



# Access Notes

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HIGHLIGHTS

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FROM THE

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THE UNINSURED

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Management  
Corporation

## WHO ARE THE UNINSURED IN SOUTHEASTERN PENNSYLVANIA?

Despite a decline both nationally and locally in the number of adults who lack health insurance coverage, a significant number are still uninsured. In Southeastern Pennsylvania, approximately 157,600 adults, ages 18-64, (6.9%) do not have public or private health insurance. This *AccessNotes* article discusses the health status, utilization of health services, and barriers to care among uninsured adults (ages 18-64) in Southeastern Pennsylvania. Data are from PHMC's recently released 2000 Southeastern Pennsylvania Household Health Survey.

In Southeastern Pennsylvania, adults (ages 18-64) are more likely to be uninsured than either children, who often qualify for free or low-cost insurance through a variety of special programs, or older adults (65+), who qualify for health insurance under Medicare. Young adults between the ages of 18 and 30 are the largest single group of uninsured adults in Southeastern Pennsylvania, representing 43.5% of all uninsured adults or 68,000 adults (Figure 1).

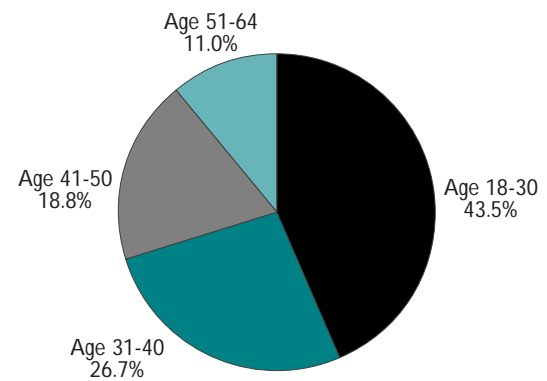
In addition to the region's uninsured population, many adults are under-insured or are at risk of losing their health insurance. Among those who were insured at the time of the survey, 7.4% had been without health insurance at some point during the past year; this represents 155,240 adults. Additionally, of the 198,000 adults currently receiving Medicaid, one out of seven (14.8%) reported having been told that they will stop receiving their benefits in the coming year. This is due in part to welfare reform and participation in Temporary Assistance for Needy Families (TANF). Although Medicaid recipients continue to be eligible for Medicaid even after the end of their welfare time limit, there is a misconception that they will lose their benefits when they go off TANF. Of

those that reported that they will no longer receive Medicaid, one-quarter (25.2%) believe that they will stop receiving Medicaid because they are reaching the end of the welfare time limit. This could lead to people not seeking benefits for which they are still eligible. Since 89.6% of children have the same coverage as their parents, this may also have consequences for continued health coverage for children.

A substantial number of uninsured adults (18-64) have family incomes above the Federal poverty level. Three out of four uninsured adults (74.1%), live above the poverty level; nearly 60% live above 150% of the poverty level (Figure 2).

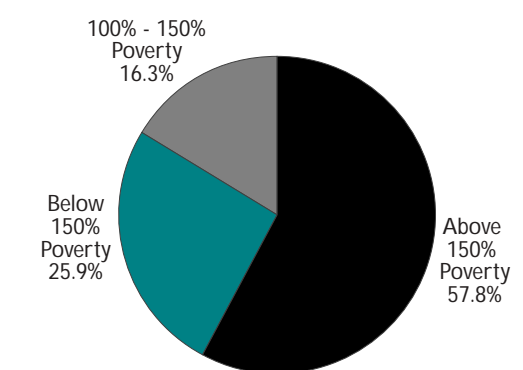
*(continued on page 3)*

Figure 1. Age Distribution of Uninsured Adults (18-64) in Southeastern Pennsylvania, 2000



Source: PHMC's 2000 Southeastern PA Household Health Survey

Figure 2. Poverty Status among Uninsured Adults (18-64) in SEPA, 2000



Source: PHMC's 2000 Southeastern PA Household Health Survey

## BUILDING RESOURCES FOR THE UNINSURED

Early last year, PHMC's Community Health Data Base established the Health Data Resource Center (HDRC) with primary funding from The William Penn Foundation and a the goal of providing local nonprofits with an easy to access source of health, social, economic and housing information. To date, more than 120 nonprofits have joined the HDRC as Affiliates and have used data from PHMC's Southeastern Pennsylvania Household Health Survey, vital statistics, and demographic data in their program planning, development, and evaluation efforts. This article highlights how one Affiliate, Health Advocates for the Uninsured (HAFTU), has used the data to address unmet needs in the community.

HAFTU was started as a demonstration project by a concerned group of businesspeople and academicians. HAFTU's mission is to help small businesses provide their employees with health insurance coverage by developing an affordable and easy to administer insurance product that will ultimately result in improved access to care for the working poor. The project was funded in January 2000 by the Philadelphia Healthcare Trust and private philanthropy.

