

Chartbook Section 6

Uninsurance and the Safety Net

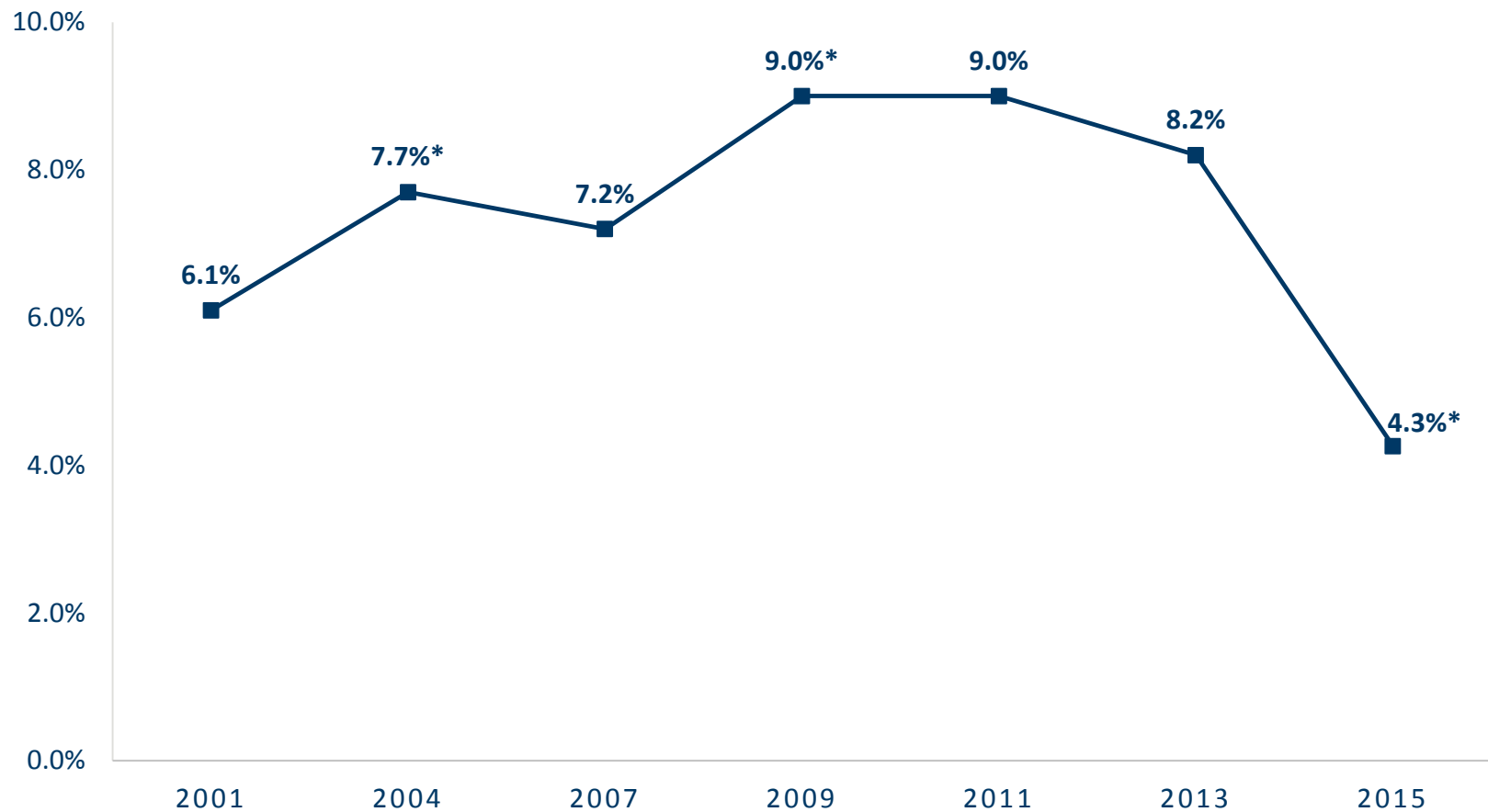
Section 6: Uninsurance and the Safety Net

- Statewide measures of uninsurance
- Specific population groups
 - Age, income, race, ethnicity, country of birth, region
- Characteristics of the uninsured in Minnesota
- Potential access to coverage for the uninsured
- Health Care safety net: uncompensated care

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 6](#). Direct links are listed on each page. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.

Statewide measures of uninsurance

Uninsurance Rate Trends in Minnesota

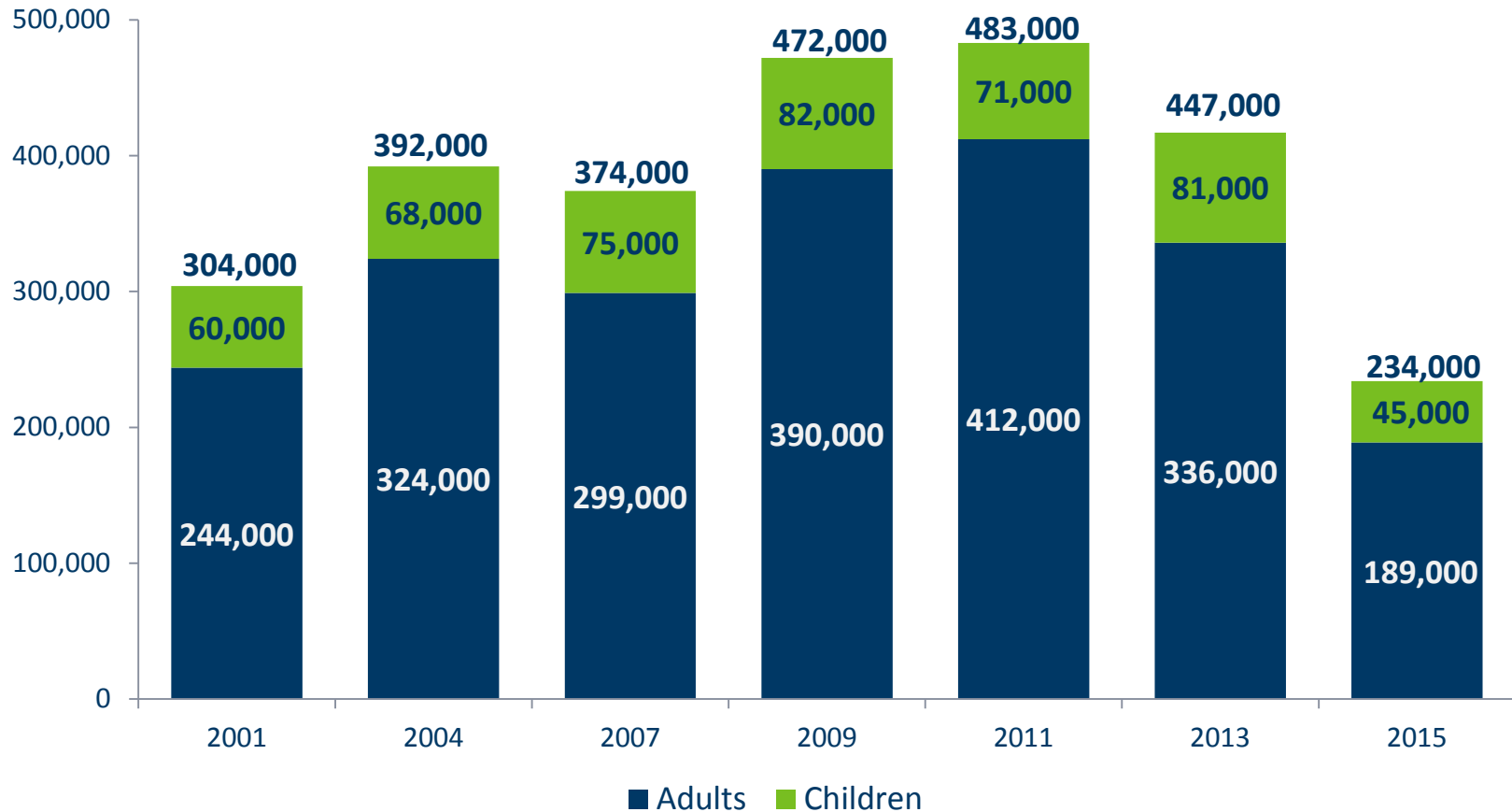


*Indicates statistically significant difference (95% level) from prior year shown.

Source: 2001, 2004, 2007, 2009, 2011, 2013 and 2015 Minnesota Health Access Surveys

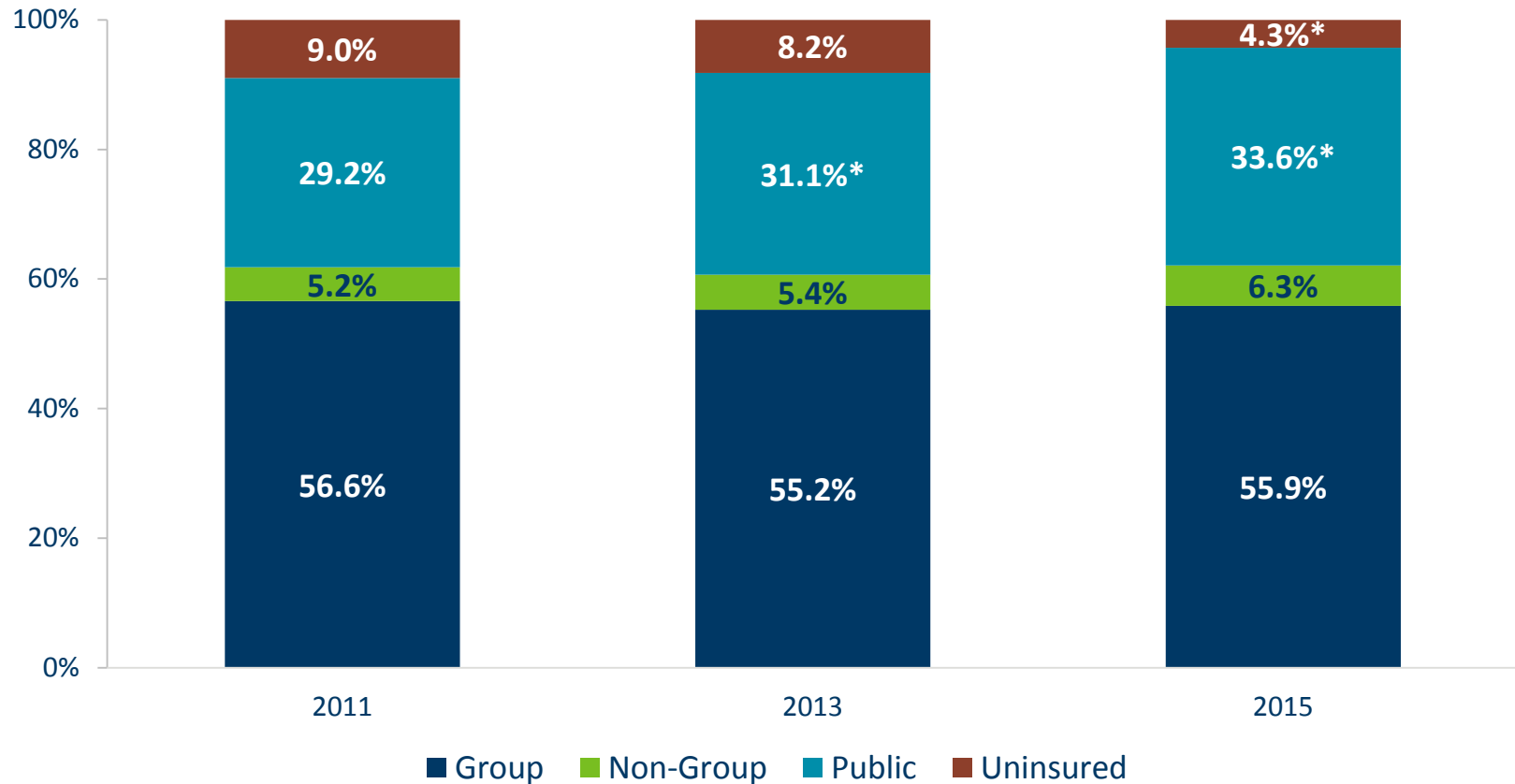
[Summary of graph](#)

Estimated Number of Uninsured in Minnesota, 2001 to 2015



Source: Minnesota Health Access Surveys, 2001 to 2015; Total Minnesota population estimates from U.S. Bureau of the Census
[Summary of graph](#)

Sources of Insurance Coverage in Minnesota, 2011 to 2015



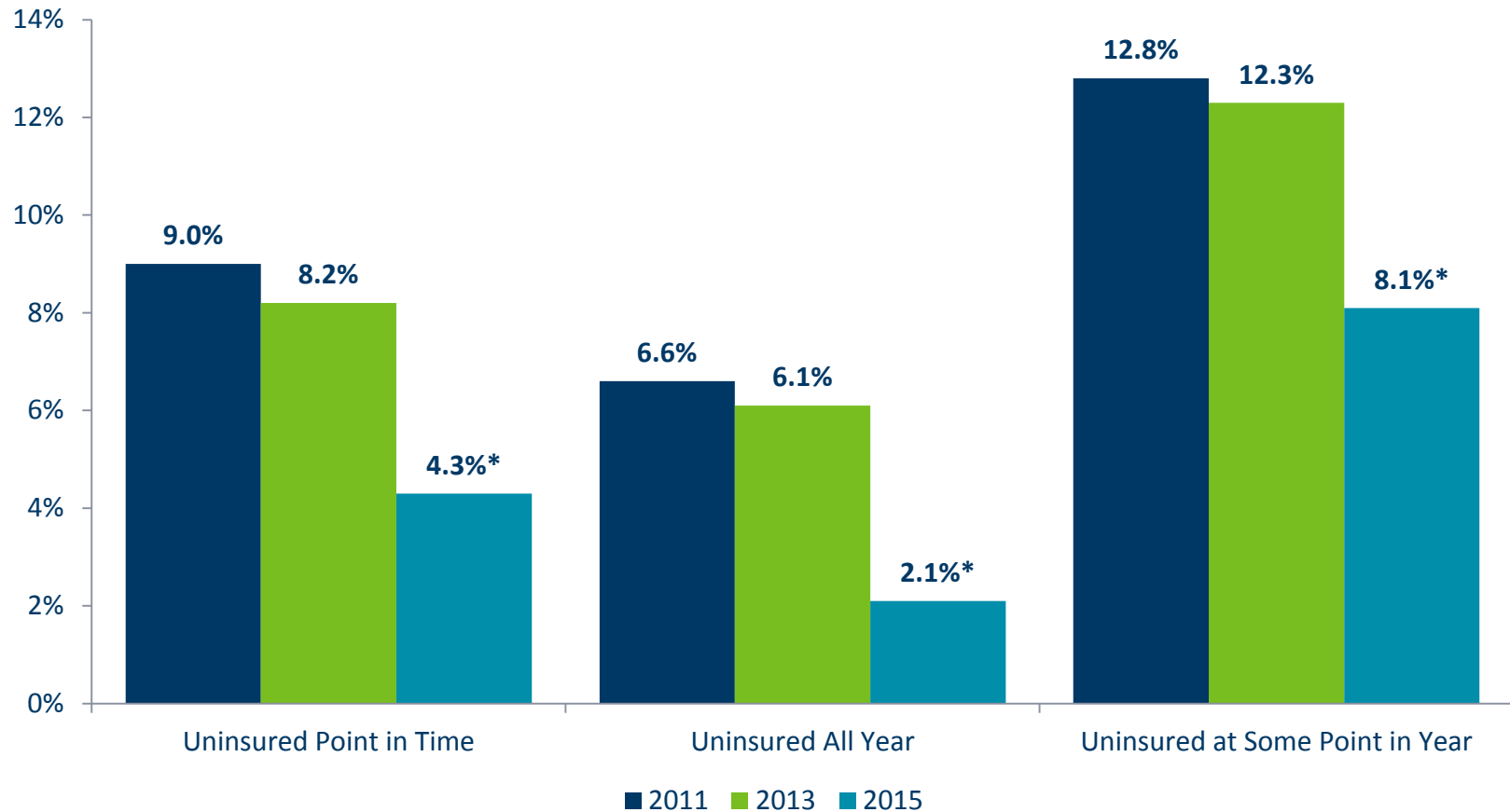
*Indicates statistically significant difference (95% level) from prior year shown.

