

# Uninsured in Spokane County

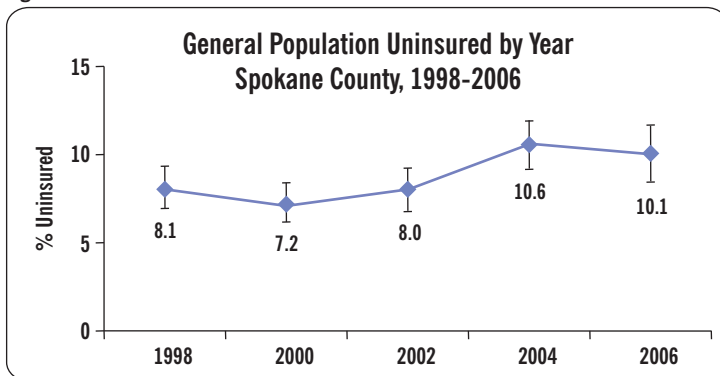
introduction

This fact sheet presents data related to health insurance coverage within Spokane County. The Washington State Population Survey provides data regarding the percentage of uninsured within the general population and subgroups of the population.<sup>1</sup> Data that relates health and behaviors to insurance coverage comes from the 2006 Behavioral Risk Factor Surveillance System (BRFSS).<sup>2</sup>

## General Population

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. This increase was sustained in 2006. The difference between 2004 and previous estimates, from 1998 to 2002, reached statistical significance at the 95% confidence level. For 2006, the 10.1% estimate of uninsured in the population represented about 44,709 people ( $\pm 7,115$ ) (Fig. 1).

Figure 1

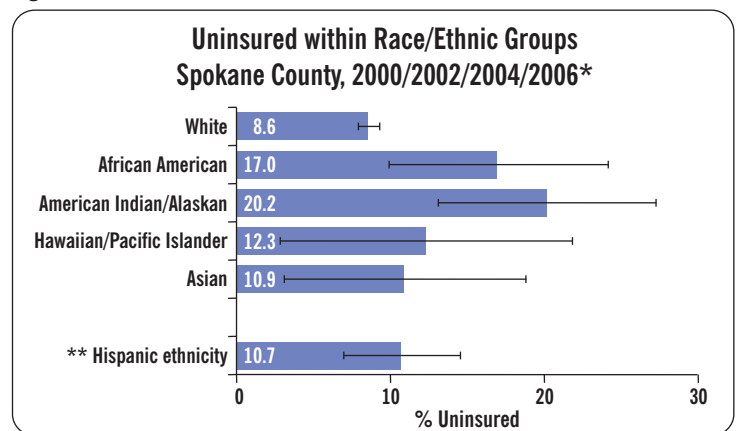


## Race/Ethnicity

The percentage of uninsured individuals among African Americans (17.0%,  $\pm 7.1\%$ ) and American Indians/Alaskan Natives (20.2%,  $\pm 7.1\%$ ) in Spokane County was significantly higher than among the White population (Fig. 2).

Not surprisingly, the greatest proportion of uninsured people was White. American Indians/Alaskan Natives were over-represented in the uninsured population compared to their proportion of the population in Spokane (1.5%). There were

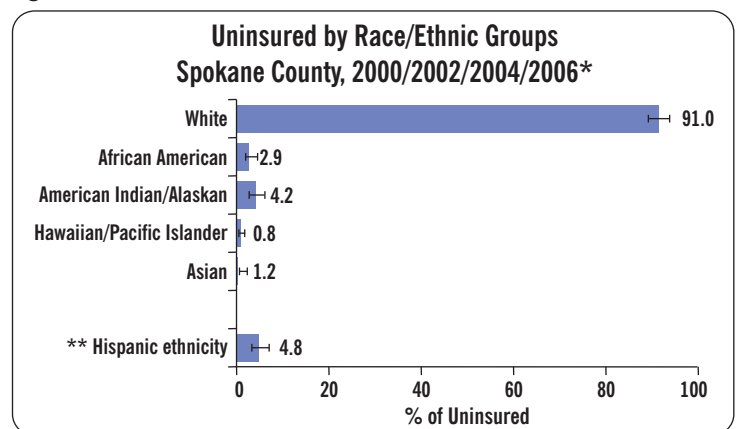
Figure 2



\* Multiple years combined due to small sample sizes of racial groups.  
\*\* Hispanic ethnicity respondents also chose a racial group.  
Source: WA State Population Survey, 2000, 2002, 2004, 2006.

