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**Office for Oregon Health  
Policy and Research**



# **Profile of Oregon's Uninsured, 2004**

**March 2006**

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# Profile of Oregon's Uninsured, 2004

## *Summary of Findings from the 2004 Oregon Population Survey*

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## **About the Office for Oregon Health Policy and Research**

The Office for Oregon Health Policy and Research (OHPR) provides analysis, technical, and policy support to the Governor and the Legislature on issues relating to health care costs, utilization, quality, and access and serves as the policy making body for the Oregon Health Plan. OHPR also provides staff support to statutorily-established advisory bodies, including the Oregon Health Policy Commission, the Health Resources Commission, the Health Services Commission, the Advisory Committee on Physician Credentialing and the Medicaid Advisory Committee. In addition, the Office coordinates the work of the Oregon Health Research and Evaluation Collaborative. For more information about OHPR, visit <http://www.oregon.gov/DAS/OHPR> or contact the office in Salem at (503) 378-2422.

## **About the Data Source for this Report**

This report is based on the 2004 Oregon Population Survey (OPS), a biennial statewide telephone survey of Oregon households. Conducted since 1990, the OPS is a primary responsibility of the Oregon Progress Board, with 17 participating agencies. The survey's primary objective is to track the *Oregon Benchmarks*, including the benchmarks on health insurance status.<sup>1</sup> The Office for Oregon Health Policy and Research (OHPR) participates in the OPS Steering Committee and has responsibility for construction of the health insurance elements in the survey.

The 2004 survey included 4,508 households with data from 11,565 individuals. Detailed data tables are presented in Appendix A. The specific survey questions and a discussion of the difference between the OPS approach and the Current Population Survey (CPS), a widely-cited data source for health insurance coverage statistics, is included in Appendix B.

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## Profile of Oregon's Uninsured: 2004

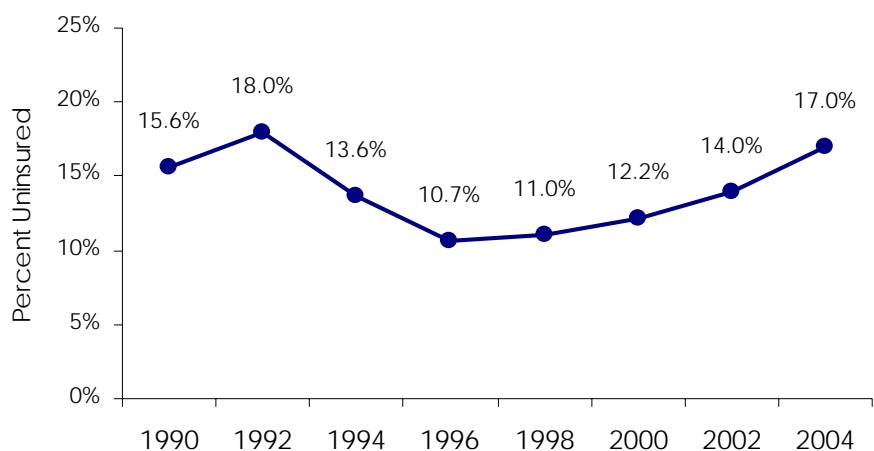
### Overview

In 2004, the national uninsured rate was 15.7%.<sup>1</sup> During the same time, one in six Oregonians (17%) are without health insurance coverage – this represents more than 609,000 individuals of all ages, 117,725 of whom are children under the age of 19. In addition to this, another 258,000 Oregonians experienced some gap in their health care coverage at some time during the 12 months prior to the survey.

People who lack health insurance are less likely to receive preventive care, are more likely to postpone needed care and more likely to experience adverse health outcomes.<sup>2</sup> Lack of health insurance coverage not only affects the financial well-being of individuals and families, but also the health care delivery system. An analysis conducted for the Kaiser Family Foundation estimated that total U.S. medical expenditures for the full-year or part-year uninsured were almost \$125 billion in 2004.<sup>3</sup>

This report will provide a profile of the uninsured in Oregon in 2004. The uninsured are not all alike, and this presents particular challenges to policy makers. Health insurance status and socio-economic status are clearly related, and yet a sizable fraction

**Chart 1**  
**Percent of Oregonian's without Health Insurance Coverage, 1990-2004**



of the uninsured earns more than Oregon's median income. Many report having long-lasting disabilities. Many are employed. Health insurance coverage is influenced by many factors, including the

economy and employment rates, Medicaid and Medicare policy, and the cost of health insurance for employers and employees. While Oregon's economy is slowly recovering from the economic downturn of recent years, its high rates of unemployment,

<sup>1</sup> US Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2005. Accessed from [http://www.census.gov/hhes/www/cpssc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpssc/cps_table_creator.html) <Feb. 15, 2006>.

<sup>2</sup> Kaiser Commission on Medicaid and the Uninsured, Key Facts, *The Uninsured and Their Access to Health Care*, January 2003.

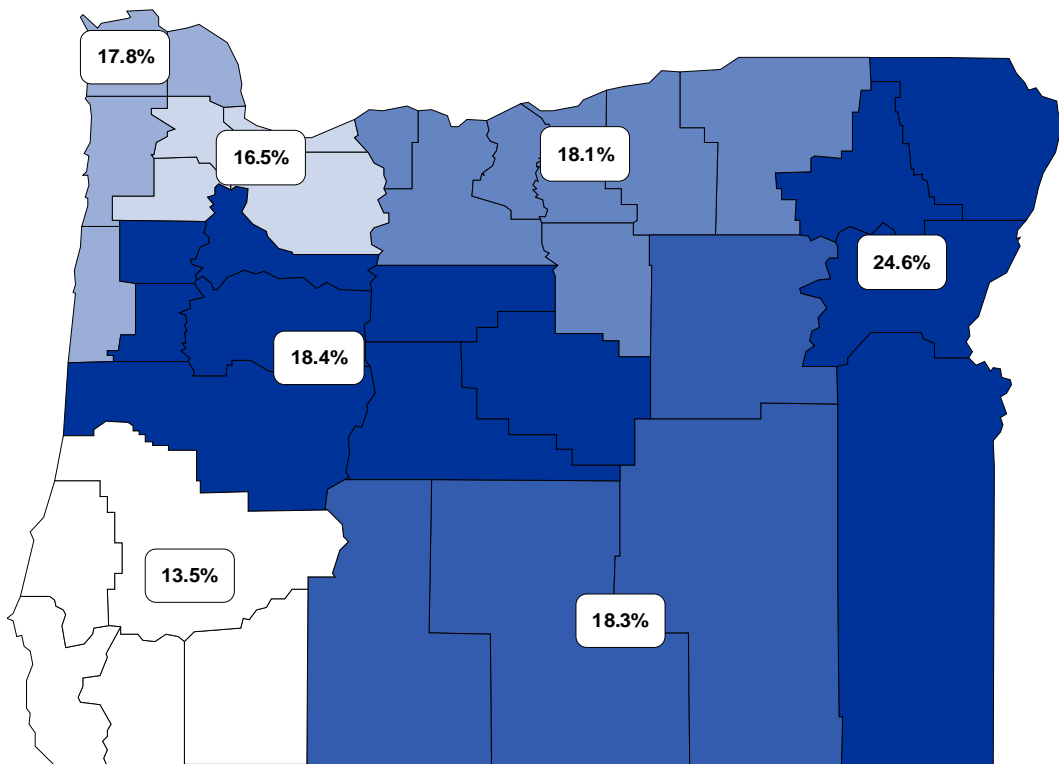
<sup>3</sup> Hadley J, Holahan J, The Cost of Care for the Uninsured: What Do We Spend, Who Pays, and What Would Full Coverage Add to Medical Spending? An Issue Update, Kaiser Commission on Medicaid and the Uninsured, May 2004. p2.

increasingly expensive health insurance premiums and the reductions in Oregon's Medicaid program, the Oregon Health Plan, are all contributors to Oregon's growing uninsured population, which went from 14% in 2002 to 17% in 2004.

