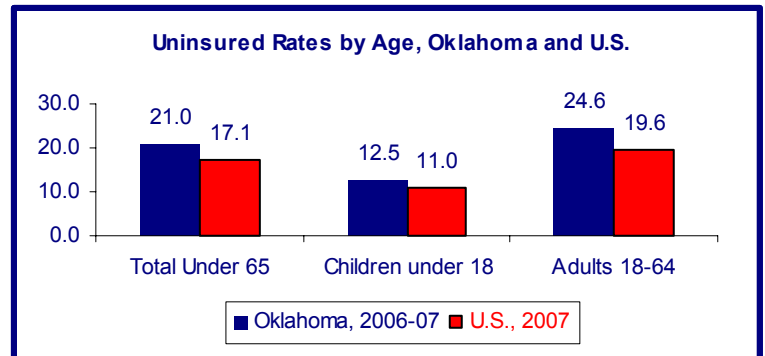


Oklahoma's Uninsured, 1999-2000 to 2006-2007:

Erosion of Private Health Insurance Not Fully Offset by Growth in Public Coverage

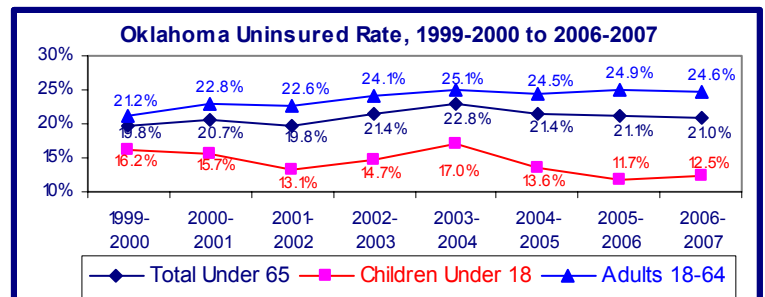
More than One-in-Five Non-Elderly Oklahomans Is Without Health Insurance

- 641,000 Oklahomans under the age of 65 were without health insurance coverage in 2006-07, which is more than one out every five non-elderly Oklahomans (21.0 percent).
- More than four out of five uninsured Oklahomans (81.4 percent) were working-age adults ranging from 18 to 64.
- The uninsured rate for working-age adults (24.6 percent) is almost double the rate for children under 18 (12.5 percent).
- Oklahoma's uninsured rate for those under age 65 is four percentage points higher than the national rate of 17.1 percent.
- Oklahoma's rate of non-insured non-elderly was eighth highest among the 50 states and District of Columbia in 2005-06, behind Texas, New Mexico, Florida, Louisiana, Arkansas, Mississippi and California. (Kaiser Family Foundation, Statehealthfacts.org)



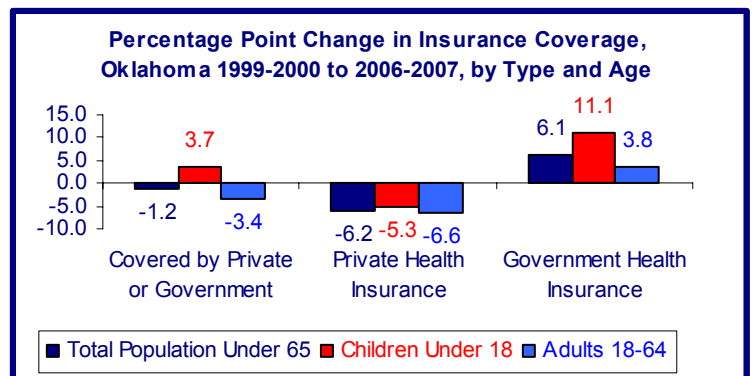
Oklahoma's Uninsured Rate Has Inched Upwards in Recent Years

- Oklahoma's non-elderly uninsured rate has inched upwards in recent years, increasing from 19.8 percent in 1999-2000 to the current 21.0 percent.
- The number of uninsured under age 65 has increased by an additional 74,000, from 567,000 to 641,000.
- While the percentage of Oklahomans without health insurance of any type has fallen for children (-3.7 percentage points), it has risen for working-age adults (+3.4 percentage points).



Private Coverage Down, Public Coverage Up

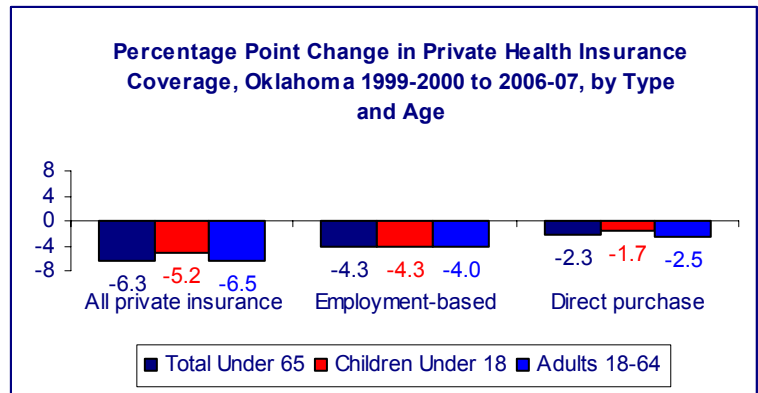
- Since 1999-2000, there has been a steep drop in the percentage of non-elderly Oklahomans covered by private health insurance (-6.2 percentage points).
- This has been largely, but not entirely, offset by an increase in coverage by public health insurance programs (+6.1 percentage points).
- Nationally, the percentage of Americans with all types of private health insurance declined by 5.0 percentage points from 1999 to 2007, while there has been a 2.8 percentage point increase in the share of the population with government health insurance.



