



HEALTH ECONOMICS PROGRAM  
OFFICE OF HEALTH POLICY, STATISTICS AND  
INFORMATICS  
MINNESOTA DEPARTMENT OF HEALTH



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# **Health Insurance Coverage in Minnesota: Trends From 2001 to 2004**

**February 2006**



HEALTH ECONOMICS PROGRAM  
OFFICE OF HEALTH POLICY STATISTICS AND INFORMATICS  
MINNESOTA DEPARTMENT OF HEALTH  
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# Contributions and Acknowledgements

This report was written by April Todd-Malmlov and Alexander Oftelie of the Health Economics Program at the Minnesota Department of Health and Dr. Kathleen Call and Jeanette Ziegenfuss of the University of Minnesota School of Public Health, Division of Health Services Research, Policy and Administration. We would also like to acknowledge the contributions of Dr. Michael Davern and Pat Bland of the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota, and of the Survey Center at the University of Minnesota School of Public Health, Division of Health Services Research, Policy, and Administration.

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# 1

## Overview of Health Insurance Coverage in Minnesota

Minnesota has historically had one of the lowest rates of uninsurance in the country. In surveys that allow for state comparisons, Minnesota has consistently had one of the highest rates of health insurance coverage in the nation.<sup>1</sup> Although Minnesota has consistently had one of the lowest rates of uninsurance in the country, the rate of uninsurance increased in Minnesota between 2001 and 2004, after years of declining and stable uninsurance rates (see Exhibit 1-1).<sup>2</sup> The Minnesota Health Access Survey has been conducted intermittently since 1990; however, this report focuses on data from the 2001 and 2004 surveys. As the various chapters of this report will show, the increase in the number of uninsured Minnesotans was driven by a decrease in employer-based health insurance coverage, changes in employment, a shift in Minnesota's income distribution, and a change in the composition of Minnesota's Hispanic/Latino population.

***Changes in health insurance coverage:*** As shown in Exhibit 1-2, group coverage in Minnesota decreased from 68.4% in 2001 to 62.9% in 2004. During the same period, the level of uninsurance and enrollment in public health insurance programs both increased. In 2004, 94,000 more Minnesotans were uninsured than in 2001. Roughly 375,000 or 7.4% of Minnesotans were uninsured in 2004, compared to 281,000 or 5.7% of Minnesotans in 2001. Public program enrollment increased from 21.2% in 2001 to 25.1% in 2004.

***Reasons for declining group coverage:*** The decline in group coverage from 2001 to 2004 in Minnesota was driven by a decline in the percent of people who worked for or had a family member who worked for an employer that offered health insurance and a decline in the percent of employees and dependents eligible for coverage offered through an employer (see Exhibit 1-5). As discussed later, these declines appear to be related to a decline in employment and changes in the characteristics of employment between 2001 and 2004. The percent of Minnesotans who took up employer coverage for which they were eligible was constant from 2001 to 2004.

*Employment changes:* The level of employment and the characteristics of employment changed from 2001 to 2004 and these changes help to explain the decline in access to employer-based coverage (see Exhibit 1-8). Minnesotans were less likely to be employed in 2004, and those employed were more likely to have a temporary/seasonal job or work for a midsize employer.<sup>3</sup> The decline in employment and the shift towards employment in temporary/seasonal jobs and for midsize employers less likely to offer health insurance coverage appear to have contributed to the decline in employer-based coverage in Minnesota from 2001 to 2004.

*Demographic shifts:* Another reason for the change in health insurance status from 2001 to 2004 was the downward shift in the income distribution of Minnesotans (see Exhibit 1-6).<sup>4</sup> More Minnesotans had incomes below 200% of federal poverty guidelines in 2004 and this change resulted in more eligibility for and enrollment in state public health insurance programs. In addition, the downward shift in the income distribution in combination with the increase in the uninsurance rate for low-income Minnesotans led to an increase in the percentage of the uninsured with incomes below 100% of federal poverty guidelines (see Exhibits 1-4 and 1-6). This change in the income distribution of the uninsured resulted in more uninsured Minnesotans becoming potentially eligible for public health insurance programs (see Exhibit 1-9).

Changes occurred for Hispanic/Latino Minnesotans that also had an impact on health insurance coverage from 2001 to 2004. As shown in Exhibit 1-4, uninsurance rates increased for the state as a whole and for various groups by age, race and ethnicity, country of origin, geographic region, and income from 2001 to 2004. As a result of the large increase in the uninsurance rate for Hispanic/Latino Minnesotans from 2001 to 2004, the share of uninsured Minnesotans who are Hispanic/Latino increased significantly (see Exhibit 1-6). The number of uninsured Hispanic/Latino Minnesotans increased by 31,000 from 2001 to 2004 and this increase accounted for roughly one-third of the total increase in the uninsured in the state over this time period. Information presented in Chapter 3 indicates that the changes in health insurance coverage for Hispanic/Latino Minnesotans may in part be related to shifts in the demographic characteristics of the Hispanic/Latino population in the state.

The following chapters of this report provide in-depth information on changes in health insurance coverage by income, race and ethnicity, age, family status, and geography between 2001 and 2004. The Appendix at the end of the report provides detailed information on survey methodology and other issues of interest.

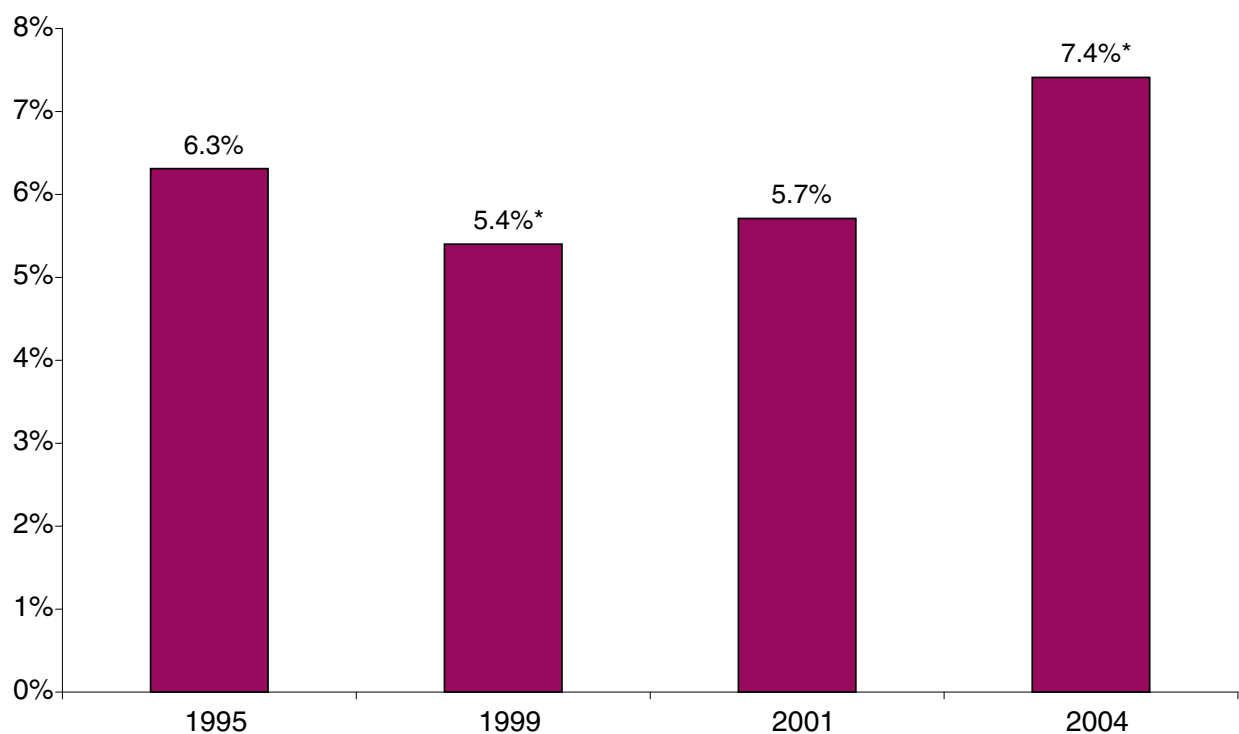
## Chapter Preview:

- Chapter 2: Health Insurance Coverage by Income. According to Exhibit 1-4, uninsurance rates increased for lower and middle income Minnesotans. Chapter 2 examines health insurance coverage by income and describes the factors associated with the increase in uninsurance rates for lower and middle income Minnesotans.
- Chapter 3: Health Insurance Coverage by Race and Ethnicity. As shown in Exhibit 1-4, uninsurance rates increased for White and Hispanic/Latino Minnesotans from 2001 to 2004. This chapter explores health insurance coverage by race and ethnicity and country of origin. Chapter 3 focuses on how health insurance coverage and disparities in coverage have changed over time by race and ethnicity, and the likely reasons for these changes.

- Chapter 4: Health Insurance Coverage by Age. Exhibit 1-4 shows that uninsurance rates showed a general pattern of increase for Minnesotans under the age of 65 from 2001 to 2004 and that uninsurance rates increased significantly for children under the age of 5 and for adults between the ages of 18 and 54. This chapter examines the changes in health insurance coverage for children and non-elderly adults in-depth.
- Chapter 5: Health Insurance Coverage for Adults With and Without Children. This chapter explores the relationship between health insurance status and the presence of children, focusing on non-elderly adults with and without children under the age of 18.
- Chapter 6: Health Insurance Coverage by Geographic Region. This chapter describes the variations in the health insurance status of Minnesotans throughout the various regions of the state, making comparisons across the 13 Economic Development Regions, the Twin Cities metropolitan area and Greater Minnesota, and 6 geographic clusters.

*Exhibit 1-1*

#### Uninsurance Rate Trends in Minnesota, 1995 to 2004



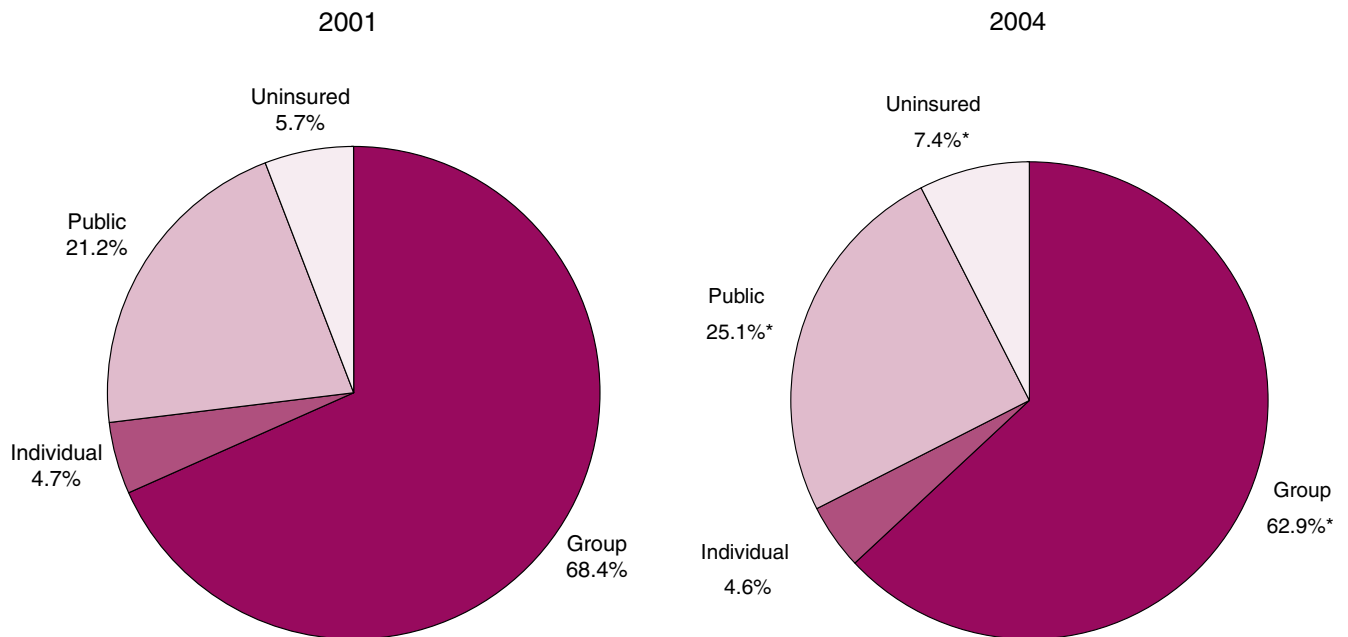
Source: 1995, 1999, 2001, and 2004 Minnesota Health Access Surveys

Note: To allow for direct comparisons to 2001 and 2004, estimates and standard errors for 1995 and 1999 have been adjusted based on weighting patterns from 2001 and 2004

\* Indicates a statistically significant difference from previous year at the 95% level

Exhibit 1-2

Sources of Insurance in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

Exhibit 1-3

Measures of Uninsurance in Minnesota, 2001 and 2004

	2001	2004
Point In Time	5.7%	<b>7.4%*</b>
Uninsured All Year	3.2%	<b>4.5%*</b>
Uninsured Part Year	5.1%	<b>6.8%*</b>
Uninsured at Some Point in Year	8.7%	<b>11.2%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

Exhibit 1-4

Summary of Uninsurance Rates by Population Group,  
2001 and 2004

	2001	2004
<b>Total Population</b>	5.7%	<b>7.4%*</b>
<b>Age</b>		
0 to 5	3.9%^	<b>6.8%*</b>
6 to 17	4.9%	4.7%^
18 to 24	13.7%^	<b>18.9%*^</b>
25 to 34	9.7%^	<b>13.0%*^</b>
35 to 54	5.3%	<b>6.8%*</b>
55 to 64	2.8%^	3.5%^
65+	0.4%^	0.3%^
<b>Race/Ethnicity</b>		
White	4.8%^	<b>5.9%*^</b>
Black	16.4%^	12.8%^
American Indian	16.8%^	21.0%^
Asian	6.8%	9.8%
Hispanic/Latino	17.6%^	<b>34.2%*^</b>
<b>Country of Origin<sup>1</sup></b>		
US Born	5.3%	<b>6.5%*^</b>
Not US Born	15.3%^	19.0%^
Hispanic Nation	36.6%^	47.2%^
Asian Nation	7.9%	10.7%
African Nation	24.8%^	<b>10.2%*</b>
Other Nation	7.2%	5.8%
<b>Region</b>		
1 Northwest	6.0%	8.0%
2 Headwaters	10.7%^	10.9%
3 Arrowhead	6.5%	8.5%
4 West Central	7.3%	10.0%
5 North Central	9.2%^	11.2%
6 Mid-Minnesota	7.3%	7.3%
7 Upper MN Valley	5.5%	9.4%
8 East Central	5.0%	<b>9.3%*</b>
9 Central	4.3%	5.2%^
10 Southwest	5.1%	9.1%
11 South Central	6.0%	5.0%
12 Southeast	3.4%^	5.4%^
13 Twin Cities	5.7%	<b>7.4%*</b>
<b>Family Income, as % of Poverty Guidelines</b>		
0-100%	14.0%^	<b>20.5%*^</b>
101-200%	13.2%^	14.1%^
201-300%	6.7%	<b>8.6%*</b>
301-400%	3.7%^	4.7%^
401%+	1.9%^	1.9%^

Source: 2001 and 2004 Minnesota Health Access Surveys

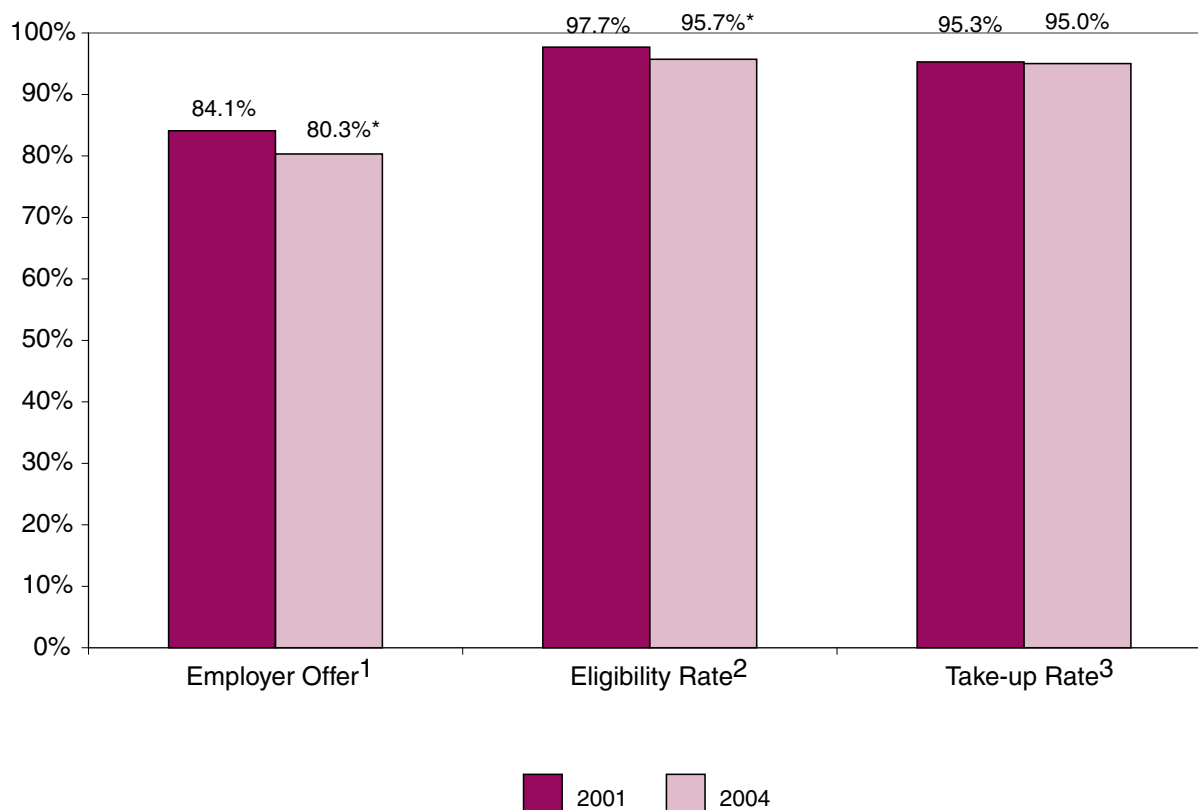
Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from total population within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals ages 3 and older

Exhibit 1-5

Access to Employer Coverage for Non-Elderly Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 1-6

# Demographic Characteristics of Uninsured Minnesotans Compared to Total Population, 2001 and 2004

	Uninsured		Total Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	51.0%	55.5%	48.0%	47.9%^
Female	<u>49.0%</u>	<u>44.5%</u>	<u>52.0%</u>	<u>52.1%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	5.6%	7.2%	8.2%^	7.8%
6 to 17	15.7%	<b>10.9%*</b>	18.2%	17.0%^
18 to 24	22.4%	25.9%	9.4%^	10.2%^
25 to 34	23.1%	23.3%	13.7%^	13.3%^
35 to 54	28.3%	28.0%	30.3%	30.5%
55 to 64	4.0%	4.3%	8.2%^	<b>9.2%*^</b>
65+	<u>0.9%</u>	<u>0.4%</u>	<u>12.1%^</u>	<u>12.1%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	75.7%	<b>70.1%*</b>	90.7%^	<b>88.7%*^</b>
Black	12.0%	<b>7.6%*</b>	4.2%^	4.4%^
American Indian	5.1%	5.6%	1.7%^	2.0%^
Asian	3.9%	4.8%	3.2%	3.6%
Other Race	1.0%	<b>0.2%*</b>	0.4%	<b>0.1%*</b>
Hispanic/Latino	<u>9.0%</u>	<u>15.1%*</u>	<u>2.9%^</u>	<u>3.3%^</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
US Born	86.7%	<b>82.1%*</b>	95.0%^	<b>93.1%*^</b>
Hispanic Nation	5.6%	<b>11.9%*</b>	0.9%^	<b>1.8%*^</b>
Asian Nation	2.5%	3.1%	1.9%	2.1%
African Nation	3.3%	<b>1.5%*</b>	0.8%^	1.0%
Other Nation	<u>1.9%</u>	<u>1.5%</u>	<u>1.5%</u>	<u>1.9%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
0-100%	17.1%	<b>26.3%*</b>	6.9%^	<b>9.5%*^</b>
101-200%	35.4%	31.5%	15.3%^	<b>16.6%*^</b>
201-300%	22.9%	20.6%	19.6%^	<b>17.7%*</b>
301-400%	11.1%	11.9%	17.2%^	<b>18.9%*^</b>
401%+	<u>13.5%</u>	<u>9.8%*</u>	<u>40.9%^</u>	<u>37.3%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	35.7%	41.9%	63.4%^	<b>66.8%*^</b>
Not Married	<u>64.3%</u>	<u>58.1%</u>	<u>36.6%^</u>	<u>33.3%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	12.8%	<b>18.9%*</b>	6.9%^	7.1%^
High school graduate	34.8%	36.3%	26.6%^	<b>24.4%*^</b>
Some college/tech school	36.6%	32.1%	32.7%	34.0%
College graduate	12.5%	10.7%	23.2%^	23.0%^
Postgraduate	<u>3.4%</u>	<u>2.0%</u>	<u>10.7%^</u>	<u>11.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	29.6%	29.1%	41.0%^	39.5%^
Very Good	32.1%	28.7%	31.4%	31.0%
Good	26.7%	28.5%	19.2%^	19.9%^
Fair	9.4%	11.0%	6.3%^	<b>7.1%*^</b>
Poor	<u>2.2%</u>	<u>2.7%</u>	<u>2.2%</u>	<u>2.6%*</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Minnesotans and total population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals ages 3 and older

<sup>3</sup> Marital status is only reported for individuals ages 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Exhibit 1-7

Geographic Distribution of Uninsured Minnesotans Compared to Total Population,  
2001 and 2004

	Uninsured		Total Population	
	2001	2004	2001	2004
<b>Region</b>				
1 Northwest	1.9%	1.9%	1.8%	1.7%
2 Headwaters	2.9%	2.3%	1.5%^	1.5%
3 Arrowhead	7.4%	7.3%	6.6%	6.4%
4 West Central	5.6%	5.7%	4.3%	4.2%
5 North Central	5.0%	4.7%	3.1%^	3.1%
6 Mid-Minnesota	3.0%	2.3%	2.4%	2.3%
7 Upper MN Valley	0.9%	1.2%	1.0%	1.0%
8 East Central	2.4%	3.7%	2.8%	3.0%
9 Central	4.9%	5.0%	6.6%	7.0%^
10 Southwest	2.2%	2.9%	2.5%	2.4%
11 South Central	4.8%	3.0%	4.5%	4.4%
12 Southeast	5.5%	6.9%	9.3%^	9.4%^
13 Twin Cities	<u>53.5%</u>	<u>53.2%</u>	<u>53.7%</u>	<u>53.6%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level (no significant between year differences exist)

^ Indicates a statistically significant difference between uninsured Minnesotans and total population within year at the 95% level



Exhibit 1-8

Employment Characteristics of Uninsured Minnesotans Compared to Total Population,  
2001 and 2004

	Uninsured		Total Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.6%	69.9%	75.0%	<b>72.3%*</b>
Not Employed	<u>27.5%</u>	<u>30.1%</u>	<u>25.0%</u>	<u><b>27.7%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	25.4%	<b>16.4%*</b>	14.1%^	<b>11.4%**^</b>
Employed By Someone Else	<u>74.6%</u>	<u><b>83.6%*</b></u>	<u>85.9%^</u>	<u><b>88.6%**^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	81.4%	<b>87.8%*</b>	88.0%^	88.6%
Multiple Jobs	<u>18.7%</u>	<u><b>12.2%*</b></u>	<u>12.0%^</u>	<u>11.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.3%	1.2%	1.4%	1.4%
11 to 20 hours	7.9%	7.2%	5.0%^	5.6%
21 to 30 hours	15.0%	16.7%	6.7%^	7.0%^
31 to 40 hours	47.7%	45.9%	48.4%	50.0%
More than 40 hours	<u>28.1%</u>	<u>29.0%</u>	<u>38.4%^</u>	<u><b>36.0%**^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	79.1%	77.4%	95.1%^	<b>91.7%**^</b>
Temporary/Seasonal	<u>20.9%</u>	<u>22.6%</u>	<u>4.9%^</u>	<u><b>8.4%**^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	13.4%	<b>9.3%*</b>	6.5%^	<b>5.2%**^</b>
2 to 10 employees	26.8%	26.8%	13.1%^	13.4%^
11 to 50 employees	16.5%	19.6%	14.4%	13.4%^
51 to 100 employees	10.1%	15.0%	8.0%	<b>10.6%**^</b>
101 to 500 employees	14.0%	12.8%	16.6%	17.6%^
More than 500 employees	<u>19.2%</u>	<u>16.7%</u>	<u>41.4%^</u>	<u>39.7%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

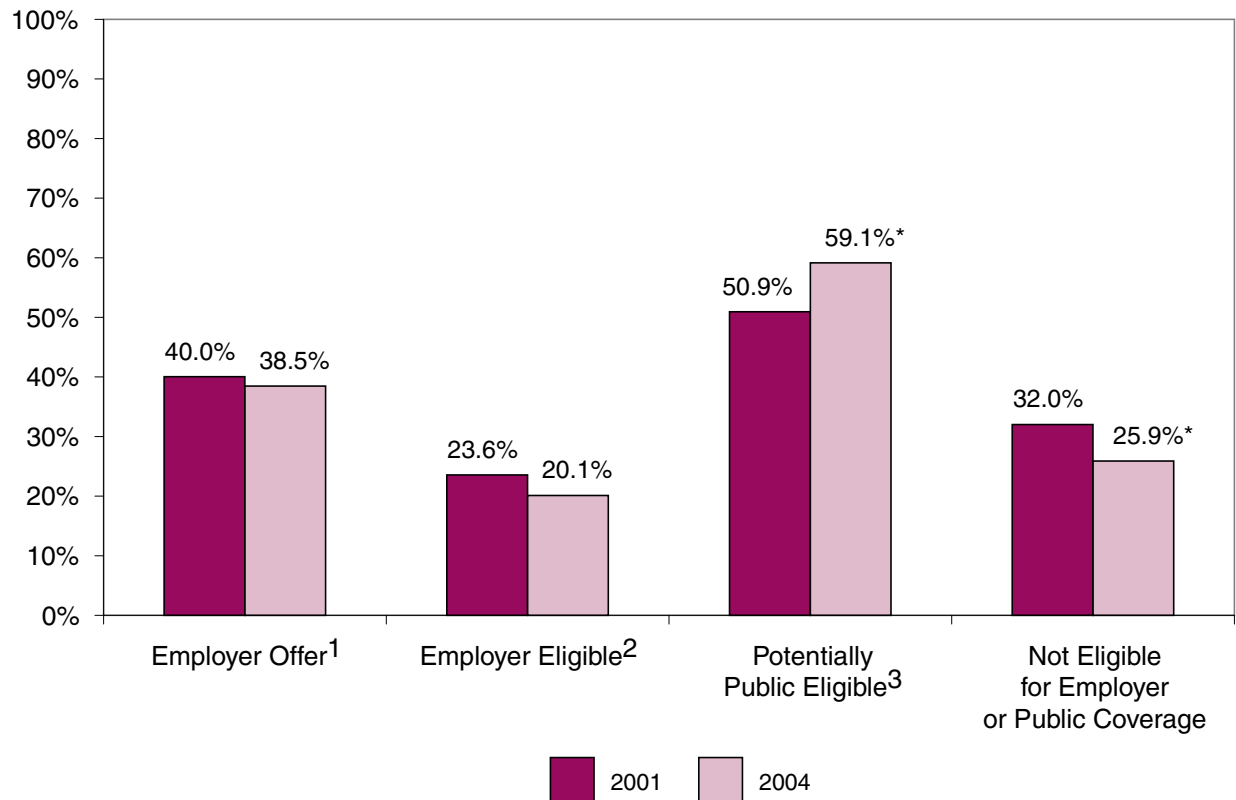
Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Minnesotans and all Minnesotans within year at the 95% level

Note: For children, employment refers to the parent's employment status

Exhibit 1-9

Potential Sources of Insurance Coverage for the Uninsured in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage

# 2

## Health Insurance Coverage by Income

As shown in the overview chapter of this report, group or employer-based coverage decreased, enrollment in public health insurance programs increased, and the uninsurance rate increased in Minnesota from 2001 to 2004. One of the reasons for this change in the health insurance status of Minnesotans was the downward shift in Minnesota's income distribution. Income is an important factor in the affordability of health insurance and in determining eligibility for public health insurance programs. The changing income distribution was also related to employer-based coverage and the level of uninsurance in the state as people who lost jobs or got lower paying jobs no longer had health insurance offered to them through an employer. The overview chapter of this report also shows that uninsurance rates for lower and middle income Minnesotans increased from 2001 to 2004 and that a greater proportion of the uninsured had incomes below federal poverty guidelines in 2004. As a result, a greater share of the uninsured in Minnesota became eligible for and enrolled in public health insurance programs in 2004. This chapter examines the trends in health insurance coverage by income in more detail.

As in 2001, higher income Minnesotans had higher rates of group or employer-based coverage, lower rates of public coverage, and lower rates of uninsurance than lower income Minnesotans in 2004. However, changes in the sources of health insurance coverage occurred for low and middle income Minnesotans from 2001 to 2004. As shown in Exhibit 2-1, group coverage declined for all income groups below 400% of federal poverty guidelines (FPG). In response to this decline in group coverage, the level of uninsurance and enrollment in public programs increased. Uninsurance rates increased for Minnesotans below 100% FPG and for those with incomes between 201% and 300% FPG. Enrollment in public programs increased for Minnesotans with incomes between 101% and 200% FPG and between 301% and 400% FPG.

*Reasons for declining group coverage:* The decline in group coverage for Minnesotans with incomes below federal poverty guidelines was driven primarily by a decline in eligibility for employer-based coverage. Minnesotans with incomes below 100% FPG were equally likely in 2001 and in 2004 to work for an employer or have a family member who worked for an employer who offered health insurance coverage (see Exhibit 2-4). However, in 2004 these employees and dependents were significantly less likely to be eligible for health insurance coverage offered by an employer. For Minnesotans with incomes above federal poverty guidelines, the decline in group coverage appears to be the result of both a decline in the percent of workers or family members who worked for an employer that offered health insurance, and a decline in the percent of employees and dependents eligible for coverage offered through an employer. The percent of Minnesotans who took up employer coverage for which they were eligible was constant from 2001 to 2004 for all income groups.

*Demographic and employment characteristics:* As noted in the overview chapter, one of the reasons for the change in health insurance status from 2001 to 2004 was the change in the income distribution of Minnesotans. The percent of all Minnesotans and uninsured Minnesotans with incomes below 200% FPG increased from 2001 to 2004. In addition to the changing income distribution, the demographic characteristics of lower (below 200% FPG) and higher (above 200% FPG) income Minnesotans also changed from 2001 to 2004, with most of these changes concentrated among lower income Minnesotans. As shown in the overview chapter, uninsured Minnesotans were less likely to be between the ages of 6 and 17, less likely to be Black, more likely to be Hispanic/Latino and born in a Hispanic nation, and more likely to lack a high school education in 2004 compared to 2001. All of these changes in the demographic characteristics of uninsured Minnesotans were driven by changes in the demographic characteristics of uninsured Minnesotans with lower incomes (see Exhibits 2-5, 2-6, and 2-7). The increase in the percent of the lower income uninsured that was Hispanic/Latino and born in a Hispanic nation was the result of increasing uninsurance rates and changes in the demographic composition of the Hispanic/Latino population in Minnesota (see Chapter 3).

The employment characteristics of lower and higher income Minnesotans also changed from 2001 to 2004, and these changes help to explain the decline in access to employer-based coverage. Employment characteristics changed for both lower and higher income Minnesotans, but in different ways (see Exhibits 2-9 and 2-10):

- Higher income Minnesotans were less likely to be employed in 2004, and those employed were more likely to have a temporary/seasonal job and more likely to work for an employer with 51 to 100 employees.
- Higher income employees were just as likely to work for a large employer in 2001 and 2004.
- For higher income Minnesotans, it appears that a decline in the share of the population that was employed and a shift towards employment in temporary/seasonal jobs less likely to offer health insurance coverage were likely factors contributing to the decline in employer-based coverage.

The share of the population that was employed did not decline for lower income Minnesotans from 2001 to 2004, but the characteristics of those employed changed over this time period:

- Similar to higher income Minnesotans, lower income Minnesotans were also more likely to have a temporary/seasonal job and more likely to work for an employer with 51 to 100 employees in 2004 compared to 2001.
- Unlike higher income Minnesotans, lower income Minnesotans were more likely to work for a small employer with 2 to 10 employees and less likely to work for a large employer with more than 500 employees.
- For lower income Minnesotans, the decline in employer-based coverage appears to be related to more employment in temporary/seasonal jobs and with very small employers, and less employment with large employers that are more likely to offer health insurance.

*Potential sources of coverage for the uninsured:* The decline in employer-based coverage for lower and higher income Minnesotans resulted in more Minnesotans becoming uninsured from 2001 to 2004, but it did not significantly affect the level of access to employer-based coverage among uninsured Minnesotans (see Exhibit 2-11). Potential eligibility for public health insurance programs increased for all uninsured Minnesotans from 2001 to 2004, but no significant increases were found for the lower and higher income uninsured groups separately. As stated in the overview chapter, the increase in potential public program eligibility for all uninsured Minnesotans was due to an increase in the share of the uninsured with incomes below federal poverty guidelines. The increase in the share of all uninsured Minnesotans potentially eligible for public programs led to a decrease in the percent of the uninsured ineligible for either employer or public coverage. In both years, the lower income uninsured were more likely to be potentially eligible for public health insurance programs than the higher income uninsured, because eligibility for public programs is largely based on income.

