

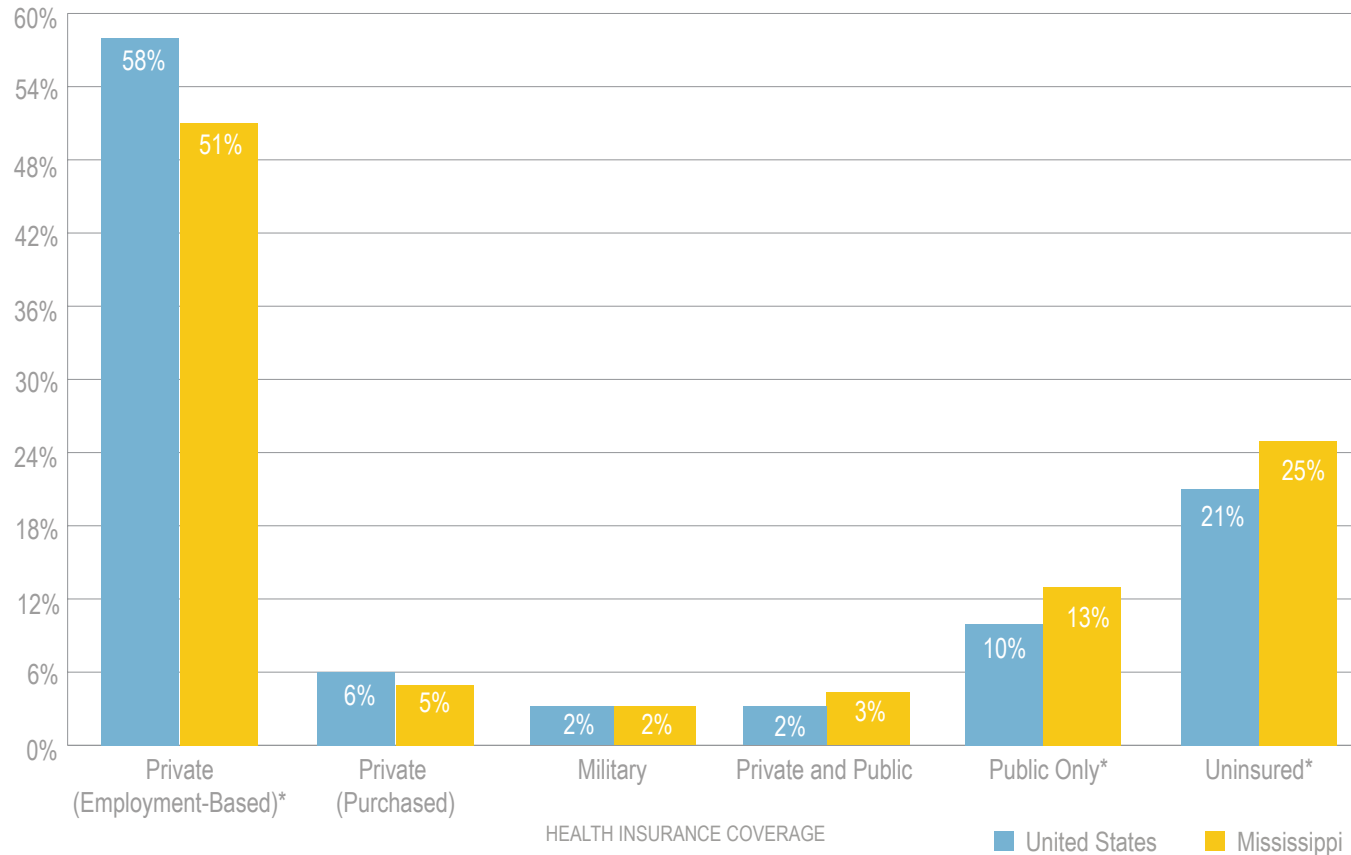
Center *for* Mississippi
Health Policy

CHART BOOK:

**A PROFILE OF HEALTH
COVERAGE FOR
MISSISSIPPI ADULTS**

April 2014

Adults 19-64 Years of Age Health Coverage by Type in the United States and Mississippi, 2012



Mississippians have significantly ($p < .01$) lower rates of private health insurance coverage than adults nationwide (51% versus 58%).

Mississippi's nonelderly adults aged 19-64 years have significantly ($p < .01$) higher rates of public health insurance coverage (i.e. programs such as Medicaid and Medicare) at 13 percent compared to nonelderly adults nationally at 10 percent.

Uninsurance rates are also significantly ($p < .01$) higher among nonelderly adults in Mississippi, 25 percent compared to the United States at 21 percent.

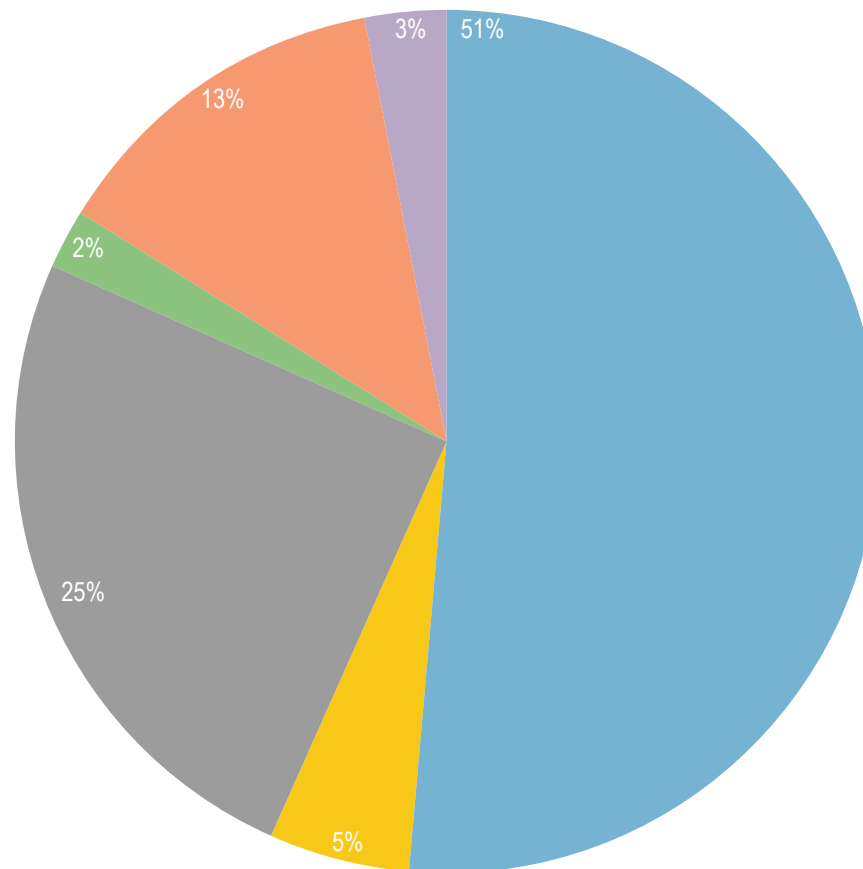
Source: American Community Survey. (2013). Health Insurance Coverage in 2012.

Data Compiled by C4MHP using IPUMS-ACS.

*Note: Statistically significant difference ($p < .01$).

Numbers may not add to 100 percent due to rounding.

Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2012



■ Private (Employment-Based)
■ Private (Purchased)
■ Uninsured
■ Military
■ Public Only
■ Private and Public

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.

Data Compiled by C4MHP using IPUMS-ACS.

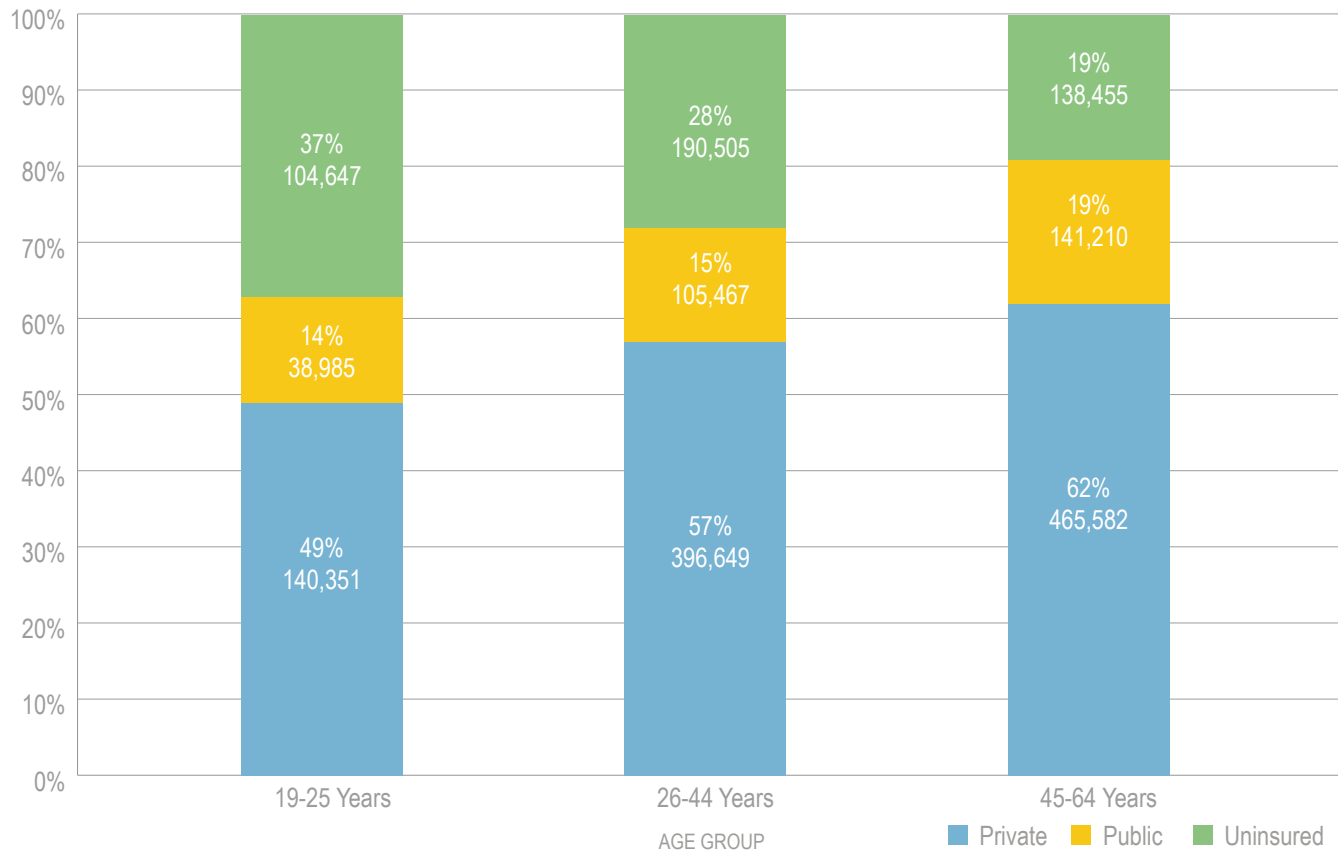
Note: Numbers may not add to 100 percent due to rounding.

