

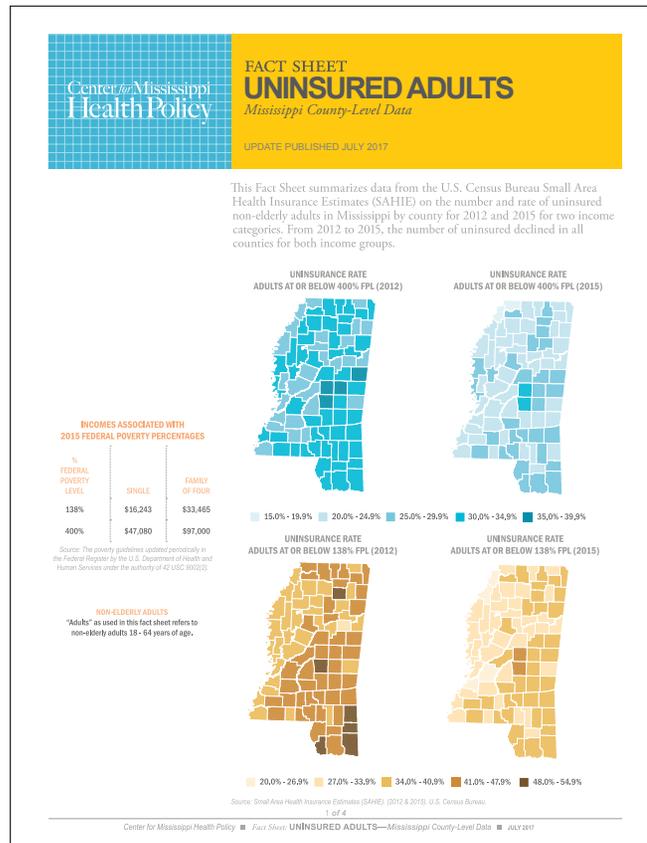
Center *for* Mississippi
Health Policy

CHART BOOK:

**A PROFILE OF HEALTH
COVERAGE FOR
MISSISSIPPI ADULTS**

November 2019

Overview

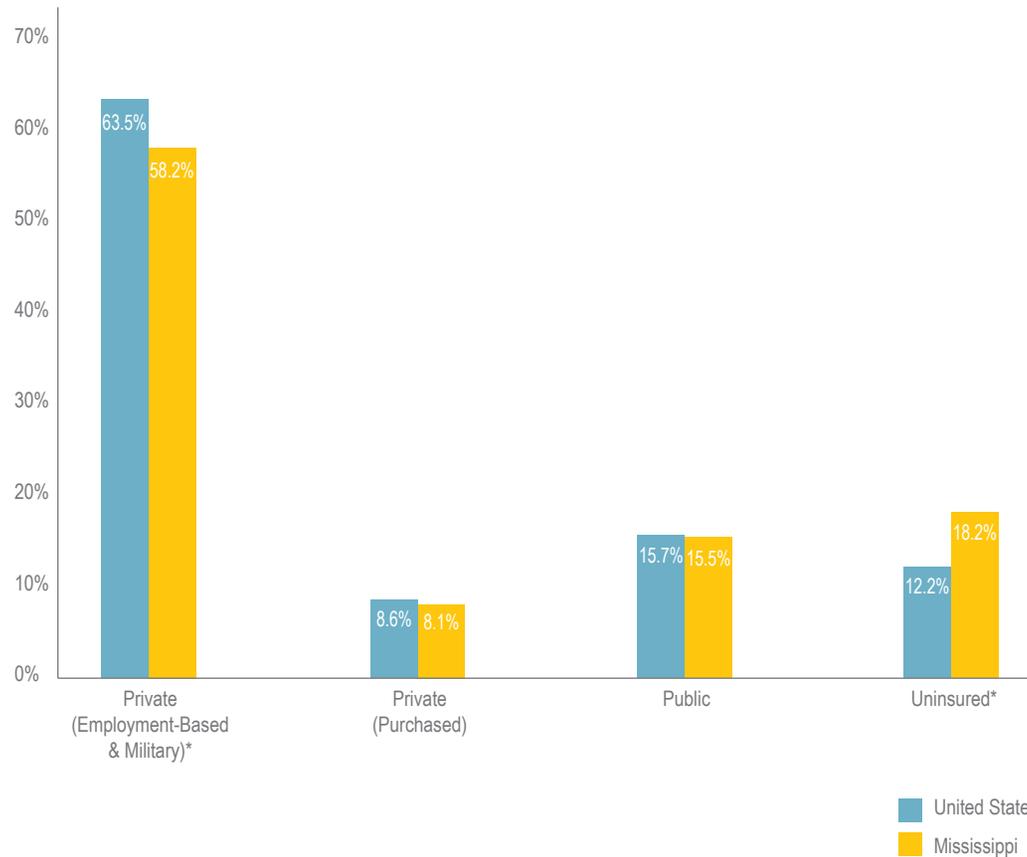


Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2017 United States Census Bureau’s American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample of households about their health insurance coverage. This chartbook summarizes the responses provided by nonelderly (19 through 64 years of age) Mississippi adults.

This chartbook also includes a summary of the responses provided by Mississippi employers who were asked about health insurance offered in 2017. The Agency for Healthcare Research and Quality (AHRQ) conducts the survey, known as the Medical Expenditure Panel Survey (MEPS).

A related fact sheet (see image on the left) detailing the number, percentage, and trend of nonelderly uninsured adults for each county in Mississippi is also available at www.mshealthpolicy.com.

Adults 19-64 Years of Age Health Coverage by Type in the United States & Mississippi, 2017



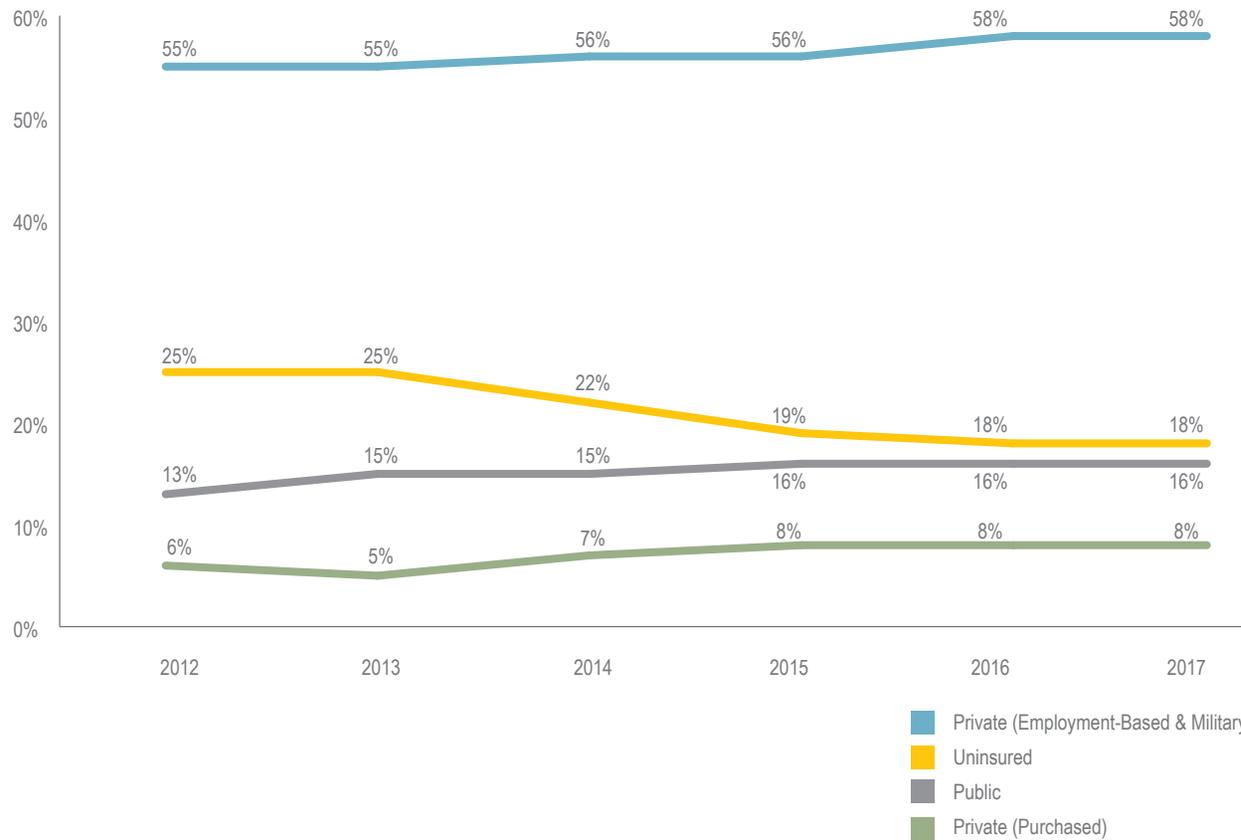
Nonelderly adults in Mississippi have significantly ($p < .05$) lower rates of private health insurance coverage than U.S. adults (employment-based and military 58% vs. 64%).

