

kaiser
commission on

medicaid
and the **uninsured**

**The Economic Downturn and Changes in
Health Insurance Coverage, 2000-2003**

Prepared by
John Holahan and Arunabh Ghosh
The Urban Institute

September 2004



kaiser commission medicaid and the uninsured

The Kaiser Commission on Medicaid and the Uninsured provides information and analysis on health care coverage and access for the low-income population, with a special focus on Medicaid's role and coverage of the uninsured. Begun in 1991 and based in the Kaiser Family Foundation's Washington, DC office, the Commission is the largest operating program of the Foundation. The Commission's work is conducted by Foundation staff under the guidance of a bipartisan group of national leaders and experts in health care and public policy.

James R. Tallon
Chairman

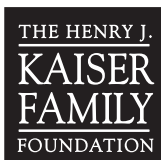
Diane Rowland, Sc.D.
Executive Director

kaiser
commission on
medicaid
and the **uninsured**

**The Economic Downturn and Changes in
Health Insurance Coverage, 2000-2003**

Prepared by
John Holahan and Arunabh Ghosh
The Urban Institute

September 2004



Acknowledgements

The authors greatly appreciate the comments and suggestions provided by Catherine Hoffman of the Kaiser Commission on Medicaid and the Uninsured and Genevieve Kenny and Linda Blumberg of the Urban Institute. In addition, the authors gratefully acknowledge the Kaiser Commission on Medicaid and the Uninsured for their continued support of this work.

EXECUTIVE SUMMARY

The number of uninsured Americans under age 65 increased by 5.1 million between 2000-2003 largely driven by continuing declines in employer-sponsored insurance. For children, this decline was more than offset by increases in enrollment in Medicaid and the State Children's Health Insurance Program (SCHIP), resulting in a decrease in the number of children without coverage. The same growth in public coverage did not occur for adults, and as a result all of the increase in the number of uninsured was among adults.

Since 2000, more Americans moved into economic circumstances in which the likelihood of employer-sponsored coverage was lower and the likelihood of being uninsured increased. The drop in employer-sponsored insurance occurred both because a smaller share of the population was working, but also because coverage among workers fell. This was affected by the shift in employment from industries that have historically had high rates of coverage to industries that have not, as well as from large firms to small firms and self-employment. In addition, the growth in the number of low-income Americans, particularly below the poverty line, increased significantly. As a result, the uninsured rate increased from 16.1% to 17.7% among the nonelderly population over the period.

Medicaid and SCHIP increase coverage of children

- For children, the decline in employer-sponsored insurance was more than offset by increases in public coverage and as a result the number of uninsured children declined by about 250,000.
- The number of uninsured children fell despite large increases (2 million) in the number of children below poverty and among the near poor. Both poor and near poor children had declines in employer-sponsored insurance that were more than offset by increases in Medicaid and SCHIP.

Loss of employer coverage increases the number of uninsured adults

- The rate of employer-sponsored insurance among adults fell between 2000 and 2003 from 68.9% to 65.1%. For adults, the decline in employer-sponsored insurance was not offset by the small increase in public coverage. As a result, the uninsured rate for adults increased by 2.4 percentage points; all of the increase in the uninsured over the 2000-2003 period was among adults.
- Most (three quarters) of the increase in the number of uninsured adults occurred among those below 200% of the federal poverty line. This occurred both because of a large growth in the number of low-income adults as well as an increase in the rate of uninsurance. This does not mean that the middle-

class was not affected, rather many in the middle income range became part of the low-income population during this period.

- About 25% of the increase in the number of uninsured adults occurred among those with higher incomes because of a decline in employer-sponsored insurance.

Change in patterns of work contributed to decline in employer-sponsored coverage

- There was a large decrease in the number of workers in medium- and large-sized firms and an increase in self-employment and work in small firms. Thus, the workforce moved to employment arrangements in which the likelihood of employer-sponsored insurance was lower and uninsured rates were higher. In addition, among the self-employed and workers in small firms, the reduction in the rate of ESI was particularly deep and increased the likelihood of being uninsured even more than that of workers in larger firms.
- There was also a shift in workers from industries with high rates of employer-sponsored insurance to those with low rates of coverage.

Growth in the Uninsured Varied by Demographics and Region

- About 60% of the growth in the uninsured occurred among young adults, almost 60% among whites, and about 70% among native citizens. Over half of the growth in the uninsured was in southern states.

The real success story in this period was the fact that children did not lose health coverage. The expansions of coverage in Medicaid the State Children's Health Insurance Program that occurred in the late 1990's allowed children to maintain coverage even with the loss of employer-sponsored insurance. These programs increased enrollment substantially with the result that there was actually a slight decline in the uninsured rate among children. We did not see, however, the gains in children's coverage that occurred in the late 1990s. In part, this is due to the large increase in the number of low-income children since 2000. However, the absence of greater progress in reducing uninsured children is also likely due to cutbacks in outreach and enrollment efforts that states have made in their Medicaid and SCHIP programs for children in the face of severe budget pressure that resulted from the substantial drop in state revenues during this period.

Introduction

On August 26, 2004 the Census released data on changes in coverage between 2002 and 2003 showing that the number of uninsured Americans increased to 45 million. This was an increase of 1.4 million non-elderly uninsured between these two years and 5.1 million since 2000. In this paper we begin by reviewing the 2002-2003 data in more detail than provided in the Census report, indicating some major trends that underlie the growth in the number of uninsured Americans. Most of the paper is devoted to exploring the changes that occurred over a longer period – 2000-2003 – years in which the U.S. economy has been in a serious economic slowdown. The results show how insurance coverage has changed in response to the decline in employer-sponsored insurance as well as changes in both employment and the distribution of income.

The principal findings of the paper are that the number of uninsured grew in both the last year and over the last three years because of continuing declines in employer-sponsored insurance. For children this decline was more than offset by increases in enrollment in Medicaid and the State Children’s Health Insurance Program (SCHIP) resulting in a decrease in the number of children without coverage. However, because the same growth in public coverage did not occur for adults, all of the increase in the uninsured was among adults. Changes in coverage were affected by both job losses and changes in the distribution of income. The number of people below 200% of poverty, particularly below the poverty line, increased significantly and the number of middle-income Americans declined. Thus, individuals moved into economic circumstances in

which the likelihood of employer-sponsored insurance was lower, and consequently the likelihood of being uninsured increased. While incomes and coverage declined between 2002-2003, the declines were even more pronounced over the longer 2000-2003 period.

In addition to the different outcomes for children and adults, three quarters of the growth in the uninsured between 2000 and 2003 was among low-income Americans, i.e., those below 200% of the federal poverty line.¹ Further, about 60% of the growth in the uninsured occurred among young adults aged 19-34, about 60% occurred among whites, and 70% among native citizens. Over half of the growth in the uninsured was in southern states. Finally, we document that while part of the reason for the decline in employer-sponsored insurance was that a smaller share of the population was working, there was also a shift in the locus of employment - - from large and medium sized firms to small firms, and from industries that have historically had high rates of employer coverage to those with much lower rates of coverage.²

Data and Methods

In this paper we use data from the 2001, 2003, and 2004 March supplements to the Current Population Survey (now called the Annual Social and Economic Supplement). The Current Population Survey (CPS) is the most frequently cited national survey on health insurance of Americans. Its strengths and weaknesses have been widely documented.³ There is debate over whether the CPS is measuring the number of

¹The federal poverty level for a family of four in 2003 was \$18,810; an income of < \$37,620 would place them below 200% of the federal poverty line.

² The March CPS does not allow analysis of how much of the change in employer sponsored coverage was due to changes in offers or take-up rates. Analysis of change in employer coverage using National Survey of America's Families data for 1999 and 2002 showed that much of the decline was due to lower take-up rates. Linda Blumberg and John Holahan, "Decomposing the Recent Declines in Employer Sponsored Coverage, Health Policy Online, The Urban Institute, May 17, 2004.

³ John Holahan, Genevieve Kenney and Len Nichols, "Towards a Federal Survey of Health Insurance Coverage and Access," Paper prepared for Academy Health Conference on Federal Data Collection, May

uninsured for an entire year (as intended) or whether responses more closely reflect the number of uninsured at a point-in-time. In this paper we assume that the CPS is essentially a measurement of point-in-time coverage, primarily because the number of uninsured in the CPS has historically been closer to point-in-time estimates and well above the uninsured for full year estimates of other surveys.⁴

There is also an issue of whether the CPS understates Medicaid enrollment and thus, possibly overstates the number of uninsured. We believe that there is no solid evidence on how great a problem this is and further while a Medicaid undercount may be increasing the CPS uninsurance rate, it may also be overstating private coverage.⁵ Despite those issues, however, the CPS provides the best available measure of changes in coverage over time because modifications to the survey have been infrequent. This paper assesses the growth of uninsured from 2002-2003, but focuses primarily on the trends in coverage from 2000-2003.

The CPS allows respondents to report multiple types of health insurance; in this analysis their responses are classified in a hierarchy with each respondent assigned only one type of coverage—the type of coverage that is highest in the hierarchy. The hierarchy, in declining order, is as follows: employer coverage; Medicaid, SCHIP or state coverage (it is not possible to distinguish SCHIP from Medicaid coverage in the CPS); military, veterans or Medicare; private nongroup coverage, and uninsured.

2004; Kimball Lewis, Marilyn Ellwood and John L. Czajka, “Counting the Uninsured: A Review of the Literature,” Washington, D.C.: The Urban Institute. Assessing the New Federalism Occasional Paper No. 8.

⁴ U.S. Congressional Budget Office, 2003. “How Many People Lack Health Insurance and for How Long.”

⁵ Kathleen Thiede Call et al., “Uncovering the Missing Medicaid Cases and Assessing Their Bias for Estimates of the Uninsured,” *Inquiry*, Vol. 38, No. 4 (Winter 2001/2002), pp. 396-408.

The annual Census reports that provide data on health insurance use household income. In this paper we use the income of the health insurance unit. The health insurance unit includes members of the nuclear family who can be covered under one health insurance policy (i.e., policyholder, spouse, children under age 19, and full-time students under age 23). Counting the income of all members of the household can overstate income because it includes the income of all relatives and unrelated people living together. The income of the health insurance unit more accurately reflects the income available to individuals when purchasing private insurance or determining eligibility for public programs.

In this paper we present data for three income groups using poverty thresholds. The intent is to focus analysis of the impacts on low-income, middle-income, and higher income Americans. The three income groups are those with incomes below 200% of the federal poverty level (FPL), 200% FPL-399% FPL, and 400% FPL and higher, each of which represented about one-third of the U.S. non-elderly population in the year 2000. An additional advantage of using poverty thresholds is that they adjust for family size and inflation. The household income categories used by the Census Bureau do not adjust for either and have led to some misinterpretation of data in the Census Reports.⁶

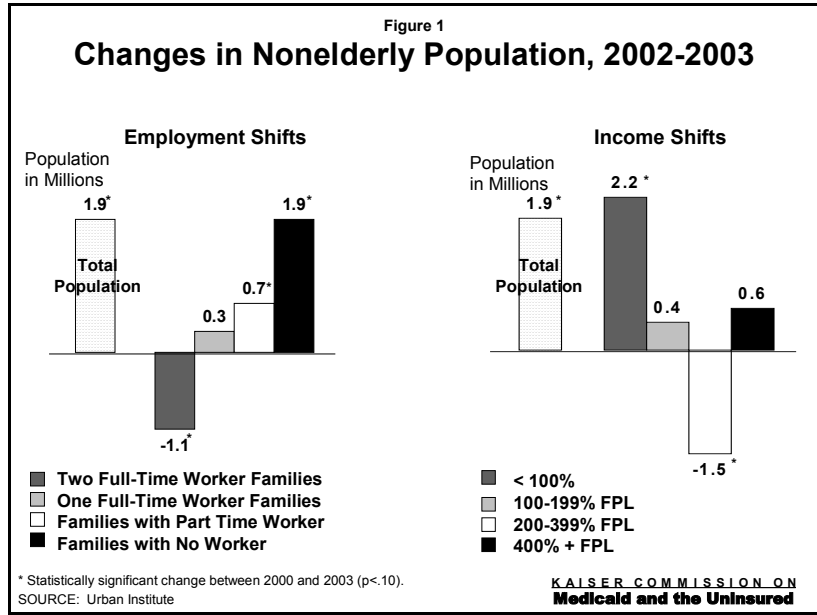
Changes in Coverage, 2002-2003

As noted, the number of uninsured increased between 2002 and 2003 by 1.4 million. The number of uninsured adults actually increased by more than 1.5 million, while the number of children declined by about 160,000. The number of uninsured children declined because of the strong growth in public coverage that more than offset

⁶ John Holahan, Catherine Hoffman and Marie Wang, “The New Middle Class of Uninsured Americans—Is It Real?” Kaiser Commission on Medicaid and the Uninsured, March 2003.

the decline in employer-sponsored insurance. There was a decline in employer-sponsored insurance for adults but little change in public coverage. As a result, the share of adults without insurance increased and, combined with the growth in the adult population, led to an increase in the number of uninsured adults of 1.5 million.

Figure 1 shows the changes in employment and incomes that occurred in the past year. The number of individuals in families with two full-time workers declined by 1.1 million. There were



gains in the number of Americans living in households with one full-time worker (by 300,000) and in households with only part-time workers (700,000). These gains just about offset the decline in the number of individuals living in households with two full-time workers. The number of people living in households with no workers increased by 1.9 million, about the same as the population increase. In other words, there was little change in the number of Americans who were working (though there was a decline in working Americans as a share of the population), but there was a shift from two worker households to part-time workers and nonworking households.

Figure 1 (right side) also shows that there was a decline in the number of people we regard as middle-income Americans. The number of people between 200% and 400% of poverty fell by 1.5 million people. At the same time, there was a modest increase in the number of people above 400% of poverty (600,000), and a sharp increase in the number below 200% of poverty (2.7 million). Of this 2.7 million person increase in the low-income population, 2.2 million were below 100% of the federal poverty line.

Why did children hold their own?

Table A1 shows that there was a small decline in the number of uninsured children because of the strong growth in public coverage. Children fared poorly in terms of economic circumstances -- there was a large decline in the number of children (0.8 million) between 200%-399% of the federal poverty line and a large increase (1.1 million) in the number below 200% of poverty (all of the increase was below the poverty line, Table A1). Despite the growth in the number of low-income children, there was no increase in the number who were uninsured. While there was a sharp drop in the number with employer coverage, there was an even larger increase in the number with public coverage. The bulk of the growth in public coverage seemed to occur below the federal poverty line (1.1 million of the total 1.6 million increase in children with public coverage—Table A1), suggesting that most of the growth was through additional children becoming eligible for Medicaid (rather than expansion of eligibility standards) or coverage through the State Children’s Health Insurance Program (SCHIP). However, the availability of coverage in both Medicaid and SCHIP meant that the decline in employer-sponsored insurance that occurred for children did not result in an increase in the number of children without coverage.

Why did adults do so poorly?

Table A1 also shows that the picture was quite different for adults. Adults also experienced declines in incomes with the number below 200% of poverty increasing by 1.6 million between 2002 and 2003, more than the overall increase in the adult population (1.5 million). Low-income adults experienced a large drop in employer coverage which was not offset by an increase in public coverage. As a result, the uninsured rate for low-income adults increased by 1.5 percentage points. The increase in the uninsured rate, coupled with the increase in the number of low-income adults, resulted in an increase of 1.4 million uninsured adults. Thus, practically all of the increase in the number of uninsured adults occurred among those with incomes below 200% of poverty. This does not mean that middle-income adults were unaffected; rather they were affected as more middle-income adults became low-income adults due to increased unemployment and declining incomes.

More than half (900,000) of the growth in uninsured adults occurred among 19-34 year olds—all of whom had incomes below 200% of the federal poverty line (Table A2). For these young adults there was a sharp decline in employer coverage that was only partially offset by an increase in public coverage. The result again was a large increase (2.3 percentage points) in the uninsured rate which led to the growth of 900,000 uninsured low-income young adults. Of the overall increase in the number of uninsured adults, about two-thirds occurred among childless adults, and one-third among parents (Table A3) and about 60% was among women and 40% among men (Table A4).

Three other results for the 2002-2003 period are of interest. First, there was a continuation of recent trends in the shift of work from large firms to self-employment or

work in small firms (Table A7). Both of the latter have lower rates of employer-sponsored insurance and higher uninsured rates. Second, the majority of the increase in the uninsured occurred among whites (Table A5). Whites, blacks and Hispanics all experienced significant reductions in rates of employer sponsored coverage. Each also had increases in public coverage. But increases in public coverage for whites were smaller, and as a result the uninsurance rate for whites increased; in all, 800,000 white Americans lost coverage. Lastly, slightly more than half (800,000 persons) of the increase in uninsured Americans occurred in the south (Table A6). Overall, the U.S. population continued to increase in the south and west and remain stagnant or fell in the northeast and midwest. One implication of these population shifts is that people moved to areas of the nation with lower rates of employer-sponsored insurance and higher uninsured rates.

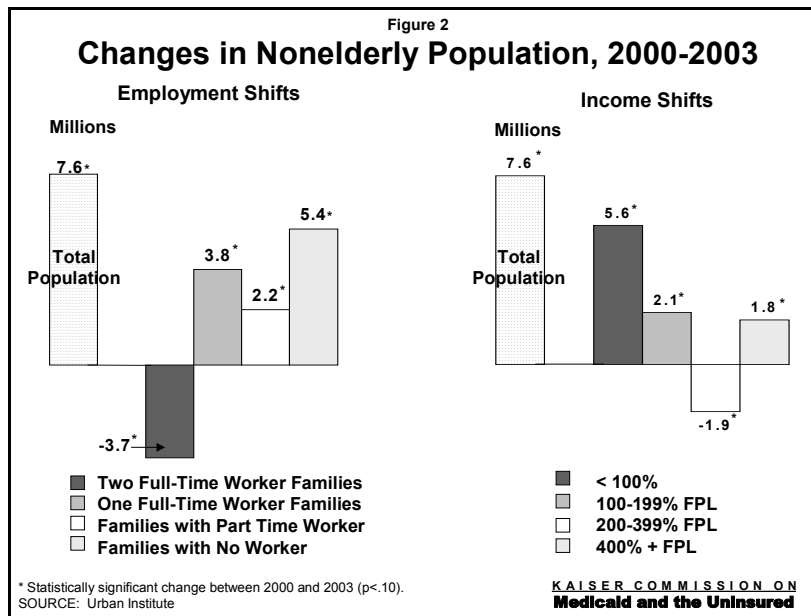
The longer period – 2000 to 2003

In the remainder of this paper we turn to the data showing changes between 2000-2003. This is a period in which the Bureau of Labor Statistics' establishment survey showed a decline of 3.1 million jobs, though technically the nation was only in a recession from March 2001 until November 2001.⁷ This period is instructive because it shows how susceptible the U.S. health insurance system is to economic declines.

Figure 2 presents data on the changes in economic circumstances in two different ways. The figure shows that, first, the population grew by 7.6 million people. Second, the number of people in families with two full-time workers declined by 3.7 million. The number in families with one full-time worker or a part-time worker increased by 3.8

⁷ National Bureau of Economic Research, "Report of the Business Cycle Dating Committee," Cambridge, MA, July 17, 2003.

million and 2.2 million respectively. Thus, while there was an increase of 2.3 million individuals in working households over this period there was a shift toward families with one full-time or only

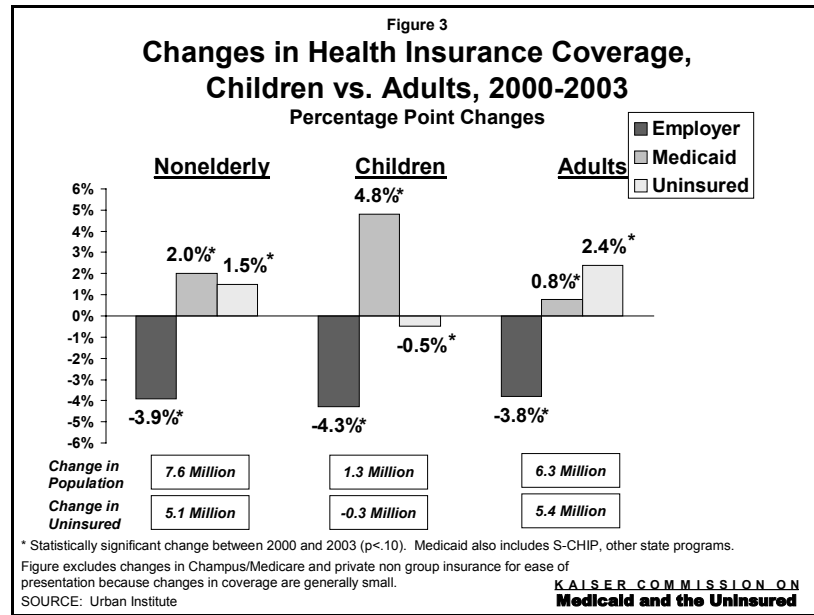


part-time workers. But there was also an increase of 5.4 million individuals in households with no worker. These shifts are important because rates of employer-sponsored insurance decline and uninsurance rates increase with decreasing numbers of workers in the households.

