



## A Snapshot of Pennsylvania’s Uninsured

Selected Findings from the 2008 Pennsylvania Insurance Department Health Insurance Survey

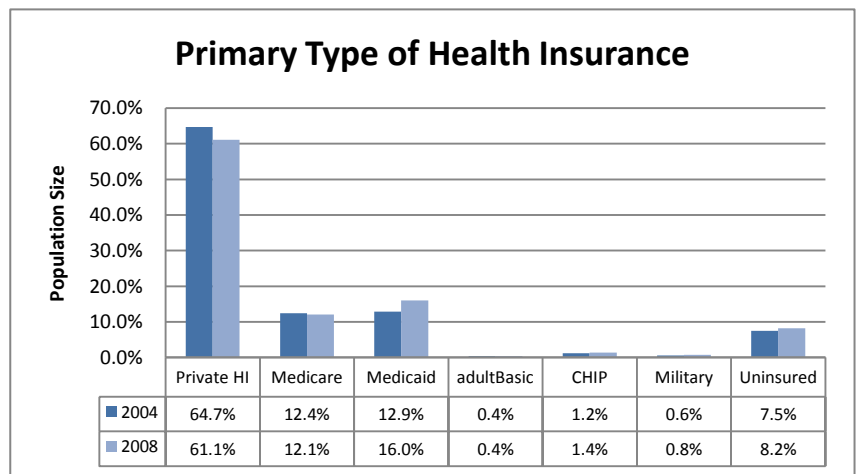
*The Pennsylvania Health Access Network • Harrisburg, PA 17101 • [www.pahealthaccess.org](http://www.pahealthaccess.org) • 717-232-1270 ext. 105*

### 2008 Insurance Status Survey: Measuring Health Care Coverage for Pennsylvanians

In March, the Pennsylvania Insurance Department released the findings from its 2008 Health Insurance Survey.<sup>1</sup> The report looked at health insurance coverage and characteristics of the uninsured and updated results from the first state-level survey in 2004. This briefing paper offers highlights from the survey, focusing on Pennsylvania’s uninsured.

#### Primary Type of Insurance

While most Pennsylvanians have primary insurance coverage through a private insurer – largely through coverage from their employer – the percentage is decreasing, dropping from 65% in 2004 to 61% in 2008. Over 2.2 million, about 18%, Pennsylvania residents have health insurance through a government-sponsored program (Medicaid, adultBasic, or CHIP), an increase from 14% in 2004.



#### The Uninsured

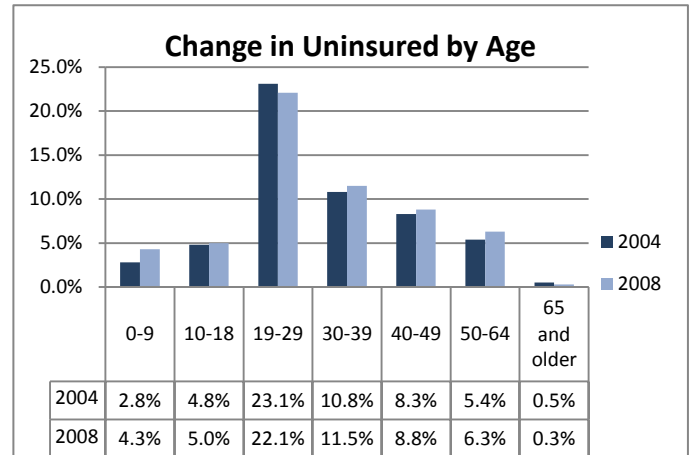
In 2008, 1,021,790 (8.2% of the population) Pennsylvania residents did not have health insurance. This is an increase from 2004 when 888,720 residents or 7.5% of the population was uninsured.

#### Over 85% of the Uninsured are Working-Aged Adults

Of the 1 million people without health insurance in Pennsylvania in 2008, nearly 880,000 were working aged adults (19-64). 383,298, or 37% of Pennsylvania’s uninsured population, are young adults (19-29). Children (0-18) make up 13.6% of the uninsured population. The elderly (65 and older) were the least likely to be uninsured making up only 1% of the total uninsured population.

