DISPARITIES IN HEALTH INSURANCE AND ACCESS TO CARE FOR RESIDENTS ACROSS U.S. CITIES

SUPPLEMENT: DATA FROM 85 METROPOLITAN STATISTICAL AREAS

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85 METROPOLITAN STATISTICAL AREA PROFILES
INCLUDED IN THIS SUPPLEMENT

Akron, OH	Greenville, SC	Orlando, FL
Albany, NY	Harrisburg, PA	Philadelphia, PA–NJ
Albuquerque, NM	Hartford, CT	Phoenix–Mesa, AZ
Allentown, PA	Honolulu, HI	Pittsburgh, PA
Ann Arbor, MI	Houston, TX	Portland, OR–WA
Atlanta, GA	Indianapolis, IN	Providence, RI–MA
Austin–San Marcos, TX	Jacksonville, FL	Raleigh, NC
Bakersfield, CA	Jersey City, NJ	Richmond, VA
Baltimore, MD	Kansas City, MO–KS	Riverside–San Bernardino, CA
Bergen–Passaic, NJ	Knoxville, TN	Rochester, NY
Birmingham, AL	Las Vegas, NV–AZ	Sacramento, CA
Boston, MA–NH	Los Angeles, CA	Salt Lake City, UT
Buffalo–Niagara, NY	Louisville, KY–IN	San Antonio, TX
Charlotte, NC–SC	Memphis, TN–AR–MS	San Diego, CA
Chicago, IL	Miami, FL	San Francisco, CA
Cincinnati, OH–KY–IN	Middlesex, NJ	San Jose, CA
Cleveland, OH	Milwaukee, WI	Seattle, WA
Columbus, GA–AL	Minneapolis, MN–WI	St. Louis, MO–IL
Columbus, OH	Monmouth, NJ	Syracuse, NY
Dallas, TX	Nashville, TN	Tacoma, WA
Dayton, OH	Nassau–Suffolk, NY	Tampa, FL
Denver, CO	New Orleans, LA	Tucson, AZ
Detroit, MI	New York, NY	Tulsa, OK
El Paso, TX	Newark, NJ	Ventura, CA
Fort Lauderdale, FL	Norfolk, VA–NC	Washington, DC–MD–VA–WV
Fort Worth, TX	Oakland, CA	West Palm Beach, FL
Fresno, CA	Oklahoma City, OK	Youngstown, OH
Grand Rapids, MI	Omaha, NE–IA	
Greensboro, NC	Orange County, CA	

Akron, OH

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	591,371		1,663,763
Health Insurance Indicators:			
% Uninsured	7.4%	L	17.1%
% with Job-Based Coverage	80.8%	H	69.3%
% with Medicaid Coverage	7.0%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	20.1%		34.5%
Age:			
0–18	30.4%		30.9%
19–64	69.6%		69.1%
Ethnicity:			
White	86.6%		68.8%
African-American	9.0%		13.7%
Latino	<1%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	16%		24.1%
Income Inequality	0.380		0.410
Per Capita Income	$24,849		$26,531
Unemployment Rate	4.2%		4.6%
Union Membership	26%		15.5%
% Employment in Firms with <25 Employees	18%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	18%		29.5%
% with Job-Based Coverage	53%		44.5%
% with Medicaid Coverage	27%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Albany, NY

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	748,710		1,663,763
Health Insurance Indicators:			
% Uninsured	12.8%	L	17.1%
% with Job-Based Coverage	77.7%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	103%		109%
% Total Population Enrolled in HMOs	47.1%		34.5%
Age:			
0–18	28.4%		30.9%
19–64	71.6%		69.1%
Ethnicity:			
White	90.3%		68.8%
African-American	NR		13.7%
Latino	NR		11.7%
Asian	4.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	17%		24.1%
Income Inequality	0.385		0.410
Per Capita Income	$25,425		$26,531
Unemployment Rate	5.0%		4.6%
Union Membership	29%		15.5%
% Employment in Firms with <25 Employees	21%		23.8%
% Employment in Firms with 500+ Employees	55%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	15.5%		29.5%
% with Job-Based Coverage	58%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Albuquerque, NM

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	601,564		1,663,763
Health Insurance Indicators:			
% Uninsured	20.0%		17.1%
% with Job-Based Coverage	60.8%	L	69.3%
% with Medicaid Coverage	10.5%		7.3%
Medicaid Generosity Index*	185%		109%
% Total Population Enrolled in HMOs	56.3%		34.5%
Age:			
0–18	32.0%		30.9%
19–64	68.0%		69.1%
Ethnicity:			
White	65.0%		68.8%
African-American	3.9%		13.7%
Latino	19.7%		11.7%
Asian	3.4%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	17%		12.1%
% Population with Income 100%–249% Poverty	30%		24.1%
Income Inequality	0.427		0.410
Per Capita Income	$22,937		$26,531
Unemployment Rate	4.5%		4.6%
Union Membership	7%		15.5%
% Employment in Firms with <25 Employees	29%		23.8%
% Employment in Firms with 500+ Employees	48%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	30%		29.5%
% with Job-Based Coverage	39%		44.5%
% with Medicaid Coverage	20%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Allentown, PA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	515,806		1,663,763
Health Insurance Indicators:			
% Uninsured	10.2%	L	17.1%
% with Job-Based Coverage	71.8%		69.3%
% with Medicaid Coverage	6.9%		7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	19.5%		34.5%
Age:			
0–18	35.0%		30.9%
19–64	65.0%		69.1%
Ethnicity:			
White	78.6%		68.8%
African-American	5.7%		13.7%
Latino	13.0%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	6%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.339		0.410
Per Capita Income	$25,762		$26,531
Unemployment Rate	5.7%		4.6%
Union Membership	14%		15.5%
% Employment in Firms with <25 Employees	28%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	NR		29.5%
% with Job-Based Coverage	59%		44.5%
% with Medicaid Coverage	24%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

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Ann Arbor, MI

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	491,601		1,663,763
Health Insurance Indicators:			
% Uninsured	8.8%	L	17.1%
% with Job-Based Coverage	80.2%	H	69.3%
% with Medicaid Coverage	6.9%		7.3%
Medicaid Generosity Index*	133%		109%
% Total Population Enrolled in HMOs	34.6%		34.5%
Age:			
0–18	31.0%		30.9%
19–64	69.0%		69.1%
Ethnicity:			
White	83.7%		68.8%
African-American	8.9%		13.7%
Latino	NR		11.7%
Asian	5.3%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	8%		12.1%
% Population with Income 100%–249% Poverty	14%		24.1%
Income Inequality	0.367		0.410
Per Capita Income	$29,579		$26,531
Unemployment Rate	2.9%		4.6%
Union Membership	17%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	54%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	NR		29.5%
% with Job-Based Coverage	50%		44.5%
% with Medicaid Coverage	27%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Atlanta, GA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	3,340,844	1,663,763
Health Insurance Indicators:		
% Uninsured	18.7%	17.1%
% with Job-Based Coverage	69.6%	69.3%
% with Medicaid Coverage	7.1%	7.3%
Medicaid Generosity Index*	115%	109%
% Total Population Enrolled in HMOs	27.0%	34.5%
Age:		
0–18	31.0%	30.9%
19–64	69.0%	69.1%
Ethnicity:		
White	61.5%	68.8%
African-American	33.7%	13.7%
Latino	2.0%	11.7%
Asian	2.6%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	23%	24.1%
Income Inequality	0.414	0.410
Per Capita Income	$28,253	$26,531
Unemployment Rate	3.7%	4.6%
Union Membership	8%	15.5%
% Employment in Firms with <25 Employees	20%	23.8%
% Employment in Firms with 500+ Employees	57%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	37%	29.5%
% with Job-Based Coverage	40%	44.5%
% with Medicaid Coverage	19%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	11.8%	9.3%
Uninsured	30.3%	41.0%
% Without MD visit in Past 12 months		
Insured	11.0%	21.3%
Uninsured	38.7%	45.0%
% with Delayed/Foregone Care		
Insured	6.9%	7.5%
Uninsured	24.1%	23.1%

NR = Estimate not reported because too unstable.

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Austin–San Marcos, TX

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	985,589		1,663,763
Health Insurance Indicators:			
% Uninsured	23.3%		17.1%
% with Job-Based Coverage	71.3%		69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	28.0%		34.5%
Age:			
0–18	31.6%		30.9%
19–64	68.4%		69.1%
Ethnicity:			
White	62.8%		68.8%
African-American	11.6%		13.7%
Latino	22.2%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	39%		24.1%
Income Inequality	0.439		0.410
Per Capita Income	$25,420		$26,531
Unemployment Rate	3.4%		4.6%
Union Membership	8%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	58%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	39%		29.5%
% with Job-Based Coverage	56%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	16.8%		9.3%
Uninsured	44.1%		41.0%
% Without MD visit in Past 12 months			
Insured	21.5%		21.3%
Uninsured	43.0%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	20.6%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

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Bakersfield, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	566,288		1,663,763
Health Insurance Indicators:			
% Uninsured	22.6%		17.1%
% with Job-Based Coverage	51.2%	L	69.3%
% with Medicaid Coverage	20.8%	H	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	30.5%		34.5%
Age:			
0–18	42.0%		30.9%
19–64	58.0%		69.1%
Ethnicity:			
White	46.4%		68.8%
African-American	0.0%		13.7%
Latino	42.6%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	28%		12.1%
% Population with Income 100%–249% Poverty	32%		24.1%
Income Inequality	0.405		0.410
Per Capita Income	$18,319		$26,531
Unemployment Rate	12.1%		4.6%
Union Membership	9%		15.5%
% Employment in Firms with <25 Employees	32%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	27%		29.5%
% with Job-Based Coverage	37%		44.5%
% with Medicaid Coverage	31%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Baltimore, MD

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,169,524		1,663,763
Health Insurance Indicators:			
% Uninsured	14.6%		17.1%
% with Job-Based Coverage	75.5%	H	69.3%
% with Medicaid Coverage	4.7%		7.3%
Medicaid Generosity Index*	140%		109%
% Total Population Enrolled in HMOs	37.5%		34.5%
Age:			
0–18	30.6%		30.9%
19–64	69.4%		69.1%
Ethnicity:			
White	64.3%		68.8%
African-American	29.1%		13.7%
Latino	NR		11.7%
Asian	3.8%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.417		0.410
Per Capita Income	$27,770		$26,531
Unemployment Rate	4.9%		4.6%
Union Membership	13%		15.5%
% Employment in Firms with <25 Employees	21%		23.8%
% Employment in Firms with 500+ Employees	55%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	31%		29.5%
% with Job-Based Coverage	45%		44.5%
% with Medicaid Coverage	14%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NR		9.3%
Uninsured	30.3%		41.0%
% Without MD visit in Past 12 months			
Insured	10.5%		21.3%
Uninsured	32.0%		45.0%
% with Delayed/Foregone Care			
Insured	5.6%		7.5%
Uninsured	16.0%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

