

**FOR IMMEDIATE RELEASE**  
**September 13, 2011**

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## **Connecticut uninsured on the rise, as fewer workers get employment-based health coverage**

### ***CT Voices warns federal Medicaid cuts could further increase the uninsured***

The number of Connecticut residents who lack health insurance has increased in recent years, as fewer workers have been able to obtain health insurance through their employers over the last decade, according to data released today by the U.S. Census Bureau and summarized by Connecticut Voices for Children. Connecticut Voices for Children, a research-based policy think tank, encouraged Connecticut's Congressional delegation to avoid federal budget cuts that could further increase the numbers of residents without health insurance.

There has been no statistically significant increase in the number of uninsured Connecticut children in recent years. Connecticut Voices for Children credited the state's HUSKY health insurance program for helping to hold down the numbers of the uninsured by enrolling uninsured children and their families.

"As fewer workers can obtain health insurance for themselves and their families through their jobs, we need to strengthen, rather than cut back on programs that work, like HUSKY," said **Sharon Langer, Senior Policy Fellow at Connecticut Voices for Children**. "As families face this difficult economy, Congress should avoid funding reductions in Medicaid that would cut off help to struggling or unemployed families just when they need it the most."

Census data from the Current Population Survey reveal that there was a decline in the number of Connecticut residents with health insurance over recent years. Based on a comparison of two-year average rates, there was a statistically significant increase in the percentage of people under age 65 who were without health insurance for the entire year, rising from 10.3% in 2007-2008 to 12.5% in 2009-2010. There was no statistically significant change in the percentage of Connecticut children who were uninsured in Connecticut over recent years. (Despite an increase in the estimate of uninsured children, this change was not statistically significant. Also, because of small survey sample sizes at the state level, two-year estimates should be used to evaluate trends over time in Connecticut.)

The Census data indicate that an estimated 12.3% (374,000) of all Connecticut residents under age 65 in 2010 were without health insurance for the entire previous year. Among Connecticut

children under age 18, 6.0% (49,000) lacked insurance for the entire year. (No city- or county-level estimates for health insurance coverage, poverty, or income are available from this Census survey.)

There was also a statistically significant decline in the percentage of people under age 65 in Connecticut who had employment-based health coverage over this decade, dropping from 78.6% in 1999-2000 to 70.8% in 2009-2010. There was a similar significant decrease in children who were covered by employment-based insurance – from 77.2% in 1999-2000 to 69.6% in 2009-2010. There was no statistically significant change between the most recent two-year period (2009-2010) and the previous period (2007-2008).

Connecticut Voices for Children suggested that Connecticut’s efforts to enroll more families in the HUSKY health insurance program probably helped to hold down the number of uninsured residents. In 2007 and 2008, income eligibility was increased for parents and pregnant women in the program. As a result of these eligibility expansions and the growing need for the program, enrollment of children, parents, and pregnant women in HUSKY increased by about 95,000 between July 2007 and July 2010. However, Connecticut Voices warned that this progress in enrollment could be reversed if federal lawmakers make severe cuts to the Medicaid program, which helps to fund HUSKY in Connecticut.

Nationally, in 2010, 18.4% of Americans under age 65 were uninsured (49.1 million). This was not a statistically significant change from the 2009 rate (18.2%). Among children in the U.S., 9.8% (7.3 million) were uninsured in 2010, a rate that was not significantly different from the 2009 rate (9.7%). In addition, the percentage of Americans under age 65 with employer-sponsored health insurance coverage significantly decreased from 59.4% in 2009 to 58.6% in 2010 (156.5 million). The percentage of American children with employer-sponsored health insurance coverage also declined from 55.8% in 2009 to 54.8% in 2010 (41.0 million).

“We need affordable coverage that is portable and not dependent on profit-margins so individuals and families no longer have gaps in their health care,” said **Juan A. Figueroa, president of Universal Health Care Foundation of Connecticut**. “Individuals and small businesses need more affordable choices, and as long as small businesses, the main engine for job growth, remain hobbled by escalating health care costs and an inability to insure themselves and their employees, we cannot expect significant change in the number of the uninsured. The problem is getting worse and 2014 won’t be soon enough for some of those businesses who are struggling right now.”

“Connecticut has made progress in major areas of late, such as enactment of an Earned Income Tax Credit, which will put more money in the hands of working families, decreasing poverty and help people pay for necessities like health care,” said **Jim Horan, Executive Director of the Connecticut Association for Human Services**. “But these numbers show that a lot of work still needs to be done, for children to have the care and environment they need at key developmental stages – and to ensure working people can earn enough to provide for their families without an outrageous gap between their wages and the cost of health care and necessities.”

