

Racial and Ethnic Disparities in Rates of Health Insurance Coverage

The number of Americans without health insurance continues to rise, and the consensus among policy-makers and experts is that this trend has a negative impact. People without health insurance get about half the medical care as those with health insurance, they tend to be sicker, and they die sooner. In the current policy context, especially considering the escalating costs of Medicare and Medicaid, little attention is being paid to major initiatives to reduce the numbers of uninsured people.

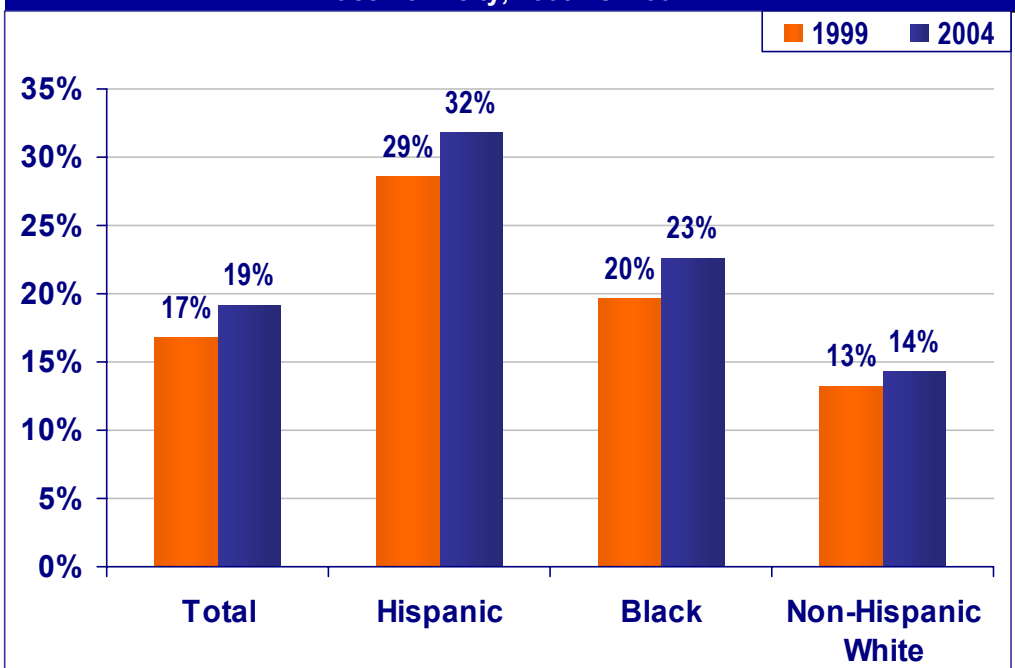
Modest, incremental steps are possible, and may take place at the state or even local level. But to have serious promise, such narrowly targeted initiatives must be guided by a clear understanding of the current situation. This series of fact sheets is intended to provide Floridians with basic information to support our ongoing policy conversation.

Racial and ethnic minorities access and use health care less frequently compared to Non-Hispanic Whites. One reason for this disparity is the lower rates of health insurance coverage among racial and ethnic minority groups. This fact sheet examines the racial and ethnic disparities in health insurance coverage among non-elderly Floridians based on the 2004 Florida Health Insurance Study (FHIS) telephone survey.

In 2004, Hispanics had the highest rate of uninsurance (31.8%) of any racial or ethnic group, in part because they are more likely to be recent immigrants who do not qualify for Medicaid or to work for smaller firms that do not provide insurance coverage. Hispanics in Florida were more than twice as likely as Non-Hispanic Whites to be uninsured (an 18 percentage-point difference). Almost one-quarter of Florida's Blacks were uninsured (22.6%), compared with 14.3% of Non-Hispanic Whites.

