



Highlights from SHADAC's NHIS State-Level Health Insurance Estimates Conference Call

August 2009

Introduction

On July 27, 2009, the State Health Access Data Assistance Center (SHADAC) hosted a conference call featuring Robin Cohen, PhD, senior statistician in the Division of Health Interview Statistics at the National Center for Health Statistics. Dr. Cohen discussed early release findings from the 2008 National Health Interview Survey, published in the June 2009 report, "Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2008," by Robin A. Cohen and Michael E. Martinez, available at <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur200906.pdf>. The report included information for 20 states with sample sizes large enough to form reliable estimates. The call also included discussion of the report, "Health Insurance Coverage Trends, 1959-2007: Estimates from the National Health Interview Survey," which presents long-term insurance coverage trends of the non-elderly (0-64 years) (available at <http://www.cdc.gov/nchs/data/nhsr/nhsr017.pdf>).

Fifteen state health policy and data analysts, representing 8 of the 20 states included in the early release report, participated in the conference call.

Purpose of the call

Historically, SHADAC has worked with federal agencies that provide survey estimates of health insurance coverage and access to care. As part of that effort SHADAC has organized conference calls to discuss major data releases, such as health insurance coverage estimates from the Current Population Survey's Annual Social and Economic Supplement. The NHIS early release report provides the first nationwide and selected state health insurance coverage estimates for 2008. This call was hosted to further SHADAC's mission to facilitate the use of federal data for state policy analysis and to provide federal analysts technical input from the field to improve state-level estimates.

About the NHIS

The NHIS is one of the key surveys conducted by the National Center for Health Statistics to monitor the health of the nation. It has been conducted since 1957 and has collected health insurance information intermittently from 1959 through 1988 and continuously since 1989. The NHIS data are collected through an in-person household survey using computer-assisted personal interviewing (CAPI). The target universe is defined as all dwelling units in the civilian non-institutionalized population in the U.S.

The sample for the NHIS represents the 50 states and the District of Columbia. While the survey is not designed to be representative of states, 20 states have large enough samples to produce

reliable estimates. The household response rate is about 90 percent (http://www.cdc.gov/nchs/nhis/about_nhis.htm).

The NHIS asks the family respondent about insurance status and coverage type at the time of the survey for all family members. This survey also asks a family member who is currently covered if there was any time in the previous 12 months when they experienced a period of being uninsured. For family members who are currently uninsured, a question is asked about how long they have been without coverage. This allows for three measures of lack of health insurance coverage to be provided: (i) uninsured at the time of the interview, (ii) uninsured at least part of the year prior to the interview (which also includes persons uninsured for more than a year), and (iii) uninsured for more than a year at the time of the interview. The questions include a comprehensive list of insurance options that include public program names specific to the state in which the interview is conducted, as well as open-ended response options and verification questions for the uninsured and covered individuals. For more information on the NHIS see <http://www.cdc.gov/nchs/nhis.htm>.

Major Findings from the 2008 NHIS Early Release Estimates

- Nearly 44 million people in the United States were uninsured at the time of interview, representing 14.7% of the population.
- Nearly one in five (18.7%) people in the United States were uninsured at some point in the prior year and 10.6% were uninsured for more than a year.
- The uninsurance estimate (at time of interview) was 8.9% for children under age 18, 19.7% for adults age 18-64, and 16.7% for all non-elderly.
- Among the non-elderly with private coverage, 19.2% were enrolled in a high-deductible health plan.
- Although the NHIS is not designed to be representative at the state level, the sample is sufficient to provide direct state-level health insurance estimates for 20 states. The 2008 uninsurance estimates ranged from a low of 3.0% in Massachusetts to a high of 22.9% in Texas. Note that these estimates are preliminary and use national, rather than state-level, population estimates for the survey weights.

The report does not include differences between 2007 and 2008, but SHADAC compiled a spreadsheet for participants with this information. Dr. Cohen also calculated variance estimates for these differences. The tables are attached to this summary.

