

CALIFORNIA HEALTH CARE ALMANAC



California's Uninsured

DECEMBER 2010

Introduction

Over the course of two decades, California has seen an increase in the percentage of people who are uninsured, as the proportion with employer-sponsored coverage has contracted. Between 1987 and 2009, the segment of the non-elderly population covered by insurance provided through an employer continued its decline from 65 to 52 percent. Although increases in Medicaid coverage partially offset the decline, more than 20 percent of Californians remain uninsured. California has both a lower percentage of individuals with employer-sponsored coverage and a higher proportion of uninsured than the rest of the nation. California also has the largest total number of people without insurance — 6.8 million — of any U.S. state.

This annual publication provides a snapshot view of California’s uninsured and illustrates how the picture is changing. This year’s findings include:

- Employees in businesses of all sizes, including the self-employed and those working in the public sector, are more likely to be uninsured in California than the nation.
- One third of the uninsured have family incomes of more than \$50,000 per year.
- More than half of uninsured children are in families where the head of household has a year-round, full-time job.
- As many as 60 percent of uninsured children are eligible for the state’s two largest public insurance programs, Medi-Cal and Healthy Families.
- About 60 percent of the uninsured population are Latino.

Given the current economic conditions in California and the rising unemployment rate, the ranks of the uninsured likely will continue to grow as more individuals lose their employer-based coverage.

California’s Uninsured

Overview

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State Comparison of the Uninsured, 3-Year Average, 2007 to 2009*

	TOTAL POPULATION	UNINSURED RESIDENTS	
	IN MILLIONS	IN MILLIONS	SHARE OF TOTAL
United States	263.0	46.9	17.8%
HIGHEST PROPORTION STATES			
Texas	21.7	6.1	28.0%
New Mexico	1.7	0.4	25.6%
Florida	15.1	3.7	24.8%
Arizona	5.7	1.2	21.2%
Nevada	2.3	0.5	21.2%
California	32.5	6.8	21.0%

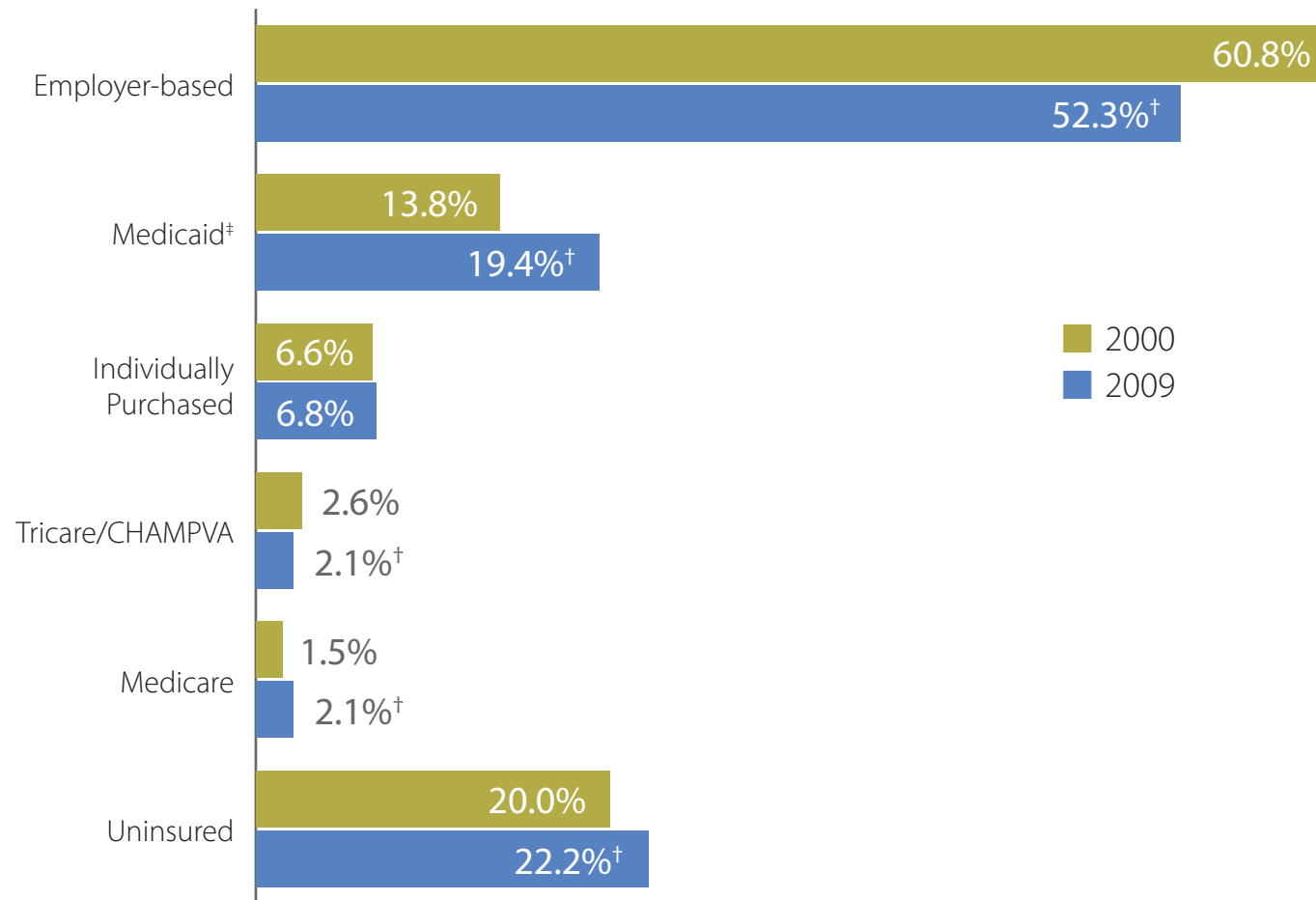
California's Uninsured Compared to Other States

California has the sixth largest proportion of uninsured in the nation and the largest total number of uninsured.

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

Source: Employee Benefit Research Institute estimates of the 2008–2010 Current Population Survey, March Supplement.

Health Insurance Sources, California Residents, 2000 and 2009*



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

[†]Estimate for 2009 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

[‡]Medi-Cal and Healthy Families.

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

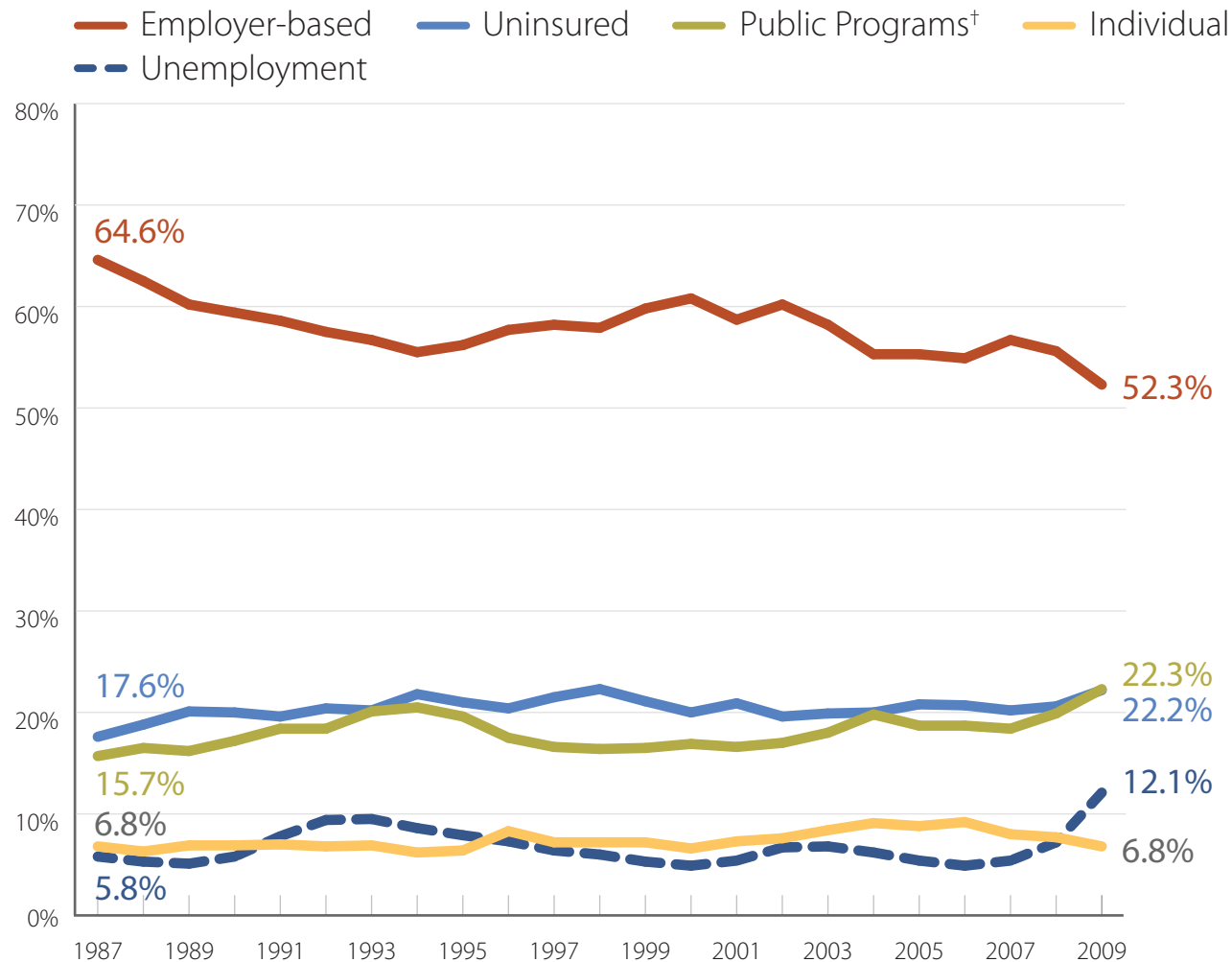
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2010 Supplements.

