



Who's Uninsured in Florida and Why?

About 2,819,200 Floridians do not have health insurance. This is about 21 percent of Florida's population.¹

Characteristics Of Florida's Uninsured Population

■ Most uninsured Floridians are in working families.

For most uninsured Floridians (80 percent), at least one person in the family works either full-time or part-time. Many (57 percent) have family members who work full time, all year.

■ Uninsured people include children, young adults, middle-aged adults, and people nearing or at retirement.

Because the Medicare program provides health insurance for most people age 65 and over, the uninsured are almost entirely under the age of 65. The largest number of uninsured are those aged 30-49, but the rate of uninsurance is highest for young adults, aged 19-29.

Age	Number of Uninsured	Percent without Insurance
0-18	699,600	17.3%
19-29	718,100	32.8%
30-49	1,009,900	21.2%
50-64	391,700	15.5%
Total	2,819,200*	

*Total may not add due to rounding

■ The uninsured are disproportionately people of color, although whites are the largest group of uninsured nationwide.

Racial and ethnic minorities are more likely to be uninsured than are whites. Among Hispanics, 33.2 percent are uninsured.

Race/Ethnicity	Number of Uninsured	Percent without Insurance
White non-Hispanic	1,156,900	14.7%
Black non-Hispanic	540,600	26.0%
Hispanic	1,057,700	33.2%
Other	64,000	18.0%
Total	2,819,200*	

* Total may not add due to rounding

Why are People Uninsured?

■ Employer-based coverage is often unavailable or unaffordable

Most people under age 65 who have health insurance are covered by insurance from their employer or that of a family member. Uninsured people who have jobs may face one or more of the following barriers:

- Smaller employers are less likely to offer health insurance to their employees, because premiums are prohibitively expensive. In 2000, about 19 percent of Florida workers worked for small employers (defined as firms with fewer than 20 employees).² Nationally, about 30 percent of workers in firms with fewer than 25 employees are uninsured.³
- Service and labor jobs are less likely to provide workers with health insurance. About 63 percent of uninsured workers hold service and labor jobs, although these jobs only make up about 40 percent of the workforce.⁴
- Part-time workers are often not eligible for insurance.⁵
- Even when employers offer health insurance to low-wage workers, the premiums tend to be higher than for higher-paid workers. Low-wage workers have a harder time affording these premiums, and are more likely to remain uninsured.⁶

■ People who lose their jobs often lose their health insurance

- Nationwide, for every 100 people who become unemployed, 85 people, including family members, lose health insurance.⁷ Increases in unemployment since 2001 have contributed to growth in the number of uninsured. The unemployment rate in Florida has increased from an average of 3.6 percent in 2000 to 5.2 percent in September 2003.⁸
- Some workers who lose their jobs may be eligible to keep their health insurance through COBRA, but in 1999, nationwide, only about one in fourteen of unemployed workers (7 percent) were eligible for and used COBRA insurance.⁹ To obtain COBRA coverage, workers must pay the entire cost of the premium. Premiums are increasingly expensive, and newly unemployed workers have generally had their incomes dramatically reduced.

■ Buying coverage in the private individual market is often prohibitively expensive

- In 2002, a typical standard individual health insurance policy in Florida cost \$2,112 per year for a healthy 25-year-old woman and \$2,736 per year for a healthy 55-year-old woman.¹⁰ A healthy single woman with earnings equal to the poverty level of \$8,980 per year would have to spend about 20 to 30 percent of her entire income on health insurance to buy such a policy.
- People with any sort of health problem or risk factor, from hay fever to HIV, have to pay significantly more for private insurance, or may not be able to obtain insurance at all.¹¹ In one study, hypothetical consumers with various health problems were rejected entirely by private insurers 37 percent of the time, regardless of their ability to pay.¹²

■ The health care safety net leaves many people uncovered, especially adults

Contrary to public perception, many low-income people, especially adults, cannot qualify for health insurance through safety net programs like Medicaid. More than 80 percent of all uninsured adults nationwide with incomes below 200 percent of the federal poverty level are ineligible for Medicaid and other public health insurance programs.¹³

