

# **Lack of Coverage in Utah: The Nature of the Problem**

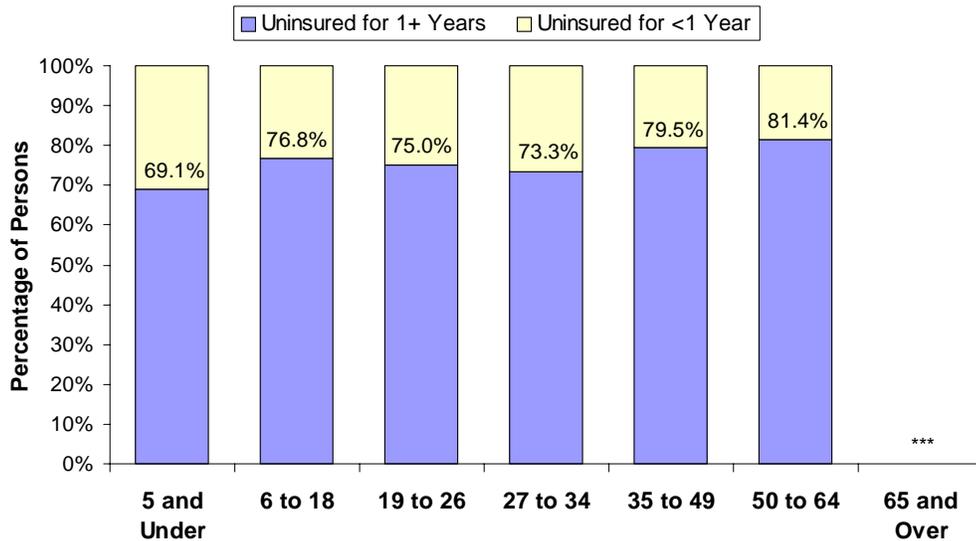






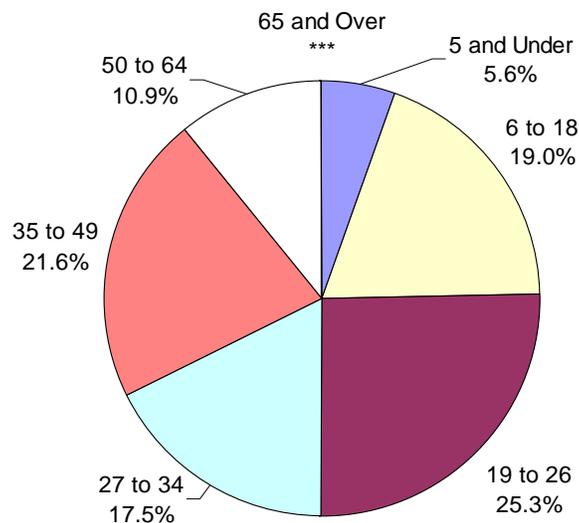
# Lack of Coverage in Utah: The Nature of the Problem

### Figure 18.1 Uninsured for One Year or Longer by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

### Figure 18.2 Percentage Distribution of Persons Uninsured for One Year or Longer by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Uninsured Utahns aged 50 to 64 years were the most likely to report lacking health insurance coverage for one year or longer (81.4%).



**Table 18. Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**  
 by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Uninsured Population	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Sex</b>							
Male	53.0%	155,300	78.6%	71.7%	84.2%	122,100	54.8%
Female	47.0%	137,500	73.2%	66.0%	79.4%	100,700	45.2%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	69.1%	51.4%	82.5%	12,500	5.6%
6 to 18	18.7%	54,900	76.8%	62.7%	86.8%	42,200	19.0%
19 to 26	25.7%	75,200	75.0%	64.9%	83.0%	56,400	25.3%
27 to 34	18.2%	53,200	73.3%	59.5%	83.7%	39,000	17.5%
35 to 49	20.6%	60,500	79.5%	71.0%	86.0%	48,100	21.6%
50 to 64	10.2%	29,900	81.4%	69.9%	89.1%	24,300	10.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	80.7%	64.4%	90.7%	12,200	5.5%
Central	3.6%	10,700	72.8%	54.8%	85.5%	7,800	3.5%
Davis	7.9%	23,100	53.9%	30.6%	75.5%	12,400	5.6%
Salt Lake	38.2%	111,800	78.6%	66.3%	87.2%	87,800	39.4%
Southeastern	2.3%	6,800	91.1%	71.0%	97.7%	6,200	2.8%
Southwest	8.8%	25,800	80.1%	62.0%	90.8%	20,700	9.3%
Summit	1.5%	4,500	85.4%	65.9%	94.7%	3,800	1.7%
Tooele	1.5%	4,200	50.3%	26.4%	74.1%	2,100	0.9%
TriCounty	1.7%	5,000	80.8%	63.5%	91.0%	4,000	1.8%
Utah County	17.9%	52,500	73.7%	57.8%	85.1%	38,700	17.4%
Wasatch	0.7%	1,900	80.3%	60.6%	91.5%	1,500	0.7%
Weber-Morgan	10.7%	31,300	82.4%	63.2%	92.7%	25,800	11.6%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	78.8%	63.5%	88.9%	76,900	35.2%
101-200% Federal Poverty Level	33.5%	98,100	76.3%	65.4%	84.6%	74,900	34.3%
201-300% Federal Poverty Level	25.5%	74,800	70.0%	56.5%	80.7%	52,400	24.0%
>300% Federal Poverty Level	7.6%	22,300	63.1%	45.2%	78.0%	14,100	6.5%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	87.6%	72.1%	95.1%	87,100	39.0%
Not Hispanic or Latino	66.0%	193,300	70.6%	63.7%	76.6%	136,400	61.0%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%

See footnotes at end of table.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 18 (continued). Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**

