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# Health Insurance Coverage

Utah Department of Health  
Office of Public Health Assessment  
Center for Health Data

January 2007

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## **Suggested citation**

Utah Department of Health Office of Public Health Assessment.  
(2007). Health Insurance Coverage (2005 Utah Health Status Survey  
Report). Salt Lake City, UT: Author.

# Acknowledgments



The 2005 Utah Health Status Survey was funded by the Utah Legislature. The Center for Health Data, Office of Public Health Assessment, under the direction of Lois M. Haggard, Ph.D., provided general oversight for the project. It is the mission of the Office of Public Health Assessment to facilitate, coordinate, and assure the appropriate collection, analysis, and interpretation of accurate health data for purposes of surveillance, policy development, and program planning and evaluation.

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**The Utah Department of Health would like to thank the citizens of Utah who participated in the 2005 Health Status Survey.**



	<b>Page</b>
Acknowledgments .....	ii
List of Figures and Tables .....	v
Preface .....	ix
Introduction .....	xi
Executive Summary .....	xiii
Guide to This Report.....	xv
Utah’s 12 Local Health Districts.....	xviii
<b>Health Status Survey Findings</b>	
A Profile of Utahns Without Coverage .....	3
Lack of Coverage in Utah: The Nature of the Problem .....	45
Health Insurance Coverage by Plan Type .....	71
Problems With Access to Care .....	83
Technical Notes .....	95
Appendix: Comparison of 2001, 2003, 2004, and 2005 HSS Results .....	103
Bibliography .....	109





	Figure Page Numbers	Reference Table Page Number
<b>A Profile of Utahns Without Coverage</b>		
Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005	3-6	7-8
Table 2. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2005	9	10-11
Table 3. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2005	--	12-13
Table 4. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Poverty Status by Age Group and Sex, Utah Residents, 2005	14-15	16
Table 5. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Age Group by Sex, Utah Residents, 2005	--	17-18
Table 6. Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2005	19	20-21
Table 7. Percentage of Persons With No Health Insurance Coverage by Employment Status by Annual Household Income, Utah Adults Aged 19 to 64, 2005	22	23
Table 8. Percentage of Persons With No Health Insurance Coverage by Employment Status by Poverty Status, Utah Adults Aged 19 to 64, 2005	--	24
Table 9. Percentage of Persons With No Health Insurance Coverage by Self-employment Status by Sex, Age Group, Annual Household Income, and Poverty Status, Employed Utah Adults Aged 19 to 64, 2005	25	26
Table 10. Percentage of Persons With No Health Insurance Coverage by Number of Employees at Place of Work, Employed Utah Adults Aged 19 to 64, 2005	--	27
Table 11. Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2005	28	29-30
Table 12. Percentage of Persons With No Health Insurance Coverage by Marital Status and Marital Status by Sex, Age Group, and Sex by Presence of Children in the Household, Utah Adults Aged 19 to 64, 2005	31	32
Table 13. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex by Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2005	33-34	35-36
Table 14. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005	37	38



	Figure Page Numbers	Reference Table Page Number
<b>A Profile of Utahns Without Coverage (continued)</b>		
Table 15. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2005	--	39-40
Table 16. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005	--	41
Table 17. Percentage of Persons With No Health Insurance Coverage by Local Health District, Crude and Age-adjusted Rates, Utah, 2005	42	43
<b>Lack of Coverage in Utah: The Nature of the Problem</b>		
Table 18. Percentage of Uninsured Persons Reporting They Had Been Uninsured for One Year or Longer by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2005	47	48-49
Table 19. Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	51-52
Table 20. Percentage of Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	53-54
Table 21. Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	55-56
Table 22. Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	57-58
Table 23. Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	59-60





	Figure Page Numbers	Reference Table Page Number
<b>Lack of Coverage in Utah: The Nature of the Problem (continued)</b>		
Table 24. Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	61-62
Table 25. Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	63-64
Table 26. Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005	50	65-66
Table 27. Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health by Sex, Age Group, and Poverty Status, Uninsured Utah Residents, 2005	67	68
Table 28. Percentage of Persons With No Health Insurance Coverage by Presence of Chronic Medical Conditions, Utah Residents, 2005	--	69
<b>Health Insurance Coverage by Plan Type</b>		
Table 29. Percentage of Insured Persons Who Had Health Insurance Coverage Through Current or Former Employer or Union by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	74
Table 30. Percentage of Insured Persons Who Had Health Insurance Coverage Purchased Directly From an Insurance Company by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	75
Table 31. Percentage of Insured Persons Who Had Health Insurance Coverage Through Someone Who Does Not Live in the Household by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	76
Table 32. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicaid by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	77
Table 33. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicare by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	78



	Figure Page Numbers	Reference Table Page Number
<b>Health Insurance Coverage by Plan Type (continued)</b>		
Table 34. Percentage of Insured Persons Who Had Health Insurance Coverage Through Another Government Plan by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005	73	79
Table 35. Percentage of Insured Children Who Had Health Insurance Coverage Through CHIP by Sex, Age Group, Local Health District, and Poverty Status, Utah Insured Children Aged 18 and Under, 2005	80	81
<b>Problems With Access to Care</b>		
Table 36. Percentage of Persons Reporting Problems With Access to Health Care by Type of Access Problem, Utah Residents, 2005	85	86
Table 37. Percentage of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service by Sex, Age Group, Local Health District, Annual Household Income, and Health Status, Utah Insured Residents, 2005	87	88
Table 38. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005	89	90
Table 39. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005	91	92
Table 40. Percentage of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005	91	93
Table 41. Percentage of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005	--	94



The information in this report is based on data collected in the first year of the 2005–2006 Utah Health Status Survey. The survey represents the sixth in a series, with previous surveys conducted in 1986, 1991, 1996, 2001, and 2003–2004. It provides information on a variety of topics related to health status and health care access at statewide and local health district levels. The Utah Health Status Survey is important because it provides information for Utah’s local health districts and children. Additional topics will be presented in separate reports due to be released in 2007 under the headings listed below.

*Brief: 2005 Problems With Access to Health Care*

*Brief: 2005 Health Care Utilization and Usual Source of Care*

*Brief: 2005 Immunizations in Utah*

Further reports are due to be released throughout 2007 using the combined 2005–2006 survey data under the headings listed below.

*2005–2006 Overview Report, Local Health District Findings*

*Brief: 2005–2006 Children’s Health Status*

*Brief: 2005–2006 Racial and Ethnic Health Status*

*Brief: 2005–2006 Health Status of Older Utahns*

The survey was funded by a legislative appropriation and was designed, analyzed, and reported by the Utah Department of Health, Center for Health Data. The survey sample was designed to be representative of non-institutionalized Utahns living in households with telephones. It is best described as a weighted probability sample consisting of 2,978 households disproportionately stratified by 12 local health districts which collectively cover the entire state.

The Utah Department of Health Survey Center in Salt Lake City conducted the telephone interviews using computer-assisted random digit dial techniques. In each household, one adult (aged 18 or older) was randomly selected to respond to survey questions about themselves, about the household as a unit, and with regard to each household member. The survey results were weighted to reflect the age, sex, geographic distribution, and Hispanic/Latino ethnicity of the population. Interviews were conducted over a 12-month period from January 2005 to January 2006. A detailed description of the methodology can be found in the Technical Notes section of this report. The entire survey questionnaire may be found online at [http://health.utah.gov/oph/publications/2005hss/2005\\_6HSS.pdf](http://health.utah.gov/oph/publications/2005hss/2005_6HSS.pdf).

The information in this report can be used to facilitate policy and planning decisions. While it is intended primarily for public health program managers, administrators, and other health care professionals in the public and private health sectors, the report may also be of interest to anyone wishing to inform themselves on the current health status of Utahns.





In America, health care is financed primarily through a mix of public and private insurance, but many persons still lack financial access to basic health care services and financial protection against the high costs of illness. Over the past two decades, Utah has initiated several health insurance policy reforms to expand coverage to uninsured populations, and to promote continuity of coverage.

The *2005 Utah Health Status Survey Report: Health Insurance Coverage* describes the health insurance status of Utahns in 2005, based on data from the 2005 Utah Health Status Survey. The Executive Summary is followed by a Health Status Survey Findings section, which presents major findings with figures and graphs, tables, and accompanying text. The statistical estimates for the figures are located in the tables following each graph. The tables contain additional information that does not appear in the graphs and figures. The Health Status Survey Findings are organized around the following four themes:

- A Profile of Utahns Without Coverage presents the proportion of uninsured Utahns by selected demographic, socio-economic, geographic, and health status variables.
- Lack of Coverage in Utah: The Nature of the Problem reports on characteristics of uninsured persons, such as how long people have been without coverage and the main reasons for not having coverage.
- Health Insurance Coverage by Plan Type describes health insurance coverage by type of plans individuals have and presents some characteristics of those individuals.
- Adequacy of Coverage shows the current estimates for the percentage of Utahns and information concerning whether they reported problems obtaining medical care.

Readers interested in learning about the survey's sampling design, weighting, and estimation procedures may consult the Technical Notes section at the end of the report.

Trends in health insurance rates are influenced by complex demographic, economic, and health care industry-related factors. It is important to consider those factors when interpreting the findings reported here. Examining the extent to which any of those factors influenced the findings presented here is beyond the scope of this project.





### Major findings include the following:

- Approximately 292,800 Utahns, or 11.6% of the population, lacked any kind of health insurance coverage at the time of the survey interview. Additionally:
  - The proportion of Utahns without health insurance coverage has increased each year since the 2001 administration of the survey. Between 2004 and 2005 the percentage of Utahns with no insurance increased by 13.7%.
  - There was more stability in Utahns' insurance status in 2005. Persons who had health insurance coverage were more likely to have been insured continuously for the previous 12 months (83.3%, compared with 75.9% in 2004). In addition, persons who lacked coverage in 2005 were more likely to have been without coverage for a year or longer (76.1% of uninsured persons, compared with 65.6% in 2004).
- Utahns without health insurance were primarily:
  - Adults aged 19 to 64 years
  - High school graduates (81.5% of the uninsured adult population aged 19 to 64 years had completed high school)
  - Employed full time (50.4% of the uninsured adult population aged 19 to 64 years were employed full time)
  - Working for employers with 50 or fewer employees (69.8% of the uninsured adult population were working for employers with 50 employees or fewer)
  - Non-Hispanic Utahns (although Hispanic or Latino Utahns were much more likely to be uninsured, Utahns who were non-Hispanic made up 65.2% of all uninsured Utahns)
  - Living at or below 200% of poverty (67%)
- Utahns in the following groups were at higher than average risk of being uninsured:
  - Hispanic/Latino persons vs. non-Hispanic persons (37.4% vs 8.5% respectively)
  - Hispanic persons aged 19 to 26 (52.3%) and 27 to 34 (54.0%)
  - Young adults aged 19 to 26 years who had not completed high school (71.1%)
  - Utahns living in households with annual incomes under \$20,000 (32.8%)
  - Employed adults (aged 19 to 64) who were working for companies with 50 or fewer employees (23.2%)
  - Adults (aged 19 to 64) who were either never married (21.0%) or divorced/widowed/separated (21.8%) compared to married adults (12.3%)
  - Persons living in non-Wasatch Front counties (12.2%), and especially those living in Southwest Utah (14.7%) and Central Utah (14.6%) health districts
- Other interesting findings on the uninsured in Utah:
  - When looking at household income and age groups, people aged 35 to 49 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 57.3% reporting they had no insurance coverage.
  - Hispanic persons living in households with incomes at or below 100% of poverty were 2.7 times more likely than their non-Hispanic counterparts to lack health insurance.
  - A total of 76.1% of uninsured persons reported that they had lacked health insurance for one year or longer.
  - 68.4% of uninsured persons who had been uninsured for one year or longer lived in households with children.



- The most common reasons reported for not having health insurance were “can’t afford it” (58.6%) and “employer does not offer insurance” (32.8%).
- More than one-fourth (27.5%) of uninsured Utahns reported they “decided not to enroll in employer coverage” as a reason for lacking health insurance.
- A total of 14.0% of uninsured Utahns also reported having fair or poor health.
- Types of insurance coverage reported by Utahns:
  - Health insurance obtained from a current or former employer or union was the most common type of insurance reported by Utahns, with 77.8% of insured Utahns reporting this type of coverage.
  - Among insured adults aged 19 to 64 years where who working full time, 90.1% reported having insurance through a current or former employer or union.
  - 8.7% of insured Utahns reported coverage through Medicaid. Nearly one-half (49.3%) of all Utahns with Medicaid were children aged 18 and under.
  - 10.6% of insured Utahns reported coverage through Medicare. Utahns aged 65 and over made up 85.0% of those who had Medicare.
  - Insured Utahns aged 65 and over were the most likely to report insurance through another government plan (12.0%).
  - Among insured children aged 18 and under, 5.7% reported having insurance through CHIP.
- Problems accessing health care:
  - The most common problem in accessing health care was the inability to afford services 12.9% (insured: 10.7%; uninsured: 31.4%).
  - Utahns living in Southeastern Utah health district were the most likely to report problems accessing health care because they could not find services in their area (15.1%).
  - A total of 7.0% of Utahns reported problems with access to health care because they could not afford prescriptions (insured: 6.4%; uninsured: 17.5%).

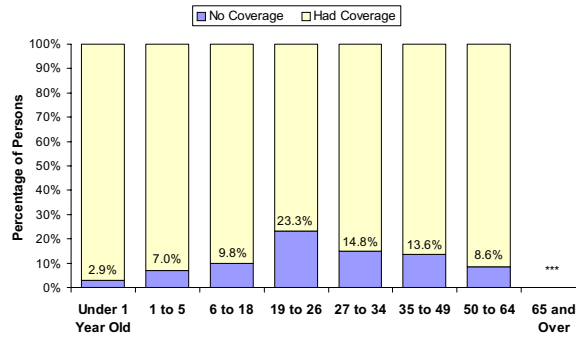




## A Profile of Utahns Without Coverage



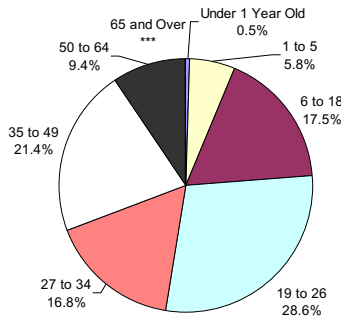
Figure 1.3 Health Insurance Coverage by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
\*\*\* Not enough data cases to provide a precise estimate

This graph displays data for Utah by selected demographic subgroups.

Figure 1.4 Percentage Distribution of Persons With No Health Insurance Coverage by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
\*\*\* Not enough data cases to provide a precise estimate

The pie graph displays the characteristics of Utahns who are uninsured.

- Among those age groups with enough data to report, infants under 1 year (2.9%) were the least likely to lack health insurance. This percentage decreased since 2004 from 3.2%.
- Persons aged 19 to 26 were the most likely to be uninsured (23.3%). This age group also accounts for 28.5% of all uninsured Utahns.

This bulleted text highlights selected findings from the graphs and the supporting tables.



3. These columns include the survey estimates and the 95% confidence bounds for the measure. In this table, for example, for the total population of Utah, 11.6% reported no health insurance coverage. The 95% confidence interval ranges from 10.1% to 13.2%.

4. This column reports the estimated number of Utahns at risk, according to the measure. It is calculated by multiplying the survey estimate by the number of people in the population. In this example, the estimated number of males who were uninsured is 156,100 (12.2% x 1,275,758). This number is always rounded to the nearest 100 persons.

2. The second and third columns provide estimates of the population size and distribution across the subgroups in column 1. For example, in this table, males make up 50.4% of the total population and account for 1,275,758 of the total 2,528,926 estimated Utah population.

1. The first column identifies the subgroups for which the measure was calculated.

5. This column provides an estimate of how the Utahns at risk are distributed across the population subgroups in column 1. It is not a distribution of the total population, only those Utahns at risk, according to the measure. This number is calculated by dividing the number of persons in the subgroup who are at risk by the total number of persons at risk. For example, in this table, among the total population reporting no health insurance, 53.3% were male (156,100/292,800) and 46.7% were female (136,800/292,800).

## A Profile of Utahns Without Coverage

**Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>5</sup>
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>	95% Confidence Intervals			
				Lower	Upper		
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex</b>							
Male	50.4%	1,275,758	12.2%	10.6%	14.1%	156,100	53.3%
Female	49.6%	1,253,168	10.9%	9.3%	12.8%	136,800	46.7%
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Age Group</b>							
Under 1 Year Old							
1 to 5	2.0%	51,398	2.9%	1.1%	7.3%	1,500	0.5%
6 to 18	9.7%	245,814	7.0%	4.8%	10.2%	17,300	5.8%
19 to 26	20.9%	529,618	9.8%	7.4%	12.9%	51,900	17.4%
27 to 34	14.4%	364,234	23.3%	19.1%	28.1%	85,000	28.5%
35 to 49	13.3%	335,353	14.8%	11.6%	18.9%	49,800	16.7%
50 to 64	18.4%	465,964	13.6%	11.3%	16.4%	63,500	21.3%
65 and Over	12.8%	323,963	8.6%	6.7%	11.1%	28,000	9.4%
Total, All Utahns	8.4%	212,582	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex and Age Group</b>							
Males, Under 1 Year Old	1.0%	26,401	3.8%	1.3%	11.0%	1,000	0.3%
Males, 1 to 5	5.0%	125,816	6.2%	3.8%	10.0%	7,800	2.6%
Males, 6 to 18	10.7%	271,535	8.8%	6.3%	12.2%	23,900	8.0%
Males, 19 to 26	7.2%	181,471	26.5%	21.2%	32.6%	48,100	16.2%
Males, 27 to 34	7.0%	175,797	16.2%	12.2%	21.1%	28,500	9.6%
Males, 35 to 49	9.4%	237,941	14.9%	12.0%	18.4%	35,500	11.9%
Males, 50 to 64	6.4%	161,253	8.3%	5.8%	11.8%	13,400	4.5%
Males, 65 and Over	3.8%	95,544	***	***	***	***	***
Females, Under 1 Year Old	1.0%	24,997	1.7%	0.2%	11.0%	400	0.1%
Females, 1 to 5	4.7%	119,998	8.0%	4.8%	13.1%	9,600	3.2%
Females, 6 to 18	10.2%	258,083	10.8%	7.8%	14.7%	27,800	9.3%
Females, 19 to 26	7.2%	182,763	20.0%	15.4%	25.5%	36,500	12.3%
Females, 27 to 34	6.3%	159,556	13.4%	9.8%	18.1%	21,400	7.2%
Females, 35 to 49	9.0%	228,023	12.3%	9.8%	15.3%	28,000	9.4%
Females, 50 to 64	6.4%	162,710	9.0%	6.7%	11.9%	14,600	4.9%
Females, 65 and Over	4.6%	117,038	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.9%	274,700	37.4%	28.8%	46.8%	102,600	34.8%
Not Hispanic or Latino	89.1%	2,254,200	8.5%	7.4%	9.8%	192,200	65.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



Several tables in this report span two pages. In those instances, the table name and column headings are repeated at the top for clarification. All footnotes for tables appear only once at the bottom of the table as seen here.

## A Profile of Utahns Without Coverage

**Table 1 (Continued). Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Upper	95% Confidence Intervals		
<b>Employment Status, Aged 19-64</b>							
Full Time	57.8%	860,300	12.8%	10.7%	15.2%	110,300	50.4%
Part Time	16.8%	249,900	17.2%	13.8%	21.2%	43,000	19.7%
Retired	2.9%	43,100	5.1%	2.2%	11.1%	2,200	1.0%
Keeping House	12.4%	185,200	13.7%	10.4%	17.7%	25,300	11.6%
Full-time Student	2.7%	40,800	22.2%	14.5%	32.3%	9,100	4.2%
Unemployed/Other	7.4%	110,300	26.2%	20.6%	32.7%	28,900	13.2%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>
<b>Education Level, Aged 19-64</b>							
Some High School	5.8%	85,900	47.4%	36.9%	58.1%	40,700	18.5%
High School Grad/Some College	52.4%	780,800	17.8%	15.5%	20.3%	138,900	63.0%
Technical/Vocational Degree	10.6%	158,600	11.9%	8.6%	16.1%	18,800	8.5%
4 Year College Degree or More	31.2%	464,200	4.8%	3.5%	6.5%	22,100	10.0%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

<sup>1</sup> Population estimates of sex and age groups based on 2005 baseline projections, and Hispanic or Latino ethnicity based on 2004 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

<sup>2</sup> Asymmetric confidence bounds were calculated using the logit transformation.

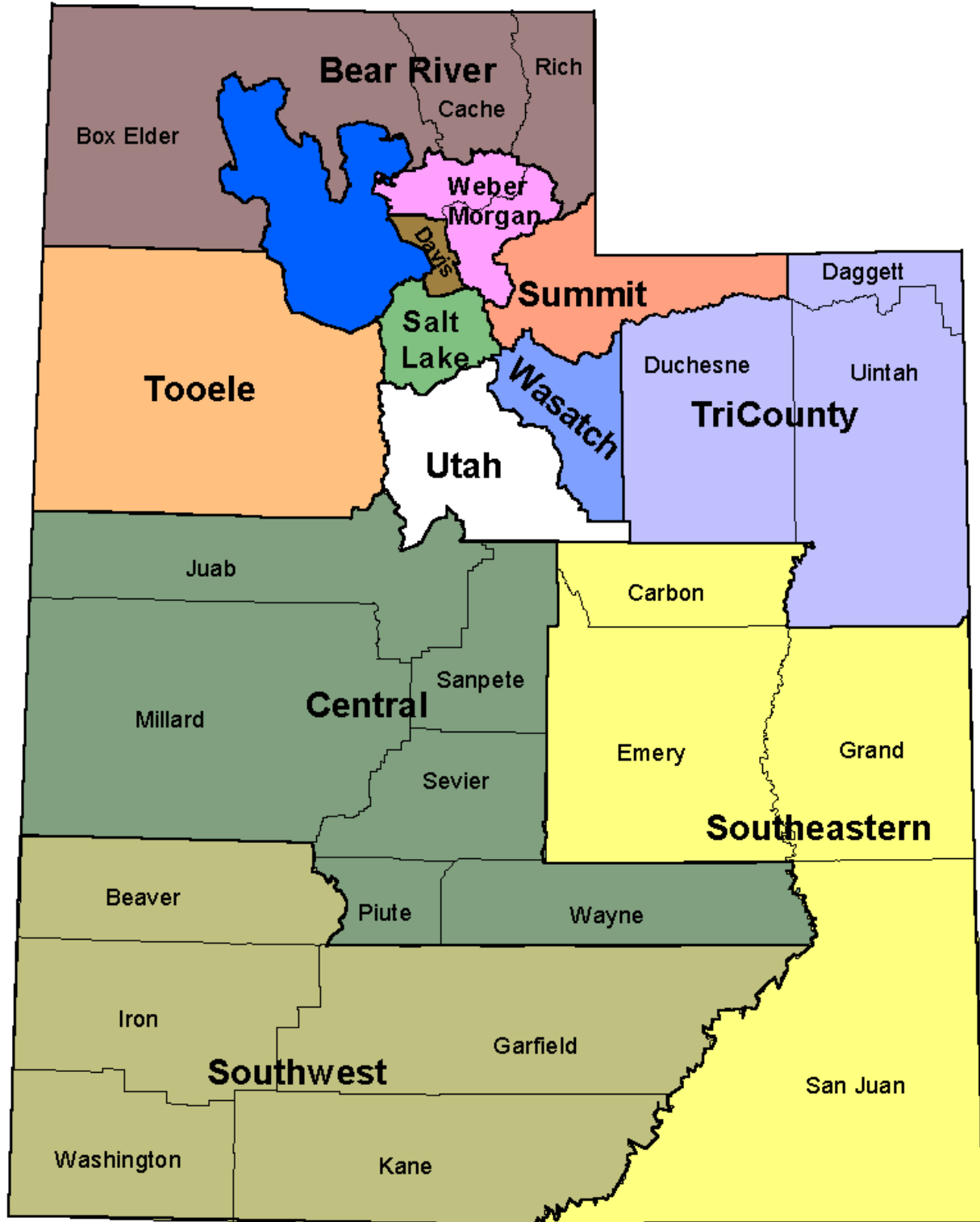
<sup>3</sup> Rounded to the nearest 100 persons.

<sup>4</sup> Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Persons living in households with incomes below 100% of poverty were significantly more likely (36.4%) than others to lack health insurance.
- Among uninsured adults aged 19 to 64 years, 70.1% reported working either full or part time.

Relevant bullet points are also found after tables where space allows.



In the tables that follow, some data are presented for each of Utah's 12 local health districts. There are six single-county and six multi-county health districts, as shown above.

# A Profile of Utahns Without Coverage

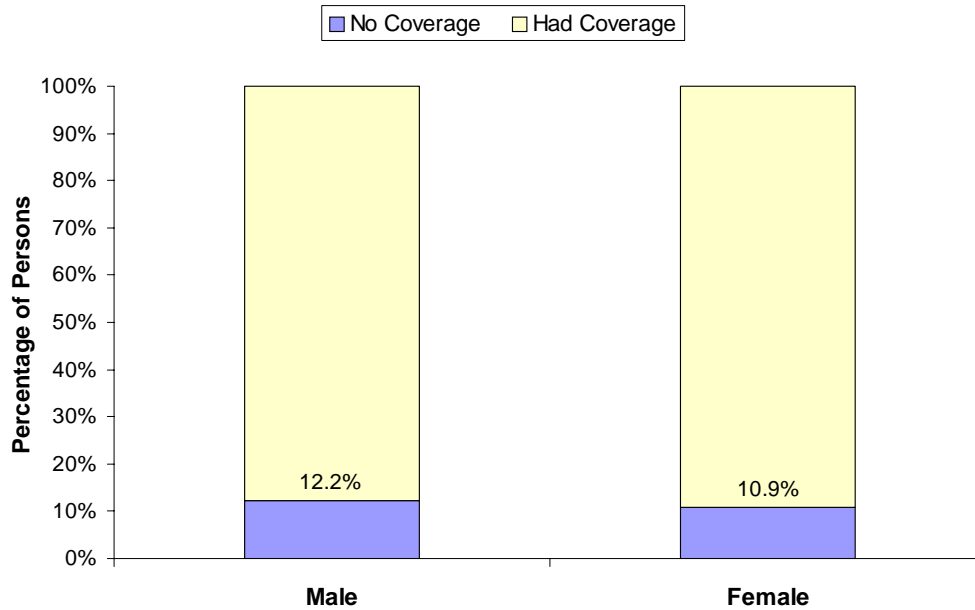






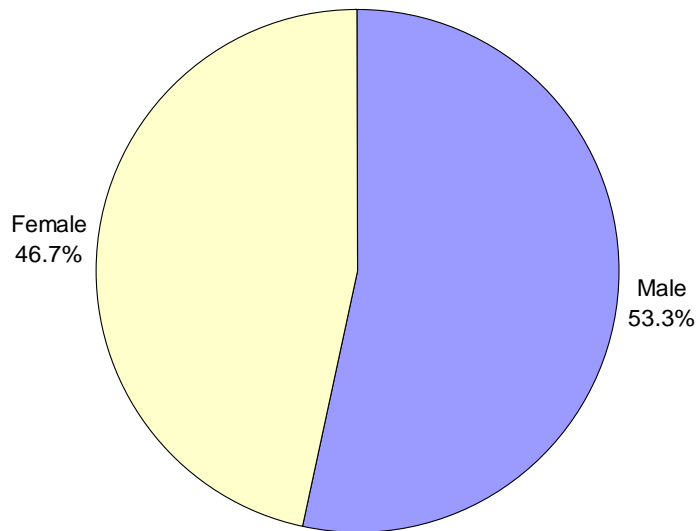
# A Profile of Utahns Without Coverage

Figure 1.1 Health Insurance Coverage by Sex, Utah, 2005



Source: 2005 Utah Health Status Survey

Figure 1.2 Percentage Distribution of Persons With No Health Insurance Coverage by Sex, Utah, 2005

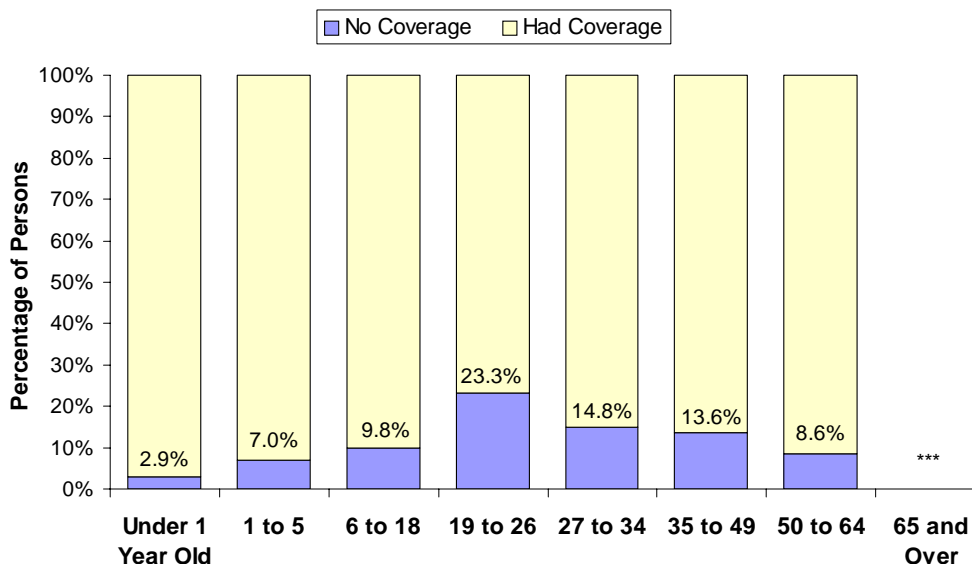


Source: 2005 Utah Health Status Survey

- The percentage of Utahns who did not have any kind of insurance increased from 10.2% in 2004 to 11.6% in 2005. However, this increase was not statistically significant.
- Most Utahns, regardless of sex, had some sort of health insurance coverage.

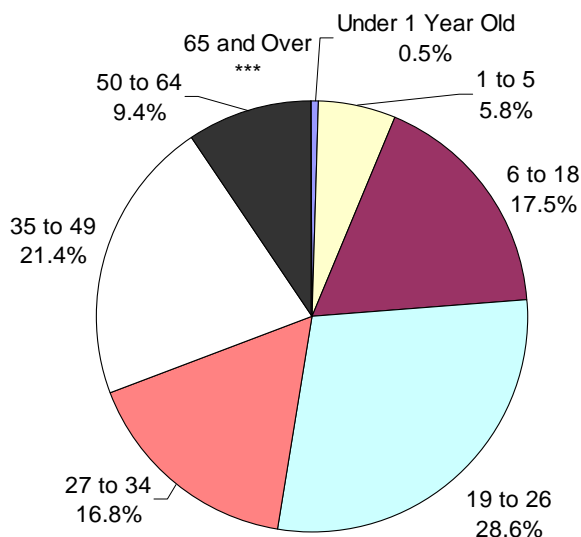


Figure 1.3 Health Insurance Coverage by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

Figure 1.4 Percentage Distribution of Persons With No Health Insurance Coverage by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

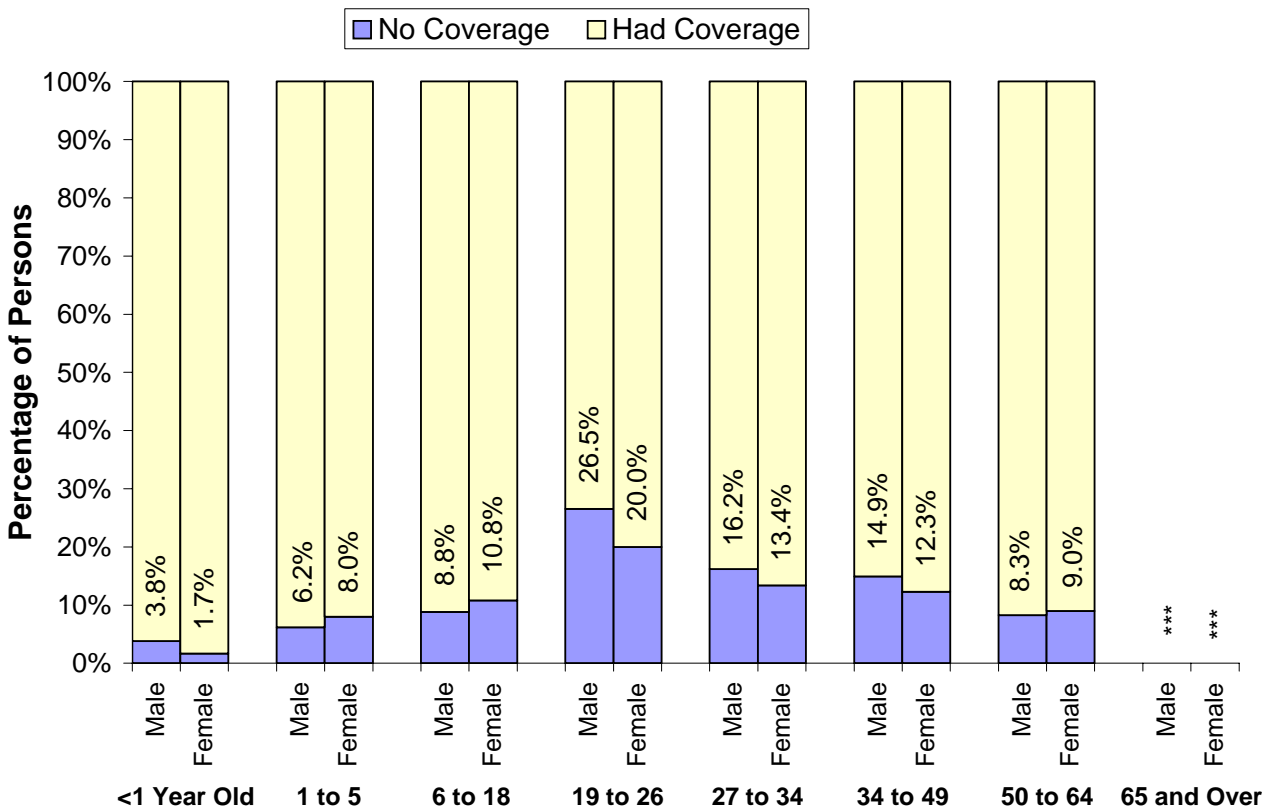
- Among those age groups with enough data to report, infants under 1 year (2.9%) were the least likely to lack health insurance. This percentage decreased since 2004 from 3.2%.
- Persons aged 19 to 26 were the most likely to be uninsured (23.3%). This age group also accounts for 28.5% of all uninsured Utahns.