Mississippi's nonelderly adults have slightly lower rates of public health insurance coverage at 15.5% compared to U.S. nonelderly adults at 15.7%. Public coverage includes programs such as Medicaid and Medicare.

Uninsurance rates are also significantly ($p < .05$) higher among nonelderly adults in Mississippi at 18% vs. 12% nationwide.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.
*Note: statistically significant difference ($p < .05$).

Adults 19-64 Years of Age Percent of Health Coverage by Type in Mississippi, 2012 - 2017

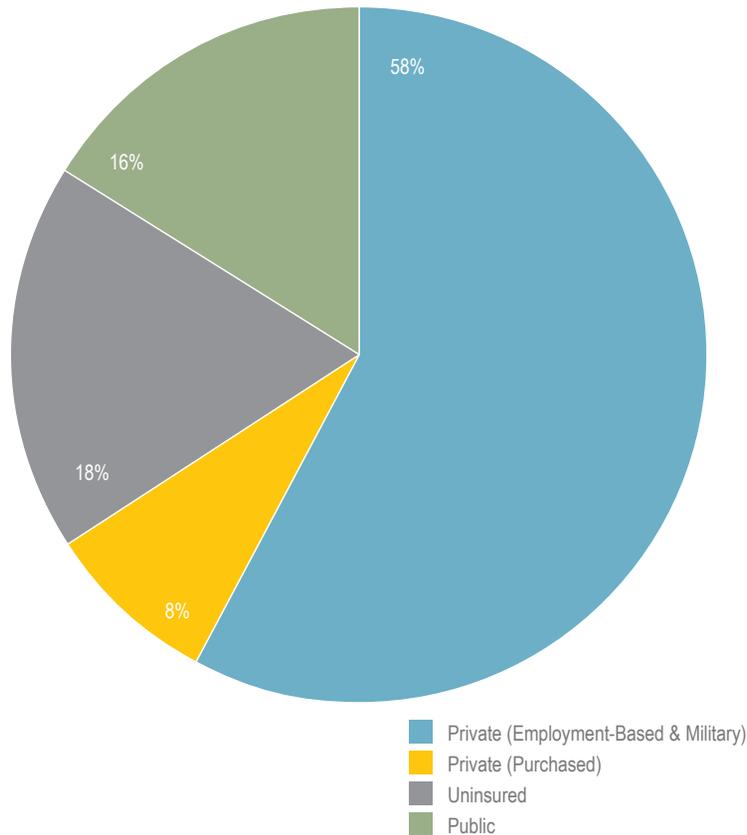


Statewide trends in health coverage rates for nonelderly adults with any type of private coverage (military and employment-based or privately purchased) or public coverage showed increases from 2012 to 2016.

