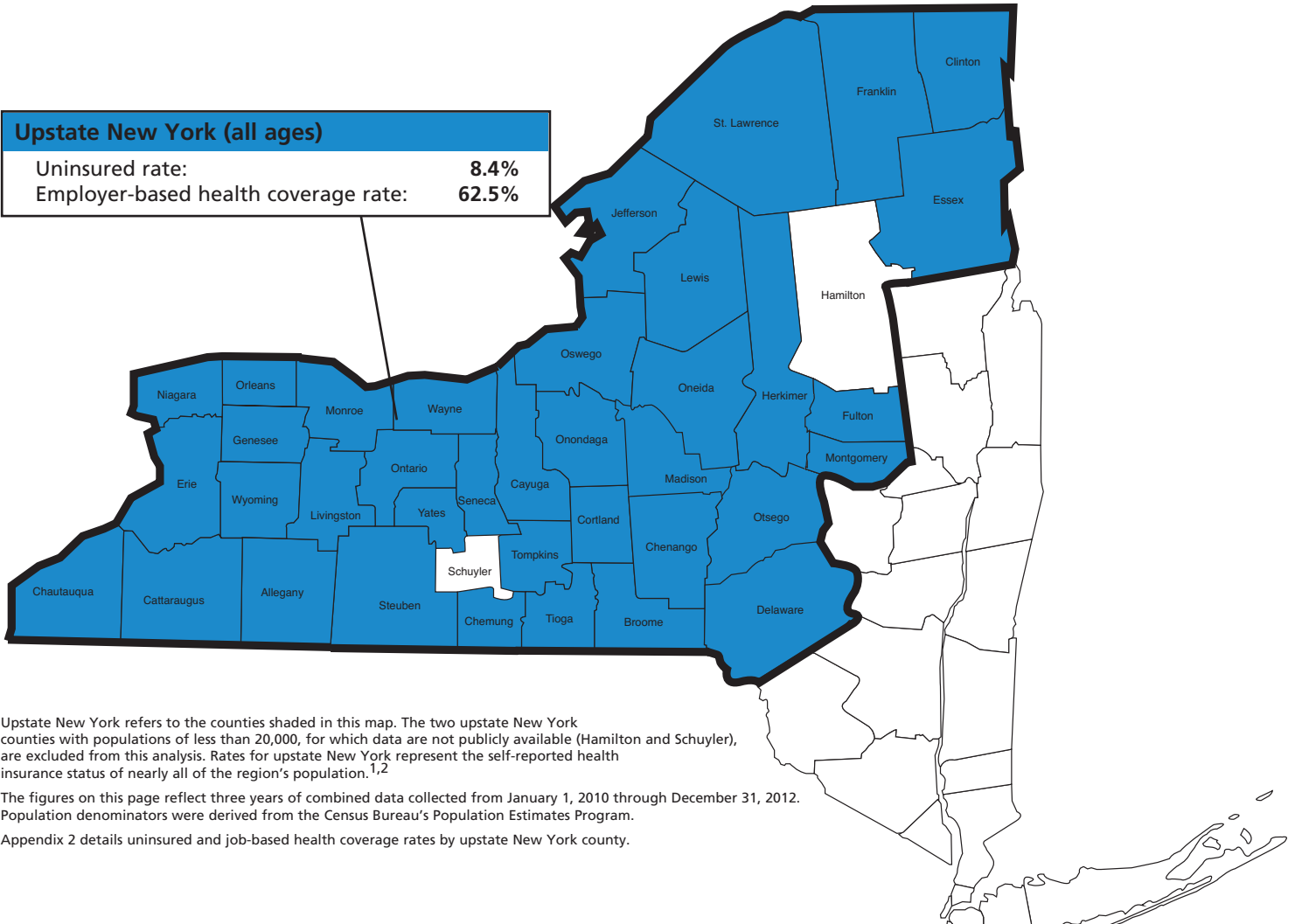


Health insurance coverage in upstate New York

Upstate New York: Lower uninsured, higher employer-based coverage rates compared to state, nation (2010-2012)



Upstate New York refers to the counties shaded in this map. The two upstate New York counties with populations of less than 20,000, for which data are not publicly available (Hamilton and Schuyler), are excluded from this analysis. Rates for upstate New York represent the self-reported health insurance status of nearly all of the region's population.^{1,2}

The figures on this page reflect three years of combined data collected from January 1, 2010 through December 31, 2012. Population denominators were derived from the Census Bureau's Population Estimates Program.

