

# HEALTH CARE COVERAGE TRENDS 1997-2005

Idaho Department of Health and Welfare  
Bureau of Health Policy and Vital Statistics

April 2007



Analysis from the  
Behavioral Risk Factor Surveillance System

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For more details on this project or any of the survey results, please contact the Bureau of Health Policy and Vital Statistics at (208) 334-5977.

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# HEALTH CARE COVERAGE TRENDS

## Table of Contents

Table of Contents.....	i
Introduction .....	1
Methodology.....	1
Data Limitations .....	1
Overview .....	3
Sex.....	4
Ethnicity.....	4
Employment .....	5
Age.....	6
Income .....	7
Education .....	8
References.....	9
Understanding the Data Table .....	11
Data Table.....	12

# HEALTH CARE COVERAGE TRENDS

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## Introduction

The lack of health care coverage has been associated with serious health and financial consequences. Having no health insurance often leads to delayed health care, lower quality health care, and higher mortality rates. Uninsured have a decreased likelihood of getting preventive health screenings that could detect cancers at a treatable stage. Premature deaths due to delayed diagnosis of cancer and other terminal illnesses occur more often among those without health insurance. Those who are uninsured with chronic conditions are less likely to have regular doctor visits and are less likely to get the medication needed to control their illness.<sup>1,2</sup>

Having no health coverage can result in serious financial hardship. Aside from high out-of-pocket expenses for health care, those who are uninsured can be penalized by being charged higher fee-for-service rates and may not receive discounts available to those with insurance.<sup>1</sup>

## Methodology

The Health Care Coverage Trends Report was compiled from Idaho's Behavioral Risk Factor Surveillance System (BRFSS). The BRFSS is an ongoing surveillance program developed and partially funded by the Centers for Disease Control and Prevention (CDC). It is designed to estimate the prevalence of risk factors for the major causes of morbidity and mortality in the United States. Idaho has participated in the BRFSS since its inception in 1984. Since then, the program has grown to encompass all 50 states and several U.S. territories. Idaho's sample size has grown from 600 people in 1984 to over 5,700 in 2005. The BRFSS is unique in providing data that enable state health policy makers assess their own states' needs and determine progress toward goals. Results from the BRFSS have been used to support risk reduction and disease prevention activities by directing program planning, assessing trends, and targeting relevant population groups.

The BRFSS is conducted as a random telephone survey of the non-institutionalized adult population. The survey is administered in every month of the calendar year. After annual data collection is complete, individual responses are weighted to be representative of the state's adult population and analysis is performed on the weighted data. Additional information regarding BRFSS methodology is available online at <http://www.cdc.gov/brfss>.

## Data Limitations

Errors in estimation are a result of BRFSS data being self-reported and certain behaviors possibly being underreported (Centers for Disease Control and Prevention, 2004). Another source of error is based on sampling. Each sample drawn will deviate somewhat from the population. Additional possible errors may occur due to the population from which the sample is drawn. Ideally, all adults aged 18 and older would be potential respondents for the survey. However, in order to be cost effective, the sample is limited to adults aged 18 and older who are non-institutionalized, live in a household with a landline telephone, and can communicate in English. This excludes people in prisons and dormitories, non-English speakers, those with only cellular telephones, and others who cannot communicate by telephone.

