

Section 2: Trends and Variation in Health Insurance Coverage

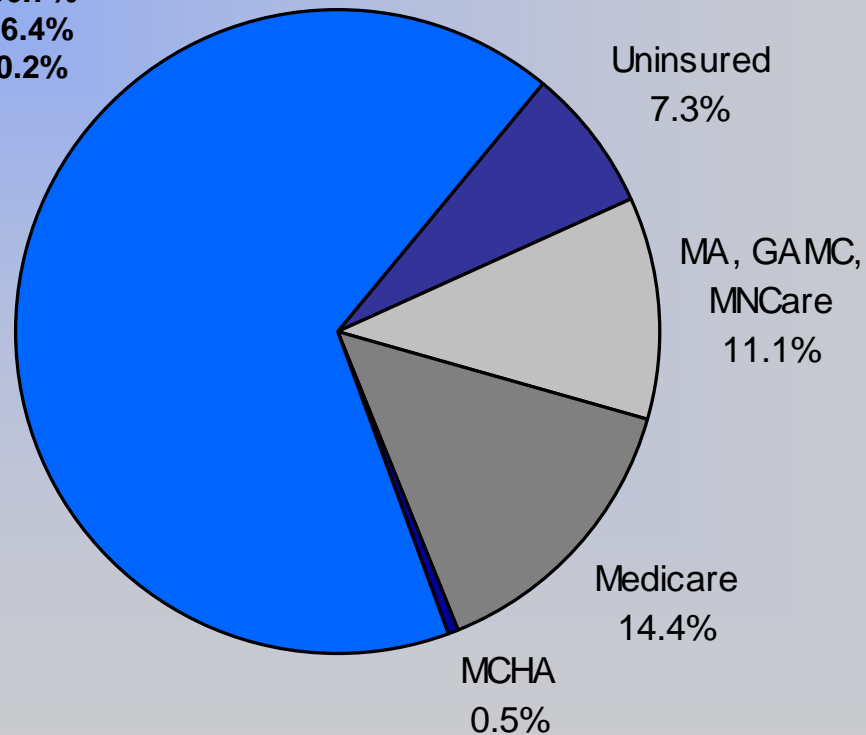
- ★ Distribution of Minnesota population by primary source of insurance coverage
- ★ Private insurance
 - Trend in self-funding
 - Large group, small group, and individual coverage
- ★ Variation in sources of coverage by age, income, and race/ethnicity

