

Comparative Findings from
The 1999 and 2004
Florida Health Insurance Studies



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Executive Summary

Between 1999 and 2004, notable changes in the health insurance circumstances of Floridians were observed.

- Overall, the statewide percentage of Floridians under age 65 who are uninsured increased from 16.8% to 19.2%; *Table 1*.
- District 17, 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); *Table 1*.
- Two districts, Hillsborough County (District 10) and Bay, Escambia, Gadsden, Leon, Okaloosa, and Santa Rosa counties (District 1), remained stable between 1999 and 2004; *Table 1*.
- Changes in health insurance coverage differ for various age groups. Rates of uninsurance stayed the same or decreased for children age 18 or younger, but increased notably for working-aged adults; *Figure 1*.
- The rates of uninsurance for all children declined, with the largest drop being seen among preschoolers 0—4 years old, from 11.9% to 8.1%; *Table 2*.
- Among adults, the largest increase was among young people age 19—24 years old, with over a third (35.1%) uninsured in 2004 compared to 27.1% in 1999. A review by district reveals that 14 of the 17 districts experienced a rate increase among these young adults; *Table 2*.
- 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%; *Figure 3*.
- 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; *Figure 5*.
- Persons with income levels below 100% of the Federal Poverty Level (FPL) experienced increases in uninsurance rates in 12 of 17 districts, with poor people in District 14 (Charlotte, Collier, and Lee counties) and District 15 (Palm Beach County) having uninsurance rates in excess of 50%; *Table 5 and Figure 6*.
- 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; *Table 6*.
- Those Floridians working full-time are least likely to be without health coverage; 15.7% are uninsured. However, between 1999 and 2004, 14 of the 17 districts show an increase in the percent of full-time workers who are uninsured. In fact, three districts (13, 14, and 17) show persons employed on a full-time basis have uninsurance rates in excess of 20%; *Table 6*.

- A review of uninsured children by KidCare Age groups and living in households with income levels below 133% FPL reveals a decrease in uninsurance rates, with children less than one year old having the greatest decreases. Children 6—18 years old experienced the lowest percentage reduction, from 14.8% in 1999 down to 13.7% in 2004; *Table 9*.
- Between 1999 and 2004, the percentage of Florida's children under age 19 who were insured through employment-based insurance experienced a decrease in all 17 districts, with Pinellas County (District 9) having the greatest reduction, from 67.1% to 51.8%; *Table 10*.
- In 2004, uninsured employed Floridians 18—64 years old report that 69.2% of their employers do not offer health insurance compared to 65.2% in 1999; *Figure 7*.
- Among uninsured Floridians, the percentage (33.8%) that have been without health insurance coverage for longer periods of time (e.g. 9—12 months) increased noticeably in 2004 compared to 22.7% in 1999; *Figure 8*.
- In 2004, insured Floridians 18—64 years old report that out-of-pocket expenses for a doctor's visit have increased substantially compared with 1999. Corresponding to this increase was a percentage decrease for those people who reported paying \$15 or less, indicating that insured Floridians are reporting higher out-of-pocket expenses for office visits; *Figure 11*.

Introduction

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 persons). The telephone survey conducted in 1999 was one of largest statewide studies in the nation, and a series of reports provided valuable data to inform decisions by Florida lawmakers, health planners, and business leaders.

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 on Access to Affordable Health Insurance and the House Select Committee on Affordable Health Care for Floridians were formed to address the issue of health insurance. Florida's prior (1999) study places the state among a very small number in which comparisons over a five-year interval are possible.

More information on various 2004 FHIS research activities can be found at

http://ahca.myflorida.com/Medicaid/quality_management/mrp/Projects/fhis2004/index.shtml

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 precise 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 within the state. Reliable direct estimates have been released for more than 20 Florida counties. Additionally, synthetic estimates for all remaining counties and most of Florida's residential ZIP Codes have been generated using statistical techniques.

One objective of the 2004 telephone survey component was to compare these estimates with the 1999 data.

Instrumentation

The 2004 FHIS telephone survey instrument closely reflected that designed for the 1999 study and used in several subsequent studies. The questionnaire included a full enumeration of each member of the household, questions about various sources of insurance coverage, items about employment and non-wage income, and some questions about demographics, health care access and utilization, and health status. The instrument was designed such that the interview would be conducted with the adult member of the household who was the “most knowledgeable about the family’s healthcare and health insurance.”

Whenever possible, question wording was chosen to be consistent with questions in existing national and state surveys. This was an effort to (1) generate results that are directly comparable to existing data sources, and (2) use questions and responses that have been widely tested and found to be both valid and reliable. Specifically, questions were drawn from the CPS, the Survey of Income and Program Participation, the Medical Expenditure Panel Survey, the Health Insurance Supplements to the National Health Interview Survey, the Behavioral Risk Factor Surveillance System, the 1993 RAND survey of Florida households, and the Consumer Assessment of Health Plans. Question wording was kept as identical as possible between 1999 and 2004, with changes only made when necessary. As an example of this process, the 2004 questions on race/ethnicity were modified to be consistent with more recent guidelines from the U.S. Office of Management and Budget.

The instrument translated the study goals into questions that were easily understandable and asked only about one concept at a time. The time frame of reference was also defined, such as, “In the last year...”

The instrument was translated into Spanish by a team of interviewers from a variety of ethnic backgrounds to ensure universal comprehension across Spanish dialects and various cultural contexts. Native Creole speakers also translated the instrument into Haitian Creole.

In general, the questionnaire was effective. Interviewers were able to proceed through the questionnaire without difficulties in question order, response categories, or comparable problems. Similarly, respondents were able to select and articulate answers that were consistent with the structure and format of the questions and response codes. Further details about questionnaire development are found in the Appendix of the Telephone Survey Findings FHIS 2004, which is available at the Agency for Health Care Administration’s web site.

Sample Design

The goal of the FHIS was to estimate the statewide percent of non-elderly Floridians without health insurance within a one percent margin of error, and the proportion of uninsured Floridians for each of the 17 specified districts within a three percent margin of error. While there is no guarantee that such results can be achieved, an appropriate sampling plan helps maximize the likelihood of attaining such goals.

In addition to providing a means for estimating the proportion of Floridians who are uninsured for the state as a whole and within each district, the sampling plan was intended to

accomplish other goals. At the state level, for example, we sought the capacity to provide information concerning characteristics of uninsured people by examining cross-tabulations of the proportion of uninsured Floridians by various demographic characteristics, such as race/ethnicity, poverty level, and employment status.

Beyond these state-level analyses, the sampling plan was intended to allow similar tabulations of the proportion uninsured by various demographic characteristics within each district. Specifically, within each of the 17 districts, it was designed to allow estimation of the proportion uninsured for three race/ethnicity categories (Black, Hispanic, and Non-Hispanic White) and for key levels of income as a percentage of the Federal Poverty Level (FPL). The sampling plan was further intended to support subsequent direct estimation for as many as 20 counties, and synthetic small-area estimation for areas as small as zip codes.

To achieve the specified goals, a stratified random sample was designed and implemented. In stratified random sampling, various strata are defined around key population characteristics and households are disproportionately sampled within each stratum. Generally speaking, larger samples are taken from strata with larger proportions of key population characteristics and smaller samples are taken from strata with small proportions of such characteristics. As a result, more precise estimates of insurance coverage are able to be made within key populations while retaining the ability to produce reliable and valid statewide estimates.

The implementation of the sampling design proceeded as planned. The allocation of the sample across strata went smoothly overall. Only minor changes in a very few strata

were necessary in the course of the fieldwork, confirming the soundness of the initial sample allocations. The sample is representative of the population of interest.

Detailed explanations of these methods can be found in the Telephone Survey Findings, 2004 FHIS at the following web site.

http://ahca.myflorida.com/Medicaid/quality_management/mrp/Projects/fhis2004/index.shtml

A Note on Estimation Procedures and Limitations

Survey research methods allow us to make estimates about a population based on information gathered from a sample. In this case, the population of interest is defined as “Florida Residents under Age 65” and the sample is the 46,876 individual members of the 17,435 households in which interviews were conducted.

While contemporary statistical inference provides a basis for great confidence in the estimates derived from a sample of this size, it is crucial that all estimates be understood as just that—estimates. As such, they contain an inherent (but small) level of imprecision. An example may serve to clarify this situation. In the Florida Health Insurance Study, we find that 19.2 percent of the subjects in our sample are uninsured. And we are confident that the actual percentage of uninsured Floridians is well within **the interval** ± 1.0 percent of the estimate (between 18.2 percent and 20.2 percent). The sample estimate (19.2 percent) can then be applied to Florida’s under 65 population (14,172,358—itsself an estimate) resulting in an estimate that about 2,721,093 Floridians were without health insurance at the time of our survey. And again, we are

confident that the actual number of uninsured Floridians falls within ± 1.0 percent of 2,721,093, or somewhere between 2,579,369 and 2,862,816.

It is cumbersome, of course, and sometimes confusing to report all findings in the form of intervals. Whether it is a political poll reported on the evening television news or a detailed report from the Centers for Disease Control, convenience and convenience have led us to abbreviate by reporting the specific point estimates. But a cautious and thoughtful approach to all estimates derived from a sample always emphasizes that the estimates really refer to an interval—the specific number plus or minus some margin of error.

This margin of error should not be seen as a flaw. It reflects the simple reality that all estimates have limitations. A recent publication of The Access Project, a national initiative of the Robert Wood Johnson Foundation, notes that “There are no perfect data on the uninsured.” The report advises that policy participants not let their understandable preference for exact (“perfect”) numbers—which don’t exist—prevent the appropriate use of the best available estimates.

Despite the inherent imprecision of survey estimates, the Florida Health Insurance Study is unusually thorough, and our confidence in the estimates is very high.

