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Nearly 2.5 Million Nonelderly California Women Uninsured at Some Time During 2007

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Health insurance coverage is a key component of access to the health care system. For women, such coverage facilitates access to the array of services they require across their lifetimes. This brief provides an overview of uninsured women ages 18–64 in California, examining subgroups of women at higher risk of being without coverage and looking at family incomes of uninsured women and at uninsured rates across counties.¹ The information in the brief is based on data from the 2007 California Health Interview Survey (CHIS 2007).

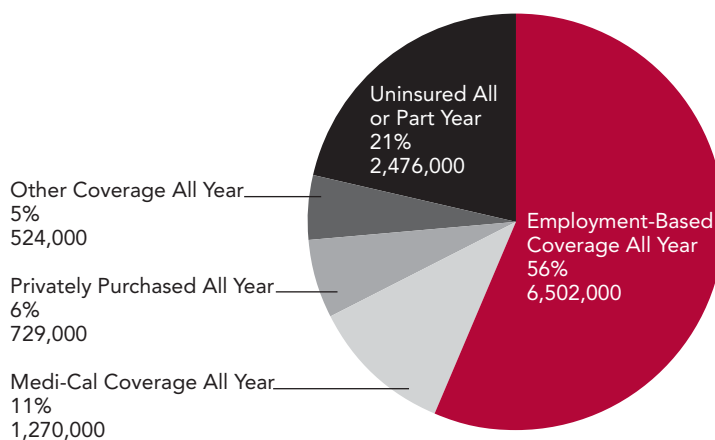
Patchwork of Coverage Leaves Many Women Uninsured

Nonelderly women (18–64) residing in California obtain their health insurance coverage through several private and public

options (Exhibit 1). More than half of these women (56%) were covered throughout 2007 by employment-based health insurance, the main source of coverage. One-third (34%) of women had coverage through their own

Exhibit 1

Health Insurance Coverage During Past 12 Months, Women Ages 18-64, California, 2007



Notes: Other coverage includes CHAMPUS, VA and Medicare, as well as any combination of insurance sources over the last 12 months during which the person was never uninsured.

The Medi-Cal category includes a small percent of women (<1%) who received Healthy Families all year.

Numbers may not add to 100% due to rounding.

Source: 2007 California Health Interview Survey

employment, and 22% were covered through a family member.

Medi-Cal, the Medicaid program in California, plays an important role for nonelderly women, with approximately one in ten (11%) having received Medi-Cal for the entire year in 2007.

Individually purchased private insurance covered an additional 6% of women.

Five percent of nonelderly women had other forms of coverage, such as CHAMPUS, VA or Medicare, or combinations of different types of coverage.

This patchwork of coverage options leaves many women in California with no coverage at all: 21% (nearly 2.5 million) of nonelderly women in the state were uninsured for all or part of the year in 2007 (Exhibit 1).

Variations in Uninsured Rates Among Nonelderly Women

While the overall uninsured rate among women ages 18–64 in California was 21%, the proportion of uninsured among different subgroups of women varied significantly, based in large part on whether the women had access to employment-based coverage.

Age

Younger women (18–29) had the highest uninsured rate (Exhibit 2). Three in ten (31%) of the women in this group were uninsured for all or part of the year in 2007, a rate more than double that among women ages 55–64 (13%). This is primarily because younger women had the lowest rate of employment-based coverage throughout the year (39%), with the rates of employer coverage among the other subgroups ranging from 59% to 67% (data not shown). Women ages 30–44 were the subgroup with the second

highest uninsured rate by age group, with slightly more than one-fifth (22%) of women in this age bracket lacking coverage in 2007.

Race/Ethnicity

Uninsured rates were higher among women of color than among white women (Exhibit 2). Approximately one-quarter (26%) of American Indian/Alaska Native women and one-third (35%) of Latinas were uninsured for all or part of 2007; among both African-American and Asian/Pacific Islander women, the rate was approximately one in five (18% and 20%, respectively). In comparison, 13% of white women were uninsured for all or part of 2007.

Rates of employment-based coverage were also much lower among women of color: while 67% of white women (data not shown) had employer-based coverage throughout 2007, the rates were significantly lower among American Indian/Alaska Native women (40%), Latinas (42%), African-American women (51%) and Asian/Pacific Islander women (60%).