Summary of Conference Call Questions and Answers

Q. How is Indian Health Service treated as insurance coverage in the NHIS?

A. A respondent who has only Indian Health Service is considered uninsured (same as the CPS).

Q. In other studies and other years Ohio consistently shows an uninsurance estimate for children of about 5%. The 2008 NHIS estimate is 11.9%. Wisconsin shows similar disparate results. Even with a large confidence interval these estimates seem too high. Do you know why these states have such high uninsurance estimates for children?

A. We noticed this and do not have as specific reason why. There may be some fielding issues, such as the time of year when the studies are fielded and the impact of the economic downturn in 2008. There may also be mode issues when compared to other surveys, as the NHIS is an in-person survey.

Q. What variables are used for weighting and how might these be affecting the odd children's estimates in the NHIS?

A. The NHIS is weighted using standard national controls of age, sex and race/ethnicity. The survey is oversampled for Hispanics, Blacks and Asians. NCHS analysts do not expect that this weighting would adversely impact the children's estimates.

Q. What is the timing for fielding the NHIS and is it uniform throughout the year and across states?

A. The NHIS has four quarterly panels fielded consistently throughout the year, so that each state is surveyed in each quarter. However, the NHIS was forced to drop two panels in the fourth quarter of 2008, which compromised sample size and may account for the high variance estimates. This should not show up other than as a larger variance estimate since the decrease in sample was adjusted for in the weighting.

Q. Does NHIS use control totals (population estimates used in weighting) from 2000 or are they updated annually?

A. Control totals are updated annually. National control totals are used, rather than state-specific controls. So state-level estimates of the number of uninsured people are not produced.

Q. In Wisconsin and several other upper Midwest states we have seen a large increase in the Hispanic population. Is it possible that the control totals are not capturing this population change?

A. The annual control totals may not adjust for that growth and this should be taken into consideration. In addition, we use national population control tables, and not state-specific controls.

Q. What are the sample sizes by state?

A. NCHS released a report in June 2008 with 3-year average health insurance estimates for 41 states. This report includes sample sizes and is located here:
<http://www.cdc.gov/nchs/data/nhsr/nhsr001.pdf>

Q. For Wisconsin both public and private coverage for kids decreased, whereas we would not expect to see a decline in both estimates. Adult coverage also does not look like we would expect. These estimates also do not track with the increases in the number of enrollees show in state administrative data. Do you have any thoughts on this?

- A. We found those numbers to be surprising and have not discovered a solid explanation. One concern is how the program names and types may be interpreted by the respondents because we probe about single-service plans as well as complete coverage.
- Q. Comparing Massachusetts adults across a variety of surveys, including state surveys, we have found that the NHIS estimates (for non-elderly adults) are fairly consistent with other surveys. Other states show similar trends. We don't see that consistency among the children's estimates, so perhaps there is some issue relating to the children's estimates?
- A. That could be the case. We don't think there is a data collection problem. The NHIS conducts a complete household roster for demographic questions and health insurance coverage (for some other items the questions are sampled in the household). The person who responds generally is the adult who answers the door, and that person serves as a proxy for the children.
- Q. Survey results for adults appear to be consistent, but in our state we see higher enrollment figures in our Medicaid administrative data than the survey results suggest.
- A. First, for this early release report we don't recommend that you rely on population estimates. We're comfortable with the percentages, but because we have not adjusted the weights we do not recommend extrapolating a number to compare to administrative data. Secondly, surveys consistently under-report Medicaid enrollment for a variety of reasons and the NHIS is no exception. Our field representatives use a comprehensive, state-specific list of program names, but efforts to de-stigmatize public programs have left some confusion among enrollees in understanding what type of insurance they really have.