# A Profile of Utahns Without Coverage

## Figure 1.5 Health Insurance Coverage by Age and Sex, Utah, 2005



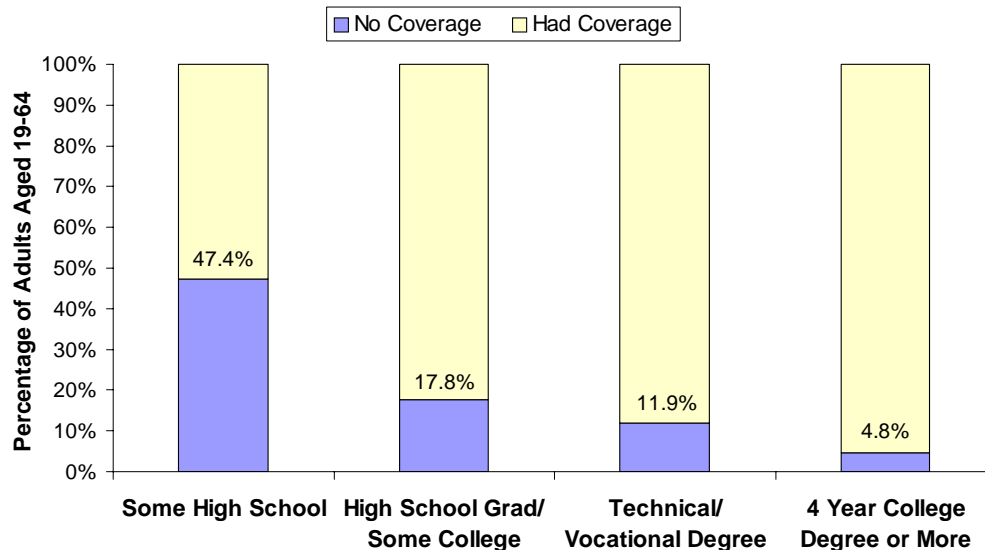
Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Males aged 19 to 26 were more likely to be uninsured (26.5%) than any other age and sex group. This increased from 18.4% in 2004.
- Among those age groups with enough data to report, compared to 2004, the following age groups experienced a decline in the percentage of Utahns reporting no health insurance: under 1 year old, 1 to 5 years, and 27 to 34 years.
- Compared to 2004, the following age groups experienced an increase in the percentage of Utahns reporting no health insurance: 6 to 18 years, 19 to 26 years, 35 to 49 years, and 50 to 64 years.

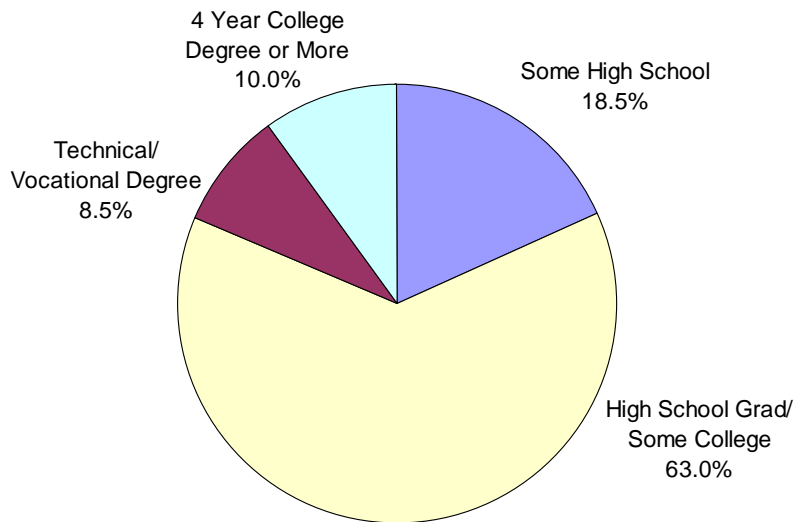


Figure 1.6 Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

Figure 1.7 Percentage Distribution of Persons With No Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Utah adults who had not completed high school were significantly more likely to be without health insurance.
- 81.5% of those who were uninsured had at least a high school diploma. However, this percentage has gone down since 2004 (83.2%) and 2003 (91.5%).
- Although Hispanic persons make up only 10.9% of the population, they accounted for more than one-third of those without insurance (34.8%).



# A Profile of Utahns Without Coverage

**Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex</b>							
Male	50.4%	1,275,758	12.2%	10.6%	14.1%	156,100	53.3%
Female	49.6%	1,253,168	10.9%	9.3%	12.8%	136,800	46.7%
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	51,398	2.9%	1.1%	7.3%	1,500	0.5%
1 to 5	9.7%	245,814	7.0%	4.8%	10.2%	17,300	5.8%
6 to 18	20.9%	529,618	9.8%	7.4%	12.9%	51,900	17.4%
19 to 26	14.4%	364,234	23.3%	19.1%	28.1%	85,000	28.5%
27 to 34	13.3%	335,353	14.8%	11.6%	18.9%	49,800	16.7%
35 to 49	18.4%	465,964	13.6%	11.3%	16.4%	63,500	21.3%
50 to 64	12.8%	323,963	8.6%	6.7%	11.1%	28,000	9.4%
65 and Over	8.4%	212,582	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex and Age Group</b>							
Males, Under 1 Year Old	1.0%	26,401	3.8%	1.3%	11.0%	1,000	0.3%
Males, 1 to 5	5.0%	125,816	6.2%	3.8%	10.0%	7,800	2.6%
Males, 6 to 18	10.7%	271,535	8.8%	6.3%	12.2%	23,900	8.0%
Males, 19 to 26	7.2%	181,471	26.5%	21.2%	32.6%	48,100	16.2%
Males, 27 to 34	7.0%	175,797	16.2%	12.2%	21.1%	28,500	9.6%
Males, 35 to 49	9.4%	237,941	14.9%	12.0%	18.4%	35,500	11.9%
Males, 50 to 64	6.4%	161,253	8.3%	5.8%	11.8%	13,400	4.5%
Males, 65 and Over	3.8%	95,544	***	***	***	***	***
Females, Under 1 Year Old	1.0%	24,997	1.7%	0.2%	11.0%	400	0.1%
Females, 1 to 5	4.7%	119,998	8.0%	4.8%	13.1%	9,600	3.2%
Females, 6 to 18	10.2%	258,083	10.8%	7.8%	14.7%	27,800	9.3%
Females, 19 to 26	7.2%	182,763	20.0%	15.4%	25.5%	36,500	12.3%
Females, 27 to 34	6.3%	159,556	13.4%	9.8%	18.1%	21,400	7.2%
Females, 35 to 49	9.0%	228,023	12.3%	9.8%	15.3%	28,000	9.4%
Females, 50 to 64	6.4%	162,710	9.0%	6.7%	11.9%	14,600	4.9%
Females, 65 and Over	4.6%	117,038	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.9%	274,700	37.4%	28.8%	46.8%	102,600	34.8%
Not Hispanic or Latino	89.1%	2,254,200	8.5%	7.4%	9.8%	192,200	65.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



**Table 1 (Continued). Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	57.8%	860,300	12.8%	10.7%	15.2%	110,300	50.4%
Part Time	16.8%	249,900	17.2%	13.8%	21.2%	43,000	19.7%
Retired	2.9%	43,100	5.1%	2.2%	11.1%	2,200	1.0%
Keeping House	12.4%	185,200	13.7%	10.4%	17.7%	25,300	11.6%
Full-time Student	2.7%	40,800	22.2%	14.5%	32.3%	9,100	4.2%
Unemployed/Other	7.4%	110,300	26.2%	20.6%	32.7%	28,900	13.2%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Education Level, Aged 19-64</b>							
Some High School	5.8%	85,900	47.4%	36.9%	58.1%	40,700	18.5%
High School Grad/Some College	52.4%	780,800	17.8%	15.5%	20.3%	138,900	63.0%
Technical/Vocational Degree	10.6%	158,600	11.9%	8.6%	16.1%	18,800	8.5%
4 Year College Degree or More	31.2%	464,200	4.8%	3.5%	6.5%	22,100	10.0%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Population estimates of sex and age groups based on 2005 baseline projections, and Hispanic or Latino ethnicity based on 2004 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

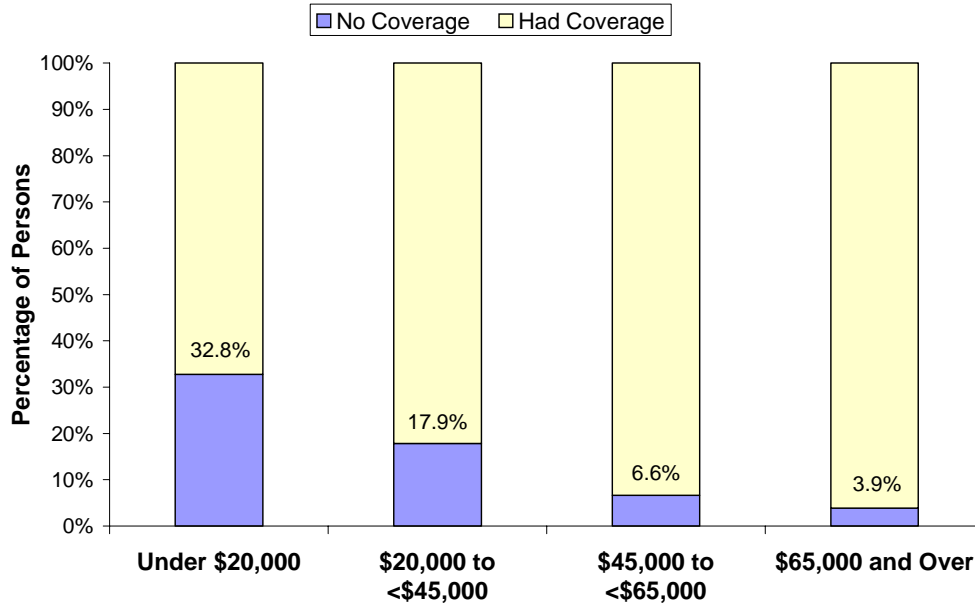
\*\*\* Insufficient sample size for calculation of population estimates.

- Persons living in households with incomes below 100% of poverty were significantly more likely (36.4%) than others to lack health insurance.
- Among uninsured adults aged 19 to 64 years, 70.1% reported working either full or part time.



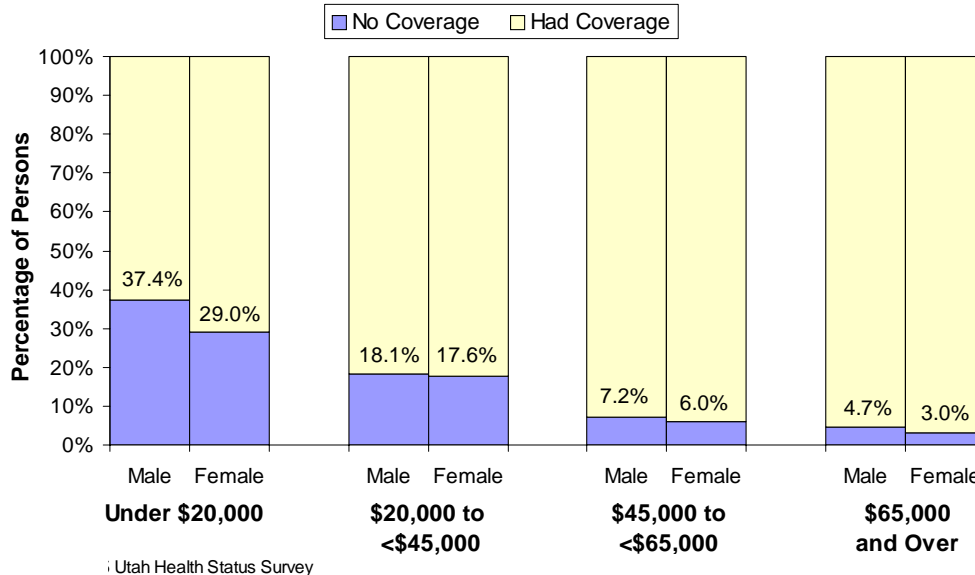
# A Profile of Utahns Without Coverage

### Figure 2.1 Health Insurance Coverage by Annual Household Income, Utah, 2005



Source: 2005 Utah Health Status Survey

### Figure 2.2 Health Insurance Coverage by Annual Household Income and Sex, Utah, 2005



Utah Health Status Survey

- Persons in households with annual incomes under \$20,000 were substantially more likely to lack health insurance coverage than persons in households with higher incomes (32.8%). This increased from 24.4% in 2004.
- As annual household income increased, the number of those reporting no insurance coverage decreased. This was significant across all levels of income.

# A Profile of Utahns Without Coverage



**Table 2. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Annual Household Income							
Under \$20,000	10.1%	256,400	32.8%	25.8%	40.6%	84,100	29.4%
\$20,000 to <\$45,000	27.5%	695,800	17.9%	14.4%	21.9%	124,300	43.4%
\$45,000 to <\$65,000	23.8%	600,800	6.6%	4.8%	9.1%	39,900	13.9%
\$65,000 and Over	38.6%	975,900	3.9%	2.6%	5.7%	37,900	13.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Household Income by Age Group							
Under \$20,000, Under 1 Year Old	0.2%	4,200	***	***	***	***	***
1 to 5	0.9%	23,800	24.9%	11.7%	45.5%	5,900	2.1%
6 to 18	1.7%	43,300	31.2%	18.7%	47.2%	13,500	4.7%
19 to 26	2.2%	55,500	29.0%	18.4%	42.5%	16,100	5.6%
27 to 34	1.1%	28,800	55.4%	37.9%	71.6%	15,900	5.5%
35 to 49	1.4%	34,600	57.3%	43.8%	69.8%	19,800	6.9%
50 to 64	1.1%	27,700	47.2%	33.2%	61.6%	13,100	4.6%
65 and Over	1.5%	38,000	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.7%	17,500	***	***	***	***	***
1 to 5	3.2%	80,600	9.9%	5.8%	16.5%	8,000	2.8%
6 to 18	5.1%	129,900	19.7%	12.7%	29.3%	25,600	8.9%
19 to 26	4.3%	109,600	31.7%	24.2%	40.3%	34,700	12.1%
27 to 34	5.1%	128,900	17.2%	11.1%	25.6%	22,100	7.7%
35 to 49	3.7%	93,500	27.2%	20.6%	34.9%	25,400	8.9%
50 to 64	2.7%	67,700	11.7%	7.4%	18.0%	8,000	2.8%
65 and Over	2.7%	67,600	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.5%	12,600	9.5%	3.0%	26.3%	1,200	0.4%
1 to 5	2.5%	63,100	1.9%	0.7%	5.1%	1,200	0.4%
6 to 18	5.6%	140,700	4.0%	1.7%	9.0%	5,600	2.0%
19 to 26	2.5%	62,300	15.2%	9.4%	23.7%	9,500	3.3%
27 to 34	4.3%	108,800	7.7%	4.1%	14.1%	8,400	2.9%
35 to 49	3.8%	97,100	9.6%	5.7%	15.6%	9,300	3.2%
50 to 64	3.2%	80,400	6.0%	3.3%	10.8%	4,800	1.7%
65 and Over	1.4%	36,300	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.6%	14,500	***	***	***	***	***
1 to 5	3.2%	82,100	3.0%	1.2%	7.5%	2,500	0.9%
6 to 18	10.6%	267,900	3.6%	1.6%	7.9%	9,700	3.4%
19 to 26	3.8%	95,400	12.3%	7.5%	19.6%	11,800	4.1%
27 to 34	4.3%	108,200	3.7%	1.7%	7.6%	4,000	1.4%
35 to 49	9.1%	230,900	3.5%	2.0%	6.1%	8,000	2.8%
50 to 64	5.8%	146,500	1.5%	0.5%	4.2%	2,200	0.8%
65 and Over	1.2%	31,100	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



# A Profile of Utahns Without Coverage

**Table 2 (Continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Household Income by Sex</b>							
Under \$20,000, Male	4.6%	115,300	37.4%	28.6%	47.1%	43,100	15.1%
Female	5.6%	141,100	29.0%	21.4%	38.0%	40,900	14.3%
\$20,000 to <\$45,000, Male	13.6%	343,700	18.1%	14.5%	22.4%	62,300	21.8%
Female	13.9%	352,100	17.6%	13.7%	22.3%	62,000	21.7%
\$45,000 to <\$65,000, Male	12.2%	308,400	7.2%	5.1%	10.1%	22,200	7.8%
Female	11.6%	292,400	6.0%	4.2%	8.6%	17,700	6.2%
\$65,000 and Over, Male	20.3%	513,900	4.7%	3.1%	7.0%	24,000	8.4%
Female	18.3%	462,000	3.0%	1.9%	4.9%	13,900	4.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- When looking at household income and age groups, Utahns aged 35 to 49 years with household incomes under \$20,000 were the most likely to be uninsured, with 57.3% of them reporting no insurance coverage. This percentage increased from 36.0% in 2004.
- With the exception of females living in households with annual incomes of \$45,000 to less than \$65,000, the percentage of Utahns lacking health insurance coverage in all income and sex subgroups increased from 2004 to 2005.

# A Profile of Utahns Without Coverage



**Table 3. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Household Income and Age Group by Sex (Male)</b>							
Under \$20,000, Under 1 Year Old	0.1%	2,400	***	***	***	***	***
1 to 5	0.4%	11,100	24.0%	9.4%	49.1%	2,700	0.9%
6 to 18	0.7%	16,600	17.4%	7.1%	36.5%	2,900	1.0%
19 to 26	1.2%	30,100	33.9%	18.9%	52.9%	10,200	3.6%
27 to 34	0.5%	13,300	63.9%	40.5%	82.2%	8,500	3.0%
35 to 49	0.7%	17,300	65.5%	45.5%	81.2%	11,300	3.9%
50 to 64	0.5%	13,900	56.4%	36.9%	74.1%	7,800	2.7%
65 and Over	0.4%	10,700	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.4%	10,000	***	***	***	***	***
1 to 5	1.6%	39,800	10.9%	5.5%	20.6%	4,400	1.5%
6 to 18	2.6%	67,000	17.6%	10.9%	27.2%	11,800	4.1%
19 to 26	2.0%	51,500	35.4%	26.0%	46.0%	18,200	6.3%
27 to 34	2.6%	66,400	17.8%	11.1%	27.2%	11,800	4.1%
35 to 49	2.0%	49,500	27.2%	19.5%	36.5%	13,400	4.7%
50 to 64	1.1%	27,400	9.3%	4.8%	17.2%	2,500	0.9%
65 and Over	1.3%	32,800	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.3%	8,700	***	***	***	***	***
1 to 5	1.3%	34,100	***	***	***	***	***
6 to 18	2.7%	69,200	5.1%	2.2%	11.8%	3,600	1.3%
19 to 26	1.2%	31,400	15.7%	8.3%	27.7%	4,900	1.7%
27 to 34	2.2%	54,500	10.7%	5.7%	19.3%	5,800	2.0%
35 to 49	2.0%	51,600	10.4%	6.1%	17.2%	5,400	1.9%
50 to 64	1.6%	40,300	***	***	***	***	***
65 and Over	0.8%	19,000	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.3%	7,100	***	***	***	***	***
1 to 5	1.8%	45,200	2.1%	0.7%	6.1%	900	0.3%
6 to 18	5.6%	140,500	4.4%	1.9%	9.7%	6,200	2.2%
19 to 26	2.1%	52,900	17.7%	10.2%	28.9%	9,400	3.3%
27 to 34	2.3%	57,400	3.7%	1.4%	9.1%	2,100	0.7%
35 to 49	4.6%	115,900	3.8%	2.1%	7.0%	4,500	1.6%
50 to 64	3.1%	78,200	***	***	***	***	***
65 and Over	0.7%	17,000	***	***	***	***	***
<b>Household Income and Age Group by Sex (Female)</b>							
Under \$20,000, Under 1 Year Old	0.1%	1,700	***	***	***	***	***
1 to 5	0.5%	12,700	***	***	***	***	***
6 to 18	1.1%	26,700	39.8%	23.7%	58.4%	10,600	3.7%
19 to 26	1.0%	25,400	23.1%	12.1%	39.7%	5,900	2.1%
27 to 34	0.6%	15,500	48.0%	28.2%	68.4%	7,400	2.6%
35 to 49	0.7%	17,300	49.4%	33.2%	65.6%	8,500	3.0%
50 to 64	0.5%	13,800	37.9%	23.1%	55.4%	5,200	1.8%
65 and Over	1.1%	27,200	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.3%	7,600	***	***	***	***	***
1 to 5	1.6%	40,800	8.9%	4.1%	18.1%	3,600	1.3%
6 to 18	2.5%	62,800	22.0%	13.3%	34.1%	13,800	4.8%
19 to 26	2.3%	58,100	28.4%	19.8%	38.8%	16,500	5.8%
27 to 34	2.5%	62,500	16.5%	10.0%	26.0%	10,300	3.6%
35 to 49	1.7%	44,000	27.2%	19.6%	36.5%	12,000	4.2%
50 to 64	1.6%	40,400	13.4%	7.9%	21.8%	5,400	1.9%
65 and Over	1.4%	34,800	***	***	***	***	***

See footnotes at end of table.





# A Profile of Utahns Without Coverage

**Table 3 (Continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
\$45,000 to <\$65,000, Under 1 Year Old	0.2%	3,900	***	***	***	***	***
1 to 5	1.1%	29,000	4.2%	1.6%	10.9%	1,200	0.4%
6 to 18	2.8%	71,500	2.9%	1.2%	6.9%	2,100	0.7%
19 to 26	1.2%	30,900	14.7%	7.7%	26.3%	4,500	1.6%
27 to 34	2.1%	54,300	4.7%	2.0%	10.7%	2,600	0.9%
35 to 49	1.8%	45,400	8.6%	4.7%	15.2%	3,900	1.4%
50 to 64	1.6%	40,100	***	***	***	***	***
65 and Over	0.7%	17,300	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.3%	7,400	***	***	***	***	***
1 to 5	1.5%	36,900	***	***	***	***	***
6 to 18	5.0%	127,400	2.7%	1.1%	6.4%	3,500	1.2%
19 to 26	1.7%	42,400	5.9%	2.6%	12.8%	2,500	0.9%
27 to 34	2.0%	50,900	3.7%	1.3%	10.0%	1,900	0.7%
35 to 49	4.5%	114,900	3.1%	1.7%	5.7%	3,600	1.3%
50 to 64	2.7%	68,300	***	***	***	***	***
65 and Over	0.6%	14,100	***	***	***	***	***
Total, All Female Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

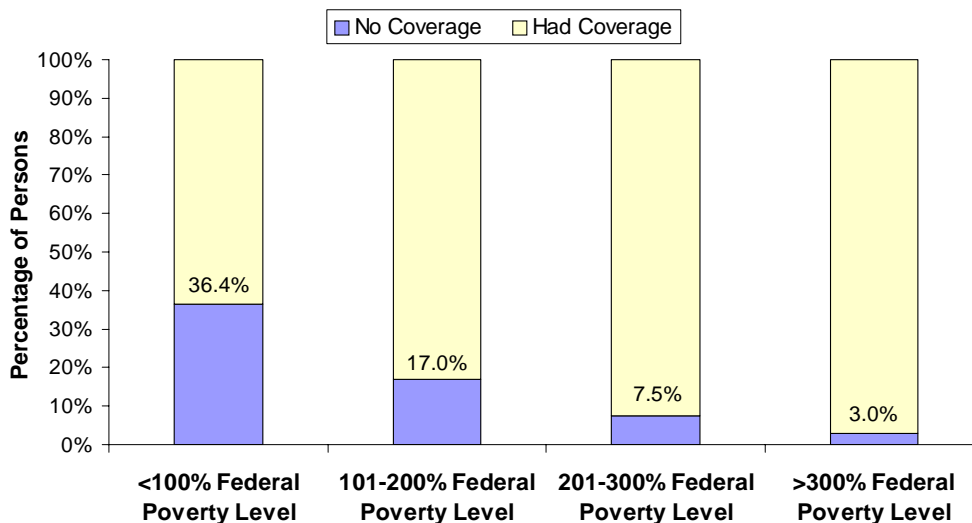
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Those aged 35 to 49 years who were living in households with annual incomes under \$20,000 had the highest rates of being uninsured (males: 65.5%, females: 49.4%).

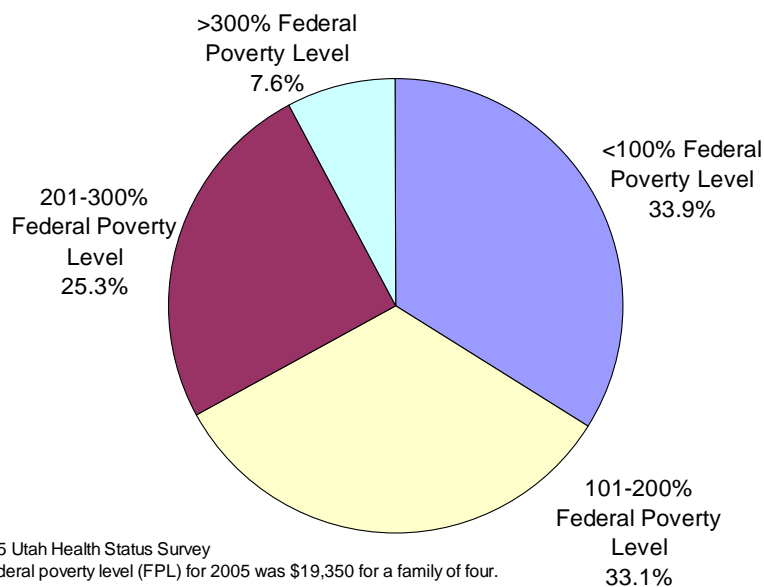


Figure 4.1 Health Insurance Coverage by Poverty Status, Utah, 2005



Source: 2005 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

Figure 4.2 Percentage Distribution of Persons With No Health Insurance Coverage by Poverty Status, Utah, 2005

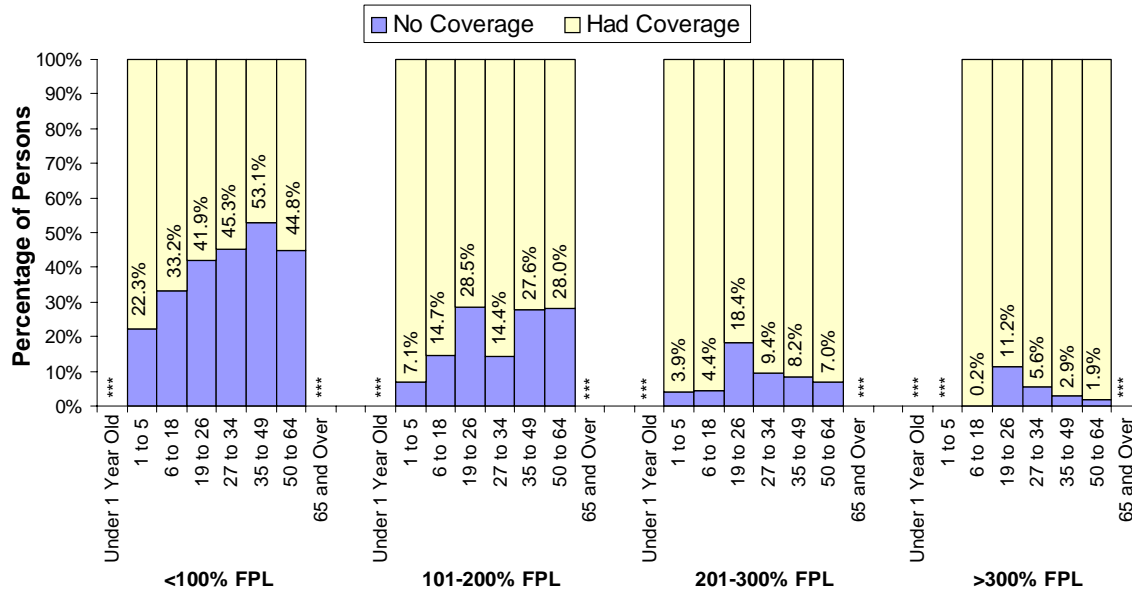


Source: 2005 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- Insurance coverage was more common in more affluent households. Those living in households with incomes below 100% of poverty had the highest uninsured rate (36.4%).



### Figure 4.3 Health Insurance Coverage by Poverty Status and Age, Utah, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- With the exception of those living in households with incomes above 300% of poverty, Utahns experienced an increase in the uninsured rate between 2004 and 2005.
- The proportion of persons without health insurance was highest for 35- to 49-year-olds living at or below 100% of poverty (53.1%).
- Among those age groups with enough data to report, the proportion of persons with no health insurance coverage was lowest among two groups: those aged 50 to 64 years living above 300% of poverty (1.9%) and those aged 6 to 18 years living above 300% of poverty (0.2%).
- Regardless of poverty level, males were slightly more likely than females to report not having any insurance coverage.

# A Profile of Utahns Without Coverage



**Table 4. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Poverty Status by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status by Age Group</b>							
<100% FPL, Under 1 Year Old	0.3%	7,200	***	***	***	***	***
1 to 5	1.5%	37,000	22.3%	12.0%	37.5%	8,200	2.9%
6 to 18	2.6%	64,800	33.2%	20.6%	48.7%	21,500	7.5%
19 to 26	1.9%	49,100	41.9%	28.2%	57.0%	20,600	7.2%
27 to 34	1.6%	39,600	45.3%	29.7%	61.9%	17,900	6.3%
35 to 49	1.7%	42,700	53.1%	40.0%	65.7%	22,700	7.9%
50 to 64	0.7%	16,400	44.8%	27.5%	63.5%	7,300	2.5%
65 and Over	0.4%	10,900	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.5%	13,400	***	***	***	***	***
1 to 5	2.7%	69,000	7.1%	3.8%	13.1%	4,900	1.7%
6 to 18	5.6%	142,100	14.7%	9.4%	22.3%	20,900	7.3%
19 to 26	3.1%	78,300	28.5%	20.5%	38.2%	22,300	7.8%
27 to 34	3.6%	89,900	14.4%	9.2%	21.8%	12,900	4.5%
35 to 49	3.2%	80,800	27.6%	20.0%	36.7%	22,300	7.8%
50 to 64	1.5%	36,700	28.0%	18.1%	40.8%	10,300	3.6%
65 and Over	1.9%	48,800	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.8%	19,600	***	***	***	***	***
1 to 5	4.4%	110,500	3.9%	1.9%	7.9%	4,300	1.5%
6 to 18	11.1%	280,600	4.4%	2.4%	7.9%	12,300	4.3%
19 to 26	4.7%	118,600	18.4%	12.9%	25.5%	21,800	7.6%
27 to 34	6.0%	152,100	9.4%	5.3%	16.2%	14,400	5.0%
35 to 49	6.7%	168,500	8.2%	5.4%	12.4%	13,900	4.9%
50 to 64	3.2%	81,600	7.0%	4.1%	11.8%	5,700	2.0%
65 and Over	1.5%	38,400	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.4%	8,900	***	***	***	***	***
1 to 5	1.3%	33,000	***	***	***	***	***
6 to 18	3.8%	96,800	0.2%	0.0%	0.6%	100	0.0%
19 to 26	3.0%	76,200	11.2%	6.3%	19.1%	8,500	3.0%
27 to 34	3.8%	95,200	5.6%	2.7%	11.3%	5,300	1.9%
35 to 49	6.5%	164,400	2.9%	1.6%	5.1%	4,700	1.6%
50 to 64	7.3%	184,800	1.9%	0.9%	3.9%	3,500	1.2%
65 and Over	2.9%	72,900	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status by Sex</b>							
<100% FPL, Male	5.3%	133,000	39.3%	30.4%	49.0%	52,300	18.2%
Female	5.4%	135,500	33.5%	24.8%	43.5%	45,400	15.8%
101-200% FPL, Male	10.6%	267,700	17.6%	13.6%	22.4%	47,100	16.4%
Female	11.5%	291,700	16.5%	12.6%	21.3%	48,200	16.7%
201-300% FPL, Male	20.2%	510,800	7.8%	5.9%	10.2%	39,700	13.8%
Female	18.1%	456,700	7.3%	5.3%	9.9%	33,200	11.5%
>300% FPL, Male	14.6%	370,100	3.7%	2.5%	5.6%	13,800	4.8%
Female	14.4%	363,400	2.3%	1.4%	3.6%	8,300	2.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



# A Profile of Utahns Without Coverage

**Table 5. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status and Age Group by Sex (Male)</b>							
<100% FPL, Under 1 Year Old	0.2%	4,400	***	***	***	***	***
1 to 5	0.8%	19,900	24.4%	12.2%	42.9%	4,900	1.7%
6 to 18	1.1%	27,800	28.2%	15.6%	45.5%	7,800	2.8%
19 to 26	1.1%	27,200	45.0%	27.1%	64.3%	12,200	4.3%
27 to 34	0.7%	17,400	47.8%	27.8%	68.5%	8,300	3.0%
35 to 49	0.9%	23,800	59.1%	42.4%	73.9%	14,100	5.0%
50 to 64	0.4%	9,300	59.6%	35.8%	79.6%	5,500	2.0%
65 and Over	0.1%	3,200	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.3%	8,200	***	***	***	***	***
1 to 5	1.3%	34,000	7.1%	3.3%	14.5%	2,400	0.9%
6 to 18	2.8%	70,900	12.4%	6.8%	21.4%	8,800	3.1%
19 to 26	1.3%	33,800	34.9%	23.6%	48.2%	11,800	4.2%
27 to 34	1.8%	44,300	16.7%	9.7%	27.0%	7,400	2.6%
35 to 49	1.7%	41,800	26.4%	18.1%	36.8%	11,000	3.9%
50 to 64	0.7%	16,800	27.8%	15.5%	44.6%	4,700	1.7%
65 and Over	0.8%	19,000	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.4%	10,400	***	***	***	***	***
1 to 5	2.3%	58,700	1.0%	0.2%	4.3%	600	0.2%
6 to 18	5.9%	150,400	5.1%	2.7%	9.3%	7,600	2.7%
19 to 26	2.5%	63,700	21.6%	14.6%	30.7%	13,800	4.9%
27 to 34	3.2%	81,400	11.3%	6.5%	18.7%	9,200	3.3%
35 to 49	3.5%	89,200	8.2%	5.1%	13.0%	7,300	2.6%
50 to 64	1.6%	40,100	2.9%	1.3%	6.3%	1,100	0.4%
65 and Over	0.7%	18,700	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	4,900	***	***	***	***	***
1 to 5	0.7%	17,800	***	***	***	***	***
6 to 18	1.8%	45,900	0.2%	0.0%	1.2%	100	0.0%
19 to 26	1.6%	40,700	14.5%	6.9%	28.1%	5,900	2.1%
27 to 34	2.0%	50,400	5.9%	2.4%	13.8%	3,000	1.1%
35 to 49	3.2%	80,100	4.4%	2.3%	8.4%	3,500	1.2%
50 to 64	3.6%	91,600	1.5%	0.6%	3.8%	1,300	0.5%
65 and Over	1.5%	38,200	***	***	***	***	***
<b>Poverty Status and Age Group by Sex (Female)</b>							
<100% FPL, Under 1 Year Old	0.1%	2,800	***	***	***	***	***
1 to 5	0.7%	17,100	19.8%	6.7%	45.8%	3,400	1.2%
6 to 18	1.5%	37,000	37.1%	23.2%	53.6%	13,700	4.9%
19 to 26	0.9%	21,900	37.8%	22.0%	56.6%	8,300	3.0%
27 to 34	0.9%	22,300	43.3%	26.5%	61.8%	9,700	3.5%
35 to 49	0.7%	18,800	46.6%	32.5%	61.2%	8,800	3.1%
50 to 64	0.3%	7,200	***	***	***	***	***
65 and Over	0.3%	7,800	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.2%	5,200	***	***	***	***	***
1 to 5	1.4%	35,000	7.2%	3.4%	14.7%	2,500	0.9%
6 to 18	2.8%	71,200	17.0%	10.0%	27.3%	12,100	4.3%
19 to 26	1.8%	44,500	23.7%	15.1%	35.3%	10,500	3.7%
27 to 34	1.8%	45,700	12.1%	6.8%	20.6%	5,500	2.0%
35 to 49	1.5%	39,000	28.8%	19.8%	39.8%	11,200	4.0%
50 to 64	0.8%	19,900	28.2%	17.0%	43.0%	5,600	2.0%
65 and Over	1.2%	29,800	***	***	***	***	***

See footnotes at end of table.