**Regional Variation.** The map and table on the following page show the regional variation in the uninsured rates across the state. The urban areas of the state generally fare better than the rural areas with the exception of the southeastern region, which shows the lowest regional percent uninsured (13.5%), for reasons that are not well understood. This region has a much higher proportion of the population over 65 years old than the rest of the state and a much higher proportion of its population participate in the Oregon Health Plan; these high rates of publicly financed health insurance in the region may be partially explanatory.

Almost twenty-five percent of the population in the far eastern region of the state, Baker, Malheur, Union and Wallowa counties, reported being without health insurance at the time of the 2004 OPS (August 2004).

**Figure 1: Regional Percentages of the Uninsured in Oregon, 2004**



**Table 1: Percent Uninsured by Oregon Population Survey Region**

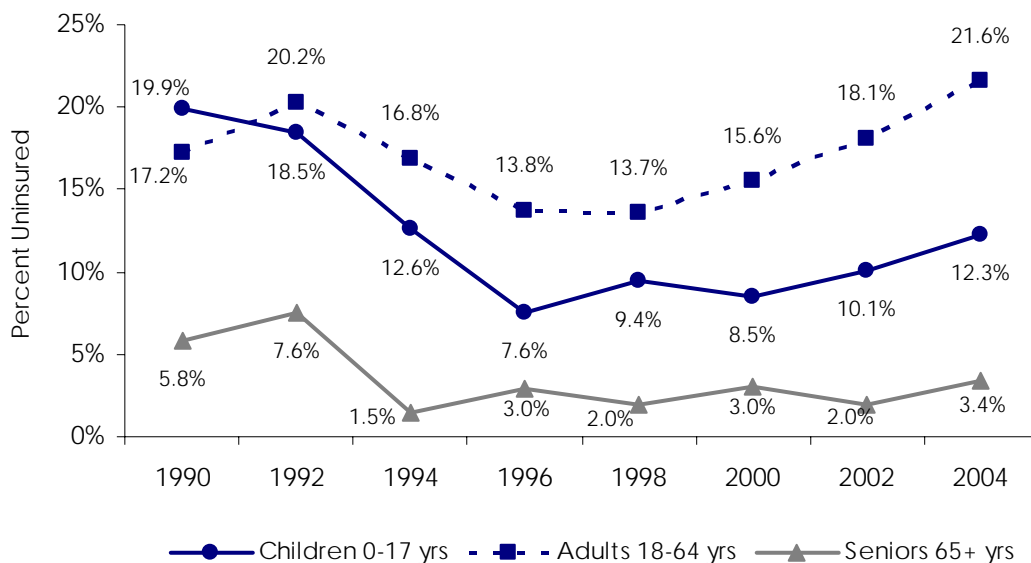
Region	Percent Uninsured	Number of Uninsured
<b>Region 1:</b> Clatsop, Columbia, Lincoln, Tillamook	17.8%	26,949
<b>Region 2:</b> Clackamas, Multnomah, Washington, Yamhill	16.5%	265,914
<b>Region 3:</b> Benton, Lane, Linn, Marion, Polk	18.4%	162,812
<b>Region 4:</b> Coos, Curry, Douglas, Jackson, Josephine	13.5%	61,560
<b>Region 5:</b> Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler	18.1%	24,308
<b>Region 6:</b> Crook, Deschutes, Jefferson	18.4%	32,448
<b>Region 7:</b> Grant, Harney, Klamath, Lake	18.3%	16,049
<b>Region 8:</b> Baker, Malheur, Union, Wallowa	24.6%	19,778

## Who are the Uninsured?

### Age

With the exception of adults over 65, who generally qualify for health care coverage through Medicare, all age groups are increasingly likely to lack health insurance coverage in Oregon.

**Chart 2: Percent of Oregonians without Health Insurance Coverage by Age, 1990-2004.**



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**Children.** Insurance coverage is declining for children in the state even while the Oregon Health Plan covers more children. Over half (53%) of the currently uninsured children may qualify for the State Children's Health Insurance Program (SCHIP), which offers coverage for incomes up to 185% of the federal poverty level, or \$34,873 for a family of four in 2004.

A statewide survey of parents, conducted in 2005 through the Office for Oregon Health Policy and Research, identified several barriers to enrollment that may partially explain this gap between eligibility and enrollment in SCHIP. The survey found that the required period of uninsurance, the 6-month enrollment periods and a fairly complicated application all contributed to breaks in coverage for low-income children.<sup>4</sup>

These gaps may be partially explained by the relationship between parents' and children's insurance status. Results from national studies have indicated that the take-up of children's coverage is at least muted if coverage is not expanded to their parents as well.<sup>5</sup> A national survey conducted by the Kaiser Family Foundation found that 78% of the parents of uninsured children were themselves uninsured.<sup>6</sup> These national findings are confirmed by the Oregon survey, which showed that 81% of uninsured children in the study also had uninsured parents.<sup>7</sup>

**Working-Age Adults.** Working-age adults are not only the most likely to lack health insurance, they are also the fastest growing segment of the uninsured. This group accounts for more than 484,000 of the 609,000 uninsured in Oregon, with more than one in five going without coverage in 2004. Young working-age adults (18 to 24) are very likely to be without coverage; more than 37% are uninsured.

Low-income young adults are even more liable to be without health insurance. Approximately 62% of the uninsured 18 to 24 year olds had household incomes of less than 200% of the federal poverty level, and 64% are working. There are multiple explanations for this age disparity: analysis conducted for The Commonwealth Fund indicates that the young adults become uninsured primarily as they age off of their parent's coverage and work at jobs that are often low-wage and temporary.<sup>8</sup>

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<sup>4</sup> DeVoe J, Krois L, *Children's Access to Health Care: Report from the Oregon Survey*, January 2006, p 4. <[www.oregon.gov/DAS/OHPPR/OHREC/Docs/CAHS\\_FullReport\\_Final06.pdf](http://www.oregon.gov/DAS/OHPPR/OHREC/Docs/CAHS_FullReport_Final06.pdf)>

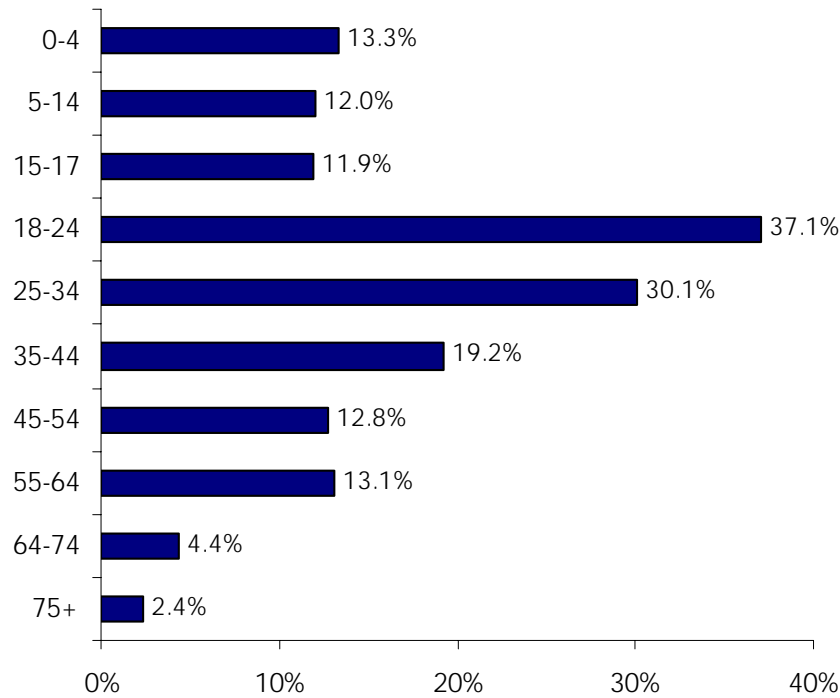
<sup>5</sup> Hanson, K, *Is Insurance for Children Enough? The Link Between Parents' and Children's Health Insurance Use Revisited*, *Inquiry* 35:294-302 (Fall 1998). Blue Cross and Blue Shield Association and Blue Cross Blue Shield of the Rochester Area, Rochester, NY.

