Prepared for the Robert Wood Johnson Foundation by the State Health Access Data Assistance Center, University of Minnesota • Using data from the Centers for Disease Control and Prevention's 2003 Behavioral Risk Factor Surveillance System Survey (BRFSS)



May 2005

The Robert Wood Johnson Foundation (RWJF) commissioned the State Health Access Data Assistance Center (SHADAC), located at the University of Minnesota School of Public Health, to develop a comprehensive state-by-state analysis of Americans without health care coverage.

Using data from the Centers for Disease Control and Prevention's 2003 Behavioral Risk Factor Surveillance System (BRFSS) – a national survey of preventive and health risk behaviors – the researchers estimated the number of adults in each state and the number of working adults in each state who do not have health care coverage. They also compared reported gaps in care between insured and uninsured adults in each state, thereby providing an in-depth look at the consequences that adults in America face when they do not have health care coverage.

The report is being released to launch *Cover the Uninsured Week*, the largest mobilization in history to promote health coverage for all Americans. This nonpartisan effort is being led by Presidents Gerald Ford and Jimmy Carter and is endorsed by nine former U.S. Surgeons General and U.S. Secretaries of Health and Human Services, appointed by both Republican and Democratic presidents.

During *Cover the Uninsured Week*, hundreds of health fairs will be held nationwide to provide free medical screenings and information to those without insurance. Volunteers will help enroll uninsured adults and children in public programs that provide free or low-cost coverage to those who are eligible. State-specific guides aimed at helping individuals find out about local health coverage options will be distributed at events. Business seminars will provide opportunities for small business owners to discuss ways to provide affordable health plans for their employees. Special coverage-oriented educational forums will take place on campuses nationwide. Church leaders and clergy throughout the nation will be talking about this issue and getting congregants involved in efforts to help people who are uninsured.

In addition to RWJF, *Cover the Uninsured Week* is being organized by a diverse group of organizations representing some of the most influential organizations in the United States: the U.S. Chamber of Commerce, AFL-CIO, Service Employees International Union, Healthcare Leadership Council, American Medical Association, National Medical Association, American Nurses Association, Blue Cross and Blue Shield Association, America's Health Insurance Plans, American Hospital Association, Federation of American Hospitals, Catholic Health Association of the United States, Families USA, AARP, The United Way of America, National Council of La Raza, The California Endowment, and the W.K. Kellogg Foundation.

The Robert Wood Johnson Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, meaningful and timely change. For more than 30 years the Foundation has brought experience, commitment, and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. Helping Americans lead healthier lives and get the care they need—the Foundation expects to make a difference in our lifetime. For more information, visit www.rwjf.org.

The Robert Wood Johnson Foundation PO Box 2316 College Road East and Route 1 Princeton NJ 08543-2316 Phone (888) 631-9989

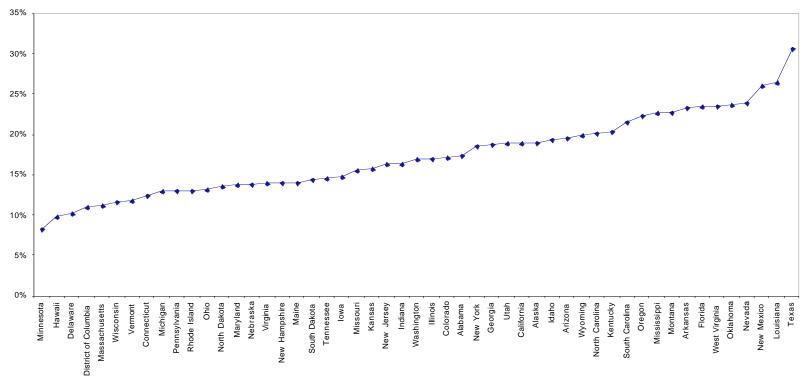
The University of Minnesota's State Health Access Data Assistance Center (SHADAC) helps states monitor rates of health insurance coverage and to understand factors associated with uninsurance. SHADAC provides targeted policy analysis and technical assistance to states that are conducting their own health insurance surveys and/or using data from national surveys. Information can be located at www.shadac.umn.edu.

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### **Demographics & Employment**

#### The number of uninsured varies from state to state.

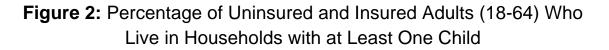


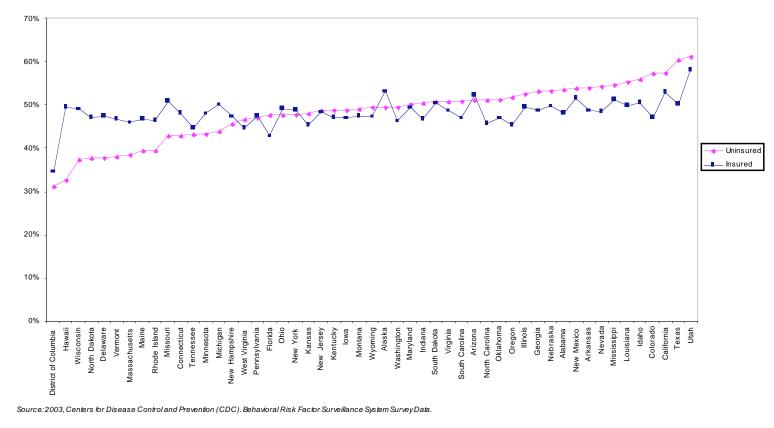


Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

- States with the highest adult uninsurance rates include: Texas (30.7%), Louisiana (26.4%), New Mexico (26.0%), and Nevada (23.9%).
- States with the lowest adult uninsurance rates include: Minnesota (8.3%), Hawaii (9.8%), Delaware (10.2%), and District of Columbia (11.0%).

## A significant percentage of uninsured adults live in households with at least one child.

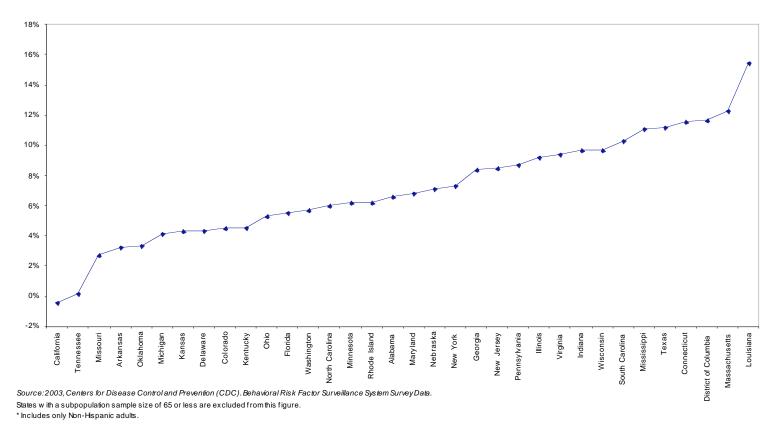




- The proportion of uninsured adults who live with at least one child varies by state: from a low of 31.1% in the District of Columbia to a high of 61.3% in Utah.
- The proportion of insured adults who live with at least one child also varies by state: from a low of 34.6% in the District of Columbia to a high of 58.2% in Utah.

### Disparities in health care coverage rates among Blacks and Whites vary significantly across the states.

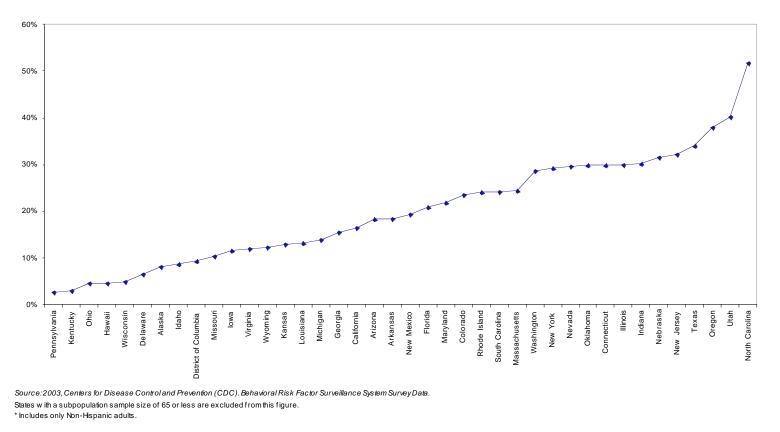




- The percentage point difference in Black and White uninsurance rates is greatest in Louisiana (15.5%) and Massachusetts (12.3%).
- The percentage point difference in Black and White uninsurance rates is lowest in California (-0.4%), Tennessee (0.2%), and Missouri (2.7%), however none of these differences have statistical significance.