**Table 5 (continued). Percentage of Persons With No Health Insurance Coverage by Poverty Status and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
Poverty Status and Age Group by Sex (Female) (continued)							
201-300% FPL, Under 1 Year Old	0.4%	9,200	***	***	***	***	***
1 to 5	2.0%	51,800	***	***	***	***	***
6 to 18	5.1%	130,200	3.6%	1.8%	7.0%	4,700	1.7%
19 to 26	2.2%	54,900	14.7%	9.0%	23.2%	8,100	2.9%
27 to 34	2.8%	70,700	7.4%	3.4%	15.1%	5,200	1.9%
35 to 49	3.1%	79,400	8.2%	5.2%	12.7%	6,500	2.3%
50 to 64	1.6%	41,500	11.0%	6.1%	18.9%	4,600	1.6%
65 and Over	0.8%	19,700	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	4,000	***	***	***	***	***
1 to 5	0.6%	15,200	***	***	***	***	***
6 to 18	2.0%	50,900	0.1%	0.0%	0.9%	100	0.0%
19 to 26	1.4%	35,600	7.4%	3.1%	16.3%	2,600	0.9%
27 to 34	1.8%	44,800	5.2%	2.0%	12.9%	2,300	0.8%
35 to 49	3.3%	84,300	1.4%	0.5%	3.8%	1,200	0.4%
50 to 64	3.7%	93,200	2.3%	1.0%	5.3%	2,100	0.7%
65 and Over	1.4%	34,700	***	***	***	***	***
Total, All Female Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

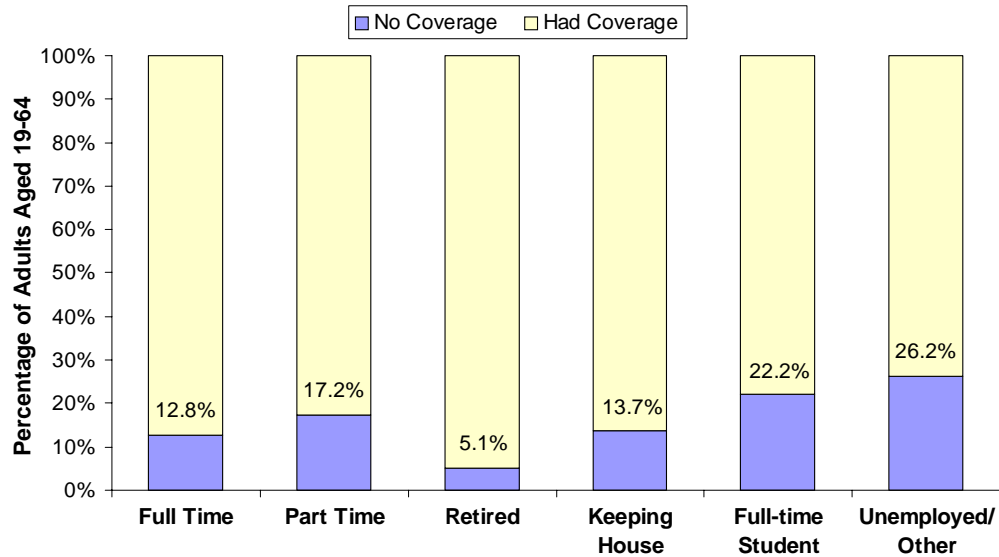
\*\*\* Insufficient sample size for calculation of population estimates.

- The highest rates for Utahns reporting the lack of health insurance in 2005 occurred in households with incomes at or below 100% of poverty, with 59.6% of males aged 50 to 64 years and 46.6% of females aged 35 to 49 years reporting no insurance coverage.
- Between 2004 and 2005, the greatest increases in the percentage of Utahns lacking health insurance by poverty status and age group by sex occurred at 201–300% of poverty for males aged 19 to 26 years, and females aged 50 to 64 years.



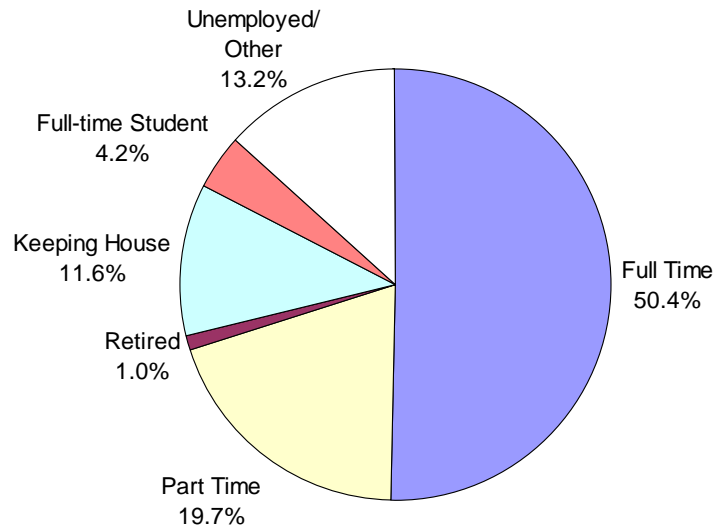
# A Profile of Utahns Without Coverage

Figure 6.1 Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

Figure 6.2 Percentage Distribution of Persons With No Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- One-half (50.4%) of uninsured adult Utahns were full-time employees.
- 70.1% of Utahns aged 19 to 64 years who were uninsured were employed either full or part time.



**Table 6. Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status</b>							
Full Time	57.8%	860,300	12.8%	10.7%	15.2%	110,300	50.4%
Part Time	16.8%	249,900	17.2%	13.8%	21.2%	43,000	19.7%
Retired	2.9%	43,100	5.1%	2.2%	11.1%	2,200	1.0%
Keeping House	12.4%	185,200	13.7%	10.4%	17.7%	25,300	11.6%
Full-time Student	2.7%	40,800	22.2%	14.5%	32.3%	9,100	4.2%
Unemployed/Other	7.4%	110,300	26.2%	20.6%	32.7%	28,900	13.2%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status by Age Group</b>							
Full Time,							
19 to 26	9.8%	145,700	24.5%	17.8%	32.6%	35,700	16.3%
27 to 34	14.8%	220,400	13.3%	9.5%	18.4%	29,400	13.4%
35 to 49	20.2%	301,500	11.2%	8.8%	14.2%	33,900	15.5%
50 to 64	12.9%	192,700	6.0%	3.9%	9.2%	11,600	5.3%
Part Time,							
19 to 26	6.3%	93,300	19.9%	14.0%	27.4%	18,600	8.5%
27 to 34	3.7%	54,500	15.5%	9.2%	25.2%	8,500	3.9%
35 to 49	4.0%	60,000	17.9%	12.1%	25.6%	10,700	4.9%
50 to 64	2.8%	42,100	12.4%	7.7%	19.4%	5,200	2.4%
Retired,							
19 to 26	0.0%	***	***	***	***	***	***
27 to 34	0.0%	***	***	***	***	***	***
35 to 49	0.1%	1,500	***	***	***	***	***
50 to 64	2.8%	41,600	5.2%	2.3%	11.5%	2,200	1.0%
Keeping House,							
19 to 26	2.0%	29,200	22.1%	12.5%	36.0%	6,500	3.0%
27 to 34	4.4%	65,400	12.4%	7.1%	20.7%	8,100	3.7%
35 to 49	3.6%	53,100	12.2%	7.8%	18.4%	6,500	3.0%
50 to 64	2.5%	37,500	11.3%	6.5%	19.1%	4,200	1.9%
Full-time Student,							
19 to 26	2.1%	31,200	21.9%	13.1%	34.4%	6,800	3.1%
27 to 34	0.3%	4,900	***	***	***	***	***
35 to 49	0.2%	3,600	22.3%	6.0%	56.4%	800	0.4%
50 to 64	0.1%	1,100	***	***	***	***	***
Unemployed/Other,							
19 to 26	1.9%	29,000	32.2%	20.6%	46.4%	9,300	4.2%
27 to 34	1.3%	18,900	27.8%	13.7%	48.2%	5,200	2.4%
35 to 49	2.2%	32,400	29.9%	20.8%	40.9%	9,700	4.4%
50 to 64	2.0%	29,900	15.8%	9.4%	25.5%	4,700	2.1%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

See footnotes at end of table.





# A Profile of Utahns Without Coverage

**Table 6 (continued). Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper	95% Confidence Intervals Lower		
<b>Employment Status by Sex</b>							
Full Time, Male	38.1%	567,400	13.5%	11.2%	16.3%	76,700	35.0%
Full Time, Female	19.7%	292,900	11.5%	8.7%	14.9%	33,600	15.3%
Part Time, Male	5.8%	87,000	21.6%	15.1%	29.8%	18,800	8.6%
Part Time, Female	10.9%	162,800	14.9%	11.5%	19.1%	24,300	11.1%
Retired, Male	1.4%	20,100	***	***	***	***	***
Retired, Female	1.5%	23,000	***	***	***	***	***
Keeping House, Male	0.2%	2,900	***	***	***	***	***
Keeping House, Female	12.2%	182,300	13.9%	10.6%	18.0%	25,300	11.6%
Full-time Student, Male	1.3%	19,400	23.5%	12.7%	39.2%	4,500	2.1%
Full-time Student, Female	1.4%	21,400	21.0%	11.4%	35.4%	4,500	2.1%
Unemployed/Other, Male	3.7%	54,400	33.8%	25.4%	43.3%	18,400	8.4%
Unemployed/Other, Female	3.7%	55,800	19.1%	12.4%	28.1%	10,600	4.8%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

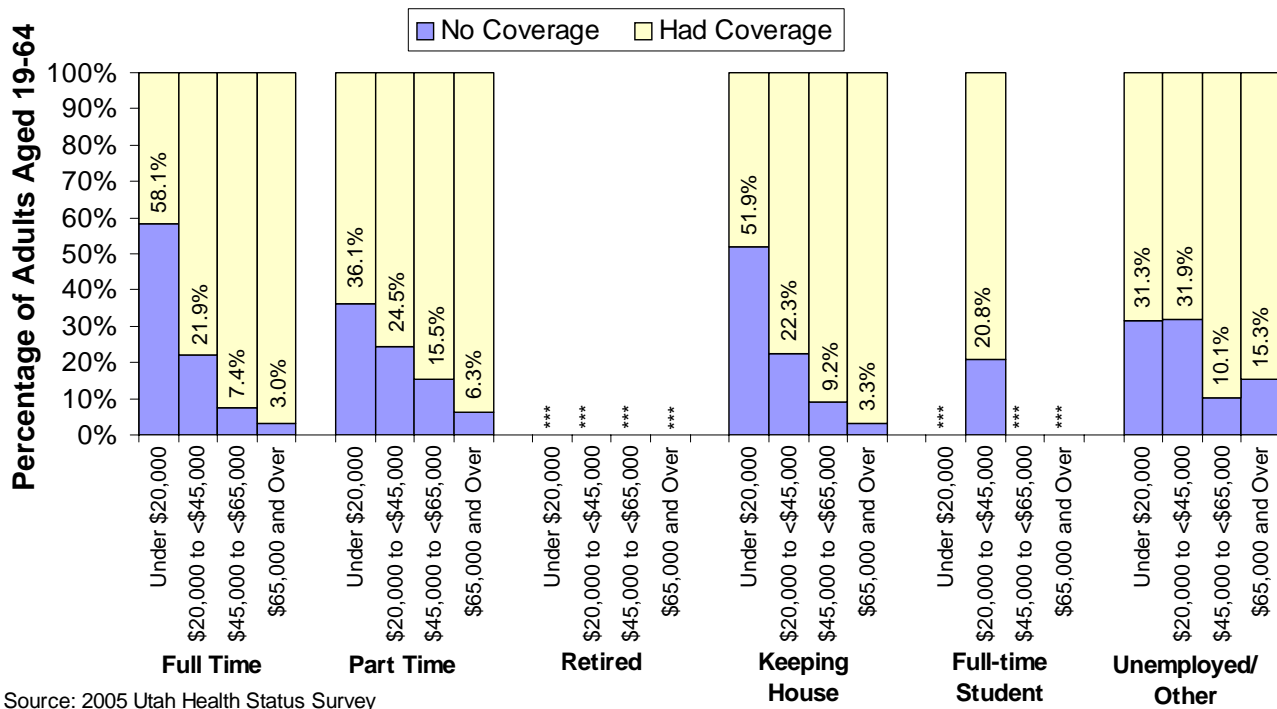
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utahns aged 19 to 64 years who were unemployed or unable to work were the most likely to report lacking health insurance (26.2% uninsured). Unemployed persons aged 19 to 26 years were the most likely of any employment/age group to be uninsured (32.2%).
- Overall, the percentage of adults in Utah aged 19 to 64 without health insurance has increased over the past few years from 11.5% in 2003 to 12.5% in 2004 and 14.9% in 2005.
- Between 2004 and 2005, the percentage of Utah adults with no insurance coverage by employment status increased for the following groups: full time, part time, and retired. The percentage of adults with no insurance decreased for the following groups: keeping house, full-time student, and unemployed other.



Figure 7.1 Health Insurance Coverage by Employment Status and Income, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Utah adults (aged 19 to 64) who worked full time and lived in households with annual incomes under \$20,000 were significantly more likely than other full-time workers to be without insurance.
- This same pattern can be seen for those adults who were employed part time or keeping house.
- The proportion of adults working part time and who lived in households with incomes between \$45,000 and \$65,000 who lacked insurance more than doubled between 2004 and 2005 (6.8% and 15.5% respectively).



# A Profile of Utahns Without Coverage

**Table 7. Percentage of Persons With No Health Insurance Coverage by Employment Status by Annual Household Income, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	16.8%		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status by Household Income</b>							
Full Time, Under \$20,000	3.5%	52,600	58.1%	43.8%	71.2%	30,600	14.4%
\$20,000 to <\$45,000	15.4%	228,700	21.9%	17.3%	27.3%	50,100	23.5%
\$45,000 to <\$65,000	14.3%	212,400	7.4%	4.9%	10.9%	15,600	7.3%
\$65,000 and Over	24.7%	367,600	3.0%	1.9%	4.6%	11,100	5.2%
Part Time, Under \$20,000	2.3%	34,800	36.1%	23.7%	50.7%	12,600	5.9%
\$20,000 to <\$45,000	4.9%	72,700	24.5%	17.5%	33.2%	17,800	8.4%
\$45,000 to <\$65,000	3.5%	51,600	15.5%	9.1%	25.2%	8,000	3.8%
\$65,000 and Over	6.5%	96,600	6.3%	3.2%	11.8%	6,000	2.8%
Retired, Under \$20,000	0.3%	4,600	***	***	***	***	***
\$20,000 to <\$45,000	0.7%	10,400	***	***	***	***	***
\$45,000 to <\$65,000	0.7%	9,800	***	***	***	***	***
\$65,000 and Over	0.9%	13,100	***	***	***	***	***
Keeping House, Under \$20,000	1.0%	14,500	51.9%	31.5%	71.8%	7,500	3.5%
\$20,000 to <\$45,000	3.2%	47,900	22.3%	14.7%	32.3%	10,700	5.0%
\$45,000 to <\$65,000	3.5%	52,500	9.2%	5.1%	16.0%	4,800	2.3%
\$65,000 and Over	5.1%	75,800	3.3%	1.4%	7.4%	2,500	1.2%
Full-time Student, Under \$20,000	0.7%	10,400	***	***	***	***	***
\$20,000 to <\$45,000	0.7%	9,900	20.8%	8.0%	44.2%	2,100	1.0%
\$45,000 to <\$65,000	0.5%	7,700	***	***	***	***	***
\$65,000 and Over	0.9%	14,000	***	***	***	***	***
Unemployed/Other, Under \$20,000	2.0%	30,200	31.3%	19.0%	47.0%	9,500	4.5%
\$20,000 to <\$45,000	2.1%	31,800	31.9%	21.2%	44.9%	10,200	4.8%
\$45,000 to <\$65,000	1.3%	19,200	10.1%	3.9%	23.5%	1,900	0.9%
\$65,000 and Over	1.4%	20,700	15.3%	7.1%	29.9%	3,200	1.5%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Adults working full time and living in households with annual incomes between \$20,000 and \$45,000 made up nearly one-quarter (23.5%) of all uninsured adults.



**Table 8. Percentage of Persons With No Health Insurance Coverage by Employment Status by Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status by Poverty Status</b>							
Full Time,							
<100% FPL	3.9%	58,400	56.8%	43.1%	69.6%	33,200	15.5%
101-200% FPL	10.2%	151,800	23.8%	18.2%	30.5%	36,100	16.8%
201-300% FPL	20.3%	302,800	10.1%	7.5%	13.4%	30,500	14.2%
>300% FPL	23.6%	351,600	2.7%	1.7%	4.3%	9,600	4.5%
Part Time,							
<100% FPL	2.3%	33,700	42.0%	28.8%	56.4%	14,100	6.6%
101-200% FPL	3.6%	53,600	20.2%	12.8%	30.3%	10,800	5.0%
201-300% FPL	6.1%	91,300	14.1%	9.3%	20.8%	12,800	6.0%
>300% FPL	5.1%	75,800	8.1%	4.3%	15.0%	6,200	2.9%
Retired,							
<100% FPL	0.1%	1,800	***	***	***	***	***
101-200% FPL	0.3%	4,800	***	***	***	***	***
201-300% FPL	0.7%	10,400	***	***	***	***	***
>300% FPL	1.4%	21,200	***	***	***	***	***
Keeping House,							
<100% FPL	1.2%	17,500	38.8%	22.5%	58.0%	6,800	3.2%
101-200% FPL	3.0%	44,300	25.2%	17.0%	35.6%	11,100	5.2%
201-300% FPL	5.4%	80,500	6.9%	3.7%	12.5%	5,500	2.6%
>300% FPL	3.1%	46,800	4.8%	1.9%	11.9%	2,300	1.1%
Full-time Student,							
<100% FPL	0.6%	8,300	***	***	***	***	***
101-200% FPL	0.5%	7,400	32.5%	14.8%	57.1%	2,400	1.1%
201-300% FPL	0.9%	13,300	***	***	***	***	***
>300% FPL	0.8%	11,600	***	***	***	***	***
Unemployed/Other,							
<100% FPL	1.9%	27,900	40.6%	26.9%	56.0%	11,300	5.3%
101-200% FPL	1.7%	24,900	28.3%	17.5%	42.3%	7,000	3.3%
201-300% FPL	1.9%	28,500	17.5%	9.3%	30.5%	5,000	2.3%
>300% FPL	1.4%	21,200	9.2%	3.7%	21.2%	2,000	0.9%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

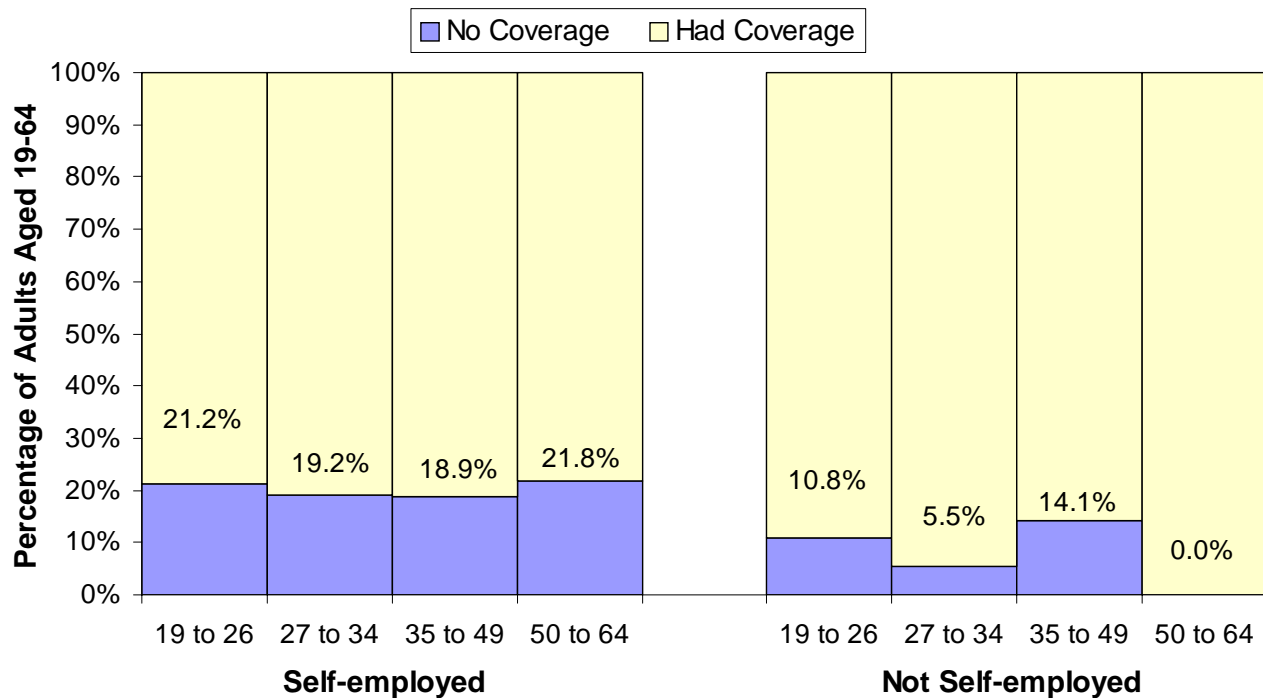
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Adults working full time and living in households with incomes at or below 100% of poverty were the most likely to be uninsured (56.8%).
- Regardless of employment status, adults living in households with incomes at or below 100% of poverty had higher rates of being uninsured.



### Figure 9.1 Health Insurance Coverage by Self-employment Status and Age, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Men were slightly more likely than women to be uninsured regardless of self-employment status.
- Among adult Utahns who were employed, those who were self-employed were more likely than those who were not self-employed to lack health insurance regardless of age.
- 61.4% of self-employed adult Utahns with annual household incomes under \$20,000 were uninsured.



**Table 9. Percentage of Persons With No Health Insurance Coverage by Self-employment Status by Sex, Age Group, Annual Household Income, and Poverty Status, Employed Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Employed Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Employed Adults Aged 19-64 <sup>2</sup>			Number of Employed Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Employed Population, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Sex</b>							
Self-employed, Male	9.5%	105,700	21.4%	16.4%	27.3%	22,600	14.5%
Self-employed, Female	5.2%	58,100	21.0%	14.9%	28.9%	12,200	7.8%
Not Self-employed, Male	49.6%	552,500	13.7%	11.2%	16.6%	75,600	48.3%
Not Self-employed, Female	35.7%	397,900	11.6%	9.3%	14.3%	46,000	29.4%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Age Group</b>							
Self-employed, 19 to 26	1.4%	15,800	35.3%	19.4%	55.2%	5,600	3.6%
Self-employed, 27 to 34	4.0%	44,400	21.2%	13.5%	31.7%	9,400	6.0%
Self-employed, 35 to 49	5.7%	63,600	19.2%	13.6%	26.4%	12,200	7.8%
Self-employed, 50 to 64	3.6%	40,000	18.9%	12.5%	27.5%	7,600	4.9%
Not Self-employed, 19 to 26	20.2%	225,100	21.8%	16.7%	27.8%	49,000	31.3%
Not Self-employed, 27 to 34	20.6%	230,000	13.0%	9.3%	17.8%	29,900	19.1%
Not Self-employed, 35 to 49	26.7%	297,600	10.8%	8.3%	14.0%	32,200	20.5%
Not Self-employed, 50 to 64	17.7%	197,700	5.5%	3.5%	8.5%	10,800	6.9%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Annual Household Income</b>							
Self-employed, Under \$20,000	0.8%	9,300	61.4%	38.0%	80.4%	5,700	3.7%
Self-employed, \$20,000 to <\$45,000	4.2%	47,200	32.9%	23.3%	44.2%	15,500	10.1%
Self-employed, \$45,000 to <\$65,000	3.1%	34,700	23.3%	15.0%	34.4%	8,100	5.3%
Self-employed, \$65,000 and Over	6.7%	74,700	9.2%	5.4%	15.1%	6,800	4.4%
Not Self-employed, Under \$20,000	7.1%	78,600	48.0%	36.3%	60.0%	37,800	24.7%
Not Self-employed, \$20,000 to <\$45,000	22.8%	253,700	20.4%	16.2%	25.5%	51,800	33.8%
Not Self-employed, \$45,000 to <\$65,000	20.5%	228,200	6.9%	4.7%	10.1%	15,800	10.3%
Not Self-employed, \$65,000 and Over	34.8%	387,900	3.0%	1.8%	4.8%	11,600	7.6%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Poverty Status</b>							
Self-employed, <100% FPL	1.8%	20,400	47.9%	30.7%	65.6%	9,800	6.4%
Self-employed, 101-200% FPL	2.5%	28,200	31.9%	21.3%	44.8%	9,000	5.8%
Self-employed, 201-300% FPL	6.2%	68,800	16.1%	10.8%	23.4%	11,100	7.2%
Self-employed, >300% FPL	4.3%	47,600	12.5%	7.0%	21.3%	6,000	3.9%
Not Self-employed, <100% FPL	6.5%	72,500	52.0%	39.3%	64.5%	37,700	24.5%
Not Self-employed, 101-200% FPL	15.9%	177,200	21.2%	16.2%	27.2%	37,600	24.4%
Not Self-employed, 201-300% FPL	29.0%	322,600	10.0%	7.4%	13.5%	32,400	21.0%
Not Self-employed, >300% FPL	33.8%	377,000	2.8%	1.7%	4.5%	10,400	6.8%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



# A Profile of Utahns Without Coverage

**Table 10. Percentage of Persons With No Health Insurance Coverage by Number of Employees at Place of Work and Type of Work, Employed Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Employed Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Employed Adults Aged 19-64 <sup>2</sup>			Number of Employed Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Employed Population, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
Number of Employees							
50 Employees or Fewer	40.6%	451,900	23.2%	19.9%	26.8%	104,700	69.8%
51 Employees or More	59.4%	662,400	6.8%	5.3%	8.8%	45,300	30.2%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
Type of Work <sup>5</sup>							
Agriculture/Forestry/Fishing	1.1%	12,300	25.9%	11.2%	49.4%	3,200	2.0%
Mining/Extraction	1.6%	17,700	3.7%	1.7%	8.1%	700	0.4%
Construction/Special Trades	9.0%	100,000	28.0%	21.3%	35.8%	28,000	17.8%
Manufacturing	7.8%	86,700	9.8%	5.1%	18.1%	8,500	5.4%
Transportation	3.8%	42,400	***	***	***	***	***
Public Utilities	1.4%	15,100	9.5%	2.4%	30.7%	1,400	0.9%
Wholesale or Retail Trade	13.0%	144,800	15.0%	11.1%	20.1%	21,800	13.9%
Insurance/Real Estate/Banking/Finance	7.0%	78,600	9.2%	5.7%	14.8%	7,300	4.6%
Hospitality/Hotels/Restaurants/Bars	4.1%	46,100	36.2%	24.5%	49.8%	16,700	10.6%
Services	11.7%	130,000	21.4%	16.1%	27.9%	27,800	17.7%
Medical and Health Services	9.6%	107,100	6.5%	4.0%	10.4%	6,900	4.4%
Public and Private Education	11.2%	125,000	4.4%	2.5%	7.7%	5,500	3.5%
Other Professional Services	7.0%	77,900	11.8%	7.4%	18.4%	9,200	5.9%
Military	1.4%	15,500	***	***	***	***	***
Other Government	6.6%	73,600	7.2%	3.8%	13.2%	5,300	3.4%
Other	0.7%	8,100	***	***	***	***	***
Arts, Entertainment and Recreation	1.2%	12,900	14.2%	5.3%	33.0%	1,800	1.1%
Administrative and Support	1.0%	10,800	***	***	***	***	***
Information	0.8%	9,400	18.2%	6.1%	43.4%	1,700	1.1%
Management of Companies and Enterprises	0.0%	300	***	***	***	***	***
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 Type of Work categories are based on the North American Industry Classification System (NAICS) as defined by the U.S. Department of Labor, Bureau of Labor Statistics. NAICS uses a six digit hierarchical coding system to classify all economic activity into twenty industry sectors. Please go to <http://www.bls.gov/bls/naics.htm> for more information.

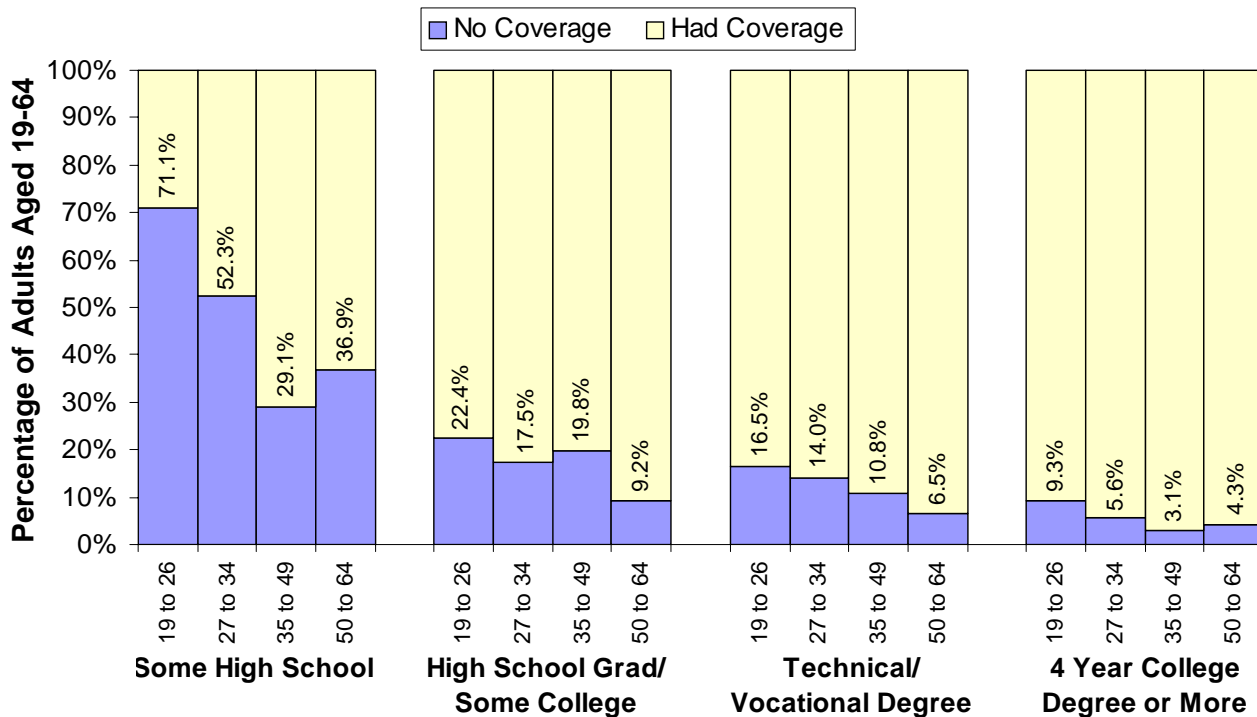
Note: Please see Appendix B for a more detailed description of Type of Work categories.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among employed Utah adults (aged 19 to 64), those who were working for employers with 50 or fewer employees were more than three times as likely to be uninsured than those working for larger employers (51 or more employees).
- Uninsured adults working for small employers (50 employees or fewer) made up 69.8% of all uninsured employed adults.
- Among industry groups with enough data to report, Utahns working in hospitality/hotels/restaurants/bars had the highest rates of being uninsured (36.2%).



Figure 11.1 Health Insurance Coverage by Education Level and Age, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- There was a negative association between education level and the lack of health insurance. As education level increased, the likelihood of lacking health insurance decreased.
- At 71.1%, Utahns aged 19 to 26 who had not completed high school reported the highest rate of lacking health insurance.
- Although Utahns who did not complete high school had the highest percentage who were uninsured (47.4%), the majority (81.5%) of uninsured adults had at least a high school diploma or GED.





# A Profile of Utahns Without Coverage

**Table 11. Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level</b>								
Some High School	5.8%	85,900	47.4%	36.9%	58.1%	40,700	18.5%	
High School Grad/Some College	52.4%	780,800	17.8%	15.5%	20.3%	138,900	63.0%	
Technical/Vocational Degree	10.6%	158,600	11.9%	8.6%	16.1%	18,800	8.5%	
4 Year College Degree or More	31.2%	464,200	4.8%	3.5%	6.5%	22,100	10.0%	
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level by Sex</b>								
<H.S.,	Male	3.2%	47,000	48.9%	36.2%	61.7%	23,000	10.4%
	Female	2.6%	38,900	45.6%	33.6%	58.2%	17,700	8.0%
H.S. Grad/Some College	Male	25.9%	385,700	20.5%	17.6%	23.8%	79,100	35.9%
	Female	26.5%	395,100	15.1%	12.8%	17.9%	59,800	27.1%
Tech/Voc Degree,	Male	5.0%	74,900	13.9%	9.2%	20.4%	10,400	4.7%
	Female	5.6%	83,700	10.1%	6.3%	15.7%	8,400	3.8%
4 Yr+ College Degree,	Male	16.7%	248,200	4.1%	2.8%	6.2%	10,300	4.7%
	Female	14.5%	216,100	5.5%	3.7%	8.1%	11,800	5.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level by Age Group</b>								
<H.S.,	19 to 26	1.3%	19,900	71.1%	52.4%	84.6%	14,100	6.4%
	27 to 34	1.7%	25,000	52.3%	33.4%	70.6%	13,100	5.9%
	35 to 49	1.5%	23,000	29.1%	17.3%	44.8%	6,700	3.0%
	50 to 64	1.2%	18,000	36.9%	20.0%	57.8%	6,600	3.0%
H.S. Grad/Some College	19 to 26	15.5%	231,400	22.4%	18.1%	27.4%	51,800	23.5%
	27 to 34	10.8%	160,500	17.5%	12.7%	23.6%	28,000	12.7%
	35 to 49	14.9%	222,300	19.8%	16.1%	24.2%	44,100	20.0%
	50 to 64	11.2%	166,500	9.2%	6.7%	12.4%	15,300	6.9%
Tech/Voc Degree,	19 to 26	2.4%	35,900	16.5%	9.2%	27.9%	5,900	2.7%
	27 to 34	2.5%	36,500	14.0%	7.5%	24.7%	5,100	2.3%
	35 to 49	3.4%	50,900	10.8%	6.3%	18.0%	5,500	2.5%
	50 to 64	2.4%	35,200	6.5%	2.9%	13.8%	2,300	1.0%
4 Yr+ College Degree,	19 to 26	2.8%	41,800	9.3%	4.9%	17.0%	3,900	1.8%
	27 to 34	9.5%	142,100	5.6%	2.8%	10.6%	7,900	3.6%
	35 to 49	10.3%	152,800	3.1%	1.9%	5.3%	4,800	2.2%
	50 to 64	8.6%	127,400	4.3%	2.6%	7.0%	5,400	2.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	

See footnotes at end of table.



