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Background Brief on ...

# Health Care Uninsurance

The following information summarizes the status of Oregon's uninsured. Health insurance coverage data comes from two independent sources:

1. The yearly U.S. Census conducted American Community Survey (ACS) from 2008 to 2010, and
2. The Oregon Health Insurance Survey (OHIS) conducted by the Oregon Health Authority (OHA) in 2011.

The following statistics resulted from analyses by OHA's Office of Health Analytics. Multiple reports from these sources detailing numerous aspects of the uninsured are available at the Health Insurance Coverage [webpage](#).<sup>1</sup>

## Increasing Uninsurance

The ACS provides the most robust comparable health insurance coverage estimates for the U.S. and all states. Oregon's Health Policy and Research (OHPR) analysis of ACS data is as follows:

- Roughly 3.5 million more Americans lacked health care in 2010 than 2008, during which time the U.S. experienced its largest economic recession in decades.
- During the same time period, the number of uninsured Oregonians increased by roughly 38,000.
- However, this trend is attributed to an increase in uninsurance by working age Oregonians (20.9 percent to 23.6 percent).<sup>2</sup>
- Whereas uninsurance rates for Oregon's children actually declined across this time period (12.3 percent to 9.2 percent).
- States vary widely in the uninsurance rates, with Massachusetts having the lowest rate of uninsurance (4.4 percent) and Texas having the highest (23.8 percent).<sup>3</sup>
- In 2010, Oregon ranked 38<sup>th</sup> (17.0 percent) whereas California ranked 45<sup>th</sup> (18.5 percent), Idaho 43<sup>rd</sup> (17.8 percent) and Washington 26<sup>th</sup> (14.2 percent) in the statewide uninsurance rates.

<sup>1</sup> [http://www.oregon.gov/OHA/OHPR/RSCH/Insurance\\_Data.shtml](http://www.oregon.gov/OHA/OHPR/RSCH/Insurance_Data.shtml)

<sup>2</sup> Ages groups are defined as 0-18 (children) and 19-64 (working age)

<sup>3</sup> Statistics from the latest available data - 2010

## Oregon's Coverage Statistics for 2011

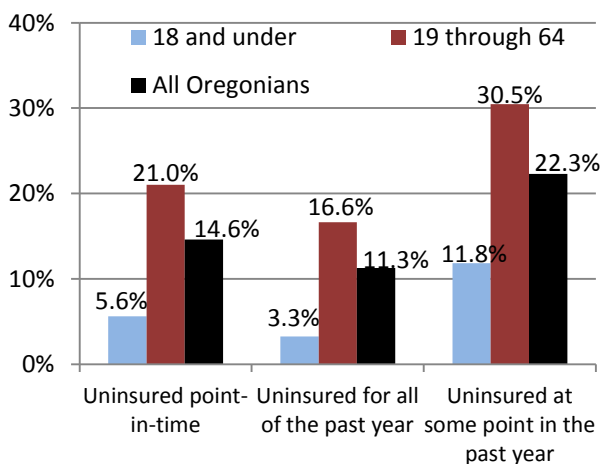
While the ACS data allows comparisons across states and the nation, the depth of uninsurance data is limited. For a more complete and up-to-date snapshot of uninsurance this brief turns to the 2011 Oregon Health Insurance Survey (OHIS) conducted by the Oregon Health Authority. Due to differences in survey methodologies direct comparison to ACS uninsurance estimates are not recommended.<sup>4</sup>

### Oregon's Health Insurance Coverage by Age, 2011

Age	Insured		Uninsured	
	Number	Rate	Number	Rate
0-18	874,000	94.4%	52,000	5.6%
19-64	1,890,000	79.0%	503,000	21.0%
65+	508,000	99.1%	4,000	0.9%
<b>TOTAL</b>	<b>3,271,000</b>	<b>83.5%</b>	<b>560,000</b>	<b>14.6%</b>

