

Highlights from
The 2004
Florida Health Insurance Study



November 2004

Highlights from the 2004 Florida Health Insurance Study Telephone Survey

In 1998, the Florida legislature created the Florida Health Insurance Study (FHIS) to provide reliable estimates of the percentage and number of Floridians without health insurance—statewide, for various parts of the state, and for key demographic groups (Hispanics, Blacks, children, and low-income). The telephone survey conducted in 1999 was one of largest statewide studies in the nation, and provided valuable data to inform decisions by Florida lawmakers, health planners, and business leaders. Findings are available at http://www.fdhc.state.fl.us/Publications/Technical_Reports/index.shtml

Thanks to the State Planning Grant program of the Health Resources and Services Administration, funding became available in 2004 to update the 1999 Florida study. The purpose of the planning grants is to assist states to develop plans for providing access to affordable health insurance coverage to all their citizens, an effort that will be informed by reliable estimates from the FHIS 2004 telephone survey. Florida's Agency for Health Care Administration (AHCA) again provided leadership at the state level, and a team from the University of Florida also conducted the 2004 survey. The award of Florida's planning grant was timely, coming in 2003 as a Governor's Task Force and House Select Committee were formed to address the issue of health insurance.

Counting the Uninsured

Like other statewide surveys to measure health insurance, the focus of the FHIS is Floridians under age 65, since virtually all

Americans age 65 or older have some health coverage through Medicare. Only households with at least one non-elder are included in the survey. The survey questionnaire was kept as similar as possible to the 1999 version to allow for apples-to-apples comparisons.

2004 Survey Fieldwork

In 2004, telephone interviews were conducted with 17,435 Florida households, collecting data about 46,876 individuals. Telephone fieldwork was conducted between April and August of 2004, and was implemented by the Survey Research Center of the University of Florida's Bureau of Economic and Business Research.

Interviews were conducted in English, Spanish, or Haitian Creole at the discretion of the interviewee. The survey took about 14 minutes to complete, depending on the size of the household. A full household enumeration was conducted, and information was also obtained about health status, access and utilization of health services, and type of employment.

The sample for FHIS 2004 was designed to support estimates for geographic regions. Reliable direct estimates will be available for more than 20 Florida counties. Additionally, synthetic estimates for all counties and zip codes will be generated using hierarchical Bayesian techniques.

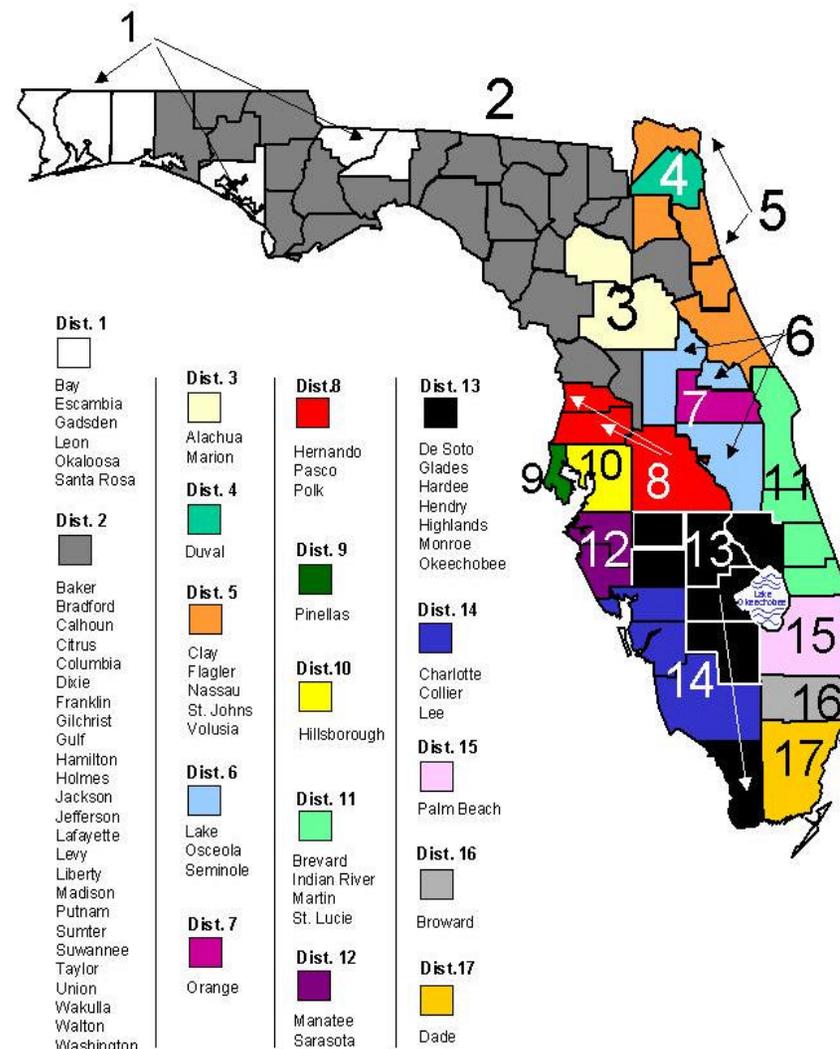
Executive Summary

Between 1999 and 2004, notable changes in the rates of health insurance coverage were observed.

- Overall, the statewide percentage of Floridians under age 65 who are uninsured rose from 16.8% to 19.2%.
- Miami-Dade County now has the highest rate of uninsurance in the state at 28.7% (up from 24.6% in 1999). Most districts had an increase, with slight decreases in the rates being observed in District 3 (Alachua and Marion Counties) and District 13 (the rural counties around Lake Okeechobee).
- Rates of uninsurance increased slightly or were stable for people at either end of the income spectrum, but increased markedly for middle income families, especially working families with annual incomes between \$15,000 and \$45,000.
- As in 1999, Hispanics had the highest rate of uninsurance. The rate of uninsurance among Hispanics is 31.8%, followed by Blacks at 22.6%. For White non-Hispanics, the percentage lacking health coverage was 14.3%.
- Florida adults born outside the United States have a rate of uninsurance double that of those born in the United States (37.9% vs. 17.5%).
- Differences in age are associated with different trends in health insurance coverage. Rates of uninsurance stayed the same or decreased for children age 18 or younger, but increased notably for working-aged adults.
- Employment status is also a critical factor related to health insurance coverage. Almost half (48.1%) of those who are unemployed lack coverage, and almost a third (32.0%) of the self-employed are uninsured. Those working full-time are least likely to be without health coverage; 15.7% are uninsured.
- For working Floridians, the size of their employer affects likelihood of coverage. Among those in small firms of fewer than 10 people, more than a third are uninsured (36.3% of employees in firms with 1-4 employees and 35.2% of firms with 5-9 employees). But among workers at large firms (with 1000 or more employees), only 5.2% lack coverage.
- Among those who currently lack health insurance, more than half have been without coverage for a year or longer: 18.5% for 1 to 2 years, and 35.6% for 2 years or longer. In addition, 18.9% reported never having health insurance.
- When asked the “main reason,” for being without coverage, the most frequently cited reason was cost (63.1%). The next most common reasons given were workforce issues, with 9.6% saying that an employer doesn’t offer health insurance, and another 3.7% citing lack of employment.
- Health insurance coverage is related to whether people can get health care when needed. Among those without coverage, 42.0% reported delaying or not obtaining needed medical care in the last year due to cost, while among people with health coverage, only 12.6% reported such deferrals.

