



COMMUNITY HEALTH DATA BASE

An Information Service of Public Health Management Corporation

Data findings

THE UNINSURED IN SOUTHEASTERN PENNSYLVANIA

April 2012

As the Supreme Court considers the constitutionality of the Patient Protection and Affordable Care Act (ACA), health care reform and the future of the law have come to the forefront of national conversations. The passage of the ACA in March 2010 and the subsequent debate of the law have increased the visibility of the growing uninsured population in this country. According to The Commonwealth Biennial Health Insurance Survey of 2010, an estimated 52 million adults between the ages of 19 and 64 were uninsured at some point in 2010, compared with 38 million in 2001.* This represents nearly 30% of all adults in this age group in 2010.**

Using data from the Community Health Data Base's 2010 Southeastern Pennsylvania Household Health Survey, this article examines demographic and socio-economic characteristics of adults ages 18-64 who are uninsured in the region and also looks at the health disparities between insured and uninsured adults in this age group.

An Overview of the Uninsured

In Southeastern Pennsylvania, 11.4% of adults between the ages of 18 and 64 are uninsured. This represents an estimated 276,400 adults who are uninsured in the region.

- Adults residing in urban areas are nearly two times more likely to be uninsured (16.1%) compared to adults in suburban counties (8.4%).
- As age increases, the percentage of adults who are uninsured decreases. Young adults, specifically those between the ages of 18 and 29, are more likely to be uninsured (20.8%) than adults ages 30-39 (12.7%), 40-49 (9.3%), and 50-64 (6.8%).
- Latino adults are the racial/ethnic group most likely to be uninsured (31.6%), followed by Black adults (16.6%), Asian adults (14.1%) and White adults (7.5%). (Figure 1)
- Adults living below 150% of the Federal Poverty Line (FPL) are nearly three times more likely to be uninsured (24.3%) compared to those living at or above 150% of the FPL (8.5%).
- Adults with less than a high school degree/GED are the most likely to be uninsured (29.1%) and as educational attainment increases, the percentage of adults who are uninsured decreases.
- One third of adults who are unemployed are without health insurance (33.7%). Adults who identify as being unemployed are more likely to be uninsured compared to adults employed full-time or part-time, homemakers, students, and those unable to work.

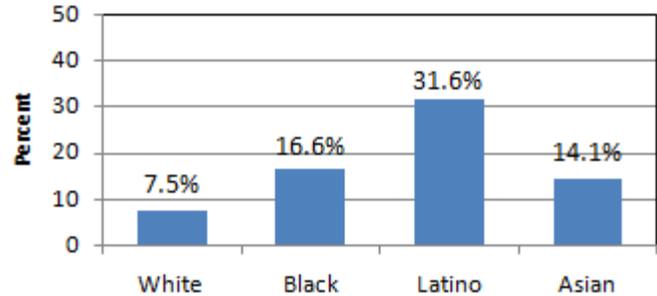


Top Reasons Why the Uninsured are without Health Coverage

The SEPA Household Health Survey asks respondents who are without health insurance the primary reason why they are without coverage. The top three reasons in the 2010 Survey were: costs (37.2%), change of employer (18.4%), or being unemployed/not working (13.0%).

- Women are more likely to state “unemployment/not working” as a reason for being uninsured (23.9%) compared with men (14.5%).
- Two thirds of Latino adults (63.5%) attribute being uninsured due to costs compared to 53.8% of White adults and 50.2% of Black adults.

Figure 1: Adults 18-64 with no health insurance by race/ethnicity



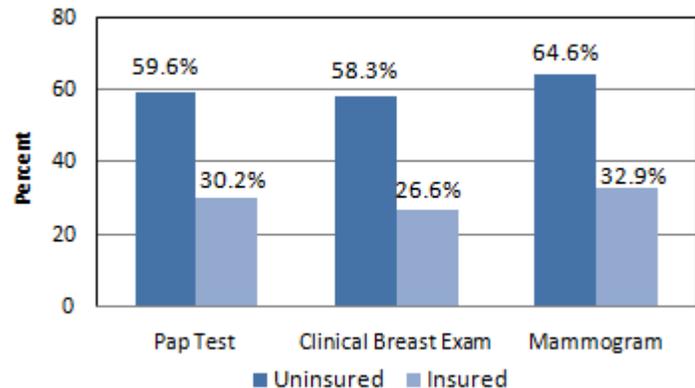
Source: PHMC's Community Health Data Base
2010 Southeastern PA Household Health Survey

Health Disparities of Uninsured Adults

It is important to think about the effect being insured can have on one's health and why it matters that so many adults in the Southeastern Pennsylvania region are without health coverage. Household Health Survey data show existing health disparities between uninsured and insured adults, especially in terms of health status, having a regular source of care, receiving select preventive screenings, and experiencing cost barriers to care.

- Uninsured adults are more likely to be in fair or poor health (19.9%) compared with insured adults (13.9%).
- Uninsured adults are about four times as likely not to have a regular source of care (37.1%) compared with insured adults (8.3%).
- Women who are uninsured are significantly more likely NOT to have had a Pap test (59.6%), a clinical breast exam (58.3%), and a mammogram (64.6%) in the past year compared with insured adults (30.2%, 26.6%, 32.9% respectively). (Figure 2)
- Adults who are uninsured are more likely to be sick but not seek care due to cost (43.0%), not fill a prescription medicine due to the cost (37.5%), and not receive dental care due to the cost (57.7%).

Figure 2: Women (18+) who have NOT received select screenings in the past year by insurance status



Source: PHMC's Community Health Data Base
2010 Southeastern PA Household Health Survey

Conclusion

There are clear demographic and socio-economic differences between uninsured and insured adults between the ages of 18 and 64 in the region. Uninsured adults are more likely to be younger, live in urban areas, identify as Latino, live below 150% of the Federal Poverty Line, not have a high school degree or GED, and be unemployed.

From the Household Health Survey, we also know that adult respondents who are uninsured are more likely to identify costs, a change of employer, and unemployment as the top three reasons for the lack of health insurance.

Finally, the data show resulting health disparities between insured and uninsured adults. Uninsured adults are more likely to be in fair or poor health, not have a regular source of health care, not have certain recommended screenings in the past year, and experience a range of cost barriers to care.

For more information about these findings, please contact Sarah Ingerman at singerman@phmc.org.

*Collins S.R., Doty M.M., Robertons R., Garber T. "Help on the Horizon: Findings from The Commonwealth Fund Biennial Health Insurance Survey of 2010." 2011. The Commonwealth Fund.

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