

Uninsured in Spokane County

introduction

This factsheet presents data related to health insurance coverage within Spokane County. The Washington State Population Survey, conducted every two years, provides data regarding the percentage of uninsured within the general population and subgroups of the population.^[1] Data that relates health and behaviors to insurance coverage comes from the 2008 Behavioral Risk Factor Surveillance System (BRFSS).^[2]

General Population

In 2004, there was a significant increase in the percentage of the Spokane County general population not covered by any health insurance plan at the time surveyed. This increase was sustained in 2006 and 2008 (Fig 1). The 2008 estimate of 11.2% of the general population being uninsured represent about 49,600 people (± 9200).

Race/Ethnicity

The percentage of uninsured individuals among non-Whites in Spokane County was significantly higher than among Whites (Fig 2). However, the greatest percentage of uninsured individuals was White, which reflects the general racial distribution in the county (Table 1). Compared to their percentage of the general population in Spokane County, Whites were underrepresented and Native Americans/Alaska Natives and Hispanics were overrepresented in the uninsured population. The difference for Blacks and Asians/Pacific Islanders was not statistically significant.

Figure 2
Uninsured Within Race/Ethnic Groups
Spokane County, 2000-2008

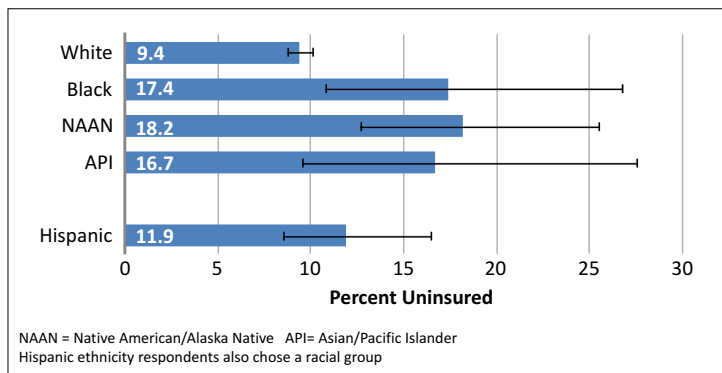


Figure 1
Uninsured Population by Year
Spokane County, 2000-2008

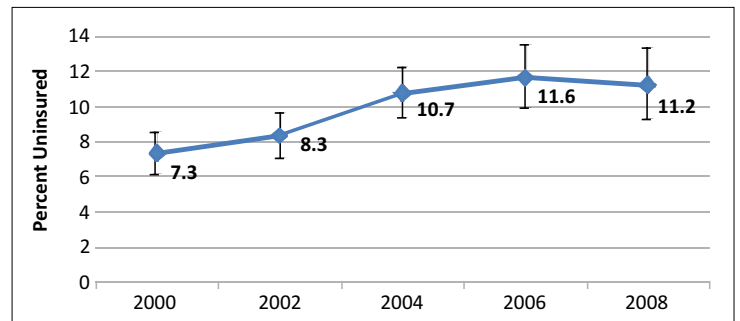


Table 1
Comparison of the Uninsured Population to the General Population by Race and Ethnicity
Spokane County, 2000-2008

Race	Percent of Uninsured	Percent of Population
White	89.9	93.9
Black	3.1	2.1
NAAN	3.6	1.5
API	3.4	2.5
Total	100.0	100.0
Ethnicity	Percent of Uninsured	Percent of Population
Hispanic	5.1	3.0

NAAN = Native American/Alaska Native API= Asian/Pacific Islander
Hispanic ethnicity respondents also chose a racial group

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Age and Sex

Young adults 18-34 years of age were more likely to be uninsured than other age groups. More than half of the uninsured population was 18-34 years of age. Yet they represent less than a quarter of the general population (Fig 3). Table 2 displays the percentage and estimated number of people in Spokane County who were uninsured in each age group. Individuals 65 years of age or older were the least likely to be uninsured compared to younger age groups, due to the high rate of Medicare coverage. In 2008, 98.8% ($\pm 1.2\%$) of individuals in this age group were covered by Medicare insurance.

The percentage of the population who were uninsured was similar for males (12.0%, ± 2.9) and for females (10.4%, ± 2.7). In 2008, within each age group, there was no significant difference between males and females being uninsured. This is a change from previous years; in 2006, males 18-34 years of age were more likely than females 18-34 years of age to be uninsured.

Among the uninsured population, 52.6% were males and 47.4% were females. The percentages by sex were similar to the percentages in the general population in Spokane County.

