

# CALIFORNIA HEALTH CARE ALMANAC



## California's Uninsured: By the Numbers

DECEMBER 2013

# Introduction

California had the greatest number of uninsured residents of any state, 7 million, and the seventh largest percentage of uninsured residents under 65 in the United States. The percentage of Californians who receive coverage through their jobs has declined dramatically, dropping from 63% in 1988 to 54% in 2012. While public insurance has mostly covered this gap, 20% of Californians remain uninsured.

With the implementation of the Patient Protection and Affordable Care Act of 2010 (ACA), the numbers of uninsured residents in California will be reduced, although a significant number will be left behind.\*

*California's Uninsured: By the Numbers* provides a look at California's uninsured population before full implementation of the ACA.

### KEY FINDINGS INCLUDE:

- While one in five Californians overall is uninsured, the rate among those who work is even higher: one in four.
- Employees in businesses of all sizes are more likely to be uninsured in California than in the United States. In businesses with fewer than 10 employees, 40% of workers are likely to have no insurance.
- Nearly one-third of the uninsured in California have annual family incomes of \$50,000 or more.
- Sixty-two percent of uninsured children in California are in families where the head of the household worked full-time during 2012.
- Nearly 60% of California's uninsured population is Latino.

For more information on which groups will be left without insurance after ACA implementation, see [www.chcf.org](http://www.chcf.org).

\*In 2015, an estimated 5.6 million Californians will be uninsured. Of this population, 2.6 million are expected to take up coverage, but 3.1 million are expected to stay uninsured.

## California's Uninsured

### Overview

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# State Comparison of the Uninsured

## 3-Year Average, 2010 to 2012

	TOTAL POPULATION	UNINSURED RESIDENTS	
	IN MILLIONS	IN MILLIONS	SHARE OF TOTAL
<b>United States</b>	<b>266.4</b>	<b>48.1</b>	<b>18.1%</b>
HIGHEST PROPORTION STATES			
Texas	22.9	6.1	26.9%
Nevada	2.3	1.6	25.7%
Florida	15.5	3.8	24.7%
New Mexico	1.7	0.4	24.4%
Montana	0.8	0.2	21.8%
Georgia	8.6	1.9	21.6%
<b>California</b>	<b>33.7</b>	<b>7.0</b>	<b>21.2%</b>

### California's Uninsured

Compared to Other States

California has the seventh-largest percentage and the largest total number of uninsured in the nation. Only three states (Hawaii, Massachusetts, and Vermont) have uninsured rates under 10%.

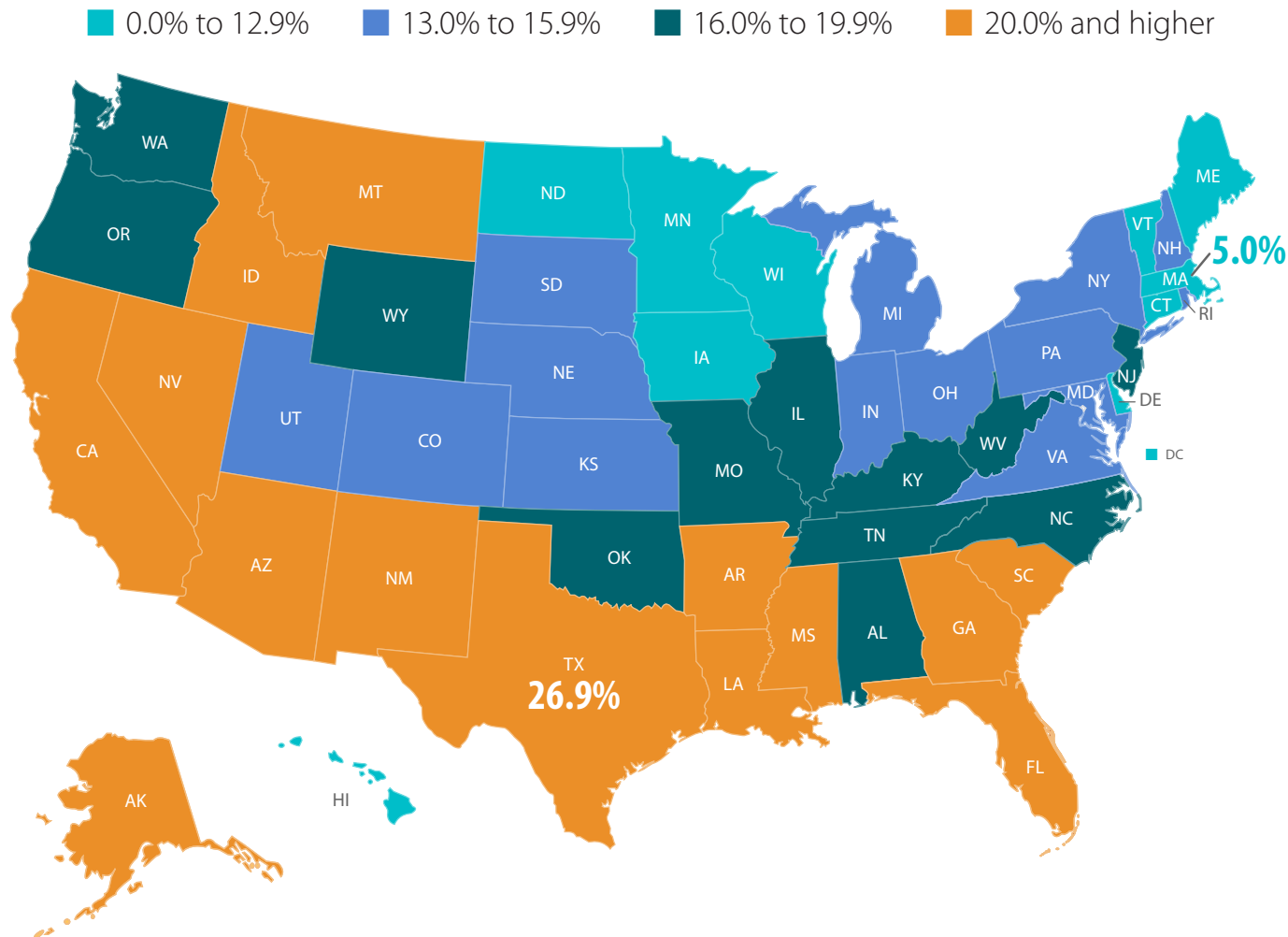
Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2011–2013 March Supplements.

# National Comparison of the Uninsured

## 3-Year Average, 2010 to 2012

### PERCENTAGE OF UNINSURED RESIDENTS



Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2011–2013 March Supplements.

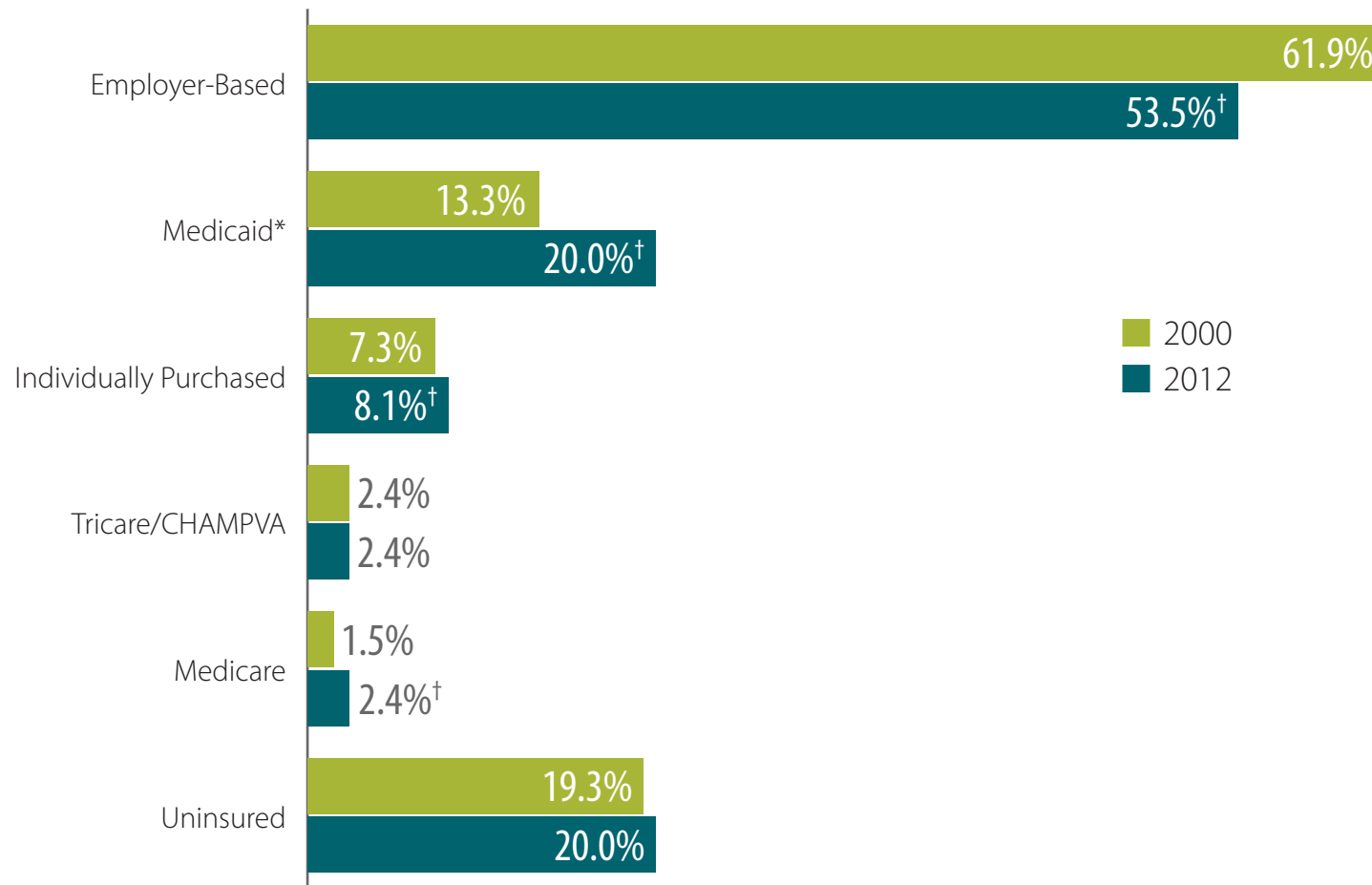
### California's Uninsured

Comparison to Other States

In 14 states, including California, more than 20% of residents are not insured. Texas has the highest rate of uninsured residents (27%); Massachusetts has the lowest (5%).

