



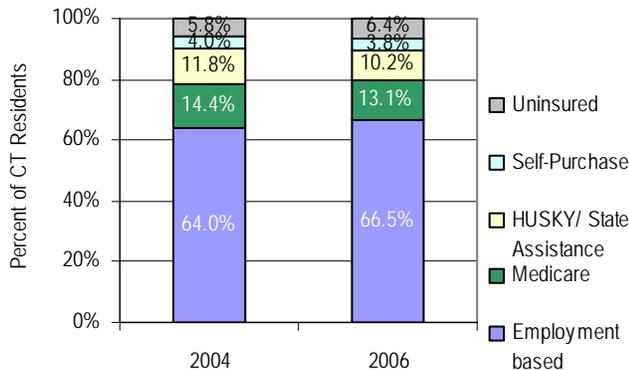
## Health Insurance Coverage in Connecticut: Executive Summary of the 2006 Household Survey

According to the Office of Health Care Access (OHCA) 2006 Household Survey, an estimated 93.6 percent of all Connecticut residents currently have health insurance coverage, nearly all of whom were insured for the entire preceding year (96 percent). Still, 6.4 percent or nearly 223,000 Connecticut residents do not currently have health insurance coverage. Since OHCA's 2004 Household Survey, the number of uninsured residents has increased by over 26,000. Working adults account for 61 percent of Connecticut's uninsured, the majority of whom hold permanent full-time positions. However, nearly two-thirds of these working uninsured are employed by firms that do not offer health benefits. The 2006 Household Survey was a telephone poll of 4,202 people conducted in the Summer of 2006 by the University of Connecticut's Department of Public Policy. It has a margin of error of plus or minus 0.7 percent.

### Key 2006 Household Survey Facts

- 93.6 percent of Connecticut residents are currently insured, nearly all of whom were insured for the entire preceding year (96 percent).
- More people have employment based coverage today than in 2004 (66.5 percent versus 64 percent).
- An estimated 222,600 or 6.4 percent of Connecticut residents are currently uninsured. However, 10 percent or nearly 347,000 people experienced at least one period of uninsurance during the last year.
- The rate of uninsured grew from 5.6 percent in 2004 to 6.4 percent in 2006, an increase of 26,000 people.
- 62 percent of those currently uninsured have been without coverage for at least a year.
- 55 percent of the uninsured are minorities. They are four times more likely than non-Hispanic whites to be uninsured.
- 61 percent of the uninsured are working adults, over half of whom hold permanent full-time positions.
- 65 percent of the working uninsured are employed by firms that do not offer health benefits. An additional 13 percent are not eligible for their employers' coverage.

Figure 1: Health insurance coverage, 2004 and 2006



Source: CT Office of Health Care Access 2004 & 2006 Household Surveys

### Health insurance coverage 2004 - 2006

- Over the last two years, the share of Connecticut residents with employment based health insurance coverage increased from 64 percent to 66.5 percent. During that time, the state's economy added 30,000 jobs.
- The share of uninsured also increased over the last two years from 5.8 percent to 6.4 percent, and much of this growth occurred among lower income families.
- The share of state residents with public coverage declined from 26.2 percent to 23.3 percent.

Table 1: Estimated number of people who were uninsured during the prior year, 2006

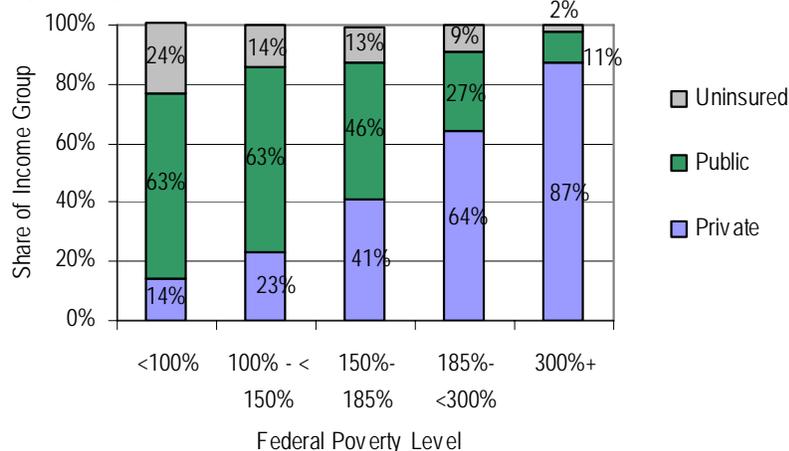
346,700 Without insurance at some point during the prior year			
124,100 Currently insured, but were uninsured at some point during the prior year	222,600 Currently uninsured		
	138,700 Uninsured for the entire year	57,600 Uninsured for an unknown length of time	26,300 Lost coverage during the prior year and are still uninsured

Source: CT Office of Health Care Access 2006 Household Survey

**Nearly 347,000 Connecticut residents experienced at least one period of uninsurance during the prior year.**

This includes those who are currently uninsured and those who are currently insured but had been without coverage at some point during the prior year. From 2004, the share of people who experienced a period of uninsurance increased slightly from 9.4 percent to 10.0 percent. Forty percent of those who experienced uninsurance in the last year were uninsured for the entire year. Forty three percent were “intermittently insured,” that is, they were both insured and uninsured at different times during the prior year. The intermittently insured include those who are currently insured but were previously uninsured and those who lost coverage in the last year and are still uninsured. Intermittent coverage may be related to changes in: employment and finances, employer health benefit policies, public coverage policies, and personal preference regarding coverage.

