

Louisiana's Uninsured Population

A Report from the 2009 Louisiana Health Insurance Survey

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I. Introduction

The 2009 Louisiana Health Insurance Survey (LHIS) is the fourth in a series of surveys designed to provide the most accurate and comprehensive assessment of Louisiana's uninsured populations possible. Each round of the LHIS has been based on over 10,000 Louisiana households and 27,000 Louisiana residents, thus allowing for detailed estimates of uninsured populations for each of the Department of Health and Hospitals' nine regions and for specific subpopulations (e.g., African-American children under 200% of federal poverty). Each round of the LHIS has also incorporated methodological improvements to ensure that the survey results reported reflect the best understanding of how to estimate uninsured populations. The 2007 LHIS, for example, incorporated an innovative methodological tool to adjust uninsured estimates for the Medicaid undercount at the individual level.

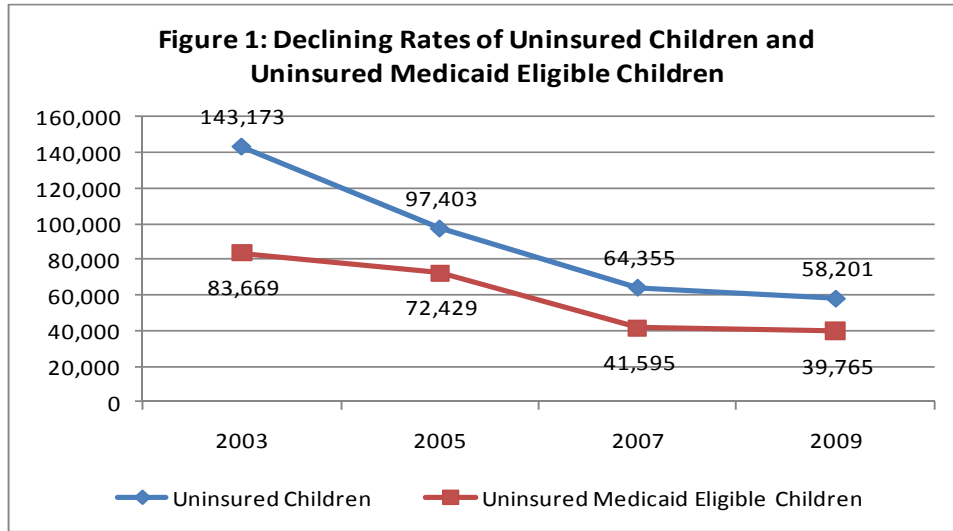
The 2009 LHIS incorporates uninsured estimates from a cell phone sample. National-level surveys estimate the cell-only population at 18% and growing, while estimates at the state level based on econometric modeling estimate cell-only households at 15%.¹ In addition, there is a growing cell-mostly population that continues to have a landline phone but primarily uses cell phones for personal communication. Both of these groups may be missing from traditional landline telephone surveys. In the 2009 LHIS, the final results incorporate a sample of 500 cell phone users into the estimates of the uninsured.

The 2009 LHIS also incorporates better estimates of Medicaid eligibility by including income adjustments for child care and working parents and identifying children in step-families, foster care, or living with other relatives. In the 2009 LHIS, the estimates of Medicaid eligibility are further refined by pulling out families within households (e.g., a parent and child living with a relative).

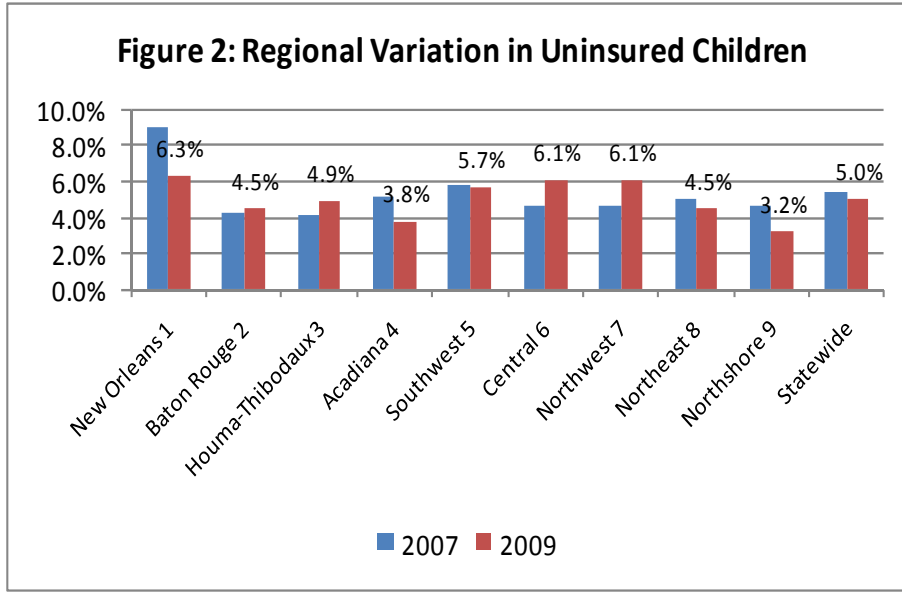
Aside from the methodological improvements, the timing of the 2009 LHIS adds greatly to its significance. While the national economy has experienced its worst recession in over three decades, the Louisiana economy has performed relatively well. The unemployment rate in Louisiana, 7.4% in October 2009, is 15th lowest among all U.S. states while the 12-month net change in unemployment - 1.9 percentage points - is 7th lowest among states. Even so, a declining stock market has meant that many Louisiana residents have seen their wealth decline significantly, and the statewide unemployment rate has increased from 5.5% in October 2008 to 7.4% in October 2009.

¹ "The Impact of Wireless-only Households on State Surveys of Health Insurance Coverage," State Health Access Data Assistance Center (March 2009).

II. Summary of Major Findings

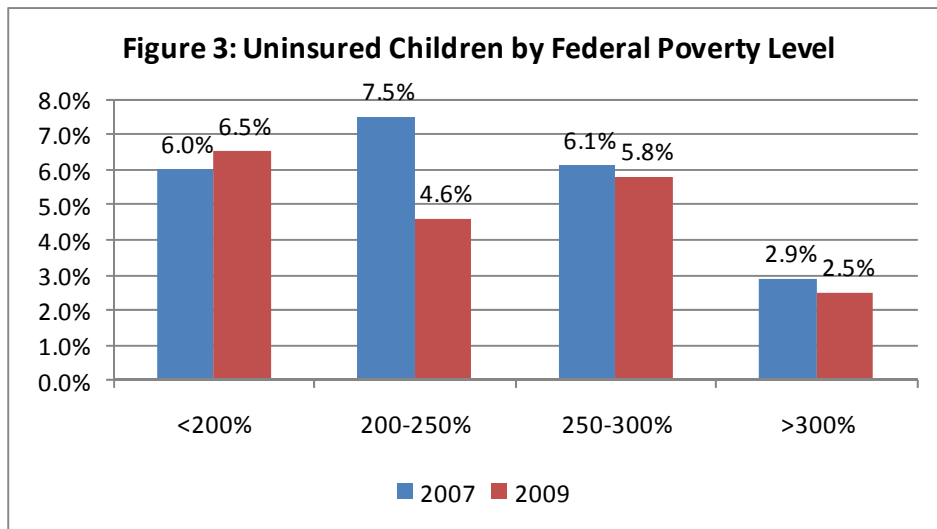


Declining Rates of Uninsured Children and Medicaid Eligible Children: The big news from the 2009 Louisiana Health Insurance Survey is a continuing decline in the number of uninsured children despite worsening economic conditions. From 2003-2009, the percent of uninsured children declined from 11.1% to 5.0% translating into 84,972 fewer uninsured Louisiana children. There is a parallel decline in the percent of uninsured Medicaid eligible children from 12.9% in 2003 to 5.3% in 2009. Looking more narrowly at the statewide changes since 2007, the story is largely one of stability. The percent of uninsured children changed very slightly from 2007-2009 declining from 5.4% to 5.0%. Similarly, the percent of uninsured Medicaid eligible children declined from 5.5% to 5.3%.

