

An hourglass-shaped graphic with a globe inside. The top bulb is dark blue, and the bottom bulb is light blue. The globe is centered in the narrow neck of the hourglass. The text is overlaid on the graphic.

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Report 96-979

*Health Insurance: Uninsured by State, 2005-2007*

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**Abstract.** Based on data from the Census Bureau's Current Population Survey (CPS), an estimated 45.7 million people lacked health insurance coverage in 2007, representing 15.3% of the civilian noninstitutionalized U.S. population. When comparing state-level health insurance estimates, a three-year average is used to increase their reliability. During 2005-2007, the estimated average percentage uninsured was 15.5% nationally, ranging from a low of 8.3% in Massachusetts to a high of 24.5% in Texas. States in the Midwest and Northeast generally had lower uninsured rates than those in the South and West.

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## CRS Report for Congress

### Health Insurance: Uninsured by State, 2005-2007

Chris L. Peterson and April Grady  
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#### Summary

Based on data from the Census Bureau's Current Population Survey (CPS), an estimated 45.7 million people lacked health insurance coverage in 2007, representing 15.3% of the civilian noninstitutionalized U.S. population.

When comparing state-level health insurance estimates, a three-year average is used to increase their reliability. During 2005-2007, the estimated average percentage uninsured was 15.5% nationally, ranging from a low of 8.3% in Massachusetts to a high of 24.5% in Texas. States in the Midwest and Northeast generally had lower uninsured rates than those in the South and West.

These state-level estimates must be interpreted with caution because they are based on a sample of the population. When sampling variation is taken into account, the uninsured rate in nine states is not statistically different from the national rate. The uninsured rate in 28 states and the District of Columbia is statistically lower than the national rate, and statistically higher in the remaining 13 states.

#### Estimates of Health Insurance Coverage, by State

During 2005-2007, the estimated average percentage uninsured was 15.5% nationally. **Table 1** shows that 2005-2007 average uninsured rates ranged from 8.3% in Massachusetts to 24.5% in Texas. Eight states (Massachusetts, Hawaii, Minnesota, Wisconsin, Iowa, Maine, Pennsylvania, and Connecticut) had three-year average uninsured rates of less than 10.0%. Three states (Florida, New Mexico, and Texas) had average uninsured rates of 20.0% or more. Generally, states with the lowest uninsured rates were located in the Midwest and Northeast; states with the highest rates were in the South and West (**Figure 1**).

**Table 1** provides private health insurance,<sup>1</sup> public health insurance,<sup>2</sup> and uninsured estimates with percentage rankings by state. The right side of the table indicates whether a state's three-year average uninsured rate is statistically lower (shown with a "-"), statistically higher (shown with a "+"), or not statistically different (shown with a "x") than the national rate of 15.5%.<sup>3</sup>

Both private and public health insurance affect a state's uninsured rate. For example, as shown in **Table 1**, Minnesota and Maine have similarly low uninsured rates.<sup>4</sup> However, Minnesota has the highest three-year average *private* coverage rate in the country (79.7%) and a relatively low public coverage rate (24.0%). On the other hand, Maine has a lower three-year average private coverage rate (69.5%) and the highest *public* coverage rate (35.9%). Thus, even though there are differences regarding whether people in Maine and Minnesota obtain private or public health insurance, the impact is that both have similarly low uninsured rates.

States with the highest rankings for average percentage uninsured during 2005-2007, led by Texas with nearly a quarter of its population, have some of the lowest rankings for private coverage. All but two of the 10 states with the highest uninsured rates (shown in the last 10 rows of **Table 1**) rank in the lowest 10 states for private coverage.

**Estimates with 95% Confidence Intervals.** The estimates in this report are based on data from the March 2008 supplement to the Current Population Survey (CPS).<sup>5</sup> The CPS is representative of the civilian noninstitutionalized population and is designed to produce reliable estimates at the national, regional, and state levels.

The small sample sizes available from the CPS for many states make it prudent to use a three-year average when comparing state-level estimates and to consider the estimates in terms of a range of values. Like **Table 1**, **Table 2** shows the best point estimates, or single values, for the average number and percentage of people covered and not covered by health insurance. It also reports a range of values — the 95% confidence interval — for these estimates. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. The size of the range depends primarily on the sample size. A 95% confidence interval means that if repeated samples were collected under essentially the same conditions and their confidence intervals calculated, in the long

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<sup>1</sup> Coverage through an employer or union, all coverage from outside the home, and coverage purchased directly from a private insurer.

