

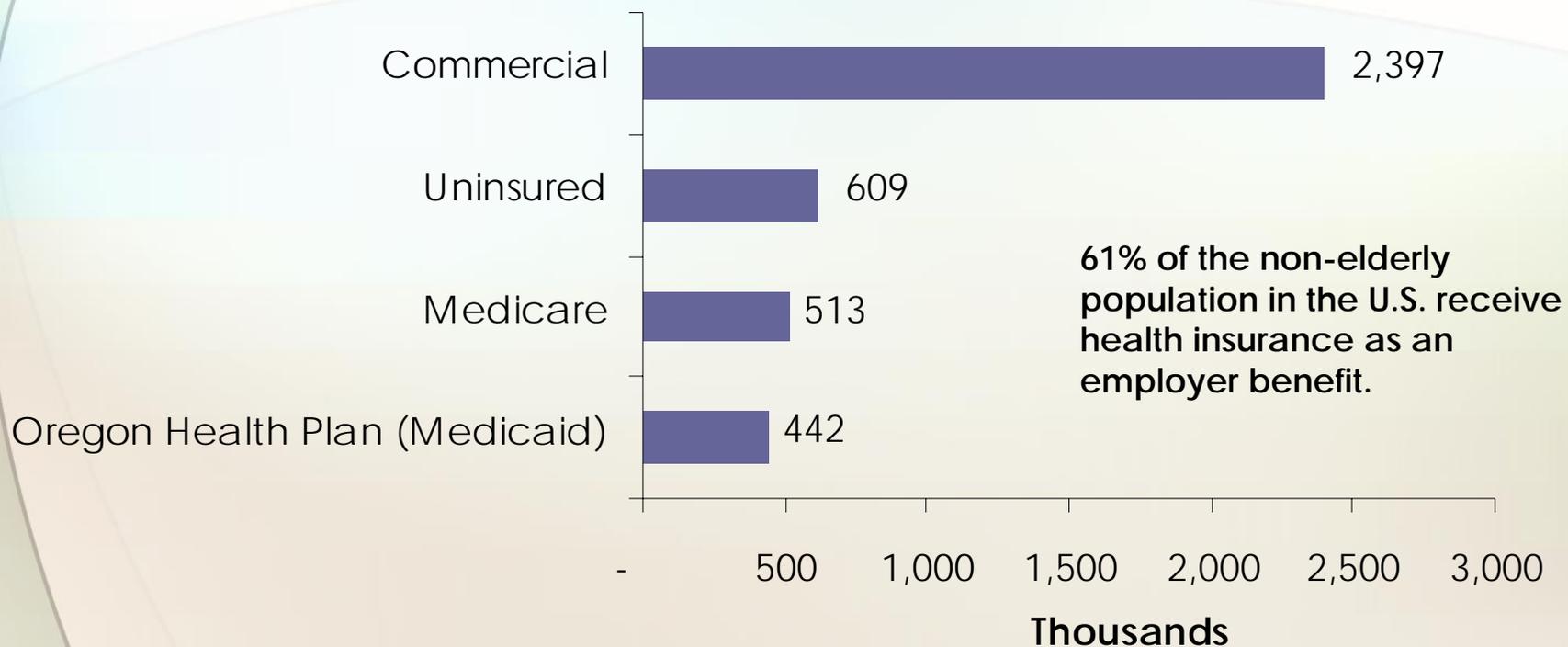
Oregon's Uninsured 2004

**A Presentation to the
Senate Interim Commission on Access and Affordability**

**by
Office for Oregon Health Policy and Research (OHPR)
March 10, 2006**

How do most of us obtain health insurance?

Oregon Health Insurance Coverage, 2004



*Will not sum to population because of dual coverage.

Source: Oregon Population Survey, 2004. Office for Oregon Health Policy and Research