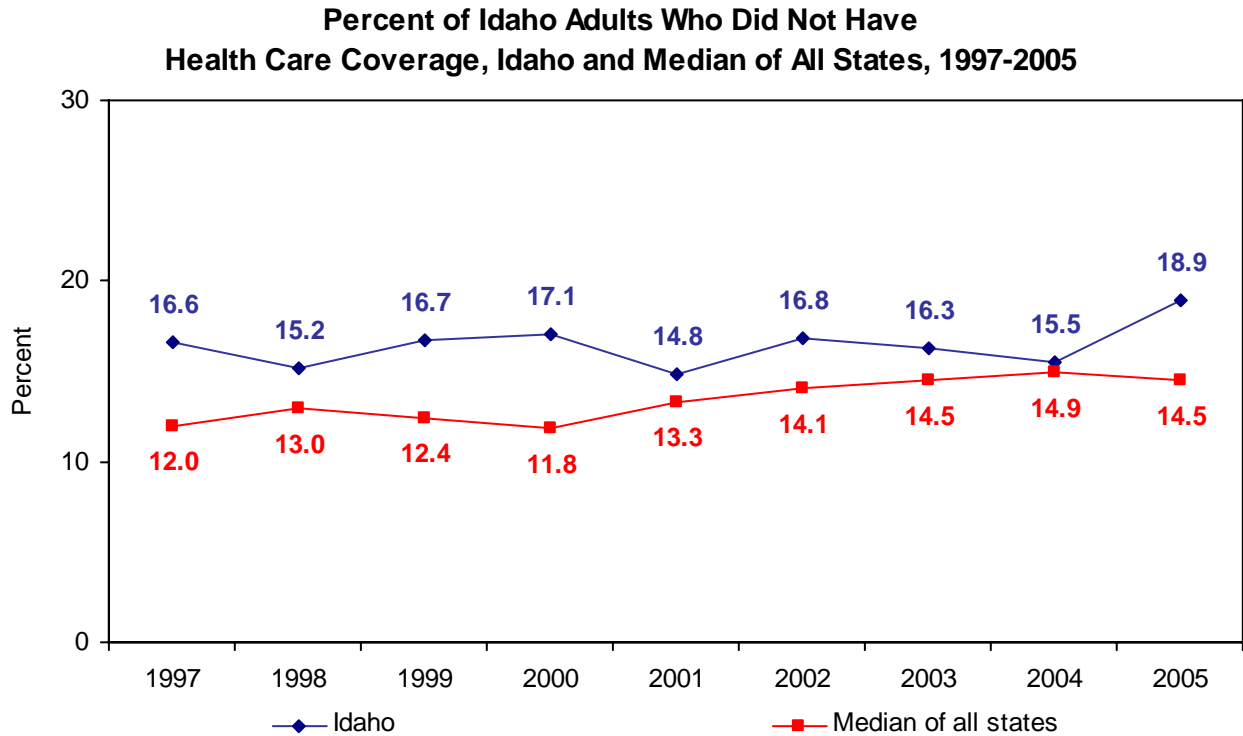
## HEALTH CARE COVERAGE TRENDS

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### Overview

In the U.S., the prevalence of uninsured individuals has gradually increased from 12.0 percent in 1997 to 14.5 percent in 2005. Since 1997, Idaho consistently had a slightly higher proportion of uninsured individuals when compared with the U.S. as a whole.

Idaho had its highest prevalence of adults without health care coverage in 2005 at 18.9 percent. This is a significant increase from 15.5 percent in 2004. The proportion of adults without health insurance in 2005 was the highest it has been in the last