

CALIFORNIA HEALTH CARE ALMANAC



California's Uninsured

DECEMBER 2011

Introduction

Over the past two decades, California has seen an increase in the percentage of people who are uninsured. California now has the largest number of people without health insurance — 6.9 million — of any state in the nation.

The percentage of Californians who obtain their insurance through their job has also continued to fall. The segment of the non-elderly population covered by employer-based insurance declined from 65% in 1987 to 53% in 2010. Although Medicaid coverage partially offset the loss, more than 20% of Californians remain uninsured.

This annual publication provides an overview of California’s uninsured. This year’s findings include:

- Nearly one in four workers is uninsured.
- Employees in businesses of all sizes are more likely to be uninsured in California than in the United States.
- Nearly one third of the uninsured in California and the nation have family incomes of \$50,000 or more.
- Fifty-three percent of California’s uninsured children are in families where the head of household worked full-time during calendar year 2010, down from 61% in 2008.
- About 60% of the uninsured population are Latino.

While the ranks of the uninsured may grow in the short run if more individuals lose their employer-based coverage, changes proposed under the Affordable Care Act, if permitted to take effect as scheduled in 2014, would allow more Californians to gain coverage.

California’s Uninsured

Overview

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State Comparison of the Uninsured, 3-Year Average, 2008 to 2010*

	TOTAL POPULATION	UNINSURED RESIDENTS	
	IN MILLIONS	IN MILLIONS	SHARE OF TOTAL
United States	264.5	47.2	17.8%
HIGHEST PROPORTION STATES			
Texas	22.1	6.0	27.3%
New Mexico	1.7	0.4	24.8%
Florida	15.2	3.7	24.6%
Nevada	2.3	0.5	22.4%
Mississippi	2.5	0.5	21.4%
Arizona	5.8	1.2	21.2%
Arkansas	2.4	0.5	21.1%
California	32.7	6.9	21.0%

California's Uninsured

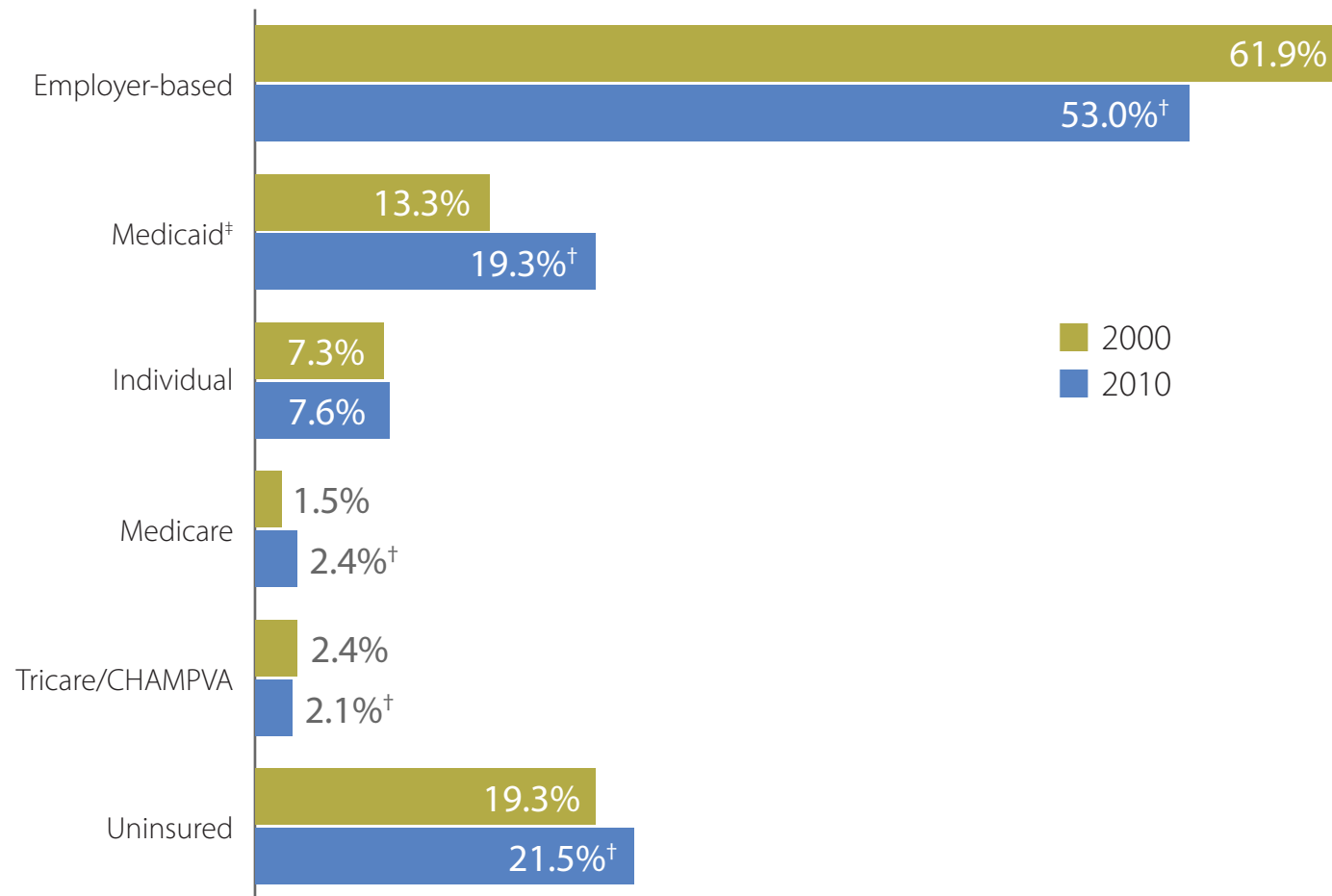
Compared to Other States

California has the eighth largest proportion of uninsured in the nation and the largest total number of uninsured. Only three states (Massachusetts, Hawaii, and Minnesota) have uninsured rates under 10%.

*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the 2009–2011 Current Population Survey, March Supplements.

Health Insurance Sources, California Residents, 2000 and 2010*



*All numbers reflect the non-elderly population, under age 65.

†Estimate for 2010 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

‡Medi-Cal and Healthy Families.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

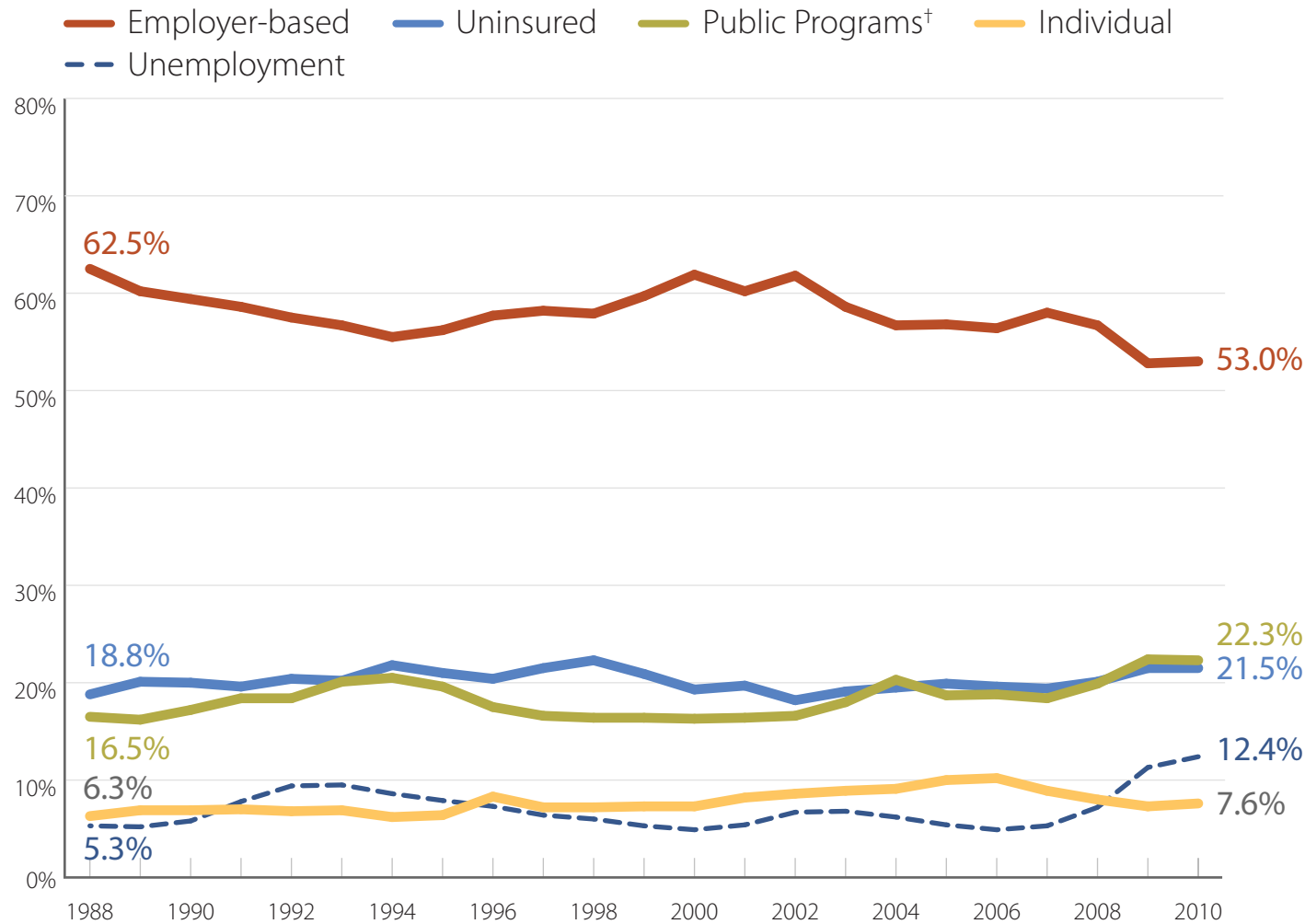
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2011 Supplements.