A decrease in uninsurance rates occurred over the same period. The drop in uninsurance rates is driven more by increases in private coverage than public coverage.

Source: American Community Survey. (2012-2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 19-64 Years of Age Distribution by Type of Coverage in Mississippi, 2017



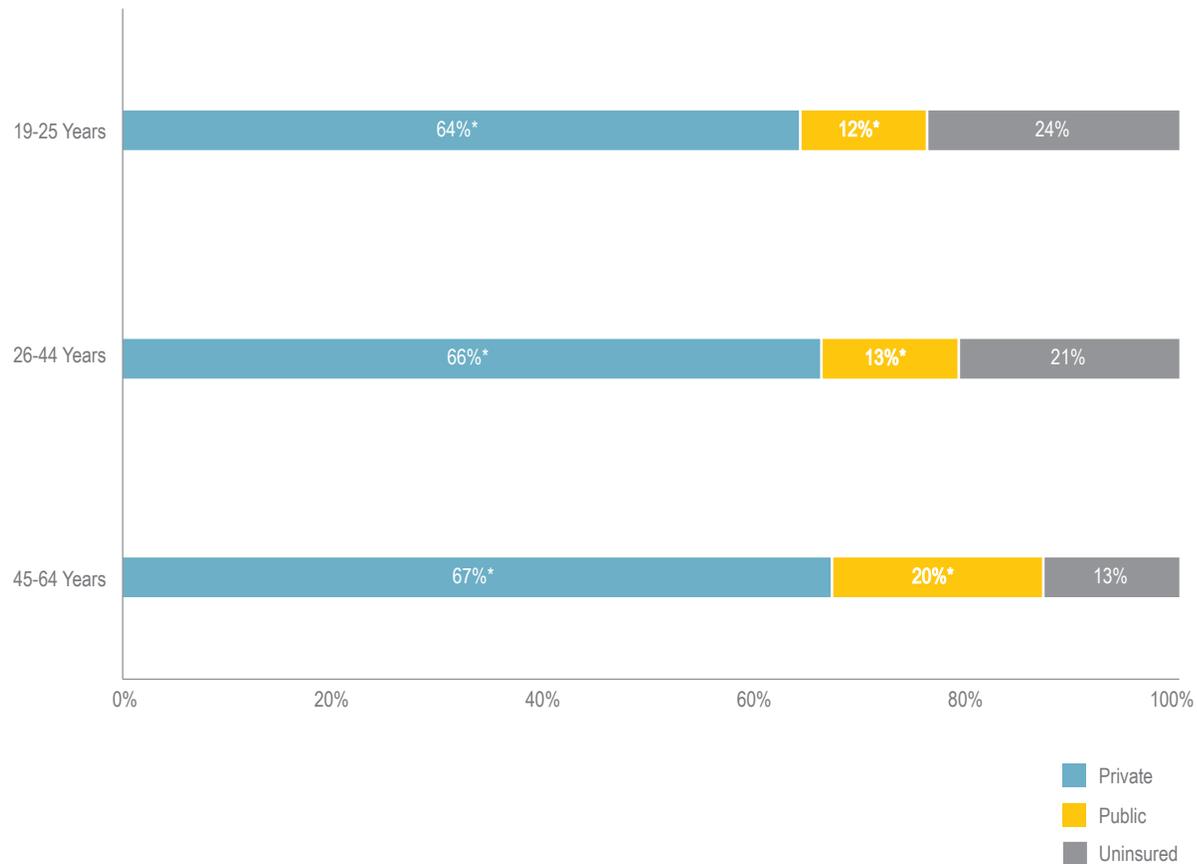
Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Most nonelderly adult Mississippians obtain private insurance coverage via employer based and military plans (58%), and the remaining plans are purchased directly (8%).