nine years. The lowest prevalence of adults without health care coverage was in 2001 at 14.8 percent.

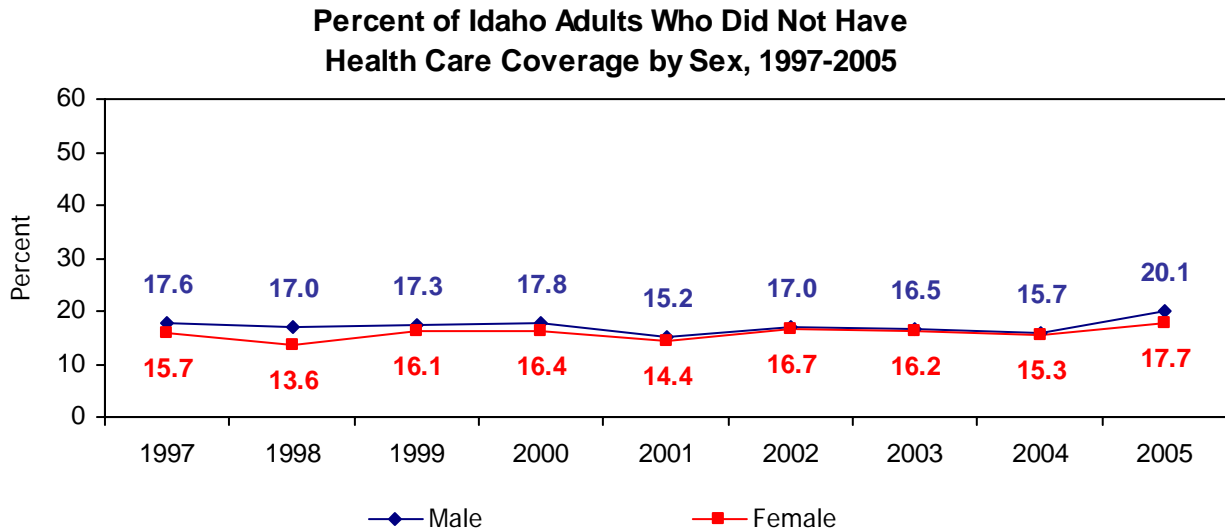


Note: "Median of all states" includes the 50 U.S. states, District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands.

## HEALTH CARE COVERAGE TRENDS

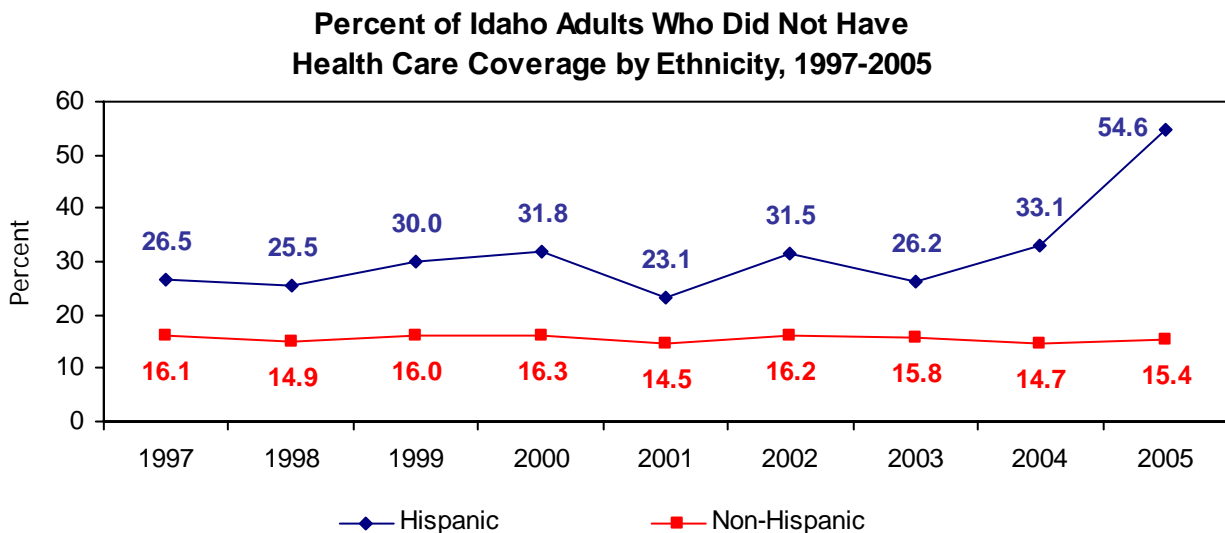
### Sex

Since 1997, there have been no significant differences between men and women being without health care coverage. Both men and women had the highest prevalence of having no health care coverage in 2005. However, women had their lowest prevalence in 1998, and men had their lowest prevalence in 2001.