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Bergen–Passaic, NJ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,140,872		1,663,763
Health Insurance Indicators:			
% Uninsured	16.7%		17.1%
% with Job-Based Coverage	76.2%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	32.7%		34.5%
Age:			
0–18	29.9%		30.9%
19–64	70.1%		69.1%
Ethnicity:			
White	72.4%		68.8%
African-American	4.7%		13.7%
Latino	15.6%		11.7%
Asian	7.3%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	6%		12.1%
% Population with Income 100%–249% Poverty	17%		24.1%
Income Inequality	0.392		0.410
Per Capita Income	$36,769		$26,531
Unemployment Rate	5.6%		4.6%
Union Membership	18%		15.5%
% Employment in Firms with <25 Employees	25%		23.8%
% Employment in Firms with 500+ Employees	45%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	37%		29.5%
% with Job-Based Coverage	49%		44.5%
% with Medicaid Coverage	9%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NR		9.3%
Uninsured	NR		41.0%
% Without MD visit in Past 12 months			
Insured	27.5%		21.3%
Uninsured	36.7%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	NR		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Birmingham, AL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	784,113		1,663,763
Health Insurance Indicators:			
% Uninsured	16.5%		17.1%
% with Job-Based Coverage	74.3%	H	69.3%
% with Medicaid Coverage	5.3%		7.3%
Medicaid Generosity Index*	84%		109%
% Total Population Enrolled in HMOs	27.0%		34.5%
Age:			
0–18	30.3%		30.9%
19–64	69.7%		69.1%
Ethnicity:			
White	65.1%		68.8%
African-American	33.6%		13.7%
Latino	NR		11.7%
Asian	<1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.383		0.410
Per Capita Income	$24,898		$26,531
Unemployment Rate	3.0%		4.6%
Union Membership	2%		15.5%
% Employment in Firms with <25 Employees	19%		23.8%
% Employment in Firms with 500+ Employees	53%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	30%		29.5%
% with Job-Based Coverage	51%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Boston, MA–NH

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	4,642,418	1,663,763
Health Insurance Indicators:		
% Uninsured	15.3%	17.1%
% with Job-Based Coverage	71.5%	69.3%
% with Medicaid Coverage	7.0%	7.3%
Medicaid Generosity Index*	101%	109%
% Total Population Enrolled in HMOs	49.3%	34.5%
Age:		
0–18	25.4%	30.9%
19–64	74.6%	69.1%
Ethnicity:		
White	85.6%	68.8%
African-American	5.0%	13.7%
Latino	6.3%	11.7%
Asian	2.9%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	17%	24.1%
Income Inequality	0.427	0.410
Per Capita Income	$31,808	$26,531
Unemployment Rate	3.8%	4.6%
Union Membership	14%	15.5%
% Employment in Firms with <25 Employees	22%	23.8%
% Employment in Firms with 500+ Employees	47%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	30%	29.5%
% with Job-Based Coverage	41%	44.5%
% with Medicaid Coverage	20%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Buffalo–Niagara, NY

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	981,723		1,663,763
Health Insurance Indicators:			
% Uninsured	11.6%	L	17.1%
% with Job-Based Coverage	72.0%		69.3%
% with Medicaid Coverage	12.3%		7.3%
Medicaid Generosity Index*	103%		109%
% Total Population Enrolled in HMOs	64.8%		34.5%
Age:			
0–18	28.9%		30.9%
19–64	71.1%		69.1%
Ethnicity:			
White	85.9%		68.8%
African-American	8.4%		13.7%
Latino	3.5%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	15%		12.1%
% Population with Income 100%–249% Poverty	18%		24.1%
Income Inequality	0.408		0.410
Per Capita Income	$24,099		$26,531
Unemployment Rate	5.9%		4.6%
Union Membership	33%		15.5%
% Employment in Firms with <25 Employees	18%		23.8%
% Employment in Firms with 500+ Employees	45%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	21%		29.5%
% with Job-Based Coverage	35%		44.5%
% with Medicaid Coverage	35%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Charlotte, NC–SC

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,198,149		1,663,763
Health Insurance Indicators:			
% Uninsured	12.0%	L	17.1%
% with Job-Based Coverage	77.0%	H	69.3%
% with Medicaid Coverage	4.7%	L	7.3%
Medicaid Generosity Index*	111%		109%
% Total Population Enrolled in HMOs	24.9%		34.5%
Age:			
0–18	31.5%		30.9%
19–64	68.5%		69.1%
Ethnicity:			
White	74.2%		68.8%
African-American	22.6%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	6%		12.1%
% Population with Income 100%–249% Poverty	27%		24.1%
Income Inequality	0.365		0.410
Per Capita Income	$26,480		$26,531
Unemployment Rate	3.2%		4.6%
Union Membership	2%		15.5%
% Employment in Firms with <25 Employees	17%		23.8%
% Employment in Firms with 500+ Employees	56%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	24%		29.5%
% with Job-Based Coverage	57%		44.5%
% with Medicaid Coverage	10%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Chicago, IL

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	6,912,774	1,663,763
Health Insurance Indicators:		
% Uninsured	15.3%	17.1%
% with Job-Based Coverage	72.2%	69.3%
% with Medicaid Coverage	6.9%	7.3%
Medicaid Generosity Index*	90%	109%
% Total Population Enrolled in HMOs	25.9%	34.5%
Age:		
0–18	32.6%	30.9%
19–64	67.4%	69.1%
Ethnicity:		
White	60.3%	68.8%
African-American	20.1%	13.7%
Latino	15.2%	11.7%
Asian	4.3%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	26%	24.1%
Income Inequality	0.418	0.410
Per Capita Income	$30,717	$26,531
Unemployment Rate	4.1%	4.6%
Union Membership	18%	15.5%
% Employment in Firms with <25 Employees	24%	23.8%
% Employment in Firms with 500+ Employees	46%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	31%	29.5%
% with Job-Based Coverage	43%	44.5%
% with Medicaid Coverage	18%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	6.4%	9.3%
Uninsured	33.1%	41.0%
% Without MD visit in Past 12 months		
Insured	26.4%	21.3%
Uninsured	49.9%	45.0%
% with Delayed/Foregone Care		
Insured	5.5%	7.5%
Uninsured	15.8%	23.1%

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Cincinnati, OH–KY–IN

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,409,692		1,663,763
Health Insurance Indicators:			
% Uninsured	12.5%	L	17.1%
% with Job-Based Coverage	82.2%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	24.1%		34.5%
Age:			
0–18	33.5%		30.9%
19–64	66.5%		69.1%
Ethnicity:			
White	91.2%		68.8%
African-American	7.2%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	7%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.383		0.410
Per Capita Income	$26,373		$26,531
Unemployment Rate	4.4%		4.6%
Union Membership	15%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	22%		29.5%
% with Job-Based Coverage	63%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Cleveland, OH

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,902,126		1,663,763
Health Insurance Indicators:			
% Uninsured	13.8%	L	17.1%
% with Job-Based Coverage	74.4%	H	69.3%
% with Medicaid Coverage	6.7%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	26.5%		34.5%
Age:			
0–18	34.3%		30.9%
19–64	65.7%		69.1%
Ethnicity:			
White	74.2%		68.8%
African-American	21.1%		13.7%
Latino	3.4%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	13%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.396		0.410
Per Capita Income	$27,314		$26,531
Unemployment Rate	4.7%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	20%		23.8%
% Employment in Firms with 500+ Employees	52%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	24%		29.5%
% with Job-Based Coverage	51%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Columbus, GA–AL

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	243,421	1,663,763
Health Insurance Indicators:		
% Uninsured	12.8%	17.1%
% with Job-Based Coverage	73.5%	69.3%
% with Medicaid Coverage	NR	7.3%
Medicaid Generosity Index*	115%	109%
% Total Population Enrolled in HMOs	7.0%	34.5%
Age:		
0–18	27.3%	30.9%
19–64	72.7%	69.1%
Ethnicity:		
White	68.8%	68.8%
African-American	31.2%	13.7%
Latino	<1%	11.7%
Asian	<1%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	9%	12.1%
% Population with Income 100%–249% Poverty	21%	24.1%
Income Inequality	0.388	0.410
Per Capita Income	$20,929	$26,531
Unemployment Rate	5.1%	4.6%
Union Membership	11%	15.5%
% Employment in Firms with <25 Employees	17%	23.8%
% Employment in Firms with 500+ Employees	59%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	38%	29.5%
% with Job-Based Coverage	33%	44.5%
% with Medicaid Coverage	NR	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Columbus, OH

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,308,928		1,663,763
Health Insurance Indicators:			
% Uninsured	16.6%		17.1%
% with Job-Based Coverage	74.1%	H	69.3%
% with Medicaid Coverage	5.7%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	31.6%		34.5%
Age:			
0–18	32.6%		30.9%
19–64	67.4%		69.1%
Ethnicity:			
White	76.1%		68.8%
African-American	19.7%		13.7%
Latino	NR		11.7%
Asian	3.0%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	11%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.394		0.410
Per Capita Income	$25,728		$26,531
Unemployment Rate	3.2%		4.6%
Union Membership	5%		15.5%
% Employment in Firms with <25 Employees	24%		23.8%
% Employment in Firms with 500+ Employees	51%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	26%		29.5%
% with Job-Based Coverage	54%		44.5%
% with Medicaid Coverage	17%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Dallas, TX

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,874,219		1,663,763
Health Insurance Indicators:			
% Uninsured	24.7%	H	17.1%
% with Job-Based Coverage	65.3%		69.3%
% with Medicaid Coverage	4.1%	L	7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	19.0%		34.5%
Age:			
0–18	33.1%		30.9%
19–64	66.9%		69.1%
Ethnicity:			
White	58.9%		68.8%
African-American	17.0%		13.7%
Latino	18.7%		11.7%
Asian	4.7%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	11%		12.1%
% Population with Income 100%–249% Poverty	27%		24.1%
Income Inequality	0.443		0.410
Per Capita Income	$30,481		$26,531
Unemployment Rate	3.8%		4.6%
Union Membership	6%		15.5%
% Employment in Firms with <25 Employees	24%		23.8%
% Employment in Firms with 500+ Employees	50%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	44%		29.5%
% with Job-Based Coverage	39%		44.5%
% with Medicaid Coverage	10%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	11.7%		9.3%
Uninsured	45.6%		41.0%
% Without MD visit in Past 12 months			
Insured	25.7%		21.3%
Uninsured	40.5%		45.0%
% with Delayed/Foregone Care			
Insured	11.6%		7.5%
Uninsured	13.3%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Dayton, OH

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	824,271	1,663,763
Health Insurance Indicators:		
% Uninsured	14.4%	17.1%
% with Job-Based Coverage	73.2%	69.3%
% with Medicaid Coverage	7.3%	7.3%
Medicaid Generosity Index*	90%	109%
% Total Population Enrolled in HMOs	56.1%	34.5%
Age:		
0–18	30.2%	30.9%
19–64	69.8%	69.1%
Ethnicity:		
White	83.7%	68.8%
African-American	13.4%	13.7%
Latino	NR	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	9%	12.1%
% Population with Income 100%–249% Poverty	23%	24.1%
Income Inequality	0.403	0.410
Per Capita Income	$24,877	$26,531
Unemployment Rate	4.2%	4.6%
Union Membership	20%	15.5%
% Employment in Firms with <25 Employees	24%	23.8%
% Employment in Firms with 500+ Employees	44%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	31%	29.5%
% with Job-Based Coverage	45%	44.5%
% with Medicaid Coverage	21%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Denver, CO