Third, Figure 2 also shows changes in the distribution of income since 2000. The number of people below the federal poverty line increased by 5.6 million while the number between 100%-199% of the federal poverty line increased by 2.1 million. In contrast, the number of people in the middle-income group (200%-399% of the federal poverty line) fell by 1.9 million. The number of people in the highest income category (above 400% of poverty) increased by 1.8 million. Thus, there was a decline in the number of individuals in what one might regard as middle income and a substantial increase in the number of people below 200% of poverty, particularly below the federal poverty line. These economic trends, as we will show below, had important implications for changes in the pattern of health insurance coverage.

Table 1 provides detailed data on the changes in coverage between 2000 and 2003 for the nonelderly as a whole, and separately for adults, and children. For the nonelderly as a whole, employer-sponsored coverage fell by 3.9 percentage points, from 67.8% to 63.9%. Medicaid and state coverage increased by 2.0 percentage points, but not enough to offset the decline in employer coverage. As a result the uninsured rate for the nonelderly population increased from 16.1% to 17.7% and the number of uninsured increased by 5.1 million.

All of this was due to increases in the number of uninsured adults; the number of uninsured children actually fell slightly (Figure 3). Both children and adults had substantial losses in



employer-sponsored insurance. But children had large increases in public coverage while adults did not. Thus, the uninsured rate for adults increased by 2.4 percentage points but declined by .05 percentage points for children.

Medicaid and SCHIP increase coverage of children

Children fared much better than adults (Table 1) because the increase in Medicaid and SCHIP coverage (4.8 percentage points) more than offset the decline in employer-

Table 1
Health Insurance Coverage, 2000-2003
Nonelderly by Age and Health Insurance Unit Income

| | NONELDERLY | | | ADULTS | | | CHILDREN | | | | | |
|---|--|--------------|--|--|--------------|--|--|--------------------|--|-------|--------|--------------------|
| | Coverage | | Change in Percentage Points and Millions of People | Coverage | | Change in Percentage Points and Millions of People | Coverage | | Change in Percentage Points and Millions of People | | | |
| | Distribution within Income Category | | | Distribution within Income Category | | | Distribution within Income Category | | | | | |
| | 2000 | 2003 | 2000-03 | 2000 | 2003 | 2000-03 | 2000 | 2003 | 2000-03 | | | |
| All Incomes (millions of people) | 245.1 | 252.7 | 7.6^a | 168.8 | 175.1 | 6.3^a | 76.3 | 77.6 | 1.3 | | | |
| Employer | 67.8% | 63.9% | -3.9%* | -4.79 ^a | 68.9% | 65.1% | -3.8%* | -2.29 ^a | 65.4% | 61.1% | -4.3%* | -2.50 ^a |
| Medicaid and State | 8.8% | 10.9% | 2.0%* | 5.77 ^a | 5.3% | 6.1% | 0.8%* | 1.79 ^a | 16.7% | 21.5% | 4.8%* | 3.98 ^a |
| CHAMPUS/Medicare | 2.1% | 2.3% | 0.1%* | 0.50 ^a | 2.3% | 2.7% | 0.4%* | 0.83 ^a | 1.7% | 1.3% | -0.4%* | -0.32 ^a |
| Private Nongroup | 5.1% | 5.3% | 0.2%* | 1.02 ^a | 5.6% | 5.8% | 0.2%* | 0.63 ^a | 3.9% | 4.3% | 0.4%* | 0.39 ^a |
| Uninsured | 16.1% | 17.7% | 1.5%* | 5.12 ^a | 17.9% | 20.3% | 2.4%* | 5.38 ^a | 12.3% | 11.8% | -0.5%* | -0.25 |
| Less than 200% of FPL | 80.6 | 88.4 | 7.7^a | 49.3 | 55.0 | 5.7^a | 31.4 | 33.4 | 2.0^a | | | |
| Employer | 34.7% | 30.3% | -4.4%* | -1.25 ^a | 33.9% | 29.9% | -4.0%* | -0.25 | 36.1% | 30.9% | -5.2%* | -1.00 ^a |
| Medicaid and State | 24.0% | 27.3% | 3.3%* | 4.79 ^a | 16.1% | 17.3% | 1.2%* | 1.58 ^a | 36.5% | 44.0% | 7.5%* | 3.22 ^a |
| CHAMPUS/Medicare | 3.5% | 3.5% | 0.0% | 0.24 ^b | 4.4% | 4.7% | 0.3%* | 0.40 ^a | 2.1% | 1.5% | -0.6%* | -0.16 ^a |
| Private Nongroup | 6.3% | 5.8% | -0.4%* | 0.09 | 8.0% | 7.3% | -0.7%* | 0.06 | 3.5% | 3.4% | -0.1%* | 0.03 |
| Uninsured | 31.5% | 33.1% | 1.6%* | 3.85 ^a | 37.6% | 40.8% | 3.2%* | 3.94 ^a | 21.9% | 20.3% | -1.6%* | -0.09 |
| 200 to 399% of FPL | 74.6 | 72.7 | -1.9^a | 50.9 | 50.3 | -0.6 | 23.7 | 22.4 | -1.3^a | | | |
| Employer | 77.5% | 74.5% | -3.0%* | -3.67 ^a | 75.9% | 72.7% | -3.1%* | -2.03 ^a | 81.1% | 78.5% | -2.6%* | -1.63 ^a |
| Medicaid and State | 2.5% | 3.7% | 1.2%* | 0.85 ^a | 1.5% | 1.9% | 0.4%* | 0.21 ^a | 4.7% | 7.8% | 3.1%* | 0.64 ^a |
| CHAMPUS/Medicare | 1.9% | 2.1% | 0.2%* | 0.10 | 1.9% | 2.4% | 0.5%* | 0.24 ^a | 1.9% | 1.4% | -0.5%* | -0.14 ^a |
| Private Nongroup | 5.1% | 5.4% | 0.3%* | 0.09 | 5.4% | 5.6% | 0.2%* | 0.05 | 4.4% | 4.8% | 0.4%* | 0.04 |
| Uninsured | 12.9% | 14.3% | 1.3%* | 0.72 ^a | 15.3% | 17.3% | 2.1%* | 0.95 ^a | 7.9% | 7.4% | -0.5%* | -0.22 ^a |
| 400% of FPL and above | 89.9 | 91.7 | 1.8^a | 68.6 | 69.8 | 1.2^a | 21.2 | 21.8 | 0.6^b | | | |
| Employer | 89.5% | 87.9% | -1.6%* | 0.13 | 89.0% | 87.4% | -1.6%* | 0.00 | 91.1% | 89.3% | -1.9%* | 0.13 |
| Medicaid and State | 0.5% | 0.6% | 0.1%* | 0.13 ^a | 0.4% | 0.4% | 0.0%* | 0.01 | 0.8% | 1.3% | 0.5%* | 0.12 ^a |
| CHAMPUS/Medicare | 1.0% | 1.2% | 0.2%# | 0.16 ^a | 1.1% | 1.3% | 0.3%* | 0.19 ^a | 1.0% | 0.9% | -0.1%* | -0.02 |
| Private Nongroup | 4.0% | 4.8% | 0.8%* | 0.84 ^a | 4.0% | 4.7% | 0.7%* | 0.52 ^a | 3.9% | 5.3% | 1.3%* | 0.31 ^a |
| Uninsured | 5.0% | 5.5% | 0.5%* | 0.55 ^a | 5.6% | 6.2% | 0.6%* | 0.50 ^a | 3.1% | 3.2% | 0.2%* | 0.06 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2001, 2004.
Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

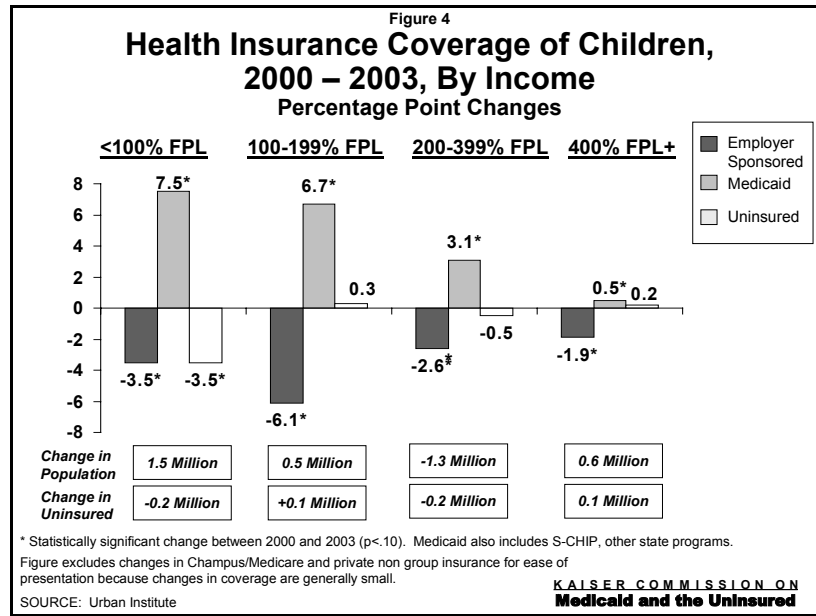
Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

sponsored insurance (4.3 percentage points).⁸ Much of the increase in public coverage occurred among low-income children (3.2 million), but there was also an increase in public coverage among middle-income children (860,000).⁹

Table 2 and Figure 4 show the data on low and middle-income children with more detailed income breaks. There was a large increase in the number of low-income children (2.0 million),



particularly the number of children in poverty (1.5 million). At the same time there was a decline of 1.3 million in the number of middle-income children. Children in families below the poverty line saw a decline in the rate of employer-sponsored insurance, from 21.2% to 17.7%. This was more than offset by a 7.5 percentage point increase in the rate of public coverage. As a result, the share of poor children without insurance declined by 3.5 percentage points or by 200,000 children. The decline in the number of uninsured children would have been significantly greater had there not been the large increase in the number of children below the federal poverty line. The decline would also have been

⁸ In total (without the hierarchy), the number of children with Medicaid or SCHIP coverage increased from 15.6 million to 20.0 million, or by 28.1%.

⁹ Without the hierarchy, these increases were 3.4 million and 1.0 million respectively.

Table 2
Health Insurance Coverage, 2000-2003
Children by Health Insurance Unit Income

| | CHILDREN | | | |
|---|----------------------------|-------------|-------------------------------|-------------------|
| | Coverage | | Change in | |
| | Distribution within | | Percentage Points | |
| | Income Category | | and Millions of People | |
| | 2000 | 2003 | 2000-03 | |
| Less than 100% of FPL (millions of people) | 16.2 | 17.8 | 1.5^a | |
| Employer | 21.2% | 17.7% | -3.5% [*] | -0.3 ^b |
| Medicaid and State | 47.6% | 55.1% | 7.5% [*] | 2.1 ^a |
| CHAMPUS/Medicare | 1.7% | 1.4% | -0.3% | 0.0 |
| Private Nongroup | 3.2% | 3.1% | -0.2% | 0.0 |
| Uninsured | 26.3% | 22.8% | -3.5% [*] | -0.2 |
| 100-199% of FPL | 15.1 | 15.6 | 0.5^b | |
| Employer | 52.1% | 46.0% | -6.1% [*] | -0.7 ^a |
| Medicaid and State | 24.7% | 31.4% | 6.7% [*] | 1.2 ^a |
| CHAMPUS/Medicare | 2.4% | 1.5% | -0.9% [*] | -0.1 ^a |
| Private Nongroup | 3.7% | 3.7% | -0.1% | 0.0 |
| Uninsured | 17.1% | 17.4% | 0.3% | 0.1 |
| 200 to 299% of FPL | 13.3 | 12.8 | -0.5^b | |
| Employer | 76.7% | 74.0% | -2.7% [*] | -0.7 ^a |
| Medicaid and State | 6.4% | 10.9% | 4.5% [*] | 0.5 ^a |
| CHAMPUS/Medicare | 2.3% | 1.4% | -0.9% [*] | -0.1 ^a |
| Private Nongroup | 4.9% | 4.9% | 0.0% | 0.0 |
| Uninsured | 9.7% | 8.8% | -0.9% | -0.2 ^a |
| 300 to 399% of FPL | 10.5 | 9.6 | -0.8^a | |
| Employer | 86.6% | 84.6% | -2.0% [*] | -0.9 ^a |
| Medicaid and State | 2.5% | 3.7% | 1.2% [*] | 0.1 ^a |
| CHAMPUS/Medicare | 1.4% | 1.3% | -0.1% | 0.0 |
| Private Nongroup | 3.7% | 4.7% | 1.0% [*] | 0.1 |
| Uninsured | 5.7% | 5.6% | -0.1% | -0.1 |
| 400% of FPL and above | 21.2 | 21.8 | 0.6^b | |
| Employer | 91.1% | 89.3% | -1.9% [*] | 0.13 |
| Medicaid and State | 0.8% | 1.3% | 0.5% [*] | 0.12 |
| CHAMPUS/Medicare | 1.0% | 0.9% | -0.1% | -0.02 |
| Private Nongroup | 3.9% | 5.3% | 1.3% [*] | 0.31 |
| Uninsured | 3.1% | 3.2% | 0.2% | 0.06 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% level).

^b Indicates change in numbers of people is statistically significant (at the 90% level).

greater if all eligible children were enrolled in Medicaid, i.e., virtually all of the uninsured children from poor families (4.1 million) were eligible.

Among near-poor children (100%-199% FPL) there was an even larger decline in employer-sponsored insurance, from 52.1% to 46.0%. Again, there was an increase in public coverage of 6.7 percentage points and no statistically significant change in the percentage of children without coverage.

In the income bracket between 200%-399% FPL there was also a decline in employer-sponsored insurance, but even here there was an increase in public coverage of children from 4.7% to 7.8%, most likely because of the State Children's Health Insurance Program. As a result children in this income bracket also did not experience a significant decline in coverage. Among higher income children (those in families with incomes above 400% of FPL) there was a sharp increase in the rate of nongroup coverage which helped to offset the decline in the rate of employer-sponsored insurance. As a result there was no significant increase in the number of high-income children without coverage.

Loss of employer coverage increases number of uninsured adults

The rate of employer-sponsored insurance among adults fell between 2000 and 2003 from 68.9% to 65.1% (Table 3). There was a small increase in public coverage but nowhere near enough to offset the decline in employer coverage and the increase in the population. As a result the uninsured rate among adults increased by 2.4 percentage points, or by 5.4 million adult Americans. About three quarters of the growth in uninsured adults occurred among those below 200% of poverty (Figure 5). The rate of employer-sponsored insurance of low-income

Table 3
Health Insurance Coverage, 2000-2003
Nonelderly Adults by Age and Health Insurance Unit Income

| | ADULTS AGE 19-34 | | | | ADULTS AGE 35-54 | | | | ADULTS AGE 55-64 | | | |
|---|--|-------------|---|-------------------|--|-------------|---|-------------------|--|-------------|---|------------------|
| | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | |
| | Distribution within Income Category | | Percentage Points and Millions of People | | Distribution within Income Category | | Percentage Points and Millions of People | | Distribution within Income Category | | Percentage Points and Millions of People | |
| | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | |
| All Incomes (millions of people) | 61.2 | 62.5 | 1.3^b | | 82.9 | 84.3 | 1.4^b | | 24.7 | 28.4 | 3.7^a | |
| Employer | 61.7% | 55.7% | -6.0% [*] | -2.9 ^a | 74.9% | 71.1% | -3.9% [*] | -2.2 ^a | 66.6% | 68.1% | 1.5% [*] | 2.9 ^a |
| Medicaid and State | 6.0% | 7.6% | 1.5% [*] | 1.0 ^a | 4.5% | 5.3% | 0.8% [*] | 0.8 ^a | 6.1% | 5.3% | -0.8% [*] | 0.0 |
| CHAMPUS/Medicare | 1.2% | 1.4% | 0.1% | 0.1 | 1.9% | 2.3% | 0.4% [*] | 0.3 ^a | 6.3% | 6.9% | 0.6% [#] | 0.4 ^a |
| Private Nongroup | 6.3% | 6.5% | 0.3% | 0.2 ^b | 4.6% | 4.9% | 0.3% [#] | 0.3 ^a | 7.4% | 6.6% | -0.7% [*] | 0.1 |
| Uninsured | 24.7% | 28.8% | 4.1% [*] | 2.9 ^a | 14.1% | 16.4% | 2.4% [*] | 2.2 ^a | 13.6% | 13.0% | -0.6% [*] | 0.3 ^a |
| Less than 200% of FPL | 24.6 | 27.3 | 2.7^a | | 18.1 | 20.6 | 2.5^a | | 6.6 | 7.1 | 0.5^a | |
| Employer | 34.0% | 28.2% | -5.8% [*] | -0.7 ^a | 34.7% | 31.7% | -2.9% [*] | 0.3 | 31.3% | 31.2% | -0.1% | 0.2 |
| Medicaid and State | 13.5% | 15.6% | 2.1% [*] | 1.0 ^a | 18.3% | 19.1% | 0.8% | 0.6 ^a | 19.4% | 18.1% | -1.3% | 0.0 |
| CHAMPUS/Medicare | 1.8% | 1.8% | -0.1% | 0.0 | 5.0% | 5.1% | 0.1% | 0.1 ^a | 12.7% | 14.9% | 2.2% [*] | 0.2 ^a |
| Private Nongroup | 8.9% | 8.1% | -0.8% [#] | 0.0 | 6.5% | 5.7% | -0.8% [*] | 0.0 | 9.1% | 8.9% | -0.2% | 0.0 |
| Uninsured | 41.8% | 46.3% | 4.5% [*] | 2.4 ^a | 35.5% | 38.4% | 2.8% [*] | 1.5 ^a | 27.4% | 26.8% | -0.6% | 0.1 |
| 200 to 399% of FPL | 19.8 | 18.9 | -0.9^a | | 24.5 | 24.1 | -0.4 | | 6.6 | 7.2 | 0.7^a | |
| Employer | 73.5% | 69.0% | -4.5% [*] | -1.5 ^a | 79.2% | 76.2% | -3.0% [*] | -1.1 ^a | 70.5% | 70.9% | 0.5% | 0.5 ^a |
| Medicaid and State | 1.5% | 1.9% | 0.4% [#] | 0.1 | 1.4% | 1.9% | 0.5% [*] | 0.1 ^a | 2.1% | 2.2% | 0.2% | 0.0 |
| CHAMPUS/Medicare | 1.0% | 1.4% | 0.4% [*] | 0.1 ^b | 1.5% | 1.9% | 0.4% [#] | 0.1 ^b | 6.2% | 6.9% | 0.8% | 0.1 ^a |
| Private Nongroup | 5.4% | 6.2% | 0.8% [*] | 0.1 | 4.7% | 4.9% | 0.1% | 0.0 | 8.2% | 6.5% | -1.7% [*] | -0.1 |
| Uninsured | 18.6% | 21.6% | 3.0% [*] | 0.4 ^a | 13.2% | 15.2% | 2.0% [*] | 0.4 ^a | 13.1% | 13.4% | 0.3% | 0.1 |
| 400% of FPL and above | 16.8 | 16.2 | -0.6^a | | 40.3 | 39.6 | -0.7^b | | 11.5 | 14.0 | 2.5^a | |
| Employer | 88.4% | 86.8% | -1.6% [*] | -0.8 ^a | 90.4% | 88.4% | -2.0% [*] | -1.4 ^a | 84.7% | 85.3% | 0.7% | 2.2 ^a |
| Medicaid and State | 0.5% | 0.5% | 0.1% | 0.0 | 0.2% | 0.3% | 0.1% | 0.0 | 0.7% | 0.4% | -0.3% [*] | 0.0 |
| CHAMPUS/Medicare | 0.6% | 0.6% | 0.0% | 0.0 | 0.8% | 1.0% | 0.3% [*] | 0.1 ^a | 2.7% | 2.8% | 0.1% | 0.1 ^a |
| Private Nongroup | 3.5% | 4.3% | 0.8% [*] | 0.1 ^b | 3.6% | 4.5% | 0.9% [*] | 0.3 ^a | 5.9% | 5.5% | -0.3% | 0.1 |
| Uninsured | 7.0% | 7.7% | 0.7% | 0.1 | 5.0% | 5.8% | 0.8% [*] | 0.3 ^a | 6.0% | 5.9% | -0.1% | 0.1 ^a |

Source: Urban Institute, 2003. Based on data from March Current Population Surveys, 2001, 2003.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

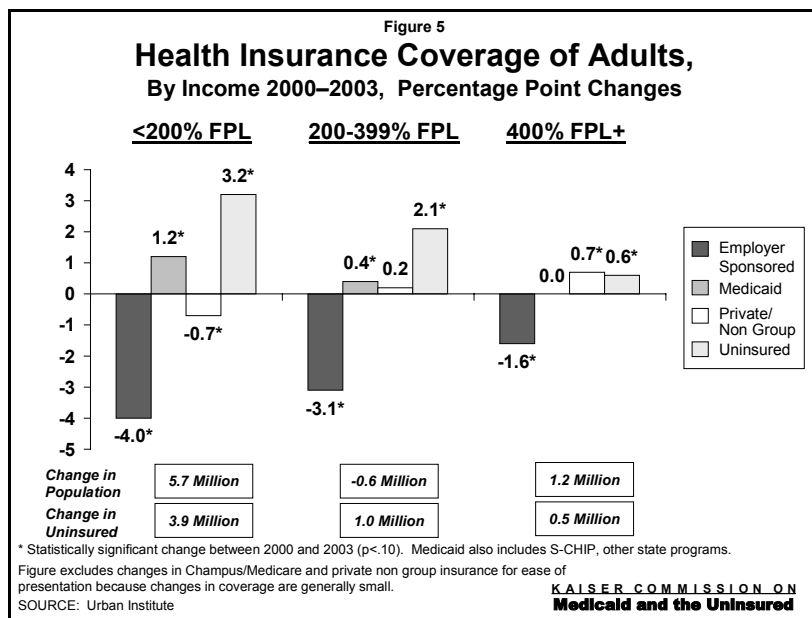
Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

adults declined by 4.0 percentage points while public coverage increased by only 1.2 percentage points.

