



An Analysis of Rhode Island's Uninsured

Trends, Demographics, and Regional and National Comparisons

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Executive Summary

This report examines and illustrates the basic characteristics of Rhode Island's uninsured population and compares the Rhode Island case to the region and nation as a whole. It relies upon a variety of available data sources, including the Current Population Survey (CPS), the Medical Expenditure Panel Survey (MEPS) and the Rhode Island Health Interview Study (RI HIS). The report makes the following key points:

I. Overall Trends

- 1. The number of uninsured Rhode Islanders is rising precipitously. In 2005, there were 119,157 uninsured Rhode Islanders under the age of 65.** The share of Rhode Islanders who are uninsured under age 65 rose from 6.9 percent in 2000 to 13.3 percent in 2005. The increase in the uninsured cut across all populations—adults, children, and particularly the self-employed.
- 2. If this trend were to continue unchecked, Rhode Island would face a significant insurance crisis, with an estimated 19.5 percent—or one out of every five people—uninsured by the year 2010.**
- 3. Most of the increase in the uninsured population appears to have resulted from erosion in employer-based insurance coverage.** The share of the Rhode Island population covered by employer-based insurance dropped from 77.7 percent in 2000 to 67.6 percent in 2005.
- Rhode Island's uninsured rate is similar to and slightly higher than neighboring states and New England as a whole but much lower than national averages. However, **Rhode Island spends a higher share of its economy and state budget on health care than neighboring states, New England, or the nation.** Rhode Island spends approximately five percent of gross state product on health care versus three percent nationally and four percent across New England states.

II. Drivers of Erosion in Employer-Based Coverage

5. Employees who are not enrolled in employer coverage break down into three groups:
 - A. Those who work in establishments that **do not offer** health insurance;
 - B. Those who work in establishments that offer health insurance but **are not eligible for coverage**; and
 - C. Those who work in establishments that offer health insurance, and are eligible for coverage, but **choose not to enroll** in health insurance.

In Rhode Island, it appears that virtually all of the erosion in employer-based coverage can be explained by changes in eligibility (such as the number of hours per week one must work to be eligible for coverage, or the number of months an employee must work before he or she is eligible for coverage). Eligibility rates have declined from 83.4 percent in 1997 to 68.9 percent in 2004. This resulted in a total loss of almost 45,000 employees with health insurance for the state.

6. When compared to Massachusetts and the nation, Rhode Island has a noticeably lower percentage of its workers eligible for health insurance through their employers. In 2004 in Rhode Island, only 68.9 percent of employees were eligible for health insurance offered by their employer compared to 76.8 percent in Massachusetts and 78.4 percent nationally.

7. Both the offer rate (the percentage of employers who offer insurance coverage) **and the take-up rate** (the percentage of eligible employees who avail themselves of coverage) **have remained surprisingly steady.** Between 1997 and 2004, the offer rate remained about 88 percent and take-up actually increased

from 78.8 percent to 80 percent. This overall trend does mask a decline in offer rates amongst the smallest firms—the offer rate for employers with fewer than 50 employees declined from 70.1 percent in 1997 to 66.1 percent in 2004.

III. Who Are the Uninsured?

8. **Uninsured Rhode Islanders are disproportionately low-income, childless adults who work.** They also are disproportionately self-employed. Working individuals account for 62.9 percent of the growth in the uninsured and 78.1 percent of the growth came from individuals without a college education.

9. **Virtually all of the increase (91.8 percent) in the uninsured population was from low-income individuals and families with incomes below 300 percent of the federal poverty level (FPL).** Seventy-eight percent of the uninsured population reports income of less than 300 percent of the FPL, compared with forty-three percent of the total Rhode Island population.

10. **Uninsured status appears to affect both utilization of health care services and health status.** The uninsured are less likely to go to the doctor or the dentist than the insured, are less likely to report excellent or very good health status, and are more likely to smoke.

IV. Policy Implications

11. **Stemming the erosion of employer-based health insurance coverage in Rhode Island is critical to maintaining the integrity of Rhode Island’s health insurance market going forward.** Without policy action on this issue, the erosion of the employer-based system will continue to place pressure on commercial premiums, RIte Care, other Medicaid programs, and safety net providers. Policy initiatives such as HealthPact RI (formerly the Wellness Health Benefit Plan) that target the small group “enrollment gap” due to declining offer rates should be fully implemented. Additionally, policy initiatives are needed that directly address the large group “enrollment gap” caused by the decline in eligibility rates—a Section 125 requirement or employer mandate should be carefully considered.

12. **However, successfully stemming the erosion in the employer-based health insurance market will not, alone, reverse the trends in the uninsured.** More than three-fourths (78 percent) of the uninsured and 91.8 percent of the growth in the uninsured are in families less than 300 percent of poverty. As such, Medicaid must be part of any long-term solution.

13. **Strategies to address the growing uninsured in Rhode Island must be targeted to specific segments of the uninsured.**

The 119,157 uninsured Rhode Islanders can be classified as follows:

- 32 percent (37,871) are low-income families who are currently income eligible for Medicaid or RIte Care but are not enrolled. **Expanded Medicaid outreach efforts are needed to reach this group of uninsured individuals.**
- 8 percent (9,090) are low-income children and parents, with income below 300 percent of poverty, but who do not qualify under current RIte Care eligibility rules. **Covering this group will require some form of subsidies (likely through expanded income guidelines for current RIte Care populations) to make health insurance affordable.**
- 38 percent (45,577) are low-income childless adults, below 300 percent of FPL. RIte Care eligibility

rules do not currently allow for coverage of childless adults, except for disabled populations under 100 percent of poverty. **An expansion of Medicaid eligibility, addressing a new population of eligibles (childless adults) would likely be necessary to cover this population.**

- 22 percent (26,620) have incomes above 300 percent of poverty. Multiple studies have shown that programs based on voluntary purchase of health insurance coverage are unlikely to impact insurance take-up for this population. **Some form of individual and employer mandate, requiring people to buy health insurance may be needed to achieve full coverage of this population.**

Acknowledgements

The analysis provided here is particularly indebted to two previous reports on Rhode Island's uninsured: *Who Are the Uninsured in Rhode Island? Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population* (Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project, November 2006) and *Profiles and Trends of the Uninsured in Rhode Island- 2005 Update* (Jane Griffin, M.P.H., Rhode Island Medicaid Research and Evaluation Project, October 2006). Data from the Rhode Island Department of Health's Rhode Island Health Interview Survey (RI HIS) was also essential to this report. The datasets and technical support were provided by staff from the Department of Health's Center for Health Data and Analysis. Without these prior efforts and technical assistance, this report would not be possible.

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1. Methodology: Estimating the Number of Uninsured Less than Age 65

The Rhode Island Health Interview Survey (RI HIS) and the United States Census Bureau Current Population Survey (CPS) both serve as sources of data about Rhode Island's uninsured population. However, there are important differences between these two data sources.

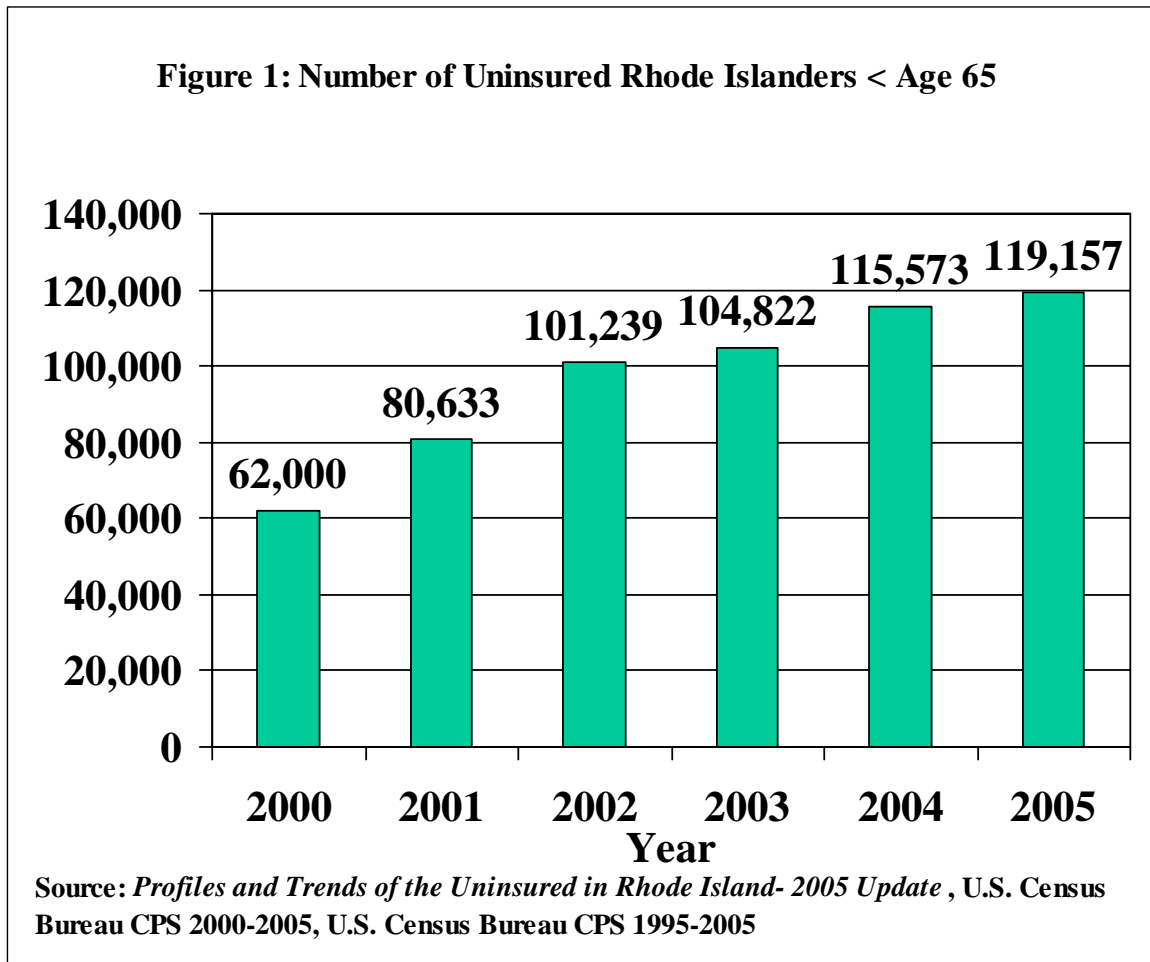
RI HIS	CPS
State-collected	Nationally-collected
Last available data from 2004	Data available every year
State focused	Nationally recognized and consistent
Detailed and specific	Broad in scope and general
Data collected for coverage at time of interview	Data collected about coverage for the entire year
2004 RI Uninsured Population < Age 65: 76,264	2005 RI Uninsured Population < Age 65: 119,157

To take the best advantage of the strengths of the 2004 RI HIS and the 2005 CPS, the following methodology was used to develop the uninsured statistics: The percentage distributions from the more detailed RI HIS data collection were applied to CPS population totals. This methodology was employed in order to take advantage of the more detailed information provided by the RI HIS as well as the nationally recognized and more consistent total of CPS. Thus, we choose to take advantage of each data source—the detailed data collection of the RI HIS and the most current population figures from the CPS—and use them together.

A more detailed breakdown of the two studies and the resulting tables are provided in the Appendix.

2. Introduction

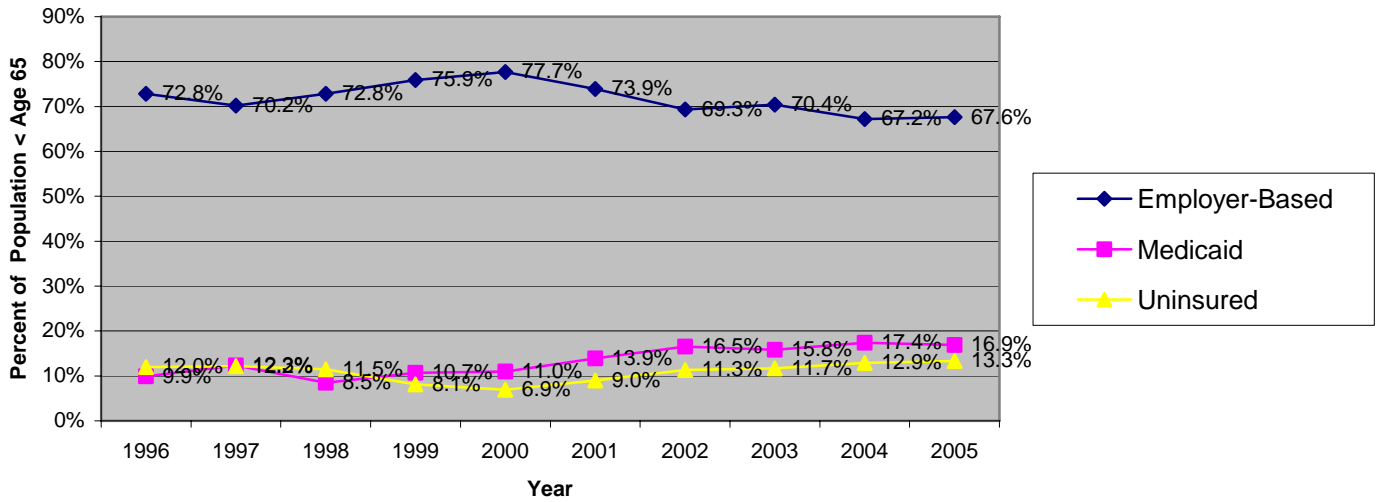
The number of uninsured Rhode Islanders (under age 65) has almost doubled from about 60,000 in 2000 to roughly 120,000 in 2005.



3. Trends in Employer-Based Coverage: Overview

The employer-based insurance market is eroding, placing stress on commercial premiums, RIte Care, and other Medicaid programs. The share of Rhode Islanders covered by employer-sponsored insurance declined from a peak of 77.7 percent in 2000 to 67.6 percent in 2005.

Figure 2: Percent of Rhode Island Population < Age 65 by Insurance Status



Source: *Profiles and Trends of the Uninsured in Rhode Island- 2005 Update*, U.S. Census Bureau CPS 1996-2005

3. Trends in Employer-Based Coverage: Projecting the Impact on the Uninsured Rate

If this trend were to continue unchecked, by 2010, Rhode Island would face a significant insurance crisis, with an estimated 19.5% of the population uninsured, as shown below:

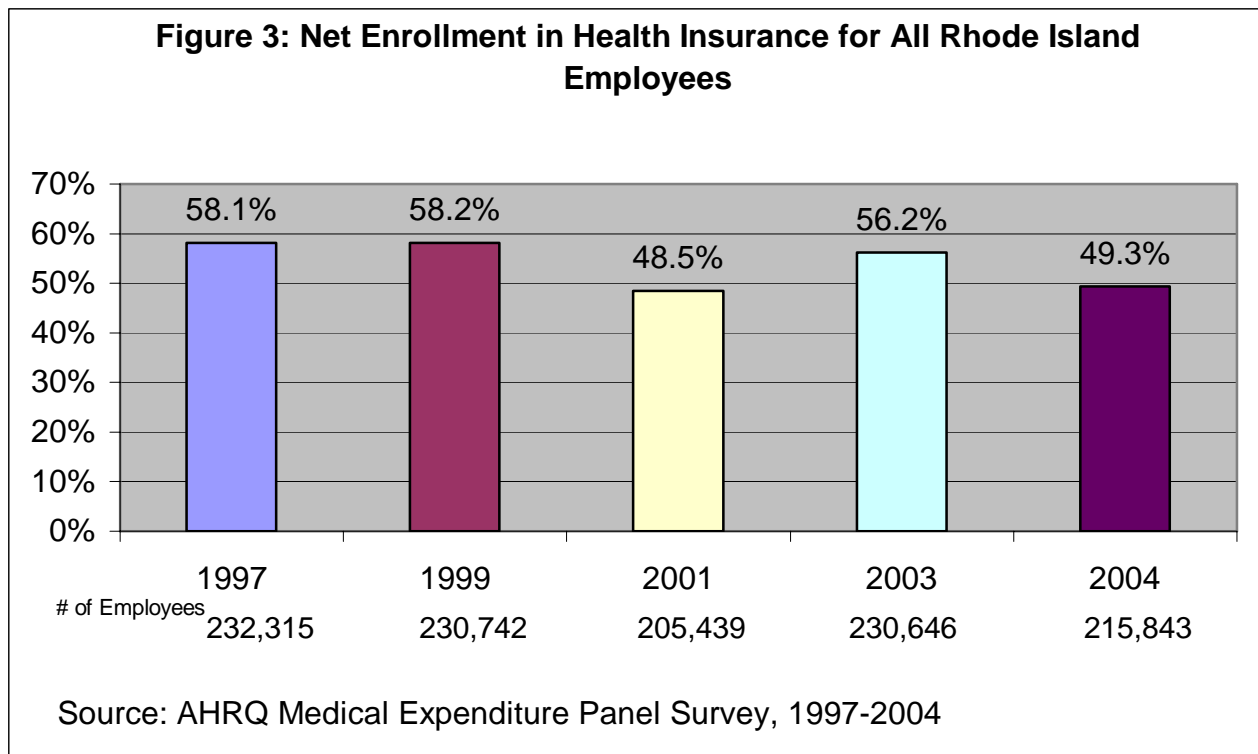
	Percent of Population, 2005	4 Year Average Increase	Resulting Population Mix, 2010 Estimate
Employer-based Coverage	67.6%	-1.6%	54.8%
Medicaid*	16.9%	+ 0.1%	17.7%
Uninsured	13.3%	+ 1.1%	19.5%

*Assumes Medicaid eligibility rules do not change.

*Recent changes in federal and state documentation requirements will likely result in a decrease in the number of Medicaid eligible persons and a higher number of uninsured persons.

3. Trends In Employer-Based Coverage: Net Enrollment

The Agency for Health Research and Quality's (AHRQ) Medical Expenditure Panel Survey (MEPS) looks at the insurance status of employees rather than the population of Rhode Island as a whole. The results are consistent with the CPS findings: **According to this data, the share of Rhode Island employees enrolled in health insurance offered by their employer has declined from 58.1 percent in 1997 to 49.3 percent in 2004.**



3. Trends in Employer-Based Coverage: Enrollment Gap

The MEPS study is very useful, as it allows us to further break down the “not enrolled” employees into three distinct components: (1) The share of employees in establishments that do not offer health insurance; (2) The share of employees in establishments that offer health insurance that are not eligible for health insurance; and (3) The share of eligible employees who are not enrolled in health insurance. These three factors drive the net enrollment in employer-based insurance.

For purposes of analysis, we have identified the “**enrollment gap**” as the number and share of Rhode Island employees who are not enrolled in employer-based coverage. In Rhode Island, the “enrollment gap” is approximately 221,819 employees or 50.7 percent of total employees.

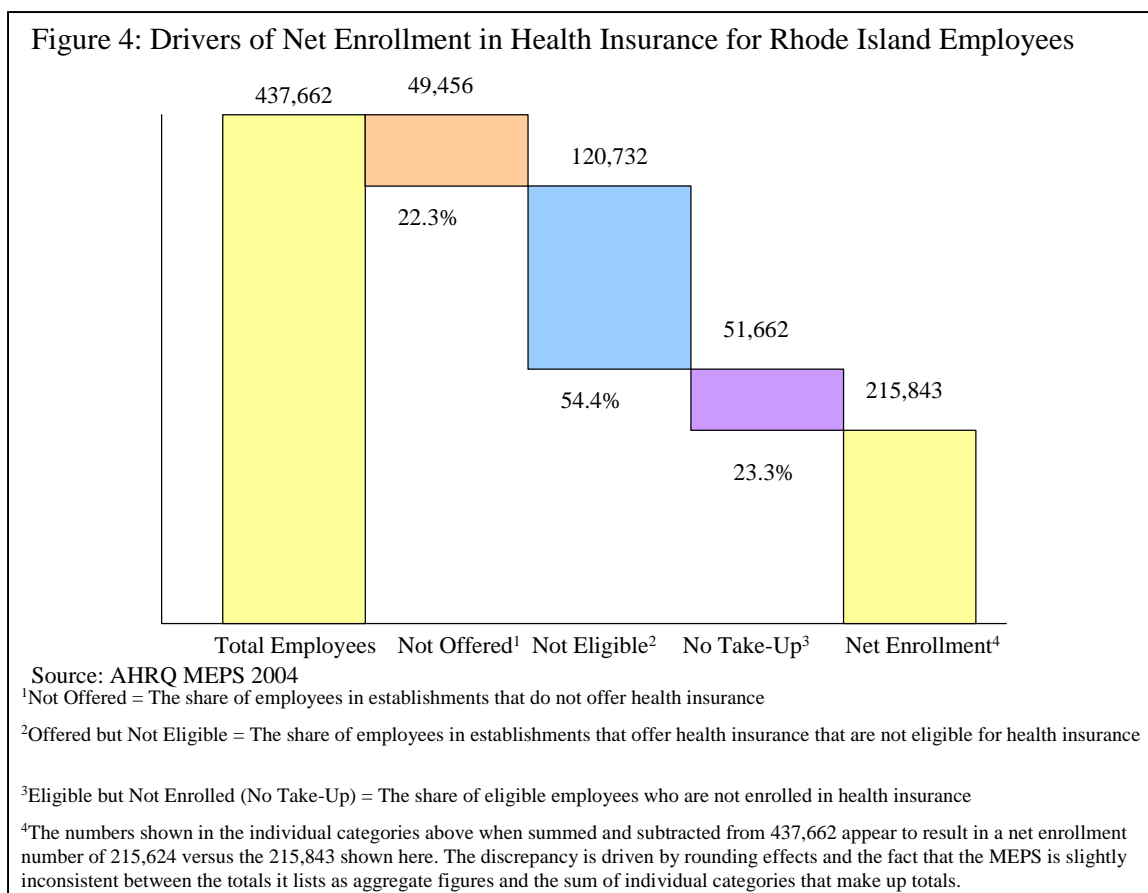
Rhode Island “Enrollment Gap”

	1997	2004
Total Employees	399,548	437,662
Net Enrolled Employees	232,137	215,843
Number of Employees Not Enrolled (“Enrollment Gap”)	167,411	221,819
Enrollment Gap %	41.9%	50.7%

