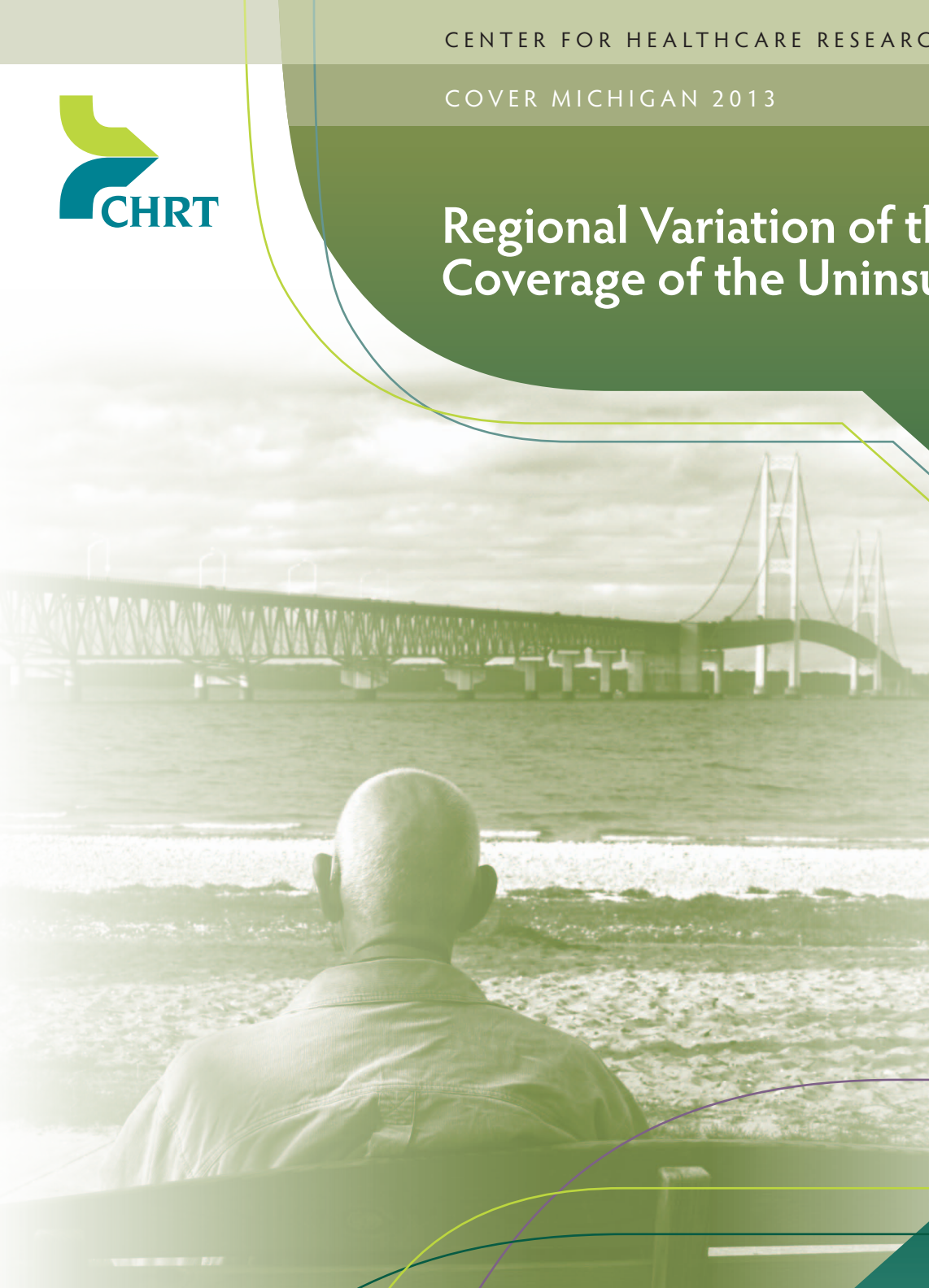




# Regional Variation of the ACA's Coverage of the Uninsured in Michigan



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# Introduction

In 2014, the Affordable Care Act (ACA) will expand health insurance coverage to many Michigan residents, especially those who currently lack coverage. The effects of the ACA will likely be uneven across the state, however, due to considerable regional variation in the proportion of uninsured adults. In addition, it is still unclear whether Michigan will expand Medicaid eligibility by 2014 as intended by the ACA.

