



Figure 3a.1 Percentage of Persons With No Health Insurance Coverage, Utah, 2001, 2003, 2004, and 2005

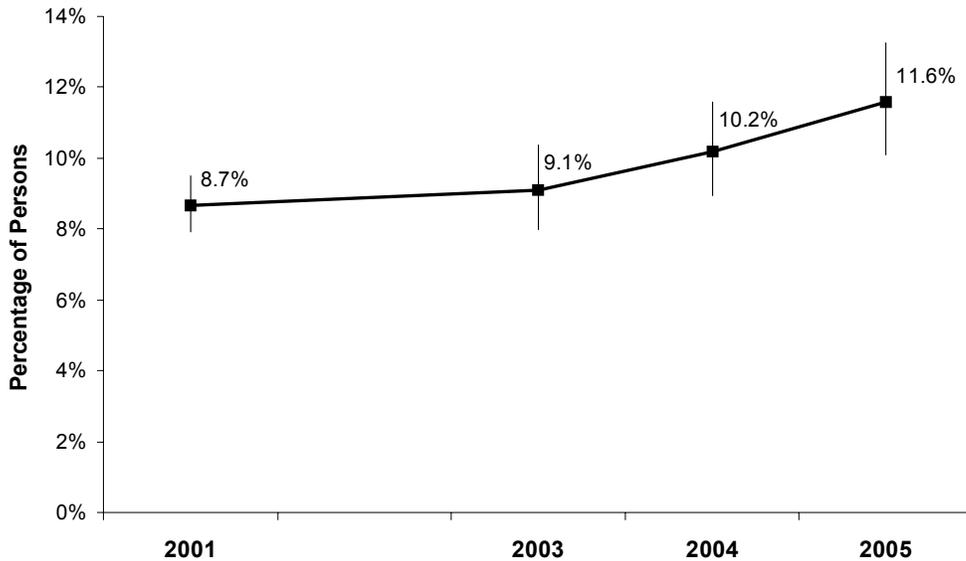
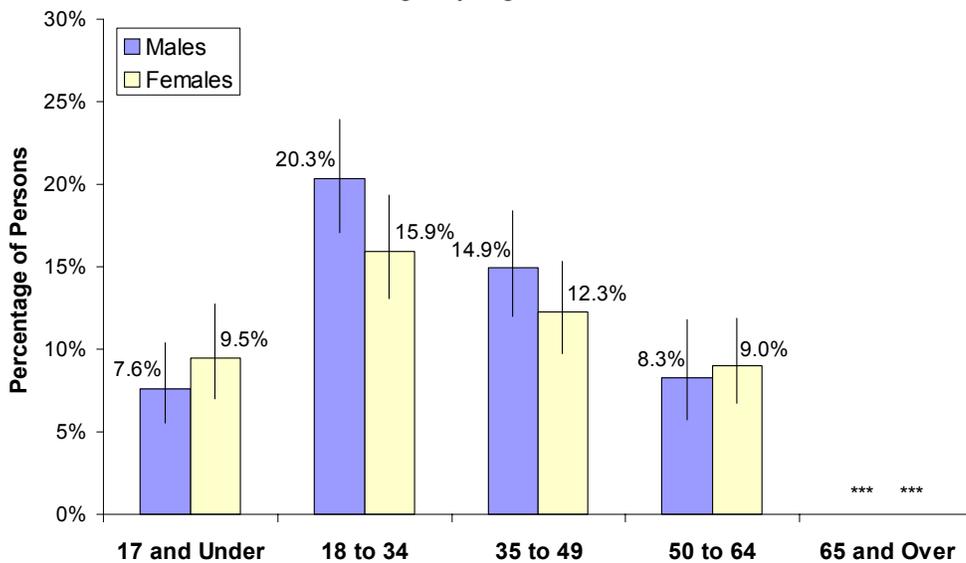


Figure 3a.2 Percentage of Persons With No Health Insurance Coverage by Age and Sex, Utah, 2005



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

- Overall, the proportion of the population that lacks any kind of health insurance in Utah has been increasing. In 2005, 11.6% of Utahns did not have any kind of insurance coverage.



