# Review of Trends in Minnesota Health Insurance Coverage

Health Care Transformation Task Force
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Minnesota Department of Health

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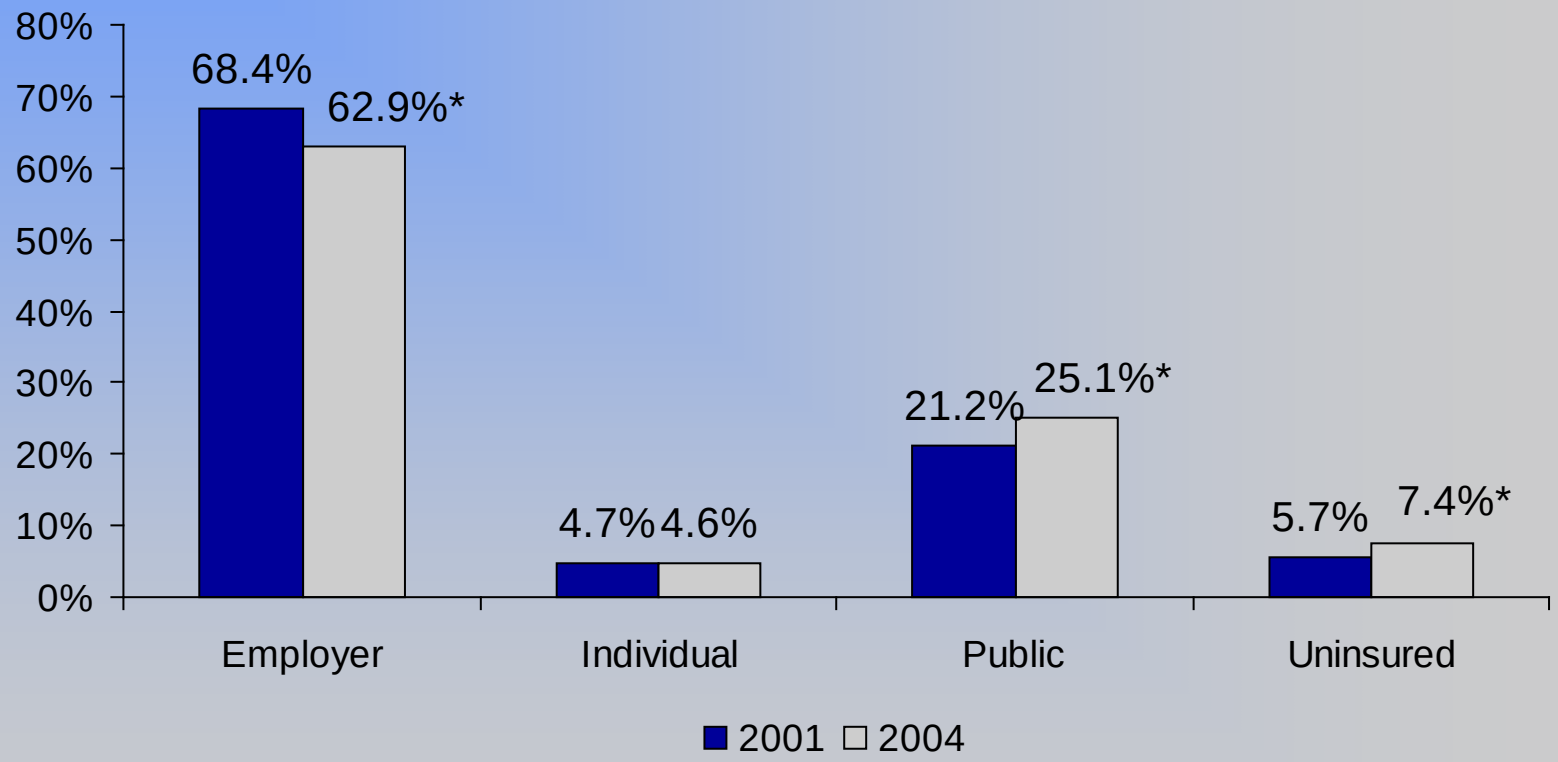
# Sources of Insurance in Minnesota, 2001 and 2004




Source: 2001 and 2004 Minnesota Health Access Surveys

* Indicates a statistically significant difference from 2001.

# Factors Contributing to a Decline in Employer Coverage

- Lower share of population employed in 2004 vs 2001 (72.3% vs 75.0%)
- Changes in job characteristics. For example:
  - Increase in temporary/seasonal jobs
  - Smaller share of population working for very large employers, where employer-based coverage is more likely
- Decline in employer coverage was largely the result of declining access, not take-up

