

# Are We Covered?

## A look at Health Insurance Coverage in Utah

*Roughly 74 percent of Utah's population maintained some type of private insurance coverage during 2010.*

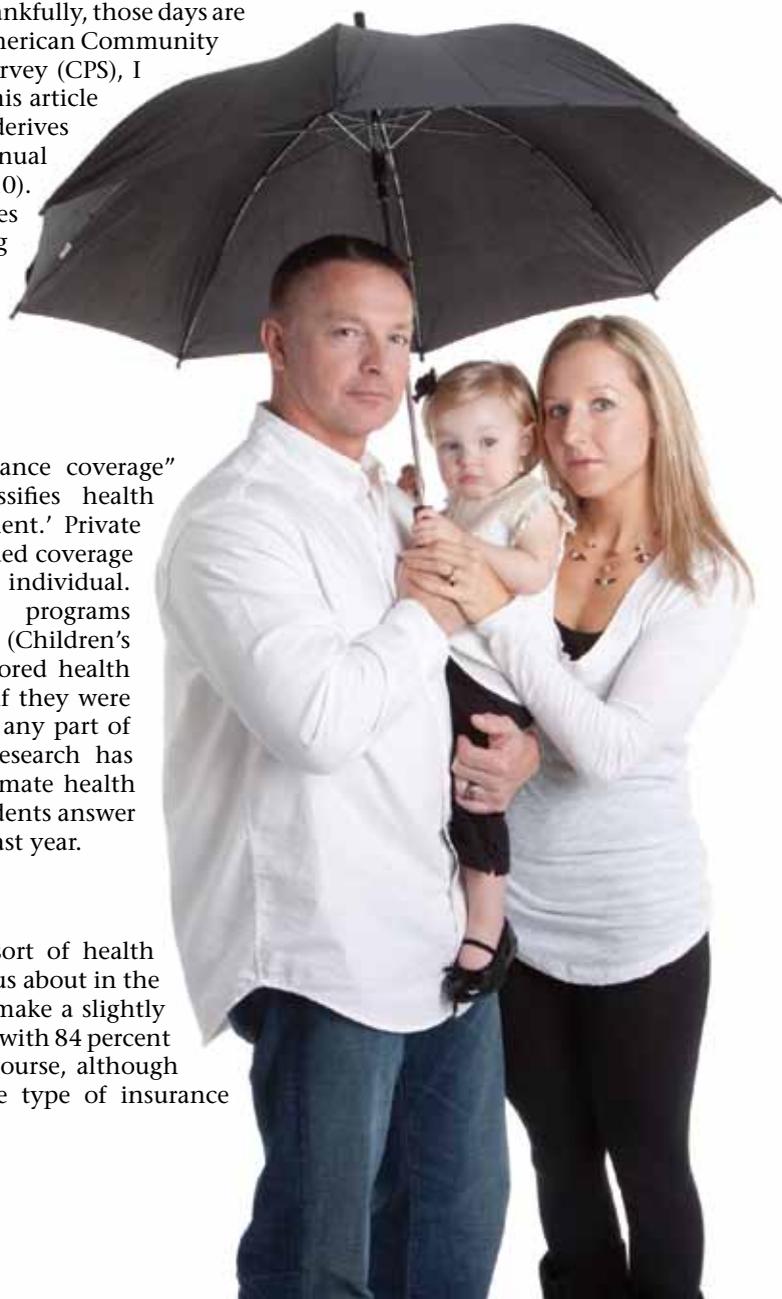
It used to be that when I fielded a question about health insurance coverage in Utah, I had no data to offer. Thankfully, those days are gone. Due to new questions in both the American Community Survey (ACS) and the Current Population Survey (CPS), I have plenty of data to share. The figures in this article trace to two different sources. Statewide data derives from the Current Population Survey's Annual Social and Economic Supplement (2010). County-level estimates are model-based figures generated by the Census Bureau using among other inputs, health insurance coverage estimates from the American Community Survey. (The sample size for the CPS is not sufficient to provide county-level estimates.)

### Covering all the Bases

First, let's outline just what "health insurance coverage" means. The Census Bureau broadly classifies health insurance coverage as 'private' or 'government.' Private insurance includes employer or union-provided coverage or coverage directly purchased by the individual. Government-provided insurance includes programs such as Medicare, Medicaid, military, CHIP (Children's Health Insurance Program), and state-sponsored health plans. Individuals are considered "insured" if they were covered by any type of health insurance for any part of the previous calendar year. Interestingly, research has found that the CPS data tends to under-estimate health insurance coverage—perhaps because respondents answer for the current time-period rather than the past year.

### Is Utah Covered?

Roughly 86 percent of Utahns had some sort of health insurance coverage during 2010. That places us about in the middle when all states are ranked. Plus, we make a slightly better showing than the United States average with 84 percent of its population covered by insurance. Of course, although most of the population in Utah had some type of insurance



For more information about health insurance coverage in Utah, see:

- <http://www.census.gov/did/www/sahie/index.html>
- <http://www.census.gov/hhes/www/hlthins/index.html>

coverage, 14 percent did not. The top six states for health insurance coverage—Massachusetts, Hawaii, Wisconsin, Maine, Vermont, and Minnesota—showed insured rates better than 90 percent. States with the lowest coverage tend to be in the southern part of the country—South Carolina, Florida, Mississippi, Texas, and our neighbors, Nevada and New Mexico all showed coverage rates less than 80 percent.

