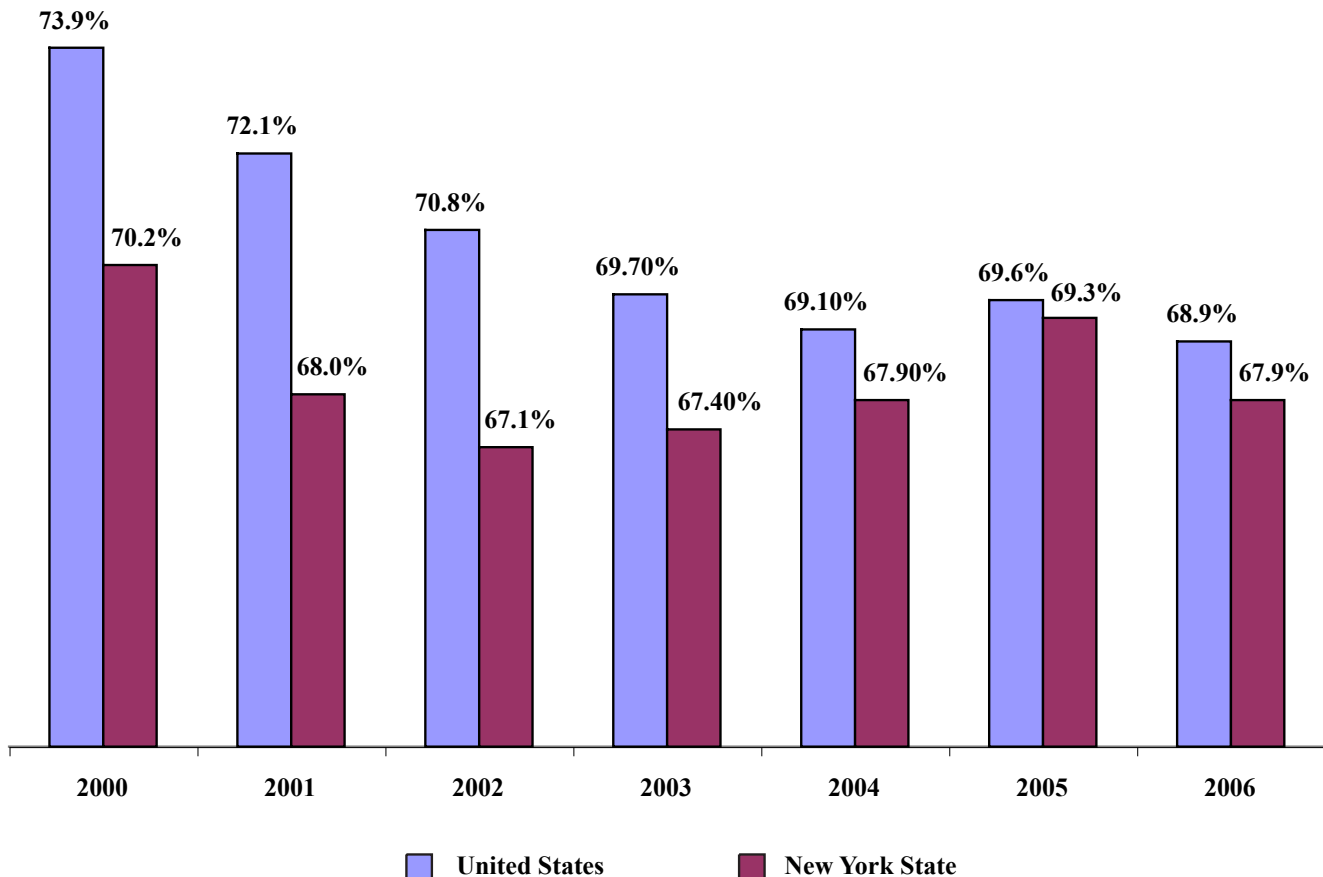


# The Facts About... Private Health Coverage in New York State

## Private Health Insurance Coverage Under Age 65



Source: U.S. Bureau of the Census, Current Population Survey, 2007 Annual Social and Economic Supplement; Table HI05

About 84 out of 100 New Yorkers under age 65 - an estimated 13.9 million people - had health coverage in 2006 from private health insurance or from a government-based program such as Medicaid, Medicare or the military. Most New Yorkers either had private health coverage as an employment benefit or they purchased it themselves. Thirty-three states had a higher proportion of its population under age 65 covered by private health insurance than New York. The facts about the status of health coverage in the United States and New York are presented in the following pages.

# The Facts About... Private Health Coverage



## Why Look At Private Health Coverage For Those Under Age 65?

Private health coverage is typically a voluntary employment-based benefit offered to millions of Americans throughout the United States. Those who reach age 65 are automatically eligible to receive Medicare benefits. Medicaid eligibility is determined by income level. Among those New Yorkers under age 65 in 2006, an estimated 67.9% had private health coverage, 16% had no coverage and the remainder were in government-based programs.



## How Did The Status Of Private And Public Health Coverage Among New Yorkers Under Age 65 Break Down From 2004 to 2006?

	2006	2005	2004
<i>Covered by Some Type of Health Insurance</i>	84.0%	85.2%	85.8%
<i>Covered by Private Health Insurance</i>	67.9%	69.3%	69.6%
<i>Employment-Based Coverage</i>	63.5%	63.5%	64.9%
<i>Direct Purchase Coverage</i>	5.5%	6.4%	5.2%
<i>Covered by Government Health Insurance (Medicaid, Medicare, and Military Health Care)</i>	20.7%	21%	21.1%

(Numbers are shown as a percentage of total population under age 65.)