**Table 11 (continued). Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
<b>Education Level by Poverty Status</b>								
<H.S.,	<100% FPL	1.6%	23,700	61.2%	39.5%	79.2%	14,500	6.8%
	101-200% FPL	2.1%	31,000	51.2%	34.9%	67.4%	15,900	7.4%
	201-300% FPL	1.0%	15,200	34.8%	14.4%	62.8%	5,300	2.5%
	>300% FPL	0.8%	11,700	12.2%	4.1%	31.2%	1,400	0.7%
H.S. Grad/Some College	<100% FPL	5.9%	87,200	48.9%	38.5%	59.4%	42,700	19.9%
	101-200% FPL	11.2%	166,900	26.2%	20.5%	32.8%	43,700	20.4%
	201-300% FPL	18.7%	278,900	14.2%	10.9%	18.2%	39,500	18.4%
	>300% FPL	16.4%	243,700	5.2%	3.3%	8.1%	12,700	5.9%
Tech/Voc Degree,	<100% FPL	1.0%	14,300	28.9%	14.0%	50.4%	4,100	1.9%
	101-200% FPL	2.3%	33,900	20.9%	12.8%	32.2%	7,100	3.3%
	201-300% FPL	4.0%	59,200	8.4%	4.1%	16.3%	5,000	2.3%
	>300% FPL	3.5%	52,100	6.3%	2.5%	14.8%	3,300	1.5%
4 Yr+ College Degree,	<100% FPL	1.3%	20,000	25.7%	12.8%	44.9%	5,100	2.4%
	101-200% FPL	3.8%	56,500	4.2%	1.8%	9.7%	2,400	1.1%
	201-300% FPL	11.7%	174,500	4.0%	2.0%	7.7%	6,900	3.2%
	>300% FPL	14.8%	220,600	2.3%	1.3%	4.1%	5,100	2.4%
<b>Total, All Utahns, Aged 19-64</b>		<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

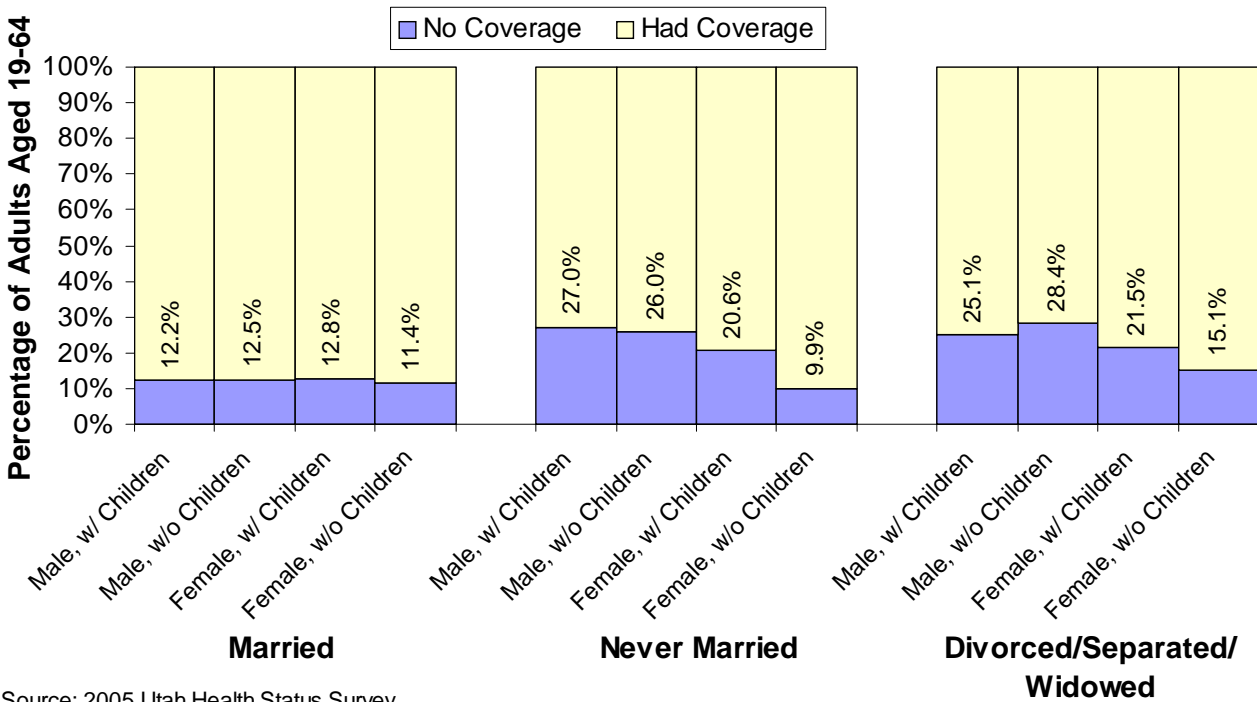
3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

- The highest percentage of adults (19 to 64 years) who lacked health insurance by education by poverty status was 61.2% for Utahns who lived in households with incomes at or below 100% of poverty and had not completed a high school education. However, higher rates of being uninsured were reported for Utahns living at or below 100% of poverty regardless of education level.



## Figure 12.1 Health Insurance Coverage by Marital Status and Sex and Presence of Children in Household, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Married adults were less likely to lack health insurance coverage than either never married adults or divorced/separated/widowed adults (aged 19 to 64). However, as a percentage of all adults who lacked health insurance by marital status, married people made up 60.1%.
- The highest percentage reporting no health insurance coverage by marital status by age was reported by 19- to 26-year-olds who were divorced, separated, or widowed (40.3%).
- Among households with children, adults who were married were the least likely to report lacking health insurance.
- Males who were divorced/separated/widowed and did not have children were more likely than other males to report lacking coverage (28.4%).
- Females who were divorced/separated/widowed and had children were more likely than other females to lack health insurance, with 21.5% lacking coverage.



**Table 12. Percentage of Persons With No Health Insurance Coverage by Marital Status and Marital Status by Sex, Age Group, and Sex by Presence of Children in the Household, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status</b>							
Married	72.3%	1,077,000	12.3%	10.4%	14.5%	132,400	60.1%
Never Married	18.6%	276,300	21.0%	17.2%	25.4%	58,100	26.4%
Divorced/Separated/Widowed	9.1%	136,200	21.8%	17.6%	26.6%	29,700	13.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Sex</b>							
Married, Male	36.7%	547,000	12.3%	10.2%	14.7%	67,100	30.5%
Married, Female	35.6%	530,100	12.3%	10.3%	14.6%	65,300	29.7%
Never Married, Male	10.7%	159,800	26.3%	20.9%	32.4%	42,000	19.1%
Never Married, Female	7.8%	116,500	13.7%	9.5%	19.4%	16,000	7.3%
Div./Sep./Wid., Male	3.2%	48,300	27.4%	19.4%	37.2%	13,200	6.0%
Div./Sep./Wid., Female	5.9%	87,900	18.9%	14.4%	24.3%	16,600	7.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Age Group</b>							
Married, 19 to 26	8.6%	128,600	25.8%	18.4%	35.0%	33,200	15.1%
Married, 27 to 34	19.7%	293,700	12.9%	9.5%	17.3%	37,800	17.2%
Married, 35 to 49	24.8%	369,300	11.2%	8.7%	14.3%	41,400	18.8%
Married, 50 to 64	19.2%	285,400	6.9%	5.0%	9.5%	19,800	9.0%
Never Married, 19 to 26	12.7%	189,100	20.5%	16.0%	25.8%	38,700	17.6%
Never Married, 27 to 34	3.1%	45,500	23.7%	15.3%	34.7%	10,800	4.9%
Never Married, 35 to 49	2.0%	30,500	21.7%	13.3%	33.3%	6,600	3.0%
Never Married, 50 to 64	0.8%	11,200	17.8%	7.5%	36.7%	2,000	0.9%
Div./Sep./Wid., 19 to 26	0.7%	10,900	40.3%	20.8%	63.5%	4,400	2.0%
Div./Sep./Wid., 27 to 34	1.7%	24,600	22.2%	11.6%	38.2%	5,500	2.5%
Div./Sep./Wid., 35 to 49	3.5%	52,100	26.1%	19.2%	34.4%	13,600	6.2%
Div./Sep./Wid., 50 to 64	3.3%	48,500	13.5%	8.9%	20.0%	6,600	3.0%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Sex by Children in Household</b>							
Married, Male, With Children	25.4%	378,600	12.2%	9.7%	15.1%	46,000	20.9%
Married, Male, Without Children	11.3%	168,400	12.5%	8.9%	17.3%	21,100	9.6%
Married, Female, With Children	23.6%	351,300	12.8%	10.3%	15.7%	44,900	20.4%
Married, Female, Without Children	12.0%	178,700	11.4%	8.3%	15.5%	20,400	9.3%
Never Married, Male, With Children	3.3%	49,400	27.0%	18.6%	37.3%	13,300	6.0%
Never Married, Male, Without Children	7.4%	110,400	26.0%	19.5%	33.7%	28,700	13.0%
Never Married, Female, With Children	2.8%	42,000	20.6%	12.1%	32.8%	8,600	3.9%
Never Married, Female, Without Children	5.0%	74,500	9.9%	6.0%	16.0%	7,400	3.4%
Div./Sep./Wid., Male, With Children	1.0%	14,800	25.1%	11.5%	46.4%	3,700	1.7%
Div./Sep./Wid., Male, Without Children	2.2%	33,500	28.4%	19.3%	39.7%	9,500	4.3%
Div./Sep./Wid., Female, With Children	3.5%	51,700	21.5%	15.4%	29.2%	11,100	5.0%
Div./Sep./Wid., Female, Without Children	2.4%	36,200	15.1%	9.5%	22.9%	5,500	2.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

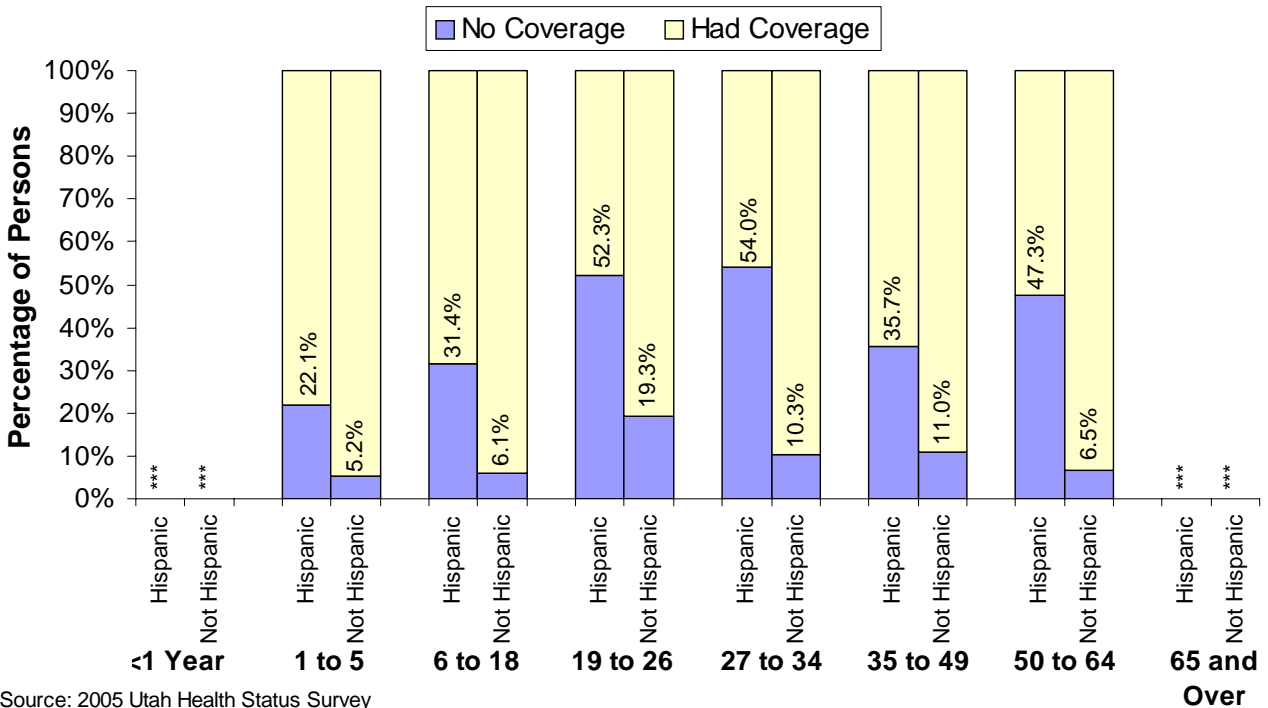
2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.



## Figure 13.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Age, Utah, 2005



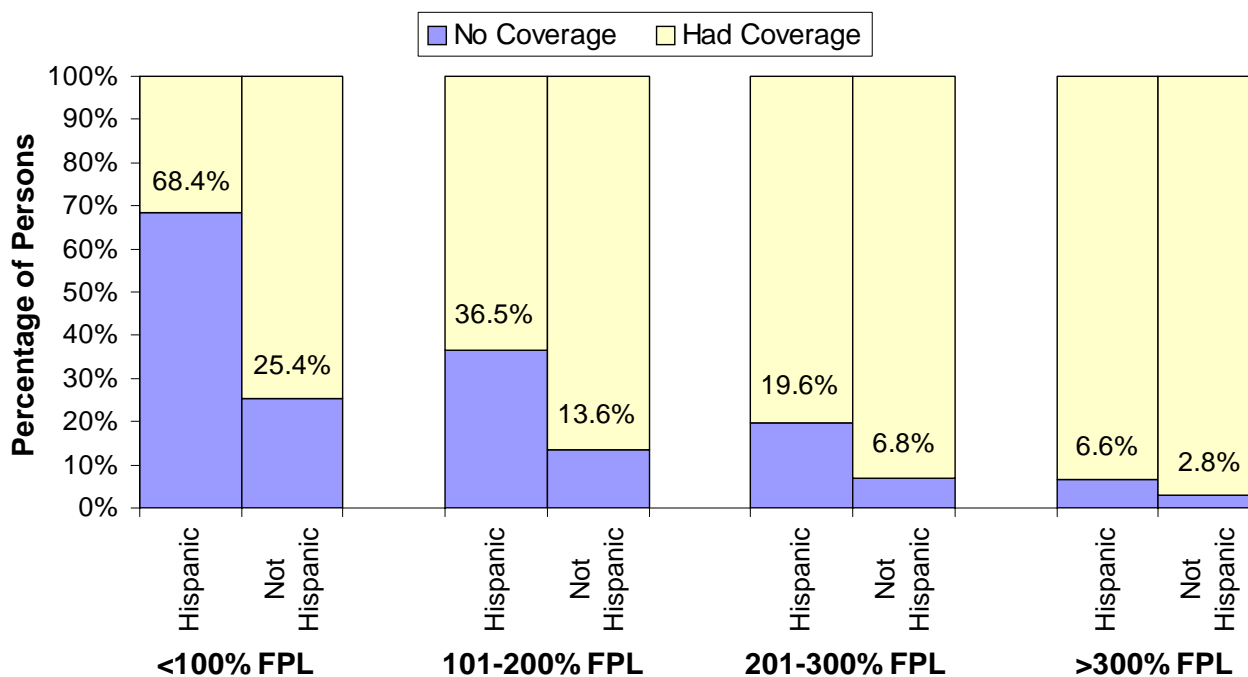
Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Utahns who were of Hispanic or Latino ethnicity were more than four times more likely to lack health insurance coverage than non-Hispanic Utahns (37.4% vs. 8.5%).
- The likelihood of lacking health insurance coverage by Hispanic or Latino ethnicity and age was highest among Hispanic/Latino persons aged 27 to 34 (54.0%). However, the uninsured rate for Hispanic/Latino persons was significantly higher than non-Hispanic persons across all age groups.



Figure 13.2 Health Insurance Coverage by Hispanic or Latino Ethnicity and Poverty Status, Utah, 2005



Source: 2005 Utah Health Status Survey

Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- Hispanic persons living in households with incomes at or below 100% of poverty were the most likely to lack health insurance among Hispanic ethnicity/poverty levels (68.4%).
- The percentage of uninsured for those living below 100% of poverty was more than 2.5 times higher for Hispanic persons than for non-Hispanic persons.
- Among those age and sex groups with enough data to report, regardless of age or sex, Hispanic or Latino persons were substantially more likely to be uninsured than non-Hispanic persons.
- Among those age and sex groups with enough data to report, Hispanic Utahns were the most likely to lack health insurance coverage across age groups. Among Hispanic males, those aged 19 to 26 years had the highest rate (60.8%). Among Hispanic females, those aged 27 to 34 were the most likely to be uninsured (49.0%).



# A Profile of Utahns Without Coverage

**Table 13. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex and Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity							
Hispanic or Latino	10.9%	274,700	37.4%	28.8%	46.8%	102,600	34.8%
Not Hispanic or Latino	89.1%	2,254,200	8.5%	7.4%	9.8%	192,200	65.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Sex							
Hispanic or Latino, Male	5.8%	147,200	38.4%	28.9%	48.8%	56,500	19.2%
Female	5.0%	127,500	36.4%	26.7%	47.3%	46,400	15.7%
Not Hispanic or Latino, Male	44.4%	1,122,900	9.2%	7.9%	10.7%	103,800	35.2%
Female	44.7%	1,131,400	7.8%	6.6%	9.1%	88,200	29.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Age Group							
Hispanic or Latino, Under 1 Year Old	0.3%	7,500	***	***	***	***	***
1 to 5	1.0%	25,400	22.1%	9.7%	42.6%	5,600	1.9%
6 to 18	3.2%	81,900	31.4%	19.9%	45.8%	25,800	8.7%
19 to 26	1.6%	41,400	52.3%	33.5%	70.4%	21,600	7.3%
27 to 34	1.6%	40,300	54.0%	36.9%	70.2%	21,800	7.4%
35 to 49	1.9%	49,100	35.7%	24.0%	49.4%	17,500	5.9%
50 to 64	0.7%	17,100	47.3%	26.8%	68.8%	8,100	2.7%
65 and Over	0.4%	9,200	***	***	***	***	***
Not Hispanic or Latino, Under 1 Year Old	1.7%	42,100	***	***	***	***	***
1 to 5	8.3%	211,000	5.2%	3.4%	7.7%	10,900	3.7%
6 to 18	18.9%	476,900	6.1%	4.2%	8.6%	28,900	9.8%
19 to 26	11.3%	285,600	19.3%	15.8%	23.5%	55,200	18.7%
27 to 34	12.6%	318,800	10.3%	7.8%	13.5%	32,900	11.1%
35 to 49	15.6%	395,500	11.0%	8.9%	13.5%	43,500	14.7%
50 to 64	12.9%	327,300	6.5%	5.0%	8.4%	21,200	7.2%
65 and Over	7.9%	199,800	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Sex and Age Group							
Hispanic, Male, Under 1 Year Old	0.2%	6,100	***	***	***	***	***
1 to 5	0.5%	11,600	18.9%	5.7%	47.5%	2,200	0.8%
6 to 18	1.4%	34,200	28.9%	16.2%	46.1%	9,900	3.5%
19 to 26	0.7%	18,700	60.8%	35.9%	81.2%	11,400	4.0%
27 to 34	0.7%	17,100	60.3%	37.9%	79.1%	10,300	3.6%
35 to 49	1.1%	27,300	40.1%	25.4%	56.9%	10,900	3.8%
50 to 64	0.4%	9,700	***	***	***	***	***
65 and Over	0.2%	4,100	***	***	***	***	***
Hispanic, Female, Under 1 Year Old	0.1%	1,400	***	***	***	***	***
1 to 5	0.5%	13,800	24.5%	8.4%	53.5%	3,400	1.2%
6 to 18	1.9%	47,700	33.3%	19.4%	50.9%	15,900	5.6%
19 to 26	0.9%	22,700	44.7%	25.2%	66.0%	10,100	3.5%
27 to 34	0.9%	23,300	49.0%	30.4%	67.9%	11,400	4.0%
35 to 49	0.9%	21,800	30.7%	17.8%	47.5%	6,700	2.4%
50 to 64	0.3%	7,400	***	***	***	***	***
65 and Over	0.2%	5,100	***	***	***	***	***

See footnotes at end of table.



**Table 13 (continued). Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex and Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance					
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals					
			Lower	Upper				
<b>Hispanic or Latino Ethnicity by Sex and Age Group (continued)</b>								
Not Hispanic, Male,	Under 1 Year Old	0.9%	21,500	***	***	***	***	***
	1 to 5	4.4%	112,400	4.6%	2.7%	7.8%	5,200	1.8%
	6 to 18	9.7%	246,300	5.9%	3.9%	8.8%	14,400	5.1%
	19 to 26	6.0%	151,000	22.4%	17.7%	28.0%	33,900	11.9%
	27 to 34	6.6%	166,000	11.9%	8.6%	16.1%	19,700	6.9%
	35 to 49	7.9%	200,800	11.6%	9.1%	14.7%	23,200	8.1%
	50 to 64	6.2%	157,000	6.0%	4.2%	8.6%	9,500	3.3%
	65 and Over	3.6%	90,800	***	***	***	***	***
Not Hispanic, Female,	Under 1 Year Old	0.8%	20,500	***	***	***	***	***
	1 to 5	3.9%	98,700	5.8%	3.5%	9.3%	5,700	2.0%
	6 to 18	9.1%	230,600	6.3%	4.2%	9.3%	14,500	5.1%
	19 to 26	5.3%	134,600	15.9%	12.1%	20.7%	21,500	7.5%
	27 to 34	6.0%	152,800	8.6%	6.0%	12.2%	13,200	4.6%
	35 to 49	7.7%	194,700	10.4%	8.1%	13.2%	20,200	7.1%
	50 to 64	6.7%	170,300	6.9%	5.1%	9.2%	11,700	4.1%
	65 and Over	4.3%	109,000	***	***	***	***	***
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,926</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>
<b>Hispanic or Latino Ethnicity by Poverty Status</b>								
Hispanic or Latino,	<100% FPL	3.0%	76,000	68.4%	52.5%	80.9%	52,000	18.0%
	101-200% FPL	3.0%	76,100	36.5%	22.5%	53.4%	27,800	9.6%
	201-300% FPL	2.5%	64,000	19.6%	9.0%	37.6%	12,600	4.4%
	>300% FPL	1.6%	40,000	6.6%	2.1%	19.1%	2,600	0.9%
Not Hispanic or Latino,	<100% FPL	7.6%	191,000	25.4%	19.2%	32.9%	48,600	16.8%
	101-200% FPL	18.8%	475,900	13.6%	10.5%	17.4%	64,700	22.4%
	201-300% FPL	35.9%	908,100	6.8%	5.1%	8.9%	61,400	21.2%
	>300% FPL	27.6%	697,900	2.8%	2.0%	4.0%	19,700	6.8%
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>
<b>Hispanic or Latino Ethnicity by Children in Household</b>								
Hispanic or Latino,	With Children	8.7%	221,000	36.9%	27.3%	47.8%	81,600	27.7%
	Without Children	2.1%	53,100	39.0%	23.1%	57.5%	20,700	7.0%
Not Hispanic or Latino,	With Children	58.6%	1,483,000	8.1%	6.6%	9.8%	119,800	40.7%
	Without Children	30.5%	771,800	9.4%	7.9%	11.2%	72,500	24.6%
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, and Hispanic or Latino ethnicity and Hispanic or Latino ethnicity by sex based on 2004 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

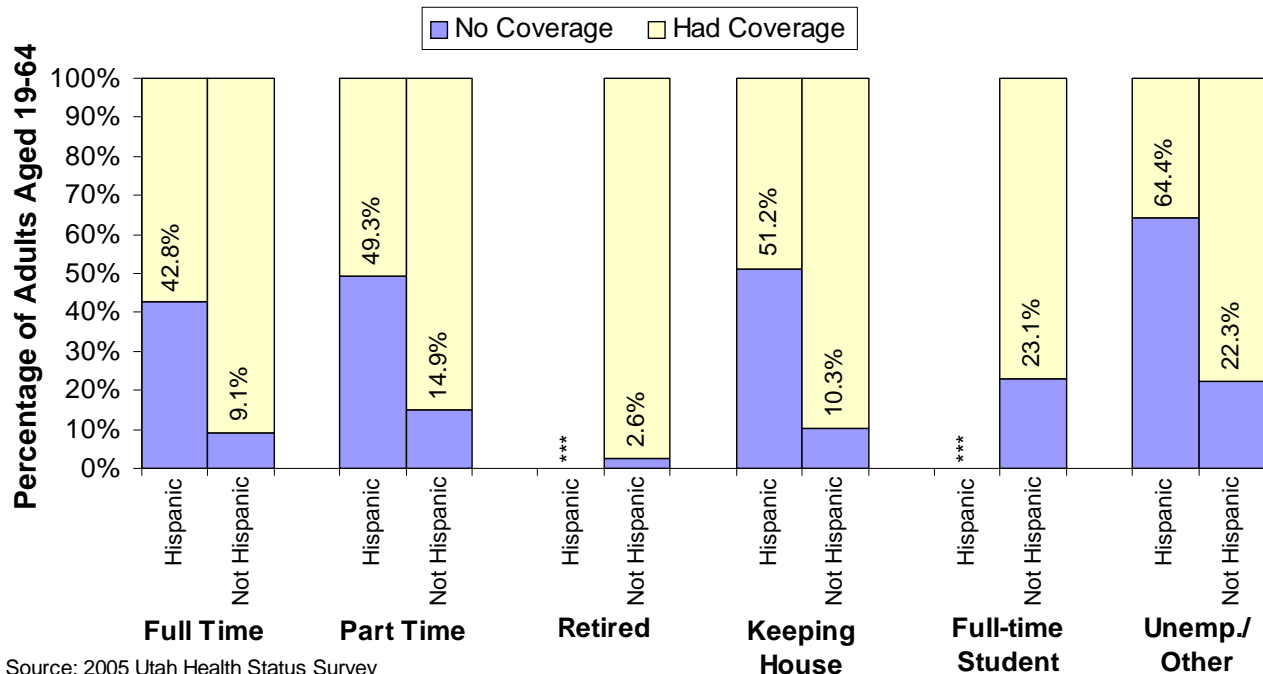
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.





## Figure 14.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Among employment groups with enough data to report, Hispanic or Latino persons had significantly higher rates of being uninsured.
- Hispanic or Latino adults (aged 19 to 64) who worked full time were nearly five times more likely than their non-Hispanic counterparts to be uninsured.
- More than half (51.2%) of Hispanic or Latino persons who were keeping house lacked health insurance coverage. This is compared to 10.3% of non-Hispanics keeping house.



**Table 14. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Employment Status</b>							
Hispanic or Latino, Full Time	6.6%	97,900	42.8%	30.7%	55.9%	41,900	19.0%
Hispanic or Latino, Part Time	1.2%	18,300	49.3%	28.2%	70.6%	9,000	4.1%
Hispanic or Latino, Retired	0.1%	1,000	***	***	***	***	***
Hispanic or Latino, Keeping House	1.1%	16,400	51.2%	30.9%	71.1%	8,400	3.8%
Hispanic or Latino, Full-time Student	0.2%	2,700	***	***	***	***	***
Hispanic or Latino, Unemployed/Other	0.8%	11,700	64.4%	39.4%	83.4%	7,500	3.4%
Not Hispanic or Latin Full Time	51.2%	762,400	9.1%	7.6%	10.8%	69,200	31.4%
Not Hispanic or Latin Part Time	15.5%	231,100	14.9%	11.8%	18.7%	34,500	15.6%
Not Hispanic or Latin Retired	2.8%	41,400	2.6%	1.1%	6.3%	1,100	0.5%
Not Hispanic or Latin Keeping House	11.4%	170,100	10.3%	7.8%	13.7%	17,600	8.0%
Not Hispanic or Latin Full-time Student	2.6%	38,600	23.1%	15.2%	33.5%	8,900	4.0%
Not Hispanic or Latin Unemployed/Other	6.6%	97,900	22.3%	17.1%	28.5%	21,800	9.9%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Self-employment Status</b>							
Hispanic or Latino, Self-employed	0.8%	12,000	38.6%	16.0%	67.4%	4,600	2.2%
Hispanic or Latino, Not Self-employed	9.8%	146,200	45.3%	33.4%	57.7%	66,200	31.2%
Not Hispanic or Latin Self-employed	13.8%	205,700	20.1%	16.0%	24.9%	41,400	19.5%
Not Hispanic or Latin Not Self-employed	75.6%	1,125,600	8.9%	7.4%	10.5%	99,700	47.1%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Education Level</b>							
Hispanic or Latino, <H.S.	3.0%	44,600	66.2%	48.6%	80.2%	29,500	13.3%
Hispanic or Latino, H.S. Grad/Some College	5.3%	78,500	40.4%	28.4%	53.7%	31,700	14.3%
Hispanic or Latino, Tech/Voc Degree	0.5%	6,700	18.6%	4.5%	52.4%	1,200	0.5%
Hispanic or Latino, 4 Yr+ College Degree	0.9%	13,300	27.9%	11.9%	52.4%	3,700	1.7%
Not Hispanic or Latin <H.S.	2.8%	41,100	28.8%	20.2%	39.2%	11,800	5.3%
Not Hispanic or Latin H.S. Grad/Some College	47.1%	701,200	15.2%	13.1%	17.6%	106,900	48.3%
Not Hispanic or Latin Tech/Voc Degree	10.2%	151,500	11.8%	8.5%	16.1%	17,800	8.0%
Not Hispanic or Latin 4 Yr+ College Degree	30.4%	452,500	4.1%	3.0%	5.6%	18,600	8.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Self-employed Hispanic or Latino persons reported lower levels of being uninsured than those who were not self-employed (self-employed: 38.6% vs. not self-employed: 45.3%). In contrast, self-employed non-Hispanic persons had higher levels of being uninsured (self-employed: 20.1% vs. not self-employed: 8.9%).
- Lower levels of education were associated with lower levels of health insurance coverage, regardless of Hispanic or Latino ethnicity. However, this association was stronger for Hispanic than for non-Hispanic persons.



# A Profile of Utahns Without Coverage

**Table 15. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Residence in Wasatch Front							
Wasatch Front	75.9%	1,918,900	11.4%	9.6%	13.5%	218,600	74.7%
Non-Wasatch Front	24.1%	610,000	12.2%	10.2%	14.5%	74,200	25.3%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Sex							
Wasatch Front, Male	38.3%	968,000	12.1%	10.1%	14.5%	117,600	40.2%
Wasatch Front, Female	37.6%	950,900	10.6%	8.6%	13.0%	101,000	34.5%
Non-Wasatch Front, Male	12.0%	304,600	12.5%	10.3%	15.1%	38,100	13.0%
Non-Wasatch Front, Female	12.1%	305,500	11.8%	9.6%	14.5%	36,200	12.4%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Age Group							
Wasatch Front, Under 1 Year Old	1.6%	39,900	***	***	***	***	***
Wasatch Front, 1 to 5	7.0%	177,300	7.2%	4.5%	11.4%	12,700	4.3%
Wasatch Front, 6 to 18	16.9%	428,500	10.4%	7.4%	14.3%	44,400	15.1%
Wasatch Front, 19 to 26	10.0%	252,300	21.3%	16.4%	27.2%	53,700	18.3%
Wasatch Front, 27 to 34	10.9%	276,900	15.0%	11.1%	20.0%	41,500	14.1%
Wasatch Front, 35 to 49	13.5%	340,700	13.5%	10.6%	17.0%	46,000	15.7%
Wasatch Front, 50 to 64	10.3%	259,500	7.3%	5.1%	10.4%	18,900	6.4%
Wasatch Front, 65 and Over	5.7%	143,300	***	***	***	***	***
Non-Wasatch Front, Under 1 Year Old	0.4%	9,000	3.5%	0.7%	15.6%	300	0.1%
Non-Wasatch Front, 1 to 5	2.3%	59,000	6.6%	4.1%	10.4%	3,900	1.3%
Non-Wasatch Front, 6 to 18	5.3%	134,400	8.0%	5.3%	11.9%	10,800	3.7%
Non-Wasatch Front, 19 to 26	2.9%	72,500	30.4%	23.6%	38.3%	22,100	7.5%
Non-Wasatch Front, 27 to 34	3.3%	82,600	14.4%	9.8%	20.6%	11,900	4.0%
Non-Wasatch Front, 35 to 49	4.2%	105,700	14.0%	10.6%	18.4%	14,800	5.0%
Non-Wasatch Front, 50 to 64	3.3%	83,100	12.9%	9.5%	17.4%	10,800	3.7%
Non-Wasatch Front, 65 and Over	2.5%	64,200	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Sex by Age Group							
Wasatch Front, Male, Under 1 Year Old	0.9%	23,000	***	***	***	***	***
Wasatch Front, Male, 1 to 5	3.7%	93,700	6.5%	3.6%	11.7%	6,100	2.1%
Wasatch Front, Male, 6 to 18	8.4%	212,600	9.1%	6.0%	13.5%	19,400	6.6%
Wasatch Front, Male, 19 to 26	5.2%	132,800	24.9%	18.7%	32.3%	33,000	11.2%
Wasatch Front, Male, 27 to 34	5.6%	141,400	15.8%	11.2%	21.9%	22,400	7.6%
Wasatch Front, Male, 35 to 49	6.9%	175,000	14.9%	11.4%	19.3%	26,100	8.9%
Wasatch Front, Male, 50 to 64	5.0%	125,800	7.8%	4.8%	12.5%	9,900	3.4%
Wasatch Front, Male, 65 and Over	2.6%	64,700	***	***	***	***	***
Wasatch Front, Female, Under 1 Year Old	0.7%	16,900	***	***	***	***	***
Wasatch Front, Female, 1 to 5	3.3%	83,700	7.9%	4.0%	14.8%	6,600	2.2%
Wasatch Front, Female, 6 to 18	8.5%	215,800	11.6%	7.9%	16.6%	25,000	8.5%
Wasatch Front, Female, 19 to 26	4.7%	119,500	17.3%	12.1%	24.2%	20,700	7.0%
Wasatch Front, Female, 27 to 34	5.4%	135,400	14.1%	9.7%	20.0%	19,100	6.5%
Wasatch Front, Female, 35 to 49	6.6%	165,700	12.0%	9.0%	15.9%	20,000	6.8%
Wasatch Front, Female, 50 to 64	5.3%	133,700	6.8%	4.5%	10.2%	9,100	3.1%
Wasatch Front, Female, 65 and Over	3.1%	78,600	***	***	***	***	***

See footnotes at end of table.



