

# Health Insurance Coverage in Missouri: 1995-1997

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#### *Summary*

According to the Current Population Survey, an estimated 669,000 people in Missouri were without health insurance coverage during the entire 1997 calendar year. This number was down by over 30,000 from 1996 and by over 86,000 from 1995, although the accuracy of the data is not sufficient to declare either decrease statistically significant.<sup>1</sup> These numbers correspond to an estimated 12.6% of the population in 1997, down from an estimated 14.6% in 1995, although once again this decrease cannot be said to be statistically significant.<sup>2</sup>

Estimates of the percentage of the population *for the nation as a whole* without any health coverage for a year *increased* from 15.4% to 16.1% between 1995 and 1997.<sup>3</sup> Thus, the level of the Missouri percentage is lower than the national percentage and the direction of change over time of the Missouri percentage is the opposite of the national.

The estimates that we use in this report are from the March supplement of the Current Population Survey, for the years 1996, 1997 and 1998. Each CPS March supplement collects data for the previous year, so that that data we use are from the years 1995, 1996 and 1997. Under most circumstances the Census Bureau recommends using a three-year average for the presentation of state level results.<sup>4</sup> Using this convention, the estimate for the number of uninsured in Missouri would be approximately 708,000 (standard error  $\approx$  54,700), and the percentage of the Missouri population that is uninsured would be 13.5% (standard error  $\approx$  .010). The Missouri estimates in the remainder of this report are three-year averages for the years 1995, 1996 and 1997.

#### *Health Insurance Coverage Type*

Figure 1 shows the percentage distribution of the population by type of health insurance. *Private insurance* is offered through employment or purchased privately. Private insurance typically, but not necessarily, covers family members in addition to the employee or purchaser of private insurance. *Government insurance* includes Medicare, Medicaid, and military health insurance.

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<sup>1</sup> The standard errors for the number of non-insured in Missouri are approximately 76,000, 77,000 and 81,000, respectively, for the 1997, 1996 and 1995 estimates.

<sup>2</sup> The standard errors for percentage of non-insured in Missouri are .013, .014 and .014, respectively, for the 1997, 1996 and 1995 estimates.

<sup>3</sup> Robert L. Bennefield, "Health Coverage: 1997," *Current Population Reports*, Census Bureau report P60-202, September 1998, p.5.

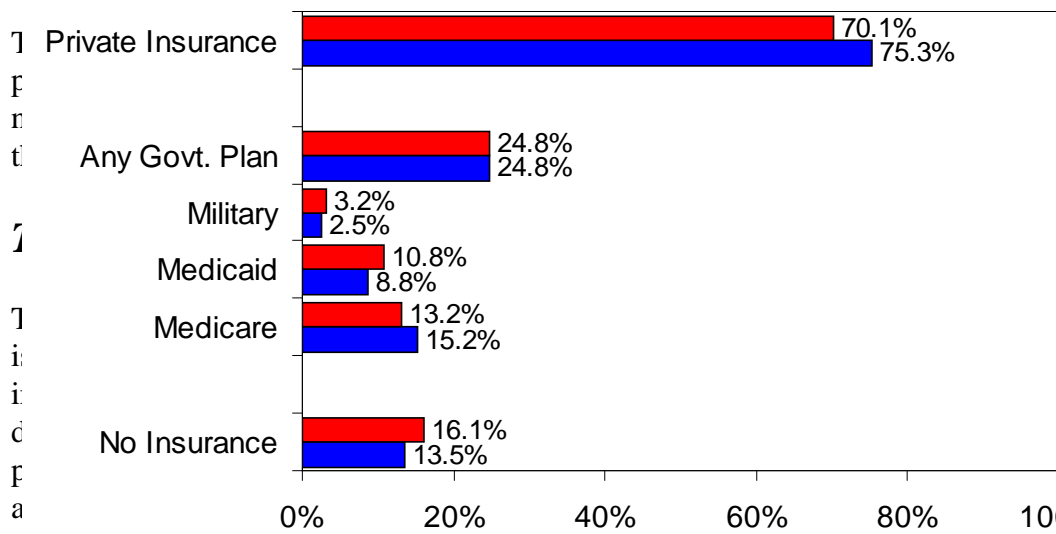
<sup>4</sup> The most important reason for this is to reduce sampling error. For an explanation of the methods used to calculate standard errors used in this report, see "Source and Accuracy of the Data for the March 1998 Current Population Survey Microdata File," <http://www.bls.census.gov/cps/ads/1998/ssracc.htm>.

