

STATE PLANNING PROJECT FOR THE UNINSURED

HIGHLIGHTS OF HOUSEHOLD SURVEY

Over 13,000 households, comprising more than 34,000 individuals, completed a telephone household survey. The findings are as follows:

WHO ARE THE UNINSURED?

- 7.8% of Michigan residents, or almost 800,000 people are uninsured at any one time.
- The uninsurance rate among adults aged 18 to 64 is 10.9% or almost 700,000 adults.
- 93,000 children are uninsured for a rate of 3.7%.
- The City of Detroit has the highest rate of uninsurance at 17.5%, followed closely by the Northern Lower Peninsula at 16.5%.
- Over 50% of adults and 30% of children who are uninsured have not had insurance for more than 24 months. Another one-third of uninsured children have been uninsured for less than 6 months, but only 16% of adults.
- 26% of Michigan's uninsured are between the ages of 20 and 29.
- The highest rate of uninsurance (26%) occurs in families that earn \$10,000 to \$15,000/year. The rate of uninsurance then gradually decreases as earnings increase until at \$75,000 annual income the rate of uninsurance is 3%.

WHY ARE THEY UNINSURED?

- One-third of adults and children who are uninsured said that the primary reason they don't have insurance is because they can't afford it, another almost one-third of both adults and children said that the primary reason why they are uninsured is because they lost their coverage because of job changes or became ineligible.

ARE THE UNINSURED CONNECTED TO THE LABOR MARKET?

- 80% of uninsured households have at least one adult who is employed or self-employed and 73% of these households have at least one adult who works 40 or more hours/week.
- Almost 84,000 uninsured workers have employers who offer insurance, but they are not eligible for it because they are part-time or temporary, have not worked for the company long enough, or don't work enough hours.
- Over 60,000 households had employer coverage offered to them but could not afford their share of the premium.
- Among insured adults, 81% receive insurance from their employer. 71% of children also receive insurance through an employer.

DO THE UNINSURED KNOW ABOUT PUBLIC PROGRAMS?

- Almost 85% of households with an uninsured child have heard about Medicaid and MICHild, and 70% have applied for such coverage. Of those who applied, 70% received coverage for their child at one time.