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Mississippi's Uninsured

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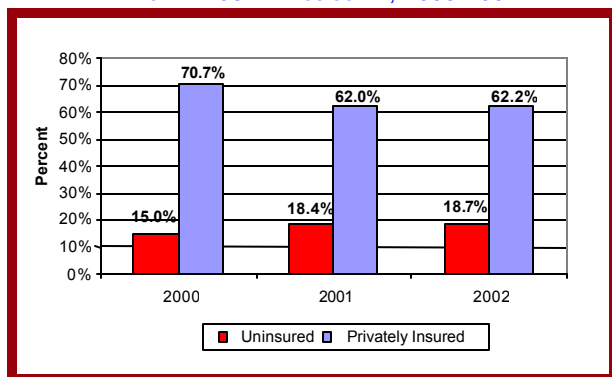
THE PROBLEM

- People without health insurance often don't get the medical care they need. Without insurance, people may not receive appropriate screening tests and diagnoses, recommended care for chronic diseases, regular access to medications, or follow-up care after a traumatic injury or heart attack.
- Poorer health among the uninsured reduces their productivity at work.
- The uninsured face higher out-of-pocket medical costs that can threaten their families' financial stability.
- High levels of uninsurance reduce revenues for medical providers and place a financial burden on state and local governments.
- High levels of uninsurance make it challenging for providers to offer some services, reducing everyone's access to health care.¹

HOW MANY PEOPLE IN MISSISSIPPI LACK HEALTH INSURANCE?

Approximately 464,000 Mississippians (18.7%) under age 65 had no health insurance in 2002.² (Almost all people over 65 are covered by Medicare.) This is the fourteenth highest uninsurance rate in the nation. The number of Mississippians lacking health insurance grew significantly between 2000 and 2002. During that time, the number of people covered by private

FIGURE 1. UNINSURED AND PRIVATELY INSURED PEOPLE UNDER 65 IN MISSISSIPPI, 2000-2002



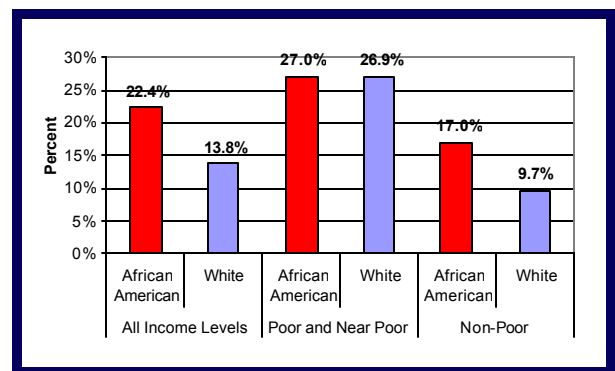
insurance declined. The number covered by Medicaid and the Mississippi Children's Health Insurance Program (CHIP) grew from 14.8% in 2000 to 19.9% in 2002. Most insured children and working-age adults get health insurance through an employer, buy insurance individually, or are covered by public programs like Medicaid or CHIP.

WHO ARE THE UNINSURED?

Most of the increase in the number of uninsured occurred among adults. In 2002, 22.2% of working-age Mississippians were uninsured, up from 17.5% in 2000. In 2002, 10.9% of Mississippi's children were uninsured, compared to 9.2% in 2000.

POVERTY: Poorer people are significantly more likely to be uninsured than wealthier people. *Poor* is defined as receiving income below the Federal Poverty Level (FPL). The *near poor* have incomes between 1 and 2 times the FPL; the *non-poor* have incomes of 2 or more times the FPL. Among Mississippians overall, 29.4% of the poor were uninsured, as were 24.9% of the near poor. Only 12% of the non-poor were uninsured. However, because the non-poor make up a large proportion of Mississippi's population, they represent 44.7% of the uninsured.

FIGURE 2. UNINSURANCE RATES IN MISSISSIPPI BY INCOME LEVEL AND RACE



¹ For a complete review of the literature, see the series of reports from the Committee on the Consequences of Uninsurance, Institute of Medicine, National Academies Press, 2001-2004, from which these facts are drawn.

