

Health Coverage in New York State 2004-2007

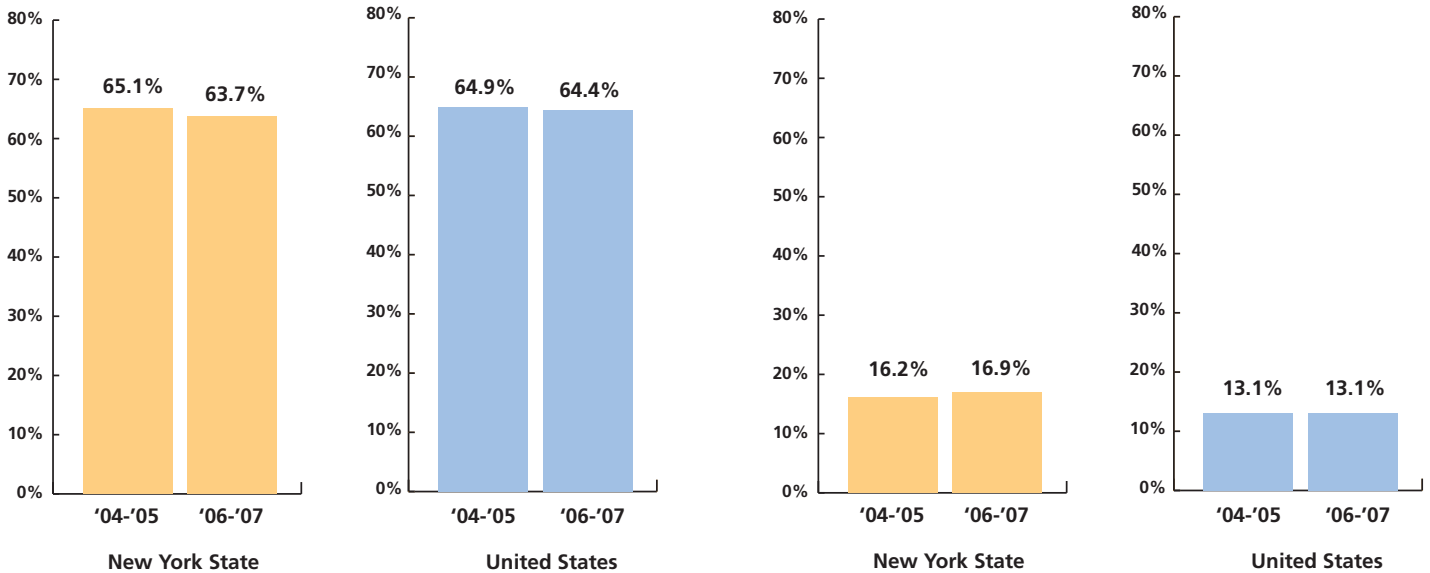
Every year, the U.S. Census Bureau surveys the nation to determine the percentage of Americans who lacked health insurance coverage during some part of the preceding calendar year. This report describes the most recent data on health insurance coverage among New York state residents based on the latest census surveys. The concluding section of this report compares uninsured rates nationally.

The report combined multiple years of data to maximize the reliability of the results. Much of the report looks at trends for working-age adults (ages 18 to 64) because children and those ages 65 and older have a broader range of available coverage options, such as Child Health Plus for children and Medicare for older adults.

