

HOW DO THE U.S. CENSUS BUREAU'S NEW UNINSURED NUMBERS STACK UP AGAINST OTHER ESTIMATES?

In September 2010, the U.S. Census Bureau released uninsured estimates from two different federal surveys of U.S. households. Estimates derived from the American Community Survey (ACS) reflected the number and percent of individuals who reported being uninsured *at the time of the 2009 survey*. Estimates from the Current Population Survey (CPS) included the number and percentage of Americans who lacked health insurance coverage in *calendar year 2009*. These surveys plus Colorado's own 2008-09 Colorado Household Survey (COHS) provide three sources of data about the number and percentage of uninsured Coloradans. How do the uninsured estimates from the three sources compare?

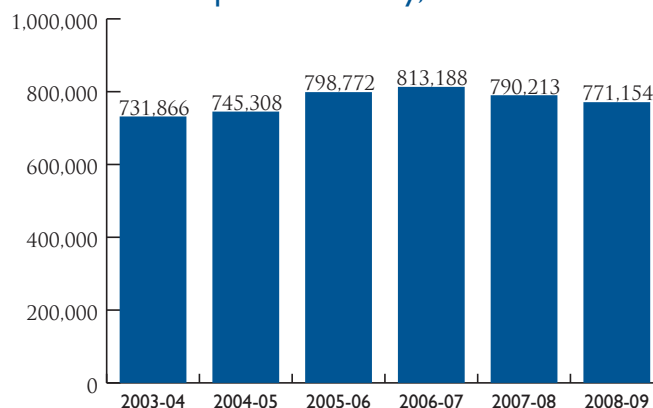
ACS and CPS

Estimates from the 2009 ACS (which replaced the long form of the 2010 U.S. Census) indicate that 15.8 percent of Coloradans reported being uninsured at the time they were surveyed, compared to the U.S. uninsured rate of 15.1 percent.¹ The Census Bureau has released demographic, housing, social and economic data from the ACS since 2005 but has collected health insurance data only since 2008.² Therefore, only single-year health insurance estimates are currently available for places with populations of 65,000 or more. Additional health insurance estimates for areas with a population of at least 20,000 will become available in 2011 when three years of data have been collected.

According to the CPS, the number of uninsured people in the United States grew from 46.3 mil-

lion to 50.7 million between 2008 and 2009, while the uninsured rate increased from 15.4 percent to 16.7 percent of the population.³ The new CPS estimates also suggest that Colorado's uninsured rate in 2008-09 was 15.6 percent, a non-significant (statistically speaking) decrease from 16.8 percent in 2006-07 with the number of uninsured Coloradans decreasing from 813,000 in 2006-07 to 771,000 in 2008-09 (see Graph 1).⁴

Graph 1. Estimated number of Coloradans without health insurance, 2-year averages from the Current Population Survey, 2003-09



SOURCE: CHI analysis of CPS

What might account for this decrease in Colorado's uninsured?

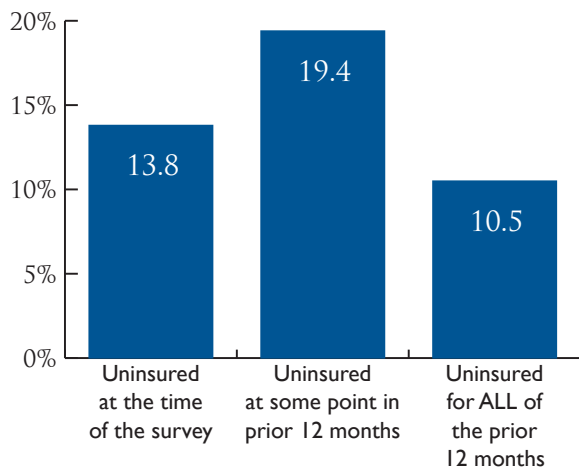
CHI's preliminary analyses of the CPS data suggest that the percentage of Coloradans covered by public insurance programs (Medicare, Medicaid, Child Health Plan Plus [CHP+] or military) increased from 21 percent in 2006-07 to 25 percent in 2008-09. The increase in government coverage by four percentage points represents an estimated 225,000 people.