Estimates that rely solely on household survey data differ slightly from annual estimates that include both survey and administrative data.

Source: Minnesota Health Access Surveys, 2011, 2013 and 2015

[Summary of graph](#)

Measures of Uninsurance in Minnesota, 2011 to 2015



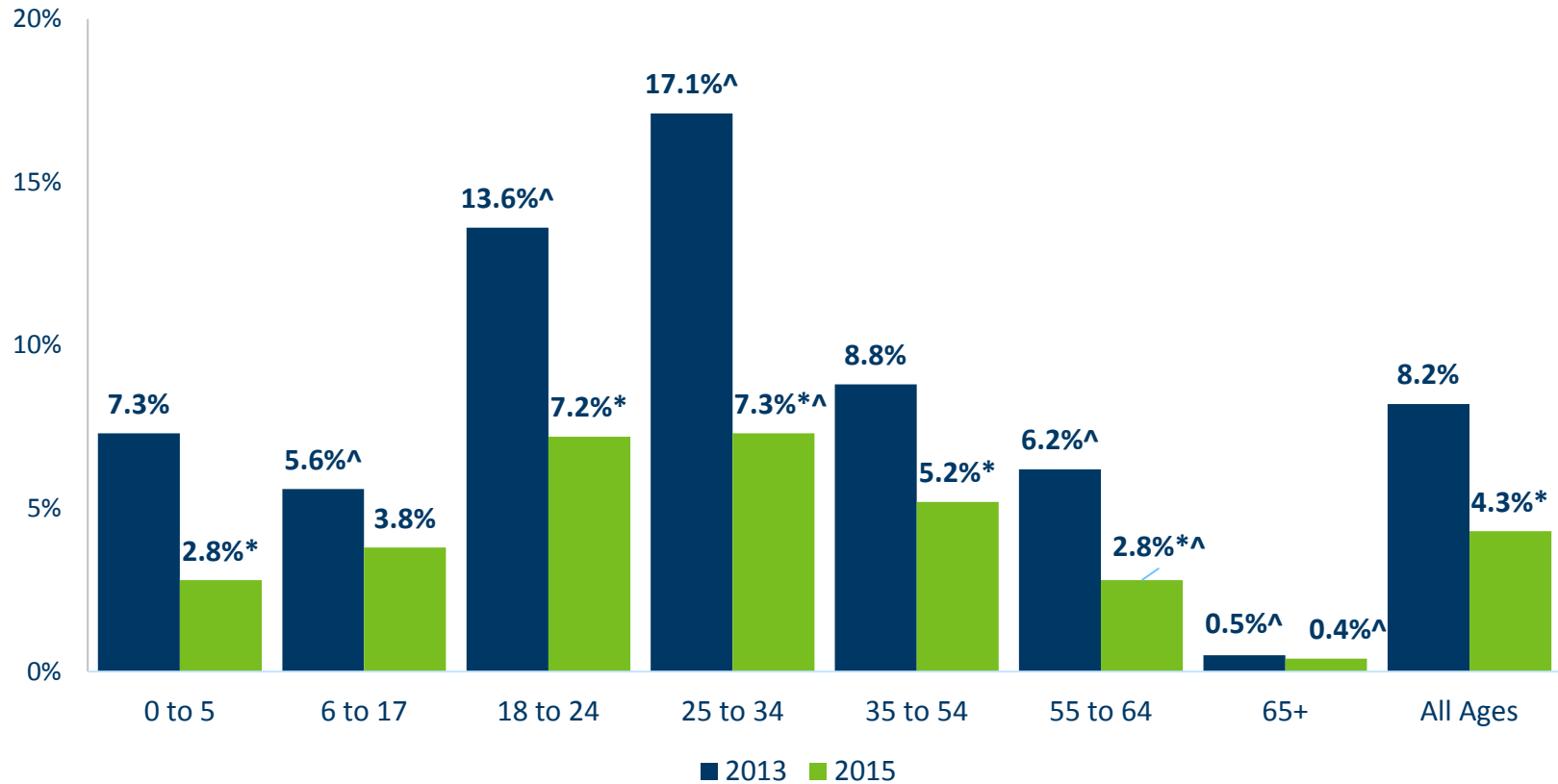
*Indicates statistically significant difference (95% level) from prior year shown.

Source: 2011, 2013 and 2015 Minnesota Health Access Surveys.

[Summary of graph](#)

Specific population groups

Minnesota Uninsurance Rates by Age, 2013 and 2015



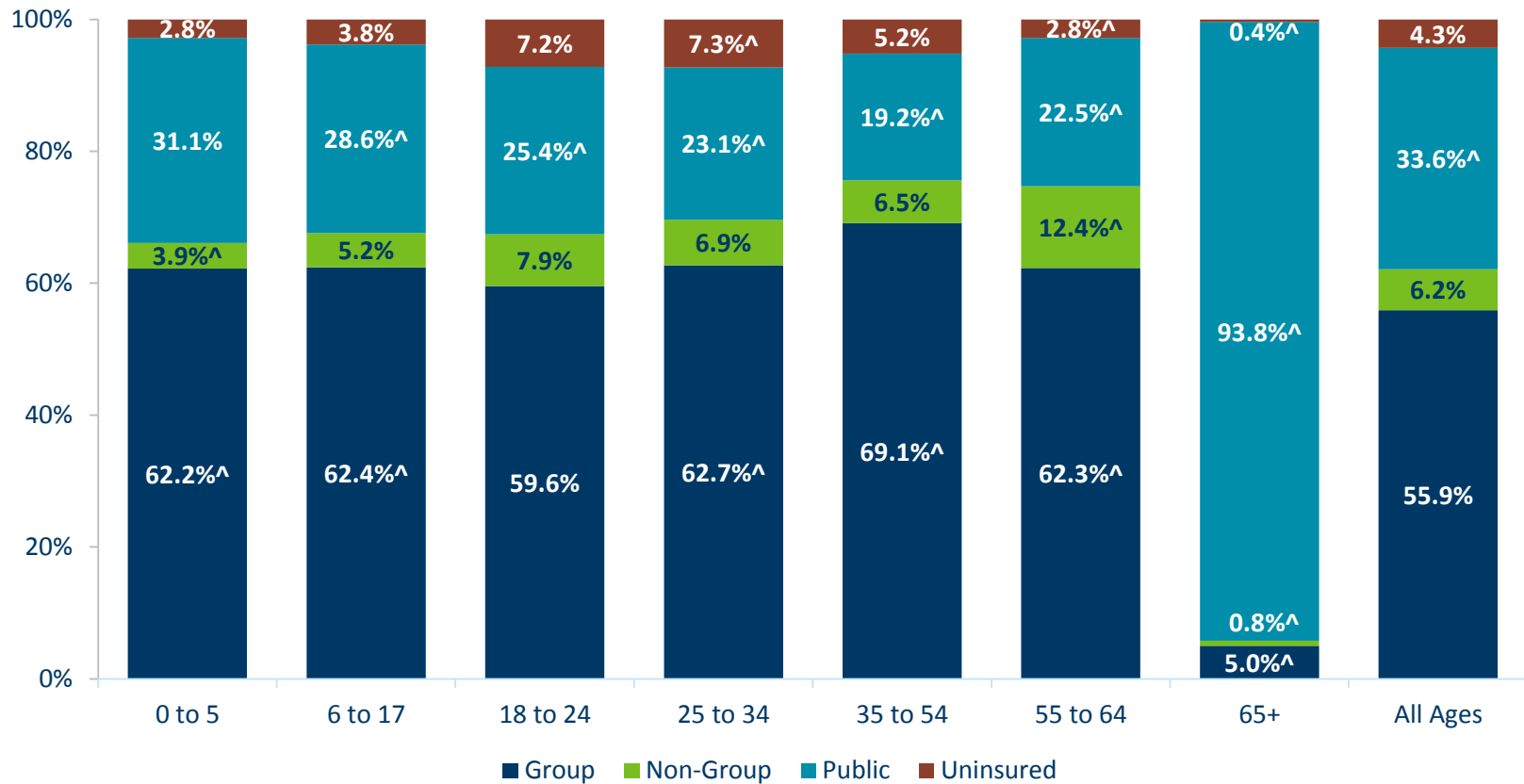
*Indicates statistically significant difference from 2013 (95% level).

^ Indicates statistically significant difference (95% level) from all ages within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

[Summary of graph](#)

Sources of Health Insurance Coverage in Minnesota by Age, 2015



^ Indicates statistically significant difference (95% level) from all ages.

Source: Minnesota Health Access Surveys, 2015

[Summary of graph](#)

Trends in Health Insurance Coverage in Minnesota by Age, 2013 to 2015

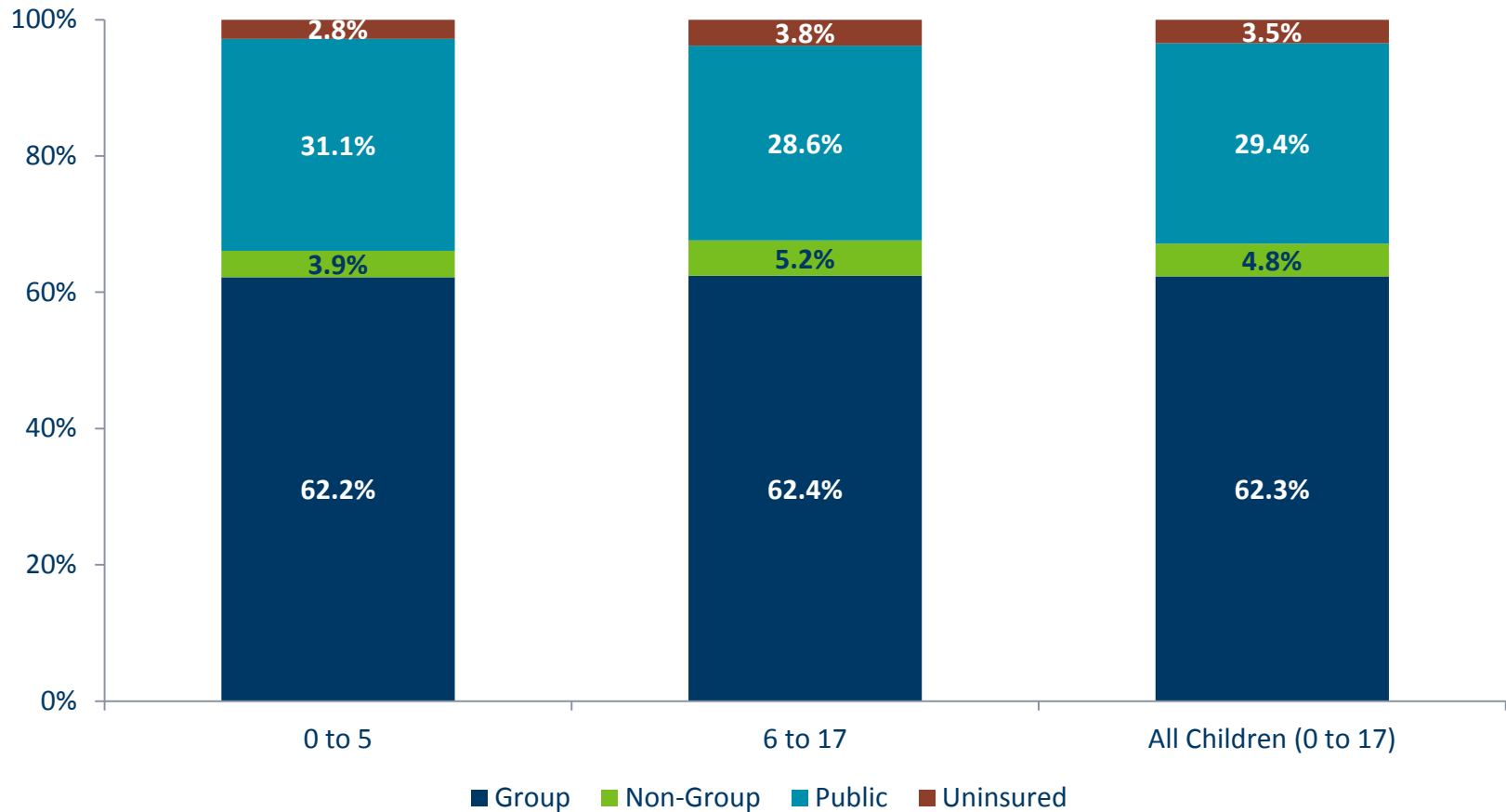
Age in years	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
0 to 17	65.3%^	62.3%^	5.4%	4.8%^	23.2%^	29.4%*^	6.2%^	3.5%*
18 to 25	60.4%^	61.9%^	6.3%	7.6%	19.4%^	24.5%^	13.9%^	6.1%*
26 to 34	56.9%	61.2%^	3.7%^	7.0%*	22.1%^	23.5%^	17.3%^	8.2%*^
35 to 54	65.2%^	69.1%^	6.8%	6.5%	19.3%^	19.2%^	8.8%	5.3%*
55 to 64	62.9%^	62.3%^	8.1%^	12.4%*^	22.8%^	22.5%^	6.2%^	2.8%*^
65 & older	2.0%^	5.0%*^	1.1%^	0.8%^	96.4%^	93.8%*^	0.5%^	0.4%^
All ages	55.2%	55.9%	5.4%	6.3%	31.1%	33.6%*	8.2%	4.3%*

*Indicates statistically significant difference from 2013 (95% level).

