

# CRS Report for Congress

Received through the CRS Web

## Health Insurance: Uninsured by State, 2005

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### Summary

An estimated 15.9% of the noninstitutionalized U.S. population lacked health insurance coverage in 2005. When examined by state, estimates of the percentage uninsured ranged from a low of 8.4% in Minnesota to a high of 24.2% in Texas. Generally, states in the Midwest and New England have lower rates of uninsured, while states in the southern portion of the nation have higher shares of their populations without coverage.

These state-level estimates are based on the March 2006 Current Population Survey (CPS) and must be interpreted with caution because they are based on a sample of the population. When sampling variation is taken into account, the uninsured rate in 13 states is not different statistically from the uninsured rate nationwide. The uninsured rate is statistically lower than the national rate in 27 states and the District of Columbia, and statistically higher in the remaining 10 states. In addition to estimates of uninsurance, this report also presents state-level estimates of people's coverage through private health insurance and public health insurance.

This report will be updated every fall, when new data become available.

### Estimates of Health Insurance Coverage by State

An estimated 15.9% of the noninstitutionalized U.S. population lacked health insurance coverage in 2005. **Table 1** shows that the estimated percentage of each state's population that lacked health insurance coverage in 2005 ranged from a low of 8.4% in Minnesota to a high of 24.2% in Texas. Three states (Minnesota, Iowa and Hawaii) had estimated uninsured rates of less than 10%. Four states (Texas, Florida, New Mexico and Arizona) had uninsurance rates of 20% or more. Generally, states with the lowest rates of uninsurance were located in the Midwest and Northeast; states with the highest rates were in the southern portion of the country (**Figure 1**).

**Table 1** also ranks<sup>1</sup> states according to which has the lowest percentage of private health insurance,<sup>2</sup> public health insurance,<sup>3</sup> and uninsurance. The far right-hand column of the table also shows whether the state's uninsurance rate is significantly lower (shown with a "-") or significantly higher (shown with a "+") than the national average of 15.9%.

Both private and public health insurance impact a state's uninsurance rate. For example, Minnesota and Maine have similarly low uninsurance rates.<sup>4</sup> Minnesota's uninsurance rate is low because it ranks as having the highest rate of private health insurance in the country (80.7%), even though it ranks as the fifth *lowest* in its public health insurance rate (22.6%). On the other hand, Maine's rate of private coverage (66.5%) is significantly lower than Minnesota's and ranks as 19<sup>th</sup> lowest in the country, as shown in **Table 1**. However, Maine ranks as having the highest *public* coverage rate in the country (35.4%). Thus, even though there are significant differences regarding whether people in Maine and Minnesota obtain private or public health insurance, the impact is that both have similarly low uninsurance rates.

The states with the highest-ranking uninsurance rates, led by Texas with nearly a quarter of its population uninsured, have some of the lowest rankings for private coverage. The 10 states with the highest uninsured rates, shown in the last 10 rows of **Table 1**, rank in the lowest dozen states in terms of their private coverage. Interestingly, the state ranked as having the *lowest* private-coverage rate (Mississippi, 56.4%) was not among the states with the highest uninsured rates.<sup>5</sup> This is because Mississippi, along with Maine, had a rate of public coverage (35.4%) that ranked as highest in the nation. Thus, even though Mississippi and Texas had similar rates of private coverage, Mississippi's much higher rate of public coverage led to its much lower rate of uninsurance.

**Estimates' 95% Confidence Intervals.** The estimates of health insurance coverage in this report are based on data from the March supplement of the 2006 Current Population Survey (CPS).<sup>6</sup> The CPS is representative of the civilian, noninstitutionalized population and is designed to produce reliable estimates at the national, regional and state level.

<sup>1</sup> Rankings do not connote statistically significant differences with other states.

<sup>2</sup> "Private health insurance" consists of insurance obtained through an employer or purchased directly from a private insurer.

<sup>3</sup> "Public health insurance" consists of Medicare, Medicaid, the State Children's Health Insurance Program (SCHIP), and other government-provided health insurance, as well as health insurance related to employment in the military.

<sup>4</sup> Their uninsurance rates are significantly below the national average and are not significantly different from each other.

<sup>5</sup> Mississippi's uninsurance rate (17.4%) is not significantly different than the national average of 15.9%.

