

Virginia Health Access Survey 2001

Presentation to the Joint Commission on Health Care

by

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**VIRGINIA
HEALTH CARE
FOUNDATION**

Outline of the Presentation

- Background
- Results
 - How many Virginians are uninsured?
 - Who is most at risk of being uninsured?
 - Who are the uninsured?
 - What is the impact of being uninsured?
 - How has Virginia's uninsured population changed since 1996?
- Summary



Background

- In 1996 at the JCHC's request, the Virginia Health Care Foundation (VHCF) undertook a survey to measure access to health care for Virginians.
- The past five years have been marked by substantial changes in the economy, health care markets, and health policy. In light of these changes, VHCF undertook another survey at the JCHC's request to gain a more contemporary profile of Virginia's uninsured population.
- The latest survey was completed by Southeastern Institute of Research, Inc. during March-May of 2001.



Background

- The survey results include data collected via telephone from 1,959 households. Information was collected on 4,801 individuals.
- As with all surveys, findings are estimates only. The error rates on pages 7-14 are 2 percent for the statewide estimate, and range from 2-5 percent for all regional and demographic estimates unless otherwise noted.
- Other margins of error are provided in summary fashion throughout the report.



Background

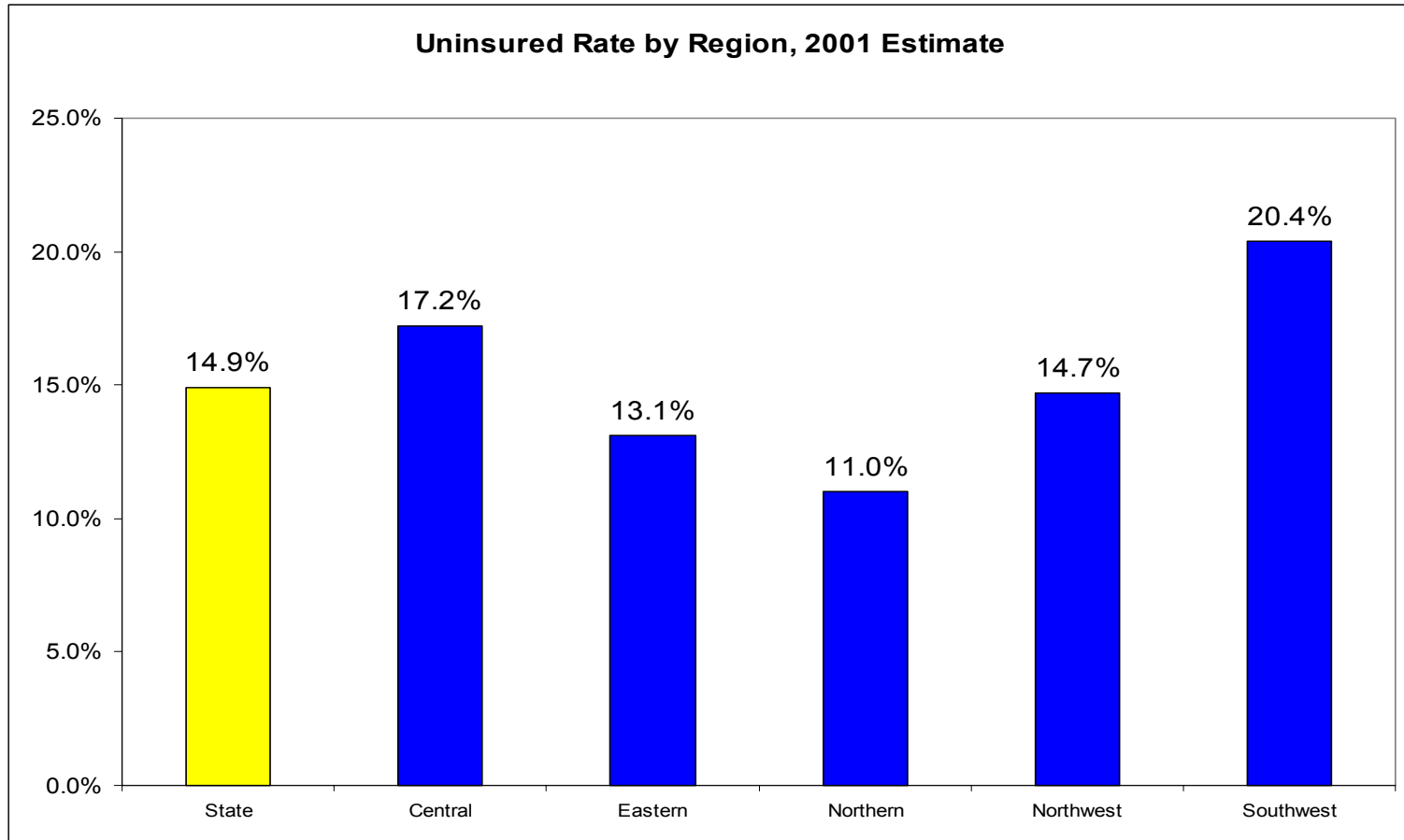
- This report refers to two general types of measures -- the uninsured rate, and the distribution of the uninsured.
- The uninsured rate refers to the percentage of a population group that has no health insurance. For example, the statement “14.9 percent of all Virginians are uninsured” describes the uninsured rate for Virginia’s population. This type of measure is used to answer the question, “Who is most at risk of being uninsured?”
- The distribution of the uninsured refers to the percentage of the *uninsured* who fall into a particular category. For example, the statement “20 percent of the uninsured have income at or below poverty,” describes the distribution of the uninsured by income. This type of measure is used to answer the question, “Who are the uninsured?”



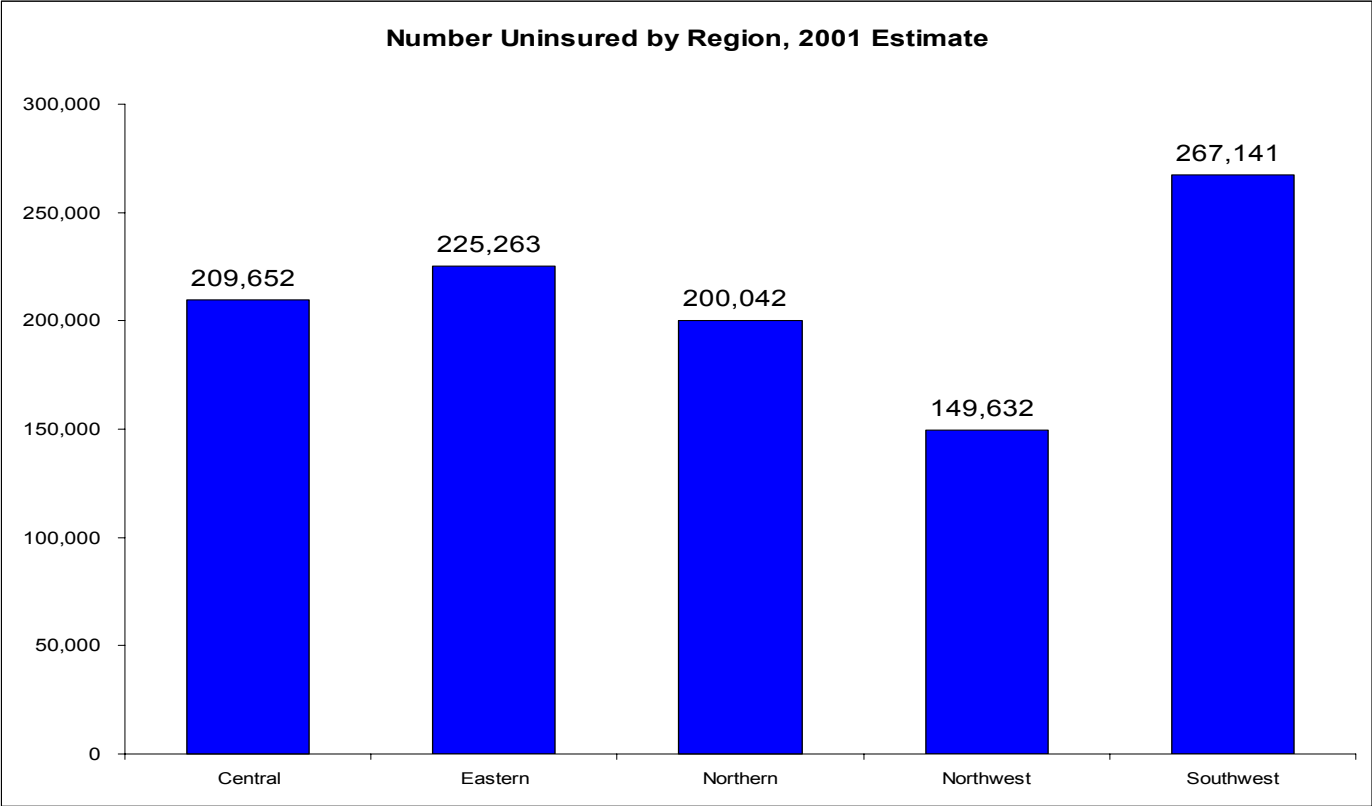
How many Virginians are uninsured?



An estimated 14.9% of all Virginians are uninsured. Regional uninsured rates vary from 11 percent to 20 percent.