<sup>6</sup> Perry M, Kannel S, Valdez B, and Chang, C, *Medicaid and Children: Overcoming Barriers to Enrollment – Findings from a National Survey*. Kaiser Commission on Medicaid and the Uninsured, Henry J. Kaiser Foundation, Washington DC, January 2000, p. 1. <[www.kff.org/content/2000/2174](http://www.kff.org/content/2000/2174)>.

<sup>7</sup> DeVoe J, Krois L, *Covering Kids: Children's Access to Healthcare, Results from an Oregon Statewide Survey*, Research Brief, Office for Oregon Health Policy and Research, January 2006, p. 3. [www.oregon.gov/DAS/OHPR/RSCH/docs/CAHSBrief06.pdf](http://www.oregon.gov/DAS/OHPR/RSCH/docs/CAHSBrief06.pdf).

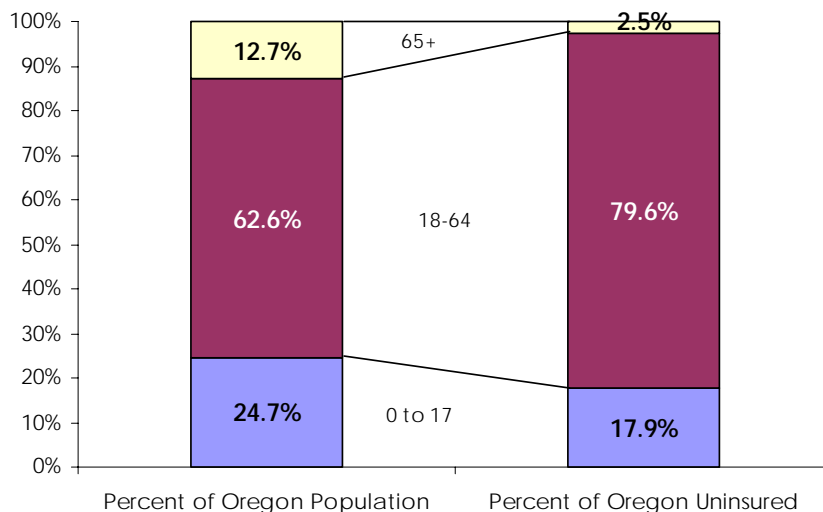
<sup>8</sup> Collins S, Schoen C, Tenney K, Doty M, and Ho, A, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help.*, The Commonwealth Fund, Task Force on the Future of Health Insurance, Issue Brief, May 2005, p. 1.

**Chart 3:  
Percent of Oregonians without Health Insurance Coverage by Age, 2004**



**Older Adults, 65+.** There was a slight (from 2% to 3.4%), but statistically not meaningful, increase in the number of adults over 65 reporting that they did not have health insurance from 2002 to 2004. Nearly all of this age group is covered by Medicare. Because of coverage disparities across age categories, working-age adults are a larger proportion of the uninsured than they are of the population overall.

**Chart 4: Comparison of Overall vs. Uninsured Population by Age Categories, 2004**



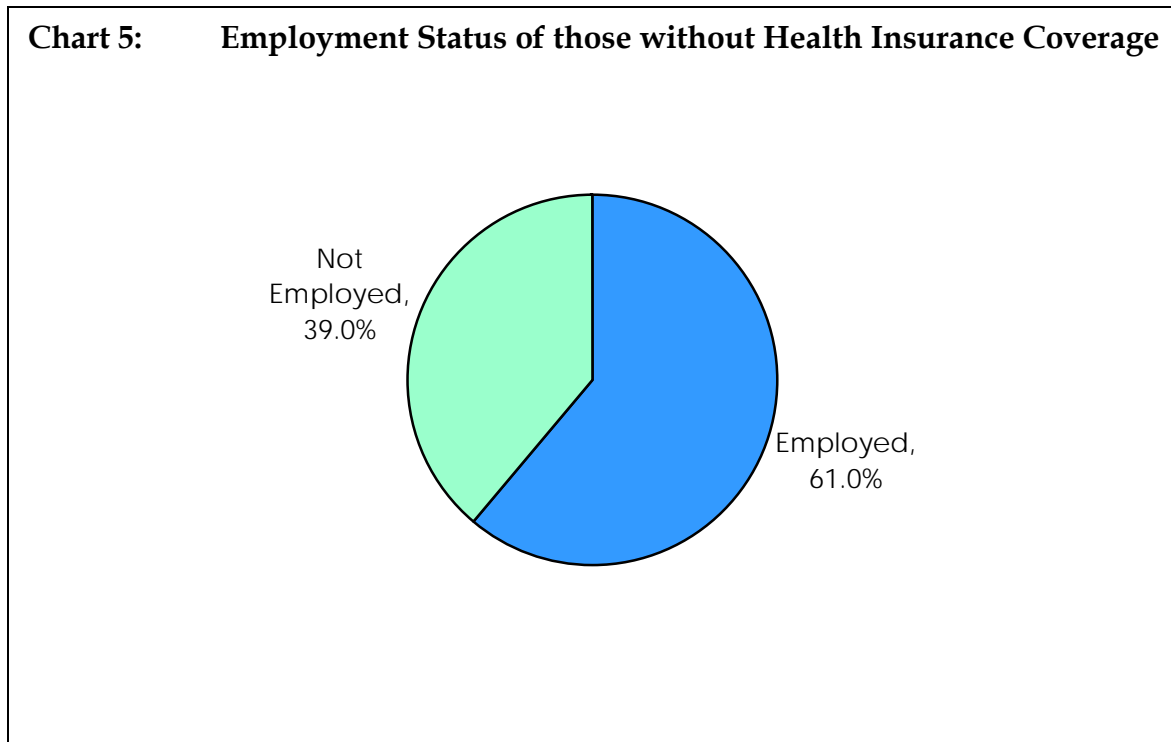
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## **Employment**

The ability to obtain and keep health insurance coverage is not distributed evenly across the population. Since employers remain the primary source for health insurance in the U.S. – 59.8% of all Americans are covered by health insurance provided through an employer in 2004<sup>9</sup> – many of the same characteristics that impact employment status and income also impact health insurance status, e.g., lower educational achievement is associated with lower income and employment without health benefits.

Nationally, among 18 to 64 year olds, full-time workers are less likely to lack health insurance coverage (17.8%) than part-time workers (25%) or non-workers (25.8%). While the OPS does not differentiate between full-time workers and part-time workers, 18.8% of the employed respondents (between 18 and 65) reported that they did not have health insurance coverage.

When examining characteristics of the uninsured population, 61% report that they are working.