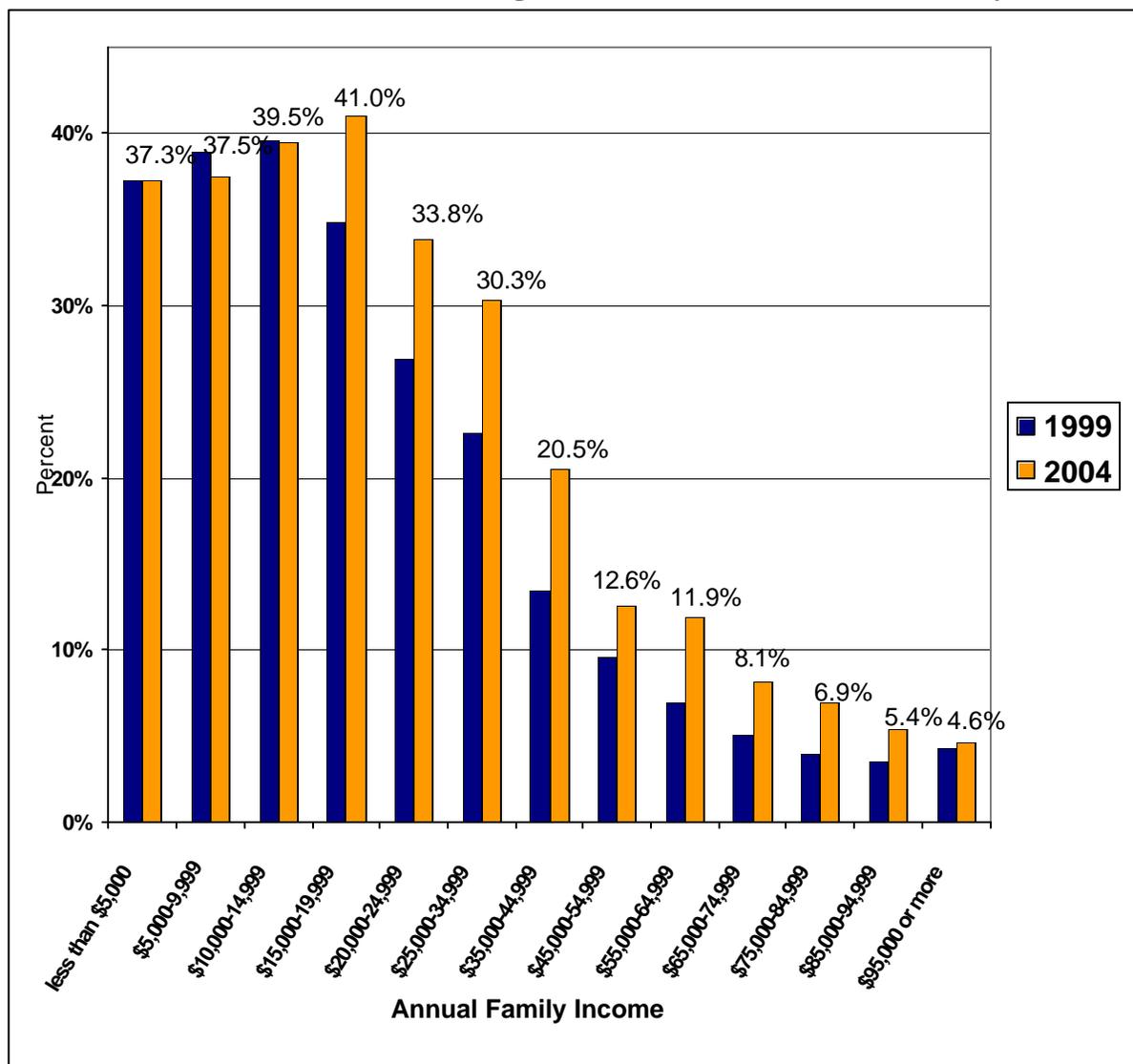
Percent of Uninsured Floridians under Age 65, 1999 and 2004, Statewide and by District

	Percent Uninsured 1999	Percent Uninsured 2004
Florida	16.8	19.2
District 1	14.0	14.3
District 2	18.9	20.7
District 3	18.3	17.1
District 4	12.1	13.7
District 5	14.7	14.4
District 6	11.8	16.7
District 7	15.2	18.7
District 8	17.0	17.8
District 9	13.6	19.0
District 10	13.9	14.1
District 11	14.7	18.4
District 12	18.2	19.2
District 13	25.5	24.4
District 14	19.8	24.4
District 15	15.1	18.9
District 16	14.8	18.4
District 17	24.6	28.7



Sample size for this figure = 46,665 individuals
 The margin of error for the statewide estimate is $\pm .6\%$