**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	76.7%	68.3%	83.4%	85,400	50.5%
Part Time	19.8%	43,900	80.7%	70.8%	87.8%	35,400	20.9%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	76.9%	63.6%	86.4%	19,800	11.7%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	71.9%	58.2%	82.5%	20,900	12.4%
Total, All Uninsured Utahns, Aged 19-64	100.0%	221,600	76.7%	71.1%	81.6%	170,100	100.0%
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	80.6%	68.8%	88.7%	33,000	14.8%
Good/Excellent	86.0%	251,900	75.3%	68.5%	81.0%	189,700	85.2%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Presence of Children in Household</b>							
With Children	68.1%	199,400	76.5%	68.1%	83.2%	152,400	68.4%
Without Children	31.9%	93,400	75.4%	66.8%	82.4%	70,400	31.6%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

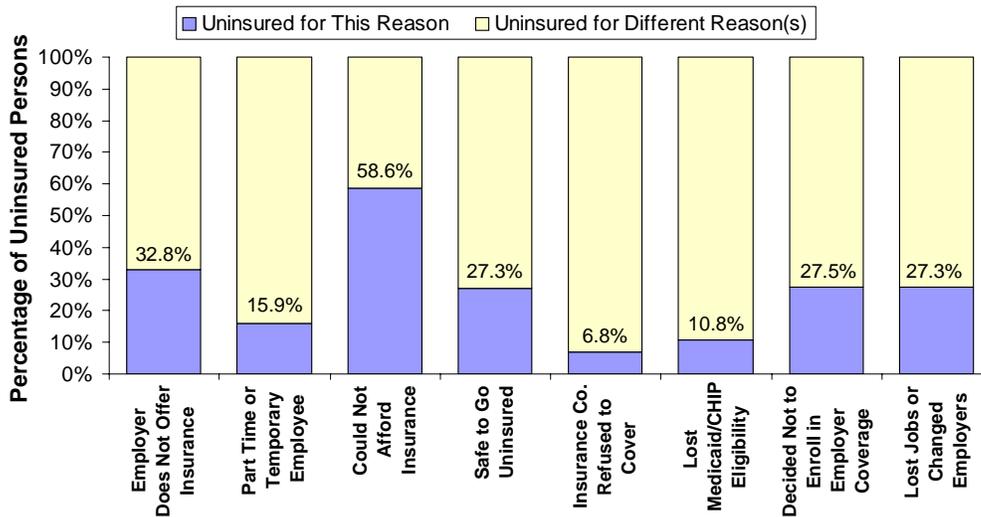
5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among uninsured Utahns, 76.1% reported having been without health insurance for at least one year. The percentage of uninsured Utahns who have been uninsured for one year or longer has been increasing along with the uninsured rate (2003: 55.1% and 2004: 65.6%).
- Among uninsured Utahns who had been uninsured for one year or longer, all age groups experienced an increase between 2004 and 2005. The highest increase was experienced among children 5 years and under (2004: 39.1% and 2005: 69.1%)
- Tooele County health district had the lowest percentage of uninsured persons reporting they had been uninsured for one year or more (50.3%). Southeastern Utah had the highest percentage (91.1%).
- 87.6% of uninsured Hispanic persons were uninsured for one year or longer.

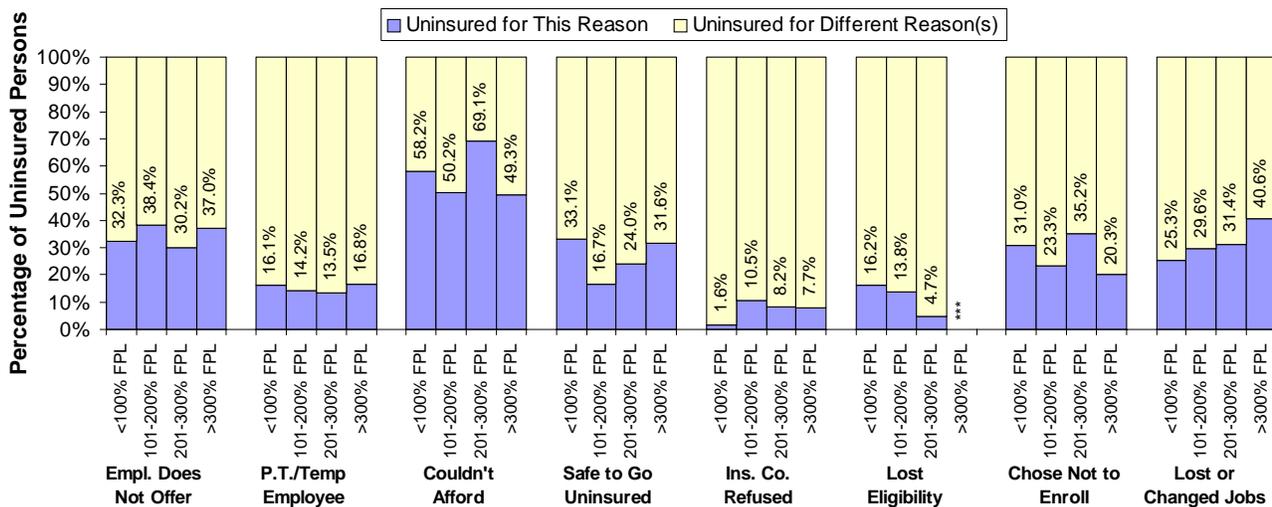


Figure 19-26.1 Reasons for Lack of Coverage, Utahns Without Health Insurance, 2005



Source: 2005 Utah Health Status Survey  
 Note: Respondents were allowed to cite more than one reason

