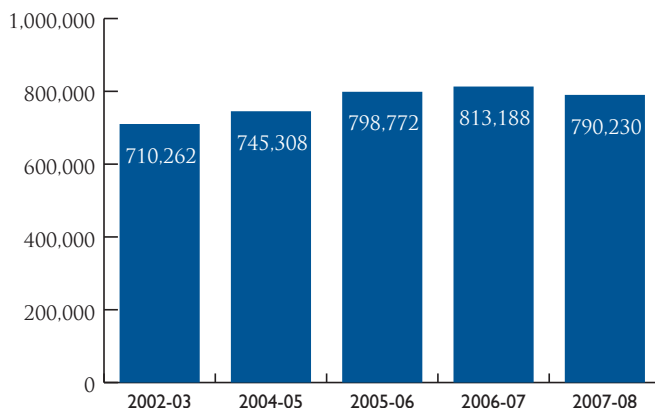


## HOW DO THE U.S. CENSUS BUREAU'S NEW UNINSURED NUMBERS STACK UP AGAINST OTHER ESTIMATES?

Within the course of one month, the U.S. Census Bureau released uninsured estimates from two different federal surveys of U.S. households. On September 10, 2009, the Census Bureau released its annual estimates from the Current Population Survey (CPS) of the number and percentage of Americans who lacked health insurance coverage in calendar year 2008. On September 22, 2009, the Bureau posted the first-ever uninsured estimates derived from the American Community Survey (ACS), reflecting the number and percent of individuals who reported being uninsured at the time of the 2008 survey. The publication of data from both federal surveys follows the release of uninsured data from Colorado's own 2008-09 Colorado Household Survey. How do the uninsured estimates from the three sources compare?

**Graph I. Estimated number of people without health insurance, 2-year averages from the Current Population Survey, 2002-08**



SOURCE: CHI analysis of CPS, using 2-year estimates for the period covering 2003 through 2009.

According to the CPS, the number of uninsured people in the U.S. grew from 45.7 million to 46.3 million between 2007 and 2008, while the uninsured rate remained stable at 15.4 percent of the population.<sup>1</sup> Similarly, the new estimates suggest that Colorado's uninsured rate in 2007-08 is estimated to be 16.1 percent, a non-significant (statistically speaking) change from 16.9 in 2005-06. According to the CPS estimates, the number of uninsured Coloradans actually decreased slightly from 799,000 in 2005-06 to 790,000 in 2007-08 (see Graph I).<sup>2</sup>

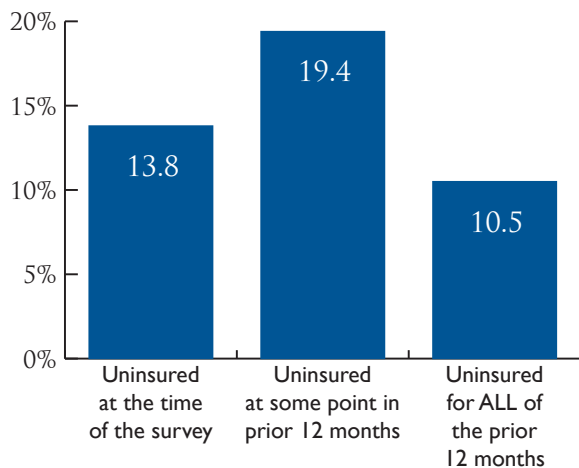
### ***What might account for this decrease in Colorado's uninsured?***

CHI's preliminary analyses of the data suggest that the percentage of Coloradans covered by public insurance programs (Medicare, Medicaid, Child Health Plan Plus or military) increased from 21 percent in 2005-06 to 22 percent in 2007-08. Although the percentage point increase may appear relatively modest, it represents an estimated 97,000 people, approximately 45,000 of whom were working age adults (19-64 years). 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 caseloads of both programs during this period, suggesting that looking behind the global statistic of uninsured rates in Colorado is instructive and important for policy purposes.

Earlier this year, with data from the 2008-09 Colorado Household Survey (CHS) sponsored by the

Colorado Department of Health Care Policy and Financing, CHI estimated that nearly 14 percent of all Coloradans (approximately 690,000 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**



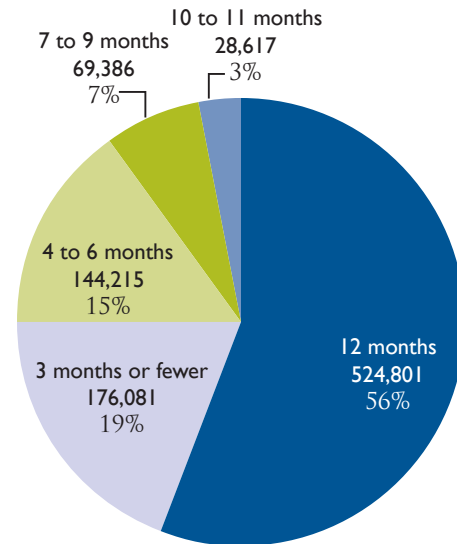
SOURCE: 2008-09 Colorado Household Survey, sponsored by the Colorado Department of Health Care Policy and Financing and funded by The Colorado Trust.<sup>3</sup>

Approximately 10 percent of Coloradans indicated they were uninsured for the entire twelve 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).