Source: AHRQ Medical Expenditure Panel Survey 1997, 2004

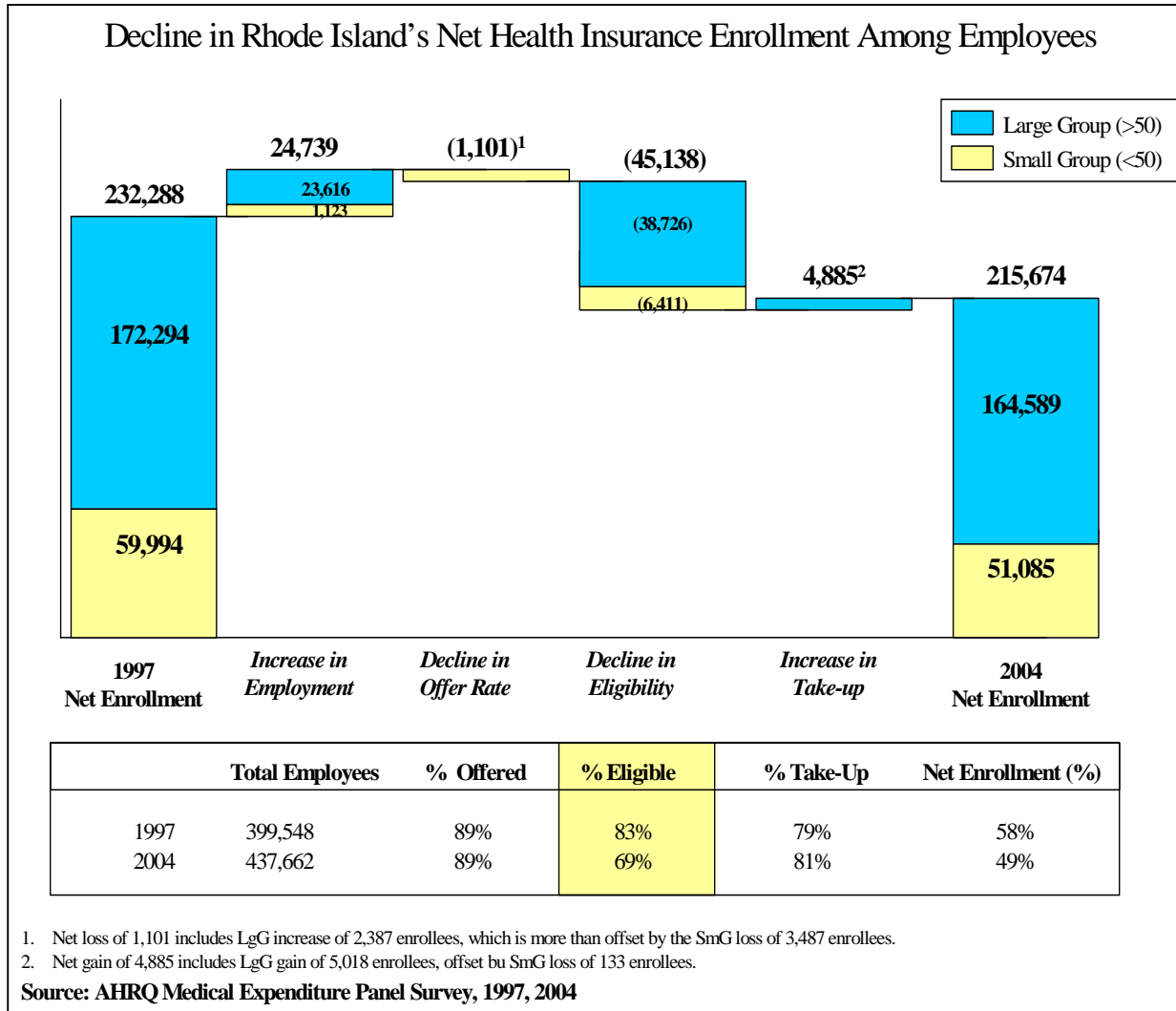
3. Trends in Employer-Based Coverage: Drivers of Net Enrollment

Why are approximately half (50.7 percent) of all Rhode Island employees not covered by employer-based coverage? The chart below shows that more than half (54.4 percent) of this “gap” can be explained by eligibility. That is, 54.4 percent of employees who are not enrolled in health insurance work for companies that offer insurance—but they are not eligible.



3. Trends in Employer-Based Coverage: Explanation Over Time

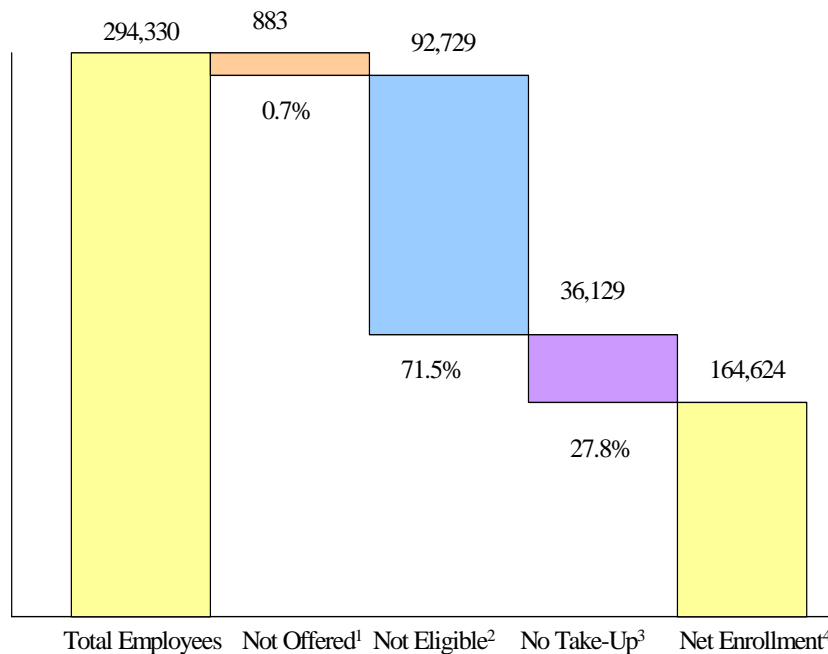
Has this explanation changed over time? Yes. Eligibility rates have been steadily declining while offer and take-up rates have remained relatively steady. The share of employees eligible for health insurance (at companies offering coverage) has declined from 83.4 percent in 1997 to 68.9 percent in 2004.



3. Trends in Employer-Based Coverage: Large Employers

Do the reasons for the “enrollment gap” vary by group size? Yes. The problem of low eligibility dominates the large group “enrollment gap.” At large firms, more than two-thirds (71.5 percent) of the “enrollment gap” can be explained by eligibility. That is, 71.5 percent of employees who are not covered by their employer’s sponsored health insurance work for companies that offer insurance for some subset of employees but they are not eligible. Typical eligibility limits might be due to part-time status, waiting periods, or other employee categories.

Figure 5: Drivers of Net Enrollment in Health Insurance for Rhode Island Employees at **Large Firms** (50 + Employees)



Source: AHRQ MEPS 2004

¹Not Offered = The share of employees in establishments that do not offer health insurance

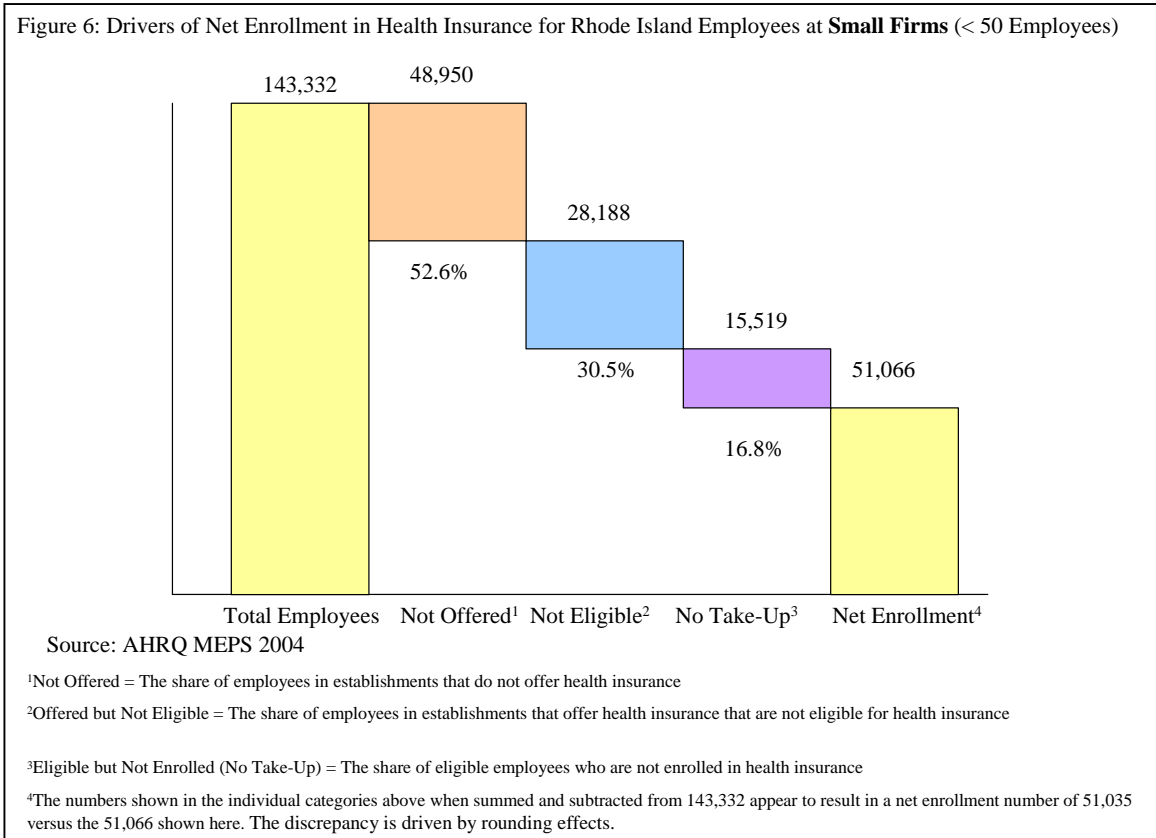
²Offered but Not Eligible = The share of employees in establishments that offer health insurance that are not eligible for health insurance.

³Eligible but Not Enrolled (No Take-Up) = The share of eligible employees who are not enrolled in health insurance

⁴The numbers shown in the individual categories above when summed and subtracted from 294,330 appear to result in a net enrollment number of 164,589 versus the 164,624 shown here. The discrepancy is driven by rounding effects.

3. Trends in Employer-Based Coverage: Small Employers

The offer rate is a much more significant problem for small firms. For small firms, more than half (52.6 percent) of the “enrollment gap” (92,297 employees) can be explained by the offer rate. That is, more than half (52.6 percent) of those employees at small firms who are not enrolled in health insurance coverage work for companies that do not offer insurance. In fact, the offer rate for small employers has declined for every firm size.



Rhode Island Offer Rate by Employer Size

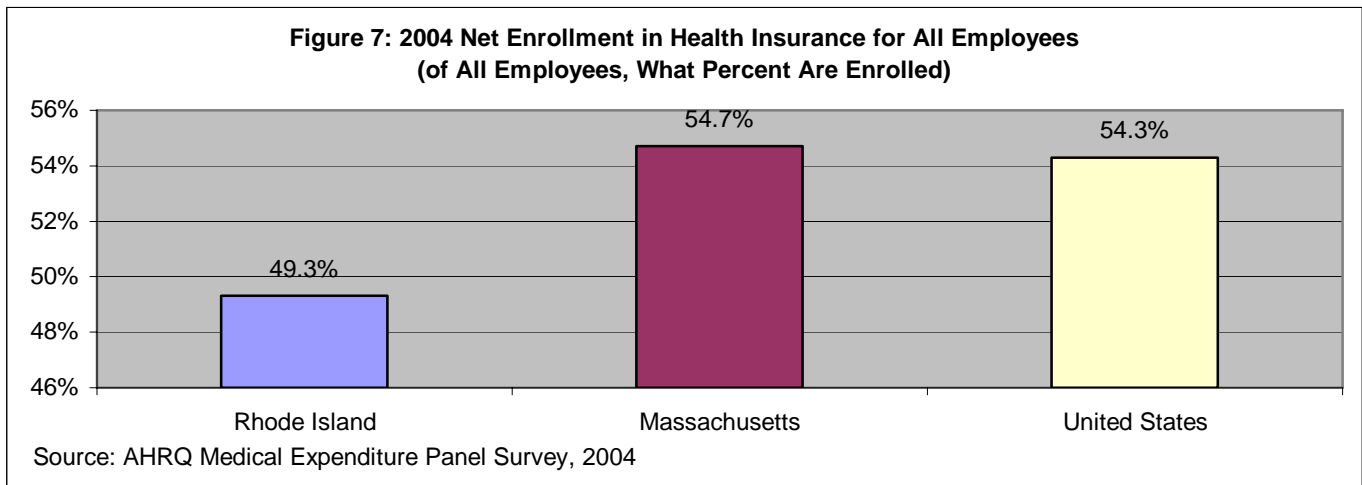
	1997	2004
< 10 Employees	56%	52.8%
10-24 Employees	80.9%	75.5%
25-99 Employees	90.8%	88.7%
< 50 Employees	70.1%	66.1%
50 + Employees	98.5%	99.7%
All Employees	88.5%	88.7%

Source: AHRQ MEPS 1997, 2004

3. Trends in Employer-Based Coverage: Rhode Island in Comparison

How do we compare to other states? When compared to Massachusetts and the nation, Rhode Island has a noticeably lower net enrollment in health insurance for its employees. This discrepancy appears to be driven predominantly by low eligibility levels at large firms.

- ❑ At large firms, Rhode Island’s eligibility rate is only 68.4 percent versus 78.3 percent nationwide and 77.7 percent in Massachusetts.
- ❑ Although the small group offer rate is low in Rhode Island (only 66.1 percent of employees work for a firm that offers insurance), this compares favorably with national averages (61 percent) and is comparable to Massachusetts (72.2 percent)



2004 Employer-Based Coverage Detail				
Small Firms (< 50 Employees)				
	Offered ¹	Eligible ²	Take-Up ³	Net Enrolled
Rhode Island	66.1%	70.3%	76.7%	35.6%
Massachusetts	72.2%	73.4%	69.4%	36.7%
United States	61.0%	78.8%	78.5%	37.8%

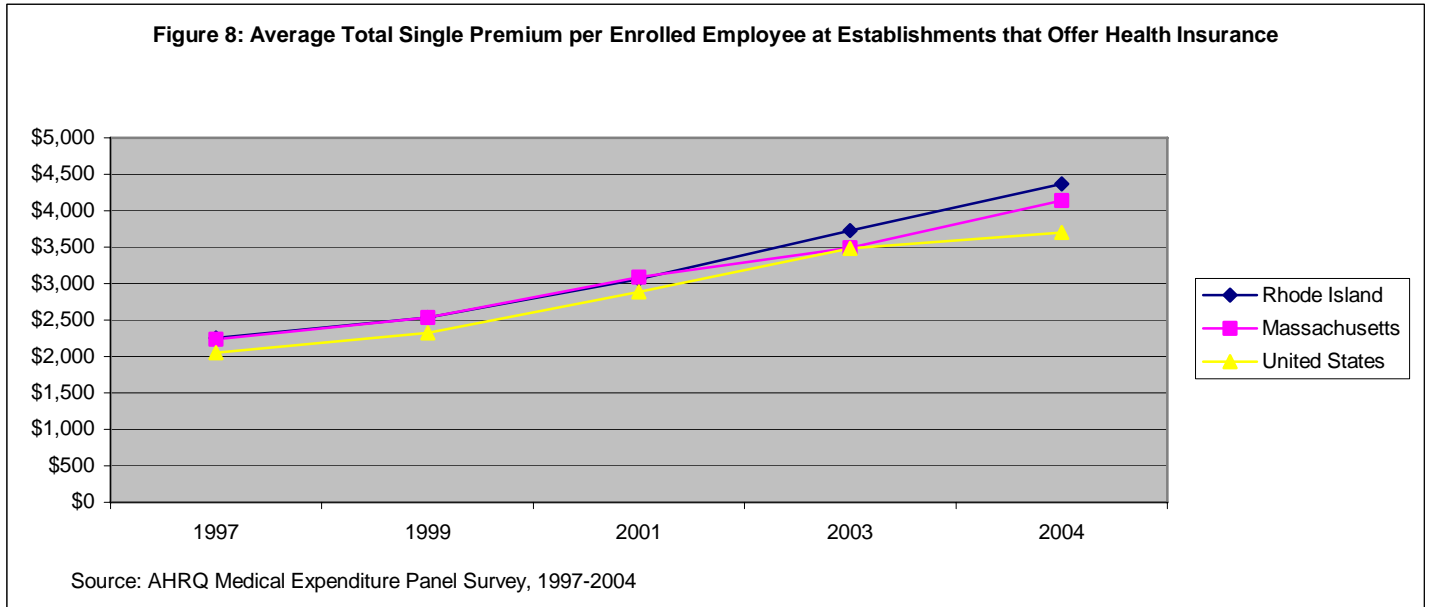
Large Firms (50 + Employees)				
	Offered ¹	Eligible ²	Take-Up ³	Net Enrolled
Rhode Island	99.7%	68.4%	82.0%	55.9%
Massachusetts	100.0%	77.7%	79.0%	61.4%
United States	97.2%	78.3%	80.2%	61.0%

¹Offered = The share of employees in establishments that offer health insurance
²Offered but Not Eligible = The share of employees in establishments that offer health insurance that are eligible for health insurance
³Eligible and Enrolled (Take-Up) = The share of eligible employees who are enrolled in health insurance

Source: AHRQ Medical Expenditure Panel Survey, 2004

3. Trends in Employer-Based Coverage: Premiums

Some of the premiums appear to be higher and to have increased faster in Rhode Island than in Massachusetts or the nation as a whole. **In fact, Rhode Island has the second highest average total single premium per enrolled employee in the nation at \$4,368—second only to Alaska.** Nationally, increases in premiums have far outpaced inflation.

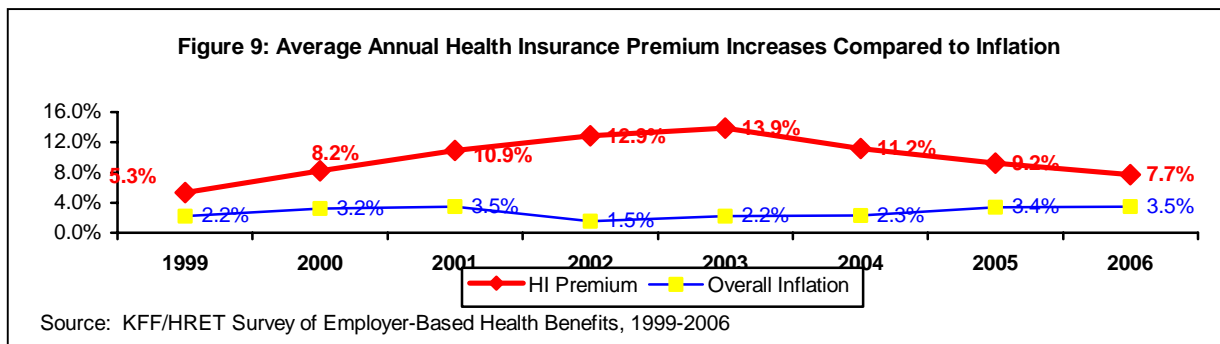


Top 10 List: Average Annual Total Premium Levels by State, 2004

(Average Total Single Premium per Enrolled Employee)

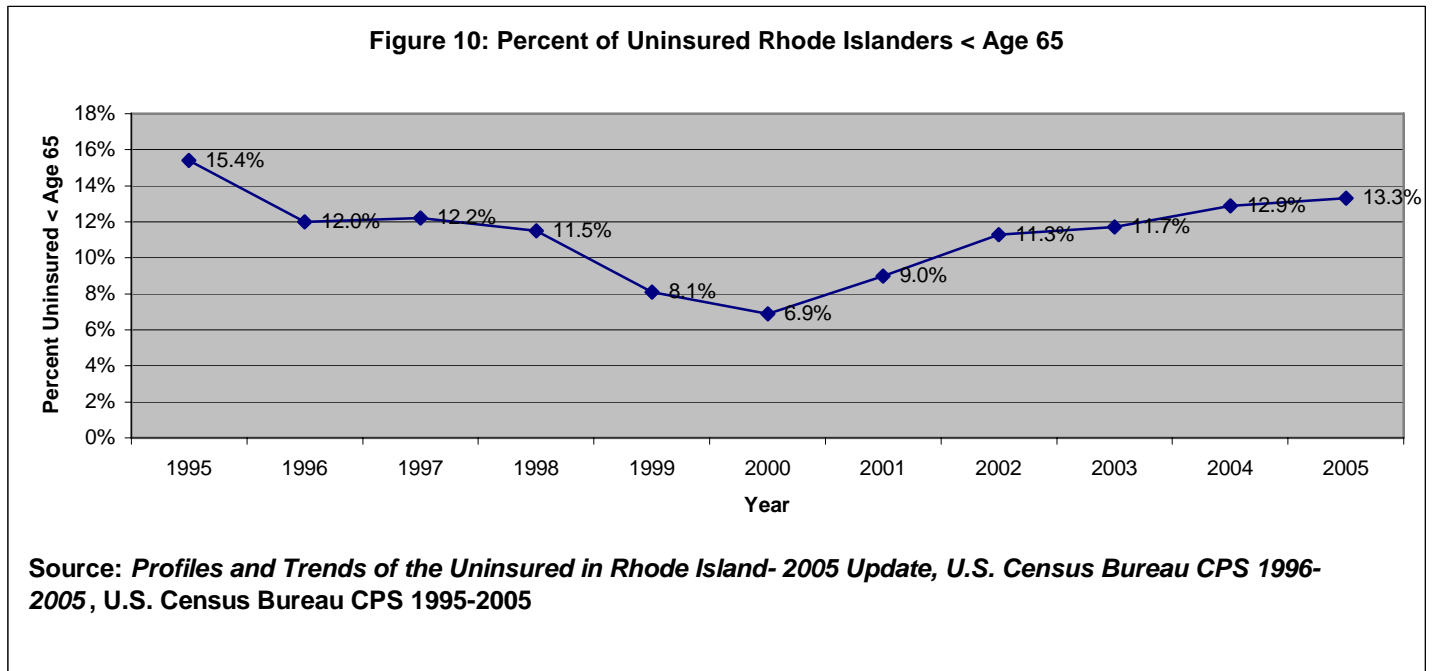
1	Alaska	\$4,379	6	New Hampshire	\$4,084
2	Rhode Island	\$4,368	7	Vermont	\$4,074
3	District of Columbia	\$4,218	8	Wisconsin	\$3,927
4	Massachusetts	\$4,141	9	Michigan	\$3,918
5	Maine	\$4,116	10	New Jersey	\$3,882