Exhibit 2-1

Sources of Insurance Coverage by Income in Minnesota, 2001 and 2004  
(Family Income as Percent of Poverty Guidelines)



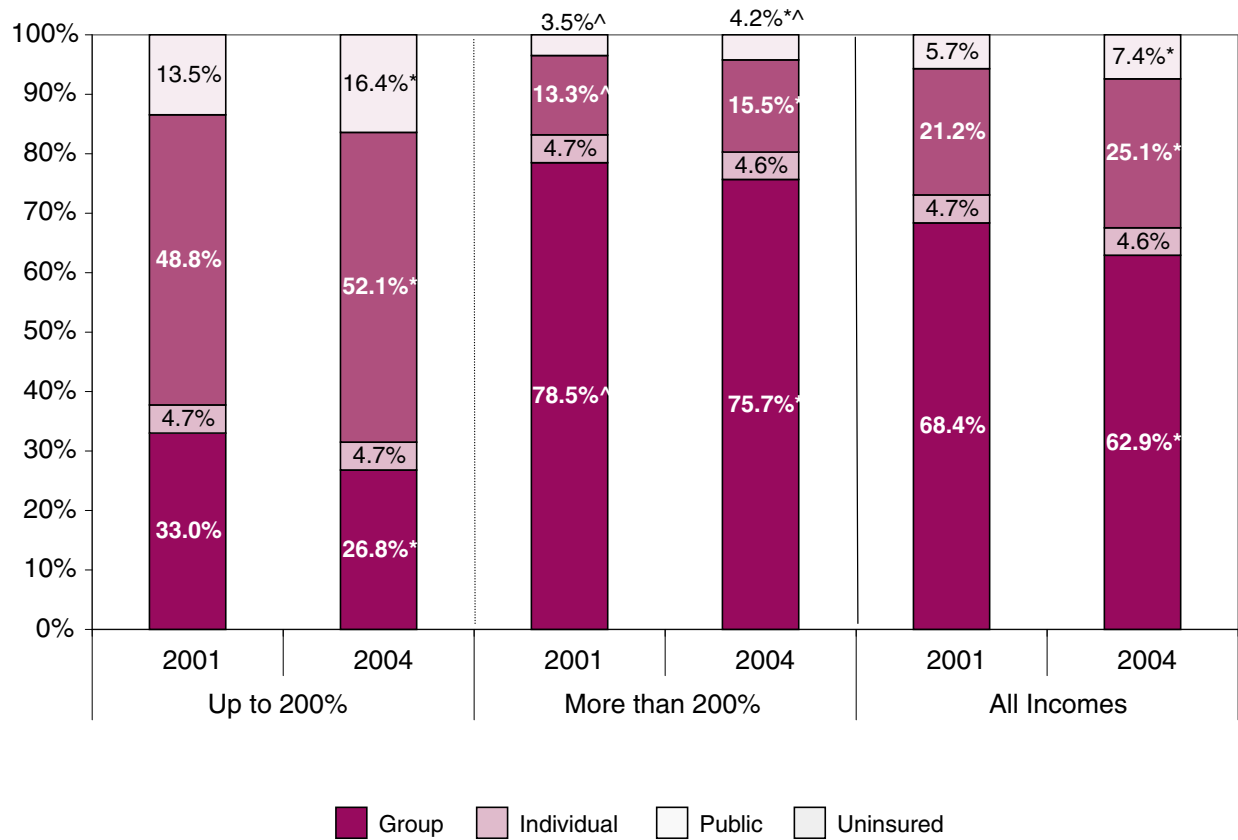
Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference from all incomes within year at the 95% level

Exhibit 2-2

Sources of Insurance Coverage for Lower and Higher Income Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference between lower and higher income within year at the 95% level

Note: Lower income is defined as family income at or below 200% of federal poverty guidelines and higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 2-3

Measures of Uninsurance By Income in Minnesota, 2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)

	Point In Time		All Year		Part Year		Some Point in Year	
	2001	2004	2001	2004	2001	2004	2001	2004
<b>Up to 200%</b>	13.5%^	<b>16.4%*^</b>	7.5%^	<b>10.3%*^</b>	10.8%^	<b>14.3%*^</b>	19.4%^	<b>24.6%*^</b>
0-100%	14.0%^	<b>20.5%*^</b>	8.0%^	<b>13.5%*^</b>	10.7%^	<b>16.4%*^</b>	20.7%^	<b>29.9%*^</b>
101-200%	13.2%^	14.1%^	7.3%^	8.5%^	10.9%^	13.1%^	18.9%^	21.6%^
<b>More than 200%</b>	3.5%^	<b>4.2%*^</b>	2.0%^	2.4%^	3.5%^	<b>4.1%*^</b>	5.6%^	<b>6.5%*^</b>
201-300%	6.7%	<b>8.6%*</b>	3.9%	4.6%	6.0%	7.8%	10.2%^	12.3%
301-400%	3.7%^	4.7%^	2.1%^	2.6%^	3.6%^	4.2%^	6.0%^	6.8%^
401%+	1.9%^	1.9%^	0.9%^	1.2%^	2.2%^	2.4%^	3.3%^	3.6%^
<b>All Incomes</b>	5.7%	<b>7.4%*</b>	3.2%	<b>4.5%*</b>	5.1%	<b>6.8%*</b>	8.7%	<b>11.2%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from all incomes within year at the 95% level

Exhibit 2-4

Access to Employer Coverage for Non-Elderly Minnesotans by Income, 2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)

	Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
	2001	2004	2001	2004	2001	2004
<b>Up to 200%</b>	56.6%^	<b>50.3%*^</b>	93.0%^	<b>84.6%*^</b>	81.4%^	81.6%^
0-100%	37.5%^	34.7%^	92.4%^	<b>75.9%*^</b>	69.8%^	72.2%^
101-200%	66.2%^	<b>60.1%*^</b>	93.1%^	<b>87.7%*^</b>	84.7%^	84.6%^
<b>More than 200%</b>	90.9%^	<b>89.7%*^</b>	98.4%^	<b>97.7%*^</b>	97.3%^	97.1%^
201-300%	85.2%	82.5%	97.5%	96.1%	94.8%	93.4%
301-400%	91.6%^	<b>88.1%*^</b>	98.5%^	<b>96.7%*</b>	96.8%^	96.7%^
401%+	93.0%^	93.6%^	98.8%^	98.7%^	98.5%^	98.6%^
<b>All Incomes</b>	84.1%	<b>80.3%*</b>	97.7%	<b>95.7%*</b>	95.3%	95.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95 % level

^ Indicates a statistically significant difference from all incomes within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage



Exhibit 2-5

# Demographic Characteristics of Lower and Higher Income Uninsured Minnesotans, 2001 and 2004

	Lower Income Uninsured		Higher Income Uninsured	
	2001	2004	2001	2004
<b>Gender</b>				
Male	43.6%	<b>56.6%*</b>	59.2%^	54.0%
Female	56.4%	<b>43.4%*</b>	40.8%^	46.0%
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	7.5%	9.3%	3.4%^	4.3%^
6 to 17	21.3%	<b>11.4%*</b>	9.6%^	10.3%
18 to 24	21.1%	28.8%	23.8%	21.8%
25 to 34	18.9%	21.9%	27.8%^	25.3%
35 to 54	26.2%	24.8%	30.6%	32.5%
55 to 64	3.8%	3.2%	4.3%	5.8%
65+	1.3%	0.6%	0.5%	0.1%
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	68.7%	61.8%	83.6%^	81.5%^
Black	15.4%	<b>8.9%*</b>	8.3%^	5.7%
American Indian	5.9%	5.6%	4.3%	5.6%
Asian	4.2%	5.0%	3.5%	4.4%
Other Race	0.2%	0.2%	0.6%	0.2%
Hispanic/Latino	<b>11.8%</b>	<b>21.9%*</b>	<b>5.9%^</b>	<b>5.7%^</b>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
US Born	84.1%	<b>76.6%*</b>	89.6%^	89.4%^
Hispanic Nation	8.6%	<b>17.6%*</b>	2.2%^	4.3%^
Asian Nation	2.5%	3.1%	2.6%	3.0%
African Nation	3.6%	1.6%	3.0%	1.3%
Other Nation	1.2%	1.1%	2.6%	2.1%
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	49.8%	54.8%	57.6%	51.1%
Greater Minnesota	<b>50.2%</b>	<b>45.2%</b>	<b>42.4%</b>	<b>49.0%</b>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	38.4%	43.0%	33.2%	<b>40.5%*</b>
Not Married	61.6%	57.0%	66.8%	<b>59.5%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	16.3%	<b>23.7%*</b>	8.9%^	12.6%^
High school graduate	38.5%	37.0%	30.8%^	35.3%
Some college/tech school	35.8%	31.1%	37.5%	33.4%
College graduate	6.9%	7.6%	18.7%^	14.9%^
Postgraduate	<b>2.6%</b>	<b>0.7%</b>	<b>4.1%</b>	<b>3.8%^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	26.8%	28.4%	32.6%	30.1%
Very Good	30.8%	25.6%	33.5%	32.9%
Good	27.6%	31.5%	25.8%	24.5%
Fair	11.8%	11.8%	6.8%^	10.0%
Poor	<b>3.1%</b>	<b>2.7%</b>	<b>1.2%^</b>	<b>2.6%</b>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals ages 3 and older

<sup>3</sup> Marital Status is only reported for individuals ages 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Note: Lower income is defined as family income at or below 200% of federal poverty guidelines and higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 2-6

# Demographic Characteristics of Lower Income Uninsured Minnesotans Compared to Lower Income Population, 2001 and 2004

	Lower Income Uninsured		Lower Income Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	43.6%	<b>56.6%*</b>	42.6%	<b>46.0%*^</b>
Female	<u>56.4%</u>	<u>43.4%*</u>	<u>57.4%</u>	<u>54.0%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	7.5%	9.3%	9.8%	9.9%
6 to 17	21.3%	<b>11.4%*</b>	19.9%	18.2%^
18 to 24	21.1%	28.8%	13.5%^	13.6%^
25 to 34	18.9%	21.9%	12.0%^	12.4%^
35 to 54	26.2%	24.8%	18.3%^	20.7%
55 to 64	3.8%	3.2%	4.5%	<b>5.7%*^</b>
65+	<u>1.3%</u>	<u>0.6%</u>	<u>22.0%^</u>	<u>19.5%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	68.7%	61.8%	80.6%^	<b>75.8%*^</b>
Black	15.4%	<b>8.9%*</b>	9.4%^	9.8%
American Indian	5.9%	5.6%	3.9%	4.0%
Asian	4.2%	5.0%	4.6%	5.2%
Other Race	0.2%	0.2%	1.2%^	<b>0.2%*</b>
Hispanic/Latino	<u>11.8%</u>	<u>21.9%*</u>	<u>6.0%^</u>	<u>8.3%*^</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
US Born	84.1%	<b>76.6%*</b>	92.0%^	<b>87.5%*^</b>
Hispanic Nation	8.6%	<b>17.6%*</b>	2.3%^	<b>5.0%*^</b>
Asian Nation	2.5%	3.1%	2.3%	3.0%
African Nation	3.6%	1.6%	1.8%^	2.6%
Other Nation	<u>1.2%</u>	<u>1.1%</u>	<u>1.5%</u>	<u>1.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	49.8%	54.8%	40.7%^	<b>46.8%*^</b>
Greater Minnesota	<u>50.2%</u>	<u>45.2%</u>	<u>59.3%^</u>	<u>53.2%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	38.4%	43.0%	46.7%	<b>51.2%*^</b>
Not Married	<u>61.6%</u>	<u>57.0%</u>	<u>53.3%</u>	<u>48.8%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	16.3%	<b>23.7%*</b>	18.0%	18.5%
High school graduate	38.5%	37.0%	38.9%	<b>32.8%*</b>
Some college/tech school	35.8%	31.1%	30.8%	<b>35.6%*</b>
College graduate	6.9%	7.6%	9.1%	10.1%
Postgraduate	<u>2.6%</u>	<u>0.7%</u>	<u>3.2%</u>	<u>3.0%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	26.8%	28.4%	30.1%	28.4%
Very Good	30.8%	25.6%	28.4%	27.9%
Good	27.6%	31.5%	25.1%	25.7%
Fair	11.8%	11.8%	11.7%	12.6%
Poor	<u>3.1%</u>	<u>2.7%</u>	<u>4.7%</u>	<u>5.4%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from lower income uninsured within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals ages 3 and older

<sup>3</sup> Marital is only reported for individuals ages 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Note: Lower income is defined as family income at or below 200% of federal poverty guidelines

Exhibit 2-7

# Demographic Characteristics of Higher Income Uninsured Minnesotans Compared to Higher Income Population, 2001 and 2004

	Higher Income Uninsured		Higher Income Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	59.2%	54.0%	49.6%^	48.6%
Female	<u>40.8%</u>	<u>46.0%</u>	<u>50.4%^</u>	<u>51.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	3.4%	4.3%	7.7%^	7.0%
6 to 17	9.6%	10.3%	17.7%^	16.6%^
18 to 24	23.8%	21.8%	8.2%^	8.9%^
25 to 34	27.8%	25.3%	14.2%^	13.6%^
35 to 54	30.6%	32.5%	33.7%	33.9%
55 to 64	4.3%	5.8%	9.3%^	<b>10.5%*</b>
65+	<u>0.5%</u>	<u>0.1%</u>	<u>9.2%^</u>	<u>9.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	83.6%	81.5%	93.6%^	93.3%^
Black	8.3%	5.7%	2.7%^	2.5%
American Indian	4.3%	5.6%	1.1%^	1.3%^
Asian	3.5%	4.4%	2.8%	3.0%
Other Race	0.6%	0.2%	0.6%	<b>0.1%*</b>
Hispanic/Latino	<u>5.9%</u>	<u>5.7%</u>	<u>2.1%^</u>	<u>1.5%*</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
US Born	89.6%	89.4%	95.8%^	95.1%^
Hispanic Nation	2.2%	4.3%	0.5%^	0.7%^
Asian Nation	2.6%	3.0%	1.7%	1.8%
African Nation	3.0%	1.3%	0.5%^	0.5%
Other Nation	<u>2.6%</u>	<u>2.1%</u>	<u>1.5%</u>	<u>1.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	57.6%	51.1%	57.4%	55.9%
Greater Minnesota	<u>42.4%</u>	<u>49.0%</u>	<u>42.6%</u>	<u>44.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	33.2%	<b>40.5%*</b>	68.0%^	<b>71.9%*</b>
Not Married	<u>66.8%</u>	<u>59.5%*</u>	<u>32.0%^</u>	<u>28.1%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	8.9%	12.6%	3.7%^	3.1%^
High school graduate	30.8%	35.3%	23.1%^	<b>21.5%*</b>
Some college/tech school	37.5%	33.4%	33.3%	33.5%
College graduate	18.7%	14.9%	27.2%^	27.5%^
Postgraduate	<u>4.1%</u>	<u>3.8%</u>	<u>12.8%^</u>	<u>14.4%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	32.6%	30.1%	44.1%^	43.5%^
Very Good	33.5%	32.9%	32.2%	32.0%
Good	25.8%	24.5%	17.6%^	17.8%^
Fair	6.8%	10.0%	4.7%	5.1%
Poor	<u>1.2%</u>	<u>2.6%</u>	<u>1.4%</u>	<u>1.6%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from higher income uninsured within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals ages 3 and older

<sup>3</sup> Marital status is only reported for individuals ages 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Note: Higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 2-8

Employment Characteristics of Lower and Higher Income Uninsured Minnesotans,  
2001 and 2004

	Lower Income Uninsured		Higher Income Uninsured	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.0%	67.9%	73.2%	72.6%
Not Employed	<u>28.0%</u>	<u>32.1%</u>	<u>26.8%</u>	<u>27.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	23.0%	15.5%	28.1%	<b>17.0%*</b>
Employed By Someone Else	<u>77.0%</u>	<u>84.5%</u>	<u>71.9%</u>	<b>83.0%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	79.6%	<b>90.5%*</b>	83.3%	84.3%
Multiple Jobs	<u>20.4%</u>	<u>9.5%*</u>	<u>16.7%</u>	<u>15.8%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.9%	1.1%	1.8%	1.2%
11 to 20 hours	8.6%	6.3%	7.1%	8.4%
21 to 30 hours	18.4%	22.5%	11.4%	9.6%^
31 to 40 hours	51.2%	44.8%	43.9%	47.3%
More than 40 hours	<u>21.0%</u>	<u>25.3%</u>	<u>35.8%^</u>	<u>33.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	80.7%	71.8%	77.3%	84.5%^
Temporary/Seasonal	<u>19.3%</u>	<u>28.2%</u>	<u>22.7%</u>	<u>15.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	10.4%	8.4%	16.5%^	<b>10.3%*</b>
2 to 10 employees	28.4%	27.2%	25.2%	26.3%
11 to 50 employees	17.6%	16.5%	15.4%	<b>23.4%*</b>
51 to 100 employees	12.8%	17.5%	7.3%	11.8%
101 to 500 employees	12.8%	11.7%	15.3%	14.2%
More than 500 employees	<u>18.0%</u>	<u>18.7%</u>	<u>20.4%</u>	<u>14.1%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income uninsured within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Lower income is defined as family income at or below 200% of federal poverty guidelines and higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 2-9

Employment Characteristics of Lower Income Uninsured Minnesotans Compared to Lower Income Population, 2001 and 2004

	Lower Income Uninsured		Lower Income Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.0%	67.9%	56.4%^	57.4%^
Not Employed	<u>28.0%</u>	<u>32.1%</u>	<u>43.6%^</u>	<u>42.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	23.0%	15.5%	16.1%	15.2%
Employed By Someone Else	<u>77.0%</u>	<u>84.5%</u>	<u>83.9%</u>	<u>84.8%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	79.6%	<b>90.5%*</b>	85.5%	88.5%
Multiple Jobs	<u>20.4%</u>	<u>9.5%*</u>	<u>14.6%</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.9%	1.1%	1.9%^	2.4%^
11 to 20 hours	8.6%	6.3%	9.3%	9.7%
21 to 30 hours	18.4%	22.5%	11.5%	12.3%^
31 to 40 hours	51.2%	44.8%	51.3%	<b>46.4%*</b>
More than 40 hours	<u>21.0%</u>	<u>25.3%</u>	<u>26.1%</u>	<u>29.2%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	80.7%	71.8%	89.7%^	<b>81.8%*^</b>
Temporary/Seasonal	<u>19.3%</u>	<u>28.2%</u>	<u>10.3%^</u>	<u>18.2%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	10.4%	8.4%	10.1%	<b>7.2%*</b>
2 to 10 employees	28.4%	27.2%	17.8%^	<b>21.7%*</b>
11 to 50 employees	17.6%	16.5%	15.6%	15.6%
51 to 100 employees	12.8%	17.5%	9.0%	<b>12.6%*</b>
101 to 500 employees	12.8%	11.7%	15.7%	16.6%
More than 500 employees	<u>18.0%</u>	<u>18.7%</u>	<u>31.9%^</u>	<u>26.3%*^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from lower income uninsured within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Lower income is defined as family income at or below 200% of federal poverty guidelines

Exhibit 2-10

Employment Characteristics of Higher Income Uninsured Minnesotans Compared to Higher Income Population, 2001 and 2004

	Higher Income Uninsured		Higher Income Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	73.2%	72.6%	80.3%^	<b>77.6%*</b>
Not Employed	<u>26.8%</u>	<u>27.4%</u>	<u>19.7%^</u>	<u><b>22.4%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	28.1%	<b>17.0%*</b>	13.7%^	<b>10.2%*^</b>
Employed By Someone Else	<u>71.9%</u>	<u><b>83.0%*</b></u>	<u>86.3%^</u>	<u><b>89.9%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	83.3%	84.3%	88.6%^	88.6%
Multiple Jobs	<u>16.7%</u>	<u>15.8%</u>	<u>11.4%^</u>	<u>11.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.8%	1.2%	1.3%	1.2%
11 to 20 hours	7.1%	8.4%	4.1%	4.6%
21 to 30 hours	11.4%	9.6%	5.8%^	5.6%
31 to 40 hours	43.9%	47.3%	47.9%	<b>50.9%*</b>
More than 40 hours	<u>35.8%</u>	<u>33.5%</u>	<u>40.9%</u>	<u><b>37.7%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	77.3%	84.5%	96.2%^	<b>94.2%*^</b>
Temporary/Seasonal	<u>22.7%</u>	<u>15.5%</u>	<u>3.8%^</u>	<u><b>5.8%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	16.5%	<b>10.3%*</b>	5.8%^	<b>4.7%*^</b>
2 to 10 employees	25.2%	26.3%	12.2%^	11.4%^
11 to 50 employees	15.4%	<b>23.4%*</b>	14.1%	12.9%^
51 to 100 employees	7.3%	11.8%	7.8%	<b>10.1%*</b>
101 to 500 employees	15.3%	14.2%	16.8%	17.9%
More than 500 employees	<u>20.4%</u>	<u>14.1%</u>	<u>43.2%^</u>	<u>43.1%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

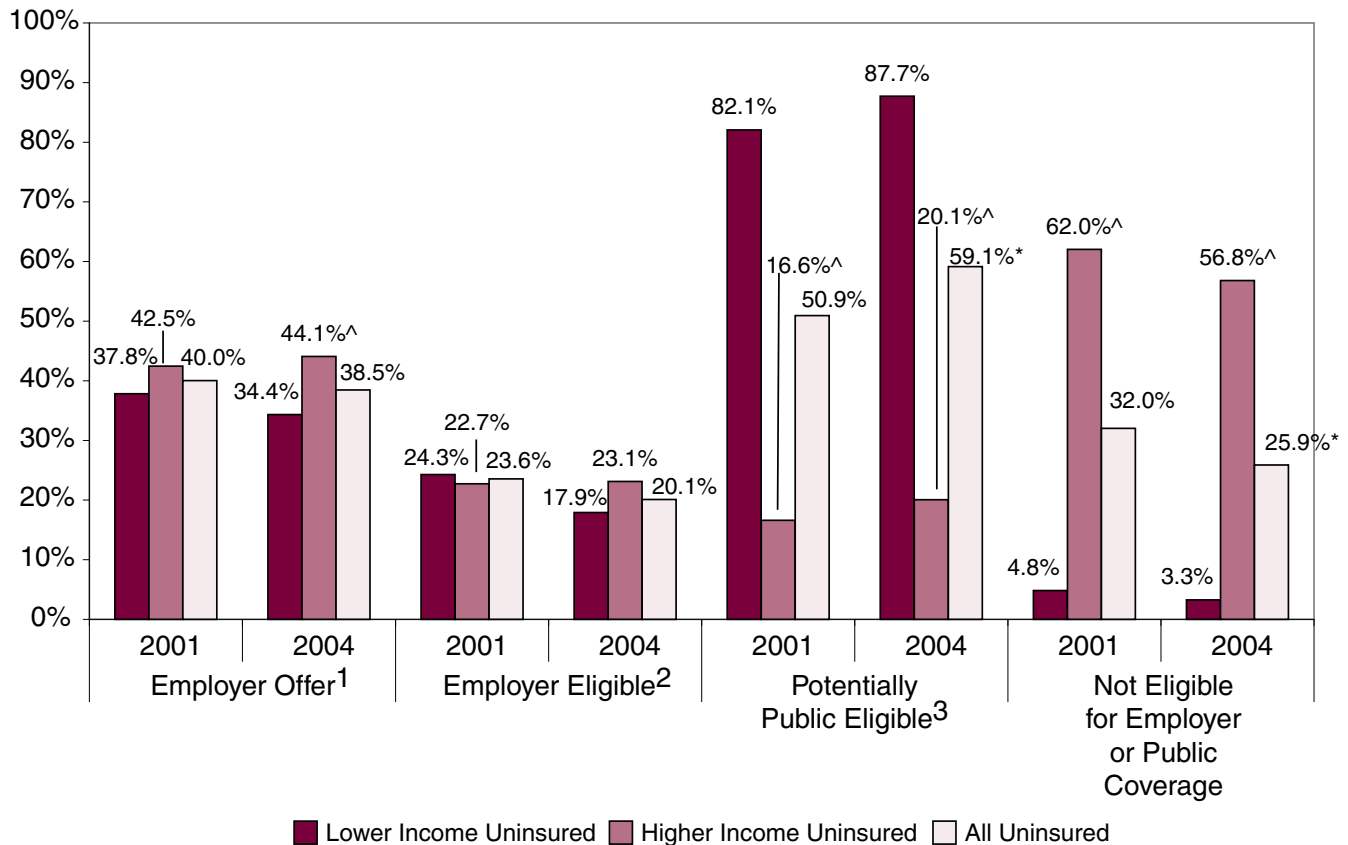
^ Indicates a statistically significant difference from higher income uninsured within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 2-11

Potential Sources of Insurance Coverage for the Uninsured by Income, 2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within year at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage





# 3

## Health Insurance Coverage by Race and Ethnicity

As presented in the overview chapter of this report, a large majority of the uninsured in Minnesota was White in both 2001 and 2004. However, other racial and ethnic groups were disproportionately represented among the uninsured as compared to White Minnesotans. The uninsurance rate and sources of insurance coverage for those that were insured have changed significantly over time for some racial and ethnic groups in Minnesota. The distribution of insurance coverage in Minnesota also differed depending on whether an individual was U.S. born or originally from another country. This chapter explores variations in sources of insurance coverage and characteristics of the uninsured by race, ethnicity, and country of origin in more detail.

Disparities in health insurance coverage in Minnesota among racial and ethnic groups exist, and are in some cases growing. Only White and Hispanic/Latino Minnesotans experienced an increase in the rate of uninsurance between 2001 and 2004. However, in both years, White Minnesotans were consistently more likely to have group coverage, least likely to have public coverage, and least likely to be uninsured compared to other racial and ethnic groups (see Exhibit 3-1). All racial and ethnic groups except Asians experienced significantly higher rates of uninsurance than Whites in 2001 and 2004. In both years, lower rates of group health insurance coverage among American Indian and Black Minnesotans as compared to Whites were associated with higher rates of uninsurance and public program coverage. In addition, lower rates of group coverage among Hispanic/Latino Minnesotans as compared to White Minnesotans were associated with higher rates of uninsurance, but not public program coverage in 2001 or 2004.

As described in Chapter 2, household income determines eligibility for public health insurance programs and whether or not private insurance is viewed as affordable, therefore differences in coverage among racial and ethnic groups are examined by income. Among lower income Minnesotans in 2004, Black Minnesotans were more likely and Hispanic/Latino Minnesotans were less likely than Whites to have

public insurance (see Exhibit 3-3), whereas among higher income Minnesotans there were no significant differences between racial and ethnic groups with respect to public insurance coverage (see Exhibit 3-4). Among lower income individuals, Black, American Indian, and Hispanic/Latino Minnesotans were less likely than White Minnesotans to have group coverage, but only Hispanic/Latino Minnesotans were more likely to be uninsured than White Minnesotans (see Exhibit 3-3). These findings suggest that lower income Hispanic/Latino Minnesotans without access to group coverage were less likely to enroll in public programs for which they were eligible than other racial and ethnic groups in Minnesota. Fully 83% of all uninsured Hispanic/Latino Minnesotans were potentially eligible for public programs, but had not enrolled, as compared to 55% of uninsured Non-Hispanic/Latinos (see Exhibit 3-23). Higher income Black, American Indian, and Hispanic/Latino Minnesotans were more likely to be uninsured than were White Minnesotans (see Exhibit 3-4), however, higher income Black and American Indian Minnesotans were as likely to have group coverage.

*Disparities in group coverage:* Disparities in group coverage were largely driven by differences in the distribution of coverage by income across racial and ethnic groups and differences in the likelihood of working for an employer who offered coverage or having a family member whose employer offered health insurance coverage. While lower income White Minnesotans were more likely to have group insurance than Black, American Indian, and Hispanic/Latino Minnesotans, there were fewer differences in group coverage for higher income individuals (see Exhibits 3-3 and 3-4). In fact, among the higher income group, only Hispanic/Latino Minnesotans were less likely to have group coverage. White Minnesotans were significantly more likely to have an employer that offered health insurance coverage (or a family member with an employer that offered coverage) than members of other racial and ethnic groups (see Exhibit 3-9). Among those connected to an employer that offered coverage, there were no differences in eligibility rates, with one exception: fewer Hispanic/Latino than White Minnesotans that had an employer offer of coverage were eligible for that coverage. White Minnesotans were more likely to take-up coverage for which they were eligible than members of all other racial and ethnic groups in Minnesota. Declines in group coverage among Hispanic/Latino Minnesotans may be associated with demographic and employment shifts in this population between 2001 and 2004. In 2004, Hispanic/Latino Minnesotans experienced greater levels of poverty, were less likely to be US born, had spent less time in Minnesota, were less likely to work for or have a family member that worked for an employer that offered coverage, and were the only racial or ethnic group whose take-up of an employer offer of coverage declined between 2001 and 2004.

*Trends by country of birth and length of time in the U.S.:* Changes in the proportion of the state's population that was not U.S. born and the number of years in the U.S. and Minnesota among those not born in the U.S. have also affected the distribution of health insurance coverage. Changes in the composition of the Hispanic/Latino population in Minnesota was most dramatic: 31.2% of Hispanic/Latino Minnesotans were not US born in 2001 as compared to 53.7% in 2004 (see Exhibit 3-24) and a greater proportion were relatively new to Minnesota in 2004 (see Exhibit 3-25). Examples of how health insurance coverage rates differ by the country in which an individual was born are:

- U.S. born individuals were more likely to have group coverage than were individuals born in other countries (see Exhibit 3-5). Specifically, individuals born in Hispanic and African nations were less likely to have group coverage (see Exhibit 3-6).

- Only those born in Hispanic Nations were more likely to be uninsured, which was related to lower enrollment of this population (14.6%) in public and group health insurance. This compares to 25.1% and 63.8% of U.S. born individuals enrolled in public and group coverage.
- Among non-U.S. born individuals, length of residency was an important consideration in one's ability to secure health insurance. Individuals in the U.S. less than five years, compared to ten years or more, were less likely to have group coverage and more likely to be uninsured (see Exhibit 3-7). However, public coverage was relatively stable with respect to length of time in the United States.

*Demographic and employment characteristics:* Uninsured Minnesotans differ in some important ways with respect to race and ethnicity and other demographic traits:

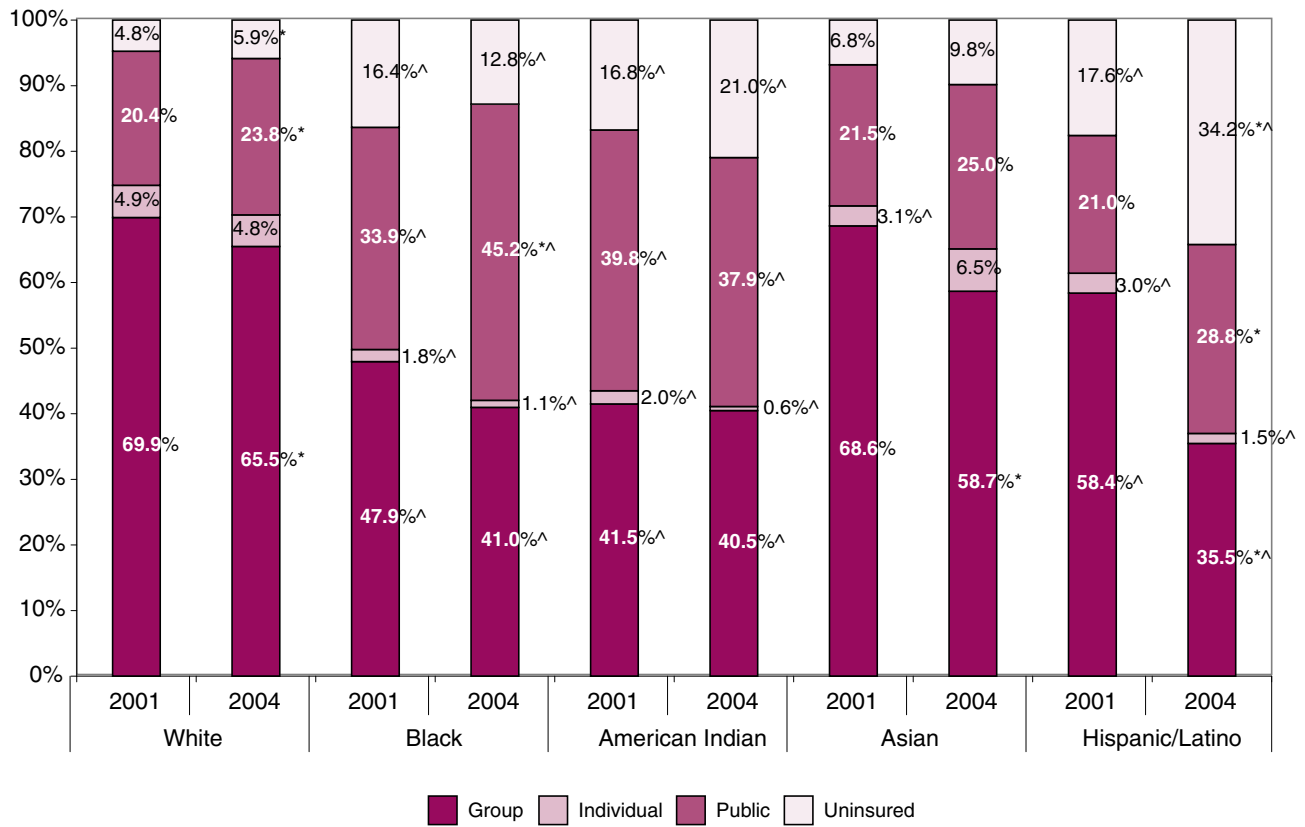
- Uninsured Non-White and uninsured Hispanic/Latino Minnesotans were much more likely to live in the Twin Cities metropolitan area than were uninsured White and Non-Hispanic Minnesotans (see Exhibits 3-10 and 3-16).
- Uninsured Non-White and uninsured Hispanic/Latino Minnesotans were much more likely to have family incomes below the federal poverty guidelines than uninsured White and Non-Hispanic Minnesotans.
- Non-White and Hispanic/Latino Minnesotans as a whole (i.e., all and uninsured) were more likely to have family incomes below federal poverty guidelines and to have lower education levels. Lower incomes and education levels are likely among the reasons why these groups were disproportionately represented among the uninsured (see Exhibits 3-11, 3-12, 3-17, and 3-18).

As indicated in earlier chapters of this report, employment characteristics are important to consider as they are highly related to an employer offer of health insurance coverage:

- Uninsured White and Non-White Minnesotans were employed at approximately the same level. However, uninsured White Minnesotans were more likely to work multiple jobs, more likely to work more than forty hours a week, and less likely to have had temporary or seasonal jobs (see Exhibit 3-13).
- Hispanic/Latino Minnesotans as a whole were equally likely to be employed compared to Non-Hispanic/Latino Minnesotans, however they were less likely to work more than forty hours a week and more likely to have temporary or seasonal jobs than Non-Hispanic/Latino Minnesotans (see Exhibit 3-20 and 3-21).
- In 2004, Non-White and Hispanic/Latino Minnesotans as a whole were less likely to work for large firms, which are likely to offer health insurance coverage (see Exhibits 3-15 and 3-20).

Exhibit 3-1

### Sources of Insurance Coverage by Race and Ethnicity in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between a given race/ethnic group and White within year at the 95% level

Exhibit 3-2

Measures of Uninsurance by Race and Ethnicity in Minnesota, 2001 and 2004

	Point in Time		All Year		Part Year		Some Point in Year	
	2001	2004	2001	2004	2001	2004	2001	2004
White	4.8%^	<b>5.9%*^</b>	2.6%^	<b>3.4%*^</b>	4.4%^	<b>5.7%*^</b>	7.4%^	<b>9.1%*^</b>
Black	16.4%^	12.8%^	9.9%^	7.4%^	13.3%^	16.0%^	24.2%^	23.4%^
American Indian	16.8%^	21.0%^	10.8%^	9.3%^	9.0%^	<b>21.6%*^</b>	20.9%^	<b>30.9%*^</b>
Asian	6.8%	9.8%	2.5%	<b>7.5%*</b>	6.7%	5.9%	9.5%	13.4%
Hispanic/Latino	17.6%^	<b>34.2%*^</b>	11.4%^	<b>25.5%*^</b>	11.2%^	<b>18.8%*^</b>	23.5%^	<b>44.3%*^</b>
Total Population	5.7%	<b>7.4%*</b>	3.2%	<b>4.5%*</b>	5.1%	<b>6.8%*</b>	8.7%	<b>11.2%*</b>

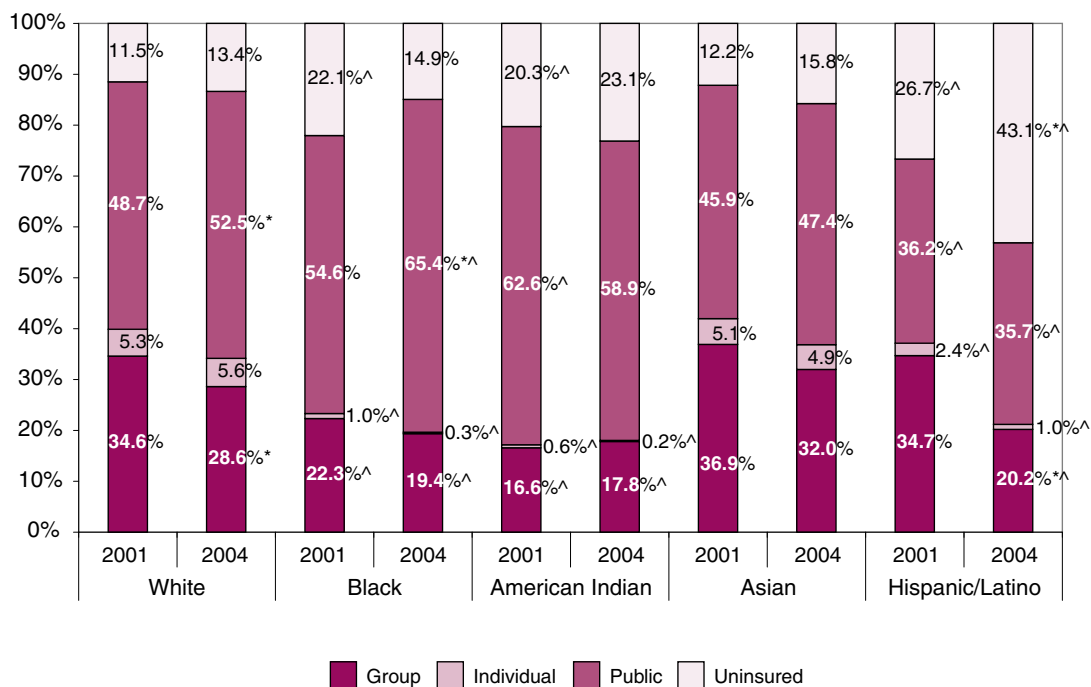
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from all Minnesotans within year at the 95% level

Exhibit 3-3

Sources of Insurance Coverage by Race and Ethnicity for Lower Income Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

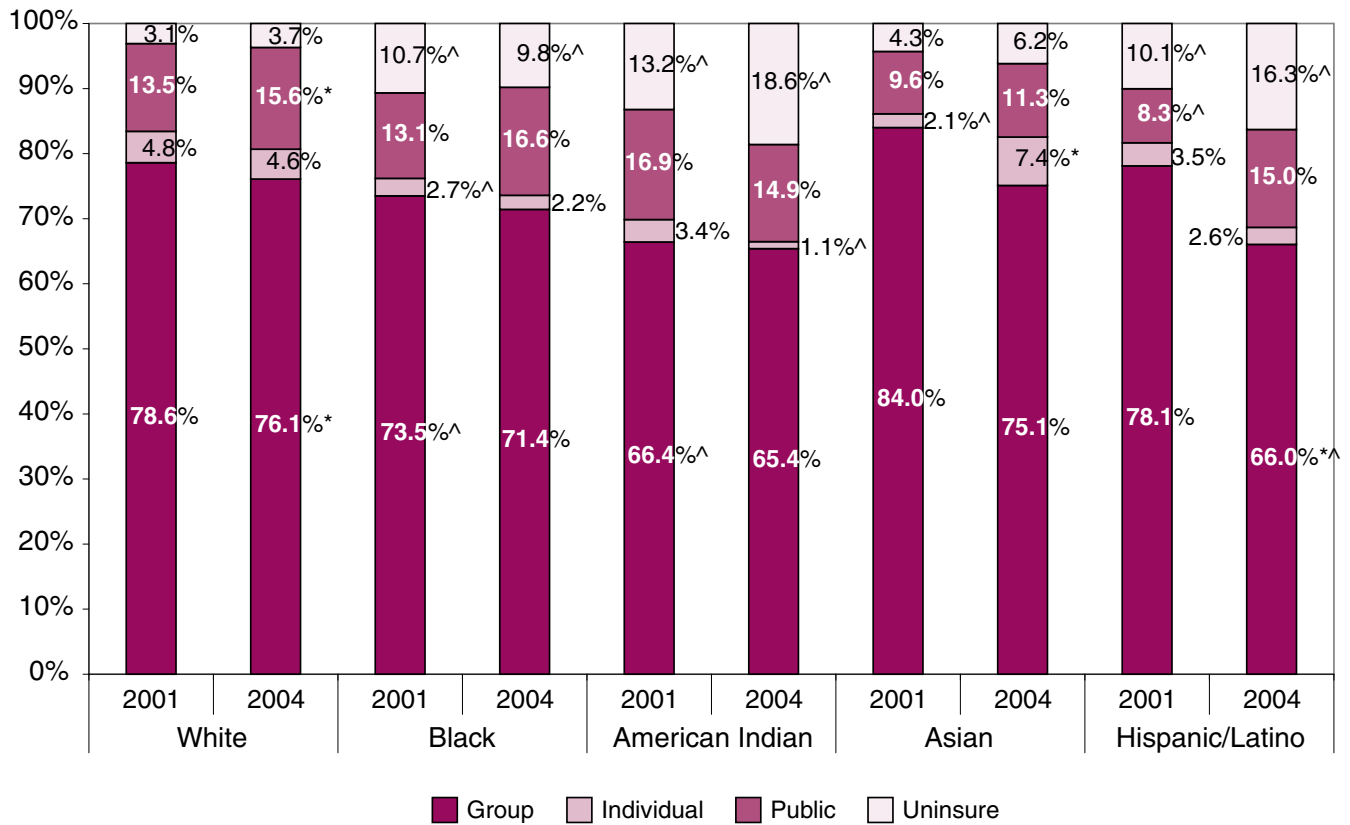
\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between a given race/ethnic group and White within year at the 95% level

Note: Lower income is defined as family income at or below 200% of federal poverty guidelines

Exhibit 3-4

# Sources of Insurance Coverage by Race and Ethnicity for Higher Income Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

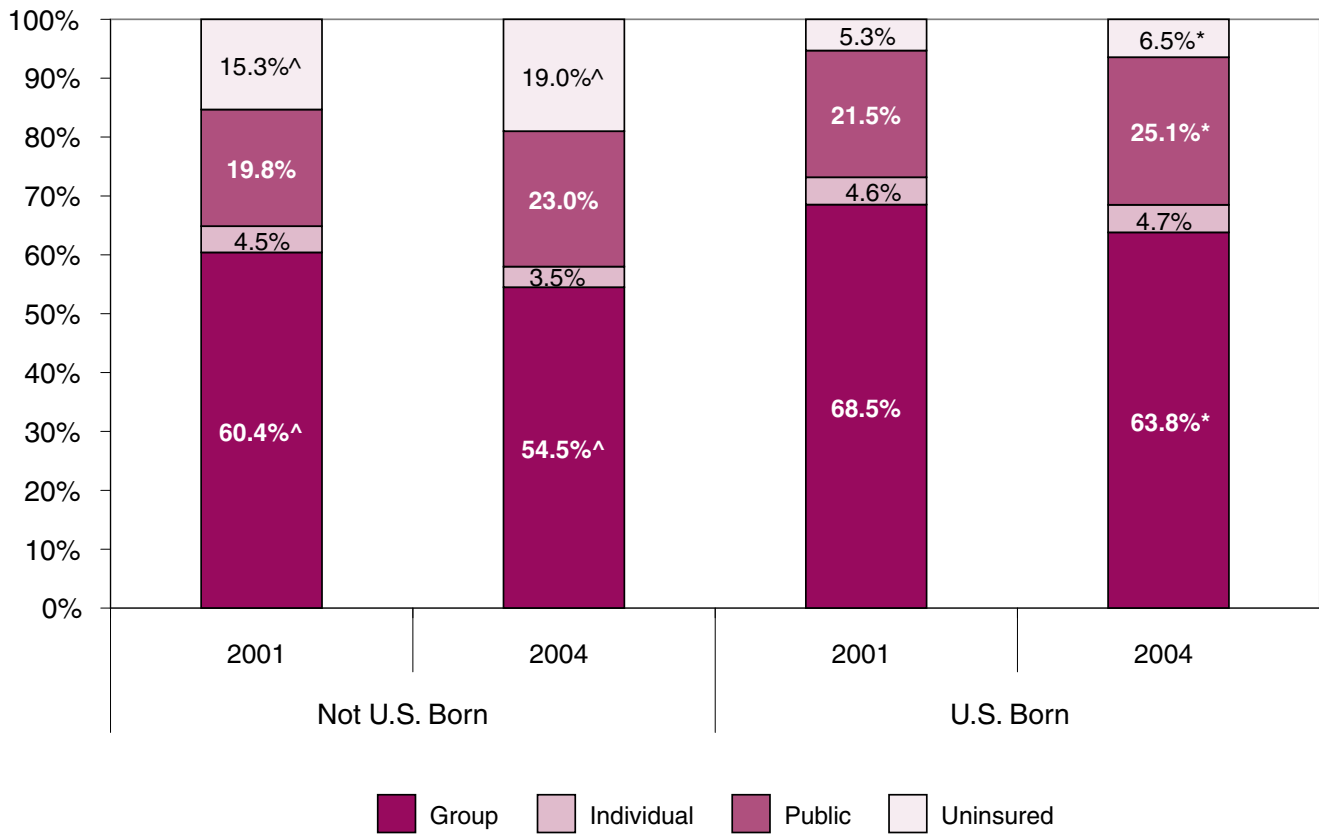
\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between a given race/ethnic group and White within year at the 95% level