Distribution of Minnesotans by their Primary Source of Health Insurance Coverage

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2008

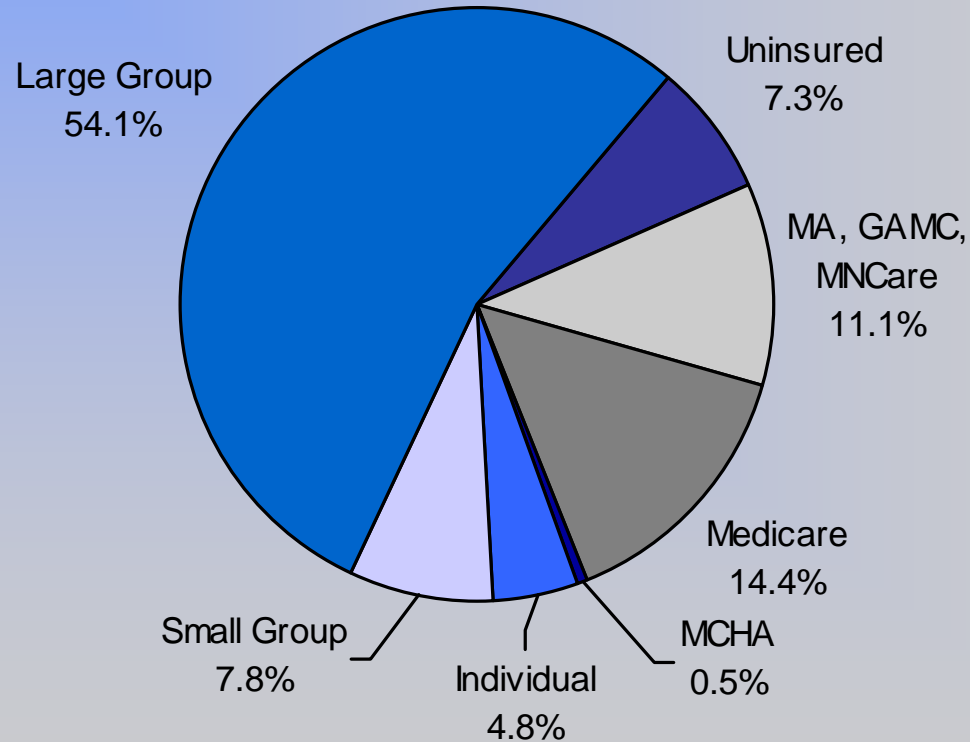
Total Population 5.2 Million

Private Health Insurance: 66.7%
Fully insured 26.4%
Self-insured 40.2%



Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2008

Total Population 5.2 Million



Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2001 to 2008

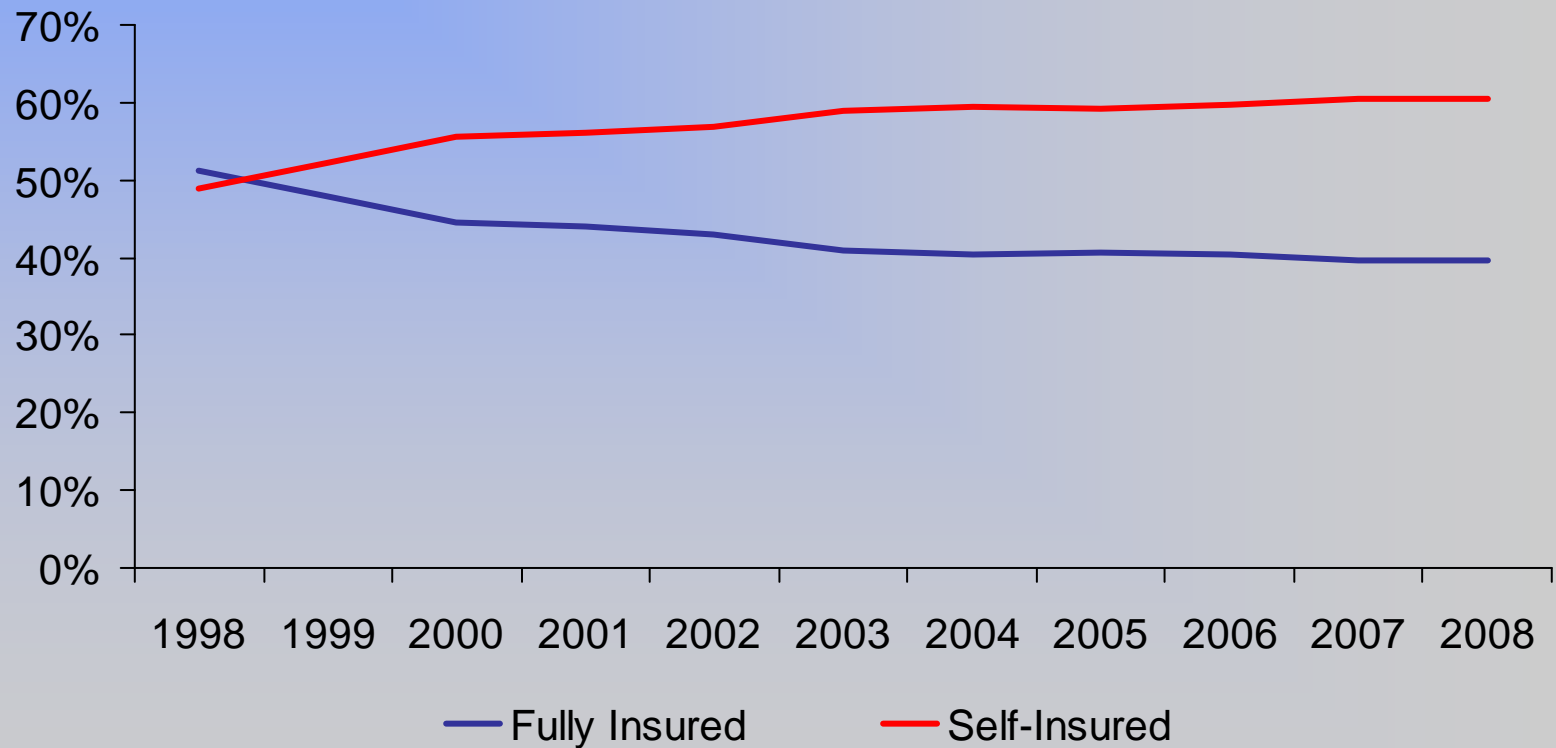
	2001	2002	2003	2004	2005	2006	2007	2008
Public:	23.0%	24.0%	24.8%	25.1%	25.2%	25.2%	25.4%	26.0%
Medicare	13.3%	13.3%	13.4%	13.5%	13.5%	13.8%	14.0%	14.4%
Medical Assistance	6.2%	6.7%	7.2%	7.5%	7.7%	7.9%	8.0%	8.4%
MinnesotaCare	2.6%	2.9%	3.0%	2.8%	2.6%	2.4%	2.2%	2.2%
GAMC	0.5%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%
MCHA	0.5%	0.5%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%
Private:	70.9%	69.4%	68.0%	67.2%	67.3%	67.4%	67.4%	66.7%
Fully Insured	31.2%	29.9%	27.9%	27.2%	27.4%	27.2%	26.7%	26.4%
Self-Insured	39.7%	39.4%	40.1%	40.0%	39.9%	40.2%	40.7%	40.2%
Uninsured	6.1%	6.6%	7.2%	7.7%	7.5%	7.4%	7.2%	7.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: MDH Health Economics Program.

