



DIVISION OF
Health Care
Finance and Policy

Health Insurance Coverage in Massachusetts: Results from the 2008-2010 Massachusetts Health Insurance Surveys

December 2010

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Health Insurance Coverage in Massachusetts: Key Findings (1 of 2)

2010 Health Insurance Coverage Highlights

- 98.1% of Massachusetts residents had health insurance coverage during the 2010 Massachusetts Health Insurance Survey (MHIS) period. This represents a statistically significant gain from spring 2009, when insurance coverage in the state was at 97.3%. Approximately 120,000 Massachusetts residents were found to be uninsured in the spring of 2010.
- The increase in health insurance coverage was driven largely by expanded coverage of children.
- Virtually all Massachusetts children had health insurance coverage in 2010 (99.8%). The uninsured rate for Massachusetts children fell from 1.9% in 2009 to 0.2% in 2010. At the time of the survey, about 3,300 children were uninsured.
- State survey findings have been validated by national survey data sources which find that Massachusetts has the highest health insurance coverage rate in the nation.



Health Insurance Coverage in Massachusetts: Key Findings (2 of 2)

2010 Health Insurance Coverage Highlights

- Insurance coverage remained stable between 2009 and 2010 among non-elderly adults 19 to 64 and elderly adults aged 65 and older.
- Employer-sponsored insurance (ESI) remained the most common type of coverage in Massachusetts, covering nearly two-thirds (65.1%) of residents in 2010.
 - More than three-quarters of employers (76%) offer health insurance coverage, per the Division of Health Care Finance and Policy’s 2009 Massachusetts Employer Survey.
- Overall, and as previous surveys have found, non-elderly adults, residents with family income less than 300% of the federal poverty level (FPL), Hispanic residents, and residents who reported fair or poor health have higher uninsured rates in Massachusetts.



Who Remains Uninsured

Who are the Remaining Uninsured in 2010?

- Non-elderly adults are more likely to be uninsured than children or elderly adults in 2010. The uninsured rate for non-elderly adults was 2.9% compared to 0.2% for children and 0.4% for elderly adults.
- In 2010, about 4.0% of Hispanic residents were uninsured compared to 1.7% for white, non-Hispanic residents and 1.5% for residents in other, non-Hispanic groups.
- Almost 4.0% of Massachusetts residents with family income less than 150% of the FPL and 2.9% of those with family income between 150 and 299% of FPL were uninsured in 2010, as compared to less than 1.5% for residents with higher incomes.
- In 2010, 2.8% of Massachusetts residents who report fair or poor health reported being uninsured as compared to 1.8% of those who report good or excellent health.



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Massachusetts Health Insurance Survey: Methodology Summary

The Massachusetts Health Insurance Survey (MHIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household is asked to respond to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information are collected for one randomly selected household member (referred to as the target person in the household) and other members of his or her family who are residing in the household. The data reported here are for the household target person. For these charts, we define children as ages 0 to 18, non-elderly adults as ages 19 to 64, and elderly adults as ages 65 and older.

In order to ensure that the survey covers nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) landline telephone sample with an address-based sample. The decision to rely on the dual-frame sample for the MHIS reflects the changing telephone environment as more and more households are relying on cell phones, which are not called in RDD surveys. We believe this dual-frame sampling approach combined with an improved survey instrument designed to better collect information on health insurance coverage leads to greater confidence in the estimates of the uninsured contained in this report. This design was first used for the 2008 HIS.

The MHIS is conducted via telephone, web, and mail by Social Science Research Solutions (formerly International Communications Research). The survey is available in English, Spanish, and Portuguese and takes, on average, about 19 minutes to complete. The 2008 MHIS was fielded between June and August 2008. The 2009 and 2010 MHIS were fielded between March and June of those years.

In 2010, surveys were completed with 4,478 Massachusetts households. The margin of error due to sampling at the 95% confidence interval for estimates that use the full sample is +/-1.71 percentage points. Estimates based on subsets of the full sample will have larger margins of error. All estimates reported here are based on sample sizes of at least 50 observations. The response rate for the 2010 MHIS was 49% for the RDD-sample and 37% for the address-based sample, for a combined response rate of 40%. While address-based samples typically yield lower response rates than RDD samples, the address-based sample, by capturing cell phone-only households and non-telephone households, improves the extent to which the survey covers the entire Massachusetts population. Additional information on the MHIS is available at www.mass.gov/dhcfp.



Massachusetts Health Insurance Survey and National Surveys

There are a number of national surveys that produce uninsured and health insurance coverage estimates. Survey data results in different estimates due to complex survey design and methodologies which are handled in different ways. Some of these differences include survey terminology and reference period, differences in handling missing data and data editing, survey fielding strategies and time periods.

Like the MHIS, the two most recently released national survey data (for 2009) from the U.S. Census Bureau (the Current Population Survey (CPS) and the American Community Survey (ACS) both report uninsured rates for Massachusetts that are the lowest in the country. Further, the CPS, like the MHIS, shows large increases in health care coverage in Massachusetts since the onset of health care reform. The ACS is only available since 2008.

The benefits of Massachusetts having its own survey include flexibility in changing or adding questions in a timely manner to focus on the most current healthcare reform landscape, being able to include state specific program names so people are more likely to recognize their health insurance coverage, and having access to the most up to date estimates available from any source.

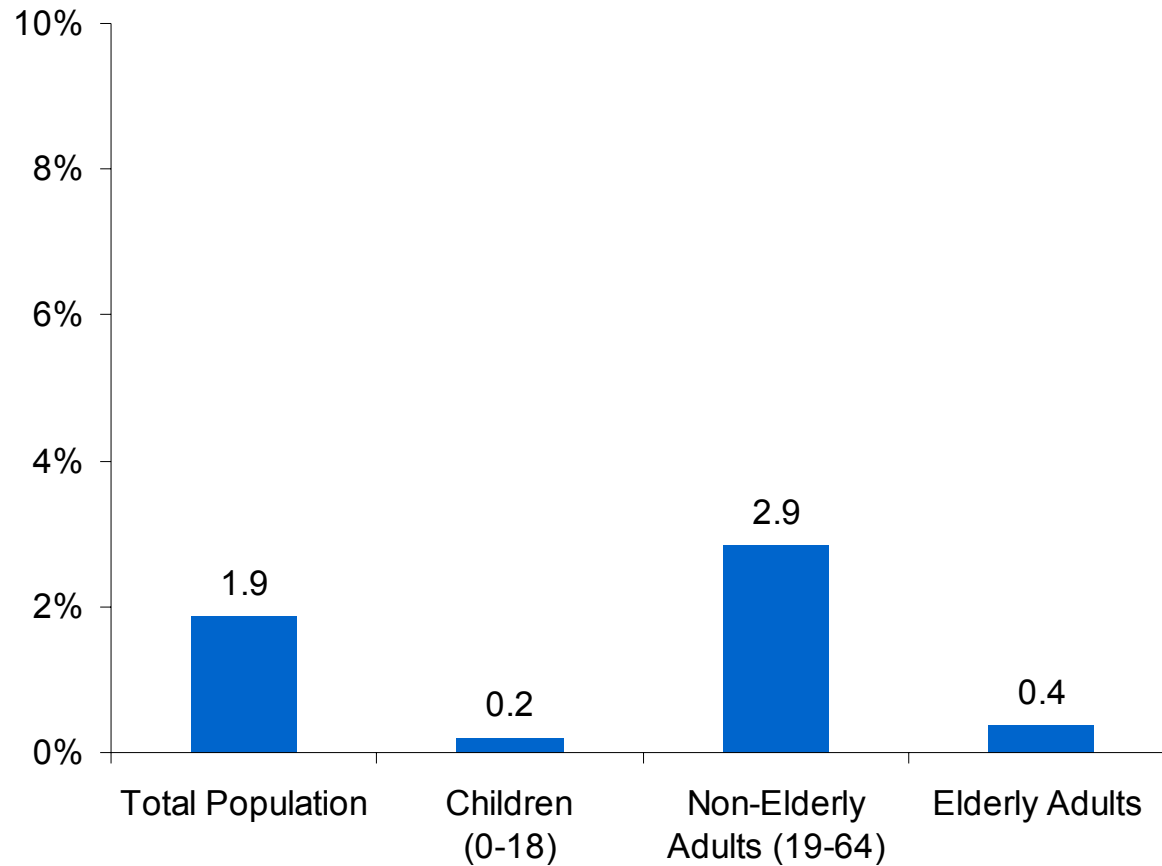


Uninsured Rates and Distributions by Insurance Status in 2010

All Massachusetts Residents



Uninsured Rates by Age Group

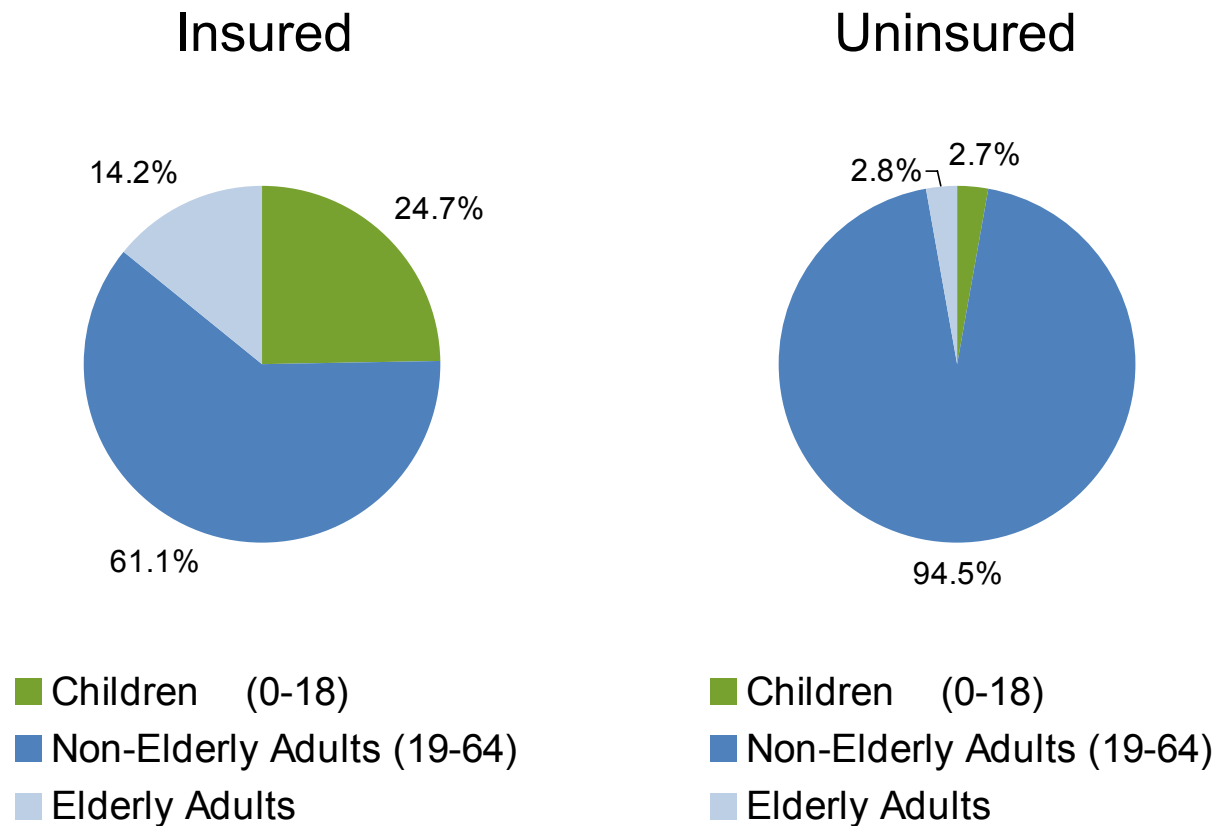


98.1% of Massachusetts residents had health insurance coverage in 2010, an uninsured rate of just 1.9% at the time of the survey. This corresponds to approximately 120,000 people.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.
 Rates are based on the following Massachusetts population estimates:
 Total Number of People: 6,420,947
 Total Children under 19: 1,560,159
 Total Non-Elderly Adults: 3,961,396