More than 1 out of 6 (18%) nonelderly adults in the state are uninsured. Nonelderly adults are more likely to be uninsured than children or the elderly due to eligibility standards for public programs:

- Low-income children can qualify for Medicaid or the Children's Health Insurance Programs when family income is up to 214% of the Federal Poverty Level (FPL).
- Medicaid is available for only a select group of nonelderly adults who meet certain categorical requirements. Not only must they be below income thresholds, they must also be pregnant, blind, the parent of a minor child, or disabled.
- Adults 65 or older are eligible for Medicare.

Adults 19-64 Years of Age Type of Coverage by Age Group in Mississippi, 2017



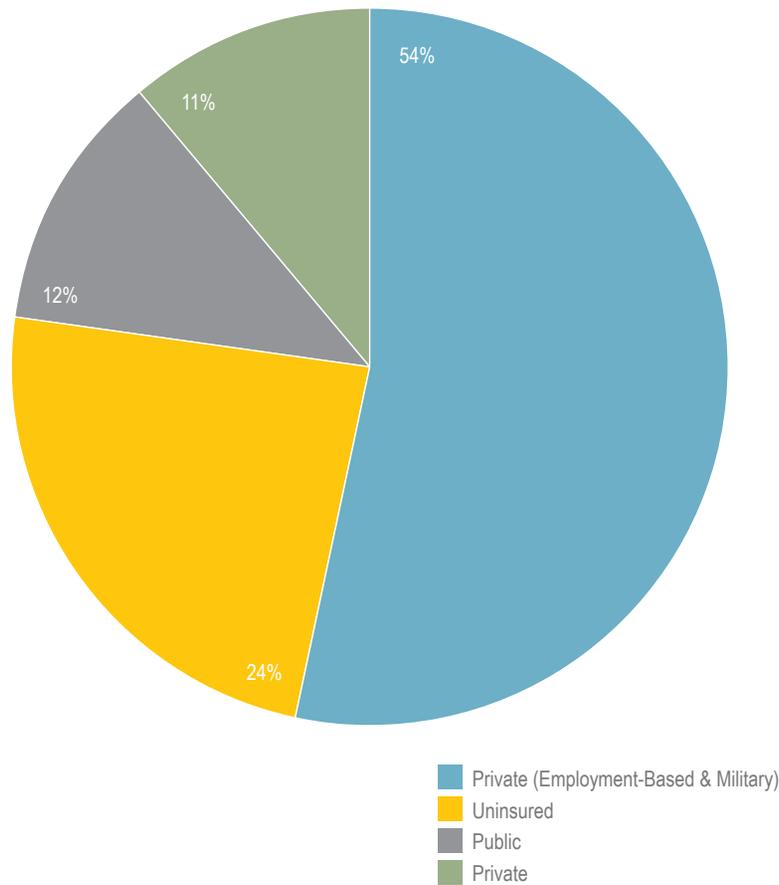
Young adults under twenty-six years comprise the age group with the lowest private insurance coverage rates and the highest uninsurance rates.

In contrast to younger adults, those age 45 to 64 had the lowest uninsurance rates and the highest rates of public coverage. Approximately two out of three in this age group had private coverage over the period.

There was a statistically significant difference ($p < .05$) between the percentage uninsured and insured across all age groups.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.
*Note: statistically significant difference ($p < .05$).

