

Profiles and Trends of the Uninsured in Rhode Island:

Characteristics of Uninsured Working-Age Adults in Rhode Island
1996-2000

Prepared by: Jane Griffin, MPH
Medicaid Research and Evaluation Project
RIte Share Evaluation Studies
April 2002

Profiles and Trends of the Uninsured in Rhode Island:
Characteristics of Uninsured Working-Age Adults in Rhode Island 1996-2000

Table of Contents

	<u>Page</u>
Background/Purpose	1
Data Sources	3
Demographic Characteristics of Uninsured Working-Age Rhode Islanders	4
The Relationship of Income and Employment to being Uninsured	9
Uninsured Rhode Island Parents	11

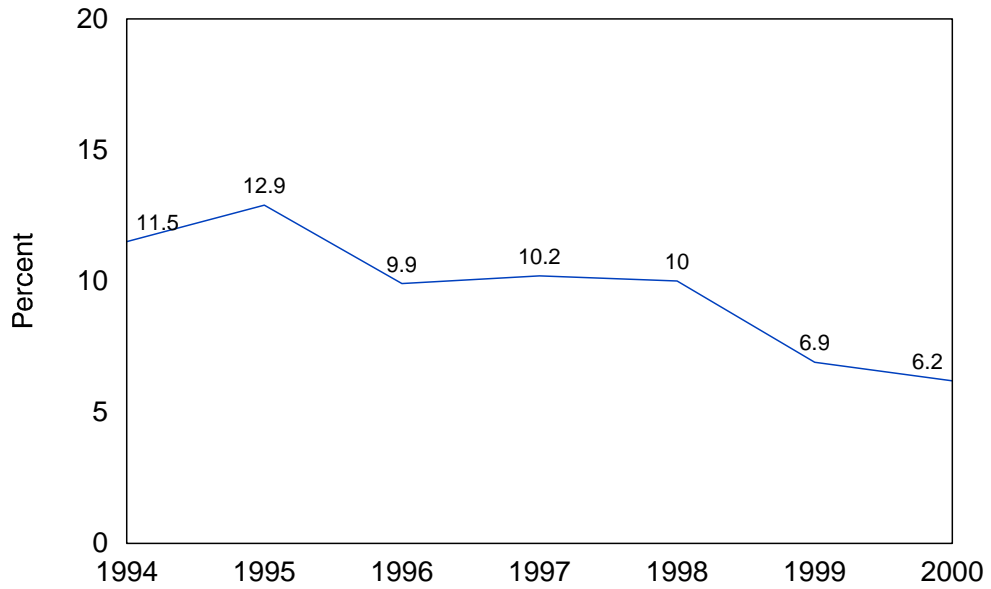
PROFILES AND TRENDS OF THE UNINSURED IN RHODE ISLAND:
Characteristics of Uninsured Working-Age Adults in Rhode Island 1996-2000

Background/Purpose

The purpose of this report on the uninsured in Rhode Island is to both describe who is uninsured and to trend changes in characteristics of the uninsured over time. Figure 1 shows that in 2000 6.2% of Rhode Islanders were uninsured. This was the lowest rate in the country. Rhode Island is designing and implementing programs to reduce this uninsurance rate further. RItE Care, Rhode Island's managed care program for low-income families, has successfully insured poor children. During 1999-2000 RItE Care enrollment increased 42.4% from 74,853 enrollees in 1998 to 106,554 enrollees in 2000.