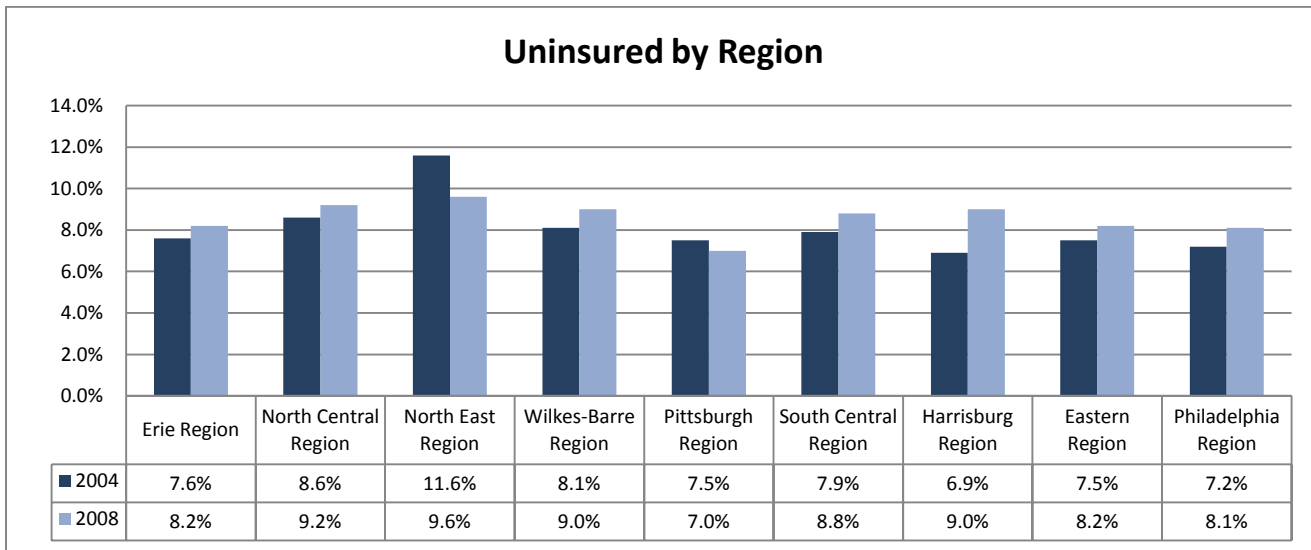
<sup>1</sup> The survey was conducted between September 28, 2007 and May 15, 2008. 20,222 Pennsylvania households were randomly selected for the survey. Data was obtained on 49,345 Pennsylvanian residents. There is a sampling error of plus or minus 0.7% of the household data collected. The overall response rate to the 2008 survey was 39%. Survey can be found at: <http://www.ins.state.pa.us/ins/cwp/view.asp?a=11&Q=549706&PM=1>

The percentage of the population who lack health insurance increased in every age group since 2004 with the exception of young adults, who were more likely to have insurance than four years ago. The share of young children (0-9) without health insurance grew from 2.8% to 4.3% between 2004 and 2008. This finding is troubling, but can be remedied with increased participation in the state's Children's Health Insurance Program (CHIP). According to the Pennsylvania Department of Insurance, only 60% of eligible children are enrolled in the CHIP program.



### Most Regions Saw an Increase in the Uninsured

The percentage of the population without health insurance increased in almost every region in Pennsylvania except for the Pittsburgh and North East regions from 2004 to 2008. Even though the North East region showed a decline in its uninsured rate, it still is one of the highest percentages of the uninsured residents at 9.6% in 2008. The rate of the uninsured increased the most dramatically in the Harrisburg region, growing from 6.9% in 2004 to 9% in 2008.



In sheer numbers, the Philadelphia and Pittsburgh regions contained the largest number of uninsured people, but they comprised less than half of all of the uninsured in the state.

### Uninsured by County

Rural counties in Pennsylvania tend to have higher percentages of their population without health insurance than urban/suburban counties.

The five counties with the largest percentage of uninsured residents are all rural. At 18%, Union county has the highest percentage of uninsured residents in the state.

Butler, Montgomery, Chester, Luzerne, and Elk were the counties with the lowest percentages of uninsured residents. Except for Elk County, all are urban/suburban counties.<sup>2</sup>

Top Five Highest Percentages of Uninsured	
Union	18.1%
Bedford	15.7%
Pike	13.1%
McKean	12.9%
Susquehanna	12.6%

Top Five Lowest Percentages of Uninsured	
Elk	4.1%
Luzerne	5.2%
Chester	5.3%
Montgomery	5.4%
Butler	5.9%

