

# Montana's Uninsured Population Who Are They?

Children, Families, Health, and Human Services  
Interim Committee

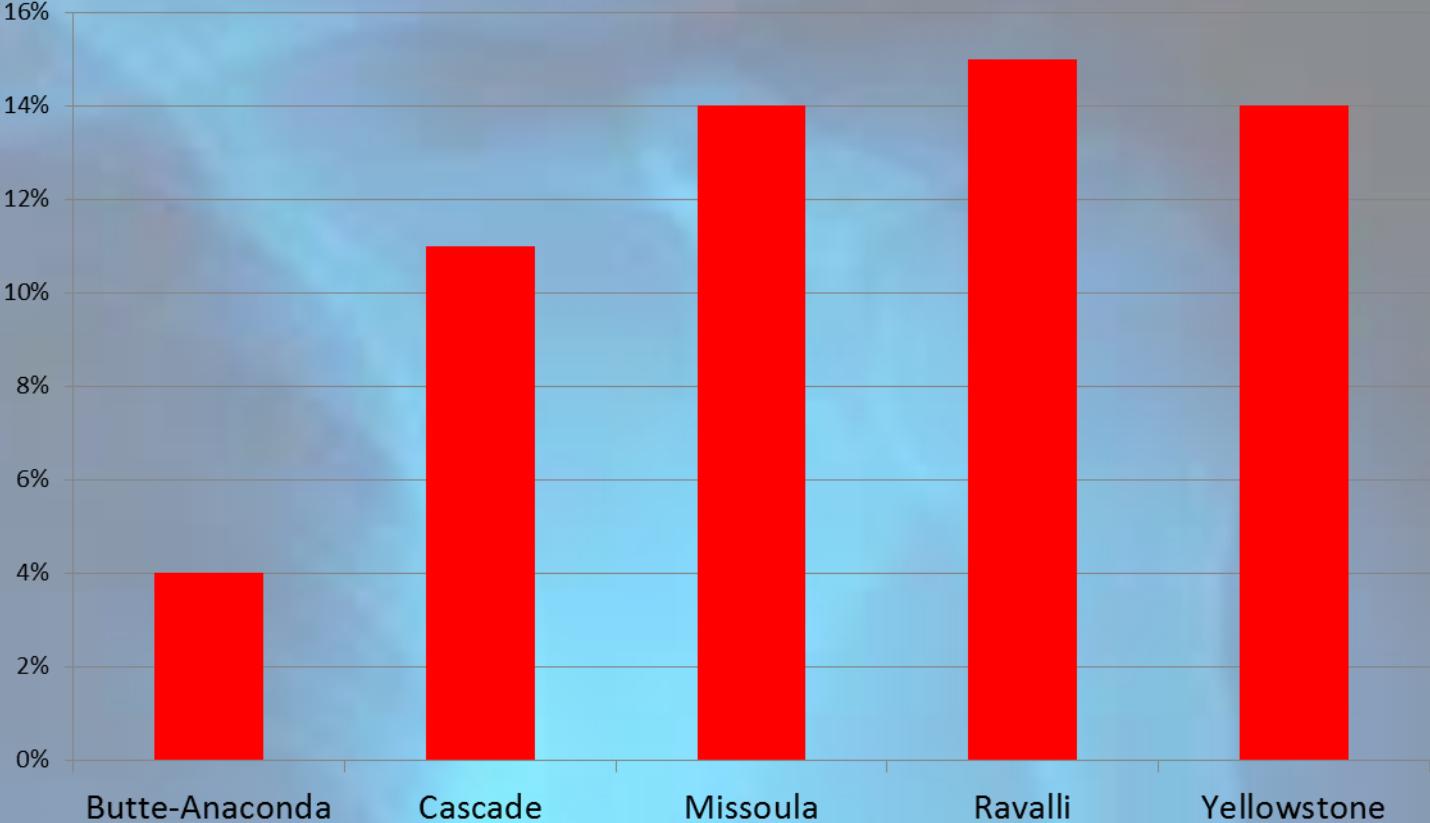
63<sup>rd</sup> Montana Legislature

March 14, 2014