no differences in the proportions represented by Whites, African Americans, Hawaiians/Pacific Islanders/Asians, or Hispanics between the uninsured population and the total county population (Fig. 3).<sup>3</sup>

Figure 3



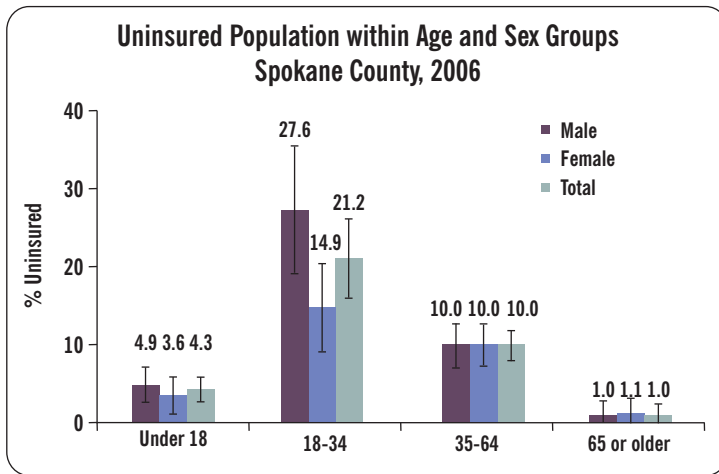
\* Multiple years combined due to small sample sizes of racial groups.  
\*\* Hispanic ethnicity respondents also chose a racial group.  
Source: WA State Population Survey, 2000, 2002, 2004, 2006.

## 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 years were most likely to be uninsured than other age groups. Males age 18-34 years 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 or older were the least likely to be uninsured compared to younger 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 or older. In 2006, 98.3% ( $\pm 1.7\%$ ) of individuals age 65 years or older were covered by Medicare insurance.



Figure 4



Source: WA State Population Survey, 2006.

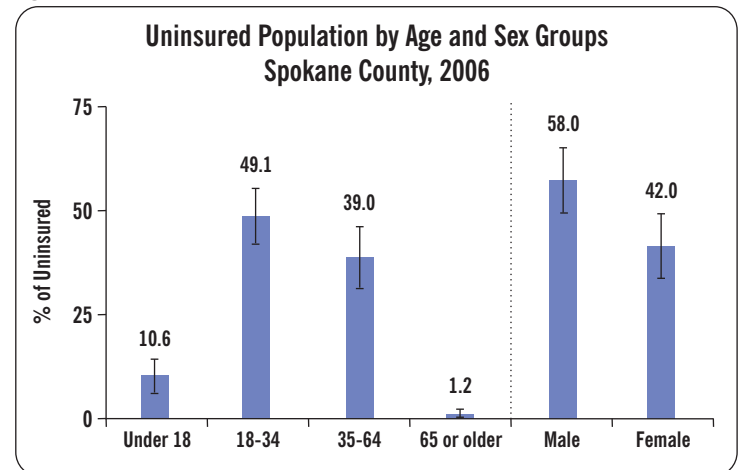
The following table displays the estimated number of people in Spokane County who were uninsured in each age group.

Table 1

Uninsured Population by Age Group, Spokane County, 2006		
AGE GROUP	POPULATION ESTIMATES	ERROR RANGE
Under 18	4,757	$\pm 1,846$
18-34	21,950	$\pm 5,526$
35-64	17,452	$\pm 3,542$
65 or older	550	$\pm 783$

The greatest proportion of the uninsured population was male or equally 18-34 years and 35-64 years (Fig. 5).

Figure 5

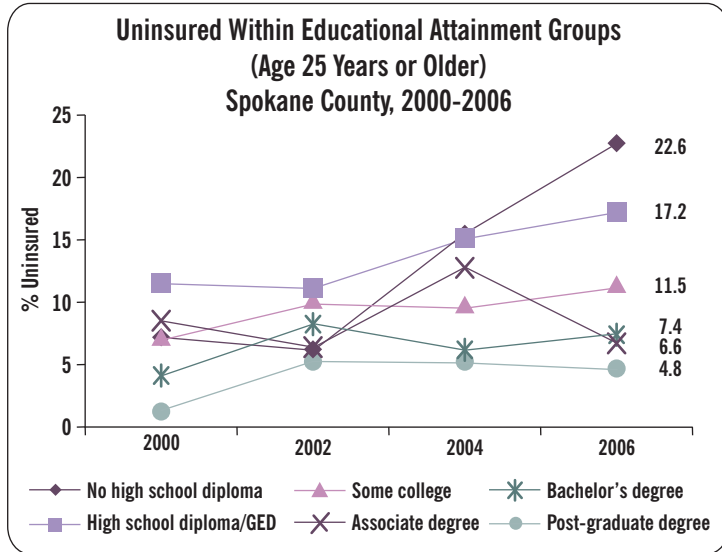


Source: WA State Population Survey, 2006.