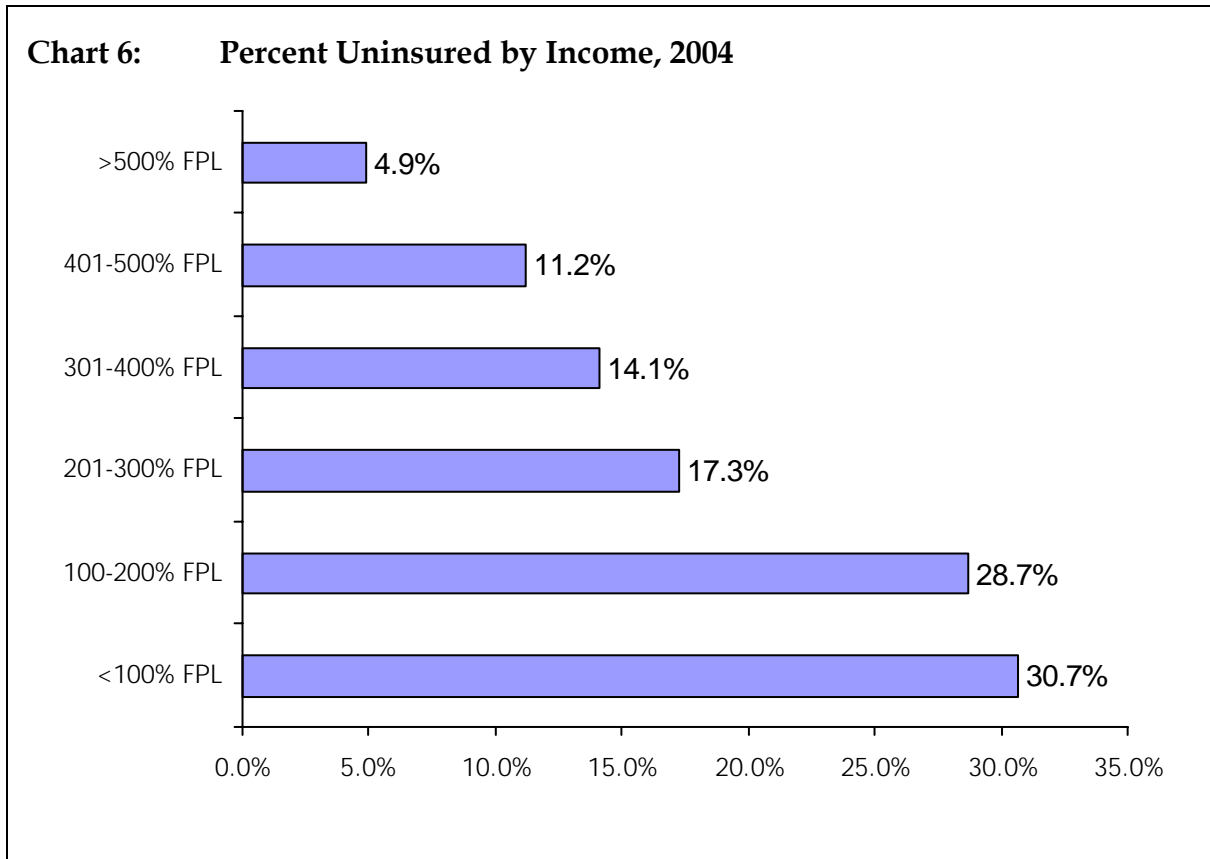
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<sup>9</sup> DeNavas-Walt D, Proctor B, Hill C, U.S. Census Bureau, Current Population Reports, P60-229, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*, U.S. Government Printing Office, Washington D.C., 2005.

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## **Income**

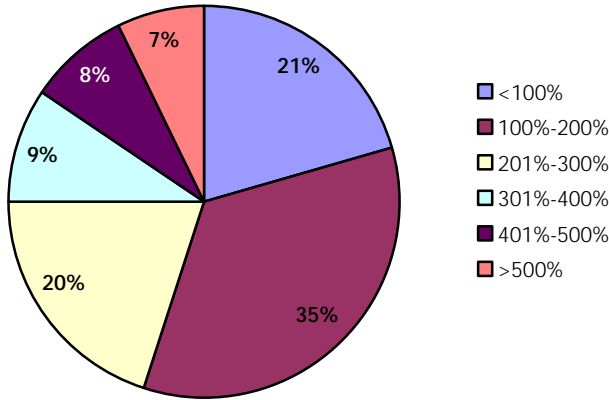
Income is also clearly associated with health insurance status; individuals and families are more likely to have health insurance as income rises. Oregonians with incomes below 100% of the federal poverty level (see Table 2 below for federal poverty guidelines), are almost twice as likely to be uninsured as those with incomes above 200% of the federal poverty level.



**Table 2: 2004 Federal Poverty Guidelines**

<b>Federal Poverty Level (FPL) for Family of Four</b>	<b>Annual Income</b>
100% FPL	\$18,850
200% FPL	\$37,700
300% FPL	\$56,550
400% FPL	\$75,400
500% FPL	\$94,250

**Chart 7:  
Income Characteristics of the Uninsured, 2004**

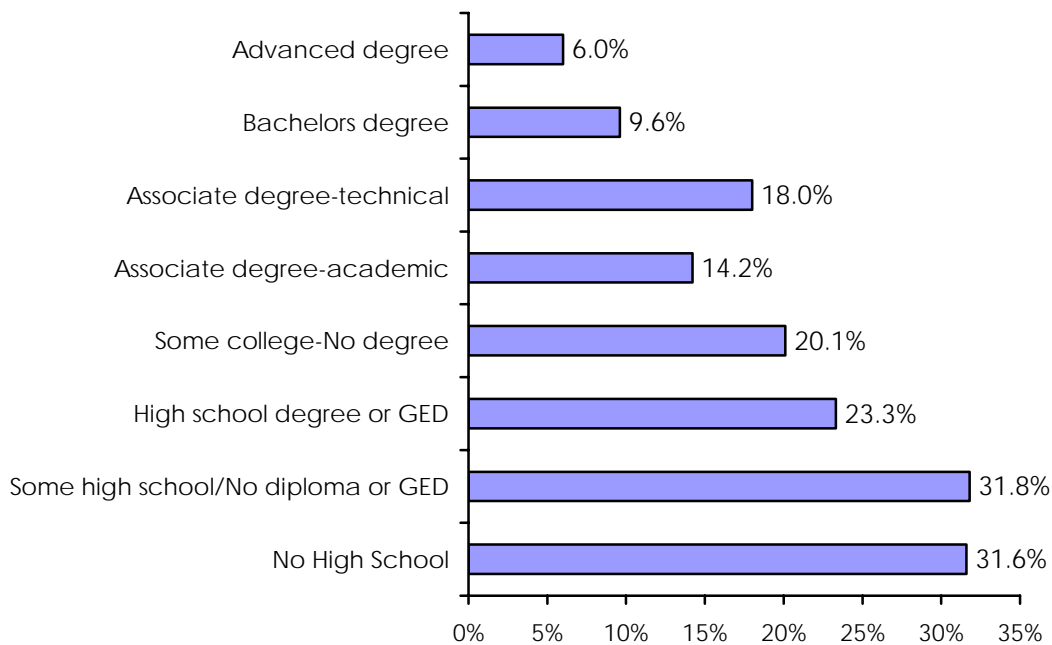


- 56% of uninsured Oregonians have household incomes below 200% of the FPL
- 75% are below 300% of the FPL
- The greatest proportion of the uninsured has incomes between 100% and 200% FPL, most likely reflecting the eligibility for public coverage at the lowest income levels.

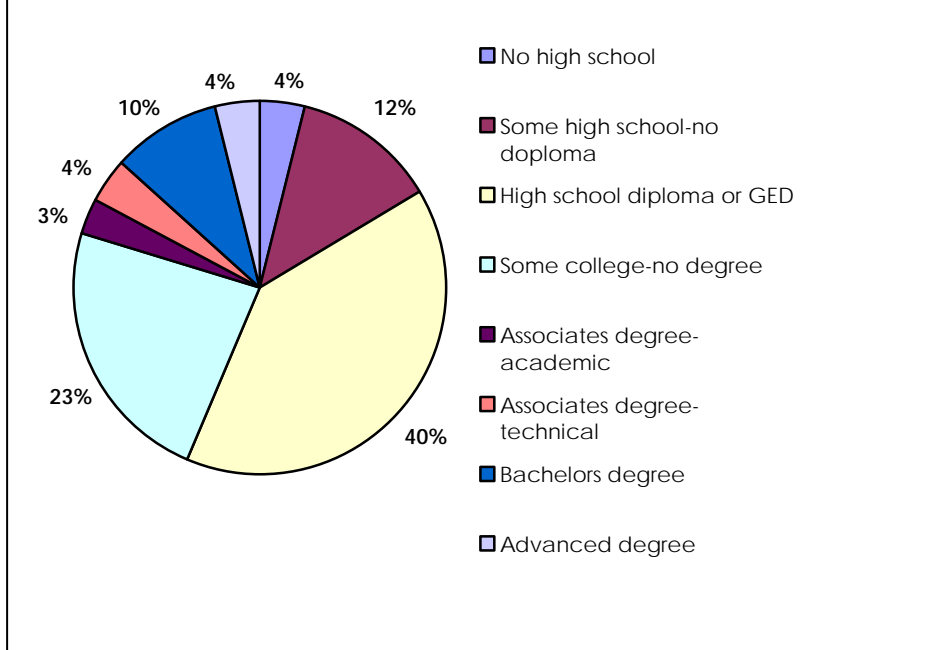
**Education**

As with income, the likelihood that an Oregon resident will be without health insurance decreases with more education. Chart 7 exhibits the percent of uninsured Oregonians at each education level. Chart 8 shows the education characteristics of the uninsured.