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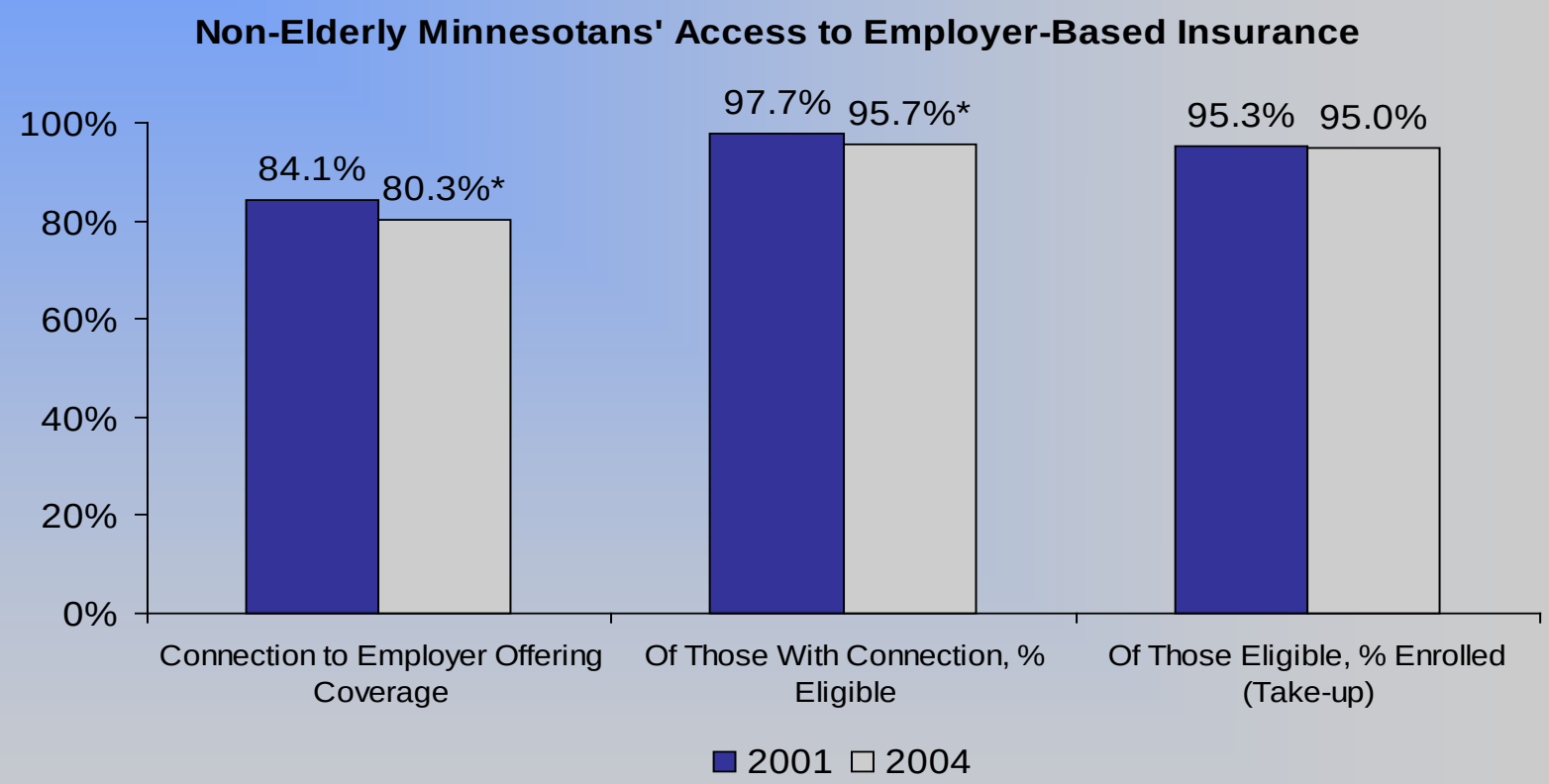
# Access to Employer Coverage: Offer, Eligibility, and Take-up Rates, 2001 and 2004

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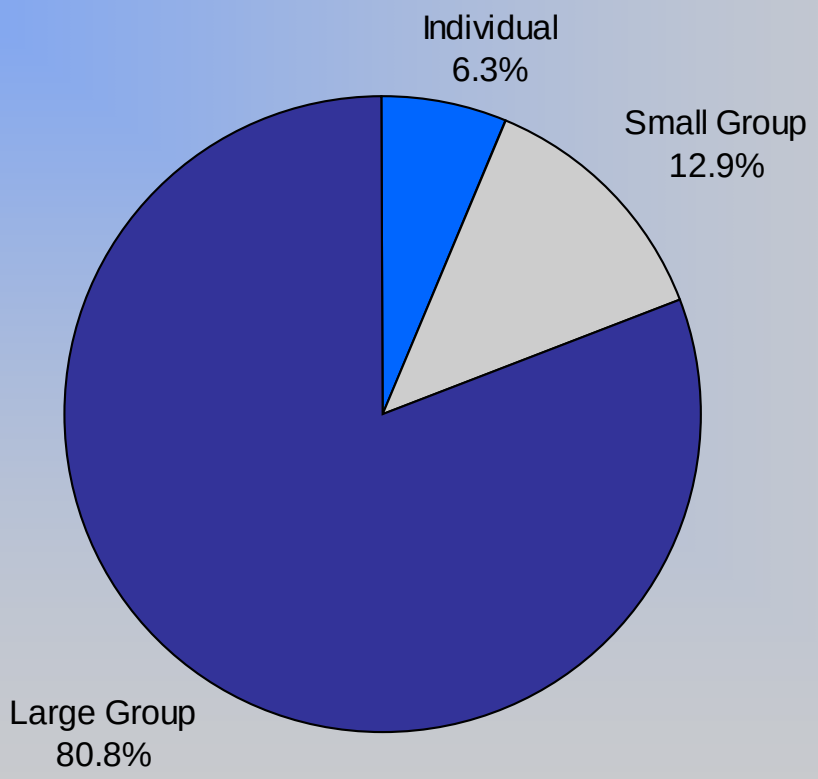
# Private Health Insurance: Enrollment in Large Group, Small Group, and Individual Coverage, 2004