## Disparities in health care coverage rates among Hispanics and Whites vary significantly across the states.

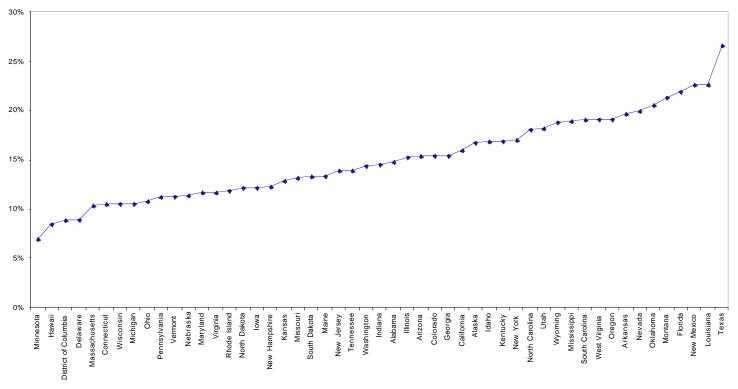




- The percentage point difference in Hispanic and White uninsurance rates is greatest in North Carolina (51.8%), Utah (40.3%), and Oregon (38.0%).
- The percentage point difference in Hispanic and White uninsurance rates is lowest in Pennsylvania (2.8%) and Kentucky (3.1%), however neither of these differences have statistical significance.

## In most states, a large portion of the workforce lacks health care coverage.

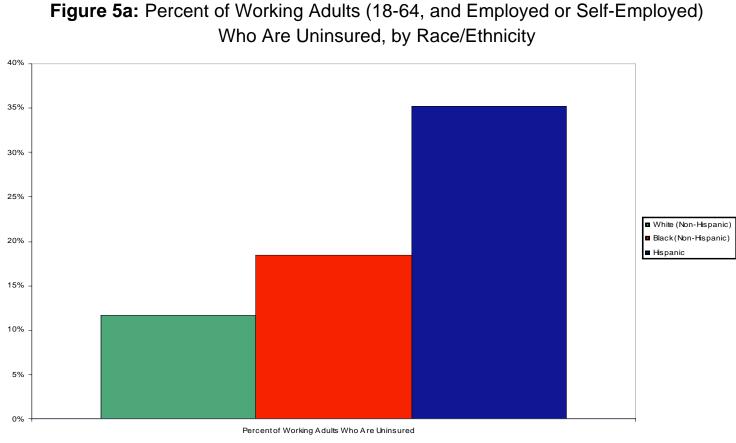




Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

- States with the highest uninsurance rate among employed or self-employed adults include: Texas (26.6%), Louisiana (22.6%), and New Mexico (22.6%).
- States with the lowest uninsurance rate among employed or self-employed adults include: Minnesota (6.9%), Hawaii (8.5%), and District of Columbia (8.9%).

## Working Hispanic and Black adults are more likely to be uninsured than working White adults.

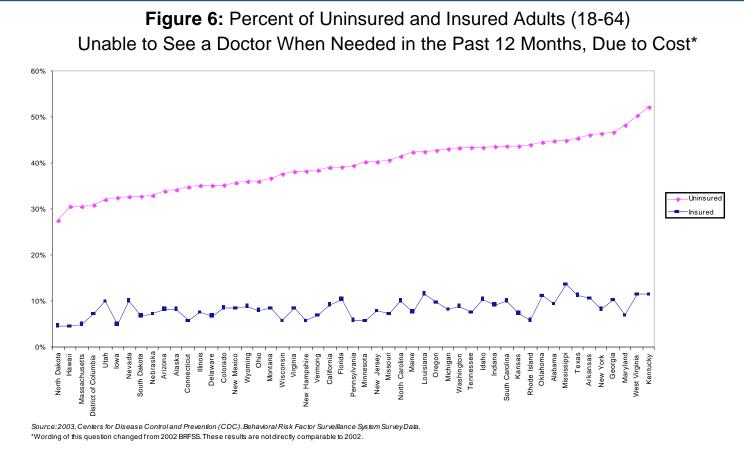


Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

• 35.3% of working Hispanic adults are uninsured, compared to 18.5% of working Black adults and 11.8% of working White adults.

#### **Access to Health Care & Health Status**

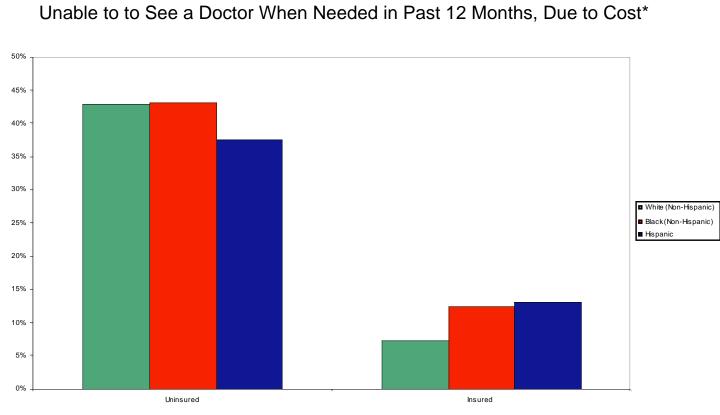
### Adults who lack health care coverage are more likely to not see a doctor when needed due to cost than adults with coverage.



- Nationally, 41.3% of adults without health care coverage, compared to 8.6% of adults with health care coverage, were unable to see a doctor when needed due to cost in the past twelve months.
- Uninsured adults in states like Kentucky, West Virginia, and Maryland were least likely to see a doctor when needed.
- Uninsured adults in states like North Dakota, Haw aii, and Massachusetts were most likely to see a doctor when needed.
- In all states, the percent of insured adults unable to see a doctor due to cost is less than the percent of uninsured adults unable to see a doctor due to cost.

### White, Black, and Hispanic adults who lack health care coverage are more likely to not see a doctor when needed due to cost than adults with coverage.

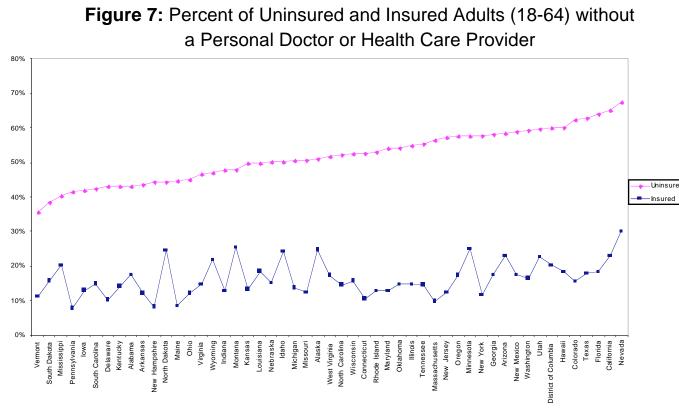
Figure 6a: Percent of Uninsured and Insured Adults (18-64)



Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data. \*Wording of this question changed from 2002 BRFSS. These results are not directly comparable to 2002.

• The percentage of uninsured Black adults (43.2%) unable to see a doctor is similar to the percentage of uninsured White adults (43.0%). Both of these rates are higher than that for uninsured Hispanics adults (37.7%).

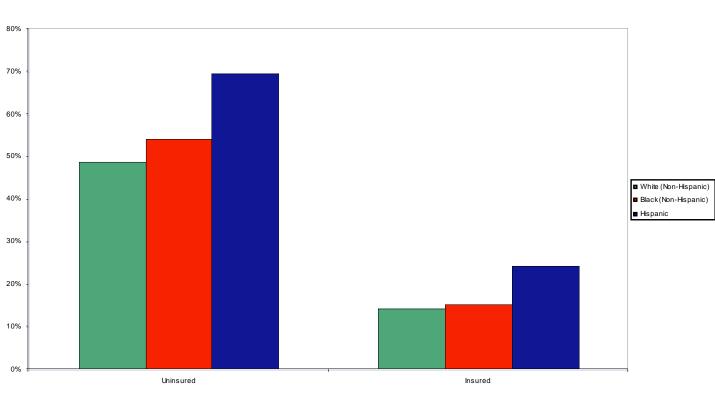
### Adults who lack health care coverage are less likely to have a personal doctor or provider than adults with coverage.

