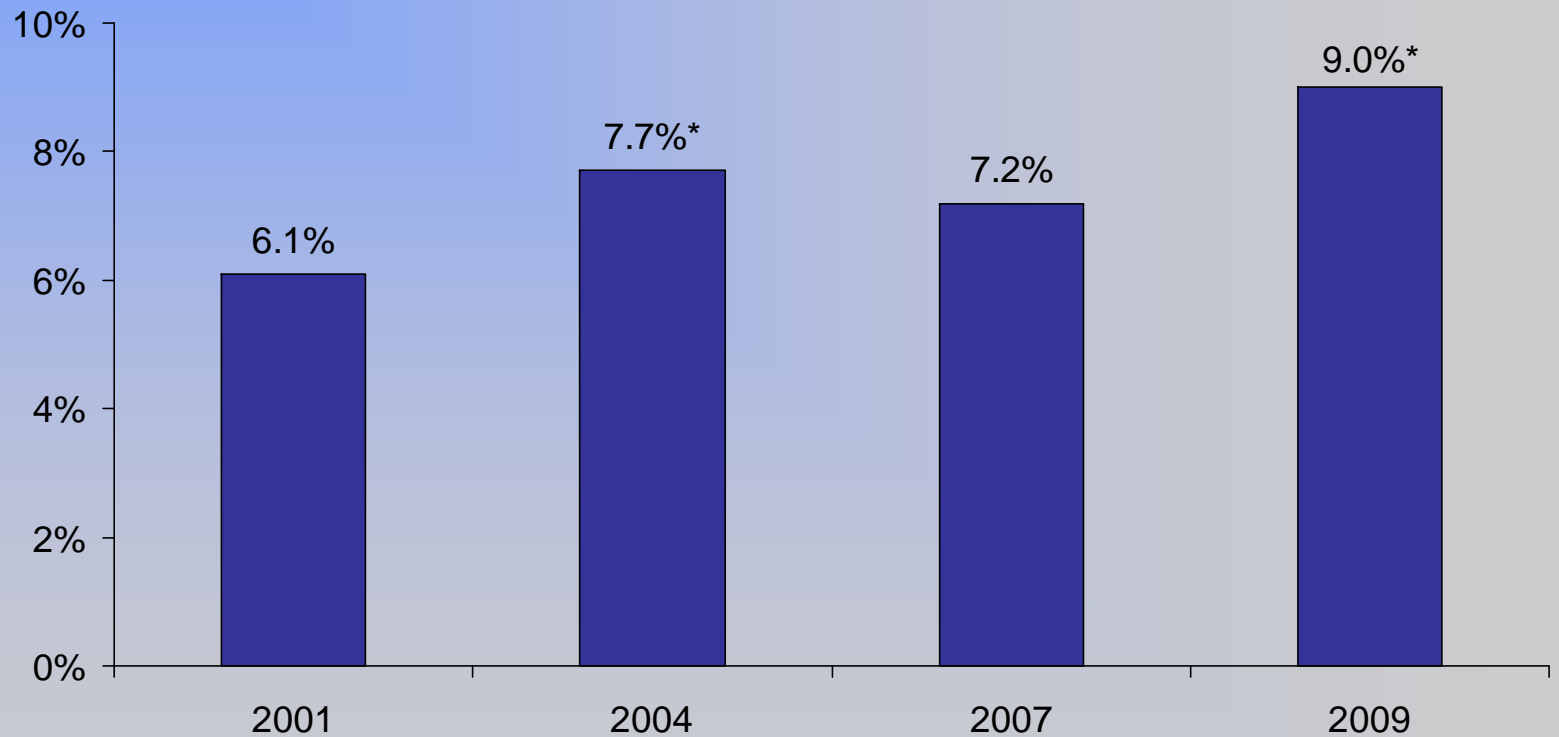


Section 6: Uninsurance and the Safety Net

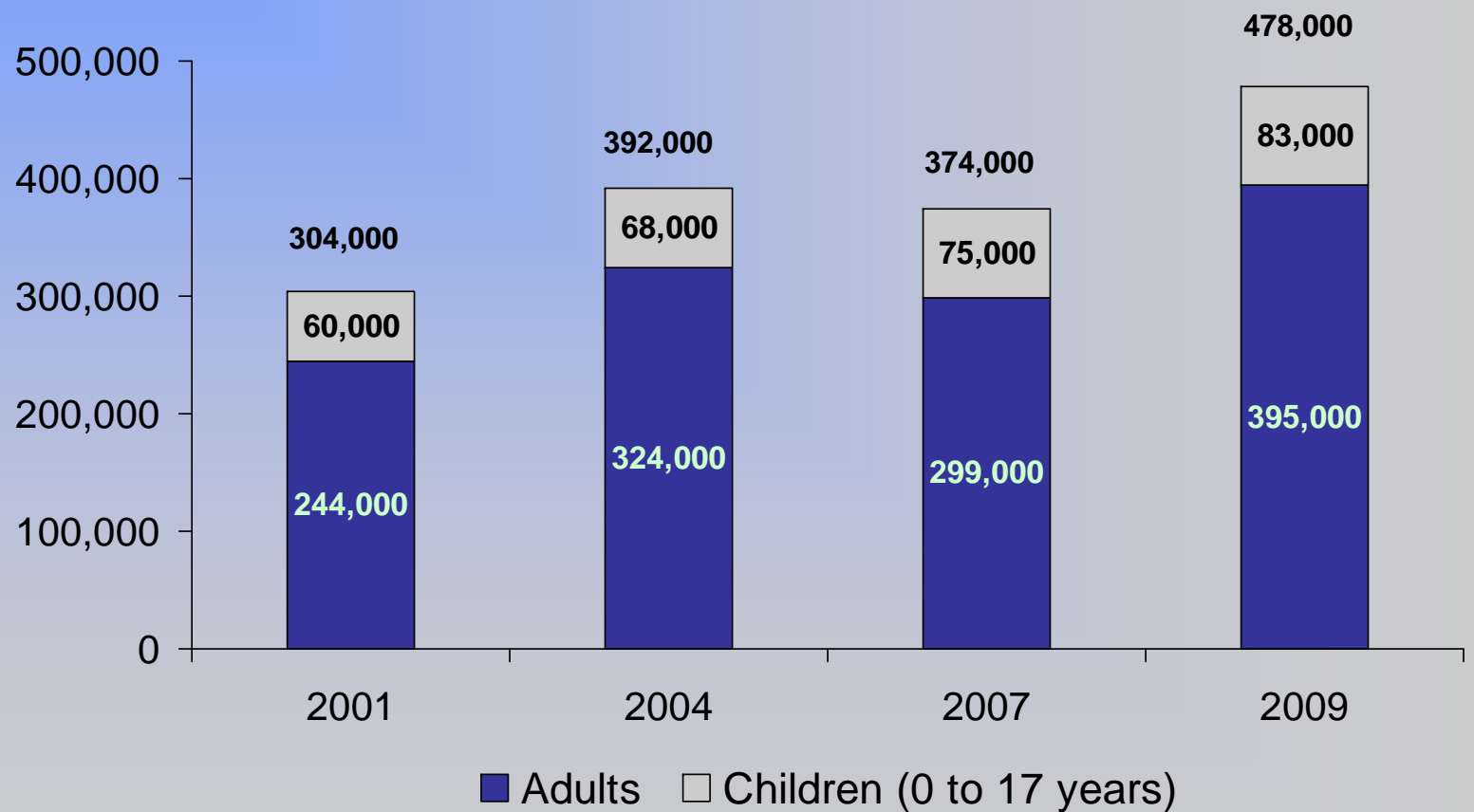
- ★ Statewide measures of uninsurance
- ★ Specific population groups
 - Age, income, race/ethnicity, country of birth, region
- ★ Characteristics of the uninsured in Minnesota
- ★ Potential access to coverage for the uninsured
- ★ Health care safety net: uncompensated care