Source: MDH Health Economics Program

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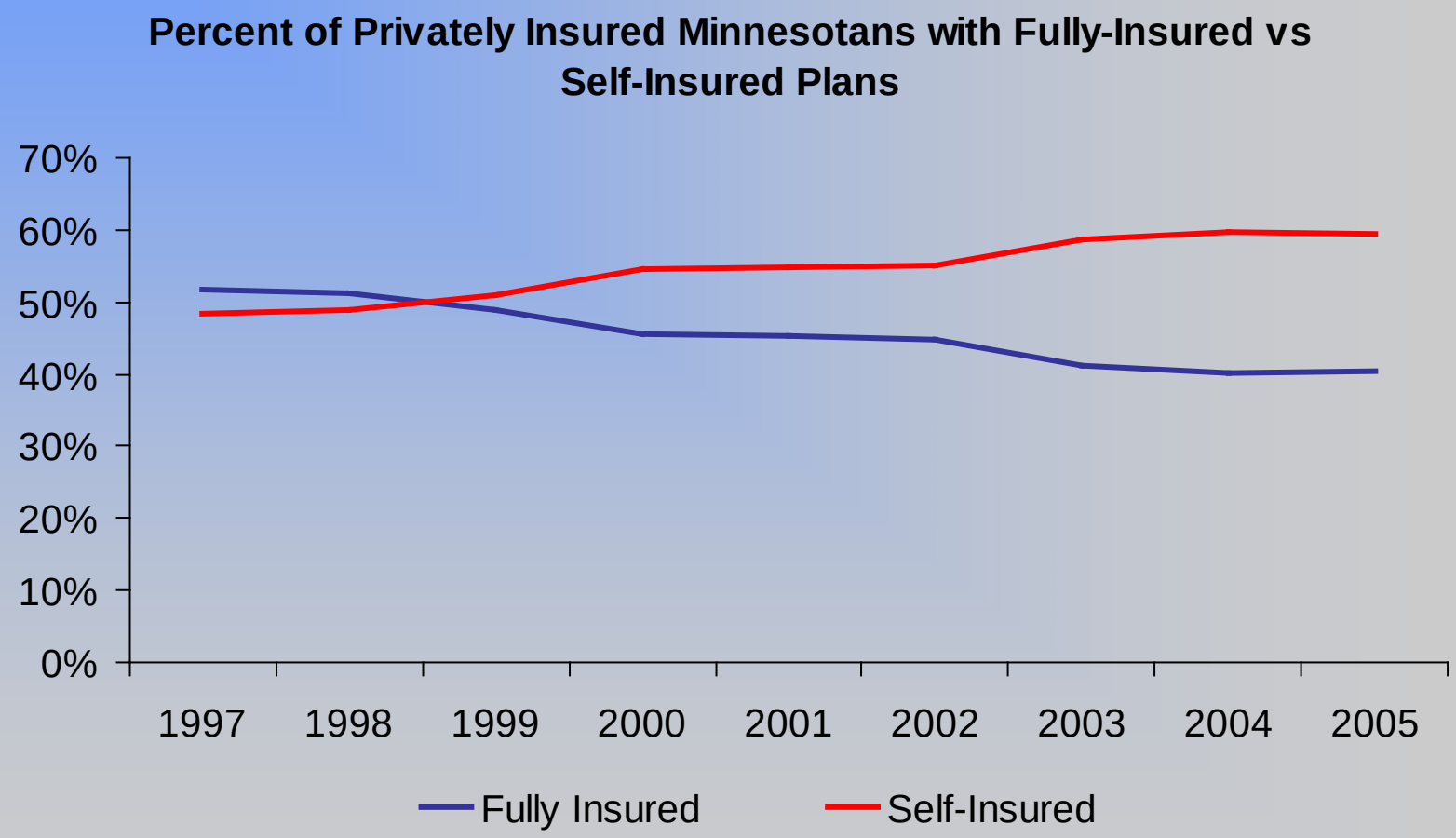
# Private Health Insurance: Enrollment in Fully Insured and Self-Insured Plans, 1997 to 2005