Note: Higher income is defined as family income above 200% of federal poverty guidelines

Exhibit 3-5

Sources of Insurance Coverage by Country of Birth, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

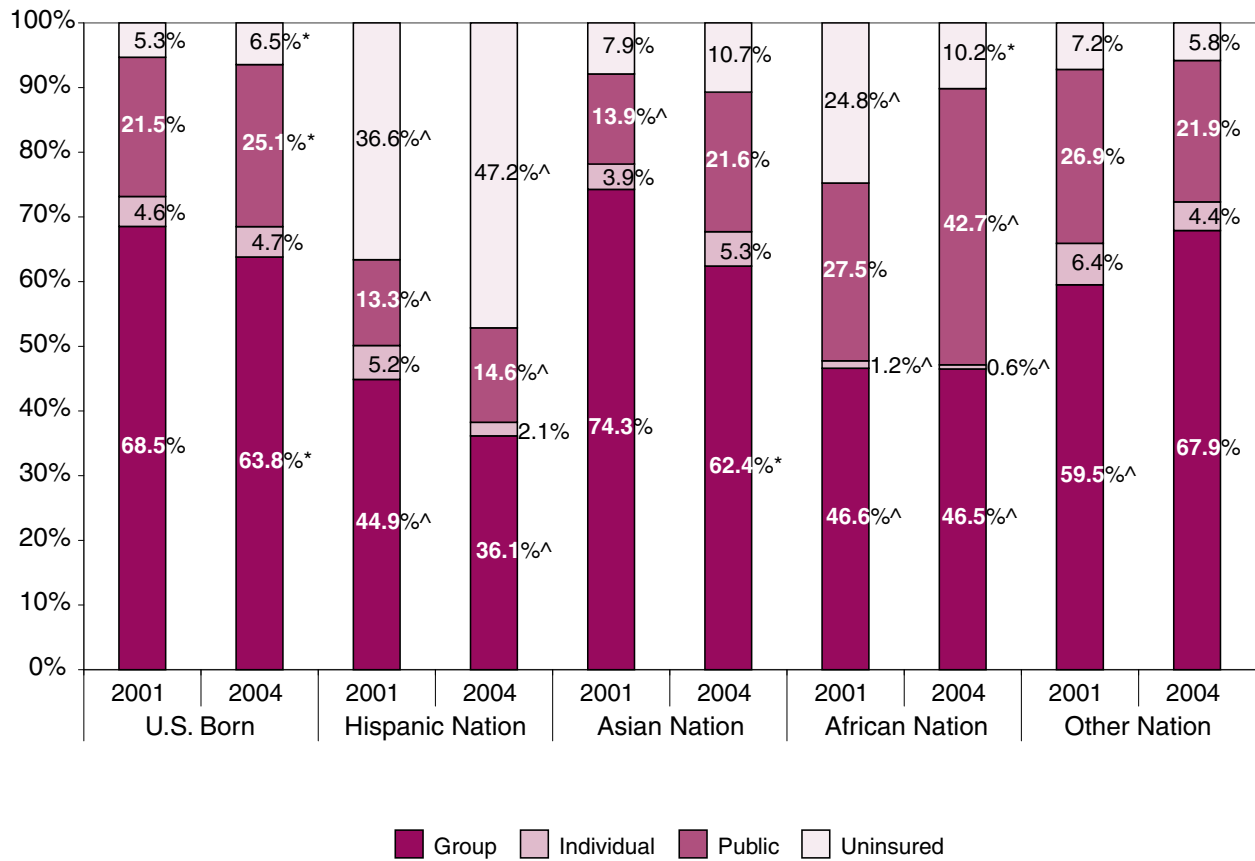
\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between individuals born in the U.S. and individuals not born in the U.S. within year at the 95% level

Note: This figure only reflects individuals three years old or older

Exhibit 3-6

Sources of Insurance Coverage by Country of Origin, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

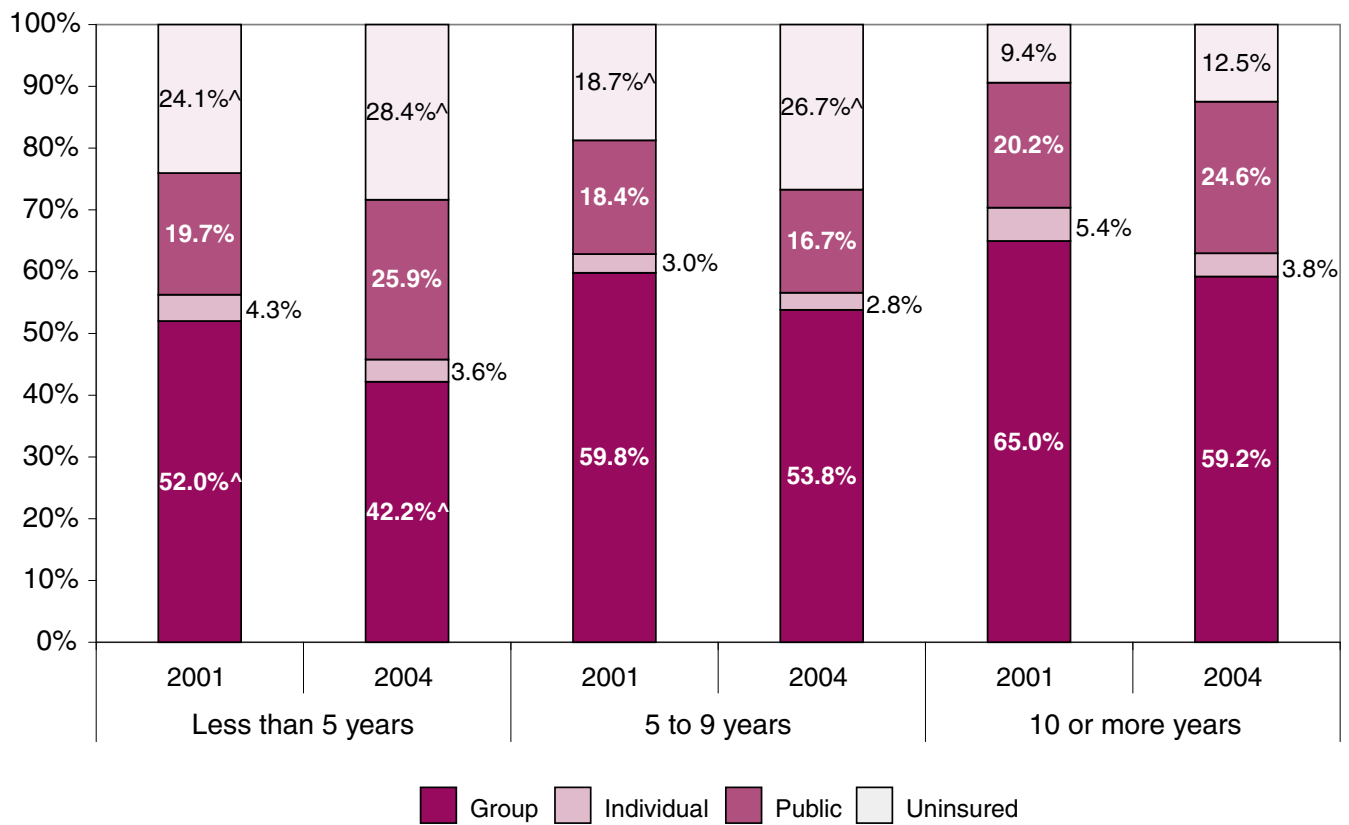
^ Indicates a statistically significant difference between individuals born in the U.S. and individuals born in other nations within year at the 95% level

Note: This figure only reflects individuals three years old or older



Exhibit 3-7

Sources of Insurance Coverage by Length of Time in US, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level (no significant between year differences exist)

<sup>^</sup> Indicates a statistically significant difference between individuals who have been in the U.S. for ten or more years and individuals who have been in the U.S. for shorter lengths of time within year at the 95% level

Note: This figure only reflects individuals three years old or older who were not born in the U.S.

Exhibit 3-8

Measures of Uninsurance by Country of Origin, 2001 and 2004

	Point in Time		All Year		Part Year		Some Point in Year	
	2001	2004	2001	2004	2001	2004	2001	2004
U.S. Born	5.3%	<b>6.5%*</b>	2.9%	<b>3.6%*^</b>	4.8%	<b>6.3%*</b>	8.1%	<b>9.9%*^</b>
Hispanic Nation	36.6%^	47.2%^	27.4%^	<b>41.9%*^</b>	20.0%^	17.6%^	49.2%^	59.5%^
Asian Nation	7.9%	10.7%	3.0%	8.6%	6.9%	6.3%	10.6%	14.9%
African Nation	24.8%^	<b>10.2%*</b>	16.7%^	<b>6.7%*</b>	18.9%^	29.9%^	36.5%^	36.6%^
Other	7.2%	5.8%	4.9%	3.8%	9.0%	6.3%	13.9%	10.1%
Total Population	5.7%	<b>7.4%*</b>	3.2%	<b>4.5%*</b>	5.1%	<b>6.8%*</b>	8.7%	<b>11.2%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between country of origin and total population within year at the 95% level

Note: This table only reflects individuals three years old or older

Exhibit 3-9

Access to Employer Coverage for Non-Elderly Minnesotans by Race and Ethnicity, 2001 and 2004

	Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
	2001	2004	2001	2004	2001	2004
White	86.2%	<b>83.5%*</b>	98.0%	<b>96.1%*</b>	95.9%	96.1%
Black	64.2%^	<b>55.1%*^</b>	93.1%^	92.2%	84.1%^	84.7%^
American Indian	55.7%^	58.1%^	95.1%	91.1%	82.4%^	83.9%^
Asian	75.2%^	68.8%^	98.3%	96.4%	95.7%^	90.3%^
Hispanic/Latino	72.0%^	<b>56.0%*^</b>	95.4%^	89.8%^	89.1%	<b>71.7%*^</b>
Total Population	84.1%	<b>80.3%*</b>	97.7%	<b>95.7%*</b>	95.3%	95.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between race/ethnic group and White within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

## Demographic Characteristics of Non-White and White Uninsured Minnesotans, 2001 and 2004

	Non-White Uninsured		White Uninsured	
	2001	2004	2001	2004
<b>Gender</b>				
Male	51.5%	56.9%	50.7%	54.9%
Female	<u>48.5%</u>	<u>43.1%</u>	<u>49.3%</u>	<u>45.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	8.4%	7.4%	4.7%	7.1%
6 to 17	19.4%	<b>11.7%*</b>	14.6%	10.5%
18 to 24	22.1%	25.4%	22.3%	26.1%
25 to 34	26.1%	30.0%	22.2%^	20.5%
35 to 54	21.7%	24.3%	30.5%	29.6%^
55 to 64	1.2%	1.0%	4.9%^	5.7%^
65+	<u>1.0%</u>	<u>0.3%</u>	<u>0.9%</u>	<u>0.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	55.5%	47.2%	96.6%^	96.3%^
Not US Born	<u>44.5%</u>	<u>52.8%</u>	<u>3.4%^</u>	<u>3.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	81.6%	78.0%	44.5%^	42.6%^
Geater MN	<u>18.4%</u>	<u>22.0%</u>	<u>55.5%^</u>	<u>57.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	30.7%	<b>43.2%*</b>	12.7%^	<b>19.0%**</b>
101-200%	37.2%	30.6%	35.0%	31.9%
201-300%	15.8%	16.9%	25.2%	22.1%^
301-400%	7.5%	6.2%	12.3%^	14.3%^
>401%	<u>8.8%</u>	<u>3.1%*</u>	<u>14.8%^</u>	<u>12.6%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	35.8%	<b>49.3%*</b>	35.8%	38.9%
Not Married	<u>64.2%</u>	<u>50.8%*</u>	<u>64.2%</u>	<u>61.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	26.9%	<b>41.4%*</b>	8.3%^	9.8%^
High school graduate	39.5%	28.3%	33.1%	39.6%^
Some college/tech school	20.8%	20.8%	41.8%^	36.7%^
College graduate	11.2%	7.6%	12.9%	11.9%
Postgraduate	<u>1.7%</u>	<u>1.9%</u>	<u>3.9%</u>	<u>2.0%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	25.2%	18.2%	31.1%^	33.7%
Very good	21.4%	21.4%	35.3%^	31.7%^
Good	34.2%	38.6%	24.4%^	24.4%^
Fair	16.7%	18.9%	7.2%^	7.7%^
Poor	<u>2.6%</u>	<u>3.0%</u>	<u>2.1%</u>	<u>2.5%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between White and Non-White within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older<sup>2</sup> Marital status is only reported for individuals 18 and older<sup>3</sup> For children, education refers to the parent's highest level of education

Exhibit 3-11

Demographic Characteristics of White Uninsured Minnesotans Compared to White Population, 2001 and 2004

	White Uninsured		White Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	50.7%	54.9%	47.9%	47.6%^
Female	49.3%	45.1%	52.1%	52.4%^
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	4.7%	7.1%	7.9%^	7.4%
6 to 17	14.6%	10.5%	17.4%	16.5%^
18 to 24	22.3%	26.1%	8.7%^	<b>9.7%*^</b>
25 to 34	22.2%	20.5%	13.2%^	12.2%^
35 to 54	30.5%	29.6%	31.1%	31.1%
55 to 64	4.9%	5.7%	8.6%^	10.0%^
65+	0.9%	0.5%	13.1%^	13.2%^
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	96.6%	96.3%	98.4%^	<b>97.6%*</b>
Not US Born	3.4%	3.7%	1.6%^	<b>2.4%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	44.5%	42.6%	50.9%^	50.2%^
Greater MN	55.5%	57.4%	49.1%^	49.8%^
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	12.7%	<b>19.0%*</b>	5.3%^	<b>6.9%*^</b>
101-200%	35.0%	31.9%	14.4%^	15.4%^
201-300%	25.2%	22.1%	19.9%^	<b>17.9%*</b>
301-400%	12.3%	14.3%	17.9%^	<b>19.9%*^</b>
>401%	14.8%	12.6%	42.5%^	<b>39.9%*^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	35.8%	38.9%	64.8%^	<b>68.0%*^</b>
Not Married	64.2%	61.1%	35.2%^	<b>32.0%*^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	8.3%	9.8%	5.7%^	<b>5.0%*^</b>
High school graduate	33.1%	39.6%	26.4%^	<b>24.6%*^</b>
Some college/tech school	41.8%	36.7%	33.3%^	34.7%
College graduate	12.9%	11.9%	23.8%^	24.0%^
Postgraduate	3.9%	2.0%	10.7%^	<b>11.8%*^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	31.1%	33.7%	41.7%^	40.6%^
Very good	35.3%	31.7%	31.6%	31.5%
Good	24.4%	24.4%	18.4%^	18.8%^
Fair	7.2%	7.7%	6.1%	6.7%
Poor	2.1%	2.5%	2.1%	2.4%
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between White uninsured and White population within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older

<sup>2</sup> Marital status is only reported for individuals 18 and older

<sup>3</sup> For children, education refers to the parent's highest level of education

# Demographic Characteristics of Non-White Uninsured Minnesotans Compared to Non-White Population, 2001 and 2004

	Non-White Uninsured		Non-White Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	51.5%	56.9%	49.3%	50.0%
Female	48.5%	43.1%	50.7%	50.0%
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	8.4%	7.4%	10.8%	10.9%
6 to 17	19.4%	<b>11.7%*</b>	25.3%	21.0%^
18 to 24	22.1%	25.4%	16.0%	14.0%^
25 to 34	26.1%	30.0%	18.8%^	21.8%
35 to 54	21.7%	24.3%	22.2%	25.6%
55 to 64	1.2%	1.0%	4.5%^	3.3%^
65+	1.0%	0.3%	2.4%^	3.4%^
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	55.5%	47.2%	62.1%	<b>56.1%*</b>
Not US Born	44.5%	52.8%	37.9%	<b>43.9%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	81.6%	78.0%	80.0%	80.2%
Greater MN	18.4%	22.0%	20.0%	19.8%
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	30.7%	<b>43.2%*</b>	22.7%^	<b>30.1%*^</b>
101-200%	37.2%	30.6%	23.5%^	25.8%
201-300%	15.8%	16.9%	17.0%	16.3%
301-400%	7.5%	6.2%	10.8%	11.1%^
>401%	8.8%	<b>3.1%*</b>	26.0%^	<b>16.8%*^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	35.8%	<b>49.3%*</b>	48.4%^	<b>56.1%*</b>
Not Married	64.2%	<b>50.8%*</b>	51.6%^	<b>43.9%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	26.9%	<b>41.4%*</b>	18.0%^	<b>24.4%*^</b>
High school graduate	39.5%	28.3%	28.4%^	<b>23.3%*</b>
Some college/tech school	20.8%	20.8%	27.3%^	28.8%^
College graduate	11.2%	7.6%	16.3%^	15.0%^
Postgraduate	1.7%	1.9%	10.1%^	8.5%^
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	25.2%	18.2%	34.4%^	30.8%^
Very good	21.4%	21.4%	28.2%^	26.7%
Good	34.2%	38.6%	26.9%	28.2%^
Fair	16.7%	18.9%	8.3%^	10.1%^
Poor	2.6%	3.0%	2.3%	<b>4.3%*</b>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Non-White uninsured and Non-White population within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older

<sup>2</sup> Marital status is only reported for individuals 18 and older

<sup>3</sup> For children, education refers to the parent's highest level of education

## Employment Characteristics of Non-White and White Uninsured Populations, 2001 and 2004

	Non-White Uninsured		White Uninsured	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	67.1%	63.4%	74.3%	72.6%
Not Employed	<u>32.9%</u>	<u>36.6%</u>	<u>25.7%</u>	<u>27.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	15.4%	14.0%	28.5%^	<b>17.3%*</b>
Employed by Someone Else	<u>84.6%</u>	<u>86.0%</u>	<u>71.5%^</u>	<b><u>82.7%*</u></b>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	89.4%	92.9%	79.0%^	86.0%^
Multiple Jobs	<u>10.6%</u>	<u>7.1%</u>	<u>21.0%^</u>	<u>14.1%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.8%	1.8%	1.5%	0.9%
11 to 20 hours	8.0%	6.4%	7.9%	7.5%
21 to 30 hours	12.2%	22.4%	15.9%	14.7%
31 to 40 hours	60.8%	49.9%	43.5%^	44.5%
More than 40 hours	<u>18.2%</u>	<u>19.5%</u>	<u>31.2%^</u>	<u>32.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	76.7%	68.2%	80.2%	80.6%^
Temporary/Seasonal	<u>23.4%</u>	<u>31.8%</u>	<u>19.8%</u>	<u>19.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	7.8%	7.7%	15.0%^	<b>9.8%*</b>
2 to 10 employees	22.7%	25.2%	28.1%	27.3%
11 to 50 employees	17.3%	16.8%	16.0%	20.5%
51 to 100 employees	9.9%	17.2%	10.3%	14.2%
101 to 500 employees	15.4%	10.1%	13.7%	13.7%
More than 500 employees	<u>27.0%</u>	<u>23.1%</u>	<u>17.0%^</u>	<u>14.5%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between White and Non-White within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Exhibit 3-14

Employment Characteristics of White Uninsured Compared to White Population, 2001 and 2004

	White Uninsured		White Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	74.3%	72.6%	75.2%	<b>72.6%*</b>
Not Employed	<u>25.7%</u>	<u>27.5%</u>	<u>24.8%</u>	<u><b>27.4%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	28.5%	<b>17.3%*</b>	14.6%^	<b>11.9%*^</b>
Employed by Someone Else	<u>71.5%</u>	<u><b>82.7%*</b></u>	<u>85.5%^</u>	<u><b>88.1%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	79.0%	86.0%	88.0%^	88.5%
Multiple Jobs	<u>21.0%</u>	<u>14.1%</u>	<u>12.1%^</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.5%	0.9%	1.5%	1.5%
11 to 20 hours	7.9%	7.5%	5.0%^	5.6%
21 to 30 hours	15.9%	14.7%	6.7%^	6.7%^
31 to 40 hours	43.5%	44.5%	46.8%	<b>48.8%*</b>
More than 40 hours	<u>31.2%</u>	<u>32.4%</u>	<u>39.9%^</u>	<u><b>37.5%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	80.2%	80.6%	95.5%^	<b>92.3%*^</b>
Temporary/Seasonal	<u>19.8%</u>	<u>19.4%</u>	<u>4.5%^</u>	<u><b>7.7%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	15.0%	<b>9.8%*</b>	6.7%^	<b>5.4%*^</b>
2 to 10 employees	28.1%	27.3%	13.2%^	13.5%^
11 to 50 employees	16.0%	20.5%	14.7%	13.6%^
51 to 100 employees	10.3%	14.2%	8.1%	<b>10.1%*</b>
101 to 500 employees	13.7%	13.7%	16.7%	17.7%
More than 500 employees	<u>17.0%</u>	<u>14.5%</u>	<u>40.7%^</u>	<u>39.8%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between White uninsured and White Population within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Exhibit 3-15

Employment Characteristics of Non-White Uninsured Compared to Non-White Population, 2001 and 2004

	<b>Non-White Uninsured</b>		<b>Non-White Population</b>	
	<b>2001</b>	<b>2004</b>	<b>2001</b>	<b>2004</b>
<b>Employment Status</b>				
Employed	67.1%	63.4%	73.1%	69.7%
Not Employed	<u>32.9%</u>	<u>36.6%</u>	<u>26.9%</u>	<u>30.3%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	15.4%	14.0%	9.7%	7.4%
Employed by Someone Else	<u>84.6%</u>	<u>86.0%</u>	<u>90.3%</u>	<u>92.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	89.4%	92.9%	89.0%	89.6%
Multiple Jobs	<u>10.6%</u>	<u>7.1%</u>	<u>11.0%</u>	<u>10.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.8%	1.8%	1.0%	1.1%
11 to 20 hours	8.0%	6.4%	4.7%	6.1%
21 to 30 hours	12.2%	22.4%	6.7%	9.7%^
31 to 40 hours	60.8%	49.9%	64.0%	60.1%
More than 40 hours	<u>18.2%</u>	<u>19.5%</u>	<u>23.6%</u>	<u>23.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	76.7%	68.2%	91.4%^	<b>85.9%*^</b>
Temporary/Seasonal	<u>23.4%</u>	<u>31.8%</u>	<u>8.6%^</u>	<u><b>14.1%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	7.8%	7.7%	4.4%	4.0%
2 to 10 employees	22.7%	25.2%	11.8%^	13.1%^
11 to 50 employees	17.3%	16.8%	10.7%^	12.2%
51 to 100 employees	9.9%	17.2%	7.7%	<b>14.6%*</b>
101 to 500 employees	15.4%	10.1%	16.4%	17.1%^
More than 500 employees	<u>27.0%</u>	<u>23.1%</u>	<u>49.0%^</u>	<u><b>39.1%*^</b></u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Non-White uninsured and Non-White population within year at the 95% level

Notes: For children, employment refers to the parent's employment status



Exhibit 3-16

Demographic Characteristics of Hispanic/Latino and Non-Hispanic/Latino Uninsured Populations, 2001 and 2004

	Non-Hispanic/Latino Uninsured		Hispanic/Latino Uninsured	
	2001	2004	2001	2004
<b>Gender</b>				
Male	49.3%	45.0%	49.0%	41.9%
Female	<u>50.7%</u>	<u>55.1%</u>	<u>51.1%</u>	<u>58.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	5.3%	7.4%	7.4%	5.6%
6 to 17	14.6%	<b>8.9%*</b>	27.6%^	22.4%^
18 to 24	21.6%	27.0%	29.1%	19.8%
25 to 34	23.2%	21.7%	23.7%	32.5%
35 to 54	30.0%	29.6%	11.8%^	19.3%
55 to 64	4.3%	5.0%	0.4%^	0.2%^
65+	<u>1.0%</u>	<u>0.5%</u>	<u>0.0%^</u>	<u>0.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	91.7%	93.0%	34.7%^	22.2%^
Not US Born	<u>8.3%</u>	<u>7.0%</u>	<u>65.3%^</u>	<u>77.8%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	50.9%	48.6%	80.8%	79.1%^
Greater MN	<u>49.1%</u>	<u>51.4%</u>	<u>19.2%</u>	<u>20.9%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	15.8%	20.9%	30.2%^	<b>56.3%*^</b>
101-200%	35.2%	32.2%	38.7%	27.8%
201-300%	23.7%	22.7%	16.0%	8.7%^
301-400%	11.8%	13.6%	4.8%^	2.2%^
>401%	<u>13.7%</u>	<u>10.6%</u>	<u>10.3%</u>	<u>5.0%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	35.2%	39.6%	43.0%	56.7%^
Not Married	<u>64.8%</u>	<u>60.4%</u>	<u>57.0%</u>	<u>43.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	9.8%	11.1%	43.3%^	<b>64.9%*^</b>
High school graduate	34.6%	40.3%	34.2%	<b>13.2%*^</b>
Some college/tech school	39.2%	34.7%	12.6%^	17.1%^
College graduate	12.8%	11.7%	9.4%	4.6%^
Postgraduate	<u>3.6%</u>	<u>2.3%</u>	<u>0.5%^</u>	<u>0.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	31.1%	31.7%	15.7%^	14.8%^
Very good	33.3%	31.9%	18.4%^	10.8%^
Good	25.3%	25.8%	41.4%^	43.9%^
Fair	8.3%	8.0%	20.9%^	27.7%^
Poor	<u>2.1%</u>	<u>2.7%</u>	<u>3.6%</u>	<u>2.7%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Hispanic/Latino and Non-Hispanic/Latino within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older

<sup>2</sup> Marital status is only reported for individuals 18 and older

<sup>3</sup> For children, education refers to the parent's highest level of education

Exhibit 3-17

# Demographic Characteristics of Uninsured Hispanic/Latino Minnesotans Compared to Hispanic/Latino Population, 2001 and 2004

	Hispanic/Latino Uninsured		Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	49.0%	41.9%	50.3%	50.2%
Female	<u>51.1%</u>	<u>58.1%</u>	<u>49.7%</u>	<u>49.8%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	7.4%	5.6%	13.6%	13.4%^
6 to 17	27.6%	22.4%	26.0%	24.3%
18 to 24	29.1%	19.8%	15.1%^	17.1%
25 to 34	23.7%	32.5%	16.7%	<b>23.6%*</b>
35 to 54	11.8%	19.3%	20.6%^	18.7%
55 to 64	0.4%	0.2%	4.0%^	<b>1.5%*^</b>
65+	<u>0.0%</u>	<u>0.1%</u>	<u>4.1%^</u>	<u>1.5%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	34.7%	22.2%	68.8%^	<b>46.3%*^</b>
Not US Born	<u>65.3%</u>	<u>77.8%</u>	<u>31.2%^</u>	<u>53.7%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	80.8%	79.1%	69.1%^	74.0%
Greater MN	<u>19.2%</u>	<u>20.9%</u>	<u>30.9%^</u>	<u>26.0%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	30.2%	<b>56.3%*</b>	20.3%	<b>39.5%*^</b>
101-200%	38.7%	27.8%	25.2%^	27.3%^
201-300%	16.0%	8.7%	17.4%	15.6%
301-400%	4.8%	2.2%	10.9%^	<b>5.4%*</b>
>401%	<u>10.3%</u>	<u>5.0%</u>	<u>26.3%^</u>	<u>12.3%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	43.0%	56.7%	52.8%	57.9%
Not Married	<u>57.0%</u>	<u>43.3%</u>	<u>47.3%</u>	<u>42.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	43.3%	<b>64.9%*</b>	25.9%^	<b>43.5%*^</b>
High school graduate	34.2%	<b>13.2%*</b>	29.1%	<b>21.8%*^</b>
Some college/tech school	12.6%	17.1%	24.7%^	18.6%
College graduate	9.4%	4.6%	13.0%	9.4%
Postgraduate	<u>0.5%</u>	<u>0.3%</u>	<u>7.4%^</u>	<u>6.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	15.7%	14.8%	29.3%^	31.2%^
Very good	18.4%	10.8%	31.4%^	<b>16.1%*</b>
Good	41.4%	43.9%	26.4%^	31.3%
Fair	20.9%	27.7%	10.7%^	<b>17.3%*</b>
Poor	<u>3.6%</u>	<u>2.7%</u>	<u>2.2%</u>	<u>4.1%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Hispanic/Latino and Hispanic/Latino population within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older

<sup>2</sup> Marital status is only reported for individuals 18 and older

<sup>3</sup> For children, education refers to the parent's highest level of education

Exhibit 3-18

Demographic Characteristics of Uninsured Non-Hispanic/Latino Compared to  
Non-Hispanic/Latino Population, 2001 and 2004

	Non-Hispanic/Latino Uninsured		Non-Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	49.3%	45.0%	52.1%	52.2%^
Female	<u>50.7%</u>	<u>55.1%</u>	<u>47.9%</u>	<u>47.8%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	5.3%	7.4%	8.0%^	7.6%
6 to 17	14.6%	<b>8.9%*</b>	17.9%^	16.8%^
18 to 24	21.6%	27.0%	9.2%^	9.9%^
25 to 34	23.2%	21.7%	13.6%^	12.9%^
35 to 54	30.0%	29.6%	30.6%	30.9%
55 to 64	4.3%	5.0%	8.3%^	<b>9.5%*^</b>
65+	<u>1.0%</u>	<u>0.5%</u>	<u>12.3%^</u>	<u>12.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Country of Origin<sup>1</sup></b>				
US Born	91.7%	93.0%	95.8%^	<b>94.7%*</b>
Not US Born	<u>8.3%</u>	<u>7.0%</u>	<u>4.2%^</u>	<u>5.3%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	50.9%	48.6%	53.2%	52.9%
Greater MN	<u>49.1%</u>	<u>51.4%</u>	<u>46.8%</u>	<u>47.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	15.8%	20.9%	6.5%^	<b>8.5%*^</b>
101-200%	35.2%	32.2%	15.0%^	<b>16.2%*^</b>
201-300%	23.7%	22.7%	19.7%^	<b>17.8%*^</b>
301-400%	11.8%	13.6%	17.4%^	<b>19.4%*^</b>
>401%	<u>13.7%</u>	<u>10.6%</u>	<u>41.4%^</u>	<u>38.1%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>2</sup></b>				
Married	35.2%	39.6%	63.7%^	<b>67.0%*^</b>
Not Married	<u>64.8%</u>	<u>60.4%</u>	<u>36.3%^</u>	<u>33.0%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	9.8%	11.1%	6.3%^	5.9%^
High school graduate	34.6%	40.3%	26.5%^	<b>24.5%*^</b>
Some college/tech school	39.2%	34.7%	33.0%^	<b>34.6%*</b>
College graduate	12.8%	11.7%	23.4%^	23.4%^
Postgraduate	<u>3.6%</u>	<u>2.3%</u>	<u>10.8%^</u>	<u>11.6%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	31.1%	31.7%	41.4%^	<b>39.8%*^</b>
Very good	33.3%	31.9%	31.3%	31.5%
Good	25.3%	25.8%	19.0%^	19.5%^
Fair	8.3%	8.0%	6.2%^	6.7%
Poor	<u>2.1%</u>	<u>2.7%</u>	<u>2.1%</u>	<u>2.5%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Non-Hispanic/Latino uninsured and Non-Hispanic/Latino population within year at the 95% level

<sup>1</sup> Country of origin is only reported for individuals 3 and older

<sup>2</sup> Marital status is only reported for individuals 18 and older

<sup>3</sup> For children, education refers to the parent's highest level of education

Exhibit 3-19

Employment Characteristics of Non-Hispanic/Latino and Hispanic/Latino Uninsured Populations, 2001 and 2004

	Non-Hispanic/Latino Uninsured		Hispanic/Latino Uninsured	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.8%	69.1%	69.7%	74.3%
Not Employed	<u>27.2%</u>	<u>30.9%</u>	<u>30.3%</u>	<u>25.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.6%	<b>16.2%*</b>	3.6%^	<b>17.6%*</b>
Employed by Someone Else	<u>72.4%</u>	<u>83.8%*</u>	<u>96.4%^</u>	<u>82.4%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	80.2%	86.7%	93.5%^	93.2%^
Multiple Jobs	<u>19.8%</u>	<u>13.3%</u>	<u>6.5%^</u>	<u>6.8%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.4%	1.0%	0.7%	1.7%
11 to 20 hours	8.3%	8.1%	3.6%^	2.2%^
21 to 30 hours	15.1%	17.6%	14.4%	11.7%
31 to 40 hours	45.6%	43.3%	67.0%^	60.4%^
More than 40 hours	<u>29.6%</u>	<u>29.9%</u>	<u>14.2%^</u>	<u>23.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	80.3%	79.6%	69.9%	65.6%
Temporary/Seasonal	<u>19.7%</u>	<u>20.4%</u>	<u>30.1%</u>	<u>34.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	14.3%	10.1%	3.6%^	4.6%
2 to 10 employees	26.7%	25.3%	28.5%	35.2%
11 to 50 employees	14.8%	19.5%	32.6%^	20.1%
51 to 100 employees	9.9%	14.1%	13.0%	19.7%
101 to 500 employees	14.8%	13.3%	5.8%^	10.1%
More than 500 employees	<u>19.4%</u>	<u>17.8%</u>	<u>16.5%</u>	<u>10.3%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Hispanic/Latino and Non-Hispanic/Latino within year at the 95% level

Notes: For children, employment refers to the parent's employment status

Exhibit 3-20

Employment Characteristics of Uninsured Hispanic/Latino Minnesotans Compared to Hispanic/Latino Population, 2001 and 2004

	Hispanic/Latino Uninsured		Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	69.7%	74.3%	76.2%	73.8%
Not Employed	<u>30.3%</u>	<u>25.7%</u>	<u>23.8%</u>	<u>26.2%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	3.6%	<b>17.6%*</b>	8.0%	10.1%
Employed by Someone Else	<u>96.4%</u>	<u>82.4%*</u>	<u>92.0%</u>	<u>89.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	93.5%	93.2%	90.7%	91.1%
Multiple Jobs	<u>6.5%</u>	<u>6.8%</u>	<u>9.3%</u>	<u>8.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.7%	1.7%	0.7%	0.8%
11 to 20 hours	3.6%	2.2%	4.1%	4.7%
21 to 30 hours	14.4%	11.7%	6.1%	8.4%
31 to 40 hours	67.0%	60.4%	60.1%	60.4%
More than 40 hours	<u>14.2%</u>	<u>23.9%</u>	<u>29.1%^</u>	<u>25.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	69.9%	65.6%	90.8%^	<b>79.7%*</b>
Temporary/Seasonal	<u>30.1%</u>	<u>34.5%</u>	<u>9.2%^</u>	<u>20.3%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	3.6%	4.6%	4.0%	5.2%
2 to 10 employees	28.5%	35.2%	16.6%	22.5%
11 to 50 employees	32.6%	20.1%	17.2%^	12.2%
51 to 100 employees	13.0%	19.7%	9.5%	<b>20.8%*</b>
101 to 500 employees	5.8%	10.1%	16.4%^	13.2%
More than 500 employees	<u>16.5%</u>	<u>10.3%</u>	<u>36.3%^</u>	<u>26.3%*^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Hispanic/Latino and Hispanic/Latino population within year at the 95% level

Note: For children, employment refers to the parent's employment status

Exhibit 3-21

Employment Characteristics of Uninsured Non-Hispanic/Latino Minnesotans Compared to Non-Hispanic/Latino Population, 2001 and 2004

	Non-Hispanic/Latino Uninsured		Non-Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.8%	69.1%	75.0%	<b>72.3%*</b>
Not Employed	<u>27.2%</u>	<u>30.9%</u>	<u>25.0%</u>	<u><b>27.7%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.6%	<b>16.2%*</b>	14.3%^	<b>11.5%*^</b>
Employed by Someone Else	<u>72.4%</u>	<u><b>83.8%*</b></u>	<u>85.7%^</u>	<u><b>88.5%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	80.2%	86.7%	88.0%	88.5%
Multiple Jobs	<u>19.8%</u>	<u>13.3%</u>	<u>12.0%</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.4%	1.0%	1.4%	1.5%
11 to 20 hours	8.3%	8.1%	5.0%^	5.7%
21 to 30 hours	15.1%	17.6%	6.8%^	6.9%^
31 to 40 hours	45.6%	43.3%	48.0%	49.7%^
More than 40 hours	<u>29.6%</u>	<u>29.9%</u>	<u>38.8%^</u>	<u><b>36.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	80.3%	79.6%	95.3%^	<b>92.1%*^</b>
Temporary/Seasonal	<u>19.7%</u>	<u>20.4%</u>	<u>4.7%^</u>	<u><b>7.9%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	14.3%	10.1%	6.5%^	<b>5.2%*^</b>
2 to 10 employees	26.7%	25.3%	13.0%^	13.2%^
11 to 50 employees	14.8%	19.5%	14.3%	13.5%^
51 to 100 employees	9.9%	14.1%	8.0%	<b>10.3%*</b>
101 to 500 employees	14.8%	13.3%	16.7%	17.8%
More than 500 employees	<u>19.4%</u>	<u>17.8%</u>	<u>41.6%^</u>	<u>40.1%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