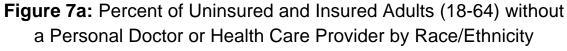


Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

- Nationally, compared to 16.0% of adults with health care coverage, 56.1% of adults without health care coverage do not have a personal doctor or health care provider.
- Uninsured adults in states like Nevada, California, and Florida are least likely to have a personal doctor or health care provider.
- Uninsured adults in states like Vermont, South Dakota, and Mississippi are most likely to have a personal doctor or health care provider.
- The percent of insured adults without a personal doctor is less than the percent of uninsured adults without a doctor in every state.

White, Black, and Hispanic adults who lack health care coverage are less likely to have a personal doctor or provider than adults with coverage.

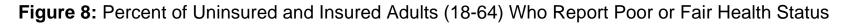


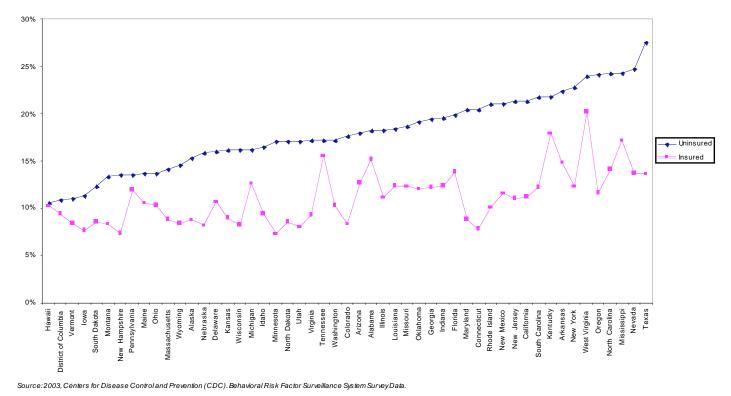


• 69.6% of uninsured Hispanic adults do not have a personal doctor or health care provider, compared to 54.2% of uninsured Black and 48.8% of uninsured White adults.

Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

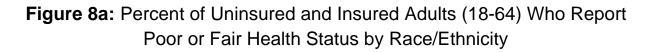
#### Adults who lack health care coverage are more likely to report poor or fair health than adults with coverage.

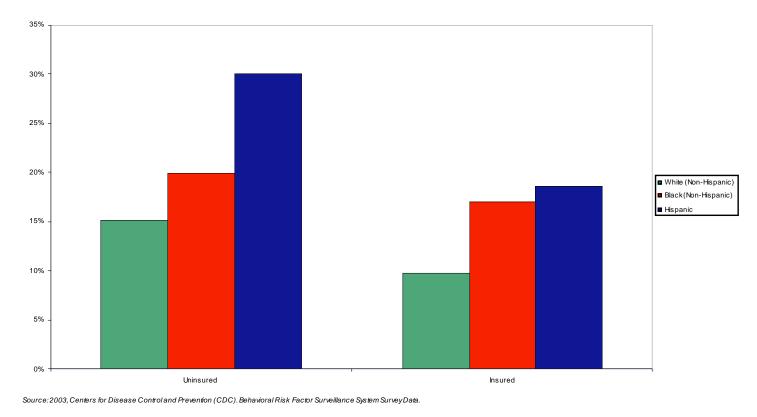




- Nationally, 20.4% of uninsured adults self-report a health status of fair or poor (versus good, very good, or excellent), compared to 11.7% of insured adults.
- States with the highest percentage of uninsured adults reporting poor or fair health status include: Texas (27.6%), Nevada (24.8%), and Mississippi (24.3%).
- States with the lowest percentage of uninsured adults reporting poor or fair health status include: Hawaii (10.5%), District of Columbia (10.9%), and Vermont (11.0%).

### White, Black, and Hispanic adults who lack health care coverage are more likely to report poor or fair health than those with coverage.





• 30.2% of uninsured Hispanic adults, compared to 20.0% of uninsured Black adults and 15.3% of uninsured White adults, report poor or fair health status.

### **Appendix A: Data Tables**

	2003 Uninsurance	Rates for Adults, 18-64	
State	Number of Uninsured	Percent of Population	Standard Error
Alabama	482,154	17.4%	0.93%
Alaska	79,070	19.0%	1.19%
Arizona	652,609	19.5%	1.34%
Arkansas	384,125	23.3%	0.92%
California	4,161,162	18.9%	0.85%
Colorado	507,442	17.2%	0.81%
Connecticut	265,922	12.5%	0.67%
Delaware	51,606	10.2%	0.75%
District of Columbia	41,999	11.0%	1.13%
Florida	2,359,639	23.5%	1.16%
Georgia	1,040,777	18.8%	0.77%
Hawaii	76,925	9.8%	0.66%
Idaho	159,137	19.3%	0.77%
Illinois	1,363,778	17.1%	0.75%
ndiana	622,836	16.3%	0.69%
lowa	259,947	14.7%	0.82%
Kansas	258,920	15.7%	0.77%
Kentucky	527,519	20.4%	0.84%
Louisiana	730,156	26.4%	0.84%
Maine	114,010	14.1%	0.97%
Maryland	484,873	13.7%	0.85%
Massachusetts	453,499	11.2%	0.57%
Aichigan	819,218	13.0%	0.84%
Ainnesota	259,497	8.3%	0.65%
Mississippi	397,323	22.7%	0.89%
Aissouri	540,065	15.5%	0.90%
Aontana	127,968	22.8%	1.06%
Vebraska	144,507	13.8%	0.72%
Nevada	335,756	23.9%	1.35%
New Hampshire	114,392	14.0%	0.66%
New Jersey	869,779	16.3%	0.55%
New Mexico	295,076	26.0%	0.86%
New York	2,226,604	18.6%	0.79%
North Carolina	1,072,403	20.2%	0.80%
North Dakota	51,991	13.6%	0.89%
Dhio	924,419	13.1%	0.82%
Oklahoma	506,077	23.6%	0.72%
Dregon	498,024	22.3%	0.92%
Pennsylvania	1,001,811	13.0%	0.78%
Rhode Island	87,481	13.1%	0.81%
South Carolina	560,750	21.6%	0.80%
South Dakota	65,205	14.4%	0.71%
Tennessee	547,505	14.5%	1.00%
Texas	4,193,880	30.7%	0.82%
Jtah	264,872	18.9%	1.02%
/ermont	46,251	11.8%	0.71%
Virginia	660,961	14.0%	0.74%
Washington	654,786	16.9%	0.42%
West Virginia	263,743	23.5%	1.02%
Wisconsin	394,339	11.7%	0.75%
Wyoming	62,547	19.9%	0.85%