## Education

In 2006 in Spokane County, there was a statistically significant relationship with educational attainment and being uninsured. As education level increased, the likelihood of being uninsured decreased. Since 2000, the proportion of adults with a high school education or less that was uninsured significantly increased. The proportion that was uninsured among other education level groups were stable over time (Fig. 6).

Figure 6



Source: WA State Population Survey, 2000, 2002, 2004, 2006.

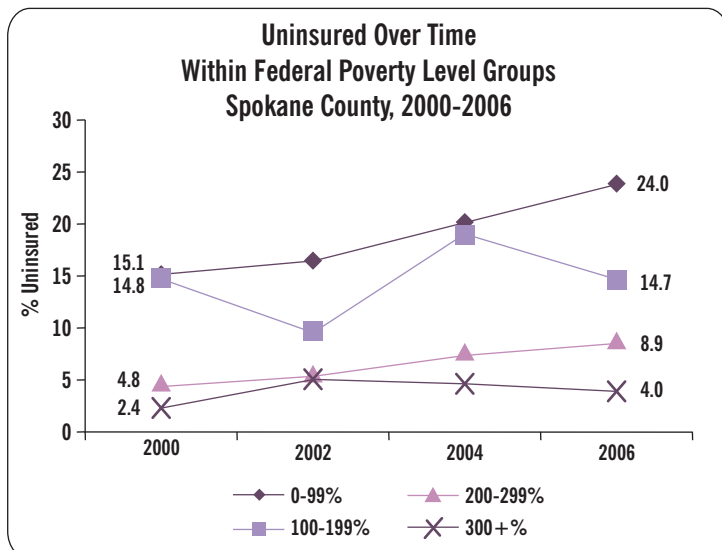
## Income

There was a significant association between Federal Poverty Level (FPL) and being uninsured in Spokane County. As the percent of FPL increased, the likelihood of being uninsured decreased.

Over one-third (35.8%,  $\pm$  8.0) of uninsured individuals were living at less than 100% FPL compared to 12.7% ( $\pm$  1.8%) of insured individuals. The FPL is based on income thresholds for different family sizes. For a family of four persons in 2006, the poverty income threshold for 100% FPL was \$20,000.<sup>4</sup>

From 2000 to 2006, there were significant increasing trends in uninsured individuals in the 0-99% FPL and 200-299% FPL levels. There were no significant trends over time for

Figure 7



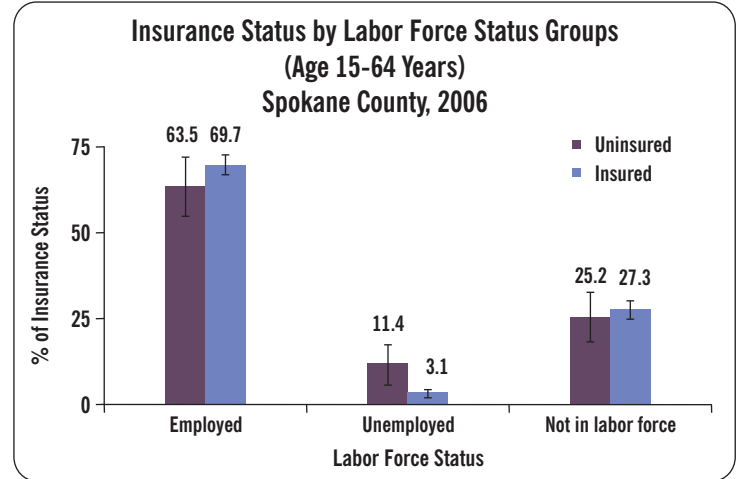
Source: WA State Population Survey, 2000, 2002, 2004, 2006.

other income groups, even though some showed year-to-year differences (Fig. 7).

## Employment

In Spokane County, 63.5% ( $\pm$  8.4%) of uninsured people age 15 to 64 years were employed in 2006. Although the majority of uninsured individuals were employed, only people who were unemployed were significantly more likely to be uninsured (Fig. 8).