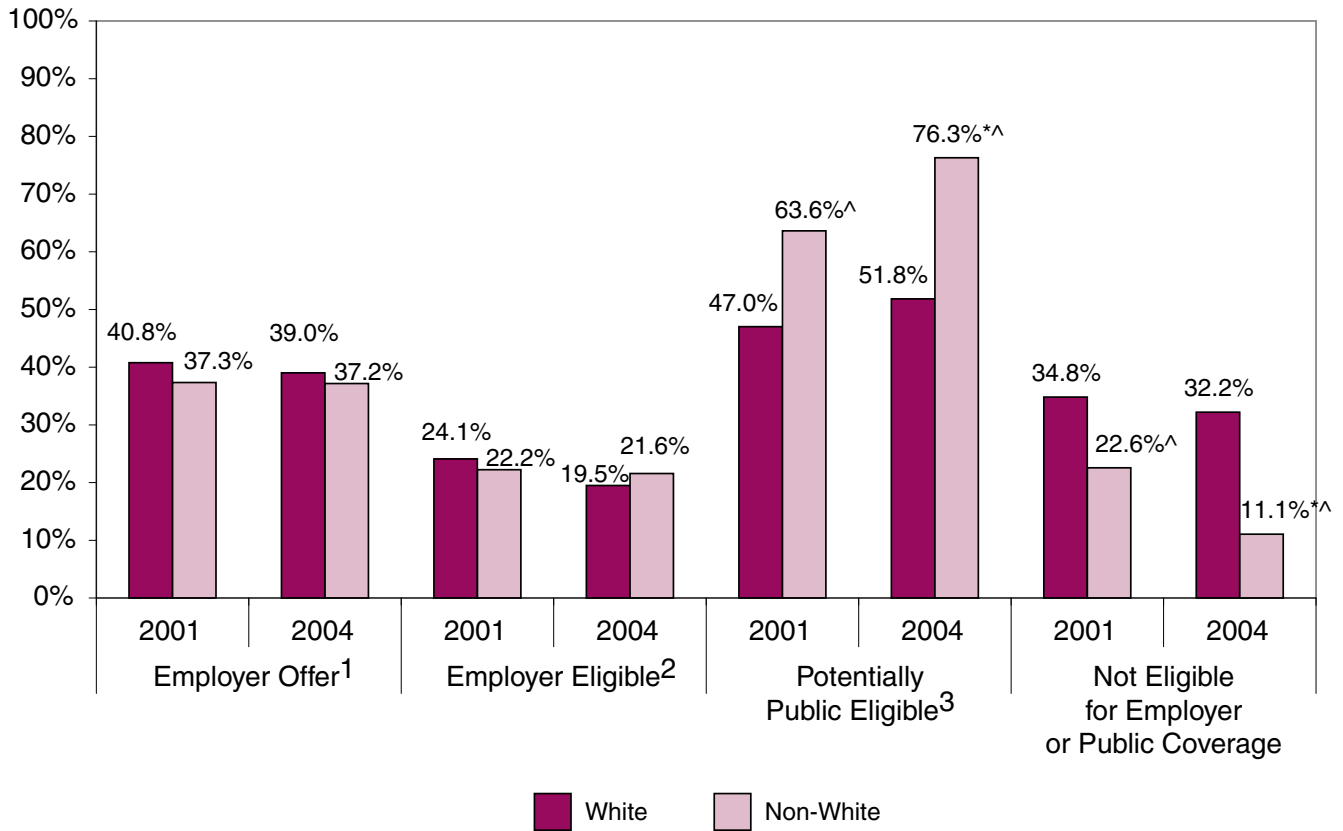
Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Non-Hispanic/Latino and Non-Hispanic/Latino population within year at the 95% level

Note: For children, employment refers to the parent's employment status

Exhibit 3-22

Potential Sources of Insurance Coverage for Uninsured White and Non-White Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference between White and Non-White Uninsured within year at the 95% level

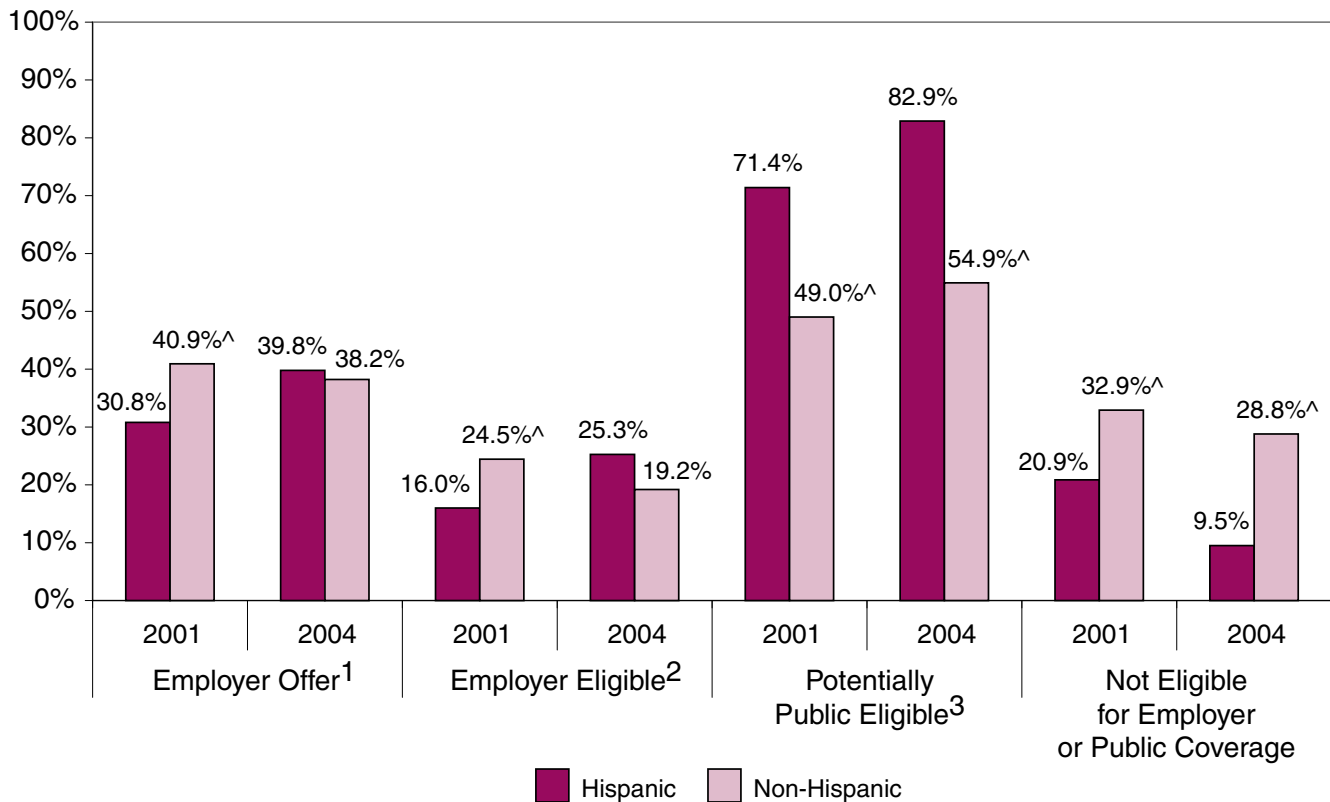
<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage

Potential Sources of Insurance Coverage for Uninsured Hispanic/Latino and Non-Hispanic/Latino Minnesotans, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level (no significant between year differences exist)

^ Indicates a statistically significant difference between Hispanic/Latino and Non-Hispanic/Latino uninsured within year at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage



Exhibit 3-24

Country of Origin and Length of Time in the United States for Uninsured Hispanic/Latino Compared to Hispanic/Latino Population, 2001 and 2004

	Hispanic/Latino Uninsured		Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Country of Origin</b>				
U.S. Born	34.7%	22.2%	68.8%^	<b>46.3%*^</b>
Not U.S. Born	<u>65.3%</u>	<u>77.8%</u>	<u>31.2%^</u>	<u><b>53.7%*^</b></u>
Total	100.0%	100.0%	100.0%	100.0%
<b>Length of Time in U.S. (if not U.S. born)</b>				
Less than 2 years	21.5%	21.3%	15.9%	11.8%
2 to 4 years	26.2%	15.5%	21.2%	21.0%
5 to 10 years	33.3%	33.2%	26.4%	29.8%
10 years or More	<u>19.0%</u>	<u>30.0%</u>	<u>36.5%^</u>	<u><b>37.4%</b></u>
Total	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Hispanic/Latino and Hispanic/Latino population within year at the 95% level

Note: This table only reflects individuals three years old or older

Exhibit 3-25

Length of Time in Minnesota for Uninsured Hispanic/Latino Compared to Hispanic/Latino Population, 2001 and 2004

	Hispanic/Latino Uninsured		Hispanic/Latino Population	
	2001	2004	2001	2004
<b>Length of Time in MN</b>				
Less than 2 years	24.1%	25.2%	10.9%^	13.6%
2 to 4 years	24.7%	21.4%	17.0%	<b>24.0%*</b>
5 to 10 years	33.8%	27.4%	27.5%	27.3%
10 years or More	<u>17.5%</u>	<u>26.1%</u>	<u>44.6%^</u>	<u><b>35.1%*</b></u>
Total	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured Hispanic/Latino and Hispanic/Latino population within year at the 95% level

Note: This table only reflects individuals three years old or older

Exhibit 3-26

Length of Time in Minnesota for Non-US Born Hispanic/Latino and US Born Hispanic/Latino Populations, 2001 and 2004

	Not US Born Hispanic/Latino		US Born Hispanic/Latino	
	2001	2004	2001	2004
<b>Length of Time in MN</b>				
Less than 2 years	22.7%	22.9%	5.5%^	4.3%^
2 to 4 years	28.7%	31.0%	11.7%^	18.7%^
5 to 10 years	29.0%	27.0%	26.9%	30.8%
10 years or More	<u>19.7%</u>	<u>19.0%</u>	<u>56.0%^</u>	<u>46.3%^</u>
Total	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Non-US Born Hispanic/Latino and US Born Hispanic/Latino populations within year at the 95% level

Note: This table only reflects individuals three years old or older

# 4

## Health Insurance Coverage by Age

As noted in the overview chapter of this report, uninsurance rates in Minnesota vary by age. In general, non-elderly adults were more likely than children to be uninsured in both 2001 and 2004. The overview chapter also reported that uninsurance rates showed a general pattern of increase for Minnesotans under the age of 65 from 2001 to 2004. Uninsurance rates increased significantly for children under the age of 5 and for adults between the ages of 18 and 54 (see Exhibit 4-1). As a result of the federal Medicare program, few adults age 65 and older lack health insurance coverage. For this reason, this chapter focuses on the non-elderly population in Minnesota. The purpose of this chapter is to analyze the trends in uninsurance and health insurance coverage for children and non-elderly adults in more depth.

### Trends in Health Insurance Coverage for Children

Similar to the trends observed for all Minnesotans in the overview chapter, group coverage decreased and public coverage increased for all children from 2001 to 2004. However, the uninsurance rate was stable for children ages 6 to 17 and increased for children ages 5 and under (see Exhibit 4-3). As in 2001, higher income children were more likely to have group coverage and less likely to be enrolled in public programs or be uninsured than lower income children in 2004 (see Exhibit 4-4). Group coverage declined and public coverage increased for both lower and higher income children from 2001 to 2004.

Exhibit 4-6 shows that as in 2001, Non-White children were less likely to have group coverage and more likely to be enrolled in a public program than White children in 2004. In addition, Hispanic/Latino children were more likely to be uninsured than White children in both 2001 and 2004. Although Black children were also more likely to be uninsured than White children in 2001, the uninsurance rates for Black and White children were similar in 2004. The apparent reduction in uninsurance for Black children may have been related to a significant increase in public program enrollment from 2001 to 2004.

*Reasons for declining group coverage:* The decline in group coverage for children between 2001 and 2004 was driven by both a decline in the percent of children with a family member who worked for an employer that offered health insurance and a decline in the percent of children eligible for coverage offered through a family member's employer (see Exhibit 4-7). However, the primary reasons behind the decline in group coverage for children vary by age, income, and race/ethnicity:

- The reduction in group coverage for children ages 5 and under was driven by a decline in the percent of lower income children with a parent who worked for an employer that offered coverage and a decrease in eligibility for employer-based coverage (see Exhibit 4-9).
- The decrease in group coverage for children ages 6 to 17 was related to a decline in the percent of higher income children with a parent who worked for an employer that offered coverage. A decrease in eligibility for employer-based coverage also occurred for all children ages 6 to 17.
- The share of White, Black, and Hispanic/Latino children with a parent who worked for an employer that offered health insurance declined from 2001 to 2004 (see Exhibit 4-10). In addition, eligibility for employer-based coverage decreased for White children and the take-up of employer coverage for which a child was eligible decreased significantly for Hispanic/Latino children between 2001 and 2004.

*Demographic and employment characteristics:* As stated in earlier chapters, one of the reasons for the change in health insurance status from 2001 to 2004 was the change in the income distribution of Minnesotans. The percent of children with family incomes below federal poverty guidelines increased significantly from 2001 to 2004, and this change led to more children being eligible for and enrolling in public health insurance programs (see Exhibit 4-11).

The employment characteristics of parents of Minnesota children also changed from 2001 to 2004 and these changes help to explain the decline in employer coverage for children. Parents of children were less likely to be employed in 2004, and those who were employed were more likely to work in temporary/seasonal jobs less likely to offer health insurance coverage (see Exhibit 4-12). In addition, although the distribution of employment by employer size was relatively constant from 2001 to 2004, more uninsured kids in 2004 had a parent who worked for a small employer with less than 50 employees.

*Potential sources of coverage for the uninsured:* As in 2001, a large portion of uninsured children were eligible for employer-based coverage or potentially eligible for a public health insurance program in 2004. Only about 8 percent of children lacked eligibility for private or public coverage in 2004 (see Exhibit 4-13). Fully 78 percent of uninsured children in Minnesota were potentially eligible for a public health insurance program in 2004.

## Trends in Health Insurance Coverage for Non-Elderly Adults

Non-elderly adults as a whole experienced the same trends in health insurance coverage as all Minnesotans from 2001 to 2004; however, the trends in health insurance coverage were different for some adult age groups. Group coverage declined and uninsurance rates increased for adults ages 18 to 54, but enrollment

in public programs only increased for adults ages 25 to 54 (see Exhibit 4-14). The health insurance status of adults ages 55 to 64 was stable between 2001 and 2004.

As shown in Exhibit 4-15, the decline in group coverage from 2001 to 2004 for non-elderly adults as a whole was the result of decreases in group coverage for both lower and higher income non-elderly adults. However, the increase in public program enrollment was related to an increase in public coverage for higher income non-elderly adults, and the increase in the uninsurance rate was primarily related to an increase in the uninsurance rate for lower income non-elderly adults. Exhibit 4-15 also illustrates the changes in health insurance coverage by age and income. Notable trends by age and income include:

- The increase in the uninsurance rate for adults ages 18 to 24 was primarily the result of a significant increase in the uninsurance rate for lower income young adults. The uninsurance rate for higher income young adults was stable from 2001 to 2004.
- Group coverage declined for both lower and higher income adults ages 35 to 54 and these decreases were offset by increases in public program enrollment for both lower and higher income adults in this age group.
- Private coverage remained stable for adults ages 55 to 64, but the source of private coverage moved in opposite directions for lower and higher income adults in this age group from 2001 to 2004. Group coverage declined for lower income adults ages 55 to 64 and this decrease was offset by an increase in individual coverage. Group coverage increased for higher income adults ages 55 to 64 and this increase was accompanied by a decrease in individual coverage.

As shown in Chapter 3, trends in the distribution of health insurance coverage varied by racial and ethnic group in Minnesota from 2001 to 2004. The same is true of the non-elderly adult population (see Exhibit 4-16). Findings for non-elderly adults by race and ethnicity include:

- The changes in health insurance coverage for White Minnesotans mirror the changes observed for all Minnesotans. From 2001 to 2004 group coverage declined, public program enrollment increased, and the uninsurance rate increased for non-elderly adult White Minnesotans.
- Public program enrollment increased for non-elderly adult Black Minnesotans, while the rate of group coverage and the uninsurance rate were relatively stable for this population between 2001 and 2004.
- Group coverage decreased and public program enrollment increased for non-elderly adult Asian Minnesotans from 2001 to 2004. In addition, in 2001 the health insurance status of non-elderly adult Asian Minnesotans was similar to that of non-elderly adult White Minnesotans, but in 2004 Asian Minnesotans in this age group had lower rates of group coverage and higher rates of public coverage than White Minnesotans in this age group.
- For non-elderly adult Hispanic/Latino Minnesotans, the rate of group coverage decreased significantly and the uninsurance rate increased significantly from 2001 to 2004. In addition,

although public program enrollment was similar for non-elderly adult White and Hispanic/Latino Minnesotans in 2001, Hispanic/Latino Minnesotans were more likely to be enrolled in a public program than White Minnesotans in this age group in 2004.

***Reasons for declining group coverage:*** The decrease in group coverage from 2001 to 2004 for non-elderly adults was driven by both a decline in the share of non-elderly adults who worked for or had a family member who worked for an employer that offered health insurance coverage and a decline in eligibility for employer-based coverage (see Exhibit 4-17). The percentage of the population who worked for or had a family member who worked for an employer that offered health insurance coverage declined for non-elderly adults ages 18 to 54, and the decreases in access do not appear to be related to a particular income group (see Exhibit 4-18). Eligibility for employer-based coverage also decreased for non-elderly adults ages 18 to 54, and the decreases for those ages 18 to 34 were driven by significant decreases in eligibility for lower income adults. Access to an employer offer of health insurance increased for higher income adults ages 55 to 64, while eligibility for employer-based coverage decreased for lower and higher income adults in this age group.

As mentioned earlier, group coverage declined for White, Asian, and Hispanic/Latino non-elderly adult Minnesotans. The reasons behind the decline in group coverage vary for these three racial and ethnic groups:

- For non-elderly adult White Minnesotans, the decline in group coverage from 2001 to 2004 was the result of decreases in both the percentage of this population who worked for or had a family member who worked for an employer that offered health insurance and eligibility for employer-based coverage (see Exhibit 4-19).
- The decline in group coverage for non-elderly adult Asian Minnesotans was driven primarily by a significant decrease in the share of this population who worked for or had a family member who worked for an employer that offered health insurance coverage.
- Among non-elderly adult Hispanic/Latino Minnesotans, large decreases in both the share of this population who worked for or had a family member who worked for an employer that offered health insurance and take-up of employer-based coverage led to the significant decline in group coverage for from 2001 to 2004.

***Demographic and employment characteristics:*** Changes in the distribution of health insurance coverage are also explained by changes in the demographic characteristics of all non-elderly adults and uninsured non-elderly adults in Minnesota. Some of the demographic shifts noted in the overview chapter appear to be related to particular age groups (see Exhibits 4-20, 4-21, 4-22, and 4-23):

- The decrease in the percentage of uninsured Minnesotans reporting their race as Black appears to be related to younger adults.

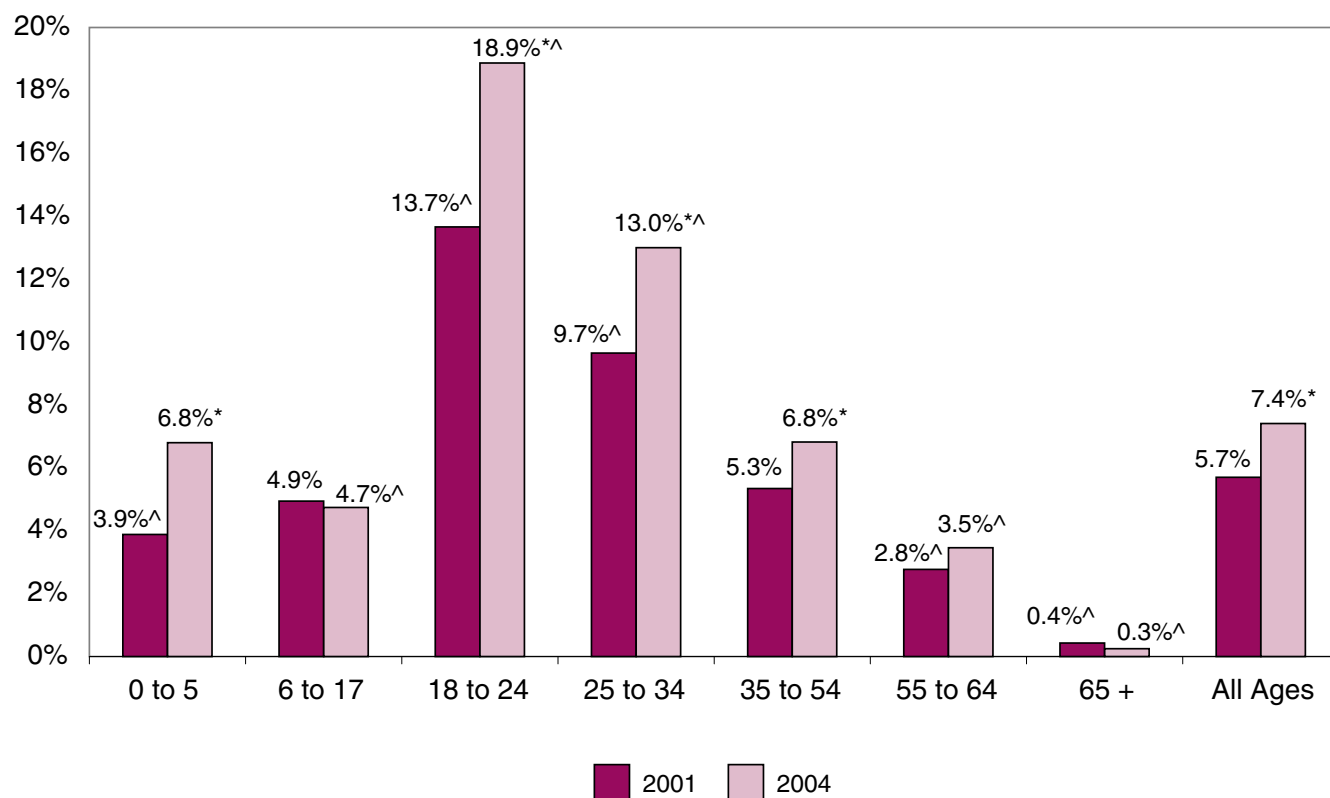
- The increase in the percentage of uninsured Minnesotans responding as Hispanic/Latino corresponds with adults over the age of 25.
- The increase in the percent of the uninsured with less than a high school education appears to be primarily concentrated among those over the age of 35.
- The downward shift in the income distribution impacted most age groups; however, for those ages 35 to 64 the shift did not impact the income distribution of the uninsured. The downward shift in the income distribution of the uninsured ages 18 to 34 resulted in more uninsured Minnesotans in this age group becoming potentially eligible for public health insurance programs (see Exhibit 4-28).

The employment characteristics of all non-elderly adults and uninsured non-elderly adults in Minnesota vary by age group and these differences help to explain the decrease in access to employer-based coverage for non-elderly adults (see Exhibits 4-24, 4-25, 4-26, and 4-27):

- The decline in access to employer-based coverage for all non-elderly adults from 2001 to 2004 was related to a decline in employment, more employment in temporary/seasonal jobs, and less employment with very large employers likely to offer health insurance coverage.
- The decline in access to employer coverage for young adults ages 18 to 24 appears to be related to a decrease in employment and a shift towards employment in temporary/seasonal jobs less likely to offer health insurance coverage.
- For adults ages 25 to 34, the decline in access to employer-based coverage was driven primarily by a shift towards employment in temporary/seasonal jobs.

Exhibit 4-1

### Uninsurance Rates by Age in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all ages within year at the 95% level



Exhibit 4-2

Measures of Uninsurance by Age in Minnesota, 2001 and 2004

	Point In Time		All Year		Part Year		Some Point in Year	
	2001	2004	2001	2004	2001	2004	2001	2004
<b>0 to 17</b>	4.6%^	5.4%^	2.3%^	2.6%^	4.4%	5.4%^	6.9%^	7.9%^
0 to 5	3.9%^	<b>6.8%*</b>	1.0%^	<b>2.4%*^</b>	5.2%	6.9%	6.4%^	9.3%
6 to 17	4.9%	4.7%^	2.9%	2.6%^	4.1%	4.7%^	7.1%^	7.3%^
<b>18 to 64</b>	7.2%^	<b>9.6%*^</b>	4.1%^	<b>6.0%*^</b>	6.3%^	<b>8.4%*^</b>	11.0%^	<b>14.5%*^</b>
18 to 24	13.7%^	<b>18.9%*^</b>	7.2%^	<b>10.7%*^</b>	13.3%^	16.6%^	21.5%^	<b>27.3%*^</b>
25 to 34	9.7%^	<b>13.0%*^</b>	5.5%^	<b>8.6%*^</b>	9.1%^	<b>12.1%*^</b>	15.0%^	<b>20.7%*^</b>
35 to 54	5.3%	<b>6.8%*</b>	3.2%	<b>4.4%*</b>	4.1%^	<b>5.7%*</b>	8.0%	<b>10.1%*</b>
55 to 64	2.8%^	3.5%^	2.1%^	2.1%^	1.7%^	<b>3.6%*^</b>	4.0%^	<b>5.6%*^</b>
<b>65+</b>	0.4%^	0.3%^	0.3%^	0.3%^	0.4%^	<b>0.9%*^</b>	0.8%^	1.2%^
<b>All Ages</b>	5.7%	<b>7.4%*</b>	3.2%	<b>4.4%*</b>	5.1%	<b>6.8%*</b>	8.7%	<b>11.2%*</b>

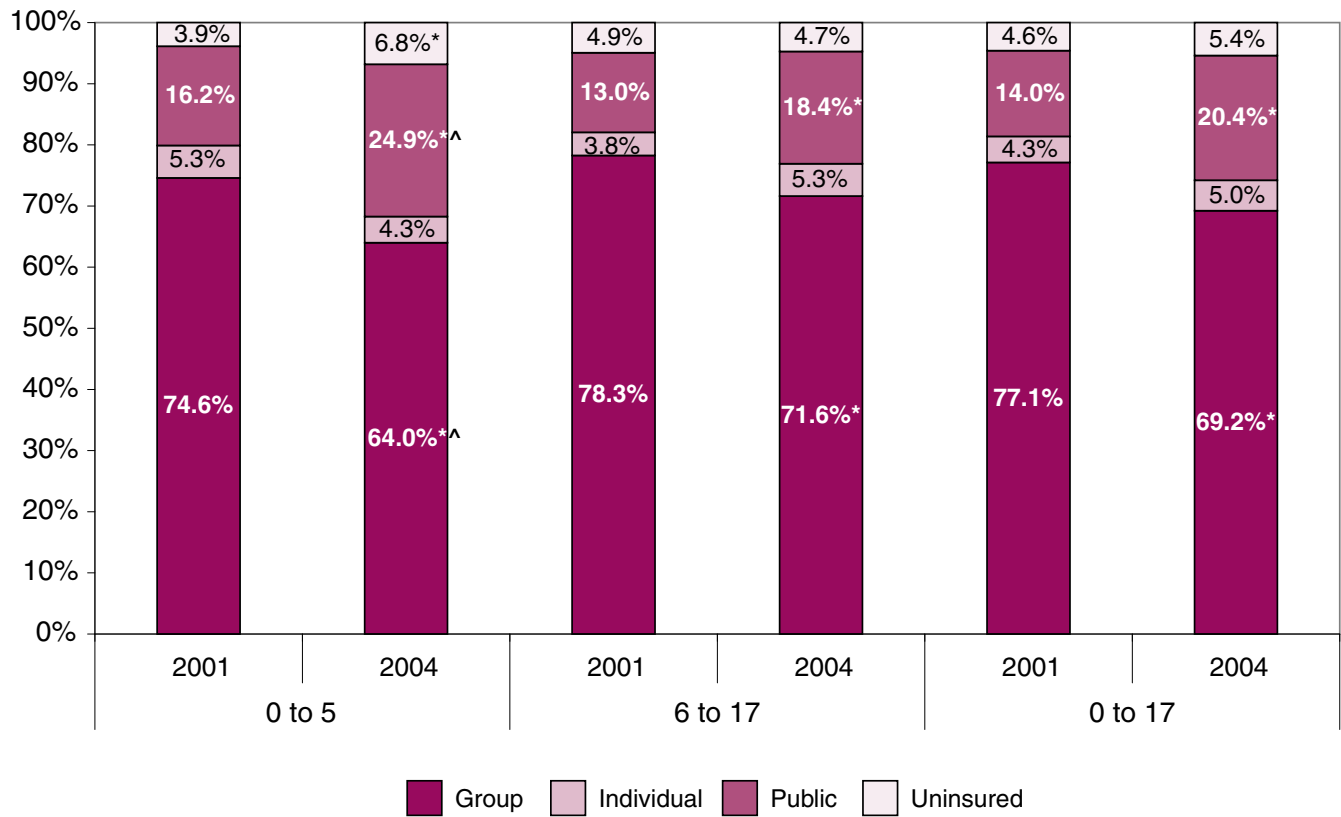
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all ages within year, at the 95% level

Exhibit 4-3

### Sources of Insurance Coverage for Children in Minnesota, 2001 and 2004



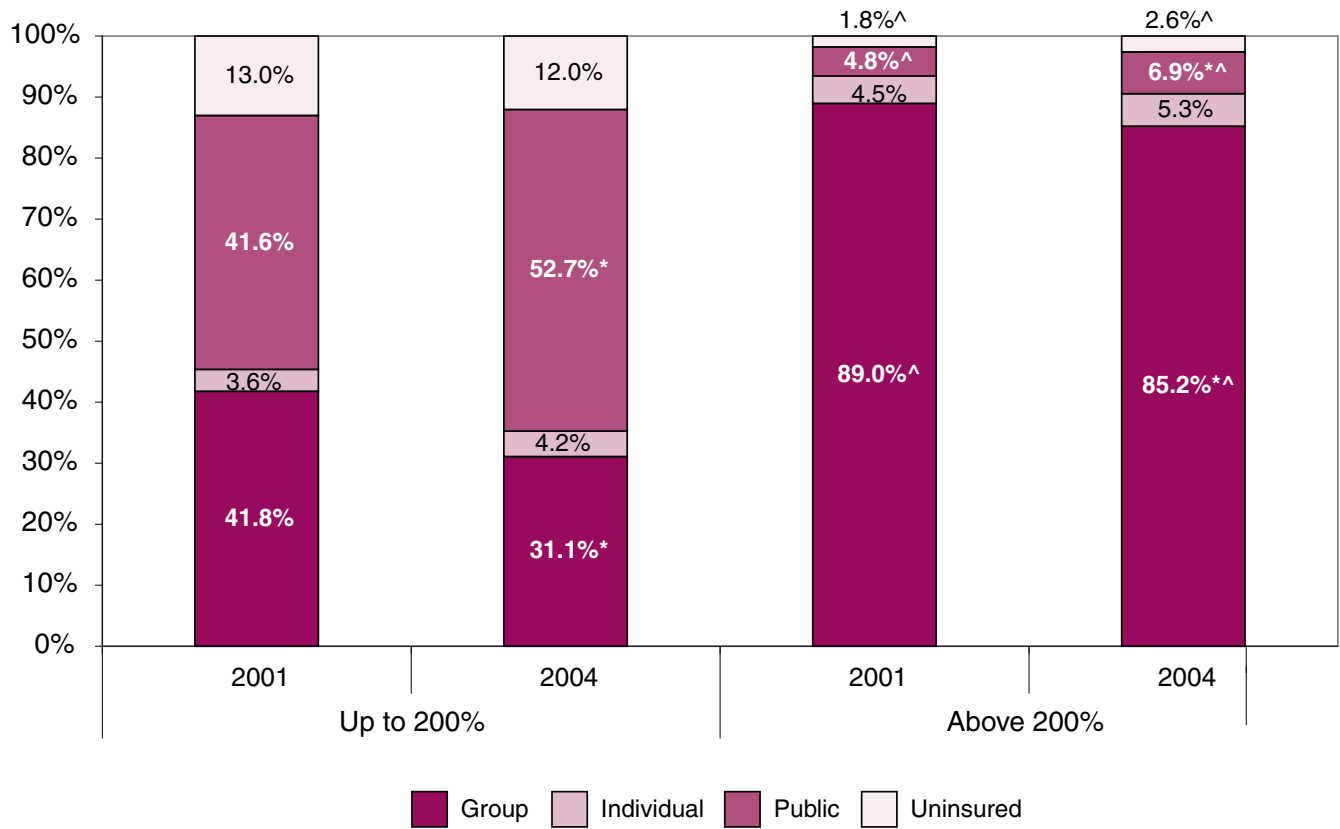
Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all children ages 0 to 17 within year at the 95% level

Exhibit 4-4

Sources of Insurance Coverage for Children by Income, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

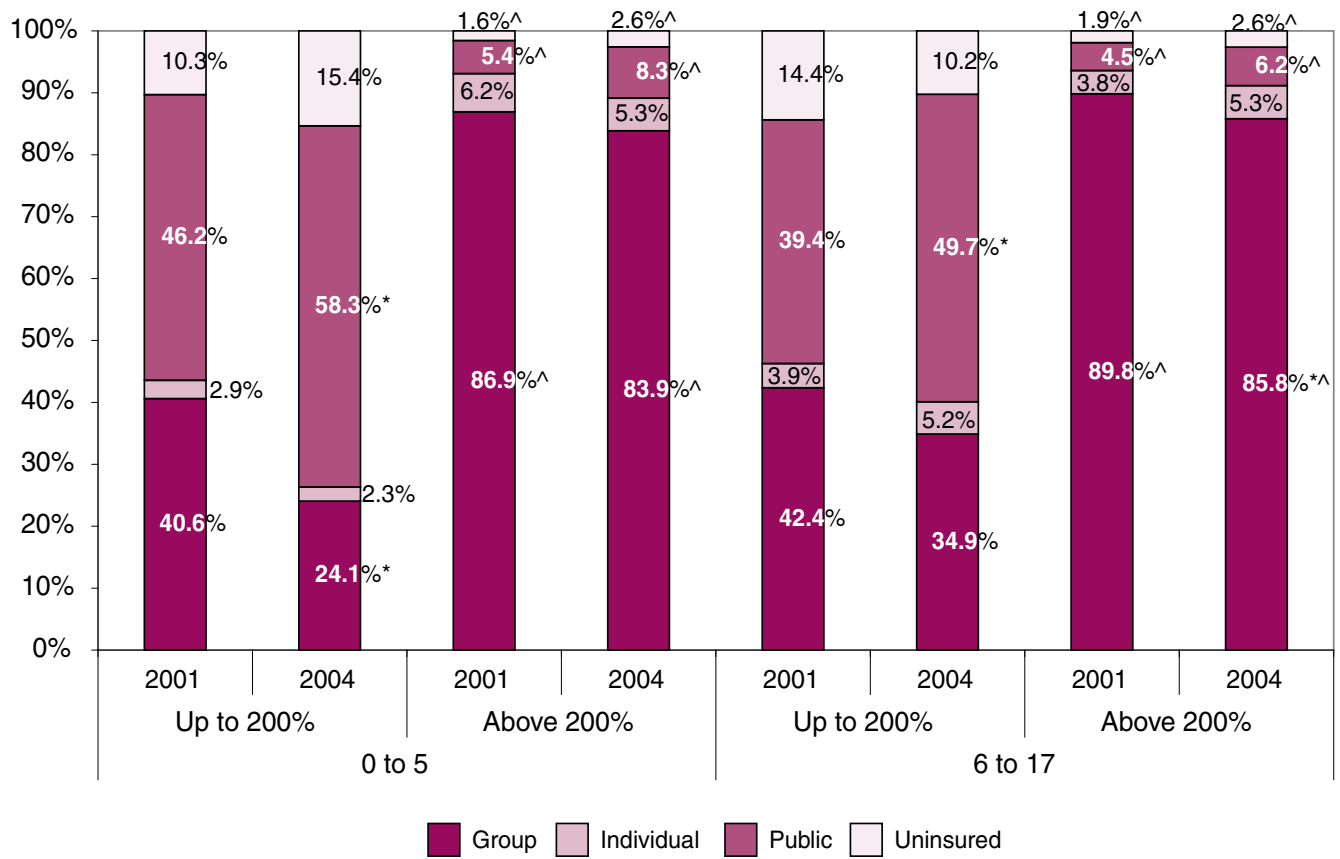
\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income children within year at the 95% level

Note: Family income measured as percent of federal poverty guidelines

Exhibit 4-5

Sources of Insurance Coverage for Children by Income and Age, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

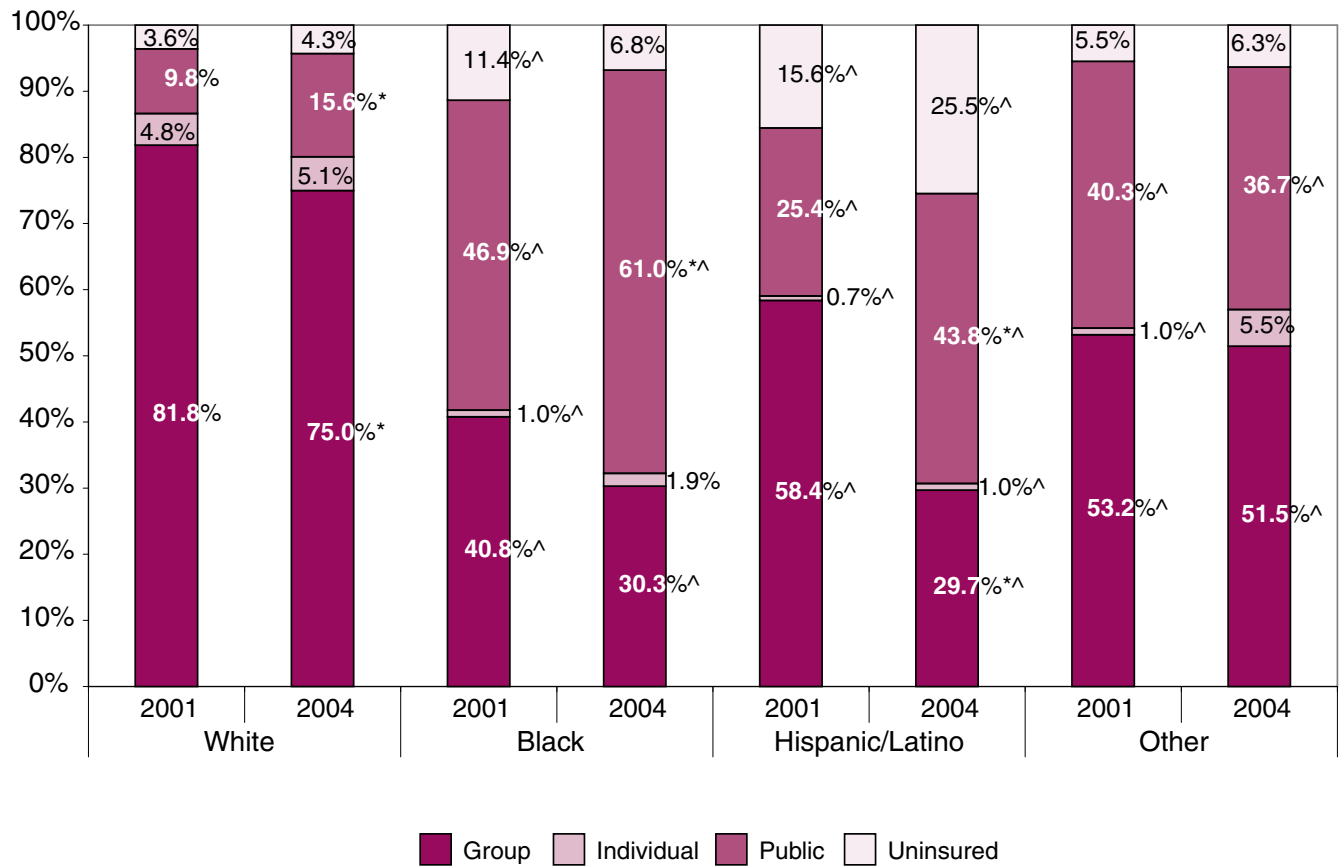
\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income children within year at the 95% level