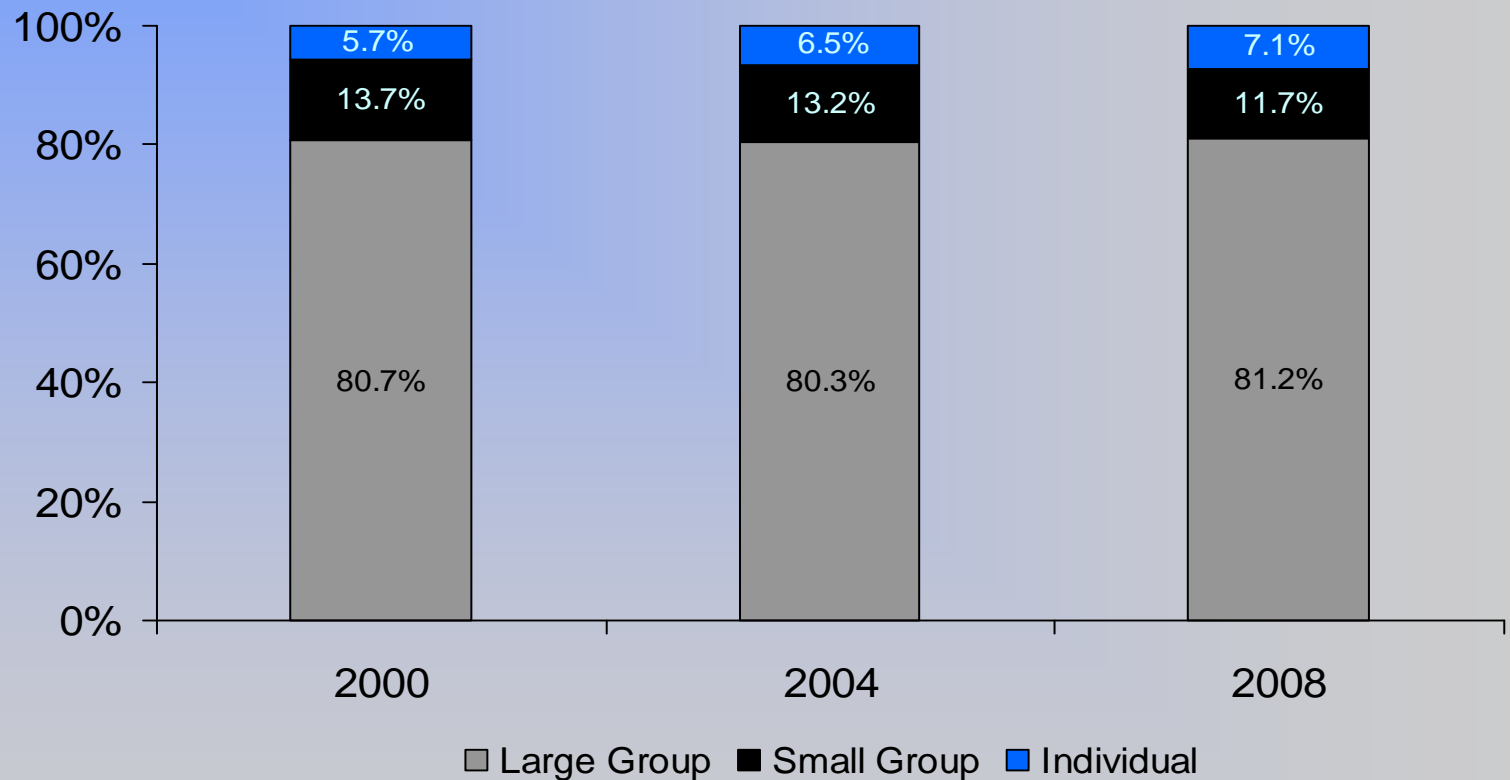
Private Insurance

Private Health Insurance: Enrollment in Fully Insured and Self-Insured Plans, 1998 to 2008