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

Source: Minnesota Health Access Surveys, 2013 and 2015

Sources of Children's Health Insurance Coverage in Minnesota by Age, 2015



^ Indicates statistically significant difference (95% level) from rate for all children (0 to 17).

Source: Minnesota Health Access Surveys, 2015

[Summary of graph](#)

Trends in Children's Health Insurance Coverage in Minnesota by Age, 2013 to 2015

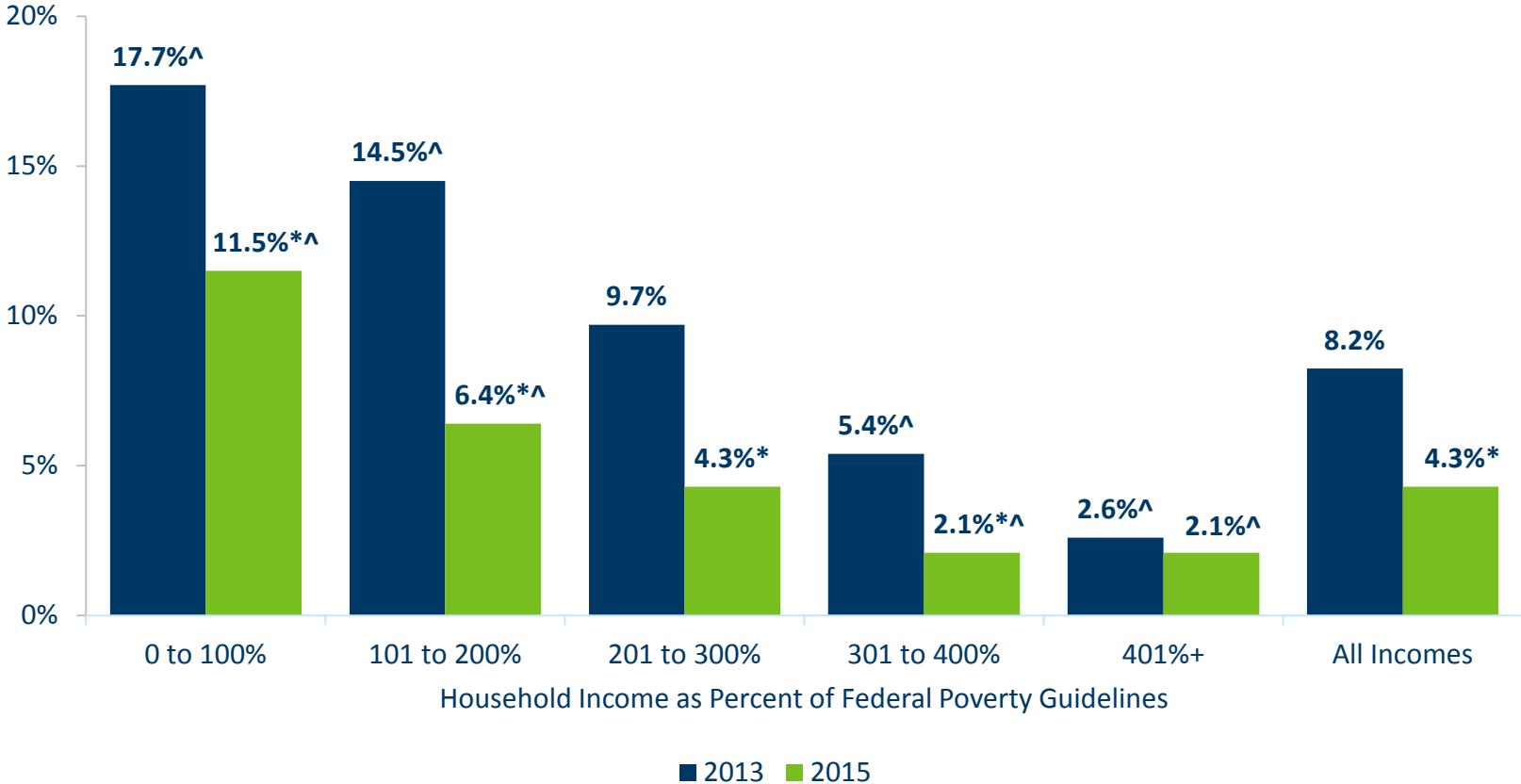
Age in years	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
0 to 5	57.6%^	62.2%	5.2%	3.9%	29.8%^	31.1%	7.4%	2.8%*
6 to 17	69.0%	62.4%*	5.4%	5.2%	20.0%	28.6%*	5.6%	3.8%
All Children (0 to 17)	65.3%	62.3%	5.4%	4.8%	23.2%	29.4%*	6.2%	3.5%*

*Indicates statistically significant difference from 2013 (95% level).

^ Indicates statistically significant difference (95% level) from rate for all children (0 to 17).

Source: Minnesota Health Access Surveys, 2013 and 2015.

Minnesota Uninsurance Rates by Income, 2013 and 2015

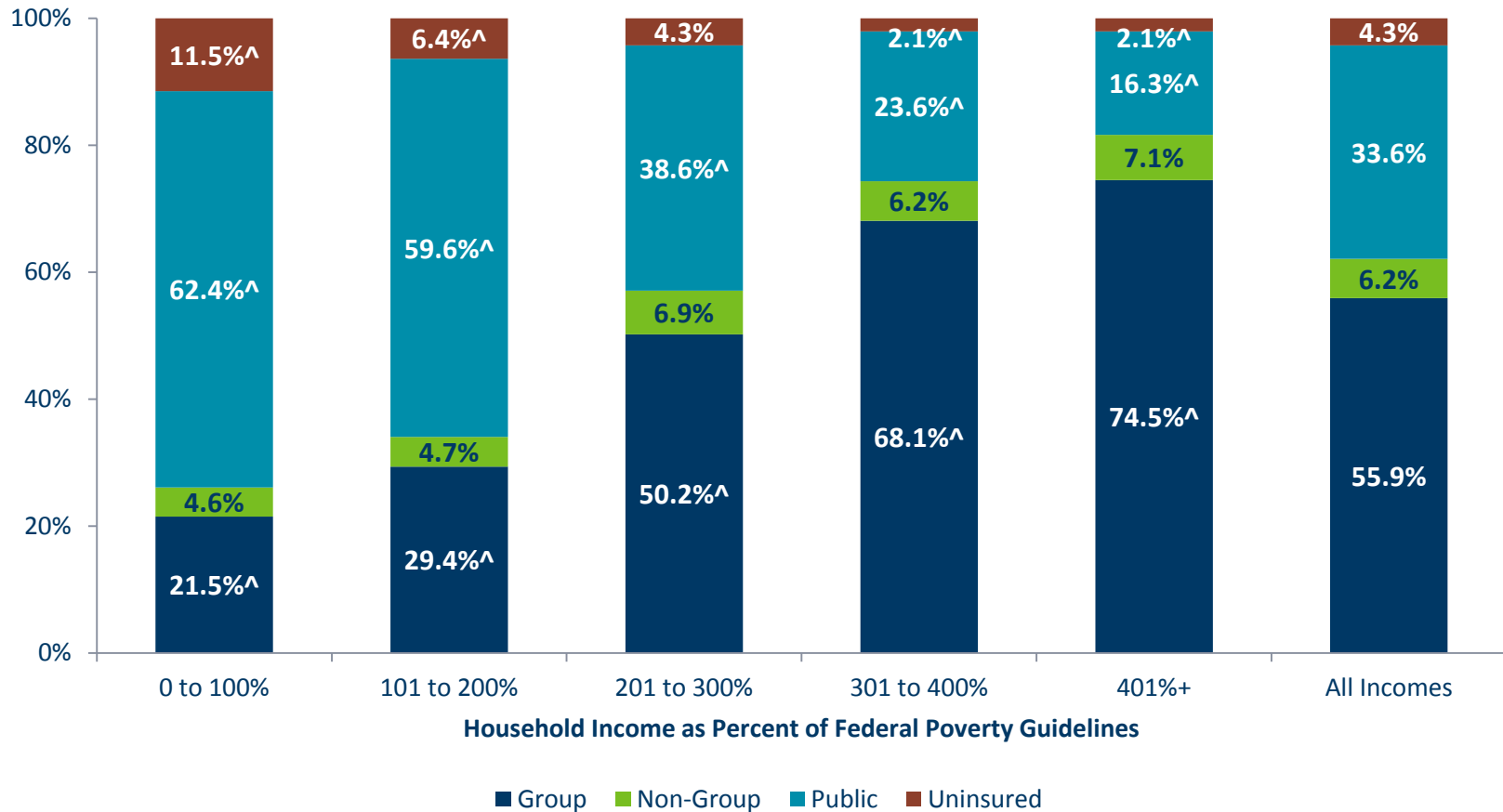


* Indicates statistically significant difference from 2013 (95% level).
^ Indicates statistically significant difference (95% level) from all incomes within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

[Summary of graph](#)

Sources of Health Insurance Coverage in Minnesota by Income, 2015



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

Source: 2015 Minnesota Health Access Survey

[Summary of graph](#)

Trends in Health Insurance Coverage in Minnesota by Income, 2013 to 2015

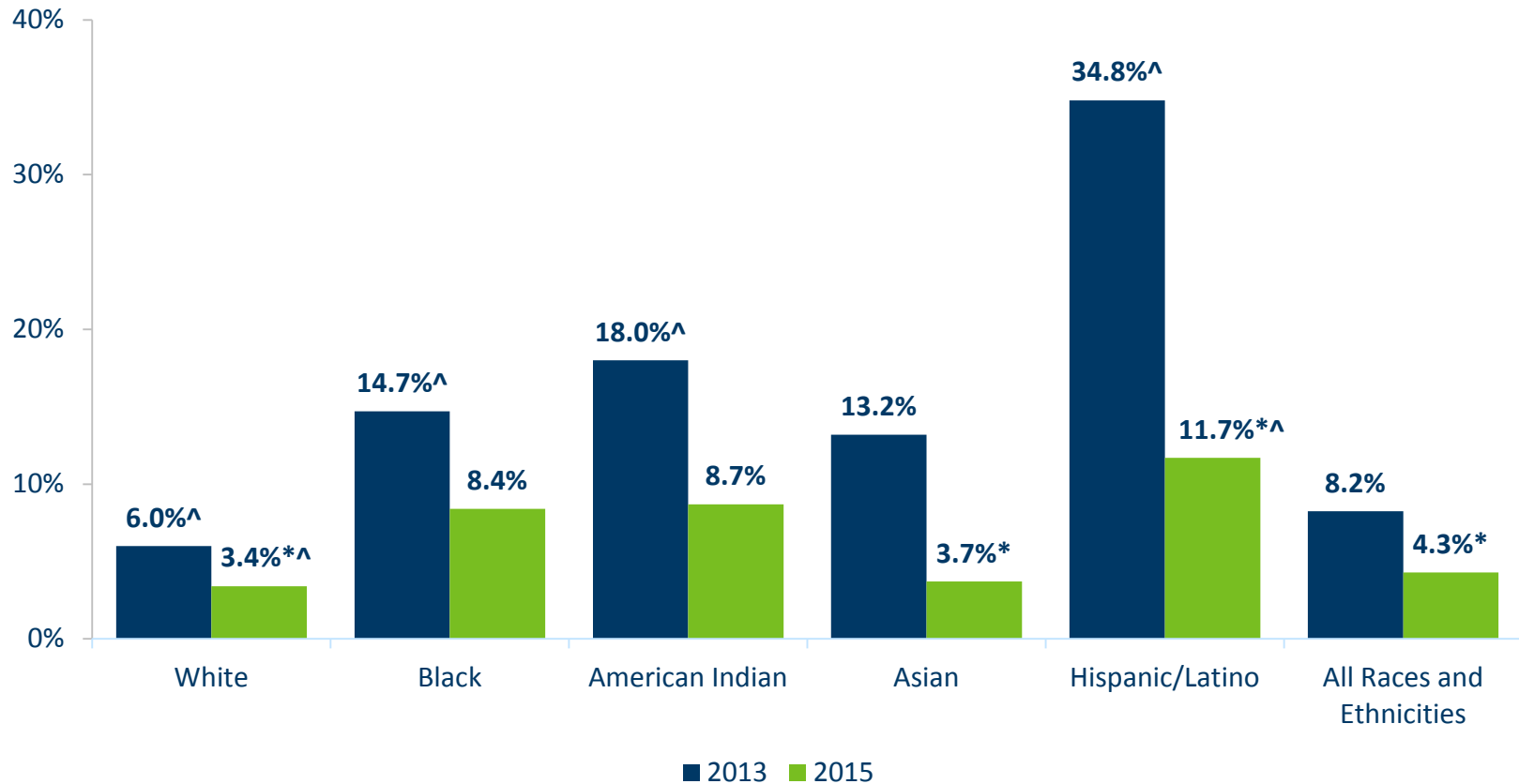
Household Income as Percent of Federal Poverty Guidelines	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
0 to 100%	20.6%^	21.5%^	4.2%	4.6%	57.4%^	62.4%^	17.7%^	11.5%*^
101 to 200%	33.2%^	29.4%^	4.0%^	4.7%	48.2%^	59.6%*^	14.5%^	6.4%*^
201 to 300%	54.8%	50.2%^	5.3%	6.9%	30.1%	38.6%*^	9.7%	4.3%*
301 to 400%	63.2%^	68.1%^	6.4%	6.2%	25.0%^	23.6%^	5.4%^	2.1%*^
401%+	74.3%^	74.5%^	6.2%	7.1%	16.9%^	16.3%^	2.6%^	2.1%^
All Incomes	55.2%	55.9%	5.4%	6.2%	31.1%	33.6%*	8.2%	4.3%*

*Indicates statistically significant difference from 2013 (95% level).

