



Health Insurance in Connecticut: Summary of 2012 U.S. Census Current Population Survey Data

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The Uninsured and Employment-Based Health Coverage in Connecticut and the Nation – 2012

Insurance Status	Connecticut*	United States	
	2012 % and #	2012 % and #	2011 % and #
Uninsured:			
All persons uninsured, entire previous 12 months	8.1% (284,000)	15.4% (48.0 million) Significant decrease in % from 2011 rate	15.7% (48.6 million)
All persons under 65 years old uninsured, entire previous 12 months	9.2% (276,000)	17.7% (47.3 million)	17.9% (47.9 million)
Children < 18 uninsured, entire previous 12 months	3.6% (29,000)	8.9% (6.6 million) Significant decrease from 2011 rate	9.4% (7.0 million)
Insured (Employment-Based):			
All persons under 65 years old with employment-based health insurance	69.0% (2.1 million)	58.4% (156.5 million)	58.3% (156.0 million)
Children under 18 years old with employment-based health insurance	69.9% (558,000)	55.4% (41.1 million)	54.7% (40.6 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.

Trends in Uninsured CT Residents, Employment-Based Health Insurance

Insurance Status:	Connecticut 2011-2012 2-year Average % and #	Connecticut 2009-2010 2-year Average % and #	Connecticut 2001-2002 2-year Average % and #
Uninsured:			
All persons uninsured, entire previous 12 months	8.4% (293,000) Significant decrease from 2009-2010 rate	11.2% (392,000)	8.4% (285,000)
All persons under 65 years old uninsured, entire previous 12 months	9.5% (286,000) Significant decrease from 2009-2010 rate	12.7% (384,000)	9.7% (280,000)
Children < 18 uninsured, entire previous 12 months	4.5% (36,000) Significant decrease from 2009-2010 and 2001-2002 rates	6.5% (54,000)	6.1% (52,000)
Insured (Employment-Based):			
All persons under 65 years old with employment-based health insurance	69.6% (2.1 million) Significant decrease from 2001-2002 rate	70.6% (2.1 million)	76.4% (2,213,000)
Children under 18 years old with employment-based health insurance	68.6% (552,000) Significant decrease from 2001-2002 rate	69.5% (570,000)	76.5% (650,000)

Data from Connecticut Voices for Children analysis of U.S. Census Current Population Survey (CPS). **Unless specifically noted, comparisons between 2011-2012 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 2001-2002 to later years are not available.

Guidelines for Using Census Data

The Census Bureau advises that two-year averages should be used for assessing changes over time in state-level CPS data. One-year CPS estimates **should not be used** to assess change over time in health insurance coverage for states. 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 should be pooled to produce two-year averages (e.g., the 2011-2012 average uninsured rate). For this analysis, Connecticut Voices for Children calculated two-year averages of the uninsured to evaluate trends over time for the uninsured in Connecticut.

Unless a change in Census estimates over time is statistically significant, it is not accurate to say, for example, that uninsured rates have increased or declined. The numbers reported in the CPS survey are estimates because only a sample of the entire population is surveyed. For this reason, the Census Bureau publishes 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 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.)

Connecticut 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.