California's Uninsured

Sources and Trends

Over the past nine years, Medicaid coverage has partially offset declining employer-sponsored insurance, but not enough to prevent continued growth in California's uninsured population.

Insurance Coverage Source Trends and Unemployment, California Residents, 1987 to 2009*



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

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

Notes: Details may not add to totals because individuals may receive coverage from more than one source. Unemployment rates are annual averages without seasonal adjustment.

Sources: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2010 Supplements. Labor Force & Unemployment Data. State of California. 2010.

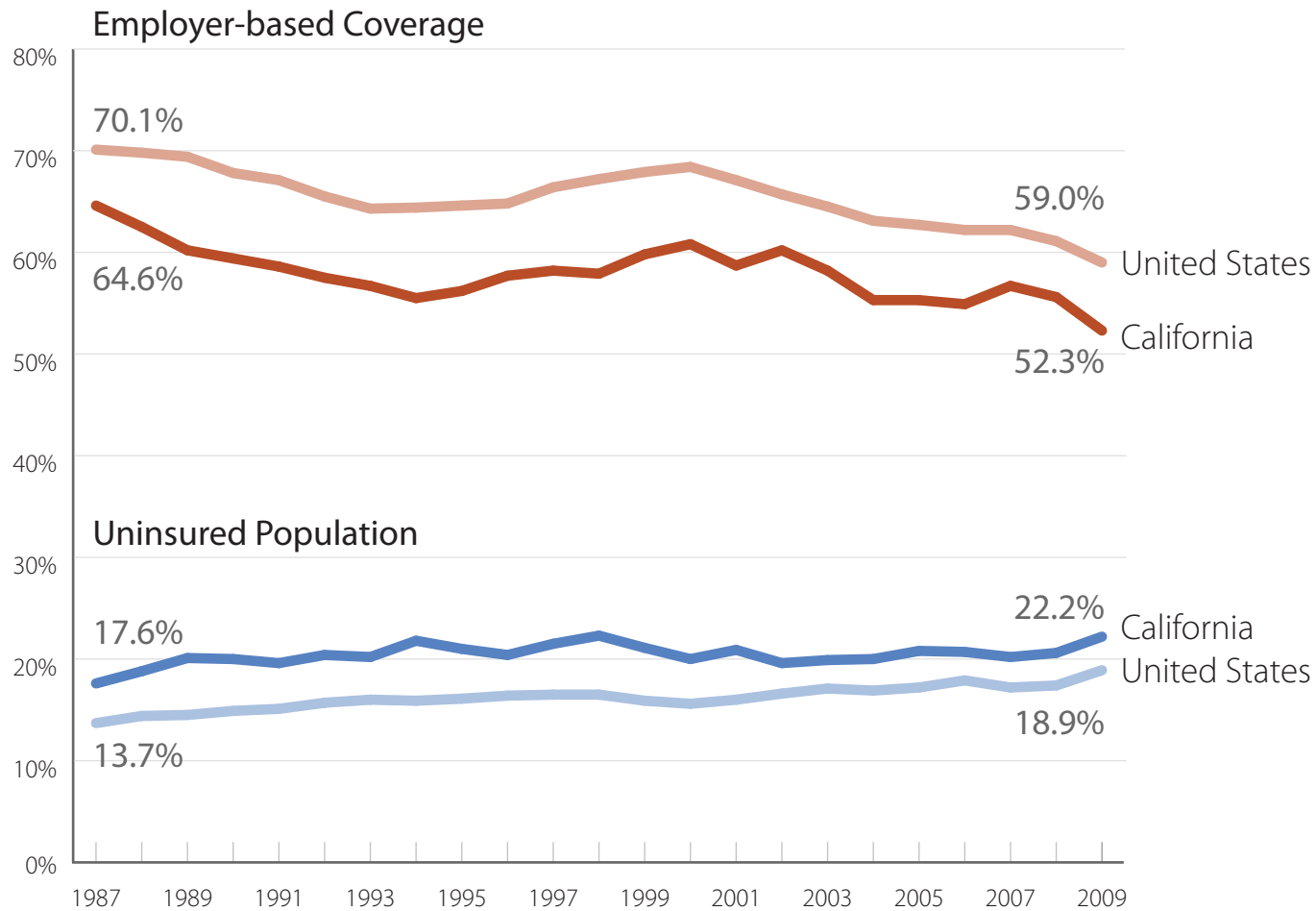
California's Uninsured

Sources and Trends

Although slightly more than half of Californians still receive health insurance through employers, coverage from that source has declined substantially over the last two decades. With rising unemployment, this trend is likely to continue.

Employer-based Coverage and Uninsured Trends, California vs. U.S. Residents, 1987 to 2009*

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

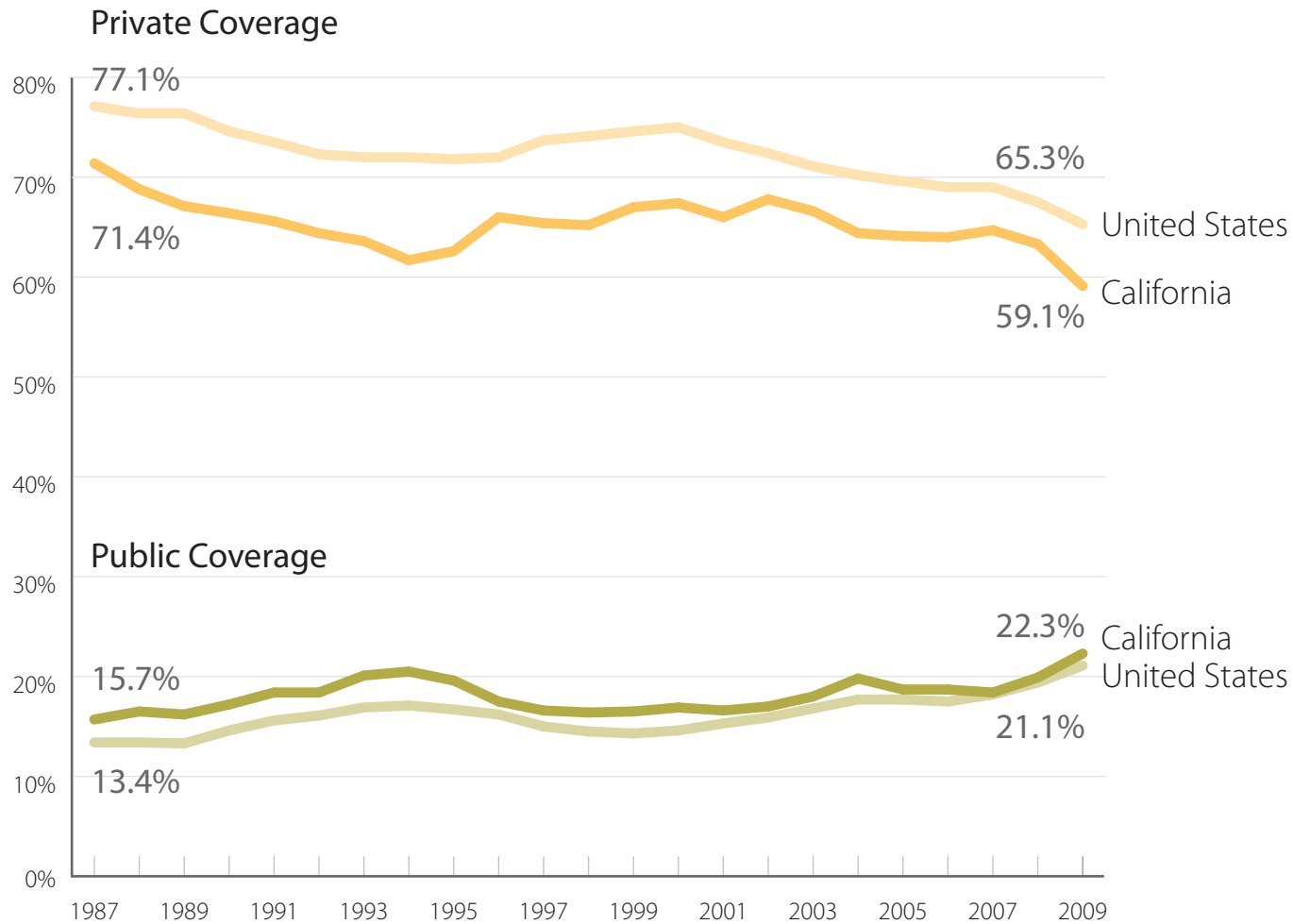


*All numbers reflect the non-elderly population, under age 65.

