

District of Columbia

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Health Insurance Coverage 2007 - 2008

Introduction

The Census Bureau broadly classifies health insurance coverage as either Private coverage or Government-sponsored coverage. Private health insurance is coverage by a health plan through an employer or union or purchased by an individual from a private health insurance company. Government health insurance includes plans funded by governments at the federal, state, or local level. The major categories of government health insurance are Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), military health care and individual state health plans. People were considered "insured" if they were covered by any type of health insurance for part or all of the previous calendar year. They were considered "uninsured" if, for the entire year, they were not covered by any type of health insurance.

This report presents data on health insurance coverage for District of Columbia (District) residents and some national comparisons. The data were obtained from information collected by the U.S. Census Bureau in their Current Population Survey (CPS) and Annual Social and Economic Supplements (ASEC). This report is also being published after the Health Care Reform Bill was signed by

President Barack Obama on Tuesday, March 23, 2010. This bill is expected to, among other things, expand health coverage to 32 million Americans who are currently uninsured.

Ten-Year Health Insurance Trend in the District

The health insurance coverage record for District residents is marked by 10 years of fluctuating coverage rates from 1999 through 2008. As shown in (Table 1), an estimated 10 percent of the District's population or 59,000 people were without health insurance coverage during the entire year in 2008. This was down 4 percent from ten years earlier when the rate was 14 percent and 76,000 people were without health insurance.

All People in the District of Columbia

- The number and percentage of people without health insurance also showed an increase. In 2007, 55,000 people or 9.5 percent were not covered as compared to 59,000 people or 10 percent in 2008 (Table 1).

"An estimated 10 percent of the District's population or 59,000 people were without health insurance coverage during the entire year in 2008."

Table 1. Health Insurance Coverage Status for the District of Columbia: 1999 to 2008 (Numbers in Thousands)

Year	All People	Not Covered		Covered	
		Number	Percent	Number	Percent
2008	592	59	10.0	533	90.0
2007	582	55	9.5	526	90.5
2006	569	66	11.6	503	88.4
2005	540	71	13.2	468	86.8
2004	547	67	12.3	479	87.7
2003	554	76	13.7	478	86.3
2002	572	72	12.5	500	87.5
2001	554	67	12.1	487	87.9
2000	553	75	13.6	478	86.4
1999	545	76	14.0	469	86.0

Source: U.S. Census Bureau, Current Population Survey, 2000 to 2009 Annual Social and Economic Supplements.

- The number and percentage of people covered by private health insurance increased from 394,000 (67.7 percent) in 2007 to 404,000 (68.2 percent) in 2008 (Figure 1). The number and percentage of people covered by employment-based health insurance increased from 351,000 (60.4 percent) in 2007 to 361,000 (61.0 percent) in 2008. The number of people covered by direct purchased health insurance remained the same between 2007 and 2008 at 47,000, and the percentage of people covered by direct purchased health insurance decreased slightly from 8.1 percent in 2007 to 8.0 percent in 2008.
- The number and percentage of people covered by government health insurance programs decreased from 184,000 (31.6 percent) in 2007 to 183,000 (30.8 percent) in 2008 (Figure 1). The number and percentage of people covered by Medicaid decreased from 120,000 (20.7 percent) in 2007 to 118,000 (19.9 percent) in 2008. The percentage of people covered by Medicare decreased slightly from 12.3 percent in 2007 to 12.2 percent in 2008.

health insurance and 50,000 (44.9 percent) had government health insurance (an individual can be enrolled in more than one health plan).

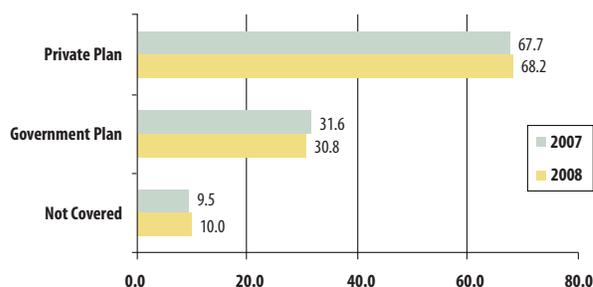
Seniors 65 Years and Over in the District of Columbia

- For the 65 years and over age group in the District, the percentage without health insurance increased from 1.5 percent in 2007 to 1.6 percent in 2008, while the number without health insurance remained the same between 2007 and 2008 at 1,000 (Table 2).
- The number of seniors covered by health insurance decreased from 65,000 in 2007 to 63,000 in 2008. Fifty-five percent of seniors were covered by Medicare.

