

*Data From the
American Community Survey for
Policy Analysis for Health Care Reform:
50-state and Washington State Comparison.*

2012 release of 3-year pooled data from 2009-2010-2011

Turning Data into Information for Analysis

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Research Note

The data source for this report is a dataset developed from the output of downloads from the American Community Survey (2009-2010-2011) using the US Census research tool Dataferret. This exploratory analysis of 2011 ACS 3-year data at the state level is an attempt to determine if there are variations in significant characteristics of Uninsured American Indians and Alaska Natives that might be useful for planning outreach and enrollment activities for health care reform.¹ Variations in insurance and income status with comparisons between the national, state, and sub-state level are described with an eye toward future research.

Income and Insurance Estimates for American Indians and Alaska Natives

Approximately 1.2 million American Indians and Alaska Natives² are uninsured. About 38% of uninsured AIAN respondents report they have access to Indian Health Services-funded programs and 62% report that they do not have access to IHS. In Washington, with approximately 40,000 uninsured, 41% of the uninsured report access to IHS and 59% report they do not have access to IHS.

While it is true that most of those who report they do not have access to IHS services are Urban Indians, there are hundreds of thousands of Urban Indians nationally who do have reasonable access to IHS-funded programs (Tribal, IHS or Title V Urban) in cities such as Oklahoma City, Tulsa, Anchorage, Albuquerque, and Phoenix. Much more common for Urban Indians, however, is the situation in cities in states like California, Texas, Minnesota, Oregon and Washington where IHS-funded programs cannot meet the demand for services for their uninsured AIAN population.

50 States Uninsured American Indians / Alaska Natives by Access to IHS		
	Access to IHS?	
Total	Yes	No
	38%	62%
1,232,264	465,825	766,439
Source: American Community Survey 2009-2011 Ed Fox ACS 2013 Dataset		

¹ Suggested citation: American Community Survey 2009-2011 Ed Fox ACS 2013 Dataset

² American Indian Alaska Native alone and in combination with two or more races.

In Washington an estimated 12,000 uninsured adults under 65 have access to IHS and 20,000 are without access to IHS. Although a precise estimate is not possible, it is likely that the majority of the 20,000 uninsured adults without IHS access are Urban Indians who can't access the IHS-funded tribal programs at large Seattle area tribes (e.g. Puyallup, Tulalip, or Muckleshoot) or one of the other tribal or IHS program located in urban or rural areas.

Washington State: Total Uninsured in 2011: AIANs by Access to IHS			
	Total	Access to IHS 41%	No Access to IHS 59%
Washington	39,892	16,306	23,586
0-18	7,502	4,230	3,272
19-30	13,251	5,005	8,246
31-40	7,638	2,509	5,129
41-50	5,527	2,121	3,406
51-60	4,856	1,963	2,893
61-64	924	386	538
65-99	194	92	102

Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

Estimates for Medicaid and Marketplace Tax subsidies

AIANs, like the general population, have nearly equal numbers uninsured in the two main categories for the affordability programs, Medicaid and Marketplace Qualified Health Plans: 526,000 of uninsured AIANs are under 139% of FPL and 511,000 are between 139 and 400% of FPL. About 70,000 uninsured AIANs are in states where Medicaid will not expand to 138% and will be eligible for the Marketplace tax credits raising the number eligible to 580,000 compared to 450,000 for Medicaid. Medicaid is far more beneficial in terms of enrollment uptake rate that far exceeds expected enrollment in Marketplace plans due to premium cost, complications due to the definition of Indian, and a general reluctance to purchase health plans with uncertain costs and tax liabilities.³

50 States Uninsured American Indians / Alaska Natives by Access to IHS					
	0-138%			139-400%	
	Access to IHS?			Access to IHS?	
Total	Yes	No	Total	Yes	No
526,112	201,067	325,045	511,961	199,868	312,093

³ Provider access in Qualified Health Plans, however, could be better than Medicaid provider access for specialists.