<sup>2</sup> Medicare, Medicaid, the State Children's Health Insurance Program (SCHIP), and other government-provided health insurance, as well as coverage related to employment in the military.

<sup>3</sup> Statistical significance was tested at the 95% confidence level (also referred to as the 5% significance level). This means that one can be 95% certain that the difference between a state's uninsured rate and the national rate is not zero (i.e., the state's rate is statistically higher or lower) or could be zero (i.e., the state's rate is not statistically different).

<sup>4</sup> Their uninsured rates are statistically lower than the national rate and are not statistically different from each other.

<sup>5</sup> Because the supplement is now fielded from February through April, it has been officially renamed the Annual Social and Economic supplement (ASEC) to the CPS, though many analysts continue to refer to it by its traditional name.

run about 95% of those intervals would contain the true number of people with (or without) health insurance.

## Reasons for Differences in the Percentage Uninsured

**Figure 1** indicates that people in the South and West are more likely to lack health insurance, and that residents of the Midwest and Northeast are more likely to be covered. Various characteristics of a state's population may account for these differences. Nationwide, the uninsured rate is related to age, race and ethnicity, employment, and a number of other factors.<sup>6</sup> The prevalence of particular population and employer characteristics may account for some of the regional or state variation in uninsured rates. The percentage of a state's population that is uninsured may also be affected by state policies, such as eligibility criteria for the state's Medicaid program or its State Children's Health Insurance Program (SCHIP).

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<sup>6</sup> For more information, see CRS Report 96-891, *Health Insurance Coverage: Characteristics of the Insured and Uninsured Populations in 2007*, by Chris L. Peterson and April Grady.

**Table 1. Health Insurance Coverage Estimates with Rankings, by State, 2005-2007 Average**

(sorted by percentage uninsured ranking, numbers in thousands)