Figure 2: Type of insurance coverage by Federal Poverty Level, 2006



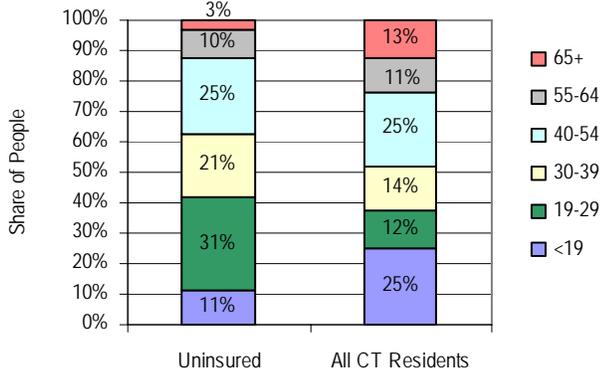
Source: CT Office of Health Care Access 2006 Household Survey

**Lower income families are at greater risk of uninsurance.** A family of four earning 100 percent of the Federal Poverty Level (FPL) (under \$20,000) is 12 times more likely to be uninsured than one earning 300 percent of FPL (\$60,000+). The uninsured are largely lower income families: less than one in five earn 300 percent or more of FPL even though two-thirds of all Connecticut residents are in this income bracket. Income is typically related to employment status and consequently, access to employer health coverage. Income also affects a family’s ability to purchase coverage, whether through an employer or on their own.

**Among the insured, higher income families are more likely to have private coverage.** Families earning 300 percent or more of FPL are six times as likely as those earning less than 100 percent of FPL to have private health insurance. Conversely, while public health insurance covers sixty-three percent of those earning less than 150 percent of FPL (e.g., under \$30,000 for a family of four), its share falls to just under half of those earning 150 percent to 185% of FPL (\$30,000 - \$37,000), 27 percent of those 185% - 300% of FPL (\$37,000 - \$60,000), and only 11% of those earning 300 percent of FPL or greater.

## Who are Connecticut's uninsured?

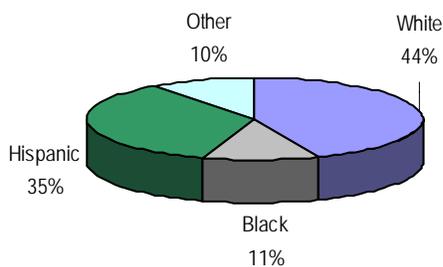
Figure 3: Age distribution of uninsured and all CT residents, 2006



Source: CT Office of Health Care Access 2006 Household Survey

The majority of the uninsured are adults between 19 and 39. Nearly one third of the uninsured are young adults age 19 to 29, a group with the lowest access to employment based coverage among working age adults. Their limited access may be because fewer have permanent full-time employment. In addition, most are single and therefore cannot access coverage through a spouse's employer. Children and the elderly comprise smaller shares of the uninsured than of Connecticut's population, largely because they are eligible for HUSKY or Medicare or they benefit from the state's strong system of employer sponsored coverage.

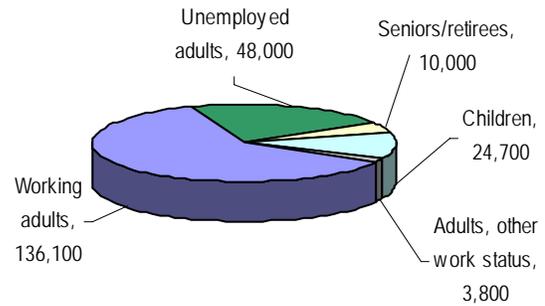
Figure 4: Race and ethnicity of uninsured, 2006



Source: CT Office of Health Care Access 2006 Household Survey

Slightly more than half of the uninsured are minorities. Minorities only account for 22 percent of Connecticut's population, yet they are the majority of the uninsured. Minorities are almost four times as likely as non-Hispanic whites to be uninsured (15 percent compared to 4%).

