



A PROFILE OF MINNESOTA HEALTH INSURANCE COVERAGE AND ACCESS TO CARE

May 2006

INTRODUCTION

The State of Minnesota has consistently had one of the highest rates of health insurance coverage in the country. However, the percent of the state's population that does not have health insurance coverage increased from 5.7 to 7.4% between 2001 and 2004, translating to approximately 375,000 more uninsured people in 2004. This represents the first significant increase in uninsurance rates in the past decade.

Table 1. Uninsurance Rate Trends in Minnesota

| Year | Uninsured |
|------|-----------|
| 1995 | 6.3% |
| 1999 | 5.4% * |
| 2001 | 5.7% |
| 2004 | 7.4% * |

Source: 1995, 1999, 2001 and 2004 Minnesota Health Access Survey

* Indicates statistically significant difference from prior year survey at the 95% level

Furthermore, the distribution of health insurance coverage in Minnesota changed significantly. Most notably from 2001 to 2004, insurance coverage rates decreased, employer-sponsored insurance rates decreased, and public coverage rates increased.

I. DISPARITIES AMONG POPULATION GROUPS

In addition to this increase in the uninsured population the data show large disparities in insurance coverage among several population groups within the state. Specifically, the rate of uninsurance:

- Increased among young children (5 and under) and adults 18 to 54
- Increased among those with family income at or below 100% FPG and those between 200% and 300% FPG
- Race/ethnic disparities in coverage continue
- Increased for White and Hispanic/Latino populations

These data also show that lack of health insurance coverage translates to poorer access to care and poorer health status. One in three non-elderly uninsured Minnesotans are not confident in their ability to secure needed medical care, compared to just 4% of the population that has

group health insurance, 7% of the population with individual coverage, and 10% of the population with public coverage.

A. Low-Income Minnesotans

There has been a significant increase in the number of low-income Minnesotans without health insurance coverage. While nearly one in ten (9.5%) of the state's population is below 100% of the federal poverty level, 20.5% of these Minnesotans do not have health insurance, an increase from 14.0% since 2001. In addition, employer-sponsored insurance coverage dropped significantly for low-income Minnesotans, from 19.7% to 15.2% raising additional concerns about access to health insurance coverage. Low-income Minnesotans are much less likely to be covered by employer-sponsored insurance than higher income Minnesotans. In 2004, 15.2% of Minnesotans below 100% FPL have employer-sponsored insurance, compared to 67.9% of those with income above 100% FPL.

Table 2. Minnesota Uninsurance Rates by Income, 2001 and 2004

| Income Group | 2001 | 2004 |
|------------------|---------|----------|
| ≤ 100% FPL | 14.0% ^ | 20.5% *^ |
| 101 to 200% FPL | 13.2% ^ | 14.1% ^ |
| 201 to 300% FPL | 6.7% | 8.6% * |
| 301 to 400% FPL | 3.7% ^ | 4.7% ^ |
| > 400% FPL | 1.9% ^ | 1.9% ^ |
| Total population | 5.7% | 7.4% * |

Source: 2001 and 2004 Minnesota Health Access Survey

* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates statistically significant difference from total population at the 95% level

B. Minorities and Foreign-Born Populations

Minnesota's non-White population faces significantly higher rates of uninsurance than the White population. More than one-third (34.2%) of Hispanic/Latinos in Minnesota do not have health insurance coverage, double the 2001 rate of 17.6%. Other minority groups also have uninsurance rates well above the state average, with American Indians at 21.0% and Blacks at 12.8%. Asians are an exception, with 9.8% lacking health insurance, a rate that is statistically equal to the uninsurance rates of white Minnesotans (5.9%).

Table 3. Minnesota Uninsurance Rates by Race/Ethnicity, 2001 and 2004

| Race/Ethnic Group | 2001 | 2004 |
|-------------------|---------|----------|
| White | 4.8% ^ | 5.9% * |
| Black | 16.4% ^ | 12.8% ^ |
| Asian | 6.8% | 9.8% |
| American Indian | 16.8% ^ | 21.0% ^ |
| Hispanic/Latino | 17.6% ^ | 34.2% *^ |

Source: 2001 and 2004 Minnesota Health Access Survey

* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates statistically significant difference from White population at the 95% level

Those not born in the U.S. are more likely to be uninsured. Among non-U.S. born individuals, length of residency was an important consideration in one's ability to secure health insurance. Individuals in the U.S. less than five years, compared to ten years or more, were less likely to have group coverage and more likely to be uninsured. However, public coverage was relatively stable with respect to length of time in the United States.

