



# Massachusetts Household Survey on Health Insurance Status, 2007

Division of Health Care Finance and Policy  
Executive Office of Health and Human Services

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# Massachusetts Household Survey Methodology

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- Administered in 1998, 2000, 2002, 2004, 2006, and 2007
- Statewide telephone survey of 4,010 households representing 10,491 residents in 2007. Sample size has varied over the years.
- The 2007 field work started on January 16 and ended August 5.
- The sample is stratified by five geographic regions.
- The survey questionnaire is available in both English and Spanish.
- Overall response rates have been relatively stable:
  - 1998 was 63.2%
  - 2000 was 62.1%
  - 2002 was 59.6%
  - 2004 was 60.4%
  - 2006 was 61.5%
  - 2007 was 60.3%

The Commonwealth of Massachusetts, through the Division of Health Care Finance and Policy, has administered a household survey on health insurance status since 1998.

From 1998 through 2006 the survey was conducted every other year; beginning with this 2007 survey, it is now conducted annually.

# Massachusetts Uninsured Estimates by Rate and Number, All Ages

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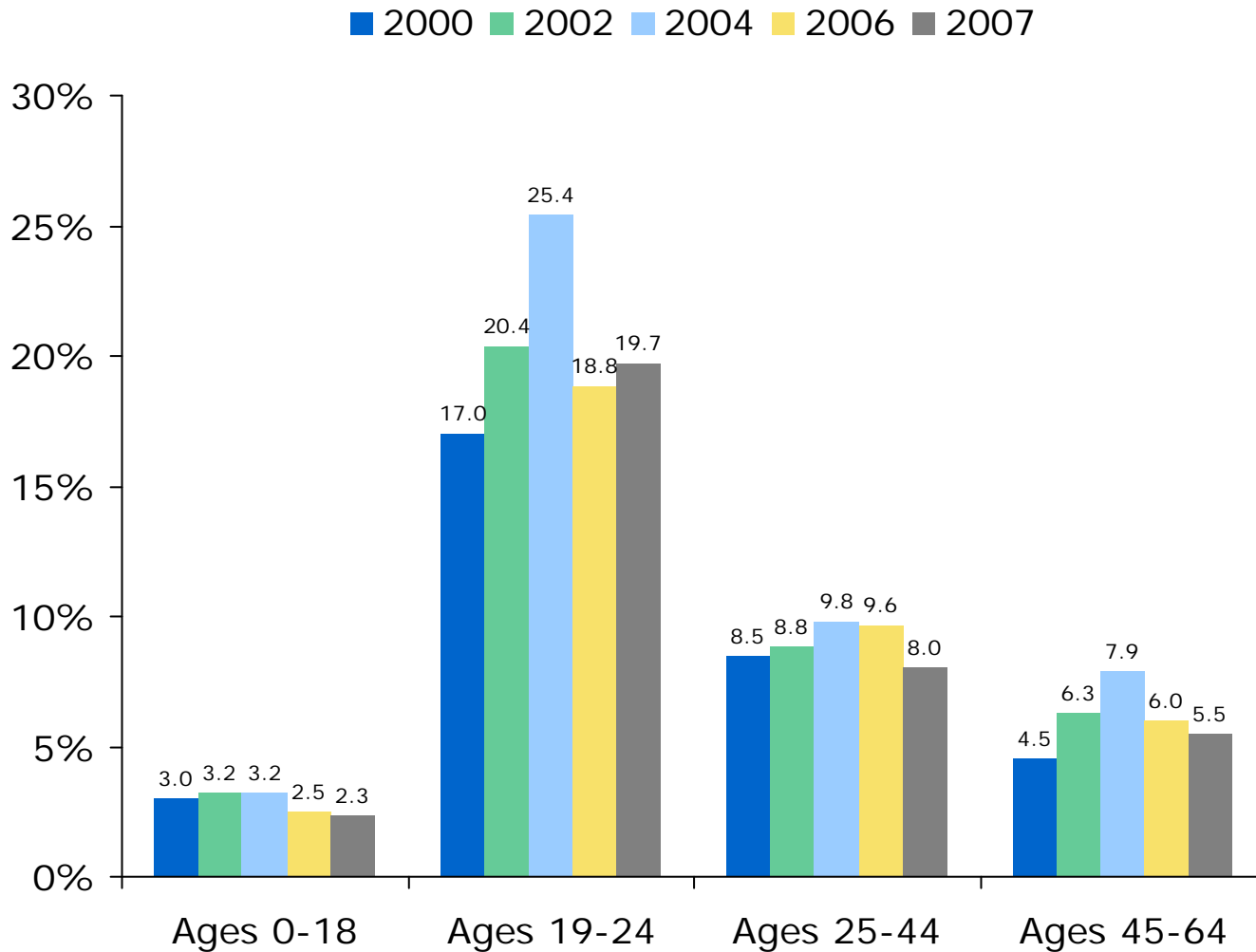
	Rate	Number
<b>1998</b>	7.7%	475,000
<b>2000</b>	5.9%	365,000
<b>2002</b>	6.7%	418,000
<b>2004</b>	7.4%	460,000
<b>2006</b>	6.4%	395,000
<b>2007</b>	5.7%	355,000

The number of Massachusetts residents without health insurance dropped significantly in 2007.

The overall uninsured rate dropped to 5.7%, representing a 10% decline from 2006.

Note: Due to a methodological issue discovered in 2007, 2006 data were updated to reflect the 2007 improved methodology. This change did not impact prior years.

# Massachusetts Uninsured Rates by Age, Ages 0-64

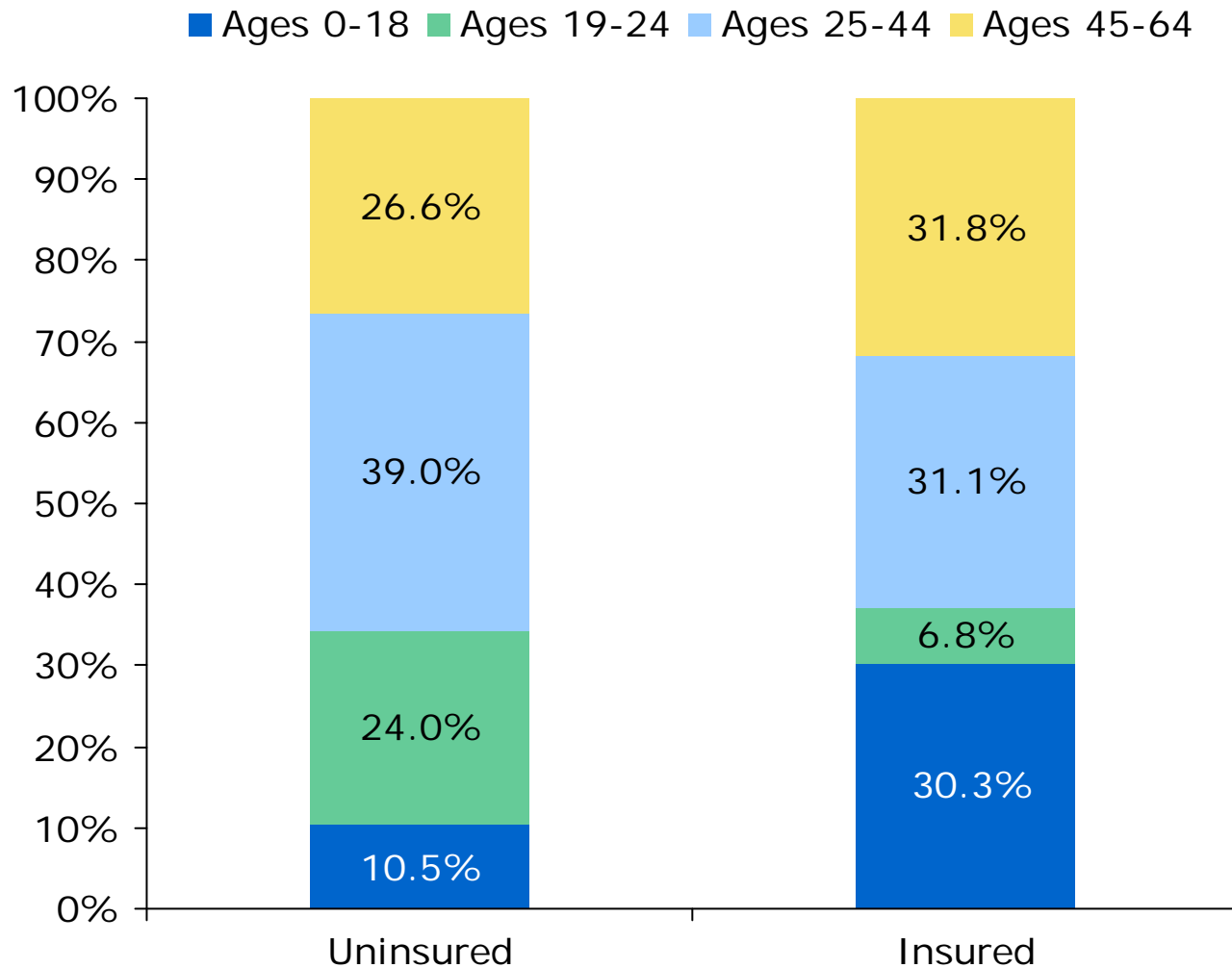


Massachusetts adults ages 25 to 44 were significantly less likely to be uninsured in 2007 than in 2006.

Health insurance coverage for children in Massachusetts continued a long-standing tradition of strength.

Young adults (ages 19-24) are more likely to be uninsured than other age groups.

