

Uninsured Older Adults, Age 50-64,
In
Illinois State Legislative Districts

Prepared by

Rob Paral and Associates

for

Health & Disability Advocates

December 2008

The logo for Health & Disability Advocates (HDA) is displayed in a large, light blue, serif font. The letters are bold and have a classic, slightly ornate appearance.

Summary and Key Findings

There are approximately 2,164,000 older adults, aged 50-64, in Illinois. Often, older adults – especially if they are low income – have very limited access to public or private health insurance. They are not eligible, yet, for Medicare, and unless they have a disability and have qualified for Supplemental Security Income (SSI), they are not eligible for Medicaid. In addition, unless they are offered employer-based health insurance through their own job or a spouse’s job, their access to affordable, private insurance is often limited by pre-existing conditions. To raise awareness of this vulnerable, uninsured population in Illinois, Health & Disability Advocates (HDA) and Rob Paral and Associates have developed estimates of uninsured older adults in Illinois by state legislative districts. These estimates of the uninsured household population are categorized by poverty level and employment status. A note on methodology is included at the end of this report.

Key Findings. In Illinois there are 287,084 uninsured older adults – 13.3% of the older adult population. In some senate districts, this climbs to over 25% of the older adult population. The senate district with the highest number has 8,706 uninsured older adults; while the senate district with the lowest number still has 2,828 uninsured older adults. Older adults who are employed are not guaranteed health care coverage: of the 1,490,034 employed older adults, 10% (149,304) are uninsured. The uninsurance rate climbs dramatically for low income older adults: of the 157,168 older adults who are below 100% FPL, 68,406 (44%) are uninsured.

Policy solutions to cover uninsured old adults, age 50-64, could include:

- A federal Pre-Medicare buy-in program with subsidies for low income persons.
- A state funded Medicaid-like program for low income older adults with part federal funding through a rebate.
- A change to federal Medicaid law which would allow state to cover adults under 100% FPL under Medicaid.
- Insurance reforms of the individual insurance market to offer guaranteed, affordable coverage.
- Subsidies for ICHIP – Illinois’ high risk pool.
- New private insurance products for individuals or small employers with comprehensive coverage, guaranteed issue and cost containment mechanisms.

For more information on the implications of the data, contact Stephanie Altman (saltman@hdadvocates.org), Stephani Becker (sbecker@hdadvocates.org) or Tom Yates (tyates@hdadvocates.org) of Health & Disability Advocates at (312) 223-9600. For information on the methodology, contact Rob Paral at info@robparal.com. Michael Norkewicz of Rob Paral and Associates developed the methodology on which these estimates are based.

Uninsured Older Adults, Age 50-64, in Illinois State Senate Districts: 2008

District	Senator Name	Number of Older Adults Who are Uninsured	% of Older Adults Who are Uninsured	Number of Employed, Older Adults Who are Uninsured	% of Employed Older Adults Who are Uninsured	Number of Older Adults Below 100% FPL Who are Uninsured	% of Older Adults Below 100% FPL Who are Uninsured
Illinois		287,084	13.3	149,304	10.0	68,406	43.5
1	Muñoz	5,283	24.2	2,507	19.3	1,335	37.1
2	Delgado	6,776	24.8	3,020	19.2	1,744	37.5
3	Hunter	6,594	25.2	3,105	20.0	2,161	43.6
4	Lightford	6,245	18.2	2,688	12.1	1,393	46.1
5	Hendon	7,544	28.7	2,810	20.9	2,906	43.6
6	Cullerton	5,426	17.8	4,029	18.7	948	41.4
7	Steans	6,391	22.4	3,835	20.3	1,860	40.0
8	Silverstein	5,615	14.5	3,694	13.4	1,144	44.5
9	Schoenberg	3,442	8.5	1,918	6.2	768	47.2
10	DeLeo	7,219	17.6	5,336	18.3	1,087	48.8
11	Viverito	4,637	12.2	2,721	10.7	651	42.6
12	Sandoval	5,345	19.8	2,650	16.0	994	33.8
13	Raoul	8,706	24.2	3,934	17.6	2,875	45.1
14	Jones, E.	8,170	20.3	3,304	13.6	2,045	44.4
15	Meeks	5,863	17.0	2,507	11.6	1,453	44.5
16	Collins	7,272	23.0	2,932	16.0	1,901	44.1
17	Trotter	8,482	25.1	3,404	17.5	2,587	46.5
18	Maloney	4,611	11.4	2,319	8.3	1,167	47.1
19	Crotty	4,709	11.5	2,542	8.8	1,002	43.3
20	Martinez	5,982	21.4	3,598	19.8	1,309	40.4
21	Cronin	3,178	7.6	1,695	5.4	798	50.4
22	Noland	4,080	12.2	2,332	9.4	656	43.8
23	Pankau	3,536	8.8	1,808	6.0	842	53.6
24	Dillard	3,217	7.6	2,008	6.2	594	48.8
25	Lauzen	3,410	7.2	1,901	5.4	685	38.9
26	Peterson	3,015	7.0	1,730	5.3	656	49.9
27	Murphy	2,828	6.9	1,536	4.9	559	46.3
28	Millner	3,252	8.1	1,697	5.7	713	52.9
29	Garrett	3,541	8.3	1,766	5.6	846	52.4
30	Link	3,916	11.9	2,030	8.6	713	43.0