Figure 3
Age Distribution of the Uninsured Population & Total Population
Spokane County, 2008

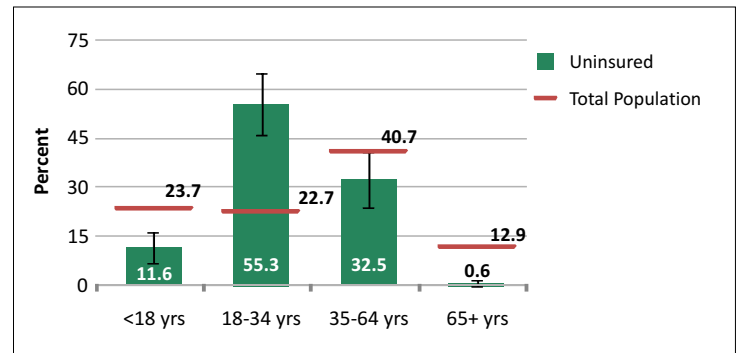


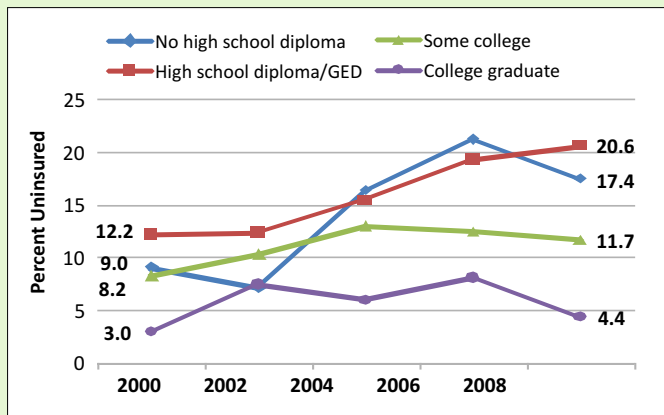
Table 2
Uninsured Population by Age Group
Spokane County, 2008

Age Group	Percent Uninsured	Population Estimates
0 - 17 years	5.5% ± 1.2	5,760 $\pm 1,846$
18 - 34 years	27.3% ± 3.3	27,439 $\pm 7,054$
35 - 64 years	8.9% ± 1.3	16,126 $\pm 4,687$
65 years or older	0.5% ± 0.5	301 ± 590
Total	11.2% ± 1.0	49,626 $\pm 9,263$

Education

In 2008, in Spokane County, there was a statistically significant relationship between educational attainment and insurance status. As education level increased, the likelihood of being uninsured decreased. Since 2000, the percentage of adults with a high school education or less that was uninsured significantly increased. The percentage of those with some education beyond high school that was uninsured was stable over time (Fig 4).

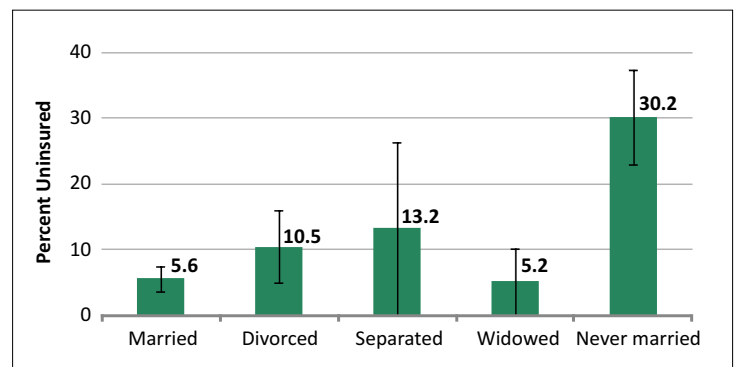
Figure 4
Uninsured Within Education Level (Age 25 Years or Older)
Spokane County, 2000-2008



Marital Status

In 2008, the greatest percentage of the uninsured population 18 years of age or older in Spokane County had never been married (62.6%, ± 9.6). This was followed by those who were married (23.2%, ± 7.8). The remaining 14.2% were divorced, separated, or widowed. Compared to married individuals, only those who had never been married were more likely to be uninsured (Fig 5).