Private and government insurance are not mutually exclusive. The most common situation for those with both private and government insurance, is for an individual to have both private insurance coverage and Medicare in the same year (approximately 10.6% of Missourians). All other combinations of private and government health insurance (i.e. Medicaid and private, military and private) are estimated to be less than 2% of the population. It is also possible that an individual may have more than one type of government health insurance coverage within a given year. For example, 1.1% of the population is estimated to have had both Medicare and Medicaid coverage within a given year.

Uniformed Services of Veteran's

**Figure 1: Type of Health Insurance in Missouri and the US**

Percent of all persons



whole. The than in the n Missouri difference on, the tage. It e programs, as are the poor in the nation. In particular MEDICAID appears to be benefiting a smaller pe e private Missouri i the nation. Source: US

**Figure 2: Type of Health Insurance in Missouri and the US**  
Percent of Poor Persons

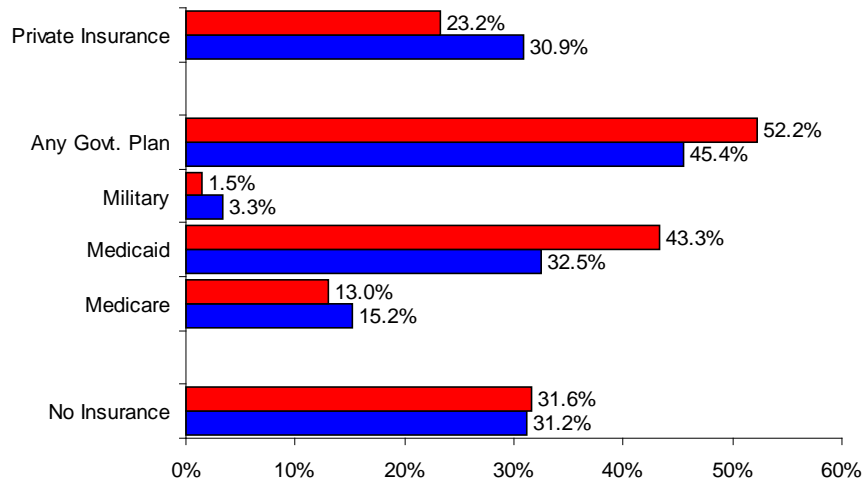
**Analysis**

Figure 3 b poverty st smaller de

<sup>5</sup> Bear in mi US. It is not The size of in the validi

<sup>6</sup> Standard e national pro sample of M

We therefore do not report the proportion of these individuals with no health insurance coverage.