An analysis of New York State Department of Health data on the monthly average of New Yorkers (all ages) receiving health coverage through medicaid in 2006 shows a .8% decrease from 2005 - 4.214 million as compared to 4.181 million. Among this group, 550,476 people were enrolled in Family Health Plus in 2006 - only a .4% increase compared to the previous year.

*Sources: U.S. Bureau of the Census, Current Population Survey, 2007 Annual Social and Economic Supplement; Table HI05; New York State Department of Health, Calendar Year 2005 (and 2004) Medicaid Eligibility, Monthly Average Number of Medicaid Eligibles by Category of Eligibility by Social Service District.*



## Are Larger Employers More Likely To Provide Coverage?

The percentage of American workers under age 65 with employment-based health coverage dropped from 63.5% in 2005 to 62.9% in 2006, according to Census Bureau data. Data from the Agency for Healthcare Research and Quality's 2005 Medical Expenditure Panel Survey (MEPS) released in July 2007 shows that the smallest private sector firms were least likely to offer health insurance.

<i>U.S. Firm Size</i>	<i>Percent of Private-Sector Firms That Offer Health Insurance</i>
Less than 10 employees	35.7%
10 to 24 employees	64.0%
25 to 99 employees	82.6%
100 to 999 employees	94.2%
1,000 or more employees	98.9%

*Source: U.S. Census Bureau, Current Population Survey, 2007 Annual Social and Economic Supplement; 2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table I.A.2.*

# The Facts About... Private Health Coverage



## How Does New York's 2005 Private Health Coverage Rate (Under 65) Compare With Other States?

<i>Neighboring States</i>	<b>2006</b>	<b>2005</b>	<b>2004</b>
Pennsylvania	76.9%	78.3%	76.9%
Connecticut	77.1%	77.2%	76.6%
New Jersey	74.5%	76.5%	76.6%
Massachusetts	75.9%	75.9%	74.7%
Ohio	74.2%	74.5%	76.6%
Vermont	71.8%	69.4%	70.5%
<b>New York</b>	<b>67.9%</b>	<b>69.3%</b>	<b>69.6%</b>

<i>The Five Largest States (ordered by population)</i>	<b>2006</b>	<b>2005</b>	<b>2004</b>
California	64.0%	64.1%	64.3%
Texas	59.5%	60.1%	61.2%
<b>New York</b>	<b>67.9%</b>	<b>69.3%</b>	<b>69.6%</b>
Florida	64.2%	64.4%	64.1%
Illinois	73.5%	73.5%	75.5%

*Source: U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement*



## Does Everyone Accept Coverage When It's Offered As A Benefit?

Already having health coverage through someone else's insurance (75.4%), the high cost of coverage (22.5%), and either not wanting or not needing coverage (3.1%) were among the reasons given by workers who chose not to participate in their employer's health plan in 2002, according to an August 2005 Issue Brief titled *Employment-Based Health Benefits: Trends in Access and Coverage* published by the Employee Benefit Research Institute.

*Source: Employee Benefit Research Institute Issue Brief No. 284, August 2005*

# The Facts About... Private Health Coverage

Percentage of Population With Private Health Coverage Under Age 65 State by State 2006, 2005, 2004			
State	% Covered in 2006	% Covered in 2005	% Covered in 2004
New Hampshire	80.2	82.0	83.0
Minnesota	78.7	82.2	83.3
Wisconsin	78.0	78.0	76.8
Connecticut	77.1	77.2	76.6
Pennsylvania	76.9	78.3	76.9
Nebraska	76.8	78.1	77.8
Iowa	76.6	80.9	80.5
North Dakota	76.6	79.0	78.7
Hawaii	76.3	75.9	76.6
Massachusetts	75.9	75.9	74.7
Maryland	75.9	75.4	75.9
Indiana	75.9	73.2	72.5
Michigan	75.0	75.9	75.9
Delaware	74.8	73.9	73.7
Rhode Island	74.8	73.0	73.7
New Jersey	74.5	76.5	76.6
South Dakota	74.4	74.7	73.8
Kansas	74.2	77.7	76.9
Ohio	74.2	74.5	76.6
Virginia	74.0	75.0	75.5
Illinois	73.5	73.5	75.5
Washington	73.1	73.0	71.7
Wyoming	73.1	70.7	74.2
Missouri	72.6	73.3	72.3
Utah	72.1	72.1	77.6
Vermont	71.8	69.4	70.5
Maine	71.6	69.0	70.1
Colorado	71.2	73.1	74.0
Idaho	70.9	71.7	72.9
Nevada	70.0	71.9	72.2
<b>U.S. OVERALL</b>	<b>68.9</b>	<b>69.6</b>	<b>70.1</b>
Oregon	68.7	69.6	71.5
Tennessee	68.2	66.4	67.2
Alabama	68.0	67.7	68.9
<b>NEW YORK</b>	<b>67.9</b>	<b>69.3</b>	<b>69.6</b>
Montana	67.9	67.5	66.0
Kentucky	67.2	70.0	68.1
Georgia	66.6	63.8	67.5
South Carolina	66.4	65.3	66.8
North Carolina	65.5	68.1	69.3
Alaska	65.4	62.6	65.0
West Virginia	65.0	63.9	64.2
Florida	64.2	64.4	64.1
California	64.0	64.1	64.3
Oklahoma	61.5	64.2	62.9
Mississippi	61.0	59.7	62.5
Arkansas	60.8	64.4	63.6
Arizona	60.5	61.3	64.6
Texas	59.5	60.1	61.2
Louisiana	58.1	65.0	64.5
New Mexico	57.2	59.2	59.0

Source: U.S. Bureau of the Census, Current Population Survey, 2007 Annual Social and Economic Supplement; Table HI05