Family Income

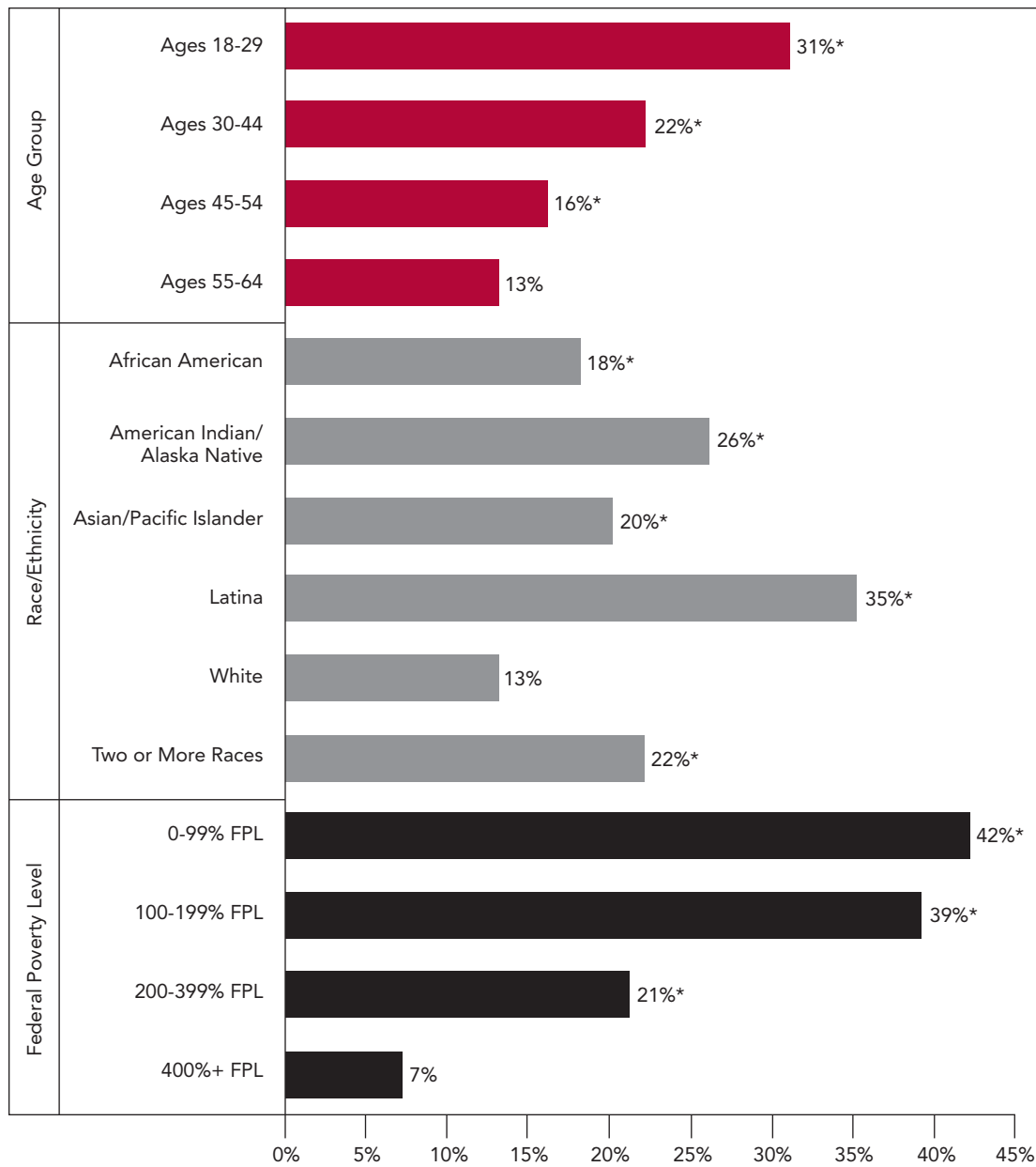
Whether or not a woman has coverage varies considerably by family income (Exhibit 2). More than four in ten nonelderly women (42%) with family incomes below the poverty level (0-99% Federal Poverty Level [FPL]) were uninsured for all or part of 2007.²

Similarly, among women with family incomes just above poverty (100-199% FPL), 39% were uninsured. For these low-income women, the uninsured rate was more than five times that for women with family incomes at or above 400% FPL, only 7% of whom were uninsured.

