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## Indicators: Healthcare – The Uninsured

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# Healthcare: the Uninsured

by Ellie Fiore

The Portland metropolitan region's health care has been hard-hit in recent years, due to high unemployment and the state budget crisis. Regionally, uninsured rates ranged from 6.5% to 16.5% in 2002, following steady increases after 1996 (see Figure #1). A U.S. Census Bureau report issued this year cites the unemployment rate for Oregon at 14.8% and for Washington at 14.3%. Both states experienced an increase in uninsured rates between 2001 and 2003.

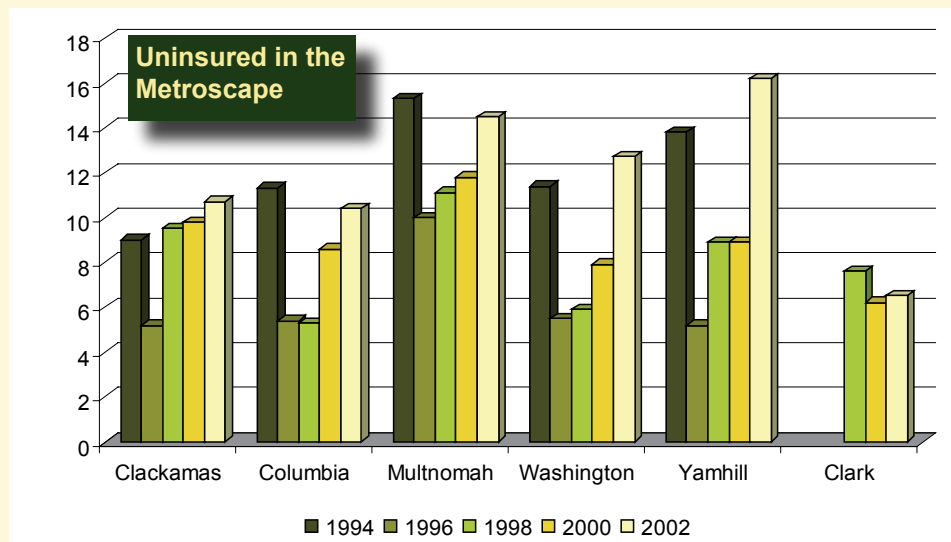
These statewide census figures may underestimate the number of uninsured since the Census Bureau only counts those people who had no health insurance at any point during the previous calendar year. The nonprofit organization Families USA estimates that about one in three people under the age of 65 went without health insurance for part of the year in 2002 or 2003 in both Oregon and Washington. Almost two-thirds of this group had no insurance for six months or longer.

Whites in both states are more likely to have health insurance than people of color. People in households earning at least twice the federal poverty level (about \$37,000 for a family of four) are also more likely to be insured. Over 75% of those who experienced a period

of being uninsured are members of working families.

The impacts of cuts to the Oregon Health Plan (OHP) demonstrate the outcomes of high uninsured rates. In February 2003, in response to budget shortfalls, OHP instituted reductions in benefits, higher premiums, and cost sharing programs. Within nine months, enrollment in the OHP Standard program had declined by nearly half. Many were disqualified from coverage when they failed to meet the new higher premiums. About three quarters of those who dropped off the OHP rolls are most likely uninsured at this point. Sixty percent of those who left OHP reported an unmet health need, and 80% reported an unmet mental health need.

The utilization of emergency care is an indicator of the level of access to primary care. A preliminary study of the OHSU emergency department found a 17% increase in patients without insurance in the first three months following the OHP cutbacks. There was also a 136% increase in the number of alcohol-related visits and a 200% increase in chemical dependency visits by patients without insurance during this time.



Sources: Washington State Office of Financial Management "The Uninsured Population in Washington State," Research Brief No.16 (Revised), August 2003; "Washington's Uninsured in Oregon and Why?" Families USA, November 2004; Cindy Mann and Samantha Artiga, "The Impact of Recent Changes in Health Care Coverage for Low-Income People: A First Look at the Research Following Changes in Oregon's Medicaid Program," Kaiser Commission on Medicaid and the Uninsured, June 2004; "Changes in Access to Primary Care for Oregon Health Plan Beneficiaries and the Uninsured: A Preliminary Report Based on OHSU Emergency Department Data," Oregon Health Shinks, The Oregonian, June 09, 2004; 2003 U.S. Census data.