Note: Family income measured as percent of federal poverty guidelines

Exhibit 4-6

### Sources of Insurance Coverage for Children by Race and Ethnicity, 2001 and 2004



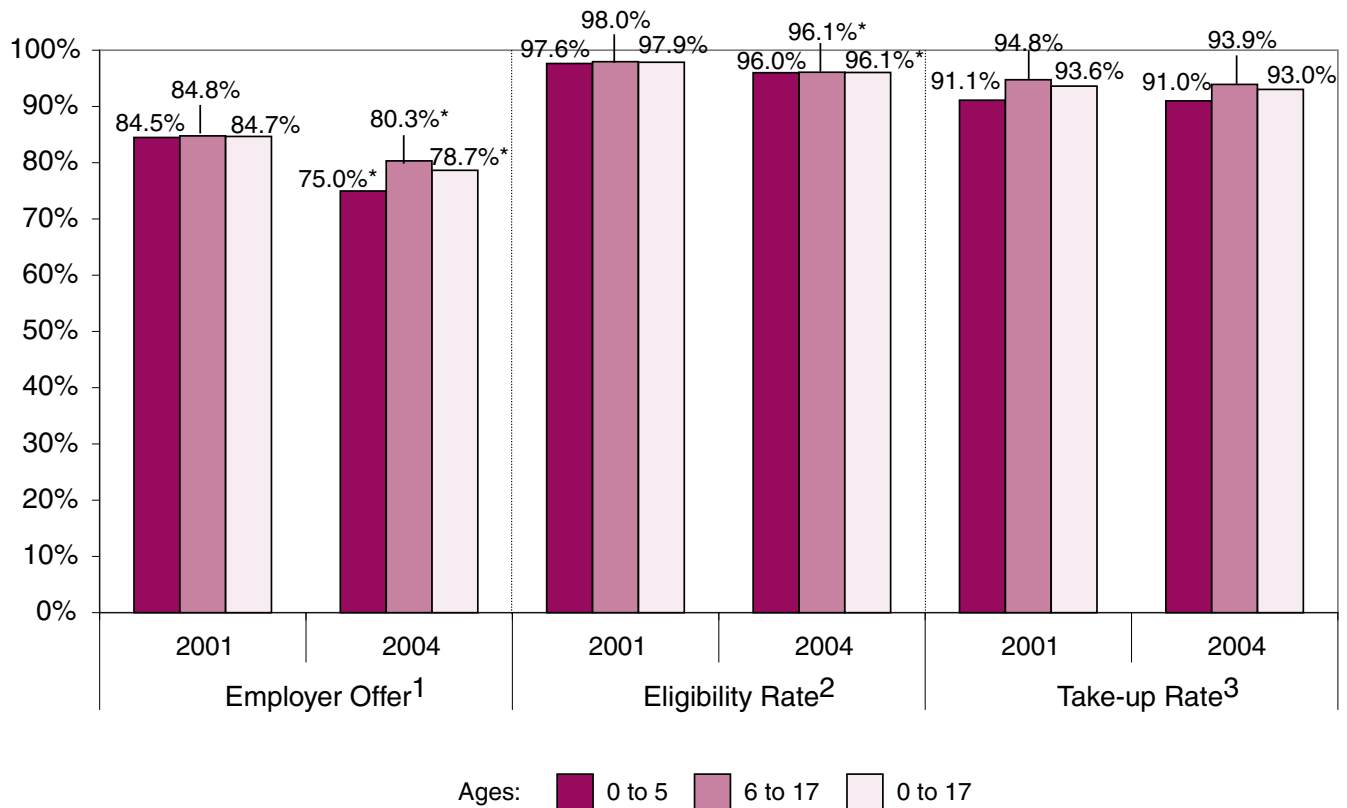
Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference between race/ethnic group and White within year at the 95% level

Note: The "Other" category includes American Indian, Asian, and Other Race, because sample sizes are too small to report separately

# Access to Employer Coverage for Children by Age, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all children within year at the 95% level (no significant within year differences exist)

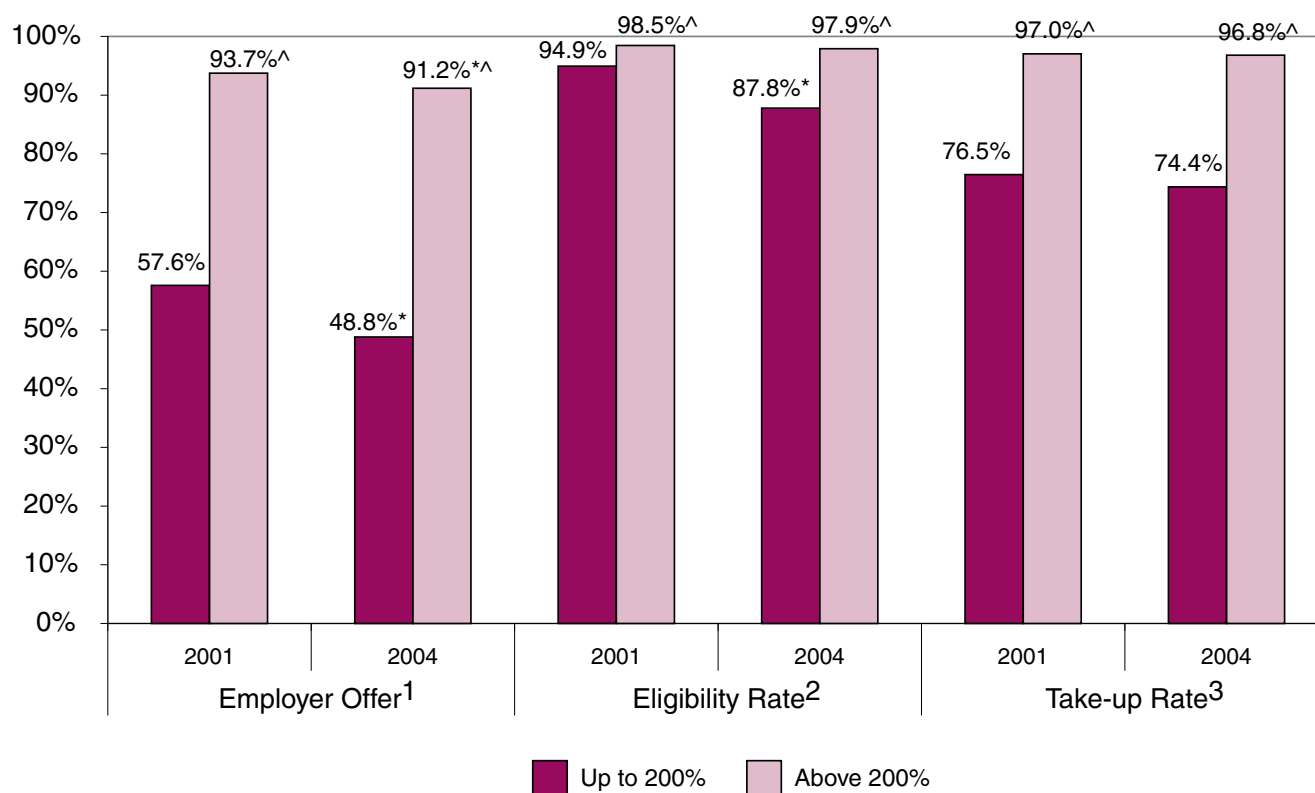
<sup>1</sup> Child has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of children who have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of children who are eligible for employer coverage as a dependent who elect to participate in the employer provided health insurance coverage.

Exhibit 4-8

### Access to Employer Coverage for Children by Income, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income children within year at the 95% level

<sup>1</sup> Child has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of children who have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of children who are eligible for employer coverage as a dependent who elect to participate in the employer provided health insurance coverage

Note: Family income measured as percent of federal poverty guidelines

Exhibit 4-9

Access to Employer Coverage for Children by Income and Age, 2001 and 2004

		Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
		2001	2004	2001	2004	2001	2004
0 to 5	Up to 200%	59.0%	<b>42.7%*</b>	97.1%	<b>86.3%*</b>	71.0%	67.3%
	Above 200%	93.7%^	91.0%^	97.8%	98.3%^	95.7%^	95.8%^
6 to 17	Up to 200%	56.9%	52.1%	93.8%	88.4%	79.4%	77.5%
	Above 200%	93.7%^	<b>91.3%*^</b>	98.8%^	97.8%^	97.6%^	97.2%^

Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income children within year at the 95% level

<sup>1</sup> Child has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of children who have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

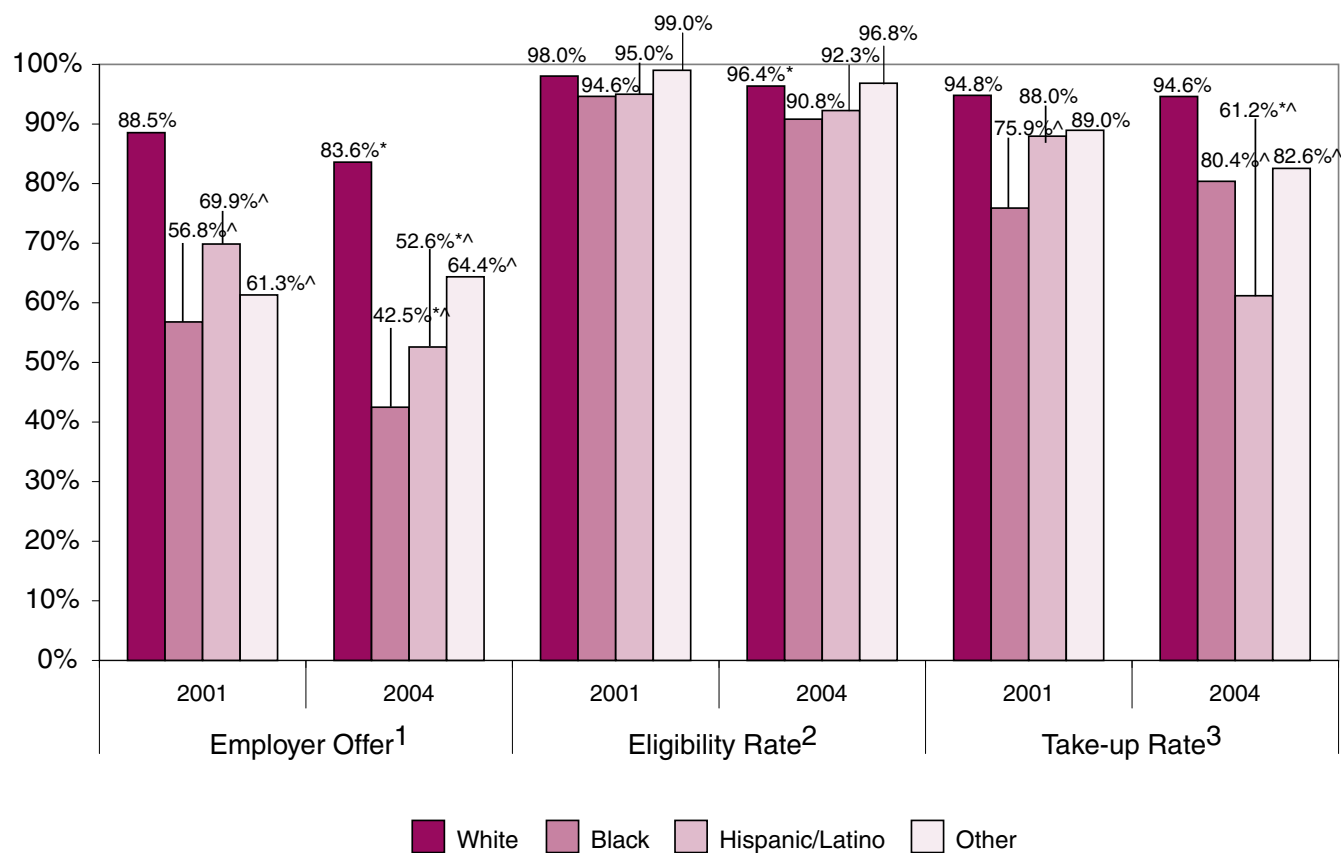
<sup>3</sup> Percent of children who are eligible for employer coverage as a dependent who elect to participate in the employer provided health insurance coverage

Note: Family income measured as percent of federal poverty guidelines



Exhibit 4-10

# Access to Employer Coverage for Children by Race and Ethnicity, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between race/ethnic group and White within year at the 95% level

<sup>1</sup> Child has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of children who have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of children who are eligible for employer coverage as a dependent who elect to participate in the employer provided health insurance coverage

Note: The "Other" category includes American Indian, Asian, and Other Race, because sample sizes are too small to report these groups separately

Exhibit 4-11

Demographic Characteristics of Uninsured Children Compared to All Children, 2001 and 2004

	Uninsured Children		All Children	
	2001	2004	2001	2004
<b>Gender</b>				
Male	45.5%	46.3%	52.5%	50.1%
Female	<u>54.5%</u>	<u>53.7%</u>	<u>47.5%</u>	<u>49.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	68.5%	68.4%	87.2%^	85.5%^
Black	16.1%	8.6%	6.5%^	6.8%
American Indian	4.8%	7.9%	2.3%	3.0%^
Asian	3.9%	0.9%	4.5%	4.4%^
Other Race	0.2%	0.0%	0.4%	<b>0.0%*</b>
Hispanic/Latino	<u>14.9%</u>	<u>23.4%</u>	<u>4.4%^</u>	<u>5.0%^</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
U.S. Born	89.9%	83.5%	96.6%^	96.3%^
Hispanic Nation	6.7%	13.0%	0.8%^	1.0%^
African Nation	0.9%	2.7%	1.0%	1.0%
Asian Nation	2.1%	0.8%	0.7%	0.7%
Other Nation	<u>0.5%</u>	<u>0.0%</u>	<u>0.8%</u>	<u>0.9%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	48.6%	42.3%	53.4%	52.0%
Greater Minnesota	<u>51.4%</u>	<u>57.7%</u>	<u>46.6%</u>	<u>48.0%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	22.2%	31.7%	8.4%^	<b>11.1%*^</b>
101 to 200%	48.6%	<b>34.3%*</b>	16.7%^	18.5%^
201 to 300%	18.9%	23.8%	22.1%	19.6%
301 to 400%	5.4%	8.7%	18.2%^	19.6%^
>400%	<u>4.9%</u>	<u>1.5%</u>	<u>34.6%^</u>	<u><b>31.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>3</sup></b>				
Less than high school	14.9%	24.7%	5.6%^	6.2%^
High school graduate	34.8%	31.3%	24.0%^	<b>19.1%*^</b>
Some college/tech school	39.3%	34.3%	32.8%	35.0%
College graduate	8.9%	7.7%	24.4%^	26.1%^
Postgraduate	<u>2.1%</u>	<u>2.1%</u>	<u>13.3%^</u>	<u>13.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	42.0%	<b>56.6%*</b>	64.7%^	62.5%
Very Good	28.3%	19.2%	23.2%	24.4%
Good	20.9%	19.4%	9.0%^	10.7%^
Fair	7.6%	3.4%	2.6%^	2.0%
Poor	<u>1.2%</u>	<u>1.4%</u>	<u>0.5%</u>	<u>0.3%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured children and all children within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for those ages three years old or older

<sup>3</sup> Education refers to the parent's highest level of education

Exhibit 4-12

Employment Characteristics of Parents: Uninsured Children Compared to All Children, 2001 and 2004

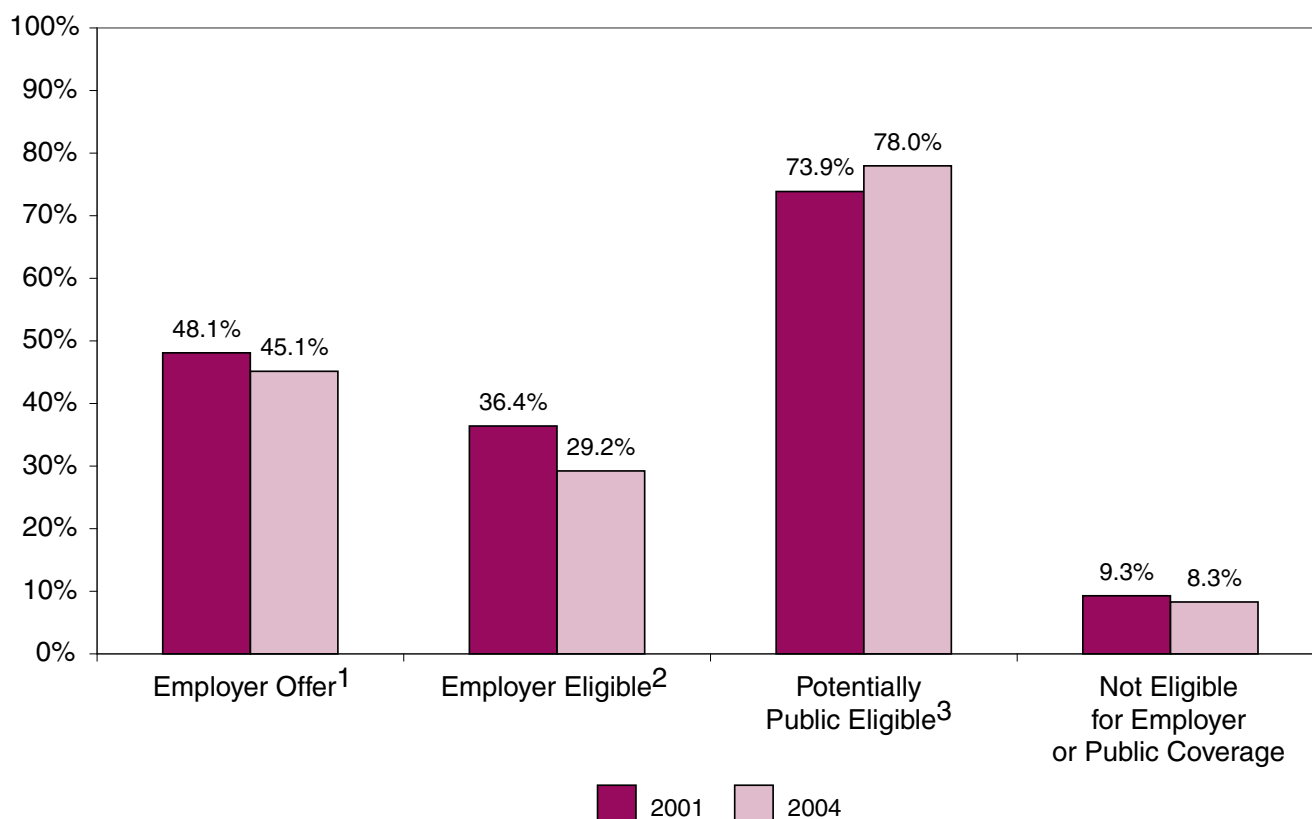
	Uninsured Children		All Children	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	85.3%	79.6%	92.2%	<b>88.5%<sup>**</sup></b>
Not Employed	<u>14.7%</u>	<u>20.4%</u>	<u>7.8%</u>	<b>11.5%<sup>**</sup></b>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	20.3%	15.0%	14.8%	<b>11.5%*</b>
Employed by Someone Else	<u>79.7%</u>	<u>85.0%</u>	<u>85.2%</u>	<b>88.5%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	82.9%	90.8%	88.9%	89.7%
Multiple Jobs	<u>17.1%</u>	<u>9.2%</u>	<u>11.1%</u>	<u>10.3%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.7%	1.0%	0.6%	0.5%
11 to 20 hours	2.3%	3.7%	2.3%	2.9%
21 to 30 hours	6.7%	10.3%	4.3%	4.3%
31 to 40 hours	52.8%	46.3%	47.8%	<b>51.4%*</b>
More than 40 hours	<u>37.5%</u>	<u>38.8%</u>	<u>45.1%</u>	<b>40.9%*</b>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	88.3%	76.8%	97.3%^	<b>93.9%<sup>**</sup></b>
Temporary/Seasonal	<u>11.7%</u>	<u>23.2%</u>	<u>2.7%^</u>	<b>6.1%<sup>**</sup></b>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, without employees	7.9%	5.2%	6.0%	<b>4.2%*</b>
2 to 10 employees	28.9%	32.9%	13.0%^	14.5%^
11 to 50 employees	11.4%	<b>27.2%*</b>	14.2%	13.8%^
51 to 100 employees	10.7%	10.7%	8.6%	8.9%
101 to 500 employees	21.3%	10.7%	17.1%	17.3%
More than 500 employees	<u>19.9%</u>	<u>13.4%</u>	<u>41.3%^</u>	<u>41.3%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured children and all children within year at the 95% level

# Potential Sources of Insurance Coverage for Uninsured Children in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level (no significant between year differences exist)

<sup>1</sup> Percent of uninsured who have a family member who works for an employer that offers health insurance coverage to some employees

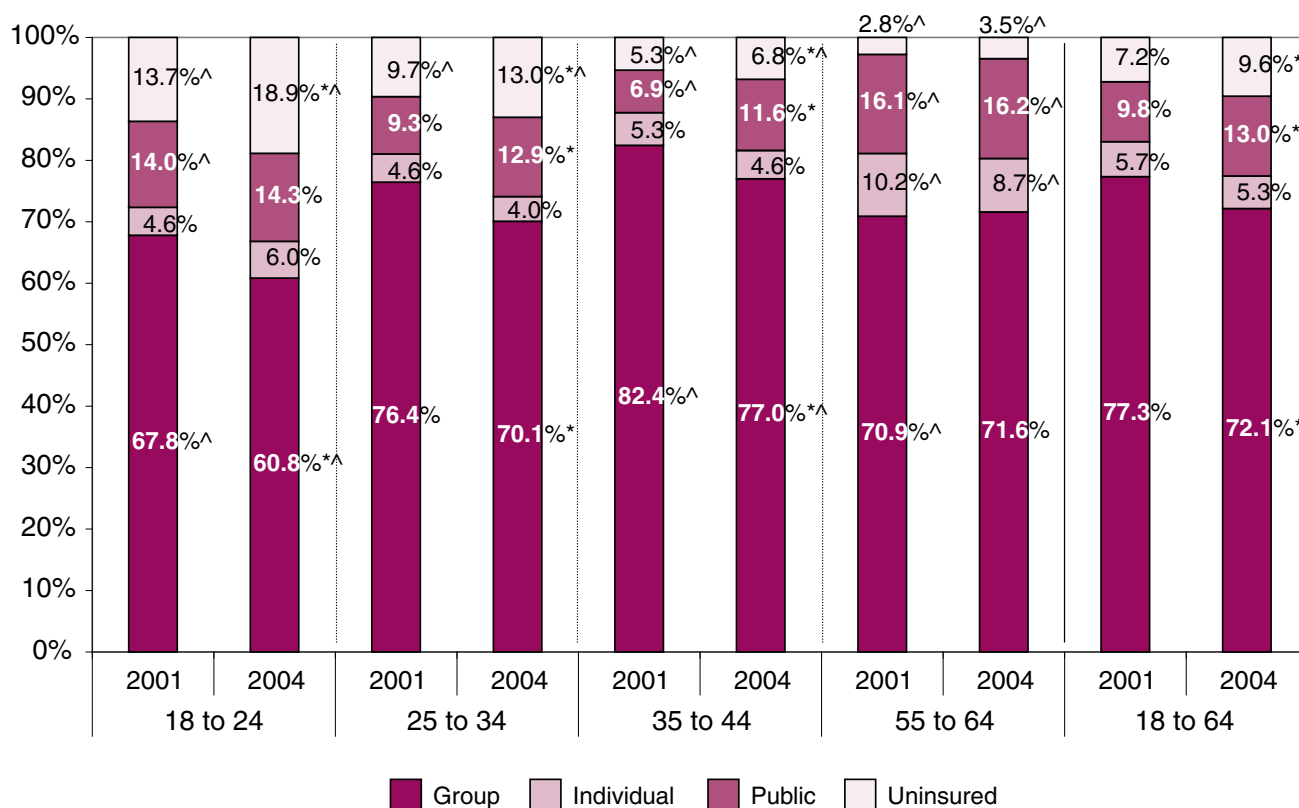
<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as a dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage

Exhibit 4-14

Sources of Insurance Coverage for Non-Elderly Adults by Age, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference from the 18 to 64 population within year at the 95% level

Exhibit 4-15

Sources of Insurance Coverage for Non-Elderly Adults by Age and Income, 2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)

		Group		Individual		Public		Uninsured	
		2001	2004	2001	2004	2001	2004	2001	2004
18-24	Up to 200%	41.6%	33.0%	5.3%	5.8%	32.1%	26.5%	21.1%	<b>34.7%*</b>
	Above 200%	80.2%^	75.8%^	4.2%	6.1%	5.5%^	7.8%^	10.2%^	10.3%^
25-34	Up to 200%	42.4%	35.8%	8.6%	4.1%	27.8%	31.1%	21.3%	29.0%
	Above 200%	84.6%^	<b>81.1%*^</b>	3.6%^	4.0%	4.9%^	7.1%^	6.9%^	7.9%^
35-54	Up to 200%	44.0%	<b>36.2%*</b>	7.7%	6.7%	29.0%	<b>37.4%*</b>	19.3%	19.7%
	Above 200%	88.4%^	<b>85.8%*^</b>	4.9%	4.1%	3.5%^	<b>6.1%*^</b>	3.2%^	4.1%^
55-64	Up to 200%	36.8%	<b>26.9%*</b>	7.5%	<b>13.9%*</b>	44.5%	49.9%	11.2%	9.3%
	Above 200%	75.6%^	<b>80.2%*^</b>	10.6%	<b>7.8%*^</b>	12.2%^	9.8%^	1.6%^	2.3%^
18-64	Up to 200%	42.3%	<b>34.3%*</b>	7.2%	6.7%	31.0%	34.4%	19.5%	<b>24.7%*</b>
	Above 200%	84.7%^	<b>82.6%*^</b>	5.4%^	4.9%	5.3%^	<b>7.1%*^</b>	4.6%^	5.4%^

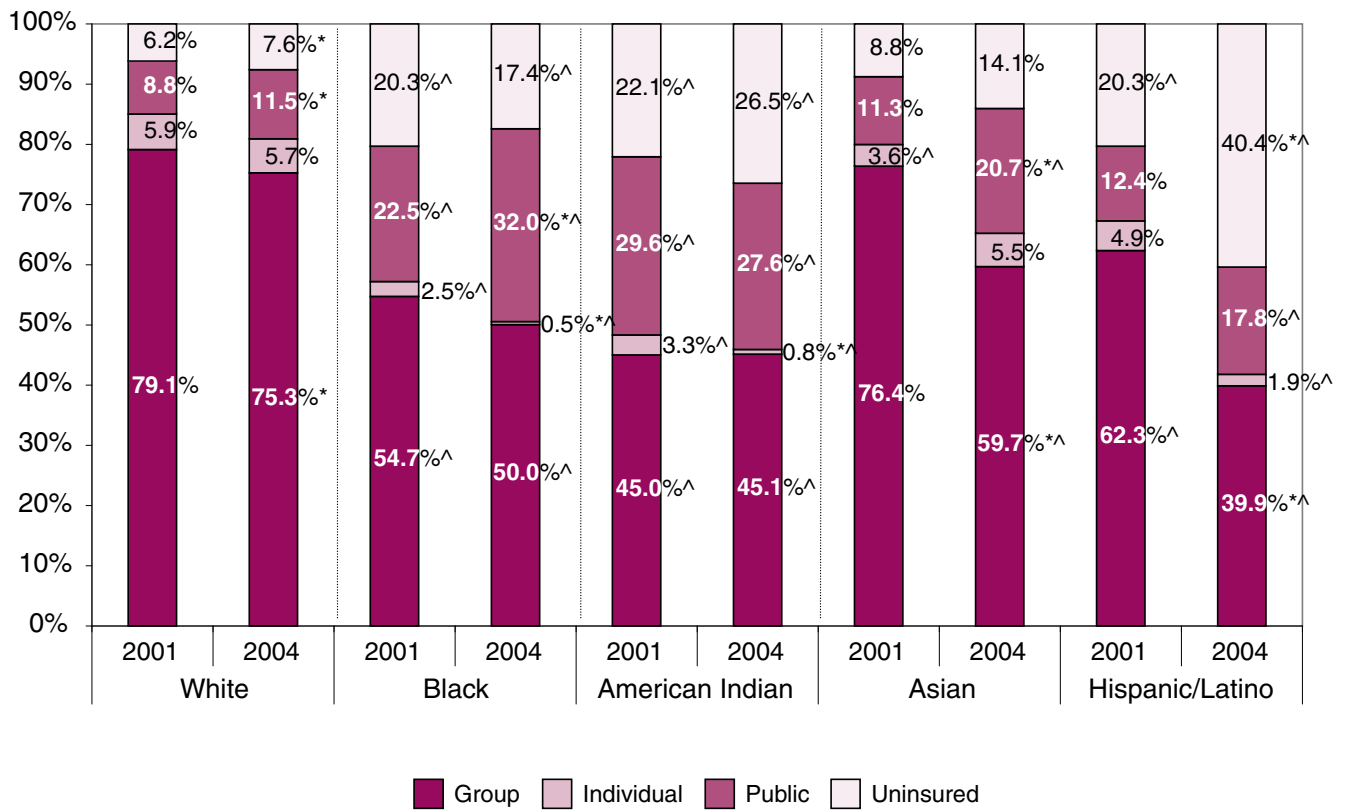
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income adults within year at the 95% level

Exhibit 4-16

Sources of Insurance Coverage for Non-Elderly Adults by Race and Ethnicity, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between race/ethnic group and White within year at the 95% level

Exhibit 4-17

Access to Employer Coverage for Non-Elderly Adults, 2001 and 2004

	Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
	2001	2004	2001	2004	2001	2004
18 to 24	77.6%^	<b>72.9%*^</b>	94.6%^	<b>90.4%*^</b>	92.7%^	93.5%
25 to 34	84.7%	<b>80.8%*</b>	96.7%^	<b>94.7%*</b>	94.2%^	93.3%^
35 to 54	87.2%^	<b>83.9%*^</b>	98.7%^	<b>97.1%*^</b>	97.1%^	96.8%
55 to 64	79.6%^	80.5%	98.7%^	<b>96.7%*</b>	98.2%^	97.9%^
18 to 64	83.8%	<b>81.0%*</b>	97.7%	<b>95.6%*</b>	96.0%	95.8%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all adults ages 18 to 64 within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage



Exhibit 4-18

Access to Employer Coverage for Non-Elderly Adults by Income, 2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)

		Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
		2001	2004	2001	2004	2001	2004
18 to 24	Up to 200%	58.3%	52.4%	88.6%	<b>75.0%*</b>	81.2%	86.7%
	Above 200%	86.7%^	84.0%^	96.4%^	95.6%^	96.1%^	95.4%^
25 to 34	Up to 200%	58.5%	55.1%	91.0%	<b>83.2%*</b>	82.4%	78.6%
	Above 200%	91.1%^	89.0%^	97.6%^	97.0%^	95.9%^	95.8%^
35 to 54	Up to 200%	55.5%	50.5%	93.7%	<b>86.8%*</b>	86.5%	86.7%
	Above 200%	92.2%^	91.0%^	99.1%^	<b>98.4%*^</b>	98.1%^	97.9%^
55 to 64	Up to 200%	44.2%	41.8%	96.3%	<b>89.2%*</b>	94.9%	96.3%
	Above 200%	81.5%^	<b>88.0%*^</b>	98.8%	<b>97.4%*^</b>	98.4%	98.0%
18 to 64	Up to 200%	56.0%	<b>51.2%*</b>	91.7%	<b>83.0%*</b>	84.6%	85.5%
	Above 200%	89.7%^	89.2%^	98.4%^	<b>97.6%*^</b>	97.4%^	97.2%^

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within age group within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 4-19

Access to Employer Coverage for Non-Elderly Adults by Race and Ethnicity, 2001 and 2004

	Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
	2001	2004	2001	2004	2001	2004
White	85.2%	<b>83.4%*</b>	97.9%	<b>96.0%*</b>	96.4%	96.7%
Black	69.5%^	63.3%^	92.2%^	92.8%	89.1%^	86.5%^
American Indian	57.5%^	60.1%^	93.8%	89.9%	85.1%^	90.6%
Asian	80.7%	<b>68.1%*^</b>	97.4%	95.3%	97.4%	91.9%
Hispanic/Latino	73.6%^	<b>58.1%*^</b>	95.6%^	88.5%	89.9%^	<b>77.8%*^</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between race/ethnic group and White within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

# Demographic Characteristics of Uninsured Non-Elderly Adults Compared to Non-Elderly Adult Population, 2001 and 2004

	Uninsured Non-Elderly Adults		18 to 64 Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	52.2%	57.8%	47.4%^	48.2%^
Female	<u>47.8%</u>	<u>42.2%</u>	<u>52.6%^</u>	<u>51.8%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	77.8%	<b>70.4%*</b>	90.7%^	<b>88.4%*^</b>
Black	10.9%	7.4%	3.9%^	4.1%^
American Indian	5.3%	5.1%	1.7%^	1.8%^
Asian	3.9%	5.6%	3.2%	3.8%
Other Race	1.0%	0.3%	0.5%	<b>0.1%*</b>
Hispanic/Latino	<u>7.5%</u>	<u><b>13.3%*</b></u>	<u>2.7%^</u>	<u>3.1%^</u>
	see note	see note	see note	see note
<b>Country of Origin</b>				
U.S. Born	86.0%	81.8%	93.9%^	<b>91.3%*^</b>
Hispanic Nation	5.3%	<b>11.7%</b>	1.1%^	<b>2.5%*^</b>
African Nation	2.9%	3.1%	2.5%	2.7%
Asian Nation	3.7%	<b>1.6%*</b>	0.9%^	1.3%
Other Nation	<u>2.1%</u>	<u>1.8%</u>	<u>1.7%</u>	<u><b>2.2%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	55.0%	55.5%	56.1%	56.1%
Greater Minnesota	<u>45.0%</u>	<u>44.5%</u>	<u>43.9%</u>	<u>43.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	15.8%	<b>24.9%*</b>	5.8%^	<b>8.5%*^</b>
101 to 200%	31.4%	31.0%	11.6%^	<b>13.2%*^</b>
201 to 300%	24.1%	19.9%	17.6%^	16.3%
301 to 400%	12.8%	12.6%	17.5%^	<b>18.9%*^</b>
>400%	<u>15.9%</u>	<u>11.6%</u>	<u>47.5%^</u>	<u><b>43.2%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	35.8%	42.1%	64.1%^	<b>68.0%*^</b>
Not Married	<u>64.2%</u>	<u>57.9%</u>	<u>35.9%^</u>	<u><b>32.0%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	11.5%	<b>17.7%*</b>	4.6%^	5.2%^
High school graduate	35.0%	37.2%	25.8%^	24.3%^
Some college/tech school	36.3%	31.7%	34.6%	35.3%
College graduate	13.5%	11.4%	24.8%^	24.0%^
Postgraduate	<u>3.7%</u>	<u>2.0%</u>	<u>10.3%^</u>	<u>11.2%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	26.0%	23.1%	36.2%^	35.3%^
Very Good	33.3%	30.9%	35.4%	34.2%
Good	28.4%	30.3%	20.9%^	21.0%^
Fair	9.9%	12.8%	5.6%^	<b>6.9%*^</b>
Poor	<u>2.5%</u>	<u>2.9%</u>	<u>1.9%</u>	<u><b>2.6%*</b></u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured non-elderly adults and non-elderly adult population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

Exhibit 4-21

Demographic Characteristics of Uninsured Adults Compared to All Adults Ages 18 to 24,  
2001 and 2004

	Uninsured Adults 18 to 24		18 to 24 Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	60.2%	55.5%	50.0%^	49.4%
Female	<u>39.8%</u>	<u>44.5%</u>	<u>50.0%^</u>	<u>50.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	75.9%	70.7%	83.9%^	84.4%^
Black	10.0%	<b>4.4%*</b>	6.6%	<b>4.1%*</b>
American Indian	3.1%	9.8%	2.2%	3.1%
Asian	6.8%	8.8%	6.1%	5.7%
Other Race	0.9%	0.3%	0.5%	<b>0.0%*</b>
Hispanic/Latino	<u>11.7%</u>	<u>11.5%</u>	<u>4.7%^</u>	<u>5.5%</u>
	see note	see note	see note	see note
<b>Country of Origin</b>				
U.S. Born	81.0%	87.6%	91.3%^	92.1%
Hispanic Nation	6.8%	7.6%	2.0%^	3.2%
African Nation	5.2%	3.0%	3.7%	2.5%
Asian Nation	4.1%	1.0%	1.4%^	1.5%
Other Nation	<u>3.0%</u>	<u>0.7%</u>	<u>1.6%</u>	<u>0.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	60.6%	49.5%	56.3%	56.0%
Greater Minnesota	<u>39.4%</u>	<u>50.5%</u>	<u>43.7%</u>	<u>44.1%</u>
	100.0%	50.5%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	15.3%	<b>30.9%*</b>	12.5%	15.7%^
101 to 200%	34.2%	33.5%	19.6%^	19.3%^
201 to 300%	19.9%	13.9%	18.2%	16.5%
301 to 400%	11.7%	7.9%	16.9%^	18.0%^
>400%	<u>18.9%</u>	<u>13.8%</u>	<u>32.9%^</u>	<u>30.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	17.3%	16.1%	16.2%	16.8%
Not Married	<u>82.7%</u>	<u>83.9%</u>	<u>83.8%</u>	<u>83.2%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	15.8%	17.5%	10.9%	9.6%
High school graduate	38.4%	45.7%	30.8%	35.7%
Some college/tech school	38.1%	29.5%	45.8%	42.4%^
College graduate	6.9%	7.3%	11.1%	11.1%
Postgraduate	<u>0.7%</u>	<u>0.1%</u>	<u>1.4%</u>	<u>1.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	30.1%	36.2%	44.7%^	45.7%
Very Good	30.8%	29.0%	31.3%	28.5%
Good	30.3%	22.3%	19.0%^	18.6%
Fair	7.0%	10.8%	4.4%	5.6%
Poor	<u>1.8%</u>	<u>1.8%</u>	<u>0.6%</u>	<u>1.6%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

Exhibit 4-22

# Demographic Characteristics of Uninsured Adults Compared to All Adults Ages 25 to 34, 2001 and 2004

	Uninsured Adults 25 to 34		25 to 34 Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	53.9%	58.3%	46.4%	49.5%
Female	<u>46.1%</u>	<u>41.7%</u>	<u>53.6%</u>	<u>50.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	72.6%	<b>61.6%*</b>	87.2%^	<b>81.5%*^</b>
Black	14.1%	8.3%	5.2%^	5.9%
American Indian	6.0%	4.0%	2.2%^	2.0%
Asian	4.3%	6.1%	4.9%	6.4%
Other Race	2.3%	<b>0.0%*</b>	0.6%	<b>0.1%*^</b>
Hispanic/Latino	<u>9.2%</u>	<u><b>21.0%*</b></u>	<u>3.6%^</u>	<u><b>5.8%*^</b></u>
	see note	see note	see note	see note
<b>Country of Origin</b>				
U.S. Born	81.9%	<b>68.4%*</b>	90.6%^	<b>84.4%*^</b>
Hispanic Nation	7.8%	<b>20.6%*</b>	1.7%^	<b>5.1%*^</b>
African Nation	3.1%	4.3%	4.0%	5.5%
Asian Nation	5.8%	2.5%	1.7%^	2.2%
Other Nation	<u>1.5%</u>	<u>4.2%</u>	<u>2.0%</u>	<u>2.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	57.9%	60.5%	59.9%	61.3%
Greater Minnesota	<u>42.1%</u>	<u>39.5%</u>	<u>40.1%</u>	<u>38.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	14.6%	<b>26.3%*</b>	6.0%^	<b>8.6%*^</b>
101 to 200%	28.2%	27.9%	13.4%^	15.6%^
201 to 300%	27.5%	22.9%	19.3%^	18.9%
301 to 400%	14.8%	14.5%	17.5%	17.5%
>400%	<u>14.9%</u>	<u>8.4%</u>	<u>43.7%^</u>	<u><b>39.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	35.1%	<b>54.4%*</b>	62.9%^	<b>72.8%*^</b>
Not Married	<u>64.9%</u>	<u><b>45.6%*</b></u>	<u>37.1%^</u>	<u><b>27.2%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	11.8%	20.5%	3.8%^	<b>5.9%*^</b>
High school graduate	32.1%	27.3%	20.7%^	<b>15.9%*^</b>
Some college/tech school	31.2%	33.5%	30.8%	32.1%
College graduate	19.8%	16.5%	34.3%^	34.3%^
Postgraduate	<u>5.1%</u>	<u>2.3%</u>	<u>10.5%^</u>	<u>11.8%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	27.3%	19.3%	41.4%^	39.6%^
Very Good	32.0%	34.3%	35.1%	36.4%
Good	29.9%	34.1%	18.8%^	18.4%^
Fair	10.0%	7.7%	3.9%^	3.8%
Poor	<u>0.8%</u>	<u>4.6%</u>	<u>0.9%</u>	<u>1.8%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