Appendix 2 details uninsured and job-based health coverage rates by upstate New York county.

About this report

The Census Bureau's American Community Survey is an ongoing, socio-demographic assessment that samples more than 3 million residents from all U.S. counties each year. The Survey's results have significant influence on decision-making in American business and a far-reaching impact on the nation's public policy. In 2008, it became the largest ongoing, federally supported survey to provide current estimates of health insurance coverage.

Although the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey is the most commonly cited source of health insurance coverage estimates for the nation, the American Community Survey sample is about 25 times larger than the Supplement's and therefore can generate precise, single-year estimates at smaller geographies. American Community Survey figures also are more current than those from the Supplement, because Survey respondents specify their health coverage at the time of the interview, rather than during the preceding calendar year (Appendix 1). The size of the Survey can obviate the need to aggregate multiple data collection years for precision – calculating reliable sub-state estimates from the Supplement often requires combining several years. For these reasons, use of the Survey for timely, sub-state health insurance rate estimates has been growing.

This report uses American Community Survey data to compare uninsured and employer-sponsored health coverage rates in upstate New York and its regions to corresponding statewide and national figures. The first part of the analysis combines three years (2010-2012) of data for counties with populations of 20,000 or more to maximize precision. What follows are single-year (2012) estimates for each upstate New York county with a population of 65,000 or more. Residents of these counties combined account for about 82 percent of the total upstate New York population. As with most published health insurance coverage estimates, the denominators used here reflect their respective resident populations.

Key findings:

- The three-year uninsured rate in upstate New York (2010-2012) was 8.4 percent (about 407,000 people). By comparison, the statewide rate (11.4 percent) was 36 percent higher than upstate New York's, and the national rate (15.1 percent) was more than 80 percent higher.³
- There would be an additional 145,000 uninsured upstate New York residents if upstate New York had New York state's uninsured rate, and the total number of upstate New Yorkers without health coverage would rise to more than 552,000.⁴
- Matched against national statistics, the difference is even greater. There would be an additional 324,000 uninsured upstate New Yorkers if upstate New York's uninsured rate was as high as the nation's. The total number of upstate New Yorkers without health coverage would rise to about 731,000.⁵
- About 3 million upstate New York residents (62.5 percent) have employer-sponsored health insurance (2010-2012). Upstate New York's job-based coverage rate is more than 8 percent higher than the statewide rate (57.4 percent) and about 14 percent higher than the national rate (54.8 percent).⁶
- The number of upstate New Yorkers who have health coverage through an employer would decrease by about 245,000 if upstate New York had the statewide employer-based health coverage rate.⁷
- If the job-based coverage rate in upstate New York declined to the national rate, the number of upstate New Yorkers who now have health insurance through an employer would drop by about 371,000.⁸

Ranking upstate New York among U.S. states (2010-2012)

Key findings:

- Upstate New York's uninsured rate of 8.4 percent (2010 through 2012) was fifth lowest in the nation when ranked among comparable figures for U.S. states and the District of Columbia.⁹
- Among the three U.S. states and the District of Columbia, where uninsured rates were more favorable (lower) than in upstate New York, only Massachusetts has a population larger than upstate New York's population of 4.8 million.¹⁰
- If the U.S. uninsured rate were on par with upstate New York's, 21 million more Americans would have health insurance coverage.¹¹