California's Uninsured

Sources and Trends

Over the past ten years, Medicaid coverage has partially offset declining employer-sponsored insurance, but not enough to prevent continued growth in California's uninsured population. In 2010, one in five Californians was uninsured.

Insurance Coverage Source Trends and Unemployment, California Residents, 1988 to 2010*



*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Unemployment rates are annual averages without seasonal adjustment. 1988–1998 is not directly comparable with 1999–2010 data because of a methodological change in the way individuals with coverage were counted.

Sources: Employee Benefit Research Institute estimates of the March Current Population Survey, 1989–2011 Supplements, Labor Market Info, www.labormarketinfo.edd.ca.gov.

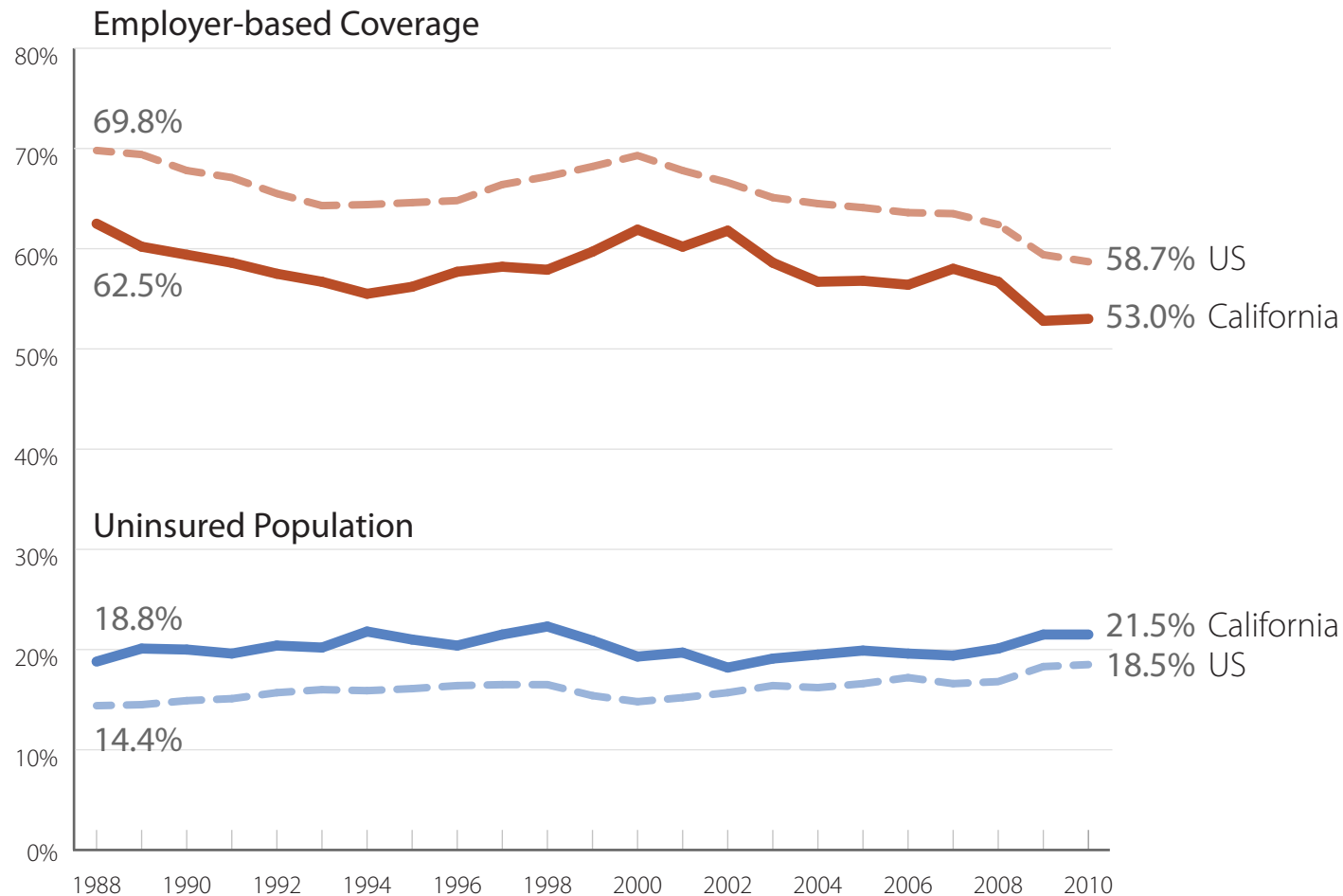
California's Uninsured

Sources and Trends

Although slightly more than half of Californians still receive health insurance through employers, coverage from that source has declined substantially over the last two decades.

Employer-based Coverage and Uninsured Trends, California vs. US Residents, 1988 to 2010*

California has a higher proportion of uninsured residents and lower rates of employer-based coverage than the nation as a whole.



*All numbers reflect the non-elderly population, under age 65.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1988 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

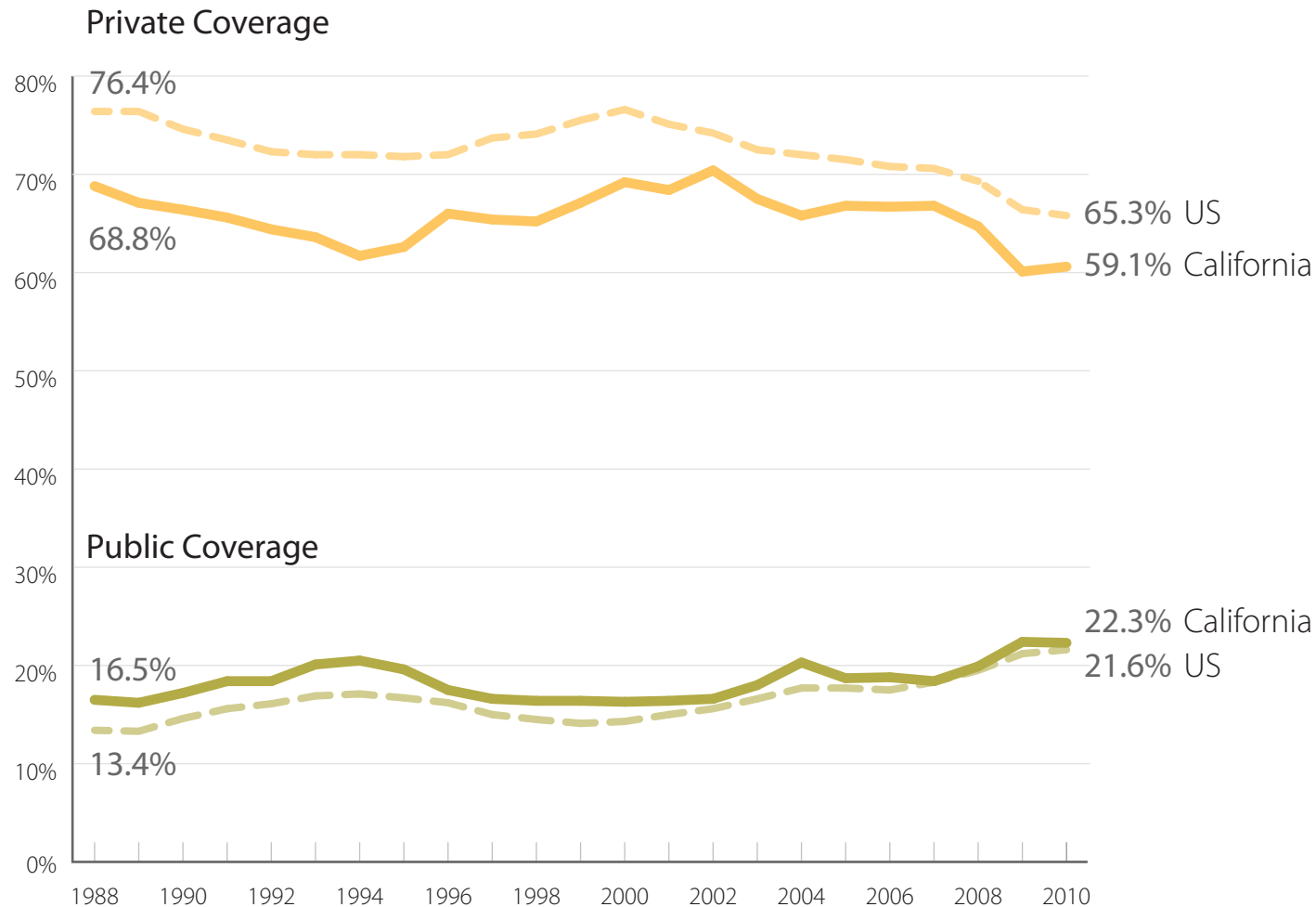
Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1989–2011 Supplements.

