

## SUMMARY OF FINDINGS

### ***Major findings include the following:***

- Approximately 190,000 Utahns, or 9.5% of the total population, were without any kind of health insurance coverage in 1996.
- The proportion of Utahns without health insurance in 1996 was unchanged from 1991.
- The proportions of individuals without health insurance were especially high in the following groups:
  - Adults who have not completed a high school education (26% without health insurance)
  - Persons in households with incomes under \$15,000 per year (24%)
  - Unemployed adults (19%)
  - Young adults 18 to 34 years old (15%)
  - Never married adults (14%)
  - Hispanic persons (21%)
  - Persons in Uintah Basin and Southwest Utah local health districts (17% and 16% respectively)
  - Persons living in non-Wasatch Front counties (12%)
  - Persons reporting fair or poor health status (12%)
- Those without health insurance were predominantly:
  - High school graduates (84% of uninsured adults)  
(Note: 94% of all adults in the survey sample were high school graduates.)
  - Wasatch Front residents (72% of the uninsured)  
(Note: 77% of the population lives along the Wasatch Front.)
  - Full time employees (55% of uninsured adults)  
(Note: 56% of all adults in the survey sample were employed full time.)
  - Persons living in households with total annual incomes under \$35,000 (67% of the uninsured)  
(Note: 64% of all persons in the survey sample lived in such households.)
  - Children and young adults age 34 and under (72%)  
(Note: 60% of all Utahns are in this age group.)
- For children under 18 years old in households with incomes below 100% of poverty the proportion without health insurance decreased from 30% in 1991 to 19% in 1996.
- The most common reasons reported for not having health insurance were “can’t afford it” (41%) and “employer doesn’t offer it” (16%).
- Among households with uninsured persons, 13.7% reported that the main reason for not having health insurance was that an individual in the household was “uninsurable” (i.e., denied coverage because of pre-existing medical conditions, because they had reached their lifetime coverage limits, or because they couldn’t afford insurance premiums due to a medical condition). About 1.2% of all Utahns, or 23,000 uninsured persons, lived in those households.

- Most of the uninsured (82%) lived in a household where the head of that household was employed. Among households with uninsured member(s) where the head of the household was employed:
  - 29% of the heads of household were self-employed
  - 46% of the heads of household worked for companies with 20 or fewer employees
  - 42% of the heads of household had been working for their current employers for less than one year and 28% had been working for their current employers for five or more years.
- Over half of households with uninsured persons reported being without health insurance coverage for two or more years (52%); 25% reported being without coverage for six or fewer months.
- Utahns who lacked health insurance were more likely to report problems gaining access to needed health care: 10% of uninsured persons reported they were unable to obtain needed medical, dental or mental health care in the previous 12 months compared with less than 2% of persons who had health insurance.
- Respondents for 14% of Utah households reported that a household member had been prevented from changing jobs for reasons related to health insurance.