# Health Insurance Sources

California, 2000 and 2012



\*Includes Medi-Cal and Healthy Families.

†Statistically significant from 2000 numbers at  $p \leq 0.05$  level.

Notes: All numbers reflect the population under age 65. Details may not add to totals because individuals may receive coverage from more than one source. TRICARE (formally known as CHAMPUS) is a program administered by the Department of Defense for military retirees and family members of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2001 and 2013 March Supplements.

## California's Uninsured

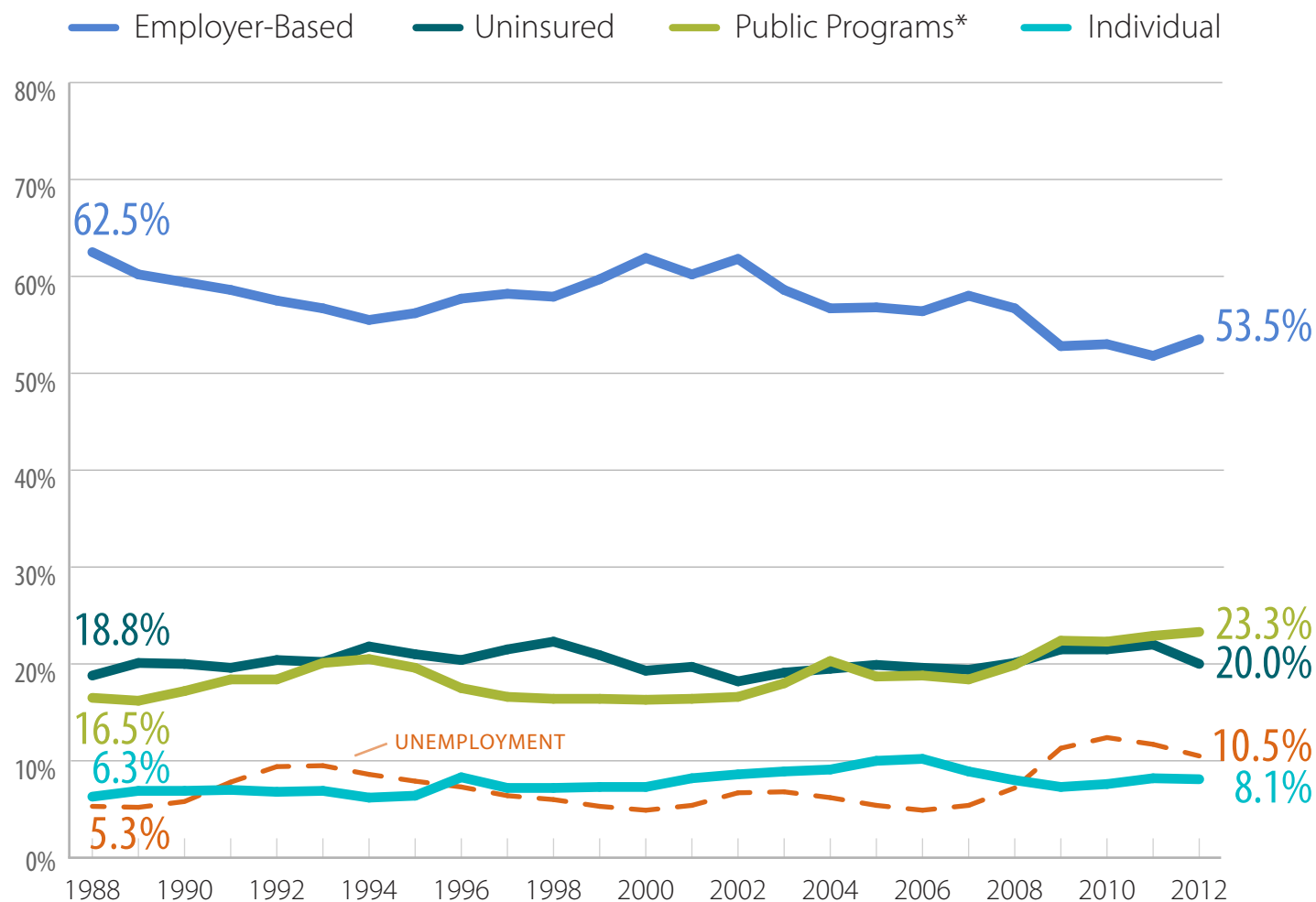
Coverage Sources and Trends

Over the past 12 years, Medicaid has partially offset declining employer-based insurance.

In 2012, one in five Californians was uninsured.

# Insurance Coverage Source and Unemployment Trends

## California, 1988 to 2012



\*Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1987–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Unemployment rates are annual averages without seasonal adjustment.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2013 March Supplements.

### California's Uninsured

#### Coverage Sources and Trends

Although slightly more than half of Californians still receive health insurance through their employers, employer-based coverage has declined substantially since 1988.

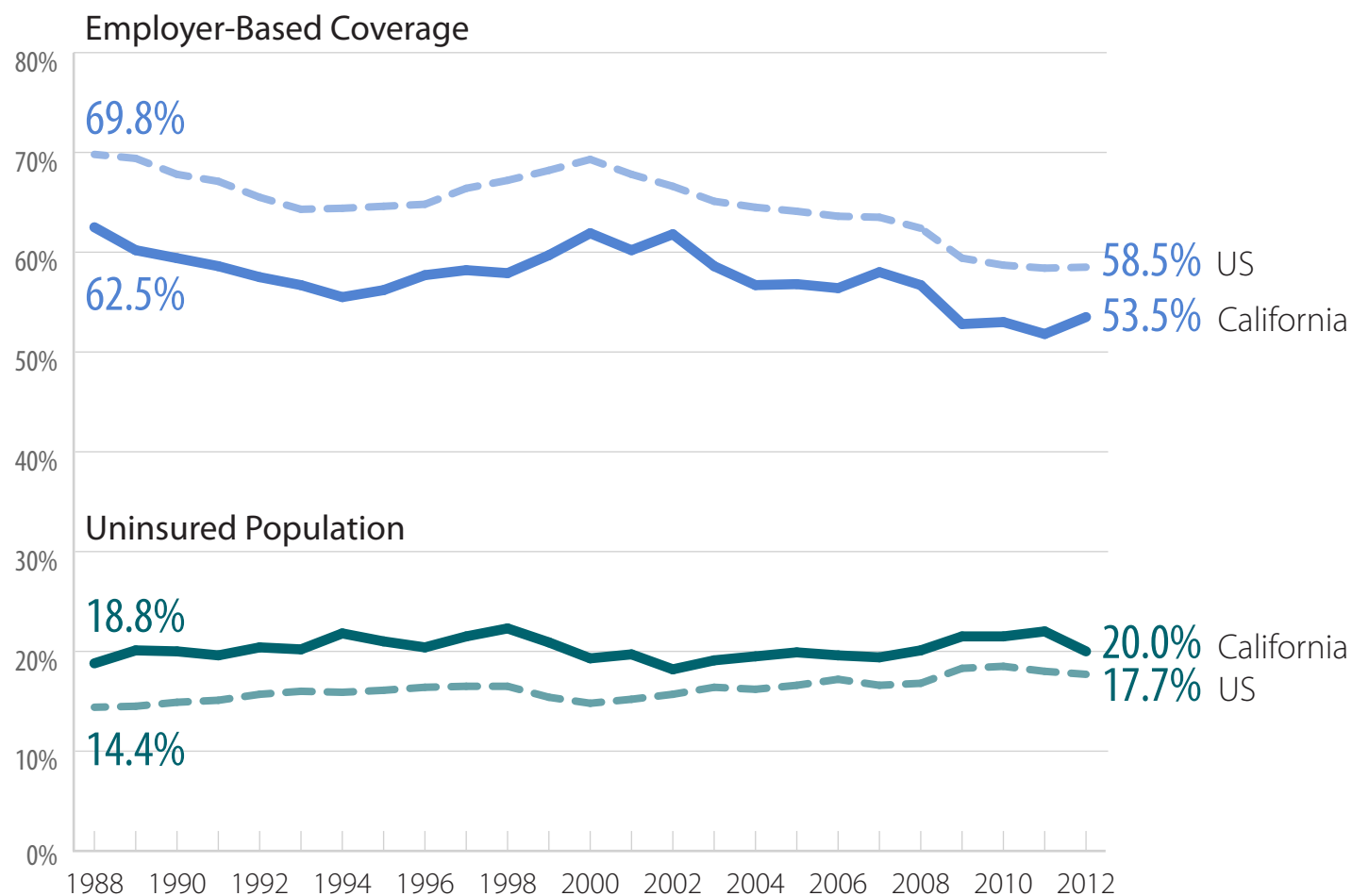
# Employer-Based Coverage and Uninsured Trends

California vs. United States, 1988 to 2012

## California's Uninsured

Coverage Sources and Trends

California has a greater proportion of uninsured residents and lower rates of employer-based coverage than the nation as a whole.