Source: AHRQ MEPS 2004



4. Overview of the Uninsured: Rate

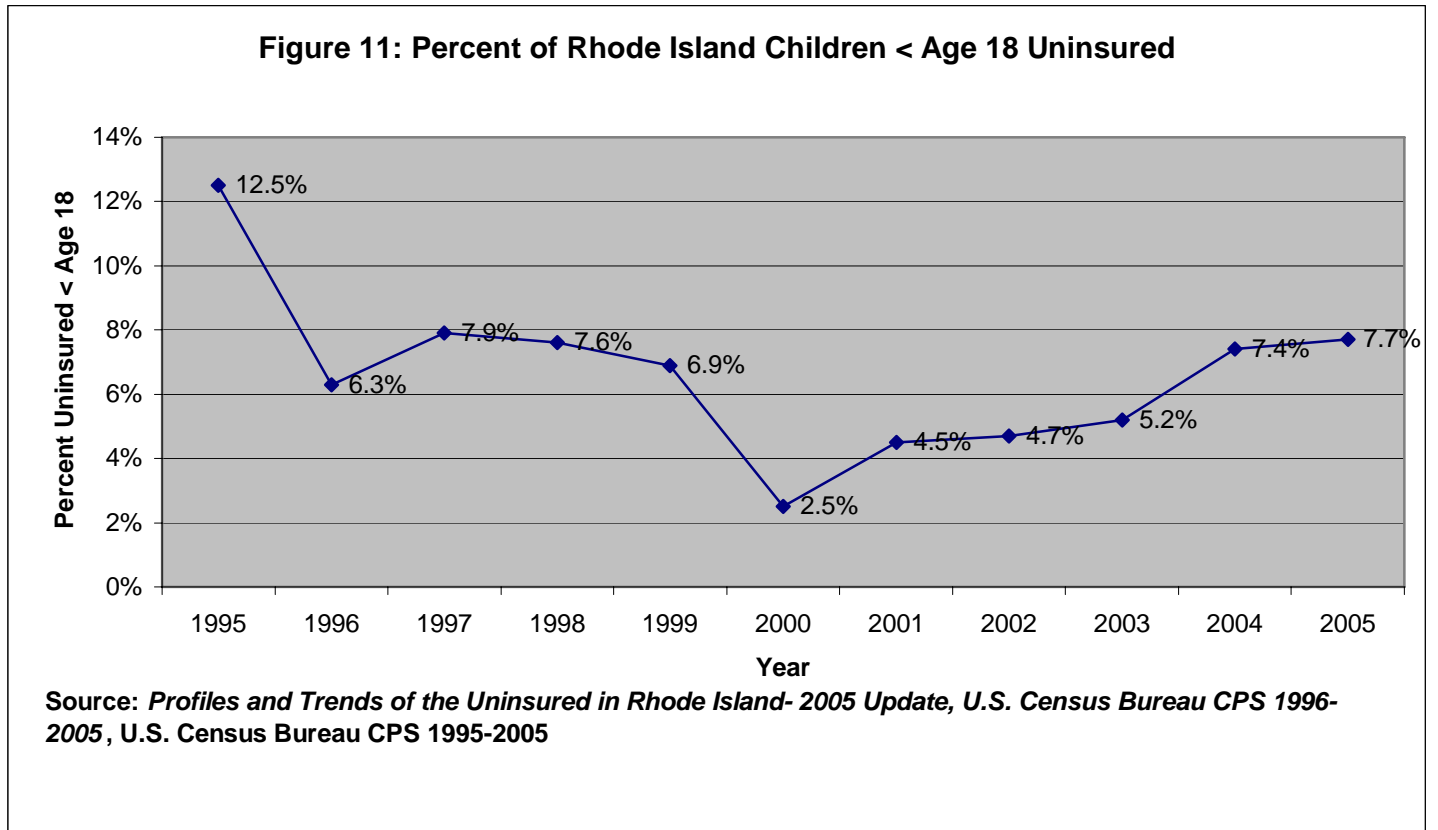
After a decline during the 1990's, U.S. Census Bureau Current Population Survey (CPS) data shows that the rate of the uninsured¹ is on the rise.



¹RI HIS data that is state collected shows an increase of 7.8 percent to 8.6 percent from 2001 to 2004.

4. Overview of the Uninsured: Children

The rate of Rhode Island children who are uninsured is increasing. CPS data indicates a dramatic increase of nearly 3 percent in 2000 to almost 8 percent in 2005.

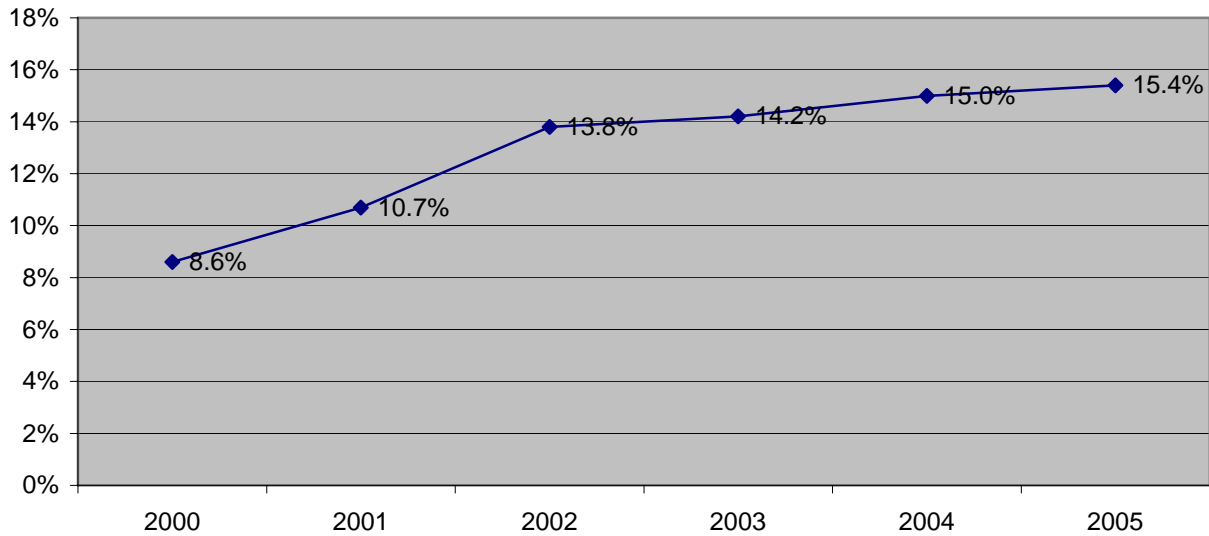


¹RI HIS data that is state collected shows an increase of 3.8 percent o 4.2 percent from 2001 to 2004.

4. Overview of the Uninsured: Adults

The number of uninsured adults¹ in Rhode Island is on the rise in recent years. In 2000, it was only about 9 percent. By 2005, it rose to over 15 percent.

Figure 12: Percent Rhode Island Adults Ages 18-64 Uninsured

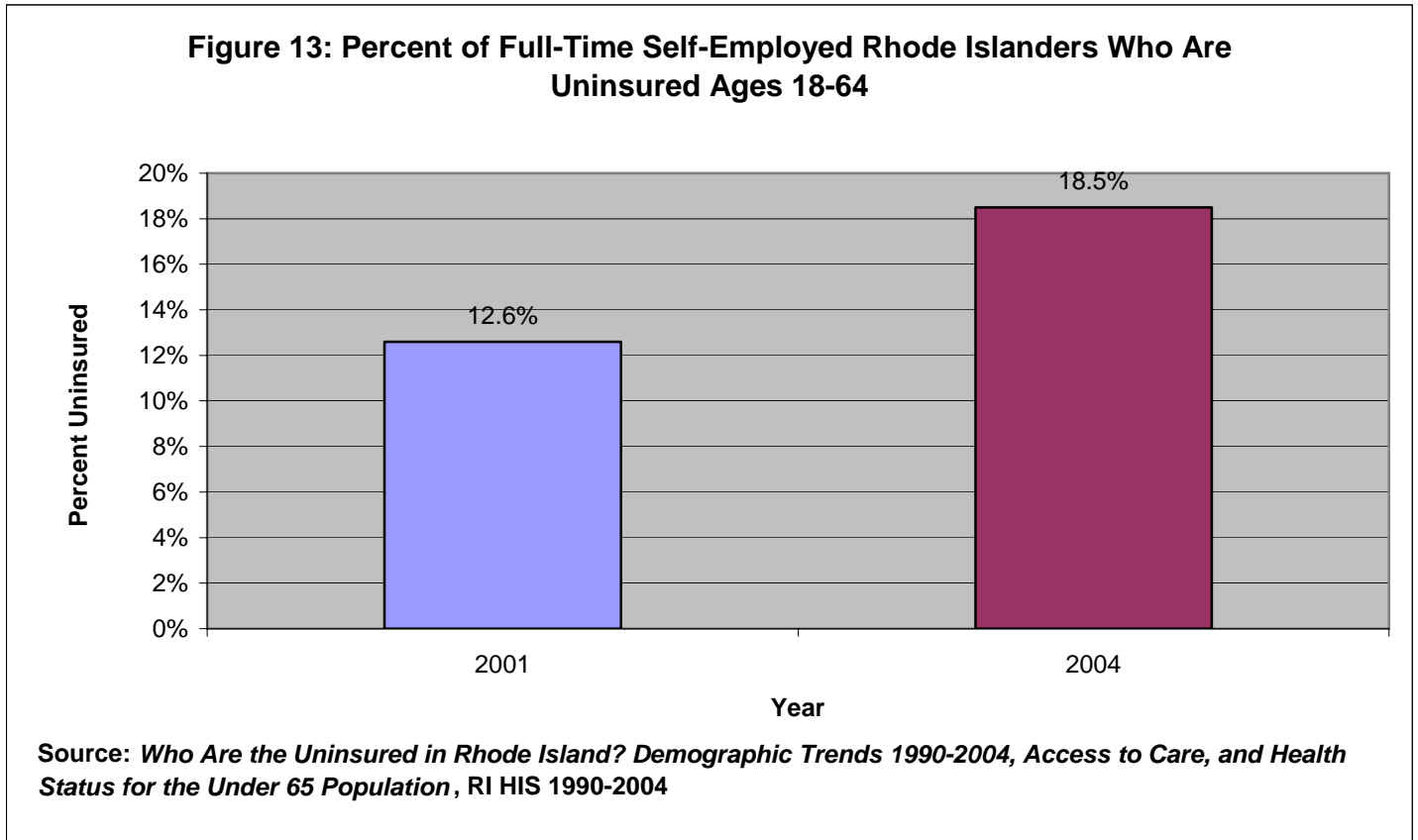


Source: Profiles and Trends of the Uninsured in Rhode Island- 2005 Update, U.S. Census Bureau CPS 1996-2005, U.S. Census Bureau CPS 1995-2005

¹RI HIS data that is state collected shows an increase for the 18-34 age cohort from 13 percent to almost 16 percent and a rise of 7 percent to 7.7 percent for those aged 35-64.

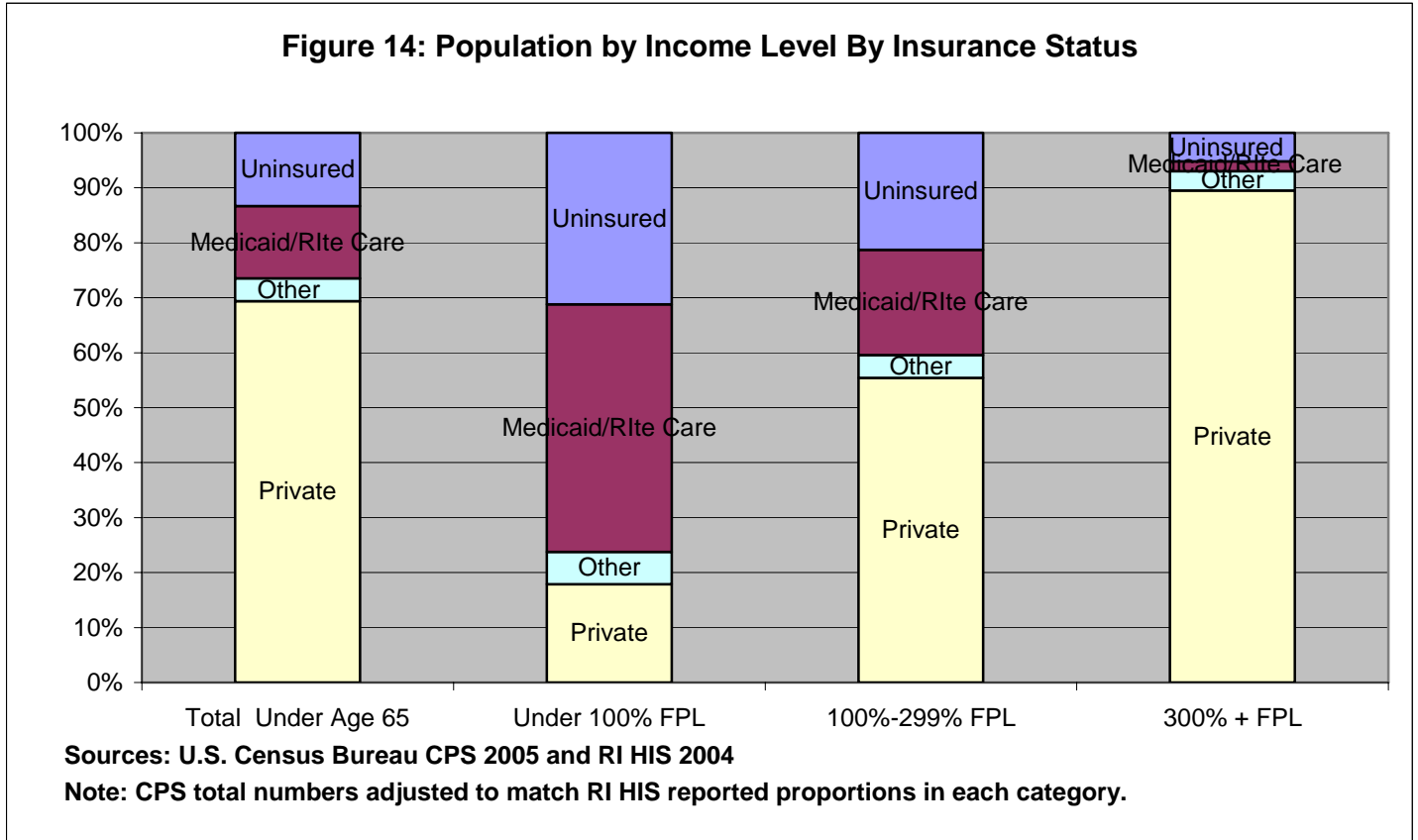
4. Overview of the Uninsured: Self-Employed

The full-time self-employed are a particular area of concern in Rhode Island. The share of self-employed Rhode Islanders who are uninsured has increased from 13 percent in 2001 to 19 percent in 2004.



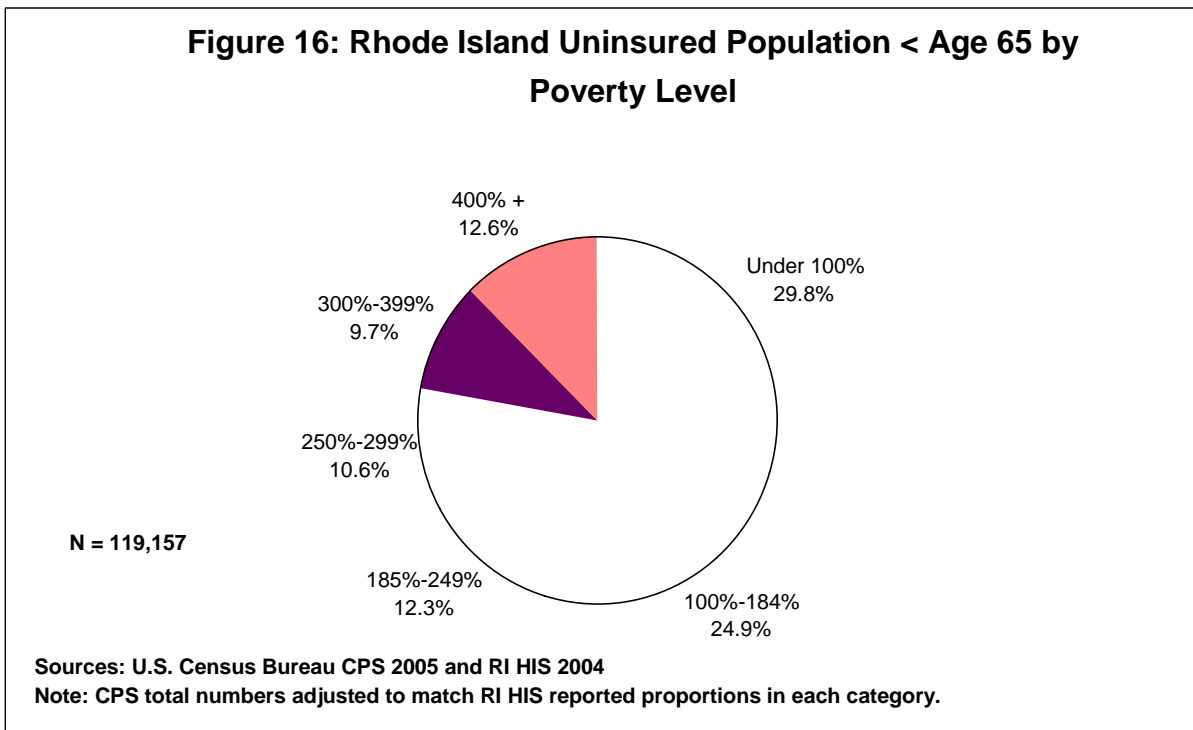
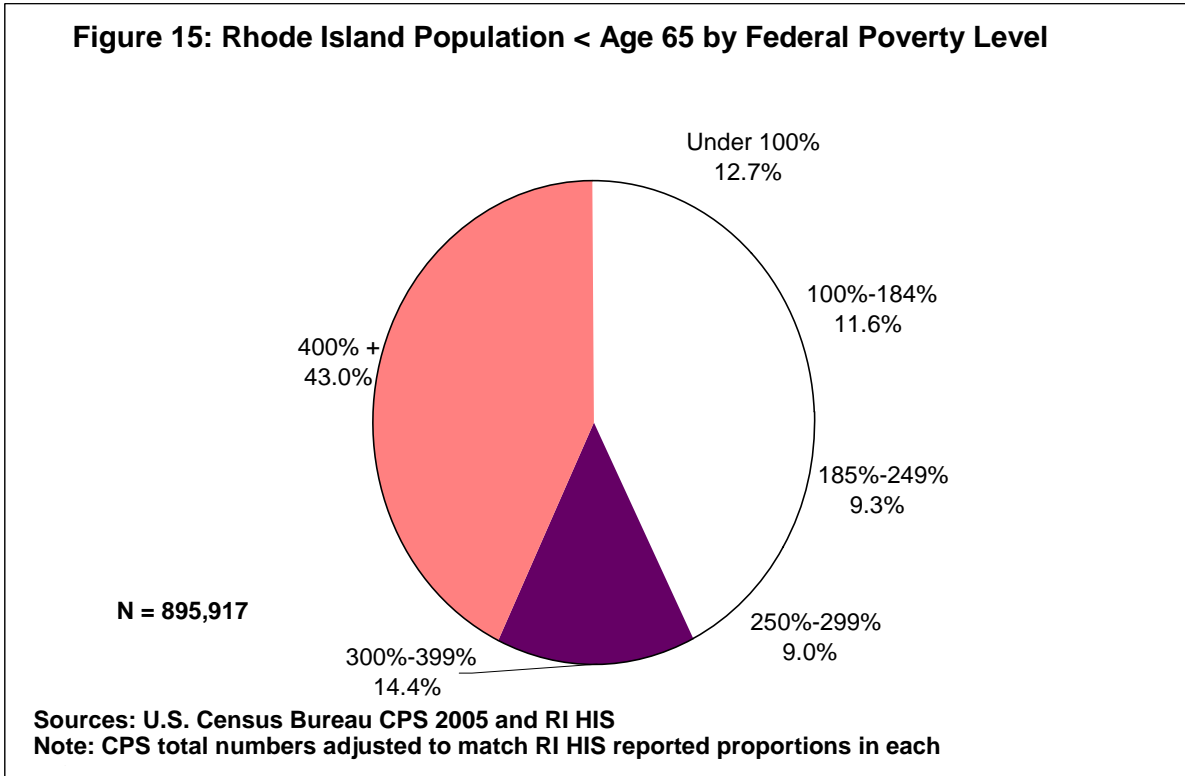
4. Overview of the Uninsured: By Income Level

Insurance status is highly dependent upon income level. Lower income families are much more likely to be uninsured or have some form of public coverage.



