

Nearly one in five non-elderly North Carolinians were uninsured from 2011 to 2012. This represents a slight increase from the previous year (2010-2011) and a slight increase of 0.9% from 2006-2007. This upward five-year trend is largely due to the increase in the number of non-elderly uninsured adults (19-64).

Since 2006 there has been a 6.7% decline in the number of North Carolinians with incomes below 100% FPL who are uninsured. This decline is largely due to the decline in the number of children in this income category that are uninsured—a decrease of 12.2% since 2006. For persons falling between 100% and 138% FPL, there was a 6.4% increase in the number of uninsured between 2006 and 2011; although children falling in this category experienced a slight decrease (2.7%) in the number of uninsured, adults in this category experienced a 9.7% increase in the number of uninsured. Further, there was an increase in the number of individuals with incomes above 250% FPL who were uninsured compared to 2006-2007.

Adults who were full time workers comprised 45.4% of the uninsured adult population in North Carolina, down 6.4% from 2006-2007. From the job industry perspective, there was a 15.9% increase in uninsured transportation workers and a 9.7% increase in uninsured manufacturing workers since 2006. Rates of uninsurance among rural and urban North Carolinians remain approximately equal with 19.5% of the urban population being uninsured and 20.8% of the rural population being uninsured.

As of October 1, 2013, many uninsured North Carolinians have become eligible for new coverage options through North Carolina's federally facilitated health insurance marketplace, which represents one of the major provisions of the Patient Protection and Affordable Care Act (ACA). Although North Carolina's state government did not choose to expand Medicaid, many individuals who were eligible under the existing criteria are seeking coverage. More than 200,000 people selected a plan through the health insurance marketplace as of March 1, 2014. Many of these individuals were previously uninsured. Some, however, may have had prior health insurance coverage, but switched to marketplace plans because they were more affordable or comprehensive. We do not yet have data on the impact of the ACA on the total numbers of uninsured in North Carolina.¹

This data snapshot provides information about uninsured individuals in North Carolina, including family income, race/ethnicity, workforce status, age, gender, citizenship, rural/urban residence, health status, and industry. Uninsured estimates are presented for 2011-2012, using data from the US Census Bureau. County-level estimates of the uninsured are available at www.nciom.org.

¹ State Marketplace Statistics. *The Kaiser Family Foundation*. (March 12, 2014). <http://kff.org/health-reform/state-indicator/state-marketplace-statistics-2/>.

Interpreting the Data

Consider the second row of data for the uninsured non-elderly persons with family incomes less than 138% of the FPL. In North Carolina:

Category	2011-2012 Rates			Change: 2006-2007 to 2011-2012		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-64	1,627	100	19.9	107	0	0.9
<i>Income</i>						
< 100% FPG	430	26.4	29.3	-27	-3.6	-6.7

In 2011-2012

- There were 430,000 non-elderly uninsured with family incomes less than 100% of the FPL
- 26.4% of the non-elderly uninsured had family incomes less than 100% of the FPL.
- 29.3% of non-elderly families with incomes less than 100% of the FPL were uninsured.

From 2006-2007 to 2011-2012:

- The number of non-elderly uninsured with incomes less than 100% of the FPL decreased by 27,000.
- The percentage of non-elderly uninsured with incomes less than 100% of the FPL decreased by 3.6% (i.e. from 2006-2007 30.0% of the non-elderly uninsured had family incomes less than 100% FPL compared to 26.4% from 2011-2012).
- The percentage of non-elderly with family incomes less than 100% FPL who were uninsured decreased by 6.7% (i.e. from 2006-2007 36% of the non-elderly with incomes below 100% FPL were uninsured compared to 29.3% from 2011-2012).