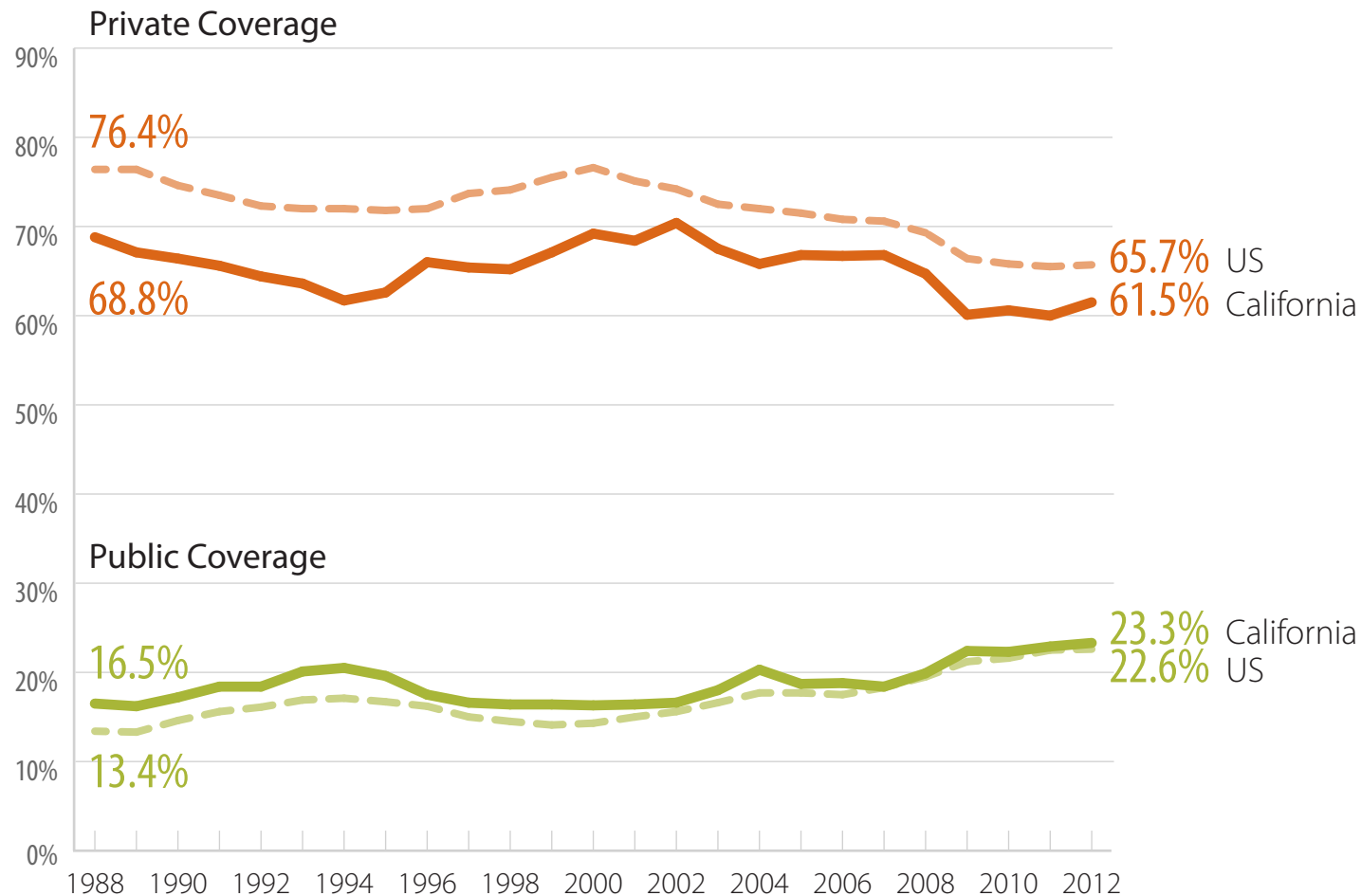


Notes: All numbers reflect the population under age 65. 1987–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Unemployment rates are annual averages without seasonal adjustment.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2013 March Supplements.

# Private and Public Coverage Trends

California vs. United States, 1988 to 2012



## California's Uninsured

Coverage Sources and Trends

While the rate of public coverage for California and the US is comparable, California has lagged the nation in the rate of private coverage.

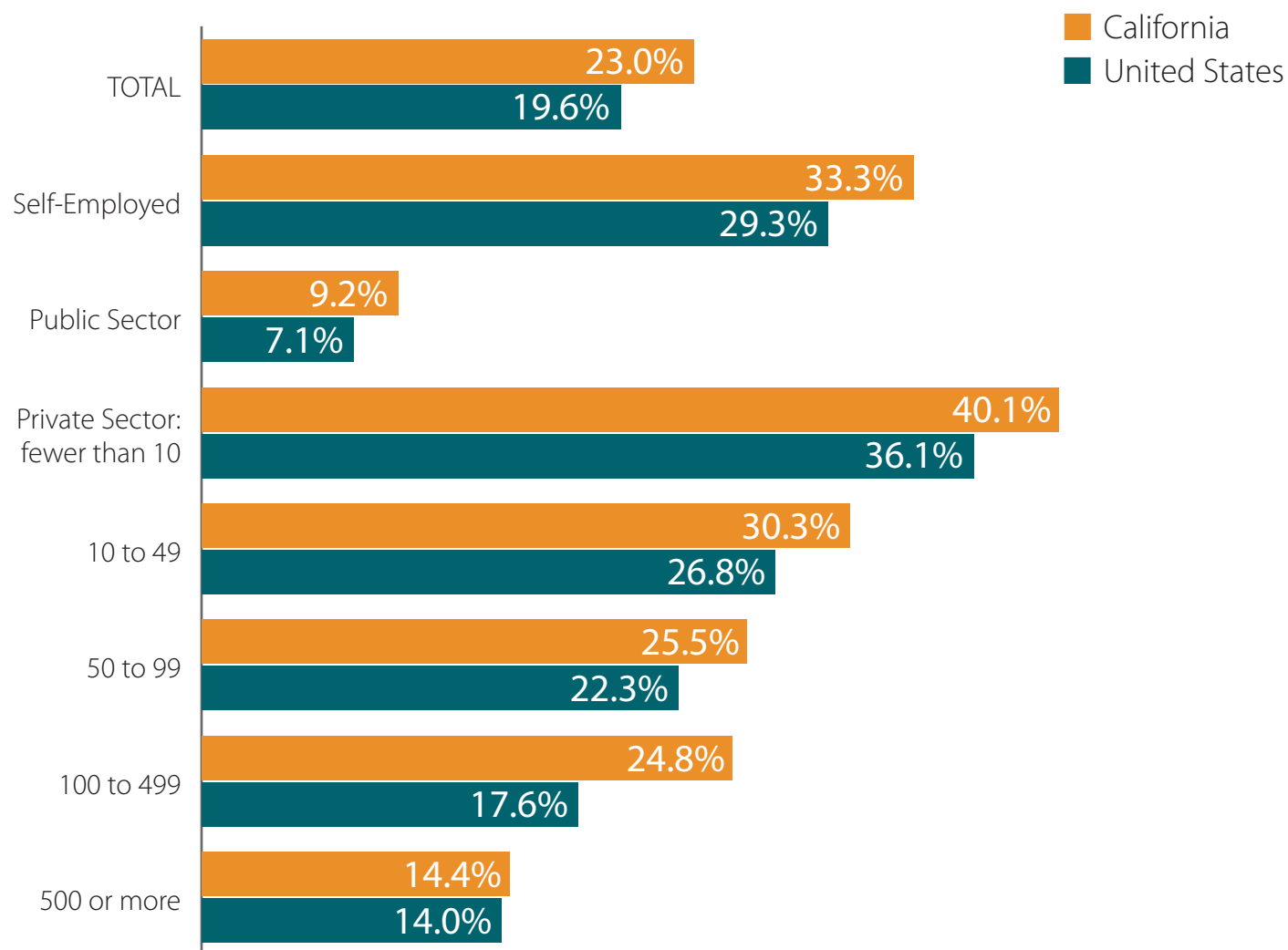
Notes: All numbers reflect the population under age 65. 1987–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2013 March Supplements.



# Likelihood of Workers Being Uninsured

## by Employer Size and Type, California vs. United States, 2012



### California's Uninsured

by Employer Size and Type

Compared to workers in other sectors and in larger companies, those who work in businesses with fewer than 10 employees are the most likely to have no insurance (40% in California). One-third of self-employed Californians are likely to go without health insurance.

Notes: All numbers reflect the working population, age 18 to 64. Private sector sorted by number of workers.  
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

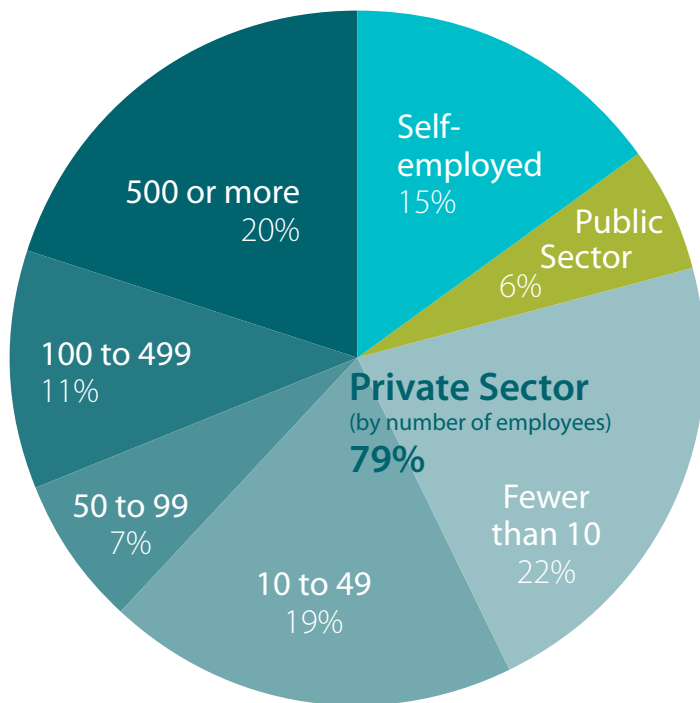
# Uninsured Workers vs. Total Workers

## by Employer Size and Type, California, 2012

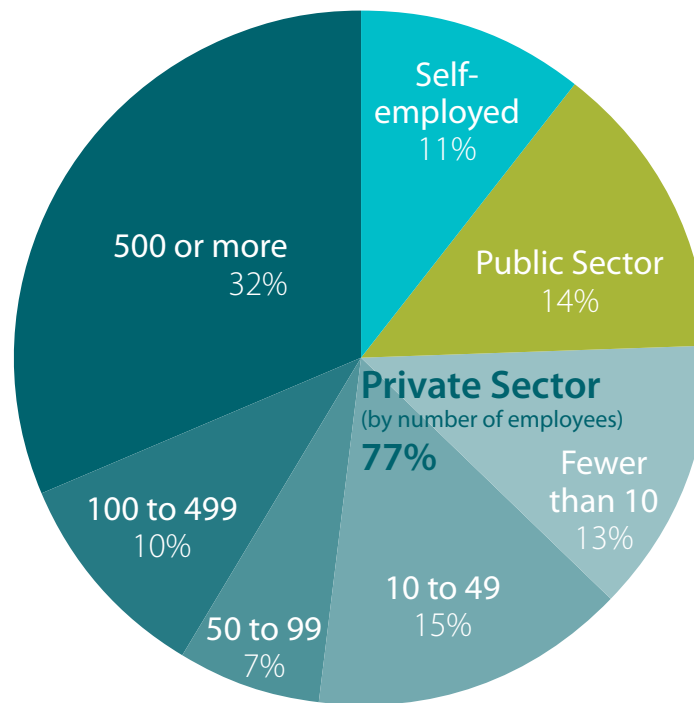
### California's Uninsured by Employer Size and Type

Slightly more than 30% of California's uninsured workers are employed by companies with 100 or more workers. About one in four workers in California is uninsured.

