

The Public Policy Research Lab

A Partnership of the Manship School of Mass Communication's
Reilly Center for Media & Public Affairs and the E.J. Ourso College of Business Administration

Louisiana Health Insurance Survey

Sponsored by

**The Louisiana Department of Health &
Hospitals**

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EXECUTIVE SUMMARY

INTRODUCTION

Estimating the uninsured population is an exercise fraught with peril. As such, it should come as no surprise that there has been considerable debate as to best method for estimating the uninsured. Conceptually, there is a question as to whether "point-in-time" estimates are better than measures defining the uninsured in terms of being uninsured for the entire past year or at "any time in the past year." These questions have direct bearing on policy implications, as estimates based on the entire year are lower than estimates based on a specific point in time which are, in turn, lower than estimates based on being uninsured at any time during the past year. Methodologically, the very poor who are most likely to lack health insurance are among the hardest to reach and least likely to respond to survey questionnaires.

Yet, if there is no single best method for measuring uninsured populations, seriously addressing Louisiana's health insurance issues, particularly the uninsured and the underinsured, requires first getting an adequate handle on the nature of the problem. Knowing who and where the uninsured are should serve to inform state government officials in developing policy, and targeting programs so that limited state dollars can be used in the most effective and efficient means possible.

To date, Louisiana's Department of Health & Hospitals has, by necessity, relied on Current Population Studies' estimates of the uninsured. While CPS estimates are widely considered the national standard for estimating the uninsured, the samples used by the CPS are inadequate for providing detailed breakdowns of the uninsured by demographic classifications and geographic region within an individual state. They are also inadequate for evaluating the success of programs designed to reduce the number of uninsured, particularly where such programs target specific subgroups.

Before the CPS expanded its sample sizes in 2001, estimates of the uninsured for Louisiana were based on a sample of roughly 800 respondents with a margin of error of approximately 3.5%. Recognizing the problem, the CPS expanded its sample size in 2001 to roughly 1200 respondents with an approximate margin of error of 2.8%. While such sample sizes provide reasonable statewide estimates, they are limited in the following ways: First, they do not allow for meaningful breakdowns of subgroups within the population (e.g., African Americans under 19). Second, with such limited samples sizes what appear to be substantively meaningful changes in estimates of the uninsured (1-2%) over time could reflect successful efforts to reduce the number of the uninsured, or random fluctuations due to sampling error. CPS estimates suffer from an additional drawback: There is a considerable lapse in the time lag between data collection and the release of the estimates for the uninsured. As a practical concern, this means there is a corresponding lag in the time it takes to evaluate new initiatives designed to reduce the uninsured population.

The Louisiana Health Insurance Survey was designed to provide accurate and current estimates of the number and percentage of non-elderly Louisiana residents who are uninsured by demographic, economic, and geographic categories. This is only possible with a large sample size, allowing inferences to be drawn across Department of Health & Hospital region and across demographic and economic classifications. In all,

individuals from 10,026 households across the state of Louisiana were interviewed, providing information on 27,154 Louisiana residents. The result is the most comprehensive data ever collected for the specific purpose of estimating Louisiana's uninsured populations. As comprehensive as these data are, it is important to keep in mind several limitations:

1. Survey data provides estimates of a population characteristic based on characteristics of a sample. The confidence we have in these estimates is based at least in part on sample size. Given the sample size of the current survey, we have a great deal of confidence in our statewide estimates. As we move to estimates based on subsets of the data, the confidence in our estimates declines (though our sample size gives us greater confidence than any previous estimates for these subpopulations). In this respect, the sample was designed to allow for multivariate analysis at the statewide level, but not at the level of each DHH region.
2. The data were collected via telephone interviews, raising two potential problems. First, while the sampling frame for telephone surveys includes approximately 95% of the population, the 5% of the population without telephones are likely to be among the greatest at risk in terms of being uninsured or underinsured. Second, people are understandably reluctant to talk about health insurance issues, and may be particularly reluctant to talk about them to a stranger over the phone. Despite these drawbacks, telephone surveys are the best available mechanism for collecting such a large quantity of data in a cost-effective and timely manner. While personal interviews can potentially reach a broader population and yield higher response rates, the costs associated with personal interviews are often prohibitive. Carefully constructed questionnaires can help address some of these issues, which is why the current study relies on an instrument previously developed, tested, and refined by researchers at the University of Florida. For this survey, we know that 6.3% of respondents had their telephone service cut off for some period of time during the last twelve months, and that just over 1/2 of respondents without continuous phone service (51.8%) did not have health insurance.
3. Nonresponse to telephone surveys has become increasingly problematic. Two decades ago, survey researchers could expect a 50% or better response rate to telephone surveys. Those days are long past, as technological change (particularly caller id and cell phone use) and the rapid expansion of telemarketing (often disguised as survey research) combined with an increased frequency of polling, have resulted in a significant decline in telephone survey response rates. Importantly, response rates are not themselves as problematic as potential differences between respondents and nonrespondents. Perhaps put differently, a 10% response rate is not problematic if the 10% who responded to a survey do not differ significantly on the characteristic of interest from the 90% who did not respond. Likewise, a 70% response rate can be problematic if the 30% of nonrespondents differ significantly from respondents. A spate of recent articles on survey research methodology indicates that low response

rates may not be as problematic as was once commonly believed, and that survey data quality is often not compromised even when response rates are relatively low. Unfortunately, nonresponse is the great unknown of survey research: Because we lack data on nonrespondents, the effects of nonresponse are generally not unknown.

4. While comparisons between CPS and LHS estimates are inevitable and may provide useful insights, it is important to keep in mind that this survey employs a different methodology making such comparisons questionable. Because this is the first time this particular survey has been conducted it is best viewed as a establishing a benchmark to track future progress and regressions, and not as indicator of progress to this point.

In devising the survey instrument and sample design, we are fortunate to be able to rely on the previous experience and expertise at the University of Florida's Bureau of Economic and Business Research (BEER). The BEER has been conducting research on the insurance status of Florida residents since 1999, and provided previous instruments and information on sampling design to help guide the research process.

INSTRUMENTATION

The Louisiana Health Insurance Survey (LHS) instrument was based on similar surveys conducted by University of Florida's Bureau of Economic and Business Research. The Bureau of Economic and Business Research at the University of Florida has been conducting health insurance surveys since 1999. The survey instrument provided by the University of Florida was modified in a series of meetings between Louisiana State University's Public Policy Research Lab (PPRL) and Department of Health & Hospitals (DHH) personnel. These meetings were designed to assure that the survey instrument accurately captured differences in programs and approaches for dealing with the uninsured in the state of Louisiana. The final survey instrument is presented in Appendix A.

DATA COLLECTION

The Public Policy Research Lab conducted the survey between May 15 and October 1, 2003. Calls were conducted from noon until 9 p.m. Monday through Friday, 10 a.m. to 6 p.m. on Saturday and noon to 8 p.m. on Sunday. Telephone numbers were selected using random digit dialing. Numbers where callers received no answer were called 10 times before being removed from the pool of eligible numbers. Three attempts at refusal conversion were made no sooner than 72 hours after the initial refusal.

A total of 10026 interviews were conducted, with the average length just under 15 minutes. Because information was gathered on each member of the household, interview length varied significantly based on household size, and ranged from under 10 minutes for respondents in single person households to approximately an hour in eight-person households. The final survey includes information on health insurance coverage for 27,154 Louisiana residents.

Interviewers in the PPRL are undergraduate and graduate students at Louisiana State University, and represent a wide range of ethnicity and gender. All interviewers

undergo a training module developed by John Kennedy at Indiana University and modified to fit Louisiana State University's CATI system. Interviewers are supervised at all times by supervisors trained in survey methodology and the specific aims and objectives of each individual survey, and who have the capacity to follow individual interviews as they are in progress. All surveys conducted by the Public Policy Research Lab are first pre-tested on a subset of the sample as part of an effort to identify potential problems in question wording or order. Any problems that are identified are addressed before the final survey instrument is put in the field.

The Public Policy Research Lab utilizes a computer assisted interviewing system (CATI) to minimize errors in the data entry and interviewing process. With CATI technology students enter responses directly into a database and are limited so that they can only enter legitimate responses and so that the interview follows the logical sequence of the programming.

The cooperation rate for the Louisiana Health Insurance Survey was 29%, indicating that 29% of the people contacted agreed to take the survey.

SAMPLING DESIGN

The sample design was based on previous work at the University of Florida, and was intended to provide accurate statewide and regional estimates of the uninsured. To accomplish this, a stratified random sample was employed. In stratified random sampling, strata are identified based on key characteristics of the population so that the sample can be drawn to assure these strata are adequately represented in the final data. Any sample designed to estimate the uninsured has to adequately represent those strata most likely to be uninsured, specifically racial minorities and those with lower incomes.

To generate the sample, each telephone prefix within the state of Louisiana was placed into strata based on Department of Health and Hospitals region and census data on race and income at the level of the telephone prefix. Specifically, each telephone prefix within the state was classified based on whether it was above or below the state median for income (defined as the percent below \$25,000) and race (defined as the median percent African American). Respondents were then selected based on which strata their telephone prefix fell into with more respondents being selected from those strata below the state median in terms of income and above the state median in terms of race. It is important to note that not all survey respondents will reflect the strata from which they are drawn. Because we have oversampled strata to assure adequate representation of key subgroups, the final data are weighted to generate valid statewide estimates. The sample design and sample weights were constructed by Dr. James P. Geaghan, a statistician in the Department of Experimental Statistics at Louisiana State University, and were created to mirror the methodology employed in the Florida Health Insurance Surveys.

Population estimates based on the 2000 census, sample sizes, and the approximate margin of error are presented in Table 1. For the purposes of this report, we have placed respondents into Louisiana Department of Health & Hospitals regions by self-reported zip code. For respondents with missing zip code data, we have used telephone prefixes to estimate region.

Table 1-1: Population, Sample and Approximate Margin of Error by DHH Region

Region	Total Population	Sampled Households	Sampled Individuals	Approximate Margin of Error
Statewide Total	4,468,976	10,026	27,154	0.6%
1	1,034,126	1,880	4,680	1.5%
2	603,634	1,636	4,401	1.5%
3	383,697	1,381	4,059	1.6%
4	548,154	1,581	4,412	1.5%
5	283,429	926	2,515	2.0%
6	301,390	624	1,656	2.5%
7	522,560	592	1,574	2.5%
8	353,865	622	1,630	2.5%
9	438,121	787	2,199	2.1%
Statewide Adults 19-65	2,732,248	9,520	18,479	0.7%
1	626,398	1,614	3,304	1.7%
2	371,786	1,556	2,982	1.8%
3	226,792	1,297	2,689	1.9%
4	319,608	1,505	2,916	1.8%
5	167,481	1,060	1,706	2.4%
6	176,570	596	1,143	3.0%
7	302,500	569	1,103	3.0%
8	204,970	576	1,158	3.0%
9	262,026	747	1,478	2.6%
Statewide Under 19	1,293,466	4,274	7,794	1.1%
1	284,885	682	1,190	2.9%
2	172,829	712	1,291	2.8%
3	118,107	671	1,236	2.8%
4	166,373	696	1,368	2.7%
5	82,028	396	722	3.7%
6	87,091	245	452	4.7%
7	149,292	246	430	4.8%
8	102,481	267	455	4.7%
9	130,830	359	650	3.9%

In Table 2, we present a comparison of the raw (unweighted) and weighted sample estimates compared to 2000 census population estimates. With one notable exception (education), the data provide a near reflection of census estimates for income, gender, race, and age. Of particular importance, the data represent the strata identified in our sampling methodology: race and income. Using the weighted data, 10.5% of survey respondents reported a household income of less than \$10,000 compared to 15.6 of the population according to Census estimates. Likewise, 8.2% of survey respondents reported an income of \$10,000-\$14,999 compared to 8.6 on the census.

Table 1-2: Sample and Census Demographic Comparisons

LHIS Categories	LHIS Estimates (Raw)	LHIS Estimates (Weighted)	Census Categories	Census Estimates
Household Income				
less than \$4999	5.0	4.6	Less \$10,000	15.6
\$5,000 - \$9999	6.6	5.9		
\$10,000-\$14,999	8.8	8.2	\$10-\$14,999	8.6
\$15,000-\$19,999	7.0	7.0	\$15-\$24,999	15
\$20,000-\$24,999	7.7	6.9		
\$25,000-\$34,999	11.7	11.8	\$25-\$34,999	13.5
\$35,000-\$44,999	10.4	10.3	\$35-\$49,999	15.7
\$45,000-\$54,999	11.0	11.2		
\$55,000-\$64,999	7.6	8.2	\$50-\$74,999	7.6
\$65,000-\$74,999	5.8	6.0		
\$75,000-\$84,999	5.0	5.0	\$75-\$99,999	7.6
\$85,000-\$94,999	3.1	3.3		
Greater than \$95,000	10.4	11.4	Greater than \$100,000	7.4
Gender				
Male	47.2	47.3	Male	48.4
Female	52.8	52.7	Female	51.6
Education				
Less than HS	12.1	9.6	Less than H.S.	25.2
HS	36.7	33.7	HS	32.4
Some College	25.8	25.9	Some College	23.7
College	15.4	15.6	College	12.2
Some Graduate	3.3	3.2		
Graduate Degree	6.7	6.3	Graduate Degree	6.5
Race				
White	62.5		White	63.9
Black	32.9		Black	32.5
Native American	1.3			
Asian	0.8		Asian	1.2
Hispanic	2.6		Hispanic	2.4

Age				
5 and under	9.0	8.5	Under 5	7.1
6-15 yrs	15.2	14.8	5-9 yrs	7.5
16-17	3.8	3.8	10-14 yrs	7.8
18-21	6.8	6.9	15-19	8.2
22-29	12.3	12.3	20-24	7.3
30-34	7.1	6.9	25-34	13.5
35-44	14.7	14.1	35-44	15.5
45-54	16.8	16.6	45-54	13.1
55-64	12.7	12.9	55-64	8.5
65 and over	1.6	3.2	65 and over	11.5

CALCULATION DETAILS

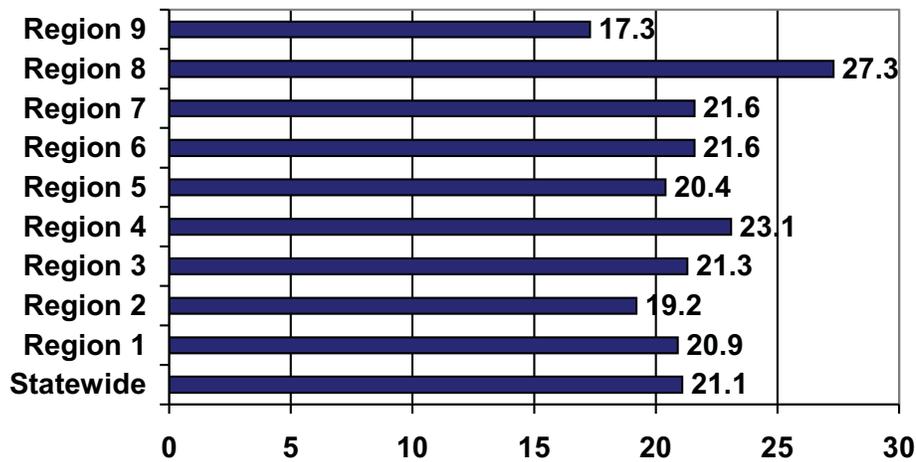
Throughout this report we present estimates for the percent of various uninsured populations. We then use these estimates in secondary calculations in combination with census data to generate estimates for the number of uninsured adults and children. It is important to keep in mind that these are estimates and they are subject to the following limitations:

- (1) Such estimates should generally be evaluated in terms of confidence intervals. For example, our estimate of the percent of uninsured adults in Louisiana is 21.1%. Using census data, we then place the total uninsured adult population at approximately 576,500. Constructing a 95% confidence interval around this estimate, however, means that the actual number of uninsured adults is likely to fall between 21.03% and 21.17%, while the actual number of uninsured adults is likely to fall between 574,600 and 578,400. These intervals will be largely for estimates of regional populations and demographic subgroups.
- (2) Estimates of the number of uninsured residents are based on data from the 2000 census. As such, these estimates will not capture changes in the Louisiana population from 2000 - 2004.
- (3) Finally, careful readers of this report may note some disparities in the estimated number of uninsured Louisiana adults and children, particularly when summing across DHH regions or demographic categories. This is to be expected given that these are different calculations, and do not reflect errors in the report. Differences may also reflect missing data within certain demographic classifications. It is important to keep in mind that the best estimate for statewide uninsured populations is the statewide estimate and not the summed totals of district or demographic estimates.

LOUISIANA'S UNINSURED POPULATION:

According to CPS estimates, Louisiana has consistently ranked among states with the highest number of uninsured adults and children. Overall, the CPS estimates for all Louisiana residents based on a three-year average from 2000-2002 was 18.6%. The comparable estimate for this data is 18.8%. Separating the data to include only adult respondents, defined as 19-65 years in age, we estimate the adult uninsured rate as 21.1%. There is considerable variation across region, with the estimate of the uninsured ranging from 17.3% in Region 9 to 27.3% in Region 8. (See Figure 1-1).

Figure 1-1: Uninsured Adult Louisiana Residents, 19-65



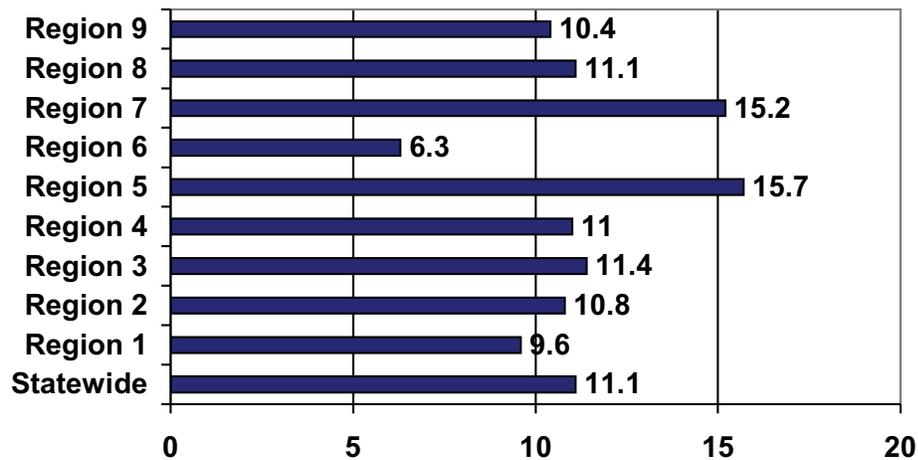
Our estimates of uninsured children (defined as 18 years old and younger) indicate that 11.1% of Louisiana's children lack health insurance.¹ CPS estimates placed

¹ In the first version of the survey, we included a categorical measure of age that classified eighteen year olds as adults instead of children. Recognizing the error, we corrected this in later versions of the survey, and switched the age variable to a continuous variable, allowing us to categorize 18 year olds as either adults or children. Importantly, the numbers reported here as under 19 do not include 18 year olds for this first version of the survey, and roughly 70% of the cases included in the survey. What difference does this make?

- The estimate for the uninsured under 19 for the first version of the survey (which did not include 18 year olds) is 11.4%.
- The estimate for the later version (which did include 18 year olds) is 10.6%. Despite the fact that 18 year olds are included here, the estimate is actually lower.
- If we drop the 18 year olds from the estimate in the second part of the survey, the estimate for the uninsured under 19 drops to 9.7%, indicating an effect of less than 1%.
- The estimate for the percent of 18 year olds without insurance (in the second version of the survey) is 17.3%. If we assume that this rate held in the first version of the survey, and recomputed our estimate based on the estimated number of 18 year olds and the estimated rate for the uninsured in this populations, the uninsured under 19 rate would increase from 11.1% to 11.5%.

the percent of uninsured children in Louisiana at 21.9% based on data from 1997-1999, at 20.4 in 2000, and 14.4% in 2001. The latest estimate indicates the decline in the percent of uninsured children continued even during a period of economic stagnation (2001-2003) and job loss. As with uninsured adults, there is considerable variation across the state in terms of the percent of uninsured children, with the estimate of uninsured children a minimal 6.3% in region 6 and 15.7% in region 5.

