

CRS Report for Congress

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Health Insurance: Uninsured by State, 2000

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Summary

An estimated 14.0% of the U.S. population lacked health insurance coverage in 2000, down from 14.3% in 1999. When examined by state, estimates of the percent uninsured ranged from a low of 5.9% in Rhode Island to a high of 23.8% in New Mexico. Generally, states in the Midwest and New England have lower rates of uninsured, while states in the Southwestern portion of the nation have higher shares of their populations without coverage.

These state-level estimates are based on the March 2001 Current Population Survey (CPS), and must be interpreted with caution because they are based on survey samples. When sampling variation is taken into account, to allow one to say with 90% reliability that the percent uninsured in the state lies between specified low and high estimates, the uninsured rate in 14 states and the District of Columbia is not different statistically from the uninsured rate nationwide. The uninsured rate is statistically lower than the national rate in 24 states, and statistically higher in the remaining 12 states.

State-level analysis is only one way to examine data about health insurance coverage. Some factors related to the percent of a state's population that is uninsured may be affected by the state, such as eligibility criteria for the state's Medicaid and State Children's Health Insurance programs or other programs for those lacking health insurance. Other factors may be beyond the state's direct control, such as the willingness of employers to offer coverage and the financial resources of the state's population to purchase coverage.

This report will be updated annually, when new data become available. For related information, see CRS Report 96-891, *Health Insurance Coverage: Characteristics of Insured and Uninsured in 2000*, and CRS Report 97-310, *Health Insurance: Uninsured Children by State, 1998-2000*.

Estimates of The Uninsured by State

An estimated 14.0% of the U.S. population lack health insurance coverage in 2000, down from 14.3% in 1999.¹ **Table 1** shows that the estimated percent of each state's population that lacked health insurance² coverage in 2000 ranged from a low of 5.9% in Rhode Island to a high of 23.8% in New Mexico. Eleven states³ had estimated uninsured rates less than 10% and 2 states⁴ had estimated rates greater than 20%. Generally, states with the lowest rates of uninsurance were located in the upper Midwest and Northeast; states with the highest rates were in the Southwest (**Figure 1**).

These estimates of the percent of the state population without health insurance coverage are based on data from the March 2001 Current Population Survey (CPS). The CPS is representative of the civilian, noninstitutionalized population, and is designed to produce reliable estimates at the national, regional and state level.

The small sample sizes available from the CPS for many states make it prudent to consider state-level estimates in terms of a range of values. This range is based on sampling theory, and takes into account the size of the sample. **Table 1** shows the best point estimates, or single values, for the numbers of people covered and not covered by health insurance, and the percent uninsured by state.⁵ The table also reports a range in values for these numbers and percentages. The size of the range depends primarily upon the sample size. **Table 1** shows ranges based on a 90% confidence interval. A 90% confidence interval means that given repeated sampling of health insurance coverage in a state, 9 out of 10 times, the estimate of the percent uninsured (or number covered or not covered) will lie within the range set by the low and high estimates. For example, if one surveys people in Rhode Island about health insurance coverage, in 9 out of 10 sample surveys, on average, the percent uninsured in Rhode Island will be between 4.9% and 6.9%.⁶

¹ Due to a change in the way the number of uninsured are calculated, rates of uninsured in this report are not comparable to any previous version of this report.

² Health insurance includes, but is not limited to: Medicare; Medicaid; S-CHIP; TRICARE or the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS); the Civilian Health and Medical Program of the Department of Veteran's Affairs (CHAMPVA); Veteran's Administration health care; military health care; other government provided health care; employer/union-provided insurance; and privately purchased insurance.

³ Rhode Island (5.9%), New Hampshire (6.9%), Wisconsin (7.1%), Pennsylvania (7.6%), Connecticut (7.9%), Iowa (8.7%), Minnesota (9.0%), Massachusetts (9.5%), Maryland (9.8%), Michigan (9.9%), and Nebraska (9.9%).

⁴ Texas (21.5%), and New Mexico (23.8%).

⁵ **Table 1** shows states sorted by the percent uninsured. **Table 2** reports the same data but sorts states alphabetically.