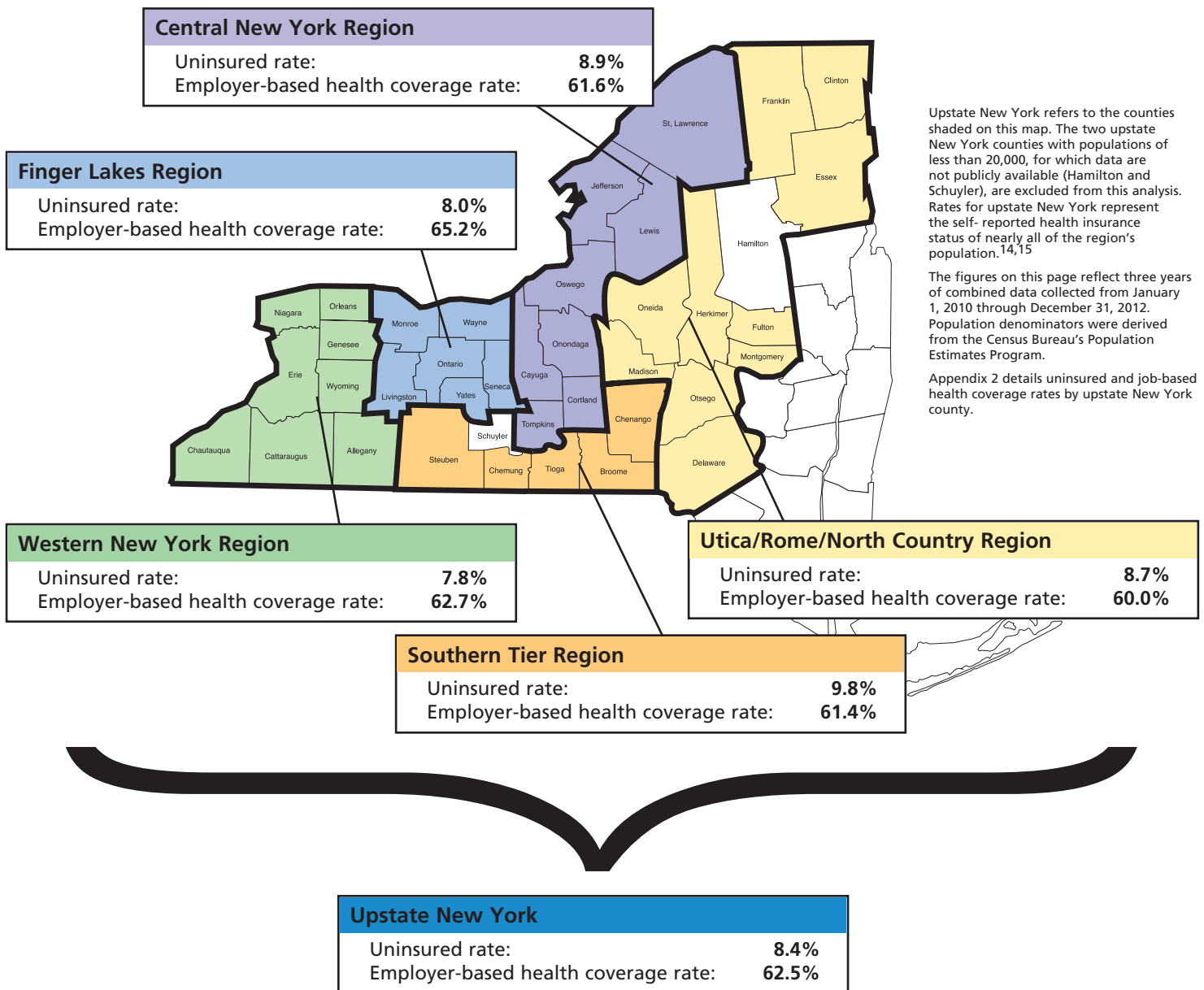
Geographic area	Uninsured rate (all ages)	Rank (most to least favorable uninsured rate)	2010-2012 population
Massachusetts	4.2%	1	6,525,750
District of Columbia	6.8%	2	608,396
Vermont	7.1%	3	619,988
Hawaii	7.2%	4	1,329,111
Upstate New York	8.4%	5	4,839,491
Minnesota	8.6%	6	5,287,054
Iowa	8.8%	7	3,017,510
Connecticut	9.0%	8	3,527,633
Wisconsin	9.1%	9	5,632,630
Delaware	9.4%	10	893,732
North Dakota	9.9%	11	671,758
Pennsylvania	10.0%	12	12,535,711
Maine	10.3%	13	1,314,391
Maryland	10.7%	14	5,741,622
New Hampshire	10.7%	14	1,303,779
New York	11.4%	16	19,234,864
Nebraska	11.5%	17	1,814,126
Rhode Island	11.5%	17	1,035,365
Michigan	11.8%	19	9,767,515
Ohio	11.9%	20	11,367,097
South Dakota	11.9%	20	806,500
Virginia	12.7%	22	7,891,693
New Jersey	13.0%	23	8,726,233
Kansas	13.1%	24	2,813,128
Illinois	13.2%	25	12,680,248
Missouri	13.4%	26	5,895,749
Alabama	14.1%	27	4,721,376
Washington	14.1%	27	6,715,720
Tennessee	14.2%	29	6,304,055
Indiana	14.4%	30	6,414,778
Kentucky	14.5%	31	4,277,639
West Virginia	14.6%	32	1,825,193
Utah	15.0%	33	2,787,968
Colorado	15.2%	34	5,025,109
Wyoming	15.3%	35	560,008
Oregon	16.0%	36	3,829,302
North Carolina	16.5%	37	9,456,556
Idaho	16.8%	38	1,563,185
Arkansas	16.9%	39	2,883,312
Arizona	17.1%	40	6,370,385
South Carolina	17.1%	40	4,577,512
Louisiana	17.4%	42	4,470,244
Mississippi	17.7%	43	2,910,456
Montana	17.9%	44	982,773
California	18.2%	45	37,165,076
Oklahoma	18.6%	46	3,704,244
Georgia	19.2%	47	9,619,415
New Mexico	19.4%	48	2,042,679
Alaska	20.0%	49	699,827
Florida	20.7%	50	18,773,398
Nevada	22.2%	51	2,691,714
Texas	23.0%	52	25,166,829
U.S.	15.1%	-	306,580,336