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

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2010 Supplements.

Private and Public Coverage Trends, California vs. U.S. Residents, 1987 to 2009*



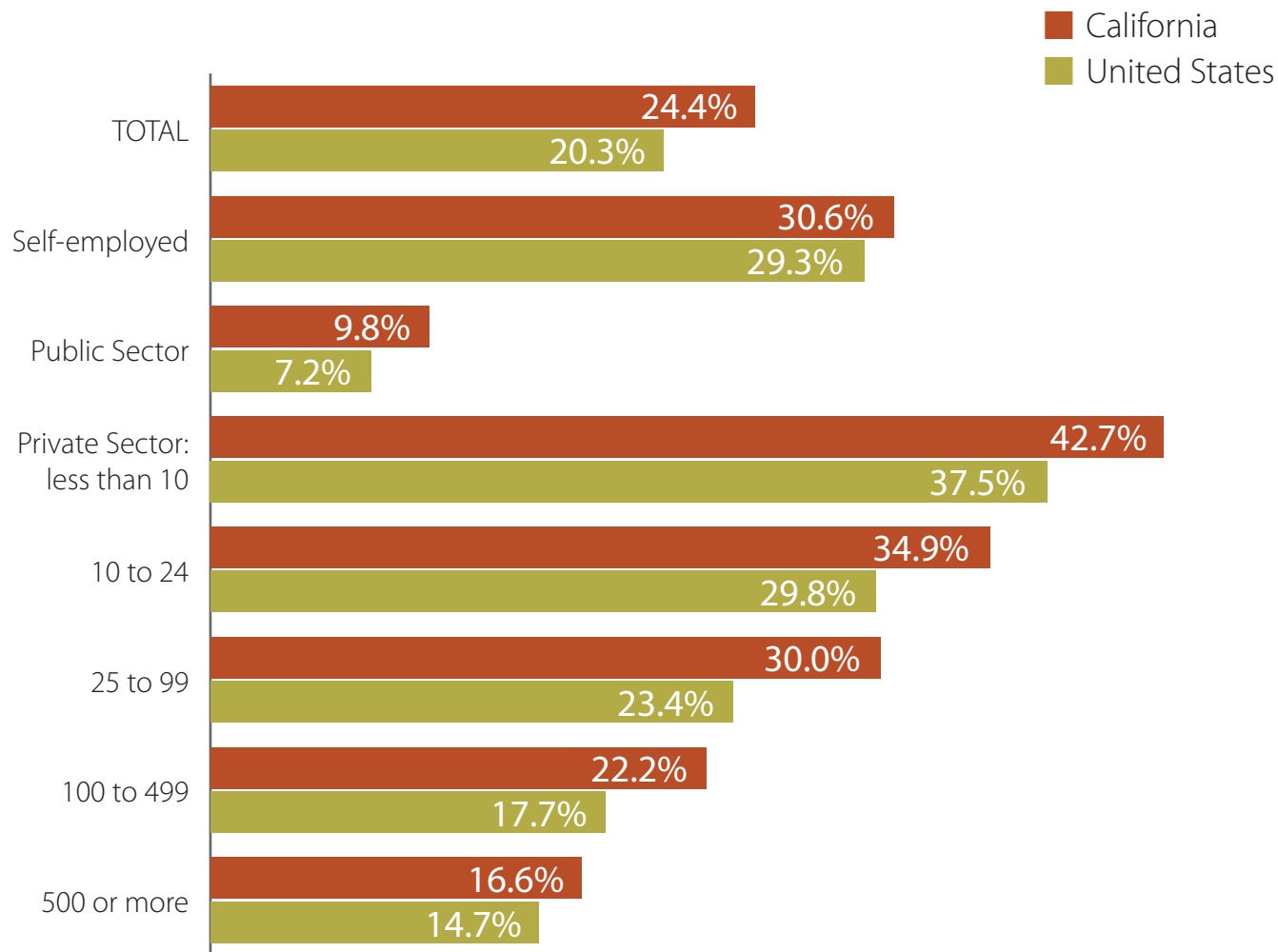
While the rate of public coverage for California and the nation is comparable, California lags the nation in the rate of private coverage.

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

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

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2010 Supplements.

Likelihood of Workers Being Uninsured, by Employer Size and Type, California vs. U.S. Residents, 2009*



California's Uninsured by Employer Size and Type

Employees in businesses of all sizes, including the self-employed, are more likely to be uninsured in California than in the United States. More than 40 percent of employees in businesses with fewer than ten employees are likely to have no insurance.

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

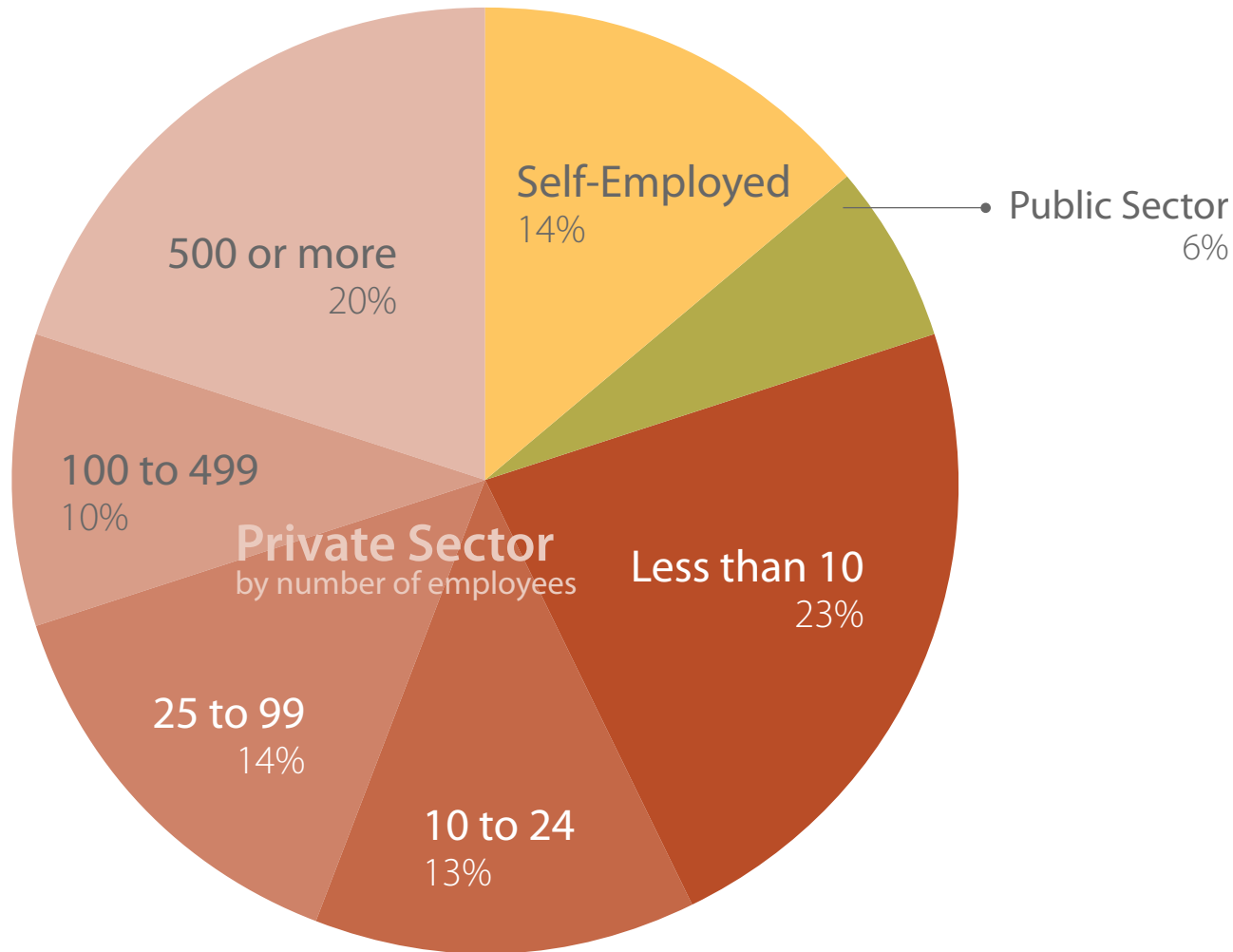
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Uninsured Workers, by Employer Size and Type, California Residents, Ages 18 to 64, 2009*