### The American Community Survey

The ACS is an ongoing nationwide survey that will replace the long form of the 2010 U.S. Census. Although the U.S. Census Bureau has released demographic, housing, social and economic data from the ACS covering 2005 and subsequent years, a health insurance question was included on the 2008 ACS for the first time. According to the ACS, an estimated 17.2 percent of Coloradans

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



SOURCE: 2008-09 Colorado Household Survey, sponsored by the Colorado Department of Health Care Policy and Financing and funded by The Colorado Trust.<sup>3</sup>

reported being uninsured at the point at which they were surveyed in 2008, compared to the U.S. uninsured rate of 15.1 percent.<sup>4</sup>

In addition to national and state estimates, the Census Bureau also released uninsured estimates for U.S. cities and counties with a population of at least 65,000. As additional years of ACS health insurance data become available, the Bureau will release estimates for smaller counties, cities and areas of geography (such as ZIP codes and Census tracts), averaged over a number of years.

Substate data are also available from the CHS, which was specifically designed to produce reliable uninsurance estimates from 21 sub-state regions. These regions consist of individual counties or groups of counties and cover every corner of the state. Table 1 displays estimates of national and state uninsured rates and numbers from the CPS, ACS and CHS and county uninsured estimates (where available)<sup>5</sup> from the ACS and CHS. Supplementary estimates for regions and municipi-

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

	Data source		
	2008-09 CHS	2008-09 CPS (covering CY 2007-08)	2008 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; Colorado is two-year average; survey administered each March) <sup>6</sup>	Uninsured at time of survey (survey was administered throughout 2008)
U.S. uninsured rate, 2008	NA	15.4%	15.1%
State uninsured rate / estimated number	13.8% 689,670	16.1% 790,230	17.2% 834,000
County uninsured rate / estimated number			
Adams	16.6% 72,711	NA	21.1% 90,548
Arapahoe	7.6% 40,460	NA	16.5% 90,493
Boulder	NA*	NA	13.7% 39,868
Denver	18.4% 102,066	NA	22.6% 133,458
Douglas	6.9% 20,461	NA	7.0% 19,559
El Paso	14.2% 84,248	NA	15.3% 87,004
Jefferson	13.5% 73,916	NA	13.1% 69,057
Larimer	15.3% 45,708	NA	11.6% 33,548
Mesa	16.7% 25,043	NA	18.5% 26,472
Pueblo	13.5% 21,392	NA	17.8% 27,173
Weld	11.3% 29,246	NA	18.9% 46,887

NA = Not available

\* Boulder and Broomfield Counties were combined into a single region in the CHS. The uninsured rate for this region was 8.7% (or an estimated 30,743 people).

SOURCES: 2008-09 Colorado Household Survey, CO Department of Health Care Policy & Financing; CHI analysis of the CPS covering calendar years 2007-08; ACS, U.S. Census Bureau.

palities not included on the table can be found by browsing to the following links:

- ACS insured and uninsured data for congressional districts and cities/municipalities (for example, Ft. Collins) with populations of at least 65,000 can be downloaded using the American Factfinder tool on the U.S. Census Bureau's Web site: [http://factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en); <sup>7</sup>
- CHS map of uninsured rates for 21 regions: <http://www.coloradohealthinstitute.org/Documents/sn/09symp/hhs.ppt>.

Why do uninsurance estimates differ as much as they do? State-specific surveys, such as the CHS, often yield lower uninsured estimates than national surveys because of differences in survey methods.<sup>8</sup> This finding also holds true for most of the counties where comparison between the ACS and CHS is possible. 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/Documents/sn/UninsuredTechBrief09.pdf>

### **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. When comparison is possible, the data suggest that Colorado's uninsured rate exceeds the national rate. Additional analyses (not reported in this brief) reveal that adults have higher uninsured rates than children. CHI will be assessing the CPS, ACS and CHS data further to enunciate common themes

and explain differences that might result from these different surveys.

### **Endnotes**

<sup>1</sup> DeNavas-Walt, C., et al. (2009). *Income Poverty, and Health Insurance Coverage in the United States: 2008*. Available from the U.S. Census Bureau at: <http://www.census.gov/prod/2009pubs/p60-236.pdf>.

<sup>2</sup> The U.S. Census Bureau typically reports national uninsured rates and numbers using single years of CPS data, and recommended 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 within a state such as uninsured rates among Colorado's children.

<sup>3</sup> Available at <http://www.coloradohealthinstitute.org/safetynet/symposium/09/presentations.html> (click on "Sneak Peek! Regional Characteristics of the Uninsured: Release of initial findings from the 2008-09 Colorado Household Survey.")

<sup>4</sup> Data available at <http://www.census.gov/hhes/www/hlthins/acs08paper/index.html>.

<sup>5</sup> Another source of sub-state uninsurance data is the U.S. Census Bureau's Small Area Health Insurance Estimates (SAHIE). These estimates are available for every county in the U.S. and were developed using statistical models based on CPS and ACS data, among other sources. The latest year available is 2006. The estimates are posted on CHI's Web site at: <http://datacenter.coloradohealthinstitute.org/data.jsp>.

<sup>6</sup> 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/Documents/sn/UninsuredTechBrief09.pdf>.

<sup>7</sup> Detailed tables of 1-year ACS insured/uninsured data are located in the U.S. Census Bureau's Web-based query system American Factfinder, table series B27001, available at: [http://factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

<sup>8</sup> For a discussion of why uninsured estimates based on state survey data differ from federal surveys, see the State Health Data Assistance Center's issue brief, *State Health Insurance Coverage Estimates: A fresh look at why state survey estimates differ from the CPS*. Available at: <http://www.shadac.org/files/IssueBrief12.pdf>.

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The Colorado Health Institute (CHI) is an independent, nonprofit health policy and research organization based in Denver. It was established in 2002 by Caring for Colorado Foundation, The Colorado Trust and Rose Community Foundation. CHI's mission is to advance the overall health of the people of Colorado by serving as an independent and impartial source of reliable and relevant data for informed decisionmaking.