U.S. Uninsured Total Again Tops 46 Million

But fewer children were uninsured in 2008 than in any year since 1987, the first year the U.S. Census Bureau collected comparable data.

By Doug Trapp, AMNews staff. Posted Sept. 21, 2009.

Washington -- The number of uninsured Americans increased by about 600,000 in 2008, despite government health programs such as Medicare and Medicaid enrolling about 1 million more people than they did the year before.

Although America's uninsured population reached 46.3 million in 2008, according to an annual U.S. Census Bureau report released Sept. 10, the percentage of Americans who are uninsured was virtually unchanged at 15.4%.

Part-time workers and people approaching middle-age increased the uninsured numbers significantly, while there was a significant decrease in the number of children who are uninsured.

American Medical Association President J. James Rohack, MD, said having so many people without coverage is unacceptable. "As Congress gets back to work, the plight of the growing number of uninsured should be front and center in the health reform debate."

Still, Dr. Rohack said the exact number of uninsured people is not the most crucial issue at hand. "What's most important is that all Americans should have access to high-quality, affordable health coverage. When people have health insurance, they have access to the regular and preventive care they need to stay healthy."

The number of people with private health insurance dropped by 1 million in 2008.

The Census report also found a continuation of a decade-long trend away from employer-sponsored coverage and toward government health programs.

The number of people in Medicare, Medicaid, the Children's Health Insurance Program and other government plans increased by 1.2 million in 2008, boosting the public share of the insured population by more than a percentage point. Meanwhile, the number of people with private coverage dropped by 1 million to reach 201 million.

The Census report likely underestimates Medicaid enrollment, said David Johnson, PhD, chief of the Census Bureau's Housing and Household Economic Statistics Division. Respondents in the report, based on a 70,000-household survey conducted in March, were aware of existing coverage but less likely to remember having been enrolled in Medicaid early in 2008, Johnson said. The Census survey better tracks annual enrollment trends and the overall composition of the uninsured population, he added.

Workers lost coverage

One of the hardest-hit demographics in 2008 was part-time workers: 1.1 million lost their health insurance in 2008, increasing the uninsured total for this demographic to 6.8 million.

Another troubled group in 2008 was people ages 35 to 44. More than 1.1 million people in this age bracket lost private coverage, which fueled an increase in this group's uninsured total to 8 million, a net increase of 315,000.

Of the 46.3 million Americans without health insurance in 2008, 6.8 million were part-time workers,

"It's the people who you wouldn't necessarily expect to be losing their insurance who are losing their insurance," said Sarah Axeen, policy analyst for the New America Foundation, a public policy institute. "That's sort of troubling, because we know that next year it's going to be worse."

President Obama, speaking to the American Nurses Assn. on Sept. 10, said the number of uninsured Americans likely has increased greatly since 2008. Poll numbers from the Gallup-Healthways Well-Being Index showed that the percentage of Americans who are uninsured reached 16.6% in May before dropping to 16.0% in June. This would mean a 2 million to 3 million increase in the uninsured population. The monthly poll is based on interviews with about 29,000 Americans 18 or older.

More detailed uninsured estimates are coming. On Sept. 22, the Census Bureau plans to release, for the first time, estimates of the uninsured population for cities and counties with more than 65,000 people, said Chuck Nelson, assistant division chief for economic characteristics at the bureau.

Fewer uninsured kids

Some demographics gained health coverage in 2008, including children. The population of uninsured children shrank by 800,000 to reach 7.3 million, its lowest point since 1987.

"This is a testament to the effectiveness of public programs in covering children ... despite tough economic times," said Jocelyn Guyer, co-director of the Center for Children and Families at Georgetown University's Health Policy Institute. Enrollments in Medicaid programs have increased nationwide, with some states reaching record numbers, according to Ann C. Kohler, director of the National Assn. of State Medicaid Directors. "Medicaid populations have been exploding across the states because of the economy." Many new enrollees are families who didn't qualify for the program before.

Among the states that set Medicaid enrollment records is Texas, which reached 2.8 million recipients for the first time on Sept. 1, including 2 million children, according to the Texas Health and Human Services Commission. That's an overall increase of 200,000

since September 2008. And the state's Medicaid program has relatively strict enrollment standards, said Texas Medical Assn. spokesman Steve Levine.

Levine noted that only 46.7% of Texans have employer-based coverage, according to estimates by the health consumer advocates Families USA. The national average is 58.5%, according to Census estimates for 2008. "That's one of the main reasons why we have such a huge uninsured population," Levine said.

Arizona reached a record Medicaid enrollment of 1.3 million on Aug. 1, up 150,000 since Jan. 1, according to Monica Coury, spokeswoman for the Arizona Health Care Cost Containment System, the state's Medicaid agency. Families and adults who have lost jobs have led the trend, she said. Arizona's unemployment rate has tripled to reach 9% and could hit 10% this year.

The number of Americans living at or below the federal poverty level reached 13.2% in 2008 -- the highest percentage since 1997, according to the Census report. The poverty level ranges from \$10,830 for a single person to \$22,050 for a family of four.

ADDITIONAL INFORMATION:

Government picks up the slack

New federal figures showed steadily higher enrollment in Medicare, Medicaid and other government coverage as employer-sponsored plans continued to lose market share last year.

Coverage type	2007 enrollment	2008 enrollment
Employer-based	177.4 million (59.3%)	176.3 million (58.5%)
Individual market	26.7 million (8.9%)	26.8 million (8.9%)
Any private plan	202.0 million (67.5%)	201.0 million (66.7%)
Medicare	41.4 million (13.8%)	43.0 million (14.3%)
Medicaid	39.6 million (13.2%)	42.6 million (14.1%)
Military health care	11.0 million (3.7%)	11.6 million (3.8%)
Any government plan	83.0 million (27.8%)	87.4 million (29.0%)
Uninsured	45.7 million (15.3%)	46.3 million (15.4%)

Note: Some people have more than one source of coverage.

Source: U.S. Census Bureau, September (<u>www.census.gov/prod/2009pubs/p60-236.pdf</u>)

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