

A Profile of Uninsured Floridians

Findings from the 2004 Florida Health Insurance Study

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Executive Summary

The findings in this report are based on the household telephone survey that was part of the 2004 Florida Health Insurance Study. The telephone survey conducted interviews with over 17,000 households across the state in the spring/summer of 2004.

This report provides a profile of uninsured Floridians, describing the demographic, employment, and workplace situation of those 8,232 individuals who were without health insurance at the time of the FHIS interview.

Some key findings:

- Most of the state's uninsured people (81.5%) are working-aged adults.
- A disproportionate percentage of uninsured Floridians (20.8%) live in Miami-Dade County.
- Together, the urban South Florida area comprised of Miami-Dade and Broward Counties is home to almost a third of the state's uninsured people.
- About three-quarters of the state's uninsured people (74.4%) have incomes below 250% of the Federal Poverty Level.
- Just over half of the people without health insurance (55.2%) live in households where at least one household member has some type of health insurance coverage.
- More than half of uninsured Floridians (54.1%) have been without coverage for more than a year.
- About two-thirds of uninsured adults (63.1%) have a paying job.
- More than a quarter of uninsured workers (28.4%) are employed by firms with four or fewer employees.

Understanding the characteristics of the uninsured is critically important as Florida seeks to design and develop programs targeted to extend coverage to those who currently lack health insurance.

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 people). The telephone survey conducted in 1999 was one of the largest statewide health insurance studies in the nation, and provided valuable data to inform decisions by Florida lawmakers, health planners, and business leaders. Findings from the 1999 study are available at <http://ahca.myflorida.com/Medicaid/Research/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 FHIS. 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 2004 FHIS 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 Health Insurance and House Select Committee on Affordable Health Care for Floridians were formed to address the issue of health insurance.

2004 Survey Fieldwork

In 2004, telephone interviews were conducted with 17,435 Florida households, collecting data for 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 depending on the preference 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.

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.

About These Findings

In reporting findings from surveys on health insurance, it is common to calculate rates of uninsurance for various groups. For example, among women, what is the rate of uninsurance? Among adults who are employed, what percentage lack coverage? The FHIS specifically required that approach, requesting estimates of the “number and percent of Floridians under age 65 who are uninsured” and similar figures for subpopulations defined by geography, race, ethnicity, income, etc. Such estimates are important and valuable. They are critical to understanding differences in the degree and manner in which various segments of our society

experience the problem of uninsurance, and hence identify logical target populations for programs that might ameliorate the problem. Some national reports take this approach,¹ and a thorough discussion of the 2004 FHIS telephone survey findings from that perspective is available at

<http://ahca.myflorida.com/Medicaid/Research/Projects/fhis2004/reports.shtml>

However, it is also helpful to examine the characteristics of uninsured persons.² That is, instead of asking what percentage of Hispanics are uninsured, ask what percentage of uninsured persons are Hispanic. This is especially important when assessing the overall magnitude of the problem, because it is possible for a high percentage of uninsured people within a small group to constitute a much smaller absolute number of people than a very small percentage of persons in a large group.

Several characteristics have been repeatedly observed as being associated with whether or not people have health insurance. By examining the telephone survey findings with reference to these characteristics, it may be possible to construct a reasonably comprehensive description of the uninsured as a group. That is the objective of this report.

Who Are Florida's Uninsured?

Demographics

- **Age:** Overwhelmingly, Floridians who lack health insurance coverage are working-aged adults (81.5%).
 - More than a third of the uninsured are young adults: 15.8% of the uninsured are aged 18 – 24 years, and another 23.2% of the uninsured are between the ages of 25 and 34 years. Middle-aged people from age 35 to 54 make up about 34.1% of the uninsured, while just 8.3% of the uninsured are nearing retirement, 55 to 64 years old.
 - Children age 18 or younger make up only about 18.5% of the uninsured at the time of this survey, a percentage that has dropped since the 1999 survey due to the widespread outreach and increased enrollment in KidCare.
- **Sex:** Uninsured Floridians are divided fairly equally along gender lines, with 52.8% male and 47.3% female. Among those age 16 and older, most uninsured people are currently married (40.8%) with 33.2% having never been married, 11.5% divorced, 9.5% living with a partner, 3.3% separated, and 1.8% widowed.
- **Race:** Since most Floridians are Caucasian, it is not surprising that Non-Hispanic Whites comprise the largest group of uninsured at 44.3%. But racial and ethnic minorities are over-represented among the uninsured. Almost a third of the uninsured (31.6%) are Hispanics and another 19.5% of uninsured people are Black. Blacks include those of Haitian or Caribbean descent, as well as African Americans. Just 4.6% of the uninsured report Other races, such as Asian, Pacific Islander, or Native American Indian.