Figure 1-2: Uninsured Louisiana Residents, Under 19



Looking at median household income by region and the percent of uninsured adults sheds light on the relationship between income and the uninsured (see Table 1-3). According to Census estimates, region 9 and region 2 have the highest per capita income in the state and the lowest rates for uninsured adults. Region 8 has the highest percent of uninsured, and the second lowest median income, while region 4 has the third lowest median income and the second highest percent of uninsured adults. Yet, if there is a relationship between median income within a region and the percent of the uninsured, it is clearly not monotonic: Region 6 has the lowest median income but is in the middle of the pack in terms of the percent uninsured.

The relationship between median income within the region and the percent of uninsured children is less clear. This may reflect the concerted effort to reduce the number of uninsured children under 200% of the federal poverty through LaChip. Region 6 has the lowest median income but also has the lowest percent of uninsured children, while region 2 has the highest median income but approximates the statewide percent of uninsured children. The highest percentages of uninsured children are in region 5 and region 7, respectively, which are in the middle of the pack in terms of median personal income.

Table 1-3: Uninsured Louisiana Residents, Over 18 and Less than 65

	Percent Uninsured Adults	Percent Uninsured Children	Median Income
Total Population	21.1	11.1	\$39,574
Region 1	20.9	9.6	\$39,227
Region 2	19.2	10.8	\$46,211
Region 3	21.3	11.4	\$40,746
Region 4	23.1	11.0	\$37,071
Region 5	20.4	15.7	\$37,666
Region 6	21.6	6.3	\$34,015
Region 7	21.6	15.2	\$38,132
Region 8	27.3	11.1	\$35,597
Region 9	17.3	10.4	\$45,505

Based on these estimates, we calculate that there are roughly 576,500 uninsured adults (19-65) in the state of Louisiana. In terms of raw numbers, the largest numbers of Louisiana's uninsured population reside in region 1 and 2, despite the fact that the percent of uninsured adults in these regions is lower than the statewide estimate. One implication is that to reduce the statewide rate of uninsured adults, it may be more effective to focus on regions with large populations of the uninsured (regions 1 and 2) as opposed to regions with the highest percentages of the uninsured (regions 8 and 4), even though the problem is more pervasive in these regions.

With respect to uninsured children, we estimate that there are 135,400 uninsured children in the state of Louisiana. As with uninsured adults, the largest number of uninsured children (27,400) reside in region 1 -even though the percent of uninsured children in region 1 is below the statewide average. Region 7, which has the third highest number of uninsured adults, has the second highest percentage (15.2%) and number of uninsured children (22,700).

Table 1-4: Uninsured Louisiana Residents, Percentages and Number Estimates

	Percent Uninsured Adults	Estimated Number of Uninsured Adults	Percent Uninsured Children	Estimated Number of Uninsured Children
Total Population	21.1	576,500	11.1	135,400
Region 1	20.9	131,000	9.6	27,400
Region 2	19.2	71,400	10.8	18,700
Region 3	21.3	48,300	11.4	13,500
Region 4	23.1	73,800	11.0	18,300
Region 5	20.4	34,200	15.7	12,900
Region 6	21.6	38,100	6.3	5,500
Region 7	21.6	65,300	15.2	22,700
Region 8	27.3	56,000	11.1	11,400
Region 9	17.3	45,300	10.4	13,600

Household Size: Understanding the nature of the uninsured population means first understanding who the uninsured are and how they live. We begin by trying to shed light on the nature of the households where the uninsured reside. Our overall estimate for the uninsured (including adults and children) is 18.8%. These uninsured residents, however, reside in 28.7% of Louisiana's households. Breaking this out further, in 16% of households, one member of the household is uninsured, in 8% two household members are uninsured, in 3% of households three household members are uninsured, and in 1.3% of households four or more household members are uninsured. A similar pattern emerges when one examines the patterns limiting the analysis to uninsured adults. 21.1% of adults are identified as not having insurance, but this 21.1% of adults reside in 27.2% of households. What this means is that the problem of the uninsured impacts a larger number of households than individual estimates might otherwise indicate, and that in over a quarter of households at least one member of the household is uninsured.

Within this context it is worth noting that household size has a statistically significant, positive relationship to the number of uninsured residents, the number of uninsured adults, and the number of uninsured children (18 years and younger). Specifically, as household size increases the likelihood of having one or more household members who are uninsured increases as well. Households with an uninsured adult are statistically more likely to have an uninsured child in the same household.

Table 1-5: Bivariate Correlations Between Household Size, Uninsured Total, Uninsured Adults (19-65), and Uninsured Children (18 and younger)

	Household Size	Uninsured Total	Uninsured Adults	Uninsured Children
Household Size	---	.22	.17	.21
Uninsured Total	.22	---	.91	.65
Uninsured Adults	.17	.91	---	.27
Uninsured Children	.21	.65	.27	---

* Household size is the number of members of the household. Uninsured total is the number of family members without health insurance regardless of age. Uninsured adults is the count of adults, 19-65, without insurance, and uninsured children is the number of children without insurance.

The problem of uninsured children is a bit different. We estimate that 11.1% of the state's children (defined as under 19) are uninsured but they reside 5.7% of total households. Breaking this out further, 4% of total households have one uninsured member 18 years old or younger and an additional 2% of households have two or more uninsured members 18 years old or younger. Among households with children, 13.4% have at least one uninsured child (under 19), while 9% have exactly one uninsured child and 4% have two or more uninsured children. From a policy standpoint, this means that the problem of uninsured children is concentrated in a limited number of households, and that roughly half of the households with an uninsured child have two or more uninsured children. This is a much different problem than uninsured adults, where the uninsured are spread out across a large number of households. With children, the uninsured are much more concentrated in a limited number of households.

Age and the Uninsured. The effort placed into reducing the percent of uninsured children is further evidenced when one considers the relationship between age and insurance status. In Figure 3, we present the percent of uninsured Louisiana residents within each age classification (percent uninsured) and as a percent of the total uninsured population (percent of uninsured). Not surprisingly, individuals who are 65 and older and are covered by Medicare are the least likely to be uninsured: Only 5% of residents 65 and older lack health insurance coverage. At the other end of the age spectrum, 10% of Louisiana residents 0-5 lack insurance, and 11% of 6-15 year olds and 16-17 year olds do not have health insurance. There is a sharp increase for residents 18-21 and again from 22-29: 23% of 18-21 year olds and 31% of 22-29 year olds lack health insurance. The percent uninsured drops to 25% for 30-34 year olds, 21% for 35-44 year olds, 18% for 45-54 year olds, and 13% for 55-64 year olds. Presumably, young adults are less likely to have insurance either because they perceive the least need, or because they are employed in positions where they are not eligible for employer-offered health insurance. This in itself is not particularly problematic, but it may have implications for uninsured children, as the parents of young children who lack insurance coverage may be less likely to enroll their children in state sponsored programs.

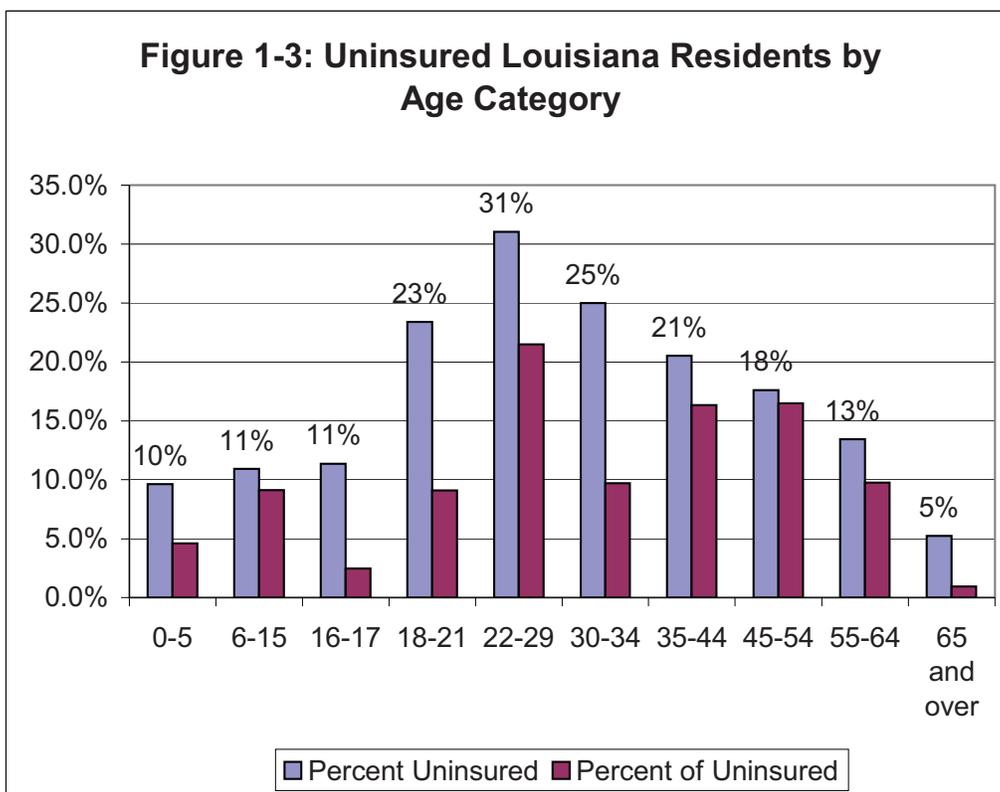


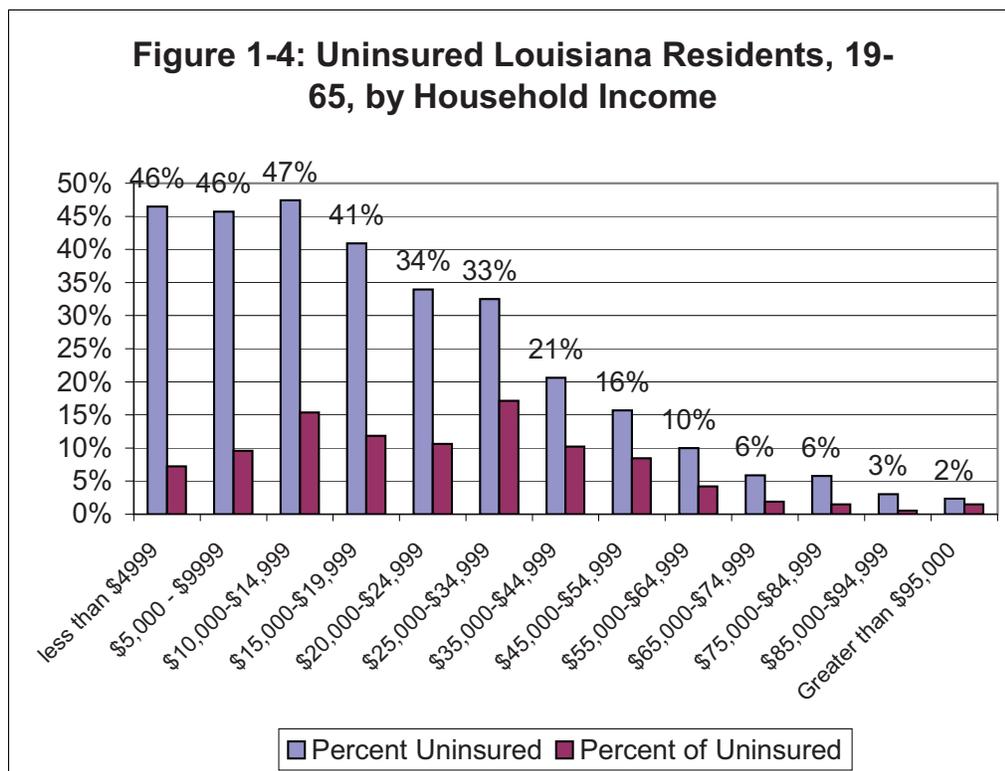
Table 1-6: Percent Uninsured Louisiana Residents by Age

	0-5 years old		6-17 years old		18-34 years old		35-44 years old	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	9.6	36,936	11.0	91,856	27.4	294,540	20.6	142,545
Region 1	4.9	4,170	10.9	20,093	26.6	67,296	20.2	32,335
Region 2	12.7	6,552	9.5	10,363	25.3	41,251	13.7	12,863
Region 3	13.9	4,753	10.6	8,233	29.1	25,636	22.1	13,943
Region 4	11.3	5,658	10.3	11,056	31.0	39,884	21.2	18,356
Region 5	6.7	1,646	19.6	10,404	23.8	15,542	21.2	9,501
Region 6	2.4	643	5.3	2,951	24.1	17,298	25.7	11,561
Region 7	16.5	7,263	12.3	11,903	28.2	33,638	18.6	14,295
Region 8	8.3	2,479	11.7	7,658	38.6	34,430	26.9	13,342
Region 9	7.0	2,699	10.6	9,078	22.1	21,350	21.7	15,639

Table 1-6: Percent Uninsured Louisiana Residents by Age (Continued)

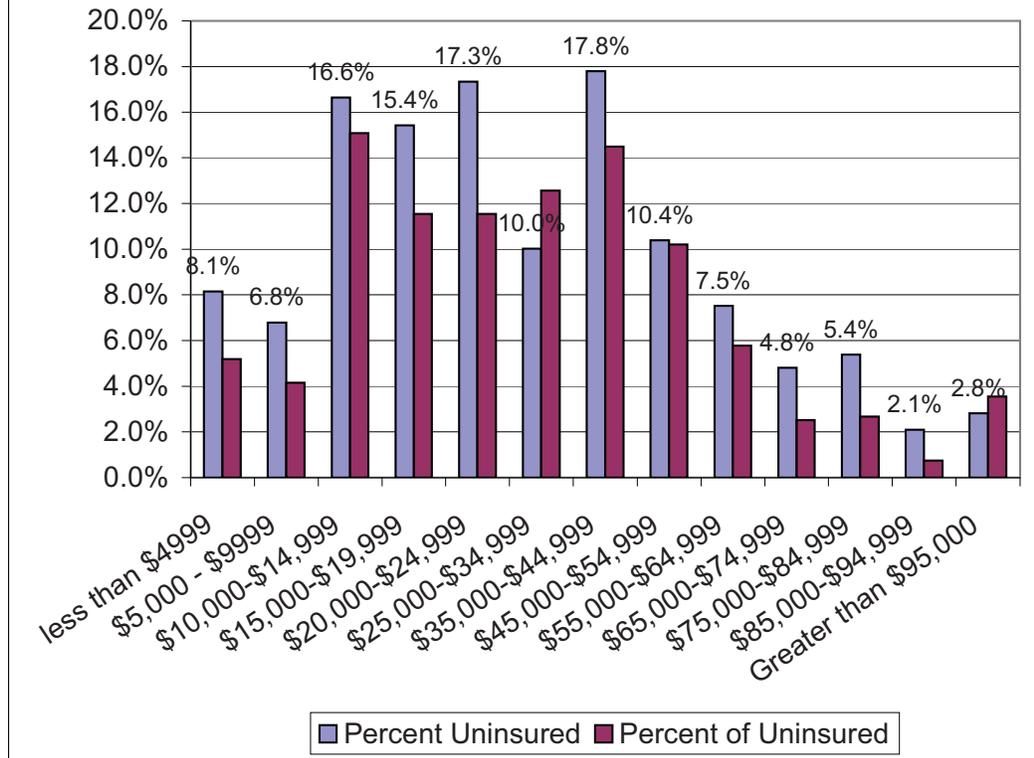
	45-54 years old		55-64 years old	
	Percent	Number	Percent	Number
Statewide	17.6	103,184	13.5	51,172
Region 1	19.9	28,111	12.3	10,765
Region 2	15.2	12,136	14.1	6,648
Region 3	17.0	8,441	8.1	2,608
Region 4	17.9	12,255	15.2	6,819
Region 5	14.3	5,250	22.0	5,506
Region 6	18.5	6,954	19.3	5,181
Region 7	20.6	13,942	12.8	6,040
Region 8	21.5	9,253	16.0	4,848
Region 9	13.3	8,251	8.2	3,112

Household Income and the Uninsured. Nearly half (46-47%) of adults with household incomes less than \$15,000 are uninsured. As income increases beyond \$15,000, the percent of the uninsured drops consistently and predictably. Approximately a third of residents (34%) with household incomes between \$20,000-\$24,999 do not have insurance, while roughly a fifth of residents with household incomes between \$35,000 and \$44,999 do not have health insurance coverage. At higher income levels, the percent of uninsured adults is fairly small: 6% of residents with household incomes between \$65,000 - \$84,999 and only 3% of respondents with household incomes of \$85,000 or more do not have insurance.



Looking at the effects of household income on the percent of uninsured children, the effects are decidedly nonlinear, with the percent of uninsured children lowest among upper and lower income groups, and highest in the middle-income categories. 8% of Louisiana children residing in households with incomes of less than \$5000 and 6% of children in households with income between \$5000 - \$9999 are uninsured, while less than 5% of children in households with income greater than \$65,000 are uninsured. The estimates for uninsured children are highest in household with income between \$35,000 - \$44,999 where approximately 18% of children do not have insurance. One interpretation of this finding is that efforts to provide insurance coverage to low-income children have been successful, but that more needs to be done to provide coverage for low and even middle-income earners who may either not qualify or may not realize they qualify for public assistance.

Figure 1-5: Uninsured Louisiana Residents Under 19 by Household Income

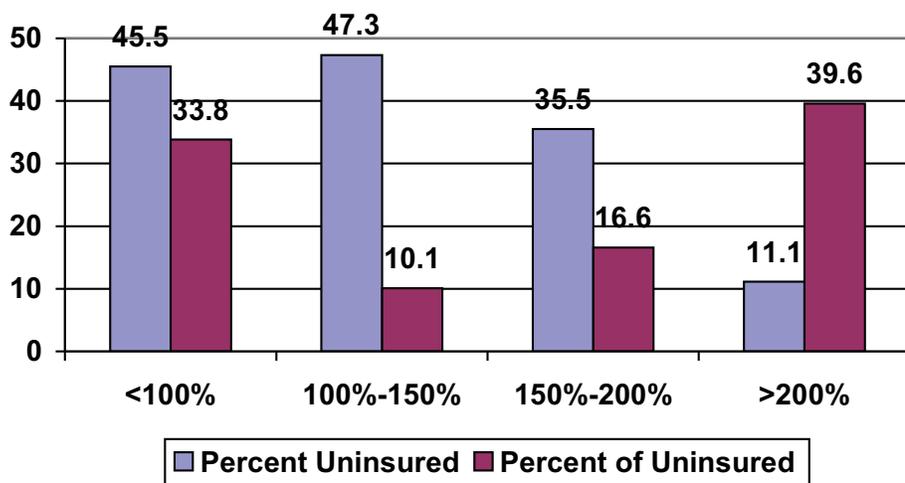


Uninsured Louisiana Residents and the Federal Poverty Levels. We can gain additional leverage on the relationship between income and uninsured Louisiana residents by considering income as a function of the federal poverty level, which accounts for both income and household size. Since the bracketed income measure does not mirror federal poverty cutoffs, we computed the poverty level by rounding the poverty cutoff to the nearest income bracket. For example, for a single person household the federal poverty level for 2003 was \$8,930. For these single person households, we coded incomes less than \$10,000 as less than 100% of the federal poverty level, incomes between \$10,000 and \$14,999 as between 100%-150% of federal poverty, incomes between \$15,000 - \$19,999 as between 150% and 200% of federal poverty, and incomes greater than \$20,000 as greater than 200% of federal poverty.² This means that the estimate of federal poverty level is approximate and not exact.