**Table 15 (continued). Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance					
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals					
			Lower	Upper				
<b>Wasatch Front by Sex by Age Group (continued)</b>								
Non-Wasatch Front, Male,	Under 1 Year Old	0.2%	4,300	***	***	***	***	***
	1 to 5	1.2%	30,600	5.1%	2.9%	8.8%	1,600	0.5%
	6 to 18	2.7%	68,400	7.9%	4.9%	12.5%	5,400	1.8%
	19 to 26	1.4%	35,100	32.9%	24.1%	43.0%	11,500	3.9%
	27 to 34	1.7%	42,100	17.5%	11.3%	26.0%	7,400	2.5%
	35 to 49	2.2%	55,100	14.9%	10.9%	20.2%	8,200	2.8%
	50 to 64	1.6%	40,500	9.7%	6.4%	14.2%	3,900	1.3%
	65 and Over	1.2%	29,600	***	***	***	***	***
Non-Wasatch Front, Female,	Under 1 Year Old	0.2%	4,700	***	***	***	***	***
	1 to 5	1.1%	28,400	8.3%	4.4%	14.9%	2,300	0.8%
	6 to 18	2.6%	66,000	8.2%	4.9%	13.4%	5,400	1.8%
	19 to 26	1.5%	37,400	28.2%	20.4%	37.6%	10,600	3.6%
	27 to 34	1.6%	40,600	11.1%	6.9%	17.3%	4,500	1.5%
	35 to 49	2.0%	50,600	13.0%	9.4%	17.8%	6,600	2.2%
	50 to 64	1.7%	42,700	16.1%	11.2%	22.4%	6,900	2.3%
	65 and Over	1.4%	34,700	***	***	***	***	***
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>
<b>Wasatch Front by Presence of Children in Household</b>								
Wasatch Front,	With Children	51.3%	1,297,300	11.8%	9.4%	14.7%	153,000	52.3%
	Without Children	24.6%	621,600	10.6%	8.2%	13.5%	65,600	22.4%
Non-Wasatch Front,	With Children	16.2%	409,800	11.4%	8.9%	14.4%	46,700	15.9%
	Without Children	7.9%	200,200	13.7%	10.8%	17.3%	27,500	9.4%
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utahns living along the Wasatch Front were somewhat more likely to have health insurance coverage than those in more rural areas (11.4% vs. 12.2% uninsured).
- Utahns who did not live along the Wasatch Front and were aged 19 to 26 years reported the highest levels of being uninsured (males: 32.9%; females: 28.2%).



# A Profile of Utahns Without Coverage

**Table 16. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Wasatch Front by Employment Status</b>								
Wasatch Front, Full Time	44.7%	665,300	12.4%	9.9%	15.4%	82,300	37.6%	
Wasatch Front, Part Time	12.6%	187,600	16.0%	12.0%	20.9%	30,000	13.7%	
Wasatch Front, Retired	2.1%	30,900	***	***	***	***	***	
Wasatch Front, Keeping House	9.6%	143,000	12.3%	8.6%	17.3%	17,600	8.0%	
Wasatch Front, Full-time Student	2.2%	32,200	21.1%	12.4%	33.7%	6,800	3.1%	
Wasatch Front, Unemployed/Other	5.6%	83,500	26.6%	19.7%	34.9%	22,200	10.1%	
Non-Wasatch Front, Full Time	13.1%	195,000	14.4%	11.5%	17.9%	28,000	12.8%	
Non-Wasatch Front, Part Time	4.2%	62,300	21.0%	15.5%	27.8%	13,100	6.0%	
Non-Wasatch Front, Retired	0.8%	12,200	5.5%	2.4%	12.0%	700	0.3%	
Non-Wasatch Front, Keeping House	2.8%	42,200	18.3%	12.8%	25.4%	7,700	3.5%	
Non-Wasatch Front, Full-time Student	0.6%	8,500	26.0%	14.1%	42.9%	2,200	1.0%	
Non-Wasatch Front, Unemployed/Other	1.8%	26,700	25.1%	18.2%	33.6%	6,700	3.1%	
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Wasatch Front by Self-employment Status</b>								
Wasatch Front, Self-employed	10.4%	155,000	21.3%	16.1%	27.6%	33,000	15.7%	
Wasatch Front, Not Self-employed	66.3%	987,600	12.1%	9.7%	15.0%	119,600	56.9%	
Non-Wasatch Front, Self-employed	4.3%	63,800	21.5%	15.8%	28.6%	13,700	6.5%	
Non-Wasatch Front, Not Self-employed	19.0%	283,200	15.5%	12.4%	19.1%	43,900	20.9%	
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Wasatch Front by Education Level</b>								
Wasatch Front, <H.S.	4.7%	70,300	47.7%	35.3%	60.4%	33,500	15.2%	
Wasatch Front, H.S. Grad/Some College	38.9%	579,900	16.6%	13.9%	19.8%	96,500	43.8%	
Wasatch Front, Tech/Voc Degree	8.1%	120,500	10.7%	7.1%	15.9%	12,900	5.9%	
Wasatch Front, 4 Yr+ College Degree	24.8%	369,600	4.7%	3.2%	6.8%	17,200	7.8%	
Non-Wasatch Front, <H.S.	1.1%	15,700	46.1%	33.2%	59.6%	7,200	3.3%	
Non-Wasatch Front, H.S. Grad/Some College	13.5%	200,900	21.1%	17.5%	25.2%	42,400	19.2%	
Non-Wasatch Front, Tech/Voc Degree	2.6%	38,100	15.4%	9.5%	24.0%	5,900	2.7%	
Non-Wasatch Front, 4 Yr+ College Degree	6.4%	94,700	5.1%	3.3%	7.9%	4,900	2.2%	
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

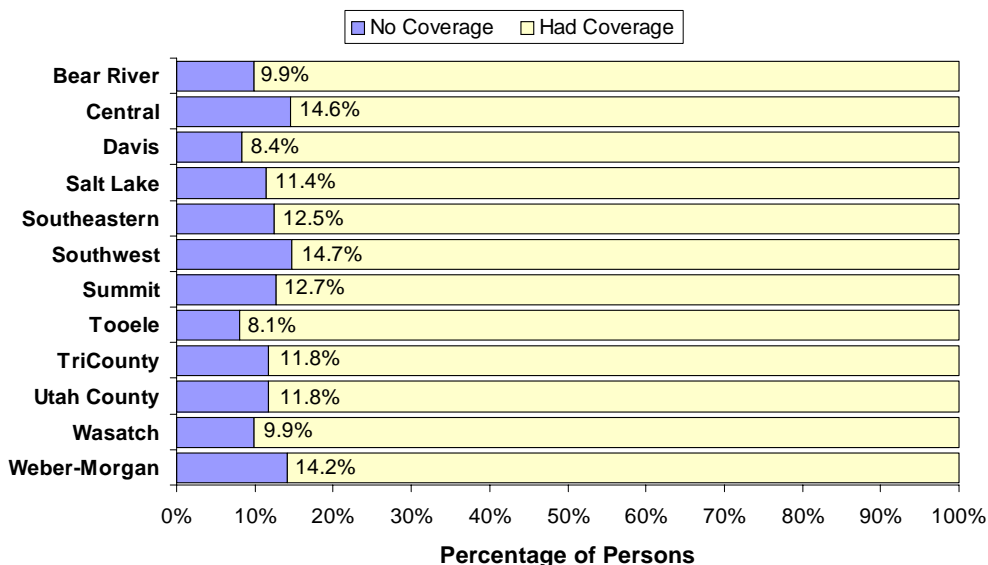
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among Utah adults (aged 19 to 64 years) who were not self-employed, those who did not live along the Wasatch Front were significantly more likely to lack health insurance coverage.

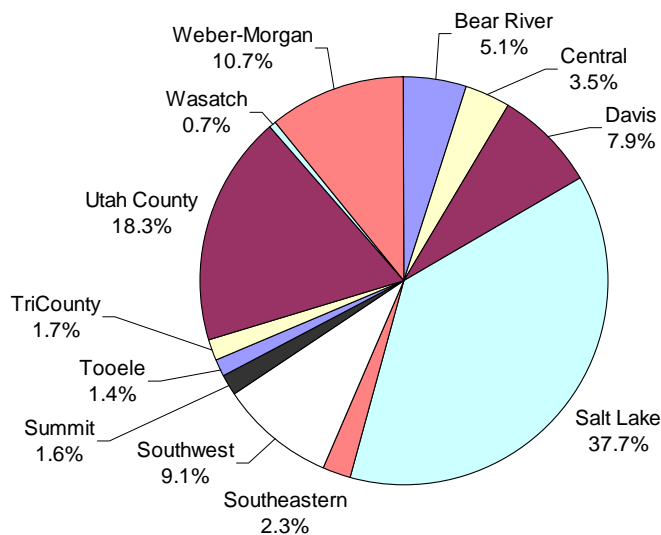


Figure 17.1 Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2005



Source: 2005 Utah Health Status Survey

Figure 17.2 Percentage Distribution of Persons With No Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2005



Source: 2005 Utah Health Status Survey

- Persons living in Southwest Utah health district were the most likely to lack health insurance coverage (14.7%). Persons living in Davis County (8.4%) and Tooele County (8.1%) health districts were the least likely to lack health insurance.
- All local health districts with the exception of Central Utah and Southeastern Utah had higher rates of lacking insurance between 2004 and 2005. The largest increase occurred in Weber-Morgan, where the percentage of people lacking insurance more than doubled.



# A Profile of Utahns Without Coverage

**Table 17. Percentage of Persons With No Health Insurance Coverage by Local Health District, Crude and Age-adjusted Rates, Utah, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population, Crude Rates	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Local Health District, Crude Rates							
Bear River	5.9%	149,705	9.9%	6.1%	15.9%	14,900	5.1%
Central	2.8%	71,046	14.6%	10.1%	20.7%	10,400	3.5%
Davis	10.9%	276,374	8.4%	5.2%	13.1%	23,200	7.9%
Salt Lake	38.4%	970,748	11.4%	8.8%	14.6%	110,500	37.7%
Southeastern	2.1%	52,832	12.5%	8.7%	17.7%	6,600	2.3%
Southwest	7.2%	182,295	14.7%	10.3%	20.6%	26,800	9.1%
Summit	1.4%	36,417	12.7%	7.7%	20.2%	4,600	1.6%
Tooele	2.0%	51,835	8.1%	5.1%	12.7%	4,200	1.4%
TriCounty	1.7%	42,327	11.8%	8.1%	17.0%	5,000	1.7%
Utah County	18.0%	453,977	11.8%	8.7%	15.8%	53,500	18.3%
Wasatch	0.8%	20,138	9.9%	6.4%	15.0%	2,000	0.7%
Weber-Morgan	8.7%	221,232	14.2%	8.3%	23.2%	31,400	10.7%
Total, All Utahns, Crude Rates	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
2005 Utah Population, Age-adjusted Rates	100.0%		11.1%	9.7%	12.7%		
Local Health District, Age-adjusted Rates							
Bear River	5.9%	149,705	9.5%	6.1%	14.6%		
Central	2.8%	71,046	14.5%	10.3%	20.1%		
Davis	10.9%	276,374	8.0%	5.0%	12.5%		
Salt Lake	38.4%	970,748	10.8%	8.4%	13.8%		
Southeastern	2.1%	52,832	11.8%	8.3%	16.5%		
Southwest	7.2%	182,295	15.6%	11.0%	21.6%		
Summit	1.4%	36,417	12.1%	7.4%	19.1%		
Tooele	2.0%	51,835	7.2%	4.5%	11.3%		
TriCounty	1.7%	42,327	11.5%	7.9%	16.3%		
Utah County	18.0%	453,977	11.1%	8.1%	14.9%		
Wasatch	0.8%	20,138	9.4%	6.2%	14.0%		
Weber-Morgan	8.7%	221,232	13.8%	8.4%	21.9%		
Total, All Utahns, Age-adjusted Rates	100.0%	2,528,926	11.1%	9.7%	12.7%		

1 Population estimates based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns do not sum to the total because of missing values on the grouping variables.

- Health insurance coverage is related to age. For instance, nearly all persons aged 65 and over have coverage. In Utah, non-Wasatch Front counties have higher proportions of residents aged 65 or over. Thus, the crude uninsured rate might be improved merely because they have more residents on Medicare.
- If a geographic area has a high age-adjusted uninsured rate, this indicates that other (non-age-related) risk factors are responsible.





# **Lack of Coverage in Utah: The Nature of the Problem**

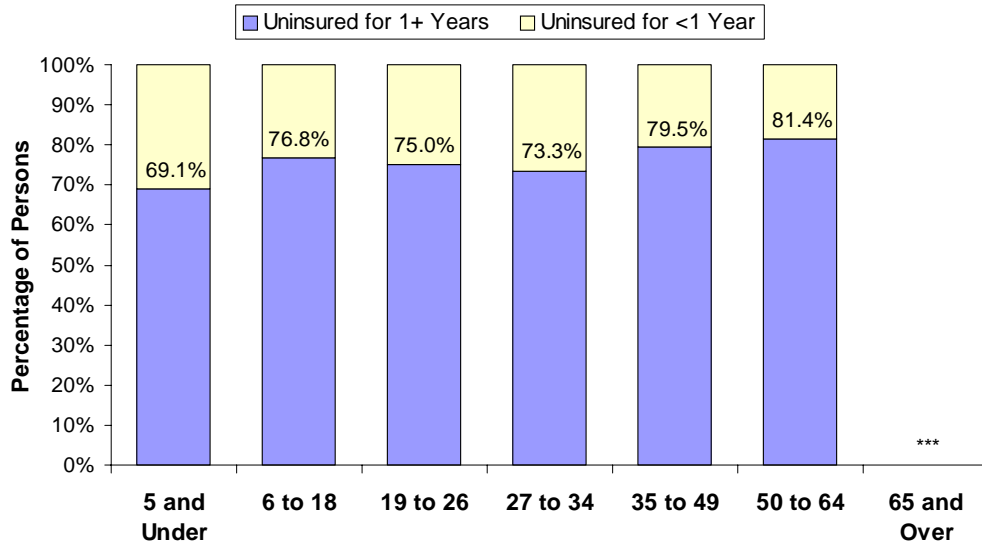






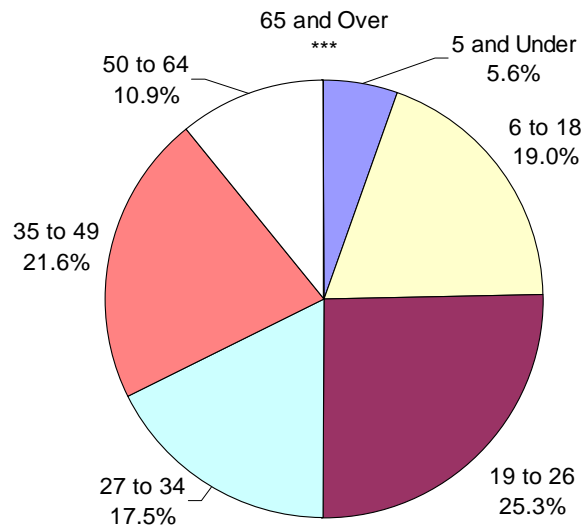
# Lack of Coverage in Utah: The Nature of the Problem

Figure 18.1 Uninsured for One Year or Longer by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
\*\*\* Not enough data cases to provide a precise estimate

Figure 18.2 Percentage Distribution of Persons Uninsured for One Year or Longer by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
\*\*\* Not enough data cases to provide a precise estimate

- Uninsured Utahns aged 50 to 64 years were the most likely to report lacking health insurance coverage for one year or longer (81.4%).

# Lack of Coverage in Utah: The Nature of the Problem



**Table 18. Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**  
**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Uninsured Population	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Sex</b>							
Male	53.0%	155,300	78.6%	71.7%	84.2%	122,100	54.8%
Female	47.0%	137,500	73.2%	66.0%	79.4%	100,700	45.2%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	69.1%	51.4%	82.5%	12,500	5.6%
6 to 18	18.7%	54,900	76.8%	62.7%	86.8%	42,200	19.0%
19 to 26	25.7%	75,200	75.0%	64.9%	83.0%	56,400	25.3%
27 to 34	18.2%	53,200	73.3%	59.5%	83.7%	39,000	17.5%
35 to 49	20.6%	60,500	79.5%	71.0%	86.0%	48,100	21.6%
50 to 64	10.2%	29,900	81.4%	69.9%	89.1%	24,300	10.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	80.7%	64.4%	90.7%	12,200	5.5%
Central	3.6%	10,700	72.8%	54.8%	85.5%	7,800	3.5%
Davis	7.9%	23,100	53.9%	30.6%	75.5%	12,400	5.6%
Salt Lake	38.2%	111,800	78.6%	66.3%	87.2%	87,800	39.4%
Southeastern	2.3%	6,800	91.1%	71.0%	97.7%	6,200	2.8%
Southwest	8.8%	25,800	80.1%	62.0%	90.8%	20,700	9.3%
Summit	1.5%	4,500	85.4%	65.9%	94.7%	3,800	1.7%
Tooele	1.5%	4,200	50.3%	26.4%	74.1%	2,100	0.9%
TriCounty	1.7%	5,000	80.8%	63.5%	91.0%	4,000	1.8%
Utah County	17.9%	52,500	73.7%	57.8%	85.1%	38,700	17.4%
Wasatch	0.7%	1,900	80.3%	60.6%	91.5%	1,500	0.7%
Weber-Morgan	10.7%	31,300	82.4%	63.2%	92.7%	25,800	11.6%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	78.8%	63.5%	88.9%	76,900	35.2%
101-200% Federal Poverty Level	33.5%	98,100	76.3%	65.4%	84.6%	74,900	34.3%
201-300% Federal Poverty Level	25.5%	74,800	70.0%	56.5%	80.7%	52,400	24.0%
>300% Federal Poverty Level	7.6%	22,300	63.1%	45.2%	78.0%	14,100	6.5%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	87.6%	72.1%	95.1%	87,100	39.0%
Not Hispanic or Latino	66.0%	193,300	70.6%	63.7%	76.6%	136,400	61.0%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%

See footnotes at end of table.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 18 (continued). Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**

**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	76.7%	68.3%	83.4%	85,400	50.5%
Part Time	19.8%	43,900	80.7%	70.8%	87.8%	35,400	20.9%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	76.9%	63.6%	86.4%	19,800	11.7%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	71.9%	58.2%	82.5%	20,900	12.4%
Total, All Uninsured Utahns, Aged 19-64	100.0%	221,600	76.7%	71.1%	81.6%	170,100	100.0%
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	80.6%	68.8%	88.7%	33,000	14.8%
Good/Excellent	86.0%	251,900	75.3%	68.5%	81.0%	189,700	85.2%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%
<b>Presence of Children in Household</b>							
With Children	68.1%	199,400	76.5%	68.1%	83.2%	152,400	68.4%
Without Children	31.9%	93,400	75.4%	66.8%	82.4%	70,400	31.6%
Total, All Uninsured Utahns	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

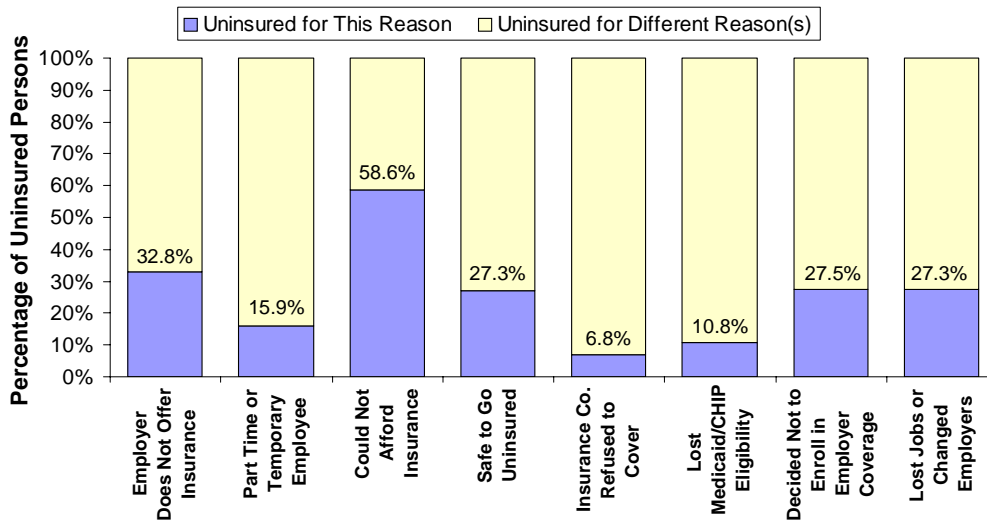
5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among uninsured Utahns, 76.1% reported having been without health insurance for at least one year. The percentage of uninsured Utahns who have been uninsured for one year or longer has been increasing along with the uninsured rate (2003: 55.1% and 2004: 65.6%).
- Among uninsured Utahns who had been uninsured for one year or longer, all age groups experienced an increase between 2004 and 2005. The highest increase was experienced among children 5 years and under (2004: 39.1% and 2005: 69.1%)
- Tooele County health district had the lowest percentage of uninsured persons reporting they had been uninsured for one year or more (50.3%). Southeastern Utah had the highest percentage (91.1%).
- 87.6% of uninsured Hispanic persons were uninsured for one year or longer.

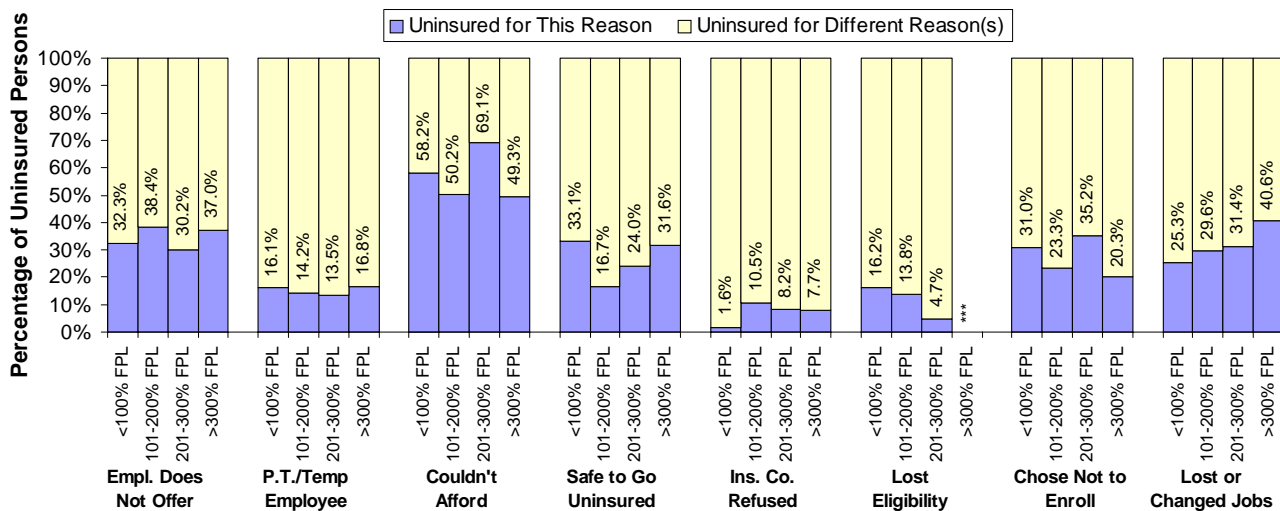


Figure 19-26.1 Reasons for Lack of Coverage, Utahns Without Health Insurance, 2005



Source: 2005 Utah Health Status Survey  
 Note: Respondents were allowed to cite more than one reason

Figure 19-26.2 Reasons for Lack of Coverage by Poverty Status, Utahns Without Health Insurance Coverage, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- The estimates on this page and in tables 19–28 are for uninsured Utahns only. They do not include the insured population.
- The Utah Health Status Survey measures several common reasons for lack of coverage, but certainly not all reasons. Additionally, the reasons reported in this report are not mutually exclusive. Respondents may have reported multiple reasons for lacking health insurance.
- The most common reason cited for not having health insurance was “could not afford insurance” (58.6%).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 19. Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals	Lower	Upper		
2005 Utah Uninsured Population	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Sex</b>							
Male	53.0%	155,300	33.9%	26.6%	42.2%	52,700	54.8%
Female	47.0%	137,500	31.6%	24.1%	40.1%	43,400	45.2%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	15.6%	5.7%	35.9%	2,800	2.9%
6 to 18	18.7%	54,900	25.8%	15.1%	40.4%	14,100	14.7%
19 to 26	25.7%	75,200	31.8%	22.3%	43.1%	23,900	25.0%
27 to 34	18.2%	53,200	47.0%	33.1%	61.4%	25,000	26.1%
35 to 49	20.6%	60,500	30.9%	22.1%	41.5%	18,700	19.5%
50 to 64	10.2%	29,900	37.5%	24.7%	52.4%	11,200	11.7%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	41.5%	20.0%	66.7%	6,300	6.6%
Central	3.6%	10,700	28.9%	14.4%	49.4%	3,100	3.2%
Davis	7.9%	23,100	29.0%	10.9%	57.7%	6,700	7.0%
Salt Lake	38.2%	111,800	35.4%	23.3%	49.7%	39,600	41.3%
Southeastern	2.3%	6,800	50.5%	30.6%	70.2%	3,400	3.5%
Southwest	8.8%	25,800	31.6%	17.2%	50.8%	8,200	8.6%
Summit	1.5%	4,500	33.7%	12.2%	65.0%	1,500	1.6%
Tooele	1.5%	4,200	36.9%	16.0%	64.3%	1,600	1.7%
TriCounty	1.7%	5,000	23.3%	10.2%	45.0%	1,200	1.3%
Utah County	17.9%	52,500	33.6%	19.5%	51.4%	17,600	18.4%
Wasatch	0.7%	1,900	13.8%	4.6%	34.7%	300	0.3%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	32.3%	18.7%	49.7%	31,500	31.5%
101-200% Federal Poverty Level	33.5%	98,100	38.4%	26.7%	51.6%	37,600	37.6%
201-300% Federal Poverty Level	25.5%	74,800	30.2%	19.4%	43.7%	22,600	22.6%
>300% Federal Poverty Level	7.6%	22,300	37.0%	22.2%	54.6%	8,200	8.2%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	36.9%	21.5%	55.4%	36,700	38.7%
Not Hispanic or Latino	66.0%	193,300	30.1%	24.0%	37.0%	58,200	61.3%
Total, All Uninsured Utahns	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%

See footnotes at end of table.



**Table 19 (continued). Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	41.3%	31.8%	51.6%	46,100	58.9%
Part Time	19.8%	43,900	37.4%	26.8%	49.2%	16,400	21.0%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	25.7%	14.1%	42.1%	6,600	8.4%
Student	4.1%	9,200	18.6%	6.7%	42.2%	1,700	2.1%
Unemployed/Other	13.1%	29,100	23.7%	13.3%	38.7%	6,900	8.8%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>36.1%</b>	<b>29.6%</b>	<b>43.2%</b>	<b>80,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	42.9%	29.1%	57.9%	17,500	18.3%
Good/Excellent	86.0%	251,900	31.0%	24.4%	38.6%	78,100	81.7%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>32.8%</b>	<b>26.2%</b>	<b>40.2%</b>	<b>96,200</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- 32.8% of uninsured Utahns reported that an “employer does not offer” insurance as a reason for lacking health insurance.
- Uninsured Utahns aged 27 to 34 were the most likely age group to report that an “employer does not offer” health insurance as a reason for lacking insurance (40.7%).
- Southeastern Utah health district had the highest percentage of uninsured persons (50.5%) who reported that an “employer does not offer” insurance as a reason for being uninsured.
- Among uninsured adults (19–64 years) who were working full time, 41.3% reported that an “employer does not offer” as a reason for lacking health insurance.





# Lack of Coverage in Utah: The Nature of the Problem

**Table 20. Percentage of Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Lower		
2005 Utah Uninsured Population	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Sex</b>							
Male	53.0%	155,300	14.0%	9.8%	19.6%	21,800	46.8%
Female	47.0%	137,500	18.1%	12.6%	25.1%	24,800	53.2%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	3.2%	0.4%	19.8%	600	1.3%
6 to 18	18.7%	54,900	5.9%	2.1%	15.4%	3,300	7.2%
19 to 26	25.7%	75,200	22.7%	15.0%	32.9%	17,100	37.4%
27 to 34	18.2%	53,200	18.4%	10.0%	31.6%	9,800	21.4%
35 to 49	20.6%	60,500	13.9%	8.5%	22.1%	8,400	18.4%
50 to 64	10.2%	29,900	21.8%	11.9%	36.4%	6,500	14.2%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	26.5%	11.9%	49.0%	4,000	8.5%
Central	3.6%	10,700	16.4%	7.2%	33.1%	1,800	3.8%
Davis	7.9%	23,100	12.3%	4.9%	27.9%	2,800	5.9%
Salt Lake	38.2%	111,800	20.9%	12.8%	32.2%	23,300	49.4%
Southeastern	2.3%	6,800	3.6%	0.8%	14.2%	200	0.4%
Southwest	8.8%	25,800	10.7%	4.5%	23.6%	2,800	5.9%
Summit	1.5%	4,500	2.6%	0.3%	18.2%	100	0.2%
Tooele	1.5%	4,200	13.4%	5.1%	31.1%	600	1.3%
TriCounty	1.7%	5,000	8.3%	2.9%	21.6%	400	0.8%
Utah County	17.9%	52,500	12.0%	5.9%	22.9%	6,300	13.3%
Wasatch	0.7%	1,900	7.7%	1.3%	34.0%	100	0.2%
Weber-Morgan	10.7%	31,300	15.3%	5.2%	37.0%	4,800	10.2%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	16.1%	9.2%	26.6%	15,700	36.2%
101-200% Federal Poverty Level	33.5%	98,100	14.2%	7.9%	24.1%	13,900	32.0%
201-300% Federal Poverty Level	25.5%	74,800	13.5%	7.7%	22.5%	10,100	23.3%
>300% Federal Poverty Level	7.6%	22,300	16.8%	7.9%	32.1%	3,700	8.5%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	17.1%	9.0%	30.2%	17,000	37.9%
Not Hispanic or Latino	66.0%	193,300	14.4%	10.8%	19.0%	27,900	62.1%
Total, All Uninsured Utahns	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%

See footnotes at end of table.



**Table 20 (continued). Percentage of Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part-time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	17.0%	10.9%	25.4%	18,900	45.3%
Part Time	19.8%	43,900	37.4%	26.9%	49.3%	16,400	39.3%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	6.5%	1.6%	22.8%	1,700	4.1%
Full-time Student	4.1%	9,200	18.9%	6.0%	46.2%	1,700	4.1%
Unemployed/Other	13.1%	29,100	10.2%	4.3%	22.1%	3,000	7.2%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>19.0%</b>	<b>14.5%</b>	<b>24.5%</b>	<b>42,200</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	24.7%	14.3%	39.2%	10,100	21.4%
Good/Excellent	86.0%	251,900	14.7%	10.8%	19.6%	37,000	78.6%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>15.9%</b>	<b>12.0%</b>	<b>20.8%</b>	<b>46,600</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- 15.9% of uninsured persons reported part-time or temporary employment as a reason for lacking health insurance.
- Uninsured Utahns aged 19 to 26 were more likely than other age groups to report that they were part-time or temporary employees as a reason for lacking insurance (22.7%).
- Bear River health district had the highest percentage of uninsured persons reporting they were part-time or temporary employees as a reason for lacking health insurance (26.5%). Summit County health district had the lowest percentage reporting this reason (2.6%).
- Interestingly, those living in households with incomes above 300% of poverty were the most likely to report part-time or temporary employment as a reason for being uninsured.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 21. Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage**  
 by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Uninsured Population	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Sex</b>							
Male	53.0%	155,300	58.2%	49.9%	66.1%	90,400	52.7%
Female	47.0%	137,500	59.1%	50.1%	67.5%	81,200	47.3%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	49.8%	32.2%	67.5%	9,000	5.3%
6 to 18	18.7%	54,900	51.8%	36.7%	66.7%	28,500	16.7%
19 to 26	25.7%	75,200	61.0%	49.7%	71.2%	45,900	26.9%
27 to 34	18.2%	53,200	55.5%	41.2%	68.9%	29,500	17.3%
35 to 49	20.6%	60,500	57.1%	46.4%	67.2%	34,600	20.3%
50 to 64	10.2%	29,900	77.5%	65.4%	86.3%	23,200	13.6%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	55.9%	29.8%	79.1%	8,400	4.9%
Central	3.6%	10,700	70.8%	51.4%	84.8%	7,600	4.4%
Davis	7.9%	23,100	49.7%	26.1%	73.4%	11,500	6.7%
Salt Lake	38.2%	111,800	60.0%	46.3%	72.3%	67,100	39.2%
Southeastern	2.3%	6,800	77.6%	56.7%	90.1%	5,300	3.1%
Southwest	8.8%	25,800	56.6%	36.6%	74.7%	14,600	8.5%
Summit	1.5%	4,500	44.4%	19.3%	72.7%	2,000	1.2%
Tooele	1.5%	4,200	58.0%	33.3%	79.3%	2,400	1.4%
TriCounty	1.7%	5,000	60.0%	37.9%	78.6%	3,000	1.8%
Utah County	17.9%	52,500	61.4%	43.3%	76.8%	32,200	18.8%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	50.2%	21.6%	78.6%	15,700	9.2%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	58.2%	40.8%	73.7%	56,800	33.6%
101-200% Federal Poverty Level	33.5%	98,100	50.2%	37.8%	62.6%	49,300	29.2%
201-300% Federal Poverty Level	25.5%	74,800	69.1%	53.7%	81.2%	51,700	30.6%
>300% Federal Poverty Level	7.6%	22,300	49.3%	32.3%	66.4%	11,000	6.5%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	53.0%	36.1%	69.3%	52,800	30.6%
Not Hispanic or Latino	66.0%	193,300	62.0%	54.2%	69.2%	119,800	69.4%
Total, All Uninsured Utahns	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%

See footnotes at end of table.



**Table 21 (continued). Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	66.5%	57.5%	74.5%	74,100	55.4%
Part Time	19.8%	43,900	49.8%	38.1%	61.6%	21,900	16.4%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	59.5%	43.9%	73.5%	15,300	11.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	52.3%	38.0%	66.2%	15,200	11.4%
<b>Total, All Uninsured Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>60.9%</b>	<b>53.8%</b>	<b>67.5%</b>	<b>134,900</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	60.2%	45.7%	73.1%	24,600	14.4%
Good/Excellent	86.0%	251,900	58.3%	50.0%	66.1%	146,800	85.6%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>58.6%</b>	<b>50.9%</b>	<b>66.0%</b>	<b>171,600</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Uninsured Utahns aged 19 to 26 made up over one-quarter (26.9%) of all uninsured Utahns reporting that they “could not afford” insurance as a reason for being uninsured.
- Southeastern Utah health district uninsured residents were the most likely to report they “could not afford” insurance (77.6%); Summit County health district uninsured residents were the least likely to report they “could not afford” insurance as a reason for not being insured (44.4%).
- Nearly two-thirds (62.9% or 106,100 persons) of uninsured Utahns were in households with incomes under 200% of poverty and “could not afford” insurance.
- Uninsured adults working full time were the mostly likely to report they “could not afford” health insurance (66.5%). This group also made up over one-half (55.4%) of all adults aged 19 to 64 who “could not afford” insurance.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 22. Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Upper		
2005 Utah Uninsured Population	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Sex</b>							
Male	53.0%	155,300	29.1%	22.2%	37.1%	45,200	56.6%
Female	47.0%	137,500	25.2%	17.5%	34.8%	34,600	43.4%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	32.4%	16.3%	54.1%	5,900	7.5%
6 to 18	18.7%	54,900	32.6%	19.4%	49.4%	17,900	22.6%
19 to 26	25.7%	75,200	28.4%	19.8%	38.9%	21,400	27.1%
27 to 34	18.2%	53,200	31.3%	19.2%	46.7%	16,700	21.1%
35 to 49	20.6%	60,500	17.7%	10.9%	27.4%	10,700	13.5%
50 to 64	10.2%	29,900	21.9%	13.1%	34.2%	6,500	8.2%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	23.6%	9.8%	46.7%	3,600	4.5%
Central	3.6%	10,700	25.2%	11.2%	47.4%	2,700	3.4%
Davis	7.9%	23,100	12.3%	4.2%	30.9%	2,800	3.5%
Salt Lake	38.2%	111,800	35.2%	22.7%	50.0%	39,300	49.6%
Southeastern	2.3%	6,800	31.3%	15.9%	52.3%	2,100	2.7%
Southwest	8.8%	25,800	24.9%	12.4%	43.7%	6,400	8.1%
Summit	1.5%	4,500	26.9%	8.8%	58.5%	1,200	1.5%
Tooele	1.5%	4,200	8.0%	2.6%	21.9%	300	0.4%
TriCounty	1.7%	5,000	15.1%	5.4%	35.4%	800	1.0%
Utah County	17.9%	52,500	22.8%	12.0%	39.0%	12,000	15.2%
Wasatch	0.7%	1,900	19.3%	7.1%	43.0%	400	0.5%
Weber-Morgan	10.7%	31,300	24.1%	6.2%	60.3%	7,600	9.6%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	33.1%	18.7%	51.5%	32,300	43.8%
101-200% Federal Poverty Level	33.5%	98,100	16.7%	9.5%	27.7%	16,400	22.2%
201-300% Federal Poverty Level	25.5%	74,800	24.0%	14.4%	37.2%	18,000	24.4%
>300% Federal Poverty Level	7.6%	22,300	31.6%	17.5%	50.1%	7,100	9.6%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	29.9%	15.7%	49.5%	29,800	36.9%
Not Hispanic or Latino	66.0%	193,300	26.3%	20.2%	33.5%	50,900	63.1%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%

See footnotes at end of table.