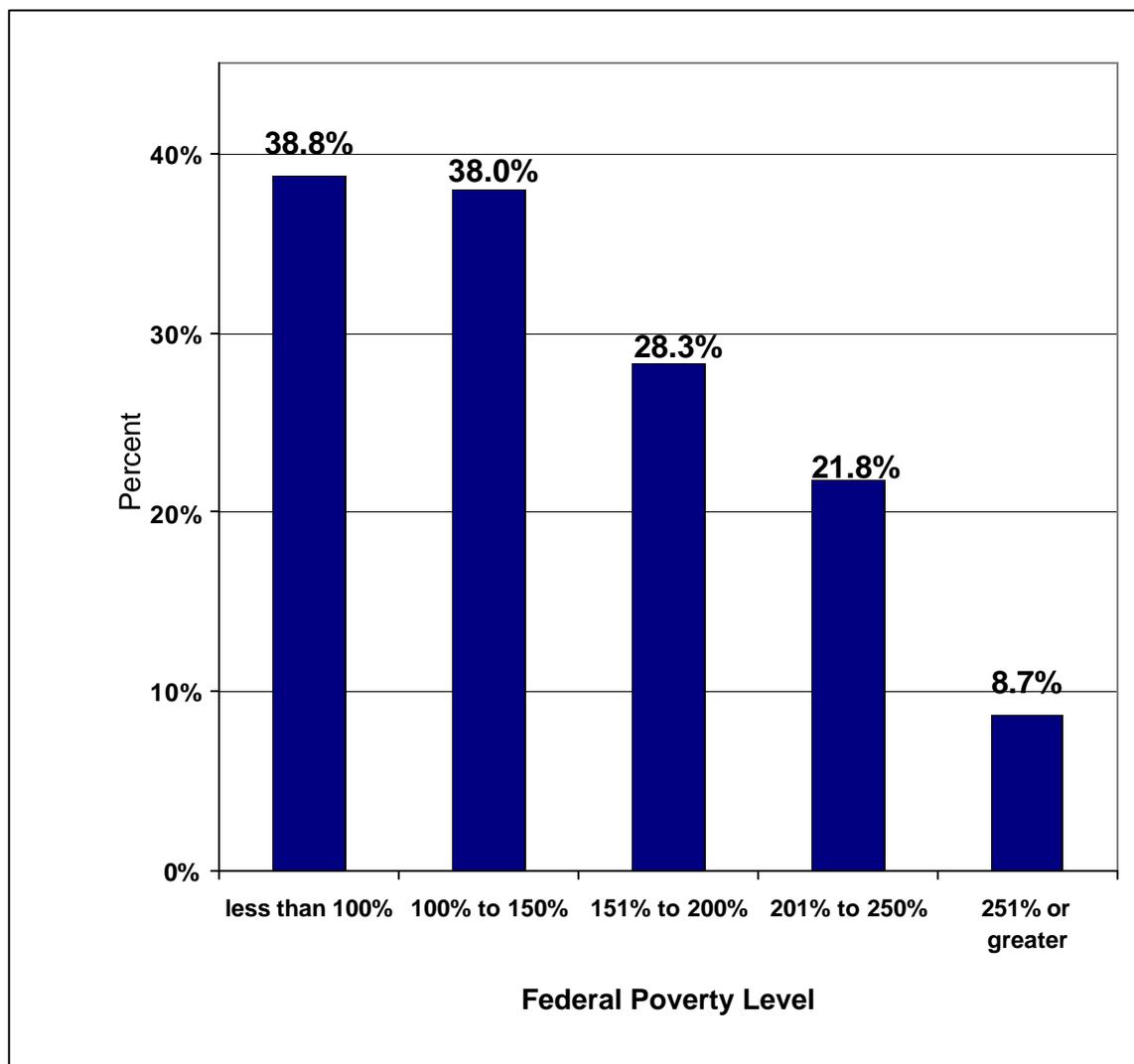
Percent of Floridians under Age 65 Who Are Uninsured by Annual Family Income, 2004



While rates of uninsurance at the lowest and highest income levels are much the same as in 1999, families in the middle experienced substantial increases in the rate of uninsurance. The greatest increase was among families with annual income between \$15,000 and \$45,000. However, increased rates of uninsurance among families with annual income between \$45,000 and \$95,000 were also observed.

Sample size for this figure = 46,527 individuals
 Note: Percentages given are for 2004.

Uninsured Floridians under Age 65 by Income as a Percent of Federal Poverty Level, 2004