Figure 19-26.2 Reasons for Lack of Coverage by Poverty Status, Utahns Without Health Insurance Coverage, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- The estimates on this page and in tables 19–28 are for uninsured Utahns only. They do not include the insured population.
- The Utah Health Status Survey measures several common reasons for lack of coverage, but certainly not all reasons. Additionally, the reasons reported in this report are not mutually exclusive. Respondents may have reported multiple reasons for lacking health insurance.
- The most common reason cited for not having health insurance was “could not afford insurance” (58.6%).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 19. Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals	Lower	Upper		
2005 Utah Uninsured Population	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Sex</b>							
Male	53.0%	155,300	33.9%	26.6%	42.2%	52,700	54.8%
Female	47.0%	137,500	31.6%	24.1%	40.1%	43,400	45.2%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	15.6%	5.7%	35.9%	2,800	2.9%
6 to 18	18.7%	54,900	25.8%	15.1%	40.4%	14,100	14.7%
19 to 26	25.7%	75,200	31.8%	22.3%	43.1%	23,900	25.0%
27 to 34	18.2%	53,200	47.0%	33.1%	61.4%	25,000	26.1%
35 to 49	20.6%	60,500	30.9%	22.1%	41.5%	18,700	19.5%
50 to 64	10.2%	29,900	37.5%	24.7%	52.4%	11,200	11.7%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	41.5%	20.0%	66.7%	6,300	6.6%
Central	3.6%	10,700	28.9%	14.4%	49.4%	3,100	3.2%
Davis	7.9%	23,100	29.0%	10.9%	57.7%	6,700	7.0%
Salt Lake	38.2%	111,800	35.4%	23.3%	49.7%	39,600	41.3%
Southeastern	2.3%	6,800	50.5%	30.6%	70.2%	3,400	3.5%
Southwest	8.8%	25,800	31.6%	17.2%	50.8%	8,200	8.6%
Summit	1.5%	4,500	33.7%	12.2%	65.0%	1,500	1.6%
Tooele	1.5%	4,200	36.9%	16.0%	64.3%	1,600	1.7%
TriCounty	1.7%	5,000	23.3%	10.2%	45.0%	1,200	1.3%
Utah County	17.9%	52,500	33.6%	19.5%	51.4%	17,600	18.4%
Wasatch	0.7%	1,900	13.8%	4.6%	34.7%	300	0.3%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	32.3%	18.7%	49.7%	31,500	31.5%
101-200% Federal Poverty Level	33.5%	98,100	38.4%	26.7%	51.6%	37,600	37.6%
201-300% Federal Poverty Level	25.5%	74,800	30.2%	19.4%	43.7%	22,600	22.6%
>300% Federal Poverty Level	7.6%	22,300	37.0%	22.2%	54.6%	8,200	8.2%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	36.9%	21.5%	55.4%	36,700	38.7%
Not Hispanic or Latino	66.0%	193,300	30.1%	24.0%	37.0%	58,200	61.3%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%

See footnotes at end of table.



**Table 19 (continued). Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	41.3%	31.8%	51.6%	46,100	58.9%
Part Time	19.8%	43,900	37.4%	26.8%	49.2%	16,400	21.0%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	25.7%	14.1%	42.1%	6,600	8.4%
Student	4.1%	9,200	18.6%	6.7%	42.2%	1,700	2.1%
Unemployed/Other	13.1%	29,100	23.7%	13.3%	38.7%	6,900	8.8%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>36.1%</b>	<b>29.6%</b>	<b>43.2%</b>	<b>80,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	42.9%	29.1%	57.9%	17,500	18.3%
Good/Excellent	86.0%	251,900	31.0%	24.4%	38.6%	78,100	81.7%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>32.8%</b>	<b>26.2%</b>	<b>40.2%</b>	<b>96,200</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- 32.8% of uninsured Utahns reported that an “employer does not offer” insurance as a reason for lacking health insurance.
- Uninsured Utahns aged 27 to 34 were the most likely age group to report that an “employer does not offer” health insurance as a reason for lacking insurance (40.7%).
- Southeastern Utah health district had the highest percentage of uninsured persons (50.5%) who reported that an “employer does not offer” insurance as a reason for being uninsured.
- Among uninsured adults (19–64 years) who were working full time, 41.3% reported that an “employer does not offer” as a reason for lacking health insurance.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 20. Percentage of Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Uninsured Population	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Sex</b>							
Male	53.0%	155,300	14.0%	9.8%	19.6%	21,800	46.8%
Female	47.0%	137,500	18.1%	12.6%	25.1%	24,800	53.2%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	3.2%	0.4%	19.8%	600	1.3%
6 to 18	18.7%	54,900	5.9%	2.1%	15.4%	3,300	7.2%
19 to 26	25.7%	75,200	22.7%	15.0%	32.9%	17,100	37.4%
27 to 34	18.2%	53,200	18.4%	10.0%	31.6%	9,800	21.4%
35 to 49	20.6%	60,500	13.9%	8.5%	22.1%	8,400	18.4%
50 to 64	10.2%	29,900	21.8%	11.9%	36.4%	6,500	14.2%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	26.5%	11.9%	49.0%	4,000	8.5%
Central	3.6%	10,700	16.4%	7.2%	33.1%	1,800	3.8%
Davis	7.9%	23,100	12.3%	4.9%	27.9%	2,800	5.9%
Salt Lake	38.2%	111,800	20.9%	12.8%	32.2%	23,300	49.4%
Southeastern	2.3%	6,800	3.6%	0.8%	14.2%	200	0.4%
Southwest	8.8%	25,800	10.7%	4.5%	23.6%	2,800	5.9%
Summit	1.5%	4,500	2.6%	0.3%	18.2%	100	0.2%
Tooele	1.5%	4,200	13.4%	5.1%	31.1%	600	1.3%
TriCounty	1.7%	5,000	8.3%	2.9%	21.6%	400	0.8%
Utah County	17.9%	52,500	12.0%	5.9%	22.9%	6,300	13.3%
Wasatch	0.7%	1,900	7.7%	1.3%	34.0%	100	0.2%
Weber-Morgan	10.7%	31,300	15.3%	5.2%	37.0%	4,800	10.2%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	16.1%	9.2%	26.6%	15,700	36.2%
101-200% Federal Poverty Level	33.5%	98,100	14.2%	7.9%	24.1%	13,900	32.0%
201-300% Federal Poverty Level	25.5%	74,800	13.5%	7.7%	22.5%	10,100	23.3%
>300% Federal Poverty Level	7.6%	22,300	16.8%	7.9%	32.1%	3,700	8.5%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	17.1%	9.0%	30.2%	17,000	37.9%
Not Hispanic or Latino	66.0%	193,300	14.4%	10.8%	19.0%	27,900	62.1%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%

See footnotes at end of table.