### Ethnicity

Since 1997, individuals of Hispanic origin consistently had a higher prevalence of being without health insurance when compared with those who were non-Hispanic. The percentage of uninsured Hispanics increased to 54.6 percent in 2005. This is a significant increase from 2004 and is more than double the percentage of uninsured Hispanics in 1997.



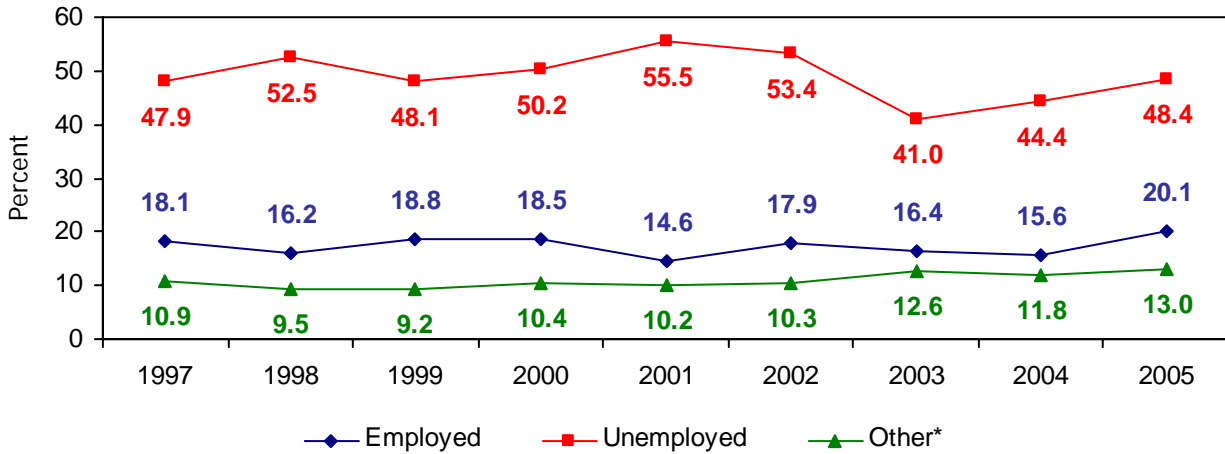


# HEALTH CARE COVERAGE TRENDS

## Employment

Unemployed adults consistently had the highest prevalence of having no health care coverage. In 2005, nearly half of the unemployed population had no health insurance. This is significantly higher than those in the other category. Both employed adults and those classified as "other" experienced their highest peak ever in uninsurance prevalence. Uninsurance among employed adults in 2005 was significantly higher than those in the previous year.