Over half of nonelderly Mississippi adults have private health coverage, with most private insurance accessed solely through employment-based plans.

A quarter of nonelderly adult Mississippians lack health insurance coverage. Nonelderly adults are more likely to be uninsured than children or the elderly due to eligibility criteria for public programs:

- Low-income children in Mississippi can qualify for Medicaid or the Children's Health Insurance Programs when family income is up to 200% of the Federal Poverty Level.
- Medicaid is available for only a select group of nonelderly adults who meet certain categorical requirements. Not only must they be below income thresholds, they must also be pregnant, blind, the parent of a minor child, or disabled.
- Adults 65 or older qualify for Medicare.

Mississippi Adults 19-64 Years of Age Type of Coverage by Age Group, 2012

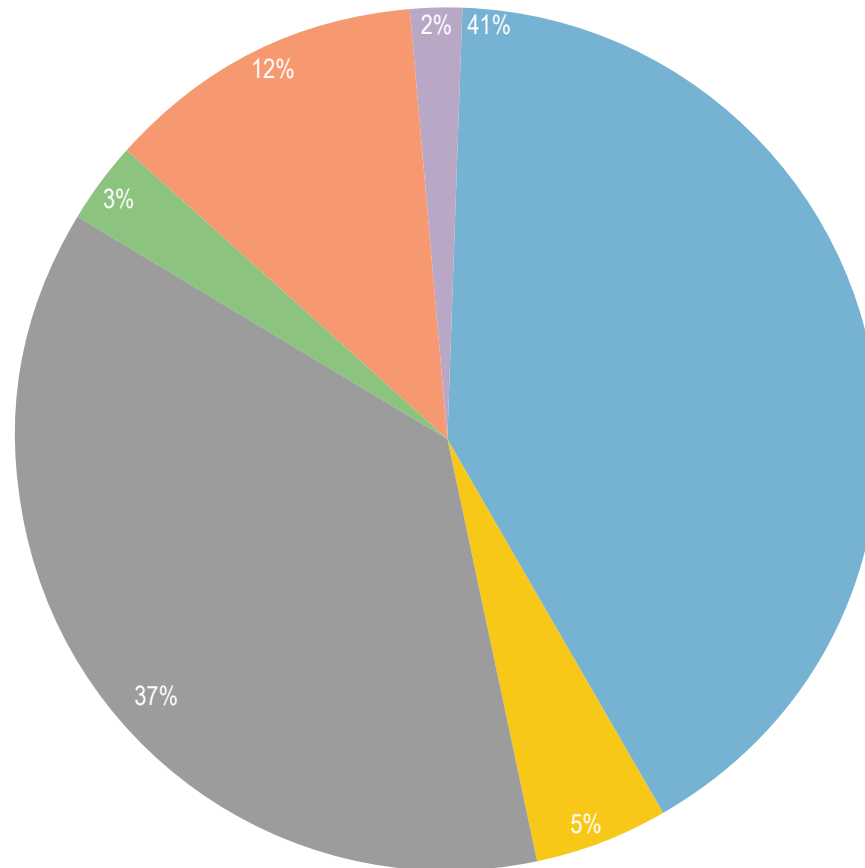


Young adult Mississippians under twenty-six years of age comprise the age group with the lowest private insurance rates and highest uninsurance rates.

Adults ages 45 to 64 experience the lowest rates of uninsurance in contrast to adults in the younger age categories and highest rates of both private and public coverage.

Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Mississippi Adults 19-25 Years of Age Distribution by Coverage Type, 2012



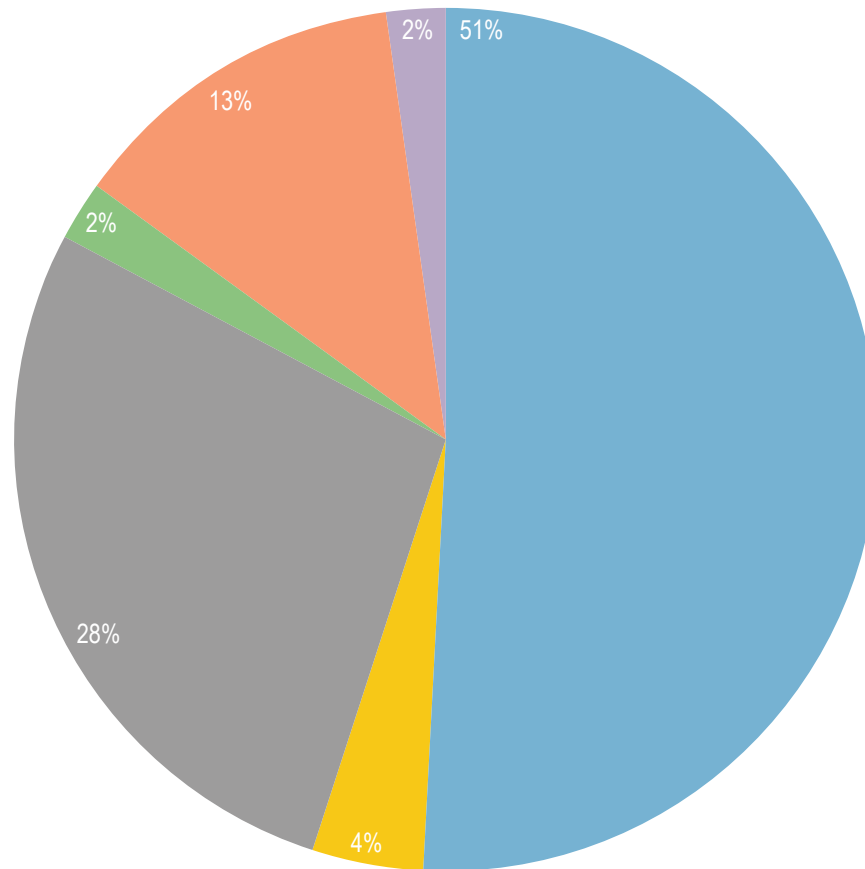
- Private (Employment-Based)
- Private (Purchased)
- Uninsured
- Military
- Public Only
- Private and Public

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Fewer than half (41%) of young adults (19-25 years of age) are insured through an employer-based health plan. Over one-third (37%) of Mississippi's young adults lack health insurance coverage.

Young adults have the highest rates of uninsurance. Although younger adults are more likely to be healthy, not having health insurance does reduce access to health care, particularly preventive care, and can delay timely care when health issues emerge.

Mississippi Adults 26-44 Years of Age Distribution by Coverage Type, 2012



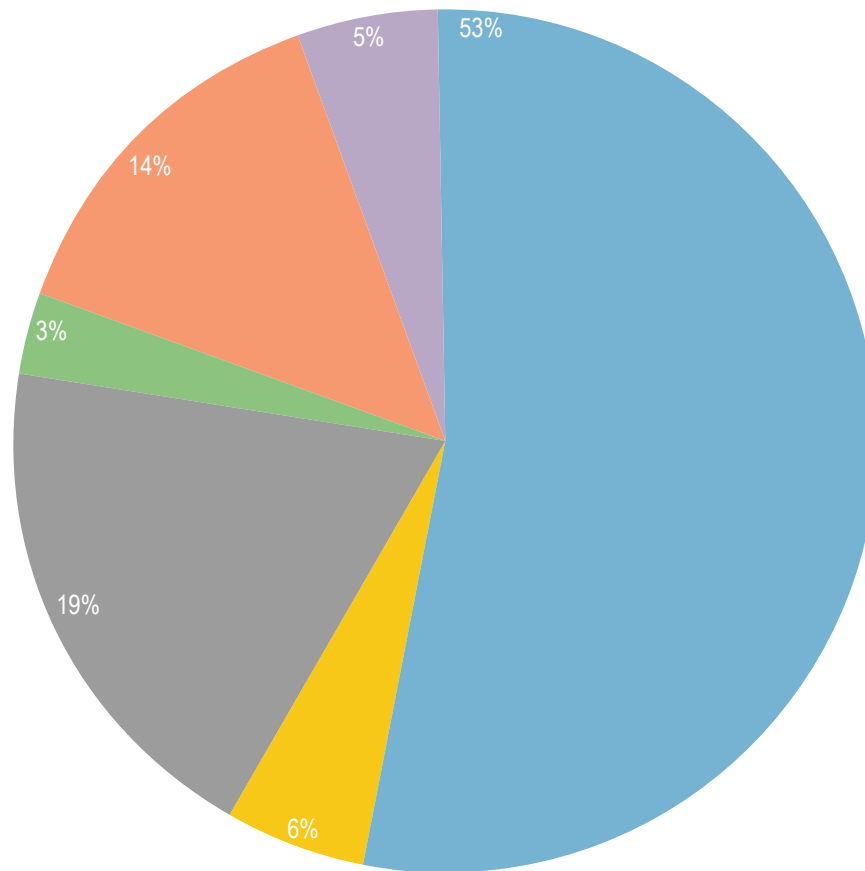
- Private (Employment-Based)
- Private (Purchased)
- Uninsured
- Military
- Public Only
- Private and Public

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Over half (51%) of Mississippi adults 26 to 44 years of age obtain health insurance coverage from the private market, almost exclusively through an employer.