Applying the state and regional uninsured rates to the overall population, an estimated 1,051,235 Virginians are without health insurance.*

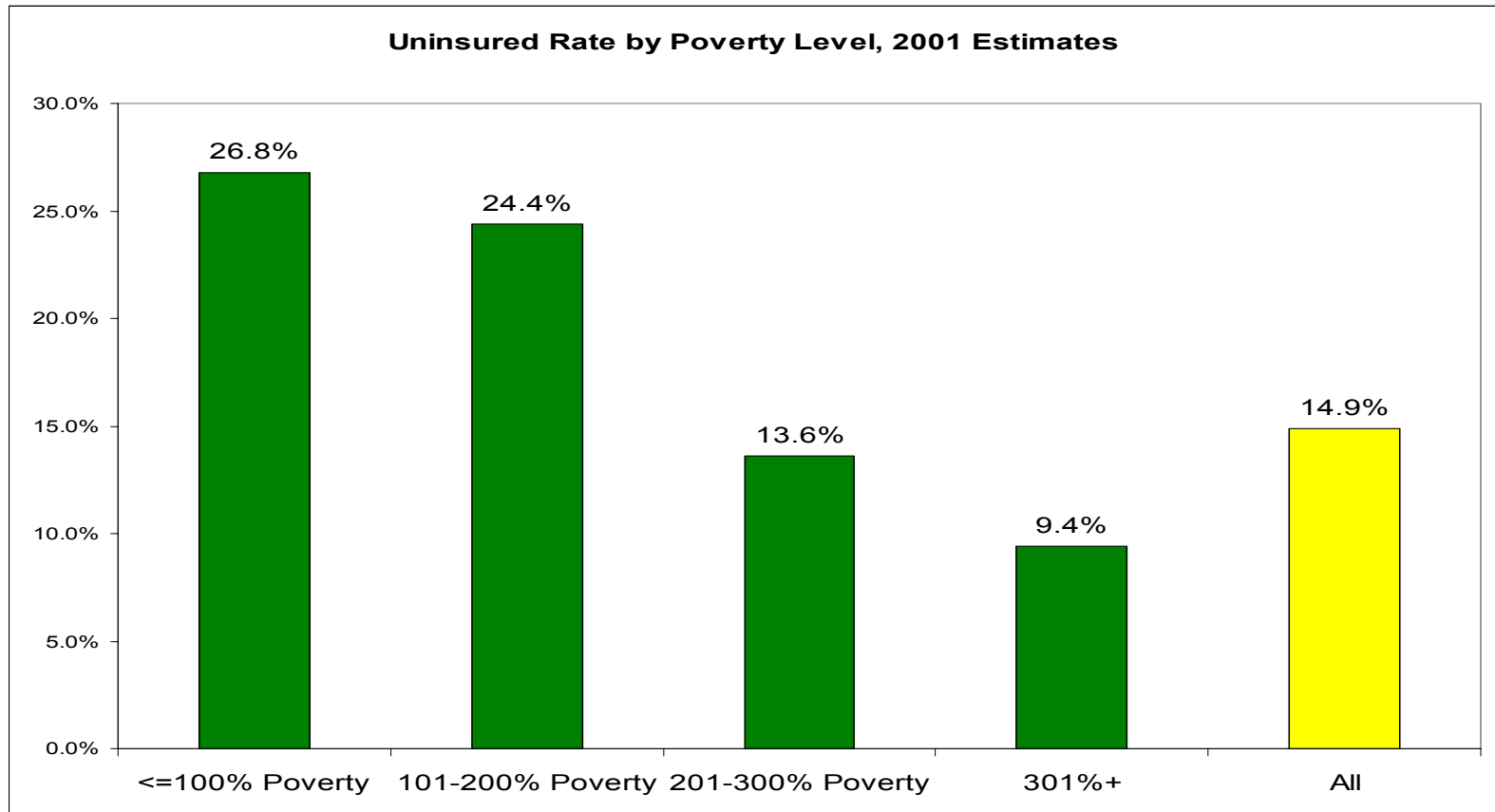


* Regional figures do not add up to exactly 1,051,235 due to rounding in the estimation process..

Who is most at risk of being **uninsured?**

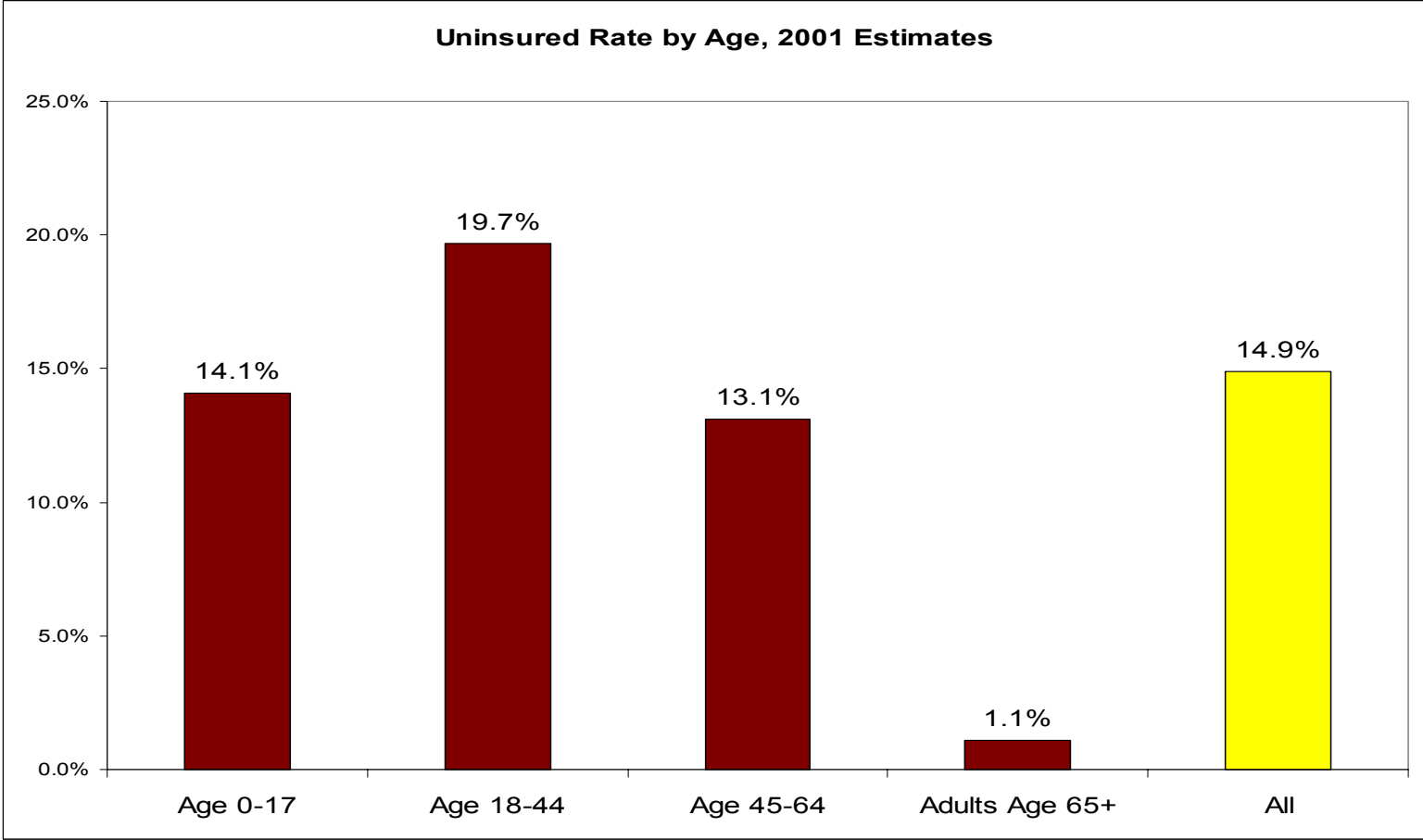


Uninsured Rates by Income Level: People with income at or below 200 percent of poverty are nearly twice as likely to be uninsured as compared with people at higher income levels.

