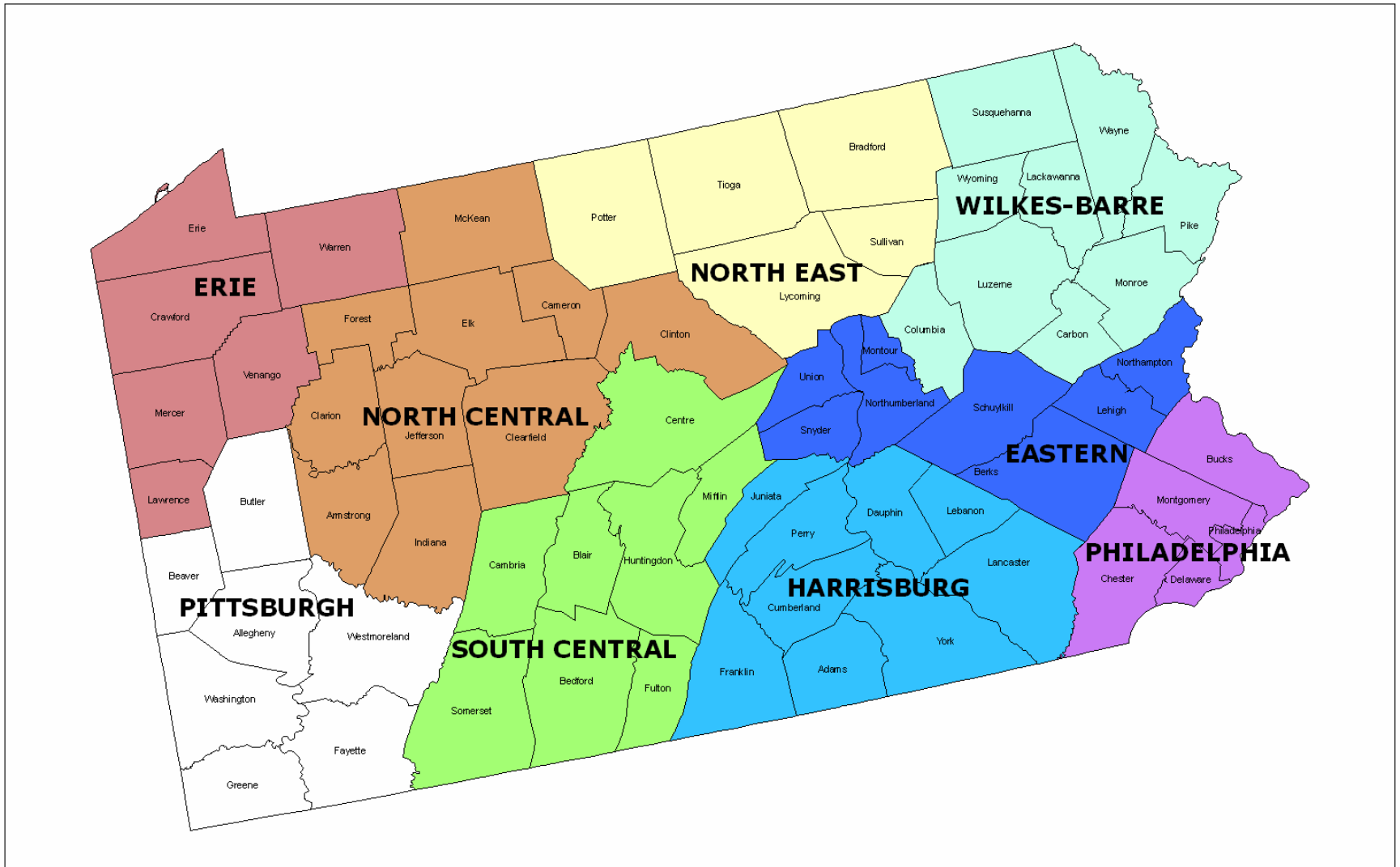

Pennsylvania's Health Insurance Status Survey

Regions Used in This Presentation



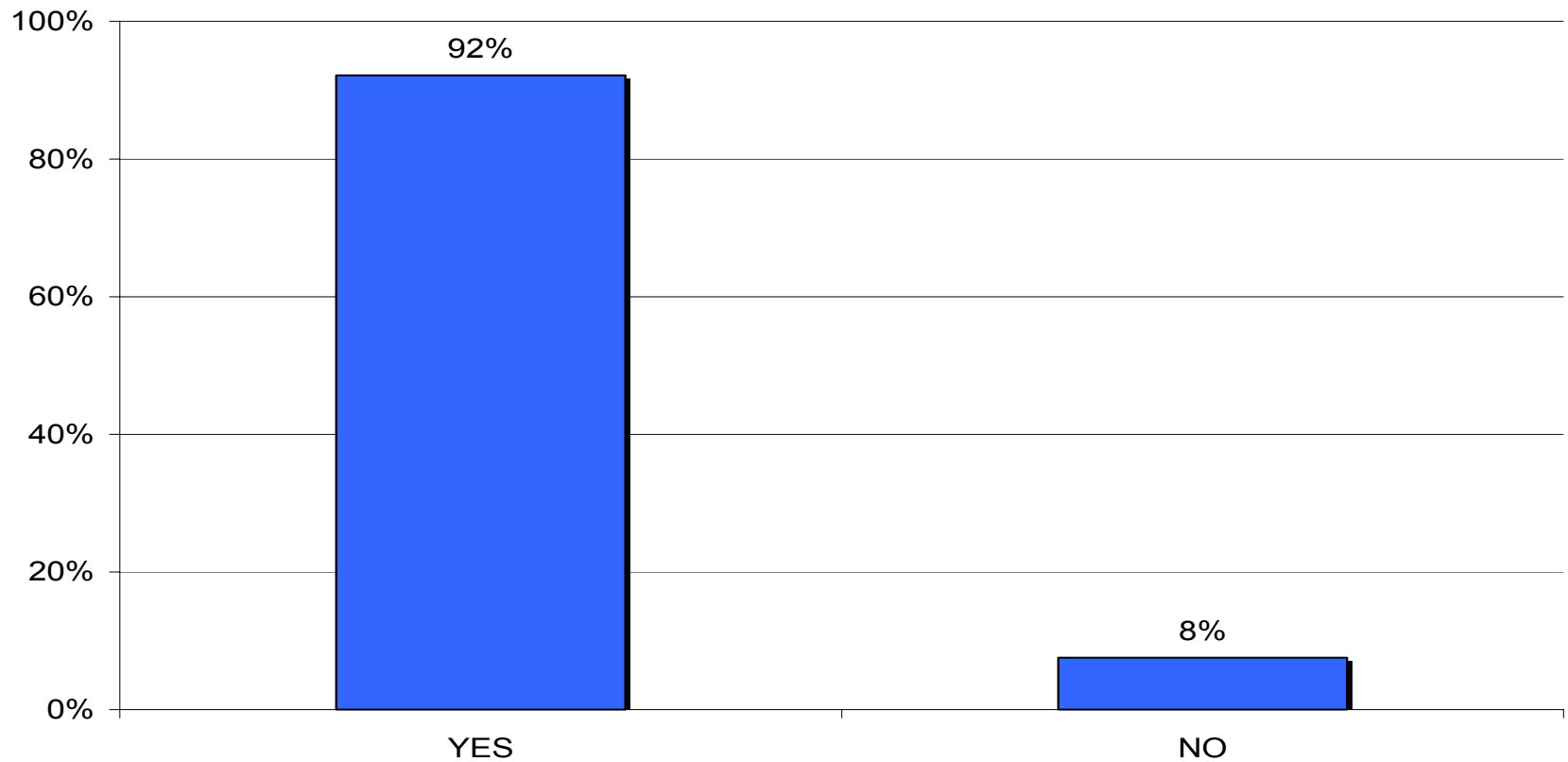
May 9, 2005

Pennsylvania Insurance
Department

Health Insurance Coverage

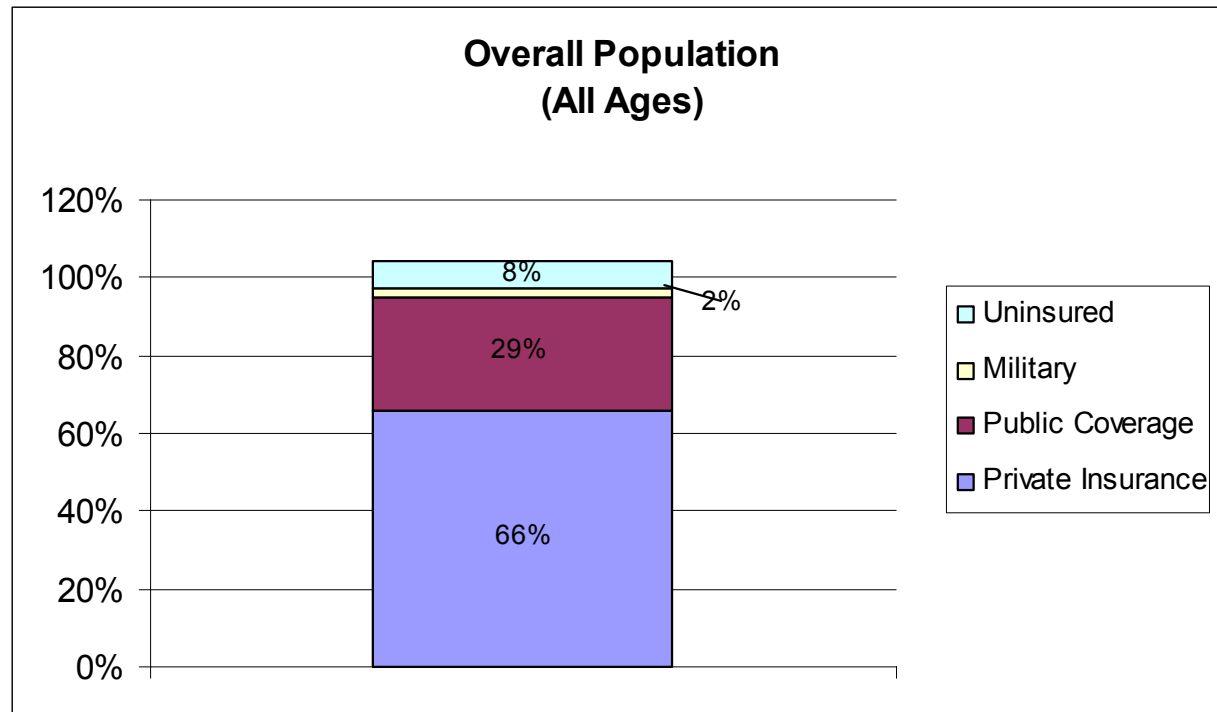
92% of Pennsylvania residents have some type of health insurance coverage.

Is Person Covered by Any Type of Health Insurance?

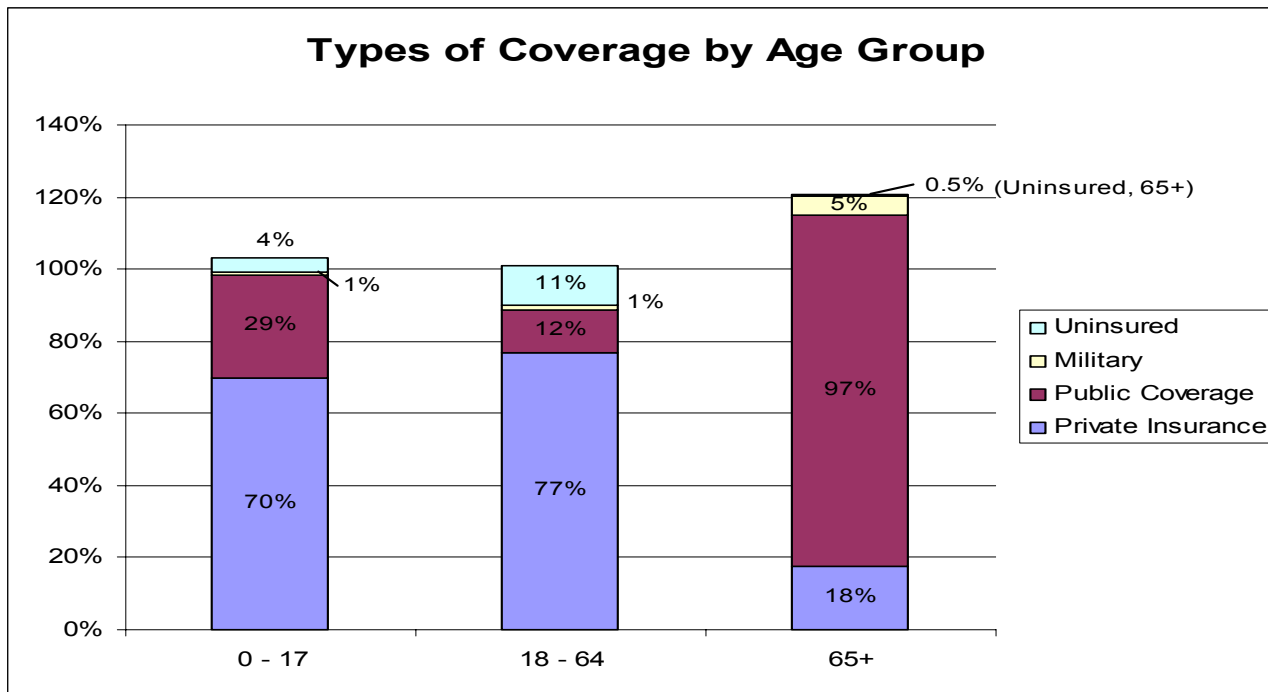


The largest component of health insurance is coverage through private health insurance.

(Note: it is possible to have more than one type of health care coverage.)



In each age group, private insurance covers the majority of those populations.

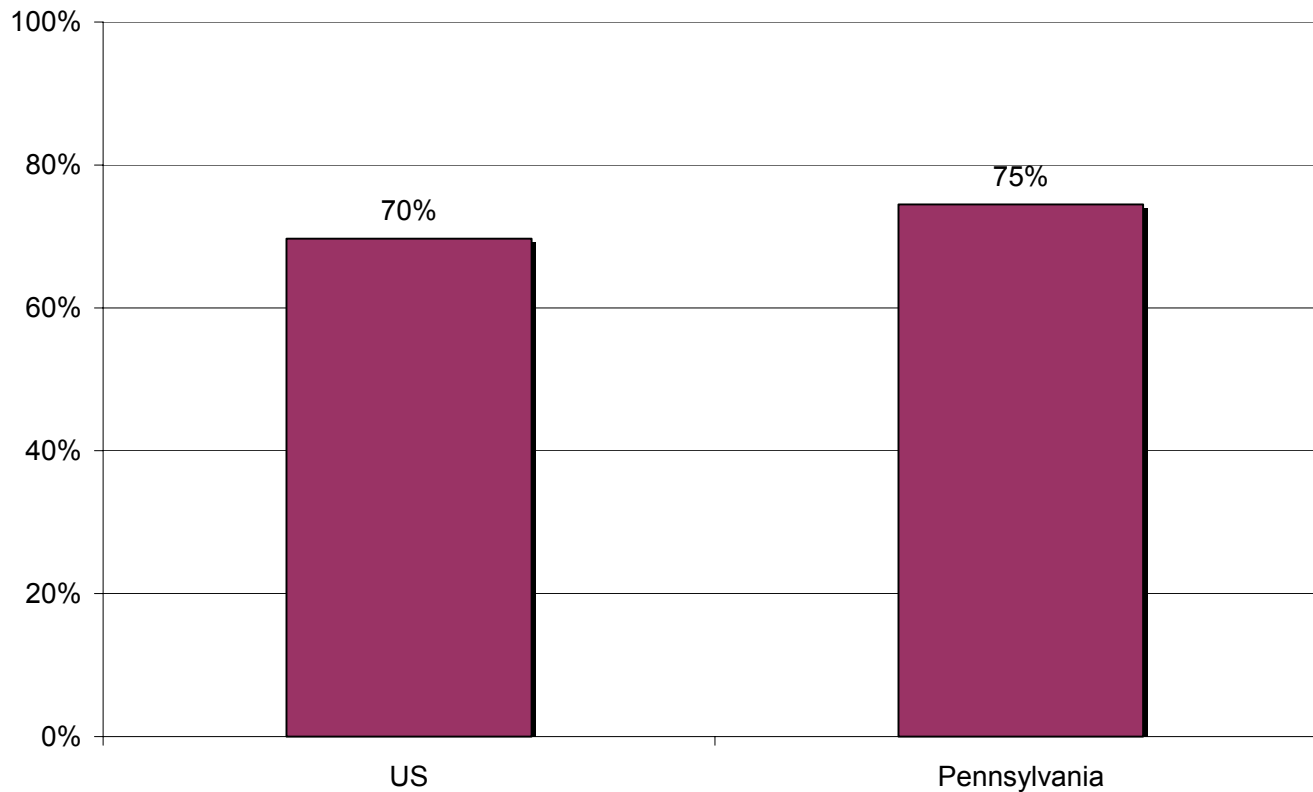


(Note: Those 65 years of age and older are likely to access coverage through the Medicare program.)

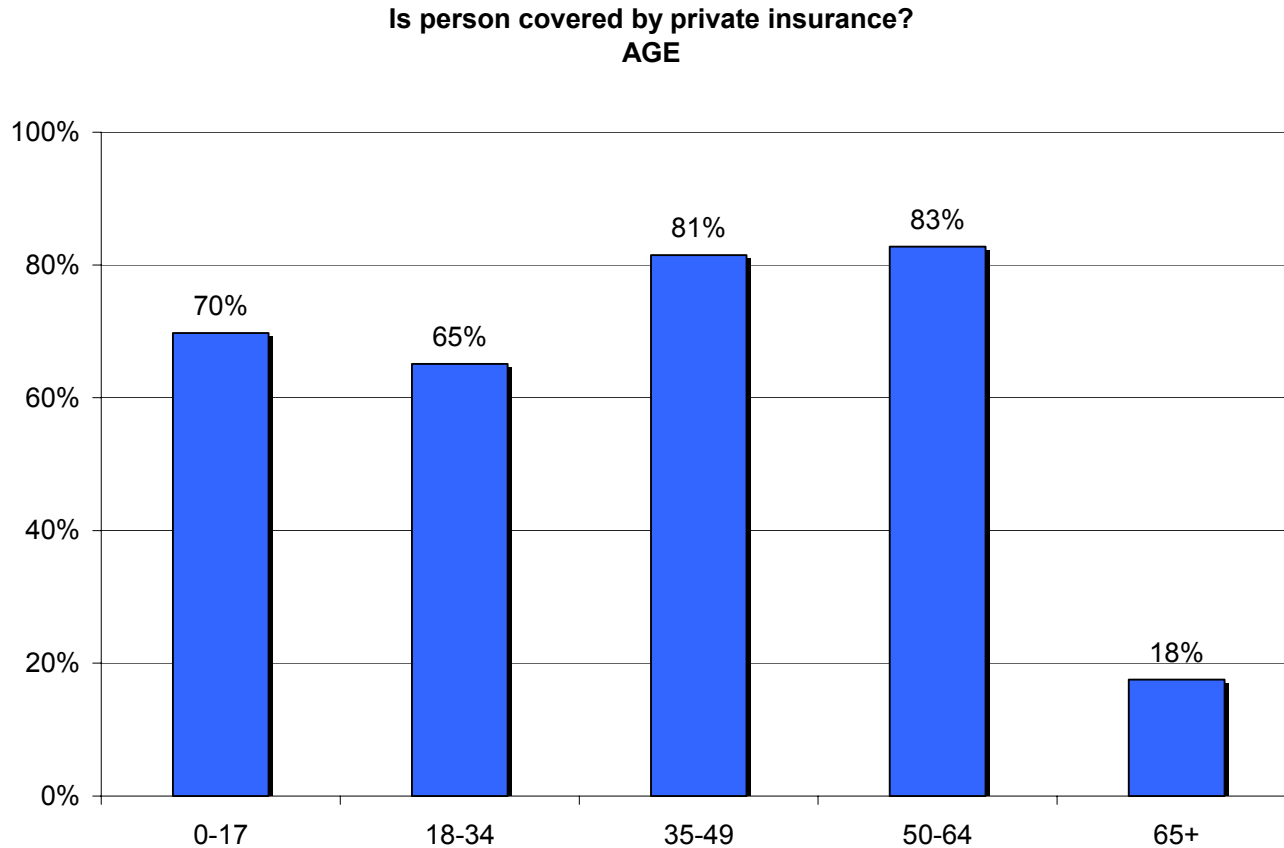
Private Health Insurance

Compared to the United States as a whole, a higher percentage of Pennsylvania residents have private health insurance.