2003 Percentage of Uninsured and Insured Adults Who Live in Households with at Least One Child								
State	Number of Uninsured Adults with Child in Household	Percent of Uninsured Adults	Standard Error	Number of Insured Adults with Child in Household	Percent of Insured Adults	Standard Error		
Alabama	258,271	53.6%	2.95%	1,103,636	48.1%	1.30%		
Alaska	39,167	49.5%	3.53%	179,735	53.2%	1.59%		
Aiaska				,				
	333,220	51.1%	3.90%	1,406,533	52.3%	1.69%		
Arkansas	207,599	54.0%	2.28%	615,455	48.7%	1.15%		
California	2,389,461	57.4%	2.50%	9,470,835	52.9%	1.07%		
Colorado	290,183	57.2%	2.58%	1,154,173	47.1%	1.06%		
Connecticut	113,763	42.8%	2.90%	900,465	48.2%	0.93%		
Delaware	19,526	37.8%	3.79%	216,292	47.5%	1.25%		
District of Columbia	13,044	31.1%	5.36%	117,879	34.6%	1.62%		
Florida	1,124,170	47.6%	2.90%	3,296,178	42.8%	1.42%		
Georgia	553,157	53.2%	2.30%	2,197,292	48.7%	0.99%		
Hawaii	25,155	32.7%	3.18%	351,088	49.6%	1.14%		
Idaho	89,082	56.0%	2.22%	336,159	50.7%	1.09%		
Illinois	718,003	52.7%	2.46%	3,284,844	49.5%	0.95%		
Indiana	313,959	50.4%	2.35%	1,497,034	46.8%	0.92%		
lowa	127,019	48.9%	3.09%	707,508	46.9%	1.04%		
Kansas	124,287	48.0%	2.71%	631,266	45.4%	1.06%		
Kentucky	257,312	48.8%	2.34%	972,091	47.2%	1.14%		
Louisiana	404,052	55.3%	1.87%	1,013,029	49.9%	1.07%		
Maine	44,885	39.4%	3.75%	326.253	46.8%	1.40%		
Maryland	243,189	50.2%	3.43%	1,506,326	49.3%	1.11%		
Massachusetts	174,656	38.5%	2.68%	1,648,648	45.9%	0.86%		
Michigan	358,934	43.8%	3.47%	2,740,614	50.0%	1.17%		
Minnesota	112,390	43.3%	4.17%	1,382,241	48.0%	1.05%		
Mississippi	217,278	54.7%	2.25%	695,378	51.3%	1.13%		
Missouri	230,999	42.8%	3.12%	1,498,036	50.9%	1.15%		
Montana	62,779	49.1%	2.68%	205,790	47.4%	1.30%		
	77,081	53.3%	2.08%	447,475	49.6%	0.99%		
Nebraska				,				
Nevada	182,681	54.4%	3.32%	518,621	48.5%	1.64%		
New Hampshire	52,065	45.5%	2.54%	331,582	47.4%	0.98%		
New Jersey	424,026	48.8%	1.92%	2,160,700	48.3%	0.68%		
New Mexico	158,842	53.8%	1.97%	432,444	51.6%	1.06%		
New York	1,066,070	47.9%	2.44%	4,760,023	48.8%	0.97%		
North Carolina	548,078	51.1%	2.26%	1,943,808	45.8%	1.03%		
North Dakota	19,607	37.7%	3.46%	155,795	47.1%	1.27%		
Ohio	440,905	47.7%	3.39%	3,008,278	49.1%	1.20%		
Oklahoma	259,319	51.2%	1.81%	766,656	46.9%	0.87%		
Oregon	257,700	51.7%	2.40%	787,308	45.4%	1.13%		
Pennsylvania	472,236	47.1%	3.24%	3,169,835	47.4%	1.14%		
Rhode Island	34,445	39.4%	3.28%	270,011	46.5%	1.13%		
South Carolina	285,488	50.9%	2.16%	955,183	46.9%	0.95%		
South Dakota	33,060	50.7%	2.67%	194,997	50.5%	1.04%		
Tennessee	236,200	43.1%	3.70%	1,440,694	44.6%	1.38%		
Texas	2,528,317	60.3%	1.62%	4,760,977	50.2%	0.97%		
Utah	162,320	61.3%	2.94%	663,635	58.2%	1.25%		
Vermont	17,608	38.1%	3.19%	162,782	46.8%	1.07%		
Virginia	335,642	50.8%	2.89%	1,979,707	48.7%	1.13%		
Washington	324,811	49.6%	1.40%	1,495,028	46.3%	0.57%		
West Virginia	122,739	49.0%	2.51%	383,753	40.3%	1.28%		
Wisconsin	147,312	37.4%	3.38%	1,462,378	44.7%	1.28%		
Wyoming	30,964	49.5%	2.42%	119,073	47.3%	1.11% em Survey Data		

	200	3 Uninsurance	Rates for Wh		Adults*	
State	Number of Uninsured White Adults	Percent of White Adult Population	Standard Error	Number of Uninsured Black Adults**	Percent of Black Adult Population**	Standard Error**
Alabama	297.136	15.4%	1.06%	141,703	22.0%	2.08%
Alaska	50,396	13.4%	1.00%	n/a	22.0% n/a	2.08% n/a
	,					
Arizona	335,791	14.8%	1.41%	n/a	n/a	n/a
Arkansas	292,433	22.0%	0.99%	45,861	25.2%	2.67%
California	1,271,124	12.5%	0.85%	148,837	12.1%	3.10%
Colorado	274,458	12.4%	0.73%	9,584	16.9%	5.91%
Connecticut	144,711	8.5%	0.57%	21,875	20.0%	3.24%
Delaware	34,002	8.9%	0.79%	10,876	13.3%	2.17%
District of Columbia	5,694	4.3%	1.18%	30,722	16.0%	1.93%
Florida	1,147,913	18.3%	1.20%	318,803	23.8%	3.45%
Georgia	534,812	15.6%	0.78%	395,885	24.0%	1.78%
Hawaii	25,310	9.5%	0.93%	n/a	n/a	n/a
daho	136,126	18.4%	0.80%	n/a	n/a	n/a
llinois	613,335	11.3%	0.68%	194,198	20.5%	2.23%
ndiana	450,179	13.9%	0.68%	55,559	23.6%	3.38%
owa	233,054	14.1%	0.81%	n/a	n/a	n/a
Kansas	203,235	14.5%	0.81%	12,319	18.8%	3.72%
Kentucky	469,082	20.0%	0.87%	32,268	24.5%	4.60%
ouisiana	360,668	20.9%	0.95%	298,107	36.4%	1.77%
Maine	108,884	14.1%	0.99%	n/a	n/a	n/a
Maryland	221,507	10.3%	0.75%	146.555	17.1%	2.05%
Massachusetts	285,057	8.5%	0.55%	36,817	20.8%	3.43%
Michigan	585,196	11.9%	0.86%	127,402	16.1%	3.07%
Ainnesota	212,052	7.4%	0.63%	10,514	13.6%	4.46%
Aississippi	201,042	18.8%	1.04%	177,553	29.9%	1.72%
Aissouri	415,210	14.4%	0.94%	56,983	17.1%	3.42%
Inssouri	104,862	20.8%	1.07%	n/a	n/a	n/a
	,					
Nebraska	108,060	11.7%	0.68%	5,305	18.8%	6.03%
Nevada	130,532	15.7%	1.32%	n/a	n/a	n/a
New Hampshire	101,748	13.3%	0.66%	n/a	n/a	n/a
New Jersey	311,734	9.2%	0.47%	110,151	17.7%	1.67%
New Mexico	89,544	16.5%	0.95%	n/a	n/a	n/a
New York	790,812	11.0%	0.70%	276,027	18.3%	2.18%
North Carolina	541,048	14.6%	0.78%	202,452	20.6%	1.77%
North Dakota	44,053	12.6%	0.91%	n/a	n/a	n/a
Dhio	709,911	12.1%	0.88%	103,344	17.4%	2.73%
Dklahoma	331,540	21.1%	0.78%	36,618	24.4%	2.77%
Dregon	315,552	17.5%	0.89%	n/a	n/a	n/a
ennsylvania	774,668	12.1%	0.80%	141,230	20.8%	3.42%
Rhode Island	56,108	10.2%	0.80%	3,503	16.4%	5.13%
South Carolina	292,140	17.1%	0.80%	173,051	27.4%	1.86%
outh Dakota	53,094	12.9%	0.70%	n/a	n/a	n/a
Tennessee	415,562	13.9%	1.05%	71,771	14.1%	3.09%
Texas	1,362,417	18.5%	0.85%	336,513	29.7%	2.57%
Jtah	171,223	14.3%	0.91%	n/a	n/a	n/a
/ermont	42,528	11.5%	0.73%	n/a	n/a	n/a
Virginia	380,464	11.3%	0.69%	154,312	20.8%	1.94%
Vashington	424,289	13.6%	0.42%	13,905	19.3%	3.47%
West Virginia	238,981	23.4%	1.05%	n/a	n/a	n/a
Visconsin	336,819	11.1%	0.78%	27,603	20.8%	3.35%
Wyoming	52,558	18.6%	0.78%	n/a	n/a	n/a
		10.070	0.07/0	11/ a	11/ a	11/a
Includes only non-Hi		are not reported				