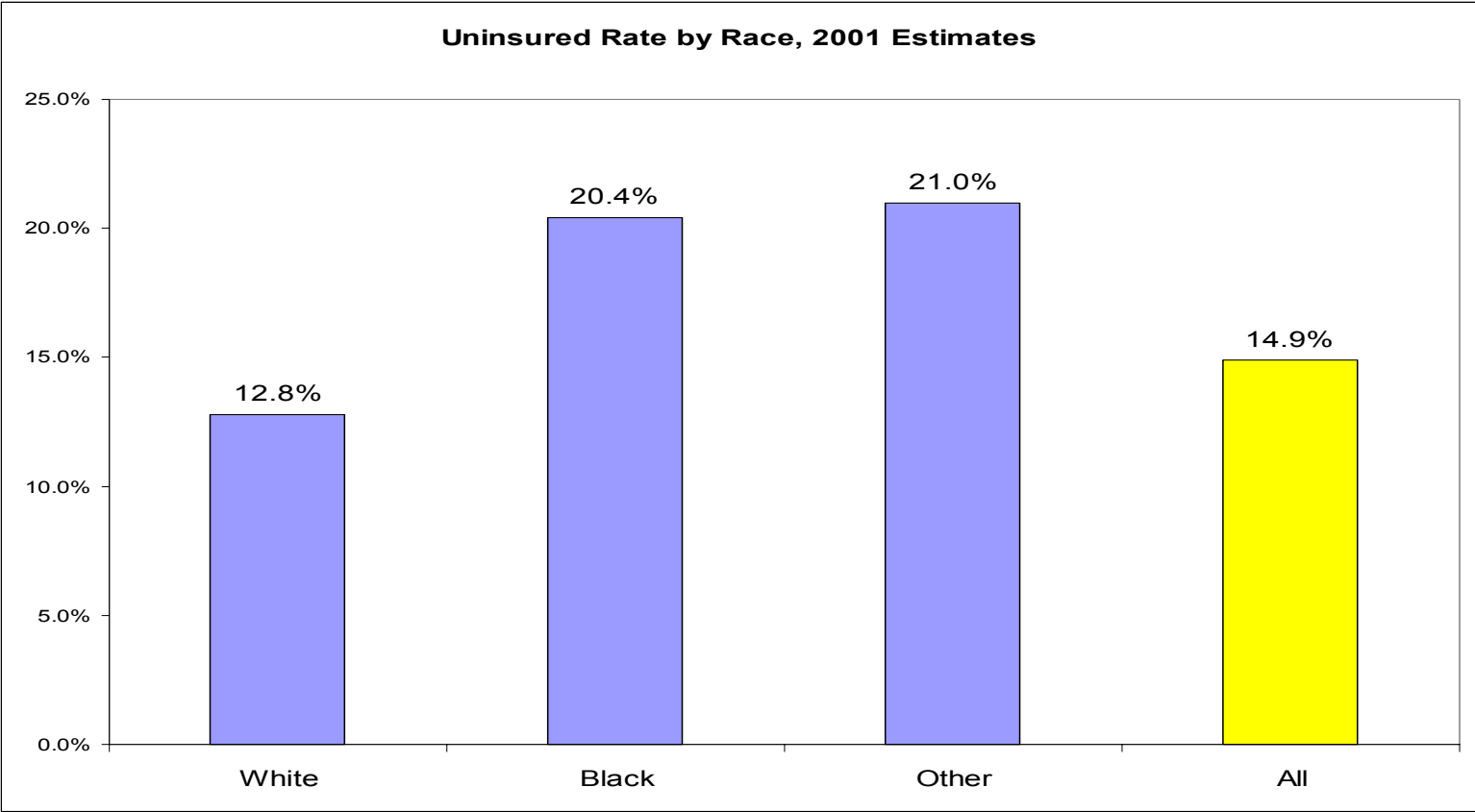


Note: Error margins are in the range of 2 percent for the statewide estimate and 2-8 percent for the income category estimates.

Uninsured Rates by Age: Young adults are at greater risk for being uninsured as compared to children and older adults.

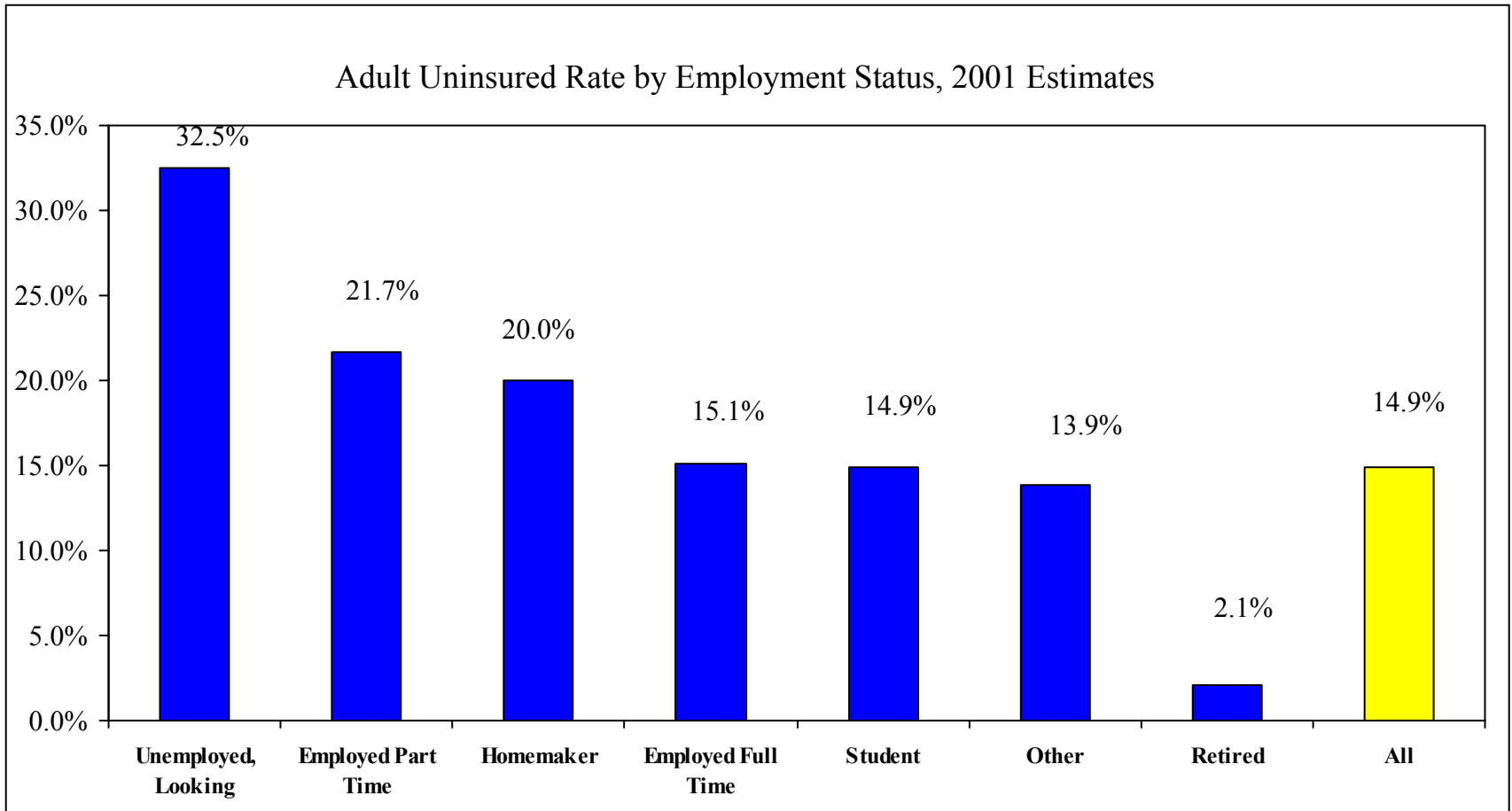


Uninsured Rates by Race: People of racial backgrounds other than White are at greater risk of being uninsured.



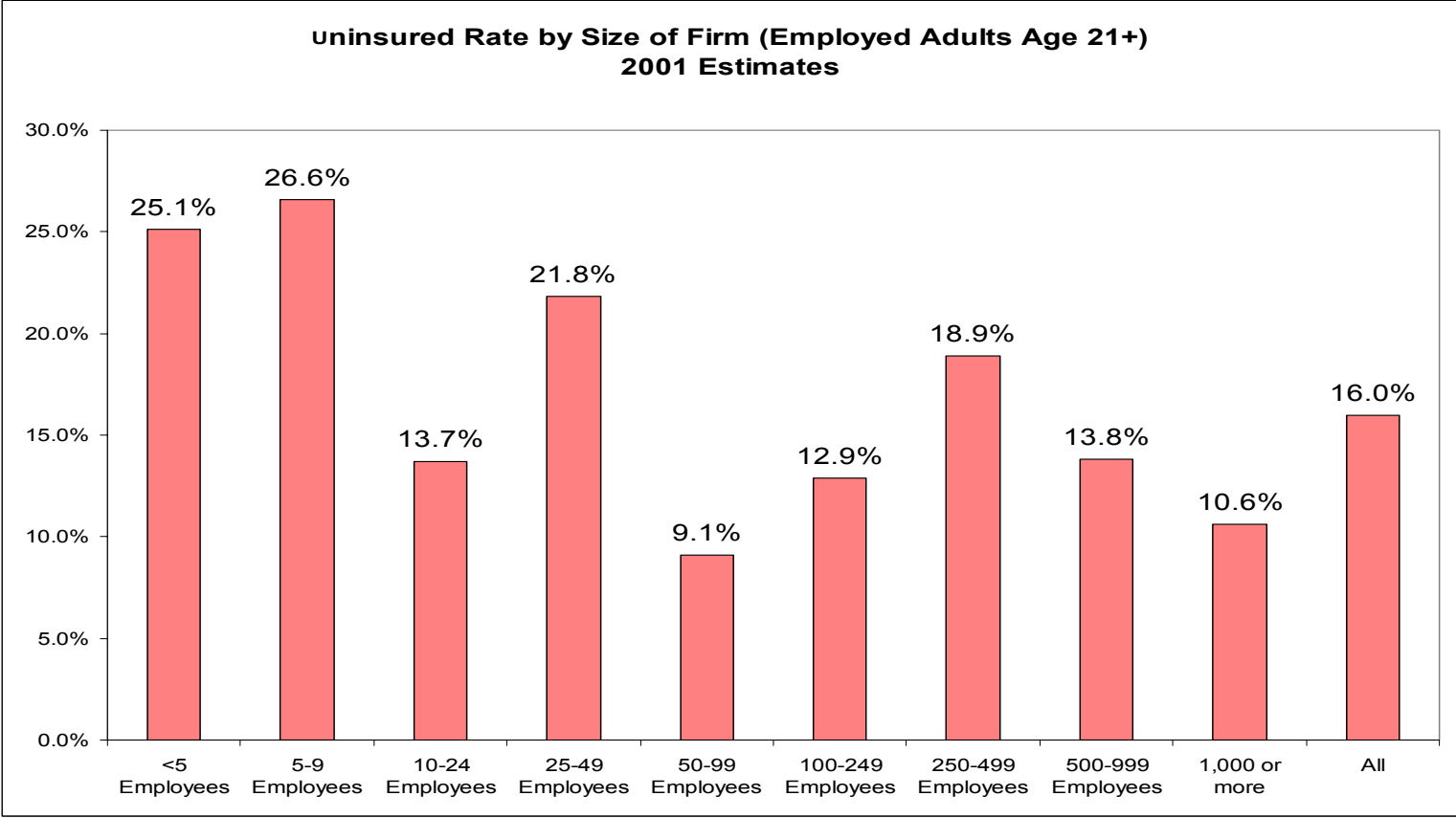
Note: Error margins are in the range of 2 percent for the statewide estimate, 2-5 percent for the Black and White estimates, and as much as 15 percent for the “other” category estimate. Racial categories as defined by U.S. Census Bureau.