¹ DeNavas-Walt, C., B.D. Proctor, and R.J. Mills (2004). U.S. Census Bureau, Current Population Reports, P60-226, *Income, Poverty and Health Insurance Coverage in the United States: 2003*, U.S. Government Printing Office, Washington, DC.

² Rowland, D., B. Lyons, et al. (1994). *A profile of the uninsured in America*, Health Affairs 13 (2)(Spring): 283-7.

- **Geography:** The distribution of the uninsured across the state is profoundly variable.
 - Miami-Dade County is home to 20.8% of the state's uninsured people, but only 14.4% of the state's population. Another 10.3% of uninsured Floridians live in Broward County. Having almost one-third of the state's uninsured persons would seem to make the contiguous Miami-Dade/Broward area a prime target for some kind of program/reform.
 - The situation in the rural, sparsely populated district that includes DeSoto, Glades, Hardee, Hendry, Highlands, Monroe, and Okeechobee Counties is more complicated. Just 2.0% of uninsured Floridians reside in the district that includes those seven counties. From a statewide perspective, the lack of health insurance in those areas might not seem to be a major problem. Yet among the residents of that region, almost a quarter (24.4%) lack health insurance coverage. For those individuals and families, and the safety-net providers in their communities, it is a major problem indeed.
- **Education:** Most uninsured Floridians lack a college degree. Only 15.5% of uninsured adults have a bachelor's degree or higher, while 19.4% of the uninsured have no high school diploma, 40.3% are high school graduates, and 24.8% have some college.
- **Income:**
 - Just over a quarter (26.9%) of the uninsured live in very poor households—those with incomes below the Federal Poverty Level (FPL). But more than a quarter (25.7%) have incomes above 250% of the FPL, which translates to about \$47,125 per year for a family of four in 2004.
 - Most of the remainder (38.8% of Floridians without health insurance) are considerably less affluent, with incomes between 100% and 200% of the FPL (\$18,850 to \$37,700 per year for a family of four). This last group is of particular concern because while they manage day-to-day expenses like putting food on the table and keeping a car running, they may not have sufficient resources to survive unexpected medical bills, and almost certainly do not have enough money to buy health insurance on their own at today's prices. But they are not "poor enough" to qualify for most government support programs.

Understanding Impacts on Florida Households

- **Intra-household Variation in Coverage:** The composition of Florida households can be complex, with several generations, lateral relatives, and sometimes unrelated individuals sharing a dwelling unit. This affects the relatively high rate of intra-household variation in insurance coverage. Just under half of the uninsured (44.8%) are in households where all household members are without health care coverage, but 55.2% live in households where at least one household member has some type of health insurance. Increasingly, and consistent with national findings, this may be due to parents going bare themselves while the children are covered by one of the KidCare programs.
- **Household Employment Situations:** In looking at Floridians of all ages who lack health insurance, only 12.0% live in a household where nobody has a job. More than half (51.9%) of uninsured Floridians live in households where at least one person is employed, but where no worker in the household has access to employment-based coverage. For the most part, this is either because the employer doesn't offer health insurance at all, or those particular workers (such as part-time and contract workers) are not eligible for a health insurance plan that might be available to other employees. It is

of interest to note that more than a third (36.1%) of uninsured Floridians live in households where at least one person is employed and is eligible for employer-based coverage.

Length of Time Without Coverage: For most Floridians without health coverage at the time of the survey, lack of coverage 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 health insurance.

Working-Aged Uninsured

- **Employment Status:** Among uninsured working-aged adults, about a third do not have a job, either because they are actively seeking employment (20.9%) or because they are out of the work place (16.1%) due to schooling, disability, or family obligations. Another 13.9% are exclusively self-employed. About 37.3% of uninsured adults work full-time for an employer, while 11.9% are employed part-time.
- **Place of Birth:** Among adult Floridians who lack health insurance, more than a third (39.0%) were born outside the United States while 61.0% were born in the U.S.