A comparison of the 1999 and 2004 FHIS survey results indicate that uninsurance rates increased over the 5-year period. In 2004, the uninsurance rate among the non-elderly was 19.2%, representing an increase of approximately 2 percentage points from the 1999 rate of 16.8%. Rates of uninsurance for Hispanics and Blacks each increased by approximately 3 percentage points, while the rate for Non-Hispanic Whites had only a 1 percentage-point change over the five-year period (Figure 1).

Figure 1: Uninsurance Rates Among Floridians Under Age 65, by Race/Ethnicity, 1999 vs. 2004



Source: 1999 and 2004 Florida Health Insurance Studies (FHIS)

How do racial and ethnic differences in rates of coverage vary across other socio-economic characteristics?

Age: Rates of uninsurance are lower in children compared to adults, primarily because of the availability of state and federally funded programs such as Medicaid and KidCare (Florida's version of SCHIP). The lowest uninsurance rate for children was among Non-Hispanic Whites (8.7%), followed by Blacks at 13.7%. Hispanic children had the highest rate of uninsurance at 18.5%. Among non-elderly adults, there is a difference of 12 percentage points in the rates of uninsurance between Non-Hispanic Whites and Blacks (16.3% vs. 28.1%), with Hispanics again exceeding all groups with 37.7% uninsured (Table 1).

Gender: Females are more likely to be insured than males. The male/female difference in rates of coverage ranged from close to 4 percentage points for Blacks and Hispanics to 2 percentage points for Non-Hispanic Whites. These gender disparities may reflect different employment experiences for men and women, but are mitigated by the fact that women are more likely to obtain Medicaid coverage. Hispanic females are more likely to be without coverage (30.0%) compared with Black (20.8%) and Non-Hispanic White women (13.3%). Similarly, one-third of Florida's male Hispanics (33.6%) were uninsured, compared to about one-quarter (24.6%) of Black males and 15.4% of Non-Hispanic White males.

Educational attainment: Rates of uninsurance decline with increasing years of education. Individuals who have not completed high school are more likely to be uninsured relative to those with other levels of educational attainment. However, regardless of the level of educational attainment, Hispanics are less likely to have health insurance coverage than other groups. For example, among those who have completed four or more years of college, 22.9% of Hispanics are uninsured compared to 15.0% of Blacks and 7.3% of Non-Hispanic Whites. Over half (59.6%) of Hispanics who have not completed high school have no health insurance coverage, compared to 47.0% of Blacks and 42.4% of Non-Hispanic Whites.

Federal Poverty Level: Despite Medicaid availability for eligible individuals, Hispanics with earnings at poverty level were the most likely to be uninsured. Almost one half (48.9%) of these Hispanics living at 100% of Federal Poverty Level or less were uninsured, compared with 31.9% and 31.4%, respectively, for Blacks and Non-Hispanic Whites.

Table 1: Florida Uninsurance Rates by Race/Ethnicity, Age, Gender, Educational Attainment and Federal Poverty Level

CATEGORY		Percent Uninsured (%)			
		Black	Hispanic	Other	Non-Hispanic White
TOTAL	NON-ELDERLY FLORIDIANS	24.6	33.6	19.6	15.4
Age:	Ages 0 - 18 (CHILD)	13.7	18.5	15.9	8.7
	Ages 19 - 64 (ADULT)	28.1	37.7	20.4	16.3
Gender	Male	24.6	33.6	19.6	15.4
	Female	20.8	30.0	18.5	13.3
Education:	No HS	47.0	59.6	44.9	42.4
	High School	33.9	44.6	30.0	22.8
	Some college	21.6	27.9	17.9	15.3
	BS and BS+	15.0	22.9	9.9	7.3
Federal Poverty Level:	Less than/= 100% FPL	31.9	48.9	36.5	31.4
	101 - 150% FPL	30.7	46.8	41.5	33.4
	151 - 200% FPL	22.3	30.3	35.0	27.1
	201 - 250% FPL	19.9	29.9	15.4	22.5
	251% FPL or greater	10.2	12.9	10.3	7.6