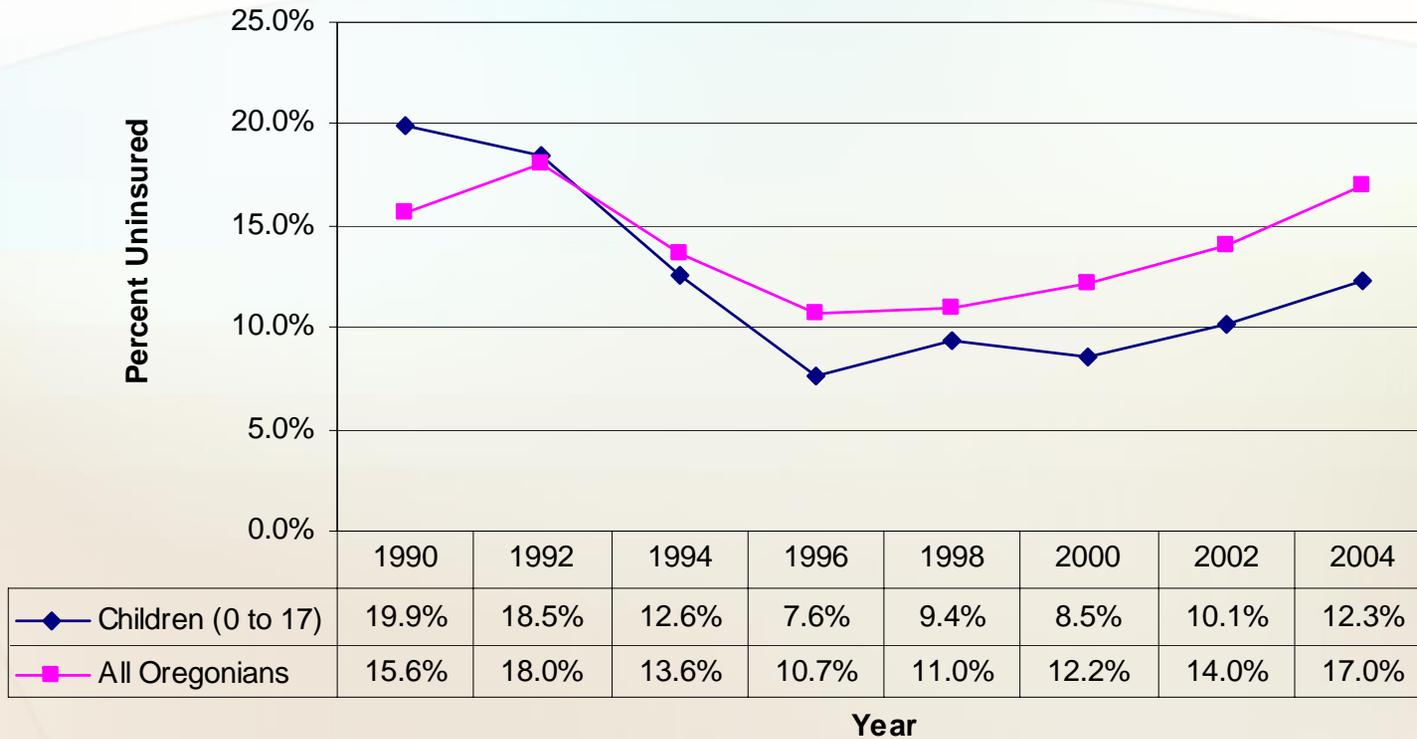
How Health Insurance Status is Measured

Oregon Population Survey, 2004

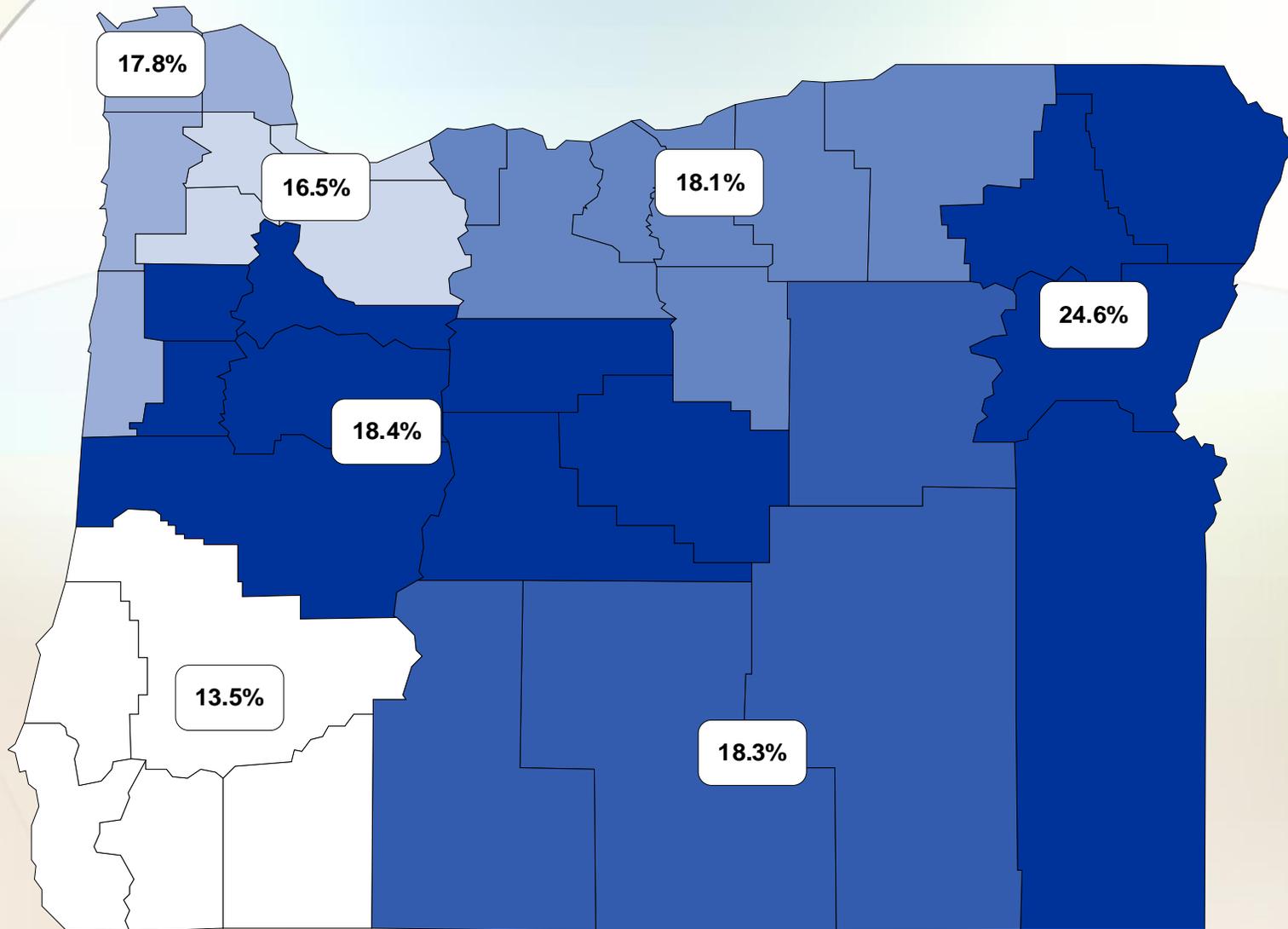
- Statewide random digit dial telephone survey of Oregon households
- Conducted every other year since 1990, last conducted in 2004.
- Primary objective is to track numerous health, social and economic “benchmarks”, including measures of Oregonian’s health insurance status.
- 2004 survey included 4,508 households, representing 11,595 individuals.
- Special study for African-American population conducted in June/July, 2005.

