



# Oregon Health Insurance Survey

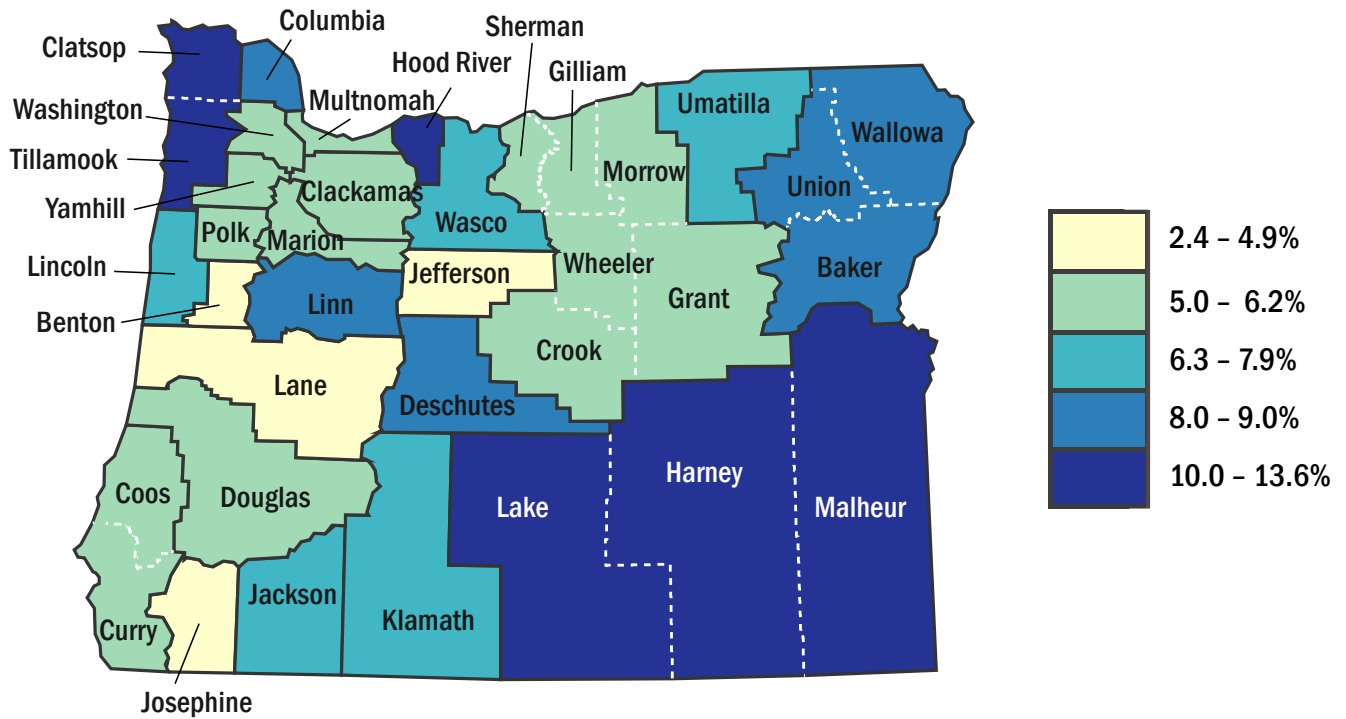
## Health Insurance Coverage by Region Fact Sheet

# 2017

Since Oregon implemented the major provisions of the Affordable Care Act (ACA) in 2014, more than 340,000 Oregonians have gained health insurance. Today, more than 3.7 million Oregonians (nearly 94 percent) are covered by health insurance.<sup>1</sup> The Oregon Health Insurance Survey (OHIS) provides detailed information about many of the impacts of Oregon’s health system reform to achieve better health, better care and lower costs. This fact sheet is part of a series exploring health insurance coverage using data from the 2017 survey and presents information about geographic differences in health insurance coverage rates.

### UNINSURANCE RATES BY COUNTY OR REGION

Figure 1. Map of uninsurance rates by Oregon counties and regions, 2017.



Oregon’s statewide uninsurance rate was 6.2% in 2017. County and region uninsurance rates varied from 2.4% to 13.6%. Figure 1 shows these rates grouped into five levels.

Table 1 on the next page depicts insurance and uninsurance coverage, as well as coverage type, by county or region.<sup>2</sup> Please note that some of the data is annotated to indicate small sample sizes. These numbers should be interpreted with caution.

Table 1. Health insurance coverage types and rates by Oregon counties and regions, 2017.