**Table 20 (continued). Percentage of Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	17.0%	10.9%	25.4%	18,900	45.3%
Part Time	19.8%	43,900	37.4%	26.9%	49.3%	16,400	39.3%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	6.5%	1.6%	22.8%	1,700	4.1%
Full-time Student	4.1%	9,200	18.9%	6.0%	46.2%	1,700	4.1%
Unemployed/Other	13.1%	29,100	10.2%	4.3%	22.1%	3,000	7.2%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>19.0%</b>	<b>14.5%</b>	<b>24.5%</b>	<b>42,200</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	24.7%	14.3%	39.2%	10,100	21.4%
Good/Excellent	86.0%	251,900	14.7%	10.8%	19.6%	37,000	78.6%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>15.9%</b>	<b>12.0%</b>	<b>20.8%</b>	<b>46,600</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- 15.9% of uninsured persons reported part-time or temporary employment as a reason for lacking health insurance.
- Uninsured Utahns aged 19 to 26 were more likely than other age groups to report that they were part-time or temporary employees as a reason for lacking insurance (22.7%).
- Bear River health district had the highest percentage of uninsured persons reporting they were part-time or temporary employees as a reason for lacking health insurance (26.5%). Summit County health district had the lowest percentage reporting this reason (2.6%).
- Interestingly, those living in households with incomes above 300% of poverty were the most likely to report part-time or temporary employment as a reason for being uninsured.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 21. Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Upper		
2005 Utah Uninsured Population	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Sex</b>							
Male	53.0%	155,300	58.2%	49.9%	66.1%	90,400	52.7%
Female	47.0%	137,500	59.1%	50.1%	67.5%	81,200	47.3%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	49.8%	32.2%	67.5%	9,000	5.3%
6 to 18	18.7%	54,900	51.8%	36.7%	66.7%	28,500	16.7%
19 to 26	25.7%	75,200	61.0%	49.7%	71.2%	45,900	26.9%
27 to 34	18.2%	53,200	55.5%	41.2%	68.9%	29,500	17.3%
35 to 49	20.6%	60,500	57.1%	46.4%	67.2%	34,600	20.3%
50 to 64	10.2%	29,900	77.5%	65.4%	86.3%	23,200	13.6%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	55.9%	29.8%	79.1%	8,400	4.9%
Central	3.6%	10,700	70.8%	51.4%	84.8%	7,600	4.4%
Davis	7.9%	23,100	49.7%	26.1%	73.4%	11,500	6.7%
Salt Lake	38.2%	111,800	60.0%	46.3%	72.3%	67,100	39.2%
Southeastern	2.3%	6,800	77.6%	56.7%	90.1%	5,300	3.1%
Southwest	8.8%	25,800	56.6%	36.6%	74.7%	14,600	8.5%
Summit	1.5%	4,500	44.4%	19.3%	72.7%	2,000	1.2%
Tooele	1.5%	4,200	58.0%	33.3%	79.3%	2,400	1.4%
TriCounty	1.7%	5,000	60.0%	37.9%	78.6%	3,000	1.8%
Utah County	17.9%	52,500	61.4%	43.3%	76.8%	32,200	18.8%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	50.2%	21.6%	78.6%	15,700	9.2%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	58.2%	40.8%	73.7%	56,800	33.6%
101-200% Federal Poverty Level	33.5%	98,100	50.2%	37.8%	62.6%	49,300	29.2%
201-300% Federal Poverty Level	25.5%	74,800	69.1%	53.7%	81.2%	51,700	30.6%
>300% Federal Poverty Level	7.6%	22,300	49.3%	32.3%	66.4%	11,000	6.5%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	53.0%	36.1%	69.3%	52,800	30.6%
Not Hispanic or Latino	66.0%	193,300	62.0%	54.2%	69.2%	119,800	69.4%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%

See footnotes at end of table.