Figure 5
Uninsured Adults Within Marital Groups
Spokane County, 2008



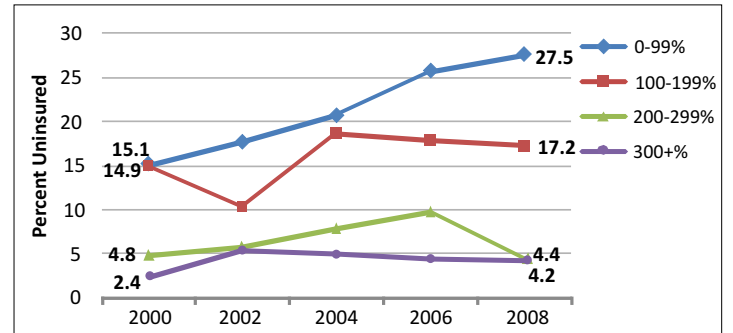
Income

There was a significant association between income, based on the Federal Poverty Level (FPL), and insurance status in Spokane County. As income increased, the likelihood of being uninsured decreased. The FPL is based on income thresholds for different family sizes. For a family of four in 2008, the poverty income threshold for 100% FPL was \$21,200.^[3] Half of uninsured individuals (49.2%, ± 9.6) were living at less than 100% FPL compared to 16.4% (± 2.4) of insured individuals.

From 2000 to 2008, there was a significant increasing trend in being uninsured among individuals at 0-99% FPL. From 2000 to 2006, there was also a significant increasing trend among individuals at 200-299% FPL, but in 2008 the percentage that was uninsured in this income group significantly decreased. There were no significant trends over time for the other income groups, even though some showed year-to-year differences (Fig 6).

Uninsured adults were 11 times more likely to report cost as being a barrier to accessing health care in the past 12 months compared to adults with insurance. Cost as a barrier was reported among 37.9% (± 11.8) of uninsured adults and 7.4% (± 2.2) of insured adults.

Figure 6
Uninsured Over Time Within Federal Poverty Level Groups
Spokane County, 2000-2008

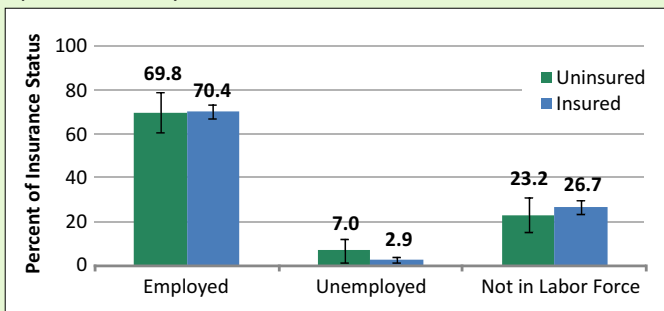


Labor Force Status

In 2008, the majority (69.8%, ± 8.4) of uninsured individuals 15-64 years of age in Spokane County were employed. Among the uninsured population, the percentages that were employed, unemployed, and not in the labor force were similar to the percentages seen among the insured population (Fig 7).

The unemployment rate in 2008 among individuals 15-64 years of age was similar for those without insurance at 9.1% (± 7.0) compared to those with insurance at 3.9% (± 1.8). This is a shift from 2006 when uninsured individuals were significantly more likely to be unemployed. It indicates that in 2008, more uninsured individuals were employed. Individuals who were not in the labor force (retired early, unable to work, or not looking for work) were not included in unemployment rates.

Figure 7
Labor Force Status Groups by Insurance Status
(15 - 64 Years of Age)
Spokane County, 2008



Health

More than half of both uninsured and insured individuals reported their health as “excellent” or “very good.” The differences for the health status levels between the uninsured and insured were not statistically significant (Fig 8).

There was no statistically significant difference for select health behaviors and health conditions between adults without health insurance and those with health insurance. Similar percentages were reported for each insurance group for currently smoking cigarettes, binge drinking, being limited by a disability, currently having asthma, or having been diagnosed with diabetes (Fig 9).

Figure 8
Self-Reported Health Status by Insurance Status
Spokane County, 2008

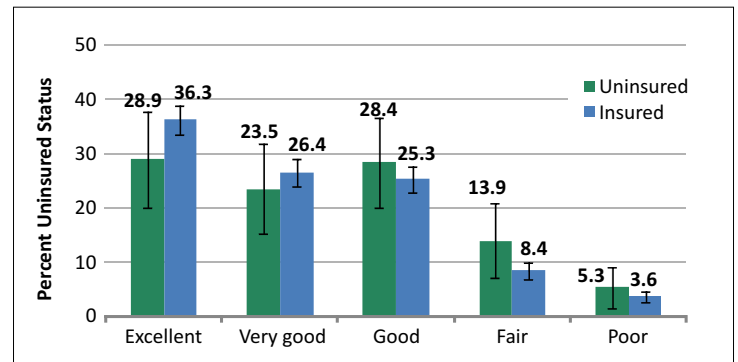
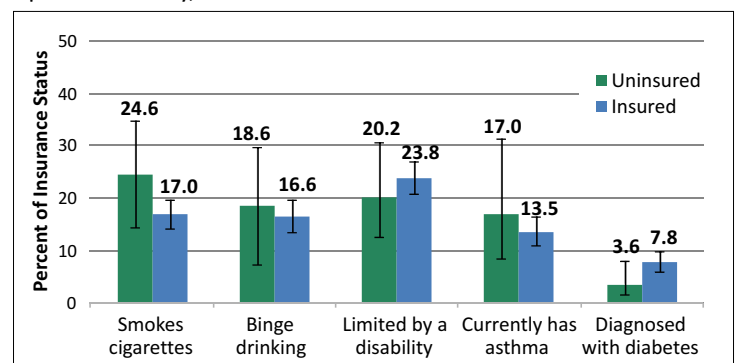


