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| The Uninsured in Iowa  Impact of the ACA and Health System  Change on the Iowa Safety Net  University of Iowa  Public Policy Center  *DRAFT*  Last updated: July 9, 2012 |

# Uninsured in Iowa

**Demographics**

According to the U.S. Census Bureau, a total of 342,000 Iowans were without health insurance in 2009.[[1]](#endnote-2) The Kaiser Family Foundation cited a slightly lower number for 2008-2009 counting 312,600 uninsured.[[2]](#endnote-3) The two data sources also disagree on the uninsured population’s distribution by age even after accounting for the difference in total uninsured numbers.

According to the Census Bureau, forty-two thousand Iowans were uninsured and under the age of 18 in addition to 340,000 uninsured under the age of 65.[[3]](#endnote-4) According to the Kaiser Family Foundation, forty-four thousand five hundred Iowans were uninsured and under the age of 18 in addition to 309,700 uninsured under the age of 65 (Table 1).[[4]](#endnote-5)

**Table 1. Distribution of the uninsured in Iowa by age and gender for 2008-2009.2**

|  |  |  |  |
| --- | --- | --- | --- |
| Age | Male | Female | Total |
| 0-18 | 21,900 | 22,500 | 44,500 |
| 19-64 | 146,600 | 118,600 | 265,200 |
| Total | 168,500 | 141,100 | 312,600 |

**Source: Kaiser Family Foundation, 2011. Totaling errors are due to rounding and the exclusion of the uninsured over age 65.**

A discrepancy exists between the Census Bureau and Kaiser Family Foundation’s calculations for the number of uninsured with income equal to or less than 138 percent of the Federal Poverty Level (“FPL”). The Census Bureau estimates approximately 19 percent (or approximately 65,800) of Iowa’s uninsured have incomes equal to or less than 138 FPL compared to the Kaiser Family Foundation, which estimates 144,000 uninsured earn incomes equal to or less than 138 percent of the FPL (Table 2).[[5]](#endnote-6)

**Table 2. Distribution of the uninsured in Iowa by income (percent of the Federal Poverty Level) for 2008-20092**

|  |  |  |
| --- | --- | --- |
| Income  (% FPL) | Number of Uninsured | Percent |
| <100 | 102,200 | 33 |
| 100-138 | 41,800 | 14 |
| 139-250 | 90,300 | 29 |
| 251-399 | 42,900 | 14 |
| 400 + | 32,400 | 10 |
| Total | **309,600** | **100** |

**Source: Kaiser Family Foundation, 2011.**

Regarding race/ethnicity, the Kaiser Family Foundation estimates that 240,000 of Iowa’s uninsured are white; 41,600 are Hispanic; 17,700 are categorized as other; and an unknown number of uninsured Iowans are black.[[6]](#endnote-7)

The Kaiser Family Foundation figures are similar to the U.S. Census Bureau’s Small Area Health Insurance Estimates (“SAHIE”) program estimates. According to SAHIE data, from 205,000 to 232,000 uninsured Iowans are white; from 9,500 to 12,000 are Black; and from 28,500 to 34,000 uninsured are Hispanic.[[7]](#endnote-8)

Iowa’s uninsured racial demographics differ compared to national statistics, which indicate that Hispanic working adults are twice as likely to be uninsured compared to all other non-Hispanic workers.[[8]](#endnote-9) The majority of uninsured Iowans—similar to insured Iowans—were white in 2009 (Table 3).

**Table 3. Racial distribution of Iowa’s uninsured and insured for 2009.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Race | Number of Uninsured  (thousands) | Percent | Number of Insured  (thousands) | Percent |
| White | 293 | 90 | 2,484 | 93 |
| Black | 11 | 3 | 69 | 3 |
| American Indian/Alaska Native | 3 | 0.8 | 11 | 0.4 |
| Asian | 7 | 2 | 65 | 2 |
| Native Hawaiian/Pacific Islander | 4 | 1 | 4 | 0.1 |
| ≥2 races | 7 | 2.3 | 37 | 1 |
| Total: | 324 | 100 | 2,671 | 100 |

**Source: U.S. Census Current Population Survey.16 Note: percentages might not equal 100 due to rounding.**

Based on U.S. census data for 2009, the majority of uninsured Iowans are non-Hispanic whites (Table 4).