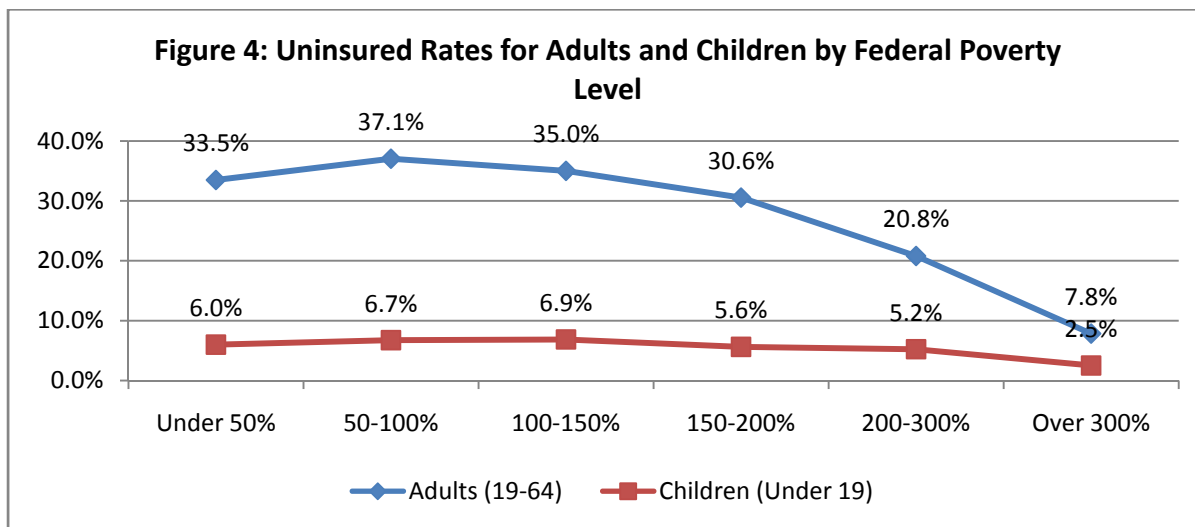


Regional Variation in Uninsured Children: Despite the stability in the statewide numbers from 2007 to 2009, there were considerable regional changes in the percent of uninsured children from 2007 to 2009. The most important and notable change was a significant decline in the number and percent of uninsured children in the New Orleans region. In New Orleans, the percent of uninsured children declined from 9.0% in 2007 to 6.3% in 2009 and the number of uninsured children declined from 15,845 to 12,111. This marks an important reversal from the 2007 LHIS which revealed a significant post-Katrina increase in the number of uninsured children. The change is more remarkable when one considers that the under 19 population in the region has increased from 176,056 in 2007 to 192,238 in 2009.

The percent of uninsured children also declined in Acadiana and the Northshore. In Acadiana the percent of uninsured children declined from 5.2% to 3.8%, while in the Northshore the percent declined from 4.7% to 3.2%. These decreases were partially offset by increases in the percent of uninsured children in Central Louisiana and the Northwest region. In both Central Louisiana and the Northwest region, the percent of uninsured children increased from 4.6% to 6.1%. In the remaining regions, the number of uninsured children changed only slightly from 2007 (less than 1 percentage point). Interestingly, the Baton Rouge area experienced a slight increase in the percent of uninsured children – from 4.3% to 4.5% - even as the number of uninsured children declined from 8,134 to 7,727. The decreasing number of children follows the overall pattern of lower population in the region caused by a temporarily inflated population just after Katrina.

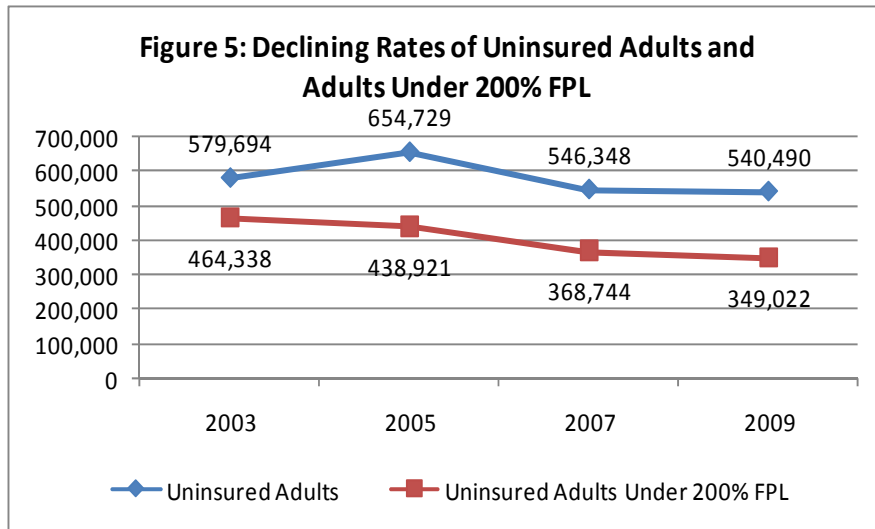


LaCHIP Affordable Plan Reduces Uninsured Children at 200-250% of Federal Poverty: One of the notable changes from 2007 was a decline in uninsured children between 200-250% of federal poverty from 7.5% in 2007 to 4.6% in 2009. This translates into 4,136 fewer uninsured children between 200-250% of FPL. It also coincides with the implementation of the LaCHIP Affordable Plan allowing households in this income range to buy-in to LaCHIP coverage.



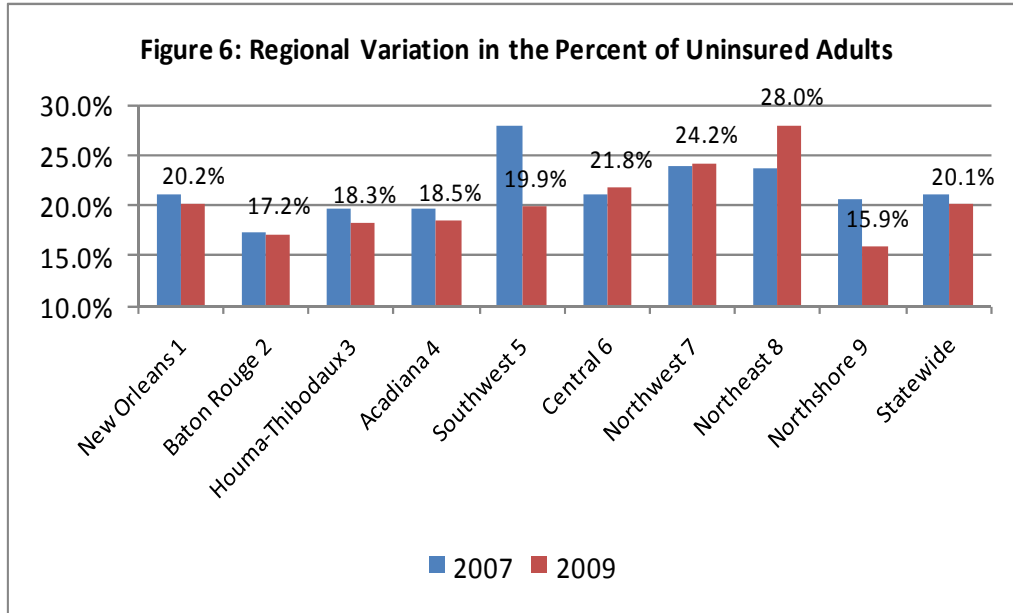
Medicaid/LaCHIP Reduces Income and Racial Disparities in Health Coverage: Figure 4 presents disparities in health coverage for adults and children by poverty level. For adults, the disparities are notable as are similar differences based on income and race. For children, differences across race, income, and poverty are much smaller. This difference across children and adults directly reflect the success of the Medicaid/LaCHIP program in enrolling and

covering racial minorities and lower income children. In this respect, the Medicaid/LaCHIP program shields children from the effects of poverty.



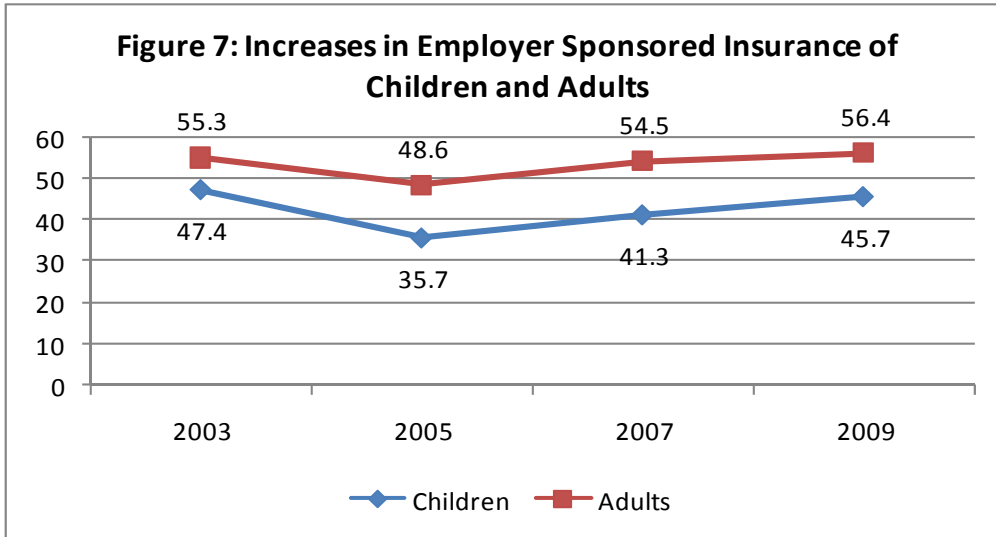
Declining Rates of Uninsured Adults and Adults Under 200% of Federal Poverty:

Despite the downturn in the national economy, adult uninsured rates declined slightly from 2007 to 2009 from 21.2% to 20.1% translating into 5,858 fewer uninsured adults. The change for adults under 200% of federal poverty is even smaller, declining from 34.0% to 33.9%. This is somewhat surprising given the increase in the state unemployment rate noted previously - from 5.5% in October 2008 to 7.4% in October 2009. Firstly, while the state unemployment rate has increased, the state economy is doing well relative to other states and regions, but particularly in the southern portion of the state. Secondly, the percent of adults reporting that they are covered by insurance from a former employer increased from 4.5% in 2007 to 6.3% in 2009. This would suggest that an increasing number of Louisiana residents are covered through a COBRA plan. A provision of the American Recovery and Reinvestment Act of 2009 subsidizes COBRA through tax credits to providers, thereby reducing premiums to individuals to only 35 percent of the total cost for up to nine months. This may portend higher uninsured rates in the future, particularly if the unemployment rate increases or stays about the same.