**Table 22 (continued). Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage**  
 by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	25.6%	18.2%	34.8%	28,500	51.6%
Part Time	19.8%	43,900	24.8%	15.9%	36.4%	10,900	19.7%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	23.5%	12.9%	38.9%	6,000	10.9%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	19.2%	10.4%	32.8%	5,600	10.1%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>25.3%</b>	<b>19.8%</b>	<b>31.7%</b>	<b>56,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	4.2%	1.4%	12.0%	1,700	2.2%
Good/Excellent	86.0%	251,900	30.1%	22.9%	38.4%	75,900	97.8%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.3%</b>	<b>20.6%</b>	<b>35.1%</b>	<b>79,800</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Over one-quarter (27.3%) of uninsured Utahns reported that they were “safe to go uninsured” as a reason for lacking health insurance coverage.
- Among uninsured Utahns in good or excellent health, 30.1% reported they were “safe to go uninsured,” compared to 4.2% of Utahns in fair or poor health.
- Salt Lake Valley health district had the highest percentage of uninsured Utahns reporting they were “safe to go uninsured” (35.2%).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 23. Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Sex</b>							
Male	53.0%	155,300	5.6%	3.4%	9.2%	8,700	43.5%
Female	47.0%	137,500	8.2%	5.1%	12.9%	11,300	56.5%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	***	***	***	***	***
6 to 18	18.7%	54,900	3.8%	0.9%	14.8%	2,100	10.5%
19 to 26	25.7%	75,200	6.2%	3.2%	11.6%	4,600	23.0%
27 to 34	18.2%	53,200	7.7%	3.1%	17.7%	4,100	20.5%
35 to 49	20.6%	60,500	10.6%	6.6%	16.7%	6,400	32.0%
50 to 64	10.2%	29,900	***	***	***	***	***
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	***	***	***	***	***
Central	3.6%	10,700	3.3%	0.9%	10.9%	400	2.0%
Davis	7.9%	23,100	***	***	***	***	***
Salt Lake	38.2%	111,800	6.7%	3.5%	12.3%	7,500	36.9%
Southeastern	2.3%	6,800	3.7%	0.9%	14.3%	300	1.5%
Southwest	8.8%	25,800	12.6%	5.8%	25.4%	3,300	16.3%
Summit	1.5%	4,500	***	***	***	***	***
Tooele	1.5%	4,200	***	***	***	***	***
TriCounty	1.7%	5,000	***	***	***	***	***
Utah County	17.9%	52,500	7.4%	3.4%	15.2%	3,900	19.2%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	0.9%	0.1%	7.1%	300	1.5%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	1.6%	0.5%	4.6%	1,600	8.1%
101-200% Federal Poverty Level	33.5%	98,100	10.5%	5.7%	18.5%	10,300	52.0%
201-300% Federal Poverty Level	25.5%	74,800	8.2%	4.1%	15.7%	6,200	31.3%
>300% Federal Poverty Level	7.6%	22,300	7.7%	3.0%	18.6%	1,700	8.6%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	2.0%	0.5%	8.1%	2,000	9.9%
Not Hispanic or Latino	66.0%	193,300	9.5%	6.6%	13.4%	18,300	90.1%
Total, All Uninsured Utahns	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%

See footnotes at end of table.



**Table 23 (continued). Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	5.8%	3.2%	10.5%	6,500	35.3%
Part Time	19.8%	43,900	10.8%	5.9%	18.9%	4,700	25.5%
Retired	1.0%	2,200	8.9%	1.8%	34.2%	200	1.1%
Keeping House	11.6%	25,700	9.0%	3.6%	20.5%	2,300	12.5%
Full-time Student	4.1%	9,200	19.9%	6.4%	47.5%	1,800	9.8%
Unemployed/Other	13.1%	29,100	10.0%	4.8%	19.6%	2,900	15.8%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>8.2%</b>	<b>5.9%</b>	<b>11.3%</b>	<b>18,100</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	12.8%	7.1%	21.9%	5,200	26.5%
Good/Excellent	86.0%	251,900	5.7%	3.7%	8.9%	14,400	73.5%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>6.8%</b>	<b>4.8%</b>	<b>9.7%</b>	<b>20,000</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, the percentage of uninsured Utahns reporting, “the insurance company refused to cover them” decreased from 2004 (10.8%) to 2005 (6.8%).
- Of reportable data, uninsured persons aged 35 to 49 years were more likely than other groups to report “the insurance company refused to cover them” as a reason for lacking health insurance (10.6%).
- Not surprisingly, uninsured Utahns who were in fair or poor health were significantly more likely than those in good or excellent health to report “the insurance company refused to cover them” (12.8% and 5.7% respectively).





# Lack of Coverage in Utah: The Nature of the Problem

**Table 24. Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Lower		
2005 Utah Uninsured Population	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Sex</b>							
Male	53.0%	155,300	7.6%	4.5%	12.5%	11,800	37.2%
Female	47.0%	137,500	14.5%	9.9%	20.7%	19,900	62.8%
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	34.4%	18.6%	54.7%	6,200	19.6%
6 to 18	18.7%	54,900	21.1%	11.7%	34.9%	11,600	36.6%
19 to 26	25.7%	75,200	2.6%	1.2%	5.7%	1,900	6.0%
27 to 34	18.2%	53,200	***	***	***	***	***
35 to 49	20.6%	60,500	6.6%	3.1%	13.6%	4,000	12.6%
50 to 64	10.2%	29,900	***	***	***	***	***
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	13.6%	4.3%	35.2%	2,000	6.3%
Central	3.6%	10,700	12.8%	4.5%	31.6%	1,400	4.4%
Davis	7.9%	23,100	8.3%	2.8%	22.3%	1,900	6.0%
Salt Lake	38.2%	111,800	15.2%	8.2%	26.4%	17,000	53.5%
Southeastern	2.3%	6,800	16.8%	6.5%	36.8%	1,100	3.5%
Southwest	8.8%	25,800	13.7%	5.3%	31.3%	3,500	11.0%
Summit	1.5%	4,500	5.1%	1.2%	19.0%	200	0.6%
Tooele	1.5%	4,200	19.7%	5.6%	50.3%	800	2.5%
TriCounty	1.7%	5,000	28.5%	12.8%	52.0%	1,400	4.4%
Utah County	17.9%	52,500	4.0%	1.0%	13.9%	2,100	6.6%
Wasatch	0.7%	1,900	***	***	***	***	***
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	16.2%	8.9%	27.7%	15,800	47.3%
101-200% Federal Poverty Level	33.5%	98,100	13.8%	7.9%	22.9%	13,500	40.4%
201-300% Federal Poverty Level	25.5%	74,800	4.7%	1.1%	17.5%	3,500	10.5%
>300% Federal Poverty Level	7.6%	22,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	16.0%	7.9%	29.6%	15,900	51.0%
Not Hispanic or Latino	66.0%	193,300	7.9%	5.5%	11.3%	15,300	49.0%
Total, All Uninsured Utahns	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%

See footnotes at end of table.



**Table 24 (continued). Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	5.2%	2.4%	10.7%	5,700	42.5%
Part Time	19.8%	43,900	***	***	***	***	***
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	10.2%	4.3%	22.3%	2,600	19.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	3.8%	1.1%	11.9%	1,100	8.2%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>5.9%</b>	<b>3.8%</b>	<b>9.0%</b>	<b>13,100</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	10.4%	5.3%	19.6%	4,300	13.5%
Good/Excellent	86.0%	251,900	10.9%	7.3%	16.0%	27,500	86.5%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>10.8%</b>	<b>7.5%</b>	<b>15.4%</b>	<b>31,700</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 10.8% of the uninsured in 2005 reported losing Medicaid or CHIP eligibility as a reason for lacking health insurance.
- Females were significantly more likely than males to report losing Medicaid or CHIP eligibility (14.5% and 7.6% respectively).
- As a proportion of uninsured Utahns who reported losing Medicaid or CHIP eligibility, 56.2% were aged 18 or under.
- Of the health districts with enough sample size for reporting estimates, persons living in TriCounty health district were the most likely to report losing Medicaid or CHIP eligibility (28.5%).
- For those who reported losing eligibility, additional questions were asked to determine reasons for losing eligibility. 9.4% reported that the children were too old or that the mother was no longer pregnant. (This statistic is not in the table).
- However, the most common reason given for losing Medicaid or CHIP eligibility was an increase in family income (49.6% of those who reported losing eligibility), followed by “did not complete necessary paper work” (14.5%). (This statistic is not in the table).



# Lack of Coverage in Utah: The Nature of the Problem

**Table 25. Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Sex</b>							
Male	53.0%	155,300	28.6%	21.3%	37.3%	44,400	55.2%
Female	47.0%	137,500	26.2%	18.6%	35.6%	36,000	44.8%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	23.9%	12.3%	41.4%	4,300	5.3%
6 to 18	18.7%	54,900	34.5%	20.6%	51.7%	19,000	23.4%
19 to 26	25.7%	75,200	32.5%	23.2%	43.4%	24,400	30.1%
27 to 34	18.2%	53,200	20.5%	11.1%	34.6%	10,900	13.4%
35 to 49	20.6%	60,500	27.8%	19.0%	38.7%	16,800	20.7%
50 to 64	10.2%	29,900	18.7%	9.1%	34.8%	5,600	6.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	20.5%	7.3%	45.5%	3,100	3.9%
Central	3.6%	10,700	24.8%	11.6%	45.3%	2,700	3.4%
Davis	7.9%	23,100	***	***	***	***	***
Salt Lake	38.2%	111,800	28.4%	17.0%	43.4%	31,700	39.5%
Southeastern	2.3%	6,800	19.1%	8.1%	38.7%	1,300	1.6%
Southwest	8.8%	25,800	27.5%	12.0%	51.2%	7,100	8.9%
Summit	1.5%	4,500	25.5%	7.1%	60.3%	1,100	1.4%
Tooele	1.5%	4,200	35.1%	15.8%	60.9%	1,500	1.9%
TriCounty	1.7%	5,000	26.6%	11.4%	50.4%	1,300	1.6%
Utah County	17.9%	52,500	26.4%	13.3%	45.6%	13,800	17.2%
Wasatch	0.7%	1,900	32.1%	14.3%	57.3%	600	0.7%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	31.0%	17.1%	49.5%	30,300	36.1%
101-200% Federal Poverty Level	33.5%	98,100	23.3%	13.7%	36.8%	22,800	27.2%
201-300% Federal Poverty Level	25.5%	74,800	35.2%	22.5%	50.4%	26,300	31.3%
>300% Federal Poverty Level	7.6%	22,300	20.3%	9.0%	39.7%	4,500	5.4%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	35.8%	20.9%	54.0%	35,600	43.5%
Not Hispanic or Latino	66.0%	193,300	23.9%	17.6%	31.6%	46,300	56.5%
Total, All Uninsured Utahns	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%

See footnotes at end of table.



**Table 25 (continued). Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	30.8%	22.4%	40.8%	34,300	58.2%
Part Time	19.8%	43,900	22.9%	14.1%	35.0%	10,100	17.1%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	28.4%	16.5%	44.3%	7,300	12.4%
Full-time Student	4.1%	9,200	***	***	***	***	***
Unemployed/Other	13.1%	29,100	22.0%	11.9%	37.0%	6,400	10.9%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>26.3%</b>	<b>20.2%</b>	<b>33.6%</b>	<b>58,300</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	21.1%	11.2%	36.3%	8,600	10.6%
Good/Excellent	86.0%	251,900	28.7%	21.4%	37.2%	72,200	89.4%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.5%</b>	<b>20.7%</b>	<b>35.5%</b>	<b>80,400</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 27.5% of uninsured Utahns reported they “decided not to enroll in employer coverage.”
- More than one-half (53.4%) of respondents who “decided not to enroll in employer coverage” also reported that insurance was too expensive as a reason for lacking health insurance. (This statistic is not in the table).
- 37.4% of respondents who “decided not to enroll in employer coverage” also reported they were healthy and safe not to have insurance as a reason for lacking health insurance. (This statistic is not in the table).
- Uninsured Utahns living in Tooele County health district were the most likely to report they “decided not to enroll in employer coverage” (35.1%).
- Interestingly, uninsured Utahns living in households with incomes between 200% to 300% of poverty were the most likely to report they “decided not enroll in employer coverage” as a reason for lacking insurance (35.2%).
- 75.3% of uninsured adults (19 to 64 years) who “decided not to enroll in employer coverage” were working either full or part time.



# Lack of Coverage in Utah: The Nature of the Problem

**Table 26. Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Uninsured Population	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Sex</b>							
Male	53.0%	155,300	27.9%	21.4%	35.6%	43,400	54.3%
Female	47.0%	137,500	26.6%	20.3%	33.9%	36,600	45.8%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Age Group</b>							
5 and Under	6.2%	18,100	25.0%	12.1%	44.7%	4,500	5.7%
6 to 18	18.7%	54,900	19.7%	10.8%	33.3%	10,800	13.6%
19 to 26	25.7%	75,200	20.6%	13.2%	30.7%	15,500	19.6%
27 to 34	18.2%	53,200	25.6%	15.1%	39.9%	13,600	17.2%
35 to 49	20.6%	60,500	35.9%	26.8%	46.0%	21,700	27.4%
50 to 64	10.2%	29,900	43.9%	30.9%	57.8%	13,100	16.5%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.2%	15,100	20.4%	9.1%	39.6%	3,100	3.9%
Central	3.6%	10,700	19.1%	8.2%	38.6%	2,000	2.5%
Davis	7.9%	23,100	38.1%	17.3%	64.6%	8,800	10.9%
Salt Lake	38.2%	111,800	28.1%	18.2%	40.8%	31,500	39.2%
Southeastern	2.3%	6,800	20.1%	8.8%	39.7%	1,400	1.7%
Southwest	8.8%	25,800	29.5%	15.4%	49.1%	7,600	9.5%
Summit	1.5%	4,500	25.9%	8.2%	57.8%	1,200	1.5%
Tooele	1.5%	4,200	46.8%	24.1%	70.9%	2,000	2.5%
TriCounty	1.7%	5,000	27.0%	12.2%	49.6%	1,400	1.7%
Utah County	17.9%	52,500	31.1%	18.0%	48.2%	16,300	20.3%
Wasatch	0.7%	1,900	23.7%	10.7%	44.7%	500	0.6%
Weber-Morgan	10.7%	31,300	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	33.3%	97,600	25.3%	14.5%	40.3%	24,700	28.6%
101-200% Federal Poverty Level	33.5%	98,100	29.6%	19.9%	41.7%	29,100	33.7%
201-300% Federal Poverty Level	25.5%	74,800	31.4%	19.9%	45.6%	23,500	27.2%
>300% Federal Poverty Level	7.6%	22,300	40.6%	25.4%	57.9%	9,100	10.5%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.0%	99,500	15.8%	7.6%	29.9%	15,700	20.2%
Not Hispanic or Latino	66.0%	193,300	32.2%	25.6%	39.6%	62,200	79.8%
Total, All Uninsured Utahns	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%

See footnotes at end of table.



**Table 26 (continued). Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	50.3%	111,400	29.5%	21.7%	38.7%	32,800	50.3%
Part Time	19.8%	43,900	25.7%	17.0%	36.9%	11,300	17.3%
Retired	1.0%	2,200	***	***	***	***	***
Keeping House	11.6%	25,700	32.7%	20.9%	47.1%	8,400	12.9%
Full-time Student	4.1%	9,200	5.9%	1.6%	19.9%	500	0.8%
Unemployed/Other	13.1%	29,100	42.0%	28.5%	56.7%	12,200	18.7%
<b>Total, All Uninsured Utahns, Aged 16-64</b>	<b>100.0%</b>	<b>221,600</b>	<b>29.3%</b>	<b>23.7%</b>	<b>35.6%</b>	<b>65,000</b>	<b>100.0%</b>
<b>Health Status</b>							
Fair/Poor	14.0%	40,900	29.9%	19.0%	43.6%	12,200	15.1%
Good/Excellent	86.0%	251,900	27.2%	21.0%	34.3%	68,400	84.9%
<b>Total, All Uninsured Utahns</b>	<b>100.0%</b>	<b>292,800</b>	<b>27.3%</b>	<b>21.5%</b>	<b>33.9%</b>	<b>79,900</b>	<b>100.0%</b>

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

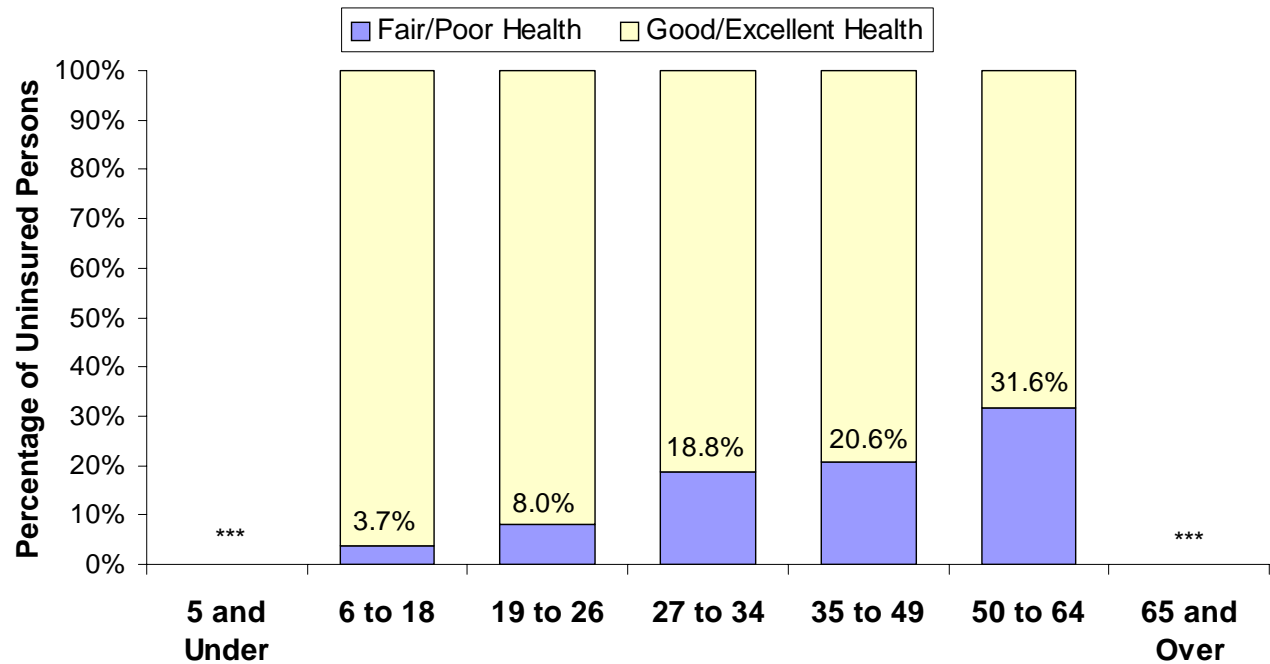
\*\*\* Insufficient sample size for calculation of population estimates.

- 27.3% of uninsured Utahns said that losing their job or changing employers was a reason they were uninsured.
- Uninsured Utahns aged 50 to 64 years were significantly more likely than others to report losing or changing a job as a reason for lacking health insurance (43.9% vs. 27.3% state rate).
- Tooele County health district had the highest proportion of uninsured Utahns reporting the loss or change of a job as a reason for being uninsured (46.8%).
- As poverty level increased, the likelihood of reporting the loss or change of a job as a reason for lacking health insurance increased.



## Lack of Coverage in Utah: The Nature of the Problem

Figure 27.1 Health Status of Uninsured Persons by Age, Utah, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- In 2005, approximately 40,900 uninsured Utahns were in fair or poor health.



**Table 27. Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health by Sex, Age Group, and Poverty Status, Uninsured Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance Who Were in Fair/Poor Health				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2005 Utah Uninsured Population	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
Sex							
Male	53.0%	155,300	13.6%	9.7%	18.7%	21,100	51.6%
Female	47.0%	137,500	14.4%	10.0%	20.2%	19,800	48.4%
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
Age Group							
5 and Under	6.2%	18,100	***	***	***	***	***
6 to 18	18.7%	54,900	3.7%	1.2%	10.5%	2,000	4.9%
19 to 26	25.7%	75,200	8.0%	4.5%	13.8%	6,000	14.6%
27 to 34	18.2%	53,200	18.8%	11.1%	30.0%	10,000	24.4%
35 to 49	20.6%	60,500	20.6%	14.3%	28.9%	12,500	30.5%
50 to 64	10.2%	29,900	31.6%	21.7%	43.4%	9,400	22.9%
65 and Over	0.4%	1,100	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%
Poverty Status							
<100% Federal Poverty Level	33.3%	97,600	12.4%	7.4%	20.1%	12,100	32.8%
101-200% Federal Poverty Level	33.5%	98,100	18.0%	11.8%	26.4%	17,700	48.0%
201-300% Federal Poverty Level	25.5%	74,800	8.4%	4.7%	14.5%	6,300	17.1%
>300% Federal Poverty Level	7.6%	22,300	3.6%	0.9%	13.1%	800	2.2%
Total, All Uninsured Utahns	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- As age increased, the percentage of uninsured persons in fair or poor health also increased.
- Persons living in households with incomes between 101% and 200% of poverty were the most likely to report being uninsured and having fair/poor health.





# Lack of Coverage in Utah: The Nature of the Problem

**Table 28. Percentage of Persons With No Health Insurance Coverage by Presence of Chronic Medical Conditions, Uninsured Utah Residents, 2005**

Medical Condition	Survey Estimates of Uninsured Persons by Medical Condition			
	Percentage of Uninsured Persons <sup>1</sup>			Number of Uninsured Persons <sup>2</sup>
	95% Confidence Intervals			
	Lower	Upper		
Diabetes	2.0%	1.1%	3.6%	5,700
Asthma	6.8%	5.1%	9.0%	19,900

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Population estimates based on 2005 UHSS and rounded to the nearest 100 persons.



# Health Insurance Coverage by Plan Type

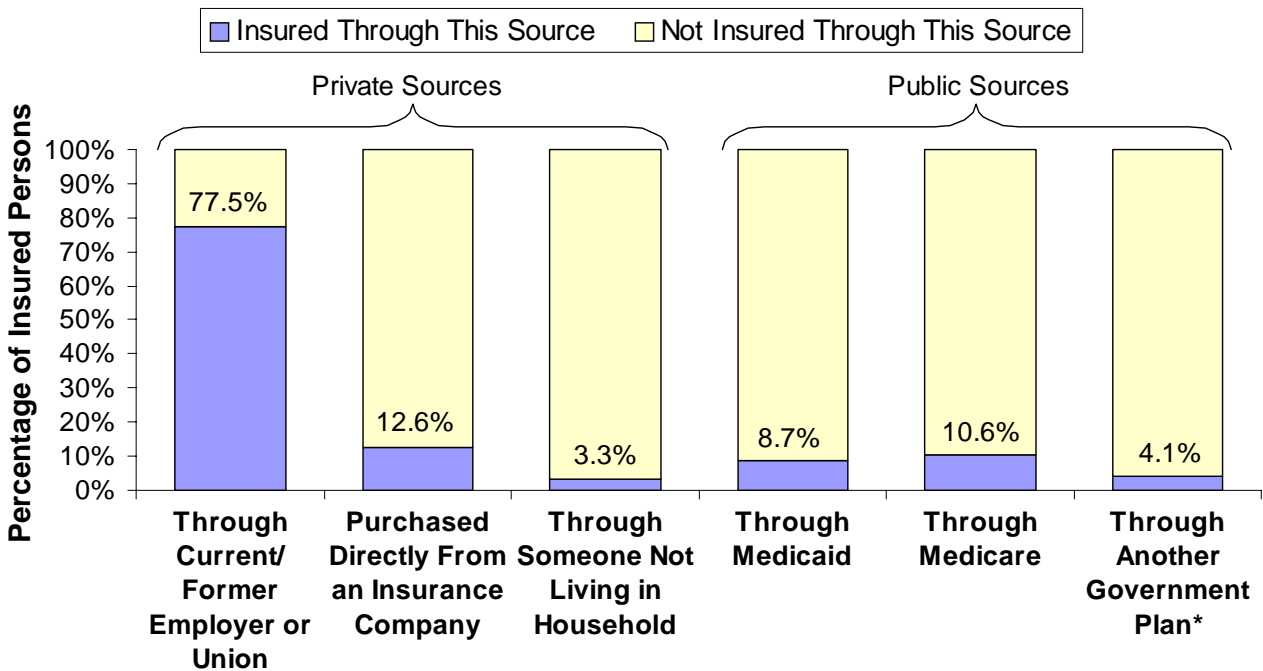






# Health Insurance Coverage by Plan Type

## Figure 29-34.1 Health Insurance Coverage by Source, Utah, 2005



Source: 2005 Utah Health Status Survey

\* "Another government plan" includes Military, Tricare, or the V.A.

Note: Bars are not mutually exclusive, both by definition, and because a person may be covered by more than one type of plan.

- The estimates on this page and in tables 29–35 are for insured Utahns only. They do not include the uninsured population.
- Each individual can have more than one source of insurance coverage: groups are not mutually exclusive.
- Most insured persons had insurance through a current or former employer or union (77.5%).
- Among insured children aged 0 to 18 years, 5.7% were covered by the Children’s Health Insurance Program (Table 35).

# Health Insurance Coverage by Plan Type



**Table 29. Percentage of Insured Persons Who Had Health Insurance Coverage Through Current or Former Employer or Union by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns With Insurance Through Current or Former Employer				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	78.4%	76.2%	80.5%	878,100	50.7%
Female	49.9%	1,116,300	76.6%	74.2%	78.8%	854,800	49.3%
Total, All Insured Utahns	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	75.3%	66.4%	82.5%	37,600	2.2%
1 to 5	10.2%	228,500	70.4%	65.4%	75.0%	160,900	9.3%
6 to 18	21.4%	477,700	77.8%	73.8%	81.4%	371,600	21.5%
19 to 26	12.5%	279,200	72.2%	66.5%	77.3%	201,600	11.7%
27 to 34	12.8%	285,600	84.4%	80.3%	87.7%	241,000	14.0%
35 to 49	18.0%	402,400	87.2%	84.5%	89.5%	350,900	20.3%
50 to 64	13.2%	296,000	84.7%	81.7%	87.2%	250,600	14.5%
65 and Over	9.5%	211,500	53.4%	48.8%	58.0%	113,000	6.5%
Total, All Insured Utahns	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	72.5%	64.4%	79.4%	97,800	5.6%
Central	2.7%	60,700	68.9%	60.8%	76.0%	41,800	2.4%
Davis	11.3%	253,200	81.3%	75.0%	86.4%	205,900	11.9%
Salt Lake	38.5%	860,200	80.2%	76.5%	83.4%	689,900	39.8%
Southeastern	2.1%	46,200	72.2%	64.5%	78.8%	33,400	1.9%
Southwest	7.0%	155,500	68.6%	60.7%	75.5%	106,600	6.2%
Summit	1.4%	31,800	78.8%	71.6%	84.5%	25,000	1.4%
Tooele	2.1%	47,600	87.7%	83.0%	91.2%	41,700	2.4%
TriCounty	1.7%	37,300	76.2%	69.0%	82.2%	28,400	1.6%
Utah County	17.9%	400,500	74.4%	68.9%	79.3%	298,200	17.2%
Wasatch	0.8%	18,100	75.8%	68.1%	82.1%	13,700	0.8%
Weber-Morgan	8.5%	189,900	78.7%	70.8%	85.0%	149,500	8.6%
Total, All Insured Utahns	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	30.9%	23.0%	40.2%	52,800	3.0%
101-200% Federal Poverty Level	20.76%	464,200	68.9%	63.3%	73.9%	319,800	18.3%
201-300% Federal Poverty Level	40.01%	894,600	83.9%	80.2%	87.0%	750,200	42.8%
>300% Federal Poverty Level	31.82%	711,600	88.2%	85.5%	90.5%	628,000	35.9%
Total, All Insured Utahns	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	90.1%	88.3%	91.7%	676,100	64.1%
Part Time	16.4%	206,900	75.4%	70.4%	79.7%	155,900	14.8%
Retired	3.2%	40,900	72.7%	63.7%	80.2%	29,800	2.8%
Keeping House	12.7%	159,900	80.4%	76.1%	84.1%	128,600	12.2%
Full-time Student	2.5%	31,700	51.5%	38.3%	64.5%	16,300	1.5%
Unemployed/Other	6.4%	81,400	59.7%	51.9%	67.0%	48,600	4.6%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	82.9%	80.9%	84.8%	1,051,200	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.



# Health Insurance Coverage by Plan Type

**Table 30. Percentage of Insured Persons Who Had Health Insurance Coverage Purchased Directly From an Insurance Company by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns Who Purchased Insurance Directly From an Insurance Company				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	12.3%	10.7%	14.3%	138,300	49.0%
Female	49.9%	1,116,300	12.9%	11.1%	14.9%	143,900	51.0%
Total, All Insured Utahns	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	5.0%	2.4%	10.3%	2,500	0.9%
1 to 5	10.2%	228,500	8.6%	6.2%	11.7%	19,600	7.0%
6 to 18	21.4%	477,700	11.0%	8.1%	14.6%	52,400	18.6%
19 to 26	12.5%	279,200	16.3%	12.1%	21.6%	45,500	16.1%
27 to 34	12.8%	285,600	9.9%	7.3%	13.4%	28,300	10.0%
35 to 49	18.0%	402,400	9.7%	7.6%	12.3%	39,100	13.9%
50 to 64	13.2%	296,000	11.2%	9.0%	13.7%	33,100	11.7%
65 and Over	9.5%	211,500	29.0%	24.9%	33.3%	61,300	21.8%
Total, All Insured Utahns	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	19.1%	12.6%	27.8%	25,700	9.1%
Central	2.7%	60,700	16.3%	10.7%	24.0%	9,900	3.5%
Davis	11.3%	253,200	8.4%	4.9%	13.9%	21,200	7.5%
Salt Lake	38.5%	860,200	11.0%	8.5%	14.1%	94,500	33.4%
Southeastern	2.1%	46,200	8.4%	5.3%	13.1%	3,900	1.4%
Southwest	7.0%	155,500	15.9%	11.2%	22.2%	24,800	8.8%
Summit	1.4%	31,800	20.1%	14.3%	27.5%	6,400	2.3%
Tooele	2.1%	47,600	3.1%	1.7%	5.4%	1,500	0.5%
TriCounty	1.7%	37,300	11.4%	7.2%	17.6%	4,200	1.5%
Utah County	17.9%	400,500	15.9%	12.0%	20.8%	63,600	22.5%
Wasatch	0.8%	18,100	20.9%	14.8%	28.6%	3,800	1.3%
Weber-Morgan	8.5%	189,900	12.3%	7.5%	19.6%	23,400	8.3%
Total, All Insured Utahns	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	16.9%	10.7%	25.8%	28,900	10.6%
101-200% Federal Poverty Level	20.76%	464,200	11.9%	8.7%	16.1%	55,400	20.3%
201-300% Federal Poverty Level	40.01%	894,600	13.2%	10.3%	16.8%	118,200	43.4%
>300% Federal Poverty Level	31.82%	711,600	9.8%	7.8%	12.4%	70,000	25.7%
Total, All Insured Utahns	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	8.3%	6.9%	10.0%	62,400	43.2%
Part Time	16.4%	206,900	16.3%	12.5%	21.0%	33,800	23.4%
Retired	3.2%	40,900	18.8%	12.5%	27.3%	7,700	5.3%
Keeping House	12.7%	159,900	12.9%	9.9%	16.5%	20,600	14.3%
Full-time Student	2.5%	31,700	39.0%	26.6%	53.1%	12,400	8.6%
Unemployed/Other	6.4%	81,400	9.2%	5.7%	14.4%	7,400	5.1%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	11.4%	9.9%	13.2%	145,000	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.



**Table 31. Percentage of Insured Persons Who Had Health Insurance Coverage Through Someone Who Does Not Live in the Household**  
by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns With Insurance Through Someone Outside the Household				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	3.1%	2.3%	4.0%	34,400	46.4%
Female	49.9%	1,116,300	3.6%	2.6%	4.8%	39,700	53.6%
Total, All Insured Utahns	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	***	***	***	***	***
1 to 5	10.2%	228,500	2.8%	1.6%	4.9%	6,500	8.8%
6 to 18	21.4%	477,700	8.5%	6.2%	11.5%	40,500	54.7%
19 to 26	12.5%	279,200	6.2%	4.1%	9.3%	17,400	23.5%
27 to 34	12.8%	285,600	0.7%	0.2%	2.1%	2,000	2.7%
35 to 49	18.0%	402,400	0.7%	0.4%	1.5%	2,900	3.9%
50 to 64	13.2%	296,000	0.6%	0.3%	1.3%	1,700	2.3%
65 and Over	9.5%	211,500	1.4%	0.7%	2.6%	2,900	3.9%
Total, All Insured Utahns	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	4.4%	2.1%	8.9%	5,900	8.0%
Central	2.7%	60,700	2.0%	0.8%	4.7%	1,200	1.6%
Davis	11.3%	253,200	2.3%	1.2%	4.6%	5,900	8.0%
Salt Lake	38.5%	860,200	2.7%	1.8%	3.9%	23,000	31.0%
Southeastern	2.1%	46,200	1.1%	0.5%	2.7%	500	0.7%
Southwest	7.0%	155,500	2.9%	0.8%	9.6%	4,500	6.1%
Summit	1.4%	31,800	3.9%	1.9%	7.9%	1,200	1.6%
Tooele	2.1%	47,600	5.0%	2.8%	9.0%	2,400	3.2%
TriCounty	1.7%	37,300	3.2%	1.6%	6.6%	1,200	1.6%
Utah County	17.9%	400,500	4.2%	2.5%	7.0%	16,800	22.7%
Wasatch	0.8%	18,100	1.1%	0.4%	3.3%	200	0.3%
Weber-Morgan	8.5%	189,900	6.0%	2.6%	13.4%	11,300	15.2%
Total, All Insured Utahns	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	7.8%	4.7%	12.5%	13,300	16.6%
101-200% Federal Poverty Level	20.76%	464,200	5.1%	3.2%	8.1%	23,800	29.8%
201-300% Federal Poverty Level	40.01%	894,600	3.6%	2.3%	5.6%	32,200	40.3%
>300% Federal Poverty Level	31.82%	711,600	1.5%	0.9%	2.4%	10,700	13.4%
Total, All Insured Utahns	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	1.1%	0.7%	1.9%	8,400	37.3%
Part Time	16.4%	206,900	3.4%	2.0%	5.8%	7,100	31.6%
Retired	3.2%	40,900	***	***	***	***	***
Keeping House	12.7%	159,900	0.7%	0.2%	2.4%	1,000	4.4%
Full-time Student	2.5%	31,700	12.0%	5.8%	23.3%	3,800	16.9%
Unemployed/Other	6.4%	81,400	2.5%	0.8%	8.1%	2,000	8.9%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	1.8%	1.2%	2.6%	22,500	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.