More than a quarter in this age group lacks any health insurance coverage. Only 13 percent are covered through a public program.

Mississippi Adults 45-64 Years of Age Distribution by Coverage Type, 2012

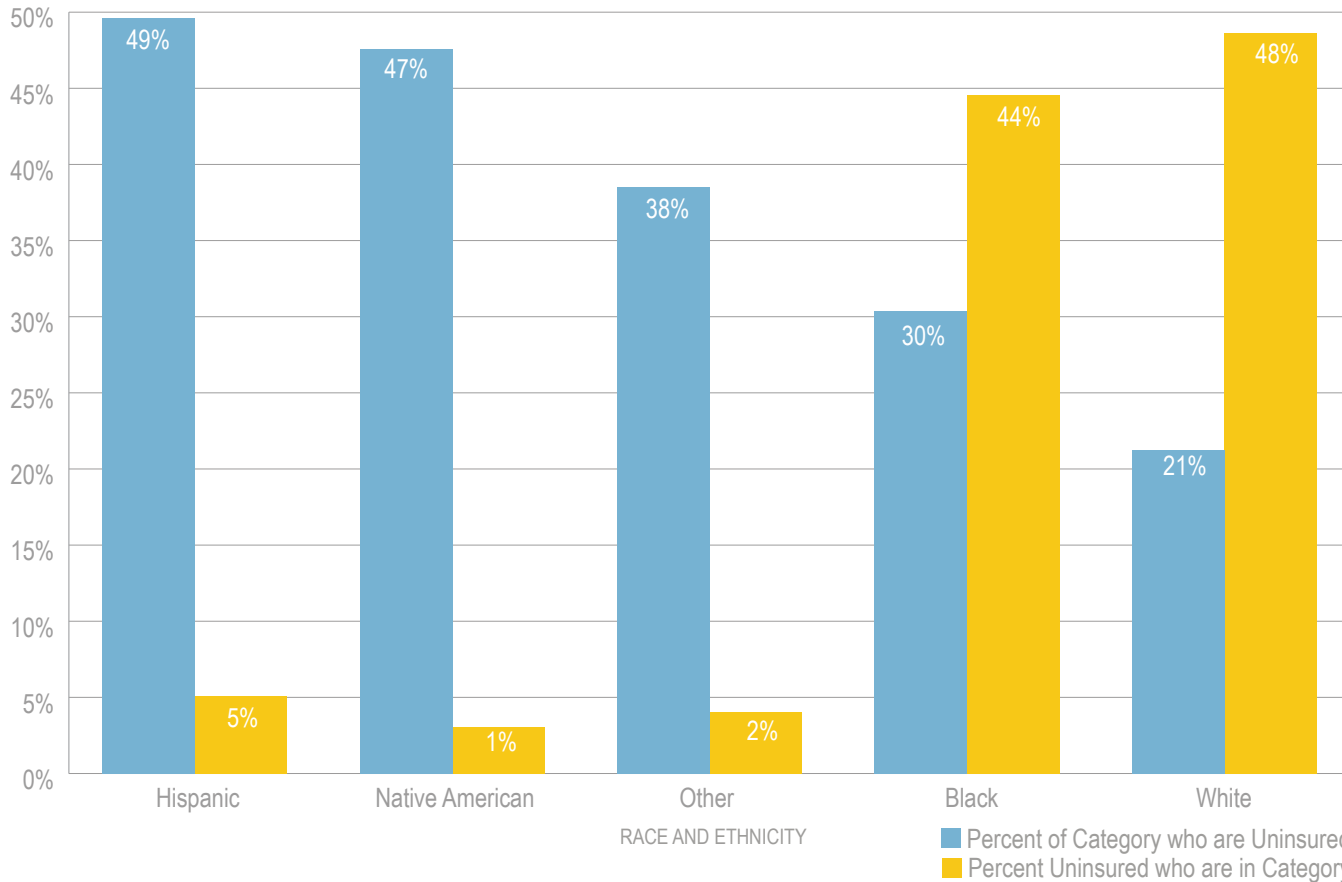


- Private (Employment-Based)
- Private (Purchased)
- Uninsured
- Military
- Public Only
- Private and Public

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Employer-based health insurance coverage is highest among Mississippi adults 45-64 years of age (53%). This age group also has the highest rates of public coverage (19%). However, the uninsurance rate is lowest for this age group (19%).

Mississippi Adults 19-64 Years of Age Uninsurance by Race and Ethnicity, 2012

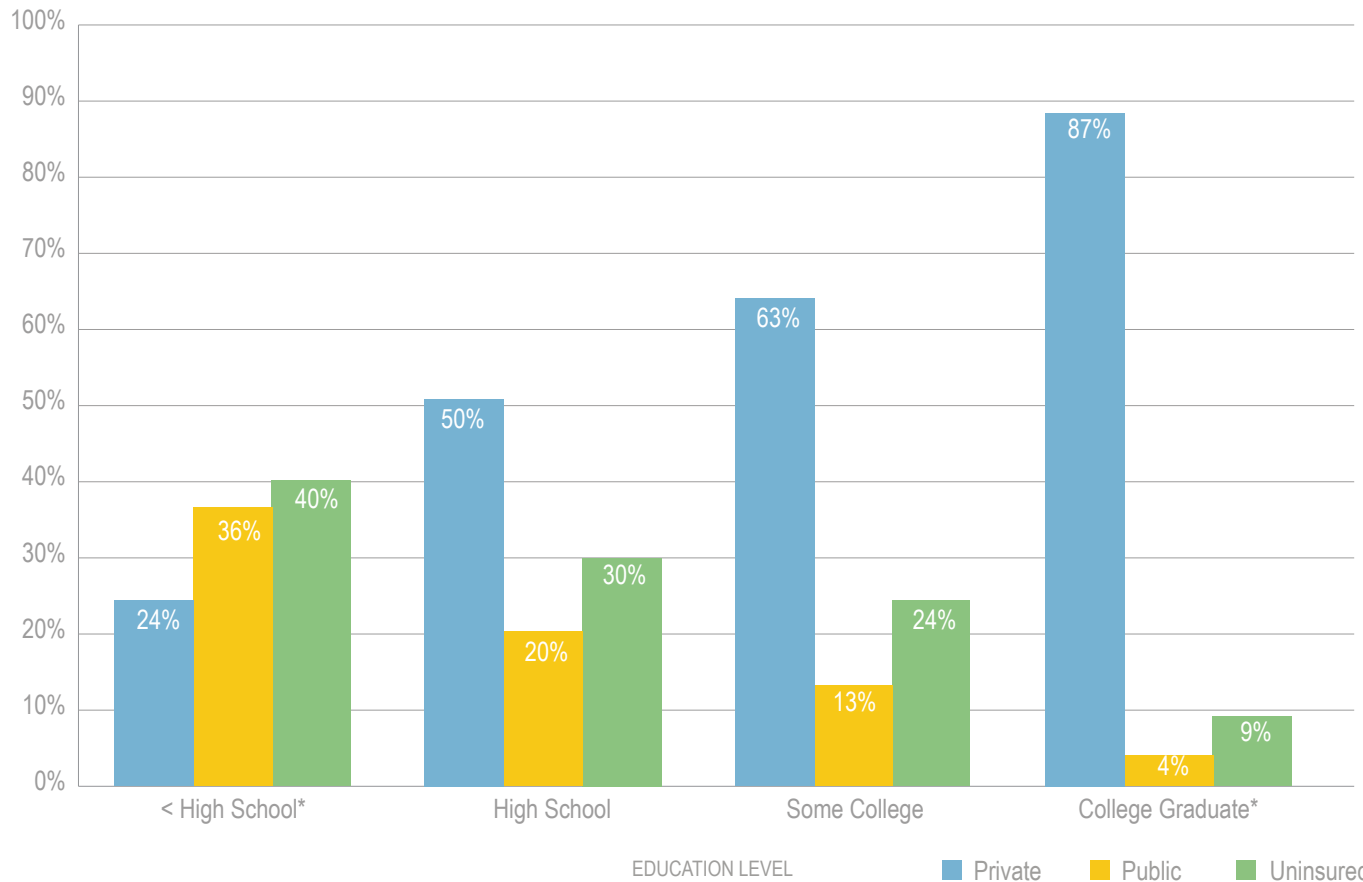


Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Uninsurance rates are highest for Hispanic and Native American nonelderly adults. Almost half (49%) of Mississippi's Hispanic and Native American adults are uninsured, compared to 30 percent of Black adults and 21 percent of White adults.

