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# *SOURCES OF* HEALTH INSURANCE COVERAGE IN GEORGIA 2009

Tabulations of the March 2010  
Annual Social and Economic Supplement to the  
Current Population Survey

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## Table of Contents

Health Insurance Coverage in Georgia and the United States	2
Sources of Coverage by State	4
Factors Affecting Sources of Health Insurance	6
Employment-Based Coverage: <i>Work Status of Family Head</i>	8
Employment-Based Coverage: <i>Firm Size of Family Head</i>	10
Age and Gender	12
Children in Georgia	13
Summary Findings	14



## Summary of Findings

Although the percent of uninsured Americans has increased each year, the absolute number of Americans with health insurance declined for the first time since the Census Bureau began collecting health insurance coverage information. Georgia and the nation as a whole saw a continued decrease in private coverage coupled with an increase in public coverage. Nationally, the number of uninsured Americans increased by more than four million, while in Georgia the number of uninsured increased by just fewer than 300,000 between 2008 and 2009. Compared to national estimates, a significantly larger proportion of Georgians lack any source of coverage. Twenty percent of all Georgians and over 22 percent of non-elderly Georgians lack coverage. Non-elderly Georgians are slightly less likely to have public coverage (20 versus 21 percent) than in the nation as a whole.

The recession significantly decreased employment and as a result hastened the decline of employment-based health insurance. Health care cost inflation has been eroding employer-sponsored coverage in Georgia throughout the decade. Since the year 2000, the likelihood of having employer-sponsored coverage in Georgia has fallen from more than 75 percent to less than 60 percent.

The fragility of the employer-sponsored health insurance market nationwide and in Georgia is leading to greater coverage through the public system for some populations, most notably for children. In addition, the share of the population lacking coverage is increasing for all groups, but some populations appear to be most at risk:

- Those in families with incomes between 100 and 200 percent of the federal poverty level,
- Those in families headed by workers at small firms, especially very small firms with fewer than 25 employees,
- Those in families headed by a part-time or part-year worker, and;
- Young adults ages 18 to 24.

These numbers reflect the effects of the recession, but they also continue a decade-long trend in coverage.

## Preface

The figures in this report are tabulations of the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey (CPS). In March of each year the Census Bureau surveys approximately 89,000 families across the nation, receiving information on almost 210,000 individuals. One section of the survey solicits information on the source of health insurance coverage for each individual in the household, and since 1995 we have reported the results of those questions for Georgia.

There are a variety of sources of information regarding insurance coverage and each uses a different methodology to count the number of uninsured. The CPS is perhaps the most widely quoted source of information about insurance coverage nationwide and permits comparisons of the sources of coverage between states. An additional advantage of reporting from the CPS is that the annual nature of the survey provides estimates of change in coverage over time. A change in survey methodology in 2000 has made direct comparisons with survey results from years prior to that time difficult. This report contains some analysis of the trends in coverage over the past nine years and some discussion of the implications of those trends. Where trends are presented, we use a two-year moving average. This is consistent with the methodology recommended by the Census Bureau to smooth some of the variation that arises from the size of the sample in each year's survey.

In order to properly interpret the information that follows, please note the following:

- Respondents are asked about their health insurance coverage for the preceding year. It is possible for individuals to correctly state that they had several sources of coverage, so the percentages reported by insured category here may not total to 100.
- Based on a comparison with administrative records, the CPS consistently underreports the number of individuals enrolled in Medicaid.
- Most of the tables in this report exclude individuals aged 65 and over. These individuals are almost universally covered by Medicare.

# Health Insurance Coverage in Georgia and the United States

Compared to the nation as a whole, a significantly larger proportion of Georgians lacks any source of coverage. Twenty-one percent of all Georgians and 22.5 percent of non-elderly Georgians lack coverage. Nationwide, 17 percent of Americans and 19 percent of non-elderly Americans lack coverage. Levels of public coverage for the non-elderly in Georgia are slightly lower (20 versus 21.1 percent) than in the nation as a whole.

**Table 1**

## Health Insurance Coverage in Georgia and the United States, 2009

### Georgia

	Total		Non-Elderly		Elderly	
	Individuals	Percent	Individuals	Percent	Individuals	Percent
<b>Total</b>	9,606,924	100%	8,738,136	100%	868,788	100%
<b>Total Private</b>	5,854,019	61%	5,455,358	62%	398,661	46%
Employer	5,228,624	54%	4,966,576	57%	262,048	30%
Direct	2,573,091	27%	2,375,571	27%	197,520	23%
Indirect	2,655,533	28%	2,591,005	30%	64,527	7%
Other Private	720,814	8%	584,201	7%	136,613	16%
<b>Total Public</b>	2,531,816	26%	1,739,695	20%	792,121	91%
Medicare	1,042,364	11%	251,708	3%	790,656	91%
Medicaid	1,347,119	14%	1,250,174	14%	96,945	11%
SCHIP	465,172	5%	465,172	5%	n/a	n/a
<b>Uninsured</b>	1,984,541	20.7%	1,967,520	22.5%	17,021	2%

### United States

	Total		Non-Elderly		Elderly	
	Individuals	Percent	Individuals	Percent	Individuals	Percent
<b>Total</b>	303,343,255	100%	264,729,934	100%	38,613,321	100%
<b>Total Private</b>	194,098,542	64.0%	171,684,709	65%	22,413,833	58%
Employer	169,258,073	55.8%	156,111,996	59%	13,146,077	34%
Direct	89,310,270	29%	79,105,127	30%	10,205,143	26%
Indirect	79,947,803	26%	77,006,869	29%	2,940,934	8%
Other Private	27,207,428	9%	17,939,672	7%	9,267,756	24%
<b>Total Public</b>	92,233,144	30.4%	55,978,561	21.1%	36,254,583	94%
Medicare	43,436,225	14%	7,334,713	3%	36,101,512	93%
Medicaid	47,732,716	16%	44,084,067	17%	3,648,650	9%
SCHIP	9,773,675	3%	9,773,675	4%	n/a	n/a
<b>Uninsured</b>	50,674,294	16.7%	49,997,907	18.9%	676,387	2%