Low-income adults also saw a drop in private non-group coverage. The result was an increase in the uninsured rate from 37.6% to 40.8% or 3.9 million uninsured low-income adults.



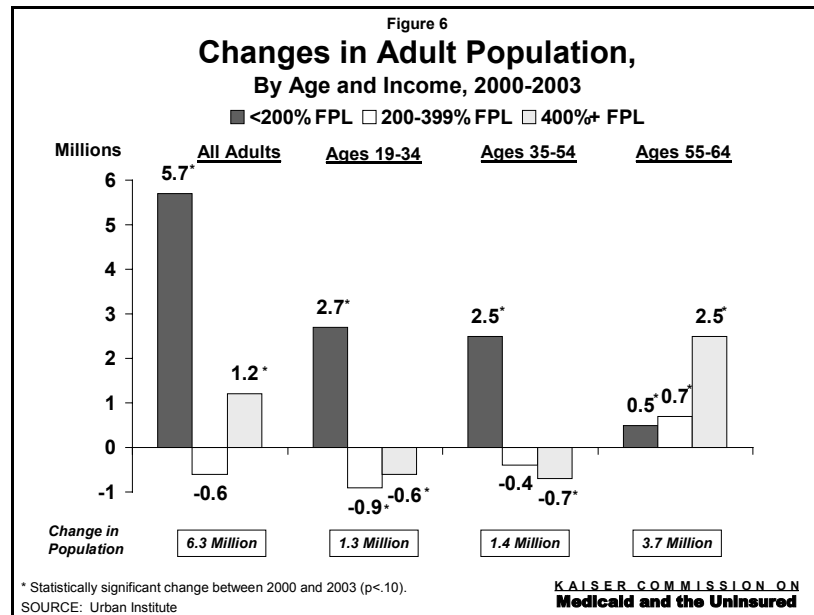
There were also increases in the uninsured among higher income adults. Here again, the main reason was the decline in employer-sponsored insurance which was only partially offset by small increases in public or private nongroup coverage. The uninsured rate increased among middle-income adults from 15.3% to 17.3% and among higher income adults from 5.6% to 6.2%. Thus, there was an increase of 1.5 million uninsured adults with incomes above 200% of poverty.

A question which often arises is whether the drop in employer-sponsored insurance for children was the result of the expansion of public programs or whether the availability of public coverage simply buffered the decline in employer coverage that occurred due to the economic downturn. The sizable drop in employer coverage for both low-income and middle-income adults, and for both parents and childless adults for whom public coverage is not an alternative (see below), suggest that the availability of

Medicaid and SCHIP was not likely to have been the predominant cause of the decline in employer coverage for children over this period.¹⁰

Declines in adult coverage related to age and income

To better understand the decline in coverage among adults, we examined changes in incomes as well as changes in insurance coverage among adults across different age groups. Figure 6 shows

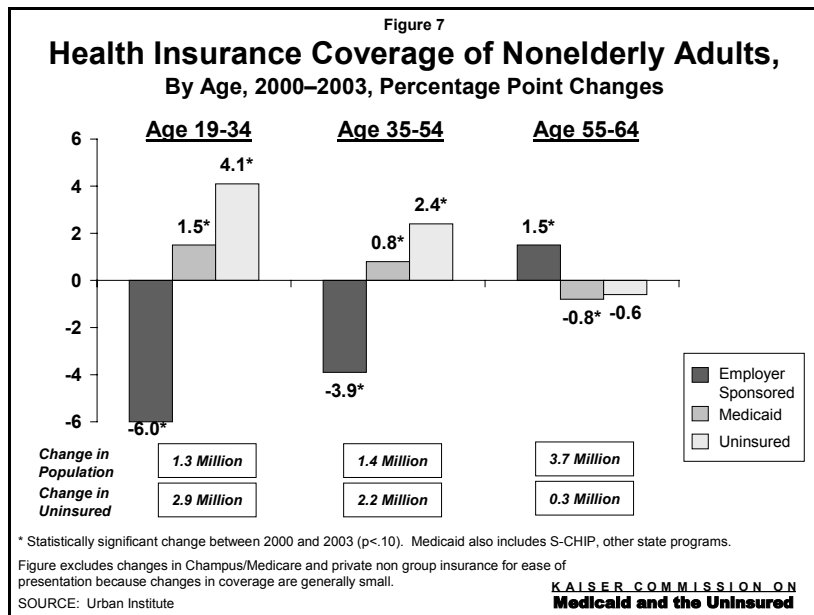


that the number of adults below 200% of poverty increased by 5.7 million, while the number of middle-income adults fell and the number of higher income adults increased by 1.2 million. These shifts varied among different age groups. Among those between the ages of 19 and 34 there was a large increase (2.7 million) in the number below 200% of poverty. The numbers of young adults in the two higher income groups both declined. Those in the 35-54 age group had a similar 2.5 million increase in the number with incomes below 200% of poverty with reductions in the numbers in the two higher income groups. For the oldest age group (ages 55-64), there was a small increase in the low-income group, a slightly larger increase in the number of middle-income near elderly and

¹⁰ There is evidence that expansions of Medicaid and SCHIP have resulted in some displacement of private coverage. Genevieve Kenney and Debbie I. Chang. "The State Children's Health Insurance Program: Successes, Shortcomings, and Challenges." Health Affairs. September/October 2004. Volume 23, Number 5.

a sizable increase in the number of higher income near elderly. Overall, because of the baby boom, the age 55-64 group increased by 3.7 million. Thus, the adult population shifted towards the age group more likely to have some form of insurance coverage, either private or public, and less likely to be uninsured. In the absence of such a shift in age composition, the coverage picture would have been somewhat worse.

More than half of the increase in the number of uninsured adults occurred among those between ages 19-34 (Table 3, Figure 7). In this age group over 80% of the decline in coverage occurred



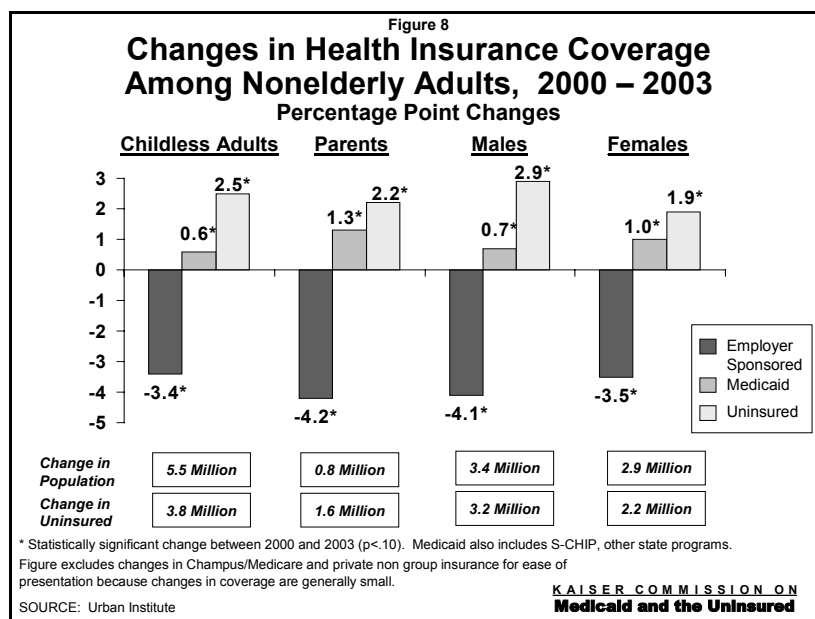
among those below 200% of poverty. Low-income young adults experienced a sharp decline in the rate of employer-sponsored insurance, some increase in public coverage but a large increase in the uninsured rate (from 41.8% to 46.3%). The result was an increase of 2.4 million low-income young adults without coverage. Young adults in the two higher income categories also experienced declines in employer-sponsored insurance. The middle-income group saw an increase in their uninsured rate of 3.0 percentage points which translated into an increase of 400,000 uninsured.

Among middle-aged Americans there was also a decline in employer-sponsored insurance and a sharp increase, from 14.1% to 16.4% in the uninsured rate. About two-

thirds of the increase in uninsurance among middle-aged Americans occurred among those below 200% of poverty, again largely because of the decline in rates of employer-sponsored insurance. But, higher income middle-aged Americans also saw declines in the rate of employer-sponsored insurance as well as increases in their uninsured rates. Thus, there was an increase of 700,000 middle-aged Americans above 200% of poverty without insurance.

As noted earlier, the largest growth in population was among adults aged 55-64; this group also experienced substantial gains in incomes despite the slow economy. The near elderly also saw an increase in the likelihood of having employer-sponsored insurance of 1.5 percentage points. However there were declines in the rates of public coverage and private nongroup coverage. While there was no significant change in the

uninsurance rate for this age group, there was an increase of 300,000 near elderly uninsured due to population growth. The increase in the number of uninsured in this age group was split among the three income categories.



Childless adults affected differently than parents; males more than females

Figure 8 shows the changes in coverage among adults in a different way - - focusing on the changes affecting parents and childless adults and males and females.

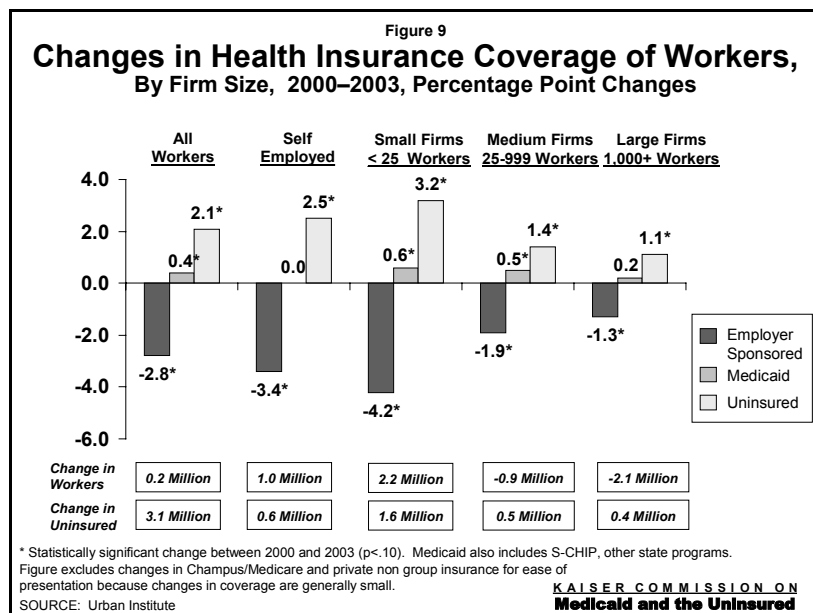
Both parents and childless adults experienced sharp declines in rates of employer-sponsored insurance with parents experiencing a somewhat larger decline. But parents also experienced a larger increase in public coverage (1.3 million versus 600,000 for childless adults). The net result is that both experienced significant increases in their uninsurance rates. Because there are more childless adults than parents and because there was a larger increase in the number of childless adults over this period, the number of childless adults who were uninsured grew by 3.8 million and uninsured parents by 1.6 million.

Both males and females experienced sharp declines in the rates of employer-sponsored insurance; 4.1 percentage points and 3.5 percentage points respectively.

The increase in public coverage was somewhat less for men than women and as a result the former experienced a higher increase in the uninsurance rate (2.9 percentage points vs. 1.9 percentage points). Thus, the number of uninsured men increased by 3.2 million and women by 2.2 million.

Change in patterns of work contributed to decline in employer sponsored coverage

To further understand the changes in coverage of adults, we looked at changes affecting workers. Figure 9 shows changes in coverage by size of firm and Figure 10



depicts changes in types of industries. Industries are grouped by those with high and low rates of employer-sponsored insurance in 2000. Over this three-year period there was an increase of 200,000 Americans who were working, though there was a decline in the employment rate. This is in conflict with data from the Bureau of Labor Statistics' establishment survey that shows a large decline in the American workforce.¹¹ The establishment survey is generally regarded as more reliable for measuring employment trends because of its larger sample size.¹² However the CPS, while having smaller samples of workers, does capture self employment and employment in new firms which is important for understanding changes in insurance coverage.

According to the household survey, there was an increase of 200,000 new workers, as shown in Figure 9. But among workers there was an increase of 3.1 million without insurance. Among those working there was a decline of 2.8 percentage points in the rate of employer-sponsored insurance which led to an increase in the uninsurance rate of 2.1 percentage points, and 3.1 million uninsured workers. This shows clearly that the increase in the uninsured was not simply among those who were no longer working, but that the decline in coverage also occurred among workers.

Figure 9 also shows that there was a decline of 2.1 million among workers in large firms and a decline of .9 million in medium sized firms, but an increase of 1.0 million in self-employment and 3.2 million in the number of in workers in small firms (less than 25 workers). Thus, there was a shift from medium and large sized firms that

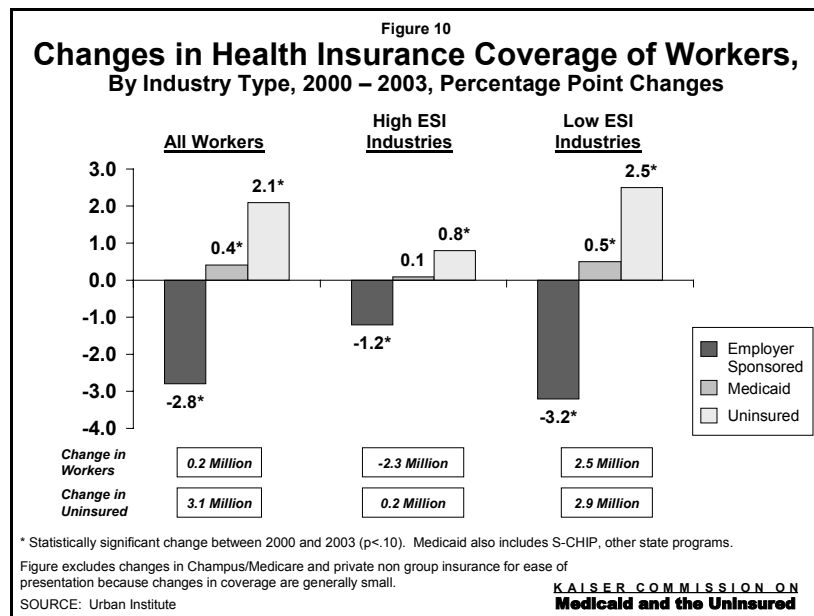
¹¹ U.S. Department of Labor, Bureau of Labor Statistics, National Employment Hours and Earnings, January 1994—July 2004; U.S. Department of Labor, Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey: Employment Level, January 1994—July 2004.

¹² Kathleen Utgoff, Bureau of Labor Statistics, Statement before the Joint Economic Committee, September 5, 2003.

have relatively high rates in employer-sponsored insurance to self-employment and small firms where rates of employer-sponsored insurance are substantially lower. At the same time there was a sharp decline in the rate of employer-sponsored insurance in small firms and among the self-employed of 4.2 and 3.4 percentage points respectively, significantly larger than the drop in medium and large firms of 1.9 and 1.3 percentage points respectively. This led to an increase of 3.2 percentage points in the uninsurance rate of those working in small firms and 2.5 percentage points among the self-employed. Thus there was not simply a shift to self-employment and work in small firms but also a reduction in the likelihood of having employer-sponsored insurance and an increase in the likelihood of being uninsured. The net result is that 2.2 million of the 3.1 million increase in the number of uninsured workers occurred among the self-employed and those in small firms. Because of declines in employer sponsored coverage in medium and large firms, there was also an increase in the number of uninsured in these firms

despite the fact that each had fewer workers.

Figure 10 provides the same data for industries with historically high and low rates of ESI coverage.¹³ High ESI

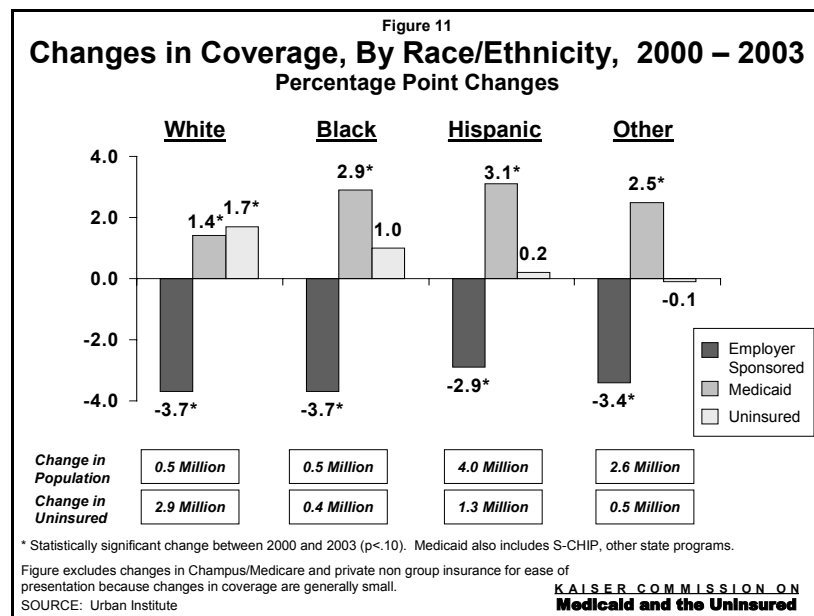


¹³ All industries are included. The cutoff between high and low was an ESI rate of 80% in 2000. High ESI industries are: Mining, Manufacturing, Utilities, Finance/Insurance/Real Estate, Education, and Public

industries include finance, manufacturing, public administration and utilities. Low ESI industries include agriculture, construction, wholesale and retail trade, and most service industries. Over the 2000-2003 period, there was a decline of 2.3 million workers in high ESI industries and an increase of 2.5 million in low ESI industries. There were declines in the rates of employer-sponsored insurance in both types of industries but a much larger decline in low ESI industries; 3.2 vs. 1.2 percentage points. Because of the sharp drop in the rate of employer-sponsored insurance in the low ESI industries coupled with a shift in work towards those industries, the number of workers in low ESI industries without coverage increased by 2.9 million.

Majority of coverage declines were among white Americans

We next examined changes in coverage by racial and ethnic group, citizenship and region of the country. The data in the next three figures include both adults and children. The most striking finding in Figure 11 is that about 60% of the increase in the uninsured over this



Administration. Low ESI industries are: Agriculture, Construction, Transportation, Wholesale/Retail Trade, Information/Communication, Professional, Health and Social Services, Arts/Entertainment, Other Services, and Former Military.

period occurred among whites.¹⁴ Whites had the largest shift in income distribution—a decline in the middle income and an increase in the low-income groups (Table A8). In part because of the decline in incomes, whites had the greatest growth in the number of uninsured. Blacks, Hispanics, and others experienced increases in the low-income population without any significant decline in middle and higher income groups.

All groups experienced a decline in employer-sponsored insurance. Whites, blacks, and Hispanics had increases in public coverage, though the increases for blacks and Hispanics were, in percentage point terms, greater than those of whites. Because the increase in public coverage among whites was smaller, whites had the only statistically significant increase in their uninsured rate. Thus, because of the declines in incomes coupled with an increase in the uninsured rate, the number of uninsured white Americans increased by 2.9 million. Despite the increase in the number of uninsured, the white uninsured rate remained well below that of other groups. The uninsured rate for whites in 2003 was 12.9% compared to 21.0% for blacks, 34.3% for Hispanics, and 20.2% for others (Table A8).