Trends

Percent Without Health Insurance in Oregon, 1990 to 2004*
 (Source: Oregon Population Survey)

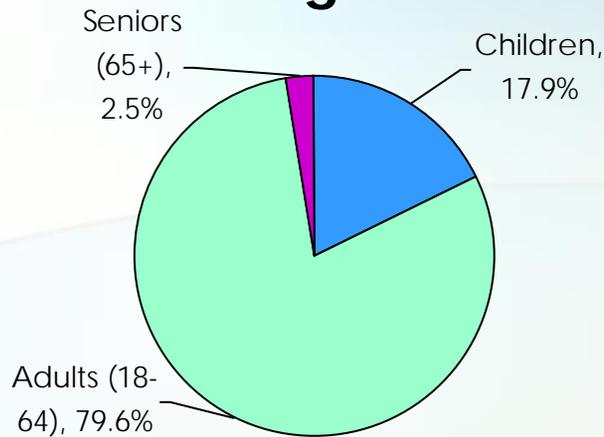


Regional Variation



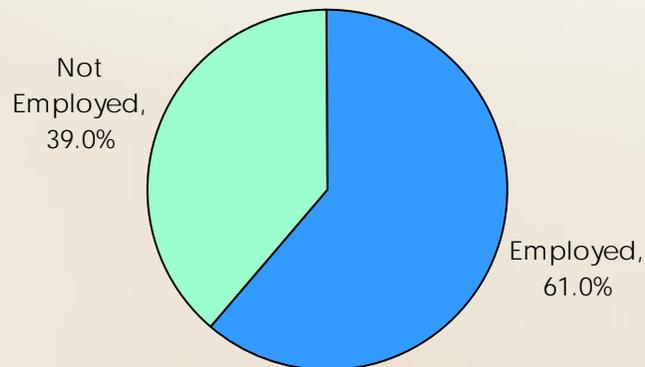
Who are Oregon's uninsured?

Age



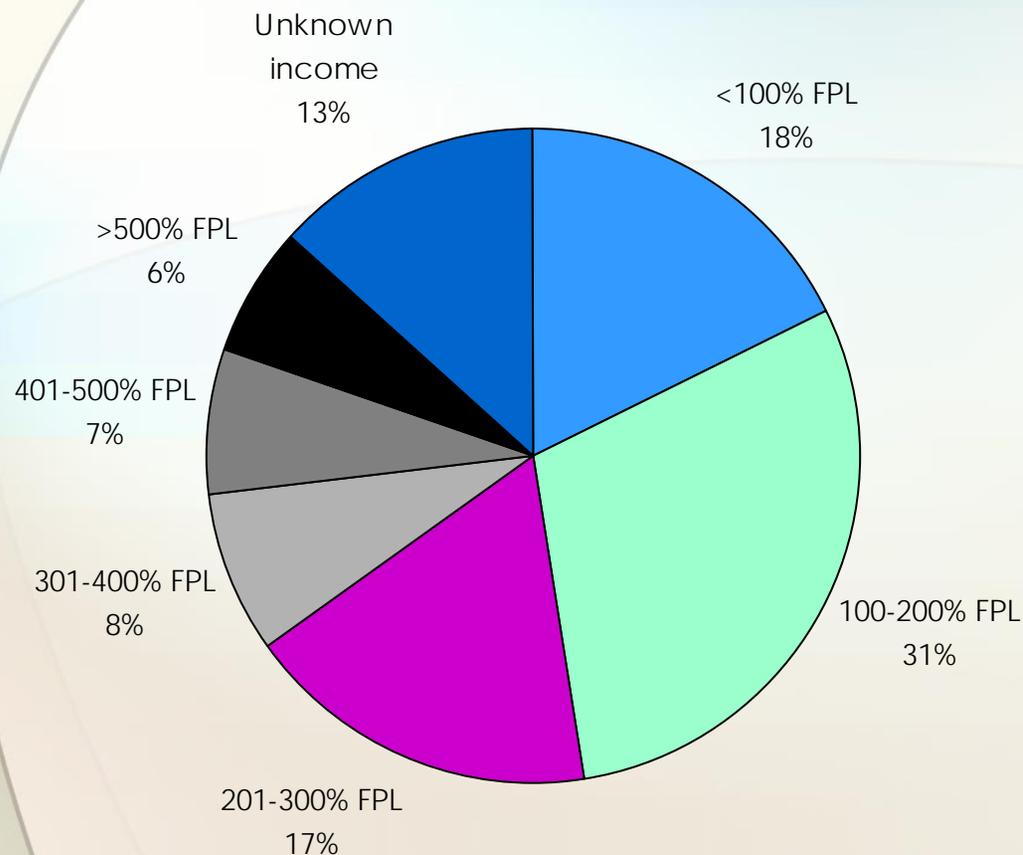
- The largest proportion are non-elderly adults, estimated at 485,000.