² Federal poverty guidelines are listed as follows: 1 person = \$8,980; 2 person = \$12,120; 3 person = \$15,260; 4 person = \$18,400; 5 person = \$21,540; 6 person = \$24,680; 7 person = \$27,820, and 8 person = \$30,960. As a further example of the coding scheme, for a two person household, income less than \$10,000 were treated as less than 100% poverty, incomes between \$10,000 and \$19,999 were between 100% and

First looking at uninsured adults, we find that 46% of adults living in household with incomes at less than 100% of federal poverty do not have health insurance. A comparable 47% lack health insurance with household incomes between 100-150% of federal poverty. At 150% - 200%, the percent of uninsured adults drops to just over a third (35.5%). At over 200% of poverty, there is a substantial decline, as 11% of adults in households with incomes over 200% lack health insurance. In terms of raw numbers, more uninsured adults are at or above 200% of federal poverty. Roughly 40% of uninsured Louisiana residents are at or above 200% of poverty, while 34% are below 100% of poverty, and 27% are between 100% and 200% of federal poverty.

Figure 1-6: Uninsured Adults (19-65) By Federal Poverty Level

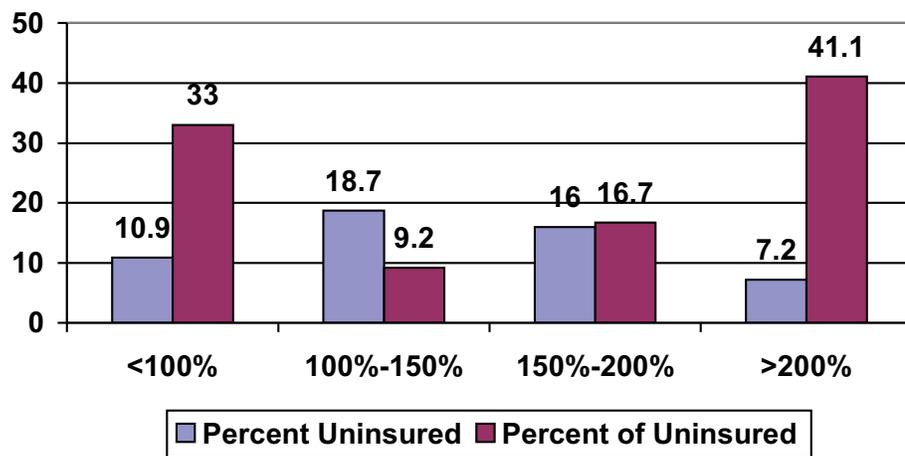


When turning to children, we again see a nonlinear relationship with lower income groups and higher income groups being less likely to be uninsured than middle income categories. 11% of children living in households at less than 100% of poverty are uninsured, compared to 19% at 100%-150% of poverty, 16% at 150-200%, and 7% at over 200%. As with household income, lower estimates of the uninsured for households below 100% of poverty reflects the availability of state provided insurance, and targeted efforts to provide these households with insurance. Looking just at the percentages, it would appear that efforts to provide insurance to low-income children have served to reduce the number of uninsured among Louisiana's poorest households, but that additional efforts need to be made to target households with incomes between 100-200% of poverty. Having said this, it is important to keep in mind that in terms of raw numbers there are still more children without insurance under 100% than in the 100-150% or 150-200% categories, respectively. We estimate that approximately 34,500 Louisiana children

150% of poverty, incomes between \$20,000 and \$25,000 were between 150% and 200% of poverty, and incomes greater than \$25,000 were treated as greater than 200% of federal poverty.

without insurance live in households under 100% of federal poverty, that there are 27,700 uninsured children in households between 100-150% of federal poverty, and that 21,200 uninsured children are in households between 150 -200% of federal poverty. Notably, despite having the lowest percent of uninsured children, in terms of raw numbers there are more children without insurance at or above 200% of poverty (43,200) than in any of the other poverty categories.

Figure 1-7: Uninsured Children (Under 19) By Federal Poverty Level



There is, not surprisingly, considerable variance in terms of the percent uninsured (adults and children) under 200% poverty across the state. For adults, the percent uninsured under 200% of poverty ranges from a low of 36% in region 9 to a high of 47% in region 8. While these estimates are consistently higher than the earlier reported measures for all uninsured adults, the patterns are very similar, with one notable exception. Region 1 has the second highest percent of uninsured adults under 200% of poverty at 46%. This may reflect disparities of income within the region, indicating a greater divide between rich and poor.

The patterns for uninsured children under 200% of poverty tend as well to reflect regional patterns for uninsured children, with the two of the three highest percent of uninsured children under 200% in regions 7 and 5, which also had the highest percent of uninsured children. Approximately, 25% of children in households with income under 200% of poverty are uninsured in regions 7, and approximately 16% and 18% of children in households with income under 200% of poverty are uninsured in regions 5 and 2, respectively. Notably, region 4, which approximated the percent of uninsured children statewide, had one of the lowest percents of uninsured children under 200% of poverty. A word of caution is in order about these regional estimates for uninsured children under 200% of poverty: From a statistical standpoint, we have less confidence in these regional estimates because we are dealing with considerably smaller subgroups and larger margins

of error. The respective margin of error for each point estimate are listed as follows: Region 1 = 3.2; Region 2 = 3.1%; Region 3 = 3.3; Region 4 = 3.4%; Region 5 = 4.3%, Region 6 = 4.6%; Region 7 = 4.8%; Region 8 = 4.4%; and Region 9 = 3.9%. So, for example, our point estimate for region 5 is 18.1%, but our confidence interval would range from 13.8% to 22.4%, meaning that we are reasonably confident that the actual percent of uninsured children under 200% of poverty falls within this range.

Figure 1-8: Uninsured Louisiana Residents, 19 - 65 and Under 200% Poverty

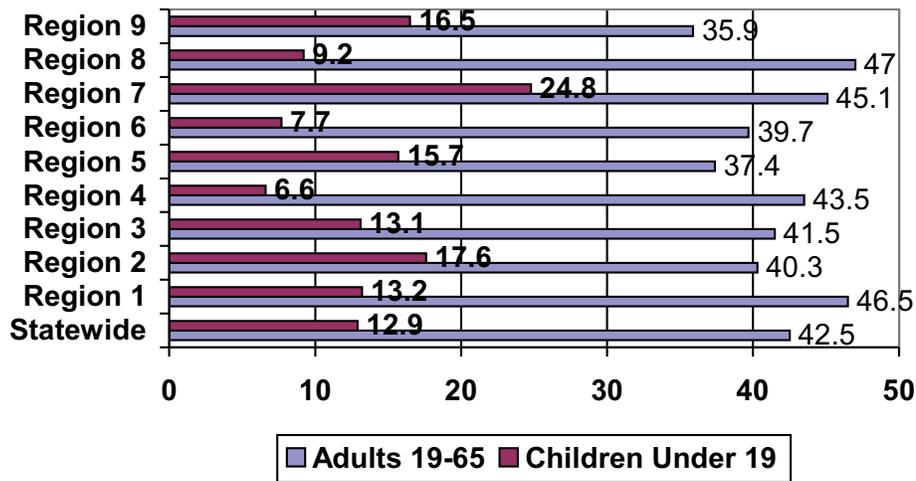


Table 1-7: Uninsured Louisiana Residents Under 200% of Federal Poverty Level

	Percent Uninsured Adults Under 200%	Estimated Number of Uninsured Adults Under 200%	Percent Uninsured Children Under 200%	Estimated Number of Uninsured Children Under 200%
Total Population	42.5	400,000	12.9	77,200
Region 1	46.5	103,800	13.2	18,500
Region 2	40.3	47,200	17.6	12,300
Region 3	41.5	31,700	13.1	6,700
Region 4	43.5	54,900	6.6	5,400
Region 5	37.4	20,700	15.7	5,400
Region 6	39.7	27,600	7.7	3,400
Region 7	45.1	50,000	24.8	18,600
Region 8	47.0	38,500	9.2	5,000
Region 9	35.9	28,400	16.5	8,100

Table 1-8: Percent Uninsured Adults, 19-65, By Federal Poverty Level

	Less than 100%.		100% - 150%		150%-200%		Over 200%	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	45.5	204,600	47.3	118,400	35.5	85,300	11.1	189,000
Region 1	50.1	54,900	61.9	36,400	31.9	17,500	13.6	55,100
Region 2	46.2	27,300	46.2	14,400	28.3	7,600	8.5	20,900
Region 3	40.4	14,300	46.3	9,400	40.7	8,500	10.2	15,700
Region 4	46.8	28,800	25.9	8,500	45.3	14,400	10.5	20,600
Region 5	45.5	10,700	48.6	7,600	19.4	3,100	9.0	9,800
Region 6	31.7	10,000	72.1	13,900	35.8	6,700	11.0	11,000
Region 7	42.6	22,600	52.2	15,300	44.3	12,600	11.3	21,600
Region 8	65.0	26,700	19.2	4,100	26.8	5,200	17.8	20,900
Region 9	34.9	12,100	33.3	7,100	38.5	8,900	8.2	15,200

Table 1-9: Percent Uninsured Children Under 19 By Federal Poverty Level

	Less than 100%.		100% - 150%		150%-200%		Over 200%	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	11.0	33,600	18.7	34,000	16.0	21,000	7.2	43,800
Region 1	13.7	10,900	29.3	9,800	4.4	1,200	4.8	6,000
Region 2	11.1	4,000	25.7	4,500	35.0	5,500	6.0	5,300
Region 3	14.1	3,800	11.5	1,400	10.6	1,400	8.4	5,000
Region 4	5.9	2,600	15.4	3,000	3.6	600	6.2	4,600
Region 5	17.7	2,800	19.0	1,800	9.4	900	8.5	3,500
Region 6	3.2	700	7.7	900	15.4	1,600	1.0	400
Region 7	7.6	3,000	47.1	8,600	55.0	8,700	9.3	5,900
Region 8	9.0	2,800	23.8	3,000	3.8	400	18.2	7,100
Region 9	16.2	3,600	14.2	1,900	17.6	2,300	5.9	4,300

Education and the Uninsured. As can be seen in Figure 9, less educated adults are less likely to have insurance coverage. 40% of Louisiana residents without a high school education, 26% with a high school degree, 19% with some college, 9% with a college degree, and 5% with a graduate degree do not have insurance. Looking at this as percent of the uninsured gives a slightly different perspective: The bulk of uninsured Louisiana residents (45%) have a high school degree, and there are more uninsured Louisianans with some college (25%) than there are uninsured Louisianans without a high school degree.

Figure 1-9: Uninsured Adults (19-65) By Education

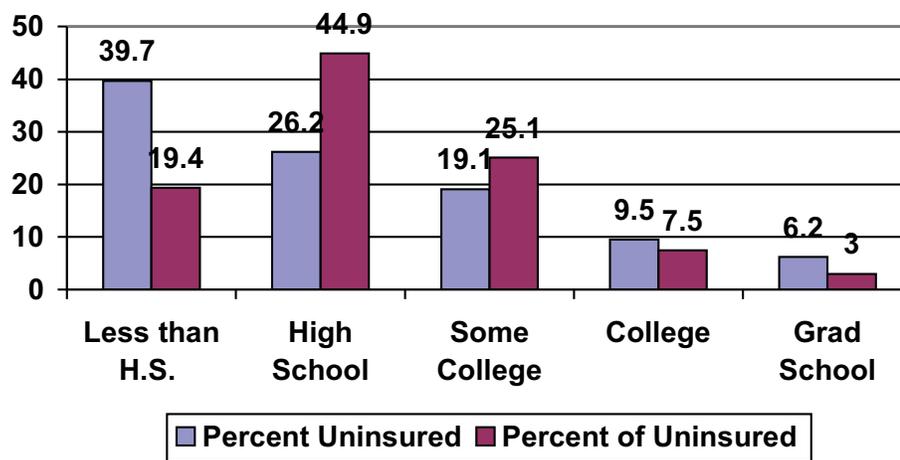
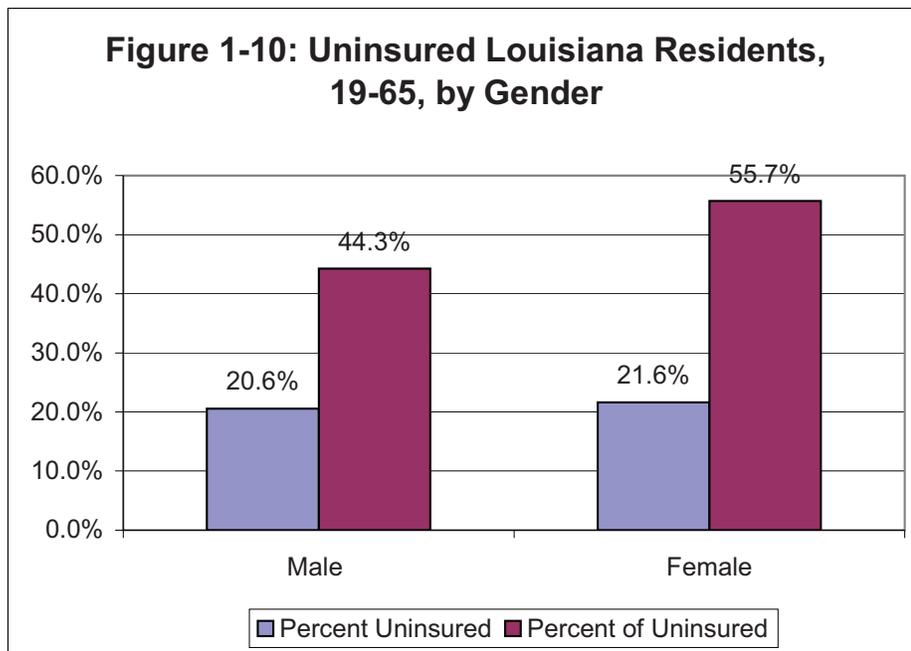


Table 1-10: Percent Uninsured Adults, 19-65, by Education and Region

	Less than H.S.		High School		Some College		College		Graduate School	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	39.7	238,600	26.2	234,000	19.1	144,900	9.5	30,900	6.2	9,600
Region 1	40.4	53,800	29.7	52,300	18.1	35,400	11.6	10,400	7.1	3,400
Region 2	40.9	27,800	24.3	27,700	19.1	22,200	9.7	5,600	7.9	2,200
Region 3	36.9	23,100	23.8	21,400	16.8	8,900	5.7	1,100	5.4	400
Region 4	33.8	29,000	27.0	31,200	21.4	17,000	11.3	3,800	4.8	700
Region 5	35.5	13,300	24.8	16,000	19.6	9,100	8.0	1,300	5.4	400
Region 6	40.2	18,500	29.9	20,500	13.7	6,200	5.2	800	1.5	100
Region 7	44.2	28,000	24.7	26,200	22.9	20,700	9.4	3,300	6.2	1,000
Region 8	50.8	25,200	33.0	22,900	23.6	13,800	8.7	1,900	5.8	700
Region 9	44.6	24,500	18.7	16,700	16.7	12,400	10.4	3,600	5.2	800

Gender and Insurance Status: Looking at Figure 1-10, one can see that the rates of insurance coverage for adult men and women are roughly comparable. 20.6% of males and 21.6% of females lack health insurance coverage. However, because women make up a larger share of the population, they also make up a larger share of the uninsured population. Women account for 56% of the uninsured adult population compared to 44% for men.



While the differences are not large, the numbers are reversed for children. As can be seen in Figure 1-11, 11.2% of males are uninsured compared to 10.2% of females, and males make up 53.8% of the uninsured under 19 population compared to 46.2% for females.

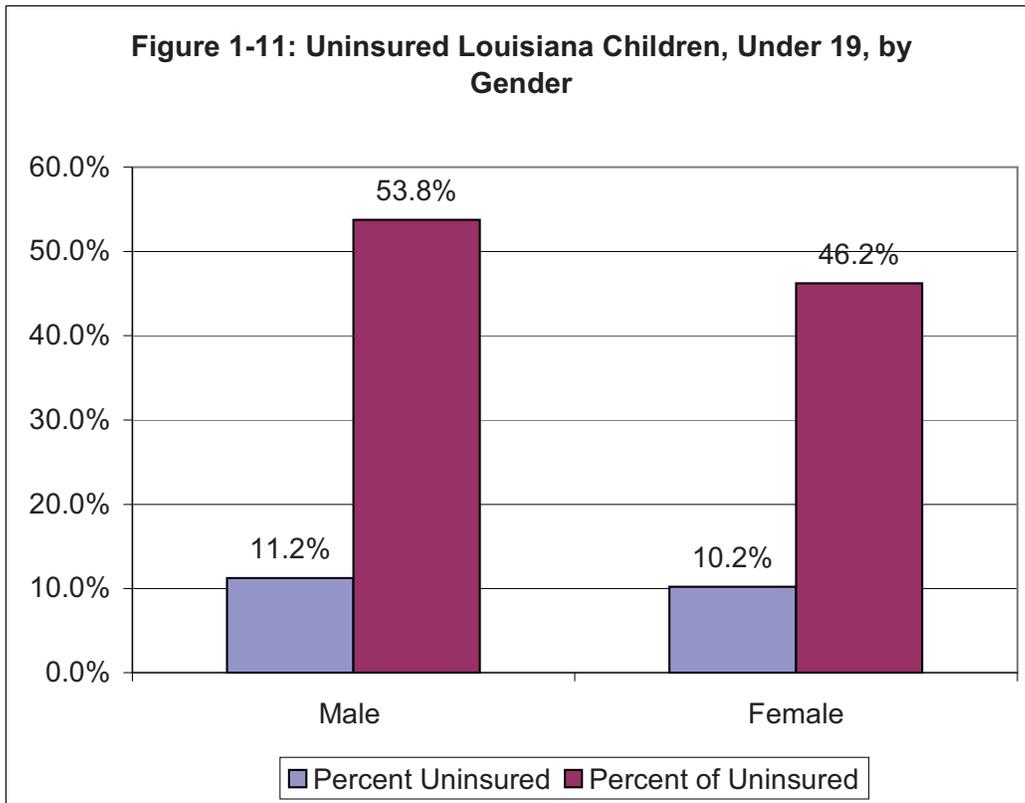
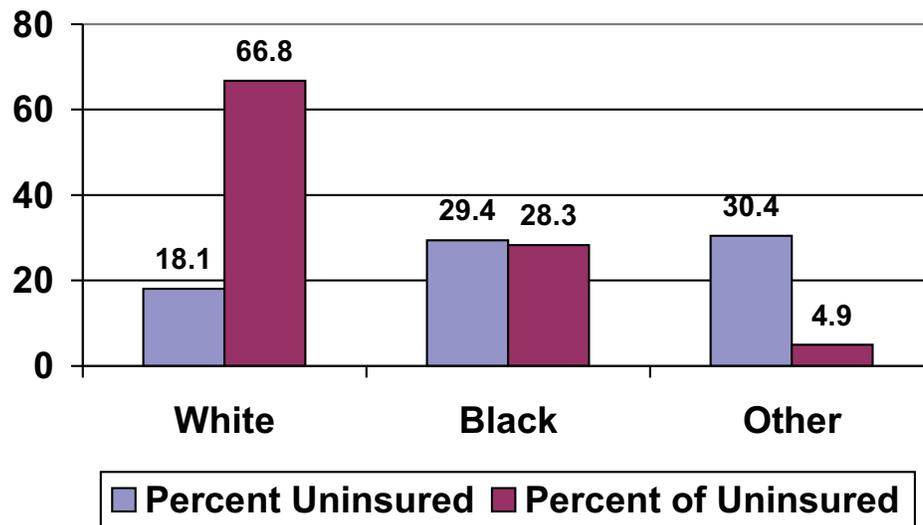


Table 1-11: Percent Uninsured Louisiana Residents By Gender

	Adults, 19-65				Children, Under 19			
	Male		Female		Male		Female	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	20.6	266,700	21.6	294,500	11.2	54,000	10.2	64,700
Region 1	21.2	63,400	20.7	67,800	9.7	10,300	9.4	13,200
Region 2	18.0	32,900	20.2	38,100	10.5	6,900	10.1	8,500
Region 3	19.8	21,900	22.5	26,100	11.9	5,200	10.9	6,300
Region 4	21.9	34,100	24.0	39,300	10.8	6,700	10.4	8,500
Region 5	19.0	16,000	21.3	17,800	14.0	4,300	16.8	6,700
Region 6	21.4	19,000	21.7	19,100	6.4	2,100	3.6	1,500
Region 7	22.1	32,300	21.4	33,500	14.9	8,200	11.9	8,700
Region 8	27.3	27,100	27.5	29,000	12.9	4,900	8.8	4,400
Region 9	17.4	22,300	17.3	23,200	11.2	5,500	9.0	5,700

Race and the Uninsured. Clear racial differences emerge in terms of which Louisiana residents lack health insurance. White non-Hispanic residents are more likely to be insured, while African-American and other minority groups are less likely to be insured. 18.1% of white Louisiana residents do not have health insurance compared to 29.4% of African-American Louisiana residents, 30% of Native Americans, 21% of Asians, and 24.4% of Hispanics. Despite having the lowest rate for the uninsured, white Louisianans make up a larger share of the uninsured population. Roughly two-thirds (66.8%) of uninsured Louisianans are white, while 28.3% are black and just under five percent (4.8%) are Asian, Hispanic, or Native American.