The ACA extends health insurance coverage through two primary mechanisms: expanding Medicaid eligibility to persons whose income is below 138 percent of the federal poverty level (FPL) and offering tax credits to people whose income is between 138 percent and 400 percent FPL to subsidize insurance purchased through state exchanges (also known as “marketplaces”). Following the U.S. Supreme Court’s June 2012 decision in *NFIB v. Sebelius*, states can decline the Medicaid expansion without financial penalty.<sup>1</sup> In states that do not expand Medicaid, exchange subsidies are extended to those whose income is between 100 percent and 138 percent FPL but not to those below the poverty line. However, residents in non-expansion states with incomes below 138 percent FPL are exempt from the ACA’s individual mandate (that is, the requirement that many people be insured or pay a penalty).<sup>2</sup>

This issue brief examines the regional variation in the impact of the ACA on Michigan’s uninsured, particularly in view of whether Medicaid is expanded or not. To observe regional differences, we calculated uninsured rates for non-elderly adults (aged 19–64) across 33 county-based regions using data from the American Community Survey (ACS) from 2009 to 2011. In addition, we calculated Medicaid and exchange eligibility for each region under both scenarios (Medicaid expansion or no expansion). A detailed table with estimates for all regions and select cities is provided in the Appendix.

## Key findings include:

- In 2009-2011, 17.8 percent of non-elderly adults were uninsured statewide. However, this rate varied considerably across Michigan, ranging from 22.4 percent in Wayne County to 11.1 percent in Washtenaw County.
- While Wayne County had the highest uninsured rate of any region, four of the other top five uninsured regions were rural counties in the northern Lower Peninsula and eastern Upper Peninsula with low population densities.
- If Medicaid eligibility is expanded, 92.9 percent of uninsured residents (985,843 adults) statewide would qualify for either Medicaid or exchange tax credits, and nearly all regions would have eligibility rates of over 90 percent.
- If Medicaid is not expanded, only 46.4 percent of uninsured residents (492,865 adults) statewide would qualify for exchange tax credits, with rates varying considerably geographically. For example, 59.4 percent of the uninsured in Bay and Midland counties would qualify for tax credits, while only 36.5 percent of the uninsured in Wayne County would.