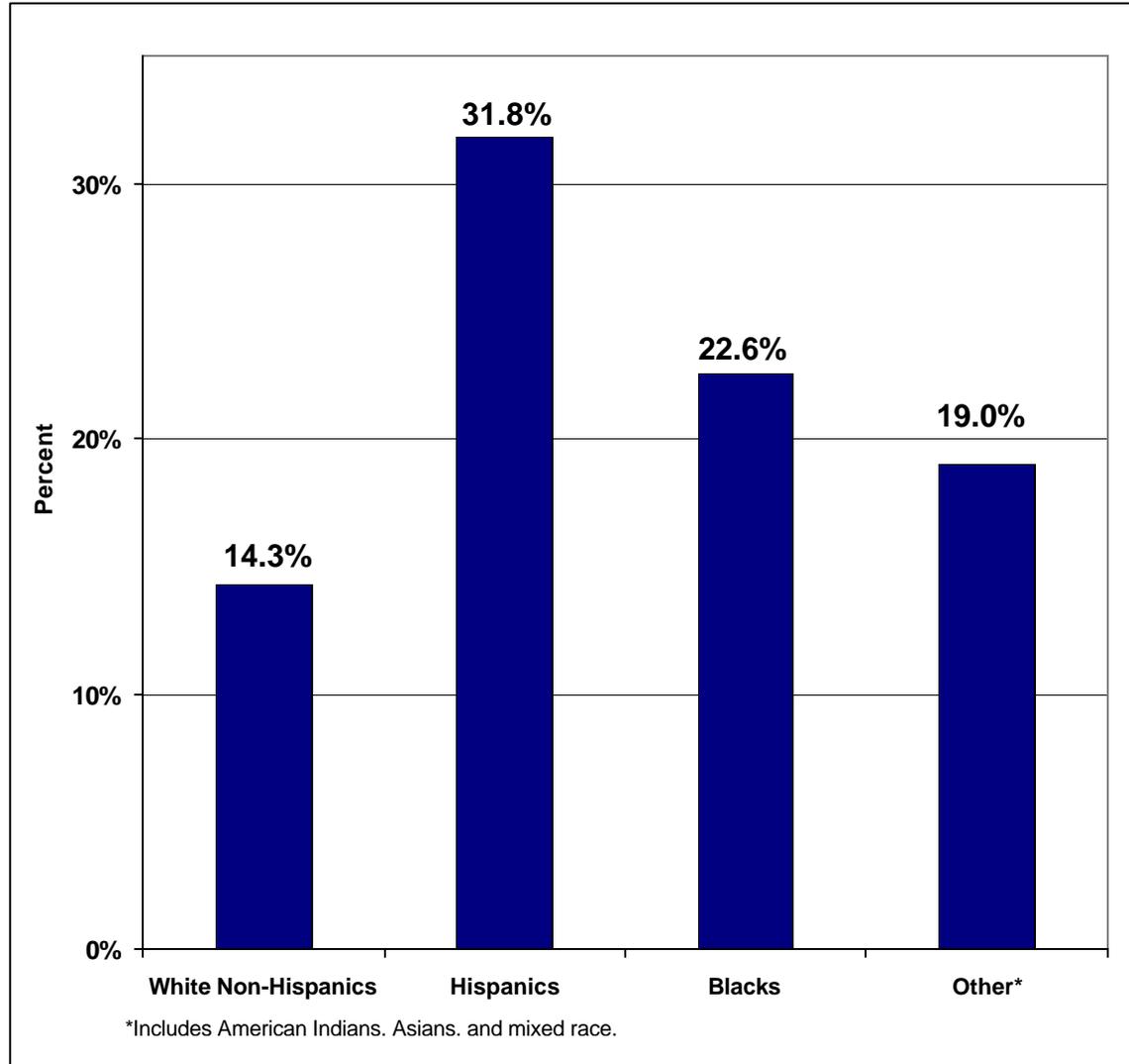


Rates of uninsurance are correlated with Federal Poverty Level, with those at 251% of FPL or greater having the lowest rates of uninsurance.

Sample size for this figure = 46,527 individuals

Note: Federal Poverty Level is of interest in this context because this measure, which considers household size as well as income, is sometimes used as a criterion for public program eligibility. More information is at <http://aspe.hhs.gov/poverty/04poverty.shtml>

Uninsured Floridians under Age 65 by Race and Ethnicity, 2004



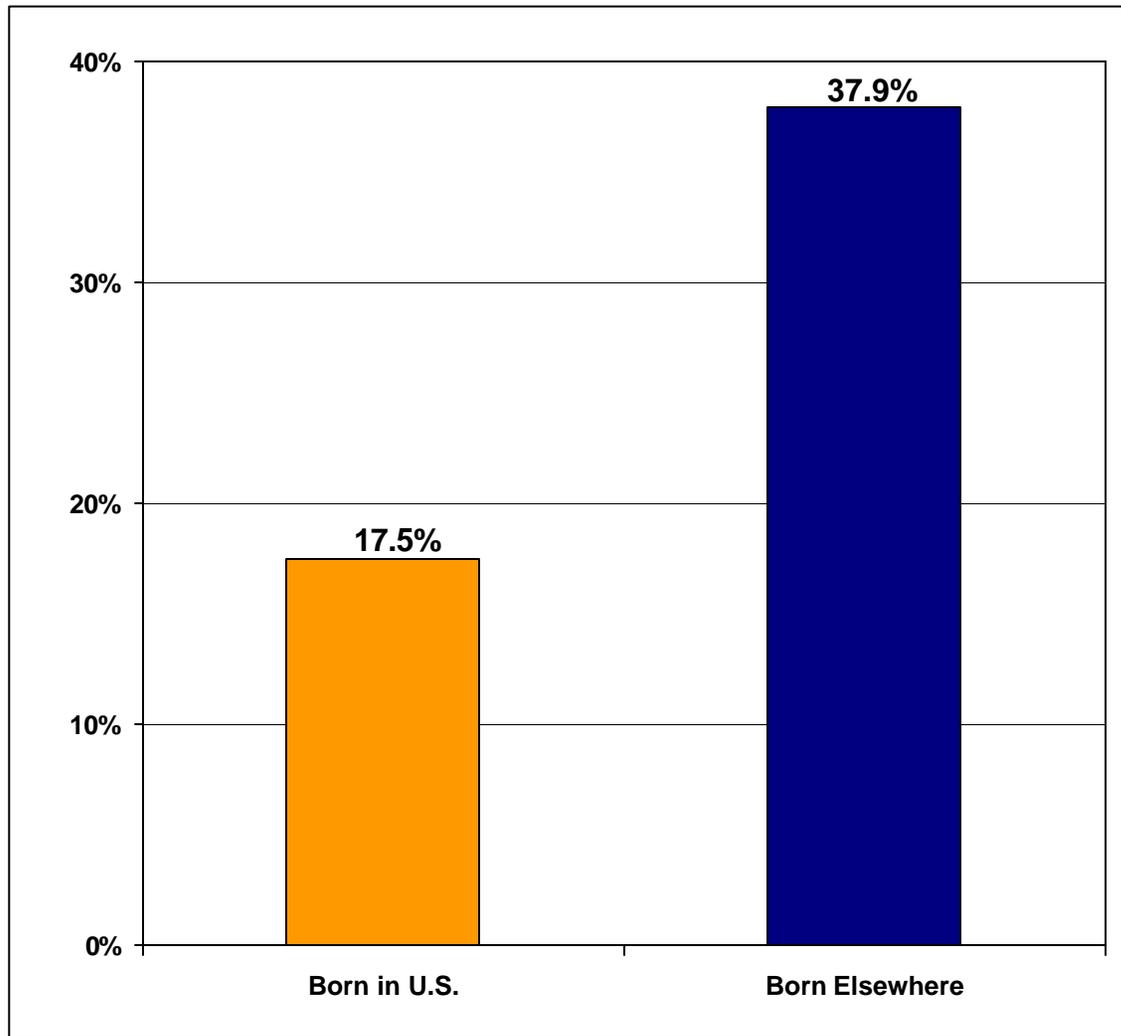
Sample size for this figure = 46,243 individuals

Statewide, Hispanic Floridians have the highest rate of uninsurance at 31.8%. About 22.6% of Blacks are without health insurance, as are 19.0% of those in Other racial groups (including American Indian, Alaskan Natives, Pacific Islanders and Non-Hispanic Mixed Race). White Non-Hispanics have the lowest rate of uninsurance: about 14.3% lack coverage.

In 1999, Hispanics also had the highest rate, at 28.6%. The rate for White Non-Hispanics has risen only slightly, from 13.2% in 1999.

Note: Some caution should be used in making comparisons between years, since slightly different question wording was used in 2004.