Principal Findings

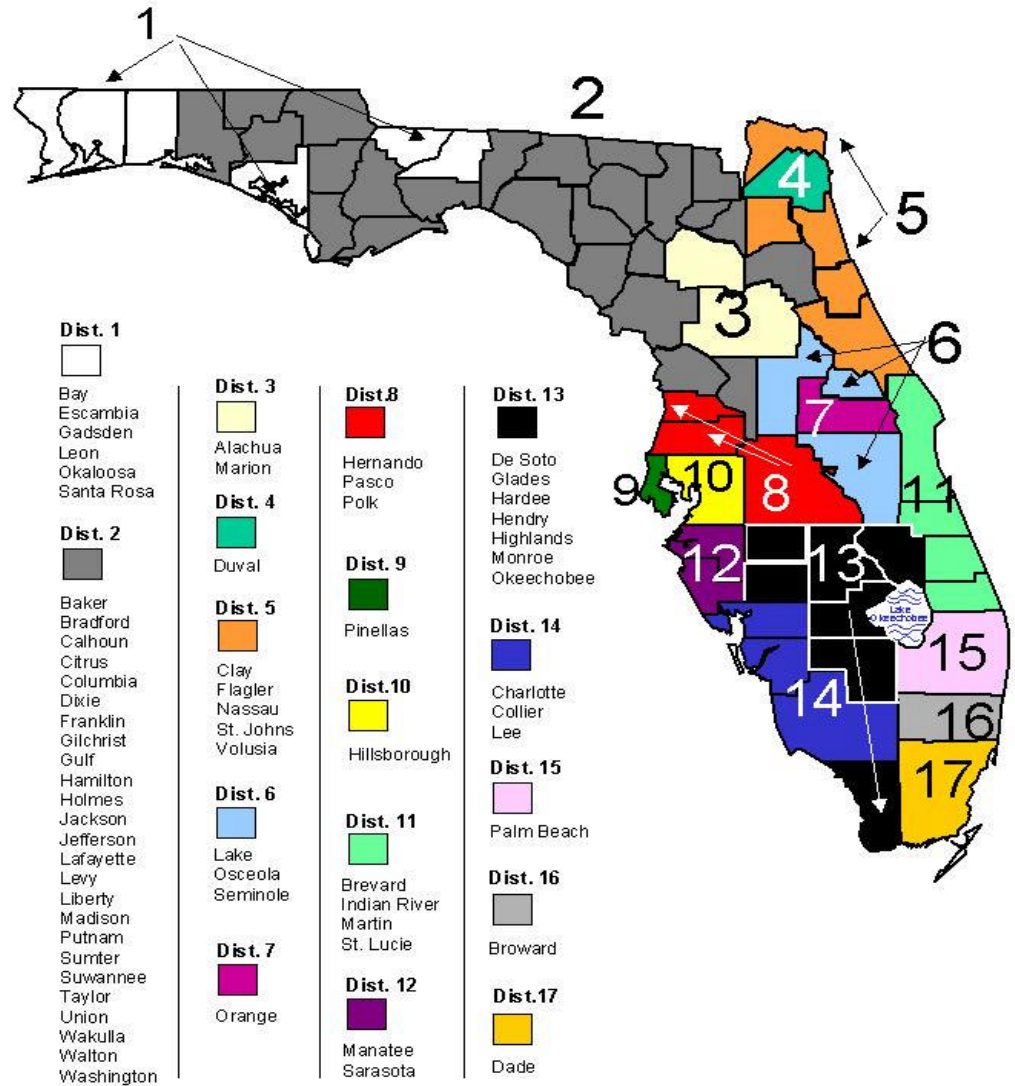
This report compares findings from the telephone survey component of the Florida Health Insurance Studies conducted in 1999 and 2004. The findings are provided in the form of charts, graphs, and statistical tables.

Most of the findings are presented as percentages of Florida residents under age 65 who are uninsured among groups defined by particular characteristics of interest. The estimated number of individuals can be calculated by taking the percentage estimate from the survey data and applying it to the estimate of the relevant population. In that context, it is important to bear in mind that Florida’s population is highly dynamic. About 700 new residents arrive in the state every day. An unknown but large number of people “live” in Florida for only a few months of each year. The state has a significant number of undocumented immigrants, and on any given day there are several hundreds of thousands of visitors.

In several instances, the findings are derivative of other calculations. For example, the findings include tables that array health insurance status by family income, with the latter measured in terms of the Federal Poverty Level (FPL). Determining FPL requires a calculation that takes family income and family size into account. Details on all such calculations are provided in the appropriate appendices.

Table 1. Uninsured Floridians under Age 65, 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



* Percentages reflect the proportion of Floridians in each district who are uninsured. Thus, district totals do not sum to a statewide total.

Figure 1. Percent of Uninsured Floridians under Age 65 by Specific Age Category, Statewide and by District, 1999 and 2004

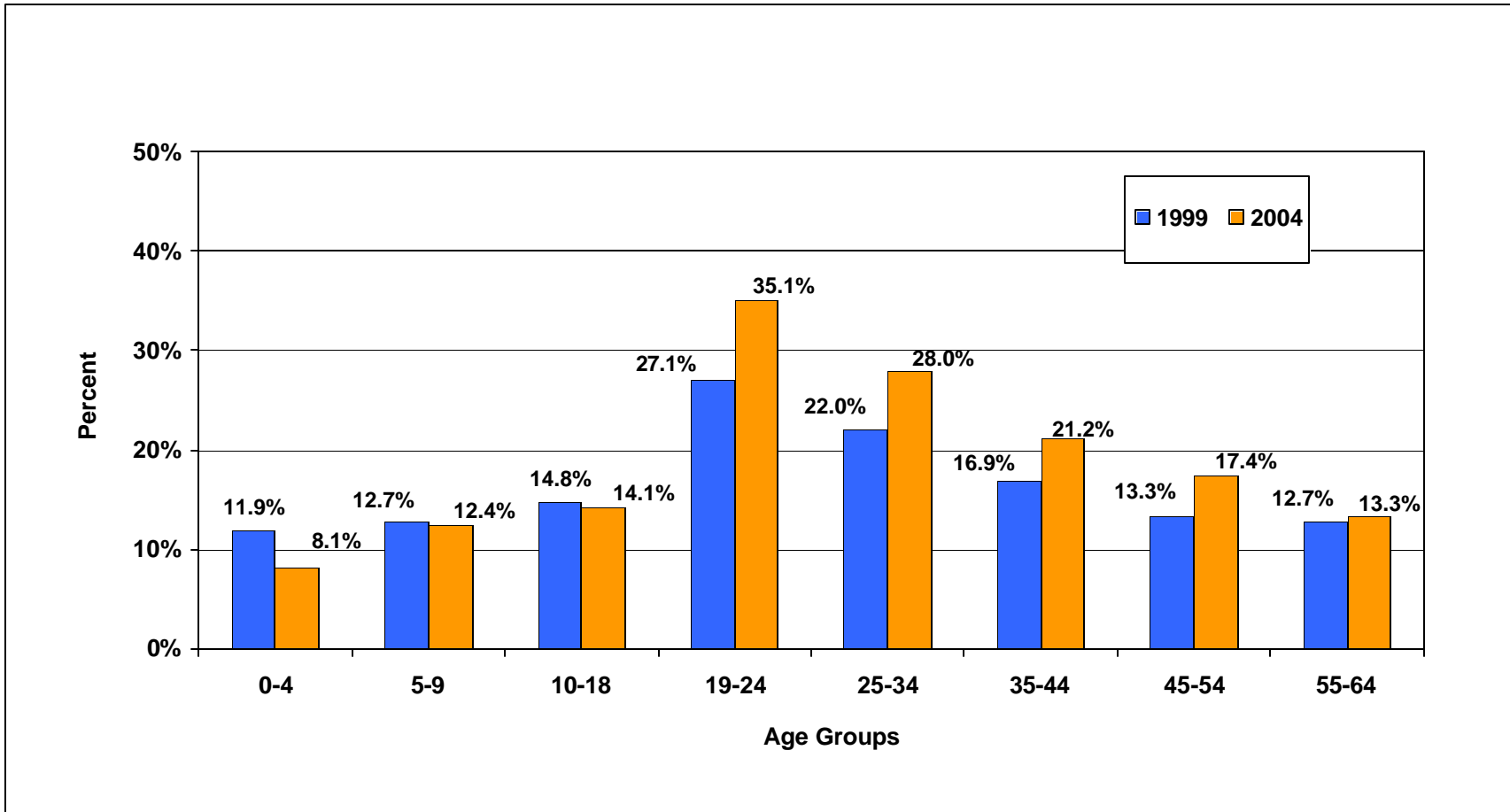


Table 2. Percent of Uninsured Floridians under Age 65 by Specific Age Category, Statewide and by District, 1999 and 2004