	2003 Unir	surance Rates	or White and	l Hispanic Adults*	1	
State	Number of Uninsured White Adults	Percent of White Adult Population	Standard Error	Number of Uninsured Hispanic Adults**	Percent of Hispanic Adult Population**	Standard Error**
Alabama	297,136	15.4%	1.06%	n/a	n/a	n/a
Alaska	50,396	17.9%	1.42%	5,058	26.1%	7.33%
Arizona	335,791	14.8%	1.41%	257,068	33.1%	3.62%
Arkansas	292,433	22.0%	0.99%	18,540	40.5%	6.74%
California	1,271,124	12.5%	0.85%	2,298,628	29.1%	1.77%
Colorado	274,458	12.4%	0.73%	189,511	36.0%	2.75%
Connecticut	144,711	8.5%	0.57%	75,089	38.4%	3.69%
Delaware	34,002	8.9%	0.79%	2,728	15.5%	5.24%
District of Columbia	5,694	4.3%	1.18%	3,650	13.7%	4.45%
Florida	1,147,913	18.3%	1.20%	740,861	39.1%	3.41%
Georgia	534,812	15.6%	0.78%	54,123	31.2%	5.68%
Hawaii	25,310	9.5%	0.93%	6,141	14.2%	3.44%
Idaho	136,126	18.4%	0.80%	11,355	27.1%	3.81%
Illinois	613,335	11.3%	0.68%	500,039	41.2%	2.83%
Indiana	450,179	13.9%	0.68%	87,021	44.1%	4.32%
Iowa	233,054	14.1%	0.81%	12,638	25.6%	7.90%
Kansas	203,235	14.5%	0.81%	28,846	27.5%	4.15%
Kentucky	469,082	20.0%	0.87%	10,217	23.1%	6.47%
Louisiana	360,668	20.9%	0.95%	28,856	34.1%	5.74%
Maine	108,884	14.1%	0.99%	n/a	n/a	n/a
Maryland	221,507	10.3%	0.75%	73,336	32.1%	5.79%
Massachusetts	285,057	8.5%	0.55%	109,623	32.8%	2.98%
Michigan	585,196	11.9%	0.86%	58,516	25.9%	6.50%
Minnesota	212,052	7.4%	0.63%	n/a	n/a	n/a
Mississippi	201,042	18.8%	1.04%	n/a	n/a	n/a
Missouri	415,210	14.4%	0.94%	23,124	24.8%	7.11%
Montana	104,862	20.8%	1.07%	n/a	n/a	n/a
Nebraska	108,060	11.7%	0.68%	27,267	43.3%	4.72%
Nevada	130,532	15.7%	1.32%	157,340	45.3%	3.48%
New Hampshire	101,748	13.3%	0.66%	n/a	n/a	n/a
New Jersey	311,734	9.2%	0.47%	363,177	41.4%	1.97%
New Mexico	89,544	16.5%	0.95%	171,753	36.0%	1.48%
New York	790,812	11.0%	0.70%	879,134	40.2%	2.58%
North Carolina	541,048	14.6%	0.78%	257,167	66.4%	4.09%
North Dakota	44,053	12.6%	0.91%	n/a	n/a	n/a
Ohio	709,911	12.1%	0.88%	31,403	16.7%	4.84%
Oklahoma	331,540	21.1%	0.78%	67,230	50.9%	3.85%
Oregon	315,552	17.5%	0.89%	132,754	55.5%	3.67%
Pennsylvania	774,668	12.1%	0.80%	37,914	14.9%	5.38%
Rhode Island	56,108	10.2%	0.80%	22,355	34.2%	3.67%
South Carolina	292,140	17.1%	0.80%	44,603	41.3%	5.38%
South Dakota	53,094	12.9%	0.70%	n/a	n/a	n/a
Tennessee	415,562	13.9%	1.05%	n/a	n/a	n/a
Texas	1,362,417	18.5%	0.85%	2,322,479	52.6%	1.64%
Utah	171,223	14.3%	0.91%	74,422	54.7%	4.31%
Vermont	42,528	11.5%	0.73%	n/a	n/a	n/a
Virginia	380,464	11.3%	0.69%	34,805	23.3%	5.14%
Washington	424,289	13.6%	0.42%	142,077	42.4%	2.02%
West Virginia	238,981	23.4%	1.05%	n/a	n/a	n/a
Wisconsin	336,819	11.1%	0.78%	14,331	16.0%	5.88%
Wyoming	52,558	18.6%	0.87%	5,522	30.9%	4.48%
	nic White adults.					

2003 Percent of Working Adults (Employed or Self-Employed) Who Are Uninsured								
State	Number of Uninsured Working Adults	Percent of Working Adults Who Are Uninsured	Standard Error					
Alabama	269,826	14.8%	1.07%					
Alaska	52,008	16.8%	1.33%					
Arizona	344,670	15.3%	1.50%					
Arkansas	225,653	19.7%	1.03%					
California	2,371,570	15.9%	0.94%					
Colorado	336,212	15.4%	0.92%					
Connecticut	168,473	10.5%	0.73%					
Delaware	34,633	8.9%	0.79%					
District of Columbia	24,855	8.9%	1.14%					
Florida	1,532,170	21.9%	1.37%					
Georgia	606,071	15.5%	0.80%					
Hawaii	51,274	8.5%	0.71%					
Idaho	98,979	16.9%	0.86%					
Illinois	905,453	15.3%	0.85%					
Indiana	395,890	14.6%	0.79%					
Iowa	168,138	12.2%	0.84%					
Kansas	163,050	12.9%	0.84%					
Kentucky	280,231	16.9%	1.06%					
Louisiana	416,504	22.6%	0.98%					
Maine	82,617	13.4%	1.10%					
Maryland	305,921	11.7%	0.92%					
Massachusetts	310,155	10.3%	0.64%					
Michigan	447,286	10.5%	0.94%					
Minnesota	170,219	6.9%	0.66%					
Mississippi	219,540	18.9%	0.99%					
Missouri	335,742	13.2%	0.99%					
Montana	89,031	21.4%	1.23%					
Nebraska	94.004	11.4%	0.77%					
Nevada	208,697	20.0%	1.47%					
New Hampshire	76,547	12.3%	0.72%					
New Jersey	542,379	13.9%	0.61%					
New Mexico	180,112	22.6%	0.95%					
New York								
	1,428,122	17.0%	0.93%					
North Carolina North Dakota	676,094 36,426	18.1% 12.2%	0.93%					
Ohio Oklahama	549,703	10.8%	0.92%					
Oklahoma	313,649	20.6%	0.81%					
Oregon	292,924	19.1%	1.06%					
Pennsylvania	599,936	11.2%	0.88%					
Rhode Island	59,098	11.9%	0.92%					
South Carolina	336,726	19.1%	0.96%					
South Dakota	49,165	13.3%	0.75%					
Tennessee	362,579	13.9%	1.19%					
Texas	2,456,159	26.6%	0.98%					
Utah	185,806	18.2%	1.21%					
Vermont	34,208	11.3%	0.79%					
Virginia	410,712	11.7%	0.74%					
Washington	391,088	14.4%	0.48%					
West Virginia	129,985	19.1%	1.19%					
Wisconsin	284,675	10.6%	0.80%					
Wyoming	44,728	18.8% (CDC). Behavioral Risk Factor Surveil	0.94%					

Table 5a:   2003 Percent of Working Adults (Employed or Self-Employed) Who Are Uninsured by Race/Ethnicity								
Number of Uninsured Race/EthnicityNumber of Uninsured Working AdultsPercent of Working AdultsStandard Error								
White (Non-Hispanic)	10,653,762	11.8%	0.18%					
Black (Non-Hispanic)	2,238,825	18.5%	0.62%					
Hispanic	5,902,772	35.3%	0.95%					