**African Americans and Hispanics More Likely to be Uninsured.**

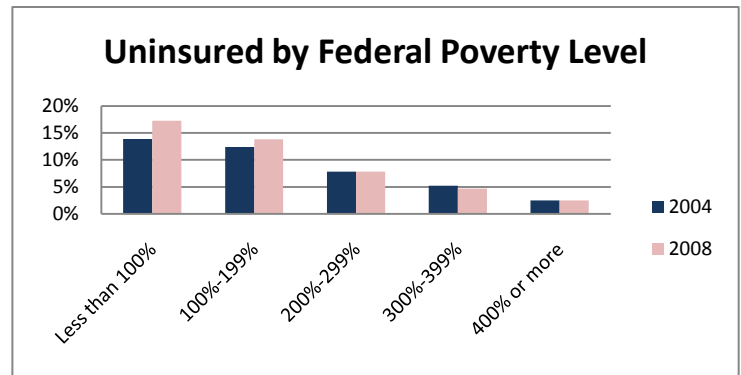
More white and Hispanic residents became uninsured from 2004 to 2008. While most uninsured in the state are white, whites are less likely to lack insurance than other groups. The number of whites without insurance increased by approximately 110,000 from 2004. The share of uninsured Hispanics doubled from 2004 to 2008 (8.6% to 16.2%). The number of uninsured African Americans decreased from 168,438 or 13.7% in 2004 to 132,383 or 9.2% in 2008. This change may be due the ethnicity claimed by African Americans population with Hispanic ethnicity.

Race/Ethnicity	2004	2004	2008	2008	Change	Change
White/Non-Hispanic	666,314	6.7%	777,930	7.6%	111,616	0.9%
African American	168,438	13.7%	132,383	9.2%	-36,055	-4.5%
Other Races	22,233	8.5%	37,126	10.6%	14,893	2.1%
Hispanic	34,300	8.6%	85,654	16.2%	51,354	7.6%

**Low-Income Pennsylvanians are More Likely to be Uninsured**

A family earning 200% of the poverty level (\$42,400 for a family of four) or below is more likely to be uninsured in 2008 than 2004.<sup>3</sup> One-third (34%) of the uninsured have a family income below 100% of the federal poverty level (FPL).

The most significant increases from 2004 to 2008 were seen in residents whose income is less than 100% of the FPL and residents whose income is between 100% and 199% of the federal poverty level.



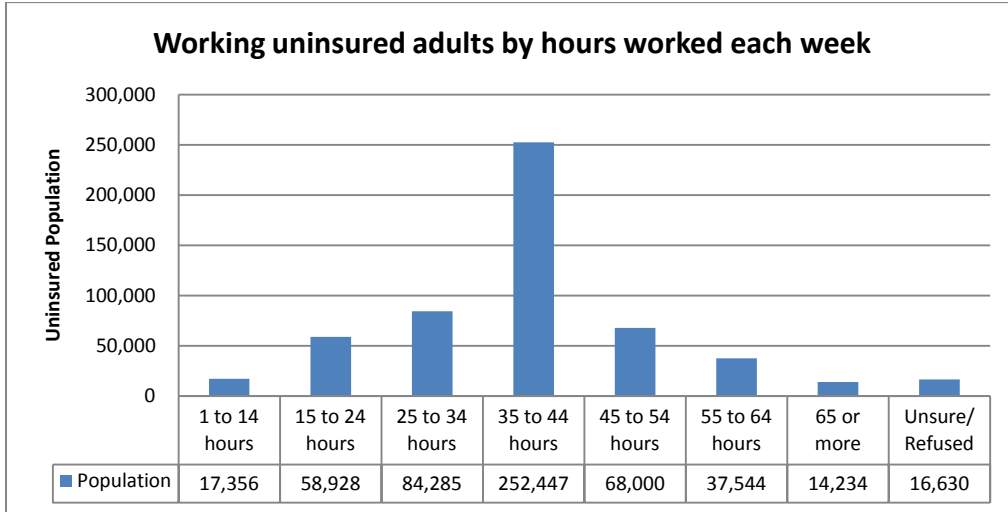
For Pennsylvanians with income at 200% of FPL or higher, the percentage of their population without health insurance was virtually unchanged from 2004 to 2008.

<sup>2</sup> For a breakdown of uninsured by county, see Appendix 1(counties listed alphabetically) and Appendix 2(counties ranked from highest to lowest uninsured percentages).

<sup>3</sup> In 2008, the federal poverty level was \$10,400 for one person and for a family of four it was \$21,200. In 2004, the federal poverty level was 9,310 for a single person and 18,850 for a family of four.

Over Two-Thirds of Working Age Adults Lacking Health Insurance Work Full-time.

Most of the uninsured are working, 62.1% in 2008. The share of the uninsured working full time grew from 62.9% in 2004 to 67.7% in 2008.