<sup>6</sup> Because the supplement is now fielded from February through April, it has been officially renamed the Annual Social and Economic supplement (ASEC) to the CPS, though many analysts continue to refer to it by its traditional name.

The small sample sizes available from the CPS for many states make it prudent to consider state-level estimates in terms of a range of values. Like **Table 1**, **Table 2** shows the best point estimates, or single values, for the numbers of people covered and not covered by health insurance. The table also reports a range in values — the 95% confidence interval — for these estimates. The size of the range depends primarily upon the sample size. A 95% confidence interval means that if repeated samples were collected under essentially the same conditions and their confidence intervals calculated, in the long run about 95% of those intervals would contain the true number of people with (or without) health insurance.

### Reasons for Differences in the Percent Uninsured

**Figure 1** indicates that residents of the southern United States are more likely to lack health insurance, and residents of the Midwest and New England are more likely to be covered. Various characteristics of a state’s population may account for these differences. Nationwide, the percent uninsured is related to age, race and ethnicity, employment, and a number of other factors.<sup>7</sup> The prevalence of particular population and employer characteristics may account for some of the regional or state variation in percentages of uninsured. Some factors related to the percent of a state’s population that is uninsured may be affected by each state’s policies, such as eligibility criteria for the state’s Medicaid program or the State Children’s Health Insurance Program (SCHIP).

**Table 1. Estimates of the Number, Percentage and State Ranking of People With and Without Various Forms of Health Insurance, 2005**  
Sorted by uninsured ranking (numbers in thousands)

	Total	Private health insurance			Public health insurance			Uninsured		
	population	Number	Percent	Rank	Number	Percent	Rank	Number	Percent	Rank
<b>U.S.</b>	<b>293,834</b>	<b>198,901</b>	<b>67.7%</b>		<b>80,249</b>	<b>27.3%</b>		<b>46,577</b>	<b>15.9%</b>	
Minnesota	5,129	4,139	80.7%	51	1,159	22.6%	5	431	8.4%	1
Iowa	2,909	2,323	79.9%	50	738	25.4%	13	251	8.6%	2
Hawaii	1,279	940	73.5%	39	417	32.6%	42	116	9.1%	3
Wisconsin	5,447	4,189	76.9%	46	1,422	26.1%	16	534	9.8%	4
Massachusetts	6,328	4,684	74.0%	40	1,701	26.9%	23	618	9.8%	5
New Hampshire	1,301	1,027	79.0%	49	285	21.9%	4	135	10.3%	6
Pennsylvania	12,281	9,357	76.2%	44	3,307	26.9%	24	1,287	10.5%	7
Kansas	2,695	2,075	77.0%	47	703	26.1%	17	290	10.8%	8
Maine	1,320	878	66.5%	19	467	35.4%	51	143	10.8%	9
Connecticut	3,487	2,662	76.4%	45	841	24.1%	8	394	11.3%	10
Michigan	9,982	7,435	74.5%	42	2,635	26.4%	18	1,133	11.4%	11
Vermont	622	426	68.5%	23	209	33.7%	47	73	11.7%	12
Nebraska	1,766	1,320	74.7%	43	461	26.1%	15	208	11.8%	13
Rhode Island	1,054	753	71.5%	33	315	29.9%	36	125	11.8%	14
Missouri	5,710	4,080	71.5%	31	1,570	27.5%	27	691	12.1%	15
North Dakota	626	483	77.2%	48	158	25.3%	12	76	12.2%	16
Ohio	11,334	8,240	72.7%	36	3,006	26.5%	19	1,394	12.3%	17
South Dakota	768	563	73.2%	38	221	28.8%	31	95	12.4%	18
Kentucky	4,052	2,775	68.5%	22	1,236	30.5%	38	514	12.7%	19
Delaware	844	602	71.3%	29	239	28.3%	29	110	13.0%	20
New York	19,022	12,822	67.4%	20	5,864	30.8%	39	2,559	13.5%	21

<sup>7</sup> For additional information, see CRS Report 96-891, *Health Insurance Coverage: Characteristics of the Insured and Uninsured Populations in 2005*, by Chris L. Peterson.