# Health Insurance Coverage

**Table 3a. Health Insurance: Percentage of Persons With No Health Insurance Coverage by Selected Demographic Characteristics, Utah Residents, 2005**

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Utahns With No Health Insurance Coverage				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup> 95% Confidence Bounds			Number of Persons <sup>3,4</sup>	Percentage Distribution of Persons With No Health Insurance by Subgroup <sup>4</sup>
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Sex							
Male	50.2%	1,275,758	12.2%	10.6%	14.1%	156,100	53.3%
Female	49.8%	1,253,168	10.9%	9.3%	12.8%	136,800	46.7%
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Age Group							
17 and Under	31.5%	788,452	8.5%	6.6%	11.0%	67,200	22.9%
18 to 34	29.1%	737,965	18.2%	15.4%	21.2%	134,000	45.6%
35 to 49	18.8%	465,964	13.6%	11.3%	16.4%	63,500	21.6%
50 to 64	12.1%	323,963	8.6%	6.7%	11.1%	28,000	9.5%
65 and Over	8.4%	212,582	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Sex and Age							
Males, 17 and Under	16.2%	404,656	7.6%	5.5%	10.4%	30,800	10.5%
Males, 18 to 34	14.7%	376,364	20.3%	17.1%	24.0%	76,400	26.0%
Males, 35 to 49	9.5%	237,941	14.9%	12.0%	18.4%	35,500	12.1%
Males 50 to 64	6.0%	161,253	8.3%	5.8%	11.8%	13,400	4.6%
Males, 65 and Over	3.7%	95,544	***	***	***	***	***
Females, 17 and Under	15.3%	383,796	9.5%	7.0%	12.7%	36,400	12.4%
Females, 18 to 34	14.4%	361,601	15.9%	13.1%	19.3%	57,600	19.6%
Females, 35 to 49	9.3%	228,023	12.3%	9.8%	15.3%	28,000	9.5%
Females 50 to 64	6.1%	162,710	9.0%	6.7%	11.9%	14,600	5.0%
Females, 65 and Over	4.7%	117,038	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Local Health District <sup>5</sup>							
Bear River	6.1%	149,705	9.9%	6.1%	15.9%	14,900	5.1%
Central	2.9%	71,046	14.6%	10.1%	20.7%	10,400	3.5%
Davis	10.7%	276,374	8.4%	5.2%	13.1%	23,200	7.9%
Salt Lake	39.6%	970,748	11.4%	8.8%	14.6%	110,500	37.7%
Southeastern	2.3%	52,832	12.5%	8.7%	17.7%	6,600	2.3%
Southwest	6.5%	182,295	14.7%	10.3%	20.6%	26,800	9.1%
Summit	1.4%	36,417	12.7%	7.7%	20.2%	4,600	1.6%
Tooele	2.0%	51,835	8.1%	5.1%	12.7%	4,200	1.4%
TriCounty	1.8%	42,327	11.8%	8.1%	17.0%	5,000	1.7%
Utah County	17.0%	453,977	11.8%	8.7%	15.8%	53,500	18.3%
Wasatch	0.7%	20,138	9.9%	6.4%	15.0%	2,000	0.7%
Weber-Morgan	8.9%	221,232	14.2%	8.3%	23.2%	31,400	10.7%
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Annual Household Income							
Under \$20,000	10.1%	256,400	32.8%	25.8%	40.6%	84,100	29.4%
\$20,000 to <\$45,000	27.5%	695,800	17.9%	14.4%	21.9%	124,300	43.4%
\$45,000 to <\$65,000	23.8%	600,800	6.6%	4.8%	9.1%	39,900	13.9%
\$65,000 and Over	38.6%	975,900	3.9%	2.6%	5.7%	37,900	13.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Poverty Status							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



**Table 3a (continued). Health Insurance: Percentage of Persons With No Health Insurance Coverage by Selected Demographic Characteristics, Utah Residents, 2005**