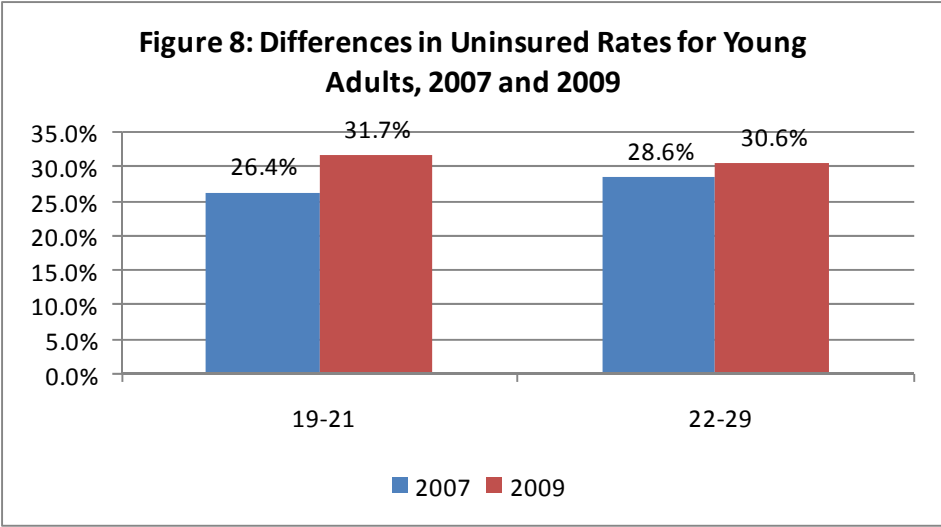


Regional Variation in Uninsured Adults: As with uninsured children, the stability in the number (and percent) of uninsured adults belies considerable change at the regional level. The largest change occurred in the Southwest region where the percent of uninsured adults declined from 27.8% to 19.9%. There was a notable decrease in the Northshore as well – from 20.7% to 15.9%.

The most notable increase occurred in the Northeast region where the percent of uninsured adults increased from 23.6% to 28.0%. With the exception of New Orleans, changes in the remaining regions were small. Because of population shifts, the New Orleans region offers an interesting paradox. A slight decline in the uninsured rate – from 21.2% to 20.2% - is associated with an increase (from 89,963 to 100,222) in the number of uninsured adults.



An Increase in Employer Sponsored Insurance: Since 2005, there has been a steady increase in the percent of adults and children covered by an employer. From 2005-2009, the percent of adults covered by employer sponsored insurance has increased from 48.6% to 56.4%. Similarly, the percent of children covered by an employer increased from 35.7% in 2005 to 45.7% in 2009. As noted in the 2007 LHIS, the most important shift occurred from 2005 to 2007 as hurricane rebuilding dollars stimulated economic growth. While the national economic recession has affected state and local economies, there has been little effect on the percent of adults and children insured through an employer. A couple of important points: (1) This might indicate that the jobs lost in the state to date are not the types of positions that offer health insurance coverage; and (2) Two-earner families may mitigate the loss of health insurance from one job loss by switching to insurance provided by a spouse’s employer.



Differences in Uninsured Rates for Young Adults: Despite overall declining uninsured rates for adults, the uninsured numbers increased for young adults. The uninsured rate for 19-21 year olds increased from 26.4% to 31.7%, while the uninsured rate for 22-29 year olds increased from 28.6% to 30.6%. Presumably, this reflects changes in the economy as young adults have been most affected by increased unemployment.

Outreach Efforts Succeed in Increasing Awareness of Louisiana Children’s Health Insurance Program (LaCHIP): Since 2005, awareness of LaCHIP has grown significantly from 43.1% in 2005 to 73.8% in 2009. Awareness is higher in households with children and highest in households with children under 200% of federal poverty. The numbers reflect the success of advertising and outreach efforts in increasing awareness of LaCHIP in Medicaid eligible households.

III. Uninsured Estimates for Children (Under 19) by Region

In previous years, the headline from the LHIS has been about the declining number of uninsured children in Louisiana. This is a remarkable story. Since 2003, the number of uninsured Louisiana children has declined from 143,173 to 58,201. The story from the 2009 LHIS, however, is about stability. Statewide, the percent of uninsured children has declined slightly from 5.4% in 2007 to 5.0% in 2009, while the number of uninsured children has declined from 64,355 to 58,201. This is a small but important decline in that it signals that the statewide uninsured rate for children has stabilized around 5%.

Despite the stability in the statewide numbers from 2007 to 2009, there were considerable changes from 2007 to 2009 across the nine DHH regions. Since 2007, the number of uninsured children has declined significantly in New Orleans, the Northshore, and Acadiana, increased significantly in Central Louisiana and the Northwest region, and changed only slightly in the Baton Rouge, Houma-Thibodaux, Southwest and Northeast regions.

The most notable change in the number of uninsured children is in the New Orleans region. In New Orleans, the number of uninsured children declined from 15,284 in 2007 to 12,111 in 2009. The percent of uninsured children declined from 9.0% to 6.3%. In the 2007 LHIS, the percent of uninsured children in the New Orleans region had increased relative to 2005. Because of population loss, however, the number of uninsured children had actually declined. In the 2009 LHIS, the percent of uninsured children has declined to below pre-Katrina levels even as the under 19 population has grown. The number of uninsured children also declined in Acadiana and the Northshore. In Acadiana, the number of uninsured children declined from 8,801 in 2007 to 6,365 in 2009, while the percent of uninsured children declined from 5.2% to 3.8%. In the Northshore, the number of uninsured children declined from 7,234 in 2007 to 4,857 in 2009, while the percent of uninsured children declined from 4.7% to 3.2%.

The number of uninsured children increased modestly in Central Louisiana and the Northwest region. In the Northwest region, the percent of uninsured children increased from 4.6% to 6.1%, while the number of uninsured children increased from 6,777 to 8,891. Similarly, the percent of uninsured children increased from 4.6% to 6.1% in Central Louisiana, while the number of uninsured children increased from 3,804 to 4,844. In the remaining regions, the number of uninsured children changed only slightly (less than 1 percentage point from 2007). The number of uninsured children increased slightly in Houma-Thibodaux and the Southwest region and decreased slightly in Baton Rouge and the Northeast region. Interestingly, Baton Rouge experienced a slight increase in the percent of uninsured children – from 4.3% to 4.5% - even as the number of uninsured children declined. This anomaly reflects hurricane-related population shifts - an increase in Baton Rouge area population in 2007 due to Hurricane Katrina and a resettling of that population in subsequent years.

Table 1: Uninsured Estimates for Children (Under 19) by Region

| Region | 2003 | | 2005 | | 2007 | | 2009 | |
|-------------------|---------|---------|---------|--------|---------|--------|---------|--------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 9.6% | 25,169 | 7.4% | 19,376 | 9.0% | 15,845 | 6.3% | 12,111 |
| Baton Rouge 2 | 10.8% | 17,862 | 8.3% | 13,705 | 4.3% | 8,134 | 4.5% | 7,727 |
| Houma-Thibodaux 3 | 11.4% | 14,070 | 8.4% | 10,353 | 4.1% | 4,635 | 4.9% | 5,100 |
| Acadiana 4 | 11.0% | 19,056 | 9.8% | 16,985 | 5.2% | 8,801 | 3.8% | 6,365 |
| Southwest 5 | 15.7% | 12,009 | 4.2% | 3,194 | 5.8% | 4,384 | 5.7% | 4,452 |
| Central 6 | 6.3% | 6,220 | 10.2% | 10,107 | 4.6% | 3,804 | 6.1% | 4,844 |
| Northwest 7 | 15.2% | 22,991 | 3.8% | 5,764 | 4.6% | 6,777 | 6.1% | 8,891 |
| Northeast 8 | 11.1% | 12,096 | 7.2% | 7,865 | 5.0% | 4,741 | 4.5% | 3,855 |
| Northshore 9 | 10.4% | 13,538 | 7.7% | 10,055 | 4.7% | 7,234 | 3.2% | 4,857 |
| Statewide | 11.1% | 143,173 | 7.6% | 97,403 | 5.4% | 64,355 | 5.0% | 58,201 |

Medicaid/LaCHIP Eligible Children: The story is largely the same when looking at statewide estimates of uninsured status for children eligible for Medicaid/LaCHIP. The change in the statewide estimate is very slight, declining from 5.5% in 2007 to 5.3% in 2009. The number of uninsured children eligible for Medicaid/LaCHIP declined from 41,595 to 39,765. Notably, the definition of Medicaid/LaCHIP eligibility used here is broader than simply 200% of the federal poverty level and accounts for foster children, children being raised by grandparents, income adjustments to account for children in step families, income deductions for working parents, child support, and child care expenses. According to these estimates, there are approximately 750,283 Medicaid eligible children in Louisiana, and approximately 39,765 (or 5.3%) do not have any form of health insurance coverage. Since 2003, there are approximately 43,904 fewer Medicaid eligible children without health insurance.

