

Alabama Appleseed

HEALTH INSURANCE COVERAGE PROJECT

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ALABAMA'S UNINSURED

The Uninsured in Alabama

The State of Alabama currently has over 600,000 uninsured citizens. Those at higher risk for being uninsured include younger adults ages 19-34, those living in families with incomes of less than 133% FPL, adults with less than a high school education, and employees working for firms with less than ten employees.¹ People of color also have a high rate of being uninsured, 34% African American.

Demographics	2005-2006*	2006-2007*
Total Alabama Population	4,519,604	4,542,036
Total of Uninsured in Alabama**	15% (672,949)	14% (618,913)
Distribution by Age		
Ages 19-64 Uninsured	88% (595,417)	83% (516,684)
Ages 0 -18 Uninsured	11% (72,886)	15% (90,874)
Distribution by Race		
White	52% (349,471)	50% (309,262)
Black	32% (214,744)	34% (213,176)
Hispanic	No State Data	11% (68,391)
Distribution by FPL		
Under 100%	43% (286,495)	43% (267,449)
100-199%	27% (182,438)	26% (163,002)
Distribution by Family Work Status***		
At Least 1 Full-time worker	67% (453,683)	62% (385,420)
Unemployed & Uninsured	23% (156,422)	26% (161,940)

* Kaiser State Health Facts

** According to the 2003 Alabama Health Care Insurance and Access Survey, conducted between October 2002 and February 2003, 11.2% (495,824) people in Alabama were uninsured.

*** Households who are uninsured with at least one family member working full-time or zero family members working.

The Insured in Alabama

Demographics	2005-2006*	2006-2007*
Total Alabama Population	4,519,604	4,542,036
Total Insured in Alabama	85% (3,846,655)	86% (3,923,123)
Total Medicaid Recipients		
Ages 19-64	17% (662,883)	15% (592,260)
Ages 0-18	36% (238,929)	35% (207,735)
	55% (362,860)	56% (332,058)
Total Medicare Recipients	15% (592,242)	16% (621,825)
Insured by Individual Coverage	4% (159,962)	4% (171,898)
Insured by Other Public Insurance	1% (47,944)	1% (41,597)
Total Insured by Employer		
Employed under 100% of FPL	62% (2,383,624)	64% (2,495,543)
Employed 100-199% of FPL	4% (89,152)	5% (115,843)
	14% (322,485)	14% (357,107)
Employers Offering Coverage		
Less than 50 employees	46%	48%
More than 50 employees	97%	96%

*Sources: Kaiser State Health Facts

¹ Alabama State Planning Grant, Interim Report – Year 3. October 29, 2005.

HRSA 2003 Study

Overall, 11.2% of people in Alabama (495,824) are uninsured according to the 2003 Alabama Health Care Insurance and Access Survey, conducted between October 2002 and February 2003. For Alabamians of all ages, this survey estimates that 11.2% are uninsured (approximately 500,000 Alabamians). For children ages 0 -18, the uninsured rate is 6.6%; and for young adults (ages 19-24 and 25-34) the respective rates of uninsured are 20.5% and 23.1%. Alabamians whose family income is less than 134% FPL have higher rates of being uninsured. A striking 3 in 10 people below 15% FPL are uninsured, while 3 in 100 people above 300% FPL are without health insurance.

Alabama's Uninsured by Age

Age	Percent Uninsured
0-5 years	4.3%
6 -18 years	7.6%
19-24 years	20.5%
25-34 years	23.1%
35-54 years	13.0%
55-64 years	11.6%
65 years and older	1.1%

Alabama's Uninsured by Race/Ethnicity

Race/Ethnicity	Percent Uninsured
African American	13.2%
American Indian	10.9%
Asian	5.5%
Hispanic*	22.0%
White	10.2%
Other	0.1%

*For those reporting Hispanic ethnicity and other race, Hispanic was selected as racial classification.

