

Memorandum

To: Health and Disability Advocates

From: Rob Paral and Associates

Date: December 17, 2008

Re: Total Findings on health insurance coverage

Health and Disability Advocates requested Rob Paral and Associates to develop estimates of health insurance coverage for two populations:

- 1) Persons below poverty, 19 to 64 years of age, and
- 2) Persons who have a disability, who have income levels of 200-349 percent of the federal poverty level, and who are 19 to 64 years of age.

The estimates are for the service area of Community Memorial Foundation, described later in this memorandum.

A detailed methodology discussing the development of the estimates is found in a separate document provided to HDA.

The following pages provide a summary of the findings.

Persons below Poverty, Aged 19-64 years

- Numbers of Persons Without Insurance
 - There are 10,162 persons below poverty and aged 19-64 years in the Community Memorial Foundation’s service area.
 - Some 4,488 of these persons lack health insurance
 - The largest racial/ethnic group lacking insurance are White non-Latinos -- 1,969 persons -- followed closely by Latinos – 1,802 persons.

- Rate of Insurance Coverage
 - Some 44.2 percent of this population lacks health insurance.
 - Less than one-third of the population (32.4 percent) has private insurance only.
 - 16.3 percent has Medicaid coverage either alone or in combination with another insurance program.
 - Latinos are the group most likely to lack insurance: 60.8 percent are uninsured.
 - Of the major groups detailed in this report, African Americans – 20.8 percent -- are the most likely to be covered by Medicaid alone or in combination with another insurance program.¹

Access to Health Insurance in Community Memorial Foundation Service Areas

	Total	No Insurance	Private Only	Medicaid Alone or Combined with Private and/or CHAMPUS	Medicaid and Medicare	Medicare Alone or Combined with Private	CHAMPUS Only
Total	10,162	4,488	3,290	1,490	162	559	173
Black NL	982	474	173	177	27	112	19
Latino	2,967	1,802	694	372	0	77	21
White NL	5,690	1,969	2,330	766	135	357	133
Other NL	524	243	93	175	0	14	0
Total	100.0%	44.2%	32.4%	14.7%	1.6%	5.5%	1.7%
Black NL	100.0%	48.2%	17.6%	18.1%	2.7%	11.4%	2.0%
Latino	100.0%	60.8%	23.4%	12.6%	0.0%	2.6%	0.7%
White NL	100.0%	34.6%	40.9%	13.5%	2.4%	6.3%	2.3%
Other NL	100.0%	46.3%	17.7%	33.3%	0.0%	2.6%	0.0%

(Universe: Persons below poverty, aged 16-64); Source: Estimates by Rob Paral and Associates based on 2000 Census, 2006-2007 American Community Survey, 2005-2008 ASEC/CPS

¹ The source of health insurance coverage estimates – the Current Population Survey – does not provide sufficient cases to analyze Asians, Native Americans or other racial/ethnic groups not listed in the tables.

Persons with a Disability, at 200-349 Percent of the Poverty Level, Aged 19-64 Years²

- Numbers of Persons Without Insurance
 - There are 3,885 persons with a disability, at 200-349 percent of the poverty level, and aged 19-64 years in the Community Memorial Foundation’s service area.
 - Some 625 of these persons lack health insurance
- Rate of Insurance Coverage
 - Some 16.1 percent of this population lacks health insurance.
 - Some 44.1 percent have private health insurance coverage only.
 - 27.4 percent has Medicare coverage either alone or in combination with another insurance program.

Access to Health Insurance in Community Memorial Foundation Service Areas

Total	No Insurance	Private Only	Medicaid Alone or combined with Private and/or CHAMPUS, no Medicare	Medicaid and Medicare combined, or combined with Private only	Medicare Alone or Combined with Private	CHAMPUS Only
3,885	625	1,715	425	224	839	59
100.0%	16.1%	44.1%	10.9%	5.8%	21.6%	1.5%

(Universe: Persons with a disability, aged 19-64 years); Source: Estimates by Rob Paral and Associates based on 2000 Census, 2006-2007 American Community Survey, 2005-2008 ASEC/CPS

² The estimation method used by RPA for persons with disabilities does not permit the development of estimates of the racial/ethnic characteristics of these individuals.

Serviced Area Covered by These Estimates

- The maps below display the 27 communities served by Community Memorial Foundation. The estimates in this memo cover the 27 communities, plus Forest View and Bedford Park and unincorporated areas within or between the 27 base communities served. The map shows the location of the communities in relation to township boundaries.

