

# RURAL HEALTH FACTS

## Health Care Access in North Dakota: Characteristics of the Uninsured

Winter 2005

Health insurance has increasingly become a very important issue in the United States. It has been reported that 45 million Americans are without health insurance. Estimates indicate that in 2003, 15.6 percent of Americans were uninsured, an increase from 15.2 percent in 2002.<sup>1</sup> The lack of health insurance poses a great risk to the well being of North Dakotans and economic viability of the state. Uninsured children and adults do not receive the health care they need; they suffer from poorer health; and are more likely to die earlier than those with coverage.<sup>2</sup>

### How Many North Dakotans are Uninsured?

In the spring of 2004, a random sample of North Dakota households were administered a telephone survey to determine the number of uninsured citizens in the state. Survey information indicated that overall, 8.2 percent of North Dakotans were without health insurance. The estimated number of uninsured (51,920) was similar to the population of Bismarck, the second largest city in North Dakota. Results were used to develop a profile of North Dakotans most likely to be uninsured.

### How Many North Dakota Children are Uninsured?

There are 11,311 uninsured children in North Dakota, representing 22 percent of the uninsured.

### How Many North Dakota Adults are Uninsured?

There are 40,609 uninsured adults in North Dakota, representing 78 percent of the uninsured.

### Health Insurance Status by Gender

Males (9.6 percent) were more likely to be uninsured than females (6.8 percent).

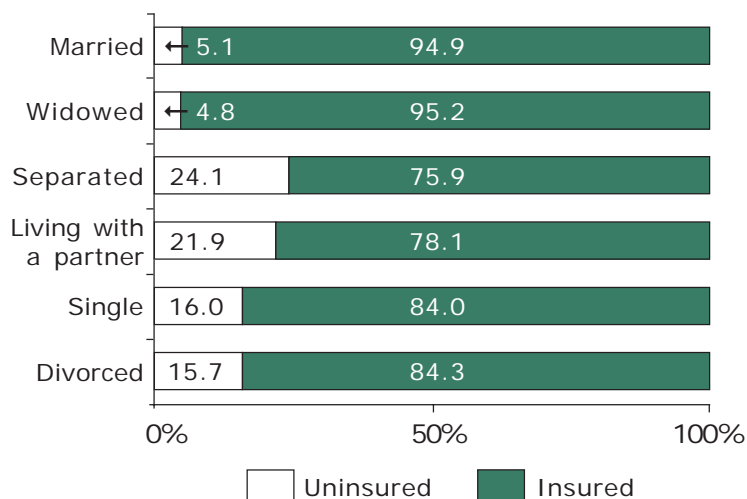
### Health Insurance Status by Race

Native Americans (31.7 percent) were far more likely to be uninsured than Whites (6.9 percent).

### Health Insurance Status by Marital Status

Individuals who were married or widowed were more likely to have health insurance than individuals who were single. Figure 1 illustrates the percentage of uninsured by each marital status category.

**Figure 1. Percentage of Uninsured and Insured by Marital Status**



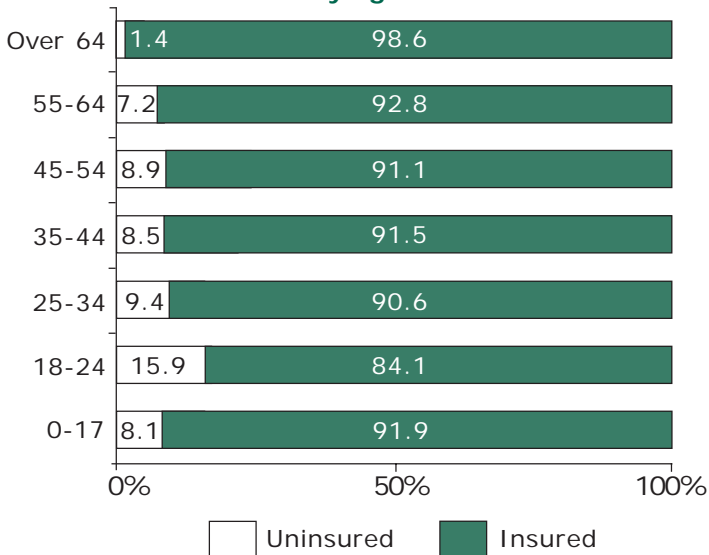
### Health Insurance Status by Income

- A North Dakotan residing in a household with an income of less than \$10,000 was more than twice (16.6 percent) as likely to be uninsured when compared to the overall state uninsured average of 8.2 percent.
- Nearly three-quarters of uninsured North Dakotans resided in a household with an income below 200 percent of the federal poverty level, which is less than \$37,700 for a family of four.<sup>3</sup>

## Health Insurance Status by Age

Young adults, between the ages of 18 and 24 years, were the most likely to be uninsured in North Dakota (16 percent). Young adults are more likely to be single, have incomes below the state average, and are more likely to be full time students. Figure 2 shows the distribution of uninsured North Dakotans by age.

**Figure 2. Percentage of Uninsured and Insured by Age**



## Health Insurance Status Across the State

- The percent of uninsured varies by population density. To capture this variation, the state was divided into:
  - **Urban** (cities with a population greater than 16,700 people)
  - **Large Rural** (cities with populations between 5,000 and 16,699 people)
  - **Small Rural** (cities with less than 5,000 people).
- Individuals residing in small rural areas (9.1 percent) were more likely to be uninsured than those residing in urban (7.7 percent) and large rural (7.4 percent) areas.

## Health Insurance Status by Employment Status

- The majority of uninsured (71.7 percent) and insured (82.3 percent) adults, over age 17 years, were employed at the time of the survey.
- Employees with temporary (21.6 percent) positions were more likely to be uninsured than those with seasonal (14.3 percent) and permanent (7.6 percent) positions.

## Employee Health Insurance Status by Size of Business

Employees in smaller-sized businesses were more likely to be uninsured. One-person businesses had the highest uninsured rate (21.3 percent) while businesses with 500 or more employees had the lowest uninsured rate (3.8 percent).

## Health Insurance Status by Perceived Health Status

North Dakotans without health insurance reported their health as excellent, very good or good 85.7 percent of the time. Those with health insurance reported their health as excellent, very good or good 91.2 percent of the time.

### Footnotes:

- <sup>1</sup> United States Census Bureau (August 2004).
- <sup>2</sup> Institute of Medicine (2004).
- <sup>3</sup> U.S. Department of Health and Human Services (2004).

The information contained in this fact sheet was compiled from various presentations comparing insured and uninsured North Dakotans. The original presentations by Alana Knudson, PhD, John Baird, MD, Mike Cogan, PhD, and Kyle Muus, PhD (2004) can be found at <http://medicine.nodak.edu/crh>

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