



### Major findings include the following:

- Approximately 292,800 Utahns, or 11.6% of the population, lacked any kind of health insurance coverage at the time of the survey interview. Additionally:
  - The proportion of Utahns without health insurance coverage has increased each year since the 2001 administration of the survey. Between 2004 and 2005 the percentage of Utahns with no insurance increased by 13.7%.
  - There was more stability in Utahns' insurance status in 2005. Persons who had health insurance coverage were more likely to have been insured continuously for the previous 12 months (83.3%, compared with 75.9% in 2004). In addition, persons who lacked coverage in 2005 were more likely to have been without coverage for a year or longer (76.1% of uninsured persons, compared with 65.6% in 2004).
- Utahns without health insurance were primarily:
  - Adults aged 19 to 64 years
  - High school graduates (81.5% of the uninsured adult population aged 19 to 64 years had completed high school)
  - Employed full time (50.4% of the uninsured adult population aged 19 to 64 years were employed full time)
  - Working for employers with 50 or fewer employees (69.8% of the uninsured adult population were working for employers with 50 employees or fewer)
  - Non-Hispanic Utahns (although Hispanic or Latino Utahns were much more likely to be uninsured, Utahns who were non-Hispanic made up 65.2% of all uninsured Utahns)
  - Living at or below 200% of poverty (67%)
- Utahns in the following groups were at higher than average risk of being uninsured:
  - Hispanic/Latino persons vs. non-Hispanic persons (37.4% vs 8.5% respectively)
  - Hispanic persons aged 19 to 26 (52.3%) and 27 to 34 (54.0%)
  - Young adults aged 19 to 26 years who had not completed high school (71.1%)
  - Utahns living in households with annual incomes under \$20,000 (32.8%)
  - Employed adults (aged 19 to 64) who were working for companies with 50 or fewer employees (23.2%)
  - Adults (aged 19 to 64) who were either never married (21.0%) or divorced/widowed/separated (21.8%) compared to married adults (12.3%)
  - Persons living in non-Wasatch Front counties (12.2%), and especially those living in Southwest Utah (14.7%) and Central Utah (14.6%) health districts
- Other interesting findings on the uninsured in Utah:
  - When looking at household income and age groups, people aged 35 to 49 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 57.3% reporting they had no insurance coverage.
  - Hispanic persons living in households with incomes at or below 100% of poverty were 2.7 times more likely than their non-Hispanic counterparts to lack health insurance.
  - A total of 76.1% of uninsured persons reported that they had lacked health insurance for one year or longer.
  - 68.4% of uninsured persons who had been uninsured for one year or longer lived in households with children.



- The most common reasons reported for not having health insurance were “can’t afford it” (58.6%) and “employer does not offer insurance” (32.8%).
- More than one-fourth (27.5%) of uninsured Utahns reported they “decided not to enroll in employer coverage” as a reason for lacking health insurance.
- A total of 14.0% of uninsured Utahns also reported having fair or poor health.
- Types of insurance coverage reported by Utahns:
  - Health insurance obtained from a current or former employer or union was the most common type of insurance reported by Utahns, with 77.8% of insured Utahns reporting this type of coverage.
  - Among insured adults aged 19 to 64 years where who working full time, 90.1% reported having insurance through a current or former employer or union.
  - 8.7% of insured Utahns reported coverage through Medicaid. Nearly one-half (49.3%) of all Utahns with Medicaid were children aged 18 and under.
  - 10.6% of insured Utahns reported coverage through Medicare. Utahns aged 65 and over made up 85.0% of those who had Medicare.
  - Insured Utahns aged 65 and over were the most likely to report insurance through another government plan (12.0%).
  - Among insured children aged 18 and under, 5.7% reported having insurance through CHIP.
- Problems accessing health care:
  - The most common problem in accessing health care was the inability to afford services 12.9% (insured: 10.7%; uninsured: 31.4%).
  - Utahns living in Southeastern Utah health district were the most likely to report problems accessing health care because they could not find services in their area (15.1%).
  - A total of 7.0% of Utahns reported problems with access to health care because they could not afford prescriptions (insured: 6.4%; uninsured: 17.5%).