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Utahns With No Health Insurance Coverage				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup> 95% Confidence Bounds			Number of Persons <sup>3,4</sup>	Percentage Distribution of Persons With No Health Insurance by Subgroup <sup>4</sup>
			Lower	Upper			
<b>Education Level</b>							
Some High School	6.7%	117,300	35.6%	27.1%	45.2%	41,800	18.7%
High School Grad/Some College	53.9%	938,900	15.1%	13.1%	17.3%	141,700	63.3%
Technical/Vocational Degree	10.0%	174,000	10.7%	7.7%	14.5%	18,600	8.3%
4 Year College Degree or More	29.3%	510,300	4.3%	3.1%	5.8%	21,800	9.7%
Total, All Utahns Aged 18+	100.0%	1,740,500	13.0%	11.4%	14.7%	225,600	100.0%
<b>Employment Status</b>							
Full Time	50.5%	879,600	12.7%	10.6%	15.1%	111,700	50.0%
Part Time	16.8%	291,600	15.3%	12.3%	18.8%	44,600	19.9%
Retired	11.0%	192,000	1.5%	0.7%	3.4%	3,000	1.3%
Keeping House	11.5%	199,700	13.1%	10.0%	16.9%	26,100	11.7%
Full Time Student	3.1%	53,300	16.7%	10.8%	25.0%	8,900	4.0%
Unemployed/Other	7.1%	124,300	23.6%	18.4%	29.6%	29,300	13.1%
Total, All Utahns Aged 18+	100.0%	1,740,500	13.0%	11.4%	14.7%	225,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.8%	274,100	37.4%	28.8%	46.8%	102,400	34.7%
Not Hispanic or Latino	89.2%	2,254,800	8.5%	7.4%	9.8%	192,300	65.3%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Marital Status</b>							
Married	69.5%	1,209,400	10.8%	9.1%	12.8%	131,000	58.4%
Never Married	19.2%	334,300	18.9%	15.4%	23.0%	63,200	28.2%
Divorced/Separated/Widowed	11.3%	196,700	15.2%	12.3%	18.8%	30,000	13.4%
Total, All Utahns Aged 18+	100.0%	1,740,500	13.0%	11.4%	14.7%	225,600	100.0%

1 Population estimates of sex, age groups, and local health district based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others 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 data weighting and missing values on the grouping variables.