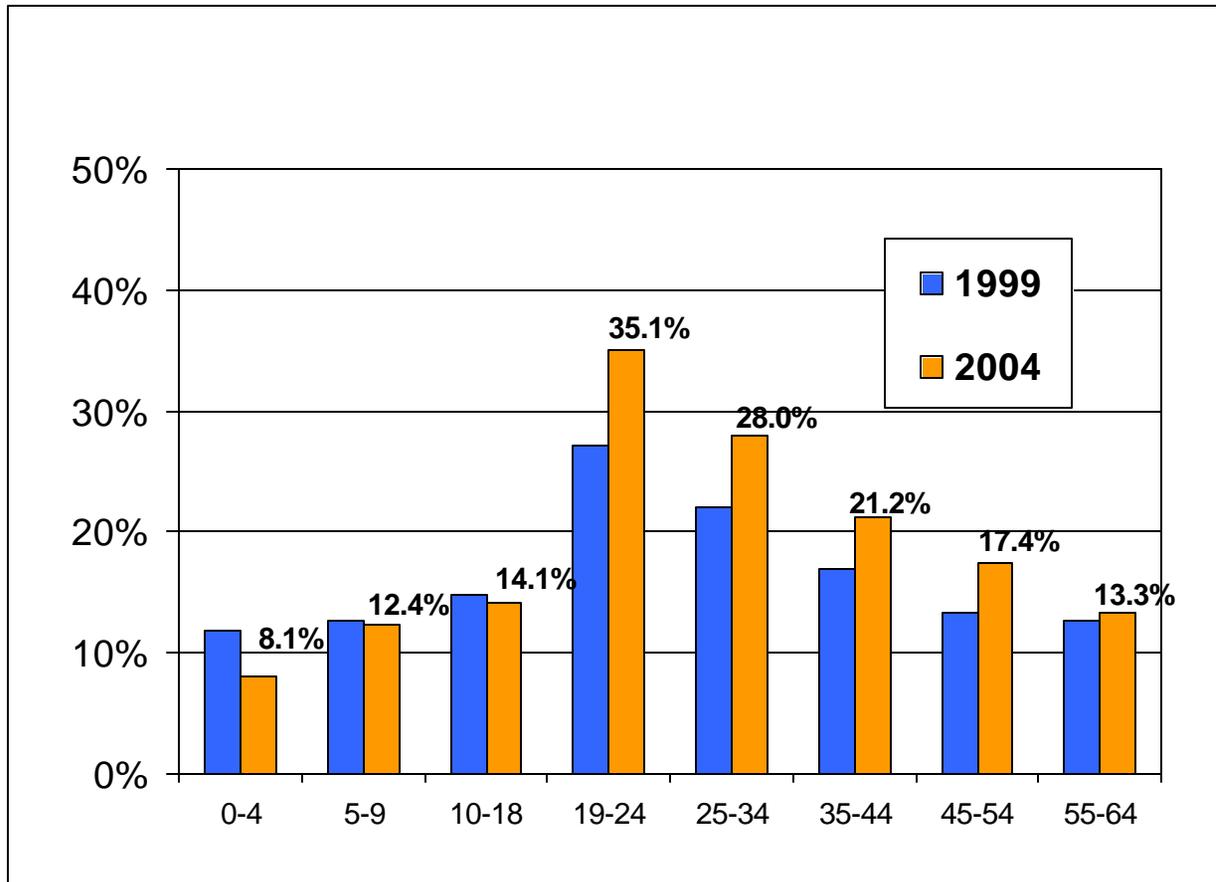
Percent of Uninsured Florida Adults Age 18-64 by Place of Birth, 2004



The rate of uninsurance among adult Florida residents born outside the United States (37.9%) was more than twice the rate of U.S.-born Floridians (17.5%).

Sample size for this figure = 33,205 individuals

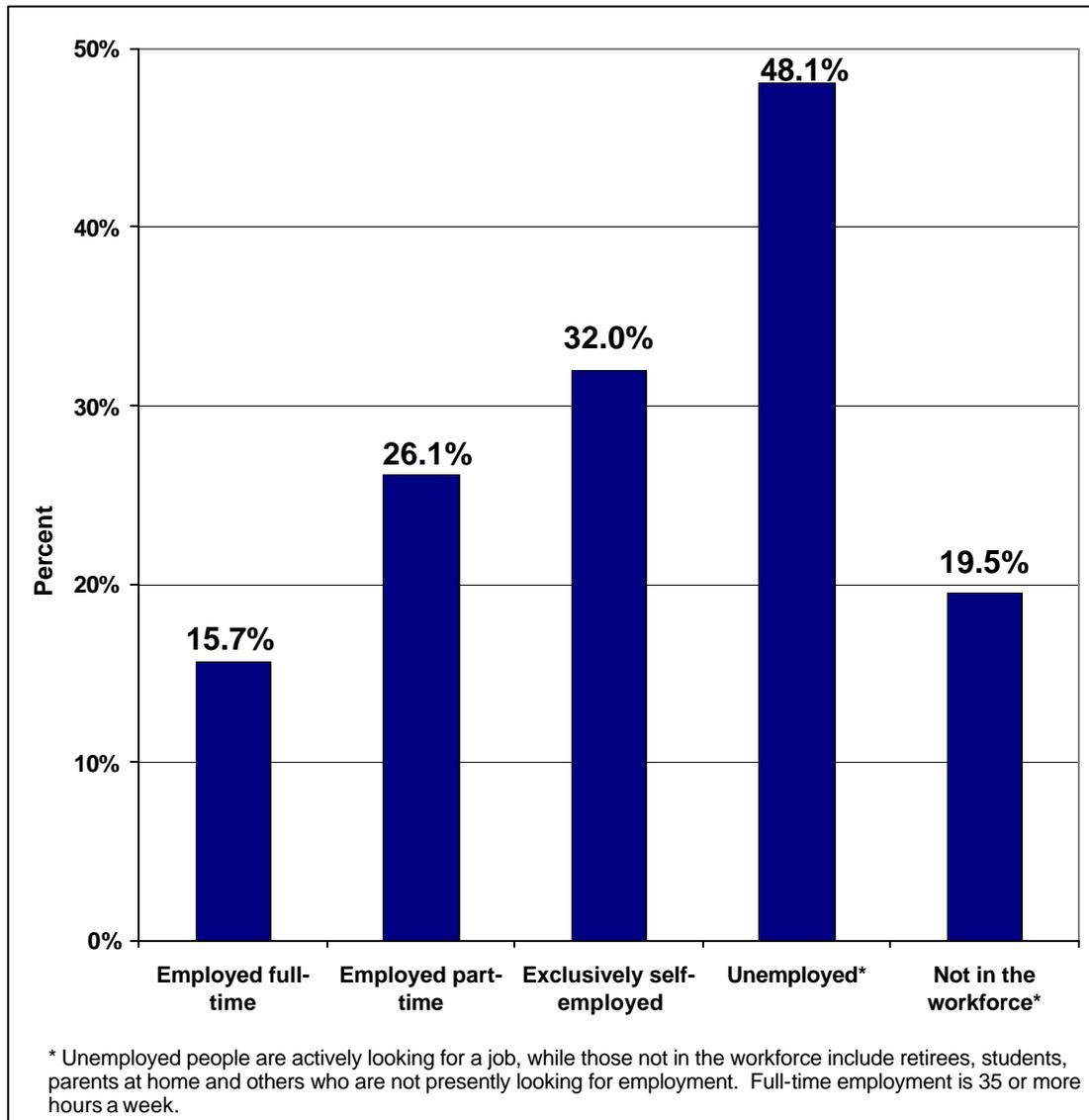
Uninsured Floridians under Age 65 by Specific Age Category, 1999 and 2004



