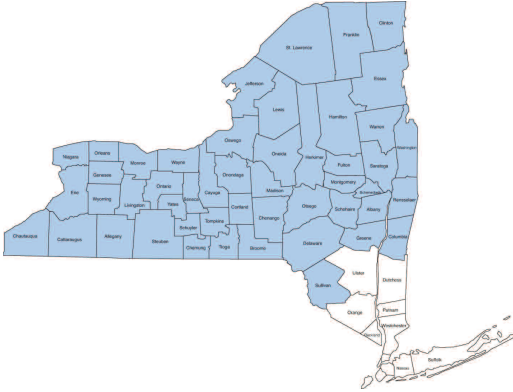
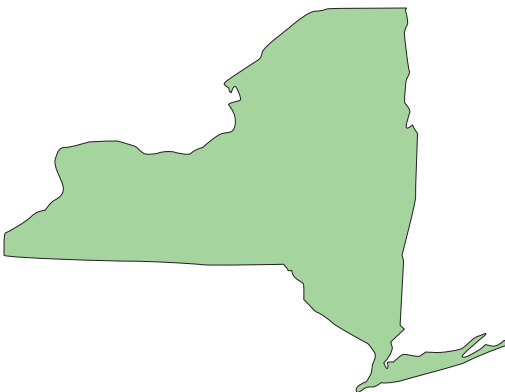


Employer-based health coverage and uninsured rates in upstate New York

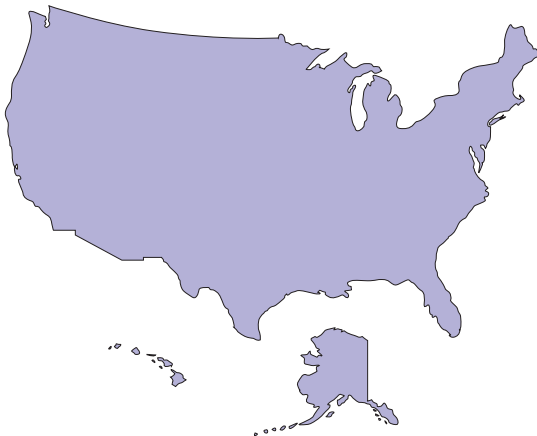
Upstate New York: Higher employer coverage, lower uninsured rates than state and nation*



Upstate New York	
Uninsured rate:	11.1%
Employer-based coverage rate:	62.4%
Population base:	6,059,734



New York State	
Uninsured rate:	14.6%
Employer-based coverage rate:	56.3%
Population base:	19,541,453



United States	
Uninsured rate:	16.1%
Employer-based coverage rate:	56.5%
Population base:	307,006,550

*Figures are based on the U.S. Census Bureau's "Current Population Survey, Annual Social and Economic Supplement" for all ages and the combined years, 2008-2010. <http://quarterhorse.dsd.census.gov/TheDataWeb/launchDFA.html>

Upstate New York refers to the blue-shaded counties in the first map shown above.

Population data sources:

U.S. Census Bureau. "Population Estimates - National Totals: Vintage 2009 - Tables - Annual Population Estimates 2000 - 2009." <http://www.census.gov/popest/data/national/totals/2009/index.html>

U.S. Census Bureau. "Population Estimates - Annual Estimates of the Resident Population for Counties: April 1, 2000 to July 1, 2009." (New York, 2009). <http://www.census.gov/popest/data/counties/totals/2009/CO-EST2009-01.html>



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Each year, the U.S. Census Bureau surveys the nation about health insurance coverage and estimates the percentage of Americans who were uninsured for part or all of the previous calendar year.

This report, based on Census Bureau surveys for the combined years 2008 through 2010, examines employer-sponsored coverage and uninsured rates among upstate New York residents and compares them to corresponding state and national averages. It ranks upstate New York among U.S. states according to population size and uninsured rates. The report also describes health coverage among upstate New Yorkers in finer detail, highlighting job-based coverage and uninsured rates in the region's largest metropolitan areas, as well as in the combined balance of smaller metropolitan and nonurban counties.