Consistent with this finding, the Colorado Department of Health Care Policy and Financing's enrollment data for the Medicaid and CHP+ programs confirm significant increases in the case-loads of both programs during this period. The CPS data suggest that as the economic recession deepened between 2008 and 2009, more Coloradans enrolled in Medicaid and CHP+ due to increasing unemployment, a commensurate decline of employer-sponsored health insurance coverage and expanded enrollment efforts by the current administration.

Colorado Household Survey⁵

In 2009, with data from the 2008-09 COHS, sponsored by the Colorado Department of Health Care Policy and Financing and funded by The Colorado Trust, CHI estimated that nearly 14 percent of all Coloradans (approximately 678,000 individuals) reported being uninsured at the time of the survey, which was administered between November 2008 and March 2009. Interestingly, the estimates produced by CHI were quite different depending on the time period for which respondents were asked to report their uninsured status (Graph 2).

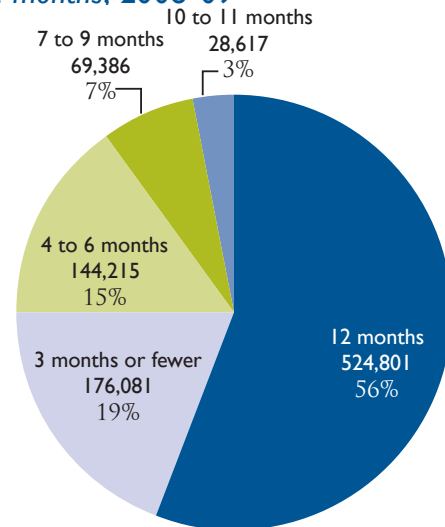
Graph 2. Percent of Coloradans who were uninsured, 2008-09



SOURCE: 2008-09 Colorado Household Survey

Approximately 10 percent of Coloradans indicated they were uninsured for the entire 12 months prior to being surveyed, while 19 percent were uninsured at some point in the past year. Of these, the majority (81%) reported being uninsured for at least four months (Graph 3).

Graph 3. Duration of uninsurance for Coloradans uninsured at some point in the prior 12 months, 2008-09



SOURCE: 2008-09 Colorado Household Survey

Sub-state data are also available from the COHS, which was specifically designed to produce reliable uninsurance estimates for 21 sub-state regions. These regions consist of individual counties or groups of counties and cover every region of Colorado.

Table I displays estimates of national and state uninsured rates and numbers from the CPS, ACS and COHS as well as county uninsured estimates (where available)⁶ from the ACS and COHS. Supplementary estimates for regions and municipalities not included on the table can be found by browsing to the following links:

- ACS insured and uninsured data for states, congressional districts, counties and cities/municipalities (for example, Fort Collins) with populations of at least 65,000 can be downloaded using the

Table I. Estimates of the number and percentage of people without health insurance in Colorado, 2008-09

	Data source		
	2008-09 COHS	2009-10 CPS (covering CY 2008-09)	2009 ACS
Uninsured definition and reference period used	Uninsured at time of survey (survey was administered November 2008 to March 2009)	Uninsured for all of the previous calendar year (U.S. is single year 2009; Colorado is two-year average; survey administered each March) ⁷	Uninsured at time of survey (survey was administered throughout 2009)
U.S. uninsured rate	NA	16.7%	15.1%
State uninsured rate / estimated number	13.8% 678,438	15.6% 771,154	15.8% 777,794
County uninsured rate / estimated number			
Adams	17.9% 77,735	NA	20.7% 90,936
Arapahoe	7.2% 40,360	NA	16.2% 90,612
Boulder	NA*	NA	12.3% 36,821
Denver	19.4% 117,919	NA	19.7% 118,786
Douglas	5.8% 16,635	NA	5.4% 15,399
El Paso	13.9% 82,888	NA	13.4% 76,743
Jefferson	13.1% 71,305	NA	11.7% 62,132
Larimer	14.6% 42,927	NA	14.0% 41,396
Mesa	14.7% 21,410	NA	16.5% 23,681
Pueblo	13.6% 21,571	NA	16.4% 25,131
Weld	10.6% 26,707	NA	16.2% 41,021

NA = Not available * Boulder and Broomfield Counties were combined into a single region in the COHS. The uninsured rate for this region was 8.7% (or an estimated 30,743 people).