⁶ Note that there is no way to determine if the results for Rhode Island in **Table 1** are the 1 time out of 10 that a different result is obtained, where the real percent uninsured is outside the confidence interval (i.e., less than 4.9% or greater than 6.9%).

Because of the uncertainty about state-level estimates of the percent uninsured, a more statistically conservative comparison across states takes ranges of values into account. This is done in **Figure 2**, which groups states according to differences from the nationwide percent uninsured, considering the estimated ranges in the percent uninsured by state. When statistical variation is taken into account, 14 states and the District of Columbia have percents uninsured that are *not statistically different* from the nationwide rate of 14.0%. (The nationwide percent uninsured has a range in estimates of between 13.8% and 14.1%.) These 14 states and the District of Columbia have percents uninsured ranging from a low point estimate of 12.7% in Virginia (with a range in estimates between 11.5% and 13.9%) to a high point estimate of 14.6% in Georgia (with a range in estimates between 13.4% and 15.8%.) Twenty-four states have percents uninsured that are statistically lower than the nationwide rate. These states include all states in New England, most states in the Midwest, a few states in the eastern United States, and South Carolina. The remaining 12 states, arrayed across the South and Southwest from Louisiana to California, as well as Florida, Idaho, Montana, and New York, have uninsured rates that are statistically higher than the nationwide rate.

Reasons for Differences in the Percent Uninsured

Figures 1 and 2 indicate that residents of the Southwestern United States are more likely to lack health insurance and residents of the Midwest and New England are more likely to be covered. Various state characteristics may account for these differences. Nationwide, the percent uninsured is related to employment by industry, with workers in mining, manufacturing of durable goods, professional services, finance/insurance, and public administration industries most often covered by health insurance and those employed in agriculture, and personal services least often covered. Employees who work for large firms, and their dependents, are more likely to be covered than those who work for small firms. Union members are more likely to be covered. The prevalence of particular industries, firm sizes, or unionization may account for some of the regional or state variation in percents uninsured.⁷

Some factors related to the percent of a state's population that is uninsured may be affected by state's policies, such as eligibility criteria for the state's Medicaid program or the State Children's Health Insurance Program. Other factors may be beyond the state's direct control, such as the willingness of employers to offer coverage and the financial resources of the state's population to purchase coverage. Only Hawaii has implemented state legislation mandating that an employer offer coverage, which is augmented with a health insurance program for the unemployed.⁸

⁷ For additional information, see CRS Report 96-891, *Health Insurance Coverage: Characteristics of the Insured and Uninsured Populations in 2000*, by Chris Peterson.

⁸ Hawaii received a congressional exemption from the Federal Employee Retirement and Income Security Act of 1974 (ERISA) to permit the employer mandate. No other state has received a similar exemption.

Table 1. Number of People Covered and Not Covered by Health Insurance, and Percent Not Covered, By State, 2000

Sorted by Percent Uninsured (numbers in thousands)