Blacks experienced a sharp decline in employer coverage but a large increase in public coverage. There was no significant change in the uninsured rate and the number of black uninsured increased by 400,000 due to population growth. Similarly for

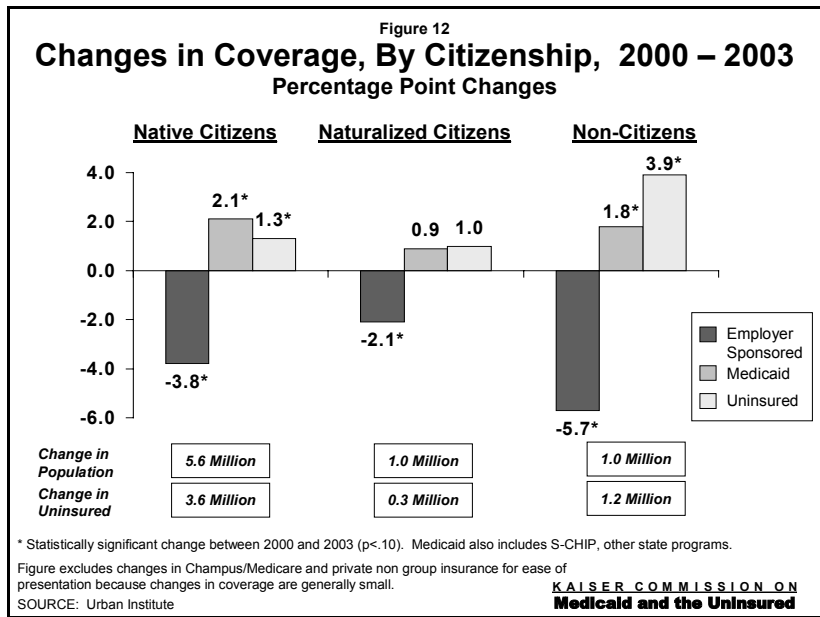
¹⁴A problem in analyzing data on race over this period was that there were changes in the wording of the race question on the CPS. Through the March 2002 CPS individuals were instructed to choose one race – white, black, and so on. In the March 2003-2004 supplements individuals were allowed to respond by indicating multiple races. Relatively few chose to report multiple races; thus we expect any effect on the results to be small. We characterized those individuals as white if they reported being white alone. Similarly blacks are those who reported being black alone. By counting only those reporting being white alone or black alone in 2003, we will understate the growth in the white or black population (and with any type of –or lack of—coverage) because those who report a combination in 2003 will be counted as other. They did not have the option of doing so in 2000. Hispanics are identified in response to separate questions; in this analysis they are reported as Hispanic regardless of race.

Hispanics, the rate of in employer coverage fell while the rate of public coverage increased. The number of uninsured Hispanics increased by 1.3 million, largely because of growth in their numbers.

Majority of coverage declines were among native citizens

We next looked at changes in coverage by citizenship. Figure 12 shows about 70% of the growth in the uninsured occurred among native citizens with almost all of the balance among noncitizens. The growth in the number of uninsured among noncitizens was disproportionate to their overall population growth but nonetheless most of the increases in uninsurance occurred predominately among native citizens.

Native citizens saw a decline of employer-sponsored coverage of 3.8 percentage points. As a result, 4.5 million lost employer coverage. Only some of this decline in employer-



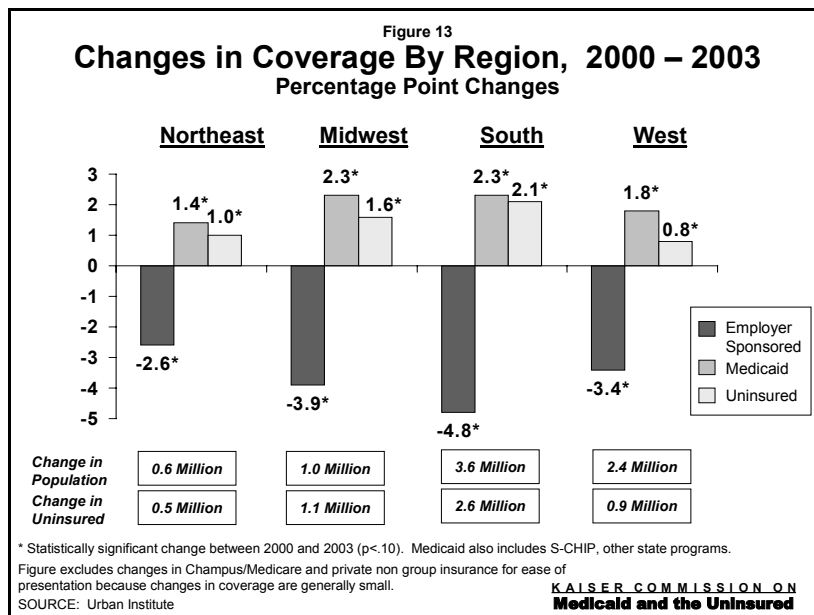
sponsored insurance was offset by increases in public coverage, yielding a 1.3 percentage point increase in the uninsured rate and an increase of 3.6 million uninsured. As with the population in general, the bulk of the growth in the number of uninsured native citizens was among those below 200% of poverty (Table A9). In addition, almost all of the

growth in the number of the uninsured above 200% of poverty was among native citizens (1.1 million) with the balance (200,000) among naturalized citizens (data not shown).

Noncitizens experienced a sharp drop in the rate of employer-sponsored insurance from 44.2% to 38.5%. They also had an increase of 1.8 percentage points in the rate of public coverage. (While not all legal immigrants are eligible for Medicaid, some states extend Medicaid coverage to certain categories of legal non-citizens when they also meet the state’s income eligibility levels.) The uninsurance rate among noncitizens increased from 43.2% to 47.1%. Almost all of the growth in uninsured non-citizens (1.1 million of 1.2 million) occurred among those below 200% of poverty. The number of uninsured noncitizens is large; about 9 million or about 20% of all uninsured Americans are noncitizens (while noncitizens comprise 8% of the nonelderly population).

Majority of coverage declines were in the south

Figure 13 shows changes in coverage for each of the four Census regions. The key finding is that more than half of the growth in the uninsured occurred among



people living in the south. The south experienced the largest population growth which contributed to the large increase in the number of uninsured. But the south also had the

largest reduction in the rate of employer-sponsored coverage with a decline from 65.2% to 60.4%. The south had a large increase in its low-income population, which also experienced a large decline in employer coverage (Table A10). Each of the other three regions experienced sharp declines in rates of employer-sponsored insurance; each experienced increases in public coverage and each had significant increases in their uninsurance rates. The northeast experienced the smallest increase in the number of uninsured (500,000) in part because it also had the smallest decline in the rate of employer-sponsored insurance and the lowest rate of population growth.

The south and west were the only two regions in which there was an increase in the uninsured rate among middle and higher income Americans (Table A10). In both regions there were sharp declines in employer-sponsored insurance among the two higher income groups. In the south there was an increase of 700,000 Americans above 200% of poverty without health insurance and 400,000 in the west. These regions experienced larger percentage point declines in employer-sponsored insurance than did the northeast and midwest on top of having lower rates of employer-sponsored insurance initially.

Conclusions

The four most important findings from this paper are as follows. First, the number of uninsured Americans increased 1.4 million between 2002 and 2003 and by over 5 million between 2000-2003, primarily because of a decline in employer-sponsored insurance. The share of the population with employer-sponsored insurance fell both because a smaller share were working but also because of a decline of coverage among workers. No doubt this reflects increases in health insurance premiums that grew

considerably faster than wages during this period.¹⁵ The percentage of small and medium sized businesses (3-199 workers) offering health benefits has also declined (from 68% in 2000 to 63% by 2004).¹⁶ Employers seemed to try to shift the cost of health insurance to workers and it is likely that an increasing share chose not to accept employer offers.¹⁷ The decline in coverage was affected also by the shift in employment from industries that have historically had high rates of coverage to industries that have not, as well as from large firms to small firms and self-employment. Further, rates of employer-sponsored insurance declined within all types of industries and firms, but the declines were particularly great in small firms. The fact that rates in employer-sponsored insurance fell among workers, rather than just among those who lost their jobs, suggests that rates of coverage may continue to decline, even as the economy improves and employment rates increase.

Second, most of the increase in the uninsured was among low-income people. Specifically, about three quarters of the increase was among those below 200% FPL, due to both increases in the size of the low-income population and in the uninsured rate of that group. This does not mean that middle-income Americans were not affected, but rather that many in the middle-income range became part of the low-income population during this period. There were also increases in the uninsurance rates of those remaining in the middle and higher income categories.

¹⁵ Jon Gabel et al., "Health Benefits in 2004: Four Years of Double Digit Premium Increases Take Their Toll on Coverage," *Health Affairs*, September/October 2004, Vol. 23, No. 5.

¹⁶ Henry J. Kaiser Family Foundation, "Health Research and Educational Trust Survey of Employer-Sponsored Health Benefits, 2000-2004.

¹⁷ Linda Blumberg and John Holahan.

Third, much of the increase in uninsurance occurred among young adults, among whites, and among native citizens. Thus, the growth in the uninsured is clearly not a problem that is affecting primarily racial and ethnic minorities and non-citizens. Further, more than half of the increase in the uninsured occurred in the south where uninsurance rates were already the highest in the country.

Finally, the real success story in this period was the fact that children did not lose health coverage. The expansions of coverage in Medicaid and the State Children's Health Insurance Program that occurred in the late 1990's allowed children to maintain coverage even with the loss of employer-sponsored insurance. Those programs increased enrollment substantially with the result that there was actually a slight decline in the uninsured rate among children. We did not see however the gains in coverage and reductions in the uninsurance rates among children that had occurred in the late 1990's.¹⁸ This was mainly due to the large increase in the number of low-income children since 2000, but also may be due in part to cutbacks in the outreach and enrollment efforts that states have made more recently in their SCHIP and Medicaid programs for children in response to states' conditions.¹⁹

¹⁸ John Holahan and Mary Beth Pohl, "Changes in Insurance Coverage: 1994-2000 and Beyond," Health Affairs Web Exclusive, April 3, 2002. Genevieve Kenney, Jennifer Haley, and Alexandra Tebay, "Children's Insurance Coverage and Service Use Improve" Snapshots of America's Families. No. 1. The Urban Institute. Washington DC 2003.

¹⁹ Ian Hill, Holly Stockdale, and Brigette Courtot. *Squeezing SCHIP: States Use Flexibility to Respond to the Ongoing Budget Crisis*. Assessing the New Federalism Issue Brief Series A, No. A-65. Washington, DC: The Urban Institute. June 2004.

A-1

Health Insurance Coverage, 2002-2003
Nonelderly by Age and
Health Insurance Unit Income

| | NONELDERLY | | | | ADULTS | | | | CHILDREN | | | |
|---|---------------------|-----------------|--------------------------|--------------------|---------------------|-----------------|-------------------------|--------------------|---------------------|-----------------|--------------------------|--------------------|
| | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | |
| | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | |
| | Income Category | Income Category | and Millions of People | | Income Category | Income Category | and Millions of People | | Income Category | Income Category | and Millions of People | |
| | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | |
| All Incomes (millions of people) | 250.84 | 252.71 | 1.87^a | | 173.58 | 175.11 | 1.53^a | | 77.27 | 77.60 | 0.33 | |
| Employer | 65.1% | 63.9% | -1.3% [*] | -1.97 ^a | 66.2% | 65.1% | -1.0% [*] | -0.81 | 62.8% | 61.1% | -1.8% [*] | -1.16 ^a |
| Medicaid and State | 10.1% | 10.9% | 0.7% [*] | 2.08 ^a | 5.9% | 6.1% | 0.2% [#] | 0.48 ^a | 19.6% | 21.5% | 2.0% [*] | 1.60 ^a |
| CHAMPUS/Medicare | 2.2% | 2.3% | 0.0% | 0.13 | 2.6% | 2.7% | 0.1% | 0.27 ^b | 1.5% | 1.3% | -0.2% [#] | -0.13 ^b |
| Private Nongroup | 5.3% | 5.3% | 0.1% | 0.25 | 5.8% | 5.8% | 0.0% | 0.07 | 4.1% | 4.3% | 0.2% | 0.19 |
| Uninsured | 17.3% | 17.7% | 0.4% [*] | 1.36 ^a | 19.6% | 20.3% | 0.7% [*] | 1.52 ^a | 12.0% | 11.8% | -0.3% | -0.16 |
| Less than 200% of FPL | 85.69 | 88.36 | 2.67^a | | 53.41 | 55.01 | 1.59^a | | 32.28 | 33.35 | 1.08^a | |
| Employer | 31.7% | 30.3% | -1.5% [*] | -0.44 | 31.2% | 29.9% | -1.3% [*] | -0.24 | 32.6% | 30.9% | -1.7% [*] | -0.20 |
| Medicaid and State | 26.0% | 27.3% | 1.4% [*] | 1.92 ^a | 16.8% | 17.3% | 0.5% [*] | 0.53 ^a | 41.1% | 44.0% | 2.8% [*] | 1.39 ^a |
| CHAMPUS/Medicare | 3.6% | 3.5% | -0.1% | -0.02 | 4.7% | 4.7% | 0.0% | 0.09 | 1.9% | 1.5% | -0.4% [*] | -0.12 ^a |
| Private Nongroup | 6.2% | 5.8% | -0.4% [*] | -0.21 | 7.9% | 7.3% | -0.6% [*] | -0.22 | 3.4% | 3.4% | 0.0% | 0.01 |
| Uninsured | 32.4% | 33.1% | 0.6% [#] | 1.43 ^a | 39.4% | 40.8% | 1.5% [*] | 1.44 ^a | 21.0% | 20.3% | -0.7% | -0.01 |
| Less than 100% of FPL | 42.16 | 44.40 | 2.24^a | | 25.49 | 26.64 | 1.15^a | | 16.67 | 17.76 | 1.09^a | |
| Employer | 17.7% | 17.6% | -0.1% | 0.33 | 17.2% | 17.5% | 0.3% | 0.27 | 18.4% | 17.7% | -0.8% | 0.06 |
| Medicaid and State | 35.5% | 37.2% | 1.7% [*] | 1.54 ^a | 24.8% | 25.3% | 0.5% | 0.41 | 51.9% | 55.1% | 3.2% [*] | 1.13 ^a |
| CHAMPUS/Medicare | 3.5% | 3.3% | -0.2% | -0.01 | 4.6% | 4.6% | 0.0% | 0.04 | 1.8% | 1.4% | -0.4% | -0.05 |
| Private Nongroup | 6.6% | 5.9% | -0.7% [#] | -0.15 | 8.8% | 7.8% | -0.9% [#] | -0.15 | 3.3% | 3.1% | -0.2% | 0.00 |
| Uninsured | 36.7% | 36.0% | -0.7% | 0.52 | 44.6% | 44.8% | 0.2% | 0.58 ^b | 24.6% | 22.8% | -1.9% [*] | -0.06 |
| 100-199% of FPL | 43.53 | 43.96 | 0.43 | | 27.9 | 28.4 | 0.45 | | 15.60 | 15.59 | -0.01 | |
| Employer | 45.3% | 43.1% | -2.2% [*] | -0.78 ^a | 44.0% | 41.5% | -2.5% [*] | -0.51 ^a | 47.7% | 46.0% | -1.6% [#] | -0.26 |
| Medicaid and State | 16.7% | 17.4% | 0.7% [#] | 0.38 ^b | 9.5% | 9.7% | 0.3% | 0.12 | 29.7% | 31.4% | 1.7% [*] | 0.26 |
| CHAMPUS/Medicare | 3.7% | 3.6% | -0.1% | -0.02 | 4.7% | 4.8% | 0.1% | 0.05 | 2.0% | 1.5% | -0.5% [#] | -0.07 ^b |
| Private Nongroup | 5.9% | 5.7% | -0.2% | -0.06 | 7.2% | 6.8% | -0.4% | -0.07 | 3.6% | 3.7% | 0.1% | 0.01 |
| Uninsured | 28.3% | 30.1% | 1.8% [*] | 0.91 ^a | 34.6% | 37.1% | 2.5% [*] | 0.86 ^a | 17.1% | 17.4% | 0.4% | 0.05 |
| 200 to 399% of FPL | 74.13 | 72.68 | -1.45^a | | 50.93 | 50.26 | -0.67 | | 23.20 | 22.42 | -0.78^a | |
| Employer | 75.3% | 74.5% | -0.8% [*] | -1.67 ^a | 73.4% | 72.7% | -0.7% | -0.83 ^a | 79.5% | 78.5% | -1.0% | -0.84 ^a |
| Medicaid and State | 3.4% | 3.7% | 0.3% [#] | 0.17 | 2.0% | 1.9% | 0.0% | -0.03 | 6.7% | 7.8% | 1.1% [*] | 0.20 ^a |
| CHAMPUS/Medicare | 2.0% | 2.1% | 0.1% | 0.05 | 2.2% | 2.4% | 0.2% | 0.07 | 1.5% | 1.4% | 0.0% | -0.02 |
| Private Nongroup | 5.2% | 5.4% | 0.2% | 0.07 | 5.5% | 5.6% | 0.1% | 0.03 | 4.5% | 4.8% | 0.4% | 0.05 |
| Uninsured | 14.1% | 14.3% | 0.2% | 0.07 | 16.9% | 17.3% | 0.4% | 0.09 | 7.9% | 7.4% | -0.4% | -0.16 |
| 400% of FPL and above | 91.03 | 91.67 | 0.64 | | 69.23 | 69.84 | 0.61 | | 21.79 | 21.83 | 0.03 | |
| Employer | 88.3% | 87.9% | -0.5% [#] | 0.15 | 87.8% | 87.4% | -0.4% | 0.27 | 89.9% | 89.3% | -0.7% | -0.12 |
| Medicaid and State | 0.6% | 0.6% | 0.0% | 0.00 | 0.4% | 0.4% | 0.0% | -0.02 | 1.3% | 1.3% | 0.1% | 0.00 |
| CHAMPUS/Medicare | 1.1% | 1.2% | 0.1% | 0.11 | 1.2% | 1.3% | 0.1% | 0.10 | 0.9% | 0.9% | 0.0% | 0.00 |
| Private Nongroup | 4.4% | 4.8% | 0.4% [*] | 0.39 ^a | 4.3% | 4.7% | 0.3% [#] | 0.26 ^a | 4.7% | 5.3% | 0.6% [#] | 0.10 ^b |
| Uninsured | 5.6% | 5.5% | 0.0% | 0.00 | 6.3% | 6.2% | -0.1% | 0.00 | 3.2% | 3.2% | 0.0% | -0.03 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% level).^b Indicates change in numbers of people is statistically significant (at the 90% level).

