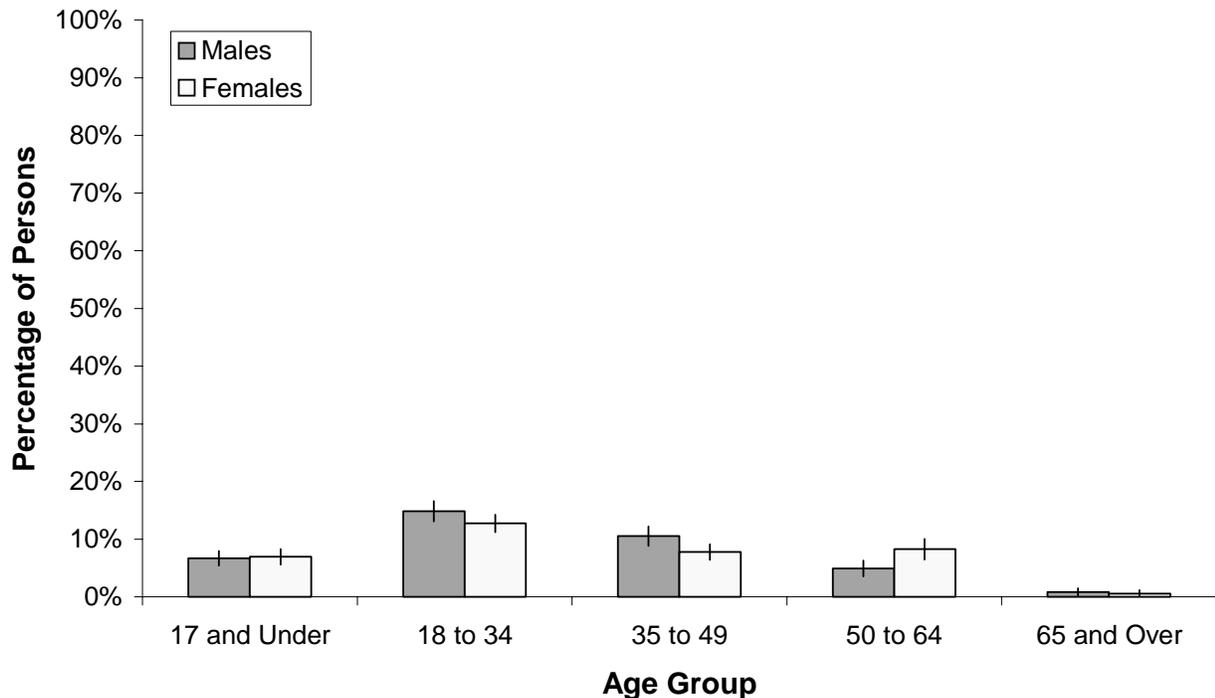




Health Insurance: Percentage of Persons With No Health Insurance Coverage by Sex and Age, Utah 2001



- Assuring adequate health insurance for Utahns has been a major political and public health initiative over the past several years in Utah. Overall, 8.7% of Utahns, amounting to approximately 199,100 persons, lacked health insurance coverage at the time the survey was conducted.
- Men and women age 18 to 34 were more likely than others to lack health insurance coverage (15% and 13%, respectively). Persons age 65 and over in the U.S. are almost universally covered by Medicare.
- Persons living in TriCounty, Southeastern, Southwest, and Central Health Districts were more likely than other Utahns to lack health insurance (14%, 14%, 13%, and 12% of persons were without health insurance, respectively).
- Of those persons who were without health insurance, about 52% indicated that one of the reasons for their lack of insurance was that they could not afford coverage. The next most frequently cited reason was “employer does not offer coverage” (33%).

Health Insurance Coverage



Table 4a. Health Insurance: Percentage of Persons With No Health Insurance Coverage by Sex, Age, and Local Health District, Utah 2001.