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,722,414		1,663,763
Health Insurance Indicators:			
% Uninsured	12.2%	L	17.1%
% with Job-Based Coverage	75.2%	H	69.3%
% with Medicaid Coverage	5.8%		7.3%
Medicaid Generosity Index*	92%		109%
% Total Population Enrolled in HMOs	43.2%		34.5%
Age:			
0–18	28.1%		30.9%
19–64	72.0%		69.1%
Ethnicity:			
White	81.4%		68.8%
African-American	2.9%		13.7%
Latino	9.5%		11.7%
Asian	5.1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	17%		24.1%
Income Inequality	0.397		0.410
Per Capita Income	$30,743		$26,531
Unemployment Rate	2.7%		4.6%
Union Membership	14%		15.5%
% Employment in Firms with <25 Employees	27%		23.8%
% Employment in Firms with 500+ Employees	48%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	26%		29.5%
% with Job-Based Coverage	40%		44.5%
% with Medicaid Coverage	22%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Detroit, MI

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	3,911,274		1,663,763
Health Insurance Indicators:			
% Uninsured	13.4%	L	17.1%
% with Job-Based Coverage	72.5%		69.3%
% with Medicaid Coverage	11.4%		7.3%
Medicaid Generosity Index*	133%		109%
% Total Population Enrolled in HMOs	28.2%		34.5%
Age:			
0–18	32.3%		30.9%
19–64	67.7%		69.1%
Ethnicity:			
White	72.5%		68.8%
African-American	21.6%		13.7%
Latino	2.7%		11.7%
Asian	2.4%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	12%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.410		0.410
Per Capita Income	$27,619		$26,531
Unemployment Rate	4.1%		4.6%
Union Membership	33%		15.5%
% Employment in Firms with <25 Employees	20%		23.8%
% Employment in Firms with 500+ Employees	54%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	24%		29.5%
% with Job-Based Coverage	43%		44.5%
% with Medicaid Coverage	30%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	6.2%		9.3%
Uninsured	40.4%		41.0%
% Without MD visit in Past 12 months			
Insured	16.1%		21.3%
Uninsured	35.8%		45.0%
% with Delayed/Foregone Care			
Insured	8.6%		7.5%
Uninsured	36.6%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

El Paso, TX

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	642,947		1,663,763
Health Insurance Indicators:			
% Uninsured	37.1%	H	17.1%
% with Job-Based Coverage	48.7%	L	69.3%
% with Medicaid Coverage	11.0%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	20.6%		34.5%
Age:			
0–18	34.4%		30.9%
19–64	65.6%		69.1%
Ethnicity:			
White	15.9%		68.8%
African-American	NR		13.7%
Latino	80.6%		11.7%
Asian	<1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	25%		12.1%
% Population with Income 100%–249% Poverty	40%		24.1%
Income Inequality	0.482		0.410
Per Capita Income	$15,216		$26,531
Unemployment Rate	11.2%		4.6%
Union Membership	7%		15.5%
% Employment in Firms with <25 Employees	21%		23.8%
% Employment in Firms with 500+ Employees	56%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	50%		29.5%
% with Job-Based Coverage	30%		44.5%
% with Medicaid Coverage	17%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Fort Lauderdale, FL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,165,529		1,663,763
Health Insurance Indicators:			
% Uninsured	26.2%	H	17.1%
% with Job-Based Coverage	63.8%		69.3%
% with Medicaid Coverage	3.2%	L	7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	23.5%		34.5%
Age:			
0–18	28.0%		30.9%
19–64	72.0%		69.1%
Ethnicity:			
White	60.2%		68.8%
African-American	24.0%		13.7%
Latino	15.2%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.393		0.410
Per Capita Income	$27,661		$26,531
Unemployment Rate	4.9%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	34%		23.8%
% Employment in Firms with 500+ Employees	39%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	48%		29.5%
% with Job-Based Coverage	36%		44.5%
% with Medicaid Coverage	10%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Fort Worth, TX

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,416,768	1,663,763
Health Insurance Indicators:		
% Uninsured	23.8%	17.1%
% with Job-Based Coverage	67.5%	69.3%
% with Medicaid Coverage	7.5%	7.3%
Medicaid Generosity Index*	90%	109%
% Total Population Enrolled in HMOs	37.9%	34.5%
Age:		
0–18	37.4%	30.9%
19–64	62.6%	69.1%
Ethnicity:		
White	64.4%	68.8%
African-American	23.4%	13.7%
Latino	10.8%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	15%	12.1%
% Population with Income 100%–249% Poverty	24%	24.1%
Income Inequality	0.403	0.410
Per Capita Income	$25,150	$26,531
Unemployment Rate	3.9%	4.6%
Union Membership	6%	15.5%
% Employment in Firms with <25 Employees	20%	23.8%
% Employment in Firms with 500+ Employees	56%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	40%	29.5%
% with Job-Based Coverage	41%	44.5%
% with Medicaid Coverage	19%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	27.3%	9.3%
Uninsured	48.9%	41.0%
% Without MD visit in Past 12 months		
Insured	33.4%	21.3%
Uninsured	43.1%	45.0%
% with Delayed/Foregone Care		
Insured	17.1%	7.5%
Uninsured	26.0%	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Fresno, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	774,643		1,663,763
Health Insurance Indicators:			
% Uninsured	18.3%		17.1%
% with Job-Based Coverage	56.4%	L	69.3%
% with Medicaid Coverage	17.4%	H	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	40.5%		34.5%
Age:			
0–18	36.5%		30.9%
19–64	63.5%		69.1%
Ethnicity:			
White	50.8%		68.8%
African-American	7.0%		13.7%
Latino	37.6%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	23%		12.1%
% Population with Income 100%–249% Poverty	31%		24.1%
Income Inequality	0.401		0.410
Per Capita Income	$18,958		$26,531
Unemployment Rate	13.4%		4.6%
Union Membership	6%		15.5%
% Employment in Firms with <25 Employees	32%		23.8%
% Employment in Firms with 500+ Employees	42%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	31%		29.5%
% with Job-Based Coverage	35%		44.5%
% with Medicaid Coverage	31%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Grand Rapids, MI

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	908,141	1,663,763
Health Insurance Indicators:		
% Uninsured	16.7%	17.1%
% with Job-Based Coverage	71.6%	69.3%
% with Medicaid Coverage	7.4%	7.3%
Medicaid Generosity Index*	133%	109%
% Total Population Enrolled in HMOs	30.7%	34.5%
Age:		
0–18	29.0%	30.9%
19–64	71.0%	69.1%
Ethnicity:		
White	85.1%	68.8%
African-American	4.2%	13.7%
Latino	4.5%	11.7%
Asian	5.9%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	20%	24.1%
Income Inequality	0.377	0.410
Per Capita Income	$24,960	$26,531
Unemployment Rate	3.5%	4.6%
Union Membership	18%	15.5%
% Employment in Firms with <25 Employees	25%	23.8%
% Employment in Firms with 500+ Employees	46%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	30%	29.5%
% with Job-Based Coverage	44%	44.5%
% with Medicaid Coverage	21%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Greensboro, NC

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,003,717	1,663,763
Health Insurance Indicators:		
% Uninsured	18.8%	17.1%
% with Job-Based Coverage	66.4%	69.3%
% with Medicaid Coverage	8.1%	7.3%
Medicaid Generosity Index*	115%	109%
% Total Population Enrolled in HMOs	28.8%	34.5%
Age:		
0–18	29.4%	30.9%
19–64	70.6%	69.1%
Ethnicity:		
White	75.7%	68.8%
African-American	20.4%	13.7%
Latino	NR	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	13%	12.1%
% Population with Income 100%–249% Poverty	28%	24.1%
Income Inequality	0.398	0.410
Per Capita Income	$25,441	$26,531
Unemployment Rate	2.7%	4.6%
Union Membership	6%	15.5%
% Employment in Firms with <25 Employees	21%	23.8%
% Employment in Firms with 500+ Employees	54%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	32%	29.5%
% with Job-Based Coverage	41%	44.5%
% with Medicaid Coverage	19%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Greenville, SC

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	784,093		1,663,763
Health Insurance Indicators:			
% Uninsured	15.6%		17.1%
% with Job-Based Coverage	78.0%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	91%		109%
% Total Population Enrolled in HMOs	10.0%		34.5%
Age:			
0–18	27.4%		30.9%
19–64	72.6%		69.1%
Ethnicity:			
White	89.8%		68.8%
African-American	6.7%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	21%		24.1%
Income Inequality	0.368		0.410
Per Capita Income	$21,972		$26,531
Unemployment Rate	3.4%		4.6%
Union Membership	2%		15.5%
% Employment in Firms with <25 Employees	26%		23.8%
% Employment in Firms with 500+ Employees	50%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	38%		29.5%
% with Job-Based Coverage	47%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Harrisburg, PA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	527,068		1,663,763
Health Insurance Indicators:			
% Uninsured	7.1%	L	17.1%
% with Job-Based Coverage	83.2%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	21.3%		34.5%
Age:			
0–18	23.2%		30.9%
19–64	76.8%		69.1%
Ethnicity:			
White	92.7%		68.8%
African-American	NR		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	NR		12.1%
% Population with Income 100%–249% Poverty	17%		24.1%
Income Inequality	0.346		0.410
Per Capita Income	$25,899		$26,531
Unemployment Rate	3.4%		4.6%
Union Membership	3%		15.5%
% Employment in Firms with <25 Employees	17%		23.8%
% Employment in Firms with 500+ Employees	52%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	NR		29.5%
% with Job-Based Coverage	70%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Hartford, CT

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,414,135		1,663,763
Health Insurance Indicators:			
% Uninsured	13.5%	L	17.1%
% with Job-Based Coverage	74.2%	H	69.3%
% with Medicaid Coverage	6.5%		7.3%
Medicaid Generosity Index*	154%		109%
% Total Population Enrolled in HMOs	32.6%		34.5%
Age:			
0–18	32.5%		30.9%
19–64	67.5%		69.1%
Ethnicity:			
White	72.6%		68.8%
African-American	15.2%		13.7%
Latino	11.6%		11.7%
Asian	<1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	13%		12.1%
% Population with Income 100%–249% Poverty	20%		24.1%
Income Inequality	0.427		0.410
Per Capita Income	$32,035		$26,531
Unemployment Rate	5.1%		4.6%
Union Membership	30%		15.5%
% Employment in Firms with <25 Employees	23%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	25%		29.5%
% with Job-Based Coverage	48%		44.5%
% with Medicaid Coverage	19%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Honolulu, HI

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	757,838		1,663,763
Health Insurance Indicators:			
% Uninsured	8.2%	L	17.1%
% with Job-Based Coverage	73.5%	H	69.3%
% with Medicaid Coverage	6.4%		7.3%
Medicaid Generosity Index*	300%		109%
% Total Population Enrolled in HMOs	33.3%		34.5%
Age:			
0–18	31.1%		30.9%
19–64	68.9%		69.1%
Ethnicity:			
White	22.3%		68.8%
African-American	4.4%		13.7%
Latino	2.4%		11.7%
Asian	69.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	13%		12.1%
% Population with Income 100%–249% Poverty	23%		24.1%
Income Inequality	0.421		0.410
Per Capita Income	$27,259		$26,531
Unemployment Rate	5.3%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	51%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	11%		29.5%
% with Job-Based Coverage	57%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Houston, TX