Region	Insured	Group	Individual	OHP	Medicare	Uninsured
STATEWIDE	93.8%	47.5%	5.2%	26.0%	15.1%	6.2%
Benton	97.6%	57.7%	8.3%	19.8%	11.7%	^ 2.4%
Clackamas	94.1%	53.6%	6.5%	18.0%	16.0%	5.9%
Columbia	92.0%	46.4%	^ 4.7%	24.9%	16.0%	8.0%
Deschutes	91.2%	42.1%	7.5%	24.7%	16.9%	8.8%
Douglas	94.1%	39.4%	3.3%	31.7%	19.6%	5.9%
Hood River	86.4%	34.2%	11.5%	27.9%	12.8%	13.6%
Jackson	93.5%	37.9%	4.6%	32.5%	18.6%	6.5%
Jefferson	96.9%	38.8%	5.4%	40.6%	12.2%	^ 3.1%
Josephine	96.7%	31.0%	5.1%	35.6%	24.9%	3.3%
Klamath	93.2%	44.5%	^ 3.1%	26.8%	18.9%	6.8%
Lane	95.8%	44.6%	5.6%	28.3%	17.4%	4.2%
Lincoln	92.7%	33.8%	6.9%	33.6%	18.3%	7.3%
Linn	91.3%	41.1%	4.6%	27.8%	17.8%	8.7%
Marion	93.9%	44.9%	3.4%	31.8%	13.8%	6.1%
Multnomah	93.8%	50.7%	5.8%	26.0%	11.3%	6.2%
Polk	93.9%	49.5%	4.6%	26.4%	13.4%	6.1%
Umatilla	93.2%	43.7%	5.1%	29.9%	14.5%	6.8%
Wasco	93.6%	38.7%	6.2%	35.0%	13.7%	6.4%
Washington	94.4%	61.1%	3.9%	17.8%	11.6%	5.6%
Yamhill	94.5%	46.3%	6.7%	24.9%	16.6%	^ 5.5%
North Central*	94.3%	39.7%	5.6%	25.2%	23.9%	5.7%
Northeast *	91.0%	41.0%	6.5%	27.6%	15.8%	9.0%
Northwest*	89.6%	36.6%	6.4%	27.3%	19.3%	10.4%
Southeast *	89.5%	34.6%	3.3%	38.4%	13.2%	10.5%
Southwest*	94.4%	33.8%	4.0%	34.9%	21.7%	5.6%

\* Multiple counties in this region. Please see Table 6 on page 5 for region definitions.

^ There were very few responses in this group; interpret findings with great caution.

## RURAL, URBAN, AND FRONTIER HEALTH INSURANCE COVERAGE

Table 2 shows the distribution of coverage types within each geographic setting. For example, 30.8% of people who live in a frontier area have OHP compared with 23.7% of people who live in an urban area. People who live in frontier areas are more likely to have OHP than people who live in urban areas.

As shown in Table 2, health insurance coverage was similar between urban and rural parts of the state (94.2% and 93.5%), but much lower in frontier areas (89.0%).

Uninsurance was highest in frontier areas at 11.0%, nearly double the uninsurance rate in urban areas (5.8%). Individual market insurance coverage was similar in all areas. Group coverage was highest in urban areas and lowest in frontier areas. OHP coverage was higher in frontier and rural areas, and lowest in urban areas. Medicare coverage varied from a low of 13.2% in the urban areas, to a high of 18.4% in rural areas.

According to 2017 OHIS data, statewide, 2.1% of Oregonians live in frontier areas, 35.1% in rural areas, and

## SETTING BY COVERAGE TYPE

Table 3 shows the geographic distribution of Oregonians within a coverage type. For example, 68.6% of people with Group coverage live in an urban area while 54.9% of people with Medicare live in an urban area. People with group coverage are more likely to live in an urban area than are people with Medicare.

Table 3 displays another way to look at geographic setting data which takes into account the relative populations of frontier, rural and urban Oregon. Among people with health insurance, 2.0% live in a frontier area, 35.0% live in a rural area, and 63.1% live in an urban area. Comparatively, among people without health insurance, 3.7% live in a frontier area, 37.2% live in a rural area, and 59.1% live in an urban area.

Table 2. Within regional setting, the percentage with each type of health coverage.

*Uninsurance was highest among Oregonians who lived in frontier areas.*

	Insured	Group	Individual	OHP	Medicare	Uninsured	TOTAL
Frontier	89.0%	37.2%	4.9%	30.8%	16.2%	11.0%	100%
Rural	93.5%	40.4%	5.0%	29.7%	18.4%	6.5%	100%
Urban	94.2%	51.9%	5.4%	23.7%	13.2%	5.8%	100%

62.8% in urban areas. This represents 82,250 people in frontier, 1,402,500 in rural, and 2,508,400 people in urban areas.