**Uninsured Workers**  
n=4.1 million



**Total Workers**  
n=17.7 million

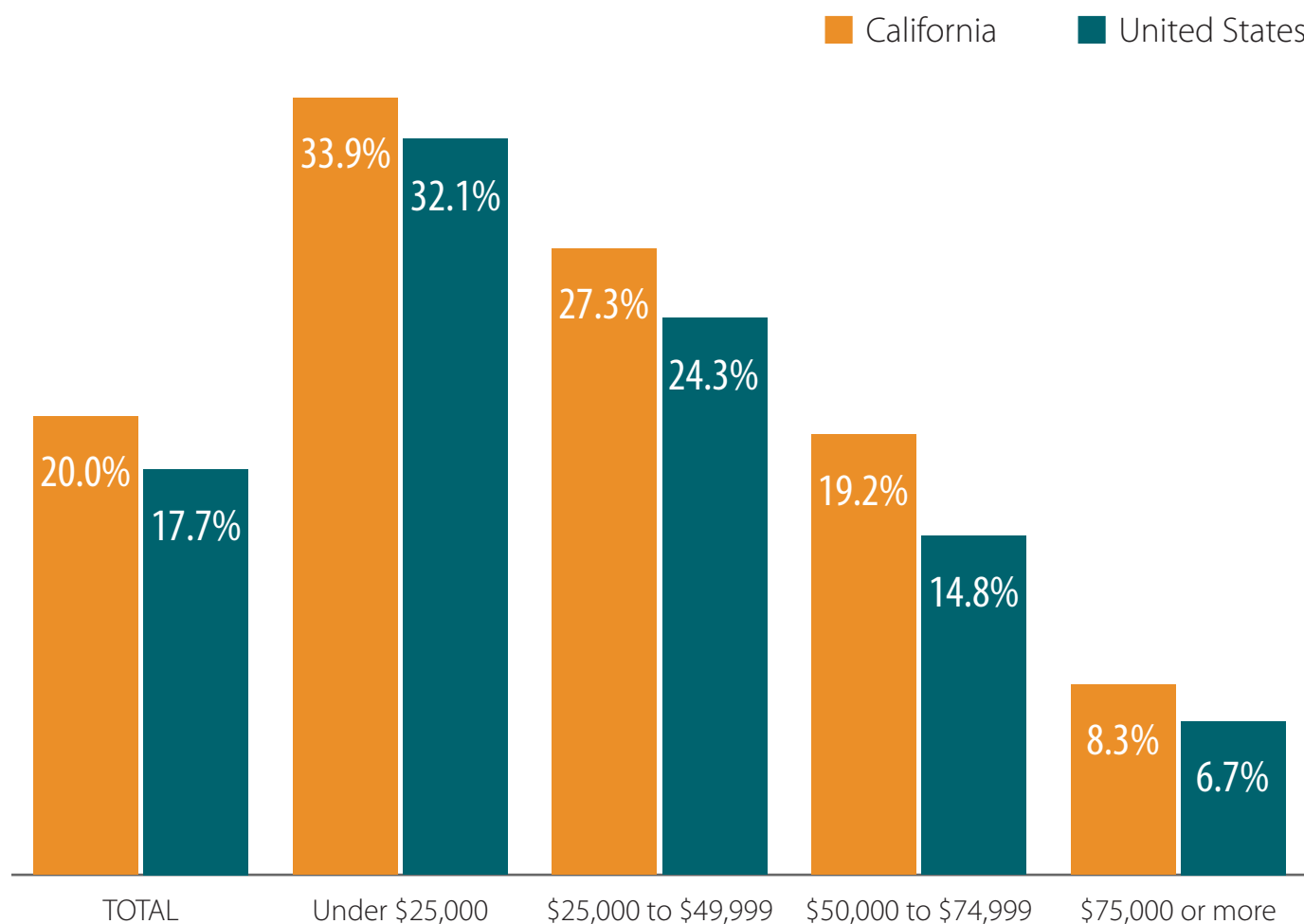


Notes: All numbers reflect the working population, age 18 to 64. Segments may not add to 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

# Likelihood of Being Uninsured, by Family Income

California vs. United States, 2012



Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

## California's Uninsured

by Family Income

Californians with annual family incomes below \$25,000 are most likely to be uninsured. At all income levels, Californians are more likely to be uninsured than US residents.

# Family Income of the Uninsured

## California vs. United States, 2012

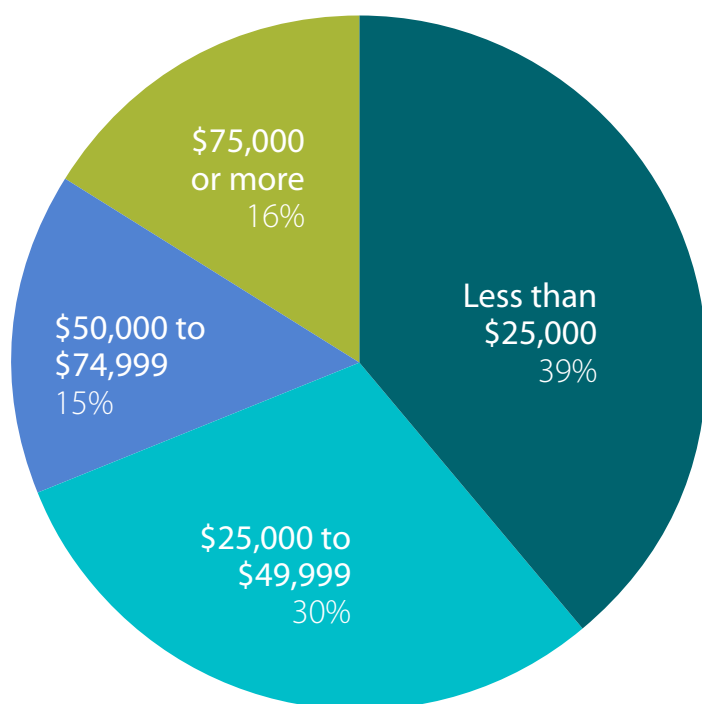
### California's Uninsured

by Family Income

Nearly one-third of the uninsured, in California and in the US, have annual family incomes of \$50,000 or more.