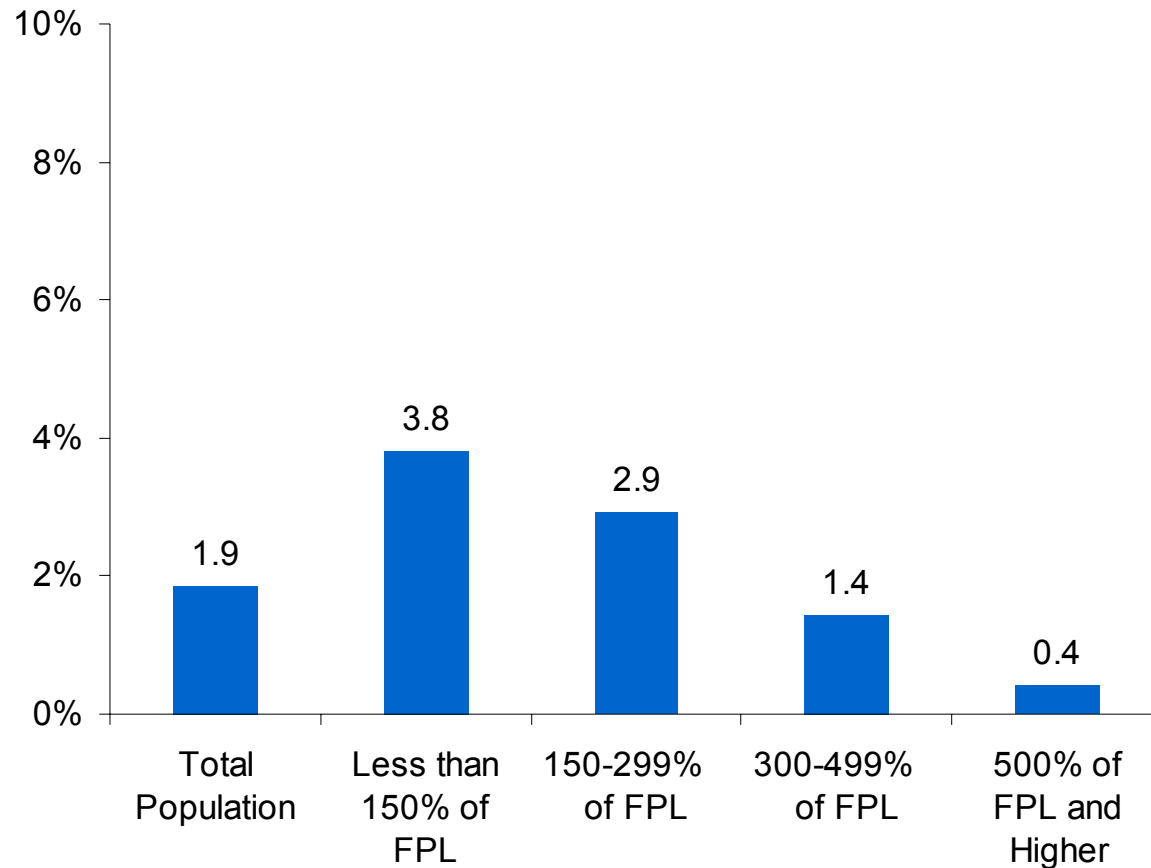
Distribution of Insured and Uninsured by Residents by Age Group



In 2010, of the 1.9% uninsured Massachusetts residents, the majority (95%) were comprised of adults ages 19 through 65.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.

Uninsured Rates by Family Income

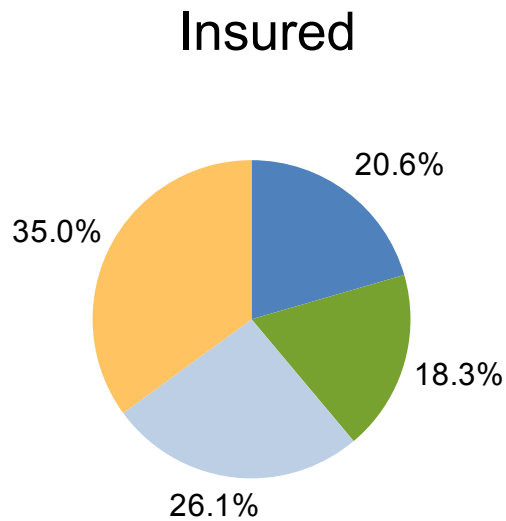


In 2010, Massachusetts residents with family income less than 300% of the federal poverty level (FPL) were more likely to go without coverage than were those with higher incomes.

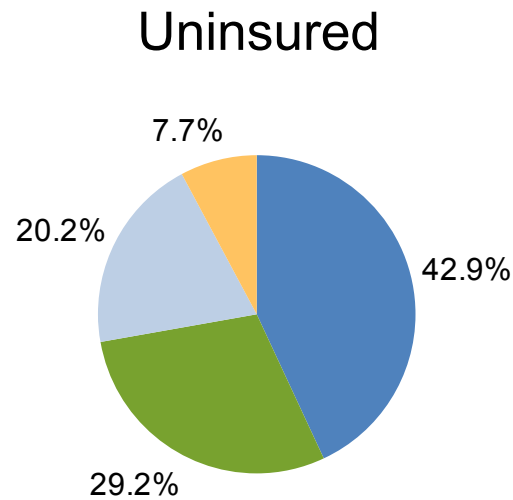
Source: Urban Institute tabulations on the 2010 Massachusetts HIS.
At the time of the survey, a family of four earning up to \$22,050 would fall in the 100% FPL.



Distribution of Insured and Uninsured Residents by Family Income



- Less than 150% of FPL
- 150-299% of FPL
- 300-499% of FPL
- 500% of FPL and Higher



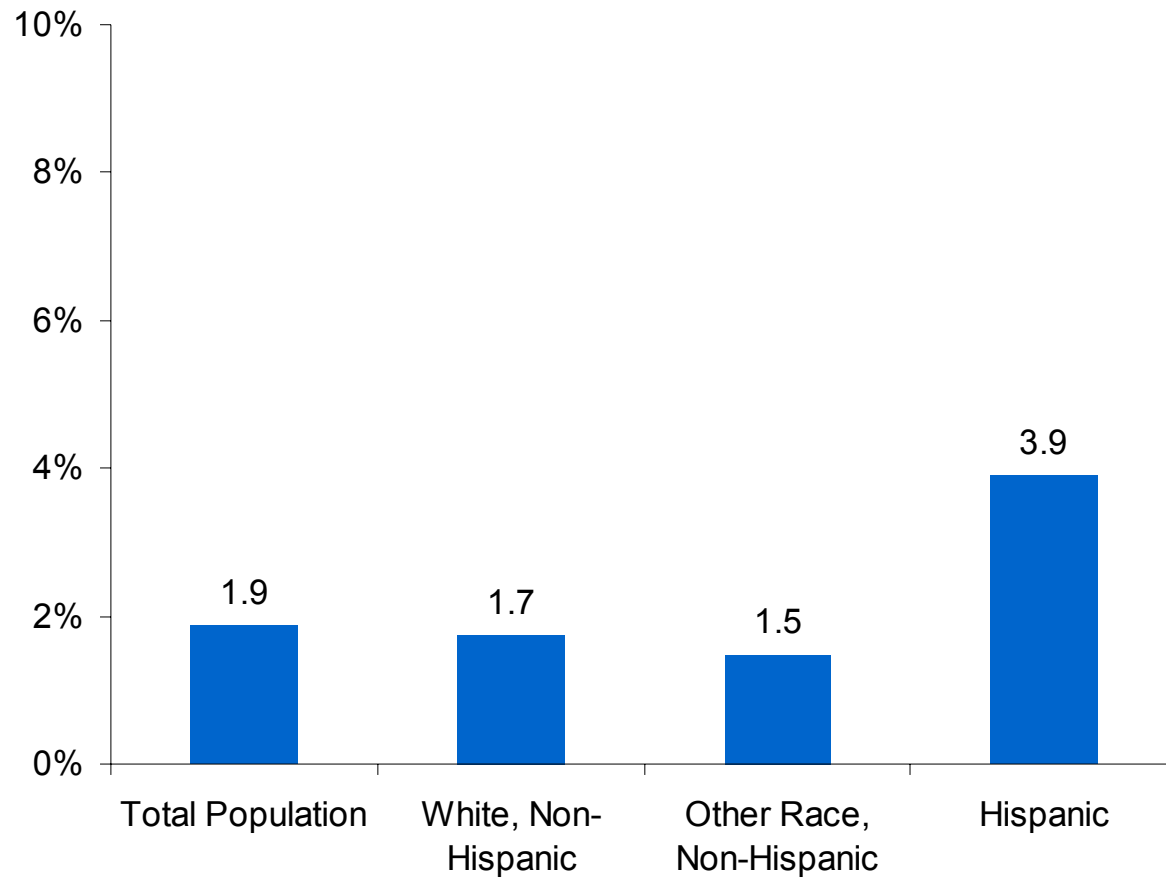
- Less than 150% of FPL
- 150-299% of FPL
- 300-499% of FPL
- 500% of FPL and Higher

Massachusetts residents with the lowest family incomes made up the largest share of the uninsured (43%), followed by those with family income between 150 and 299% of the FPL (29%), those with family income between 300 and 499% of the FPL (20%), and those with family income at 500% of the FPL or higher (8%) in 2010.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates by Race/Ethnicity

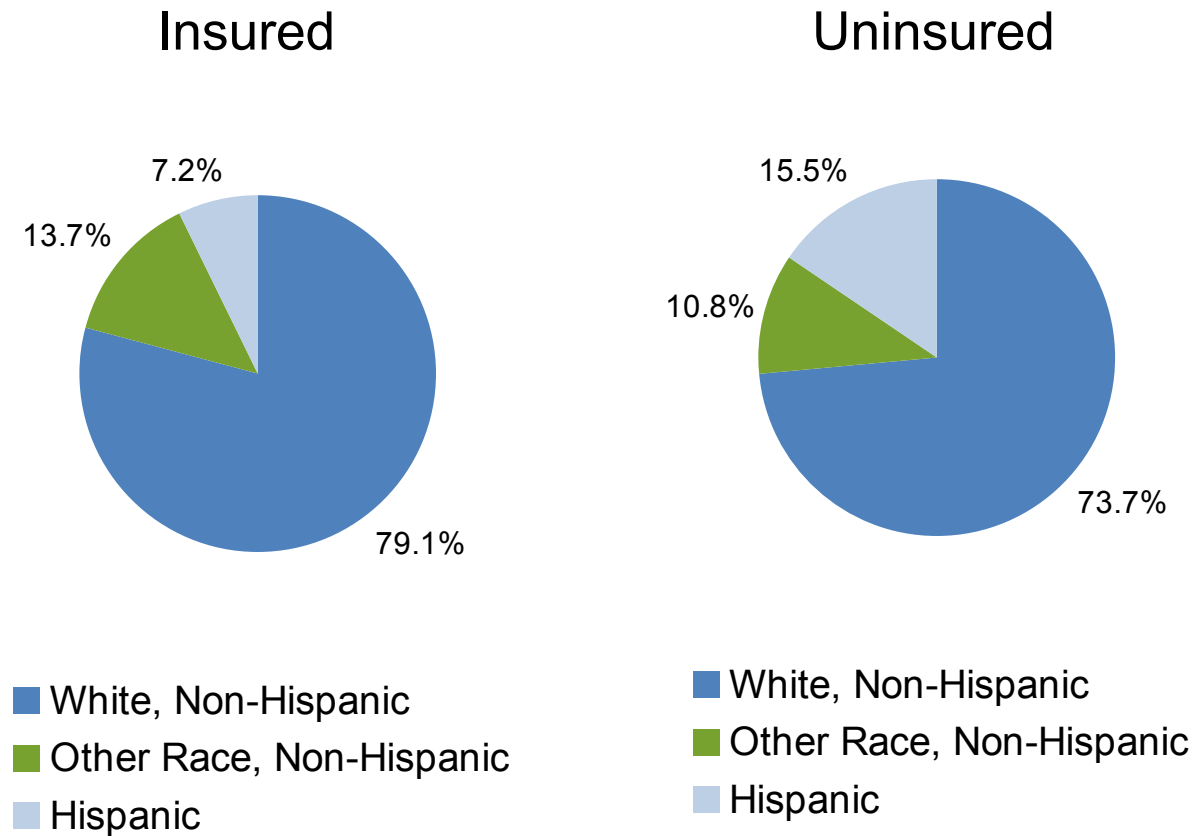


Hispanic residents in Massachusetts were more likely to be uninsured than residents in other racial/ethnic groups, with 3.9% of Hispanic residents uninsured at the time of the survey in 2010.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Distribution of Insured and Uninsured Residents by Race/Ethnicity