Exhibit 4-23

# Demographic Characteristics of Uninsured Adults Compared to All Adults Ages 35 to 64, 2001 and 2004

	Uninsured Adults 35 to 64		Adults 35 to 64 Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	45.5%	<b>59.3%*</b>	47.2%	47.4%^
Female	<u>54.5%</u>	<u>40.7%*</u>	<u>52.9%</u>	<u>52.6%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	82.8%	76.6%	93.5%^	<b>91.8%*^</b>
Black	9.2%	9.1%	2.7%^	3.4%^
American Indian	6.2%	<b>2.1%*</b>	1.4%^	1.5%
Asian	1.6%	2.7%	1.9%	2.4%
Other Race	0.0%	0.5%	0.4%^	<b>0.1%*</b>
Hispanic/Latino	<u>3.4%</u>	<u>9.1%*</u>	<u>1.9%</u>	<u>1.7%^</u>
	see note	see note	see note	see note
<b>Country of Origin</b>				
U.S. Born	92.4%	86.7%	95.6%^	<b>93.4%*^</b>
Hispanic Nation	2.6%	<b>8.7%*</b>	0.6%^	<b>1.4%*^</b>
African Nation	1.3%	2.3%	1.6%	1.8%
Asian Nation	1.8%	1.3%	0.6%^	1.0%
Other Nation	<u>1.9%</u>	<u>1.0%</u>	<u>1.6%</u>	<u>2.5%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	49.1%	56.7%	54.7%	54.5%
Greater Minnesota	<u>50.9%</u>	<u>43.3%</u>	<u>45.3%</u>	<u>45.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	17.0%	19.0%	4.1%^	<b>6.6%*^</b>
101 to 200%	31.7%	31.1%	9.1%^	<b>10.8%*^</b>
201 to 300%	24.7%	22.6%	16.8%^	15.3%^
301 to 400%	12.0%	15.1%	17.6%^	<b>19.7%*</b>
>400%	<u>14.6%</u>	<u>12.2%</u>	<u>52.4%^</u>	<u>47.7%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	49.1%	53.9%	76.3%^	<b>79.4%*^</b>
Not Married	<u>50.9%</u>	<u>46.1%*</u>	<u>23.8%^</u>	<u>20.6%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	8.4%	<b>15.8%*</b>	3.4%^	3.9%^
High school graduate	34.7%	37.8%	26.4%^	<b>24.3%*^</b>
Some college/tech school	38.6%	32.2%	33.2%	34.6%
College graduate	13.5%	11.0%	24.7%^	23.8%^
Postgraduate	<u>4.8%</u>	<u>3.3%</u>	<u>12.4%^</u>	<u>13.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	22.2%	15.3%	32.3%^	31.2%^
Very Good	35.9%	30.0%	36.5%	34.9%
Good	25.9%	34.1%	22.1%	22.5%^
Fair	11.8%	18.0%	6.6%^	<b>8.3%*^</b>
Poor	<u>4.2%</u>	<u>2.7%</u>	<u>2.5%</u>	<u>3.1%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

Note: Separate analyses for those uninsured ages 35 to 54 and 55 to 64 are not possible due to small sample sizes

Exhibit 4-24

Employment Characteristics of Uninsured Non-Elderly Adults Compared to Non-Elderly Adult Population, 2001 and 2004

	Uninsured Non-Elderly Adults		18 to 64 Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	69.7%	68.0%	80.5%^	<b>77.1%*^</b>
Not Employed	<u>30.3%</u>	<u>32.0%</u>	<u>19.5%^</u>	<u><b>22.9%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.2%	<b>16.8%*</b>	13.5%^	<b>10.7%*^</b>
Employed by Someone Else	<u>72.8%</u>	<u><b>83.2%*</b></u>	<u>86.5%^</u>	<u><b>89.4%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	80.8%	87.0%	87.5%	87.9%
Multiple Jobs	<u>19.2%</u>	<u>13.0%</u>	<u>12.5%</u>	<u>12.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.5%	1.2%	1.6%	1.4%
11 to 20 hours	9.8%	8.2%	6.0%^	6.1%
21 to 30 hours	17.8%	18.4%	7.7%^	7.9%^
31 to 40 hours	46.0%	45.9%	49.1%	50.3%
More than 40 hours	<u>25.0%</u>	<u>26.4%</u>	<u>35.7%^</u>	<u>34.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	75.9%	77.6%	94.2%^	<b>91.2%*^</b>
Temporary/Seasonal	<u>24.1%</u>	<u>22.4%</u>	<u>5.8%^</u>	<u><b>8.8%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	15.3%	<b>10.3%*</b>	6.6%^	<b>5.3%*^</b>
2 to 10 employees	26.1%	25.3%	13.0%^	12.4%^
11 to 50 employees	18.3%	17.6%	14.4%	13.2%
51 to 100 employees	10.0%	16.0%	7.8%	<b>11.4%*</b>
101 to 500 employees	11.5%	13.3%	16.4%^	18.0%^
More than 500 employees	<u>18.8%</u>	<u>17.5%</u>	<u>41.9%^</u>	<u><b>39.7%*^</b></u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured non-elderly adults and non-elderly adult population within year at the 95% level

Exhibit 4-25

Employment Characteristics of Uninsured Adults Compared to All Adults Ages 18 to 24,  
2001 and 2004

	Uninsured Adults 18 to 24		18 to 24 Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	67.8%	59.6%	57.8%^	<b>49.0%*</b>
Not Employed	<u>32.2%</u>	<u>40.3%</u>	<u>42.2%^</u>	<u><b>51.0%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	15.2%	6.7%	6.5%	4.7%
Employed by Someone Else	<u>84.9%</u>	<u>93.3%</u>	<u>93.5%</u>	<u>95.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	79.1%	91.5%	83.9%	88.5%
Multiple Jobs	<u>20.9%</u>	<u>8.5%</u>	<u>16.1%</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.7%	0.6%	0.8%	1.8%
11 to 20 hours	11.0%	7.6%	13.1%	12.9%
21 to 30 hours	19.6%	26.2%	13.2%	15.2%
31 to 40 hours	49.1%	43.5%	51.9%	45.9%
More than 40 hours	<u>19.6%</u>	<u>22.1%</u>	<u>21.1%</u>	<u>24.3%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	81.0%	71.2%	87.7%	<b>72.6%*</b>
Temporary/Seasonal	<u>18.9%</u>	<u>28.9%</u>	<u>12.4%</u>	<u><b>27.4%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	3.6%	0.8%	2.5%	1.6%
2 to 10 employees	25.8%	26.5%	14.2%	15.0%
11 to 50 employees	25.3%	18.1%	21.2%	20.7%
51 to 100 employees	7.6%	<b>23.5%*</b>	7.4%	<b>15.3%*</b>
101 to 500 employees	15.9%	13.3%	17.1%	15.6%
More than 500 employees	<u>21.8%</u>	<u>17.8%</u>	<u>37.6%^</u>	<u>31.8%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level



Exhibit 4-26

Employment Characteristics of Uninsured Adults Compared to All Adults Ages 25 to 34,  
2001 and 2004

	<b>Uninsured Adults 25 to 34</b>		<b>25 to 34 Population</b>	
	<b>2001</b>	<b>2004</b>	<b>2001</b>	<b>2004</b>
<b>Employment Status</b>				
Employed	67.5%	73.9%	85.9%^	84.9%^
Not Employed	<u>32.5%</u>	<u>26.1%</u>	<u>14.1%^</u>	<u>15.1%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	22.5%	14.3%	9.6%^	8.5%
Employed by Someone Else	<u>77.5%</u>	<u>85.7%</u>	<u>90.4%^</u>	<u>91.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	87.7%	86.2%	87.9%	86.1%
Multiple Jobs	<u>12.3%</u>	<u>13.8%</u>	<u>12.1%</u>	<u>13.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.3%	3.1%	1.3%^	1.5%
11 to 20 hours	7.2%	5.3%	4.5%	4.4%
21 to 30 hours	12.9%	16.1%	6.0%^	6.8%^
31 to 40 hours	49.4%	54.4%	50.5%	51.2%
More than 40 hours	<u>30.3%</u>	<u>21.2%</u>	<u>37.7%</u>	<u>36.1%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	79.2%	78.4%	95.2%^	<b>91.2%*^</b>
Temporary/Seasonal	<u>20.8%</u>	<u>21.6%</u>	<u>4.8%^</u>	<b>8.8%*^</b>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	13.3%	10.2%	5.4%^	5.0%
2 to 10 employees	25.3%	26.4%	10.8%^	11.3%^
11 to 50 employees	18.0%	14.1%	14.6%	13.8%
51 to 100 employees	7.9%	<b>18.9%*</b>	9.6%	<b>13.4%*</b>
101 to 500 employees	11.6%	13.8%	16.6%	17.1%
More than 500 employees	<u>24.0%</u>	<u>16.6%</u>	<u>43.1%^</u>	<u>39.4%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level

Exhibit 4-27

Employment Characteristics of Uninsured Adults Compared to All Adults Ages 35 to 64, 2001 and 2004

	Uninsured Adults 35 to 64		35 to 64 Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	72.7%	70.4%	84.1%^	81.7%
Not Employed	<u>27.3%</u>	<u>29.6%</u>	<u>15.9%^</u>	<u>18.3%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	38.2%	<b>25.6%*</b>	16.0%^	<b>12.3%*^</b>
Employed by Someone Else	<u>61.8%</u>	<u>74.4%*</u>	<u>84.0%^</u>	<u>87.7%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	77.2%	84.5%	88.0%	88.5%
Multiple Jobs	<u>22.8%</u>	<u>15.5%</u>	<u>12.0%</u>	<u>11.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	2.8%	0.2%	1.9%	1.3%^
11 to 20 hours	10.6%	10.7%	5.4%^	5.6%
21 to 30 hours	19.9%	14.8%	7.4%	7.1%^
31 to 40 hours	41.7%	41.2%	48.0%	<b>50.6%*^</b>
More than 40 hours	<u>25.0%</u>	<u>33.1%</u>	<u>37.3%^</u>	<u>35.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	70.4%	81.3%	95.0%^	94.1%^
Temporary/Seasonal	<u>29.6%</u>	<u>18.7%</u>	<u>5.0%^</u>	<u>5.9%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	24.1%	16.8%	7.7%^	<b>6.0%*^</b>
2 to 10 employees	26.9%	23.6%	13.5%^	12.4%^
11 to 50 employees	14.2%	19.8%	13.2%	11.9%^
51 to 100 employees	12.9%	8.9%	7.2%	<b>10.1%*</b>
101 to 500 employees	8.7%	12.9%	16.3%^	<b>18.7%*</b>
More than 500 employees	<u>13.4%</u>	<u>18.1%</u>	<u>42.1%^</u>	<u>41.0%^</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured and total population within year at the 95% level

Note: Separate analyses for those uninsured ages 35 to 54 and 55 to 64 are not possible due to small sample sizes

Exhibit 4-28

Potential Sources of Insurance Coverage for Uninsured Adults by Age, 2001 and 2004

	Employer Offer <sup>1</sup>		Employer Eligible <sup>2</sup>		Potentially Public Eligible <sup>3</sup>		Not Eligible for Employer or Public Coverage	
	2001	2004	2001	2004	2001	2004	2001	2004
18 to 24	42.0%	32.7%	18.4%	11.1%^	47.2%	<b>67.0%*^</b>	36.4%	<b>22.6%*</b>
25 to 34	44.7%	42.1%	24.8%	23.6%	38.7%	<b>51.7%*</b>	40.2%	30.7%
35 to 64	31.0%	37.0%	18.4%	20.0%	46.7%	47.6%	38.2%	34.8%
18 to 64	38.3%	37.1%	20.3%	18.2%	44.5%	<b>54.9%*</b>	38.3%	<b>29.8%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between age group and all adults ages 18 to 64 within year at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage



# 5

## Health Insurance Coverage For Adults With and Without Children

The previous chapter provided detailed information on variations in health insurance coverage for children and non-elderly adults. The purpose of this chapter is to provide a more in-depth analysis of the relationship between health insurance status and the presence of children, focusing on non-elderly adults with and without children under the age of 18.

In both 2001 and 2004, non-elderly adults with children were more likely to have group coverage and less likely to have individual coverage or be uninsured than non-elderly adults without children (see Exhibit 5-1). Group coverage decreased, public program enrollment increased, and the uninsurance rate increased for adults without children from 2001 to 2004. For adults with children, group coverage decreased and public program enrollment increased over this time period, but the uninsurance rate was relatively stable. However, when examining the data by age, a slightly different pattern emerges (see Exhibit 5-2):

- The rate of group coverage decreased and the uninsurance rate increased for younger (ages 18 to 34) and older (ages 35 to 64) adults without children, but enrollment in public health insurance programs only increased for older adults.
- For adults with children, only adults ages 18 to 34 experienced a decrease in the rate of group coverage from 2001 to 2004.
- Although the uninsurance rate for all adults with children was stable from 2001 to 2004, adults ages 18 to 34 with children experienced an increase in the rate of uninsurance over this time period.
- The increase in public program enrollment for adults with children only occurred for non-elderly adults over the age of 35.

As shown in Exhibits 5-5 and 5-7, the changes in health insurance coverage for younger and older adults with and without children were related to income and geography:

- Among adults without children, higher income younger adults and lower income older adults drove the decline in group coverage.
- Group coverage was relatively stable for lower income adults ages 18 to 34 without children, but group coverage declined significantly for lower income adults ages 18 to 34 with children.
- The increase in public coverage for adults without children was driven by an increase in public program enrollment for higher income adults.
- The increase in public coverage for adults with children was driven by an increase in public program enrollment for lower income non-elderly adults over the age of 35.
- Uninsurance rate increases for younger adults with and without children resulted from increased uninsurance rates for lower income adults.
- The increase in the uninsurance rate for non-elderly adults over the age of 35 without children was driven by an increase in the uninsurance rate for higher income adults.
- Most of the decreases in group coverage and increases in public coverage from 2001 to 2004 for adults with and without children occurred in the Twin Cities metropolitan area. The two exceptions to this trend include a decrease in group coverage for adults ages 18 to 34 with children and an increase in public coverage for adults over age 35 without children in Greater Minnesota.
- Uninsurance rates increased for older adults without children throughout Minnesota.
- For younger adults, uninsurance rates increased for adults without children in Greater Minnesota and increased for adults with children in the Twin Cities metropolitan area.

***Reasons for declining group coverage:*** Group coverage decreased for non-elderly adults with and without children for different reasons. As mentioned earlier, group coverage decreased for all non-elderly adults without children and for adults ages 18 to 34 with children from 2001 to 2004:

- The decline in group coverage for adults ages 18 to 34 without children was driven by a decline in eligibility for employer-based coverage (see Exhibit 5-9).
- For older adults without children, the decrease in group coverage resulted from both a decline in the share of adults who worked for or had a family member who worked for an employer that offered health insurance coverage and a decrease in eligibility for employer-based coverage.
- The decline in group coverage for adults ages 18 to 34 with children was driven by a decrease in the percentage of adults who worked for or had a family member who worked for an employer that offered health insurance.

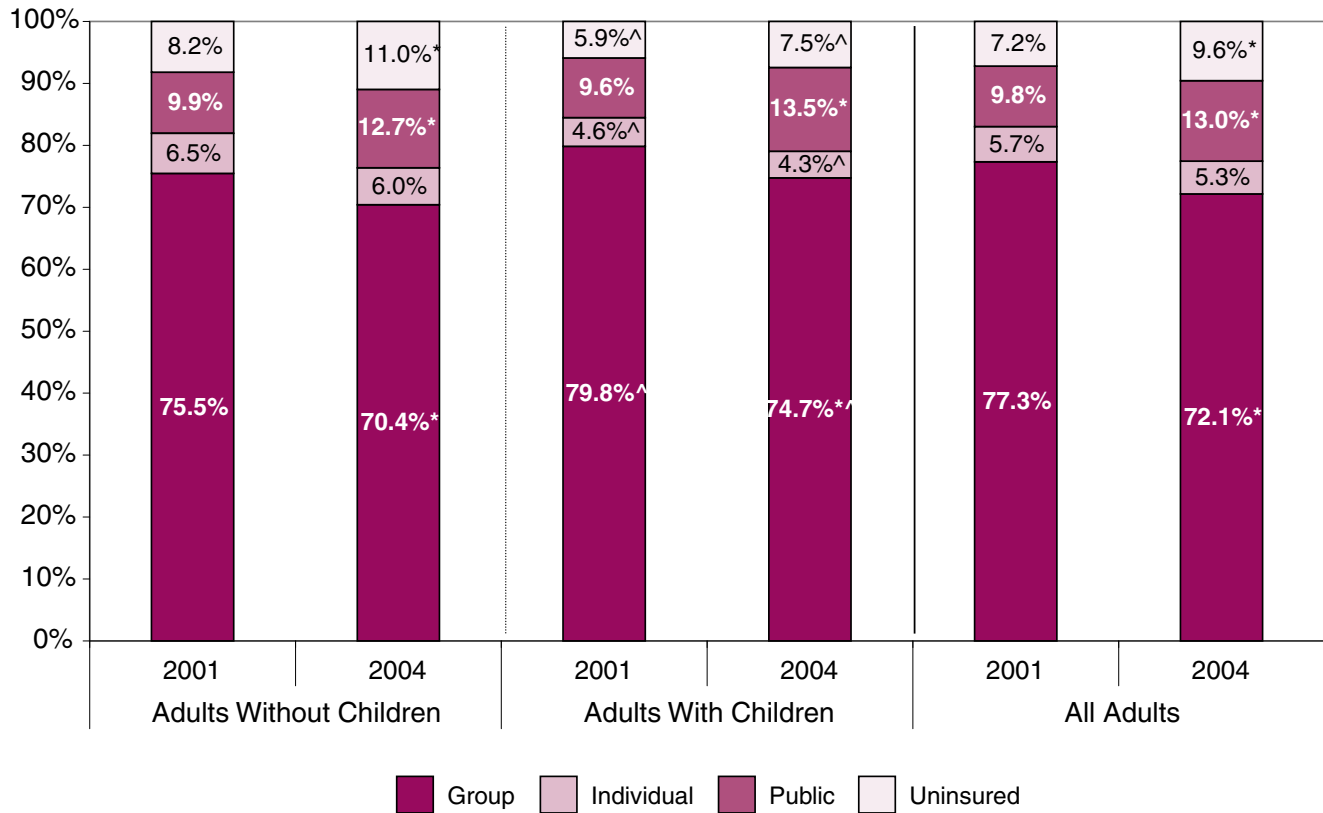
- The decrease in group coverage for adults with and without children in the Twin Cities metropolitan area resulted primarily from a decline in the share of adults who worked for or had a family member who worked for an employer that offered health insurance coverage (see Exhibit 5-11).
- As opposed to the Twin Cities metropolitan area, the decline in group coverage for adults ages 18 to 34 with children in Greater Minnesota was driven by a decline in eligibility for employer-based coverage.

*Demographic and employment characteristics:* Similar to the trend for all Minnesotans, the income distribution shifted downward for non-elderly adults with and without children between 2001 and 2004 (see Exhibits 5-13 and 5-14). However, the downward shift in the income distribution of adults with children did not influence the income distribution of uninsured adults with children. The downward shift in the income distribution for uninsured adults without children resulted in more of these adults becoming potentially eligible for public health insurance programs (see Exhibit 5-18). Although more uninsured adults without children became potentially eligible for public health insurance programs in 2004, uninsured adults with children are more likely to be potentially eligible for public health insurance programs because they tend to have lower incomes than uninsured adults without children and because income eligibility guidelines are higher for adults with children than for adults without children (see Exhibit 5-12).

Employment declined for adults with and without children from 2001 to 2004. However, the characteristics of employment changed in different ways for adults with and without children (see Exhibits 5-16 and 5-17). The decline in access to employer-based coverage for adults without children appears to be related to a decline in employment, a shift towards employment in temporary/seasonal jobs less likely to offer coverage, and less employment with large employers highly likely to offer health insurance coverage. For adults with children, the decrease in access to an employer-based coverage seems primarily related to a decline in employment.

Exhibit 5-1

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children in Minnesota, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within year at the 95% level



Exhibit 5-2

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children by Age, 2001 and 2004

		Group		Individual		Public		Uninsured	
		2001	2004	2001	2004	2001	2004	2001	2004
18 to 34	Without Children	72.5%	<b>67.1%*</b>	5.5%	5.5%	8.6%	10.4%	13.4%	<b>17.1%*</b>
	With Children	73.6%	<b>64.2%*</b>	3.2%^	3.7%	15.4%^	19.3%^	7.9%^	<b>12.8%*^</b>
35 to 64	Without Children	77.4%	<b>72.6%*</b>	7.2%	6.3%	10.7%	<b>14.2%*</b>	4.7%	<b>6.9%*</b>
	With Children	83.1%^	79.8%^	5.4%^	4.6%^	6.7%^	<b>10.7%*^</b>	4.9%	4.9%^
18 to 64	Without Children	75.5%	<b>70.4%*</b>	6.5%	6.0%	9.9%	<b>12.7%*</b>	8.2%	<b>11.0%*</b>
	With Children	79.8%^	<b>74.7%*^</b>	4.6%^	4.3%^	9.6%	<b>13.5%*</b>	5.9%^	7.5%^

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within age group within year at the 95% level

Exhibit 5-3

Measures of Uninsurance for Non-Elderly Adults With and Without Children by Age, 2001 and 2004

		Point in Time		All Year		Part Year		Some Point in Year	
		2001	2004	2001	2004	2001	2004	2001	2004
18 to 34	Without Children	13.4%	<b>17.1%*</b>	7.9%	<b>10.6%*</b>	11.4%	<b>15.1%*</b>	20.2%	<b>25.8%*</b>
	With Children	7.9%^	<b>12.8%*^</b>	3.6%^	<b>7.4%*^</b>	9.8%	12.0%	13.6%^	<b>19.4%*^</b>
35 to 64	Without Children	4.7%	<b>6.9%*</b>	3.1%	<b>4.4%*</b>	3.5%	<b>5.1%*</b>	6.9%	<b>9.6%*</b>
	With Children	4.9%	4.9%^	2.7%	3.2%	3.8%	5.3%	7.3%	8.4%
18 to 64	Without Children	8.2%	<b>11.0%*</b>	5.0%	<b>6.9%*</b>	6.6%	<b>9.2%*</b>	12.2%	<b>16.1%*</b>
	With Children	5.9%^	7.5%^	3.0%^	<b>4.5%*^</b>	5.8%	7.5%	9.4%^	<b>12.0%*^</b>

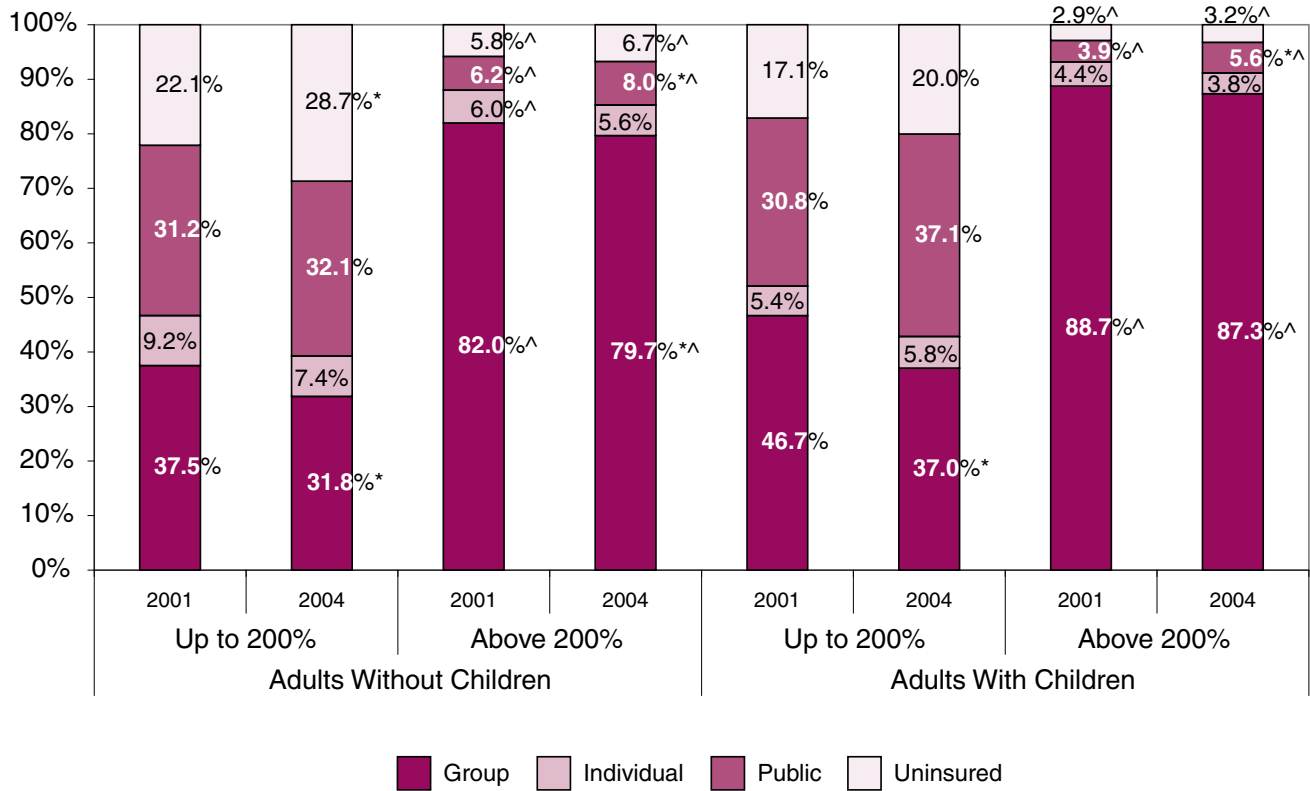
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within age group within year at the 95% level

Exhibit 5-4

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children by Income,  
2001 and 2004  
(Family Income as Percent of Federal Poverty Guidelines)



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within household type within year at the 95% level

Exhibit 5-5

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children by Age and Income, 2001 and 2004

			Group		Individual		Public		Uninsured	
			2001	2004	2001	2004	2001	2004	2001	2004
18 to 34	Without Children	Up to 200%	40.2%	36.8%	9.6%	5.9%	24.6%	21.2%	25.7%	<b>36.1%*</b>
		Above 200%	80.9%^	<b>77.4%*^</b>	4.4%^	5.3%	4.5%^	<b>6.7%*^</b>	10.2%^	10.6%^
	With Children	Up to 200%	43.9%	<b>31.0%*</b>	3.9%	3.8%	35.9%	38.5%	16.4%	<b>26.7%*</b>
		Above 200%	86.7%^	82.5%^	2.9%	3.7%	6.2%^	8.7%^	4.2%^	5.1%^
35 to 64	Without Children	Up to 200%	34.0%	<b>26.3%*</b>	8.6%	9.0%	39.9%	44.1%	17.5%	20.5%
		Above 200%	82.6%^	81.0%^	7.0%	5.8%^	7.2%^	<b>8.7%*^</b>	3.2%^	<b>4.5%*^</b>
	With Children	Up to 200%	49.3%	42.2%	6.9%	7.5%	25.9%	<b>36.0%*</b>	17.9%	14.4%
		Above 200%	89.6%^	89.2%^	5.1%	3.9%	3.0%^	4.4%^	2.3%^	2.5%^
18 to 64	Without Children	Up to 200%	37.5%	<b>31.8%*</b>	9.2%	7.4%	31.2%	32.1%	22.1%	<b>28.7%*</b>
		Above 200%	82.0%^	<b>79.7%*^</b>	6.0%^	5.6%	6.2%^	<b>8.0%*^</b>	5.8%^	6.7%^
	With Children	Up to 200%	46.7%	<b>37.0%*</b>	5.4%	5.8%	30.8%	37.1%	17.1%	20.0%
		Above 200%	88.7%^	87.3%^	4.4%	3.8%	3.9%^	<b>5.6%*^</b>	2.9%^	3.2%^

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within household type and age group within year at the 95% level

Note: Income measured as percent of federal poverty guidelines

Exhibit 5-6

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children by Geography, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Twin Cities and Greater Minnesota within household type within year at the 95% level

Exhibit 5-7

Sources of Insurance Coverage for Non-Elderly Adults With and Without Children by Age and Geography, 2001 and 2004

			Group		Individual		Public		Uninsured	
			2001	2004	2001	2004	2001	2004	2001	2004
18 to 34	Without Children	Twin Cities	75.8%	<b>70.2%*</b>	4.8%	5.3%	5.9%	<b>9.3%*</b>	13.5%	15.2%
		Greater MN	67.0%^	62.0%^	6.7%	5.8%	13.1%^	12.2%	13.2%	<b>20.0%*</b>
	With Children	Twin Cities	78.9%	<b>66.9%*</b>	1.9%	2.9%	11.7%	17.5%	7.5%	<b>12.6%*</b>
		Greater MN	67.8%^	<b>61.1%*</b>	4.5%^	4.7%	19.2%^	21.3%	8.4%	12.9%
35 to 64	Without Children	Twin Cities	81.8%	<b>74.9%*</b>	4.8%	5.1%	8.9%	<b>13.1%*</b>	4.6%	<b>7.0%*</b>
		Greater MN	72.3%^	70.2%^	10.0%^	<b>7.6%*^</b>	12.8%^	<b>15.4%*</b>	5.0%	<b>6.9%*</b>
	With Children	Twin Cities	87.0%	<b>82.1%*</b>	4.0%	2.9%	4.9%	<b>9.5%*</b>	4.0%	5.5%
		Greater MN	78.2%^	76.9%	7.1%^	6.7%^	8.9%^	12.3%	5.9%	4.1%
18 to 64	Without Children	Twin Cities	79.2%	<b>72.8%*</b>	4.8%	5.2%	7.6%	<b>11.4%*</b>	8.5%	<b>10.6%*</b>
		Greater MN	70.4%^	67.3%^	8.8%^	<b>7.0%*^</b>	12.9%^	14.3%^	7.9%	<b>11.5%*</b>
	With Children	Twin Cities	84.4%	<b>77.4%*</b>	3.3%	2.9%	7.2%	<b>12.0%*</b>	5.1%	<b>7.7%*</b>
		Greater MN	74.5%^	71.5%^	6.2%^	6.0%^	12.6%^	15.4%	6.8%	7.1%

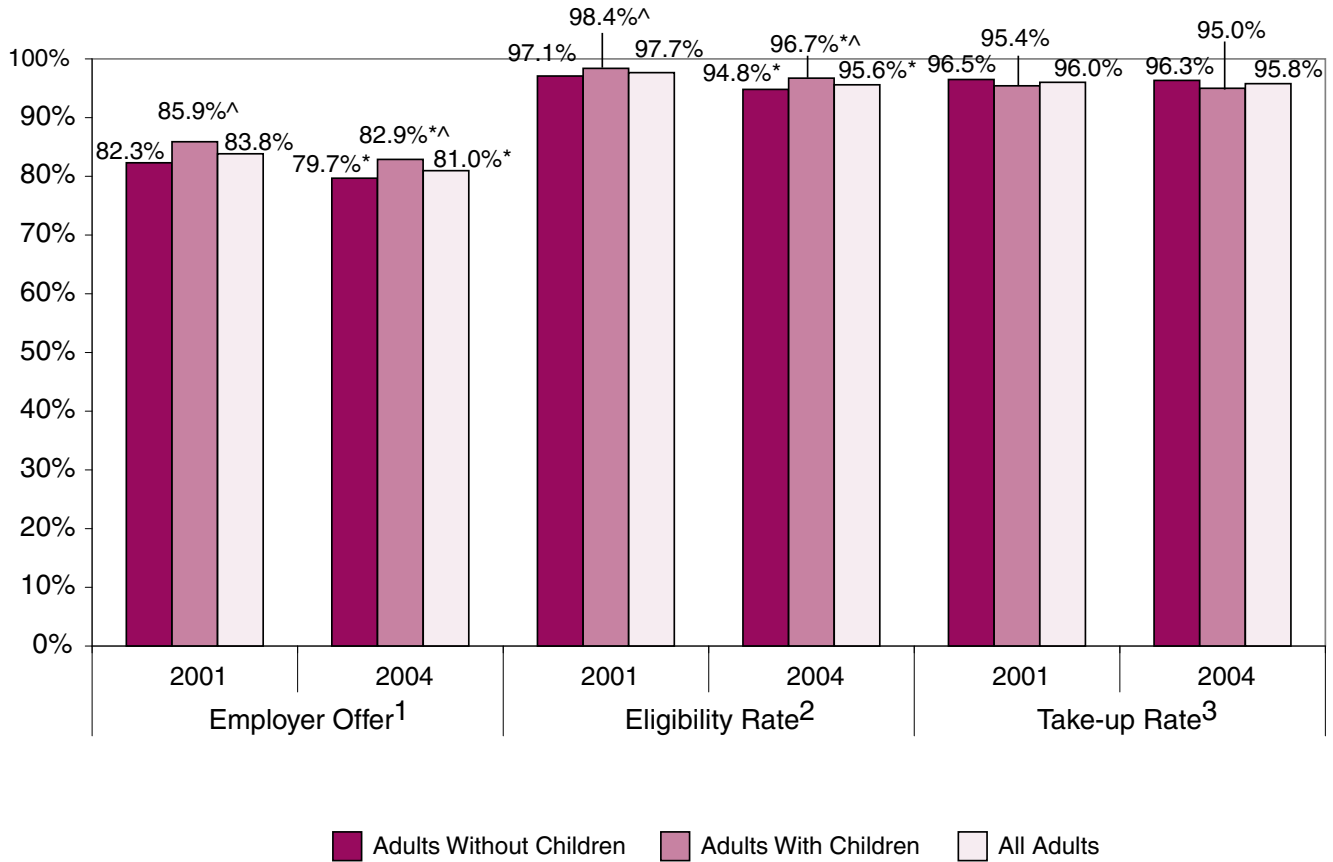
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Twin Cities and Greater Minnesota within household type and age group within year at the 95% level

Exhibit 5-8

# Access to Employer Coverage for Non-Elderly Adults With and Without Children, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 5-9

Access to Employer Coverage for Non-Elderly Adults With and Without Children by Age,  
2001 and 2004

		Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
		2001	2004	2001	2004	2001	2004
18 to 34	Without Children	81.6%	78.8%	95.0%	<b>92.1%*</b>	94.3%	94.2%
	With Children	82.2%	<b>74.9%*</b>	97.3%^	94.6%	92.8%	92.0%
35 to 64	Without Children	82.8%	<b>80.3%*</b>	98.4%	<b>96.6%*</b>	97.9%	97.7%
	With Children	87.8%^	86.8%^	98.9%	<b>97.6%*</b>	96.7%^	96.2%^
18 to 64	Without Children	82.3%	<b>79.7%*</b>	97.1%	<b>94.8%*</b>	96.5%	96.3%
	With Children	85.9%^	<b>82.9%*^</b>	98.4%^	<b>96.7%*^</b>	95.4%	95.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 5-10

Access to Employer Coverage for Non-Elderly Adults With and Without Children by Income and Age, 2001 and 2004

			Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
			2001	2004	2001	2004	2001	2004
18 to 34	Without Children	Up to 200%	56.8%	56.7%	88.3%	<b>77.5%*</b>	81.4%	85.4%
		Above 200%	88.1%^	86.3%^	96.2%^	95.4%^	96.2%^	95.7%^
	With Children	Up to 200%	60.1%	<b>49.8%*</b>	91.2%	<b>81.4%*</b>	82.2%	78.4%
		Above 200%	92.0%^	88.7%^	99.0%^	98.7%^	95.6%^	95.5%^
35 to 64	Without Children	Up to 200%	43.7%	39.7%	91.1%	85.4%	91.8%	92.2%
		Above 200%	87.4%^	87.7%^	98.9%^	<b>97.5%*^</b>	98.3%^	98.1%^
	With Children	Up to 200%	60.9%	57.7%	95.9%	<b>88.5%*</b>	85.8%	86.0%
		Above 200%	93.0%^	94.0%^	99.3%^	99.0%^	98.0%^	97.6%^
18 to 64	Without Children	Up to 200%	51.1%	48.7%	89.4%	<b>80.6%*</b>	85.3%	88.2%
		Above 200%	87.7%^	87.1%^	97.9%^	<b>96.7%*^</b>	97.5%^	97.3%^
	With Children	Up to 200%	60.5%	54.1%	93.6%	<b>85.5%*</b>	84.1%	82.9%
		Above 200%	92.7%^	92.5%^	99.2%^	98.9%^	97.3%^	97.0%^

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between lower and higher income within household type within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Note: Income measured as percent of federal poverty guidelines



Exhibit 5-11

Access to Employer Coverage for Non-Elderly Adults With and Without Children by Geography and Age, 2001 and 2004

			Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
			2001	2004	2001	2004	2001	2004
18 to 34	Without Children	Twin Cities	85.0%	<b>79.9%*</b>	94.8%	94.5%	94.8%	94.8%
		Greater MN	75.9%^	76.8%	95.4%	<b>88.0%*^</b>	93.3%	92.9%
	With Children	Twin Cities	87.6%	<b>76.1%*</b>	96.6%	96.9%	93.6%	91.5%
		Greater MN	76.4%^	73.4%	98.1%	<b>91.9%*</b>	91.7%	92.7%
35 to 64	Without Children	Twin Cities	86.2%	<b>82.0%*</b>	98.6%	<b>96.8%*</b>	98.4%	98.0%
		Greater MN	78.7%^	78.5%^	98.2%	<b>96.4%*</b>	97.3%^	97.3%
	With Children	Twin Cities	90.8%	<b>86.7%*</b>	98.9%	98.6%	97.5%	97.3%
		Greater MN	84.2%^	86.8%	99.0%	<b>96.4%*</b>	95.6%^	94.8%
18 to 64	Without Children	Twin Cities	85.7%	<b>81.1%*</b>	97.0%	<b>95.8%*</b>	96.9%	96.7%
		Greater MN	77.7%^	77.9%^	97.3%	<b>93.5%*^</b>	95.9%	95.9%
	With Children	Twin Cities	89.7%	<b>83.4%*</b>	98.1%	98.1%	96.3%	95.6%
		Greater MN	81.4%^	82.2%	98.7%	<b>95.0%*^</b>	94.3%^	94.1%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Twin Cities and Greater Minnesota within household type and age group within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 5-12

Demographic Characteristics of Uninsured Non-Elderly Adults With and Without Children,  
2001 and 2004

