

# News Release

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## **New study finds increase in the number of Minnesotans without health insurance**

### *Decline in employer-sponsored health insurance a primary reason*

The percentage of Minnesotans without health insurance rose from 7.2 percent to 9.1 percent between 2007 and 2009, according to the results of a new survey by the Minnesota Department of Health (MDH) and the University of Minnesota School of Public Health.

An estimated 480,000 Minnesotans were uninsured in 2009, compared to 374,000 in 2007. In both years, about two-thirds of people who were uninsured reported having been without coverage for a year or longer.

The increase was primarily due to a decline in the percentage of Minnesotans who had health insurance through an employer (57.2 percent in 2009, compared to 62.5 percent in 2007).

“The economic recession has had a clear impact on health insurance access and affordability,” said Minnesota Commissioner of Health Dr. Sanne Magan. “While it is not surprising that we found a higher rate of uninsurance in 2009, these study results highlight the need to sustain Minnesota’s health reform efforts that are designed to contain rising health care costs.”

Minnesota is one of the first states to report 2009 health insurance coverage. “Because economic factors affecting coverage in Minnesota are having nationwide impacts, we think it is likely that national rates of uninsurance for 2009 will show an upward trend, just as they did in Minnesota,” said Stefan Gildemeister, assistant director of the Health Economics Program at MDH.

Minnesota has historically had one of the lowest rates of uninsurance in the nation, according to the Current Population Survey, a national survey that allows for comparisons across states. National uninsurance rates are published in August each year, for the preceding calendar year.

Although the decline in employer coverage was partly offset by an increase in coverage through public insurance programs (28.7 percent in 2009, compared to 25.2 percent in 2007), the percentage of Minnesotans without any health insurance also increased. The share of the population that purchased individual coverage in the private market remained steady at about 5 percent.

The study also shows the rates of uninsurance for black, American Indian and Hispanic/Latino Minnesotans (16 percent, 18.8 percent and 28.6 percent, respectively) were two to 3.7 times higher than the rate for the white population (7.8 percent). The uninsurance rate for Asians was 9.1 percent, which was not statistically different from the rate for white Minnesotans.

“The bad news is that disparities between members of our community persist. While not exactly good news, it appears these tough economic times have hit everyone such that racial and ethnic gaps in coverage have not increased since 2007,” said Kathleen Call, associate professor at the School of Public Health.

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## Uninsurance survey results—page 2

Uninsurance rates were also higher for young adults and people with low incomes. An estimated 22 percent of 18- to 24-year-olds in Minnesota were uninsured. An estimated 17 percent of people in families with incomes below 200 percent of federal poverty guidelines were uninsured, even though many may be eligible for a public insurance program.

Over 60 percent of uninsured Minnesotans are potentially eligible for public insurance coverage, while 17 percent are eligible for coverage through an employer but not enrolled.

The study results are based on a telephone survey of more than 12,000 Minnesota households conducted from August through November 2009. The survey was conducted in English and Spanish. The survey results are statistically weighted so that they are representative of the state population. Cell phones were included in the survey for the first time in 2009, due to the rising proportion of Minnesota households that use cell phones exclusively (an estimated 19 percent of households).

The Minnesota Health Access Survey is a large-scale health insurance survey conducted jointly by MDH and the School of Public Health every two years. A fact sheet summarizing the initial results of the survey can be found at [www.health.state.mn.us/health/economics](http://www.health.state.mn.us/health/economics) or at [www.shadac.org](http://www.shadac.org). More detailed results from the survey will be published later this year.

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