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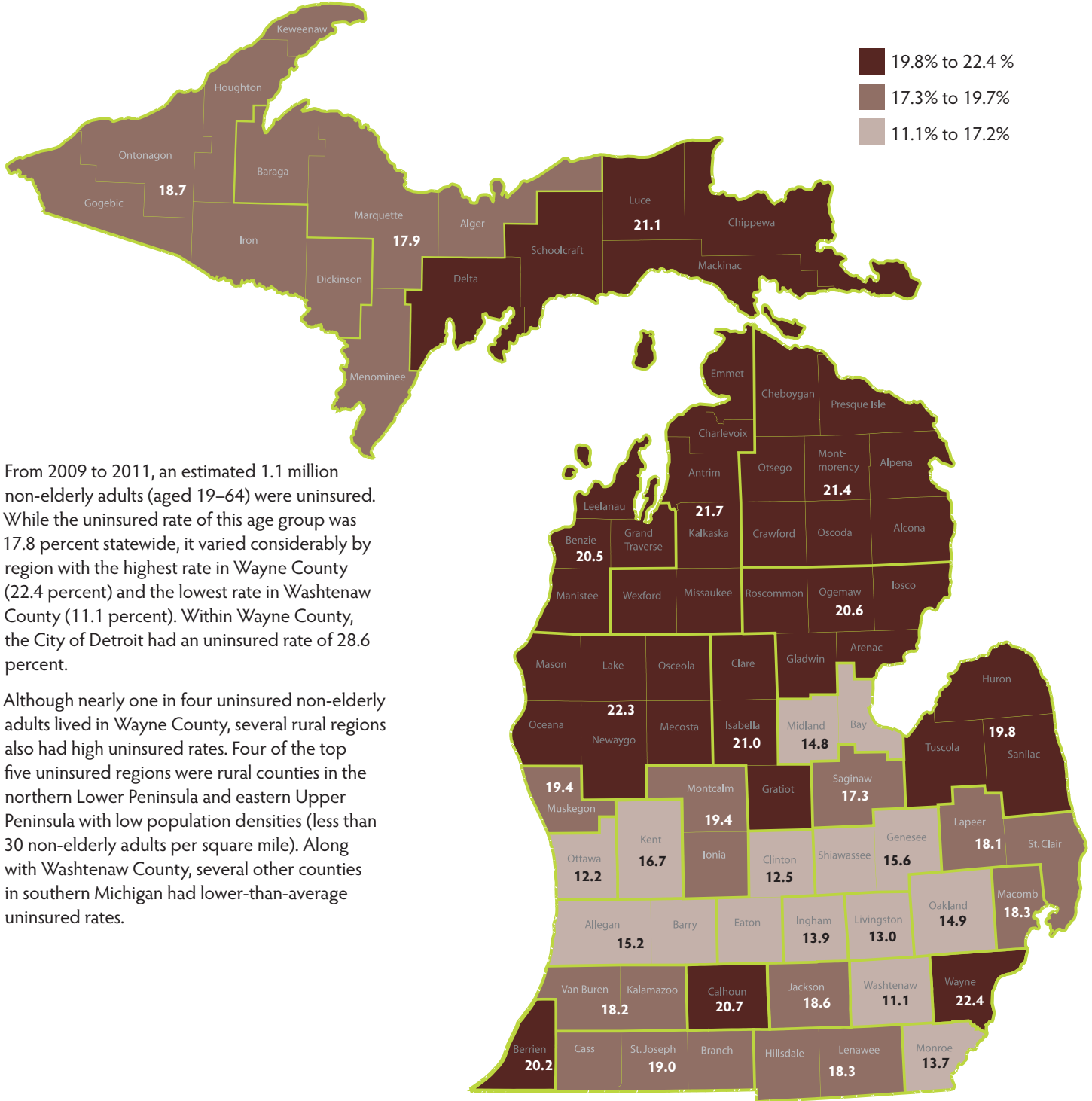


<sup>1</sup> Supreme Court of the United States. June 2012. *National Federation of Independent Business et al. v. Sebelius, Secretary of Health and Human Services, et al.* <http://www.supremecourt.gov/opinions/11pdf/11-393c3a2.pdf> (accessed 7-15-13).

<sup>2</sup> Timothy Jost. June 27, 2013. Implementing Health Reform: Exemptions from the Individual Mandate. *Health Affairs Blog*. <http://healthaffairs.org/blog/2013/06/27/implementing-health-reform-exemptions-from-the-individual-mandate/> (accessed 7-15-13).

# Variation in Uninsured Rates

**FIGURE 1**  
**Uninsured Rates of Non-Elderly Adults (Aged 19–64), 2009–2011**







# Methodology

American Community Survey (ACS) data was obtained from the Integrated Public Use Microdata Series (IPUMS-USA) at the Minnesota Population Center, University of Minnesota.<sup>5</sup> Analysis was conducted for the non-institutionalized civilian population during survey years 2009–2011 (3-year average). Since 2008, the ACS has included questions about what forms of health insurance household members have, making it possible to identify individuals who were uninsured during this time period.

This analysis used health insurance units (HIUs) for calculating income for the purposes of determining ACA program eligibility. The HIU definition was developed by the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota.<sup>6</sup> HIUs differ from the Census Bureau's definition of household and family by grouping together only people who are considered a "family unit" for the purposes of public or private insurance coverage. Unrelated people and certain types of relatives (such as grandparents) typically form their own HIU, separate from related parents and children.

To examine geographic variation in coverage, this analysis created 33 regions comprised of one or more counties. These regions are based Public Use Microdata Areas (PUMAs). PUMAs contain at least 100,000 people each and are the smallest unit of geography available in the ACS data. In Michigan, some PUMAs extend over multiple counties, while other counties contain multiple PUMAs. In the latter case, this analysis combined PUMAs to create logical county-based regions.