Table 8a. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States

All ages	2007			2008			Percent Diff (2008-2007)			t-test 2008 vs 2007		
	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage
Percent (standard error)												
All states	14.5 (0.25)	27.6 (0.37)	65.6 (0.41)	14.7 (0.25)	28.9 (0.34)	64.1 (0.44)	0.2	1.3	-1.5	0.566	2.587	-2.494
Arizona	20.8 (1.65)	24.9 (2.33)	60.7 (2.65)	18.1 (1.76)	30.6 (2.38)	55.4 (2.99)	-2.7	5.7	-5.3	-1.119	1.711	-1.327
California	16.2 (0.58)	27.0 (0.91)	61.2 (1.09)	17.3 (0.71)	29.1 (0.87)	58.2 (1.18)	1.1	2.1	-3	1.200	1.668	-1.868
Florida	17.3 (0.93)	31.1 (1.77)	60.0 (1.35)	21.3 (1.10)	32.4 (1.35)	53.0 (1.70)	4	1.3	-7	2.777	0.584	-3.225
Georgia	18.6 (1.51)	28.2 (2.31)	59.1 (2.55)	17.9 (0.98)	29.3 (2.03)	58.6 (2.80)	-0.7	1.1	-0.5	-0.389	0.358	-0.132
Illinois	10.5 (0.92)	24.7 (2.55)	73.0 (2.15)	12.4 (0.85)	29.8 (1.36)	68.3 (1.54)	1.9	5.1	-4.7	1.517	1.765	-1.777
Indiana	15.9 (1.62)	28.3 (2.64)	65.0 (2.82)	15.7 (1.76)	24.3 (2.34)	67.0 (2.99)	-0.2	-4	2	-0.084	-1.134	0.487
Maryland	13.3 (1.62)	23.0 (2.66)	72.5 (2.84)	13.2 (1.77)	25.0 (2.56)	69.4 (3.17)	-0.1	2	-3.1	-0.042	0.542	-0.728
Massachusetts	5.8 (1.03)	26.2 (2.58)	76.1 (2.52)	3.0 (0.78)	28.3 (2.35)	77.7 (2.53)	-2.8	2.1	1.6	-2.167	0.602	0.448
Michigan	10.8 (1.09)	28.1 (1.94)	71.2 (2.10)	10.7 (1.02)	30.9 (1.82)	69.1 (2.20)	-0.1	2.8	-2.1	-0.067	1.053	-0.690
Missouri	14.5 (1.68)	28.9 (2.86)	65.7 (3.03)	13.3 (1.69)	29.9 (2.57)	65.7 (3.10)	-1.2	1	0	-0.504	0.260	0.000
New Jersey	10.0 (1.26)	20.5 (1.83)	76.9 (2.37)	12.4 (1.41)	22.9 (1.70)	72.7 (2.33)	2.4	2.4	-4.2	1.269	0.961	-1.264
New York	11.0 (0.84)	29.7 (1.56)	65.3 (1.58)	10.9 (0.83)	31.2 (1.75)	65.0 (1.89)	-0.1	1.5	-0.3	-0.085	0.640	-0.122
North Carolina	17.1 (1.46)	29.5 (2.35)	61.9 (2.53)	15.2 (1.39)	32.1 (2.05)	60.9 (2.49)	-1.9	2.6	-1	-0.943	0.834	-0.282
Ohio	10.8 (0.76)	30.3 (1.67)	67.8 (1.92)	13.5 (1.49)	26.9 (1.71)	66.6 (2.21)	2.7	-3.4	-1.2	1.614	-1.422	-0.410
Pennsylvania	8.3 (0.97)	30.3 (1.85)	73.2 (1.77)	10.6 (1.01)	33.3 (2.02)	67.7 (1.82)	2.3	3	-5.5	1.642	1.095	-2.166
Tennessee	13.8 (1.67)	27.1 (2.85)	64.8 (3.09)	12.7 (1.68)	31.9 (2.66)	63.8 (3.19)	-1.1	4.8	-1	-0.464	1.231	-0.225
Texas	22.8 (0.85)	25.2 (1.13)	57.5 (1.18)	22.9 (1.07)	25.7 (1.01)	56.6 (1.41)	0.1	0.5	-0.9	0.073	0.330	-0.489
Virginia	12.1 (1.34)	27.4 (1.90)	68.6 (2.71)	12.3 (1.32)	28.3 (2.05)	68.5 (2.46)	0.2	0.9	-0.1	0.106	0.322	-0.027
Washington	13.1 (1.48)	28.5 (2.62)	65.3 (2.79)	13.4 (1.50)	29.0 (2.27)	64.2 (2.79)	0.3	0.5	-1.1	0.142	0.144	-0.279
Wisconsin	11.1 (1.54)	29.1 (2.95)	71.7 (2.95)	14.2 (1.78)	28.1 (2.59)	70.5 (3.06)	3.1	-1	-1.2	1.317	-0.255	-0.282