Employment



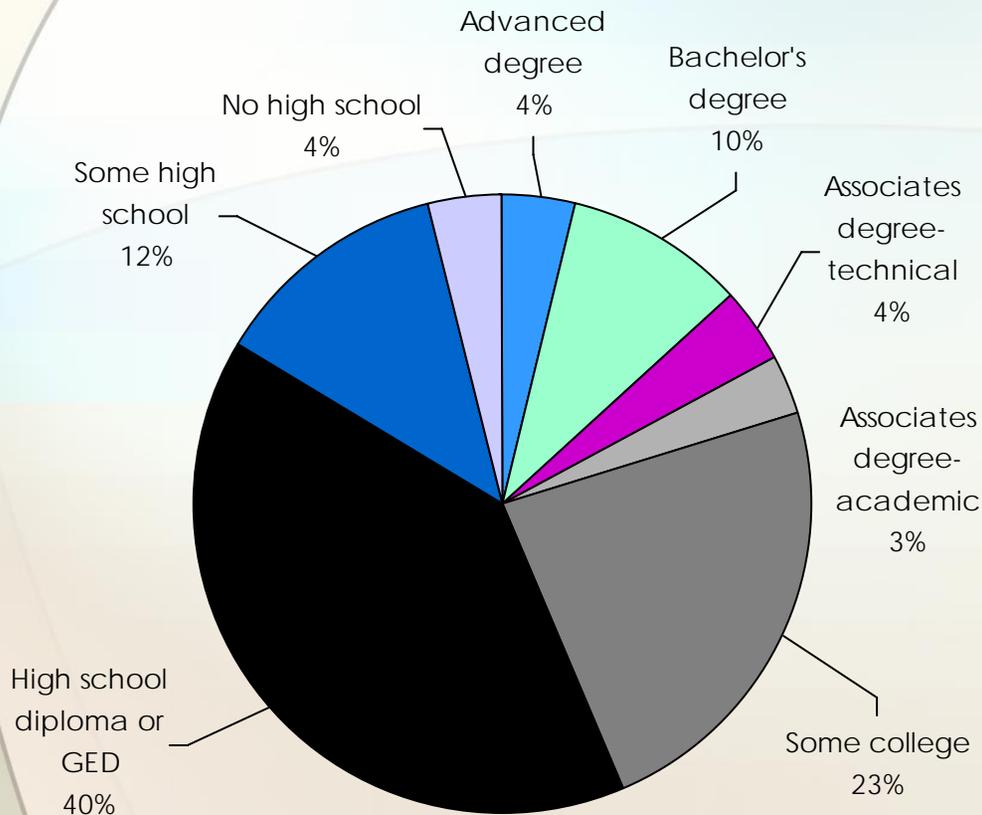
- In 2004, 6 in 10 uninsured adults in Oregon came from working families.

Who are Oregon's uninsured?



- The poor and near-poor are at the greatest risk of being uninsured.
- 49% of the uninsured are below 200% of FPL
- The uninsurance rate for those below 100% of the federal poverty level is almost twice as high as Oregon's overall rate (31% vs. 17%).
- The near-poor (100% - 200% FPL) are also at much higher risk of being uninsured; 28.7% were uninsured in Oregon in 2004.

Who are Oregon's uninsured?