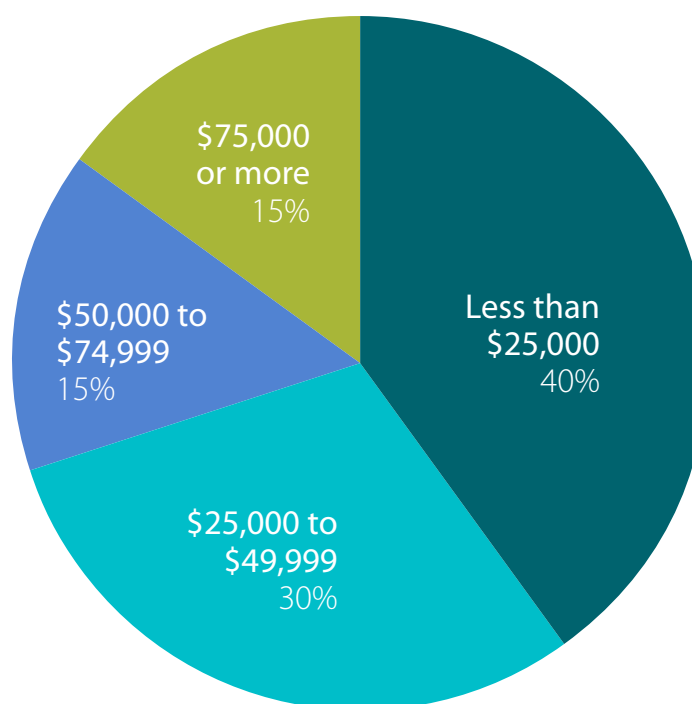
#### California

n = 6.7 million



#### United States

n = 47.3 million

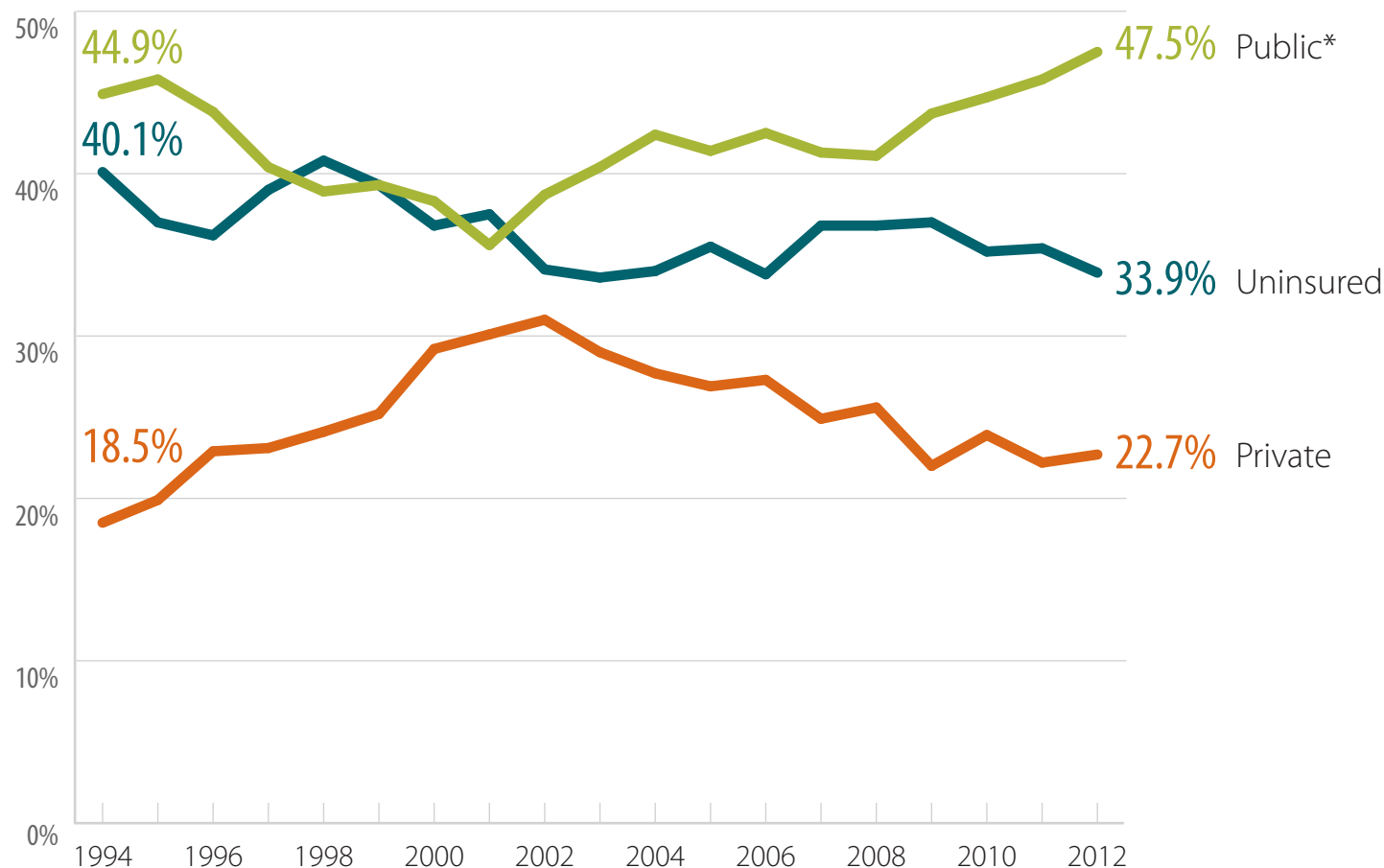


Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

# Insurance Source Trends, Family Income Below \$25,000

California, 1994 to 2012



\*Includes Medi-Cal, Healthy Families, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1994–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Income is adjusted for inflation.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2013 March Supplements.

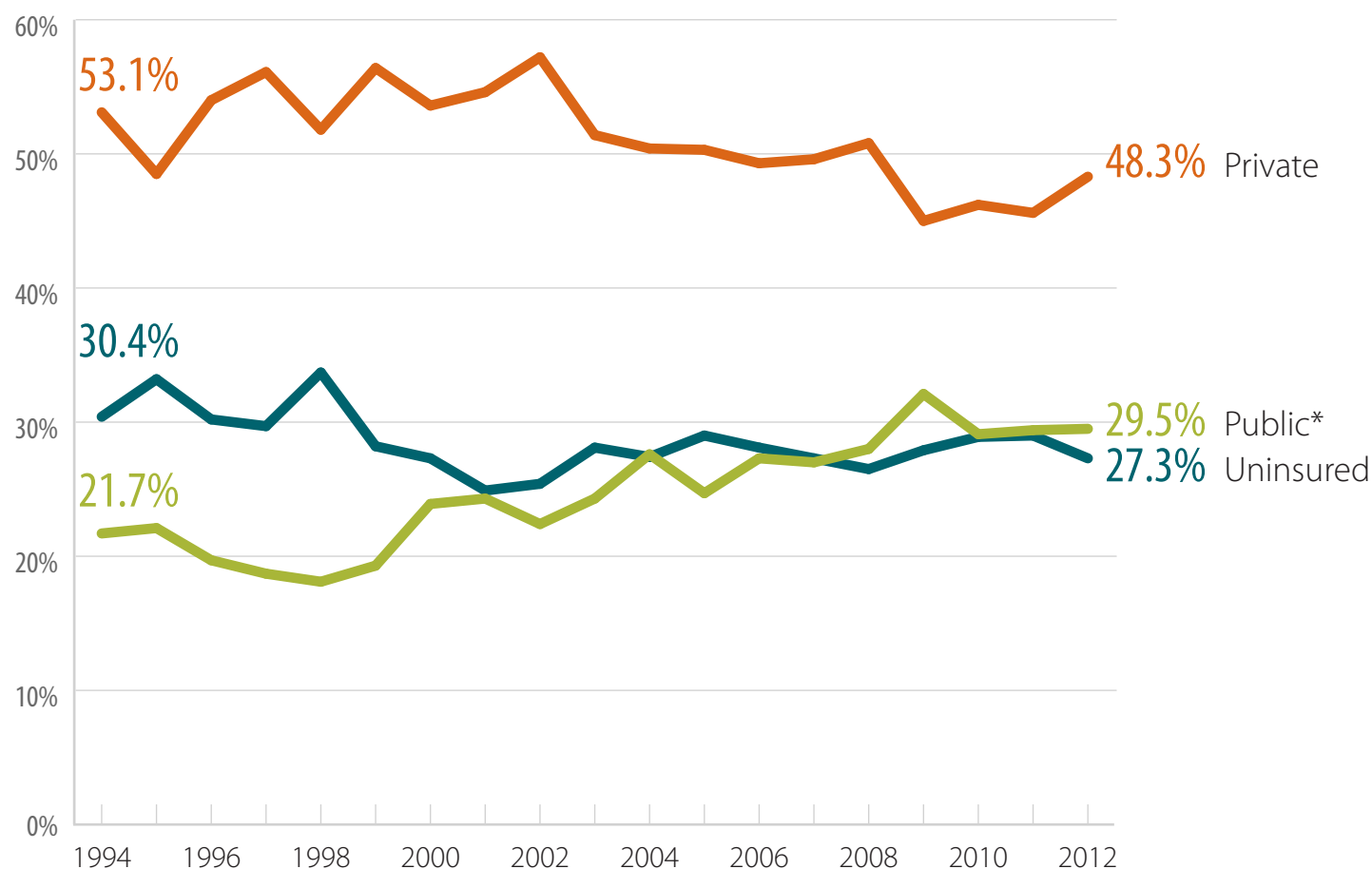
## California's Uninsured

by Family Income

Among Californians with family incomes below \$25,000, more were likely to be covered by public programs, and fewer were uninsured in 2012 than in 1994.

# Insurance Source Trends, Family Income \$25,000 to \$49,999

## California, 1994 to 2012



### California's Uninsured

by Family Income

Among Californians with family incomes between \$25,000 and \$49,999, the percentage likely to be covered by public programs increased between 1994 and 2012.

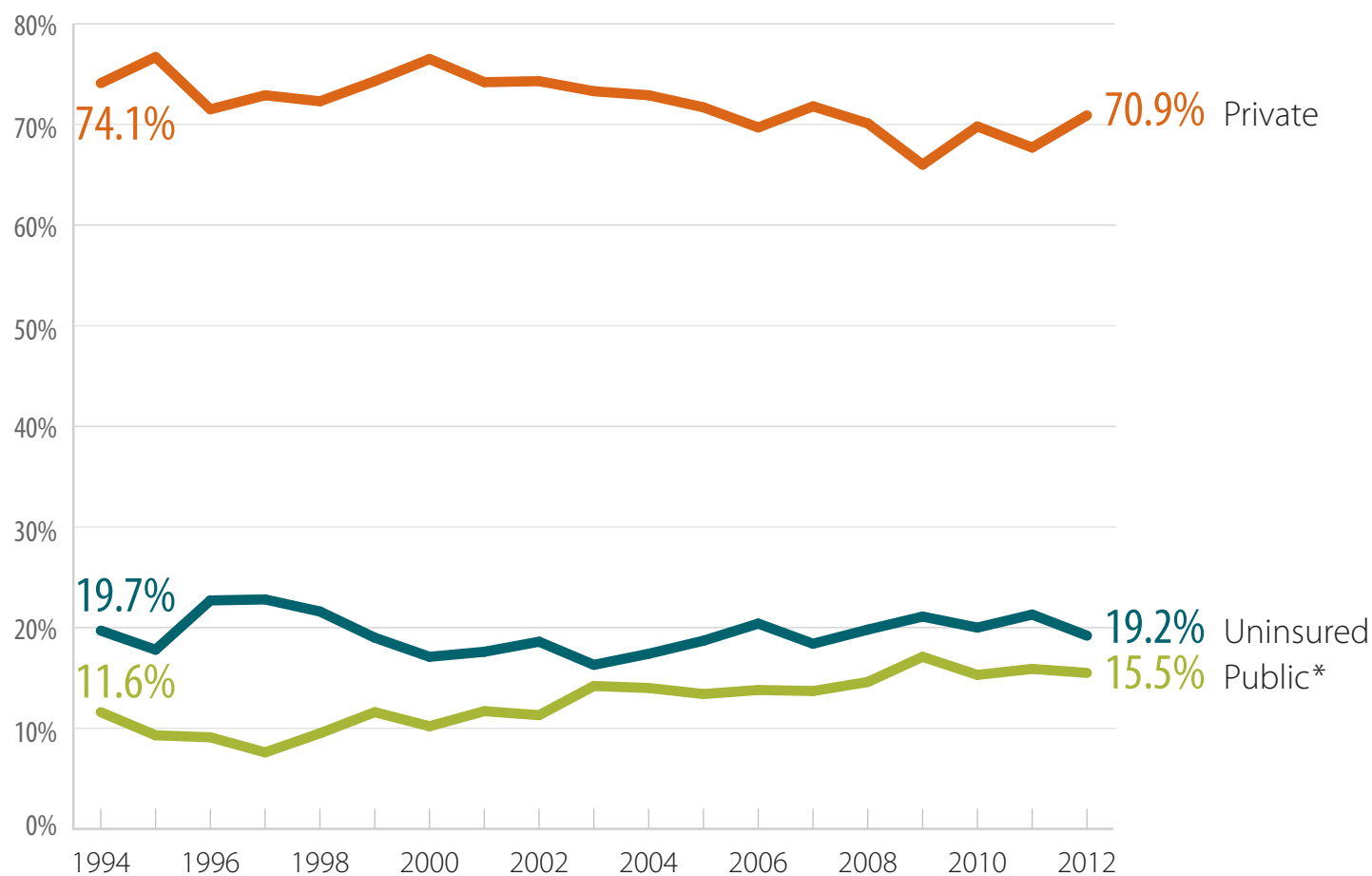
\*Includes Medi-Cal, Healthy Families, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1994–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Income is adjusted for inflation.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2013 March Supplements.