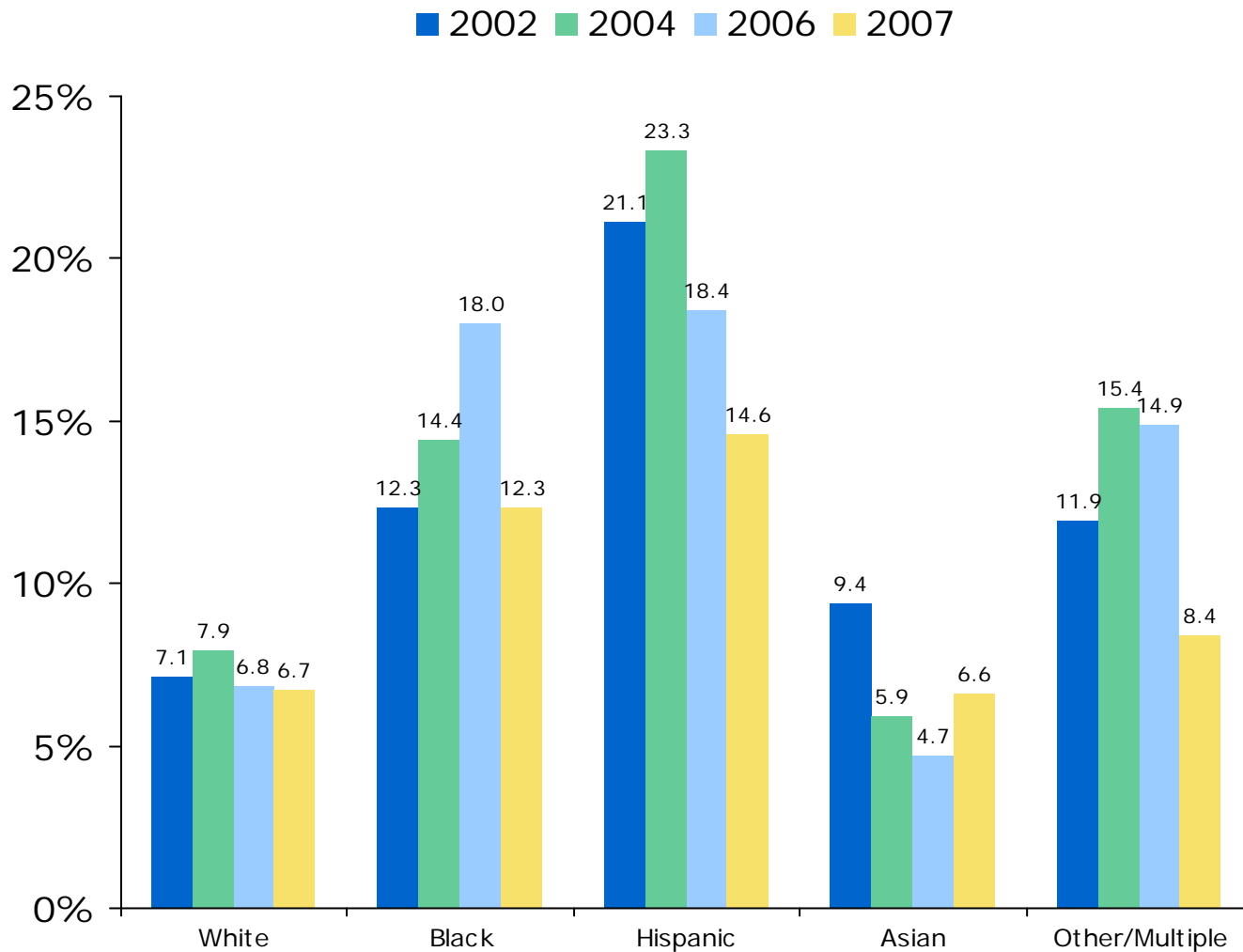
# Distribution of Massachusetts Residents by Age Groups in 2007, Ages 0-64



Massachusetts uninsured residents are much more likely to be young adults (ages 19-24) than are Massachusetts insured residents.

These young adults comprise nearly one-quarter of the uninsured.

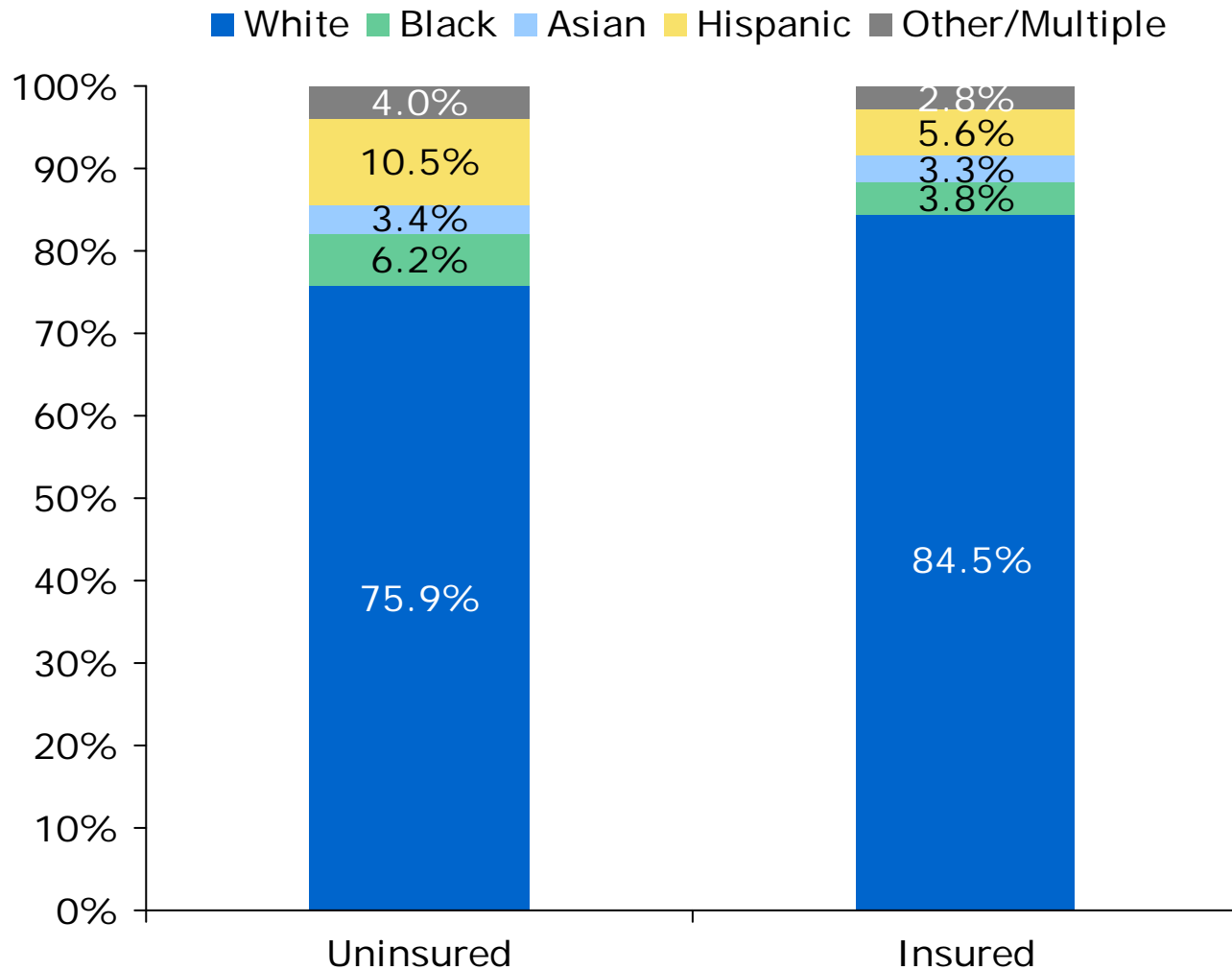
# Massachusetts Uninsured Rates by Race/Ethnicity, Ages 19-64



Hispanic and black non-elderly adults are more likely to be uninsured than white adults in Massachusetts.

Between 2006 and 2007 there was a significant decline in the rate of uninsurance among black and other/multiple race non-elderly adults.

# Distribution of Massachusetts Uninsured by Race/Ethnicity in 2007, Ages 19-64

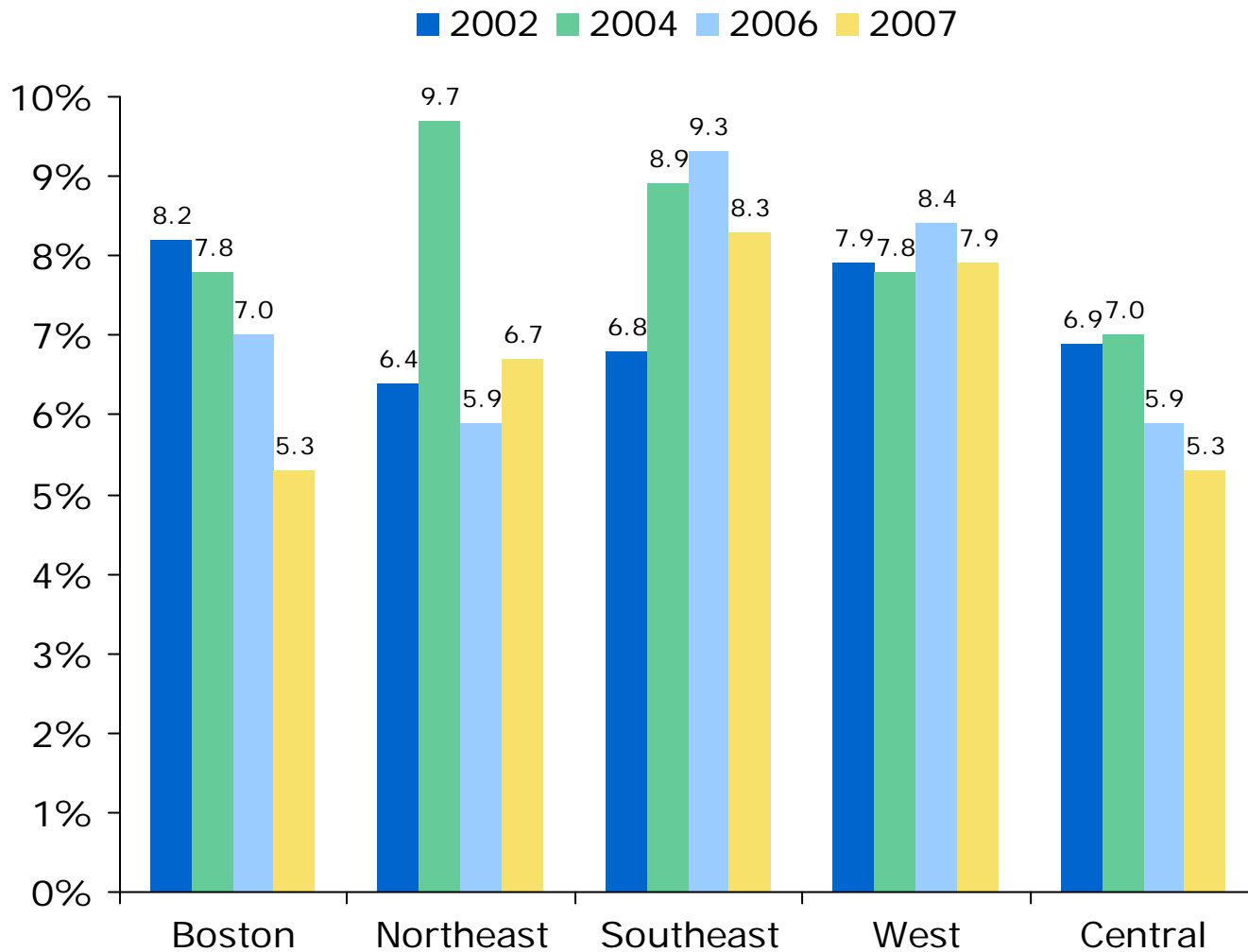


In 2007, 84.5% of insured adults were white whereas 75.9% of uninsured adults were white.