Just 14% of women with family incomes below poverty had employer-based coverage throughout the year. For women with family incomes at 100-199% FPL, the rate rose to 30%. In contrast, the rate of employer-based

Percent Uninsured All or Part Year by Age Group, Race/Ethnicity and Federal Poverty Level, Women Ages 18-64, California, 2007

Exhibit 2



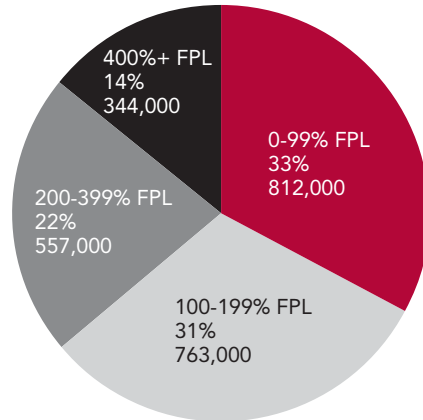
Note: The 2007 Federal Poverty Level (FPL) was \$10,787 for one person, \$13,954 for a two-person family and \$16,530 for a three-person family.

*Significantly different from ages 55-64, white and 400%+ FPL categories, p<.05.

Source: 2007 California Health Interview Survey

Exhibit 3

Family Income as Percent of Federal Poverty Level Among Women Uninsured All or Part Year, Ages 18-64, California, 2007



Note: The 2007 Federal Poverty Level (FPL) was \$10,787 for one person, \$13,954 for a two-person family and \$16,530 for a three-person family

Source: 2007 California Health Interview Survey

coverage among women with family incomes of 400% FPL and above was 80% (data not shown).

Similarly, the majority of uninsured nonelderly women have limited family incomes (Exhibit 3). Among women ages 18–64 who were uninsured for all or part of 2007, 33% had family incomes below the Federal Poverty Level, and an additional 31% had family incomes just above it (100-199% FPL). Combining these two groups, 64% of nonelderly uninsured women were low income (that is, their family incomes were below 200% FPL). An additional 22% of uninsured nonelderly women were in moderate-income families (200-399% FPL), and 14% had family incomes of 400% FPL and above.

Family Structure

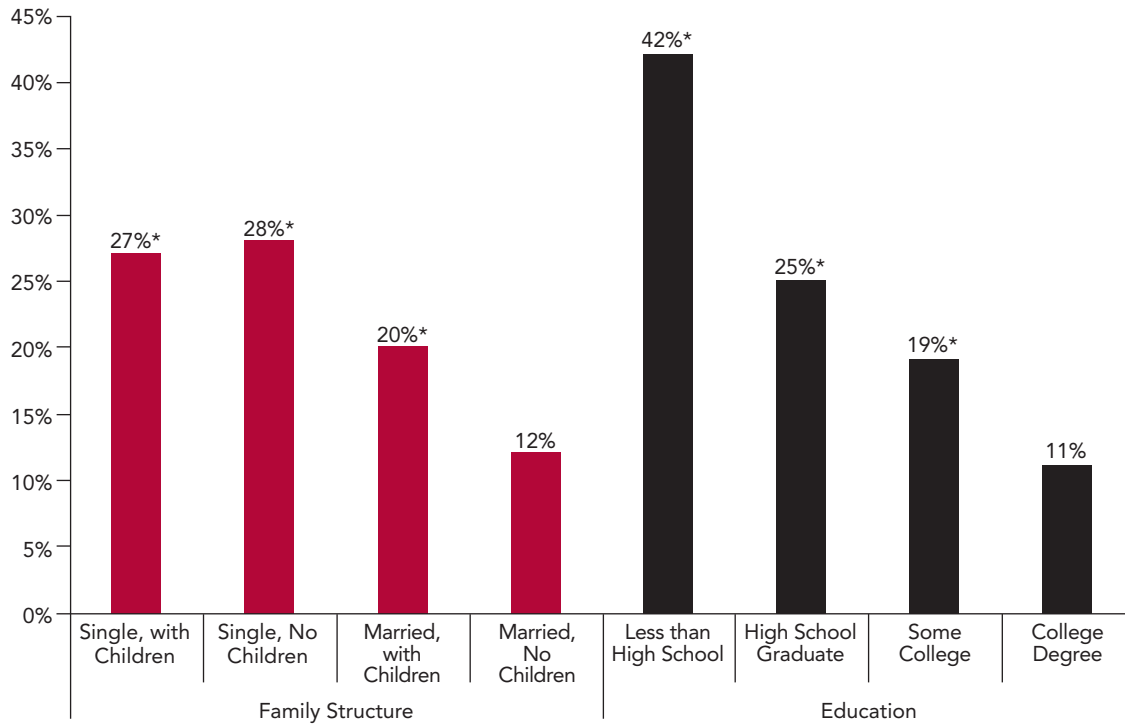
Uninsured rates also varied by family structure (Exhibit 4). Slightly more than one-quarter of single mothers (27%) were uninsured for all or part of 2007, as were 28% of single women with no children. Married women in general were less likely to be uninsured, and married women without children had the lowest rate of being uninsured (12%) for all or part of the year. Single mothers had the lowest rate of employment-based coverage throughout the year (32%), and married women with no children had the highest (72%; data not shown).