Key findings

Census-based figures differentiate upstate New York's employer-sponsored coverage and uninsured rates from comparable averages for the state and nation:

- 11.1 percent of upstate New York residents are uninsured (672,000 residents), compared to 14.6 percent of residents statewide (2.9 million) and 16.1 percent of Americans (49.5 million).
- 62.4 percent of upstate New Yorkers have employer-sponsored health coverage (3.8 million). This percentage is higher than statewide (56.3 percent or 11 million) and national (56.5 percent or 173 million) rates.
- When ranked among U.S. states and the District of Columbia, upstate New York has a larger population than 34 states, but its uninsured rate is among the 10 lowest in the nation.

Population size and uninsured rates, 2008-2010, all ages

If upstate New York were a U.S. state, it would have the 18th largest population and the tenth lowest uninsured rate in the country.

State	2009 Population	Population rank	Uninsured rate (2008-2010)	Uninsured rate rank
Massachusetts	6,593,587	15	5.2%	1
Hawaii	1,295,178	43	7.9%	2
Minnesota	5,266,214	22	9.1%	3
Wisconsin	5,654,774	21	9.5%	4
Vermont	621,760	50	9.6%	5
Maine	1,318,301	42	10.0%	6
New Hampshire	1,324,575	41	10.3%	7
Pennsylvania	12,604,767	6	10.8%	8
Connecticut	3,518,288	30	11.0%	9
Iowa	3,007,856	31	11.1%	10
Upstate NY	6,059,734	18	11.1%	10
District of Columbia	599,657	51	11.6%	12
Rhode Island	1,053,209	44	11.8%	13
Delaware	885,122	46	11.8%	13
North Dakota	646,844	49	11.9%	15
Nebraska	1,796,619	39	12.2%	16
Kansas	2,818,747	34	12.7%	17
Michigan	9,969,727	8	12.8%	18
South Dakota	812,383	47	13.0%	19
Washington	6,664,195	13	13.0%	19
Maryland	5,699,478	20	13.0%	19
Ohio	11,542,645	7	13.2%	22
Virginia	7,882,590	12	13.2%	22
Indiana	6,423,113	16	13.3%	24
Utah	2,784,572	35	13.9%	25
Missouri	5,987,580	19	14.0%	26
West Virginia	1,819,777	38	14.2%	27
Illinois	12,910,409	5	14.2%	27
New York	19,541,453	3	14.6%	29
Colorado	5,024,748	23	14.7%	30
Alabama	4,708,708	24	14.7%	30
Tennessee	6,296,254	17	15.1%	32
New Jersey	8,707,739	11	15.1%	32
Wyoming	544,270	52	15.6%	34
Kentucky	4,314,113	27	15.7%	35
Oklahoma	3,687,050	29	16.4%	36
Montana	974,989	45	16.5%	37
Idaho	1,545,801	40	16.7%	38
Oregon	3,825,657	28	16.7%	38
North Carolina	9,380,884	10	16.8%	40
South Carolina	4,561,242	25	17.8%	41
Arkansas	2,889,450	33	18.5%	42
Alaska	698,473	48	18.6%	43
Louisiana	4,492,076	26	18.7%	44
Mississippi	2,951,996	32	18.9%	45
Georgia	9,829,211	9	19.2%	46
California	36,961,664	1	19.3%	47
Arizona	6,595,778	14	19.4%	48
Nevada	2,643,085	36	20.3%	49
Florida	18,537,969	4	21.1%	50
New Mexico	2,009,671	37	22.3%	51
Texas	24,782,302	2	25.3%	52

Sources: U.S. Census Bureau. "Current Population Survey, Annual Social and Economic Supplement" for all ages and the combined years, 2008-2010.

<http://quarterhorse.dsd.census.gov/TheDataWeb/launchDFA.html>

U.S. Census Bureau. "Population Estimates - National Totals: Vintage 2009 - Tables - Annual Population Estimates 2000 - 2009."

<http://www.census.gov/popest/data/national/totals/2009/index.html>

U.S. Census Bureau. "Population Estimates - Annual Estimates of the Resident Population for Counties: April 1, 2000 to July 1, 2009." (New York, 2009).