Workplace Characteristics

- **Firm Size:** More than quarter (28.4%) of uninsured employees work for establishments with a small workforce of 1 – 4 employees. Another 29.8% of uninsured employees work for establishments with 5 – 24 employees. About 15.5% work for establishments that have 500 or more employees.
- **Type of Industry:** There is variation based on the type of business where workers are employed. The biggest single representation is Construction (19.2%), followed by Hotel/Restaurant (12.8%) and Retail Trade (10.7%). Only 1.5% of uninsured Floridians work for Utilities, and only 1.6% of the uninsured work in Public Administration.
- **Payroll Type:** More than two-thirds of the working uninsured (68.5%) are hourly workers, while 31.5% are salaried.
- **Length of Employment:** Among uninsured Florida workers, almost a third (32.6%) have been working for their current employer for less than a year. Only 14.6% of the uninsured have been employed for seven years or more.
- **Job Earnings:** Most of Florida's uninsured workers earn modest incomes. About half (48.8%) of the uninsured earn less than \$15,000 per year. Only 1.6% of uninsured workers earn \$85,000 per year or more.

Notes on Interpreting the Charts

For each of these characteristics of interest, the distribution of uninsured people is provided. Table 1 gives the distributions for characteristics of all uninsured Floridians, Table 2 looks at the subset of uninsured Floridians who are working-aged, and Table 3 focuses on uninsured Florida workers age 18 – 64 years.

The percentages given for each characteristic should add up to approximately 100%. It is possible that the apparent sum may be somewhere between 98 – 102% due to rounding error.

So, for example, to read the first characteristic of Table 1, among all uninsured Florida residents, 44.3% are White Non-Hispanic, 31.6% are Hispanic, 19.5% are Black, and 4.6% Other.

Table 1. Distribution of Uninsured Florida Residents Under Age 65.
 For each characteristic, the percentages total to approximately 100%. (n=8,232)

	Percent
Race/Ethnicity	
White Non-Hispanics	44.3
Hispanics	31.6
Blacks/African Americans	19.5
Others	4.6
Gender	
Male	52.8
Female	47.2
Age Group	
0 – 4 years	3.1
5 – 9 years	4.6
10 – 17 years	10.9
18 – 24 years	15.8
25 – 34 years	23.2
35 – 44 years	19.8
45 – 54 years	14.3
55 – 64 years	8.3
Age Category	
Children (under 19 years)	18.5
Adults (19 – 64 years)	81.5
Employment Status of Household Members	
At least one household member employed, and at least one worker eligible for employment-based coverage	36.1
At least one household member employed, but no access to employment-based coverage	51.9
Everyone in household unemployed	12.0
Length of Time Without Health Insurance	
Less than one month	3.1
One to six months	15.0
Seven to 12 months	8.9
1 – 2 years	18.5
More than 2 years	35.6
Never had health insurance	18.9

(Continued) Table 1. Distribution of Uninsured Florida Residents Under Age 65.

Annual Family Income	Percent
Less than \$5,000	5.3
\$5,000 – 9,999	6.8
\$10,000 – 14,999	9.7
\$15,000 – 19,999	11.7
\$20,000 – 24,999	11.9
\$25,000 – 34,999	21.3
\$35,000 – 44,999	11.5
\$45,000 – 54,999	6.4
\$55,000 – 64,999	4.9
\$65,000 – 74,999	2.9
\$75,000 – 84,999	2.2
\$85,000 – 94,999	1.0
\$95,000 or more	4.3
Income as a Percent of Federal Poverty Level	
Less than 100% FPL	26.9
100% FPL to 150% FPL	22.7
151% FPL to 200% FPL	16.1
201% FPL to 250% FPL	8.7
251% FPL or greater	25.7
Household Coverage	
All household members without coverage	44.8
At least one household member with coverage	55.2
Presence of Children in Household	
Children	38.3
No children	61.7

(Continued) **Table 1. Distribution of Uninsured Florida Residents Under Age 65.**