Hispanic adults make up a disproportionate share of the uninsured. In 2007, 10.5% of uninsured adults in Massachusetts were Hispanic compared with 5.6% of insured adults.

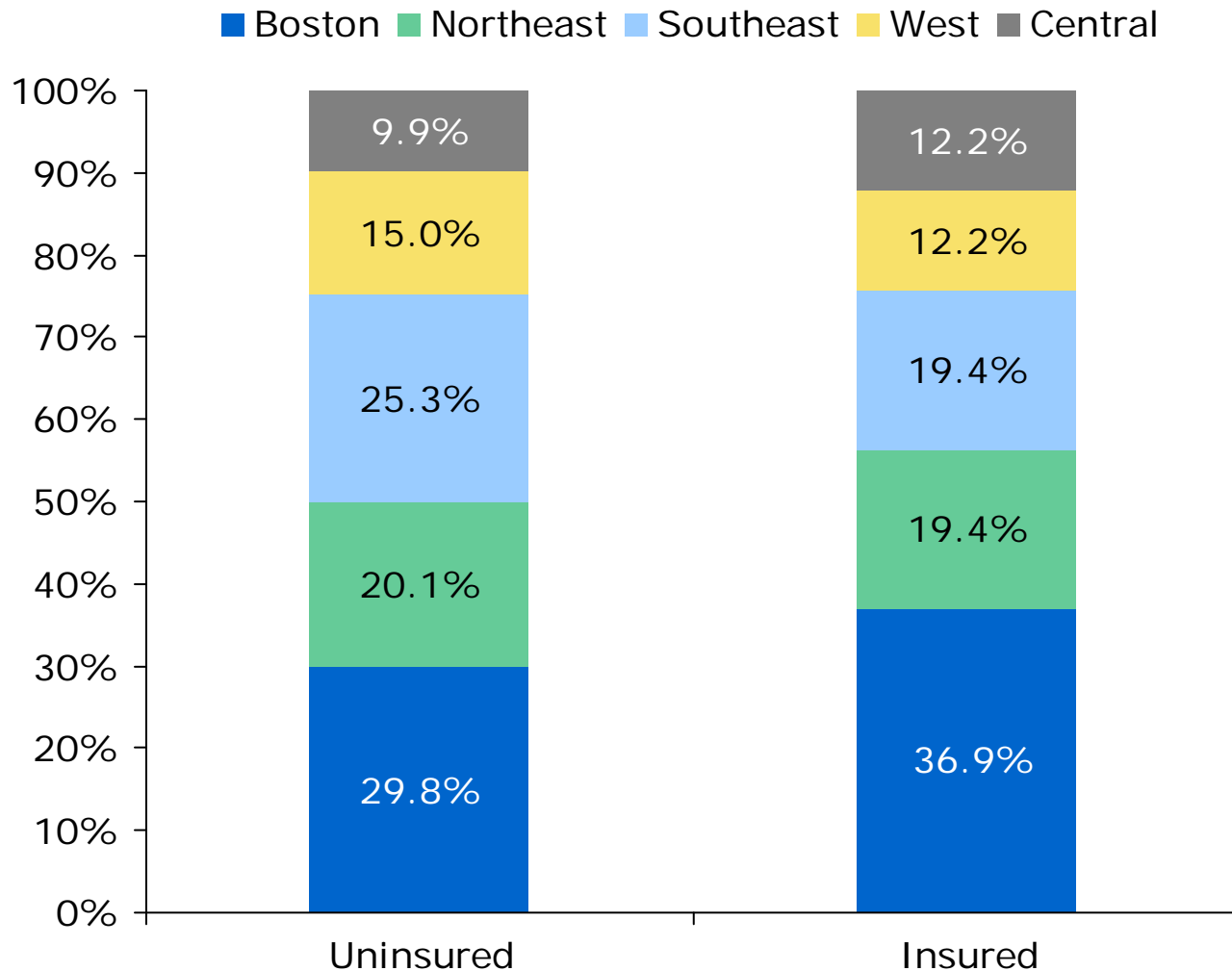
Blacks also make up a disproportionate share of the uninsured, representing 6.2% of the uninsured adult population compared to 3.8% of the insured adult population.

# Massachusetts Uninsured Rates by Geographic Region, Ages 0-64



In 2007, the uninsured rate in the Boston region declined to 5.3% from 7.0% in 2006. This was the only region with a statistically significant change between 2006 and 2007.

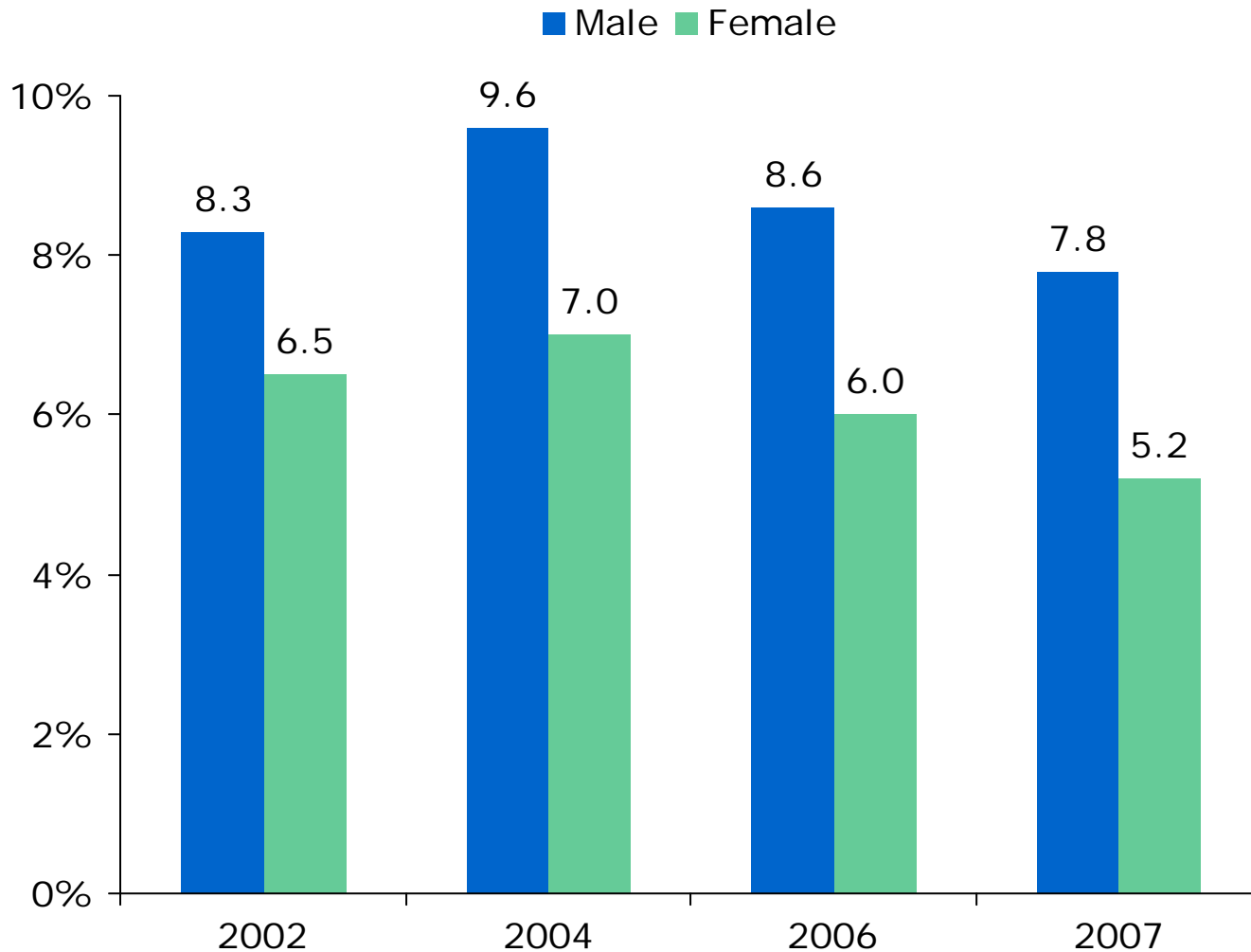
# Distribution of Massachusetts Uninsured by Five Regions in 2007, Ages 0-64



More than half (55.1%) of Massachusetts uninsured residents live in the Boston or Southeast regions of the state.

Massachusetts residents in the Southeast and Western regions represent a greater proportion of the uninsured than the insured.