Sample size for this figure = 46,019 individuals
 Note: Percentages given are for 2004

Between 1999 and 2004, there was a clear split between uninsurance rates for adults and children. The rates of uninsurance for all children declined, with the largest drop among preschoolers 0 to 4 years old, from 11.9% to 8.1%. Among adults, the greatest increase was among young people age 19 to 24; over a third of them (35.1%) were uninsured in 2004, compared to 27.1% in 1999.

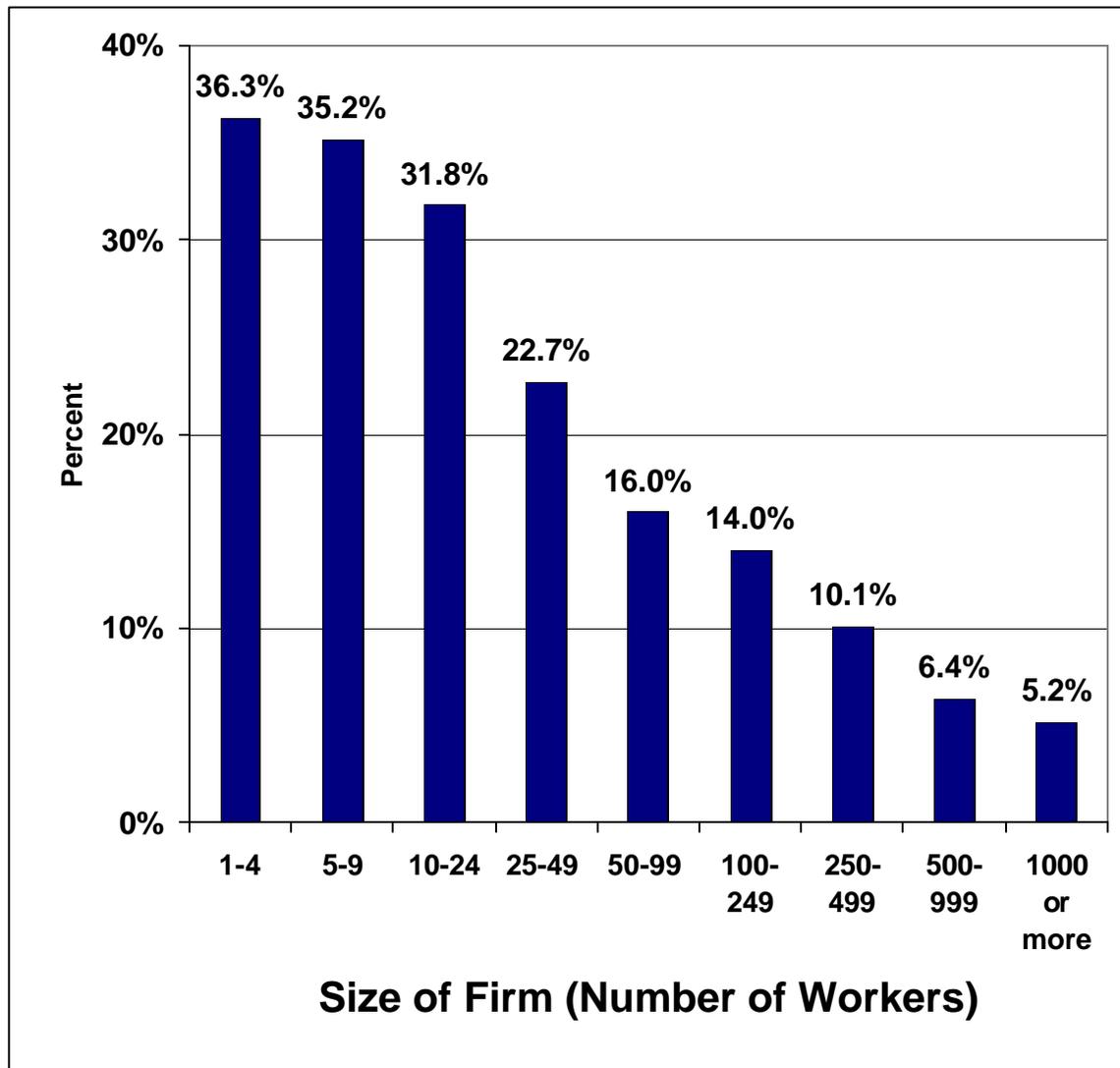
Uninsured Floridians Age 18-64 by Employment Status, 2004



Sample size for this figure = 33, 232 individuals

Looking at employment status for working-aged Floridians, the highest rate of uninsurance is among those who are unemployed (out of a job and actively looking for work); almost half of whom (48.1%) lack coverage. Of those with jobs, the highest rate of uninsurance is among self-employed people (32.0%) followed by part-time employees (26.1%). Among full-time employees, 15.7% lack coverage.