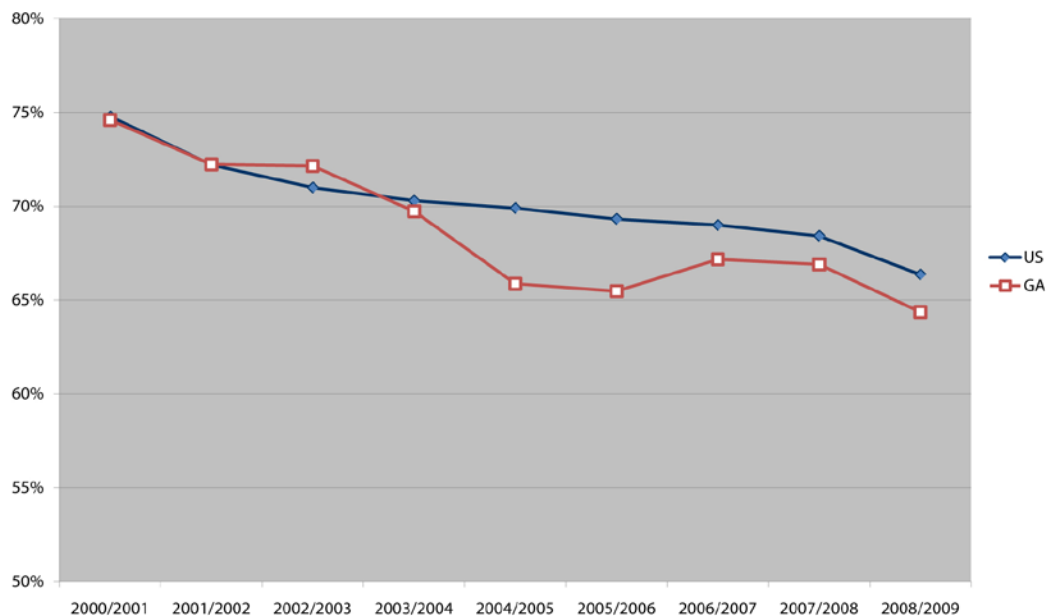
Source: Tabulations of the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey, 2010

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

Nationally, the number of uninsured Americans increased to 50 million, while in Georgia the number of uninsured increased to 1.96 million between 2008 and 2009.

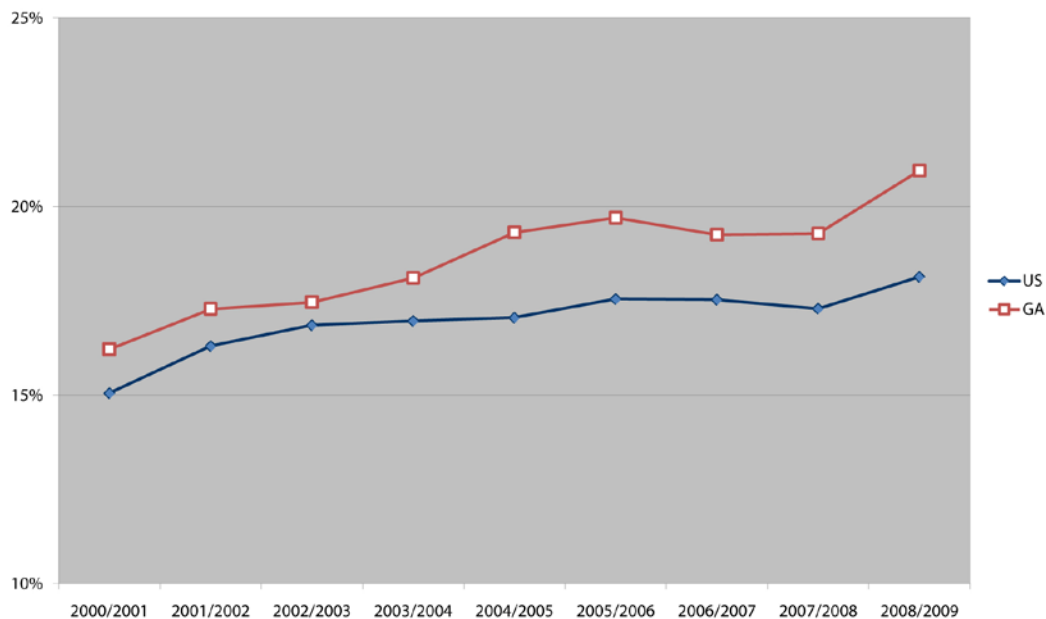
Georgia and the nation as a whole saw a continued decrease in private coverage coupled with an increase in public coverage. The charts below use the two-year moving average to depict the change in private health insurance and in the uninsured since calendar year 2000 as measured by the CPS.

### Share of Population with Private Coverage: Georgia and the United States



The decline in private health insurance in Georgia of about 11 percentage points between 2000 and 2009 is mirrored by an increase in the percentage of Georgians without health insurance of more than six percentage points.

### Share of Population Uninsured: Georgia and the United States





## Sources of Coverage by State

Georgia ranks 5<sup>th</sup> in the share of its population lacking coverage and 5<sup>th</sup> in the number of individuals who are uninsured. There is a wide variation in the likelihood of being uninsured across states. Texas has the highest share of uninsured at 29 percent, while Massachusetts has the lowest share of uninsured at five percent.