Percent of Privately Insured Minnesotans with Fully Insured vs Self-Insured Plans

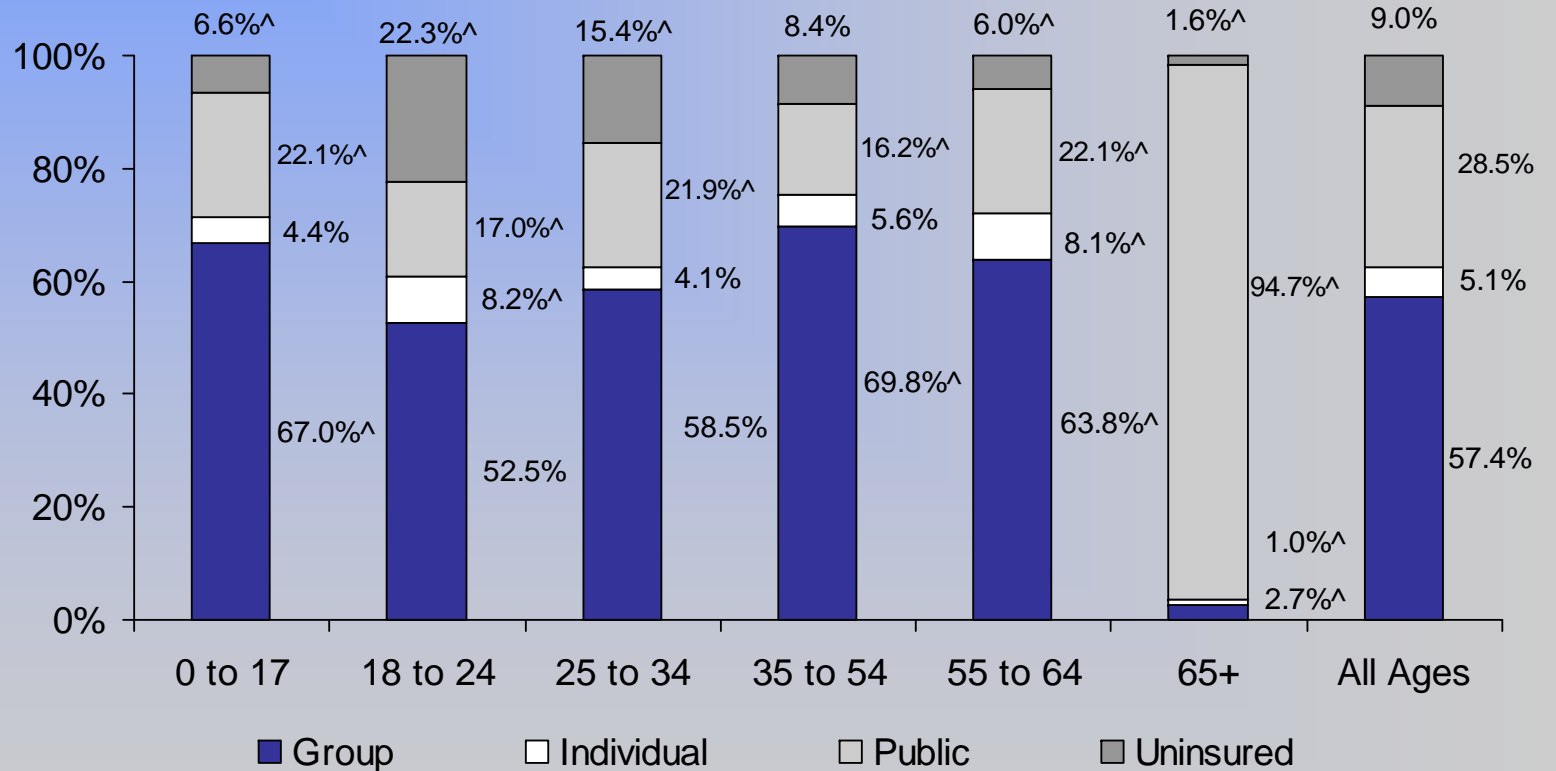


Distribution of Minnesota's Private Health Insurance Market by Individual, Small Group and Large Group Plans, 2000 to 2008



Variation in Sources of Coverage by Age, Income, Race/Ethnicity & Education

Sources of Health Insurance Coverage in Minnesota by Age, 2009



[^]Indicates statistically significant difference from rate for all ages (95% level).
 Source: 2009 Minnesota Health Access Survey

