



Major findings include the following:

- Approximately 199,100 Utahns, or 8.7% of the total population, were without health insurance coverage of any kind at the time of the survey.
- The proportion of Utahns without health insurance coverage in 2001 increased since 1996. Please see Appendix A of this report for more on the measurement of health insurance coverage.
- The proportion of individuals without health insurance coverage was higher than average in the following groups:
 - Adults who had not completed a high school education (34.5% were without health insurance)
 - Persons in households with incomes under \$20,000 per year (22.0%)
 - Unemployed adults (18.3%)
 - Young adults 19 to 26 years old (15.3%)
 - Adults 19 to 64 who were divorced, separated, or widowed (17.5%)
 - Hispanic persons were more than three times as likely to be uninsured than non-Hispanic persons (25.8% compared with 7.2% respectively)
 - Nearly four times as many Hispanic than non-Hispanic part time workers were uninsured.
 - Persons in TriCounty and Southeastern local health districts (13.7% and 13.5% respectively)
 - Persons living in non-Wasatch Front counties (10.2%)
- Those without health insurance were predominantly:
 - High school graduates (81.6% of the uninsured adults; 94.1% of all adults 19-64 in the survey sample were high school graduates)
 - Wasatch Front residents (72.2% of the uninsured; 76.2% of the population lives along the Wasatch Front)
 - Full time employees (58.9% of the uninsured adults; 65.8% of all adults in the survey age 19-64 were employed full time)
 - Persons living in households with total annual incomes under \$45,000 (70.6% of the uninsured adults; 42.6% of all persons in the survey sample lived in such households)
 - Children and young adults age 34 and under (70.6%; 61.0% of all Utahns are in this age group)
- When looking at household income and age groups, people aged 27-34 years with household incomes under \$20,000 a year were the highly likely to lack health insurance coverage, with 42.9% of them reporting they had no health insurance coverage.
- The proportion of persons without health insurance coverage was high for 19 to 26 year olds living below 100% of poverty (41.5%), followed closely by those ages 27 to 34 at the same Federal Poverty Level (41.1%).
- For children under 18 years old in households with incomes below 100% of poverty the proportion without health insurance decreased from 19% in 1996 to 16% in 2001.



- Among Utah adults who were employed, those who were self employed were more likely than those who were not self employed to lack health insurance, regardless of income.
- The most common reasons reported for not having health insurance were “can’t afford it” (52.1%) and “employer doesn’t offer it” (33.1%).
- More than two thirds of Utahns who lacked health insurance reported being without health insurance coverage for one year or longer.
- Uninsured persons living at 101-200% of poverty were more likely than other uninsured persons to be uninsured for one year or more (72.0%), followed closely by those persons living below 100% of poverty at 71.3%.
- Most insured persons had insurance through private insurance (80.5%) and/or through a current or former employer or union (71.5%).
- The most commonly reported problem with access to medical care for the insured was the inability to afford services, reported by 7.2%.
- Persons in Southeastern health district were more likely to report problems finding services in their area, reported by 12.1%.
- Insured persons with fair or poor health were more than 2½ times as likely to report access problems due to cost of services than persons with good or excellent health (6.6% and 2.3% respectively).