Some of the same trends found in the analysis of children overall are found when examining Medicaid eligible children. There were significant declines in the number of uninsured Medicaid eligible children in Acadiana and the Northshore, paralleling the changes in the overall uninsured rates. In Acadiana, the number of uninsured children eligible for Medicaid/LaCHIP declined from 6,785 in 2007 to 4,359 in 2009, a decline from 6.3% to 4.2%. In the Northshore, the number of uninsured Medicaid eligible children declined from 5,005 in 2007 to 3,286, a decline from 5.4% to 3.9%.

The New Orleans region is a bit of an anomaly. The percent of uninsured Medicaid eligible children declined from 8.7% to 7.8%, while the number of uninsured children increased slightly from 9,297 in 2007 to 9,841 in 2009. The reason is that the Medicaid eligible population has grown significantly since 2007. There are approximately 19,304 more Medicaid eligible children in the New Orleans region than there were in 2007. Conversely, in the Baton Rouge region, the percent of uninsured Medicaid eligible children increased slightly from 3.4% to 3.7% while the number of uninsured Medicaid eligible children declined slightly from 4,171 in 2007 to 3,663 in 2009. These changes reflect the surge in population following Hurricane Katrina and the gradual resettlement of these populations since 2005.

The most notable increases in the number of uninsured Medicaid eligible children occurred in Central Louisiana and the Northwest region. In Central Louisiana, the percent of uninsured Medicaid eligible children increased from 4.8% to 6.0%, while the number of uninsured Medicaid eligible children increased from 2,795 in 2007 to 3,274 in 2009. This accounts for just less than half (46%) of the overall increase in Central Louisiana. In the Northwest region, the percent of Medicaid eligible children increased from 4.3% to 6.1% while the number of uninsured Medicaid children increased from 4,233 in 2007 to 6,317 in 2009. In the remaining regions, the changes in uninsured rates for Medicaid eligible children were relatively small.

Table 2: Uninsured Estimates for Children (Under 19) Eligible for Medicaid

| Region | 2003 | | 2005 | | 2007 | | 2009 | |
|-------------------|---------|--------|---------|--------|---------|--------|---------|--------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 13.2% | 16,337 | 9.3% | 16,320 | 8.7% | 9,297 | 7.8% | 9,841 |
| Baton Rouge 2 | 17.6% | 14,616 | 10.2% | 9,958 | 3.4% | 4,171 | 3.7% | 3,663 |
| Houma-Thibodaux 3 | 13.1% | 6,736 | 9.7% | 6,849 | 4.8% | 3,148 | 5.3% | 3,237 |
| Acadiana 4 | 6.6% | 6,064 | 10.8% | 11,641 | 6.3% | 6,785 | 4.2% | 4,359 |
| Southwest 5 | 15.7% | 5,835 | 3.8% | 1,670 | 6.5% | 3,135 | 6.7% | 3,291 |
| Central 6 | 7.7% | 4,139 | 10.8% | 7,109 | 4.8% | 2,795 | 6.0% | 3,274 |
| Northwest 7 | 24.8% | 24,144 | 3.4% | 3,647 | 4.3% | 4,233 | 6.1% | 6,317 |
| Northeast 8 | 9.2% | 5,587 | 3.7% | 2,728 | 4.7% | 3,027 | 4.0% | 2,497 |
| Northshore 9 | 16.5% | 8,164 | 9.3% | 6,383 | 5.4% | 5,005 | 3.9% | 3,286 |
| Statewide | 12.9% | 83,669 | 8.9% | 72,429 | 5.5% | 41,595 | 5.3% | 39,765 |

Sources of Coverage for Children: When it comes to health insurance for children, children are primarily covered either through employer provided coverage (45.7%) or through Medicaid/LaCHIP (43.4%). Since 2007, there has been an increase in children covered through employer provided insurance (from 41.8% in 2007) and a small increase in the number of children covered through Medicaid/LaCHIP (from 42.4% in 2007). The percent of children covered through Medicaid or LaCHIP increased significantly in the New Orleans region (from 35.7% in 2007 to 45.8% in 2009) and declined significantly in Baton Rouge (from 48.5% in 2007 to 38.0% in 2009). There is a corresponding increase in Baton Rouge in the percent children covered through employer sponsored insurance (from 41.4% in 2007 to 49.3% in 2009). In the New Orleans region, the percent of children covered through employer sponsored insurance increased only slightly from 39.5% to 42.3%.

Table 3: Sources of Coverage for Children (Under 19) by Region

| Region | Employer | | Purchased Coverage | | Former Employer | | Not in Household | |
|-------------------|----------|---------|--------------------|--------|-----------------|--------|------------------|--------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 42.3% | 81,019 | 7.8% | 14,919 | 1.5% | 2,859 | 2.3% | 4,331 |
| Baton Rouge 2 | 49.3% | 84,920 | 6.1% | 10,538 | 1.7% | 2,846 | 3.5% | 6,104 |
| Houma-Thibodaux 3 | 51.2% | 52,940 | 8.1% | 8,345 | 2.6% | 2,702 | 4.7% | 4,830 |
| Acadiana 4 | 46.7% | 77,580 | 7.7% | 12,720 | 2.0% | 3,318 | 3.5% | 5,775 |
| Southwest 5 | 46.5% | 36,363 | 4.5% | 3,528 | 2.1% | 1,661 | 2.9% | 2,275 |
| Central 6 | 42.1% | 33,385 | 4.5% | 3,531 | 0.9% | 748 | 4.4% | 3,493 |
| Northwest 7 | 40.8% | 59,701 | 4.7% | 6,896 | 1.4% | 2,059 | 3.5% | 5,182 |
| Northeast 8 | 35.4% | 30,663 | 7.2% | 6,249 | 0.8% | 726 | 1.8% | 1,570 |
| Northshore 9 | 52.8% | 80,366 | 6.7% | 10,185 | 2.2% | 3,353 | 3.8% | 5,797 |
| Statewide | 45.7% | 536,937 | 6.5% | 76,913 | 1.7% | 20,272 | 3.3% | 39,357 |

| Region | Medicare | | Military | | Medicaid/LaCHIP | | Uninsured | |
|-------------------|----------|--------|----------|--------|-----------------|---------|-----------|--------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 1.8% | 3,506 | 2.3% | 4,369 | 45.8% | 87,685 | 6.3% | 12,111 |
| Baton Rouge 2 | 2.1% | 3,575 | 1.5% | 2,521 | 38.0% | 65,417 | 4.5% | 7,727 |
| Houma-Thibodaux 3 | 2.2% | 2,269 | 1.0% | 995 | 38.4% | 39,703 | 4.9% | 5,100 |
| Acadiana 4 | 1.6% | 2,623 | 1.4% | 2,273 | 43.4% | 72,145 | 3.8% | 6,365 |
| Southwest 5 | 2.1% | 1,605 | 1.5% | 1,162 | 44.4% | 34,672 | 5.7% | 4,452 |
| Central 6 | 1.3% | 1,020 | 7.7% | 6,097 | 44.7% | 35,425 | 6.1% | 4,844 |
| Northwest 7 | 1.8% | 2,565 | 4.4% | 6,380 | 48.7% | 71,133 | 6.1% | 8,891 |
| Northeast 8 | 2.8% | 2,431 | 0.9% | 756 | 55.2% | 47,743 | 4.5% | 3,855 |
| Northshore 9 | 1.9% | 2,948 | 3.5% | 5,299 | 37.0% | 56,344 | 3.2% | 4,857 |
| Statewide | 1.9% | 22,541 | 2.5% | 29,853 | 43.4% | 510,266 | 5.0% | 58,201 |

IV. Uninsured Estimates for Nonelderly Adults (19-64) by Region

Overall, there has been a decline in the percent and number of uninsured nonelderly adults since 2007 but not as substantial as in previous years. The percent of uninsured nonelderly adults declined from 21.2% in 2007 to 20.1% in 2009. The number of uninsured adults declined from 546,348 in 2007 to 540,490 in 2009, a net change of only 5,858 uninsured adults. As with children, population shifts are an important part of the equation, particularly in the New Orleans region. The percent of uninsured adults in New Orleans declined slightly from 21.2% to 20.2% in 2009. However, the number of uninsured adults grew by 10,259. Overall, there are approximately 71,795 more adults in New Orleans in 2009 than there were in 2007. Notably, while the number of uninsured adults in the New Orleans region has grown, it is still significantly lower than what it was pre-Hurricane Katrina.

There were also significant decreases in the percent of uninsured adults in the Southwest region and the Northshore. In the Southwest, the percent of uninsured adults decreased from 27.8% in 2007 to 19.9% in 2009, while the number of uninsured adults in the Southwest decreased from 46,703 to 34,724. In the Northshore, the percent of uninsured adults decreased from 20.7% in 2007 to 15.9% in 2009 while the number declined from 61,652 to 49,635. In Houma-Thibodaux, there is a smaller but notable change: The percent of uninsured adults declined from 19.6% to 18.3% and the number of uninsured adults decreased from 47,042 to 44,656.