# Insurance Source Trends, Family Income \$50,000 to \$74,999

## California, 1994 to 2012



### California's Uninsured

by Family Income

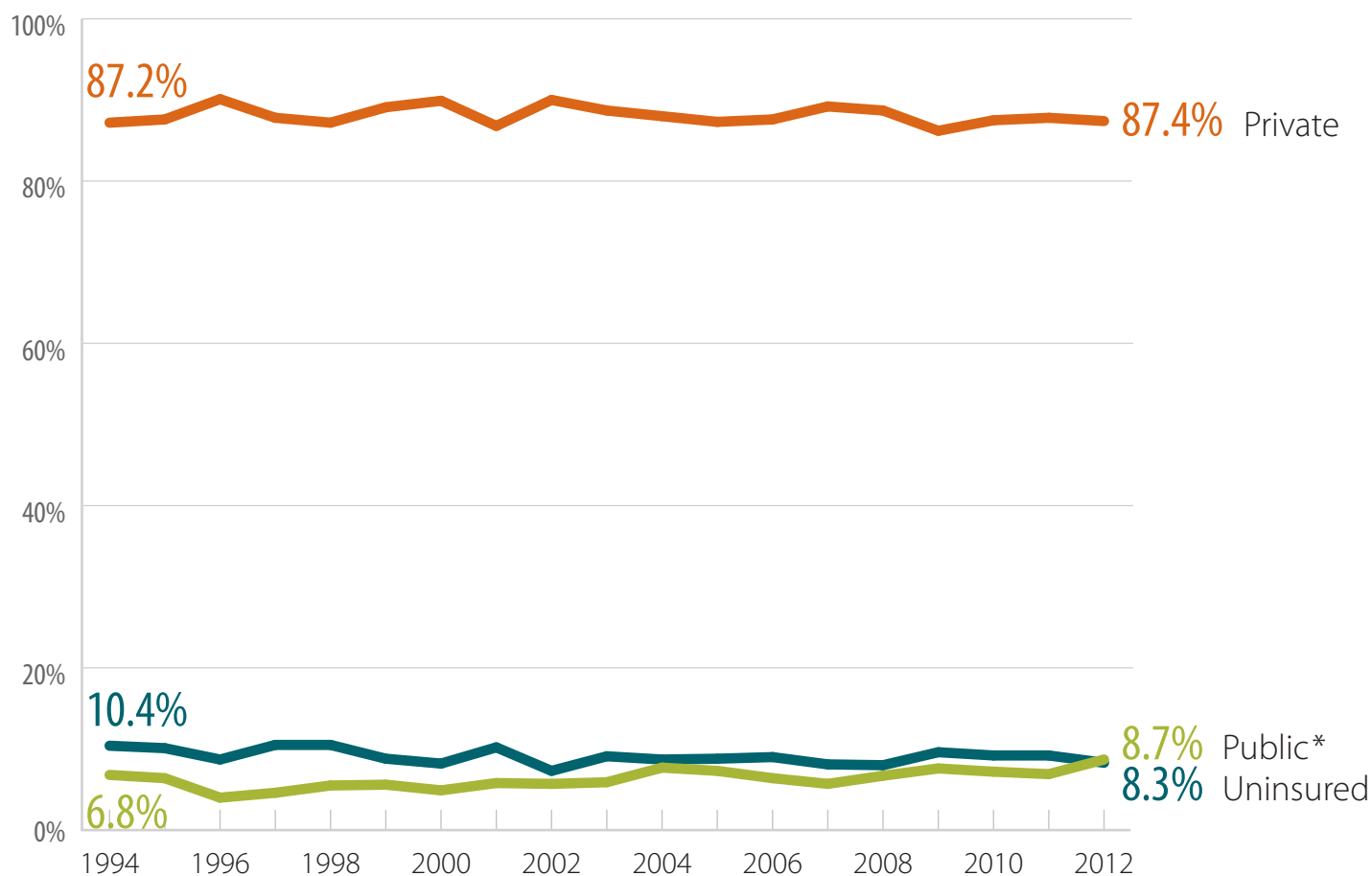
About 15% of Californians with annual family incomes between \$50,000 to \$74,999 rely on public health insurance. This percentage has increased slightly since 1994.

\*Includes Medi-Cal, Healthy Families, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1994–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Income is adjusted for inflation.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2013 March Supplements.

# Insurance Source Trends, Family Income \$75,000 and Over California, 1994 to 2012



\*Includes Medi-Cal, Healthy Families, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1994–1998 data are not directly comparable with 1999–2012 data because of a methodological change in the way individuals with coverage were counted. Income is adjusted for inflation.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2013 March Supplements.

## California's Uninsured

by Family Income

The vast majority of Californians with family incomes of at least \$75,000 are covered by private health insurance; however, 8% are uninsured.



# Eligibility for Public Health Insurance Programs

## Uninsured California Residents, 2012

	WITHOUT ADJUSTMENT FOR TIME IN UNITED STATES*		WITH ADJUSTMENT FOR TIME IN UNITED STATES†	
	NUMBER	SHARE OF TOTAL	NUMBER	SHARE OF TOTAL
<b>ADULTS (AGES 19 TO 64)</b>				
<b>Total Uninsured</b>	<b>5,575,177</b>	<b>100%</b>	<b>5,575,177</b>	<b>100%</b>
Eligible for Medi-Cal‡	257,956	5%	566,179	10%
Not Eligible	5,317,221	95%	5,008,998	90%
<b>CHILDREN (AGE 18 AND UNDER)</b>				
<b>Total Uninsured</b>	<b>1,119,639</b>	<b>100%</b>	<b>1,159,639</b>	<b>100%</b>
Eligible for Medi-Cal‡	370,317	33%	455,567	39%
Eligible for Healthy Families‡	378,392	34%	421,415	36%
Not Eligible	370,930	33%	282,657	24%

\*Excludes all noncitizens from eligibility.

†Excludes noncitizens from eligibility if in United States less than five years.

‡CPS collects data on citizenship but not immigration status. The lower number without adjustment underestimates eligible residents because it is restricted to citizens; the higher number with adjustment overestimates eligible residents because it includes all noncitizens who have resided in the US for at least five years (regardless of immigration status).

Notes: The uninsured may be eligible for other public programs. For more information, see *The Crucial Role of Counties in the Health of Californians: An Overview* at [www.chcf.org](http://www.chcf.org). May not add to 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

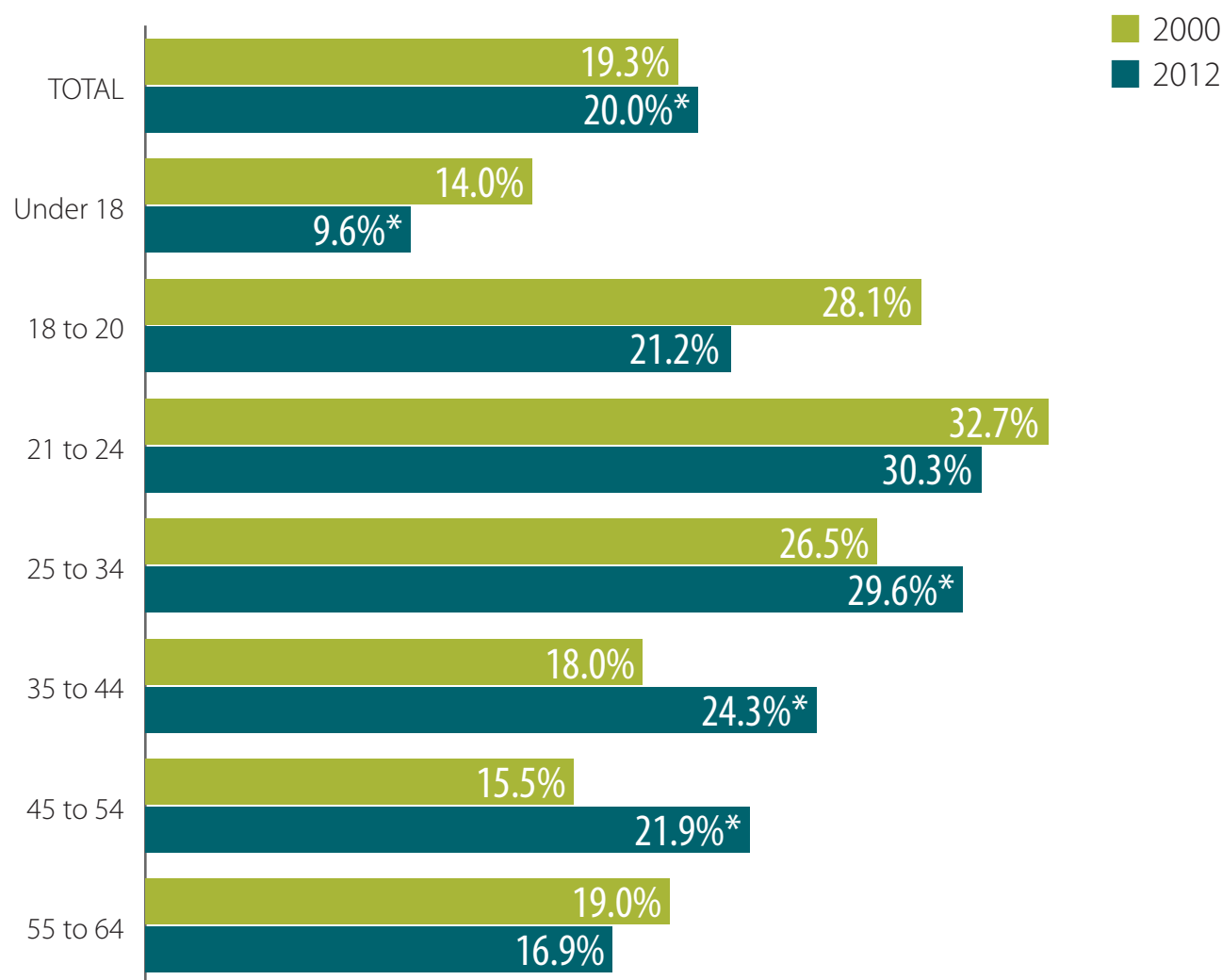
### California's Uninsured

by Age Group

Up to 75% of California's uninsured children were eligible for Medi-Cal or Healthy Families in 2012, but only 10% of adults were eligible. Beginning in 2014, under the Affordable Care Act, many more uninsured adults will become eligible for Medi-Cal.