Upstate New York refers to the counties shaded in the map on page 1. The two upstate New York counties with populations of less than 20,000, for which data are not publicly available (Hamilton and Schuyler), are excluded from this analysis. Rates for upstate New York represent the self-reported health insurance status of nearly all of the region's population.^{12,13}

The figures on this page reflect three years of combined data collected from January 1, 2010 through December 31, 2012. Population denominators were derived from the Census Bureau's Population Estimates Program.

Appendix 2 details uninsured and job-based health coverage rates by upstate New York county.

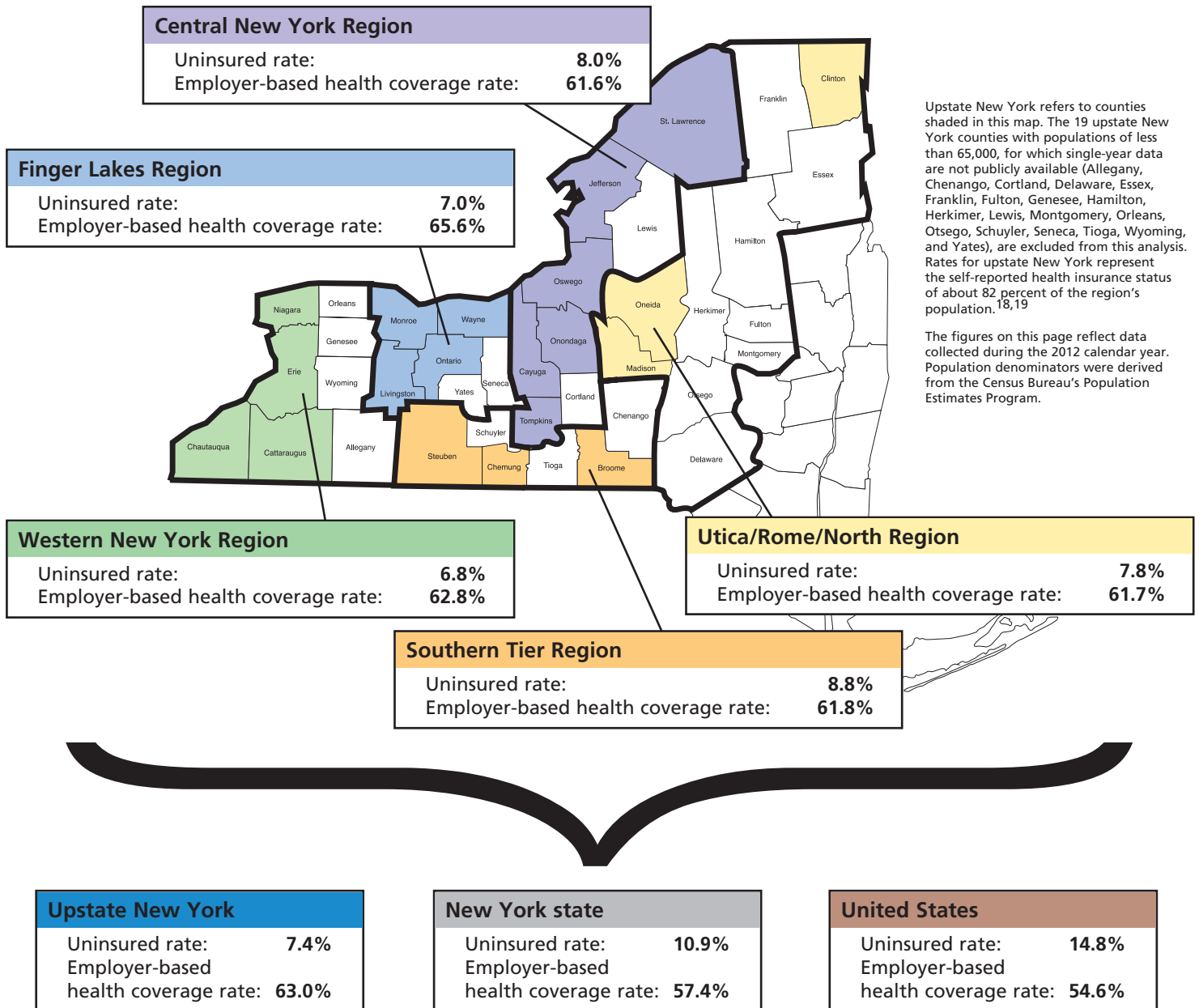
A closer look at uninsured rates (all ages) in upstate New York: Limited variation across regions (2010-2012)