The most significant increase in adult uninsured rates occurred in the Northeast region where the percent of uninsured adults increased from 23.6% to 28.0% and the number of uninsured adults increased from 51,324 to 59,987. In the remaining regions, the changes were relatively small (less than 1 percentage point net change) increasing slightly in Central Louisiana and the Northwest and decreasing slightly in Baton Rouge. In the Northwest, the number of uninsured adults decreased slightly even as the percent of uninsured increased reflecting a loss of population (approximately 6,142 adults) in the region. As with estimates of uninsured children, the relative stability of the statewide number belies considerable change across regions.

Table 4: Uninsured Estimates for Nonelderly Adults (19-64) by Region

| Region | 2003 | | 2005 | | 2007 | | 2009 | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 20.9% | 128,240 | 23.2% | 142,414 | 21.2% | 89,963 | 20.2% | 100,222 |
| Baton Rouge 2 | 19.2% | 65,778 | 20.1% | 68,822 | 17.3% | 66,978 | 17.2% | 67,490 |
| Houma-Thibodaux 3 | 21.3% | 51,493 | 23.4% | 56,578 | 19.6% | 47,042 | 18.3% | 44,656 |
| Acadiana 4 | 23.1% | 78,624 | 21.8% | 74,360 | 19.7% | 66,504 | 18.5% | 65,917 |
| Southwest 5 | 20.4% | 37,147 | 29.2% | 53,097 | 27.8% | 46,703 | 19.9% | 34,724 |
| Central 6 | 21.6% | 40,220 | 30.0% | 55,946 | 21.1% | 37,542 | 21.8% | 39,553 |
| Northwest 7 | 21.6% | 70,219 | 26.4% | 85,929 | 23.8% | 78,641 | 24.2% | 78,307 |
| Northeast 8 | 27.3% | 60,399 | 26.2% | 57,979 | 23.6% | 51,324 | 28.0% | 59,987 |
| Northshore 9 | 17.3% | 47,573 | 21.7% | 59,604 | 20.7% | 61,652 | 15.9% | 49,635 |
| Statewide | 21.1% | 579,694 | 24.0% | 654,729 | 21.2% | 546,348 | 20.1% | 540,490 |

Uninsured Adults Under 200% of the Federal Poverty Level (FPL): The story of uninsured adults under 200% of FPL is remarkably similar to the results presented earlier for all adults. From 2005 to 2007, the percent of uninsured adults declined from 40.5% to 34.0% and the number of uninsured adults declined from 438,921 to 368,744. From 2007 to 2009, the decline was significantly smaller. The overall percent of uninsured adults under 200% of FPL dropped only 0.1%, while the number of uninsured nonelderly adults dropped from 368,744 to 349,022.

Several of the regions saw an increase in the percent of uninsured adults under 200% of FPL including New Orleans, Baton Rouge, Houma-Thibodaux, Central, Northwest and Northeast. The most significant increase occurred in the Northeast region which grew by 6.9 percentage points and 3,060 individuals. This reflects approximately 35% of the overall increase in uninsured nonelderly adults in the Northeast region. Notably, while the increase in the percent of uninsured adults under 200% of FPL was fairly small in the New Orleans region (from 33.5% to 34.2%), the number of uninsured adult under 200% grew substantially (from 58,224 in 2007 to 66,171 in 2009). Similarly, Baton Rouge saw the percent of uninsured adults under 200% of FPL increase slightly - from 29.6% to 30.4% - even as the number of uninsured adults declined - from 45,420 to 41,594. Once again, this reflects post-Katrina population shifts - the initial surge of population in the Baton Rouge area following the storms and the gradual resettlement of population in the years since. There were also significant declines in the number of uninsured adults under 200% of FPL in Acadiana - from 47,472 in 2007 to 40,029 in 2009 - and the Northshore - from 40,458 to 32,799.

Despite the slight change in uninsured status since 2007, a longer view indicates a declining number of uninsured adults. Comparing the 2009 results to 2005, both the number and percent of uninsured adults under 200% of FPL have decreased significantly. Statewide, there are approximately 89,899 fewer uninsured adults in 2009 relative to 2005. New Orleans represents a large portion of this decrease. In New Orleans, the percentage of uninsured adults has declined by 11.1 percentage points or 48,478 adults.

Table 5: Uninsured Estimates for Adults (19-64) Under 200% Federal Poverty

| Region | 2003 | | 2005 | | 2007 | | 2009 | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 46.5% | 117,480 | 45.3% | 114,649 | 33.5% | 58,224 | 34.2% | 66,171 |
| Baton Rouge 2 | 40.3% | 47,192 | 35.8% | 41,956 | 29.6% | 45,420 | 30.4% | 41,594 |
| Houma-Thibodaux 3 | 41.5% | 38,482 | 40.3% | 37,439 | 31.9% | 32,516 | 32.3% | 30,329 |
| Acadiana 4 | 43.5% | 62,914 | 32.8% | 47,451 | 34.0% | 47,472 | 31.8% | 40,029 |
| Southwest 5 | 37.4% | 27,337 | 46.6% | 34,073 | 40.9% | 28,172 | 33.3% | 21,433 |
| Central 6 | 39.7% | 30,915 | 43.4% | 33,832 | 32.8% | 25,432 | 34.9% | 25,435 |
| Northwest 7 | 45.1% | 65,176 | 41.4% | 59,842 | 40.0% | 57,863 | 40.1% | 54,986 |
| Northeast 8 | 47.0% | 43,700 | 40.1% | 37,294 | 31.6% | 33,186 | 38.5% | 36,246 |
| Northshore 9 | 35.9% | 31,143 | 37.3% | 32,385 | 34.1% | 40,458 | 29.1% | 32,799 |
| Statewide | 42.5% | 464,338 | 40.5% | 438,921 | 34.0% | 368,744 | 33.9% | 349,022 |

Uninsured Parents: The 2009 LHS also ascertains the uninsured status of parents. Before reporting on the numbers, it should be noted that the definition here focuses only on parents with children under age 19 in the household. The measure is limited in its ability to identify parents in households with more than one family (e.g., a household where an adult brother or sister has moved into the home with their children adding a second family) though open ended relationship responses and guardianship indicators identify some of these relationships. With those caveats in mind, there are approximately 18% of parents are uninsured and 32.1% of parents under 200% of FPL are uninsured. This translates into approximately 225,262 uninsured parents throughout the state and 110,389 uninsured parents under 200% of FPL. Regardless of poverty level, the percent (and number) of uninsured parents is lower than the percent of uninsured adults.

Table 6: Uninsured Estimates for Parents

| Region | Parent Population | Number Uninsured | Percent Uninsured | Parent <200% FPL Population | Number <200% FPL Uninsured | Percent <200% FPL Uninsured |
|-------------------|-------------------|------------------|-------------------|-----------------------------|----------------------------|-----------------------------|
| New Orleans 1 | 188,409 | 32,697 | 17.4% | 61,767 | 18,956 | 30.7% |
| Baton Rouge 2 | 185,844 | 31,134 | 16.8% | 52,874 | 11,946 | 22.6% |
| Houma-Thibodaux 3 | 126,063 | 19,885 | 15.8% | 33,414 | 9,372 | 28.0% |
| Acadiana 4 | 173,811 | 27,508 | 15.8% | 51,387 | 13,686 | 26.6% |
| Southwest 5 | 84,330 | 21,404 | 25.4% | 26,189 | 8,299 | 31.7% |
| Central 6 | 84,395 | 17,052 | 20.2% | 28,335 | 8,424 | 29.7% |
| Northwest 7 | 148,828 | 27,072 | 18.2% | 52,775 | 19,605 | 37.1% |
| Northeast 8 | 98,706 | 19,879 | 20.1% | 33,726 | 10,337 | 30.7% |
| Northshore 9 | 159,811 | 28,632 | 17.9% | 39,751 | 9,765 | 24.6% |
| Statewide | 1,250,199 | 225,262 | 18.0% | 380,217 | 110,389 | 32.1% |

Source of Coverage for Non-Elderly Adults: Declines in adult uninsured rates correspond with increases in employer provided coverage. Since 2007, the percent of adults covered through employer provided insurance has increased from 54% to 56.4%. Louisiana residents are most likely to have some form of employer provided insurance in the Baton Rouge, Houma-Thibodaux, and Southwest regions where approximately 60% of the non-elderly adults are covered by an employer. This is consistent with the 2007 findings. The Northeast region is where Louisiana residents are least likely to have employer provided insurance (45.6%) and most likely to be uninsured (28.0%). The fact that uninsured rates have not increased with an increase in unemployment requires some explanation. Firstly, much of the job loss in the state has occurred among employees without health insurance and two-earner families may mitigate the loss of health insurance from one job loss by switching to insurance at a spouse's employer. Secondly, there is an increase in respondents saying they are covered through a former employer (from 4.5% to 6.3%). Compared to 2007, an additional 50,001 non-elderly adults are currently covered through a former employer. A provision of the American Recovery and Reinvestment Act of 2009 subsidizes COBRA through tax credits to providers thereby reducing premiums to individuals to only 35 percent of the total cost for up to nine months. These respondents may be currently covered through a COBRA plan, but will eventually lose coverage if they are unable to find a job in the near future that provides health benefits.

