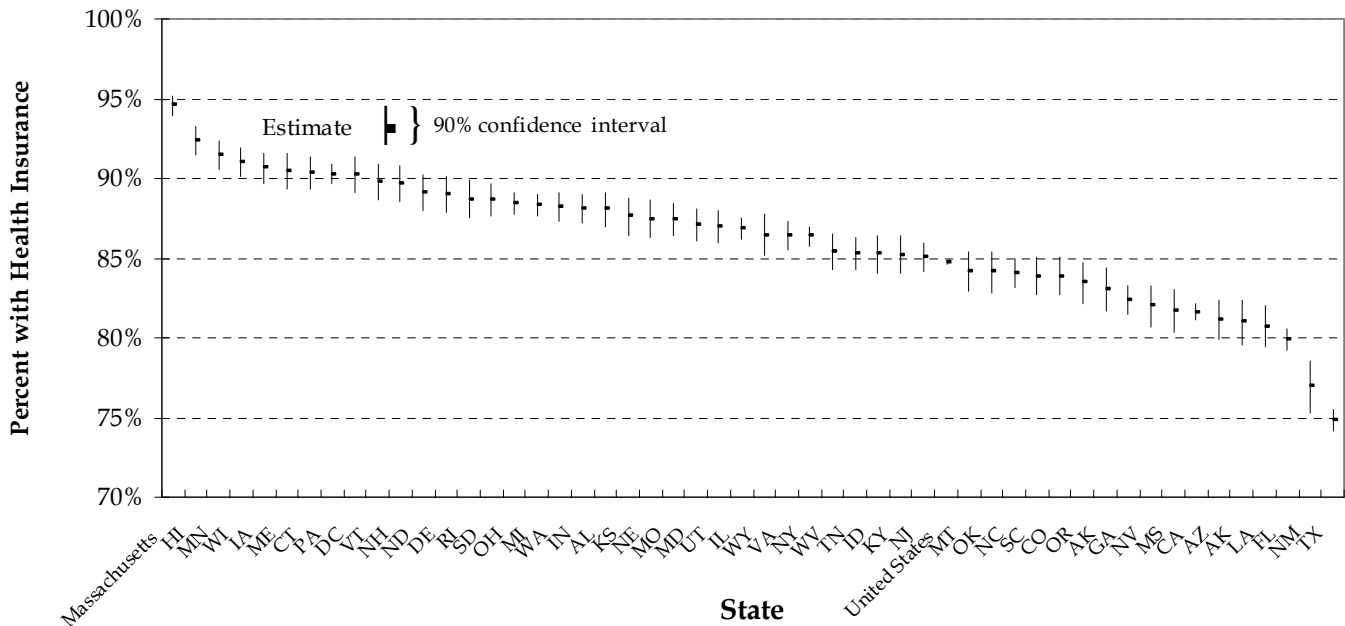


Massachusetts Leads Nation in Health Care Coverage

A larger percentage of people in Massachusetts have health care coverage than in any other state in the nation, according to data released by the Census Bureau today. Census estimates state that more than 94 percent of residents in the Commonwealth had health insurance in the 2007-2008 period, with Hawaii a distant second at just over 92 percent. Nationally, only 85 percent of people in the United States had health coverage in the 2007-2008 period.

This uninsurance rate of 5.4 percent clearly demonstrates the impact of the Massachusetts health reform law, as these are the first complete two-year Census data measuring coverage since the Commonwealth implemented health reform in April 2006. Census Bureau estimates indicated that in the 2005-2006 period, 9.8 percent of the Commonwealth's population did not have health insurance.

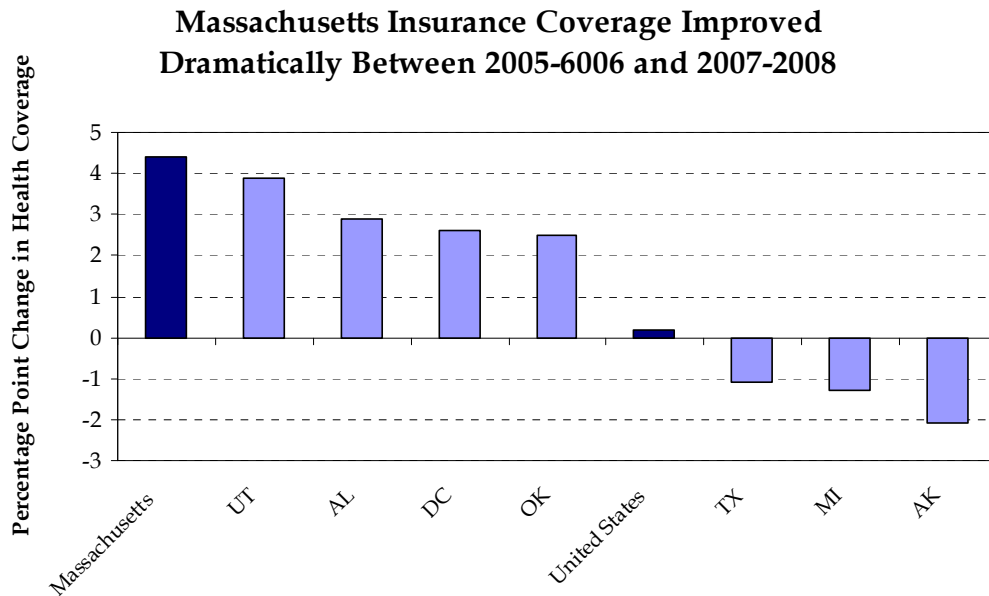
Massachusetts is First in the Nation in Health Care Coverage