However, because of the smaller numbers of Mississippi adults who are Hispanic or Native American, they represent a small percentage, 5% and 1% respectively, of the uninsured adults in the state. Almost half (48%) of uninsured adults are White and 44 percent are Black.

Mississippi Adults 19-64 Years of Age Type of Coverage by Education Level, 2012

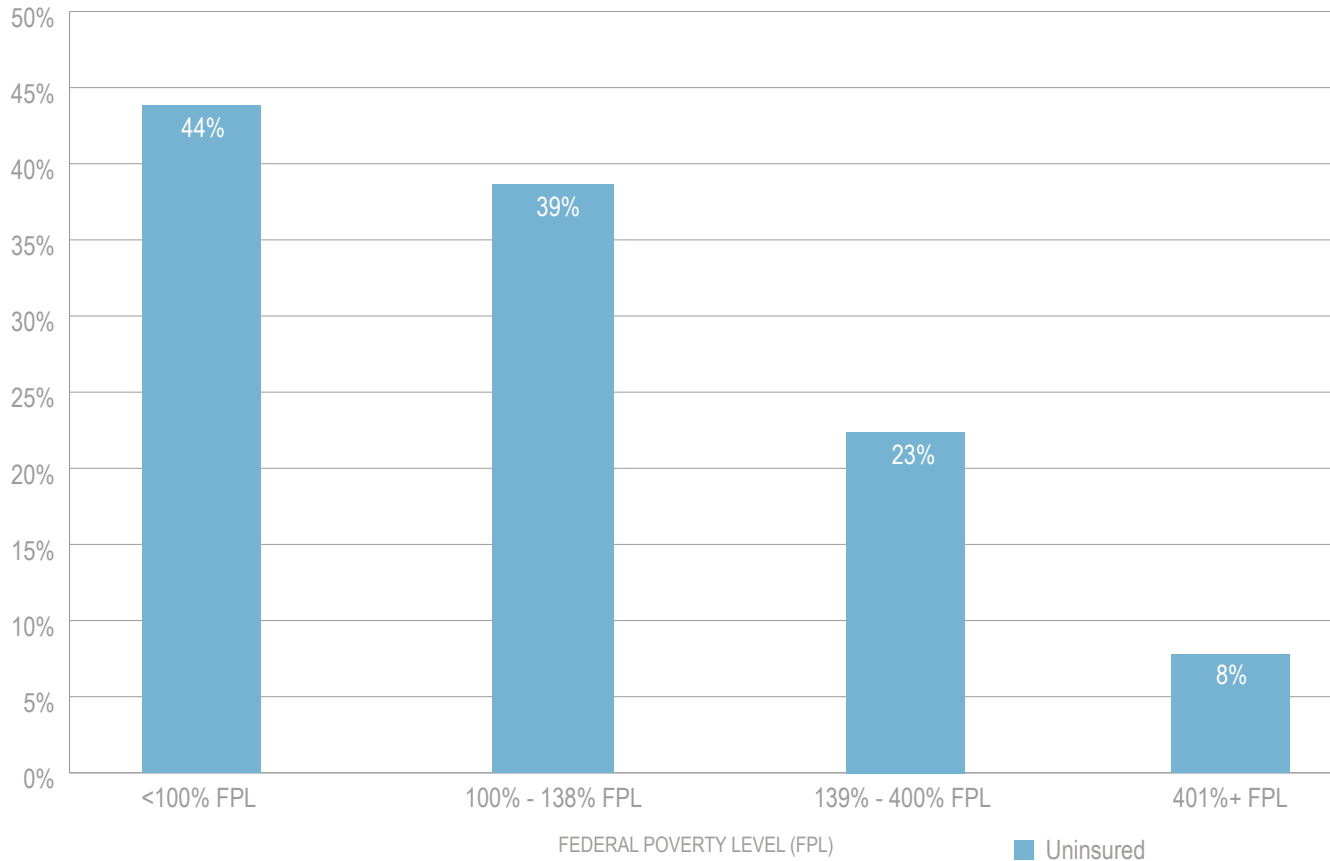


Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.
*Note: Statistically significant difference ($p < .01$).

Private coverage is significantly ($p < .01$) highest at the highest level of educational attainment. Persons with higher levels of education have greater access to jobs providing health insurance coverage.

Public coverage and uninsurance rates are each significantly ($p < .01$) highest at the lowest levels of educational achievement.

Mississippi Adults 19-64 Years of Age Rate of Uninsurance by Federal Poverty Level, 2012

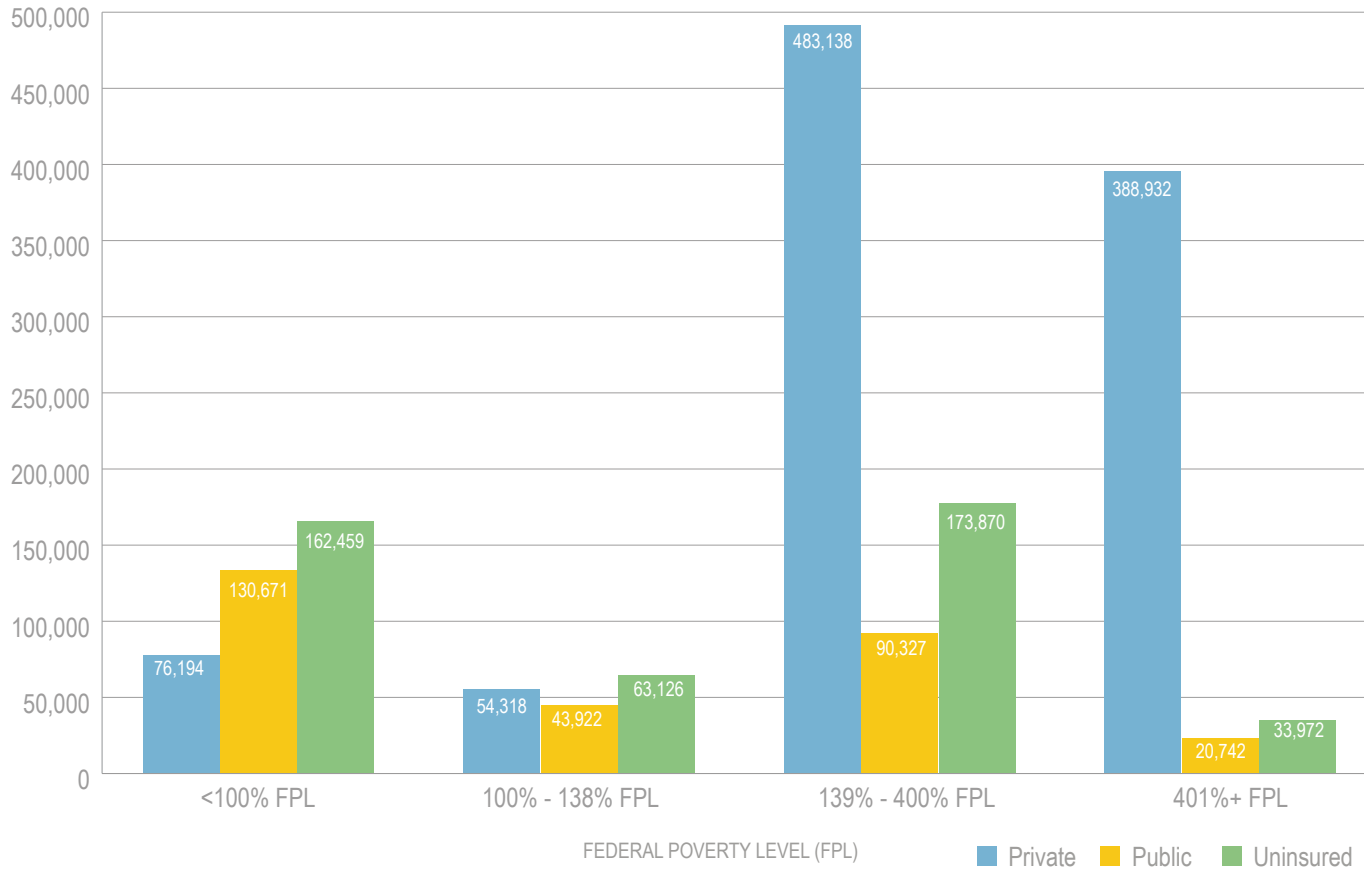


The uninsurance rate declines significantly ($p < .01$) as incomes rise above the Federal Poverty Level.

Persons below 100% of the Federal Poverty Level experience the highest rates of uninsurance.

Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Mississippi Adults 19-64 Years of Age Coverage Type by Federal Poverty Level, 2012

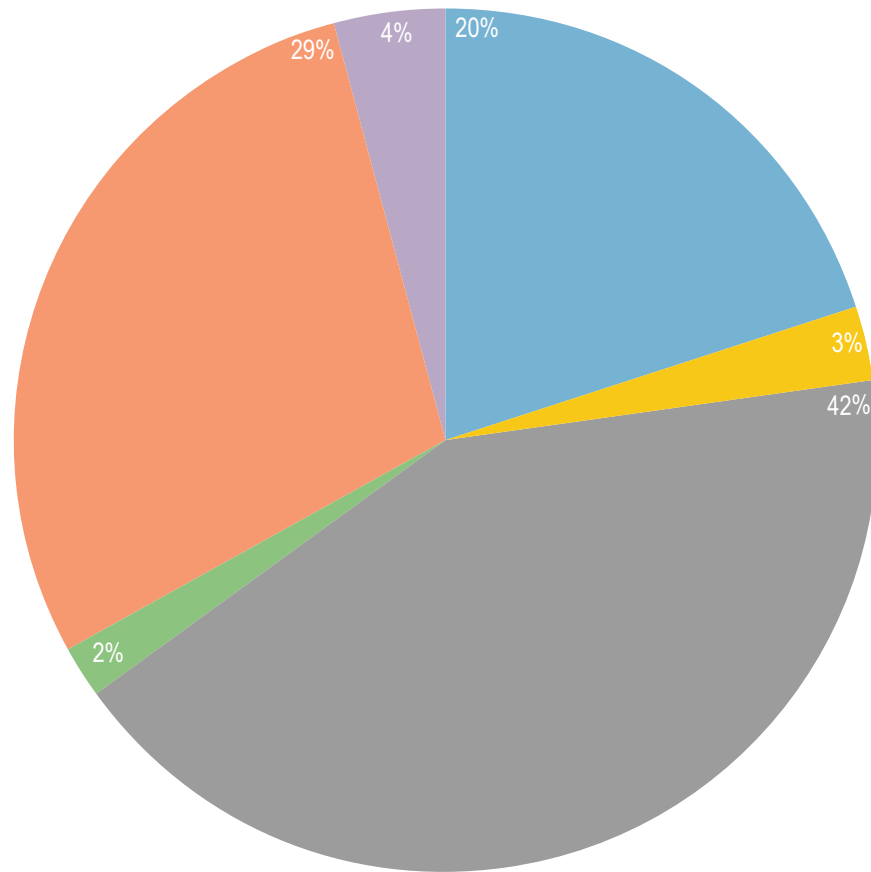


Subsidized health insurance coverage is available to persons between 100% and 400% of the Federal Poverty Level (FPL), encompassing most of the uninsured adults statewide. Additionally, those with private coverage that is not deemed affordable or at a minimum value may opt to enroll in health insurance coverage through the Federal Health Insurance Marketplace.

Uninsured adults below 100% FPL do not have access to premium assistance through the Marketplace, but may be eligible for Medicaid if the state were to choose to expand coverage, an option provided to states within the Affordable Care Act (ACA). If Mississippi were to opt for the expansion of Medicaid eligibility authorized by the law, persons at or below 138% FPL would be eligible for enrollment.

Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Mississippi Adults 19-64 Years of Age at or Below 138% Federal Poverty Level Distribution by Type of Coverage, 2012



- Private (Employment-Based)
- Private (Purchased)
- Uninsured
- Military
- Public Only
- Private and Public

Source: American Community Survey, (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Only one out of five (20%) nonelderly adults at or below 138% of the Federal Poverty Level has employment-based health insurance coverage.

More than two out of five (42%) are uninsured and one out of three is covered by a public program (29%).

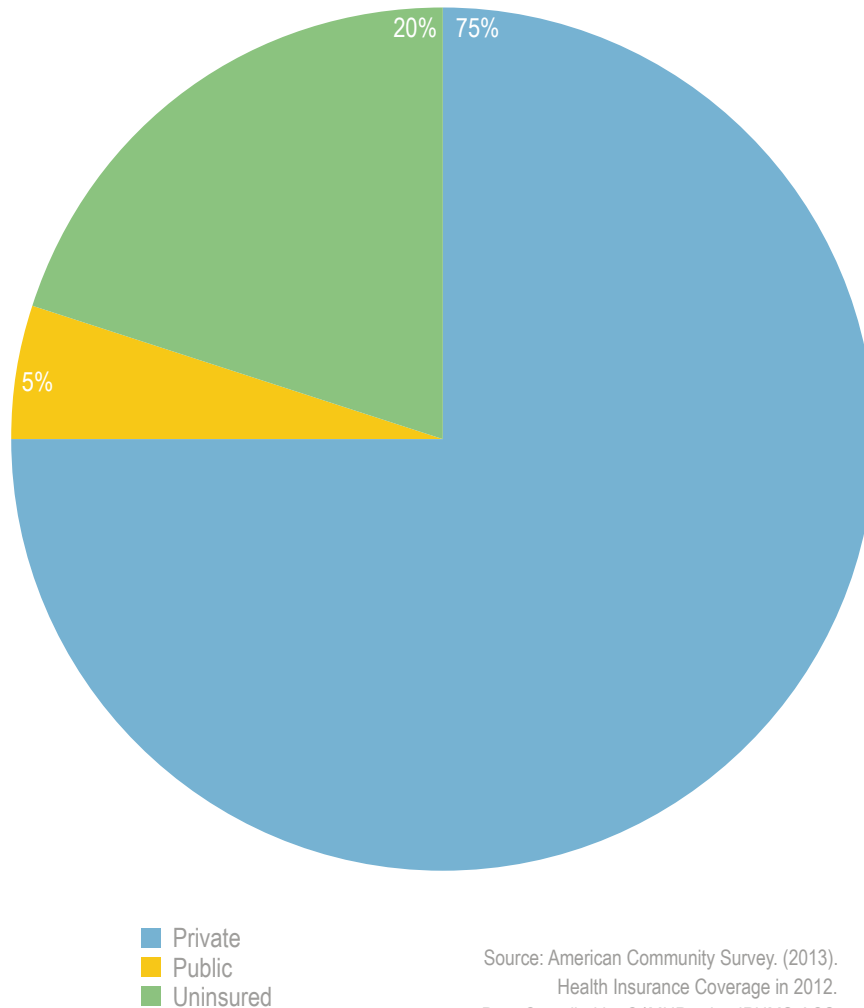
Uninsured Working Mississippi Adults 19-64 Years of Age at or Below 138% Federal Poverty Level Listed by Top 20 Occupational Categories, 2012

OCCUPATION	UNINSURED	OCCUPATION	UNINSURED
Cashiers	14,656	Stock Clerks & Order Fillers	3,035
Cooks	9,907	Laborers & Movers	2,918
Waiters & Waitresses	8,002	Personal Care Aides	2,682
Medical Aides	6,668	Carpenters	2,488
Maids & Housekeepers	6,430	Grounds Maintenance Workers	2,380
Truck & Other Drivers (Sales)	6,077	Agriculture Workers	2,362
Janitors & Cleaners	4,982	Other Production Workers	2,326
Construction Laborers	4,500	Painters & Maintenance	2,142
Retail Salespersons	3,340	Retail Sales Supervisors	2,058
Assemblers & Fabricators	3,216	Childcare Workers	1,780

Most working, uninsured nonelderly adults in Mississippi at or below 138 percent of the Federal Poverty Level are employed in the twenty leading occupations within the retail, manufacturing, and service sectors.

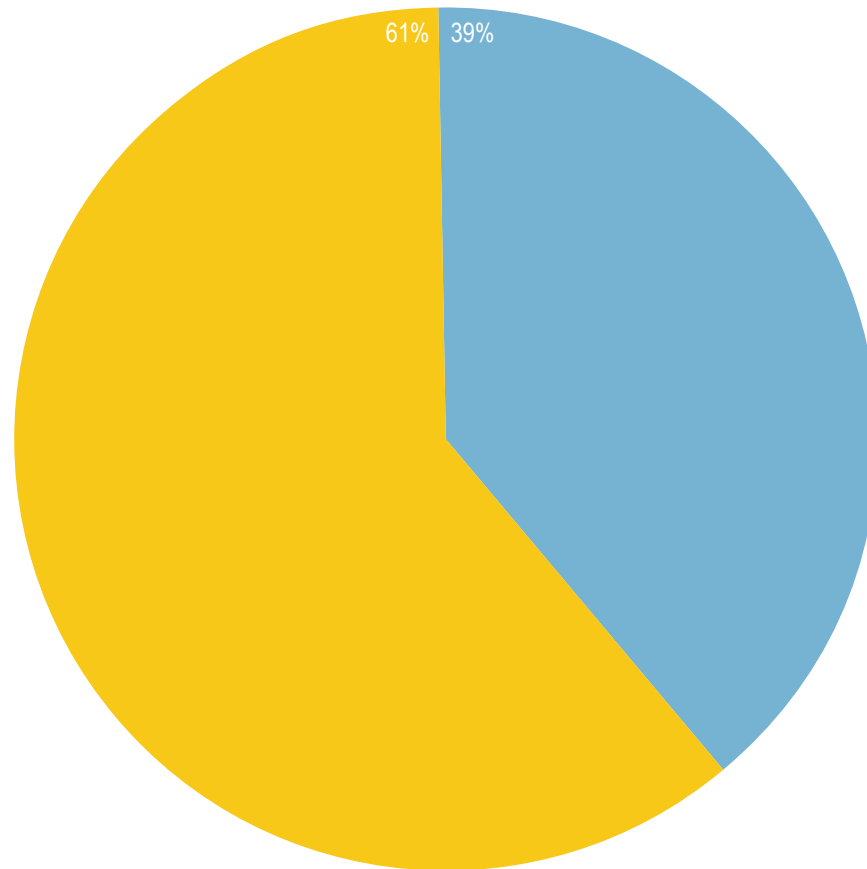
Source: American Community Survey. (2013). Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Working Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2012



Three out of four (75%) nonelderly working adults are insured by private coverage, while very few (5%) have public coverage. One out of five (20%) working, nonelderly adults is also uninsured in Mississippi.

