

2006

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Wisconsin  
Health Insurance  
Coverage

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*Bureau of Health Information and Policy  
Division of Public Health  
Wisconsin Department of Health and Family Services*

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November 2007

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## Foreword

This report on health insurance coverage in Wisconsin is based on information from the 2006 Wisconsin Family Health Survey.

This report was compiled in the Wisconsin Department of Health and Family Services, Division of Public Health, Bureau of Health Information and Policy (BHIP). Ann Spooner created the final data set. Stephanie Ward was assisted in the production of this report by Eleanor Cautley. Patricia Nametz edited the report. It was prepared under the supervision of Christine Hill, Section Chief, Population Health Information Section, and the overall direction of Patricia Guhleman, Director, Bureau of Health Information and Policy.

Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center. The Division of Health Care Financing, the Division of Long Term Care, the Division of Mental Health and Substance Abuse Services and the Division of Public Health contributed funding for the Family Health Survey.

The Bureau of Health Information and Policy greatly appreciates the cooperation of the 2,440 survey respondents. We thank them for their contribution to making this information possible.

This report is available on the Department of Health and Family Services Web site at the following address: <http://dhfs.wisconsin.gov/stats/familyhealthsurvey.htm>

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## Introduction

The Wisconsin Family Health Survey (FHS) collects information about health insurance coverage, health status, health problems and use of health care services among Wisconsin residents. This survey began in 1989 and has been conducted annually since then.

The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons and other institutions, constitute the remaining 3 percent not represented by this survey.) Additional information about the survey design and the results presented here is included in the Technical Notes at the end of this document.

In the Family Health Survey, trained interviewers telephone a random sample of households and ask to speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview. In 2006, the FHS interviewed respondents in 2,440 households; these households included 6,523 people. Background characteristics, such as age, race, sex, poverty status, employment status and education, are also obtained for everyone in the household.

The tables in this report show estimated percentages of Wisconsin residents based on survey responses. These estimates should not be treated as precise results because they are derived from a sample. A 95 percent confidence interval ( $\pm$ ) is printed in a column next to each percentage estimate; this means that 95 percent of similar surveys would obtain an estimate within the confidence interval specified. Tables also include estimated numbers of the Wisconsin household population, based on the weighted sample. Confidence intervals, weighting procedures and statistical tests for significance are described in the Technical Notes at the end of this document, as are variables used in this report, such as insurance coverage, poverty status and metropolitan areas.

## Key Findings

### *Comparison of 2005 and 2006*

- A comparison between 2005 and 2006 estimates of the percent without health insurance for all of the past year shows no statistically significant difference (5% uninsured each year).
- There was also no statistically significant difference between estimates of the currently uninsured for 2005 (7%) and 2006 (8%).

### *Coverage Over the Past Year*

- The majority of Wisconsin household residents were covered by health insurance for an entire year, based on findings of the 2006 Wisconsin Family Health Survey. Eighty-nine percent of Wisconsin residents had insurance for all 12 months prior to the survey interview, 5 percent had insurance for some of the past 12 months, and 5 percent had no insurance coverage at all during the past 12 months (see Table 1). The survey was conducted from February through December, 2006.
- An estimated 4.8 million state residents were insured for all 12 months prior to the survey; 274,000 were insured part of the past year and uninsured part of the year; 297,000 had no insurance coverage during the past year.
- Among working-age adults, ages 18 to 64, those working full time for an employer were without health insurance for the entire past year at a lower rate (4%) than were the full-time self-employed (11%).
- Adults age 65 and older had the highest proportion insured among all age groups, with 98 percent insured for the entire past year.
- The proportion without health insurance coverage for the entire year was higher among Hispanic residents (23%) than among non-Hispanic whites (5%), non-Hispanic blacks or African Americans (7%) and non-Hispanic American Indians (4%). It was also higher among poor residents (16%) than among near-poor (14%) and non-poor (2%) residents.
- Sixteen percent of children (ages 0-17) living in near-poor households were uninsured for part or all of the past year, compared to 12 percent of children in poor households and 4 percent of children in non-poor households.

### *Current Coverage (Point-in-Time)*

- At any point in time during 2006, an estimated 5 million Wisconsin household residents were covered by health insurance, while about 430,000 residents were uninsured. This is an estimated 8 percent of the state's household population without health insurance at one point in time (Table 2).
- Younger adults, ages 18 to 44, were more likely to be uninsured than other age groups (12% uninsured in 2006). Conversely, 99 percent of all adults age 65 and older were reported to have insurance coverage at any point in time.
- Black and Hispanic adults ages 18-64 were more likely to be uninsured than were non-Hispanic white adults of the same age.

### *Type of Health Insurance Coverage*

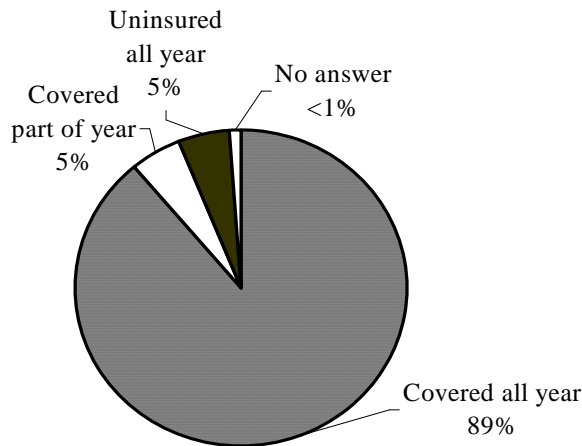
- Employer-sponsored insurance is the most prevalent type of coverage for people aged 0-64; it covers almost three-quarters of all people in this age group (Table 3).
- Among adults age 65 and older, 91 percent have Medicare coverage and 3 percent have Medicaid coverage (Figure 6).
- An estimated 10 percent of Wisconsin household residents have Medicaid coverage, including BadgerCare, Healthy Start, and other forms of Wisconsin Medicaid. Some also have other types of insurance in addition to Medicaid--either private insurance or Medicare. Among Wisconsin children, an estimated 21 percent have Medicaid coverage (Figure 6).

## Health Insurance Coverage Over Past Year

Based on results of the 2006 Family Health Survey, the majority of Wisconsin residents in 2006 had health insurance for the entire past year. That is, they were continuously covered during the 12 months prior to the survey interview. An estimated 4,819,000 residents (89%) were insured for all of the past 12 months.

An estimated 297,000 Wisconsin household residents (5%) had no health insurance of any kind during the past 12 months. Another 274,000 residents (5%) had health insurance for part of the year and were uninsured for part of the year. Together, an estimated total of 570,000 residents (11%) were uninsured during part or all of the past year (Figure 1). Those less likely to be insured for the entire year were people aged 18-44, Hispanics, those with low incomes, those employed part-time and those who are self-employed (see Table 1, pages 6-7).

**Figure 1. Health Insurance Coverage Over Past Year, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

These estimates were obtained by asking survey respondents about their health insurance coverage for the 12 months prior to the interview in 2006. Respondents were asked about all kinds of private and government health insurance, including Medicare, Medical Assistance, BadgerCare, employer-provided coverage, and insurance bought directly from an insurance agent or insurance company. Respondents were also asked about whether they were covered for all 12 months since (date one year ago), or covered for part of that time, or not covered at all by health insurance since (date one year ago). (These questions were asked for all household members.)

**Comparisons with national data.** In the past, the FHS estimate of household residents who were uninsured for the entire year has been smaller than the estimate of persons uninsured for an entire calendar year produced by the U.S. Census Bureau's Current Population Survey. The differences between these two estimates are due primarily to differing survey methods (see Technical Notes, page 29). Current Population Survey results are useful in comparing Wisconsin to other states, while the FHS estimate is preferable for descriptions of Wisconsin's population.