State	Total population	Private health insurance			Public health insurance (including military)			Uninsured			
		Number	Percent		Number	Percent		Number	Percent		
			Value	Rank		Value	Rank		Value	Rank	
<b>United States</b>	296,588	201,616	68.0%	NA	81,171	27.4%	NA	45,822	15.5%	NA	NA
Massachusetts	6,334	4,731	74.7%	9	1,768	27.9%	25	527	8.3%	-	1
Hawaii	1,267	945	74.6%	12	404	31.9%	10	105	8.3%	-	2
Minnesota	5,156	4,110	79.7%	1	1,238	24.0%	45	438	8.5%	-	3
Wisconsin	5,465	4,218	77.2%	5	1,413	25.9%	36	480	8.8%	-	4
Iowa	2,933	2,290	78.1%	3	778	26.5%	35	274	9.4%	-	5
Maine	1,316	915	69.5%	29	472	35.9%	1	125	9.5%	-	6
Pennsylvania	12,313	9,356	76.0%	7	3,380	27.5%	29	1,203	9.8%	-	7
Connecticut	3,475	2,657	76.4%	6	892	25.7%	38	344	9.9%	-	8
Rhode Island	1,051	761	72.4%	21	321	30.6%	15	108	10.3%	-	9
New Hampshire	1,308	1,040	79.5%	2	279	21.4%	48	138	10.5%	-	10
Michigan	9,960	7,418	74.5%	13	2,738	27.5%	28	1,075	10.8%	-	11
Vermont	619	435	70.4%	28	204	33.0%	5	68	11.0%	-	12
Ohio	11,318	8,307	73.4%	15	3,076	27.2%	31	1,249	11.0%	-	13
North Dakota	619	482	77.9%	4	152	24.5%	42	68	11.1%	-	14
South Dakota	776	579	74.6%	11	221	28.5%	22	87	11.2%	-	15
District of Columbia	564	373	66.2%	36	180	32.0%	8	64	11.4%	-	16
Kansas	2,713	2,026	74.7%	10	739	27.3%	30	320	11.8%	-	17
Delaware	856	625	73.0%	19	239	27.9%	26	101	11.8%	-	18
Nebraska	1,762	1,326	75.2%	8	438	24.8%	41	212	12.0%	-	19
Washington	6,359	4,604	72.4%	22	1,796	28.2%	23	770	12.1%	-	20
Indiana	6,247	4,584	73.4%	16	1,522	24.4%	43	766	12.3%	-	21
Missouri	5,767	4,093	71.0%	26	1,617	28.0%	24	723	12.5%	-	22
New York	19,041	12,649	66.4%	35	5,893	30.9%	13	2,551	13.4%	-	23
Virginia	7,559	5,414	71.6%	24	2,091	27.7%	27	1,031	13.6%	-	24
Maryland	5,582	4,158	74.5%	14	1,339	24.0%	46	761	13.6%	-	25
Illinois	12,647	9,182	72.6%	20	3,056	24.2%	44	1,735	13.7%	-	26
Kentucky	4,122	2,750	66.7%	34	1,282	31.1%	11	569	13.8%	-	27
Tennessee	5,979	3,859	64.5%	40	1,985	33.2%	4	830	13.9%	-	28
Alabama	4,542	3,113	68.5%	32	1,391	30.6%	14	632	13.9%	-	29
Wyoming	515	370	71.9%	23	139	27.0%	32	73	14.3%	x	30
Idaho	1,473	1,039	70.5%	27	375	25.5%	39	216	14.7%	x	31
West Virginia	1,803	1,155	64.1%	41	623	34.6%	2	268	14.8%	x	32
New Jersey	8,647	6,337	73.3%	17	1,785	20.6%	49	1,318	15.2%	x	33
Utah	2,573	1,880	73.1%	18	510	19.8%	51	399	15.5%	x	34
Montana	933	631	67.7%	33	273	29.3%	20	150	16.1%	x	35
South Carolina	4,264	2,759	64.7%	39	1,278	30.0%	17	705	16.5%	x	36
North Carolina	8,865	5,776	65.2%	37	2,603	29.4%	19	1,469	16.6%	+	37
Colorado	4,773	3,406	71.3%	25	980	20.5%	50	799	16.7%	x	38
Oregon	3,702	2,554	69.0%	30	953	25.7%	37	621	16.8%	x	39
Alaska	664	421	63.3%	42	206	31.1%	12	115	17.3%	+	40
Arkansas	2,774	1,699	61.2%	46	888	32.0%	9	485	17.5%	+	41
Georgia	9,295	6,031	64.9%	38	2,469	26.6%	34	1,658	17.8%	+	42
Nevada	2,517	1,726	68.6%	31	549	21.8%	47	452	18.0%	+	43
Oklahoma	3,516	2,177	61.9%	45	1,131	32.2%	7	640	18.2%	+	44
California	36,148	22,650	62.7%	44	9,651	26.7%	33	6,720	18.6%	+	45
Mississippi	2,883	1,660	57.6%	50	971	33.7%	3	543	18.8%	+	46
Louisiana	4,166	2,538	60.9%	47	1,240	29.8%	18	807	19.4%	+	47
Arizona	6,228	3,768	60.5%	48	1,876	30.1%	16	1,219	19.6%	+	48
Florida	18,007	11,355	63.1%	43	5,216	29.0%	21	3,698	20.5%	+	49
New Mexico	1,943	1,095	56.4%	51	637	32.8%	6	425	21.9%	+	50
Texas	23,253	13,590	58.4%	49	5,911	25.4%	40	5,687	24.5%	+	51

**Source:** CRS analysis of data from the March 2008 Current Population Survey (CPS).

**Notes:** People may have both private and public coverage. On the right side of the table, “-” indicates that a state’s uninsured rate is statistically lower than the national rate, “+” indicates that it is statistically higher, and “x” indicates that it is not statistically different. Statistical significance was tested at the 95% confidence level (see text for more information).