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District	Senator Name	Number of Older Adults Who are Uninsured	% of Older Adults Who are Uninsured	Number of Employed, Older Adults Who are Uninsured	% of Employed Older Adults Who are Uninsured	Number of Older Adults Below 100% FPL Who are Uninsured	% of Older Adults Below 100% FPL Who are Uninsured
31	Bond	3,760	9.8	1,986	7.0	807	51.3
32	Althoff	3,310	7.5	1,799	5.5	713	56.9
33	Kotowski	3,396	8.9	1,924	6.8	710	47.8
34	Syverson	5,390	14.8	2,805	11.6	1,459	42.0
35	Burzynski	4,783	12.4	2,700	9.9	1,063	39.5
36	Jacobs	4,955	12.6	2,370	9.3	1,210	38.1
37	Risinger	5,002	12.1	2,664	9.5	1,261	42.4
38	Dahl	4,269	10.9	2,230	8.5	1,087	41.4
39	Harmon	5,668	15.8	2,624	10.8	1,376	52.3
40	Halvorson	4,708	12.4	2,425	9.6	1,074	42.9
41	Radogno	3,223	6.5	1,840	5.0	645	46.6
42	Holmes	3,666	11.4	2,031	8.6	553	47.7
43	Wilhelmi	4,347	11.0	2,098	7.6	816	51.0
44	Brady	4,045	11.3	2,417	9.5	747	41.8
45	Bivins	4,858	12.1	2,781	9.9	1,127	38.5
46	Koehler	4,553	12.6	2,308	9.9	1,036	40.4
47	Sullivan	4,503	12.3	2,639	10.2	1,035	37.5
48	Hultgren	2,994	7.9	1,738	6.2	682	55.4
49	Demuzio	4,467	11.8	2,494	9.5	1,074	41.7
50	Bomke	4,292	11.1	2,231	8.2	879	42.2
51	Watson	4,833	12.5	2,714	9.9	1,274	45.7
52	Frerichs	4,090	13.4	2,197	10.2	960	41.1
53	Rutherford	4,290	11.5	2,431	9.3	811	40.7
54	Jones, J.	4,847	13.3	2,446	10.2	1,220	41.2
55	Righter	4,777	13.8	2,725	11.5	1,191	43.5
56	Haine	4,736	12.4	2,257	8.9	1,155	44.2
57	Clayborne	5,088	15.5	2,356	11.0	1,457	43.5
58	Luechtefeld	4,287	12.7	2,140	9.6	1,016	41.0
59	Forby	5,663	15.1	2,583	11.6	1,573	41.8

Note for table: Prepared by Rob Paral and Associates (www.robparal.com) for Health & Disability Advocates; Universe: Persons Aged 50-64 Years in 2006-2007 period. Source: Rob Paral and Associates' analysis of Current Population and American Community Survey Data. See Methodology Statement.