	Without Children		With Children	
	2001	2004	2001	2004
<b>Gender</b>				
Male	60.7%	60.4%	36.4%^	<b>51.9%*</b>
Female	<u>39.3%</u>	<u>39.6%</u>	<u>63.6%^</u>	<u><b>48.1%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	79.8%	74.1%	74.1%	62.4%^
Black	10.8%	8.1%	11.1%	5.8%
American Indian	4.7%	5.3%	6.3%	4.6%
Asian	4.4%	6.5%	3.0%	3.7%
Other Race	0.7%	0.4%	1.6%	0.0%
Hispanic/Latino	<u>6.2%</u>	<u>8.6%</u>	<u>10.0%</u>	<u><b>23.6%*^</b></u>
	See Note	See Note	See Note	See Note
<b>Country of Origin</b>				
U.S. Born	86.1%	85.4%	85.8%	<b>73.9%*^</b>
Hispanic Nation	3.5%	<b>8.0%*</b>	8.8%^	<b>20.1%*^</b>
African Nation	2.9%	3.5%	3.0%	2.3%
Asian Nation	4.6%	<b>1.3%*</b>	1.9%	2.1%
Other Nation	<u>2.9%</u>	<u>1.9%</u>	<u>0.6%^</u>	<u>1.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	59.3%	54.6%	47.0%^	57.5%
Greater Minnesota	<u>40.7%</u>	<u>45.4%</u>	<u>53.0%^</u>	<u>42.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	12.0%	<b>23.2%*</b>	22.9%	28.6%
101 to 200%	27.6%	27.4%	38.5%^	38.8%^
201 to 300%	24.6%	20.0%	23.3%	19.8%
301 to 400%	16.3%	15.0%	6.3%^	7.5%^
>400%	<u>19.7%</u>	<u>14.5%</u>	<u>8.9%^</u>	<u>5.4%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	21.7%	<b>28.9%*</b>	61.9%^	70.5%^
Not Married	<u>78.3%</u>	<u><b>71.1%*</b></u>	<u>38.1%^</u>	<u>29.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	10.0%	15.1%	14.3%	23.4%
High school graduate	34.3%	36.9%	36.4%	37.9%
Some college/tech school	37.3%	32.2%	34.3%	30.7%
College graduate	13.6%	13.1%	13.2%	7.8%
Postgraduate	<u>4.7%</u>	<u>2.8%</u>	<u>1.9%</u>	<u>0.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	28.0%	28.5%	22.2%	<b>11.2%*^</b>
Very Good	31.0%	30.6%	37.6%	31.5%
Good	28.4%	24.6%	28.4%	<b>43.0%*^</b>
Fair	10.0%	13.3%	9.8%	11.5%
Poor	<u>2.7%</u>	<u>3.0%</u>	<u>2.1%</u>	<u>2.8%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults without and with children within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

Exhibit 5-13

# Demographic Characteristics of Uninsured Adults Without Children Compared to All Adults Without Children, 2001 and 2004

	Uninsured Adults Without Children		All Adults Without Children	
	2001	2004	2001	2004
<b>Gender</b>				
Male	60.7%	60.4%	49.4%^	50.0%^
Female	<u>39.3%</u>	<u>39.6%</u>	<u>50.6%^</u>	<u>50.0%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	79.8%	74.1%	91.1%^	89.8%^
Black	10.8%	8.1%	3.9%^	3.6%^
American Indian	4.7%	5.3%	1.7%^	1.8%^
Asian	4.4%	6.5%	3.2%	3.3%
Other Race	0.7%	0.4%	0.3%	<b>0.2%*</b>
Hispanic/Latino	<u>6.2%</u>	<u>8.6%</u>	<u>2.4%^</u>	<u>2.4%^</u>
	See Note	See Note	See Note	See Note
<b>Country of Origin</b>				
U.S. Born	86.1%	85.4%	94.0%^	93.0%^
Hispanic Nation	3.5%	<b>8.0%*</b>	1.0%^	<b>1.8%*^</b>
African Nation	2.9%	3.5%	2.2%	2.1%
Asian Nation	4.6%	<b>1.3%*</b>	1.0%^	1.0%
Other Nation	<u>2.9%</u>	<u>1.9%</u>	<u>1.8%</u>	<u>2.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	59.3%	54.6%	57.7%	56.5%
Greater Minnesota	<u>40.7%</u>	<u>45.4%</u>	<u>42.3%</u>	<u>43.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	12.0%	<b>23.2%*</b>	5.3%^	<b>8.0%*^</b>
101 to 200%	27.6%	27.4%	9.4%^	<b>11.4%*^</b>
201 to 300%	24.6%	20.0%	15.1%^	14.1%^
301 to 400%	16.3%	15.0%	16.4%	<b>18.9%*</b>
>400%	<u>19.7%</u>	<u>14.5%</u>	<u>53.9%^</u>	<u>47.6%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	21.7%	<b>28.9%*</b>	49.1%^	<b>53.8%*^</b>
Not Married	<u>78.3%</u>	<u>71.1%*</u>	<u>50.9%^</u>	<u>46.2%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	10.0%	15.1%	5.3%^	5.3%^
High school graduate	34.3%	36.9%	27.6%^	27.1%^
Some college/tech school	37.3%	32.2%	35.0%	36.4%
College graduate	13.6%	13.1%	22.3%^	21.6%^
Postgraduate	<u>4.7%</u>	<u>2.8%</u>	<u>9.8%^</u>	<u>9.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	28.0%	28.5%	34.8%^	35.2%^
Very Good	31.0%	30.6%	34.4%	32.4%
Good	28.4%	24.6%	21.9%^	21.6%
Fair	10.0%	13.3%	6.6%^	<b>8.0%*^</b>
Poor	<u>2.7%</u>	<u>3.0%</u>	<u>2.3%</u>	<u>2.8%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults and all adults within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

Note: Includes non-elderly adults only

Exhibit 5-14

# Demographic Characteristics of Uninsured Adults With Children Compared to All Adults With Children, 2001 and 2004

	Uninsured Adults With Children		All Adults With Children	
	2001	2004	2001	2004
<b>Gender</b>				
Male	36.4%	<b>51.9%*</b>	44.8%	45.5%
Female	<u>63.6%</u>	<u><b>48.1%*</b></u>	<u>55.2%</u>	<u>54.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	74.1%	62.4%	90.1%^	<b>86.3%*^</b>
Black	11.1%	5.8%	3.9%^	4.7%
American Indian	6.3%	4.6%	1.8%^	1.9%
Asian	3.0%	3.7%	3.2%	4.6%
Other Race	1.6%	0.0%	0.6%	<b>0.1%*</b>
Hispanic/Latino	<u>10.0%</u>	<u><b>23.6%*</b></u>	<u>3.1%^</u>	<u><b>4.2%*^</b></u>
	See Note	See Note	See Note	See Note
<b>Country of Origin</b>				
U.S. Born	85.8%	<b>73.9%*</b>	93.6%^	<b>88.6%*^</b>
Hispanic Nation	8.8%	<b>20.1%*</b>	1.2%^	<b>3.4%*^</b>
African Nation	3.0%	2.3%	2.7%	3.6%
Asian Nation	1.9%	2.1%	0.8%	<b>1.8%*</b>
Other Nation	<u>0.6%</u>	<u>1.6%</u>	<u>1.6%^</u>	<u>2.5%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Region</b>				
Twin Cities	47.0%	57.5%	54.0%	55.6%
Greater Minnesota	<u>53.0%</u>	<u>42.5%</u>	<u>46.0%</u>	<u>44.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	22.9%	28.6%	6.5%^	<b>9.2%*^</b>
101 to 200%	38.5%	38.8%	14.6%^	15.8%^
201 to 300%	23.3%	19.8%	20.9%	19.6%
301 to 400%	6.3%	7.5%	18.9%^	18.9%^
>400%	<u>8.9%</u>	<u>5.4%</u>	<u>39.0%^</u>	<u>36.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status</b>				
Married	61.9%	70.5%	84.2%^	<b>89.2%*^</b>
Not Married	<u>38.1%</u>	<u>29.5%</u>	<u>15.8%^</u>	<u><b>10.8%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Education</b>				
Less than high school	14.3%	23.4%	3.6%^	<b>5.2%*^</b>
High school graduate	36.4%	37.9%	23.4%^	<b>20.3%</b>
Some college/tech school	34.3%	30.7%	34.0%	33.7%
College graduate	13.2%	7.8%	28.1%^	27.5%^
Postgraduate	<u>1.9%</u>	<u>0.3%</u>	<u>10.9%^</u>	<u><b>13.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	22.2%	<b>11.2%*</b>	38.1%^	35.5%^
Very Good	37.6%	31.5%	36.7%	36.8%
Good	28.4%	<b>43.0%*</b>	19.5%^	20.2%^
Fair	9.8%	11.5%	4.4%^	5.2%
Poor	<u>2.1%</u>	<u>2.8%</u>	<u>1.3%</u>	<u><b>2.3%*</b></u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults and all adults within year at the 95% level

<sup>1</sup> Distribution adds to more than 100% since individuals were allowed to choose more than one race/ethnicity

Note: Includes non-elderly adults only

Exhibit 5-15

Employment Characteristics of Uninsured Non-Elderly Adults With and Without Children,  
2001 and 2004

	Without Children		With Children	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	67.2%	65.2%	74.4%	74.1%
Not Employed	<u>32.8%</u>	<u>34.8%</u>	<u>25.6%</u>	<u>25.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.2%	<b>17.8%*</b>	27.2%	<b>14.9%*</b>
Employed by Someone Else	<u>72.8%</u>	<u>82.2%*</u>	<u>72.8%</u>	<u>85.1%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	82.7%	86.8%	77.6%	87.3%
Multiple Jobs	<u>17.3%</u>	<u>13.2%</u>	<u>22.5%</u>	<u>12.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.0%	1.1%	2.3%	1.4%
11 to 20 hours	11.4%	8.8%	7.1%	7.0%
21 to 30 hours	13.6%	17.6%	24.7%	19.9%
31 to 40 hours	48.9%	44.1%	41.1%	49.3%
More than 40 hours	<u>25.2%</u>	<u>28.3%</u>	<u>24.8%</u>	<u>22.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	77.8%	74.2%	72.7%	84.2%
Temporary/Seasonal	<u>22.2%</u>	<u>25.8%</u>	<u>27.3%</u>	<u>15.8%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	14.4%	11.8%	16.8%	<b>7.3%*</b>
2 to 10 employees	28.2%	23.8%	22.5%	28.2%
11 to 50 employees	19.7%	21.4%	16.0%	10.0%^
51 to 100 employees	7.1%	<b>16.2%*</b>	14.9%	15.8%
101 to 500 employees	10.6%	12.6%	13.1%	14.7%
More than 500 employees	<u>20.0%</u>	<u>14.2%</u>	<u>16.7%</u>	<u>24.0%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults without and with children within year at the 95% level

Exhibit 5-16

Employment Characteristics of Uninsured Adults Without Children Compared to All Adults Without Children, 2001 and 2004

	Uninsured Adults Without Children		All Adults Without Children	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	67.2%	65.2%	76.2%^	<b>72.7%*^</b>
Not Employed	<u>32.8%</u>	<u>34.8%</u>	<u>23.8%^</u>	<u><b>27.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.2%	<b>17.8%*</b>	11.6%^	10.7%^
Employed by Someone Else	<u>72.8%</u>	<u><b>82.2%*</b></u>	<u>88.4%^</u>	<u><b>89.4%^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	82.7%	86.8%	87.4%	87.6%
Multiple Jobs	<u>17.3%</u>	<u>13.2%</u>	<u>12.6%</u>	<u>12.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.0%	1.1%	1.3%	1.5%
11 to 20 hours	11.4%	8.8%	5.6%^	6.1%
21 to 30 hours	13.6%	17.6%	7.2%^	7.5%^
31 to 40 hours	48.9%	44.1%	53.1%	51.8%^
More than 40 hours	<u>25.2%</u>	<u>28.3%</u>	<u>32.9%^</u>	<u>33.2%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	77.8%	74.2%	93.5%^	<b>89.1%*^</b>
Temporary/Seasonal	<u>22.2%</u>	<u>25.8%</u>	<u>6.5%^</u>	<u><b>10.9%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	14.4%	11.8%	5.6%^	5.4%^
2 to 10 employees	28.2%	23.8%	12.5%^	13.0%^
11 to 50 employees	19.7%	21.4%	14.5%^	14.4%^
51 to 100 employees	7.1%	<b>16.2%*</b>	7.5%	<b>11.8%*</b>
101 to 500 employees	10.6%	12.6%	16.8%^	17.6%^
More than 500 employees	<u>20.0%</u>	<u>14.2%</u>	<u>43.2%^</u>	<u><b>37.8%*^</b></u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults and all adults within year at the 95% level

Note: Includes non-elderly adults only

Exhibit 5-17

Employment Characteristics of Uninsured Adults With Children Compared to All Adults With Children, 2001 and 2004

	Uninsured Adults With Children		All Adults With Children	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	74.4%	74.1%	86.2%^	<b>83.7%*^</b>
Not Employed	<u>25.6%</u>	<u>25.9%</u>	<u>13.8%^</u>	<u><b>16.3%*^</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>For Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	27.2%	<b>14.9%*</b>	15.6%^	<b>10.7%*</b>
Employed by Someone Else	<u>72.8%</u>	<u><b>85.1%*</b></u>	<u>84.4%^</u>	<u><b>89.3%*</b></u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	77.6%	87.3%	87.7%	88.3%
Multiple Jobs	<u>22.5%</u>	<u>12.7%</u>	<u>12.3%</u>	<u>11.7%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	2.3%	1.4%	2.0%	<b>1.1%*</b>
11 to 20 hours	7.1%	7.0%	6.6%	6.1%
21 to 30 hours	24.7%	19.9%	8.2%^	8.4%^
31 to 40 hours	41.1%	49.3%	44.3%	<b>48.3%*</b>
More than 40 hours	<u>24.8%</u>	<u>22.4%</u>	<u>38.9%^</u>	<u>36.2%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	72.7%	84.2%	95.1%^	94.0%^
Temporary/Seasonal	<u>27.3%</u>	<u>15.8%</u>	<u>4.9%^</u>	<u>6.0%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	16.8%	<b>7.3%*</b>	7.8%^	5.2%
2 to 10 employees	22.5%	28.2%	13.5%^	11.6%^
11 to 50 employees	16.0%	10.0%	14.2%	<b>11.7%*</b>
51 to 100 employees	14.9%	15.8%	8.1%	<b>10.8%*</b>
101 to 500 employees	13.1%	14.7%	16.1%	18.6%
More than 500 employees	<u>16.7%</u>	<u>24.0%</u>	<u>40.4%^</u>	<u>42.1%^</u>
	100.0%	100.0%	100.0%	100.0%

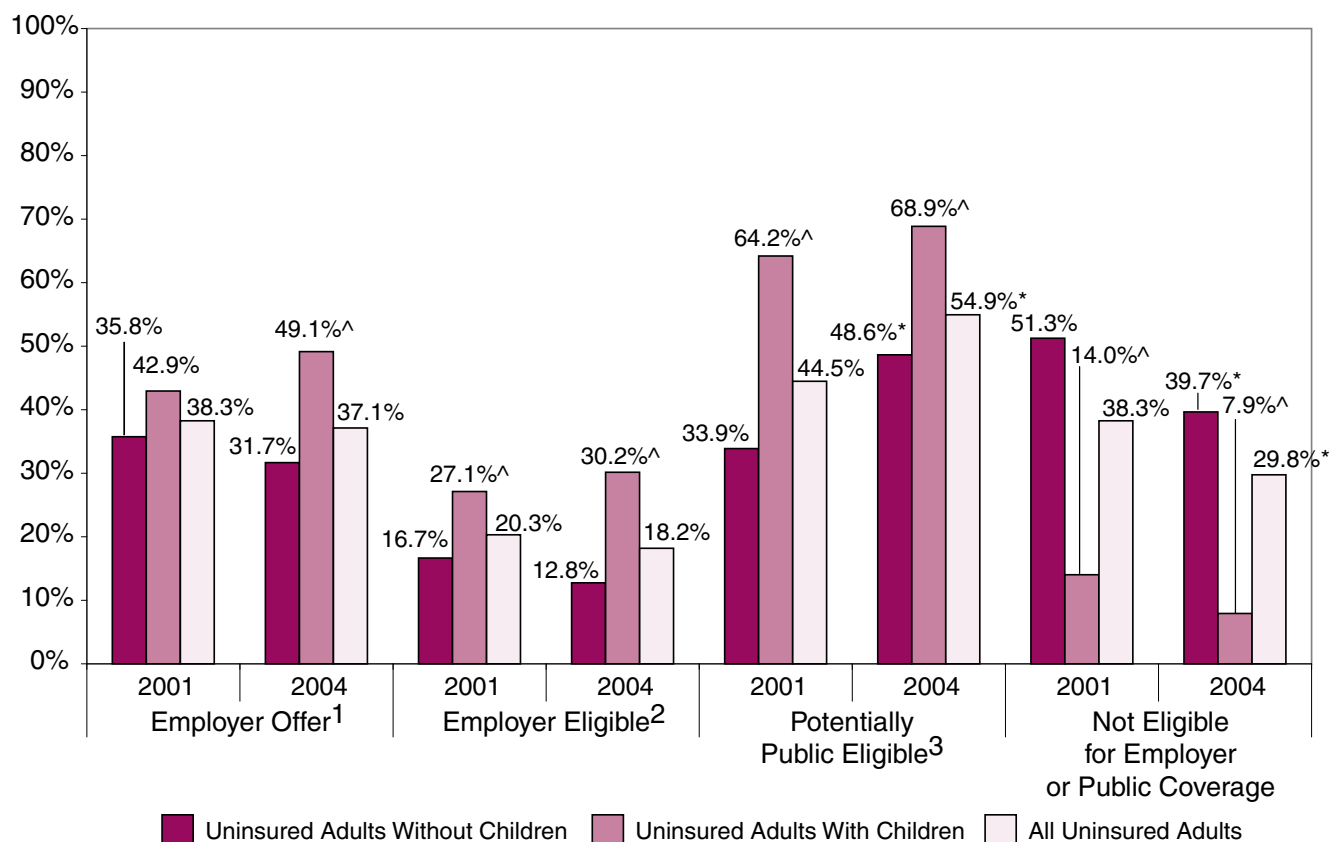
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between uninsured adults and all adults within year at the 95% level

Note: Includes non-elderly adults only

# Potential Sources of Insurance Coverage for Uninsured Adults With and Without Children, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Survey

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between adults with and without children within year at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage



# 6

## Health Insurance Coverage by Geographic Region

The 2001 and 2004 Minnesota Health Access Surveys were specifically designed to produce estimates of insurance coverage and uninsurance for the 13 different Economic Development Regions (EDR) in Minnesota. The exhibits in this chapter describe variation in health insurance coverage between geographic areas in the state and within geographic areas between 2001 and 2004. This chapter also presents findings on differences in insurance coverage between the Twin Cities metropolitan area and Greater Minnesota, and findings comparing six geographic regions where sample size does not support comparisons across the 13 Economic Development Regions. Health insurance coverage by individual characteristics (such as income) and employment characteristics (such as employer size), are also presented as these help explain observed variation over time and across the state.

### Trends in Health Insurance Coverage by Economic Development Region

As was shown in the overview chapter of this report, the state of Minnesota experienced a shift in health insurance coverage between 2001 and 2004. Over this time period an overall decrease in group insurance was accompanied by an increase in public insurance and increase in uninsurance. These shifts in coverage were driven by changes in employment characteristics (including the share of the population working for an employer that offers health insurance) and population demographics. As both of these characteristics vary by region in Minnesota, it is important to look at the distribution of insurance coverage across different areas of the state. These trends were observed in the majority of Minnesota's thirteen EDRs, although few of the differences were significant. While group coverage decreased in the Twin Cities between 2001 and 2004, it was significantly higher than the state average in both years (see Exhibit 6-1).

***Regional variation in group coverage:*** Regional variation in employment characteristics and the share of the population with a connection to an employer that offers health insurance help explain differences observed in rates of group coverage in the Twin Cities and the rest of the state.

- For example, a smaller share of the population in many regions of Greater Minnesota worked for or had a family member who worked for an employer that offered coverage than in the Twin Cities. Further, among people with a connection to an employer that offered coverage, eligibility for employer coverage was significantly higher in the Twin Cities than across the rest of the state (see Exhibit 6-4).
- In 2004, Central Minnesota also enjoyed high rates of group coverage, while regions in Northern Minnesota had the lowest rates of group coverage. For example, the Headwaters Region had the lowest group coverage rate in the state in 2004 (44.2%). This region also had the lowest share of the population with a connection to an employer that offers coverage. However, of those individuals who did have a connection to an employer that offers insurance coverage, both the eligibility rate and take-up rate were consistent with the rest of the state.
- The Central Region, with one of the lowest rates of uninsurance in the state, had the highest share of the population with a connection to an employer that offers coverage (86.2%), but eligibility and take-up rates that were consistent with the rest of the state.

*Reasons for increasing public coverage:* Public insurance coverage increased in Minnesota between 2001 and 2004. This increase was driven by an increase in public coverage in the Twin Cities, the Headwaters Region, and South Central Minnesota (see Exhibit 6-1). The increase in the Twin Cities was partly explained by an increase in the share of the population with incomes low enough to qualify for public programs. Over this time period, there was a significant increase in the portion of the population with family incomes below federal poverty guidelines (FPG) in the Twin Cities that was not observed in the remainder of the state (see Exhibits 6-6 and 6-7). This shift was also demonstrated in the increased proportion of the uninsured that were potentially eligible for public programs in the Twin Cities that was not observed in Greater Minnesota (see Exhibit 6-11).

## Trends in Characteristics of the Uninsured in the Twin Cities Metro Area and Greater Minnesota

*Demographic characteristics of the uninsured:* Many of the overall changes in the characteristics of the uninsured outlined in the first chapter of this report were driven more by the changing composition of the uninsured in the Twin Cities rather than by changes in Greater Minnesota (see Exhibit 6-5). For example, the following statewide trends among the uninsured were driven by demographic shifts of the uninsured in the Twin Cities:

- Decrease in share of the uninsured population ages 6 to 17,
- Decrease in the share of the uninsured population that was Black,
- Increase in the share of the uninsured that was Hispanic/Latino or born in Hispanic Nations,
- Increase in the share of the uninsured with incomes below 100% of FPG and decrease in the share with incomes greater than 400% of FPG, and
- Increase in the share of the uninsured with less than a high school education.

The uninsured in Greater Minnesota and the Twin Cities metro area were similar in some important ways (see Exhibits 6-5, 6-6 and 6-7):

- In both regions, the uninsured were more likely to be ages 18 to 34 compared to the general population while the uninsured in both regions were less likely to be 55 or older,
- In Greater Minnesota and the Twin Cities, the uninsured were less likely to be White than the general population. However, in the Twin Cities Hispanic/Latinos and Blacks made up a larger portion of the uninsured population than they did among the population as a whole, while in Greater Minnesota Hispanic/Latino and American Indians made up a disproportionately high share of the uninsured population.
- Hispanic born individuals made up a far greater portion of the uninsured in the Twin Cities (17.5%) compared to the uninsured in Greater Minnesota (5.5%). However, in both regions they were overrepresented among the uninsured.
- The uninsured were more likely to have family incomes below 200% of FPG across the state; however, the uninsured in the Twin Cities were more likely to have family incomes below 100% of poverty than those in Greater Minnesota.
- The uninsured in general had lower educational attainment than the state population as a whole; however, the uninsured in the Twin Cities were more likely to have attained less than a high school diploma than the uninsured in Greater Minnesota.

*Employment characteristics of the uninsured:* As health insurance coverage is often obtained through an employer, it is important to look at employment characteristics throughout Minnesota:

- In 2004, more of the uninsured in Greater Minnesota were employed (76.0%) than in the Twin Cities (64.5%) ( see Exhibit 6-8).
- In the Twin Cities, the uninsured were more likely to be unemployed, self-employed, temporary or seasonal workers, and work for smaller firms than the general population (see Exhibit 6-9).
- In Greater Minnesota, the uninsured were more likely to be temporary or seasonal workers and work for smaller firms than the Greater Minnesota population as a whole (see Exhibit 6-10).

## Trends in Uninsurance Rates by Age and Income for Geographic Clusters

As shown in earlier chapters of this report, uninsurance rates vary by age. Across six clusters of Economic Development Regions of Minnesota, uninsurance rates for children (0 to 17) were relatively equal and stable from 2001 to 2004 (see Exhibit 6-12). Across the state, uninsurance rates for young adults (18 to 34) increased from 11.3% in 2001 to 15.6% in 2004. The increase for this age group was most dramatic for the Northwestern part of the state (Northwest, Headwaters, and West Central Minnesota). Older adults (35 to 64) also experienced an increase in uninsurance between 2001 and 2004, although less dramatic than the increase for younger adults. This increase among older adults was concentrated in the Twin Cities area.

As highlighted in earlier chapters, large differences in uninsurance rates were seen when dividing the population into those with household incomes below 200% of FPG and those with higher incomes above 200% of FPG. Statewide, both income groups experienced increases in uninsurance between 2001 and 2004 (see Exhibit 6-16). Within the geographic regions of the state, uninsurance rates remained relatively stable between 2001 and 2004. In 2004, the East Central/Central and South Central/Southeast regions had lower uninsurance rates among low income households than the state as a whole.

Exhibit 6-1

Sources of Health Insurance Coverage by Geographic Region, 2001 and 2004

	Group		Public		Individual		Uninsured	
	2001	2004	2001	2004	2001	2004	2001	2004
1 Northwest	55.2%^	52.5%^	32.6%^	33.8%^	6.3%	5.7%	6.0%	8.0%
2 Headwaters	49.9%^	44.2%^	33.7%^	<b>42.2%*^</b>	5.8%	<b>2.8%*^</b>	10.7%^	10.9%
3 Arrowhead	59.2%^	55.5%^	31.3%^	31.5%^	3.0%^	4.5%	6.5%	8.5%
4 West Central	53.8%^	49.2%^	30.9%^	33.3%^	8.0%^	7.4%	7.3%	10.0%
5 North Central	52.7%^	47.9%^	32.3%^	37.1%^	5.8%	3.8%	9.2%^	11.2%
6 Mid-MN	59.0%^	61.5%	26.1%^	25.1%	7.6%^	6.1%	7.3%	7.3%
7 Upper MN Valley	51.4%^	44.5%^	32.9%^	36.4%^	10.2%^	9.7%	5.5%	9.4%
8 East Central	66.6%	<b>57.2%*</b>	22.6%	27.6%	5.7%	5.9%	5.0%	<b>9.3%*</b>
9 Central	73.2%	69.0%^	18.4%	20.2%^	4.2%	5.7%	4.3%	5.2%^
10 Southwest	56.5%^	<b>48.1%*^</b>	28.3%^	31.7%^	10.1%^	11.1%^	5.1%	9.1%
11 South Central	65.7%	60.2%	20.3%	<b>28.6%*</b>	8.0%^	6.3%	6.0%	5.0%
12 Southeast	68.0%	65.9%	23.1%	24.9%	5.6%	3.8%	3.4%^	5.4%^
13 Twin Cities	73.6%^	<b>66.9%*^</b>	17.1%^	<b>21.9%*^</b>	3.6%^	3.8%^	5.7%	<b>7.4%*</b>
Statewide	68.4%	<b>62.9%*</b>	21.2%	<b>25.1%*</b>	4.7%	4.6%	5.7%	<b>7.4%*</b>

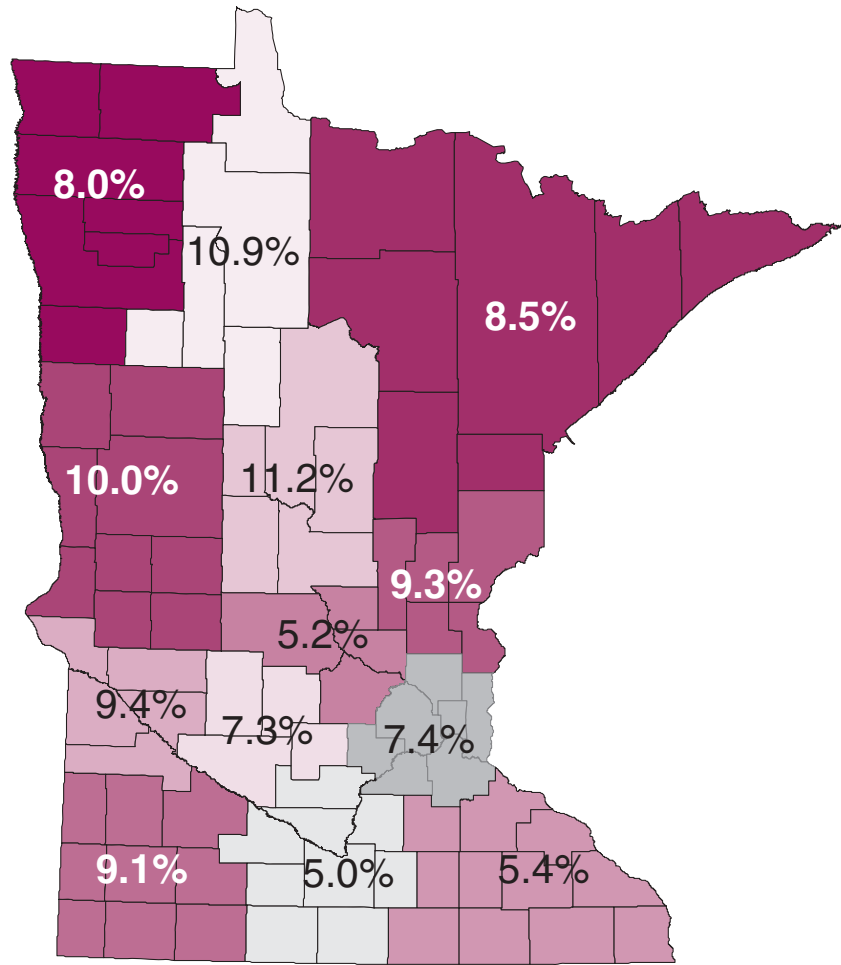
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from statewide rate within year at the 95% level

Exhibit 6-2

Map of 2004 Uninsurance Rates by Geographic Region in Minnesota



Source: 2004 Minnesota Health Access Survey

Exhibit 6-3

Measures of Uninsurance Rates by Geographic Region, 2001 and 2004

	Point In Time		All Year		Part Year		Some Point In Year	
	2001	2004	2001	2004	2001	2004	2001	2004
1 Northwest	6.0%	8.0%	2.5%	6.5%	5.7%	4.7%	8.9%	11.1%
2 Headwaters	10.7%^	10.9%	6.8%^	8.2%^	6.3%	6.2%	15.0%^	14.4%
3 Arrowhead	6.5%	8.5%	3.3%	4.4%	6.8%	7.1%	10.7%	11.5%
4 West Central	7.3%	10.0%	5.3%	6.3%	3.8%	6.2%	9.3%	12.5%
5 North Central	9.2%^	11.2%	4.4%	8.0%	8.0%^	6.7%	13.0%^	14.6%
6 Mid-Minnesota	7.3%	7.3%	4.3%	3.3%	5.7%	7.2%	10.5%	10.6%
7 Upper MN Valley	5.5%	9.4%	3.2%	5.5%	4.2%	7.7%	7.6%	13.2%
8 East Central	5.0%	<b>9.3%*</b>	2.9%	4.2%	6.6%	7.7%	9.9%	11.8%
9 Central	4.3%	5.2%^	2.5%	2.4%^	4.3%	6.6%	7.0%	9.0%
10 Southwest	5.1%	9.1%	3.7%	7.2%	4.8%	5.7%	8.8%	12.9%
11 South Central	6.0%	5.0%	2.2%	2.8%	3.8%	<b>8.8%</b>	8.4%	11.5%
12 Southeast	3.4%^	5.4%^	2.1%	3.0%^	3.5%^	5.5%	5.8%^	8.4%^
13 Twin Cities	5.7%	<b>7.4%*</b>	3.1%	<b>4.5%*</b>	5.2%	<b>6.9%*</b>	8.6%	<b>11.5%*</b>
Statewide	5.7%	<b>7.4%*</b>	3.2%	<b>4.5%*</b>	5.1%	<b>6.8%*</b>	8.7%	<b>11.2%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from statewide rate within year at the 95% level

Exhibit 6-4

Access to Employer Coverage for Non-Elderly Minnesotans by Region, 2001 and 2004

	Employer Offer <sup>1</sup>		Eligibility Rate <sup>2</sup>		Take-up Rate <sup>3</sup>	
	2001	2004	2001	2004	2001	2004
1 Northwest	75.9%^	75.6%	97.0%	<b>90.2%*</b>	94.1%	96.2%
2 Head waters	70.4%^	<b>61.1%*^</b>	97.9%	<b>94.8%*</b>	88.4%^	91.2%
3 Arrowhead	76.8%^	76.3%	98.2%	<b>94.1%*</b>	94.5%	95.2%
4 West Central	77.2%^	74.0%^	98.5%	<b>93.6%*</b>	85.8%^	89.9%^
5 North Central	70.7%^	71.7%^	96.3%	94.2%	94.6%	92.7%
6 Mid-MN	82.1%	84.3%	97.5%	93.5%	88.0%^	<b>94.5%*</b>
7 Upper MN Valley	75.8%^	71.6%	97.5%	<b>82.4%*^</b>	88.3%^	<b>96.4%*</b>
8 East Central	85.1%	<b>76.7%*</b>	97.5%	94.6%	92.8%	92.3%
9 Central	87.4%^	86.2%^	97.3%	96.3%	96.0%	95.2%
10 Southwest	79.0%^	72.3%^	97.5%	<b>88.2%*^</b>	91.4%^	92.0%
11 South Central	81.5%	81.7%	97.6%	95.4%	96.3%	93.0%
12 Southeast	85.6%	83.8%	98.9%^	<b>96.4%*</b>	96.6%	95.5%
13 Twin Cities	86.7%^	<b>81.4%*</b>	97.6%	<b>96.7%*^</b>	96.5%^	95.8%
Statewide	84.1%	<b>80.3%*</b>	97.7%	<b>95.7%*</b>	95.3%	95.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from statewide rate within year at the 95% level

<sup>1</sup> Person works for or has a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of those who work for or have a family member who works for an employer that offers coverage who are eligible for health insurance coverage offered by that employer

<sup>3</sup> Percent of those who are eligible for employer coverage as an employee or dependent who elect to participate in the employer provided health insurance coverage

Exhibit 6-5

Demographic Characteristics of the Uninsured in Greater Minnesota and the Twin Cities Metro Area, 2001 and 2004

	Greater Minnesota		Twin Cities Metro	
	2001	2004	2001	2004
<b>Gender</b>				
Male	49.0%	48.4%	52.7%	<b>61.8%<sup>^</sup></b>
Female	<u>51.0%</u>	<u>51.6%</u>	<u>47.3%</u>	<b>38.3%<sup>^</sup></b>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	6.7%	8.7%	4.6%	5.8%
6 to 17	16.8%	13.5%	14.8%	<b>8.6%*</b>
18 to 24	19.0%	<b>27.9%*</b>	25.4%	24.1%
25 to 34	20.9%	19.7%	25.0%	26.5%
35 to 54	30.5%	24.5%	26.4%	31.2%
55 to 64	4.9%	5.5%	3.2%	3.3%
65+	<u>1.2%</u>	<u>0.2%</u>	<u>0.7%</u>	<u>0.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	90.3%	85.9%	62.8% <sup>^</sup>	56.2% <sup>^</sup>
Black	2.2%	0.5%	20.5% <sup>^</sup>	<b>13.8%<sup>^</sup></b>
American Indian	6.5%	6.6%	4.0%	4.7%
Asian	1.1%	1.4%	6.2% <sup>^</sup>	7.7% <sup>^</sup>
Other Race	0.3%	0.1%	1.5% <sup>^</sup>	<b>0.3%*</b>
Hispanic/Latino	<u>3.8%</u>	<u>6.7%</u>	<u>13.6%<sup>^</sup></u>	<u>22.4%<sup>^</sup></u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
U.S. Born	95.7%	91.8%	78.9% <sup>^</sup>	73.7% <sup>^</sup>
Hispanic Nation	1.4%	<b>5.5%*</b>	9.2% <sup>^</sup>	<b>17.5%<sup>^</sup></b>
African Nation	0.7%	0.1%	5.6% <sup>^</sup>	2.6% <sup>^</sup>
Asian Nation	0.3%	2.1%	4.5% <sup>^</sup>	<b>3.9%*</b>
Other Nation	<u>1.8%</u>	<u>0.5%</u>	<u>1.9%</u>	<u>2.4%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	17.8%	19.4%	16.4%	<b>32.3%<sup>^</sup></b>
101-200%	38.8%	36.5%	32.4%	27.2% <sup>^</sup>
201-300%	23.7%	22.1%	22.3%	19.2%
301-400%	10.4%	11.8%	11.7%	12.0%
>401%	<u>9.3%</u>	<u>10.3%</u>	<u>17.2%<sup>^</sup></u>	<u>9.3%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	46.0%	44.5%	27.3% <sup>^</sup>	<b>39.8%*</b>
Not Married	<u>54.0%</u>	<u>55.5%</u>	<u>72.7%<sup>^</sup></u>	<u>60.2%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	10.2%	11.6%	15.0%	<b>25.3%<sup>^</sup></b>
High school graduate	37.5%	38.6%	32.5%	34.3%
Some college/tech school	39.9%	39.8%	33.8%	<b>25.4%<sup>^</sup></b>
College graduate	10.8%	8.7%	13.9%	12.4%
Postgraduate	<u>1.6%</u>	<u>1.3%</u>	<u>4.9%<sup>^</sup></u>	<u>2.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	28.3%	33.2%	30.7%	25.5%
Very good	38.7%	31.9%	26.3% <sup>^</sup>	25.9%
Good	23.3%	23.8%	29.8%	32.7% <sup>^</sup>
Fair	7.9%	9.8%	10.8%	12.0%
Poor	<u>1.8%</u>	<u>1.3%</u>	<u>2.6%</u>	<u>3.9%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

<sup>^</sup> Indicates a statistically significant difference between Greater Minnesota and the Twin Cities Metro Area within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals 3 and older

<sup>3</sup> Marital Status is only reported for individuals 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education



Exhibit 6-6

Demographic Characteristics of Uninsured and Total Population in the Twin Cities Metro Area, 2001 and 2004