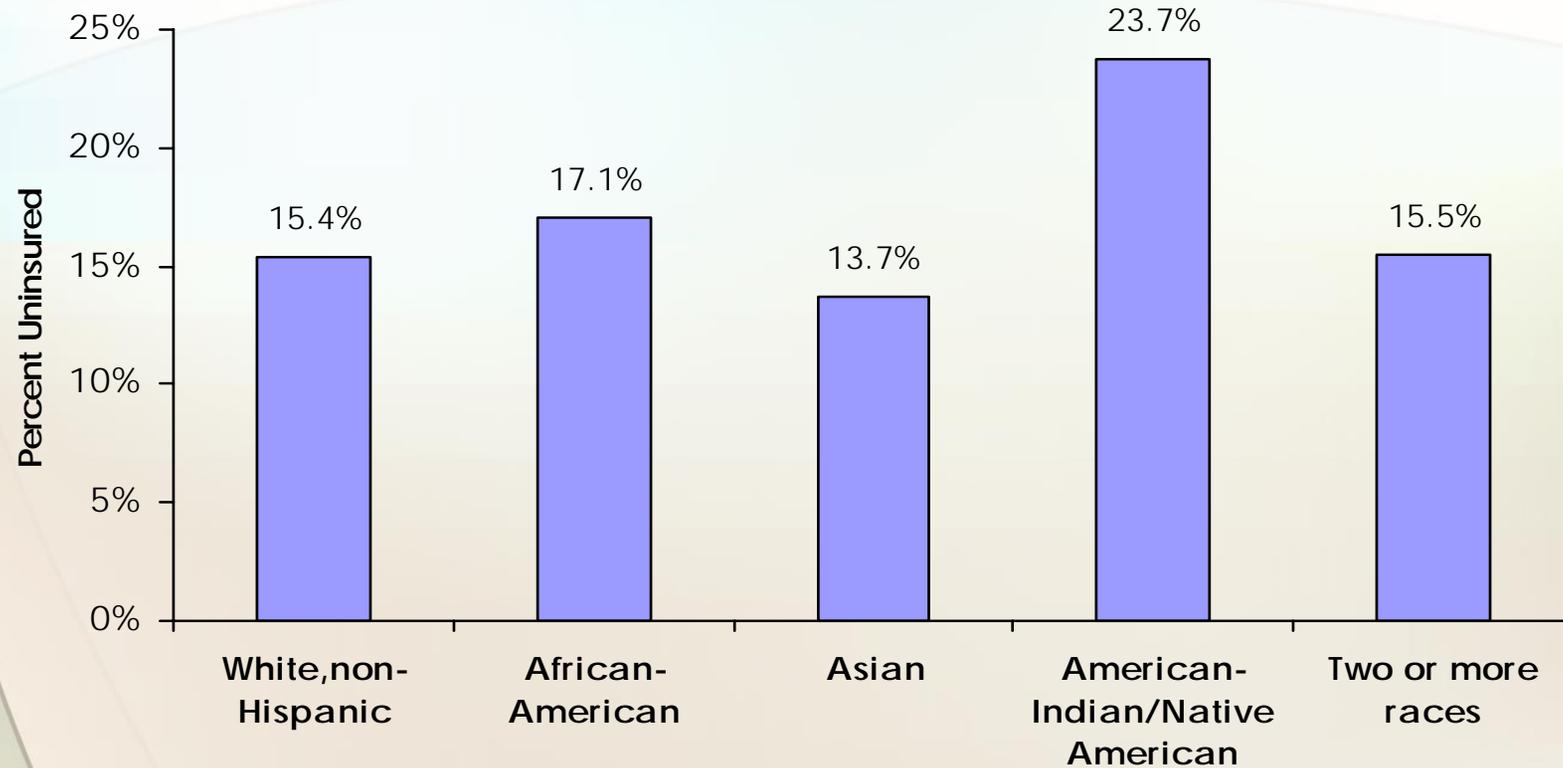


• Education is also associated with being uninsured; 56% of the uninsured have a high school education or less.

• The uninsurance rate for those with less than a high school education is almost twice as high as Oregon's overall rate (32% vs. 17%).

Who are Oregon's uninsured?