Health Insurance Status of Adults (ages 18-64), 2004-2007

Employment-based coverage

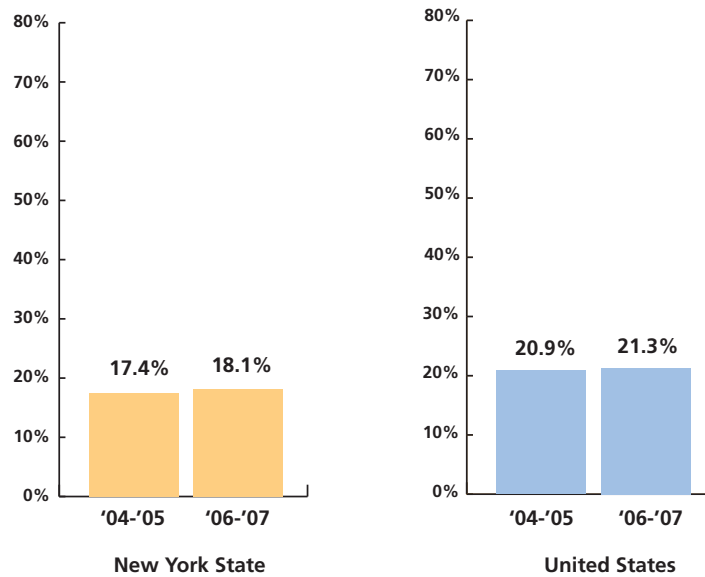
Government-based coverage



- Employment-based health coverage in New York state declined slightly from 65.1 percent to 63.7 percent from 2004-2005 to 2006-2007, while government-based coverage grew from 16.2 percent during 2004-2005 to 16.9 percent during 2006-2007.
- New Yorkers continue to have government-based coverage at a rate that is higher than the national average. During 2006-2007, the state rate was 16.9 percent compared to the national rate of 13.1 percent.
- The percentage of working-age adults in the state with health coverage from an employer dipped below the national average during 2006-2007.

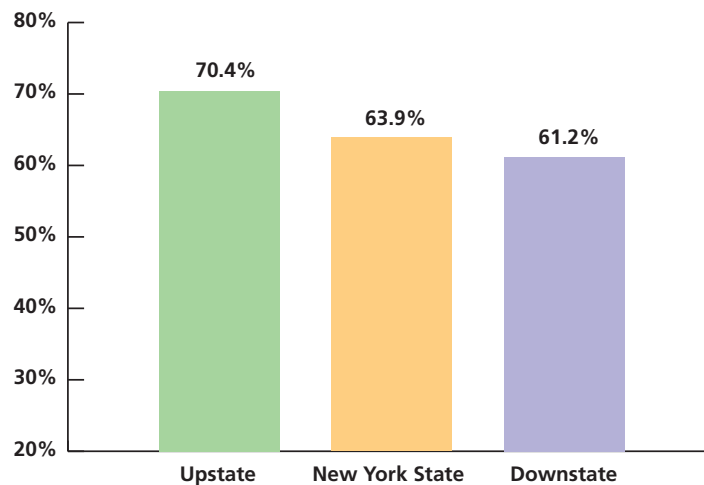
Source: United States Census Bureau, Current Population Survey, 2004-2007, see: <http://www.bls.census.gov/cps/ads/adsmain.htm>
 In this report, downstate New York includes the counties of: Dutchess, Orange, Ulster, Nassau, Suffolk, Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester. The remaining counties comprise upstate.

Adult (ages 18-64) Uninsured Rates in the U.S. and New York State, 2004-2007



- Uninsured rates slightly increased statewide and nationally during this four-year period. A smaller percentage of adults in New York state were uninsured (18.1 percent) compared to adults nationwide (21.3 percent) from 2006-2007.

Adults (ages 18-64) with Employment-Based Coverage (2005-2007 average)



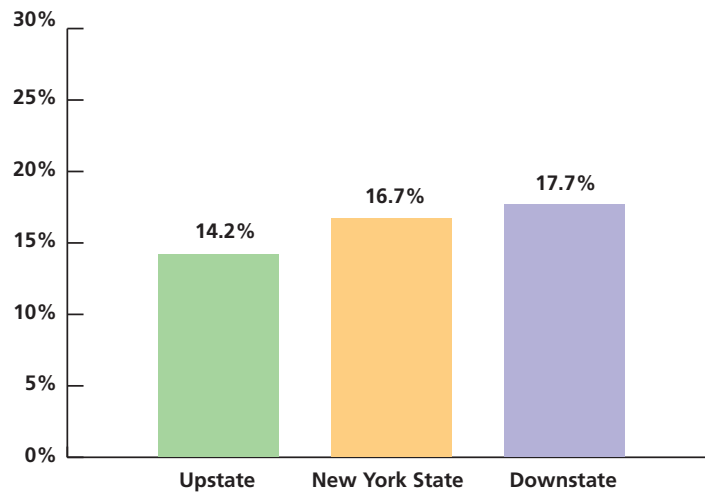
- About 70 percent of upstate New York adults received their health insurance from an employer, which is almost 10 percentage points higher than the employment-based coverage rate among adults residing downstate (61.2 percent).
- During 2005-2007, 2.7 million adults in upstate and 5.2 million adults in downstate had employment-based coverage.