Private health insurance coverage among persons under 65 years of age

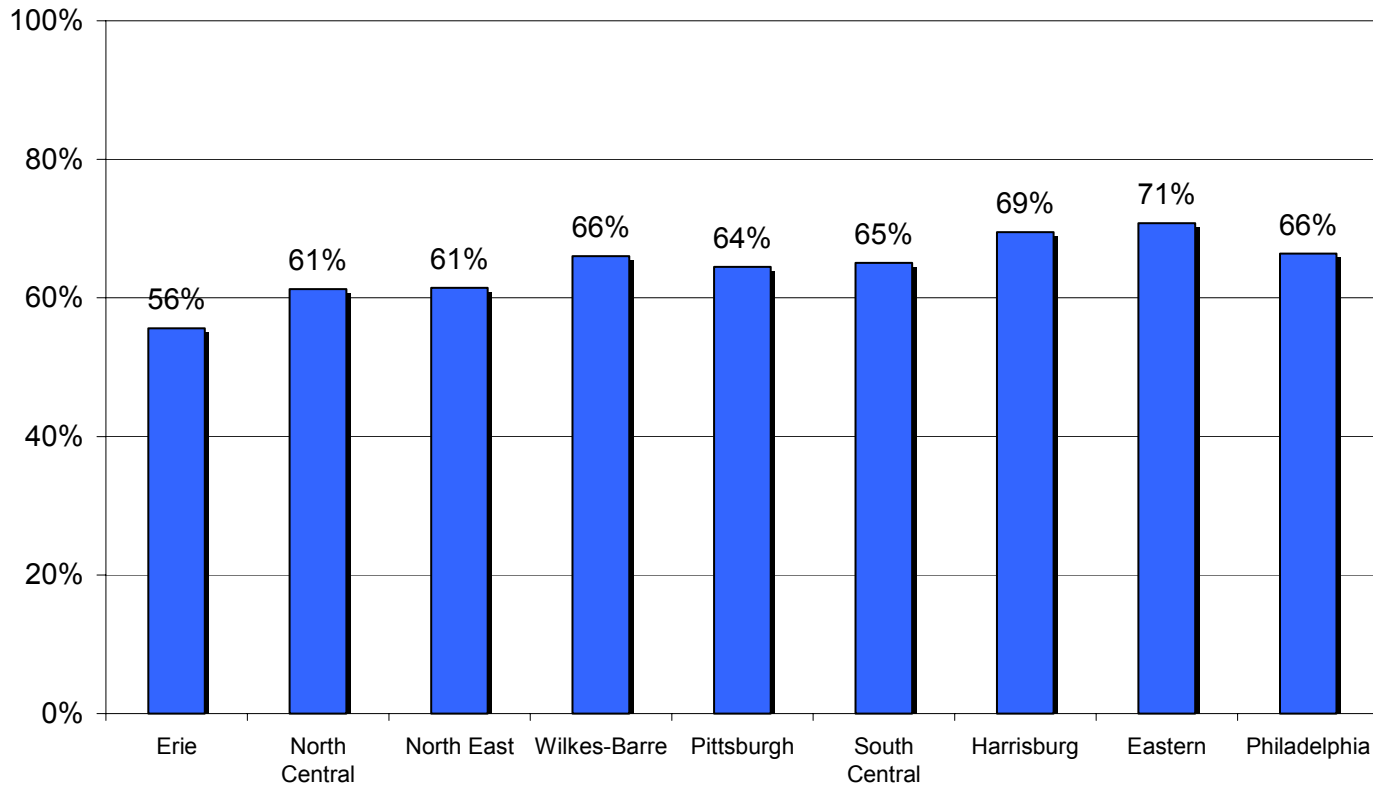


The highest percentage of residents with private health insurance is among those age 35 to 64.

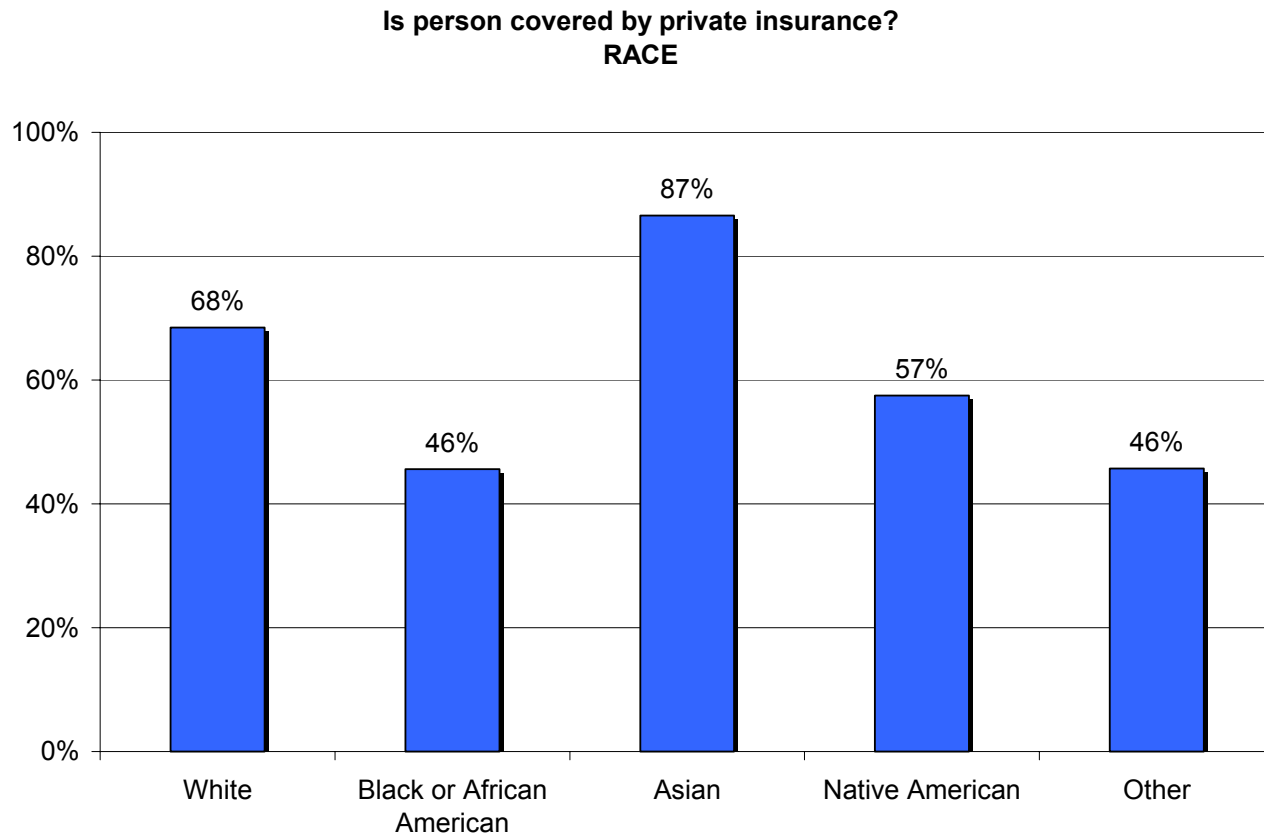


There is some variation in the percentage of residents with private health insurance coverage by region.

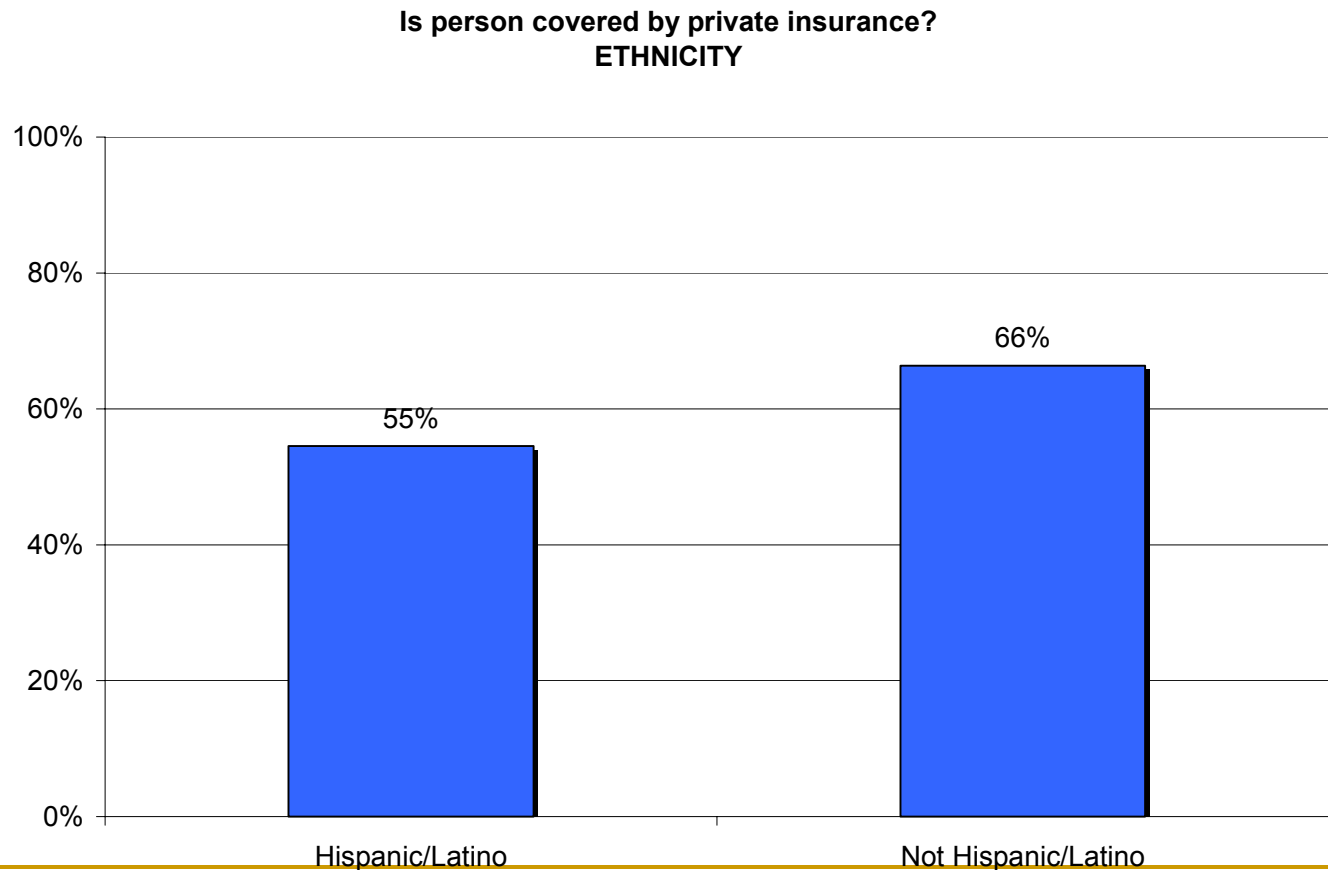
Is person covered by private insurance?
REGION



White and Asian residents are more likely to have private health insurance.

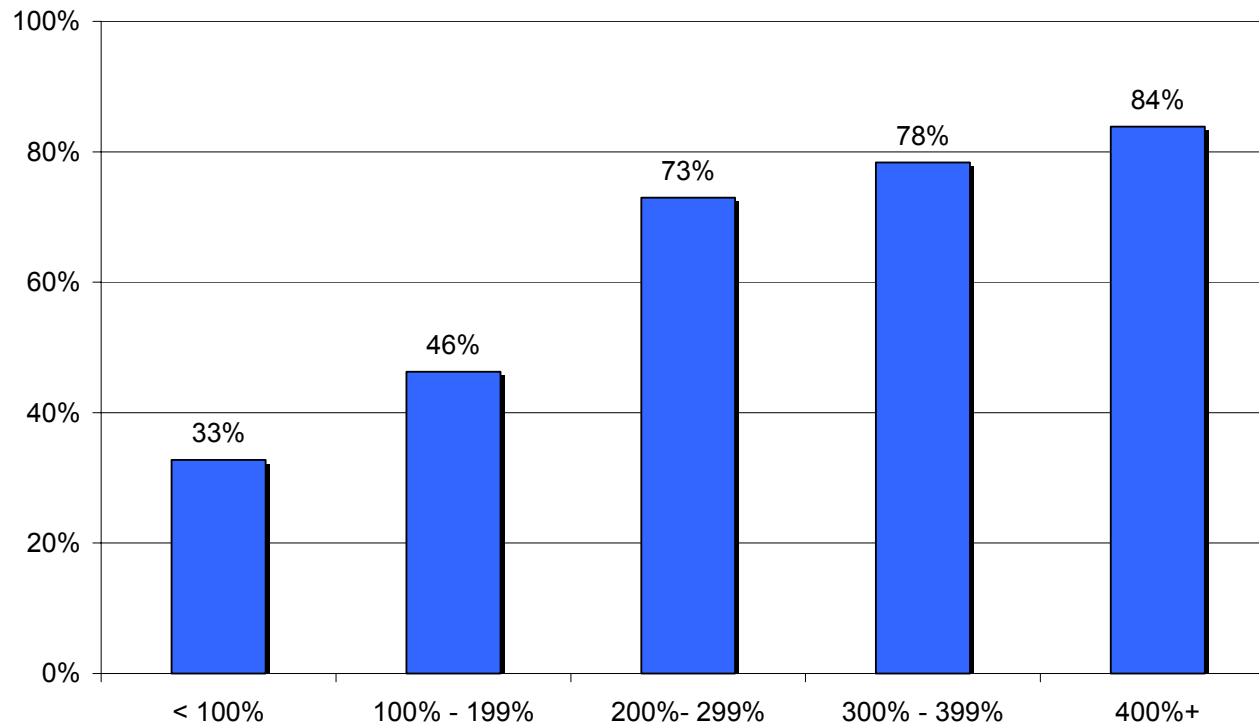


Hispanic residents are less likely to have private health insurance.



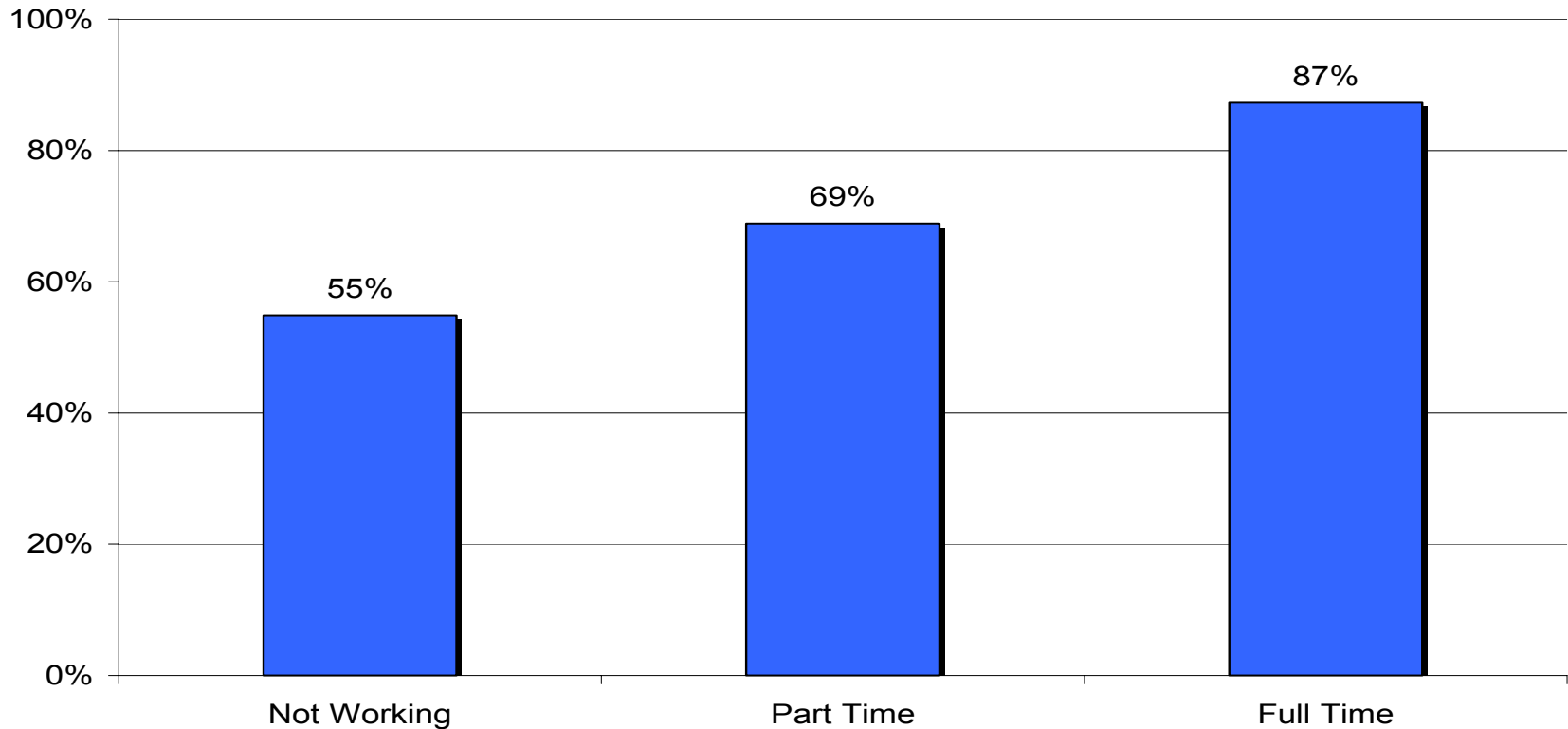
There is a clear increase in the percentage of residents with private health insurance coverage with increasing income.

Is person covered by private insurance?
INCOME IN TERMS OF PERCENT OF FEDERAL POVERTY LEVEL



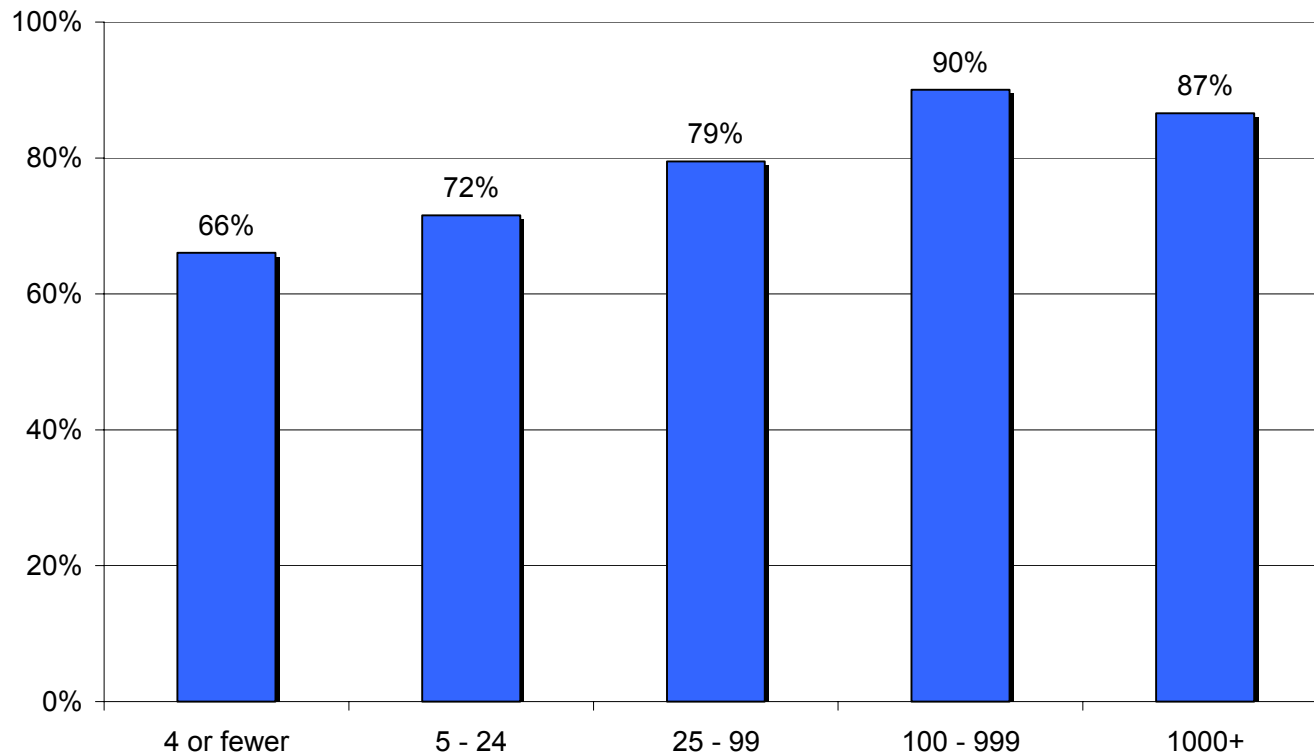
Adults (18 to 64) working full time are more likely to have private health insurance coverage.

Is person covered by private insurance?
EMPLOYMENT STATUS (AGE 18-64)



Those working for larger companies (100+ employees) are more likely to have private health insurance.

