
**Oregon Health Authority
Office for Oregon Health
Policy and Research**



***Oregon's Uninsured:
Analysis of the 2008 American
Community Survey***

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Oregon's Uninsured: Analysis of the 2008 American Community Survey

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Summary

Roughly 45 million Americans or 15.1% of the nation lacked health insurance in 2008.¹ There is large variation in uninsurance rates between states; Massachusetts' 4.2% is the lowest and Texas' 24.1% is the highest. Oregon's 16.5% (out of a population of roughly 3.7 million civilian non-institutionalized individuals) is worse than in 34 other states.² Among those with health insurance, private insurance cover the vast majority of Oregonians with 2.6 million residents covered.

Looking at Oregon's 15 regions, Region 14 (Clackamas and Far Eastern Multnomah County) has the lowest uninsurance rate at 11.9%, followed closely by Region 12 (Polk and Yamhill Counties) with 12.0%. The north central region has the highest rate of uninsured residents at 23.5%.³ However, the largest number of uninsured Oregonians lives in Regions 13, 15, 11 – central Multnomah, Washington, & Marion Counties respectively.

Background

The US Census Bureau's American Community Survey (ACS) is the largest nationwide survey producing comprehensive data on demographic, social, economic, and housing characteristics. The ACS surveys three million U.S. addresses per year, including roughly 35,000 Oregonians. In 2008 the survey began providing health insurance coverage estimates for reliable, comparable statistics on health insurance coverage at the sub-state level.

While additional sources of health insurance statistics exist, none provide the geographical detail available in the ACS. In the past, the Oregon Population Survey (OPS), a state developed and fielded survey, provided uninsurance estimates used for Oregon policy development and evaluation. One advantage of the OPS was it allowed sub-state analysis covering eight geographic regions. The national Current Population Survey (CPS) provides robust uninsurance statistics measurable over time but lacks sub-state detail. Additionally, the CPS insurance questions are different in structure than the ACS and OPS which make comparability impossible.⁴

¹ All estimates from an OHPR analysis of the 2008 American Community Survey Public Use Microdata Sample (PUMS).

² Estimates excluded Oregonians residing group quarters or on active duty. Rankings did not account for confidence interval.

³ Region 2 includes Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, and Wheeler counties.

⁴ The OPS and ACS use a point-in-time estimate whereas the CPS measures uninsurance in a look back method, where the respondent is asked if they were uninsured at anytime in the previous year.

Oregon's Context

Oregon's uninsured rate of 16.5% was significantly higher than the national average of 15.1%, and Washington average of 13.2%. However, Oregon's uninsurance rate is similar to its other neighbors.

Table 1: National and State Health Insurance Coverage Rates, 2008

| | Oregon | | Washington | | Idaho | | California | | US |
|--------------------------|--------|------|------------|------|-------|------|------------|------|--------------|
| | Rate | Rank | Rate | Rank | Rate | Rank | Rate | Rank | Rate |
| Uninsured (all ages) | 16.5% | 35th | 13.2% | 26th | 17.7% | 38th | 17.8% | 39th | 15.1% |
| Uninsured (Ages 0-18) | 12.9% | 41st | 9.0% | 28th | 13.6% | 42th | 11.6% | 36th | 10.4% |
| Uninsurance (Ages 19-64) | 21.2% | 34th | 17.3% | 24th | 22.9% | 38th | 23.4% | 40th | 20.0% |

Most children and working age adults have private health insurance, while the vast majority of seniors have insurance through the public Medicare program. Working age adults, not surprisingly given they are the vast majority of Oregon's population, represented the largest number of uninsured Oregonians. Roughly one in five working age adults lacked health insurance in 2008.