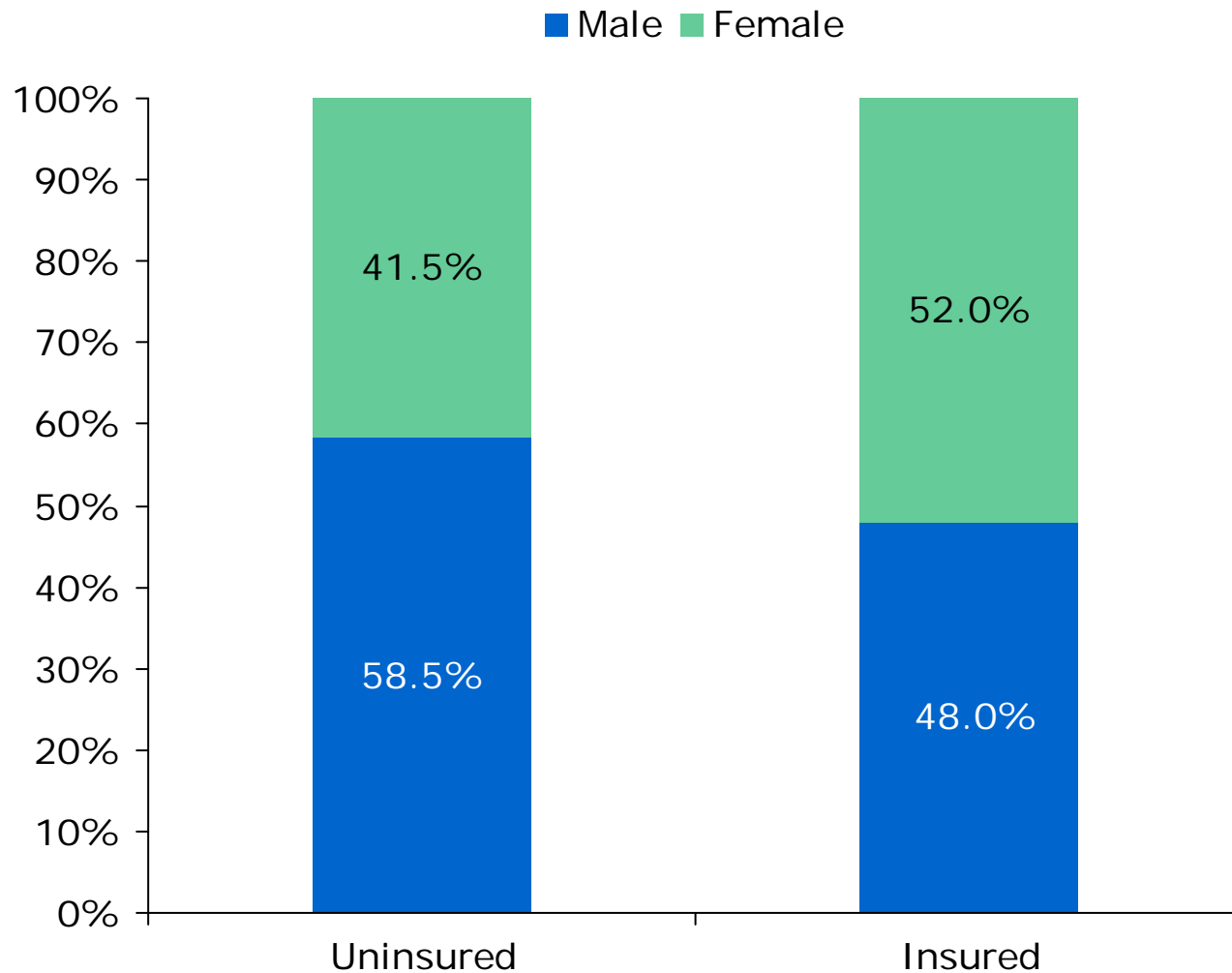
# Massachusetts Uninsured Rates by Gender, Ages 0-64



Massachusetts males are more likely to be uninsured than females.

While the rate of uninsured has steadily declined for both genders since 2004, the disparity between uninsured rates for males and females has remained consistent.

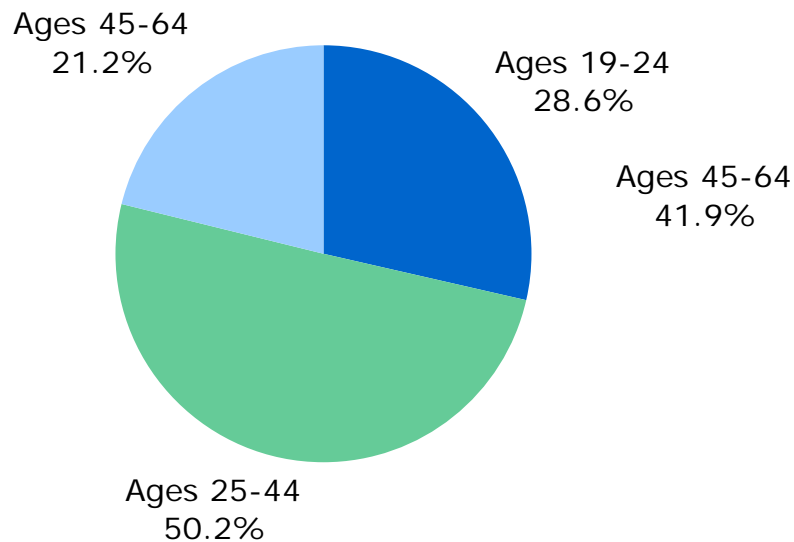
# Distribution of Massachusetts Residents by Gender in 2007, Ages 0-64



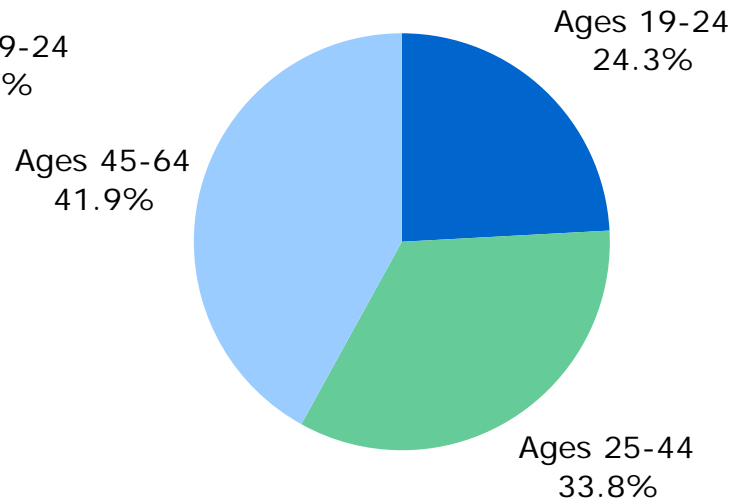
The uninsured in Massachusetts are more likely to be male. More than half of the uninsured are male (58.5%) whereas more than half of the insured are female (52.0%).

# Distribution of Massachusetts Uninsured Men and Women by Age Group, Ages 19-64

Men

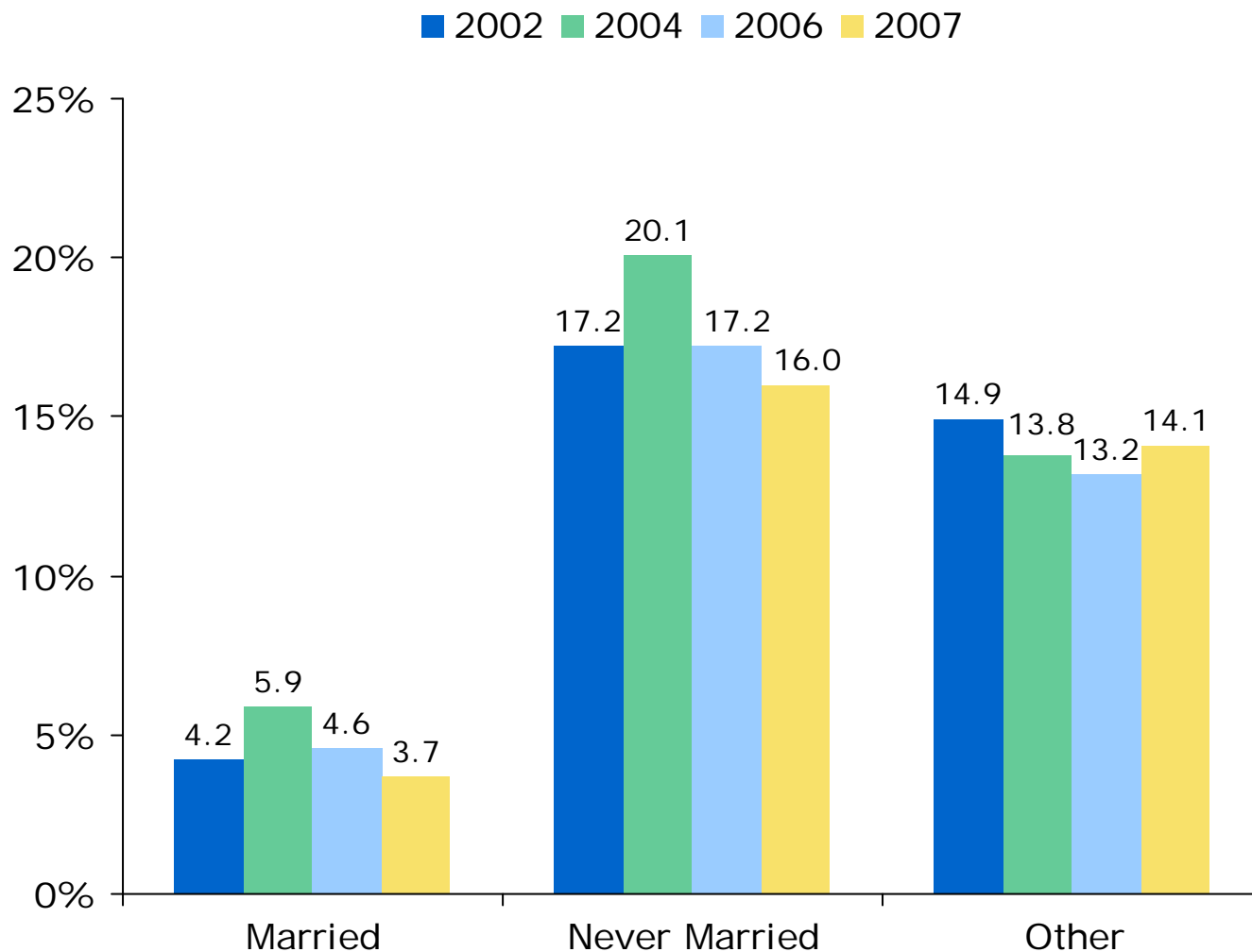


Women



Uninsured men in Massachusetts tend to be younger than uninsured women. Nearly 80% of uninsured men are under age 45 whereas only 58.1% of uninsured women are under age 45.

