

**Detailed Methodology
for
Estimating Health Insurance Coverage
In the Service Area of the
Community Memorial Foundation**

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Estimating Health Insurance Coverage In the Service Area of the Community Memorial Foundation

- **Introduction**

- To date there have been no reliable estimates of health insurance coverage in the service area of Community Memorial Foundation (CMF). Health and Disability Advocates requested Rob Paral and Associates to develop information on access to health insurance for two key populations in the CMF area: 1) persons below poverty and aged 19 to 64 years of age, and 2) persons at 200-349 percent of the federal poverty level, aged 19 to 64 years of age, and with a disability.
- This memorandum describes the steps used by Rob Paral and Associates to estimate health insurance coverage in the CMF area.

- **Defining Populations**

- **Poverty levels** are defined yearly by the federal government, and are adjusted for household size and the number of children in a household. In 2007, for example, a four-person household with two children was considered below the poverty level if it had income below \$21,027.
- When tabulating insurance rates for persons with a **disability**, using the CPS-ASEC (described below), persons with a disability were defined as those individuals who report 1) having “a health problem or a disability which prevents work or which limits the kind or amount of work,” or 2) being out of the labor force due to a disability.

- **Geographic Context**

- Community Memorial Foundation (CMF) serves 27 communities in western Cook County and eastern DuPage County in Illinois.
- There are unincorporated areas both within and between the 27 CMF communities. Estimates for the incorporated communities alone would exclude

many persons who live within the region served by Community Memorial Foundation, so the methodology includes unincorporated portions of the area.

- Bedford Park and Forest View are not among the 27 communities explicitly served by CMF, but they are included in this analysis because these two villages are an integral part of the service region.
- The 27 base communities had a population of 335,911 in year 2000; Bedford Park and Forest View had 1,352 persons; the unincorporated areas included 23,749 persons. Therefore, the total population of the region is 361,012 persons.

Unincorporated Areas in Community Memorial Foundation Service Areas

Areas	Population
Total	361,012
27 suburbs	335,911
Bedford Park and Forest View villages	1,352
All of unincorporated Lyons township	5,429
Unincorporated Proviso township in tracts 8180,8181,8185,8186,8187,and 8190	21
All of unincorporated Riverside township	122
Unincorporated Downers Grove township except for tract 8458.03	16,380
Unincorporated York township in tracts 8444.01 and 8444.02	1,797