California's Uninsured by Employer Size and Type

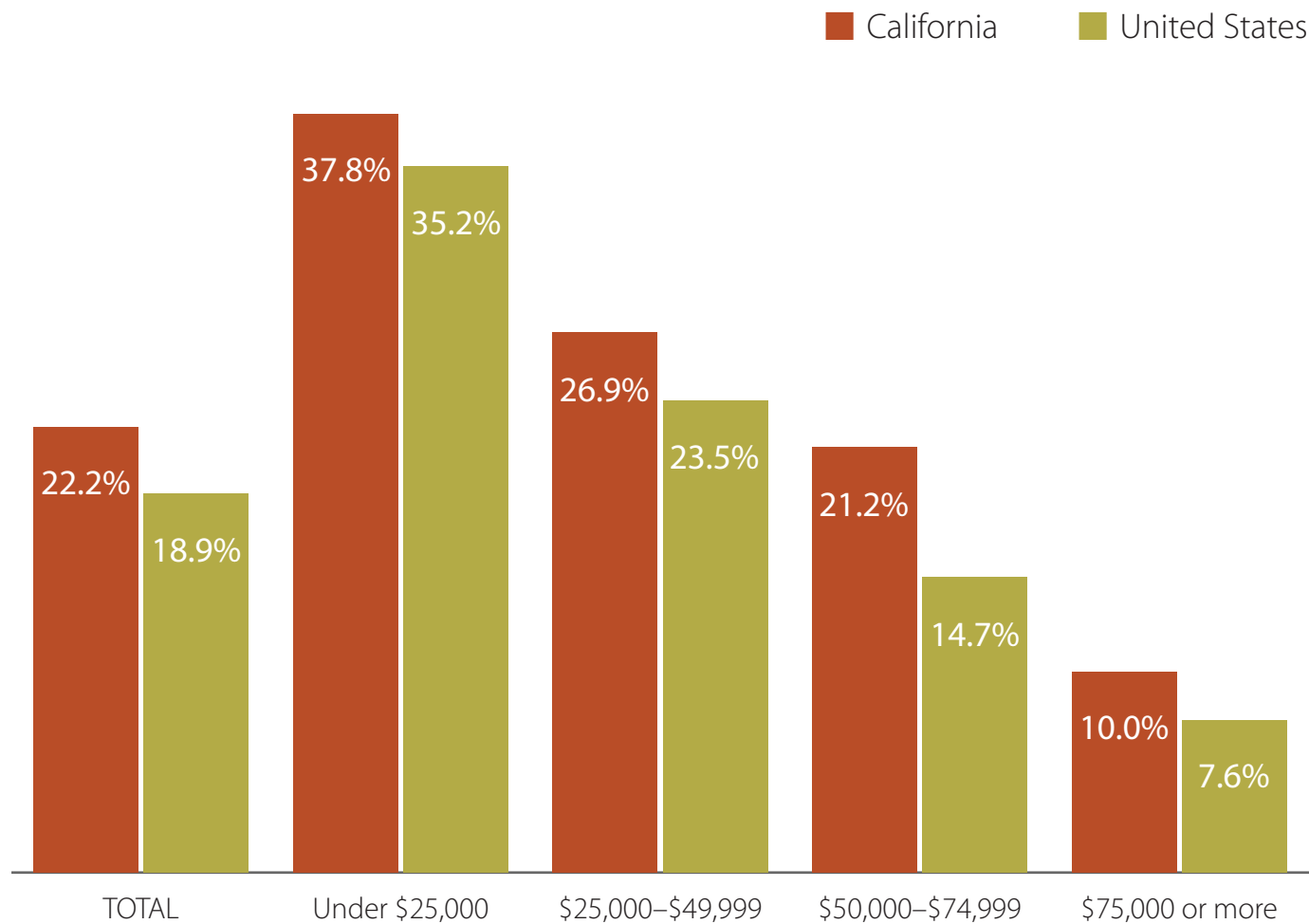
Thirty percent of California's uninsured work for employers with 100 or more workers.



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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Likelihood of Being Uninsured, by Family Income, California vs. U.S. Residents, 2009*



California's Uninsured by Family Income

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

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

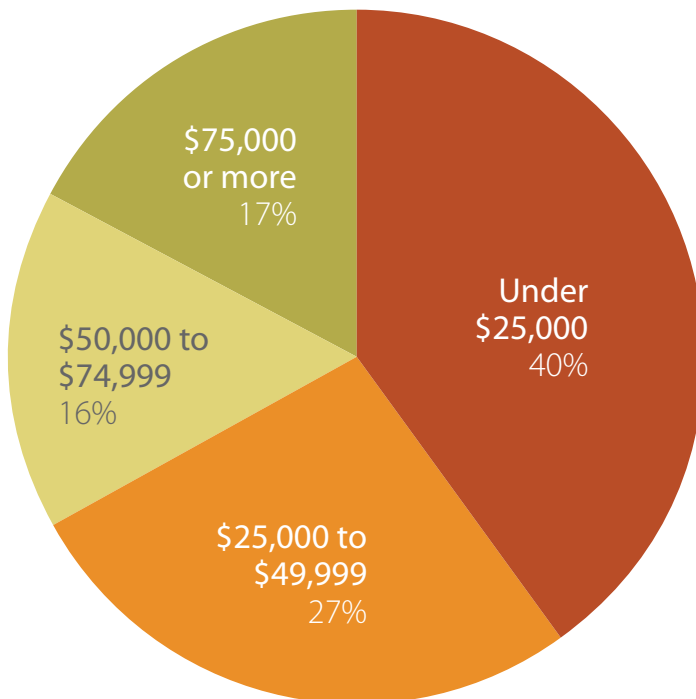
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Family Income of the Uninsured, California vs. U.S. Residents, 2009*

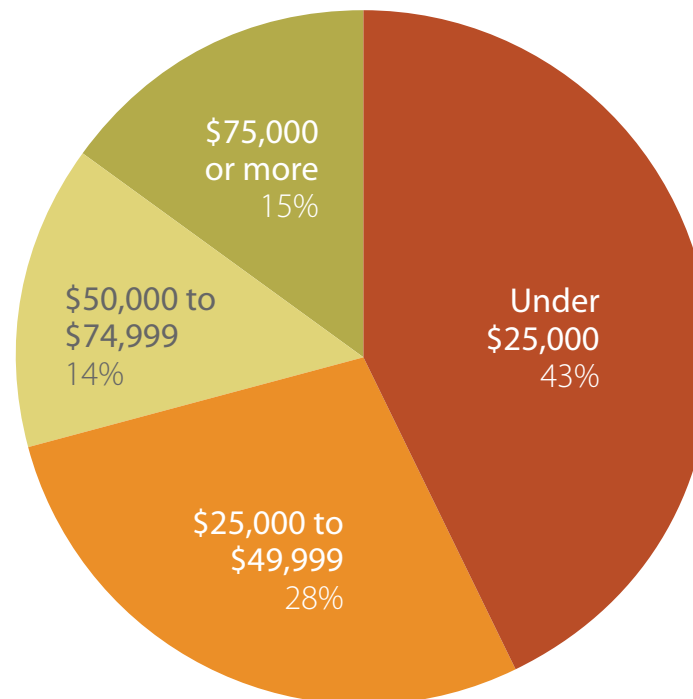
California's Uninsured by Family Income

One third of California's uninsured have family incomes of \$50,000 or more, slightly more than the United States as a whole.

CALIFORNIA



UNITED STATES



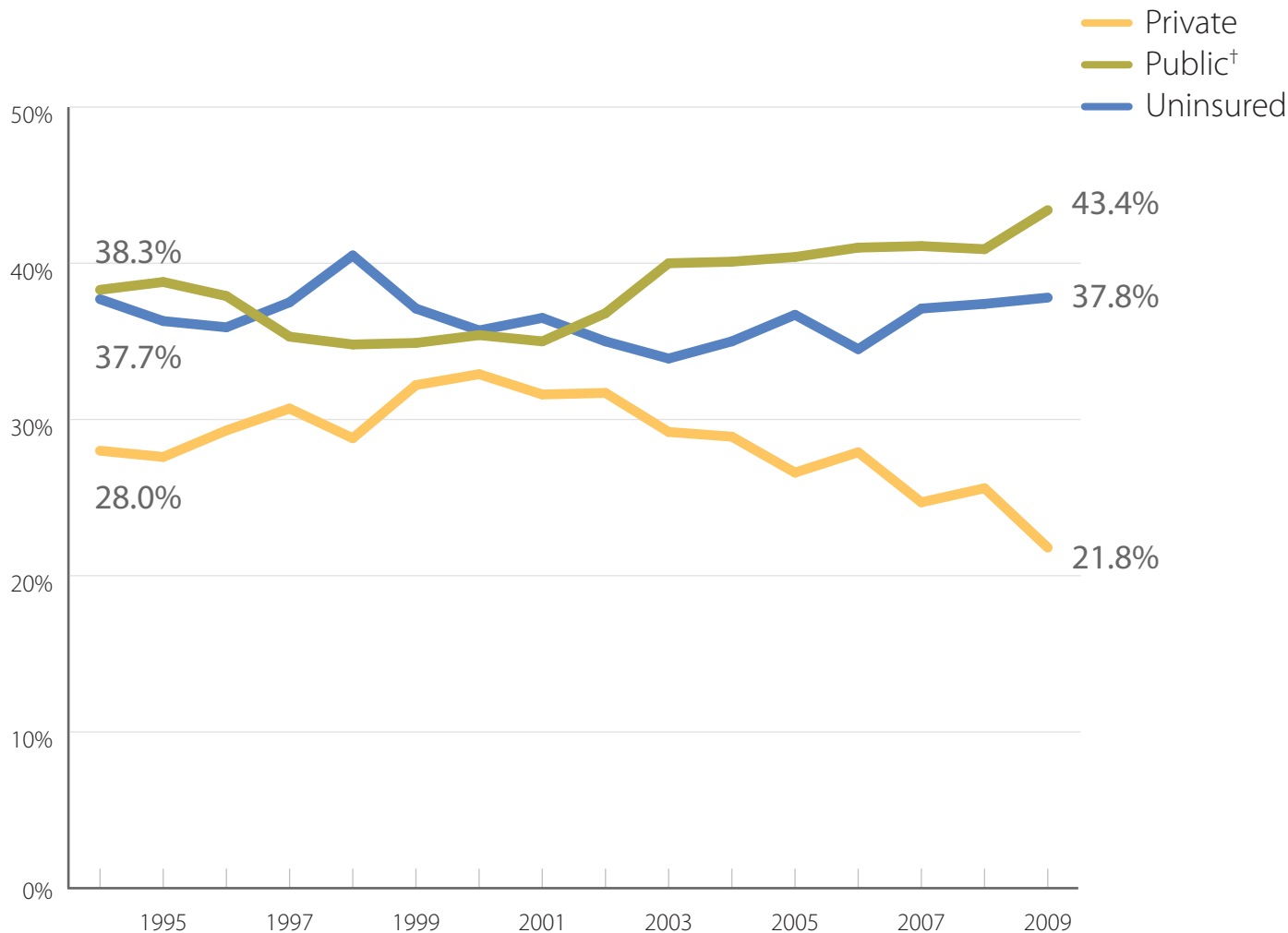
*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Insurance Coverage Source Trends, by Family Income Under \$25,000, California Residents, 1994 to 2009*