# Where's the Data?

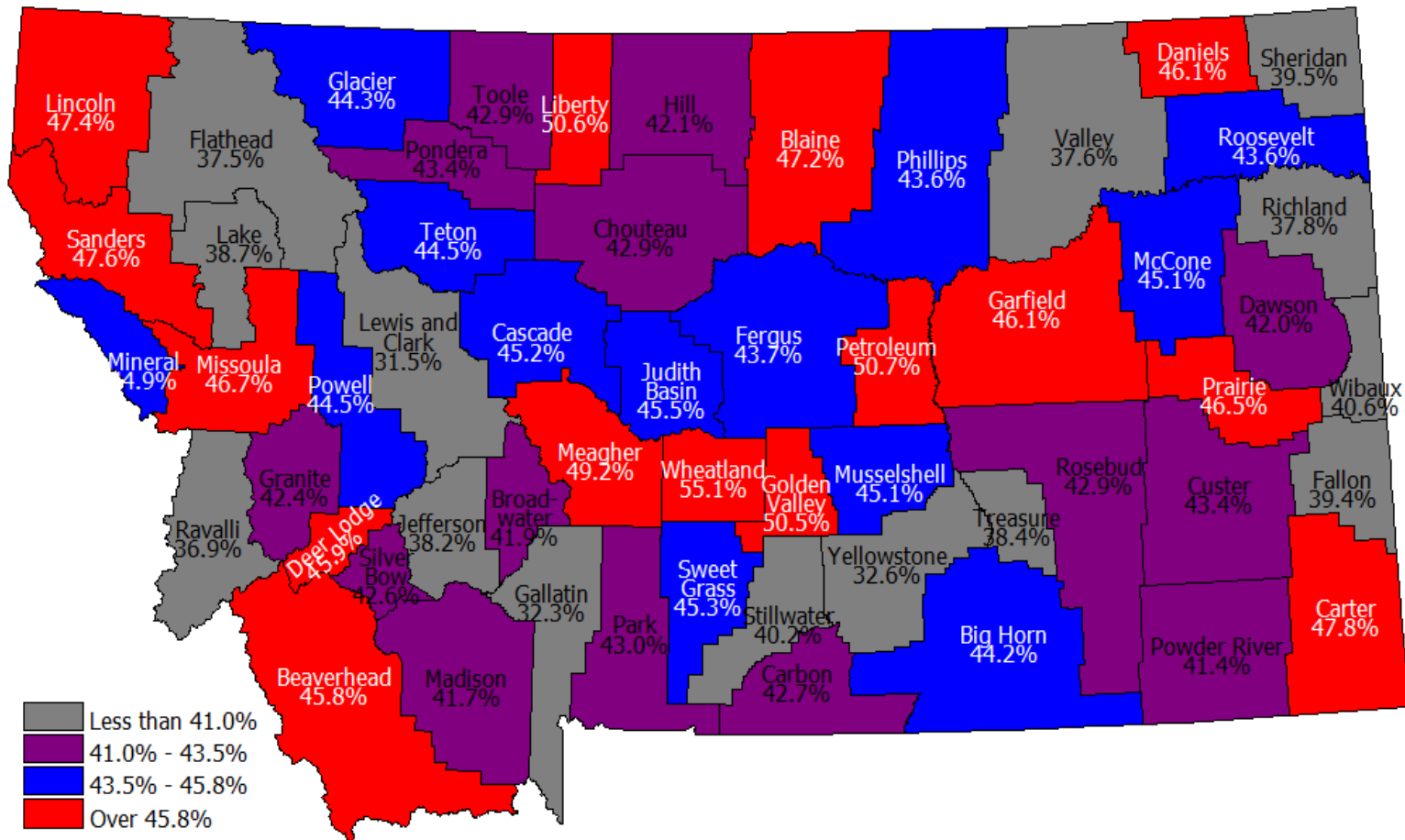
- Bureau of Business and Economic Research, UM Survey of Montana households during 2011
- American Community Survey 3-Year Estimates 2009-2011, U.S. Census Bureau