Education

There was also considerable variation in coverage by educational attainment (Exhibit 4). Women who had not graduated from high school had the highest uninsured rate, with more than four in ten uninsured (42%). This was nearly four times the uninsured rate of women with a college degree (11%). One-quarter of women whose highest educational level was high school lacked coverage (25%), which was more than twice the rate of women with a college degree. Employment-based coverage rates were much lower for women who had not graduated from high school (23%); although the rate was more than double for women with a high school education (49%), this was still much lower than the rate of employer coverage among women with a college degree (75%; data not shown).

**Percent Uninsured All or Part Year by Family Structure and Education,
Women Ages 18-64, California, 2007**

Exhibit 4



*Significantly different from married with no children and college degree categories, $p < .05$.

Source: 2007 California Health Interview Survey

Exhibit 5

Percent Uninsured All or Part Year by County, Women Ages 18-64, California, 2007

Region or County	% Uninsured All or Part Year	95% Confidence Interval
Northern and Sierra Counties	22%	(19%-25%)
Butte	18%	(11%-24%)
Del Norte, Siskiyou, Lassen, Trinity, Modoc, Plumas, Sierra	25%	(17%-33%)
Humboldt	21%	(12%-31%)
Lake	20%	(14%-26%)
Mendocino	19%	(13%-26%)
Nevada	17%	(12%-22%)
Shasta	25%	(14%-36%)
Sutter	24%	(16%-31%)
Tehama, Glenn, Colusa	29%	(18%-39%)
Tuolumne, Inyo, Calaveras, Amador, Mariposa, Mono, Alpine	20%	(12%-27%)
Yuba	28%	(19%-36%)
Greater Bay Area	14%	(12%-16%)
Alameda	12%	(9%-16%)
Contra Costa	14%	(8%-19%)
Marin	20%	(9%-30%)
Napa	19%	(11%-27%)
San Francisco	9%	(5%-13%)
San Mateo	***	***
Santa Clara	15%	(9%-20%)
Solano	19%	(9%-29%)
Sonoma	19%	(10%-27%)
Sacramento Area	13%	(10%-16%)
El Dorado	20%	(12%-29%)
Placer	12%	(7%-17%)
Sacramento	12%	(8%-15%)
Yolo	19%	(8%-30%)
San Joaquin Valley	24%	(20%-27%)
Fresno	18%	(11%-24%)
Kern	31%	(23%-40%)
Kings	29%	(19%-38%)
Madera	29%	(21%-36%)
Merced	29%	(20%-38%)
San Joaquin	21%	(13%-29%)
Stanislaus	23%	(13%-33%)
Tulare	20%	(13%-26%)
Central Coast	23%	(18%-28%)
Monterey	30%	(19%-41%)
San Benito	24%	(18%-31%)
San Luis Obispo	***	***
Santa Barbara	19%	(13%-25%)
Santa Cruz	21%	(9%-34%)
Ventura	23%	(14%-32%)
Los Angeles	27%	(25%-30%)
Los Angeles	27%	(25%-30%)
Other Southern California	22%	(20%-24%)
Imperial	30%	(23%-37%)
Orange	22%	(17%-26%)
Riverside	26%	(20%-31%)
San Bernardino	20%	(16%-24%)
San Diego	20%	(17%-23%)

Notes: The confidence interval (CI) shows the range where the actual value may lie. The 95% CI means that you can assume with 95% confidence that the actual value lies between the lower and upper ends of the CI range.