Uninsured Older Adults, Age 50-64, in Illinois State Representative Districts: 2008

District	Representative Name	Number of Older Adults Who are Uninsured	% of Older Adults Who are Uninsured	Number of Employed, Older Adults Who are Uninsured	% of Employed Older Adults Who are Uninsured	Number of Older Adults Below 100% FPL Who are Uninsured	% of Older Adults Below 100% FPL Who are Uninsured
1	Mendoza	2,434	23.4	1,098	17.8	482	35.7
2	Acevedo	2,849	24.8	1,408	20.7	853	37.9
3	Arroyo	3,521	23.6	1,737	18.9	749	37.6
4	Soto	3,255	26.2	1,282	19.5	995	37.4
5	Dunkin	3,240	23.7	1,662	19.4	1,176	43.3
6	Golar	3,354	26.8	1,443	20.7	985	44.0
7	Yarbrough	2,877	15.6	1,301	10.5	486	44.4
8	Ford	3,368	21.2	1,386	14.1	908	47.1
9	Turner	3,639	28.3	1,382	20.3	1,412	43.4
10	Collins	3,905	29.1	1,428	21.5	1,495	43.7
11	Fritchey	2,326	18.4	1,664	18.9	335	35.0
12	Feigenholtz	3,099	17.4	2,365	18.5	613	46.0
13	Harris	3,211	21.7	1,942	19.9	864	38.9
14	Osterman	3,180	23.2	1,893	20.8	996	41.1
15	D'Amico	2,929	14.7	2,029	14.4	620	49.8
16	Lang	2,685	14.3	1,665	12.5	524	39.5
17	Coulson	1,899	8.0	942	5.3	432	48.9
18	Hamos	1,543	9.2	976	7.5	336	45.2
19	Lyons	3,844	19.7	2,781	20.3	666	50.3
20	McAuliffe	3,374	15.6	2,555	16.5	421	46.6
21	Molaro	2,282	12.4	1,344	10.9	339	41.1
22	Madigan	2,355	12.1	1,377	10.5	312	44.3
23	Burke	2,721	21.4	1,262	17.2	553	33.4
24	Hernandez	2,624	18.4	1,388	15.1	441	34.3
25	Currie	4,375	26.5	1,739	17.7	1,377	45.7
26	Jefferies	4,331	22.2	2,195	17.6	1,498	44.5
27	Davis, Monique	4,173	20.3	1,655	13.5	1,002	43.3
28	Rita	3,997	20.3	1,648	13.8	1,043	45.4
29	Miller	2,839	16.6	1,200	11.3	704	44.4
30	Davis, William	3,023	17.3	1,307	11.9	749	44.6
31	Flowers	3,557	20.6	1,422	13.8	964	45.8
32	Patterson	3,715	25.8	1,510	18.8	937	42.4

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33	Colvin	4,555	25.4	1,846	17.9	1,276	45.0
34	Howard	3,927	24.7	1,558	17.1	1,311	47.9
35	Joyce	2,262	10.7	1,336	8.9	486	52.0
36	Brosnahan	2,349	12.2	983	7.6	681	44.1
37	McCarthy	1,366	6.8	804	5.4	197	40.0
38	Riley	3,343	15.9	1,738	12.5	806	44.2
39	Berrios	3,221	23.1	1,794	20.7	775	39.4
40	Bradley, Richard	2,761	19.8	1,803	18.9	534	42.1
41	Biggins	1,640	7.6	804	5.0	445	53.5
42	Pihos	1,539	7.6	891	5.8	353	46.9
43	Munson	2,269	14.2	1,313	11.4	414	41.7
44	Crespo	1,812	10.3	1,019	7.7	242	47.8
45	Coladipietro	1,650	8.7	869	6.0	388	51.0
46	Reboletti	1,885	9.0	938	6.0	454	56.1
47	Bellock	1,573	7.7	935	6.1	307	48.1
48	Meyer	1,644	7.5	1,073	6.3	288	49.7
49	Schmitz	1,722	7.5	910	5.4	382	38.2
50	Lindner	1,688	6.9	991	5.4	303	39.8
51	Sullivan	1,400	6.5	847	5.1	275	45.2
52	Beaubien	1,615	7.5	883	5.4	381	53.9
53	Mathias	1,550	7.4	852	5.4	362	51.8
54	Bassi	1,278	6.3	684	4.4	197	38.8
55	Ramey	1,553	8.0	786	5.6	373	55.7
56	Froehlich	1,699	8.2	911	5.7	340	50.2
57	Nekritz	2,059	9.9	977	6.4	530	52.5
58	May	1,482	6.8	789	4.8	316	52.3
59	Ryg	1,606	7.8	900	5.8	303	48.1
60	Washington	2,310	18.5	1,131	14.0	410	39.8
61	Osmond	1,918	9.4	977	6.6	470	49.5
62	Cole	1,842	10.2	1,009	7.5	337	53.9
63	Franks	1,872	8.2	908	5.5	542	58.0
64	Tryon	1,438	6.7	891	5.4	170	53.6