Source: MDH Health Economics Program

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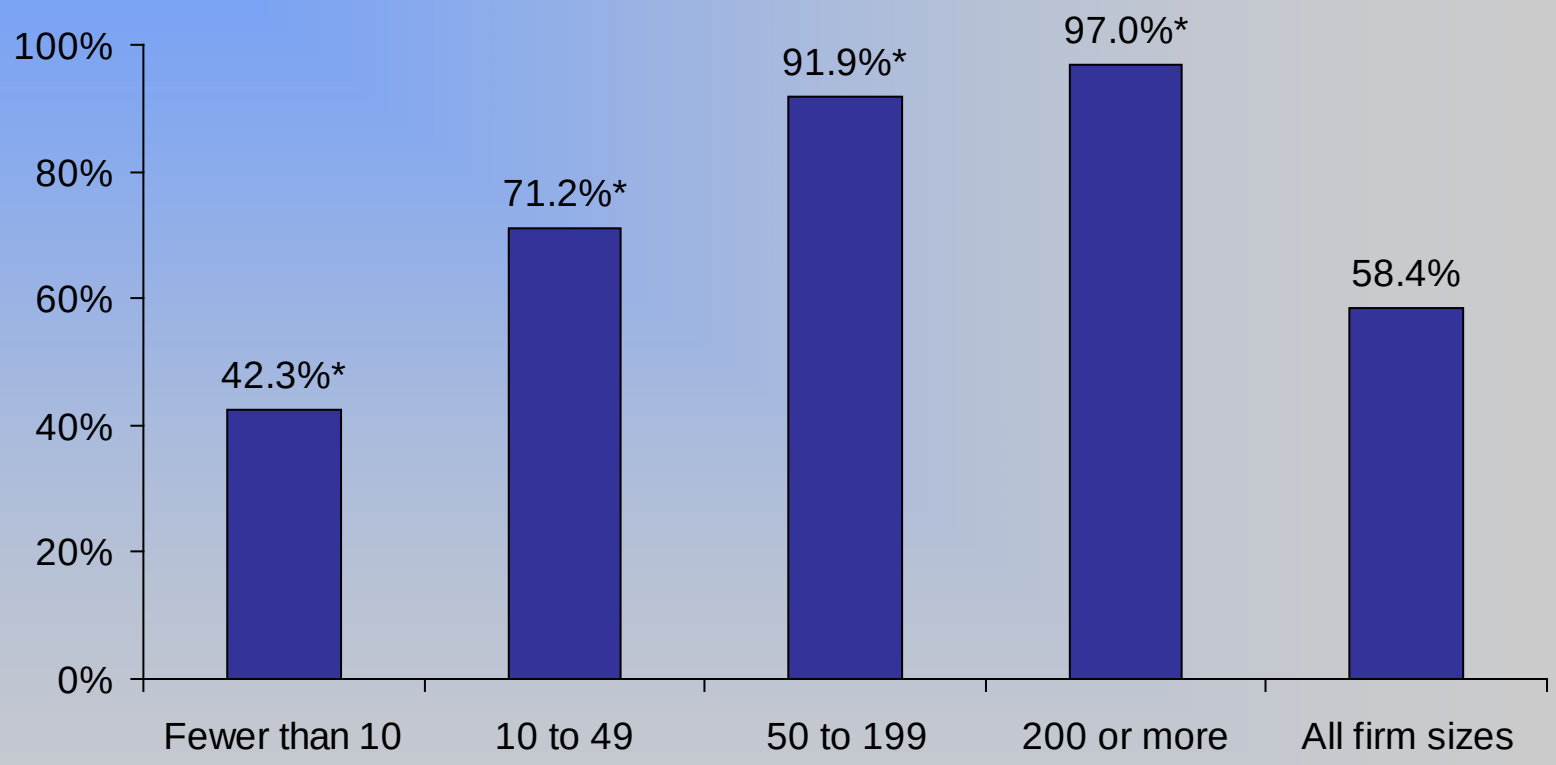
# Percent of Minnesota Businesses Offering Health Insurance, by Firm Size, 2006




*Indicates a statistically significant difference (95% level) from the rate for all firm sizes
Source: preliminary results from 2006 Minnesota Employer Health Insurance Survey

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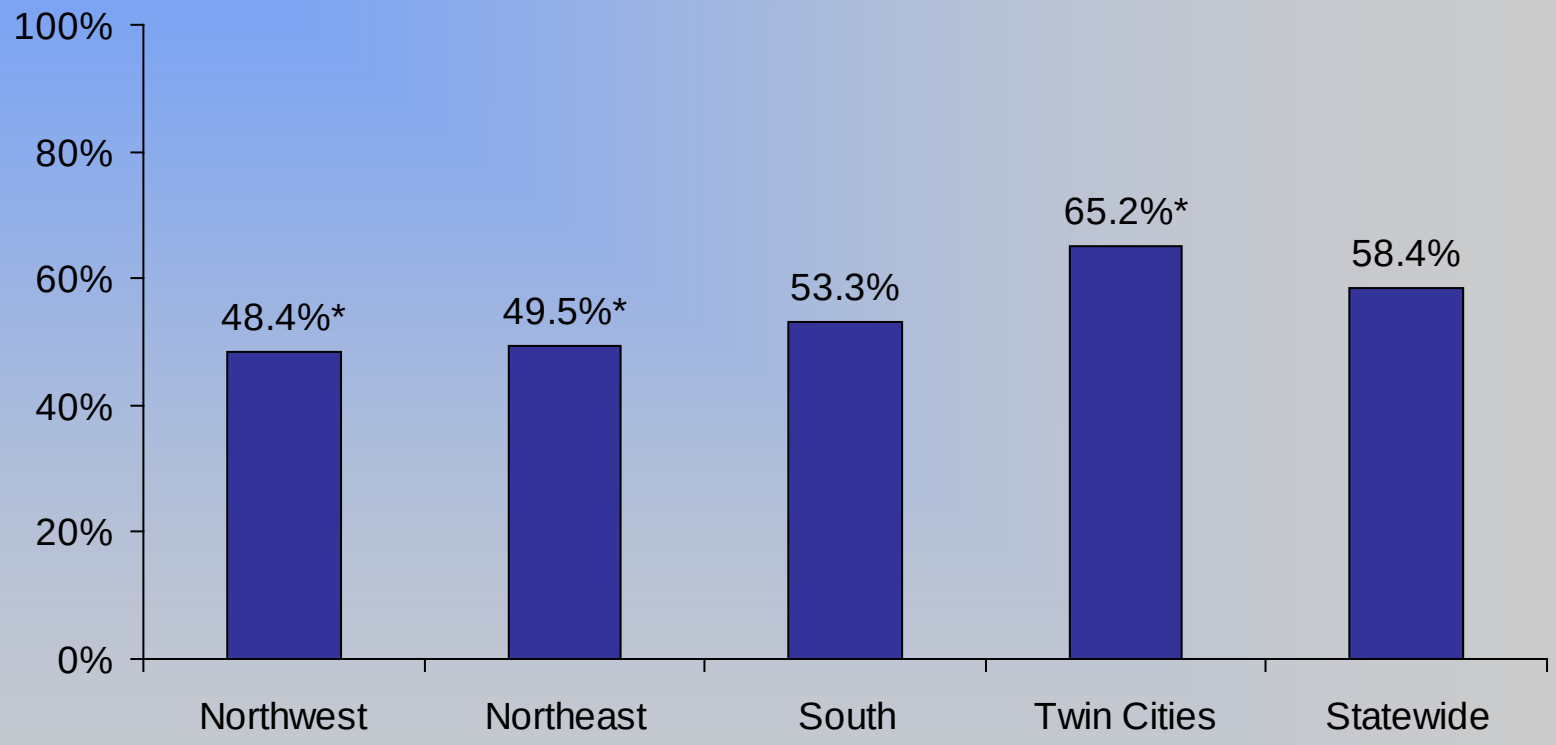
# Percent of Minnesota Businesses Offering Health Insurance, by Region, 2006