A-2

Health Insurance Coverage, 2002-03
Nonelderly Adults by Age
Health Insurance Unit Income

| | ADULTS AGE 19-34 | | | | ADULTS AGE 35-54 | | | | ADULTS AGE 55-64 | | | |
|--|---------------------|-------------|------------------------|-------------------|---------------------|-------------|-------------------------|-------------------|---------------------|-------------|-------------------------|------------------|
| | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | |
| | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | |
| | Income Category | | and Millions of People | | Income Category | | and Millions of People | | Income Category | | and Millions of People | |
| | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | |
| All Incomes (millions of people) | 62.3 | 62.5 | 0.2 | | 83.9 | 84.3 | 0.32 | | 27.4 | 28.4 | 0.98^b | |
| Employer | 57.4% | 55.7% | -1.7% [*] | -0.9 ^a | 72.2% | 71.1% | -1.1% [*] | -0.7 | 67.5% | 68.1% | 0.6% | 0.8 ^a |
| Medicaid and State | 7.0% | 7.6% | 0.5% [*] | 0.3 ^a | 5.1% | 5.3% | 0.2% | 0.2 | 5.6% | 5.3% | -0.3% | 0.0 |
| CHAMPUS/Medicare | 1.3% | 1.4% | 0.0% | 0.0 | 2.1% | 2.3% | 0.2% | 0.2 | 6.8% | 6.9% | 0.1% | 0.1 |
| Private Nongroup | 6.7% | 6.5% | -0.1% | -0.1 | 4.7% | 4.9% | 0.2% | 0.2 | 7.2% | 6.6% | -0.5% | -0.1 |
| Uninsured | 27.5% | 28.8% | 1.3% [*] | 0.9 ^a | 15.9% | 16.4% | 0.5% [#] | 0.5 ^b | 12.9% | 13.0% | 0.2% | 0.2 |
| Less than 200% of FPL (millions of peop | 26.6 | 27.3 | 0.7^b | | 19.9 | 20.6 | 0.7^a | | 6.9 | 7.1 | 0.2 | |
| Employer | 30.5% | 28.2% | -2.3% [*] | -0.4 ^a | 32.5% | 31.7% | -0.7% | 0.1 | 30.7% | 31.2% | 0.5% | 0.1 |
| Medicaid and State | 14.5% | 15.6% | 1.1% [*] | 0.4 ^a | 19.0% | 19.1% | 0.1% | 0.2 | 19.3% | 18.1% | -1.2% | 0.0 |
| CHAMPUS/Medicare | 2.0% | 1.8% | -0.2% | 0.0 | 4.7% | 5.1% | 0.3% | 0.1 | 15.0% | 14.9% | 0.0% | 0.0 |
| Private Nongroup | 9.0% | 8.1% | -0.9% [*] | -0.2 ^b | 5.9% | 5.7% | -0.2% | 0.0 | 9.7% | 8.9% | -0.7% | 0.0 |
| Uninsured | 44.0% | 46.3% | 2.3% [*] | 0.9 ^a | 38.0% | 38.4% | 0.4% | 0.3 ^b | 25.3% | 26.8% | 1.5% | 0.2 |
| Less than 100% of FPL | 13.4 | 14.1 | 0.7^b | | 8.8 | 9.3 | 0.4 | | 3.2 | 3.3 | 0.0 | |
| Employer | 18.0% | 17.7% | -0.3% | 0.1 | 15.0% | 15.5% | 0.5% | 0.1 | 20.0% | 22.2% | 2.2% | 0.1 |
| Medicaid and State | 20.9% | 22.4% | 1.4% | 0.3 ^b | 29.3% | 29.2% | -0.1% | 0.1 | 28.7% | 26.7% | -2.1% | -0.1 |
| CHAMPUS/Medicare | 2.4% | 1.8% | -0.5% | -0.1 | 5.3% | 5.6% | 0.4% | 0.1 | 12.3% | 13.5% | 1.2% | 0.0 |
| Private Nongroup | 10.0% | 8.7% | -1.3% | -0.1 | 6.2% | 6.1% | -0.1% | 0.0 | 10.7% | 8.9% | -1.8% | -0.1 |
| Uninsured | 48.7% | 49.4% | 0.7% | 0.4 | 44.2% | 43.5% | -0.7% | 0.1 | 28.3% | 28.8% | 0.4% | 0.0 |
| 100-199% of FPL | 13.2 | 13.2 | 0.0 | | 11.0 | 11.3 | 0.2 | | 3.7 | 3.8 | 0.2 | |
| Employer | 43.1% | 39.3% | -3.8% [*] | -0.5 ^a | 46.4% | 45.0% | -1.4% | 0.0 | 40.1% | 38.8% | -1.4% | 0.0 |
| Medicaid and State | 8.0% | 8.5% | 0.5% | 0.1 | 10.7% | 10.8% | 0.1% | 0.0 | 11.0% | 10.9% | -0.1% | 0.0 |
| CHAMPUS/Medicare | 1.5% | 1.7% | 0.1% | 0.0 | 4.3% | 4.6% | 0.3% | 0.0 | 17.4% | 16.2% | -1.2% | 0.0 |
| Private Nongroup | 8.1% | 7.5% | -0.6% [*] | -0.1 | 5.6% | 5.3% | -0.3% | 0.0 | 8.8% | 9.0% | 0.2% | 0.0 |
| Uninsured | 39.3% | 43.0% | 3.7% [*] | 0.5 ^a | 33.0% | 34.2% | 1.2% | 0.2 | 22.7% | 25.2% | 2.5% | 0.1 ^a |
| 200 to 399% of FPL (millions of people) | 19.0 | 18.9 | -0.1 | | 24.7 | 24.1 | -0.6^b | | 7.2 | 7.2 | 0.0 | |
| Employer | 70.2% | 69.0% | -1.2% | -0.3 | 76.7% | 76.2% | -0.5% | -0.6 ^b | 70.7% | 70.9% | 0.2% | 0.0 |
| Medicaid and State | 2.2% | 1.9% | -0.3% | -0.1 | 1.7% | 1.9% | 0.2% | 0.0 | 2.0% | 2.2% | 0.2% | 0.0 |
| CHAMPUS/Medicare | 1.0% | 1.4% | 0.3% [#] | 0.1 ^b | 1.7% | 1.9% | 0.2% | 0.0 | 7.4% | 6.9% | -0.5% | 0.0 |
| Private Nongroup | 5.5% | 6.2% | 0.7% [#] | 0.1 ^b | 4.9% | 4.9% | 0.0% | 0.0 | 7.4% | 6.5% | -0.8% | -0.1 |
| Uninsured | 21.1% | 21.6% | 0.5% | 0.1 | 15.0% | 15.2% | 0.1% | -0.1 | 12.5% | 13.4% | 0.9% | 0.1 |
| 400% of FPL and above (millions of peop | 16.6 | 16.2 | -0.4 | | 39.4 | 39.6 | 0.2 | | 13.3 | 14.0 | 0.8^a | |
| Employer | 86.1% | 86.8% | 0.7% | -0.2 | 89.5% | 88.4% | -1.1% [*] | -0.2 | 84.9% | 85.3% | 0.4% | 0.7 ^a |
| Medicaid and State | 0.6% | 0.5% | 0.0% | 0.0 | 0.3% | 0.3% | 0.0% | 0.0 | 0.5% | 0.4% | -0.1% | 0.0 |
| CHAMPUS/Medicare | 0.7% | 0.6% | 0.0% | 0.0 | 1.0% | 1.0% | 0.0% | 0.0 | 2.2% | 2.8% | 0.6% [*] | 0.1 ^a |
| Private Nongroup | 4.3% | 4.3% | 0.0% | 0.0 | 3.9% | 4.5% | 0.6% [*] | 0.3 ^a | 5.7% | 5.5% | -0.2% | 0.0 |
| Uninsured | 8.4% | 7.7% | -0.7% | -0.1 ^b | 5.3% | 5.8% | 0.4% [#] | 0.2 ^b | 6.6% | 5.9% | -0.7% | -0.1 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% level).^b Indicates change in numbers of people is statistically significant (at the 90% level).

A-3

Health Insurance Coverage, 2002-03
Nonelderly Adults by PARENT STATUS and
Health Insurance Unit Income

| | ALL ADULTS | | | | NON-PARENTS | | | | PARENTS | | | |
|---|--|--------------|--|-------------------|--|--------------|--|-------------------|--|-------------|--|-------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | |
| All Incomes (millions of people) | 173.6 | 175.1 | 1.5^a | | 107.2 | 108.5 | 1.37^a | | 66.4 | 66.6 | 0.16 | |
| Employer | 66.2% | 65.1% | -1.0% [*] | -0.8 | 62.5% | 61.7% | -0.8% [*] | 0.0 | 72.1% | 70.7% | -1.4% [*] | -0.8 ^b |
| Medicaid and State | 5.9% | 6.1% | 0.2% [#] | 0.5 ^a | 5.4% | 5.6% | 0.1% | 0.2 | 6.6% | 7.0% | 0.4% [#] | 0.3 ^b |
| CHAMPUS/Medicare | 2.6% | 2.7% | 0.1% | 0.3 ^b | 3.3% | 3.5% | 0.2% | 0.3 ^b | 1.4% | 1.4% | 0.0% | 0.0 |
| Private Nongroup | 5.8% | 5.8% | 0.0% | 0.1 | 6.7% | 6.6% | -0.1% | -0.1 | 4.2% | 4.4% | 0.2% | 0.1 |
| Uninsured | 19.6% | 20.3% | 0.7% [*] | 1.5 ^a | 22.0% | 22.7% | 0.6% [*] | 1.0 ^a | 15.7% | 16.4% | 0.8% [*] | 0.5 ^a |
| Less than 200% of FPL (millions of people) | 53.4 | 55.0 | 1.6^a | | 33.3 | 34.2 | 0.8^a | | 20.1 | 20.8 | 0.8^a | |
| Employer | 31.2% | 29.9% | -1.3% [*] | -0.2 | 27.3% | 26.1% | -1.2% [*] | -0.2 | 37.8% | 36.1% | -1.7% [*] | -0.1 |
| Medicaid and State | 16.8% | 17.3% | 0.5% | 0.5 ^a | 15.1% | 15.5% | 0.4% | 0.3 | 19.6% | 20.2% | 0.5% | 0.3 ^b |
| CHAMPUS/Medicare | 4.7% | 4.7% | 0.0% | 0.1 | 6.1% | 6.2% | 0.1% | 0.1 | 2.3% | 2.3% | 0.0% | 0.0 |
| Private Nongroup | 7.9% | 7.3% | -0.6% [*] | -0.2 | 9.9% | 9.2% | -0.6% [#] | -0.1 | 4.8% | 4.2% | -0.6% [#] | -0.1 |
| Uninsured | 39.4% | 40.8% | 1.5% [*] | 1.4 ^a | 41.7% | 43.0% | 1.3% [*] | 0.8 ^a | 35.5% | 37.3% | 1.8% [*] | 0.6 ^a |
| Less than 100% of FPL | 25.5 | 26.6 | 1.1^a | | 17.4 | 18.0 | 0.5 | | 8.1 | 8.7 | 0.6^a | |
| Employer | 17.2% | 17.5% | 0.3% | 0.3 | 17.3% | 17.7% | 0.4% | 0.2 | 17.0% | 17.0% | 0.1% | 0.1 |
| Medicaid and State | 24.8% | 25.3% | 0.5% | 0.4 | 21.2% | 21.6% | 0.4% | 0.2 | 32.7% | 33.0% | 0.2% | 0.2 |
| CHAMPUS/Medicare | 4.6% | 4.6% | 0.0% | 0.0 | 5.5% | 5.7% | 0.1% | 0.1 | 2.7% | 2.4% | -0.3% | 0.0 |
| Private Nongroup | 8.8% | 7.8% | -0.9% [#] | -0.1 | 10.4% | 9.5% | -1.0% | -0.1 | 5.1% | 4.4% | -0.7% | 0.0 |
| Uninsured | 44.6% | 44.8% | 0.2% | 0.6 ^b | 45.5% | 45.6% | 0.1% | 0.3 | 42.6% | 43.3% | 0.7% | 0.3 ^b |
| 100-199% of FPL | 27.9 | 28.4 | 0.4 | | 15.9 | 16.2 | 0.3 | | 12.0 | 12.2 | 0.1 | |
| Employer | 44.0% | 41.5% | -2.5% [*] | -0.5 ^a | 38.2% | 35.4% | -2.7% [*] | -0.3 ^b | 51.8% | 49.6% | -2.1% [*] | -0.2 |
| Medicaid and State | 9.5% | 9.7% | 0.3% | 0.1 | 8.4% | 8.8% | 0.3% | 0.1 | 10.8% | 11.0% | 0.2% | 0.0 |
| CHAMPUS/Medicare | 4.7% | 4.8% | 0.1% | 0.1 | 6.7% | 6.7% | 0.0% | 0.0 | 2.1% | 2.3% | 0.2% | 0.0 |
| Private Nongroup | 7.2% | 6.8% | -0.4% | -0.1 | 9.2% | 9.0% | -0.3% | 0.0 | 4.6% | 4.0% | -0.5% | -0.1 |
| Uninsured | 34.6% | 37.1% | 2.5% [*] | 0.9 ^a | 37.5% | 40.1% | 2.6% [*] | 0.5 ^a | 30.8% | 33.1% | 2.3% [*] | 0.3 ^a |
| 200 to 399% of FPL (millions of people) | 50.9 | 50.3 | -0.7 | | 29.3 | 29.2 | -0.1 | | 21.6 | 21.0 | -0.6^b | |
| Employer | 73.4% | 72.7% | -0.7% | -0.8 ^a | 67.2% | 66.7% | -0.5% | -0.2 | 81.8% | 81.1% | -0.7% | -0.6 ^a |
| Medicaid and State | 2.0% | 1.9% | 0.0% | 0.0 | 2.1% | 1.9% | -0.2% | -0.1 | 1.8% | 2.0% | 0.2% | 0.0 |
| CHAMPUS/Medicare | 2.2% | 2.4% | 0.2% | 0.1 | 2.9% | 3.2% | 0.3% | 0.1 | 1.3% | 1.3% | 0.0% | 0.0 |
| Private Nongroup | 5.5% | 5.6% | 0.1% | 0.0 | 6.5% | 6.3% | -0.2% | -0.1 | 4.0% | 4.6% | 0.6% [#] | 0.1 |
| Uninsured | 16.9% | 17.3% | 0.4% | 0.1 | 21.2% | 21.9% | 0.6% | 0.2 | 11.1% | 11.0% | -0.1% | -0.1 |
| 400% of FPL and above (millions of people) | 69.2 | 69.8 | 0.6 | | 44.5 | 45.1 | 0.6 | | 24.7 | 24.7 | 0.0 | |
| Employer | 87.8% | 87.4% | -0.4% | 0.3 | 85.7% | 85.4% | -0.4% | 0.4 | 91.5% | 91.1% | -0.4% | -0.1 |
| Medicaid and State | 0.4% | 0.4% | 0.0% | 0.0 | 0.4% | 0.4% | 0.0% | 0.0 | 0.3% | 0.3% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 1.2% | 1.3% | 0.1% | 0.1 | 1.4% | 1.6% | 0.2% | 0.1 | 0.7% | 0.7% | 0.0% | 0.0 |
| Private Nongroup | 4.3% | 4.7% | 0.3% [#] | 0.3 ^a | 4.5% | 4.8% | 0.2% | 0.1 | 3.9% | 4.4% | 0.5% [#] | 0.1 ^b |
| Uninsured | 6.3% | 6.2% | -0.1% | 0.0 | 7.8% | 7.8% | 0.0% | 0.0 | 3.5% | 3.4% | -0.1% | 0.0 |

Source: Urban Institute, 2003. Based on data from March Current Population Surveys, 2003, 2004
Note: Excludes persons aged 65 and older and those in the Armed Forces.

- * Indicates change in percent of people is statistically significant (at the 95% confidence level).
- # Indicates change in percent of people is statistically significant (at the 90% confidence level).
- ^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).
- ^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

A-4

Health Insurance Coverage, 2002-03
Nonelderly Adults
Health Insurance Unit Income

| | ALL ADULTS | | | | ALL MEN | | | | ALL WOMEN | | | |
|---|---------------------|-----------------|------------------------|-------------------|---------------------|-----------------|------------------------|------------------|---------------------|-----------------|------------------------|-------------------|
| | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | |
| | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | |
| | Income Category | Income Category | and Millions of People | | Income Category | Income Category | and Millions of People | | Income Category | Income Category | and Millions of People | |
| | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | |
| All Incomes (millions of people) | 173.6 | 175.1 | 1.5^b | | 85.1 | 86.0 | 0.90 | | 88.5 | 89.1 | 0.64 | |
| Employer | 66.2% | 65.1% | -1.0% [*] | -0.8 | 66.1% | 65.1% | -1.0% [*] | -0.3 | 66.3% | 65.2% | -1.1% [*] | -0.5 |
| Medicaid and State | 5.9% | 6.1% | 0.2% [#] | 0.5 ^a | 4.4% | 4.6% | 0.2% | 0.3 ^b | 7.4% | 7.6% | 0.2% | 0.2 |
| CHAMPUS/Medicare | 2.6% | 2.7% | 0.1% | 0.3 ^b | 2.6% | 2.7% | 0.1% | 0.1 | 2.6% | 2.7% | 0.1% | 0.1 |
| Private Nongroup | 5.8% | 5.8% | 0.0% | 0.1 | 5.4% | 5.5% | 0.1% | 0.1 | 6.1% | 6.0% | -0.1% | -0.1 |
| Uninsured | 19.6% | 20.3% | 0.7% [*] | 1.5 ^a | 21.6% | 22.1% | 0.5% | 0.6 ^a | 17.7% | 18.5% | 0.9% [*] | 0.9 ^a |
| Less than 200% of FPL (millions of people) | 53.4 | 55.0 | 1.6^a | | 24.7 | 25.8 | 1.1^a | | 28.7 | 29.2 | 0.5 | |
| Employer | 31.2% | 29.9% | -1.3% [*] | -0.2 | 30.8% | 29.8% | -1.1% | 0.1 | 31.6% | 30.0% | -1.6% [*] | -0.3 |
| Medicaid and State | 16.8% | 17.3% | 0.5% | 0.5 ^a | 12.7% | 13.2% | 0.5% | 0.3 ^a | 20.3% | 20.8% | 0.5% | 0.3 |
| CHAMPUS/Medicare | 4.7% | 4.7% | 0.0% | 0.1 | 5.0% | 5.1% | 0.2% | 0.1 | 4.4% | 4.3% | -0.1% | 0.0 |
| Private Nongroup | 7.9% | 7.3% | -0.6% [*] | -0.2 | 7.3% | 6.7% | -0.6% | -0.1 | 8.5% | 7.9% | -0.7% [#] | -0.1 |
| Uninsured | 39.4% | 40.8% | 1.5% [*] | 1.4 ^a | 44.2% | 45.2% | 1.0% | 0.7 ^a | 35.2% | 37.0% | 1.8% [*] | 0.7 ^a |
| Less than 100% of FPL | 25.5 | 26.6 | 1.1^a | | 11.5 | 12.1 | 0.6^b | | 14.0 | 14.6 | 0.5 | |
| Employer | 17.2% | 17.5% | 0.3% | 0.3 | 17.9% | 18.5% | 0.6% | 0.2 | 16.7% | 16.7% | 0.0% | 0.1 |
| Medicaid and State | 24.8% | 25.3% | 0.5% | 0.4 | 18.9% | 19.7% | 0.8% | 0.2 | 29.6% | 29.9% | 0.3% | 0.2 |
| CHAMPUS/Medicare | 4.6% | 4.6% | 0.0% | 0.0 | 5.0% | 4.9% | -0.1% | 0.0 | 4.3% | 4.3% | 0.0% | 0.0 |
| Private Nongroup | 8.8% | 7.8% | -0.9% [#] | -0.1 | 8.2% | 7.7% | -0.5% | 0.0 | 9.2% | 7.9% | -1.3% [#] | -0.1 |
| Uninsured | 44.6% | 44.8% | 0.2% | 0.6 ^b | 50.0% | 49.2% | -0.8% | 0.2 | 40.1% | 41.2% | 1.0% | 0.4 |
| 100-199% of FPL | 27.9 | 28.4 | 0.4 | | 13.3 | 13.7 | 0.4^b | | 14.7 | 14.7 | 0.0 | |
| Employer | 44.0% | 41.5% | -2.5% [*] | -0.5 ^a | 42.0% | 39.7% | -2.3% [*] | -0.1 | 45.9% | 43.2% | -2.6% [*] | -0.4 ^a |
| Medicaid and State | 9.5% | 9.7% | 0.3% | 0.1 | 7.2% | 7.5% | 0.2% | 0.1 | 11.5% | 11.9% | 0.4% | 0.1 |
| CHAMPUS/Medicare | 4.7% | 4.8% | 0.1% | 0.1 | 5.0% | 5.4% | 0.4% | 0.1 | 4.4% | 4.3% | -0.1% | 0.0 |
| Private Nongroup | 7.2% | 6.8% | -0.4% | -0.1 | 6.5% | 5.8% | -0.7% | -0.1 | 7.8% | 7.8% | -0.1% | 0.0 |
| Uninsured | 34.6% | 37.1% | 2.5% [*] | 0.9 ^a | 39.3% | 41.7% | 2.4% [*] | 0.5 ^a | 30.4% | 32.8% | 2.4% [*] | 0.4 ^a |
| 200 to 399% of FPL (millions of people) | 50.9 | 50.3 | -0.7 | | 25.5 | 25.0 | -0.5 | | 25.5 | 25.3 | -0.2 | |
| Employer | 73.4% | 72.7% | -0.7% | -0.8 ^a | 70.6% | 70.3% | -0.3% | -0.4 | 76.2% | 75.0% | -1.1% [#] | -0.4 |
| Medicaid and State | 2.0% | 1.9% | 0.0% | 0.0 | 1.8% | 1.8% | 0.0% | 0.0 | 2.1% | 2.1% | -0.1% | 0.0 |
| CHAMPUS/Medicare | 2.2% | 2.4% | 0.2% | 0.1 | 2.2% | 2.2% | -0.1% | 0.0 | 2.3% | 2.7% | 0.4% [#] | 0.1 ^b |
| Private Nongroup | 5.5% | 5.6% | 0.1% | 0.0 | 5.3% | 5.6% | 0.2% | 0.0 | 5.6% | 5.6% | 0.0% | 0.0 |
| Uninsured | 16.9% | 17.3% | 0.4% | 0.1 | 20.0% | 20.1% | 0.1% | -0.1 | 13.8% | 14.6% | 0.8% | 0.2 |
| 400% of FPL and above (millions of people) | 69.2 | 69.8 | 0.6 | | 35.0 | 35.3 | 0.3 | | 34.3 | 34.6 | 0.3 | |
| Employer | 87.8% | 87.4% | -0.4% | 0.3 | 87.7% | 87.1% | -0.6% | 0.1 | 87.9% | 87.7% | -0.2% | 0.2 |
| Medicaid and State | 0.4% | 0.4% | 0.0% | 0.0 | 0.4% | 0.3% | 0.0% | 0.0 | 0.4% | 0.4% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 1.2% | 1.3% | 0.1% | 0.1 | 1.1% | 1.2% | 0.2% | 0.1 | 1.3% | 1.4% | 0.1% | 0.0 |
| Private Nongroup | 4.3% | 4.7% | 0.3% [#] | 0.3 ^a | 4.2% | 4.7% | 0.4% [#] | 0.2 ^b | 4.4% | 4.7% | 0.2% | 0.0 |
| Uninsured | 6.3% | 6.2% | -0.1% | 0.0 | 6.7% | 6.7% | 0.0% | 0.0 | 5.9% | 5.8% | -0.1% | 0.0 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% level).^b Indicates change in numbers of people is statistically significant (at the 90% level).