**Health Insurance Coverage Over Past Year**

**Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2006**

	Insured All Year		Insured Part of Year			
	Percent <b>89%</b>	(C.I.±) <b>(1%)</b>	Percent <b>5%</b>	C.I.± <b>(1)</b>	Number <b>274,000</b>	(C.I.±) <b>(38,000)</b>
<b>Total</b>						
<b>Age Groups</b>						
0-17	91	(2)	4	(1)	51,000	(13,000)
18-44	82	(2)	9	(2)	186,000	(34,000)
45-64	91	(2)	2	(1)	35,000	(11,000)
65+	98	(1)	--	(--)	3,000	(3,000)
18-64	86	(1)	6	(1)	220,000	(36,000)
<b>Sex and Age Groups</b>						
<b>Male (Ages 18+)</b>	<b>87</b>	<b>(2)</b>	<b>6</b>	<b>(1)</b>	<b>123,000</b>	<b>(27,000)</b>
18-44	80	(3)	10	(2)	104,000	(26,000)
45-64	92	(2)	2	(1)	16,000	(7,000)
65+	97	(3)	1	(1)	3,000	(3,000)
<b>Female (Ages 18+)</b>	<b>89</b>	<b>(2)</b>	<b>5</b>	<b>(1)</b>	<b>100,000</b>	<b>(24,000)</b>
18-44	84	(3)	8	(2)	82,000	(22,000)
45-64	91	(2)	3	(1)	18,000	(9,000)
65+	99	(1)	--	(--)	--	(--)
<b>Race/Ethnicity and Age Groups</b>						
<b>All Ages</b>						
White, non-Hispanic	91	(1)	4	(1)	191,000	(32,000)
Black, non-Hispanic	77	(5)	12	(4)	40,000	(14,000)
Hispanic	66	(7)	10	(5)	21,000	(10,000)
American Indian, non-Hispanic	89	(5)	6	(4)	9,000	(7,000)
<b>Ages 0-17</b>						
White, non-Hispanic	93	(2)	3	(1)	32,000	(11,000)
Black, non-Hispanic	83	(7)	8	(5)	8,000	(6,000)
Hispanic	84	(8)	7	(5)	6,000	(5,000)
<b>Ages 18-64</b>						
White, non-Hispanic	88	(1)	5	(1)	157,000	(31,000)
Black, non-Hispanic	71	(7)	16	(6)	32,000	(13,000)
Hispanic	55	(10)	13	(7)	15,000	(9,000)
American Indian, non-Hispanic	87	(8)	6	(6)	6,000	(6,000)
<b>Residence</b>						
City of Milwaukee	81	(3)	11	(3)	64,000	(19,000)
Other Metropolitan (excluding City of Milwaukee)	90	(1)	4	(1)	147,000	(30,000)
Nonmetropolitan	89	(2)	4	(1)	62,000	(15,000)
<b>Poverty Status</b>						
Poor	71	(4)	11	(3)	52,000	(18,000)
Near-poor	77	(3)	9	(2)	77,000	(19,000)
Not poor	94	(1)	4	(1)	138,000	(28,000)
<b>Employment</b>						
<b>Ages 0-17</b>						
Live with employed adult(s)	92	(1)	4	(1)	47,000	(13,000)
Live with no employed adult(s)	82	(9)	5	(5)	4,000	(4,000)
<b>Ages 18-64</b>						
Employed full-time	90	(2)	5	(1)	111,000	(25,000)
Self-employed full-time	81	(6)	8	(4)	19,000	(11,000)
Employed part-time	83	(4)	5	(3)	22,000	(12,000)



**Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2006 (continued)**

	<b>Uninsured All Year</b>			
	Percent	(C.I.±)	Number	(C.I.±)
<b>Total</b>	<b>5%</b>	<b>(1%)</b>	<b>297,000</b>	<b>(38,000)</b>
<b>Age Groups</b>				
0-17	4	(1)	48,000	(13,000)
18-44	8	(1)	159,000	(29,000)
45-64	6	(1)	81,000	(19,000)
65+	1	(1)	9,000	(9,000)
18-64	7	(1)	240,000	(34,000)
<b>Sex and Age Groups</b>				
<b>Male (Ages 18+)</b>	<b>7</b>	<b>(1)</b>	<b>135,000</b>	<b>(27,000)</b>
18-44	9	(2)	90,000	(23,000)
45-64	6	(2)	39,000	(14,000)
65+	2	(2)	6,000	(6,000)
<b>Female (Ages 18+)</b>	<b>5</b>	<b>(1)</b>	<b>114,000</b>	<b>(23,000)</b>
18-44	7	(2)	69,000	(18,000)
45-64	6	(2)	42,000	(14,000)
65+	1	(1)	3,000	(3,000)
<b>Race/Ethnicity and Age Groups</b>				
<b>All Ages</b>				
White, non-Hispanic	5	(1)	212,000	(32,000)
Black, non-Hispanic	7	(3)	22,000	(12,000)
Hispanic	23	(6)	46,000	(14,000)
American Indian, non-Hispanic	4	(3)	6,000	(5,000)
<b>Ages 0-17</b>				
White, non-Hispanic	4	(1)	37,000	(12,000)
Black, non-Hispanic	2	(2)	2,000	(2,000)
Hispanic	9	(6)	7,000	(5,000)
<b>Ages 18-64</b>				
White, non-Hispanic	6	(1)	168,000	(29,000)
Black, non-Hispanic	10	(5)	20,000	(12,000)
Hispanic	32	(9)	37,000	(13,000)
American Indian, non-Hispanic	6	(5)	6,000	(5,000)
<b>Residence</b>				
City of Milwaukee	7	(2)	39,000	(12,000)
Other Metropolitan (excluding City of Milwaukee)	5	(1)	160,000	(30,000)
Nonmetropolitan	6	(1)	97,000	(21,000)
<b>Poverty Status</b>				
Poor	16	(3)	75,000	(16,000)
Near-poor	14	(3)	122,000	(28,000)
Not poor	2	(1)	87,000	(20,000)
<b>Employment</b>				
<b>Ages 0-17</b>				
Live with employed adult(s)	4	(1)	45,000	(13,000)
Live with no employed adult(s)	4	(3)	3,000	(2,000)
<b>Ages 18-64</b>				
Employed full-time	4	(1)	85,000	(20,000)
Self-employed full-time	11	(4)	27,000	(11,000)
Employed part-time	11	(4)	44,000	(15,000)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

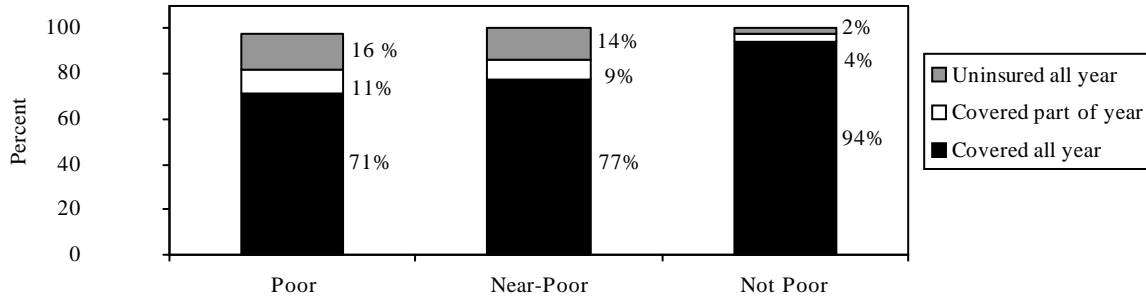
Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.

A dash (-) indicates 0.5% or less, or fewer than 1,000 people.

Insurance status over the past year was not available for 9% of children living with no employed adult(s).

In 2006, 27 percent of the poor and 22 percent of the near-poor were uninsured during part or all of the past year. In comparison, only 6 percent of non-poor residents had been uninsured during the year (Figure 2). Overall, 11 percent of all Wisconsin residents were uninsured during part or all of the past year (see Table 1, pages 6-7).

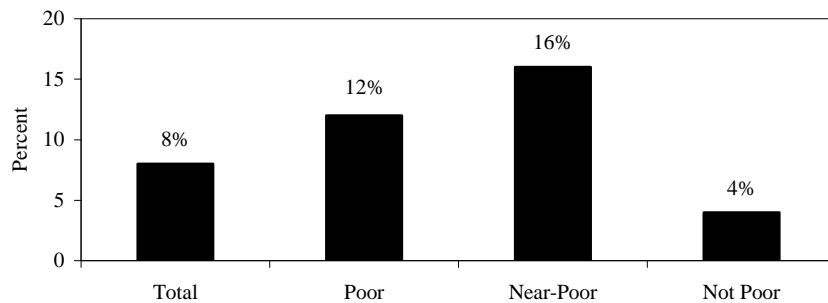
**Figure 2. Health Insurance Coverage Over Past Year by Poverty Status, Wisconsin 2006**



Source: 2006 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

In 2006, about 98,000 Wisconsin children (8 percent of the 1,273,000 children in the state) were uninsured for part or all of the past year. Twelve percent of children living in poor households (21,000) and 16 percent of children living in near-poor households (42,000) had no health insurance during part or all of the past year (Figure 3). This contrasts with 4 percent of children living in non-poor households (30,000) who had no insurance during part or all of the past year. (Poverty status was unknown for an additional 5,000 children who had no insurance during part or all of the past year.)

**Figure 3. Children Uninsured for Part or All of Past Year by Household Poverty Status, Wisconsin 2006**



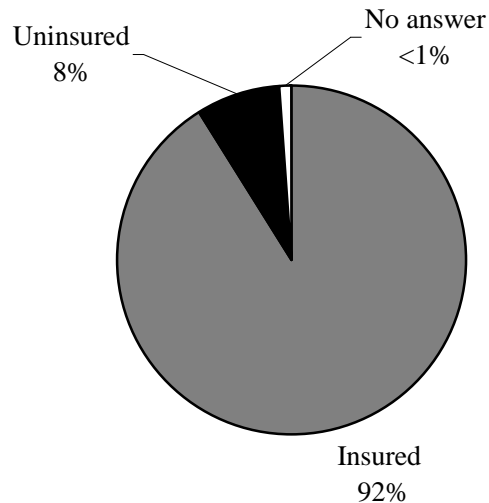
Source: 2006 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

## Current Health Insurance Coverage

The great majority of Wisconsin household residents have health insurance (counting both private and public coverage). In 2006, an estimated 4,986,000 Wisconsin household residents (92%) had health insurance and 430,000 (8%) did not. This estimate is a “snapshot” of Wisconsin at one point in time (Figure 4). (Respondents report on the health insurance coverage of each household member at the time of the survey interview; interviews are conducted throughout the year.)