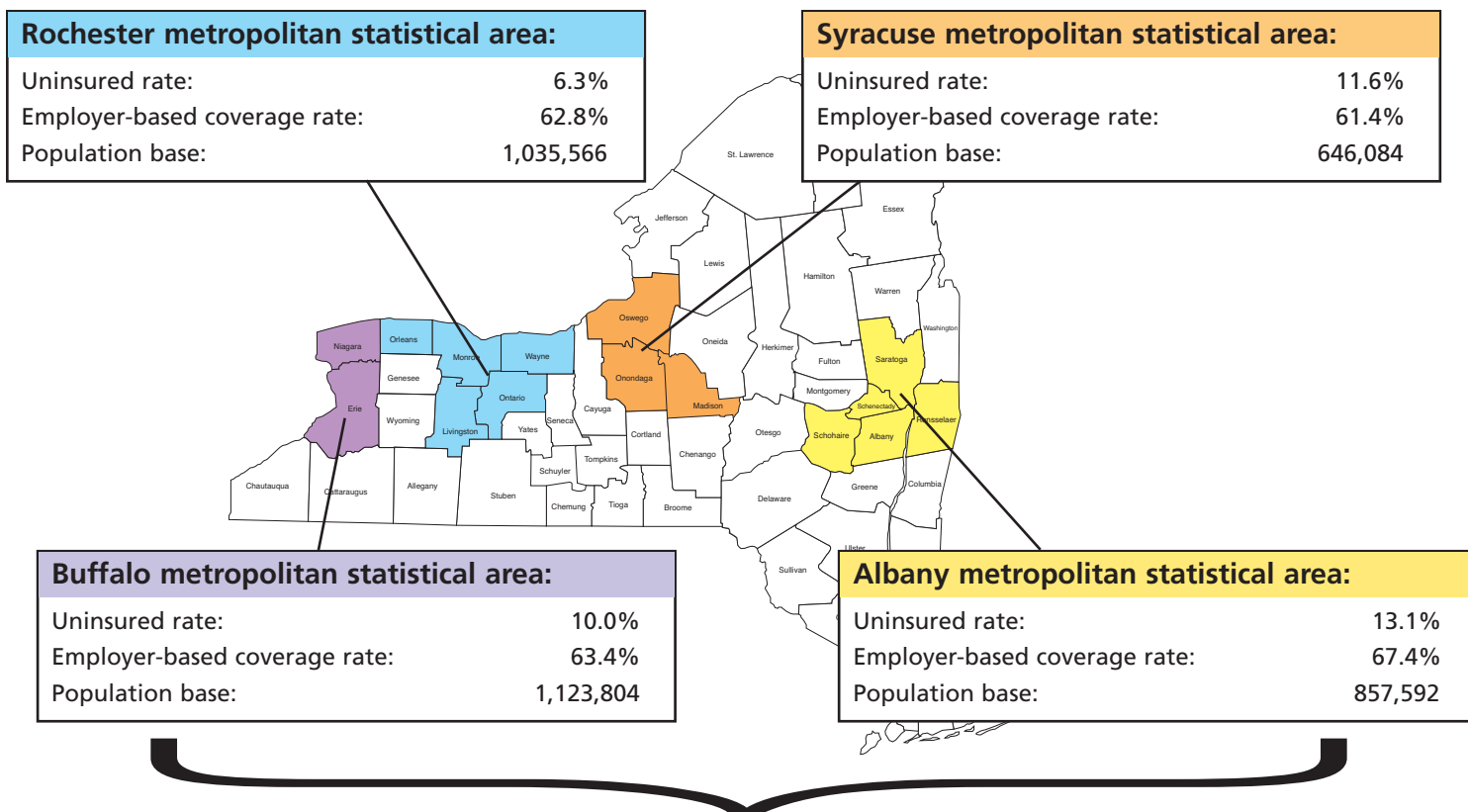
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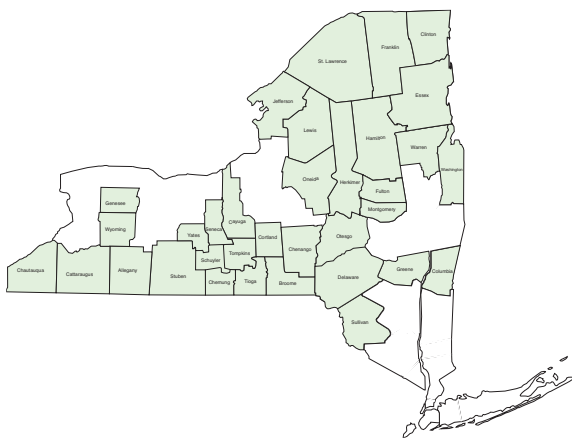
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A closer look at upstate New York