Table 2: Oregon's Health Insurance Coverage by Age, 2008

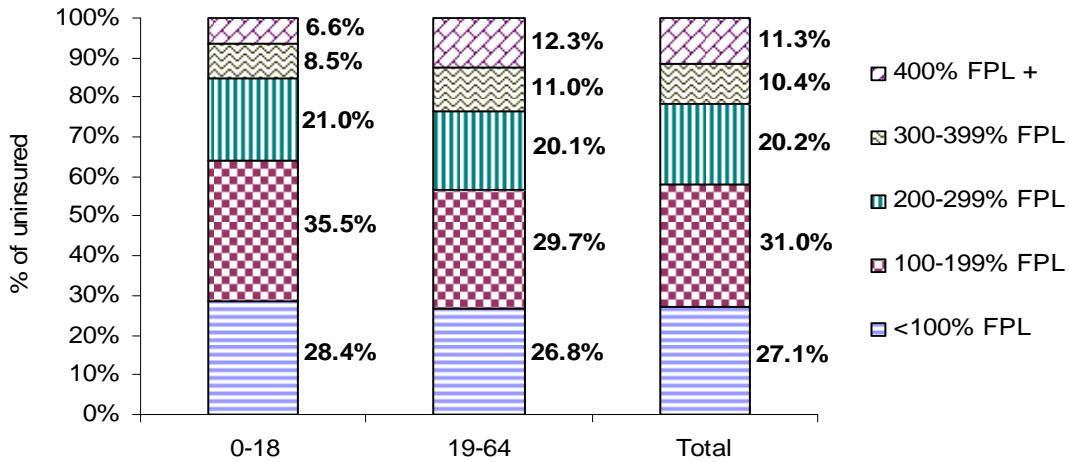
| Age | Insured | | Uninsured | |
|--------------|------------------|--------------|----------------|--------------|
| | Number | Rate | Number | Rate |
| 0-18 | 798,299 | 87.1% | 117,889 | 12.9% |
| 19-64 | 1,817,423 | 78.8% | 489,883 | 21.2% |
| 65 + | 476,716 | 98.8% | 5,674 | 1.2% |
| Total | 3,092,438 | 83.5% | 613,446 | 16.5% |

Income

There is a strong connection between household income and health insurance coverage. The higher the income the more likely covered. In 2008, more than half of the uninsured were below 200% Federal Poverty Level (FPL)⁵. Over 60% (73,000) of uninsured children were below 200% FPL. Based on eligible requirements these children may have qualified for the Oregon Health Plan, yet were not enrolled.

⁵ Federal poverty level (FPL) is used as a measure of household income. FPL accounts for the family size and adjust for inflation. In 2008, the 200% FPL for a family of four is \$42,400 in annual income.

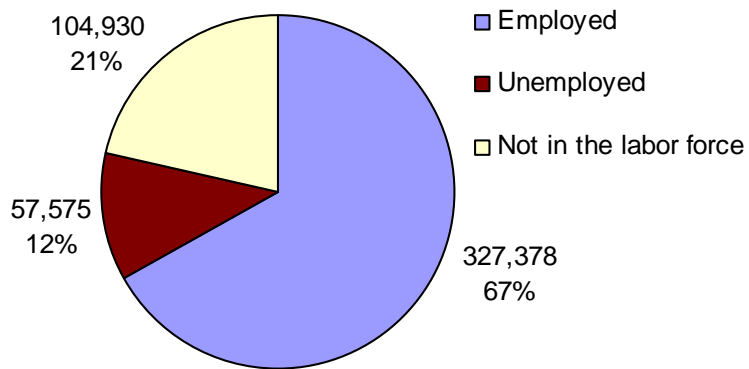
Figure 1: Uninsured by Federal Poverty Levels, 2008



Employment Status

Like income, employment and having health insurance are similarly connected. In 2008, about two out of every ten employed Oregonians were without health insurance, while over half of all unemployed Oregonians were without health insurance. Among the unemployed who had health coverage, more were likely to have private coverage than public coverage (36 % vs. 13% respectively). When looking specifically at Oregon’s nearly 490,000 uninsured working aged adults, most (67%) were employed.