The highest proportion insured is among older adults (age 65 and older), among whom nearly 100 percent are insured. Those significantly less likely to report having insurance were non-Hispanic blacks, Hispanics, those with low incomes, those aged 18-44, those living in the city of Milwaukee, those employed part-time and those who are self-employed (see Table 2, page 10).

**Figure 4. Current Health Insurance Coverage, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

These estimates were obtained by asking respondents several questions about their current health insurance coverage. Separate questions were asked about Medicare, Wisconsin Medicaid (including Healthy Start and BadgerCare), private health insurance, employer-sponsored health insurance and other kinds of health care coverage for each household member. Those without any current health care coverage were considered uninsured at the time of the interview. (See Table 3, page 12, for specific types of health insurance coverage.)

Current Health Insurance Coverage

**Table 2. Current Health Insurance Coverage, Wisconsin 2006**

	Insured		Uninsured			
	Percent <b>92%</b>	(C.I.±) <b>(1%)</b>	Percent <b>8%</b>	(C.I.±) <b>(1%)</b>	Number <b>430,000</b>	(C.I.±) <b>(47,000)</b>
<b>Total</b>						
<b>Age Groups</b>						
0-17	94	(1)	6	(1)	71,000	(16,000)
18-44	87	(2)	12	(2)	252,000	(39,000)
45-64	93	(1)	7	(1)	97,000	(21,000)
65+	99	(1)	1	(1)	10,000	(9,000)
18-64	90	(1)	10	(1)	350,000	(43,000)
<b>Sex and Age Groups</b>						
<b>Male (Ages 18+)</b>	<b>90</b>	<b>(2)</b>	<b>9</b>	<b>(2)</b>	<b>193,000</b>	<b>(34,000)</b>
18-44	85	(3)	14	(3)	144,000	(30,000)
45-64	94	(2)	6	(2)	43,000	(14,000)
65+	98	(2)	2	(2)	6,000	(6,000)
<b>Female (Ages 18+)</b>	<b>92</b>	<b>(1)</b>	<b>8</b>	<b>(1)</b>	<b>166,000</b>	<b>(29,000)</b>
18-44	89	(2)	11	(2)	109,000	(24,000)
45-64	92	(2)	8	(2)	54,000	(16,000)
65+	99	(1)	1	(1)	3,000	(3,000)
<b>Race/Ethnicity and Age Groups</b>						
<b>All Ages</b>						
White, non-Hispanic	93	(1)	7	(1)	317,000	(41,000)
Black, non-Hispanic	88	(4)	12	(4)	38,000	(15,000)
Hispanic	75	(6)	24	(6)	49,000	(15,000)
American Indian, non-Hispanic	91	(5)	9	(5)	14,000	(9,000)
<b>Ages 0-17</b>						
White, non-Hispanic	95	(1)	5	(1)	53,000	(15,000)
Black, non-Hispanic	92	(5)	8	(5)	8,000	(5,000)
Hispanic	91	(6)	9	(6)	7,000	(5,000)
<b>Ages 18-64</b>						
White, non-Hispanic	91	(1)	9	(1)	256,000	(38,000)
Black, non-Hispanic	85	(6)	15	(6)	30,000	(14,000)
Hispanic	65	(10)	34	(10)	40,000	(14,000)
American Indian, non-Hispanic	87	(8)	13	(8)	13,000	(8,000)
<b>Residence</b>						
City of Milwaukee	88	(3)	12	(3)	72,000	(19,000)
Other Metropolitan (excluding City of Milwaukee)	93	(1)	7	(1)	239,000	(38,000)
Nonmetropolitan	92	(1)	8	(1)	119,000	(22,000)
<b>Poverty Status</b>						
Poor	80	(4)	19	(4)	91,000	(19,000)
Near-poor	82	(3)	18	(3)	163,000	(31,000)
Not poor	96	(1)	4	(1)	162,000	(30,000)
<b>Employment</b>						
<b>Ages 0-17</b>						
Live with employed adult(s)	95	(1)	5	(1)	66,000	(16,000)
Live with no employed adult(s)	93	(4)	7	(4)	5,000	(3,000)
<b>Ages 18-64</b>						
Employed full-time	93	(1)	7	(1)	132,000	(26,000)
Self-employed full-time	84	(5)	16	(5)	39,000	(14,000)
Employed part-time	85	(4)	15	(4)	59,000	(18,000)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

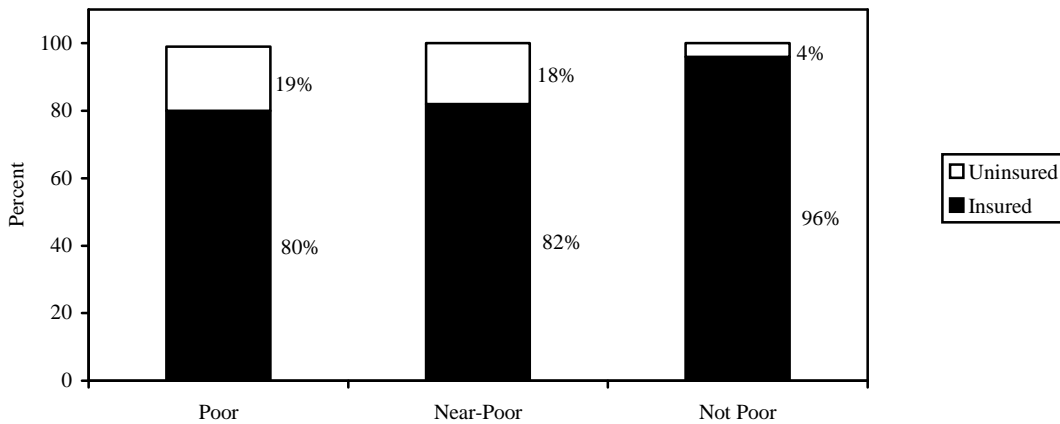
Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 29.

A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

The estimated proportion uninsured was highest among the poor (19%) and near-poor (18%) compared with non-poor residents (4%) (Figure 5).

Poverty status is determined by household size at the time of the survey and household income in the calendar year preceding the survey. A household of four people was considered “poor” (below the federal poverty guideline) in the 2006 survey if total income in 2005 was below \$19,000 (see Table 10, Technical Notes). The “near-poor” category includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$39,000. All others (in households with income twice the poverty guideline or higher) were considered “not poor.”

**Figure 5. Insured and Uninsured by Poverty Status, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

## Current Health Insurance Coverage

Type of health insurance coverage varies by age (Tables 3 and 4). The majority of working-age people (ages 18-64) have employer-sponsored insurance (76%, not shown in table). The majority of children (ages 0-17) are also covered by employer-sponsored insurance (71%). The highest percentage of Medicaid coverage among all age groups is among children (18%).

The types of insurance in both Tables 3 and 4 are mutually exclusive. A person who has two types of insurance is included in only one column. For example, a child with both employer-sponsored and Medicaid coverage is included only in the employer-sponsored column. Seven percent of people under age 65 had two or more types of insurance coverage. Of people 65 and older, 77 percent had two or more types of coverage.

**Table 3. Health Insurance Coverage by Type, Ages 0-64, Wisconsin 2006**

	Type of Health Insurance									
	Employer-Sponsored		Private		Medicaid		Other Types		No Health Insurance	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
<b>Ages 0-64</b>	74%	(1)	4%	(1)	10%	(1)	2%	(--)	9%	(1)
<b>0-17</b>	71	(2)	4	(1)	18	(2)	1	(--)	6	(1)
<b>18-44</b>	73	(2)	3	(1)	10	(2)	1	(--)	12	(2)
<b>45-64</b>	80	(2)	6	(1)	3	(1)	4	(1)	7	(1)

Source: 2006 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes:

C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.

A dash (--) indicates 0.5% or less.

The columns in this table, types of health insurance, are mutually exclusive.

**Employer-Sponsored** insurance is coverage provided by or through an employer. The insurance policyholder and any covered dependents are included here. Everyone with employer-sponsored coverage is represented in this column, including people with other types of insurance (such as Medicaid or private) in combination with employer-sponsored coverage.

**Private** insurance includes individually purchased coverage. Some people in this category also have Medicaid coverage.

**Medicaid** includes BadgerCare, Healthy Start, and other Medicaid types. This column includes anyone with other types of insurance in combination with Medicaid, except for those in the "Employer-Sponsored" and "Private" columns.

**Other Types** includes military coverage (Tricare, VA, CHAMP-VA), Health Insurance Risk Sharing Plan (HIRSP), GAMP, and other types, including combinations not in other columns.