	0-4 yrs		5-9 yrs		10-18 yrs		19-24 yrs		25-34 yrs		35-44 yrs		45-54 yrs		55-64 yrs	
	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004
Florida	11.9	8.1	12.7	12.4	14.8	14.1	27.1	35.1	22.0	28.0	17.0	21.2	13.3	17.4	12.7	13.3
District 1	5.3	6.0	13.3	7.3	12.1	10.7	19.9	25.0	18.6	22.4	14.7	14.3	12.3	10.7	8.9	11.5
District 2	9.4	9.4	14.4	10.3	19.8	17.0	19.6	43.1	25.3	29.1	20.7	25.3	17.9	18.6	17.5	13.0
District 3	15.8	3.8	18.9	5.7	21.7	7.6	28.4	33.7	21.5	30.7	15.1	18.6	12.0	14.7	15.0	13.0
District 4	6.4	7.7	6.7	9.5	9.4	11.8	19.5	31.7	18.6	18.3	14.6	10.9	5.2	11.1	9.3	8.3
District 5	13.2	5.8	9.8	11.1	10.9	11.3	33.0	32.6	22.1	23.6	14.2	14.1	9.6	12.3	10.9	9.5
District 6	11.3	9.8	10.9	12.2	11.0	12.4	20.5	32.2	14.4	25.8	11.1	18.3	8.7	13.9	8.2	6.6
District 7	9.2	6.7	8.8	12.8	14.0	12.4	32.7	37.3	16.4	22.5	16.7	23.3	8.1	15.0	10.8	13.1
District 8	14.1	10.5	13.1	11.4	15.6	11.7	29.1	28.3	23.3	29.8	16.4	21.5	12.0	15.6	11.3	11.3
District 9	8.0	7.9	8.9	14.5	13.2	11.3	24.7	35.9	15.6	33.8	13.0	21.4	12.2	17.1	8.6	8.6
District 10	4.1	7.1	5.0	9.2	13.1	12.0	28.7	28.7	19.4	20.1	11.6	15.8	11.7	11.0	12.1	9.5
District 11	9.3	8.4	10.5	14.9	11.7	10.4	24.1	36.2	25.8	33.3	11.3	18.6	12.2	14.6	12.7	11.7
District 12	11.8	13.2	11.1	16.8	16.6	16.1	34.0	39.6	31.8	29.2	17.3	23.3	15.3	14.3	7.9	10.4
District 13	28.5	8.5	23.6	9.5	18.4	18.4	37.0	43.0	32.2	33.1	31.3	33.3	21.5	23.4	15.5	18.4
District 14	18.5	13.9	24.3	20.8	21.6	17.7	35.2	49.0	30.8	38.4	17.3	25.2	13.0	19.8	8.1	10.9
District 15	11.7	8.6	9.3	15.9	11.9	17.6	20.9	31.7	20.3	23.2	19.1	23.6	9.4	17.1	12.2	11.8
District 16	10.6	8.0	12.5	12.6	12.0	13.8	20.5	27.2	17.3	27.3	16.4	17.7	12.4	20.0	11.5	14.8
District 17	19.6	7.4	18.0	14.6	19.6	21.4	34.6	45.5	28.9	35.1	24.4	33.4	24.4	30.1	23.2	28.2

Note: Percentages reflect the proportion of Floridians under age 65 in each age group who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Figure 2. Percent of Uninsured Floridians under Age 65 by Gender, 1999 and 2004

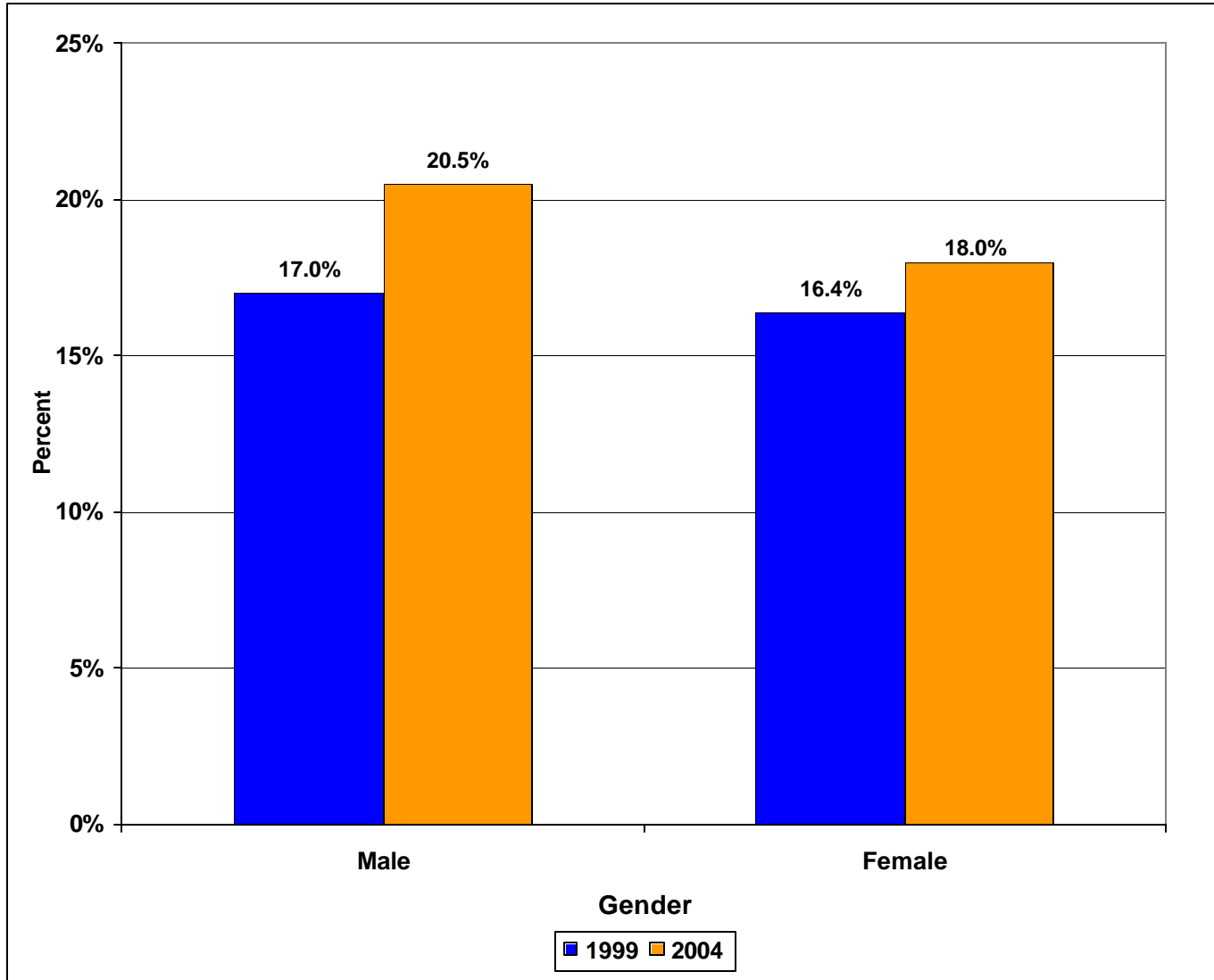


Table 3. Percent of Uninsured Floridians under Age 65 by Gender, Statewide and by District, 1999 and 2004

	Male		Female	
	1999	2004	1999	2004
Florida	17.0	20.5	16.4	18.0
District 1	13.9	15.6	13.8	13.1
District 2	17.9	22.4	19.8	18.9
District 3	17.6	19.3	19.0	14.8
District 4	12.0	14.8	11.9	12.7
District 5	15.3	15.3	14.1	13.6
District 6	11.8	17.6	11.5	15.7
District 7	16.9	20.3	13.5	17.1
District 8	16.3	18.5	17.6	17.0
District 9	14.1	21.7	13.1	16.4
District 10	15.1	13.4	13.0	14.9
District 11	16.0	20.4	13.1	16.3
District 12	19.7	20.8	16.5	17.5
District 13	25.8	26.5	25.4	22.1
District 14	20.2	27.4	19.5	21.2
District 15	15.2	20.4	14.6	17.6
District 16	15.9	18.9	13.6	17.8
District 17	23.9	30.1	25.3	27.3

Note: Percentages reflect the proportion of Floridians under age 65 in each gender who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Figure 3. Percent of Uninsured Floridians under Age 65 by Race and Ethnicity, Statewide and by District, 1999 and 2004

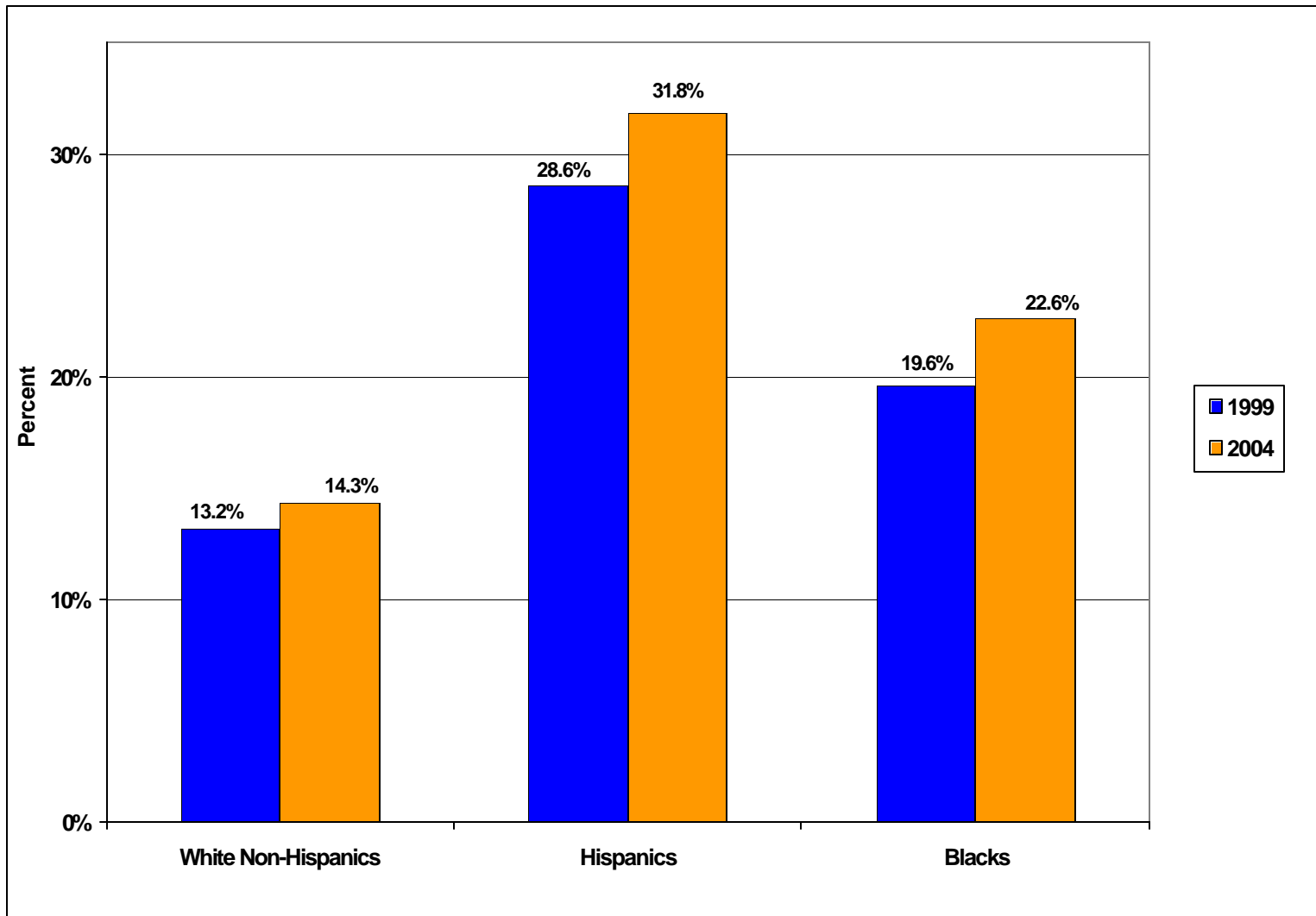


Table 4. Percent of Uninsured Floridians under Age 65 by Race and Ethnicity, Statewide and by District, 1999 and 2004