The frontier, rural, and urban designations in this report use the OHSU Office of Rural Health's method.<sup>3</sup> They define a frontier area as counties with six or fewer people per square mile and a rural area as a geographic region 10 or more miles from a population center of 40,000 people or more. Zip codes were coded as frontier, rural or urban based on these definitions.

Table 3. Within each type of health coverage, the percent in frontier, rural, or urban areas.

*Among the uninsured, 59.1% lived in an urban area.*

	Frontier	Rural	Urban	TOTAL
Insured	2.0%	35.0%	63.1%	100%
Group	1.6%	29.8%	68.6%	100%
Individual	1.9%	33.6%	64.5%	100%
OHP	2.4%	40.1%	57.5%	100%
Medicare	2.2%	42.9%	54.9%	100%
Uninsured	3.7%	37.2%	59.1%	100%

## UNINSURANCE RATES BY REGION OVER TIME

Between 2011 and 2017, the statewide uninsurance rate dropped from 14.6% to 6.2%. The largest changes were between 2013 and 2015 for statewide and regional uninsurance rates. These rate decreases correspond to increased health insurance coverage after implementation of the Affordable Care Act in 2014.

Between 2015 and 2017, some regional uninsurance rates decreased while others increased. Importantly, OHIS is not a longitudinal study tracking coverage of individual people over time. Rather, it is a cross-sectional study with updates every two years. Demographic, policy, and survey methodology factors can impact the differences in these rates.<sup>4</sup>

Table 4. Multiple county regions, 2011-2017.

Region	Counties
Northeast	Baker, Umatilla, Union, Wallowa
Hood River Valley	Crook, Gilliam, Grant, Hood River, Jefferson, Morrow, Sherman, Wasco, Wheeler
Southeast	Harney, Klamath, Lake, Malheur
Northwest	Clatsop, Columbia, Lincoln, Tillamook
Southern Willamette Valley	Benton, Linn
Southwest	Coos, Curry, Josephine
Western Willamette Valley	Polk, Yamhill

Table 5. OHIS uninsurance rates by Oregon counties and regions, 2011-2017.

Region	2011	2013	2015	2017	Trend lines
STATEWIDE	14.6%	14.5%	5.3%	6.2%	
Clackamas	9.8%	9.2%	3.1%	5.9%	
Deschutes	15.5%	17.6%	5.0%	8.8%	
Douglas	16.9%	17.0%	4.9%	5.9%	
Jackson	19.1%	17.7%	7.6%	6.5%	
Lane	16.1%	14.5%	4.3%	4.2%	
Marion	16.9%	15.7%	6.2%	6.1%	
Multnomah	17.6%	16.2%	5.5%	6.2%	
Washington	13.2%	12.6%	3.6%	5.6%	
Hood River Valley*	16.0%	18.6%	6.0%	6.9%	
Northeast*	20.9%	15.4%	6.1%	7.7%	
Northwest*	16.8%	19.0%	5.1%	8.7%	
Southeast*	18.1%	16.7%	7.2%	8.3%	
Southern Willamette Valley*	13.5%	12.4%	7.1%	6.1%	
Southwest*	19.2%	17.5%	6.6%	4.5%	
Western Willamette Valley*	12.8%	12.6%	7.6%	5.8%	

## CHANGES TO OHIS REGIONS IN 2017

In 2017, the regions used with OHIS data were adjusted to be more representative across the state. Between 2015 and 2017, the number of regions increased from 15 to 25. The number of single county regions increased from eight in 2015 to 20 in 2017. Conversely, the number of counties in multiple county regions decreased from 28 to 16 in 2017. See Table 4 on page 4 for a list of OHIS multi-county regions 2011–2015.

By changing our methodology to increase geographic representation, we can now provide rates for more single counties than in previous years. In 2015, 73% of Oregonians were represented in single county regions compared with 93% in 2017.

All 2017 regions fall within the boundaries of previous OHIS regions lines. The data from 2017 can be collapsed into previous regions and compared with prior data years. A table with uninsurance rates by region from all data years is available in Table 5.

The map at right (Figure 2) shows the 2017 OHIS regions. The five multiple county regions have dashed lines to show county boundaries within the regions.

Four the regions are three or fewer counties, and one region, the North Central region, is comprised of six counties. See Table 6 for a list of counties in multiple county regions available with 2017 OHIS data.

Figure 2. OHIS 2017 new regions with county lines marked.