**Table 4. Health Insurance Coverage by Type, Age 65 and Older, Wisconsin 2006**

	Type of Health Insurance					
	No Health Insurance		Insured, No Medicare		Medicare Only	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
<b>Ages 65+</b>	1	(1)	8%	(2)	14%	(3)
<b>65-74</b>	1	(1)	9	(3)	11	(3)
<b>75+</b>	1	(1)	7	(3)	18	(4)

	Medicare and Employer-Sponsored		Medicare and Medigap		Medicare and Private		Medicare and Other	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
<b>Ages 65+</b>	31%	(4)	35%	(4)	5%	(2)	6%	(2)
<b>65-74</b>	36	(5)	33	(5)	5	(2)	5	(2)
<b>75+</b>	25	(5)	37	(5)	5	(2)	7	(3)

Source: 2006 Wisconsin Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes:

C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.

A dash (--) indicates 0.5% or less.

The columns in this table, types of health insurance, are mutually exclusive.

**Insured, No Medicare** includes anyone with one or more types of insurance, but not Medicare.

**Medicare Only** includes anyone who has only Medicare without any other type of insurance.

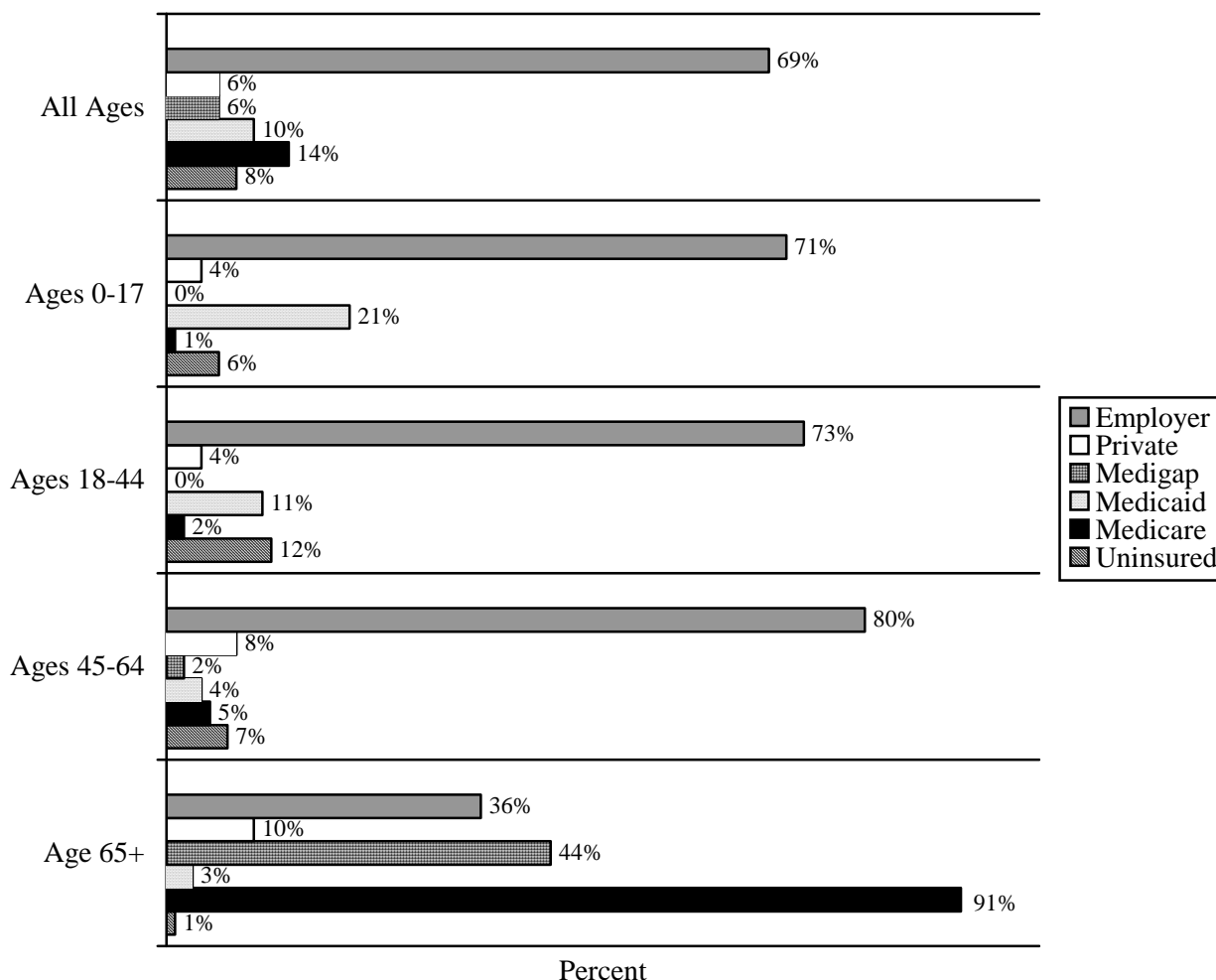
**Medicare and Employer-Sponsored** includes anyone who has Medicare in combination with employer-sponsored insurance. Some in this group have Medigap (supplemental insurance policies to cover expenses not paid for by Medicare), private, military, or Medicaid coverage as well.

**Medicare and Medigap** includes those with Medicare and Medigap coverage, except for those who also have employer-sponsored coverage. It also includes some with private, military, or Medicaid coverage.

**Medicare and Private** includes all those with Medicare and privately purchased insurance, except people who also have either employer-sponsored or Medigap insurance.

**Medicare and Other** includes all other types of insurance and other combinations. This includes anyone with Medicare and military insurance, or Medicare and Medicaid, as long as they were not included in one of the categories above.

**Figure 6. Health Insurance Coverage by Type, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: In this figure, each insurance type includes anyone who has that type, either alone or in combination with other types. The insurance types are not mutually exclusive; percentages for each age group may total more than 100%. See Tables 3 and 4 for definitions of employer and private insurance.

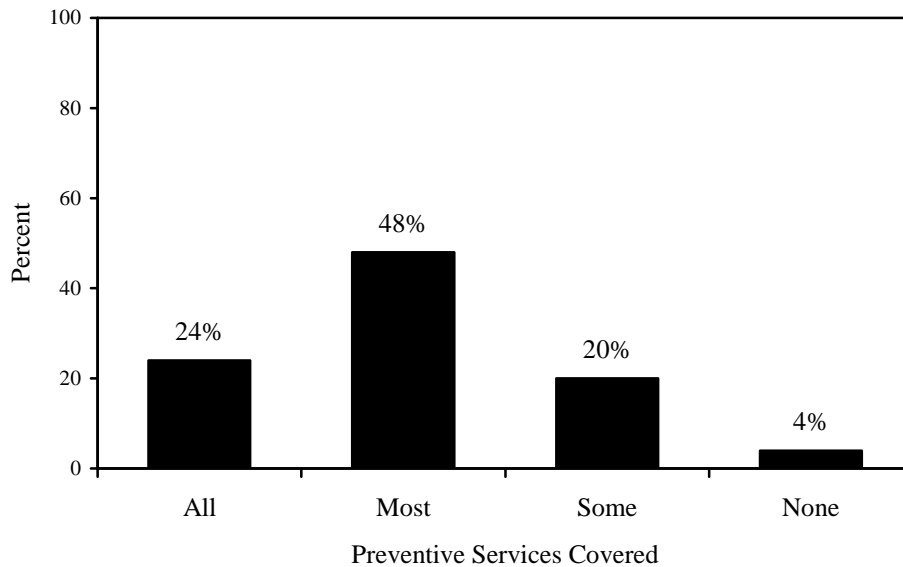
Most household residents age 65 and older have Medicare coverage (91%) and 3 percent of them have Medicaid coverage (Figure 6).

Figure 6 presents information about type of insurance differently from Tables 3 and 4. In Figure 6, a person who has two types of insurance is shown twice.



The costs of general checkups and other preventive services were not covered for 4 percent of people with employer-sponsored or private health insurance (Figure 7). This can be considered a measure of underinsurance in the population. These data were obtained by asking privately insured respondents: “Does this health insurance plan pay for all, most, some, or none of the costs of general checkups and other preventive services?” (The question about coverage of preventive care was asked only for persons with employer-sponsored and other private insurance. In general, Wisconsin Medicaid covers preventive services; Medicare covers limited preventive services, primarily screenings for specific diseases.)

**Figure 7. Coverage of Preventive Care Among Those Who Have Employer-Sponsored Insurance or Are Privately Insured, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: Data on this question were not available for 4 percent of those surveyed.

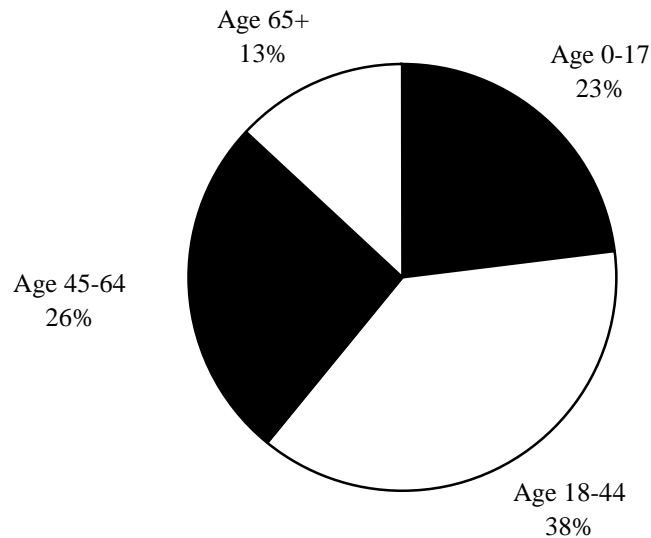
## Household Population Characteristics

This section describes characteristics of the Wisconsin household population subgroups for whom health statistics are presented in this report. All of the characteristics described here are estimates from the 2006 Family Health Survey weighted data. The Family Health Survey is considered to be representative of all people who live in Wisconsin households. Survey results can be used to describe household residents, keeping in mind that survey estimates are going to differ from results of a complete count, such as a census.