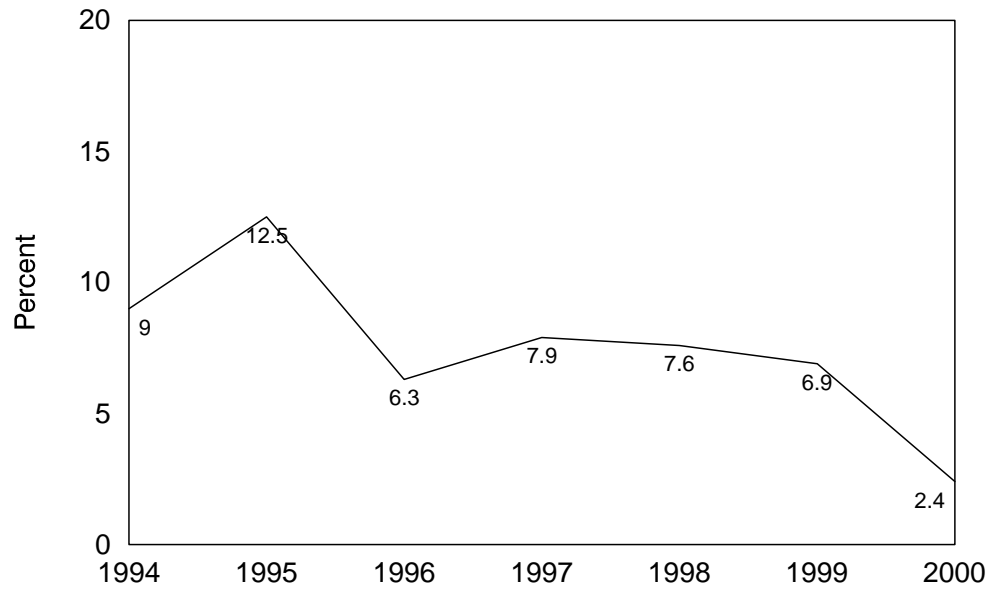
Figure 2 shows that in 2000 only 2.4% of Rhode Island children under 18 years old were uninsured. RItE Share, the state's premium assistance program aimed at lowering the uninsurance rate for working Rhode Islanders, was implemented in March 2001. This report provides baseline, pre-RItE Share data, that will enable the program to trend indicators over time and determine if RItE Share and RItE Care are providing health insurance to families who would otherwise be uninsured.

Figure 1
 Uninsured Rhode Islanders
 All Ages - 1994-2000



Data Source: Medicaid Research and Evaluation Project, RIte Share Evaluation Studies
 US Bureau of the Census, Current Population Surveys 1994-2000 (September 2000 report)

Figure 2
 Uninsured Rhode Island Children
 <18 Years Old - 1994-2000



Data Source: Medicaid Research and Evaluation Project; RIte Share Evaluation Studies
 US Bureau of the Census, Current Population Surveys 1994-2000 (September 2000 estimates)