	Number covered			Number not covered			Percent not covered		
	Point estimate	Range		Point estimate	Range		Point estimate	Range	
		Low	High		Low	High		Low	High
Rhode Island	881	841	921	55	45	65	5.9% *	4.9%	6.9%
New Hampshire	1,155	1,104	1,206	85	71	99	6.9% *	5.8%	7.9%
Wisconsin	5,032	4,842	5,222	386	333	439	7.1% *	6.2%	8.1%
Pennsylvania	11,063	10,817	11,309	905	833	977	7.6% *	7.0%	8.1%
Connecticut	3,056	2,922	3,190	263	224	302	7.9% *	6.8%	9.1%
Iowa	2,615	2,511	2,719	248	216	280	8.7% *	7.6%	9.7%
Minnesota	4,354	4,186	4,522	430	377	483	9.0% *	7.9%	10.0%
Massachusetts	5,661	5,498	5,824	595	542	648	9.5% *	8.7%	10.3%
Maryland	4,618	4,425	4,811	501	437	565	9.8% *	8.6%	11.0%
Michigan	8,964	8,745	9,183	982	909	1,055	9.9% *	9.2%	10.6%
Nebraska	1,494	1,433	1,555	164	144	184	9.9% *	8.7%	11.0%
Hawaii	1,039	993	1,085	117	101	133	10.1% *	8.8%	11.4%
Tennessee	5,003	4,805	5,201	577	509	645	10.3% *	9.2%	11.5%
Delaware	705	675	735	82	72	92	10.4% *	9.2%	11.7%
Vermont	564	539	589	67	59	75	10.6% *	9.4%	11.9%
Missouri	4,930	4,732	5,128	586	517	655	10.6% *	9.4%	11.8%
Ohio	10,284	10,039	10,529	1,255	1,168	1,342	10.9% *	10.2%	11.6%
North Dakota	538	515	561	69	61	77	11.4% *	10.1%	12.6%
Maine	1,121	1,072	1,170	145	127	163	11.5% *	10.1%	12.8%
Kansas	2,306	2,212	2,400	301	267	335	11.5% *	10.3%	12.8%
South Dakota	615	590	640	82	73	91	11.8% *	10.5%	13.0%
South Carolina	3,321	3,181	3,461	448	396	500	11.9% *	10.6%	13.2%
Indiana	5,117	4,914	5,320	701	625	777	12.0% *	10.8%	13.3%
New Jersey	7,257	7,072	7,442	1,049	978	1,120	12.6% *	11.8%	13.4%
Virginia	6,091	5,862	6,320	886	798	974	12.7%	11.5%	13.9%
Kentucky	3,462	3,325	3,599	513	460	566	12.9%	11.7%	14.1%
North Carolina	6,541	6,352	6,730	980	906	1,054	13.0%	12.1%	13.9%
Mississippi	2,425	2,330	2,520	364	327	401	13.1%	11.8%	14.3%
Colorado	3,665	3,524	3,806	563	507	619	13.3%	12.1%	14.5%
Washington	5,075	4,867	5,283	780	698	862	13.3%	12.0%	14.6%
Utah	1,913	1,843	1,983	296	269	323	13.4%	12.2%	14.6%
Alabama	3,851	3,700	4,002	600	540	660	13.5%	12.2%	14.7%
Illinois	10,627	10,381	10,873	1,659	1,560	1,758	13.5%	12.8%	14.3%
Oregon	2,935	2,813	3,057	465	416	514	13.7%	12.3%	15.0%
Arkansas	2,261	2,172	2,350	364	328	400	13.9%	12.6%	15.1%
West Virginia	1,524	1,465	1,583	254	230	278	14.3%	13.0%	15.5%
Wyoming	418	401	435	70	63	77	14.3%	13.0%	15.7%
D.C.	434	414	454	73	65	81	14.4%	12.9%	15.9%
Georgia	6,638	6,406	6,870	1,135	1,038	1,232	14.6%	13.4%	15.8%
New York	15,608	15,329	15,887	2,802	2,681	2,923	15.2% **	14.6%	15.8%
Idaho	1,061	1,020	1,102	196	178	214	15.6% **	14.3%	16.9%
Nevada	1,680	1,614	1,746	311	283	339	15.6% **	14.3%	16.9%
Arizona	4,124	3,971	4,277	793	726	860	16.1% **	14.9%	17.4%
Florida	12,537	12,275	12,799	2,620	2,498	2,742	17.3% **	16.5%	18.0%
California	28,454	28,012	28,896	6,281	6,064	6,498	18.1% **	17.5%	18.7%
Montana	714	685	743	162	148	176	18.5% **	17.1%	19.9%
Louisiana	3,423	3,285	3,561	810	743	877	19.1% **	17.7%	20.6%
Alaska	522	500	544	125	114	136	19.3% **	17.9%	20.8%
Oklahoma	2,651	2,544	2,758	636	584	688	19.3% **	17.9%	20.8%
Texas	16,167	15,837	16,497	4,425	4,248	4,602	21.5% **	20.7%	22.3%
New Mexico	1,366	1,309	1,423	427	395	459	23.8% **	22.3%	25.4%
U.S.	237,857	n/a	n/a	38,683	38,239	39,127	14.0%	13.8%	14.1%

Source: Bureau of the Census, based on the March 2001 Current Population Survey; ranges computed by the Congressional Research Service.