Source: American Community Survey 2009-2011 Ed Fox ACS 2013 Dataset

50% Uninsured AIANs by age and access to Indian Health Service funded program

	Total	IHS		IHS	
		Yes	No	Yes	No
50 states	1,232,264	465,825	766,439	38%	62%
0-18	241,150	129,744	111,406	54%	46%
19 and older	991,114	336,081	655,033	34%	66%

Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

Children and Adults (19-64):

One interesting finding is that those uninsured who report they have ‘access to IHS’ more often report their children are uninsured. Of all AIAN children uninsured, 54% report they have access to IHS, i.e., those reporting access to IHS are disproportionately represented. It appears that these IHS funded programs are missing the opportunity (and funding) to enroll eligible AIAN children in Medicaid. The greater number of uninsured children who are likely patients of IHS funded programs deserves closer examination and very likely a greater emphasis in outreach and education efforts.

Why are Indian children who have ‘access to IHS’ more likely to be uninsured than those who indicate they are without access to IHS? The most likely answer is that families with access to IHS depend on their IHS funded program to provide direct care services to the 0-18 population that is largely healthy and without a need for specialty hospital care. When the need arises for a higher level of care Medicaid is very likely called on to pay for that care as CHS program eligibility triggers a Medicaid application requirement under the alternate resource rule. In a sense Medicaid coverage is relied upon, but only for non-routine care.

Unlike Children, most of whom are currently eligible for Medicaid (up to 300% of poverty in most states), the key adult age category shows little variation (only 2% difference) between respondents who indicate they have access to IHS-funded programs and those who say they do not have access to IHS.

Age Distribution of Uninsured in Medicaid and Tax Subsidy Income Categories

Young adult are disproportionately represented in the uninsured (note: age category 19-30 contains 12 years compared to 10 year categories that follow it). This finding is also true for non-Indians. The task of insuring young adults will not be easy since they are typically poorer. It remains to be seen if the employment mandate (s) will increase insurance coverage for all age groups, but particularly the under 40 population that makes up 50% of all uninsured.

50 States Uninsured AIANs by age and 0-138% and 139 to 400% FPL					
	Uninsured	0 and 138	% of 526,112	139-400	% of 512,781
50 states	1,232,264	526,112		512,781	512,781
0-18	241,150	106,468	20%	107,674	21%
19-30	383,579	165,272	31%	155,935	30%
31-40	228,904	99,503	19%	90,247	18%
41-50	204,848	83,633	16%	84,046	16%
51-60	135,548	55,980	11%	57,771	11%
61-64	31,398	12,041	2%	14,817	3%
65+	6,837	3,215	1%	2,291	0%

Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

Washington has fewer uninsured children due to it's CHIP program that extends eligibility to 300% of the federal poverty level. Both the national and Washington distribution by age shows a declining percentage of uninsured as age increases.

Washington State Uninsured AIANs by age and 0-138% and 139 to 400% FPL					
	Uninsured	0 and 138	% of 17,287	139-400	% of 16,249
Washington	39,892	17,287		16,249	
0-18	7,502	2,535	15%	3,881	24%
19-30	13,251	6,554	38%	4,667	29%
31-40	7,638	2,962	17%	3,344	21%
41-50	5,527	2,631	15%	1,892	12%
51-60	4,856	2,197	13%	1,984	12%
61-64	924	318	2%	430	3%
65+	194	90	1%	51	1%

Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

Age

Nationally, about 20% of the uninsured AIANs under 139% of FPL are children. In Washington only 15% of CHIP-age children are uninsured. The age group 19-30 has the largest number of uninsured with 31% nationally and 38% in Washington uninsured. The balance of the age categories shows only small differences between Washington and the National average.

Sixty-five percent of 19-64 years old AIANs in Washington State are between 19 and 40 years old. It is very likely that the medical expenditures for the remaining 35 percent who are 41 to 64 years old represent the majority of all expenditures

for the two age groups. This is roughly similar to the national distribution with Washington having a slightly higher percentage in the 41-50 year old age category.