Private and Public Coverage Trends, California vs. US Residents, 1988 to 2010*

California's Uninsured

Sources and Trends

While the rate of public coverage for California and the nation is comparable, California lags the nation in the rate of private coverage.

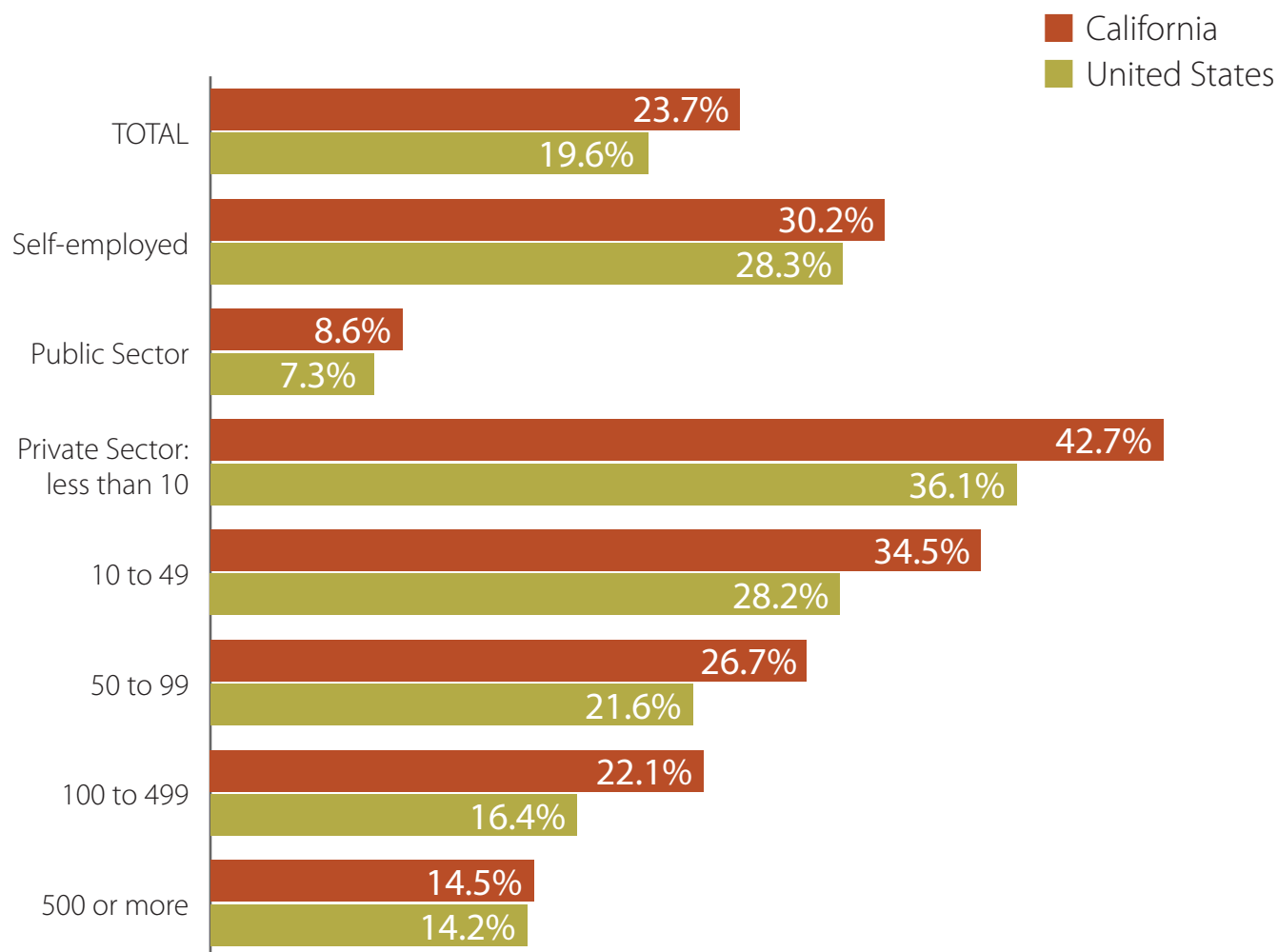


*All numbers reflect the non-elderly population, under age 65.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1988 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1989–2011 Supplements.

Likelihood of Workers Being Uninsured, by Employer Size and Type, California vs. US Residents, 2010*



California's Uninsured by Employer Size and Type

Employees in businesses of all sizes are more likely to be uninsured in California than in the United States. In businesses with fewer than ten employees, more than 40% of workers are likely to have no insurance.

*All numbers reflect the non-elderly population, under age 65.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

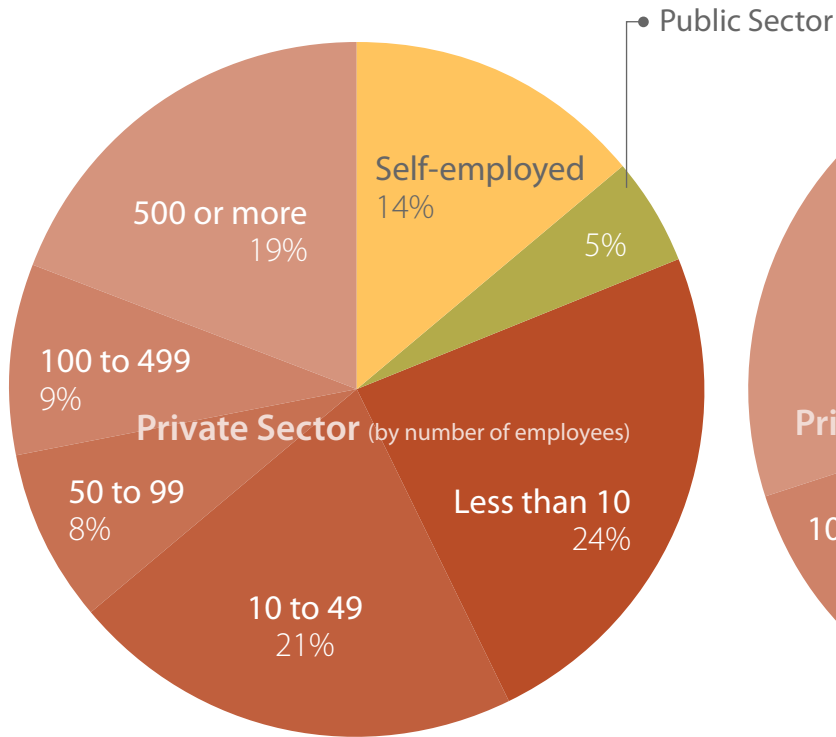
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Uninsured Workers vs. Total Workers, by Employer Size and Type, California Residents, Ages 18 to 64, 2010*

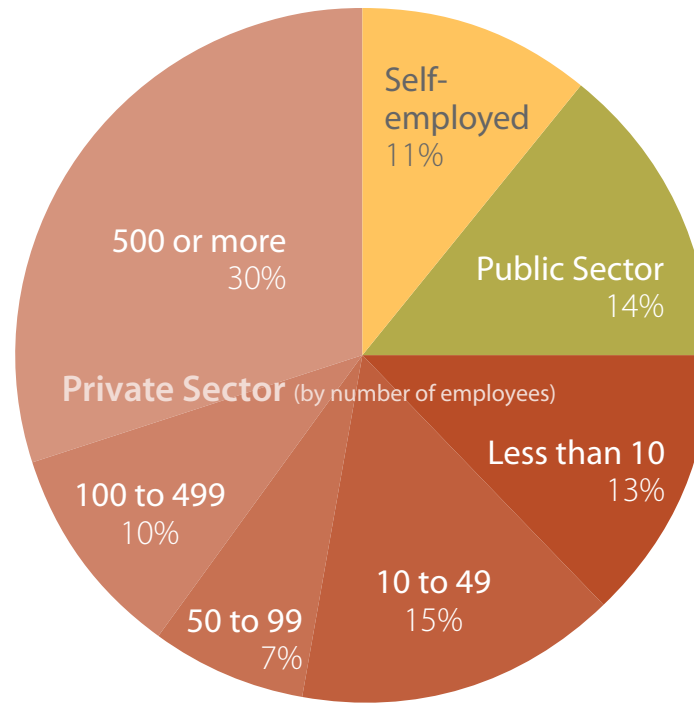
California's Uninsured by Employer Size and Type

Nearly 30% of California's uninsured work for employers with 100 or more workers. Nearly one in four workers in California is uninsured.