Trends in Health Insurance Coverage in Minnesota by Age, 2007 to 2009

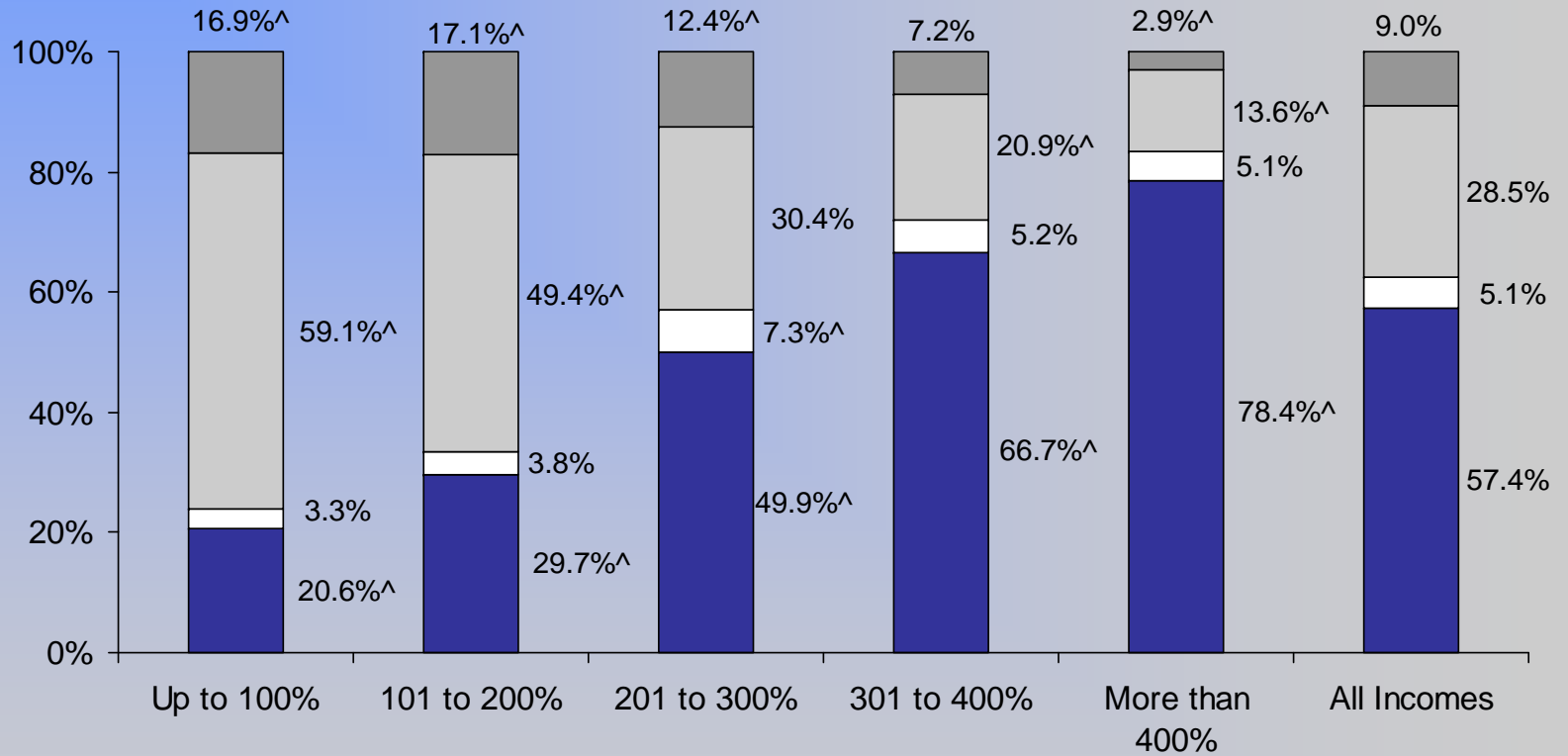
Age in Years	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
0 to 17	68.9%^ [^]	67.0%^ [^]	5.5%	4.4%	19.6%^ [^]	22.1%^ [^]	6.0%	6.6%^ [^]
18 to 24	59.1%	52.5%	5.7%	8.2%^ [^]	16.5%^ [^]	17.0%^ [^]	18.7%^ [^]	22.3%^ [^]
25 to 34	72.1%^ [^]	58.5% [*]	4.9%	4.1%	11.5%^ [^]	21.9%^ ^{^*}	11.4%^ [^]	15.4%^ [^]
35 to 54	76.5%^ [^]	69.8%^ ^{^*}	5.3%	5.6%	11.7%^ [^]	16.2%^ ^{^*}	6.6%	8.4%
55 to 64	65.8%	63.8%^ [^]	8.3%^ [^]	8.1%^ [^]	21.8%^ [^]	22.1%^ [^]	4.2%^ [^]	6.0%^ [^]
65 & older	2.1%^ [^]	2.7%^ [^]	0.4%^ [^]	1.0%^ [^]	97.5%^ [^]	94.7%^ ^{^*}	0.1%^ [^]	1.6%^ ^{^*}
All Ages	62.5%	57.4%[*]	5.1%	5.1%	25.2%	28.5%[*]	7.2%	9.0%[*]

*Indicates statistically significant difference from 2007 (95% level).