Table 8b. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States

Under 65 years	2007			2008			Percent Diff (2008-2007)			t-test 2008 vs 2007		
	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage
Percent (standard error)												
All states	16.4 (0.29)	18.1 (0.34)	66.8 (0.45)	16.7 (0.28)	19.3 (0.35)	65.3 (0.47)	0.3	1.2	-1.5	0.744	2.459	-2.305
Arizona	23.2 (1.83)	16.5 (2.12)	61.3 (2.90)	20.0 (1.98)	22.9 (2.47)	57.8 (3.13)	-3.2	6.4	-3.5	-1.187	1.966	-0.820
California	18.0 (0.65)	18.5 (0.88)	64.0 (1.17)	19.4 (0.79)	20.7 (0.95)	60.7 (1.31)	1.4	2.2	-3.3	1.368	1.699	-1.879
Florida	20.7 (1.15)	17.7 (1.21)	62.9 (1.66)	25.5 (1.36)	19.0 (1.35)	56.2 (1.69)	4.8	1.3	-6.7	2.695	0.717	-2.828
Georgia	20.7 (1.70)	20.0 (2.20)	60.5 (2.81)	19.8 (1.17)	21.4 (2.17)	60.2 (2.66)	-0.9	1.4	-0.3	-0.436	0.453	-0.078
Illinois	11.7 (1.09)	15.7 (1.98)	73.3 (2.43)	14.3 (0.97)	19.4 (1.28)	67.2 (1.64)	2.6	3.7	-6.1	1.782	1.569	-2.081
Indiana	18.3 (1.86)	18.1 (2.44)	64.8 (3.16)	17.5 (2.01)	15.5 (2.27)	67.9 (3.16)	-0.8	-2.6	3.1	-0.292	-0.780	0.694
Maryland	14.5 (1.79)	16.5 (2.48)	72.0 (3.13)	14.8 (2.03)	15.8 (2.47)	70.3 (3.34)	0.3	-0.7	-1.7	0.111	-0.200	-0.371
Massachusetts	6.6 (1.19)	16.3 (2.33)	77.7 (2.74)	3.4 (0.92)	19.1 (2.37)	78.9 (2.65)	-3.2	2.8	1.2	-2.127	0.842	0.315
Michigan	11.9 (1.18)	20.3 (1.97)	70.7 (2.25)	12.2 (1.18)	21.5 (1.89)	67.9 (2.44)	0.3	1.2	-2.8	0.180	0.440	-0.844
Missouri	17.0 (1.98)	16.9 (2.60)	67.3 (3.40)	15.5 (1.99)	18.5 (2.53)	67.0 (3.30)	-1.5	1.6	-0.3	-0.534	0.441	-0.063
New Jersey	11.0 (1.42)	11.1 (1.66)	78.3 (2.54)	13.9 (1.58)	13.0 (1.62)	74.0 (2.46)	2.9	1.9	-4.3	1.365	0.819	-1.216
New York	12.4 (0.95)	20.7 (1.46)	67.7 (1.65)	12.4 (0.95)	21.6 (1.82)	67.1 (2.08)	0	0.9	-0.6	0.000	0.386	-0.226
North Carolina	19.5 (1.68)	19.9 (2.23)	62.1 (2.83)	17.5 (1.62)	22.1 (2.10)	62.1 (2.65)	-2	2.2	0	-0.857	0.718	0.000
Ohio	12.4 (0.87)	20.5 (1.88)	68.5 (2.15)	15.2 (1.62)	18.0 (1.57)	67.4 (2.35)	2.8	-2.5	-1.1	1.523	-1.021	-0.345
Pennsylvania	9.8 (1.17)	18.5 (1.74)	73.5 (2.07)	12.7 (1.28)	21.0 (1.80)	68.2 (2.13)	2.9	2.5	-5.3	1.672	0.999	-1.784
Tennessee	15.5 (1.89)	18.3 (2.66)	67.0 (3.38)	14.4 (1.95)	23.2 (2.78)	64.5 (3.39)	-1.1	4.9	-2.5	-0.405	1.274	-0.522
Texas	25.0 (0.93)	17.9 (1.11)	58.1 (1.27)	25.3 (1.19)	17.8 (1.02)	57.9 (1.36)	0.3	-0.1	-0.2	0.199	-0.066	-0.107
Virginia	13.7 (1.53)	18.2 (2.09)	69.6 (2.91)	14.2 (1.54)	17.8 (2.01)	70.2 (2.59)	0.5	-0.4	0.6	0.230	-0.138	0.154
Washington	14.5 (1.67)	20.7 (2.52)	65.8 (3.08)	14.6 (1.67)	22.5 (2.35)	64.6 (2.90)	0.1	1.8	-1.2	0.042	0.522	-0.284
Wisconsin	13.1 (1.83)	16.4 (2.64)	72.4 (3.33)	16.7 (2.10)	15.9 (2.45)	69.0 (3.33)	3.6	-0.5	-3.4	1.292	-0.139	-0.722