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	3,576,686		1,663,763
Health Insurance Indicators:			
% Uninsured	29.5%	H	17.1%
% with Job-Based Coverage	59.0%	L	69.3%
% with Medicaid Coverage	7.0%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	24.2%		34.5%
Age:			
0–18	32.9%		30.9%
19–64	67.1%		69.1%
Ethnicity:			
White	49.5%		68.8%
African-American	19.5%		13.7%
Latino	23.8%		11.7%
Asian	6.6%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	17%		12.1%
% Population with Income 100%–249% Poverty	28%		24.1%
Income Inequality	0.444		0.410
Per Capita Income	$28,977		$26,531
Unemployment Rate	5.3%		4.6%
Union Membership	7%		15.5%
% Employment in Firms with <25 Employees	23%		23.8%
% Employment in Firms with 500+ Employees	50%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	48%		29.5%
% with Job-Based Coverage	33%		44.5%
% with Medicaid Coverage	14%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	10.1%		9.3%
Uninsured	33.0%		41.0%
% Without MD visit in Past 12 months			
Insured	20.9%		21.3%
Uninsured	49.2%		45.0%
% with Delayed/Foregone Care			
Insured	5.9%		7.5%
Uninsured	18.2%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Indianapolis, IN

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,334,459		1,663,763
Health Insurance Indicators:			
% Uninsured	12.9%	L	17.1%
% with Job-Based Coverage	76.5%	H	69.3%
% with Medicaid Coverage	3.8%	L	7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	23.2%		34.5%
Age:			
0–18	31.9%		30.9%
19–64	68.1%		69.1%
Ethnicity:			
White	85.4%		68.8%
African-American	9.6%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.415		0.410
Per Capita Income	$26,662		$26,531
Unemployment Rate	2.5%		4.6%
Union Membership	8%		15.5%
% Employment in Firms with <25 Employees	27%		23.8%
% Employment in Firms with 500+ Employees	48%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	28%		29.5%
% with Job-Based Coverage	46%		44.5%
% with Medicaid Coverage	14%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Jacksonville, FL

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	918,873	1,663,763
Health Insurance Indicators:		
% Uninsured	18.7%	17.1%
% with Job-Based Coverage	65.4%	69.3%
% with Medicaid Coverage	7.9%	7.3%
Medicaid Generosity Index*	94%	109%
% Total Population Enrolled in HMOs	38.5%	34.5%
Age:		
0–18	27.4%	30.9%
19–64	72.6%	69.1%
Ethnicity:		
White	72.3%	68.8%
African-American	22.1%	13.7%
Latino	3.6%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	13%	12.1%
% Population with Income 100%–249% Poverty	24%	24.1%
Income Inequality	0.409	0.410
Per Capita Income	$24,751	$26,531
Unemployment Rate	3.4%	4.6%
Union Membership	18%	15.5%
% Employment in Firms with <25 Employees	22%	23.8%
% Employment in Firms with 500+ Employees	51%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	33%	29.5%
% with Job-Based Coverage	41%	44.5%
% with Medicaid Coverage	20%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Jersey City, NJ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	479,900		1,663,763
Health Insurance Indicators:			
% Uninsured	35.9%	H	17.1%
% with Job-Based Coverage	50.7%	L	69.3%
% with Medicaid Coverage	9.6%		7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	29.8%		34.5%
Age:			
0–18	23.0%		30.9%
19–64	77.1%		69.1%
Ethnicity:			
White	28.6%		68.8%
African-American	13.4%		13.7%
Latino	46.0%		11.7%
Asian	12.0%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	15%		12.1%
% Population with Income 100%–249% Poverty	36%		24.1%
Income Inequality	0.411		0.410
Per Capita Income	$24,943		$26,531
Unemployment Rate	7.8%		4.6%
Union Membership	17%		15.5%
% Employment in Firms with <25 Employees	28%		23.8%
% Employment in Firms with 500+ Employees	43%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	39%		29.5%
% with Job-Based Coverage	41%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Kansas City, MO–KS

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,515,994		1,663,763
Health Insurance Indicators:			
% Uninsured	13.6%	L	17.1%
% with Job-Based Coverage	76.0%	H	69.3%
% with Medicaid Coverage	3.6%	L	7.3%
Medicaid Generosity Index*	112%		109%
% Total Population Enrolled in HMOs	34.0%		34.5%
Age:			
0–18	28.2%		30.9%
19–64	71.8%		69.1%
Ethnicity:			
White	78.0%		68.8%
African-American	15.7%		13.7%
Latino	4.2%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	8%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.418		0.410
Per Capita Income	$26,627		$26,531
Unemployment Rate	4.0%		4.6%
Union Membership	3%		15.5%
% Employment in Firms with <25 Employees	21%		23.8%
% Employment in Firms with 500+ Employees	51%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	29%		29.5%
% with Job-Based Coverage	47%		44.5%
% with Medicaid Coverage	12%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	13.6%		9.3%
Uninsured	46.4%		41.0%
% Without MD visit in Past 12 months			
Insured	20.6%		21.3%
Uninsured	50.4%		45.0%
% with Delayed/Foregone Care			
Insured	8.4%		7.5%
Uninsured	26.9%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Knoxville, TN

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	566,821		1,663,763
Health Insurance Indicators:			
% Uninsured	13.3%		17.1%
% with Job-Based Coverage	60.6%		69.3%
% with Medicaid Coverage	21.3%	H	7.3%
Medicaid Generosity Index*	101%		109%
% Total Population Enrolled in HMOs	16.4%		34.5%
Age:			
0–18	28.9%		30.9%
19–64	71.1%		69.1%
Ethnicity:			
White	82.6%		68.8%
African-American	15.9%		13.7%
Latino	<1%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	16%		12.1%
% Population with Income 100%–249% Poverty	35%		24.1%
Income Inequality	0.431		0.410
Per Capita Income	$22,745		$26,531
Unemployment Rate	5.0%		4.6%
Union Membership	8%		15.5%
% Employment in Firms with <25 Employees	17%		23.8%
% Employment in Firms with 500+ Employees	52%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	15%		29.5%
% with Job-Based Coverage	38%		44.5%
% with Medicaid Coverage	42%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Las Vegas, NV–AZ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,106,425		1,663,763
Health Insurance Indicators:			
% Uninsured	21.4%		17.1%
% with Job-Based Coverage	67.0%		69.3%
% with Medicaid Coverage	5.1%	L	7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	28.0%		34.5%
Age:			
0–18	32.9%		30.9%
19–64	67.1%		69.1%
Ethnicity:			
White	64.8%		68.8%
African-American	9.3%		13.7%
Latino	17.4%		11.7%
Asian	6.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	13%		12.1%
% Population with Income 100%–249% Poverty	31%		24.1%
Income Inequality	0.400		0.410
Per Capita Income	$25,250		$26,531
Unemployment Rate	4.3%		4.6%
Union Membership	22%		15.5%
% Employment in Firms with <25 Employees	18%		23.8%
% Employment in Firms with 500+ Employees	54%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	33%		29.5%
% with Job-Based Coverage	49%		44.5%
% with Medicaid Coverage	10%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Los Angeles, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	8,223,152		1,663,763
Health Insurance Indicators:			
% Uninsured	31.5%	H	17.1%
% with Job-Based Coverage	49.9%	L	69.3%
% with Medicaid Coverage	13.8%		7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	45.7%		34.5%
Age:			
0–18	34.6%		30.9%
19–64	65.4%		69.1%
Ethnicity:			
White	32.0%		68.8%
African-American	8.6%		13.7%
Latino	47.9%		11.7%
Asian	10.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	23%		12.1%
% Population with Income 100%–249% Poverty	29%		24.1%
Income Inequality	0.458		0.410
Per Capita Income	$25,719		$26,531
Unemployment Rate	6.8%		4.6%
Union Membership	16%		15.5%
% Employment in Firms with <25 Employees	32%		23.8%
% Employment in Firms with 500+ Employees	40%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	46%		29.5%
% with Job-Based Coverage	26%		44.5%
% with Medicaid Coverage	25%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	8.1%		9.3%
Uninsured	60.8%		41.0%
% Without MD visit in Past 12 months			
Insured	22.7%		21.3%
Uninsured	53.3%		45.0%
% with Delayed/Foregone Care			
Insured	3.8%		7.5%
Uninsured	17.4%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Louisville, KY–IN

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	870,766		1,663,763
Health Insurance Indicators:			
% Uninsured	12.9%	L	17.1%
% with Job-Based Coverage	75.4%	H	69.3%
% with Medicaid Coverage	4.4%	L	7.3%
Medicaid Generosity Index*	105%		109%
% Total Population Enrolled in HMOs	30.9%		34.5%
Age:			
0–18	24.5%		30.9%
19–64	75.5%		69.1%
Ethnicity:			
White	89.0%		68.8%
African-American	9.5%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	7%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.353		0.410
Per Capita Income	$25,493		$26,531
Unemployment Rate	3.6%		4.6%
Union Membership	16%		15.5%
% Employment in Firms with <25 Employees	23%		23.8%
% Employment in Firms with 500+ Employees	53%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	20%		29.5%
% with Job-Based Coverage	60%		44.5%
% with Medicaid Coverage	12%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Memphis, TN–AR–MS

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	975,937	1,663,763
Health Insurance Indicators:		
% Uninsured	15.6%	17.1%
% with Job-Based Coverage	65.6%	69.3%
% with Medicaid Coverage	13.1%	7.3%
Medicaid Generosity Index*	101%	109%
% Total Population Enrolled in HMOs	28.4%	34.5%
Age:		
0–18	40.7%	30.9%
19–64	59.3%	69.1%
Ethnicity:		
White	38.8%	68.8%
African-American	59.6%	13.7%
Latino	NR	11.7%
Asian	<1%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	17%	12.1%
% Population with Income 100%–249% Poverty	34%	24.1%
Income Inequality	0.481	0.410
Per Capita Income	$25,905	$26,531
Unemployment Rate	4.9%	4.6%
Union Membership	22%	15.5%
% Employment in Firms with <25 Employees	18%	23.8%
% Employment in Firms with 500+ Employees	58%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	20%	29.5%
% with Job-Based Coverage	46%	44.5%
% with Medicaid Coverage	25%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Miami, FL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,752,653		1,663,763
Health Insurance Indicators:			
% Uninsured	26.9%	H	17.1%
% with Job-Based Coverage	50.8%	L	69.3%
% with Medicaid Coverage	10.8%		7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	64.4%		34.5%
Age:			
0–18	29.3%		30.9%
19–64	70.7%		69.1%
Ethnicity:			
White	23.8%		68.8%
African-American	18.8%		13.7%
Latino	56.4%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	18%		12.1%
% Population with Income 100%–249% Poverty	37%		24.1%
Income Inequality	0.452		0.410
Per Capita Income	$21,688		$26,531
Unemployment Rate	7.1%		4.6%
Union Membership	4%		15.5%
% Employment in Firms with <25 Employees	36%		23.8%
% Employment in Firms with 500+ Employees	34%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	36%		29.5%
% with Job-Based Coverage	32%		44.5%
% with Medicaid Coverage	19%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NR		9.3%
Uninsured	66.7%		41.0%
% Without MD visit in Past 12 months			
Insured	20.5%		21.3%
Uninsured	53.0%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	27.7%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Middlesex, NJ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	978,579		1,663,763
Health Insurance Indicators:			
% Uninsured	16.9%		17.1%
% with Job-Based Coverage	77.3%	H	69.3%
% with Medicaid Coverage	3.5%	L	7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	35.3%		34.5%
Age:			
0–18	29.9%		30.9%
19–64	70.1%		69.1%
Ethnicity:			
White	64.5%		68.8%
African-American	15.6%		13.7%
Latino	11.8%		11.7%
Asian	8.1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	7%		12.1%
% Population with Income 100%–249% Poverty	15%		24.1%
Income Inequality	0.380		0.410
Per Capita Income	$35,734		$26,531
Unemployment Rate	3.1%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	21%		23.8%
% Employment in Firms with 500+ Employees	51%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	36%		29.5%
% with Job-Based Coverage	48%		44.5%
% with Medicaid Coverage	14%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Milwaukee, WI