**Table 2**

### Health Insurance Coverage for the Non-Elderly, by State, 2009

(numbers in millions)

	Total		Employer		Other		Public		
	Total	Private	Total	Direct	Indirect	Private	Total	Medicare	Uninsured
<b>United States</b>	264.73	171.68	156.11	79.11	77.01	17.94	55.98	44.08	50.00
Alabama	3.99	2.47	2.35	1.18	1.17	0.17	0.96	0.74	0.79
Alaska	0.62	0.38	0.36	0.19	0.17	0.03	0.16	0.08	0.12
Arizona	5.72	3.28	2.89	1.52	1.37	0.43	1.50	1.27	1.24
Arkansas	2.43	1.39	1.27	0.69	0.58	0.13	0.62	0.44	0.54
California	32.55	19.29	17.02	8.77	8.25	2.51	7.26	6.31	7.21
Colorado	4.41	3.07	2.73	1.37	1.36	0.38	0.77	0.55	0.76
Connecticut	3.01	2.30	2.14	1.01	1.13	0.17	0.41	0.32	0.41
Delaware	0.75	0.51	0.48	0.23	0.25	0.04	0.15	0.12	0.12
D.C.	0.53	0.34	0.30	0.22	0.09	0.04	0.14	0.13	0.07
Florida	15.17	8.90	7.91	4.25	3.66	1.10	2.95	1.95	4.06
<b>Georgia</b>	<b>8.74</b>	<b>5.46</b>	<b>4.97</b>	<b>2.38</b>	<b>2.59</b>	<b>0.58</b>	<b>1.74</b>	<b>1.25</b>	<b>1.97</b>
Hawaii	1.03	0.76	0.71	0.39	0.31	0.06	0.26	0.17	0.09
Idaho	1.34	0.94	0.81	0.38	0.43	0.14	0.23	0.19	0.23
Illinois	11.25	7.51	6.87	3.47	3.40	0.73	2.31	1.94	1.87
Indiana	5.51	3.61	3.41	1.69	1.71	0.24	1.21	1.00	0.90
Iowa	2.63	1.98	1.76	0.88	0.88	0.26	0.47	0.40	0.34
Kansas	2.38	1.68	1.50	0.74	0.77	0.21	0.47	0.30	0.36
Kentucky	3.73	2.35	2.18	1.17	1.00	0.21	0.88	0.69	0.69
Louisiana	3.90	2.49	2.27	1.09	1.18	0.26	0.87	0.68	0.71
Maine	1.09	0.72	0.66	0.34	0.32	0.07	0.32	0.26	0.13
Maryland	4.99	3.71	3.46	1.74	1.72	0.31	0.73	0.51	0.78
Massachusetts	5.61	4.28	3.98	1.95	2.03	0.35	1.38	1.26	0.29
Michigan	8.57	6.00	5.58	2.58	3.00	0.56	1.65	1.39	1.33
Minnesota	4.50	3.41	3.06	1.50	1.55	0.44	0.85	0.71	0.45
Mississippi	2.45	1.33	1.18	0.64	0.55	0.17	0.77	0.61	0.50
Missouri	5.19	3.53	3.19	1.67	1.53	0.40	1.03	0.81	0.91
Montana	0.82	0.55	0.45	0.24	0.21	0.12	0.17	0.11	0.15
Nebraska	1.54	1.16	1.02	0.50	0.52	0.16	0.29	0.19	0.20
Nevada	2.31	1.52	1.41	0.72	0.69	0.14	0.36	0.24	0.54
New Hampshire	1.14	0.90	0.83	0.39	0.44	0.08	0.15	0.10	0.14
New Jersey	7.61	5.50	5.21	2.40	2.81	0.34	1.03	0.89	1.34
New Mexico	1.70	0.88	0.81	0.42	0.39	0.08	0.47	0.39	0.42
New York	16.62	10.38	9.42	4.96	4.47	1.07	4.32	3.90	2.78
North Carolina	8.09	5.09	4.64	2.57	2.07	0.51	1.82	1.23	1.66
North Dakota	0.55	0.43	0.36	0.19	0.17	0.07	0.09	0.05	0.07
Ohio	9.95	6.85	6.26	3.08	3.18	0.70	1.90	1.52	1.64
Oklahoma	3.12	1.92	1.78	0.92	0.85	0.17	0.74	0.51	0.66
Oregon	3.28	2.21	1.94	1.07	0.87	0.29	0.60	0.46	0.67
Pennsylvania	10.51	7.56	6.98	3.51	3.48	0.66	2.06	1.77	1.39
Rhode Island	0.89	0.61	0.57	0.29	0.28	0.06	0.21	0.18	0.12
South Carolina	3.86	2.47	2.26	1.14	1.11	0.25	0.83	0.55	0.76
South Dakota	0.69	0.49	0.42	0.20	0.22	0.07	0.15	0.10	0.11
Tennessee	5.33	3.29	2.97	1.53	1.45	0.35	1.35	0.94	0.96
Texas	22.17	12.08	11.07	5.72	5.38	1.17	4.64	3.64	6.32
Utah	2.54	1.90	1.74	0.70	1.04	0.18	0.33	0.24	0.41
Vermont	0.54	0.37	0.34	0.18	0.16	0.03	0.16	0.13	0.06
Virginia	6.78	4.86	4.47	2.17	2.31	0.48	1.39	0.75	1.01
Washington	5.90	4.13	3.67	2.05	1.62	0.52	1.38	0.98	0.86
West Virginia	1.50	0.95	0.90	0.45	0.45	0.06	0.43	0.29	0.25
Wisconsin	4.75	3.56	3.27	1.55	1.72	0.35	0.94	0.80	0.52
Wyoming	0.47	0.33	0.29	0.14	0.14	0.05	0.08	0.06	0.09

## Health Insurance Coverage for the Non-Elderly, by State, 2009

(percentage within state)

