

# SHAPE Briefing



1998  
2002  
2006

## Health insurance coverage of Hennepin County children and adults

Number 6

Trends and insights from SHAPE, the Survey of the Health of All the Population and the Environment

### Highlights

- The great majority (93.8%) of county residents currently have health insurance coverage. Conversely, 6.2 percent of county residents currently lack health insurance coverage. The rate is 4.0 percent for children, and 8.6 percent for working-age adults.
- Young adults aged 18-24 reported the highest *uninsured* rate (25.3%) across all age groups.
- Among Hispanic/Latino county residents, 39.8 percent of working-age adults and 29.2 percent of children are *currently uninsured*.
- The *currently uninsured* rate varies greatly across geographic areas in Hennepin County. Lower income residents are at least four times more likely than higher income residents to be uninsured.

### Upcoming Issues

- ◆ Health care access among Hennepin County adults
- ◆ Physical activity and nutrition among Hennepin County children
- ◆ Chronic health conditions among Hennepin County adults

### Introduction

This briefing provides information on health insurance coverage status for both Hennepin County children and adults, using data from **SHAPE 2006 – Child Survey** and **SHAPE 2006 – Adult Survey**. **SHAPE 2006** is the third in a series of nationally recognized surveys collecting information on the health of Hennepin County residents and factors that affect it. More than 10,000 households in the county participated in the **SHAPE 2006** survey, providing information on more than 8,000 adults and 4,000 children.<sup>1,2</sup>

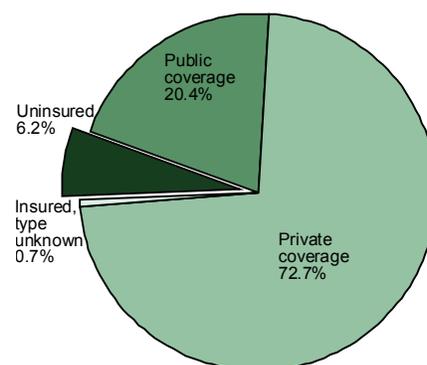
### Background

Access to quality care is important to increase the quality and years of healthy life and eliminate health disparities. Health insurance is one of the best-known and most common means used to obtain access to health care.<sup>3</sup> *Healthy People 2010* has a goal of 100 percent coverage for Americans under age 65.<sup>4</sup> This briefing reports on current insurance coverage and focuses on two measures for Hennepin County children and adults: those *currently uninsured* and those *uninsured at least sometime during the past year*.<sup>5</sup>

### Great majority of county residents currently have insurance coverage

The great majority (93.8%) of county residents (all ages combined) currently have health insurance coverage. Specifically, 20.4 percent of residents are covered through public programs, and 72.7 percent are covered through private health plans. The rate of *currently uninsured* is 6.2 percent (see Figure 1).<sup>5</sup>

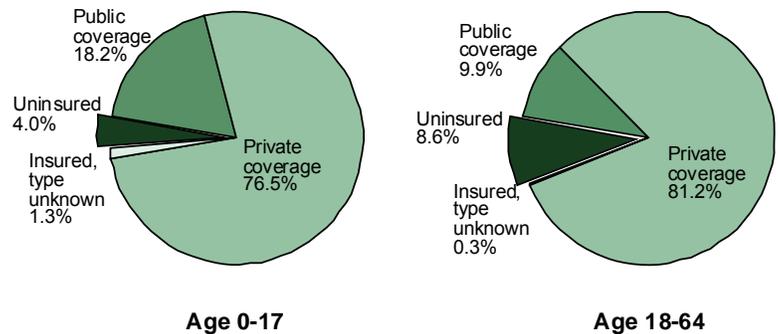
Figure 1. Current insurance status of Hennepin County residents (all ages combined), 2006



Source: SHAPE 2006

The sources of health insurance coverage differ between children (aged 0-17) and working-age adults (aged 18-64). Compared to children, a significantly lower percentage of working-age adults are covered through public programs (9.9% vs. 18.2%),<sup>6</sup> and a significantly higher percentage are *currently uninsured* (8.6% vs. 4.0%), or are covered through private insurance plans (81.2% vs. 76.5%) (see Figure 2). Private coverage includes both group plans (through employers or unions) and individual plans. Public coverage includes Medicare, Medicaid, General Assistance Medical Care, MinnesotaCare, and military health plans such as TRICARE or CHAMPUS.<sup>5</sup>