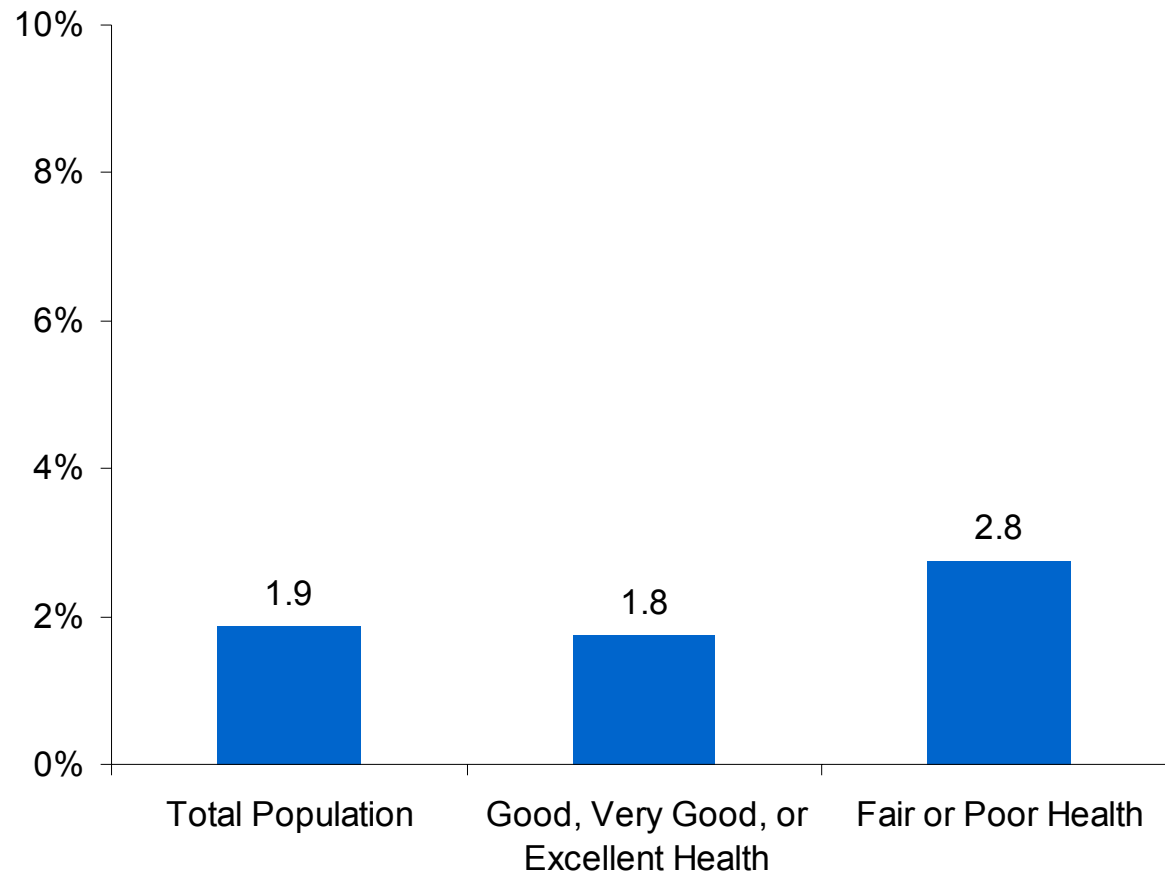


In 2010, Hispanic residents made up 15% of uninsured residents in Massachusetts and 7% of insured residents.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates by Health Status



The uninsured rate was higher among Massachusetts residents in fair or poor health than among those in better health (2.8% versus 1.8%) in 2010.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.

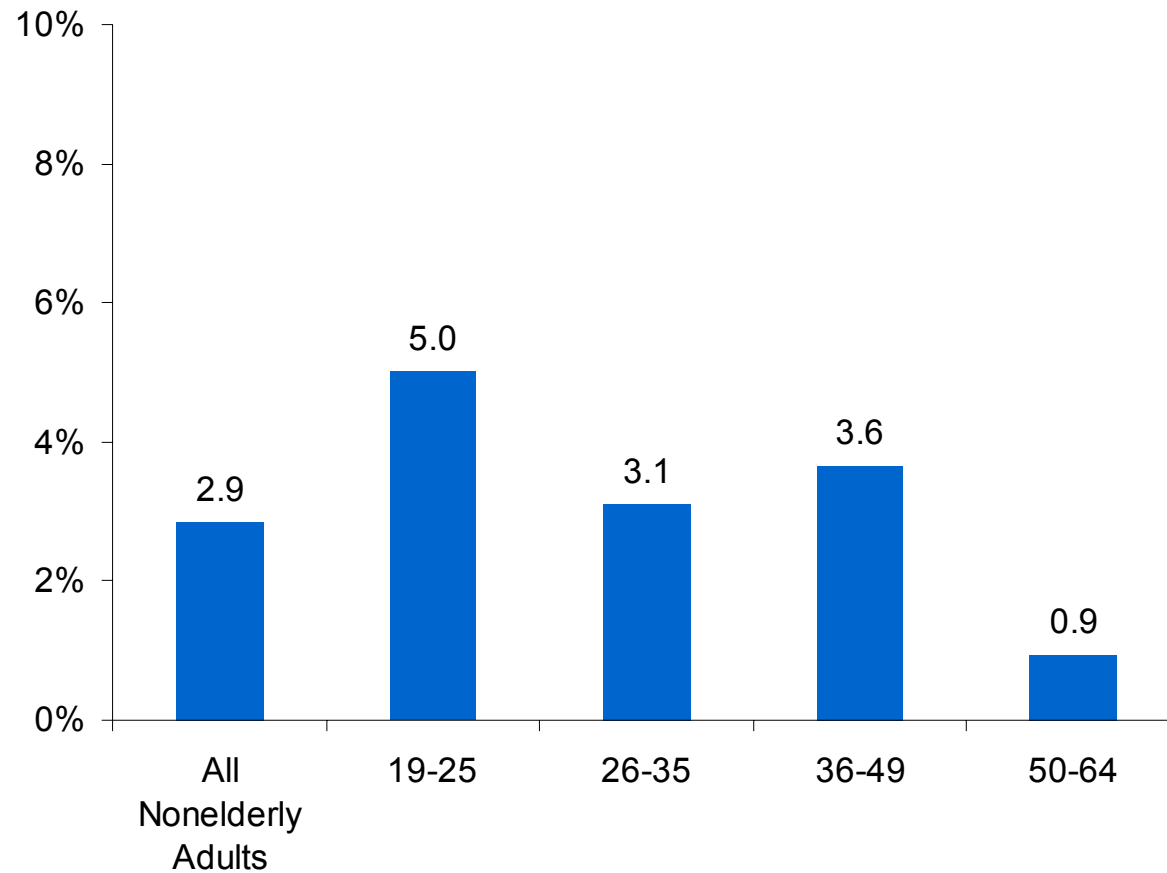


Uninsured Rates and Distribution by Insurance Status in 2010

Non-Elderly Adults (Ages 19 through 64)



Uninsured Rates of Non-Elderly Adults by Age Group



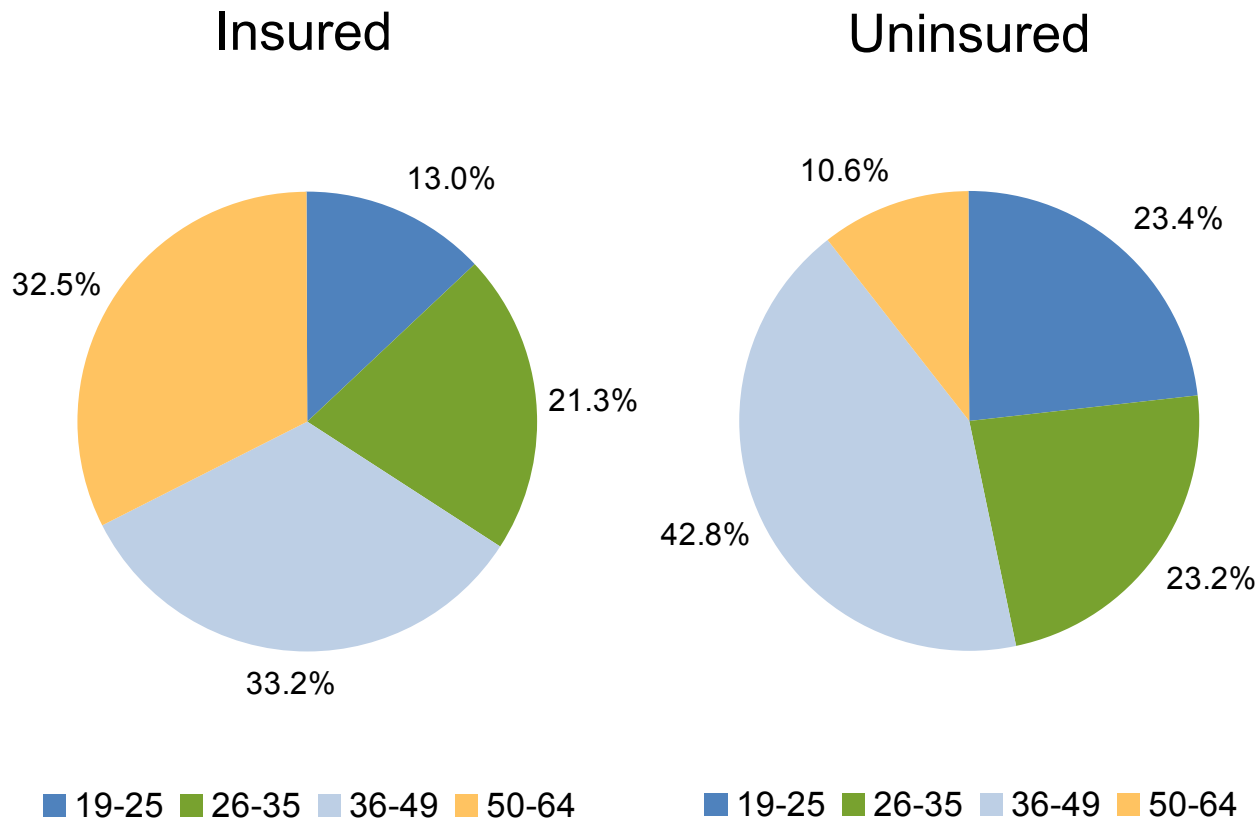
In 2010, the uninsured rate was 2.9% (about 113,000 people) among Massachusetts adults ages 19 through 64.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Distribution of Insured and Uninsured Non-Elderly Adults by Age Group

