

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

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# Overview

- **Background**
- **Study objective**
- **Methods**
- **Results**
- **Conclusion**
- **Limitations/Future research**
- **Acknowledgements**

# 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*

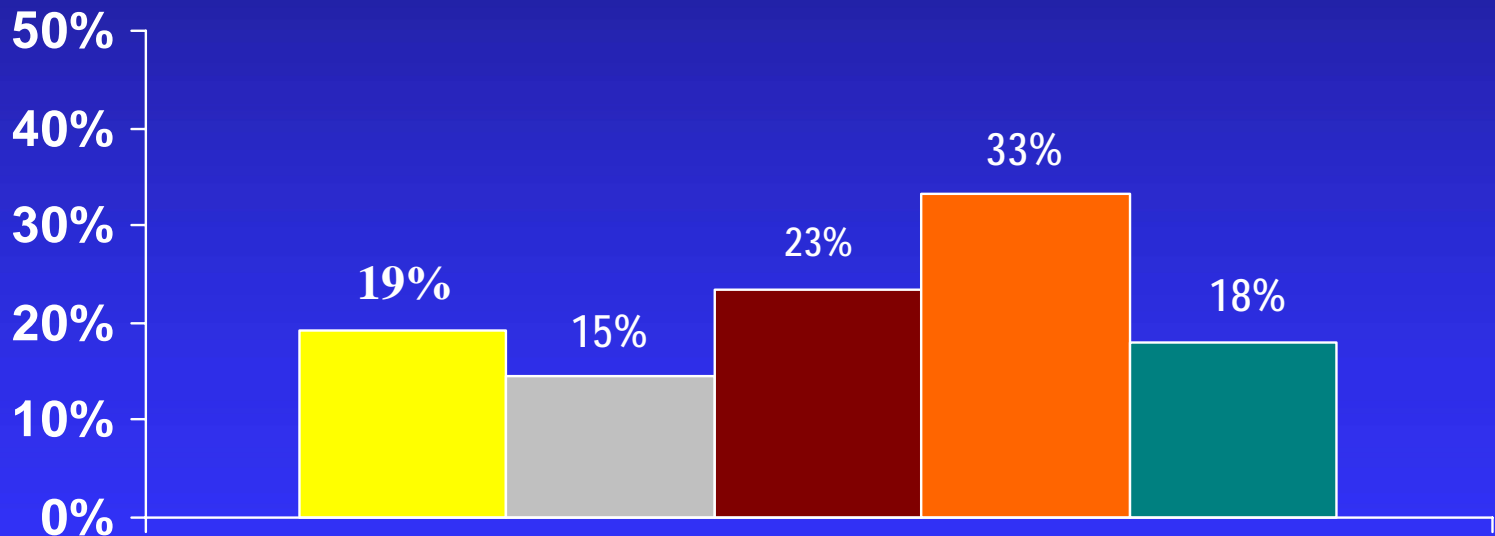
# Descriptive Statistics

- **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%**



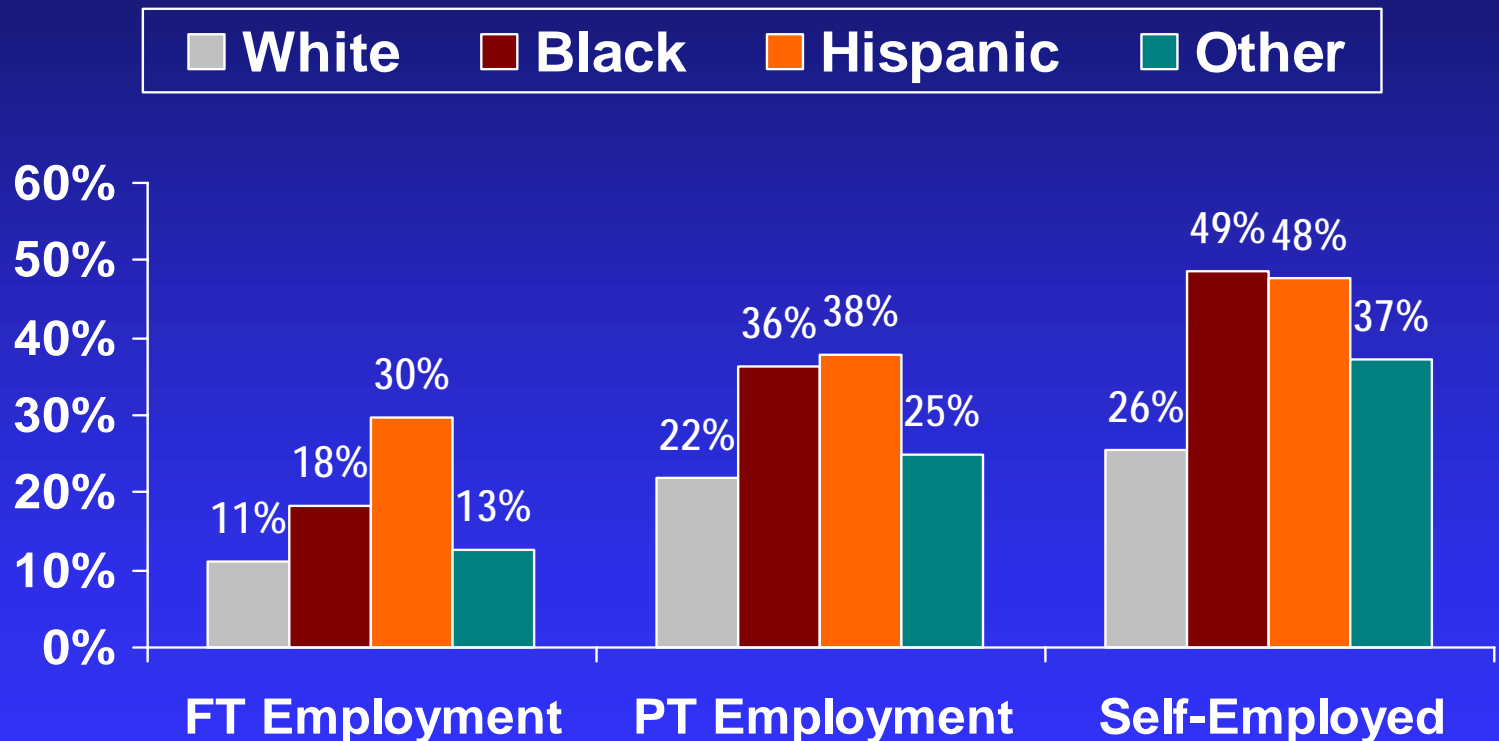
# % Uninsured Adult Workers in Florida by Race, 2004