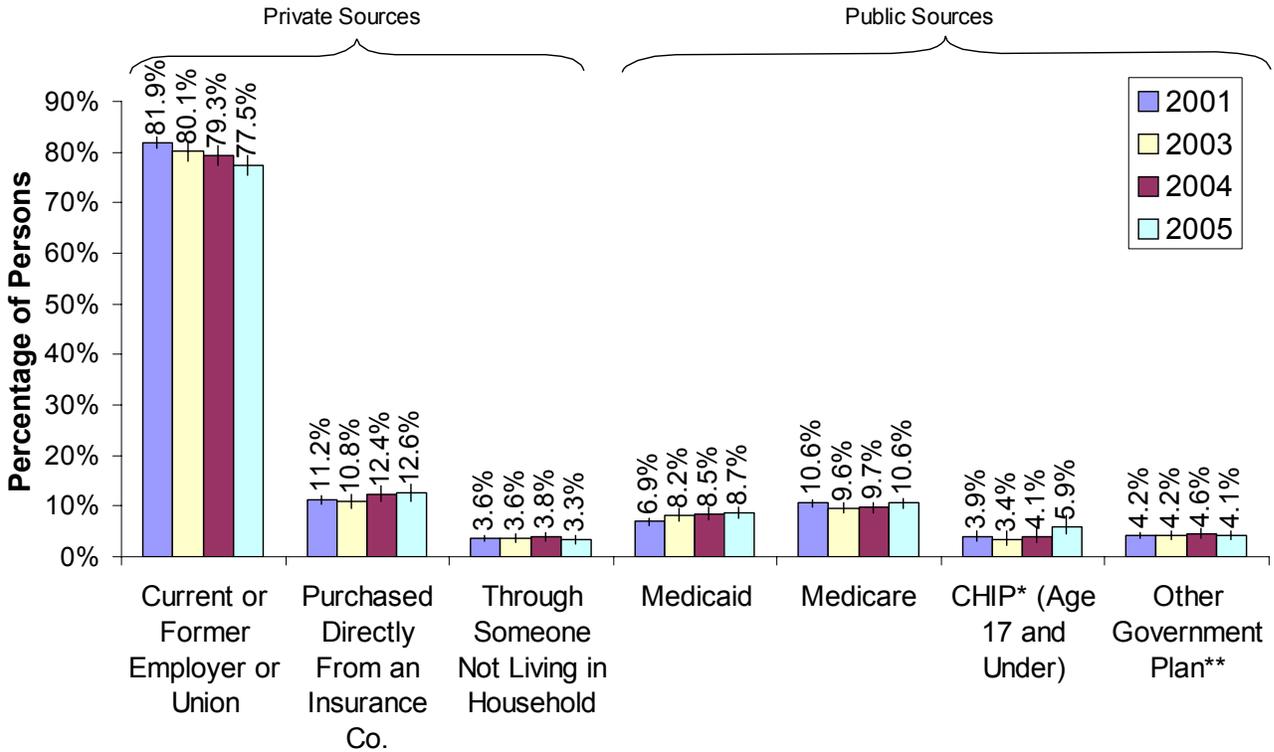
5 These rates have not been age-adjusted. Age-adjusted rates are available upon request.

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

- Utahns aged 18 to 34 made up nearly one-half (45.6%) of all Utahns who were uninsured.
- Household income was negatively associated with health insurance coverage. Only 3.9% of those living in households with incomes \$65,000 or over were uninsured, compared to 32.8% of those in households with incomes under \$20,000.
- As a proportion of all uninsured Utahns, those living in households at or below 200% poverty made up (67.0%).
- For adults 18 years and over, those who had less than a high school education were the most likely to lack health insurance (35.6%). However, adults who had completed at least a high school education accounted for most uninsured adults (81.3%).
- An estimated 10.8% of Utah's population is Hispanic or Latino, however this group makes up 34.7% of all uninsured Utahns.



Figure 3b.1 Percentage of Persons With Each Type of Health Insurance, Utah Insured Population, 2001, 2003, 2004, and 2005



\* Children's Health Insurance Program.

\*\* "Another government plan" includes Military, Tricare, or the V.A.

Note: Bars are not mutually exclusive, both by definition, and because a person may be covered by more than one type of plan.

- The most common type of insurance coverage for Utahns was provided through a current or former employer or union (77.5%), however, the proportion of insured Utahns receiving this type of insurance has decreased by 5.4% since 2001.



**Table 3b. Health Insurance Carrier: Percentage of Persons With Each Type of Health Insurance Coverage by Poverty Status, Utahns With Health Insurance, 2005**

Demographic Subgroup	Survey Estimates of Insured Utahns With Each Type of Plan			
	Percentage of Persons With Each Type of Plan <sup>1,2</sup>			Number of Persons With Each Type of Plan <sup>3</sup>
	95% Confidence Bounds			
	Lower	Upper		
Type of Plan				
Current or Former Employer or Union	77.5%	75.4%	79.4%	1,732,900
Purchased Directly From an Insurance Company	12.6%	11.1%	14.4%	282,200
Through Someone Not Living in Household	3.3%	2.6%	4.2%	74,100
Medicaid	8.7%	7.6%	9.9%	193,800
Medicare	10.6%	9.6%	11.6%	236,400
CHIP (Ages 17 and Under) <sup>4</sup>	5.9%	4.4%	8.0%	42,800
Other Government Plan <sup>5</sup>	4.1%	3.3%	5.0%	91,100