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,283,147		1,663,763
Health Insurance Indicators:			
% Uninsured	8.1%	L	17.1%
% with Job-Based Coverage	83.6%	H	69.3%
% with Medicaid Coverage	4.4%	L	7.3%
Medicaid Generosity Index*	110%		109%
% Total Population Enrolled in HMOs	42.3%		34.5%
Age:			
0–18	30.9%		30.9%
19–64	69.1%		69.1%
Ethnicity:			
White	80.9%		68.8%
African-American	11.5%		13.7%
Latino	5.0%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.369		0.410
Per Capita Income	$28,176		$26,531
Unemployment Rate	3.0%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	20%		29.5%
% with Job-Based Coverage	56%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Minneapolis, MN–WI

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,486,355		1,663,763
Health Insurance Indicators:			
% Uninsured	10.1%	L	17.1%
% with Job-Based Coverage	78.1%	H	69.3%
% with Medicaid Coverage	5.4%		7.3%
Medicaid Generosity Index*	109%		109%
% Total Population Enrolled in HMOs	41.3%		34.5%
Age:			
0–18	32.0%		30.9%
19–64	68.0%		69.1%
Ethnicity:			
White	83.7%		68.8%
African-American	6.8%		13.7%
Latino	3.3%		11.7%
Asian	6.1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	7%		12.1%
% Population with Income 100%–249% Poverty	18%		24.1%
Income Inequality	0.387		0.410
Per Capita Income	$30,123		$26,531
Unemployment Rate	2.9%		4.6%
Union Membership	23%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	49%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	22%		29.5%
% with Job-Based Coverage	46%		44.5%
% with Medicaid Coverage	21%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	5.8%		9.3%
Uninsured	36.8%		41.0%
% Without MD visit in Past 12 months			
Insured	17.3%		21.3%
Uninsured	45.7%		45.0%
% with Delayed/Foregone Care			
Insured	7.4%		7.5%
Uninsured	28.3%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Monmouth, NJ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	880,779		1,663,763
Health Insurance Indicators:			
% Uninsured	16.4%		17.1%
% with Job-Based Coverage	74.4%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	27.2%		34.5%
Age:			
0–18	27.4%		30.9%
19–64	72.6%		69.1%
Ethnicity:			
White	86.5%		68.8%
African-American	6.5%		13.7%
Latino	3.9%		11.7%
Asian	3.1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	3%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.382		0.410
Per Capita Income	$30,275		$26,531
Unemployment Rate	4.9%		4.6%
Union Membership	22%		15.5%
% Employment in Firms with <25 Employees	26%		23.8%
% Employment in Firms with 500+ Employees	50%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	33%		29.5%
% with Job-Based Coverage	47%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Nashville, TN

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,017,287	1,663,763
Health Insurance Indicators:		
% Uninsured	14.5%	17.1%
% with Job-Based Coverage	70.4%	69.3%
% with Medicaid Coverage	6.7%	7.3%
Medicaid Generosity Index*	101%	109%
% Total Population Enrolled in HMOs	39.9%	34.5%
Age:		
0–18	30.7%	30.9%
19–64	69.3%	69.1%
Ethnicity:		
White	78.2%	68.8%
African-American	19.1%	13.7%
Latino	NR	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	6%	12.1%
% Population with Income 100%–249% Poverty	21%	24.1%
Income Inequality	0.422	0.410
Per Capita Income	$27,324	$26,531
Unemployment Rate	3.7%	4.6%
Union Membership	4%	15.5%
% Employment in Firms with <25 Employees	25%	23.8%
% Employment in Firms with 500+ Employees	54%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	23%	29.5%
% with Job-Based Coverage	48%	44.5%
% with Medicaid Coverage	18%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Nassau–Suffolk, NY

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	4,017,386		1,663,763
Health Insurance Indicators:			
% Uninsured	13.7%	L	17.1%
% with Job-Based Coverage	75.8%	H	69.3%
% with Medicaid Coverage	3.8%	L	7.3%
Medicaid Generosity Index*	103%		109%
% Total Population Enrolled in HMOs	35.9%		34.5%
Age:			
0–18	32.3%		30.9%
19–64	67.7%		69.1%
Ethnicity:			
White	84.1%		68.8%
African-American	6.7%		13.7%
Latino	6.5%		11.7%
Asian	2.7%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	6%		12.1%
% Population with Income 100%–249% Poverty	17%		24.1%
Income Inequality	0.403		0.410
Per Capita Income	$34,902		$26,531
Unemployment Rate	3.9%		4.6%
Union Membership	23%		15.5%
% Employment in Firms with <25 Employees	29%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	25%		29.5%
% with Job-Based Coverage	51%		44.5%
% with Medicaid Coverage	14%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NR		9.3%
Uninsured	NR		41.0%
% Without MD visit in Past 12 months			
Insured	18.2%		21.3%
Uninsured	44.5%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	26.9%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

New Orleans, LA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,162,705	1,663,763
Health Insurance Indicators:		
% Uninsured	20.8%	17.1%
% with Job-Based Coverage	67.6%	69.3%
% with Medicaid Coverage	5.1%	7.3%
Medicaid Generosity Index*	85%	109%
% Total Population Enrolled in HMOs	24.5%	34.5%
Age:		
0–18	28.6%	30.9%
19–64	71.4%	69.1%
Ethnicity:		
White	56.7%	68.8%
African-American	36.7%	13.7%
Latino	4.7%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	8%	12.1%
% Population with Income 100%–249% Poverty	33%	24.1%
Income Inequality	0.474	0.410
Per Capita Income	$23,148	$26,531
Unemployment Rate	5.9%	4.6%
Union Membership	2%	15.5%
% Employment in Firms with <25 Employees	25%	23.8%
% Employment in Firms with 500+ Employees	46%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	35%	29.5%
% with Job-Based Coverage	48%	44.5%
% with Medicaid Coverage	11%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

New York, NY

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	7,734,663		1,663,763
Health Insurance Indicators:			
% Uninsured	27.1%	H	17.1%
% with Job-Based Coverage	50.4%	L	69.3%
% with Medicaid Coverage	18.6%	H	7.3%
Medicaid Generosity Index*	103%		109%
% Total Population Enrolled in HMOs	32.5%		34.5%
Age:			
0–18	30.8%		30.9%
19–64	69.3%		69.1%
Ethnicity:			
White	41.8%		68.8%
African-American	25.8%		13.7%
Latino	23.5%		11.7%
Asian	8.6%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	24%		12.1%
% Population with Income 100%–249% Poverty	26%		24.1%
Income Inequality	0.497		0.410
Per Capita Income	$34,459		$26,531
Unemployment Rate	7.3%		4.6%
Union Membership	24%		15.5%
% Employment in Firms with <25 Employees	29%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	37%		29.5%
% with Job-Based Coverage	25%		44.5%
% with Medicaid Coverage	35%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	5.4%		9.3%
Uninsured	43.3%		41.0%
% Without MD visit in Past 12 months			
Insured	13.7%		21.3%
Uninsured	39.1%		45.0%
% with Delayed/Foregone Care			
Insured	6.7%		7.5%
Uninsured	25.0%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Newark, NJ

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,693,870	1,663,763
Health Insurance Indicators:		
% Uninsured	18.8%	17.1%
% with Job-Based Coverage	69.7%	69.3%
% with Medicaid Coverage	7.6%	7.3%
Medicaid Generosity Index*	97%	109%
% Total Population Enrolled in HMOs	23.6%	34.5%
Age:		
0–18	30.5%	30.9%
19–64	69.5%	69.1%
Ethnicity:		
White	58.3%	68.8%
African-American	26.7%	13.7%
Latino	11.0%	11.7%
Asian	3.9%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	14%	24.1%
Income Inequality	0.401	0.410
Per Capita Income	$35,038	$26,531
Unemployment Rate	4.8%	4.6%
Union Membership	19%	15.5%
% Employment in Firms with <25 Employees	22%	23.8%
% Employment in Firms with 500+ Employees	47%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	38%	29.5%
% with Job-Based Coverage	34%	44.5%
% with Medicaid Coverage	24%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NR	9.3%
Uninsured	31.4%	41.0%
% Without MD visit in Past 12 months		
Insured	26.9%	21.3%
Uninsured	43.3%	45.0%
% with Delayed/Foregone Care		
Insured	NR	7.5%
Uninsured	33.0%	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Norfolk, VA–NC

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,395,298		1,663,763
Health Insurance Indicators:			
% Uninsured	10.8%	L	17.1%
% with Job-Based Coverage	72.8%		69.3%
% with Medicaid Coverage	3.8%	L	7.3%
Medicaid Generosity Index*	110%		109%
% Total Population Enrolled in HMOs	24.6%		34.5%
Age:			
0–18	31.9%		30.9%
19–64	68.2%		69.1%
Ethnicity:			
White	66.8%		68.8%
African-American	28.6%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.410		0.410
Per Capita Income	$21,983		$26,531
Unemployment Rate	4.3%		4.6%
Union Membership	4%		15.5%
% Employment in Firms with <25 Employees	20%		23.8%
% Employment in Firms with 500+ Employees	59%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	22%		29.5%
% with Job-Based Coverage	58%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Oakland, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,010,788		1,663,763
Health Insurance Indicators:			
% Uninsured	13.5%	L	17.1%
% with Job-Based Coverage	74.9%	H	69.3%
% with Medicaid Coverage	3.5%	L	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	55.9%		34.5%
Age:			
0–18	29.3%		30.9%
19–64	70.8%		69.1%
Ethnicity:			
White	67.0%		68.8%
African-American	11.5%		13.7%
Latino	6.9%		11.7%
Asian	14.4%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	13%		24.1%
Income Inequality	0.371		0.410
Per Capita Income	$31,338		$26,531
Unemployment Rate	4.3%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	24%		23.8%
% Employment in Firms with 500+ Employees	57%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	33%		29.5%
% with Job-Based Coverage	41%		44.5%
% with Medicaid Coverage	15%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	8.4%		9.3%
Uninsured	34.3%		41.0%
% Without MD visit in Past 12 months			
Insured	22.6%		21.3%
Uninsured	43.7%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	NR		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Oklahoma City, OK