Employer-sponsored coverage and uninsured rates: Upstate New York's four largest metropolitan statistical areas (all ages, 2008-2010)*



Combined upstate New York metropolitan statistical areas:	
Uninsured rate:	9.0%
Employer-based coverage rate:	62.7%
Population base:	3,663,046



Combined small metropolitan (population less than 500,000) and nonmetropolitan upstate New York counties:	
Uninsured rate:	13.0%
Employer-based coverage rate:	62.1%
Population base:	2,396,688

*Source: U.S. Census Bureau. "Current Population Survey, Annual Social and Economic Supplement" for all ages and the combined years, 2008-2010. <http://quarterhorse.dsd.census.gov/TheDataWeb/launchDFA.html>

Population data source: U.S. Census Bureau. "Population Estimates - Annual Estimates of the Resident Population for Counties: April 1, 2000 to July 1, 2009." (New York, 2009). <http://www.census.gov/popest/data/counties/totals/2009/CO-EST2009-01.html>

Most upstate New Yorkers (60.4 percent) reside in one of the region's four most densely populated metropolitan statistical areas (populations greater than 500,000).

- In total, less than one in ten residents of these major metropolitan areas (9.0 percent or 328,000) is uninsured.
- The job-based coverage rate in these areas combined is 62.7 percent.
- Uninsured rates range from 6.3 percent (in Rochester) to 13.1 percent (in Albany).
- The highest uninsured rate (13.1 percent in Albany) is still lower than the statewide rate of 14.6 percent.
- The employer-based coverage rate in each metropolitan statistical area exceeds 61 percent, ranging from 61.4 percent (in Syracuse) to 67.4 percent (in Albany).

Of upstate New Yorkers who comprise the balance of the region – those living in smaller urban and nonmetropolitan communities:

- 13.0 percent are uninsured, higher than the combined percentage of those living in upstate New York's major metropolitan areas (9.0 percent).
- 62.1 percent have job-based coverage, slightly lower than the percentage of major metropolitan residents (62.7 percent).

Contributors to health coverage and upstate New York's uninsured rate

The geographical variations and complexities that characterize U.S. health care make it difficult to precisely identify determinants of uninsured rates. The data already presented show that:

- Upstate New York employers are similar to employers in the rest of the nation in being the dominant source of health coverage for residents.¹
- The high job-based coverage rate in upstate New York relative to the state and nation corresponds to an uninsured rate that is lower than statewide and national averages.

Although not detailed in this report, government coverage (e.g., Medicaid) may offset the impact of declining employer-sponsored coverage on the uninsured rate, especially for children.² Medicaid eligibility criteria are broader in New York compared to other states, and 21 percent of the state's residents are enrolled in the program, compared to 16 percent of Americans.^{3,4} However, differences in Medicaid eligibility would not explain the uninsured rate disparities between upstate New York and the rest of the state.

Research links the uninsured rate to rising health expenditures (costs associated with hospital, physician and other clinical services) that drive the "lion's share" of health insurance premium increases.^{5,6} Economists at Harvard University, Yale University and the University of Michigan estimated that about two-thirds of the decline in U.S. health coverage during the 1990s could be attributed to the more than 50 percent increase in the average cost of health insurance, driven by spiraling medical costs.⁷ They concluded: "Initiatives aimed at reducing the number of uninsured must confront the growing pressure on coverage rates generated by rising costs."⁸

Premium increases are passed on to employers and to the individuals who pay at least a share of premiums. A survey of New York state employers (2009-2010)⁹ illustrates how the result – less affordable coverage – might translate to an increase in the number of employees who are uninsured. The proportion of New York state employers offering health benefits (70 percent) was reportedly the same in 2009 as it was in 2001,¹⁰ although the "cost has increased greatly over the past decade," according to the authors.¹¹ As a result:

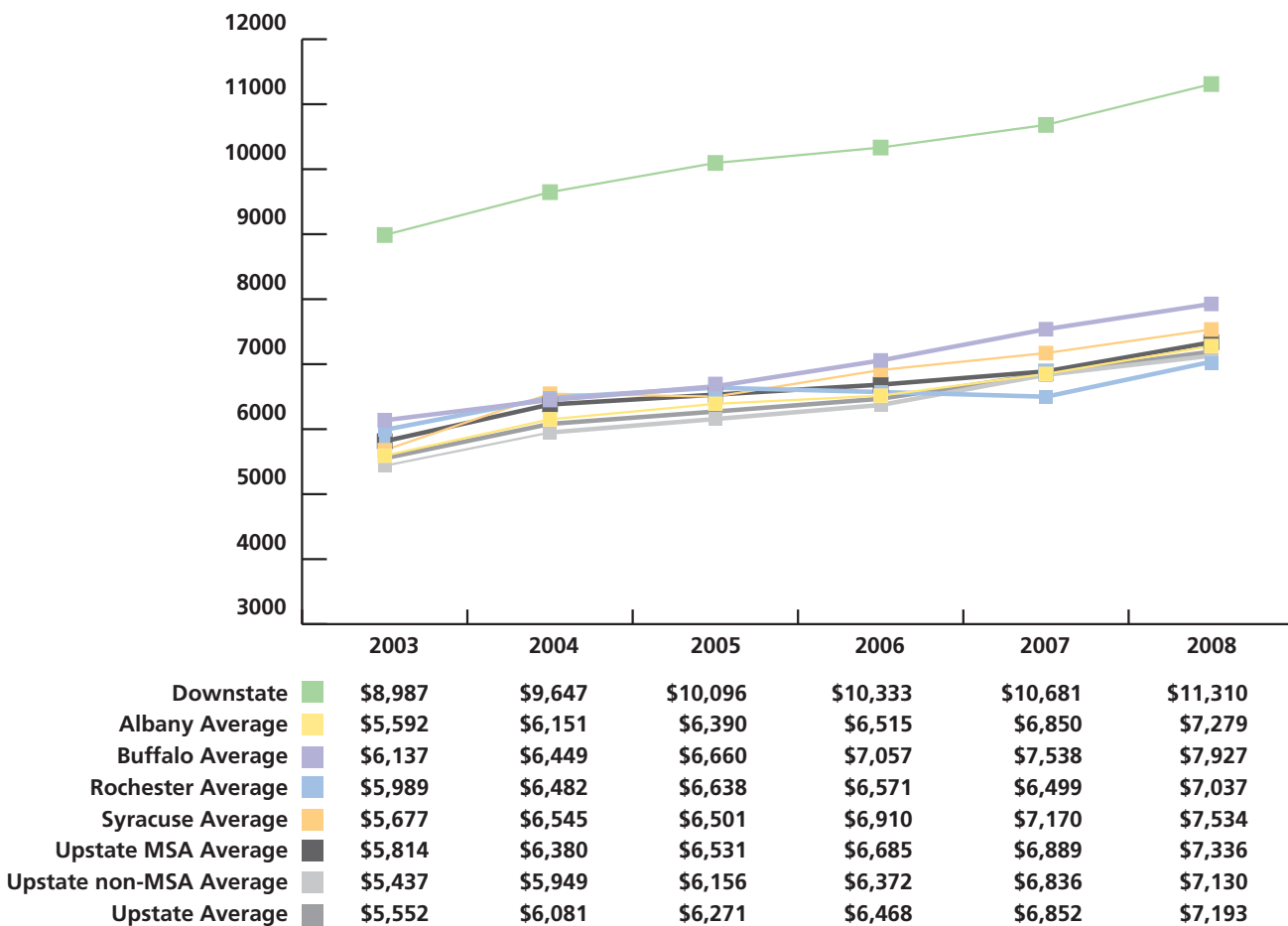
- Most employers (66 percent) reported struggling to afford coverage.¹²
- About 40 percent of employers indicated that in the coming year, they would likely increase the amount employees must pay for coverage.¹³
- Since the early part of the decade:
 - Of employees who are offered coverage, the percent who are given a choice of more than one type of coverage dropped from 63 percent in 2003 to 42 percent in 2009;¹⁴
 - The share of employees eligible for their employers' health benefits fell from 85 percent in 2001 to 74 percent in 2009.¹⁵
 - Of eligible employees, the percentage who enrolled in their employers' coverage decreased from 86 percent in 2003 to 78 percent in 2009.¹⁶

New York state employers, the researchers concluded, have responded to the potentially “crippling expense” of offering health benefits by raising the cost burden on employees, restricting eligibility and limiting choice.¹⁷

These dynamics, along with previous research and the figures reported here, suggest that health care costs less, on average, in upstate New York than it does statewide and nationally. Lower premiums (resulting from lower costs) would make coverage affordable for a larger share of residents, contributing to upstate New York’s higher-than-average job-based coverage and relatively low uninsured rate.

