

Characteristics of Uninsured North Carolinians

Prepared by the North Carolina Institute of Medicine and the Cecil G. Sheps Center for Health Services Research

2008-2009

Data Snapshot

The Patient Protection and Affordable Care Act (ACA) helps to make health insurance coverage more affordable to millions of Americans who are currently uninsured. (More information on the Affordable Care Act is available at: <http://www.nciom.org/task-forces-and-projects/?aca-info>) In North Carolina approximately 1.6 million non-elderly individuals were uninsured during 2008-2009. Many of these North Carolinians may gain access to affordable coverage through the legislation.

The ACA builds on several aspects of our current system to expand health insurance coverage to uninsured individuals. First, the ACA expands public insurance coverage for lower-income individuals. Beginning in 2014, Medicaid will be expanded to cover most individuals whose family income is less than 138% of the federal poverty guidelines (\$14,945/year for an individual or \$30,429 for a family of four in 2010). Second, the ACA requires businesses with 50 or more full-time workers to offer health insurance to their employees or pay a fee to help offset the costs of coverage. Of note, most businesses of this size in our state already offer coverage. Finally, most individuals will be required to purchase insurance coverage or pay a penalty. However, to make insurance coverage affordable, the ACA provides a subsidy to any individual with an income no greater than 400% of the federal poverty guidelines (\$43,320 for an individual or \$88,000 for a family of four), if they do not have access to affordable employer based coverage and are not eligible for public coverage.

This data snapshot provides information about uninsured individuals in North Carolina, including family income, race/ethnicity, workforce status, firm size, age, citizenship, rural/urban residence, health status, and industry. Uninsured estimates are presented for 2008-2009, using data from the US Census Bureau. Data are also provided to show the change in uninsured estimates over a five-year span from 2003-2004 to 2008-2009.

This information will be helpful to state policymakers, health care professionals, insurers, and community groups that are trying to understand the impact of the new federal legislation on coverage of the uninsured. County-level estimates of the uninsured are forthcoming.

Interpreting the Data

Consider the second row of data for the total of uninsured non-elderly persons in North Carolina:

Category	2008-2009 Rates			Change: 2003-2004 to 2008-2009		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Income						
<138% FPG	753	46.8%	38.7%	237	6.9	6.7

In 2008-2009

- There were 753,000 non-elderly uninsured with family incomes less than 138% of the federal poverty guidelines (FPG).
- 46.8% of the non-elderly uninsured have family incomes less than 138% FPG.
- 38.7% of the non-elderly with family incomes less than 138% FPG were uninsured.

From 2003-2004 to 2008-2009

- The number of non-elderly uninsured with family incomes less than 138% FPG increased by 237,000.
- The percentage of non-elderly uninsured with family incomes less than 138% FPG increased by 6.9 percentage points (i.e. 39.9% of the non-elderly uninsured had family incomes below 138% in 2003-2004 compared to 46.8% in 2008-2009).
- The percentage of the non-elderly with family incomes less than 138% FPG who were uninsured increased by 6.7 percentage points (i.e. 32.0% of non-elderly with family incomes below 138% FPG were uninsured in 2003-2004, compared to 38.7% in 2008-2009).