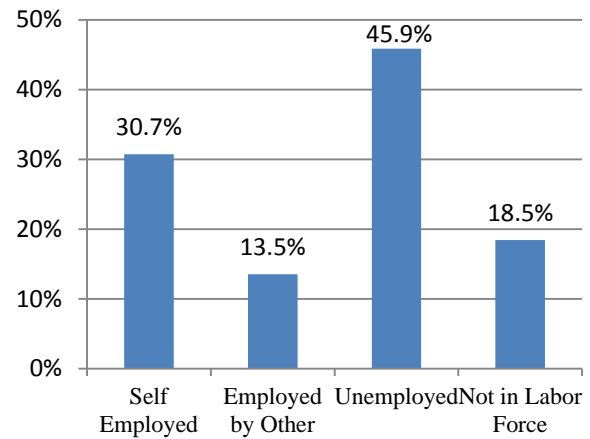
OHIS provides statistics on alternative measures of health insurance coverage (below). The point-in-time statistic is the primary estimate of uninsurance and the rates used in the preceding table. A troubling statistic found in these alternative measures that roughly 3 in 10 working age adults experienced a gap in coverage within the past 12 months.

### Alternative Uninsurance Rates in OR, 2011



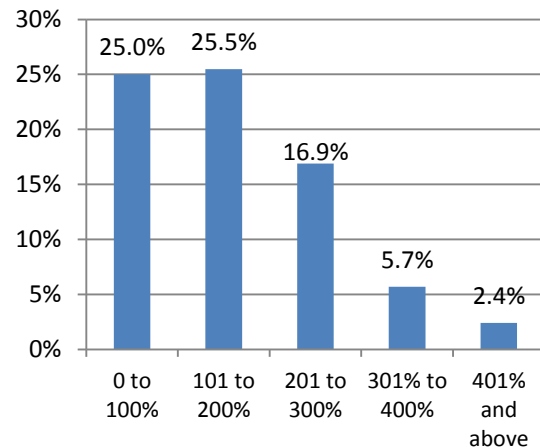
<sup>4</sup> For a detailed examination of the strengths and weaknesses of these and other surveys that provide health insurance statistics visit the survey technical reports section of OHPR's health insurance coverage [webpage](#).

## Uninsurance by Employment Status, 2011 (Oregonians of Working Age, 19-64)



For adults of principle working age (19-64) being employed has a profound impact on uninsurance, with nearly half of those unemployed being uninsured. For self-employed Oregonians, who often purchase health insurance on the individual market, roughly 3 in 10 working age Oregonians are without insurance.

## Uninsurance by Federal Poverty Level, 2011

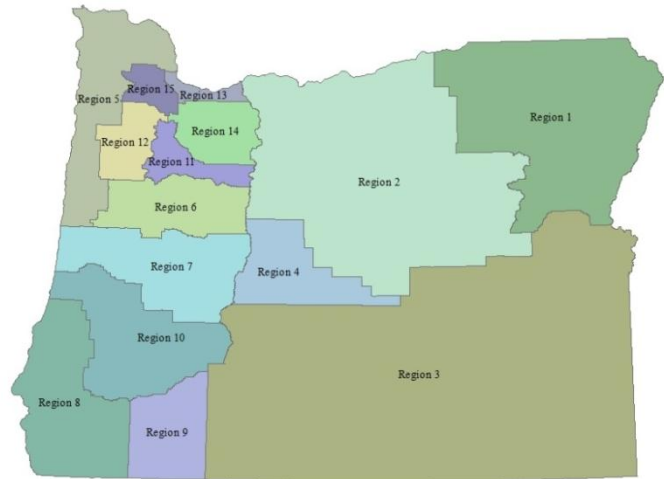


The survey estimates roughly 1 in 4 Oregonians living at or near the poverty level (0-200 percent FPL) lack health insurance. As incomes increase, the rate drops substantially, with only 1 in 42 Oregonians above 400 percent FPL uninsured.

## Regional Estimates for 2011

The OHIS allows for estimates of uninsurance at geographies below the statewide rates. The regions include one or more counties grouped regionally with populations of 100,000 or more.<sup>5</sup>

The regions directly to the south and west of Portland, including Clackamas (region 14), Polk, Yamhill (region 12), and Washington Counties (region 15) have the lowest uninsurance rates. Deschutes County (region 4) can be included on this list when looking specifically at the rate for children (0-18).



