


Fast Facts from EBRI

Contact: John MacDonald, EBRI, (202) 775-6349, macdonald@ebri.org
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How Geography Affects Likelihood of Having Health Insurance

WASHINGTON—How does the state where you live affect the likelihood that you will have health insurance?

The September 2008 *EBRI Issue Brief*, which reports on the number and percentage of nonelderly Americans (under age 65) with and without health insurance, answers this and other questions. Published by the nonpartisan Employee Benefit Research Institute (EBRI), the *Issue Brief* is available at www.ebri.org. Here are some of the key points for the period 2005–2007:

- The proportion of the nonelderly population with and without health insurance varies by location.
- In 11 states—generally in the south central United States—the uninsured averaged at least or close to 20 percent of the population during 2005–2007.
- In many of these 11 states, a smaller proportion of the population was eligible for employment-based health benefits and/or a larger proportion was eligible for publicly financed health programs than the national average. Both lower average income and higher unemployment rates may contribute to this difference.
- In addition, many of these states have a higher concentration of racial and ethnic groups that are less likely to be covered by health insurance.
- States with a relatively *low percentage* of uninsured individuals include Massachusetts, Minnesota, Hawaii, Wisconsin, and Iowa.
- Those with the *highest percentage* of uninsured include Texas, New Mexico, Florida, Oklahoma, and Arizona.

Insurance Coverage by State, 2005–2007

<u>Low level of uninsured</u>	<u>High level of uninsured</u>
Massachusetts..... 9.4%	Texas27.1%
Minnesota.....9.6%	New Mexico.....24.9%
Hawaii.....9.6%	Florida.....24.2%
Wisconsin.....10.0%	Arizona21.9%
Iowa.....10.8%	Oklahoma.....21.0%

Coverage numbers and sources of coverage for all 50 states appear in the *Issue Brief*. The EBRI study focuses solely on the nonelderly population because this group can receive health insurance coverage from a number of different sources, and because Medicare covers nearly all of the elderly population (age 65 and over). The estimates presented in the EBRI study, while based on Census Bureau data, differ from those published by the Census because of EBRI’s focus on the nonelderly.

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