Notes: * indicates percent uninsured is statistically lower than the national rate; ** indicates percent uninsured is statistically higher than the national rate. Range represents low and high estimates given a 90% confidence interval. n/a indicates not applicable.

Table 2. Number of People Covered and Not Covered by Health Insurance, and Percent Not Covered, By State, 2000
 Alphabetical by State (numbers in thousands)

	Number covered			Number not covered			Percent not covered		
	Point estimate	Range Low High	Point estimate	Range Low High	Point estimate	Range Low High			
Alabama	3,851	3,700 4,002	600	540 660	13.5%	12.2% 14.7%			
Alaska	522	500 544	125	114 136	19.3% **	17.9% 20.8%			
Arizona	4,124	3,971 4,277	793	726 860	16.1% **	14.9% 17.4%			
Arkansas	2,261	2,172 2,350	364	328 400	13.9%	12.6% 15.1%			
California	28,454	28,012 28,896	6,281	6,064 6,498	18.1% **	17.5% 18.7%			
Colorado	3,665	3,524 3,806	563	507 619	13.3%	12.1% 14.5%			
Connecticut	3,056	2,922 3,190	263	224 302	7.9% *	6.8% 9.1%			
Delaware	705	675 735	82	72 92	10.4% *	9.2% 11.7%			
D.C.	434	414 454	73	65 81	14.4%	12.9% 15.9%			
Florida	12,537	12,275 12,799	2,620	2,498 2,742	17.3% **	16.5% 18.0%			
Georgia	6,638	6,406 6,870	1,135	1,038 1,232	14.6%	13.4% 15.8%			
Hawaii	1,039	993 1,085	117	101 133	10.1% *	8.8% 11.4%			
Idaho	1,061	1,020 1,102	196	178 214	15.6% **	14.3% 16.9%			
Illinois	10,627	10,381 10,873	1,659	1,560 1,758	13.5%	12.8% 14.3%			
Indiana	5,117	4,914 5,320	701	625 777	12.0% *	10.8% 13.3%			
Iowa	2,615	2,511 2,719	248	216 280	8.7% *	7.6% 9.7%			
Kansas	2,306	2,212 2,400	301	267 335	11.5% *	10.3% 12.8%			
Kentucky	3,462	3,325 3,599	513	460 566	12.9%	11.7% 14.1%			
Louisiana	3,423	3,285 3,561	810	743 877	19.1% **	17.7% 20.6%			
Maine	1,121	1,072 1,170	145	127 163	11.5% *	10.1% 12.8%			
Maryland	4,618	4,425 4,811	501	437 565	9.8% *	8.6% 11.0%			
Massachusetts	5,661	5,498 5,824	595	542 648	9.5% *	8.7% 10.3%			
Michigan	8,964	8,745 9,183	982	909 1,055	9.9% *	9.2% 10.6%			
Minnesota	4,354	4,186 4,522	430	377 483	9.0% *	7.9% 10.0%			
Mississippi	2,425	2,330 2,520	364	327 401	13.1%	11.8% 14.3%			
Missouri	4,930	4,732 5,128	586	517 655	10.6% *	9.4% 11.8%			
Montana	714	685 743	162	148 176	18.5% **	17.1% 19.9%			
Nebraska	1,494	1,433 1,555	164	144 184	9.9% *	8.7% 11.0%			
Nevada	1,680	1,614 1,746	311	283 339	15.6% **	14.3% 16.9%			
New Hampshire	1,155	1,104 1,206	85	71 99	6.9% *	5.8% 7.9%			
New Jersey	7,257	7,072 7,442	1,049	978 1,120	12.6% *	11.8% 13.4%			
New Mexico	1,366	1,309 1,423	427	395 459	23.8% **	22.3% 25.4%			
New York	15,608	15,329 15,887	2,802	2,681 2,923	15.2% **	14.6% 15.8%			
North Carolina	6,541	6,352 6,730	980	906 1,054	13.0%	12.1% 13.9%			
North Dakota	538	515 561	69	61 77	11.4% *	10.1% 12.6%			
Ohio	10,284	10,039 10,529	1,255	1,168 1,342	10.9% *	10.2% 11.6%			
Oklahoma	2,651	2,544 2,758	636	584 688	19.3% **	17.9% 20.8%			
Oregon	2,935	2,813 3,057	465	416 514	13.7%	12.3% 15.0%			
Pennsylvania	11,063	10,817 11,309	905	833 977	7.6% *	7.0% 8.1%			
Rhode Island	881	841 921	55	45 65	5.9% *	4.9% 6.9%			
South Carolina	3,321	3,181 3,461	448	396 500	11.9% *	10.6% 13.2%			
South Dakota	615	590 640	82	73 91	11.8% *	10.5% 13.0%			
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Texas	16,167	15,837 16,497	4,425	4,248 4,602	21.5% **	20.7% 22.3%			
Utah	1,913	1,843 1,983	296	269 323	13.4%	12.2% 14.6%			
Vermont	564	539 589	67	59 75	10.6% *	9.4% 11.9%			
Virginia	6,091	5,862 6,320	886	798 974	12.7%	11.5% 13.9%			
Washington	5,075	4,867 5,283	780	698 862	13.3%	12.0% 14.6%			
West Virginia	1,524	1,465 1,583	254	230 278	14.3%	13.0% 15.5%			
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Wyoming	418	401 435	70	63 77	14.3%	13.0% 15.7%			
U.S.	237,857	n/a n/a	38,683	38,239 39,127	14.0%	13.8% 14.1%			