California's Uninsured by Family Income

Residents with family incomes less than \$25,000 were more likely to be covered by public programs and less likely to be covered by private insurance in 2009 than in 1994.



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

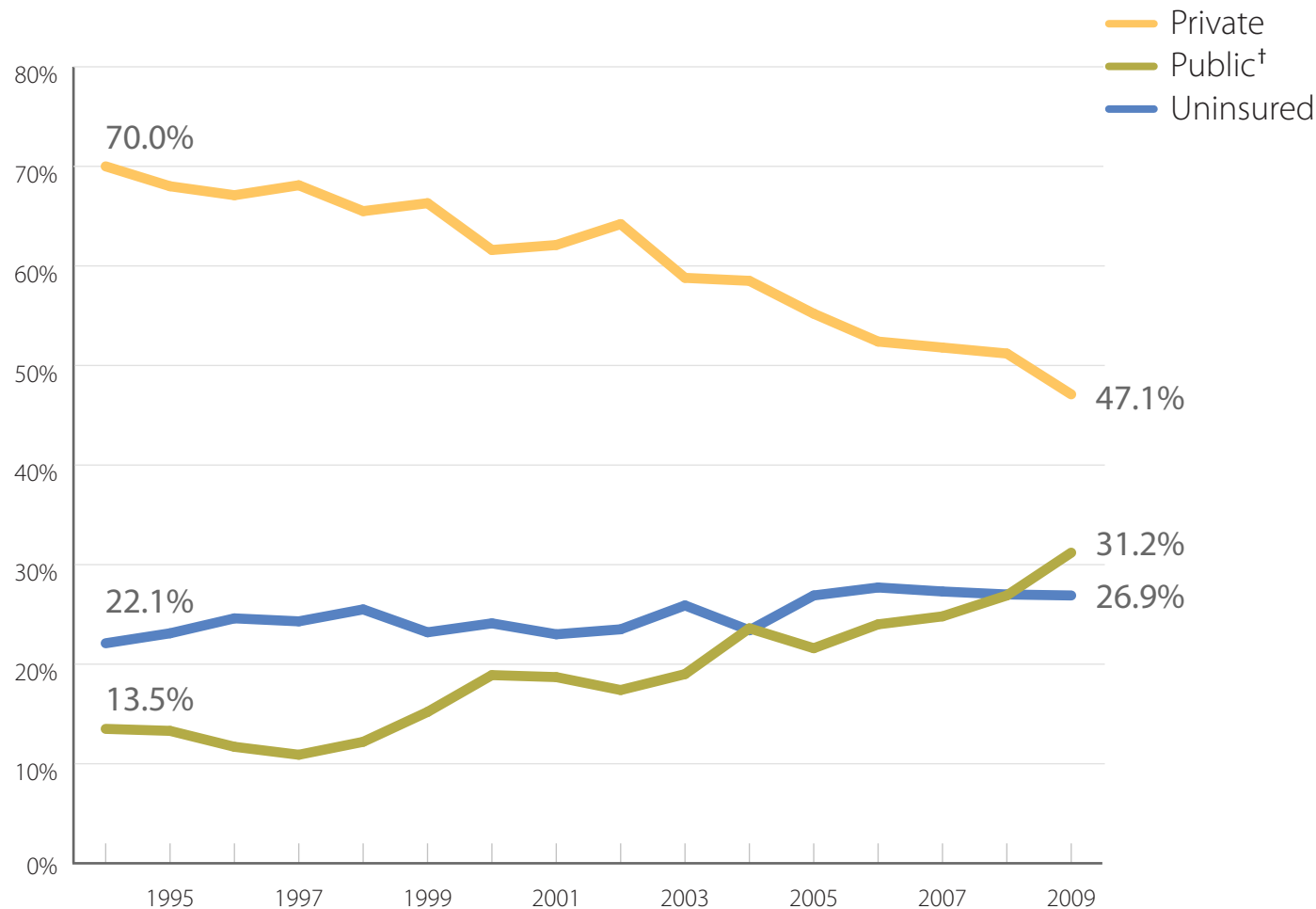
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995 – 2010 Supplements.

Insurance Coverage Source Trends, by Family Income

\$25,000 to \$49,999, California Residents, 1994 to 2009*



California's Uninsured by Family Income

The likelihood that Californians with family incomes between \$25,000 and \$49,999 are covered by public programs more than doubled from 1994 to 2009. Residents in this group have seen a steep erosion in private coverage during this period.

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

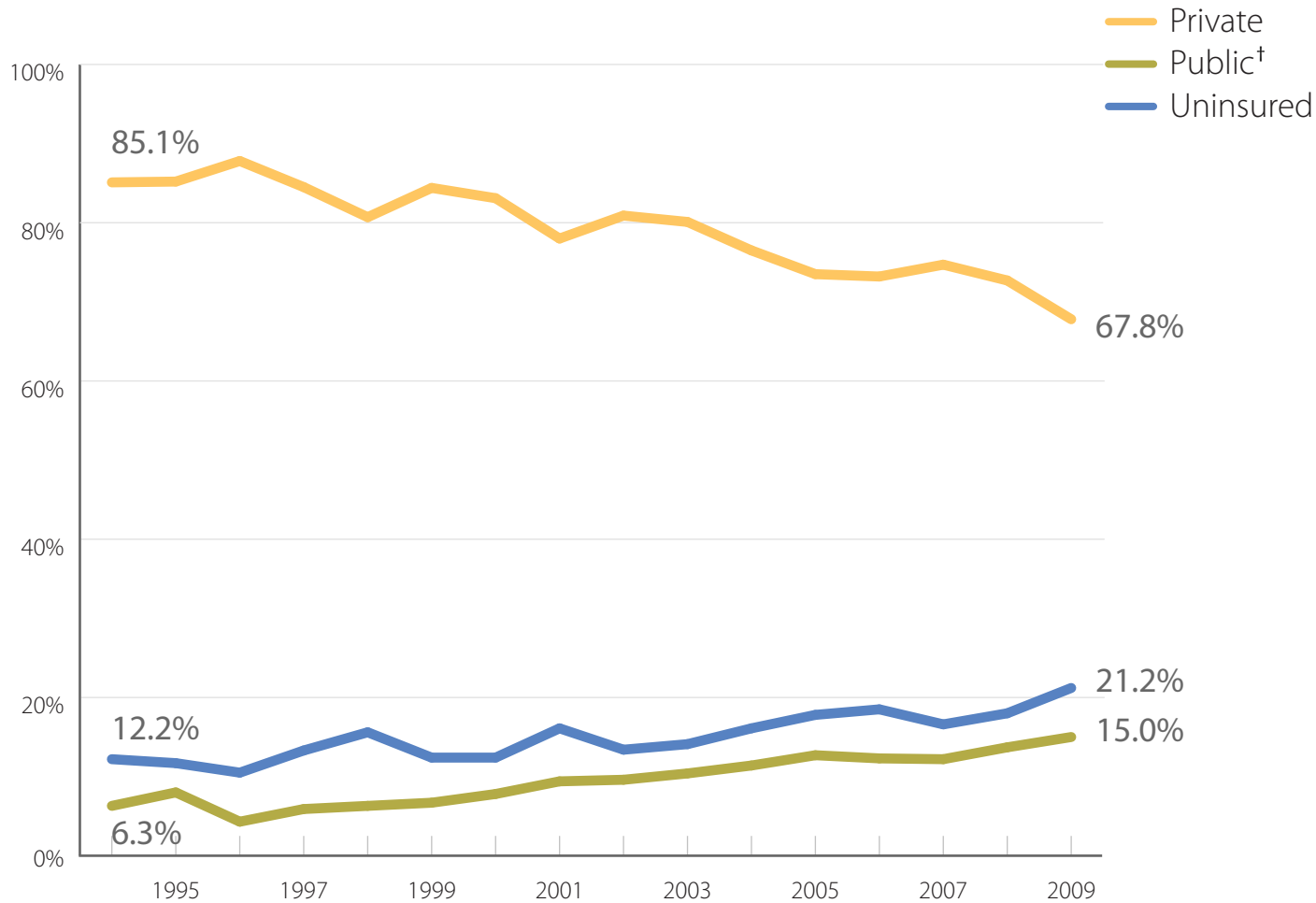
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2010 Supplements.