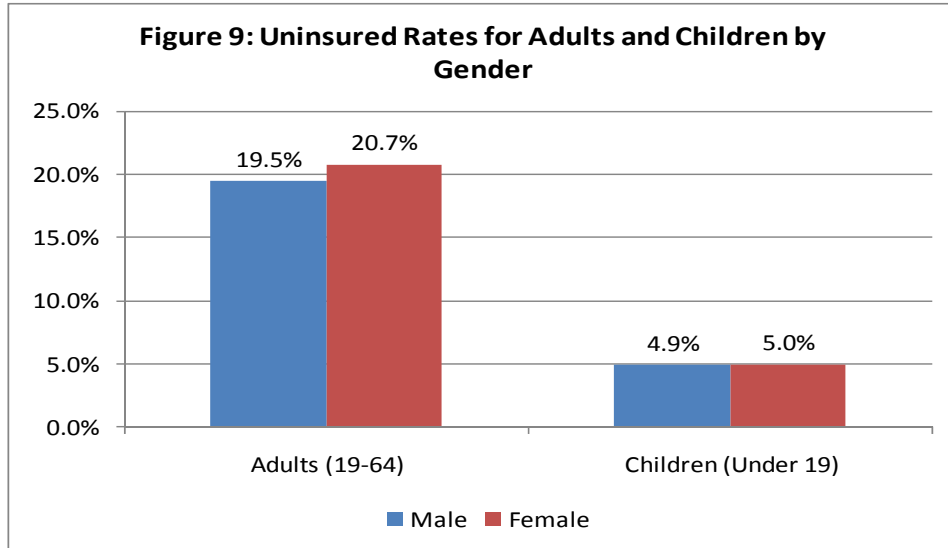
Table 7: Source of Coverage for Adults (19-65) By Region

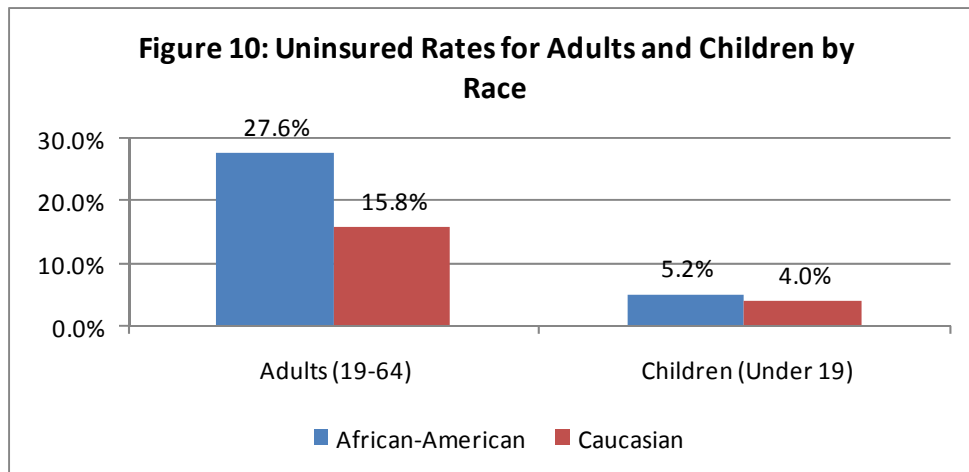
| Region | Employer | | Purchased Coverage | | Former Employer | | Not in Household | |
|-------------------|----------|-----------|--------------------|---------|-----------------|---------|------------------|--------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 56.4% | 280,182 | 7.1% | 35,085 | 7.1% | 35,085 | 1.2% | 5,752 |
| Baton Rouge 2 | 60.7% | 238,257 | 7.4% | 29,038 | 7.4% | 29,038 | 1.3% | 5,042 |
| Houma-Thibodaux 3 | 60.5% | 147,405 | 6.0% | 14,607 | 6.0% | 14,607 | 1.0% | 2,471 |
| Acadiana 4 | 56.8% | 202,132 | 6.0% | 21,231 | 6.0% | 21,231 | 1.1% | 4,067 |
| Southwest 5 | 60.3% | 105,192 | 6.9% | 12,006 | 6.9% | 12,006 | 1.2% | 2,009 |
| Central 6 | 53.0% | 96,187 | 5.7% | 10,411 | 5.7% | 10,411 | 0.5% | 947 |
| Northwest 7 | 52.9% | 171,236 | 4.7% | 15,167 | 4.7% | 15,167 | 1.4% | 4,541 |
| Northeast 8 | 45.6% | 97,748 | 5.4% | 11,637 | 5.4% | 11,637 | 0.9% | 2,016 |
| Northshore 9 | 58.2% | 181,330 | 6.8% | 21,038 | 6.8% | 21,038 | 1.1% | 3,432 |
| Statewide | 56.4% | 1,519,669 | 9.3% | 250,368 | 6.3% | 170,221 | 1.1% | 30,278 |

| Region | Medicare | | Military | | Medicaid | | Uninsured | |
|-------------------|----------|---------|----------|--------|----------|---------|-----------|---------|
| | Percent | Number | Percent | Number | Percent | Number | Percent | Number |
| New Orleans 1 | 4.3% | 21,241 | 2.7% | 13,430 | 7.6% | 37,777 | 20.2% | 100,222 |
| Baton Rouge 2 | 4.5% | 17,682 | 2.7% | 10,680 | 5.9% | 23,078 | 17.2% | 67,490 |
| Houma-Thibodaux 3 | 6.2% | 15,100 | 1.3% | 3,148 | 7.7% | 18,766 | 18.3% | 44,656 |
| Acadiana 4 | 6.5% | 23,041 | 2.2% | 7,973 | 7.0% | 24,902 | 18.5% | 65,917 |
| Southwest 5 | 5.3% | 9,287 | 3.4% | 5,917 | 6.5% | 11,366 | 19.9% | 34,724 |
| Central 6 | 7.6% | 13,881 | 7.6% | 13,784 | 8.4% | 15,253 | 21.8% | 39,553 |
| Northwest 7 | 6.2% | 20,089 | 4.7% | 15,270 | 8.6% | 27,758 | 24.2% | 78,307 |
| Northeast 8 | 6.9% | 14,784 | 3.8% | 8,214 | 8.0% | 17,080 | 28.0% | 59,987 |
| Northshore 9 | 5.9% | 18,413 | 3.7% | 11,463 | 7.4% | 23,083 | 15.9% | 49,635 |
| Statewide | 5.7% | 153,517 | 3.3% | 89,878 | 7.4% | 199,062 | 20.1% | 540,490 |

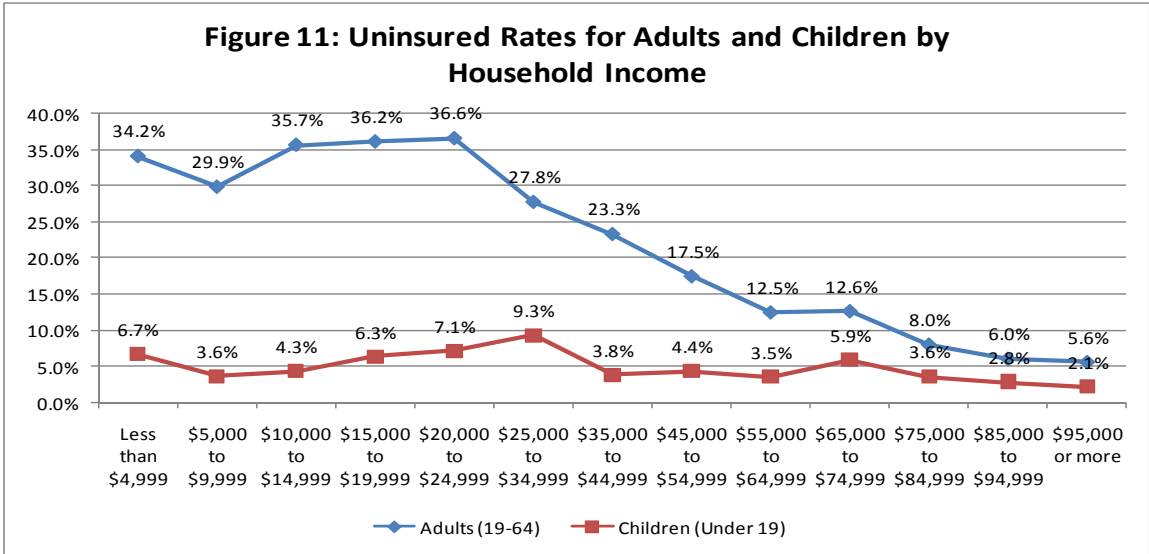
V. Correlation of Uninsured Status

Uninsured status is correlated with race, income, poverty, education, and age, such that the uninsured are more likely to be African American, poorer, less educated, and younger. In this section, differences in uninsured status across gender, race, income, poverty, age, and education are presented, beginning with gender (displayed in Figure 9). There are only minor differences in insurance status depending on gender with female adults and female children slightly (but not significantly) more likely to be uninsured. The gender-based differences in insured status for both adults and children, however, are small.