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	918,493		1,663,763
Health Insurance Indicators:			
% Uninsured	18.4%		17.1%
% with Job-Based Coverage	69.9%		69.3%
% with Medicaid Coverage	3.6%	L	7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	21.6%		34.5%
Age:			
0–18	32.5%		30.9%
19–64	67.5%		69.1%
Ethnicity:			
White	81.0%		68.8%
African-American	10.2%		13.7%
Latino	NR		11.7%
Asian	2.7%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	26%		24.1%
Income Inequality	0.430		0.410
Per Capita Income	$21,659		$26,531
Unemployment Rate	3.2%		4.6%
Union Membership	9%		15.5%
% Employment in Firms with <25 Employees	26%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	29%		29.5%
% with Job-Based Coverage	47%		44.5%
% with Medicaid Coverage	10%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Omaha, NE–IA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	616,156		1,663,763
Health Insurance Indicators:			
% Uninsured	10.2%	L	17.1%
% with Job-Based Coverage	77.2%	H	69.3%
% with Medicaid Coverage	7.8%		7.3%
Medicaid Generosity Index*	92%		109%
% Total Population Enrolled in HMOs	31.7%		34.5%
Age:			
0–18	34.3%		30.9%
19–64	65.7%		69.1%
Ethnicity:			
White	85.2%		68.8%
African-American	6.4%		13.7%
Latino	2.7%		11.7%
Asian	4.6%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	23%		24.1%
Income Inequality	0.390		0.410
Per Capita Income	$2,657		$26,531
Unemployment Rate	2.5%		4.6%
Union Membership	16%		15.5%
% Employment in Firms with <25 Employees	20%		23.8%
% Employment in Firms with 500+ Employees	53%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	18%		29.5%
% with Job-Based Coverage	55%		44.5%
% with Medicaid Coverage	22%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Orange County, CA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	2,419,559	1,663,763
Health Insurance Indicators:		
% Uninsured	20.5%	17.1%
% with Job-Based Coverage	66.0%	69.3%
% with Medicaid Coverage	6.5%	7.3%
Medicaid Generosity Index*	117%	109%
% Total Population Enrolled in HMOs	45.8%	34.5%
Age:		
0–18	30.7%	30.9%
19–64	69.3%	69.1%
Ethnicity:		
White	58.9%	68.8%
African-American	2.1%	13.7%
Latino	25.2%	11.7%
Asian	13.0%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	10%	12.1%
% Population with Income 100%–249% Poverty	26%	24.1%
Income Inequality	0.409	0.410
Per Capita Income	$30,115	$26,531
Unemployment Rate	3.3%	4.6%
Union Membership	9%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	45%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	38%	29.5%
% with Job-Based Coverage	40%	44.5%
% with Medicaid Coverage	17%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NR	9.3%
Uninsured	63.1%	41.0%
% Without MD visit in Past 12 months		
Insured	22.9%	21.3%
Uninsured	55.0%	45.0%
% with Delayed/Foregone Care		
Insured	12.8%	7.5%
Uninsured	NR	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Orlando, FL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,273,466		1,663,763
Health Insurance Indicators:			
% Uninsured	22.2%		17.1%
% with Job-Based Coverage	65.5%		69.3%
% with Medicaid Coverage	3.7%	L	7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	41.3%		34.5%
Age:			
0–18	25.0%		30.9%
19–64	75.0%		69.1%
Ethnicity:			
White	66.5%		68.8%
African-American	14.4%		13.7%
Latino	15.2%		11.7%
Asian	3.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	30%		24.1%
Income Inequality	0.413		0.410
Per Capita Income	$23,373		$26,531
Unemployment Rate	3.6%		4.6%
Union Membership	6%		15.5%
% Employment in Firms with <25 Employees	29%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	39%		29.5%
% with Job-Based Coverage	42%		44.5%
% with Medicaid Coverage	8%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Philadelphia, PA–NJ

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	4,258,856	1,663,763
Health Insurance Indicators:		
% Uninsured	14.9%	17.1%
% with Job-Based Coverage	70.2%	69.3%
% with Medicaid Coverage	10.9%	7.3%
Medicaid Generosity Index*	97%	109%
% Total Population Enrolled in HMOs	46.5%	34.5%
Age:		
0–18	30.6%	30.9%
19–64	69.5%	69.1%
Ethnicity:		
White	71.0%	68.8%
African-American	19.6%	13.7%
Latino	3.5%	11.7%
Asian	5.7%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	13%	12.1%
% Population with Income 100%–249% Poverty	17%	24.1%
Income Inequality	0.435	0.410
Per Capita Income	$29,347	$26,531
Unemployment Rate	4.6%	4.6%
Union Membership	13%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	46%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	23%	29.5%
% with Job-Based Coverage	37%	44.5%
% with Medicaid Coverage	33%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	4.9%	9.3%
Uninsured	39.4%	41.0%
% Without MD visit in Past 12 months		
Insured	8.3%	21.3%
Uninsured	37.0%	45.0%
% with Delayed/Foregone Care		
Insured	9.0%	7.5%
Uninsured	16.1%	23.1%

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Phoenix–Mesa, AZ

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,478,253		1,663,763
Health Insurance Indicators:			
% Uninsured	26.1%	H	17.1%
% with Job-Based Coverage	62.0%		69.3%
% with Medicaid Coverage	5.2%		7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	33.7%		34.5%
Age:			
0–18	34.2%		30.9%
19–64	65.8%		69.1%
Ethnicity:			
White	65.4%		68.8%
African-American	4.8%		13.7%
Latino	26.5%		11.7%
Asian	2.0%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	16%		12.1%
% Population with Income 100%–249% Poverty	30%		24.1%
Income Inequality	0.445		0.410
Per Capita Income	$24,137		$26,531
Unemployment Rate	4.1%		4.6%
Union Membership	11%		15.5%
% Employment in Firms with <25 Employees	31%		23.8%
% Employment in Firms with 500+ Employees	41%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	44%		29.5%
% with Job-Based Coverage	39%		44.5%
% with Medicaid Coverage	11%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	11.2%		9.3%
Uninsured	45.0%		41.0%
% Without MD visit in Past 12 months			
Insured	20.5%		21.3%
Uninsured	46.7%		45.0%
% with Delayed/Foregone Care			
Insured	11.6%		7.5%
Uninsured	23.4%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Pittsburgh, PA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,942,515		1,663,763
Health Insurance Indicators:			
% Uninsured	11.1%	L	17.1%
% with Job-Based Coverage	71.0%		69.3%
% with Medicaid Coverage	8.6%		7.3%
Medicaid Generosity Index*	97%		109%
% Total Population Enrolled in HMOs	53.5%		34.5%
Age:			
0–18	27.9%		30.9%
19–64	72.1%		69.1%
Ethnicity:			
White	91.8%		68.8%
African-American	5.6%		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	13%		12.1%
% Population with Income 100%–249% Poverty	22%		24.1%
Income Inequality	0.416		0.410
Per Capita Income	$26,243		$26,531
Unemployment Rate	5.6%		4.6%
Union Membership	18%		15.5%
% Employment in Firms with <25 Employees	23%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	19%		29.5%
% with Job-Based Coverage	47%		44.5%
% with Medicaid Coverage	23%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	10.0%		9.3%
Uninsured	33.3%		41.0%
% Without MD visit in Past 12 months			
Insured	19.9%		21.3%
Uninsured	NR		45.0%
% with Delayed/Foregone Care			
Insured	7.7%		7.5%
Uninsured	32.4%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Portland, OR–WA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,581,108		1,663,763
Health Insurance Indicators:			
% Uninsured	12.5%	L	17.1%
% with Job-Based Coverage	75.3%	H	69.3%
% with Medicaid Coverage	6.4%		7.3%
Medicaid Generosity Index*	126%		109%
% Total Population Enrolled in HMOs	50.3%		34.5%
Age:			
0–18	28.6%		30.9%
19–64	71.4%		69.1%
Ethnicity:			
White	82.4%		68.8%
African-American	3.3%		13.7%
Latino	6.6%		11.7%
Asian	5.6%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	20%		24.1%
Income Inequality	0.411		0.410
Per Capita Income	$27,388		$26,531
Unemployment Rate	4.6%		4.6%
Union Membership	20%		15.5%
% Employment in Firms with <25 Employees	24%		23.8%
% Employment in Firms with 500+ Employees	49%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	29%		29.5%
% with Job-Based Coverage	45%		44.5%
% with Medicaid Coverage	18%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,269,059		1,663,763
Health Insurance Indicators:			
% Uninsured	12.9%	L	17.1%
% with Job-Based Coverage	70.8%		69.3%
% with Medicaid Coverage	11.6%	H	7.3%
Medicaid Generosity Index*	124%		109%
% Total Population Enrolled in HMOs	45.9%		34.5%
Age:			
0–18	26.7%		30.9%
19–64	73.3%		69.1%
Ethnicity:			
White	88.6%		68.8%
African-American	4.3%		13.7%
Latino	5.3%		11.7%
Asian	1.6%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	14%		12.1%
% Population with Income 100%–249% Poverty	19%		24.1%
Income Inequality	0.408		0.410
Per Capita Income	$25,493		$26,531
Unemployment Rate	5.1%		4.6%
Union Membership	21%		15.5%
% Employment in Firms with <25 Employees	24%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	22%		29.5%
% with Job-Based Coverage	39%		44.5%
% with Medicaid Coverage	33%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Raleigh, NC