Unemployed Mississippi Adults 19-64 Years of Age Distribution by Insurance Status, 2012

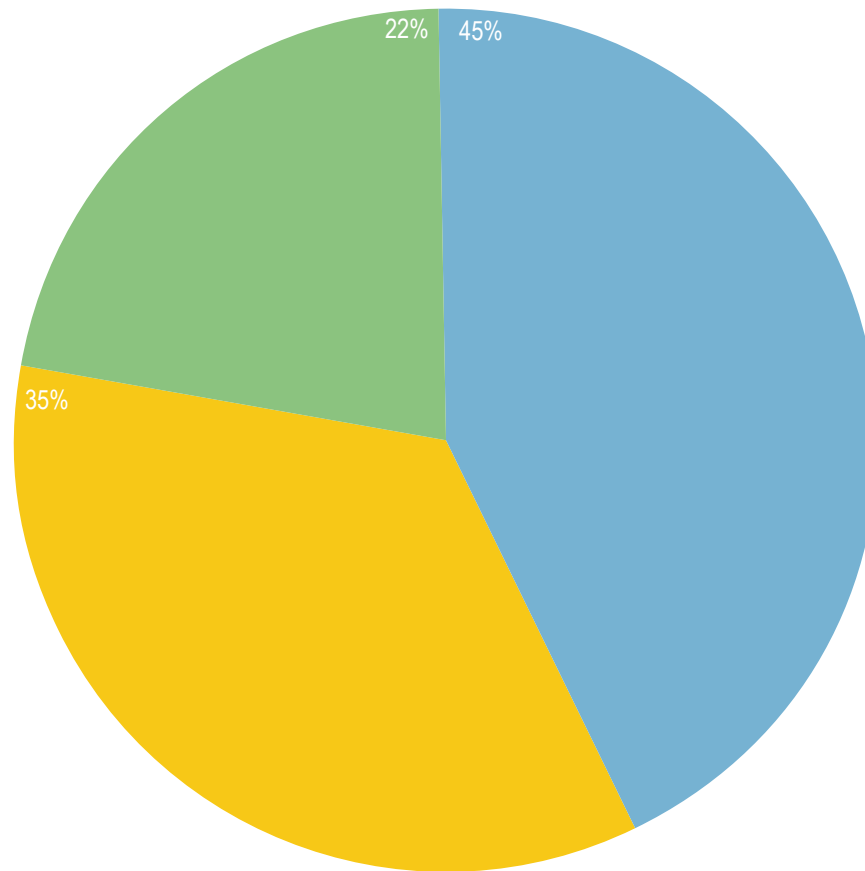


Nearly two-thirds (61%) of unemployed nonelderly adults in Mississippi lack health insurance coverage.

■ Insured
■ Uninsured

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Uninsured Mississippi Adults 19-64 Years of Age Distribution By Work Status, 2012

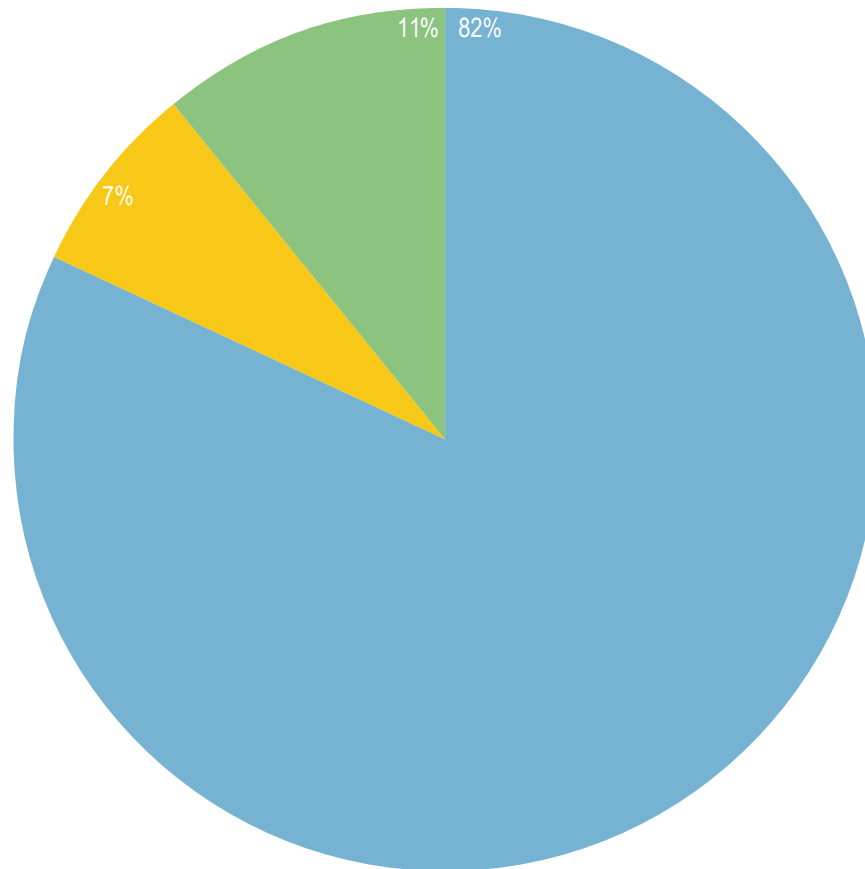


■ Full-Time Work
■ Not Working
■ Part-Time Work

Source: American Community Survey, (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Most uninsured Mississippi adults are employed (65%). Nearly half (45%) of uninsured Mississippians work in full-time jobs. Nearly a quarter (22%) of the uninsured are employed at least part-time.

Uninsured Working Mississippi Adults 19-64 Years of Age Distribution by Employer Type, 2012

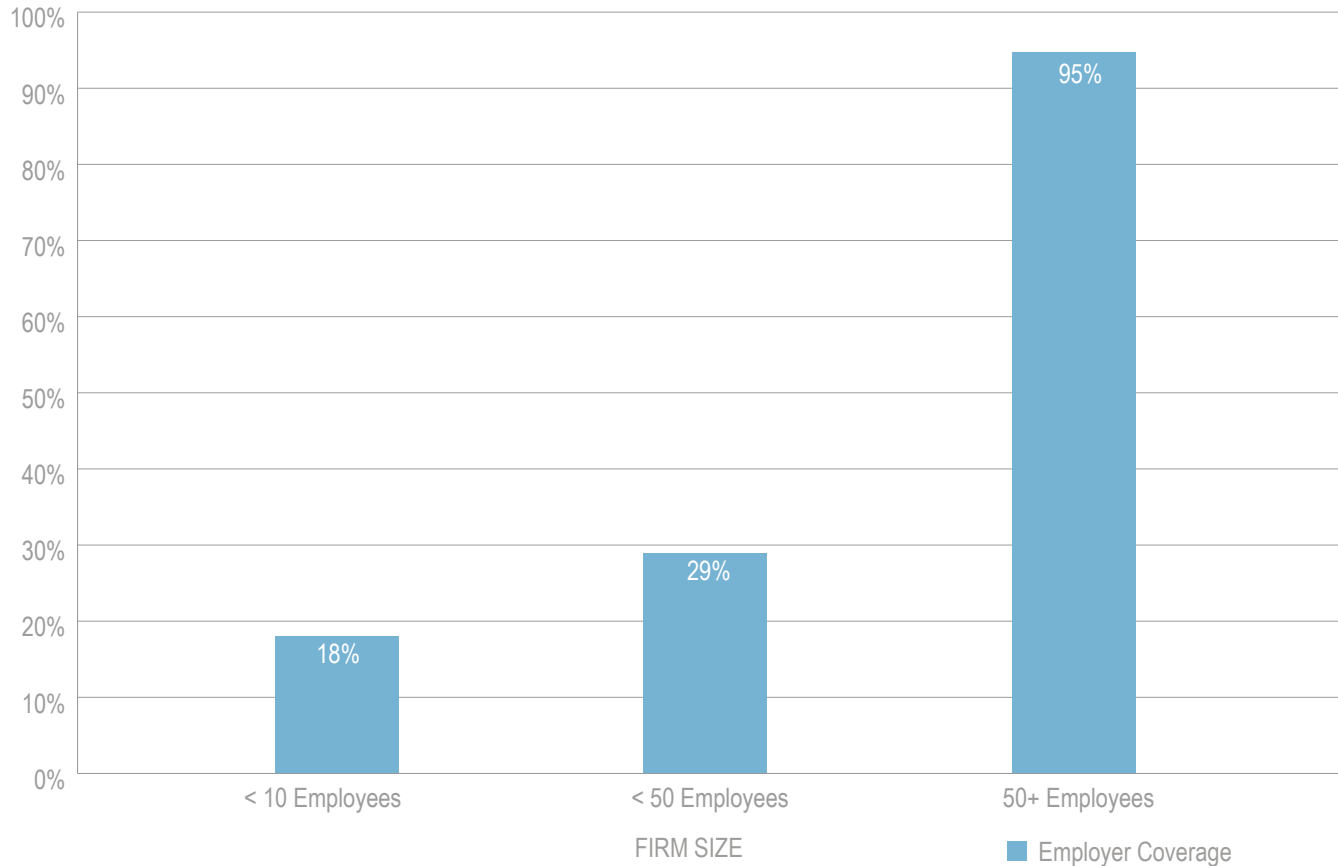


Nonelderly, working adults who are uninsured largely work for private employers (82%), while fewer are self-employed (11%) or employed by government (7%).

■ Private Employer
■ Government Employer
■ Self-Employed

Source: American Community Survey. (2013).
Health Insurance Coverage in 2012.
Data Compiled by C4MHP using IPUMS-ACS.