Table 1: Ages 0-64

Category	2011-2012 Rates			Change: 2006-2007 to 2011-2012		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-64	1,627	100	19.9	107	0 ²	0.9
<i>Income</i>						
<100% FPG	430	26.4	29.3	-27	-3.6	-6.7
100%- 138% FPG	217	13.4	35.4	53	2.5	6.4
138-200% FPG	327	20.1	31.7	48	1.7	-0.6
200-250% FPG	142	8.7	19.5	-32	-2.7	-6
250%-400% FPG	298	18.3	16.4	10	-0.6	2.1
>400% FPG	214	13.1	8.4	56	2.7	2.5
<i>Gender</i>						
Male	851	52.3	21.3	26	-1.9	0.8
Female	776	47.7	18.5	80	1.9	1.1
<i>Race/Ethnicity</i>						
White, Not Hispanic	755	46.4	15.4	57	0.5	2.2
Black, Not Hispanic	374	23	20	-19	-2.9	-1.6
Not White or Black or Hispanic	126	7.7	21	5	-0.2	-12.8
Hispanic	372	22.9	45.8	64	2.6	-7.6
<i>Age</i>						
0-18	213	13.1	8.7	-93	-7	-4.2
19-29	459	28.2	32.4	55	1.6	2.2
30-44	493	30.3	26.7	51	1.2	4.3
45-54	290	17.8	22.8	74	3.6	5.4
55-64	172	10.6	14.3	19	0.5	0.6
<i>Citizenship</i>						
Citizen	1,298	79.8	17	50	-2.3	0.5
Not a citizen	329	20.2	60.9	56	2.3	-0.6
<i>Urban/rural</i>						
Urban	1,079	66.3	19.5	104	2.2	1.2
Rural	548	33.7	20.8	3	-2.2	0.4
<i>Health Status</i>						
Excellent	390	24	14.9	18	-0.5	2
Very Good	536	33	19.1	14	-1.4	-0.9
Good	514	31.6	26.6	25	-0.6	-0.4
Fair	141	8.7	24.6	43	2.2	5.5
Poor	45	2.8	17.4	7	0.2	-1.1
<i>Family Workforce Status</i>						
No Workers	244	15	21	57	2.7	0.4
Only PT Workers	186	11.4	27.1	21	0.6	-4.3
1 FT Worker	803	49.3	21.2	136	5.5	1.9
2+ FT Workers	394	24.2	15.4	-107	-8.7	-0.5

² 100% of non-elderly uninsured individuals (ages 0-64) were used in the calculation for both years. Therefore there is no change in the percent of all uninsured between 2006-2007 and 2011-2012.

Table 2: Ages 0-18

Category	2011-2012 Rates			Change: 2006-2007 to 2011-2012		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-18	213	100	8.7	-93	0	-4.2
<i>Income</i>						
<100% FPG	52	24.6	8.6	-54	-10.3	-12.2
100%- 138% FPG	34	16	16.4	-9	1.9	-2.7
138-200% FPG	48	22.7	15	-10	3.5	-4.9
200-250% FPG	22	10.4	9.2	-7	1	-4.3
250%-400%FPG	30	14.3	6.1	-9	1.4	-1.2
>400% FPG	26	12	4.4	-4	2.5	-0.6
<i>Gender</i>						
Male	104	48.9	8.4	-55	-3	-4.7
Female	109	51.1	8.9	-38	3	-3.7
<i>Race/Ethnicity</i>						
White, Not Hispanic	79	37.3	6	-40	-1.6	-2.4
Black, Not Hispanic	49	22.9	8.2	-37	-5	-5.3
Not White or Black or Hispanic	32	15.2	14.3	2	5.3	-11.7
Hispanic	52	24.6	16.6	-19	1.3	-18
<i>Citizenship</i>						
Citizen	187	87.9	7.8	-92	-3.5	-4.3
Not a citizen	26	12.1	50.6	-1	3.5	6.8
<i>Urban/rural</i>						
Urban	145	67.9	8.9	-66	-0.9	-4.5
Rural	68	32.1	8.2	-27	0.9	-3.6
<i>Health Status</i>						
Excellent	107	50.3	9.1	-5	13.6	-0.4
Very Good	58	27.3	7.2	-65	-12.9	-9.4
Good	40	18.9	9.8	-28	-3.4	-7.2
Fair	7	3.5	15.6	5	2.7	8.5
Poor	0	0	0	0	0	0
<i>Living with Parents?</i>						
Both parents	114	56.9	7.2	-29	5.8	-2.6
Mother only	44	21.7	7.5	-58	-14.6	-9.3
Father only	22	11	26.5	13	7.8	14.1
Neither parent	21	10.4	21.7	-5	1	-4.1
<i>Family Workforce Status</i>						
No Workers	29	13.7	9.3	2	4.9	-3.1
Only PT Workers	11	5.1	5	-25	-6.7	-13.8
1 FT Worker	124	58.2	9.9	-36	6	-4.1
2+ FT Workers	49	23.1	7.3	-34	-4.2	-2.8