According to 2006 Family Health Survey results, approximately 64 percent of the household population is in the age bracket generally considered to be “working age” (ages 18-64) (Figure 8). Another 13 percent are adults aged 65 and older, while 23 percent of the household population are children.

The household population consists of males and females in roughly equal proportions (50% and 50%, respectively) (not shown in figure).

**Figure 8. Household Population by Age, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

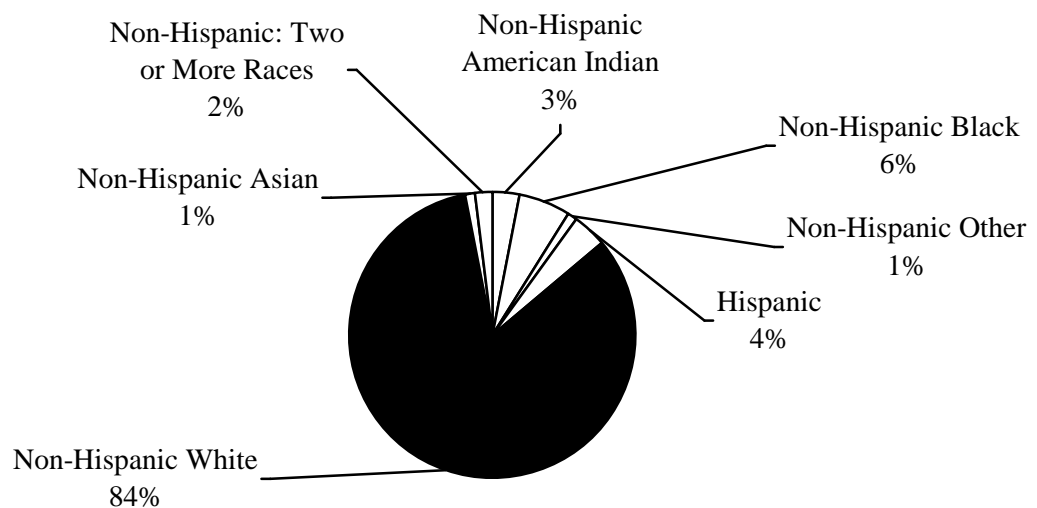
## Household Population Characteristics

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The vast majority of the Wisconsin household population is non-Hispanic white (84%), according to estimates from the Family Health Survey. Six percent of the population is non-Hispanic black or African American, and 4 percent is Hispanic or Latino. Three percent of the population is non-Hispanic American Indian, 1 percent is non-Hispanic Asian, and 2 percent is composed of non-Hispanic members of two or more racial groups (Figure 9).

Among children (ages 0-17), 76 percent are non-Hispanic white, 8 percent are non-Hispanic black and 6 percent are Hispanic or Latino. Three percent of children are non-Hispanic American Indian and 4 percent are non-Hispanic members of two or more racial groups. One percent of children are non-Hispanic Asian and one percent are non-Hispanic other.

**Figure 9. Household Population by Race and Ethnicity, Wisconsin 2006**

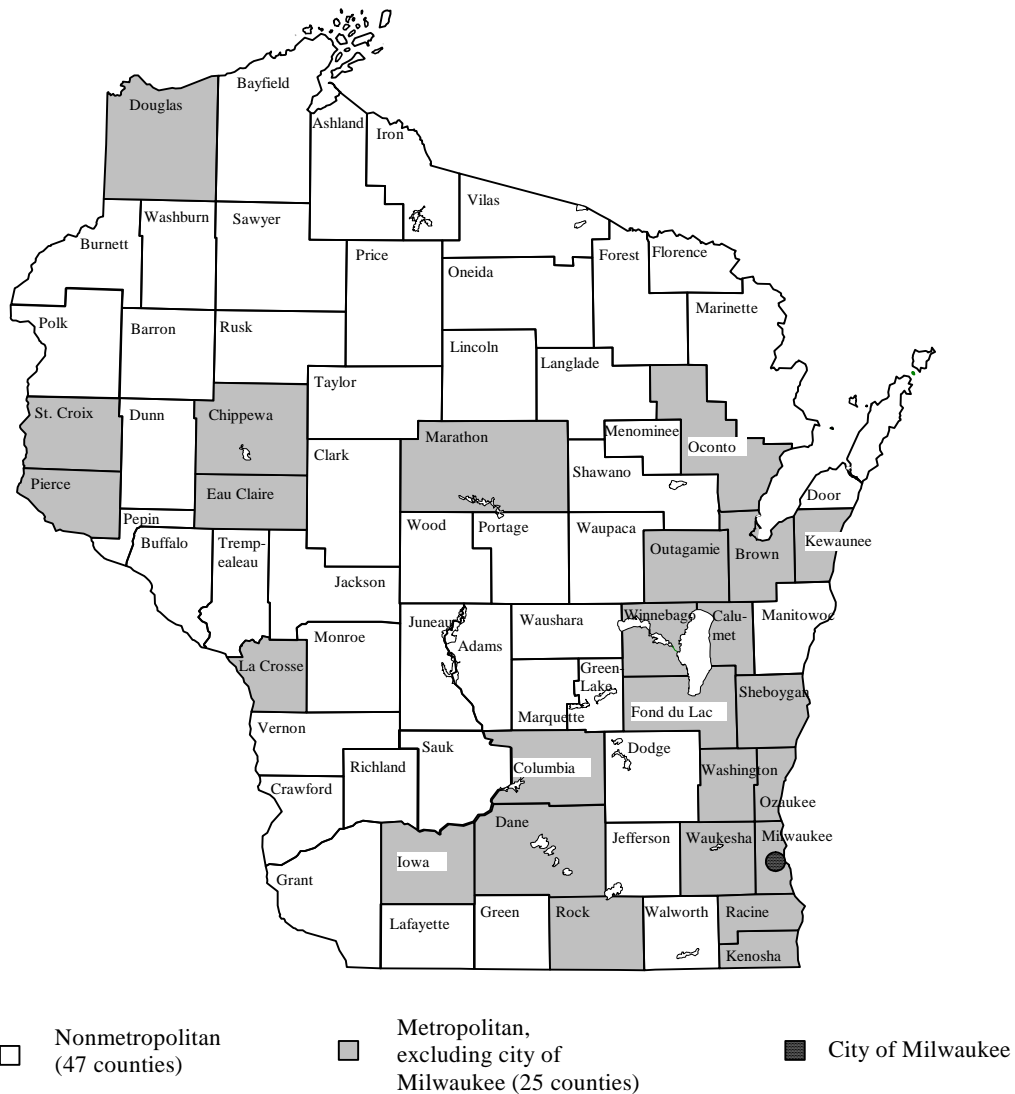


Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Race and ethnicity estimates are based on two survey questions. Respondents are first asked: “Are you Hispanic or Latino?” This is followed by: “Which one or more of the following is your race: American Indian, Asian, Black or African American, Pacific Islander, White, or something else?” These questions are then asked for each member of the household.

Based on 2006 Family Health Survey estimates, 11 percent of the state’s household population live in the city of Milwaukee, 61 percent live in the balance of Milwaukee County and the other 24 metropolitan counties, and 28 percent live in the 47 nonmetropolitan counties (Table 8, page 23).

**Figure 10. Metropolitan and Nonmetropolitan Wisconsin**



Source: U.S. Office of Management and Budget and U.S. Bureau of the Census.

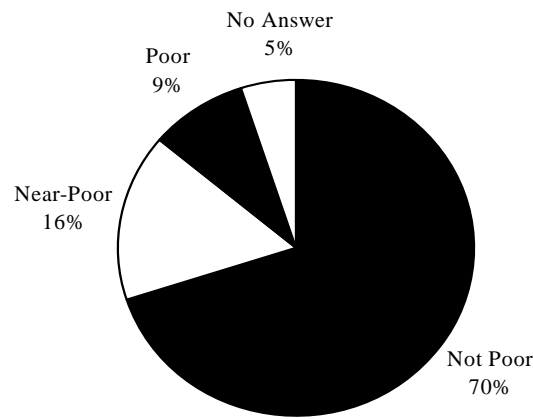
## Household Population Characteristics

According to 2006 Family Health Survey results, 9 percent of Wisconsin's household population lived in a poor household in 2005 (Figure 11).

Thirteen percent of Wisconsin children lived in households considered poor, and another 20 percent lived in households considered near-poor (Table 5).

Poverty status was determined by asking respondents about total household income from all sources in 2005 and the number of people living in the household (see Technical Notes, pages 27-28).

