Racial and Ethnic Differences in Health Insurance Coverage Among Adult Workers in Florida

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Overview

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Background

• 45 million Americans are without coverage

• 82% of uninsured children and adults under 65 live in a household with a working person (Kaiser Commission on Medicaid & the Uninsured, 2004)

• 18.5 million of the uninsured are employed

• Minorities, especially, Hispanics more likely to lack coverage (Commonwealth Fund, 2004)
Background

• Racial/ethnic differences in health care coverage are related to employment

• Various reform proposals focus on strengthening employer-based system of coverage

• Little is known about variations occurring at the state and local level

• Health insurance is a major predictor of appropriate healthcare utilization
Purpose

- Investigate extent to which socioeconomic and employment-related factors explain racial/ethnic differences in rates of insurance coverage among adult workers in Florida

- Explore whether minorities remain at a disadvantage in obtaining coverage even when controlling for other variables
Methods

• Data source is the 2004 FHIS Telephone Survey, a stratified random-digit dial sample

• Survey conducted with 17,436 households, and provided data on 46,876 individuals

• Analysis was limited to working adults age 19-64 (N=23,395)

• Utilized the statistical data analysis software Stata

• Bivariate analysis calculated the rates of uninsurance across racial and ethnic groups
Methods

- Logistic regression analysis conducted while controlling for:
  - **Demographic factors** (e.g. race, gender, and marital status)
  - **SES** (e.g. FPL, and education)
  - **Employment-related characteristics** (e.g. length of employment, FT/PT employment, and firm size)
  - **Geographic location**
Descriptive Statistics

- Among Adult workers in the population:
  - 63.7% are White, 13.9% Black, 18.2% Hispanic, and 4.2% Other
  - Male: 53.5%
  - Female: 46.5%
% Uninsured Adult Workers in Florida by Race, 2004

Source: 2004 Florida Health Insurance Study (FHIS)
% Uninsured Adult Workers in Florida by Race, and Employment Type, 2004

Source: 2004 Florida Health Insurance Study (FHIS)
% Uninsured Adult Workers in Florida by Race, and Firm Size, 2004

Source: 2004 Florida Health Insurance Study (FHIS)
% Uninsured Adult Workers in Florida by Race, and Sector, 2004

Source: 2004 Florida Health Insurance Study (FHIS)
Adjusted Odds of Being Uninsured Among Adult Workers in Florida

| Race/Ethnicity | Odds Ratio  | P>|t|  | (95% Conf. Interval) |
|----------------|-------------|------|-----------------------|
| Black          | 1.069734    | 0.476| .8886879   1.287664 |
| Hispanic       | 1.404066    | 0.000| 1.197835   1.645804 |
| Other          | 1.396821    | 0.024| 1.045607   1.866005 |

*Reference group is White

*Controlling for: FPL, education, age, gender, marital status, employment sector, firm size, length of employment, type of employment, and geographic location

Source: 2004 Florida Health Insurance Study (FHIS)
Conclusion

- Hispanic adult workers are more likely to be uninsured, and socioeconomic and employment characteristics do not entirely explain this phenomena.

- Future research is needed to better understand why Hispanic workers have lower rates of health insurance coverage.
Limitations of Research

- Have not considered immigrant status
- A cross-sectional study
- Study is based on a survey
- Rural/urban variations not fully explored
Future Research

• Refine outcome variable

• Examine disparities occurring within racial/ethnic groups (Hispanic, and Black)

• Investigate rural/urban differences across Florida
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