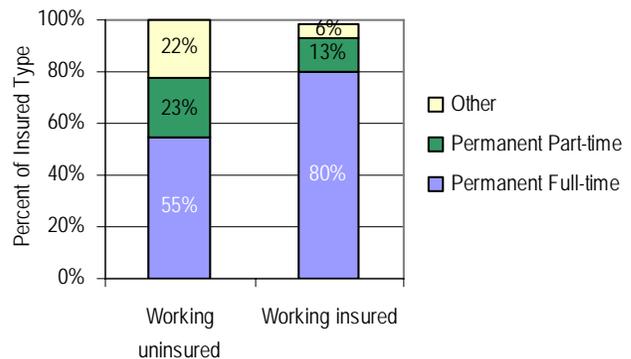
Figure 5: Employment status of the uninsured, 2006



Source: CT Office of Health Care Access 2006 Household Survey

Most of the uninsured are working adults. Since 2004, the share of the uninsured that are working adults has increased slightly from 58 percent to 61 percent.

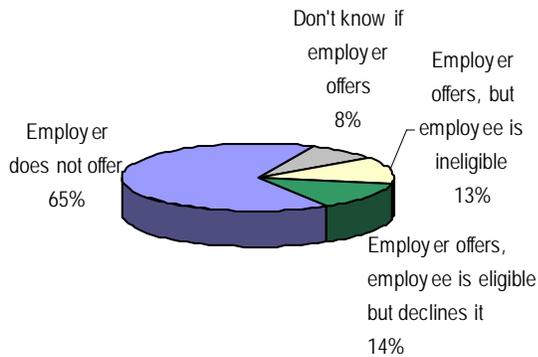
Figure 6: Type of employment for uninsured and insured, 2006



Source: CT Office of Health Care Access 2006 Household Survey

Most of the working uninsured are in permanent full-time positions. Permanent full-time employees are significantly more likely to have health insurance coverage through their employers. Although the majority of uninsured workers are in permanent full-time positions, this is significantly lower than among insured workers. Since 2004, the share of the working uninsured who hold permanent full-time positions has increased from 49 percent to 55 percent.

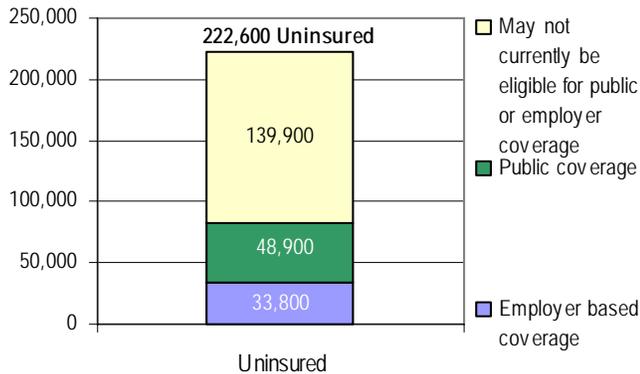
**Figure 7: Why uninsured workers do not have coverage through their employers, 2006**



Source: CT Office of Health Care Access 2006 Household Survey

**Only 14 percent of the working uninsured have access to health coverage through their employers.** Nearly two-thirds of the working uninsured are employed by firms that do not offer coverage, up from 59 percent in 2004. Thirteen percent report that they are not eligible for their employers' coverage and eight percent do not even know if their employers offer health benefits.

**Figure 8: Potential eligibility of the uninsured for employer based or public coverage, 2006**



Source: CT Office of Health Care Access 2006 Household Survey

**Conclusion: Are the uninsured potentially eligible for coverage?** Although 61 percent of Connecticut's 223,000 uninsured are working adults, most are either employed by firms that do not offer coverage or they are not eligible for health benefits. Therefore, few of the uninsured (whether employed or not) are eligible for coverage through their employer or that of a spouse or parent (an estimated 32,600). For those who are eligible, the lower family incomes typical of the uninsured may be a barrier to enrollment. A larger share of the uninsured may potentially meet eligibility requirements for obtaining public coverage such as HUSKY/Medicaid or Medicare because of their family structure and lower incomes (an estimated 56,400). Finally, an estimated 60 percent of the uninsured may not be currently eligible for public and employer coverage due to their incomes, family structure, and lack of access to private coverage (an estimated 133,600).

## OHCA's Upcoming 2006 Health Insurance Coverage Publications

### Household Survey

Over 4,200 individuals were surveyed concerning their access to health coverage, the costs of coverage, and their use of health care services. Early in 2007, OHCA will release a databook that will provide more detailed analysis of the results.

### Employer Survey

Over 800 firms surveyed regarding employee health care benefits, including eligibility requirements, enrollment and premium expenses.

### Young Adults Survey

600 young adults ages 19 to 29 were surveyed regarding access to health coverage, attitudes toward insurance and the health care system, and health care service usage. Young adults were surveyed because prior OHCA surveys showed that they had a high incidence of being uninsured.

### Hispanic Survey

Over 1,000 Hispanic adults were interviewed regarding potential barriers to health insurance coverage. Like young adults, OHCA's prior survey research found that Hispanics are at greater risk for being uninsured.

### Uninsured Hospitalizations 2001-2005

Examines the growing trend of hospital patients who do not have health coverage.

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