NOTES AND SOURCES: Unless otherwise noted, all data is from the U.S. Census Bureau Current Population Survey (CPS) historical health insurance tables at <http://www.census.gov/hhes/www/hlthins/historic/index.html>. In using state-level data, the Census Bureau recommends using a two-year average to ensure statistical significance. Individuals are considered "uninsured" if they were not covered by any type of health insurance at any time in the calendar year prior to the survey. The Census Bureau counts as uninsured individuals with no coverage other than access to Indian Health Service.

The Erosion of Private Health Insurance Coverage

- Between 1999-2000 and 2006-07, the share of Oklahomans covered by private health insurance fell by 6.3 percentage points, from 68.1 percent in 1999-2000 to 61.8 percent in 2006-2007.
- The erosion of private coverage has affected both employment-based insurance, which declined by 4.3 percentage points, and direct purchase insurance, which declined by 2.3 percentage points.
- Nationally, the percentage of Americans with all types of private health insurance declined by 5.0 percentage points from 1999 to 2007; for employment-based coverage, the decline has been 4.6 percentage points.
- Private coverage has declined every year since 1999-2000, with the exception of a minor uptick between 2003-04 and 2004-05.
- In total, 117,000 fewer Oklahomans had private coverage in 2006-07 than in 1999-2000, even as the state's population increased by some 175,000 people.
- The erosion of private health coverage in Oklahoma has affected working-age adults even more than children.
 - ⇒ In 2006-07, 70.9 percent of adults aged 18-64 had private coverage, a 6.5 percentage point drop compared to 1999-2000.
 - ⇒ The drop in private coverage among children under 18 was 5.2 percentage points, from 61.1 percent in 1999-2000 to 55.9 percent in 2006-07.
- Currently, a bare majority of Oklahomans (53.3 percent) have health care coverage through their employment.
- Oklahoma's rate of employer-sponsored coverage was tied for seventh lowest in the nation (2005-06, Statehealthfacts.org).



Explaining the Decline in Employer Coverage

A number of factors have been advanced to account for the decline in employer-sponsored coverage this decade. A 2006 analysis for the Kaiser Commission on Medicaid and the Uninsured pointed to the following national trends:

- The rapid growth in health care costs has led to declines in employers offering health benefits and in employees taking-up coverage;
- A shift towards employment in small firms and to self-employment;
- A decline in employment in industries that have historically provided high rates of coverage (e.g., manufacturing, finance and government) and a substantial increase in industries that have not (e.g., services, construction and agriculture).

Source: John Holahan and Allison Cook, *Why Did the Number of Uninsured Continue to Increase in 2005?*, Kaiser Commission on Medicaid and the Uninsured, October 2006

The Expansion of Public Health Insurance

- In 2006-07, just under one in four (23.0 percent) of all non-elderly Oklahomans were covered by one or more public health programs, an increase of 6.1 percentage points from 1999-2000.
 - ⇒ The largest growth was in Medicaid coverage (+5.6 percentage points). Military health care coverage also expanded (+0.9 percentage points).
 - ⇒ Just under three percent of the non-elderly population was covered by the Medicare program.
- Nationally, between 1999 and 2007, the United States saw a 2.8 percentage point increase rate in the share of the population with government health insurance.
- The percentage of Oklahomans with government health insurance is 4.9 percentage points higher than the national average, due primarily to much higher rates of military health care coverage.
- Oklahoma ranks 14th among the states for share of non-elderly population covered by all public insurance and 19th in the share covered by Medicaid (2005-06, Statehealthfacts.org).
- The growth in public health insurance coverage in Oklahoma has been much greater among children (+11.1 percentage points) than among adults (+3.8 percentage points).
- The percentage of children covered by Medicaid in Oklahoma grew by 12.9 percentage points, from 20.4 percent in 1999-2000 to 33.3 percent in 2000-07, reflecting the full implementation of Oklahoma's Medicaid eligibility expansion for children of the late 1990's and eroding private coverage.
- Among adults, the Census reports Medicaid coverage in Oklahoma growing by 4.7 percentage points from 1999-2000 to 2006-07.
 - ⇒ Although this was considerably smaller growth than for children, it still seems surprisingly high given that Oklahoma did not enact significant Medicaid eligibility changes for adults during this period.