When does age matter? Since there are no premiums or cost sharing for AIANs in Medicaid age matters little for health planners. Marketplace Qualified Health Plan’s private insurance premiums are based on age, but not in a straightforward manner. When Tribes sponsor premiums they will notice that the rule that premiums go up with age is not always the case when ‘tax credits’ are transferred to bronze plans. A plan for a 62-64 year old at 200% of FPL is free and QHP costs, after credits, for those over 50 are cheaper than they are for those under 50 for the same reason.

Income differences by Male Female

Of the uninsured, females are slightly more numerous in most of the income categories. Nationally, a steady increase in the number and percentage of male uninsured is evident as income increases from 55% male in the 139% to 200% income category to 57% in the 301-400% of poverty level reaching 72% in the upper end of income.

50 States Uninsured American Indians and Alaska Natives			
Income by sex		Male	Female
Total	1,232,264	673,694	558,570
		55%	45%
	526,112	259,819	266,293
Between 0 /and 138		49%	51%
	199,523	108,835	90,688
Between 139 and 200		55%	45%
	202,020	108,714	93,306
Between 201 and 300		54%	46%
	111,238	63,816	47,422
Between 301 and 400		57%	43%
	55,766	33,059	22,707
Between 401 and 500		59%	41%
	137,605	99,451	38,154
Not Elsewhere Classified		72%	28%

Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

In the Medicaid expansion income category, males are nearly equal to the number of females in both Washington (50% to 50%) and the nation (49% male and 51% female). In Washington there is less difference between male and female uninsured overall except between 139% and 300% of poverty where the 59% of the uninsured are male and only 31% female. This is the income category for most

tribal premium sponsorship programs and will be an important finding for outreach for those programs.

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Washington Uninsured American Indians and Alaska Natives			
Income by sex		Male	Female
	39,892	22,823	17,069
		57%	43%
Between 0 and 138	17,287	8,704	8,583
		50%	50%
Between 139 and 200	5,117	3,018	2,099
		59%	41%
Between 201 and 300	7,278	4,301	2,977
		59%	41%
Between 301 and 400	3,854	1,990	1,864
		52%	48%
Between 401 and 500	2,001	1,416	585
		71%	29%
Not Elsewhere Classified	4,355	3,394	961
		78%	22%