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<sup>5</sup> Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 5.0* [Machine-readable database] (Minneapolis, Min.: University of Minnesota, 2010). <https://usa.ipums.org/usa/> (accessed 6/29/13).

<sup>6</sup> State Health Access Data Assistance Center. *Defining "Family" for Studies of Health Insurance Coverage*, Issue Brief 27 (Minneapolis, Min.: University of Minnesota, 2012). <http://www.shadac.org/publications/defining-family-studies-health-insurance-coverage> (accessed 6/29/13).

# Appendix<sup>7</sup> (Sorted by Total Adult Population)

County/Region/City	Uninsured Adults		With Medicaid Expansion				Without Medicaid Expansion				Total Adults
			Uninsured, Medicaid or Exchange Eligible		Uninsured, Neither Medicaid nor Exchange Eligible		Uninsured, Exchange Eligible		Uninsured, Not Exchange Eligible		
	Estimate	Range	Estimate	Range	Estimate	Range	Estimate	Range	Estimate	Range	
<b>Chippewa, Delta, Luce, Mackinac, Schoolcraft</b>	12,071 (21.1%)	10,784 (18.9%) to 13,358 (23.5%)	11,644 (20.4%)	10,344 (18.2%) to 12,944 (22.8%)	427 (0.7%)	244 (0.5%) to 610 (1.1%)	5,926 (10.4%)	4,958 (8.8%) to 6,894 (12.2%)	6,145 (10.8%)	5,125 (9.1%) to 7,165 (12.7%)	57,114
<b>Dickinson, Gogebic, Houghton, Iron, Keweenaw, Ontonagon</b>	10,818 (18.7%)	9,473 (16.6%) to 12,163 (20.9%)	10,035 (17.3%)	8,775 (15.4%) to 11,295 (19.4%)	783 (1.4%)	358 (0.8%) to 1,208 (2.3%)	5,873 (10.1%)	4,939 (8.7%) to 6,807 (11.8%)	4,945 (8.5%)	4,036 (7.1%) to 5,854 (10.2%)	57,935
<b>Arenac, Gladwin, Iosco, Ogemaw, Roscommon</b>	12,927 (20.6%)	11,525 (18.4%) to 14,329 (22.9%)	12,355 (19.7%)	10,989 (17.6%) to 13,721 (21.9%)	572 (0.9%)	316 (0.6%) to 828 (1.4%)	6,061 (9.7%)	5,135 (8.3%) to 6,987 (11.2%)	6,866 (10.9%)	5,811 (9.4%) to 7,921 (12.7%)	62,774
<b>Alger, Baraga, Marquette, Menominee</b>	11,656 (17.9%)	10,049 (15.5%) to 13,263 (20.5%)	11,209 (17.2%)	9,617 (14.9%) to 12,801 (19.8%)	447 (0.7%)	211 (0.4%) to 683 (1.2%)	6,194 (9.5%)	5,010 (7.8%) to 7,378 (11.5%)	5,462 (8.4%)	4,488 (7.0%) to 6,436 (10.0%)	65,173
<b>Ionia, Montcalm</b>	13,787 (19.4%)	12,260 (17.3%) to 15,314 (21.6%)	13,054 (18.4%)	11,676 (16.5%) to 14,432 (20.4%)	733 (1.0%)	299 (0.6%) to 1,167 (1.9%)	6,259 (8.8%)	5,074 (7.3%) to 7,444 (10.7%)	7,528 (10.6%)	6,400 (9.1%) to 8,656 (12.3%)	71,086