Percent of Alabama Families who are Uninsured by Annual Family Income and % of FPL

Income Range	Percent Uninsured
\$25,000-\$29,999	14.7%
\$20,000-\$24,999	17.6%
\$15,000-\$19,999	21%
\$12,500-\$14,999	25.2%
\$10,000-\$12,499	25.6%
\$7,500-\$9,999	22.8%
\$5,000-\$7,499	27.5%
<\$5000	20.7%

Family Income (% of FPL)	Percent Uninsured
<15%	29.8%
15-100%	26.7%
101-133%	20.3%
134-150%	16.3%
151-200%	15.5%
201-250	8.7%
251-300%	7.5%
>300%	2.8%

HRSA 2003 Study

This table displays Alabama's uninsured rates by region. People living in rural areas have slightly higher uninsured rates than those who live in urban areas. Areas with the highest levels of uninsured are the Northern Rural (15.6%) and the Southern Rural (14.9%) regions. By contrast, Birmingham (7.7%) and Florence (8.4%) have the lowest rates of uninsured among the geographic regions.

Alabama's Uninsured Rates by Region

Region	Uninsured Rate	Number of Uninsured People in Each Region
Rural	12.4%	312,623
Urban	9.7%	188,926
Northern Rural	15.6%	98,589
Southern Rural	11.8%	61,129
Anniston-Gadsden	10.7%	22,787
Auburn-Opelika	13.0%	21,605
Birmingham	7.7%	69,946
Black Belt Counties	14.9%	32,860
Dothan	10.0%	14,156
Florence	13.6%	18,449
Huntsville-Decatur	8.4%	40,423
Mobile	13.3%	72,284
Montgomery	9.1%	30,616
Tuscaloosa	10.9%	18,708
All Regions	11.2%	501,549

In addition to income, educational status is related to rates of insurance coverage. The rate of uninsured declines as the level of educational attainment increases. People in Alabama who did not graduate from high school are uninsured at a rate nearly twice that of high school graduates.

Alabama's Uninsured Rates by Education

Level of Education	Percent Uninsured
Less than High School	21.3%
High School Graduate	13.3%
Some College	10.2%
College Graduate	3.8%
Postgraduate	3.4%

HRSA 2003 Study

The following tables provide information on the health insurance offer rates by employer characteristics. The likelihood that an employer will offer coverage is related to firm size. Only 39% of employers with fewer than ten employees offered health care coverage. In larger companies (50+ employees) 84 % of employers offered coverage. The overall rate of employers offering insurance coverage is 72.6%.

Health Insurance Offer Rates by Selected Employer Characteristics

Employer Size	Percentage Offering Coverage
< 11 Employees	39.0%
11-50 Employees	69.8%
>50 Employees	84.1%

Type of Employment	Percentage Offering Coverage
Full-Time	77.2%
Permanent	74.7%
Part-Time	55.4%
Seasonal	42.3%
Temporary	34.7%

Employee Income (as % of FPL)	Percentage Offering Coverage
<15%	49.1%
15-100%	35.7%
101-133%	53.7%
134-150%	51.7%
151-200%	70.9%
201-250%	72.2%
251-300%	72.3%
>300%	84.0%

Geographic Location	Percentage Offering Coverage
Urban	74.3%
Rural	71.3%

Industry Sector	Percentage Offering Coverage
Manufacturing	82.6%
Finance	81.7%
Educational, Health Care & Social Services	81.5%
Transportation, Warehousing	81.3%
Professional	77.6%
Public Administration	74.4%
Retail	65.1%
Other	64.7%
Construction	64.1%
Agricultural,	58.9%
Arts & Entertainment, Recreation & Food Services	57.3%
Business and Personal	52.1%

Dying For Coverage in Alabama

A 2008 Report by Families USA

The number of uninsured Americans reached 47 million in 2006, and it continues to rise. For many of the uninsured, the lack of health insurance has dire consequences. In 2002, the Institute of Medicine released a groundbreaking report, *Care without Coverage: Too Little, Too Late*, which estimated that, nationwide, 18,000 adults between the ages of 25 and 64 died in 2000 because they did not have health insurance. As a result of this study, Families USA has generated the first-ever state-level estimates of the number of deaths due to lack of health insurance. Families USA estimates are based on both the Institute of Medicine and The Urban Institute methodologies applied to state-level data.