	Total		Employer		Other		Public		
	Total	Private	Total	Direct	Indirect	Private	Total	Medicare	Uninsured
<b>United States</b>	<b>100%</b>	<b>65%</b>	<b>59%</b>	<b>30%</b>	<b>29%</b>	<b>7%</b>	<b>21%</b>	<b>17%</b>	<b>19%</b>
Alabama	100%	62%	59%	30%	29%	4%	24%	19%	20%
Alaska	100%	61%	58%	31%	27%	5%	26%	13%	19%
Arizona	100%	57%	51%	27%	24%	8%	26%	22%	22%
Arkansas	100%	57%	52%	28%	24%	5%	26%	18%	22%
California	100%	59%	52%	27%	25%	8%	22%	19%	22%
Colorado	100%	70%	62%	31%	31%	9%	17%	12%	17%
Connecticut	100%	76%	71%	34%	38%	6%	14%	11%	14%
Delaware	100%	68%	64%	31%	33%	6%	20%	16%	16%
District of Columbia	100%	65%	57%	43%	17%	8%	27%	25%	13%
Florida	100%	59%	52%	28%	24%	7%	19%	13%	27%
<b>Georgia</b>	<b>100%</b>	<b>62%</b>	<b>57%</b>	<b>27%</b>	<b>30%</b>	<b>7%</b>	<b>20%</b>	<b>14%</b>	<b>23%</b>
Hawaii	100%	74%	69%	38%	30%	6%	25%	17%	9%
Idaho	100%	70%	60%	28%	32%	10%	17%	14%	17%
Illinois	100%	67%	61%	31%	30%	6%	21%	17%	17%
Indiana	100%	66%	62%	31%	31%	4%	22%	18%	16%
Iowa	100%	75%	67%	33%	33%	10%	18%	15%	13%
Kansas	100%	71%	63%	31%	32%	9%	20%	13%	15%
Kentucky	100%	63%	58%	31%	27%	6%	24%	18%	18%
Louisiana	100%	64%	58%	28%	30%	7%	22%	17%	18%
Maine	100%	66%	61%	31%	29%	6%	29%	24%	12%
Maryland	100%	74%	69%	35%	34%	6%	15%	10%	16%
Massachusetts	100%	76%	71%	35%	36%	6%	25%	22%	5%
Michigan	100%	70%	65%	30%	35%	7%	19%	16%	16%
Minnesota	100%	76%	68%	33%	34%	10%	19%	16%	10%
Mississippi	100%	54%	48%	26%	22%	7%	31%	25%	20%
Missouri	100%	68%	61%	32%	29%	8%	20%	16%	18%
Montana	100%	67%	55%	29%	26%	15%	21%	13%	18%
Nebraska	100%	75%	66%	32%	34%	10%	19%	12%	13%
Nevada	100%	66%	61%	31%	30%	6%	16%	10%	23%
New Hampshire	100%	79%	73%	34%	39%	7%	13%	9%	12%
New Jersey	100%	72%	68%	32%	37%	4%	14%	12%	18%
New Mexico	100%	52%	48%	25%	23%	5%	28%	23%	25%
New York	100%	62%	57%	30%	27%	6%	26%	23%	17%
North Carolina	100%	63%	57%	32%	26%	6%	22%	15%	21%
North Dakota	100%	78%	66%	34%	31%	13%	16%	9%	13%
Ohio	100%	69%	63%	31%	32%	7%	19%	15%	16%
Oklahoma	100%	62%	57%	29%	27%	5%	24%	16%	21%
Oregon	100%	67%	59%	33%	27%	9%	18%	14%	20%
Pennsylvania	100%	72%	66%	33%	33%	6%	20%	17%	13%
Rhode Island	100%	69%	64%	33%	31%	7%	24%	20%	14%
South Carolina	100%	64%	59%	30%	29%	6%	22%	14%	20%
South Dakota	100%	71%	61%	29%	32%	10%	22%	14%	16%
Tennessee	100%	62%	56%	29%	27%	7%	25%	18%	18%
Texas	100%	54%	50%	26%	24%	5%	21%	16%	29%
Utah	100%	75%	69%	28%	41%	7%	13%	9%	16%
Vermont	100%	69%	63%	34%	30%	6%	30%	24%	10%
Virginia	100%	72%	66%	32%	34%	7%	21%	11%	15%
Washington	100%	70%	62%	35%	27%	9%	23%	17%	15%
West Virginia	100%	63%	60%	30%	30%	4%	29%	19%	17%
Wisconsin	100%	75%	69%	33%	36%	7%	20%	17%	11%
Wyoming	100%	70%	62%	30%	30%	11%	17%	13%	19%

Source: Tabulations of the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey, 2010  
 Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

## Factors Affecting Sources of Health Insurance

One of the most important determinants of health insurance coverage is family income. Family income is expressed as a ratio of the federal government's poverty level in table 3. The poverty level is determined in part by the size of the family, so examining the sources of health insurance coverage by this ratio presents a clear picture of the relationship between a family's disposable income and health insurance coverage. It is important to note, however, that this does not adjust for local differences in the cost of living.

There is a clear, positive relationship between family income, as expressed as a percentage of the poverty level, and employment-based health insurance. Only one in six individuals living below poverty has employer-sponsored coverage, while 90 percent of those in families earning four times poverty or more have such insurance. Those individuals whose families have incomes just above or below the federal poverty level (FPL) are more likely to be uninsured than those with higher incomes. Forty-four percent of Georgians living in families with incomes below the poverty level receive public coverage while 41 percent of them are uninsured.

**Table 3**

### Insurance Coverage by Family Income as Percentage of the Federal Poverty Level, Non-Elderly Georgians, 2009

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
<b>Total</b>	8,738,136	1,658,876	1,618,725	1,291,366	1,112,601	3,056,568
<b>Total Private</b>	5,455,358	321,057	661,938	843,437	861,184	2,767,741
Employer	4,966,576	204,356	578,114	774,868	797,270	2,611,969
Direct	2,375,571	70,265	242,809	380,966	378,931	1,302,600
Indirect	2,591,005	134,091	335,305	393,901	418,339	1,309,369
Other Private	584,201	142,013	110,240	87,359	72,207	172,382
<b>Total Public</b>	1,739,695	728,441	461,106	225,035	136,754	188,359
Medicaid	1,250,174	637,397	332,746	134,267	68,676	77,087
<b>Uninsured</b>	1,967,520	686,005	585,000	290,793	194,138	211,584

### Percentage within Family Income Categories

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
<b>Total</b>	100%	100%	100%	100%	100%	100%
<b>Total Private</b>	62%	19%	41%	65%	77%	91%
Employer	57%	12%	36%	60%	72%	85%
Direct	27%	4%	15%	30%	34%	43%
Indirect	30%	8%	21%	31%	38%	43%
Other Private	7%	9%	7%	7%	6%	6%
<b>Total Public</b>	20%	44%	28%	17%	12%	6%
Medicaid	14%	38%	21%	10%	6%	3%
<b>Uninsured</b>	23%	41%	36%	23%	17%	7%