**Chart 8:  
Percent Uninsured by Education Level, 2004**



**Chart 9: Education Characteristics of the Uninsured, 2004**



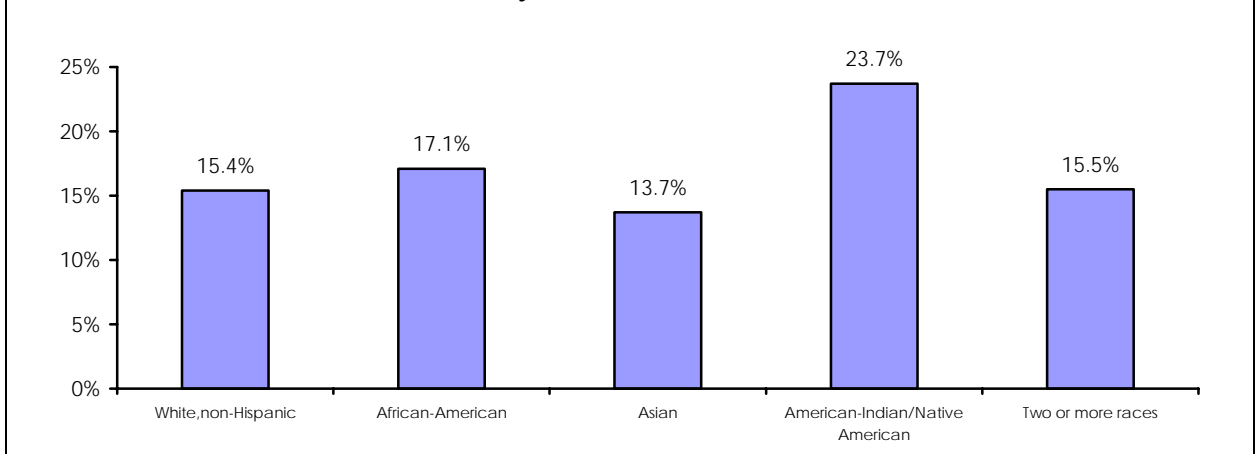
- 56% of the uninsured have less a high school education or less
- 14% of the uninsured have a bachelors or advanced degree

**Racial and Ethnic Disparities**

Oregon’s racial and ethnic minority populations are disproportionately without health insurance. However, because of the relatively small size of diverse racial groups in Oregon, simple random sampling of the population does not generate an adequate number of respondents to produce reliable estimates of health insurance coverage. Therefore, to enhance reliability in both 2002 and 2004, special augment samples were randomly selected for the Oregon Population Survey.

In addition, in 2005 a special study of the African-American population was fielded to enhance the 2004 augment. Chart 9 displays the relative disparities in health insurance coverage by race and ethnicity.

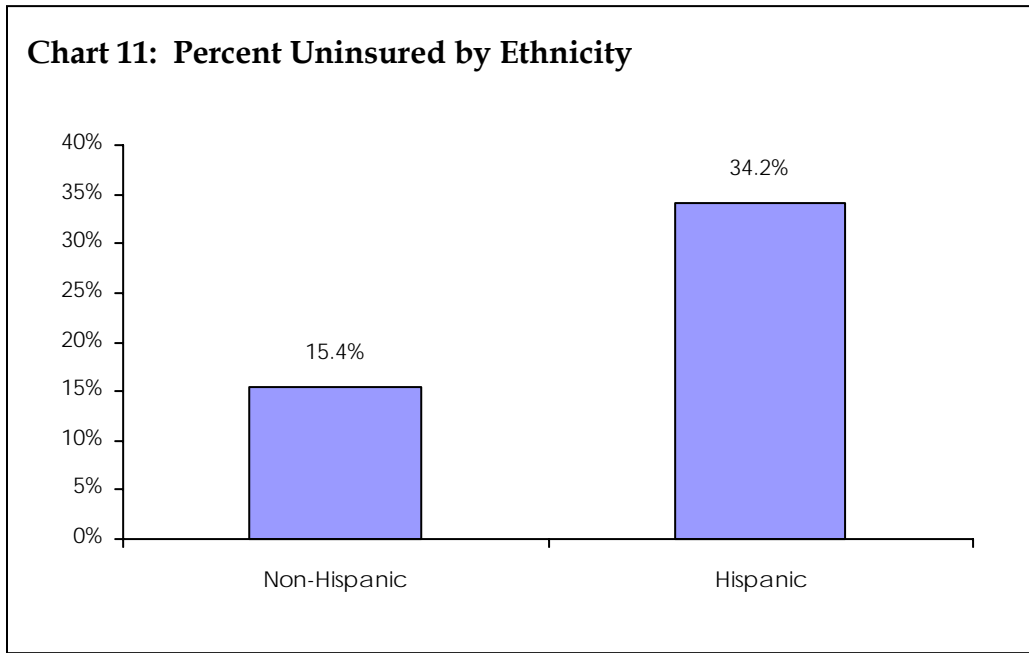
**Chart 10: Percent Uninsured by Race**



\*The African-American estimate is from an African-American Special Study, summer 2005.

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Those who self-identified as Spanish, Hispanic or Latino are twice as likely to be uninsured (34.2%) as the general population. The OPS does not collect data on citizenship or immigration status so it is impossible to assess this disparity in coverage in that context. Chart 11 compares health insurance coverage for the Spanish, Hispanic or Latino population to those reporting no Hispanic ethnicity.



### **Gaps in Coverage**

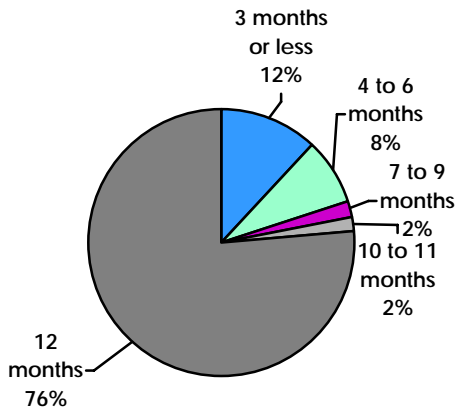
Capturing an accurate estimate of Oregonians who lack health insurance and understanding the dynamic nature of this population is vital to designing effective policy. The Office for Health Policy and Research estimates the percentage of uninsured from the Oregon Population Survey's (OPS) point-in-time estimates, providing only a snapshot of the uninsured; this underestimates the scope of the problem because it ignores the ongoing stream of people who flow quickly into and out of the uninsured "pool."

To assess the extent that gaps in coverage affect Oregonians, the OPS asks those who state that they are currently insured if they've been uninsured at any time in the previous 12 months. Another 8.8 percent of the respondents reported a gap in their coverage at some time in the previous year. More than half of those had been uninsured for an entire year; the average gap in insurance was almost 9 months.