² Data Source: U.S. Census Bureau and Bureau of Labor Statistics, Current Population Survey, Annual Demographic Supplement (March Supplement), 2003. (the most recent data available) Change over time draws on the same survey's 2002 and 2001 releases. Characteristics of the uninsured use pooled data from the 2001-2003 surveys.

RACE: There is a strong association between race and insurance, but it is not a simple relationship. Overall, 22.4% of African Americans in Mississippi are uninsured, compared to 13.8% of whites. Among the poor and near poor, however, rates of uninsurance are nearly the same for African Americans and whites. Yet, more non-poor African American Mississippians are uninsured than are non-poor whites. African Americans are more likely to fall into the poor and near-poor categories where uninsurance rates are higher. For other minorities, the pattern is similar to that of African Americans.

FAMILY: Disruptions to a family often disrupt health insurance coverage. In families where the parents are married and present, the uninsurance rate is comparatively low at 13.4%. The uninsurance rates are higher for other families: 22% when the parents are divorced, 34.3% when one spouse has died, 36.7% when one spouse is absent, and 38.9% when the parents are separated. The uninsurance rate for adults who have never married is 32.5%.

EMPLOYMENT: Most people get health insurance through their jobs, yet 18.7% of working adults in Mississippi are uninsured. For adults working full-time throughout the year, the uninsurance rate is 14.7%, compared to 32.2% of part-time, full-year workers. Among people unemployed and looking for work, 41.9% are uninsured. The overwhelming majority of the uninsured (78.4%) live in families where at least one person works.

FIGURE 3. UNINSURANCE RATES BY INDUSTRY FOR FULL-TIME, FULL-YEAR WORKERS IN MISSISSIPPI

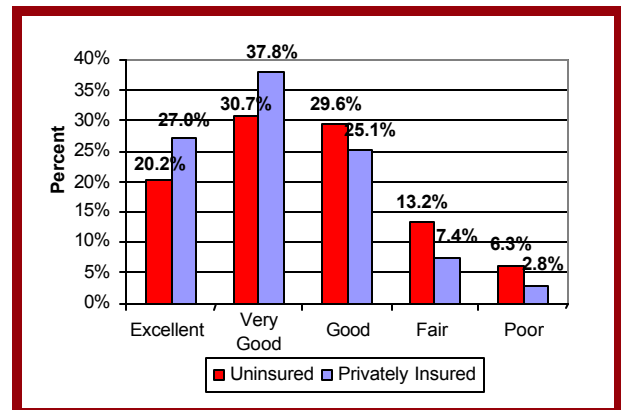
Industry	Uninsurance Rate
Other services	44.7%
Construction	41.9%
Agriculture, forestry, fishing & hunting	31.0%
Leisure & hospitality	16.9%
Professional & business services	16.7%
Wholesale & retail trade	16.7%
Manufacturing	13.1%
Information	11.5%
Transportation & utilities	10.6%
Education & health services	6.3%
Financial activities	6.1%
Mining	4.2%
Public administration	2.8%

Generally, employees of larger firms are more likely to have health insurance than employees of smaller firms. Among full-time, full-year employees, the uninsurance rate in firms employing fewer than 10 people (28.1%) is over 4 times the rate among firms with 500 to 999 employees (5.8%). For very large firms with more than 1000 employees, however, the uninsurance rate is 10%. This is driven largely by high numbers of uninsured employees of large firms in the wholesale and retail trade sector.

Uninsurance rates differ markedly by industry. The highest uninsurance rates among full-time, full-year workers are in construction and the catch-all category of "other services." The lowest rates are in mining and public administration.

EDUCATION: The less education a person has, the more likely she or he is to be uninsured. Among Mississippians over the age of 24—when almost all have completed their educations—31% of those with less than a high school diploma are uninsured. For high school graduates, the uninsurance rate is 22.7%. The rate drops to 16.3% of people with some college, 8.4% of college graduates, and 5.8% of people with advanced degrees.

FIGURE 4. SELF-REPORTED HEALTH STATUS AND INSURANCE COVERAGE OF ADULT MISSISSIPPIANS



HEALTH: People who are uninsured report that their health is slightly worse than insured people. Among uninsured adults, 19.5% report their health is fair or poor, compared to 10.2% of adults with private insurance.

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