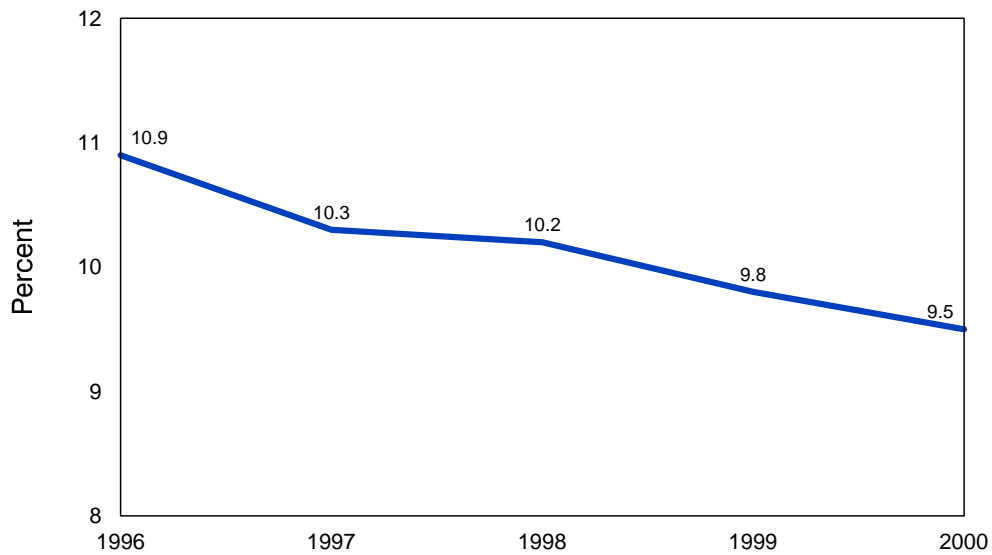
Data Sources

The data sources used for this report are the annual Current Population Survey (CPS) 1994-2000 conducted by the US Census Bureau, Rhode Island sample and the annual Behavioral Risk Factor Surveillance System (BRFSS) 1996-2000 conducted by the Rhode Island Department of Health. The CPS is a random sample of 640 Rhode Island households that collects data on type of health insurance for specific age and income groups. The BRFSS is an annual random sample of over 2,000 Rhode Island households. The BRFSS is more in depth than the CPS and collects demographic characteristics, health access measures, as well as employment and income information. The BRFSS is used for this report because it asks the same questions every year. This provides stable indicators which can be used to measure the effectiveness of state programs in reaching the uninsured.

Demographic Characteristics of Uninsured Working-Age Rhode Islanders

Figure 3 shows the percent of working-age Rhode Islanders who are uninsured continues to drop.

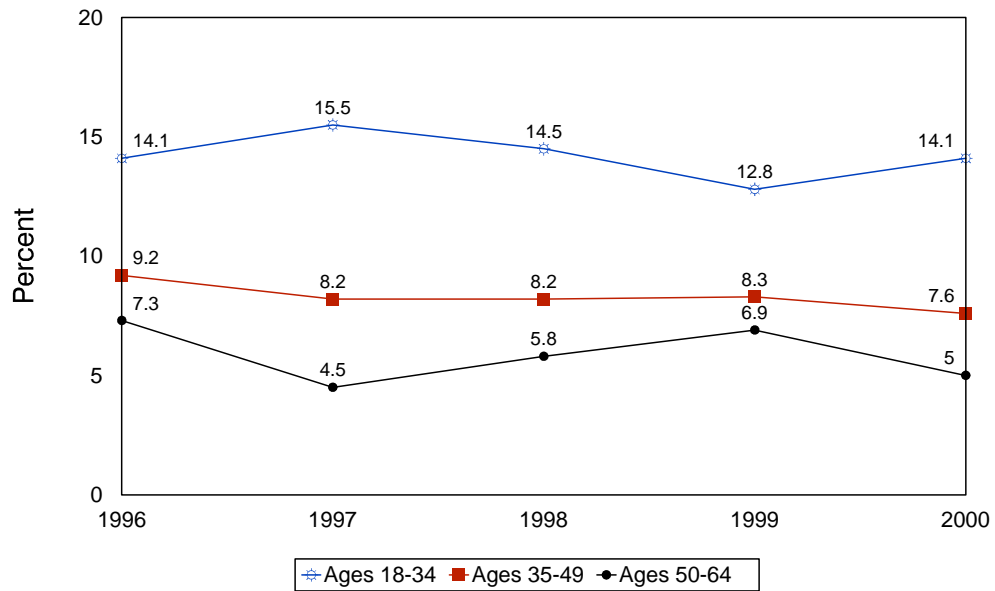
Figure 3
Uninsured Rhode Islanders
Ages 18-64 - 1996-2000



Data Source: Medicaid Research and Evaluation Project, Rite Share Evaluation Studies
Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figures 4 through 7 display which age groups, gender, race, and family types have higher uninsured rates than the state rates shown in Figure 3.