State	Number of Uninsured Adults Unable to Get Care	Percent of Uninsured Adults	Standard Error	Number of Insured Adults Unable to Get Care	Percent of Insured Adults	Standard Error
Alabama	216,519	44.9%	2.95%	214,690	9.4%	0.73%
Alaska	27,091	34.3%	3.16%	28,131	8.3%	0.78%
Arizona	221,175	33.9%	3.62%	225,531	8.4%	0.92%
Arkansas	177,563	46.2%	2.27%	133,671	10.6%	0.32%
California	1.625.002	39.1%	2.27%	1.657,836	9.3%	0.64%
Colorado	179,448	35.4%	2.40%	211,064	8.6%	0.65%
Connecticut	92.806	34.9%	2.47%	108,459	5.8%	0.44%
Delaware	18,155	35.2%	3.65%	30,895	6.8%	0.61%
District of Columbia	12,990	30.9%	4.82%	24,564	7.2%	0.83%
Florida	925,171	39.2%	2.80%	801,217	10.4%	0.83%
	,			,	10.4%	0.58%
Georgia	487,887	46.9%	2.29%	463,576		
Hawaii	23,513	30.6%	3.13%	32,008	4.5%	0.46%
daho	69,297	43.6% 35.1%	2.21%	69,210	10.4%	0.65%
llinois	478,817		2.31%	498,595	7.5%	0.50%
ndiana	271,579	43.6%	2.32%	294,729	9.2%	0.54%
owa	84,811	32.6%	2.94%	75,130	5.0%	0.47%
Kansas	113,341	43.8%	2.66%	103,319	7.4%	0.54%
Kentucky	275,707	52.3%	2.34%	235,597	11.4%	0.70%
Louisiana	310,377	42.5%	1.85%	237,046	11.7%	0.68%
Maine	48,283	42.4%	3.71%	53,730	7.7%	0.75%
Aaryland	234,148	48.3%	3.43%	211,525	6.9%	0.59%
Aassachusetts	139,150	30.7%	2.49%	179,994	5.0%	0.36%
Michigan	353,308	43.1%	3.46%	448,368	8.2%	0.67%
Minnesota	104,384	40.2%	4.12%	165,306	5.7%	0.52%
Aississippi	178,792	45.0%	2.24%	185,274	13.7%	0.76%
Aissouri	219,727	40.7%	3.05%	212,935	7.2%	0.64%
Montana	47,158	36.9%	2.59%	36,608	8.4%	0.77%
Nebraska	47,756	33.1%	2.56%	65,466	7.3%	0.52%
Nevada	109,870	32.7%	3.00%	108,614	10.2%	0.99%
New Hampshire	43,849	38.3%	2.46%	40,717	5.8%	0.48%
New Jersey	350,362	40.3%	1.88%	353,326	7.9%	0.39%
New Mexico	105,504	35.8%	1.84%	70,988	8.5%	0.57%
New York	1,035,453	46.5%	2.43%	812,498	8.3%	0.57%
North Carolina	445,450	41.5%	2.21%	429,228	10.1%	0.61%
North Dakota	14,346	27.6%	3.03%	15,478	4.7%	0.50%
Dhio	334,002	36.1%	3.21%	495,404	8.1%	0.67%
Dklahoma	225,038	44.5%	1.79%	182,518	11.2%	0.54%
Dregon	213,888	43.0%	2.36%	166,982	9.6%	0.68%
ennsylvania	396,373	39.6%	3.14%	397,578	6.0%	0.53%
Rhode Island	38,570	44.1%	3.40%	34,731	6.0%	0.54%
South Carolina	245,353	43.8%	2.12%	207,689	10.2%	0.57%
outh Dakota	21,428	32.9%	2.45%	26,547	6.9%	0.54%
Tennessee	237,714	43.4%	3.72%	244,391	7.6%	0.68%
exas	1,904,305	45.4%	1.64%	1,077,193	11.4%	0.63%
Jtah	85,067	32.1%	2.83%	114,454	10.0%	0.78%
/ermont	17,833	38.6%	3.08%	24,347	7.0%	0.56%
/irginia	252,719	38.2%	2.62%	344,556	8.5%	0.61%
Vashington	283,894	43.4%	1.38%	286,940	8.9%	0.32%
Vest Virginia	133,255	50.5%	2.52%	98,346	11.5%	0.81%
Wisconsin	148,571	37.7%	3.34%	172,978	5.8%	0.52%
Vyoming	22,517	36.0%	2.25%	22,368	8.9%	0.65%

	Number of Uninsured	Percent of		Number of Insured	Percent of	
Race/Ethnicity	Adults Unable to Get Care	Uninsured Adults	Standard Error	Adults Unable to Get Care	Insured Adults	Standard Error
White (Non-Hispanic)	7,345,458	43.0%	0.62%	7,773,777	7.3%	0.12%
Black (Non-Hispanic)	1,717,655	43.2%	1.45%	1,832,856	12.6%	0.51%
Hispanic	3,565,397	37.7%	1.24%	2,045,181	13.1%	0.65%

2003 Percent of Uninsured and Insured Adults without a Personal Doctor or Health Care Provider									
State	Number of Uninsured without Personal Provider	Percent of Uninsured without Personal Provider	Standard Error	Number of Insured without Personal Provider	Percent of Insured without Personal Provider	Standard Error			
Alabama	207,973	43.1%	2.98%	399,749	17.4%	1.09%			
Alaska	40,482	51.2%	3.53%	83,438	24.7%	1.41%			
Arizona	381,259	58.4%	3.77%	618,011	23.0%	1.63%			
Arkansas	167,838	43.7%	2.30%	154,026	12.2%	0.84%			
California	2,708,323	65.1%	2.44%	4,098,755	22.9%	0.95%			
Colorado	316,590	62.4%	2.48%	380,739	15.5%	0.82%			
Connecticut	139,817	52.6%	2.94%	197,165	10.6%	0.60%			
Delaware	22,226	43.1%	3.98%	46,848	10.3%	0.83%			
District of Columbia	25,200	60.0%	5.55%	69,205	20.3%	1.40%			
Florida	1,512,119	64.1%	2.65%	1,404,912	18.2%	1.17%			
Georgia	606,339	58.3%	2.20%	784,826	17.4%	0.83%			
Hawaii	46,277	60.2%	3.55%	130,029	18.4%	0.89%			
daho	79,769	50.1%	2.25%	160,129	24.1%	0.99%			
llinois	747,485	54.8%	2.42%	974,451	14.7%	0.71%			
Indiana	297,059	47.7%	2.36%	409,305	12.8%	0.68%			
lowa	108,871	41.9%	3.07%	197,117	13.1%	0.74%			
Kansas	128,539	49.6%	2.72%	185,436	13.4%	0.80%			
Kentucky	227,462	43.1%	2.35%	293,489	14.3%	0.86%			
Louisiana	363,338	49.8%	1.89%	374,131	18.4%	0.92%			
Maine	50,779	44.5%	3.74%	59,163	8.5%	0.80%			
Maryland	262,111	54.1%	3.34%	388,105	12.7%	0.75%			
Massachusetts	255,430	56.3%	2.64%	355,837	9.9%	0.53%			
Michigan	413,443	50.5%	3.52%	755,030	13.8%	0.86%			
Minnesota	149,613	57.7%	4.08%	718,697	25.0%	0.95%			
Mississippi	160,459	40.4%	2.28%	274,731	20.3%	0.97%			
Missouri	273,784	50.7%	3.15%	365,088	12.4%	0.96%			
Montana	61,385	48.0%	2.69%	110,253	25.4%	1.26%			
Nebraska	72,398	50.1%	2.86%	136,116	15.1%	0.75%			
Nevada	226,123	67.4%	2.99%	321,603	30.1%	1.57%			
New Hampshire	50,786	44.4%	2.57%	58,213	8.3%	0.61%			
New Jersey	497,241	57.2%	1.85%	553,841	12.4%	0.48%			
New Mexico	173,722	58.9%	1.90%	146,710	17.5%	0.84%			
New York	1,288,022	57.9%	2.37%	1,128,105	11.6%	0.66%			
North Carolina	560,149	52.2%	2.24%	614,217	14.5%	0.79%			
North Dakota	23,104	44.4%	3.57%	81,335	24.6%	1.15%			
Dhio	416,170	45.0%	3.37%	751,823	12.3%	0.81%			
Oklahoma	274,962	54.3%	1.78%	242,566	14.8%	0.67%			
Dregon	286,625	57.6%	2.33%	298,471	17.2%	0.90%			
Pennsylvania	415,755	41.5%	3.21%	520,370	7.8%	0.64%			
Rhode Island	46,406	53.1%	3.37%	74,704	12.9%	0.87%			
South Carolina	237,855	42.4%	2.15%	304,934	15.0%	0.75%			
South Dakota	25,069	38.5%	2.63%	61,102	15.8%	0.77%			
Fennessee	303,062	55.4%	3.67%	467,307	14.5%	1.03%			
Texas	2,635,842	62.9%	1.57%	1,686,367	17.8%	0.81%			
Jtah	158,338	59.8%	2.90%	256,906	22.5%	1.10%			
Vermont	16,481	35.6%	3.19%	38,727	11.1%	0.72%			
Virginia	308,374	46.7%	2.86%	596,628	14.7%	0.91%			
Washington	389,166	59.4%	1.34%	531,816	16.5%	0.45%			
West Virginia	136,084	51.6%	2.51%	148,096	17.3%	1.07%			
Wisconsin	206,621	52.4%	3.45%	469,557	15.7%	0.89%			
Wyoming	29,334	46.9%	2.43%	54,846	21.8%	0.96%			

