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## **Census data show decline in employer-sponsored health insurance coverage in Connecticut over decade**

***CT Voices calls for support of HUSKY health insurance program and enabling workers to keep insurance when they lose their jobs***

Data released today by the U.S. Census Bureau show that there has been a decline over this decade in the number of Connecticut residents with employer-sponsored health insurance. At the same time, there has been no significant change in the number of uninsured Connecticut residents in recent years. Connecticut Voices for Children, a research-based policy think tank, attributed the relative stability in the uninsured rate in part to the success of the state's HUSKY health insurance program in enrolling uninsured children and families. The group also pointed out that increased unemployment in Connecticut in 2009 means that the state's uninsured rate will likely increase.

"As the U.S. Congress considers ways to make health insurance more accessible and affordable, these findings highlight the importance of supporting and expanding public health insurance programs that work, like HUSKY," said Sharon Langer, Senior Policy Fellow at Connecticut Voices for Children. "As fewer Connecticut residents have access to employer-sponsored coverage, Congress should support policies that help families maintain their health insurance when they lose or change their jobs."

Based on a comparison of two-year average rates, there was a statistically significant decline in the percentage of people under age 65 in Connecticut who had employer-sponsored health coverage over this decade, dropping from 77.1% in 2000-2001 to 71.0% in 2007-2008. There was a similar significant decrease in children who were covered by employer-sponsored insurance – from 77.3% in 2000-2001 to 70.3% in 2007-2008. There was no statistically significant change between the most recent two-year period (2007-2008) and the previous period (2005-2006). (Because of small sample survey sizes at the state level, two-year estimates should be used to evaluate trends over time in Connecticut.)

Census data from the Current Population Survey reveal that an estimated 10.0% (343,000) of all Connecticut residents in 2008 were without health insurance for the entire year. Among Connecticut children under age 18, 5.4% (44,000) lacked insurance for the entire year. There was no statistically significant change in the percentage of Connecticut residents who were

uninsured in Connecticut over recent years. (No city- or county-level estimates for health insurance coverage, poverty, or income are available from the CPS.)

Connecticut Voices for Children suggested that Connecticut had probably been able to hold down the number of uninsured residents in part because of the state's efforts to enroll more families in the HUSKY health insurance program. In July 2007, income eligibility was increased for parents and pregnant women in the program. Also in 2008, the state provided funding for community-based HUSKY outreach. As a result, enrollment of children, parents, and pregnant women in HUSKY increased in 2008 by about 15,000. However, Connecticut Voices warned that this progress in enrollment could suffer because the recently approved state budget cuts nearly all funding for HUSKY outreach, and eliminates HUSKY and Medicaid coverage for about 3,500 adult legal immigrants.

Connecticut Voices for Children pointed out that these estimates from 2008 provided a snapshot of health insurance coverage early in the state's recession, which officially began in March 2008. The group also suggested that a jump in Connecticut unemployment rates early in 2009 will likely mean that the numbers of uninsured will increase in the state this year.

Nationally, the percentage of all Americans who are uninsured has not changed significantly since 2007. In 2008, 15.4% of Americans were uninsured (46.3 million), a rate that was not statistically different from the 2007 rate (15.3%). Among children in the U.S., 9.9% (7.3 million) were uninsured, significantly lower than the 2007 rate (11.0%). Nationally, the uninsured rate for children and number of uninsured children are the lowest since 1987, the first year that comparable health insurance data were collected. In addition, the percentage of Americans under age 65 with employer-sponsored health insurance coverage decreased from 62.9% in 2007 to 61.9% in 2008 (163.1 million).

"While it is good news that the number of uninsured in Connecticut has not increased, it is unacceptable that 343,000 individuals lack health insurance and therefore do not have access to affordable health care," said Jim Horan, Executive Director at the Connecticut Association for Human Services. "Reform of our health care system must take place so all Connecticut residents can get the health care they need."

"Health care is an essential component of economic security. As more people are unemployed and fewer employers offer affordable health insurance, we need to have strong public programs which provide a safety net for all families," commented Jane McNichol, Executive Director of the Legal Assistance Resource Center of Connecticut.

National and state-level data on health insurance coverage are available on the U.S. Census Web site at [www.census.gov](http://www.census.gov). Health insurance data are drawn from the Current Population Survey (CPS). **See the attached fact sheet for detailed survey results and background on its measures.** This news release and fact sheet are also available on the CT Voices Web site at [www.ctkidslink.org](http://www.ctkidslink.org).