Statewide Measures of Uninsurance

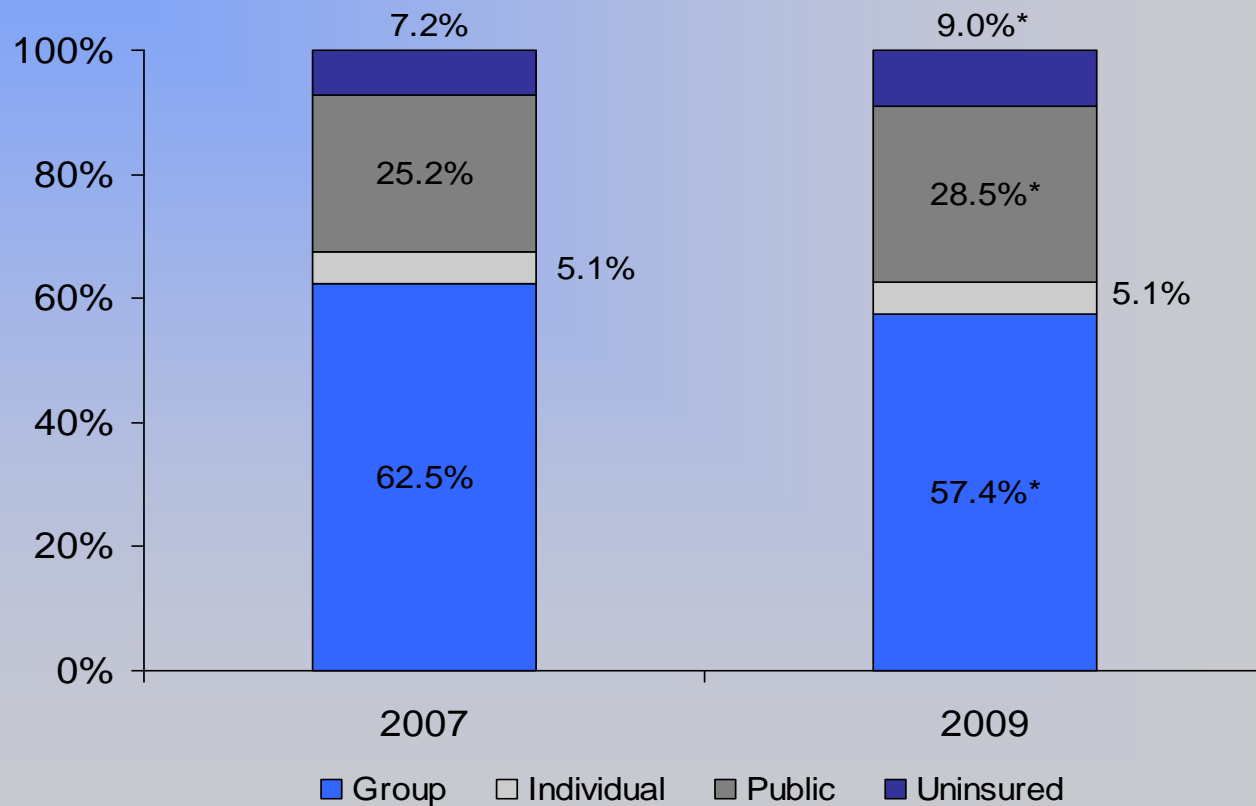
Uninsurance Rate Trends in Minnesota



Estimated Number of Uninsured in Minnesota, 2001 to 2009

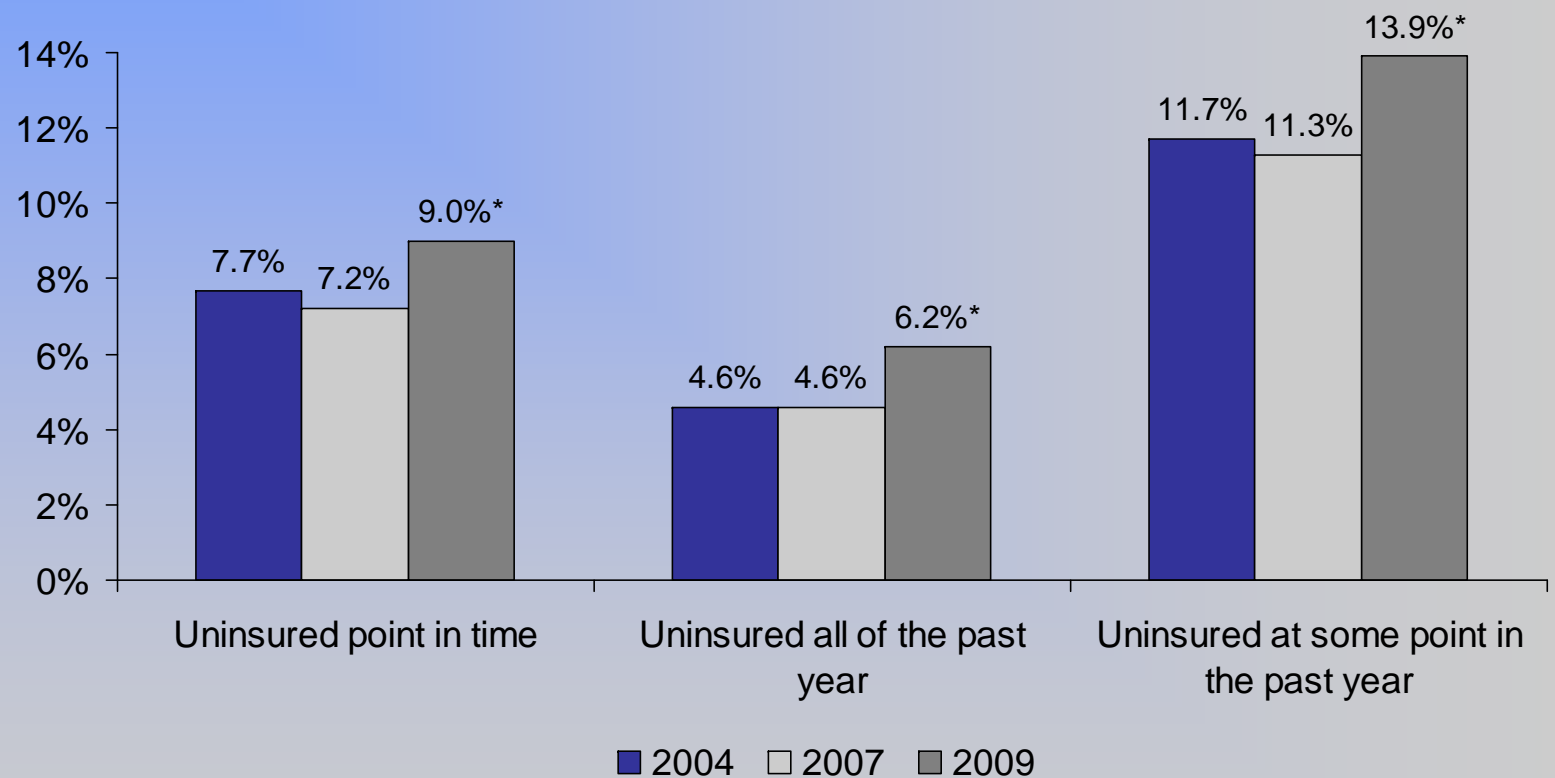


Sources of Insurance Coverage in Minnesota, 2007 and 2009



* Indicates statistically significant difference at 95% level from 2007.
 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, 2007 and 2009.

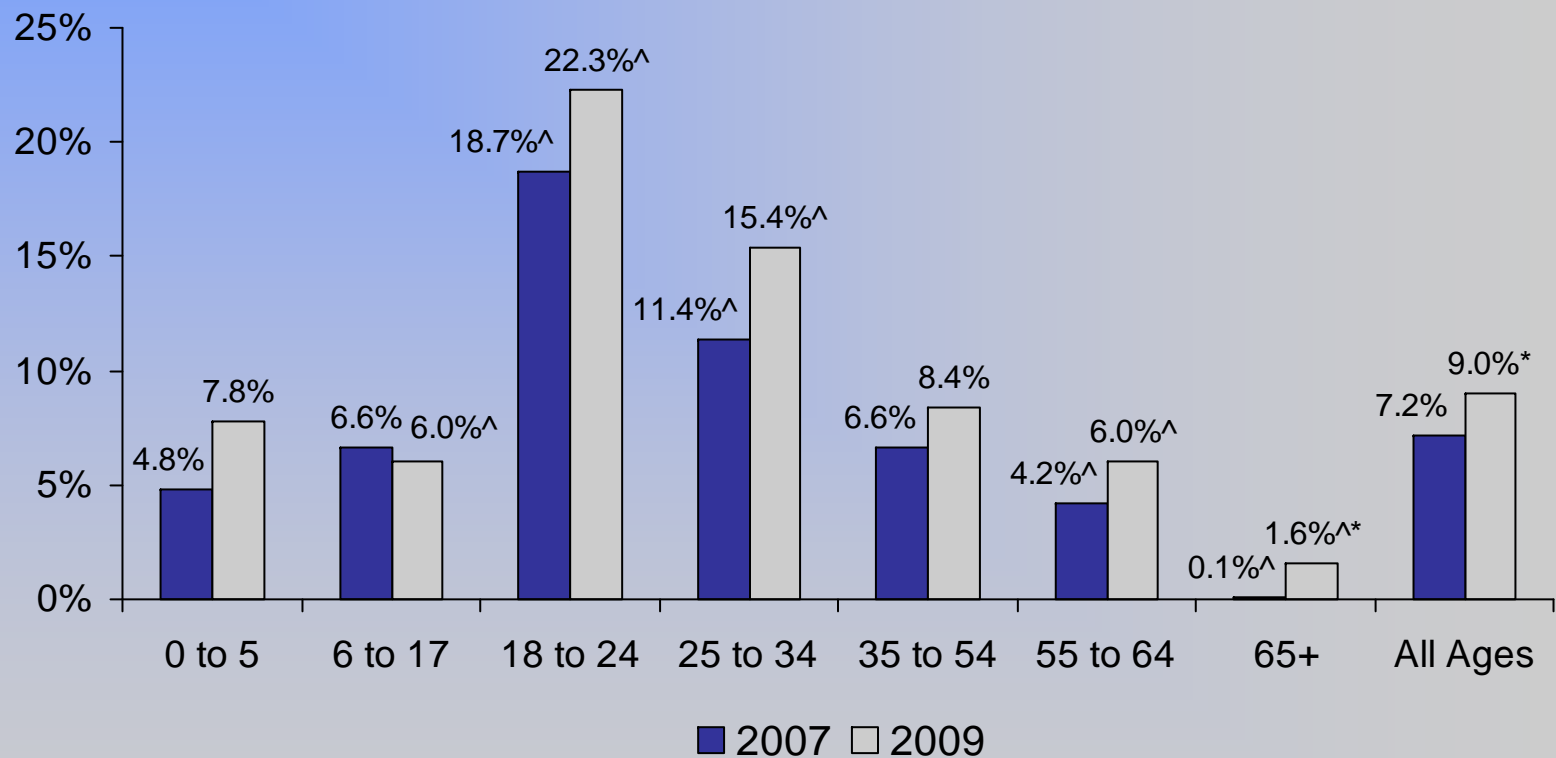
Measures of Uninsurance in Minnesota, 2004 to 2009



* Indicates statistically significant difference at 95% level from previous year shown.
Source: Minnesota Health Access Surveys, 2004, 2007, and 2009

Specific Population Groups

Minnesota Uninsurance Rates by Age, 2007 and 2009

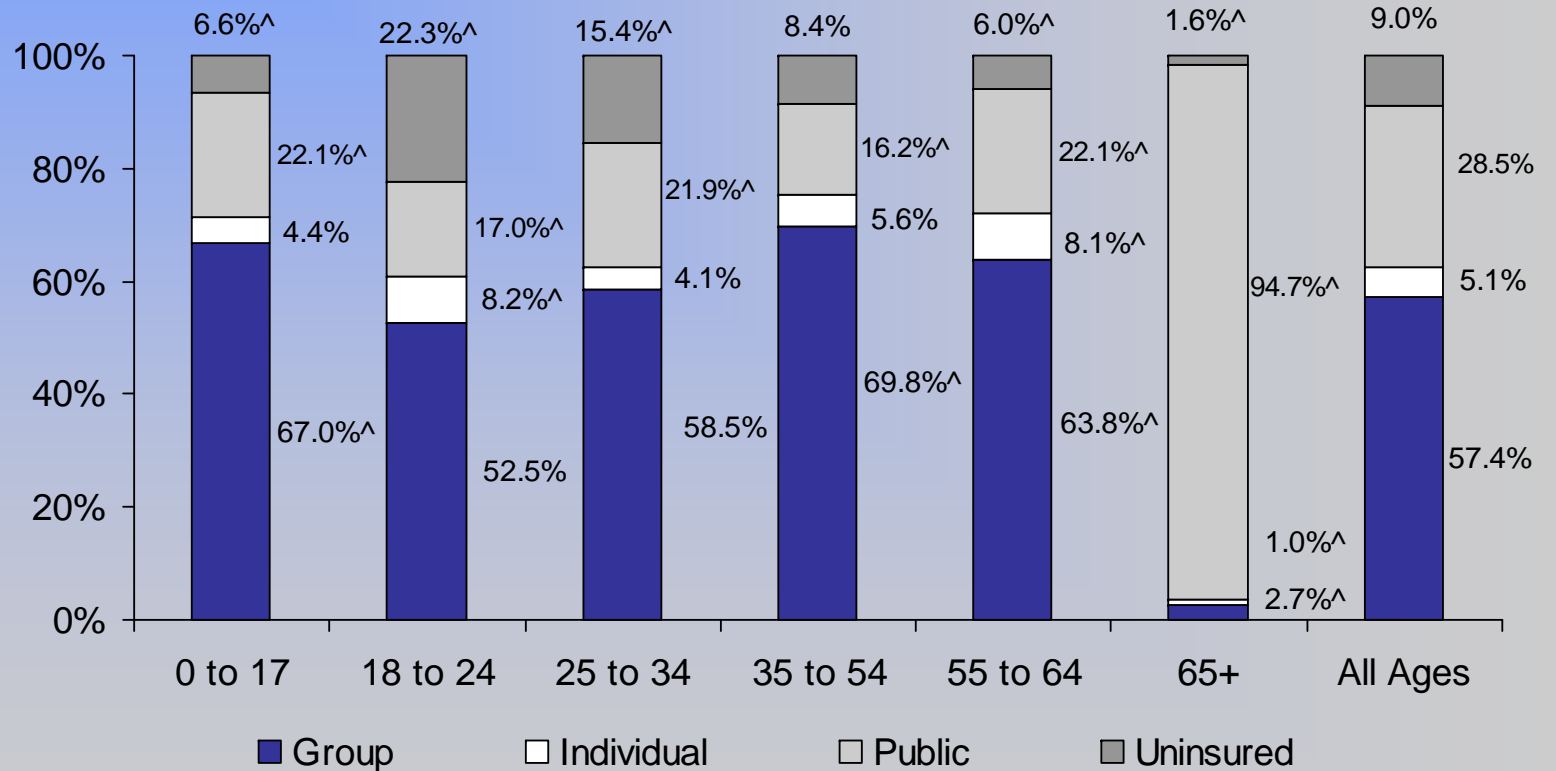


* Indicates statistically significant difference (95% level) from 2007.