UNINSURED WORKERS
n=4.0 million



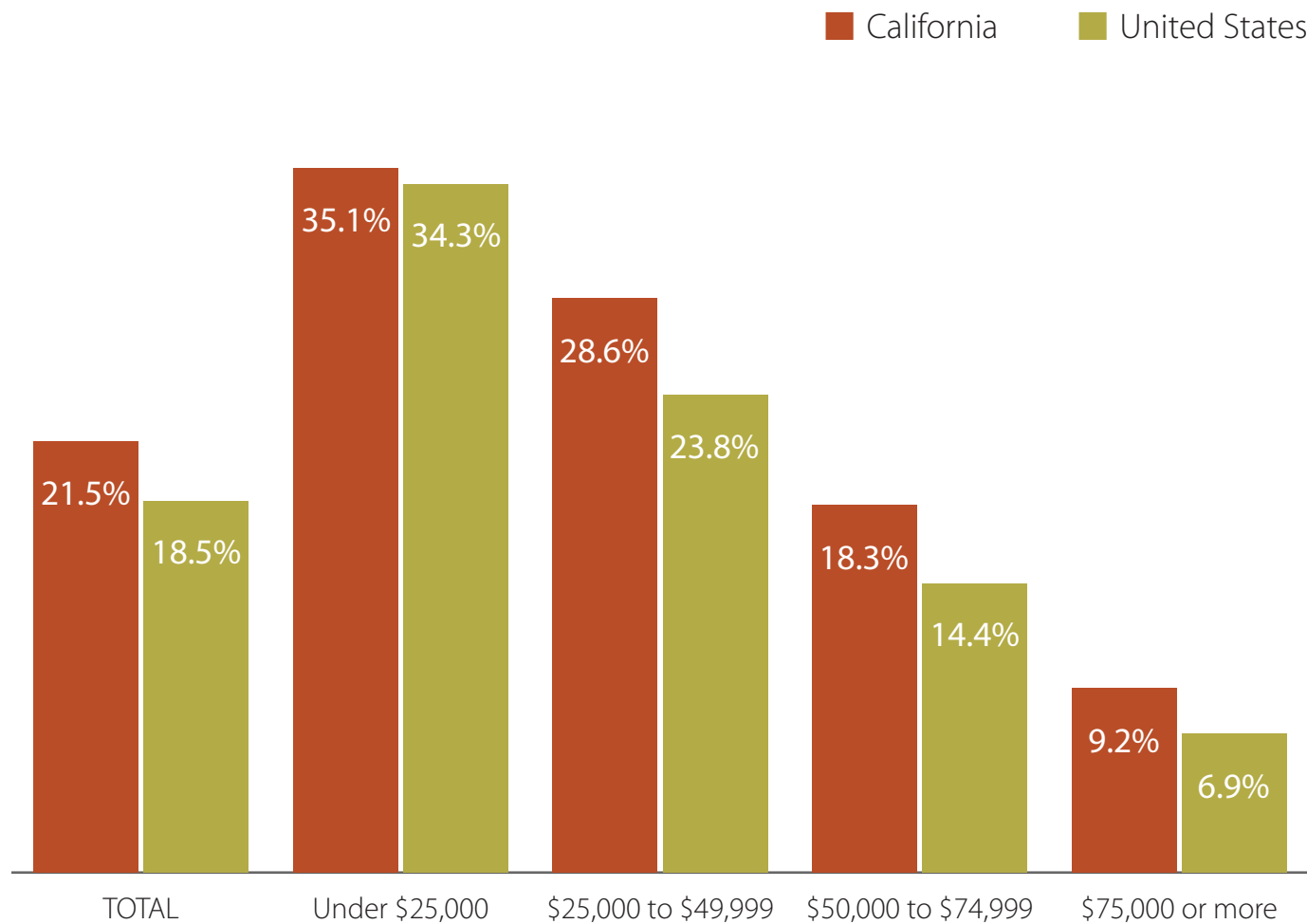
TOTAL WORKERS
n=16.9 million



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Likelihood of Being Uninsured, by Family Income, California vs. US Residents, 2010*



California's Uninsured by Family Income

Californians with family incomes below \$25,000 are most likely to be uninsured. The likelihood of being uninsured is greater in California than the United States for all income levels.

*All numbers reflect the non-elderly population, under age 65.

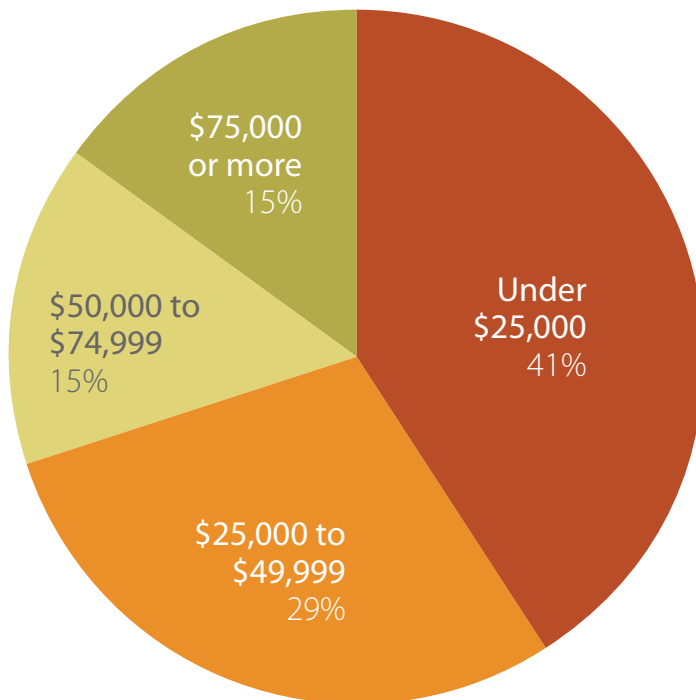
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Family Income of the Uninsured, California vs. US Residents, 2010*

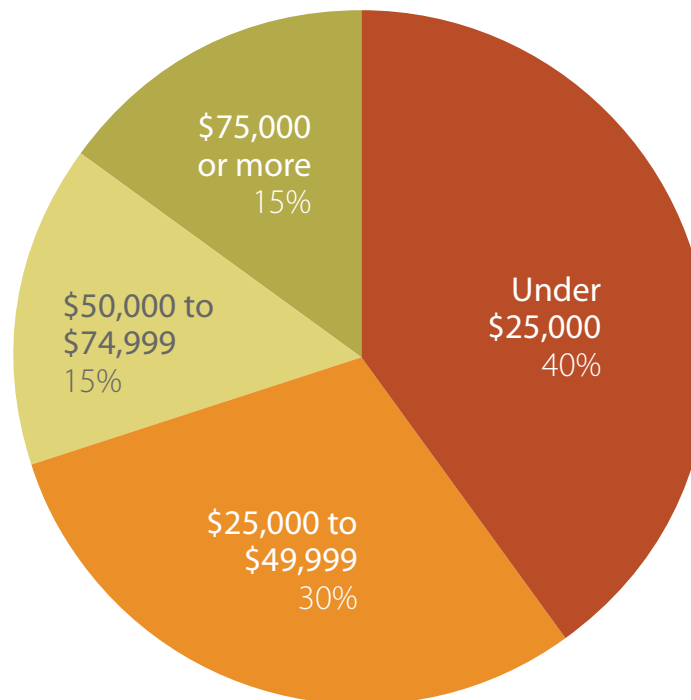
California's Uninsured by Family Income

Nearly one third of the uninsured, in California and the US, have family incomes of \$50,000 or more.

