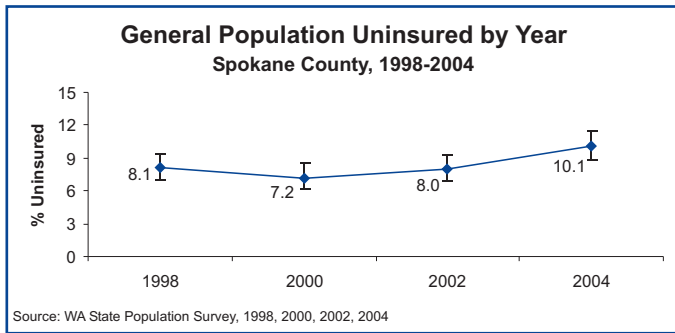


# Uninsured in Spokane County

This fact sheet presents data related to health insurance coverage within Spokane County. The Washington State Population Survey<sup>1</sup> provides data regarding the percentage of uninsured within the general population and subgroups of the population. Data that relates chronic health conditions and behavioral risk factors to insurance coverage comes from the 2004 Behavioral Risk Factor Surveillance System<sup>2</sup> (BRFSS).

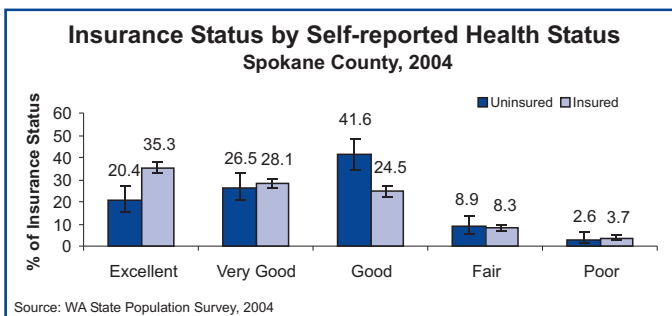
## General Population (All Ages)

In 2004, there was a significant increase in the percentage of the Spokane County population not covered by any health insurance plan at the time surveyed in comparison with previous years. The difference between 2004 and previous estimates, from 1998 to 2002, reached statistical significance at the 95% confidence level. Prior to 2004, the percent uninsured in Spokane County had remained fairly stable with no statistically significant change. For 2004, the 10.1% estimate of uninsured in the population represented about 43,659 (± 5820) people.



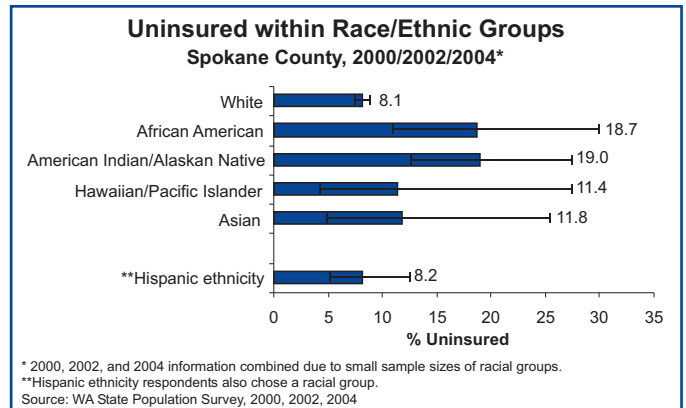
## Health Status

A significantly lower percentage of uninsured people reported their general health condition as “excellent”, while a greater percentage reported “good” in comparison to people with insurance. There was no difference between insurance groups for a reported health of “very good”, “fair”, or “poor.”

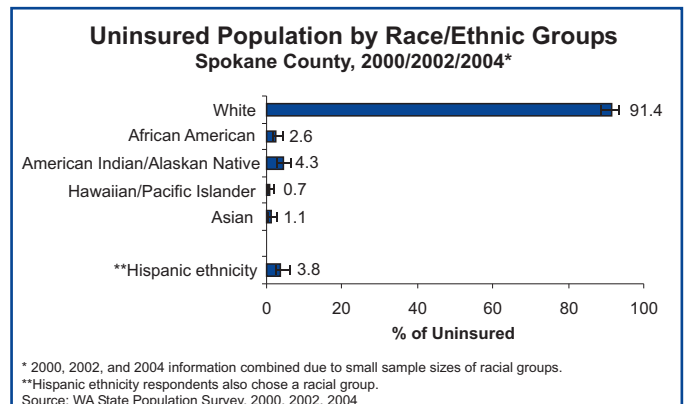


## Race/Ethnicity

The percentage of uninsured individuals among African Americans (18.7%, ± 9.4%) and American Indians/Alaskan Natives (19.0%, ± 7.4%) in Spokane County was significantly higher than among the White uninsured population.