# Likelihood of Being Uninsured, by Age Group

## California, 2000 and 2012



\*Statistically significant from 2000 numbers at  $p \leq 0.05$  level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2001 and 2013 March Supplements.

### California's Uninsured

by Age Group

For adults 25 to 54, the likelihood of being uninsured rose between 2000 and 2012. In contrast, adults under 25 and those 55 to 64 were less likely to be uninsured in 2012 than in 2000.

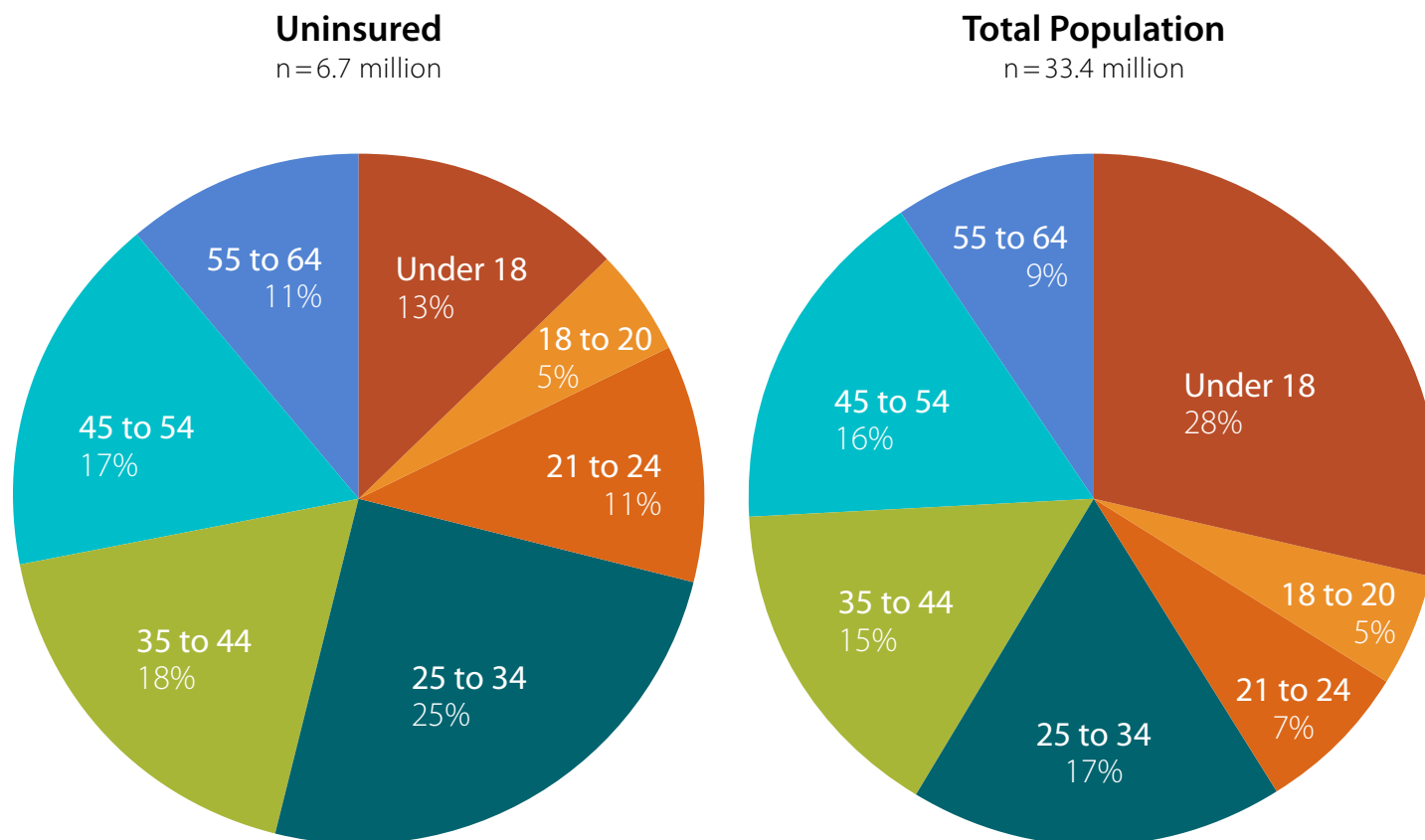
# Age Group of the Uninsured vs. Total Population

## California, 2012

### California's Uninsured

by Age Group

Thirteen percent of California's uninsured are children, but children uninsured are children, but children make up almost one-third of the state's total nonelderly population. One in four of those uninsured is between age 25 and 34.



Note: Segments may not add to 100% due to rounding.

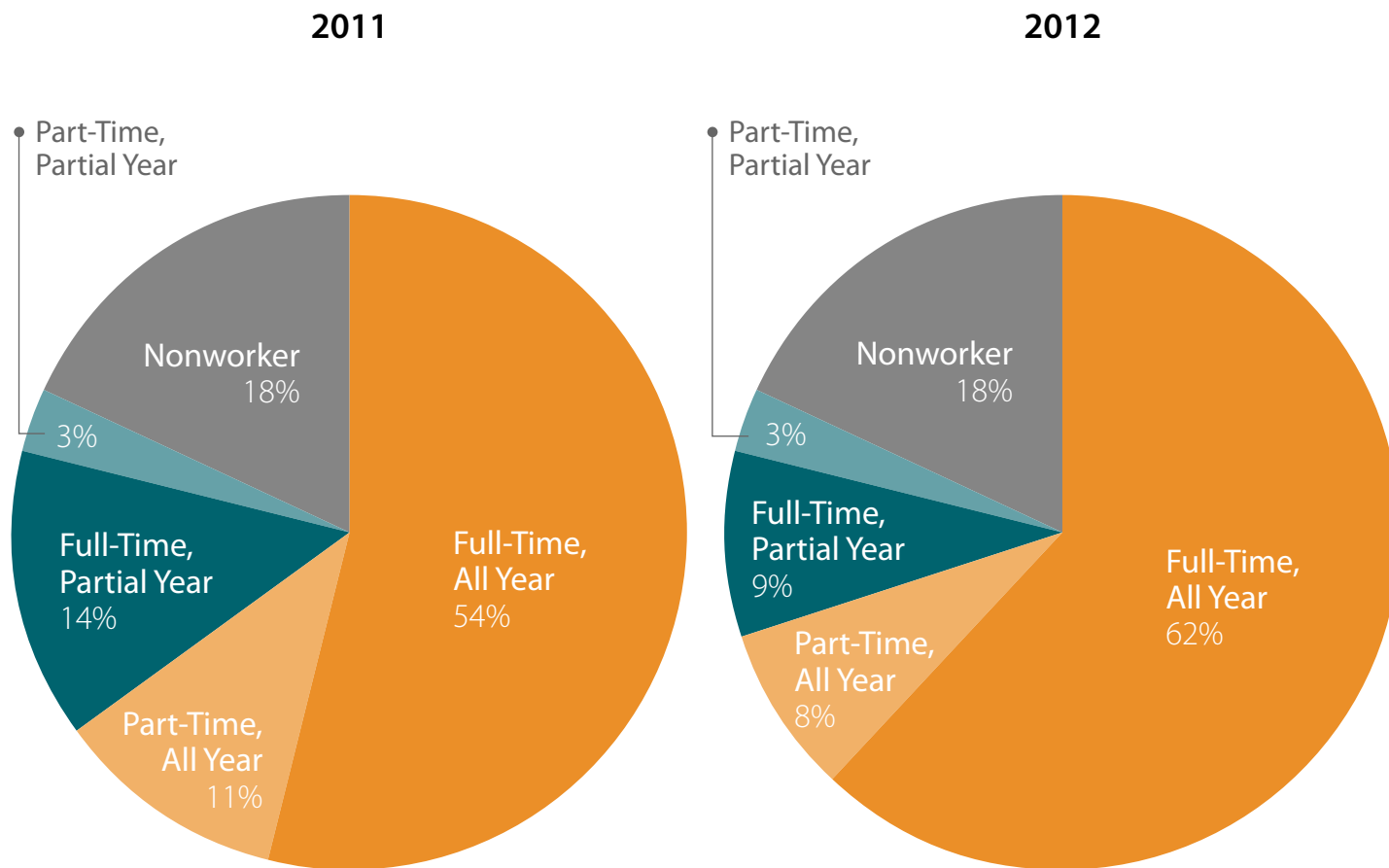
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

# Uninsured Children, by Work Status of Head of Household

## California, 2011 and 2012

### California's Uninsured by Work Status

Sixty-two percent of California's uninsured children live in families where the head of household worked full-time over the calendar year 2012. This percentage is up from 54% in 2011.