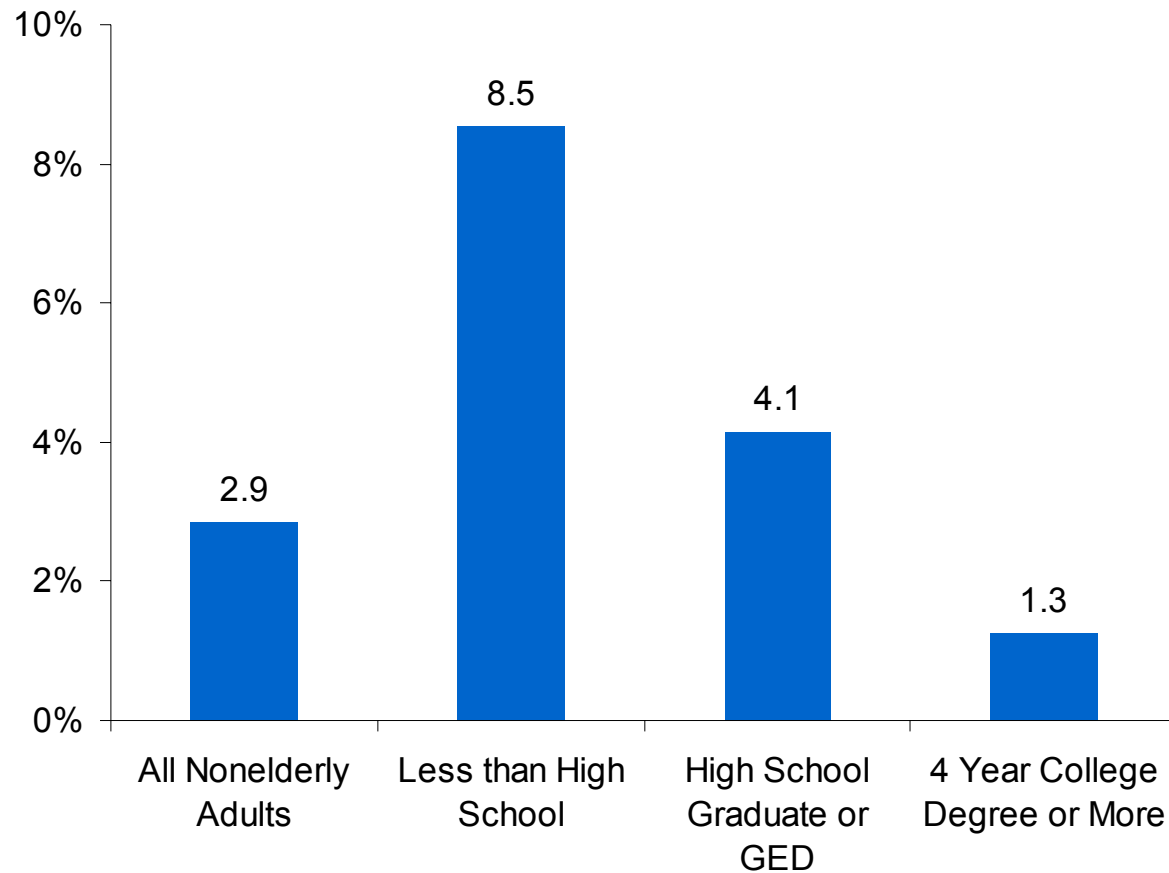
In 2010, there were far more young adults ages 19 to 25, and far fewer adults ages 50 to 64 among the uninsured than insured in Massachusetts.



Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates of Non-Elderly Adults by Education Status



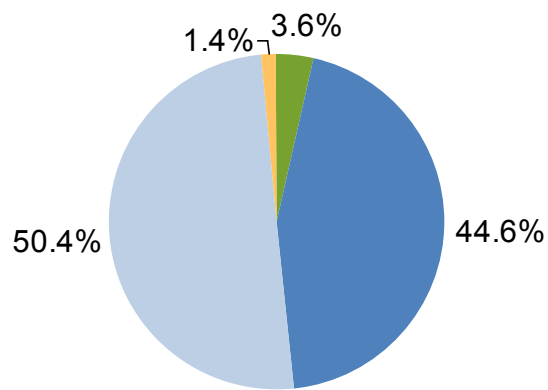
In 2010, non-elderly adults with lower levels of educational attainment were more likely to go without insurance coverage than were those with higher educational attainment in Massachusetts.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



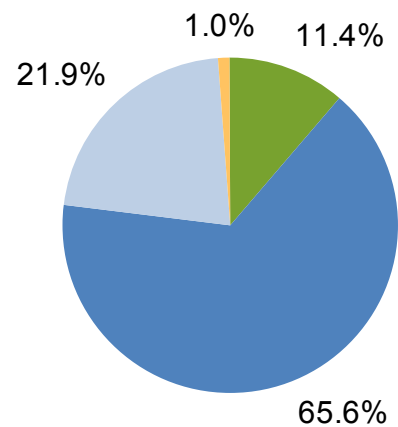
Distribution of Insured and Uninsured Non-Elderly Adults by Education Status

Insured



- Less than High School
- High School Graduate or GED
- 4 Year College Degree or More
- Unknown

Uninsured



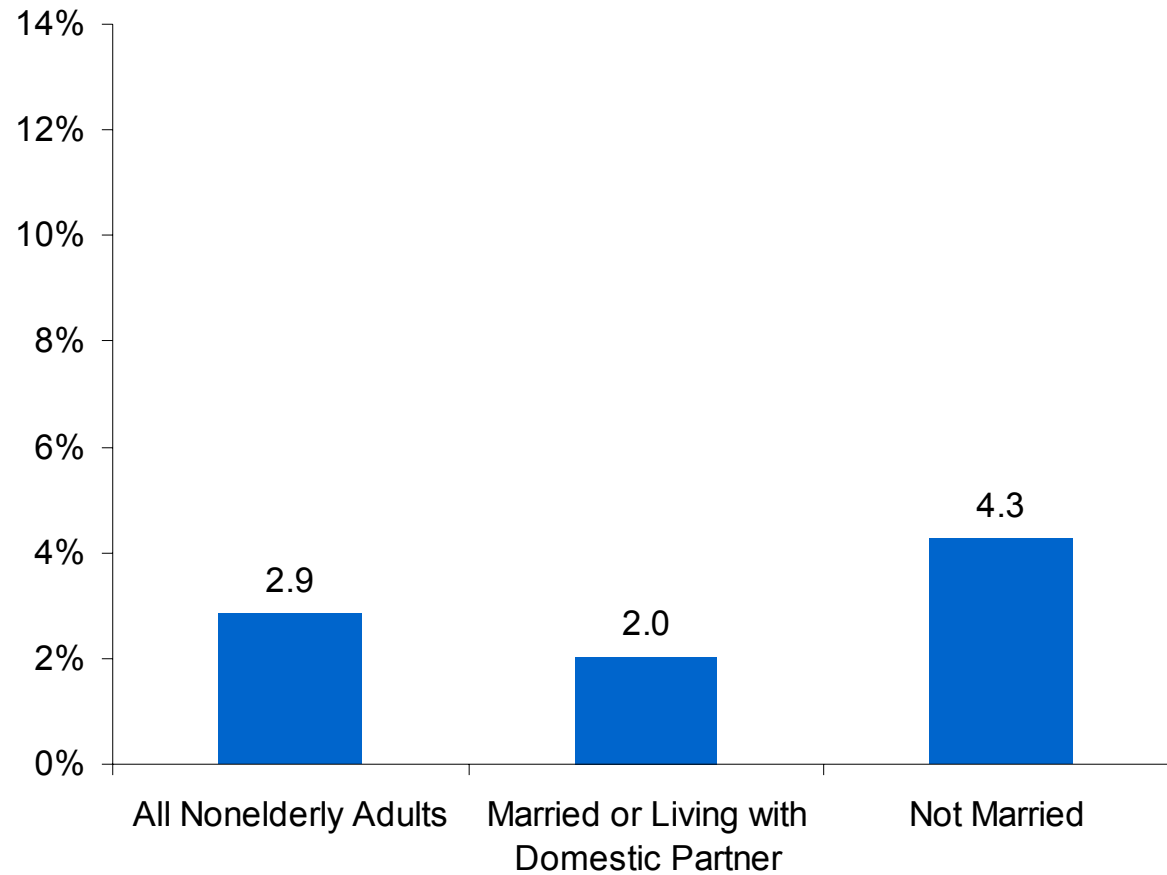
- Less than High School
- High School Graduate or GED
- 4 Year College Degree or More
- Unknown

In 2010, non-elderly adults with a college education made up 50% of insured non-elderly adults in Massachusetts and only 22% of uninsured non-elderly adults.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates of Non-Elderly Adults by Marital Status



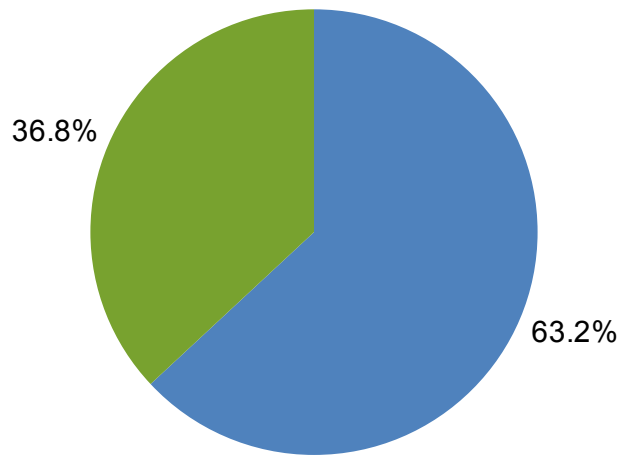
In 2010, single non-elderly adults in Massachusetts were more likely to be uninsured than those who were married or living with a domestic partner (4.3% versus 2.0%).

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.

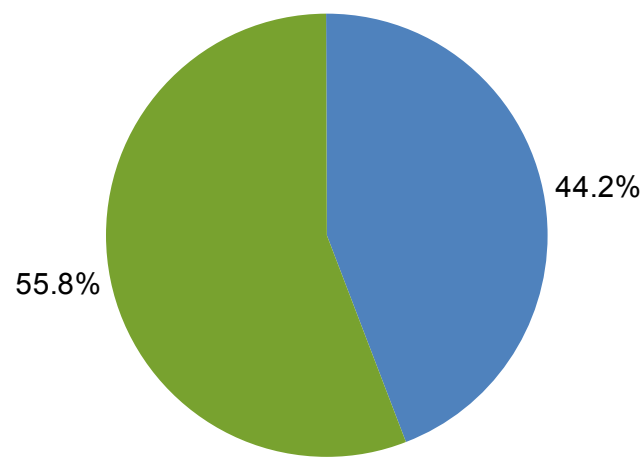


Distribution of Insured and Uninsured Residents by Marital Status

Insured



Uninsured



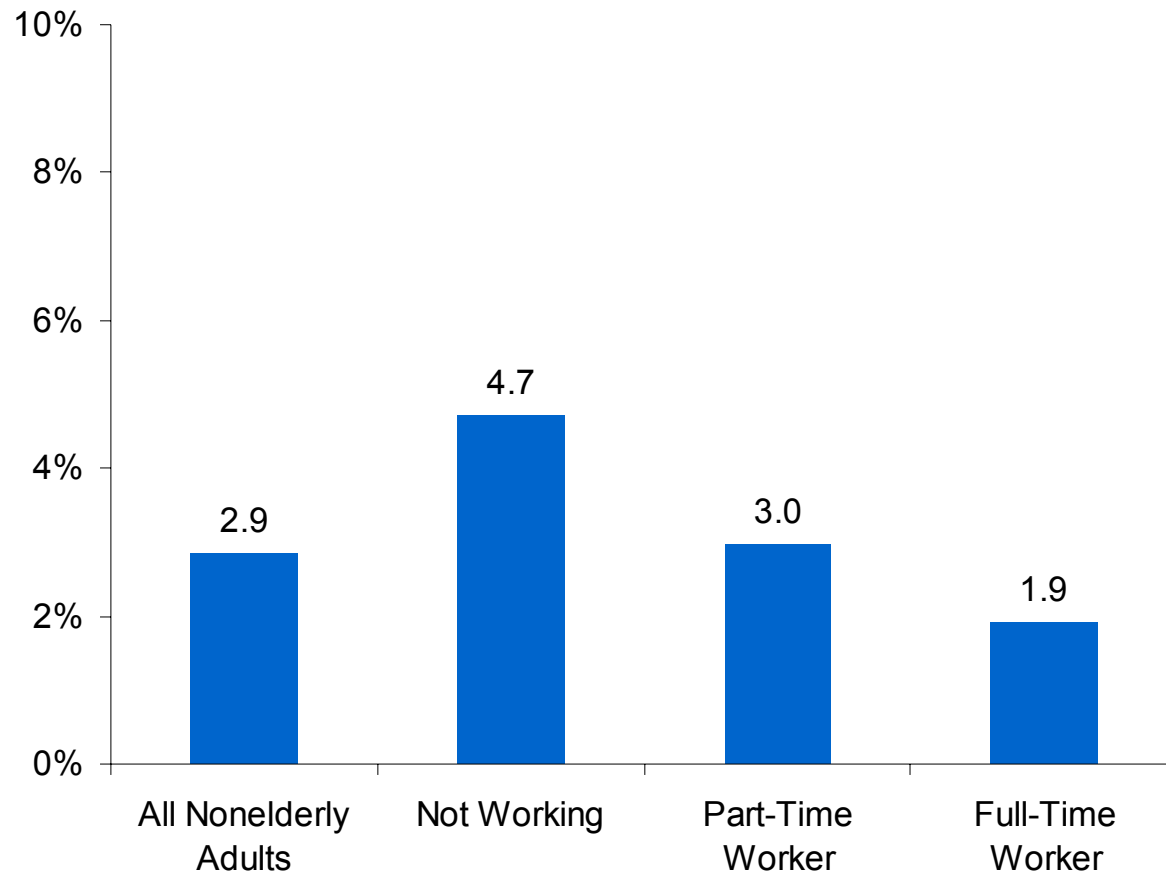
In 2010, the majority of uninsured non-elderly adults in Massachusetts were single (56%), while the majority of insured non-elderly adults were either married or living with a partner (63%).