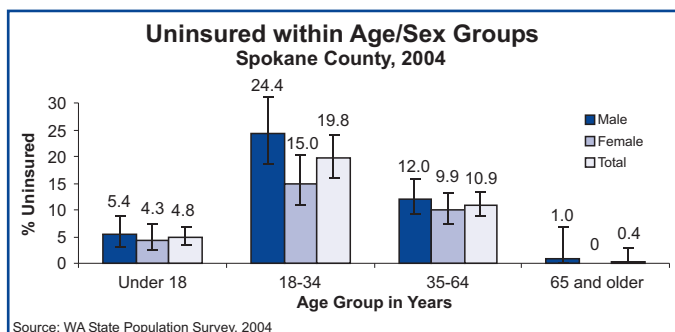


Not surprisingly, the greatest proportion of uninsured people was White. However, the proportion of White uninsured was lower than the proportion of Whites in Spokane County (94.4%)<sup>3</sup>. American Indians/Alaskan Natives were over-represented in the uninsured population compared to their proportion of the population in Spokane (1.5%). There were no differences for African Americans, Asian/Pacific Islanders, or Hispanics.



## Age and Sex

The proportion of the population who were uninsured varied significantly between age groups and sex. Males were more likely to be uninsured than females, while young adults age 18-34 were more likely to be uninsured than other age groups. Males age 18-34 were more likely to be uninsured than females of the same age group. There was no difference by sex for other age groups. Individuals age 65 years and older were the least likely to be uninsured compared to all other age groups. The low percentage of uninsured in the oldest age group was due to the high rate of Medicare coverage for people age 65 years and older. In 2004, 99.3% ( $\pm 1.0\%$ ) of individuals age 65 years and older were covered by Medicare insurance.

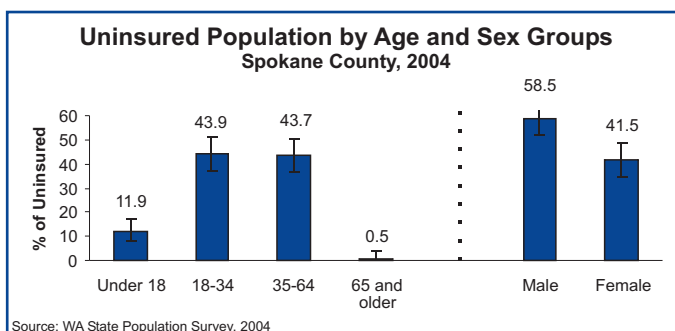


The following table displays the estimated number of people in Spokane County who were uninsured in each age group.

Population Uninsured by Age Group Spokane County, 2004		
Age Group	Population Estimates	Error Range
Under 18	5,187	$\pm 978$
18-34	19,165	$\pm 1,917$
35-64	19,089	$\pm 1,922$
65 and older	218	$\pm 218$

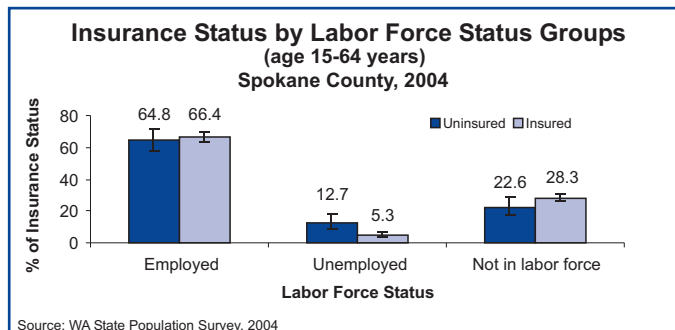
Source: WA State Population Survey, 2004

The greatest proportion of the uninsured population was male or 18-64 years of age.