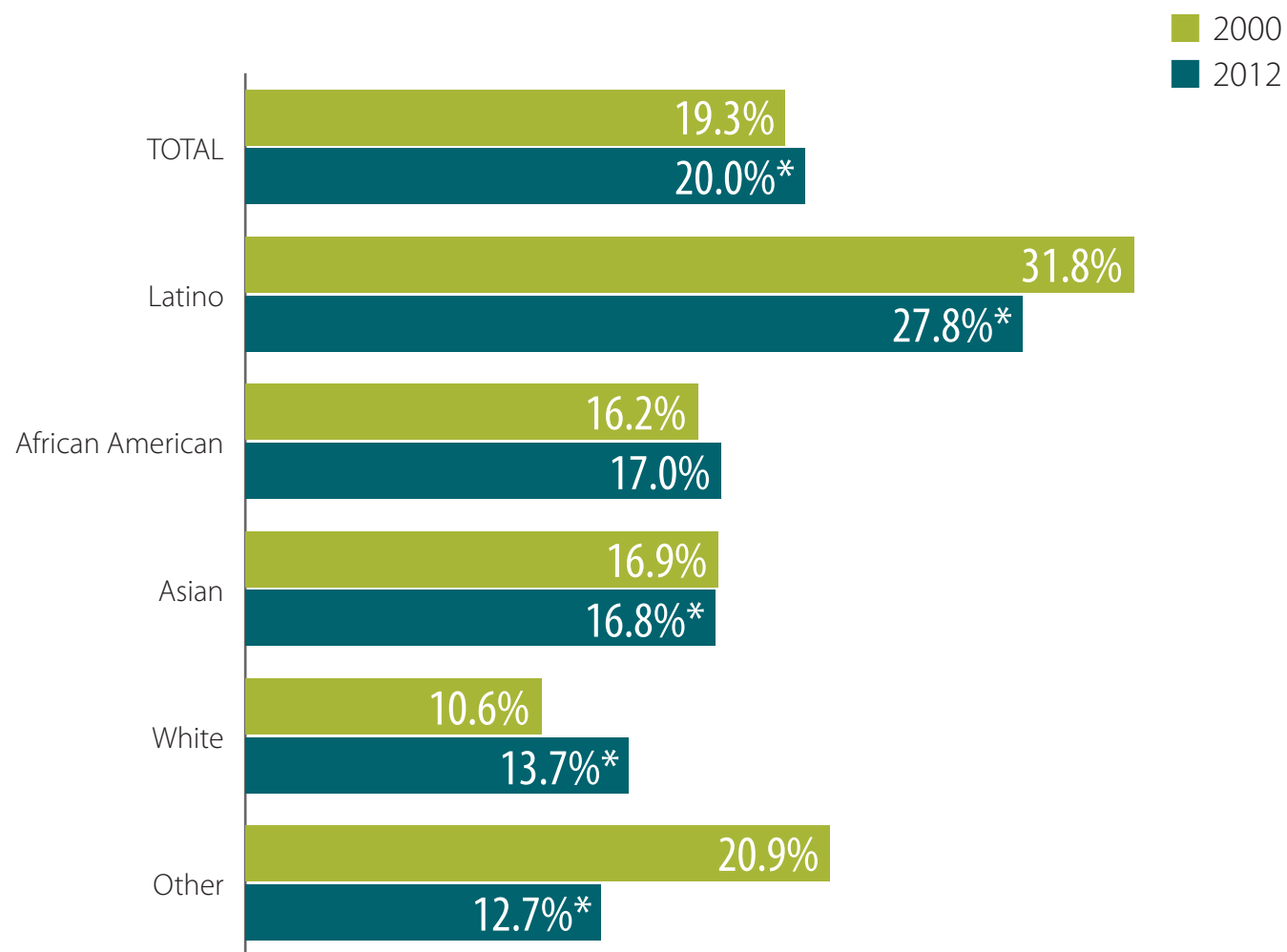


Note: All numbers reflect the population under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

# Likelihood of Being Uninsured, by Race/Ethnicity

## California, 2000 and 2012



\*Statistically significant from 2000 numbers at  $p \leq 0.05$  level.

Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2001 and 2013 March Supplements.

### California's Uninsured

by Race/Ethnicity

Latinos in California are much more likely to be uninsured than other ethnic groups, and twice as likely as Whites. Nearly three in ten Latinos are uninsured.

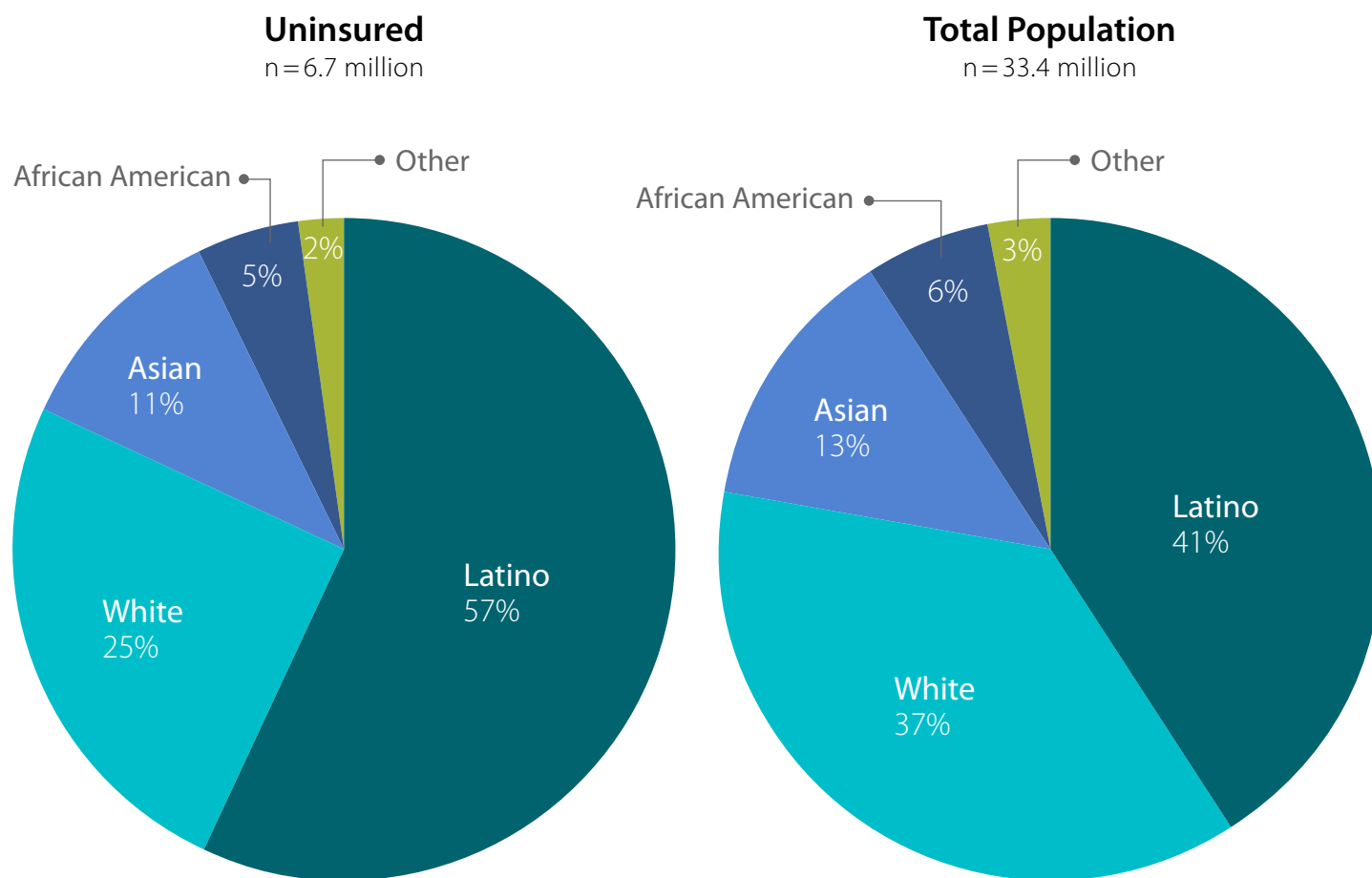
# Race/Ethnicity of the Uninsured vs. Total Population

## California, 2012

### California's Uninsured

by Race/Ethnicity

In California, Latinos represent 41% of the general population, but account for 57% of the uninsured population.



Note: All numbers reflect the population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

# Highest Uninsured Noncitizen Rates by State, 2012

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
<b>United States</b>	<b>266.9</b>	<b>7.7%</b>	<b>15.4%</b>	<b>45.2%</b>
Texas	23.2	11.8%	22.5%	63.6%
Nevada	2.4	10.8%	23.7%	54.5%
<b>California</b>	<b>33.4</b>	<b>14.5%</b>	<b>16.2%</b>	<b>42.9%</b>
New Jersey	7.4	11.8%	12.5%	42.2%
New York	16.4	10.6%	10.5%	33.7%

## California's Uninsured

by Citizenship

While California has the largest population of noncitizens in the nation, it is not the state with the largest percentage of uninsured noncitizens. Sixty-four percent of Texan noncitizens and 55% of noncitizens in Nevada were uninsured. Among noncitizens in California, 43% were uninsured.

Notes: All numbers reflect the population under age 65. Includes only those states with at least 10% noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2013 March Supplement.

## About the Author

Paul Fronstin, Director, Health Education and Research Program  
Employee Benefit Research Institute

## About the Data

Data presented in this report come from the March Supplement to the Current Population Survey (CPS) conducted by the US Census Bureau for the Bureau of Labor Statistics. The monthly CPS is the primary source of data on labor force characteristics of the US civilian, noninstitutionalized population. It is also the official source of data on unemployment rates, poverty, and income in the US. Approximately 98,000 households, representing nearly 203,000 individuals, were interviewed in March 2013 as part of the CPS.

### FOR MORE INFORMATION



CALIFORNIA  
HEALTHCARE  
FOUNDATION

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1438 Webster Street, Suite 400  
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[www.chcf.org](http://www.chcf.org)

Data tables for the presentation are available at:  
[www.chcf.org](http://www.chcf.org).