## Insurance Coverage by Family Income as Percentage of the Federal Poverty Level, Non-Elderly Georgians, 2009

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
<b>Total</b>	100%	19%	19%	15%	13%	35%
<b>Total Private</b>	100%	6%	12%	15%	16%	51%
Employer	100%	4%	12%	16%	16%	53%
Direct	100%	3%	10%	16%	16%	55%
Indirect	100%	5%	13%	15%	16%	51%
Other Private	100%	24%	19%	15%	12%	30%
<b>Total Public</b>	100%	42%	27%	13%	8%	11%
Medicaid	100%	51%	27%	11%	5%	6%
<b>Uninsured</b>	100%	35%	30%	15%	10%	11%

Source: Tabulations of the March 2010 supplement to the Census Bureau's Current Population Survey

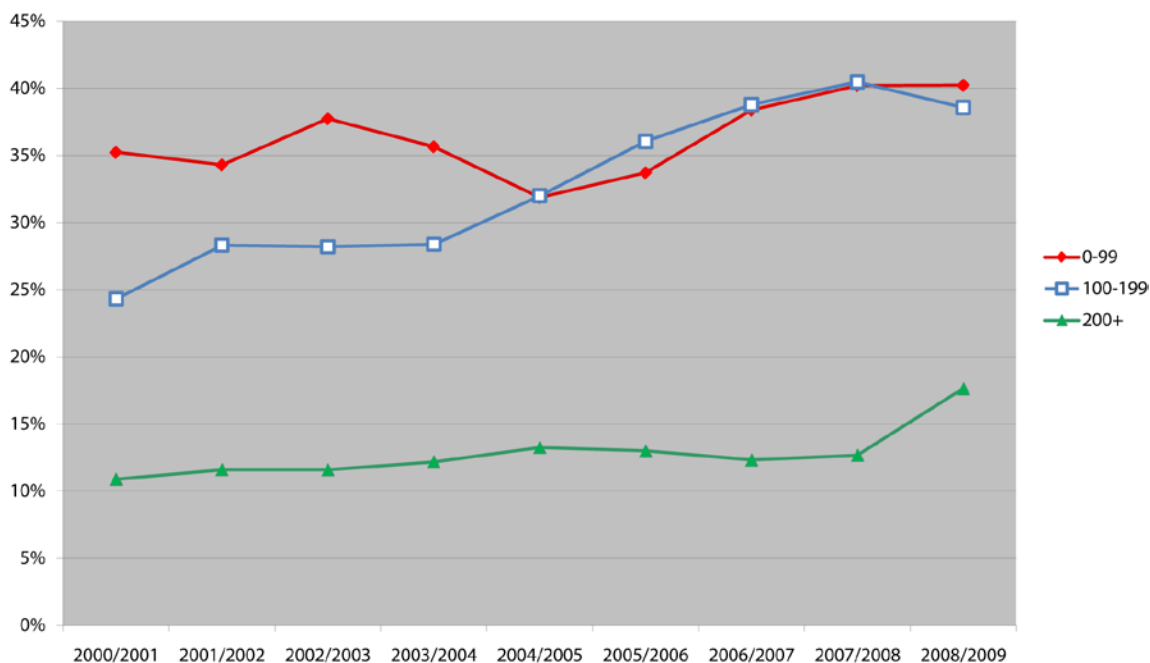
Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

Over the last decade, Georgians with incomes below or near poverty were increasingly likely to be uninsured. The two-year moving average shows an increase of more than 15 percentage points in the share of individuals lacking coverage among near poor Georgians since 2000.

Of particular interest is the effect of the economy and unemployment on family income in Georgia. We note a significant decline in the share of families earning more than 300 percent of the federal poverty level. While only 48 percent of non-elderly Georgians earned at least this much in 2009, over two-thirds of Georgians had incomes above this level in 2008 (data not shown). This means that 1.6 million more Georgians fell into the lowest three income categories in 2009.

## Share of Georgia's Population Lacking Coverage by Family Income

(percentage of federal poverty level)



## Employment-Based Coverage: Work Status of Family Head<sup>1</sup>

The primary source of health insurance for Georgians remains employment-based plans. More than 91 percent of Georgians with private coverage obtain that insurance through an employment-based plan. However, the effects of the recession have significantly reduced employment-based coverage. Table 4 indicates that of those non-elderly Georgians who live in a family headed by a full-time, full-year worker, 69 percent have employment-based health insurance. That is down from 74 percent in 2008. That percentage falls to about 31 percent for those whose family heads experienced some unemployment during the year, and to just 17 percent for those families headed by a non-worker.

The number of Georgians in a family with a head of household reporting a spell of unemployment increased by more than 140,000 or 25% compared to last year (data not shown). This is more than the total growth in the non-elderly population in Georgia over the course of the year. The high likelihood that these individuals will be uninsured (almost 45%) is one of the drivers of the growth in the number of uninsured Georgians this year.

Families headed by non-workers are much more likely to have public health insurance coverage than other families in Georgia, accounting for 29 percent of all Georgians receiving public coverage, although they account for only 11 percent of non-elderly Georgians. The availability of public coverage for families headed by non-workers partially explains why they are slightly less likely to be uninsured than individuals in families headed by part-time workers or those experiencing some unemployment. While employment-based health plans are the source of most of the private health insurance coverage purchased in Georgia, 56 percent of the individuals without health insurance live in families headed by a full-time, full-year worker, and 84 percent of all uninsured individuals live in a family headed by someone with at least some attachment to the workforce.

<sup>1</sup> The family head is the individual in the family with the greatest earnings.