For those who were uninsured at the time of the 2004 OPS, more than three-quarters had been uninsured for the entire year. Chart 12 shows the pattern of on and off coverage for those who were uninsured at the time the 2004 OPS was fielded.

This finding is mirrored in a recent study examining the stability of Americans' health insurance status over a continuous, four-year period from 1996 to 1999. The authors found that relatively few Americans were continuously uninsured for the four years, but a sizable number of uninsured lacked a stable source of coverage.<sup>10</sup>

**Chart 12: Length of Time without Health Insurance in Previous 12 months (for those currently uninsured)**



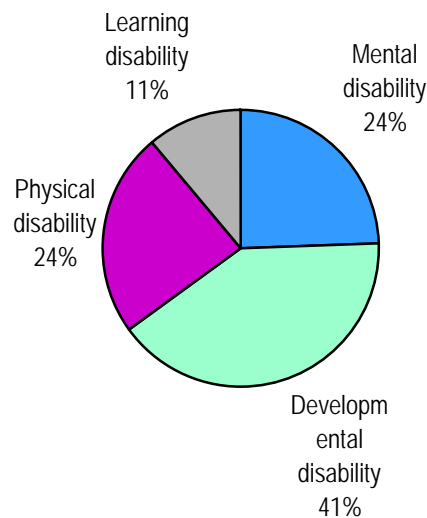
Key findings from the national study included:

- The repeatedly uninsured represent the largest group with 33% having at least two uninsured and two covered spells;
- Only 12% were uninsured for the entire four years;
- 19% experienced a single gap in coverage, while 6% had temporary coverage and were otherwise uninsured

### Health Status

Finally, the Oregon Population Survey asks a limited number of health status questions, primarily related to disability. Over 15% of those who are uninsured reported that they have a lasting physical, mental, developmental or learning disability. Chart 13 shows the distribution of those disabilities among the uninsured.

**Chart 13: Disability category of those who are uninsured and reported a lasting disability**



<sup>10</sup> Pamela Farley Short and Deborah R. Graefe. Battery-Powered Health Insurance? Stability In Coverage of the Uninsured. Health Affairs, November/December 2003; 22(6): 244-255

## **Appendix A: Data Tables**

## All Oregonians

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Total	All Oregonians	17.0%	15.2%	19.1%	609,041	100.0%	3,582,595	100.0%	11,360
Age Group	Children 0-17	12.3%	9.3%	16.1%	108,732	17.9%	883,999	24.7%	2,753
	Adults 18-64	21.6%	19.4%	24.0%	484,536	79.6%	2,243,223	62.6%	6,897
	Seniors 65+	3.4%	2.0%	5.6%	15,483	2.5%	455,378	12.7%	1,710
SCHIP Age Children	SCHIP Age Children 0-18	13.0%	10.1%	16.7%	118,027	19.4%	907,899	25.3%	2,909
Gender	Females	15.5%	13.6%	17.6%	279,091	45.7%	1,800,588	50.3%	5,967
	Males	18.6%	16.2%	21.3%	331,450	54.3%	1,781,987	49.7%	5,393
Hispanicity	Spanish, Hispanic or Latino	34.2%	26.7%	42.5%	107,023	17.6%	312,933	8.7%	1,483
Race	White	16.2%	14.1%	18.4%	489,018	80.3%	3,018,630	84.3%	7,536
	African-American/Black*	17.1%	14.7%	19.5%	10,292	1.7%	60,187	1.7%	979
	Asian	13.7%	7.7%	23.3%	17,918	2.9%	130,791	3.7%	859
	American Indian/ Native Alaskan	23.7%	17.9%	30.8%	10,330	1.7%	43,588	1.2%	735
	Other	38.0%	31.3%	45.1%	57,103	9.4%	150,270	4.2%	1,228
	2 or more races	15.5%	9.6%	24.2%	18,095	3.0%	116,741	3.3%	208
Employment	Currently employed (>14)	18.2%	15.8%	20.8%	284,445	46.7%	1,562,886	43.6%	4,784
	Not currently employed (>14, not retired)	22.4%	19.3%	25.8%	187,615	30.8%	837,569	23.4%	2,631
Poverty Level  2004 Poverty Level for family off 4 = \$18,850	<100% FPL	30.7%	24.4%	37.8%	109,007	17.9%	355,071	9.9%	1,413
	100-200% FPL	28.7%	23.7%	34.3%	181,000	29.7%	630,661	17.6%	2,109
	201-300% FPL	17.3%	13.2%	22.4%	105,165	17.3%	607,891	17.0%	2,078
	301-400% FPL	14.1%	10.0%	19.4%	49,719	8.2%	352,614	9.8%	1,140
	401-500% FPL	11.2%	6.8%	18.1%	44,435	7.3%	396,740	11.1%	1,162
	>500% FPL	4.9%	3.1%	7.7%	37,982	6.2%	775,141	21.6%	2,129

## All Oregonians

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Education (>17)	Advanced degree	6.0%	3.7%	9.7%	18,467	3.0%	307,781	8.6%	885
	Bachelor degree	9.6%	6.9%	13.1%	45,872	7.5%	477,835	13.3%	1,344
	Associates degree-technical	18.0%	11.8%	26.4%	18,896	3.1%	104,975	2.9%	340
	Associates degree-academic	14.2%	8.2%	23.4%	14,300	2.3%	100,707	2.8%	302
	Some college-no degree	20.1%	16.4%	24.3%	111,783	18.4%	556,133	15.5%	1,809
	High school diploma or GED	23.3%	19.8%	27.1%	193,613	31.8%	830,958	23.2%	2,724
	Some high school-no diploma	31.8%	24.9%	39.5%	59,475	9.8%	187,027	5.2%	699
	No high school	31.6%	21.3%	44.0%	18,716	3.1%	59,229	1.7%	319
Region	One (Clatsop, Columbia, Lincoln, Tillamook)	17.8%	13.9%	22.7%	26,949	4.4%	151,400	4.2%	1,068
	Two (Clackamas, Multnomah, Washington, Yamhill)	16.5%	13.4%	20.2%	265,914	43.7%	1,611,600	45.0%	3,012
	Three (Benton, Lane, Linn, Marion, Polk)	18.4%	14.3%	23.3%	162,812	26.7%	884,850	24.7%	1,492
	Four (Coos, Curry, Douglas, Jackson, Josephine)	13.5%	10.5%	17.1%	61,560	10.1%	456,000	12.7%	1,046
	Five (Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler)	18.1%	14.0%	23.0%	24,308	4.0%	134,300	3.7%	1,339
	Six (Crook, Deschutes, Jefferson)	18.4%	14.7%	22.7%	32,448	5.3%	176,350	4.9%	1,188
	Seven (Grant, Harney, Klamath, Lake)	18.3%	14.3%	23.2%	16,049	2.6%	87,700	2.4%	1,138
	Eight (Baker, Malheur, Union, Wallowa)	24.6%	19.8%	30.2%	19,778	3.2%	80,400	2.2%	1,077