[^]Indicates statistically significant difference rate for all ages (95% level).

Source: Minnesota Health Access Surveys, 2007 and 2009

Sources of Health Insurance Coverage in Minnesota by Income, 2009



Income as % of Federal Poverty Guidelines

■ Group □ Individual □ Public □ Uninsured

^Indicates statistically significant difference from rate for all incomes (95% level).
Source: 2009 Minnesota Health Access Survey

Trends in Health Insurance Coverage in Minnesota by Income, 2007 to 2009

Family Income as Percent of Federal Poverty Guidelines

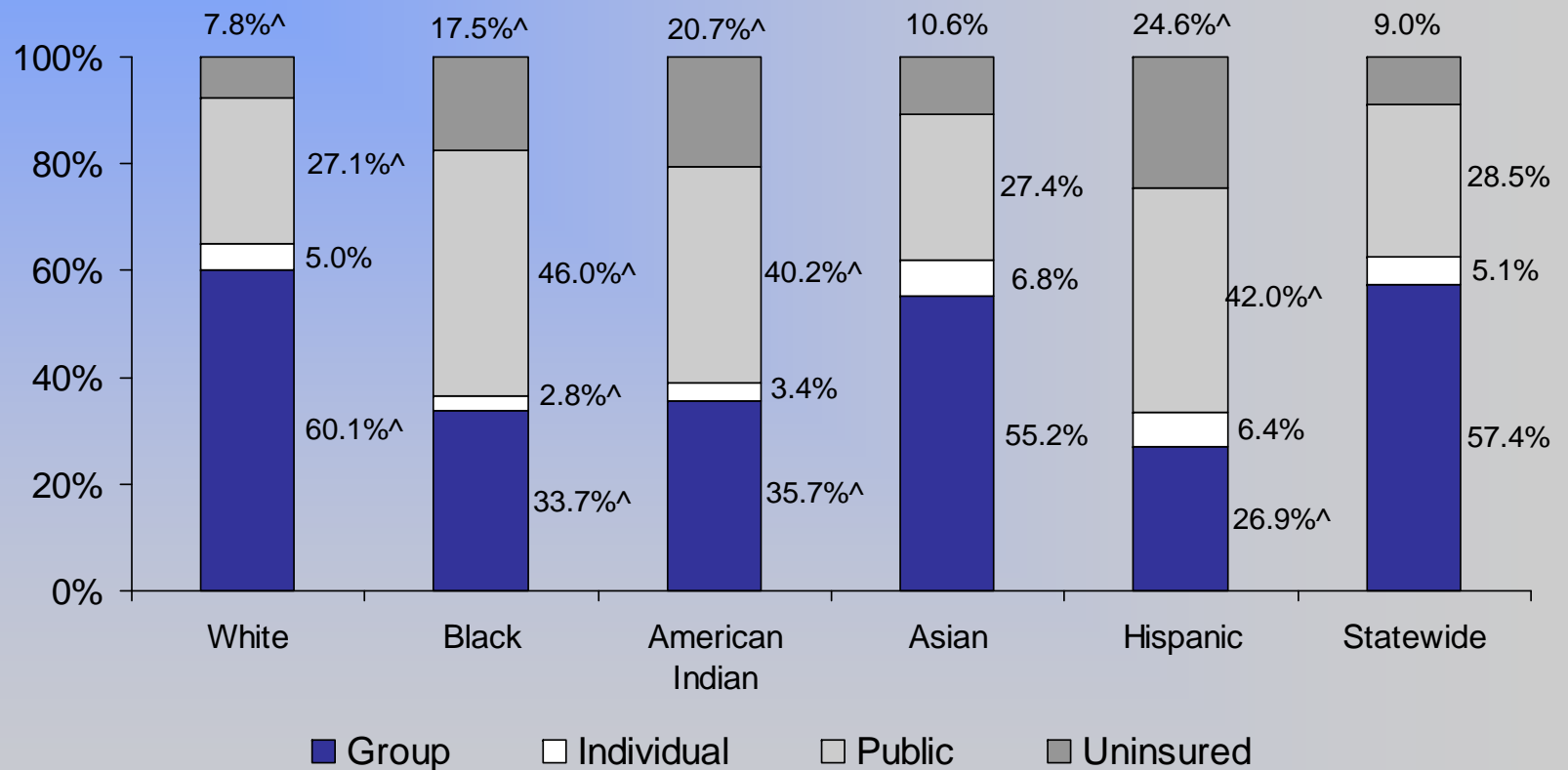
	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
Up to 100%	11.6%^ [^]	20.6%^ ^{^*}	2.3%^ [^]	3.3%	68.0%^ [^]	59.1%^ ^{^*}	18.0%^ [^]	16.9%^ [^]
101 to 200%	39.3%^ [^]	29.7%^ ^{^*}	4.5%	3.8%	43.6%^ [^]	49.4%^ [^]	12.6%^ [^]	17.1%^ ^{^*}
201 to 300%	56.3%^ [^]	49.9%^ ^{^*}	5.5%	7.3%^ [^]	25.6%	30.4% [*]	12.5%^ [^]	12.4%^ [^]
301 to 400%	69.2%^ [^]	66.7%^ [^]	4.5%	5.2%	22.2%^ [^]	20.9%^ [^]	4.1%^ [^]	7.2% [*]
More than 400%	81.2%^ [^]	78.4%^ ^{^*}	5.9%	5.1%	10.7%^ [^]	13.6%^ ^{^*}	2.2%^ [^]	2.9%^ [^]
All Incomes	62.5%	57.4%[*]	5.1%	5.1%	25.2%	28.5%[*]	7.2%	9.0%[*]