**Table 4**

### Insurance Coverage by Work Status of Family Head, Non-Elderly Georgians, 2009

	<i>Total</i>	<i>Full-Time/ Full-Year Worker</i>	<i>Part-Time/ Full-Year Worker</i>	<i>Full-Year Some Unemployment</i>	<i>Part-Year Worker</i>	<i>Non- worker</i>
<b>Total</b>	8,738,136	6,343,632	414,789	770,551	205,875	1,003,289
<b>Total Private</b>	5,455,358	4,669,776	152,623	275,428	84,195	273,336
Employer	4,966,576	4,379,377	128,282	236,195	47,735	174,987
Direct	2,375,571	2,073,326	56,357	134,999	32,920	77,968
Indirect	2,591,005	2,306,051	71,925	101,196	14,815	97,018
Other Private	584,201	350,512	29,883	44,715	36,460	122,632
<b>Total Public</b>	1,739,695	863,308	111,262	179,114	89,588	496,424
Medicaid	1,250,174	589,631	93,714	159,368	67,585	339,876
<b>Uninsured</b>	1,967,520	1,095,530	170,643	346,258	44,125	310,963

## Percentage within Work Status Categories

	<i>Total</i>	<i>Full-Time/ Full-Year Worker</i>	<i>Part-Time/ Full-Year Worker</i>	<i>Full-Year Some Unemployment</i>	<i>Part-Year Worker</i>	<i>Non- worker</i>
<b>Total</b>	100%	100%	100%	100%	100%	100%
<b>Total Private</b>	62%	74%	37%	36%	41%	27%
Employer	57%	69%	31%	31%	23%	17%
Direct	27%	33%	14%	18%	16%	8%
Indirect	30%	36%	17%	13%	7%	10%
Other Private	7%	6%	7%	6%	18%	12%
<b>Total Public</b>	20%	14%	27%	23%	44%	49%
Medicaid	14%	9%	23%	21%	33%	34%
<b>Uninsured</b>	23%	17%	41%	44.9%	21%	31%

## Percentage within Health Insurance Categories

	<i>Total</i>	<i>Full-Time/ Full-Year Worker</i>	<i>Part-Time/ Full-Year Worker</i>	<i>Full-Year Some Unemployment</i>	<i>Part-Year Worker</i>	<i>Non- worker</i>
<b>Total</b>	100%	73%	5%	9%	2%	11%
<b>Total Private</b>	100%	86%	3%	5%	2%	5%
Employer	100%	88%	3%	5%	1%	4%
Direct	100%	87%	2%	6%	1%	3%
Indirect	100%	89%	3%	4%	1%	4%
Other Private	100%	60%	5%	8%	6%	21%
<b>Total Public</b>	100%	50%	6%	10%	5%	29%
Medicaid	100%	47%	7%	13%	5%	27%
<b>Uninsured</b>	100%	56%	9%	18%	2%	16%

Source: Tabulations of the March 2010 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

## Employment-Based Coverage: Firm Size of Family Head

One of the factors affecting the costs of health insurance is firm size. Smaller employers may face higher costs for providing health benefits than larger firms for three reasons. First, their small size means that they are less able to spread risks, resulting in premiums that are unpredictable. Second, their small size makes it harder for them to self-insure and avoid costly state mandates and taxes. Finally, they face higher administrative costs since they are less likely to have staff devoted to health benefits. Table 5 describes the differences in the sources of health insurance for individuals depending on the size of the family head's employer.

Less than half of non-elderly Georgians whose family head is employed by a firm with fewer than 25 employees has employment-based health benefits, while 72 percent of the individuals whose family's highest earner are employed by firms with more than 100 employees have employment-based coverage. While Georgians whose family head is working at firms with less than 25 employees make up 24 percent of the population, they comprise over 38 percent of those without coverage. Families whose head works for the smallest firms are more likely to be uninsured (38%) than Georgians in families whose head is a non-worker (31%). About half of Georgia's uninsured population lives in a family headed by a worker at a firm with fewer than 100 employees.

**Table 5**

### Insurance Coverage by Size of Employer of Family Head, Non-Elderly Georgians, 2009

#### Number of Employees

	Total	Less than 10	10 to 24	25 to 99	100 to 999	1000 or more	Non-worker
<b>Total</b>	8,738,136	1,458,216	724,883	866,413	809,846	3,875,490	1,003,289
<b>Total Private</b>	5,455,358	664,039	441,338	565,614	480,811	3,030,219	273,336
Employer	4,966,576	515,661	387,193	511,776	453,997	2,922,964	174,987
Direct	2,375,571	222,604	167,677	244,804	228,137	1,434,380	77,968
Indirect	2,591,005	293,056	219,516	266,972	225,860	1,488,583	97,018
Other Private	584,201	160,209	66,108	64,191	43,146	127,916	122,632
<b>Total Public</b>	1,739,695	296,440	117,006	147,212	114,447	568,166	496,424
Medicaid	1,250,174	262,098	84,692	122,836	82,201	358,471	339,876
<b>Uninsured</b>	1,967,520	548,879	188,310	204,507	229,694	485,167	310,963

#### Percentage within Firm Size Categories

	Total	Less than 10	10 to 24	25 to 99	100 to 499	1000 or more	Non-worker
<b>Total</b>	100%	100%	100%	100%	100%	100%	100%
<b>Total Private</b>	62%	46%	61%	65%	59%	78%	27%
Employer	57%	35%	53%	59%	56%	75%	17%
Direct	27%	15%	23%	28%	28%	37%	8%
Indirect	30%	20%	30%	31%	28%	38%	10%
Other Private	7%	11%	9%	7%	5%	3%	12%
<b>Total Public</b>	20%	20%	16%	17%	14%	15%	49%
Medicaid	14%	18%	12%	14%	10%	9%	34%
<b>Uninsured</b>	23%	38%	26%	24%	28%	13%	31%

