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Background Brief on ...

Uninsured for Health Care

Below are several charts on demographic information about uninsured Oregonians. Data for these charts is taken from *Oregon's Uninsured: Analysis of the 2008 American Community Survey, May 2010* prepared by Dr. Jeanene Smith, Tina Edlund, Sean Kolmer, Elyssa Tran, Jay Grussing, Mary Dinsdale, Shawna Kennedy-Walters of the Office for Oregon Health Policy and Research (OHPR). The full report is available at: http://www.oregon.gov/OHPPR/RSCH/docs/Uninsured/Oregon_Uninsured_Report_052510.pdf

Roughly 45 million Americans or 15.1 percent of the nation lacked health insurance in 2008. There is large variation in uninsurance rates between states; Massachusetts' 4.2 percent is the lowest and Texas' 24.1 percent is the highest. Oregon's 16.5 percent (out of a population of roughly 3.7 million civilian non-institutionalized individuals) is worse than in 34 other states. Among those with health insurance, private insurance covers the vast majority of Oregonians with 2.6 million residents covered.

Oregon's Context

Oregon's uninsured rate of 16.5 percent was significantly higher than the national average of 15.1 percent, and Washington average of 13.2 percent. However, Oregon's uninsurance rate is similar to its other neighbors.

National and State Health Insurance Coverage Rates, 2008

	Oregon Rate Rank	Washington Rate Rank	Idaho Rate Rank	California Rate Rank	US Rate
Uninsured (all ages)	16.5% 35 th	13.2% 26 th	17.7% 38 th	17.8% 39 th	15.1%
Uninsured (Ages 0-18)	12.9% 41 st	9.0% 28 th	13.6% 42 nd	11.6% 36 th	10.4%
Uninsurance (Ages 19-64)	21.2% 34 th	17.3% 24 th	22.9% 38 th	23.4% 40 th	20.0%

Oregon's Health Insurance Coverage by Age

Most children and working age adults have private health insurance, while the vast majority of seniors have insurance through the public Medicare program. Working-age adults, given they are the vast majority of Oregon's population, represent the largest number of uninsured Oregonians. Roughly one in five working age adults lacked health insurance in 2008.

Oregon's Health Insurance Coverage by Age, 2008

Age	Insured		Uninsured	
	Number	Rate	Number	Rate
0-18	798,299	87.1%	117,889	12.9%
19-64	1,817,423	78.8%	489,883	21.2%
65+	476,716	98.8%	5,674	1.2%
TOTAL	3,092,438	83.5%	613,446	16.5%

Regional Health Insurance Coverage Estimates

The largest uninsured populations by region are Region 13 – Central Multnomah County, Region 15 – primarily Washington County, and Region 11 – Marion County. Additional estimates of health insurance for working aged adults (19-64) and children (0-18) reflected a similar geographical pattern where higher populations equated to higher numbers of uninsured. However, the opposite is true in terms of rates, with rural areas displaying higher uninsured rates compared to urban areas.

Region	Uninsured All Ages		Uninsured (Age 0-18)		Uninsured (Age 19-64)	
	#	Rate	#	Rate	#	Rate
1	21,809	19.0%	4,985	15.9%	16,578	24.6%
2	25,301	23.5%	4,986	19.0%	20,026	30.8%
3	21,349	19.6%	2,559	8.8%	18,487	29.7%
4	31,257	19.8%	6,573	18.1%	24,343	24.8%
5	29,492	19.0%	7,173	21.6%	22,162	23.6%
6	28,698	15.3%	5,407	12.1%	23,291	20.1%
7	55,713	16.5%	9,296	12.8%	45,913	21.3%
8	30,796	18.6%	5,353	15.3%	25,020	26.8%
9	38,178	19.2%	7,931	17.5%	29,913	24.8%
10	17,474	16.9%	2,701	14.7%	14,579	23.4%
11	60,571	20.0%	12,949	14.3%	47,024	26.1%
12	19,791	12.0%	4,775	11.3%	14,737	14.3%
13	111,294	16.5%	20,288	12.1%	90,258	20.3%
14	44,975	11.9%	8,448	9.0%	36,227	15.1%
15	76,748	14.1%	14,465	9.7%	61,325	17.7%
TOTAL	613,446	16.5%	117,889	12.9%	489,883	21.2%