Uninsured Rates by Employment Status: Unemployed, Part-time Workers, and Homemakers are at greater risk of being uninsured.



Note: Error margins are in the range of 2 percent for the statewide estimate, 2 percent for full-time employees and retirees, 18 percent for the unemployed, and 8-14 percent for other categories.

Uninsured Rates by Firm Size: Employees of very small firms are typically at greater risk of being uninsured.

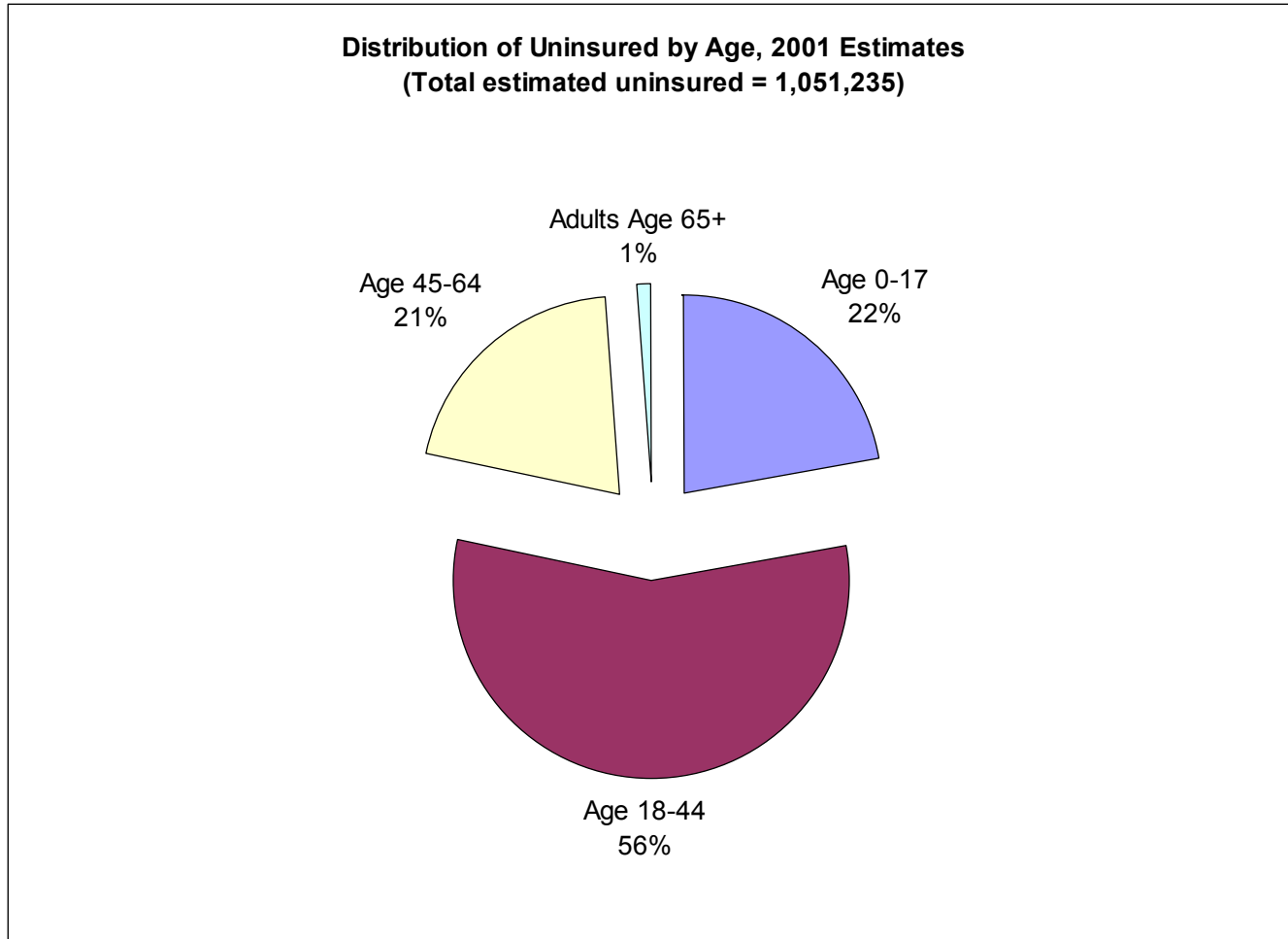


Note: Error margins are in the range of 2 percent for the statewide estimate 4 percent for firms with 1,000 or more employees, and 8-11 percent for the other category estimates.

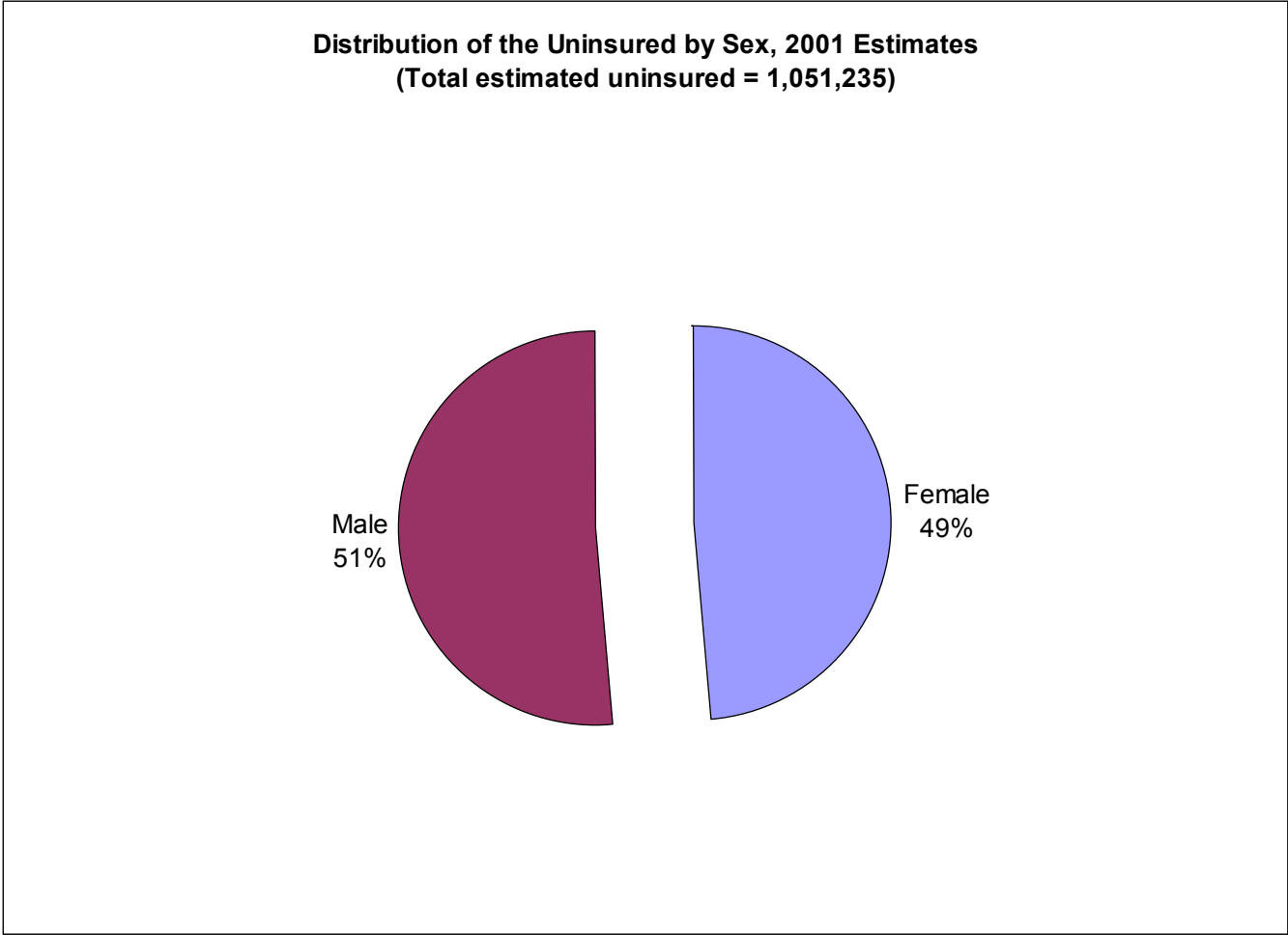
Who are the uninsured?