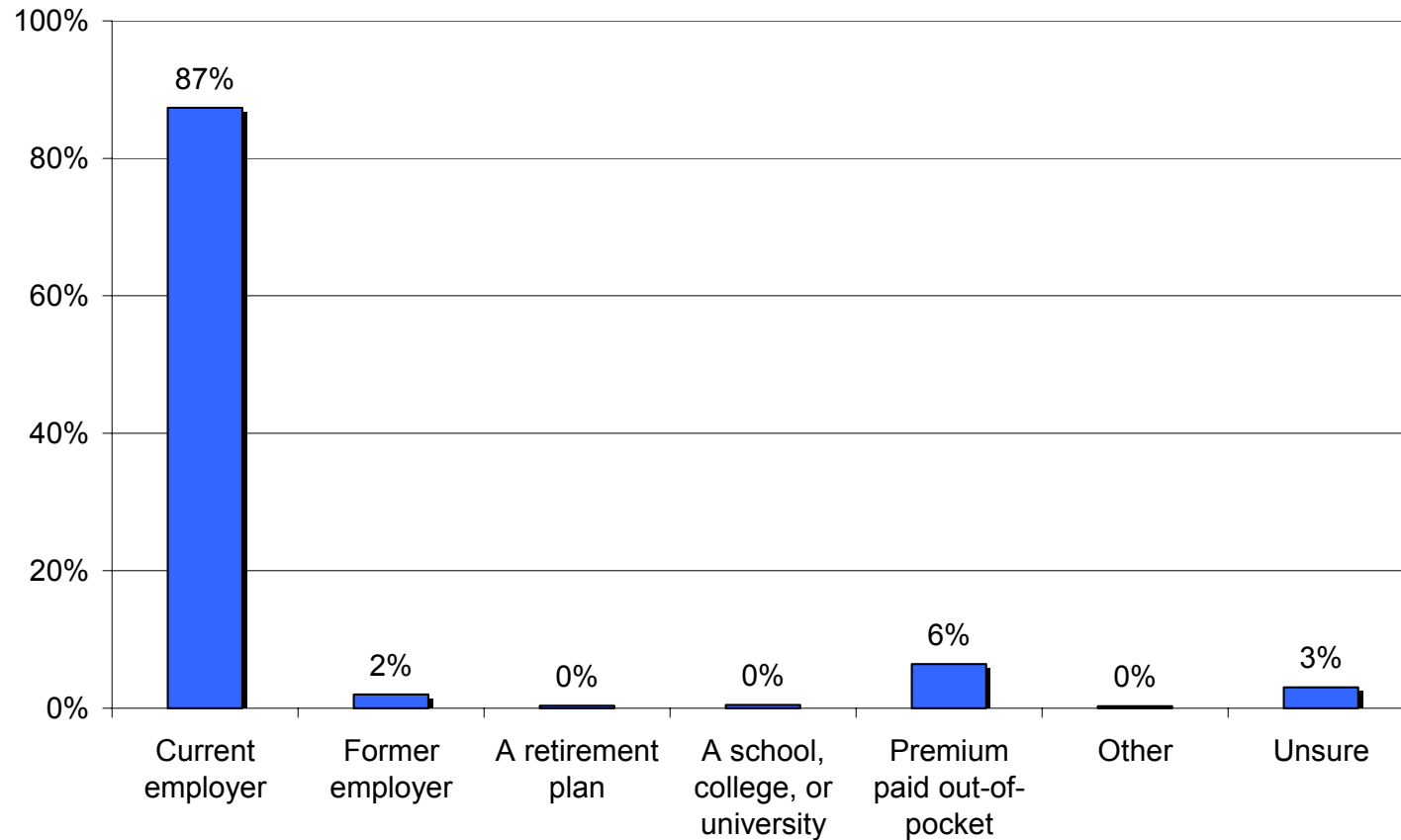
Is person covered by private insurance?
SIZE OF EMPLOYER (Among those 18 to 64 and working)



Characteristics of Private Health Insurance

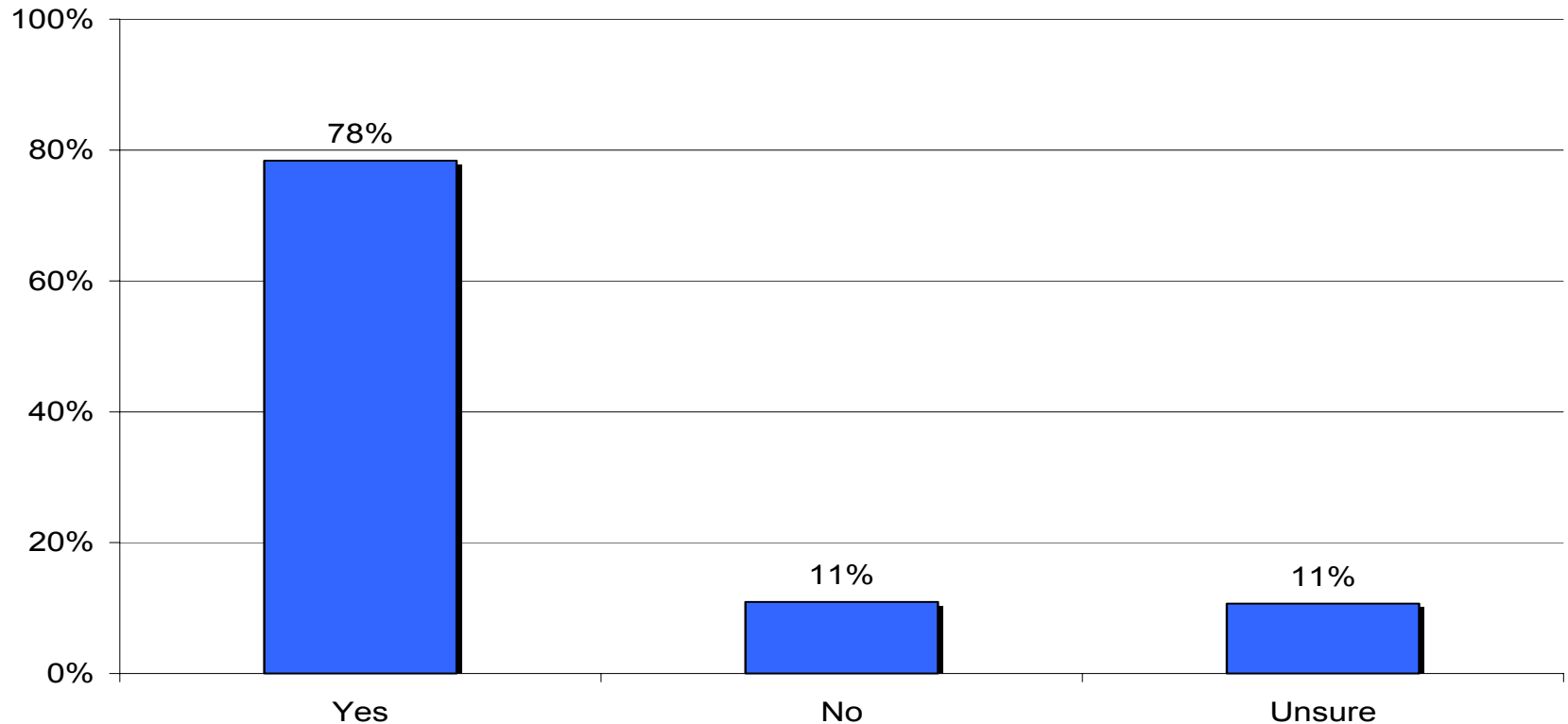
Most private health insurance is obtained through a current employer.

Source of Private Health Insurance



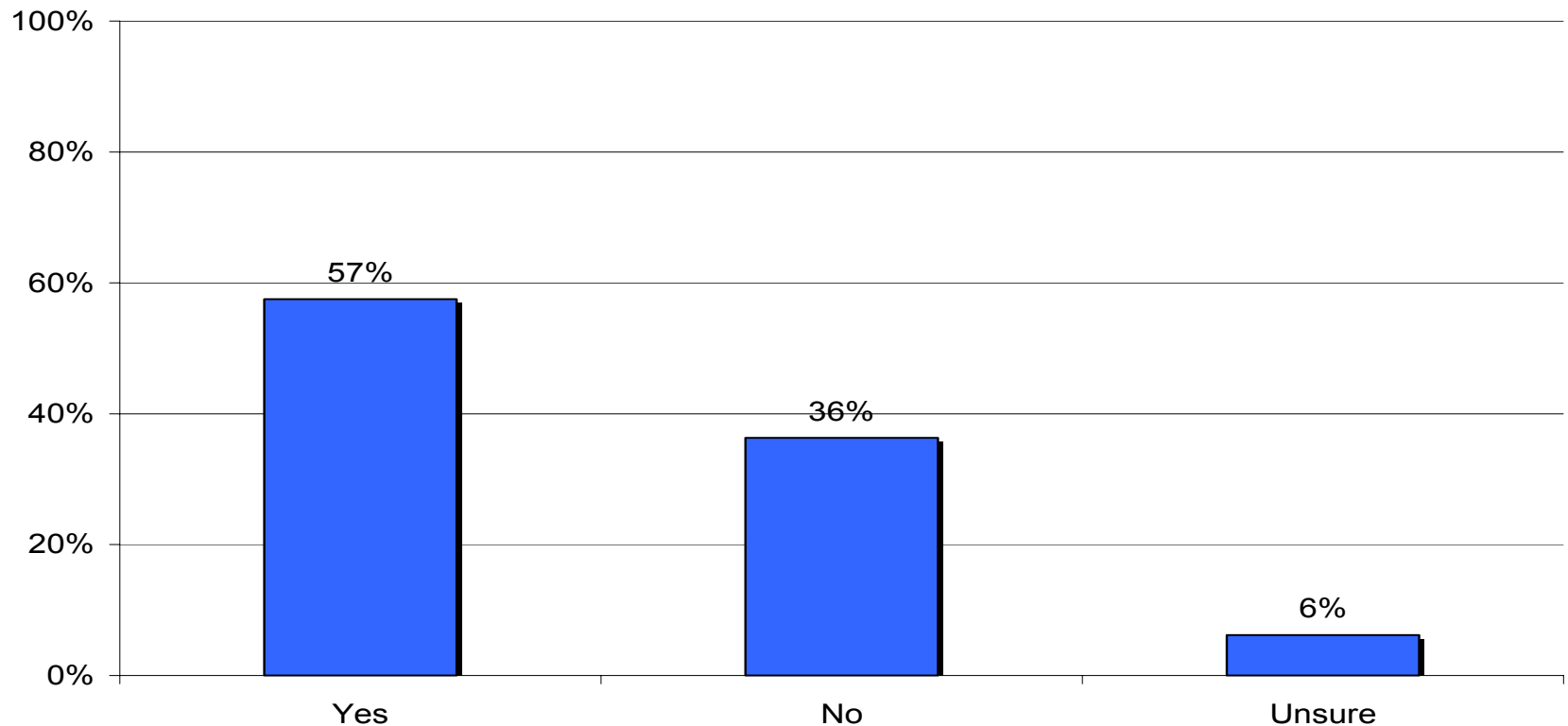
The majority of employers pay for half or more of the cost of health insurance. (Among those with insurance through an employer)

Does the employer or labor union pay for half or more of the cost of this plan?
(Employer Offered Private Health Insurance)

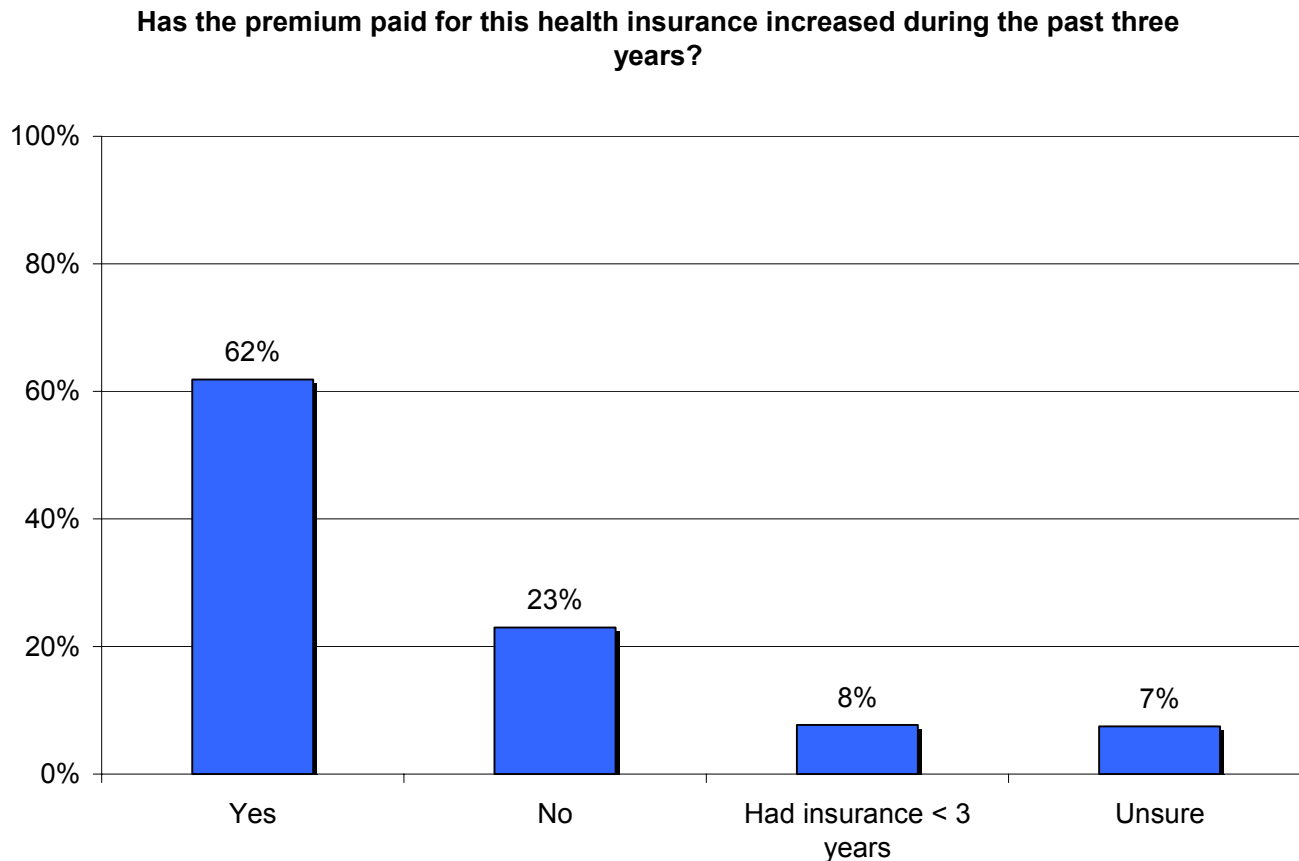


Most employers offer a choice of private health insurance plans. (Among those with insurance through an employer)

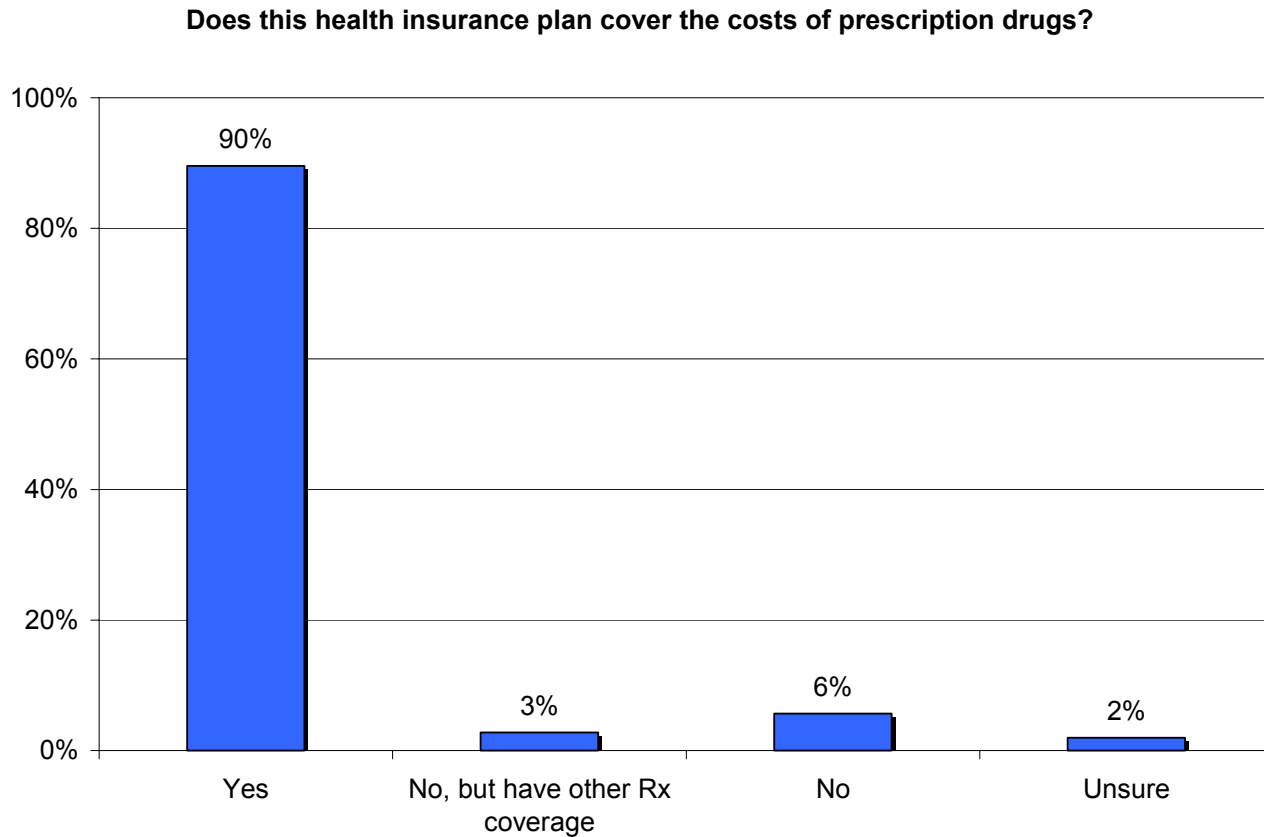
**Does the employer or labor union offer a choice of more than one health plan?
(Employer Offered Private Health Insurance)**



Premiums have increased for 62% of those with private health insurance during the past three years.



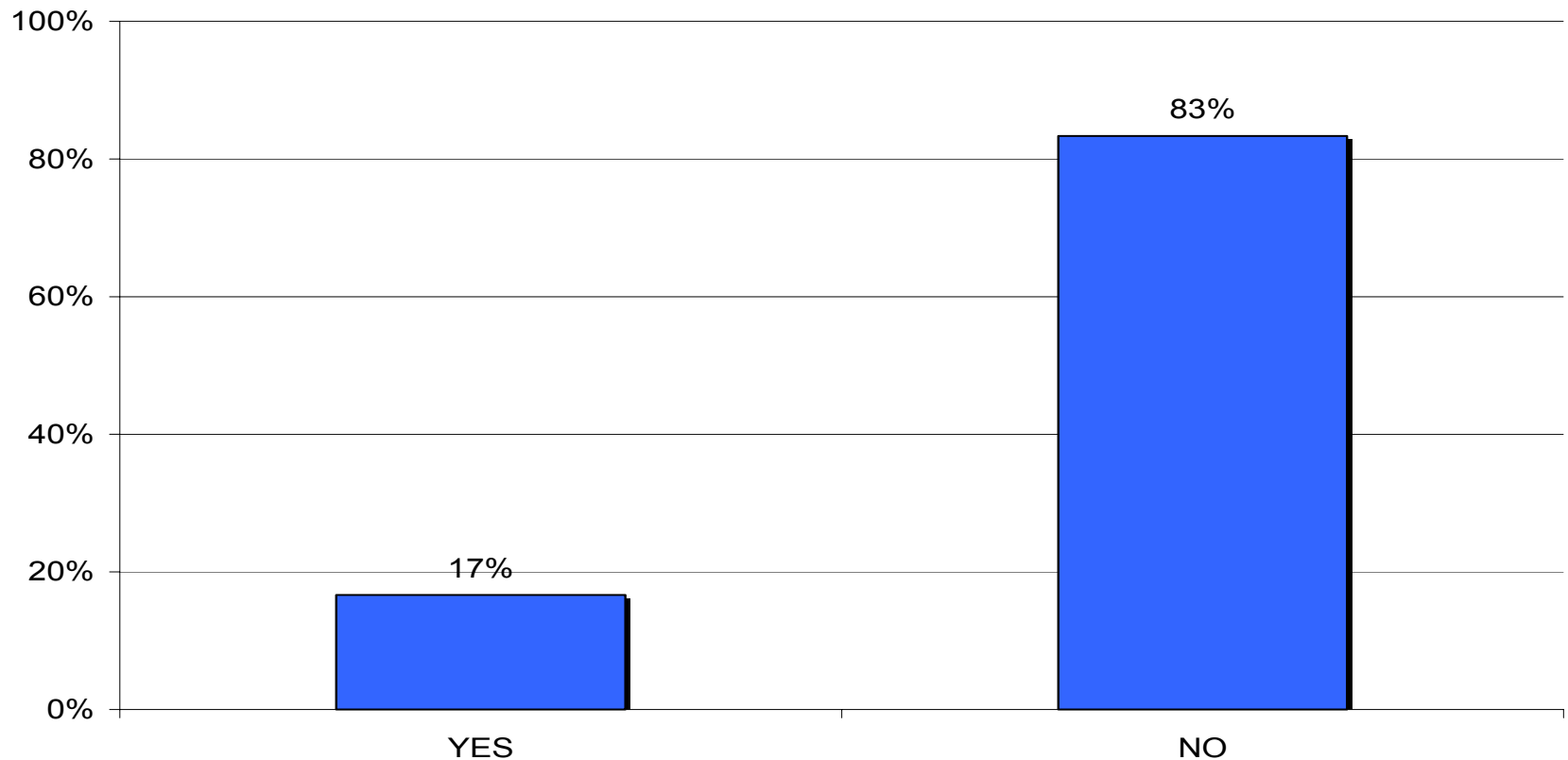
90% of those with private health insurance have prescription drug coverage through their private health insurance.