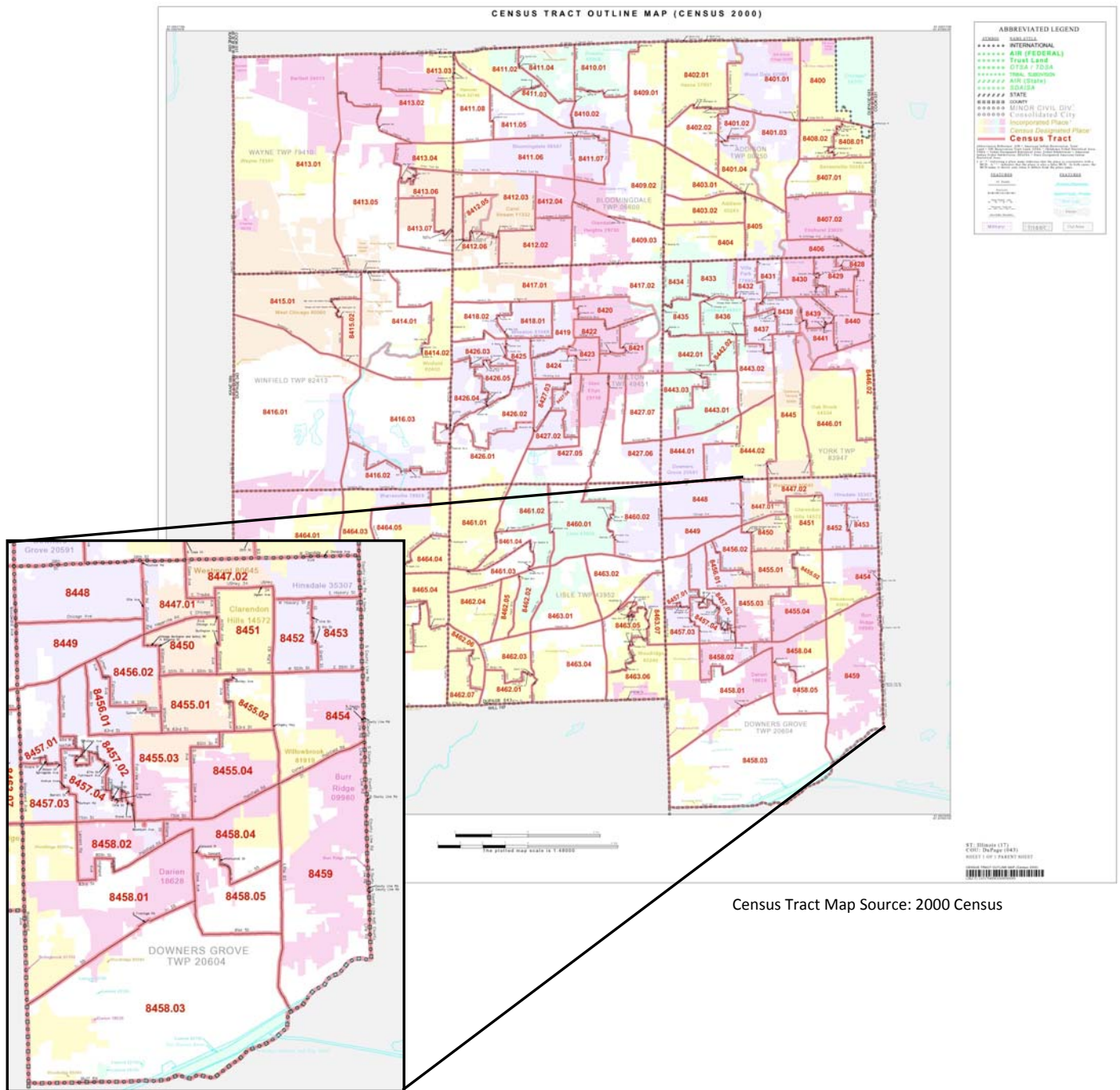
- The table below provides a list of census tracts with unincorporated areas in the Community Memorial Foundation region, along with the year 2000 population living in the unincorporated areas.

Tract Table

Unincorporated Areas - by Township	Tract	2000 Total Population
Du Page County		
York	8444.01	964
York	8444.02	833
York Total 63 blocks; 1,797		
Downers Grove	8447.01	1235
Downers Grove	8448	47
Downers Grove	8449	73
Downers Grove	8452	23
Downers Grove	8454	961
Downers Grove	8455.01	203
Downers Grove	8455.02	1242
Downers Grove	8455.03	935
Downers Grove	8455.04	195
Downers Grove	8456.01	99
Downers Grove	8456.02	35
Downers Grove	8457.01	1010
Downers Grove	8457.02	612
Downers Grove	8457.04	712
Downers Grove	8458.01	2759
Downers Grove	8458.02	1138
Downers Grove	8458.04	1561
Downers Grove	8458.05	2615
Downers Grove	8459	925
Downers Grove Total 435 blocks: 16,380		
Cook County		
Riverside	8157.02	122
Riverside Total 7 blocks: 122		
Proviso	8180	15
Proviso	8181	1
Proviso	8185	0
Proviso	8186	0
Proviso	8187	5
Proviso	8190	0
Proviso total 51 blocks: 21		

Tract Table		
Unincorporated Areas - by Township	Tract	2000 Total Population
Lyons	8197	9
Lyons	8198.02	140
Lyons	8200	0
Lyons	8201.01	1155
Lyons	8201.03	193
Lyons	8201.04	1487
Lyons	8202.01	659
Lyons	8202.02	75
Lyons	8205.01	0
Lyons	8206.01	1711
Lyons	8206.02	0
Lyons total 194 blocks: 5,429		

- The maps below illustrates how the Community Memorial Foundation service region includes many unincorporated areas. The large map covers DuPage County; the pullout map details Downers Grove Township; the many areas in white color are unincorporated. Census-tract maps like these were used to aid in the identification of unincorporated sectors of the CMF region.