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65	Mulligan	1,962	9.8	1,128	7.6	408	47.0
66	Krause	1,434	8.0	795	5.9	302	49.0
67	Jefferson	2,863	17.4	1,467	13.9	859	42.1
68	Winters	2,526	12.6	1,338	9.8	600	41.8
69	Wait	2,799	12.5	1,510	9.8	643	39.9
70	Pritchard	1,984	12.4	1,189	10.1	420	39.0
71	Boland	2,481	12.3	1,301	9.8	531	37.9
72	Verschoore	2,474	13.0	1,069	8.9	679	38.3
73	Leitch	2,668	11.9	1,543	10.0	549	40.9
74	Moffitt	2,334	12.3	1,122	8.8	712	43.7
75	Gordon	1,920	9.7	967	7.3	450	44.0
76	Mautino	2,349	12.2	1,263	9.8	637	39.8
77	Saviano	2,410	13.7	1,150	9.5	604	61.0
78	Graham	3,258	17.8	1,474	12.2	772	47.0
79	Dugan	2,444	13.1	1,229	9.9	691	45.0
80	Scully	2,263	11.7	1,195	9.4	383	39.6
81	Kosel	1,492	6.1	819	4.5	316	46.0
82	Durkin	1,731	6.9	1,022	5.5	329	47.2
83	Chapa LaVia	2,208	15.8	1,224	12.2	301	47.4
84	Cross	1,458	8.0	806	5.9	252	48.0
85	Hassert	2,237	10.0	1,122	6.9	427	49.0
86	McGuire	2,110	12.4	976	8.6	389	53.3
87	Mitchell, Bill	2,283	10.9	1,270	8.7	454	41.5
88	Brady	1,762	11.9	1,146	10.6	293	42.2
89	Sacia	2,365	11.8	1,313	9.5	583	37.4
90	Mitchell, Jerry	2,493	12.4	1,468	10.4	544	39.6
91	Smith	2,084	11.0	1,117	8.9	373	37.6
92	Schock	2,470	14.4	1,191	10.9	663	42.2
93	Tracy	2,247	12.1	1,377	10.3	521	40.4
94	Myers	2,256	12.6	1,261	10.2	514	35.0
95	Fortner	1,609	8.1	1,033	6.9	370	50.5
96	Dunn	1,385	7.7	705	5.4	313	62.6



Uninsured Older Adults, Age 50-64, in Illinois State Representative Districts: 2008