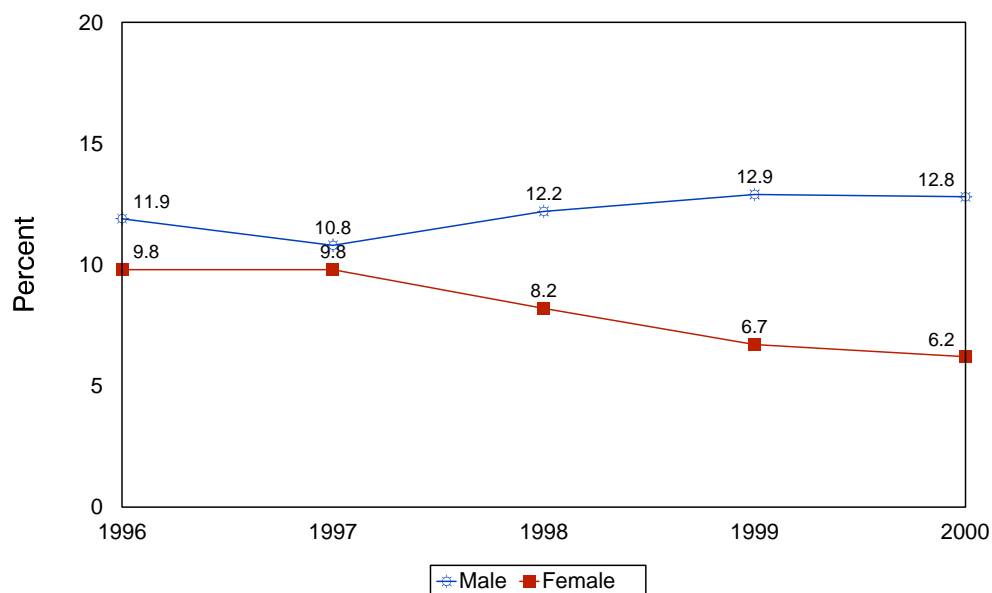
Figure 4
 Uninsured Rhode Islanders by Age Group
 Ages 18-64 - 1996-2000



Data Source: Medicaid Research and Evaluation Project, Rite Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figure 4 shows that younger Rhode Island adults ages 18-34 are more likely to be uninsured than older adults. For the past few years their rate has consistently been above the state average. The uninsurance rate for this group declined to 12.8% in 1999 but rose again to 14.1% in 2000. The rate of uninsured older working aged Rhode Islanders declined in 2000. Rhode Islanders ages 35-49 reached their lowest uninsurance rate in five years at 7.6%. Uninsurance rates also declined in 2000 for 50-64 year olds to 5%.

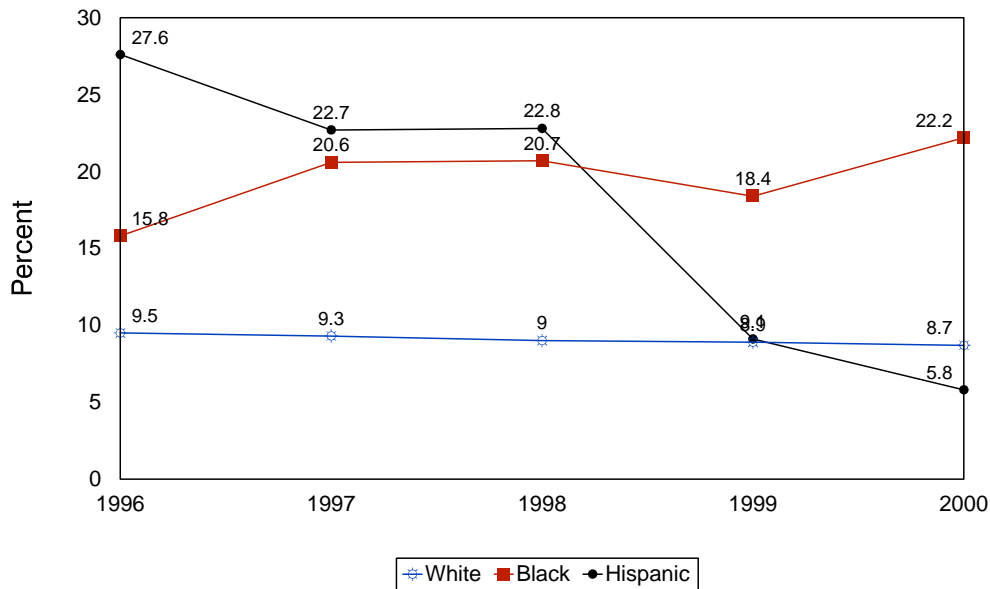
Figure 5
Uninsured Rhode Islanders by Sex
Ages 18-64 - 1996-2000



Data Source: Medicaid Research and Evaluation Project, RItE Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Uninsurance rates continue to differ by gender. **Figure 5 shows that males are more likely to lack health insurance than females.** The gap is widening, and in 2000 males were twice as likely as females to be uninsured. In 2000, 6.2% of Rhode Island females were uninsured compared to 12.8% of males. The female rate has consistently been below the state average uninsurance rate, probably because of the availability of health insurance for low income pregnant women and low-income families with a single mother as head of household.