*More than half of Oregon counties are reported individually in 2017 compared to less than a quarter of counties in 2015 (22% vs 56%).*

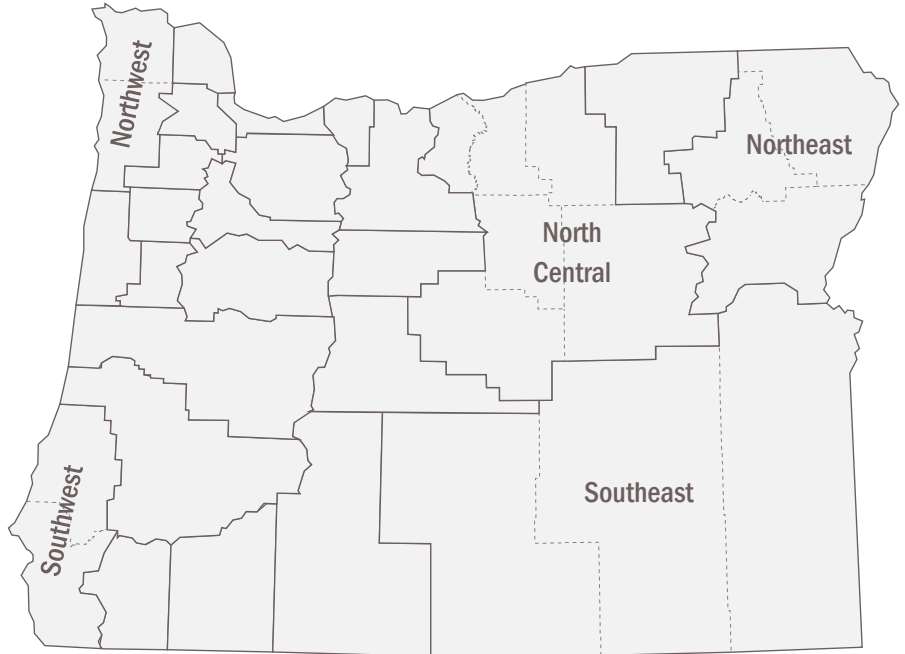


Table 6. Multiple county regions, 2017.

Region	Counties
Northwest	Clatsop, Tillamook
Southwest	Coos, Curry
North Central	Crook, Gilliam, Grant, Morrow, Sherman, Wheeler
Northeast	Baker, Union, Wallowa
Southeast	Harney, Lake, Malheur

## REFERENCES

<sup>1</sup> Population estimates based on weighted calculation using US Census Data.

<sup>2</sup> The coverage types are defined as follows:

- **Individual coverage** is bought directly by the respondent or another person. It includes plans bought on the insurance exchange, through a broker, or directly from an insurance provider.
- **Group coverage** is obtained through someone's work, union, association or trust; Cobra or state continuation; Veteran's Affairs, Military Health, TRICARE or CHAMPUS; or a student health insurance program.
- **OHP/Healthy Kids coverage** is Medicaid coverage in Oregon and includes Medicaid CCO and FFS.
- **Medicare coverage** is for adults aged 65 years and older and for individuals with disabilities. This category is for Medicare medical programs only. The survey does not differentiate between specific types of Medicaid or Medicare programs.

**NOTE: Indian Health Services** is not considered as health insurance, however, there were only 33 individuals in the survey that had only IHS for health coverage. These 33 are counted as uninsured. People with IHS and another type of coverage are counted in the other type of coverage.

<sup>3</sup> See <http://www.ohsu.edu/xd/outreach/oregon-rural-health/data/rural-definitions/index.cfm> for information, map.

<sup>4</sup> For more information on sampling changes in 2017, refer to the [\*Background and Methodology Fact Sheet\*](#).

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## ABOUT THIS REPORT

The Oregon Health Insurance Survey (OHIS) collects information about health insurance coverage, access to care, and utilization in Oregon. The survey is fielded every two years, and data in this fact sheet is from all years of the survey. More than 9,000 Oregonian households completed the survey between March and August of 2017. The survey used landline and cell phone numbers in Oregon, and was distributed across the state by region, race and ethnicity, and age. Some methodology changes in 2017 around sampling, questionnaire design and structure, breadth of the data, and weighting create slightly different results than previous years. While the data is still comparable and valid for trend analysis, some variance is attributable to methodological differences in the 2017 OHIS. For more information about OHIS methods and results, go to: <http://www.oregon.gov/oha/HPA/ANALYTICS/Pages/Insurance-Data.aspx>

This fact sheet was prepared by the Oregon Health Authority's Office of Health Analytics. The Office of Health Analytics collects and analyzes data to inform policy, monitor progress toward transformation goals, and evaluate programs. The Office supports OHA efforts to further the triple aim goals of better health, better care, and lower costs.

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