Figure 8

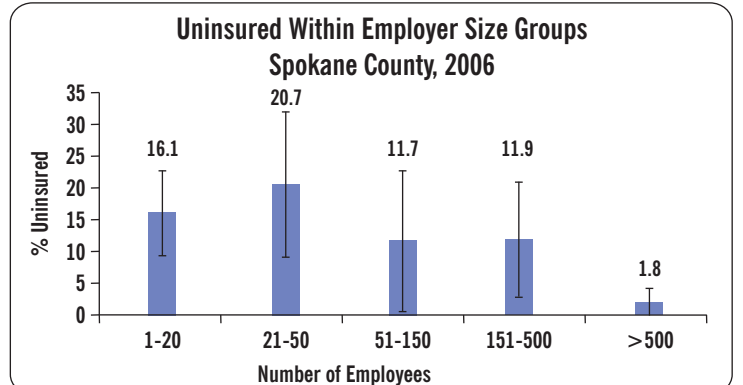


Source: WA State Population Survey, 2006.

The unemployment rate in 2006 among people age 15-64 years was 15.2% ( $\pm$  7.8%) for those without insurance compared to 4.2% ( $\pm$  1.5%) for those with insurance. Individuals 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 nearly three-fourths (72.1%,  $\pm$  9.7%) 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.

Figure 9

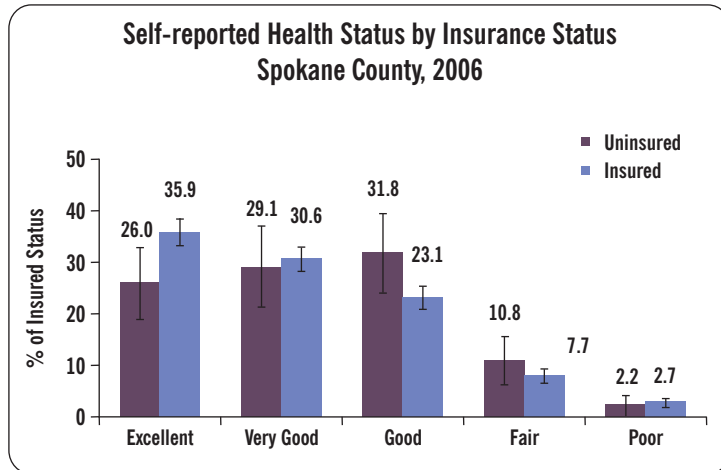


Source: WA State Population Survey, 2006.

## Health Status

A significantly lower percentage of uninsured people reported their general health condition as “excellent”, but a greater percentage reported “good”, compared to people with insurance. There was no difference between insurance groups for a reported health of “very good”, “fair”, or “poor” (Fig. 10).

Figure 10



Source: WA State Population Survey, 2006.

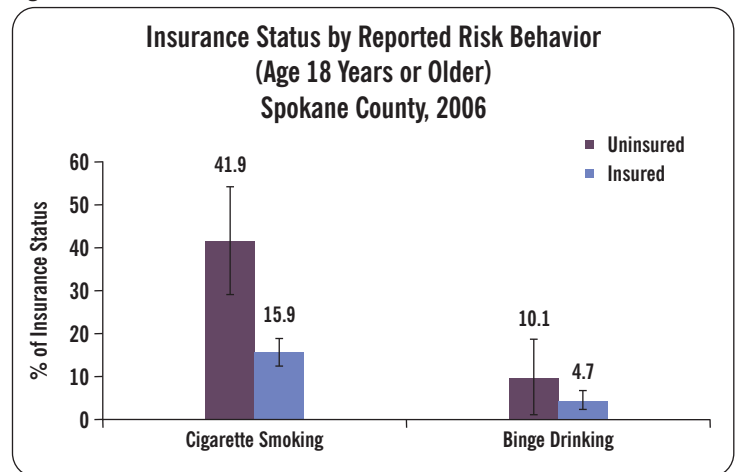


## Behavioral Risk Factors

Adults without health insurance reported a significantly higher rate of cigarette smoking than adults with insurance. 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.

There was no difference in the proportion reporting binge drinking between adults with or without health insurance. Binge drinking was defined as drinking five or more alcoholic beverages on any one occasion during the past 30 days.