# Massachusetts Uninsured Rates by Marital Status, Ages 19-64

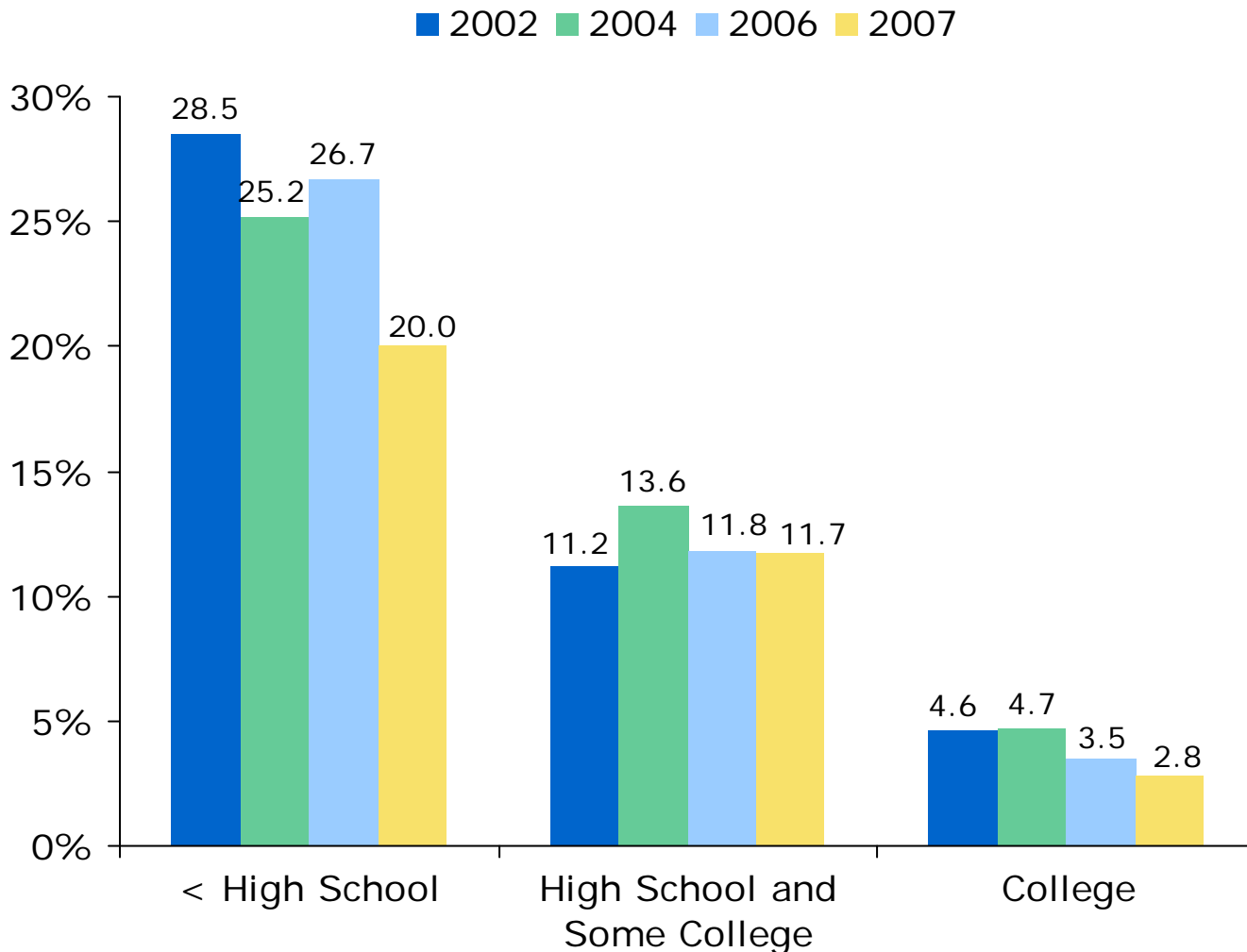


In Massachusetts, non-elderly adults who have never been married are much more likely to be uninsured than married adults.

In 2007, more than half (51.3%) of uninsured non-elderly adults reported that they were never married.

Note: "Other" includes separated, divorced, or widowed.

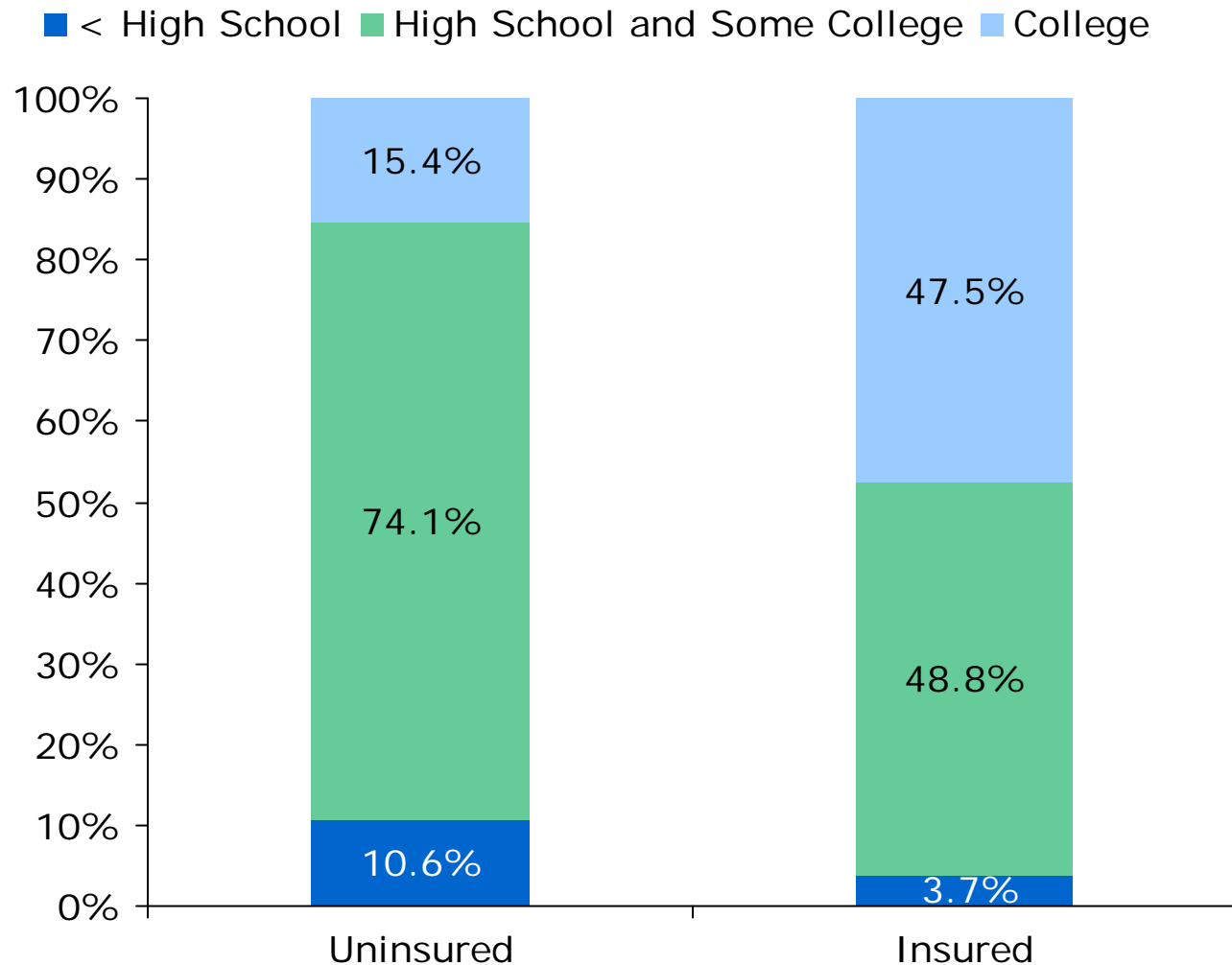
# Massachusetts Uninsured Rates by Level of Education, Ages 19-64



The higher a person's level of education, the less likely he or she is to be uninsured.

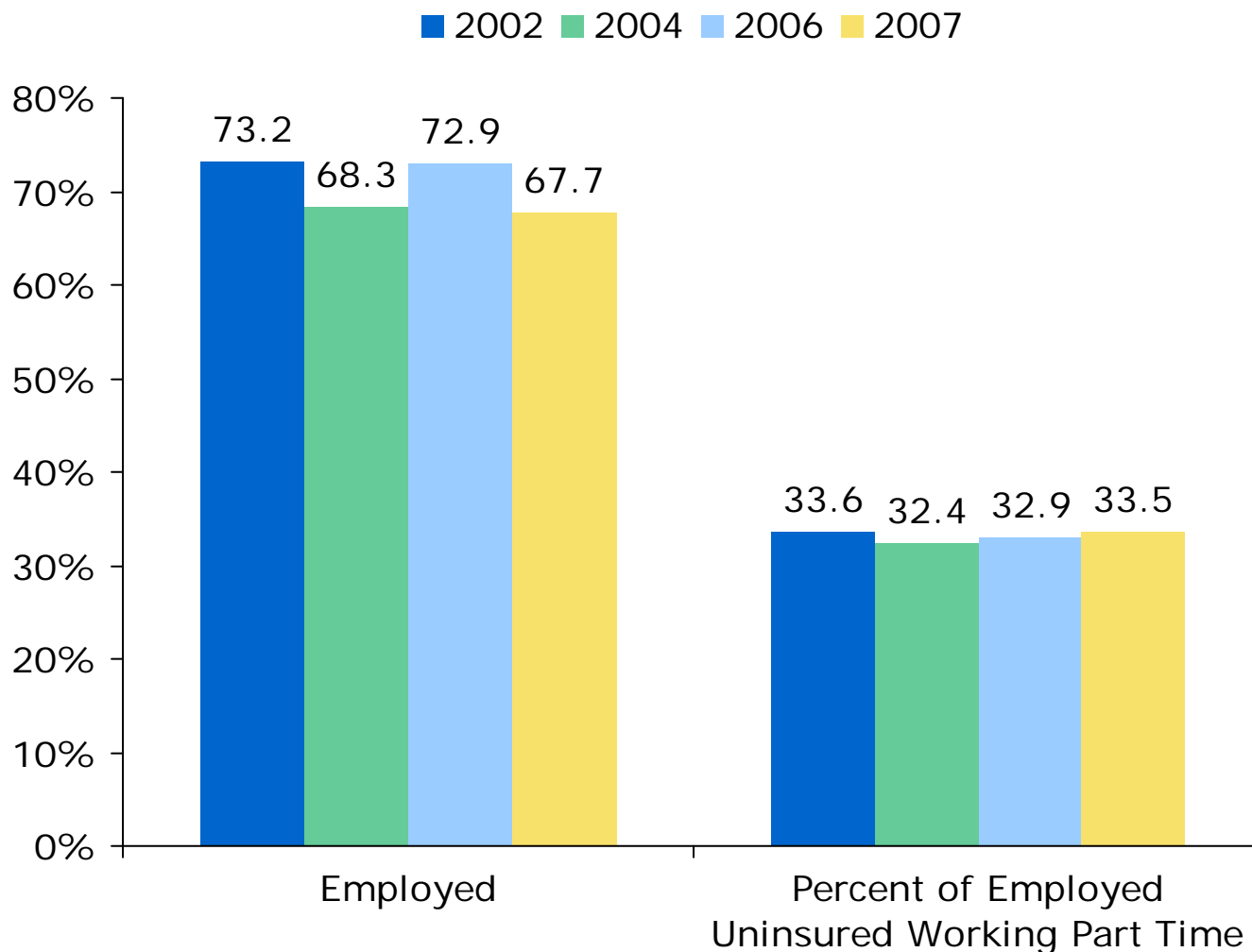
Uninsured rates in Massachusetts are highest for non-elderly adults without a high school diploma and lowest for non-elderly adults with a college degree. However, in 2007 significantly fewer adults with less than a high school diploma were uninsured than in 2006.