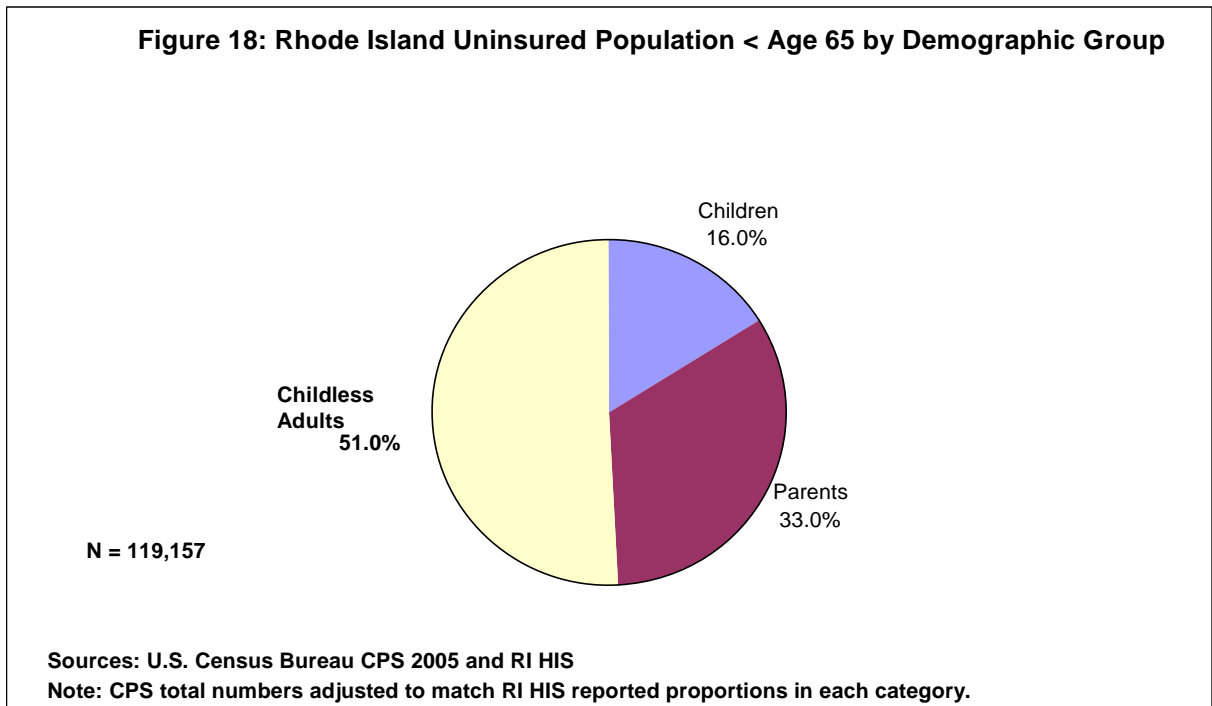
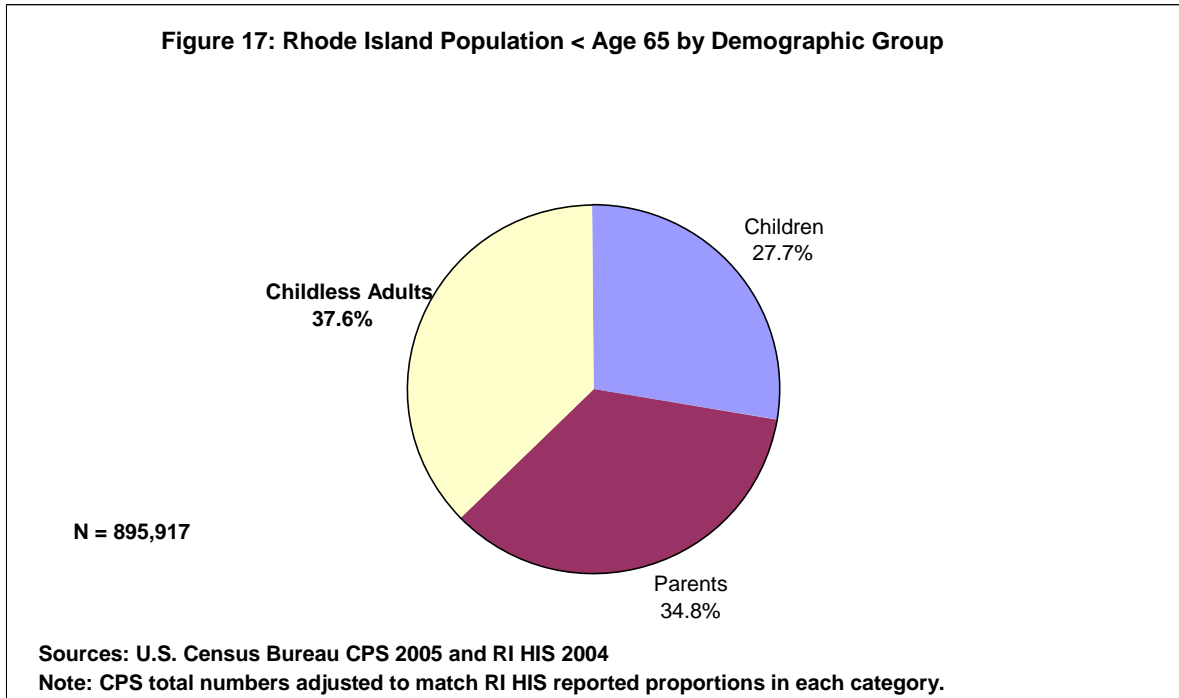
5. Who Are the Uninsured: Income Level

The uninsured are disproportionately low-income when compared to the entire under 65 population. Forty-three percent of the Rhode Island population is under 300 percent of the Federal Poverty Level versus 77 percent of the uninsured.



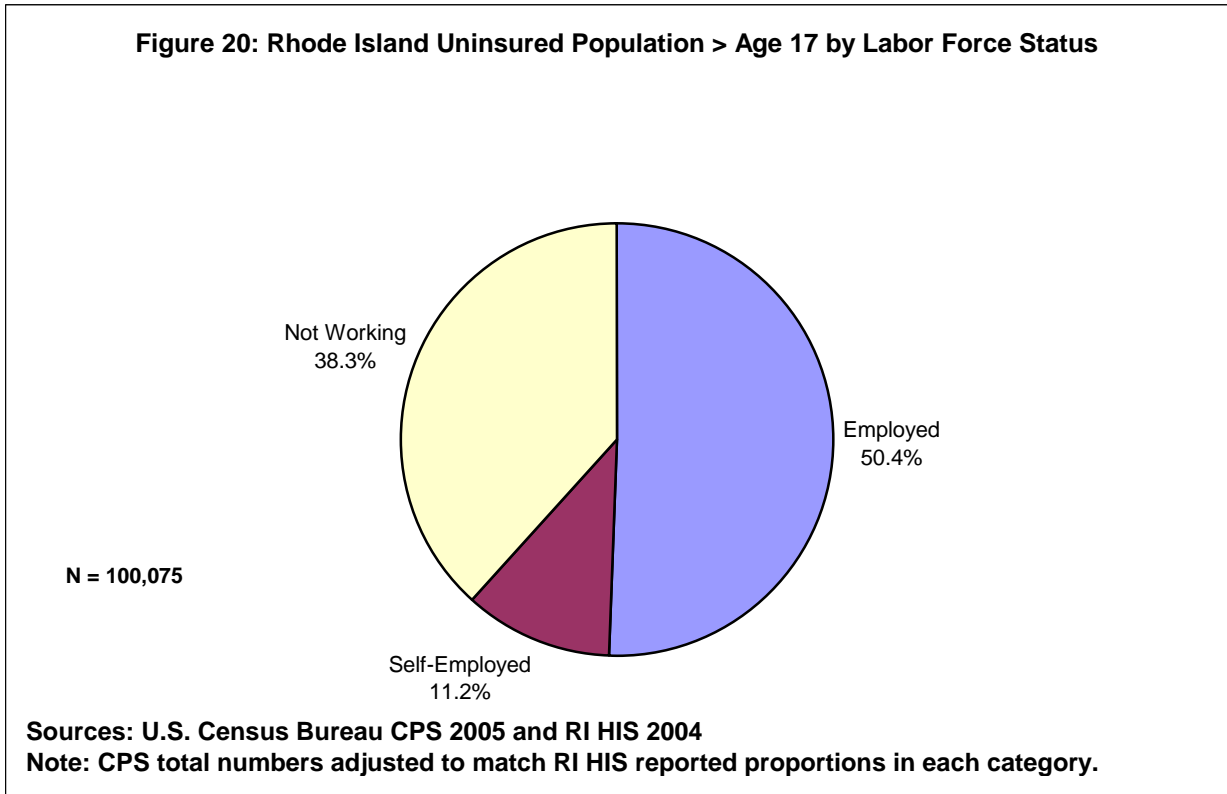
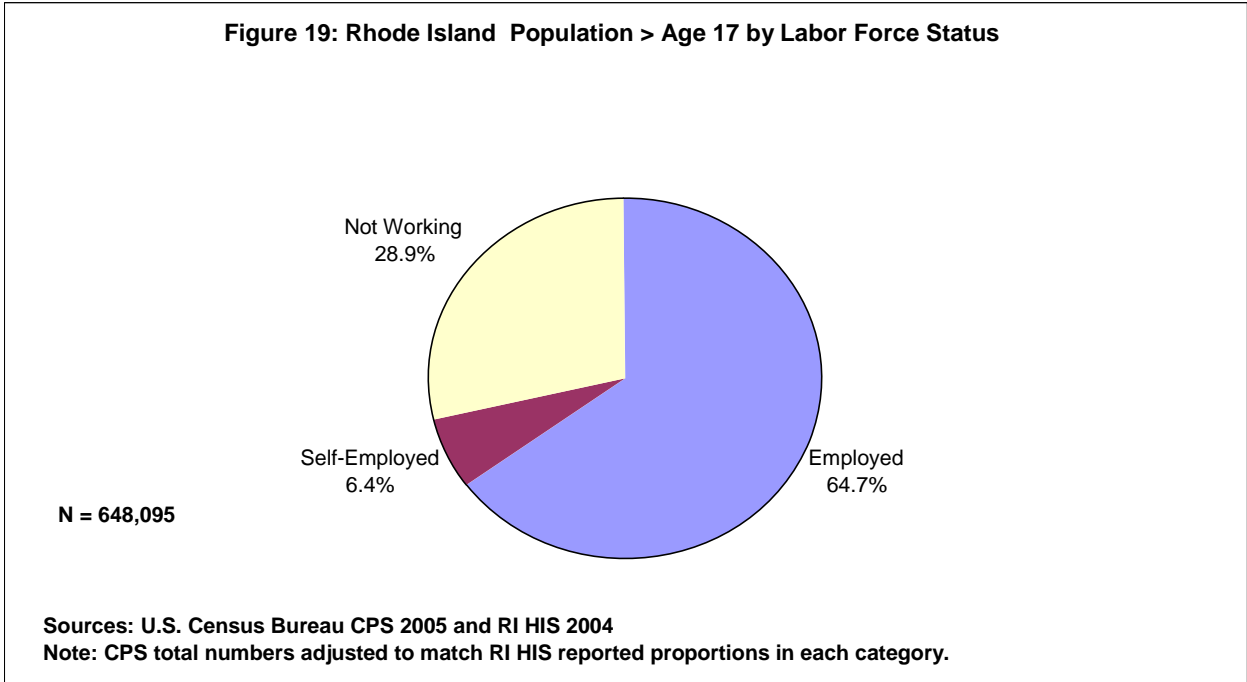
5. Who Are the Uninsured: Children, Parents, Childless Adults

The uninsured are disproportionately childless adults when compared to the under 65 population. 37 percent of the Rhode Island population is childless adults versus 51 percent of the uninsured.



5. Who are the Uninsured: Labor Force Status

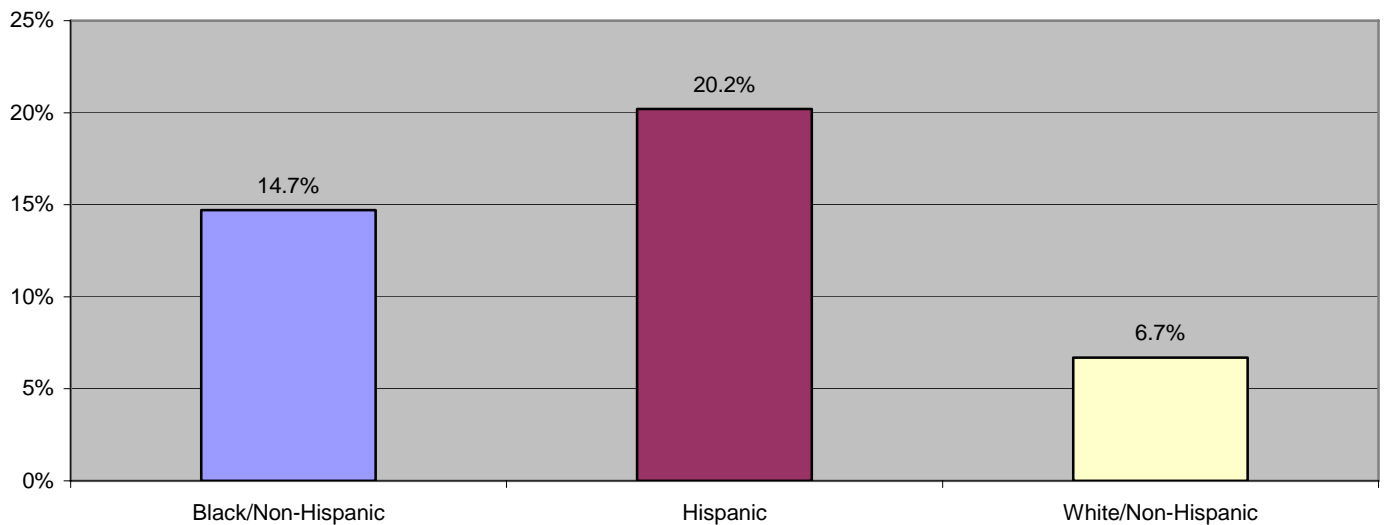
The uninsured as a group are more likely to be not working or self-employed than rest of the working age population yet approximately 62 percent of the uninsured are employed in some capacity.



5. Who Are the Uninsured: Race, Ethnicity, and Education

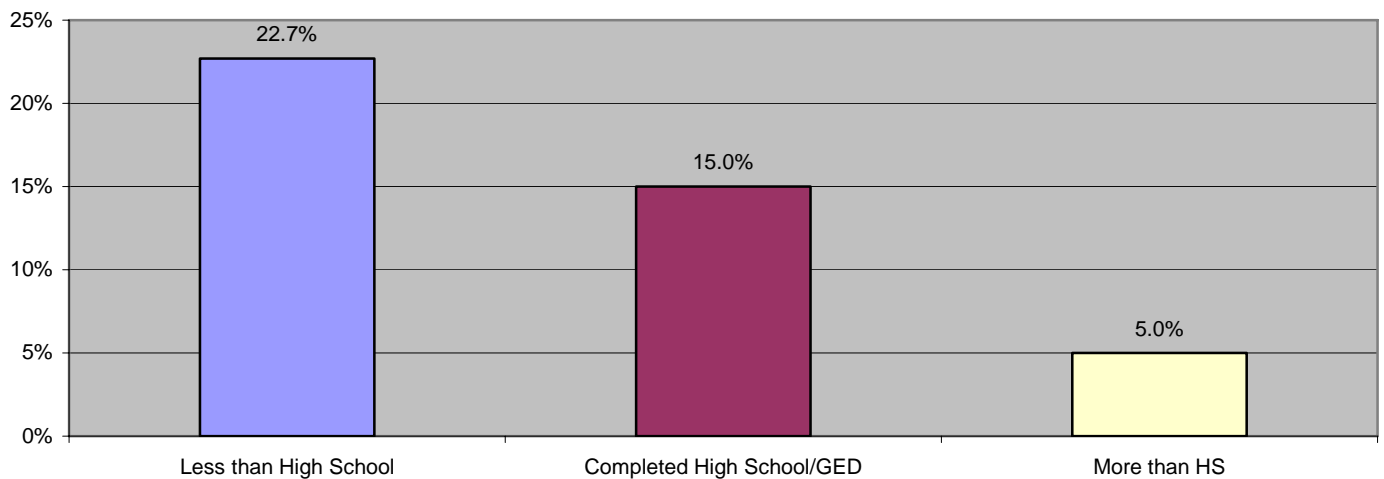
Minority populations have higher rates of uninsurance as do the less educated in Rhode Island. 20 percent of Hispanics are uninsured giving them a higher uninsurance rate than any other racial or ethnic group. Additionally, only 5 percent of Rhode Islanders with education above the high school level are uninsured. This points to the fact that the uninsured problem is not primarily one of those with higher socioeconomic status choosing to go without health insurance.

Figure 21: Uninsured Rhode Islanders < Age 65 by Race/Ethnicity



Source: *Who Are the Uninsured in Rhode Island? Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population*, RI HIS 2004

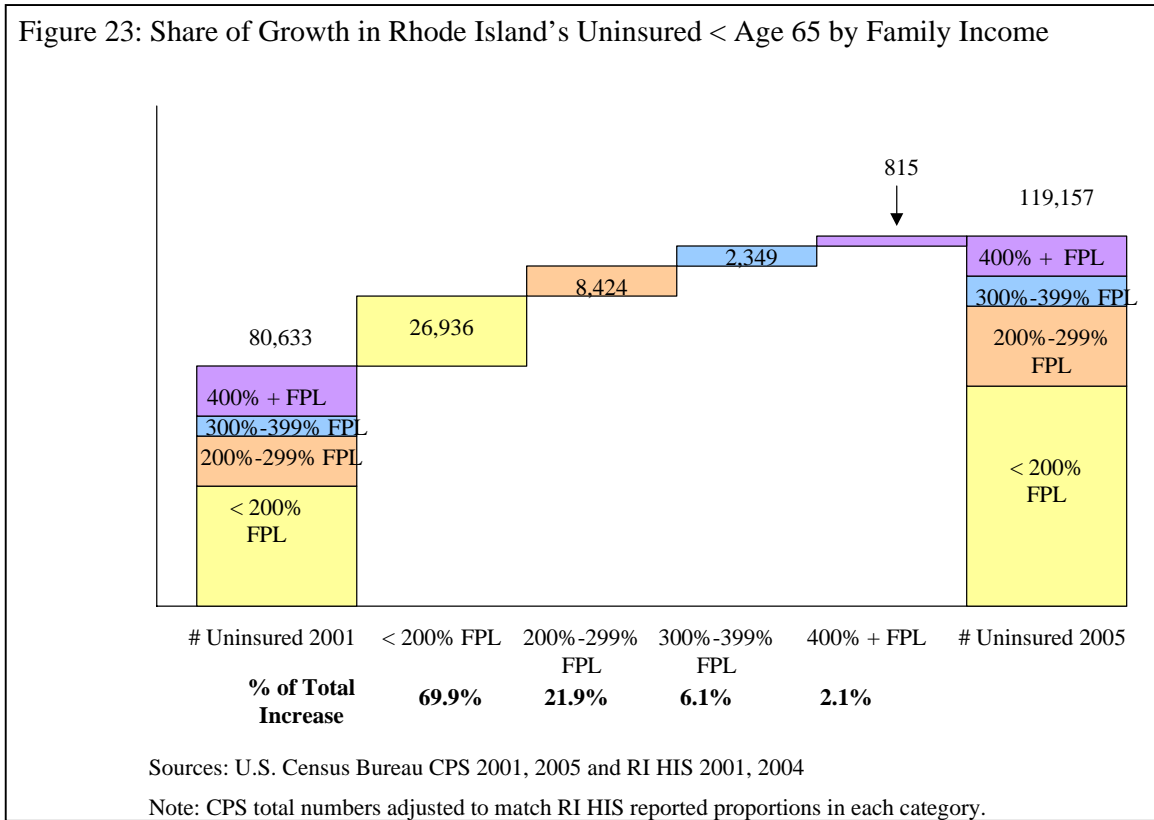
Figure 22: Uninsured Rhode Islanders Ages 17-64 by Education



Source: *Who Are the Uninsured in Rhode Island? Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population*, RI HIS 2004

6. Sources of Growth in the Uninsured: Growth by Income Level

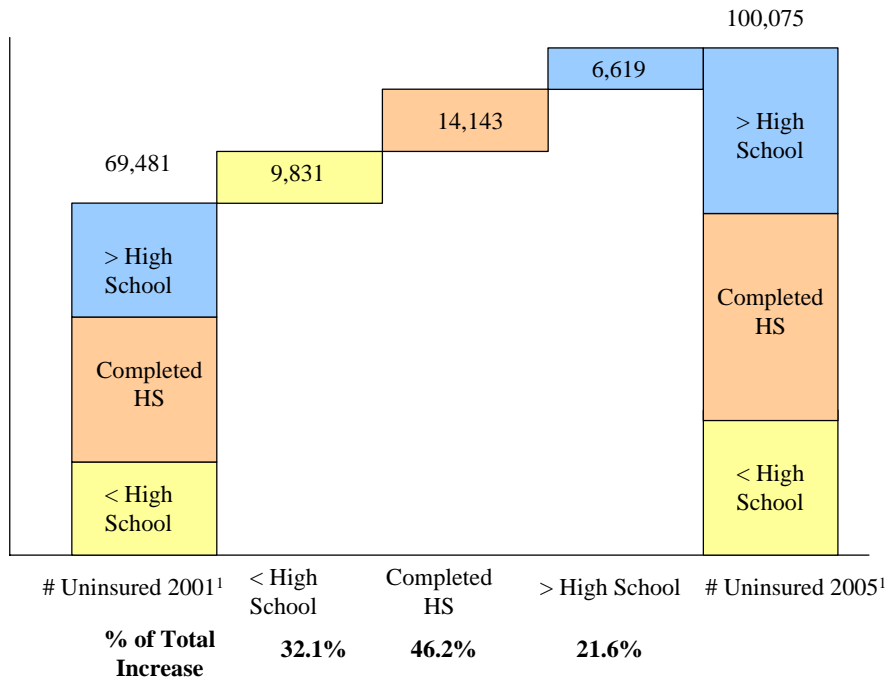
Only 22 percent of the uninsured are over 300 percent of the Federal Poverty Level. However, virtually all of the growth in the uninsured has come from low-income families below 300 percent.



6. Sources of Growth in the Uninsured: Growth by Education Level

The growth in the uninsured is predominately among the less educated. Individuals without a college education account for 78.3 percent of the growth in the uninsured.