■ Married or Living with Partner ■ Not Married ■ Married or Living with Partner ■ Not Married

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates of Non-Elderly Adults by Work Status



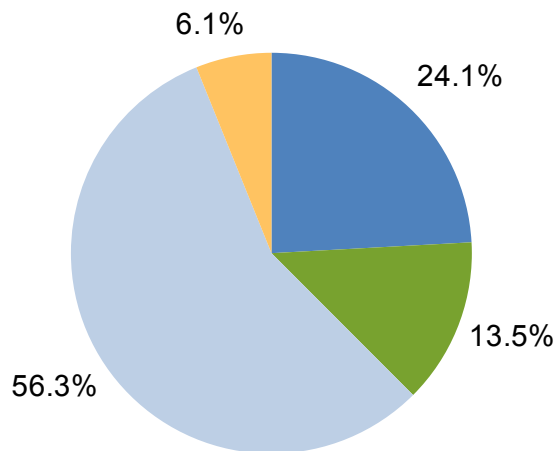
The uninsured rate was higher among non-elderly adults who were not working in Massachusetts in 2010, with 4.7% uninsured. This compares to an uninsured rate of 3.0% among part-time workers and 1.9% among full-time workers.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.

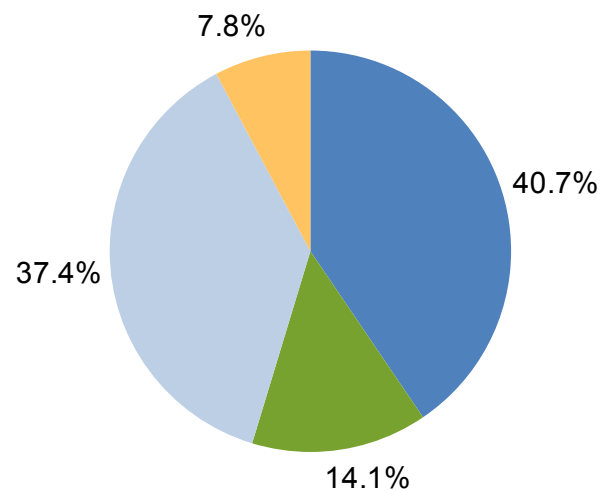


Distribution of Insured and Uninsured Residents by Work Status

Insured



Uninsured



■ Not Working ■ Part-Time Worker
■ Full-Time Worker ■ Unknown

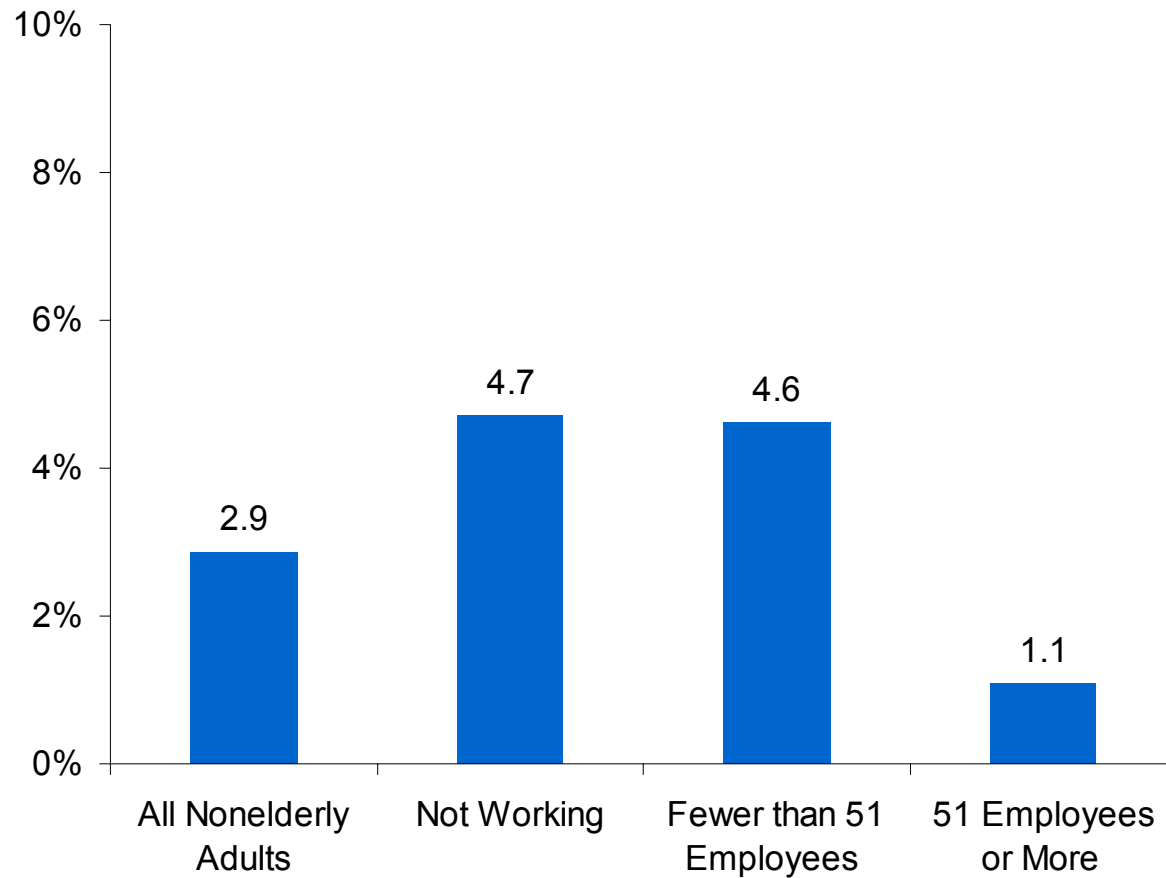
■ Not Working ■ Part-Time Worker
■ Full-Time Worker ■ Unknown

In 2010, uninsured non-elderly adults in Massachusetts were far more likely to be unemployed than their insured counterparts (41% and 24% respectively).

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Uninsured Rates of Non-Elderly Adults by Employer Size

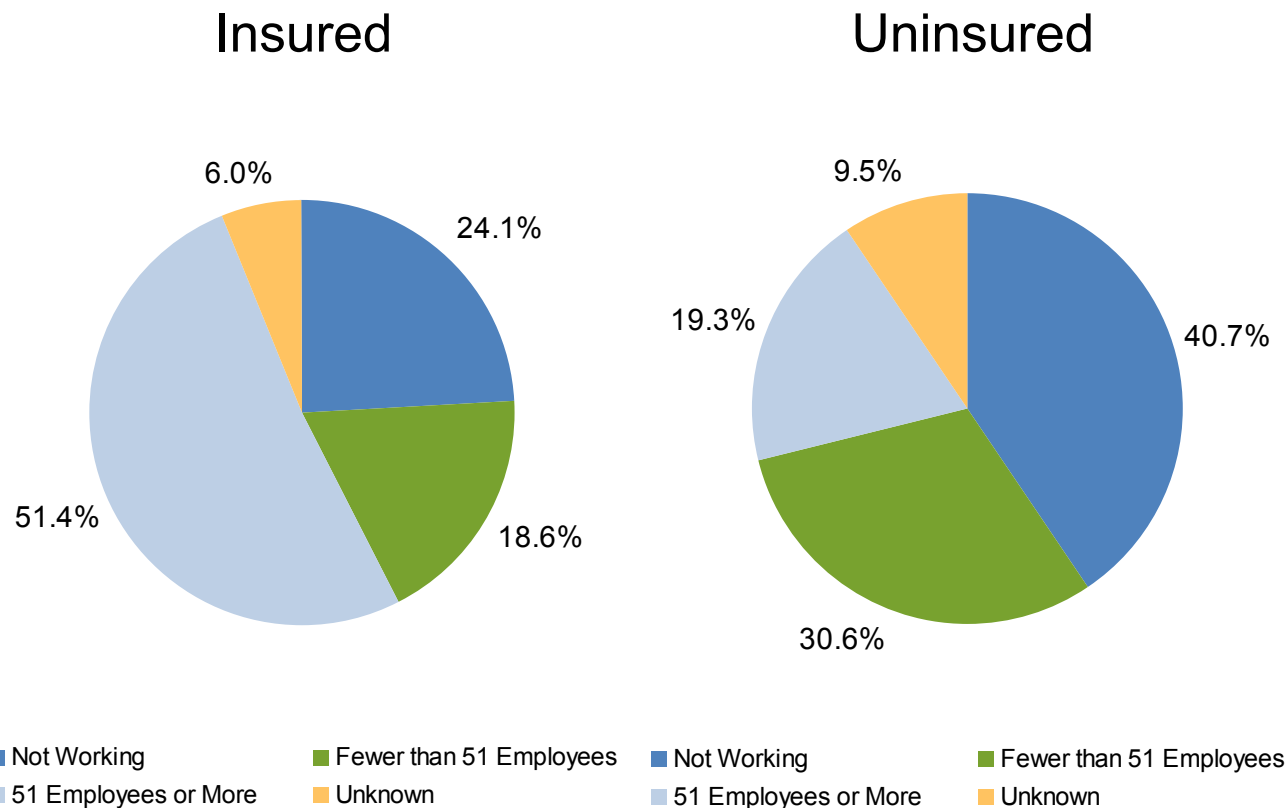


In 2010, the uninsured rate was similar for unemployed adults and adults working in small firms (less than 51 employees) (4.7% and 4.6%, respectively). Among workers in large firms, 1.1% were uninsured.

Source: Urban Institute tabulations on the 2010 Massachusetts HIS.



Distribution of Insured and Uninsured Residents by Employer Size



In 2010, the majority of insured non-elderly adults (51%) were working in large firms (51 employees or more) in Massachusetts. Among uninsured non-elderly adults, only 19% were working in large firms.