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Utahns With No Health Insurance Coverage		
	Percentage Distribution	Number of Persons ¹	Percentage of Persons With No Health Insurance ²	Number of Persons ^{3,4}	Percentage Distribution of Persons With No Health Insurance by Subgroup ⁴
2001 Utah Population	100.0%	2,295,967	8.7% ± 0.8%	199,100	100.0%
Sex					
Male	50.1%	1,150,881	9.1% ± 0.9%	104,300	52.4%
Female	49.9%	1,145,086	8.3% ± 0.8%	94,800	47.6%
Total, All Utahns	100.0%	2,295,967	8.7% ± 0.8%	199,100	100.0%
Age Group					
17 and Under	31.8%	730,417	6.8% ± 1.1%	49,800	24.8%
18 to 34	29.1%	669,170	13.8% ± 1.4%	92,300	45.9%
35 to 49	19.2%	439,986	9.2% ± 1.3%	40,300	20.0%
50 to 64	11.4%	262,021	6.6% ± 1.3%	17,400	8.6%
65 and Over	8.5%	194,373	0.7% ± 0.5%	1,400	0.7%
Total, All Utahns	100.0%	2,295,967	8.7% ± 0.8%	199,100	100.0%
Sex and Age					
Males, 17 and Under	16.4%	375,761	6.7% ± 1.3%	25,100	12.5%
Males, 18 to 34	14.7%	338,358	14.9% ± 1.8%	50,300	25.0%
Males, 35 to 49	9.7%	222,338	10.5% ± 1.7%	23,400	11.6%
Males 50 to 64	5.6%	129,263	4.9% ± 1.4%	6,400	3.2%
Males, 65 and Over	3.7%	85,161	0.9% ± 0.7%	700	0.3%
Females, 17 and Under	15.4%	354,656	6.9% ± 1.3%	24,600	12.2%
Females, 18 to 34	14.4%	330,812	12.7% ± 1.5%	42,100	20.9%
Females, 35 to 49	9.5%	217,648	7.8% ± 1.4%	17,000	8.4%
Females 50 to 64	5.8%	132,758	8.3% ± 1.8%	11,000	5.5%
Females, 65 and Over	4.8%	109,212	0.6% ± 0.6%	600	0.3%
Total, All Utahns	100.0%	2,295,967	8.7% ± 0.8%	199,100	100.0%
Local Health District⁵					
Bear River	6.0%	138,600	6.4% ± 1.9%	8,900	4.5%
Central	2.9%	67,207	12.0% ± 3.2%	8,000	4.0%
Davis	10.7%	244,844	3.9% ± 1.9%	9,600	4.8%
Salt Lake	40.0%	918,279	9.3% ± 1.5%	85,300	42.9%
Southeastern	2.3%	52,817	13.5% ± 2.7%	7,100	3.6%
Southwest	6.4%	147,370	12.5% ± 3.0%	18,500	9.3%
Summit	1.4%	31,279	7.5% ± 2.4%	2,300	1.2%
Tooele	1.9%	44,430	8.0% ± 2.3%	3,600	1.8%
TriCounty	1.8%	41,640	13.7% ± 2.7%	5,700	2.9%
Utah County	16.8%	385,690	7.2% ± 1.8%	27,800	14.0%
Wasatch	0.7%	15,947	8.2% ± 2.4%	1,300	0.7%
Weber-Morgan	9.1%	207,864	10.0% ± 2.9%	20,800	10.5%
Total, All Utahns	100.0%	2,295,967	8.7% ± 0.8%	199,100	100.0%

1 Population estimates are based on Utah Process Economic and Demographic (UPED) model published in January 2002 by the Utah Governor's Office of Planning and Budget.