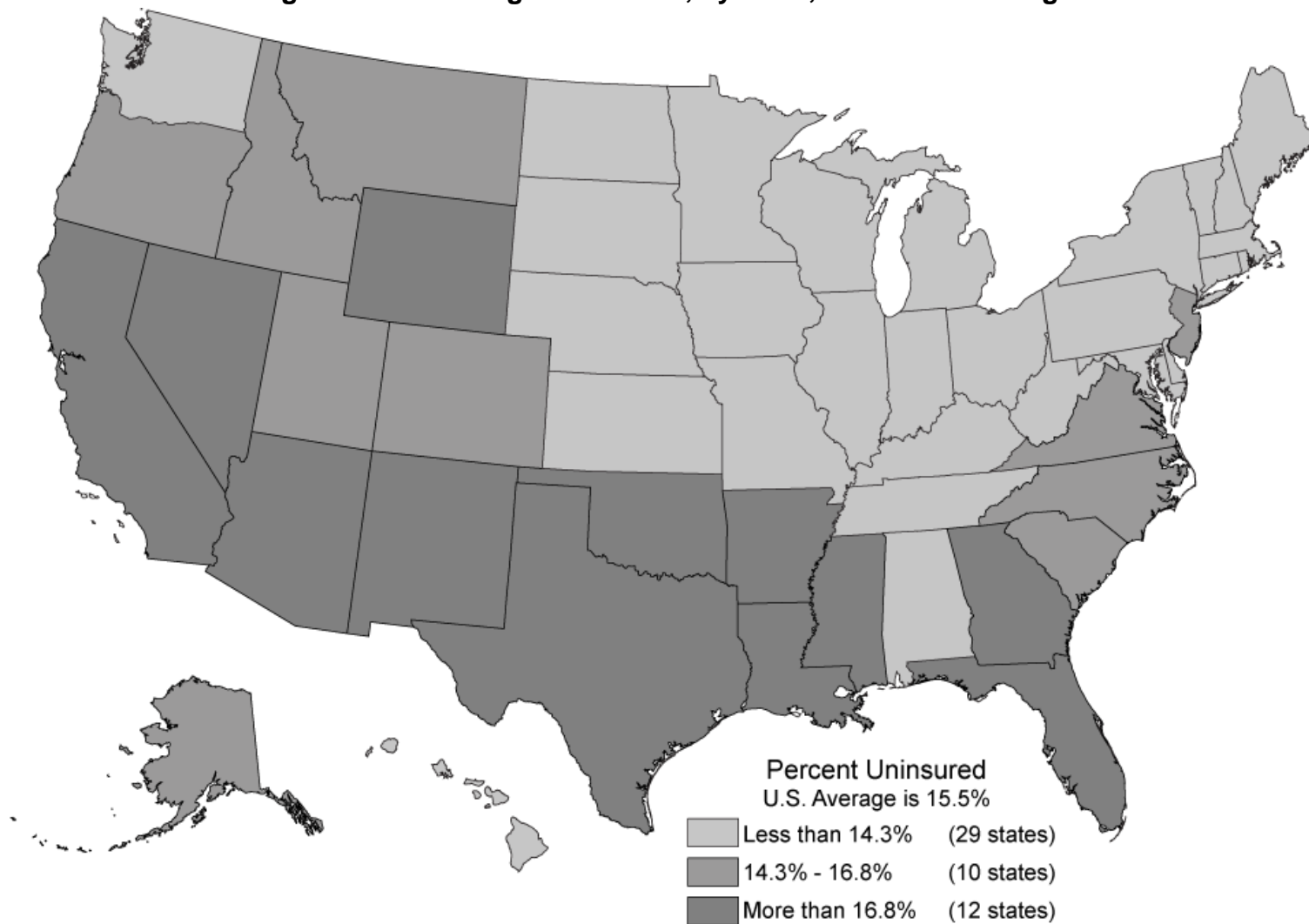
**Table 2. Health Insurance Coverage Estimates with 95% Confidence Intervals, by State, 2005-2007 Average**  
(numbers in thousands)