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

Source: Minnesota Health Access Surveys, 2013 and 2015

Minnesota Uninsurance Rates by Race and Ethnicity, 2013 and 2015



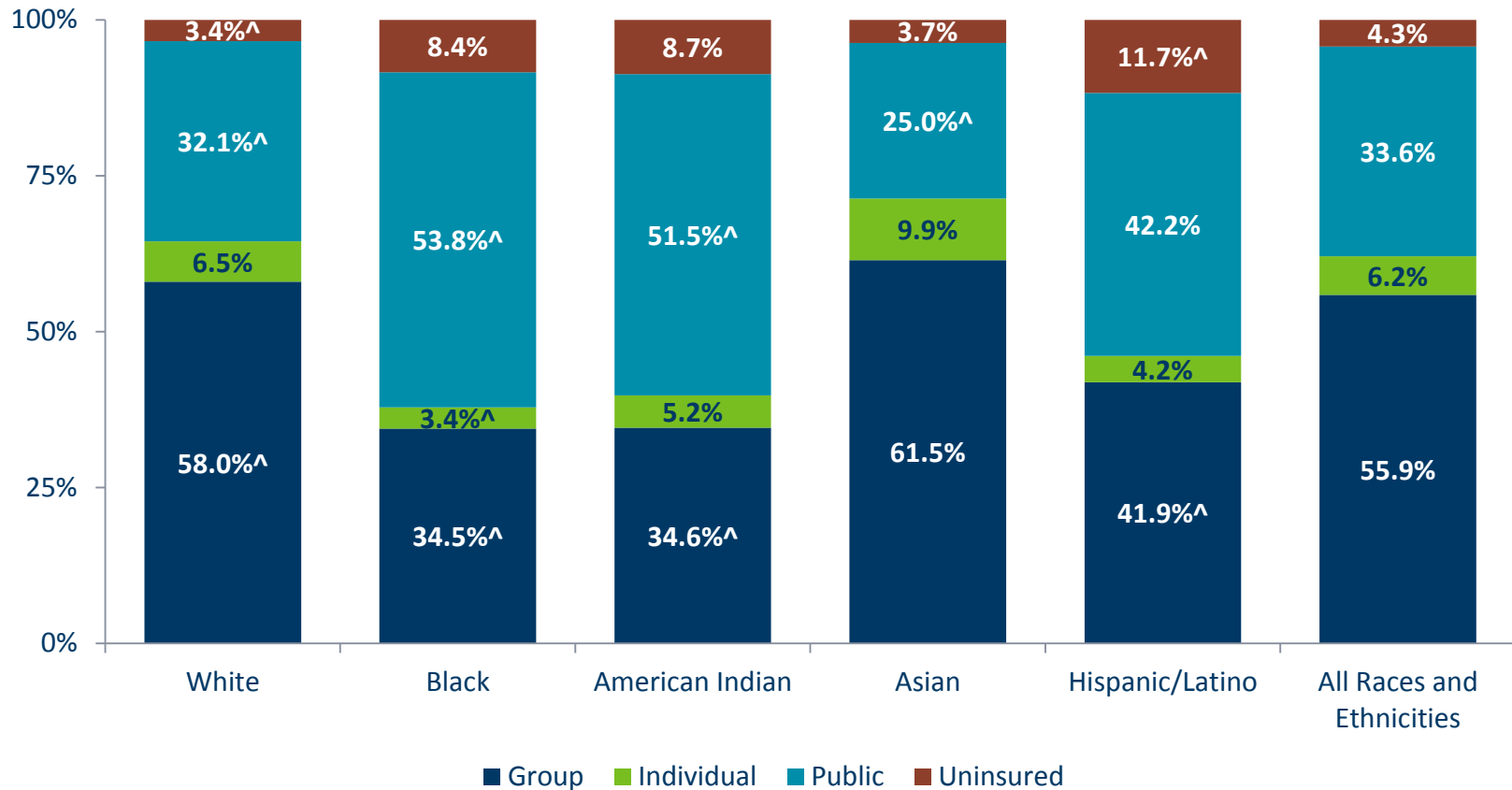
*Indicates statistically significant difference from 2013 (95% level).

^ Indicates statistically significant difference (95% level) from all races and ethnicities within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

[Summary of graph](#)

Sources of Health Insurance Coverage in Minnesota by Race and Ethnicity, 2015



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

Source: Minnesota Health Access Survey 2015

[Summary of graph](#)

Trends in Health Insurance Coverage in Minnesota by Race and Ethnicity, 2013 to 2015

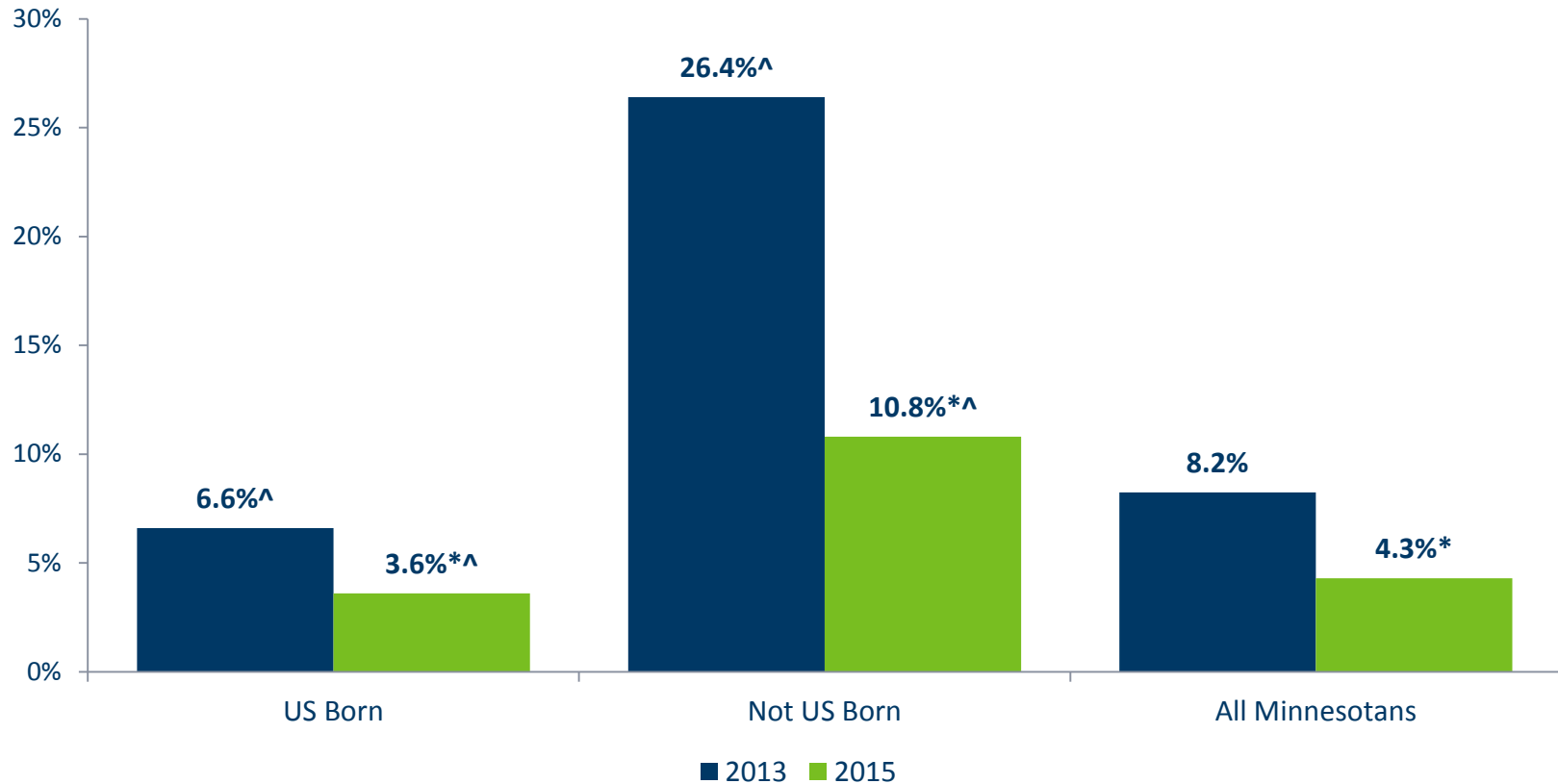
Race and Ethnicity	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
White	57.9%^	58.0%^	5.8%^	6.5%	30.2%^	32.1%^	6.0%^	3.4%*^
Black	32.7%^	34.5%^	1.8%^	3.4%^	50.8%^	53.8%^	14.7%^	8.4%
American Indian	39.1%^	34.6%^	2.5%^	5.2%	40.4%	51.5%^	18.0%^	8.7%
Asian	53.2%	61.5%	6.7%	9.9%	26.9%	25.0%^	13.2%	3.7%*
Hispanic/Latino	33.9%^	41.9%^	1.4%^	4.2%*	29.8%	42.2%*	34.8%^	11.7%*^
All Residents	55.2%	55.9%	5.4%	6.2%	31.1%	33.6%*	9.0%	4.3%*

*Indicates statistically significant difference from 2013 (95% level).

^Indicates statistically significant difference rate for all residents (95% level).

Source: Minnesota Health Access Surveys, 2013 and 2015

Uninsurance Rates in Minnesota by Country of Birth, 2013 and 2015



*Indicates statistically significant difference from 2013 (95% level).

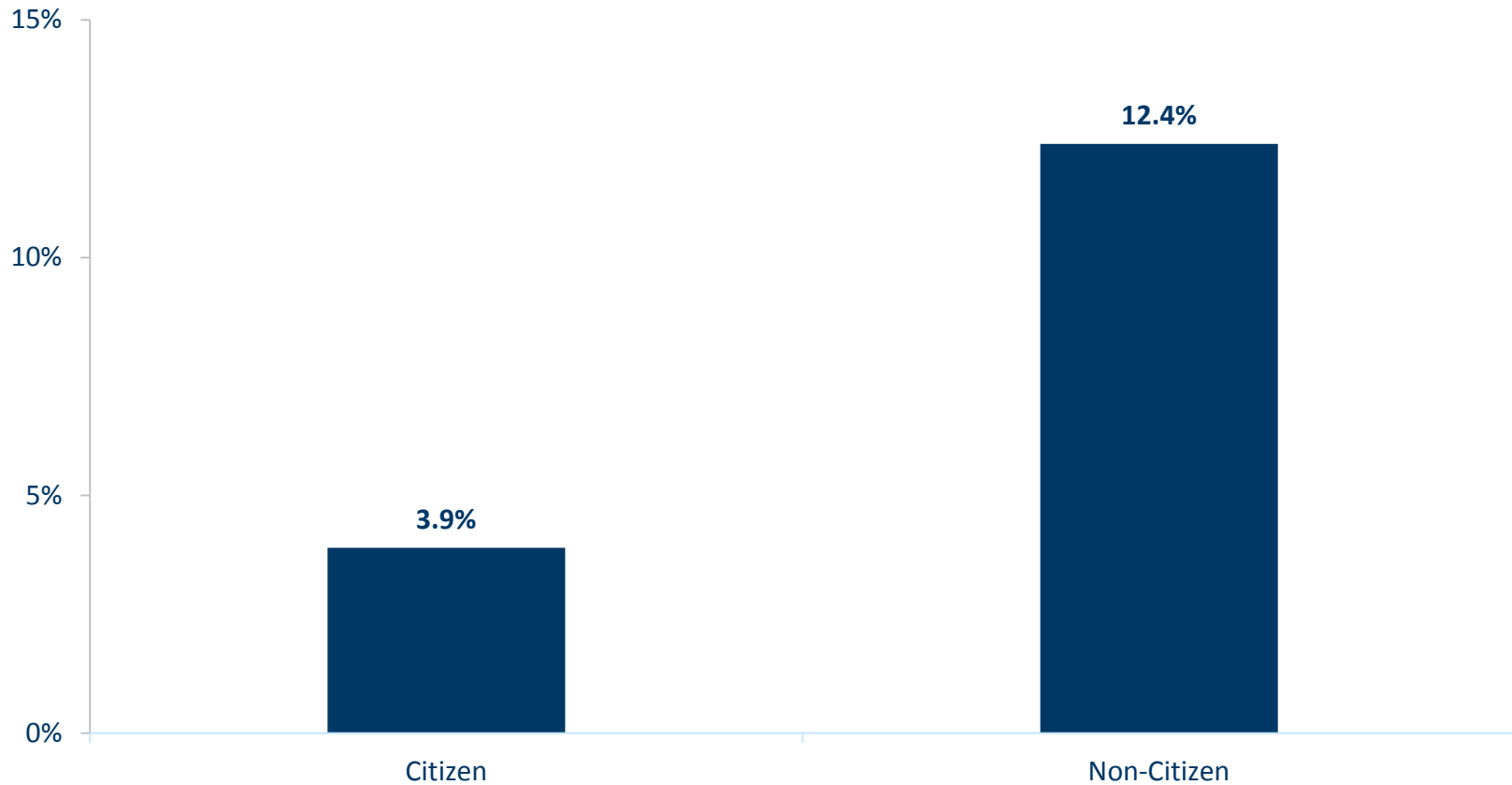
^ Indicates statistically significant difference (95% level) from all Minnesotans within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

Does not include Minnesotans under age 3

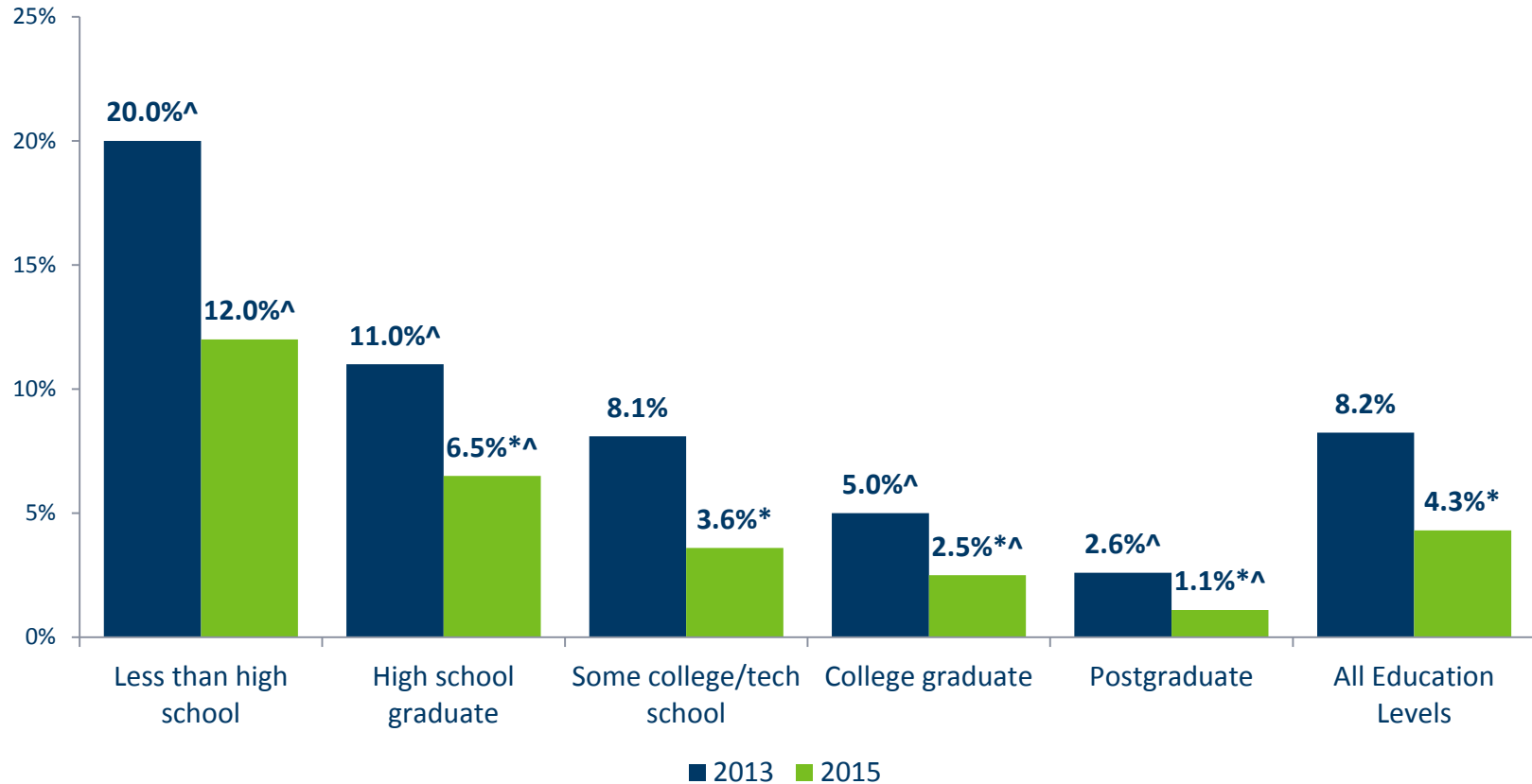
[Summary of graph](#)