Source: 2004 Florida Health Insurance Study (FHIS)

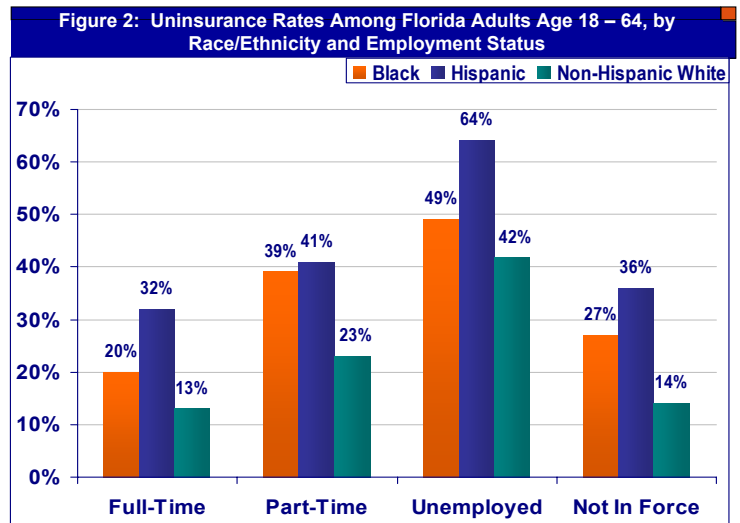
Racial and ethnic disparities in health insurance coverage by employment factors

There is an association between rates of uninsurance and a variety of employment-related factors, including employment status, employment sector, and firm size. Generally it has been found that workers with temporary, low-paying, seasonal, or part-time positions were least likely to report offers of health insurance coverage.

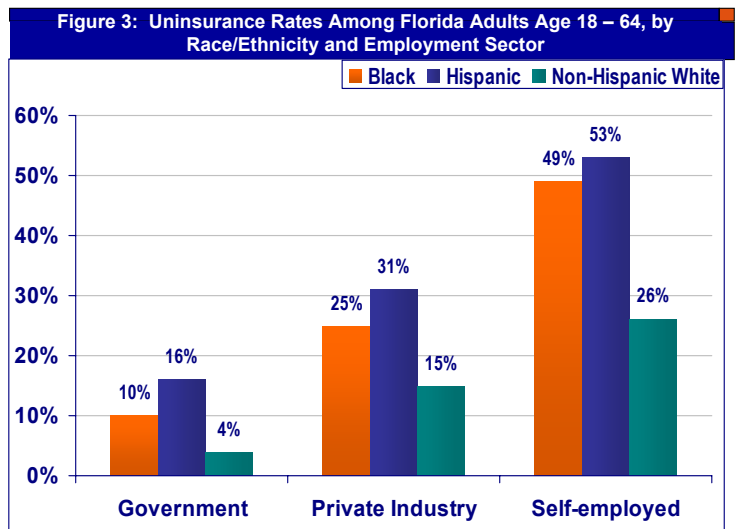
Figure 2 examines uninsurance rates of adult Floridians by employment status. In 2004, 63.7% of unemployed Hispanics lacked coverage, compared to 48.8% of Blacks and 41.6% of Non-Hispanic Whites. Even among full-time workers, however, almost one-third of Hispanic Floridians (31.6%) were uninsured, compared with 20.0% of Blacks and 12.9% of Non-Hispanic Whites. Part-time employees had uninsurance rates that fell between the rates of the unemployed and full-time employed, with Hispanics uninsured at 41.2%, Blacks at 38.5% and 23.0% for Non-Hispanic Whites.