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97	Watson	2,311	11.5	1,267	9.2	564	41.3
98	Hannig	2,156	12.1	1,227	9.8	510	42.1
99	Poe	2,105	11.7	1,025	8.2	481	41.3
100	Brauer	2,187	10.5	1,205	8.1	398	43.5
101	Flider	2,592	13.5	1,428	10.7	836	46.4
102	Stephens	2,242	11.5	1,286	9.2	438	44.3
103	Jakobsson	1,768	14.0	975	10.6	453	42.8
104	Black	2,323	12.9	1,222	9.8	508	39.7
105	Cultra	2,191	12.0	1,237	9.5	438	39.8
106	Sommer	2,099	11.0	1,194	9.1	373	41.7
107	Granberg	2,294	12.5	1,204	9.9	535	39.4
108	Reis	2,553	14.2	1,242	10.5	685	42.7
109	Eddy	2,546	14.0	1,353	11.1	680	43.1
110	Rose	2,231	13.6	1,372	12.0	511	44.1
111	Beiser	2,573	13.5	1,117	9.3	700	44.6
112	Hoffman	2,163	11.2	1,140	8.5	454	43.6
113	Holbrook	2,099	12.8	1,002	9.3	487	39.5
114	Younge	2,988	18.3	1,353	12.7	970	45.9
115	Bost	2,239	14.5	1,049	11.2	577	40.9
116	Reitz	2,048	11.2	1,090	8.5	439	41.2
117	Bradley, John	2,836	14.9	1,311	11.7	791	41.5
118	Phelps	2,827	15.3	1,272	11.4	781	42.0

Note for table: Prepared by Rob Paral and Associates (www.robparal.com) for Health & Disability Advocates; Universe: Persons Aged 50-64 Years in 2006-2007 period. Source: Rob Paral and Associates' analysis of Current Population Survey and American Community Survey Data. See Methodology Statement.

Methodology for Estimating Uninsured Persons Aged 50-64 Years by State Legislative Districts in Illinois in 2008

The Annual Social and Economic (ASEC) supplement of the Current Population Survey (CPS) conducted by the U.S. Census asks a sample of Illinois residents a variety of demographic, social and economic questions including whether they have health insurance. This provides an estimate of the uninsured for the state and for major subdivisions of the state including Chicago, suburban metro Chicago and the remainder of the state.

The CPS sample is not coded to permit estimates of the uninsured at the state legislative district level, and the survey does not provide the geographic equivalency information necessary to apportion findings into those districts. The question becomes how to use CPS findings for Chicago, suburban Chicago and downstate Illinois to estimate health insurance coverage for the legislative districts.

We begin by cross tabulating CPS findings on lack of insurance to create a matrix of uninsured persons at three ratios of income to poverty (00-0.99; 1.00-1.84; and 1.85 and above)¹ by three age cohorts (50-54; 55-59; and 60-64) by four race cohorts (White not Latino; Black not Latino; Latino; and Other Not Latino) and by two employment cohorts (employed and all other). We created this matrix for downstate Illinois, suburban metro Chicago, and the city of Chicago.

The American Community Survey (ACS) is conducted by the U.S. Census Bureau and ACS findings are available for 87 Public Use Microdata Areas across the state. We use the CPS data on health insurance coverage and apply it to the same matrix of cells within each ACS PUMA.

We then apportion PUMA data into state legislative districts by using geographic equivalency files available from the Census Bureau that match blocks within state legislative districts against blocks with PUMAs. The assignment of PUMA data was done on the basis of race/Latino specific population age cohorts and gender.

¹ Poverty status is estimated according to the federal poverty level (FPL). In 2007, 100 % FPL was approximately \$20,600 for a family of four.

Data tables in this report are based on the following universe:

Persons Aged 50-64 Years in 2006-2007 period.

	Number	% of Total
Older Adult Population, Age 50-64, in Illinois	2,163,721	100%
Number of Uninsured Older Adults	287,084	13%
Number of Employed Older Adults	1,490,034	69%
Number of Low Income (below 100% FPL) Older Adults	157,168	7%

Source: Rob Paral and Associates' analysis of Current Population Survey and American Community Survey Data.

Lack of Insurance Among Major Populations in Illinois:

Persons Aged 50-64 Years in 2006-2007 period

	Total	Uninsured	% Uninsured
Older Adult Population, Age 50-64, in Illinois	2,163,721	287,084	13%
Number of Employed Older Adults	1,490,034	149,304	10%
Number of Low Income (below 100% FPL) Older Adults	157,168	68,406	44%

Source: Rob Paral and Associates' analysis of Current Population Survey and American Community Survey Data.