Medicare

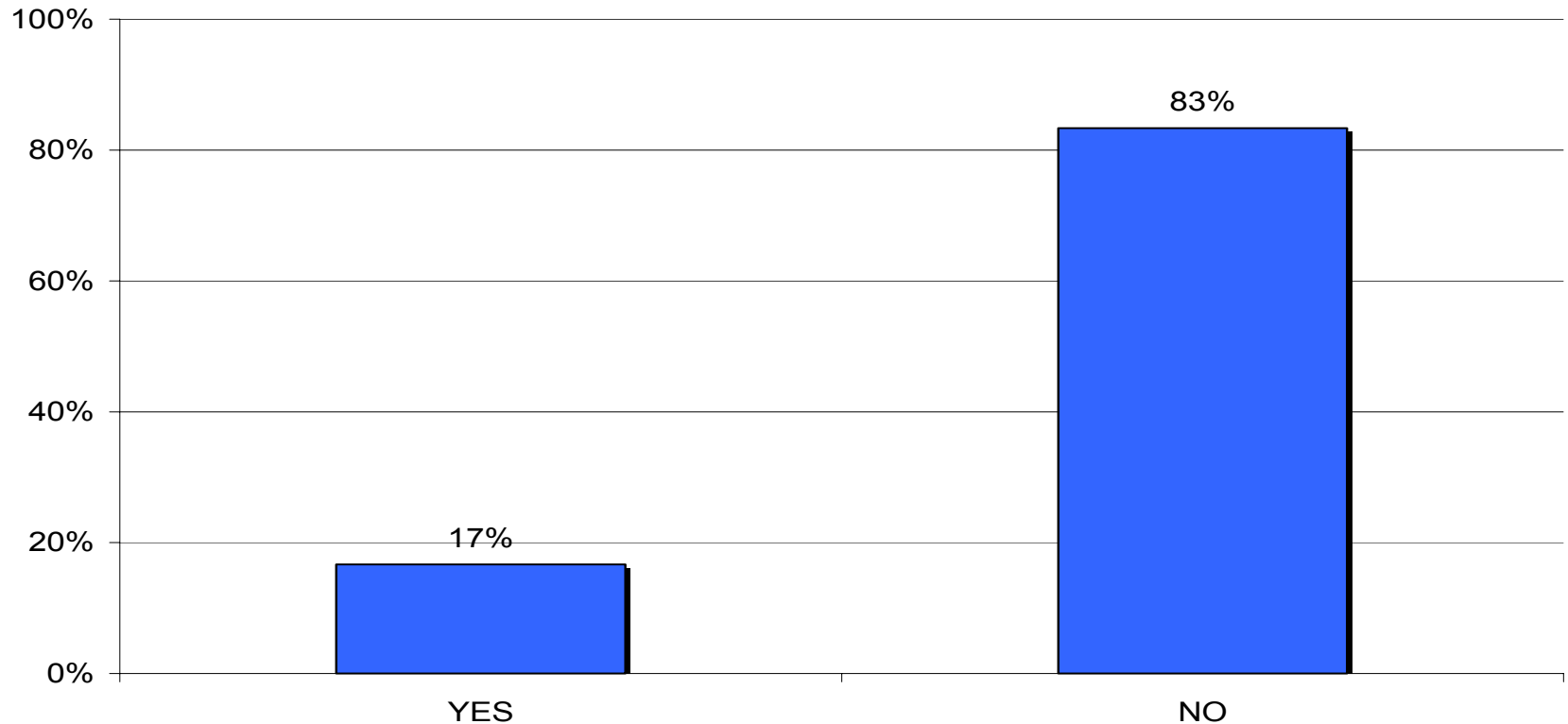
17% of Pennsylvania residents have Medicare Coverage.

Is person covered by Medicare?



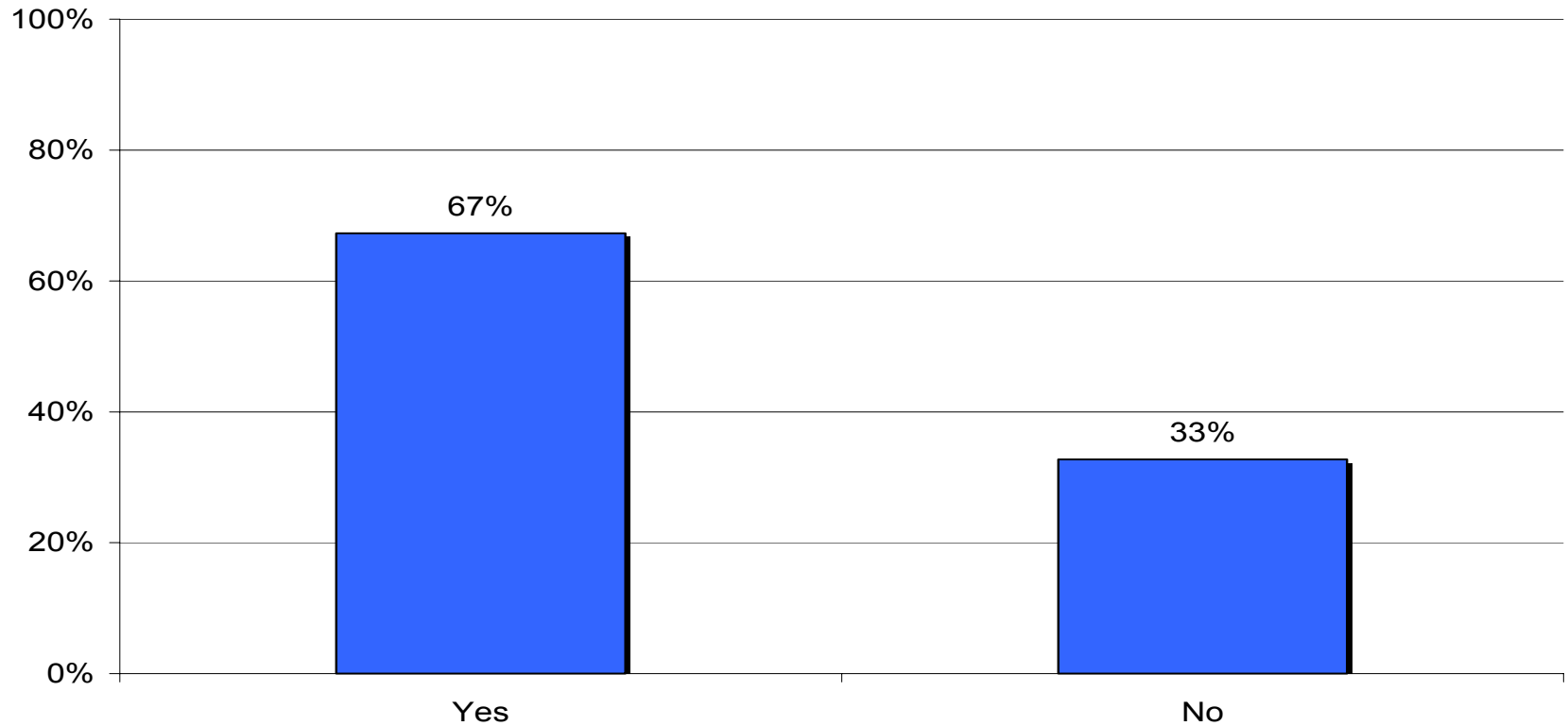
17% of those with Medicare coverage also have coverage through Medicaid.

Is person covered also covered by state sponsored health insurance program?
(Dual Coverage)



Two-thirds of Medicare recipients also have a private Medicare supplement.

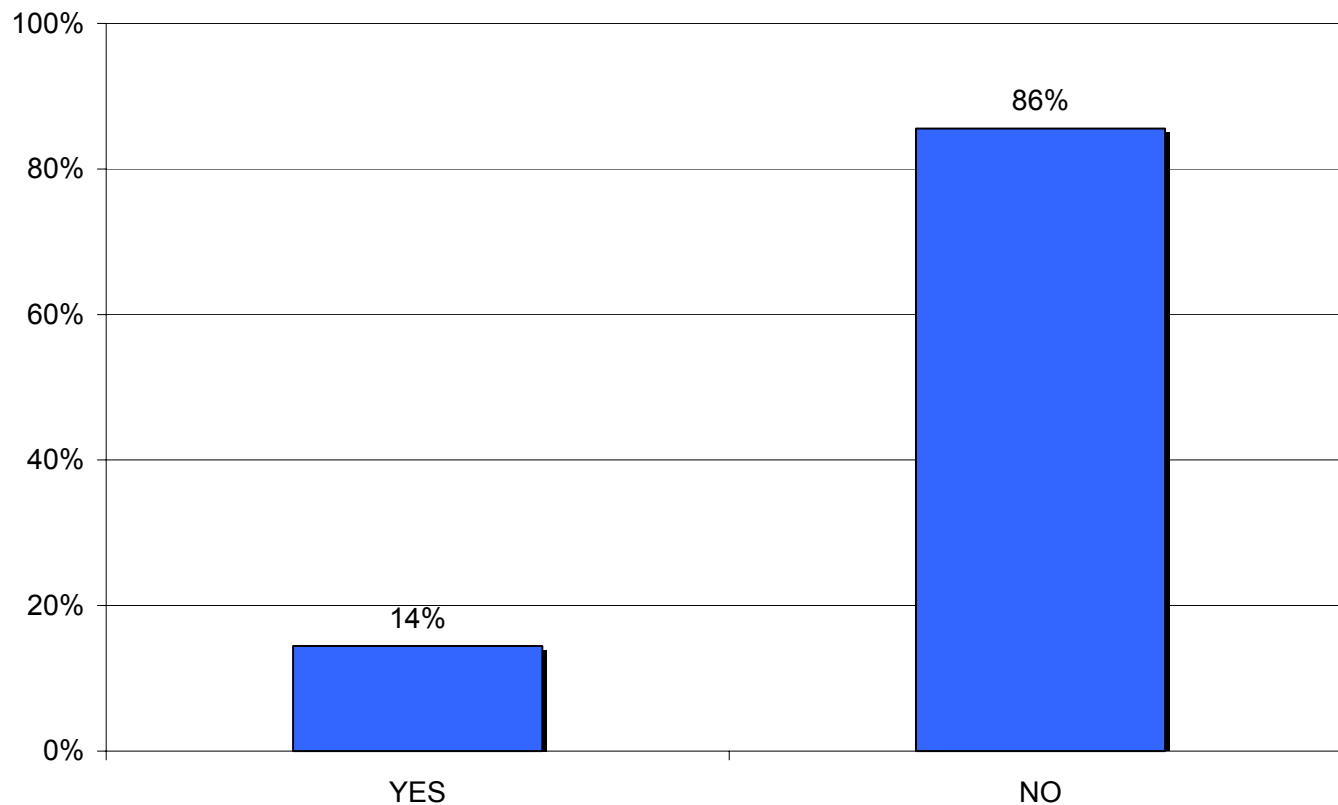
**Is person covered by a Medicare Supplement?
(% among those with Medicare)**



State Sponsored Health Insurance Programs

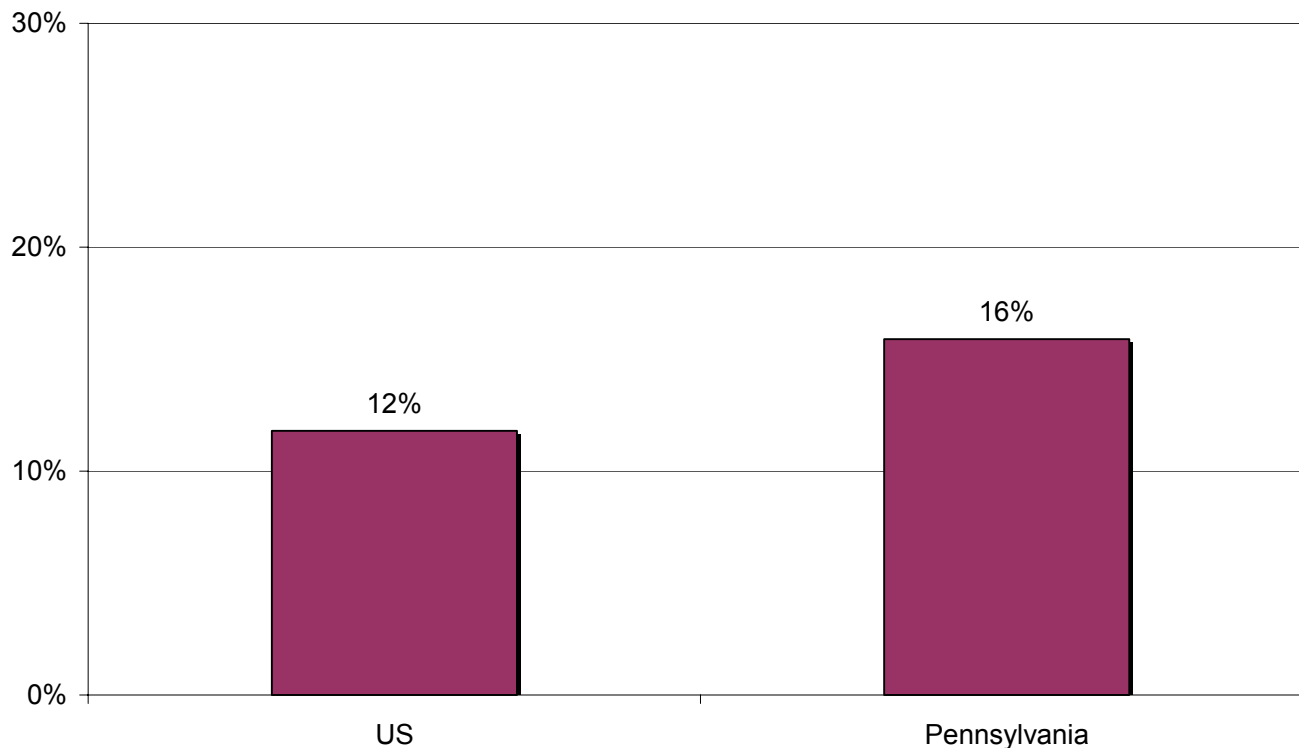
14% of Pennsylvania residents have health insurance through a state sponsored program.

Is Person Covered by State Sponsored Health Insurance Program?



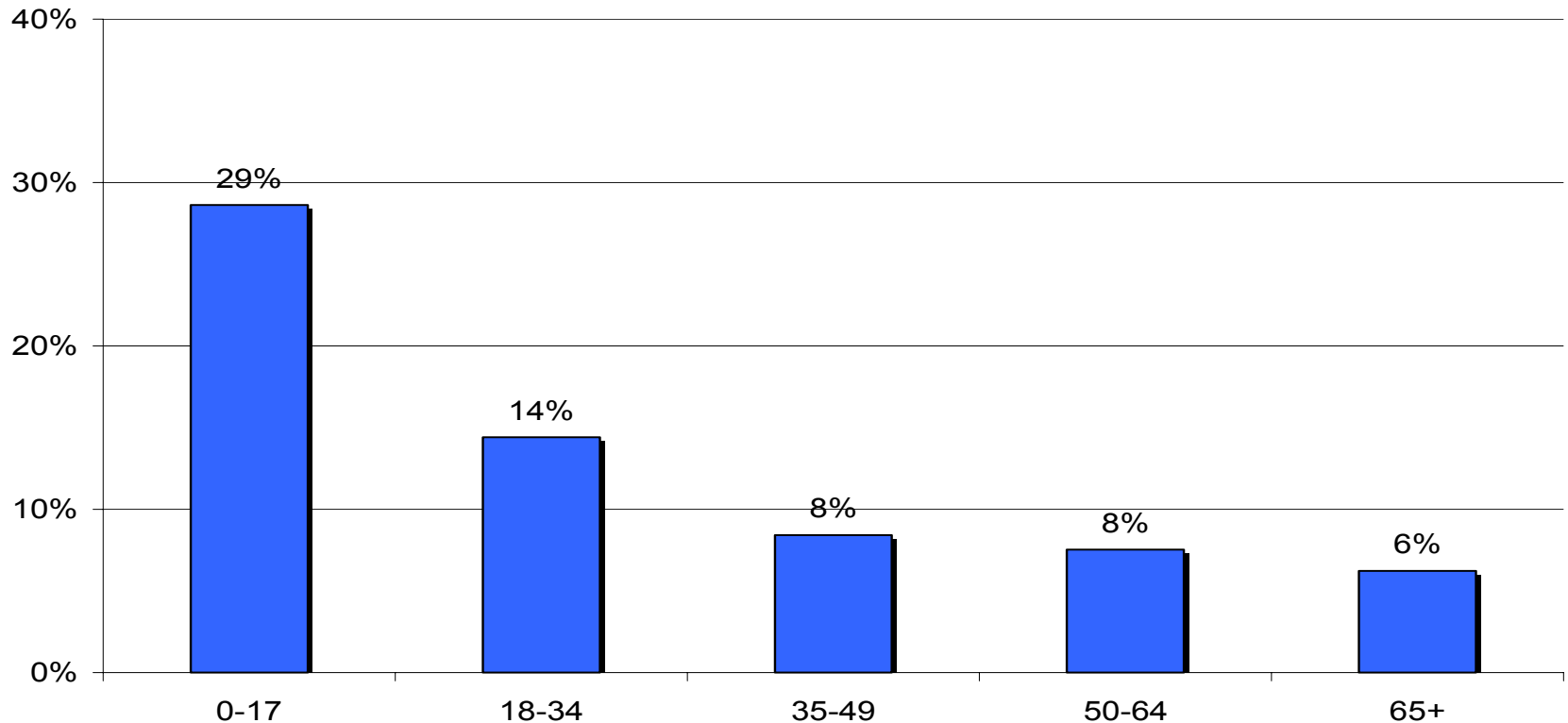
Compared to the United States as a whole, a larger percentage of Pennsylvania residents age 0 to 64 have coverage through a state sponsored health insurance program.

State sponsored health insurance coverage among persons under 65 years of age



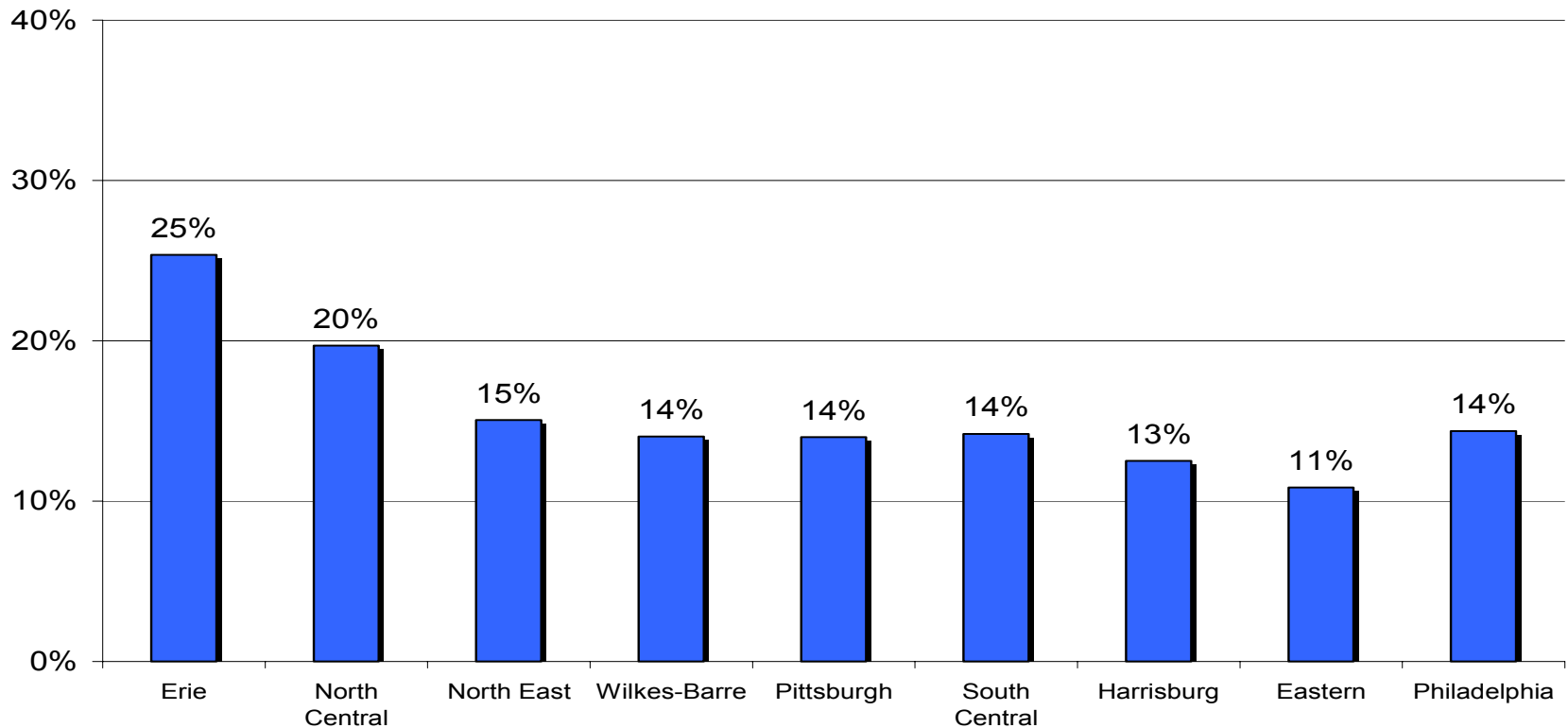
29% of residents under age 18 have coverage through a state sponsored health insurance program.