Source: United States Census Bureau, Current Population Survey, 2004-2007, see: <http://www.bls.census.gov/cps/ads/adsmain.htm>



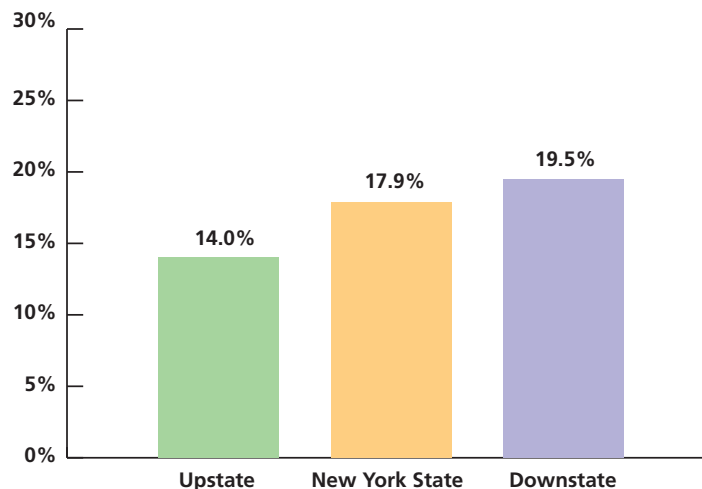
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Adults (ages 18-64) with Government-Based Coverage (2005-2007 average)



- A greater percentage of adults in downstate New York relied upon the government for health insurance (17.7 percent) compared to adults in upstate New York (14.2 percent).

Adult (ages 18-64) Uninsured Rates (2005-2007 average)



- On average, 14 percent of adults (ages 18 to 64) in upstate New York were uninsured between 2005 and 2007. The upstate uninsured rate was more than five percentage points below the downstate rate (19.5 percent).
- About 69 percent of all New Yorkers live downstate, but an even greater percentage of the uninsured (75 percent) live there. In contrast, upstate was home to 31 percent of the state's population and to a smaller percentage (25 percent) of the state's uninsured.
- About 544,000 adults upstate and 1.7 million adults downstate were uninsured during 2005-2007.

Source: United States Census Bureau, Current Population Survey, 2005-2007, see: <http://www.bls.census.gov/cps/ads/adsmain.htm>