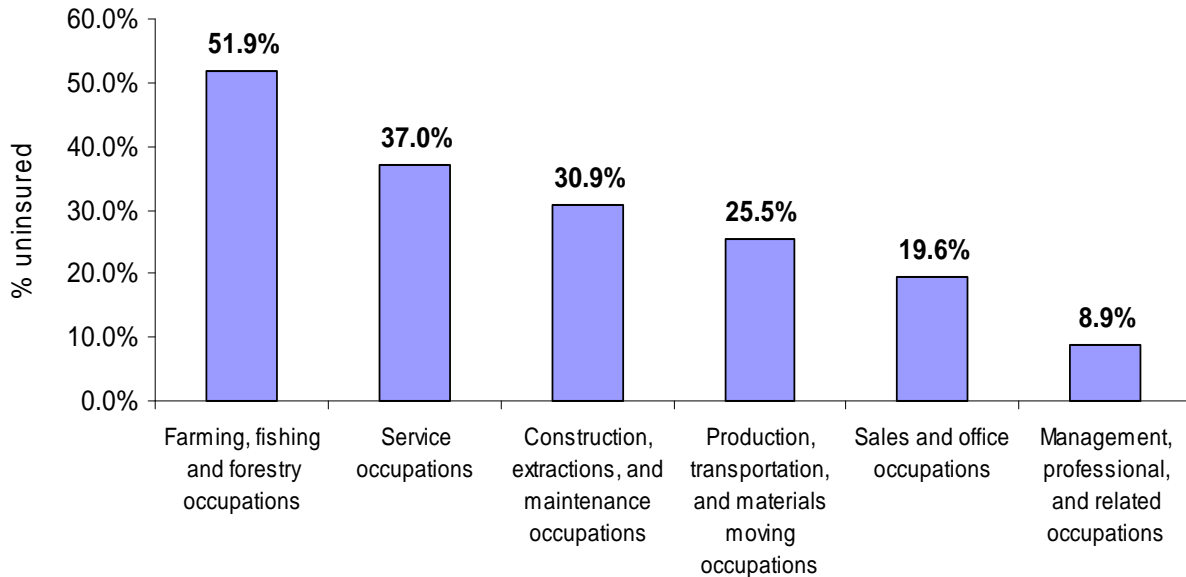
Figure 2: Employment Status of the Uninsured (ages 19-64), 2008



Occupations

Different occupation categories were also associated with differing rates of health insurance coverage. Occupations with higher seasonal workforces tended to have higher uninsurance rates.⁶

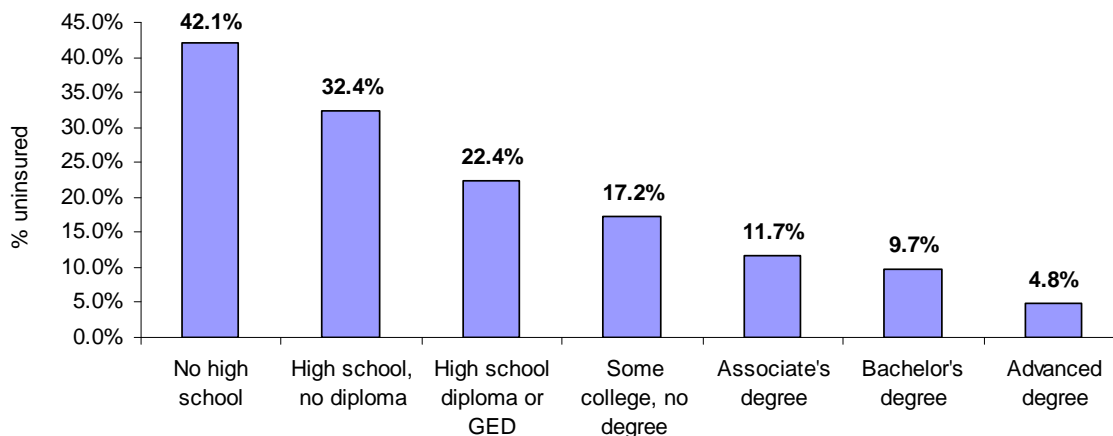
Figure 3: Uninsurance Rates for Oregonians of Various Occupations, 2008



Education

As one's level of education increases, the likelihood of being uninsured decreases. In 2008, only 4.8% of Oregonians with advanced degrees were uninsured, compared to 42.1% for those with no high school education.