2003 Percent	of Uninsured and In	sured Adults Withou	it a Persona	l Doctor or Health Ca	are Provider by Race	e/Ethnicity
Race/Ethnicity	Number of Uninsured without Personal Provider	Percent of Uninsured without Personal Provider	Standard Error	Number of Insured without Personal Provider	Percent of Insured without Personal Provider	Standard Error
White (Non-Hispanic)	8,339,465	48.8%	0.63%	15,441,002	14.4%	0.17%
Black (Non-Hispanic)	2,153,958	54.2%	1.43%	2,212,379	15.2%	0.56%
Hispanic	6,589,177	69.6%	1.18%	3,823,216	24.5%	0.95%

Source: 2003, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

	2003 Percent	of Uninsured and Ins	sured Adults	Who Report Poor	or Fair Health Status	
State	Number of Uninsured in Poor or Fair Health Status	Percent of Uninsured in Poor or Fair Health Status	Standard Error	Number of	Percent of Insured in Poor or Fair Health Status	Standard Error
Alabama	87,907	18.2%	2.10%	348,837	15.2%	0.83%
Alaska	12,109	15.3%	2.51%	29,576	8.8%	0.85%
Arizona	117.390	18.0%	2.54%	340,931	12.7%	1.15%
Arkansas	86.153	22.4%	1.90%	186,842	14.8%	0.79%
California	887,666	21.3%	2.17%	2.001.668	11.2%	0.69%
Colorado	89,240	17.6%	2.12%	204,608	8.4%	0.56%
Connecticut	54,337	20.4%	2.50%	146,322	7.8%	0.49%
Delaware	8,263	16.0%	3.08%	48,736	10.7%	0.76%
District of Columbia	4,587	10.9%	2.88%	32,170	9.5%	0.95%
Florida	470,232	19.9%	2.32%	1,067,600	13.9%	1.01%
Georgia	202,659	19.5%	1.73%	550,245	12.2%	0.62%
Hawaii	8,084	19.5%	1.95%	72,575	10.3%	0.72%
Idaho	26.328	16.5%	1.64%	62,566	9.4%	0.72%
llinois	249,356	18.3%	1.04%	737,717	9.4%	0.59%
Indiana	121.427	19.5%	1.93%	397,278	12.4%	0.57%
lowa	29,432	19.5%	2.18%	115,908	7.7%	0.54%
Kansas	41,725	11.3%	2.18%	115,908	9.0%	0.54%
	115,015	21.8%	2.03%	369,165	9.0%	0.39%
Kentucky Louisiana	113,015	18.5%	1.70%	252,116	12.4%	0.78%
				,		0.65%
Maine	15,619	13.7%	2.46%	73,261	10.5%	
Maryland	98,993	20.4%	2.83%	269,901	8.8%	0.62%
Massachusetts	64,325	14.2%	1.72%	316,519	8.8%	0.49%
Michigan	133,104	16.3%	2.35%	689,488	12.6%	0.78%
Minnesota	44,301	17.1%	3.20%	210,826	7.3%	0.52%
Mississippi	96,562	24.3%	1.87%	232,658	17.2%	0.79%
Missouri	100,653	18.6%	2.34%	362,350	12.3%	0.87%
Montana	17,086	13.4%	1.60%	36,003	8.3%	0.67%
Nebraska	22,859	15.8%	2.01%	73,468	8.2%	0.56%
Nevada	83,267	24.8%	2.97%	146,227	13.7%	1.19%
New Hampshire	15,535	13.6%	1.69%	51,646	7.4%	0.48%
New Jersey	185,018	21.3%	1.67%	493,818	11.0%	0.45%
New Mexico	62,183	21.1%	1.58%	96,990	11.6%	0.64%
New York	506,316	22.7%	2.07%	1,199,169	12.3%	0.68%
North Carolina	259,773	24.2%	2.02%	600,087	14.1%	0.70%
North Dakota	8,885	17.1%	2.59%	28,161	8.5%	0.67%
Ohio	126,839	13.7%	2.14%	631,125	10.3%	0.73%
Oklahoma	96,877	19.1%	1.39%	196,844	12.0%	0.53%
Oregon	120,564	24.2%	2.06%	202,182	11.7%	0.71%
Pennsylvania	136,137	13.6%	2.02%	800,628	12.0%	0.76%
Rhode Island	18,409	21.0%	2.82%	58,690	10.1%	0.66%
South Carolina	121,907	21.7%	1.78%	248,182	12.2%	0.60%
South Dakota	8,028	12.3%	1.50%	32,961	8.5%	0.57%
Tennessee	93,871	17.2%	2.79%	501,337	15.5%	0.94%
Texas	1,155,590	27.6%	1.46%	1,295,797	13.7%	0.67%
Utah	45,346	17.1%	2.45%	91,567	8.0%	0.69%
Vermont	5,095	11.0%	1.91%	29,106	8.4%	0.54%
Virginia	113,259	17.1%	1.85%	376,786	9.3%	0.62%
Washington	112,429	17.2%	1.06%	333,698	10.3%	0.33%
West Virginia	63,238	24.0%	2.03%	173,061	20.2%	1.03%
Wisconsin	64,008	16.2%	2.75%	246,968	8.3%	0.65%
Wyoming	9,146	14.6%	1.63%	21,227	8.4%	0.59%

2003 P	ercent of Uninsured a	nd Insured Adults W	ho Report P	oor or Fair Health S	Status by Race/Ethr	nicity
State	Number of Uninsured in Poor or Fair Health Status	Percent of Uninsured in Poor or Fair Health Status	Standard Error	Number of Insured in Poor or Fair Health Status	Percent of Insured in Poor or Fair Health Status	Standard Error
White (Non-Hispanic)	2,606,643	15.3%	0.41%	10,570,099	9.9%	0.13%
Black (Non-Hispanic)	795,519	20.0%	1.13%	2,482,170	17.0%	0.58%
Hispanic	2,857,387	30.2%	1.18%	2,908,709	18.6%	0.78%

#### **Appendix B: Methods & Resources**

All analysis for this report was done using The Centers for Disease Control and Prevention's (CDC) 2003 *Behavioral Risk Factor Surveillance System Survey Data* (BRFSS Survey Data). The BRFSS is a national survey of preventive and health risk behaviors. It is a telephone survey administered in all 50 states, the District of Columbia, Guam, the Virgin Islands and Puerto Rico. The survey is administered to adults 18 years of age and older in all states and territories (Centers for Disease Control and Prevention, 2003a.) This report only includes responses from the 50 states and the District of Columbia for adults aged 18-64.

The BRFSS survey employs a disproportionate stratified sample design. All rates cited in this report are based on weighted estimates. The complex survey design is corrected for using StataSE version 8.0 software. The overall (median) response rate for the 2003 BRFSS Survey was 42.4% (Centers for Disease Control and Prevention, 2003b.) The sample size for our analysis of adults aged 18-64 is 202,434 observations (weighted count of 180,594,951). Missing values were imputed using the hotdeck methodology in StataSE 8.0. This method was not used in the *Characteristics of the Uninsured: A View from the States* released in 2004. Comparable rates for this report are available upon request. Data for which there are 65 or less unweighted observations within a state are not reported, as such a small number of respondents can generate imprecise and misleading estimates. All reported differences are significant at p<0.05. Additional information about the BRFSS is available at: http://www.cdc.gov/brfss.