Insurance Coverage Source Trends, by Family Income

\$50,000 to \$74,999, California Residents, 1994 to 2009*



California's Uninsured by Family Income

One in five Californians with family incomes between \$50,000 and \$74,999 rely on public insurance.

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

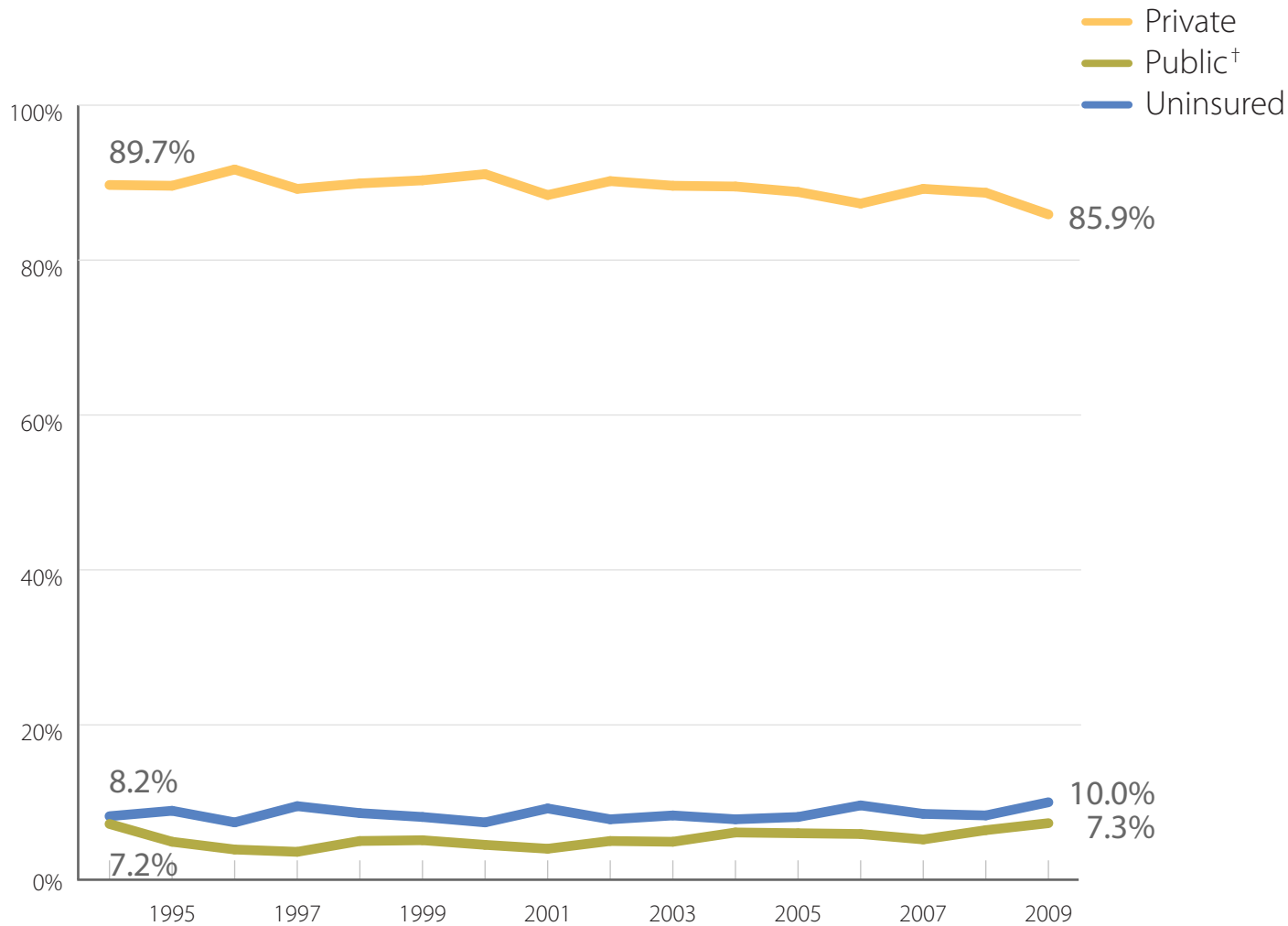
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2010 Supplements.

Insurance Coverage Source Trends, by Family Income

\$75,000 and Over, California Residents, 1994 to 2009*



California's Uninsured by Family Income

Ten percent of Californians with family incomes above \$75,000 are without health insurance.

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

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

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2010 Supplements.

Eligibility for Public Health Insurance Programs, Uninsured California Residents, 2009

	NUMBER	SHARE OF TOTAL
ADULTS (AGES 19 TO 64)		
Total Uninsured	6,090,321	100%
Eligible for Medi-Cal*	275,684	5% to 11%
Not Eligible	5,814,637	89% to 95%
CHILDREN (AGE 18 AND UNDER)		
Total Uninsured	1,123,217	100%
Eligible for Medi-Cal*	294,347	26% to 29%
Eligible for Healthy Families*	323,503	29% to 31%
Not Eligible	505,367	39% to 45%

California's Uninsured

by Age Group

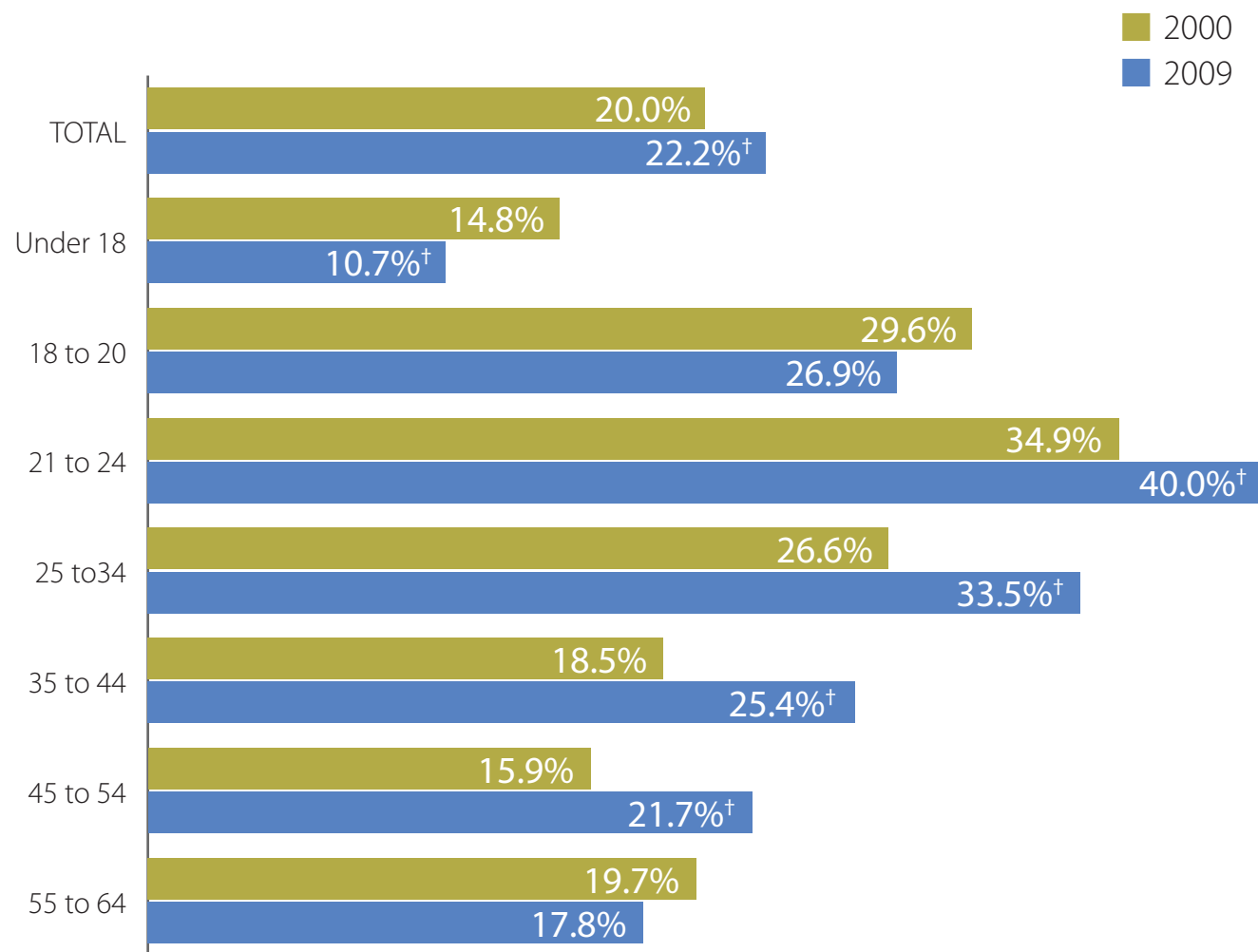
Up to 60 percent of California's uninsured children are eligible for Medi-Cal and Healthy Families, but no more than 11 percent of adults are eligible.