**Table 4. Ethnic distribution, Hispanic origin of Iowa’s uninsured and insured for 2009.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Hispanic Origin | Number of Uninsured  (thousands) | Percent | Number of Insured  (thousands) | Percent |
| Non-Hispanic | 270 | 83 | 2,550 | 96 |
| Hispanic | 54 | 17 | 121 | 5 |
| Total | 324 | 100 | 2,671 | 100 |

**Source: U.S. Census Current Population Survey.16 Note: percentages might not equal 100 due to rounding.**

According to the State Health Access Data Assistance Center (“SHADAC”), the number of uninsured children (0 years to 18) in Iowa decreased by 34 percent from 1997 to 2005.[[9]](#endnote-10) This decrease is similar to the 49 percent decline in uninsured children calculated by the Robert Wood Johnson Foundation.[[10]](#endnote-11) Further, SHADAC calculated that 18 percent of uninsured Iowa children did not receive any medical care during 2003.[[11]](#endnote-12) In comparison, only 12 percent of Iowa children insured all year did not receive any medical care in 2003.[[12]](#endnote-13)

The percentage of Iowa’s uninsured adults living in a household with at least one child is estimated at 49 percent (127,019 adults) compared to 47 percent of insured adults (707,508 adults) living in a household with at least one child.[[13]](#endnote-14) SHADAC calculated that 12 percent of uninsured Iowans are either employed or self-employed.[[14]](#endnote-15) Further, Table 3 shows that the majority (70 percent) of uninsured Iowans had at least 1 full-time worker living in their household.[[15]](#endnote-16)

**Table 3. Distribution of the uninsured in Iowa by family work status for 2009; note: percentages might not equal 100 due to rounding.2**

|  |  |  |
| --- | --- | --- |
| Family Work Status | Number of Uninsured | Percent |
| ≥1 full-time worker | 217,800 | 70 |
| Part-time workers | 56,600 | 18 |
| Non-workers | 35,200 | 11 |
| Total | 309,700 | 100 |

**Source: Kaiser Family Foundation.**

The distribution of Iowa’s uninsured by employment status is similar to the national situation where 71 percent of uninsured workers are full-time.[[16]](#endnote-17) As employer size increases, Iowa employers are increasingly likely to provide health insurance (Table 4).

**Table 4. Distribution by size of Iowa employers providing health insurance to their employees in 2010.17**

|  |  |
| --- | --- |
| Number of Employees | Providing Insurance  (%) |
| 2 to 9 | 59 |
| 10 to 19 | 85 |
| 20 to 49 | 95 |
| 50 to 249 | 98 |
| 250 to 999 | 100 |
| 1,000+ | 100 |
| Overall | 83 |

**Source: Healthier Workforce Center for Excellence, 2011.**

Although a majority of Iowa’s uninsured (55%) have never been married, a substantial proportion (25%) of the uninsured are currently married and the spouse is present in the household (Table 4). A third group composing Iowa’s uninsured are divorced individuals (Table 5).

**Table 5. Marital Status of insured and uninsured in Iowa for 2009.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Marital Status | Number of Uninsured  (thousands) | Percent | Number of Insured  (thousands) | Percent |
| Married, spouse present | 82 | 25 | 1,207 | 45 |
| Married, spouse absent | 8 | 2 | 12 | 0.4 |
| Widowed | 8 | 2 | 113 | 4 |
| Divorced | 55 | 17 | 203 | 8 |
| Separated | 5 | 2 | 30 | 1 |
| Never married | 166 | 51 | 1,106 | 41 |
| Total: | 324 | 100 | 2,671 | 100 |

**Source: U.S. Census Current Population Survey.16 Note: percentages might not equal 100 due to rounding.**

The uninsured are among the highly educated. In Iowa 65 percent of the uninsured have a high school diploma or higher (Table 6).

**Table 6. Education attainment of Iowa’s uninsured and insured for 2009.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Education | Number of Uninsured  (thousands) | Percent | Number of Insured  (thousands) | Percent |
| Children <15 years old | 34 | 10 | 562 | 21 |
| No high school diploma | 77 | 24 | 287 | 11 |
| High school or equivalent | 104 | 32 | 658 | 25 |
| Some college | 82 | 25 | 667 | 25 |
| Bachelor’s degree or higher | 27 | 8 | 498 | 19 |
| Total: | 324 | 100 | 2,671 | 100 |

**Source: U.S. Census Current Population Survey.16 Note: percentages might not equal 100 due to rounding.**

Regarding the geographic location of Iowa’s uninsured population, rural areas have slightly lower percentages of insured individuals compared to urban areas (Table 7). Consistent with the approximately equal rural/urban distribution, the uninsured population is not concentrated in any one region of Iowa; however, the south-central region of Iowa appears to contain a substantial proportion of counties with a lower percentage of uninsured individuals compared to the Iowa average (Figure 1).

