

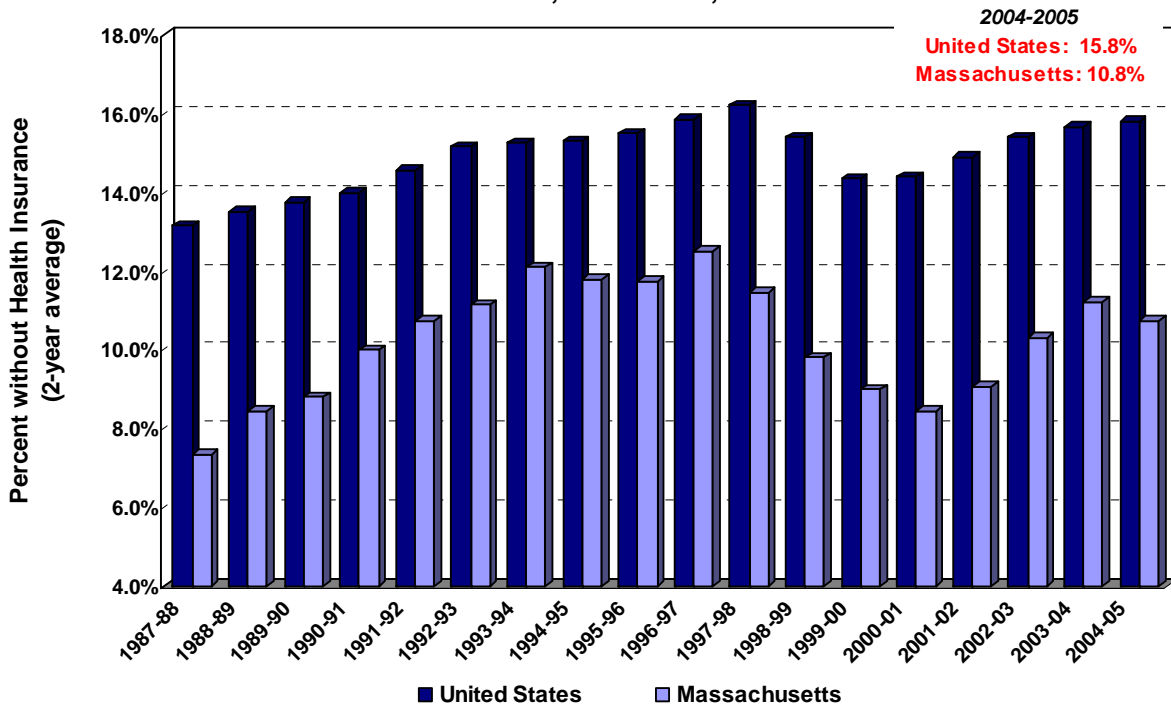


Four Years into Recovery, Uninsurance Still Higher than in 2001

On August 29, the U.S. Census Bureau released its annual reports on poverty, income, and health insurance coverage across the United States. In Massachusetts, the Census Bureau estimates that the percentage of people in Massachusetts without health insurance is still higher than it was at the start of the decade.

- The Census Bureau estimates that the percentage of the population without health insurance in Massachusetts in 2004-2005 was 10.7 percent. This is not a statistically significant difference from the 11.2 percent rate of uninsurance for the period 2003-2004. There has been a statistically significant increase in the rate of the uninsured since 2000-2001, when the rate was 8.5 percent.
- In 2005, the Census Bureau estimates that 46.6 million people went without health insurance in the United States, up from about 45.3 million in 2004. This represents an increase from 15.6 percent of the population to 15.9 percent.
- Looking at the three-year average for 2003-2005, Massachusetts has a 10.7 percent uninsurance rate, which is relatively low compared to the nation. The highest rate of uninsurance is in Texas, at over 24 percent.

**People without Health Insurance:
Total Rates, MA and US, 1987-2005**



Methodological Notes

- Because of the small size of the sample the Census Bureau uses in its Current Population Survey (CPS), they recommend using two-year averages to compare year-to-year changes within a state, and three-year averages for state to state comparisons.
- Measuring health insurance coverage is particularly tricky. The CPS asks respondents whether they were covered by health insurance at any time during the previous year. “Health insurance” for these purposes includes any type of private or publicly-funded health insurance plan, including health insurance provided by a place of employment, purchased individually, or provided by a government entity. People were counted as “insured” if they indicated that they had any type of coverage at any point during the year, and “uninsured” if they were not. Nevertheless, the Census Bureau warns that the results of the survey may more likely indicate the insurance status of the respondents at a particular point in the year (the time of the survey), rather than their status at any point during the previous year. (See explanation “What is Health Insurance Coverage” (p. 20) at <http://www.census.gov/prod/2006pubs/p60-231.pdf>.) Furthermore, the Census Bureau estimates of Medicaid coverage in Massachusetts are particularly problematic: the Census estimate of Medicaid participation is approximately 881,000, whereas 2005 Medicaid participation in Massachusetts was actually closer to one million members.
- A complete copy of the Census Bureau’s report, *Income, Poverty, and Health Insurance Coverage in the United States: 2005* may be obtained via the following link: <http://www.census.gov/prod/2006pubs/p60-231.pdf>.