Uninsurance Rates in Minnesota by Citizenship, 2015



Source: Minnesota Health Access Surveys, 2015
Does not include Minnesotans under age 3
[Summary of graph](#)

Minnesota Uninsurance Rates by Education, 2013 and 2015



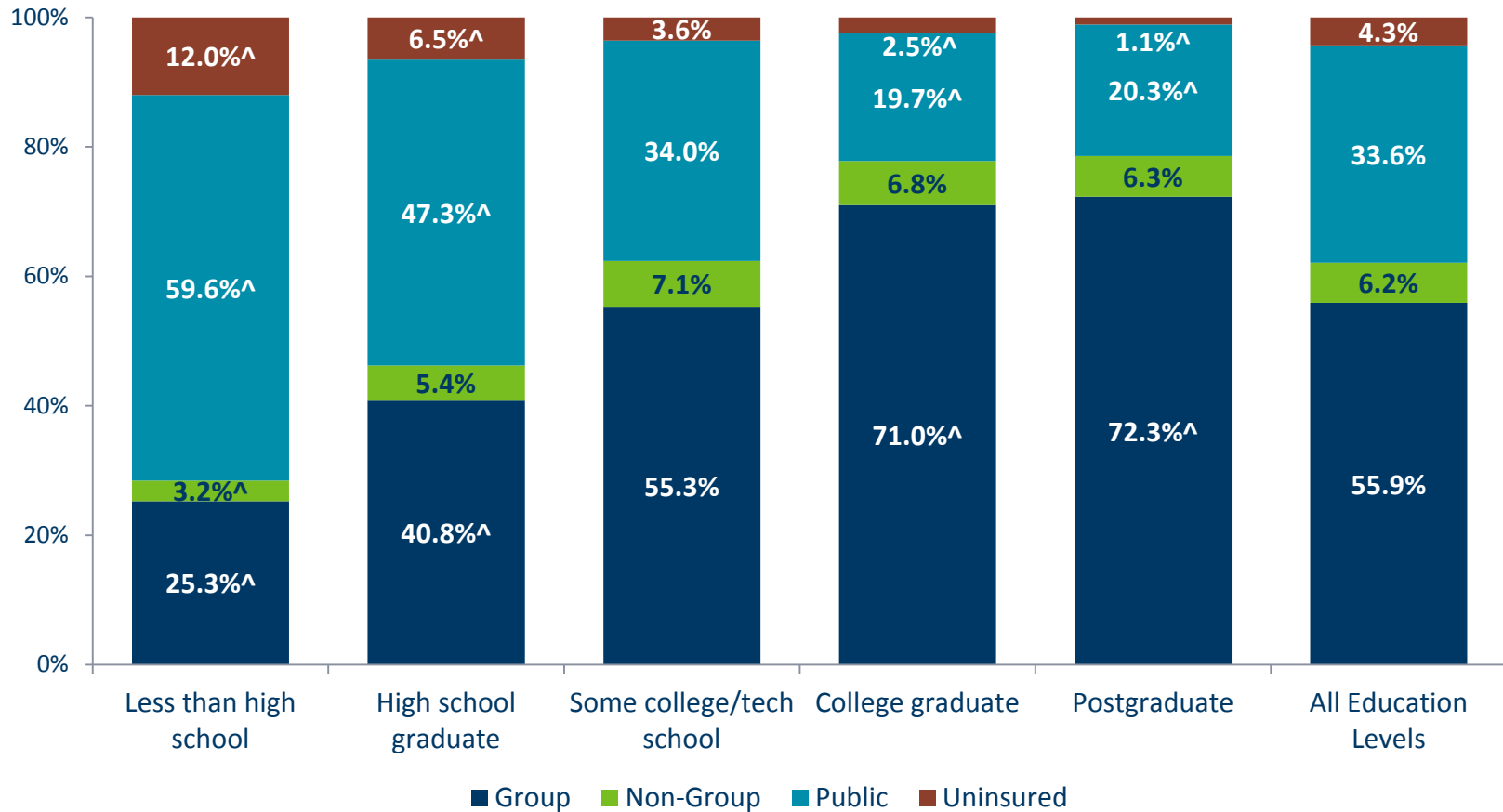
* Indicates statistically significant difference from 2013 (95% level).

[^] Indicates statistically significant difference (95% level) from all education levels within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

[Summary of graph](#)

Sources of Health Insurance Coverage in Minnesota by Education, 2015



^ Indicates statistically significant difference (95% level) from all education levels within year.

Source: Minnesota Health Access Survey, 2015

[Summary of graph](#)

Trends in Health Insurance Coverage in Minnesota by Education, 2013 to 2015

Level of Educational Attainment ¹	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
Less than high school	20.5%^	25.3%^	2.2%^	3.2%^	57.4%^	59.6%^	20.0%^	12.0%^
High school graduate	41.4%^	40.8%^	4.5%	5.4%	43.2%^	47.3%^	11.0%^	6.5%*^
Some college/ tech school	55.4%	55.3%	6.8%^	7.1%	29.7%	34.0%*	8.1%	3.6%*
College graduate	70.0%^	71.0%^	6.0%	6.8%	19.0%^	19.7%^	5.0%^	2.5%*^
Postgraduate	74.0%^	72.3%^	4.5%	6.3%	18.9%^	20.3%^	2.6%^	1.1%*^
All Education Levels	56.6%	55.9%	5.4%	6.2%	31.1%	33.6%*	8.2%	4.3%*

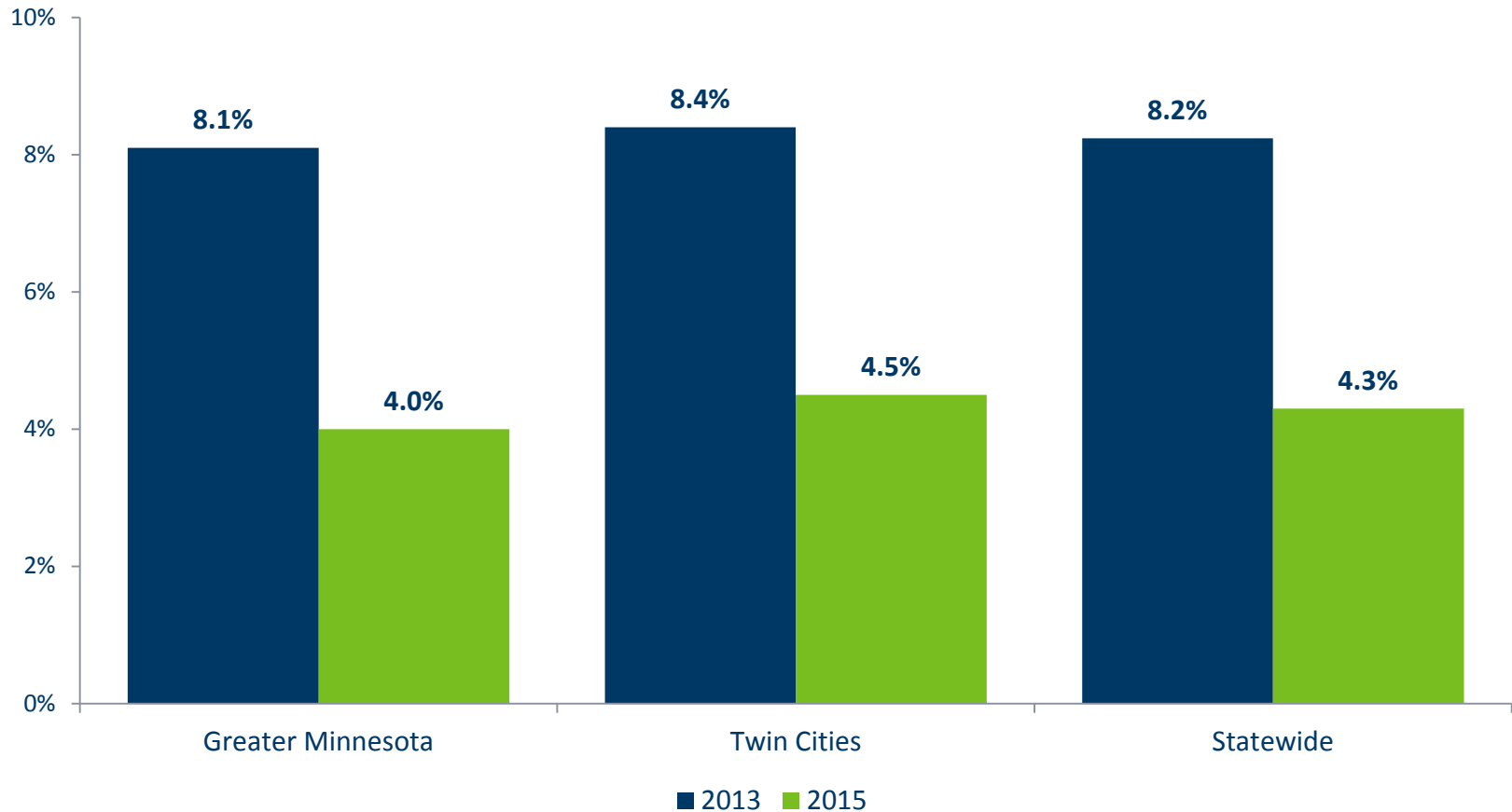
*Indicates statistically significant difference from 2013 (95% level).

^ Indicates statistically significant difference (95% level) from all education levels.

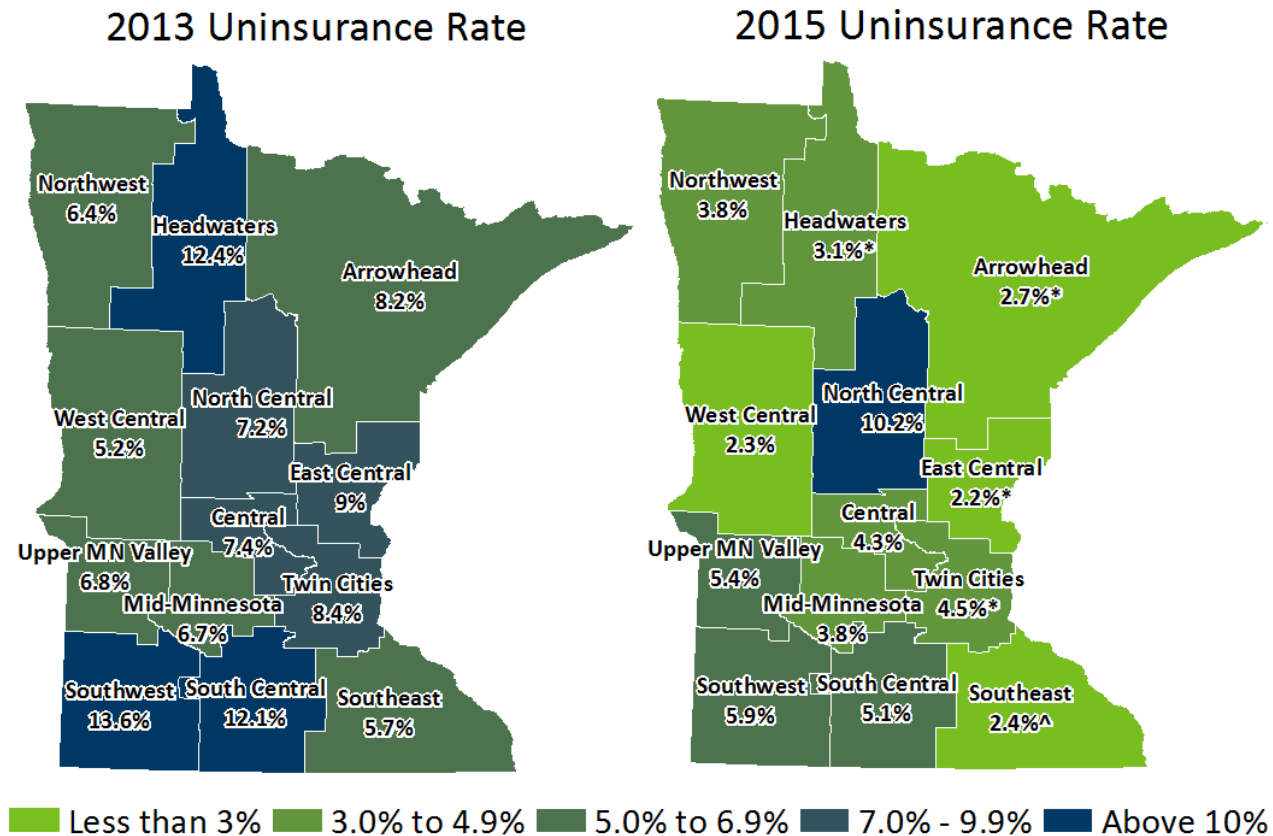
¹ For children, education level is that of the parent.