Region 1 – Umatilla, Union, Wallowa, Baker

Region 2 – Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, Wheeler

Region 3 – Harney, Klamath, Lake, Malheur

Region 4 – Deschutes

Region 5 – Clatsop, Columbia, Lincoln, Tillamook

Region 6 – Benton, Linn

Region 7 – Lane

Region 8 – Coos, Curry, Josephine

Region 9 – Jackson

Region 10 – Douglas

Region 11 – Marion

Region 12 – Polk, Yamhill

Region 13 – Central Multnomah

Region 14 – Clackamas & Far Eastern Multnomah

Region 15 – Primarily Washington

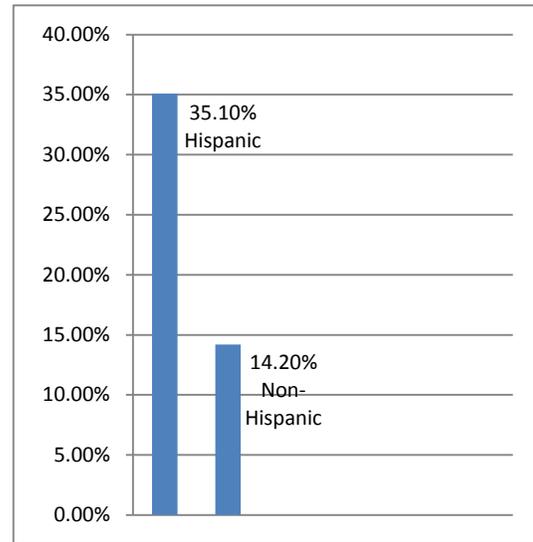
**Regional Health Insurance Coverage
Estimates by Federal Poverty Level (FPL),
2008**

Region	Uninsured (Under 200% FPL)		Uninsured (200% and Up)*	
	#	Rate	#	Rate
1	14,132	31.1%	7,677	11.1%
2	14,009	38.1%	11,292	15.9%
3	13,012	30.0%	8,337	12.7%
4	18,062	36.1%	13,195	12.3%
5	18,759	33.7%	10,733	10.8%
6	16,575	29.3%	12,123	9.3%
7	32,317	26.0%	23,396	10.9%
8	18,611	28.9%	12,185	12.1%
9	22,485	30.3%	15,693	12.6%
10	8,651	22.0%	8,823	13.8%
11	37,917	31.7%	22,654	12.4%
12	9,307	19.8%	10,484	8.9%
13	66,765	30.7%	44,529	9.7%
14	21,023	25.6%	23,952	8.1%
15	44,180	32.9%	32,568	7.9%
TOTAL	355,805	29.9%	257,641	10.2%

*Uninsured estimates by federal poverty level (FPL) will not completely match overall uninsured estimates as some of the survey cases where health insurance was identifiable lacked the needed income variables to construct the federal poverty level estimates.

Oregon's Hispanic/Latino population had an uninsurance rate of 35.1% percent, which was more than double those who were non-Hispanic (14.2 percent). Oregon had nearly 144,000 Hispanics without health insurance, the 13th highest rate of uninsured Hispanics/Latinos in the country.

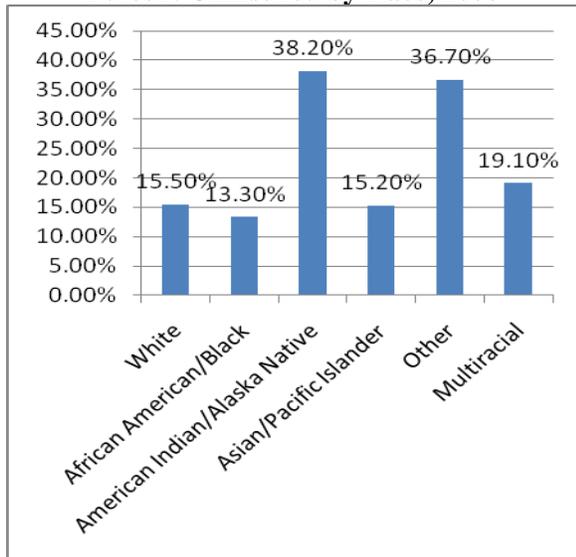
Percent Uninsured by Ethnicity, 2008



Race and Ethnicity

Many of Oregon's racial and ethnic minority populations lack health insurance at rates greater than Oregon's average. In 2008, the state's average was 16.5 percent.

Percent Uninsured by Race, 2008



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