Figure 1-12: Uninsured Louisiana Adults, 19-65, by Race



A similar pattern emerges when one looks at rates of the uninsured among Louisiana children. White non-Hispanic children are more likely to have insurance than other ethnic groups. However, the differences between white and black Louisiana children are not particularly large. 9.5% of white Louisiana children do not have health insurance compared to 11.4% black Louisiana children. The number increases more substantially for Native American (17.3%), Asian (21.3%), and Hispanic (14.0%). As was the case for adults, there are more uninsured white Louisiana children than other ethnic minorities. 57.3% of uninsured children are white compared to 36.2% for blacks and 6.5% for other minority groups.

Figure 1-13: Uninsured Louisiana Children, Under 19, by Race

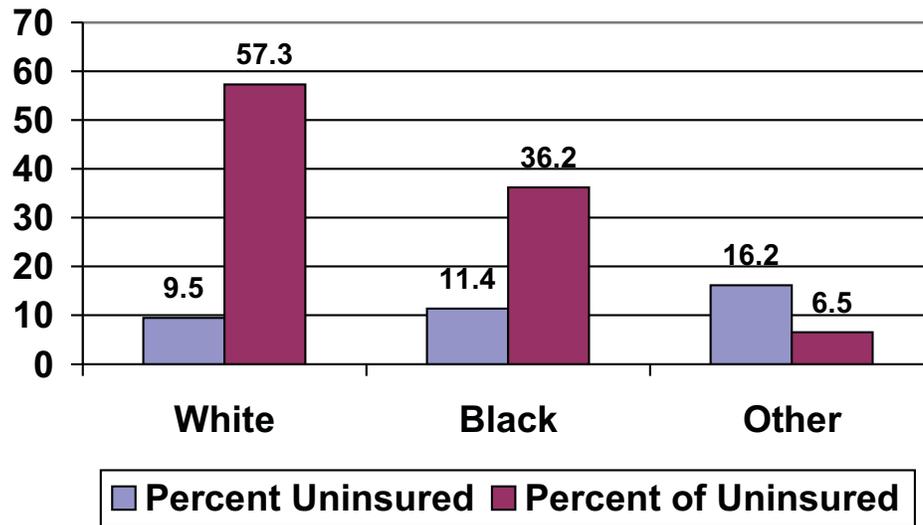


Table 1-12: Percent Uninsured Adults, 19-65, By Race

	White Non-Hispanic		Black Non-Hispanic		Other	
	Percent	Number	Percent	Number	Percent	Number
Statewide	18.1	308,200	29.4	240,940	25.3	16,864
Region 1	16.1	50,930	28.5	72,102	20.7	6,657
Region 2	12.8	28,181	29.2	39,621	29.0	1,962
Region 3	18.6	30,013	26.0	13,867	36.5	1,531
Region 4	20.5	46,685	33.1	27,005	17.8	782
Region 5	18.7	23,667	28.3	9,836	16.4	501
Region 6	19.5	24,039	27.2	12,284	29.2	1,055
Region 7	16.9	30,877	36.4	39,116	25.0	1,358
Region 8	24.5	31,963	35.5	24,657	24.1	604
Region 9	16.0	34,266	21.7	8,483	33.0	1,499

Table 1-13: Percent Uninsured Children, Under 19, By Race

	White Non-Hispanic		Black Non-Hispanic		Other	
	Percent	Number	Percent	Number	Percent	Number
Statewide	9.5	67,232	11.4	58,727	16.2	5,286
Region 1	9.3	9,775	10.3	15,864	8.0	1,102
Region 2	9.4	8,002	11.2	8,990	25.0	766
Region 3	11.6	8,471	10.8	3,925	14.1	351
Region 4	10.0	10,475	12.4	6,878	12.0	290
Region 5	16.0	9,340	14.2	2,906	22.7	305
Region 6	7.0	3,818	5.1	1,404	6.3	142
Region 7	11.2	8,197	26.8	18,510	13.2	418
Region 8	9.1	4,885	15.4	7,131	12.8	182
Region 9	9.7	9,691	10.2	2,621	26.5	719

SOURCES OF COVERAGER FOR LOUISIANA RESIDENTS

Sources of Coverage: In 57.7% of Louisiana households at least one household member is covered by health insurance provided through an employer. In addition, 6.2% of households include at least one household member covered by a former employer. Government provided health insurance is the second most pervasive forms of insurance at the household level: 17.1% of Louisiana households include at least one member covered by Medicaid or LaChip, and 15.2% include at least one household member covered through Medicare.³ 11.2% of households include at least one member who has purchased health insurance from a private insurer. Other forms of coverage at the household level are as follows: 4.3% of households include a member covered by military insurance, 3.1% by someone not currently living in the household, and 2.9% through some other state provided program.

At the individual level, a majority of adult Louisiana residents are covered by insurance provided through their employer. 55.3% of adult Louisiana residents are covered by insurance provided through their employer and an additional 4.4% are covered by insurance provided through a previous employer. The next largest source of insurance coverage is through insurance purchased by the respondent followed by Medicaid. 8.5% of Louisianans purchase their own health insurance, and 4.5% are covered through Medicaid. There is a fair amount of variation throughout the state in terms of the source of coverage. Employer provided insurance ranges from a low of 46% in region 6 to a high of almost 62% in region 5.

³ Medicaid use is typically underreported, as is apparently the case in the current survey.

Figure 2-1: Source of Insurance Coverage for Adults and Children

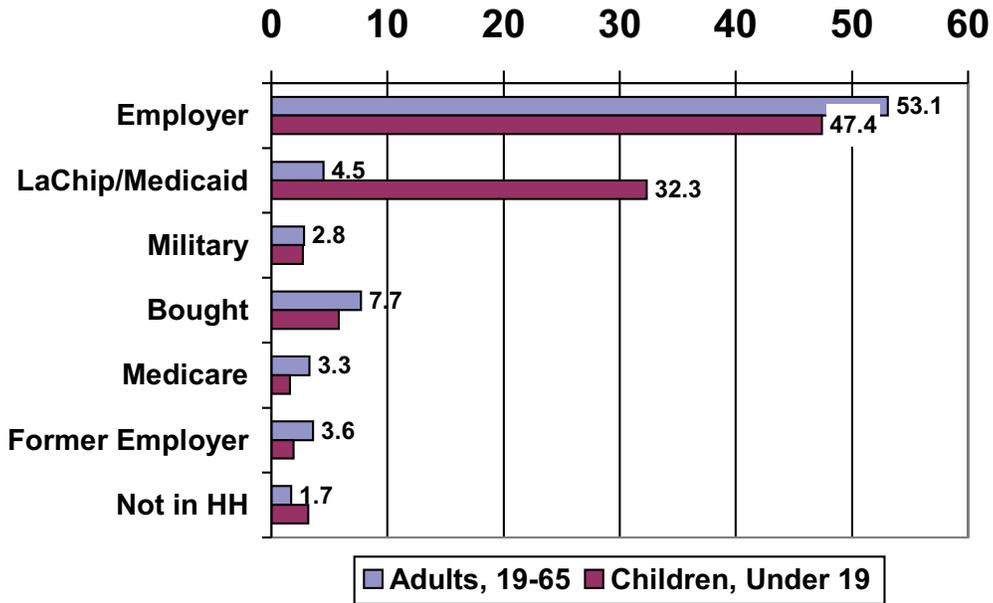


Table 2-1: Insurance Coverage by Type and By Region for Adult Louisiana Residents, 19-65

	Employer		LaChip/Medicaid		Military		Bought Insurance	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	55.3	1,450,800	4.5	123,000	2.9	79,200	8.5	232,200
Region 1	57.3	359,000	5.2	32,600	3.6	22,600	7.2	45,100
Region 2	59.2	220,000	4.0	14,900	2.3	8,500	9.3	34,600
Region 3	54.4	123,500	4.3	9,800	0.9	2,000	8.6	19,500
Region 4	51.7	165,200	6.1	19,500	2.1	6,700	10.0	32,000
Region 5	61.5	103,000	3.9	6,500	2.2	3,700	5.8	9,700
Region 6	46.1	81,400	4.6	8,100	6.5	11,500	8.4	14,800
Region 7	52.8	160,000	4.1	12,400	4.5	13,600	10.3	31,200
Region 8	52.0	106,600	3.4	7,000	2.5	5,100	6.7	13,700
Region 9	55.9	146,700	5.3	13,900	3.5	9,200	9.6	25,200

Table 2-1: Insurance Coverage by Type and By Region for Adult Louisiana Residents, 19-65 (Continued)

	Medicare		Former Employer		Someone Not Living in Household	
	Percent	Number	Percent	Number	Percent	Number
Statewide	4.1	112,100	4.4	120,200	1.3	35,500
Region 1	4.0	25,000	3.4	21,300	1.2	7,500
Region 2	2.7	10,000	4.5	21,200	1.6	5,900
Region 3	4.3	9,800	4.4	12,500	0.7	1,600
Region 4	4.9	15,700	2.8	11,800	0.9	2,900
Region 5	3.9	6,500	3.0	6,000	1.3	2,100
Region 6	8.6	15,200	3.7	7,800	0.3	500
Region 7	2.8	8,400	5.1	15,400	1.1	3,300
Region 8	2.0	4,100	4.9	10,000	0.5	1,000
Region 9	5.1	13,300	3.5	9,200	1.6	4,200

Children are also covered primarily by employer provided insurance, though there is a significant increase (relative to adults) in coverage through LaChip/Medicaid. 47% of children are covered through an employer, while nearly a third (32.3%) are covered through LaChip/Medicaid. LaChip coverage runs from a low of 19% in region 6 to a high of 42% in region 8.

Table 2-2: Insurance Coverage by Type and By Region for Louisiana Residents, Under 19

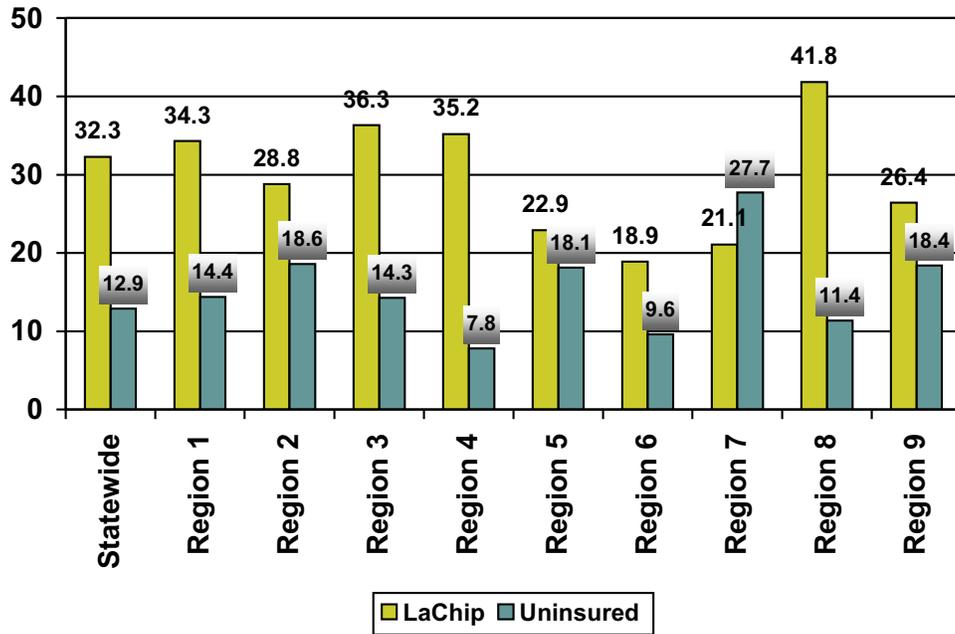
	Employer		LaChip/Medicaid		Military		Bought Insurance	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	47.4	612,800	32.3	418,300	2.7	34,600	5.8	75,600
Region 1	46.6	132,800	34.3	97,600	2.1	6,000	3.5	10,000
Region 2	47.4	82,000	28.8	49,700	1.7	3,000	5.7	9,800
Region 3	47.4	56,000	36.3	42,900	1.5	1,800	5.9	7,000
Region 4	48.6	80,900	35.2	58,500	0.8	1,400	5.8	9,700
Region 5	55.3	45,400	22.9	18,800	3.5	2,900	4.4	3,700
Region 6	41.3	26,500	18.9	46,200	7.4	8,500	9.4	10,000
Region 7	48.7	72,800	21.1	31,500	6.1	9,200	7.2	10,800
Region 8	41.4	42,500	41.8	42,800	2.1	2,200	4.6	4,700
Region 9	53.9	70,500	26.4	34,600	2.3	3,100	4.9	6,400

Table 2-2: Insurance Coverage by Type and By Region for Adult Louisiana Residents, Under 19 (Continued)

	Medicare		Former Employer		Someone Not Living in Household	
	Percent	Number	Percent	Number	Percent	Number
Statewide	1.6	20,300	1.9	24,400	3.2	42,000
Region 1	1.4	4,000	1.1	3,000	4.8	13,600
Region 2	0.9	1,700	1.5	2,500	3.0	5,200
Region 3	1.3	1,600	1.9	2,200	1.2	1,400
Region 4	2.6	4,300	1.8	3,000	2.4	4,000
Region 5	1.1	900	1.1	900	3.9	3,200
Region 6	7.4	3,400	3.7	2,300	1.1	2,600
Region 7	0.2	200	2.5	3,800	6.4	9,600
Region 8	0.8	900	4.0	4,100	4.1	4,300
Region 9	0.5	800	2.7	3,600	2.2	2,900

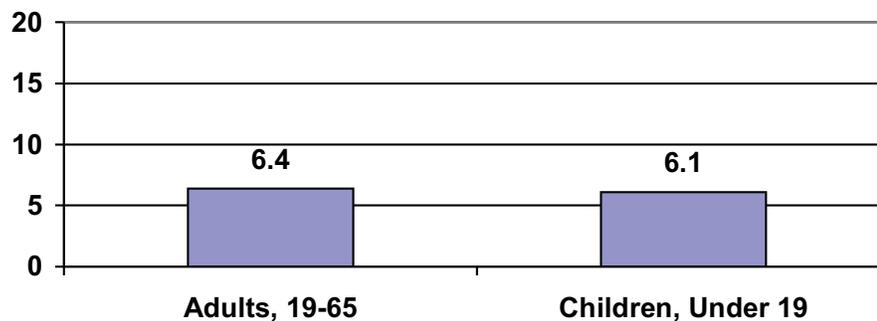
LaChip and Rates of Uninsured Children By Region. As a general rule, LaChip coverage and the rate of uninsured children by region are inversely related. So, for example, in region 8 we find that 41.8% of children are covered through LaChip, and 11.4% are uninsured. In contrast, in region 7, a significantly lower proportion of children are covered by LaChip (21.1%) and a significantly higher proportion of children are uninsured (27.7%). Notably, however, the relationship is not perfectly linear: In region 6, only 18.9% of children are covered by LaChip and only 9.6% are uninsured.

Figure 2-2: Relationship of LaChip Coverage and Under 200% Under 19 Uninsured by Region

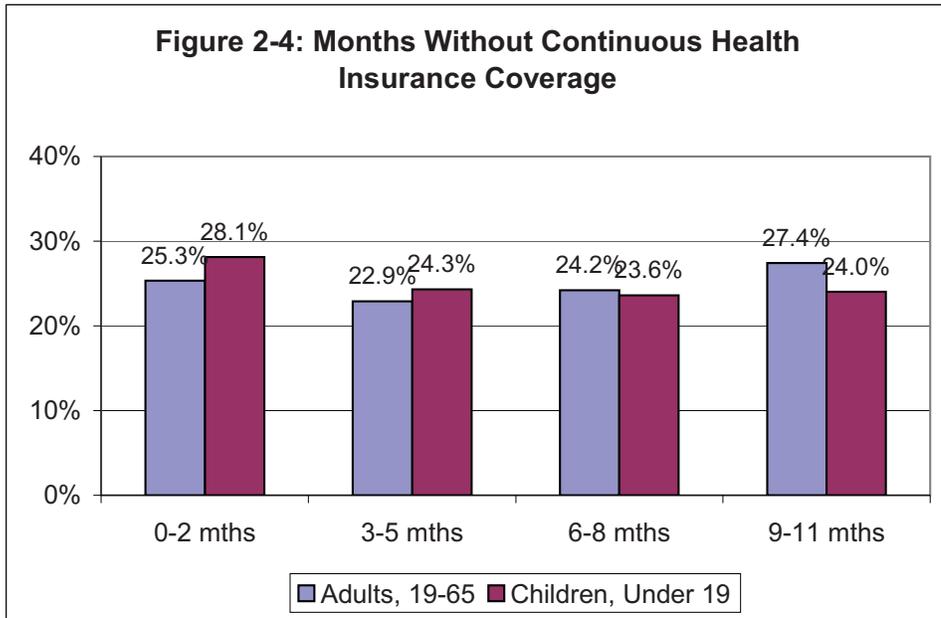


Continuous Coverage: Understanding who is uninsured at any given point in time is an important step in getting a handle on the breadth of the uninsured population. However, many respondents may currently have health insurance, but have recently been part of the uninsured population. We find that roughly 6% of insured Louisiana residents lacked health insurance coverage at some time over the last six months. There is little difference between adults and children in terms of whether they lacked continuous health coverage.

Figure 2-3: Percent of Louisiana Residents Without Continuous Coverage During the Past 12 Months

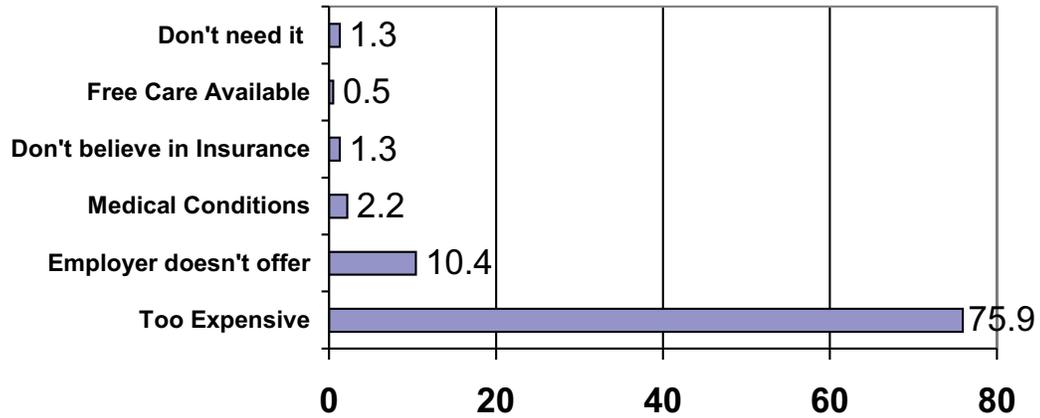


Residents who lacked continuous coverage went without health insurance for roughly half of the year (the average was 5.8 months). The distribution in terms of the number of months an individual went without insurance was evenly spread throughout the year as is highlighted in Figure 2-4. Of the 6% of respondents who lacked continuous coverage, roughly a quarter lacked coverage for two months or less, 3-5 months, 6-8 months, and 9-11 months, respectively. There were no significant differences between children and adults on this measure. We do not have a comparable measure to estimate the percent of respondents currently without health insurance coverage who were covered at some point over the last twelve months, but it is important to note the fluid nature of the uninsured population. Individuals fall into and out of health insurance coverage.