Source: Minnesota Health Access Surveys, 2013 and 2015

Uninsurance Rates in Twin Cities and Greater Minnesota, 2013 and 2015



Uninsurance Rates by Economic Development Region, 2013 and 2015



*Indicates statistically significant difference from 2013 (95% level)

[^] Indicates statistically significant difference (95% level) from statewide level in 2015

Source: Minnesota Health Access Survey, 2013 and 2015

[Summary of graph](#)

Sources of Health Insurance Coverage by Region in Minnesota, 2013 and 2015

Economic Development Region	Group		Non-Group		Public		Uninsured	
	2013	2015	2013	2015	2013	2015	2013	2015
Northwest	50.0%	56.3%	9.0%	10.7%	34.6%	29.2%	6.4%	3.8%
Headwaters	37.5%^	43.8%^	6.4%	6.9%	43.7%^	46.2%^	12.4%	3.1%*
Arrowhead	52.0%	44.7%^	3.9%	4.0%	35.8%	48.7%*^	8.2%	2.7%*
West Central	54.4%	50.2%	6.7%	4.7%	33.8%	42.8%	5.2%^	2.3%
North Central	44.8%^	34.0%^	10.3%	5.3%	37.7%	50.6%*^	7.2%	10.2%
Mid-Minnesota	47.2%^	52.4%	8.7%	6.1%	37.3%	37.7%	6.7%	3.8%
Upper MN Valley	46.4%	45.8%	5.4%	8.2%	41.4%^	40.7%	6.8%	5.4%
East Central	52.5%	46.8%	5.1%	4.5%	33.3%	46.5%*^	9.0%	2.2%*
Central	59.5%	56.5%	5.7%	5.7%	27.4%	33.5%	7.4%	4.3%
Southwest	42.3%^	55.1%*	5.2%	9.9%	39.0%	29.1%	13.6%	5.9%
South Central	47.0%^	54.4%	5.0%	3.9%^	35.9%	36.6%	12.1%	5.1%
Southeast	54.0%	64.9%*^	6.4%	4.5%	33.9%	28.2%	5.7%	2.4%^
Twin Cities	58.9%^	58.6%^	4.7%^	6.9%*	28.0%^	30.0%^	8.4%	4.5%*
All Regions	56.6%	55.9%	5.4%	6.2%	31.1%	33.6%*	8.2%	4.3%*

*Indicates statistically significant difference from 2013 (95% level).

^Indicates statistically significant difference from rate for all regions (95% level).

Source: Minnesota Health Access Surveys, 2013 and 2015

Characteristics of the Uninsured in Minnesota

Income Distribution of Minnesota's Uninsured Population, 2013 and 2015

Household Income as Percent of Federal Poverty Guidelines (FPG)	Uninsured		Total Population	
	2013	2015	2013	2015
0 to 100%	28.4%^	31.8%^	13.2%	11.8%
101 to 200%	31.1%^	24.3%^	17.6%	16.3%
201 to 300%	18.20%	16.70%	15.4%*	16.5%
301 to 400%	10.4%^	7.5%^	16.0%	15.2%
401%+	11.8%^	19.7%*^	37.8%	40.2%*
Total	100%	100%	100%	100%

* Indicates statistically different at 95% level from 2013.

^ Indicates statistically significant difference between uninsured and total population at 95% level within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

Employment Characteristics of Minnesota's Uninsured Population, 2013 and 2015

	Uninsured		Total Population	
	2013	2015	2013	2015
Employed	73.5%	67.3%	72.9%	72.9%
Of Those Who Are Employed:				
Temporary/Seasonal Job	21.8%^	21.6%^	9.3%	9.6%
Number of Hours Worked Per Week				
0 to 10 hours	3.0%	2.0%	2.4%	2.9%
11 to 20 hours	10.8%^	5.8%	6.4%	6.2%
21 to 30 hours	9.1%	13.6%	8.3%	8.1%
31 to 40 hours	54.5%	50.1%	53.8%	50.6%*
More than 40 hours	22.6%^	28.5%	29.1%	32.2%*
Total	100.0%	100.0%	100.0%	100.0%

* Indicates statistically different at 95% level from 2013.

^ Indicates statistically significant difference between uninsured and total population at 95% level within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

Employment Characteristics of Minnesota's Uninsured Population, 2013 and 2015: Size of Employer

Of Those Who Are Employed	All Uninsured		Total Population	
	2013	2015	2013	2015
Self Employed, no employees	11.8%^	11.7%	5.5%	6.7%*
2 to 10 employees	22.4%^	22.5%^	11.9%	11.3%
11 to 50 employees	19.4%^	16.0%	11.5%	12.5%
51 to 100 employees	15.1%^	10.9%	9.6%	10.5%
101 to 500 employees	11.2%^	15.5%	18.1%	17.0%
More than 500 employees	20.0%^	23.4%^	43.4%	42.0%
Total	100.0%	100.0%	100.0%	100.0%

* Indicates statistically different at 95% level from 2013.

^ Indicates statistically significant difference between uninsured and total population at 95% level within year.

Source: Minnesota Health Access Surveys, 2013 and 2015

Racial and Ethnic Distribution of Minnesota's Uninsured Population, 2013 and 2015

	All Uninsured		Total Population	
	2013	2015	2013	2015
White	60.9%^	64.6%^	83.4%	81.6%*
Black	11.1%^	12.5%	6.2%	6.4%
American Indian	3.6%^	4.0%	1.6%	2.0%
Asian	7.6%	4.4%	4.7%	5.0%
Hispanic/Latino	20.2%^	13.6%^	4.8%	4.9%
	See note	See note	See note	See note

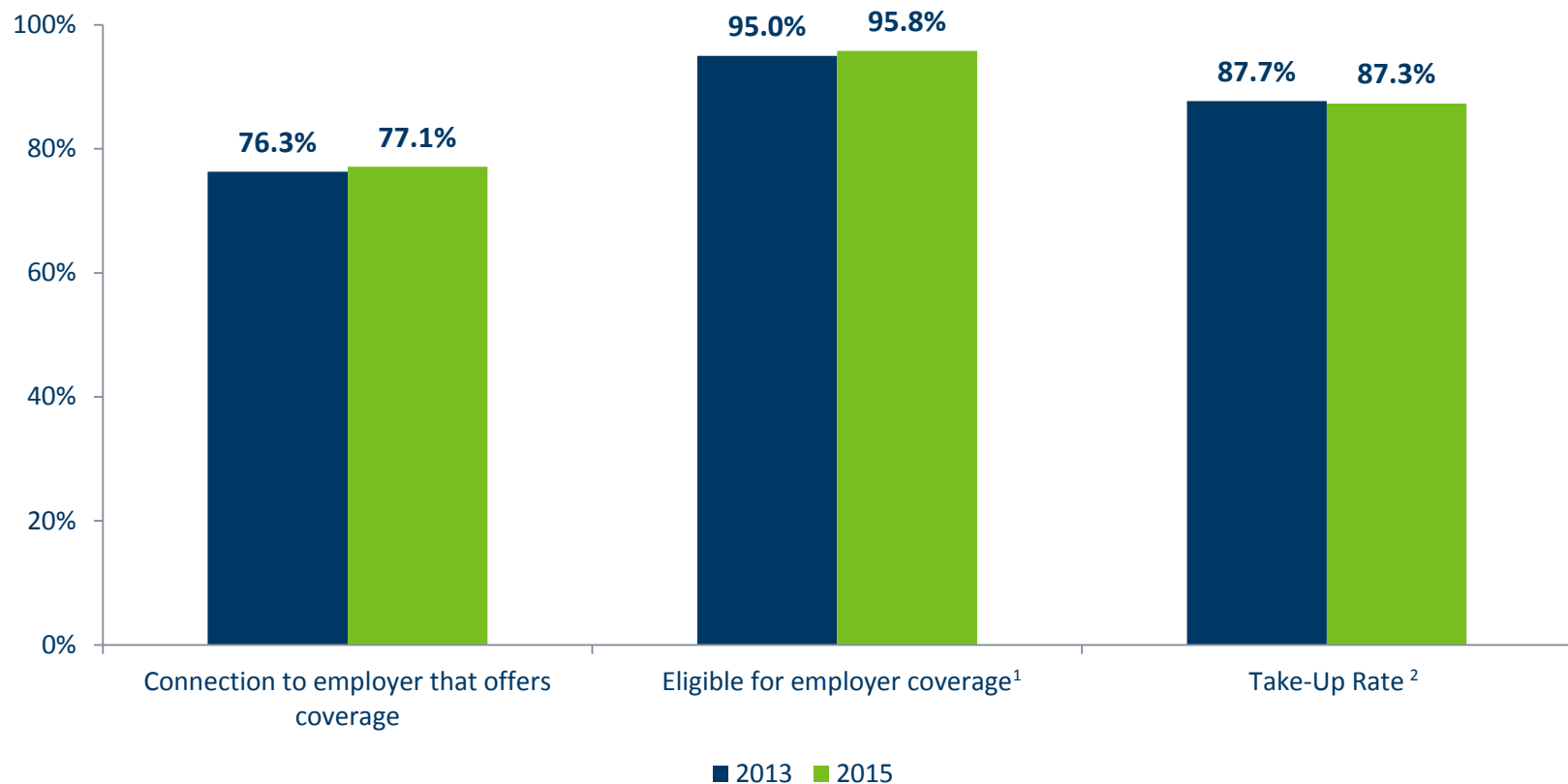
Note: Distribution adds to more than 100% since individuals could choose more than one race/ethnicity.

* Indicates statistically different at 95% level from 2013.

^ Indicates statistically significant difference between uninsured and total population at 95% level within year.

Source: Minnesota Health Access Surveys, 2013 and 2015.

Access to Employer Coverage, 2013 and 2015 (Non-elderly population)



*Indicates statistically significant difference from previous year shown (95% confidence level).

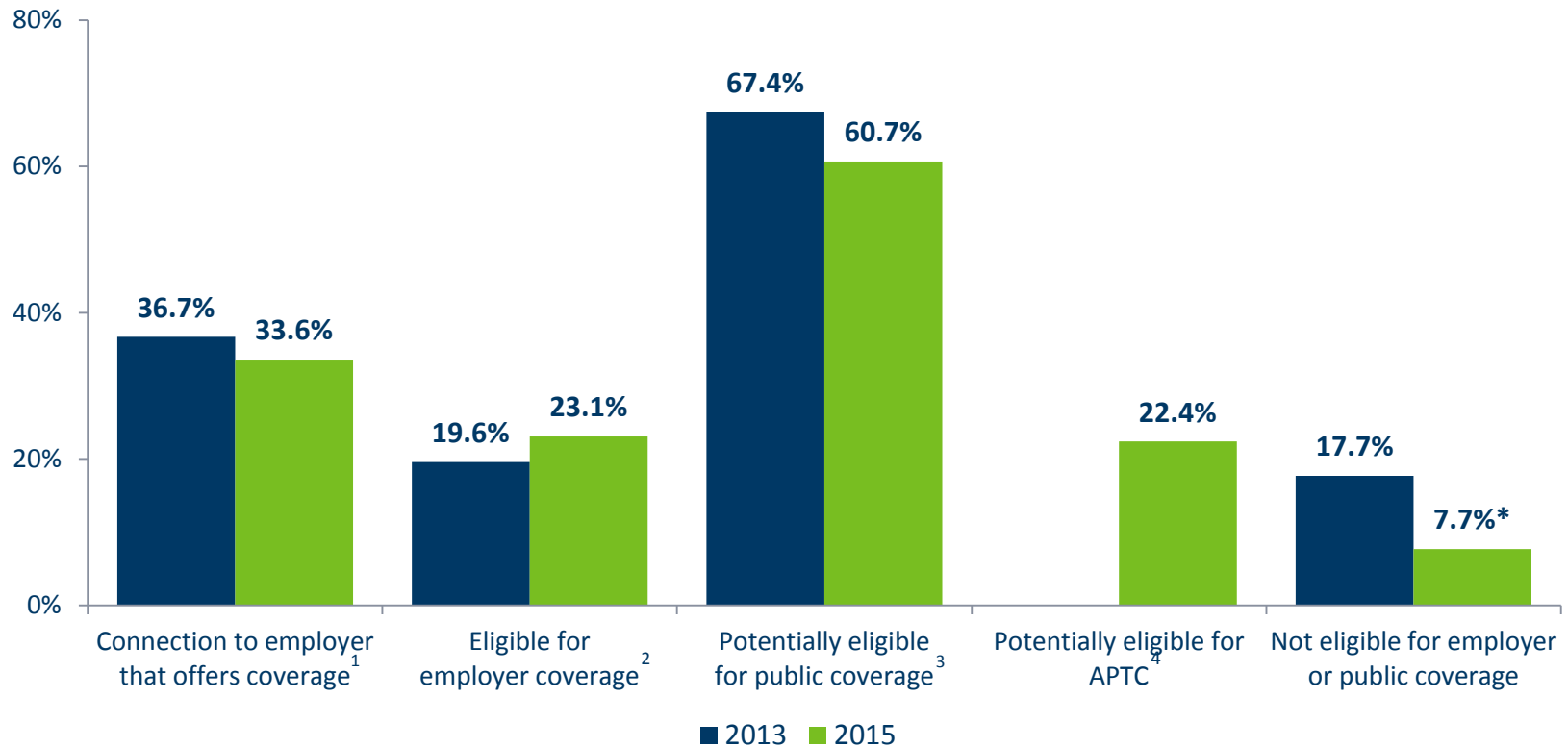
Source: Minnesota Health Access Surveys, 2013 and 2015

¹Among people with a connection to an employer offering coverage.

²Among people eligible to enroll in employer coverage

[Summary of graph](#)

Potential Access to Coverage for the Uninsured, 2013 to 2015



* Indicates statistically different from 2013 at 95% level.

¹ Employer offer: percent of uninsured who work for or have a family member who works for an employer offering coverage. ² Employer eligible: percent of uninsured who are eligible for coverage through an employer. ³ Potentially public eligible: based on family structure, income, and eligibility for employer coverage. Income limits changed between 2013 and 2014. ⁴ Advance Premium Tax Credits (APTC). APTC were not available in 2013. Potential eligibility is based on income and eligibility for employer coverage only, and does not consider premiums.

Note: The employer eligible, potentially public eligible, and not eligible for employer or public coverage categories add to more than 100 percent because some of the uninsured are potentially eligible for both employer or public coverage.

Source: Minnesota Health Access Surveys, 2013 and 2015

[Summary of graph](#)

Health Care Safety Net: Uncompensated Care at Minnesota Community Hospitals

Trends in Uncompensated Care Costs in Minnesota Hospitals



Note: Uncompensated care figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports.

[Summary of graph](#)

Uncompensated Care Trends in Minnesota and the U.S.