# Distribution of Massachusetts Adults by Insurance Status and Education, Ages 19-64



Nearly three-quarters of uninsured non-elderly adults are high school graduates and 15.4% have college degrees.

# Distribution of Massachusetts Uninsured Adults by Employment Status, Ages 19-64

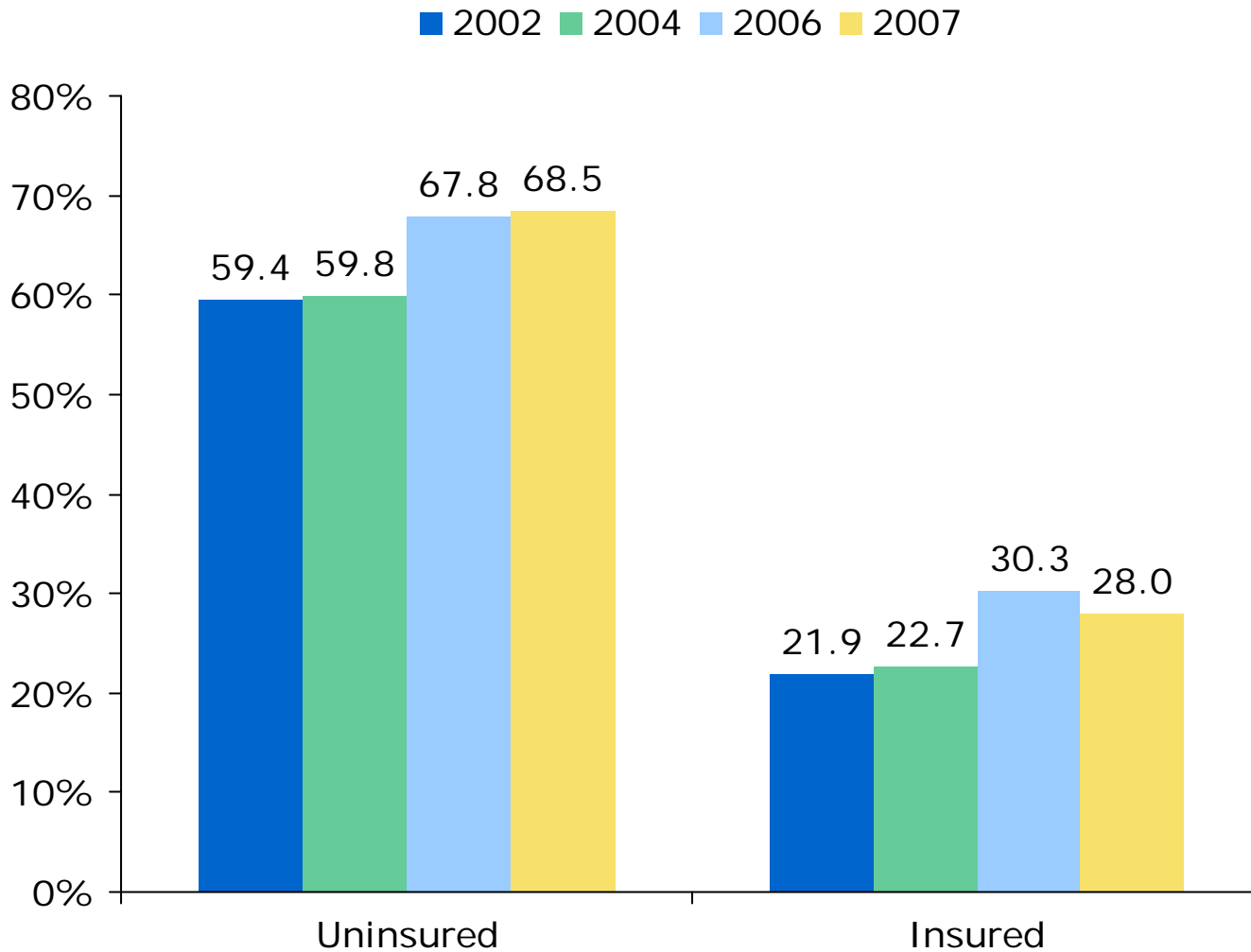


Most uninsured non-elderly adults (67.7% in 2007) are employed.

More than one-third of these working uninsured adults work part time.

Note: Part time is defined as working fewer than 35 hours per week.

# Percent of Massachusetts Residents Working at Small Firms by Insurance Status, Ages 19-64

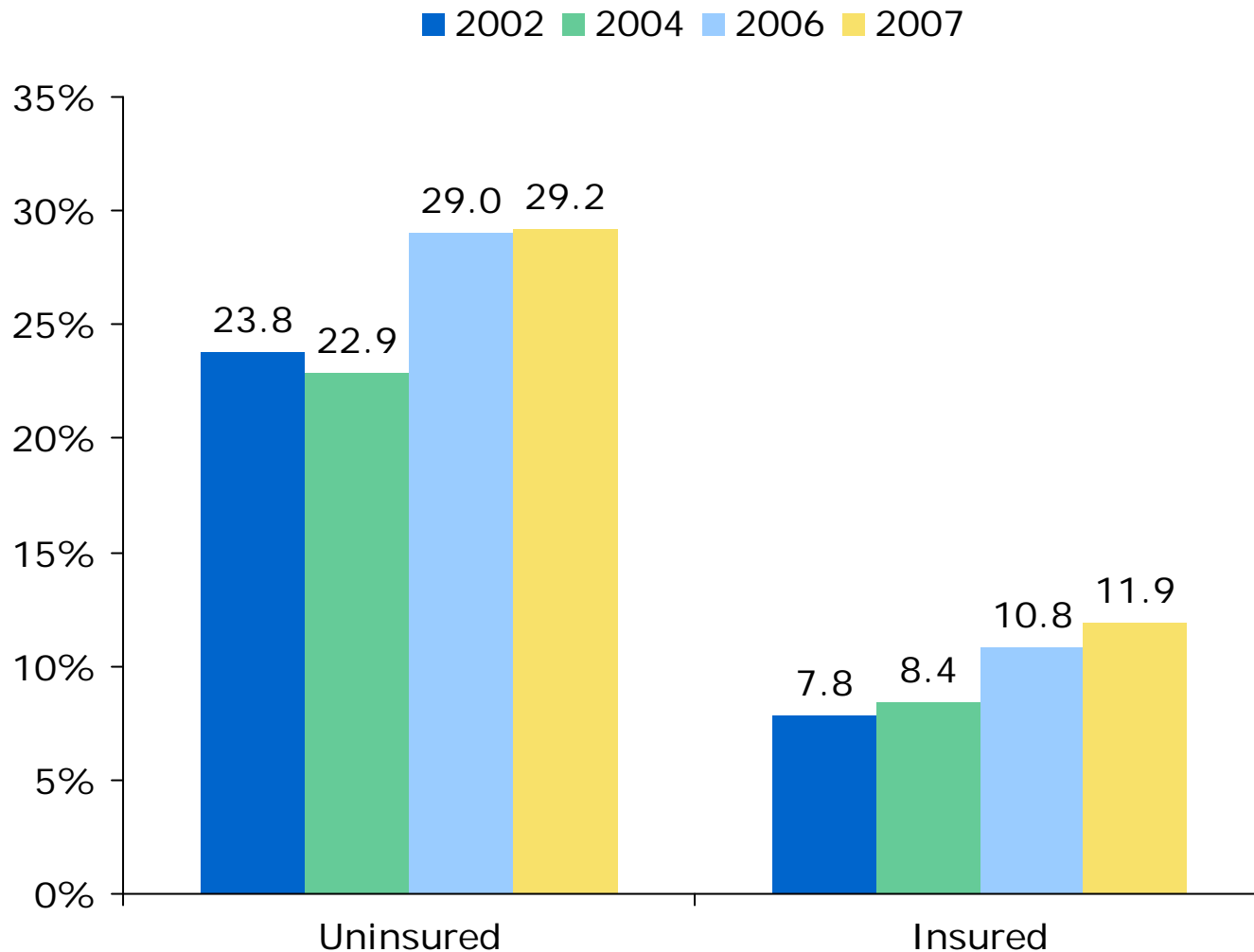


Most of the working uninsured in Massachusetts are employed in firms with fewer than fifty employees.

In comparison, only 28.0% of working insured non-elderly adults are employed by small firms.