- **Data Sources**

- No survey provides data on health insurance coverage for any of the places or unincorporated portions of the CMF service area. Therefore, multiple data sources must be used in the analysis.
 - **Current Population Survey, Annual Social and Economic Supplement (CPS-ASEC).** The CPS-ASEC provides annual estimates of health insurance coverage for Illinois and for sub-regions of the state. The present analysis applies CPS-ASEC insurance rate estimates for suburban Cook County to the CMF service area. The estimates used are specific to race/ethnicity, age, poverty level and disability status. To enhance the sample size and reduce sampling variability, four survey years were combined for this analysis; survey weights were adjusted proportionally.
 - **American Community Survey (ACS).** ACS data are available annually for 87 Public Use Microdata Areas (PUMAs) covering the entire state of Illinois. The ACS PUMA data provide recent estimates of local population size. To enhance the sample size and reduce sampling variability, two years of survey records, 2006 and 2007, were used for this report; sample weights were adjusted proportionately. Only data records for household populations were included in the analysis (i.e., persons in group quarters such as prisons and long-term care facilities were excluded).
 - **2000 Census Data.**
 - A year 2000 block equivalency file was used to determine the census geography of the PUMAs by township, place, and census tract.
 - Year 2000 summary files 3 and 4 data were used to obtain the number of Race/Latino- specific persons below poverty for 18 to 64 year olds, and persons with a disability above poverty 21 to 64 years of age.

- **Procedure**

- 1. Define CMF Region**

- 1.1. Identify core of CMF service area as the 27 suburbs specified on the foundation's web page, adding two more suburbs because they are partially in Lyons Township -- Bedford Park and Forest View.
- 1.2. Review census tract and/or block maps to identify unincorporated areas lying between these suburbs or to smooth out a boundary, such as including all the area north of Interstate 55 in Downers Grove Township into the service area.

- 2. Develop Estimate of Persons Below Poverty**

- 2.1. Determine, from Census 2000 Summary Files 3 and/or 4, PUMA-specific numbers of persons 18 to 64 years old below poverty by Race/Latino for place parts and individual census tracts outside of places.
- 2.2. Determine the proportion of the census 2000 PUMA-specific 18 to 64 years old population below poverty in the CMF service area and not in the CMF service area by township.
- 2.3. Subtotal these township parts by PUMA and develop Race/Latino- specific poor in the CMF portions of each PUMA.
- 2.4. Crosstabulate ACS 2006-2007 microdata for Illinois household population race/Latino-specific 19 to 64 years of age below poverty level for all 87 PUMAs, flagging those PUMAs which are totally or partially in the CMF service area.
- 2.5. Apportion ACS data into the eight PUMA parts in the CMF service area using proportions determined in step 2.2. Sum the PUMA parts up for a total of 10,162 persons 19 to 64 years of age below poverty.

- 3. Develop Estimates of Persons with a Disability**

- 3.1. Repeat steps 2.1 to 2.4 for the population with a disability, setting a universe of persons with a disability above poverty level (the census 2000 SF data on poverty for persons with a disability are not available for detailed thresholds above poverty, such as 200 to 349 percent).

3.2. Apportion ACS data into the eight PUMA parts in the CMF service area. Sum up the PUMA parts for a total of 3,885 persons 19 to 64 years of age with a disability in the income range of 200 to 349 percent of poverty.

4. Apply Insurance Rates to Population in CMF Area

4.1. ASEC/CPS insurance rates were tabulated for the suburban Chicago metropolitan area by Race/Latino, age, poverty, and disability as necessary by type of coverage. The resulting rates were applied to the updated (estimated) 2006-2007 population of the Community Memorial Foundation service area.