To support the business plan for HAFTU, Executive Director Diane Exline turned to the HDRC. The HDRC provided ZIP Code level data that helped Ms. Exline evaluate demographic and health characteristics for the proposed service area. "ZIP Code level information was really important,"

she said, "The HDRC was the only organization that could provide this type of community-based data."

HAFTU used data concerning uninsured residents to help prepare a problem statement for their proposal and to provide reliable baseline information. Ms. Exline stated, "Data from the Community Health Data Base have been very useful in helping us analyze areas of need within the city and gain a better picture of the uninsured population and their health and social service needs."

Currently, HAFTU is embarking upon the marketing and pilot project implementation stages of its project. A full written report will be available at the end of the test project in January

2002. Until that time, HAFTU will be on the front lines of the insurance issue in our region, addressing it from the unique vantage point of small business owners and their employees, a group that according to Ms. Exline, continues to be shut out of insurance coverage opportunities by excessively high premiums.

If your agency is taking an active role in addressing the issues of the uninsured, the Community Health Data Base would like to hear from you and feature your organization as a resource for the uninsured on its website at [www.phmc.org/hdrc](http://www.phmc.org/hdrc). Contact us at (215) 985-6238 or [hdrc@phmc.org](mailto:hdrc@phmc.org) to be listed or to learn more about the Community Health Data Base and how to become an Affiliate of its Health Data Resource Center. ■

*"Data from the Community Health Data Base have been very useful in helping us analyze areas of need within the city and gain a better picture of the uninsured population and their health and social service needs."*

*-- Diane Exline  
Executive Director  
Health Advocates for the Uninsured*



COMMUNITY HEALTH DATA BASE  
Health Data Resource Center

The HDRC is an information service of PHMC's Community Health Data Base created exclusively to meet the data and research needs of community-based nonprofits in Southeastern Pennsylvania.

**The HDRC has health data and so much more!** Housing statistics, child care issues, mortality, population counts and projections, income level, and many other key statistics are all a part of helping you define what is a healthy community.

**Your Source for Strategic Local Data** — The HDRC provides data for geographic areas as small as a ZIP Code to pinpoint the issues important to your community. Use this information in writing proposals, planning programs, identifying emerging health, social and economic trends, and measuring program outcomes.

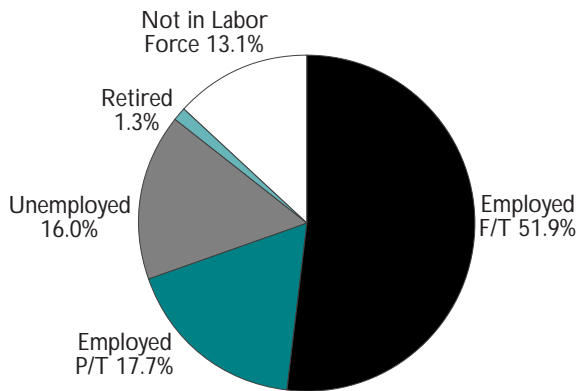
**How to Join** — More than 120 of your colleagues in the nonprofit community have already joined the HDRC! Simply call 215-985-6238 and ask for a registration form or visit us online at [www.phmc.org/hdrc](http://www.phmc.org/hdrc).

The HDRC is funded by the William Penn Foundation. The service is for small and medium-sized, community-based nonprofits ONLY. A small annual fee is required based on the size of the organization's annual budget.

(WHO ARE THE UNINSURED continued from page 1)

Similar to national findings, greater than one-half (51.9%) of uninsured adults in SEPA are employed full-time (Figure 2). In addition, two out of three uninsured adults live in a household where the main wage earner is employed full-time (67.8%). However, many uninsured workers are employed in jobs in which employers do not provide health insurance and low wages are insufficient to cover out-of-pocket costs, yet they do not qualify for Medicaid because their income exceeds the Medicaid threshold.

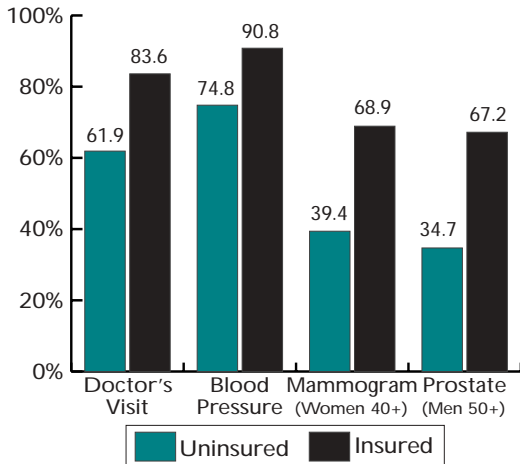
**Figure 3. Employment Status of Uninsured Adults (18-64) in Southeastern PA, 2000**



Source: PHMC's 2000 Southeastern PA Household Health Survey

Being uninsured can have direct consequences for residents' health and well being. Uninsured adults are more likely to be in fair or poor health (21.7%) compared to their insured counterparts (13.3%), yet they are less likely to have seen a doctor in the past year (61.9% vs. 83.6%). Furthermore, not having health insurance impacts on the use of preventive health services (Figure 4). Uninsured adults are less likely than are insured adults to have received a blood pressure screening in the past year (74.8% vs. 90.8%). Likewise, uninsured women (ages 40-64) are much less likely than are insured women to have received a mammogram (39.4% vs. 68.9%) in the past year. Among men (ages 50-64), the uninsured are one-half as likely to have received a test for prostate cancer (34.7% vs.