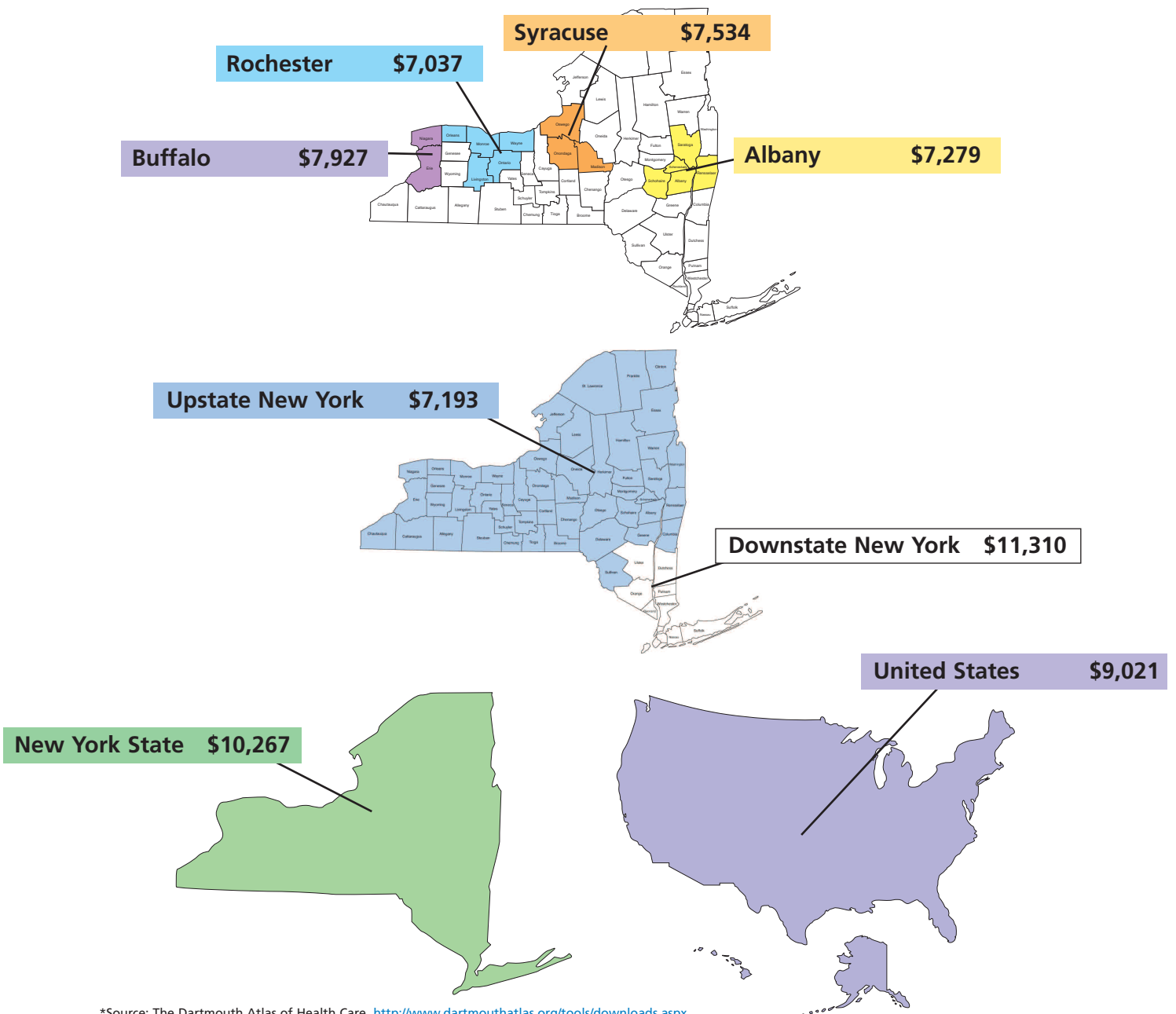
This inference is supported by The Dartmouth Atlas of Health Care, a well-known source of data on clinical practice and cost variations that allows valid cost comparisons across U.S. regions¹⁸ The Atlas reports consistently lower per-enrollee Medicare spending (an indicator of underlying health care costs) in upstate New York, compared to the state as a whole and the nation.