**Table 21 (continued). Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	66.5%	57.5%	74.5%	74,100	55.4%
Part Time	19.8%	43,900	49.8%	38.1%	61.6%	21,900	16.4%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	59.5%	43.9%	73.5%	15,300	11.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	52.3%	38.0%	66.2%	15,200	11.4%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>60.9%</b>	<b>53.8%</b>	<b>67.5%</b>	<b>134,900</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	60.2%	45.7%	73.1%	24,600	14.4%
Good/Excellent	86.0%	251,900	58.3%	50.0%	66.1%	146,800	85.6%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>58.6%</b>	<b>50.9%</b>	<b>66.0%</b>	<b>171,600</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Uninsured Utahns aged 19 to 26 made up over one-quarter (26.9%) of all uninsured Utahns reporting that they “could not afford” insurance as a reason for being uninsured.
- Southeastern Utah health district uninsured residents were the most likely to report they “could not afford” insurance (77.6%); Summit County health district uninsured residents were the least likely to report they “could not afford” insurance as a reason for not being insured (44.4%).
- Nearly two-thirds (62.9% or 106,100 persons) of uninsured Utahns were in households with incomes under 200% of poverty and “could not afford” insurance.
- Uninsured adults working full time were the mostly likely to report they “could not afford” health insurance (66.5%). This group also made up over one-half (55.4%) of all adults aged 19 to 64 who “could not afford” insurance.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 22. Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Upper		
2005 Utah Uninsured Population	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Sex</b>							
Male	53.0%	155,300	29.1%	22.2%	37.1%	45,200	56.6%
Female	47.0%	137,500	25.2%	17.5%	34.8%	34,600	43.4%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	32.4%	16.3%	54.1%	5,900	7.5%
6 to 18	18.7%	54,900	32.6%	19.4%	49.4%	17,900	22.6%
19 to 26	25.7%	75,200	28.4%	19.8%	38.9%	21,400	27.1%
27 to 34	18.2%	53,200	31.3%	19.2%	46.7%	16,700	21.1%
35 to 49	20.6%	60,500	17.7%	10.9%	27.4%	10,700	13.5%
50 to 64	10.2%	29,900	21.9%	13.1%	34.2%	6,500	8.2%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	23.6%	9.8%	46.7%	3,600	4.5%
Central	3.6%	10,700	25.2%	11.2%	47.4%	2,700	3.4%
Davis	7.9%	23,100	12.3%	4.2%	30.9%	2,800	3.5%
Salt Lake	38.2%	111,800	35.2%	22.7%	50.0%	39,300	49.6%
Southeastern	2.3%	6,800	31.3%	15.9%	52.3%	2,100	2.7%
Southwest	8.8%	25,800	24.9%	12.4%	43.7%	6,400	8.1%
Summit	1.5%	4,500	26.9%	8.8%	58.5%	1,200	1.5%
Tooele	1.5%	4,200	8.0%	2.6%	21.9%	300	0.4%
TriCounty	1.7%	5,000	15.1%	5.4%	35.4%	800	1.0%
Utah County	17.9%	52,500	22.8%	12.0%	39.0%	12,000	15.2%
Wasatch	0.7%	1,900	19.3%	7.1%	43.0%	400	0.5%
Weber-Morgan	10.7%	31,300	24.1%	6.2%	60.3%	7,600	9.6%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	33.1%	18.7%	51.5%	32,300	43.8%
101-200% Federal Poverty Level	33.5%	98,100	16.7%	9.5%	27.7%	16,400	22.2%
201-300% Federal Poverty Level	25.5%	74,800	24.0%	14.4%	37.2%	18,000	24.4%
>300% Federal Poverty Level	7.6%	22,300	31.6%	17.5%	50.1%	7,100	9.6%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	29.9%	15.7%	49.5%	29,800	36.9%
Not Hispanic or Latino	66.0%	193,300	26.3%	20.2%	33.5%	50,900	63.1%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%

See footnotes at end of table.



**Table 22 (continued). Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage**  
 by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	25.6%	18.2%	34.8%	28,500	51.6%
Part Time	19.8%	43,900	24.8%	15.9%	36.4%	10,900	19.7%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	23.5%	12.9%	38.9%	6,000	10.9%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	19.2%	10.4%	32.8%	5,600	10.1%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>25.3%</b>	<b>19.8%</b>	<b>31.7%</b>	<b>56,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	4.2%	1.4%	12.0%	1,700	2.2%
Good/Excellent	86.0%	251,900	30.1%	22.9%	38.4%	75,900	97.8%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.3%</b>	<b>20.6%</b>	<b>35.1%</b>	<b>79,800</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Over one-quarter (27.3%) of uninsured Utahns reported that they were “safe to go uninsured” as a reason for lacking health insurance coverage.
- Among uninsured Utahns in good or excellent health, 30.1% reported they were “safe to go uninsured,” compared to 4.2% of Utahns in fair or poor health.
- Salt Lake Valley health district had the highest percentage of uninsured Utahns reporting they were “safe to go uninsured” (35.2%).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 23. Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Sex</b>							
Male	53.0%	155,300	5.6%	3.4%	9.2%	8,700	43.5%
Female	47.0%	137,500	8.2%	5.1%	12.9%	11,300	56.5%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	***	***	***	***	***
6 to 18	18.7%	54,900	3.8%	0.9%	14.8%	2,100	10.5%
19 to 26	25.7%	75,200	6.2%	3.2%	11.6%	4,600	23.0%
27 to 34	18.2%	53,200	7.7%	3.1%	17.7%	4,100	20.5%
35 to 49	20.6%	60,500	10.6%	6.6%	16.7%	6,400	32.0%
50 to 64	10.2%	29,900	***	***	***	***	***
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	***	***	***	***	***
Central	3.6%	10,700	3.3%	0.9%	10.9%	400	2.0%
Davis	7.9%	23,100	***	***	***	***	***
Salt Lake	38.2%	111,800	6.7%	3.5%	12.3%	7,500	36.9%
Southeastern	2.3%	6,800	3.7%	0.9%	14.3%	300	1.5%
Southwest	8.8%	25,800	12.6%	5.8%	25.4%	3,300	16.3%
Summit	1.5%	4,500	***	***	***	***	***
Tooele	1.5%	4,200	***	***	***	***	***
TriCounty	1.7%	5,000	***	***	***	***	***
Utah County	17.9%	52,500	7.4%	3.4%	15.2%	3,900	19.2%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	0.9%	0.1%	7.1%	300	1.5%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	1.6%	0.5%	4.6%	1,600	8.1%
101-200% Federal Poverty Level	33.5%	98,100	10.5%	5.7%	18.5%	10,300	52.0%
201-300% Federal Poverty Level	25.5%	74,800	8.2%	4.1%	15.7%	6,200	31.3%
>300% Federal Poverty Level	7.6%	22,300	7.7%	3.0%	18.6%	1,700	8.6%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	2.0%	0.5%	8.1%	2,000	9.9%
Not Hispanic or Latino	66.0%	193,300	9.5%	6.6%	13.4%	18,300	90.1%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%

See footnotes at end of table.



