

2004 WASHINGTON STATE POPULATION SURVEY

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The Uninsured Population in Washington State

Contributor: Erica Gardner

According to findings from the Washington State Population Survey³ (SPS), the percent of Washington residents without health insurance increased from 8.4 percent in 2002 to 9.8 percent in 2004. This increase in the percent uninsured is statistically significant at the 20 percent level.⁴ The change in the percent uninsured represents an additional 100,000 uninsured people in the state for a total uninsured population of approximately 606,000, or almost 1 in 10, Washingtonians. The increase in uninsured numbers is also being seen nationally and has been reported by the Census Bureau (<http://www.census.gov/hhes/www/hlthins.html>).

Table 1 contains the number and percent uninsured by family income as a percent of the Federal Poverty Level (FPL). The percentage of people below 100 percent of FPL who were not insured increased by nearly five percentage points from 17.9 percent in 2002 to 22.8 percent in 2004 (statistically significant at the 10 percent level). It is also important to note that the percentage of Washington's population with income under 100 percent of FPL significantly increased from 2002 to 2004 (statistically significant at the 5 percent level).

While the rate of uninsured among the near poor remained relatively constant between 2002 and 2004, Washington residents between 200 to 299 percent FPL experienced a small increase (not statistically significant at the 20 percent level) in the uninsured rate from 10.6 to 12.2 percent. The uninsured rate among those with family incomes over 300 percent FPL remained relatively constant from 2002 to 2004, at 3.5 percent and 3.4 percent respectively.

Family Income as a Percent of the Federal Poverty Level	2002 SPS			2004 SPS		
	In Thousands		Percent Uninsured	In Thousands		Percent Uninsured
	Population	Number Uninsured		Population	Number Uninsured	
0 – 99%	831	149	17.9%	969	221	22.8%
100 – 199%	909	145	15.9%	958	155	16.1%
200 – 299%	883	94	10.6%	972	118	12.2%
Over 300%	3,420	119	3.5%	3,270	112	3.4%
State Total	6,043	506	8.4%	6,169	606	9.8%

Employer and union sponsored insurance remained relatively constant between 2002 and 2004 (i.e. the decline was not statistically significant at the 20 percent level) (see Table 2). There was a 1.8 percentage point increase (statistically significant at the 20 percent level) in the percentage of individuals with

¹ This briefing paper utilizes the new Medical Assistance weights described in the briefing paper titled "Accounting for Medicare and Medicaid Recipients", June 2003.

² The 2004 Medical Assistance weights were revised to exclude Medical Assistance clients with limited coverage from the count of Medicaid enrollees.

³ Data cited are from the 2002 (v04) and 2004 (v03) Washington State Population Surveys. More information about the surveys is available at: www.ofm.wa.gov/sps/index.htm

⁴ Researchers typically report differences in rates that are significant at the 1 or 5 percent level. In this example, the two uninsured rates are significantly different at the 20 percent level. This indicates that there was some evidence that the two uninsured rates are different, but the evidence is not as strong as it would be if it was at the 1 or 5 percent level.

Table 2

Type of Insurance	2002 SPS		2004 SPS		Change in Percent (2004-2002)
	Number (in Thousands)	Percent of Total Population	Number (in Thousands)	Percent of Total Population	
Private Insurance					
Employer Insurance	3,774	62.4%	3,784	61.3%	-1.1%
Purchased	640	10.6%	761	12.3%	1.8%
Public Insurance					
Medicaid	940	15.6%	861	14.0%	-1.6%
Medicare	732	12.1%	794	12.9%	0.7%
Washington State's Basic Health Plan*	126	2.1%	119	1.9%	-0.2%
Insured By Any Source (Public and/or Private) **	5,537	91.6%	5,563	90.2%	-1.4%
Uninsured	506	8.4%	606	9.8%	1.4%
State Population	6,043		6,169		

*According to the Health Care Authority, BHP enrollment in April 2004 was 132,566. The Washington State Population survey found 119,065 people on BHP.

** In addition to the insurance sources listed, a person can be insured by military insurance, somebody outside the household, or by another type of plan (unspecified). A person can also have multiple forms of insurance, so total insured is not the sum of each insurance type.

individually purchased plans between 2002 and 2004. Medicare, Medicaid, and Washington State's Basic Health Plan coverage remained relatively steady at 12.9 percent, 14.0 percent, and 1.9 percent respectively.

Rates of insurance coverage and the change in rates of coverage since 2002 vary by age (See Table 3). Between 2002 and 2004, the rate of uninsured increased slightly for both children and working-age adults. However, these increases were only statistically significant at the 20 percent level for working-age adults. Five out of six uninsured persons in Washington are working age adults between 19 and 64 years of age, and approximately 98,000 of the uninsured are children.

Table 3

Age	2002 SPS			2004 SPS		
	In Thousands		Percent Uninsured	In Thousands		Percent Uninsured
	Population	Number Uninsured		Population	Number Uninsured	
0 – 18	1,629	73	4.5%	1,638	98	6.0%
19 – 64	3,741	429	11.5%	3,825	505	13.2%
65 and Older	673	4	0.5%	705	3	0.4%
State Total	6,043	506	8.4%	6,169	606	9.8%