Medicare spending trends in New York state – Upstate metropolitan statistical areas, upstate small/nonmetropolitan statistical areas, upstate total and downstate total – expenditures per enrollee by year, 2003-2008*



*Source: The Dartmouth Atlas of Health Care. <http://www.dartmouthatlas.org/tools/downloads.aspx>
Data are age-sex-race adjusted.

Upstate New York: Lower Medicare spending per enrollee than in state and nation, 2008*



*Source: The Dartmouth Atlas of Health Care. <http://www.dartmouthatlas.org/tools/downloads.aspx>
Data are age-sex-race adjusted.

During 2008, Medicare spending per enrollee:

- Was \$7,193 in upstate New York, which was 30 percent less than the statewide figure (\$10,267).
- Was 20 percent lower in upstate New York compared to the national average (\$9,021).
- Ranged from \$7,037 (in Rochester, where uninsured rates are the lowest) to \$7,927 (in Buffalo) among the four upstate New York metropolitan statistical areas described here.

*Source: The Dartmouth Atlas of Health Care. <http://www.dartmouthatlas.org/tools/downloads.aspx>
Data are age-sex-race adjusted.

The bottom line

- The data presented here correlate a high job-based coverage rate with a low uninsured rate in upstate New York compared to New York state and the U.S.
- Existing research links rising health care costs (i.e., higher health insurance premiums) to the increase in the nation's uninsured rate.
- The share of employers in New York state that report offering health benefits was unchanged from 2001 to 2009, but employer strategies for managing rising costs have constrained employee access to coverage.
- Data from The Dartmouth Atlas of Health Care suggest consistently lower costs (spending per Medicare enrollee) in upstate New York than in the state as a whole and in the nation.
- These lower costs likely underlie lower health insurance premiums in upstate New York and contribute to the region's relatively high job-based coverage rate and below-average share of uninsured residents.

About the data

Unless otherwise noted, the data reported here are based on pooled figures for the years 2008 through 2010 from the U.S. Census Bureau's "Current Population Survey, Annual Social and Economic Supplement (ASEC)." This is a household survey of the resident, noninstitutionalized population in each state and the District of Columbia, conducted annually from February through April. It was designed primarily to provide labor force statistics, but also collects supplemental data on the percentage of Americans who lacked health insurance coverage during the preceding calendar year. The ASEC is administered mainly through personal interviews, with some interviews completed by telephone.

The ASEC asks whether each household member had health coverage during part or all of the previous calendar year, using a separate question for each major health insurance type (employment- or union-based, direct purchase, Medicare, Medicaid, military and other). For those whose responses indicate that they were not covered by any of these, a verification question is asked to confirm that they in fact had no health coverage throughout the previous calendar year.

Respondents who indicate having had no coverage at any time during the previous calendar year are classified as "uninsured." Those who reportedly had at least one type of coverage for part or all of the year are classified as "insured" and assigned to one or more specific type(s) of coverage. Health insurance coverage types are not mutually exclusive.

Geography-specific rates were calculated by multiplying ASEC-based rates by the corresponding 2009 population estimated by the Census Bureau.¹⁹ Upstate New York is defined here as all New York state counties north of Dutchess County and Orange County (including Sullivan County). Metropolitan statistical area definitions are based on the standards developed by the New York State Department of Labor.²⁰

Although the ASEC is geared toward estimating national uninsured rates, valid estimates can be calculated for metropolitan statistical areas with populations greater than 500,000.²¹ The metropolitan statistical areas analyzed in this report therefore include only the four largest in the upstate New York region (Albany, Buffalo, Rochester and Syracuse). Their residents comprise 60.4 percent of the upstate New York population. The remaining upstate New York counties were classified as smaller metropolitan/nonurban areas.

The ASEC more closely approximates the number of people who were uninsured at any point in time during the previous year, than the number who were uninsured for the entire year. As a result, health coverage may be underreported in the ASEC compared to other surveys. Because health insurance status may change over the course of a year, and the survey asks respondents for recall over a long period of time, reporting errors may occur. For example, individuals may report their current insurance status, as opposed to their status during the previous calendar year.²²

In addition to the ASEC, the U.S. Census Bureau administers two national surveys that also are sources of health insurance data: the American Community Survey (<http://www.census.gov/acs/www/>) and the Survey of Income and Program Participation (<http://www.census.gov/sipp/>). Because the design and methodology of these surveys differ from those of the ASEC, their results also will differ. For more information on census-based sources of health insurance data, see: <http://www.census.gov/hhes/www/hlthins/about/index.html> .