“We are not surprised that the number of uninsured has gone up. In July, the official unemployment rate in Bridgeport was 14.2%. And that does not include those who are discouraged and have stopped looking for work or those who are working part time because they could not find full time employment. It is critical that we continue to work to implement health care reform at both the federal and state level to ensure that affordable, quality health care coverage can be a reality for everyone in Connecticut,” commented **Barbara Edinberg, Director of Research at the Bridgeport Child Advocacy Coalition.**

National and state-level data on health insurance coverage are available on the U.S. Census website 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 website at [www.ctkidslink.org](http://www.ctkidslink.org).

Connecticut Voices for Children is a research-based policy think tank that works to advance public policies that benefit the state’s children, youth and families.

**Other data from Census sources:** National and some state-level poverty and income data are available from the Current Population Survey. However, for several years, the Census Bureau has advised that data from the American Community Survey (ACS) should be used for state-level poverty and income estimates, rather than CPS data. This is because the ACS surveys more people than the CPS and offers a more reliable measure. Therefore, CT Voices for Children is not reporting on state-level CPS poverty and income data. (CT Voices has these data available on request.) The Census will publicly release state-level poverty and income estimates from the ACS on Thursday, September 22. Poverty, income, and uninsured estimates will also be available for the eight largest cities in the state. (No city-level estimates for health insurance coverage, poverty, or income are available from the CPS.) CT Voices plans to summarize these ACS state- and local-level data in a separate news release on September 22.

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## Health Insurance in Connecticut: Summary of 2010 U.S. Census Current Population Survey Data

September 13, 2011

### The Uninsured in Connecticut and the Nation – 2010

Uninsured Indicator	Connecticut*	United States	
	2010 % and #	2010 % and #	2009 % and #
All persons uninsured, entire previous 12 months	11.0% (384,000)	16.3% (49.9 million) <b>No significant change from 2009 rate</b>	16.1% (49.0 million)
All persons under 65 years old uninsured, entire previous 12 months	12.3% (374,000)	18.4% (49.1 million) <b>No significant change from 2009 rate</b>	18.2% (48.3 million)
Children < 18 uninsured, entire previous 12 months	6.0% (49,000)	9.8% (7.3 million) <b>No significant change from 2009 rate</b>	9.7% (7.3 million)
All persons under 65 years old with employment-based health insurance	69.7% (2.1 million)	58.6% (156.5 million) <b>Significant decrease from 2009 rate</b>	59.4% (157.8 million)
Children under 18 years old with employment-based health insurance	67.7% (554,000)	54.8% (41.0 million) <b>Significant decrease from 2009 rate</b>	55.8% (41.9 million)

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

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

## More Uninsured CT Residents, Fewer with Employment-Based Health Insurance

Uninsured Indicator	Connecticut 2009-2010 2-year Average % and #	Connecticut 2007-2008 2-year Average % and #	Connecticut 1999-2000 2-year Average % and #
All persons uninsured, entire previous 12 months	11.1% (385,500) <b>Statistically significant increase from 2007-2008 and 1999-2000</b>	9.0% (309,500)	8.1% (274,500)
All persons under 65 years old uninsured, entire previous 12 months	12.5% (378,000) <b>Statistically significant increase from 2007-2008 and 1999-2000</b>	10.3% (308,000)	9.4% (270,500)
Children < 18 uninsured, entire previous 12 months	6.5% (52,500) <b>No significant change from 2007-2008 (Comparison not possible for 1999-2000)</b>	4.8% (39,000)	7.1% (62,500)
All persons under 65 years old with employment-based health insurance	70.8% (2.1 million) <b>No significant change from 2007-2008 Significant decrease from 1999-2000</b>	71.6% (2.2 million)	78.6% (2.3 million)
Children under 18 years old with employment-based health insurance	69.6% (567,000) <b>No significant change from 2007-2008 Significant decrease from 1999-2000</b>	70.2% (576,000)	77.2% (672,500)

Data from Connecticut Voices for Children analysis of U.S. Census Current Population Survey (CPS). **Unless specifically noted, comparisons between 2009-2010 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.

Data that would enable a comparison of two-year average uninsured rates for children in 1999-2000 to later years are not available.

## 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 2009-2010 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. Single-year estimates at the state level should not be compared from one year to the next.

*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 2009-2010 data and other years as calculated at the 90% confidence level. The numbers reported in the 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' analyses of CPS data are informed by the guidance of analysts at the Census Bureau, Center on Budget and Policy Priorities, and Coalition on Human Needs.