**Figure 4. Utilization of Health Services among SEPA Adults (18-64) by Insurance Stats, 2000**



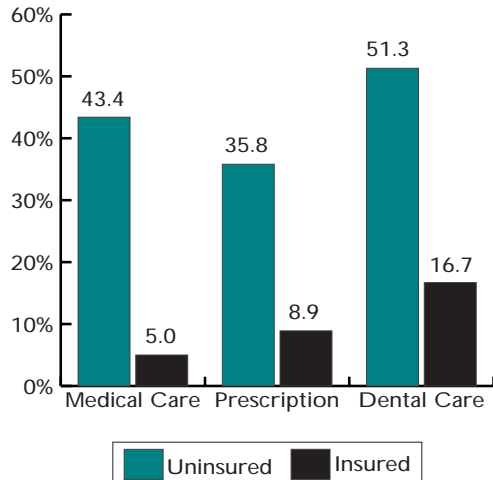
Source: PHMC's 2000 Southeastern PA Household Health Survey

67.2%) in the past year compared to the insured.

In addition to the utilization of health services, lacking health insurance impacts the quality and consistency of care received. Nearly one-third (32.5%) of uninsured adults in Southeastern Pennsylvania lack a regular source of health care; this is nearly four times greater than for adults with health insurance (8.6%). One-half of uninsured adults, representing 14,900 persons, reported that they sought care in a hospital emergency department during the past year because they did not have health insurance coverage.

Persons without health insurance coverage are eight times more likely than are those with insurance (43.4% vs. 5.0%) to have reported that they did not seek medical care at least once during the past year because of cost. Similarly, the percentage of uninsured adults who did not fill a prescription during the past year because of cost (35.8%) is four times that of adults with insurance (8.9%). Cost was also an impediment to receiving necessary dental care for more than one-half of uninsured adults (51.3%) compared to 16.7% of persons with insurance (Figure 5).

**Figure 5. SEPA Adults (18-64) Who Did Not Seek Care Because of Cause by Insurance Stats, 2000**



Source: PHMC's 2000 Southeastern PA Household Health Survey

The above findings clearly demonstrate a range of problems faced by uninsured residents. The uninsured use health services very differently than persons with insurance, often failing to seek necessary health care because they cannot afford the out-of-pocket costs. As a result, uninsured residents are more at risk for having fair or poor health, receiving inconsistent care, and failing to get critical preventive screenings that could prevent serious health problems. Future efforts need to continue to focus on assisting the uninsured in locating free or low-cost services, as well as preventing an increase in the number of uninsured, particularly in the wake of welfare reform and the separation of cash benefits from Medicaid. For more information about the uninsured population in Southeastern Pennsylvania, contact **Ilisa Stalberg** at (215) 985-6238 or [ilisa@phmc.org](mailto:ilisa@phmc.org).



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PHMC is a  
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## NEWS FROM THE COMMUNITY HEALTH DATA BASE

On April 5, 2001 staff participated in a panel discussion on regional trends hosted by the La Salle Nonprofit Management Development Center. Staff presented data findings concerning health status, health behaviors and access to and utilization of health services among residents from PHMC's 2000 Southeastern Pennsylvania Household Health Survey. For a copy of the presentation, please contact [Francine@phmc.org](mailto:Francine@phmc.org).

On April 16, 2001 staff exhibited at the 2001 Franklin Forum held at the Philadelphia Marriott Hotel. The purpose of the forum was to provide educational opportunities for area fund raisers to broaden their skills and enhance their understanding of fund raising methods. Staff presented information on how the Health Data Resource Center can be used in grant writing, program planning and evaluation activities. For information regarding how to join the HDRC, contact Siobhan Hawthorne at (215) 985-2527 or visit us at [www.phmc.org/hdrc](http://www.phmc.org/hdrc).

On June 6, 2001 staff will exhibit at PHMC's conference called *Non-Profits and Technology: Changing the Way We Serve Our Communities* to be held at the Annenberg Center at the University of Pennsylvania. The conference will explore the growing impact of technology on the non-profit community. National experts will discuss cutting edge technologies and how they are transforming the non-profit sector. Staff will present information regarding the growing importance of using community-based data in writing fundable grant proposals, program planning and evaluation efforts. For more information about the conference, please contact PHMC at (215) 985-2500 or [www.phmc.org](http://www.phmc.org).

One June 8, 2001 staff will attend the United Way of Southeastern Pennsylvania's regularly scheduled PAC meeting to present information about the HDRC to its member agencies.

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