District	Percent of Florida's Uninsured People Residing in Each District	Percent of Florida's Population Residing in Each District ³
1 - Bay, Escambia, Gadsden, Leon, Okaloosa, Santa Rosa	5.1	6.7
2 - Baker, Bradford, Calhoun, Citrus, Columbia, Dixie, Franklin, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Levy, Liberty, Madison, Putnam, Sumter, Suwannee, Taylor, Union, Wakulla, Walton, Washington	4.8	4.4
3 - Alachua, Marion	2.7	3.0
4 - Duval	4.0	5.2
5 - Clay, Flagler, Nassau, St. Johns, Volusia	4.1	5.2
6 - Lake, Osceola, Seminole	4.2	5.1
7 - Orange	6.7	6.4
8 - Hernando, Pasco, Polk	5.6	5.7
9 - Pinellas	5.6	5.2
10 - Hillsborough	4.8	6.7
11 - Brevard, Indian River, Martin, St. Lucie	5.2	5.3
12 - Manatee, Sarasota	3.6	3.3
13 - De Soto, Glades, Hardee, Hendry, Highlands, Monroe, Okeechobee	2.0	1.8
14 - Charlotte, Collier, Lee	6.5	4.9
15 - Palm Beach	3.9	6.7
16 - Broward	10.3	10.2
17 - Miami-Dade	20.8	14.4

³ 2003 estimate from *Population Projections by Age, Sex, Race, and Hispanic Origin for Florida and Its Counties, 2003-2030*, Bulletin 139, Volume 37, Number 3, University of Florida Bureau of Economic and Business Research

Table 2. Distribution of Uninsured Florida Adults. For each characteristic, the percentages total to approximately 100%. (n=6593)

	Percent
Education, Age 18 – 64	
No high school diploma	19.4
High school graduate	40.3
Some college or associates degree	24.8
Bachelor's degree or higher	15.5
Marital Status, Age 16 – 64	
Married	40.8
Widowed	1.8
Divorced	11.5
Separated	3.3
Never married	33.2
Living with a partner	9.5
Birthplace, Age 18 – 64	
Born in the U.S.	61.0
Born out of the U.S.	39.0
Employment, Age 18 – 64	
Full-time	37.3
Part-time	11.9
Exclusively self-employed	13.9
Unemployed	20.9
Not in the workforce	16.1

Table 3. Distribution of Uninsured Florida Workers, Age 18 – 64. For each characteristic, the percentages total to approximately 100%. (n=3667)

	Percent
Size of Firm, Full-time Workers	
1 – 4 employees	28.4
5 – 9 employees	13.1
10 – 24 employees	16.7
25 – 49 employees	9.6
50 – 99 employees	6.6
100 – 249 employees	6.7
250 – 499 employees	3.5
500 – 999 employees	2.3
1000 or more employees	13.2
Employer's Type of Industry	
Agriculture, Forestry, or Fishing	4.3
Mining	0.1
Utilities	1.5
Construction	19.2
Manufacturing	4.3
Wholesale Trade	2.3
Retail Trade	10.7
Transportation	5.2
Information	2.5
Finance, Insurance, or Real Estate	4.5
Professional, Scientific, and Technical Services	4.7
Educational Services	3.0
Health Care/Social Assistance	9.4
Arts, Entertainment, and Recreation	2.8
Hotel/Restaurant	12.8
Other Services	11.0
Public Administration	1.6
Other	0.1
Hourly/Salaried Employment	
Hourly	68.5
Salaried	31.5

(Continued) Table 3. Distribution of Uninsured Florida Workers, Age 18 – 64.

Seasonal/Non-seasonal Employment

Seasonal	14.9
Year Round	85.2

Sector

Government	6.1
Private Industry	69.5
Self-Employed	24.5

Length of Employment

Less than a year	32.6
1 year	17.4
2 years	13.7
3 years	8.5
4 – 6 years	13.2
7 – 9 years	4.8
10 years or more	3.8

Annual Job Earnings

\$0 – 4,999	7.1
\$5,000 – 9,999	16.0
\$10,000 – 14,999	25.7
\$15,000 – 19,999	18.0
\$20,000 – 24,999	10.3
\$25,000 – 34,999	11.1
\$35,000 – 44,999	4.8
\$45,000 – 54,999	2.5
\$55,000 – 64,999	1.4
\$65,000 – 74,999	1.0
\$75,000 – 84,999	0.5
\$85,000 – 94,999	0.3
\$95,000 or more	1.3

Figure 1. Distribution of Uninsured Florida Residents Under Age 65 by District