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

Source: Minnesota Health Access Surveys, 2007 and 2009

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

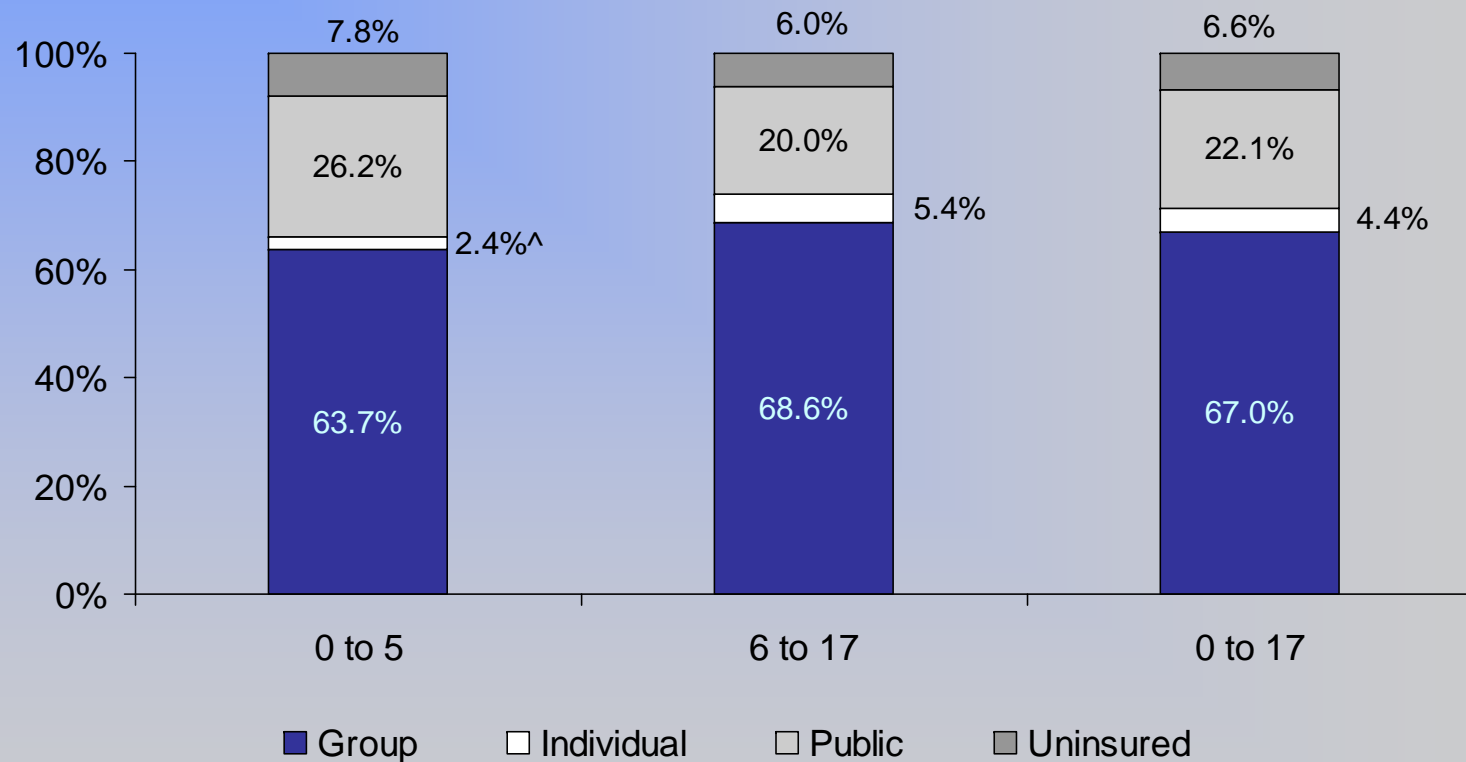
Age in Years	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
0 to 17	68.9%^	67.0%^	5.5%	4.4%	19.6%^	22.1%^	6.0%	6.6%^
18 to 24	59.1%	52.5%	5.7%	8.2%^	16.5%^	17.0%^	18.7%^	22.3%^
25 to 34	72.1%^	58.5%*	4.9%	4.1%	11.5%^	21.9%^*	11.4%^	15.4%^
35 to 54	76.5%^	69.8%^*	5.3%	5.6%	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 Children's Health Insurance Coverage in Minnesota by Age, 2009



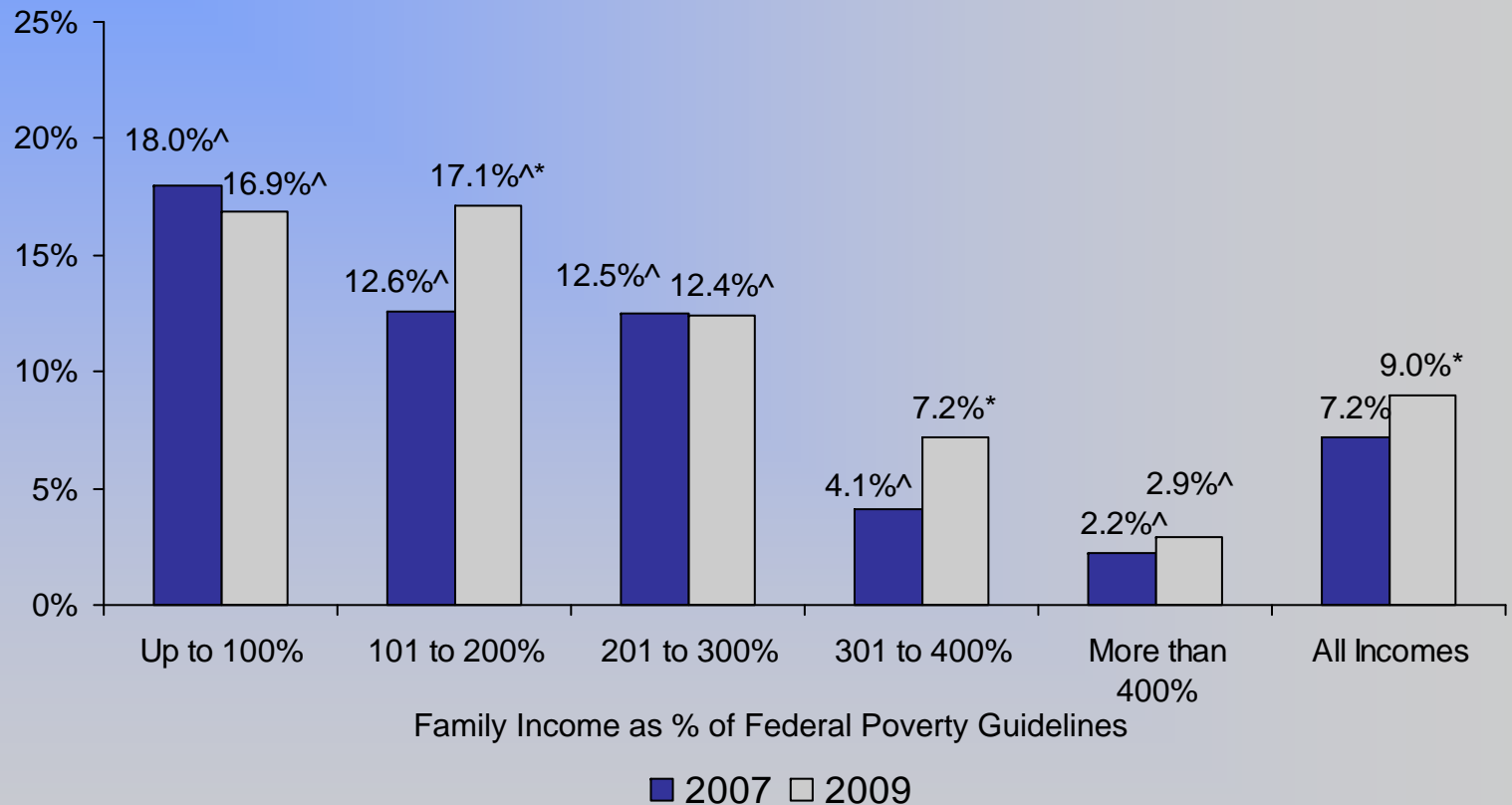
^Indicates statistically significant difference from rate for all children (95% level).

Source: 2009 Minnesota Health Access Survey

Trends in Children's 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 5	68.1%	63.7%	5.1%	2.4%	21.9%	26.2%	4.8%	7.8%
6 to 17	69.3%	68.6%	5.7%	5.4%	18.4%	20.0%	6.6%	6.0%
All Children (0 to 17)	68.9%	67.0%	5.5%	4.4%	19.6%	22.1%	6.0%	6.6%

Minnesota Uninsurance Rates by Income, 2007 and 2009

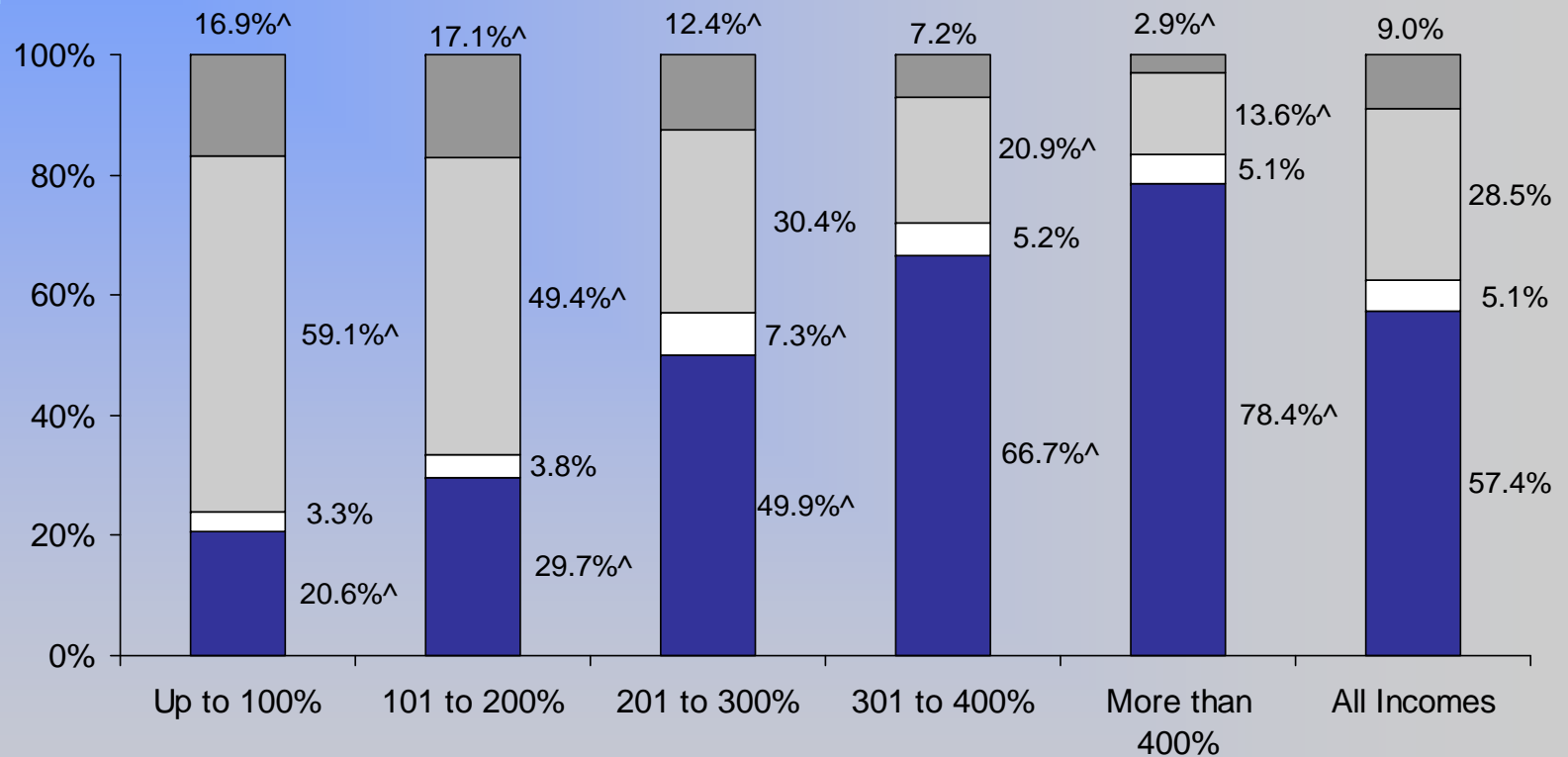


* Indicates statistically significant difference (95% level) from 2007.