<b>Huron, Sanilac, Tuscola</b>	15,118 (19.8%)	13,651 (18.0%) to 16,585 (21.8%)	14,456 (19.0%)	13,019 (17.2%) to 15,893 (20.9%)	662 (0.9%)	412 (0.6%) to 912 (1.3%)	8,045 (10.6%)	6,771 (9.0%) to 9,319 (12.3%)	7,073 (9.3%)	5,993 (8.0%) to 8,153 (10.8%)	76,237
<b>Alcona, Alpena, Cheboygan, Crawford, Montmorency, Oscoda, Otsego, Presque Isle</b>	16,568 (21.4%)	15,036 (19.5%) to 18,100 (23.4%)	15,762 (20.3%)	14,244 (18.5%) to 17,280 (22.3%)	806 (1.0%)	467 (0.7%) to 1,145 (1.6%)	9,090 (11.7%)	7,889 (10.3%) to 10,291 (13.4%)	7,478 (9.6%)	6,483 (8.5%) to 8,473 (11.0%)	77,593
<b>Calhoun</b>	16,638 (20.7%)	14,870 (18.6%) to 18,406 (23.0%)	16,032 (20.0%)	14,250 (17.9%) to 17,814 (22.2%)	606 (0.8%)	108 (0.3%) to 1,104 (1.7%)	7,462 (9.3%)	6,131 (7.8%) to 8,793 (11.1%)	9,176 (11.4%)	7,800 (9.8%) to 10,552 (13.2%)	80,328
<b>Hillsdale, Lenawee</b>	15,626 (18.3%)	14,147 (16.6%) to 17,105 (20.2%)	14,789 (17.3%)	13,295 (15.6%) to 16,283 (19.2%)	837 (1.0%)	425 (0.6%) to 1,249 (1.6%)	7,154 (8.4%)	6,011 (7.1%) to 8,297 (9.8%)	8,472 (9.9%)	7,288 (8.6%) to 9,656 (11.4%)	85,261
<b>Antrim, Charlevoix, Emmet, Kalkaska, Missaukee, Wexford</b>	18,597 (21.7%)	16,708 (19.6%) to 20,486 (24.0%)	17,157 (20.0%)	15,450 (18.1%) to 18,864 (22.1%)	1,440 (1.7%)	768 (1.1%) to 2,112 (2.7%)	10,174 (11.9%)	8,876 (10.5%) to 11,472 (13.5%)	8,423 (9.8%)	7,219 (8.5%) to 9,627 (11.3%)	85,576
<b>Clare, Gratiot, Isabella</b>	18,203 (21.0%)	16,276 (18.9%) to 20,130 (23.2%)	17,109 (19.7%)	15,130 (17.6%) to 19,088 (22.1%)	1,094 (1.3%)	694 (0.9%) to 1,494 (1.8%)	8,220 (9.5%)	7,046 (8.2%) to 9,394 (10.9%)	9,983 (11.5%)	8,508 (9.9%) to 11,458 (13.3%)	86,805
<b>Benzie, Grand Traverse, Leelanau, Manistee</b>	18,068 (20.4%)	15,569 (18.0%) to 20,567 (23.2%)	16,464 (18.6%)	14,097 (16.2%) to 18,831 (21.3%)	1,604 (1.8%)	898 (1.2%) to 2,310 (2.8%)	10,362 (11.7%)	8,705 (10.0%) to 12,019 (13.6%)	7,706 (8.7%)	6,054 (7.1%) to 9,358 (10.7%)	88,358
<b>Branch, Cass, St. Joseph</b>	17,278 (19.0%)	15,192 (16.9%) to 19,364 (21.4%)	16,245 (17.9%)	14,203 (15.8%) to 18,287 (20.2%)	1,033 (1.1%)	557 (0.7%) to 1,509 (1.8%)	8,090 (8.9%)	6,735 (7.5%) to 9,445 (10.5%)	9,188 (10.1%)	7,441 (8.4%) to 10,935 (12.2%)	90,794
<b>Berrien</b>	18,419 (20.2%)	16,279 (18.1%) to 20,559 (22.6%)	16,701 (18.3%)	14,663 (16.3%) to 18,739 (20.5%)	1,718 (1.9%)	976 (1.2%) to 2,460 (2.9%)	9,057 (10.0%)	7,671 (8.5%) to 10,443 (11.6%)	9,362 (10.3%)	7,717 (8.7%) to 11,007 (12.2%)	91,050