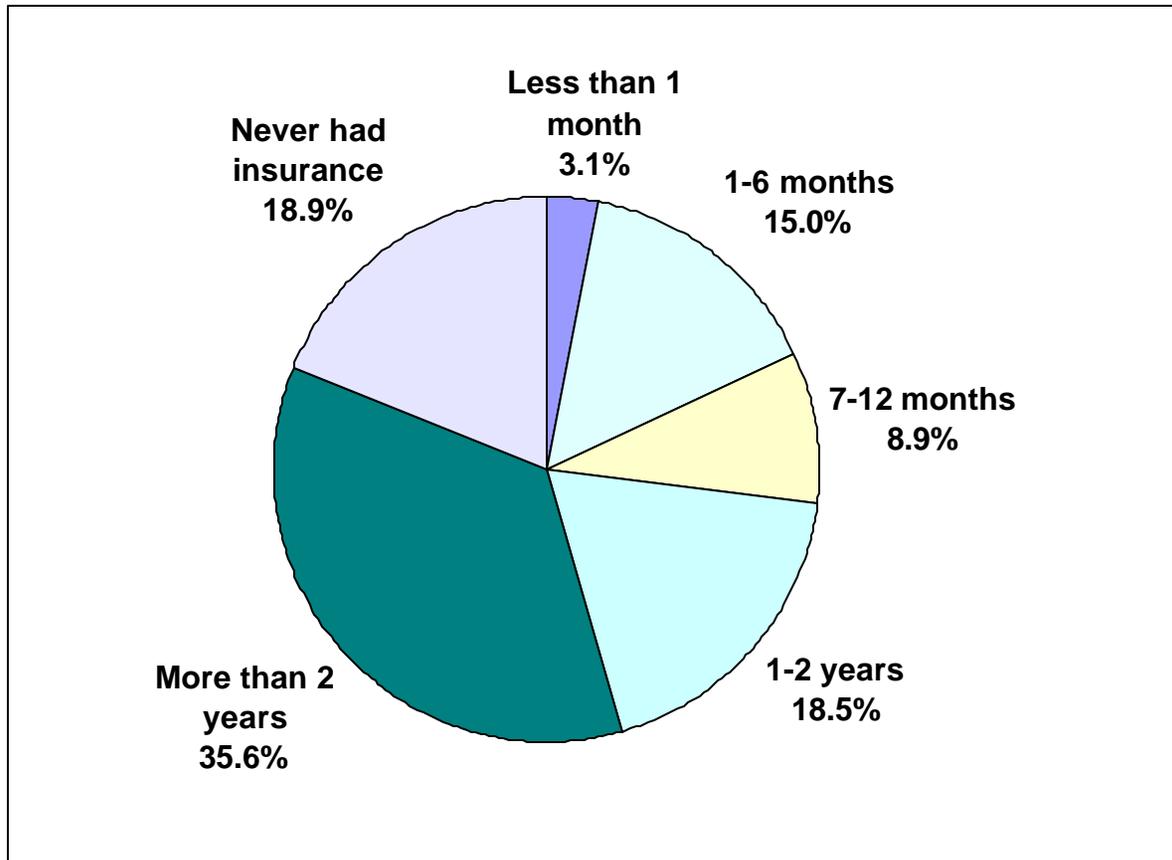
Uninsured Full-Time Working Floridians Age 18-64 by Firm Size of Employer, 2004



There is a strong relationship between employer firm size and uninsurance. Among those working full time for small firms of 4 or fewer employees, over a third (36.3%) lacked coverage. Among those working for large employers, only 5.2% were without coverage. (This figure includes full-time self-employed people.)

Sample size for this figure = 15,404 individuals

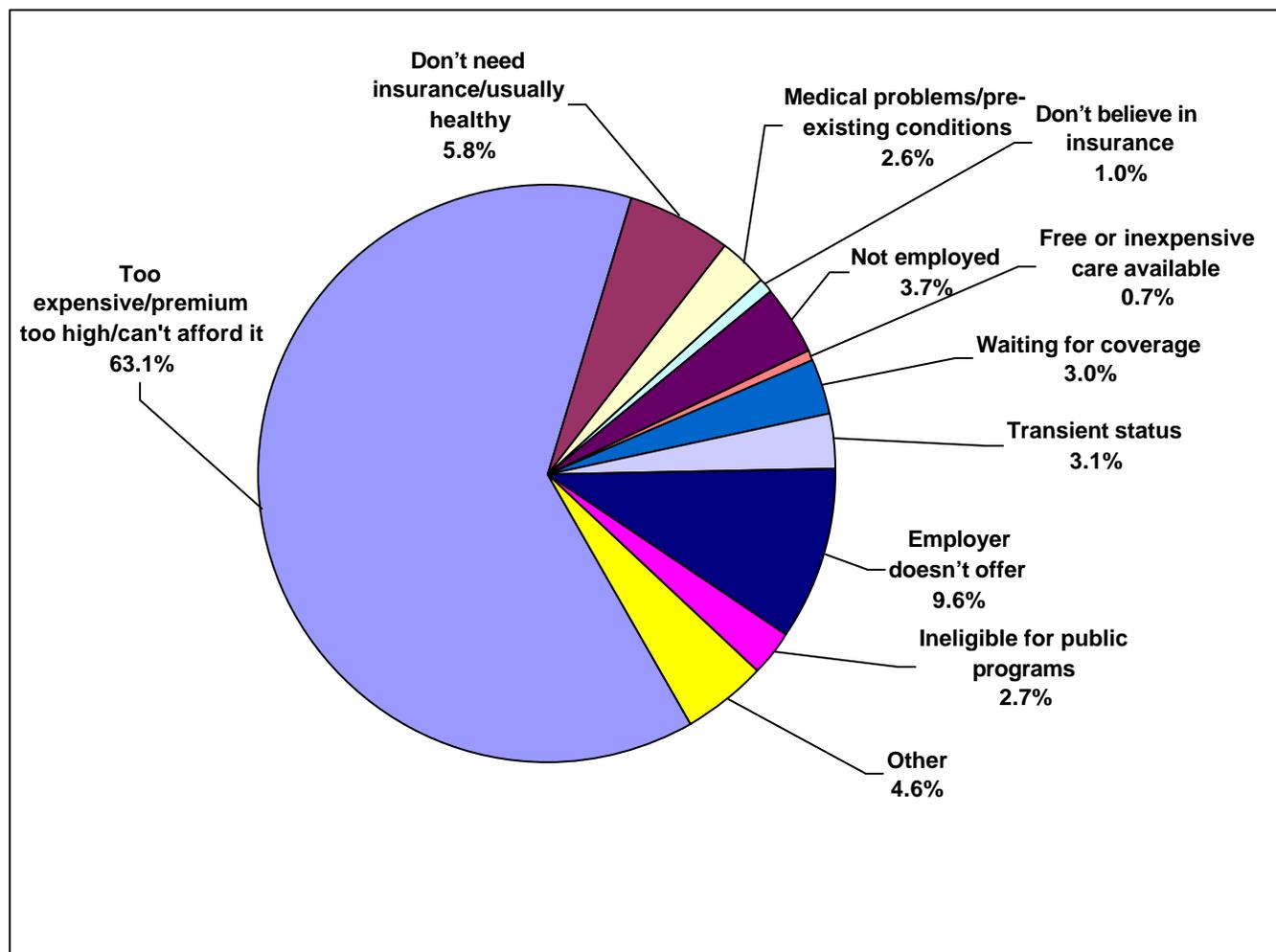
Length of Time Without Health Coverage, Uninsured Floridians under Age 65, 2004



For Floridians without health coverage, it appears to be a persistent situation. More than half of those without coverage (54.1%) report having been without coverage for more than a year, and another 18.9% never had insurance.