Children Under 18 Years in the District of Columbia

- The percentage of children (people under 18 years old) in the District without health insurance increased from 6.2 percent in 2007 to 6.3 percent in 2008, while the number of children without health insurance remained the same from 2007 to 2008 at 7,000 (Table 2).
- The number and percentage of children covered by health insurance decreased from 105,000 (93.8 percent) in 2007 to 103,000 (93.7 percent) in 2008. Of the total 110,000 children under 18 years old in 2008, 63,000 (57.5 percent) had private

Figure 1. Health Insurance Coverage by Type of Health Insurance: 2007 and 2008 (Percent)



Source: U.S. Census Bureau, Current population Survey, 2008 and 2009 Annual Social and Economic Supplements.

Table 2. Number and Percentage of Persons without Health Insurance in the District of Columbia: 2007 and 2008 (Numbers in Thousands)

Age Group	2008			2007			Change in Uninsured (2007-2008)	
	Total	Uninsured		Total	Uninsured		Number	%
		Number	%		Number	%		
All Persons	592	59	10.0	582	55	9.5	4	0.5
Under 18 Years	110	7	6.3	112	7	6.2	0	0.1
Under 65 Years	528	58	11.0	516	54	10.5	4	0.5
65 Years and Over	64	1	1.6	66	1	1.5	1	0.1

Source: U.S. Census Bureau, Current population Survey, 2008 and 2009 Annual Social and Economic Supplements.

“An individual can be enrolled in more than one health plan.”

National Health Insurance Coverage

- The percentage of people without health insurance in 2008 was not statistically different from 2007 at 15.4 percent. The number of uninsured increased to 46.3 million in 2008, from 45.7 million in 2007.
- The number of people with health insurance increased to 255.1 million in 2008 – up from 253.4 million in 2007. The number of people covered by private health insurance decreased to 201.0 million in 2008 – down from 202.0 million in 2007. The number of people covered by government health insurance increased to 87.4 million – up from 83.0 million in 2007.
- The percentage of people covered by private health insurance was 66.7 percent in 2008 – down from 67.5 percent in 2007. The percentage of people covered by employment-based health insurance decreased to 58.5 percent in 2008, from 59.3 percent in 2007. The number of people covered by employment-based health insurance decreased to 176.3 million in 2008, from 177.4 million in 2007.
- The percentage of people covered by government health insurance programs increased to 29.0 percent in 2008, from 27.8 percent in 2007. The percentage and the number of people covered by Medicaid increased to 14.1 percent and 42.6 million in 2008, from 13.2 percent and 39.6 million in 2007. The percentage and number of people covered by Medicare increased to 14.3 percent and 43.0 million in 2008, from 13.8 percent and 41.4 million in 2007.
- In 2008, the percentage and number of children under 18 without health insurance were 9.9 percent and 7.3 million, lower than they were in 2007 at 11.0 percent and 8.1 million. The uninsured rate and the number of uninsured for children are the lowest since 1987, the first year that comparable health insurance data were collected. Although the uninsured rate for children in poverty decreased to 15.7 percent in 2008, from 17.6 percent in 2007, children in poverty were more likely to be uninsured than all children.
- The uninsured rate and number of uninsured for non-Hispanic Whites increased in 2008 to 10.8 percent and 21.3 million, from 10.4 percent and 20.5 million in 2007. The uninsured rate and number of uninsured for Blacks in 2008 were not statistically different from 2007, at 19.1 percent and 7.3 million. The uninsured rate for Asians in 2008, 17.6 percent, was not statistically different from 2007.

**Table 3. People Without Health Insurance Coverage by Race and Hispanic Origin
Using 3-Year Averages: 2006-2008**

Race and Hispanic Origin	3-Year Average 2006-2008	
	Number	Percentage
All races	46,330	15.5
White	34,892	14.6
White, not Hispanic	21,010	10.7
Black	7,436	19.7
American Indian and Alaska Native	857	31.7
Asian	2,208	16.6
Native Hawaiian and Other Pacific Islander	142	18.5
Hispanic (any race)	14,874	32.3

Source: U.S. Census Bureau, Current Population Survey, 2006 to 2008 Annual Social and Economic Supplements.

- The percentage of uninsured Hispanics decreased to 30.7 percent in 2008, from 32.1 percent in 2007. The number of uninsured Hispanics was not statistically different in 2008, at 14.6 million.
- Based on a three-year average (2006-2008), 31.7 percent of people who reported American Indian and Alaska Native as their race were without coverage (Table 3). The three-year average uninsured rate for Native Hawaiians and Other Pacific Islanders was 18.5 percent.
- The uninsured rates for the native-born and foreign-born populations were statistically unchanged at 12.9 percent and 33.5 percent, respectively, in 2008. Among the foreign-born population, the uninsured rates for both naturalized citizens (18.0 percent) and noncitizens (44.7 percent) were statistically unchanged.