## How are We Covered?

Roughly 74 percent of Utah's population maintained some type of private insurance coverage during 2010—far higher than the national average of 64 percent. Most of those with private coverage—66 percent—were insured under employment-based programs. Again, this share proved far higher than the national average of 55 percent.

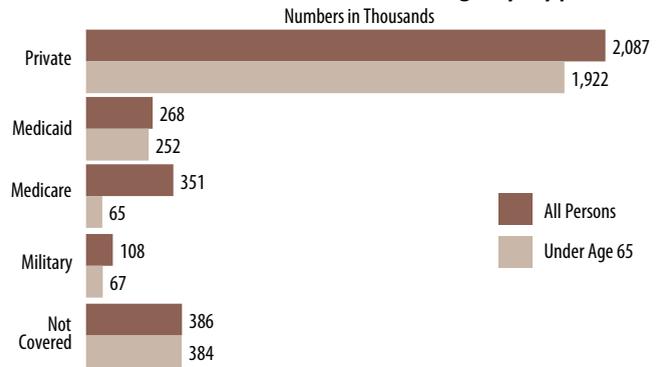
Conversely, Utahns appeared much less likely to have some type of government-provided health insurance than their national counterparts. In Utah, only 10-percent of the population was covered by Medicaid (the federal program for low-income people) compared to 16 percent nationwide. Utahns are also somewhat less likely to be covered by Medicare than their U.S. counterparts—12 percent compared to 15 percent. That's undoubtedly because of Utah's smaller-than-average senior share of the population.

## County Coverage

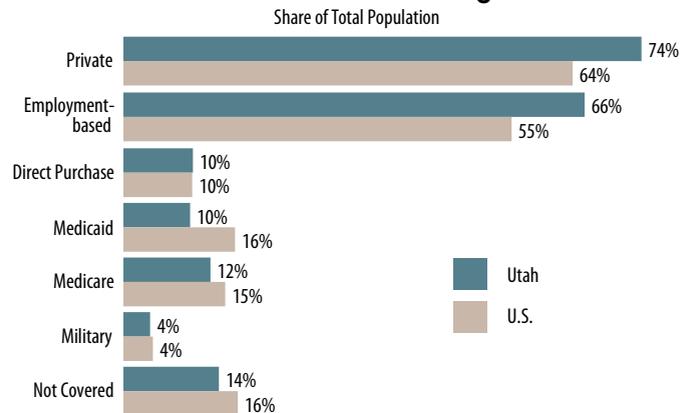
The health insurance coverage estimates by county have some significant differences from the statewide data outlined previously. First, they are estimates rather than survey data. Second, estimates are for 2009 rather than 2010. And finally, the estimates do not cover those over the age of 65 (when individuals typically qualify for Medicare).

Looking at the ranking of health-insurance coverage by county, no clear geographic pattern emerges. Some urban counties—Davis and Utah—showed high levels of health insurance coverage (86 percent or higher). Others—Salt Lake and Weber—displayed coverage rates below the state average of 84 percent. On the other hand, a few less populated counties showed strong coverage shares. Coverage in Morgan, Carbon, Summit, Box Elder, Emery, and Sevier counties ranked above the state average. Nevertheless, with the exception of Washington County, all the lower-tier counties were decidedly rural. Much of the difference in the rates of health insurance coverage undoubtedly relates to the availability of employment-based health insurance. In general, jobs in low-coverage rural areas—particularly those with high levels of part-time or seasonal employment—may be less likely to offer health insurance coverage. ①

## 2010 Utah Healthcare Coverage by Type\*



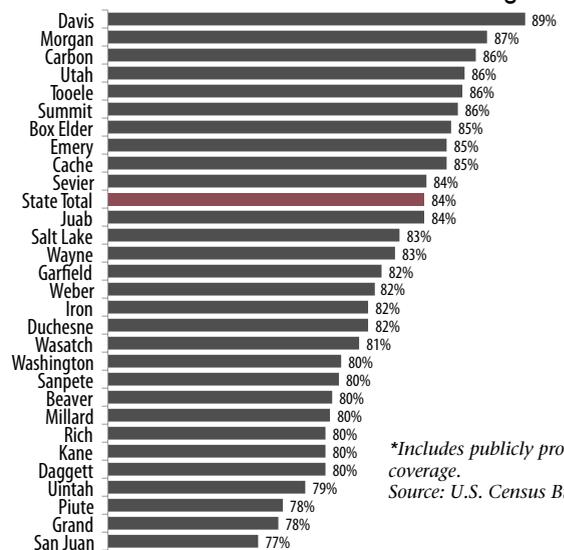
## 2010 Health Insurance Coverage—All Persons\*



\*Individuals may be counted in more than one category if covered by more than one type of health insurance.

Source: U.S. Census Bureau; Current Population Survey.

## 2009 Estimated Percent of Population Under 65 years With Health Insurance Coverage\*



\*Includes publicly provided coverage.

Source: U.S. Census Bureau.