Is Person Covered by State Sponsored Health Insurance Program?
AGE



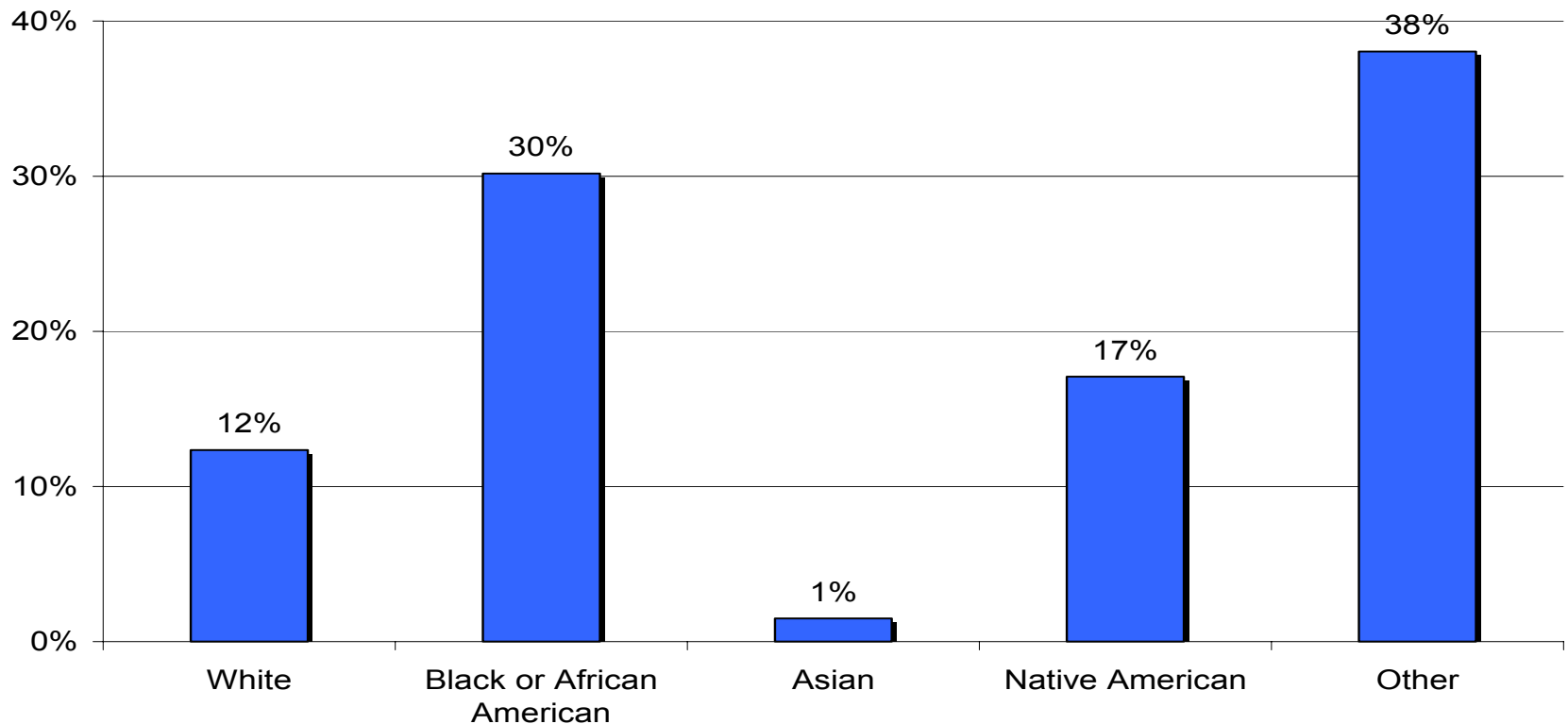
By region the highest percentage of residents with state sponsored health insurance coverage occur in the Erie and North Central regions.

**Is Person Covered by State Sponsored Health Insurance Program?
REGION**



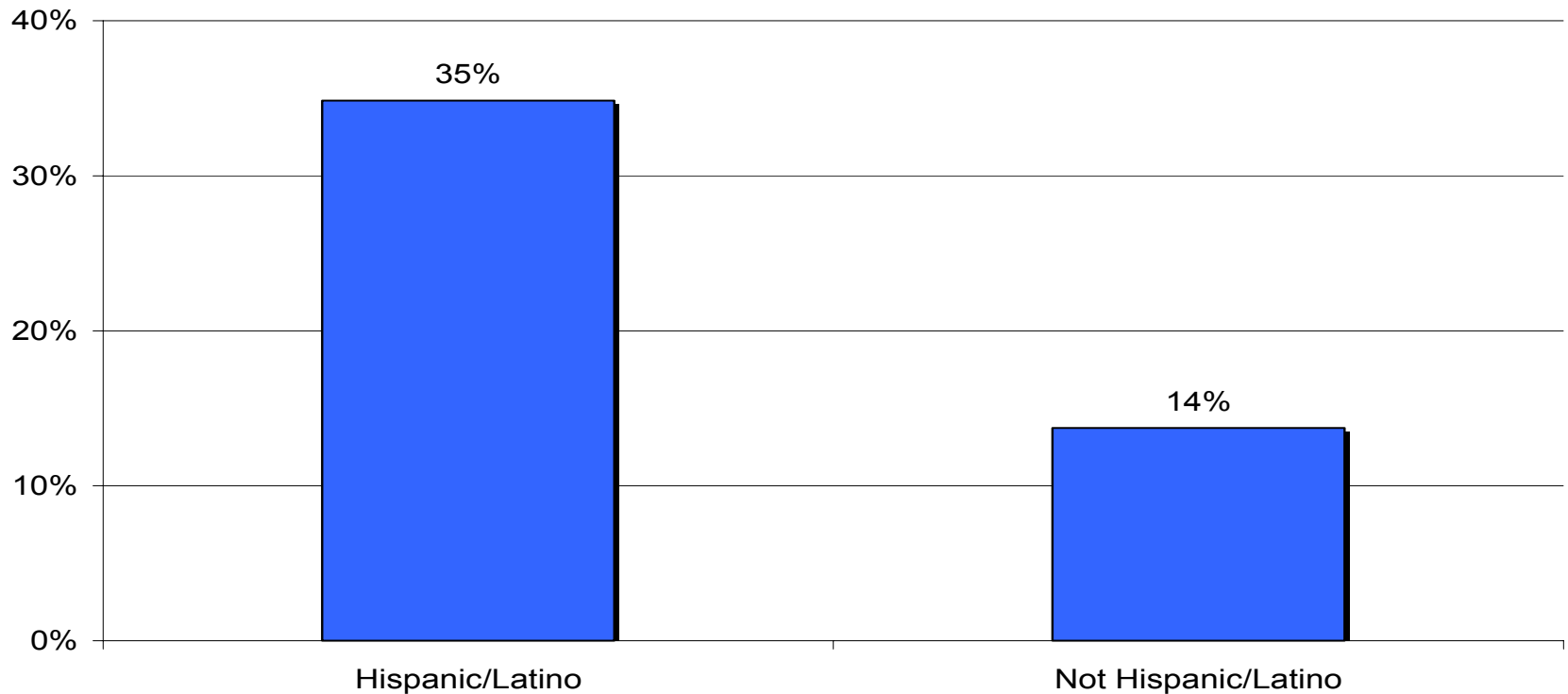
12% of White residents and 30% of Black or African American residents have coverage through a state sponsored health insurance program.

**Is Person Covered by State Sponsored Health Insurance Program?
RACE**



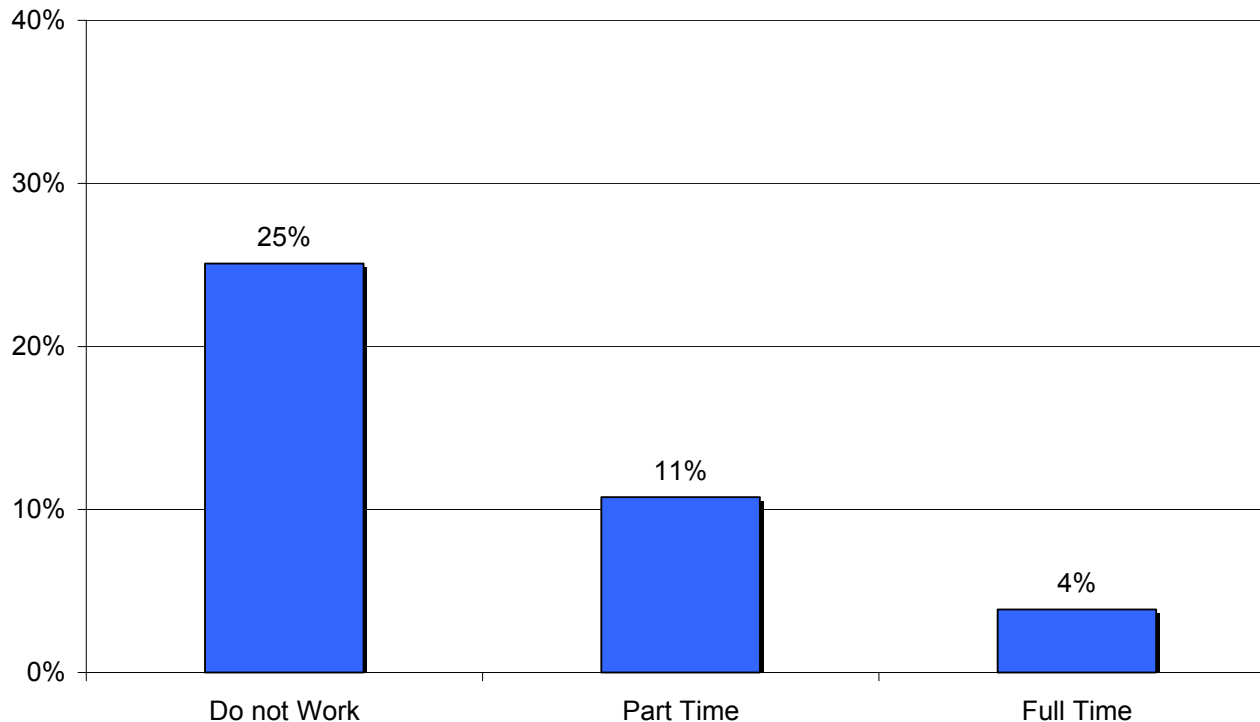
35% of Hispanic and Latino residents have coverage through a state sponsored health insurance program.

**Is Person Covered by State Sponsored Health Insurance Program?
ETHNICITY**



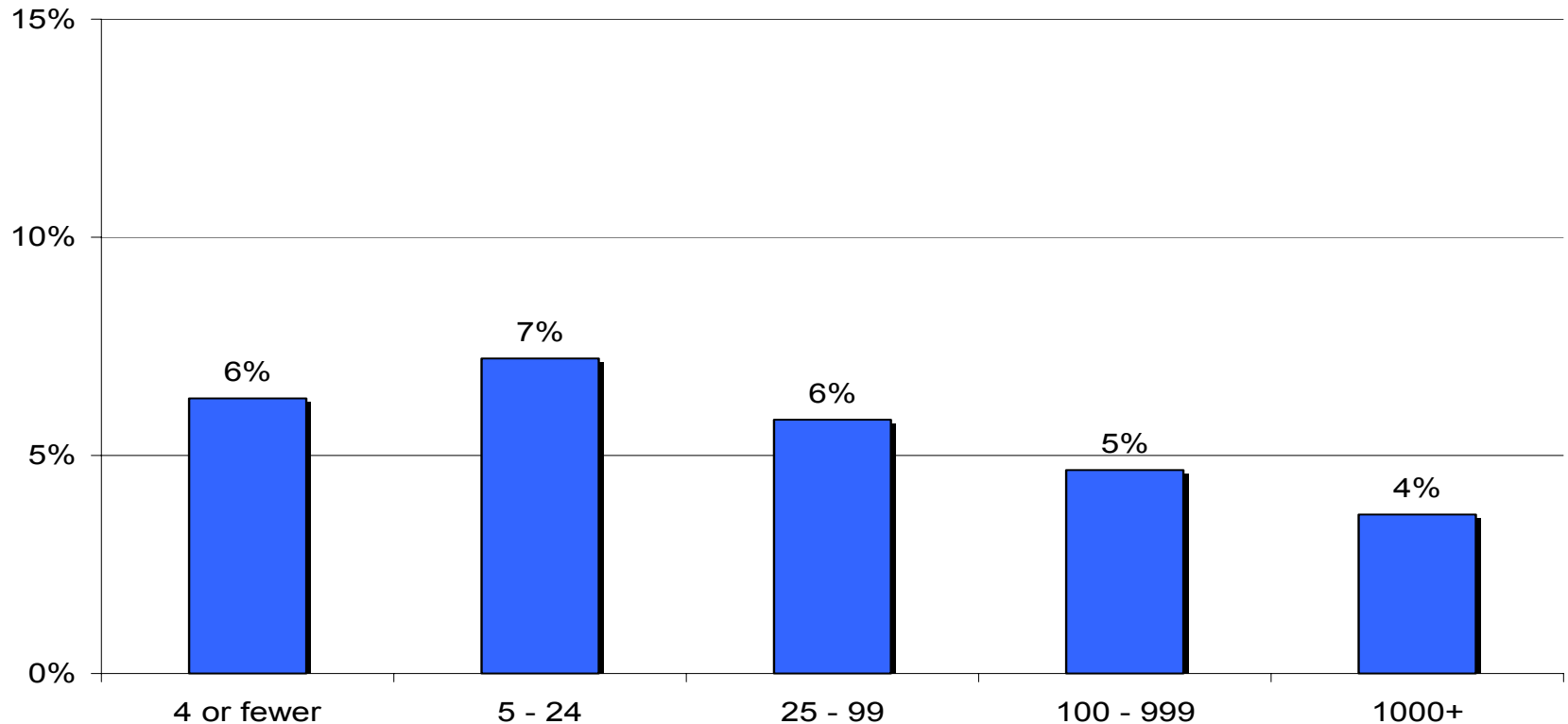
Among those 18 to 64 who are not working, 25% have coverage through a state sponsored health insurance program. A percentage of working residents also have coverage.

Is Person Covered by State Sponsored health Insurance Program?
EMPLOYMENT STATUS (AGE 18-64)



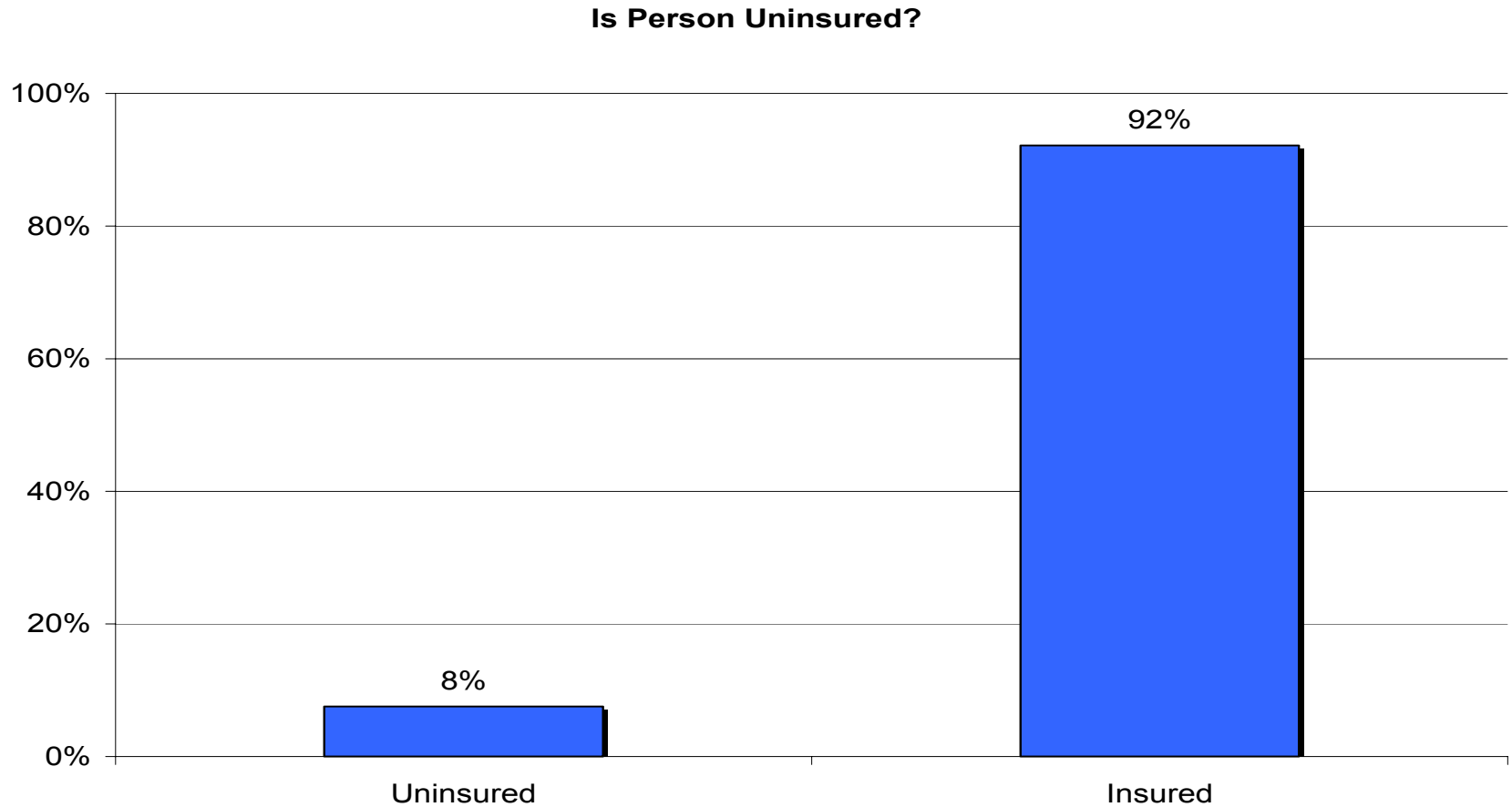
Those working residents with coverage through a state sponsored health insurance program work for companies of all sizes.