*Indicates a statistically significant difference (95% level) from the statewide rate
Source: preliminary results from 2006 Minnesota Employer Health Insurance Survey

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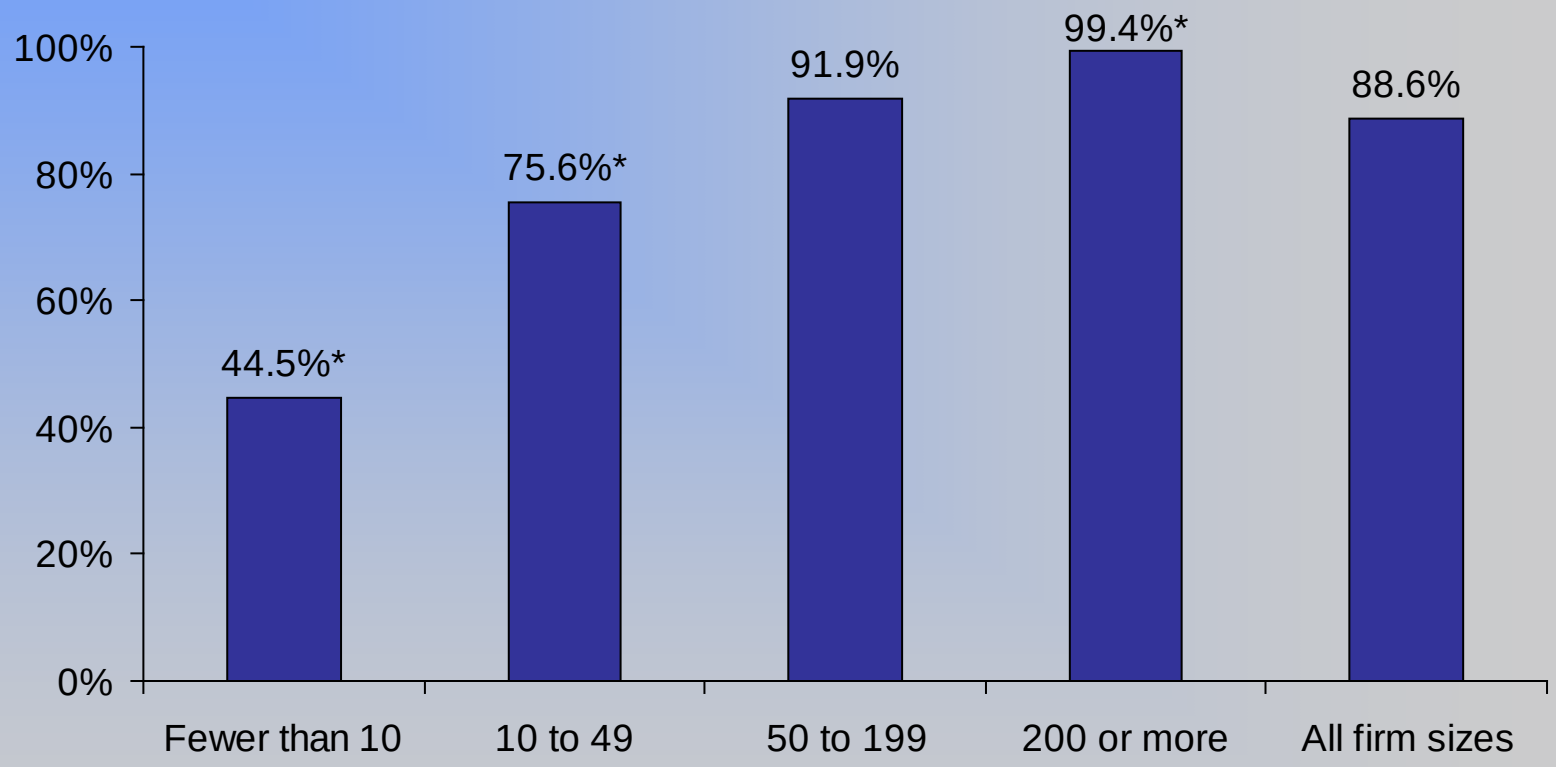
# Percent of Employees Working for a Firm That Offers Health Insurance, by Firm Size, 2006