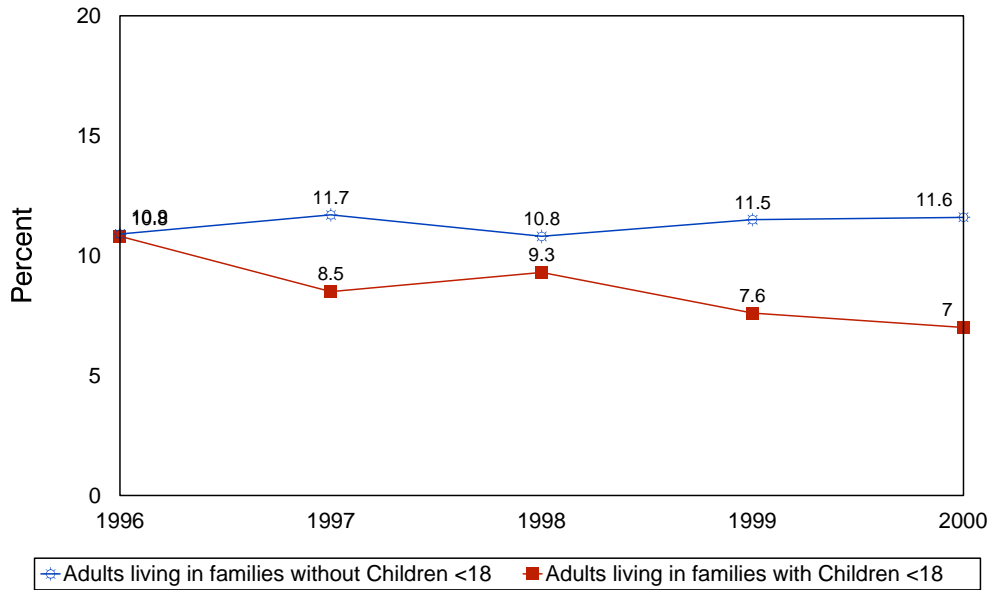
Figure 6
 Uninsured Rhode Islanders by Race/Ethnicity
 Ages 18-64 - 1996-2000



Data Source: Medicaid Research and Evaluation Project, RItE Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figure 6 shows the disparity in the uninsured between racial and ethnic groups. The percentage of uninsured Whites has remained constant at about 9% for the past four years. The Black uninsurance rate is almost three times as high as the white rate at 22.2%. **The Hispanic uninsurance rate has shown the fastest decline from 27.6% in 1996 to 5.8% in 2000. In 2000 the percent of uninsured Hispanics was lower than the white rate. This 80% reduction may reflect successful outreach efforts aimed at enrolling Hispanic Rhode Island families in RItE Care.**

Figure 7
 Uninsured Rhode Islanders by Family Composition
 Ages 18-64 - 1996-2000