**Figure 2. Current insurance status of Hennepin County residents by age, 2006**



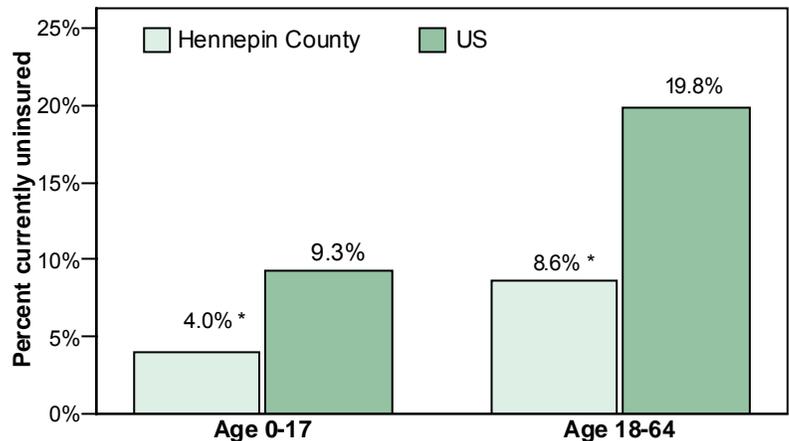
Source: SHAPE 2006

**SHAPE 2006** data also show that most seniors (aged 65 and older) have Medicare. Among seniors who are on Medicare, 81.4 percent also reported having supplemental private plans.

## 70,000 Hennepin County residents currently lack health insurance coverage

**SHAPE 2006** estimates that 70,000 Hennepin County residents *currently* lack health coverage. This estimate is based on the *currently uninsured* rate (6.2%) for county residents of all ages combined (see Figure 1). However, the rate of those who were *uninsured at least some time during the past year* is 11.8 percent. Compared to the *currently uninsured*, almost twice as many residents (130,000) lacked health care coverage *at least some time during the past year*. Lack of health insurance coverage is one of the most common barriers to accessing needed health care.<sup>3,4</sup>

**Figure 3. Percent of currently uninsured by age, Hennepin County, US, 2006**



\* The difference in rates between Hennepin County and US within the same age group is statistically significant at  $p < 0.05$ .

Source: SHAPE 2006, National Health Interview Survey 2006

As shown in Figure 3, among Hennepin County children, the *currently uninsured* rate is 4.0 percent; among county working-age adults the rate is 8.6 percent. Both rates are significantly lower than the rates in the nation for the same year. Less than one percent (0.4%) of Hennepin County seniors reported lacking coverage.

Figure 4 compares the rates of *currently uninsured* adults in 2006 to the rates from **SHAPE 1998** and **SHAPE 2002**.<sup>7</sup> It shows that the rates for working-age adults fluctuated between 1998 and 2006, while the rates for seniors significantly decreased from 1.9 percent in 1998 to 0.4 percent in 2006.

## One in four young adults in Hennepin County lacks coverage

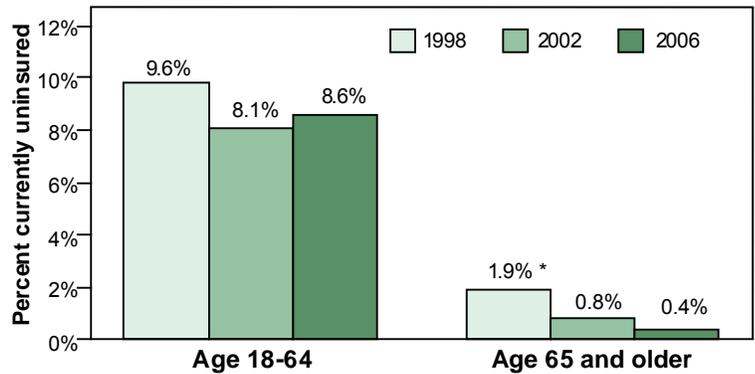
The *currently uninsured* rate varies greatly across adult age groups, with young adults aged 18-24 reporting the highest rate: 25.3 percent of them lack coverage (see Figure 5). This rate is four times higher than the rate for residents of all ages combined (25.3% vs. 6.2%). Although there are gender-based differences in many health indicators, there was no significant variation in the uninsured rates by gender for adults or children.