Table 4. Minnesota Uninsurance Rates Country of Birth, 2001 and 2004

| Country of Birth | 2001 | 2004 |
|------------------|---------|---------|
| U.S.-born | 5.3% | 6.5% * |
| Not U.S.-born | 15.3% ^ | 19.0% ^ |

Source: 2001 and 2004 Minnesota Health Access Survey

* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates statistically significant difference from US-born population at the 95% level

C. Differences by Age Group

Uninsurance rates for very young children (under six years) have increased significantly. The uninsurance rate for Minnesota children under six years of age has almost doubled between 2001 and 2004: from 3.9% to 6.8%. Young children who live in families with incomes under 200% FPL are more likely to be uninsured (15.4% in 2004) than children in higher income families (2.6% in 2004).

Uninsured rates for young adults has also increased significantly. The proportion of young adults (age 18-24) without health insurance coverage increased from 13.7 to 18.9% between 2001 and 2004. In this same time period the uninsurance rate also increased for adults between the ages of 25 and 54.

Table 5. Minnesota Uninsurance Rates by Age, 2001 and 2004

| Age Group | 2001 | 2004 |
|------------------|---------|----------|
| 0 to 5 years | 3.9% ^ | 6.8% * |
| 6 to 17 years | 4.9% | 4.7% ^ |
| 18 to 24 years | 13.7% ^ | 18.9% *^ |
| 25 to 34 years | 9.7% ^ | 13.0% *^ |
| 35 to 54 years | 5.3% | 6.8% * |
| 55 to 64 years | 2.8% ^ | 3.5% ^ |
| 65+ years | 0.4% ^ | 0.3% ^ |
| Total population | 5.7% | 7.4% * |

Source: 2001 and 2004 Minnesota Health Access Survey

* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates statistically significant difference from total population at the 95% level

Reasons for Increase in Uninsurance Rates

While there are many reasons for the observed increase in uninsurance, one key reason is because Minnesotans have less access to employer-sponsored coverage in 2004 than in 2001. Over this time period there was a decrease in the proportion of Minnesotans working for an

employer who offers insurance, as well as a decrease in those who are eligible accepting that offer. Take-up rates, however, have not changed among those that are eligible for employer-sponsored insurance. Further, employment levels among adults in Minnesota decreased from 75.0% in 2001 to 72.3% in 2004. Of those who are employed, more workers are in temporary or seasonal jobs, are working for mid-size employers, or work less than full time. These characteristics are associated with employers being less likely to offer health insurance.

II. REGIONAL COMPARISONS

According to data from the CDC's Behavioral Risk Factor Surveillance System survey, both insured and uninsured Minnesotans do not compare well to neighboring states for key access indicators. Nearly half (46.4%) of uninsured and 9.1% of insured Minnesotans were unable to see a doctor in the past year due to cost. Over two-thirds (68.6%) of uninsured and 25.2% of insured Minnesotans do not have a personal doctor or health care provider. The rate of uninsured Minnesota adults who were unable to see a doctor when needed was significantly higher than in Wisconsin, Iowa, North Dakota and South Dakota. Comparisons to these neighboring states and the nation are shown in Tables 6 and 7, below.

Table 6: 2004 Percent of Uninsured and Insured Adults Unable to See a Doctor When Needed Due to Cost in the Past 12 Months

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 46.4% * | 9.1% |
| Iowa | 35.1% *^ | 6.3% ^ |
| North Dakota | 23.8% *^ | 4.4% ^ |
| South Dakota | 37.0% *^ | 6.0% ^ |
| Wisconsin | 32.6% *^ | 6.6% ^ |
| Total U.S. | 41.1% * | 9.2% |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Table 7: 2004 Percent of Uninsured and Insured Adults without a Personal Doctor or Health Care Provider

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 68.6% * | 25.2% |
| Iowa | 42.4% *^ | 14.2% ^ |
| North Dakota | 53.5% *^ | 21.8% ^ |
| South Dakota | 45.7% *^ | 16.2% ^ |
| Wisconsin | 47.5% *^ | 14.0% ^ |
| Total U.S. | 56.8% *^ | 15.5% ^ |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

The uninsured in Minnesota have better health status compared to the national average, with 14.1% of uninsured Minnesota adults reporting poor or fair health status compared to a national average of 22.5%.

Table 8: 2004 Percent of Uninsured and Insured Adults Who Report 'Poor' or 'Fair' Health Status

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 14.1% * | 7.1% |
| Iowa | 17.7% * | 8.2% |
| North Dakota | 17.4% * | 6.5% |
| South Dakota | 17.2% * | 8.0% |
| Wisconsin | 13.1% | 8.9% ^ |
| Total U.S. | 22.5% *^ | 11.6% ^ |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Minnesota uninsured women aged 40-64 are more likely to have had a mammogram. 43.2% have had a mammogram in the past 2 years compared to 50.8% nationally.

Table 9: 2004 Percent of Uninsured and Insured Women Age 40-64 that Have Not Had a Mammogram in the Past Two Years

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 43.2% * | 19.0% |
| Iowa | 42.4% * | 22.1% |
| North Dakota | 64.1% *^ | 24.2% ^ |
| South Dakota | 58.1% * | 22.5% |
| Wisconsin | 46.5% * | 23.9% ^ |
| Total U.S. | 50.8% *^ | 22.8% ^ |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Over one quarter (26.6%) of Minnesota's uninsured women age 18-64 have had a Pap smear in the past three years, compared to 11.1% of insured women.