<b>Jackson</b>	17,030 (18.6%)	14,691 (16.2%) to 19,369 (21.2%)	16,497 (18.0%)	14,159 (15.6%) to 18,835 (20.7%)	533 (0.6%)	117 (0.3%) to 949 (1.3%)	8,546 (9.3%)	6,849 (7.7%) to 10,243 (11.3%)	8,484 (9.3%)	7,045 (7.8%) to 9,923 (10.9%)	91,607
<b>Monroe</b>	12,765 (13.7%)	10,764 (11.7%) to 14,766 (16.0%)	11,576 (12.5%)	9,775 (10.7%) to 13,377 (14.5%)	1,189 (1.3%)	589 (0.8%) to 1,789 (2.1%)	5,498 (5.9%)	4,210 (4.7%) to 6,786 (7.5%)	7,267 (7.8%)	5,708 (6.3%) to 8,826 (9.7%)	92,972
<b>Allegan, Barry</b>	15,183 (15.1%)	13,107 (13.2%) to 17,259 (17.3%)	14,267 (14.2%)	12,306 (12.4%) to 16,228 (16.3%)	916 (0.9%)	474 (0.6%) to 1,358 (1.5%)	7,957 (7.9%)	6,570 (6.7%) to 9,344 (9.4%)	7,226 (7.2%)	5,838 (6.0%) to 8,614 (8.7%)	100,218
<b>Muskegon</b>	19,490 (19.4%)	17,071 (17.2%) to 21,909 (21.9%)	18,596 (18.5%)	16,359 (16.5%) to 20,833 (20.8%)	894 (0.9%)	358 (0.5%) to 1,430 (1.6%)	8,878 (8.9%)	7,266 (7.4%) to 10,490 (10.6%)	10,612 (10.6%)	8,847 (9.0%) to 12,377 (12.4%)	100,251
<b>Lake, Mason, Mecosta, Newaygo, Oceana, Osceola</b>	23,527 (22.3%)	21,434 (20.6%) to 25,620 (24.1%)	22,015 (20.9%)	19,887 (19.1%) to 24,143 (22.8%)	1,512 (1.4%)	896 (1.0%) to 2,128 (2.2%)	11,259 (10.7%)	9,541 (9.3%) to 12,977 (12.3%)	12,268 (11.6%)	10,915 (10.4%) to 13,621 (13.0%)	105,448
<b>Clinton, Eaton</b>	13,622 (12.5%)	11,483 (10.7%) to 15,761 (14.6%)	12,972 (11.9%)	10,864 (10.1%) to 15,080 (14.0%)	650 (0.6%)	224 (0.3%) to 1,076 (1.2%)	8,066 (7.4%)	6,352 (6.0%) to 9,780 (9.1%)	5,556 (5.1%)	4,294 (4.1%) to 6,818 (6.4%)	109,059
<b>Livingston</b>	14,478 (13.0%)	12,618 (11.4%) to 16,338 (14.7%)	13,651 (12.2%)	11,836 (10.7%) to 15,466 (13.9%)	827 (0.7%)	399 (0.4%) to 1,255 (1.2%)	8,113 (7.3%)	6,732 (6.1%) to 9,494 (8.6%)	6,365 (5.7%)	4,934 (4.6%) to 7,796 (7.1%)	111,450
<b>Bay, Midland</b>	17,105 (14.8%)	15,016 (13.1%) to 19,194 (16.7%)	16,359 (14.1%)	14,326 (12.5%) to 18,392 (16.0%)	746 (0.6%)	405 (0.4%) to 1,087 (1.0%)	10,155 (8.8%)	8,450 (7.4%) to 11,860 (10.4%)	6,950 (6.0%)	5,703 (5.0%) to 8,197 (7.2%)	115,647
<b>Saginaw</b>	20,367 (17.3%)	18,247 (15.5%) to 22,487 (19.2%)	19,504 (16.6%)	17,377 (14.8%) to 21,631 (18.5%)	863 (0.7%)	487 (0.5%) to 1,239 (1.1%)	9,509 (8.1%)	8,027 (6.9%) to 10,991 (9.4%)	10,858 (9.2%)	9,003 (7.8%) to 12,713 (10.9%)	117,821