	White Non-Hispanics		Hispanics		Black		Other*	
	1999	2004	1999	2004	1999	2004	1999	2004
Florida	13.2	14.3	28.6	31.8	19.6	22.6	27.4	19.0
District 1	14.3	14.3	19.6	12.9	10.6	12.5	18.7	22.0
District 2	18.7	19.8	48.9	36.1	13.1	20.2	31.9	19.0
District 3	16.3	14.3	37.4	36.7	24.5	17.1	21.6	23.6
District 4	10.9	11.3	20.2	20.9	13.9	16.8	7.0	15.1
District 5	14.2	14.0	26.5	24.0	14.6	9.3	14.3	18.3
District 6	9.2	12.6	17.9	33.8	22.1	23.9	19.1	10.1
District 7	13.7	13.0	24.2	28.2	13.8	23.9	29.1	19.3
District 8	15.1	16.6	36.0	32.5	12.3	10.4	46.6	17.8
District 9	11.3	16.1	12.4	38.8	30.0	26.7	17.4	14.3
District 10	11.6	11.9	18.4	17.5	17.9	16.5	13.9	24.3
District 11	13.8	16.2	23.3	35.6	13.5	22.9	18.0	13.4
District 12	15.6	14.4	35.2	50.8	30.6	17.0	23.2	37.0
District 13	22.8	18.6	30.6	40.6	39.0	19.5	19.3	32.3
District 14	16.1	16.6	41.7	46.6	30.3	43.6	37.0	28.0
District 15	9.7	11.8	39.5	31.6	16.6	34.5	25.3	19.1
District 16	9.0	11.6	26.8	27.9	20.5	24.7	27.8	14.5
District 17	11.4	12.1	29.7	33.0	25.3	29.2	39.2	17.0

Note: Percentages reflect the proportion of Floridians under age 65 in each racial/ethnic grouping who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

*Includes American Indians, Asians and mixed race.

Figure 4. Percent of Uninsured Floridians Age 16—64 by Marital Status, 1999 and 2004

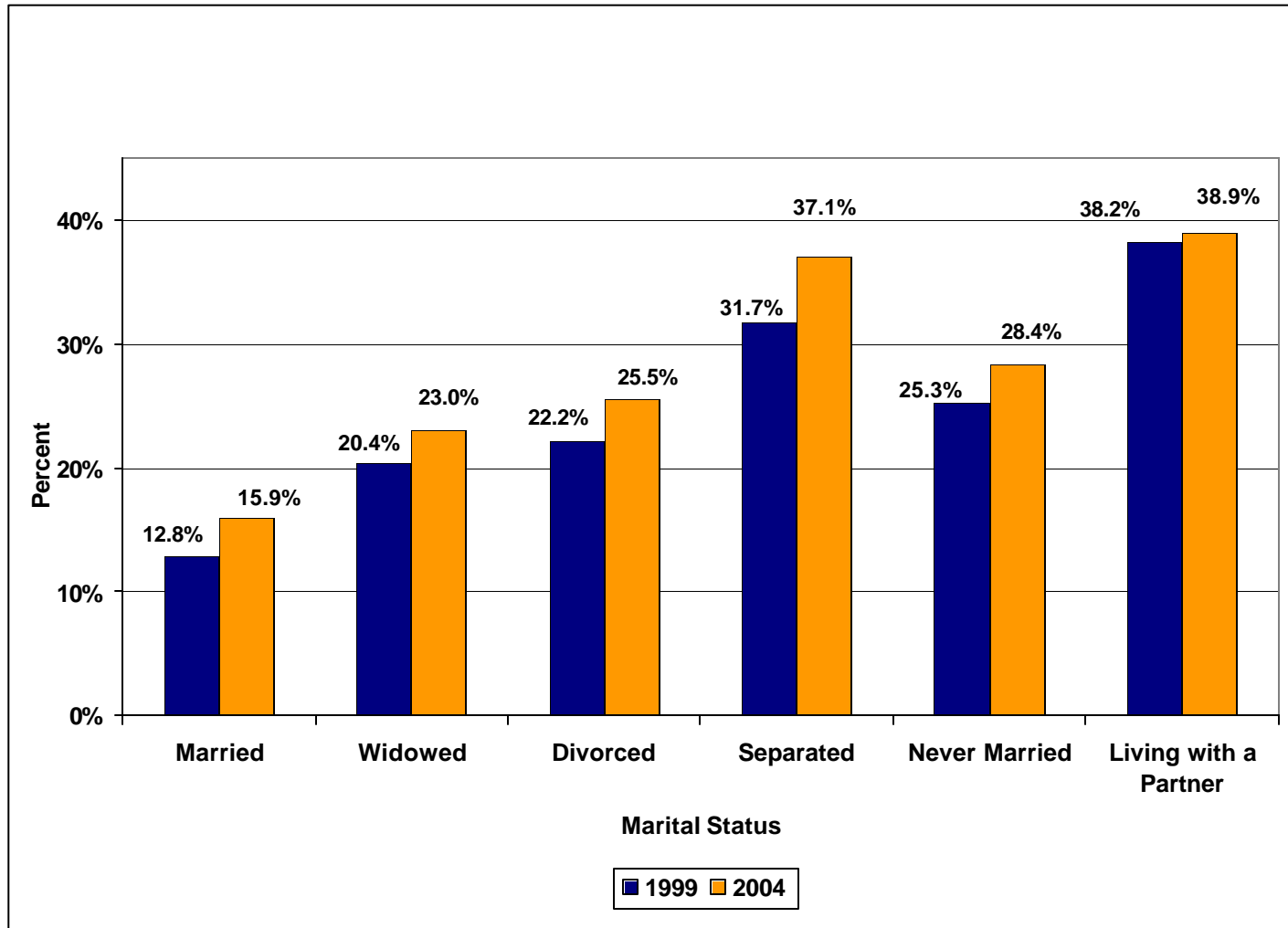
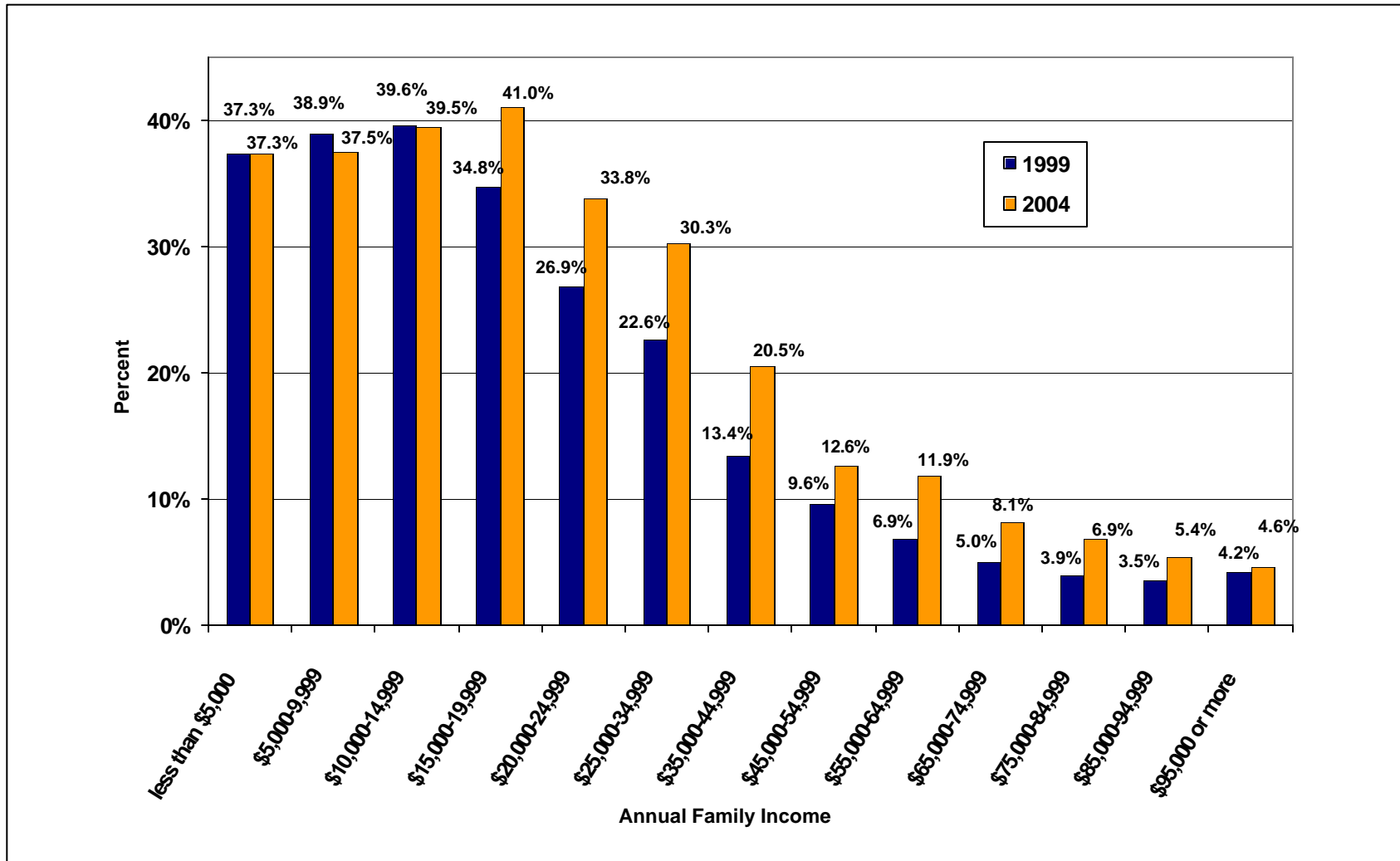


Figure 5. Percent of Floridians under Age 65 Who Are Uninsured by Annual Family Income



Note: Percentages given are for 2004.