**Oregon's Regional Uninsurance Estimates 2011, (All Ages)**

Region	Counties in region	Uninsured (All Ages) Rate	Uninsured (Age 0-18) Rate	Uninsured (Age 19-64) Rate	Uninsured (All Ages) 200%FPL & Below Rate	Uninsured (All Ages) 200%FPL & Below Rate
1	Umatilla, Union, Wallowa, Baker	20.6%	9.8%	29.4%	31.4%	12.4%
2	Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wheeler, Wasco	15.7%	9.7%	21.6%	21.4%	10.6%
3	Harney, Klamath, Lake, Malheur	17.8%	8.1%	25.3%	23.8%	12.1%
4	Deschutes	15.4%	4.1%	23.3%	25.8%	10.0%
5	Clatsop, Columbia, Lincoln, Tillamook	16.8%	11.4%	23.8%	24.1%	11.3%
6	Benton, Linn	13.5%	6.9%	19.3%	20.5%	9.4%
7	Lane	16.0%	6.7%	22.6%	24.5%	9.9%
8	Coos, Curry, Josephine	19.2%	6.6%	29.7%	26.1%	12.3%
9	Jackson	18.9%	11.8%	26.6%	26.9%	13.4%
10	Douglas	16.8%	8.2%	24.7%	24.7%	10.8%
11	Marion	16.9%	9.0%	23.7%	23.5%	12.8%
12	Polk, Yamhill	12.7%	3.8%	19.8%	20.4%	8.3%
13	Multnomah	17.4%	6.0%	23.7%	28.6%	10.5%
14	Clackamas	9.5%	3.7%	14.0%	18.6%	5.4%
15	Washington	13.1%	6.1%	17.8%	27.7%	7.1%

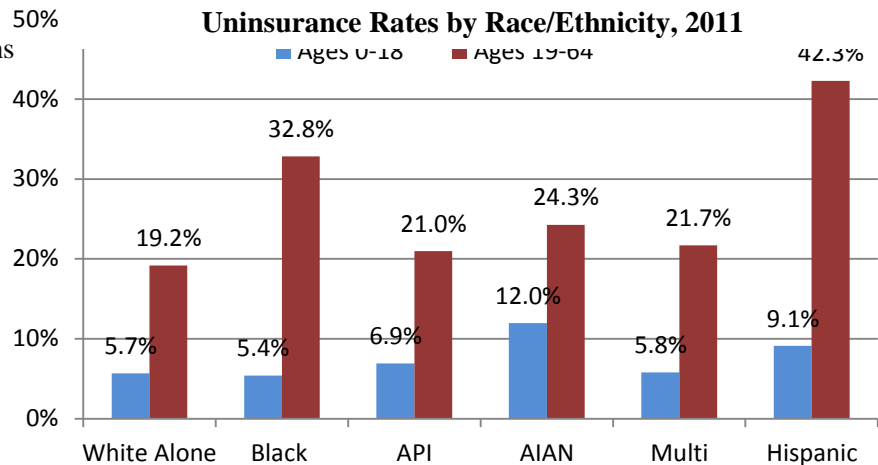
<sup>5</sup> An alternative weighting methodology is used for the person-level OHIS dataset that produces regional and race/ethnicity estimates than the state-level OHIS dataset. This methodology produces slightly divergent estimates at the state level and therefore these aggregate estimates are not shown. For further information see the regional and race/ethnicity reports found on the Health Insurance Coverage [webpage](#).

## Race and Ethnicity

The 2011 estimates for Oregon's racial/ethnic populations explore those identified in a single racial category alone as well as those identified as Hispanic/Latino of any race.<sup>6</sup> These categories include White alone, Black/African American alone (Black), Asian/Pacific Islander alone (API), American Indian/Alaska Native alone (AIAN), multiple races (Multi), and those identified as Hispanic/Latino of any race.

Within age categories estimates of Oregon's African American alone and Hispanic/Latino populations of working age (19-64) are significantly higher rates of uninsurance than White alone populations. The 2011 OHIS found no statistical significant differences between racial/ethnic categories for the 0-18 age group

Uninsurance estimates by race/ethnicity point out substantial difference across age categories. All racial/ethnic categories except the American Indian/Alaska Native alone have statistically significant differences between working age adults (19-64) and children (0-18).



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<sup>6</sup> As with regional estimates, race and ethnicity estimates utilize an alternative weighting methodology for the person-level OHIS dataset than is used of the statewide dataset. For further information explore the regional and race/ethnicity reports found on the Health Insurance Coverage [webpage](#)