**Percent of Idaho Adults Who Did Not Have Health Care Coverage by Employment, 1997-2005**

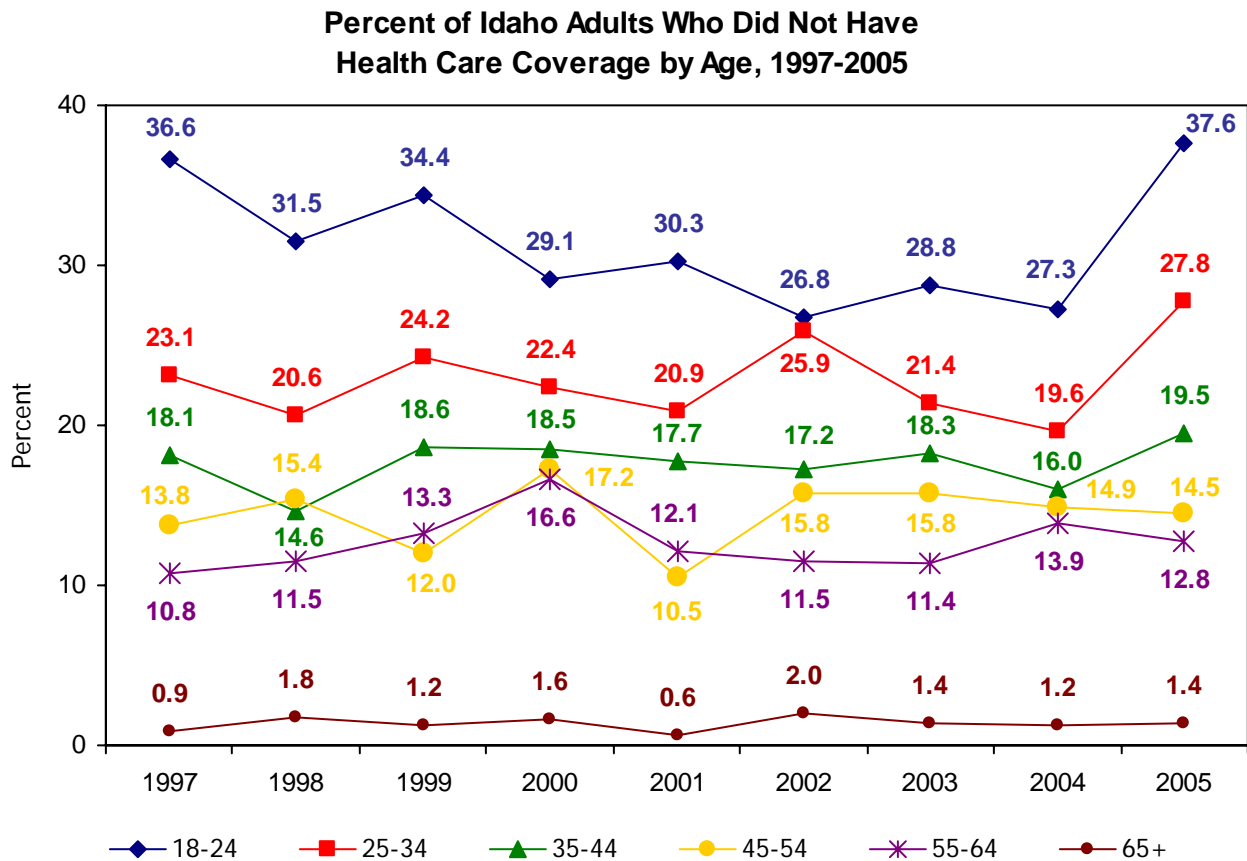


\*Other includes students, homemakers, retirees, and persons unable to work.

## HEALTH CARE COVERAGE TRENDS

### Age

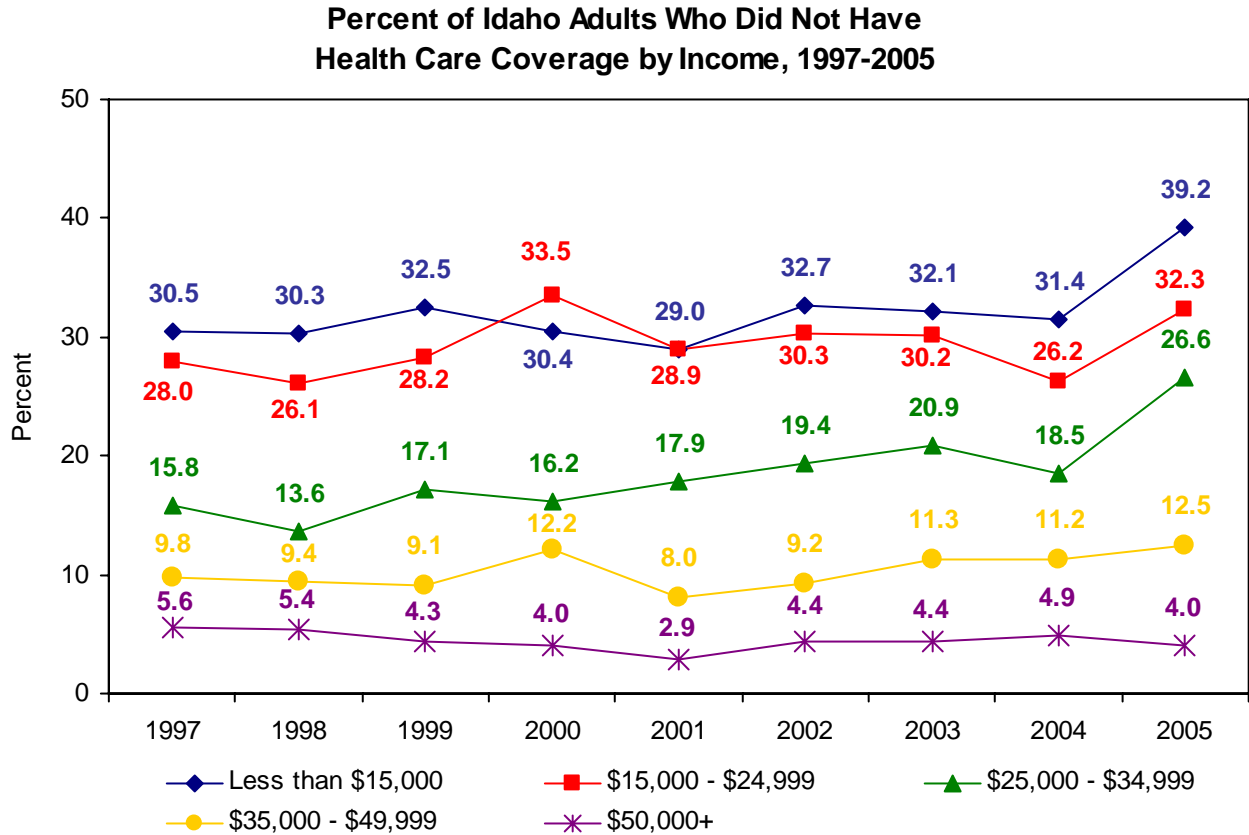
For the last nine years, Idaho adults aged 18 to 24 had the highest prevalence of having no health care coverage when compared with older age categories. In 2005, those aged 25 to 34 experienced a significant increase in uninsurance from 2004. Adults aged 65 and older consistently had the lowest prevalence.