**Table 23 (continued). Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	5.8%	3.2%	10.5%	6,500	35.3%
Part Time	19.8%	43,900	10.8%	5.9%	18.9%	4,700	25.5%
Retired	1.0%	2,200	8.9%	1.8%	34.2%	200	1.1%
Keeping House	11.6%	25,700	9.0%	3.6%	20.5%	2,300	12.5%
Full-time Student	4.1%	9,200	19.9%	6.4%	47.5%	1,800	9.8%
Unemployed/Other	13.1%	29,100	10.0%	4.8%	19.6%	2,900	15.8%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>8.2%</b>	<b>5.9%</b>	<b>11.3%</b>	<b>18,100</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	12.8%	7.1%	21.9%	5,200	26.5%
Good/Excellent	86.0%	251,900	5.7%	3.7%	8.9%	14,400	73.5%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>6.8%</b>	<b>4.8%</b>	<b>9.7%</b>	<b>20,000</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, the percentage of uninsured Utahns reporting, “the insurance company refused to cover them” decreased from 2004 (10.8%) to 2005 (6.8%).
- Of reportable data, uninsured persons aged 35 to 49 years were more likely than other groups to report “the insurance company refused to cover them” as a reason for lacking health insurance (10.6%).
- Not surprisingly, uninsured Utahns who were in fair or poor health were significantly more likely than those in good or excellent health to report “the insurance company refused to cover them” (12.8% and 5.7% respectively).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 24. Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Sex</b>							
Male	53.0%	155,300	7.6%	4.5%	12.5%	11,800	37.2%
Female	47.0%	137,500	14.5%	9.9%	20.7%	19,900	62.8%
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	34.4%	18.6%	54.7%	6,200	19.6%
6 to 18	18.7%	54,900	21.1%	11.7%	34.9%	11,600	36.6%
19 to 26	25.7%	75,200	2.6%	1.2%	5.7%	1,900	6.0%
27 to 34	18.2%	53,200	***	***	***	***	***
35 to 49	20.6%	60,500	6.6%	3.1%	13.6%	4,000	12.6%
50 to 64	10.2%	29,900	***	***	***	***	***
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	13.6%	4.3%	35.2%	2,000	6.3%
Central	3.6%	10,700	12.8%	4.5%	31.6%	1,400	4.4%
Davis	7.9%	23,100	8.3%	2.8%	22.3%	1,900	6.0%
Salt Lake	38.2%	111,800	15.2%	8.2%	26.4%	17,000	53.5%
Southeastern	2.3%	6,800	16.8%	6.5%	36.8%	1,100	3.5%
Southwest	8.8%	25,800	13.7%	5.3%	31.3%	3,500	11.0%
Summit	1.5%	4,500	5.1%	1.2%	19.0%	200	0.6%
Tooele	1.5%	4,200	19.7%	5.6%	50.3%	800	2.5%
TriCounty	1.7%	5,000	28.5%	12.8%	52.0%	1,400	4.4%
Utah County	17.9%	52,500	4.0%	1.0%	13.9%	2,100	6.6%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	16.2%	8.9%	27.7%	15,800	47.3%
101-200% Federal Poverty Level	33.5%	98,100	13.8%	7.9%	22.9%	13,500	40.4%
201-300% Federal Poverty Level	25.5%	74,800	4.7%	1.1%	17.5%	3,500	10.5%
>300% Federal Poverty Level	7.6%	22,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	16.0%	7.9%	29.6%	15,900	51.0%
Not Hispanic or Latino	66.0%	193,300	7.9%	5.5%	11.3%	15,300	49.0%
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%

See footnotes at end of table.



**Table 24 (continued). Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	5.2%	2.4%	10.7%	5,700	42.5%
Part Time	19.8%	43,900	***	***	***	***	***
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	10.2%	4.3%	22.3%	2,600	19.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	3.8%	1.1%	11.9%	1,100	8.2%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>5.9%</b>	<b>3.8%</b>	<b>9.0%</b>	<b>13,100</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	10.4%	5.3%	19.6%	4,300	13.5%
Good/Excellent	86.0%	251,900	10.9%	7.3%	16.0%	27,500	86.5%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>10.8%</b>	<b>7.5%</b>	<b>15.4%</b>	<b>31,700</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 10.8% of the uninsured in 2005 reported losing Medicaid or CHIP eligibility as a reason for lacking health insurance.
- Females were significantly more likely than males to report losing Medicaid or CHIP eligibility (14.5% and 7.6% respectively).
- As a proportion of uninsured Utahns who reported losing Medicaid or CHIP eligibility, 56.2% were aged 18 or under.
- Of the health districts with enough sample size for reporting estimates, persons living in TriCounty health district were the most likely to report losing Medicaid or CHIP eligibility (28.5%).
- For those who reported losing eligibility, additional questions were asked to determine reasons for losing eligibility. 9.4% reported that the children were too old or that the mother was no longer pregnant. (This statistic is not in the table).
- However, the most common reason given for losing Medicaid or CHIP eligibility was an increase in family income (49.6% of those who reported losing eligibility), followed by “did not complete necessary paper work” (14.5%). (This statistic is not in the table).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 25. Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Sex</b>							
Male	53.0%	155,300	28.6%	21.3%	37.3%	44,400	55.2%
Female	47.0%	137,500	26.2%	18.6%	35.6%	36,000	44.8%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	23.9%	12.3%	41.4%	4,300	5.3%
6 to 18	18.7%	54,900	34.5%	20.6%	51.7%	19,000	23.4%
19 to 26	25.7%	75,200	32.5%	23.2%	43.4%	24,400	30.1%
27 to 34	18.2%	53,200	20.5%	11.1%	34.6%	10,900	13.4%
35 to 49	20.6%	60,500	27.8%	19.0%	38.7%	16,800	20.7%
50 to 64	10.2%	29,900	18.7%	9.1%	34.8%	5,600	6.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	20.5%	7.3%	45.5%	3,100	3.9%
Central	3.6%	10,700	24.8%	11.6%	45.3%	2,700	3.4%
Davis	7.9%	23,100	***	***	***	***	***
Salt Lake	38.2%	111,800	28.4%	17.0%	43.4%	31,700	39.5%
Southeastern	2.3%	6,800	19.1%	8.1%	38.7%	1,300	1.6%
Southwest	8.8%	25,800	27.5%	12.0%	51.2%	7,100	8.9%
Summit	1.5%	4,500	25.5%	7.1%	60.3%	1,100	1.4%
Tooele	1.5%	4,200	35.1%	15.8%	60.9%	1,500	1.9%
TriCounty	1.7%	5,000	26.6%	11.4%	50.4%	1,300	1.6%
Utah County	17.9%	52,500	26.4%	13.3%	45.6%	13,800	17.2%
Wasatch	0.7%	1,900	32.1%	14.3%	57.3%	600	0.7%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	31.0%	17.1%	49.5%	30,300	36.1%
101-200% Federal Poverty Level	33.5%	98,100	23.3%	13.7%	36.8%	22,800	27.2%
201-300% Federal Poverty Level	25.5%	74,800	35.2%	22.5%	50.4%	26,300	31.3%
>300% Federal Poverty Level	7.6%	22,300	20.3%	9.0%	39.7%	4,500	5.4%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	35.8%	20.9%	54.0%	35,600	43.5%
Not Hispanic or Latino	66.0%	193,300	23.9%	17.6%	31.6%	46,300	56.5%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%