Table 3: Ages 19-64

Category	2011-2012 Rates			Change: 2006-2007 to 2011-2012		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 19-64	1,414	100	24.7	200	0	3.2
<i>Income</i>						
<100% FPG	377	26.7	43.8	27	-2.1	-2.4
100%- 138% FPG	183	13	45.1	62	3	9.7
138-200% FPG	279	19.7	39.3	58	1.5	0.6
200-250% FPG	120	8.5	24.5	-26	-3.5	-6.4
250%-400%FPG	268	18.9	20.3	19	-1.6	3.3
>400% FPG	188	13.3	9.6	59	2.7	3.4
<i>Gender</i>						
Male	747	52.8	27.1	81	-2	3.4
Female	667	47.2	22.5	119	2	3.1
<i>Race/Ethnicity</i>						
White, Not Hispanic	676	47.8	18.8	97	0.1	3.8
Black, Not Hispanic	326	23	25.5	17	-2.4	-0.5
Not White or Black or Hispanic	94	6.6	25.1	3	-0.9	-12.5
Hispanic	319	22.6	64.4	83	3.1	0.5
<i>Age</i>						
19-29	459	32.5	32.4	55	-0.8	2.2
30-44	493	34.8	26.7	51	-1.5	4.3
45-54	290	20.5	22.8	74	2.7	5.4
55-64	172	12.2	14.3	19	-0.4	0.6
<i>Citizenship</i>						
Citizen	1,111	78.6	21.2	142	-1.2	2.8
Not a citizen	303	21.4	61.9	57	1.2	-2.3
<i>Urban/rural</i>						
Urban	934	66.1	23.8	170	3.1	3.6
Rural	480	33.9	26.5	30	-3.1	2.5
<i>Health Status</i>						
Excellent	283	20	19.7	23	-1.4	4.4
Very Good	478	33.8	24	79	0.9	2.6
Good	474	33.5	31.1	53	-1.2	1.2
Fair	134	9.4	25.5	38	1.6	5.4
Poor	45	3.2	17.7	7	0	-0.9
<i>Family Workforce Status</i>						
No Workers	215	15.2	25.3	54	2	2.1
Only PT Workers	175	12.4	37.3	47	1.8	-1.4
1 FT Worker	679	48	26.9	171	6.2	4.9
2+ FT Workers	345	24.4	18.3	-73	-10	0.3

Table 3: Ages 19-64 Continued

Category	2011-2012 Rates			Change: 2006-2007 to 2011-2012		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 19-64	1,414	100	24.7	200	0	3.2
<i>Individual Labor Force Status</i>						
Not in Labor Force	340	24	23.4	27	-1.8	-1.3
Unemployed	188	13.3	47.8	88	5.1	0.7
Part Time	245	17.3	36.2	72	3.1	5.9
Full Time	642	45.4	20.3	13	-6.4	2.6
<i>Industry</i>						
Agriculture	25	2.9	52	4	0.2	1.7
Construction	131	14.7	46.1	-71	-10.5	-2.4
Manufacture	81	9.1	18.5	34	3.3	9.7
Transportation	40	4.5	26.6	23	2.4	15.9
Trade	129	14.6	26.5	30	2.2	9.6
Health & Education	143	16.2	14.5	14	0.1	0.6
Finance	24	2.7	10.1	-8	-1.3	-0.5
Government	3	0.4	1.9	-2	-0.3	-0.8
Hospitality	143	16.1	43.3	22	1	7.3
Other	167	18.8	23.9	38	2.8	3.4

Estimates prepared for the North Carolina Institute of Medicine by Mark Holmes, PhD, Health Policy and Management, UNC Gillings School of Global Public Health.

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