

The Significance of Missouri's Uninsured

From 2006 to 2009, Missouri's uninsured population increased from 668,000 to 739,000 according to the U.S. Census Bureau's Current Population Survey (CPS).¹ This 10 percent increase resulted in the percentage of uninsured Missourians increasing from 11.7 to 12.6 percent of the state's population. The growth in the uninsured can be tied to both the decrease in Medicaid coverage in 2005 as well as a decline in the number of Missourians with employer-sponsored health coverage.

The Number of Uninsured Missourians

The 2009 CPS number of 739,000 uninsured Missourians provides an estimate of the number of people who did not have any type of health coverage for the entire previous calendar year (see Table 1).

Table 1. CPS estimates of Missouri's Uninsured by Age, 2009

| All Persons in Missouri | Persons Under 65 in Missouri | Persons 65 and over in Missouri | Children Under 18 in Missouri |
|-------------------------|------------------------------|---------------------------------|-------------------------------|
| 739,000 Uninsured | 732,000 Uninsured | 7,000 Uninsured | 96,000 Uninsured |
| 12.6% | 14.4% | 0.90% | 6.8% |

Source: US Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2008," Current Population Survey 2009 Annual Social and Economic Supplement, http://pubdb3.census.gov/macro/032009/health/h05_000.htm.

Additionally, an analysis of the CPS data from 2007 and 2008 found that 1,483,000 Missourians under the age of 65 went without health insurance for some or all of that two-year period (i.e., 25.3% of the non-elderly population). Furthermore, 71.9 percent (or 1,066,277) of these individuals were uninsured for six months or more during this time period.² These findings indicate the problem of the uninsured directly impacts more individuals and families than previously thought and indirectly impacts every Missourian.

The Human Consequences of Uninsurance

Compared to individuals with health insurance, the uninsured receive fewer screenings and less preventive care, lack needed medical care, receive less care for serious illnesses and chronic conditions, enter the health care system in poorer health, and ultimately have worse health outcomes.³ A 2006 report by the Robert Wood Johnson Foundation examined access differences between the uninsured and the insured (see Table 2).

Table 2. Access to Health Care and Health Status, Uninsured and Insured in Missouri

| | Uninsured | Insured |
|---|-----------|---------|
| Percent unable to see a doctor when needed due to cost in the past 12 months | 40.8% | 9.1% |
| Percent of adults without a personal doctor or health care provider | 50.7% | 13.4% |
| Percent of adults who report 'poor' or 'fair' health status | 14.8% | 11.5% |
| Percent of women age 40-64 not having a mammogram in the past two years | 67.9% | 27.1% |
| Percent of women age 18-64 not having a pap smear in the past three years | 27.7% | 12.4% |
| Percent of men age 40-64 not having a prostate cancer screening in the past two years | 71.6% | 58.9% |
| Percent of adults age 50-64 never having a sigmoidoscopy or colonoscopy | 68.8% | 52.0% |

Source: The State Health Access Data Assistance Center, University of Minnesota, The Coverage Gap: A State-by-State Report on Access to Care, Robert Wood Johnson Foundation, April 2006.

As demonstrated by these data, the uninsured often go without necessary care that can lead to late diagnoses of disease and ultimately premature death. In 2002, the Institute of Medicine released a report estimating that 18,000 adults in the U.S. between the ages of 25 and 64 died because they did not have health insurance.⁴ Researchers from Harvard estimate this figure is closer to 44,840 each year.⁵ A 2008 report generated state-level estimates of the number of deaths due to a lack of health insurance. In Missouri, this report found that:

- nearly 10 working age uninsured adults died each week in 2006, and
- approximately 2,800 adults died between 2000 and 2006 due to a lack of health coverage.⁶

A lack of health insurance has real consequences for the individuals and families that struggle with this complex issue. Ultimately, the issue impacts all Missouri residents through its effect on the entire health care system.

Impact on the Health Care System

A portion of the cost of caring for the uninsured is shifted to those with private insurance through higher premium costs. According to research published in 2005, health insurance premiums in Missouri for a family with employer-sponsored coverage were \$291 higher because of the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Missouri were \$110 higher.⁷ A 2009 estimate suggests that premiums in Missouri are now \$130 higher for an individual and \$400 higher for families due to uncompensated care for the uninsured.⁸

The issue of the uninsured has other economic and health system impacts that affect all Missourians. For example, the costs of public programs, like Medicare, are higher because the uninsured enter these programs in poorer health and require more costly care. Another example is the loss of workforce productivity because uninsured individuals are more likely to miss work or be less productive because of a health issue. Other impacts include:

- reduced quality and availability of personal health services (e.g., emergency rooms),
- weakened public health system capacity due to diverted resources for acute care for the uninsured, and
- diminished population health (e.g., higher rates of vaccine-preventable disease).⁹

Many Missourians have been uninsured at some point in their lives and can relate to the fear and burden of living without health coverage. The issue of the uninsured affects all Missourians either directly (i.e., lacking insurance) or indirectly (e.g., increased private insurance premiums or a weakened health care system). Unless policymakers choose to act, the number of uninsured will continue to grow and the significance of the problem will have an increasingly negative impact on the entire health care system.

Endnotes

1 US Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2007," Current Population Survey 2008 Annual Social and Economic Supplement.

2 Kim Bailey, Wrong Direction: One Out of Three Americans are Uninsured, Families USA, 2007.

3 Jack Hadley, Cover Missouri Project: Report 1: Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.

4 Institute of Medicine, Care without Coverage: Too Little, Too Late, Washington: National Academy Press, 2002.

5 Andrew Wilper et al., Health Insurance and Mortality in US Adults, American Journal of Public Health, 2009, 99(12):2289-95.

6 Beth Wikler and Kim Bailey, Dying for Coverage in Missouri, Families USA, 2008.

7 Families USA, Paying a Premium: The Added Cost of Care for the Uninsured, 2005.

8 Ben Furnas, and Peter Harbage, The Cost Shift from the Uninsured, Center for American Progress, 2009.

9 Jack Hadley, Cover Missouri Project: Report 1: Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.