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

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

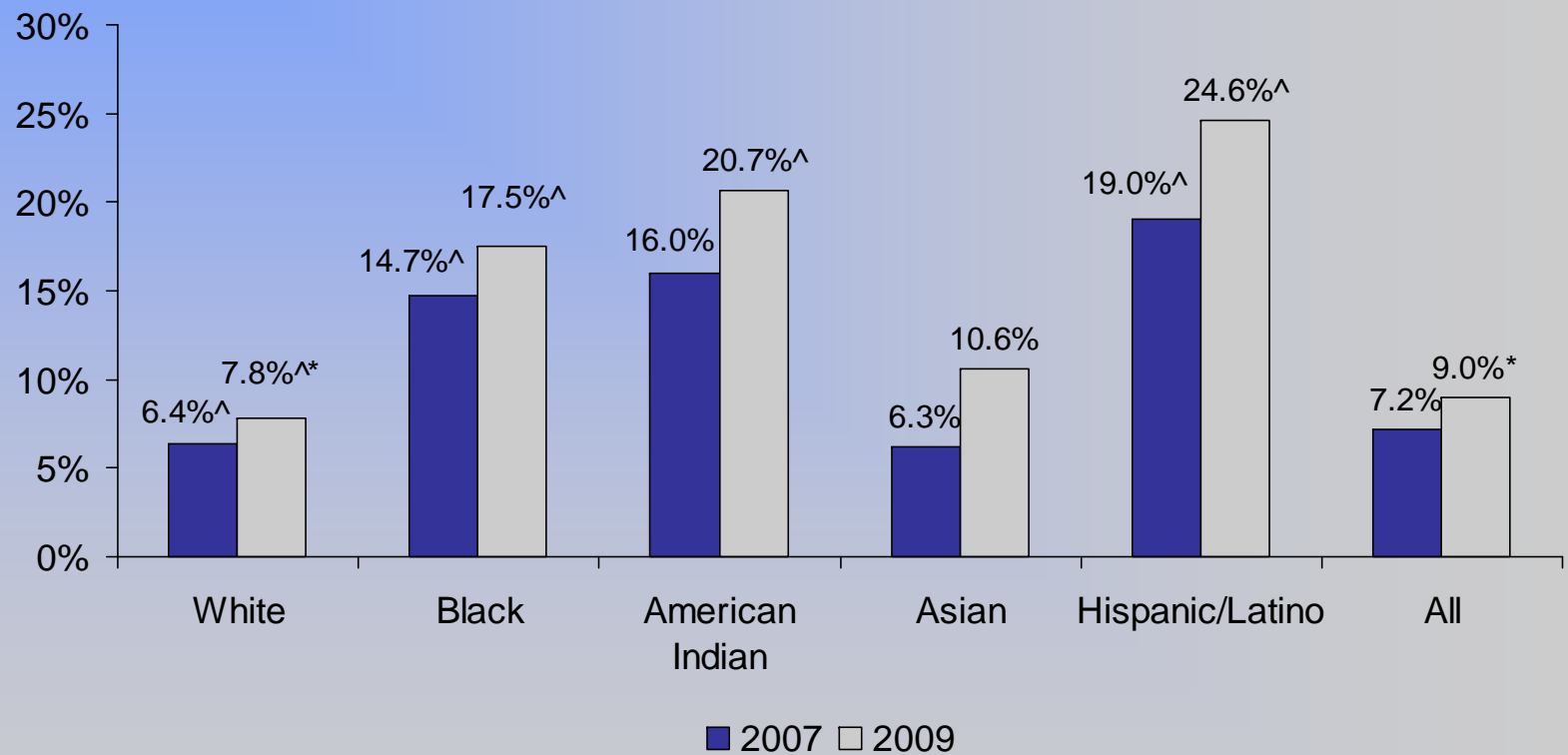
	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
Up to 100%	11.6%^ [^]	20.6%^ ^{^*}	2.3%^ [^]	3.3%	68.0%^ [^]	59.1%^ ^{^*}	18.0%^ [^]	16.9%^ [^]
101 to 200%	39.3%^ [^]	29.7%^ ^{^*}	4.5%	3.8%	43.6%^ [^]	49.4%^ [^]	12.6%^ [^]	17.1%^ ^{^*}
201 to 300%	56.3%^ [^]	49.9%^ ^{^*}	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

Minnesota Uninsurance Rates by Race/Ethnicity, 2007 and 2009

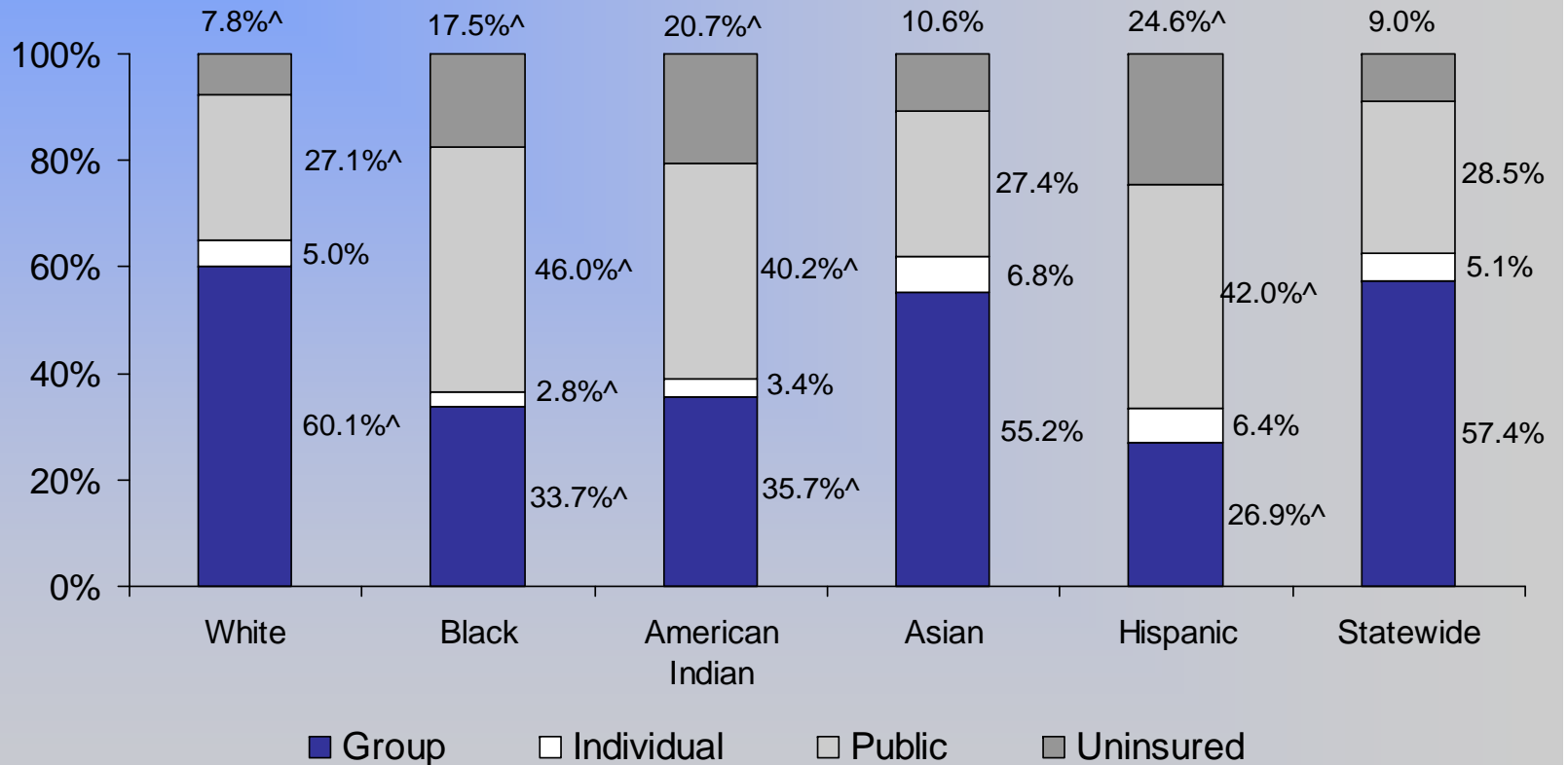


*Indicates statistically significant difference (95% level) from 2007.

[^]Indicates statistically significant difference from all Minnesotans within year (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

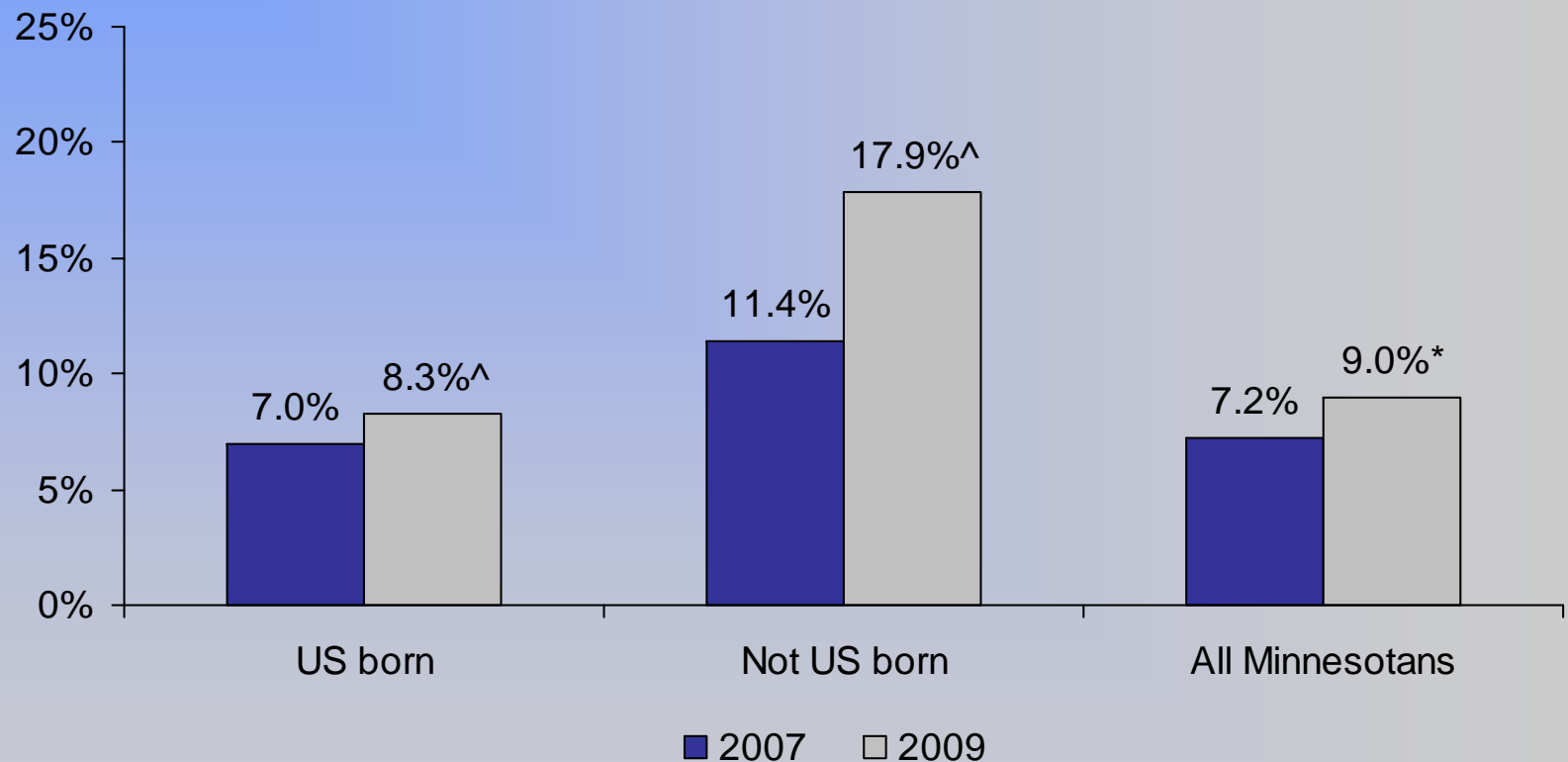
	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
White	63.9%^ [^]	60.1%^ ^{^*}	5.3%	5.0%	24.4%^ [^]	27.1%^ ^{^*}	6.4%^ [^]	7.8%^ ^{^*}
Black	44.6%^ [^]	33.7%^ [^]	1.9%^ [^]	2.8%^ [^]	38.8%^ [^]	46.0%^ [^]	14.7%^ [^]	17.5%^ [^]
American Indian	28.2%^ [^]	35.7%^ [^]	4.0%	3.4%	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