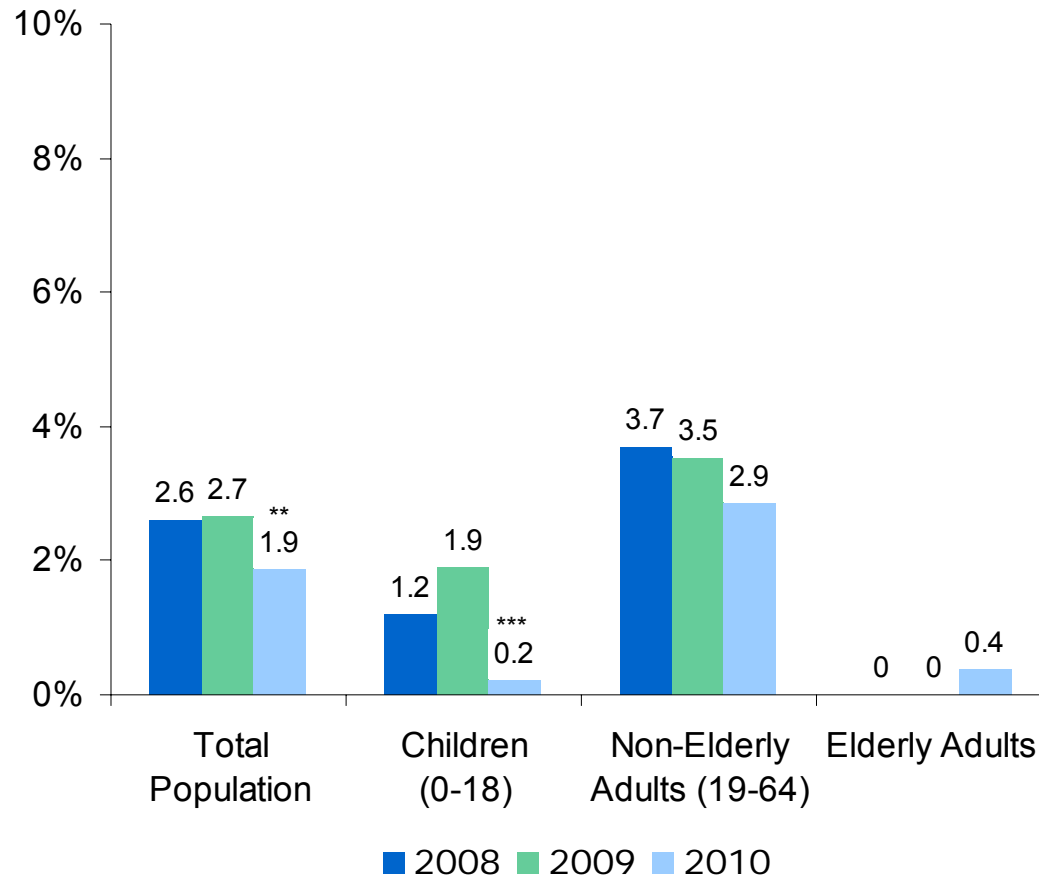
Source: Urban Institute tabulations on the 2010 Massachusetts HIS.

Trend in Uninsured Rates

2008 to 2010



Uninsured Rates by Age Group



In 2010, the overall uninsured rate and the uninsured rate for children in Massachusetts were significantly lower than in 2009.

There was not a significant change in the uninsured rate for elderly or non-elderly adults between 2009 and 2010.

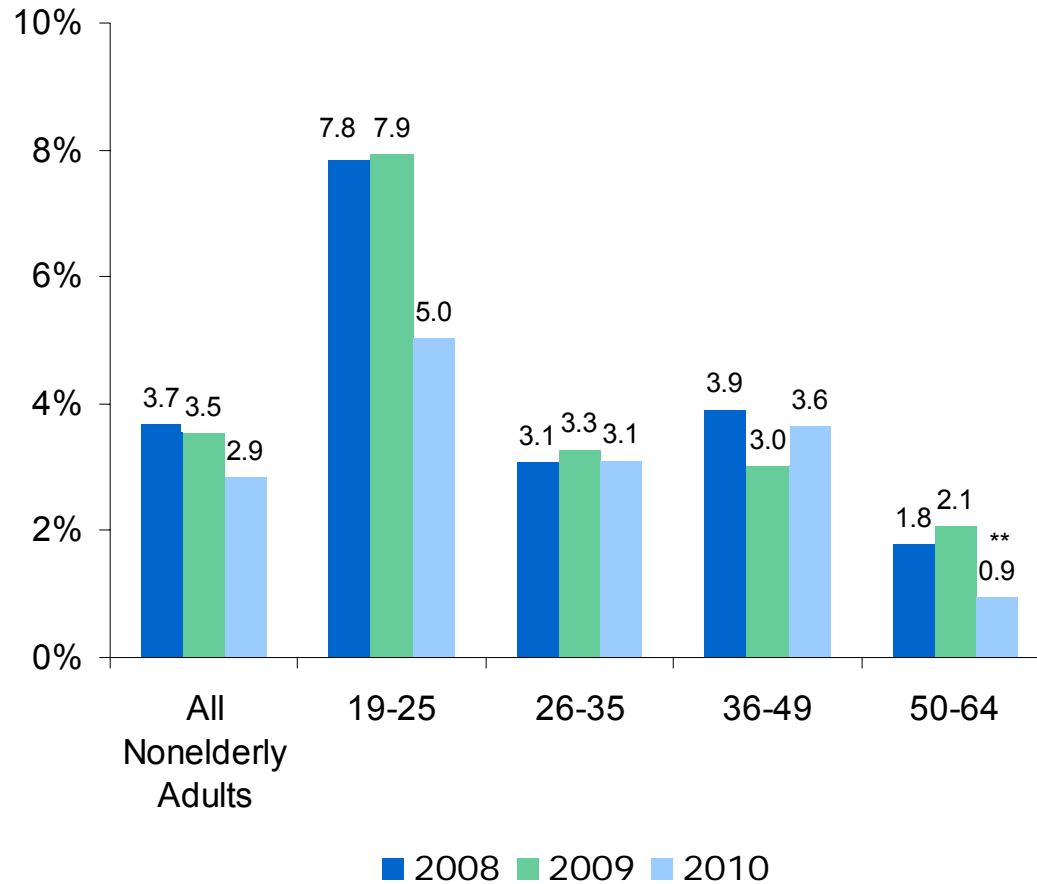
Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Non-Elderly Adults by Age Group



With one exception, there were no significant changes in the uninsured rate between 2009 and 2010 among non-elderly adults in different age groups. The one exception was non-elderly adults between 50 to 64, whose uninsured rate dropped from 2.1% in 2009 to 0.9% in 2010.

Source: Urban Institute tabulations on the Massachusetts HIS.

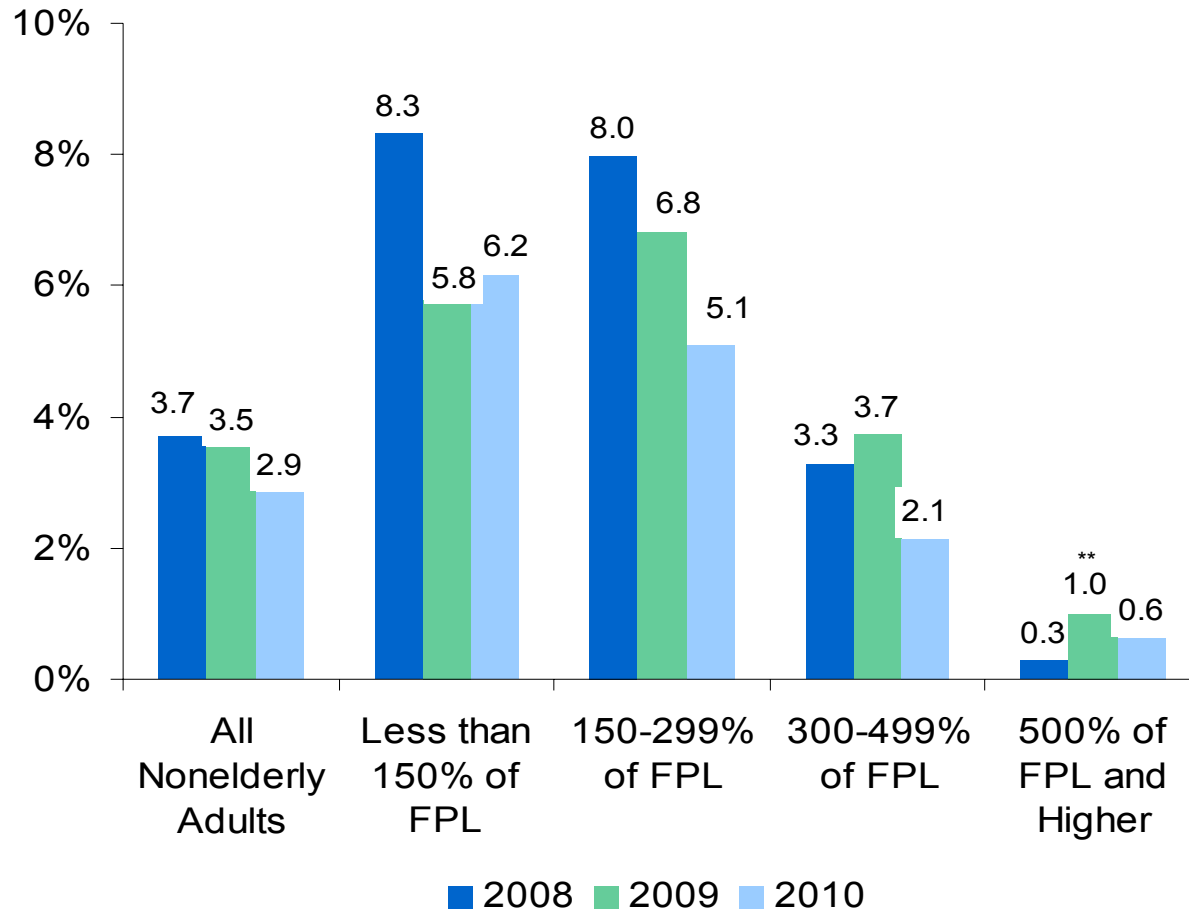
* (**) (***) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Non-Elderly Adults by Income

There were no significant changes in the uninsured rate between 2009 and 2010 among non-elderly adults in different income groups.



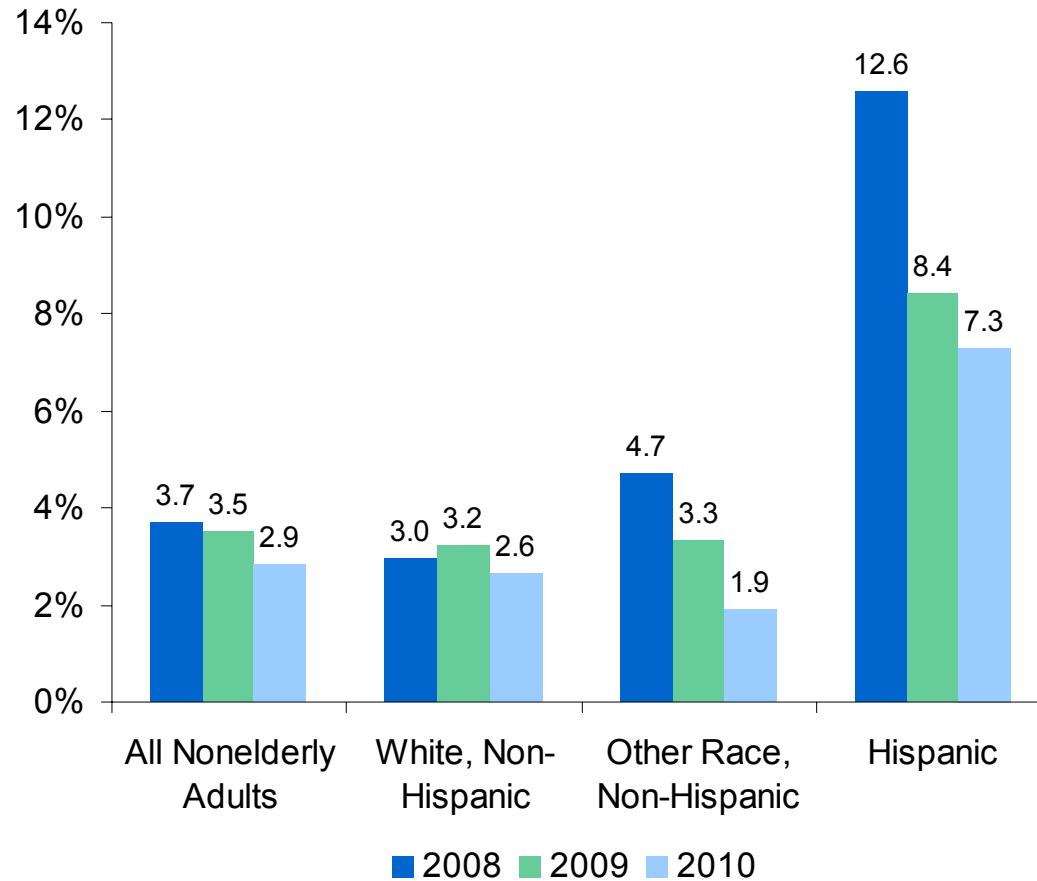
Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Non-Elderly Adults by Race/Ethnicity