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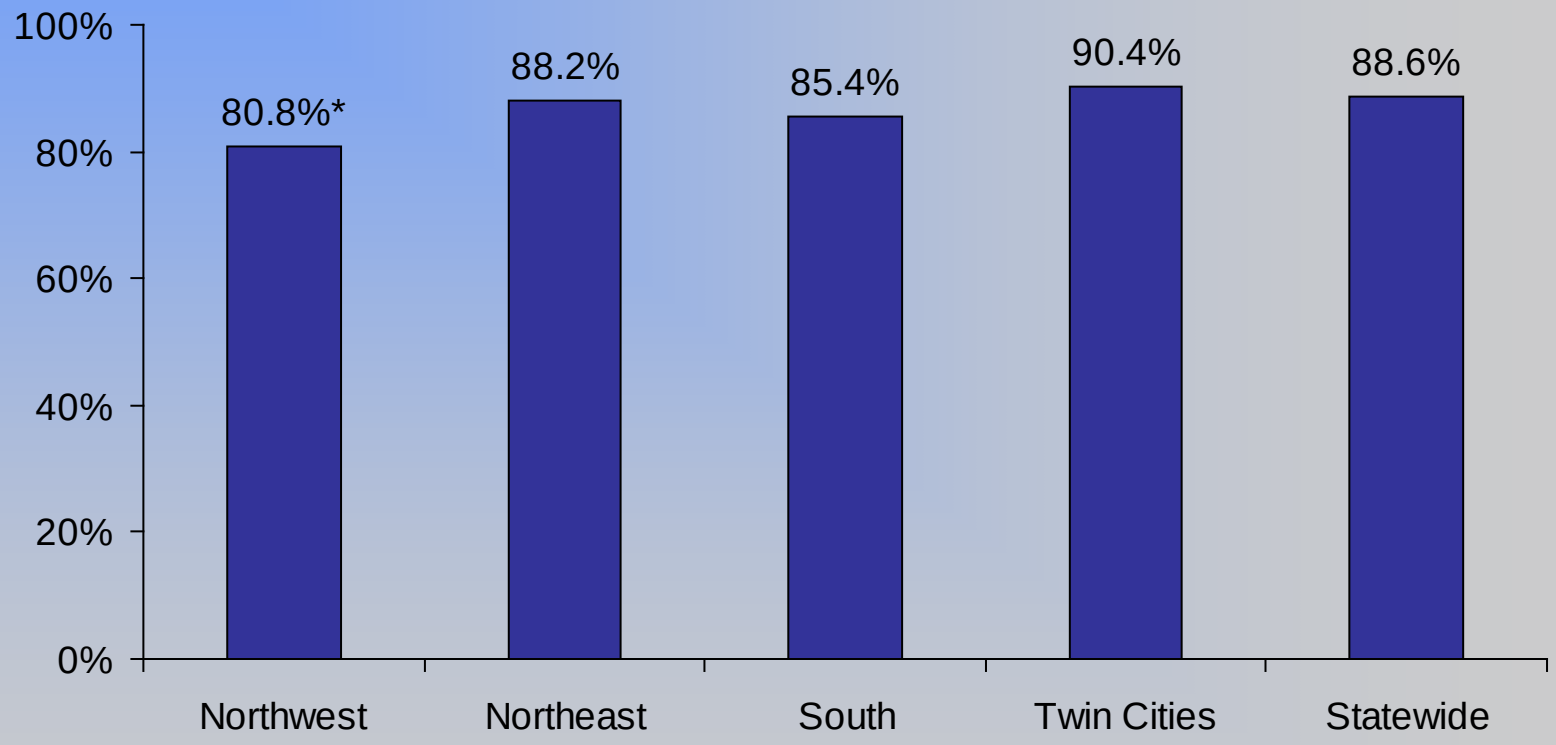


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Source: preliminary results from 2006 Minnesota Employer Health Insurance Survey