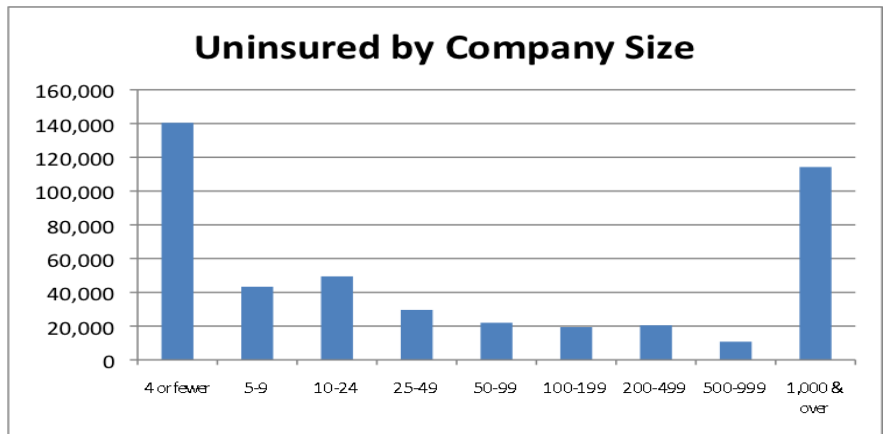


Most of Uninsured Workers are in the Service Sector

More than 90% of the working uninsured work in the private sector, with 74% working for a private company. The remaining 16% are self-employed. A majority (56.3%) of the uninsured working adults work in the service sector, followed by the retail and construction sectors.

Most Uninsured Workers Work for Very Small or Very Large Companies

The working uninsured are concentrated in very small companies (four or fewer employees) or very large companies (1,000 or more employees). These two groups accounted for over half of the working uninsured in 2008.



Barriers to Health Care Coverage

Cost is the most significant barrier to obtaining health insurance for Pennsylvania's uninsured. This lack of access had tangible effects on many uninsured Pennsylvanians.

- One in five (20.4%) had a member of their household who needed medical care but did not get it due to the high cost of care.
- More than 15% of Pennsylvanians delayed or did not receive care due to cost.
- Nearly one in five uninsured residents had to pay more than \$500 out of pocket for a medical bill during the past 12 months.

Appendix 1: Uninsured by County  
(Alphabetical)

County	Uninsured Population	Percentage of Population that is Uninsured
<b>Pennsylvania</b>	<b>1,021,790</b>	<b>8.2%</b>
Adams	11,890	11.8%
Allegheny	75,412	6.2%
Armstrong	5,920	8.4%
Beaver	15,057	8.6%
Bedford	7,818	15.7%
Berks	31,198	8.0%
Blair	8,784	6.9%
Bradford	5,751	9.2%
Bucks	40,354	6.5%
Butler	10,762	5.9%
Cambria	11,727	8.0%
Cameron	417	7.6%
Carbon	5,996	9.6%
Centre	12,075	8.6%
Chester	25,740	5.3%
Clarion	4,320	10.7%
Clearfield	8,261	10.0%
Clinton	2,698	7.2%
Columbia	7,002	10.8%
Crawford	8,806	9.9%
Cumberland	20,208	8.9%
Dauphin	17,920	7.1%
Delaware	48,183	8.7%
Elk	1,371	4.1%
Erie	17,789	6.4%
Fayette	16,916	11.6%
Forest	691	10.6%
Franklin	16,039	11.5%
Fulton	1,265	8.6%
Greene	4,113	10.2%
Huntingdon	4,685	10.2%
Indiana	7,545	8.6%
Jefferson	4,846	10.6%
Juniata	2,005	8.5%
Lackawanna	22,292	10.6%
Lancaster	42,651	8.6%
Lawrence	8,725	9.5%
Lebanon	9,844	7.8%

County	Uninsured Population	Percentage of Population that is Uninsured
Lehigh	31,905	9.5%
Luzerne	16,228	5.2%
Lycoming	11,121	9.5%
McKean	5,703	12.9%
Mercer	11,289	9.5%
Mifflin	3,688	8.0%
Monroe	17,690	10.7%
Montgomery	41,956	5.4%
Montour	1,212	6.8%
Northampton	20,079	6.9%
Northumberland	5,959	6.5%
Perry	5,089	11.3%
Philadelphia	157,619	10.9%
Pike	7,652	13.1%
Potter	1,970	11.2%
Schuylkill	9,568	6.5%
Snyder	2,989	7.8%
Somerset	7,300	9.3%
Sullivan	528	8.4%
Susquehanna	5,260	12.6%
Tioga	4,058	9.9%
Union	7,866	18.1%
Venango	5,667	10.2%
Warren	3,283	7.9%
Washington	18,452	8.9%
Wayne	5,572	10.9%
Westmoreland	23,510	6.4%
Wyoming	2,119	7.5%
York	38,381	9.2%

Appendix 2: Uninsured by County  
(Highest to Lowest Uninsured Percentage)

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