



## The Significance of Missouri's Uninsured

From 2013 to 2014, Missouri's uninsured population decreased to 773,000 from 794,000 according to the U.S. Census Bureau's American Community Survey (ACS).<sup>1</sup> This 2.6 percent reduction resulted in the percentage of uninsured Missourians decreasing to 13 from 13.5 percent of the state's population. The decline in the uninsured may be tied to the recovering economy, as well as increases in Medicaid and Children's Health Insurance Program (CHIP) enrollment.<sup>2</sup>

### The Number of Uninsured Missourians

The 2014 ACS number of 773,000 uninsured Missourians provides an estimate of the number of people who did not have any type of health coverage for the entire previous calendar year (see Table 1).

**Table 1. ACS Estimates of Missouri's Uninsured by Age, 2013**

All Persons in Missouri	Persons Under 65	Persons 65 and over	Children Under 18
773,000 Uninsured	768,000 Uninsured	4,000 Uninsured	98,000 Uninsured
13%	15.2%	0.5%	7%

Source: US Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2013," 2013 American Community Survey, <http://www.census.gov/hhes/www/hlthins/data/incpovhlth/2013/acs-tables.html>

An analysis of Census data for 2012 found that 834,000 Missourians under the age of 65 went without health insurance. Major provisions of the federal health reform law designed to increase health insurance coverage took effect in 2014. Early estimates suggest there has been a significant decrease in the number of uninsured. However, at least 193,000 (23 percent) uninsured adults in Missouri are expected to remain uninsured because the state has opted to not expand Medicaid.<sup>3</sup>

### The Human Consequences of Uninsurance

Compared to individuals with health insurance, the uninsured receive fewer screenings and less preventive care, lack needed medical care, receive less care for serious illnesses and chronic conditions, enter the health care system in poorer health and ultimately have worse health outcomes.<sup>4</sup> Survey data by the Kaiser Family Foundation examines differences in access to care between the uninsured and the insured (Table 2).

**Table 2. Access to Health Care and Health Status, Uninsured and Employer-Sponsored Insurance (ESI) Coverage in Missouri, 2013**

	Uninsured	ESI
Percent of adults who reported needing but postponing care	56%	27%
Percent of adults who reported postponing care due to cost	89%	57%
Percent of adults who reported "poor" or "fair" overall health	31%	10%
Percent of adults who reported "poor" or "fair" mental health	19%	7%
Percent of adults who reported having a health condition and receiving health care services	79%	99%
Percent of adults who reported a preventive care visit in the past 12 months	28%	75%
Percent of adults who take prescription medication on a regular basis	30%	49%

Source: Kaiser Family Foundation, The Uninsured at the Starting Line in Missouri: Missouri Findings from the 2013 Kaiser Survey of Low-Income Americans and the ACA, April 2014.

As demonstrated by these data, the uninsured often go without necessary care that can lead to late diagnoses of disease and ultimately premature death. In 2010, the Institute of Medicine released a report estimating that 26,100 adults in the U.S. between the ages of 25 and 64 died because they did not have health insurance.<sup>5</sup> Researchers from Harvard estimate this figure is closer to 44,840 each year.<sup>6</sup> A 2012 report generated state-level estimates of the number of deaths due to a lack of health insurance. In Missouri, this report found:

- about nine working age uninsured adults died each week in 2010, and
- approximately 2,500 adults died between 2005 and 2010 due to a lack of health coverage.<sup>7</sup>

### Impact on the Health Care System

A portion of the cost of caring for the uninsured is shifted to those with private insurance through higher premium costs. According to research published in 2005, health insurance premiums in Missouri for a family with ESI were \$291 higher because of the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Missouri were \$110 higher.<sup>8</sup> A 2009 estimate suggests that premiums in Missouri are now \$130 higher for an individual and \$400 higher for families due to uncompensated care for the uninsured.<sup>9</sup>

The issue of the uninsured has other economic and health system impacts that affect all Missourians. For example, the costs of public programs, like Medicare, are higher because the uninsured enter these programs in poorer health and require more costly care. Another example is the loss of workforce productivity because uninsured individuals are more likely to miss work or be less productive because of a health issue. Other impacts include:

- uninsured are less likely to have a usual source of care outside of the emergency room,
- weakened public health system capacity due to diverted resources for acute care for the uninsured and
- diminished population health (e.g., higher rates of vaccine-preventable disease).<sup>10</sup>

Unemployment is highly correlated with being uninsured. During the economic downturn (2007-2009), both Missouri's unemployment and uninsured rates increased. Many Missourians have been uninsured at some point in their lives and can relate to the challenge of living without health coverage. Although this is not the case for all Missourians, the issue of the uninsured affects everyone directly (i.e., lacking insurance) or indirectly (e.g., increased private insurance premiums). While the 2010 federal health reform law enacted new mechanisms to help people gain coverage, many will continue to remain uninsured. This is due in part to Missouri's decision not to expand the Medicaid program.

### Endnotes

- 1 U.S. Census Bureau, "Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2013," American Community Survey, 2014.
- 2 Kaiser Commission on Medicaid and the Uninsured (KCMU), 2013. The Uninsured: A Primer, Kaiser Family Foundation (KFF), 2013.
- 3 KFF, How Will the Uninsured in Missouri Fare under the Affordable Care Act?, 2014.
- 4 Jack Hadley, Cover Missouri Project: Report 1: Consequences of the Lack of Health Insurance on Health and Earnings, MFH, 2006.
- 5 Kim Bailey, Dying for Coverage: The Deadly Consequence of Being Uninsured, Families USA, 2012.
- 6 Andrew Wilper et al., Health Insurance and Mortality in US Adults, American Journal of Public Health, 2009, 99(12):2289-95.
- 7 Kim Bailey, Dying for Coverage: The Deadly Consequence of Being Uninsured, Families USA, 2012.
- 8 Families USA, Paying a Premium: The Added Cost of Care for the Uninsured, 2005.
- 9 Ben Furnas, and Peter Harbage, The Cost Shift from the Uninsured, Center for American Progress, 2009.
- 10 Institute of Medicine, America's Uninsured Crisis: Consequences for Health and Health Care, National Academy Press 2009.

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