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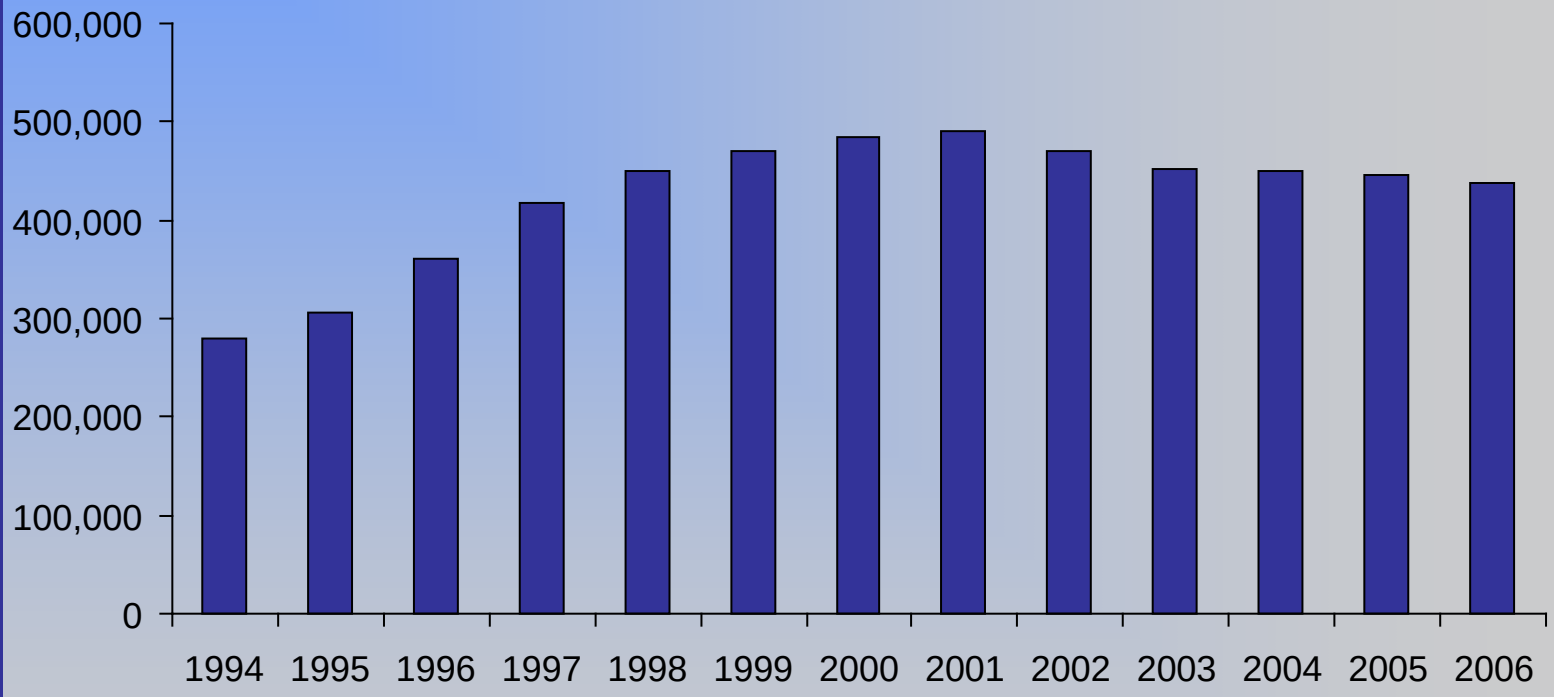
# Trends in Minnesota Small Group Health Insurance Enrollment, 1994 to 2006




Note: Fully Insured market only.
Source: MDH, Health Economics Program; estimates based on data from various sources.

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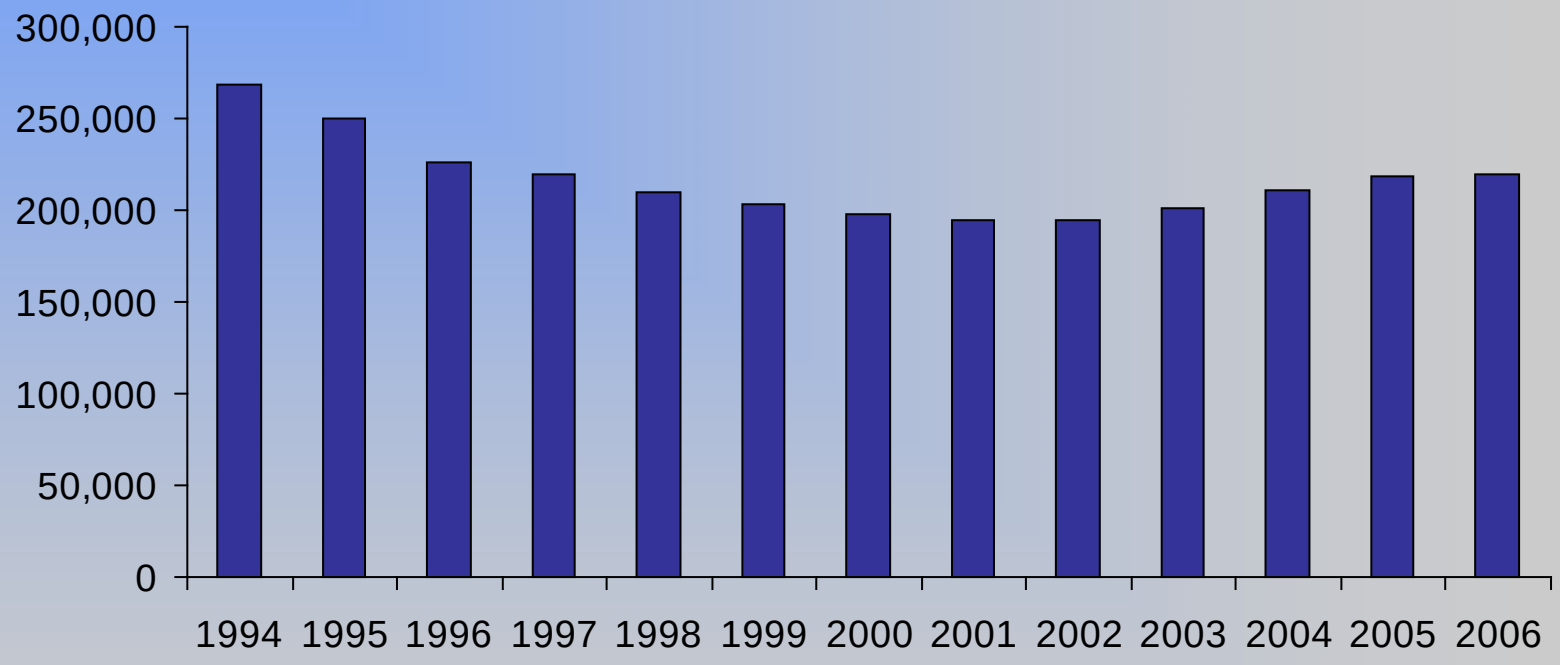
# Trends in Minnesota Individual Market Enrollment, 1994 to 2006