Figure 24: Share of Growth in Rhode Island’s Uninsured Ages 17-64 by Education Level



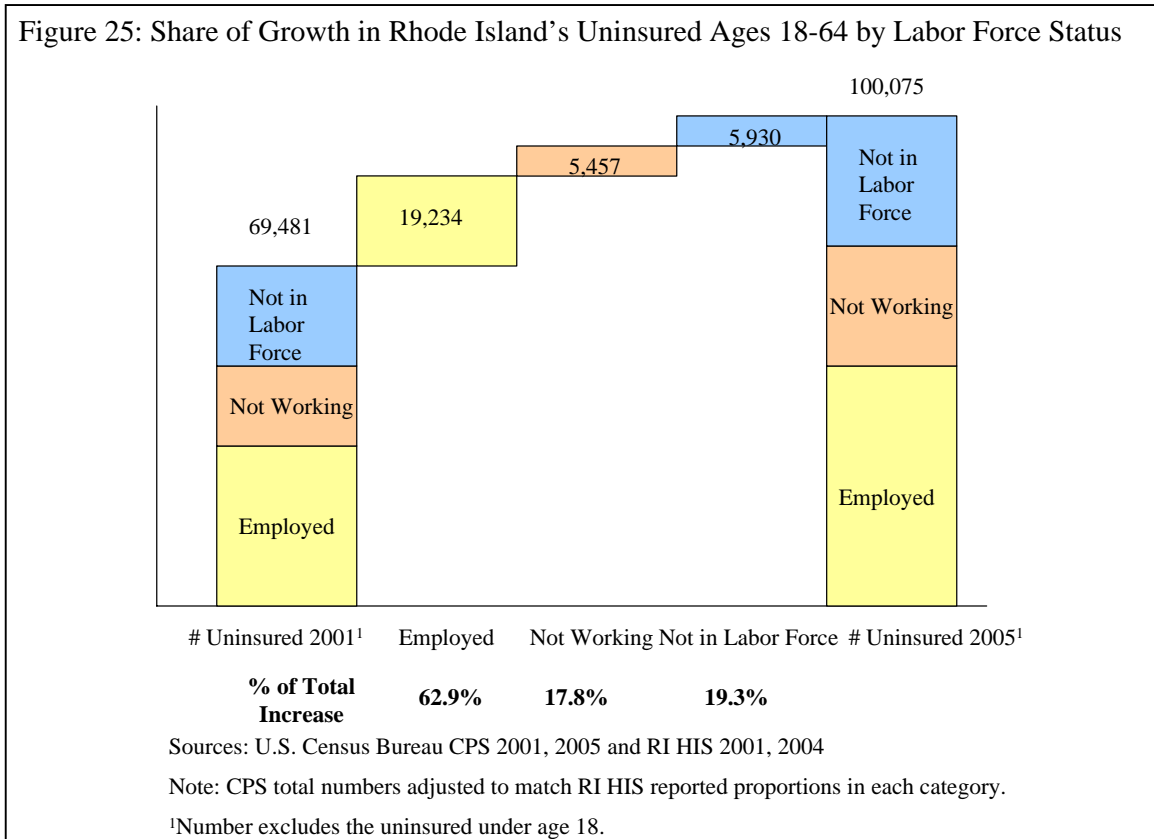
Sources: U.S. Census Bureau CPS 2001, 2005 and RI HIS 2001, 2004

Note: CPS total numbers adjusted to match RI HIS reported proportions in each category.

¹Approximate number because it excludes the uninsured under age 18 and not under age 17. The number of the uninsured under age 17 is not readily available.

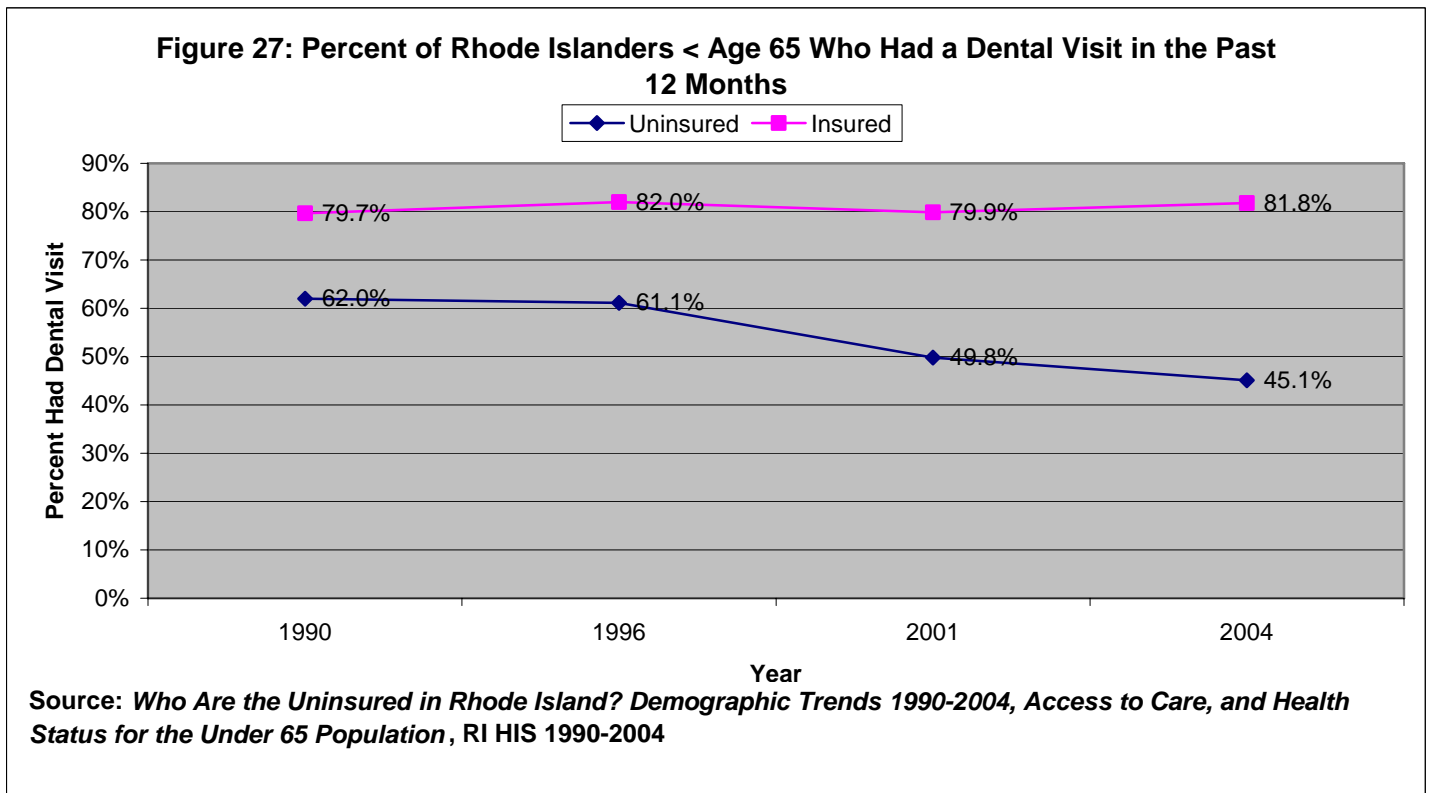
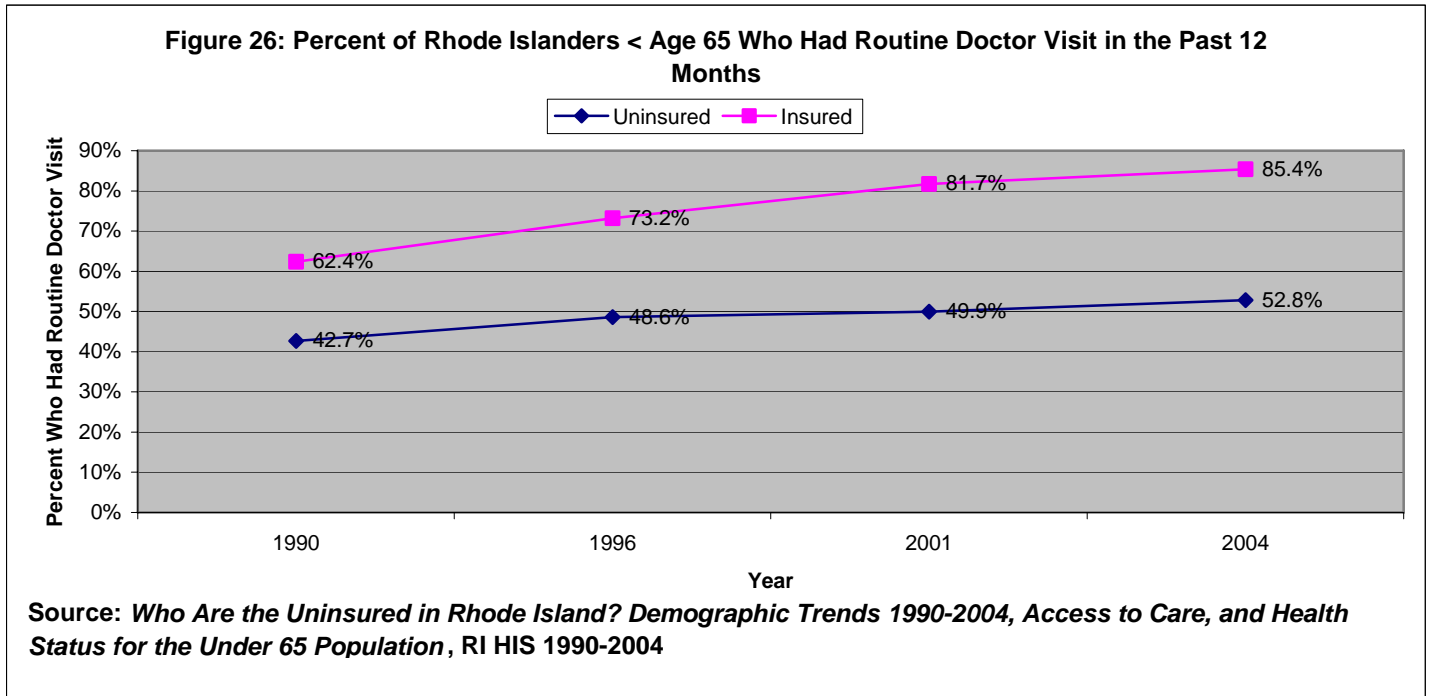
6. Sources of Growth in the Uninsured: Growth by Labor Force Status

Nearly two-thirds of the growth in the uninsured is coming from those who are employed. Taken together, this data argues for policy solutions that prevent further erosion of employer-based insurance particularly for businesses that employ large numbers of low-income and less educated workers.



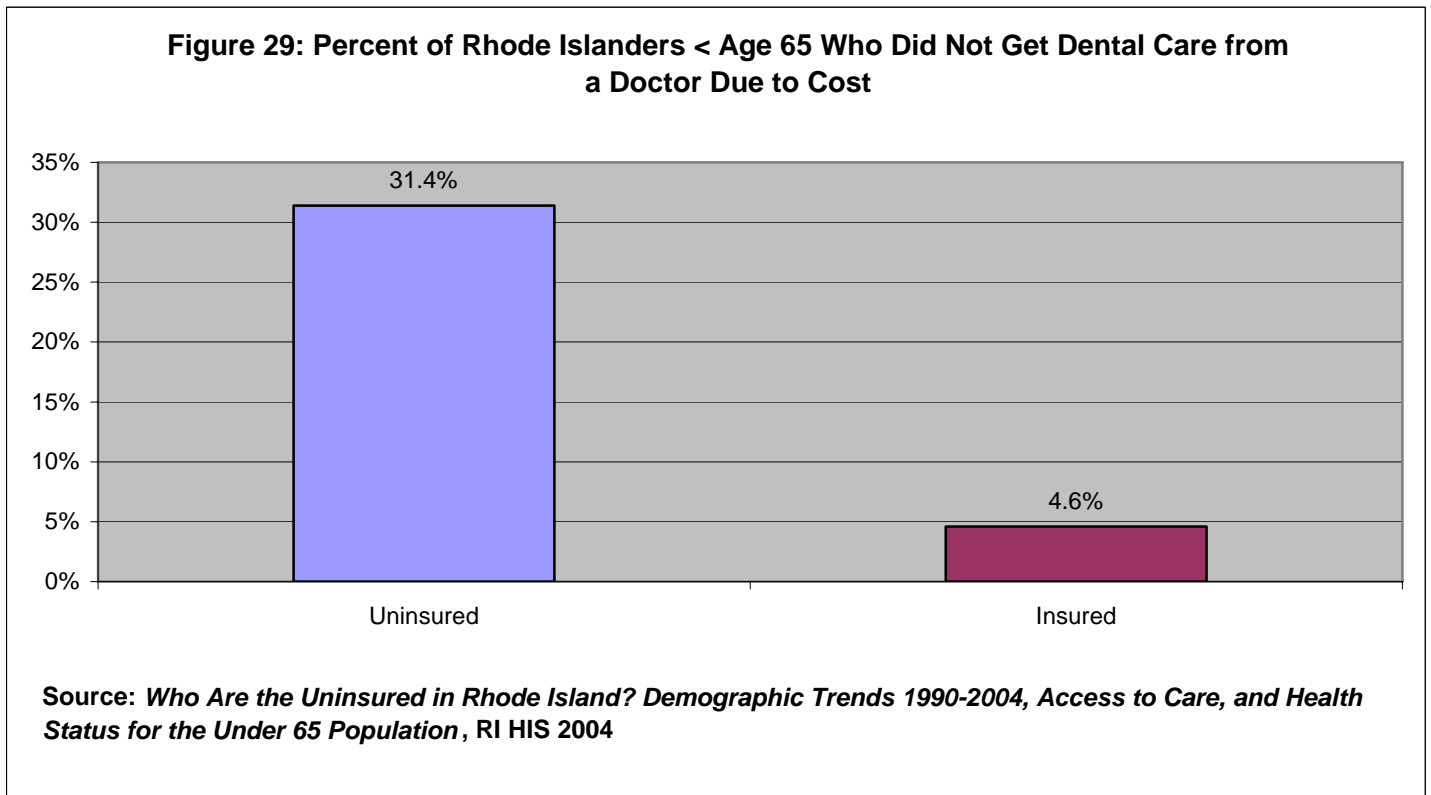
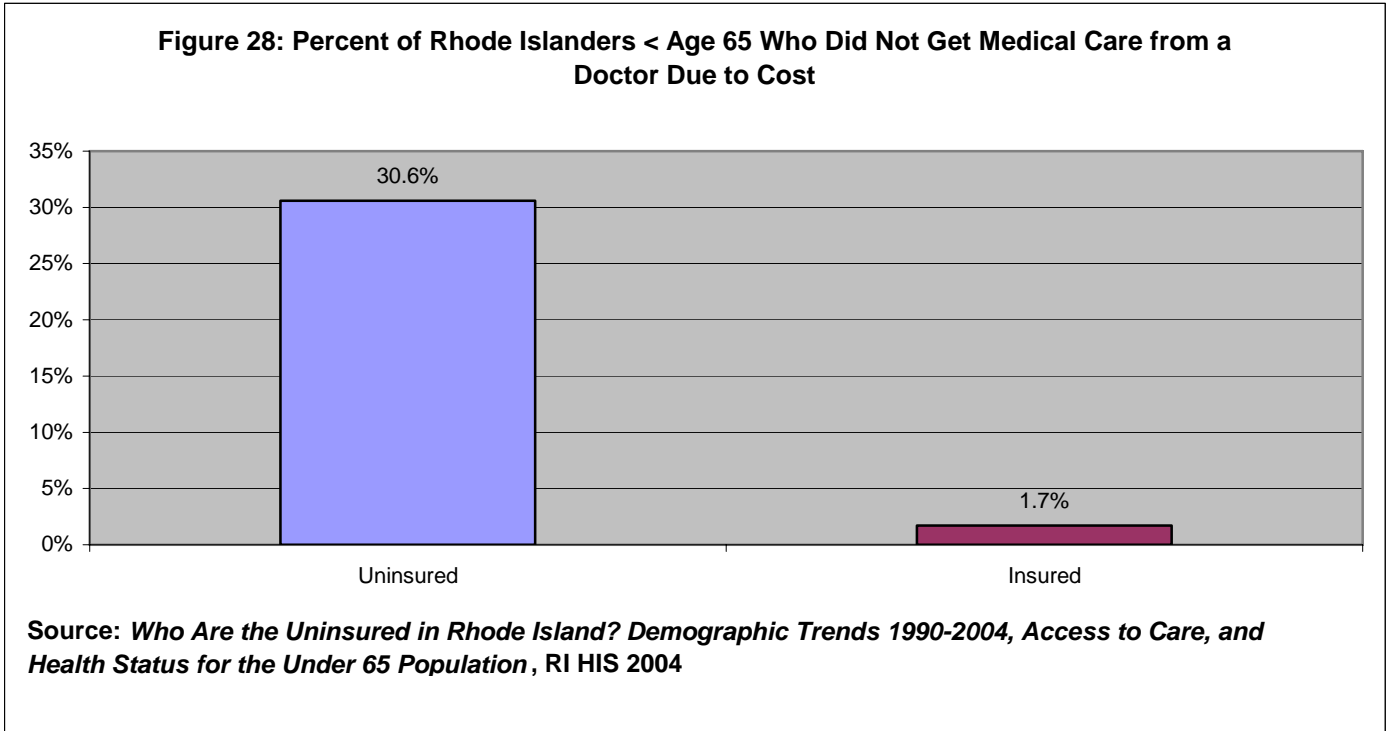
7. Impact on Health Status

Over the years, the uninsured consistently have less access to medical and dental care than the insured. Access to dental care has actually declined for the uninsured while it increased for the insured. As of 2004, less than half of the uninsured reported a dental visit in the past 12 months.



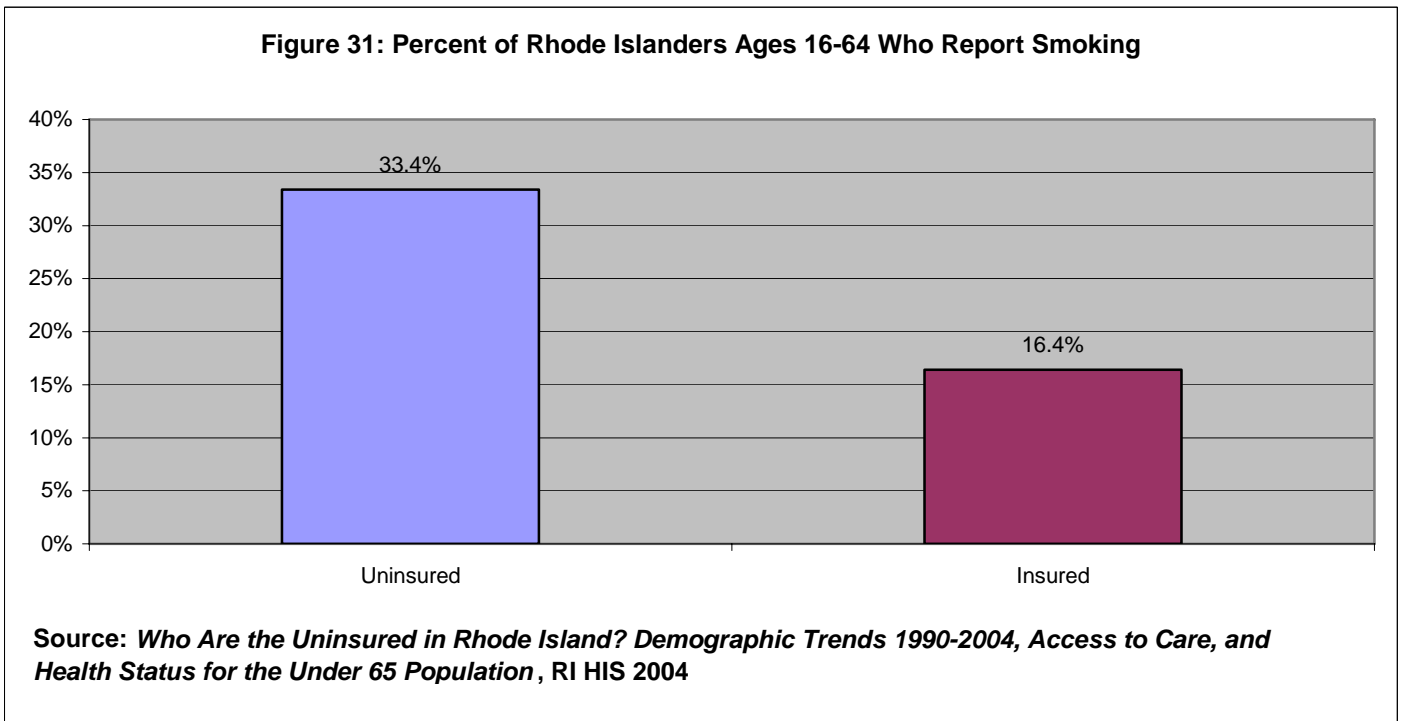
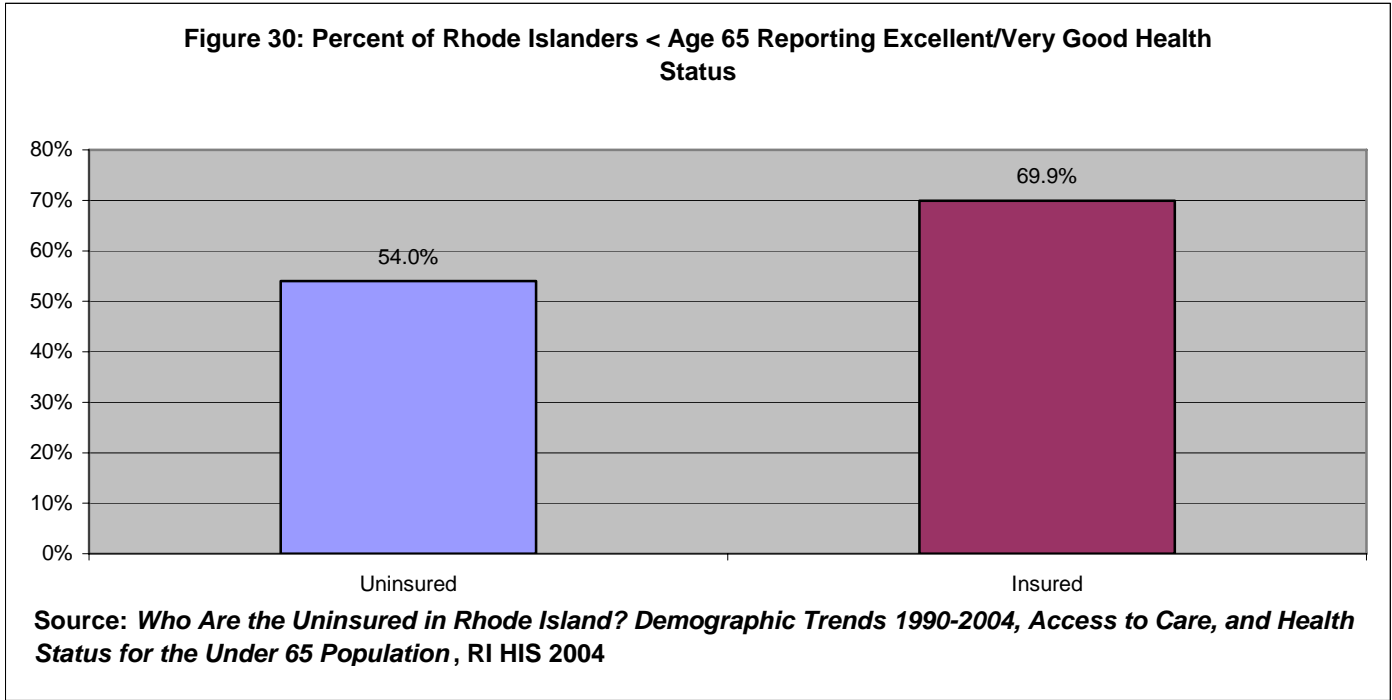
7. Impact on Health Status (Continued)

The uninsured are substantially more likely to fail to obtain medical and dental care because of cost than the insured.



