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Census data show CT uninsured rate steady over recent years despite struggling economy

CT Voices points to success of state and federal health reforms

The uninsured rate in Connecticut has held relatively steady over recent years, despite high unemployment and a struggling economy. Census data from the Current Population Survey (CPS) reveal that an estimated 8.6% (303,000) of all Connecticut residents in 2011 were without health insurance for the entire previous year. Among Connecticut children under age 18, 5.3% (43,000) lacked insurance for the entire year. However, there were no statistically significant changes in the Connecticut uninsured between the most recent two-year period (2010-2011) and the previous period (2008-2009). (Because of small sample survey sizes at the state level, two-year estimates should be used to evaluate trends over time in Connecticut.) Connecticut Voices for Children, a research-based policy think tank, attributed the recent stability in the uninsured rate recently to the success of the state's early and vigorous policy reforms aimed at improving access to health care.

“These findings highlight the importance of supporting and strengthening state and federal health reforms that work, particularly health insurance programs like HUSKY,” said **Sharon Langer, Senior Policy Fellow at Connecticut Voices for Children**. “As fewer Connecticut residents have access to employer-sponsored coverage, state and federal lawmakers should preserve health reform policies that help families maintain their health insurance when they lose or change their jobs.”

There has been an increase in the number of Connecticut residents who are uninsured over the last decade, as fewer have access to employment-based health insurance. Based on a comparison of two-year average rates:

- There was a statistically significant increase over the last decade in the percentage of all Connecticut residents who lacked health insurance during the entire previous 12 month period, rising from 8.6% in 2000-2001 to 9.9% in 2010-2011. There was no statistically significant change over the decade for uninsured children.
- There was a statistically significant decline in the percentage of people under age 65 in Connecticut who had employment-based health coverage over the decade, dropping from 78.0% in 2000-2001 to 69.8% in 2010-2011. There was a similar significant decrease in

children who were covered by employment-based insurance – from 77.8% in 2000-2001 to 67.4% in 2010-2011.

Connecticut Voices pointed out that most uninsured children in the state are eligible for the HUSKY health insurance program. (No city- or county-level estimates for health insurance coverage, poverty, or income are available from the CPS.)

Connecticut Voices for Children suggested that a significant factor in the relative steadiness in the numbers of uninsured in recent years in the face of high unemployment, a struggling economy, and less employment-based insurance was the head start that state policymakers made in recent years on improving access to health care, particularly through expanded access to the HUSKY and Medicaid health insurance programs and more coverage options for young adults.

- In 2007 and 2008, prior to federal health reforms, state policymakers increased income eligibility for parents and pregnant women in HUSKY. As a result of these eligibility expansions and the growing need for the program, enrollment of children, parents, and pregnant women in HUSKY increased by about 73,000 (22%) between January 2008 and December 2011.
- In 2010, Connecticut was the first state to take advantage of opportunities under federal health reforms to provide health coverage under Medicaid to more low-income adults without children, while drawing down new federal funds. Between July 2010 and December 2011, 24,000 more low-income adults obtained Medicaid coverage, an increase of 55%. Connecticut Voices pointed out that the state's latest plan to restrict eligibility for these low-income adults could quickly undo this progress in covering the uninsured.
- In 2009, a new Connecticut law enabled young adults aged 18 to 26 – the age group with the worst uninsured rates – to obtain coverage under their parents' health plans. Federal health reforms further expanded coverage for young adults under parent plans in 2010.

“Today’s Census numbers confirm that health care reform measures enacted by both state and federal policy makers are working and that efforts in our state in the past few years helped the social safety net hold firm during our recent recession,” said **Frances G. Padilla, president of Universal Health Care Foundation of Connecticut**. “We need to continue to monitor the process of implementing federal and state health reform to ensure that the cost control measures and coverage provisions, such as the 2014 launch of the Exchange marketplace, serve individuals and small businesses by offering quality, affordable insurance products.”

Nationally, the percentage of all Americans without health insurance declined from 16.3% in 2010 to 15.7% (48.6 million) in 2011. Among children in the U.S., 9.4% were uninsured (7.0 million), a rate that was not statistically different from the 2010 rate. In addition, the percentage of Americans under age 65 with employment-based health insurance coverage was 58.3%, not significantly changed from the 2010 rate.

National and state-level data on health insurance coverage are available on the U.S. Census Web site at www.census.gov. Health insurance data are drawn from the Current Population Survey (CPS). **See the attached fact sheet for detailed survey results and background on its**

measures. This news release and fact sheet are also available on the CT Voices Web site at ctvoices.org.

Connecticut Voices for Children is a research-based policy think tank that works to advance public policies to benefit the state's children, youth and families.

Other data from Census sources: National and some state-level poverty and income data are available from the Current Population Survey. However, for several years, the Census Bureau has advised that data from the American Community Survey (ACS) should be used for state-level poverty and income estimates, rather than CPS data. This is because the ACS surveys more people than the CPS and offers a more reliable measure. Therefore, CT Voices for Children is not reporting on state-level CPS poverty and income data. (CT Voices has these data available on request.) The Census will publicly release state-level poverty and income estimates from the ACS on Thursday, September 20. Poverty, income, and uninsured estimates will also be available for the eight largest cities in the state, as well as all Connecticut counties. (No city-level estimates for health insurance coverage, poverty, or income are available from the CPS.) CT Voices plans to summarize these ACS state- and local-level data in a separate news release on September 20.