- Low-income children in Florida are covered by Medicaid and the State Children's Health Insurance Program (SCHIP) if their family income is up to 200 percent of the federal poverty level (\$36,800 for a family of four). As of 2001, however, approximately 457,000 low-income Florida children (defined as family incomes below 200 percent of the federal poverty level) remained uninsured.¹⁴ Families may not know that their children qualify for the programs, especially if the families have recently had their incomes decline because of unemployment. Problems with enrollment and renewal processes can also reduce coverage. Immigration status can also be a barrier to insuring children, because the federal Medicaid and SCHIP programs have not covered many legal immigrant children since 1996. About 20 states have implemented their own programs to provide health insurance to at least some immigrant children.
- Some parents of children on Medicaid and SCHIP qualify for Medicaid, but many do not. States can set income eligibility at almost any level for parents, and most states set it very low. In Florida, working parents earn too much to qualify for Medicaid if their income is over 63 percent of the federal poverty level for a family of three.¹⁵
- Most low-income adults without children have no access to health insurance at all unless they are severely disabled. Florida provides no public health insurance to childless adults. Nationally, nearly 91 percent of low-income non-parent adults are ineligible for Medicaid and other programs. Only 10 states and the District of Columbia provide some health care coverage for childless adults, but even in many of these states, adults with incomes near the federal poverty level earn too much to qualify for public health insurance.¹⁶

Endnotes

¹ All state-specific data are based on tabulations performed for Families USA from the March 2001 and 2002 Current Population Surveys, which report health insurance status for 2000 and 2001, respectively. Tabulations are on file with Families USA.

² U.S. Census Bureau, *Statistics of U.S. Businesses: 2000* (April 2003).

³ Catherine Hoffman and Marie Wang, *Health Insurance Coverage in America, 2001 Data Update* (Kaiser Commission on Medicaid and the Uninsured, January 2003), Table 7.

⁴ Hoffman and Wang, Figure 23

⁵ Hoffman and Wang, Figure 11.

⁶ Peter J. Cunningham, et al., *Who Declines Employer-Sponsored Health Insurance and is Uninsured?* Issue Brief Number 22 (Washington: Center for Studying Health System Change, October 1999).

⁷ Jonathan Gruber and Larry Levitt, *Rising Unemployment and the Uninsured* (Washington: Kaiser Family Foundation, January 2002).

⁸ U.S. Department of Labor, Bureau of Labor Statistics, *Unemployment Rates for States, October 28, 2003*, available online at (<http://www.bls.gov/lau/home.htm>).

⁹ Stephen Zuckerman, Jennifer Haley, and Matthew Fragale, *Could Subsidizing COBRA Health Insurance Coverage Help Most Low-Income Unemployed?* Health Policy Online No. 2 (Washington: Urban Institute, October 17, 2001).

¹⁰ Kathleen Stoll, *A 10-Foot Rope for a 40-Foot Hole: Tax Credits for the Uninsured 2002 Update* (Washington: Families USA May 2002) p.7. A standard plan is a plan comparable to 2001 FEHBP standard Blue Cross/Blue Shield PPO policy.

¹¹ Karen Pollitz and Richard Sorian, *How Accessible is Individual Health Insurance for Consumers in Less-Than-Perfect Health* Washington: (Henry J. Kaiser Foundation, June 2001).

¹² Ibid.

¹³ Kathleen Stoll, *The Health Care Safety Net: Millions of Low-Income People Left Uninsured* (Washington:Families USA, July 2001).

¹⁴ U.S Census Bureau, *Number and Percent of Children Under 19 at or Below 200% of Poverty By Health Insurance Coverage and State: 2001* (September 2002). Enrollment in Florida's SCHIP program has been frozen since mid-2003. New applicants are being placed on a waiting list.

¹⁵ Donna Cohen Ross and Laura Cox, *Preserving Recent Progress on Health Coverage for Children and Families: New Tensions Emerge* (Washington: Kaiser Commission on Medicaid and the Uninsured, July 2003).

¹⁶ Kathleen Stoll, *The Health Care Safety Net: Millions of Low-Income People Left Uninsured* (Washington: Families USA, July 2001).