Private Sector Employees in Mississippi Percentage Offering Health Insurance to Employees by Firm Size, 2012



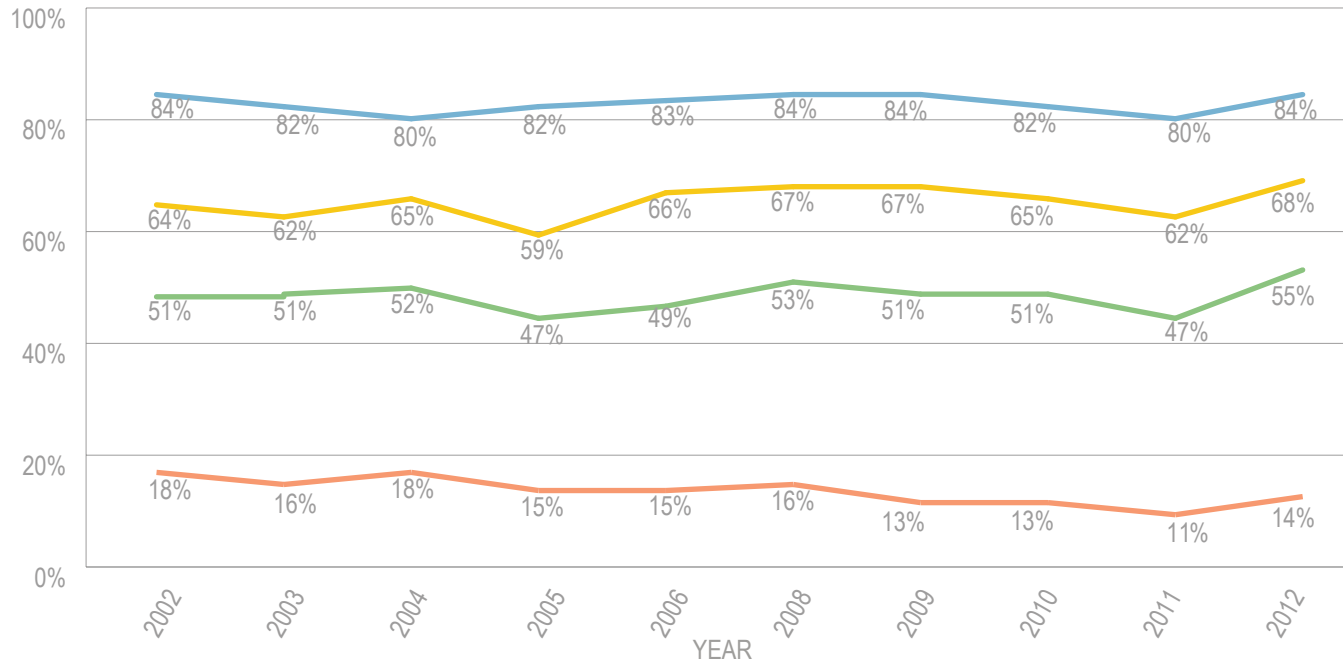
Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2012).

The Agency for Healthcare Research and Quality conducts the annual Medical Expenditure Panel Survey of employers for health coverage offered. The survey findings indicate businesses with a majority of lower paid staff are less likely to offer health insurance to their employees.

Many adults do not have access to health insurance coverage through an employer, particularly when working for a small employer. Most private employers in Mississippi have fewer than 50 employees.

While nearly all large Mississippi employers (50+ employees) offer health insurance to their employees, fewer than one-third (29%) with under 50 employees offer health insurance and fewer than one out of five (18%) with under 10 employees offer it.

Private Sector Employees in Mississippi Trends in Health Insurance Offers and Enrollment, 2002-2012



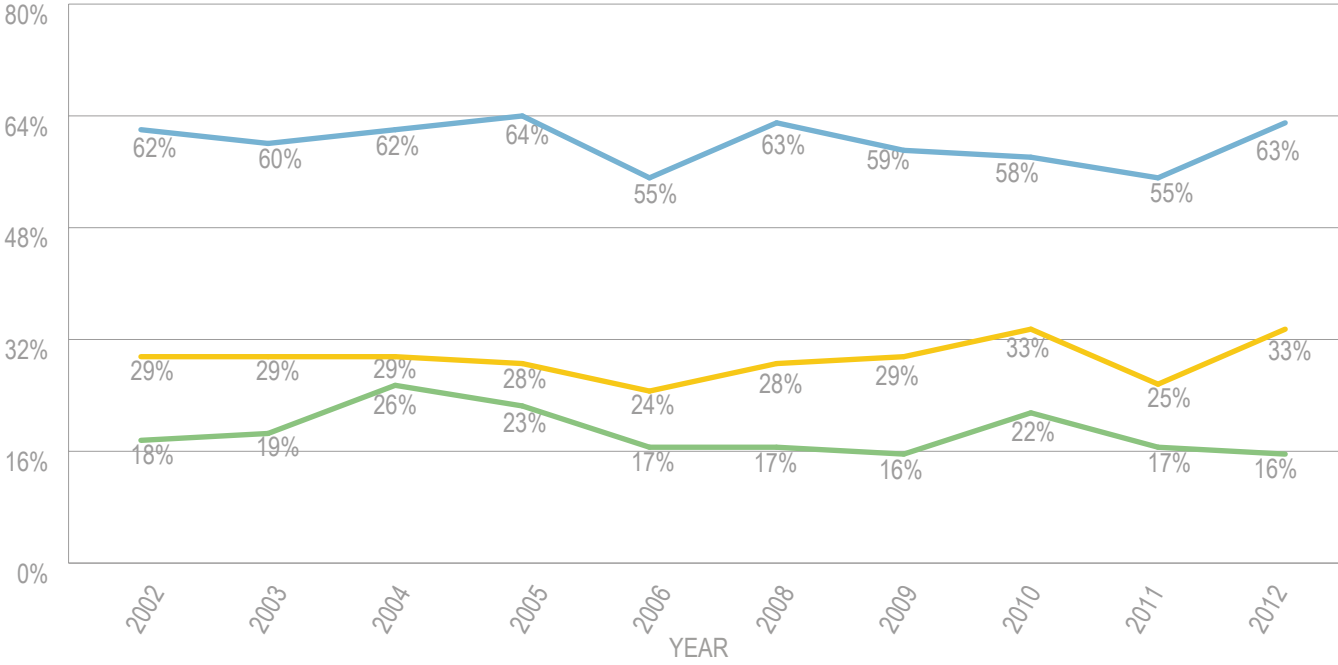
- Employees Offered Health Insurance
- Employees Eligible For Health Insurance
- Employees Enrolled In Health Insurance
- Employees With Family Coverage

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2002-2012).
Note: No MEPS Data were available in 2007.

While more than four out of five employees in Mississippi work for firms that offer health insurance, only a little more than two-thirds of Mississippi workers are eligible for health insurance coverage.

About half of private sector employees are enrolled in employer-sponsored health insurance, and only one out of seven is enrolled in family coverage.

Private Sector Employees in Mississippi Percentage Enrolled in Employer Health Insurance, 2002-2012



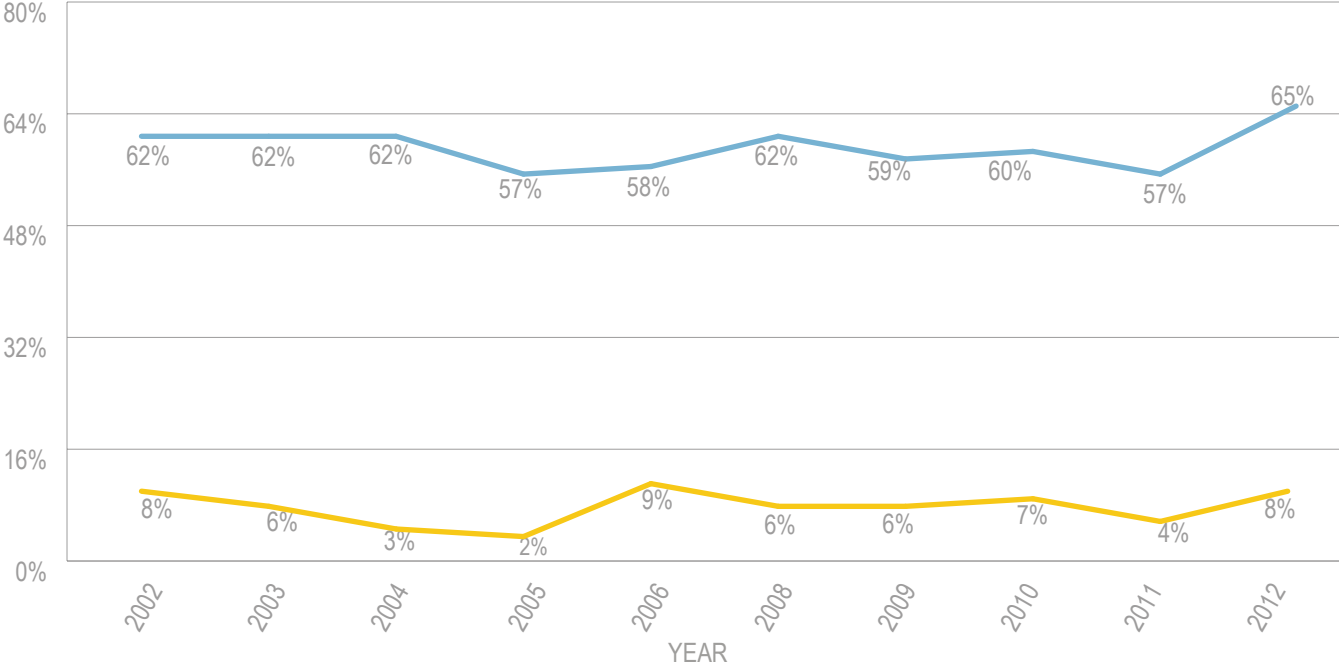
Health insurance enrollment is markedly lower for employees working in smaller, private sector firms compared with larger firms, a trend that is persistent over time.