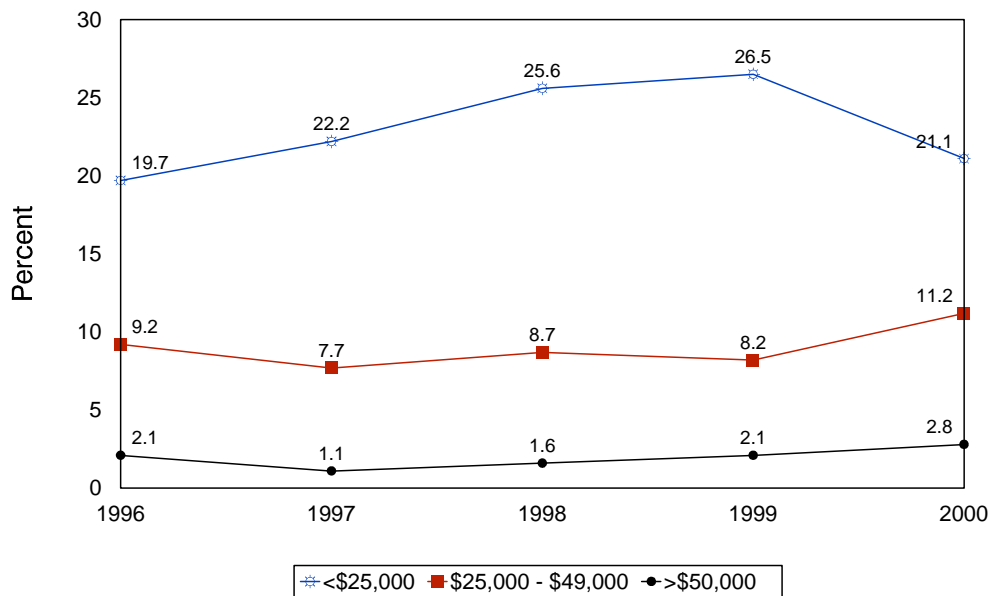
Data Source: Medicaid Research and Evaluation Project, RIte Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Rhode Island adults living in families with children (i.e., proxy measure for parents) are more likely to have insurance than adults in families without children (i.e., proxy measure for childless adults). Figure 7 shows that in 1996, 10.8% of adults in families were uninsured. This rate dropped to 7.0% in 2000 for adults living with children, while adults living without children went up to 11.6%. **Insuring low-income parents is a major goal of the RIte Care and RIte Share programs. This figure shows that Rhode Island’s efforts to provide coverage to families is working.**

The Relationship of Income and Employment with Being Uninsured

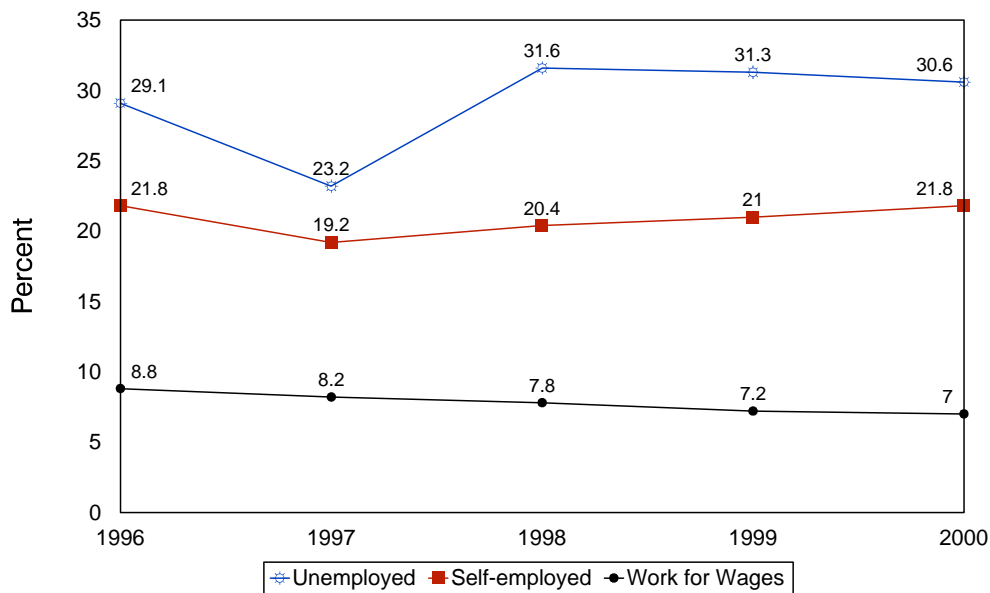
Figure 8 shows that after a three-year increase, uninsurance rates for working-age Rhode Islanders who earn less than \$25,000 a year declined by 20%. Low-income families are a group that RIte Care and RIte Share targeted in 1999-2000. These outreach and program expansion efforts are reflected in this reduction in uninsurance. Although higher income families have lower rates of uninsurance compared to low-income families, their rates actually increased in 2000.

