

**Health Insurance Briefing Document**  
**Presented to the Governor's Interagency Council on Health Disparities**  
**September 20, 2007**

**Health insurance** is a mechanism that distributes the costs and risks associated with healthcare, thereby providing financial access to needed healthcare services. Health insurance is purchased by individuals, their employers, and through state and federal government programs such as Medicare and Medicaid.

**CRITERION #1: MAGNITUDE**

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- In 2006, an estimated 593,000 Washington residents were uninsured.
- The proportion of Washington residents without health insurance coverage in 2006 (9.3%) was not significantly different from 2004 (9.9%). From 2000 to 2004; however, there was a 27% increase in the proportion of uninsured residents.

**CRITERION #2: ASSOCIATION TO HEALTH OUTCOMES**

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- Uninsured adults are more likely to go without medical care than insured adults. In 2004, 48% of Washington adults without health insurance reported that they were unable to see a doctor when needed due to cost in the past 12 months compared to 9% of insured adults.
- In 2004, 16% of Washington adults without health insurance reported being in poor or fair health status, compared to 10% of those with health insurance coverage.
- Uninsured adults are less likely to receive preventive services. For example, in Washington State in 2004, 59% uninsured women ages 40-64 had not had a mammogram in the past two years, compared to 25% of insured women in the same age group. Similar disparities exist for cervical, prostate, and breast cancer screenings.
- Populations without health insurance are more likely to be diagnosed with later-stage cancer.
- Women who are uninsured receive prenatal care later in their pregnancies and their children have a greater risk for adverse physical outcomes.
- Uninsured children are more likely to receive care late in the development of health problems, and therefore, are more likely to be hospitalized for conditions that could have been treated with outpatient care.

**CRITERION #3: DISPARITY**

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- In 2006, 22% of American Indian/Alaska Native residents in Washington under the age of 65 were uninsured, significantly higher than the uninsured rate among white residents (11%). Rates of uninsured were 13% for blacks, 9% for Native Hawaiians and Pacific Islanders, and 5% for Asians. Hispanic residents were more likely to be uninsured (23%) relative to non-Hispanic residents (9%).
- The Index of Disparity for being uninsured by race was 175%.
- In 2006, Washington males were more likely to be uninsured than females, with 12% of men uninsured compared to 9% of women.

**The Index of Disparity** is the average of the difference in rates between the racial/ethnic group with the "best" rate and all other racial/ethnic groups.

*Keppel KG et al., Measuring progress in healthy people 2010. Statistical Notes, no 25. NCHS, 2004.*

Sources: (1) Washington State Office of Financial Management (2006). The Uninsured Population in Washington State – Research Brief No. 39 (Revised). Olympia, Washington. (2) Washington State Office of Financial Management (2007). Health Insurance by Race/Ethnicity – Research Brief No. 42. Olympia, Washington. (3) State Health Access Data Assistance Center for the Robert Wood Johnson Foundation (2006). The Coverage Gap: A State-by-State Report on Access to Care. (4) Washington State Department of Health (2002). Health Insurance Coverage In: The Health of Washington State. Olympia, Washington. (5) Governor Gregoire's Cover all Children by 2010 Workgroup (2005). Cover all Children – Why? Washington State Planning Grant on Access to Health Insurance.