	Total	Private health insurance			Public health insurance			Uninsured			
	population	Number	Percent	Rank	Number	Percent	Rank	Number	Percent	Rank	
DC	540	341	63.1%	13	179	33.2%	45	73	13.5%	22	-
Virginia	7,454	5,387	72.3%	35	1,981	26.6%	20	1,011	13.6%	23	-
Washington	6,250	4,462	71.4%	30	1,667	26.7%	21	866	13.8%	24	-
Indiana	6,141	4,369	71.1%	27	1,472	24.0%	7	871	14.2%	25	-
Maryland	5,569	4,054	72.8%	37	1,371	24.6%	11	788	14.2%	26	-
Tennessee	5,867	3,734	63.6%	14	1,966	33.5%	46	836	14.2%	27	-
Illinois	12,608	9,069	71.9%	34	3,060	24.3%	9	1,802	14.3%	28	-
New Jersey	8,725	6,471	74.2%	41	1,748	20.0%	1	1,324	15.2%	29	
Idaho	1,442	1,003	69.6%	26	352	24.4%	10	222	15.4%	30	
Alabama	4,524	2,956	65.3%	17	1,497	33.1%	44	696	15.4%	31	
Oregon	3,627	2,495	68.8%	24	983	27.1%	25	579	16.0%	32	
North Carolina	8,561	5,652	66.0%	18	2,532	29.6%	35	1,371	16.0%	33	
Wyoming	511	348	68.1%	21	141	27.6%	28	82	16.1%	34	
Utah	2,524	1,798	71.3%	28	535	21.2%	3	420	16.6%	35	
Colorado	4,641	3,317	71.5%	32	948	20.4%	2	788	17.0%	36	
Nevada	2,448	1,686	68.9%	25	579	23.7%	6	425	17.4%	37	
Montana	928	606	65.2%	16	273	29.4%	33	162	17.4%	38	
Mississippi	2,854	1,610	56.4%	1	1,009	35.4%	50	495	17.4%	39	
South Carolina	4,181	2,657	63.6%	15	1,228	29.4%	32	741	17.7%	40	
Alaska	659	401	60.9%	5	218	33.1%	43	117	17.7%	41	
Arkansas	2,760	1,717	62.2%	8	873	31.6%	40	494	17.9%	42	+
West Virginia	1,799	1,127	62.7%	11	609	33.8%	48	322	17.9%	43	+
Oklahoma	3,505	2,189	62.5%	10	1,120	32.0%	41	647	18.4%	44	+
Louisiana	4,088	2,564	62.7%	12	1,163	28.5%	30	767	18.8%	45	+
Georgia	9,045	5,612	62.0%	6	2,460	27.2%	26	1,709	18.9%	46	+
California	35,940	22,307	62.1%	7	9,669	26.9%	22	6,961	19.4%	47	+
Arizona	6,047	3,576	59.1%	4	1,837	30.4%	37	1,219	20.2%	48	+
New Mexico	1,938	1,114	57.5%	2	662	34.2%	49	396	20.4%	49	+
Florida	17,886	11,152	62.4%	9	5,295	29.6%	34	3,703	20.7%	50	+
Texas	22,819	13,354	58.5%	3	5,866	25.7%	14	5,516	24.2%	51	+

**Source:** U.S. Census Bureau's March 2006 Current Population Survey, at [[http://pubdb3.census.gov/macro/032006/health/h05\\_000.htm](http://pubdb3.census.gov/macro/032006/health/h05_000.htm)]. Rankings and significance testing computed by the Congressional Research Service.

