



The State of Health Insurance in California: Findings from the 2001 California Health Interview Survey

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Summary

(Released on June 20, 2002) This report examines health insurance coverage in California based on the 2001 California Health Interview Survey (CHIS 2001) data. CHIS 2001 provides new time frames and a rich source of data with which to better understand health insurance coverage and the lack of coverage for California's diverse population.

Using CHIS 2001 data, an estimated 4,519,000 Californians lacked health insurance at the time they were interviewed in 2001. An additional 1,753,000 persons were insured when interviewed, but were uninsured during at least some of the preceding 12 months. Thus, a total of 6.3 million Californians (21%) experienced lack of coverage during at least some part of a year. For those covered by some form of health insurance at the time of interview, employment-based health insurance remains critically important, covering nearly two-thirds of all nonelderly adults and children in California (18.7 million). Medi-Cal and Healthy Families combined cover 16% of Californian children and adults under 65 — a total of 4.65 million people. Despite the important role these sources of coverage play, together with privately purchased insurance and some additional public programs, 15.2% of nonelderly Californians were uninsured at the time they were interviewed. More than 1.85 million workers (14.5%) are uninsured, comprising over half (51.1%) of all uninsured adults. Los Angeles County remains the epicenter of uninsurance in California and the nation, where one in five nonelderly residents of the county is uninsured — more than 300,000 children and nearly 1.4 million adults. On the whole, CHIS 2001 data show wide differences in coverage across California's diverse population groups.

Key Findings

- ◆ Among the nonelderly population, whites have the highest rate of job-based insurance (75.4%) while at the other extreme, Latinos have the lowest rate of job-based insurance (42.3) in part because of an extremely low offer rate at which employers offer health benefits (70.4%).
- ◆ Half of all nonelderly adults who are noncitizens without "green cards" are completely uninsured (51.2%), one-and-a-half times the rate for noncitizens who have obtained their green cards (32.3%) and nearly five times the rate for U.S.-born citizens (11.3%).
- ◆ Among uninsured workers, the economically vulnerable groups are most likely to work in firms that do not offer health benefits — Latinos (70.3%), noncitizens without green cards (82.5%), workers earning the lowest wages (65.2%), agricultural industry workers (81.8%), and employees of very small firms (83.5%).
- ◆ Latino children are more than three times as likely as whites to depend on Medi-Cal (34.4%) and Healthy Families (7.6%) for their coverage, yet have an uninsured rate of 18.7%.

Policy Implications/Conclusions

- ◆ We believe that California will achieve its best results if it uses existing and emerging opportunities to expand its public coverage programs since job-based coverage remains unavailable to more than one million working families.
- ◆ Altogether, more than 1.1 million uninsured children and adults are currently eligible for coverage through either Medi-Cal or Healthy Families. There is a continuing need to integrate existing programs and to give these programs the visibility they need among target populations through language-specific and culturally appropriate outreach.