Main Reason for Not Having Health Insurance: The expense of health coverage is widely identified as the main reason Louisiana residents do not have health insurance. As can be seen in Figure 2-4, 75.9% of Louisiana residents do not have health insurance is that it is "too expensive." No other reason comes close. The next most widely cited reason is that an employer does not offer insurance. 10% of Louisianan residents do not have health insurance because it is not available through their work. Only 2.2% of residents indicate that the main reason they do not have health care is a previous medical condition, approximately 1% report they do not need it or do not believe in health insurance, and less than a percent says they are not insured because free care is otherwise available. Responses not shown in Figure 2-4 include respondents who said they did not know why they didn't have health insurance and who cited some other reason for not having insurance.

Figure 2-5: Main Reason for Not Having Health Insurance



Awareness of LaChip? 56.9% of respondents with children less than 19 report that they have heard of LaChip. Familiarity with the program is inversely related to income measured as a percent of federal poverty guidelines, with eligible respondents more likely to report that they have heard of the LaChip program. Over two-thirds of residents with at least one child less than 19 and under 200% of poverty have heard of the LaChip program, while 50% of respondents at 250% of poverty or greater have heard of the program. Insured respondents under 200% of poverty are also more likely to report having heard of LaChip. 70.3% of insured respondents under 200% of poverty and with at least one household member under 19 years of age have heard of LaChip compared to 42.9% of uninsured respondents under 200% of poverty.

Figure 2-6: Familiarity with LaChip Among in Households with an Under 19 Member

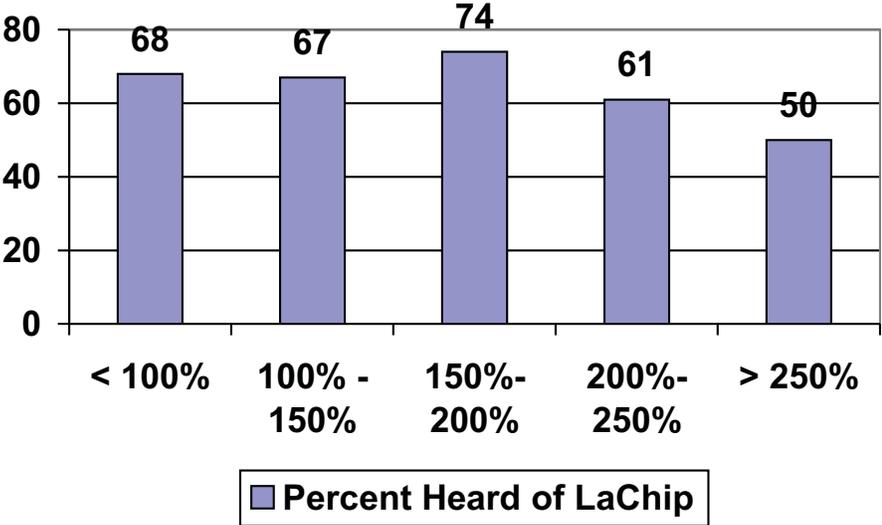
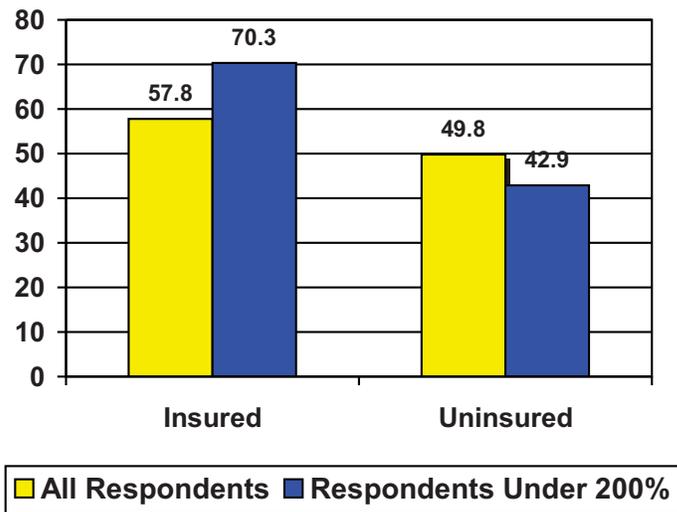
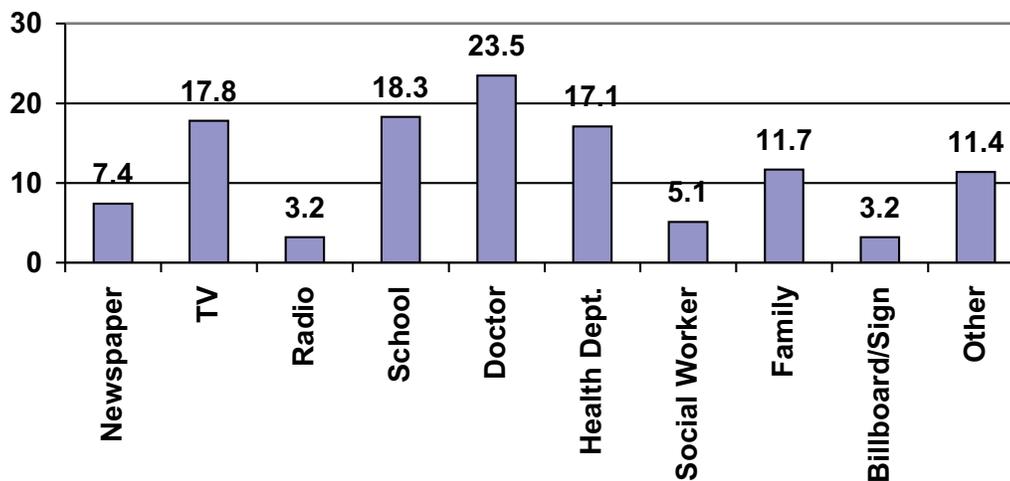


Figure 2-7: Percent of Respondents in Households with an Under 19 Household Member who have heard of LaChip by Insurance Status and Federal Poverty



Among respondents who said they had heard of LaChip, the most frequently cited source of information was the doctor's office. 23.5% of respondents with children under 19 who had heard of LaChip reported that they heard about it through their doctor's office. Substantial percentages of respondents also reported having heard of the program through their children's schools (18.3%) or through the health department (17.1%). A comparable percentage (17.8%) claimed to have heard about LaChip on television with smaller percentages identifying newspapers (7.4%), social workers (5.1%), billboards and signs (3.2%), or radio (3.1%).

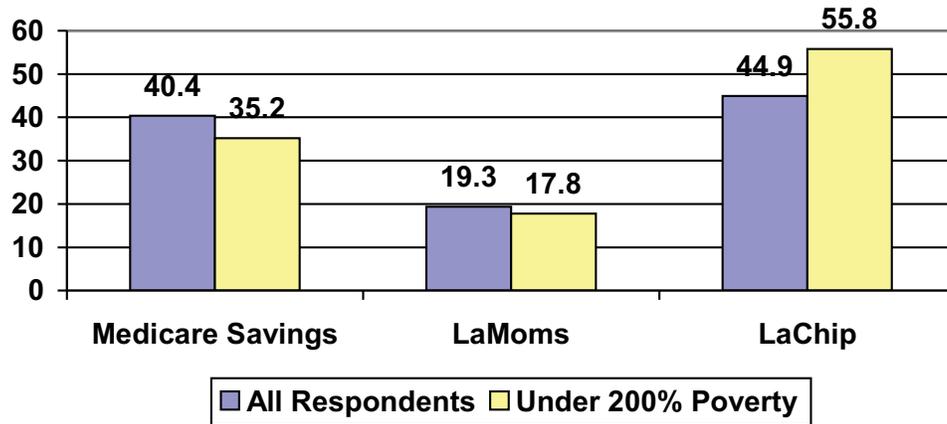
Figure 2-8: Source of Information about LaChip Program



Awareness of Medicaid Programs and Support for New Initiatives: Later in the survey, respondents were asked whether they had heard of the Medicare Savings Program, LaMoms, and LaChip. Unlike the earlier question on LaChip, this question was asked of all respondents. Overall, 40.4% of respondents said they had heard of the Medicare Savings Program, 19.3% said they had heard of LaMoms, and 44.9% said they had heard of LaChip. When you look at recognition for these programs for respondents under 200% of poverty, only LaChip recognition increases.⁴

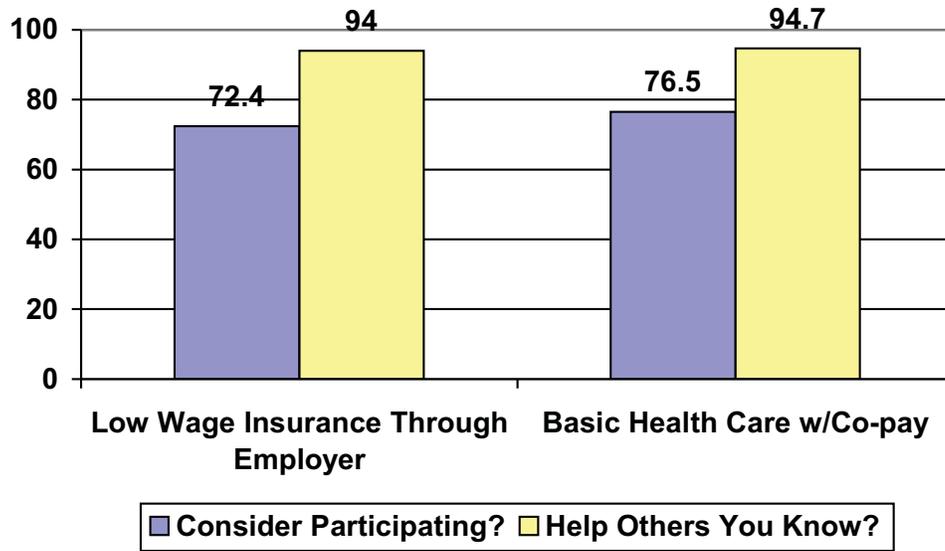
⁴ This number is different from the earlier recognition number because it included households without children under 19 years old.

Figure 2-9: Recognition of Health Care Programs by Poverty Level



Nearly three-quarter of respondents said they would consider participating in state programs designed to help low wage workers pay for health insurance through the employer or to provide basic health care services with a minimal co-payment. 72.4% of respondents said they would consider participating in a program that helped provide insurance through an employer, and 76.5% said they would consider participating in a program designed to provide basic health care with a minimum co-payment. Respondents were even more positive when asked if they believed such a program would benefit someone they know. For each program, 94% said such an initiative would help someone they knew.

Figure 2-10: Support of Health Care Initiatives



HEALTH CARE UTILIZATION

Reported Health of Insured v. Uninsured Residents. Whether or not someone has health insurance coverage impacts their interaction with the health care system in a variety of ways. For one, uninsured residents are less likely to have their health described as either excellent or very good, and are more likely to have their health described as good or fair. Only 28.7% of uninsured residents describe their health as excellent compared to 39.5% of insured residents. By comparison, 8.4% of insured residents described their health as fair, while 15.2% of uninsured residents' described as fair.

Figure 3-1: Self-Reported Health of Household Members by Insurance Status

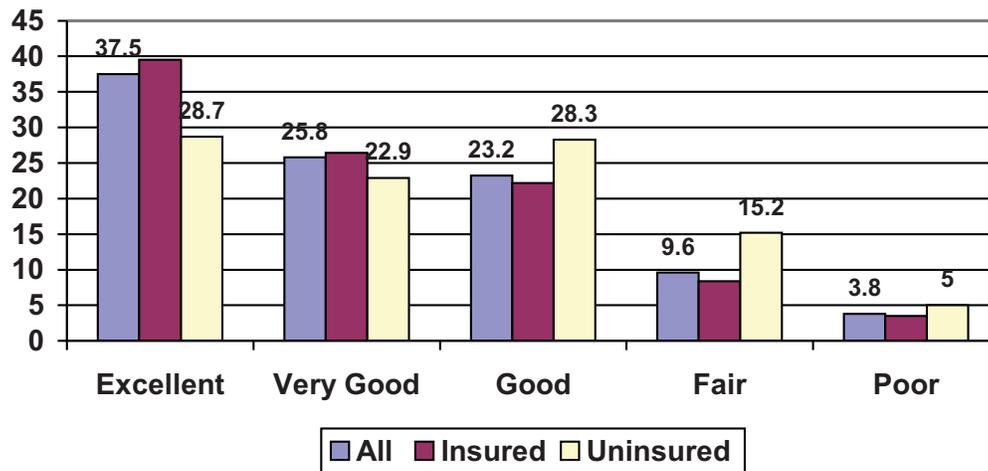


Table 3-1: Reported Health Status of Insured and Uninsured Louisiana Residents

	All Residents		Insured		Uninsured	
	Percent	Number	Percent	Number	Percent	Number
Excellent	37.5	1,675,900	39.5	1,433,400	28.7	241,100
Very Good	25.8	1,153,000	26.4	958,000	22.9	192,400
Good	23.2	1,036,800	22.2	805,600	28.3	238,800
Fair	9.6	429,000	8.4	304,820	15.2	127,700
Poor	3.8	169,800	3.5	127,000	5.0	42,000

Table 3-2: Perceived Health Status by Selected Demographics

	Excellent	Very Good	Good	Fair	Poor
Age					
0-5	58.0	21.3	14.6	5.5	0.4
6-17	56.1	24.5	15.6	3.1	0.6
18-34	41.9	26.4	23.6	6.4	2.0
35-44	31.9	28.6	25.9	10.3	3.2
45-54	24.9	27.4	25.6	14.9	5.8
55-64	18.3	25.3	30.0	16.6	9.8
65 and over	11.1	17.7	30.0	27.9	13.1
Education					
Less than HS	18.7	18.9	27.4	23.1	11.9
HS	26.2	25.3	29.5	13.6	5.5
Some College	33.0	28.8	24.6	9.7	3.9
College	39.2	28.5	22.8	6.9	2.5
Graduate	40.7	30.0	22.0	5.4	1.8
Race					
White	39.3	27.5	21.0	8.5	3.6
Black	32.3	22.4	28.8	12.2	4.3
Gender					
Male	40.1	25.5	22.2	8.6	3.5
Female	35.1	26.1	24.1	10.6	4.1
Income (FPL)					
Less than 100%	28.8	23.6	24.8	15.4	7.3
100% - 150%	33.7	25.1	22.6	12.4	6.2
150% - 200%	33.4	25.6	25.4	11.4	4.2
200%-250%	43.1	24.8	26.6	8.0	3.0
250% and over		28.8	20.0	6.5	1.7
Region					
1	36.6	26.5	24.1	9.4	3.3
2	40.1	26.1	22.1	8.9	2.7
3	38.9	23.7	23.8	9.0	4.5
4	34.9	27.7	23.1	10.9	3.5
5	39.4	27.1	21.1	8.7	3.7
6	36.6	22.8	23.5	11.2	5.9
7	38.2	26.0	23.0	8.7	4.1
8	33.2	26.2	23.8	12.6	4.1
9	39.0	24.9	24.0	8.3	3.7

Usual Place of Care of Insured v. Uninsured Residents. Uninsured respondents are also less likely to have a usual source of care: 73% of uninsured residents report having a usual source of care compared to 86% of insured residents. Differences emerge as well among insured and uninsured residents in terms of their choice of care. As can be seen in Figure 3-2, uninsured residents are substantially less likely to use a doctor's office as their regular place of care. Only 41% of uninsured Louisiana residents receive their regular care from a doctor's office compared to 61% of insured residents. The difference is made up not in emergency rooms, but in outpatient clinics and clinics and health care centers. 18.5% of uninsured residents receive their regular care from an outpatient clinic compared to 10.8% of insured residents, and 29.3% receive their regular care from a clinic or health care center compared to 22.6% of insured residents.

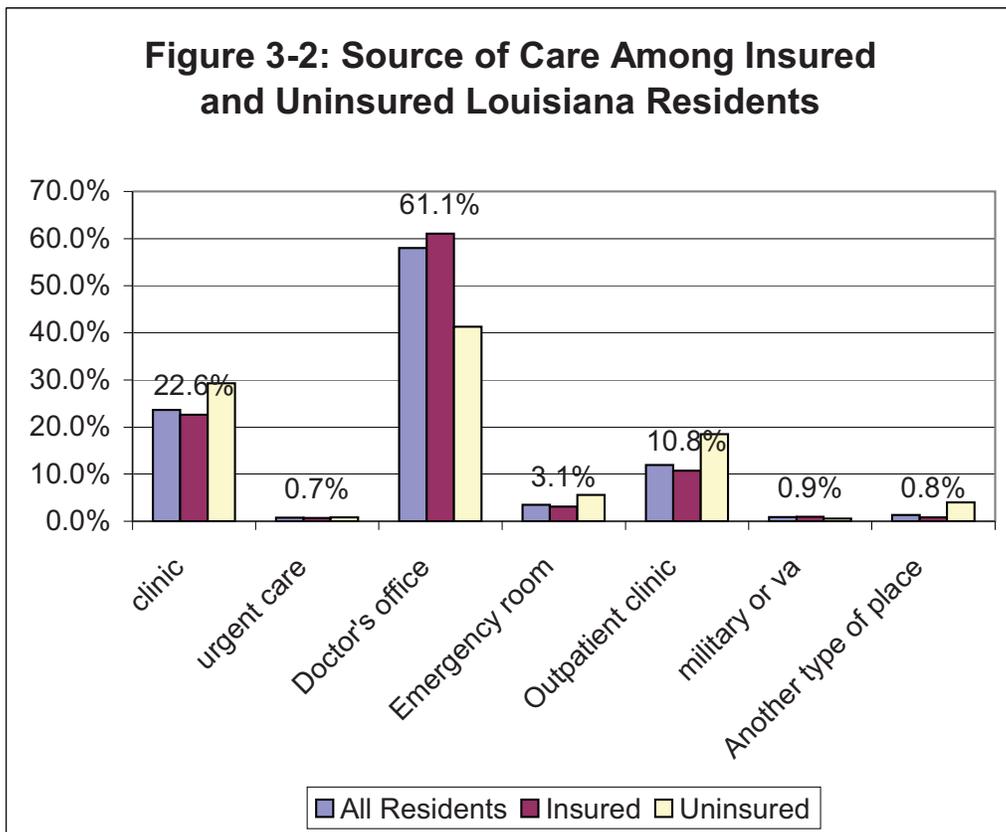


Table 3-3: Source of Care Among Insured and Uninsured Louisiana Residents

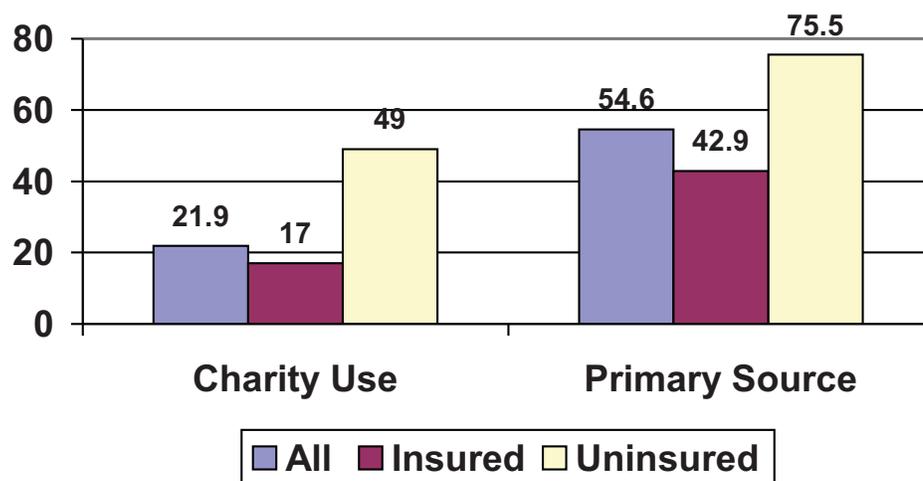
	All Residents		Insured		Uninsured	
Clinic	23.6	1,054,700	22.6	820,100	29.3	246,200
Urgent Care	0.7	31,300	0.7	24,400	0.8	6,700
Doctor's Office	58.0	2,592,000	61.1	2,217,200	41.3	347,000
Emergency Room	3.5	156,400	3.1	112,500	5.6	47,000
Outpatient Clinic	12.0	536,300	10.8	391,900	18.5	155,400
Military or VA	0.9	40,200	0.9	32,700	0.5	4,200
Another type of Place	1.3	58,100	0.8	29,000	4.0	33,600

Table 3-4: Respondent Reporting Usual Place of Care by Selected Demographics

	Yes	No
Age		
0-5	89.3	10.7
6-17	87.4	12.6
18-34	77.9	22.1
35-44	82.4	17.6
45-54	83.8	16.2
55-64	88.3	11.7
65 and over	92.0	8.0
Education		
Less than HS	81.8	18.1
HS	81.4	18.5
Some College	82.9	17.1
College	81.2	18.8
Graduate	82.7	17.3
Race		
White	84.2	15.8
Black	84.0	16.0
Gender		
Male	81.9	18.1
Female	85.8	14.2
Income (FPL)		
Less than 100%	86.3	13.6
100% - 150%	83.2	16.8
150% - 200%	83.8	16.2
200%-250%	85.0	15.0
250% and over	87.0	13.0
Region		
1	79.6	20.4
2	83.8	16.2
3	86.8	13.2
4	81.3	18.7
5	86.2	13.8
6	88.0	12.0
7	87.8	12.2
8	84.0	16.0
9	84.2	15.7

Charity Hospital Use Among the Insured and Uninsured. Uninsured Louisiana residents are much more likely to have visited a charity hospital over the past twelve months, and are much more likely to report it as their primary source of care. Just under 50% of uninsured Louisianans visited a charity hospital during the past year. 76% of these residents report a charity hospital as their primary source of care. In contrast, only 17% of insured residents reported using charity hospitals, and, of these, only 43% reported charity hospitals as their primary source of care.