## Percentage within Health Insurance Categories

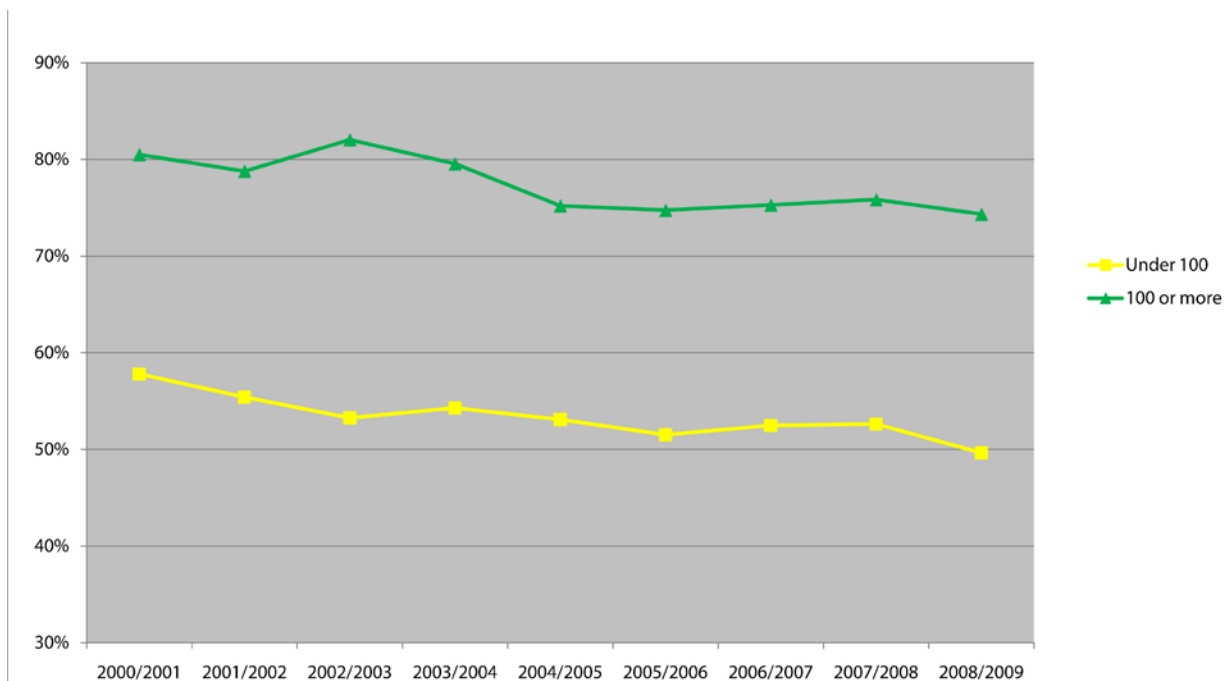
	Total	Less than 10	10 to 24	25 to 99	100 to 999	1000 or more	Non-worker
<b>Total</b>	100%	17%	8%	10%	9%	44%	11%
<b>Total Private</b>	100%	12%	8%	10%	9%	56%	5%
Employer	100%	10%	8%	10%	9%	59%	4%
Direct	100%	9%	7%	10%	10%	60%	3%
Indirect	100%	11%	8%	10%	9%	57%	4%
Other Private	100%	27%	11%	11%	7%	22%	21%
<b>Total Public</b>	100%	17%	7%	8%	7%	33%	29%
Medicaid	100%	21%	7%	10%	7%	29%	27%
<b>Uninsured</b>	100%	28%	10%	10%	12%	25%	16%

Source: Tabulations of the March 2009 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

The next chart shows the change in coverage by firm size of family head over the past nine years.

## Share of Georgians with Employer-Sponsored Insurance within Firm Size of Family Head



The likelihood of having employer-sponsored coverage fell for workers at large firms during the beginning of the decade but has been somewhat stable over the past five years. In contrast, the decline in the likelihood of having employer coverage for workers at small firms continues to decline and is now almost nine percentage points lower than at the start of the decade.



## Age and Gender

Other characteristics also play a role in an individual's demand for health insurance coverage. An individual's age and gender can also affect his or her source of health insurance coverage. Younger adults are likely to be healthier, less likely to perceive a need for health insurance, and less likely to be eligible for coverage as a dependent of a worker in their family. Women of childbearing years are more likely to use health care services than men of the same age. Women and children are more likely to be eligible for public coverage through Medicaid and the PeachCare program for children. These programs have been successful in providing increased coverage to Georgians. Table 6 examines the source of Georgian's health insurance by age and gender.

**Table 6**

### Insurance Coverage by Age and Gender, Non-Elderly Georgians, 2009

	Total	Under 18		18-24		25-44		45-64	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Total</b>	8,738,136	1,416,499	1,313,816	366,431	416,760	1,252,598	1,386,756	1,253,188	1,332,087
<b>Total Private</b>	5,455,358	846,083	786,986	169,714	196,831	746,594	926,264	840,813	942,073
Employer	4,966,576	773,601	751,314	129,776	147,644	696,825	841,129	771,330	854,956
Direct	2,375,571	1793	1,682	57,352	19,272	569,749	536,080	630,310	559,334
Indirect	2,591,005	771,808	749,633	72,424	128,373	127,076	305,049	141,020	295,622
Other Private	584,201	117,823	85,749	39,938	49,187	49,769	85,136	69,483	87,117
<b>Total Public</b>	1,739,695	477,196	490,650	42,568	64,371	85,713	161,833	198,178	219,187
Medicaid	1,250,174	419,862	424,351	32,011	41,471	66,677	102,322	63,117	100,362
<b>Uninsured</b>	1,967,520	185,348	143,357	172,808	173,121	438,676	335,297	270,144	248,768