CALIFORNIA



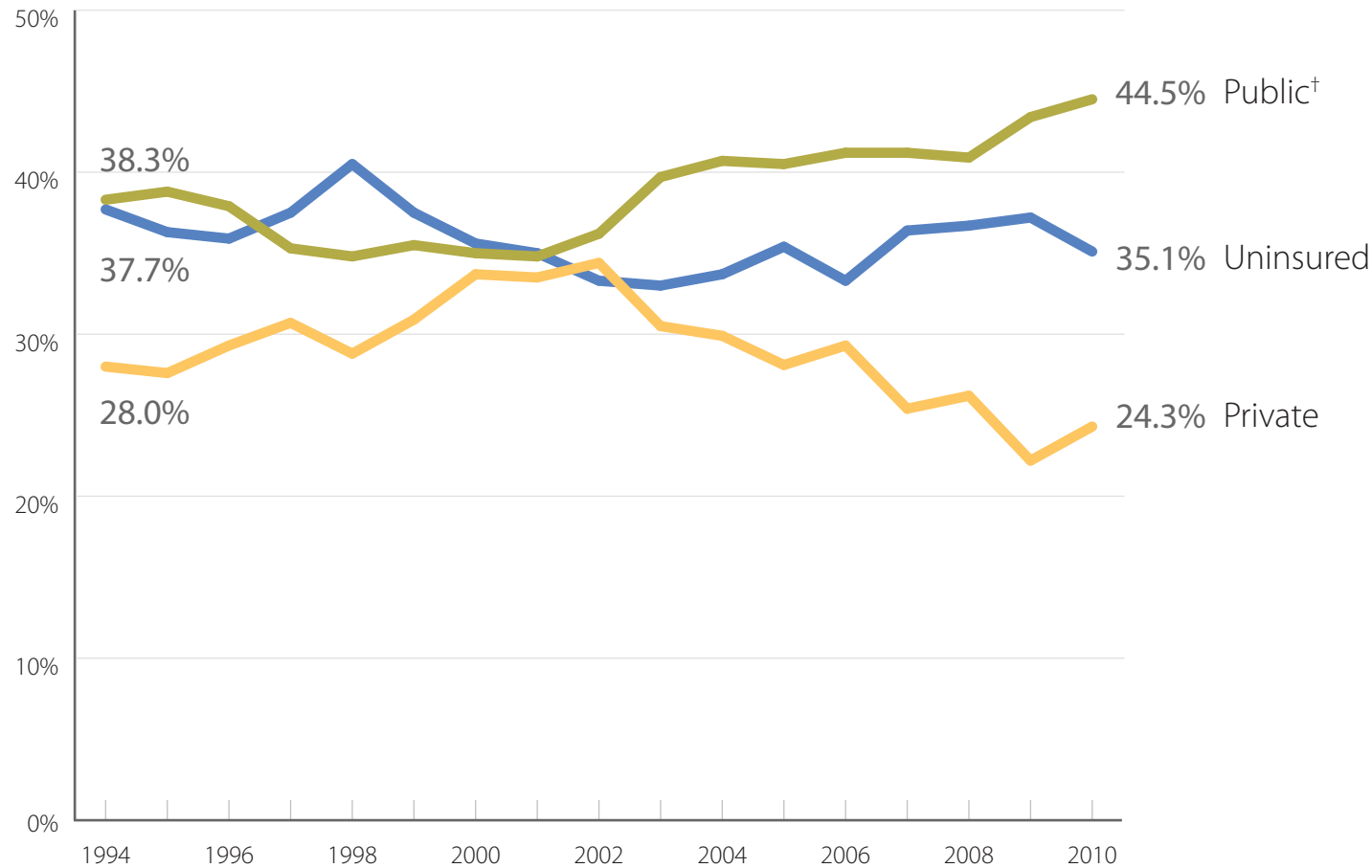
UNITED STATES



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Insurance Coverage Source Trends, by Family Income, Under \$25,000, California Residents, 1994 to 2010*



California's Uninsured by Family Income

Among Californians with family incomes less than \$25,000, more are likely to be covered by public programs and less are likely to be covered by private insurance than were in 1994.

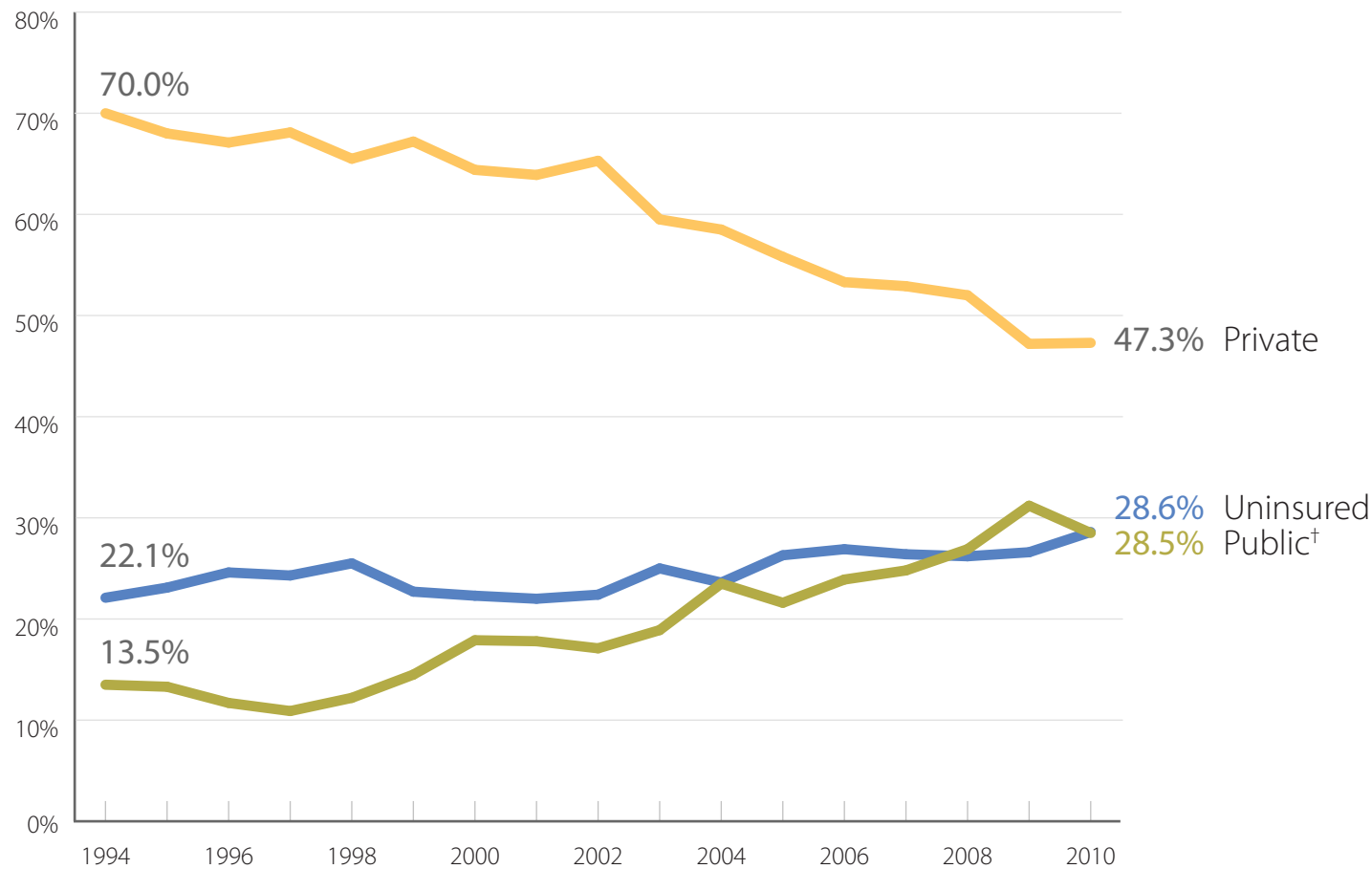
*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1994 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995 – 2011 Supplements.

Insurance Coverage Source Trends, by Family Income, \$25,000 to \$49,999, California Residents, 1994 to 2010*



California's Uninsured by Family Income

Among Californians with family incomes between \$25,000 and \$49,999, the portion covered by public programs more than doubled from 1994 to 2010. This group has seen a steep erosion in private coverage during this period.

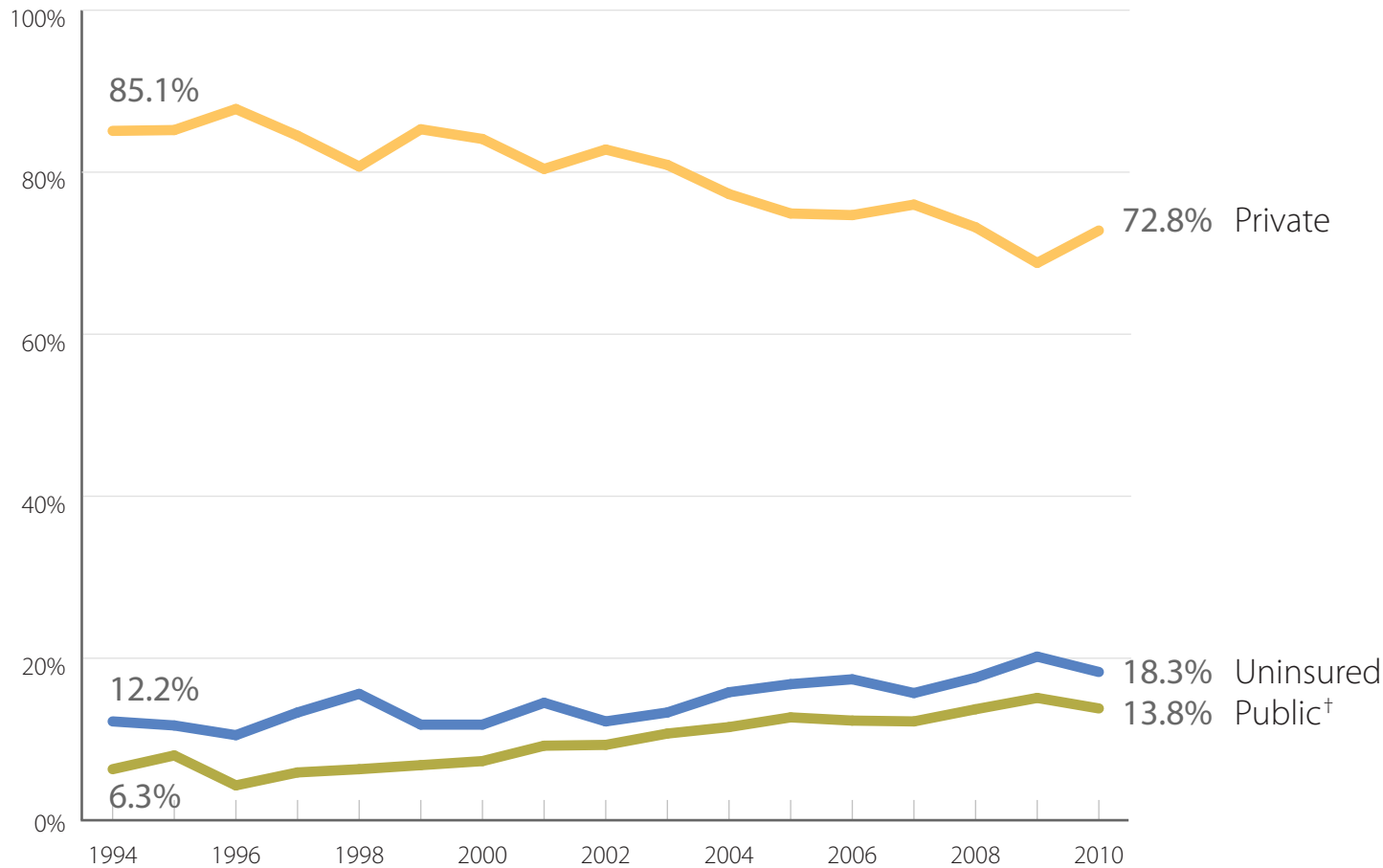
*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1994 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2011 Supplements.