Figure 3-3: Charity Hospital Use Among Insured and Uninsured Residents



Isolating the causal mechanism underlying the relationship between charity hospital use and insurance status is unfortunately beyond the scope of the current study but these results raise important questions about whether Louisiana residents view the charity hospital system as a substitute for insurance coverage. Charity hospital use is greatest in regions 8 and 7. Notably region 8 has the highest percent of uninsured adults and region 7 has the highest percent of uninsured children. The percent of residents citing charity hospitals as their primary source of information is highest in region 5, followed by regions 3 and 1.

Table 3-5: Charity Hospital Use Among Insured and Uninsured Louisiana Residents By Region

	All Residents		Insured		Uninsured	
	Percent	Number	Percent	Number	Percent	Number
Statewide	21.9	978,700	17.0	621,500	49.0	398,500
Region 1	22.9	236,800	17.2	146,000	59.2	109,600
Region 2	18.2	109,900	15.2	76,400	38.5	38,800
Region 3	19.9	76,400	15.0	47,100	43.2	30,000
Region 4	20.5	112,400	15.4	68,100	43.6	46,100
Region 5	23.3	66,000	17.8	40,900	51.7	27,800
Region 6	23.8	71,700	18.8	46,900	50.5	26,300
Region 7	24.6	128,600	20.3	84,900	45.7	47,800
Region 8	26.2	92,700	19.1	52,300	55.7	44,500
Region 9	22.9	100,300	18.7	69,500	52.7	35,100

Table 3-6: Charity Hospital Use As Primary Source of Care Among Insured and Uninsured Louisiana Residents By Region

	All Residents		Insured		Uninsured	
	Percent	Number	Percent	Number	Percent	Number
Statewide	54.6	534,400	43.4	269,700	76.0	302,900
Region 1	56.7	134,300	44.6	65,100	78.6	86,100
Region 2	53.7	59,000	45.6	34,900	76.5	29,700
Region 3	56.6	43,200	43.6	20,600	79.8	23,900
Region 4	56.5	63,500	44.4	30,200	75.7	34,900
Region 5	57.5	38,000	45.1	18,400	79.4	22,100
Region 6	49.6	35,600	35.3	16,500	78.6	20,700
Region 7	46.3	59,500	36.4	30,900	68.2	32,600
Region 8	57.2	53,000	45.3	23,700	73.4	32,700
Region 9	52.2	52,400	45.5	31,600	69.9	24,500

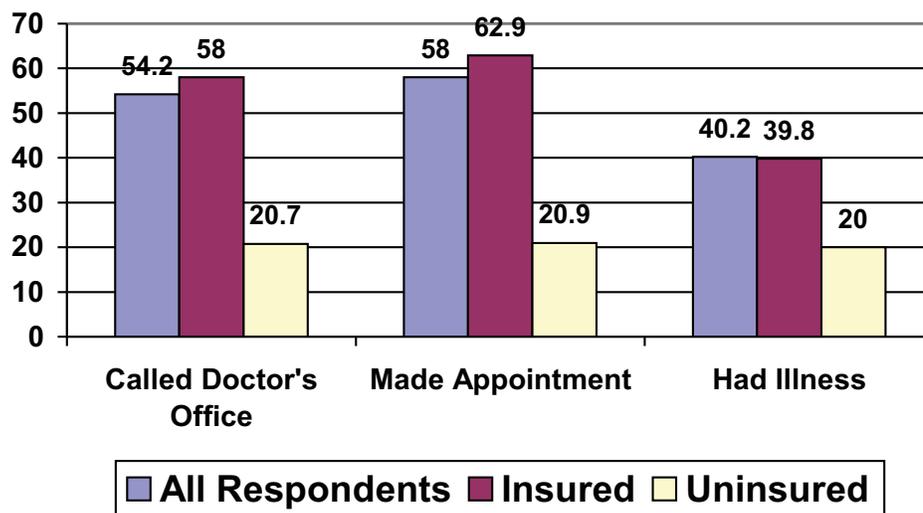
Table 3-7: Charity Hospital Use and As Source of Primary Care by Selected Demographics

	Visit Charity Hospital During Past 12 Months	Charity Hospital as Primary Source of Care
Age		
0-5	17.1	61.3
6-17	18.9	56.6
18-34	26.0	55.7
35-44	26.3	52.6
45-54	22.7	50.4
55-64	18.0	54.0
65 and over	18.7	43.8
Education		
Less than HS	46.1	63.2
HS	27.3	55.8
Some College	19.6	45.8
College	12.9	33.2
Graduate	8.2	35.5
Race		
White	16.2	51.0
Black	35.9	58.0
Gender		
Male	19.1	55.2
Female	24.3	53.9
Income (FPL)		
Less than 100%	43.7	64.5
100% - 150%	41.5	62.2
150% - 200%	31.2	49.4
200%-250%	19.6	45.5
250% and over	10.7	38.3

* Primary source of care is based on the percent of respondents who have visited a charity hospital in the past 12 months.

Health Care Use and Satisfaction in the Last Six Months. Insured residents were more likely to report having visited a doctor in the last six months, and to report that they received the help or advice they needed. Only 40% of uninsured respondents reported visiting a doctor in the last six months compared to 58% of insured respondents.⁵ A comparable 40% of uninsured respondents reported making an appointment for routine care, while 62.9% of insured respondents reported making such an appointment. There are no substantial differences in terms of the uninsured and insured in seeking care for illness or injuries that require immediate attention. Approximately 1 in 5 respondents report having needed immediate regardless of insurance status.

Figure 3-4: Self Reported Health Care Use by Insurance Status

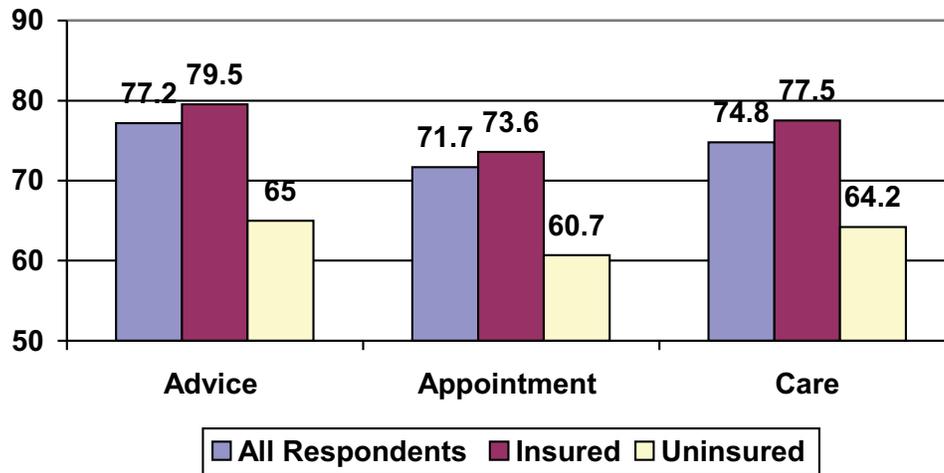


Substantial majorities of both the insured and uninsured report getting the help they needed when calling a doctor, being able to make an appointment as soon as they wanted, and getting care for an injury or illness that required immediate attention. Still, there are important differences in terms of the percent of respondents who report always getting the help or care they needed. 79.5% of insured respondents say they always get the help or advice they need when they call a doctor compared to 65% of uninsured respondents. Likewise, 73.6% of insured respondents say they are able to get an appointment as soon as they want compared to 60.7% of uninsured respondents; and 77.5% of insured respondents said they received the care they need when they had an injury or illness that required immediate care compared to 64.2% of uninsured

⁵ These questions were asked only of respondents.

respondents. Overall, most respondents indicated they were able to get the care or advice they needed, but insured respondents were more likely to report receiving the care they needed.

Figure 3-5: Percent Reporting Always Getting Care or Advice They Need



Uninsured respondents are also more likely to have delayed care or prescription drug purchases because of the expense. Only 11.9% of insured respondents delayed medical care in the last twelve months because of the expense compared to 36.8% of uninsured respondents. Comparable percentages delayed getting prescription drug coverage because of the expense: 15.8% of insured respondents delayed getting a prescription compared to 39.8% of uninsured respondents. There were no significant differences in terms of missing school or work because of an illness.

Figure 3-6: Self-Reported Tradeoffs in Receiving Health Services

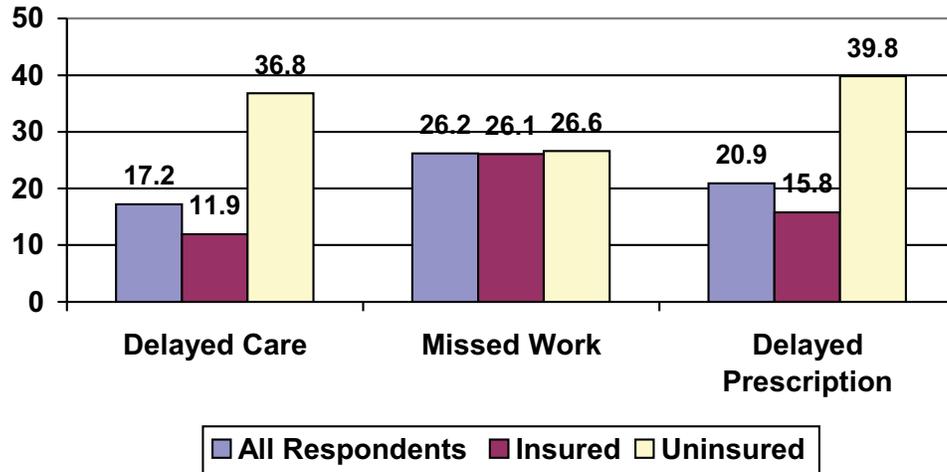


Table 3-8: Medical Care During the Last Six or Twelve Months By Insurance Status

	All Respondents	Insured	Uninsured
In the last six months..			
Called doctor's office	54.2	58.0	40.2
Made appointment an appointment at doctor's office	58.0	62.9	39.8
Had illness or injury that required immediate attention	20.7	20.9	20.0
In the last six months, how often did you..			
Get help or advice you needed - when calling a doctor's office?	<i>77.2</i>	<i>79.5</i>	<i>65.0</i>
Get an appointment for regular or routine health care as soon as you wanted - when making an appointment?	<i>71.7</i>	<i>73.6</i>	<i>60.7</i>
Get the care you needed as soon as you wanted - when needing immediate attention	<i>74.8</i>	<i>77.5</i>	<i>64.2</i>
In the last twelve months,			
Needed medical care but delayed because of expense	17.2	11.9	36.8
Missed school or work because of an illness	26.2	26.1	26.6
Needed prescription, but delayed because of expense	20.9	15.8	39.8

*Cell entries in italics are the percent of respondents who said they always got the help or advice they needed, an appointment for routine care, or care for an illness or injury that required immediate attention. These questions only include respondents who reported calling a doctor's office, making an appointment or having an illness or injury that required immediate attention. Other cell entries are the percent of respondents reporting a particular behavior (calling a doctor's office).

Table 3-9: Types of Care Received in the Past 6 months by Selected Demographics

	Make appointment	Illness or Injury	Delayed Medical Care	Missed Work	Delayed Prescription
Age					
18-34	21.2	19.6	19.3	32.1	21.6
35-44	55.3	22.6	17.8	30.6	22.7
45-54	60.3	19.2	15.9	26.2	21.3
55-64	67.7	21.9	15.5	15.7	17.2
65 and over	74.1	26.7	8.5	2.3	21.4
Education					
Less than HS	55.5	27.0	27.5	19.3	34.5
HS	56.3	20.8	20.4	23.0	25.4
Some College	58.1	20.5	17.9	30.2	20.3
College	60.1	17.8	10.4	27.1	13.3
Graduate	63.2	18.4	6.7	27.7	9.0
Race					
White	59.1	19.9	14.9	25.6	17.6
Black	55.7	23.0	23.3	27.9	29.0
Gender					
Male	49.0	16.7	13.0	23.1	13.8
Female	61.9	22.4	19.1	27.5	24.2
Income (FPL)					
Less than 100%	54.5	30.8	36.7	26.5	43.5
100% - 150%	48.2	26.0	31.0	31.8	37.6
150% - 200%	51.1	26.9	24.9	30.1	34.5
200%-250%	57.0	22.7	17.8	31.7	17.8
250% and over	63.3	18.0	8.4	29.7	12.1
Region					
1	53.8	19.0	15.8	26.5	18.3
2	59.6	19.6	16.1	28.9	18.7
3	64.0	23.0	13.9	23.0	19.3
4	57.8	16.7	20.3	22.9	22.8
5	60.3	24.2	21.3	29.0	24.7
6	61.6	25.6	18.5	23.4	22.0
7	50.4	20.7	13.8	25.7	17.2
8	57.7	20.9	20.9	30.9	27.1
9	58.7	21.6	17.3	25.2	22.9

Table 3-10: Percent Reporting They Always Got the Care They Needed by Selected Demographics

	Advice	Appointment	Care for Illness
Age			
18-34	73.6	67.7	73.6
35-44	78.6	70.7	74.9
45-54	78.1	74.6	73.3
55-64	79.5	75.0	79.1
65 and over	79.9	71.2	72.6
Education			
Less than HS	74.0	77.2	72.9
HS	76.9	72.8	76.0
Some College	79.9	72.6	78.5
College	78.4	71.9	72.9
Graduate	78.1	69.7	70.1
Race			
White	77.8	71.9	76.0
Black	75.8	71.1	72.3
Gender			
Male	74.9	72.8	76.4
Female	77.9	71.3	74.3
Income (FPL)			
Less than 100%	68.6	69.6	71.9
100% - 150%	66.9	75.5	75.0
150% - 200%	77.1	73.1	75.0
200%-250%	82.0	75.6	80.2
250% and over	77.7	70.0	74.3
Region			
1	76.9	72.0	71.5
2	78.8	69.2	75.5
3	78.1	73.8	76.3
4	78.2	75.2	76.2
5	77.4	69.7	69.7
6	74.0	73.3	78.3
7	80.8	72.2	74.6
8	76.6	69.4	74.6
9	72.3	69.7	78.1

Average Cost of Visiting a Doctor and Insurance Status. The importance of health care expense and its impact on quality of care is further illustrated when one considers how much respondents pay when visiting a doctor. As can be seen in Figure 3-7, uninsured respondents are much more likely to report spending \$40 or more on a doctor visit. 46.7% of uninsured respondents reported spending \$40 or more compared to 19.6% of insured respondents.

Figure 3-7: Self-Reported Cost of Doctor Visits by Insurance Status

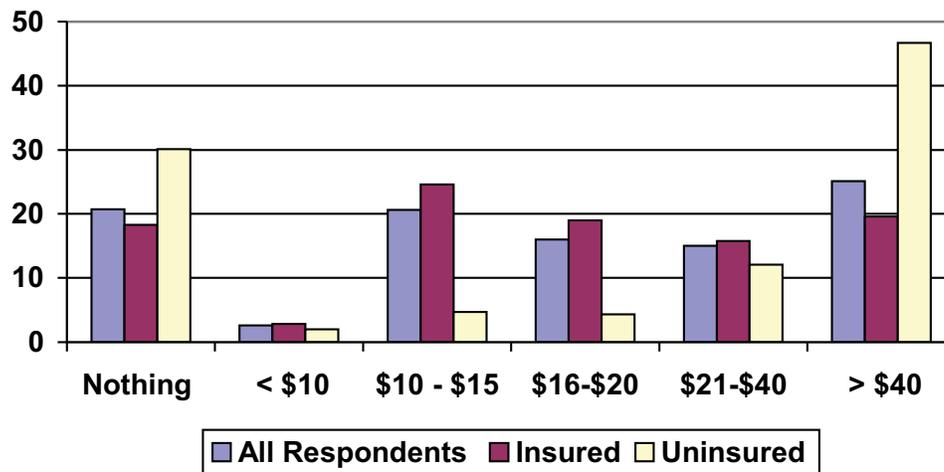


Table 3-6: Average Cost When Visiting A Doctor

	All Respondents		Insured		Uninsured	
	Percent	Number	Percent	Number	Percent	Number
Nothing	20.7	925,100	18.3	664,000	30.1	252,900
Less than \$10	2.6	116,200	2.8	101,600	2.0	16,800
\$10-\$15	20.6	920,600	24.6	892,700	4.7	39,500
\$16-\$20	16.0	715,000	19.0	689,500	4.3	36,100
\$21-\$40	15.0	670,300	15.8	573,400	12.1	101,700
More than \$40	25.1	1,121,700	19.6	711,200	46.7	392,400

Average Cost When Visiting a Doctor by Selected Demographics

	Nothing	Less than \$10	\$10-\$15	\$16-\$20	\$21-\$40	More than \$40
Age						
18-34	19.5	2.5	19.2	16.8	14.1	27.9
35-44	18.3	2.3	23.3	16.7	16.8	22.5
45-54	18.0	2.6	21.8	18.5	15.8	23.4
55-64	23.6	2.2	21.1	13.0	14.2	25.8
65 and over	55.8	3.8	7.1	5.3	10.0	18.0
Education						
Less than HS	45.2	2.9	7.5	4.7	9.5	30.2
HS	24.2	2.2	18.1	13.4	15.1	26.9
Some College	16.9	2.7	22.4	18.4	15.2	24.5
College	12.7	2.2	27.6	20.2	14.6	22.7
Graduate	14.6	2.5	24.3	22.3	17.7	18.6
Race						
White	17.0	2.3	21.3	17.5	16.4	25.5
Black	30.2	2.9	18.9	12.4	12.2	23.3
Gender						
Male	19.6	3.8	20.9	15.9	15.2	24.6
Female	21.1	2.1	20.4	16.0	16.0	25.3
Income (FPL)						
Less than 100%	45.3	2.6	4.3	5.5	8.3	34.0
100% - 150%	31.4	7.3	13.4	6.7	14.6	26.6
150% - 200%	18.1	2.8	12.5	15.1	14.5	37.0
200%-250%	11.0	3.4	22.0	17.4	16.2	30.1
250% and over	11.4	2.5	27.9	22.0	16.3	19.9
Region						
1	22.4	3.9	26.1	17.3	14.7	15.7
2	17.4	3.6	24.4	18.2	15.5	21.0
3	18.5	2.7	21.7	18.1	16.1	22.8
4	17.7	1.0	15.3	11.0	17.2	37.8
5	19.8	2.0	16.3	17.9	16.2	27.8
6	25.4	2.5	14.3	12.1	13.8	31.9
7	23.5	2.1	18.5	18.3	10.6	26.9
8	21.3	1.9	12.4	12.2	15.2	37.1
9	24.1	2.2	24.6	15.9	14.0	19.1

EMPLOYMENT AND HEALTH INSURANCE

Employment and Insurance Status: Louisianans who are currently working are more likely to be insured than residents who are not working. 17.7% of working adult Louisiana residents do not have health insurance compared to 23.0% of nonworking residents. Among employed Louisianans, self-employed residents are less likely to have health insurance than residents working for an employer. Just under a quarter (24.4) of self-employed residents do not have health insurance compared to 17% of residents working for an employer. While the numbers are relatively small and should be viewed with some caution, only 9.9% of residents who are both self-employed and employed through an employer do not have health insurance. While these data do not speak directly to this point, one would speculate that at least some of these residents who are both self-employed and working for an employer, work for an employer for the health benefits.