**Figure 11. Household Population by Poverty Status, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

**Table 5. Household Population by Poverty Status and Age, Wisconsin 2006**

Age Group*	Poverty Status							
	Poor				Near-Poor		Not Poor	
	Percent	(C.I.±)	Number	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	13%	(2%)	169,000	(22,000)	20%	(2%)	63%	(3%)
18-44	9	(1)	191,000	(31,000)	15	(2)	73	(2)
45-64	5	(1)	64,000	(14,000)	10	(2)	80	(2)
Total (all ages)	9	(1)	478,000	(42,000)	16	(1)	70	(1)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.

\* Poverty status could not be estimated for persons aged 65 and older because the household income questions were not answered for 15 percent of this age group.

An estimated 91 percent of all adults living in households (3,795,000 people) have completed high school or more education (Table 6, below, and Table 8, page 23).

The proportion of “working-age” adults (ages 18-64) who have completed high school or more education (93%) is larger than the proportion among adults aged 65 and older (83%).

**Table 6. Adult Household Population by Educational Attainment and Age, Wisconsin 2006**

Age Groups	Education Completed					
	Less than high school		High school graduate		More than high school	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
18-44	7%	(1%)	29%	(2%)	63%	(2%)
45-64	4	(1)	34	(3)	60	(3)
65+	16	(3)	48	(4)	35	(4)
All Adults (18+)	8	(1)	34	(2)	57	(2)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.  
The category “Less than high school” includes all those who did not graduate from high school and do not have a G.E.D. (General Educational Development certificate).

In 2006, an estimated 59 percent of adults ages 18-64 (2,021,000 people) were employed full-time, 7 percent (247,000) were self-employed full-time, and 12 percent (399,000 people) were employed part-time, making a total of 77 percent who were employed. Men and women differ considerably in the proportion employed full or part-time, with men more likely to be employed full-time (Table 7 and Figure 12, next page).

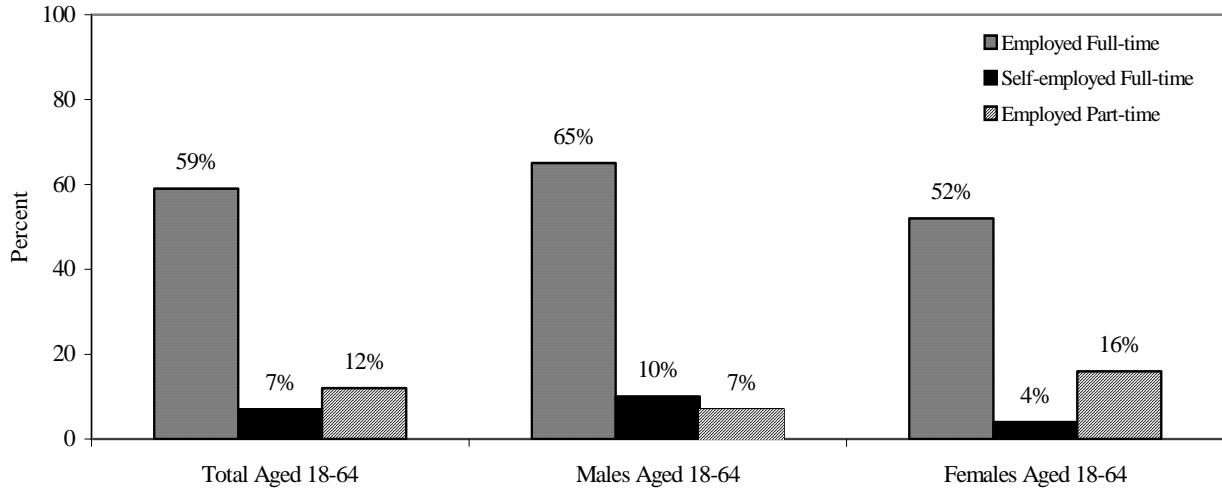
**Table 7. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2006**

	Employment					
	Employed Full-time		Self-employed Full-time		Employed Part-time	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
Males	65%	(3%)	10%	(2%)	7%	(1%)
Females	52	(3)	4	(1)	16	(2)
Total Aged 18-64	59	(2)	7	(1)	12	(1)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Note: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.

**Figure 12. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2006**



Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Table 8. Characteristics of Wisconsin's Household Population, 2006

	Percent	(C.I.±)	Number	(C.I.±)
<b>Total</b>	<b>100%</b>		<b>5,425,000</b>	
<b>Age Groups</b>				
0-17	23	(1%)	1,273,000	(60,000)
18-44	38	(1)	2,056,000	(91,000)
45-64	26	(1)	1,391,000	(65,000)
65+	13	(1)	705,000	(50,000)
<b>Sex and Age Groups</b>				
<b>Male</b>				
0-17	24	(2)	652,000	(47,000)
18-44	39	(2)	1,044,000	(72,000)
45-64	26	(2)	693,000	(51,000)
65+	11	(1)	297,000	(33,000)
<b>Female</b>				
0-17	23	(2)	620,000	(44,000)
18-44	37	(2)	1,012,000	(67,000)
45-64	25	(2)	698,000	(49,000)
65+	15	(1)	408,000	(39,000)
<b>Race/Ethnicity</b>				
White, non-Hispanic	84	(1)	4,537,000	(79,000)
Black, non-Hispanic	6	(1)	324,000	(35,000)
Hispanic	4	(1)	203,000	(28,000)
American Indian, non-Hispanic	3	(--)	151,000	(24,000)
<b>Residence</b>				
City of Milwaukee	11	(1)	588,000	(42,000)
Other Metropolitan (excluding city of Milwaukee)	61	(1)	3,321,000	(83,000)
Nonmetropolitan	28	(1)	1,506,000	(57,000)
<b>Poverty Status</b>				
Poor	9	(1)	478,000	(42,000)
Near-poor	16	(1)	890,000	(58,000)
Not poor	70	(1)	3,797,000	(85,000)
<b>Educational Attainment</b>				
<b>Ages 18 and older</b>				
Less than high school diploma	8	(1)	324,000	(38,000)
High school graduate	34	(2)	1,407,000	(70,000)
Education beyond high school	57	(2)	2,387,000	(88,000)
<b>Employment</b>				
<b>Ages 0-17</b>				
Live with employed adult(s)	94	(1)	1,198,000	(59,000)
Live with no employed adult(s)	6	(1)	75,000	(16,000)
<b>Ages 18-64</b>				
Employed full-time	59	(2)	2,021,000	(84,000)
Self-employed full-time	7	(1)	247,000	(33,000)
Employed part-time	12	(1)	399,000	(43,000)

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

Notes: A dash (--) indicates 0.5 percent or less.

C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 31.



## Technical Notes

### Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems and use of health care services among people across the state.

The Family Health Survey sampling frame consists of all Wisconsin households with a working telephone. In 2006, the sample design for selecting telephone numbers for the survey divided the state into eight sample strata, seven of which were defined geographically. Five strata were comprised of regional county groupings and two strata were defined as Dane and Brown counties. Telephone area code/prefix combinations from these seven strata were randomly sampled at varying rates, designed to provide a useable sample for several parts of the state. An eighth sample stratum consisted of telephone prefixes that had previously been found to include at least 20 percent black respondents. This oversample, primarily within the city of Milwaukee, was necessary to assure sufficient representation of the black or African American population in the survey results. This stratum was also randomly sampled.

The University of Wisconsin Survey Center, University of Wisconsin-Madison, the contracted survey laboratory, drew the samples and conducted all interviews for 2006. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone survey system (CASES). Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 51 percent.

The questions asked in the FHS were designed in the Wisconsin Bureau of Health Information and Policy. Interviews were conducted from February through December of 2006. The final FHS sample consisted of 2,440 household interviews, representing a total of 6,523 Wisconsin household residents. A total of 403 households were interviewed from February through March; 730 from April through June; 699 from July through September; and 608 from October through December. The demographic characteristics of the 2006 sample are displayed in Table 9 (next page), which presents the unweighted frequencies. The results in this table are not representative of the Wisconsin population because they have not been weighted to correct for disproportionate sampling rates.

The adult in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This respondent answers survey questions for him/herself as well as for all other household members. Since each household member does not speak directly to the interviewer, survey answers are “reported” by the respondent. The reader will see the phrase “. . .” *was reported to be . . .*” in this report. In places where this phrase is not used, the reader should keep in mind that all information here is reported by one respondent on behalf of all household members. In 2006, 68 percent of the respondents were women. Abbreviated versions of various survey questions appear with some of the tables in this report and in the Appendix. A copy of all questions asked in 2006 may be obtained from the Bureau of Health Information and Policy.

The data set for analysis of the 2006 Family Health Survey was constructed in the Bureau of Health Information and Policy, using the individual as the basic unit for analysis. Some missing data (i.e., respondent refused to answer or answered “don’t know”) on the age and sex variables were imputed, using interview transcripts and similar cases. Through imputation from other income information or corrections, the final proportion of households with missing information on poverty status was reduced to 5 percent (unweighted for households).