Sample size for this figure = 7,895 individuals

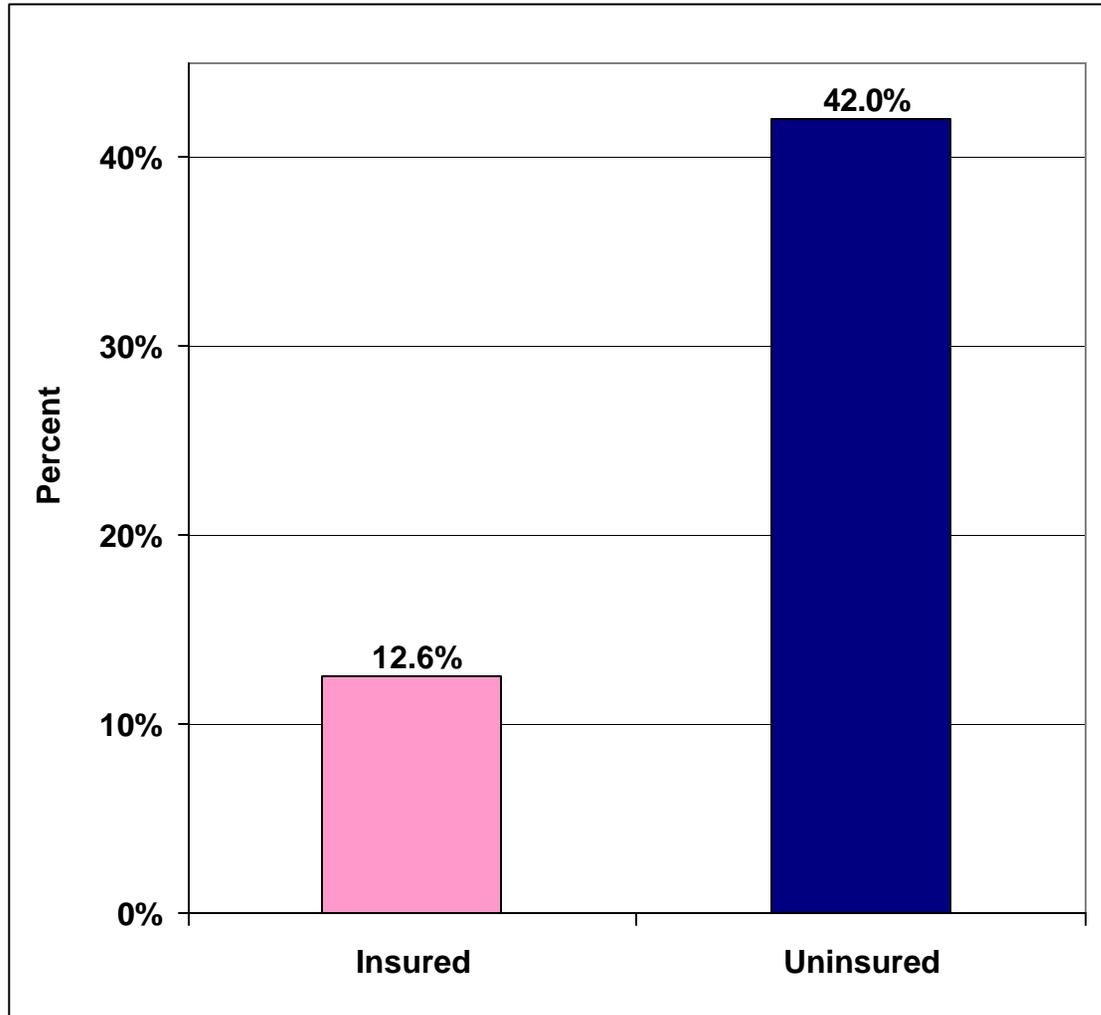
Reported “Main Reason” for Not Having Health Insurance, Floridians under Age 65, 2004



Overwhelmingly, the most common “main” reason that Floridians lack health insurance is cost, which was cited for 63.1% of people without health insurance. But workplace issues were also mentioned, with 9.6% reporting lack of employer-offered insurance, and another 3.7% reporting that unemployment was the “main” reason for not having coverage.

Sample size for this figure = 7,850 individuals

Percent of Floridians Delaying or Not Obtaining Needed Medical Care Within the Last 12 Months Because They Could Not Afford It, by Insurance Status, 2004



Whether or not people seek medical care when needed is related to having health coverage. More than a third of those without health insurance (42.0%) reported delaying or not obtaining needed medical care. Among those with coverage, less than half as many (12.6%) reported such deferrals.

Sample size for this figure = 16,626 individuals

Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population.

Discussion

Health insurance in Florida is a complex issue, affected by a wide range of factors, including economic fluctuations and cultural traditions. For example:

- There are many reasons that those born outside the U.S. are at greatest risk of uninsurance. Most recent immigrants do not qualify for government-sponsored programs, and the service jobs available to immigrants are the least likely to offer health coverage through the workplace. Additionally, the immigrant's native country may not have a tradition of health coverage.
- The significant decrease in uninsurance among preschoolers and slight decline in uninsurance among older children is attributable to the state's highly regarded and successful children's programs, which make publicly supported coverage available to children in working families of low and modest income, through Medicaid and related programs.
- More than a third (35.1%) of young working-aged adults (age 19 to 24) are without coverage. Some of this is due to their decision to decline coverage. But it is also due to being on the unfavorable side of two-tier wage agreements, or the fact that many young workers are forced to take entry-level positions without benefits (as

temporary workers, substitute teachers, or contract hires).

Clearly, there are many different reasons that people are without health insurance. No one number or percentage tells the whole story. Indeed, more thorough, multivariate analyses of these data and several subsequent reports will emerge over the coming months. In collaboration with AHCA and Health Management Associates, the additional survey findings will be combined with information obtained in focus groups and reviews of action taken in other states, all intended to help understand the complicated reality of why and how people obtain health insurance coverage (or not).

Florida took important steps in 2003 by creating the Governor's Task Force on Access to Affordable Health Insurance, and the House Select Committee on Affordable Health Care for Floridians. Some policy directions were established and legislation was enacted in several areas.

The state is now positioned to extend that policy conversation and consider additional interventions that may reduce the severity of the problem. And this can be pursued with a much clearer understanding of the likely consequences of various approaches to address the problem of having almost 3 million Floridians without health insurance coverage.