A-5

Health Insurance Coverage, 2002-03

Nonelderly by Race/Ethnicity and Health Insurance Unit Income

| | WHITE ONLY (NON-HISPANIC) | | | | BLACK ONLY (NON-HISPANIC) | | | | HISPANIC | | | | OTHER | | | |
|---|--|--------------|--|-------------------|--|-------------|--|-------------------|--|-------------|--|-------------------|--|-------------|--|-------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2002 | 2003 | 2000-03 | | 2002 | 2003 | 2000-03 | | 2002 | 2003 | 2000-03 | | 2002 | 2003 | 2000-03 | |
| All Incomes (millions of people) | 165.8 | 165.9 | 0.1 | | 31.6 | 32.0 | 0.4 ^a | | 37.2 | 38.2 | 1.0 ^a | | 16.2 | 16.6 | 0.4 | |
| Employer | 72.7% | 71.4% | -1.3% [*] | -2.1 ^a | 52.9% | 52.1% | -0.9% | -0.1 | 43.8% | 42.6% | -1.2% [#] | 0.0 | 60.7% | 60.5% | -0.2% | 0.2 |
| Medicaid and State | 6.5% | 7.0% | 0.5% [*] | 0.8 ^a | 19.8% | 21.3% | 1.5% [*] | 0.6 ^a | 17.7% | 18.9% | 1.2% [*] | 0.6 ^a | 11.0% | 11.1% | 0.1% | 0.1 |
| CHAMPUS/Medicare | 2.2% | 2.3% | 0.1% | 0.2 | 3.1% | 2.9% | -0.1% | 0.0 | 1.6% | 1.4% | -0.1% | 0.0 | 2.3% | 2.2% | -0.2% | 0.0 |
| Private Nongroup | 6.2% | 6.4% | 0.2% | 0.3 | 2.6% | 2.7% | 0.1% | 0.0 | 2.8% | 2.7% | -0.1% | 0.0 | 6.7% | 6.0% | -0.7% | -0.1 |
| Uninsured | 12.5% | 12.9% | 0.5% [*] | 0.8 ^a | 21.6% | 21.0% | -0.6% | -0.1 | 34.1% | 34.3% | 0.2% | 0.4 ^b | 19.3% | 20.2% | 0.9% | 0.2 ^b |
| Less than 200% of FPL (millions of people) | 41.4 | 42.6 | 1.2 ^a | | 16.8 | 17.3 | 0.5 ^a | | 21.6 | 22.5 | 0.9 | | 5.8 | 5.9 | 0.1 | |
| Employer | 36.6% | 35.4% | -1.3% [*] | -0.1 | 29.3% | 28.0% | -1.2% | -0.1 | 24.9% | 23.1% | -1.8% [*] | -0.2 | 29.2% | 27.7% | -1.5% | -0.1 |
| Medicaid and State | 21.9% | 22.7% | 0.9% [#] | 0.6 ^a | 34.4% | 36.5% | 2.1% [*] | 0.5 ^a | 27.4% | 29.3% | 1.8% [*] | 0.7 ^a | 25.3% | 26.4% | 1.1% | 0.1 |
| CHAMPUS/Medicare | 4.6% | 4.6% | 0.0% | 0.1 | 3.8% | 3.5% | -0.3% | 0.0 | 1.7% | 1.6% | -0.2% | 0.0 | 3.5% | 3.1% | -0.4% | 0.0 |
| Private Nongroup | 9.1% | 8.9% | -0.2% | 0.0 | 3.1% | 2.7% | -0.3% | 0.0 | 2.5% | 2.0% | -0.5% [#] | -0.1 | 9.2% | 7.3% | -1.9% [*] | -0.1 ^a |
| Uninsured | 27.8% | 28.5% | 0.6% | 0.6 ^a | 29.5% | 29.3% | -0.2% | 0.1 | 43.4% | 44.1% | 0.6% | 0.5 ^a | 32.8% | 35.5% | 2.7% [#] | 0.2 ^b |
| Less than 100% of FPL | 18.4 | 19.3 | 0.9 ^a | | 10.1 | 10.5 | 0.4 | | 10.7 | 11.4 | 0.7 | | 3.0 | 3.2 | 0.2 | |
| Employer | 21.6% | 21.1% | -0.5% | 0.1 | 17.1% | 16.2% | -0.9% | 0.0 | 12.2% | 13.4% | 1.3% | 0.2 ^b | 15.8% | 15.7% | -0.1% | 0.0 |
| Medicaid and State | 31.1% | 32.0% | 0.9% | 0.4 ^b | 43.1% | 46.5% | 3.4% [*] | 0.5 ^a | 37.0% | 38.9% | 1.9% | 0.5 ^a | 31.8% | 31.8% | 0.1% | 0.1 |
| CHAMPUS/Medicare | 4.5% | 4.4% | -0.1% | 0.0 | 3.5% | 3.1% | -0.4% | 0.0 | 1.9% | 1.7% | -0.2% | 0.0 | 2.8% | 2.7% | -0.1% | 0.0 |
| Private Nongroup | 10.5% | 9.7% | -0.8% | -0.1 | 3.2% | 2.4% | -0.7% | -0.1 | 2.1% | 1.9% | -0.2% | 0.0 | 10.3% | 9.1% | -1.2% | 0.0 |
| Uninsured | 32.3% | 32.8% | 0.5% | 0.4 | 33.1% | 31.8% | -1.4% | 0.0 | 46.8% | 44.0% | -2.8% [#] | 0.0 | 39.3% | 40.6% | 1.3% | 0.1 |
| 100-199% of FPL | 23.0 | 23.2 | 0.3 | | 6.8 | 6.8 | 0.1 | | 10.9 | 11.1 | 0.2 | | 2.9 | 2.7 | -0.1 | |
| Employer | 48.8% | 47.2% | -1.5% [*] | -0.2 | 47.4% | 46.2% | -1.2% | 0.0 | 37.4% | 33.0% | -4.4% [*] | -0.4 ^a | 43.2% | 41.6% | -1.6% | -0.1 |
| Medicaid and State | 14.5% | 15.0% | 0.6% | 0.2 | 21.4% | 21.1% | -0.3% | 0.0 | 18.0% | 19.4% | 1.3% | 0.2 | 18.5% | 20.0% | 1.5% | 0.0 |
| CHAMPUS/Medicare | 4.6% | 4.7% | 0.1% | 0.0 | 4.2% | 4.0% | -0.2% | 0.0 | 1.6% | 1.4% | -0.2% | 0.0 | 4.2% | 3.5% | -0.6% | 0.0 |
| Private Nongroup | 8.0% | 8.2% | 0.3% | 0.1 | 2.9% | 3.2% | 0.3% | 0.0 | 2.9% | 2.1% | -0.7% [#] | -0.1 ^b | 8.1% | 5.3% | -2.9% [*] | -0.1 ^a |
| Uninsured | 24.2% | 24.8% | 0.6% | 0.2 | 24.1% | 25.5% | 1.4% | 0.1 | 40.1% | 44.1% | 4.0% [*] | 0.5 ^a | 26.1% | 29.7% | 3.6% [#] | 0.1 |
| 200 to 399% of FPL (millions of people) | 50.8 | 49.7 | -1.1 ^a | | 8.6 | 8.3 | -0.3 | | 10.1 | 10.0 | -0.2 | | 4.6 | 4.6 | 0.1 | |
| Employer | 78.4% | 76.8% | -1.7% [*] | -1.7 ^a | 74.8% | 75.0% | 0.3% | -0.2 | 63.4% | 64.5% | 1.1% | 0.0 | 68.0% | 70.6% | 2.6% | 0.2 |
| Medicaid and State | 2.5% | 3.1% | 0.6% [*] | 0.3 ^a | 4.7% | 5.0% | 0.3% | 0.0 | 6.1% | 5.4% | -0.7% | -0.1 | 5.8% | 5.0% | -0.8% | 0.0 |
| CHAMPUS/Medicare | 2.0% | 2.3% | 0.3% [#] | 0.1 | 2.2% | 2.4% | 0.3% | 0.0 | 1.5% | 1.2% | -0.2% | 0.0 | 2.9% | 1.8% | -1.1% [*] | 0.0 ^a |
| Private Nongroup | 6.0% | 6.1% | 0.1% | 0.0 | 2.2% | 3.1% | 0.8% [#] | 0.1 ^b | 3.0% | 3.3% | 0.4% | 0.0 | 6.1% | 6.3% | 0.1% | 0.0 |
| Uninsured | 11.1% | 11.8% | 0.7% [*] | 0.3 | 16.1% | 14.4% | -1.7% [#] | -0.2 ^a | 26.1% | 25.5% | -0.6% | -0.1 | 17.2% | 16.4% | -0.9% | 0.0 |
| 400%+ of FPL (millions of people) | 73.6 | 73.6 | 0.0 | | 6.2 | 6.3 | 0.1 | | 5.4 | 5.7 | 0.3 | | 5.8 | 6.0 | 0.2 | |
| Employer | 89.0% | 88.6% | -0.4% | -0.3 | 86.8% | 87.6% | 0.8% | 0.2 | 82.7% | 81.2% | -1.4% | 0.2 | 86.6% | 85.2% | -1.5% | 0.1 |
| Medicaid and State | 0.5% | 0.5% | -0.1% | -0.1 | 1.3% | 1.1% | -0.1% | 0.0 | 0.8% | 1.7% | 1.0% [*] | 0.1 ^a | 0.6% | 0.7% | 0.1% | 0.0 |
| CHAMPUS/Medicare | 1.0% | 1.1% | 0.1% | 0.1 | 2.4% | 2.1% | -0.3% | 0.0 | 1.1% | 1.3% | 0.1% | 0.0 | 0.8% | 1.6% | 0.8% [*] | 0.0 ^a |
| Private Nongroup | 4.7% | 5.1% | 0.4% [*] | 0.3 ^a | 1.9% | 2.0% | 0.2% | 0.0 | 3.8% | 4.5% | 0.7% | 0.1 | 4.6% | 4.6% | -0.1% | 0.0 |
| Uninsured | 4.8% | 4.7% | -0.1% | 0.0 | 7.7% | 7.1% | -0.5% | 0.0 | 11.7% | 11.3% | -0.4% | 0.0 | 7.4% | 8.0% | 0.6% | 0.1 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

A-6

Health Insurance Coverage, 2002-03

Nonelderly by Region and

Health Insurance Unit Income

| | NORTHEAST | | | | MIDWEST | | | | SOUTH | | | | WEST | | | |
|---|--|-------------|--|------------------|--|-------------|--|-------------------|--|-------------|--|------------------|--|-------------|--|-------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | | 2002 | 2003 | 2002-03 | |
| | | | | | | | | | | | | | | | | |
| All Incomes (millions of people) | 46.8 | 46.5 | -0.3 | | 56.8 | 56.9 | 0.0 | | 89.0 | 90.4 | 1.5^a | | 58.3 | 58.9 | 0.6 | |
| Employer | 68.5% | 68.4% | -0.2% | -0.3 | 71.5% | 70.3% | -1.2% * | -0.7 | 61.8% | 60.4% | -1.4% * | -0.3 | 61.4% | 59.6% | -1.9% * | -0.7 |
| Medicaid and State | 10.8% | 11.1% | 0.3% | 0.1 | 8.4% | 9.0% | 0.6% * | 0.3 ^a | 10.3% | 11.0% | 0.8% * | 0.8 ^a | 10.9% | 12.1% | 1.2% * | 0.8 ^a |
| CHAMPUS/Medicare | 1.3% | 1.4% | 0.1% | 0.0 | 1.6% | 1.8% | 0.2% * | 0.1 ^a | 3.0% | 3.1% | 0.0% | 0.1 | 2.4% | 2.1% | -0.2% | -0.1 |
| Private Nongroup | 4.4% | 4.4% | 0.0% | 0.0 | 5.3% | 5.3% | 0.0% | 0.0 | 5.1% | 5.1% | 0.0% | 0.1 | 6.2% | 6.4% | 0.3% | 0.2 |
| Uninsured | 15.0% | 14.8% | -0.2% | -0.1 | 13.2% | 13.5% | 0.4% | 0.2 | 19.9% | 20.5% | 0.6% # | 0.8 ^a | 19.1% | 19.7% | 0.6% | 0.5 ^b |
| Less than 200% of FPL (millions of people) | 14.4 | 14.5 | 0.1 | | 17.1 | 17.7 | 0.5^b | | 32.9 | 34.4 | 1.4 | | 21.2 | 21.8 | 0.6 | |
| Employer | 32.5% | 32.3% | -0.1% | 0.0 | 37.3% | 35.7% | -1.6% # | -0.1 | 30.0% | 28.7% | -1.3% * | 0.0 | 29.5% | 27.1% | -2.5% * | -0.4 ^b |
| Medicaid and State | 30.9% | 30.6% | -0.2% | 0.0 | 24.4% | 25.8% | 1.4% * | 0.4 ^a | 24.6% | 25.7% | 1.1% # | 0.7 ^a | 26.0% | 28.9% | 3.0% * | 0.8 ^a |
| CHAMPUS/Medicare | 2.6% | 2.6% | -0.1% | 0.0 | 3.4% | 3.7% | 0.3% | 0.1 | 4.4% | 4.1% | -0.3% | 0.0 | 3.3% | 2.9% | -0.3% | -0.1 |
| Private Nongroup | 5.5% | 5.3% | -0.2% | 0.0 | 7.6% | 6.6% | -0.9% * | -0.1 ^b | 5.4% | 5.5% | 0.0% | 0.1 | 7.0% | 6.1% | -0.9% * | -0.1 |
| Uninsured | 28.5% | 29.1% | 0.6% | 0.1 | 27.4% | 28.2% | 0.8% | 0.3 ^b | 35.6% | 36.0% | 0.4% | 0.7 ^a | 34.3% | 35.0% | 0.7% | 0.4 ^b |
| Less than 100% of FPL | 7.3 | 7.4 | 0.1 | | 8.1 | 8.7 | 0.6^a | | 16.5 | 17.6 | 1.1 | | 10.2 | 10.7 | 0.4 | |
| Employer | 18.3% | 18.4% | 0.1% | 0.0 | 20.3% | 20.4% | 0.1% | 0.1 | 16.7% | 16.6% | -0.1% | 0.2 | 16.9% | 16.3% | -0.5% | 0.0 |
| Medicaid and State | 41.0% | 41.0% | 0.0% | 0.1 | 34.9% | 37.0% | 2.1% | 0.4 ^a | 33.8% | 35.3% | 1.5% | 0.6 ^a | 34.9% | 37.9% | 2.9% # | 0.5 ^a |
| CHAMPUS/Medicare | 2.6% | 2.5% | -0.1% | 0.0 | 4.0% | 3.7% | -0.3% | 0.0 | 4.3% | 4.1% | -0.2% | 0.0 | 2.5% | 2.3% | -0.2% | 0.0 |
| Private Nongroup | 6.2% | 6.1% | -0.1% | 0.0 | 8.2% | 6.3% | -1.9% * | -0.1 | 5.4% | 5.2% | -0.2% | 0.0 | 7.5% | 6.6% | -0.8% | -0.1 |
| Uninsured | 31.9% | 32.0% | 0.1% | 0.1 | 32.6% | 32.6% | 0.0% | 0.2 | 39.8% | 38.9% | -1.0% | 0.3 | 38.3% | 36.9% | -1.4% | 0.0 |
| 100-199% of FPL | 7.2 | 7.1 | -0.1 | | 9.0 | 9.0 | 0.0 | | 16.4 | 16.7 | 0.4 | | 10.9 | 11.1 | 0.2 | |
| Employer | 46.8% | 46.9% | 0.1% | 0.0 | 52.5% | 50.5% | -2.0% # | -0.2 | 43.3% | 41.4% | -2.0% * | -0.2 | 41.4% | 37.4% | -4.1% * | -0.4 ^a |
| Medicaid and State | 20.6% | 19.8% | -0.8% | -0.1 | 15.0% | 15.0% | 0.0% | 0.0 | 15.4% | 15.7% | 0.3% | 0.1 | 17.6% | 20.4% | 2.8% * | 0.4 ^a |
| CHAMPUS/Medicare | 2.7% | 2.7% | 0.0% | 0.0 | 2.9% | 3.6% | 0.7% # | 0.1 ^b | 4.4% | 4.1% | -0.3% | 0.0 | 4.0% | 3.5% | -0.5% | 0.0 |
| Private Nongroup | 4.8% | 4.5% | -0.3% | 0.0 | 7.0% | 6.9% | -0.1% | 0.0 | 5.5% | 5.7% | 0.2% | 0.1 | 6.5% | 5.6% | -0.9% | -0.1 |
| Uninsured | 25.1% | 26.1% | 1.0% | 0.1 | 22.7% | 24.0% | 1.3% | 0.1 | 31.4% | 33.1% | 1.7% # | 0.4 ^a | 30.5% | 33.1% | 2.6% * | 0.4 ^a |
| 200 to 399% of FPL (millions of people) | 13.1 | 12.7 | -0.4 | | 18.2 | 17.5 | -0.7^a | | 26.2 | 26.3 | 0.1 | | 16.6 | 16.1 | -0.5 | |
| Employer | 76.0% | 75.5% | -0.5% | -0.3 | 81.6% | 80.2% | -1.4% * | -0.8 ^a | 73.2% | 72.7% | -0.5% | -0.1 | 71.3% | 70.6% | -0.7% | -0.4 ^b |
| Medicaid and State | 3.9% | 4.6% | 0.8% * | 0.1 | 2.6% | 2.6% | 0.0% | 0.0 | 3.2% | 3.7% | 0.5% # | 0.1 ^b | 4.3% | 4.3% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 1.1% | 1.3% | 0.2% | 0.0 | 1.1% | 1.4% | 0.3% | 0.0 | 2.7% | 3.1% | 0.3% | 0.1 | 2.5% | 2.0% | -0.6% # | -0.1 ^a |
| Private Nongroup | 4.8% | 5.1% | 0.3% | 0.0 | 4.9% | 5.5% | 0.7% # | 0.1 | 5.0% | 4.6% | -0.4% | -0.1 | 6.0% | 6.7% | 0.6% | 0.1 |
| Uninsured | 14.2% | 13.5% | -0.7% | -0.1 | 9.8% | 10.3% | 0.5% | 0.0 | 15.9% | 16.0% | 0.1% | 0.0 | 15.8% | 16.5% | 0.7% | 0.0 |
| 400%+ of FPL (millions of people) | 19.2 | 19.3 | 0.0 | | 21.5 | 21.7 | 0.2 | | 29.8 | 29.8 | 0.0 | | 20.5 | 21.0 | 0.5 | |
| Employer | 90.5% | 90.8% | 0.3% | 0.1 | 90.2% | 90.4% | 0.2% | 0.2 | 86.9% | 86.1% | -0.7% | -0.2 | 86.4% | 84.9% | -1.4% * | 0.1 |
| Medicaid and State | 0.5% | 0.7% | 0.2% # | 0.0 ^b | 0.6% | 0.5% | -0.1% | 0.0 | 0.6% | 0.6% | -0.1% | 0.0 | 0.7% | 0.7% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 0.4% | 0.5% | 0.1% | 0.0 | 0.6% | 0.7% | 0.2% | 0.0 | 1.8% | 1.8% | 0.0% | 0.0 | 1.3% | 1.5% | 0.2% | 0.0 |
| Private Nongroup | 3.2% | 3.2% | 0.0% | 0.0 | 3.9% | 4.1% | 0.2% | 0.1 | 4.8% | 5.1% | 0.3% | 0.1 | 5.5% | 6.6% | 1.2% * | 0.3 ^a |
| Uninsured | 5.3% | 4.8% | -0.5% | -0.1 | 4.7% | 4.3% | -0.5% | -0.1 | 5.9% | 6.4% | 0.5% | 0.1 | 6.2% | 6.3% | 0.1% | 0.0 |

Source: Urban Institute, 2003. Based on data from March Current Population Surveys, 2003, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