**Is Person Covered by State Sponsored health Insurance Program?
SIZE OF EMPLOYER (Among those 18 to 64 and working)**



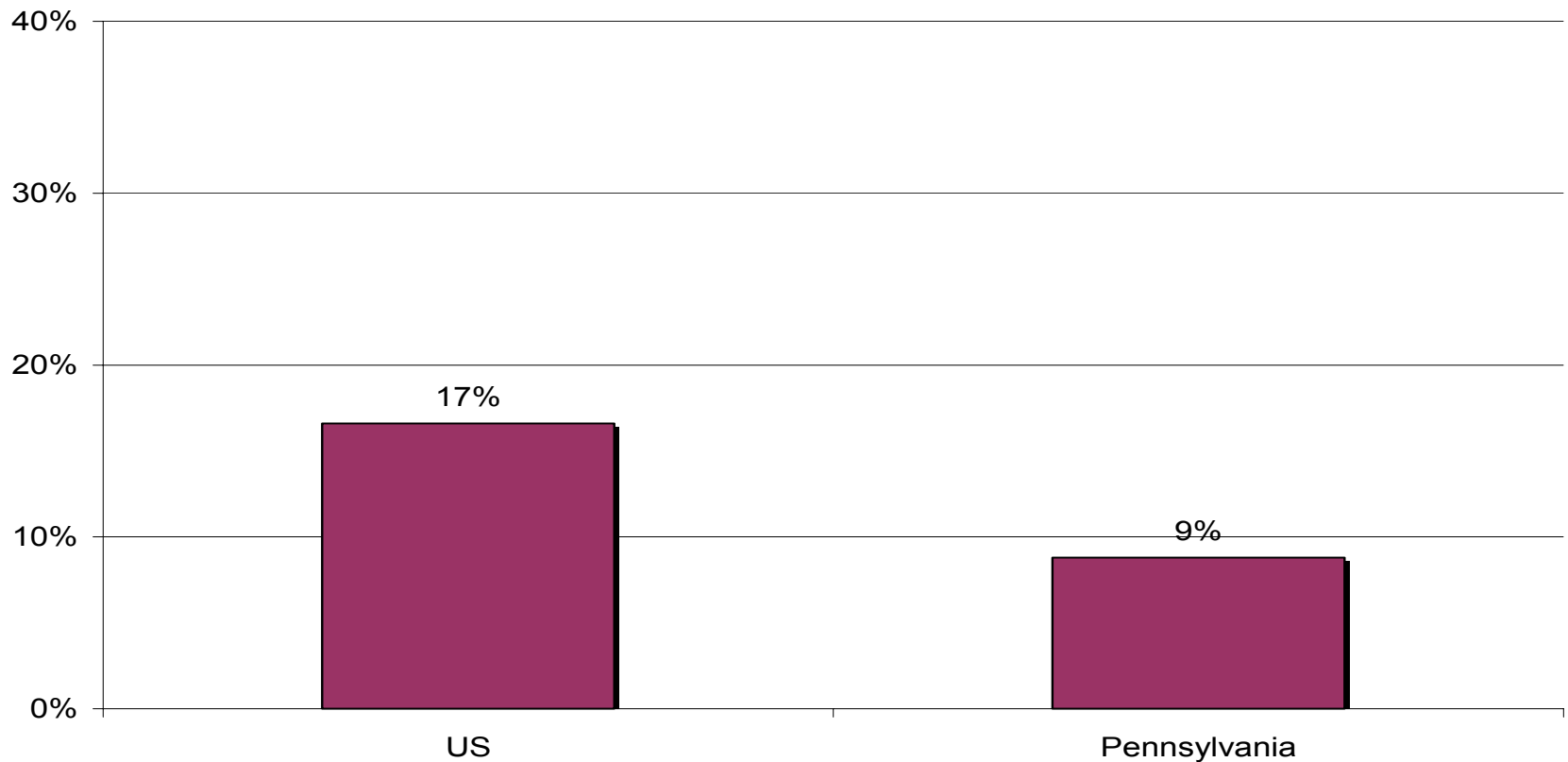
The Uninsured

8% of Pennsylvania residents have no type of health insurance coverage.

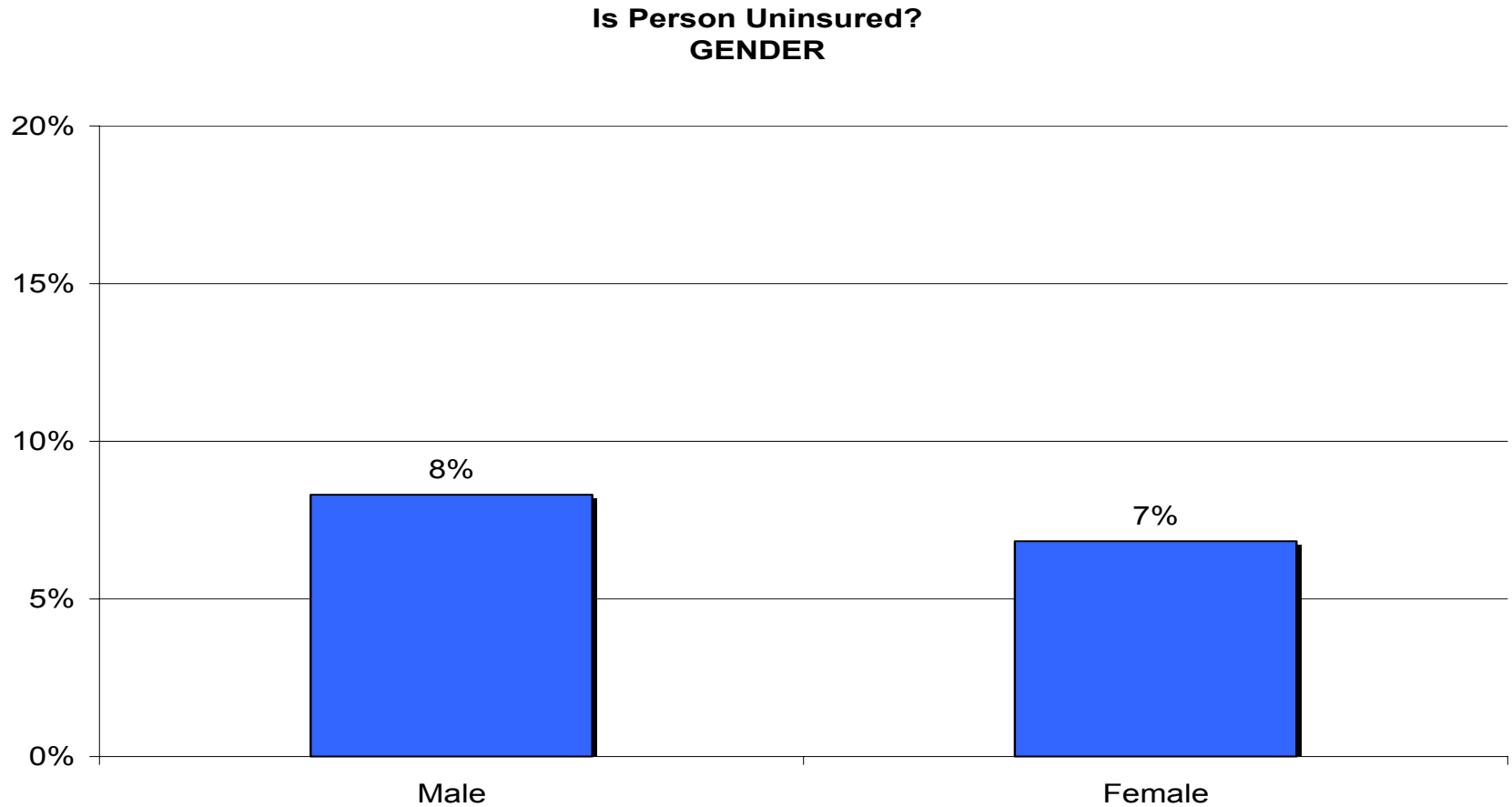


Compared to the United States, fewer Pennsylvania residents age 0 to 64 are without health insurance coverage.

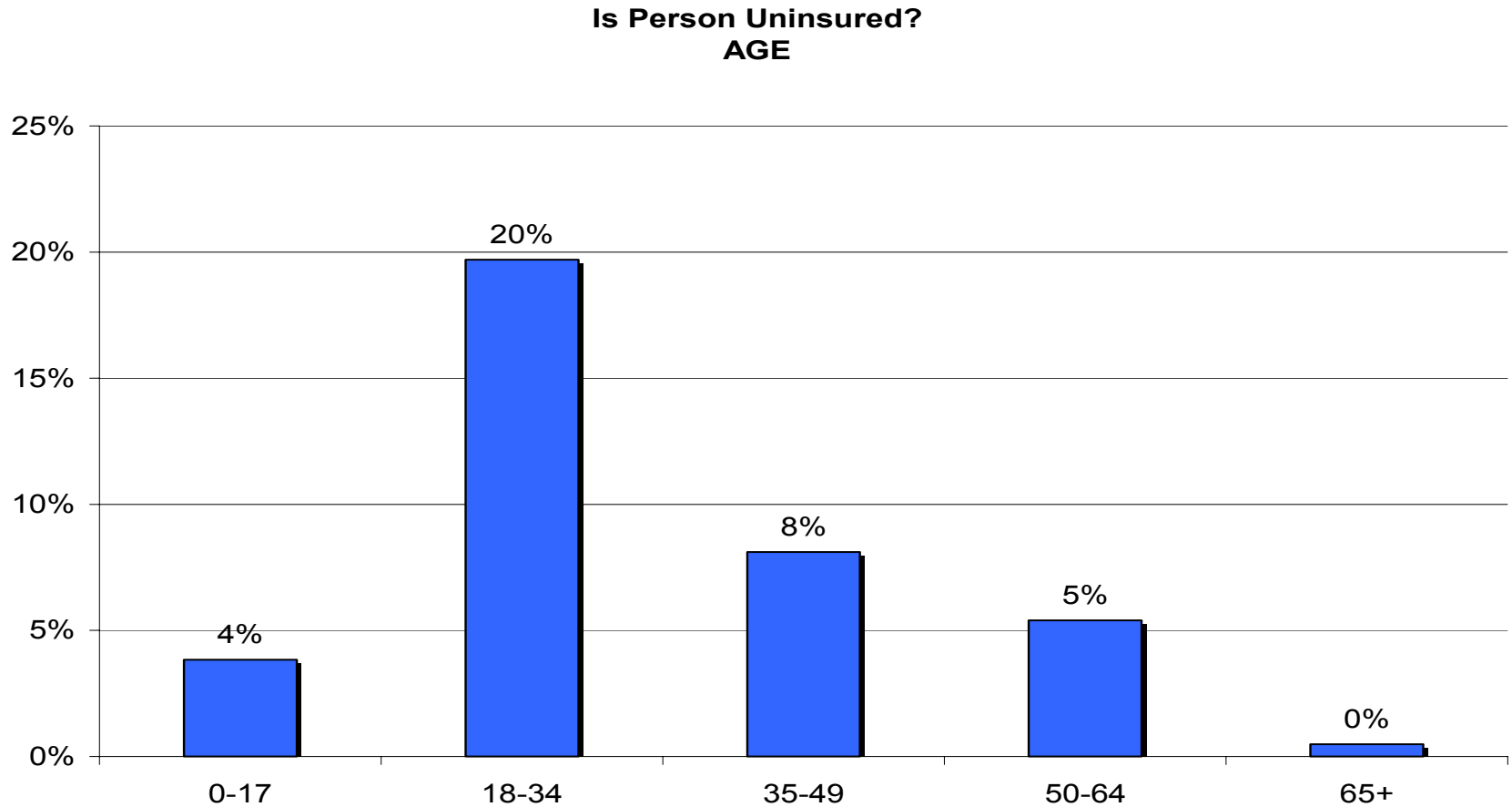
No health insurance coverage among persons under 65 years of age



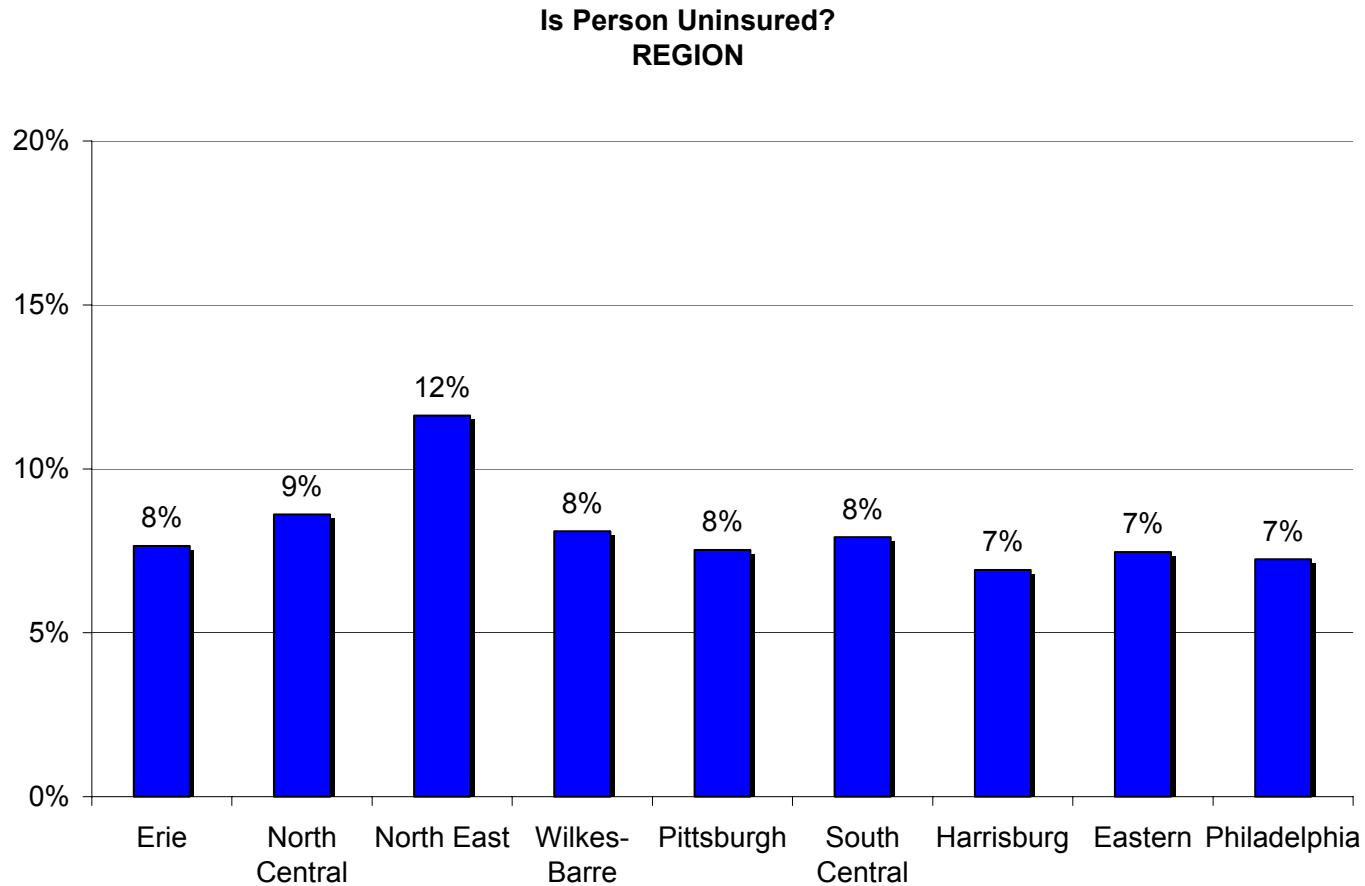
Comparable percentages of men and women are uninsured.



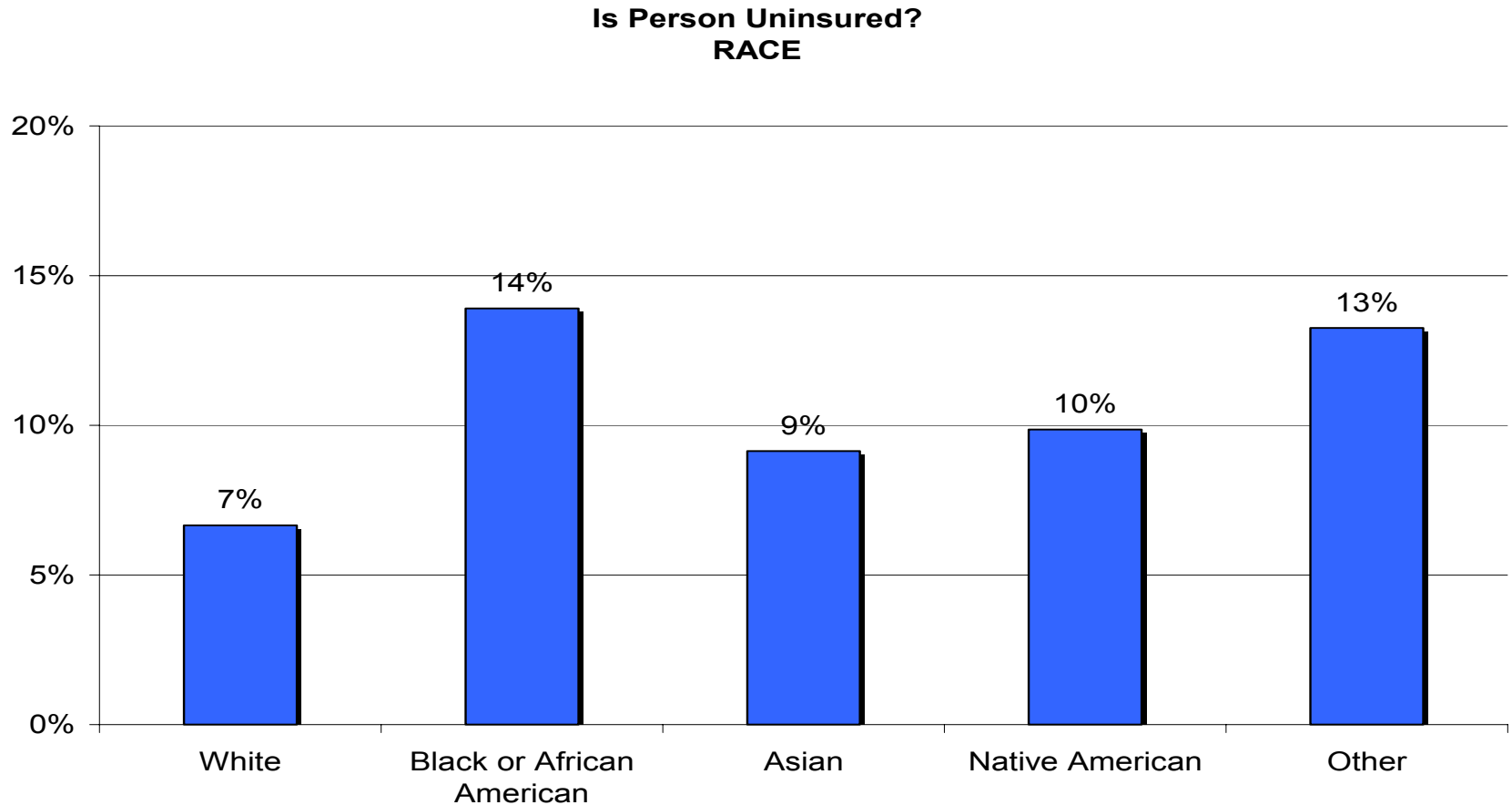
20% of those age 18 to 34 are without health insurance coverage.



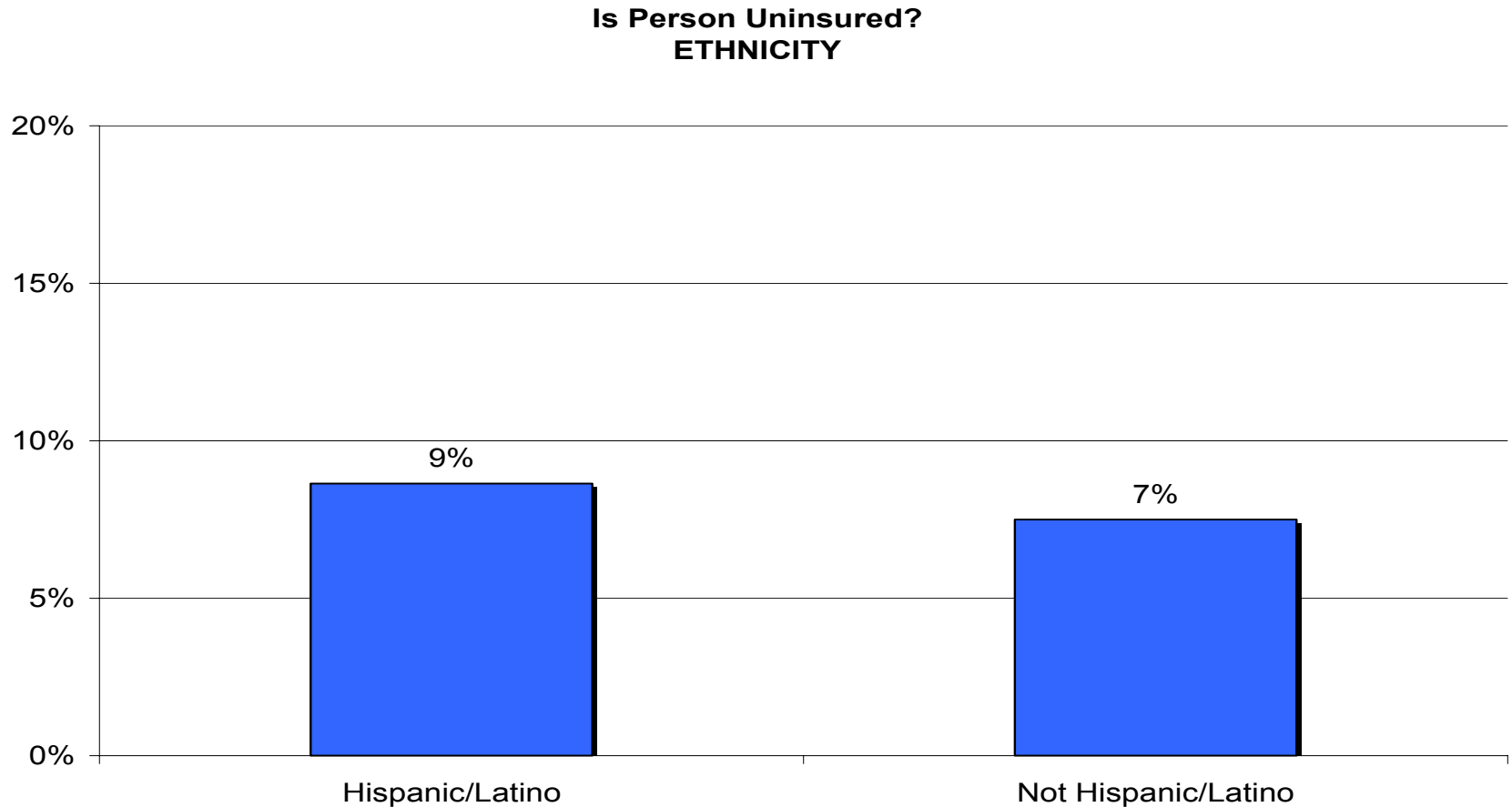
The percentage of uninsured does not vary significantly across regions.