Connecticut Voices for Children is a research-based policy think tank that works to advance strategic public investment and wise public policies to benefit our state's children, youth and families.

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## Health Insurance in Connecticut: Summary of 2008 U.S. Census Data

September 10, 2009

### The Uninsured in Connecticut and the Nation – 2008

Uninsured Indicator	Connecticut*	United States	
	2008 % and #	2008 % and #	2007 % and #
All persons uninsured, entire previous 12 months	10.0% (343,000)	15.4% (46.3 million) <b>No significant change</b>	15.3% (45.7 million)
Children < 18 uninsured, entire previous 12 months	5.4% (44,000)	9.9% (7.3 million) <b>Significant decrease</b>	11.0% (8.1 million)
All persons under 65 years old with employer-sponsored health insurance	70.2% (2.1 million)	61.9% (163.1 million) <b>Significant decrease</b>	62.9% (164.9 million)
Children under 18 years old with employer-sponsored health insurance)	69.1% (568,000)	58.9% (43.9 million) <b>Significant decrease</b>	59.5% (44.3 million)

Data from the U.S. Census Current Population Survey (CPS).

\*Single year estimates at the state level cannot be compared from one year to the next.

### Fewer CT Residents with Employer-Sponsored Health Insurance Over This Decade

Uninsured Indicator	Connecticut 2007-2008 2-year Average % and #	Connecticut 2005-2006 2-year Average % and #	Connecticut 2000-2001 2-year Average % and #
All persons uninsured, entire previous 12 months	9.7% (334,500) <b>No statistically significant change from previous years</b>	10.2% (353,000)	9.4% (317,000)

Uninsured Indicator	Connecticut 2007-2008 2-year Average % and #	Connecticut 2005-2006 2-year Average % and #	Connecticut 2000-2001 2-year Average % and #
Children < 18 uninsured, entire previous 12 months	5.3% (43,500) <b>No significant change from previous years</b>	6.8% (56,500)	6.8% (56,000)
All persons under 65 years old with employer-sponsored health insurance	71.0% (2.1 million) <b>Significant decrease from 00-01; no significant change from 05-06</b>	72.3% (2.2 million)	77.1% (2.2 million)
Children under 18 years old with employer-sponsored health insurance	70.3% (577,500) <b>Significant decrease from 00-01; no significant change from 05-06</b>	71.2% (588,500)	77.3% (636,500)

Data from the U.S. Census Current Population Survey (CPS). Two-year averages for uninsured children calculated by CT Voices for Children. **Unless specifically noted, comparisons between 2007-2008 uninsurance rates to other years are not statistically significant.** Because Connecticut is a small state, it is difficult to detect statistically significant changes among uninsured children. Historical data reflect revised estimates by the US Census Bureau. As a result, data listed here may not match previously published health insurance data from the CPS.

### Technical Notes on the Data

*Two-year estimates should be used for assessing change over time in state-level Census CPS health insurance data.* Estimates of the uninsured come from the Current Population Survey (CPS). Sample sizes in the CPS are usually not large enough at the state level to detect statistically significant changes from one year to the next. To increase the likelihood of accurately assessing change over time, data from two years can be pooled to produce two-year averages (e.g., the 2006-2007 average uninsured rate). For this analysis, CT Voices for Children calculated two-year averages of the uninsured to evaluate trends over time for the uninsured in Connecticut.

*The importance of statistical significance of changes over time.* Unless specifically noted in the comparison charts above, there were no statistically significant changes in Census estimates between 2007-2008 data and other years as calculated at the 90% confidence interval. The numbers reported in CPS are estimates because only a sample of the entire population is surveyed. For this reason, estimates reported by the CPS are published with additional data that allow us to estimate the range of values within which the population's actual uninsured rate is likely to fall. This enables us to determine whether or not the change in an estimate from one time period to the next is large enough to conclude that a change in the population has occurred, or whether the change in the estimate may have been due to random chance. For example, in the field of opinion polling, the "margin of error" of a poll helps to assess whether there has been a significant change in polling results over time. **A change in Census estimates is called "statistically significant" if it is unlikely to have occurred by chance** (this term describes the statistical evidence of change, not whether it is important or meaningful). **Unless a change in Census estimates over time is statistically significant, it is not accurate to say, for example, that the uninsured rates have increased or declined.**

CT Voices' use of CPS data is informed by the guidance of analysts at the Census Bureau, Center on Budget and Policy Priorities, and Coalition on Human Needs.