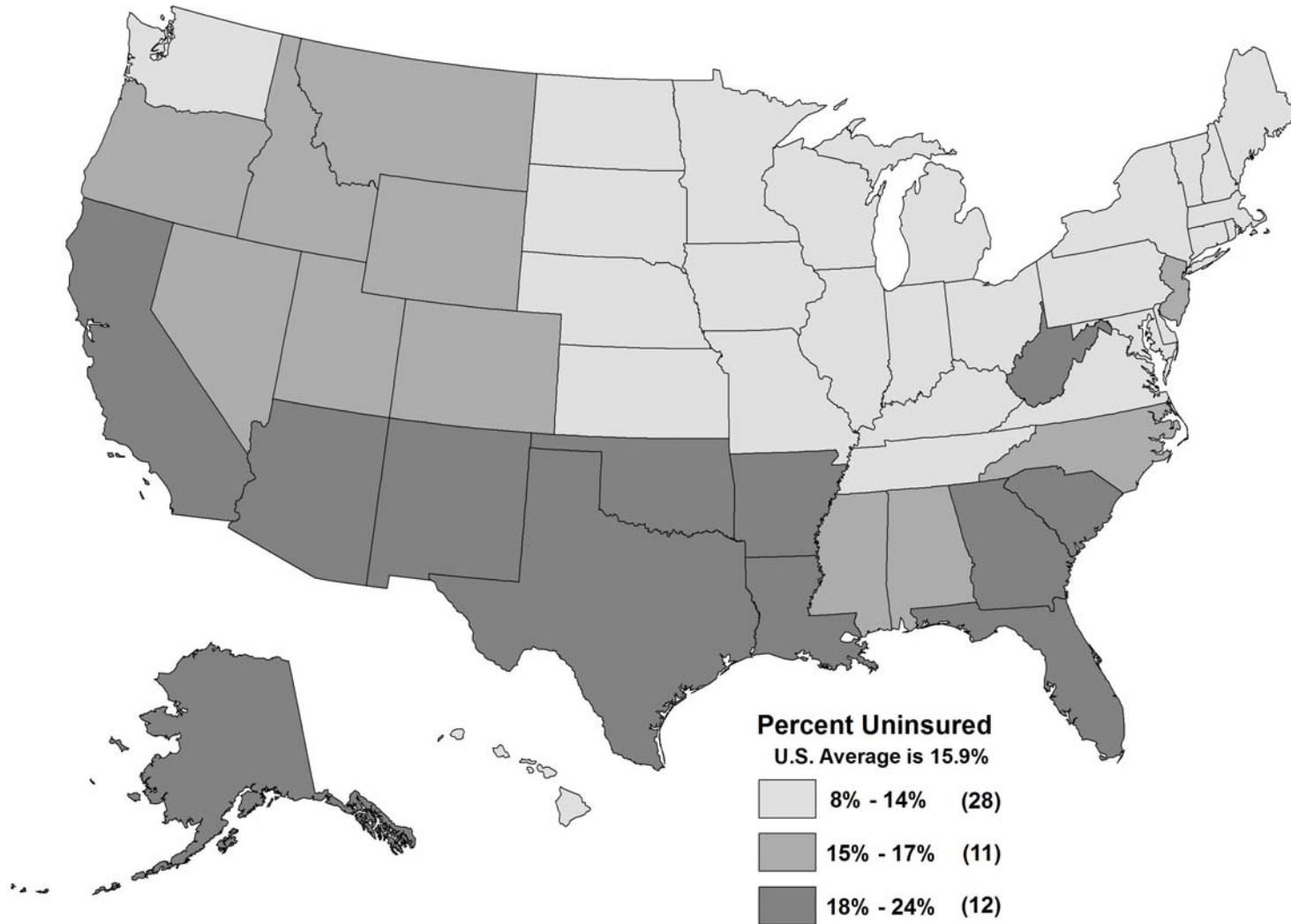
**Notes:** Rankings do not connote statistically significant differences with other states. In the far right-hand column of the table, "-" indicates percent uninsured is statistically lower than the national rate and "+" indicates percent uninsured is statistically higher than the national rate, at the 5% level of significance.

**Table 2. Estimates of Number and Percentage of People With and Without Various Forms of Health Insurance, with 95% Confidence Intervals, 2005**  
(numbers in thousands)