Figure 6. Percent of Uninsured Floridians under Age 65 by Income as a Percent of Federal Poverty Level (FPL), 1999 and 2004

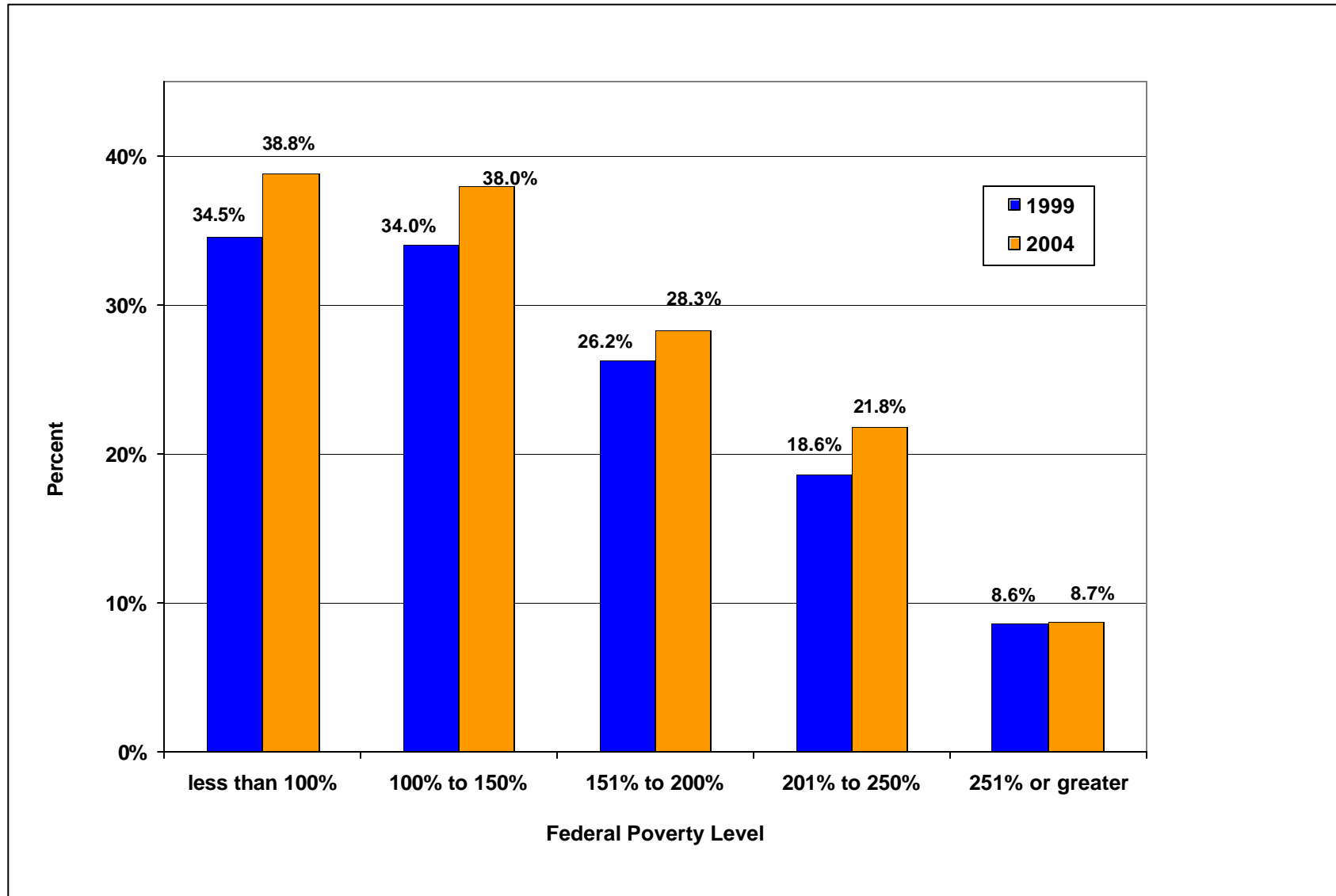


Table 5. Percent of Uninsured Floridians under Age 65 by Income as a Percent of Federal Poverty Level (FPL), Statewide and by District, 1999 and 2004

	Less than 100%FPL		100%FPL to 150%FPL		151%FPL to 200%FPL		201%FPL to 250%FPL		251%FPL or greater	
	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004
Florida	34.5	38.8	34.0	38.0	26.2	28.3	18.6	21.8	8.6	8.7
District 1	30.3	29.4	34.1	31.6	22.8	23.7	11.4	14.7	6.6	7.0
District 2	29.2	33.0	37.3	35.4	14.0	27.4	16.5	24.3	9.7	8.3
District 3	30.6	27.4	31.7	21.8	47.2	25.8	18.3	21.8	5.9	8.6
District 4	29.5	26.5	20.0	25.9	18.8	24.1	19.0	14.6	5.4	7.5
District 5	25.2	31.4	33.2	25.5	23.7	23.9	16.0	23.4	9.5	7.2
District 6	26.3	36.2	31.5	32.3	16.6	24.5	14.5	22.7	5.1	8.8
District 7	29.3	32.8	23.2	48.7	27.0	25.5	15.9	22.9	11.3	8.1
District 8	29.4	38.4	26.3	33.7	27.5	18.9	14.7	16.6	9.4	7.9
District 9	26.1	36.2	35.8	34.6	27.8	32.5	18.1	21.7	7.3	10.4
District 10	26.5	27.9	35.9	30.8	20.4	30.2	22.3	18.2	7.2	6.4
District 11	21.0	42.1	29.2	31.5	22.6	22.6	19.8	21.0	9.2	9.4
District 12	37.8	47.3	28.5	48.8	26.7	25.9	21.5	15.1	9.3	8.7
District 13	41.4	48.6	34.3	36.7	42.6	39.2	24.8	23.2	13.7	10.1
District 14	41.0	55.5	34.9	48.2	36.2	36.1	30.6	27.1	12.1	11.0
District 15	46.8	50.0	37.4	44.1	27.1	37.5	25.8	16.7	6.8	7.7
District 16	41.4	48.5	33.9	37.6	29.2	33.5	12.6	27.5	7.6	8.6
District 17	42.9	43.8	42.6	48.9	29.2	33.6	23.5	33.0	11.4	11.5

Note: Percentages reflect the proportion of Floridians under age 65 in each FPL grouping who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Table 6. Percent of Uninsured Floridians Age 18—64 by Employment Status, Statewide and by District, 1999 and 2004

	Employed full-time*		Employed part-time		Exclusively Self-employed		Unemployed**		Not in the workforce***	
	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004
Florida	12.5	15.7	23.8	26.1	26.6	32.0	46.3	48.1	17.6	19.5
District 1	10.9	9.8	19.1	22.3	27.5	30.5	43.1	40.9	10.2	17.8
District 2	13.4	18.9	27.7	34.9	31.5	37.1	40.0	41.3	20.8	18.0
District 3	12.4	18.9	20.5	21.0	27.8	24.7	48.5	45.0	20.1	19.5
District 4	10.0	10.5	16.2	18.2	28.1	30.8	34.9	31.7	15.0	15.4
District 5	10.2	11.5	20.9	20.6	36.4	31.7	41.2	38.5	13.5	12.2
District 6	7.4	14.0	12.1	22.7	17.4	26.9	46.5	38.5	15.2	15.9
District 7	10.6	14.3	24.5	27.6	29.6	32.9	38.6	46.9	19.5	21.5
District 8	11.2	14.5	23.6	31.0	25.3	27.4	54.7	46.5	20.7	17.4
District 9	11.4	16.2	21.9	27.3	18.6	29.5	40.8	49.5	8.8	15.8
District 10	10.2	11.9	25.3	19.5	25.2	26.9	46.3	36.1	17.9	14.0
District 11	11.7	16.2	21.0	25.4	26.3	31.4	40.8	42.4	14.4	18.6
District 12	16.8	15.8	23.6	25.3	32.8	25.8	41.5	45.1	14.1	16.9
District 13	18.9	22.4	34.9	33.5	34.9	40.5	75.1	58.6	27.0	20.1
District 14	16.6	21.3	23.7	29.5	25.3	34.8	50.7	59.5	14.4	21.4
District 15	11.5	13.2	21.8	27.9	17.7	24.4	46.5	45.1	18.0	18.6
District 16	10.2	14.9	18.0	23.5	26.4	28.7	42.4	50.0	15.3	18.4
District 17	19.5	23.5	35.8	34.6	29.3	42.8	52.3	61.7	27.5	33.9

Note: Percentages reflect the proportion of Floridians under age 65 in each employment category who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

* Full-time employment is 35 or more hours a week. ** Unemployed people are actively looking for a job. *** Those not in the workforce include retirees, students, parents at home and others who are not presently looking for employment.