Key findings:

- The uninsured rate in each of the five upstate New York regions (2010-2012) was less than 10 percent. These rates ranged from 7.8 percent in Western New York to 9.8 percent in the Southern Tier.¹⁶
- The job-based coverage rate in all five upstate New York regions exceeded 60 percent, ranging from 60 percent in the Utica/Rome/North Country region to 65.2 percent in the Finger Lakes.
- Even at the low end of this range, the percentage of upstate New Yorkers who had health coverage through an employer was more than 5 percentage points higher than the nation's.

Most recent data (2012): Uninsured rates (all ages) for select upstate New York state regions (excluding counties with fewer than 65,000 residents)



Key findings:

The most recent data available (2012) reflect a continuing pattern of lower uninsured and higher job-based coverage rates in upstate New York compared to New York state and the nation:

- Although an estimated 301,000 upstate New Yorkers (7.4 percent) reported being uninsured during 2012, the comparable statewide (10.9 percent), and national (14.8 percent) rates exceeded upstate New York's by 47 percent and 100 percent, respectively.²⁰
- All five upstate New York regions had a 2012 uninsured rate that was lower than their respective three-year rate (2010-2012, see Page 4).²¹
- During 2012, employers sponsored coverage for 63.0 percent of upstate New Yorkers, a higher percentage than those statewide (57.4 percent) and nationally (54.6 percent).²²

Upstate New York's 2012 insured rates: Already higher than federal projections for nation by year 2023 (ages 0-64)

Source/geography:	Health insurance coverage rate for residents younger than 65:
American Community Survey, 2012: Upstate New York ²³	91.3%
American Community Survey, 2012: New York state ²⁴	87.5%
American Community Survey, 2012: United States ²⁵	83.1%
Congressional Budget Office projection, 2023: United States ²⁶	89.0%

A May 2013 Congressional Budget Office report predicted health insurance coverage rates for the U.S. population younger than 65 through the year 2023, considering the combined impact of federal health reform and the Supreme Court decision allowing U.S. states greater leeway in setting Medicaid program rules. The figures cited here are for residents younger than 65, and therefore not automatically Medicare-eligible.

Key findings:

- Upstate New York's 2012 health insurance coverage rate for residents younger than 65 (91.3 percent) was higher than comparable rates for New York state (87.5 percent) and the U.S. (83.1 percent).
- For upstate New Yorkers in the under-65 age bracket, the 2012 health insurance coverage rate (91.3 percent) had already exceeded the Congressional Budget Office's projection of the nation's post-reform coverage rate by the year 2023 (89.0 percent).

Upstate New York refers to the map on page 5. The 19 upstate New York counties with populations of less than 65,000, for which single-year data are not publicly available (Allegany, Chenango, Cortland, Delaware, Essex, Franklin, Fulton, Genesee, Hamilton, Herkimer, Lewis, Montgomery, Orleans, Otsego, Schuyler, Seneca, Tioga, Wyoming, and Yates) are excluded from this analysis. The uninsured rate for upstate New York represents the health insurance status of about 82 percent of the region's population between 0 and 64 years of age.^{27,28}

The American Community Survey figures on this page reflect data collected during the 2012 calendar year from respondents younger than 65. Population denominators were derived from the Census Bureau's Population Estimates Program.