Table 10: 2004 Percent of Uninsured and Insured Women Age 18-64 that Have Not Had a Pap Smear in the Past Three Years

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 26.6% * | 11.1% |
| Iowa | 30.2% * | 11.5% |
| North Dakota | 29.1% * | 14.0% |
| South Dakota | 25.2% * | 10.4% |
| Wisconsin | 27.2% * | 13.0% |
| Total U.S. | 24.6% * | 12.2% |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Nearly nine in ten (85.7%) of uninsured men age 40-64 have not had a PSA test in the past two years – higher than the national average of 76.3% and significantly higher than insured men in Minnesota (59.3%).

Table 11: 2004 Percent of Uninsured and Insured Men Age 40-64 that Have Not Had a PSA Test in the Past Two Years

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 84.7% * | 59.3% |
| Iowa | 75.9% * | 55.0% |
| North Dakota | 80.4% * | 59.9% |
| South Dakota | 70.0% *^ | 53.3% ^ |
| Wisconsin | 72.6% * | 60.2% |
| Total U.S. | 76.3% *^ | 52.2% ^ |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Over two-thirds (67.8%) of uninsured adults in Minnesota (age 50-64) have not ever had a colonoscopy compared to 39.0% of insured Minnesotans of this age group. This is statistically equal to neighboring states and the national average of 74.2% among uninsured adults.

Table 12: 2004 Percent of Uninsured and Insured Adults Age 50-64 that Have Not Ever Had a Sigmoidoscopy or Colonoscopy

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 67.8% * | 39.0% |
| Iowa | 77.5% * | 52.8% ^ |
| North Dakota | 73.2% * | 54.1% ^ |
| South Dakota | 78.8% * | 57.2% ^ |
| Wisconsin | 63.4% * | 49.7% ^ |
| Total U.S. | 74.2% * | 50.5% ^ |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

Nearly nine in ten (87.1%) of uninsured adults in Minnesota have not had a blood stool test in the past two years, compared to 75.2% of insured Minnesota adults. This is statistically the same as the national average.

Table 13: 2004 Percent of Uninsured and Insured Adults Age 50-64 that Have Not Had a Blood Stool Test in the Past Two Years

| State | Percent of Uninsured Adults | Percent of Insured Adults |
|--------------|-----------------------------|---------------------------|
| Minnesota | 87.1% * | 75.2% |
| Iowa | 92.0% * | 69.9% ^ |
| North Dakota | 93.2% * | 79.0% |
| South Dakota | 87.9% * | 75.3% |
| Wisconsin | 85.8% | 78.7% |
| Total U.S. | 86.9% * | 75.2% |

Source: 2004, Centers for Disease Control and Prevention (CDC). Behavioral Risk Factor Surveillance System Survey Data.

* Indicates statistical significant difference from insured adults within state at p<0.05

^ Indicates statistical significant difference from Minnesota within insurance status at p<0.05

METHODOLOGY – SECTION I (DISPARITIES)

Data are from the 2001 and 2004 Minnesota Health Access Survey (MNHA) conducted by the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota School of Public Health, and the Minnesota Department of Health – Health Economics Program.

Estimates are based on a stratified statewide RDD survey with over-sampling in rural, low-income and minority areas.

| | MNHA 2001 | MNHA 2004 |
|------------------------|------------------------------|------------------------------------|
| Sample size: | 27,315 | 13,802 |
| Response rate (AAPOR): | 65% | 59% |
| Data collection: | November 2000 to May 2001 | July 2004 to December 2004 |
| Languages: | English, Spanish, Hmong | English, Spanish, Hmong, Somali |

The 2004 Federal Poverty Level guidelines were \$9,310 for a family of one, plus \$3,180 for each additional family member (for the 48 contiguous states and DC). Full guidelines are available at: <http://aspe.hhs.gov/poverty/04poverty.shtml>

METHODOLOGY – SECTION II (REGIONAL COMPARISONS)

All analysis for this report was done using The Centers for Disease Control and Prevention’s (CDC) 2004 *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 normally 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. However, the survey was not conducted in Hawaii in for the full year in 2004; therefore, data are not included in this analysis. The “Total U.S.” results used in this report include responses from 49 states and the District of Columbia for adults age 18-64.

The BRFSS survey employs a disproportionate stratified sample design. All rates cited in this report are based on weighted estimates. The overall (median) response rate for the 2004 BRFSS Survey was 41.2%. The sample size for our analysis of adults age 18-64 is 229,365 observations (weighted count of 181,994,301).

FOR MORE INFORMATION

Please contact the State Health Access Data Assistance Center:

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