Insurance Coverage Source Trends, by Family Income, \$50,000 to \$74,999, California Residents, 1994 to 2010*



California's Uninsured by Family Income

Nearly 14% of Californians with family incomes between \$50,000 and \$74,999 rely on public insurance.

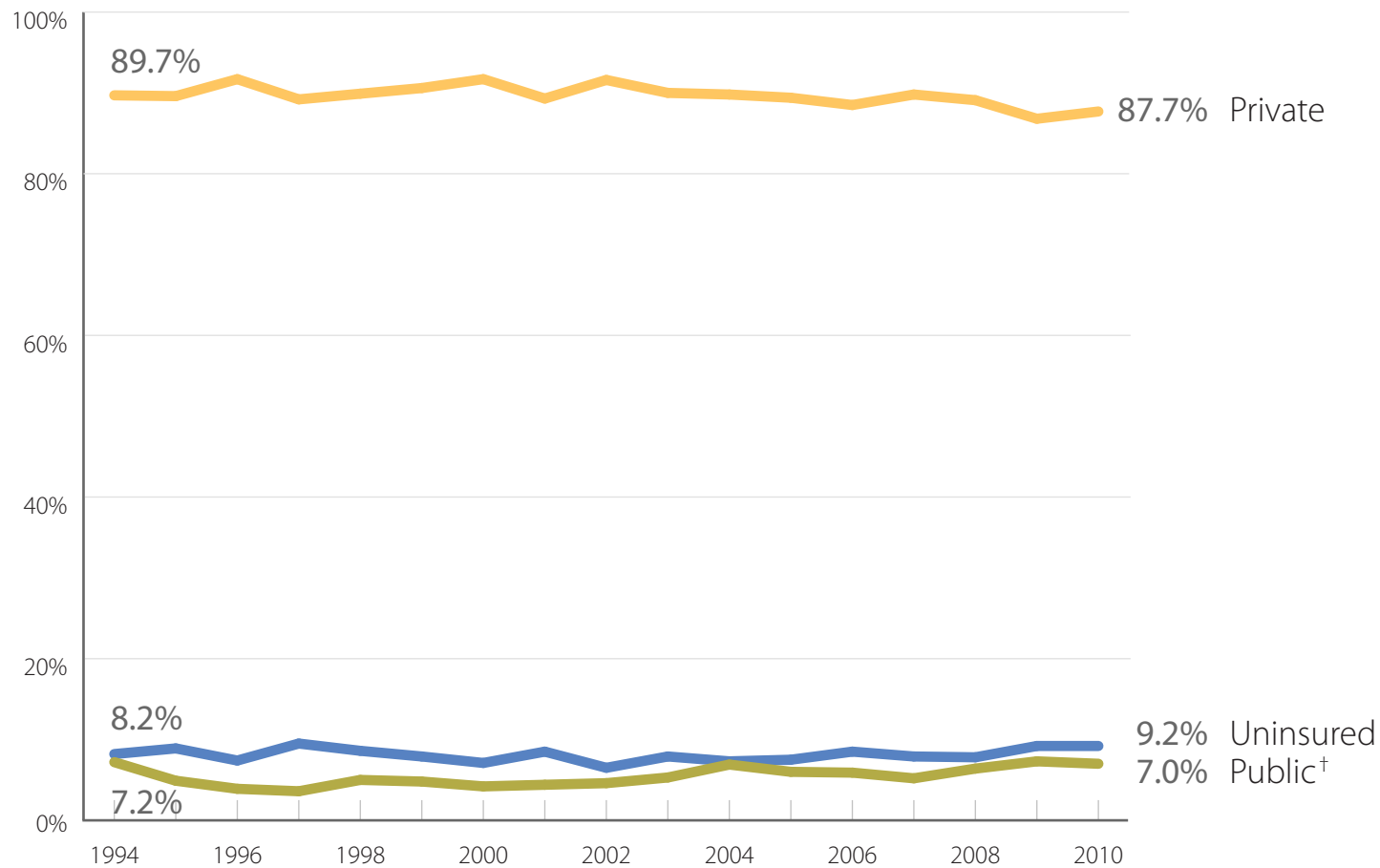
*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1994 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2011 Supplements.

Insurance Coverage Source Trends, by Family Income, \$75,000 and Over, California Residents, 1994 to 2010*



California's Uninsured by Family Income

The majority of Californians with family incomes above \$75,000 are covered by private insurance. However, nearly 10% are uninsured.

*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Data for 1994 to 1998 is not directly comparable with 1999 to 2010 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2011 Supplements.

Eligibility for Public Health Insurance Programs, Uninsured California Residents, 2010

California's Uninsured

by Age Group

Up to 76% of California's uninsured children are eligible for Medi-Cal and Healthy Families, but only 12% or less of adults are eligible.

	WITHOUT ADJUSTMENT FOR TIME IN UNITED STATES*		WITH ADJUSTMENT FOR TIME IN UNITED STATES†	
	NUMBER	SHARE OF TOTAL	NUMBER	SHARE OF TOTAL
ADULTS (AGES 19 TO 64)				
Total Uninsured	5,927,503	100%	5,927,503	100%
Eligible for Medi-Cal‡	359,584	6%	720,386	12%
Not Eligible	5,567,919	94%	5,207,117	88%
CHILDREN (AGE 18 AND UNDER)				
Total Uninsured	1,121,093	100%	1,121,093	100%
Eligible for Medi-Cal‡	374,601	33%	408,894	36%
Eligible for Healthy Families‡	407,621	36%	444,544	40%
Not Eligible	338,871	30%	267,655	24%

*Excludes all non-citizens from eligibility.

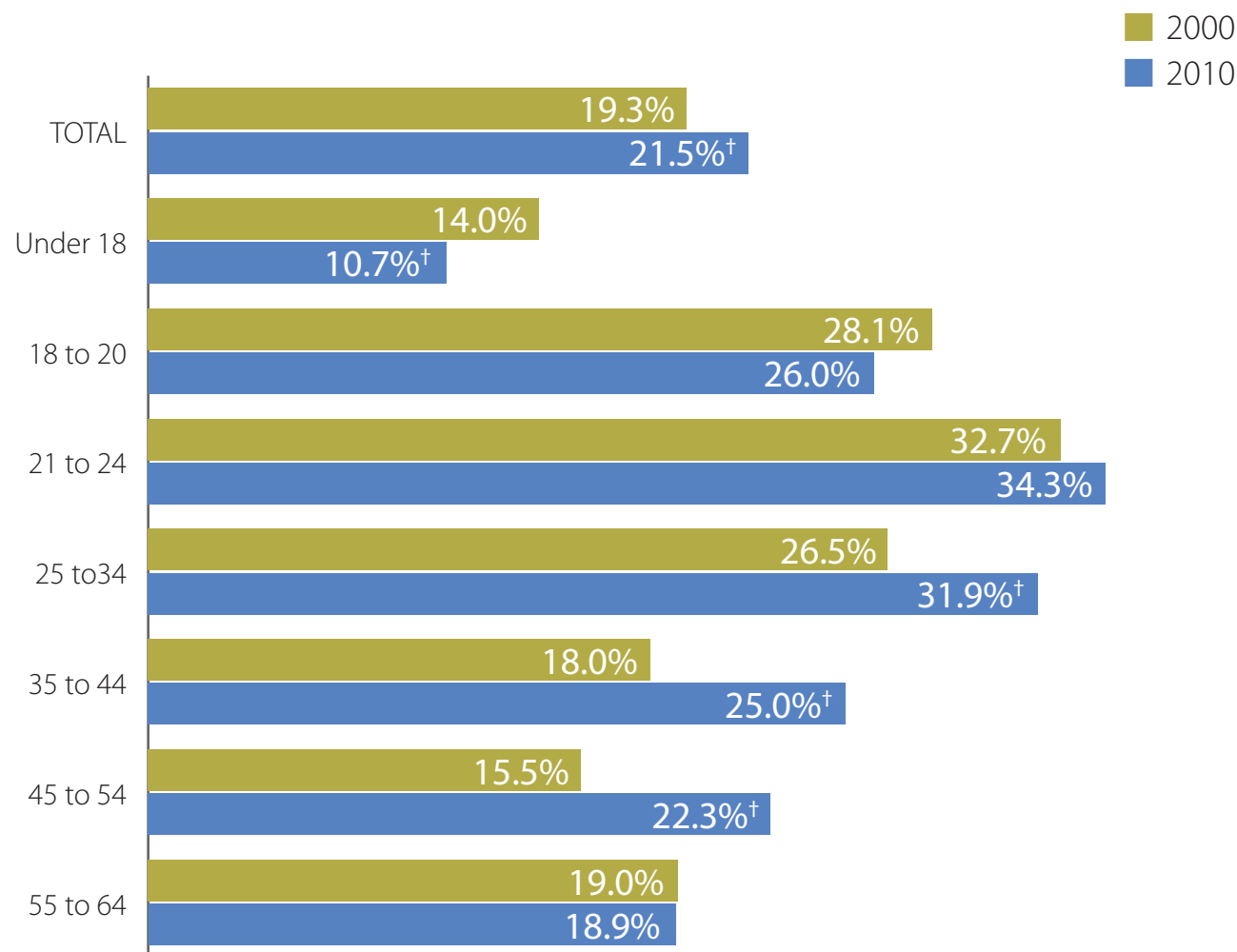
†Excludes non-citizens from eligibility if in United States less than 5 years.