Uninsurance rates by employment sector are shown in Figure 3. Overall, employees in government, or the public sector, were most likely to be covered compared to the self-employed or those working in private industry. Among those employed in the public sector, almost all Non-Hispanic White employees were insured (3.5% uninsured), while 15.9% of Hispanic workers in this group were not covered. Among Hispanics classified as “self-employed” more than half (52.6%) were uninsured, double the uninsurance rate for Non-Hispanic Whites in the same employment sector (26.4%). Self-employed Blacks closely paralleled Hispanics, with almost half (48.5%) uninsured. Almost one-third of Hispanics in private industry (30.9%) were not covered, followed by Blacks at 25.0% and Non-Hispanic Whites at 14.8%.

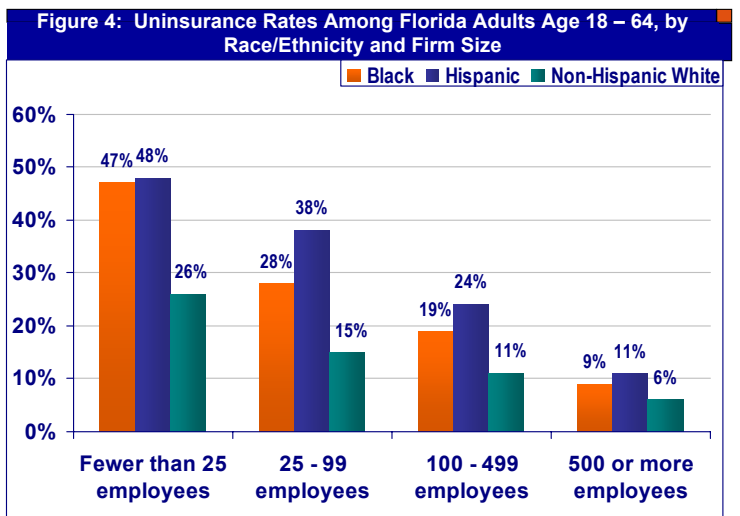
Across all racial and ethnic groups, uninsurance rates decrease as firm size increases. In small firms with fewer than 25 employees, almost half of Hispanic and Black workers lacked coverage (47.5% and 46.9% respectively). In comparison, the rate of uninsurance for Non-Hispanic Whites in these firms was 26.2%. Among workers at firms with 500 or more employees, the Hispanic uninsurance rate is 10.8%, with Blacks closely following at 9.4% and Non-Hispanic Whites at 5.6% (Figure 4).



Source: 2004 Florida Health Insurance Study (FHIS)



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Data Source and Methods

The findings presented in this fact sheet are based on data from the 2004 Florida Health Insurance Study. Telephone interviews were conducted between April and August of 2004 with 17,435 Florida households, collecting data on approximately 46,876 individuals under age 65. Telephone fieldwork was conducted by the Survey Research Center of the University of Florida's Bureau of Economic and Business Research. Up to 20 phone calls were made to each household selected by random-digit dialing. Interviews were conducted in English, Spanish, or Haitian Creole, at the discretion of the interviewee. Each interview took approximately 14 minutes to complete, depending on the size of the household. A full household enumeration was implemented, and information was also obtained about health status, access and utilization of health services, and type of employment. Survey methodology details are available at <http://ahca.myflorida.com/Medicaid/Research/Projects/fhis2004/>.

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FHIS TEAM

FLORIDA AGENCY FOR HEALTH CARE ADMINISTRATION

AHCA ADMINISTRATOR: **Mel Chang**

UNIVERSITY OF FLORIDA

PRINCIPAL INVESTIGATOR: **R. Paul Duncan**

CO-PRINCIPAL INVESTIGATOR: **Allyson G. Hall**

PROJECT COORDINATOR: **Colleen K. Porter**

STATISTICIAN: **Cynthia Wilson Garvan**

INVESTIGATOR: **Christy Harris Lemak**

RESEARCH ASSISTANTS: **Rebecca J. Tanner**

Lorna P. Chorba

HEALTH MANAGEMENT ASSOCIATES

PRINCIPAL: **Marshall E. Kelley**

SENIOR CONSULTANT: **Nicola Moulton**

**PO BOX 100227
GAINESVILLE, FL 32610**