Uninsurance Rates in Minnesota by Country of Birth, 2007 and 2009

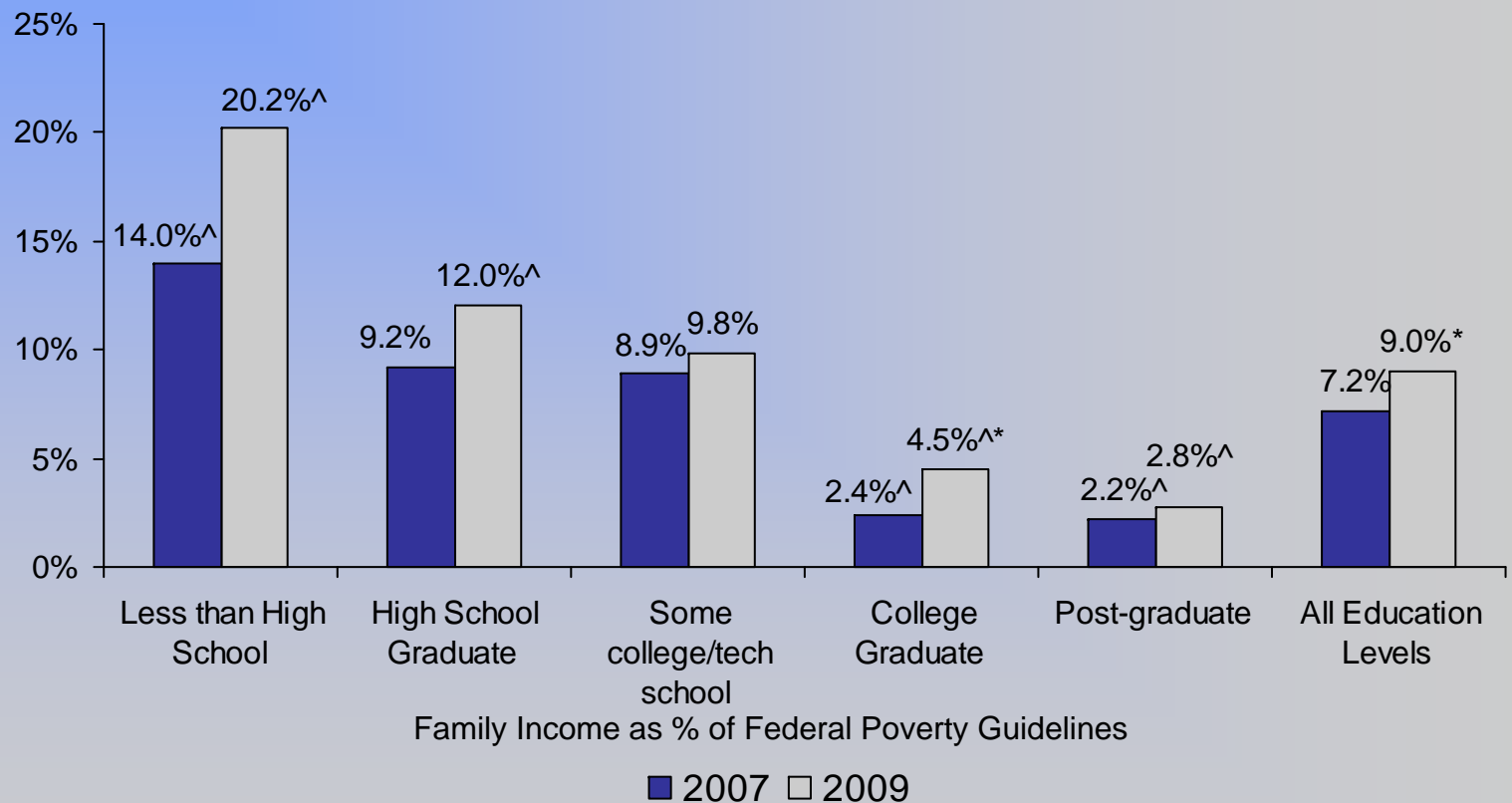


* Indicates statistically different at 95% level from 2007.

^ Indicates statistically different at 95% level from rate for all Minnesotans within year.

Source: Minnesota Health Access Surveys, 2007 and 2009

Minnesota Uninsurance Rates by Education, 2007 and 2009

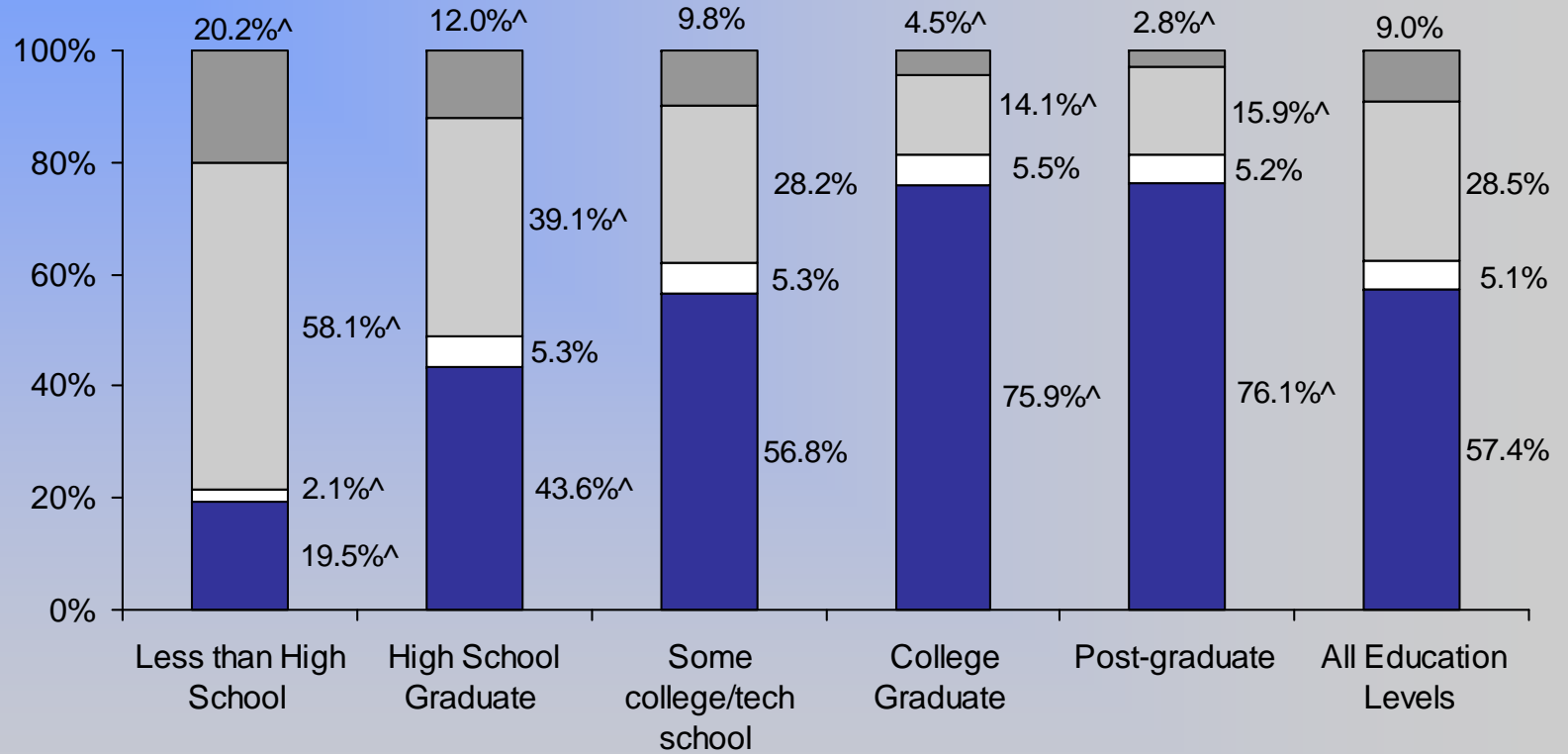


* Indicates statistically significant difference (95% level) from 2007.

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

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

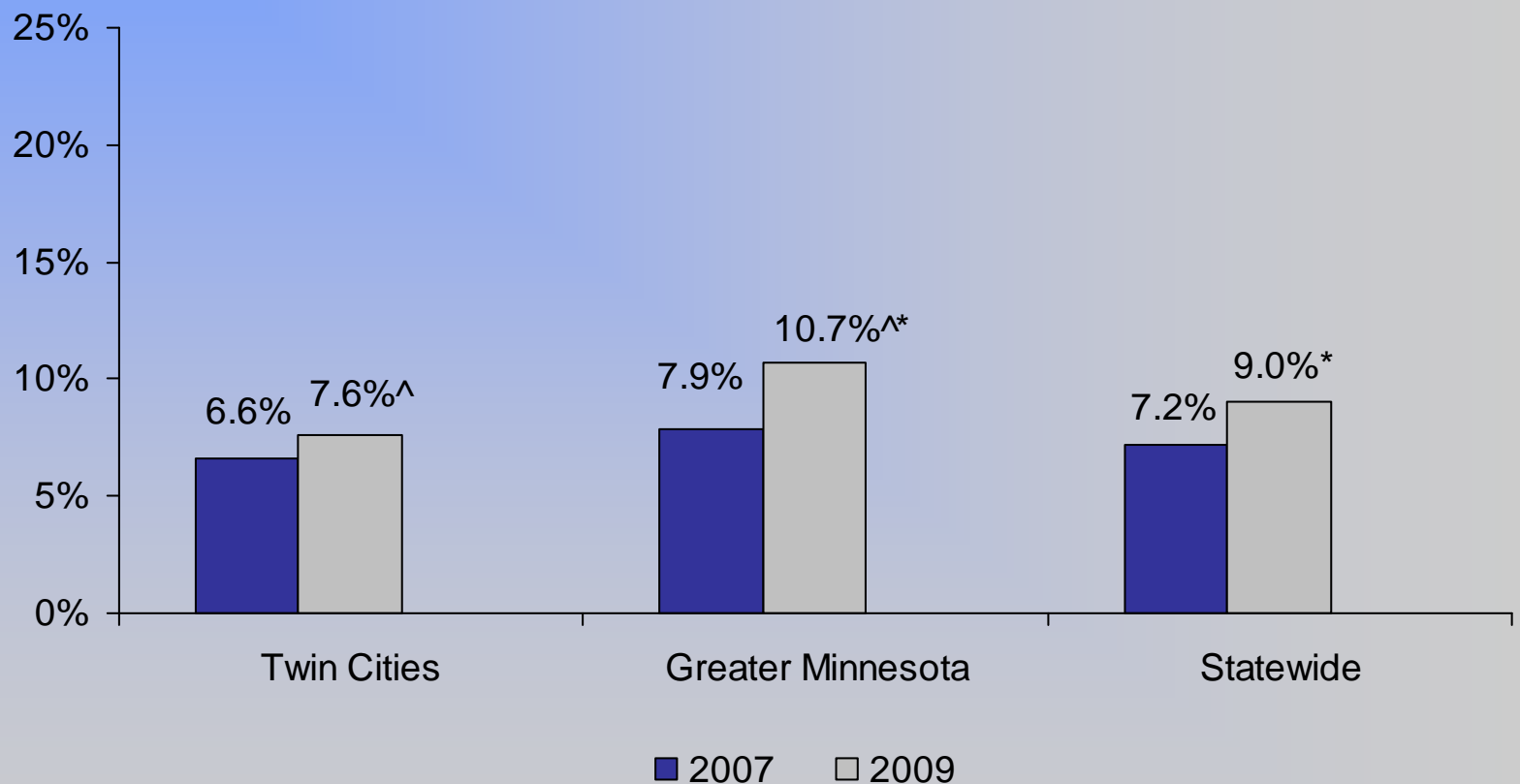
	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
Less than High School	34.2%^ [^]	19.5%^ ^{^*}	0.7%^ [^]	2.1%^ [^]	51.1%^ [^]	58.1%^ [^]	14.0%^ [^]	20.2%^ [^]
High School Graduate	50.2%^ [^]	43.6%^ ^{^*}	4.3%	5.3%	36.3%^ [^]	39.1%^ [^]	9.2%	12.0%^ [^]
Some college/ tech 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