Figure 8
Uninsured Rhode Islanders by Income Level
Ages 18-64 - 1996-2000



Data Source: Medicaid Research and Evaluation Project, RIte Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figure 9
Uninsured Rhode Islanders by Employment Status
Ages 18-64 - 1996-2000



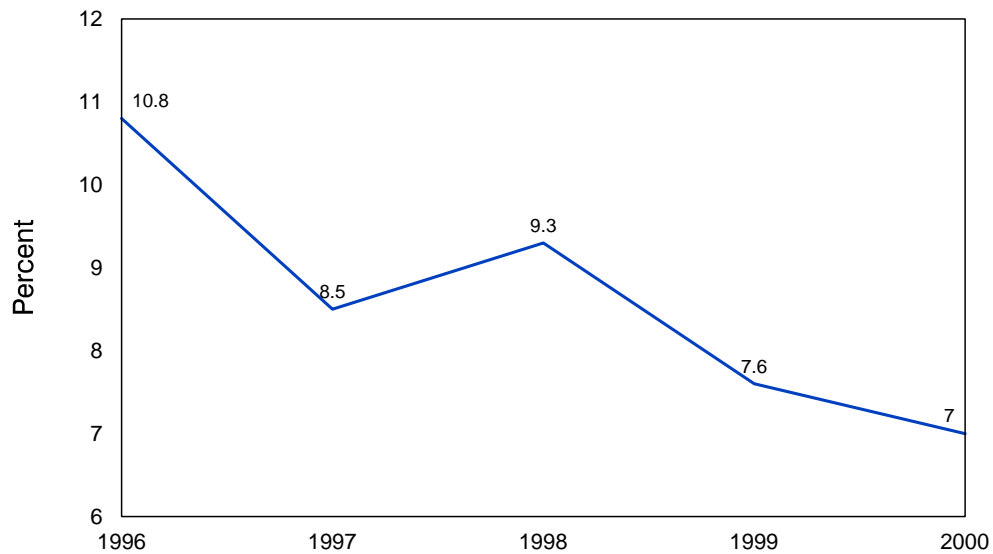
Data Source: Medicaid Research and Evaluation Project, RIte Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

The likelihood of being insured is highly associated with employment status. The rate of uninsurance continues to be lowest for Rhode Islanders who work for wages. This rate is lower than the state rate and has dropped from 8.8% in 1996 to 7.0% in 2000. Figure 9 shows that self-employed Rhode Islanders are three times more likely than Rhode Islanders who work for wages to be uninsured. One in five self-employed working aged adults is uninsured. Unemployed Rhode Island adults continue to have the highest rate of uninsurance.

Uninsured Rhode Island Parents

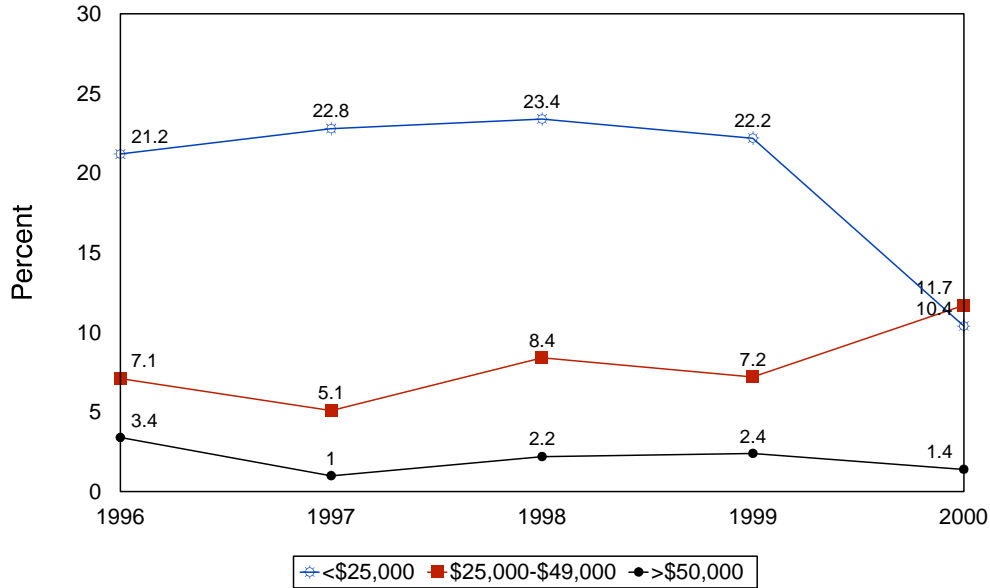
The percent of uninsured adults living in families with children (i.e., proxy measure for parents) declined from 10.8% in 1996 to 7.0% in 1999. Figure 10 shows that Rhode Island's efforts to provide coverage to families with children is working.