Adults 19-25 Years of Age Distribution by Type of Coverage in Mississippi, 2017

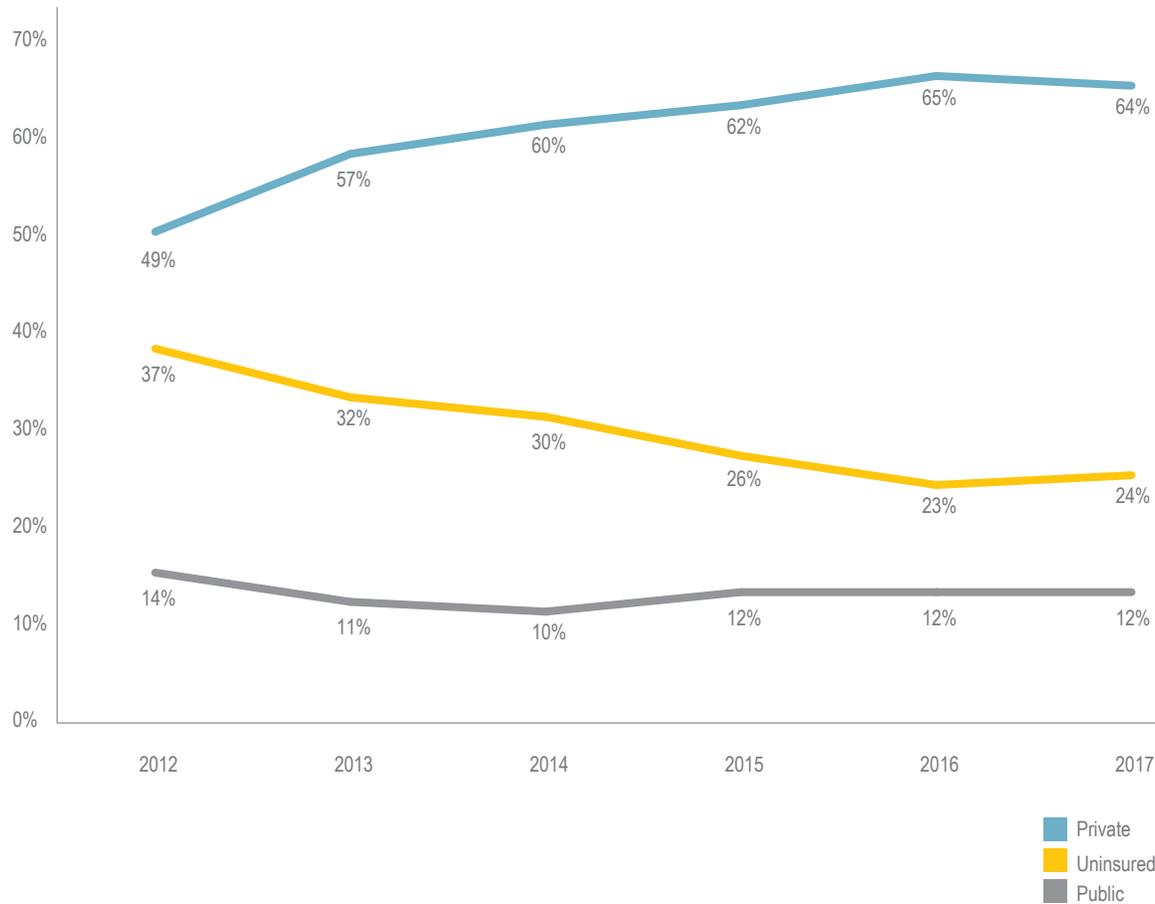


Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

More than half (54%) of young adult Mississippians had employment based and military coverage. Another eleven percent had privately purchased coverage. Nearly one-quarter (24%) were uninsured, and more than one in nine (12%) had public coverage.

Young adults have the highest rates of uninsurance. Although younger adults are more likely to be healthy, not having health insurance does reduce access to health care, particularly preventive care, and can delay timely care when health issues emerge.

Adults 19-25 Years of Age Percent of Health Coverage by Type in Mississippi, 2012 - 2017