Table 8c. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States

18-64 years	2007			2008			Percent Diff (2008-2007)			t-test 2008 vs 2007		
	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage
	Percent (standard error)			Percent (standard error)								
All states	19.4 (0.31)	12.3 (0.27)	69.6 (0.41)	19.7 (0.31)	13.4 (0.28)	68.1 (0.42)	0.3	1.1	-1.5	0.684	2.828	-2.556
Arizona	26.2 (2.07)	11.2 (1.63)	63.2 (2.71)	22.5 (2.14)	16.9 (2.12)	61.3 (2.89)	-3.7	5.7	-1.9	-1.243	2.131	-0.480
California	22.2 (0.77)	11.8 (0.68)	66.6 (1.05)	24.0 (0.93)	13.0 (0.75)	63.9 (1.20)	1.8	1.2	-2.7	1.491	1.185	-1.693
Florida	23.7 (1.21)	12.0 (1.04)	65.8 (1.46)	28.8 (1.53)	12.3 (1.20)	59.7 (1.56)	5.1	0.3	-6.1	2.615	0.189	-2.855
Georgia	24.0 (1.89)	12.7 (1.61)	64.8 (2.52)	24.3 (1.40)	13.4 (1.84)	63.8 (2.47)	0.3	0.7	-1	0.128	0.286	-0.283
Illinois	15.0 (1.36)	10.4 (1.58)	75.3 (2.23)	18.5 (1.13)	12.3 (0.83)	70.1 (1.44)	3.5	1.9	-5.2	1.979	1.065	-1.959
Indiana	20.6 (2.06)	10.9 (1.74)	69.3 (2.81)	20.8 (2.15)	10.3 (1.78)	69.7 (2.81)	0.2	-0.6	0.4	0.067	-0.241	0.101
Maryland	17.7 (2.07)	11.5 (1.90)	73.2 (2.87)	17.8 (2.16)	10.3 (1.90)	73.0 (2.90)	0.1	-1.2	-0.2	0.033	-0.447	-0.049
Massachusetts	8.2 (1.39)	14.9 (1.98)	77.5 (2.53)	4.2 (1.04)	16.2 (2.10)	80.8 (2.35)	-4	1.3	3.3	-2.304	0.450	0.956
Michigan	14.6 (1.38)	13.0 (1.52)	74.3 (2.12)	15.5 (1.28)	15.3 (1.45)	70.3 (2.19)	0.9	2.3	-4	0.478	1.095	-1.312
Missouri	19.6 (2.20)	11.2 (1.92)	70.1 (3.04)	18.6 (2.16)	14.8 (2.18)	67.5 (3.00)	-1	3.6	-2.6	-0.324	1.239	-0.609
New Jersey	13.5 (1.65)	8.1 (1.12)	79.0 (2.34)	16.5 (1.55)	9.1 (1.32)	75.2 (2.08)	3	1	-3.8	1.325	0.578	-1.214
New York	14.8 (1.06)	15.7 (1.24)	70.4 (1.63)	14.7 (1.03)	17.3 (1.60)	69.0 (1.98)	-0.1	1.6	-1.4	-0.068	0.790	-0.546
North Carolina	23.1 (1.90)	13.9 (1.71)	64.6 (2.58)	20.8 (1.75)	14.9 (1.70)	66.0 (2.36)	-2.3	1	1.4	-0.890	0.415	0.400
Ohio	14.8 (1.02)	15.0 (1.32)	71.9 (1.71)	16.5 (1.59)	13.1 (1.11)	70.5 (2.04)	1.7	-1.9	-1.4	0.900	-1.102	-0.526
Pennsylvania	11.3 (1.23)	12.7 (1.27)	77.7 (1.88)	14.6 (1.28)	15.3 (1.58)	71.9 (2.00)	3.3	2.6	-5.8	1.859	1.283	-2.113
Tennessee	17.3 (2.05)	14.5 (2.10)	69.1 (2.99)	17.0 (2.06)	17.9 (2.31)	67.6 (2.96)	-0.3	3.4	-1.5	-0.103	1.089	-0.357
Texas	29.6 (1.07)	9.8 (0.79)	61.6 (1.14)	29.4 (1.35)	10.1 (0.89)	61.8 (1.34)	-0.2	0.3	0.2	-0.116	0.252	0.114
Virginia	16.1 (1.66)	14.4 (1.49)	71.3 (2.57)	16.5 (1.53)	13.5 (1.41)	72.2 (1.86)	0.4	-0.9	0.9	0.177	-0.439	0.284
Washington	17.7 (1.91)	13.2 (1.86)	70.0 (2.73)	18.3 (1.87)	15.4 (1.92)	67.6 (2.61)	0.6	2.2	-2.4	0.224	0.823	-0.635
Wisconsin	17.5 (2.19)	10.2 (1.92)	73.3 (3.05)	14.8 (2.05)	12.5 (2.11)	74.5 (2.92)	-2.7	2.3	1.2	-0.900	0.806	0.284