# Health Care is Big Share of County Basic Income

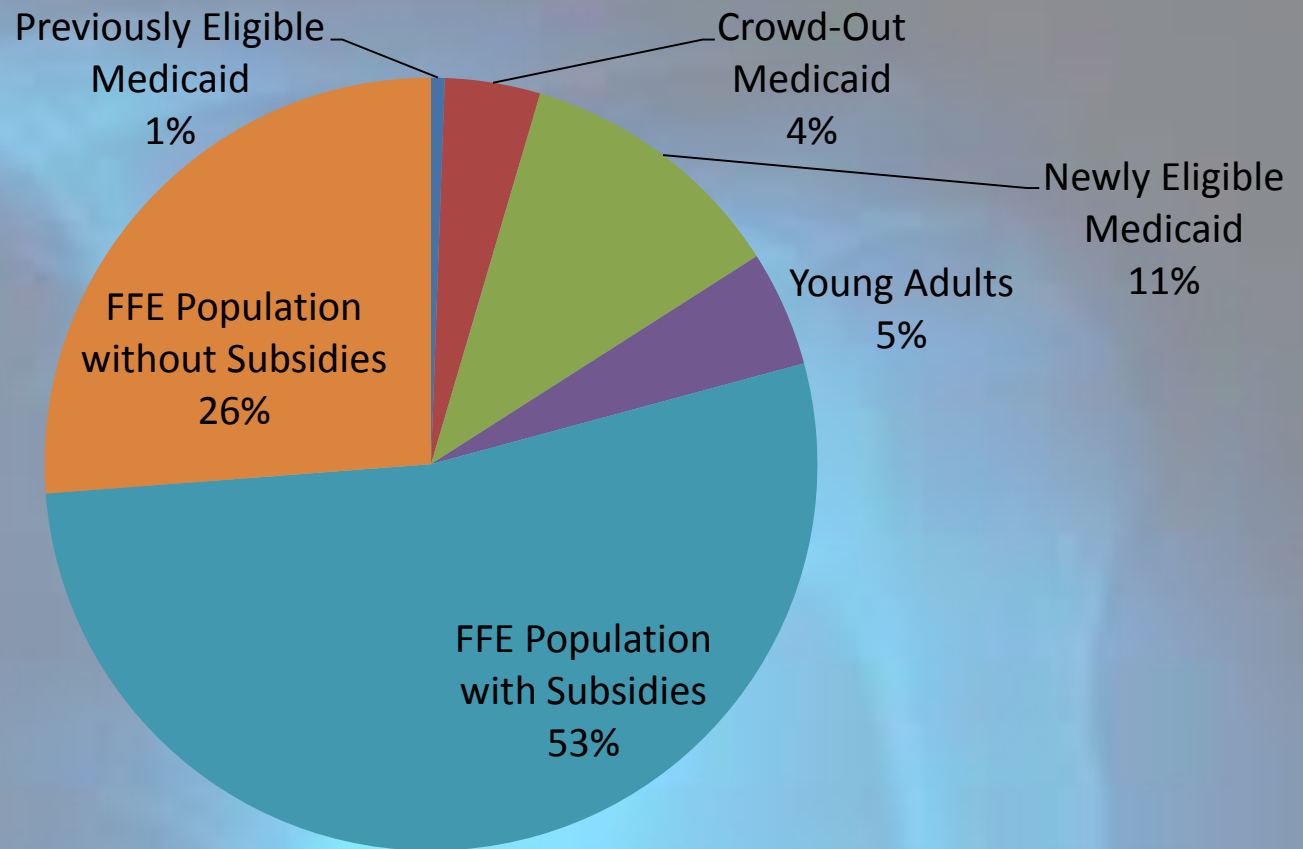


# The Medicaid expansion was a bigger deal for some counties...

## Percentage of Uninsured Eligible for Medicaid Expansion



# 354,000 May Change Health Insurance



# Uncompensated Care in Montana

Health Care Setting	Uncompensated Care Costs
Hospitals	\$244.9 million
Community Providers	\$102.1 million
Physicians	\$54.6 million
Total Estimated Uncompensated Care	\$401.6 million

# So What Do We Know About the Uninsured?

- Bigger problem for Montana (18.1%) than for the nation (15.4%)
  - Source: CPS, 2013 Annual Social and Economic Supplement
- Nationally, comparing 2011 and 2012....
  - private insurance same in 2012 as 2011 (63.9%)
  - Government health insurance increased to 32.6%
  - Employment based insurance unchanged, 54.9%

# Survey data indicates that...

- 20% of Montana's uninsured are IHS users
- 6 in 10 Montanans have commercially provided insurance
- 75% of the uninsured are uninsured involuntarily
- Reasons for lack of insurance are low wages, expensive premiums, forced unemployment
- 3 variables positively correlated with health insurance are:
  - Employment
  - Education
  - Income