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	948,020	1,663,763
Health Insurance Indicators:		
% Uninsured	14.9%	17.1%
% with Job-Based Coverage	72.1%	69.3%
% with Medicaid Coverage	8.2%	7.3%
Medicaid Generosity Index*	115%	109%
% Total Population Enrolled in HMOs	25.5%	34.5%
Age:		
0–18	27.6%	30.9%
19–64	72.4%	69.1%
Ethnicity:		
White	72.3%	68.8%
African-American	22.4%	13.7%
Latino	3.6%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	9%	12.1%
% Population with Income 100%–249% Poverty	23%	24.1%
Income Inequality	0.437	0.410
Per Capita Income	$27,711	$26,531
Unemployment Rate	2.3%	4.6%
Union Membership	4%	15.5%
% Employment in Firms with <25 Employees	24%	23.8%
% Employment in Firms with 500+ Employees	57%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	25%	29.5%
% with Job-Based Coverage	41%	44.5%
% with Medicaid Coverage	24%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Richmond, VA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	833,770	1,663,763
Health Insurance Indicators:		
% Uninsured	14.0%	17.1%
% with Job-Based Coverage	71.7%	69.3%
% with Medicaid Coverage	7.3%	7.3%
Medicaid Generosity Index*	110%	109%
% Total Population Enrolled in HMOs	33.3%	34.5%
Age:		
0–18	26.6%	30.9%
19–64	73.4%	69.1%
Ethnicity:		
White	60.8%	68.8%
African-American	32.8%	13.7%
Latino	<1%	11.7%
Asian	6.4%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	16%	12.1%
% Population with Income 100%–249% Poverty	21%	24.1%
Income Inequality	0.455	0.410
Per Capita Income	$27,797	$26,531
Unemployment Rate	3.7%	4.6%
Union Membership	10%	15.5%
% Employment in Firms with <25 Employees	25%	23.8%
% Employment in Firms with 500+ Employees	47%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	31%	29.5%
% with Job-Based Coverage	39%	44.5%
% with Medicaid Coverage	18%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Riverside–San Bernardino, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,719,594		1,663,763
Health Insurance Indicators:			
% Uninsured	21.6%		17.1%
% with Job-Based Coverage	56.7%	L	69.3%
% with Medicaid Coverage	15.4%	H	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	39.9%		34.5%
Age:			
0–18	37.8%		30.9%
19–64	62.3%		69.1%
Ethnicity:			
White	45.1%		68.8%
African-American	11.1%		13.7%
Latino	32.8%		11.7%
Asian	9.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	19%		12.1%
% Population with Income 100%–249% Poverty	34%		24.1%
Income Inequality	0.404		0.410
Per Capita Income	$19,604		$26,531
Unemployment Rate	6.9%		4.6%
Union Membership	31%		15.5%
% Employment in Firms with <25 Employees	28%		23.8%
% Employment in Firms with 500+ Employees	49%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	27%		29.5%
% with Job-Based Coverage	41%		44.5%
% with Medicaid Coverage	29%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	6.8%		9.3%
Uninsured	54.1%		41.0%
% Without MD visit in Past 12 months			
Insured	20.2%		21.3%
Uninsured	52.6%		45.0%
% with Delayed/Foregone Care			
Insured	7.9%		7.5%
Uninsured	21.3%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	946,829	1,663,763
Health Insurance Indicators:		
% Uninsured	16.2%	17.1%
% with Job-Based Coverage	67.6%	69.3%
% with Medicaid Coverage	10.7%	7.3%
Medicaid Generosity Index*	103%	109%
% Total Population Enrolled in HMOs	71.4%	34.5%
Age:		
0–18	34.9%	30.9%
19–64	65.1%	69.1%
Ethnicity:		
White	76.1%	68.8%
African-American	17.3%	13.7%
Latino	5.0%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	19%	12.1%
% Population with Income 100%–249% Poverty	20%	24.1%
Income Inequality	0.416	0.410
Per Capita Income	$26,170	$26,531
Unemployment Rate	5.0%	4.6%
Union Membership	12%	15.5%
% Employment in Firms with <25 Employees	20%	23.8%
% Employment in Firms with 500+ Employees	57%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	29%	29.5%
% with Job-Based Coverage	37%	44.5%
% with Medicaid Coverage	26%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Sacramento, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,327,441		1,663,763
Health Insurance Indicators:			
% Uninsured	15.9%		17.1%
% with Job-Based Coverage	64.1%		69.3%
% with Medicaid Coverage	14.8%	H	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	66.1%		34.5%
Age:			
0–18	33.3%		30.9%
19–64	66.7%		69.1%
Ethnicity:			
White	59.9%		68.8%
African-American	8.6%		13.7%
Latino	12.5%		11.7%
Asian	18.8%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	21%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.440		0.410
Per Capita Income	$25,335		$26,531
Unemployment Rate	5.2%		4.6%
Union Membership	17%		15.5%
% Employment in Firms with <25 Employees	25%		23.8%
% Employment in Firms with 500+ Employees	53%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	30%		29.5%
% with Job-Based Coverage	34%		44.5%
% with Medicaid Coverage	31%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Salt Lake City, UT

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,143,141		1,663,763
Health Insurance Indicators:			
% Uninsured	16.0%		17.1%
% with Job-Based Coverage	73.8%	H	69.3%
% with Medicaid Coverage	4.8%	L	7.3%
Medicaid Generosity Index*	105%		109%
% Total Population Enrolled in HMOs	37.6%		34.5%
Age:			
0–18	37.5%		30.9%
19–64	62.5%		69.1%
Ethnicity:			
White	86.0%		68.8%
African-American	NR		13.7%
Latino	5.8%		11.7%
Asian	5.9%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	9%		12.1%
% Population with Income 100%–249% Poverty	28%		24.1%
Income Inequality	0.373		0.410
Per Capita Income	$22,264		$26,531
Unemployment Rate	3.2%		4.6%
Union Membership	22%		15.5%
% Employment in Firms with <25 Employees	19%		23.8%
% Employment in Firms with 500+ Employees	59%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	27%		29.5%
% with Job-Based Coverage	54%		44.5%
% with Medicaid Coverage	12%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

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San Antonio, TX

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,352,127	1,663,763
Health Insurance Indicators:		
% Uninsured	23.9%	17.1%
% with Job-Based Coverage	61.3%	69.3%
% with Medicaid Coverage	6.0%	7.3%
Medicaid Generosity Index*	90%	109%
% Total Population Enrolled in HMOs	22.8%	34.5%
Age:		
0–18	33.9%	30.9%
19–64	66.1%	69.1%
Ethnicity:		
White	37.9%	68.8%
African-American	7.5%	13.7%
Latino	52.9%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	15%	12.1%
% Population with Income 100%–249% Poverty	35%	24.1%
Income Inequality	0.423	0.410
Per Capita Income	$22,379	$26,531
Unemployment Rate	3.4%	4.6%
Union Membership	6%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	55%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	36%	29.5%
% with Job-Based Coverage	43%	44.5%
% with Medicaid Coverage	11%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	10.5%	9.3%
Uninsured	35.4%	41.0%
% Without MD visit in Past 12 months		
Insured	22.2%	21.3%
Uninsured	47.3%	45.0%
% with Delayed/Foregone Care		
Insured	NR	7.5%
Uninsured	20.7%	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

San Diego, CA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	2,405,871	1,663,763
Health Insurance Indicators:		
% Uninsured	21.9%	17.1%
% with Job-Based Coverage	61.4%	69.3%
% with Medicaid Coverage	9.2%	7.3%
Medicaid Generosity Index*	117%	109%
% Total Population Enrolled in HMOs	47.4%	34.5%
Age:		
0–18	34.2%	30.9%
19–64	65.9%	69.1%
Ethnicity:		
White	51.9%	68.8%
African-American	8.0%	13.7%
Latino	27.6%	11.7%
Asian	12.5%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	18%	12.1%
% Population with Income 100%–249% Poverty	23%	24.1%
Income Inequality	0.416	0.410
Per Capita Income	$24,965	$26,531
Unemployment Rate	4.2%	4.6%
Union Membership	8%	15.5%
% Employment in Firms with <25 Employees	29%	23.8%
% Employment in Firms with 500+ Employees	42%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	32%	29.5%
% with Job-Based Coverage	42%	44.5%
% with Medicaid Coverage	20%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	12.4%	9.3%
Uninsured	35.1%	41.0%
% Without MD visit in Past 12 months		
Insured	22.1%	21.3%
Uninsured	49.6%	45.0%
% with Delayed/Foregone Care		
Insured	9.7%	7.5%
Uninsured	30.3%	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

San Francisco, CA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,423,697		1,663,763
Health Insurance Indicators:			
% Uninsured	23.1%		17.1%
% with Job-Based Coverage	63.5%		69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	117%		109%
% Total Population Enrolled in HMOs	58.5%		34.5%
Age:			
0–18	18.8%		30.9%
19–64	81.2%		69.1%
Ethnicity:			
White	55.4%		68.8%
African-American	5.9%		13.7%
Latino	15.2%		11.7%
Asian	22.8%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	10%		12.1%
% Population with Income 100%–249% Poverty	21%		24.1%
Income Inequality	0.434		0.410
Per Capita Income	$41,128		$26,531
Unemployment Rate	3.2%		4.6%
Union Membership	12%		15.5%
% Employment in Firms with <25 Employees	30%		23.8%
% Employment in Firms with 500+ Employees	44%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	40%		29.5%
% with Job-Based Coverage	46%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NR		9.3%
Uninsured	71.1%		41.0%
% Without MD visit in Past 12 months			
Insured	31.3%		21.3%
Uninsured	52.4%		45.0%
% with Delayed/Foregone Care			
Insured	NR		7.5%
Uninsured	25.3%		23.1%

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

San Jose, CA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	1,460,505	1,663,763
Health Insurance Indicators:		
% Uninsured	16.3%	17.1%
% with Job-Based Coverage	72.3%	69.3%
% with Medicaid Coverage	5.4%	7.3%
Medicaid Generosity Index*	117%	109%
% Total Population Enrolled in HMOs	58.5%	34.5%
Age:		
0–18	29.8%	30.9%
19–64	70.2%	69.1%
Ethnicity:		
White	43.5%	68.8%
African-American	3.2%	13.7%
Latino	25.5%	11.7%
Asian	26.2%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	6%	12.1%
% Population with Income 100%–249% Poverty	20%	24.1%
Income Inequality	0.373	0.410
Per Capita Income	$37,856	$26,531
Unemployment Rate	3.0%	4.6%
Union Membership	21%	15.5%
% Employment in Firms with <25 Employees	18%	23.8%
% Employment in Firms with 500+ Employees	54%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	33%	29.5%
% with Job-Based Coverage	38%	44.5%
% with Medicaid Coverage	19%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NR	9.3%
Uninsured	27.5%	41.0%
% Without MD visit in Past 12 months		
Insured	30.3%	21.3%
Uninsured	59.0%	45.0%
% with Delayed/Foregone Care		
Insured	NR	7.5%
Uninsured	NR	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	2,077,951		1,663,763
Health Insurance Indicators:			
% Uninsured	12.0%	L	17.1%
% with Job-Based Coverage	75.8%	H	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	199%		109%
% Total Population Enrolled in HMOs	28.6%		34.5%
Age:			
0–18	28.9%		30.9%
19–64	71.1%		69.1%
Ethnicity:			
White	81.6%		68.8%
African-American	3.7%		13.7%
Latino	NR		11.7%
Asian	11.2%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	5%		12.1%
% Population with Income 100%–249% Poverty	20%		24.1%
Income Inequality	0.372		0.410
Per Capita Income	$33,373		$26,531
Unemployment Rate	3.4%		4.6%
Union Membership	15%		15.5%
% Employment in Firms with <25 Employees	27%		23.8%
% Employment in Firms with 500+ Employees	46%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	28%		29.5%
% with Job-Based Coverage	50%		44.5%
% with Medicaid Coverage	NR		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

St. Louis, MO–IL

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	2,340,329	1,663,763
Health Insurance Indicators:		
% Uninsured	14.1%	17.1%
% with Job-Based Coverage	69.9%	69.3%
% with Medicaid Coverage	9.0%	7.3%
Medicaid Generosity Index*	110%	109%
% Total Population Enrolled in HMOs	36.4%	34.5%
Age:		
0–18	33.3%	30.9%
19–64	66.7%	69.1%
Ethnicity:		
White	77.0%	68.8%
African-American	21.6%	13.7%
Latino	NR	11.7%
Asian	<1%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	13%	12.1%
% Population with Income 100%–249% Poverty	25%	24.1%
Income Inequality	0.402	0.410
Per Capita Income	$27,177	$26,531
Unemployment Rate	4.7%	4.6%
Union Membership	20%	15.5%
% Employment in Firms with <25 Employees	16%	23.8%
% Employment in Firms with 500+ Employees	58%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	24%	29.5%
% with Job-Based Coverage	46%	44.5%
% with Medicaid Coverage	23%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	9.4%	9.3%
Uninsured	26.7%	41.0%
% Without MD visit in Past 12 months		
Insured	24.2%	21.3%
Uninsured	46.7%	45.0%
% with Delayed/Foregone Care		
Insured	13.6%	7.5%
Uninsured	29.1%	23.1%