See footnotes at end of table.



**Table 25 (continued). Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	30.8%	22.4%	40.8%	34,300	58.2%
Part Time	19.8%	43,900	22.9%	14.1%	35.0%	10,100	17.1%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	28.4%	16.5%	44.3%	7,300	12.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	22.0%	11.9%	37.0%	6,400	10.9%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>26.3%</b>	<b>20.2%</b>	<b>33.6%</b>	<b>58,300</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	21.1%	11.2%	36.3%	8,600	10.6%
Good/Excellent	86.0%	251,900	28.7%	21.4%	37.2%	72,200	89.4%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.5%</b>	<b>20.7%</b>	<b>35.5%</b>	<b>80,400</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 27.5% of uninsured Utahns reported they “decided not to enroll in employer coverage.”
- More than one-half (53.4%) of respondents who “decided not to enroll in employer coverage” also reported that insurance was too expensive as a reason for lacking health insurance. (This statistic is not in the table).
- 37.4% of respondents who “decided not to enroll in employer coverage” also reported they were healthy and safe not to have insurance as a reason for lacking health insurance. (This statistic is not in the table).
- Uninsured Utahns living in Tooele County health district were the most likely to report they “decided not to enroll in employer coverage” (35.1%).
- Interestingly, uninsured Utahns living in households with incomes between 200% to 300% of poverty were the most likely to report they “decided not enroll in employer coverage” as a reason for lacking insurance (35.2%).
- 75.3% of uninsured adults (19 to 64 years) who “decided not to enroll in employer coverage” were working either full or part time.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 26. Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Uninsured Population	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Sex</b>							
Male	53.0%	155,300	27.9%	21.4%	35.6%	43,400	54.3%
Female	47.0%	137,500	26.6%	20.3%	33.9%	36,600	45.8%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	25.0%	12.1%	44.7%	4,500	5.7%
6 to 18	18.7%	54,900	19.7%	10.8%	33.3%	10,800	13.6%
19 to 26	25.7%	75,200	20.6%	13.2%	30.7%	15,500	19.6%
27 to 34	18.2%	53,200	25.6%	15.1%	39.9%	13,600	17.2%
35 to 49	20.6%	60,500	35.9%	26.8%	46.0%	21,700	27.4%
50 to 64	10.2%	29,900	43.9%	30.9%	57.8%	13,100	16.5%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	20.4%	9.1%	39.6%	3,100	3.9%
Central	3.6%	10,700	19.1%	8.2%	38.6%	2,000	2.5%
Davis	7.9%	23,100	38.1%	17.3%	64.6%	8,800	10.9%
Salt Lake	38.2%	111,800	28.1%	18.2%	40.8%	31,500	39.2%
Southeastern	2.3%	6,800	20.1%	8.8%	39.7%	1,400	1.7%
Southwest	8.8%	25,800	29.5%	15.4%	49.1%	7,600	9.5%
Summit	1.5%	4,500	25.9%	8.2%	57.8%	1,200	1.5%
Tooele	1.5%	4,200	46.8%	24.1%	70.9%	2,000	2.5%
TriCounty	1.7%	5,000	27.0%	12.2%	49.6%	1,400	1.7%
Utah County	17.9%	52,500	31.1%	18.0%	48.2%	16,300	20.3%
Wasatch	0.7%	1,900	23.7%	10.7%	44.7%	500	0.6%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	25.3%	14.5%	40.3%	24,700	28.6%
101-200% Federal Poverty Level	33.5%	98,100	29.6%	19.9%	41.7%	29,100	33.7%
201-300% Federal Poverty Level	25.5%	74,800	31.4%	19.9%	45.6%	23,500	27.2%
>300% Federal Poverty Level	7.6%	22,300	40.6%	25.4%	57.9%	9,100	10.5%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	15.8%	7.6%	29.9%	15,700	20.2%
Not Hispanic or Latino	66.0%	193,300	32.2%	25.6%	39.6%	62,200	79.8%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%

See footnotes at end of table.