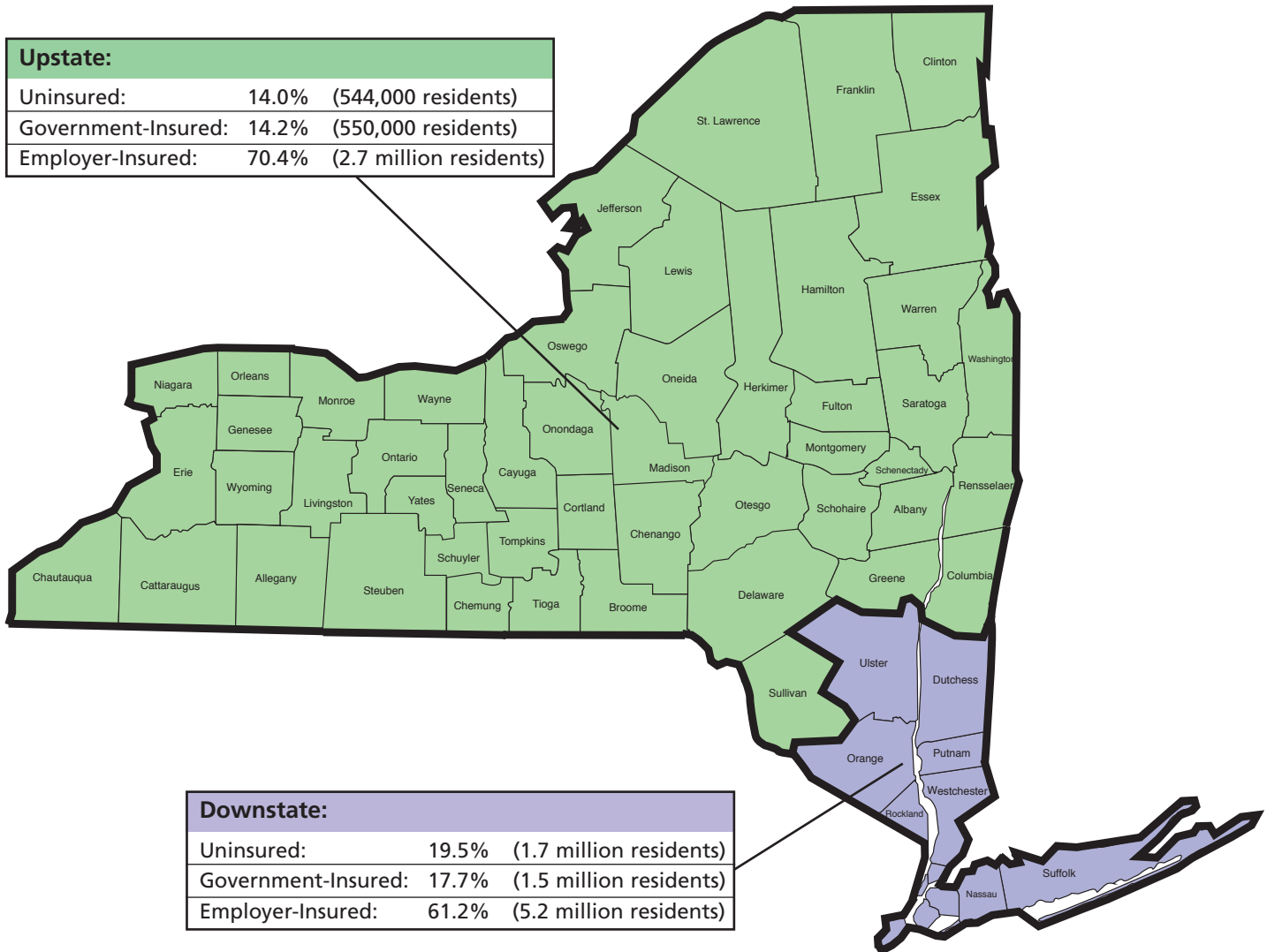
Health Insurance and the Census Bureau's Current Population Survey

The Census Bureau's Current Population Survey is a telephone survey conducted annually in March. It asks respondents about whether they had any type of health insurance at any time during the previous calendar year. Those who report being uninsured are then asked to verify whether they were without coverage. The survey considers those with any type of coverage at any point during the previous year to be "insured" and the rest of the respondents to be "uninsured."

The survey broadly classifies health insurance as either private or government-based. Private health insurance is provided by an individual's employer or union — covering the majority of the population — or purchased directly by an individual. Government coverage includes federally sponsored plans (including Medicare and military coverage) and plans funded through state-federal partnerships, such as Medicaid and the Children's Health Insurance Program.

Research shows that the survey tends to underestimate the number of uninsured, mainly by undercounting the unemployed, the impoverished and those with intermittent coverage. Respondents to the survey are also asked to recall their status during a long period far removed from the time of the interview. Nonetheless, the survey is the largest (covering more than 73,000 households annually) and the most frequently cited major national health insurance survey in the U.S.¹⁻³

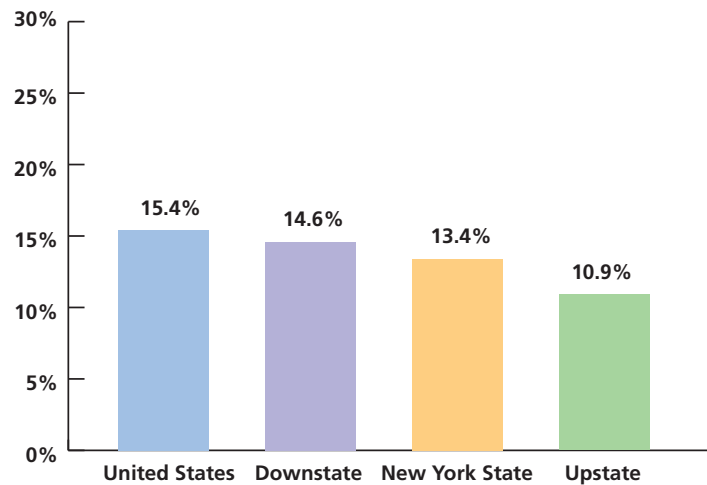
The Health Insurance Status of Adults (ages 18-64) by Region (2005-2007 average)



The uninsured, government-insured and employer-insured number in each region do not add up to 100 percent due to such factors as rounding and the exclusion of those individuals who purchase health coverage directly from an insurer.