Uninsurance Rates in Twin Cities and Greater Minnesota, 2007 and 2009

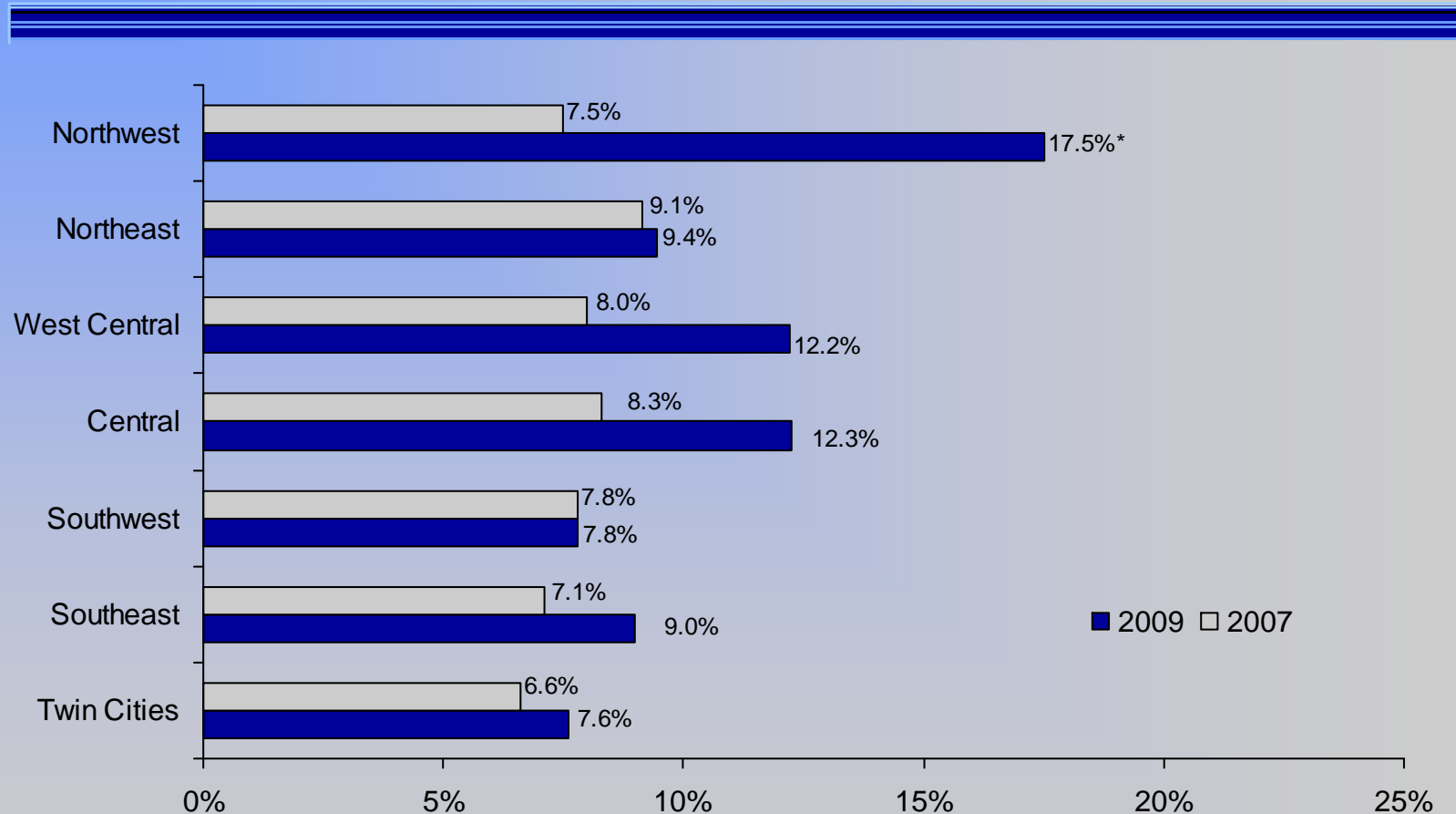


* Indicates statistically different at 95% level from 2007.

^ Indicates statistically different at 95% level from rate for all Minnesotans within year.

Source: Minnesota Health Access Surveys, 2007 and 2009

Uninsurance Rates by Economic Development Region, 2007 and 2009



* Indicates statistically significant difference (95% level) from 2007.
 Source: Minnesota Health Access Surveys, 2007 and 2009

Sources of Health Insurance Coverage by Region in Minnesota, 2007 and 2009

	Group		Individual		Public		Uninsured	
	2007	2009	2007	2009	2007	2009	2007	2009
Northwest	48.9%^	44.6%^	6.1%	3.9%	37.5%^	34.1%	7.5%	17.5%^*
Northeast	52.2%^	45.6%^	3.7%	4.6%	34.9%^	40.3%^	9.1%	9.4%
West Central	48.3%^	49.4%^	8.2%	5.6%	35.5%^	32.7%	8.0%	12.2%
Central	59.7%	51.4%^*	5.6%	4.9%	26.4%	31.4%	8.3%	12.3%
Southwest	50.0%^	47.0%^	9.2%^	9.7%^	33.0%^	35.5%^	7.8%	7.8%
Southeast	57.2%^	55.5%	7.0%	4.2%*	28.6%	31.3%	7.1%	9.0%
Twin Cities	68.9%^	63.0%^*	3.9%^	5.0%	20.7%^	24.4%^*	6.6%	7.6%^
Statewide	62.5%	57.4%*	5.1%	5.1%	25.2%	28.5%*	7.2%	9.0%*

*Indicates a statistically significant difference between 2007 and 2009 at the 95% level

^Indicates a statistically significant difference from statewide rate within year at the 95% level

Source: Minnesota Health Access Surveys, 2007 and 2009

Characteristics of the Uninsured in Minnesota

Income Distribution of Minnesota's Uninsured Population, 2007 and 2009

Family Income as % of Federal Poverty Guidelines (FPG)	Uninsured		Total Population	
	<u>2007</u>	<u>2009</u>	<u>2007</u>	<u>2009</u>
0 to 100%	21.3%^	20.9%^	8.5%	11.2%*
101 to 200%	27.4%^	30.6%^	15.6%	16.2%
201 to 300%	28.2%^	23.2%^	16.1%	17.0%
301 to 400%	10.4%^	12.3%^	18.1%	15.5%*
401% or higher	<u>12.8%^</u>	<u>12.9%^</u>	<u>41.6%</u>	<u>40.1%</u>
	100.0%	100.0	100.0%	100.0%

* Indicates statistically different at 95% level from 2007.

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

Source: 2007 and 2009 Minnesota Health Access Surveys

Employment Characteristics of Minnesota's Uninsured Population, 2007 and 2009

	Uninsured		Total Population	
	<u>2007</u>	<u>2009</u>	<u>2007</u>	<u>2009</u>
Employed	71.3%	66.7%^	71.8%	71.7%
<u>Of Those Who Are Employed:</u>				
Temporary/Seasonal Job	33.0%^	20.9%^*	8.9%	8.2%
Number of Hours Worked Per Week				
0 to 10 hours	3.0%	1.2%^	1.6%	2.1%
11 to 20 hours	13.2%^	10.1%	5.6%	6.8%*
21 to 30 hours	14.7%^	18.5%^	7.2%	7.7%
31 to 40 hours	44.5%^	45.9%^	54.0%	54.3%
More than 40 hours	<u>24.5%</u>	<u>24.3%</u>	<u>31.7%</u>	<u>29.0%*</u>
	100.0%	100.0%	100.0%	100.0%

For uninsured children, refers to parent

* Indicates statistically different at 95% level from 2007.

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

Source: 2007 and 2009 Minnesota Health Access Surveys

Employment Characteristics of Minnesota's Uninsured Population, 2007 and 2009: Size of Employer

	Uninsured		Total Population	
	<u>2007</u>	<u>2009</u>	<u>2007</u>	<u>2009</u>
<u>Size of Employer</u>				
Self employed	15.0%^	17.1%^	6.4%	5.9%
Fewer than 10 employees	22.1%^	27.2%^	11.7%	12.1%
11 to 50 employees	22.0%^	15.5%	12.4%	12.3%
51 to 100 employees	11.5%	11.4%	9.2%	11.3%*
101 to 500 employees	11.5%^	11.8%^	18.0%	17.8%
More than 500 employees	<u>17.9%^</u>	<u>17.0%^</u>	<u>42.2%</u>	<u>40.6%</u>
	100.0%	100.0%	100.0%	100.0%

For uninsured children, refers to parent

*Indicates statistically different at 95% level from 2007.

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

Source: 2007 and 2009 Minnesota Health Access Surveys

Racial/Ethnic Distribution of Minnesota's Uninsured Population, 2007 and 2009

	Uninsured		Total Population	
	<u>2007</u>	<u>2009</u>	<u>2007</u>	<u>2009</u>
White	79.0%^	75.6%^	89.1%	87.7%
Black	10.2%^	10.3%^	5.0%	5.3%
American Indian	3.4%	3.6%^	1.5%	1.6%
Asian	3.4%	4.5%	4.0%	3.8%
Hispanic	<u>10.1%^</u>	<u>11.4%^</u>	<u>3.8%</u>	<u>4.2%</u>
	See note	See note	See note	See note

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

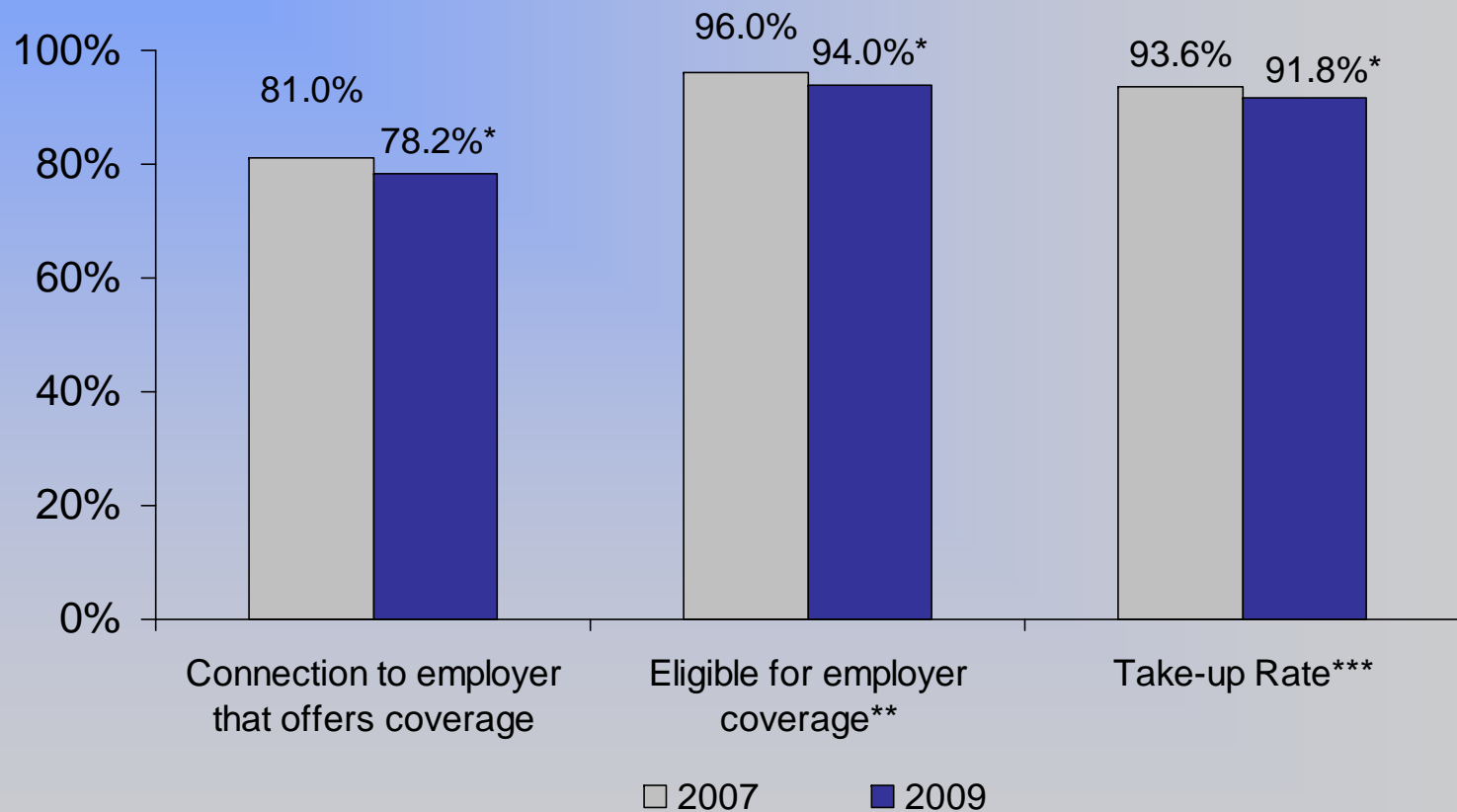
* Indicates statistically different at 95% level from 2007.