Figure 9
Health Behaviors and Conditions by Insurance Status
Spokane County, 2008



State Sponsored Insurance Eligibility

There are three types of state sponsored health insurance plans for children and adults up to 64 years of age: Medicaid, Washington State Basic Health, and Apple Health for Kids.

- Adults with a family income below 100% Federal Poverty Level (FPL) may be eligible for Medicaid.
- Adults with a family income below 200% FPL may be eligible for Basic Health.
- Children whose family income is below 300% FPL may be eligible for Apple Health for Kids.

In Spokane County, an estimated 49,000 children and adults younger than 65 years of age were uninsured in 2008; approximately half (47.9%, \pm 9.7) were eligible for state sponsored health insurance (Fig. 10).

Adults 18-64 years of age who were eligible for Medicaid or Basic Health were 2.7 times more likely to be uninsured than adults who were not eligible for state sponsored insurance. Among those adults eligible for state sponsored insurance, 1 in 4 was not covered by any type of health care plan. This equated to approximately 19,400 (\pm 5,600) adults in Spokane County.

Children who may have been eligible for state sponsored insurance were just as likely to be uninsured as children who were not eligible for state sponsored insurance. In 2008, there were an estimated 4,200 (\pm 2,100) children who were uninsured, but may have been eligible for Apple Health for Kids.

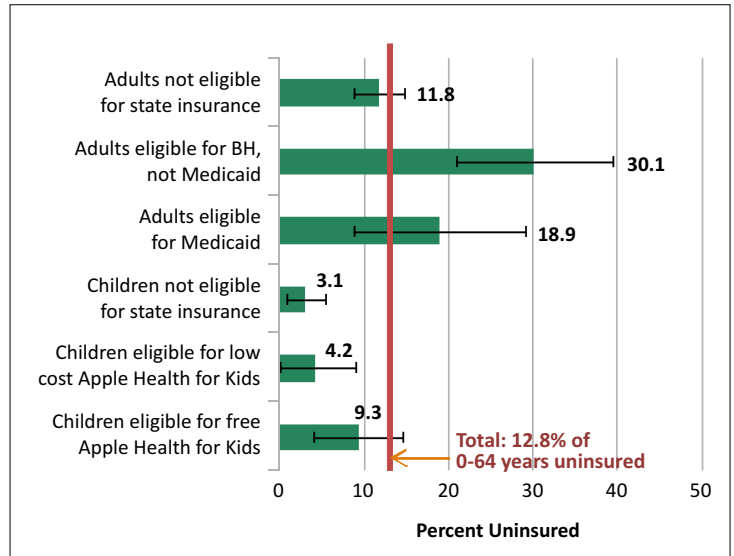
The estimated number of children who did not have health insurance, but may have been eligible for state sponsored health insurance, increased 74% from 2006 to 2008. The increase is due to a change in the income requirements for receiving state sponsored health insurance from 250% FPL to 300% FPL.

Households, Families, and Children

In Spokane County in 2008, the percentage of adults who were uninsured was significantly lower among those living with children (11.3%, \pm 3.8) compared to those not living with children (19.0%, \pm 4.3). There was no difference in household size and being uninsured. The average household size was 3.37 (\pm 0.26) among the uninsured and 3.19 (\pm 0.09) among insured.

Figure 10

Uninsured Within State Sponsored Insurance Eligibility Groups (0 - 64 Years of Age) Spokane County, 2008



1. Washington State Office of Financial Management. www.ofm.wa.gov. Washington State Population Survey. 2000, 2002, 2004, 2006, 2008.

2. Washington State Department of Health, Center for Health Statistics. Behavioral Risk Factor Surveillance System, 2008. Supported in part by Centers for Disease Control and Prevention Cooperative Agreement U58/CCU022819-5 (2008). Calculations and presentation of data by Spokane Regional Health District, Community Health Assessment.

3. Federal Register, Vol. 73, No. 15, January 23, 2008, pp.3971-3972. <http://aspe.hhs.gov/poverty/figures-fed-reg.shtml>.