Endnotes

- ¹ Kaiser Commission on Medicaid and the Uninsured. "The Uninsured: A Primer - Key Facts About Americans Without Health Insurance." The Henry J. Kaiser Family Foundation, Oct. 2011, page 3. Web. 14 Oct. 2011. <http://www.kff.org/uninsured/upload/7451-07.pdf>
- ² Ibid., page 23.
- ³ The Henry J. Kaiser Family Foundation. "State Medicaid Fact Sheets: New York & United States." (2008-2009). statehealthfacts.org Web. 27 Nov. 2011. <http://www.statehealthfacts.org/mfs.jsp?rgn=34&rgn=1>
- ⁴ The New York state Medicaid income eligibility limit for working adults who are parents is 150 percent of the federal poverty level; for childless adults it's 100 percent of the federal poverty level (these eligibility limits rank 9th and 5th highest, respectively, among U.S. states and the District of Columbia). Source: The Henry J. Kaiser Family Foundation. "Income Eligibility Limits for Working Adults at Application as a Percent of the Federal Poverty Level (FPL) by Scope of Benefit Package, January 2011." statehealthfacts.org Web. 27 Nov. 2011. <http://www.statehealthfacts.org/comparereport.jsp?rep=54&cat=4&sub=54>
- ⁵ Chernew M, Cutler D, Seliger Keenan P. "Increasing Health Insurance Costs and the Decline in Insurance Coverage." Health Research and Educational Trust, HSR: Health Services Research – Competition, Markets, and Insurance, Vol. 40, No. 4, page 1021, August 2005. Web. 27 Nov. 2011. http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1361195/pdf/hesr_00409.pdf
- ⁶ National Institute for Health Care Management (NIHCM Foundation). "Understanding U.S. Health Care Spending – NIHCM Foundation Data Brief." July 2011, page 10. Web. 14 Nov. 2011. <http://nihcm.org/images/stories/NIHCM-CostBrief-Email.pdf>
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- ⁸ Chernew, et al., page 1036.
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- ¹⁰ Ibid., page 1.
- ¹¹ Ibid., page 3.
- ¹² Ibid., page 2.
- ¹³ Ibid., page 39.
- ¹⁴ Ibid., page 26.
- ¹⁵ Ibid., page 1.
- ¹⁶ Ibid., page 10.
- ¹⁷ Ibid., page 3.
- ¹⁸ The Maxwell School of Syracuse University sponsored by the New York State Health Foundation. "Beyond the Dartmouth Atlas of Health Care: Exploring Variations in Inpatient Hospital Costs in New York State – The Cases of Acute Myocardial Infarction (AMI) and Congestive Heart Failure (CHF)." April 2011, page 10. Web. 14 Nov. 2011. <http://www.nyshealthfoundation.org/userfiles/file/Final%20Inpatient%20Cost%20Variation%20Report%20-%20NYSHF.pdf>
- ¹⁹ U.S. Census Bureau. "Population Estimates, County Characteristics - Annual Estimates of the Resident Population by Selected Age Groups and Sex for Counties: April 1, 2000 to July 1, 2009." (New York, 2009). Web. 15 Dec. 2001. <http://www.census.gov/popest/data/counties/totals/2009/CO-EST2009-01.html>
- ²⁰ New York State Department of Labor. "Labor Statistics – Geography Explained." Web. 27 Nov. 2011. <http://www.labor.ny.gov/stats/lsggeog.shtm>
- ²¹ U.S. Census Bureau. "Technical Documentation – Current Population Survey – Current Population Survey, 2011 - March 2011: Annual Social and Economic (ASEC) Supplement (9/20/2011)." 20 Sept. 2011, page 11. Web. 11 Oct. 2011. <http://www.census.gov/apsd/techdoc/cps/cpsmar11.pdf>
- ²² DeNavas-Walt C, Proctor BD, Smith JC. "Income, Poverty, and Health Insurance Coverage in the United States: 2010 – Current Population Reports – Consumer Income." U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau, Sept. 2011, page 25. Web. 11 Oct. 2011. <http://www.census.gov/prod/2011pubs/p60-239.pdf>