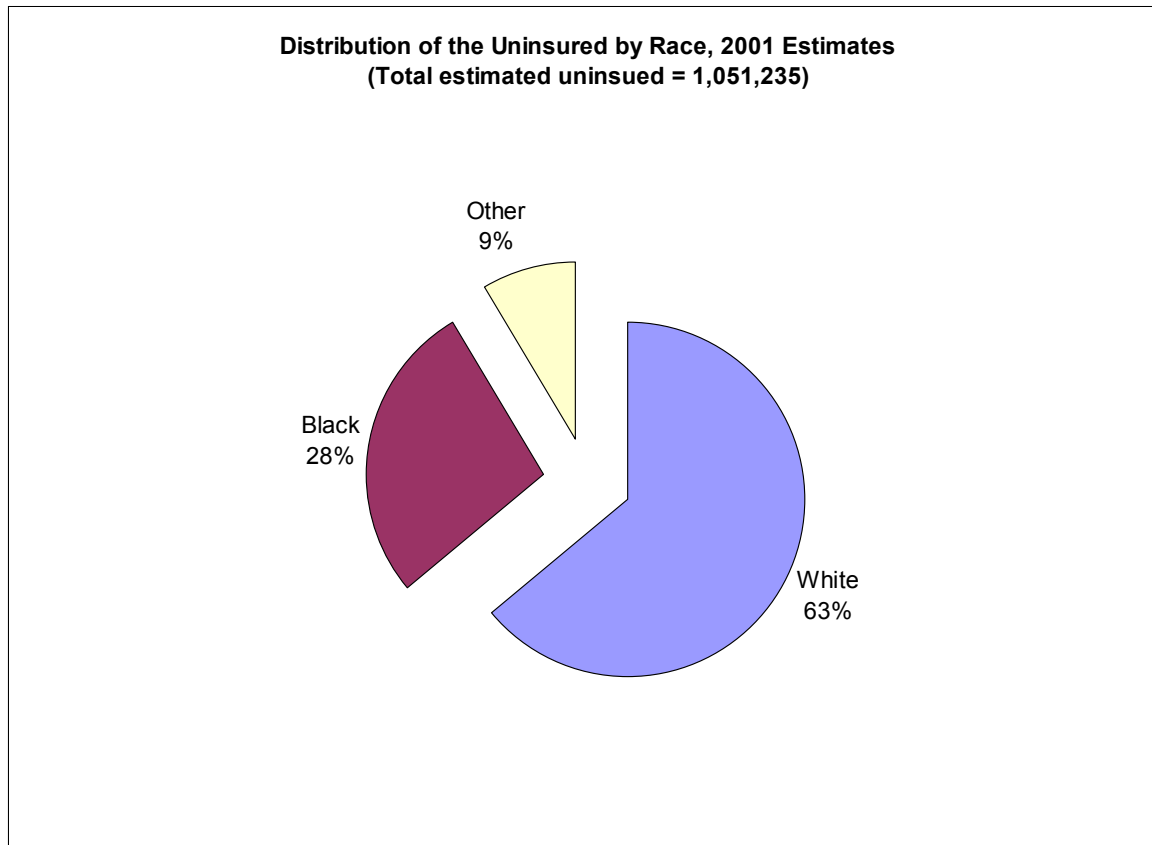
Distribution of the Uninsured by Age: An estimated 22 percent of the uninsured are children, 77 percent are age 18-64, and one percent are age 65+.



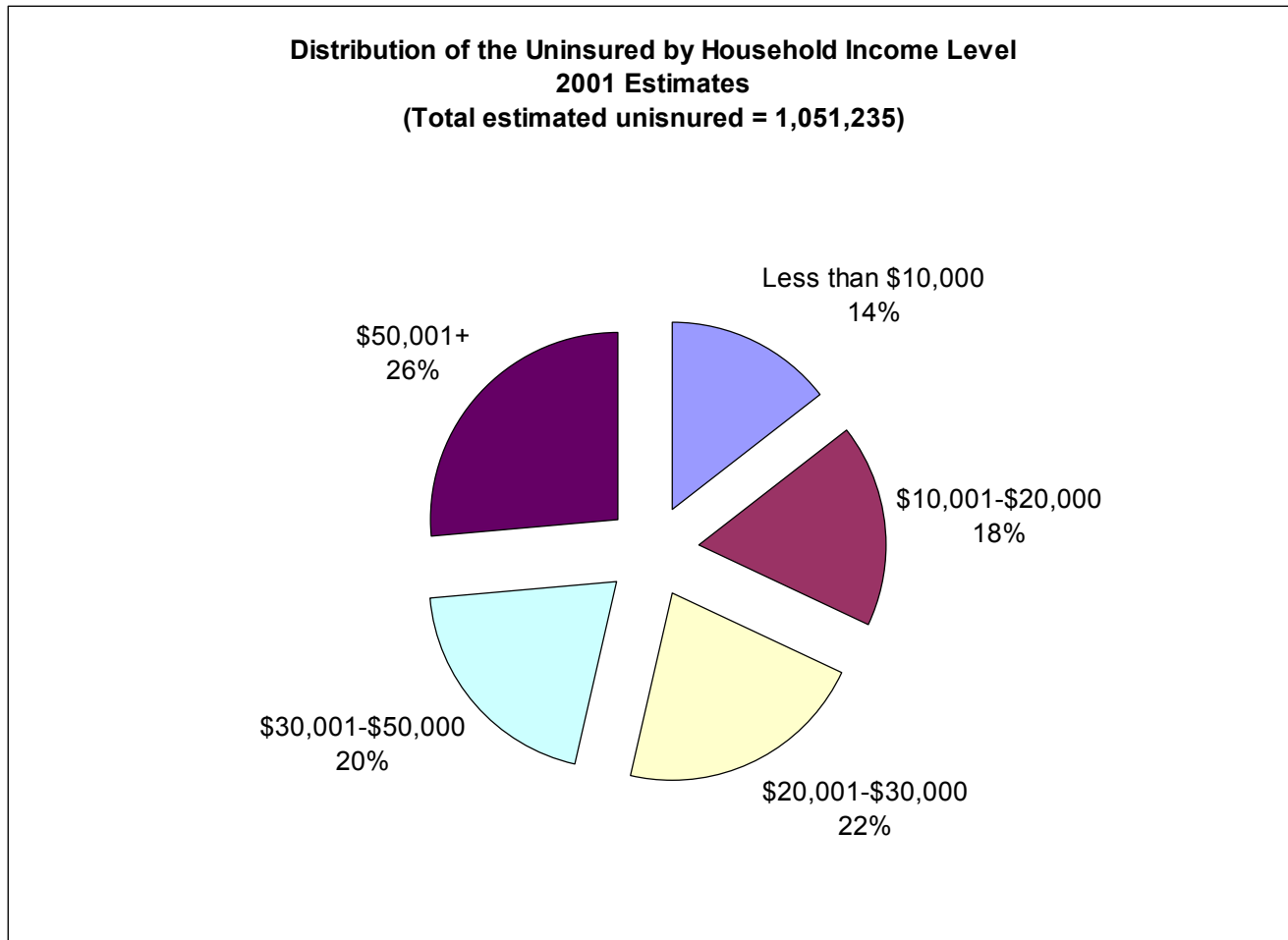
Distribution of the Uninsured by Sex: An estimated 51 percent of the uninsured are male.