## Children, 0-17

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Age Group	Children 0-17	12.3%	9.3%	16.1%	108,732	100.0%	883,999	100.0%	2,753
Gender	Females	10.5%	7.8%	14.2%	45,236	41.6%	430,822	48.7%	1,366
	Males	14.0%	10.0%	19.3%	63,445	58.4%	453,177	51.3%	1,387
Hispanicity	Spanish, Hispanic or Latino	23.1%	15.0%	34.1%	29,884	27.5%	129,366	14.6%	600
Race	White	12.1%	8.6%	16.7%	82,707	76.1%	683,532	77.3%	1,558
	African-American/Black*	11.7%	8.2%	15.2%	2,066	1.9%	17,656	2.0%	319
	Asian	3.1%	0.9%	10.1%	924	0.8%	29,804	3.4%	221
	American Indian/ Native Alaskan	23.5%	12.8%	38.9%	2,799	2.6%	11,910	1.3%	224
	Other	25.9%	16.7%	37.7%	14,820	13.6%	57,220	6.5%	478
	2 or more races	5.3%	1.8%	13.7%	2,553	2.3%	48,167	5.4%	74
Poverty Level  2004 Poverty Level for family off 4 = \$18,850	<100% FPL	17.4%	9.8%	29.2%	17,914	16.5%	102,954	11.6%	504
	100-200% FPL	18.3%	11.3%	28.1%	34,489	31.7%	188,466	21.3%	622
	201-300% FPL	14.3%	8.1%	24.0%	25,778	23.7%	180,266	20.4%	636
	301-400% FPL	4.7%	1.6%	12.9%	4,624	4.3%	98,374	11.1%	256
	401-500% FPL	9.5%	2.7%	28.0%	8,246	7.6%	86,800	9.8%	237
	>500% FPL	1.9%	0.6%	6.2%	2,681	2.5%	141,084	16.0%	325

## Children, 0-17

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Region	One (Clatsop, Columbia, Lincoln, Tillamook)	14.8%	8.6%	24.3%	5,272	4.8%	35,619	4.0%	239
	Two (Clackamas, Multnomah, Washington, Yamhill)	10.5%	5.9%	17.9%	42,029	38.7%	400,280	45.3%	776
	Three (Benton, Lane, Linn, Marion, Polk)	13.5%	7.9%	22.2%	29,553	27.2%	218,909	24.8%	396
	Four (Coos, Curry, Douglas, Jackson, Josephine)	10.7%	5.6%	19.4%	11,333	10.4%	105,919	12.0%	185
	Five (Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler)	15.1%	8.8%	24.8%	5,466	5.0%	36,196	4.1%	353
	Six (Crook, Deschutes, Jefferson)	13.8%	8.7%	21.2%	6,123	5.6%	44,367	5.0%	288
	Seven (Grant, Harney, Klamath, Lake)	18.6%	11.8%	28.0%	4,137	3.8%	22,243	2.5%	273
	Eight (Baker, Malheur, Union, Wallowa)	26.0%	18.4%	37.2%	5,321	4.9%	20,466	2.3%	243

\*African-American estimates derived from a special study fielded in Summer 2005.

## SCHIP Age Children, 0-18

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Age Group	Children 0-18	13.0%	10.1%	16.7%	118,027	100.0%	907,899	100.0%	2,909
Gender	Females	11.2%	8.4%	14.8%	49,102	41.7%	438,408	48.3%	1,444
	Males	14.8%	10.7%	19.9%	68,786	58.3%	464,768	51.2%	1,465
Hispanicity	Spanish, Hispanic or Latino	23.9%	15.5%	35.1%	33,404	28.3%	139,765	15.4%	634
Race	White	12.6%	9.2%	17.0%	91,653	77.7%	727,401	80.1%	1,662
	African-American/Black*	11.8%	8.4%	15.2%	2,153	1.8%	18,247	2.0%	349
	Asian	4.2%	1.5%	11.2%	1,361	1.2%	32,406	3.6%	234
	American Indian/ Native Alaskan	25.0%	14.4%	39.8%	3,120	2.6%	12,481	1.4%	234
	Other	29.5%	18.3%	43.9%	18,494	15.7%	62,692	6.9%	499
	2 or more races	5.1%	1.8%	13.5%	2,562	2.2%	50,237	5.5%	72
Poverty Level  2004 Poverty Level for family off 4 = \$18,850	<100% FPL	19.2%	11.2%	30.9%	21,898	18.6%	114,053	12.6%	536
	100-200% FPL	20.2%	13.0%	29.9%	40,126	34.0%	198,643	21.9%	646
	201-300% FPL	14.7%	8.6%	24.1%	27,571	23.4%	187,555	20.7%	667
	301-400% FPL	4.6%	1.7%	12.0%	4,882	4.1%	106,122	11.7%	277
	401-500% FPL	9.3%	2.8%	26.8%	8,482	7.2%	91,209	10.0%	251
	>500% FPL	2.6%	0.9%	7.0%	3,838	3.3%	147,616	16.3%	340
Region	One (Clatsop, Columbia, Lincoln, Tillamook)	14.6%	8.5%	23.8%	5,249	4.4%	35,955	4.0%	257
	Two (Clackamas, Multnomah, Washington, Yamhill)	11.2%	6.6%	18.3%	45,773	38.8%	408,689	45.0%	803
	Three (Benton, Lane, Linn, Marion, Polk)	14.4%	8.6%	23.3%	31,924	27.0%	221,695	24.4%	419
	Four (Coos, Curry, Douglas, Jackson, Josephine)	11.0%	6.1%	19.0%	12,266	10.4%	111,508	12.3%	205
	Five (Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler)	15.2%	9.1%	24.4%	5,576	4.7%	36,685	4.0%	368
	Six (Crook, Deschutes, Jefferson)	15.5%	10.1%	23.1%	6,914	5.9%	44,608	4.9%	305
	Seven (Grant, Harney, Klamath, Lake)	18.0%	11.7%	26.7%	4,202	3.6%	23,345	2.6%	296
	Eight (Baker, Malheur, Union, Wallowa)	28.7%	20.3%	38.7%	5,938	5.0%	20,691	2.3%	256

\*African-American estimates derived from a special study fielded in Summer 2005.

## Adults, 18-65

Category	Group	Percent Uninsured	Lower bound	Upper bound	Number of Uninsured	Uninsured Distribution	Population	Population Distribution	Record Count
Age Group	Adults 18-64	21.6%	19.4%	24.0%	484,536	100.0%	2,243,223	100.0%	6,897
Gender	Females	20.0%	17.5%	22.7%	222,667	45.9%	1,113,337	49.6%	3,623
	Males	23.2%	20.4%	26.3%	262,134	54.1%	1,129,886	50.4%	3,274
Hispanicity	Spanish, Hispanic or Latino	43.9%	34.7%	53.6%	75,953	15.7%	173,014	7.7%	817
Race	White	20.4%	18.1%	23.0%	391,424	80.8%	1,918,747	85.5%	4,617
	African-American/Black*	23.1%	19.5%	26.7%	8,310	1.7%	35,972	1.6%	522
	Asian	18.0%	10.1%	30.1%	16,421	3.4%	91,226	4.1%	561
	American Indian/ Native Alaskan	25.8%	19.5%	33.4%	7,258	1.5%	28,132	1.3%	442
	Other	47.8%	38.7%	57.2%	41,019	8.5%	85,813	3.8%	693
	2 or more races	25.2%	15.3%	38.6%	15,455	3.2%	61,328	2.7%	113
Poverty Level  2004 Poverty Level for family off 4 = \$18,850	<100% FPL	41.2%	33.4%	49.5%	89,426	18.5%	217,053	9.7%	764
	100-200% FPL	39.7%	33.7%	46.0%	144,011	29.7%	362,748	16.2%	1,161
	201-300% FPL	22.8%	18.3%	28.2%	78,078	16.1%	342,447	15.3%	1,135
	301-400% FPL	20.0%	14.9%	26.3%	43,634	9.0%	218,172	9.7%	731
	401-500% FPL	13.5%	9.1%	19.7%	35,868	7.4%	265,687	11.8%	765
	>500% FPL	6.0%	3.8%	9.6%	33,700	7.0%	561,673	25.0%	1,562
Region	One (Clatsop, Columbia, Lincoln, Tillamook)	23.5%	18.4%	29.4%	21,271	4.4%	90,516	4.0%	661
	Two (Clackamas, Multnomah, Washington, Yamhill)	21.0%	17.5%	25.0%	219,536	45.3%	1,045,408	46.6%	1,908
	Three (Benton, Lane, Linn, Marion, Polk)	22.8%	17.9%	28.6%	125,880	26.0%	552,106	24.6%	920
	Four (Coos, Curry, Douglas, Jackson, Josephine)	18.3%	14.5%	22.9%	48,966	10.1%	267,574	11.9%	637
	Five (Gilliam, Hood River, Morrow, Sherman, Umatilla, Wasco, Wheeler)	22.8%	17.5%	29.2%	18,250	3.8%	80,045	3.6%	779
	Six (Crook, Deschutes, Jefferson)	24.1%	19.4%	29.4%	26,280	5.4%	109,046	4.9%	725
	Seven (Grant, Harney, Klamath, Lake)	22.0%	17.3%	27.5%	11,340	2.3%	51,545	2.3%	636
	Eight (Baker, Malheur, Union, Wallowa)	27.9%	21.7%	35.0%	13,108	2.7%	46,984	2.1%	631

\*African-American estimates derived from a special study fielded in Summer 2005.