**Table 9. Wisconsin Family Health Survey 2006 Sample**

<b>Total</b>	<b>6,523</b>		
<b>Age Groups</b>		<b>Residence</b>	
0-17	1,823	City of Milwaukee	1,061
18-44	1,978	Other Metropolitan (excluding city of Milwaukee)	3,555
45-64	1,860	Nonmetropolitan	1,899
65+	862		
<b>Sex and Age Groups</b>		<b>Poverty Status</b>	
<b>Male</b>		Poor	665
0-17	893	Near-poor	1,081
18-44	948	Not poor	4,468
45-64	886		
65+	368		
<b>Female</b>		<b>Educational Attainment</b>	
0-17	930	<b>Ages 18 and older:</b>	
18-44	1,030	Less than high school diploma	376
45-64	974	High school diploma	1,644
65+	494	More than high school	2,636
<b>Ethnicity and Race</b>		<b>Employment</b>	
Hispanic or Latino	267	<b>Ages 0-17</b>	
White, not Hispanic/Latino	5,250	Live with no employed adult(s)	126
Black or African American, not Hispanic/Latino	571	Live with employed adult(s)	1,697
American Indian or Alaska Native, not Hispanic/Latino	187	<b>Ages 18-64</b>	
Asian, not Hispanic/Latino	68	Employed full-time	2,225
Other, not Hispanic/Latino	45	Self-employed full-time	286
Two or more races, not Hispanic/Latino	94	Employed part-time	421

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services.

A weight was constructed for each person record in the data set, to adjust for the varying sampling rates, response rates by stratum and number of telephone numbers in each interviewed household. When these weights are applied to the data set, the results are considered to be representative of all Wisconsin household residents in 2006.

One additional component was included to construct the final weight: the total estimated household population in Wisconsin, tabulated for 40 separate subgroups. These subgroups were composed of the combinations of four age groups (0-17, 18-44, 45-64, 65+), by two sex groups, by five geographic regions. The sum total of the 40 subgroups is the estimated household population. Also, the black or African American population within Milwaukee County was adjusted to match the proportion black or African American in the 2000 Census. The population used to weight this data set was 5,425,496, the total estimated household population for Wisconsin on July 1, 2005. This “post-stratification” weight component is applied to each data set record along with the weight described above.

These data set weights were used in computing each percentage and number of people presented in this report. This is the best available method to produce reliable results from the survey data. All references to “weighted” data in this report refer to data that have been adjusted by using these weights so they are representative of the Wisconsin household population.

## Definitions of Variables Used in This Report

**Age and Sex.** These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for analysis: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

**Ethnicity and Race.** FHS respondents were first asked if anyone in the household was Hispanic or Latino. Then they were asked to report each household member's race or races. Up to five races could be reported for each person.

In this report, all persons who were reported to be Hispanic or Latino are in the Hispanic/Latino category. All persons not reported as Hispanic/Latino, but for whom two or more races were reported, are in the "two or more races" category. All remaining persons are distributed in the "single-race, not Hispanic/Latino" categories. Some ethnic and racial groups are not included in the tables due to small sample sizes.

**Metropolitan and Nonmetropolitan.** Twenty-five Wisconsin counties are designated as metropolitan counties by the federal Office of Management and Budget, based on the 2000 U.S. Census standards. These counties are: Brown, Calumet, Chippewa, Columbia, Dane, Douglas, Eau Claire, Fond du Lac, Iowa, Kenosha, Kewaunee, La Crosse, Marathon, Milwaukee, Oconto, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha, and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people or 2) are adjacent and economically linked to a "central city" county. For the tables in this report, results for the city of Milwaukee have been separated from the rest of the metropolitan counties. The "Other Metropolitan" category includes Milwaukee County outside the city plus the remaining 24 metropolitan counties. The other 47 counties are nonmetropolitan.

**Poverty Status.** The relationship between the number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (2005), and used current household size to determine whether a household's income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$19,000. (This is an approximation of the 2005 federal guideline, which was \$19,350.) The "near-poor" category used in this report includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$39,000 (Table 10, next page).

**Educational Attainment.** Years of schooling completed are categorized in three groups for this report. Adults who finished 11 grades of school or less are in the first group, "less than high school diploma." Adults who completed 12 years of school or a G.E.D. are in the "high school graduate" group, and adults who attended college or technical school beyond high school are in the "education beyond high school" group.

**Working-Age Adults (ages 18 to 64).** People in this age range are classified by employment status. Those who were working full-time for an employer at the time of the survey interview are grouped together; some in this group also were self-employed. Among those not working full-time for an employer, those who were self-employed full-time are grouped together, as are those who were working part-time. The remaining adults ages 18-64 include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work), and those disabled persons who are unable to work. These adults were not grouped together, as they are too disparate.

**Table 10. Wisconsin Family Health Survey Poverty Guidelines, 2005**

Household Size	Poor	Near-Poor
1	\$10,000	\$19,000
2	\$13,000	\$26,000
3	\$16,000	\$32,000
4	\$19,000	\$39,000
5	\$23,000	\$45,000
6	\$26,000	\$52,000

Source: 2006 Family Health Survey, Bureau of Health Information and Policy, Division of Public Health, Wisconsin Department of Health and Family Services. Guidelines derived from *Federal Register*, February 18, 2005, and rounded to nearest \$1,000.

Note: All members of a household were considered “poor” if total household income was less than the poverty guideline shown for a household of that size. Household members were considered “near-poor” if total household income fell between the poor and near-poor guidelines shown for a household of that size.

**Children Under Age 18.** All children under age 18 are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child’s household was employed at the time of the interview, then the child was classified as living with no employed adults.

**Health Insurance.** As used in this report, “health insurance” includes any kind of private or public coverage for health care costs, including Medicare, Wisconsin Medicaid (or BadgerCare) and other government-funded insurance. The FHS does not obtain detailed information about the extent of services covered by insurance, nor information about costs of premiums, deductibles and co-payments.

Questions about health insurance coverage inquire about specific types of insurance in this sequence: Medicare, employer-sponsored, Medicare supplement or Medigap, private (insurance bought directly from an agent or company), coverage from someone not living in the household, military health care (TRICARE, CHAMPUS, CHAMP-VA, VA), Medicaid (including Title 19, BadgerCare and Healthy Start), and other types of coverage (HIRSP and GAMP are specifically mentioned). For each type of insurance, the respondent is asked whether any household members are currently enrolled and, for each enrolled person, whether that person has been enrolled for less than or more than 12 months.

At the end of this set of questions, the respondent is asked about each person who was not reported to be covered by any type of insurance. This verification question locates another small group of people who otherwise would mistakenly be considered uninsured.

People with Indian Health Service medical care and no other coverage are considered uninsured in this report.

***Health Insurance Coverage Over the Past Year.*** This estimates three groups: the percentage of residents who were covered by any type of insurance over the entire 12 months preceding the telephone interview, the percentage who had coverage during part of the 12 months and had no insurance part of the time, and the percentage who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted throughout the year, the “preceding 12-month” period is variable. For example, respondents interviewed in May 2006 were asked to report their health insurance coverage for the 12-month period between May 2005 and May 2006.

A comparison between 2005 and 2006 estimates of the percent without health insurance for all of the past year shows no statistically significant difference (5% each year).

The annual FHS estimate of uninsured for the entire year has not been identical to that reported annually by the U.S. Census Bureau’s Current Population Survey (CPS). Though both surveys estimate the proportion of persons who were uninsured for the entire past year, differences in measurement methods may explain most of the discrepancy between estimates. For example:

- The sample design for the FHS is a random sample of telephone numbers, stratified by regions, while the CPS uses a nationally representative multistage cluster sample.
- The FHS insurance question refers to the past 12 months while the CPS asks about the previous calendar year.
- The study designs are different: the CPS is longitudinal, conducting eight interviews with each household over a two-year period, while the FHS is a point-in-time study, conducting one interview with each household.
- There are variations in interviewer training and methods. The first CPS interview is conducted face-to-face, while the FHS is conducted only by telephone.
- The survey questions are worded differently.
- The FHS is designed to collect health-related information, while the CPS is primarily a labor force survey.

Despite the differences between the two surveys, findings on the characteristics of people without health insurance are consistent in both surveys. The Wisconsin Family Health Survey, the Census Bureau’s Current Population Survey and other reputable surveys find that people are much more likely to be uninsured if they (or their family members) are unemployed, members of some minority groups, low-income or poor, or lacking a high school diploma.

The reader is advised to use CPS estimates to make comparisons between states. However, for program purposes, the FHS is a better source of information about health insurance among Wisconsin residents since the FHS is focused on health information, and offers the capacity for more detailed analysis.

***Insured and Uninsured.*** The “current” estimate of health insurance coverage is the percentage (or number) who had health insurance coverage at the time of the interview. It is a “snapshot” estimate, a cross-section of the Wisconsin household population at one point in time. Any type of public or private insurance coverage at the time of the interview classifies a person as having health insurance. Those with no insurance at the time of the interview are considered uninsured.

There is no statistically significant difference between estimates of the currently uninsured for 2005 and 2006 (7% and 8% respectively).

**Type of Health Insurance Coverage.** As previously described, respondents were asked specifically about whether household members had various types of health insurance coverage at the time of the survey interview. Results of these questions are shown in Tables 3 and 4, and Figure 6.