■ Total ■ White ■ Black ■ Hispanic ■ Other



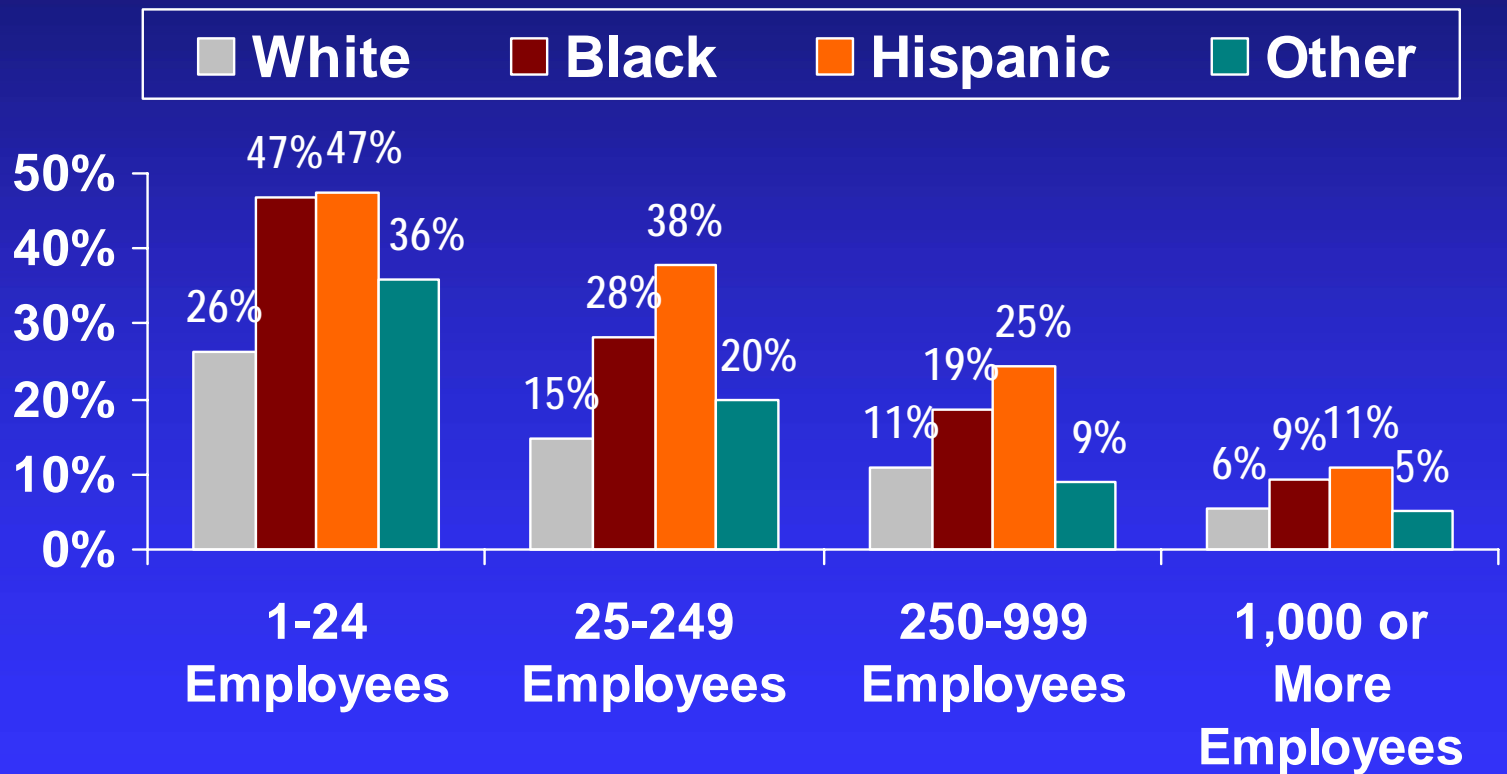
Source: 2004 Florida Health Insurance Study (FHIS)