	Private health insurance		Public health insurance		Uninsured	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>U.S.</b>	<b>198,901 ± 811</b>	<b>67.7% ± 0.2%</b>	<b>80,249 ± 772</b>	<b>27.3% ± 0.2%</b>	<b>46,577 ± 631</b>	<b>15.9% ± 0.2%</b>
Alabama	2,956 ± 104	65.3% ± 2.4%	1,497 ± 104	33.1% ± 2.4%	696 ± 78	15.4% ± 1.8%
Alaska	401 ± 18	60.9% ± 2.5%	218 ± 16	33.1% ± 2.5%	117 ± 14	17.7% ± 2.0%
Arizona	3,576 ± 135	59.1% ± 2.2%	1,837 ± 125	30.4% ± 2.2%	1,219 ± 110	20.2% ± 1.8%
Arkansas	1,717 ± 67	62.2% ± 2.4%	873 ± 65	31.6% ± 2.4%	494 ± 53	17.9% ± 2.0%
California	22,307 ± 325	62.1% ± 1.0%	9,669 ± 300	26.9% ± 0.8%	6,961 ± 267	19.4% ± 0.8%
Colorado	3,317 ± 108	71.5% ± 2.4%	948 ± 96	20.4% ± 2.2%	788 ± 90	17.0% ± 2.0%
Connecticut	2,662 ± 74	76.4% ± 2.2%	841 ± 76	24.1% ± 2.2%	394 ± 57	11.3% ± 1.6%
Delaware	602 ± 20	71.3% ± 2.4%	239 ± 20	28.3% ± 2.4%	110 ± 14	13.0% ± 1.8%
DC	341 ± 16	63.1% ± 2.7%	179 ± 16	33.2% ± 2.7%	73 ± 12	13.5% ± 2.0%
Florida	11,152 ± 218	62.4% ± 1.2%	5,295 ± 206	29.6% ± 1.2%	3,703 ± 182	20.7% ± 1.0%
Georgia	5,612 ± 153	62.0% ± 1.8%	2,460 ± 141	27.2% ± 1.6%	1,709 ± 123	18.9% ± 1.4%
Hawaii	940 ± 25	73.5% ± 2.2%	417 ± 29	32.6% ± 2.2%	116 ± 18	9.1% ± 1.4%
Idaho	1,003 ± 33	69.6% ± 2.4%	352 ± 31	24.4% ± 2.2%	222 ± 25	15.4% ± 1.8%
Illinois	9,069 ± 171	71.9% ± 1.4%	3,060 ± 163	24.3% ± 1.4%	1,802 ± 133	14.3% ± 1.0%
Indiana	4,369 ± 120	71.1% ± 2.0%	1,472 ± 112	24.0% ± 1.8%	871 ± 90	14.2% ± 1.6%
Iowa	2,323 ± 61	79.9% ± 2.2%	738 ± 67	25.4% ± 2.4%	251 ± 43	8.6% ± 1.4%
Kansas	2,075 ± 59	77.0% ± 2.2%	703 ± 63	26.1% ± 2.4%	290 ± 43	10.8% ± 1.6%
Kentucky	2,775 ± 98	68.5% ± 2.4%	1,236 ± 96	30.5% ± 2.4%	514 ± 69	12.7% ± 1.8%
Louisiana	2,564 ± 102	62.7% ± 2.5%	1,163 ± 94	28.5% ± 2.4%	767 ± 82	18.8% ± 2.0%
Maine	878 ± 33	66.5% ± 2.5%	467 ± 35	35.4% ± 2.5%	143 ± 22	10.8% ± 1.8%
Maryland	4,054 ± 112	72.8% ± 2.0%	1,371 ± 110	24.6% ± 2.0%	788 ± 88	14.2% ± 1.6%
Massachusetts	4,684 ± 114	74.0% ± 1.8%	1,701 ± 116	26.9% ± 1.8%	618 ± 78	9.8% ± 1.2%
Michigan	7,435 ± 145	74.5% ± 1.4%	2,635 ± 147	26.4% ± 1.6%	1,133 ± 106	11.4% ± 1.0%
Minnesota	4,139 ± 92	80.7% ± 1.8%	1,159 ± 98	22.6% ± 2.0%	431 ± 65	8.4% ± 1.4%
Mississippi	1,610 ± 71	56.4% ± 2.5%	1,009 ± 69	35.4% ± 2.4%	495 ± 55	17.4% ± 2.0%
Missouri	4,080 ± 116	71.5% ± 2.0%	1,570 ± 114	27.5% ± 2.0%	691 ± 82	12.1% ± 1.4%
Montana	606 ± 24	65.2% ± 2.4%	273 ± 22	29.4% ± 2.4%	162 ± 18	17.4% ± 2.0%
Nebraska	1,320 ± 39	74.7% ± 2.2%	461 ± 39	26.1% ± 2.4%	208 ± 29	11.8% ± 1.6%