Table 8d. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States

Under 18 years	2007			2008			Percent Diff (2008-2007)			t-test 2008 vs 2007		
	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage	Uninsured ¹ at the time of interview	Public ² coverage	Private ³ coverage
	Percent (standard error)			Percent (standard error)								
All states	8.9 (0.37)	32.7 (0.66)	59.9 (0.70)	8.9 (0.40)	34.2 (0.70)	58.2 (0.75)	0	1.5	-1.7	0.000	1.559	-1.657
Arizona	16.1 (2.51)	28.9 (3.88)	56.9 (4.09)	14.5 (2.82)	36.2 (4.31)	50.0 (4.65)	-1.6	7.3	-6.9	-0.424	1.259	-1.114
California	8.0 (0.69)	34.8 (1.80)	57.6 (1.82)	8.1 (0.80)	39.8 (1.80)	52.9 (1.97)	0.1	5	-4.7	0.095	1.964	-1.752
Florida	12.0 (1.67)	34.0 (2.64)	54.7 (2.85)	15.8 (1.51)	38.4 (2.66)	45.9 (2.72)	3.8	4.4	-8.8	1.688	1.174	-2.234
Georgia	12.1 (2.27)	38.4 (4.24)	49.6 (4.20)	9.0 (1.58)	40.7 (4.52)	51.2 (4.26)	-3.1	2.3	1.6	-1.121	0.371	0.267
Illinois	3.1 (0.92)	29.9 (3.50)	68.0 (3.42)	3.4 (0.91)	38.2 (3.00)	59.6 (3.22)	0.3	8.3	-8.4	0.232	1.801	-1.788
Indiana	12.3 (2.60)	37.0 (4.80)	53.1 (4.78)	8.9 (2.63)	29.4 (4.73)	62.9 (5.20)	-3.4	-7.6	9.8	-0.919	-1.128	1.387
Maryland	7.2 (2.12)	27.9 (4.61)	69.1 (4.58)	*6.3 (2.48)	31.7 (5.36)	62.5 (5.78)	-0.9	3.8	-6.6	-0.276	0.537	-0.895
Massachusetts	â€	19.9 (3.99)	78.3 (3.98)	†	26.2 (4.21)	74.1 (4.35)	0	6.3	-4.2		1.086	-0.712
Michigan	5.7 (1.27)	37.3 (3.17)	62.3 (3.03)	*4.6 (1.53)	36.2 (3.32)	62.2 (3.65)	-1.1	-1.1	-0.1	-0.553	-0.240	-0.021
Missouri	9.6 (2.61)	33.0 (5.21)	59.3 (5.25)	*7.3 (2.42)	27.9 (4.69)	65.5 (5.15)	-2.3	-5.1	6.2	-0.646	-0.728	0.843
New Jersey	4.8 (1.27)	18.8 (3.33)	76.7 (3.49)	7.7 (1.75)	22.0 (3.26)	71.0 (3.89)	2.9	3.2	-5.7	1.341	0.687	-1.091
New York	5.0 (1.28)	36.5 (2.32)	59.3 (2.15)	5.9 (1.17)	33.6 (3.16)	62.0 (3.18)	0.9	-2.9	2.7	0.519	-0.740	0.703
North Carolina	10.2 (1.99)	35.4 (3.75)	55.6 (3.99)	8.7 (2.04)	40.7 (4.00)	52.1 (4.21)	-1.5	5.3	-3.5	-0.526	0.967	-0.603