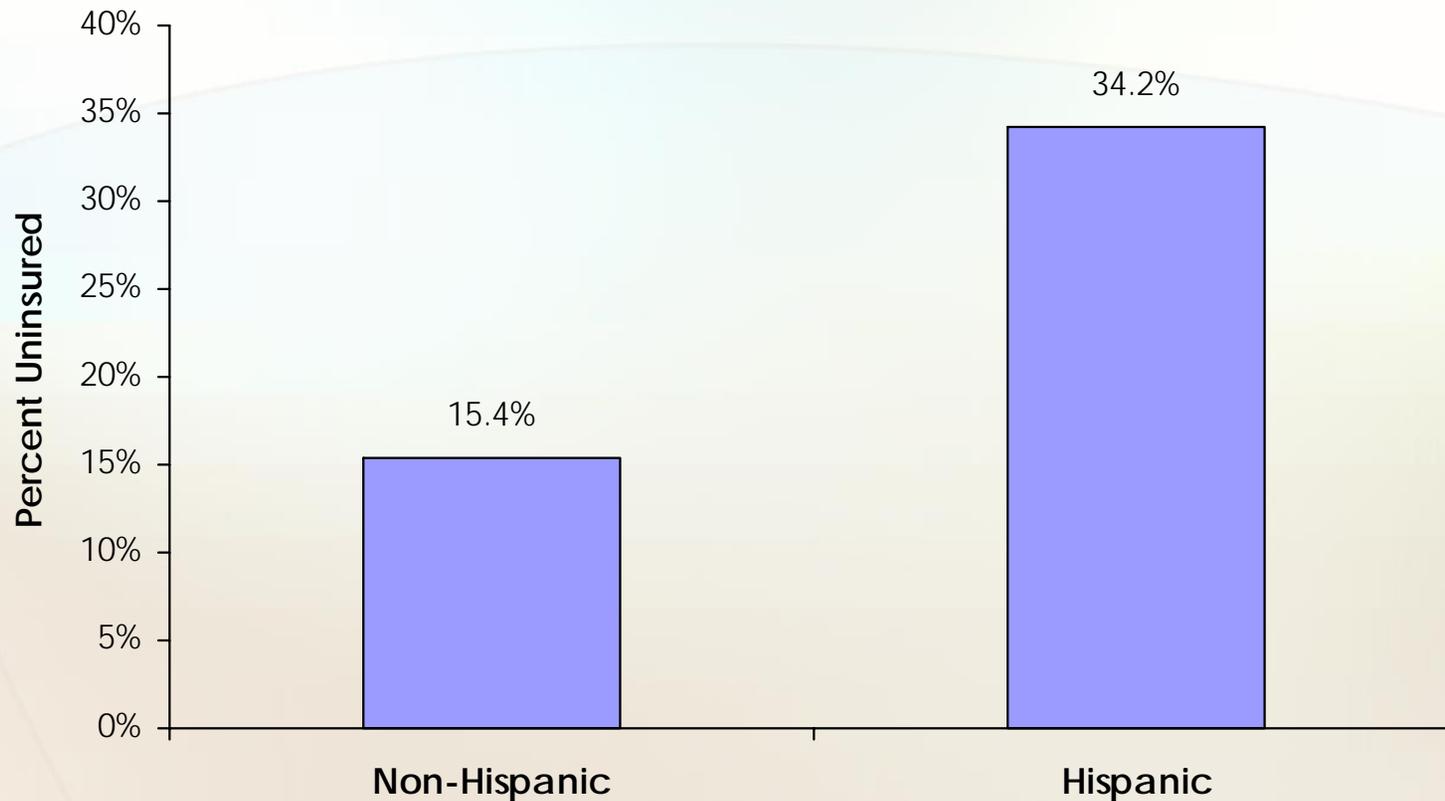
Racial and Ethnic Disparities



Source: Office for Oregon Health Policy and Research, Oregon Population Survey, 2004, Oregon Population Survey Special Study, 2005.

Who are Oregon's uninsured?

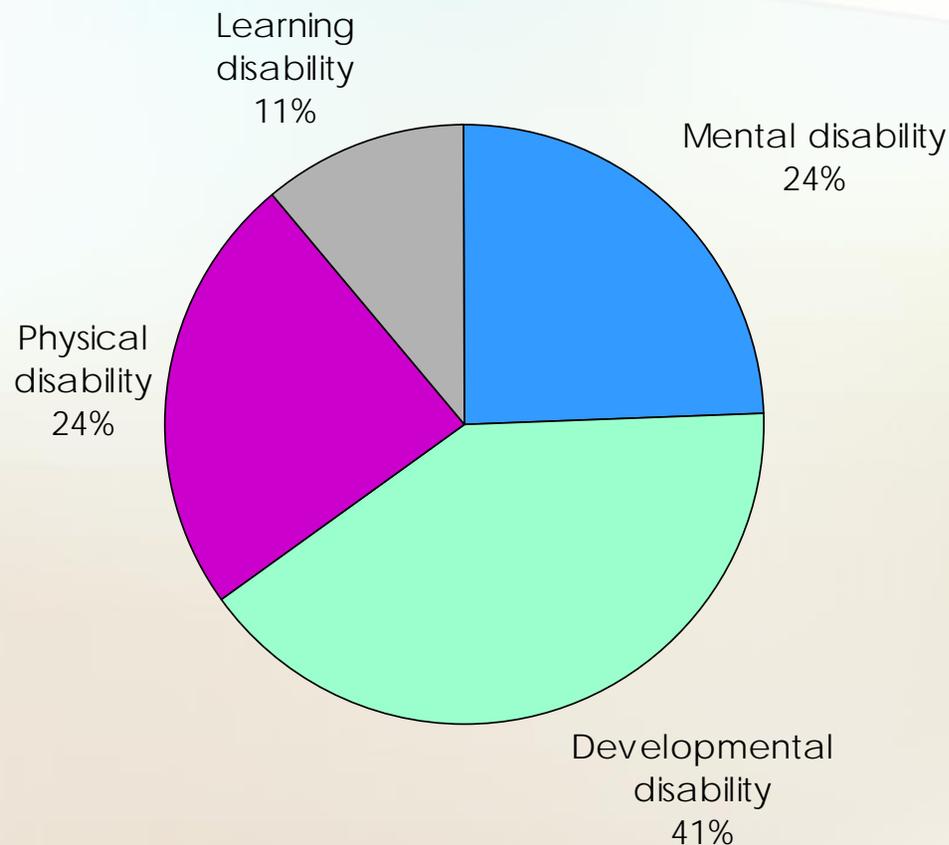
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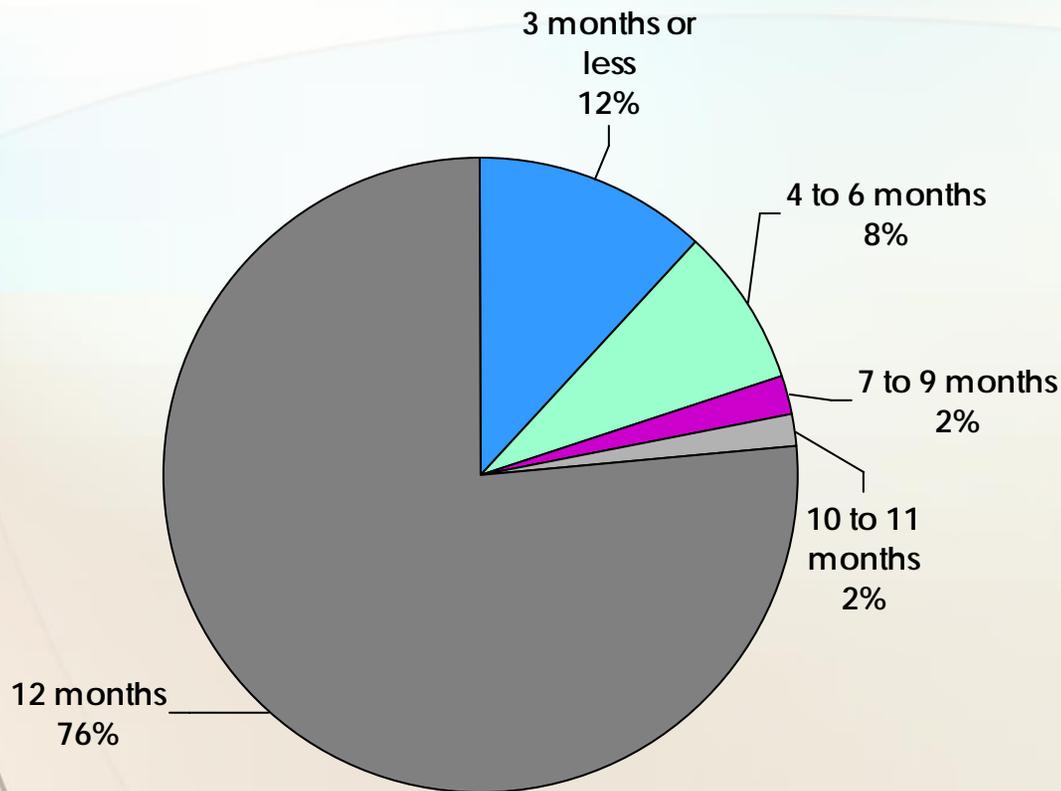
Who are Oregon's uninsured?