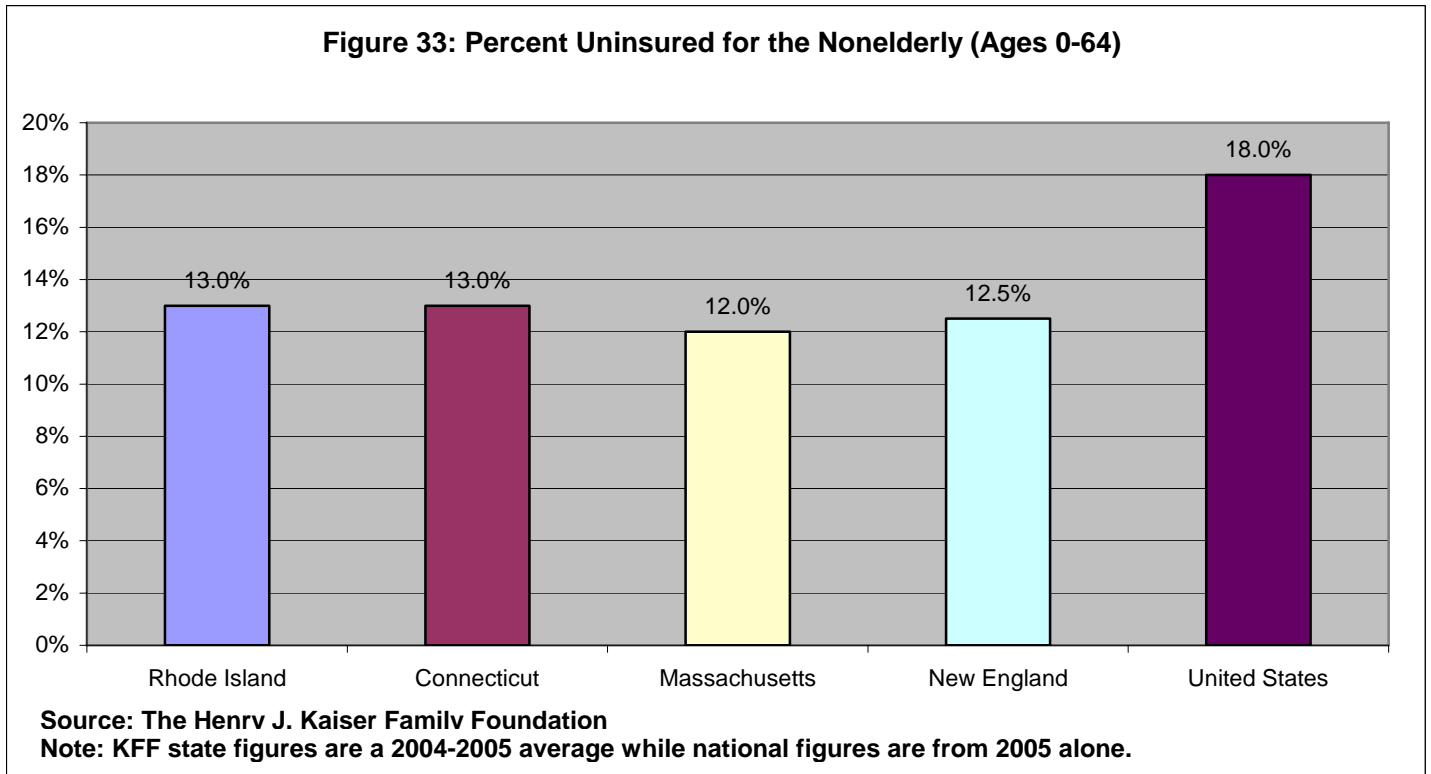
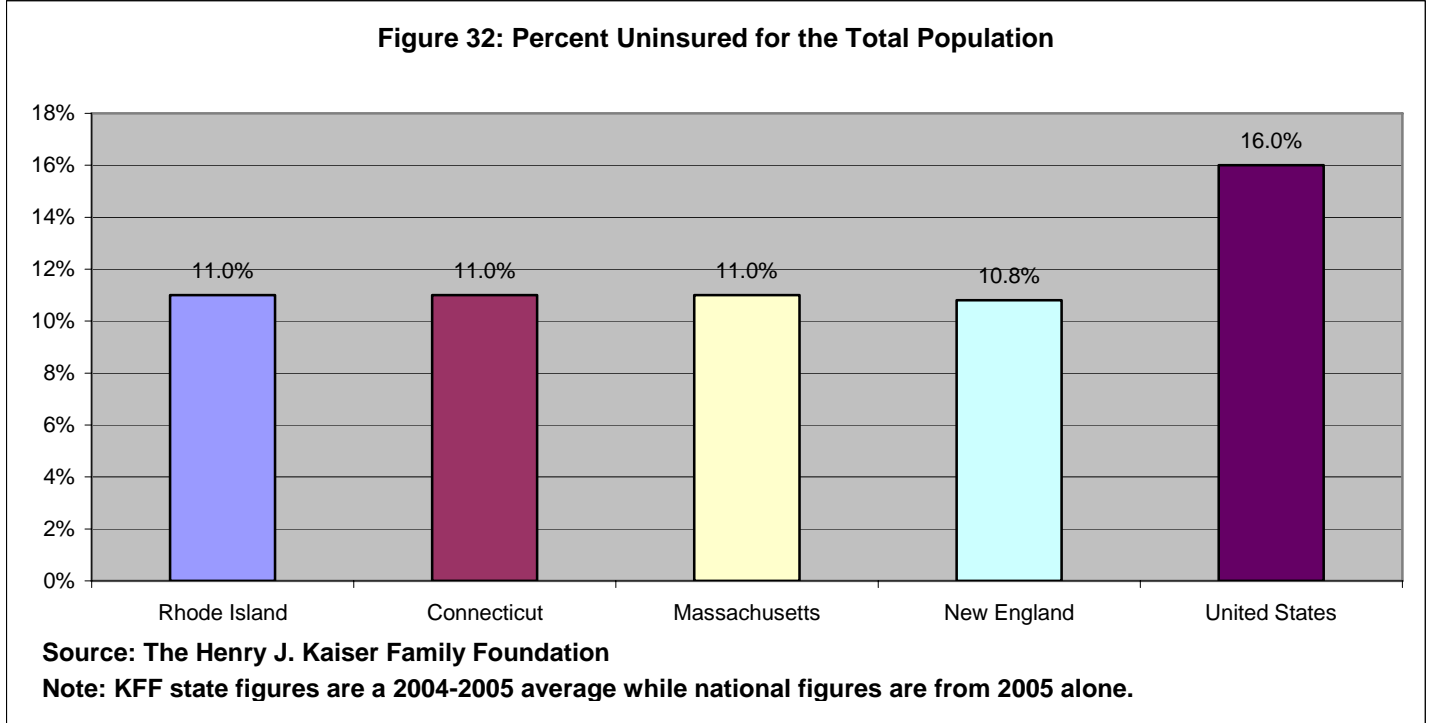
7. Impact on Health Status (Continued)

The uninsured are less healthy than the insured with the uninsured being less likely to report excellent/very good health status and more likely to be smokers.



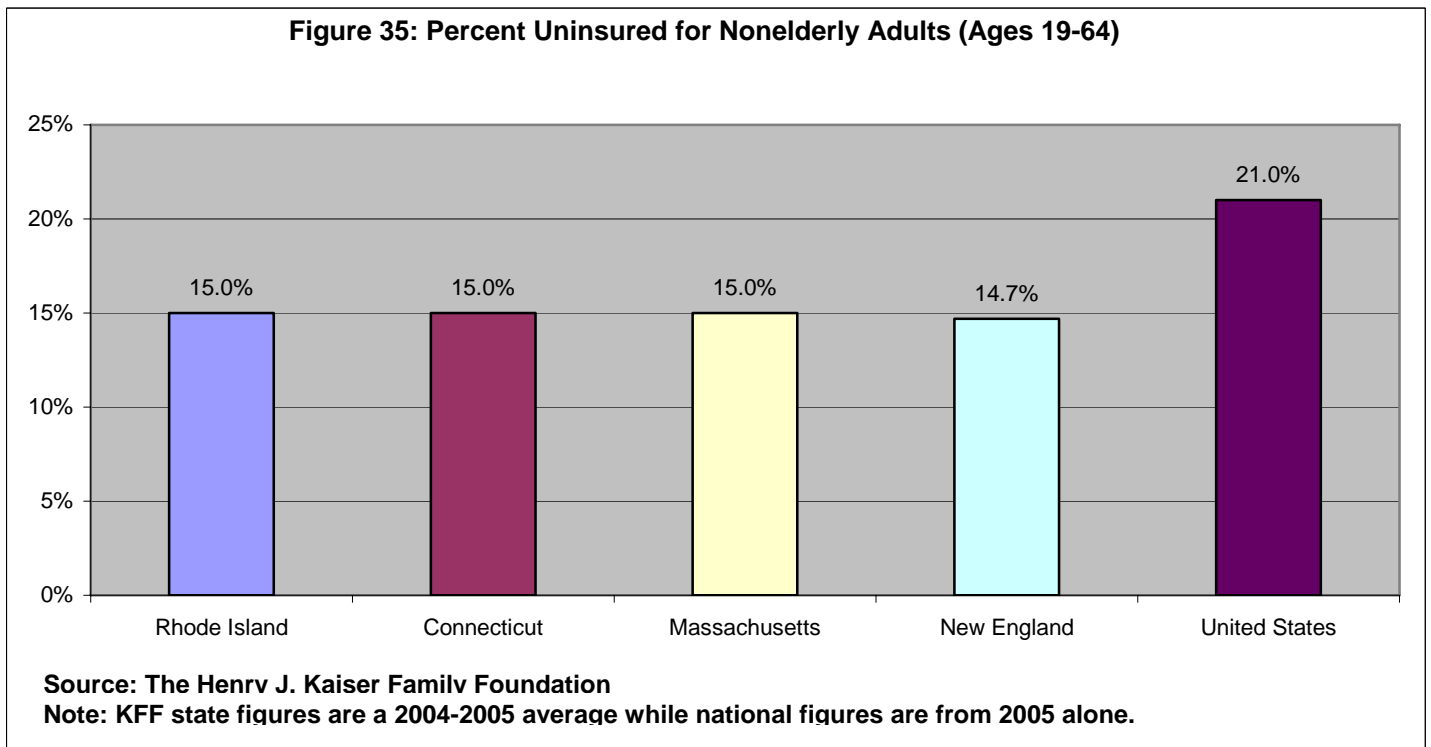
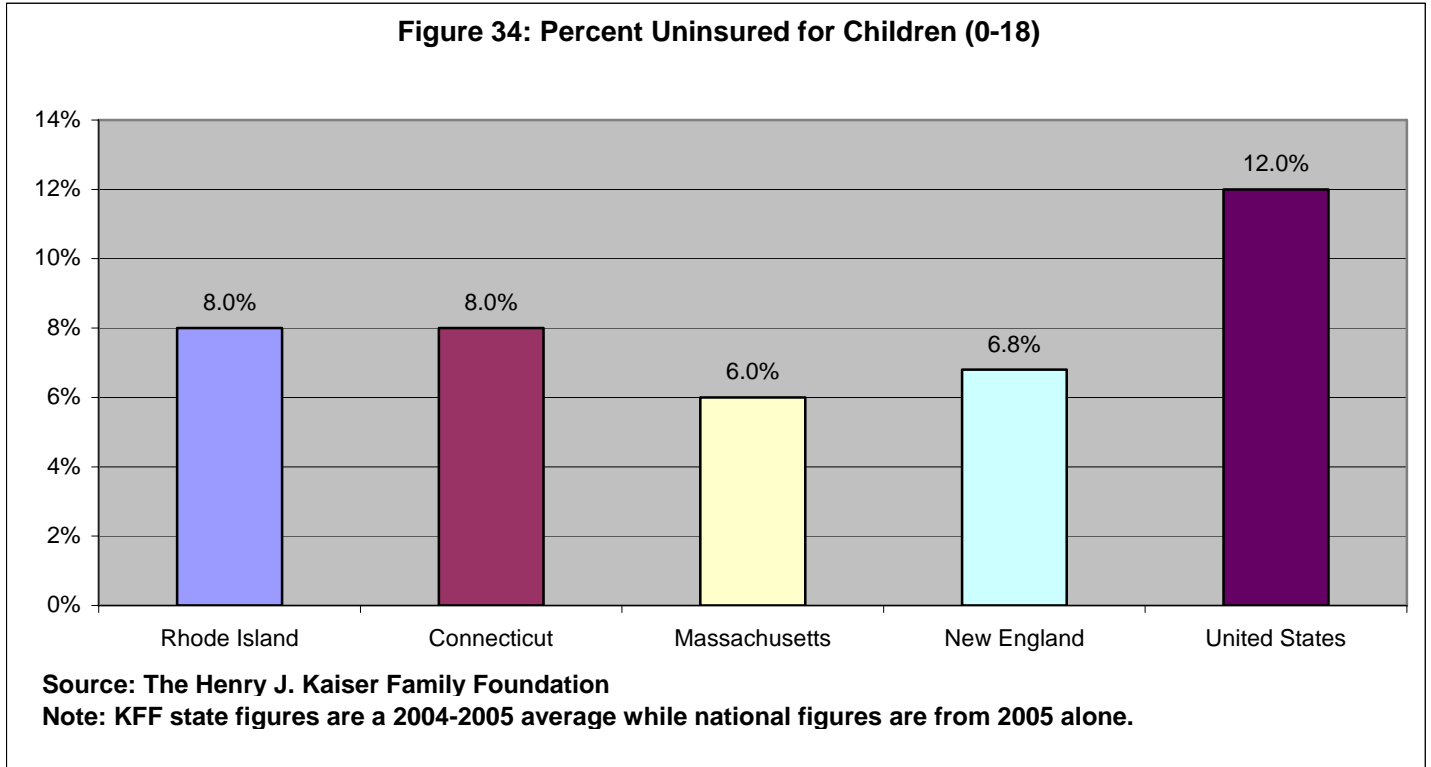
8. National and Regional Comparisons

Rhode Island's uninsured rate is very similar to neighboring states and New England as a whole but the national rate is higher.



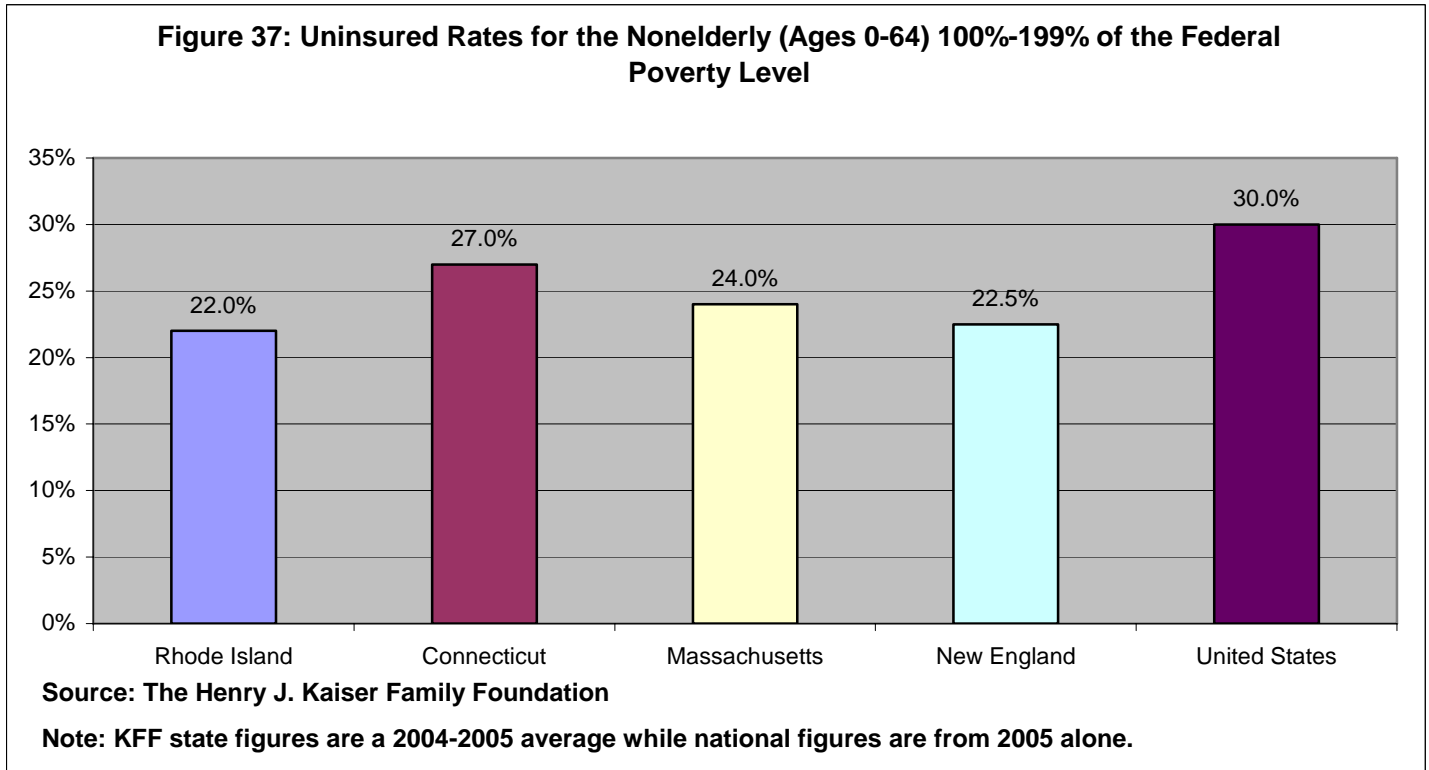
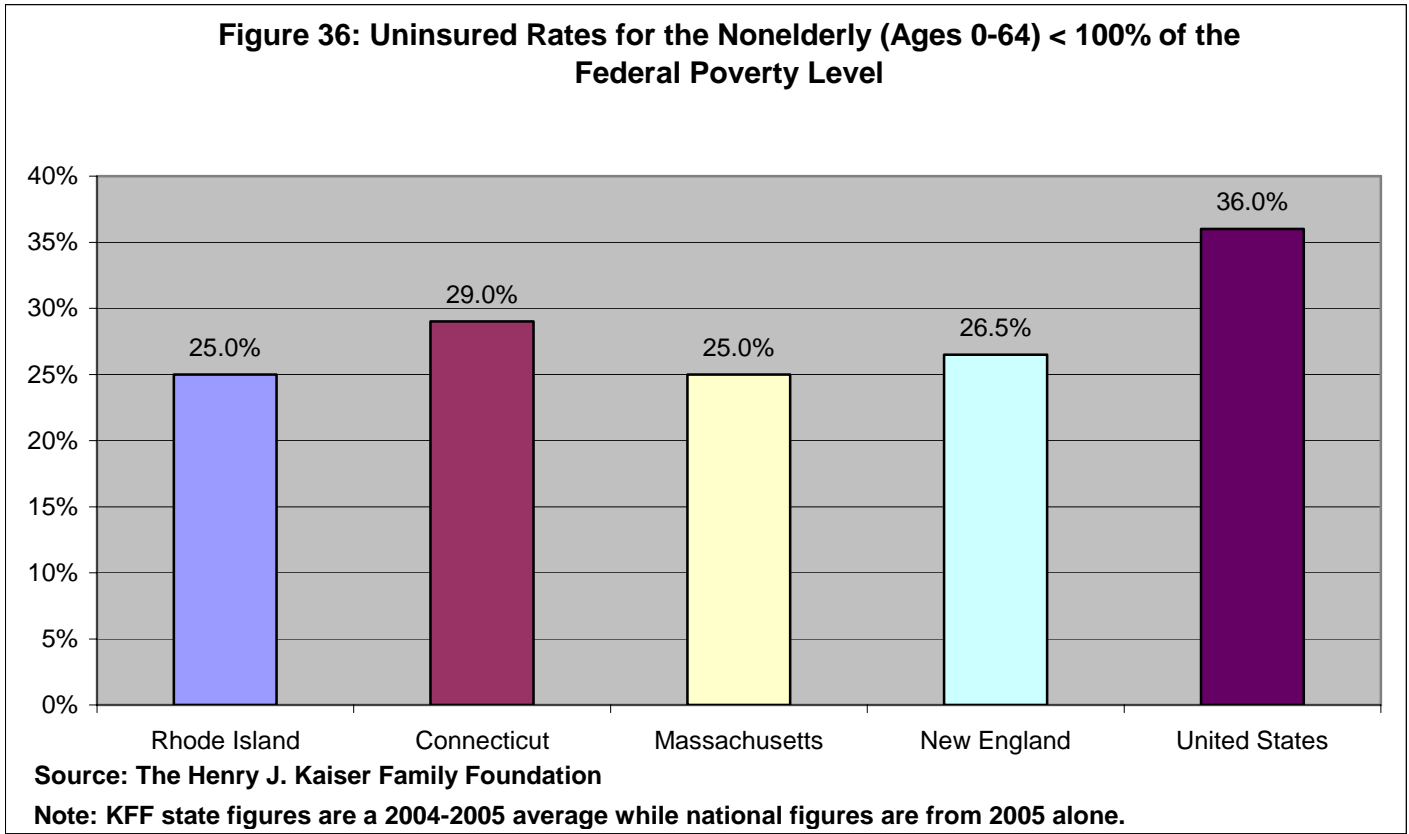
8. National and Regional Comparisons (Continued)

Rhode Island compares favorably with the national rate for uninsured children and adults but the state shows a slightly higher rate for children when compared to Massachusetts and New England.