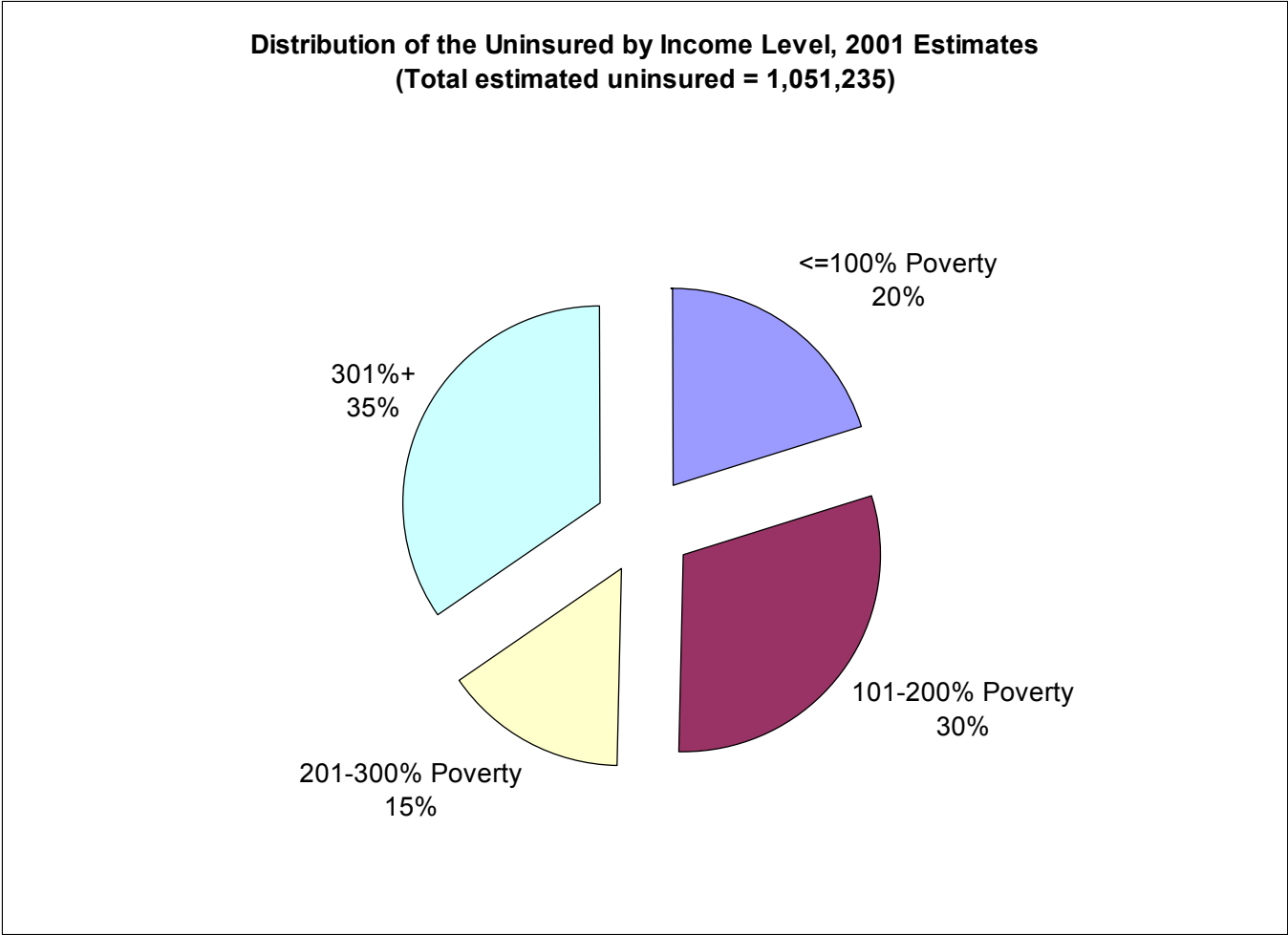
Distribution of the Uninsured by Race: An estimated 37 percent of the uninsured are of Black or other minority race.



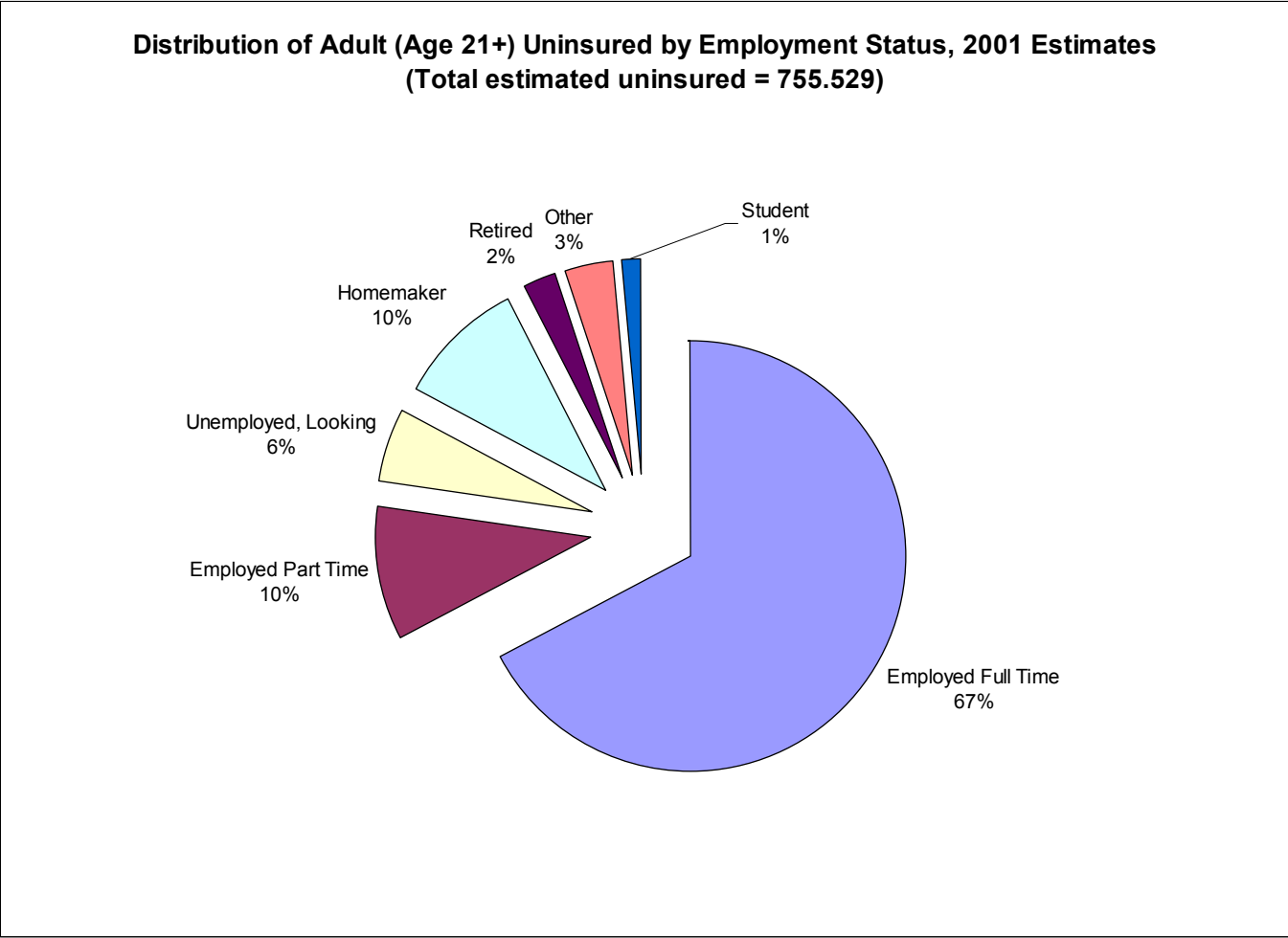
Distribution of the Uninsured by Income: Nearly half of the estimated uninsured(46%) have household income above \$30,000 per year.



Distribution of the Uninsured by Income: An estimated 50 percent of the uninsured have household income higher than 200 percent of poverty.



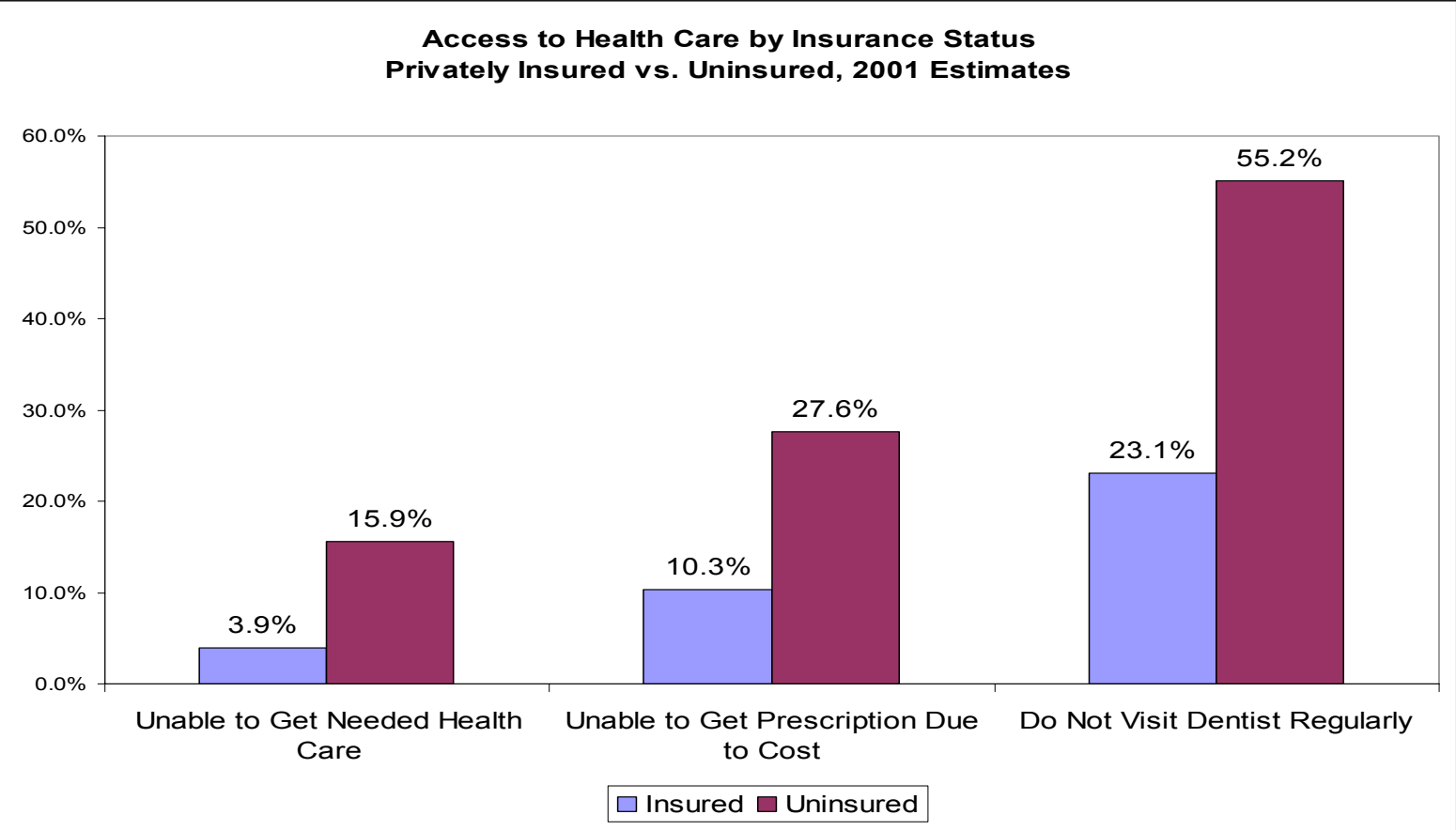
Distribution of the Uninsured by Employment Status: An estimated 67 percent of uninsured adults (age 21+) work full-time, and another 10 percent work part-time.