15.5% of the uninsured report that they have a lasting mental, developmental, physical or learning disability. Those are:



Gaps in Health Insurance Coverage

Most of the uninsured were uninsured for the entire previous 12 months....



•8.7%, or an estimated 250,000 of the currently insured reported that they were without health insurance at some time in the previous 12 months.

Why is health insurance so important?

Health Consequences

- **Uninsured are less likely to have regular outpatient care and more likely to be hospitalized for avoidable health problems.**
- **Uninsured are less likely to receive timely preventive care.**
- **More likely to be diagnosed in later stages of illness than people with insurance**

Source: Hadley J. *Sicker and Poorer—The Consequences of Being Uninsured*, MCRR. 60(2): 3-76.

Why is health insurance so important? Health Consequences

- **Lack of coverage impacts the use of emergency room visits and hospital admissions.**
- **Lack of timely and effective ambulatory care can result in a greater number of hospitalizations, especially for certain conditions and among vulnerable populations.**

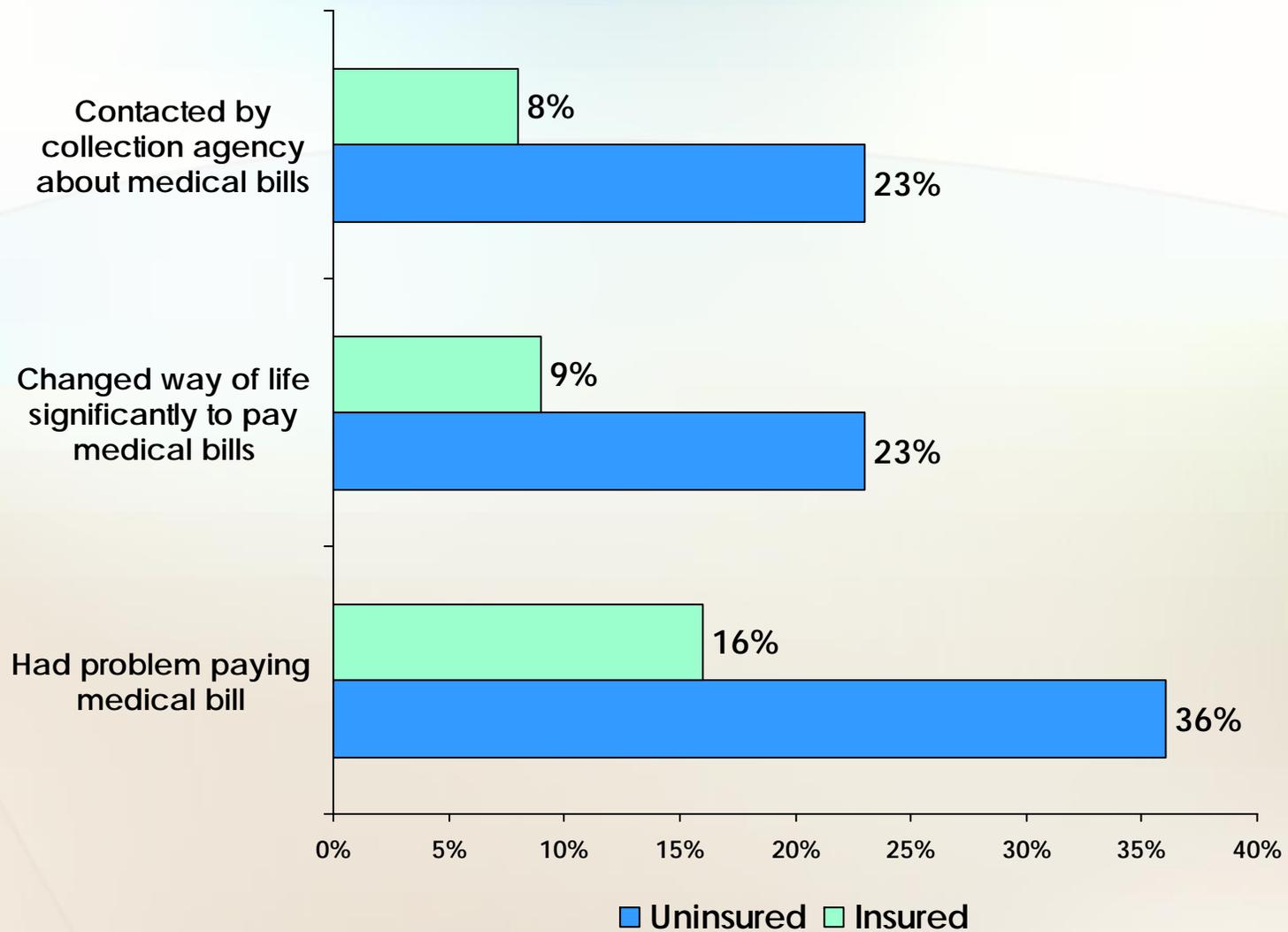
Source: Kozak, L.J., et al, "Trends in Avoidable Hospitalization: 1980-1998." *Health Affairs*, 20 (2), 225-232.