	Uninsured		Twin Cities Metro Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	52.7%	<b>61.8%*</b>	48.0%	47.7%^
Female	<u>47.3%</u>	<u>38.3%*</u>	<u>52.0%</u>	<u>52.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	4.6%	5.8%	8.6%^	7.8%
6 to 17	14.8%	<b>8.6%*</b>	17.6%	16.3%^
18 to 24	25.4%	24.1%	9.8%^	10.6%^
25 to 34	25.0%	26.5%	15.3%^	15.2%^
35 to 54	26.4%	31.2%	31.7%^	32.3%
55 to 64	3.2%	3.3%	7.6%^	8.1%^
65+	<u>0.7%</u>	<u>0.6%</u>	<u>9.5%^</u>	<u>9.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	62.8%	56.2%^	86.0%^	<b>83.1%*^</b>
Black	20.5%	<b>13.8%*^</b>	6.9%^	7.7%^
American Indian	4.0%	4.7%	1.2%^	1.6%
Asian	6.2%	7.7%^	5.1%	5.7%
Other Race	1.5%	<b>0.3%*</b>	0.6%	0.1%
Hispanic/Latino	<u>13.6%</u>	<u>22.4%</u>	<u>3.8%^</u>	<u>4.5%^</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
U.S. Born	78.9%	73.7%^	92.3%^	<b>89.7%*^</b>
Hispanic Nation	9.2%	<b>17.5%*^</b>	1.3%^	<b>2.7%*^</b>
African Nation	5.6%	2.6%^	1.3%^	3.3%
Asian Nation	4.5%	<b>3.9%*</b>	3.1%	1.8%
Other Nation	<u>1.9%</u>	<u>2.4%</u>	<u>2.0%</u>	<u>2.6%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	16.4%	<b>32.3%*</b>	5.5%^	<b>9.6%*^</b>
101-200%	32.4%	27.2%	11.4%^	<b>13.2%*^</b>
201-300%	22.3%	19.2%	16.2%^	15.2%
301-400%	11.7%	12.0%	15.9%^	<b>17.8%*^</b>
>401%	<u>17.2%</u>	<u>9.3%*</u>	<u>51.1%^</u>	<u>44.2%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	27.3%	<b>39.8%*</b>	59.7%^	<b>63.8%*^</b>
Not Married	<u>72.7%</u>	<u>60.2%*</u>	<u>40.3%^</u>	<u>36.2%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	15.0%	<b>25.3%*</b>	5.8%^	6.8%^
High school graduate	32.5%	34.3%	22.2%^	<b>20.4%*^</b>
Some college/tech school	33.8%	<b>25.4%*</b>	30.9%	30.9%
College graduate	13.9%	12.4%	27.9%^	28.1%^
Postgraduate	<u>4.9%</u>	<u>2.6%</u>	<u>13.3%^</u>	<u>13.9%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	30.7%	25.5%	42.5%^	<b>39.0%*^</b>
Very good	26.3%	25.9%	32.0%^	31.4%
Good	29.8%	32.7%	17.9%^	<b>20.1%*^</b>
Fair	10.8%	12.0%	5.8%^	6.8%^
Poor	<u>2.6%</u>	<u>3.9%</u>	<u>1.7%</u>	<u>2.7%*</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from Twin Cities Metro population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals 3 and older

<sup>3</sup> Marital Status is only reported for individuals 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Exhibit 6-7

# Demographic Characteristics of Uninsured and Total Population in Greater Minnesota, 2001 and 2004

	Uninsured		Greater Minnesota Population	
	2001	2004	2001	2004
<b>Gender</b>				
Male	49.0%	48.4%	48.1%	48.1%
Female	<u>51.0%</u>	<u>51.6%</u>	<u>52.0%</u>	<u>51.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Age</b>				
0 to 5	6.7%	8.7%	7.7%	7.8%
6 to 17	16.8%	13.5%	18.8%	17.9%
18 to 24	19.0%	<b>27.9%*</b>	8.9%^	9.6%^
25 to 34	20.9%	19.7%	11.9%^	11.1%^
35 to 54	30.5%	24.5%	28.7%	28.4%
55 to 64	4.9%	5.5%	9.0%^	<b>10.6%*^</b>
65+	<u>1.2%</u>	<u>0.2%</u>	<u>15.1%^</u>	<u>14.7%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Race/Ethnicity<sup>1</sup></b>				
White	90.3%	85.9%	95.9%^	95.2%^
Black	2.2%	0.5%	1.0%^	0.6%
American Indian	6.5%	6.6%	2.3%^	2.5%^
Asian	1.1%	1.4%	1.0%	1.2%
Other Race	0.3%	0.1%	0.2%	0.1%
Hispanic/Latino	<u>3.8%</u>	<u>6.7%</u>	<u>2.0%</u>	<u>1.8%^</u>
	see note	see note	see note	see note
<b>Country of Origin<sup>2</sup></b>				
U.S. Born	95.7%	91.8%	98.0%	97.1%^
Hispanic Nation	1.4%	<b>5.5%*</b>	0.4%^	<b>0.9%*^</b>
African Nation	0.7%	0.1%	0.2%	0.2%
Asian Nation	0.3%	2.1%	0.5%	0.7%
Other Nation	<u>1.8%</u>	<u>0.5%</u>	<u>1.0%</u>	<u>1.2%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Family Income, as % of Poverty Guidelines</b>				
<100%	17.8%	19.4%	8.6%^	9.4%^
101-200%	38.8%	36.5%	19.9%^	20.5%^
201-300%	23.7%	22.1%	23.6%	<b>20.6%*</b>
301-400%	10.4%	11.8%	18.7%^	20.2%^
>401%	<u>9.3%</u>	<u>10.3%</u>	<u>29.2%^</u>	<u>29.3%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Marital Status<sup>3</sup></b>				
Married	46.0%	44.5%	67.8%^	<b>70.3%*^</b>
Not Married	<u>54.0%</u>	<u>55.5%</u>	<u>32.2%^</u>	<u>29.7%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Education<sup>4</sup></b>				
Less than high school	10.2%	11.6%	8.1%	7.6%
High school graduate	37.5%	38.6%	31.7%	<b>29.1%*^</b>
Some college/tech school	39.9%	39.8%	34.9%	<b>37.7%*</b>
College graduate	10.8%	8.7%	17.7%^	17.1%^
Postgraduate	<u>1.6%</u>	<u>1.3%</u>	<u>7.7%^</u>	<u>8.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Health Status</b>				
Excellent	28.3%	33.2%	39.2%^	40.1%^
Very good	38.7%	31.9%	30.6%^	30.4%
Good	23.3%	23.8%	20.8%	19.6%
Fair	7.9%	9.8%	6.8%	7.4%
Poor	<u>1.8%</u>	<u>1.3%</u>	<u>2.6%</u>	<u>2.5%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from Greater Minnesota population within year at the 95% level

<sup>1</sup> Distribution adds to more than 100 percent since individuals were allowed to choose more than one race/ethnicity

<sup>2</sup> Country of origin is only reported for individuals 3 and older

<sup>3</sup> Marital status is only reported for individuals 18 and older

<sup>4</sup> For children, education refers to the parent's highest level of education

Exhibit 6-8

Employment Characteristics of the Uninsured in Greater Minnesota and the Twin Cities Metro Area, 2001 and 2004

	Greater Minnesota Uninsured		Twin Cities Metro Uninsured	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	74.9%	76.0%	70.6%	64.5%^
Not Employed	<u>25.1%</u>	<u>24.1%</u>	<u>29.5%</u>	<u>35.5%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Of Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	26.8%	<b>13.7%*</b>	24.2%	19.2%
Employed by Someone Else	<u>73.2%</u>	<u>86.3%*</u>	<u>75.8%</u>	<u>80.8%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	77.8%	<b>88.2%*</b>	84.6%	87.4%
Multiple Jobs	<u>22.2%</u>	<u>11.8%*</u>	<u>15.4%</u>	<u>12.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.9%	0.6%	1.8%	1.8%
11 to 20 hours	9.9%	<b>4.7%*</b>	6.0%	9.8%
21 to 30 hours	15.5%	17.3%	14.5%	16.1%
31 to 40 hours	38.9%	46.6%	55.6%^	<b>45.2%*</b>
More than 40 hours	<u>34.8%</u>	<u>30.8%</u>	<u>22.2%^</u>	<u>27.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	78.2%	81.8%	79.8%	72.7%
Temporary/Seasonal	<u>21.8%</u>	<u>18.2%</u>	<u>20.2%</u>	<u>27.3%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	12.4%	<b>6.4%*</b>	14.3%	12.3%^
2 to 10 employees	29.8%	28.0%	24.0%	25.5%
11 to 50 employees	17.5%	19.7%	15.5%	19.4%
51 to 100 employees	13.0%	17.6%	7.3%	12.1%
101 to 500 employees	13.7%	13.5%	14.3%	12.0%
More than 500 employees	<u>13.6%</u>	<u>14.8%</u>	<u>24.6%^</u>	<u>18.7%</u>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Greater Minnesota and the Twin Cities Metro Area within year at the 95% level

Note: For children, employment refers to the parent's employment status

Exhibit 6-9

Employment Characteristics of Uninsured and Total Population in the Twin Cities Metro Area,  
2001 and 2004

	Uninsured		Twin Cities Metro Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	70.6%	64.5%	77.5%^	<b>73.1%*^</b>
Not Employed	<u>29.5%</u>	<u>35.5%</u>	<u>22.5%^</u>	<b><u>26.9%*^</u></b>
	100.0%	100.0%	100.0%	100.0%
<b>Of Those Who Are Employed: Employment Type</b>				
Self Employed	24.2%	19.2%	12.6%^	<b>9.4%*^</b>
Employed by Someone Else	<u>75.8%</u>	<u>80.8%</u>	<u>87.3%^</u>	<b><u>90.6%*^</u></b>
	100.0%	100.0%	99.9%	100.0%
<b>Number of Jobs</b>				
One Job	84.6%	87.4%	89.3%	89.9%
Multiple Jobs	<u>15.4%</u>	<u>12.6%</u>	<u>10.7%</u>	<u>10.1%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	1.8%	1.8%	1.3%	1.3%
11 to 20 hours	6.0%	9.8%	4.7%	<b>5.8%*</b>
21 to 30 hours	14.5%	16.1%	6.4%^	6.8%^
31 to 40 hours	55.6%	<b>45.2%*</b>	49.9%	<b>53.2%*</b>
More than 40 hours	<u>22.2%</u>	<u>27.1%</u>	<u>37.7%^</u>	<b><u>32.9%*</u></b>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	79.8%	72.7%	95.7%^	<b>93.0%*^</b>
Temporary/Seasonal	<u>20.2%</u>	<u>27.3%</u>	<u>4.3%^</u>	<b><u>7.0%*^</u></b>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	14.3%	12.3%	6.0%^	<b>4.9%*^</b>
2 to 10 employees	24.0%	25.5%	10.7%^	10.5%^
11 to 50 employees	15.5%	19.4%	13.3%	12.6%^
51 to 100 employees	7.3%	12.1%	7.7%	<b>9.7%*</b>
101 to 500 employees	14.3%	12.0%	14.8%	15.8%
More than 500 employees	<u>24.6%</u>	<u>18.7%</u>	<u>47.6%^</u>	<b><u>46.6%^</u></b>
	100.0%	100.0%	100.0%	100.0%

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from Twin Cities Metro population within year at the 95% level

Note: For children, employment refers to the parent's employment status

Exhibit 6-10

Employment Characteristics of Uninsured and Total Population in Greater Minnesota, 2001 and 2004

	Uninsured		Greater Minnesota Population	
	2001	2004	2001	2004
<b>Employment Status</b>				
Employed	74.9%	76.0%	72.1%	71.4%
Not Employed	<u>25.1%</u>	<u>24.1%</u>	<u>27.9%</u>	<u>28.6%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Of Those Who Are Employed:</b>				
<b>Employment Type</b>				
Self Employed	26.8%	<b>13.7%*</b>	16.0%^	<b>13.8%*</b>
Employed by Someone Else	<u>73.2%</u>	<u>86.3%*</u>	<u>84.1%^</u>	<u>86.2%*</u>
	100.0%	100.0%	100.0%	100.0%
<b>Number of Jobs</b>				
One Job	77.8%	<b>88.2%*</b>	86.4%	87.1%
Multiple Jobs	<u>22.2%</u>	<u>11.8%*</u>	<u>13.6%</u>	<u>12.9%</u>
	100.0%	100.0%	100.0%	100.0%
<b>Hours Worked Per Week</b>				
0 to 10 hours	0.9%	0.6%	1.6%	1.6%^
11 to 20 hours	9.9%	<b>4.7%*</b>	5.3%^	5.5%
21 to 30 hours	15.5%	17.3%	7.2%	7.2%^
31 to 40 hours	38.9%	46.6%	46.5%^	46.2%
More than 40 hours	<u>34.8%</u>	<u>30.8%</u>	<u>39.4%</u>	<u>39.6%^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Type of Job</b>				
Permanent	78.2%	81.8%	94.4%^	<b>90.0%*^</b>
Temporary/Seasonal	<u>21.8%</u>	<u>18.2%</u>	<u>5.6%^</u>	<u>10.0%*^</u>
	100.0%	100.0%	100.0%	100.0%
<b>Size of Employer</b>				
Self Employed, no employees	12.4%	<b>6.4%*</b>	7.1%^	<b>5.6%*</b>
2 to 10 employees	29.8%	28.0%	16.1%^	17.0%^
11 to 50 employees	17.5%	19.7%	15.7%	14.4%
51 to 100 employees	13.0%	17.6%	8.4%	<b>11.7%*</b>
101 to 500 employees	13.7%	13.5%	19.0%^	19.8%^
More than 500 employees	<u>13.6%</u>	<u>14.8%</u>	<u>33.7%^</u>	<u>31.6%^</u>
	100.0%	100.0%	100.0%	100.0%

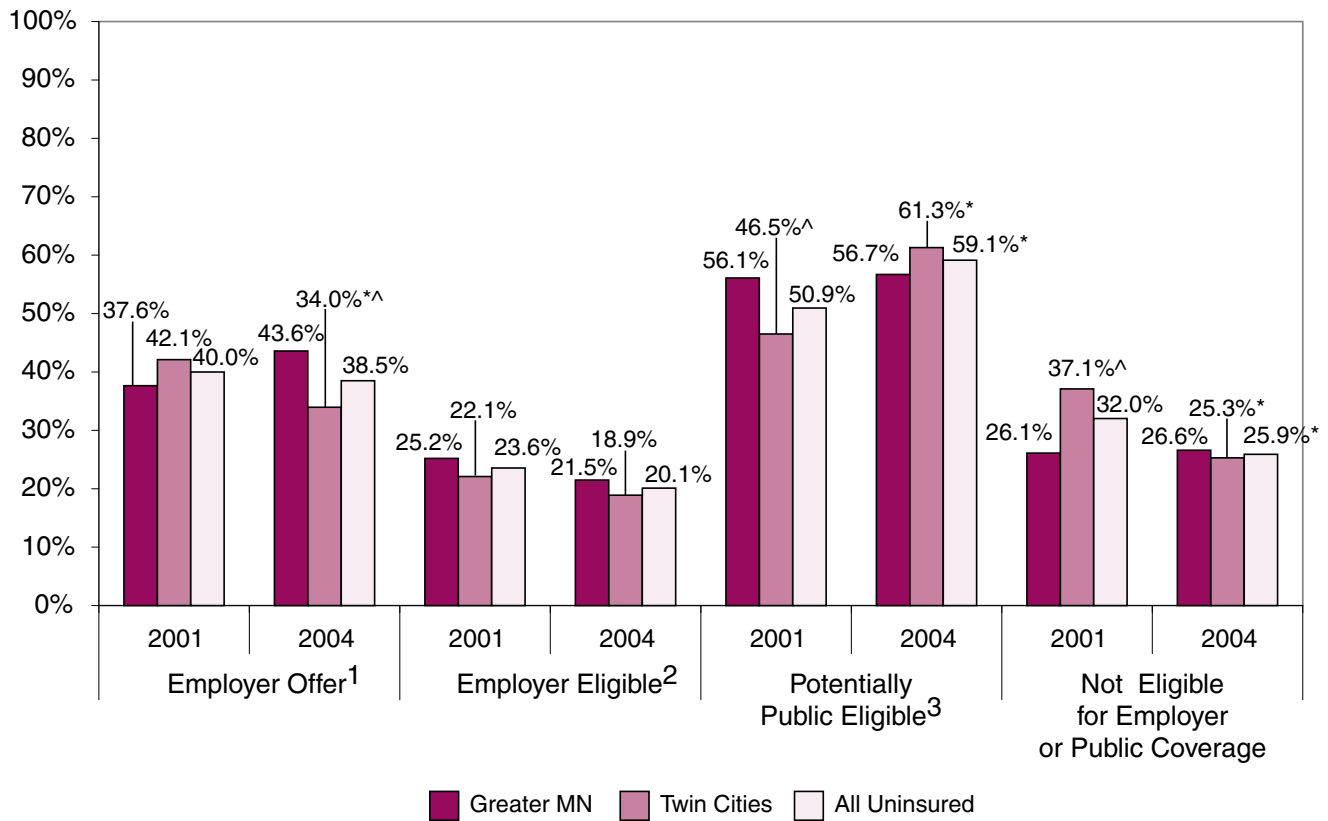
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from Greater Minnesota population within year at the 95% level

Note: For children, employment refers to the parent's employment status

Potential Sources of Insurance Coverage for the Uninsured by Geography, 2001 and 2004



Source: 2001 and 2004 Minnesota Health Access Surveys

\* Indicates a statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference between Greater Minnesota and Twin Cities Metro Area within year at the 95% level

<sup>1</sup> Percent of uninsured who work for or have a family member who works for an employer that offers health insurance coverage to some employees

<sup>2</sup> Percent of uninsured who are eligible for health insurance coverage through an employer as an employee or dependent

<sup>3</sup> Percent of uninsured who are potentially eligible for a public health insurance program such as Medical Assistance, MinnesotaCare, or General Assistance Medical Care. Potential eligibility is based on family structure, poverty level, and eligibility for employer-based health insurance coverage. Eligibility standards are complex for public programs and include a variety of other requirements such as asset limits and residency requirements that were not measured in the Minnesota Health Access Survey, so these figures are only estimates of potential public program eligibility

Note: The employer eligible, public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for either employer or public coverage

Exhibit 6-12

Non-Elderly Uninsurance Rates by Age and Geographic Region, 2001 and 2004

Region	0 to 17 Years		18 to 34 Years		35 to 64 Years	
	2001	2004	2001	2004	2001	2004
Northwest, Headwaters, and West Central	5.6%	8.1%	15.4%	<b>26.8%*^</b>	8.7%^	6.8%
Arrowhead and North Central	7.7%	9.7%	16.0%^	20.7%	5.7%	7.4%
East Central and Central	3.8%	4.4%	7.2%^	12.2%	4.2%	6.0%
Mid-MN, Upper MN Valley, and Southwest	5.8%	6.7%	12.9%	19.0%	5.9%	6.2%
South Central and Southeast	3.5%	5.4%	8.1%	13.1%	4.0%	3.8%^
Twin Cities	4.2%	4.4%	11.4%	14.4%	4.3%	<b>6.3%*</b>
Statewide	4.6%	5.4%	11.3%	<b>15.6%*</b>	4.8%	<b>6.0%*</b>

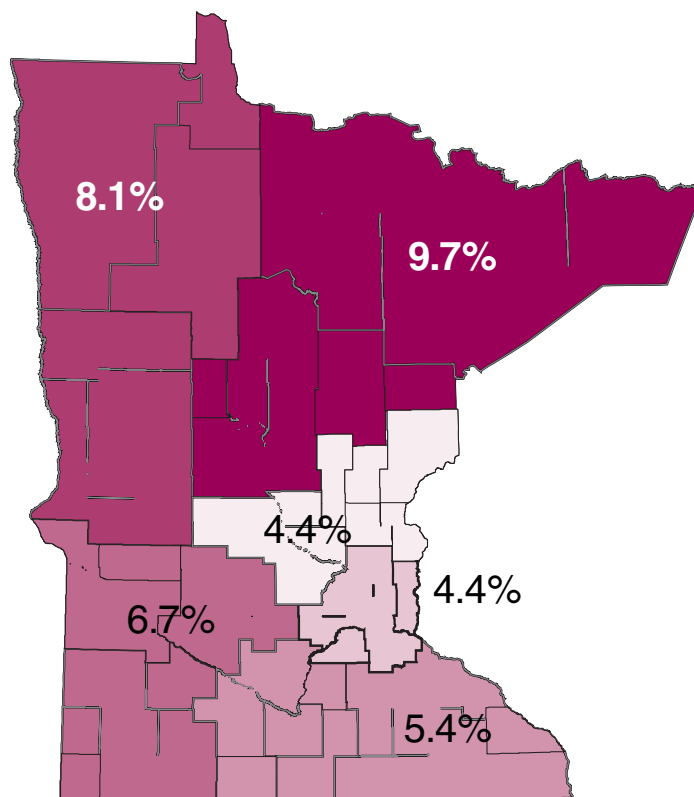
Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from statewide rate within year at the 95% level

Exhibit 6-13

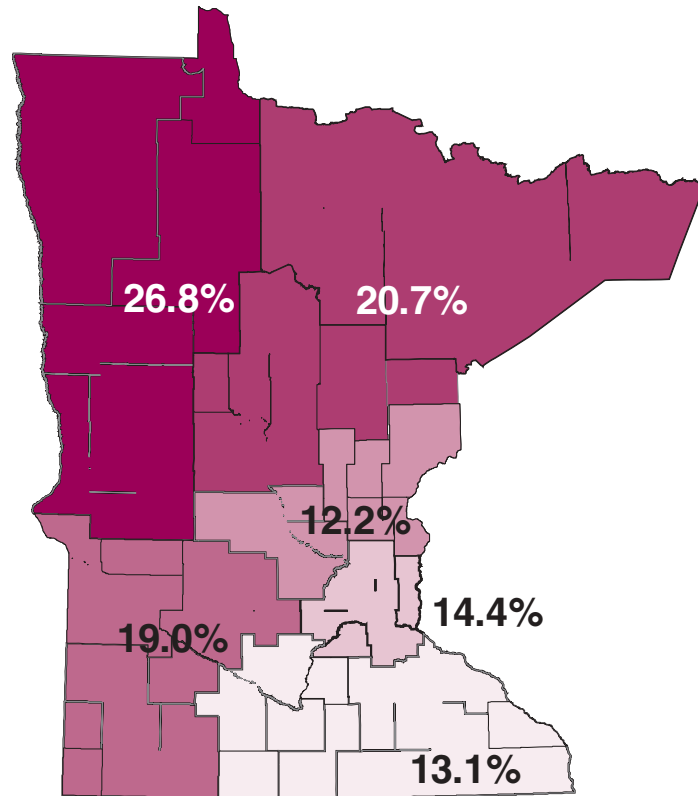
Map of 2004 Uninsurance Rates for Children by Geographic Region in Minnesota



Source: 2004 Minnesota Health Access Survey

Exhibit 6-14

Map of 2004 Uninsurance Rates for Adults Ages 18 to 34 by Geographic Region in Minnesota

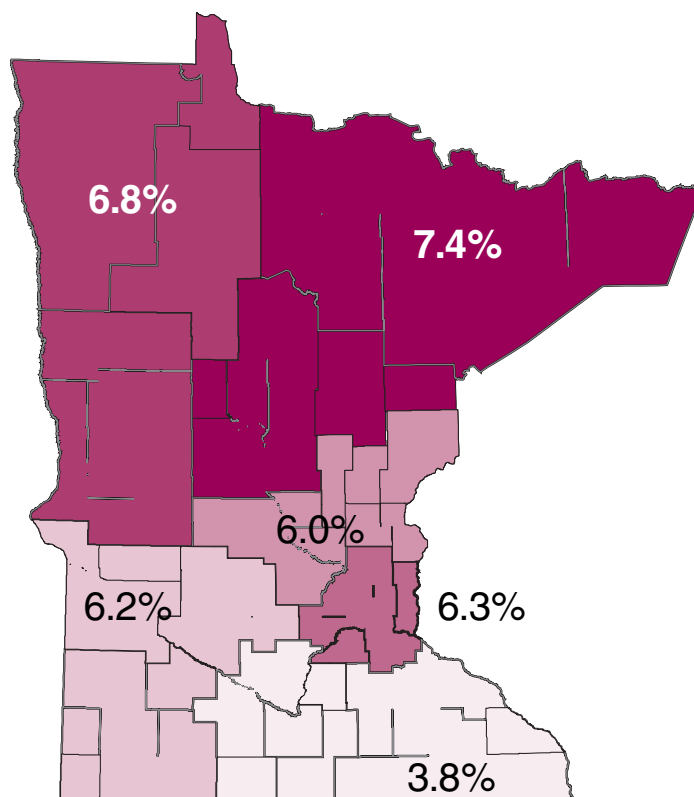


Source: 2004 Minnesota Health Access Survey



Exhibit 6-15

Map of 2004 Uninsurance Rates for Adults Ages 35 to 64 by Geographic Region in Minnesota



Source: 2004 Minnesota Health Access Survey

Exhibit 6-16

Uninsurance Rates by Income and Geographic Region, 2001 and 2004

Region	Lower Income		Higher Income	
	2001	2004	2001	2004
Northwest, Headwaters, and West Central	13.4%	16.3%	4.7%	5.9%
Arrowhead and North Central	12.8%	19.2%	4.7%	4.8%
East Central and Central	8.0%^	9.6%^	3.4%	5.3%
Mid-MN, Upper MN Valley, and Southwest	11.4%	14.8%	3.8%	4.9%
South Central and Southeast	10.9%	10.2%^	2.1%^	3.6%
Twin Cities	16.5%^	19.2%	3.5%	3.9%
Statewide	13.5%	<b>16.4%*</b>	3.5%	<b>4.2%*</b>

Source: 2001 and 2004 Minnesota Health Access Surveys

Bold \* Indicates statistically significant difference between 2001 and 2004 at the 95% level

^ Indicates a statistically significant difference from statewide rate within year at the 95% level

Notes: Lower income is defined as family income at or below 200% of federal poverty guidelines and higher income is defined as family income above 200% of federal poverty guidelines



# Appendix A

## Survey Methodology and Weighting

### Sampling Methodology

The 2001 and 2004 Minnesota Health Access (MNHA) surveys were stratified random digit dial telephone surveys. The data were collected by the Survey Research Center at the University of Minnesota, School of Public Health, Division of Health Services Research and Policy. The 2001 survey was conducted from November 2000 to May 2001. The 2004 survey was conducted from July 2004 to December 2004. Similar studies were conducted in 1990, 1995, and 1999.<sup>5</sup>

A key objective of the Minnesota Health Access Surveys is to fill gaps in our knowledge about Minnesota's uninsured population. The sampling strategy was designed specifically to obtain a sufficient number of completed interviews in each of the 13 geographic regions of the state to enable us to make reliable statistical estimates of regional insurance coverage. In 2001, city and county governments were given the opportunity to purchase additional sample in order to obtain county-level estimates of insurance status; ten counties and the City of Minneapolis chose to participate in this way. Additionally, the sampling strategy was designed to obtain a higher number of completed interviews among Non-White individuals in both 2001 and 2004.

In order to achieve these goals, the surveys were conducted as stratified random samples, where the strata were geographic areas. As a way of obtaining sufficient sample sizes in the survey for Non-White populations, certain county and sub-county areas that were estimated to contain higher than average concentrations of these groups were oversampled. In 2001, Census Bureau estimates of the 1999 population by race and ethnicity, 2000 projections of population groups by zip code from Claritas, Inc., and data on 1999 school enrollment by race and ethnicity in Minnesota were used to identify areas to be oversampled. In 2004, telephone exchange estimates from Genesys and 2000 census estimates were used to identify areas to be oversampled.

The samples for the MNHA surveys consisted of telephone numbers stratified by groups of telephone exchanges. The strata were created to as closely as possible resemble county and sub-county geography of the areas to be sampled. Within each stratum, each telephone number had an equal probability of selection for the survey. Within each household that participated in the survey, the person most knowledgeable about household member's health insurance was asked to complete the survey. All household members were enumerated and one person was selected at random to be the target of the survey. Detailed health insurance information was collected for this target person followed by questions about health insurance status and type for all members of the household.

## Response Rates

In 2001, a total of 27,315 interviews were completed. The overall response rate for the 2001 Minnesota Health Access Survey was 65 percent.<sup>6</sup> The cooperation rate was 74 percent.<sup>7</sup> In 2004, 13,802 interviews were completed. The overall response rate was 59 percent and the cooperation rate was 68 percent. In 2001, the survey was translated into both Spanish and Hmong: 185 surveys were conducted in Spanish and 32 were conducted in Hmong. In 2004, 296 surveys were conducted in Spanish and 85 in Hmong. The 2004 survey was also translated into Somali. A total of 38 surveys were conducted in Somali.

## Weighting of Survey Responses

Statistical weights were constructed to adjust for the fact that not all of the survey respondents were selected with the same probability. Across the different geographic strata, telephone numbers were sampled with different probabilities in order to achieve the sampling objectives of obtaining an adequate number of completed interviews in particular geographic areas. In addition, households with more than one telephone line had a higher chance of being selected for participation in the survey than households with only one telephone line. Finally, within each household the probability of selection to participate in the survey varied depending on the number of people living in the household. The statistical weights were constructed taking each of these factors into consideration. In addition, the weights were adjusted to take into account differences among the geographic strata in non-response rates to the survey.

Additional post-stratification weighting adjustments were applied, whereby sample estimates are adjusted to independent estimates of the statewide population by age, race, ethnicity, and region of Minnesota. This weighting partially corrects for bias due to minor discrepancies in the representativeness of the sample. It is important that reliable independent estimates of the state's population by age, race, ethnicity, and region are used for the post-stratification adjustments. 1994 and 1998 census estimates were used to make adjustments to the 1995 and 1999 MNHA surveys. The 1990 survey could not be adjusted because this survey did not contain sufficient demographic information for all respondents. 2000 census data were used to make post-stratification adjustments to the 2000 MNHA survey. 2003 census estimates were used to adjust the 2004 MNHA survey.<sup>8,9</sup>

Finally, in 2001 an estimated 1.1% of Minnesota households did not have telephones.<sup>10</sup> The phoneless rate in 2004 was estimated to be 1.8% of Minnesota households.<sup>11</sup> Post-stratification adjustments were made to account for potential differences between households with and without telephone coverage.<sup>12,13</sup> The 1990,

1995, and 1999 Minnesota Health Access Surveys were not originally adjusted for telephone non-coverage. To make estimates of insurance coverage in Minnesota comparable over time, the uninsurance rates and their standard errors were adjusted by a standard factor for 1995 and 1999. This factor was derived from the difference in 2004 estimates with and without a telephone non-coverage adjustment.

Because of the complex design of the survey, analysis of the data was completed using Stata software.<sup>14</sup> This software was chosen for its ability to obtain unbiased estimates of standard errors and confidence intervals.

## Income Imputations

In household surveys respondents are often hesitant to report potentially sensitive information such as income. Close to 15 percent of the respondents to the 2001 MNHA survey and six percent of the respondents to the 2004 MNHA survey did not respond to the income question. In 2001, approximately 63 percent of respondents reported their actual income and 22 percent responded to questions that asked whether their income fell in a certain range. In 2004, approximately 77 percent reported their actual income and 17 percent reported their income range.

Income was imputed for the respondents who did not answer either of the income questions. Imputation is done for a number of reasons. First, it allows all respondents to be included in calculations involving income such as uninsurance rates by federal poverty guidelines and eligibility for public programs among the uninsured. Second, it attempts to adjust for non-response bias, since the characteristics of non-responders may vary from those of responders.

Income was imputed using a hotdeck procedure. With the hotdeck procedure, cases with missing income data are compared to similar cases with complete income data. Cases with complete income data were compared to cases with missing income data if they matched on a set of variables related to age, education, race, ethnicity, insurance status, household size, geography, and phone service. An income value selected at random from the similar cases with complete income data was used to impute income for a case with missing income data.

## Calculation of Public Program Eligibility and Access to Employer Coverage

Questions on the Minnesota Health Access Surveys related to income, household composition, age, and access to employer coverage were used to determine potential eligibility for public health insurance programs and access to employer coverage for the point-in-time or currently uninsured. Eligibility for public programs, including MinnesotaCare, Medical Assistance (MA), and General Assistance Medical Care (GAMC), is based on a multitude of factors such as income, assets, household size, household composition, age of household members, pregnancy status, disability status, length of time uninsured, length of residence in Minnesota, immigration status, access to employer coverage, and level of employer contribution. Questions related to assets, pregnancy, disability, length of time uninsured, immigration

status, and level of employer contribution were not asked on the survey and were thus not used to determine the estimates of public program eligibility in this report. Therefore, while providing important information, these represent rough estimates of potential public program eligibility for uninsured Minnesotans.

In this report, the distribution of access to insurance for the point-in-time or currently uninsured adds to more than 100 percent because some people can have access to employer coverage and still be eligible for public health insurance programs in Minnesota. In general, respondents with access to employer coverage through their own or a family member's employer were coded as ineligible for public health insurance programs. However, respondents with incomes low enough to qualify for Medical Assistance (MA) or General Assistance Medical Care (GAMC) who also reported having access to employer coverage were coded as being eligible for public programs and having access to employer coverage. In addition, children with incomes at or below 150% of the federal poverty level who also have access to employer coverage through a family member's employer were coded as being eligible for public programs and having access to employer coverage.

## Measuring Race, Ethnicity, and Country of Origin

The Minnesota Health Access Surveys contain a series of questions that are used to identify a respondent's race and ethnicity. Each respondent was first asked, "Are you Mexican, Puerto Rican, Cuban, or another Hispanic or Latino group?" This is followed by a question asking the respondent to choose one or more races that they consider themselves to be. For the most part, in this report race and ethnic groups were defined using the Census Bureau's "any race" construction.<sup>15</sup> An individual was considered to belong to a specific racial or ethnic group if they report that race or ethnicity either alone or in combination with another race or ethnicity. Individuals reporting more than one race or ethnic identity were counted as belonging to all reported groups.<sup>16</sup> For this reason, counts obtained from the "any race" construction will total more than the population total for the state of Minnesota and percentages will sum to more than 100 percent. Due to the small number of individuals providing a race or ethnic identity response other than the Census Bureau categories (i.e., Black, American Indian, Asian, White, or Hispanic), the "other" race category was omitted from this report.<sup>17</sup> The only exception to the "any race" construction concerns White and Non-White comparisons reported in Chapter 3, where these categories were constructed to be mutually exclusive. While the White category includes those respondents who report their race as White and any other race, the Non-White category includes only those who do not report any White as their race.

The 2001 and 2004 surveys differed slightly with respect to recording an individual's country of origin, length of time in the United States (for Non-U.S. born individuals), and length of time in Minnesota. Specifically, the 2001 survey recorded this information for an individual regardless of age. In 2004, this information was recorded for the parent or guardian if the target was less than three years old. In order to make the results comparable across years, country of origin, length of time in the United States, and length of time in Minnesota were only reported in this report for individuals three and older.<sup>18</sup> Individuals were classified as U.S. Born, born in an African Nation, Asian Nation, Hispanic Nation, or other nation.

Examples of responses that were classified as “other nations” include: Australia, Belgium, Canada, Czech Republic, Greece, England, Haiti, and Ireland.

## Measuring Employment

The structure of the employment questions in 2001 and 2004 was different because the questions on the 2004 survey were changed to allow for a more in-depth understanding of employment for all adults ages 18 and older in a household. Questions regarding student status and retirement were asked in 2001, but they were not asked in 2004. Some questions regarding student status were asked in 2004 for adults between the ages of 18 and 24, and these questions were used to adjust the data for 2004 to more closely match the 2001 data. However, given that the employment questions for 2001 and 2004 were slightly different, the results may not be directly comparable. The level of employment for 2004 may be slightly overestimated in comparison to the level of employment reported for 2001.

## Measuring Adults With and Without Children

In Chapter 5, adults with children are defined as adults between the ages of 18 and 64 who have a child under the age of 18 in their household that is their dependent child.





# Endnotes

<sup>1</sup> Over time, surveys that allow for state level comparisons such as the Current Population Survey (CPS), the Behavioral Risk Factor Surveillance System (BRFSS), and the National Survey of America's Families (NSAF) have consistently found Minnesota to have one of the lowest rates of uninsurance and highest rates of employer-based coverage in the country.

<sup>2</sup> The results in this report from the 1995, 1999, 2001, and 2004 Minnesota Health Access Surveys differ slightly from prior reports and issue briefs by the Health Economics Program at the Minnesota Department of Health and the University of Minnesota School of Public Health, Division of Health Services Research and Policy because statistical weights were modified for all of the survey years to make the data more comparable over time. For a more in-depth discussion of the weighting of the survey data, please see the Appendix of this report.

<sup>3</sup> According to the local area unemployment statistics (LAUS) for Minnesota, the unemployment rate for the state increased by roughly one percentage point between 2001 and 2004.

<sup>4</sup> According to the US Census Bureau SAIPE program and the American Community Survey, the level of poverty in Minnesota generally increased over this time period.

<sup>5</sup> Detailed results from earlier versions of the Minnesota Health Access Survey are not presented in this report. For information regarding these earlier reports, please contact Kathleen Call or April Todd-Malmlov.

<sup>6</sup> Reported response rates are the AAPOR Response Rate 4, The American Association for Public Opinion Research. 2004. Standard definitions: Final dispositions of case codes and outcome rates for surveys. 3rd edition. Lenexa, Kansas: AAPOR. Available at: [http://www.aapor.org/pdfs/standarddefs\\_3.1.pdf](http://www.aapor.org/pdfs/standarddefs_3.1.pdf)

<sup>7</sup> Reported cooperation rates are the AAPOR Cooperation Rate 4, The American Association for Public Opinion Research. 2004. Standard definitions: Final dispositions of case codes and outcome rates for surveys. 3rd edition. Lenexa, Kansas: AAPOR. Available at: [http://www.aapor.org/pdfs/standarddefs\\_3.1.pdf](http://www.aapor.org/pdfs/standarddefs_3.1.pdf)

<sup>8</sup> Preliminary estimates released for the 2004 Minnesota Health Access Survey were based on preliminary data which used weights based on the American Community Survey for population estimates by race/ethnicity and region. The first release of the 2001 Minnesota Health Access Survey, Minnesota's Uninsured: Findings from the 2001 Health Access Survey, April 2002, did not employ post-stratification adjustments, therefore some estimates differ from this report due to the difference in weights. Similarly, prior reports containing results from the 1995 and 1999 Minnesota Health Access Surveys differ from this report due to the difference in weights.

<sup>9</sup> U.S. Census Bureau, Population Division, 2003. Available at: <http://www.census.gov/popest/datasets.html>

<sup>10</sup> Historical Census of Housing Tables. US Census Bureau 2000. Available at: [www.census.gov/hhes/www/housing/census/historic/phone.html](http://www.census.gov/hhes/www/housing/census/historic/phone.html). Accessed February 24, 2005.

<sup>11</sup> U.S. Census Bureau, Current Population Survey. 2004.

<sup>12</sup> Keeter, S. Estimating telephone noncoverage bias from a phone survey. *Public Opin Q.* 1995; 59:196-217.

<sup>13</sup> Preliminary estimates released for the 2004 Minnesota Health Access Survey were not adjusted for phone coverage. Although the first release of the 2001 Minnesota Health Access Survey, Minnesota's Uninsured: Findings from the 2001 Health Access Survey, April 2002 did not use Keeter adjustments, they were utilized in all data presented in this report to make the 2001 and 2004 survey estimates comparable.

<sup>14</sup> StataCorp. 2005. Stata Statistical Software: Release 9.0. College Station, TX: StatCorp.

<sup>15</sup> Source: U.S. Census Bureau, 2003. U.S. Census Bureau Guidance on the Presentation and Comparison of Race and Hispanic Origin Data. Available at: <http://www.census.gov/population/www/socdemo/compraceho.html>

<sup>16</sup> In 2004, 1.4% of respondents to the MNHA survey reported more than one race. This is consistent with the number of Minnesotans who report multiple races according to the U.S. Census Bureau. In 2000, according to this source, 1.7% Minnesotans report multiple races. Source: U.S. Census Bureau, 2000.

Census 2000 Demographic Profile Highlights: Minnesota. Available at:  
[http://factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

<sup>17</sup> In 2001, 110 individuals (0.4%) reported a race or ethnicity other than White, Black, American Indian, Asian, or Hispanic. In 2004, there were 37 individuals (0.1%) who reported another race/ethnicity.

<sup>18</sup> In 2004, there was 353 targets under the age of three. Of these, 51 had parents/guardians who reported being born outside of the United States.



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