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Insured Utahns With Each Type of Plan				
	Percentage Distribution	Number of Insured Persons <sup>6</sup>	Percentage of Insured Persons <sup>1</sup>			Number of Insured Persons <sup>3,7</sup>	Percentage Distribution of Insured Persons by Subgroup <sup>7</sup>
			95% Confidence Bounds				
			Lower	Upper			
<b>Current or Former Employer or Union by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	30.9%	23.0%	40.2%	51,600	3.0%
101-200% Federal Poverty Level	20.9%	466,900	68.9%	63.3%	73.9%	321,600	18.4%
201-300% Federal Poverty Level	40.1%	896,600	83.9%	80.2%	87.0%	751,900	43.0%
>300% Federal Poverty Level	31.6%	705,700	88.2%	85.5%	90.5%	622,700	35.6%
Total, All Insured Utahns	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Purchased Directly From an Insurance Company by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	16.9%	10.7%	25.8%	28,200	10.4%
101-200% Federal Poverty Level	20.9%	466,900	11.9%	8.7%	16.1%	55,700	20.5%
201-300% Federal Poverty Level	40.1%	896,600	13.2%	10.3%	16.8%	118,400	43.6%
>300% Federal Poverty Level	31.6%	705,700	9.8%	7.8%	12.4%	69,400	25.5%
Total, All Insured Utahns	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Through Someone Not Living in Household by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	7.8%	4.7%	12.5%	12,900	16.2%
101-200% Federal Poverty Level	20.9%	466,900	5.1%	3.2%	8.1%	23,900	30.0%
201-300% Federal Poverty Level	40.1%	896,600	3.6%	2.3%	5.6%	32,200	40.5%
>300% Federal Poverty Level	31.6%	705,700	1.5%	0.9%	2.4%	10,600	13.3%
Total, All Insured Utahns	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Medicaid by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	46.6%	38.3%	55.1%	77,700	39.6%
101-200% Federal Poverty Level	20.9%	466,900	14.9%	11.6%	19.0%	69,600	35.5%
201-300% Federal Poverty Level	40.1%	896,600	3.6%	2.6%	5.0%	32,300	16.5%
>300% Federal Poverty Level	31.6%	705,700	2.4%	1.7%	3.4%	16,700	8.5%
Total, All Insured Utahns	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Medicare by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	10.8%	7.8%	14.8%	18,000	9.1%
101-200% Federal Poverty Level	20.9%	466,900	12.2%	9.9%	15.0%	57,000	28.9%
201-300% Federal Poverty Level	40.1%	896,600	5.2%	4.2%	6.4%	46,700	23.7%
>300% Federal Poverty Level	31.6%	705,700	10.7%	9.0%	12.6%	75,500	38.3%
Total, All Insured Utahns	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%

See footnotes at end of table.



**Table 3b (continued). Health Insurance Carrier: Percentage of Persons With Each Type of Health Insurance Coverage by Poverty Status, Utahns With Health Insurance, 2005**

