



What The 2008 Census Indicates About the Uninsured in Missouri

By Ruth R. Ehresman, Director of Health Policy

September 30, 2008

Key Findings:

- Nationally, the number of individuals who were uninsured in 2007 decreased from 2006 largely as a result of an increase in the number of people covered by public health insurance programs.
- The number of Americans covered by private insurance continues to decline.
- In Missouri, the number of individuals who were uninsured in 2007 decreased slightly to 729,000 individuals from 772,000 in 2006. The decline was so low that it is considered not statistically significant, and within the margin of error of the Census sampling.
- The largest number of uninsured Missourians are between the ages of 18 and 65.
- While Missouri insures slightly more children with public insurance than the United States as a whole, the number of uninsured children in the state increased from 2006 to 2007.

What the Census Data Indicate about the Uninsured

Census data released on August 26, 2008 indicate that in 2007 there were an estimated 729,000 uninsured Missourians, a decrease from 772,000 in 2006ⁱ. However, the small decrease is not considered statistically significant by research professionals because it falls within the margin of error of the census sampling.ⁱⁱ Overall, the number of uninsured Missourians in 2007 is 3.5 percent higher than in 2001, during the last economic downturn. Nationally, the number of Americans covered by any type of health insurance, public or private, increased from 249,829,000ⁱⁱⁱ to 253,449,000, resulting in a decline of 1.4% in the number of uninsured nationally in the last year. This decrease in the number of uninsured is primarily attributable to an increase in the number of individuals covered by public insurance.^{iv} The increase may be explained by a growing senior population that is eligible for Medicare, increasing numbers of individuals with decreased incomes who are eligible for Medicaid, and changes in state Medicaid programs that expand eligibility.

What the Census Data Indicate about the Uninsured in Missouri

Although the change in the number of uninsured Missourians over the past year is not statistically significant, the census data do provide some useful information to support the development of public policies to insure all Missourians. This brief summarizes some of the findings from the recent census data.

Table 1, below, compares the composition of the age groups that comprise the total uninsured population in Missouri with the United States as a whole.

**Table 1:
Composition of the Uninsured in the United States and Missouri by Age Group**

	Total number of uninsured	Number of uninsured under the age of 18	Percent of the uninsured who are under the age of 18	Number of uninsured between the ages of 18 and 65	Percent of the uninsured who are between the ages of 18 and 65	Number of uninsured over the age of 65	Percent of the uninsured who are over the age of 65
United States ^v	45.657 million	8.149 million	17.8%	36.822 million	80.6%	686,000	1.5%
Missouri	729,000	150,000	20.6%	571,000	78.3%	8,000	1.1%

While Table 1 indicates the percentage of each age group that comprises the total population of the uninsured, the rate of uninsurance by age is distinct. For instance, 150,000 Missouri children, or 10.4 percent of the total Missouri child population, are uninsured. Overall, the most recent Census data indicate that:

- 150,000 children under the age of 18, or 10.4 percent of Missouri children, were uninsured in 2007.^{vi}
- 571,000 adults between the age of 18 and 65, or 15.9 percent of Missouri adults, were uninsured in 2007.^{vii}
- 8,000 adults over the age of 65, or 10 percent of all Missouri seniors were uninsured in 2007.^{viii}

As indicated, the Missouri adults have the highest rate of the uninsured in Missouri within their age-group, as well as the highest number of people who are uninsured. Missouri’s eligibility for public insurance (MO HealthNet) for adults is among the lowest in the nation, which likely directly relates to the higher rate of uninsured in the state.

Trends in public health insurance

Table 2, below, compares the number of Missourians covered by public health insurance, including Medicaid and Medicare, with the number covered in the United States as a whole. Missouri closely mirrors national trends in those covered by private insurance, although the number of children covered is slightly higher.

**Table 2:
Comparison of the percent of the total population insured
by public health insurance in Missouri with the United States as a whole**

	Total number insured by public insurance	Individuals under the age of 18 insured by public insurance	Percent of individuals under the age of 18 with public insurance	Individuals between the ages of 18 and 65 insured by public insurance	Percent of individuals between the ages of 18 and 65 with public insurance	Individuals over the age of 65 with public insurance	Percent of individuals over the age of 65 with public health insurance
United States ^{ix}	83.031 million	23.041 million	31.0%	25.526 million	13.6%	34.464 million	93.7%
Missouri ^x	1,675,000	467,000	32.4%	478,000	13.3%	729,000	96.2%

Implications for public policy development

The largest population of uninsured in Missouri consists of adults between the ages of 18 and 65. To effectively insure them, insurance options must be created that are both affordable and provide adequate coverage.

In this time of higher unemployment, and increased costs for basics such as food and gas, assuring that insurance is affordable is a key concern. Lower income workers are less likely to have employer-sponsored insurance and many of them simply lack affordable healthcare insurance options^{xi},

However, simply having health insurance is not sufficient. Growing numbers of Americans have health care coverage that does not adequately protect them from high medical expenses. In a June report by the Commonwealth Fund, the Fund shows that in 2007 an estimated 25 million adults were underinsured, an increase of 60 percent from 2003^{xii}.

Being uninsured or underinsured increases the likelihood that individuals will go without needed medical care, and specifically preventive care. Fifty-three percent of the underinsured reported not seeing a doctor when sick, not filling prescriptions and/or not following up on needed tests or treatment. Sixty-eight percent of the uninsured reported that they did not get needed care.^{xiii}

Being underinsured also places individuals at risk of debilitating medical debt. Forty-five percent of underinsured individuals and 51 percent of the uninsured reported difficulty paying medical bills, being contacted by a collection agency, taking on loans or mortgaging their home to pay medical bills.^{xiv}

A special concern should also be the number of uninsured children in Missouri. When children are uninsured they are more likely to not get preventive care, develop a more serious illness that is treated in the emergency room, and miss school. Missing significant days of school can have life-long repercussions because they are less likely to be academically successful, and less likely to pursue higher education.

Missouri has a State Children's Health Insurance Program that is more aggressive than many states. The challenge is to assure it is structured in a way that is affordable (families at upper income levels pay premiums), that administrative barriers that discourage providers from participating are removed, and that adequate outreach to families is provided.

In addition to the total number of uninsured children in Missouri, the census data also indicate that 96,000 of these children live in families with incomes under 200 percent of the federal poverty level.^{xv} This would indicate that many of the uninsured Missouri children are eligible for MO HealthNet (Medicaid and SCHIP) but not enrolled. Missouri must be responsible in assuring that those Missourians who are eligible for assistance become enrolled.

ⁱ http://pubdb3.census.gov/macro/032008/health/h05_000.htm

ⁱⁱ The United States Census Bureau specifically refers to this change as “Statistically Insignificant”.

ⁱⁱⁱ http://pubdb3.census.gov/macro/032007/health/h05_000.htm

^{iv} http://pubdb3.census.gov/macro/032007/health/h05_000.htm

^v *ibid*

^{vi} *ibid*

^{vii} *ibid*

^{viii} *ibid*

^{ix} *ibid*

^x *ibid*

^{xi} *ibid*

^{xii} http://www.commonwealthfund/publications/publications_show.htm?doc_id688615

^{xiii} *ibid*

^{xiv} *ibid*

^{xv} http://pubdb3.census.gov/macro/032008/health/h10_000.htm