‡CPS collects data on citizenship but not immigration status. The lower number without adjustment underestimates eligible residents because it is restricted to citizens; the higher number with adjustment overestimates eligible residents because it includes all non-citizens who have resided in the US for at least 5 years (regardless of immigration status).

Notes: The uninsured may be eligible for other public programs. For more information, see *The Crucial Role of Counties in the Health of Californians: An Overview* at www.chcf.org. May not add to 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Likelihood of Being Uninsured, by Age Group, California Residents, 2000 and 2010*



California's Uninsured

by Age Group

The likelihood of being uninsured rose from 2000 to 2010 for adults, with the likelihood highest for the 21 to 24 age group. In contrast, those younger than 21 were less likely to be uninsured during this period.

*All numbers reflect the non-elderly population, under age 65.

[†]Estimate for 2010 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

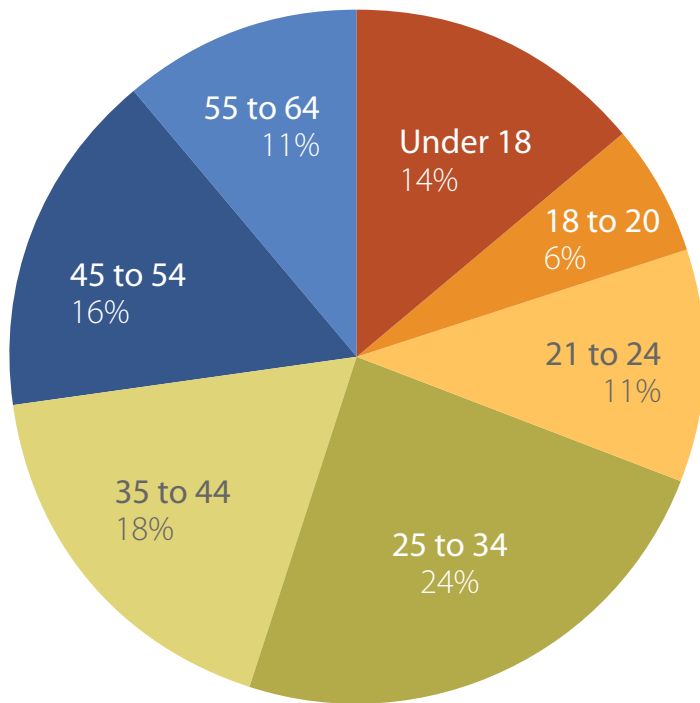
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2011 Supplements.

Age Group of the Uninsured vs. Total Population, California Residents, 2010*

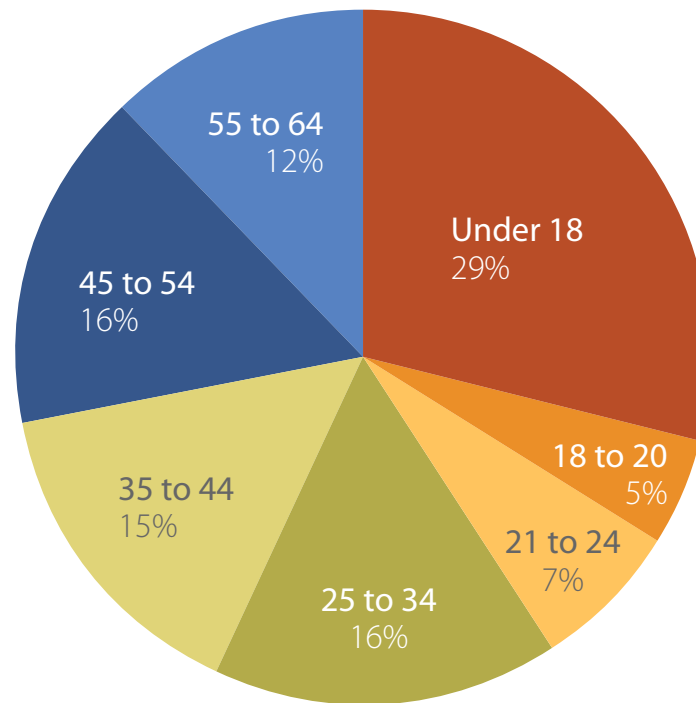
California's Uninsured by Age Group

Fourteen percent of California's uninsured are children, but children make up almost 30% of the population. Nearly one in four of the uninsured is between the ages of 25 and 34.

UNINSURED



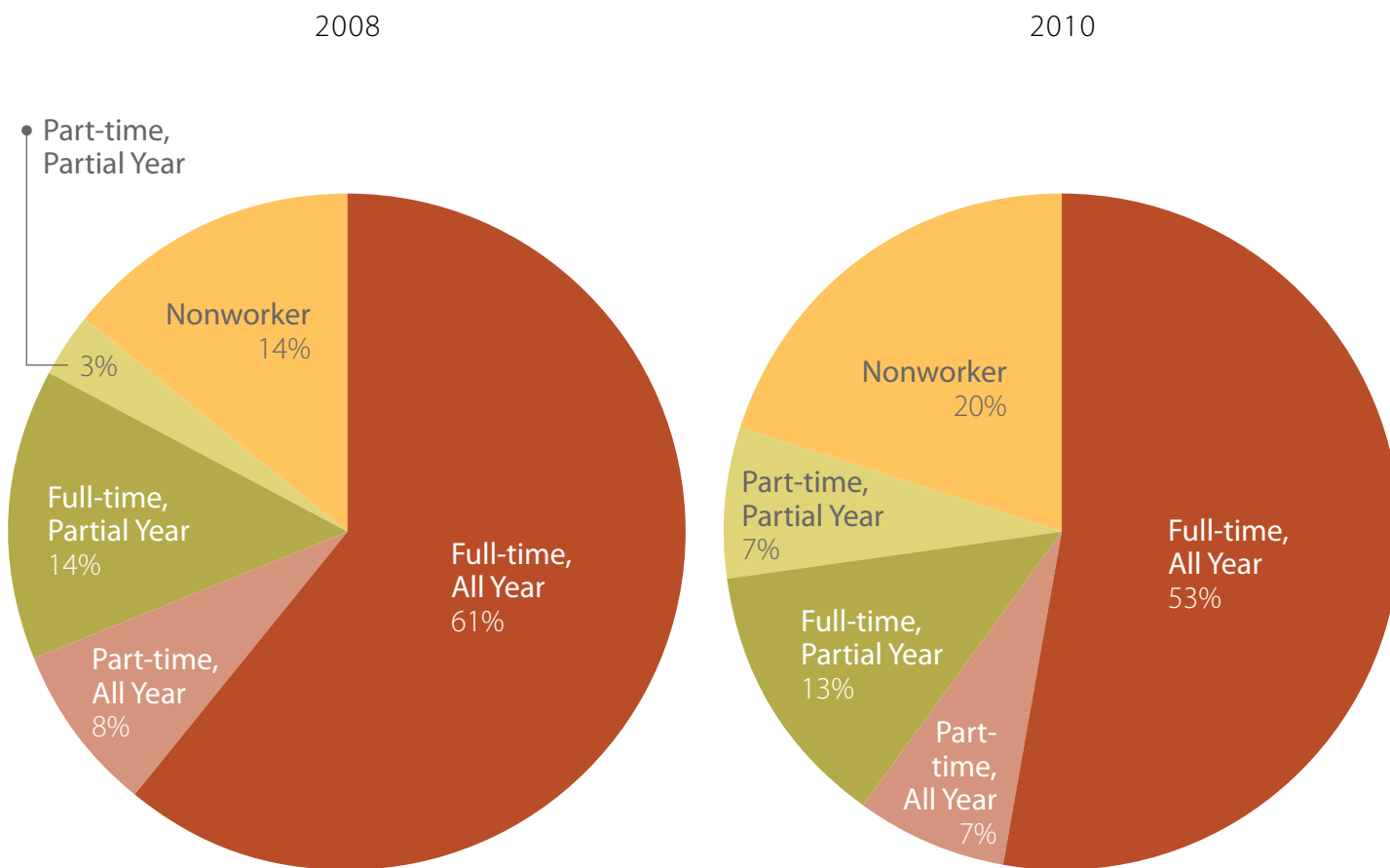
TOTAL POPULATION



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Uninsured Children,* by Work Status of Family Head, California Residents, 2008 vs. 2010