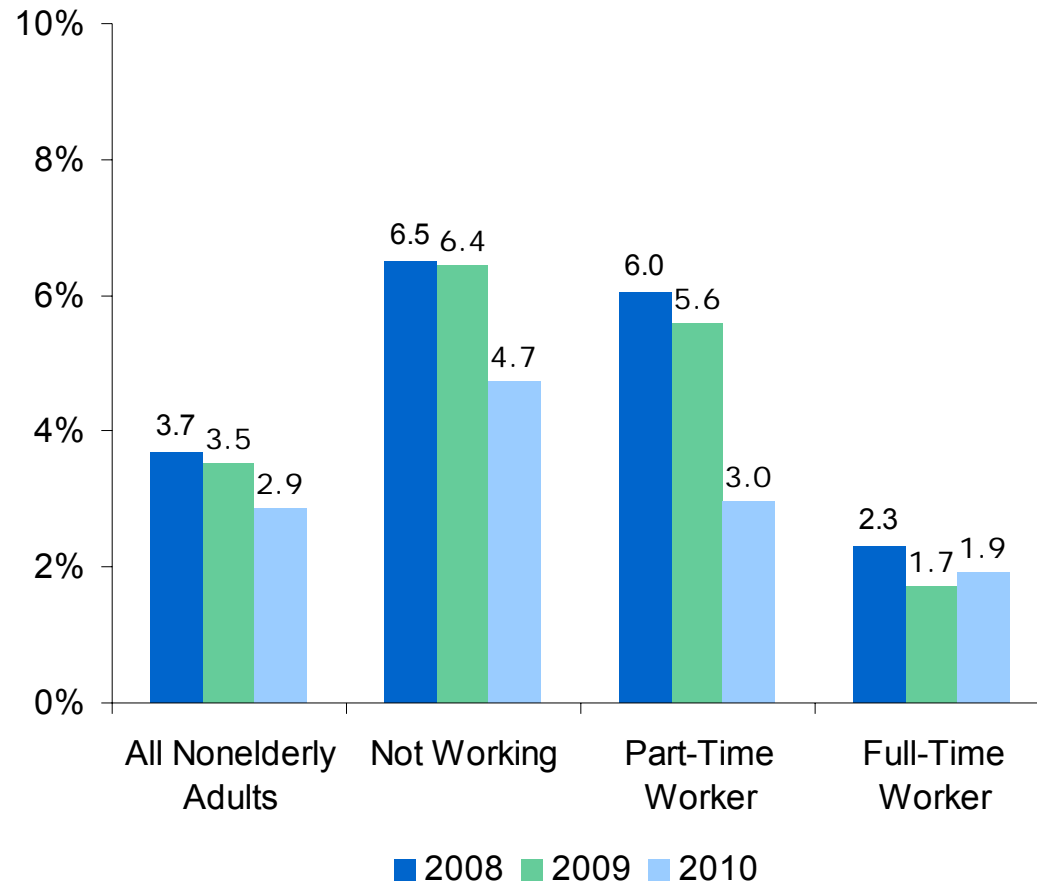
There were no significant changes between 2009 and 2010 in the uninsured rate among non-elderly adults in different racial/ethnic groups.

Source: Urban Institute tabulations on the Massachusetts HIS.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Non-Elderly Adults by Work Status



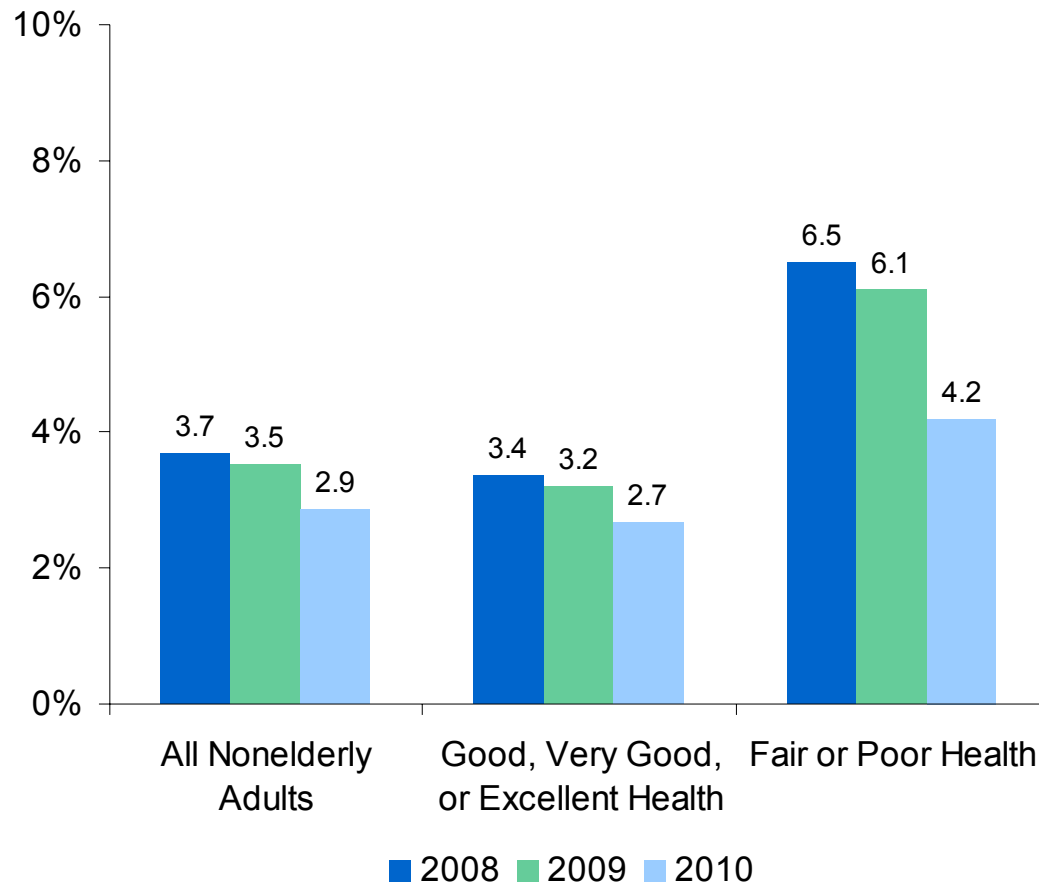
There were no significant changes between 2009 and 2010 in the uninsured rate among non-elderly adults in different work status groups.

Source: Urban Institute tabulations on the Massachusetts HIS.

In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Non-Elderly Adults by Health Status



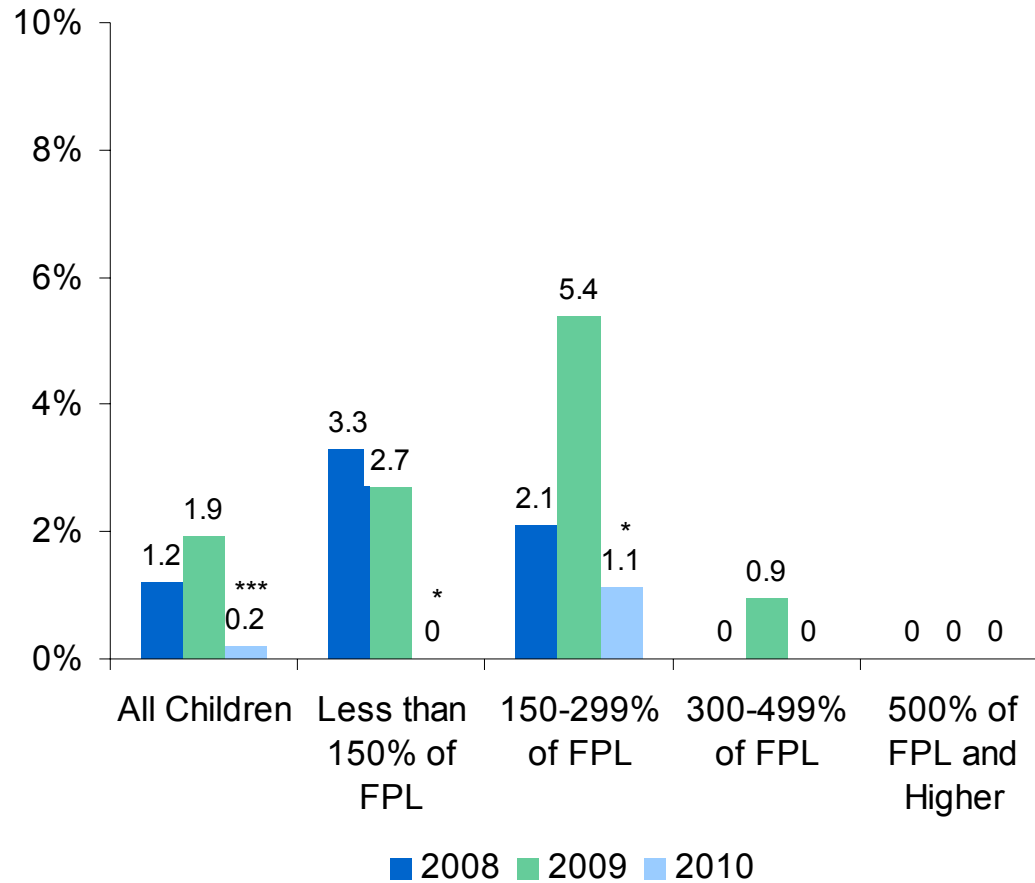
There were no significant changes between 2009 and 2010 in the uninsured rate among non-elderly adults reporting fair or poor health or those in better health.

Source: Urban Institute tabulations on the Massachusetts HIS.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Children by Income



As in 2009, virtually all children in Massachusetts were insured in 2010 (99.8% versus 98.1%). That change was statistically significant, as were the changes reported for lower-income children.

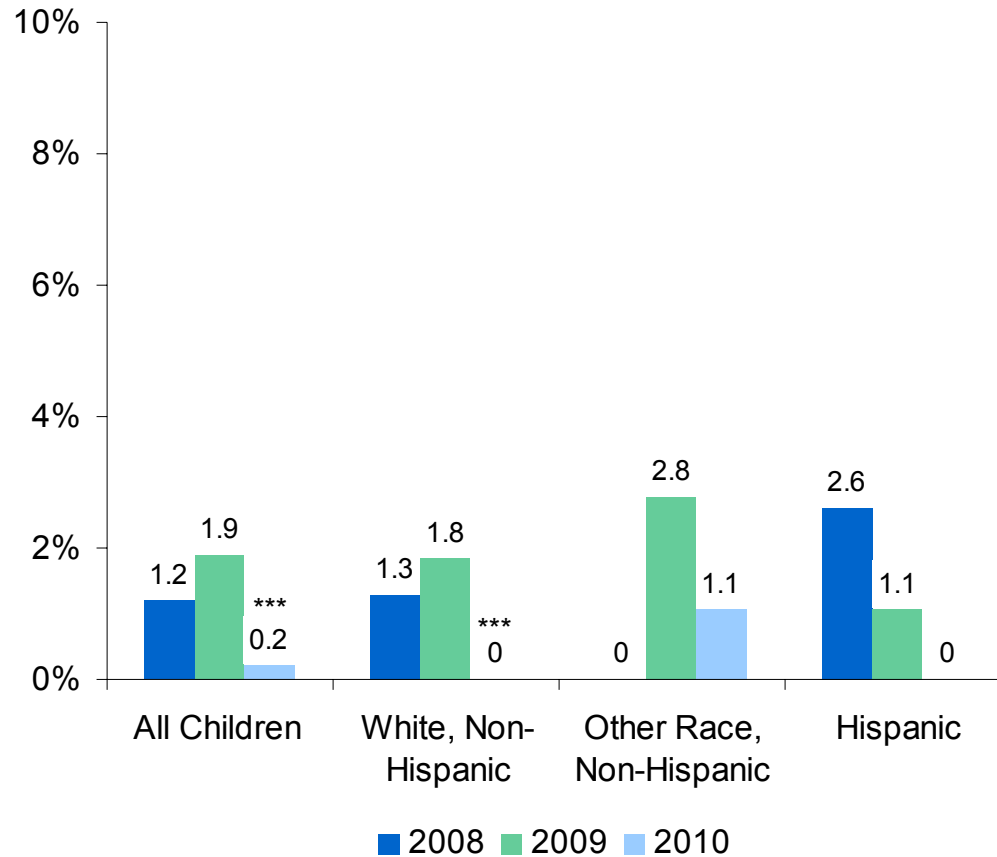
Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



Uninsured Rates of Children by Race/Ethnicity



As in 2009, virtually all children in Massachusetts were insured in 2010 (99.8% versus 98.1%). That change was statistically significant, as was the drop in the uninsured rate among white, non-Hispanic children.

Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

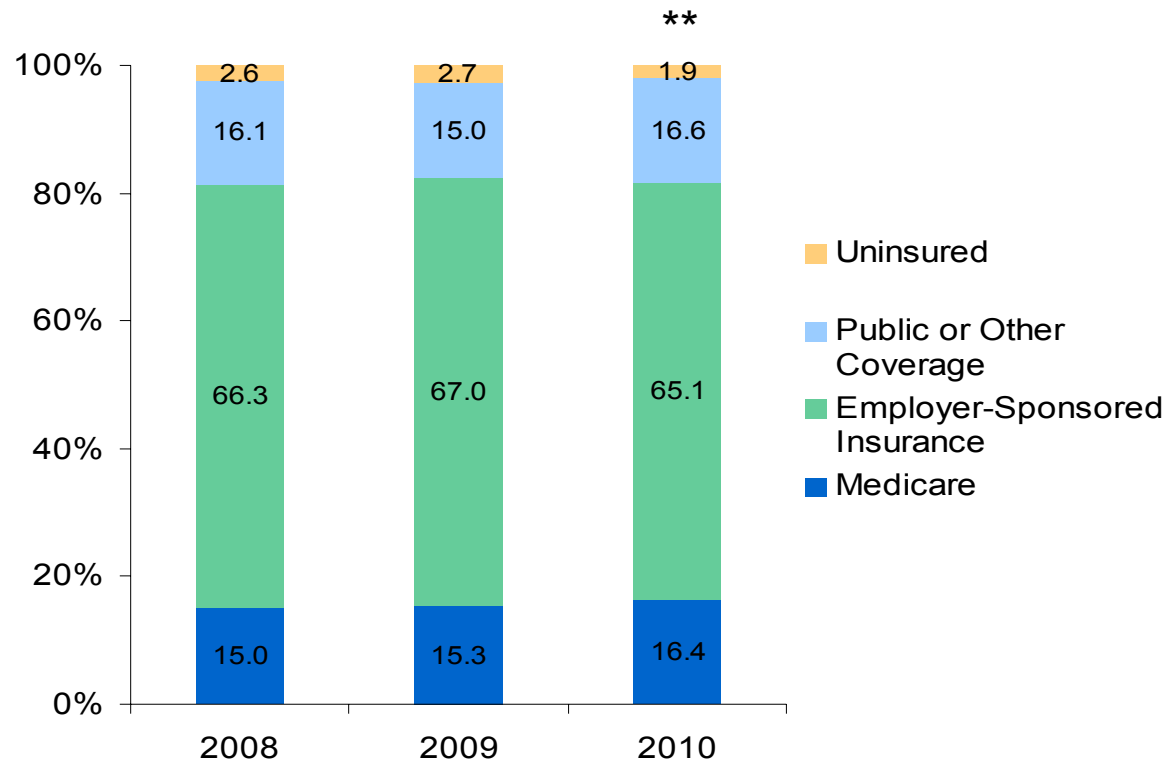


Trend in Type of Insurance Coverage

2008 to 2010



Type of Health Insurance Coverage† for All Massachusetts Residents



Employer-sponsored insurance (ESI) remains, by far, the most common type of coverage among Massachusetts residents, covering about two-thirds of all residents in each year. However, between 2009 and 2010, the share of residents with ESI coverage fell while the shares with Medicare and public or other coverage increased.

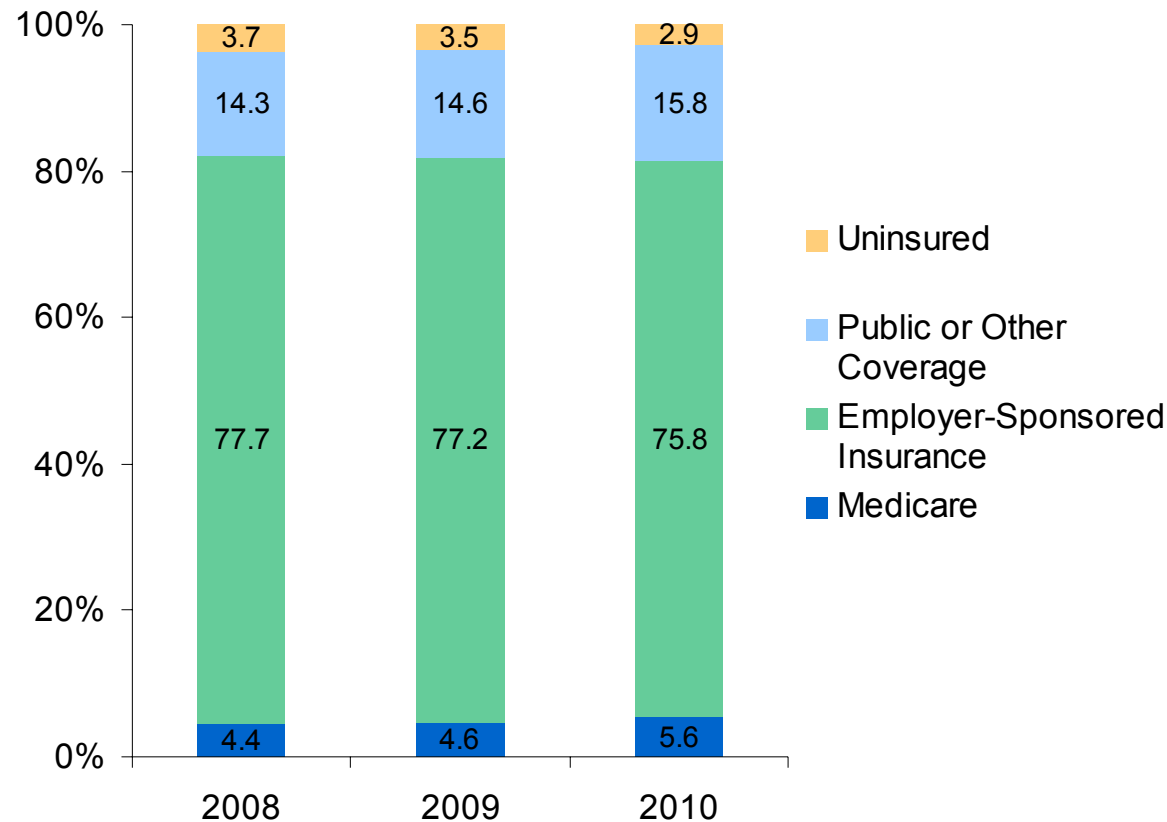
†Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) The estimate of the distribution of type of insurance coverage is significantly different from that of prior year at the 10% (5%) (1%) level, two-tailed test.



Type of Health Insurance Coverage† for All Massachusetts Non-Elderly Adults



Employer-sponsored insurance (ESI) remains, by far, the most common type of coverage for non-elderly adults in Massachusetts, covering over three-quarters of non-elderly adults in each year.

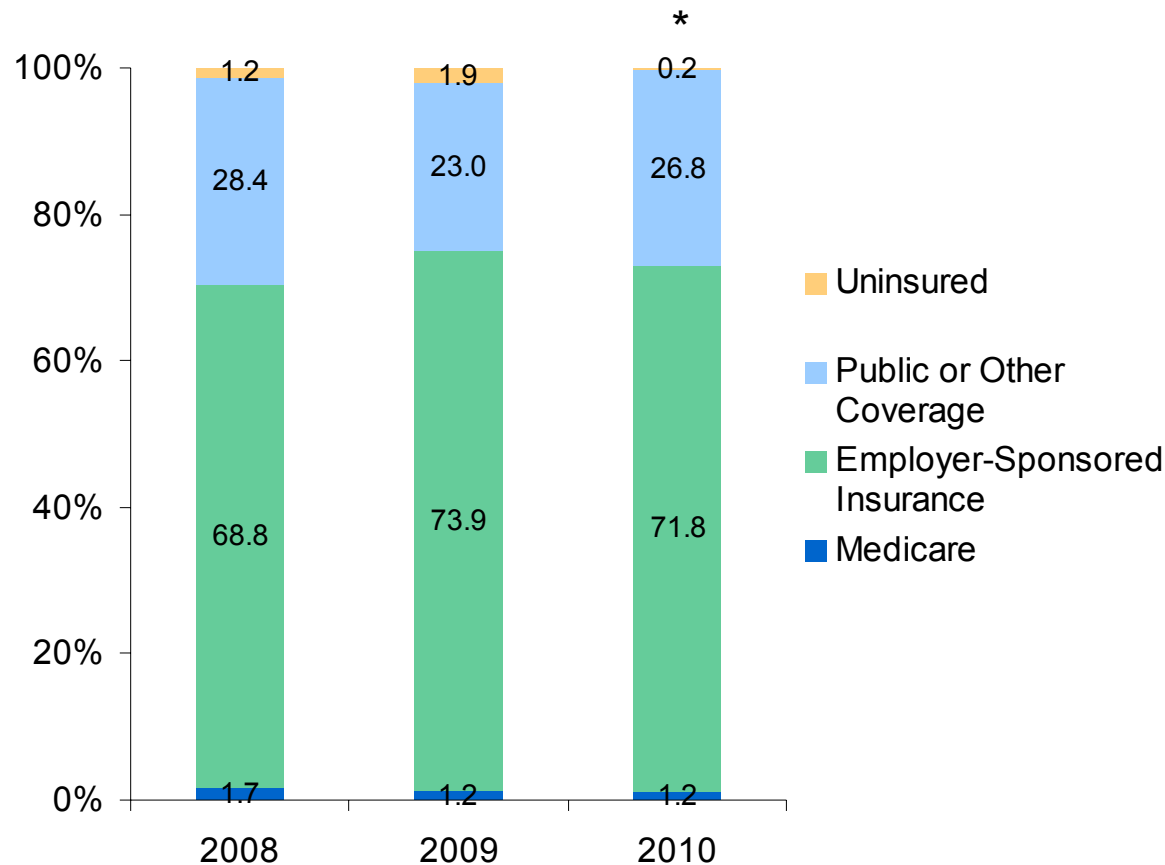
There were no significant changes in the distribution of type of coverage between 2009 and 2010 for non-elderly adults.

†Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

Source: Urban Institute tabulations on the Massachusetts HIS.



Type of Health Insurance Coverage† for All Massachusetts Children



Employer-sponsored insurance (ESI) remains, by far, the most common type of coverage for children in Massachusetts, covering more than two-thirds of children in each year. However, between 2009 and 2010, children were less likely to have ESI coverage and more likely to have public or other coverage.

†Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

Source: Urban Institute tabulations on the Massachusetts HIS.

* (**) (***) The estimate of the distribution of type of insurance coverage is significantly different from that of prior year at the 10% (5%) (1%) level, two-tailed test.





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