Source: Bureau of the Census, based on the March 2001 Current Population Survey; ranges computed by the Congressional Research Service.

Note: * indicates percent uninsured is statistically lower than the national rate; ** indicates percent uninsured is statistically higher than the national rate. Range represents low and high estimates given a 90% confidence interval. n/a indicates not applicable.

Figure 1. Percent Uninsured by State, 2000

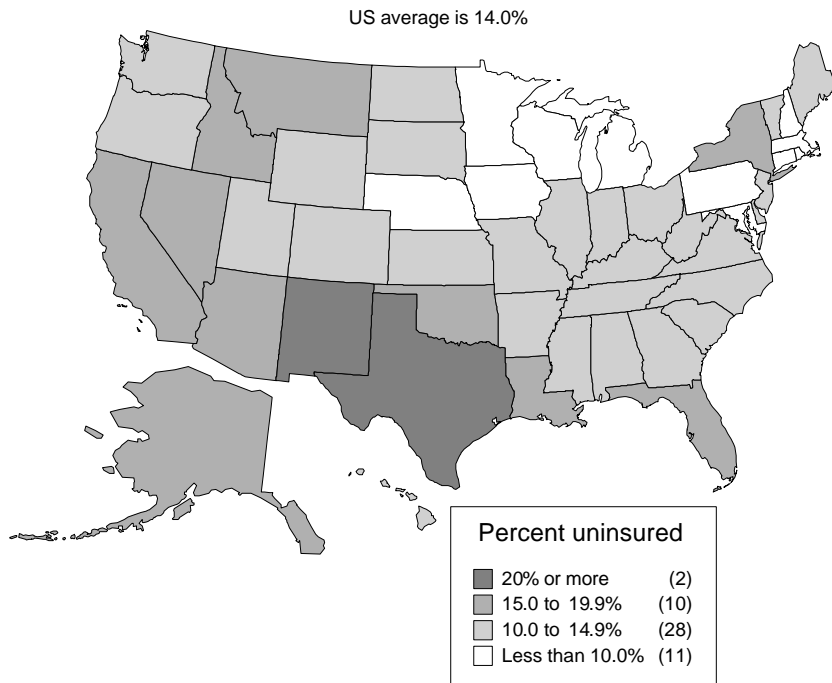


Figure 2. Percent Uninsured by State, 2000

Accounting for Statistical Variation in Estimates

