

The Significance of Missouri's Uninsured

From 2006 to 2008, Missouri's uninsured population increased from 668,000 to 729,000 according to the U.S. Census Bureau's Current Population Survey (CPS).¹ This 9 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 2008 CPS number of 729,000 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 (Table 1).

Table 1: CPS Estimates of Missouri's Uninsured by Age, 2008

All Persons in Missouri	Persons Under 65 in Missouri	Persons 65 and over in Missouri	Children Under 18 in Missouri
729,000 Uninsured	721,000 Uninsured	8,000 Uninsured	150,000 Uninsured
12.6%	14.3%	1.0%	10.4%

Source: 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, http://pubdb3.census.gov/macro/032008/health/h05_000.htm.

Additionally, an analysis of the CPS data from 2006 and 2007 found that 1,465,000 Missourians under the age of 65 went without health insurance for some or all of that two-year period (i.e., 29.3% of the non-elderly population). Furthermore, 59.7 percent (or 874,000) of these individuals were uninsured for six months or more during this time period.² These findings indicate that 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 (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 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.⁵

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. The report estimated that by 2010 health insurance premiums for Missouri families with employer-sponsored coverage would be \$609 higher and \$225 higher for individual health coverage.⁶ However, these calculations were based on the number of uninsured in Missouri prior to the 2005 Medicaid changes. Because the number of uninsured Missourians has significantly increased, it is likely that the amount paid for the uninsured through private insurance premiums is higher than the original estimates.

The issue of the uninsured has other economic and health system impacts that affect all Missourians, including:

- 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,
- diminished population health (e.g., higher rates of vaccine-preventable disease),
- higher public program costs connected with worse health (e.g., Medicare, disability payments), and
- diminished workforce productivity (e.g., absenteeism, reduced efficiency on the job).⁷

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, http://pubdb3.census.gov/macro/032008/health/h05_000.htm.
- 2 Kim Bailey, Wrong Direction: One Out of Three Americans are Uninsured, Families USA, 2007, <http://www.familiesusa.org/assets/pdfs/wrong-direction.pdf>.
- 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 Beth Wikler and Kim Bailey, Dying for Coverage in Missouri, Families USA, 2008.
- 6 Families USA, Paying a Premium: The Added Cost of Care for the Uninsured,2005, <http://www.familiesusa.org/assets/pdfs/paying-premium-state-factsheets/Premiums-Missouri.pdf>.
- 7 Jack Hadley, Cover Missouri Project: Report 1:Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.