<sup>7</sup> All estimates are calculated from American Community Survey data (2009-2011), and percentages are the proportion of the total non-elderly adult population. Ranges are 95 percent confidence intervals for each estimate.

# Appendix

County/Region/City	With Medicaid Expansion						Without Medicaid Expansion				Total Adults
	Uninsured Adults		Uninsured, Medicaid or Exchange Eligible		Uninsured, Neither Medicaid nor Exchange Eligible		Uninsured, Exchange Eligible		Uninsured, Not Exchange Eligible		
	Estimate	Range	Estimate	Range	Estimate	Range	Estimate	Range	Estimate	Range	
<b>Lapeer, St. Clair</b>	27,253 (18.1%)	24,880 (16.6%) to 29,626 (19.7%)	25,616 (17.0%)	23,291 (15.5%) to 27,941 (18.6%)	1,637 (1.1%)	1,118 (0.8%) to 2,156 (1.5%)	14,036 (9.3%)	12,103 (8.1%) to 15,969 (10.7%)	13,217 (8.8%)	11,468 (7.7%) to 14,966 (10.0%)	150,450
<b>Ottawa</b>	19,143 (12.2%)	16,061 (10.4%) to 22,225 (14.3%)	18,107 (11.5%)	15,152 (9.8%) to 21,062 (13.5%)	1,036 (0.7%)	539 (0.4%) to 1,533 (1.1%)	10,574 (6.7%)	8,287 (5.4%) to 12,861 (8.3%)	8,569 (5.5%)	6,717 (4.4%) to 10,421 (6.8%)	157,111
<b>Ingham</b>	26,182 (13.8%)	23,364 (12.4%) to 29,000 (15.4%)	24,519 (13.0%)	21,624 (11.5%) to 27,414 (14.6%)	1,663 (0.9%)	991 (0.6%) to 2,335 (1.3%)	12,009 (6.4%)	9,972 (5.4%) to 14,046 (7.5%)	14,173 (7.5%)	11,877 (6.4%) to 16,469 (8.8%)	189,078
<b>City of Lansing</b>	14,459 (19.3%)	12,452 (16.8%) to 16,466 (22.0%)	13,610 (18.1%)	11,610 (15.7%) to 15,610 (20.9%)	849 (1.1%)	336 (0.6%) to 1,362 (2.1%)	6,102 (8.1%)	4,817 (6.6%) to 7,387 (10.0%)	8,357 (11.1%)	6,444 (8.9%) to 10,270 (13.9%)	75,091
<b>Kalamazoo, Van Buren</b>	36,740 (18.2%)	33,757 (16.8%) to 39,723 (19.7%)	35,046 (17.4%)	31,935 (15.9%) to 38,157 (19.0%)	1,694 (0.8%)	1,100 (0.6%) to 2,288 (1.2%)	18,197 (9.0%)	15,909 (8.0%) to 20,485 (10.2%)	18,543 (9.2%)	16,513 (8.2%) to 20,573 (10.3%)	201,737
<b>Washtenaw</b>	25,177 (11.1%)	22,448 (10.0%) to 27,906 (12.3%)	23,122 (10.2%)	20,564 (9.1%) to 25,680 (11.4%)	2,055 (0.9%)	1,387 (0.7%) to 2,723 (1.3%)	12,520 (5.5%)	10,490 (4.7%) to 14,550 (6.5%)	12,657 (5.6%)	10,470 (4.7%) to 14,844 (6.6%)	226,812
<b>City of Ann Arbor</b>	7,319 (9.0%)	5,798 (7.3%) to 8,840 (11.0%)	6,533 (8.0%)	5,129 (6.5%) to 7,937 (9.9%)	786 (1.0%)	405 (0.6%) to 1,167 (1.6%)	3,411 (4.2%)	2,342 (3.1%) to 4,480 (5.7%)	3,908 (4.8%)	2,815 (3.6%) to 5,001 (6.3%)	81,601