Despite differences in employment and insurance status, it is important to keep in mind that the majority of uninsured Louisiana residents are employed - and that the overwhelming majority of the uninsured employed are working for an employer. Just under 55% of the uninsured are working adult Louisiana residents, and, among the working uninsured 81.2% work for an employer.

Figure 4-1: Insurance Status by Employment

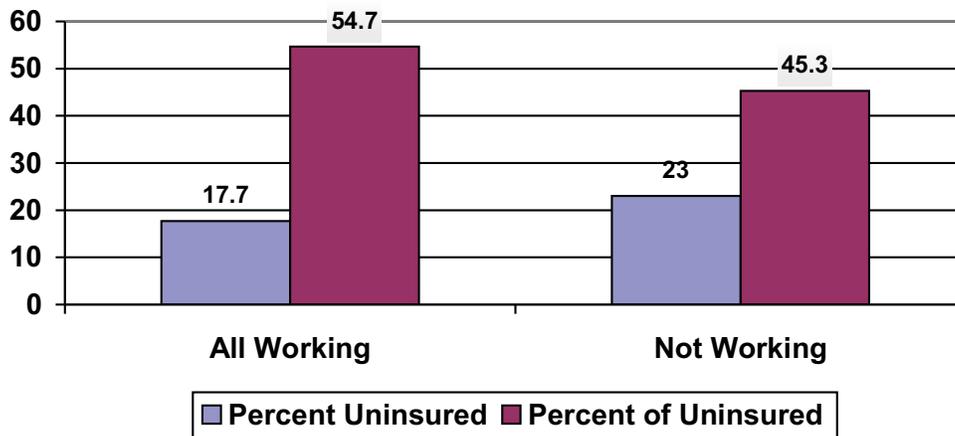
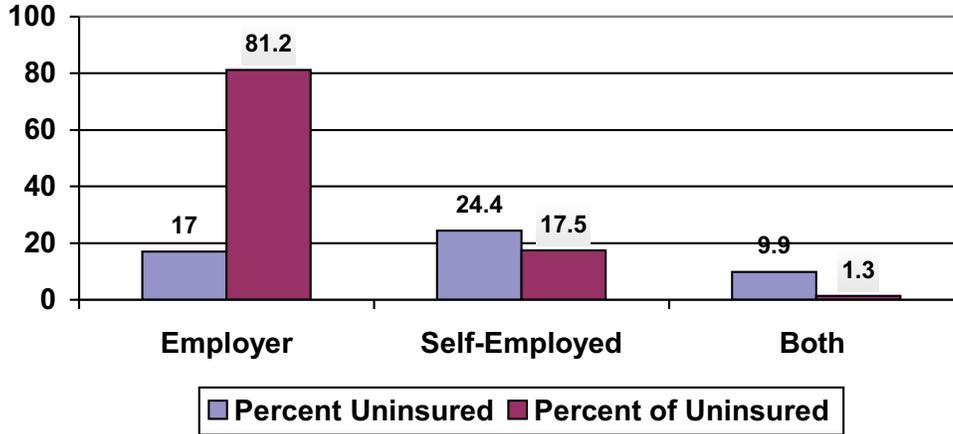
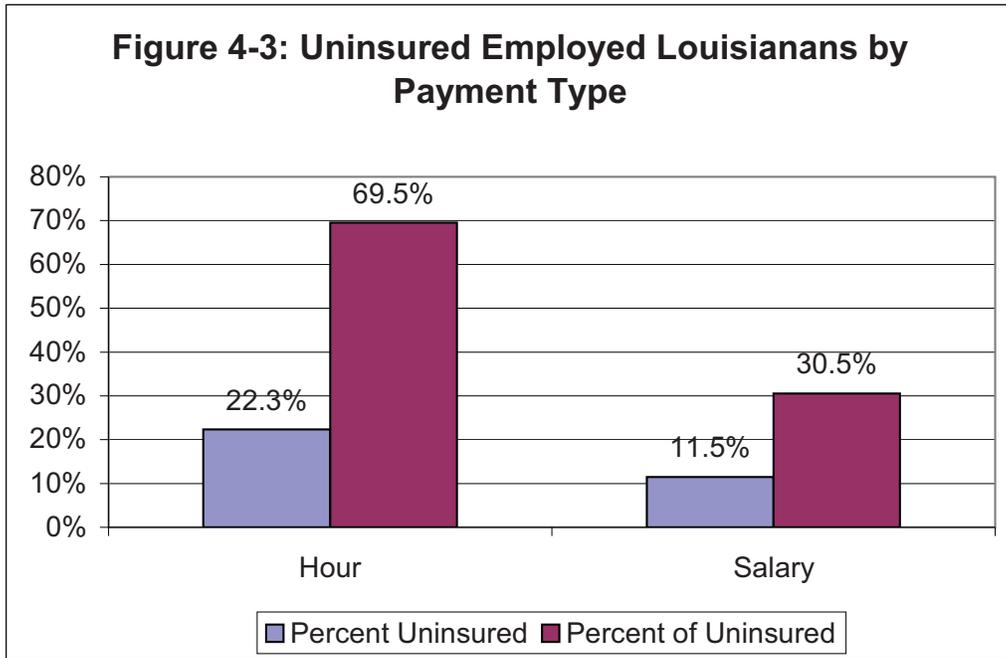


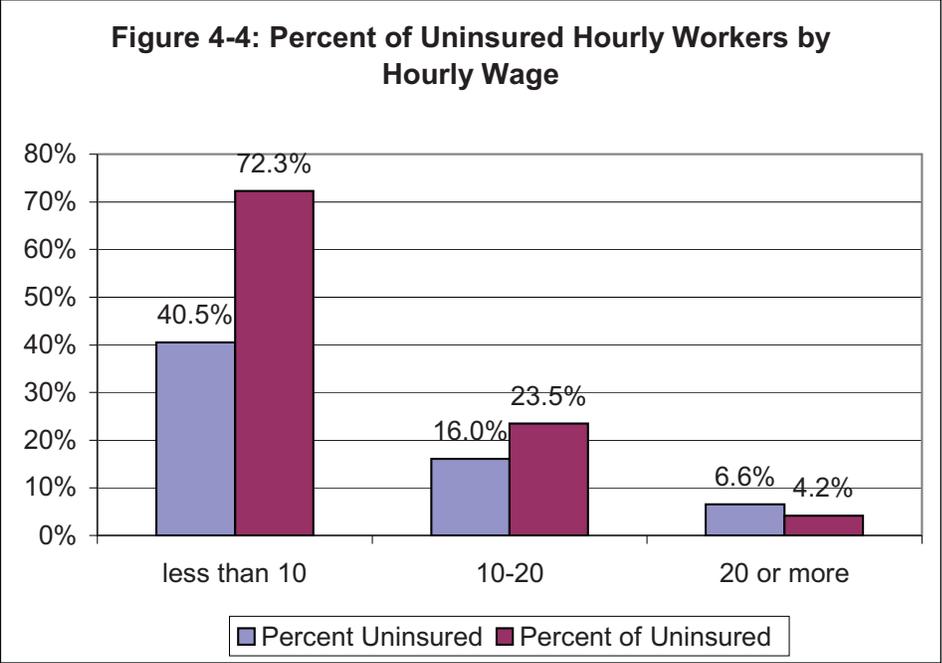
Figure 4-2: Insurance Status by Employment



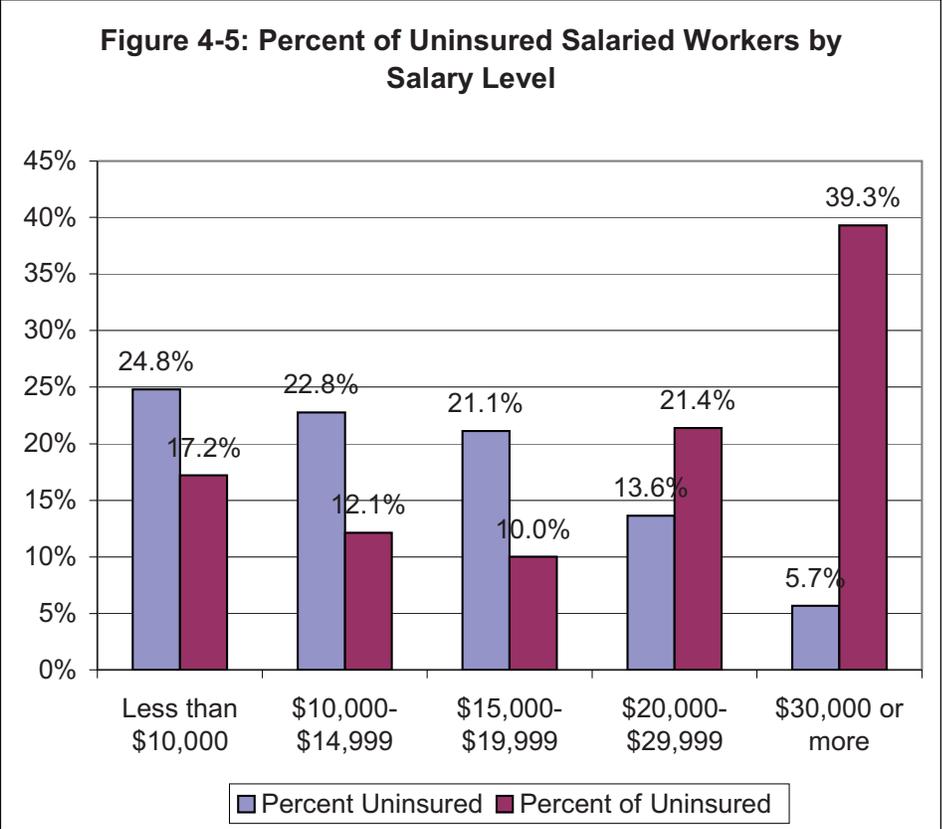
Insurance Status and Payment Schedule: Louisianans who work at hourly jobs are less likely to have health insurance than salaried employees. 22.3% of residents who work hourly jobs do not have insurance compared to only 11.5% of salaried employees. Hourly workers also make up the bulk of Louisiana's working uninsured population. Nearly 70% of working uninsured residents are hourly employees compared to 30.5% of salaried employees.



Wages, Salaries and Insurance Status: Within these payment categories, wages and salaries clearly make a difference. The less one makes, the less likely it is that they will have health insurance. Nearly 41% of hourly workers making less than \$10 have no health insurance coverage, while 16% of workers making \$10-\$20 per hour do not have health insurance, and only 7% of workers making \$20 or more per hour do not have health insurance.

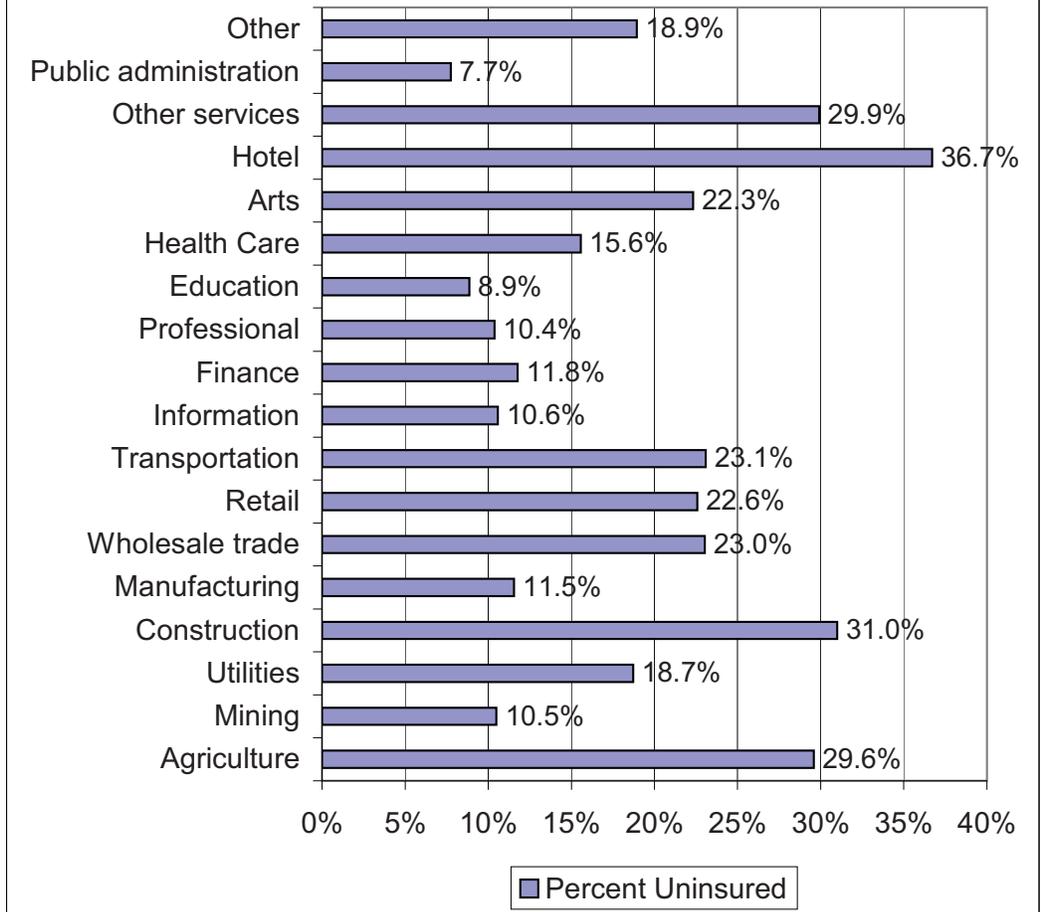


A similar pattern emerges when one considers the relationship between salaries and insurance status. As salaries go up, the percent of salaried workers decreases as well. A quarter of salaried workers making less than \$10,000 per year do not have health insurance, while only 6% of salaried workers making \$30,000 or more do not have health insurance. It is worth noting that within the class of uninsured salaried workers, however, that the largest proportion of the uninsured makes \$30,000. Nearly 40% of uninsured salary workers are making \$30,000 or more. This reflects the fact that most of the salaried workers in this sample (68%) earn \$30,000 or more per year.

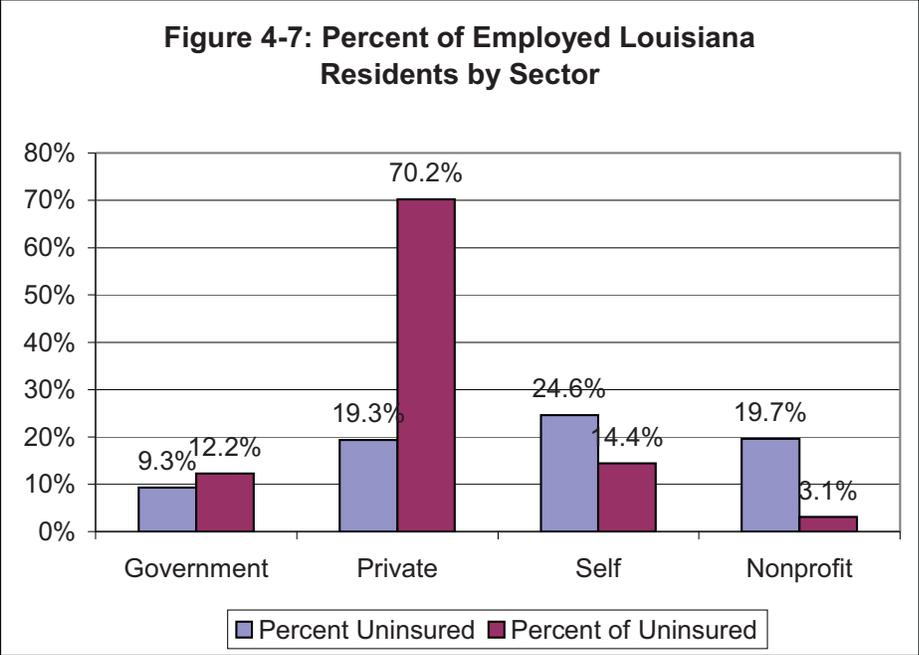


Insurance Status by Work Area: Louisianans working in industries that tend to have lower incomes, not surprisingly, are also less likely to have health insurance. The rates of uninsured are highest in the hotel and construction industries, and are lowest in public administration, education, and other professional fields. 37% of Louisiana residents working in the hotel industry do not have insurance compared to 31% in construction, and just under 30% in other service industries and agriculture. On other end of the spectrum, roughly 8% of residents working in public administration and 9% working in education do not have health insurance.

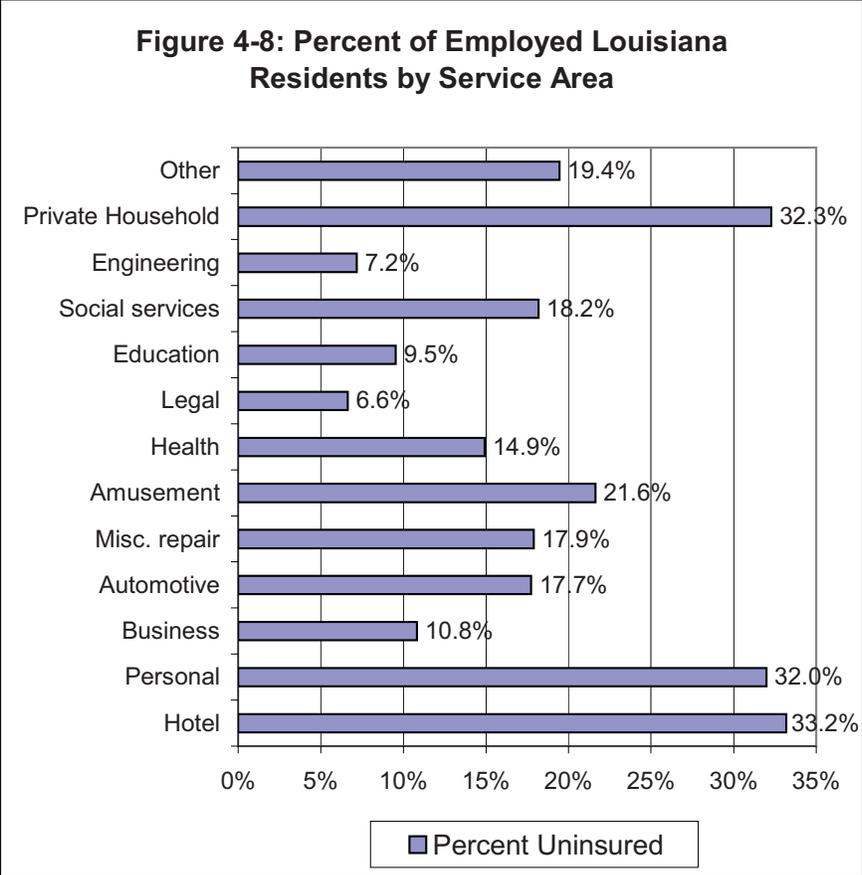
Figure 4-6: Percent of Uninsured Working Louisianans by Area of Work



The relative low incidence of the uninsured among government related industries - public administration and education - suggest that the importance of sector as correlate of insurance status. According to Figure 4-6, only 9.3% of public sector employees do not have health insurance. In comparison, 19.3% of working for an employer in the private sector and 24.6% of self-employed residents do not have health insurance. A comparable percentage, 19.7% of residents working in the nonprofit sector do not have health insurance. Private sector employees make up 70.2% of the working uninsured population. If one is committed to providing health insurance to working Louisiana residents, it is clear that this primarily a problem of the private sector.