# survey data indicates that...

- of Montana households reporting health as excellent:
  - 22% are uninsured
- 40% reporting health as poor or fair are uninsured
  - Less likely to report regular health care provider
- Medical debt in Montana = \$650 million, 2% of the state's GDP in 2011
- 1 in 4 uninsured report medical debt, averaging over \$9,000 per household
- only 1 in 10 households with insurance report medical debt, with average debt = 40% average debt for those without insurance (\$4,000)

# survey data indicate that....

- For working age population
  - 400% FPL: 10% lack health insurance
  - <100% FPL: 60% lack health insurance
- Household characteristics most associated with lack of health insurance are:
  - Unemployed or PT employment
  - FT student
  - Disabled

# survey data indicate that...

- ESI contingent on
  - 3 to 6 month waiting period
  - Minimum hours of work per week (33)
- Health Insurance is Confusing
  - Among those with ESI
    - Half do not know their share of monthly premium
    - 4 in 10 do not know deductible amounts
    - 1 in 4 does not know their out-of-pocket maximum

# survey data indicate that...

- Direct pay purchasers of health insurance are
  - Healthy
  - Educated
  - Above 400% FPL (38%)
  - Self-employed, or
  - Work for a firm with fewer than 5 employees

# survey data indicate that...

- The underinsured
  - 10% of insured are underinsured
  - Most are direct purchase insured
- Medicaid cycling
  - 40% of enrollees are continuously enrolled



# Percent Covered by Private Health Insurance

	All Non-Institutionalized		Under 65 Years		65 and Over	
	MT	US	MT	US	MT	US
Covered by Private Insurance	63.1	63.9	62.2	65.2	67.3*	55.8*
Employment Based	49.5*	54.9*	54.3*	58.4*	26.7*	33.2*
Own Employment Based	26.0*	28.3*	27.3*	28.9*	19.7*	25.0*
Direct Purchase	15.6*	9.8*	8.7*	7.3*	48.7*	25.8*

# Percent Covered by Government Health Insurance

	All Non-Institutionalized		Under 65 Years		65 and Over	
	MT	US	MT	US	MT	US
Covered by Government Insurance	35.2*	32.6*	22.8	22.8	94.1	93.2
Medicaid	13.0*	16.4*	14.2*	17.7*	7.4*	8.4*
Medicaid Plus Private	2.9	3.1	3.0	3.3	2.5	1.7



# Percent Covered by Government Health Insurance, continued...

	All Non Institutionalized		Under 65 Years		65 and Over	
	MT	US	MT	US	MT	US
Medicare	19.6*	15.7*	3.9	3.3	94.1	92.6
Medicare Plus Private	11.4*	7.7*	0.8	0.8	62.1*	50.2*
Medicare Plus Medicaid	2.6	2.3	1.6	1.3	7.4	8.1

# Percent Covered by Government Health Insurance, continued...

	All Non Institutionalized		Under 65 Years		65 and Over	
	MT	US	MT	US	MT	US
Military Health Care	8.4*	4.4*	8.0*	3.7*	10.4	8.7

# Percent Without Health Insurance by Geography

Geography	Percent Uninsured
In Metropolitan Statistical Area	16.6
in principal city	17.1
outside principal city	15.6
In Micropolitan Statistical Area	15.7
in principal city	13.2*
outside principal city	17.4*

# Percent without Health Insurance by Geography continued...

Geography	Percent without Health Insurance
Urban	16.7*
Rural	18.7*
Not in Metro or Micropolitan Statistical Area	20.6*