## HEALTH CARE COVERAGE TRENDS

### Income

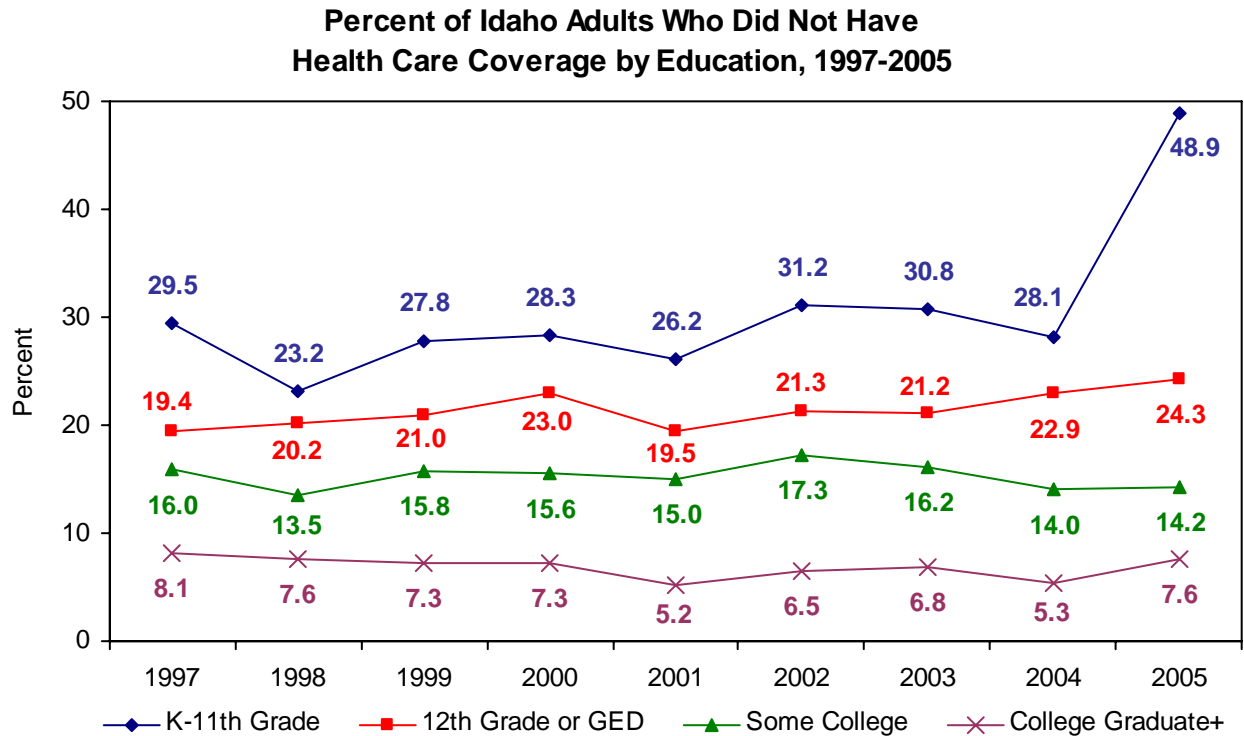
Between 1997 and 2005, adults who had an annual household income less than \$25,000 consistently had a significantly higher prevalence of having no health insurance than those who had an income of \$25,000 and greater. As income increases, the likelihood of not having health insurance decreases.



## HEALTH CARE COVERAGE TRENDS

### Education

Individuals who did not graduate high school had the greatest likelihood of not having health care coverage. In 2005, nearly half (48.9 percent) of those who did not complete high school did not have health insurance. This is a significant increase since 2004. College graduates consistently had a significantly lower prevalence of having no health care coverage than those with less education.



## HEALTH CARE COVERAGE TRENDS

### References

1. State Coverage Initiatives, An Initiative of The Robert Wood Johnson Foundation, *About Coverage*, "The Consequences of Uninsurance," <http://www.statecoverage.net/coverage/consequences.htm> (accessed February 2, 2007).
2. Morbidity and Mortality Weekly Report (MMWR), Centers for Disease Control and Prevention, "State-Specific Prevalence of Lapses in Health-Care-Insurance-Coverage—United States, 1995," February 06, 1998/ 47(04); 73-77, <http://www.cdc.gov/mmwr/preview/mmwrhtml/00051349.htm> (accessed February 2, 2007).
3. Behavioral Risk Factor Surveillance System (BRFSS), Centers for Disease Control and Prevention (CDC), "Trends Data (Nationwide)", <http://apps.nccd.cdc.gov/brfss/Trends/TrendData.asp> (accessed February 2, 2007).

## HEALTH CARE COVERAGE TRENDS

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### Understanding the Data Table

**A.** This is the data year.

**B.** The labels on the left side of the table refer to the particular demographic group the numbers represent. For example, the row labeled "Female" under the "SEX" heading will contain data for women in Idaho. In the example table provided, the data could be interpreted (see circled data point):

"In Idaho, 17.1 percent of females were uninsured in the given data year."

**C.** "N" refers to the number of people sampled who responded to the health care coverage question within the demographic group indicated. It does NOT represent the number of people who are uninsured within the population. In the example table provided, the data could be interpreted (see boxed data point):

"In Idaho, there were 1,080 people aged 25 to 34 who responded to the question."

**D.** The shaded column contains the prevalence (percent) of those without health care coverage. This percentage is a weighted percentage and is not calculated using the sample frequencies from the column containing "N". Therefore, it is not possible to calculate the prevalence by simply dividing "N" by the total number of people sampled for the year.