*CPS collects data on citizenship but not immigration status. The low end of the "eligible" range underestimates the number of eligible residents because it is restricted to citizens; the high end of the range overestimates the number of eligible residents because it includes all non-citizens who have resided in the U.S. for at least 5 years (regardless of immigration status).

Note: The uninsured may be eligible for other public programs. For more information, see *The Crucial Role of Counties in the Health of Californians: An Overview* at www.chcf.org.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Likelihood of Being Uninsured, by Age Group, California Residents, 2000 and 2009*



California's Uninsured by Age Group

The likelihood of being uninsured rose from 2000 to 2009 for all age groups, except individuals under 20 and those 55 to 64. The likelihood was highest for the 21 to 24 age group.

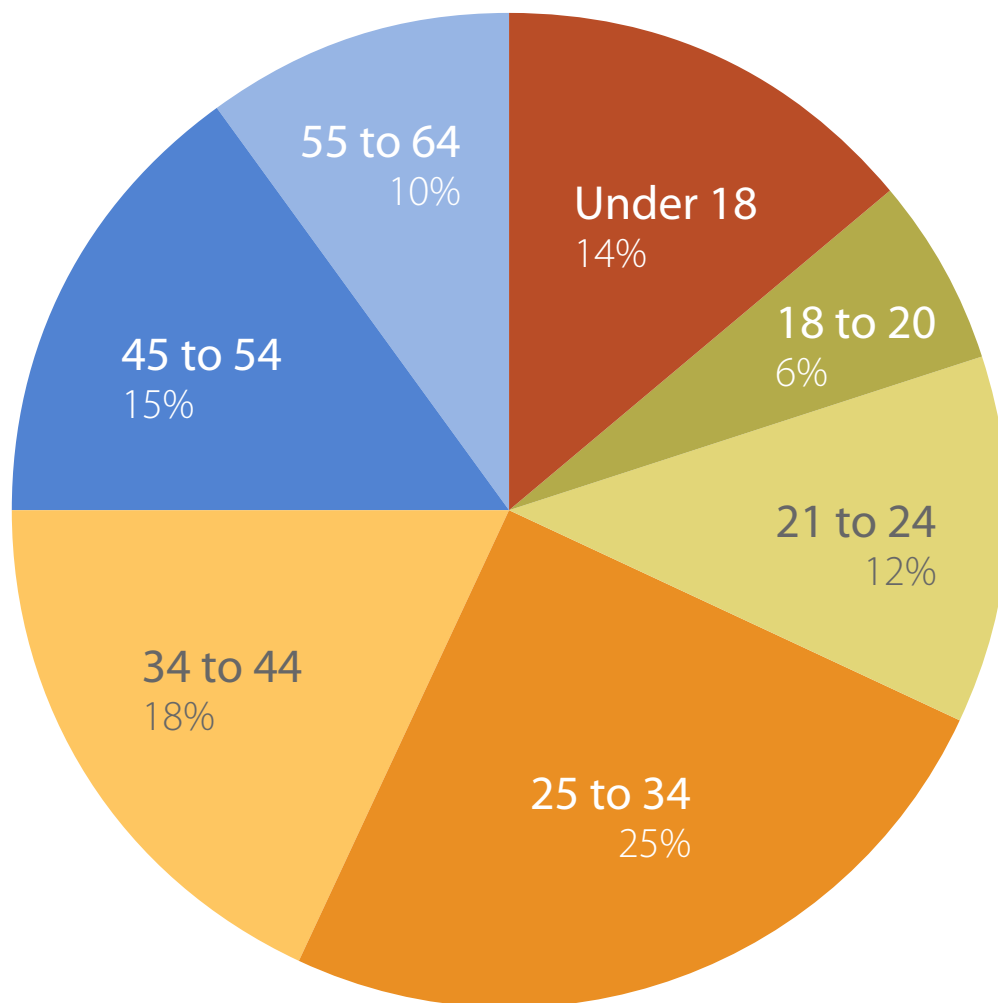
*All numbers reflect the non-elderly population, under age 65.

[†]Estimate for 2008 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2010 Supplements.

Age Group of the Uninsured, California Residents, 2009*



California's Uninsured

by Age Group

Fourteen percent of California's uninsured are children.

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

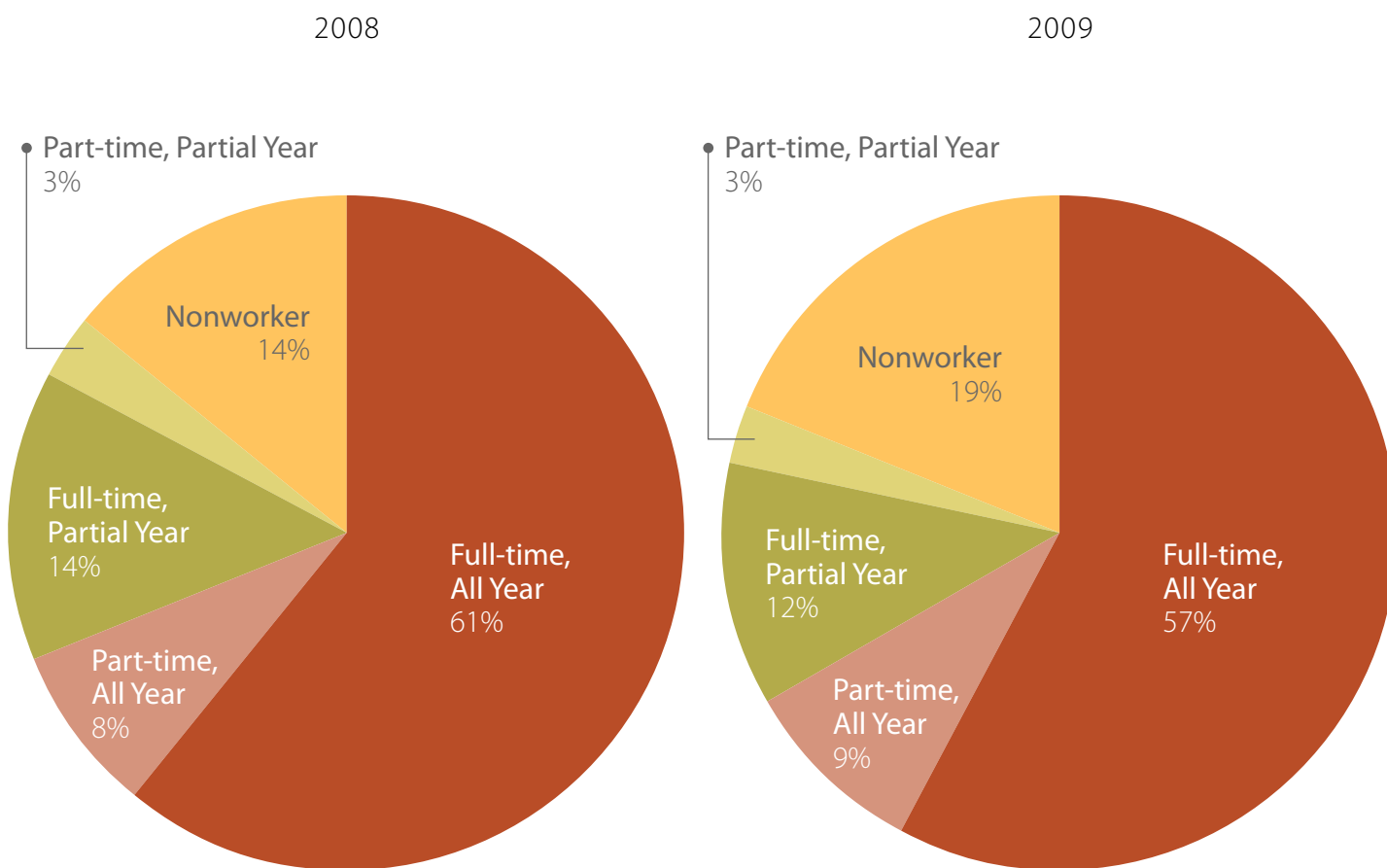
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Uninsured Children,* by Work Status of Family Head, California Residents, 2008 vs. 2009

California's Uninsured

by Age Group

Fifty-seven percent of California's uninsured children are in families where the head of household worked full-time during calendar year 2009, down from 61 percent in 2008.