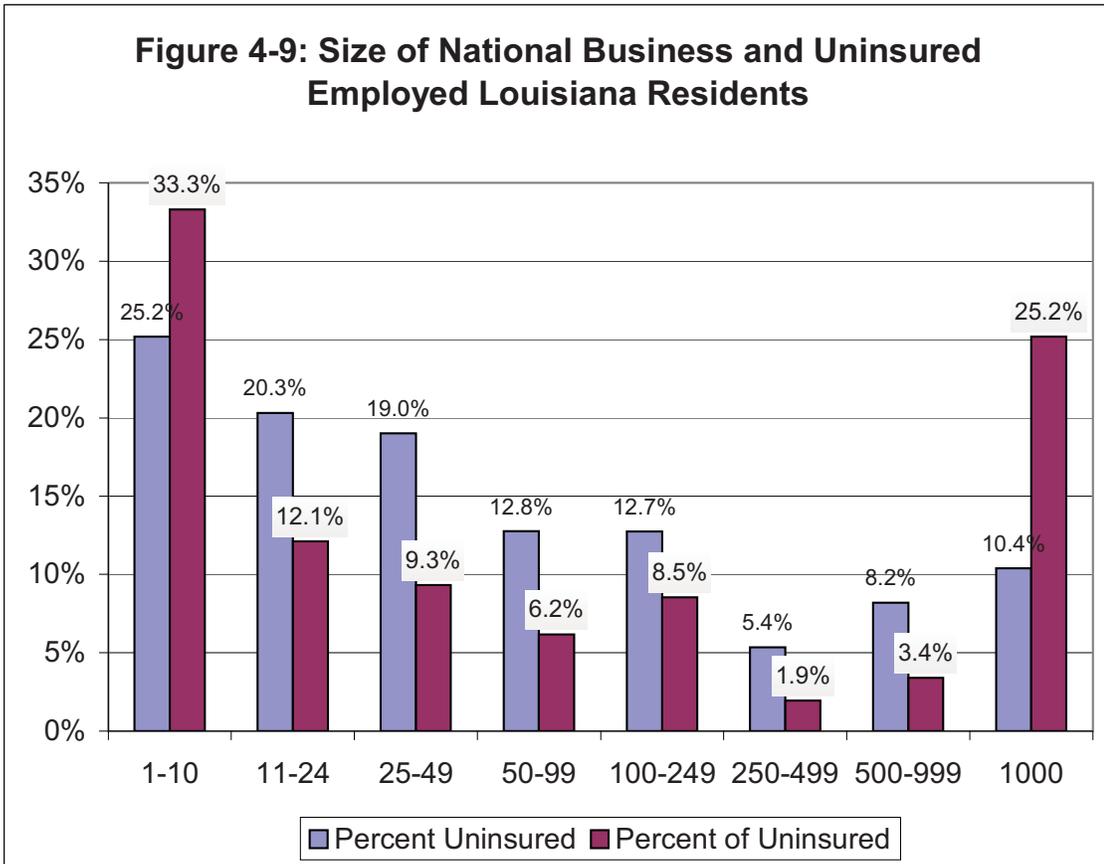
Within service areas, rates for the uninsured are highest for private household services (e.g., laundry, barbershops, etc.), private services (e.g., cleaning person), and within the hotel industry. Over a third of Louisianans working in each of these areas does not have health insurance. Uninsured rates are lowest in professional services, including legal services, engineering, and business services. Only 6.6% of residents working in legal service areas lack insurance, while roughly 10% in engineering and business services do not have insurance.



Size of Business and the Uninsured: Uninsured workers are a problem primarily associated with smaller businesses. Figure 4-8 presents the percent of uninsured employed Louisianans by the size of their employer at all locations. As the figure illustrates, larger business have fewer uninsured employees. One in four Louisianans working for employers with 10 or fewer employees (25.2%) do not have health insurance. For employers with between 11 and 50 employees, roughly 1 in 5 do not have health insurance. For employers with between 50 and 249 employees, 13% of employees do not have health insurance. At the upper end of the spectrum (500 employees and more), roughly 1 in 10 employees do not have health insurance.

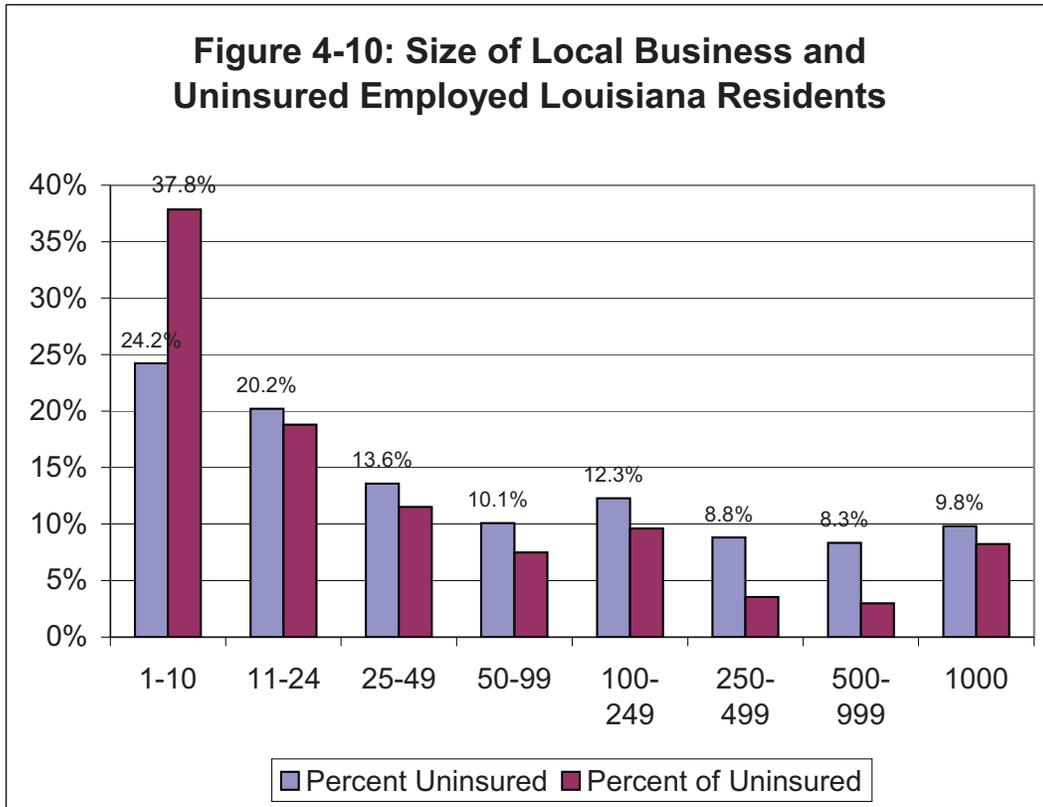
The largest population of uninsured workers (as a percent of uninsured workers), however, can be found at the two ends of the spectrum. 1 in 3 uninsured employees works for a business with 10 or fewer employees, while 1 in 4 work for a business that employs a 1000 or more employees.

Figure 4-9: Size of National Business and Uninsured Employed Louisiana Residents

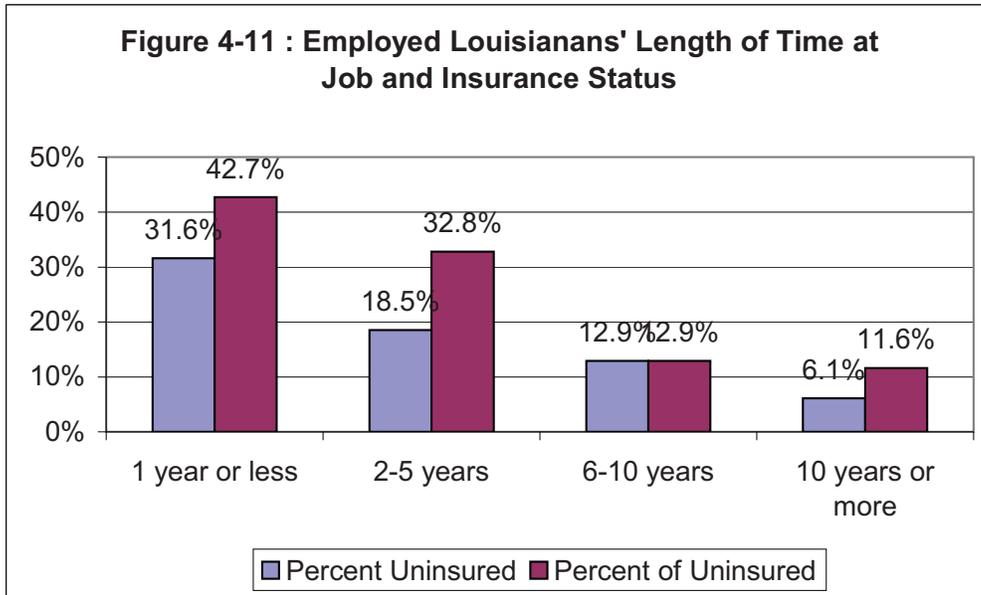


A similar pattern emerges when one considers the relationship between the employer size at the local level and insurance status. As with the national level, larger businesses tend to have fewer uninsured workers. 24.2% of employees in business with less than 10 employees are uninsured, compared to 9.8% of employees in businesses with a 1000 or more employees. The most notable exception to the findings with respect to the size of national businesses is that there are fewer uninsured employees at the local level - as a percent of the uninsured employed population - working for businesses with a 1000 or more employees. This simply reflects the fact that more people are employed with companies that have a 1000 or more employees nationally than are employed by firms that employ a 1000 or more locally.

Figure 4-10: Size of Local Business and Uninsured Employed Louisiana Residents



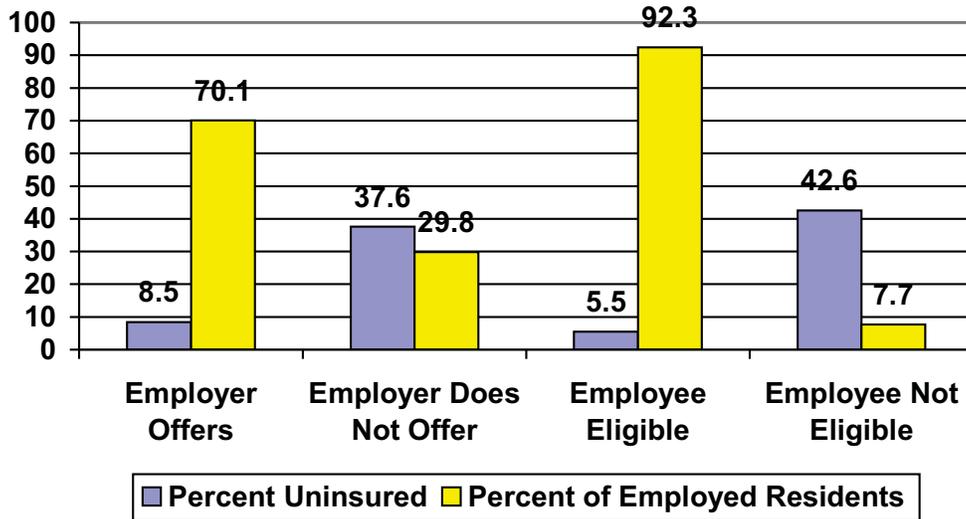
Length of Time at Current Job and Insurance Status: The longer a Louisiana resident has been at his or her current job the more likely s/he is to be covered by health insurance. Just a under a third of residents who have been at a job for less than a year do not have insurance compared to 6% who have been at their job for 10 or more years. In addition to having higher rates of being uninsured, 42.7 of the uninsured have been employed in the current position for less than a year and approximately 75% have been in their current position for less than five years. Presumably, this reflects both instability in employment among populations at greatest risk to be uninsured, and requirements that workers be employed for a fixed period of time before they qualify for health insurance benefits.



Uninsured Employed Louisianans and Employer Provided Health Coverage: Whether employed Louisianans have health insurance is largely a function of whether their employer offers health benefits and whether they are eligible. Among Louisiana residents working for an employer who provides health insurance, only 8.5% are uninsured. Among employed residents who work for an employer and who are eligible for health benefits, only 5.5% are uninsured. According to our estimates, 70% of employed Louisiana residents work for an employer who provides health insurance coverage, and 92.3% of those employees are eligible for health insurance coverage. Breaking this out further, 61.6% of employed residents who are eligible for health insurance are eligible for employee only coverage, while 38.4% are eligible for family coverage. There are no significant differences in coverage for adults who are eligible for either family or employee coverage.

Among employed Louisiana residents who work for an employer that does not provide health insurance coverage, 37.6% do not have health insurance. A comparable, 42.6% of employed Louisianans are uninsured when an employer provides health insurance but they are ineligible for the coverage.

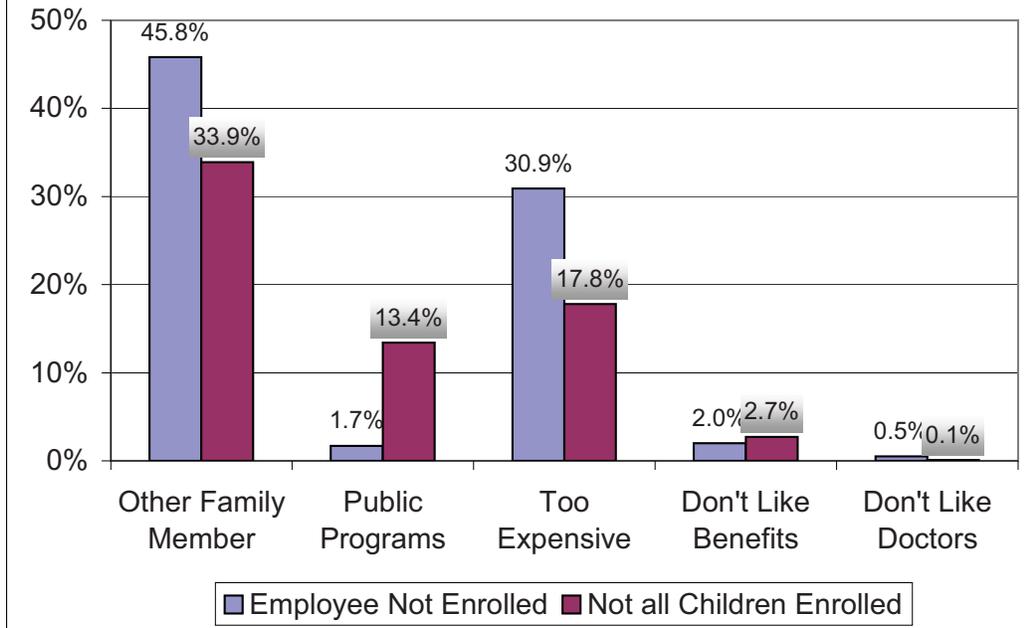
Figure 4-12: Percent of Uninsured Employed Louisianans by Employer Provided Health Insurance Availability and Eligibility



In Figure 4-12, we present the reasons why some Louisianans eligible for employer sponsored health plans opt out of the coverage. 16.5% of employed Louisiana residents eligible for health coverage opt out of their employer provided plan, while approximately 10% do not enroll all of their children in family plans provided by their employer. Most commonly, respondents opt out of health coverage because they are covered through other family members. Approximately 46% of residents opting out employer provided insurance do so for this reason. An additional 31%, however, opt out because the premiums are too expensive. It is worth noting that very few respondents opt out of health plans because they don't like the benefit package or because they do not like the doctors within the plan.

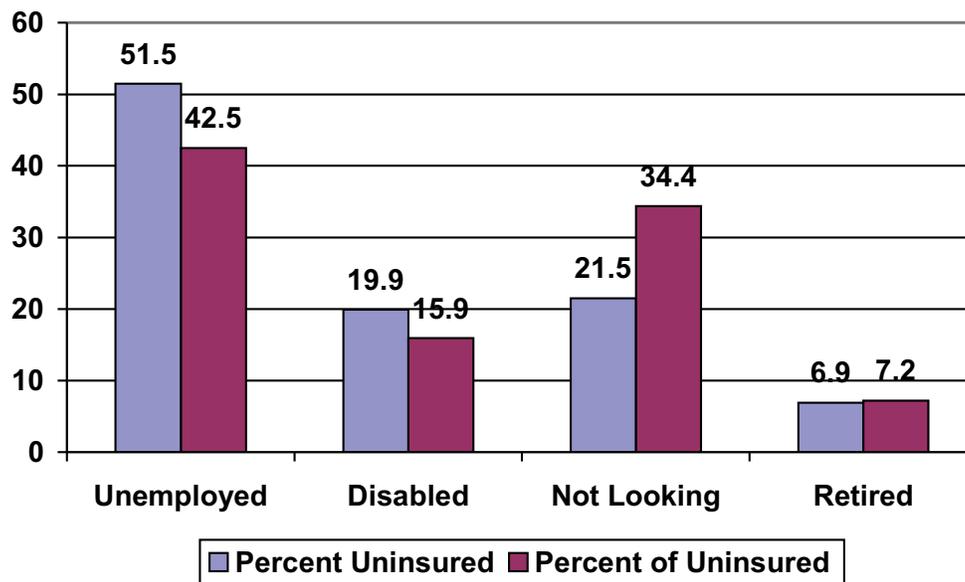
The reasons for not enrolling children in employer sponsored plans are similar - a plurality of respondents (33.9%) cite the availability of health coverage from some other family member, though this is notably smaller than the percent citing this reason for adults not enrolling in sponsor provided plans. The expense of health coverage finishes second with just under 18% citing cost related factors, though as before fewer cite this reason for children than did for adults not enrolling in employer sponsored health plans. The one reason more frequently cited for not enrolling children in employer sponsored plans is that children are more likely to be enrolled in public programs (presumably LaChip). The percentages in Figure 4-13 do not add to 100% because they do not include respondents who said they did not know or who gave some other reason for not enrolling in an employer provided health plan.

Figure 4-13: Reason for Not Enrolling in Family or Individual Health Plans



Nonworking Louisiana Residents and Insurance Status. Among the nonworking populations, Louisianans who are unemployed but looking for work are least likely to have health insurance. 51.5% of unemployed residents lack health insurance coverage. By comparison, 18.9% of the disabled, 21.5% of residents no longer in the workforce, and 6.9% of retired Louisiana residents do not have health insurance. In terms of numbers, unemployed make up a plurality of the uninsured (42.5%), but over a third of the nonworking uninsured (34.4%) are individuals who have removed themselves from the workforce and who are no longer looking for employment.

Figure 4-14: Insurance Status of Non-Working Adult Louisiana Residents



	Employed Hourly		Employed Salary		Unemployed		Disabled		Not Looking	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Statewide	22.3	227,000	11.5	99,700	51.5	83,300	19.9	33,700	21.5	21,400
Region 1	25.1	56,500	10.1	22,100	52.6	20,500	16.1	5,000	20.6	4,500
Region 2	19.1	28,300	5.8	6,700	55.0	11,900	21.9	4,300	21.9	1,500
Region 3	22.5	18,400	13.6	9,500	41.3	4,900	16.3	2,500	23.2	2,200
Region 4	23.0	27,400	13.8	13,600	51.4	9,800	19.0	4,500	26.0	3,500
Region 5	21.3	14,100	9.5	4,500	49.6	4,100	20.4	2,400	15.8	700
Region 6	20.1	11,900	13.4	7,400	44.2	5,100	20.9	3,300	24.9	1,800
Region 7	20.9	21,900	14.0	15,400	53.5	12,400	16.2	1,900	24.2	3,700
Region 8	27.0	22,400	17.4	9,800	55.8	7,800	29.8	3,100	29.6	2,900
Region 9	20.7	20,000	11.3	9,800	59.4	6,400	12.8	2,400	12.7	1,200

Table 4-1: Percent of Adult Louisianans, 19-65, by Employment Status