Table 7. Percent of Floridians under Age 65 by Source* of Health Insurance, Statewide and by District, 1999 and 2004

	Employment Based Insurance		Individually Purchased Insurance**		Military, CHAMPUS, VA		Medicaid and Title XXI Programs**		Other Government Programs**		Not Covered	
	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004
Florida	62.7	56.4	9.0	9.6	4.5	4.8	7.2	12.6	3.1	3.0	16.8	19.2
District 1	55.0	52.5	10.4	10.1	17.6	17.4	5.2	10.8	2.8	3.6	14.0	14.3
District 2	58.3	49.8	6.7	9.9	4.1	4.7	11.5	18.2	6.3	4.4	18.9	20.7
District 3	60.9	52.3	7.2	13.5	5.2	3.8	7.2	16.7	5.2	3.6	18.3	17.1
District 4	67.1	59.7	4.5	7.9	10.4	10.6	6.8	11.9	3.3	3.0	12.1	13.7
District 5	62.2	62.2	9.3	8.6	7.3	7.6	7.1	10.6	4.0	2.3	14.7	14.4
District 6	70.7	63.8	8.7	9.9	2.9	3.5	6.2	9.2	3.4	2.7	11.8	16.7
District 7	69.9	59.1	6.2	8.8	2.5	2.4	4.4	13.8	2.4	3.2	15.2	18.7
District 8	62.4	56.5	7.2	9.5	3.2	4.2	9.1	14.7	3.1	3.4	17.0	17.8
District 9	68.5	58.4	8.0	10.0	4.9	3.5	5.1	11.5	2.6	2.7	13.6	19.0
District 10	67.0	64.0	6.6	7.3	4.4	5.8	7.2	11.5	3.4	3.4	13.9	14.1
District 11	66.2	57.4	10.0	9.9	4.9	6.4	6.7	11.6	2.7	2.4	14.7	18.4
District 12	63.7	58.0	10.0	12.1	1.2	2.7	6.7	9.7	2.6	2.5	18.2	19.2
District 13	53.4	46.0	8.1	11.9	3.6	6.2	10.9	16.7	3.3	3.4	25.5	24.4
District 14	62.8	55.8	11.2	9.8	2.4	2.2	4.8	9.3	2.7	2.5	19.8	24.4
District 15	67.4	60.8	10.7	10.9	1.5	2.1	5.8	8.4	3.1	3.2	15.1	18.9
District 16	67.4	62.1	10.0	9.8	1.6	1.4	6.0	10.6	2.5	2.5	14.8	18.4
District 17	51.9	44.6	12.0	9.3	1.2	1.5	10.3	17.1	2.7	3.3	24.6	28.7

*Sources of health insurance are not mutually exclusive. Some people have more than one type of coverage

** Medicaid-related programs include MediPass, MediKids and Healthy Kids. Other government programs include Children's Medical Services and Medicare for the disabled and those with end-stage renal disease. Individually purchased includes purchased by someone outside the household.

Table 8. Percent of Uninsured Floridians, Children and Adults, 1999 and 2004

	All Under 65		Under Age 19		Age 18-64	
	1999	2004	1999	2004	1999	2004
Florida	16.8	19.2	13.9	12.1	17.9	22.2
District 1	14.0	14.3	10.7	8.7	15.1	16.6
District 2	18.9	20.7	15.8	13.8	20.1	23.6
District 3	18.3	17.1	20.8	6.2	17.6	22.0
District 4	12.1	13.7	7.9	9.9	14.0	15.4
District 5	14.7	14.4	12.3	9.7	15.8	16.4
District 6	11.8	16.7	10.9	11.6	12.0	18.8
District 7	15.2	18.7	12.0	11.1	16.6	21.9
District 8	17.0	17.8	15.0	11.2	17.6	20.6
District 9	13.6	19.0	12.0	11.3	13.9	21.8
District 10	13.9	14.1	9.0	10.0	16.1	16.0
District 11	14.7	18.4	11.5	10.8	15.8	21.6
District 12	18.2	19.2	13.4	15.4	20.0	20.7
District 13	25.5	24.4	23.9	13.4	26.5	29.1
District 14	19.8	24.4	21.9	17.7	19.0	26.7
District 15	15.1	18.9	11.4	14.8	16.4	20.7
District 16	14.8	18.4	11.7	11.8	15.8	21.1
District 17	24.6	28.7	19.9	16.3	26.8	33.8

Table 9. Percent of Uninsured Children by KidCare Age Group and Federal Poverty Level, 1999 and 2004

Federal Poverty Level (FPL)	Less than 1 yr		1–5 yrs		6–18 yrs		All Children (less than 19 yrs)	
	1999	2004	1999	2004	1999	2004	1999	2004
	All Income Level	11.4	7.6	12.0	8.5	14.8	13.7	13.9
100% FPL or less	25.9	8.6	26.2	12.5	27.9	25.9	27.4	21.6
100–133% FPL	18.8	2.3	16.0	15.7	34.5	22.6	28.6	20.0
134–185% FPL	20.2	14.7	16.6	14.0	21.8	19.4	20.3	17.9
186–200% FPL	0.0	4.5	20.4	15.1	15.4	17.6	16.7	16.5
Greater than 200% FPL	5.0	5.9	6.0	3.8	7.5	6.4	7.0	5.7

Note: Children are defined as persons less than 19 years old. Percentages reflect the proportion of children at each FPL who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Table 10. Percent of Floridians under Age 19 by Source* of Health Insurance, Statewide and by District, 1999 and 2004

	Children <19 Employment Based Insurance		Children <19 Individually Purchased Insurance		Children <19 Military, CHAMPUS, VA		Children <19 Medicaid and Related Programs**		Children <19 Other Government Programs**		Children <19 Not Covered	
	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004	1999	2004
Florida	58.4	48.5	8.4	11.1	3.8	4.0	17.2	30.8	2.9	1.5	13.4	12.1
District 1	51.2	45.4	10.2	13.4	17.9	16.1	12.2	25.4	2.3	2.2	10.6	8.7
District 2	53.6	40.1	4.4	11.7	2.6	3.4	24.0	38.6	7.3	1.5	15.8	13.8
District 3	55.6	44.4	4.3	14.9	6.4	1.3	17.2	40.3	4.9	2.0	19.4	6.2
District 4	65.1	50.6	2.9	9.3	11.0	10.9	14.4	26.3	1.9	2.0	7.9	9.9
District 5	58.9	55.0	9.4	10.8	5.6	7.6	17.5	23.9	3.9	0.6	11.2	9.7
District 6	66.6	57.1	8.4	14.0	0.9	1.6	13.2	22.3	2.7	1.4	11.1	11.6
District 7	65.9	50.4	6.4	10.0	2.5	1.2	10.3	33.4	2.4	2.8	10.9	11.1
District 8	55.8	46.0	6.7	10.0	2.1	2.4	22.2	35.6	2.3	1.6	14.0	11.2
District 9	67.1	51.8	6.7	12.5	4.4	1.8	13.2	29.5	3.1	0.7	10.5	11.3
District 10	66.6	56.3	7.7	8.3	3.0	5.3	16.0	26.4	3.0	1.2	8.0	10.0
District 11	62.0	51.4	10.2	10.9	4.2	5.5	16.7	28.1	2.4	1.5	10.8	10.8
District 12	55.2	46.1	9.2	12.5	#	1.5	19.5	27.9	3.9	0.9	13.6	15.4
District 13	44.3	36.1	8.3	14.4	2.3	4.2	25.2	44.6	5.0	2.3	22.7	13.4
District 14	57.2	48.1	10.1	10.0	1.5	1.1	12.3	28.9	2.3	1.4	21.8	17.7
District 15	64.4	54.7	8.6	10.6	1.1	2.0	15.7	22.3	3.4	1.2	11.1	14.8
District 16	63.1	54.6	10.2	11.3	0.6	1.0	15.2	28.1	2.0	0.7	11.7	11.8
District 17	46.7	37.1	11.3	10.6	0.6	1.6	23.5	40.9	2.4	1.7	19.1	16.3

*District totals may not sum to statewide totals due to rounding; all numbers rounded to the nearest 1000. Sources of health insurance are not mutually exclusive. Some people have more than one type of coverage. ** Medicaid-related programs include Medipass, Medikids and Healthy Kids. Other government programs include Children's Medical Service and Medicare for the disabled and those with end-stage renal disease. # Fewer than 500 cases are projected for this cell.

Figure 7. Availability of Employment-Based Health Insurance for Uninsured Employed Floridians Age 18—64, 1999 and 2004