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

Source: 2007 and 2009 Minnesota Health Access Surveys

Potential Access to Coverage for the Uninsured

Access to Employer Coverage, 2007 to 2009 (Non-elderly population)



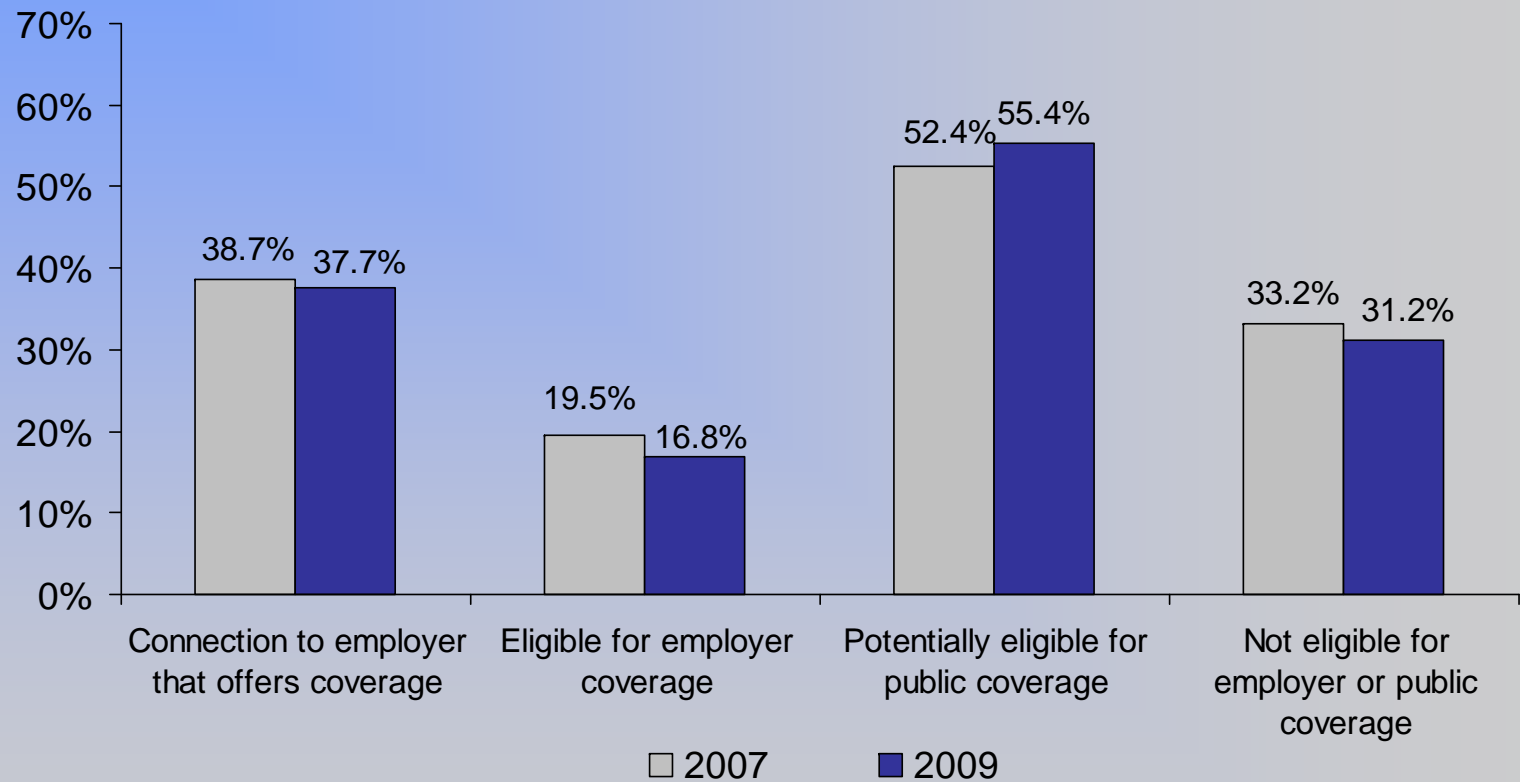
Source: Minnesota Health Access Surveys, 2007 to 2009

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

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

***Among people eligible to enroll in employer coverage

Potential Access to Coverage for the Uninsured, 2007 to 2009



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.

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.

* Indicates statistically different from 2007 at 95% level.

Source: 2007 and 2009 Minnesota Health Access Surveys

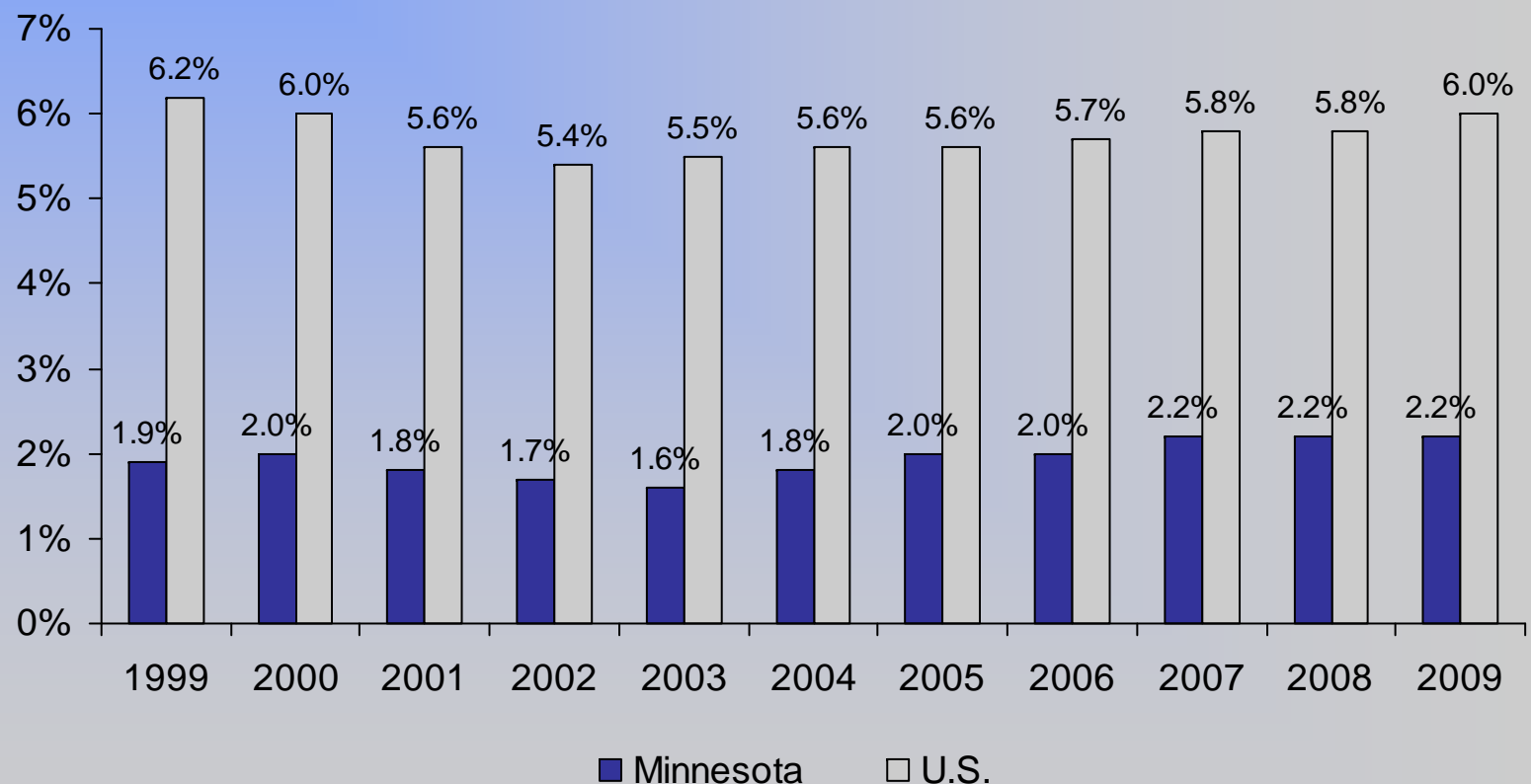
Health Care Safety Net: Uncompensated Care at Community Hospitals

Trends in Uncompensated Care Costs in Minnesota Hospitals



Uncompensated Care Trends in Minnesota and the U.S.

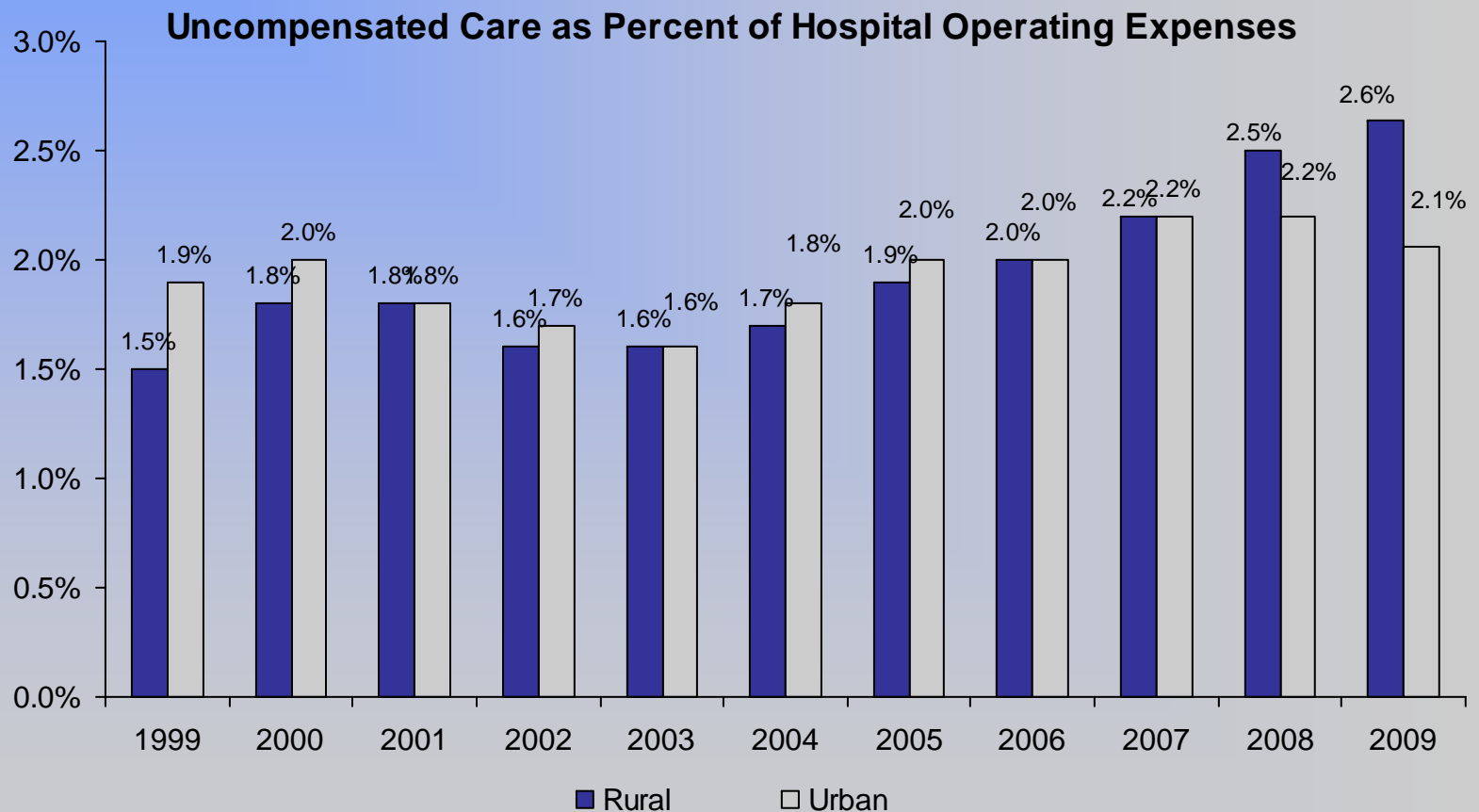
Uncompensated Care as Percent of Hospital Operating Expenses



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

Source: MDH analysis of data from the Health Care Cost Information System; American Hospital Association