What is the impact of being uninsured?



Compared to those with private insurance, the uninsured are substantially more likely to forego needed medical care, prescriptions, and dental care.*

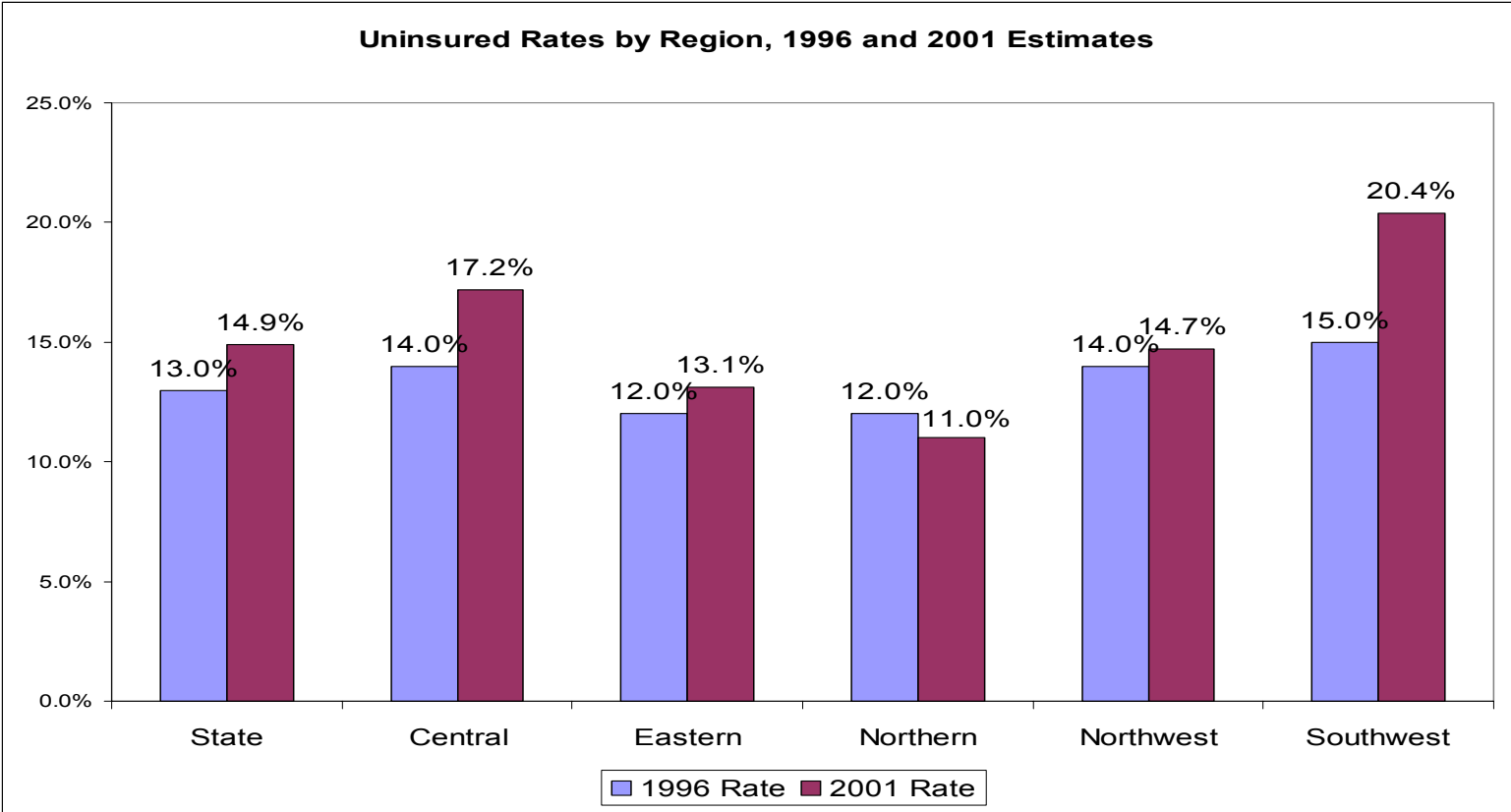


* Differences appear to be statistically significant at the 95 percent confidence level.

How has Virginia's uninsured population changed since 1996?