Figure 4: Percent Uninsured by Educational Attainment (Age 19 and up), 2008

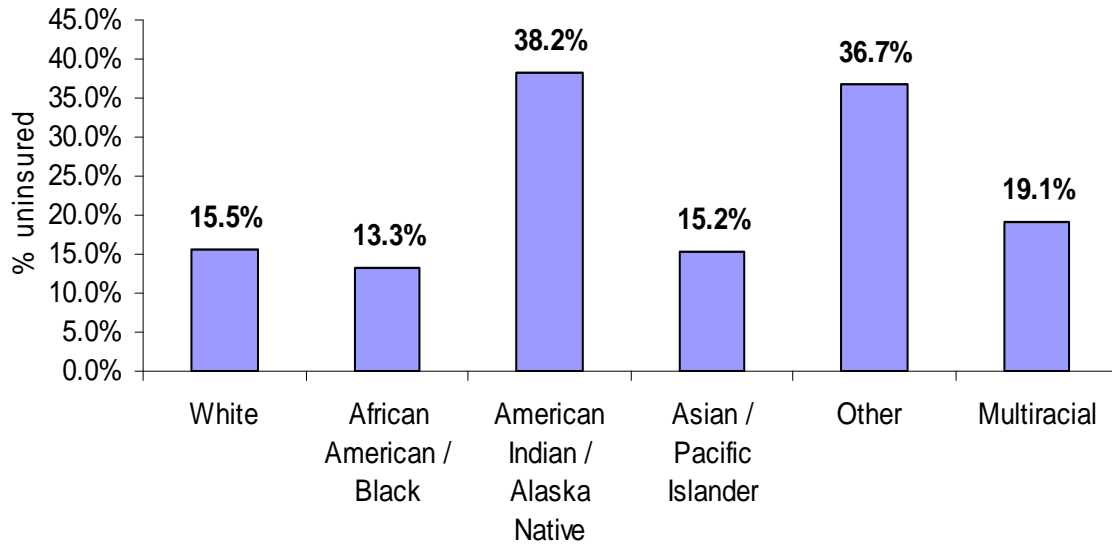


⁶ The service occupational category had the lowest rate of year round employment with roughly 55% employed for 50-52 months of the year. This was followed by farming, fishing, & forestry and construction, extraction and maintenance occupations with 58% and 61% respectively.

Race and Ethnicity

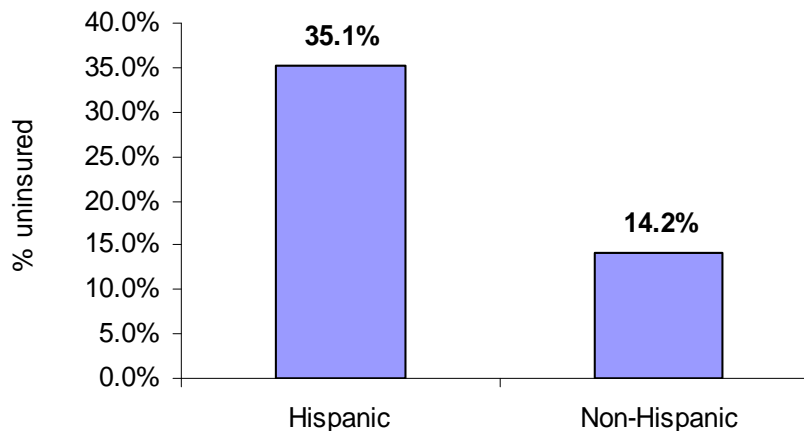
Many of Oregon's racial and ethnic minority populations lack health insurance at rates greater than Oregon's average. In 2008, the state's average was 16.5%.

Figure 5: Percent Uninsured by Race, 2008



Oregon's Hispanic/Latino population had an uninsurance rate of 35.1%, which was more than double those who were non-Hispanic (14.2%). Oregon had nearly 144,000 Hispanics without health insurance, the 13th highest rate of uninsured Hispanics/Latinos in the country.