While almost two-thirds (63%) of employees in large firms (50+ employees) are enrolled in their employer’s plan, only a third (33%) of those in firms with fewer than 50 employees are enrolled, and only one in six (16%) in very small (<10 employees) firms is enrolled in employer sponsored coverage.

- Firms with 50 or More Employees
- Firms with Less Than 50 Employees
- Firms with Less Than 10 Employees

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2002-2012).
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi Enrollment Rates by Work Time Status, 2002-2012



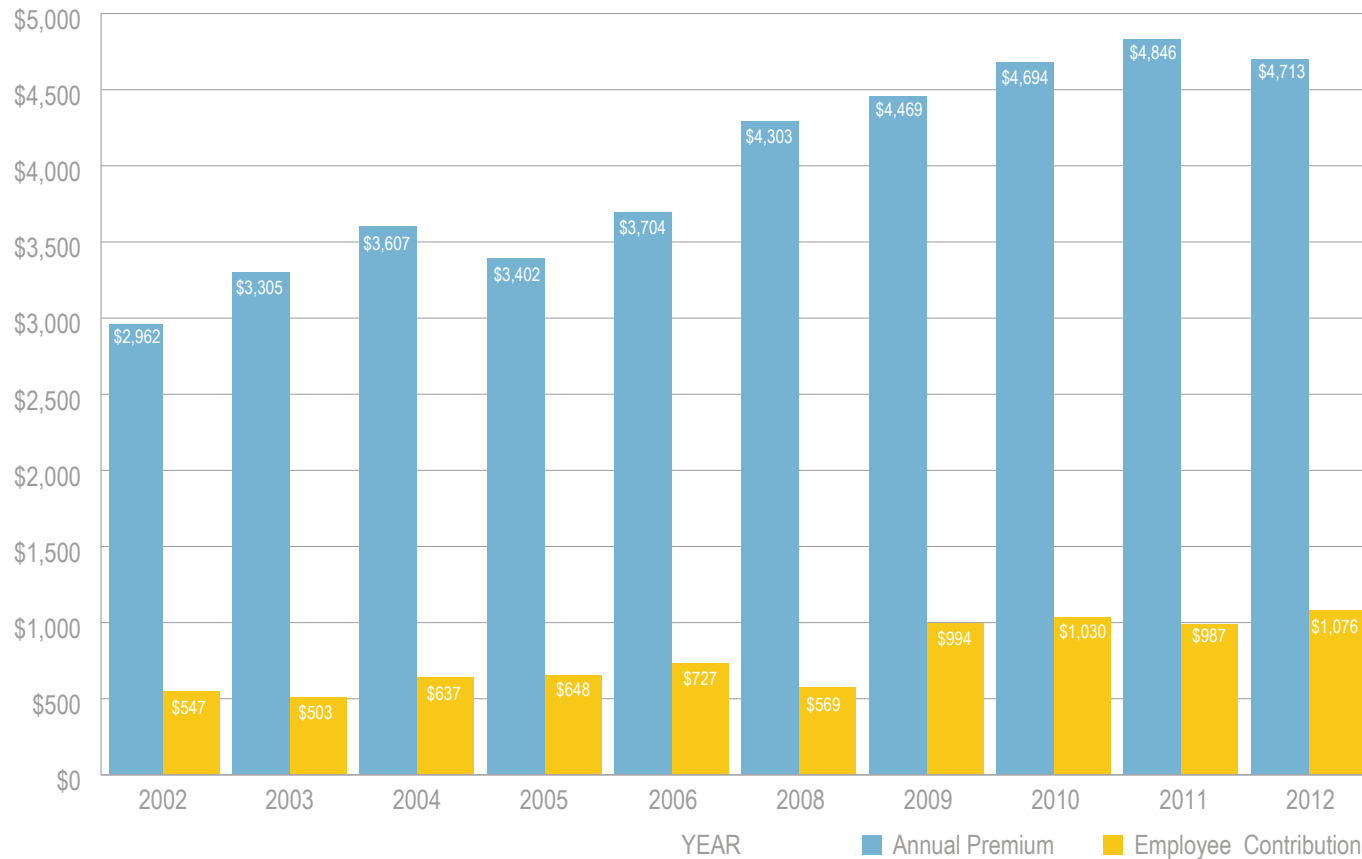
While 65 percent of full-time, private sector employees are enrolled in employer offered coverage, enrollment is markedly lower for part-time employees. Only 8 percent of part-time employees are enrolled in an employer-based plan.

The MEPS survey definition of full-time employee is determined by the respondent to the survey questions. No specific minimum number of hours is specified in the questionnaires. An employee not defined by the survey respondent as being full-time is classified as part-time.

— Full-Time
— Part-Time

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2002-2012).
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi Trends in Annual Premiums and Employee Contributions for Single Coverage, 2002-2012

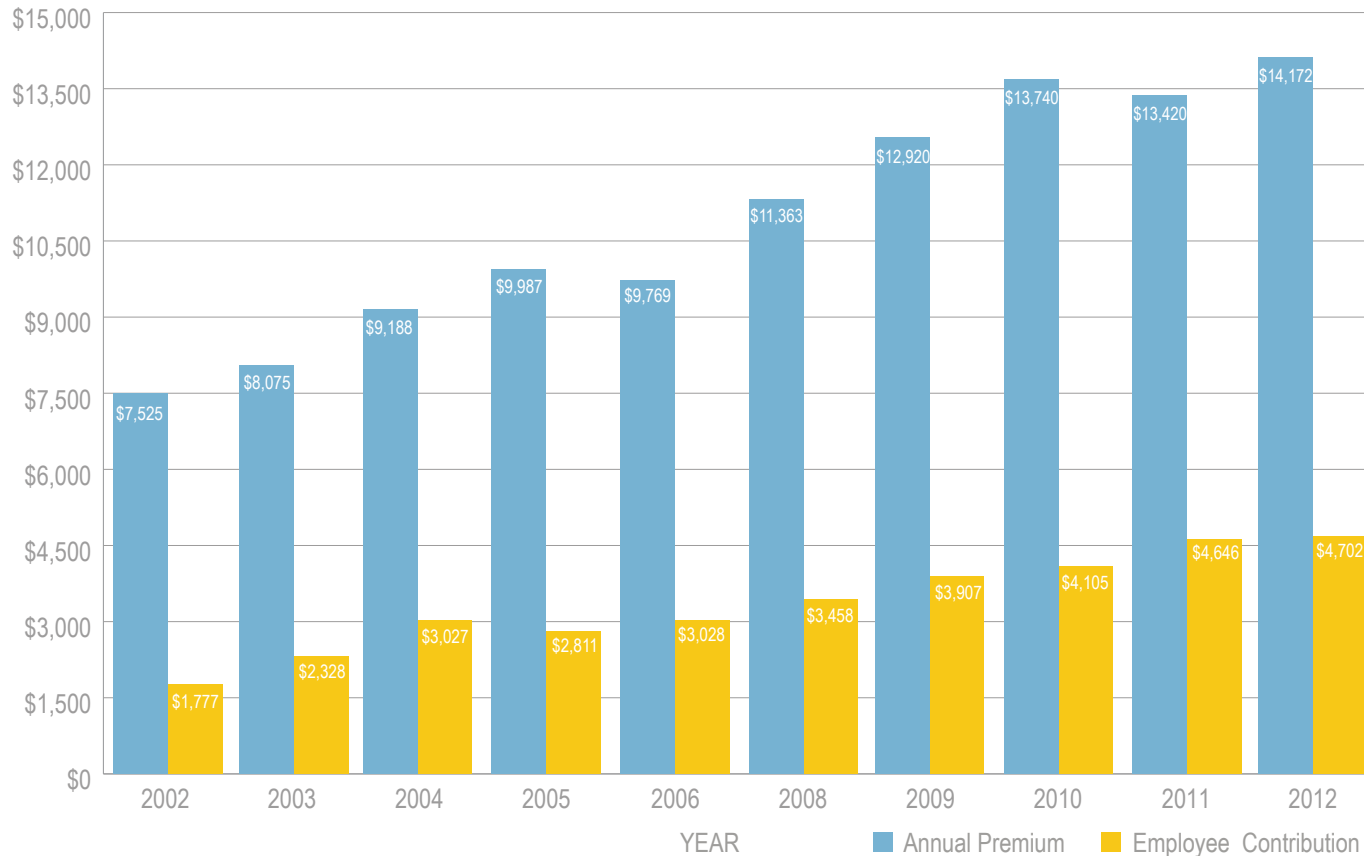


Average annual health insurance premiums and employee contributions for single (employee-only) coverage have trended upward since 2002.

The portion of the premium paid by the employee has increased from 18 percent in 2002 to 23 percent in 2012.

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2002-2012).

Private Sector Employers in Mississippi Trends in Annual Premiums and Employee Contributions for Family Coverage, 2002-2012



Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2002-2012).

Family health insurance premiums and employee contributions have steadily risen since 2002 in Mississippi.

The portion of the premium paid by the employee has increased from 24 percent in 2002 to 33 percent in 2012. The average annual employee contribution of \$4,702 in 2012 represents approximately 13 percent of the state median family income of \$37,095 for that year.

For low income families, this cost can be a significant barrier to enrollment in an employer-based health insurance plan.

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