*Indicates statistically significant difference from 2007 (95% level).

[^]Indicates statistically significant difference from rate for all incomes (95% level).

Source: Minnesota Health Access Surveys, 2007 and 2009

Sources of Health Insurance Coverage in Minnesota by Race/Ethnicity, 2009



^Indicates statistically significant difference from statewide rate (95% level).
 Source: 2009 Minnesota Health Access Survey

Trends in Health Insurance Coverage in Minnesota by Race/Ethnicity, 2007 to 2009

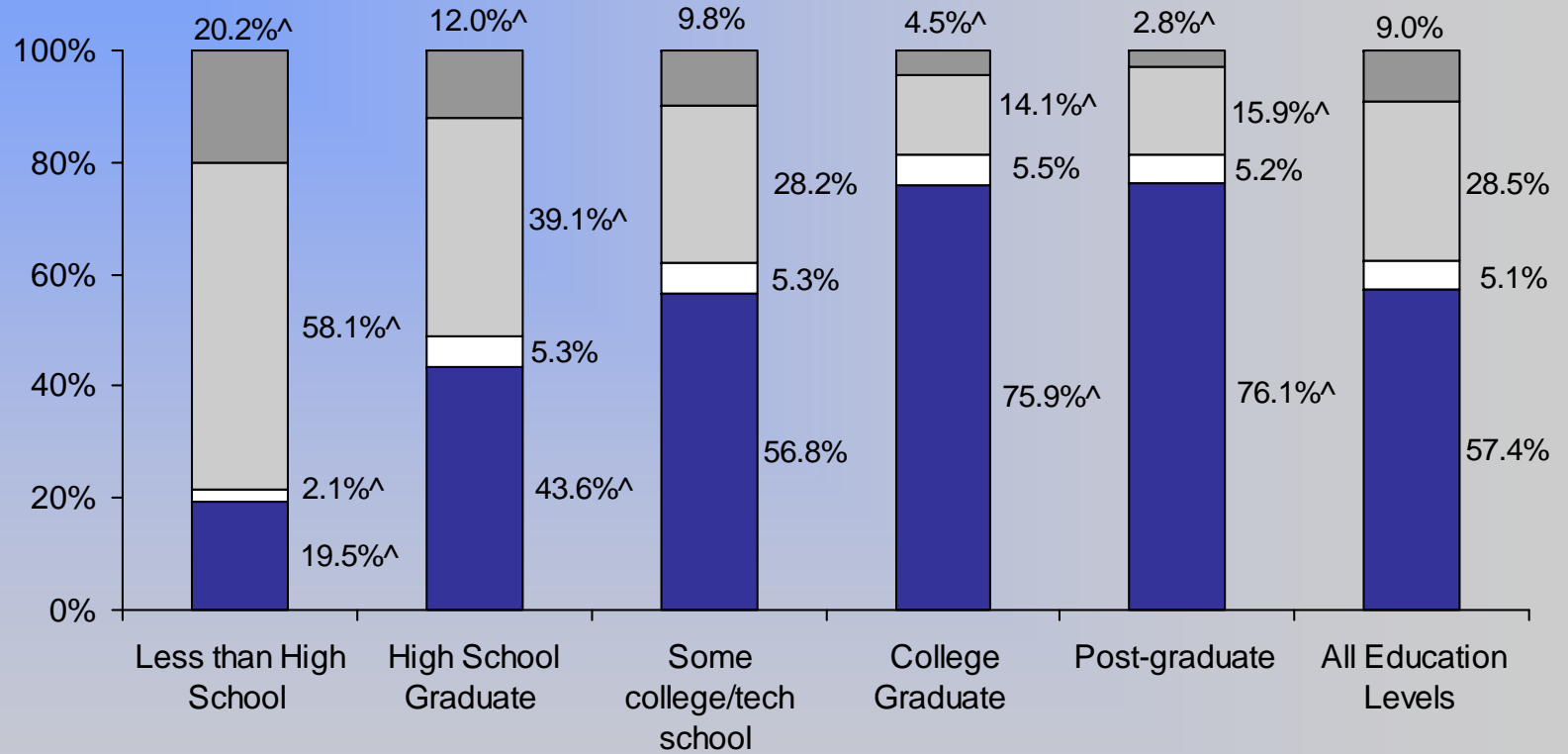
	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
White	63.9%^ [^]	60.1%^ ^{^*}	5.3%	5.0%	24.4%^ [^]	27.1%^ ^{^*}	6.4%^ [^]	7.8%^ ^{^*}
Black	44.6%^ [^]	33.7%^ [^]	1.9%^ [^]	2.8%^ [^]	38.8%^ [^]	46.0%^ [^]	14.7%^ [^]	17.5%^ [^]
American Indian	28.2%^ [^]	35.7%^ [^]	4.0%	3.4%	51.9%^ [^]	40.2%^ [^]	16.0%	20.7%^ [^]
Asian	69.2%	55.2%	5.8%	6.8%	18.8%	27.4%	6.2%	10.6%
Hispanic	45.6%^ [^]	26.9%^ ^{^*}	1.8%^ [^]	6.4%^ ^{^*}	33.5%	42.0%^ [^]	19.0%^ [^]	24.6%^ [^]
All Residents	62.5%	57.4%^^{^*}	5.1%	5.1%	25.2%	28.5%^^{^*}	7.2%	9.0%^^{^*}