Source: MDH, Health Economics Program; estimates based on data from various sources.

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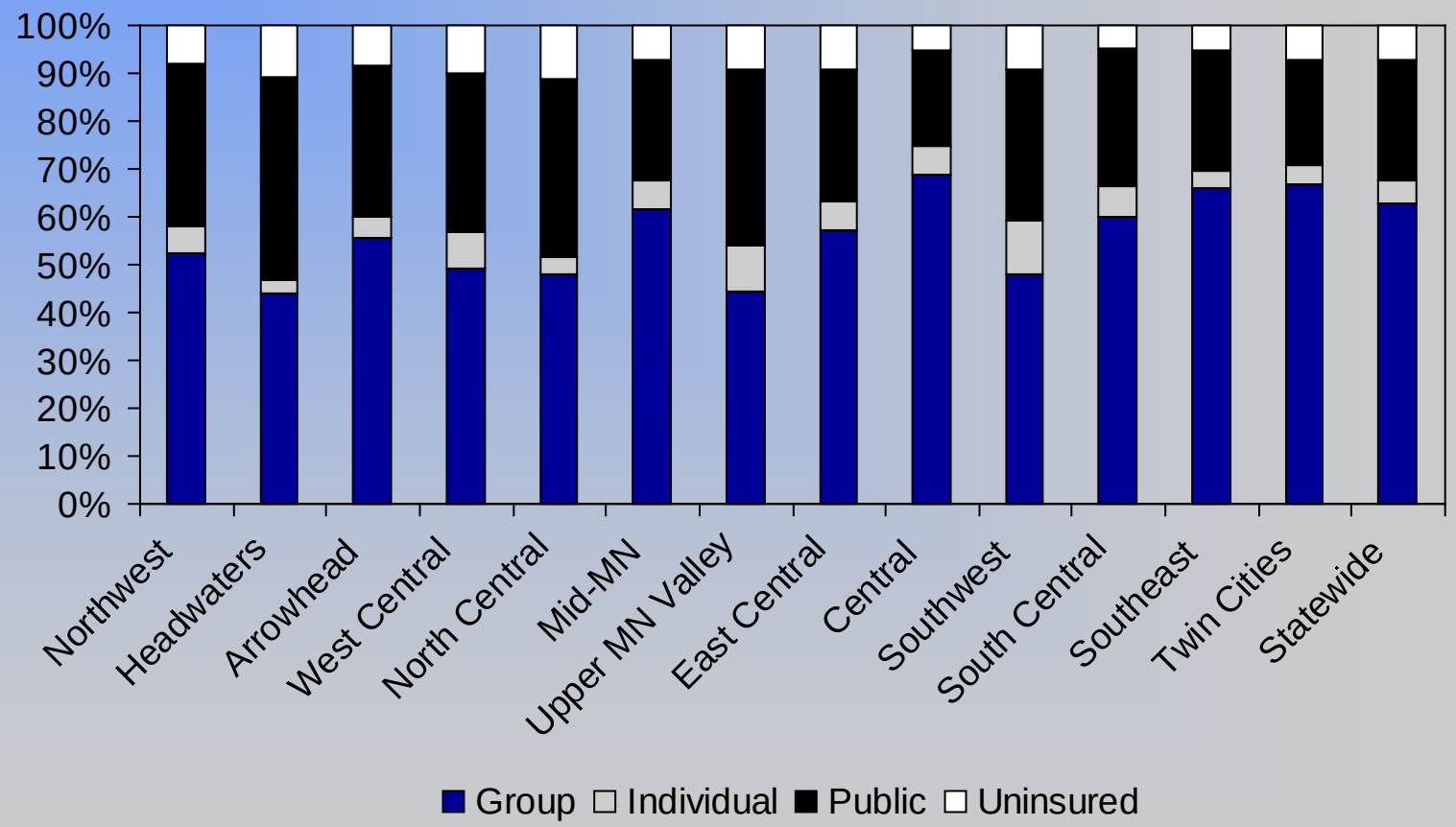
# Sources of Insurance Coverage by Region, 2004




Source: 2004 Minnesota Health Access Survey