**Table 7. Geographic distribution of insured employed Iowans for 2010.17**

|  |  |
| --- | --- |
| Location | Insured  (%) |
| Urban | 93 |
| Rural | 92.1 |

**Source: Healthier Workforce Center for Excellence, 2011.**

One reason why more insured Iowans are located in urban areas might be the fact that most (approximately 90%) of Iowa employers are located in urban areas (Table 8).

**Table 8. Geographic distribution for Iowa employers providing health insurance in 2010.17**

|  |  |
| --- | --- |
| Location | Providing Insurance  (%) |
| Urban | 89.1 |
| Rural | 76.1 |

**Source: Healthier Workforce Center for Excellence, 2011.**

Additionally, the southern-most area of Iowa contains a majority (10 of 18) of counties with the highest above-average uninsured (Figure 1).

**Figure 1. Uninsured percentage of the population younger than age 65: all incomes, 2006.6**



**Source: RECAP, Iowa State University, 2009**

Similar to the geographic distribution for all income levels of uninsured Iowans, focusing on uninsured Iowans earning less than 200 FPL produces no discernable geographic pattern (Figure 2).

**Figure 2. Uninsured percentage of the population younger than age 65 and income less than 200 percent of FPL, 2006.6**



**Source: RECAP, Iowa State University, 2009**

**Health Care Utilization**

Regarding uninsured adults in Iowa during 2003, SHADAC estimates that 84,811 (33% of uninsured Iowans) were unable, due to cost, to see a doctor when needed during the previous 12 months (Table 9).[[17]](#endnote-18) In comparison, only 75,130 (5% of insured Iowans) insured Iowan adults were unable to see a doctor when needed during the previous 12 months due to cost.[[18]](#endnote-19) Access to care slightly worsened in 2004 when SHADAC estimated 35 percent of uninsured Iowans (82,601) and 6 percent of insured Iowans (99,059) were unable to see a doctor when needed due to cost (Table 9).[[19]](#endnote-20)

**Table 9. Comparison of Iowa’s uninsured and insured lacking access to medical care.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Status | 2004 | Percent | 2003 | Percent |
| Uninsured | 82,601 | 45 | 84,811 | 53 |
| Insured | 99,059 | 55 | 75,130 | 47 |
| Total: | 181,660 | 100 | 159,941 | 100 |

**Source: SHADAC.**

Further, SHADAC calculates 108,871 (42% of uninsured adults) uninsured Iowa adults had neither a personal doctor nor health care provider in 2003 compared to 197,117 (13% of insured adults) insured Iowa adults who had neither a personal doctor nor a health care provider in 2003 (Table 10).[[20]](#endnote-21) Health care access for uninsured Iowans did not substantially change by 2004 when 42 percent of uninsured Iowans and 14 percent of insured Iowans had neither a personal doctor nor a health care provider (Table 10).[[21]](#endnote-22)

**Table 10. Comparison of Iowa’s uninsured and insured lacking a medical provider.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Status | 2004 | Percent | 2003 | Percent |
| Uninsured | 99,889 | 31 | 108,871 | 29 |
| Insured | 224,041 | 69 | 197,117 | 71 |
| Total: | 323,930 | 100 | 377,988 | 100 |

**Source: SHADAC.**

The uninsured in Iowa experience worse health compared to insured Iowans. SHADAC reports that 29,432 uninsured Iowans (11% of the uninsured in Iowa) claimed either poor or fair health status in 2003 compared to 115,908 insured Iowans (8% of those insured) claiming either poor or fair health status in 2003 (Table 11).[[22]](#endnote-23) By 2004, uninsured Iowans’ health had declined on average with 18 percent of uninsured adults reporting either poor or fair health status compared to 8 percent of insured Iowans claiming either poor or fair health (Table 11).[[23]](#endnote-24)

**Table 11. Comparison of Iowa’s uninsured and insured reporting fair/poor health.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Status | 2004 | Percent | 2003 | Percent |
| Uninsured | 41,554 | 24 | 29,432 | 20 |
| Insured | 128,694 | 76 | 115,908 | 80 |
| Total: | 170,248 | 100 | 145,340 | 100 |