# % Uninsured Adult Workers in Florida by Race, and Employment Type, 2004



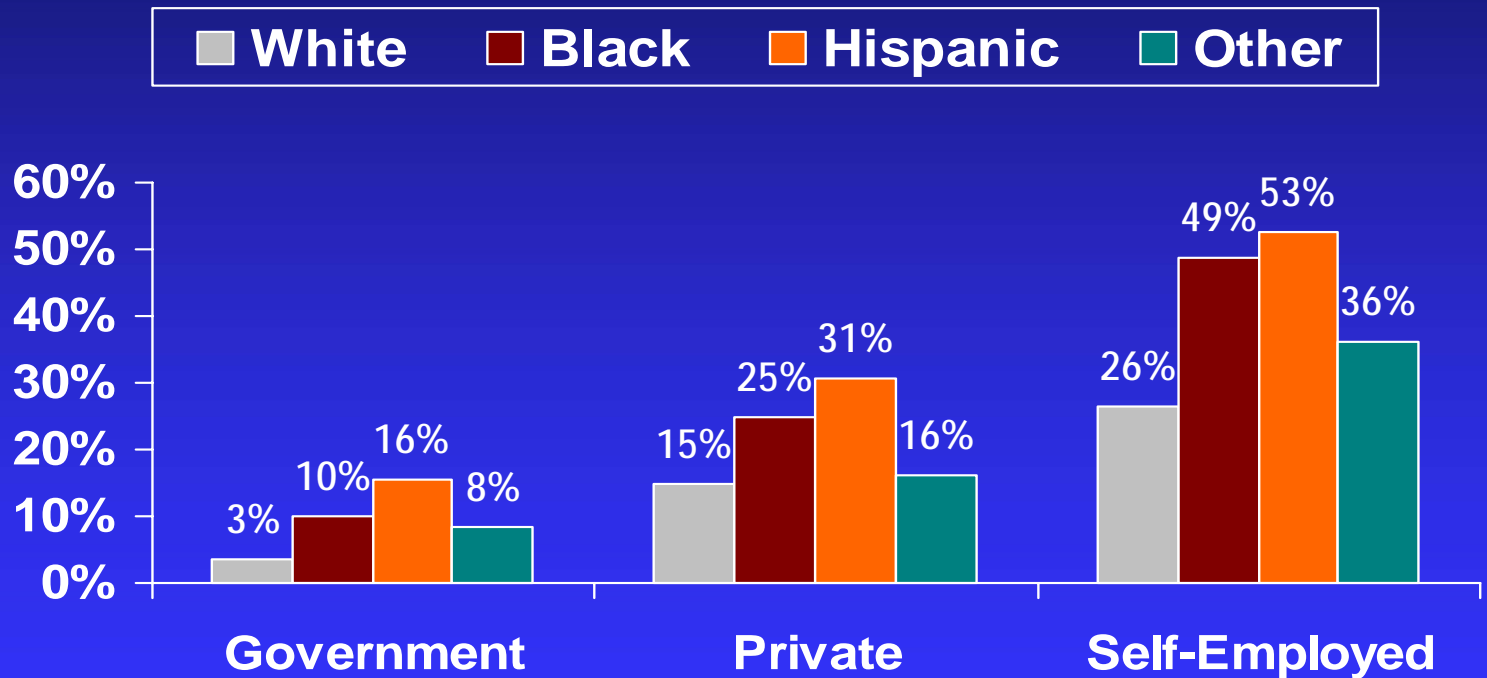
Source: 2004 Florida Health Insurance Study (FHIS)

# % 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

<u>Race/Ethnicity/</u>	<u>Odds Ratio</u>	<u>P&gt; t </u>	<u>(95% Conf. Interval)</u>	
<b>Black</b>	<b>1.069734</b>	<b>0.476</b>	<b>.8886879</b>	<b>1.287664</b>
<b>Hispanic</b>	<b>1.404066</b>	<b>0.000</b>	<b>1.197835</b>	<b>1.645804</b>
<b>Other</b>	<b>1.396821</b>	<b>0.024</b>	<b>1.045607</b>	<b>1.866005</b>

**\*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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