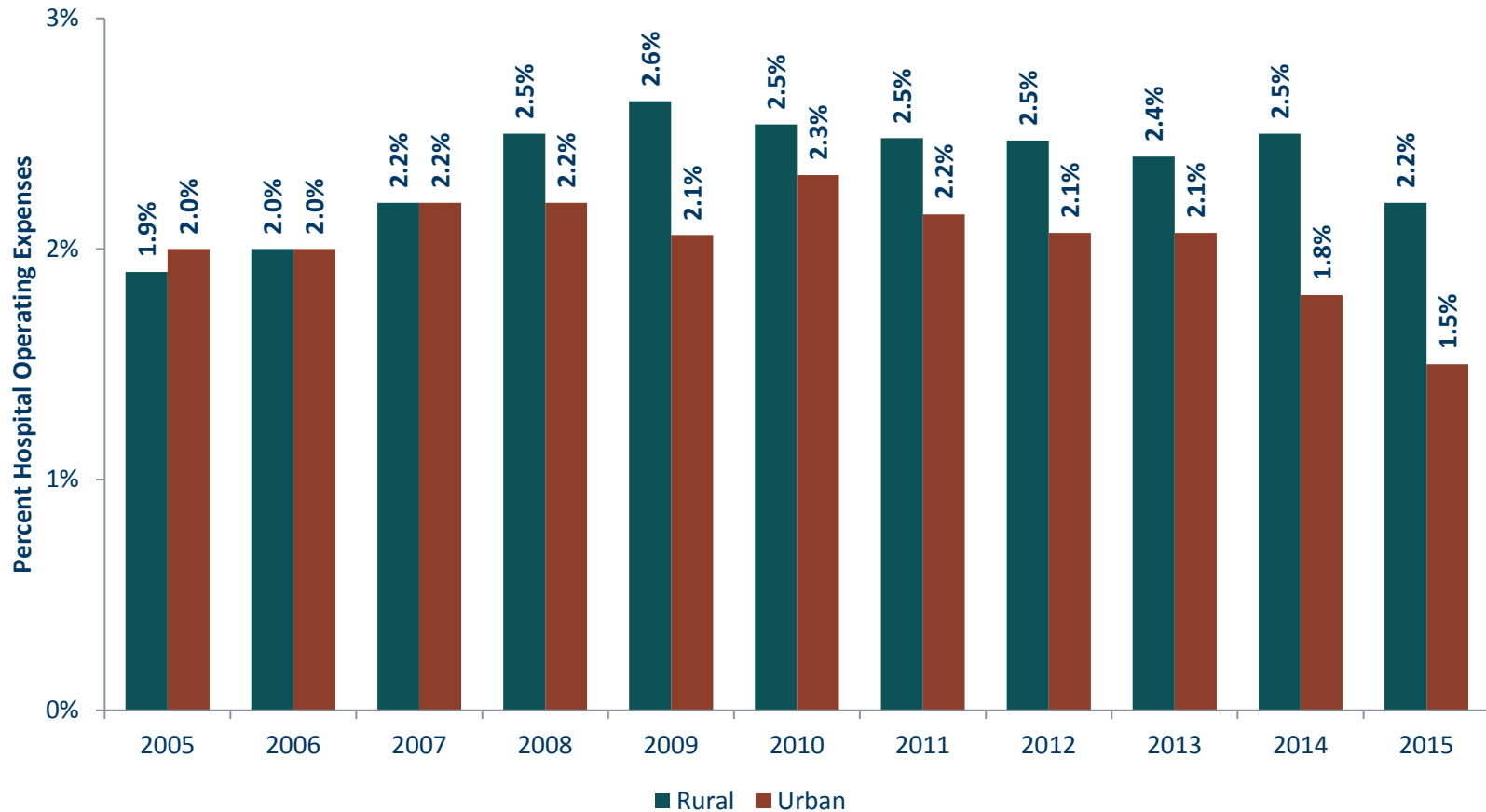


Note: Uncompensated care figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports; American Hospital Association.

[Summary of graph](#)

Uncompensated Care Trends for Rural and Urban Minnesota Hospitals



Note: Uncompensated care figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports.

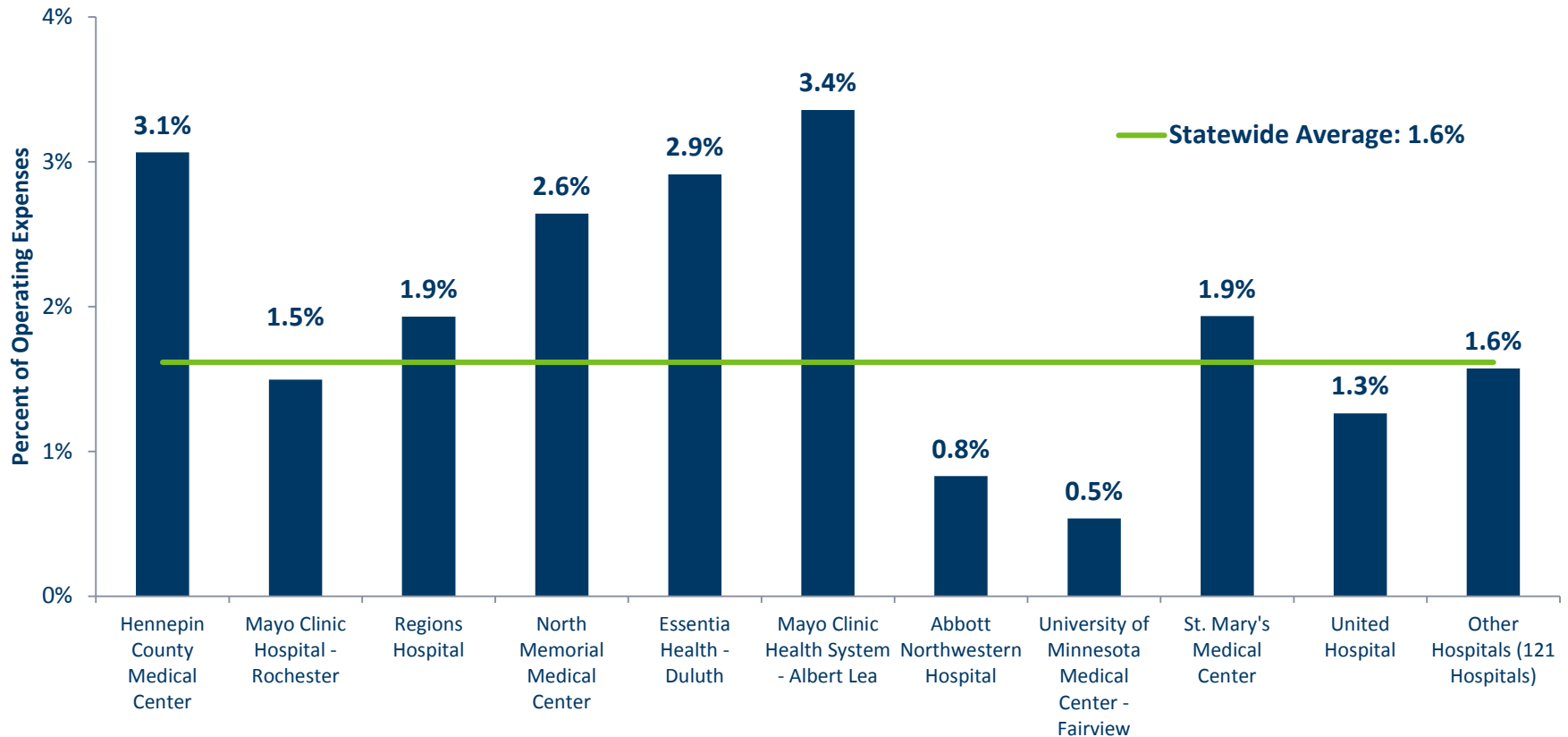
[Summary of graph](#)

Largest Minnesota Providers of Hospital Uncompensated Care, 2015

	2015 Uncompensated Care (\$ millions)	Percent Change from 2014	Percent of Operating Expenses	Percent of Statewide
Hennepin County Medical Center	\$24.7	3.6%	3.1%	9.3%
Mayo Clinic Hospital - Rochester	\$22.1	-6.8%	1.5%	8.3%
Regions Hospital	\$13.0	-24.8%	1.9%	4.9%
North Memorial Medical Center	\$12.9	-4.8%	2.6%	4.9%
Essentia Health - Duluth	\$11.2	-13.7%	2.9%	4.2%
Mayo Clinic Health System - Albert Lea	\$9.7	28.5%	3.4%	3.6%
Abbott Northwestern Hospital	\$8.4	-14.0%	0.8%	3.2%
University of Minnesota Medical Center - Fairview	\$7.3	-27.3%	0.5%	2.8%
St. Mary's Medical Center	\$6.8	-38.9%	1.9%	2.6%
United Hospital	\$6.4	-14.3%	1.3%	2.4%
Other Hospitals (121 Hospitals)	\$142.7	-14.9%	1.6%	53.8%
All Minnesota Hospitals	\$265.1	-13.1%	1.6%	100.0%

Note: Uncompensated care figures are adjusted to reflect costs of providing services. UC is uncompensated care.
Source: MDH Health Economics Program analysis of hospital annual reports.

Largest Minnesota Providers of Hospital Uncompensated Care, 2015



Largest Providers of Uncompensated Care, Organized by Total Uncompensated Care Dollars

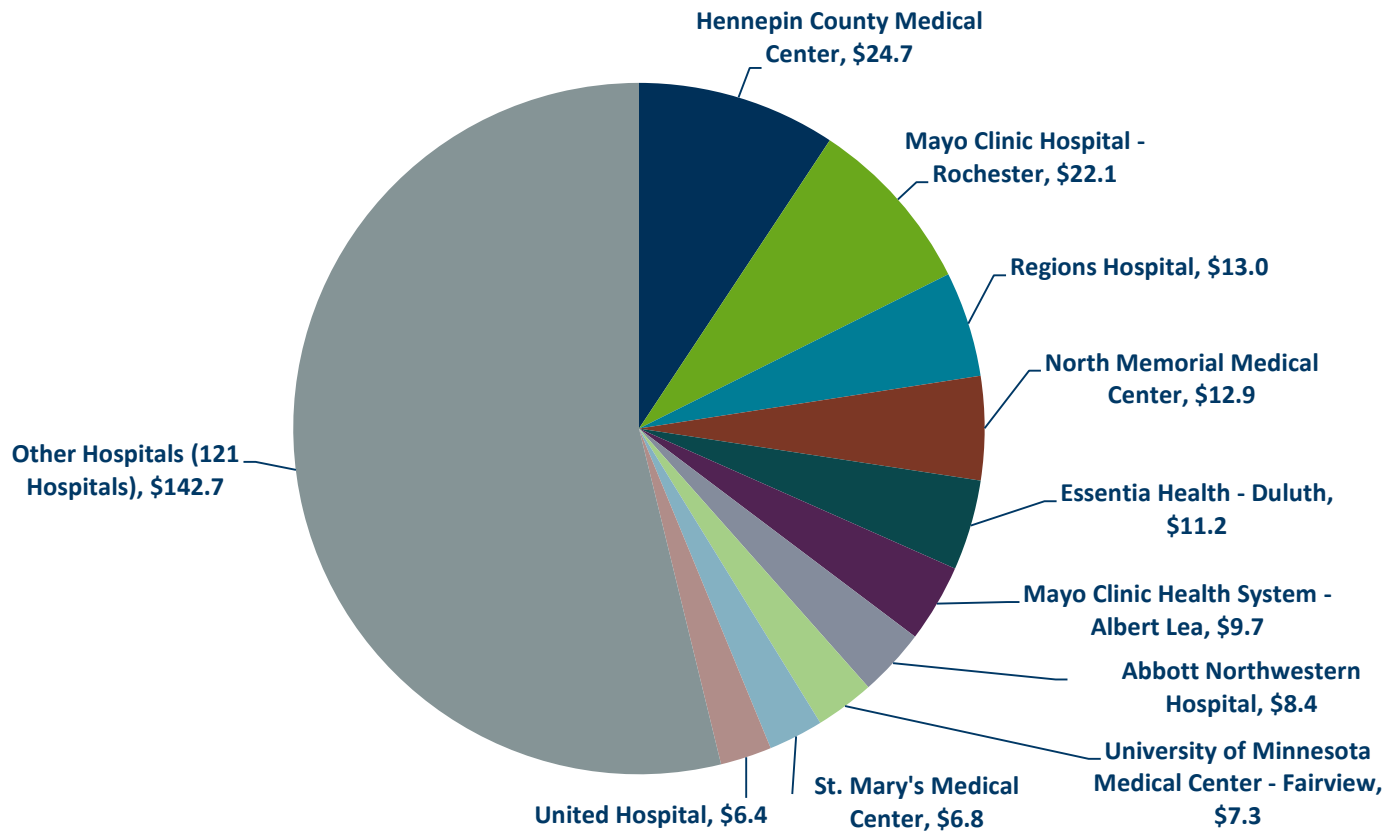
Note: Uncompensated care figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports.