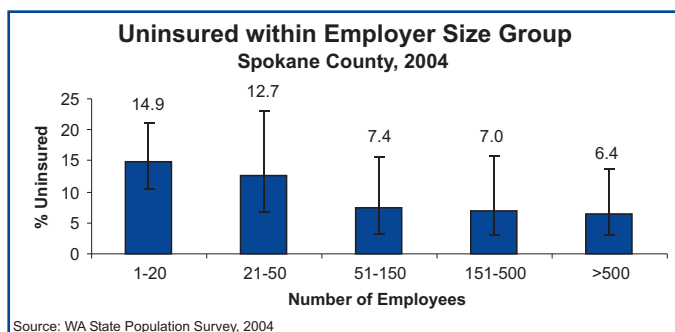
## Employment

In Spokane County, 64.8% of uninsured people age 15 to 64 years were employed in 2004. Although the majority of uninsured individuals were employed, only people who were unemployed were significantly more likely to be uninsured.



The unemployment rate in 2004 among people age 15-64 was 16.4% ( $\pm 6.3\%$ ) for those without insurance compared to 7.4% ( $\pm 1.9\%$ ) for those with insurance. Those who were not in the labor force (retired early, unable to work, or not looking for work) were not included in unemployment rates.

Private for-profit companies employed two-thirds (66.8%,  $\pm 9.3\%$ ) of the uninsured who were working. There was a significant relationship between the number of employees in a company and being uninsured. As the number of employees in a company increased, the proportion of uninsured decreased.



## Income

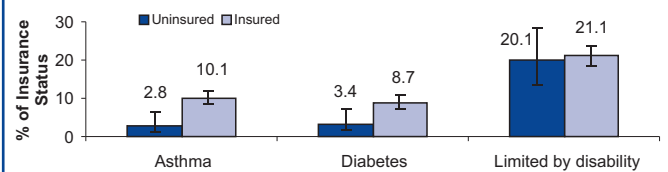
There was a significant association between Federal Poverty Level (FPL) and being uninsured in Spokane County. As FPL increased, the likelihood of being uninsured decreased. A similar pattern was seen in 2002. In 2004, the difference occurred at 200% FPL.

Nearly two-thirds (64.2%,  $\pm 6.7$ ) of uninsured individuals were living at less than 200% FPL compared to 32.2% ( $\pm 2.4\%$ ) of insured individuals. The FPL is based on income thresholds for different family sizes. For a family of four persons in 2004, the poverty income threshold for 100% FPL was \$18,850<sup>4</sup>.

## Chronic Health Conditions

The percentage of uninsured adults in Spokane County who reported being diagnosed with diabetes or currently having asthma was significantly lower than among people who had health insurance. This may be due to difficulties in accessing medical care for screening tests and diagnostics without insurance. Uninsured adults were more than ten times more likely to report cost as being a barrier to accessing health care in the past 12 months compared to adults with insurance (43.1% ±10.2% and 6.8% ±1.6%, respectively). There was no difference between insurance status and reporting being limited by a disability.

**Insurance Status by Selected Chronic Conditions**  
(18 years of age and older)  
Spokane County, 2004

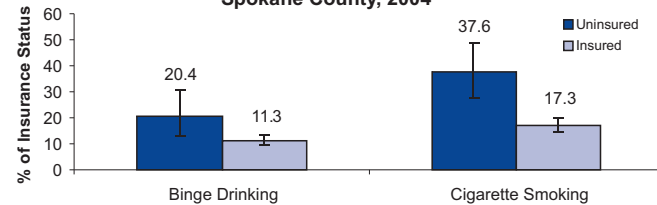


Source: Behavioral Risk Factor Surveillance Survey, 2004

## Behavioral Risk Factors

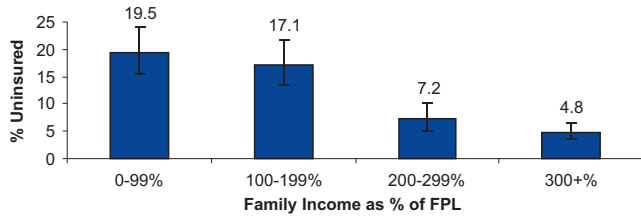
Adults without health insurance reported a significantly higher rate of binge drinking and/or cigarette smoking than adults with insurance. Binge drinking in the BRFSS survey was defined as drinking five or more alcoholic beverages on any one occasion during the past 30 days. A person was categorized as a cigarette smoker if they smoked at least 100 cigarettes in their lifetime and currently smokes every day or some days.