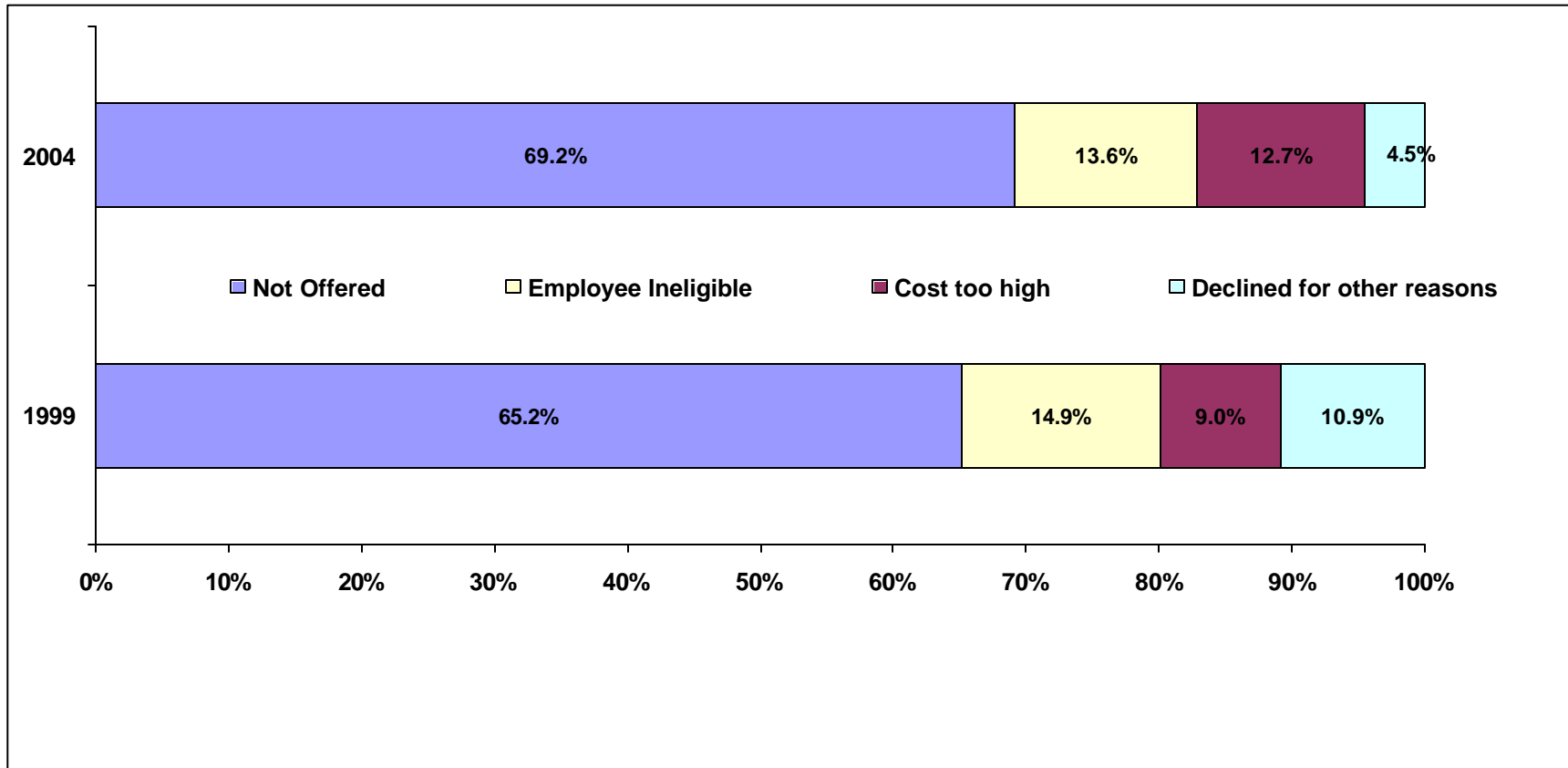


Table 11. Reported “Main Reason” for Not Having Health Insurance, Floridians under Age 65, 1999 and 2004

Reason	Percent 1999	Percent 2004
Too expensive/premium too high/can't afford it	74.1	63.1
Medical problems/pre-existing conditions	2.5	2.6
Don't believe in insurance	1.8	1.0
Don't need insurance/usually healthy	4.0	5.8
Free or inexpensive care readily available	0.7	0.7
Employer doesn't offer	3.0	9.6
Not employed (including students waiting to graduate) or family member who usually gets coverage not employed	2.3	3.7
Waiting for coverage (e.g., less than 90 days on job)	4.0	3.0
Transient status—either newly arrived or planning on leaving	2.0	3.1
Other	5.6	4.6

Figure 8. Percent Distribution of Months Without Health Insurance Coverage for Floridians Who Lacked Continuous Coverage Over the Past 12 Months, 1999 and 2004

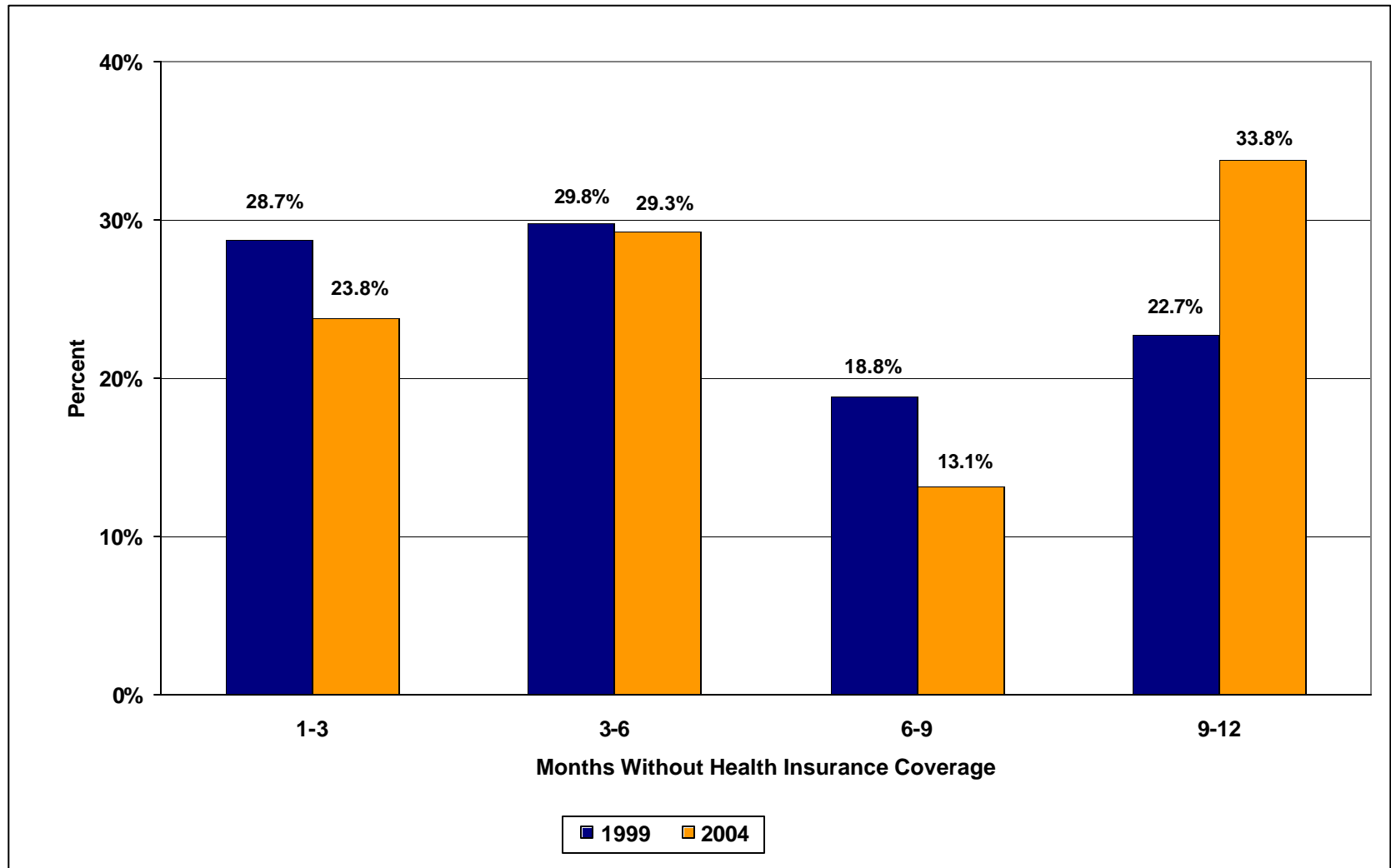
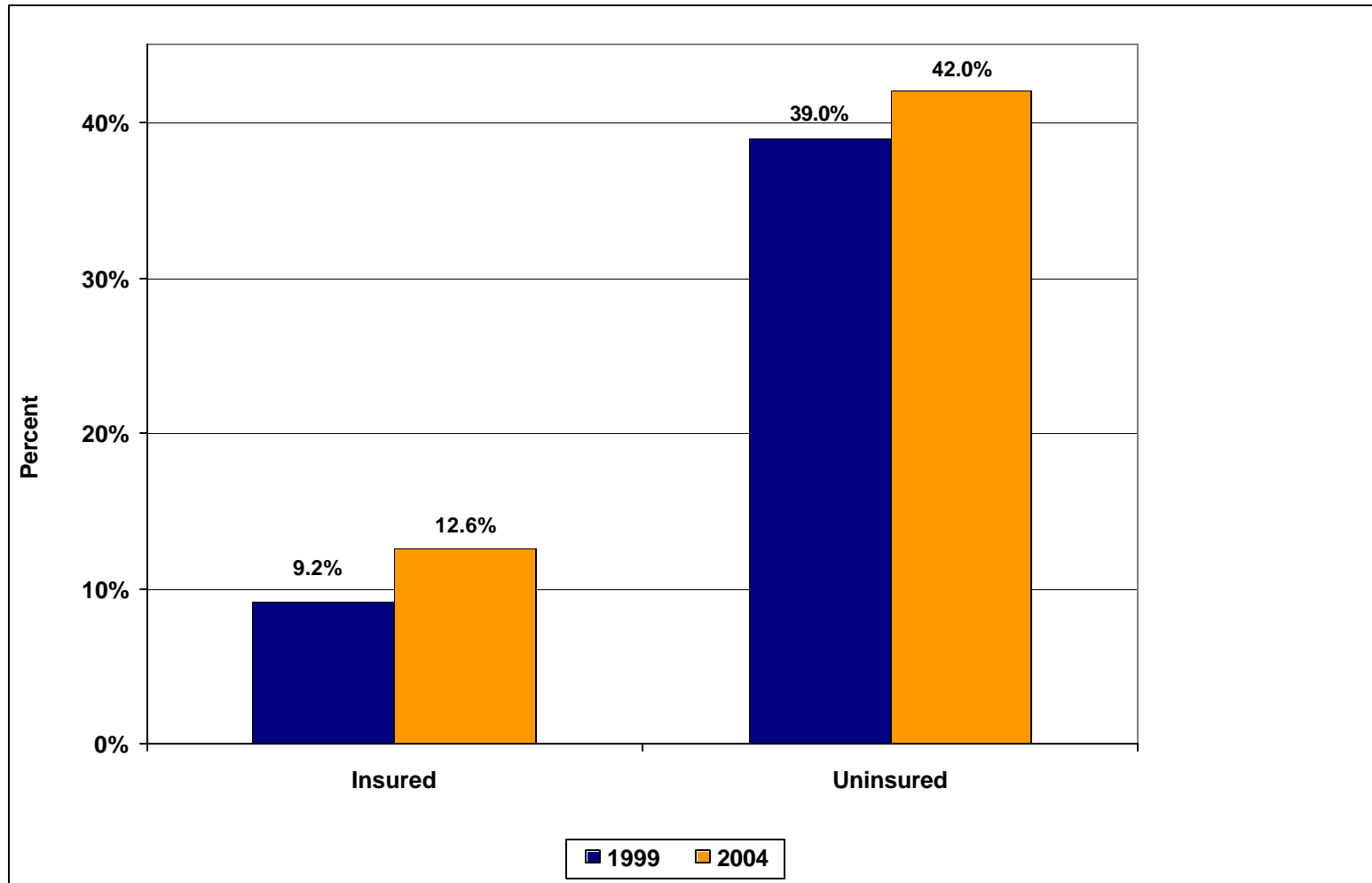