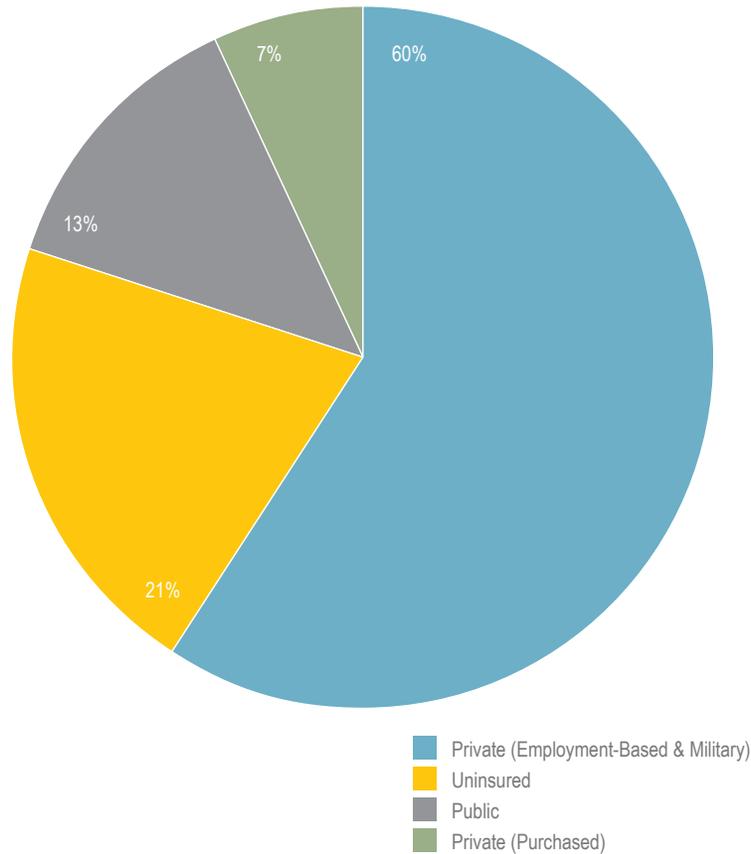


Young adults in Mississippi exhibited a rise in private coverage rates while uninsurance and public coverage rates fell from 2012 to 2016.

A provision in the Affordable Care Act of 2010 allows adults through age 25 to remain covered on their parent's health insurance plan if the plan offers dependent coverage. However, this analysis was not conducted to determine a causal relationship.

Source: American Community Survey. (2012-2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

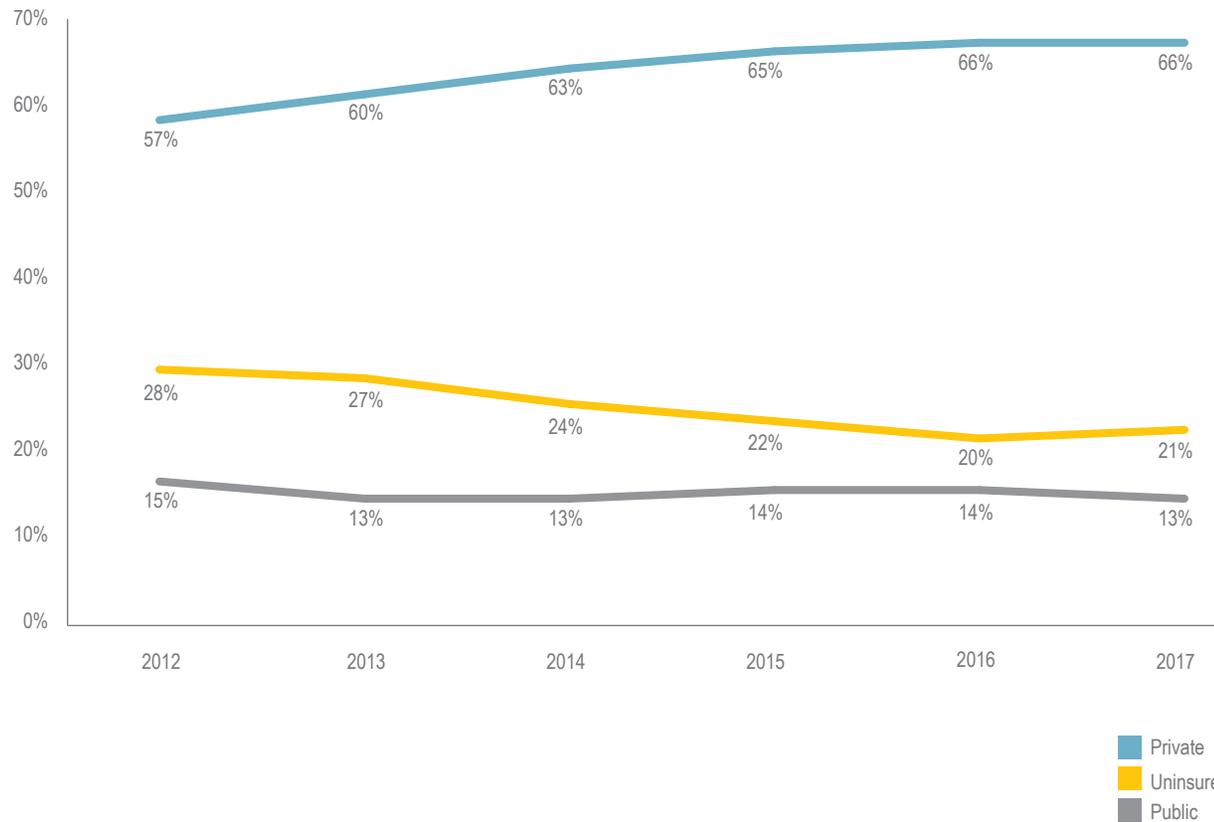
Adults 26-44 Years of Age Distribution by Type of Coverage in Mississippi, 2017