Source: United States Census Bureau, Current Population Survey, 2005-2007, see: <http://www.bls.census.gov/cps/ads/adsmain.htm>

Uninsured Rates for All Residents (Children and Adults) (2005-2007 average)



- In upstate New York, 10.9 percent of residents — more than 661,000 children and adults — were uninsured during 2005-2007.
- The upstate New York uninsured rate for all residents was several percentage points lower than the uninsured rates for New York state (13.4 percent), the downstate region (14.6 percent) and the U.S. (15.4 percent).
- Upstate New York has a larger population than 34 other states. Still, when comparing upstate's uninsured rate to that of other states, upstate has the 12th lowest uninsured rate in the country.

Source: New York state and U.S. uninsured rates were obtained from: DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, U.S. Census Bureau, Current Population Reports, P60-235, *Income, Poverty, and Health Insurance Coverage in the United States: 2007*, U.S. Government Printing Office, Washington, DC, 2008 (<http://www.census.gov/prod/2008pubs/p60-235.pdf>). Upstate uninsured figures were calculated using the Census Bureau's data mining tool *DataFerrett* (<http://dataferrett.census.gov/>) and analytic software from the SAS Institute, Inc. (<http://www.sas.com/>).

How New York's Uninsured Rate Compares to Other U.S. States (all residents, 2005-2007 average)⁴

State	Total Population	Population Rank
California	36,148,000	1
Texas	23,253,000	2
New York	19,041,000	3
Florida	18,007,000	4
Illinois	12,647,000	5
Pennsylvania	12,313,000	6
Ohio	11,318,000	7
Michigan	9,960,000	8
Georgia	9,295,000	9
North Carolina	8,865,000	10
New Jersey	8,647,000	11
Virginia	7,559,000	12
Washington	6,359,000	13
Massachusetts	6,334,000	14
Indiana	6,247,000	15
Arizona	6,228,000	16
Upstate NY	6,071,530	17
Tennessee	5,979,000	18
Missouri	5,767,000	19
Maryland	5,582,000	20
Wisconsin	5,465,000	21
Minnesota	5,156,000	22
Colorado	4,773,000	23
Alabama	4,542,000	24
South Carolina	4,264,000	25
Louisiana	4,166,000	26
Kentucky	4,122,000	27
Oklahoma	3,516,000	28
Connecticut	3,475,000	29
Mississippi	2,883,000	30
Arkansas	2,774,000	31
Kansas	2,713,000	32
Utah	2,573,000	33
Nevada	2,517,000	34
New Mexico	1,943,000	35
West Virginia	1,803,000	36
Nebraska	1,762,000	37
Idaho	1,473,000	38
Maine	1,316,000	39
New Hampshire	1,308,000	40
Hawaii	1,276,000	41
Rhode Island	1,051,000	42
Oregon	1,006,000	43
Montana	933,000	44
Delaware	856,000	45
South Dakota	776,000	46
Alaska	664,000	47
North Dakota	619,000	48
Vermont	619,000	49
District of Columbia	564,000	50
Wyoming	515,000	51
Iowa	293,000	52
United States	296,588,000	