Uncompensated Care Trends for Rural and Urban Minnesota Hospitals

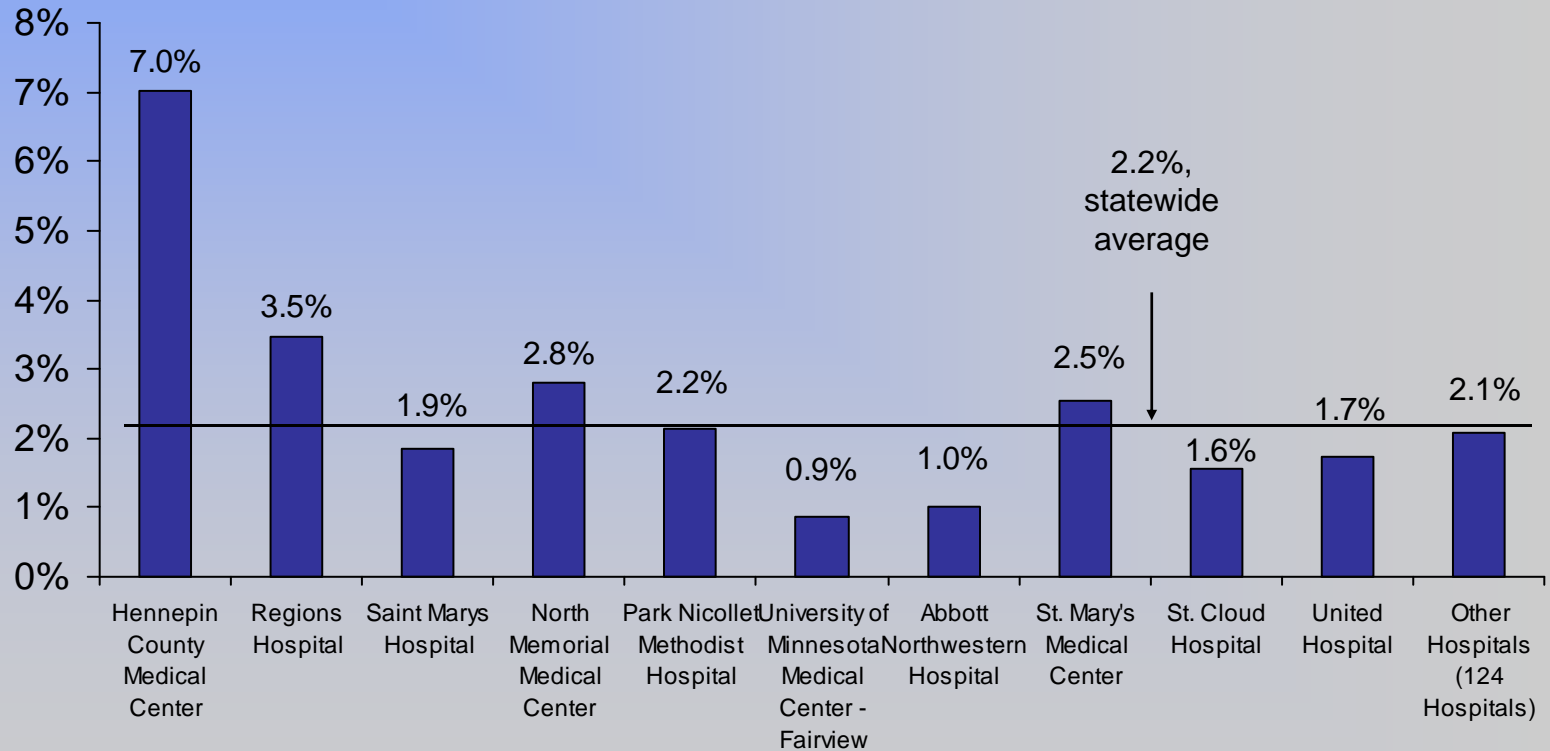


Largest Minnesota Providers of Hospital Uncompensated Care, 2009

	2009 Uncompensated Care (\$ millions)	Percent Change to 2008	UC as % of Operating Expenses
Hennepin County Medical Center	\$39.0	-21.4%	7.0%
Regions Hospital	\$17.5	-9.5%	3.5%
Saint Marys Hospital	\$12.8	26.4%	1.9%
North Memorial Medical Center	\$12.2	29.9%	2.8%
Park Nicollet Methodist Hospital	\$9.5	11.7%	2.2%
University of Minnesota Medical Center - Fairview	\$8.4	-9.0%	0.9%
Abbott Northwestern Hospital	\$8.1	10.2%	1.0%
St. Mary's Medical Center	\$7.8	17.7%	2.5%
St. Cloud Hospital	\$7.5	-2.7%	1.9%
United Hospital	\$7.1	3.1%	1.7%
Other Hospitals (124 Hospitals)	\$148.3	10.9%	2.2%
All Minnesota Community Hospitals	\$278.1	3.6%	2.2%

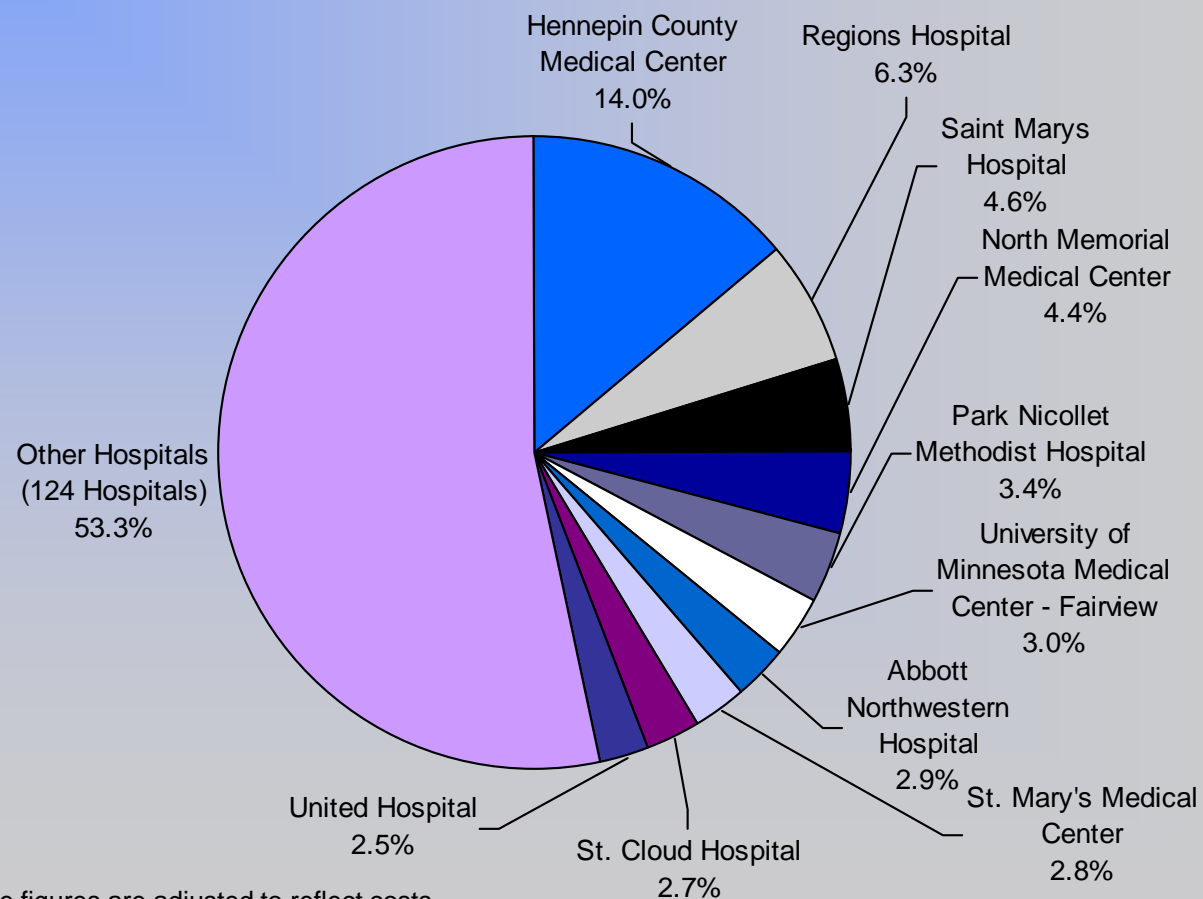
Largest Minnesota Providers of Hospital Uncompensated Care, 2009

Uncompensated Care as Percent of Hospital Operating Expenses



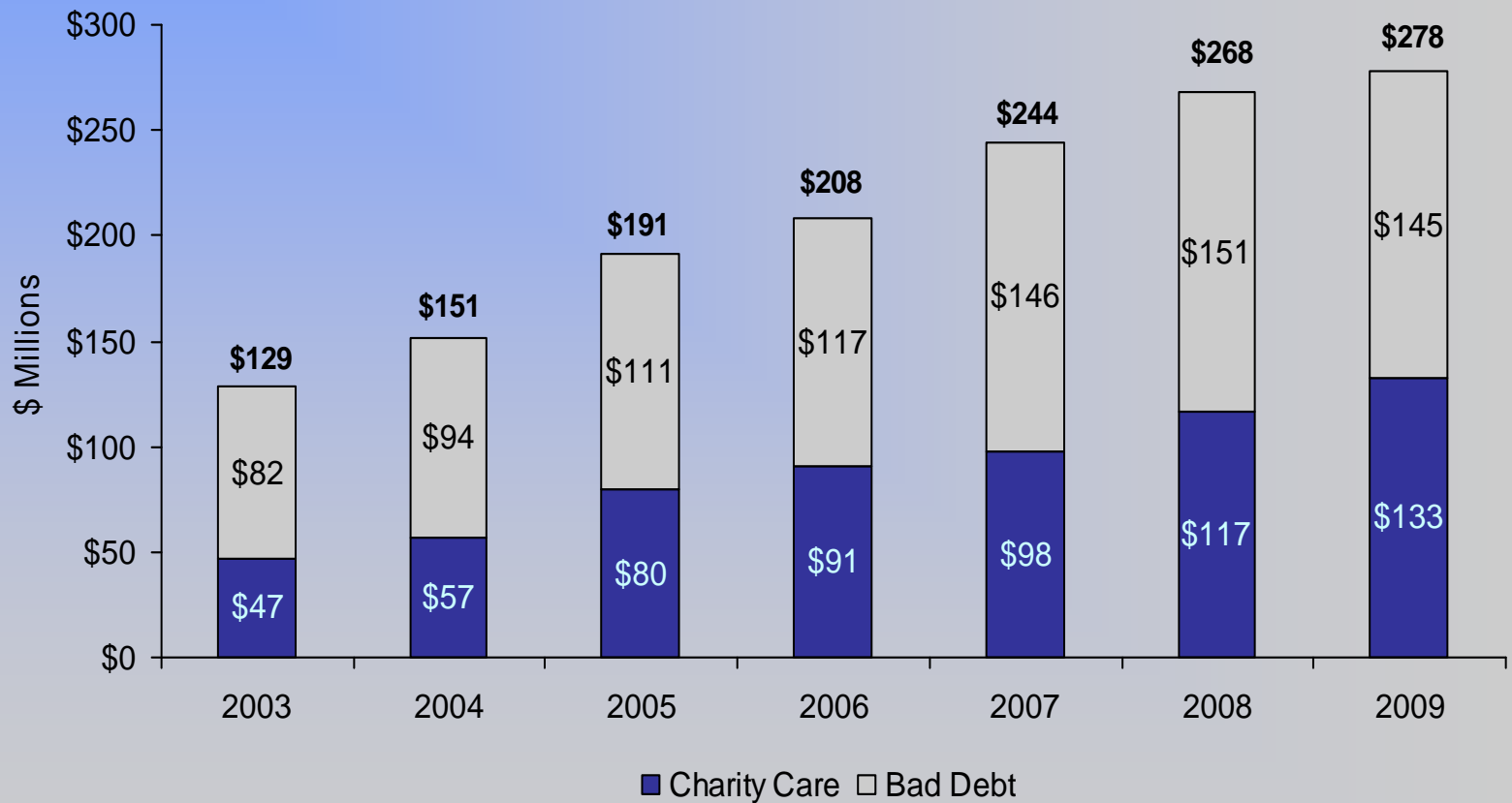
Distribution of Uncompensated Care by Hospital, 2009

2009 Total Uncompensated Care: \$278.1 Million



*Uncompensated care figures are adjusted to reflect costs.
 Source: MDH analysis of data from the Health Care Cost Information System.

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



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>