**Source: SHADAC.**

The uninsured in Iowa are less likely to receive preventive services. For example, SHADAC estimates in 2004 that 42 percent (19,322) of uninsured women did not receive a mammogram in the previous two years compared to 22 percent (94,225) of insured women who did not receive a mammogram in the previous two years and 30 percent (32,138) of uninsured women did not receive a pap smear in the previous three years compared to 12 percent (88,930) of insured Iowa women.[[24]](#endnote-25) Additionally, uninsured Iowans face a risk of dying because they lack health insurance. Families USA estimated that in 2006, 140 Iowans died because they lacked health insurance.[[25]](#endnote-26) Further, Families USA calculated that, from 2000 to 2006, 800 Iowans between the ages of 25 and 64 died because they lacked health insurance.[[26]](#endnote-27)

**Table 12. Comparison of Iowa’s uninsured and insured receiving preventative services.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Status | 2004 | Percent | 2003 | Percent |
| Uninsured | 41,554 | 24 | 29,432 | 20 |
| Insured | 128,694 | 76 | 115,908 | 80 |
| Total: | 170,248 | 100 | 145,340 | 100 |

**Source: SHADAC**

Regarding hospital utilization and excluding obstetric-related diagnoses, uninsured Iowans present mostly with alcohol and substance abuse, in addition to mental health-related illnesses. In 2009, approximately 700 hospital discharges (35% of Iowa discharges for 2009) for diagnosed alcohol-related disorders were attributed to uninsured Iowans.[[27]](#endnote-28) Further, approximately 100 hospital discharges for substance-related disorders (15% of Iowa discharges in 2009) were attributed to uninsured Iowans.[[28]](#endnote-29) Finally, hospital discharges during 2009 for diagnosed mood disorders, thirty-three discharges (15% of Iowa hospital discharges) were attributed to uninsured Iowans.[[29]](#endnote-30)

The conclusions for uninsured hospital utilization based on the diagnosis distributions are supported by procedures performed in Iowa hospitals during 2009. The most common procedure based on discharges reported for Iowa hospitals in 2009 was alcohol and drug rehabilitation/detoxification with 466 discharges credited to uninsured Iowans (31% of hospital discharges in Iowa for 2009).[[30]](#endnote-31) Ranked by number of discharges, the top five hospital procedures during 2009 for uninsured Iowans (number of discharges) included: circumcision (412); other therapeutic procedures (300); respiratory intubation and mechanical ventilation (247); and percutaneous coronary angioplasty (186).[[31]](#endnote-32)

Unfortunately, Iowa-specific statistics regarding uninsured utilization of physician offices is unavailable. However, national statistics are publicly available. For 2008, the number of office visits made by uninsured individuals equaled 43.5 million compared to 19.1 million visits made to hospital emergency rooms in 2008 and 8.7 million visits to hospital outpatient departments by uninsured individuals.[[32]](#endnote-33) Further, regarding Community Health Centers (“CHCs”), an estimated fourteen percent of patients visiting CHCs during 2006-2008 were uninsured.[[33]](#endnote-34) In comparison, uninsured individuals accounted for 4 percent of visits to physician offices in 2008 and 9 percent of visits to hospital outpatient departments.[[34]](#endnote-35)

Finally, regarding pharmacotherapy in ambulatory care settings (that is, physician offices, outpatient departments, and emergency departments) for 2003-2004, narcotic analgesics were the most mentioned for uninsured patients (202 occurrences per 1,000 persons) followed by NSAIDs (186 occurrences per 1,000 persons) and antidepressants (174 occurrences per 1,000 persons).[[35]](#endnote-36) Similar to physician office visits, the statistics are for a national sample.

This ambulatory care medication utilization by the uninsured is in comparison to Medicare and Medicaid mention rates twice the uninsured rate (446 and 400 occurrences per 1,000 persons, respectively) for narcotic analgesics and over three times for NSAIDs (617 and 536 occurrences per 1,000 persons, respectively) and antidepressants (565 and 346 occurrences per 1,000 persons, respectively).[[36]](#endnote-37)

**Figure 3. Distribution of insured Iowans by employment status in 2009.18**



**Source: Healthier Workforce Center for Excellence, 2010.**

**Further Information**

|  |  |
| --- | --- |
| Source | Website |
| U.S. Census Bureau | http://www.census.gov |
| Kaiser Family Foundation | http://statehealthfacts.org |
| State Health Access Data Assistance Center | http://www.shadac.org |
| Agency for Healthcare Research and Quality | http://www.ahrq.gov |
| Regional Economic and Community Analysis Program | http://www.recap.iastate.edu/ |
| National Center for Health Statistics | http://www.cdc.gov/nchs/ |

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