State	Private health insurance		Public health insurance (including military)		Uninsured	
	Number	Percent	Number	Percent	Number	Percent
<b>United States</b>	201,616 +/- 509	68.0% +/- 0.2%	81,171 +/- 529	27.4% +/- 0.2%	45,822 +/- 429	15.5% +/- 0.1%
Alabama	3,113 +/- 65	68.5% +/- 1.5%	1,391 +/- 69	30.6% +/- 1.5%	632 +/- 52	13.9% +/- 1.1%
Alaska	421 +/- 10	63.3% +/- 1.7%	206 +/- 11	31.1% +/- 1.7%	115 +/- 9	17.3% +/- 1.4%
Arizona	3,768 +/- 86	60.5% +/- 1.5%	1,876 +/- 87	30.1% +/- 1.4%	1,219 +/- 76	19.6% +/- 1.2%
Arkansas	1,699 +/- 43	61.2% +/- 1.7%	888 +/- 44	32.0% +/- 1.6%	485 +/- 36	17.5% +/- 1.3%
California	22,650 +/- 207	62.7% +/- 0.6%	9,651 +/- 205	26.7% +/- 0.6%	6,720 +/- 180	18.6% +/- 0.5%
Colorado	3,406 +/- 68	71.3% +/- 1.6%	980 +/- 67	20.5% +/- 1.4%	799 +/- 61	16.7% +/- 1.3%
Connecticut	2,657 +/- 47	76.4% +/- 1.5%	892 +/- 53	25.7% +/- 1.5%	344 +/- 36	9.9% +/- 1.0%
Delaware	625 +/- 12	73.0% +/- 1.6%	239 +/- 13	27.9% +/- 1.6%	101 +/- 10	11.8% +/- 1.1%
District of Columbia	373 +/- 10	66.2% +/- 1.8%	180 +/- 10	32.0% +/- 1.8%	64 +/- 7	11.4% +/- 1.2%
Florida	11,355 +/- 138	63.1% +/- 0.8%	5,216 +/- 140	29.0% +/- 0.8%	3,698 +/- 125	20.5% +/- 0.7%
Georgia	6,031 +/- 96	64.9% +/- 1.1%	2,469 +/- 96	26.6% +/- 1.0%	1,658 +/- 84	17.8% +/- 0.9%
Hawaii	945 +/- 17	74.6% +/- 1.4%	404 +/- 19	31.9% +/- 1.5%	105 +/- 12	8.3% +/- 0.9%
Idaho	1,039 +/- 21	70.5% +/- 1.6%	375 +/- 22	25.5% +/- 1.5%	216 +/- 18	14.7% +/- 1.2%
Illinois	9,182 +/- 108	72.6% +/- 0.9%	3,056 +/- 112	24.2% +/- 0.9%	1,735 +/- 90	13.7% +/- 0.7%
Indiana	4,584 +/- 73	73.4% +/- 1.3%	1,522 +/- 77	24.4% +/- 1.2%	766 +/- 59	12.3% +/- 0.9%
Iowa	2,290 +/- 40	78.1% +/- 1.5%	778 +/- 46	26.5% +/- 1.6%	274 +/- 30	9.4% +/- 1.0%
Kansas	2,026 +/- 39	74.7% +/- 1.5%	739 +/- 43	27.3% +/- 1.6%	320 +/- 31	11.8% +/- 1.1%
Kentucky	2,750 +/- 63	66.7% +/- 1.6%	1,282 +/- 66	31.1% +/- 1.6%	569 +/- 49	13.8% +/- 1.2%
Louisiana	2,538 +/- 65	60.9% +/- 1.7%	1,240 +/- 66	29.8% +/- 1.6%	807 +/- 57	19.4% +/- 1.4%
Maine	915 +/- 21	69.5% +/- 1.7%	472 +/- 24	35.9% +/- 1.8%	125 +/- 14	9.5% +/- 1.1%
Maryland	4,158 +/- 69	74.5% +/- 1.4%	1,339 +/- 74	24.0% +/- 1.3%	761 +/- 59	13.6% +/- 1.1%
Massachusetts	4,731 +/- 72	74.7% +/- 1.2%	1,768 +/- 80	27.9% +/- 1.3%	527 +/- 49	8.3% +/- 0.8%
Michigan	7,418 +/- 92	74.5% +/- 1.0%	2,738 +/- 101	27.5% +/- 1.0%	1,075 +/- 70	10.8% +/- 0.7%
Minnesota	4,110 +/- 59	79.7% +/- 1.3%	1,238 +/- 69	24.0% +/- 1.3%	438 +/- 45	8.5% +/- 0.9%
Mississippi	1,660 +/- 45	57.6% +/- 1.7%	971 +/- 46	33.7% +/- 1.6%	543 +/- 38	18.8% +/- 1.3%
Missouri	4,093 +/- 73	71.0% +/- 1.4%	1,617 +/- 78	28.0% +/- 1.4%	723 +/- 58	12.5% +/- 1.0%
Montana	631 +/- 14	67.7% +/- 1.6%	273 +/- 15	29.3% +/- 1.6%	150 +/- 12	16.1% +/- 1.3%
Nebraska	1,326 +/- 24	75.2% +/- 1.5%	438 +/- 27	24.8% +/- 1.5%	212 +/- 20	12.0% +/- 1.1%