Table 1: Ages 0-64

Category	2008-2009 Rates			Change: 2003-2004 to 2008-2009		
	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	1,608	100%	19.70%	317	0.0	2.5
<i>Income</i>						
<138% FPL	753	46.8	38.7	237	6.9	6.7
138-200% FPL	320	19.9	34.5	54	-0.7	4.7
200-400% FPL	377	23.5	14.2	16	-4.5	-1.1
400%+ FPL	157	9.8	6.0	10	-1.6	0.4
<i>Gender</i>						
Male	864	53.8	21.2	148	-1.7	1.9
Female	743	46.2	18.2	169	1.7	3.0
<i>Race/Ethnicity</i>						
White, Not Hispanic	758	47.2	14.5	125	-1.9	1.5
Black, Not Hispanic	379	23.6	20.3	97	1.7	3.4
Not White or Black or Hispanic	118	7.3	30.3	32	0.7	9.7
Hispanic	353	21.9	51.8	63	-0.5	-1.4
<i>Age</i>						
0-18	282	17.5	11.5	36	-1.6	0.7
19-29	485	30.2	36.0	89	-0.6	6.5
30-44	449	27.9	23.1	88	-0.1	2.8
45-54	229	14.3	17.4	46	0	1.6
55-64	162	10.1	14.7	61	2.2	3.9
<i>Citizenship</i>						
Citizen	1,331	82.8	17.2	299	2.9	2.5
Not a citizen	277	17.2	67.5	18	-2.9	11.4
<i>Rural/Urban</i>						
Urban	1,078	67.1	19.1	241	2.2	3.4
Rural	530	33.0	21.0	76	-2.2	0.0
<i>Self-Perceived Health Status</i>						
Excellent	366	22.8	13.6	-28	-7.8	-0.7
Very Good	469	29.2	18.0	70	-1.7	1.2
Good	555	34.5	27.5	203	7.3	6.5
Fair	168	10.5	28.9	60	2.1	6.0
Poor	49	3.1	19.0	12	0.1	1.1
<i>Family Workforce Status</i>						
No Workers	244	15.2	23.4	77	2.2	4.7
Only PT Workers	242	15.1	34.4	122	5.7	10.1
1 FT Worker	748	46.5	20.7	165	1.4	2.9
2+ FT Workers	374	23.2	13.4	-47	-9.4	-1.5
<i>Individual's Labor Force Status (ages 19-64)</i>						
Not in Labor Force	333	25.2	25.3	100	2.8	4.9
Unemployed	211	15.9	52.1	116	6.8	2.6
Part Time	247	18.6	37.5	81	2.7	11.6
Full Time	534	40.3	16.4	-16	-12.3	-0.9
<i>Firm Size (for ages 19-64 working part- or full-time)</i>						
1-24	394	49.4	35.3	9	-3.2	3.6
25-99	101	12.7	23.4	11	0.4	2.8
100-999	82	10.3	12.0	0	-0.9	-1.2
GT 1000	171	21.5	10.4	53	5.3	2.7
Unknown Size	49	6.1	39.4	-8	-1.7	-0.9

Table 2: Children Ages 0-18

Category	2008-2009 Rates			Change: 2003-2004 to 2008-2009		
	Thousands of Uninsured Children	Percent of All Uninsured Children	Percent of Category Uninsured	Thousands of Uninsured Children	Percent of All Uninsured Children	Percent of Category Uninsured
Children Ages 0-18	282	100%	11.50%	35	0	0.7
<i>Income</i>						
Less than 200% FPL	214	76.0	20.0	55	11.4	3.6
200-400% FPL	50	17.6	6.6	-18	-10	-2.5
400 or more% FPL	18	6.4	2.9	-1	-1.4	-0.6
<i>Gender</i>						
Male	157	55.8	12.5	35	6.3	1.9
Female	124	44.2	10.5	0	-6.3	-0.6
<i>Race/Ethnicity</i>						
White, Not Hispanic	115	40.7	8.0	5	-3.6	-0.1
Black, Not Hispanic	60	21.2	9.6	-1	-3.5	-0.5
Not White or Black or Hispanic	30	10.6	23.3	9	2.2	9.3
Hispanic	77	27.5	30.2	22	5	-3
<i>Citizenship</i>						
Citizen	267	94.5	11.1	49	6.3	1.2
Not a citizen	15	5.5	42.2	-14	-6.3	-3.2
<i>Rural/Urban</i>						
Urban	184	65.2	11.0	38	6	2
Rural	98	34.8	12.7	-2	-6	-2.9
<i>Self-Perceived Health Status</i>						
Excellent	104	36.9	9.0	-23	-14.8	-2.1
Very Good	85	30.3	10.8	18	2.9	1.1
Good	92	32.6	20.5	45	13.8	7.8
Fair	1	0.3	2.0	-5	-1.9	-8.2
Poor	0	0.0	0.0	0	0	0
<i>Living with Parents?</i>						
Both parents	134	51.5	8.6	35	5.4	1.3
Mother only	85	32.5	14.4	8	-3.2	1.1
Father only	11	4.4	13.6	-7	-4.3	-5.5
Neither parent	30	11.6	30.9	10	2.2	5.7
<i>Family Workforce Status</i>						
No Workers	29	10.4	11.7	-3	-2.7	-0.3
Only PT Workers	49	17.3	18.9	29	9.3	7.9
1 FT Worker	157	55.8	13.2	38	7.5	1.8
2+ FT Workers	47	16.5	6.2	-29	-14.1	-3.4