# Health Insurance Coverage by Plan Type

**Table 32. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicaid by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns Covered Through Medicaid				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Insured Population	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	7.9%	6.7%	9.3%	88,400	45.6%
Female	49.9%	1,116,300	9.4%	8.1%	10.9%	105,300	54.4%
Total, All Insured Utahns	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	19.8%	13.3%	28.3%	9,900	5.1%
1 to 5	10.2%	228,500	19.1%	15.1%	23.8%	43,600	22.4%
6 to 18	21.4%	477,700	8.9%	6.9%	11.2%	42,300	21.8%
19 to 26	12.5%	279,200	10.0%	7.3%	13.5%	27,900	14.4%
27 to 34	12.8%	285,600	8.2%	6.0%	11.1%	23,500	12.1%
35 to 49	18.0%	402,400	3.6%	2.5%	5.0%	14,300	7.4%
50 to 64	13.2%	296,000	4.9%	3.6%	6.6%	14,500	7.5%
65 and Over	9.5%	211,500	8.7%	6.6%	11.3%	18,400	9.5%
Total, All Insured Utahns	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	10.3%	6.8%	15.3%	13,900	7.2%
Central	2.7%	60,700	14.6%	9.6%	21.5%	8,800	4.5%
Davis	11.3%	253,200	7.5%	4.8%	11.6%	19,000	9.8%
Salt Lake	38.5%	860,200	7.6%	5.8%	10.0%	65,700	33.9%
Southeastern	2.1%	46,200	18.7%	13.3%	25.7%	8,600	4.4%
Southwest	7.0%	155,500	11.9%	7.7%	17.8%	18,500	9.5%
Summit	1.4%	31,800	4.3%	2.2%	8.2%	1,400	0.7%
Tooele	2.1%	47,600	9.2%	6.1%	13.6%	4,400	2.3%
TriCounty	1.7%	37,300	10.0%	6.8%	14.4%	3,700	1.9%
Utah County	17.9%	400,500	8.6%	6.1%	12.0%	34,400	17.8%
Wasatch	0.8%	18,100	6.6%	3.5%	11.9%	1,200	0.6%
Weber-Morgan	8.5%	189,900	7.5%	4.4%	12.6%	14,200	7.3%
Total, All Insured Utahns	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	46.6%	38.3%	55.1%	79,600	40.2%
101-200% Federal Poverty Level	20.76%	464,200	14.9%	11.6%	19.0%	69,200	35.0%
201-300% Federal Poverty Level	40.01%	894,600	3.6%	2.6%	5.0%	32,200	16.3%
>300% Federal Poverty Level	31.82%	711,600	2.4%	1.7%	3.4%	16,800	8.5%
Total, All Insured Utahns	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	3.4%	2.5%	4.6%	25,500	31.6%
Part Time	16.4%	206,900	8.2%	5.9%	11.4%	17,000	21.0%
Retired	3.2%	40,900	7.7%	4.2%	13.9%	3,200	4.0%
Keeping House	12.7%	159,900	7.6%	5.2%	11.1%	12,200	15.1%
Full-time Student	2.5%	31,700	4.2%	1.6%	10.7%	1,300	1.6%
Unemployed/Other	6.4%	81,400	26.6%	20.5%	33.6%	21,600	26.7%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	6.3%	5.3%	7.5%	79,900	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

# Health Insurance Coverage by Plan Type



**Table 33. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicare by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns Covered Through Medicare				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	9.4%	8.4%	10.6%	105,800	44.8%
Female	49.9%	1,116,300	11.7%	10.5%	13.0%	130,500	55.2%
Total, All Insured Utahns	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	***	***	***	***	***
1 to 5	10.2%	228,500	***	***	***	***	***
6 to 18	21.4%	477,700	0.7%	0.1%	2.9%	3,100	1.3%
19 to 26	12.5%	279,200	1.3%	0.6%	2.9%	3,700	1.6%
27 to 34	12.8%	285,600	1.0%	0.4%	2.3%	2,800	1.2%
35 to 49	18.0%	402,400	2.0%	1.3%	3.1%	8,200	3.5%
50 to 64	13.2%	296,000	5.8%	4.4%	7.5%	17,100	7.2%
65 and Over	9.5%	211,500	94.4%	92.3%	96.0%	199,700	85.0%
Total, All Insured Utahns	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	9.8%	7.2%	13.2%	13,200	5.6%
Central	2.7%	60,700	13.9%	10.5%	18.3%	8,500	3.6%
Davis	11.3%	253,200	5.8%	3.9%	8.5%	14,600	6.2%
Salt Lake	38.5%	860,200	10.2%	8.5%	12.2%	87,800	37.1%
Southeastern	2.1%	46,200	17.2%	12.9%	22.6%	7,900	3.3%
Southwest	7.0%	155,500	19.0%	14.7%	24.2%	29,500	12.5%
Summit	1.4%	31,800	6.7%	4.4%	10.1%	2,100	0.9%
Tooele	2.1%	47,600	8.4%	6.0%	11.5%	4,000	1.7%
TriCounty	1.7%	37,300	13.6%	10.2%	17.9%	5,100	2.2%
Utah County	17.9%	400,500	7.7%	6.0%	10.0%	31,000	13.1%
Wasatch	0.8%	18,100	10.2%	7.4%	13.9%	1,800	0.8%
Weber-Morgan	8.5%	189,900	16.3%	11.8%	22.1%	31,000	13.1%
Total, All Insured Utahns	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	10.8%	7.8%	14.8%	18,400	9.3%
101-200% Federal Poverty Level	20.76%	464,200	12.2%	9.9%	15.0%	56,600	28.6%
201-300% Federal Poverty Level	40.01%	894,600	5.2%	4.2%	6.4%	46,600	23.6%
>300% Federal Poverty Level	31.82%	711,600	10.7%	9.0%	12.6%	76,100	38.5%
Total, All Insured Utahns	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	0.2%	0.1%	0.5%	1,300	4.0%
Part Time	16.4%	206,900	1.0%	0.4%	2.4%	2,000	6.1%
Retired	3.2%	40,900	14.0%	9.1%	21.1%	5,700	17.5%
Keeping House	12.7%	159,900	1.1%	0.5%	2.5%	1,800	5.5%
Full-time Student	2.5%	31,700	***	***	***	***	***
Unemployed/Other	6.4%	81,400	26.2%	20.3%	33.2%	21,400	65.6%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	2.6%	2.1%	3.2%	32,800	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.



# Health Insurance Coverage by Plan Type

**Table 34. Percentage of Insured Persons Who Had Health Insurance Coverage Through Another Government Plan\* by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Utahns Covered Through Another Government Plan*				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	5.1%	4.2%	6.2%	57,100	62.6%
Female	49.9%	1,116,300	3.1%	2.4%	3.9%	34,100	37.4%
Total, All Insured Utahns	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	***	***	***	***	***
1 to 5	10.2%	228,500	2.1%	1.0%	4.4%	4,800	5.2%
6 to 18	21.4%	477,700	1.6%	0.7%	3.4%	7,600	8.3%
19 to 26	12.5%	279,200	3.1%	1.7%	5.5%	8,600	9.4%
27 to 34	12.8%	285,600	2.7%	1.4%	5.2%	7,700	8.4%
35 to 49	18.0%	402,400	3.1%	2.0%	4.7%	12,300	13.4%
50 to 64	13.2%	296,000	7.8%	5.9%	10.2%	23,000	25.1%
65 and Over	9.5%	211,500	12.0%	9.4%	15.3%	25,500	28.0%
Total, All Insured Utahns	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	2.2%	0.7%	6.8%	3,000	3.3%
Central	2.7%	60,700	3.4%	1.9%	6.0%	2,000	2.2%
Davis	11.3%	253,200	7.7%	4.6%	12.5%	19,400	21.3%
Salt Lake	38.5%	860,200	4.2%	3.0%	5.9%	36,300	39.9%
Southeastern	2.1%	46,200	3.4%	2.0%	5.8%	1,600	1.8%
Southwest	7.0%	155,500	4.2%	2.4%	7.2%	6,500	7.1%
Summit	1.4%	31,800	2.4%	1.0%	5.8%	800	0.9%
Tooele	2.1%	47,600	5.6%	3.3%	9.5%	2,700	3.0%
TriCounty	1.7%	37,300	3.8%	2.3%	6.2%	1,400	1.5%
Utah County	17.9%	400,500	1.6%	0.8%	3.1%	6,200	6.8%
Wasatch	0.8%	18,100	***	***	***	***	***
Weber-Morgan	8.5%	189,900	5.5%	3.0%	9.9%	10,500	11.5%
Total, All Insured Utahns	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.64%	170,800	2.0%	0.9%	4.7%	3,400	4.2%
101-200% Federal Poverty Level	20.76%	464,200	3.2%	2.0%	5.0%	14,600	18.2%
201-300% Federal Poverty Level	40.01%	894,600	3.0%	1.9%	4.8%	26,800	33.4%
>300% Federal Poverty Level	31.82%	711,600	5.0%	3.6%	6.8%	35,400	44.1%
Total, All Insured Utahns	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	59.4%	750,000	4.0%	3.0%	5.3%	29,800	57.5%
Part Time	16.4%	206,900	2.8%	1.6%	4.7%	5,700	11.0%
Retired	3.2%	40,900	15.9%	10.0%	24.2%	6,500	12.5%
Keeping House	12.7%	159,900	2.3%	1.2%	4.4%	3,600	6.9%
Full-time Student	2.5%	31,700	***	***	***	***	***
Unemployed/Other	6.4%	81,400	6.9%	3.9%	11.7%	5,600	10.8%
Total, All Insured Utahns, Aged 19-64	100.0%	1,267,900	4.2%	3.3%	5.2%	52,800	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

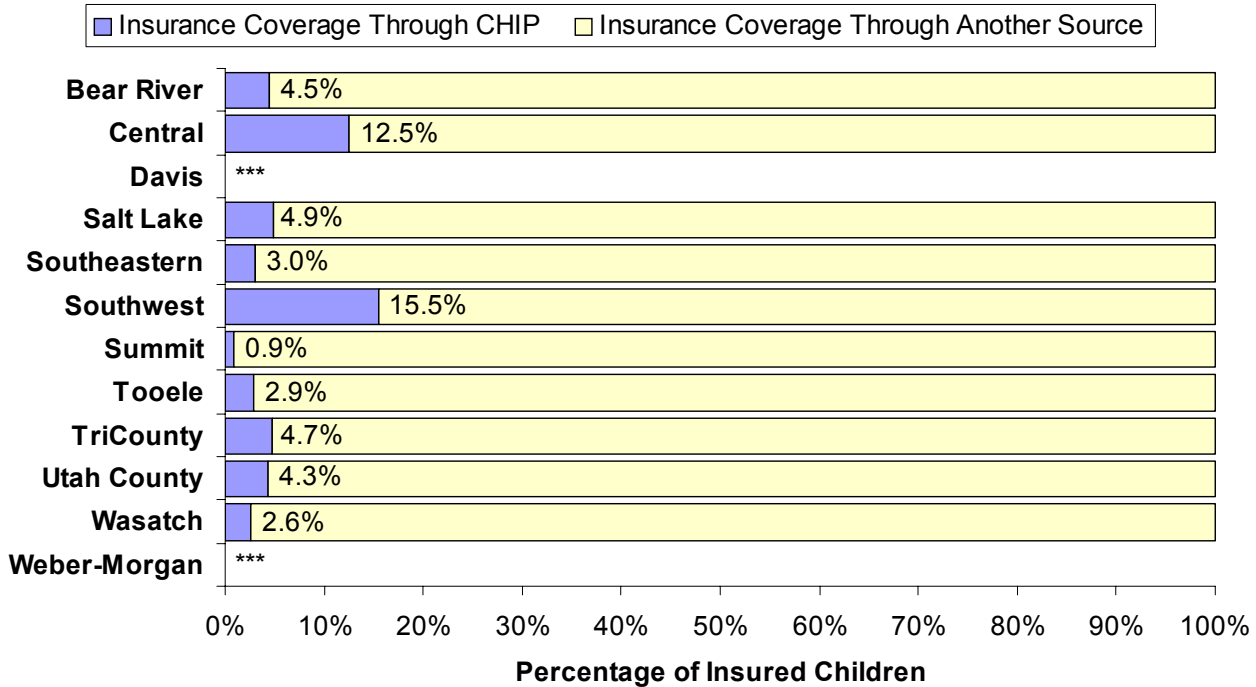
5 These rates have not been age-adjusted.

\* "Another government plan" includes Military, CHAMPUS/Tricare, the V.A., or Indian Health Services.

\*\*\* Insufficient sample size for calculation of population estimates.



Figure 35.1 Health Insurance Coverage Through CHIP by Local Health District, Insured Utah Children Aged 0-17, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- The percentage of children (aged 0 to 18 years) insured by CHIP increased from 4.1% in 2004 to 5.7% in 2005.
- Southwest Utah health district had the highest percentage of children (aged 0 to 18 years) insured through CHIP (15.5%).
- The proportion of insured children insured by CHIP was negatively associated with poverty status. Children in households with incomes at or below 100% of poverty had the highest levels (15.5%) and children in households with incomes above 300% had the lowest (0.3%).
- However, the percentage of children covered by CHIP increased across all levels of poverty from 2004 to 2005.



# Health Insurance Coverage by Plan Type

**Table 35. Percentage of Insured Children Who Had Health Insurance Coverage Through CHIP\* by Sex, Age Group, Local Health District, and Poverty Status, Utah Insured Children Aged 18 and Under, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Utah Insured Children Covered Through CHIP				
	Percentage Distribution	Number of Insured Children <sup>1</sup>	Percentage of Insured Children <sup>2</sup>			Number of Insured Children <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Insured Population, 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%
<b>Sex</b>							
Male	51.3%	388,100	5.5%	3.9%	7.8%	21,500	50.0%
Female	48.7%	368,100	5.8%	4.1%	8.3%	21,500	50.0%
Total, All Insured Children 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%
<b>Age Group</b>							
Under 1 Year Old	6.3%	47,300	***	***	***	***	***
1 to 5	28.4%	214,900	7.0%	4.8%	10.2%	15,100	35.1%
6 to 12	36.1%	273,100	5.9%	4.0%	8.5%	16,000	37.2%
13 to 18	29.2%	220,900	4.5%	2.8%	7.2%	9,900	23.0%
Total, All Insured Children 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.7%	50,500	4.5%	1.6%	11.9%	2,300	5.3%
Central	2.7%	20,600	12.5%	6.2%	23.3%	2,600	6.0%
Davis	11.5%	87,300	***	***	***	***	***
Salt Lake	37.0%	279,600	4.9%	2.6%	9.2%	13,700	31.7%
Southeastern	2.0%	15,500	3.0%	1.0%	8.5%	500	1.2%
Southwest	6.5%	49,300	15.5%	8.7%	26.0%	7,600	17.6%
Summit	1.2%	8,900	0.9%	0.1%	6.2%	100	0.2%
Tooele	2.3%	17,200	2.9%	0.8%	9.5%	500	1.2%
TriCounty	1.8%	13,300	4.7%	2.2%	9.9%	600	1.4%
Utah County	19.1%	144,300	4.3%	2.1%	8.8%	6,200	14.4%
Wasatch	0.8%	5,800	2.6%	0.8%	8.3%	200	0.5%
Weber-Morgan	8.4%	63,900	***	***	***	***	***
Total, All Insured Children 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	9.7%	73,600	15.5%	9.1%	25.3%	11,400	25.4%
101-200% Federal Poverty Level	24.6%	186,100	14.8%	9.8%	21.9%	27,600	61.5%
201-300% Federal Poverty Level	48.7%	368,400	1.5%	0.7%	3.1%	5,500	12.2%
>300% Federal Poverty Level	16.9%	128,100	0.3%	0.1%	1.4%	400	0.9%
Total, All Insured Children 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\* Children's Health Insurance Program

\*\*\* Insufficient sample size for calculation of population estimates.



# Problems With Access to Health Care



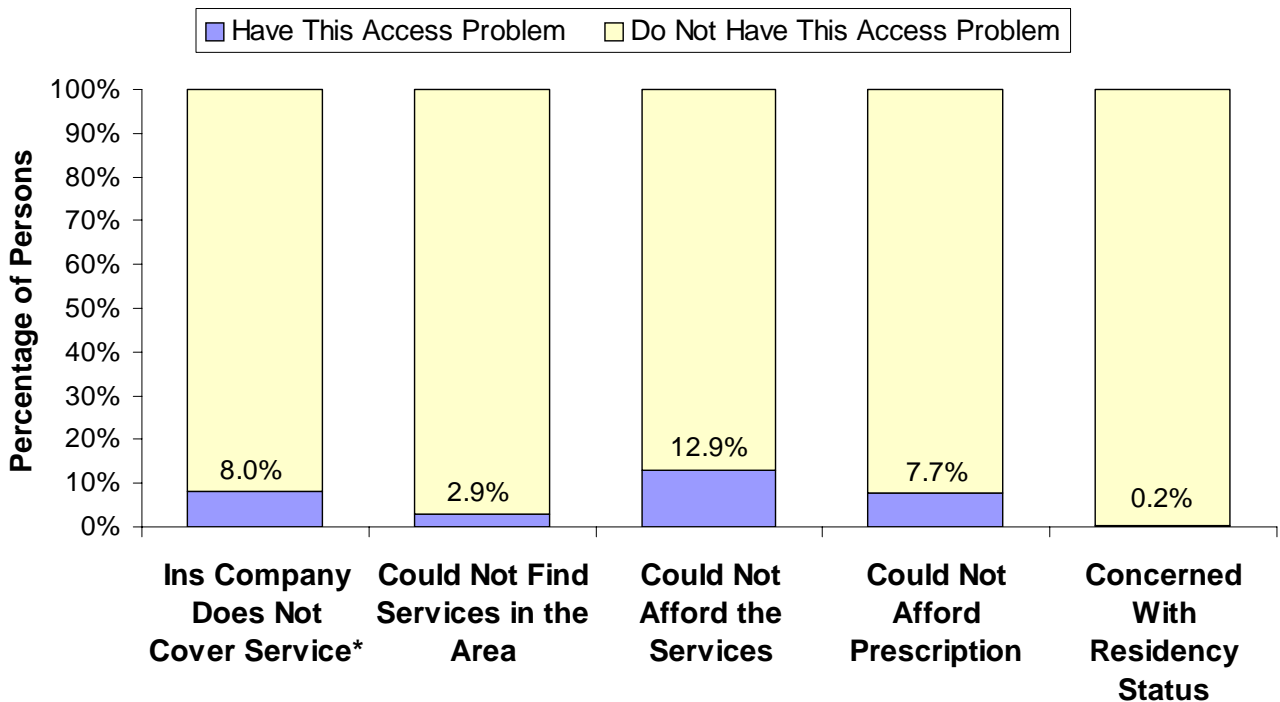






## Problems With Access to Health Care

Figure 36.1 Problems With Access to Health Care, Utah, 2005



Source: 2005 Utah Health Status Survey

\* Note: Estimate based on insured Utahns only. All others based on entire Utah population.

- Access to health care was measured in several ways in the Utah Health Status Survey.
- The estimate for “insurance company does not cover service” is only for the insured population. All other estimates on this page are for the entire Utah population.
- The most common problem accessing health care was due to the inability to afford services (12.9%). This was independent of insurance coverage.



**Table 36. Percentage of Persons Reporting Problems With Access to Health Care by Type of Access Problem, Utah Residents, 2005**

Access Problem	Survey Estimates of Persons by Type of Access Problem			
	Percentage of Persons With Each Type of Access Problem <sup>1</sup>			Number of Persons With Each Type of Access Problem <sup>2</sup>
	95% Confidence Intervals			
	Lower	Upper		
Ins Company Does Not Cover Service <sup>3</sup>	8.0%	7.1%	9.0%	179,000
Could Not Find Services in the Area	2.9%	2.4%	3.4%	72,700
Could Not Afford the Services	12.9%	11.8%	14.1%	326,700
Could Not Afford Prescription	7.7%	6.9%	8.5%	193,900
Concerned with Residency Status	0.2%	0.1%	0.5%	6,200
Total, All Utahns	100.0%			2,469,200

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Rounded to the nearest 100 households.

3 Estimate for this row based on insured Utahns only. All others based on entire Utah population.

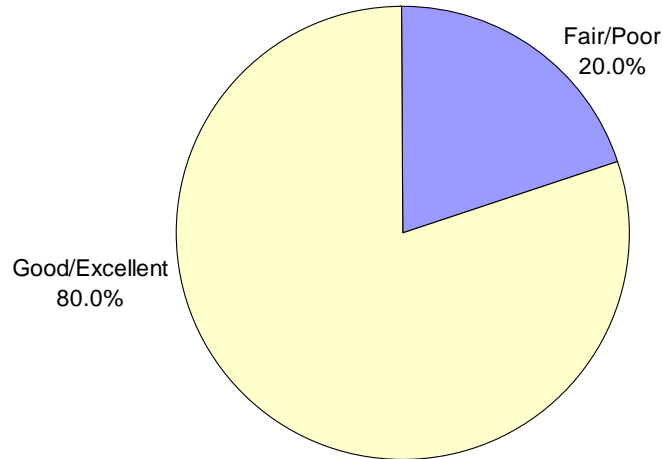
Note: Because individuals could choose more than one reason, figures sum to greater than 100%.

- Approximately 326,700 Utahns reported problems accessing health care because of cost.
- 7.7%, or 193,900 Utahns, reported problems with health care because they could not afford prescription medications.



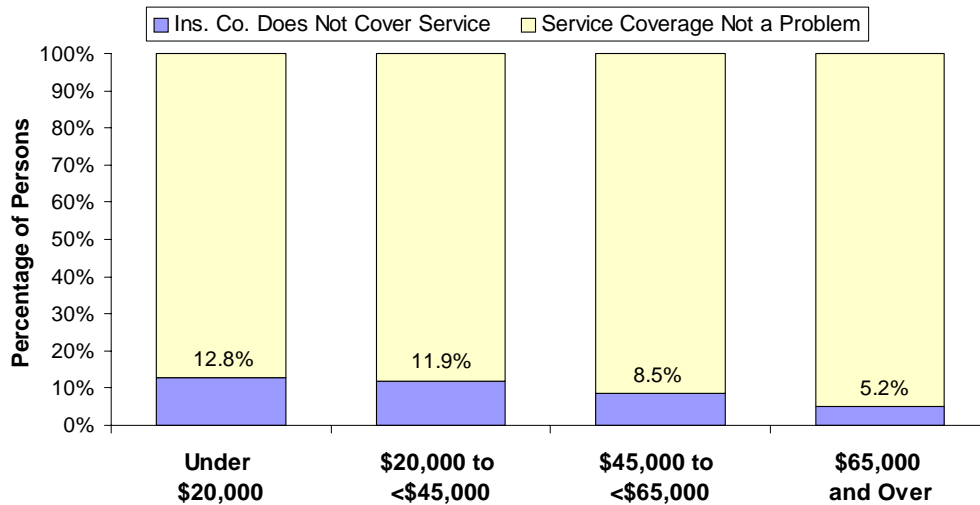
## Problems With Access to Health Care

Figure 37.1 Percentage Distribution of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover Service by Health Status, Insured Utahns, 2005



Source: 2005 Utah Health Status Survey

Figure 37.2 Access Problems Because Insurance Company Does Not Cover Service by Annual Household Income, Insured Utahns, 2005



Source: 2005 Utah Health Status Survey

- Overall, 8.0% of insured Utahns reported that their insurance company refused to cover a service.
- One-fifth of insured Utahns in fair or poor health reported problems with access to health care because their insurance company refused to cover a service.



**Table 37. Percentage of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service by Sex, Age Group, Local Health District, Annual Household Income, and Health Status, Utah Insured Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper			
2005 Utah Insured Population	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%
<b>Sex</b>							
Male	50.1%	1,119,700	6.4%	5.5%	7.6%	72,200	40.4%
Female	49.9%	1,116,300	9.5%	8.3%	11.0%	106,500	59.6%
Total, All Insured Utahns	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	49,900	2.7%	0.9%	8.0%	1,300	0.7%
1 to 5	10.2%	228,500	2.1%	1.1%	3.8%	4,800	2.7%
6 to 18	21.4%	477,700	5.4%	3.6%	8.0%	25,700	14.4%
19 to 26	12.5%	279,200	11.3%	8.6%	14.8%	31,600	17.7%
27 to 34	12.8%	285,600	9.7%	7.3%	12.8%	27,800	15.6%
35 to 49	18.0%	402,400	12.3%	10.3%	14.7%	49,700	27.9%
50 to 64	13.2%	296,000	9.0%	7.2%	11.2%	26,700	15.0%
65 and Over	9.5%	211,500	5.0%	3.5%	7.1%	10,600	5.9%
Total, All Insured Utahns	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	6.0%	134,800	8.4%	5.6%	12.4%	11,300	6.3%
Central	2.7%	60,700	8.3%	5.7%	11.9%	5,000	2.8%
Davis	11.3%	253,200	7.0%	4.5%	10.9%	17,700	9.9%
Salt Lake	38.5%	860,200	8.2%	6.5%	10.1%	70,100	39.2%
Southeastern	2.1%	46,200	10.9%	7.5%	15.7%	5,000	2.8%
Southwest	7.0%	155,500	7.7%	5.1%	11.4%	12,000	6.7%
Summit	1.4%	31,800	4.4%	2.6%	7.2%	1,400	0.8%
Tooele	2.1%	47,600	9.9%	7.0%	13.8%	4,700	2.6%
TriCounty	1.7%	37,300	5.9%	3.7%	9.3%	2,200	1.2%
Utah County	17.9%	400,500	8.8%	6.7%	11.5%	35,400	19.8%
Wasatch	0.8%	18,100	6.1%	4.1%	9.0%	1,100	0.6%
Weber-Morgan	8.5%	189,900	6.8%	4.5%	10.2%	13,000	7.3%
Total, All Insured Utahns	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%
<b>Annual Household Income</b>							
Under \$20,000	7.8%	174,900	12.8%	9.7%	16.8%	22,400	12.0%
\$20,000 to <\$45,000	25.4%	567,400	11.9%	9.9%	14.3%	67,600	36.3%
\$45,000 to <\$65,000	25.2%	564,600	8.5%	6.7%	10.7%	48,100	25.8%
\$65,000 and Over	41.6%	929,300	5.2%	3.7%	7.1%	48,100	25.8%
Total, All Insured Utahns	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%
<b>Health Status</b>							
Fair/Poor	9.2%	206,000	17.4%	13.9%	21.5%	35,800	20.0%
Good/Excellent	90.8%	2,030,100	7.0%	6.2%	8.0%	142,900	80.0%
Total, All Insured Utahns	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

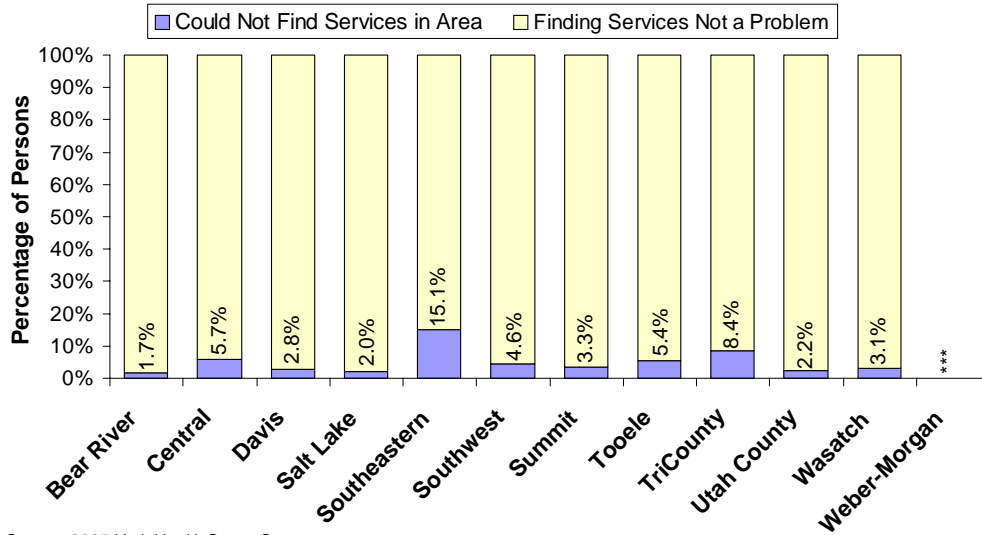
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.



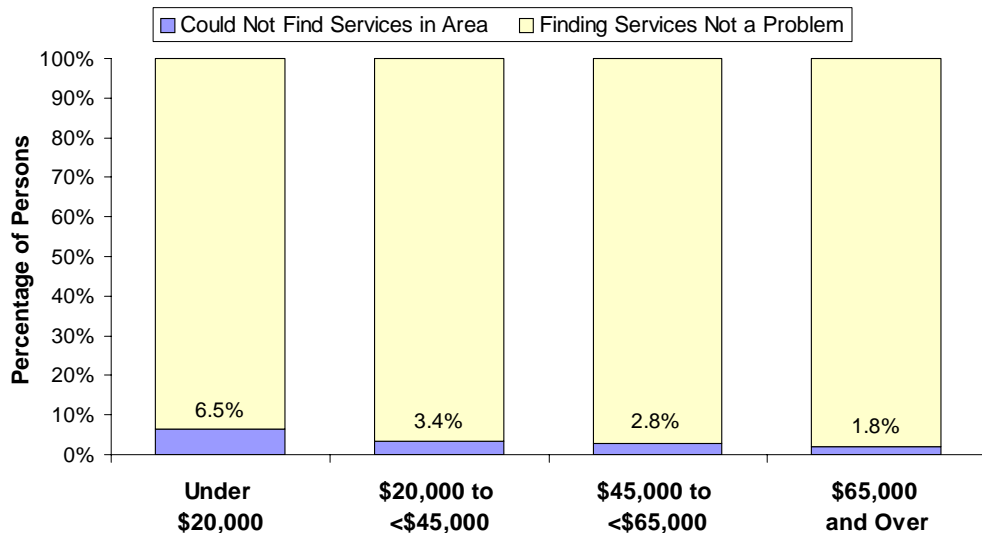
# Problems With Access to Health Care

### Figure 38.1 Access Problems Due to Inability to Find Services in Area by Local Health District, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

### Figure 38.2 Access Problems Due to Inability to Find Services in Area by Annual Household Income, Utah, 2005



Source: 2005 Utah Health Status Survey

- Utahns living in Southeastern Utah health district were the most likely to report problems due to an inability to find services in their area (15.1%).
- Utahns living in households with annual incomes under \$20,000 were more likely than others to report problems finding services in their area.



**Table 38. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area**  
by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	2.9%	2.4%	3.4%	72,700	100.0%
<b>Sex</b>							
Male	50.4%	1,275,758	2.3%	1.8%	2.8%	28,800	39.7%
Female	49.6%	1,253,168	3.5%	2.9%	4.2%	43,800	60.3%
Total, All Utahns	100.0%	2,528,926	2.9%	2.4%	3.4%	72,700	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	51,398	***	***	***	***	***
1 to 5	9.7%	245,814	1.2%	0.7%	2.1%	3,000	4.1%
6 to 18	20.9%	529,618	1.4%	0.9%	2.1%	7,200	9.9%
19 to 26	14.4%	364,234	3.4%	2.2%	5.2%	12,400	17.0%
27 to 34	13.3%	335,353	3.7%	2.5%	5.3%	12,300	16.8%
35 to 49	18.4%	465,964	4.5%	3.4%	5.9%	20,800	28.5%
50 to 64	12.8%	323,963	3.6%	2.5%	5.0%	11,500	15.8%
65 and Over	8.4%	212,582	2.5%	1.7%	3.6%	5,300	7.3%
Total, All Utahns	100.0%	2,528,926	2.9%	2.4%	3.4%	72,700	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.9%	149,705	1.7%	0.8%	3.6%	2,600	3.6%
Central	2.8%	71,046	5.7%	3.7%	8.7%	4,100	5.6%
Davis	10.9%	276,374	2.8%	1.7%	4.6%	7,800	10.7%
Salt Lake	38.4%	970,748	2.0%	1.3%	3.0%	19,400	26.6%
Southeastern	2.1%	52,832	15.1%	11.6%	19.4%	8,000	11.0%
Southwest	7.2%	182,295	4.6%	2.9%	7.1%	8,300	11.4%
Summit	1.4%	36,417	3.3%	1.8%	5.9%	1,200	1.6%
Tooele	2.0%	51,835	5.4%	3.7%	7.8%	2,800	3.8%
TriCounty	1.7%	42,327	8.4%	5.9%	12.0%	3,600	4.9%
Utah County	18.0%	453,977	2.2%	1.3%	3.8%	10,200	14.0%
Wasatch	0.8%	20,138	3.1%	2.0%	5.0%	600	0.8%
Weber-Morgan	8.7%	221,232	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	2.9%	2.4%	3.4%	72,700	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.1%	256,400	6.5%	4.3%	9.7%	16,700	22.3%
\$20,000 to <\$45,000	27.5%	695,800	3.4%	2.6%	4.6%	23,900	31.9%
\$45,000 to <\$65,000	23.8%	600,800	2.8%	1.9%	4.1%	16,700	22.3%
\$65,000 and Over	38.6%	975,900	1.8%	1.3%	2.6%	17,700	23.6%
Total, All Utahns	100.0%	2,528,900	2.9%	2.4%	3.4%	72,700	100.0%
<b>Health Status</b>							
Fair/Poor	9.7%	245,900	8.9%	6.8%	11.5%	21,800	29.9%
Good/Excellent	90.3%	2,283,000	2.2%	1.8%	2.7%	51,100	70.1%
Total, All Utahns	100.0%	2,528,900	2.9%	2.4%	3.4%	72,700	100.0%
<b>Health Insurance Coverage</b>							
Insured	88.4%	2,236,100	2.7%	2.3%	3.3%	61,500	85.1%
Uninsured	11.6%	292,800	3.7%	2.3%	5.9%	10,800	14.9%
Total, All Utahns	100.0%	2,528,900	2.9%	2.4%	3.4%	72,700	100.0%

1 Population estimates of sex, age groups, and local health districts based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

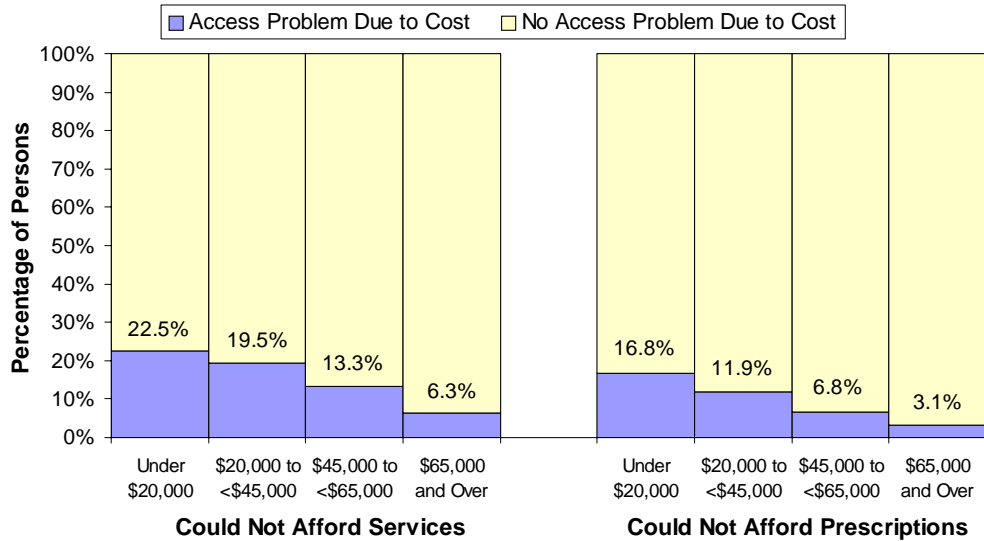
5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.