**Insurance Status by Reported Risk Behavior**  
(18 years of age and older)  
Spokane County, 2004



Source: Behavioral Risk Factor Surveillance Survey, 2004

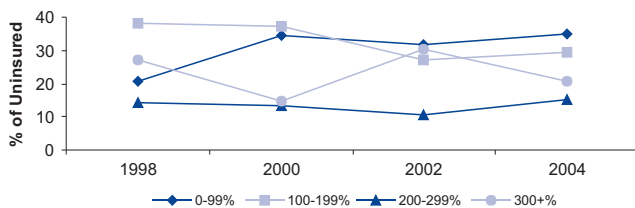
**Uninsured within Federal Poverty Level Groups**  
Spokane County, 2004



Source: WA State Population Survey, 2004

From 1998 to 2004, there was a significant decreasing trend in uninsured individuals in the 100-199% FPL range. However, the year-to-year differences were not statistically significant. There was no significant trend over time for other income groups, even though some showed year-to-year differences. Compared to 1998, there was a significant increase in the proportion of uninsured with an income of less than 100% FPL in 2000. There was no change from 2000 to 2004 for this income level. Individuals living at 300% FPL or higher showed significant variation each year in the proportion who were uninsured. There was no difference for the 200-299% FPL group.

**Uninsured by Federal Poverty Level Groups**  
Spokane County, 1998-2004

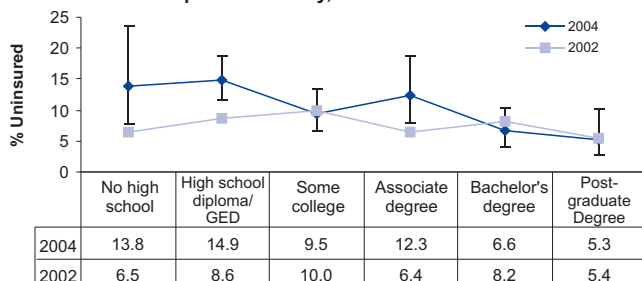


Source: WA State Population Survey, 1998, 2000, 2002, 2004

## Education

In 2004 in Spokane County, there was a statistically significant relationship between educational attainment and being uninsured. As education level increased, the likelihood of being uninsured decreased. This was a change from 2002 when people with differing levels of educational attainment had a fairly equal likelihood of being uninsured.

**Uninsured within Educational Attainment Groups**  
(persons age 25 years and older)  
Spokane County, 2002 and 2004

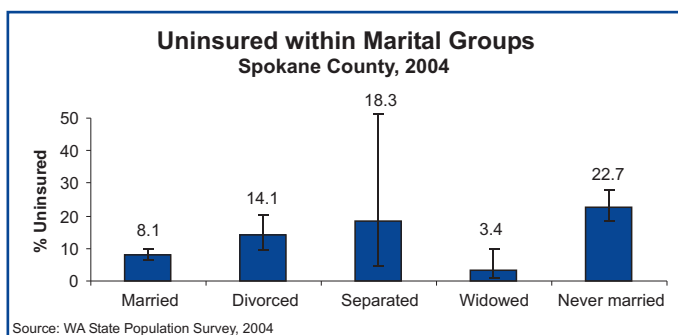


Source: WA State Population Survey, 2002, 2004

## Households, Families, and Children

In Spokane County in 2004, the proportion of uninsured in households with children was similar to households without children. Those who were uninsured represented 9.9% ( $\pm 1.8\%$ ) of households with children and 10.4% ( $\pm 2.0\%$ ) of households without children. There was also no difference in household size and being uninsured. The average household size was 3.4 ( $\pm 0.21$ ) among the uninsured and 3.3 ( $\pm 0.08$ ) among the insured.

The chart below displays the percent uninsured within each marital group.