Table 3 includes everyone under the age of 65. Everyone who had employer-sponsored insurance, with or without any other type of insurance, is included in the “Employer-Sponsored” column. The “Private” column includes everyone with private coverage, with or without other types, except for those with both private and employer-sponsored coverage (shown in the Employer-Sponsored column). The Medicaid column includes those with Medicaid, BadgerCare, Healthy Start, and other types of Medicaid; it excludes those who have Medicaid coverage in combination with employer-sponsored or private coverage. Everyone who has insurance and is not included in the first three columns is shown in the “Other Types” column. The types of insurance shown in Table 3 are mutually exclusive and exhaustive, so each age group totals to about 100 percent.

Table 4 includes everyone age 65 and older. Virtually everyone in this age group has some type of health insurance coverage; about 1 percent are uninsured. The column “Insured, No Medicare” includes everyone who is insured without having Medicare coverage; this includes various combinations of employer-sponsored, military and private coverage. “Medicare Only” includes the small group who have Medicare without any other type of insurance. The remaining four columns display various combinations of insurance with Medicare. As in Table 3, the column “Medicare and Employer-Sponsored” includes everyone with this combination, even if they also have other types of insurance. The next column, “Medicare and Medigap,” includes all combinations with these types except those that include employer-sponsored insurance, which are displayed in the “Employer-Sponsored” column. This pattern also holds for the two remaining columns. The types of insurance in Table 4 are mutually exclusive and exhaustive, so each age group totals to about 100 percent.

Figure 6 displays types of insurance differently from Tables 3 and 4. In Figure 6, five major types of insurance are shown without regard to whether or not they are combined with other types. The categories are not mutually exclusive; they overlap. Thus, people with two types of insurance are represented twice in Figure 6. Everyone who has any employer-sponsored insurance, private insurance, Medigap, Medicaid and Medicare is shown. Each group includes people who have other types of insurance as well.

### Tables in This Report

With the exception of Table 9, all information presented in the tables and figures in this report, including the estimates of Wisconsin’s household population characteristics, was produced from the weighted 2006 Family Health Survey.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. Results are referred to as “estimated” percentages and numbers because all of the results are derived from a sample survey. The weighted survey data provide reliable estimates of characteristics of Wisconsin’s population. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The Family Health Survey conducts interviews with randomly selected households, a sample of all Wisconsin households. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results.

In most tables presented in this report, the 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percent to find the high boundary of the 95 percent confidence interval, and subtract it from the percent to find the low boundary. For example, on the top line of Table 2 (page 10), 8 percent of Wisconsin household residents were reported to be uninsured at the time of the survey interview. Adding and subtracting the 1 percent value yields a 95 percent confidence interval of 7 to 9 percent. This means that 95 out of 100 random surveys would estimate that 7 to 9 percent of Wisconsin household residents in 2006 were uninsured at a given point in time. The same procedure applies to the estimated number of people: adding and subtracting 47,000 from 430,000 yields a 95 percent confidence interval of 383,000 to 477,000 persons who were currently uninsured.

### **Statistical Tests**

A statistical test was used each time a difference between two estimates is identified in the text. For example, the phrase “those more likely to be uninsured” means that the difference between the identified groups was tested and found to be a statistically significant difference, not due to random variation. Only those differences that are statistically significant at the 0.05 level are mentioned in this report. A t-test of the differences between percents was used to determine statistical significance.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers and the omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or missing data category is presented in tables when it is a notable percentage.

# Appendix

## Abbreviated Interview Schedule 2006 Family Health Survey Insurance Questions

The questions are presented here as if they were asked only of the respondent, but in fact most questions were asked about each person living in the respondent's household. The respondent answered all questions on behalf of the other household members. The complicated skip patterns built into the interview schedule are not shown here (nor are the response categories); skip patterns are based on the answers to prior questions. This is a simplified version of the survey's health insurance and demographic questions only, presented for ease of understanding.

After the interviewer asks who is the most knowledgeable person in the household (in matters related to the health of other household members), that person is selected to be the respondent and answers questions on behalf of everyone in the household. At the start of the interview, the respondent is asked to list all persons living in the household and to give their first name, their relationship to the respondent, and their age and sex.

### FAMILY HEALTH SURVEY INTERVIEW SCHEDULE (PARTIAL)

- Now I have some questions about insurance coverage. At this time, is anyone in your household enrolled in:
  - Medicare, the health insurance for people 65 and older and people with certain disabilities?
  - Medicare's new prescription drug coverage, called Medicare Part D?
  - Insurance provided through a current or former employer or union?
  - A Medicare supplement or Medigap plan?
  - An insurance plan bought directly from an insurance agent or insurance company?
  - An insurance plan of someone who does not live in this household?
  - Military health care or the Indian Health Service? This includes services like TRICARE, CHAMPUS, CHAMP-VA or VA.
  - There are a number of government programs that pay for health care for low-income and working families. At this time, is anyone in your household enrolled in Medicaid, Title 19, T-19, Medical Assistance, BadgerCare, Healthy Start or any other Medicaid program?
  - HIRSP, the Health Insurance Risk Sharing Plan, GAMP, the General Assistance Medical Program, or any other insurance?

*(The next questions were asked as needed for each type of insurance coverage.)*

- Have you been enrolled in this health insurance plan for less than 12 months or for more than 12 months?
- Whose employer or union provides this plan?
- At this time, in addition to the policyholder, who else is covered by this plan?
- Does this health plan cover all, most, some or none of the costs of general check-ups and other preventive services?
- When you are sick or injured, does this health plan cover all, most, some or none of the costs of health care at a doctor's office or health care clinic?
- For overnight hospital stays, does this health plan cover all, most, some or none of the costs?



*(The next questions were asked for those who were insured for less than 12 months.)*

- Were you uninsured at some time during the past 12 months?
- For how many months were you uninsured?

*(The next questions were asked of those who did not have health insurance coverage at the time of the interview.)*

- According to the information I have so far, you do not have health care coverage at this time. Is that correct?
  - Were you covered by health insurance at any time during the last 12 months?
  - For how many of the past 12 months did you have health insurance?
  - What kind of health insurance did you have during the time you were insured?
  - What was the main reason your health insurance coverage stopped?

*(The next questions were asked for everyone in the household.)*

- Over the last 12 months, have you had to pay money “out-of-pocket” for medical expenses? This includes everyone in your household, for expenses such as health insurance premiums, co-payments, deductibles, fees for doctors and tests, dental bills, eyeglasses, prescription drugs, and all other out-of-pocket costs not covered by insurance.
- For everyone in your household, about how much did you spend “out-of-pocket” for medical expenses in the last 12 months?
- During the past 12 months, has anyone in your household had any problems paying medical bills?

*(The next questions were asked about household members of working-age, 18-64.)*

- Last week, did you do any work, either full-time or part-time for pay or profit?
- Do you have a job from which you were temporarily absent last week?
- What was the main reason you did not have a job last week?
- Last week, did you have a second job or business, in addition to your main job or business?
- Let’s talk about your main job – the job where you worked the most hours last week. Were you working for an employer, self-employed, or both?
- Was your employer the government, a privately-owned company or business, a non-profit organization, or something else?
- How long have you been working for this employer?
- Were you working on a farm?
- Do you work at a place that has more than 50 employees?
- How many hours per week do you usually work on this job?
- Do you consider your job temporary?
- You said that you have health insurance coverage from a current or former employer or union and that other household members are covered through that policy. Is that insurance through this job?
- Do you pay all, most, some, or none of the costs of premiums for this health insurance?
- Has the employer or the union offered you health insurance?

- Does your employer or union offer health insurance to any other employees?
- Would the health insurance offered by your employer or union cover anyone in your household besides you?

*(The next two questions were asked about all household members aged 18 and older.)*

- What is the highest grade or level in school or college you have completed?
- Are you now married, widowed, divorced, separated, or never married?

*(The next questions were asked about all household members.)*

- Are you Hispanic or Latino?
- What is your Hispanic or Latino origin? Is it Mexican-American, Puerto Rican, Cuban, or something else?
- Which one or more of the following is your race? American Indian, Asian, Black or African American, Pacific Islander, White, or something else?
- In what county is this residence located?  
*(Asked if residence is in Milwaukee County.)*
  - Is this residence in the city of Milwaukee?
- What is your Zip code?
- Do you live on a farm?

*(The next series of questions was about annual household income. Respondents were asked three income questions, depending on their household size. Answers to these questions were used to compute poverty status. Because this is a complex section of the interview, only one example is given here, based on a household of four.)*

- Thinking of the total income for everyone in your household from all sources, before taxes, in 2005, was that income less than \$19,000, between \$19,000 and \$39,000, or greater than \$39,000?

*(If the respondent answers “greater than \$39,000,” the following question is asked.)*

- Was your total household income in 2005 less than \$58,000 or greater than \$58,000?

*(If the respondent answers “greater than \$58,000,” a final income question is asked.)*

- Would you say that your household’s total income from all sources, before taxes, in 2005 was less than \$75,000 or greater than \$75,000?

Thank you very much for your time and cooperation.