**E.** The two numbers in the column labeled "95% CI" are the lower and upper limits of the confidence interval. Confidence intervals are a way to measure sampling error and define the range of values where the "true" percentage would be found. This interval can be interpreted to mean that there is a 95% certainty that the true prevalence of the risk factor in the population falls within the confidence interval. In the example table provided, the data could be interpreted like this:

"The prevalence of uninsured males was 14.4 percent in Idaho in the given data year. We can say, with 95% certainty, the actual population prevalence falls within the range of 10.5 percent and 18.2 percent."

		A	Year		C
		D	E		N
		%	95% CI		
SEX					
	Male	14.4	10.5	18.2	400
<b>B</b>	Female	17.1	13.8	20.4	680
AGE					
	18-24	4.3	3.6	5.1	3,969
	25-34	15.9	13.4	18.4	1,080

## HEALTH CARE COVERAGE TRENDS: DATA TABLE

### Percent of Idaho Adults Who Did Not Have Health Care Coverage, 1997-2005

	Year											
	1997			1998			1999			2000		
	%	95% CI	N	%	95% CI	N	%	95% CI	N	%	95% CI	N
<b>TOTAL</b>	<b>16.6</b>	15.1 18.2	4,911	<b>15.2</b>	14.0 16.5	4,919	<b>16.7</b>	15.4 18.0	4,948	<b>17.1</b>	15.9 18.3	4,960
<b>SEX</b>												
Male	<b>17.6</b>	15.3 19.9	2,051	<b>17.0</b>	15.0 19.0	2,074	<b>17.3</b>	15.3 19.3	2,093	<b>17.8</b>	15.8 19.7	2,108
Female	<b>15.7</b>	13.8 17.7	2,860	<b>13.6</b>	12.2 15.0	2,845	<b>16.1</b>	14.6 17.6	2,855	<b>16.4</b>	14.9 18.0	2,852
<b>AGE</b>												
18-24	<b>36.6</b>	30.4 42.9	504	<b>31.5</b>	26.0 37.0	434	<b>34.4</b>	29.0 39.8	508	<b>29.1</b>	24.6 33.5	568
25-34	<b>23.1</b>	19.4 26.7	858	<b>20.6</b>	17.7 23.6	880	<b>24.2</b>	20.8 27.7	939	<b>22.4</b>	19.2 25.6	930
35-44	<b>18.1</b>	15.1 21.1	1,127	<b>14.6</b>	12.2 17.0	1,123	<b>18.6</b>	15.8 21.4	1,078	<b>18.5</b>	15.6 21.3	1,110
45-54	<b>13.8</b>	9.6 17.9	854	<b>15.4</b>	12.7 18.0	926	<b>12.0</b>	9.5 14.5	899	<b>17.2</b>	14.3 20.1	940
55-64	<b>10.8</b>	8.1 13.4	615	<b>11.5</b>	9.0 14.1	613	<b>13.3</b>	10.4 16.2	622	<b>16.6</b>	13.5 19.8	614
65+	<b>0.9</b>	0.2 1.5	931	<b>1.8</b>	0.7 2.8	932	<b>1.2</b>	0.4 2.0	891	<b>1.6</b>	0.8 2.5	773
18-34	<b>28.5</b>	25.1 31.9	1,362	<b>25.1</b>	22.2 28.0	1,314	<b>28.5</b>	25.6 31.3	1,447	<b>25.2</b>	22.5 27.8	1,498
35-54	<b>16.2</b>	13.7 18.6	1,981	<b>14.9</b>	13.2 16.7	2,049	<b>15.5</b>	13.6 17.4	1,977	<b>17.9</b>	15.8 19.9	2,050
55+	<b>4.7</b>	3.6 5.7	1,546	<b>5.6</b>	4.4 6.8	1,545	<b>6.0</b>	4.8 7.3	1,513	<b>7.8</b>	6.4 9.2	1,387
<b>SEX and AGE</b>												
Male												
18-34	<b>28.8</b>	24.3 33.4	619	<b>28.4</b>	23.8 32.9	602	<b>30.5</b>	26.0 35.0	642	<b>26.9</b>	22.8 31.0	633
35-54	<b>17.0</b>	12.9 21.1	855	<b>16.1</b>	13.3 18.9	876	<b>14.8</b>	11.9 17.7	837	<b>17.7</b>	14.7 20.7	916
55+	<b>5.2</b>	3.4 6.9	574	<b>5.2</b>	3.4 7.1	592	<b>5.3</b>	3.5 7.0	608	<b>7.2</b>	5.1 9.4	550
Female												
18-34	<b>28.2</b>	23.1 33.3	743	<b>21.7</b>	18.3 25.1	712	<b>26.3</b>	22.8 29.8	805	<b>23.3</b>	20.0 26.6	865
35-54	<b>15.4</b>	12.8 18.0	1,126	<b>13.8</b>	11.7 16.0	1,173	<b>16.2</b>	13.7 18.7	1,140	<b>18.0</b>	15.3 20.7	1,134
55+	<b>4.3</b>	2.9 5.6	972	<b>5.9</b>	4.3 7.5	953	<b>6.7</b>	4.9 8.5	905	<b>8.3</b>	6.4 10.2	837
<b>INCOME</b>												
Less than \$15,000	<b>30.5</b>	26.1 34.9	687	<b>30.3</b>	25.9 34.7	645	<b>32.5</b>	27.7 37.3	738	<b>30.4</b>	25.8 34.9	616
\$15,000 - \$24,999	<b>28.0</b>	24.1 31.9	1,050	<b>26.1</b>	22.6 29.7	992	<b>28.2</b>	24.7 31.7	1,003	<b>33.5</b>	30.0 36.9	1,017
\$25,000 - \$34,999	<b>15.8</b>	12.0 19.6	952	<b>13.6</b>	11.0 16.3	860	<b>17.1</b>	14.1 20.1	868	<b>16.2</b>	13.4 19.0	837
\$35,000 - \$49,999	<b>9.8</b>	6.0 13.6	896	<b>9.4</b>	7.3 11.5	975	<b>9.1</b>	6.8 11.4	945	<b>12.2</b>	9.6 14.8	973
\$50,000+	<b>5.6</b>	3.9 7.3	891	<b>5.4</b>	3.7 7.1	1,029	<b>4.3</b>	2.9 5.7	1,031	<b>4.0</b>	2.7 5.3	1,131
<b>EMPLOYMENT</b>												
Employed	<b>18.1</b>	16.1 20.1	3,061	<b>16.2</b>	14.6 17.8	3,171	<b>18.8</b>	17.1 20.4	3,107	<b>18.5</b>	16.9 20.1	3,256
Unemployed	<b>47.9</b>	37.6 58.2	154	<b>52.5</b>	42.1 62.9	134	<b>48.1</b>	36.6 59.6	163	<b>50.2</b>	41.1 59.4	168
Other*	<b>10.9</b>	9.0 12.9	1,692	<b>9.5</b>	7.9 11.2	1,611	<b>9.2</b>	7.4 11.0	1,664	<b>10.4</b>	8.7 12.1	1,526
<b>EDUCATION</b>												
K-11th Grade	<b>29.5</b>	23.1 35.8	504	<b>23.2</b>	18.6 27.9	491	<b>27.8</b>	22.9 32.8	539	<b>28.3</b>	23.5 33.1	480
12th Grade or GED	<b>19.4</b>	17.0 21.8	1,632	<b>20.2</b>	17.7 22.6	1,673	<b>21.0</b>	18.7 23.3	1,649	<b>23.0</b>	20.5 25.4	1,583
Some College	<b>16.0</b>	13.2 18.8	1,636	<b>13.5</b>	11.5 15.4	1,550	<b>15.8</b>	13.4 18.2	1,572	<b>15.6</b>	13.5 17.7	1,633
College Graduate+	<b>8.1</b>	5.9 10.3	1,136	<b>7.6</b>	5.9 9.3	1,201	<b>7.3</b>	5.5 9.0	1,185	<b>7.3</b>	5.7 8.9	1,256