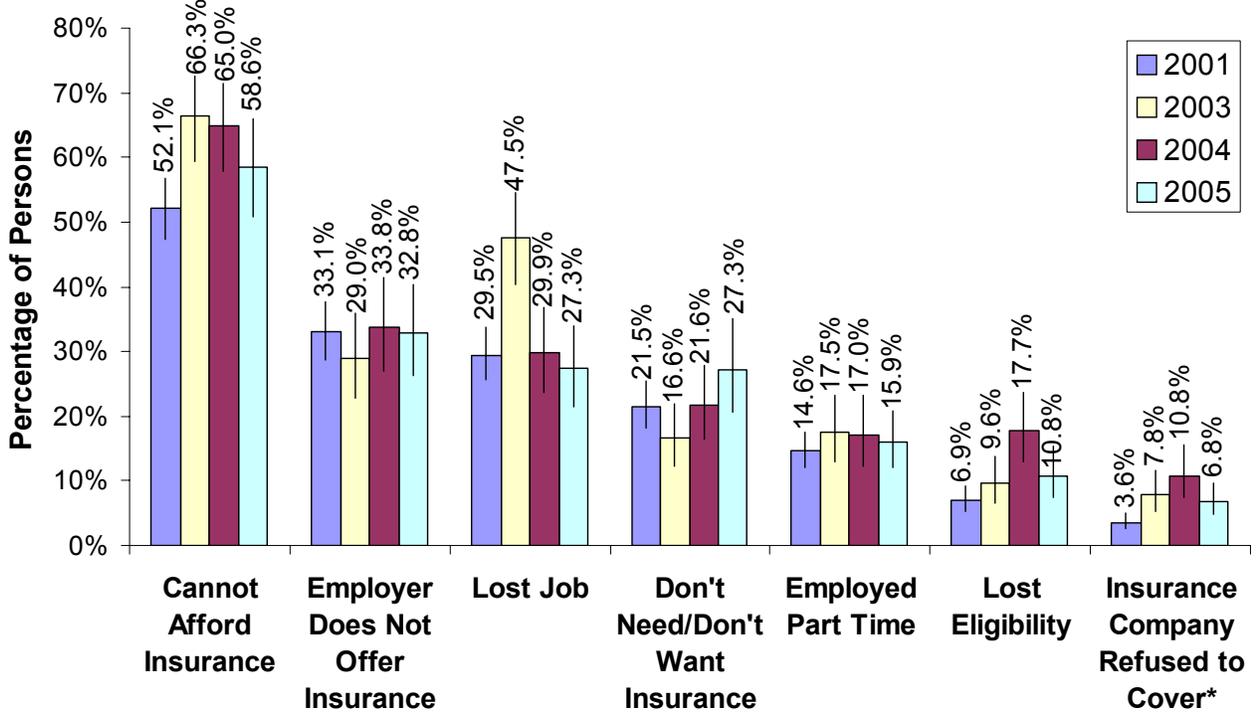
Demographic Subgroup	Utah Population Distribution		Survey Estimates of Insured Utahns With Each Type of Plan				
	Percentage Distribution	Number of Insured Persons <sup>6</sup>	Percentage of Insured Persons <sup>1</sup> 95% Confidence Bounds			Number of Insured Persons <sup>3,7</sup>	Percentage Distribution of Insured Persons by Subgroup <sup>7</sup>
			Lower	Upper			
<b>CHIP<sup>4</sup> by Poverty Status</b>							
<100% Federal Poverty Level	9.5%	68,500	17.0%	10.1%	27.3%	11,700	26.3%
101-200% Federal Poverty Level	25.1%	181,200	14.8%	9.7%	22.0%	26,800	60.2%
201-300% Federal Poverty Level	49.3%	355,200	1.6%	0.8%	3.3%	5,600	12.6%
>300% Federal Poverty Level	16.1%	116,300	***	***	***	***	***
Total, All Insured Utahns Aged 17 and Under	100.0%	721,200	5.9%	4.4%	8.0%	42,800	100.0%
<b>Other Government Plan<sup>5</sup> by Poverty Status</b>							
<100% Federal Poverty Level	7.5%	166,800	2.0%	0.9%	4.7%	3,400	4.3%
101-200% Federal Poverty Level	20.9%	466,900	3.2%	2.0%	5.0%	14,700	18.4%
201-300% Federal Poverty Level	40.1%	896,600	3.0%	1.9%	4.8%	26,800	33.5%
>300% Federal Poverty Level	31.6%	705,700	5.0%	3.6%	6.8%	35,100	43.9%
Total, All Insured Utahns	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%

1 Asymmetric confidence bounds were calculated using the logit transformation.  
 2 Because individuals could have more than one plan, figures in this column do not sum to 100%.  
 3 Rounded to the nearest 100 persons  
 4 Children's Health Insurance Program.  
 5 "Other government plan" includes Military, Tricare, or the V.A.  
 6 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.  
 7 Figures in these columns may not sum to the total because of data weighting and missing values on the grouping variables.  
 \*\*\* Insufficient sample size for calculation of population estimates.  
 Note: Estimates are not mutually exclusive, both by definition, and because a person may be covered by more than one type of plan.