The BRFSS questionnaire was modified slightly in the state of California. Questions regarding health care coverage and Hispanic/Latino ethnicity were worded differently in California, which may have modest effects on the responses to these questions in this state. More information regarding the modification is available on request.

For more information regarding these tabulations please contact the State Health Access Data Assistance Center:

- Web: www.shadac.org
- Email: <u>shadac@umn.edu</u>
- Voice: 612-624-4802
- Fax: 612-624-1493

### **Additional Information on Source Data**

To select a single source of data for the state-by-state analyses conducted for *Cover the Uninsured Week,* SHADAC considered the availability of the following:

- Consistent and timely data from all 50 states and Washington, DC
- Large annual sample sizes in all states
- Health care coverage measures
- Health care access measures
- Large state samples of minority group members
- Data on children
- Data on adults aged 18-64

The two surveys that scored the highest on those criteria were the Centers for Disease Control and Prevention's Behavioral Risk Factor Surveillance System (BRFSS) survey and the Census Bureau's Current Population Survey Annual Demographic Supplement (CPS-DS). Both surveys produce estimates of health care coverage for all 50 states and Washington, DC. The CPS-DS, however, has a smaller sample size of 18-64 year olds (in most states and for the nation as a whole) and does not measure health care access. The BRFSS met all of the above criteria except having data available on children in all states and Washington, DC (Blewett et al. 2004). SHADAC researchers, therefore chose the BRFSS for their analysis because it includes health care access items which are crucial for the analysis.

Our choice of survey impacts our point estimates of the percent and number of people with particular characteristics such as health care coverage, labor force participation, health care access, and health care utilization. Despite the differences, the significant findings (for example, a large number of uninsured adults are employed) do not often vary by survey.

# Additional Information on Source Data (cont'd)

## Methods:

The literature has explored the specific differences among surveys that measure health care coverage (Nelson et al. 2003; Congressional Budget Office 2003; Fronstin 2000; Lewis et al. 1998; Farley-Short 2001). The BRFSS and the CPS-DS surveys differ in:

- Sample design and sample frame,
- Population coverage,
- Survey non-response,
- Mode of survey administration,
- Operationalization of the concept of uninsurance, and
- Data processing procedures (e.g., editing and imputation).

# Sample selection, sample frame and population coverage:

BRFSS and CPS-DS use different sampling strategies – BRFSS samples telephone numbers using random digit dialing (RDD) and CPS-DS samples households from an address-listing file (updated continuously by the Census Bureau). Thus, population coverage varies by survey as households without telephones are included in the CPS-DS, but not in the BRFSS. Also, people in phoneless households are more likely to be uninsured than those with telephones (Davern, Lepkowski et al. 2004). Furthermore, population coverage problems in RDD-only surveys affect concepts other than health care coverage because people in households with telephones have different characteristics than those in households without telephones (Groves 1990; Keeter 1995).

## Mode of survey administration and survey non-response:

CPS-DS is a mixed mode survey using both telephone and in-person interviews. In-person interviews are used for the first month a household and/or family is included in the sample, and primarily by telephone thereafter. The 2003 BRFSS was a telephone-only survey, which tends to have lower response rates than mixed-mode government surveys like the CPS-DS. The median response rate for the 2003 BRFSS was 42.4 percent compared to the CPS-DS' 84 percent.

Furthermore, evidence indicates some differences in sample demographic representation in telephone-only surveys compared to mixed-mode or in-person only surveys (Groves 1990; Groves and Kahn 1979; Thornberry and Massey 1988). For example, telephone surveys tend to have a smaller percentage of people in lower income categories, and a smaller percentage of people with less than a high school education.

# Operationalization of the concept of uninsurance:

The manner in which the surveys operationalize the concept of uninsurance includes both the reference period (or the timeframe addressed by the survey questions) and the timing of data collection activities.

<u>Reference period</u>: CPS-DS employs a list of specific possible types of health care coverage and elicits responses regarding coverage at any time during the previous calendar year, whereas BRFSS asks one general question regarding health care coverage at the point in time the person is interviewed.

Specifically, the CPS-DS question stem asks the respondent if s/he or anyone else in the household had the following types of health care coverage at any point during the last year:

- Employer-based
- Private insurance (self-purchased insurance)
- Medicaid
- Medicare
- State-specific health care coverage programs (including SCHIP)
- CHAMPUS/VA/Military Health Care

# **Operationalization of the concept of uninsurance: (cont'd)**

Respondents are classified as uninsured if they do not answer, "yes" to any of the above options. If no coverage is reported, an uninsurance verification question is asked:

- I have recorded that (READ NAMES) were not covered by a health plan at any time in YEAR. Is that correct?
- (IF NO) Who should be marked as covered?
- (FOR EACH PERSON) What type of insurance was (NAME) covered by in YEAR? (Read list)

Respondents are allowed to report up to six different types of insurance from the list. In our multivariate analysis, our dependent variable is equal to '1' if the person is uninsured and '0' if they are covered.

The BRFSS, by contrast, asks a single, general question about the respondent's health care coverage at the point in time s/he is interviewed:

• Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare?

# Operationalization of the concept of uninsurance: (cont'd)

Despite the fact that the CPS-DS health care coverage items use the entire last year as the reference period for the health care coverage survey items, there is considerable debate about what these estimates actually measure.

Officially, the Census Bureau refers to the 2004 CPS-DS health care coverage estimates as representing those people who lacked insurance for the entire calendar year 2003. Some researchers, however, feel that the estimates actually reflect a point-in-time estimate as of the interview (Congressional Budget Office 2003; Swartz 1994; Nelson and Short 1990). This assertion is based on comparing the CPS estimates derived from other surveys such as the National Health Interview Survey (NHIS) and the Medical Expenditure Panel Survey (MEPS).

# Timing of data collection:

The BRFSS is conducted throughout the year, while the CPS-DS is conducted in February through April (Centers for Disease Control and Prevention 2004; US Census Bureau 2002).

# Data processing procedures:

We imputed the BRFSS missing data items, while the Census Bureau fully imputes and edits the CPS-DS data file. Both the Census Bureau's method of imputing data and ours employs hotdeck methodology. However, the specific hotdeck methods used to impute the data differed significantly, and these differences can introduce bias into the estimates (Davern, Blewett et al. 2004; Little and Rubin 1987). Data editing procedures can introduce differences in survey estimates as well. For example, the CPS-DS edits children to have Medicaid if one of the primary family members reports TANF income, regardless of whether Medicaid coverage was reported (Lewis et al. 1998).

Another possibly important difference between the surveys is that different vendors, selected by the states, conduct the BRFSS interviews, while the Census Bureau maintains control over the CPS-DS. Despite the best efforts of the CDC to maintain a tight set of standards for vendors to follow when collecting BRFSS data (Centers for Disease Control and Prevention 2004), even seemingly small differences in interviewer training, data collection procedures, and sample management could produce heterogeneity from state to state.

#### Comparing survey estimates from different surveys

Though the BRFSS, CPS-DS, and other health care coverage surveys offer different point estimates of health care coverage rates, the major findings from these surveys are similar. Namely, that there are many people in every state without health care coverage, most of whom are working adults. Minority populations are less like to be insured, and the uninsured have less access to health care and preventive services.

Comparing the health care coverage estimates produced by the BRFSS and the National Health Interview Survey (NHIS), Nelson, Powel-Griner, Town, and Kovar (2003) found that the two surveys produced similar results despite a host of methodological differences between the surveys. Also, Davern, Davidson et al. (2004) use multivariate statistical techniques to evaluate the BRFSS and CPS-DS and find that, despite substantive differences in survey design and methodologies, the two surveys result in remarkably similar insights about health care coverage.

## Conclusions

The BRFSS, NHIS and CPS-DS have advantages and disadvantages, depending on one's analysis design and criteria. The criteria used by the SHADAC researchers led them to choose the BRFSS for the *Cover the Uninsured Week* state-by-state analysis. Many states collect extremely high quality data on health care coverage and its relationship to the factors examined in the *Cover the Uninsured Week* report. When doing an analysis within the particular state these data are often preferred to the CPS-DS and the BRFSS (SHADAC Issue Brief #3). However, when the objective is comparing all the states to each other the options are narrowed to either the CPS-DS or the BRFSS.

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