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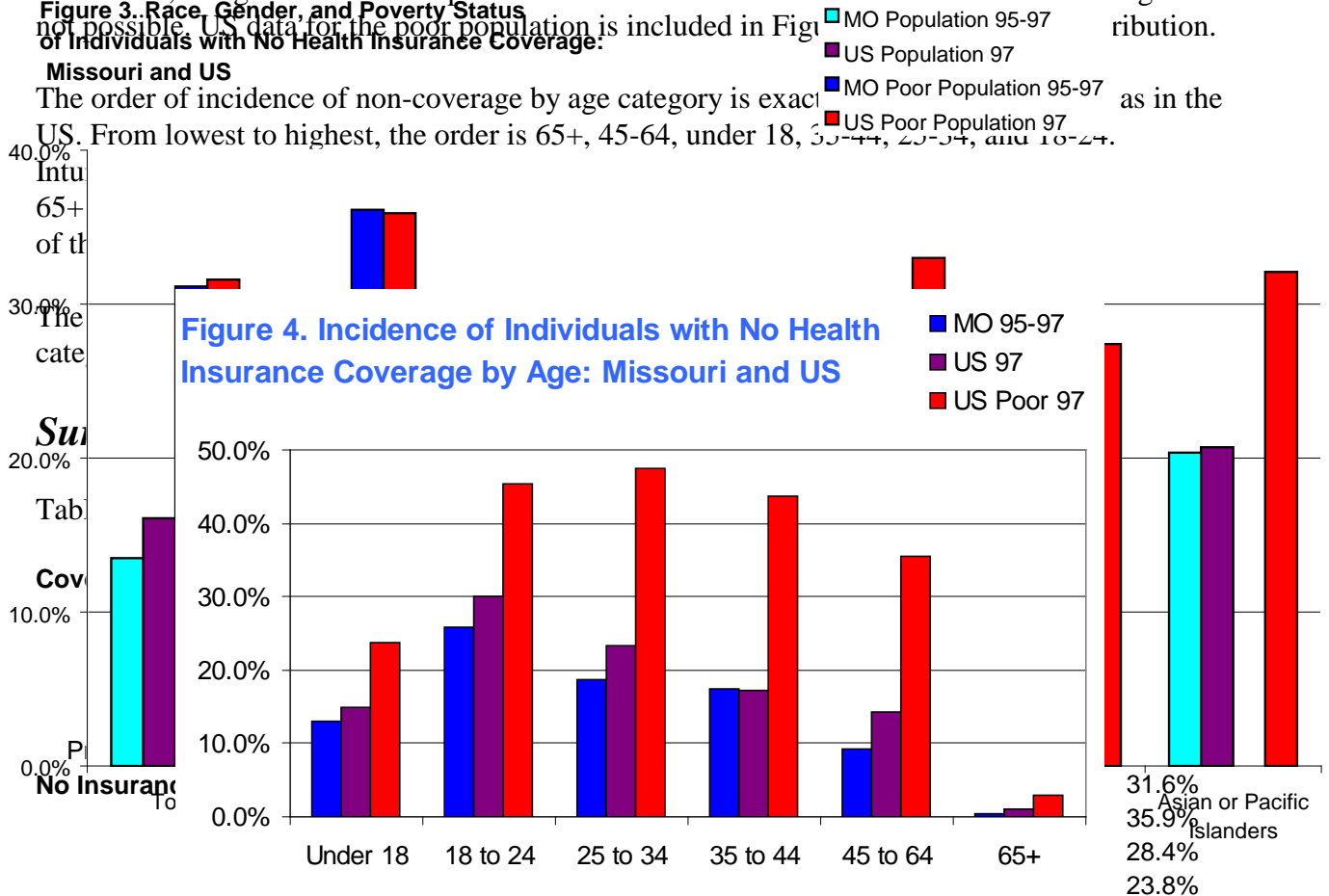
discussion of racial differences to blacks and whites, due to the small sample size of other racial categories in Missouri.

In both the US and Missouri, males are more likely to be without health coverage than females. This difference holds for individuals in families below the poverty line and above, although neither difference is statistically significant in Missouri. The incidence of non-coverage is smaller in Missouri than in the US for both males and females, when the entire population is considered. This difference disappears when only the poor population is considered (see footnote 6).

In both the US and Missouri, blacks are more likely to be without health insurance than whites when the entire population is considered. The incidence of non-coverage is lower in Missouri for both races, and the difference of incidence between blacks and whites (6.8% in Missouri, vs. 6.5% in the US) is not significantly different. For the poor population of Missouri, there is no statistically significant difference in the incidence of non-coverage between blacks and whites (see footnote 6). For the poor population in the US as a whole, the incidence of non-coverage is significantly higher among whites than among blacks.

Figure 4 presents a breakdown of the incidence of non-coverage by age. Because of sample size limitations, an age breakdown of poor Missouri residents with no health insurance coverage is not possible. US data for the poor population is included in Figure 3. Race, Gender, and Poverty Status of Individuals with No Health Insurance Coverage:

**Missouri and US**  
The order of incidence of non-coverage by age category is exact as in the US. From lowest to highest, the order is 65+, 45-64, under 18, 35-44, 25-34, and 18-24.



<sup>7</sup> The upper bound of a 95% confidence interval for this age group is less than 3%.

18 to 24	25.9%	11.0%	30.1%	NC	NC	45.4%
25 to 34	18.7%	7.8%	23.3%	NC	NC	47.5%
35 to 44	17.4%	7.3%	17.3%	NC	NC	43.8%
45 to 64	9.3%	5.0%	14.3%	NC	NC	35.4%
65+	0.4%	1.4%	1.0%	NC	NC	2.9%
White	12.5%	1.0%	15.0%	29.0%	4.8%	33.0%
Black	19.3%	3.3%	21.5%	29.9%	7.8%	27.4%
Asian or Pacific Islanders	20.3%	9.7%	20.7%	NC	NC	32.1%

NC=not calculated - standard errors too large for meaningful result