### Percentage within Age and Gender Categories

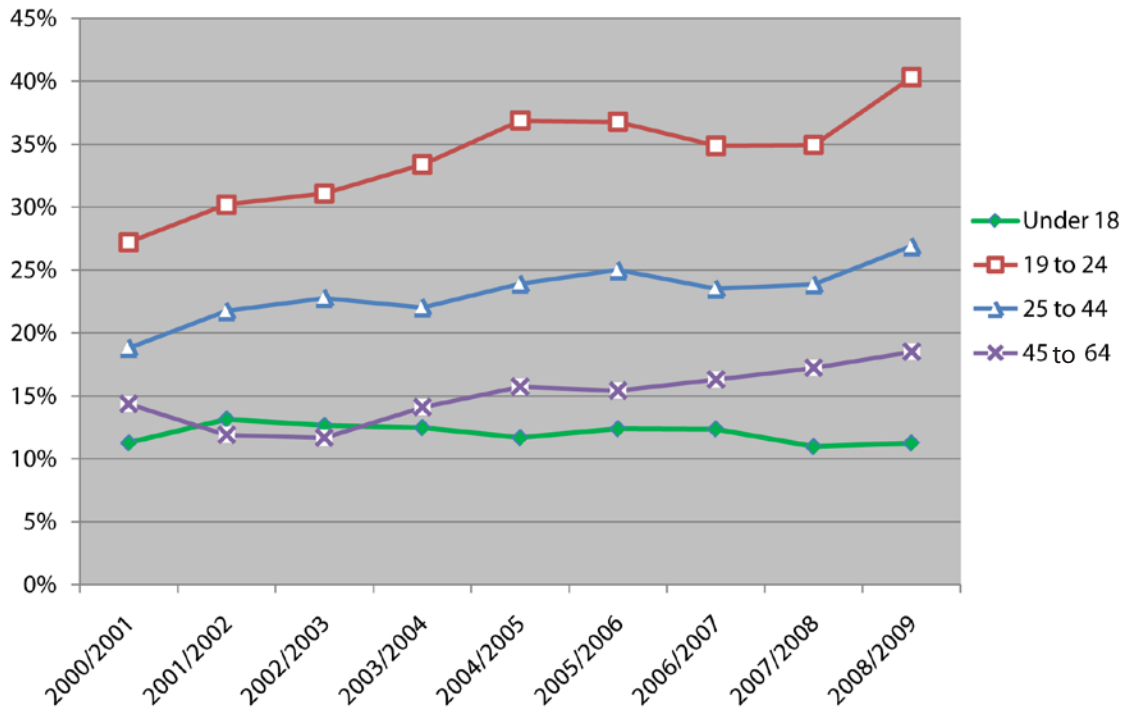
	Total	Under 18		18-24		25-44		45-64	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Total</b>	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Total Private</b>	62%	60%	60%	46%	47%	60%	67%	67%	71%
Employer	57%	55%	57%	35%	35%	56%	61%	62%	64%
Direct	27%	0%	0%	16%	5%	45%	39%	50%	42%
Indirect	30%	54%	57%	20%	31%	10%	22%	11%	22%
Other Private	7%	8%	7%	11%	12%	4%	6%	6%	7%
<b>Total Public</b>	20%	34%	37%	12%	15%	7%	12%	16%	16%
Medicaid	14%	30%	32%	9%	10%	5%	7%	5%	8%
<b>Uninsured</b>	23%	13%	11%	47%	42%	35%	24%	22%	19%

Source: Tabulations of the March 2009 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

Children ages 18 and under are the most likely among all Georgians to have public coverage and the least likely among all Georgians to be uninsured. There is little difference by gender among children. Among adults, men are more likely than women to lack coverage, while women are more likely than men to have public coverage. The chart below shows the trends in the probability of being uninsured within age groups.

## Share of Georgians Lacking Coverage within Age Groups



Among young adults, the decline in private coverage since 2000 is significant, and the sharp increase in the most recent year is startling, resulting in an increase in the uninsured rate of more than 13 percentage points. The increasing likelihood that adults are uninsured cuts across all age groups and is particularly troubling among those ages 45 to 64, the group most likely to require care among the non-elderly.

## Children in Georgia

While private coverage among children has declined in recent years, expansions of public coverage have prevented a comparable increase in the number of uninsured children in Georgia. The type of coverage Georgia's children have is highly related to their family's income. Children living in poverty or in families with incomes just above poverty have high rates of public coverage and limited private coverage.

About two-thirds of Georgia's uninsured children live in families with incomes at or below 200 percent of FPL. These children are generally eligible for either Medicaid or PeachCare.

**Table 7**

### Insurance Coverage by Family Income as Percentage of the Federal Poverty Level, Children Less Than 19 Years Old, Georgia, 2009

	Total	0-99%	100%-199%	200% or more
<b>Total</b>	2,730,316	817,023	414,508	1,498,784
<b>Total Private</b>	1,633,069	167,753	206,440	1,258,876
Employer	1,524,915	142,200	193,908	1,188,807
Other Private	203,572	59,503	30,309	113,760
<b>Total Public</b>	967,846	550,937	190,213	226,696
Medicaid	844,213	528,843	148,707	166,663
<b>Uninsured</b>	328,705	149,820	67,152	111,734

## Percentage within Income Categories

	<b>Total</b>	<b>0-99%</b>	<b>100%-199%</b>	<b>200% or more</b>
<b>Total</b>	100%	100%	100%	100%
<b>Total Private</b>	60%	21%	50%	84%
Employer	56%	17%	47%	79%
Other Private	7%	7%	7%	8%
<b>Total Public</b>	35%	67%	46%	15%
Medicaid	31%	65%	36%	11%
<b>Uninsured</b>	12%	18%	16%	7%

## Percentage within Health Insurance Categories

	<b>Total</b>	<b>0-99%</b>	<b>100%-199%</b>	<b>200% or more</b>
<b>Total</b>	100%	30%	15%	55%
<b>Total Private</b>	100%	10%	13%	77%
Employer	100%	9%	13%	78%
Other Private	100%	29%	15%	56%
<b>Total Public</b>	100%	57%	20%	23%
Medicaid	100%	63%	18%	20%
<b>Uninsured</b>	100%	46%	20%	34%

Source: Tabulations of the March 2009 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

## Summary Findings

The fragility of the employer-sponsored health insurance market nationwide and in Georgia was compounded during 2009 by rising unemployment and a sharp increase in the share of individuals living in families with incomes below 300 percent of poverty. These trends resulted in a sharp increase in the rate at which Georgians lack all sources of coverage. This is counteracted slightly by a continued trend to greater coverage through the public system for some populations, most notably for children. In addition, the share of the population lacking coverage is generally increasing, but some populations appear to be most at risk:

- Those in families with incomes between 100 and 200 percent of the federal poverty level,
- Those in families headed by workers at small firms, especially very small firms with fewer than 25 employees,
- Those in families headed by a non-worker, part-time worker, or part-year worker, and;
- Young adults ages 18 to 24.





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