In 2004, the greatest proportion of the uninsured population in Spokane County had never been married (43.6%,  $\pm 7.4\%$ ). This was followed closely by those who were married (41.5%,  $\pm 7.4\%$ ). Compared to married individuals, those who were divorced or had never been married were more likely to be uninsured.

## State Sponsored Insurance Eligibility

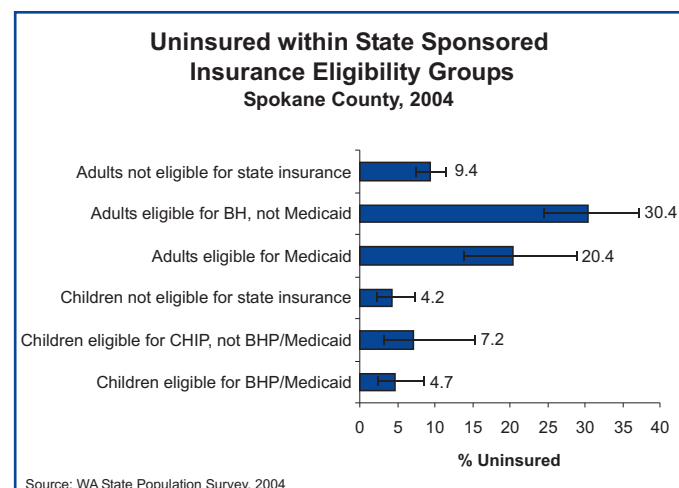
There are three types of state sponsored health insurance plans for children and adults up to 64 years of age: Medicaid (Healthy Options), Washington State Basic Health (BH) or Basic Health Plus (BHP), and the Children's Health Insurance Program (CHIP).

- Adults with family income below 100% Federal Poverty Level (FPL) may be eligible for Medicaid.
- Adults with family income below 200% FPL may be eligible for Basic Health.
- Children whose family income is below 200% FPL may be eligible for Medicaid or Basic Health Plus.
- Children whose family income is below 250% FPL may be eligible for CHIP.

In Spokane County, an estimated 43,441 adults and children 0-64 years were uninsured in 2004. Fifty-three percent ( $\pm 7.0\%$ ) of the uninsured age 0-64 years were eligible for state sponsored health insurance.

Adults age 18-64 years who were eligible for Medicaid or Basic Health were significantly more likely to be uninsured than adults who were not eligible for state sponsored insurance. Among those adults eligible for state sponsored insurance, about one in four were not covered by any type of health care plan. This equated to approximately 19,795 ( $\pm 2,910$ ) adults in Spokane County.

Children who may be eligible for state sponsored insurance were just as likely to be uninsured as children who were not eligible for those types of insurance. In 2004, there were an estimated 3,171 ( $\pm 1,031$ ) children who were uninsured, but may have been eligible for Medicaid, Basic Health Plus, or CHIP.



This fact sheet was compiled by the Spokane Regional Health District Assessment/Epidemiology Center for the Health Improvement Partnership's Health Access Initiative.

Assessment/Epidemiology Center

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<sup>1</sup> Washington State Office of Financial Management, Washington State Population Survey 1998/2000/2002/2004. Available online: [www.ofm.wa.gov/sps/index.htm](http://www.ofm.wa.gov/sps/index.htm)

<sup>2</sup> Washington State Department of Health, Center for Health Statistics, 2004 Behavioral Risk Factor Surveillance System (BRFSS), supported in part by Centers for Disease Control and Prevention. Online information: [www.doh.wa.gov/EHSPHL/CHS/CHS-Data/brfss/brfss\\_homepage.htm](http://www.doh.wa.gov/EHSPHL/CHS/CHS-Data/brfss/brfss_homepage.htm)

<sup>3</sup> Washington State Office of Financial Management, 2004 Total Population Estimates by Age, Gender, and Race: Washington and Its Counties. Available online: [www.ofm.wa.gov/pop/race/2004%20race\\_est.htm](http://www.ofm.wa.gov/pop/race/2004%20race_est.htm)

<sup>4</sup> Federal Registry, 2004 Federal Poverty Guidelines, Vol 69, No. 30, February 13, 2004, pp. 7336-7338.