- For insured Utahns, as income (as a percentage of the federal poverty level) increased, the likelihood of having insurance through an employer or union also increased.
- 39.6% of insured Utahns who had Medicaid lived at or below 100% of poverty.



Figure 3c.1 Percentage of Persons Who Gave Each Reason as a Reason That They Lacked Health Insurance, Utahns Who Lacked Health Insurance Coverage, 2001, 2003, 2004, and 2005



\* Reasons an insurance company would refuse to cover an individual included 1) a pre-existing condition, 2) the individual exceeded lifetime benefits, or 3) some other reason.

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

- The reasons for lacking health insurance (as measured by the Health Status Survey) are not mutually exclusive or exhaustive.
- Over half (58.6%) of uninsured Utahns reported they could not afford health insurance as a reason for being uninsured.
- 32.8% of uninsured Utahns reported that an employer did not offer health insurance as a reason for lacking health insurance.



**Table 3c. Reasons for Lack of Health Insurance: Percentage of Persons Who Gave Each Reason as a Reason That They Lacked Health Insurance by Poverty Status, Utahns Who Lacked Health Insurance Coverage, 2005**

Demographic Subgroup	Survey Estimates of Utahns Without Health Insurance by Reason Uninsured			
	Percentage of Persons by Reason Uninsured <sup>1,2</sup>			Number of Persons Reporting Each Reason <sup>3</sup>
	95% Confidence Bounds			
	Lower	Upper		
Reasons for Lack of Health Insurance				
Cannot Afford Insurance	58.6%	50.9%	66.0%	171,600
Employer Does Not Offer Insurance	32.8%	26.2%	40.2%	96,200
Lost Job	27.3%	21.5%	33.9%	79,900
Don't Need/Don't Want Insurance	27.3%	20.6%	35.1%	79,800
Employed Part Time	15.9%	12.0%	20.8%	46,600
Lost Eligibility	10.8%	7.5%	15.4%	31,700
Insurance Company Refused to Cover <sup>4</sup>	6.8%	4.8%	9.7%	20,000

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Utahns Without Health Insurance by Reason Uninsured				
	Percentage Distribution	Number of Uninsured Persons <sup>5</sup>	Percentage of Uninsured Persons <sup>1</sup>			Number of Uninsured Persons <sup>3,6</sup>	Percentage Distribution of Uninsured Persons by Subgroup <sup>6</sup>
			95% Confidence Bounds				
			Lower	Upper			
<b>Cannot Afford Insurance by 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>Employer Does Not Offer Insurance by 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>Lost Job by 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>Don't Need/Don't Want Insurance by 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>Employed Part Time by 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%

See footnotes at end of table.



**Table 3c (continued). Reasons for Lack of Health Insurance: Percentage of Persons Who Gave Each Reason as a Reason That They Lacked Health Insurance by Poverty Status, Utahns Who Lacked Health Insurance Coverage, 2005**

Demographic Subgroup	Utah Population Distribution		Survey Estimates of Utahns Without Health Insurance by Reason Uninsured				
	Percentage Distribution	Number of Uninsured Persons <sup>5</sup>	Percentage of Uninsured Persons <sup>1</sup>			Number of Uninsured Persons <sup>3,6</sup>	Percentage Distribution of Uninsured Persons by Subgroup <sup>6</sup>
			95% Confidence Bounds				
			Lower	Upper			
<b>Lost Eligibility by 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>Insurance Company Refused to Cover<sup>4</sup> by 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%

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Because individuals could have cited more than one reason, figures in this column do not sum to 100%.

3 Rounded to the nearest 100 persons

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

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

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

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

Note: Estimates are not mutually exclusive, both by definition, and because a person may have reported more than one reason why uninsured.

- The proportion of uninsured Utahns who reported that they did not need/did not want insurance as a reason for lacking health insurance increased by 26.5% between 2001 and 2005.