A-7

Health Insurance Coverage, 2002-2003

Working Population by

Health Insurance Unit Income

| | All Workers | | | | Self-Employed | | | | Workers in Small Firms (Less than 25 people) | | | | Workers in Medium Firms (25-999 people) | | | | Workers in Large Firms (1000 or more people) | | | |
|---|---------------------|--------------|-------------------|-------------|---------------------|-------------|-------------------|-------------|--|-------------|-------------------|------------|--|-------------|-------------------|-------------|---|-------------|-------------------|-------------|
| | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | | Coverage | | Change in | |
| | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | | Distribution within | | Percentage Points | |
| | Income Category | 2002 | 2003 | 2002-03 | Income Category | 2002 | 2003 | 2002-03 | Income Category | 2002 | 2003 | 2002-03 | Income Category | 2002 | 2003 | 2002-03 | Income Category | 2002 | 2003 | 2002-03 |
| All Incomes (millions of people) | 142.1 | 141.8 | -0.3 | -0.3 | 13.3 | 13.5 | 0.2 | 0.2 | 29.4 | 30.3 | 0.8 | 0.8 | 45.3 | 44.2 | -1.1 | -1.1 | 54.1 | 53.8 | -0.3 | -0.3 |
| Employer | 72.4% | 71.5% | -0.8% * | -1.4 | 50.7% | 50.5% | -0.2% | 0.1 | 55.5% | 54.6% | -0.9% | 0.2 | 77.4% | 76.3% | -1.1% * | -1.3 | 82.7% | 82.5% | -0.2% | -0.3 |
| Medicaid and State | 2.9% | 3.0% | 0.0% | 0.0 | 2.5% | 2.2% | -0.3% | 0.0 | 4.7% | 4.6% | -0.1% | 0.0 | 2.7% | 3.0% | 0.3% | 0.1 | 2.3% | 2.3% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 1.1% | 1.1% | 0.1% | 0.1 | 1.3% | 1.7% | 0.4% | 0.1 | 1.3% | 1.4% | 0.0% | 0.0 | 1.0% | 0.8% | -0.2% | -0.1 | 1.0% | 1.1% | 0.1% | 0.1 |
| Private Nongroup | 5.5% | 5.6% | 0.1% | 0.1 | 19.1% | 19.2% | 0.1% | 0.1 | 7.6% | 7.2% | -0.3% | 0.0 | 3.4% | 3.5% | 0.1% | 0.0 | 2.9% | 3.0% | 0.1% | 0.0 |
| Uninsured | 18.1% | 18.7% | 0.7% * | 0.9 | 26.3% | 26.4% | 0.0% | 0.1 | 30.9% | 32.2% | 1.3% * | 0.7 | 15.6% | 16.4% | 0.8% * | 0.2 | 11.1% | 11.1% | 0.0% | 0.0 |
| Less than 200% of FPL (millions of people) | 33.7 | 34.1 | 0.4 | 0.4 | 3.0 | 3.0 | 0.0 | 0.0 | 10.1 | 10.6 | 0.5 | 0.5 | 10.1 | 10.2 | 0.0 | 0.0 | 10.4 | 10.3 | -0.1 | -0.1 |
| Employer | 38.3% | 36.8% | -1.6% * | -0.4 | 23.2% | 23.0% | -0.2% | 0.0 | 26.4% | 25.3% | -1.1% | 0.0 | 43.9% | 42.3% | -1.6% | -0.2 | 48.9% | 47.0% | -1.9% # | -0.2 |
| Medicaid and State | 10.0% | 10.1% | 0.2% | 0.1 | 7.3% | 7.2% | -0.1% | 0.0 | 11.1% | 10.7% | -0.4% | 0.0 | 9.4% | 10.7% | 1.2% # | 0.1 | 10.1% | 9.9% | -0.2% | 0.0 |
| CHAMPUS/Medicare | 1.4% | 1.5% | 0.1% | 0.0 | 2.0% | 2.2% | 0.2% | 0.0 | 1.4% | 1.4% | 0.0% | 0.0 | 1.5% | 1.3% | -0.2% | 0.0 | 1.2% | 1.6% | 0.4% | 0.0 |
| Private Nongroup | 8.5% | 7.8% | -0.7% * | -0.2 | 19.2% | 17.4% | -1.8% | -0.1 | 8.6% | 7.7% | -0.9% | -0.1 | 6.3% | 6.2% | -0.1% | 0.0 | 7.6% | 6.9% | -0.7% | -0.1 |
| Uninsured | 41.7% | 43.8% | 2.0% * | 0.8 | 48.3% | 50.2% | 1.9% | 0.0 | 52.5% | 54.9% | 2.4% * | 0.5 | 38.9% | 39.6% | 0.7% | 0.1 | 32.2% | 34.7% | 2.5% * | 0.2 |
| Less than 100% of FPL | 11.9 | 12.0 | 0.1 | 0.1 | 1.4 | 1.3 | -0.1 | -0.1 | 3.8 | 3.9 | 0.1 | 0.1 | 3.1 | 3.1 | 0.0 | 0.0 | 3.7 | 3.7 | 0.0 | 0.0 |
| Employer | 22.6% | 23.1% | 0.5% | 0.1 | 16.7% | 16.3% | -0.4% | 0.0 | 15.0% | 15.2% | 0.2% | 0.1 | 24.6% | 24.7% | 0.1% | 0.0 | 31.2% | 30.6% | -0.6% | 0.0 |
| Medicaid and State | 16.4% | 16.4% | 0.0% | 0.0 | 9.8% | 8.5% | -1.4% | 0.0 | 17.4% | 16.2% | -1.1% | 0.0 | 17.5% | 19.7% | 2.2% | 0.1 | 16.9% | 16.6% | -0.3% | 0.0 |
| CHAMPUS/Medicare | 1.6% | 1.5% | -0.1% | 0.0 | 2.1% | 1.7% | -0.4% | 0.0 | 1.6% | 1.4% | -0.2% | 0.0 | 1.7% | 1.6% | 0.0% | 0.0 | 1.3% | 1.3% | 0.0% | 0.0 |
| Private Nongroup | 10.5% | 9.5% | -1.0% | -0.1 | 20.5% | 19.2% | -1.3% | 0.0 | 9.3% | 8.6% | -0.6% | 0.0 | 9.1% | 8.0% | -1.1% | 0.0 | 9.1% | 8.3% | -0.8% | 0.0 |
| Uninsured | 48.9% | 49.5% | 0.6% | 0.1 | 50.8% | 54.3% | 3.5% | 0.0 | 56.8% | 56.6% | -0.2% | 0.0 | 47.1% | 46.0% | -1.1% | 0.0 | 41.6% | 43.3% | 1.8% | 0.1 |
| 100-199% of FPL | 21.8 | 22.0 | 0.3 | 0.3 | 1.7 | 1.7 | 0.0 | 0.0 | 6.2 | 6.6 | 0.4 | 0.4 | 7.1 | 7.1 | 0.0 | 0.0 | 6.8 | 6.7 | -0.1 | -0.1 |
| Employer | 47.0% | 44.2% | -2.8% * | -0.5 | 28.6% | 28.2% | -0.4% | 0.0 | 33.4% | 30.2% | -3.2% * | -0.1 | 52.2% | 50.0% | -2.3% # | -0.2 | 58.5% | 56.0% | -2.4% # | -0.2 |
| Medicaid and State | 6.4% | 6.7% | 0.3% | 0.1 | 5.2% | 6.2% | 0.9% | 0.0 | 7.3% | 7.5% | 0.2% | 0.0 | 6.0% | 6.7% | 0.7% | 0.1 | 6.5% | 6.2% | -0.3% | 0.0 |
| CHAMPUS/Medicare | 1.3% | 1.5% | 0.2% | 0.0 | 1.9% | 2.5% | 0.6% | 0.0 | 1.3% | 1.4% | 0.1% | 0.0 | 1.4% | 1.1% | -0.3% | 0.0 | 1.2% | 1.9% | 0.6% # | 0.0 |
| Private Nongroup | 7.5% | 6.9% | -0.6% | -0.1 | 18.1% | 16.0% | -2.1% | 0.0 | 8.2% | 7.1% | -1.1% | 0.0 | 5.1% | 5.4% | 0.3% | 0.0 | 6.8% | 6.1% | -0.7% | -0.1 |
| Uninsured | 37.8% | 40.6% | 2.8% * | 0.7 | 46.2% | 47.1% | 0.9% | 0.0 | 49.9% | 53.8% | 3.9% * | 0.4 | 35.4% | 36.9% | 1.5% | 0.1 | 27.1% | 29.9% | 2.8% * | 0.2 |
| 200 to 399% of FPL (millions of people) | 44.9 | 43.7 | -1.2 | -1.2 | 3.6 | 3.5 | -0.1 | -0.1 | 9.8 | 9.7 | 0.0 | 0.0 | 15.3 | 14.7 | -0.6 | -0.6 | 16.2 | 15.8 | -0.4 | -0.5 |
| Employer | 74.7% | 74.0% | -0.7% | -0.7 | 46.9% | 45.9% | -1.0% | -0.1 | 60.3% | 59.9% | -0.4% | -0.1 | 80.2% | 79.3% | -0.9% | -0.6 | 84.3% | 84.0% | -0.3% | -0.5 |
| Medicaid and State | 1.5% | 1.4% | -0.1% | 0.0 | 2.3% | 1.7% | -0.5% | 0.0 | 2.2% | 2.2% | 0.0% | 0.0 | 1.3% | 1.2% | -0.1% | 0.0 | 1.0% | 1.0% | 0.0% | 0.0 |
| CHAMPUS/Medicare | 1.2% | 1.2% | 0.0% | 0.0 | 1.4% | 2.0% | 0.6% | 0.0 | 1.5% | 1.5% | 0.0% | 0.0 | 1.1% | 0.7% | -0.4% * | -0.1 | 1.1% | 1.4% | 0.3% | 0.0 |
| Private Nongroup | 5.3% | 5.5% | 0.2% | 0.0 | 20.2% | 19.3% | -0.9% | 0.0 | 7.4% | 7.0% | -0.4% | 0.0 | 3.2% | 3.5% | 0.3% | 0.0 | 2.7% | 3.3% | 0.6% # | 0.1 |
| Uninsured | 17.3% | 17.9% | 0.5% | 0.0 | 29.3% | 31.2% | 1.9% | 0.0 | 28.6% | 29.3% | 0.7% | 0.1 | 14.2% | 15.2% | 1.1% | 0.1 | 10.9% | 10.3% | -0.6% | -0.1 |
| 400%+ of FPL (millions of people) | 63.5 | 64.1 | 0.6 | 0.6 | 6.7 | 7.0 | 0.3 | 0.3 | 9.6 | 10.0 | 0.4 | 0.4 | 19.8 | 19.3 | -0.5 | -0.5 | 27.4 | 27.7 | 0.3 | 0.3 |
| Employer | 88.7% | 88.3% | -0.4% | 0.2 | 65.1% | 64.4% | -0.8% | 0.2 | 81.3% | 80.2% | -1.0% | 0.2 | 92.3% | 91.9% | -0.4% | -0.5 | 94.5% | 94.8% | 0.3% | 0.4 |
| Medicaid and State | 0.3% | 0.3% | 0.0% | 0.0 | 0.5% | 0.4% | -0.2% | 0.0 | 0.5% | 0.4% | -0.1% | 0.0 | 0.3% | 0.2% | 0.0% | 0.0 | 0.1% | 0.2% | 0.1% | 0.0 |
| CHAMPUS/Medicare | 0.8% | 0.9% | 0.1% | 0.0 | 1.0% | 1.4% | 0.4% | 0.0 | 1.1% | 1.2% | 0.1% | 0.0 | 0.6% | 0.7% | 0.0% | 0.0 | 0.9% | 0.8% | -0.1% | 0.0 |
| Private Nongroup | 4.1% | 4.5% | 0.4% # | 0.3 | 18.5% | 20.0% | 1.5% | 0.2 | 6.7% | 7.0% | 0.3% | 0.1 | 2.0% | 2.0% | 0.0% | 0.0 | 1.2% | 1.4% | 0.1% | 0.0 |
| Uninsured | 6.0% | 6.0% | 0.0% | 0.0 | 14.8% | 13.8% | -1.0% | 0.0 | 10.4% | 11.2% | 0.7% | 0.1 | 4.8% | 5.1% | 0.4% | 0.0 | 3.2% | 2.8% | -0.4% # | -0.1 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2003, 2004.
Note: Excludes persons aged 65 and older and those in the Armed Forces.

- * Indicates change in percent of people is statistically significant (at the 95% confidence level).
- # Indicates change in percent of people is statistically significant (at the 90% confidence level).
- ^a Indicates change in numbers of people is statistically significant (at the 95% level).
- ^b Indicates change in numbers of people is statistically significant (at the 90% level).

A-8

Health Insurance Coverage, 2000-2003

Nonelderly by Race/Ethnicity and Health Insurance Unit Income

| | WHITE ONLY (NON-HISPANIC) | | | | BLACK ONLY (NON-HISPANIC) | | | | HISPANIC | | | | OTHER | | | |
|---|--|--------------|--|-------------------|--|-------------|--|-------------------|--|-------------|--|------------------|--|-------------|--|------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | |
| All Incomes (millions of people) | 165.4 | 165.9 | 0.5 | | 31.5 | 32.0 | 0.5^b | | 34.2 | 38.2 | 4.0^a | | 14.0 | 16.6 | 2.6^a | |
| Employer | 75.1% | 71.4% | -3.7% ⁺ | -5.7 ^a | 55.7% | 52.1% | -3.7% ⁺ | -0.9 ^a | 45.5% | 42.6% | -2.9% ⁺ | 0.7 ^a | 63.9% | 60.5% | -3.4% ⁺ | 1.1 ^a |
| Medicaid and State | 5.6% | 7.0% | 1.4% ⁺ | 2.3 ^a | 18.4% | 21.3% | 2.9% ⁺ | 1.0 ^a | 15.8% | 18.9% | 3.1% ⁺ | 1.8 ^a | 8.6% | 11.1% | 2.5% ⁺ | 0.6 ^a |
| CHAMPUS/Medicare | 2.1% | 2.3% | 0.2% ⁺ | 0.3 ^a | 2.9% | 2.9% | 0.0% | 0.0 | 1.4% | 1.4% | 0.1% | 0.1 | 1.9% | 2.2% | 0.2% | 0.1 ^a |
| Private Nongroup | 5.9% | 6.4% | 0.4% ⁺ | 0.8 ^a | 2.9% | 2.7% | -0.2% | -0.1 | 2.8% | 2.7% | -0.1% | 0.1 | 5.4% | 6.0% | 0.7% | 0.3 ^a |
| Uninsured | 11.2% | 12.9% | 1.7% ⁺ | 2.9 ^a | 20.1% | 21.0% | 1.0% | 0.4 ^a | 34.5% | 34.3% | -0.2% | 1.3 ^a | 20.3% | 20.2% | -0.1% | 0.5 ^a |
| Less than 200% of FPL (millions of people) | 39.3 | 42.6 | 3.3^a | | 16.6 | 17.3 | 0.7^a | | 20.0 | 22.5 | 2.5 | | 4.8 | 5.9 | 1.2 | |
| Employer | 40.1% | 35.4% | -4.8% ⁺ | -0.7 ^a | 32.4% | 28.0% | -4.4% ⁺ | -0.5 ^a | 26.5% | 23.1% | -3.4% ⁺ | -0.1 | 32.6% | 27.7% | -4.9% ⁺ | 0.1 |
| Medicaid and State | 20.1% | 22.7% | 2.6% ⁺ | 1.8 ^a | 32.6% | 36.5% | 3.9% ⁺ | 0.9 ^a | 25.0% | 29.3% | 4.3% ⁺ | 1.6 ^a | 22.0% | 26.4% | 4.3% ⁺ | 0.5 ^a |
| CHAMPUS/Medicare | 4.5% | 4.6% | 0.1% | 0.2 ^b | 3.9% | 3.5% | -0.4% | 0.0 | 1.5% | 1.6% | 0.1% | 0.1 | 2.9% | 3.1% | 0.2% | 0.0 |
| Private Nongroup | 9.4% | 8.9% | -0.5% [#] | 0.1 | 3.3% | 2.7% | -0.5% | -0.1 | 2.5% | 2.0% | -0.5% [#] | -0.1 | 6.4% | 7.3% | 1.0% | 0.1 ^a |
| Uninsured | 25.8% | 28.5% | 2.7% ⁺ | 2.0 ^a | 27.9% | 29.3% | 1.4% | 0.5 ^a | 44.5% | 44.1% | -0.4% | 1.0 ^a | 36.2% | 35.5% | -0.6% | 0.4 ^a |
| Less than 100% of FPL | 16.8 | 19.3 | 2.5^a | | 9.5 | 10.5 | 1.0^a | | 10.0 | 11.4 | 1.4 | | 2.5 | 3.2 | 0.7 | |
| Employer | 23.9% | 21.1% | -2.8% ⁺ | 0.0 | 18.4% | 16.2% | -2.2% [#] | -0.1 | 15.9% | 13.4% | -2.5% ⁺ | -0.1 | 17.7% | 15.7% | -2.0% | 0.1 |
| Medicaid and State | 30.0% | 32.0% | 1.9% [#] | 1.1 ^a | 43.6% | 46.5% | 2.9% ⁺ | 0.7 ^a | 33.3% | 38.9% | 5.6% ⁺ | 1.1 ^a | 28.3% | 31.8% | 3.5% | 0.3 ^a |
| CHAMPUS/Medicare | 4.4% | 4.4% | 0.1% | 0.1 | 3.8% | 3.1% | -0.7% | 0.0 | 1.4% | 1.7% | 0.4% | 0.1 | 3.4% | 2.7% | -0.7% | 0.0 |
| Private Nongroup | 10.4% | 9.7% | -0.8% | 0.1 | 3.0% | 2.4% | -0.6% | 0.0 | 2.5% | 1.9% | -0.6% | 0.0 | 7.0% | 9.1% | 2.2% | 0.1 ^a |
| Uninsured | 31.2% | 32.8% | 1.6% | 1.1 ^a | 31.3% | 31.8% | 0.5% | 0.4 ^a | 46.9% | 44.0% | -2.9% [#] | 0.3 | 43.6% | 40.6% | -3.0% | 0.2 ^a |
| 100-199% of FPL | 22.4 | 23.2 | 0.8^a | | 7.1 | 6.8 | -0.2 | | 10.0 | 11.1 | 1.1 | | 2.3 | 2.7 | 0.4 | |
| Employer | 52.3% | 47.2% | -5.1% ⁺ | -0.8 ^a | 51.3% | 46.2% | -5.1% ⁺ | -0.5 ^a | 37.1% | 33.0% | -4.1% ⁺ | 0.0 | 48.4% | 41.6% | -6.8% ⁺ | 0.0 |
| Medicaid and State | 12.7% | 15.0% | 2.3% ⁺ | 0.6 ^a | 17.7% | 21.1% | 3.4% ⁺ | 0.2 ^b | 16.7% | 19.4% | 2.7% ⁺ | 0.5 ^a | 15.3% | 20.0% | 4.7% ⁺ | 0.2 ^a |
| CHAMPUS/Medicare | 4.5% | 4.7% | 0.1% | 0.1 | 3.9% | 4.0% | 0.0% | 0.0 | 1.7% | 1.4% | -0.3% | 0.0 | 2.3% | 3.5% | 1.3% [#] | 0.0 ^a |
| Private Nongroup | 8.7% | 8.2% | -0.4% | 0.0 | 3.7% | 3.2% | -0.4% | 0.0 | 2.6% | 2.1% | -0.4% | 0.0 | 5.7% | 5.3% | -0.5% | 0.0 |
| Uninsured | 21.7% | 24.8% | 3.1% ⁺ | 0.9 ^a | 23.3% | 25.5% | 2.2% | 0.1 | 42.0% | 44.1% | 2.1% | 0.7 ^a | 28.3% | 29.7% | 1.4% | 0.2 ^a |
| 200 to 399% of FPL (millions of people) | 52.4 | 49.7 | -2.6^a | | 8.8 | 8.3 | -0.4^b | | 9.5 | 10.0 | 0.5 | | 4.0 | 4.6 | 0.7 | |
| Employer | 80.0% | 76.8% | -3.2% ⁺ | -3.7 ^a | 77.6% | 75.0% | -2.5% ⁺ | -0.6 ^a | 66.4% | 64.5% | -1.9% | 0.1 | 70.9% | 70.6% | -0.3% | 0.5 ^a |
| Medicaid and State | 2.0% | 3.1% | 1.0% ⁺ | 0.5 ^a | 3.8% | 5.0% | 1.2% [#] | 0.1 | 3.7% | 5.4% | 1.7% ⁺ | 0.2 ^a | 3.0% | 5.0% | 2.0% ⁺ | 0.1 ^a |
| CHAMPUS/Medicare | 2.0% | 2.3% | 0.3% [#] | 0.1 | 2.1% | 2.4% | 0.3% | 0.0 | 1.4% | 1.2% | -0.1% | 0.0 | 1.9% | 1.8% | -0.1% | 0.0 |
| Private Nongroup | 5.8% | 6.1% | 0.3% | 0.0 | 2.6% | 3.1% | 0.5% | 0.0 | 3.4% | 3.3% | 0.0% | 0.0 | 6.0% | 6.3% | 0.3% | 0.1 |
| Uninsured | 10.2% | 11.8% | 1.6% ⁺ | 0.5 ^a | 13.9% | 14.4% | 0.5% | 0.0 | 25.1% | 25.5% | 0.4% | 0.2 | 18.2% | 16.4% | -1.9% | 0.0 |
| 400%+ of FPL (millions of people) | 73.8 | 73.6 | -0.2 | | 6.2 | 6.3 | 0.2 | | 4.7 | 5.7 | 1.1 | | 5.2 | 6.0 | 0.7 | |
| Employer | 90.2% | 88.6% | -1.6% ⁺ | -1.3 ^a | 87.3% | 87.6% | 0.3% | 0.2 | 83.9% | 81.2% | -2.7% [#] | 0.7 ^a | 86.9% | 85.2% | -1.7% | 0.5 ^a |
| Medicaid and State | 0.4% | 0.5% | 0.1% | 0.0 | 0.8% | 1.1% | 0.4% | 0.0 | 1.1% | 1.7% | 0.6% | 0.0 ^b | 0.6% | 0.7% | 0.1% | 0.0 |
| CHAMPUS/Medicare | 1.0% | 1.1% | 0.1% | 0.1 | 1.6% | 2.1% | 0.5% | 0.0 | 0.8% | 1.3% | 0.5% | 0.0 ^b | 1.1% | 1.6% | 0.4% | 0.0 ^b |
| Private Nongroup | 4.2% | 5.1% | 0.9% ⁺ | 0.7 ^a | 2.5% | 2.0% | -0.4% | 0.0 | 3.0% | 4.5% | 1.4% [#] | 0.1 ^a | 4.0% | 4.6% | 0.6% | 0.1 ^b |
| Uninsured | 4.2% | 4.7% | 0.5% ⁺ | 0.4 ^a | 7.8% | 7.1% | -0.7% | 0.0 | 11.1% | 11.3% | 0.2% | 0.1 ^b | 7.3% | 8.0% | 0.6% | 0.1 ^b |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2001, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