14% of Black or African American residents are uninsured compared to 7% of White residents.

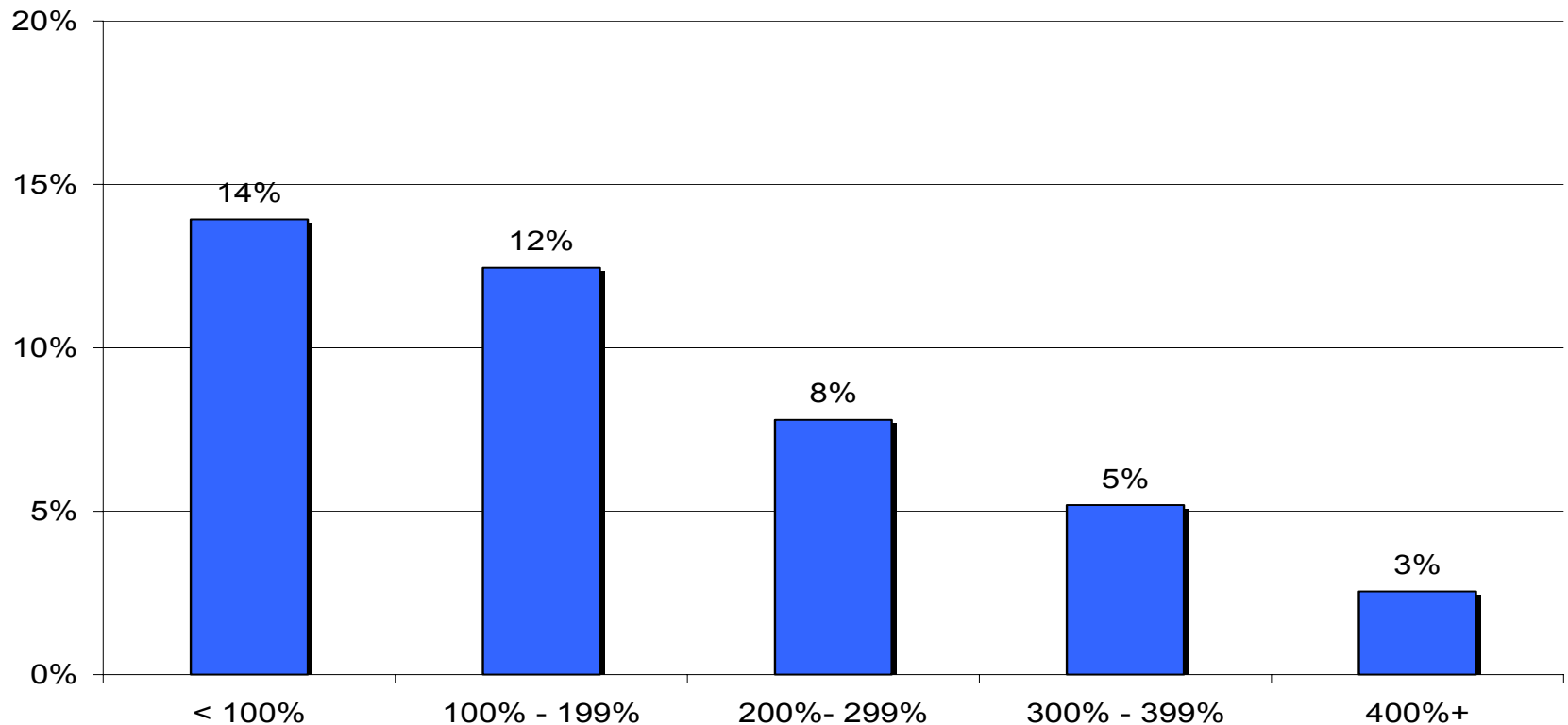


The percentage of uninsured Hispanic and non-Hispanic residents are comparable.



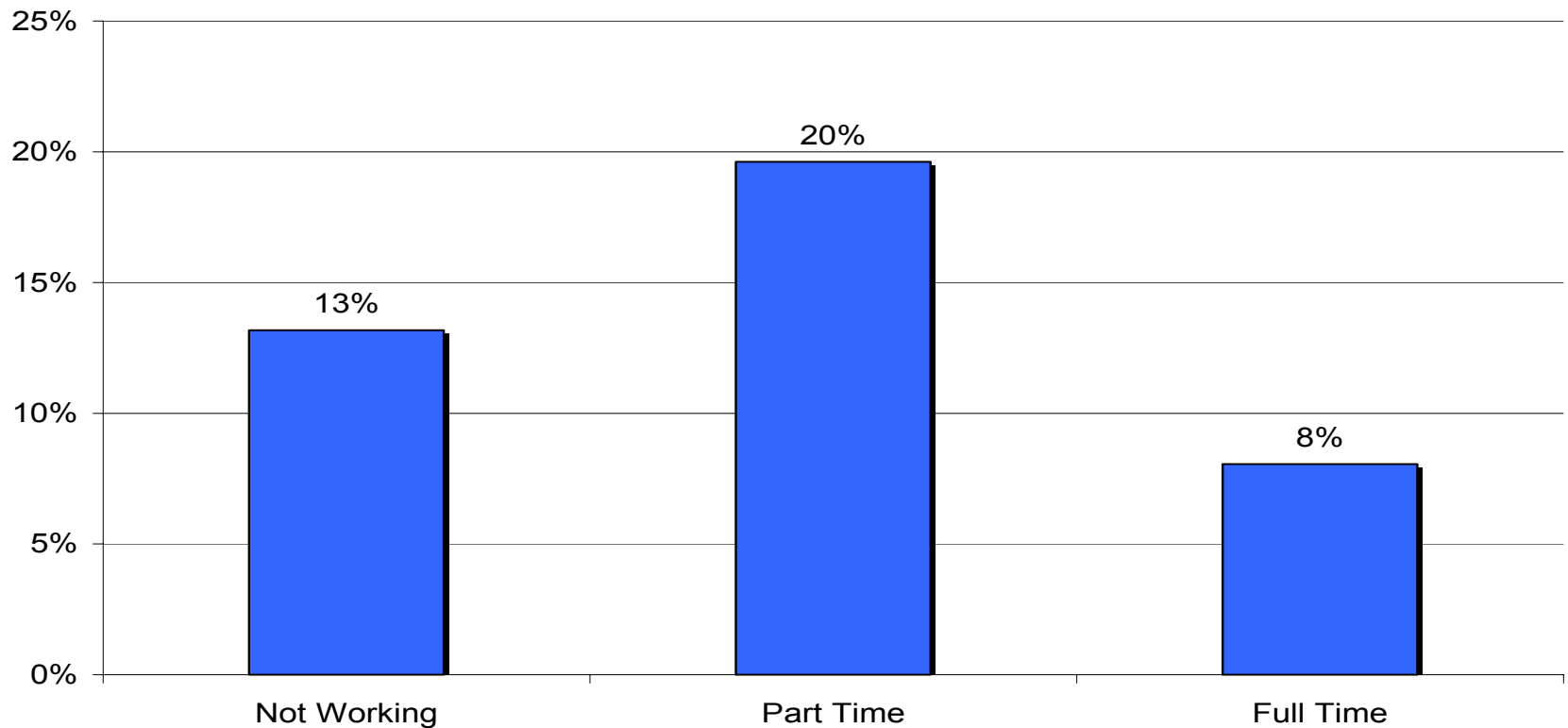
The percentage of uninsured residents decreases with increasing income.

**Is Person Uninsured?
INCOME IN TERMS OF PERCENT OF FEDERAL POVERTY LEVEL**



20% of part time workers are without health insurance coverage, 8% of full time workers are uninsured. (Among those 18-64)

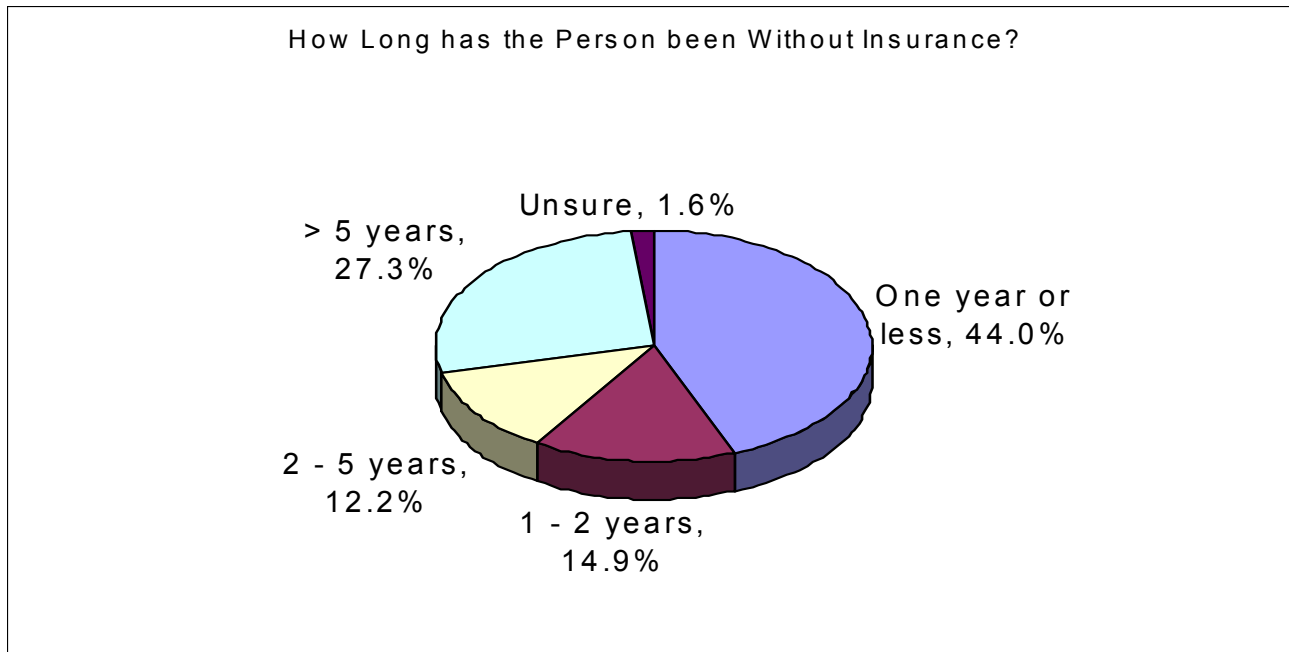
**Is Person Uninsured?
EMPLOYMENT STATUS (AGE 18 - 64)**



Characteristics of the Uninsured

**In these charts the base is
the uninsured population**

44% of uninsured Pennsylvanians have been without insurance for a year or less. 27% have been without insurance for more than five years.



What are the main reasons that this person is not currently covered by any government or private health insurance plan?

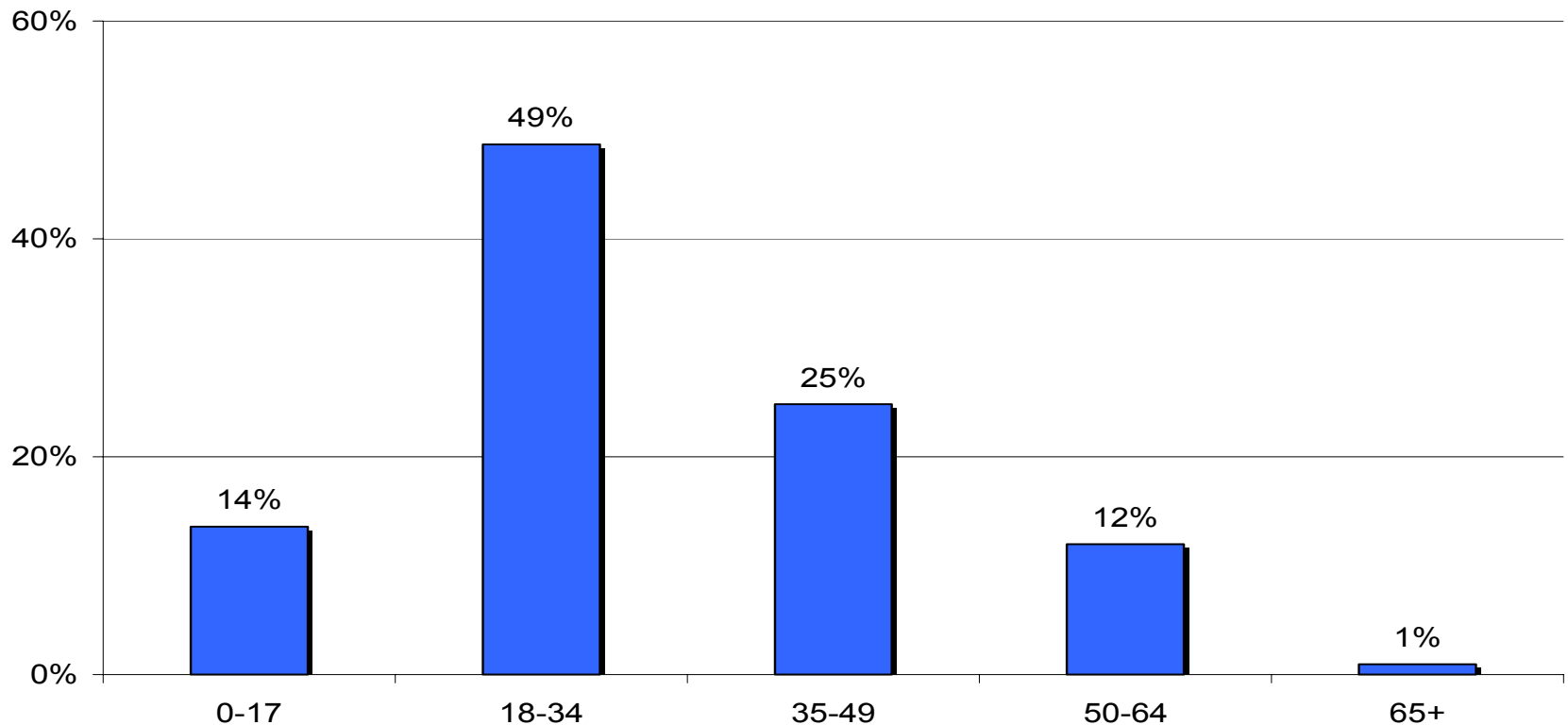
Reason	%
Cost is too high, increased, cost premium, cannot afford	70%
Person with health insurance lost job, changed employers	20%
Current employer does not offer coverage	6%
Not eligible for adultBasic	5%
Not eligible, no longer qualify for Medicaid	5%
Became ineligible because of age - left school	5%
Waiting period for coverage	4%
Switching plans	3%
Other	24%
No reason in particular	12%
Unsure	5%

Since respondents could provide more than one response, percentages sum to more than 100%

Demographics of the Uninsured

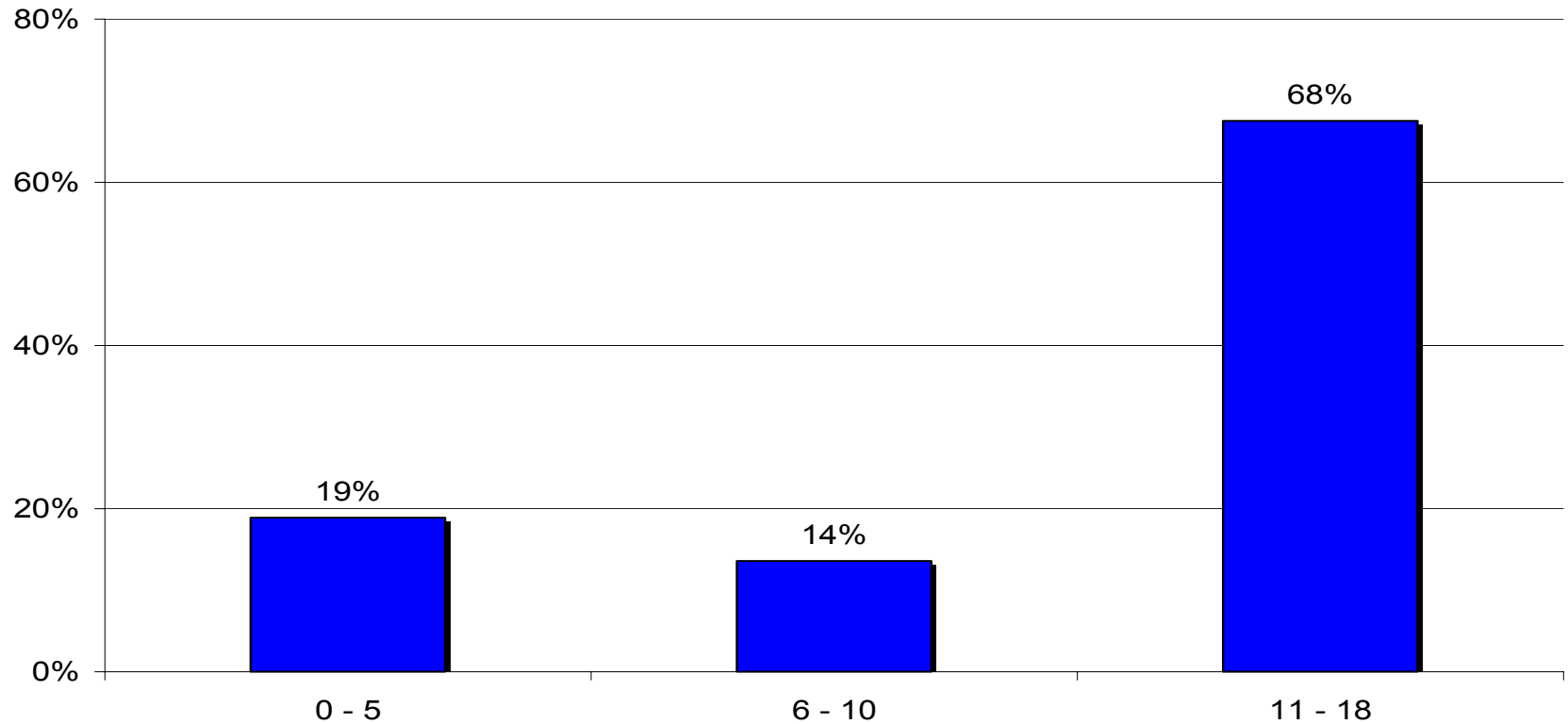
Nearly half of the uninsured are between the ages of 18 and 34.

**Characteristics of the Uninsured
AGE DISTRIBUTION**



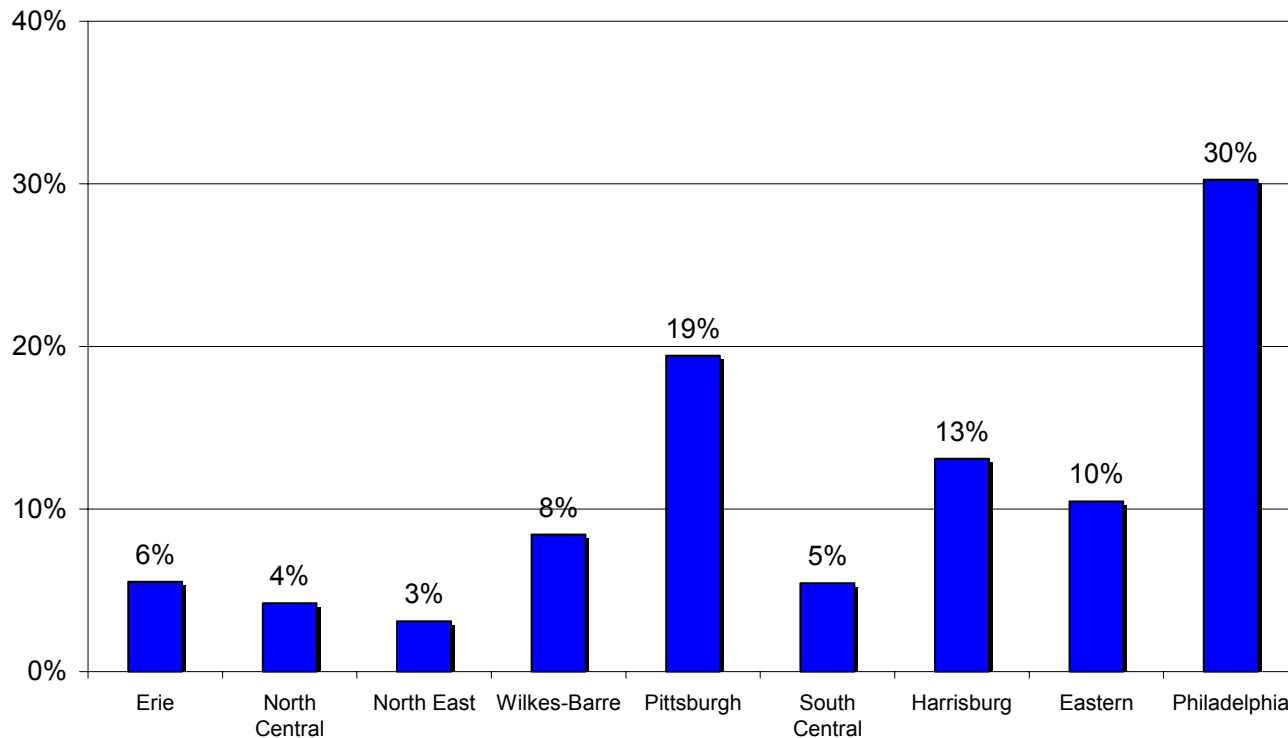
Most uninsured children are between the ages of 11 and 18.