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Health Insurance in Connecticut: Summary of 2011 U.S. Census Current Population Survey Data

September 12, 2012

The Uninsured and Employment-Based Health Coverage in Connecticut and the Nation – 2011

Insurance Status	Connecticut*	United States	
	2011 % and #	2011 % and #	2010 % and #
Uninsured:			
All persons uninsured, entire previous 12 months	8.6% (303,000)	15.7% (48.6 million) Significant decrease from 2010 rate	16.3% (50.0 million)
All persons under 65 years old uninsured, entire previous 12 months	9.8% (295,000)	17.9% (47.9 million) Significant decrease from 2010 rate	18.4% (49.2 million)
Children < 18 uninsured, entire previous 12 months	5.3% (43,000)	9.4% (7.0 million) No significant change from 2010 rate	9.8% (7.3 million)
Insured (Employment-Based):			
All persons under 65 years old with employment-based health insurance	70.3% (2.1 million)	58.3% (156.0 million) No significant change from 2010 rate	58.6% (156.4 million)
Children under 18 years old with employment-based health insurance	67.4% (545,000)	54.7% (40.6 million) No significant change from 2010 rate	54.8% (40.7 million)

Data from the U.S. Census Current Population Survey (CPS).

*Single year estimates at the state level should not be compared from one year to the next.

Trends in Uninsured CT Residents, Employment-Based Health Insurance

Insurance Status:	Connecticut 2010-2011 2-year Average % and #	Connecticut 2008-2009 2-year Average % and #	Connecticut 2000-2001 2-year Average % and #
Uninsured:			
All persons uninsured, entire previous 12 months	9.9% (350,000) No statistically significant change from 2008-2009 Significant increase from 2000-2001	10.3% (354,500)	8.6% (289,000)
All persons under 65 years old uninsured, entire previous 12 months	11.2% (341,000) No statistically significant change from 2008-2009 Significant increase in number but not percent from 2000-2001	11.7% (352,000)	9.9% (284,000)
Children < 18 uninsured, entire previous 12 months	5.8% (47,000) No statistically significant change from 2008-2009 and 2000-2001	6.0% (48,500)	6.0% (49,000)
Insured (Employment-Based):			
All persons under 65 years old with employment-based health insurance	69.8% (2.1 million) No significant change from 2008-2009 Significant decrease from 2000-2001	71.2% (2,134,500)	78.0% (2,253,000)
Children under 18 years old with employment-based health insurance	67.4% (553,000) No significant change from 2008-2009 Significant decrease from 2000-2001	69.9% 571,000	77.8% 641,000

Data from Connecticut Voices for Children analysis of U.S. Census Current Population Survey (CPS). **Unless specifically noted, comparisons between 2010-2011 uninsurance rates to other years are not statistically significant.** Because Connecticut is a small state, it is difficult to detect statistically significant changes among uninsured

children. Historical data reflect revised estimates by the US Census Bureau. As a result, data listed here may not match previously published health insurance data from the CPS.

Data that would enable a comparison of two-year average uninsured rates for children in 2000-2001 to later years are not available.

Technical Notes on the Data

Two-year estimates should be used for assessing change over time in state-level Census CPS health insurance data.

Estimates of the uninsured come from the Current Population Survey (CPS). Sample sizes in the CPS are usually not large enough at the state level to detect statistically significant changes from one year to the next. To increase the likelihood of accurately assessing change over time, data from two years can be pooled to produce two-year averages (e.g., the 2010-2011 average uninsured rate). For this analysis, Connecticut Voices for Children calculated two-year averages of the uninsured to evaluate trends over time for the uninsured in Connecticut. Single-year estimates at the state level should not be compared from one year to the next.

The importance of statistical significance of changes over time. Unless specifically noted in the comparison charts above, there were no statistically significant changes in Census estimates between 2010-2011 data and other years as calculated at the 90% confidence level. The numbers reported in the CPS are estimates because only a sample of the entire population is surveyed. For this reason, estimates reported by the CPS are published with additional data that allow us to estimate the range of values within which the population's actual uninsured rate is likely to fall. This enables us to determine whether or not the change in an estimate from one time period to the next is large enough to conclude that a change in the population has occurred, or whether the change in the estimate may have been due to random chance. For example, in the field of opinion polling, the "margin of error" of a poll helps to assess whether there has been a significant change in polling results over time. **A change in Census estimates is called "statistically significant" if it is unlikely to have occurred by chance.** (This term describes the statistical evidence of change, not whether it is important or meaningful). **Unless a change in Census estimates over time is statistically significant, it is not accurate to say, for example, that the uninsured rates have increased or declined.**

Connecticut Voices' analyses of CPS data are informed by the guidance of analysts at the Census Bureau, Center on Budget and Policy Priorities, and Coalition on Human Needs.