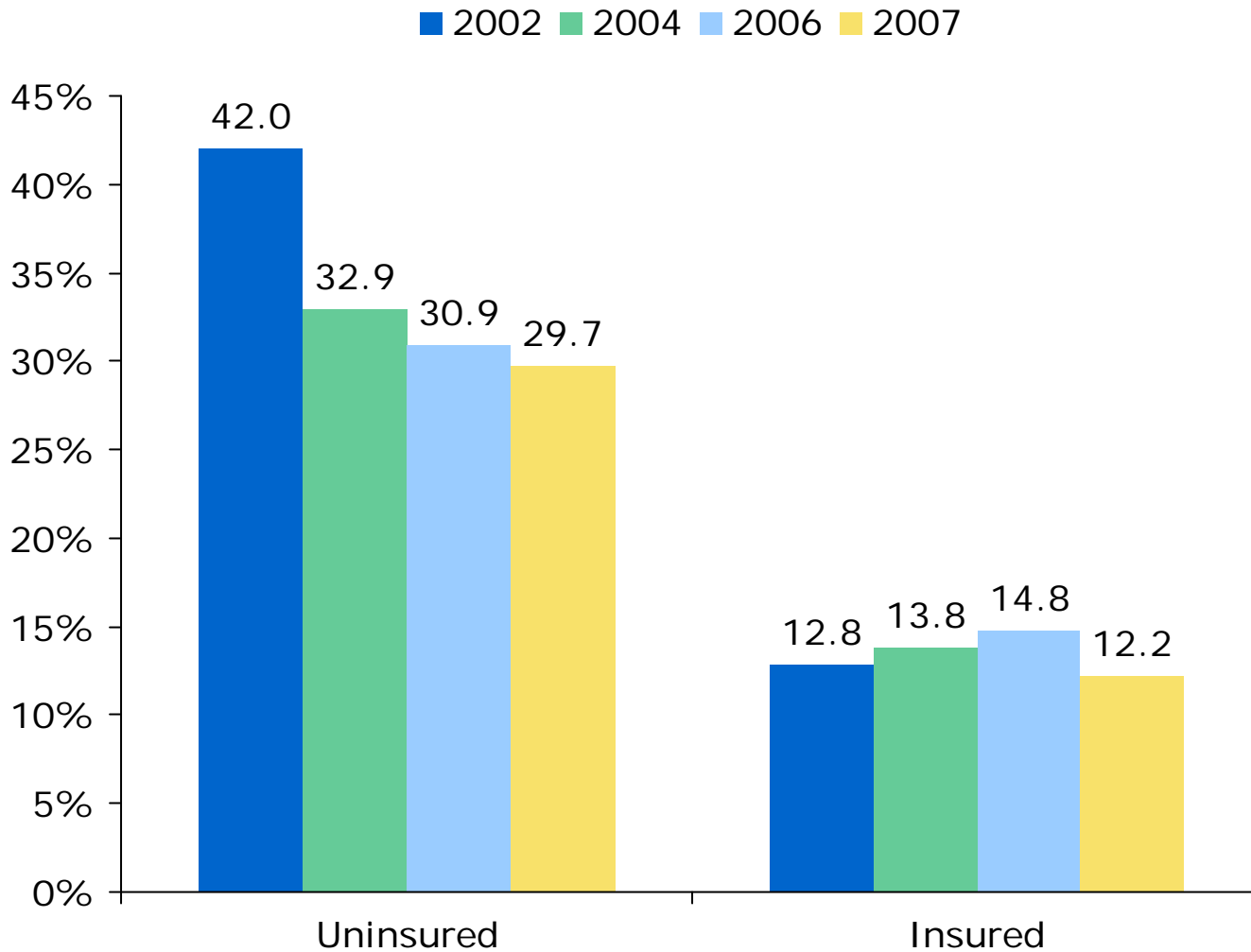
Note: Small firms have fewer than 50 employees.

# Percent of Working Adults in Massachusetts Who Are Self-Employed by Insurance Status, Ages 19-64



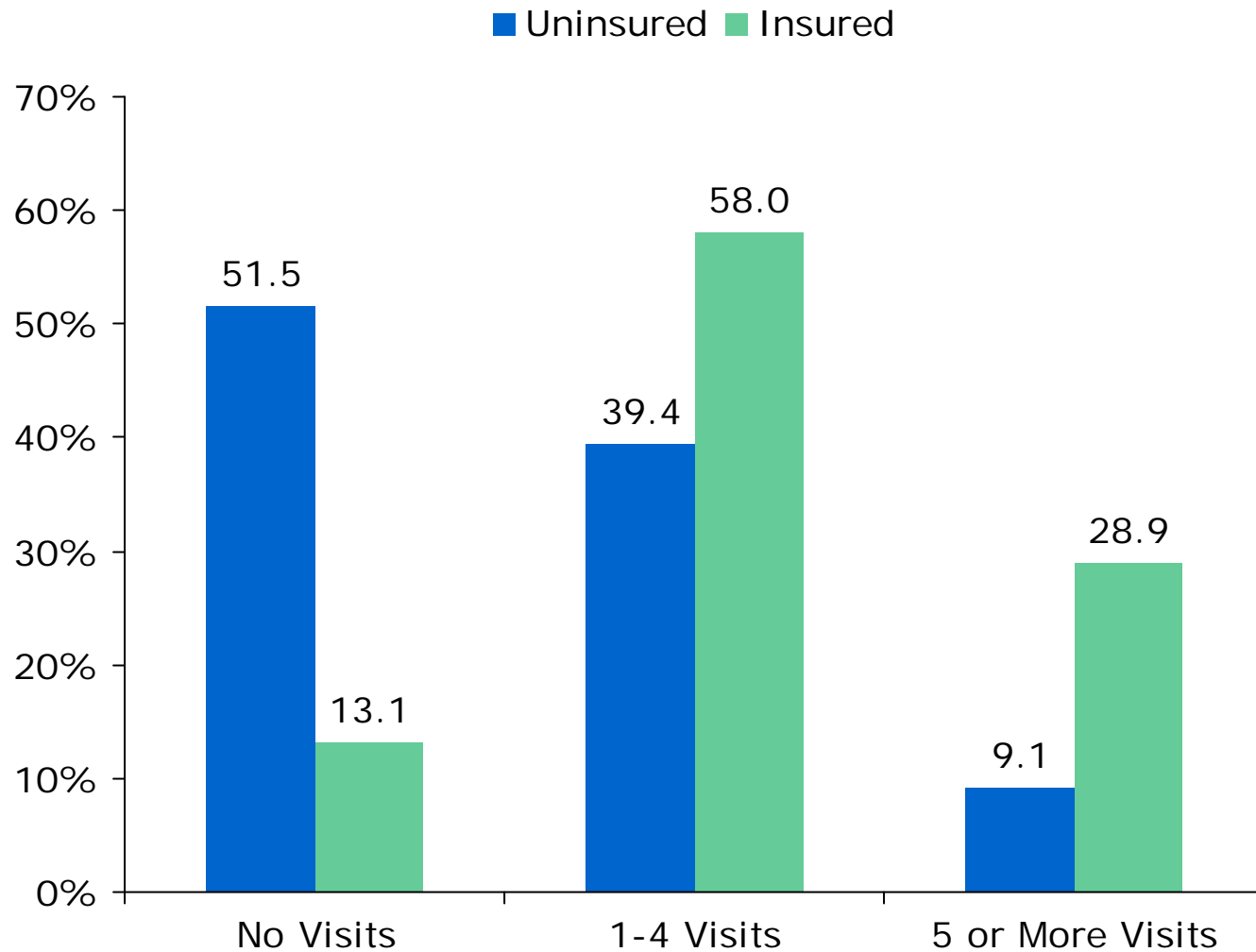
In Massachusetts, nearly one-third of working uninsured adults were self-employed in 2007 compared with 11.9% of working insured adults.

# Percent of Working Adults in Massachusetts on the Job Less than a Year by Insurance Status, Ages 19-64



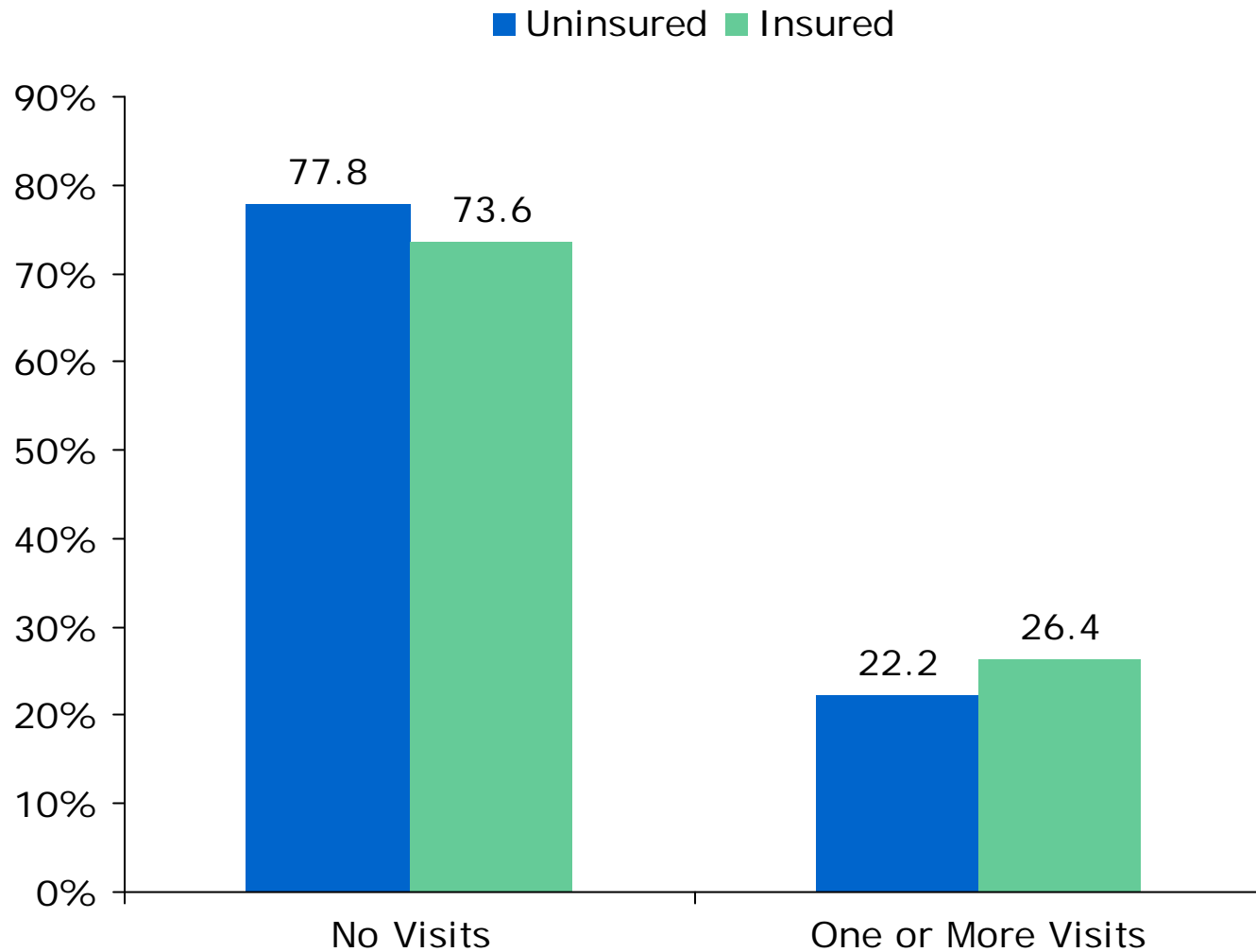
In 2007, nearly one-third of working uninsured adults in Massachusetts had been at their job for less than one year compared with 12.2% of working insured adults.