**Characteristics of the Uninsured
AGE DISTRIBUTION AMONG UNINSURED CHILDREN**



The largest concentrations of uninsured residents are in the Philadelphia and Pittsburgh regions.

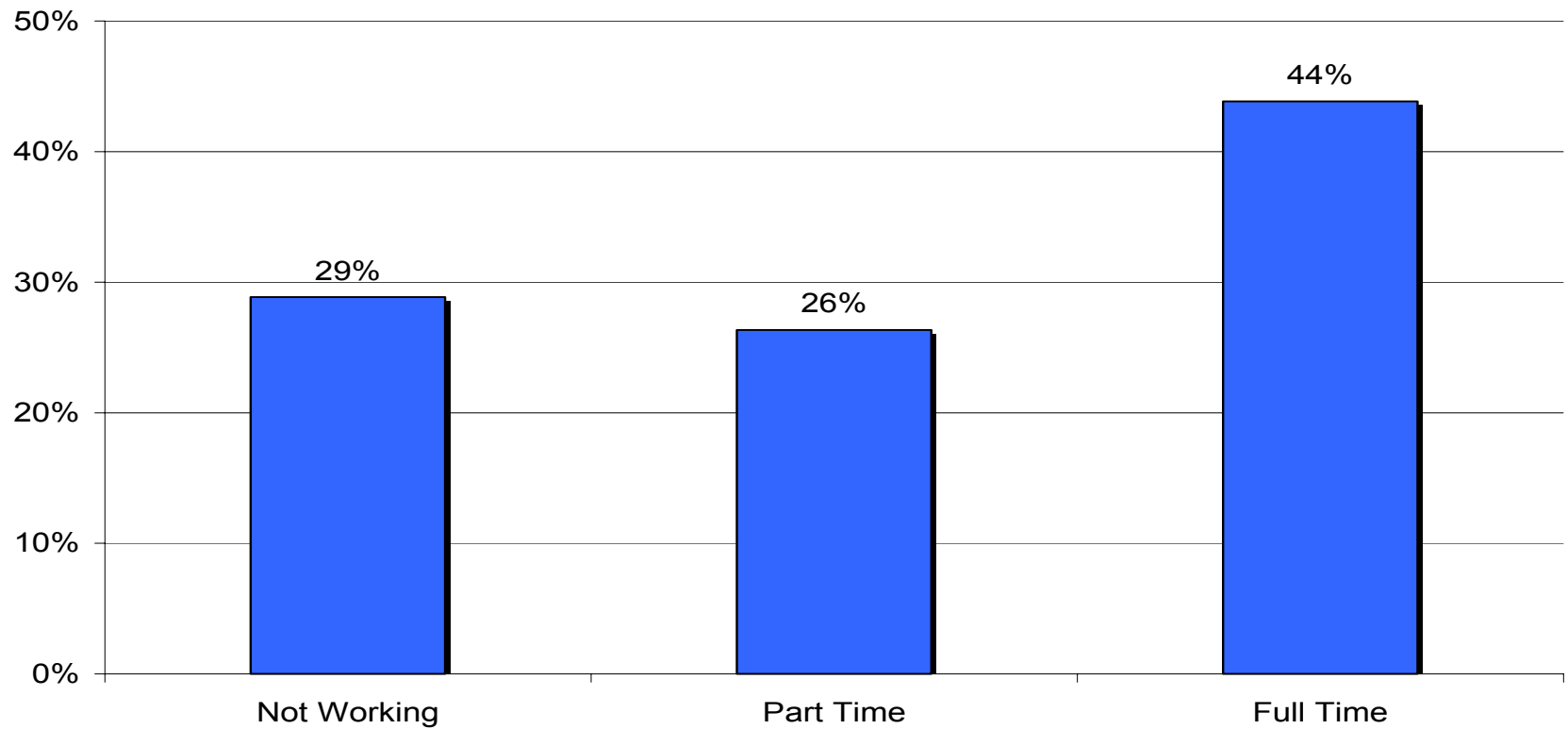
**Characteristics of the Uninsured
REGION DISTRIBUTION**



Employment Characteristics of the Uninsured

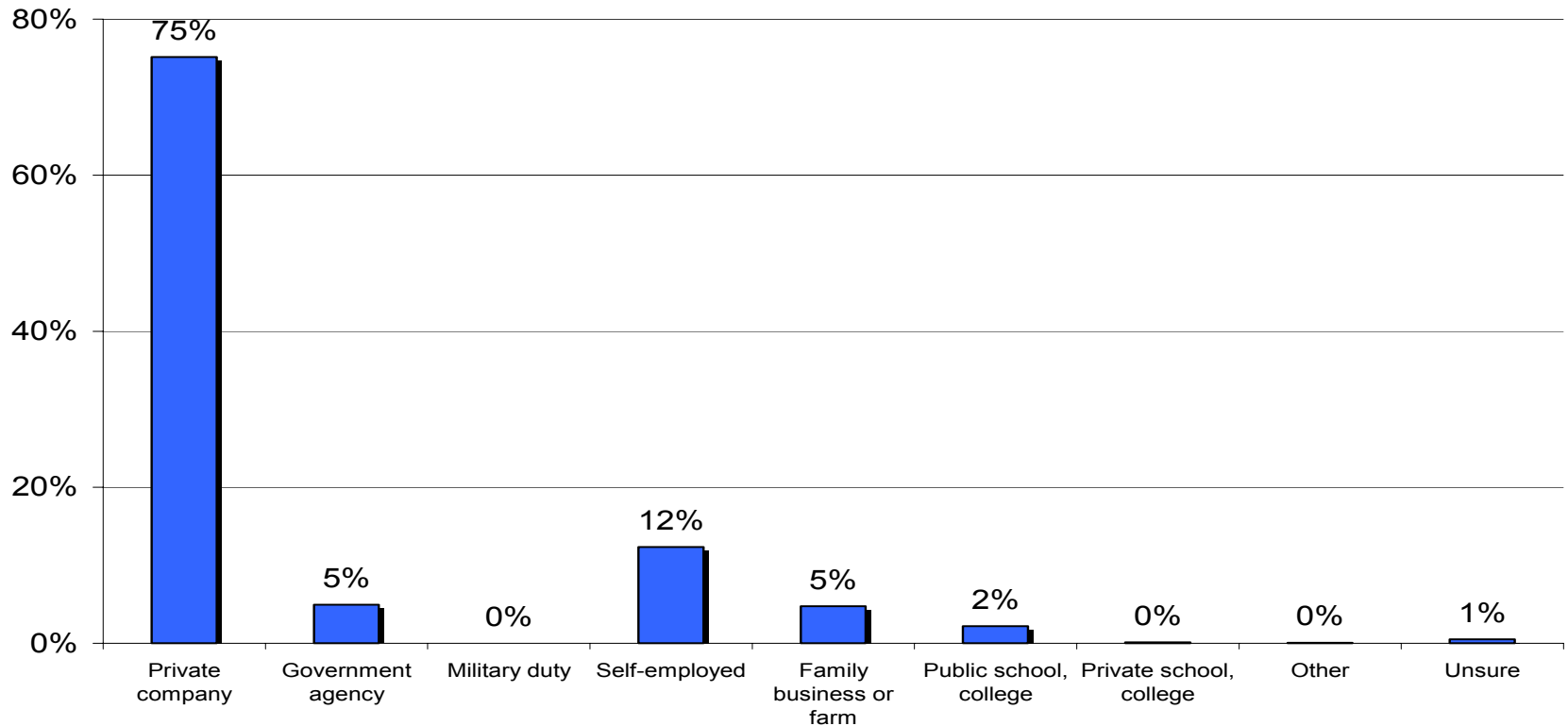
Most uninsured adults 18 to 64 are working.

**Characteristics of the Uninsured
DISTRIBUTION BY EMPLOYMENT STATUS (AGE 18-64)**



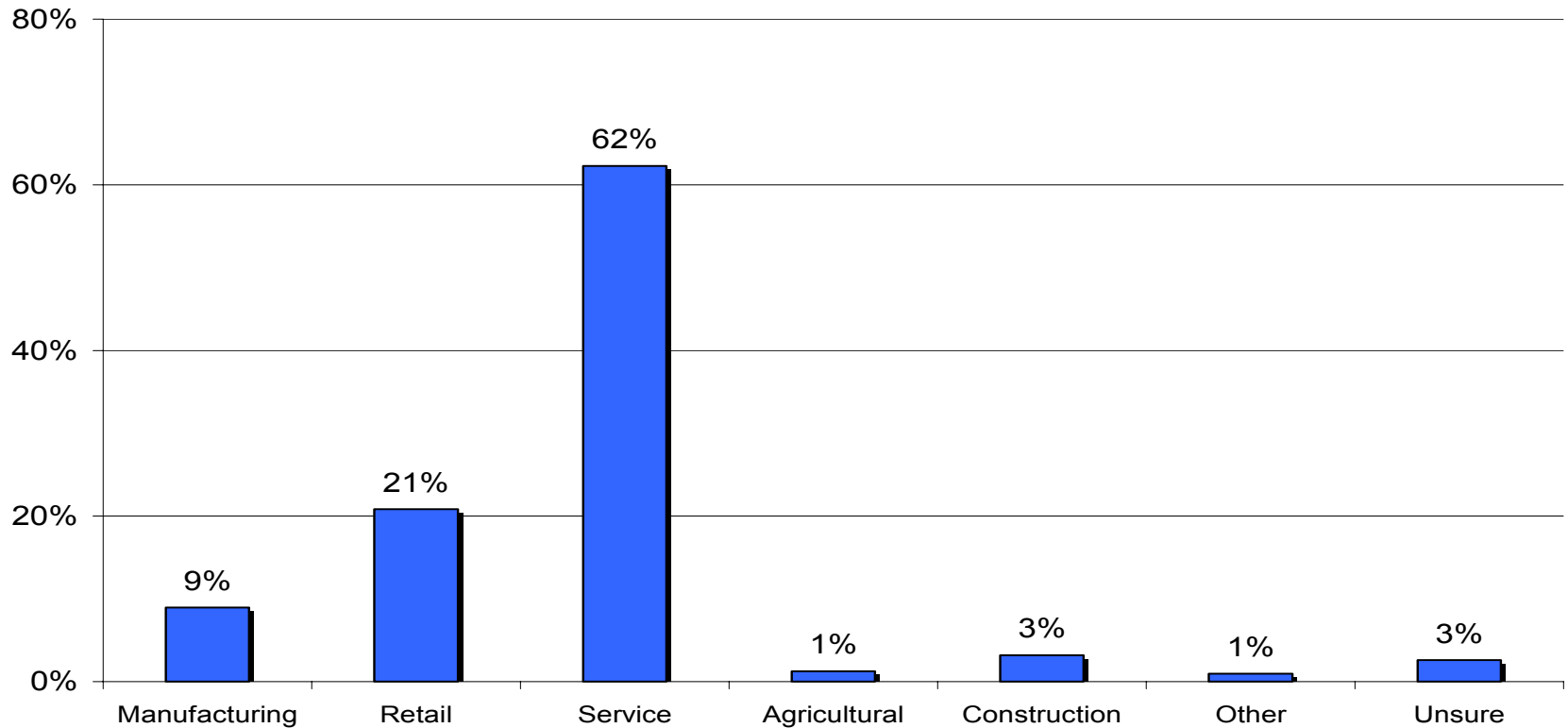
75% of uninsured employed residents work for private companies.

Characteristics of the Uninsured
DISTRIBUTION BY TYPE OF EMPLOYER (Among those working)



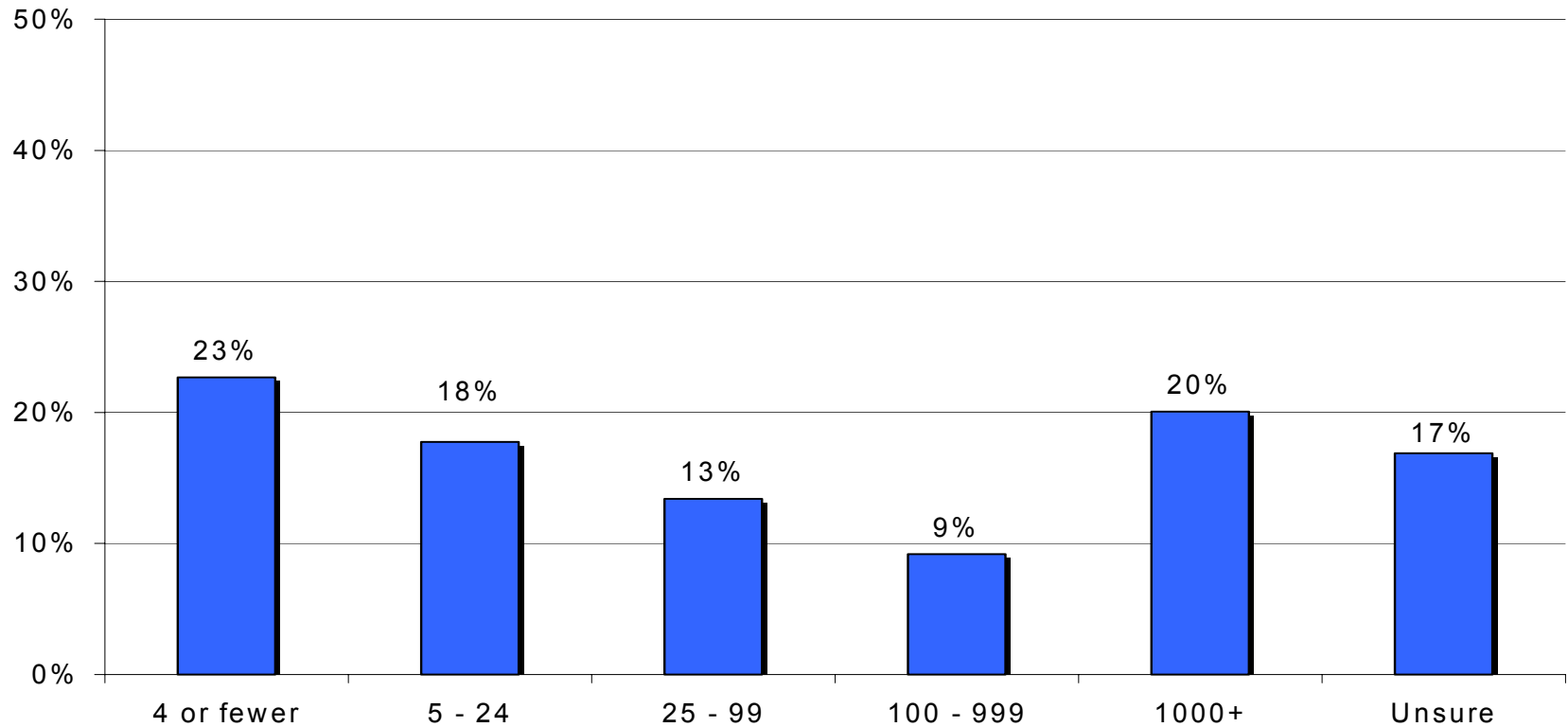
62% of uninsured employed residents work in the service industry.

Characteristics of the Uninsured
DISTRIBUTION BY INDUSTRY OF EMPLOYER (Among those working)



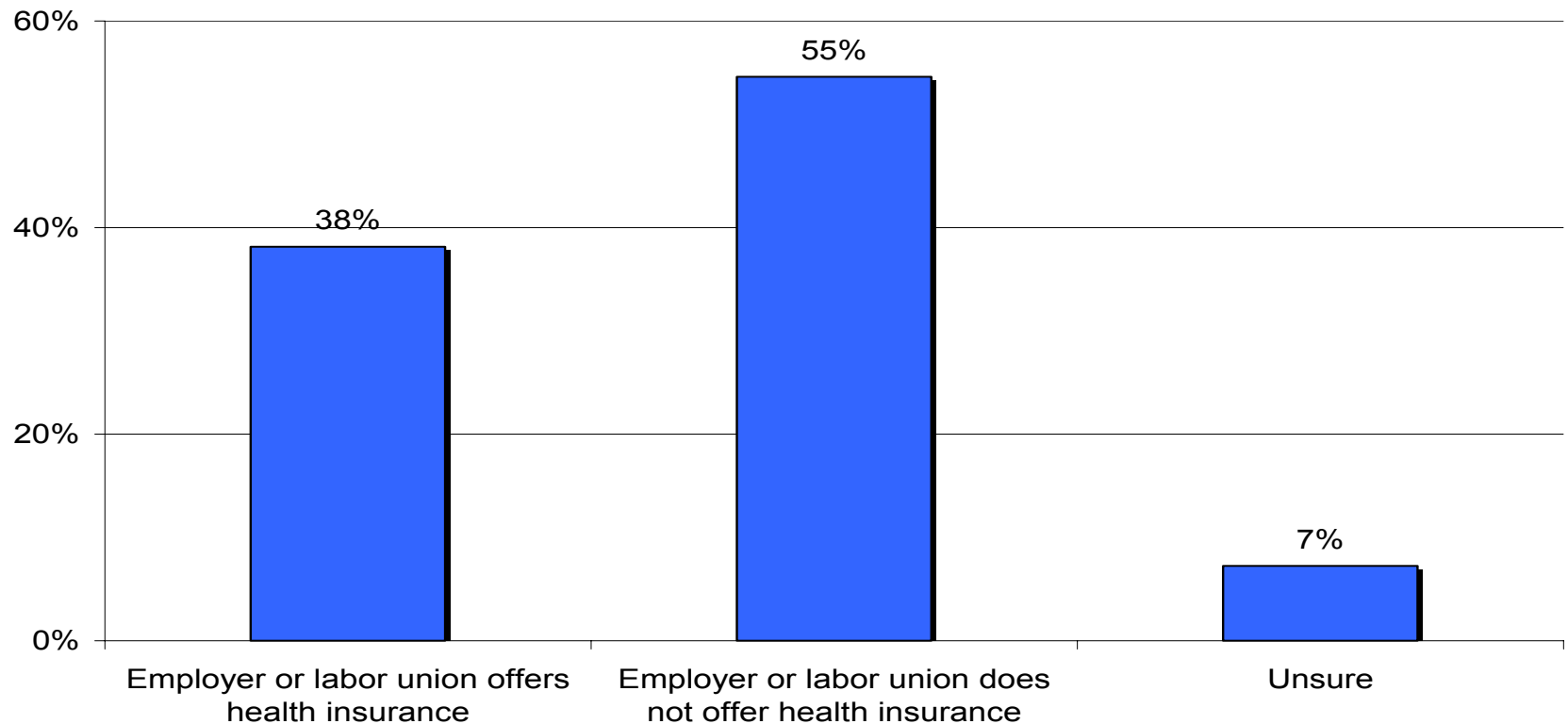
Uninsured employed residents work for companies of all sizes.

Characteristics of the Uninsured
DISTRIBUTION BY SIZE OF EMPLOYER (Among age 18-64 and working)



38% of uninsured employed residents have employers that offer health insurance.

**Does your employer or union offer health insurance?
(Among Uninsured Working Residents)**



Why was coverage not taken?

Reason	%
Would have to pay too much or costs too much	45%
Ineligible - not enough hours per week	21%
Ineligible - medical problems	15%
Do not need health insurance	13%
Ineligible - not worked long enough	1%
Unsure	4%

Health Service Use & Health Care Barriers

The uninsured are less likely to have used medical services.

- **The uninsured are less likely to have seen a doctor or health care professional during the past 12 months.**
- **The uninsured are less likely to have seen a dentist during the past 12 months.**
- **The uninsured were more likely to report there were days in the past 30 when their physical health was not good.**
- **The uninsured were more likely to report there were days in the past 30 when their mental health was not good.**

The uninsured were more likely to indicate cost was a barrier to medical care

During the past 12 months was there any time that this person needed this type of care but didn't get it because they could not afford it?

	Uninsured	Insured
Medical Care from Doctor	16%	1%
Prescription Medicines	19%	4%
Mental Health Counseling	6%	1%
Dental Care	33%	8%
Receive a bill for \$500+that had to be paid out-of-pocket?	15%	7%