The following statistics established by the Families USA study reinforce the importance and need for expanded health insurance for the citizens of Alabama.

- In 2006, 2,392,000 people between the ages of 25-64 were living in Alabama and of those, 20.1% were uninsured.
- **12 working-age Alabamians die each week due to lack of health insurance coverage which was approximately 600 people in 2006**
- **Between 2000 and 2006, approximately 3,400 people between the ages of 25 and 64 died in Alabama because they did not have health insurance coverage**

Alabama Specific Health Coverage Data, Articles & Studies

Useful Websites:

- *Alabama Health Facts* (<http://www.statehealthfacts.org>)
- *Kaiser Family Foundation* (www.kkf.org) – good site for statistics
- *Community Catalyst* (www.communitycatalyst.org)- has information, resources and downloadable tools
- *Families USA* (www.familiesusa.org) – has information and resources
- *Robert Wood Johnson Foundation* (www.rwjf.org) – information, resources, articles
- *Commonwealth Fund* (www.commonwealthfund.org)-good site for advocacy information
- *Progressive States Network* (www.progressivestates.org) – can monitor other states health care reform policies and advocacy efforts
- *United Health Action network* (www.uhcan.org) –information and resources
- *Alabama Medicaid Website-* (www.medicaid.alabama.org) – resource site for Medicaid recipients and also has statistics and demographic information about recipients of Medicaid
- *Consumer Voices* (www.consumervoices.org) – aids in developing advocacy projects
- *Cover the Uninsured* (www.covertheuninsured.org) – has many tools for advocacy and project development, as well as, updates on current health care policy and issues

Useful Articles:

- *Premiums versus Paychecks: A Growing Burden for Alabama's Workers-*
<http://familiesusa.org/assets/pdfs/premiums-vs-paychecks/alabama.pdf>
- *The Added Cost of Care for the Uninsured in Alabama-* <http://familiesusa.org/resources/publications/factsheets/the-added-cost-of-care-for.html>
- *The Uninsured: A Closer Look-* <http://familiesusa.org/assets/pdfs/one-in-three-state-factsheets/One-in-Three-Alabama.pdf>
- *Who's Uninsured in Alabama and Why?-* <http://familiesusa.org/assets/pdfs/the-uninsured-state-factsheet-nov2003/Uninsured-in-Alabama.pdf>
- *Guide To Finding Health insurance-* <http://familiesusa.org/assets/pdfs/state-guides-to-finding-health-insurance/Guide-Alabama-1.pdf>
- *Paying a Premium- The Added Cost of Care for the Uninsured in Alabama-*
<http://familiesusa.org/assets/pdfs/paying-premium-state-factsheets/Premiums-Alabama.pdf>
- *Alabama Scorecard on Health System Performance -*
http://www.commonwealthfund.org/usr_doc/StateScorecard_Alabama.pdf?section=5060
- *Alabama Governor Signs Tax Break for Small Businesses-*
<http://www.forbes.com/feeds/ap/2008/06/10/ap5102191.html>
- *Alabama Voices: Change Health Care Strategies-*
<http://www.montgomeryadvertiser.com/apps/pbcs.dll/article?AID=/20080623/OPINION0101/806230303>
- *Health Care: Alabama Political Leader Views-* http://www.ontheissues.org/states/AL_Health_Care.htm
- *The President's Budget and Alabama- Meeting the Goals of Our Time-*
<http://www.whitehouse.gov/news/usbudget/states2002/al.html>
- *Alabama's health system is being put at risk...-* <http://www.arisecitizens.org/crash%20and%20burn%204-2004.pdf>