# Physician Office Visits by Insurance Status in 2007, Ages 19-64



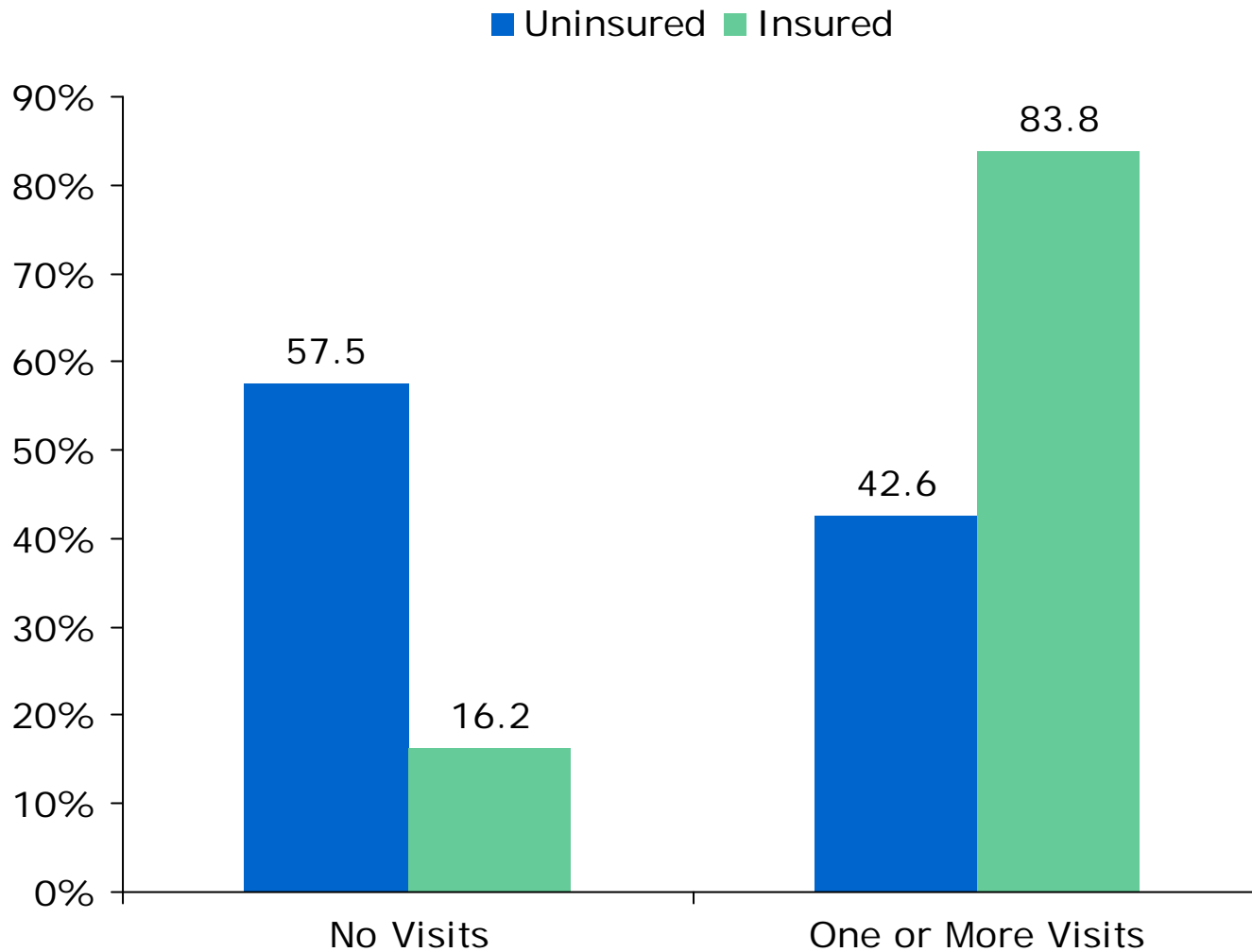
Uninsured adults are much more likely to not see a doctor than insured adults.

# ED Visits by Insurance Status in 2007, Ages 19-64



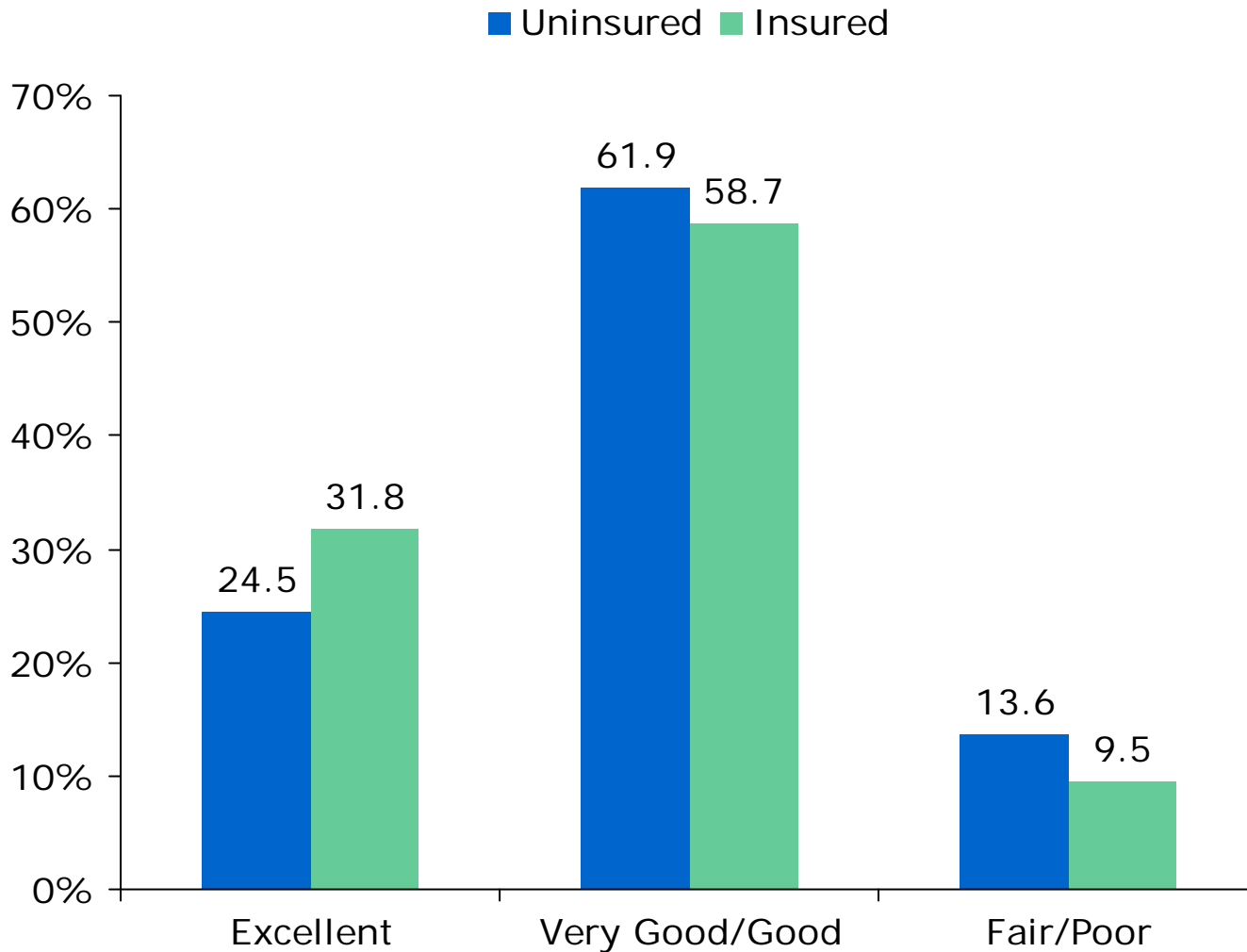
Insured adults are slightly more likely to visit the Emergency Department (ED) than uninsured adults.

# Dental Visits by Insurance Status in 2007, Ages 19-64



Most insured adults, had one or more visits to the dentist compared with less than half (42.6%) of uninsured adults.

# Perceived Health by Insurance Status in 2007, Ages 19-64



Insured adults are more likely to report being in excellent health than uninsured adults.

# Composite Uninsured Resident of Massachusetts, 2007

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- Adult white male age 25 to 44
- Single and a high school graduate
- Living in the metropolitan Boston or Southeast regions of Massachusetts
- Employed with more than one-third working part time and one-third having been on the job less than a year
- Working for a small firm with fewer than 50 employees
- Not likely to visit the doctor's office
- Not likely to visit the dentist
- Perceive health as good to excellent

Consistent with previous surveys, the composite of an uninsured individual in Massachusetts in 2007 is a single, fairly young, white man working for a small firm, who believes he is in good health.