## **Appendix B:**

### **Oregon Population Survey (OPS) Health Insurance Questions**

#### **OPS and the Current Population Survey**

## Oregon Population Survey Health Insurance Status Questions, 2004

The Oregon Population Survey is sampled at the household level, but data is collected about every member of the household for a subset of questions, including the health insurance series.

HI: The next questions are about health insurance. Is <TARGET> currently covered by some type of health insurance?

- 1 Yes [SKIP to HI2]
- 2 No [SKIP to HIa]
- 3 Don't know/Refused [SKIP to HIUNR]

HIa: Does that mean <TARGET> does **NOT** have **any** health care coverage at all, including, Medicare, Medicaid, Oregon Health Plan, CareOregon or the Indian Health Service, for example?<sup>11</sup>

- 1 Yes, <TARGET> has some form of health insurance [SKIP to HI2]
- 2 No, <TARGET> DOES NOT have some form of health insurance [SKIP to HIUMOR]

*Instructions for HI2: In the following section, each type of insurance should be read: "Do you/does target) **CURRENTLY** have (type of insurance)?"*

*If **NO**, proceed to the next item in the roster. A response of "Don't know," or "Refused" is treated as a NO.*

*If **YES**, the item should be followed with this PROBE:*

*"Besides (type of insurance), do you/does target have any other type of health insurance coverage?"*

*If response to PROBE is NO, SKIP to H17.*

HI2: I am going to read a list of different types of health insurance. Please tell me if you **CURRENTLY** have any of the following:

---

<sup>11</sup> For the purposes of this study, Indian Health Service IS NOT counted as health insurance coverage, but respondents are asked about it with the understanding that many consider it to be coverage. Respondents reporting that they have IHS coverage and no other form of coverage are counted as uninsured in the analysis.

Do you **CURRENTLY** have (**TYPE OF INSURANCE**)?

		Yes 1	No 2	DK 7	RF 9
<b>H1</b>	Medicare? <b>PROBE:</b> Medicare is the health insurance for persons 65 years old and over or some people with disabilities. This is <b>NOT</b> the Oregon Health Plan or OMAP. Medicare has a red, white or blue card				
<b>H2</b>	Health insurance through <TARGET'S> work or union? <b>PROBE:</b> This insurance could be through a former employer, but not COBRA.				
<b>H3</b>	Health insurance through someone else's work or union? <b>PROBE:</b> This insurance could be through a former employer, but not COBRA.				
<b>H4</b>	Health insurance purchased directly by <TARGET>?				
<b>H5</b>	Medicaid or the Oregon Health Plan (OHP). [Note: CareOregon=Oregon Health Plan] <b>PROBE:</b> This is the Medicaid program for low income Oregonians.				
<b>H6</b>	Indian Health Service?				
<b>H7</b>	State Children's Health Insurance Program or S-CHIP? ( <b>Read if necessary: This is health insurance for children, available through OHP/OMAP.</b> ) [READ IF AGE < 19]				
<b>H8</b>	Insurance through the Family Health Insurance Assistance Program (FHIAP)? [Note to interviewer: Pronounced FEE-AWP. This is a state program that subsidizes health insurance premiums for qualified families].				
<b>H9</b>	Insurance through the Oregon Medical Assistance Pool or the high risk pool (known as OMIP)?				
<b>H10</b>	Health insurance bought directly by some other source, like CHAMPUS, VA, or pension benefits?				
<b>HUNR</b>	At any time in the last 12 months, was <TARGET> without health insurance? [IF HI=1 OR 9]	1 YES	2 NO [SKIP TO DENT1	9 DK/RF [SKIP TO DENT1]	
<b>HIUMOR</b>	How many months during the last year was <TARGET> without coverage? [IF HI=2 OR HUNR=1		___ # MONTHS	00 <1 MONTH	99 DK/RF

**REPEAT FOR EACH MEMBER IN HOUSEHOLD ROSTER**

The next questions concern health insurance that other people in your household may have at this time.

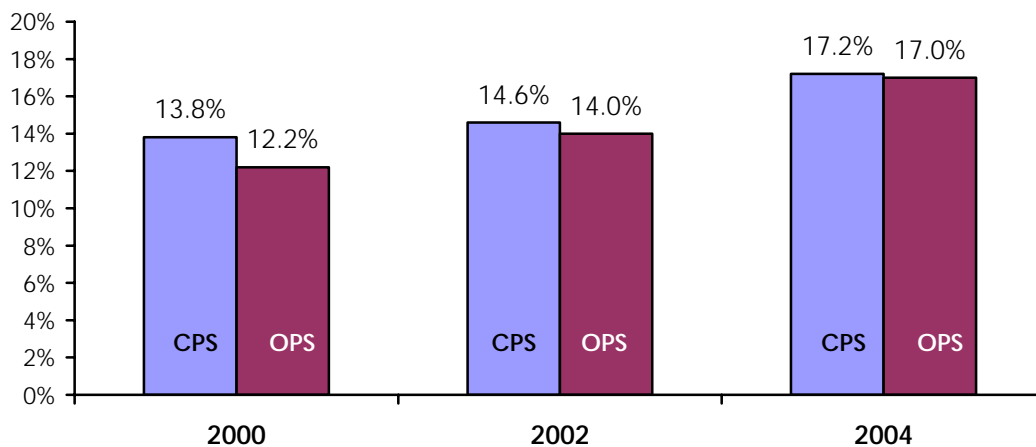
## The OPS and the Current Population Survey (CPS)

The Oregon Population Survey (OPS) is not the only survey that gathers data on health insurance status. The Current Population Survey (CPS), conducted by the US Census Bureau is widely-cited as a reliable source for generating statewide estimates, and the Office for Oregon Health Policy and Research (OHPR) is often asked about the differences between the OPS and the CPS.

OHPR uses the Oregon Population Survey because it features a large sample size, which provides the opportunity to examine insurance coverage at a sub-state level. Having some control over the survey process is important as well, and with the OPS we have some flexibility in both question design and sampling approaches. This flexibility allows us to adjust questions as state policy changes and to oversample or augment sample in order to drill down for populations of interest.

The following chart displays the different estimates of the uninsured generated by the OPS and the CPS between 2000 and 2004.

**Oregon and CPS Estimates of the Uninsured, 2000 to 2004**



It is remarkable that, given different questions asking about different time periods, the two surveys yield such similar results. The CPS and the OPS health insurance questions address the issue of health insurance status in very different ways. The OPS asks respondents about their health insurance coverage at the *current time* and follows up with questions about coverage in the 12 months preceding the interview. This approach produces both a *point-in-time estimate* of insurance coverage as well as some information about insurance status over an entire year.

The CPS derives an estimate of uninsurance by asking questions about coverage at *any time* during the preceding calendar year. If the respondent reports any coverage at any time during the year, he or she is counted as insured; only those without *any* coverage during the preceding 12 months are counted as uninsured. The accepted interpretation of the CPS numbers is that these are individuals who are without health insurance for an entire year. However, with the impact of memory effect on individual recall of coverage, the CPS may be a point-in-time estimate as well.