Figure 9. Percent of Floridians Delaying or Not Obtaining Needed Medical Care Within the Last 12 Months Because They Could Not Afford It, by Insurance Status, 1999 and 2004



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

Figure 10. Health Insurance Status by Perceived Health Status, Floridians under Age 65, 1999 and 2004

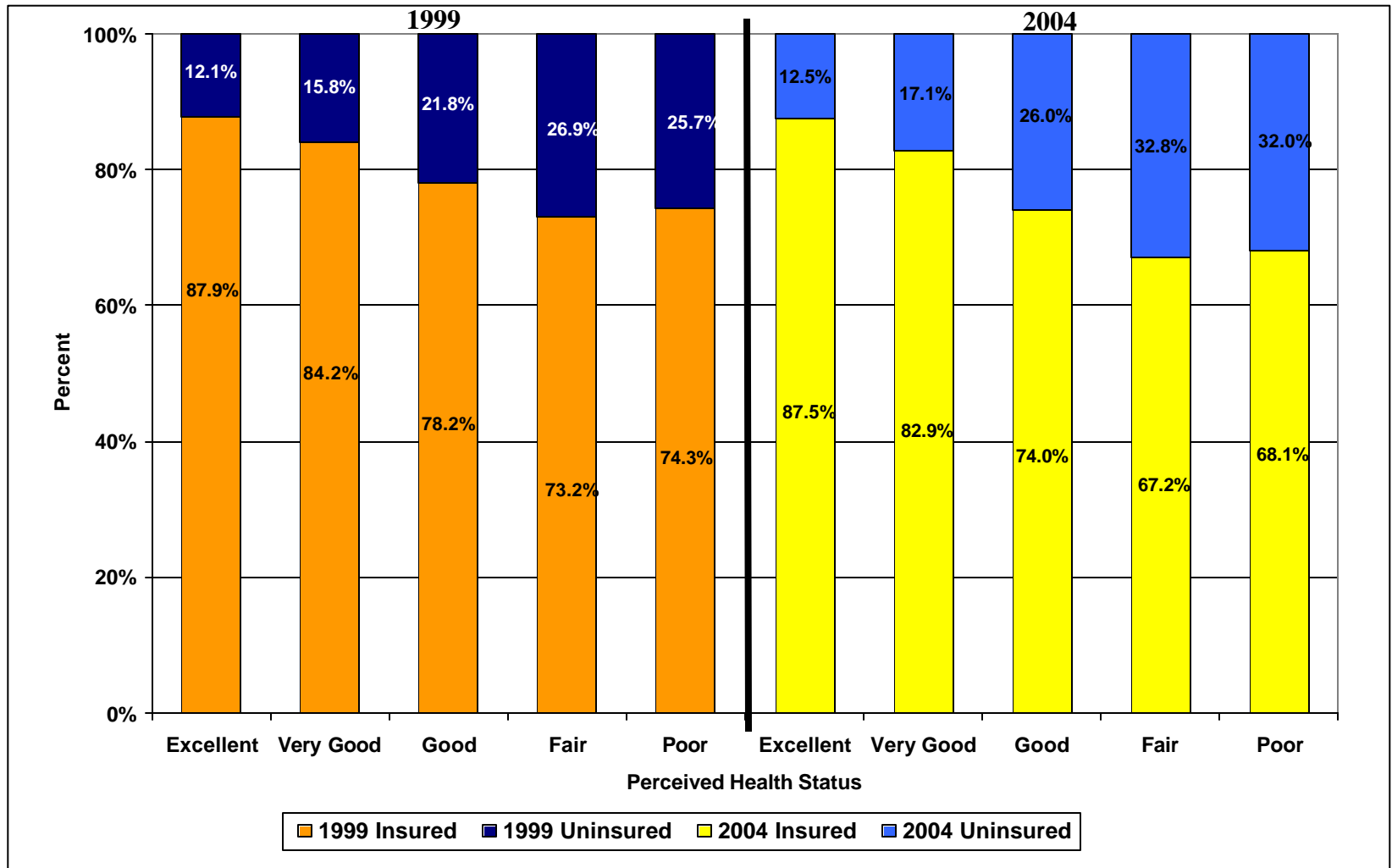
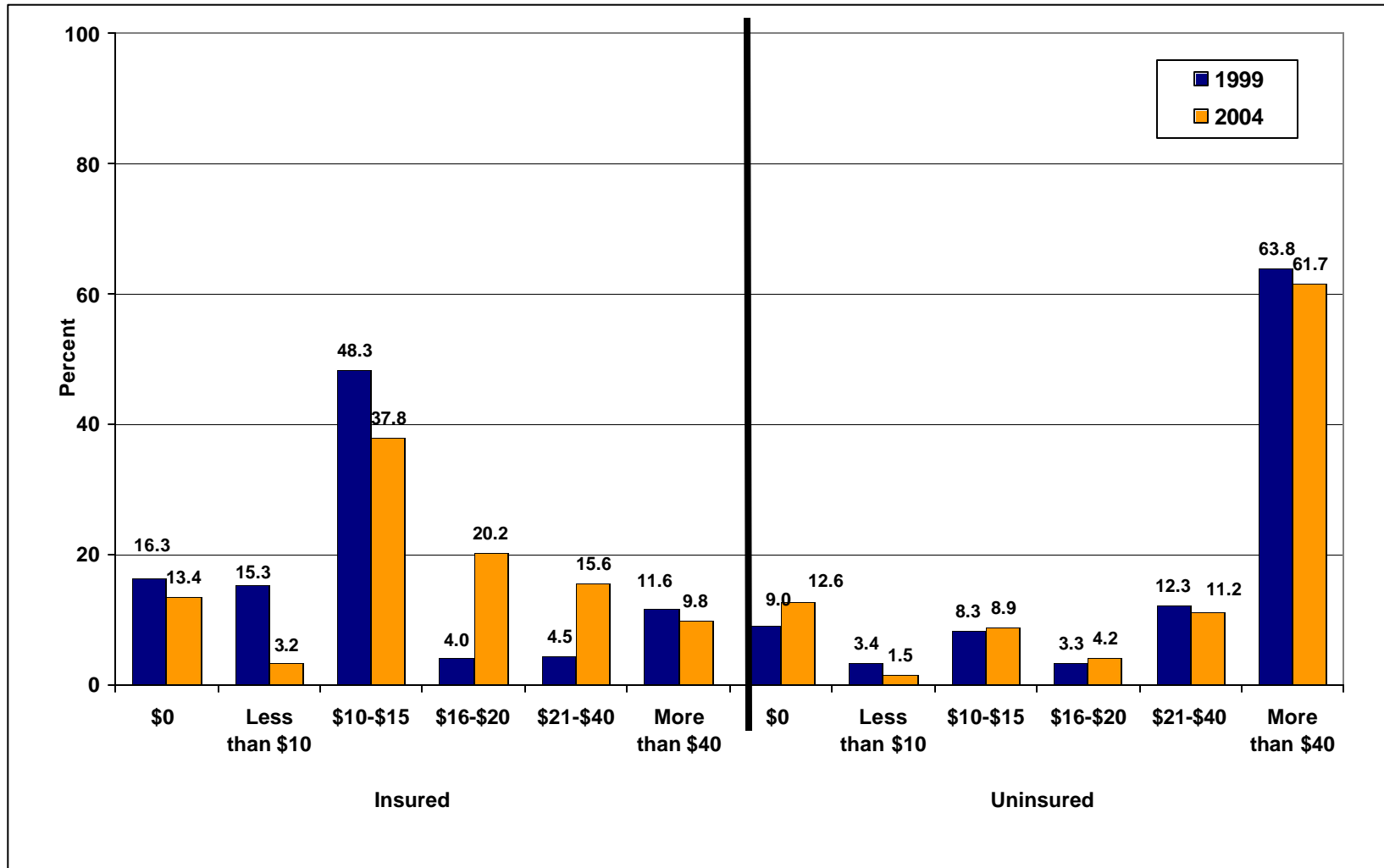


Figure 11. Reported Out-of-Pocket Expenses for a Doctor's Visit by Insurance Status, 1999 and 2004



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

Discussion

Between 1999 and 2004 the number and proportion of Floridians without health insurance increased. Notable increases were observed for people throughout Florida whether in the north or in the south, for Hispanics and Blacks, for those working full-time or part-time. The only exception to this general conclusion was the experience of children, especially very young children who experienced improvements in their health insurance circumstances between 1999 and 2004.

Since the end of the World War II, the employer has been the main source of health insurance for the working population in the United States. The results of the 2004 FHIS demonstrate a decrease in the number of employed Floridians who report that their employers offer health insurance to full-time working Floridians, from 62.7% in 1999 to 56.4% in 2004. In some parts of Florida employment-based health insurance rates are now below 50%. This erosion of private employment-based health insurance coverage affirms the increasing national recognition that steps to encourage the availability of health care coverage through the workplace are vital.

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

- 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—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 and benefit agreements, or the fact that many young workers are forced to take initial positions without benefits (as temporary workers, substitute teachers, or contract hires).

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. Policies that support the employer and the employee are especially critical if Florida is to maintain its long-standing commitment to employer-based health insurance.