Nevada	1,686 ± 59	68.9% ± 2.4%	579 ± 55	23.7% ± 2.2%	425 ± 49	17.4% ± 2.0%
New Hampshire	1,027 ± 27	79.0% ± 2.2%	285 ± 27	21.9% ± 2.2%	135 ± 20	10.3% ± 1.6%
New Jersey	6,471 ± 135	74.2% ± 1.6%	1,748 ± 125	20.0% ± 1.4%	1,324 ± 114	15.2% ± 1.4%
New Mexico	1,114 ± 53	57.5% ± 2.7%	662 ± 51	34.2% ± 2.5%	396 ± 43	20.4% ± 2.2%
New York	12,822 ± 221	67.4% ± 1.2%	5,864 ± 220	30.8% ± 1.2%	2,559 ± 163	13.5% ± 0.8%
North Carolina	5,652 ± 147	66.0% ± 1.8%	2,532 ± 141	29.6% ± 1.6%	1,371 ± 114	16.0% ± 1.4%
North Dakota	483 ± 14	77.2% ± 2.2%	158 ± 14	25.3% ± 2.2%	76 ± 10	12.2% ± 1.8%
Ohio	8,240 ± 157	72.7% ± 1.4%	3,006 ± 157	26.5% ± 1.4%	1,394 ± 116	12.3% ± 1.0%
Oklahoma	2,189 ± 86	62.5% ± 2.5%	1,120 ± 84	32.0% ± 2.4%	647 ± 71	18.4% ± 2.0%
Oregon	2,495 ± 90	68.8% ± 2.5%	983 ± 86	27.1% ± 2.4%	579 ± 71	16.0% ± 2.0%
Pennsylvania	9,357 ± 157	76.2% ± 1.4%	3,307 ± 165	26.9% ± 1.4%	1,287 ± 114	10.5% ± 1.0%
Rhode Island	753 ± 25	71.5% ± 2.4%	315 ± 25	29.9% ± 2.5%	125 ± 18	11.8% ± 1.8%
South Carolina	2,657 ± 102	63.6% ± 2.4%	1,228 ± 96	29.4% ± 2.4%	741 ± 80	17.7% ± 2.0%
South Dakota	563 ± 16	73.2% ± 2.2%	221 ± 16	28.8% ± 2.2%	95 ± 12	12.4% ± 1.6%
Tennessee	3,734 ± 123	63.6% ± 2.2%	1,966 ± 120	33.5% ± 2.0%	836 ± 88	14.2% ± 1.6%
Texas	13,354 ± 269	58.5% ± 1.2%	5,866 ± 239	25.7% ± 1.0%	5,516 ± 233	24.2% ± 1.0%
Utah	1,798 ± 53	71.3% ± 2.2%	535 ± 47	21.2% ± 2.0%	420 ± 43	16.6% ± 1.8%
Vermont	426 ± 16	68.5% ± 2.5%	209 ± 16	33.7% ± 2.5%	73 ± 12	11.7% ± 1.7%
Virginia	5,387 ± 127	72.3% ± 1.8%	1,981 ± 125	26.6% ± 1.8%	1,011 ± 98	13.6% ± 1.4%
Washington	4,462 ± 122	71.4% ± 2.0%	1,667 ± 120	26.7% ± 2.0%	866 ± 94	13.8% ± 1.6%
West Virginia	1,127 ± 41	62.7% ± 2.4%	609 ± 39	33.8% ± 2.2%	322 ± 33	17.9% ± 1.8%
Wisconsin	4,189 ± 106	76.9% ± 2.0%	1,422 ± 108	26.1% ± 2.0%	534 ± 73	9.8% ± 1.4%
Wyoming	348 ± 14	68.1% ± 2.5%	141 ± 12	27.6% ± 2.4%	82 ± 10	16.1% ± 2.0%

**Source:** U.S. Census Bureau's March 2006 Current Population Survey (CPS), at [[http://pubdb3.census.gov/macro/032006/health/h05\\_000.htm](http://pubdb3.census.gov/macro/032006/health/h05_000.htm)]. Confidence intervals computed by the Congressional Research Service.

**Figure 1. Percentage of U.S. Population Without Health Insurance, by State, 2005**



**Source:** U.S. Census Bureau's March 2006 Current Population Survey (CPS), at [[http://pubdb3.census.gov/macro/032006/health/h05\\_000.htm](http://pubdb3.census.gov/macro/032006/health/h05_000.htm)].