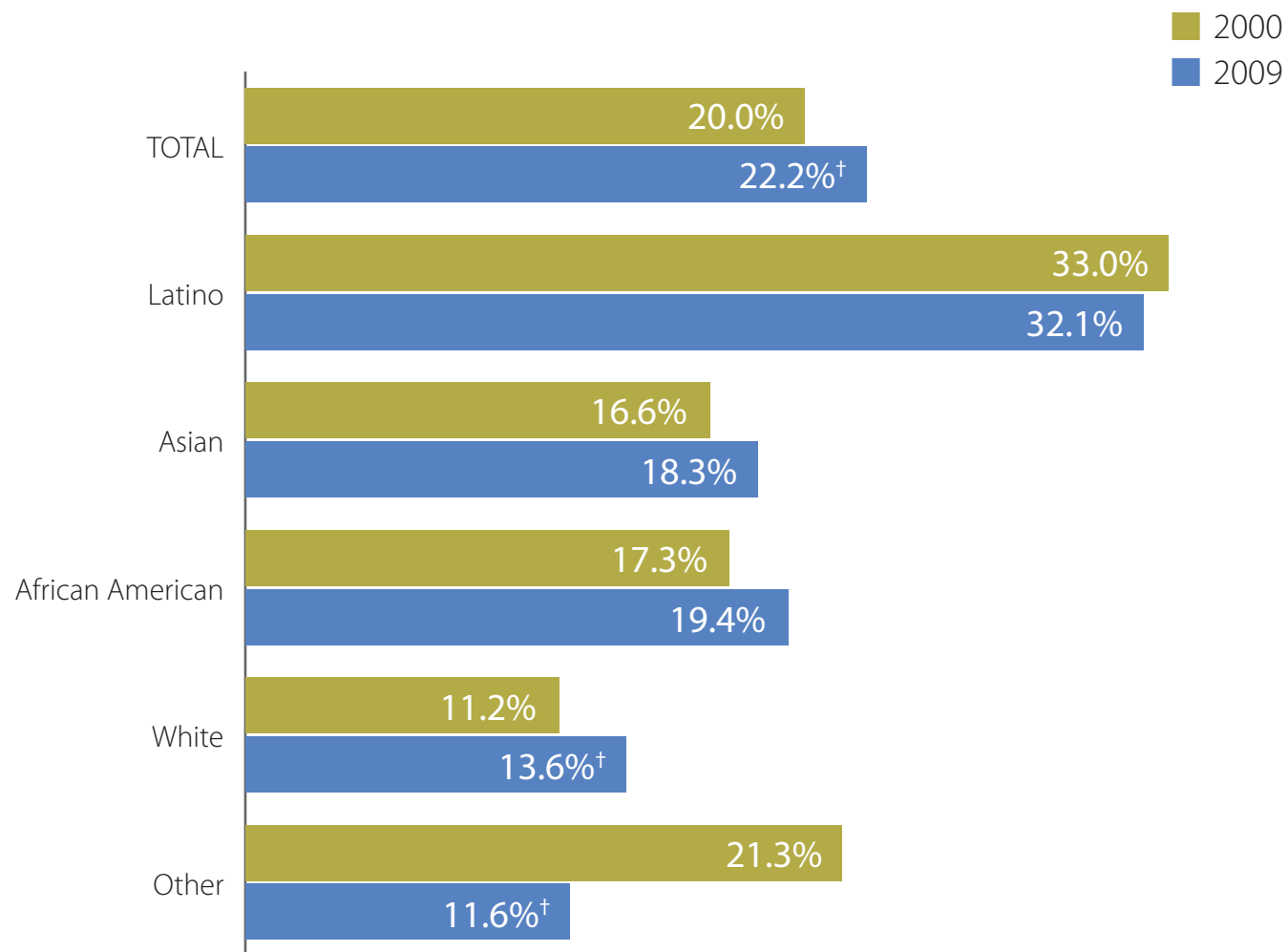
*Under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Likelihood of Being Uninsured by Race/Ethnicity, California Residents, 2000 and 2009*

California's Uninsured

by Race/Ethnicity



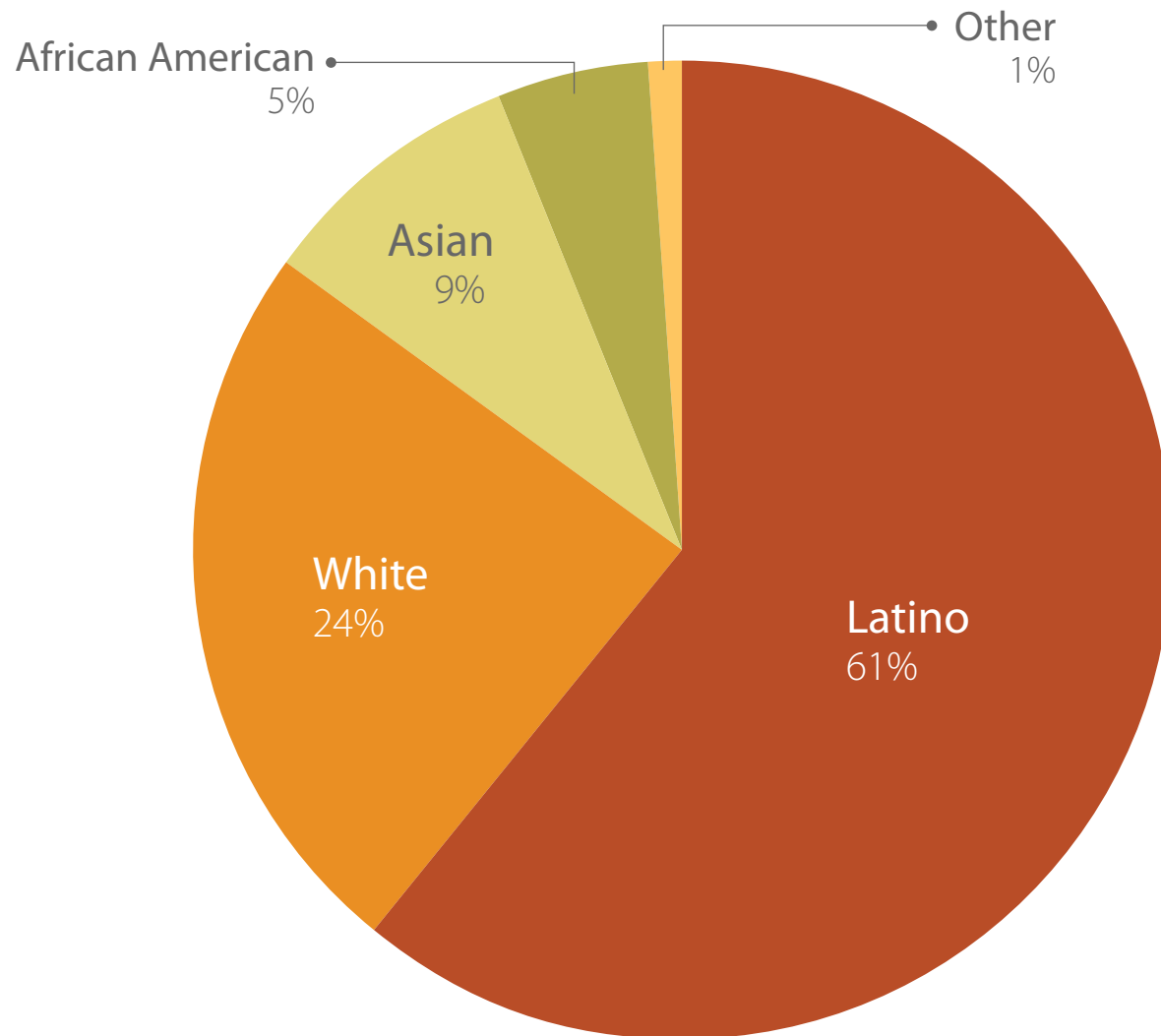
In 2009, Latinos were much more likely to be uninsured than other ethnic groups, and more than twice as likely as whites.

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

[†]Estimate for 2008 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2010 Supplements.

Race/Ethnicity of the Uninsured, California Residents, 2009*



California's Uninsured by Race/Ethnicity

About 60 percent of California's uninsured are Latinos.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

Highest Uninsured Noncitizen Rates, by State, 2009*

California's Uninsured

by Citizenship

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
United States	264.7	7.6%	16.5%	48.0%
Texas	22.2	11.1%	24.4%	61.2%
Florida	15.2	10.4%	23.5%	54.8%
California	32.6	15.9%	17.0%	49.1%
Nevada	2.3	10.0%	20.4%	48.1%
New Jersey	7.6	12.3%	13.6%	46.9%
New York	16.6	10.6%	14.0%	39.9%

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

*All numbers reflect the non-elderly population, under age 65. Includes only states with at least 11 percent of the population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2010 Supplement.

About the Author

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FOR MORE INFORMATION



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Data tables for the presentation are available at:
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