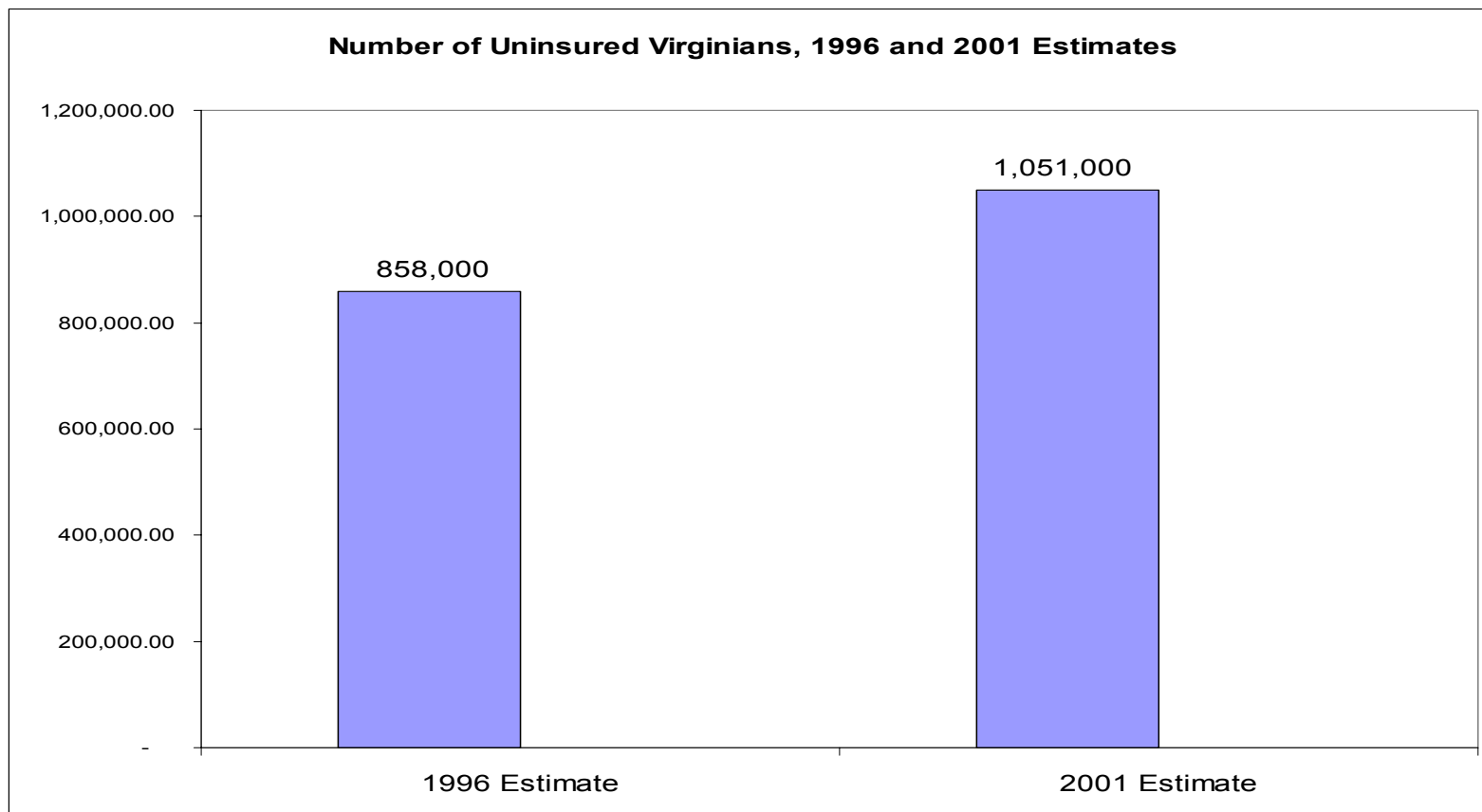


The estimated uninsured rate has increased from 13 percent to 14.9 percent. *

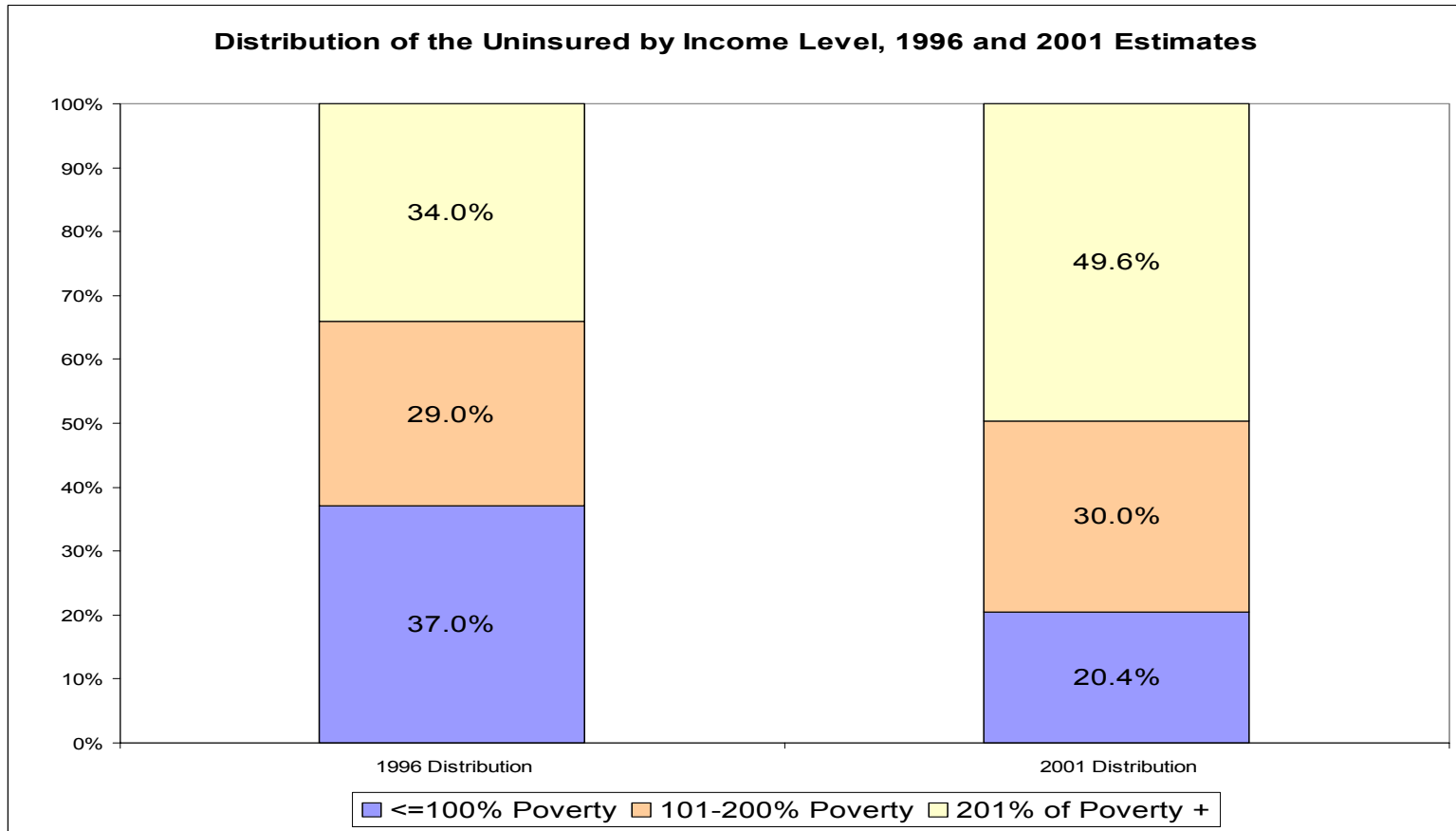


* Increases appear to be statistically significant at the 90 percent confidence level for the Statewide and Southwest estimates.

The estimated number of uninsured has increased by nearly 300,000 due to population growth and the increase in the uninsured rate.

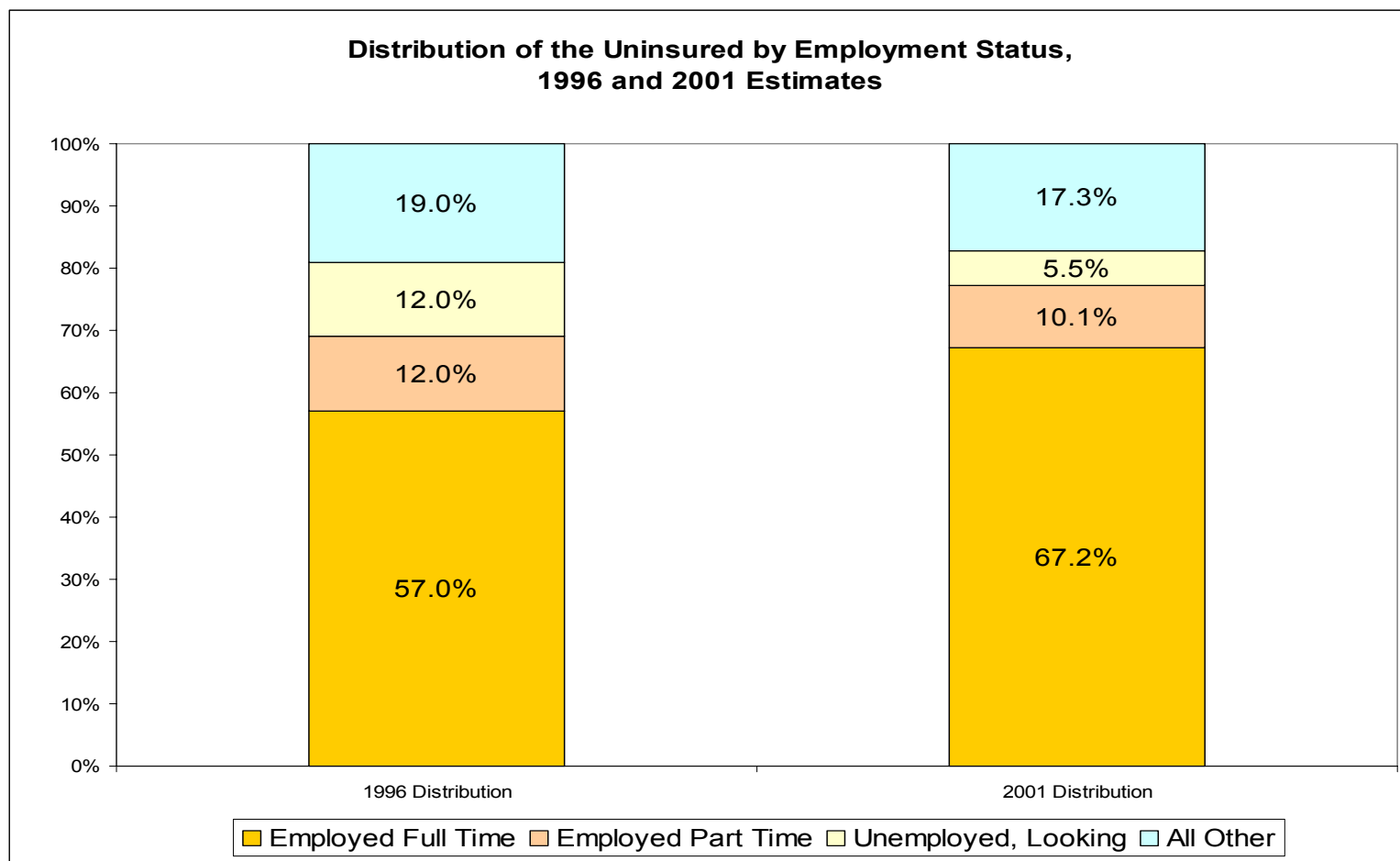


Individuals above 200 percent of poverty represent an increasing share of the uninsured population (50 percent in 2001 compared to 34 percent in 1996). *



* Difference appears to be statistically significant at the 90 percent confidence level.

Full-time workers represent an increasing share of uninsured adults (67 percent in 2001 compared to 57 percent in 1996).*



* Difference appears to be statistically significant at the 90 percent confidence level.

Summary

- One half of Virginia's uninsured have incomes below 200% of poverty and many of the uninsured (67%) are working fulltime.
- Accordingly, this population has been the focus of many of Virginia's public policy initiatives.
- This new survey shows that the lack of insurance is a growing problem, and that it is creeping into higher income brackets.
- This is especially noteworthy given the recent and prolonged economic boom.