2 Plus or minus 95% confidence interval.

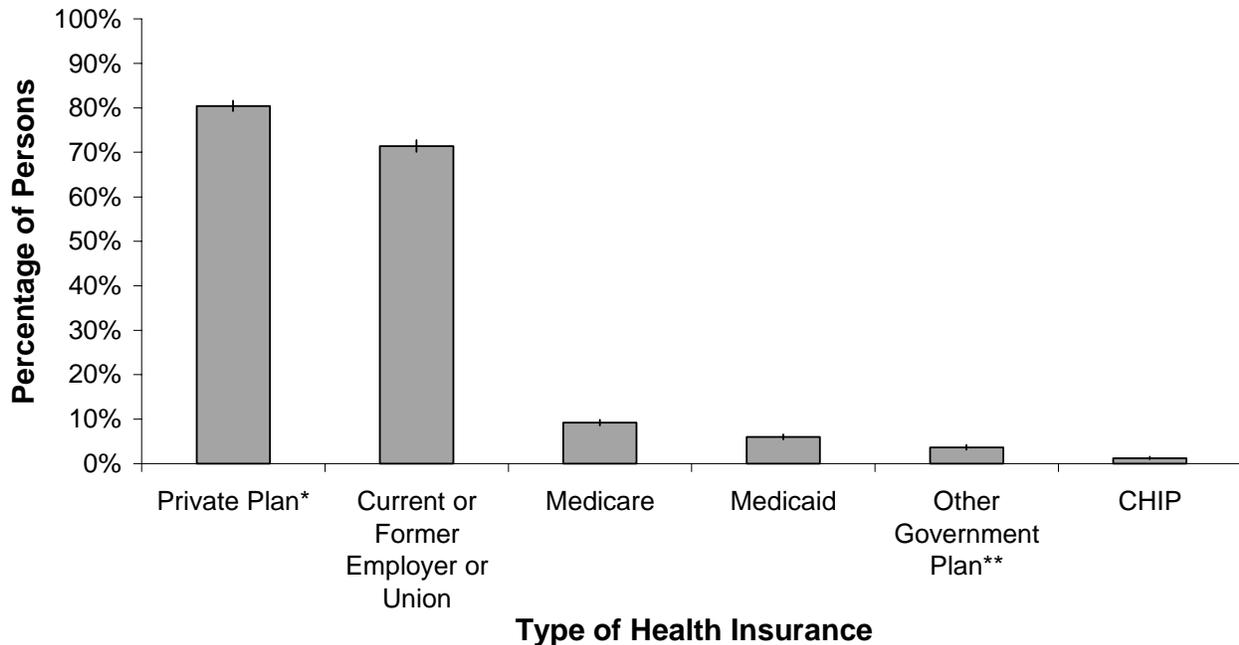
3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of data weighting and missing values on the grouping variables.

5 These rates have not been age-adjusted. Age-adjusted rates are available upon request.



Health Insurance Carrier: Percentage of Persons With Each Type of Health Insurance, Utah 2001



* "Private plan" consists of insurance through current of former employer or union, insurance purchased directly from an insurance company, and insurance through someone who does not live in the household.

** "Other government plan" includes Military, CHAMPUS/Tricare, the V.A., or Indian Health Services.

- Of those persons with health insurance, 80.5% indicated that they were covered under a private plan, and 71.5% indicated that their plan was through their current or former employer or union. These two categories are not mutually exclusive.
- Only 6% of the insured Utahns reported that they were covered by Medicaid, just over 9% indicated that they had health insurance through Medicare, and just under 4% were covered under some other government plan.
- Of those who reported other government plans in the 1996 Utah Health Status Survey, most were military plans. Only 0.03% of all Utahns in the 1996 survey reported that they were covered by the Indian Health Service. The U.S. Census Bureau no longer considers the Indian Health Service to be "health insurance coverage."
- As a check on accuracy of the 2001 Utah Health Status Survey data, survey estimates were compared to actual Medicaid and CHIP enrollment numbers during August 2001, the mid-point of survey data collection. The numbers of persons estimated by the survey to have been enrolled in Medicaid and CHIP were very close to the actual enrollment numbers (132,292 and 25,043 for Medicaid and CHIP, respectively). Enrollment numbers were well within the survey confidence intervals for those estimates.

Health Insurance Coverage



Table 4b. Health Insurance Carrier: Percentage of Persons With Each Type of Health Insurance Utah 2001.

Health Insurance Carrier	Survey Estimates of Utahns by Insurance Carrier	
	Percentage of Persons With Each Type of Plan ^{2,3}	Number of Persons With Each Type of Plan ¹
Private Plan ⁴	80.5% ± 1.2%	1,847,400
Current or Former Employer or Union	71.5% ± 1.3%	1,640,500
Medicare	9.2% ± 0.6%	211,400
Medicaid	6.0% ± 0.6%	137,700
Other Government Plan ⁵	3.7% ± 0.5%	84,000
CHIP ⁶	1.2% ± 0.3%	28,100
Total, All Utahns With Health Insurance	100.0%	2,096,900