8. National and Regional Comparisons (Continued)

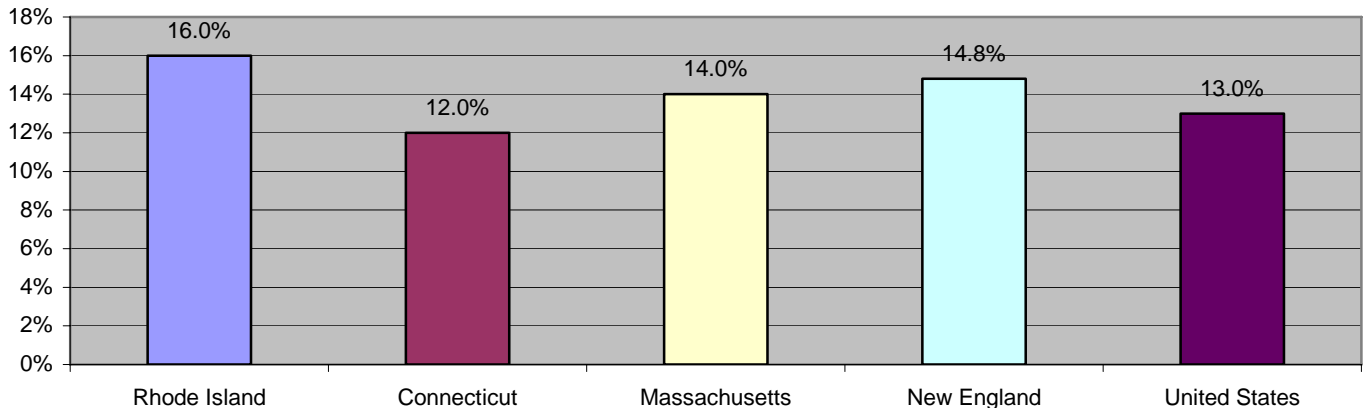
For those below or just above the Federal Poverty Level, Rhode Island shows a lower rate of uninsured individuals than Connecticut, New England, and the nation.



8. National and Regional Comparisons (Continued)

Rhode Island devotes a greater proportion of its economy to health care than its neighbors, New England, or the United States.

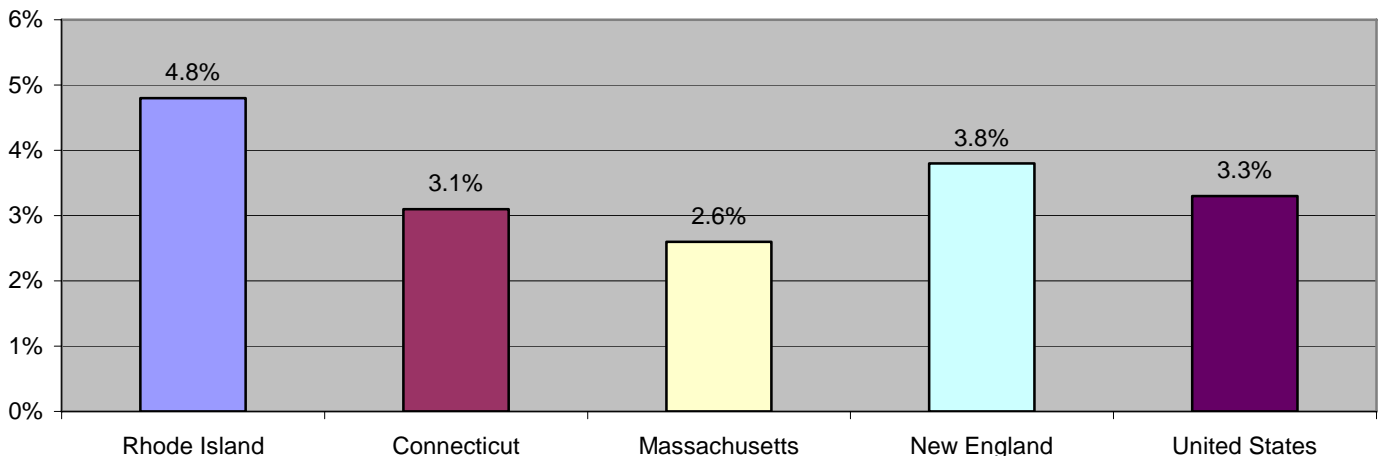
Figure 38: Total Health Care Expenditures as Percentage of Gross State Product



Source: The Henry J. Kaiser Family Foundation

Note: Based on 2004 figures. Health Care Expenditures measure spending for all privately and publicly funded personal health care services and products (hospital care, physician services, nursing home care, prescription drugs, etc.) by state of provider. Hospital spending is included and reflects the total net revenue (gross charges less contractual adjustments, bad debts, and charity care). Costs such as insurance program administration, research, and construction expenses are not included in this total.

Figure 39: State Health Care Expenditures as Percentage of Gross State Product



Source: The Henry J. Kaiser Family Foundation

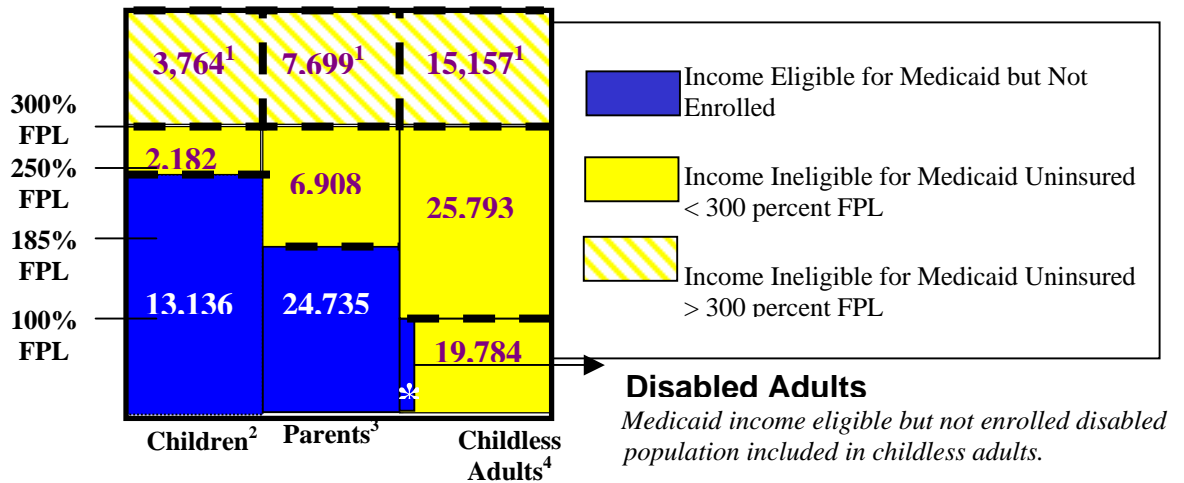
Note: Based on 2003 figures. Includes state-funded health care expenditures for Medicaid, the State Children's Health Insurance Program, state employees' health benefits, corrections, higher education, insurance and access expansion, public health-related expenditures, state facility-based services, and community-based services.

9. Policy Implications

Step 1: Identifying the uninsured by segment. The table below categories the uninsured consistent with current Medicaid eligibility levels to allow for policy decisions.

Uninsured Rhode Islanders < 65 Population

(Total uninsured < 65 = 119,157*)



Sources: OHIC analysis, U.S. Census Bureau CPS 2005 and RI HIS 2004

*Actual numbers within chart sum to 119,158 due to a rounding effect.

FPL	Single	Family of 3
300%	\$ 30,630	\$51,510
250%	\$25,525	\$42,925
185%	\$18,889	\$31,765
100%	\$10,210	\$17,170

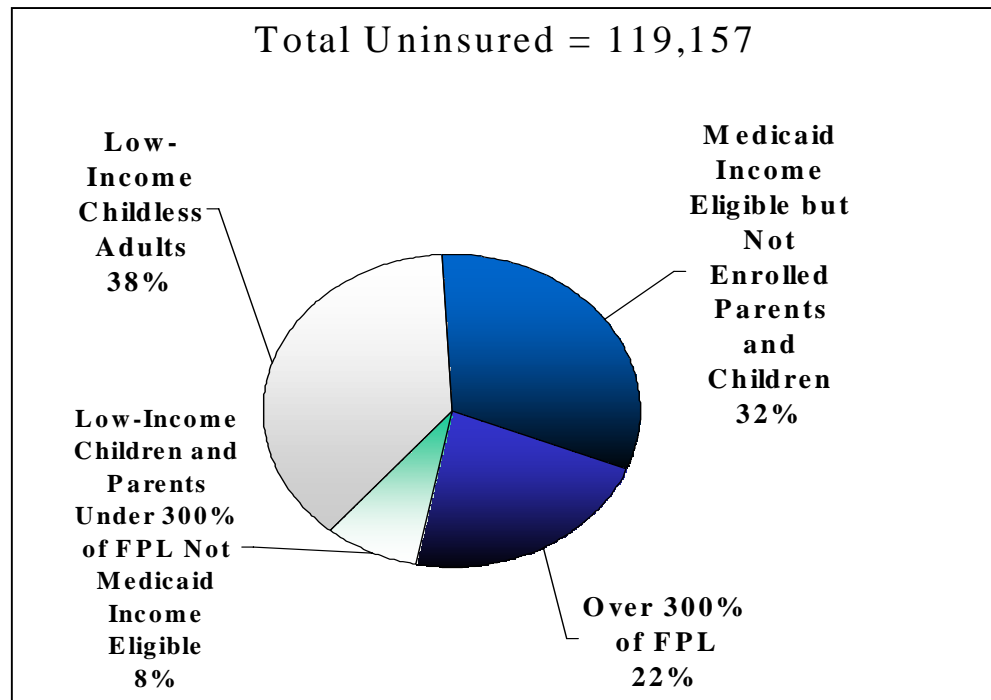
1. Includes all uninsured > 300 percent FPL < 65 years old.
2. Children are income eligible for Medicaid up to 250 percent FPL, however, immigration status, documentation, and other factors, not measured here, also factor into eligibility.
3. Parents are income eligible for Medicaid up to 185 percent FPL, however, immigration status, documentation, and other factors, not measured here, also factor into eligibility.
4. Childless adults with a disability are income eligible for Medicaid up to 100 percent FPL, however, immigration status, documentation, and other factors, not measured here, also factor into eligibility.

9. Policy Implications (Continued)

Step 2: Develop strategies, by segment, as shown below.

The 119,157 uninsured Rhode Islanders can be classified as follows:

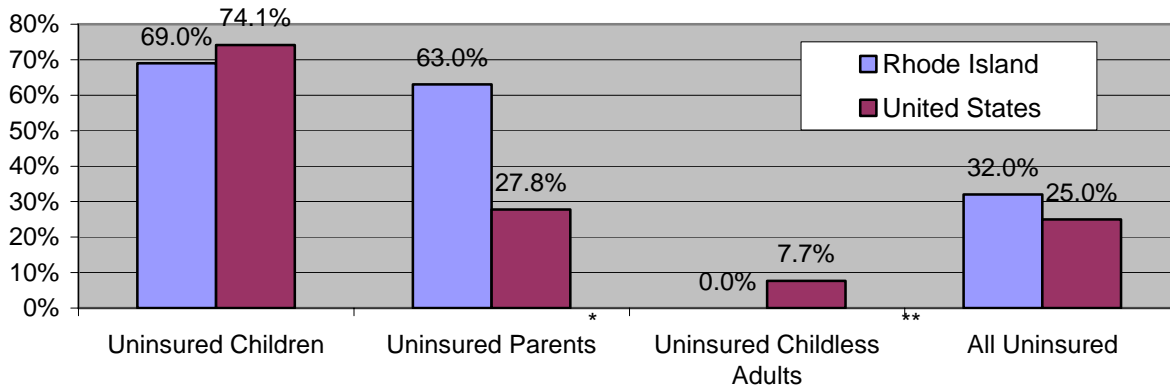
- 32 percent (37,871) are low-income families who are currently income eligible for Medicaid or RItE Care but are not enrolled. **Expanded Medicaid outreach efforts are needed to reach this group of uninsured individuals.**
- 8 percent (9,090) are low-income children and parents, with income below 300 percent of poverty, but who do not qualify under current RItE Care eligibility rules. **Covering this group will require some form of subsidies (likely through expanded income guidelines for current RItE Care populations) to make health insurance affordable.**
- 38 percent (45,577) are low-income childless adults, below 300 percent of FPL. RItE Care eligibility rules do not currently allow for coverage of childless adults, except for disabled populations under 100 percent of poverty. **An expansion of Medicaid eligibility, addressing a new population of eligibles (childless adults) would likely be necessary to cover this population.**
- 22 percent (26,620) have incomes above 300 percent of poverty. Multiple studies have shown that programs based on voluntary purchase of health insurance coverage are unlikely to impact insurance take-up for this population. **Some form of individual and employer mandate, requiring people to buy health insurance may be needed to achieve full coverage of this population.**



9. Policy Implications: Medicaid Income Eligible but Not Enrolled

Compared to the nation as a whole, Rhode Island has a greater proportion of its uninsured population that is income eligible for Medicaid but remains unenrolled. This is primarily because of the percentage of uninsured parents who are income eligible but not enrolled.

Figure 40: Percent of Uninsured Who Are Income Eligible for Medicaid but Not Enrolled



Sources: OHIC analysis, U.S. Census Bureau CPS 2005 and RI HIS 2004, *Health Affairs*, 6, no. 1 (2007): w22-w30

***Note:** Rhode Island makes parents up to 185% of the FPL eligible for Medicaid. Many states have substantially lower Medicaid income eligibility levels for parents than Rhode Island and, therefore, substantially fewer parents are eligible to enroll in coverage.

****Note:** Medicaid generally does not insure childless adults. Usually, disability status is required to receive public coverage through Medicaid as is the case in Rhode Island.

10. Appendix

Please see attached tables.

Rhode Island Uninsured Trends

Percent of Uninsured Rhode Islanders < Age 65

RI HIS Data

	1990	1996	2001	2004
Percent Uninsured	10.5%	11.2%	7.8%	8.6%
Number Uninsured				

CPS Data

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Percent Uninsured	15.4%	12.0%	12.2%	11.5%	8.1%	6.9%	9.0%	11.3%	11.7%	12.9%	13.3%
Number Uninsured						62,000	80,633	101,239	104,822	115,573	119,157

Uninsured Rhode Islanders < Age 65 by Age

RI HIS Data

	1990	1996	2001	2004
Under 18	8.4%	8.6%	3.8%	4.2%
18-34	17.7%	16.9%	13.3%	15.8%
35-64	6.0%	9.4%	7.0%	7.7%

CPS Data

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Under 18	12.5%	6.3%	7.9%	7.6%	6.9%	2.4%	4.5%	4.7%	5.2%	7.4%	7.7%
18-34						8.6%	10.7%	13.8%	14.2%	15.0%	15.4%
35-64											

Uninsured Rhode Islanders < Age 65 by Gender

RI HIS Data

	1990	1996	2001	2004
Men	11.9%	12.1%	9.2%	10.5%
Women	9.1%	10.2%	6.4%	6.8%

Uninsured Rhode Islanders < Age 65 by Race/Ethnicity

RI HIS Data

	1990	1996	2001	2004
Black/Non-Hispanic	19.4%	19.5%	9.4%	14.7%
Hispanic	25.5%	24.1%	17.3%	20.2%
White/Non-Hispanic	9.2%	9.8%	6.2%	6.7%

Uninsured Rhode Islanders Ages 16-64 by Marital Status

RI HIS Data

	1990	1996	2001	2004
Married	5.8%	6.9%	4.1%	5.8%
Not Married	21.3%	21.2%	17.1%	17.3%
Widowed/Divorced/Separated	12.5%	17.7%	14.9%	11.7%

Uninsured Rhode Islanders Ages 17-64 by Education

RI HIS Data

	1990	1996	2001	2004
Less than High School	18%	26%	18%	23%
Completed High School/GED	12%	13%	13%	15%
More than HS	9%	8%	5%	5%

Uninsured Rhode Islanders < Age 65 by Family Income

RI HIS Data

	1990	1996	2001	2004
Under 200% FPL	19.0%	24.2%	15.9%	18.7%
200-299% FPL	11.5%	10.0%	9.2%	10.6%
300-399% FPL	7.6%	7.2%	6.1%	5.8%
400% + FPL	5.4%	2.9%	3.1%	2.6%

Uninsured Rhode Islanders Ages 18-64 by Labor Force Status

RI HIS Data

	1990	1996	2001	2004
Employed	9.1%	10.5%	7.8%	9.0%
Unemployed	39.3%	42.9%	45.7%	44.8%
Not in Labor Force	10.5%	13.0%	8.8%	9.1%

Uninsured Rhode Islanders < Age 65 by Core City

RI HIS Data

	1990	1996	2001	2004
Core City	13.4%	17.0%	12.3%	13.6%
Not Core City	9.1%	8.6%	5.7%	5.9%

Percent of Rhode Islanders < Age 65 Who Did Not See a Doctor in the Past 12 Months

RI HIS Data

	1990	1996	2001	2004
Uninsured	34.2%	34.0%	37.5%	33.0%
Insured	16.5%	11.8%	11.1%	7.1%

Percent of Rhode Islanders < Age 65 Who Had a Routine Doctor Visit in the Past 12 Months

RI HIS Data

	1990	1996	2001	2004
Uninsured	42.7%	48.6%	49.9%	52.8%
Insured	62.4%	73.2%	81.7%	85.4%

Who Are the Uninsured in Rhode Island: Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population , 2004 Update, Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project, November 2006

Profiles and Trends of the Uninsured in Rhode Island: 2005 Update , Jane Griffin, M.P.H., Rhode Island Medicaid Research and Evaluation Project, October 2006, http://www.rhitecare.ri.gov/documents/reports_publications/Profiles%20&%20Trends%20-%202005%20Update.pdf

Percent of Rhode Islanders < Age 65 Who Did Not Get Medical Care from a Doctor Due to Cost

RI HIS Data

	2001	2004
Uninsured	28.4%	30.6%
Insured	1.7%	1.7%

Percent of Rhode Islanders < Age 65 Who Did Not Get a Prescription Medication Due to Cost

RI HIS Data

	2001	2004
Uninsured	22.4%	21.8%
Insured	2.1%	3.0%

Percent of Rhode Islanders < Age 65 Who Did Not Get Dental Care from a Doctor Due to Cost

RI HIS Data

	2001	2004
Uninsured	31.5%	31.4%
Insured	5.5%	4.6%

Percent of Rhode Islanders < Age 65 Who Had a Dental Visit in the Past 12 Months

RI HIS Data

	1990	1996	2001	2004
Uninsured	62.0%	61.1%	49.8%	45.1%
Insured	79.7%	82.0%	79.9%	81.8%

Percent of Rhode Islanders < Age 65 Reporting Excellent/Very Good Health Status

RI HIS Data

	1990	1996	2001	2004
Uninsured	67.4%	57.1%	57.0%	54.0%
Insured	72.8%	73.8%	72.6%	69.9%

Percent of Rhode Islanders < Age 65 Reporting Asthma

RI HIS Data

	1996	2001	2004
Uninsured	7.5%	6.8%	8.4%
Insured	7.6%	9.4%	9.7%

Percent of Rhode Islanders < Age 65 Reporting Diabetes (Non-Gestational)

RI HIS Data

	1990	1996	2001	2004
Uninsured	2%	2%	2%	4%
Insured	3%	2%	3%	4%

Percent of Rhode Islanders Ages 20-64 with BMI in Obese Range

RI HIS Data

	1990	1996	2001	2004
Uninsured	10.3%	18.4%	14.8%	19.3%
Insured	9.5%	15.0%	14.7%	18.9%

Percent of Rhode Islanders Ages 16-64 Who Report Smoking

RI HIS Data

	1990	1996	2001	2004
Uninsured	35.3%	35.7%	35.8%	33.4%
Insured	25.1%	21.9%	20.7%	16.4%

Percent of Rhode Island Children < Age 18 Uninsured in Each Year

RI HIS Data

	1990	1996	2001	2004
Percent Uninsured	8.4%	8.6%	3.8%	4.2%

CPS Data

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Percent Uninsured	12.5%	6.3%	7.9%	7.6%	6.9%	2.5%	4.5%	4.7%	5.2%	7.4%	7.7%

Uninsured Rhode Island Children < Age 18 by Age

RI HIS Data

	1990	1996	2001	2004
Under 5	8.3%	7.3%	2.5%	4.6%
6-12	9.3%	7.4%	4.2%	4.5%
13-17	7.1%	12.4%	4.8%	3.6%

Sources:

Who Are the Uninsured in Rhode Island: Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population , 2004 Update, Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project, November 2006

Profiles and Trends of the Uninsured in Rhode Island: 2005 Update , Jane Griffin, M.P.H., Rhode Island Medicaid Research and Evaluation Project, October 2006, http://www.ritecare.ri.gov/documents/reports_publications/Profiles%20&%20Trends%20-%202005%20Update.pdf

Percent of Full-Time Employed Rhode Islanders Ages 18-64 Who Are Uninsured by Employment Type

RI HIS Data

	2001	2004
Employed (Not Self-Employed)	7.0%	7.4%
Self-Employed	12.6%	18.5%

Percent of Rhode Island < 65 Population by Insurance Status

CPS Data (1996-2005)

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Employer	72.8%	70.2%	72.8%	75.9%	77.7%	73.9%	69.3%	70.4%	67.2%	67.6%
Medicaid	9.9%	12.3%	8.5%	10.7%	11.0%	13.9%	16.5%	15.8%	17.4%	16.9%
Uninsured	12.0%	12.2%	11.5%	8.1%	6.9%	9.0%	11.3%	11.7%	12.9%	13.3%
Uninsured (Number)					62,000	80,633	101,239	104,822	115,573	119,157

Sources:

Who Are the Uninsured in Rhode Island: Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population , 2004 Update, Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project, November 2006

Profiles and Trends of the Uninsured in Rhode Island: 2005 Update , Jane Griffin, M.P.H., Rhode Island Medicaid Research and Evaluation Project, October 2006, http://www.ritcare.ri.gov/documents/reports_publications/Profiles%20&%20Trends%20-%202005%20Update.pdf