[Summary of graph](#)

Distribution of Uncompensated Care by Hospital, 2015

2015 Total Uncompensated Care: \$265.1 Million

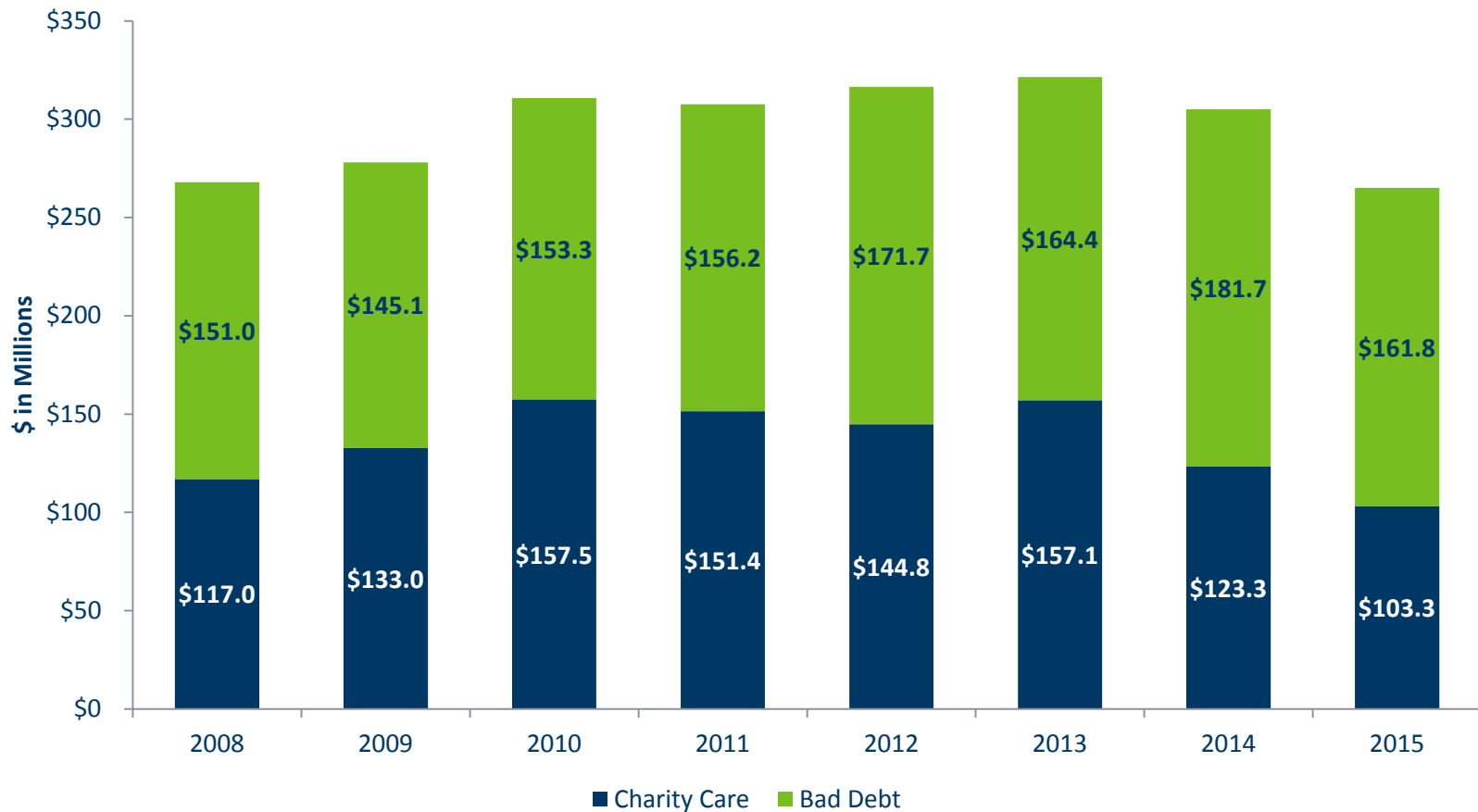


Note: Uncompensated care figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports.

[Summary of graph](#)

Components of Minnesota Hospital Uncompensated Care: Charity Care and Bad Debt

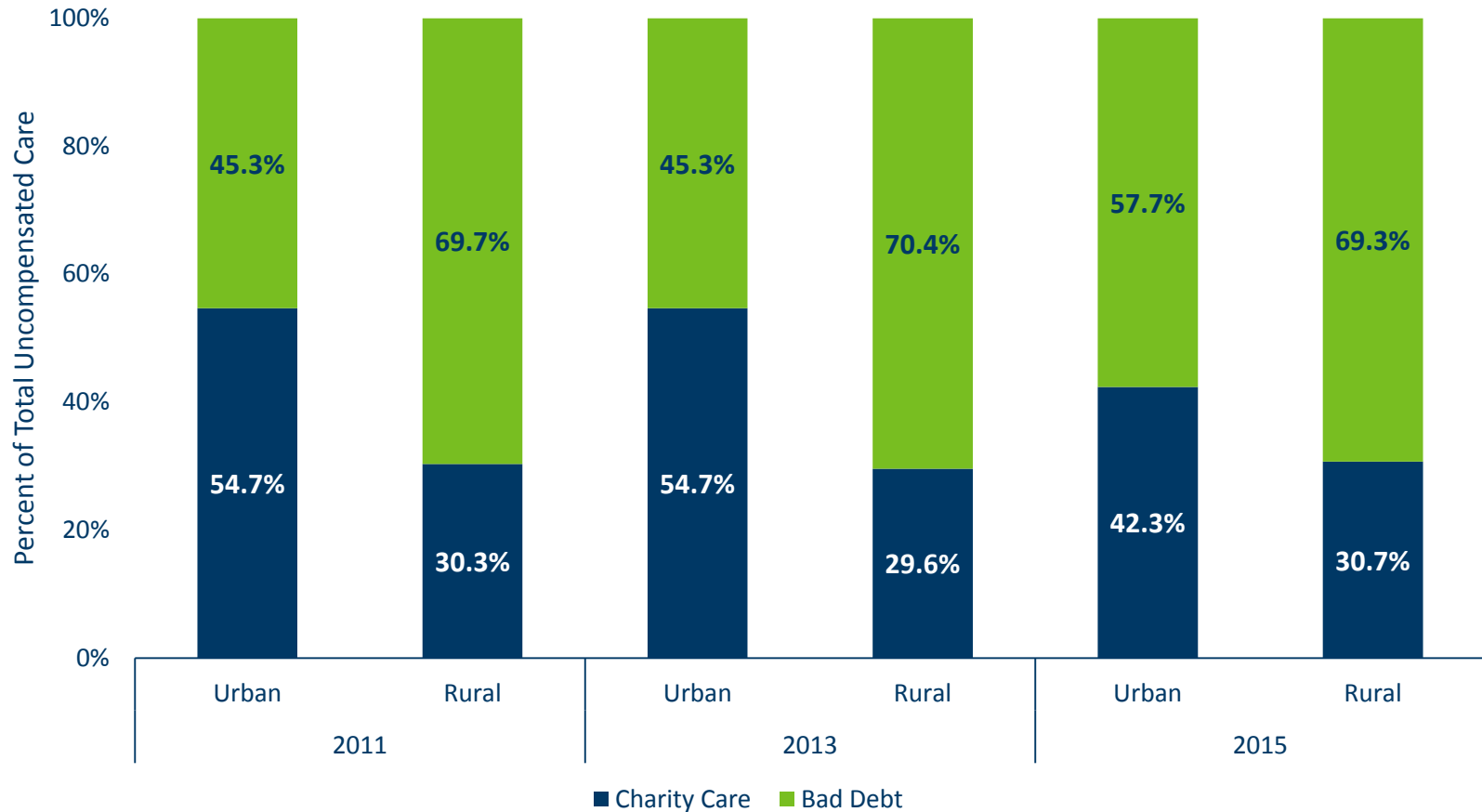


Note: Charity care and bad debt figures are adjusted to reflect costs of providing services.

Source: MDH Health Economics Program analysis of hospital annual reports.

[Summary of graph](#)

Components of Uncompensated Care for Urban and Rural Hospitals, Select Years

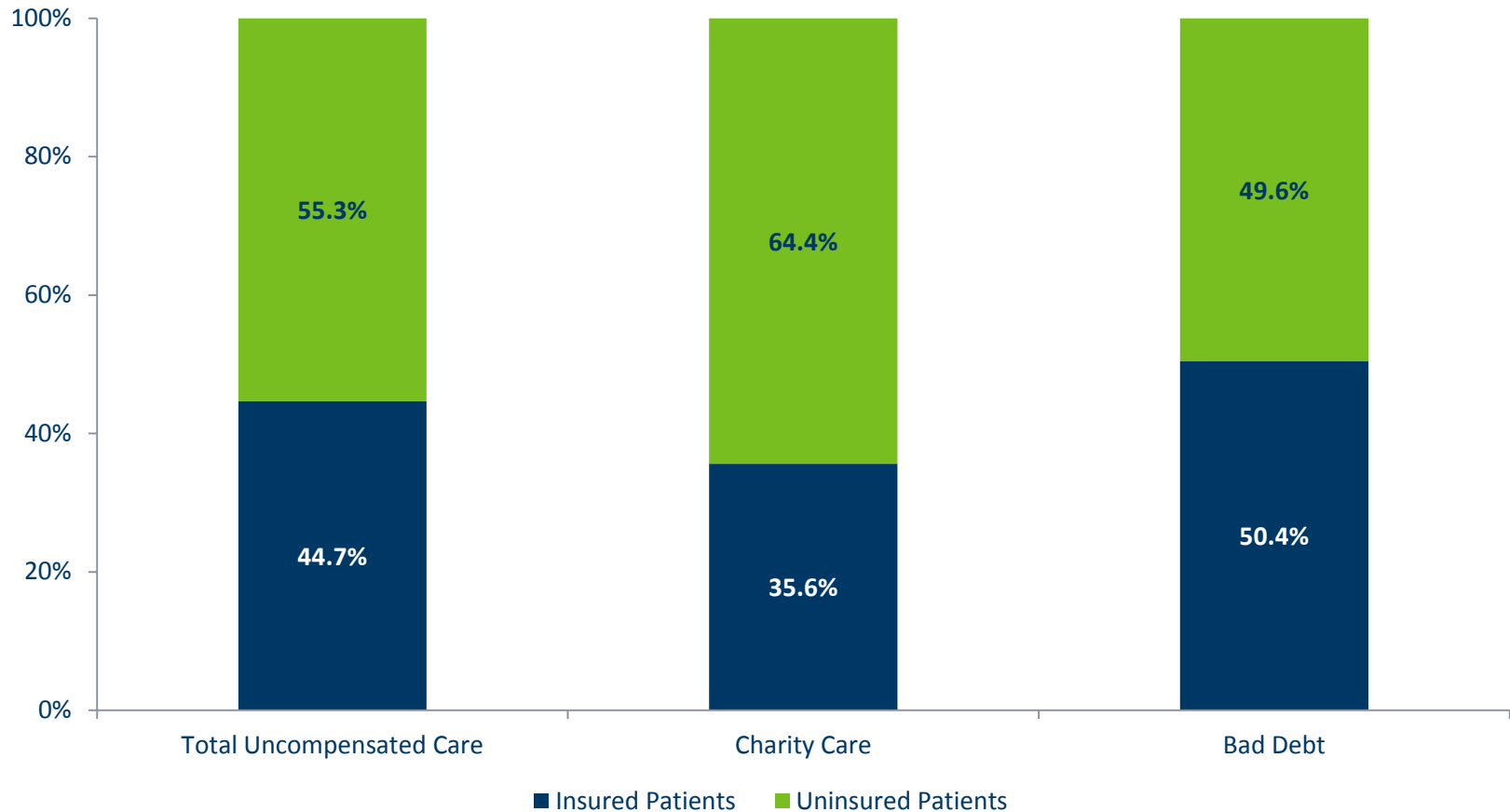


Note: Charity care and bad debt figures are adjusted to reflect costs of providing services.

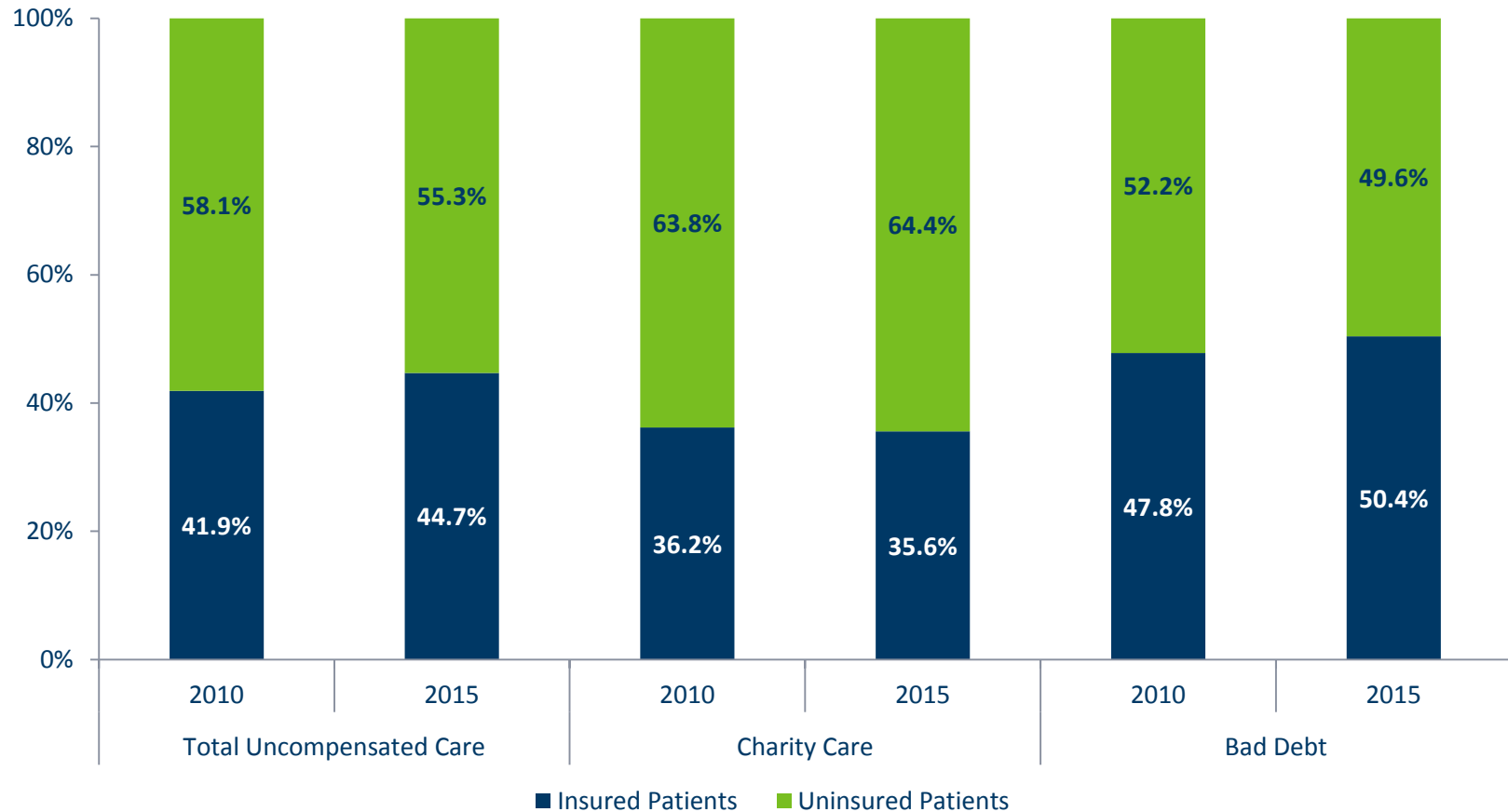
Source: MDH Health Economics Program analysis of hospital annual reports.

[Summary of graph](#)

Hospital Uncompensated Care and Components by Insurance Status, 2015



Hospital Uncompensated Care and Components by Insurance Status, 2010 and 2015



Additional Information from the Health Economics Program Available Online

- Health Economics Program Home Page
www.health.state.mn.us/healtheconomics
- Publications
<https://apps.health.state.mn.us/hep-publications/home.xhtml>
- Health Care Market Statistics (Chartbook Updates)
www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html
- Interactive Health Insurance Statistics
<https://pqc.health.state.mn.us/mnha/Welcome.action>

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 6](#). Direct links are listed on each page. Spending is based on source of payment, unless otherwise noted. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.