**Table 26 (continued). Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage**  
 by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	29.5%	21.7%	38.7%	32,800	50.3%
Part Time	19.8%	43,900	25.7%	17.0%	36.9%	11,300	17.3%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	32.7%	20.9%	47.1%	8,400	12.9%
Full-time Student	4.1%	9,200	5.9%	1.6%	19.9%	500	0.8%
Unemployed/Other	13.1%	29,100	42.0%	28.5%	56.7%	12,200	18.7%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>29.3%</b>	<b>23.7%</b>	<b>35.6%</b>	<b>65,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	29.9%	19.0%	43.6%	12,200	15.1%
Good/Excellent	86.0%	251,900	27.2%	21.0%	34.3%	68,400	84.9%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.3%</b>	<b>21.5%</b>	<b>33.9%</b>	<b>79,900</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

5 These rates have not been age-adjusted.

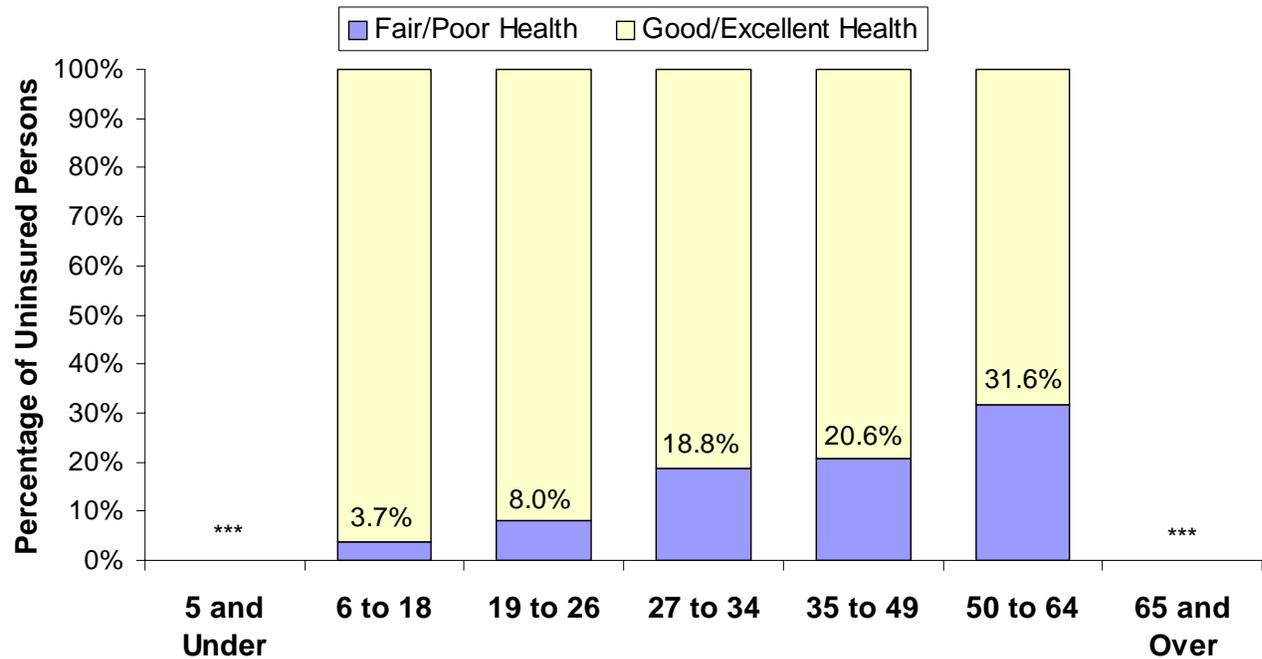
\*\*\* Insufficient sample size for calculation of population estimates.

- 27.3% of uninsured Utahns said that losing their job or changing employers was a reason they were uninsured.
- Uninsured Utahns aged 50 to 64 years were significantly more likely than others to report losing or changing a job as a reason for lacking health insurance (43.9% vs. 27.3% state rate).
- Tooele County health district had the highest proportion of uninsured Utahns reporting the loss or change of a job as a reason for being uninsured (46.8%).
- As poverty level increased, the likelihood of reporting the loss or change of a job as a reason for lacking health insurance increased.



## Lack of Coverage in Utah: The Nature of the Problem

Figure 27.1 Health Status of Uninsured Persons by Age, Utah, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- In 2005, approximately 40,900 uninsured Utahns were in fair or poor health.



**Table 27. Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health by Sex, Age Group, and Poverty Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance Who Were in Fair/Poor Health				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
<b>Sex</b>							
Male	53.0%	155,300	13.6%	9.7%	18.7%	21,100	51.6%
Female	47.0%	137,500	14.4%	10.0%	20.2%	19,800	48.4%
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	***	***	***	***	***
6 to 18	18.7%	54,900	3.7%	1.2%	10.5%	2,000	4.9%
19 to 26	25.7%	75,200	8.0%	4.5%	13.8%	6,000	14.6%
27 to 34	18.2%	53,200	18.8%	11.1%	30.0%	10,000	24.4%
35 to 49	20.6%	60,500	20.6%	14.3%	28.9%	12,500	30.5%
50 to 64	10.2%	29,900	31.6%	21.7%	43.4%	9,400	22.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	12.4%	7.4%	20.1%	12,100	32.8%
101-200% Federal Poverty Level	33.5%	98,100	18.0%	11.8%	26.4%	17,700	48.0%
201-300% Federal Poverty Level	25.5%	74,800	8.4%	4.7%	14.5%	6,300	17.1%
>300% Federal Poverty Level	7.6%	22,300	3.6%	0.9%	13.1%	800	2.2%
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

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

\*\*\* Insufficient sample size for calculation of population estimates.

- As age increased, the percentage of uninsured persons in fair or poor health also increased.
- Persons living in households with incomes between 101% and 200% of poverty were the most likely to report being uninsured and having fair/poor health.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 28. Percentage of Persons With No Health Insurance Coverage by Presence of Chronic Medical Conditions, Uninsured Utah Residents, 2005**

Medical Condition	Survey Estimates of Uninsured Persons by Medical Condition			
	Percentage of Uninsured Persons <sup>1</sup>			Number of Uninsured Persons <sup>2</sup>
	95% Confidence Intervals			
	Lower	Upper		
Diabetes	2.0%	1.1%	3.6%	5,700
Asthma	6.8%	5.1%	9.0%	19,900

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Population estimates based on 2005 UHSS and rounded to the nearest 100 persons.