Differences in rates between counties may not be statistically significant.

***Data unstable because of coefficient of variation greater than 30%.

Source: 2007 California Health Interview Survey

Geographic Differences in Uninsured Rates

Exhibit 5 shows the percentages of nonelderly women who were uninsured for all or part of the year in 2007 by individual and combined counties. At the aggregate level, approximately one-fifth to one-quarter of nonelderly women were uninsured for all or part of 2007 in Los Angeles County (27%), other Southern California counties (22%), San Joaquin Valley (24%), Central Coast counties (23%) and northern and Sierra counties (22%). In comparison, nonelderly women in the San Francisco Bay area and the Sacramento area had uninsured rates of 14% and 13%, respectively.

Discussion

This policy brief is based on data collected from the 2007 California Health Interview Survey (CHIS 2007), at the end of a period of economic growth and prior to the recession that began in 2008. The sharp rise in unemployment that took place between 2007 and 2009 directly affected access to employment-based coverage and thus uninsured rates. A new study measures these effects by adjusting the CHIS 2007 insurance estimates based on changes in the private and public insurance markets between 2007 and 2009. Based on these projections, the authors estimate that the number of uninsured men and women ages 19–64 increased by nearly six percentage points between 2007 and 2009.³

The findings in this brief highlight the depth of the inequities that have existed in the health coverage system. The overall uninsured rate of 21% among nonelderly women in California during 2007 conveys only a portion of the problem. The variation in rates among subgroups of women—31% of women ages

18 to 29, 42% of women living below the poverty level, 35% of Latinas and 42% of women without a high school education—underscores the importance of consideration of the particular concerns and resources of those in the uninsured population.

As noted, the majority of uninsured women are low income (64%) and thus have limited resources to contribute toward insurance premiums or out-of-pocket health care costs. The lack of coverage compounds the financial strains these women already face in their lives.

A recent analysis of the costs of basic necessities and health care in California concluded that low-income families have limited or no resources available to contribute toward either health insurance premiums or out-of-pocket health care costs and would require full subsidies.⁴ As primary users of the health care system, both for themselves and often as the coordinators of care for their families, women have a large stake in the costs of care and in how health care services are financed. Both the variability in health insurance coverage among women and the precarious connections to coverage that many women experience reinforce the urgency of achieving effective and consistent health care reform. The timely implementation of reform efforts will be of utmost importance to California women.



The UCLA Center for Health Policy Research is affiliated with the UCLA School of Public Health and the UCLA School of Public Affairs.

The views expressed in this policy brief are those of the authors and do not necessarily represent the UCLA Center for Health Policy Research, the Regents of the University of California, or collaborating organizations or funders.

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Data Source

As noted above, this brief is based on data from the 2007 California Health Interview Survey (CHIS 2007). The California Health Interview Survey is a biennial telephone survey of the California population living in households. Sampling tolerances at the 95% confidence level were used to calculate statistically significant differences between populations. The determination of adequate sample size for reportable data was based on analysis of the coefficient of variation (CV), using a criterion of 30. For more information on the California Health Interview Survey, please visit www.chis.ucla.edu.

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Endnotes

- 1 This brief covers women ages 18–64, as nearly all women ages 65 and older are covered by Medicare.
- 2 The 2007 Federal Poverty Level (FPL) was \$10,787 for one person, \$13,954 for a two-person family and \$16,530 for a three-person family.
- 3 Lavarreda SA, Brown ER, Cabezas L and Roby DH. Number of Uninsured Jumped to More Than Eight Million from 2007 to 2009. Los Angeles, CA: UCLA Center for Health Policy Research, 2010.
- 4 Carroll D, Roby DH, Ross J, Snavely M, Brown ER and Kominski GF. *What Does It Take for a Family to Afford to Pay for Health Care?* Los Angeles, CA: UCLA Center for Health Policy Research, 2007.