Appendix 1: Detail on American Community Survey health insurance coverage definitions²⁹

The American Community Survey derives health insurance coverage information from question 16, which asks all respondents to report a “yes” or “no” answer for each of the following major types of insurance:

- a. Insurance through a current or former employer or union (of this person or another family member)
- b. Insurance purchased directly from an insurance company (by this person or another family member)
- c. Medicare, for people 65 and older, or people with certain disabilities
- d. Medicaid, Medical Assistance, or any kind of government assistance plan for those with low incomes or a disability
- e. TRICARE or other military health care
- f. VA (including those who have ever used or enrolled for VA health care)
- g. Indian Health Service
- h. Any other type of health insurance or health coverage plan

Respondents who answer “yes” to “any other type of health insurance or health coverage plan” (question 16h) are asked to specify in writing the type(s) of health coverage they currently have. The Census Bureau surveys classify as “insured” only those who have comprehensive health coverage, excluding those who have health plans that provide insurance for specific conditions or situations, such as cancer and long-term care policies. Dental, vision, life and disability insurance are not considered comprehensive health insurance coverage. Also excluded is coverage by the Indian Health Service.

In editing the data to define types of coverage, write-in responses to “any other type of health insurance or health coverage plan” (question 16h) are reclassified into one of the first seven types of coverage or categorized as uninsured. Survey editing of write-in responses referencing the coverage of a family assigns coverage based on other family member responses. As a result, only the first seven types of health coverage are included in publicly available data files.

Also applied is editing to assign Medicaid, Medicare and TRICARE coverage to individuals based on program eligibility rules. Active-duty military personnel, their spouses and their children are classified as having TRICARE. Medicaid or other means-tested public coverage is assigned to foster children, certain individuals receiving Supplementary Security Income or public assistance and the spouses and children of certain Medicaid beneficiaries. Social Security recipients of Medicaid benefits who are older than 64 are classified under Medicare.

Respondents are considered insured if they reply “yes” to at least one choice in question 16a-f. People with no reported health coverage, or those insured exclusively by the Indian Health Service, are considered uninsured. The Survey classifies those reporting “yes” to “insurance through a current or former employer or union” (question 16a) as having employer-sponsored health coverage.

Types of health insurance coverage are not mutually exclusive; people may be covered by more than one type of health insurance at the same time. However, the classification of “insured” or “uninsured” is mutually exclusive.

Because coverage in the American Community Survey references an individual’s current status, caution should be taken when making comparisons to other surveys that may define coverage status according to responses about coverage “at any time in the last year” or “throughout the past year.”

Appendix 2:
**Three-year uninsured and employer-based coverage rates: Upstate New York
 by region and county, New York state and the United States (2010-2012)**^{30,31}

Geography	Uninsured rate: (all ages)	Employer-based coverage rate:
Central New York Region:	8.9%	61.6%
Cayuga	10.5%	62.9%
Cortland	7.7%	63.8%
Jefferson	9.6%	46.0%
Lewis	10.9%	57.6%
Onondaga	8.4%	65.8%
Oswego	8.5%	58.7%
St. Lawrence	12.0%	59.2%
Tompkins	5.9%	64.1%
Finger Lakes Region:	8.0%	65.2%
Livingston	6.3%	68.2%
Monroe	7.3%	65.7%
Ontario	8.3%	66.0%
Seneca	13.0%	60.1%
Wayne	9.9%	64.1%
Yates	18.3%	48.7%
Southern Tier Region:	9.8%	61.4 %
Broome	9.1%	61.2%
Chemung	8.6%	63.4%
Chenango	11.5%	56.3%
Steuben	11.9%	59.7%
Tioga	8.7%	67.1%
Utica/Rome/North Country Region:	8.7%	60.0%
Clinton	6.9%	65.9%
Delaware	10.2%	58.8%
Essex	10.0%	59.7%
Franklin	11.5%	55.7%
Fulton	11.0%	55.1%
Herkimer	9.7%	57.1%
Madison	7.2%	67.7%
Montgomery	11.6%	54.9%
Oneida	7.4%	59.3%
Otsego	8.1%	61.8%
Western New York Region:	7.8%	62.7%
Allegany	9.6%	58.7%
Cattaraugus	12.8%	53.6%
Chautauqua	8.7%	56.9%
Erie	7.0%	63.6%
Genesee	9.5%	63.7%
Niagara	7.6%	66.3%
Orleans	9.7%	63.0%
Wyoming	9.6%	63.4%
Upstate New York:	8.4%	62.5%
New York state:	11.4%	57.4%
United States:	15.1%	54.8%

Endnotes

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