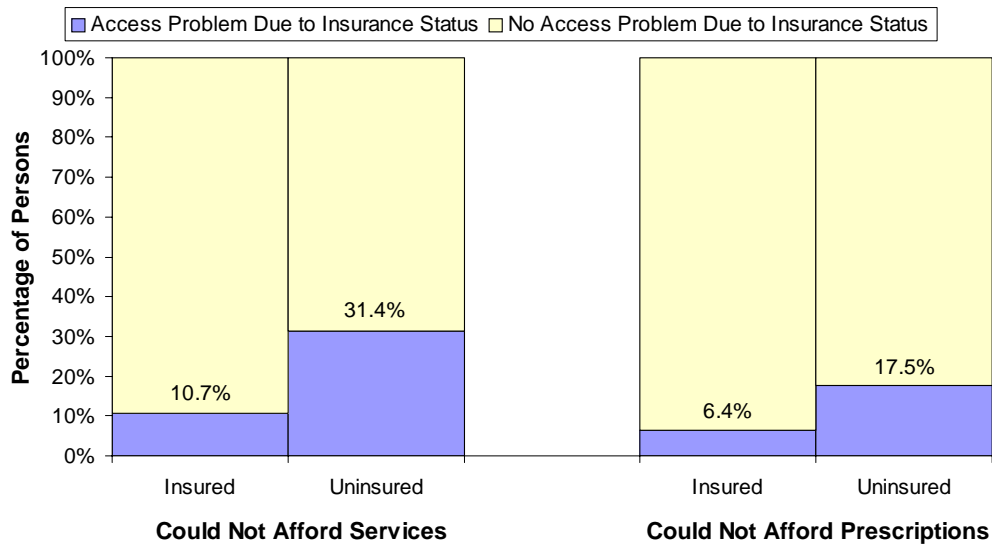
# Problems With Access to Health Care

### Figure 39-40.1 Access Problems Due to Cost by Annual Household Income, Utah, 2005



Source: 2005 Utah Health Status Survey

### Figure 39-40.2 Access Problems Due to Insurance Status, Utah, 2005



Source: 2005 Utah Health Status Survey

- The inability to afford services and the inability to afford prescriptions were both negatively associated with household income. As income increased the likelihood of reporting one of these problems decreased.
- Uninsured Utahns were significantly more likely than insured Utahns to report problems affording services or prescriptions.



**Table 39. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services**  
by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	12.9%	11.8%	14.1%	326,700	100.0%
<b>Sex</b>							
Male	50.4%	1,275,758	11.5%	10.3%	12.8%	146,300	44.8%
Female	49.6%	1,253,168	14.4%	12.9%	16.0%	180,200	55.2%
Total, All Utahns	100.0%	2,528,926	12.9%	11.8%	14.1%	326,700	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	51,398	1.7%	0.4%	6.5%	900	0.3%
1 to 5	9.7%	245,814	3.5%	2.3%	5.3%	8,600	2.6%
6 to 18	20.9%	529,618	7.8%	5.9%	10.3%	41,500	12.7%
19 to 26	14.4%	364,234	16.7%	13.7%	20.0%	60,700	18.6%
27 to 34	13.3%	335,353	21.0%	17.8%	24.5%	70,300	21.5%
35 to 49	18.4%	465,964	18.2%	15.8%	20.9%	84,800	25.9%
50 to 64	12.8%	323,963	13.8%	11.7%	16.3%	44,800	13.7%
65 and Over	8.4%	212,582	7.3%	5.4%	9.8%	15,600	4.8%
Total, All Utahns	100.0%	2,528,926	12.9%	11.8%	14.1%	326,700	100.0%
<b>Local Health District<sup>5</sup></b>							
Bear River	5.9%	149,705	13.1%	9.5%	17.9%	19,600	6.0%
Central	2.8%	71,046	14.8%	10.7%	20.2%	10,500	3.2%
Davis	10.9%	276,374	9.3%	6.5%	13.0%	25,700	7.9%
Salt Lake	38.4%	970,748	13.0%	11.0%	15.2%	125,900	38.5%
Southeastern	2.1%	52,832	16.0%	12.2%	20.8%	8,500	2.6%
Southwest	7.2%	182,295	14.1%	10.8%	18.3%	25,700	7.9%
Summit	1.4%	36,417	7.8%	4.9%	12.2%	2,800	0.9%
Tooele	2.0%	51,835	16.6%	12.7%	21.3%	8,600	2.6%
TriCounty	1.7%	42,327	10.9%	8.1%	14.6%	4,600	1.4%
Utah County	18.0%	453,977	15.2%	12.5%	18.4%	69,200	21.2%
Wasatch	0.8%	20,138	9.4%	6.8%	12.9%	1,900	0.6%
Weber-Morgan	8.7%	221,232	10.7%	7.8%	14.6%	23,700	7.3%
Total, All Utahns	100.0%	2,528,926	12.9%	11.8%	14.1%	326,700	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.1%	256,400	22.5%	18.4%	27.3%	57,800	17.3%
\$20,000 to <\$45,000	27.5%	695,800	19.5%	17.1%	22.0%	135,400	40.5%
\$45,000 to <\$65,000	23.8%	600,800	13.3%	11.0%	16.0%	80,100	23.9%
\$65,000 and Over	38.6%	975,900	6.3%	4.7%	8.3%	61,200	18.3%
Total, All Utahns	100.0%	2,528,900	12.9%	11.8%	14.1%	326,700	100.0%
<b>Health Status</b>							
Fair/Poor	9.7%	245,900	27.3%	23.3%	31.6%	67,000	20.5%
Good/Excellent	90.3%	2,283,000	11.4%	10.3%	12.5%	259,900	79.5%
Total, All Utahns	100.0%	2,528,900	12.9%	11.8%	14.1%	326,700	100.0%
<b>Health Insurance Coverage</b>							
Insured	88.4%	2,236,100	10.7%	9.6%	11.8%	238,400	72.2%
Uninsured	11.6%	292,800	31.4%	26.7%	36.5%	91,900	27.8%
Total, All Utahns	100.0%	2,528,900	12.9%	11.8%	14.1%	326,700	100.0%

1 Population estimates of sex, age groups, and local health districts based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.





# Problems With Access to Health Care

**Table 40. Percentage of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much**  
 by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	7.7%	6.9%	8.5%	193,900	100.0%
Sex							
Male	50.4%	1,275,758	6.3%	5.5%	7.3%	80,800	41.7%
Female	49.6%	1,253,168	9.0%	8.0%	10.2%	113,000	58.3%
Total, All Utahns	100.0%	2,528,926	7.7%	6.9%	8.5%	193,900	100.0%
Age Group							
Under 1 Year Old	2.0%	51,398	***	***	***	***	***
1 to 5	9.7%	245,814	1.4%	0.6%	2.9%	3,400	1.8%
6 to 18	20.9%	529,618	2.7%	1.9%	3.8%	14,200	7.4%
19 to 26	14.4%	364,234	7.8%	5.8%	10.3%	28,300	14.7%
27 to 34	13.3%	335,353	12.4%	9.9%	15.4%	41,600	21.6%
35 to 49	18.4%	465,964	11.7%	9.7%	14.0%	54,500	28.2%
50 to 64	12.8%	323,963	10.8%	8.9%	13.0%	34,900	18.1%
65 and Over	8.4%	212,582	7.4%	5.5%	9.9%	15,700	8.1%
Total, All Utahns	100.0%	2,528,926	7.7%	6.9%	8.5%	193,900	100.0%
Local Health District <sup>5</sup>							
Bear River	5.9%	149,705	6.2%	3.8%	10.0%	9,300	4.8%
Central	2.8%	71,046	9.7%	7.1%	13.3%	6,900	3.6%
Davis	10.9%	276,374	5.5%	3.8%	7.9%	15,100	7.8%
Salt Lake	38.4%	970,748	7.4%	6.0%	9.0%	71,400	36.8%
Southeastern	2.1%	52,832	11.8%	8.6%	16.0%	6,200	3.2%
Southwest	7.2%	182,295	8.3%	5.7%	11.8%	15,100	7.8%
Summit	1.4%	36,417	4.5%	2.7%	7.4%	1,600	0.8%
Tooele	2.0%	51,835	13.5%	10.4%	17.3%	7,000	3.6%
TriCounty	1.7%	42,327	7.6%	5.4%	10.7%	3,200	1.7%
Utah County	18.0%	453,977	8.0%	6.2%	10.2%	36,100	18.6%
Wasatch	0.8%	20,138	6.9%	4.7%	10.0%	1,400	0.7%
Weber-Morgan	8.7%	221,232	9.3%	6.4%	13.2%	20,500	10.6%
Total, All Utahns	100.0%	2,528,926	7.7%	6.9%	8.5%	193,900	100.0%
Annual Household Income							
Under \$20,000	10.1%	256,400	16.8%	13.2%	21.1%	43,000	21.9%
\$20,000 to <\$45,000	27.5%	695,800	11.9%	10.1%	14.1%	83,100	42.2%
\$45,000 to <\$65,000	23.8%	600,800	6.8%	5.3%	8.7%	40,800	20.7%
\$65,000 and Over	38.6%	975,900	3.1%	2.3%	4.1%	29,800	15.1%
Total, All Utahns	100.0%	2,528,900	7.7%	6.9%	8.5%	193,900	100.0%
Health Status							
Fair/Poor	9.7%	245,900	24.2%	20.7%	28.2%	59,500	30.7%
Good/Excellent	90.3%	2,283,000	5.9%	5.2%	6.7%	134,000	69.3%
Total, All Utahns	100.0%	2,528,900	7.7%	6.9%	8.5%	193,900	100.0%
Health Insurance Coverage							
Insured	88.4%	2,236,100	6.4%	5.7%	7.3%	143,500	73.7%
Uninsured	11.6%	292,800	17.5%	14.0%	21.7%	51,300	26.3%
Total, All Utahns	100.0%	2,528,900	7.7%	6.9%	8.5%	193,900	100.0%

1 Population estimates of sex, age groups, and local health districts based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.



**Table 41. Percentage of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	0.2%	0.1%	0.5%	6,200	100.0%
Sex							
Male	50.4%	1,275,758	0.2%	0.1%	0.5%	2,600	41.9%
Female	49.6%	1,253,168	0.3%	0.1%	0.6%	3,600	58.1%
Total, All Utahns	100.0%	2,528,926	0.2%	0.1%	0.5%	6,200	100.0%
Age Group							
Under 1 Year Old	2.0%	51,398	***	***	***	***	***
1 to 5	9.7%	245,814	***	***	***	***	***
6 to 18	20.9%	529,618	0.0%	0.0%	0.2%	200	3.2%
19 to 26	14.4%	364,234	0.1%	0.0%	0.6%	500	7.9%
27 to 34	13.3%	335,353	0.5%	0.1%	2.1%	1,700	27.0%
35 to 49	18.4%	465,964	0.6%	0.1%	2.2%	2,700	42.9%
50 to 64	12.8%	323,963	***	***	***	***	***
65 and Over	8.4%	212,582	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	0.2%	0.1%	0.5%	6,200	100.0%
Local Health District <sup>5</sup>							
Bear River	5.9%	149,705	***	***	***	***	***
Central	2.8%	71,046	***	***	***	***	***
Davis	10.9%	276,374	***	***	***	***	***
Salt Lake	38.4%	970,748	0.3%	0.1%	1.2%	3,400	54.8%
Southeastern	2.1%	52,832	***	***	***	***	***
Southwest	7.2%	182,295	***	***	***	***	***
Summit	1.4%	36,417	***	***	***	***	***
Tooele	2.0%	51,835	0.7%	0.2%	3.2%	400	6.5%
TriCounty	1.7%	42,327	***	***	***	***	***
Utah County	18.0%	453,977	0.1%	0.0%	0.6%	600	9.7%
Wasatch	0.8%	20,138	***	***	***	***	***
Weber-Morgan	8.7%	221,232	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	0.2%	0.1%	0.5%	6,200	100.0%
Annual Household Income							
Under \$20,000	10.1%	256,400	***	***	***	***	***
\$20,000 to <\$45,000	27.5%	695,800	0.5%	0.2%	1.2%	3,300	54.1%
\$45,000 to <\$65,000	23.8%	600,800	***	***	***	***	***
\$65,000 and Over	38.6%	975,900	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	0.2%	0.1%	0.5%	6,200	100.0%
Health Status							
Fair/Poor	9.7%	245,900	0.6%	0.2%	1.9%	1,600	25.4%
Good/Excellent	90.3%	2,283,000	0.2%	0.1%	0.5%	4,700	74.6%
Total, All Utahns	100.0%	2,528,900	0.2%	0.1%	0.5%	6,200	100.0%
Health Insurance Coverage							
Insured	88.4%	2,236,100	0.1%	0.1%	0.4%	3,100	51.7%
Uninsured	11.6%	292,800	1.0%	0.3%	3.3%	2,900	48.3%
Total, All Utahns	100.0%	2,528,900	0.2%	0.1%	0.5%	6,200	100.0%

1 Population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 These rates have not been age-adjusted.

\*\*\* Insufficient sample size for calculation of population estimates.

# Technical Notes







*General Technical Background to the 2005 Health Status Survey*

Introduction

The purpose of this section is to provide the reader with a general methodological overview of the project. Persons interested in obtaining additional or more detailed information may contact:

Office of Public Health Assessment  
Center for Health Data  
Utah Department of Health  
Box 142101  
Salt Lake City, UT 84114-2101  
Phone: (801) 538-6108  
E-mail: [phdata@utah.gov](mailto:phdata@utah.gov)

Sample Design

The 2005 Utah Health Status Survey represents the sixth such survey: previous surveys were conducted in 1986, 1991, 1996, 2001, and 2003–2004. The statistical estimates in this report are based on *2005 Utah Health Status Survey* data.

The sample was a **complex survey sample** designed to be representative of all non-institutionalized Utahns living in households with telephones. It is best described as a weighted probability sample of 2,978 households disproportionately stratified by 12 local health districts that cover the entire state. The sample was stratified so that the survey estimates could be provided for each local health district.

Health District/Small Area	Unweighted Counts	
	Households	Persons
1 Bear River Health District	202	597
2 Central Utah Health District	195	575
3 Davis County Health District	202	674
4 Salt Lake Valley Health District	668	2,031
5 Southeastern Utah Health District	192	540
6 Southwest Utah Health District	207	613
7 Summit County Health District	187	536
8 Tooele County Health District	194	649
9 TriCounty Health District	197	622
10 Utah County Health District	335	1,190
11 Wasatch County Health District	206	631
12 Weber-Morgan Health District	193	537
<b>State Total</b>	<b>2,978</b>	<b>9,195</b>

The Casady-Lepkowski (1993) calling design was used to generate telephone numbers in each local health district. This method begins by building a base sampling frame consisting of all possible telephone numbers from all working prefixes in Utah. Telephone numbers are arranged sequentially into groups of 100 by selecting all telephone numbers within an area code and prefix, plus the first and second digits of the suffix (e.g., 801-538-10XX represents a group that includes all 100 phone numbers between 801-538-1000 and 801-538-1099). Each group of



100 telephone numbers is classified as either high density (at least one residential listing) or low density (no listed residential phone numbers in the group). All low-density groups are removed, and high-density groups are retained. Telephone numbers are randomly selected from the high-density list. This sampling design ensures that both listed and unlisted phone numbers are included in the sample.

The Utah Department of Health Survey Center collected the survey data. The survey interview was conducted with **one randomly selected adult** (aged 18 or older) in each household. A single stage, non-clustered, equal probability of selection sampling design was used to identify survey respondents. First, interviewers collected household membership information from the household contact person (the person who answered the phone). Next, the computer randomly selected an adult household member from the list of all household members aged 18 or over to complete the survey. Survey questions were then asked of the respondent about either 1) all household members, 2) the survey respondent only, 3) a randomly selected adult or child household member (used only in the injuries section), or 4) the household as a whole. Data were collected on all household members through the respondent. Thus, the survey sample varies, depending on the within-household sample that was used for each set of survey questions. Each within-household sample has known probabilities of selection and has been weighted appropriately so it can be generalized to the Utah population.

### *Questionnaire Construction*

The 2005 Utah Health Status Survey was based on previous Utah Health Status Survey questionnaires. For the 2005 questionnaire, some changes were made based on input from the Health Surveys Advisory Committee and the Health Status Survey staff. These changes were made in order to obtain more detailed information and to allow for comparison with large, federal surveys, such as the Current Population Survey (CPS). The entire survey questionnaire may be found online at [http://health.utah.gov/opha/publications/2005hss/2005\\_6HSS.pdf](http://health.utah.gov/opha/publications/2005hss/2005_6HSS.pdf).

### *Survey Data Collection*

The Utah Department of Health Survey Center integrated the survey questionnaire into a **computer-assisted telephone interviewing (CATI)** software program. Interviews were conducted by trained interviewers in a supervised and monitored environment at the Utah Department of Health Survey Center.

**Computer assisted telephone interviewing** was chosen as the method of data collection for several reasons. First, it yields high response rates, thus resulting in a more representative sample and reducing the amount of bias inherent in mail survey response rates. Second, it helps reduce non-sampling error by standardizing the data collection process. Data-entry errors are reduced because interviewers are not allowed to enter non-valid codes. It was also efficient because it allowed interviewers to enter responses directly into the database.

### *Response Rates*

The interview process took place over a 13-month period (from January 2005 to January 2006), and resulted in a CASRO (Council of American Survey Research Organizations) response rate of 57.2%. The CASRO cooperation rate was 81.6%. If necessary, up to 15 telephone attempts were made to contact a selected household.

### *Weighting Methods*

**Post-survey weighting adjustments** were made so that the Health Status Survey findings could be more accurately generalized to Utah's population. Two types of post-survey weighting



adjustments were made: one that adjusted for random sampling variation and one that adjusted for disproportionate sampling (such as the over-sampling of the smaller local health districts across the state). Although the two types of adjustments are distinct conceptually, they are accomplished in a series of steps that does not distinguish between the two types.

The post-survey weighting variables adjusted for the following factors:

1. The number of **phone lines** in the household.
2. The total **number of adults in the household** (for questions that were asked only of the respondent, but were meant to be generalized to all adults in the household).
3. The proportion of **Hispanic persons** in each local health district.
4. The population **age and sex** distribution of each local health district.
5. The probabilities of selection for each **local health district**.

### *Calculation of Survey Estimates*

**Population count estimates.** Once a percentage was calculated for a variable of interest (e.g., the percentage uninsured) using appropriately weighted 2005 survey data, it was applied to a population count to derive the estimate for the number of Utahns affected. In some cases analyses referenced certain age or sex groups, Hispanic persons, or combinations of Utah counties. The population count estimates for these groups are readily available from the Utah Governor's Office of Planning and Budget (GOPB) for 2005.

For other groups where population counts were largely unavailable (e.g., analyses that examined the distribution of adult males by marital status), survey data were used to estimate the population counts. This was achieved by multiplying the appropriate 2003 population total for that group (from 2005 GOPB estimates) by a proportion obtained from a frequency distribution or cross tabulation analysis of Utah Health Status Survey data. For instance, to calculate a population count for adult males who were married, the population of adult males from GOPB estimates for 2005 was obtained. The resulting number was multiplied by the percentage of married adult males in the 2005 Utah Health Status Survey sample. Thus, any population count estimates not derived directly from existing age, sex, Hispanic status, or county population estimates were derived from 2005 Health Status Survey data, and were rounded to the nearest 100 persons.

**Missing Values.** Another consideration that affected the presentation of the population estimates in table format was the inclusion or exclusion of missing values ("don't know" and "refused to answer"). Population percentage estimates were calculated after removing the "don't know" and "refused to answer" responses from the denominator. This, in effect, assumes that persons who gave those answers were distributed identically on the variable of interest to those who gave a valid answer to that variable. For instance, among those who did not know whether they were insured, we assumed that 88.4% of them were insured and 11.6% were not insured—percentages identical to those found among the sample members who answered the question with a valid response.

Readers may have noticed that the numbers in the last two columns of the reference tables do not always sum to the total as they should. This was unavoidable for two reasons:

- 1) If there were missing values on the demographic grouping variable, the sum of the parts is derived from a slightly different sample than the estimate for the overall number.
- 2) The post-survey weighting adjustments cause certain irregularities in the tables.



### *Limitations and Other Special Considerations*

Estimates developed from the sample may differ from the results of a complete census of all households in Utah due to two types of error, sampling and non-sampling error. Each type of error is present in estimates based on a survey sample. Good survey design and data collection techniques serve to minimize both sources of error.

**Sampling error** refers to random variation that occurs because only a subset of the entire population is sampled and used to estimate the finding, or parameter, in the entire population. It is often termed “margin of error” in popular use. Sampling error has been expressed in this report as a confidence interval bound. The confidence bounds define the confidence interval, which is a measure of the precision of the survey point estimate. The 95% confidence interval defines a range of scores, (e.g., “24% to 30%”) within which we would expect the observed measure to fall 95 out of 100 times if we were to measure it an infinite number of times with the same sample size from the same population. It is commonly expressed as a symmetric value (e.g., “plus or minus”). But when the point estimate is close to 0% or 100%, it will take on an asymmetric range around the point estimate. That is, for point estimates close to 100%, the upper confidence bound will be smaller, and for point estimates close to 0%, the lower confidence bound will be smaller. The formula that produces asymmetric confidence intervals has been applied to all the survey estimates in this report. Figures in this report include error bars showing this estimated confidence interval around the parameter estimate. Estimates were not computed where the sample denominators were less than  $n=50$ .

Because the sample was clustered within households, and because local health districts were disproportionately stratified and then weighted to reflect the Utah population, the sample is considered a complex survey sample design. Estimating the sampling error for a complex survey design requires special statistical techniques. SAS software, using “proc surveymeans,” was used to estimate the standard errors of the survey estimates because it employs a statistical routine (Taylor-series expansion) that accounts for the complex survey design.

**Non-sampling error** also exists in survey estimates. Sources of non-sampling error include idiosyncratic interpretation of survey questions by respondents, variations in interviewer technique, household non-response to questions, coding errors, and so forth. No specific efforts were made to quantify the magnitude of non-sampling error. Non-sampling error was minimized by good questionnaire design, use of standardization in interviewer behavior and frequent, on-site interviewer monitoring and supervision.

**Comparability** with other surveys is an issue with all surveys. Differences in survey design, survey questions, estimation procedures, the socio-demographic and economic context, and changes in the structure and financing of the health care delivery system may all affect comparison between the 2005 Utah Health Status Survey and other surveys, including those conducted by the U.S. Bureau of the Census, the Behavioral Risk Factor Surveillance System surveys, and previous Utah Department of Health, Health Status Surveys.

**Telephone surveys** exclude certain population segments from the sampling frame, such as persons in group living quarters (e.g., military barracks, nursing homes) and households without telephones. At the time of the 2000 Decennial Census, only two percent of Utah households were without telephone service. Typically, telephone surveys are biased because telephone households under-represent lower income and certain minority populations. In addition, studies have





shown that non-telephone households tend to have lower rates of health care utilization (especially dental care), poorer health habits and health status, and lower rates of health insurance coverage (Thornberry and Massey, 1988).

Despite these overall disparities between telephone and non-telephone households, the Utah Health Status Survey estimates may be considered adequately representative of all Utah households. Certain research (Keeter, 1995) suggests that a similarity exists between data from non-telephone households and telephone households that experienced an interruption in service over the past 12 months. This similarity exists because many, if not most, households currently without telephones did have service in the recent past, and will have service again in the future. Therefore, certain households with telephones (those that had a recent interruption in service) are representative of “non-phone” households, allowing health status survey estimates to be corrected for telephone non-coverage bias. This correction has typically not been made, and will be clearly indicated when it is used.



**Appendix:**  
**Comparison of 2001, 2003,**  
**2004, and 2005 Health Status**  
**Survey Results: Insurance**  
**Report**







# Appendix: Comparison of 2001 to 2005 HSS Results

## Comparison of 2001 to 2005 Health Status Survey Results: Insurance Report

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			95% Confidence Intervals				
			Lower	Upper			

**Tables 1-17. Health Insurance: Percentage of Persons With No Health Insurance Coverage**

2001							
2001 Utah Population	100.0%	2,295,967	8.7%	7.9%	9.5%	199,100	100.0%
2001 Utah Population, Aged 19-64	100.0%	1,323,754	10.9%	10.0%	11.8%	144,000	100.0%
2003							
2003 Utah Population	100.0%	2,354,775	9.1%	8.0%	10.4%	214,500	100.0%
2003 Utah Population, Aged 19-64	100.0%	1,369,722	11.5%	10.3%	12.9%	157,700	100.0%
2004							
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
2005							
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%

**Table 18. Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**

2001 Utah Uninsured Population	100.0%	199,100	66.9%	62.4%	71.1%	133,200	100.0%
2003 Utah Uninsured Population	100.0%	214,500	55.1%	48.0%	62.0%	118,200	100.0%
2004 Utah Uninsured Population	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
2005 Utah Uninsured Population	100.0%	292,800	76.1%	69.9%	81.4%	222,900	100.0%

**Table 19. Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	33.1%	28.8%	37.6%	65,800	100.0%
2003 Utah Uninsured Population	100.0%	214,500	29.0%	22.8%	36.0%	62,100	100.0%
2004 Utah Uninsured Population	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
2005 Utah Uninsured Population	100.0%	292,800	32.8%	26.2%	40.2%	96,200	100.0%

**Table 20. Percentage of Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	14.6%	12.1%	17.6%	29,100	100.0%
2003 Utah Uninsured Population	100.0%	214,500	17.5%	13.0%	23.2%	37,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
2005 Utah Uninsured Population	100.0%	292,800	15.9%	12.0%	20.8%	46,600	100.0%

**Table 21. Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	52.1%	47.4%	56.7%	103,700	100.0%
2003 Utah Uninsured Population	100.0%	214,500	66.3%	59.5%	72.5%	142,200	100.0%
2004 Utah Uninsured Population	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
2005 Utah Uninsured Population	100.0%	292,800	58.6%	50.9%	66.0%	171,600	100.0%

**Table 22. Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	21.5%	18.1%	25.4%	42,900	100.0%
2003 Utah Uninsured Population	100.0%	214,500	16.6%	12.2%	22.0%	35,500	100.0%
2004 Utah Uninsured Population	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
2005 Utah Uninsured Population	100.0%	292,800	27.3%	20.6%	35.1%	79,800	100.0%

See footnotes at end of table.



## Comparison of 2001 to 2005 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			95% Confidence Intervals				
			Lower	Upper			

**Table 23. Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	3.6%	2.6%	5.1%	7,200	100.0%
2003 Utah Uninsured Population	100.0%	214,500	7.8%	5.2%	11.6%	16,700	100.0%
2004 Utah Uninsured Population	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
2005 Utah Uninsured Population	100.0%	292,800	6.8%	4.8%	9.7%	20,000	100.0%

**Table 24. Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	6.9%	5.2%	9.1%	13,800	100.0%
2003 Utah Uninsured Population	100.0%	214,500	9.6%	6.5%	13.9%	20,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
2005 Utah Uninsured Population	100.0%	292,800	10.8%	7.5%	15.4%	31,700	100.0%

**Table 25. Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	27.1%	22.9%	31.7%	53,900	100.0%
2003 Utah Uninsured Population	100.0%	214,500	26.9%	20.4%	34.5%	57,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
2005 Utah Uninsured Population	100.0%	292,800	27.5%	20.7%	35.5%	80,400	100.0%

**Table 26. Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage**

2001 Utah Uninsured Population	100.0%	199,100	29.5%	25.6%	33.6%	58,700	100.0%
2003 Utah Uninsured Population	100.0%	214,500	47.5%	40.4%	54.6%	101,800	100.0%
2004 Utah Uninsured Population	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
2005 Utah Uninsured Population	100.0%	292,800	27.3%	21.5%	33.9%	79,900	100.0%

**Table 27. Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health**

2001 Utah Uninsured Population	100.0%	199,100	9.7%	8.0%	11.8%	19,300	100.0%
2003 Utah Uninsured Population	100.0%	214,500	10.2%	7.7%	13.4%	21,900	100.0%
2004 Utah Uninsured Population	100.0%	251,500	13.9%	11.0%	17.5%	35,000	100.0%
2005 Utah Uninsured Population	100.0%	292,800	14.0%	10.7%	18.0%	40,900	100.0%

**Table 29. Percentage of Insured Persons Who Had Health Insurance Coverage Through Current or Former Employer or Union**

2001 Utah Insured Population	100.0%	2,096,900	81.9%	80.7%	83.0%	1,717,100	100.0%
2003 Utah Insured Population	100.0%	2,140,300	80.1%	78.2%	81.9%	1,714,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
2005 Utah Insured Population	100.0%	2,236,100	77.5%	75.4%	79.4%	1,732,900	100.0%

See footnotes at end of table.



# Appendix: Comparison of 2001 to 2005 HSS Results

## Comparison of 2001 to 2005 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			95% Confidence Intervals				
Lower	Upper						

**Table 30. Percentage of Insured Persons Who Had Health Insurance Coverage Purchased Directly From an Insurance Company**

2001 Utah Insured Population	100.0%	2,096,900	11.2%	10.3%	12.2%	234,900	100.0%
2003 Utah Insured Population	100.0%	2,140,300	10.8%	9.5%	12.4%	231,900	100.0%
2004 Utah Insured Population	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
2005 Utah Insured Population	100.0%	2,236,100	12.6%	11.1%	14.4%	282,200	100.0%

**Table 31. Percentage of Insured Persons Who Had Health Insurance Coverage Through Someone Who Does Not Live in the Household**

2001 Utah Insured Population	100.0%	2,096,900	3.6%	3.2%	4.2%	76,400	100.0%
2003 Utah Insured Population	100.0%	2,140,300	3.6%	2.9%	4.5%	77,900	100.0%
2004 Utah Insured Population	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%
2005 Utah Insured Population	100.0%	2,236,100	3.3%	2.6%	4.2%	74,100	100.0%

**Table 32. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicaid**

2001 Utah Insured Population	100.0%	2,096,900	6.9%	6.2%	7.5%	144,100	100.0%
2003 Utah Insured Population	100.0%	2,140,300	8.2%	7.1%	9.5%	175,400	100.0%
2004 Utah Insured Population	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
2005 Utah Insured Population	100.0%	2,236,100	8.7%	7.6%	9.9%	193,800	100.0%

**Table 33. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicare**

2001 Utah Insured Population	100.0%	2,096,900	10.6%	9.9%	11.3%	221,400	100.0%
2003 Utah Insured Population	100.0%	2,140,300	9.6%	8.7%	10.6%	205,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
2005 Utah Insured Population	100.0%	2,236,100	10.6%	9.6%	11.6%	236,400	100.0%

**Table 34. Percentage of Insured Persons Who Had Health Insurance Coverage Through Another Government Plan\***

2001 Utah Insured Population	100.0%	2,096,900	4.2%	3.7%	4.8%	87,900	100.0%
2003 Utah Insured Population	100.0%	2,140,300	4.2%	3.5%	5.0%	89,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
2005 Utah Insured Population	100.0%	2,236,100	4.1%	3.3%	5.0%	91,100	100.0%

**Table 35. Percentage of Insured Children Who Had Health Insurance Coverage Through CHIP\*\***

2001 Utah Insured Population, Aged 18 and Under	100.0%	723,100	3.8%	3.0%	4.8%	27,600	100.0%
2003 Utah Insured Population, Aged 18 and Under	100.0%	729,800	3.3%	2.2%	4.7%	23,800	100.0%
2004 Utah Insured Population, Aged 18 and Under	100.0%	786,700	4.1%	2.9%	5.7%	32,300	100.0%
2005 Utah Insured Population, Aged 18 and Under	100.0%	756,200	5.7%	4.2%	7.7%	43,000	100.0%

**Table 37. Percentage of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service**

2001 Utah Insured Population	100.0%	2,096,900	6.9%	6.3%	7.5%	144,800	100.0%
2003 Utah Insured Population	100.0%	2,140,300	8.8%	7.8%	9.8%	187,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
2005 Utah Insured Population	100.0%	2,236,100	8.0%	7.1%	9.0%	179,000	100.0%

See footnotes at end of table.



## Comparison of 2001 to 2005 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			95% Confidence Intervals				
			Lower	Upper			

**Table 38. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area**

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	2.9%	2.5%	3.3%	67,600	100.0%
2004 Utah Population	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
2005 Utah Population	100.0%	2,528,926	2.9%	2.4%	3.4%	72,700	100.0%

**Table 39. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services**

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	14.3%	13.1%	15.6%	336,400	100.0%
2004 Utah Population	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%
2005 Utah Population	100.0%	2,528,926	12.9%	11.8%	14.1%	326,700	100.0%

**Table 40. Percentage of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much**

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	9.8%	8.9%	10.8%	230,900	100.0%
2004 Utah Population	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%
2005 Utah Population	100.0%	2,528,926	7.7%	6.9%	8.5%	193,900	100.0%

**Table 41. Percentage of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status**

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	0.2%	0.1%	0.4%	3,600	100.0%
2004 Utah Population	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%
2005 Utah Population	100.0%	2,528,926	0.2%	0.1%	0.5%	6,200	100.0%

1 Population estimates for Tables 1-17 and 38-41 based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; population estimates for Tables 18-37 based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\* "Another government plan" includes Military, CHAMPUS/Tricare, the V.A., or Indian Health Services.

\*\* Children's Health Insurance Program

Note: Table numbers are not always the same from year to year. For the comparison table, we use the table numbers from the most current insurance report.





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