Why is health insurance so important? Health Consequences

- **Lack of appropriate health care puts kids at risk at school.**
 - **Children in poor health miss school more often.**
 - **Children who are not treated for health conditions such as asthma perform poorly in school.**

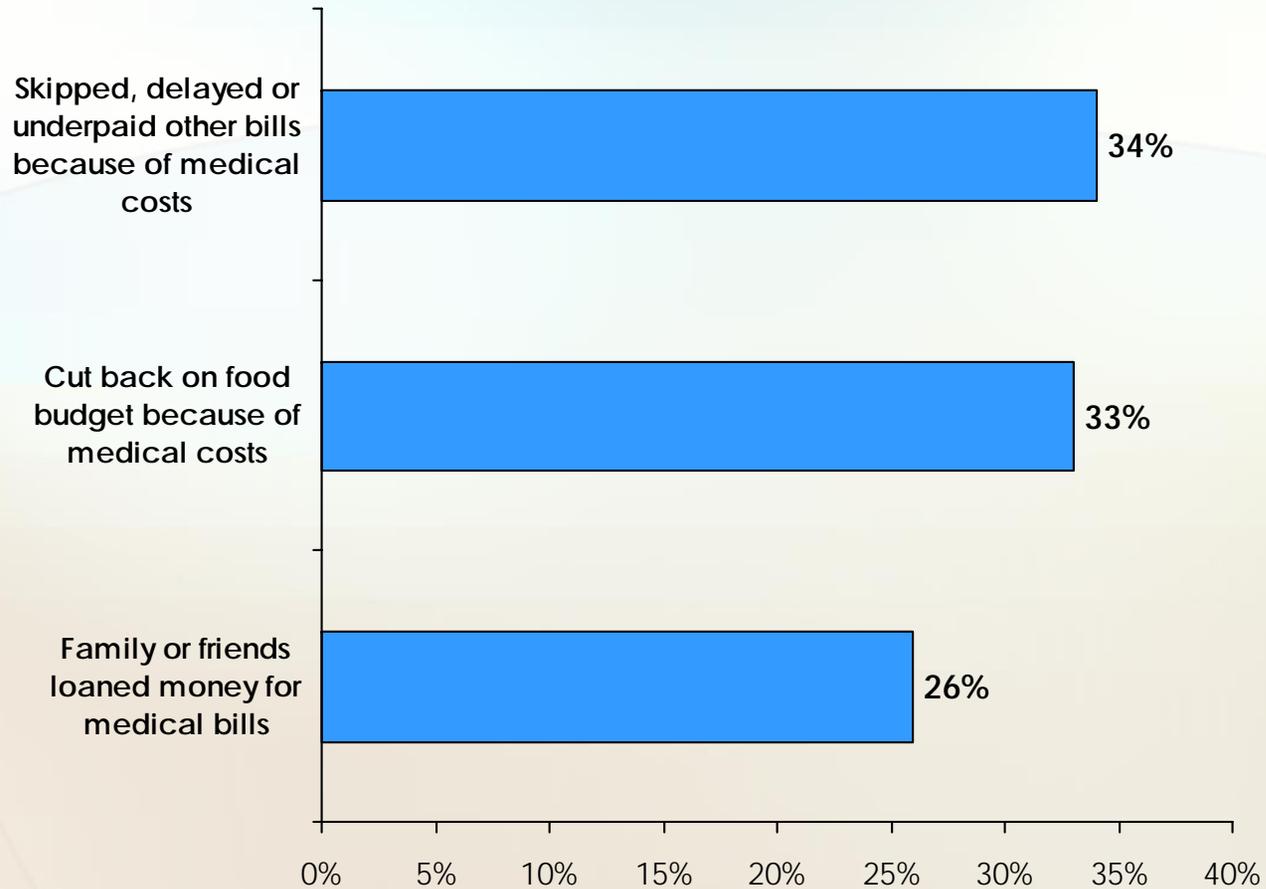
Source: Kaiser Commission on Medicaid and the Uninsured, "Sicker & Poorer: The Consequences of Being Uninsured," 2002.

How do the uninsured pay? Financial Burden of Medical Bills



Financial Consequences of Being Uninsured

Results from 2003-2005 Oregon study of Medicaid clients after losing coverage.....



Source: Unpublished data from Dr. Matthew Carlson, Portland State University. Results from Medicaid Cohort Survey, 2nd wave, tracking individuals after leaving or losing Oregon Health Plan coverage, 2004.

For more information

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This presentation will be available at www.oregon.gov/das/ohpr