Young adults have historically been one of the largest segments of the US population without health insurance. This might be due, for example, to the loss of parental insurance coverage, diminished eligibility for public coverage, or limited access to employment-based plans. **SHAPE 2006** data show that:

- Among *currently uninsured* Hennepin County young adults, 76.2 percent are currently employed. Half (53.7%) of those employed uninsured young adults are working at least 31 hours per week, potentially making them eligible for employer-based coverage.
- Among *currently uninsured* Hennepin County young adults, 29.0 percent are students. Most of these uninsured students (78.9%) are in school full-time, and might have access to coverage through their parents' health insurance coverage.
- Overall, the *currently uninsured* rate among young adults who are full-time students is 15.9 percent. This rate is significantly lower than the rate for their peers who are not students (33.1%).

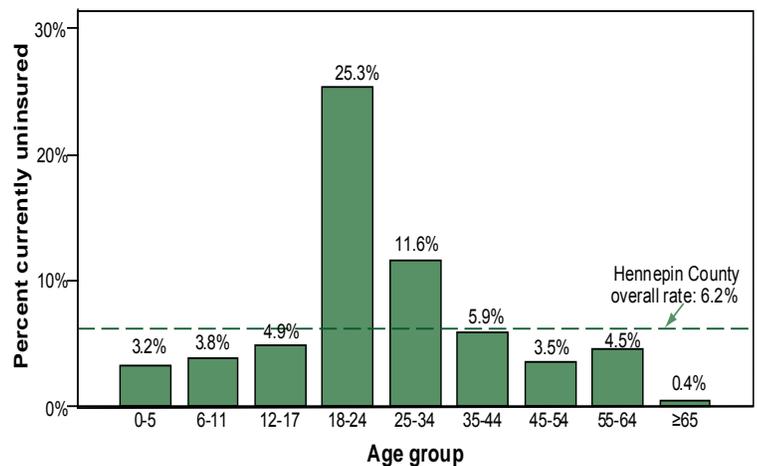
A new Minnesota law, effective in January 2008, is expected to help more young adults get coverage as many health insurance plans (but not all) will be covering dependents under their parents' policy up to age 25, whether or not they are full-time students.<sup>8</sup>

**Figure 4. Percent of currently uninsured by age Hennepin County 1998, 2002 and 2006**



\* The difference in rates between 1998 and 2006 within the same age group is statistically significant at  $p < 0.05$ .  
Source: SHAPE 1998, SHAPE 2002, SHAPE 2006.

**Figure 5. Percent of currently uninsured by age Hennepin County, 2006**



Source: SHAPE 2006

## Large disparities in uninsured rates are found for racial and ethnic groups

The rates of *currently uninsured* among racial and ethnic minorities, such as Black/African Americans, Southeast Asians and Hispanics/Latinos are two to eleven times greater than the rate among Whites. The highest *currently uninsured* rate occurs among Hispanics/Latinos, where 39.8 percent of working-age adults and 29.2 percent of children are *currently uninsured* (see Figure 6). Figure 6 also provides the *currently uninsured* rate for Black/African Americans broken down by US- and African-born. The difference in rates appears large, but is not statistically significant between these two groups for either children or adults.

*Currently uninsured* rates are significantly higher for foreign-born adults and their children than US-born residents of Hennepin County. For working-age adults, the *currently uninsured* rate is 23.4 percent for foreign-born and 6.7 percent for US-born. This disparity is even more evident among children, where the *currently uninsured* rate is 10.6 percent for children of foreign-born parents and 2.4 percent for children of US-born parents.

## Lacking health insurance coverage disproportionately affects low income residents

Ten percent (10.3%) of children from families with household incomes under 100 percent of the federal poverty level (FPL) and 9.6 percent children from families with an income at or just above poverty (100-199% FPL) currently lack health insurance coverage. Both rates are six times higher than the rate for children from higher income families (1.6% of those at 200% FPL or higher) (see Figure 7).

For working-age adults, *currently uninsured* rates are similar among those from the lower income groups. However, the rates among lower income working-age adults are four times higher than the rate among those who have higher income (see Figure 7).