Figure 12

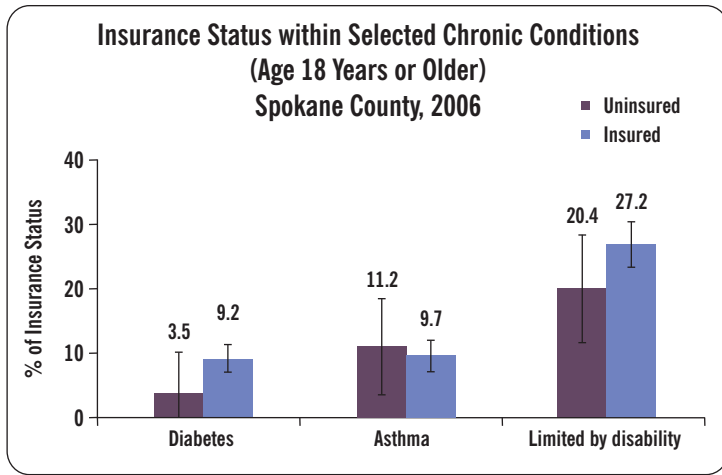


Source: Behavioral Risk Factor Surveillance Survey, 2006.

## Chronic Conditions

The percentage of uninsured adults in Spokane County who reported being diagnosed with diabetes was significantly lower than the percentage of 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 14 times more likely to report cost as being a barrier to accessing health care in the past 12 months compared to adults with insurance (54.0% ± 12.8% and 7.8% ± 2.7%, respectively). There was no difference between insurance groups for reporting being limited by a disability or currently having asthma (Fig. 13).

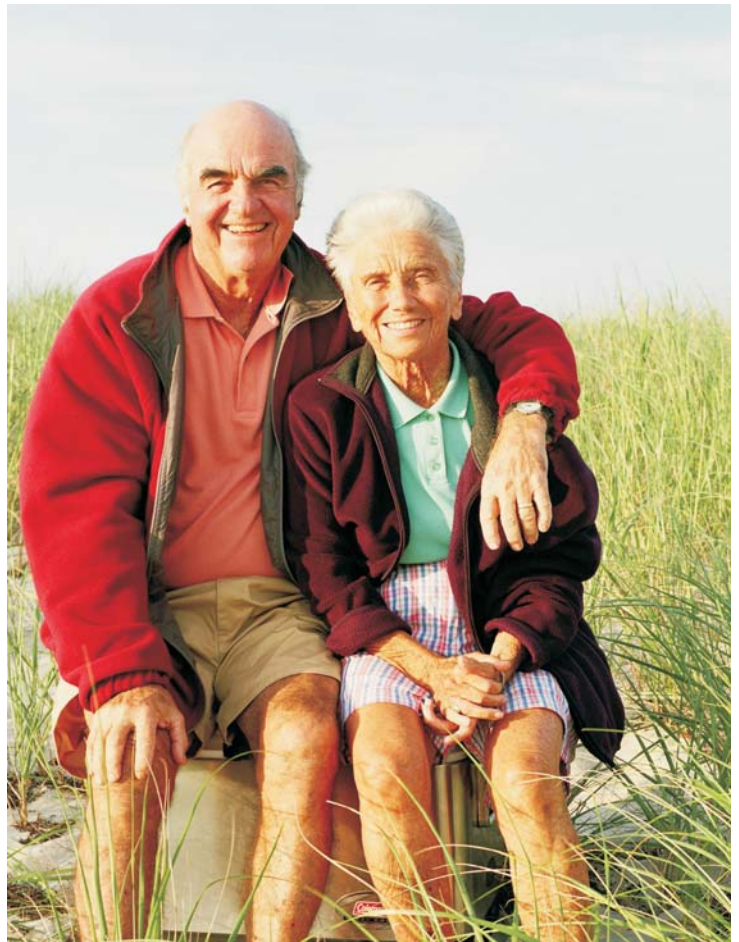
Figure 13



Source: Behavioral Risk Factor Surveillance Survey, 2006.