Nevada	1,726 +/- 38	68.6% +/- 1.7%	549 +/- 37	21.8% +/- 1.5%	452 +/- 34	18.0% +/- 1.4%
New Hampshire	1,040 +/- 17	79.5% +/- 1.4%	279 +/- 19	21.4% +/- 1.4%	138 +/- 14	10.5% +/- 1.1%
New Jersey	6,337 +/- 87	73.3% +/- 1.1%	1,785 +/- 87	20.6% +/- 1.0%	1,318 +/- 77	15.2% +/- 0.9%
New Mexico	1,095 +/- 34	56.4% +/- 1.9%	637 +/- 34	32.8% +/- 1.8%	425 +/- 30	21.9% +/- 1.6%
New York	12,649 +/- 142	66.4% +/- 0.8%	5,893 +/- 150	30.9% +/- 0.8%	2,551 +/- 111	13.4% +/- 0.6%
North Carolina	5,776 +/- 94	65.2% +/- 1.2%	2,603 +/- 98	29.4% +/- 1.1%	1,469 +/- 80	16.6% +/- 0.9%
North Dakota	482 +/- 8	77.9% +/- 1.5%	152 +/- 9	24.5% +/- 1.5%	68 +/- 7	11.1% +/- 1.1%
Ohio	8,307 +/- 99	73.4% +/- 0.9%	3,076 +/- 108	27.2% +/- 1.0%	1,249 +/- 76	11.0% +/- 0.7%
Oklahoma	2,177 +/- 55	61.9% +/- 1.7%	1,131 +/- 58	32.2% +/- 1.6%	640 +/- 48	18.2% +/- 1.4%
Oregon	2,554 +/- 57	69.0% +/- 1.7%	953 +/- 58	25.7% +/- 1.6%	621 +/- 50	16.8% +/- 1.3%
Pennsylvania	9,356 +/- 99	76.0% +/- 0.9%	3,380 +/- 113	27.5% +/- 0.9%	1,203 +/- 75	9.8% +/- 0.6%
Rhode Island	761 +/- 16	72.4% +/- 1.6%	321 +/- 18	30.6% +/- 1.7%	108 +/- 12	10.3% +/- 1.1%
South Carolina	2,759 +/- 65	64.7% +/- 1.6%	1,278 +/- 67	30.0% +/- 1.6%	705 +/- 54	16.5% +/- 1.3%
South Dakota	579 +/- 10	74.6% +/- 1.4%	221 +/- 11	28.5% +/- 1.5%	87 +/- 8	11.2% +/- 1.0%
Tennessee	3,859 +/- 78	64.5% +/- 1.4%	1,985 +/- 83	33.2% +/- 1.4%	830 +/- 61	13.9% +/- 1.0%
Texas	13,590 +/- 172	58.4% +/- 0.8%	5,911 +/- 164	25.4% +/- 0.7%	5,687 +/- 161	24.5% +/- 0.7%
Utah	1,880 +/- 33	73.1% +/- 1.4%	510 +/- 32	19.8% +/- 1.3%	399 +/- 29	15.5% +/- 1.1%
Vermont	435 +/- 10	70.4% +/- 1.7%	204 +/- 11	33.0% +/- 1.7%	68 +/- 7	11.0% +/- 1.2%
Virginia	5,414 +/- 81	71.6% +/- 1.2%	2,091 +/- 88	27.7% +/- 1.2%	1,031 +/- 67	13.6% +/- 0.9%
Washington	4,604 +/- 77	72.4% +/- 1.3%	1,796 +/- 84	28.2% +/- 1.3%	770 +/- 61	12.1% +/- 1.0%
West Virginia	1,155 +/- 26	64.1% +/- 1.5%	623 +/- 27	34.6% +/- 1.5%	268 +/- 21	14.8% +/- 1.1%
Wisconsin	4,218 +/- 66	77.2% +/- 1.3%	1,413 +/- 74	25.9% +/- 1.4%	480 +/- 48	8.8% +/- 0.9%
Wyoming	370 +/- 8	71.9% +/- 1.7%	139 +/- 8	27.0% +/- 1.7%	73 +/- 7	14.3% +/- 1.3%

**Source:** CRS analysis of data from the March 2008 Current Population Survey (CPS).

**Notes:** People may have both private and public coverage. The 95% confidence interval is a measure of an estimate's variability (see text for more information).

**Figure 1. Percentage Uninsured, by State, 2005-2007 Average**



**Source:** CRS analysis of data from the March 2008 Current Population Survey (CPS).

**Note:** States in the 14.3%-16.8% category are not statistically different from the national rate, except for North Carolina (which is statistically higher). Others are statistically higher (more than 16.8% category) or lower (less than 14.3% category)