Figure 6: Percent Uninsured by Ethnicity, 2008



Regional Characteristics

The ACS, with its large sample size, allows analysis of regions of smaller geography than the state. The Oregon regions, listed in Table 3, were constructed using Public Use Microdata Areas (PUMAs) organized around a principle of including 100,000 residents per region (as predefined by the census) while retaining, as much as possible, county boundaries. This design resulted in 15 distinct regions in Oregon.

Figure 7: Oregon’s 15 Health Insurance Regions

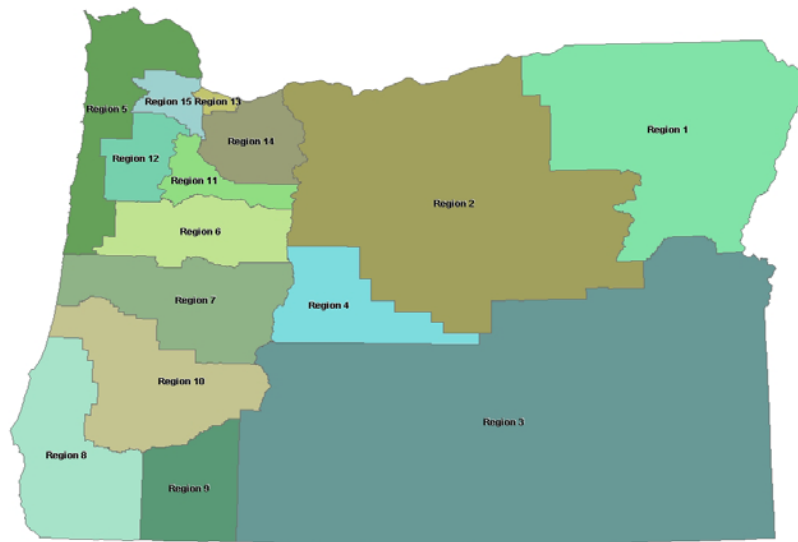


Table 3: Oregon’s 15 Health Insurance Regions, 2008

| | |
|--|---|
| Region 1 - Umatilla, Union, Wallowa, & Baker | Region 9 - Jackson |
| Region 2 - Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, & Wheeler | Region 10 - Douglas |
| Region 3 - Harney, Klamath, Lake, & Malheur | Region 11 - Marion |
| Region 4 - Deschutes | Region 12 - Polk, Yamhill |
| Region 5 - Clatsop Columbia, Lincoln, & Tillamook | Region 13 - Central Multnomah |
| Region 6 - Benton & Linn | Region 14 - Clackamas & Far Eastern Multnomah |
| Region 7 - Lane | Region 15 - Primarily Washington |
| Region 8 - Coos, Curry, & Josephine | |

The largest uninsured populations by region are Region 13 – Central Multnomah County⁷, Region 15 – primarily Washington County, and Region 11 – Marion County. Additional estimates of health insurance for working aged adults (19-64)

⁷ Region 13 includes Portland neighborhoods located in Multnomah County & the census blocks east through Gresham. Portland City residents located in either Clackamas or Washington Counties reside in region 14 and 15 respectively.

and children (0-18) reflected a similar geographical pattern where higher populations equated to higher numbers of uninsured. However, the opposite is true in terms of rates, with rural areas displaying higher uninsured rates compared to urban areas.