### Households, Families, and Children

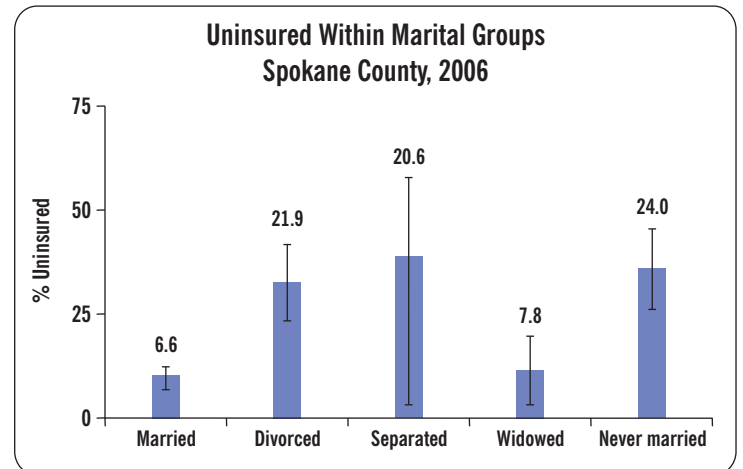
In Spokane County in 2006, the proportion of uninsured adults in households with children was similar to households without children. Those who were uninsured represented 16.0% ( $\pm 6.2\%$ ) of households with children and 16.3% ( $\pm 4.6\%$ ) of households without children. There was also no difference in household size and being uninsured. The average household size was 2.9 ( $\pm 0.3$ ) among the uninsured and 2.8 ( $\pm 0.1$ ) among the insured.



### Marital Status

In 2006, the greatest proportion of the uninsured population in Spokane County had never been married (39.4%,  $\pm 9.1\%$ ). This was followed closely by those who were married (34.1%,  $\pm 8.2\%$ ). Compared to married individuals, those who were divorced, separated, or had never been married were more likely to be uninsured.

Figure 14



Source: WA State Population Survey, 2006.

## 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**.

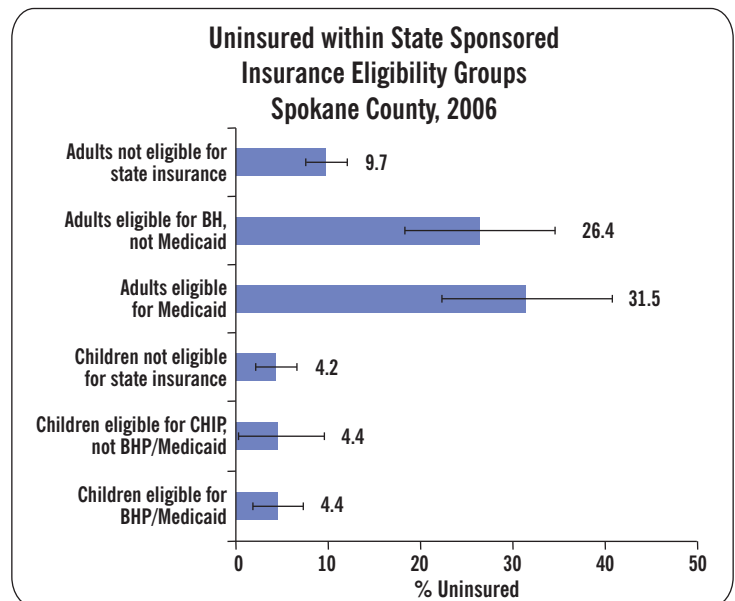
In Spokane County, an estimated 44,159 adults and children age 0-64 years were uninsured in 2006. Approximately half (47.9%,  $\pm 8.3\%$ ) of the uninsured age 0-64 years were eligible for state sponsored health insurance.

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, more than 1 in 4 were not covered by any type of health care plan. This equated to approximately 18,575 ( $\pm 4,290$ ) 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 2006, there were an estimated 2,409 ( $\pm 1,290$ ) children who were uninsured, but may have been eligible for Medicaid, Basic Health Plus, or CHIP (Fig. 11).

Figure 11



Source: WA State Population Survey, 2006.



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1. Washington State Office of Financial Management. [www.ofm.wa.gov](http://www.ofm.wa.gov). Washington State Population Survey. 1998, 2000, 2002, 2004, 2006.

NOTE: Approximately 1,900 respondents each year are Spokane County residents.

2. Washington State Department of Health, Center for Health Statistics. Behavioral Risk Factor Surveillance System, 2006. supported in part by Centers for Disease Control and Prevention Cooperative Agreement U58/CCU002118-3 (2006). Calculations and presentation of data by Spokane Regional Health District, Community Health Assessment.

NOTE: Approximately 1,421 respondents were Spokane County residents.

3. Washington State Office of Financial Management. [www.ofm.wa.gov](http://www.ofm.wa.gov). 2006 Population Estimates by Age, Gender, Race and Hispanic Origin, Using the Office of Management and Budget New Classifications: State of Washington and Its Counties.

4. *Federal Register*, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849. <http://aspe.hhs.gov/poverty/06poverty.shtml>