# Without health insurance, by gender

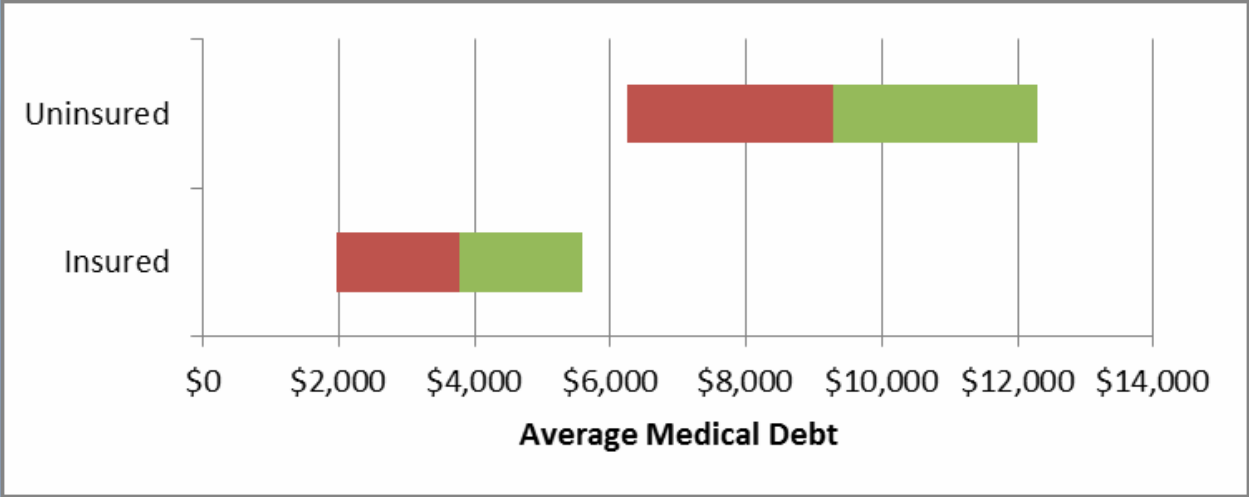
Years of Age	Percent of Montana Total Population		Percent of MT Males		Percent of MT Females	
	Males	Females	Males	Females	Males	Females
Under 6	0.5	0.4	1.0	0.9	1.0	0.9
6-17	1.0	0.9	2.0	1.8	2.0	1.8
18-24	1.5*	1.2*	3.0*	2.5*	3.0*	2.5*
25-34	2.2	1.7	4.3	3.3	4.3	3.3
35-54	3.1	2.8	6.3	5.7	6.3	5.7
55-64	1.1	1.2	2.1	2.4	2.1	2.4
65+	-	-	0.1	0.1	0.1	0.1