- The Census Bureau estimates that there were an average of 346,000 persons without health insurance in Massachusetts during the 2007-2008 period.
- In 2008, the Census Bureau estimates that 46.3 million people went without health insurance in the United States. This percentage - 15.4 percent - is not statistically different from the 2007

estimate. Nationally, the percentage of people who received their health care coverage from their employer was 58.5 percent, down from 59.3 percent in 2007, but health insurance coverage from public (government) insurance programs increased to 29 percent – up from 27.8 percent in 2007, an increase of 4.4 million people. It is important to remember that these figures reflect the period prior to the recession, and it is likely that employment-based health insurance will continue to drop.

- Massachusetts was one of only five states that showed a statistically significant improvement in the number of people with health insurance.



Note: This chart shows the change in the percentage of people with health insurance between 2005-2006 and 2007-2008, only for those states for which this change is statistically significant.

- Massachusetts is one of 34 states (and the District of Columbia) with health insurance rates better than the U.S. as a whole. The highest uninsurance rate is in Texas, where close to one in four residents is without health insurance.

The Census Bureau estimates are different from the single-year estimates released earlier this month by the Massachusetts Division of Health Care Finance and Policy, but show the same trend. The state survey estimated that the uninsurance rate in Massachusetts in 2008 was 2.6 percent, or 167,000 persons, down from 355,000 uninsured or 5.7 percent in 2007. The state recommends caution, however, in comparing its 2008 estimate to estimates from previous years, because of a change in survey methodology between the two years.¹

¹ Massachusetts Division of Health Care Finance and Policy, “Health Care in Massachusetts: Key Indicators - August 2009,” available at http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/09/key_indicators_aug_09.pdf (accessed 9/10/09).

The state survey has advantages over the Census Bureau numbers. It surveys a larger sample of Massachusetts residents, and is therefore more likely to generate an accurate estimate. Moreover, the state survey's primary focus is on health insurance coverage. On the other hand, the Census Bureau data are the only reliable sources for comparisons across states, and can be the best source for information about long-term trends. The Census Bureau estimates do not include persons living in nursing homes, institutions, or prisons; and students living in dormitories are only included if they are reported by their parents. Moreover, the Census Bureau has itself changed its survey methodology, so that certain comparisons across years have only limited reliability.

The Census Bureau data are from the Annual Social and Economic Supplements (ASEC) to the Current Population Survey (CPS). These data are based on a survey of conducted in the spring of the year for which they are reported. In a few weeks, the Census Bureau will release a second set of data – the American Community Survey. These data will also include health insurance information, and may provide more reliable state level data than the CPS, but since this is the first year these data will include health insurance coverage, they will not be useful for analyzing trends over time.

Methodological Notes

- Because of the size of the sample the Census Bureau uses in its Current Population Survey (CPS), the Bureau uses two-year averages to present its data about health insurance rates in the individual states. Furthermore, each estimate is actually the center of a range, based around a 90 percent “confidence interval.” The 5.4 percent uninsured rate is actually the middle of a range, and the Census Bureau data estimate that the percent uninsured in Massachusetts during this period could be anywhere from 4.8 percent to 6.0 percent.
- Measuring health insurance coverage is particularly tricky. The CPS asks respondents whether they were covered by health insurance at any time during the previous year. “Health insurance” for these purposes includes any type of private or publicly-funded health insurance plan, including health insurance provided by a place of employment, purchased individually, or provided by a government entity. People were counted as “insured” if they indicated that they had any type of coverage during the year. The Census Bureau warns that their methodology tends to under-report the rate of health insurance, i.e. overstate uninsurance.²

² See Appendix C “Estimates of Health Insurance Coverage,” p.57 in *Income, Poverty and Health Insurance Coverage in the United States: 2008*, available at <http://www.census.gov/prod/2009pubs/p60-236.pdf> (accessed 9/10/09). For a discussion of the differences in the various survey methodologies, see Comm. of Mass., Division of Health Care Finance and Policy, “Estimates of the Uninsurance Rate in Massachusetts from Survey Data: Why Are They So Different?” August 19, 2008 available at http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/08/est_of_uninsur_rate.pdf (accessed 9/10/09).