**Figure 6. Percent of currently uninsured children and adults by race and ethnicity,<sup>+</sup> Hennepin County, 2006**

Race and ethnicity <sup>+</sup>	Age 0-17	Age 18-64
White	2.5%	6.5%
Black/African American	5.3%*	15.6%*
US-born <sup>**</sup>	6.5%	14.3%
African-born	3.7%	22.4%
Asian/Native Hawaiian/ Other Pacific Islander	0.7%	9.4%
Southeast Asian	0.9%	13.6%*
Hispanic/Latino	29.2%*	39.8%*
<b>Total</b>	<b>4.0%</b>	<b>8.6%</b>

<sup>+</sup> Hispanic/Latino ethnicity and race are not mutually exclusive: a person of Hispanic/Latino ethnicity may be of any race.

<sup>\*\*</sup> For children, the classification is based on the birth country of the adult who provided information on the child.

\* The difference in rates between this group and Whites within the same age group is statistically significant at  $p < 0.05$ .

Source: SHAPE 2006

**Figure 7. Percent of currently uninsured children and adults by income,<sup>+</sup> Hennepin County, 2006**



<sup>+</sup> Annual household income was classified as a percentage of the federal poverty level (FPL).

\* The difference in rates between this group and lower income groups within the same age group is statistically significant at  $p < 0.05$ .

Source: SHAPE 2006

## Uninsured rates differ greatly across geographic areas in Hennepin County

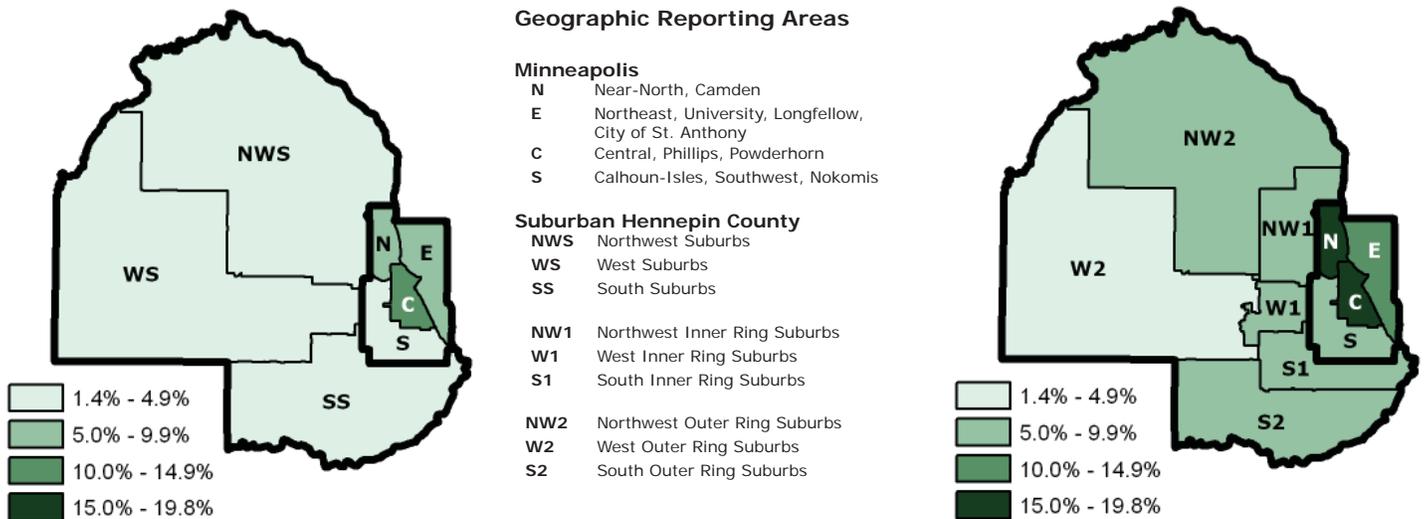
Children from Minneapolis are more than twice as likely as children from suburban Hennepin County to be *currently uninsured* (6.9% vs. 2.7%). This pattern is also observed for working-age adults (13.9% for Minneapolis vs. 5.8% for suburban Hennepin County).

Greater disparities are observed when examining the rates of the *currently uninsured* in more detailed geographic areas (see Figure 8). For adults, the *currently uninsured* rate ranges from highs of 19.8 percent in central Minneapolis (composed of Central, Phillips and Powderhorn communities) and 15.0 percent in north Minneapolis (composed of North and Camden communities), to a low of 1.5 percent in the west outer ring suburbs. For children, again central Minneapolis has the highest (10.8%) and the west suburbs (WS) area has the lowest (1.4%) *currently uninsured* rates.