Figure 10
Uninsured Rhode Island Adults Living in
Families with Children <18 Years Old



Data Source: Medicaid Research and Evaluation Project, RItE Share Evaluation Studies
Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

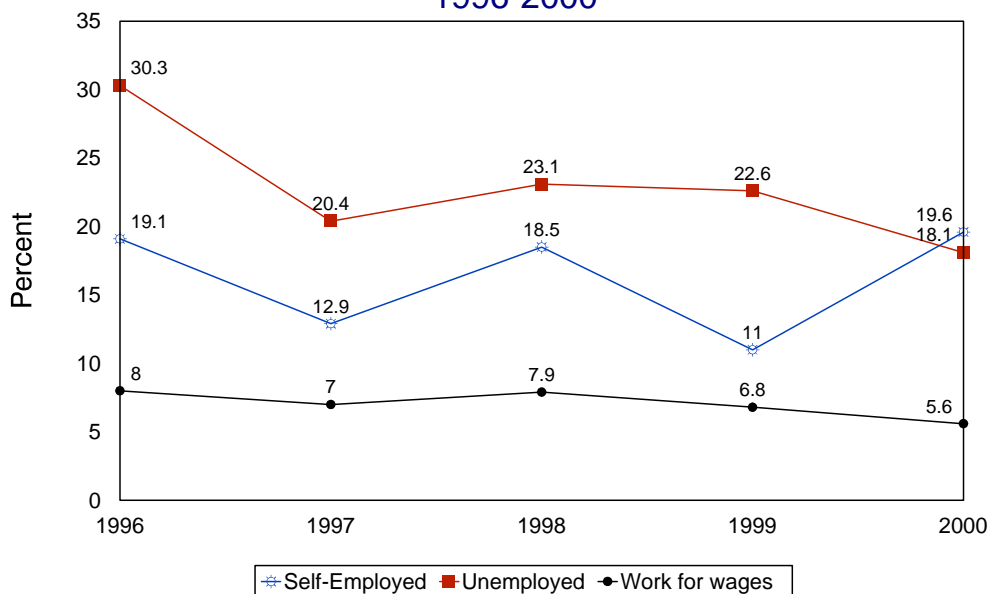
Figure 11
 Uninsured Rhode Island Adults Living in
 Families with Children <18 Years Old by Income Level
 1996-2000



Data Source: Medicaid Research and Evaluation Project, RItE Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figure 11 shows the marked decrease in uninsurance for adults living in low-income households with children. From 1999 to 2000 the rate of uninsurance in low-income households with children was reduced by 53% from 22.2% to 10.4%. RItE Care and RItE Share eligibility guidelines target families in low-income households (i.e., annual income of <\$25,000) and in 1999 and 2000 there were extensive outreach efforts to target these families. These outreach efforts have closed the gap between rates of health insurance between low and middle-income Rhode Island families.

Figure 12
 Uninsured Rhode Island Adults Living in Families
 with Children < 18 years old by Employment Status
 1996-2000



Data Source: Medicaid Research and Evaluation Project, RItE Share Evaluation Studies Behavioral Risk Factor Surveillance System 1996-2000, RI Department of Health

Figure 12 shows that adults who work for wages and live in families with children continue to have the lowest rate of uninsurance. Only 5.6% of these adults do not have health insurance. The rate of uninsured adults, who are self-employed rose from 11% in 1999 to almost 20% in 2000.