A-9

Health Insurance Coverage, 2000-2003

Nonelderly by

Health Insurance Unit Income and
Citizenship Status

| | US Citizen--Native | | | | US Citizen--Naturalized | | | | Non-Citizen | | | |
|---|--|--------------|--|-------------------------|--|-------------|--|------------------------|--|-------------|--|-------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | |
| | | | | | | | | | | | | |
| All Incomes (millions of people) | 216.6 | 222.2 | | 5.6^a | 9.4 | 10.5 | | 1.0^a | 19.1 | 20.0 | | 1.0 |
| Employer | 69.9% | 66.1% | -3.8% [*] | -4.5 ^a | 66.8% | 64.7% | -2.1% [#] | 0.5 ^a | 44.2% | 38.5% | -5.7% [*] | -0.7 ^a |
| Medicaid and State | 9.1% | 11.2% | 2.1% [*] | 5.2 ^a | 5.0% | 5.9% | 0.9% | 0.1 ^a | 7.8% | 9.6% | 1.8% [*] | 0.4 ^a |
| CHAMPUS/Medicare | 2.2% | 2.4% | 0.1% [*] | 0.5 ^a | 2.1% | 2.2% | 0.1% | 0.0 | 0.9% | 0.9% | 0.0% | 0.0 |
| Private Nongroup | 5.1% | 5.4% | 0.3% [*] | 0.9 ^a | 6.0% | 6.1% | 0.1% | 0.1 | 3.8% | 3.9% | 0.1% | 0.0 |
| Uninsured | 13.6% | 14.9% | 1.3% [*] | 3.6 ^a | 20.2% | 21.2% | 1.0% | 0.3 ^a | 43.2% | 47.1% | 3.9% [*] | 1.2 ^a |
| Less than 200% of FPL (millions of people) | 67.6 | 73.5 | | 5.9^a | 2.8 | 3.2 | | 0.4^a | 10.3 | 11.7 | | 1.4 |
| Employer | 36.3% | 31.6% | -4.6% [*] | -1.2 ^a | 36.1% | 35.6% | -0.5% | 0.1 | 24.1% | 20.2% | -4.0% [*] | -0.1 |
| Medicaid and State | 26.1% | 29.9% | 3.8% [*] | 4.4 ^a | 15.0% | 15.5% | 0.5% | 0.1 | 13.0% | 14.5% | 1.5% [#] | 0.4 ^a |
| CHAMPUS/Medicare | 3.9% | 3.8% | 0.0% | 0.2 | 3.4% | 4.0% | 0.6% | 0.0 | 1.1% | 1.1% | 0.0% | 0.0 |
| Private Nongroup | 6.7% | 6.2% | -0.5% [*] | 0.0 | 6.2% | 6.8% | 0.5% | 0.0 | 3.6% | 3.3% | -0.3% | 0.0 |
| Uninsured | 27.1% | 28.4% | 1.3% [*] | 2.6 ^a | 39.2% | 38.1% | -1.0% | 0.1 | 58.2% | 61.0% | 2.8% [*] | 1.1 ^a |
| Less than 100% of FPL | 32.6 | 37.3 | | 4.7^a | 1.2 | 1.3 | | 0.2 | 5.0 | 5.7 | | 0.7 |
| Employer | 20.8% | 18.4% | -2.4% [*] | 0.1 | 23.7% | 20.6% | -3.1% | 0.0 | 14.8% | 11.4% | -3.4% [*] | -0.1 |
| Medicaid and State | 37.3% | 40.4% | 3.1% [*] | 2.9 ^a | 21.0% | 24.1% | 3.1% | 0.1 | 16.6% | 19.5% | 2.9% | 0.3 ^a |
| CHAMPUS/Medicare | 3.7% | 3.6% | -0.1% | 0.1 | 3.9% | 5.2% | 1.3% | 0.0 | 1.5% | 1.3% | -0.2% | 0.0 |
| Private Nongroup | 6.6% | 6.2% | -0.5% [*] | 0.1 | 7.3% | 8.6% | 1.3% | 0.0 | 4.1% | 3.6% | -0.5% | 0.0 |
| Uninsured | 31.6% | 31.5% | -0.1% | 1.5 ^a | 44.1% | 41.5% | -2.6% | 0.0 | 63.1% | 64.3% | 1.2% | 0.5 ^a |
| 100-199% of FPL | 35.0 | 36.2 | | 1.2^a | 1.6 | 1.8 | | 0.2^a | 5.3 | 6.0 | | 0.7 |
| Employer | 50.7% | 45.3% | -5.4% [*] | -1.3 ^a | 45.4% | 46.6% | 1.2% | 0.1 ^b | 33.0% | 28.7% | -4.4% [*] | 0.0 |
| Medicaid and State | 15.6% | 19.1% | 3.5% [*] | 1.4 ^a | 10.6% | 9.2% | -1.4% | 0.0 | 9.6% | 9.7% | 0.1% | 0.1 |
| CHAMPUS/Medicare | 4.1% | 4.1% | 0.0% | 0.1 | 3.0% | 3.1% | 0.1% | 0.0 | 0.8% | 0.9% | 0.1% | 0.0 |
| Private Nongroup | 6.7% | 6.2% | -0.5% [#] | -0.1 | 5.5% | 5.4% | 0.0% | 0.0 | 3.1% | 2.9% | -0.2% | 0.0 |
| Uninsured | 22.9% | 25.3% | 2.4% [*] | 1.1 ^a | 35.5% | 35.7% | 0.2% | 0.1 | 53.5% | 57.8% | 4.3% [*] | 0.6 ^a |
| 200 to 399% of FPL (millions of people) | 66.7 | 64.6 | | -2.1^a | 2.9 | 3.2 | | 0.3^a | 5.0 | 4.9 | | -0.1 |
| Employer | 79.3% | 76.3% | -3.0% [*] | -3.6 ^a | 72.1% | 69.7% | -2.3% | 0.1 | 57.7% | 54.6% | -3.1% [#] | -0.2 ^b |
| Medicaid and State | 2.6% | 3.8% | 1.2% [*] | 0.7 ^a | 1.3% | 2.8% | 1.6% [*] | 0.1 ^a | 2.6% | 3.7% | 1.1% | 0.0 |
| CHAMPUS/Medicare | 2.0% | 2.3% | 0.3% [*] | 0.1 | 1.8% | 1.3% | -0.5% | 0.0 | 1.0% | 0.6% | -0.4% | 0.0 |
| Private Nongroup | 5.1% | 5.4% | 0.3% | 0.1 | 6.8% | 5.9% | -0.9% | 0.0 | 4.1% | 4.7% | 0.6% | 0.0 |
| Uninsured | 11.1% | 12.3% | 1.2% [*] | 0.6 ^a | 18.0% | 20.2% | 2.2% | 0.1 ^b | 34.6% | 36.5% | 1.9% | 0.0 |
| 400%+ of FPL (millions of people) | 82.3 | 84.1 | | 1.8^a | 3.8 | 4.1 | | 0.3^b | 3.7 | 3.5 | | -0.3 |
| Employer | 90.0% | 88.5% | -1.5% [*] | 0.3 | 85.2% | 83.3% | -1.9% | 0.2 | 81.6% | 77.5% | -4.1% [*] | -0.3 ^a |
| Medicaid and State | 0.5% | 0.6% | 0.1% | 0.1 ^b | 0.4% | 0.8% | 0.4% | 0.0 | 0.5% | 1.5% | 0.9% [*] | 0.0 ^a |
| CHAMPUS/Medicare | 1.1% | 1.2% | 0.1% | 0.1 ^b | 1.2% | 1.4% | 0.2% | 0.0 | 0.3% | 0.8% | 0.6% [#] | 0.0 |
| Private Nongroup | 3.9% | 4.8% | 0.9% [*] | 0.8 ^a | 5.2% | 5.6% | 0.4% | 0.0 | 4.2% | 4.9% | 0.7% | 0.0 |
| Uninsured | 4.5% | 5.0% | 0.5% [*] | 0.5 ^a | 7.9% | 8.8% | 0.9% | 0.1 | 13.4% | 15.3% | 1.9% | 0.0 |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2001, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

A-10

Health Insurance Coverage, 2000-2003

Nonelderly by Region and Health Insurance Unit Income

| | NORTHEAST | | | | MIDWEST | | | | SOUTH | | | | WEST | | | |
|---|--|-------------|--|-------------------|--|-------------|--|-------------------|--|-------------|--|-------------------|--|-------------|--|-------------------|
| | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | | Coverage Distribution within Income Category | | Change in Percentage Points and Millions of People | |
| | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | | 2000 | 2003 | 2000-03 | |
| | | | | | | | | | | | | | | | | |
| All Incomes (millions of people) | 45.9 | 46.5 | 0.6 | | 55.9 | 56.9 | 1.0^a | | 86.8 | 90.4 | 3.6^a | | 56.6 | 58.9 | 2.4^a | |
| Employer | 71.0% | 68.4% | -2.6% ⁺ | -0.8 ^a | 74.2% | 70.3% | -3.9% ⁺ | -1.5 ^a | 65.2% | 60.4% | -4.8% ⁺ | -2.0 ^a | 63.0% | 59.6% | -3.4% ⁺ | -0.5 |
| Medicaid and State | 9.7% | 11.1% | 1.4% | 0.7 ^a | 6.7% | 9.0% | 2.3% ⁺ | 1.4 ^a | 8.8% | 11.0% | 2.3% ⁺ | 2.4 ^a | 10.4% | 12.1% | 1.8% ⁺ | 1.3 ^a |
| CHAMPUS/Medicare | 1.4% | 1.4% | 0.0% | 0.0 | 1.7% | 1.8% | 0.2% | 0.1 | 2.9% | 3.1% | 0.1% | 0.2 ^b | 2.0% | 2.1% | 0.2% | 0.2 ^b |
| Private Nongroup | 4.2% | 4.4% | 0.2% | 0.1 | 5.5% | 5.3% | -0.2% | -0.1 | 4.8% | 5.1% | 0.3% | 0.4 ^a | 5.8% | 6.4% | 0.7% ⁺ | 0.5 ^a |
| Uninsured | 13.8% | 14.8% | 1.0% ⁺ | 0.5 ^a | 11.9% | 13.5% | 1.6% ⁺ | 1.1 ^a | 18.3% | 20.5% | 2.1% ⁺ | 2.6 ^a | 18.8% | 19.7% | 0.8% ⁺ | 0.9 ^a |
| Less than 200% of FPL (millions of people) | 13.7 | 14.5 | 0.8^a | | 15.4 | 17.7 | 2.3^a | | 31.2 | 34.4 | 3.1 | | 20.4 | 21.8 | 1.5 | |
| Employer | 35.1% | 32.3% | -2.8% ⁺ | -0.1 | 40.2% | 35.7% | -4.5% ⁺ | 0.1 | 34.6% | 28.7% | -5.9% ⁺ | -1.0 ^a | 30.5% | 27.1% | -3.4% ⁺ | -0.3 |
| Medicaid and State | 28.7% | 30.6% | 2.0% ⁺ | 0.5 ^a | 21.9% | 25.8% | 3.9% ⁺ | 1.2 ^a | 21.9% | 25.7% | 3.8% ⁺ | 2.0 ^a | 25.7% | 28.9% | 3.2% ⁺ | 1.1 ^a |
| CHAMPUS/Medicare | 2.7% | 2.6% | -0.1% | 0.0 | 3.7% | 3.7% | 0.0% | 0.1 | 4.2% | 4.1% | -0.1% | 0.1 | 2.9% | 2.9% | 0.1% | 0.1 |
| Private Nongroup | 6.2% | 5.3% | -0.9% ⁺ | -0.1 | 8.1% | 6.6% | -1.5% ⁺ | -0.1 | 5.4% | 5.5% | 0.0% | 0.2 ^b | 6.3% | 6.1% | -0.1% | 0.1 |
| Uninsured | 27.3% | 29.1% | 1.8% ⁺ | 0.5 ^a | 26.1% | 28.2% | 2.1% ⁺ | 1.0 ^a | 33.9% | 36.0% | 2.2% ⁺ | 1.8 ^a | 34.7% | 35.0% | 0.3% | 0.6 ^a |
| Less than 100% of FPL | 6.8 | 7.4 | 0.6^a | | 7.2 | 8.7 | 1.5^a | | 15.0 | 17.6 | 2.6 | | 9.9 | 10.7 | 0.8 | |
| Employer | 21.3% | 18.4% | -2.9% ⁺ | -0.1 | 22.9% | 20.4% | -2.5% [#] | 0.1 | 18.9% | 16.6% | -2.3% ⁺ | 0.1 | 19.1% | 16.3% | -2.8% ⁺ | -0.1 |
| Medicaid and State | 39.7% | 41.0% | 1.3% | 0.4 ^a | 32.5% | 37.0% | 4.5% ⁺ | 0.9 ^a | 32.5% | 35.3% | 2.7% ⁺ | 1.3 ^a | 33.8% | 37.9% | 4.1% ⁺ | 0.7 ^a |
| CHAMPUS/Medicare | 2.6% | 2.5% | -0.1% | 0.0 | 3.8% | 3.7% | -0.1% | 0.0 | 4.3% | 4.1% | -0.2% | 0.1 | 2.3% | 2.3% | 0.0% | 0.0 |
| Private Nongroup | 6.1% | 6.1% | -0.1% | 0.0 | 8.2% | 6.3% | -1.9% ⁺ | 0.0 | 5.6% | 5.2% | -0.4% | 0.1 | 6.3% | 6.6% | 0.4% | 0.1 |
| Uninsured | 30.2% | 32.0% | 1.8% | 0.3 ^a | 32.6% | 32.6% | 0.0% | 0.5 ^a | 38.7% | 38.9% | 0.1% | 1.0 ^a | 38.5% | 36.9% | -1.6% | 0.1 |
| 100-199% of FPL | 6.9 | 7.1 | 0.2 | | 8.2 | 9.0 | 0.7^a | | 16.2 | 16.7 | 0.5 | | 10.4 | 11.1 | 0.7 | |
| Employer | 48.7% | 46.9% | -1.8% ⁺ | 0.0 | 55.3% | 50.5% | -4.8% ⁺ | 0.0 | 49.1% | 41.4% | -7.7% ⁺ | -1.0 ^a | 41.3% | 37.4% | -3.9% ⁺ | -0.1 |
| Medicaid and State | 17.8% | 19.8% | 2.0% [#] | 0.2 ^a | 12.7% | 15.0% | 2.3% ⁺ | 0.3 ^a | 12.1% | 15.7% | 3.6% ⁺ | 0.7 ^a | 18.1% | 20.4% | 2.3% ⁺ | 0.4 ^a |
| CHAMPUS/Medicare | 2.8% | 2.7% | -0.1% | 0.0 | 3.6% | 3.6% | 0.0% | 0.0 | 4.1% | 4.1% | 0.0% | 0.0 | 3.4% | 3.5% | 0.1% | 0.0 |
| Private Nongroup | 6.2% | 4.5% | -1.7% ⁺ | -0.1 ^a | 8.0% | 6.9% | -1.1% [#] | 0.0 | 5.3% | 5.7% | 0.4% | 0.1 | 6.2% | 5.6% | -0.7% | 0.0 |
| Uninsured | 24.5% | 26.1% | 1.6% | 0.2 ^b | 20.5% | 24.0% | 3.5% ⁺ | 0.5 ^a | 29.4% | 33.1% | 3.7% ⁺ | 0.8 ^a | 31.0% | 33.1% | 2.1% [#] | 0.5 ^a |
| 200 to 399% of FPL (millions of people) | 13.4 | 12.7 | -0.7^a | | 18.0 | 17.5 | -0.5^b | | 26.6 | 26.3 | -0.3 | | 16.5 | 16.1 | -0.4 | |
| Employer | 79.3% | 75.5% | -3.8% ⁺ | -1.1 ^a | 82.1% | 80.2% | -1.9% ⁺ | -0.8 ^a | 76.0% | 72.7% | -3.3% ⁺ | -1.1 ^a | 73.5% | 70.6% | -2.9% ⁺ | -0.7 ^a |
| Medicaid and State | 3.0% | 4.6% | 1.6% ⁺ | 0.2 ^a | 1.8% | 2.6% | 0.8% ⁺ | 0.1 ^a | 2.3% | 3.7% | 1.4% ⁺ | 0.4 ^a | 3.2% | 4.3% | 1.1% ⁺ | 0.2 ^a |
| CHAMPUS/Medicare | 1.1% | 1.3% | 0.2% | 0.0 | 1.2% | 1.4% | 0.2% | 0.0 | 2.7% | 3.1% | 0.3% | 0.1 | 2.1% | 2.0% | -0.1% | 0.0 |
| Private Nongroup | 4.0% | 5.1% | 1.1% ⁺ | 0.1 ^a | 5.2% | 5.5% | 0.4% | 0.0 | 5.2% | 4.6% | -0.6% [#] | -0.2 ^b | 5.8% | 6.7% | 0.8% [#] | 0.1 |
| Uninsured | 12.6% | 13.5% | 0.9% | 0.0 | 9.7% | 10.3% | 0.5% | 0.0 | 13.8% | 16.0% | 2.2% ⁺ | 0.5 ^a | 15.4% | 16.5% | 1.1% | 0.1 |
| 400%+ of FPL (millions of people) | 18.7 | 19.3 | 0.5^b | | 22.4 | 21.7 | -0.7^a | | 29.0 | 29.8 | 0.8 | | 19.7 | 21.0 | 1.3 | |
| Employer | 91.2% | 90.8% | -0.4% | 0.4 | 91.1% | 90.4% | -0.7% ⁺ | -0.8 ^a | 88.2% | 86.1% | -2.1% ⁺ | 0.1 | 87.9% | 84.9% | -2.9% ⁺ | 0.5 |
| Medicaid and State | 0.6% | 0.7% | 0.1% | 0.0 | 0.2% | 0.5% | 0.3% ⁺ | 0.1 ^a | 0.6% | 0.6% | 0.0% | 0.0 | 0.6% | 0.7% | 0.1% | 0.0 |
| CHAMPUS/Medicare | 0.6% | 0.5% | -0.1% | 0.0 | 0.7% | 0.7% | 0.0% | 0.0 | 1.7% | 1.8% | 0.1% | 0.0 | 0.9% | 1.5% | 0.5% ⁺ | 0.1 ^a |
| Private Nongroup | 2.9% | 3.2% | 0.3% | 0.1 | 4.1% | 4.1% | 0.0% | 0.0 | 3.7% | 5.1% | 1.3% ⁺ | 0.4 ^a | 5.3% | 6.6% | 1.4% ⁺ | 0.4 ^a |
| Uninsured | 4.8% | 4.8% | 0.0% | 0.0 | 3.9% | 4.3% | 0.3% | 0.0 | 5.8% | 6.4% | 0.6% [#] | 0.2 ^a | 5.4% | 6.3% | 0.9% ⁺ | 0.3 ^a |

Source: Urban Institute, 2004. Based on data from March Current Population Surveys, 2001, 2004.

Note: Excludes persons aged 65 and older and those in the Armed Forces.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

Indicates change in percent of people is statistically significant (at the 90% confidence level).

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

The Kaiser Family Foundation is a non-profit, private operating foundation dedicated to providing information and analysis on health care issues to policymakers, the media, the health care community, and the general public. The Foundation is not associated with Kaiser Permanente or Kaiser Industries.

1330 G STREET NW, WASHINGTON, DC 20005
PHONE: (202) 347-5270, FAX: (202) 347-5274
WEBSITE: WWW.KFF.ORG/KCMU

Additional copies of this report (#7174) are available
on the Kaiser Family Foundation's website at www.kff.org.