State	Uninsured %	Uninsured Rank (low to high)
Hawaii	8.3	1
Massachusetts	8.3	2
Minnesota	8.5	3
Wisconsin	8.8	4
Iowa	9.4	5
Maine	9.5	6
Pennsylvania	9.8	7
Connecticut	9.9	8
Rhode Island	10.3	9
New Hampshire	10.5	10
Michigan	10.8	11
Upstate NY	10.9	12
Ohio	11.0	13
Vermont	11.0	14
North Dakota	11.1	15
South Dakota	11.2	16
District of Columbia	11.4	17
Delaware	11.8	18
Kansas	11.8	19
Nebraska	12.0	20
Washington	12.1	21
Indiana	12.3	22
Missouri	12.5	23
New York	13.4	24
Maryland	13.6	25
Virginia	13.6	26
Illinois	13.7	27
Kentucky	13.8	28
Alabama	13.9	29
Tennessee	13.9	30
Wyoming	14.3	31
Idaho	14.7	32
West Virginia	14.9	33
New Jersey	15.2	34
Utah	15.6	35
Montana	16.1	36
South Carolina	16.5	37
North Carolina	16.6	38
Colorado	16.7	39
Oregon	16.8	40
Alaska	17.3	41
Arkansas	17.5	42
Georgia	17.8	43
Nevada	17.9	44
Oklahoma	18.2	45
California	18.6	46
Mississippi	18.8	47
Louisiana	19.4	48
Arizona	19.6	49
Florida	20.5	50
New Mexico	21.9	51
Texas	24.4	52
United States	15.4	



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Data sources:

For the Census Bureau's annual publication of health insurance data:

<http://www.census.gov/hhes/www/hlthins/hlthin07.html>

For more detailed information about the data collected by the census:

http://www.census.gov/hhes/www/p60_233sa.pdf

<http://www.census.gov/hhes/www/hlthins/hlthinshelp.html>

Population data for the years 2004 to 2007 were compiled by the New York Statistical Information System based at Cornell University's College of Human Ecology and funded by the New York State Department of Economic Development. To estimate the proportion of adults ages 18 to 64 in the population, the most recent age-sex population distribution from the U.S. Census Bureau was applied to the total population figures:

<http://www.census.gov/popest/national/files/NST-EST2007-alldata.csv>

<http://www.empire.state.ny.us/nysdc/StateCountyPopests/07c1.pdf>

<http://www.nylovesbiz.com/nysdc/StateCountyPopests/07C1.xls>

For further information on population data and metropolitan areas:

<http://www.human.cornell.edu/che/BLCC/pad/about/activities.cfm>

<http://www.empire.state.ny.us/nysdc/popandhous/ESTIMATE.asp>

<http://www.census.gov/population/www/metroareas/lists/2007/List1.txt>

Additional information on the uninsured in the U.S:

<http://www.statehealthfacts.org/comparecat.jsp?cat=3>

Approaches to covering the uninsured:

<http://www.kff.org/uninsured/upload/7795.pdf>

Health coverage information:

Health Insurance in New York State
www.health.state.ny.us/health_care

Healthy New York
<http://www.ins.state.ny.us/website2/hny/english/hny.htm>

Family Health Plus
www.health.state.ny.us/nysdoh/fhplus/index.htm

Child Health Plus
www.health.state.ny.us/nysdoh/chplus/index.htm

Medicaid
www.health.state.ny.us/nysdoh/medicaid/mainmedicaid.htm

Medicare
<http://www.medicare.gov/>

Veterans Health Administration Clearinghouse
<http://www.nyhealth.gov/nysdoh/veterans/index.htm>

End Notes

¹ The Alliance for Health Care Reform: *Covering Health Issues: A Sourcebook for Journalists*, 2006. www.allhealth.org
<http://www.rwjf.org/reports/grr/041830.htm>

² DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, U.S. Census Bureau, Current Population Reports, P60-235, *Income, Poverty, and Health Insurance Coverage in the United States: 2007*, U.S. Government Printing Office, Washington, DC, 2008. <http://www.census.gov/prod/2008pubs/p60-235.pdf>

³ The Center for Economic and Policy Research: *The Impact of Undercounting in the Current Population Survey*, August 2006:
http://www.cepr.net/documents/cps_declining_coverage_2006_08.pdf

⁴ New York state and U.S. uninsured rates were obtained from: DeNavas-Walt, Carmen, Bernadette D. Proctor, and Jessica C. Smith, U.S. Census Bureau, Current Population Reports, P60-235, *Income, Poverty, and Health Insurance Coverage in the United States: 2007*, U.S. Government Printing Office, Washington, DC, 2008 (<http://www.census.gov/prod/2008pubs/p60-235.pdf>). Upstate uninsured figures were calculated using the Census Bureau's data mining tool *DataFerrett* (<http://dataferrett.census.gov>) and analytic software from the SAS Institute, Inc. (<http://www.sas.com/>).