NOTE: The COHS estimates in this issue brief have been revised from the original version released September 2010. For more information visit <http://www.coloradohealthinstitute.org/HouseholdSurvey>.

SOURCES: 2008-09 Colorado Household Survey, CO Department of Health Care Policy & Financing; CHI analysis of the CPS covering calendar years 2008-09; ACS, U.S. Census Bureau.

American FactFinder tool on the U.S. Census Bureau's Web site: <http://bit.ly/FactFinder>;

- Uninsured rates for 21 Colorado regions are provided on this map derived from the COHS data: <http://bit.ly/21regions>.

Why do uninsurance estimates differ as much as they do? State-specific surveys, such as the COHS, often yield lower uninsured estimates than national surveys because of differences in survey methods.⁸ The reporting period, data collection methods and definitions of uninsurance all contribute to these differences. For a fuller discussion of the differences between surveys, see CHI's Technical Brief, *How Many Coloradans Are Uninsured? A guide to the estimates* available for download at: <http://www.coloradohealthinstitute.org/2009UninsuredTech>.

Common themes of the three surveys

Although the uninsured estimates from the three surveys differ, a synthesis of the three reveals that hundreds of thousands of Coloradans reported being uninsured at the point at which they were asked, and that the majority of these were uninsured for much of the prior year. Additional analyses (not reported in this brief) reveal that adults have higher uninsured rates than children. CHI will be assessing the recent data releases to further elucidate common themes between the CPS, ACS and COHS and explain differences that might result from these different surveys.

Endnotes

¹ Data available at <http://bit.ly/2009ACS>.

² Because of revisions made retrospectively to the 2008 health insurance variables, the U.S. Census Bureau has re-released its 2008 health insurance estimates. In its guidance about comparing the 2008 and 2009

estimates (available under Health Insurance at <http://bit.ly/comparingestimates>), the Bureau indicates that the prior 2008 estimates are NOT comparable to the 2009 estimates and only the revised 2008 estimates should be compared. Based on CHI's preliminary estimates, the revised 2008 uninsured rate for Colorado is 16.7% or 811,649 (compared with the old 2008 estimate of 17.2% or 834,000 individuals). 2009 estimates are displayed in Table I. CHI will be analyzing the re-released data and providing further information about the implications.

³ DeNavas-Walt, C., et al. (2010). *Income, Poverty, and Health Insurance Coverage in the United States: 2009*. Available from the U.S. Census Bureau at: <http://www.census.gov/prod/2010pubs/p60-238.pdf>.

⁴ The U.S. Census Bureau typically reports national uninsured rates and numbers using single years of CPS data, and recommends using non-overlapping two-year averages for assessing state-level uninsured trends over time. CHI has adopted these recommendations and typically uses three-year averages when comparing sub-populations such as uninsured rates among Colorado's children.

⁵ Additional information available at <http://www.coloradohealthinstitute.org/householdsurvey>.

⁶ Another source of sub-state uninsurance data is the U.S. Census Bureau's Small Area Health Insurance Estimates (SAHIE), available on CHI's Web site at: <http://www.coloradohealthinstitute.org/Data.aspx>.

⁷ Although the CPS asks respondents to report their insurance status over the past calendar year, recent research has found that the CPS more closely approximates point-in-time insurance estimates derived from other national surveys and concluded that the CPS is a poor measure of full-year uninsured status. For details on this and other considerations, see CHI's Technical Brief, *How many Coloradans are uninsured? A guide to the estimates*, available at: <http://www.coloradohealthinstitute.org/2009UninsuredTech>.

⁸ For further discussion of why uninsured estimates based on state survey data differ from federal surveys, see the State Health Data Assistance Center's website: <http://www.shadac.org/files/IssueBrief12.pdf>.