\*Other includes students, homemakers, retirees, and persons unable to work



**HEALTH CARE COVERAGE TRENDS: DATA TABLE**

**Percent of Idaho Adults Who Did Not Have Health Care Coverage, 1997-2005**

Year																			
2001				2002				2003				2004				2005			
%	95% CI		N	%	95% CI		N	%	95% CI		N	%	95% CI		N	%	95% CI		N
<b>14.8</b>	13.5	16.0	4,819	<b>16.8</b>	15.5	18.2	4,845	<b>16.3</b>	15.0	17.6	4,808	<b>15.5</b>	14.2	16.8	5,051	<b>18.9</b>	17.3	20.6	5,716
<b>15.2</b>	13.2	17.1	2,060	<b>17.0</b>	14.9	19.0	2,024	<b>16.5</b>	14.4	18.5	1,867	<b>15.7</b>	13.7	17.7	2,034	<b>20.1</b>	17.4	22.9	2,190
<b>14.4</b>	12.9	16.0	2,759	<b>16.7</b>	15.0	18.5	2,821	<b>16.2</b>	14.5	17.9	2,941	<b>15.3</b>	13.7	16.9	3,017	<b>17.7</b>	16.1	19.5	3,526
<b>30.3</b>	24.8	35.8	479	<b>26.8</b>	21.4	32.1	391	<b>28.8</b>	23.7	33.8	406	<b>27.3</b>	22.1	32.6	380	<b>37.6</b>	30.5	45.2	331
<b>20.9</b>	17.7	24.1	855	<b>25.9</b>	22.4	29.4	801	<b>21.4</b>	17.9	24.8	763	<b>19.6</b>	16.4	22.8	825	<b>27.8</b>	24.2	31.6	869
<b>17.7</b>	14.9	20.6	1,004	<b>17.2</b>	14.4	20.0	929	<b>18.3</b>	15.5	21.1	927	<b>16.0</b>	13.3	18.7	899	<b>19.5</b>	16.8	22.5	989
<b>10.5</b>	8.3	12.7	869	<b>15.8</b>	13.2	18.3	977	<b>15.8</b>	12.9	18.6	982	<b>14.9</b>	12.2	17.7	997	<b>14.5</b>	12.3	16.9	1,163
<b>12.1</b>	9.2	15.0	619	<b>11.5</b>	8.9	14.2	683	<b>11.4</b>	8.9	13.9	728	<b>13.9</b>	11.3	16.5	853	<b>12.8</b>	10.5	15.5	1,005
<b>0.6</b>	0.1	1.1	951	<b>2.0</b>	1.0	3.1	1,035	<b>1.4</b>	0.6	2.2	978	<b>1.2</b>	0.5	1.8	1,076	<b>1.4</b>	0.9	2.3	1,321
<b>24.9</b>	21.9	27.8	1,334	<b>26.3</b>	23.2	29.4	1,192	<b>24.8</b>	21.8	27.8	1,169	<b>23.1</b>	20.2	26.0	1,205	<b>32.2</b>	28.3	36.3	1,200
<b>14.3</b>	12.4	16.1	1,873	<b>16.5</b>	14.6	18.4	1,906	<b>17.0</b>	15.0	19.0	1,909	<b>15.5</b>	13.6	17.4	1,896	<b>17.0</b>	15.3	18.9	2,152
<b>5.4</b>	4.1	6.7	1,570	<b>6.3</b>	5.0	7.6	1,718	<b>5.9</b>	4.7	7.1	1,706	<b>6.9</b>	5.6	8.2	1,929	<b>6.6</b>	5.5	8.0	2,326
<b>24.6</b>	20.1	29.2	584	<b>25.0</b>	20.6	29.5	522	<b>25.5</b>	20.9	30.0	468	<b>23.1</b>	18.6	27.6	496	<b>36.1</b>	29.9	42.8	441
<b>15.4</b>	12.5	18.3	816	<b>17.6</b>	14.6	20.7	832	<b>17.0</b>	14.0	19.9	788	<b>15.6</b>	12.6	18.5	794	<b>15.9</b>	13.3	18.7	868
<b>4.3</b>	2.7	6.0	645	<b>5.5</b>	3.4	7.6	660	<b>4.7</b>	3.0	6.5	606	<b>6.9</b>	4.9	8.8	739	<b>6.5</b>	4.8	8.7	869
<b>25.1</b>	21.2	28.9	750	<b>27.5</b>	23.3	31.8	670	<b>24.2</b>	20.3	28.0	701	<b>23.1</b>	19.4	26.7	709	<b>28.0</b>	24.1	32.3	759
<b>13.1</b>	10.9	15.3	1,057	<b>15.4</b>	13.1	17.7	1,074	<b>17.1</b>	14.5	19.8	1,121	<b>15.4</b>	12.9	17.9	1,102	<b>18.2</b>	15.8	20.8	1,284
<b>6.3</b>	4.5	8.2	925	<b>7.0</b>	5.3	8.7	1,058	<b>6.9</b>	5.2	8.6	1,100	<b>6.9</b>	5.3	8.6	1,190	<b>6.8</b>	5.4	8.5	1,457
<b>29.0</b>	24.0	34.0	611	<b>32.7</b>	27.9	37.6	611	<b>32.1</b>	27.3	36.9	587	<b>31.4</b>	26.3	36.4	562	<b>39.2</b>	33.1	45.7	631
<b>28.9</b>	25.2	32.5	925	<b>30.3</b>	26.5	34.0	976	<b>30.2</b>	26.2	34.1	858	<b>26.2</b>	22.4	30.0	924	<b>32.3</b>	28.1	36.8	1,057
<b>17.9</b>	14.6	21.2	757	<b>19.4</b>	15.6	23.3	738	<b>20.9</b>	17.0	24.7	688	<b>18.5</b>	15.0	21.9	731	<b>26.6</b>	21.2	32.8	795
<b>8.0</b>	6.0	10.0	911	<b>9.2</b>	6.9	11.4	890	<b>11.3</b>	8.7	13.8	898	<b>11.2</b>	8.6	13.8	927	<b>12.5</b>	9.9	15.6	984
<b>2.9</b>	1.8	4.1	1,146	<b>4.4</b>	3.1	5.7	1,183	<b>4.4</b>	2.9	5.8	1,267	<b>4.9</b>	3.5	6.3	1,391	<b>4.0</b>	3.0	5.2	1,651
<b>14.6</b>	13.1	16.2	3,004	<b>17.9</b>	16.1	19.7	2,818	<b>16.4</b>	14.8	18.1	2,814	<b>15.6</b>	14.0	17.2	2,931	<b>20.1</b>	18.0	22.4	3,247
<b>55.5</b>	46.5	64.5	174	<b>53.4</b>	44.5	62.2	183	<b>41.0</b>	31.6	50.4	184	<b>44.4</b>	35.3	53.5	186	<b>48.4</b>	38.3	58.6	193
<b>10.2</b>	8.3	12.0	1,632	<b>10.3</b>	8.6	12.0	1,837	<b>12.6</b>	10.6	14.6	1,798	<b>11.8</b>	9.9	13.7	1,917	<b>13.0</b>	11.2	15.0	2,258
<b>26.2</b>	21.0	31.5	464	<b>31.2</b>	25.3	37.0	433	<b>30.8</b>	25.2	36.4	405	<b>28.1</b>	22.2	34.1	397	<b>48.9</b>	41.8	56.0	505
<b>19.5</b>	17.1	22.0	1,553	<b>21.3</b>	18.6	23.9	1,560	<b>21.2</b>	18.5	23.8	1,528	<b>22.9</b>	20.2	25.7	1,601	<b>24.3</b>	21.3	27.5	1,805
<b>15.0</b>	12.7	17.2	1,505	<b>17.3</b>	14.9	19.7	1,562	<b>16.2</b>	13.8	18.5	1,555	<b>14.0</b>	11.9	16.0	1,649	<b>14.2</b>	12.3	16.4	1,845
<b>5.2</b>	3.6	6.8	1,286	<b>6.5</b>	4.9	8.0	1,285	<b>6.8</b>	5.2	8.3	1,313	<b>5.3</b>	4.0	6.7	1,397	<b>7.6</b>	5.8	9.7	1,552



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