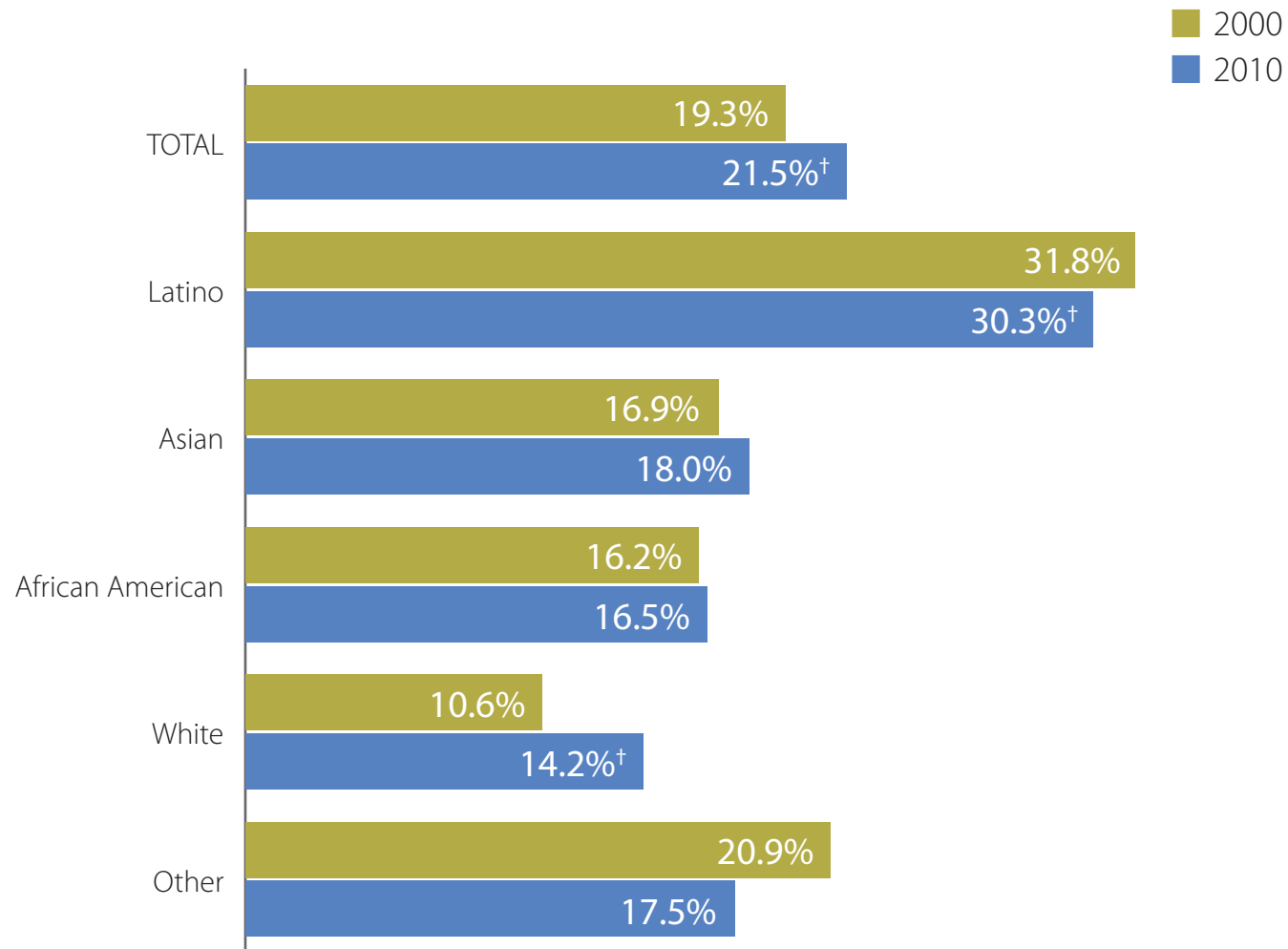


Fifty-three percent of California's uninsured children are in families where the head of household worked full-time during calendar year 2010, down from 61 percent in 2008.

*Under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Likelihood of Being Uninsured, by Race/Ethnicity, California Residents, 2000 and 2010*



Latinos are much more likely to be uninsured than other ethnic groups, and more than twice as likely as whites. Nearly one in three are uninsured.

*All numbers reflect the non-elderly population, under age 65.

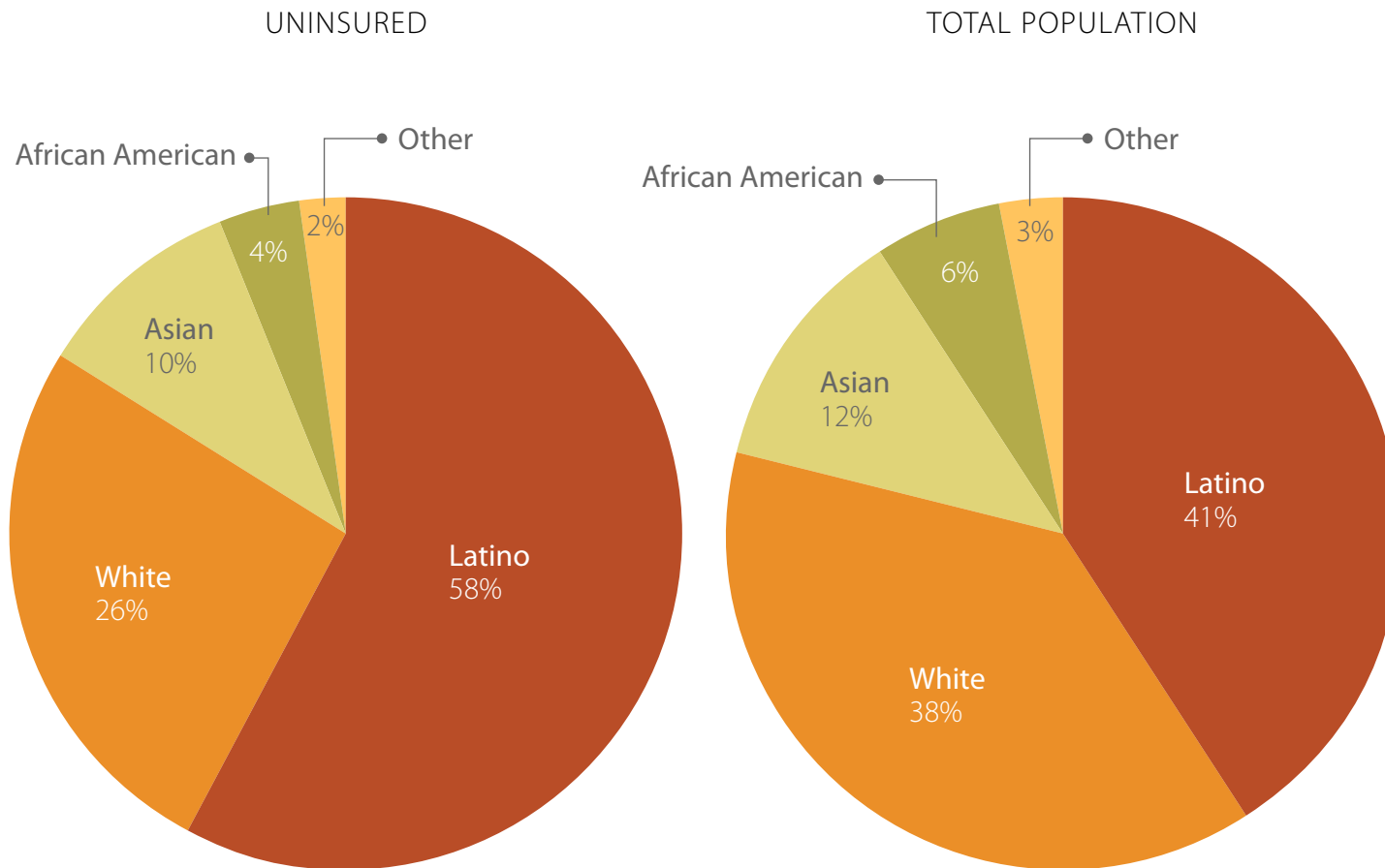
†Estimate for 2010 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2011 Supplements.

Race/Ethnicity of the Uninsured vs. Total Population, California Residents, 2010*

California's Uninsured by Race/Ethnicity

In California, Latinos represent 41% of the population but account for nearly 60% of the uninsured.



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

Highest Uninsured Noncitizen Rates, by State, 2010*

California's Uninsured

by Citizenship

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
United States	266.0	7.5%	16.1%	47.1%
Texas	22.5	11.7%	22.4%	61.8%
Florida	15.3	10.1%	21.4%	53.9%
Nevada	2.3	10.4%	20.8%	50.9%
New Jersey	7.5	12.0%	13.0%	49.5%
California	32.8	15.0%	17.0%	46.8%
New York	16.8	10.6%	14.0%	40.3%

Although California has the largest percentage of noncitizens in the nation, a smaller percentage are uninsured than in some other states with large noncitizen populations.

*All numbers reflect the non-elderly population, under age 65. Includes only states with at least 10% of the population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2011 Supplement.

About the Author

Data Analyst: Paul Fronstin, Employee Benefit Research Institute

About the Data

In September 2011, the Census Bureau announced a revision to the CPS that affects the historical time series. The calendar year coverage estimates for 1999 to 2009 were revised as a result of enhancements to the editing process. As a result of the change, the number of persons with employment-based coverage as a dependent increased by 1.4 million, and the likelihood of having employment-based coverage increased by 0.5%. There was a corresponding decline in the uninsured estimates. The data in this report from 2000 to 2010 are based on the corrected historical data and may not match data published in previous versions. Data prior to 2000 have not been revised.

FOR MORE INFORMATION



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Data tables for the presentation are available at:
www.chcf.org.