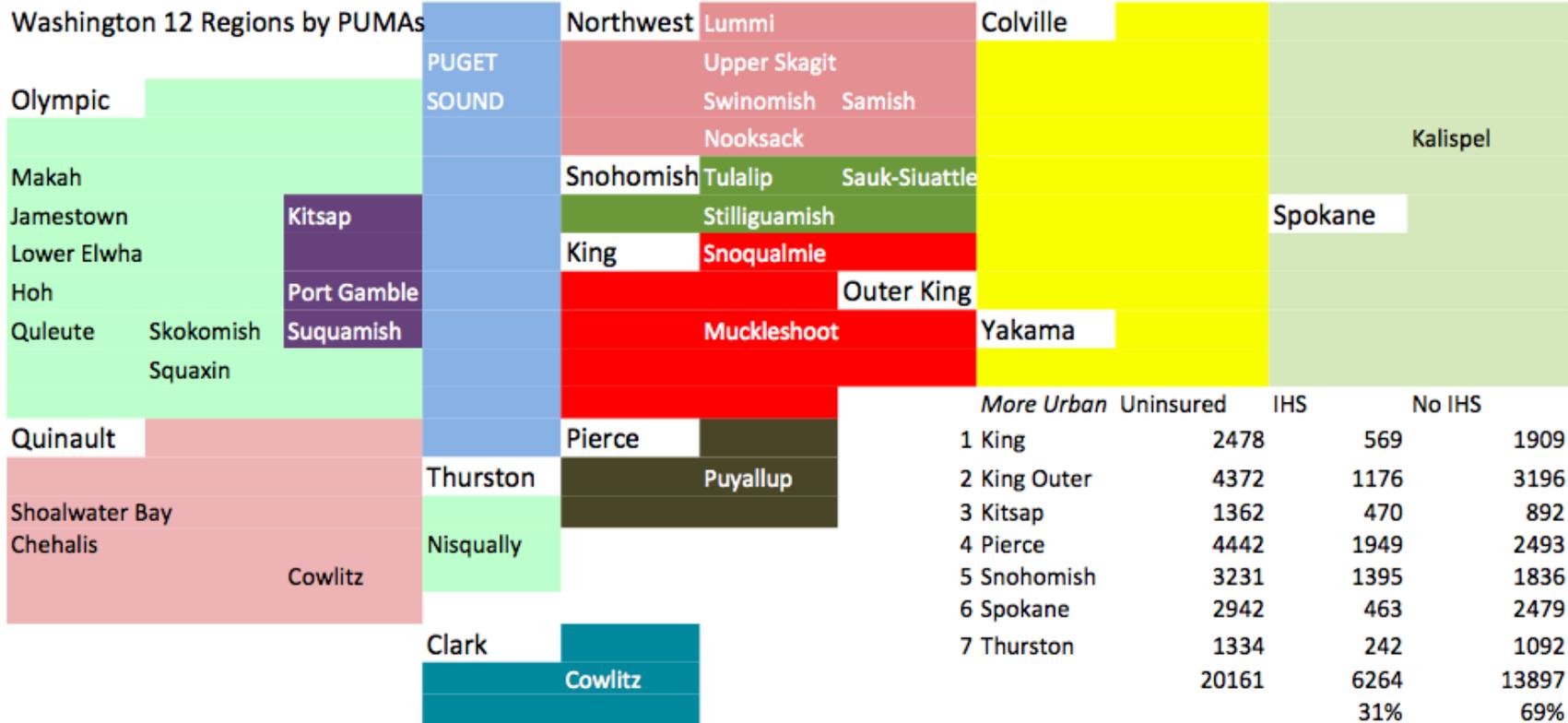
Source ACS 2009-2010-2011 pooled data, Ed Fox 2013 ACS dataset.

Variation at Sub-state level

The ACS lowest unit of analysis is the PUMA. The graphic on the next page depicts the state's Indian population by assembling various PUMAs into 12 regions for comparison purposes. 37,500 uninsured AIANs are in these 12 regions. A close analysis suggests that 5 of the 12 regions, with over 17,000 uninsured, have more uninsured who say they have access to IHS (nearly 10,000) than uninsured who indicate they do not have access to IHS. Since this goes against the national and state pattern (where 2/3 of uninsured do not have access to IHS) it is useful information. Since the majority of the uninsured have access to IHS, outreach and education efforts in these 5 regions will be most effective with a tribal emphasis to reach the uninsured. Similarly, for the other 7 regions, it would make sense for outreach and education to include a strong component from Urban Indian organizations.

Note: The Infographic lists tribes in each of the 12 geographical representations of regions. It also estimates how many have access to IHS and how many do not.

Washington 12 Regions by PUMAs



	More Urban	Uninsured	IHS	No IHS
1 King		2478	569	1909
2 King Outer		4372	1176	3196
3 Kitsap		1362	470	892
4 Pierce		4442	1949	2493
5 Snohomish		3231	1395	1836
6 Spokane		2942	463	2479
7 Thurston		1334	242	1092
		20161	6264	13897
			31%	69%

	Tribal	Uninsured	IHS	No IHS
8 Olympic		2598	1423	1175
9 Quinault		2059	1185	874
10 NW WA		2769	1721	1048
11 Colville		4560	2870	1690
12 Yakama		5367	2591	2776
		17353	9790	7563
			56%	44%