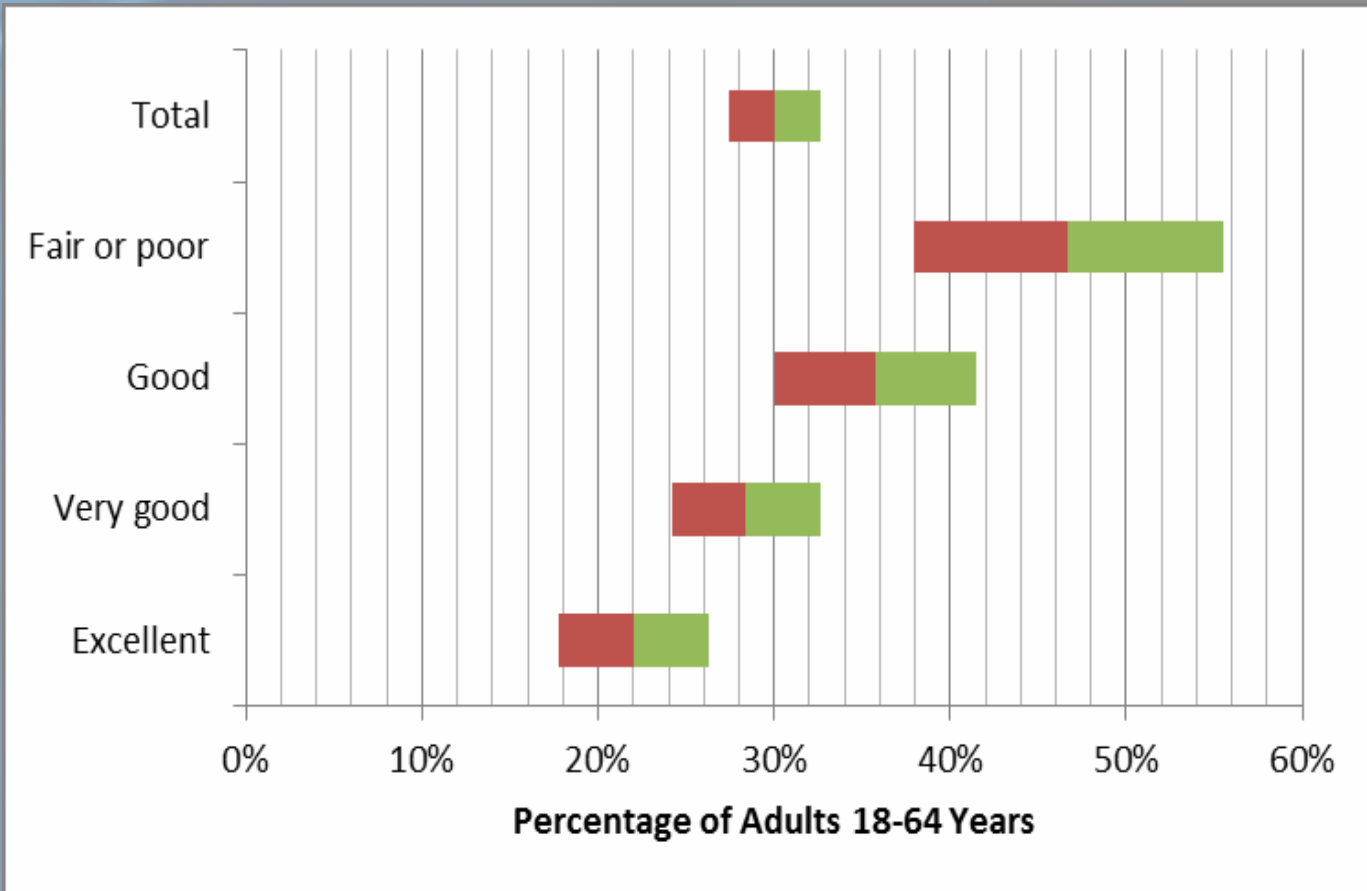
# Coverage Gap Population

40,140

75% Childless Adults

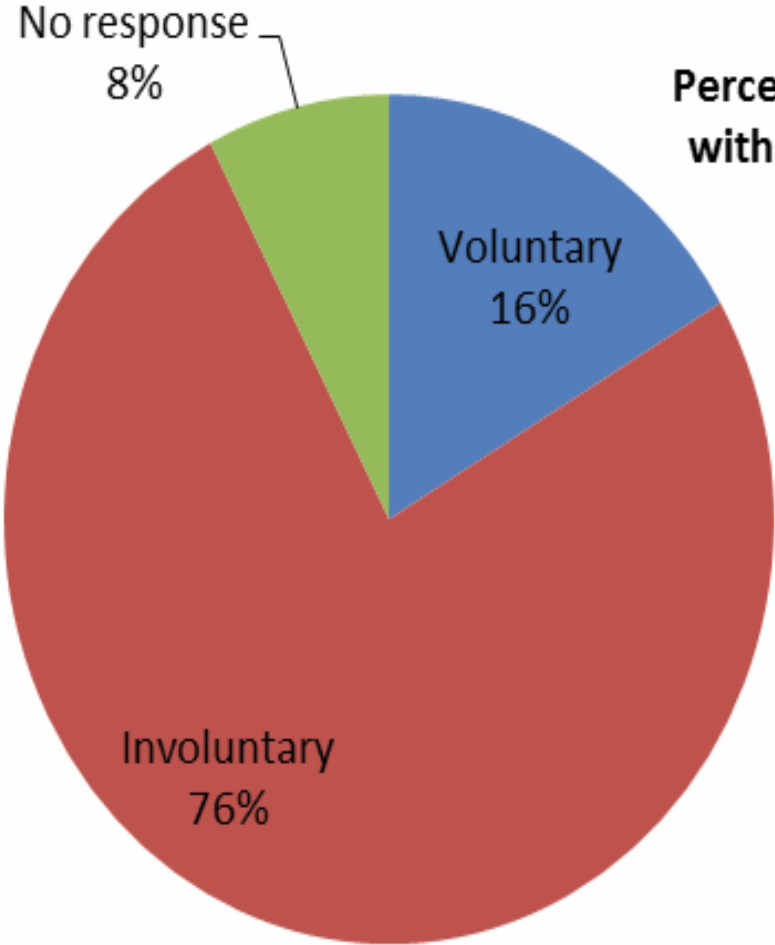
49% Female







**Percentage of Adults 18-64 Years of Age  
with A Period of Uninsured in Last Year  
N=651**



- Voluntary
- Involuntary
- No response



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- “I don’t believe there’s any problem in this country, no matter how tough it is, that Americans, when they roll up their sleeves, can’t completely ignore.”

– George Carlin 1937-2008