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Syracuse, NY

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	644,143	1,663,763
Health Insurance Indicators:		
% Uninsured	17.1%	17.1%
% with Job-Based Coverage	72.7%	69.3%
% with Medicaid Coverage	8.2%	7.3%
Medicaid Generosity Index*	103%	109%
% Total Population Enrolled in HMOs	20.2%	34.5%
Age:		
0–18	33.4%	30.9%
19–64	66.6%	69.1%
Ethnicity:		
White	83.1%	68.8%
African-American	16.1%	13.7%
Latino	NR	11.7%
Asian	<1%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	17%	12.1%
% Population with Income 100%–249% Poverty	26%	24.1%
Income Inequality	0.431	0.410
Per Capita Income	$22,952	$26,531
Unemployment Rate	5.5%	4.6%
Union Membership	40%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	42%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	30%	29.5%
% with Job-Based Coverage	46%	44.5%
% with Medicaid Coverage	19%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Tacoma, WA

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	596,496		1,663,763
Health Insurance Indicators:			
% Uninsured	NR	L	17.1%
% with Job-Based Coverage	72.7%		69.3%
% with Medicaid Coverage	9.2%		7.3%
Medicaid Generosity Index*	199%		109%
% Total Population Enrolled in HMOs	14.8%		34.5%
Age:			
0–18	37.1%		30.9%
19–64	62.9%		69.1%
Ethnicity:			
White	91.9%		68.8%
African-American	NR		13.7%
Latino	NR		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	NR		12.1%
% Population with Income 100%–249% Poverty	33%		24.1%
Income Inequality	0.437		0.410
Per Capita Income	$22,511		$26,531
Unemployment Rate	4.5%		4.6%
Union Membership	40%		15.5%
% Employment in Firms with <25 Employees	25%		23.8%
% Employment in Firms with 500+ Employees	63%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	NR		29.5%
% with Job-Based Coverage	55%		44.5%
% with Medicaid Coverage	17%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Tampa, FL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	1,737,127		1,663,763
Health Insurance Indicators:			
% Uninsured	24.9%	H	17.1%
% with Job-Based Coverage	57.1%	L	69.3%
% with Medicaid Coverage	8.3%		7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	42.2%		34.5%
Age:			
0–18	26.7%		30.9%
19–64	73.3%		69.1%
Ethnicity:			
White	71.3%		68.8%
African-American	14.3%		13.7%
Latino	11.7%		11.7%
Asian	2.2%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	18%		12.1%
% Population with Income 100%–249% Poverty	27%		24.1%
Income Inequality	0.436		0.410
Per Capita Income	$24,879		$26,531
Unemployment Rate	3.7%		4.6%
Union Membership	8%		15.5%
% Employment in Firms with <25 Employees	27%		23.8%
% Employment in Firms with 500+ Employees	45%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	38%		29.5%
% with Job-Based Coverage	34%		44.5%
% with Medicaid Coverage	16%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	14.5%		9.3%
Uninsured	48.0%		41.0%
% Without MD visit in Past 12 months			
Insured	24.4%		21.3%
Uninsured	47.0%		45.0%
% with Delayed/Foregone Care			
Insured	10.6%		7.5%
Uninsured	30.3%		23.1%

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	672,352		1,663,763
Health Insurance Indicators:			
% Uninsured	26.4%	H	17.1%
% with Job-Based Coverage	54.6%	L	69.3%
% with Medicaid Coverage	9.4%		7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	44.7%		34.5%
Age:			
0–18	29.0%		30.9%
19–64	71.0%		69.1%
Ethnicity:			
White	59.9%		68.8%
African-American	NR		13.7%
Latino	29.1%		11.7%
Asian	4.4%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	18%		12.1%
% Population with Income 100%–249% Poverty	33%		24.1%
Income Inequality	0.404		0.410
Per Capita Income	$21,068		$26,531
Unemployment Rate	3.3%		4.6%
Union Membership	2%		15.5%
% Employment in Firms with <25 Employees	27%		23.8%
% Employment in Firms with 500+ Employees	53%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	39%		29.5%
% with Job-Based Coverage	34%		44.5%
% with Medicaid Coverage	18%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Tulsa, OK

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	676,107	1,663,763
Health Insurance Indicators:		
% Uninsured	16.5%	17.1%
% with Job-Based Coverage	69.6%	69.3%
% with Medicaid Coverage	5.8%	7.3%
Medicaid Generosity Index*	90%	109%
% Total Population Enrolled in HMOs	26.2%	34.5%
Age:		
0–18	28.9%	30.9%
19–64	71.1%	69.1%
Ethnicity:		
White	79.1%	68.8%
African-American	12.7%	13.7%
Latino	NR	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	12%	12.1%
% Population with Income 100%–249% Poverty	33%	24.1%
Income Inequality	0.423	0.410
Per Capita Income	$24,206	$26,531
Unemployment Rate	3.6%	4.6%
Union Membership	15%	15.5%
% Employment in Firms with <25 Employees	27%	23.8%
% Employment in Firms with 500+ Employees	44%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	25%	29.5%
% with Job-Based Coverage	51%	44.5%
% with Medicaid Coverage	12%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Ventura, CA

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	654,670	1,663,763
Health Insurance Indicators:		
% Uninsured	17.3%	17.1%
% with Job-Based Coverage	74.1%	69.3%
% with Medicaid Coverage	6.7%	7.3%
Medicaid Generosity Index*	117%	109%
% Total Population Enrolled in HMOs	37.9%	34.5%
Age:		
0–18	31.5%	30.9%
19–64	68.5%	69.1%
Ethnicity:		
White	69.6%	68.8%
African-American	<1%	13.7%
Latino	26.7%	11.7%
Asian	NR	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	NR	12.1%
% Population with Income 100%–249% Poverty	18%	24.1%
Income Inequality	0.391	0.410
Per Capita Income	$26,563	$26,531
Unemployment Rate	6.5%	4.6%
Union Membership	46%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	53%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	NR	29.5%
% with Job-Based Coverage	48%	44.5%
% with Medicaid Coverage	26%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	NA	9.3%
Uninsured	NA	41.0%
% Without MD visit in Past 12 months		
Insured	NA	21.3%
Uninsured	NA	45.0%
% with Delayed/Foregone Care		
Insured	NA	7.5%
Uninsured	NA	23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Washington, DC–MD–VA–WV

	MSA	Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)		
Nonelderly Population (ages 0–64)	4,186,038	1,663,763
Health Insurance Indicators:		
% Uninsured	15.3%	17.1%
% with Job-Based Coverage	71.6%	69.3%
% with Medicaid Coverage	6.1%	7.3%
Medicaid Generosity Index*	120%	109%
% Total Population Enrolled in HMOs	33.0%	34.5%
Age:		
0–18	28.7%	30.9%
19–64	71.4%	69.1%
Ethnicity:		
White	61.1%	68.8%
African-American	25.2%	13.7%
Latino	5.9%	11.7%
Asian	7.6%	5.2%
Socioeconomic Indicators:		
% Population with Income <100% Poverty	11%	12.1%
% Population with Income 100%–249% Poverty	16%	24.1%
Income Inequality	0.428	0.410
Per Capita Income	$33,433	$26,531
Unemployment Rate	3.5%	4.6%
Union Membership	22%	15.5%
% Employment in Firms with <25 Employees	23%	23.8%
% Employment in Firms with 500+ Employees	51%	49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level		
Health Insurance Indicators:		
% Uninsured	31%	29.5%
% with Job-Based Coverage	34%	44.5%
% with Medicaid Coverage	21%	18.1%
Access Indicators:		
% Without Usual Source of Care		
Insured	11.8%	9.3%
Uninsured	40.1%	41.0%
% Without MD visit in Past 12 months		
Insured	16.3%	21.3%
Uninsured	43.0%	45.0%
% with Delayed/Foregone Care		
Insured	NR	7.5%
Uninsured	24.0%	23.1%

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

West Palm Beach, FL

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	771,745		1,663,763
Health Insurance Indicators:			
% Uninsured	28.9%	H	17.1%
% with Job-Based Coverage	58.1%	L	69.3%
% with Medicaid Coverage	NR	L	7.3%
Medicaid Generosity Index*	94%		109%
% Total Population Enrolled in HMOs	22.8%		34.5%
Age:			
0–18	31.9%		30.9%
19–64	68.1%		69.1%
Ethnicity:			
White	67.7%		68.8%
African-American	21.5%		13.7%
Latino	9.5%		11.7%
Asian	NR		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	23%		12.1%
% Population with Income 100%–249% Poverty	24%		24.1%
Income Inequality	0.452		0.410
Per Capita Income	$38,772		$26,531
Unemployment Rate	6.3%		4.6%
Union Membership	21%		15.5%
% Employment in Firms with <25 Employees	29%		23.8%
% Employment in Firms with 500+ Employees	38%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	47%		29.5%
% with Job-Based Coverage	35%		44.5%
% with Medicaid Coverage	8%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

NR = Estimate not reported because too unstable.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.

Youngstown, OH

	MSA		Average Among MSAs
Characteristics of Total Nonelderly Population (ages 0–64)			
Nonelderly Population (ages 0–64)	499,386		1,663,763
Health Insurance Indicators:			
% Uninsured	10.9%	L	17.1%
% with Job-Based Coverage	73.4%		69.3%
% with Medicaid Coverage	9.9%		7.3%
Medicaid Generosity Index*	90%		109%
% Total Population Enrolled in HMOs	5.8%		34.5%
Age:			
0–18	33.9%		30.9%
19–64	66.1%		69.1%
Ethnicity:			
White	90.4%		68.8%
African-American	8.0%		13.7%
Latino	NR		11.7%
Asian	<1%		5.2%
Socioeconomic Indicators:			
% Population with Income <100% Poverty	15%		12.1%
% Population with Income 100%–249% Poverty	31%		24.1%
Income Inequality	0.338		0.410
Per Capita Income	$21,621		$26,531
Unemployment Rate	5.8%		4.6%
Union Membership	41%		15.5%
% Employment in Firms with <25 Employees	22%		23.8%
% Employment in Firms with 500+ Employees	31%		49.2%
Characteristics of Nonelderly Population with Family Income Below 250% of Federal Poverty Level			
Health Insurance Indicators:			
% Uninsured	18%		29.5%
% with Job-Based Coverage	56%		44.5%
% with Medicaid Coverage	22%		18.1%
Access Indicators:			
% Without Usual Source of Care			
Insured	NA		9.3%
Uninsured	NA		41.0%
% Without MD visit in Past 12 months			
Insured	NA		21.3%
Uninsured	NA		45.0%
% with Delayed/Foregone Care			
Insured	NA		7.5%
Uninsured	NA		23.1%

NA = Not available.

H, L = Significantly high (or low) rate compared with mean of all MSAs.

* The authors developed an index of the generosity of each state's Medicaid (or equivalent program) eligibility. The index is the average of each state's income eligibility levels in 1997 (the health insurance study year) for pregnant women, children, and infants, standardized to the same age distribution for all MSAs. The index ranges from 84.4 percent for Alabama up to 300 percent for Hawaii, which included all pregnant women and children living at up to 300 percent of the federal poverty level.