

Executive Summary

Although virtually ignored in the recent presidential election campaign, the issue of Americans without health insurance coverage is of critical importance, both from economic and health/well-being perspectives. This report focuses primarily on the Midwest region of the United States, utilizing data from the 2002 Medical Expenditures Panel Survey.

Key findings

- ▶ Overall the Midwest has a lower percentage of uninsured residents (14.1%) than the other three regions. The West has the highest percentage (24.6%).
- ▶ The elderly are most likely to have insurance (99.1%), due to almost universal coverage by Medicare, while young adults age 18-23 have the highest rate of those without insurance (28.8%). This points out the need to consider those under age 65 apart from the elderly group in considering other factors impacting insurance coverage.
- ▶ There is no difference between counties located in Metropolitan Statistical Areas (MSA) and non-MSA counties.
- ▶ Males are more likely to be uninsured (17.3%) than females (14.6%), even only those under age 65.
- ▶ Minorities (blacks, other races) have higher percentages of uninsured than whites, and Hispanics are more likely to lack insurance compared to non-Hispanics.
- ▶ The highest percentage of those insured is among married respondents (87.7%), with widowed (77.9%), divorced (76.0%), never married (74.9%), and separated (72.6%) persons trailing.
- ▶ Large households (eight or more residents) have the highest uninsured rate (28.4%), though single person households also have a high percentage without insurance (21.6%).
- ▶ There is a linear association between education and insurance coverage, with increasing level of education corresponding to higher percentages of insured respondents.
- ▶ Employment is a key factor, with those employed having higher rates of insurance coverage. Among those employed, insurance coverage is more likely with increased size of the employer (more employees) and with higher pay.

Conclusions

The problem of uninsured citizens must be addressed by policymakers. A variety of potential changes are discussed, all of which have benefits and drawbacks. It may well take a combination of these approaches to best address this social problem. ✦