Table 4: Regional Health Insurance Coverage Estimates, 2008

| | Uninsured All Ages | | Uninsured (Ages 0-18) | | Uninsured (Ages 19-64) | |
|--|-----------------------|----------------|--------------------------|----------------|---------------------------|----------------|
| | Rate | Number | Rate | Number | Rate | Number |
| Region 1 (Umatilla, Union, Wallowa, Baker) | 19.0% | 21,809 | 15.9% | 4,985 | 24.6% | 16,578 |
| Region 2 (Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, Wheeler) | 23.5% | 25,301 | 19.0% | 4,986 | 30.8% | 20,026 |
| Region 3 (Harney, Klamath, Lake, Malheur) | 19.6% | 21,349 | 8.8% | 2,559 | 29.7% | 18,487 |
| Region 4 (Deschutes) | 19.8% | 31,257 | 18.1% | 6,573 | 24.8% | 24,343 |
| Region 5 (Clatsop Columbia, Lincoln, Tillamook) | 19.0% | 29,492 | 21.6% | 7,173 | 23.6% | 22,162 |
| Region 6 (Benton, Linn) | 15.3% | 28,698 | 12.1% | 5,407 | 20.1% | 23,291 |
| Region 7 (Lane) | 16.5% | 55,713 | 12.8% | 9,296 | 21.3% | 45,913 |
| Region 8 (Coos, Curry, Josephine) | 18.6% | 30,796 | 15.3% | 5,353 | 26.8% | 25,020 |
| Region 9 (Jackson) | 19.2% | 38,178 | 17.5% | 7,931 | 24.8% | 29,913 |
| Region 10 (Douglas) | 16.9% | 17,474 | 14.7% | 2,701 | 23.4% | 14,579 |
| Region 11 (Marion) | 20.0% | 60,571 | 14.3% | 12,949 | 26.1% | 47,024 |
| Region 12 (Polk, Yamhill) | 12.0% | 19,791 | 11.3% | 4,775 | 14.3% | 14,737 |
| Region 13 (Central Multnomah) | 16.5% | 111,294 | 12.1% | 20,288 | 20.3% | 90,258 |
| Region 14 (Clackamas & Far Eastern Multnomah) | 11.9% | 44,975 | 9.0% | 8,448 | 15.1% | 36,227 |
| Region 15 (Primarily Washington) | 14.1% | 76,748 | 9.7% | 14,465 | 17.7% | 61,325 |
| Total | 16.5% | 613,446 | 12.9% | 117,889 | 21.2% | 489,883 |

Table 5: Regional Health Insurance Coverage Estimates by FPL, 2008

| | Uninsured (Under 200% FPL) | | Uninsured (200% FPL and up)* | |
|--|-------------------------------|----------------|---------------------------------|----------------|
| | Rate | Number | Rate | Number |
| Region 1 (Umatilla, Union, Wallowa, Baker) | 31.1% | 14,132 | 11.1% | 7,677 |
| Region 2 (Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, Wheeler) | 38.1% | 14,009 | 15.9% | 11,292 |
| Region 3 (Harney, Klamath, Lake, Malheur) | 30.0% | 13,012 | 12.7% | 8,337 |
| Region 4 (Deschutes) | 36.1% | 18,062 | 12.3% | 13,195 |
| Region 5 (Clatsop Columbia, Lincoln, Tillamook) | 33.7% | 18,759 | 10.8% | 10,733 |
| Region 6 (Benton, Linn) | 29.3% | 16,575 | 9.3% | 12,123 |
| Region 7 (Lane) | 26.0% | 32,317 | 10.9% | 23,396 |
| Region 8 (Coos, Curry, Josephine) | 28.9% | 18,611 | 12.1% | 12,185 |
| Region 9 (Jackson) | 30.3% | 22,485 | 12.6% | 15,693 |
| Region 10 (Douglas) | 22.0% | 8,651 | 13.8% | 8,823 |
| Region 11 (Marion) | 31.7% | 37,917 | 12.4% | 22,654 |
| Region 12 (Polk, Yamhill) | 19.8% | 9,307 | 8.9% | 10,484 |
| Region 13 (Central Multnomah) | 30.7% | 66,765 | 9.7% | 44,529 |
| Region 14 (Clackamas & Far Eastern Multnomah) | 25.6% | 21,023 | 8.1% | 23,952 |
| Region 15 (Primarily Washington) | 32.9% | 44,180 | 7.9% | 32,568 |
| Total | 29.9% | 355,805 | 10.2% | 257,641 |

*Uninsured estimates by federal poverty level (FPL) will not completely match overall uninsured estimates as some of the survey cases where health insurance was identifiable lacked the needed income variables to construct the federal poverty level estimates.