Rhode Island Health Insurance Population Statistics

Part 1: 2004 Weighted RI HIS Data

Part 2: Percentages

Part 3: Percentages Applied to CPS Data

Total Population < Age 65 by Insurance Status

	Part 1: 2004 Weighted RI HIS Data				Part 2: Percentages				Part 3: Percentages Applied to CPS Data			
	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Uninsured	11,126	25,607	39,531	76,264	4.2%	8.5%	12.2%	8.6%	19,082	39,341	60,734	119,157
Medicare	1,458	5,061	14,897	21,416	0.6%	1.7%	4.6%	2.4%	1,324	5,024	14,450	20,798
Rtle Care	64,648	34,977	16,103	115,728	24.6%	11.7%	5.0%	13.1%	58,739	34,719	15,620	109,077
Medicaid	5,352	3,227	932	9,511	2.0%	1.1%	0.3%	1.1%	4,863	3,203	905	8,970
Military	3,779	5,668	7,744	17,191	1.4%	1.9%	2.4%	1.9%	3,434	5,626	7,511	16,571
Private- Emp.	165,461	212,518	215,526	593,505	62.9%	70.9%	66.5%	66.9%	150,337	210,949	209,057	570,343
Private- Other	11,054	12,626	29,304	52,984	4.2%	4.2%	9.0%	6.0%	10,044	12,533	28,424	51,001
Total	262,878	299,684	324,037	886,598	100.0%	100.0%	100.0%	100.0%	247,822	311,395	336,700	895,917

Total Population < Age 65 by Federal Poverty Level

	Part 1: 2004 Weighted RI HIS Data				Part 2: Percentages				Part 3: Percentages Applied to CPS Data			
	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Under 100%	46,447	34,020	33,549	114,016	17.7%	11.4%	10.4%	12.9%	43,787	35,349	34,860	113,997
100%-184%	39,964	38,038	25,930	103,932	15.2%	12.7%	8.0%	11.7%	37,675	39,524	26,943	104,143
185%-249%	29,378	30,802	22,879	83,059	11.2%	10.3%	7.1%	9.4%	27,695	32,006	23,773	83,474
250%-299%	24,911	32,198	22,541	79,650	9.5%	10.7%	7.0%	9.0%	23,484	33,457	23,422	80,363
300%-399%	42,754	47,301	37,645	127,700	16.3%	15.8%	11.6%	14.4%	40,306	49,150	39,116	128,571
400% +	79,423	117,323	181,493	378,240	30.2%	39.1%	56.0%	42.7%	74,874	121,909	188,587	385,369
Total	262,878	299,683	324,036	886,597	100.0%	100.0%	100.0%	100.0%	247,822	311,395	336,700	895,917

Uninsured < Age 65 by Federal Poverty Level

	Part 1: 2004 Weighted RI HIS Data				Part 2: Percentages				Part 3: Percentages Applied to CPS Data			
	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Under 100%	2,669	7,294	12,877	22,840	24.0%	28.5%	32.6%	29.9%	4,578	11,206	19,784	35,567
100%-184%	3,574	8,806	6,497	18,877	32.1%	34.4%	16.4%	24.8%	6,129	13,529	9,981	29,640
185%-249%	1,416	3,065	4,904	9,385	12.7%	12.0%	12.4%	12.3%	2,429	4,709	7,534	14,671
250%-299%	1,272	1,431	5,388	8,092	11.4%	5.6%	13.6%	10.6%	2,182	2,199	8,278	12,659
300%-399%	1,635	3,296	2,413	7,344	14.7%	12.9%	6.1%	9.6%	2,804	5,064	3,708	11,575
400% +	560	1,715	7,452	9,727	5.0%	6.7%	18.9%	12.8%	961	2,635	11,449	15,045
Total	11,126	25,607	39,531	76,264	100.0%	100.0%	100.0%	100.0%	19,082	39,341	60,734	119,157

Total Population < Age 65 by Income Category by Insurance Status

	Part 1: 2004 Weighted RI HIS Data				Part 2: Percentages				Part 3: Percentages Applied to CPS Data			
	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Under 100% FPL	2,669	7,294	12,877	22,840	5.7%	21.4%	38.4%	20.0%	4,578	11,206	19,784	35,567
Uninsured	675	1,894	4,411	6,979	1.5%	5.6%	13.1%	6.1%	604	1,711	3,217	5,532
Medicare	32,134	14,480	5,692	52,306	69.2%	42.6%	17.0%	45.9%	28,780	13,081	4,151	46,012
Rtle Care	3,825	1,901	246	5,972	8.2%	5.6%	0.7%	5.2%	3,425	1,718	179	5,322
Medicaid	492	521	369	1,382	1.1%	1.5%	1.1%	1.2%	441	471	269	1,180
Military	4,954	6,886	6,824	18,664	10.7%	20.2%	20.3%	16.4%	4,437	6,220	4,977	15,634
Private- Emp.	1,699	1,044	3,132	5,875	3.7%	3.1%	9.3%	5.2%	1,522	943	2,284	4,749
Private- Other	46,447	34,020	33,549	114,016	100.0%	100.0%	100.0%	100.0%	43,787	35,349	34,860	113,997
100%-184% FPL	3,574	8,806	6,497	18,877	8.9%	23.2%	25.1%	18.2%	6,129	13,529	9,981	29,640
Uninsured	494	1,343	3,634	5,471	1.2%	3.5%	14.0%	5.3%	428	1,194	3,172	4,794
Medicare	21,330	12,150	3,606	37,086	53.4%	31.9%	13.9%	35.7%	18,491	10,805	3,147	32,443
Rtle Care	716	849	0	1,565	1.8%	2.2%	0.0%	1.5%	620	755	0	1,376
Medicaid	0	751	0	751	0.0%	0.0%	2.9%	0.7%	0	0	0	655
Military	12,961	14,243	8,681	35,885	32.4%	37.4%	33.5%	34.5%	11,236	12,666	7,577	31,479
Private- Emp.	890	646	2,762	4,298	2.2%	1.7%	10.7%	4.1%	771	574	2,411	3,756
Private- Other	39,964	38,037	25,930	103,932	100.0%	100.0%	100.0%	100.0%	37,675	39,524	26,943	104,143
185%-249% FPL	1,416	3,065	4,904	9,385	4.8%	9.9%	21.4%	11.3%	2,429	4,709	7,534	14,671
Uninsured	0	480	1,042	1,522	0.0%	1.6%	4.6%	1.8%	0	473	941	1,414
Medicare	6,998	5,673	1,278	13,948	23.8%	18.4%	5.6%	16.8%	6,323	5,583	1,154	13,060
Rtle Care	585	289	230	1,104	2.0%	0.9%	1.0%	1.3%	528	284	208	1,021
Medicaid	367	829	454	1,650	1.2%	2.7%	2.0%	2.0%	331	816	410	1,557
Military	18,519	18,708	12,670	49,897	63.0%	60.7%	55.4%	60.1%	16,734	18,412	11,446	46,591
Private- Emp.	1,494	1,759	2,302	5,554	5.1%	5.7%	10.1%	6.7%	1,350	1,731	2,079	5,160
Private- Other	29,378	30,802	22,879	83,059	100.0%	100.0%	100.0%	100.0%	27,695	32,006	23,773	83,474
250%-299% FPL	1,272	1,431	5,388	8,092	5.1%	4.4%	23.9%	10.2%	2,182	2,199	8,278	12,659
Uninsured	182	651	1,347	2,180	0.7%	2.0%	6.0%	2.7%	164	662	1,189	2,015
Medicare	1,507	1,047	1,093	3,647	6.0%	3.3%	4.8%	4.6%	1,358	1,064	965	3,386
Rtle Care	0	0	102	102	0.0%	0.0%	0.5%	0.1%	0	0	90	90
Medicaid	360	219	171	749	1.4%	0.7%	0.8%	0.9%	324	222	151	697
Military	20,211	26,939	11,883	59,033	81.1%	83.7%	52.7%	74.1%	18,213	27,368	10,491	56,073
Private- Emp.	1,380	1,911	2,557	5,848	5.5%	5.9%	11.3%	7.3%	1,243	1,942	2,257	5,442
Private- Other	24,912	32,199	22,540	79,651	100.0%	100.0%	100.0%	100.0%	23,484	33,457	23,422	80,363
300%-399% FPL	1,635	3,296	2,413	7,344	3.8%	7.0%	6.4%	5.8%	2,804	5,064	3,708	11,575
Uninsured	106	169	1,557	1,832	0.2%	0.4%	4.1%	1.4%	97	169	1,565	1,831
Medicare	1,738	1,080	2,599	5,417	4.1%	2.3%	6.9%	4.2%	1,585	1,082	2,612	5,279
Rtle Care	227	187	0	414	0.5%	0.4%	0.0%	0.3%	207	188	0	395
Medicaid	1,650	1,576	778	4,004	3.9%	3.3%	2.1%	3.1%	1,504	1,579	782	3,865
Military	35,441	38,109	26,899	100,449	82.9%	80.6%	71.5%	78.7%	32,323	38,178	27,034	97,536
Private- Emp.	1,958	2,885	3,398	8,240	4.6%	6.1%	9.0%	6.5%	1,786	2,890	3,415	8,090
Private- Other	42,755	47,302	37,644	127,701	100.0%	100.0%	100.0%	100.0%	40,306	49,150	39,116	128,571
400% + FPL	560	1,715	7,452	9,727	0.7%	1.5%	4.1%	2.6%	961	2,635	11,449	15,045
Uninsured	0	523	2,908	3,431	0.0%	0.4%	1.6%	0.9%	0	540	2,960	3,500
Medicare	943	548	1,835	3,326	1.2%	0.5%	1.0%	0.9%	884	565	1,868	3,317
Rtle Care	0	0	355	355	0.0%	0.0%	0.2%	0.1%	0	0	361	361
Medicaid	911	2,523	5,221	8,656	1.1%	2.2%	2.9%	2.3%	854	2,603	5,314	8,771
Military	73,376	107,632	148,568	329,576	92.4%	91.7%	81.9%	87.1%	68,770	111,045	151,211	331,026
Private- Emp.	3,634	4,382	15,154	23,169	4.6%	3.7%	8.3%	6.1%	3,406	4,521	15,424	23,580
Private- Other	79,424	117,323	181,493	378,240	100.0%	100.0%	100.0%	100.0%	74,874	121,909	188,587	385,369

Sources:

2004 Rhode Island Health Interview Survey: Table Data Provided by Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project

U.S. Census Bureau Current Population Survey (CPS) Data: http://pubdb3.census.gov/macro/032005/health/h05_000.htm

Total Population > Age 17 by Labor Force Status

	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Employed	0	191,057	214,000	405,057	0.0%	63.7%	65.5%	64.7%	0	198,401	220,638	419,039
Self-Employed	0	19,902	20,307	40,209	0.0%	6.6%	6.2%	6.4%	0	20,667	20,937	41,604
Not Working	0	88,909	92,264	181,173	0.0%	29.6%	28.3%	28.9%	0	92,327	95,126	187,452
Total	0	299,868	326,571	626,439	0.0%	100.0%	100.0%	100.0%	0	311,395	336,700	648,095

Uninsured < Age 65 by Labor Force Status

	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults	Total
Employed	0	13,835	18,868	32,703	0.0%	54.4%	47.9%	50.4%	0	21,393	29,062	50,455
Self-Employed	0	3,136	4,151	7,287	0.0%	12.3%	10.5%	11.2%	0	4,849	6,394	11,243
Not Working	0	8,471	16,411	24,882	0.0%	33.3%	41.6%	38.4%	0	13,099	25,278	38,377
Total	0	25,442	39,430	64,872	0.0%	100.0%	100.0%	100.0%	0	39,341	60,734	100,075

Adjustment Key:

	2005 CPS	2004 RI HIS	Adjustment
Total Population < Age 65	895,917	886,598	1.01
Total Adults	648,095	623,720	1.04
Total Parents	311,395	299,683	1.04
Total Childless Adults	336,700	324,037	1.04
Total Children < Age 18	247,822	262,878	0.94
Total Uninsured	119,157	76,264	1.56
Uninsured Adults	100,075	65,138	1.54
Uninsured Parents	39,341	25,607	1.54
Uninsured Childless Adults	60,734	39,531	1.54
Uninsured Children < Age 18	19,082	11,126	1.72

Sources:

2004 Rhode Island Health Interview Survey: Table Data Provided by Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project

U.S. Census Bureau Current Population Survey (CPS) Data: http://pubdb3.census.gov/macro/032005/health/h05_000.htm

Rhode Island Uninsured Comparison

Health Insurance Coverage of the Total Population, States (2004-2005), United States (2005)

	Employer	Individual	Medicaid	Medicare	Other Public	Uninsured
Rhode Island	56.0%	4.0%	17.0%	11.0%	1.0%	11.0%
Connecticut	61.0%	4.0%	11.0%	13.0%	1.0%	11.0%
Massachusetts	59.0%	4.0%	14.0%	12.0%	1.0%	11.0%
New England	57.5%	4.0%	14.5%	12.3%	1.0%	10.8%
United States	53.0%	5.0%	13.0%	12.0%	1.0%	16.0%

Health Insurance Coverage of the Nonelderly (Ages 0-64), States (2004-2005), United States (2005)

	Employer	Individual	Medicaid	Other Public	Uninsured
Rhode Island	63.0%	4.0%	17.0%	2.0%	13.0%
Connecticut	70.0%	5.0%	11.0%	2.0%	13.0%
Massachusetts	67.0%	4.0%	15.0%	1.0%	12.0%
New England	65.7%	4.7%	15.2%	2.0%	12.5%
United States	61.0%	5.0%	14.0%	2.0%	18.0%

Distribution of the Nonelderly (Ages 0-64) Uninsured by Age, States (2004-2005), United States (2005)

	Children < 19	Adults 19-64
Rhode Island	17.0%	83.0%
Connecticut	19.0%	81.0%
Massachusetts	13.0%	87.0%
New England	15.3%	84.7%
United States	20.0%	80.0%

Distribution of the Nonelderly (Ages 0-64) Uninsured by Family Work Status, States (2004-2005), United States (2005)

	1 + Full-Time	Part-Time	Non-Workers
Rhode Island	66.0%	15.0%	19.0%
Connecticut	64.0%	17.0%	19.0%
Massachusetts	66.0%	15.0%	19.0%
New England	68.8%	15.3%	15.8%
United States	69.0%	11.0%	19.0%

Distribution of the Nonelderly (Ages 0-64) Uninsured by Federal Poverty Level (FPL), States (2004-2005), United States (2005)

	< 100%	> 100% < 200%	200% +
Rhode Island	33.0%	25.0%	41.0%
Connecticut	30.0%	25.0%	44.0%
Massachusetts	29.0%	27.0%	44.0%
New England	28.0%	24.8%	46.6%
United States	36.0%	29.0%	35.0%

Distribution of the Nonelderly (Ages 0-64) Uninsured by Gender, States (2004-2005), United States (2005)

	Female	Male
Rhode Island	47.0%	53.0%
Connecticut	44.0%	56.0%
Massachusetts	44.0%	56.0%
New England	45.0%	55.0%
United States	47.0%	53.0%

Distribution of the Nonelderly (Ages 0-64) Uninsured by Race/Ethnicity, States (2004-2005), United States (2005)

	White	Black	Hispanic	Other	*NSD: Not Sufficient Data
Rhode Island	64.0%	NSD	23.0%	NSD	
Connecticut	58.0%	16.0%	22.0%	NSD	
Massachusetts	68.0%	NSD	16.0%	NSD	
New England	78.2%	NSD	NSD	NSD	
United States	48.0%	15.0%	30.0%	7.0%	

Uninsured Rates for the Nonelderly (Ages 0-64) by Age, States (2004-2005), United States (2005)

	Children < 19	Adults 19-64
Rhode Island	8.0%	15.0%
Connecticut	8.0%	15.0%
Massachusetts	6.0%	15.0%
New England	6.8%	14.7%
United States	12.0%	21.0%

Uninsured Rates for the Nonelderly (Ages 0-64) by Family Work Status, States (2004-2005), United States (2005)

	1 + Full-Time	Part-Time	Non-Workers
Rhode Island	10.0%	23.0%	22.0%
Connecticut	10.0%	29.0%	24.0%
Massachusetts	10.0%	20.0%	20.0%
New England	10.3%	23.3%	21.3%
United States	15.0%	30.0%	29.0%

Source:

The Henry J. Kaiser Family Foundation,
<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?previewid=290&action=compare&welcome=1&category=Health+Coverage+%26+Uninsured>

Uninsured Rates for the Nonelderly by Federal Poverty Level (FPL), States (2004-2005), United States (2005)

	< 100%	> 100% < 200%	200% +
Rhode Island	25.0%	22.0%	8.0%
Connecticut	29.0%	27.0%	8.0%
Massachusetts	25.0%	24.0%	7.0%
New England	26.5%	22.5%	8.0%
United States	36.0%	30.0%	10.0%

Uninsured Rates for the Nonelderly (Ages 0-64) by Gender, States (2004-2005), United States (2005)

	Female	Male
Rhode Island	12.0%	14.0%
Connecticut	11.0%	14.0%
Massachusetts	11.0%	14.0%
New England	11.0%	13.7%
United States	17.0%	19.0%

Uninsured Rates for the Nonelderly (Ages 0-64) by Race/Ethnicity, States (2004-2005), United States (2005)

	White	Black	Hispanic	Other	*NSD: Not Sufficient Data
Rhode Island	11.0%	NSD	25.0%	NSD	
Connecticut	10.0%	21.0%	26.0%	NSD	
Massachusetts	10.0%	NSD	22.0%	NSD	
New England	11.3%	NSD	NSD	NSD	
United States	13.0%	21.0%	34.0%	19.0%	

Health Care Expenditures as Percentage of Gross State Product (GSP), Total (2004), State (2003)

	Total Spending	State Spending
Rhode Island	16.0%	4.8%
Connecticut	12.0%	3.1%
Massachusetts	14.0%	2.6%
New England	14.8%	3.8%
United States	13.0%	3.3%

Source:

The Henry J. Kaiser Family Foundation,
<http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?previewid=290&action=compare&welcome=1&category=Health+Coverage+%26+Uninsured>

Rhode Island and National Medicaid Eligibility Comparison

	Rhode Island	United States
	Percent Eligible	Percent Eligible
Uninsured Children	69.0%	74.1%
Uninsured Parents	63.0%	27.8%
Uninsured Childless Adults	N/A	7.7%
All Uninsured	32.0%	25.0%

Source:

Health Affairs 6, no. 1 (2007): w22-w30

Rhode Island Uninsured Growth

Uninsured Rhode Islanders Ages 17-64 by Education

RI HIS Data

	2001 Wtd.	Percentage	2004 Wtd.	Percentage	% Change	Growth	% Growth
Less than High School	13,186	23.1%	16,784	25.8%	2.8%	3,598	46.2%
Completed High School/GED	26,197	45.8%	29,846	45.9%	0.1%	3,649	46.9%
More than HS	17,817	31.1%	18,351	28.2%	-2.9%	534	6.9%
Total	57,200	100.0%	64,981	100.0%		7,781	100.0%

Percentages Applied to CPS Data

	2001	Percentage	2005	Percentage	% Change	Growth	% Growth
	16,017	23.1%	25,848	25.8%	2.8%	9,831	32.1%
	31,822	45.8%	45,965	45.9%	0.1%	14,143	46.2%
	21,642	31.1%	28,262	28.2%	-2.9%	6,619	21.6%
	69,481	100.0%	100,075	100.0%		30,594	100.0%

Uninsured Rhode Islanders < Age 65 by Family Income

RI HIS Data

	2001 Wtd.	Percentage	2004 Wtd.	Percentage	% Change	Growth	% Growth	Raw Growth Total
Under 200% FPL	34,422	51.4%	43,769	57.4%	6.0%	9,347	79.5%	11,754
200-299% FPL	13,017	19.4%	15,424	20.2%	0.8%	2,407	20.5%	
300-399% FPL	7,578	11.3%	7,344	9.6%	-1.7%	-234	0.0%	
400% + FPL	11,944	17.8%	9,727	12.8%	-5.1%	-2,217	0.0%	
Total	66,961	100.0%	76,264	100.0%		9,303	100.0%	

Percentages Applied to CPS Data

	2001	Percentage	2005	Percentage	% Change	Growth	% Growth
	41,450	51.4%	68,386	57.4%	6.0%	26,936	69.9%
	15,675	19.4%	24,099	20.2%	0.8%	8,424	21.9%
	9,125	11.3%	11,474	9.6%	-1.7%	2,349	6.1%
	14,383	17.8%	15,198	12.8%	-5.1%	815	2.1%
	80,633	100.0%	119,157	100.0%		38,524	100.0%

Uninsured Rhode Islanders Ages 18-64 by Labor Force Status

RI HIS Data

	2001 Wtd.	Percentage	2004 Wtd.	Percentage	% Change	Growth	% Growth
Employed	34,795	61.1%	39,990	61.6%	0.5%	5,195	65.5%
Not Working	9,358	16.4%	10,939	16.9%	0.4%	1,581	19.9%
Not in Labor Force	12,790	22.5%	13,943	21.5%	-1.0%	1,153	14.5%
Total	56,943	100.0%	64,872	100.0%		7,929	100.0%

Percentages Applied to CPS Data

	2001	Percentage	2005	Percentage	% Change	Growth	% Growth
	42,456	61.1%	61,691	61.6%	0.5%	19,234	62.9%
	11,418	16.4%	16,875	16.9%	0.4%	5,457	17.8%
	15,606	22.5%	21,509	21.5%	-1.0%	5,903	19.3%
	69,481	100.0%	100,075	100.0%		30,594	100.0%

Source:

Who Are the Uninsured in Rhode Island: Demographic Trends 1990-2004, Access to Care, and Health Status for the Under 65 Population , 2004 Update, Karen Bogen, Ph.D., Rhode Island Department of Human Services, Rhode Island Medicaid Research and Evaluation Project, November 2006

2004 Rhode Island Employer-Based Coverage Summary

Total Employees	Enrolled Employees	"Not Enrolled" Employees ¹
437,662	215,843	221,819
100%	49.3%	50.7%

Summary Table for "Not Enrolled" Employees						
	Total		< 50 Employees (Firm Size)		50 + Employees (Firm Size)	
Not Offered ²	49,473	22.3%	48,590	21.9%	883	0.4%
Company Offers but Employee Not Eligible ³	120,917	54.5%	28,188	12.7%	92,729	41.76%
Employee is Eligible but Not Enrolled (No Take-Up) ⁴	51,648	23.3%	15,519	7.0%	36,129	16.3%
Total⁵	222,038	100%	92,297	41.6%	129,741	58.4%

¹Employees who do not receive coverage through their own employer. These employees may be covered through other means.

²Not Offered = The share of employees in establishments that do not offer health insurance

³Offered but Not Eligible = The share of employees in establishments that offer health insurance that are not eligible for health insurance

⁴Eligible but Not Enrolled (No Take-Up) = The share of eligible employees who are not enrolled in health insurance

⁵The MEPS is slightly inconsistent between the totals it lists as aggregate figures and the sum of individual categories that make up totals. This aggregate number is 221,819 with the categories totaling 222,038.