Health Insurance Coverage by State

- As shown in Table 4 page 4, comparing across all states and the District of Columbia using 3-year average, uninsured rates for 2006-2008 show that Texas (24.9 percent) had the highest percentage of uninsured, while Massachusetts (7.1 percent) had the lowest percentage. The District of Columbia's uninsured rate was 10.4 percent in 2006-2008, 5.1 percent lower than the national rate of 15.5 percent, and also lower than the neighboring states Maryland (13.2 percent) and Virginia (13.5 percent).

**Table 4. Number and Percentage of People without Health Insurance Coverage by State
Using 2- and 3- Year Averages: 2005-2006 and 2007-2008
(Numbers in Thousands)**

State	3 - year average (2006-2008)			2 - years average percentage uninsured		
	Total	Uninsured		2005 - 2006	2007 - 2008	Change (2007-2008 average less 2005-2006 average)
		Number	%	%	%	
United States	299,138	46,330	15.5	15.5	15.3	*-0.2
Alabama	4,607	600	13	14.9	11.9	*-2.9
Alaska	669	122	18.2	16.9	19	*2.1
Arizona	6,391	1,249	19.6	20.2	18.9	-1.4
Arkansas	2,796	492	17.6	18.2	17	-1.2
California	36,398	6,742	18.5	18.8	18.4	-0.4
Colorado	4,865	802	16.5	16.9	16.1	-0.8
Connecticut	3,459	331	9.6	10.2	9.7	-0.5
Delaware	862	98	11.4	12.2	11	-1.1
District of Columbia	581	60	10.4	12.4	9.8	*-2.6
Florida	18,061	3,698	20.5	20.7	20.1	-0.6
Georgia	9,464	1,675	17.7	18	17.7	-0.4
Hawaii	1,260	101	8.1	8.7	7.7	-1
Idaho	1,498	224	15	15.1	14.7	-0.3
Illinois	12,678	1,705	13.4	13.9	13.1	-0.7
Indiana	6,298	746	11.8	12.7	11.9	-0.8
Iowa	2,960	288	9.8	9.4	9.4	-
Kansas	2,723	337	12.4	11.3	12.4	1.1
Kentucky	4,190	630	15	13.9	14.8	0.9
Louisiana	4,248	855	20.1	19.8	19.3	-0.5
Maine	1,315	125	9.5	9.8	9.6	-0.2
Maryland	5,572	736	13.2	13.6	12.9	-0.7
Massachusetts	6,365	450	7.1	9.8	5.4	*-4.4
Michigan	9,904	1,115	11.3	10.4	11.7	*1.3
Minnesota	5,153	450	8.7	8.6	8.5	-0.1
Mississippi	2,901	555	19.1	18.8	18.3	-0.5
Missouri	5,821	747	12.8	12.5	12.6	0.1
Montana	949	155	16.3	16.4	15.9	-0.5
Nebraska	1,765	220	12.5	11.4	12.6	1.2
Nevada	2,562	475	18.5	18.3	18	-0.3
New Hampshire	1,308	140	10.7	10.6	10.3	-0.2
New Jersey	8,580	1,297	15.1	15	14.9	-0.1
New Mexico	1,956	450	23	21.6	23.1	1.5
New York	19,147	2,634	13.8	13.5	13.6	0.1
North Carolina	9,096	1,505	16.6	16.6	15.9	-0.7
North Dakota	619	70	11.4	11.6	10.9	-0.7
Ohio	11,339	1,256	11.1	10.7	11.6	0.9
Oklahoma	3,534	597	16.9	18.4	15.9	*-2.5
Oregon	3,764	639	17	16.7	16.5	-0.2
Pennsylvania	12,284	1,208	9.8	9.9	9.7	-0.1
Rhode Island	1,047	109	10.4	10.1	11.3	1.2
South Carolina	4,360	700	16.1	16.6	16.1	-0.5
South Dakota	785	90	11.5	11.7	11.3	-0.4
Tennessee	6,085	874	14.4	13.6	14.7	1.1
Texas	23,712	5,917	24.9	24.1	25.1	*1.1
Utah	2,651	382	14.5	16.9	13	*-3.9
Vermont	615	63	10.2	10.9	10.2	-0.6
Virginia	7,657	1,034	13.5	13.1	13.6	0.5
Washington	6,456	764	11.8	12.5	11.8	-0.7
West Virginia	1,803	256	14.2	15.2	14.6	-0.6
Wisconsin	5,502	489	8.9	9.1	8.9	-0.1
Wyoming	521	72	13.9	14.6	13.6	-1

*Statistically different from zero at a 90 percent confidence level

Source: U.S. Census Bureau, Current Population Survey, 2006 to 2009 Annual Social and Economic Supplements.

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