**Figure 8. Percent of currently uninsured children and adults by geographic areas, Hennepin County, 2006**

Children aged 0 to 17

Adults aged 18 to 64



Source: SHAPE 2006

## Parents with health insurance coverage are more likely to have coverage for their children

**SHAPE 2006** provides some data on children and parents from the same households. This allows us to examine the relationship between the insurance status of parents and children. Analyses show that health insurance coverage for parents is highly associated with health insurance coverage for children:

- 99.2 percent of parents with private coverage reported that their children are currently insured,
- 98.2 percent of parents with public coverage reported that their children are currently insured, but:
- 67.2 percent of parents who currently lack health insurance coverage reported that their children are currently covered.

## Health insurance coverage matters

**SHAPE 2006** data show that a lack of, or an inconsistent pattern of health insurance coverage is associated with a lack of, or delayed health care and poorer overall health. These data will be presented in a future edition of the **SHAPE Briefing**.

### Notes:

1. Hennepin County Human Services and Public Health Department. *SHAPE Briefing Number 1, What's new? What's coming?* July 2007. Available at: [www.co.hennepin.mn.us](http://www.co.hennepin.mn.us) – search keyword: **SHAPE2006**.
2. Hennepin County Human Services and Public Health Department. *SHAPE Briefing Number 3, SHAPE 2006 - Child Survey*. An overview of the process and methodology. August 2007. Available at: [www.co.hennepin.mn.us](http://www.co.hennepin.mn.us) – search keyword: **SHAPE2006**.
3. Institute of Medicine. *Coverage that matters: Insurance and health care*. Washington D.C.: National Academy Press, 2001.
4. US Department of Health and Human Service. *Healthy People 2010*. 2nd Edition. Washington D.C.: U.S. Department of Health and Human Service, Government Printing Office. 2000. Available at [www.healthypeople.gov](http://www.healthypeople.gov).
5. Both the respondents from **SHAPE 2006 - Adult Survey** and the adults who provided data for the child of interest from **SHAPE 2006 - Child Survey** were asked a set of questions about health insurance status, including six types of health insurance coverage. For details, please refer to the survey questionnaires available at: [www.co.hennepin.mn.us](http://www.co.hennepin.mn.us) - search keyword: **SHAPE2006**.  
  
*Currently uninsured* measures residents' lack of health insurance coverage at the time of the survey. This is also known as a "point-in-time estimate," and provides an estimate of persons who may experience barriers to obtaining health care at any point in time. *Uninsured at least sometime during the past year* measures residents' lack of coverage some time or all the time during the past year. Also known as a "12-month estimate," this measure provides an annual caseload of persons who may experience barriers to obtaining health care.  
  
For Figures 1 and 2 where insurance coverage sources are presented, if residents had both public and private coverage, they were counted as having public coverage only.
6. Here and throughout, unless otherwise noted, the difference in rates when provided for comparison is statistically significant at  $p < 0.05$ .
7. Information on **SHAPE 1998** and **SHAPE 2002** is available at: [www.co.hennepin.mn.us](http://www.co.hennepin.mn.us) – search keyword: **SHAPE1998** or **SHAPE2002**.
8. See *MN Statute 2006, section 62E.02, subdivision 7 & 11*, as amended; effective January 1, 2008.

### Acknowledgments

The **SHAPE** project would like to thank the many individuals, community organizations, and subject-area experts who provided advice and support for the development of **SHAPE 2006**. A partial list of those who provided assistance to the **SHAPE 2006** project can be found on the **SHAPE** Web site listed below. The **SHAPE** project would especially like to thank the more than 10,000 residents of Hennepin County who generously took the time to complete the **SHAPE** survey.

### For More Information

**SHAPE 2006** is a collaborative project between the Hennepin County Human Services and Public Health Department and the University of Minnesota School of Public Health.

For more information on this *Briefing* or other topics related to the **SHAPE** project, or to receive this information in an alternate format, please contact [SHAPE@co.hennepin.mn.us](mailto:SHAPE@co.hennepin.mn.us) or 612-348-6150.

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