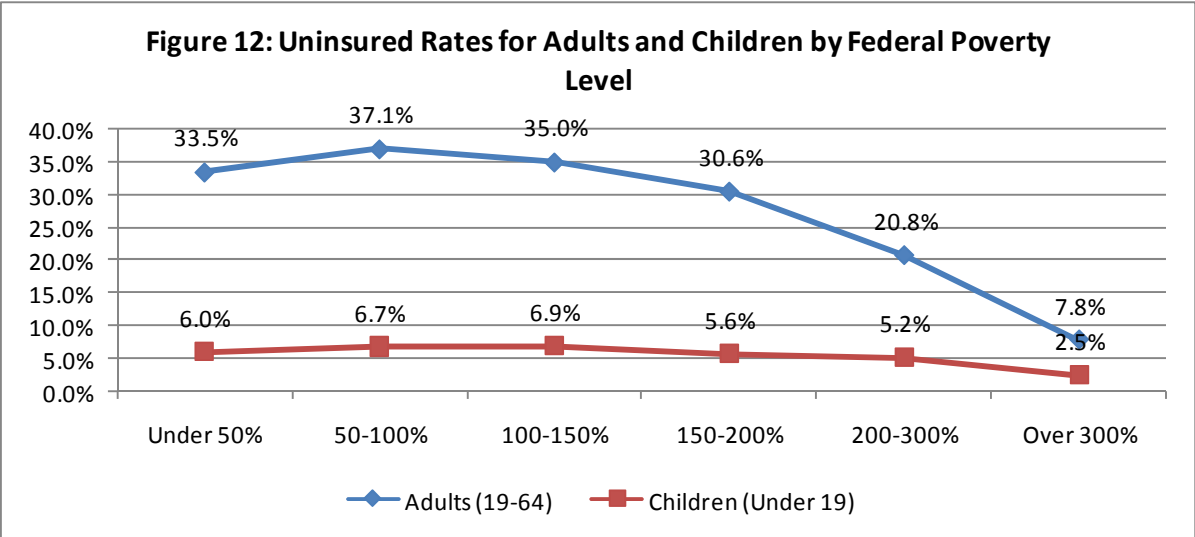




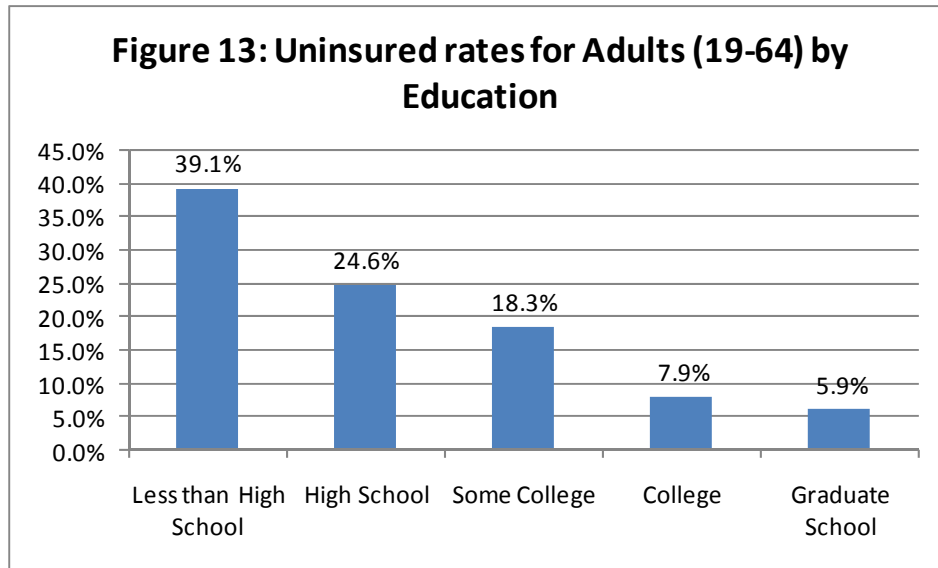
Considerably larger differences emerge when examining race (Figure 10). More than a quarter of African-American nonelderly adults (27.6%) are uninsured compared to 15.8% of Caucasians. These differences are more muted among children as 5.2% of African American children and 4.0% of Caucasians are uninsured. The number of uninsured African American and Caucasian children has steadily declined since 2005 when 7.9% of African Americans and 6.4% of Caucasians were reported as uninsured. In 2007, the reported percentages were 6.8% for African Americans and 4.9% for Caucasians. The steady decline reflects the success of the Medicaid/LaCHIP programs in the state. It is also noteworthy that differences between African American and Caucasian children have declined significantly over time. Similar patterns emerge for income and poverty – where sharp differences in uninsured rates for adults do not affect children because of the availability of Medicaid/LaCHIP programs.



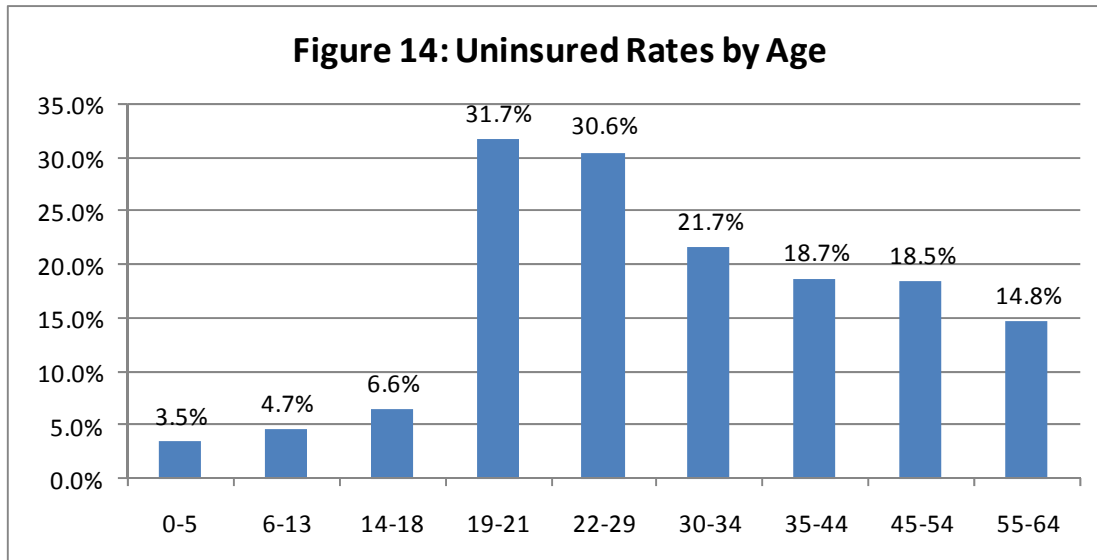
As can be seen in Figures 11 and 12, income is also an important predictor of uninsured status, either when measured as household income or in relation to federal poverty guidelines. There are clear relationships between income and insurance status for adults, but much less clear relationships for children. Indeed, the highest rates of uninsured children occur in income ranges that might be defined as the working poor between \$20,000 and \$34,999. In previous years, we have seen a steady decline in uninsured status for children as the percent of FPL increases. In this year’s survey, 4.8% of children between 200-250% of federal poverty were uninsured compared to 5.8% of children between 250-300% of federal poverty. The 4.8% uninsured rate represents 4,585 children without insurance in families between 200 and 250% of the federal poverty limit. Notably, families between 200-250% of poverty are now able to buy in to Medicaid/LaCHIP program.



As noted in the summary of findings, one of the more notable shifts from 2007 was a decline in the number and percent of uninsured children between 200-250% of FPL. In 2007, 7.5% of children between 200-250% of FPL were uninsured. In 2009, 4.6% of children between 200-250% of FPL were uninsured. This translates into 4,136 fewer uninsured children and reflects the availability of the LaCHIP Affordable Plan for these households.



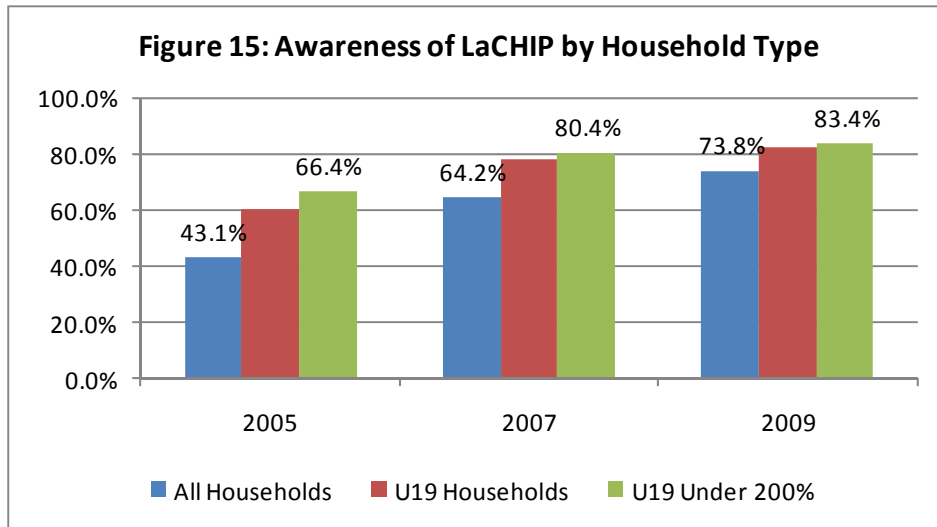
Education is likewise associated with uninsured status as less educated respondents are considerably less likely to report being insured. As reflected in Figure 13, there is a steady, linear decline in uninsured rates as education increases. Thirty-nine percent of respondents with less than a high school education were uninsured, 24.6% with a high school education, 18.3% with some college, 7.9% with a college degree, and 5.9% with a graduate degree.