1 Rounded to the nearest 100 persons.

2 Plus or minus 95% confidence interval.

3 Because individuals could have more than one plan, figures in this column do not sum to 100%.

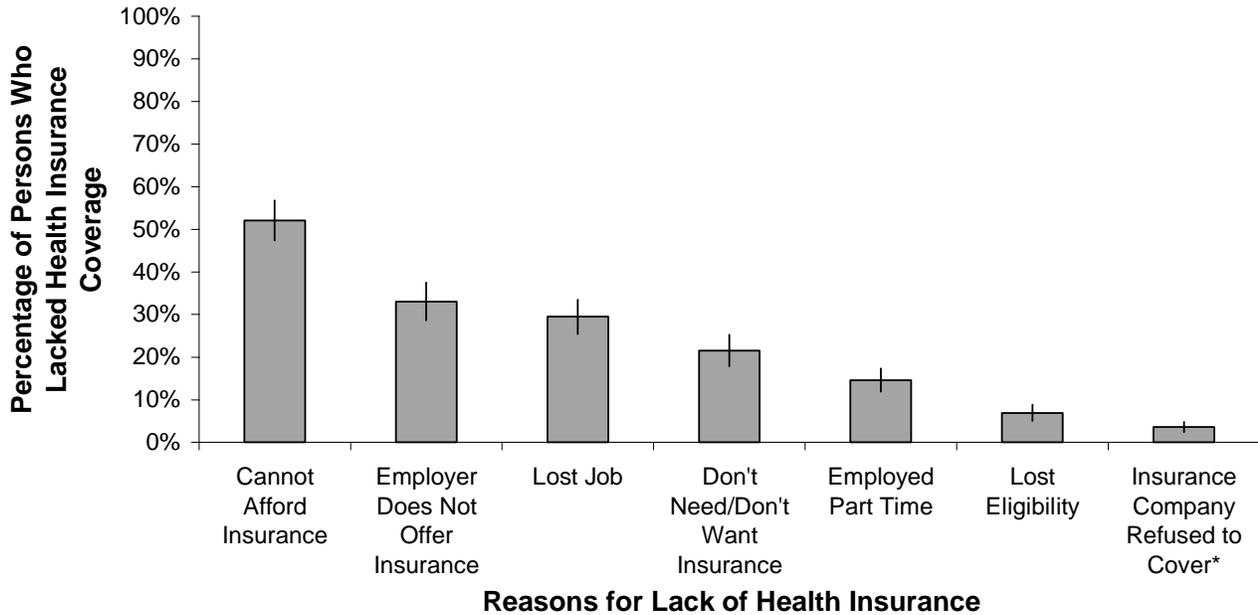
4 "Private plan" consists of insurance through current or former employer or union, insurance purchased directly from an insurance company, and insurance through someone who does not live in the household.

5 "Other government plan" includes Military, CHAMPUS/Tricare, the V.A., or Indian Health Services.

6 Children's Health Insurance Program.



Reasons for Lack of Health Insurance Percentage of
Persons Who Gave Each Reason as a Reason
That They Lacked Health Insurance
Persons Who Lacked Health Insurance Coverage, Utah 2001



* Reasons an Insurance Company would refuse to cover an individual included 1)because of a pre-existing condition, 2)the individual exceeded lifetime benefits, or 3) due to some other reason.

- Of those persons who were without health insurance, about 52% indicated that one of the reasons for their lack of insurance was that they could not afford coverage. The next most frequently cited reason was “employer does not offer coverage” (33%).

Health Insurance Coverage



Table 4c. Reasons for Lack of Health Insurance: Percentage of Persons Who Gave Each Reason as a Reason That They Lacked Health Insurance and Number of Persons Who Lacked Health Insurance Coverage, Utah 2001.

Reasons for Lack of Insurance	Survey Estimates of Utahns by Reason for Lack of Health Insurance	
	Percentage of Persons Who Gave Each Reason ^{2,3}	Number of Persons Who Gave Each Reason ¹
Cannot Afford Insurance	52.1% ± 4.7%	103,600
Employer Does Not Offer Insurance	33.1% ± 4.4%	65,800
Lost Job	29.5% ± 4.0%	58,700
Don't Need/Don't Want Insurance	21.5% ± 3.7%	42,900
Employed Part Time	14.6% ± 2.7%	29,100
Lost Eligibility	6.9% ± 1.9%	13,800
Insurance Company Refused to Cover ⁴	3.6% ± 1.2%	7,200
Total, All Utahns Who Lacked Insurance	100.0%	199,100

1 Rounded to the nearest 100 households.

2 Plus or minus 95% confidence interval.

3 Because individuals could choose more than one reason, figures sum to greater than 100%.

4 Reasons an Insurance Company would refuse to cover an individual included 1) because of a pre-existing condition, 2) the individual exceeded lifetime benefits, or 3) due to some other reason.