*Indicates statistically significant difference from 2007 (95% level).

^Indicates statistically significant difference from statewide rate (95% level).

Source: Minnesota Health Access Surveys, 2007 and 2009

Sources of Health Insurance Coverage in Minnesota by Education, 2009



Income as % of Federal Poverty Guidelines

■ Group □ Individual □ Public ■ Uninsured



^Indicates statistically significant difference from rate for all incomes (95% level).
Source: 2009 Minnesota Health Access Survey

Trends in Health Insurance Coverage in Minnesota by Education, 2007 to 2009

	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
Less than High School	34.2%^ [^]	19.5%^ ^{^*}	0.7%^ [^]	2.1%^ [^]	51.1%^ [^]	58.1%^ [^]	14.0%^ [^]	20.2%^ [^]
High School Graduate	50.2%^ [^]	43.6%^ ^{^*}	4.3%	5.3%	36.3%^ [^]	39.1%^ [^]	9.2%	12.0%^ [^]
Some college/ tech school	62.2%	56.8%*	6.0%	5.3%	23.0%	28.2%*	8.9%	9.8%
College Graduate	79.9%^ [^]	75.9%^ ^{^*}	6.3%	5.5%	11.4%^ [^]	14.1%^ ^{^*}	2.4%^ [^]	4.5%^ ^{^*}
Post-graduate	79.9%^ [^]	76.1%^ [^]	5.2%	5.2%	12.6%^ [^]	15.9%^ [^]	2.2%^ [^]	2.8%^ [^]
All Education Levels	62.5%	57.4%*	5.1%	5.1%	25.2%	28.5%*	7.2%	9.0%*

*Indicates statistically significant difference from 2007 (95% level).

[^]Indicates statistically significant difference from rate for all incomes (95% level).

Source: Minnesota Health Access Surveys, 2007 and 2009

Additional Information from the Health Economics Program Available Online

- ★ Health Economics Program Home Page

- <http://www.health.state.mn.us/divs/hpsc/hep/index.html>

- ★ Publications

- <http://www.health.state.mn.us/divs/hpsc/hep/publications/early/2010.html>

- ★ Health Care Market Statistics (Chartbook Updates)

- <http://www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html>

- ★ Interactive Health Insurance Statistics

- <https://pqc.health.state.mn.us/mnha/Welcome.action>