Age is also associated with uninsured status as young children are least likely to be uninsured. Young adults (19-21) are most likely to be uninsured. The uninsured rate among the 19-21 age group increased significantly over the past two years from 26.4% to 31.7%. Presumably, this reflects changes in the economy as young adults have been most affected by increased unemployment. As can be seen in Figure 14, largely because of Medicaid/LaCHIP programs, young children (0-5) are least likely to be uninsured. Less than 4% of children 0-5 are uninsured, less than 5% of children 6-13, and less than 7 percent of children 14-18. These percentages changed only slightly relative to 2007 when 4.7 percent of children 0-5, 5.3 percent of children 6-13, and 6.1 percent of children 14-18 were reported as uninsured. Presumably, the 14-18 age group is least likely to report coverage because like young adults more generally they may be relatively healthy and perceive coverage as less necessary. As adults age and demand more medical care on average, the probability that they are uninsured decreases significantly.

VI. Awareness of LaCHIP

Since 2005, there has been a remarkable increase in awareness of LaCHIP. Among all households, awareness has increased from 43.1% in 2005 to 73.8% in 2009. The increase likely reflects the efforts of Medicaid/LaCHIP outreach, including advertising, walker-talker programs, and contact through public schools and doctors' offices. In this respect, awareness is higher among households with children and households that are eligible for Medicaid. Awareness has also increased over time in households with children (from 60.5% in 2005 to 82.3% in 2009) and households with children under 200% of FPL (from 66.4% in 2005 to 83.4% in 2009).



Appendix: Survey Methodology

The LHIS Survey gauges uninsured status through a household level approach in which individual respondents are asked to report on the health insurance status of each member of the household. To assure reporting is as accurate as possible, initial respondents are screened to make sure they are the most knowledgeable person in the household about family health care and health insurance. Once the most knowledgeable person in the household has been selected, respondents are asked to identify all members of the household and a series of questions asking whether members of the household are covered by particular types of insurance including employer sponsored insurance, privately purchased insurance, Medicaid or LaCHIP, Medicare, or military insurance. Respondents are asked to verify uninsured status for any individual in the household not identified as having some form of insurance coverage. Only household members who are identified as not having any form of insurance coverage and who are verified as uninsured are included in the final estimate of the uninsured population.

The initial sampling strategy was designed to generate responses from 10,000 Louisiana households with at least 65 households from each parish and 800 households from each DHH region. To assure adequate sampling of minority and poor residents, an over sample of 1500 respondents from telephone prefixes where the median income was below the statewide median and where the minority population was 30% or greater was also conducted. The number of households and individuals sampled by DHH region are presented below in Table 8 and Table 9.

Table 8: Comparison of Households Sampled by Region

| Region | Total Households | | | | U19 Households | | | |
|-------------------|------------------|--------|--------|--------|----------------|-------|-------|-------|
| | 2009 | 2007 | 2005 | 2003 | 2009 | 2007 | 2005 | 2003 |
| New Orleans 1 | 1,356 | 1,371 | 1,292 | 1,880 | 536 | 554 | 471 | 691 |
| Baton Rouge 2 | 1,197 | 1,353 | 1,097 | 1,636 | 545 | 609 | 446 | 739 |
| Houma-Thibodaux 3 | 1,033 | 920 | 893 | 1,381 | 489 | 438 | 427 | 611 |
| Acadiana 4 | 1,308 | 1,032 | 1,463 | 1,581 | 597 | 480 | 645 | 687 |
| Southwest 5 | 962 | 792 | 1,019 | 926 | 427 | 338 | 425 | 420 |
| Central 6 | 1,104 | 880 | 988 | 624 | 474 | 356 | 452 | 283 |
| Northwest 7 | 1,312 | 1,181 | 1,242 | 592 | 562 | 495 | 476 | 240 |
| Northeast 8 | 1,079 | 1,370 | 1,018 | 622 | 431 | 573 | 417 | 263 |
| Northshore 9 | 1,299 | 1,152 | 1,087 | 787 | 635 | 527 | 476 | 339 |
| Statewide | 10,650 | 10,051 | 10,099 | 10,029 | 4,696 | 4,370 | 4,235 | 4,273 |

Table 9: Comparison of Individuals Included in Sample by Region

| Region | Total Households | | | | U19 Individuals | | | |
|-------------------|------------------|--------|--------|--------|-----------------|-------|-------|-------|
| | 2009 | 2007 | 2005 | 2003 | 2009 | 2007 | 2005 | 2003 |
| New Orleans 1 | 3,711 | 3,771 | 3,287 | 4,680 | 962 | 1,056 | 849 | 1,190 |
| Baton Rouge 2 | 3,438 | 3,828 | 2,896 | 4,401 | 1,011 | 1,176 | 822 | 1,291 |
| Houma-Thibodaux 3 | 3,030 | 2,772 | 2,576 | 4,059 | 861 | 846 | 755 | 1,236 |
| Acadiana 4 | 3,747 | 2,955 | 3,988 | 4,412 | 1,129 | 945 | 1,183 | 1,368 |
| Southwest 5 | 2,717 | 2,182 | 2,753 | 2,515 | 808 | 620 | 769 | 722 |
| Central 6 | 3,089 | 2,371 | 2,715 | 1,656 | 885 | 687 | 829 | 452 |
| Northwest 7 | 3,573 | 3,219 | 3,204 | 1,574 | 1,057 | 923 | 855 | 430 |
| Northeast 8 | 2,855 | 3,704 | 2,707 | 1,630 | 769 | 1,064 | 767 | 455 |
| Northshore 9 | 3,771 | 3,336 | 3,003 | 2,199 | 1,168 | 1,022 | 851 | 650 |
| Statewide | 29,931 | 28,138 | 27,129 | 27,126 | 8,650 | 8,339 | 7,680 | 7,794 |

Because of the sampling design employed, the probability of being selected into the final sample was dependent on the parish in which the respondent resided. To account for this, the results were weighted to adjust for sampling differences across parishes. Specifically, the sampling weight was constructed as the parish population divided by the number of individuals sampled in the parish. Because differences in response rates among different segments of the population may also result in biased estimates of uninsured rates, the data were also weighted based on demographic characteristics where sample estimates do not closely mirror census-based population estimates. In the 2009 LHIS, results are weighted to account for the most recent estimates of the statewide population available - July 2008 U.S. Census Estimates. A comparison of unweighted and weighted sample estimates to census data is provided in Table 10. As can be seen in Table 10, the estimates provided by the 2009 LHIS nicely match the population estimates from the U.S. census.

As a final adjustment, uninsured estimates are adjusted to account for the widely-noted Medicaid bias (mentioned above). A long line of empirical research has demonstrated that Medicaid recipients often misreport their insurance status. Our greatest concern in the current report is the extent to which they misreport as uninsured. In this situation, estimates of uninsured populations would be biased upward and estimates of Medicaid populations would be biased downward. The results presented in this report have been adjusted to account for this bias using an econometric model to estimate individual-level probabilities of misreporting.

Table 10: Distribution of Survey Data and Census

| | Unweighted Survey | Weighted Survey | Census |
|-----------------------|-------------------|-----------------|--------|
| Income | | | |
| Less than \$15,000 | 22.7% | 19.7% | 19.7% |
| \$15,000 to \$34,999 | 14.1% | 25.0% | 25.0% |
| \$35,000 to \$74,999 | 27.3% | 31.4% | 31.4% |
| \$75,000 to \$149,999 | 26.9% | 19.3% | 19.3% |
| \$150,000 or more | 9.0% | 4.6% | 4.6% |
| Age | | | |
| 0-5 years | 7.5% | 8.4% | 8.4% |
| 6-15 years | 16.0% | 13.8% | 13.8% |
| 16-18 years | 5.4% | 4.5% | 4.5% |
| 19-64 years | 65.7% | 61.1% | 61.1% |
| 65 or over | 5.4% | 12.2% | 12.2% |
| Race | | | |
| White | 68.9% | 61.9% | 61.9% |
| Black | 26.4% | 31.7% | 31.7% |
| Other | 4.7% | 6.4% | 6.4% |
| Gender | | | |
| Male | 47.3% | 48.5% | 48.5% |
| Female | 52.7% | 51.5% | 51.5% |
| DHH Region | | | |
| New Orleans 1 | 12.4% | 18.3% | 18.3% |
| Baton Rouge 2 | 11.5% | 14.6% | 14.6% |
| Houma-Thibodaux 3 | 10.1% | 9.0% | 9.0% |
| Acadiana 4 | 12.5% | 13.1% | 13.1% |
| Southwest 5 | 9.1% | 6.5% | 6.5% |
| Central 6 | 10.3% | 6.8% | 6.8% |
| Northwest 7 | 11.9% | 12.1% | 12.1% |
| Northeast 8 | 9.5% | 7.9% | 7.9% |
| Northshore 9 | 12.6% | 11.8% | 11.8% |