<b>Genesee, Shiawassee</b>	46,022 (15.6%)	42,459 (14.4%) to 49,585 (16.9%)	42,056 (14.3%)	38,644 (13.1%) to 45,468 (15.5%)	3,966 (1.3%)	2,869 (1.0%) to 5,063 (1.8%)	19,598 (6.7%)	17,194 (5.9%) to 22,002 (7.5%)	26,424 (9.0%)	23,694 (8.1%) to 29,154 (9.9%)	294,877
<b>City of Flint</b>	12,704 (20.9%)	10,931 (18.0%) to 14,477 (24.1%)	12,044 (19.8%)	10,299 (17.0%) to 13,789 (23.0%)	660 (1.1%)	178 (0.5%) to 1,142 (2.3%)	4,750 (7.8%)	3,647 (6.1%) to 5,853 (9.9%)	7,954 (13.1%)	6,574 (11.0%) to 9,334 (15.5%)	60,766
<b>Kent</b>	61,933 (16.7%)	58,035 (15.7%) to 65,831 (17.8%)	57,306 (15.5%)	53,653 (14.5%) to 60,959 (16.5%)	4,627 (1.3%)	3,351 (0.9%) to 5,903 (1.7%)	30,774 (8.3%)	28,036 (7.6%) to 33,512 (9.1%)	31,159 (8.4%)	28,078 (7.6%) to 34,240 (9.3%)	370,338
<b>City of Grand Rapids</b>	25,146 (21.5%)	22,436 (19.3%) to 27,856 (24.0%)	22,979 (19.7%)	20,483 (17.6%) to 25,475 (21.9%)	2,167 (1.9%)	1,285 (1.2%) to 3,049 (2.8%)	10,687 (9.2%)	9,127 (7.9%) to 12,247 (10.6%)	14,459 (12.4%)	12,190 (10.6%) to 16,728 (14.5%)	116,824
<b>Macomb</b>	93,738 (18.3%)	88,193 (17.2%) to 99,283 (19.3%)	86,856 (16.9%)	81,754 (15.9%) to 91,958 (17.9%)	6,882 (1.3%)	5,184 (1.1%) to 8,580 (1.7%)	46,226 (9.0%)	42,094 (8.2%) to 50,358 (9.8%)	47,512 (9.3%)	43,375 (8.5%) to 51,649 (10.1%)	513,600
<b>Oakland</b>	111,375 (14.9%)	104,662 (14.0%) to 118,088 (15.8%)	99,214 (13.3%)	93,088 (12.5%) to 105,340 (14.1%)	12,161 (1.6%)	10,021 (1.4%) to 14,301 (1.9%)	53,558 (7.2%)	49,194 (6.6%) to 57,922 (7.8%)	57,817 (7.8%)	53,321 (7.2%) to 62,313 (8.4%)	746,381
<b>Wayne</b>	244,671 (22.4%)	235,632 (21.5%) to 253,710 (23.2%)	225,552 (20.6%)	216,871 (19.8%) to 234,233 (21.4%)	19,119 (1.8%)	16,473 (1.5%) to 21,765 (2.0%)	89,425 (8.2%)	84,064 (7.7%) to 94,786 (8.7%)	155,246 (14.2%)	148,124 (13.6%) to 162,368 (14.8%)	1,094,074
<b>City of Detroit</b>	121,701 (28.6%)	116,842 (27.4%) to 126,560 (29.8%)	113,740 (26.7%)	109,207 (25.7%) to 118,273 (27.8%)	7,961 (1.9%)	6,305 (1.5%) to 9,617 (2.3%)	36,893 (8.7%)	33,745 (8.0%) to 40,041 (9.4%)	84,808 (19.9%)	79,947 (18.8%) to 89,669 (21.1%)	425,399
<b>Michigan (Statewide)</b>	1,061,575 (17.8%)	1,043,860 (17.5%) to 1,079,290 (18.1%)	985,843 (16.5%)	968,919 (16.2%) to 1,002,767 (16.8%)	75,732 (1.3%)	70,867 (1.2%) to 80,597 (1.4%)	492,865 (8.3%)	481,516 (8.1%) to 504,214 (8.5%)	568,710 (9.5%)	556,031 (9.3%) to 581,389 (9.8%)	5,965,015



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