Ohio	6.6 (1.21)	33.6 (3.61)	60.4 (3.91)	11.9 (3.03)	30.0 (3.36)	59.7 (3.78)	5.3	-3.6	-0.7	1.624	-0.730	-0.129
Pennsylvania	6.1 (1.69)	33.3 (3.52)	63.0 (3.34)	7.5 (1.80)	37.4 (3.19)	57.4 (3.40)	1.4	4.1	-5.6	0.567	0.863	-1.175
Tennessee	9.7 (2.71)	30.3 (5.27)	60.5 (5.41)	*6.2 (2.43)	39.7 (5.53)	54.9 (5.83)	-3.5	9.4	-5.6	-0.962	1.231	-0.704
Texas	15.4 (1.18)	34.8 (2.25)	50.7 (2.12)	16.1 (1.52)	35.1 (1.74)	49.4 (1.97)	0.7	0.3	-1.3	0.364	0.105	-0.449
Virginia	6.4 (1.82)	29.7 (4.27)	64.3 (4.32)	6.8 (2.03)	31.0 (4.19)	64.0 (4.51)	0.4	1.3	-0.3	0.147	0.217	-0.048
Washington	*6.2 (1.88)	40.4 (4.80)	54.7 (4.70)	*5.8 (1.85)	39.2 (4.37)	57.3 (4.59)	-0.4	-1.2	2.6	-0.152	-0.185	0.396
Wisconsin	â€	32.1 (5.21)	70.1 (4.93)	20.9 (3.76)	23.6 (4.42)	57.1 (5.34)	20.9	-8.5	-13		-1.244	-1.789

NHIS State-Level Health Insurance Estimates, 2007 and 2008

† Estimates with a relative standard error greater than 50% are indicated with a dagger but are not shown.

* Estimates preceded by an asterisk have a relative standard error of greater than 30% and less than or equal to 50% and should be used with caution as they do not meet the standards of reliability or precision.

¹ A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

² The category "public health plan coverage" includes Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare (disability), and military plan. A small number of persons were covered by both public and private plans and were included in both categories.

³ The category "private health insurance" excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons were covered by both public and private plans and, thus, were included in both categories.

DATA SOURCE: Family Core component of the 2007 and 2008 National Health Interview Survey. Data are based on household interviews of a sample of the civilian noninstitutionalized population.