Table 3: Adults Ages 19-64

Category	2008-2009 Rates			Change: 2003-2004 to 2008-2009		
	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured
Adults Ages 19-64	1,326	100%	23.20%	281	0	3.2
<i>Income</i>						
<138% FPL	599	45.2	51.2	189	5.8	8.3
138-200%	260	19.6	40.9	48	-0.7	4.2
200--400% FPL	328	24.7	17.2	35	-3.4	-1
400%+ FPL	139	10.5	7.0	11	-1.8	0.8
<i>Gender</i>						
Male	706	53.3	25.2	113	-3.6	2
Female	619	46.7	21.3	169	3.6	4.4
<i>Race/Ethnicity</i>						
White, Not Hispanic	643	48.5	17.0	120	-1.6	2.1
Black, Not Hispanic	319	24.1	25.6	98	2.9	5
Not White or Black or Hispanic	88	6.6	33.7	23	0.4	9.6
Hispanic	275	20.8	64.9	41	-1.6	2.8
<i>Age</i>						
19-29	485	36.6	36.0	89	-1.4	6.5
30-44	449	33.9	23.1	88	-0.8	2.8
45-54	229	17.3	17.4	46	-0.3	1.6
55-64	162	12.2	14.7	61	2.5	3.9
<i>Citizenship</i>						
Citizen	1,064	80.3	19.9	250	2.3	3.1
Not a citizen	261	19.7	70.0	31	-2.3	12.2
<i>Rural/Urban</i>						
Urban	894	67.5	22.5	203	1.3	3.9
Rural	432	32.6	24.7	78	-1.3	1.3
<i>Self-Perceived Health Status</i>						
Excellent	262	19.8	17.1	-5	-5.8	0.5
Very Good	383	28.9	21.1	52	-2.8	1.4
Good	463	35.0	29.5	158	5.7	6.2
Fair	167	12.6	30.7	64	2.7	6.3
Poor	49	3.7	19.9	12	0.1	1.3
<i>Family Workforce Status</i>						
No Workers	215	16.2	27.1	80	3.3	5.5
Only PT Workers	193	14.6	43.3	93	4.9	11.6
1 FT Worker	590	44.5	24.4	127	0.2	3.6
2+ FT Workers	327	24.7	16.0	-18	-8.4	-0.8

Table 3: Adults Ages 19-64 continued

Category	2008-2009 Rates			Change: 2003-2004 to 2008-2009		
	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured
Adults Ages 19-64	1,326	100%	23.20%	281	0	3.2
<i>Individual's Labor Force Status</i>						
Not in Labor Force	333	25.2	25.3	100	2.8	4.9
Unemployed	211	15.9	52.1	116	6.8	2.6
Part Time	247	18.6	37.5	81	2.7	11.6
Full Time	534	40.3	16.4	-16	-12.3	-0.9
<i>Firm Size (for individuals working part- or full-time)</i>						
1-24	390	50.0	35.5	10	-3.1	3.5
25-99	101	13.0	23.7	11	0.4	2.7
100-999	80	10.2	11.8	1	-0.8	-1.3
GT 1000	167	21.3	10.3	51	5.1	2.6
Unknown Size	43	5.5	41.6	-8	-1.6	-5.3
<i>Industry</i>						
Agriculture	13	1.6	35.1	-20	-2.9	-5.3
Construction	125	16	40.9	-57	-9.5	-5.2
Manufacturing	69	8.8	14.0	4	-0.2	2.2
Transportation	16	2.0	10.6	-7	-1.1	-3.2
Trade	141	18.1	25.3	59	6.6	10.2
Health & Education	112	14.4	11.1	47	5.3	3.2
Finance	30	3.8	12.5	12	1.3	4.3
Government	6	0.8	2.9	1	0.1	0.1
Hospitality	142	18.2	41.0	48	5.0	4.5
Other	127	16.3	21.9	-21	-4.4	-2.5

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