Sixty percent of adults 26-44 years old in Mississippi had employer-sponsored and military coverage. Another seven percent had privately purchased coverage. One out of five (21%) in this age category were uninsured and thirteen percent had public coverage.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

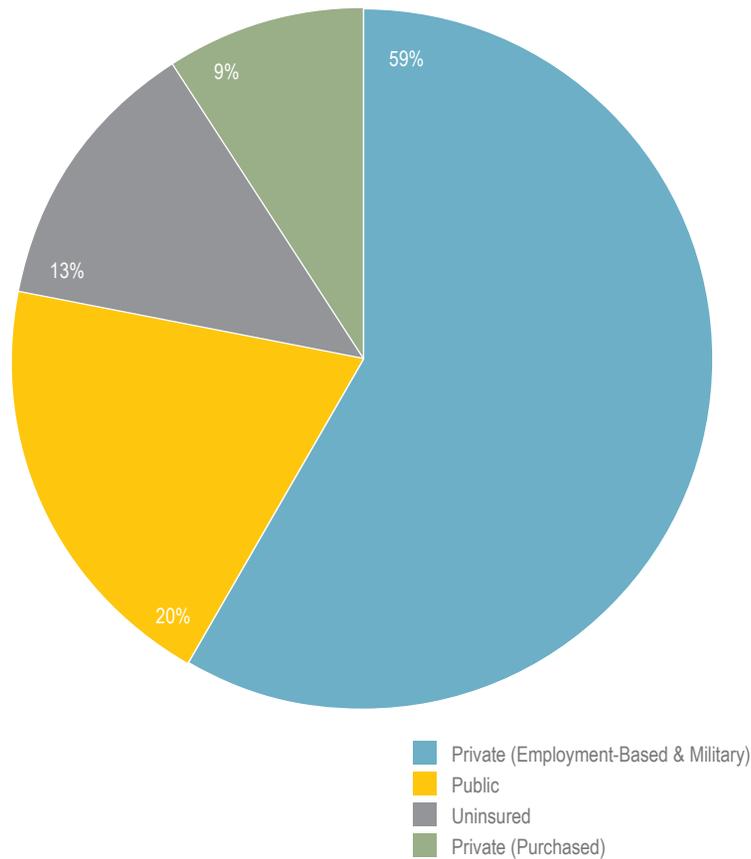
Adults 26-44 Years of Age Percent of Health Coverage by Type in Mississippi, 2012 - 2017



Private insurance coverage rose and uninsurance rates dropped from 2012 to 2017 in adults 26 to 44 years of age. Public coverage rates changed very little over the same time frame in this age group.

Source: American Community Survey. (2012-2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

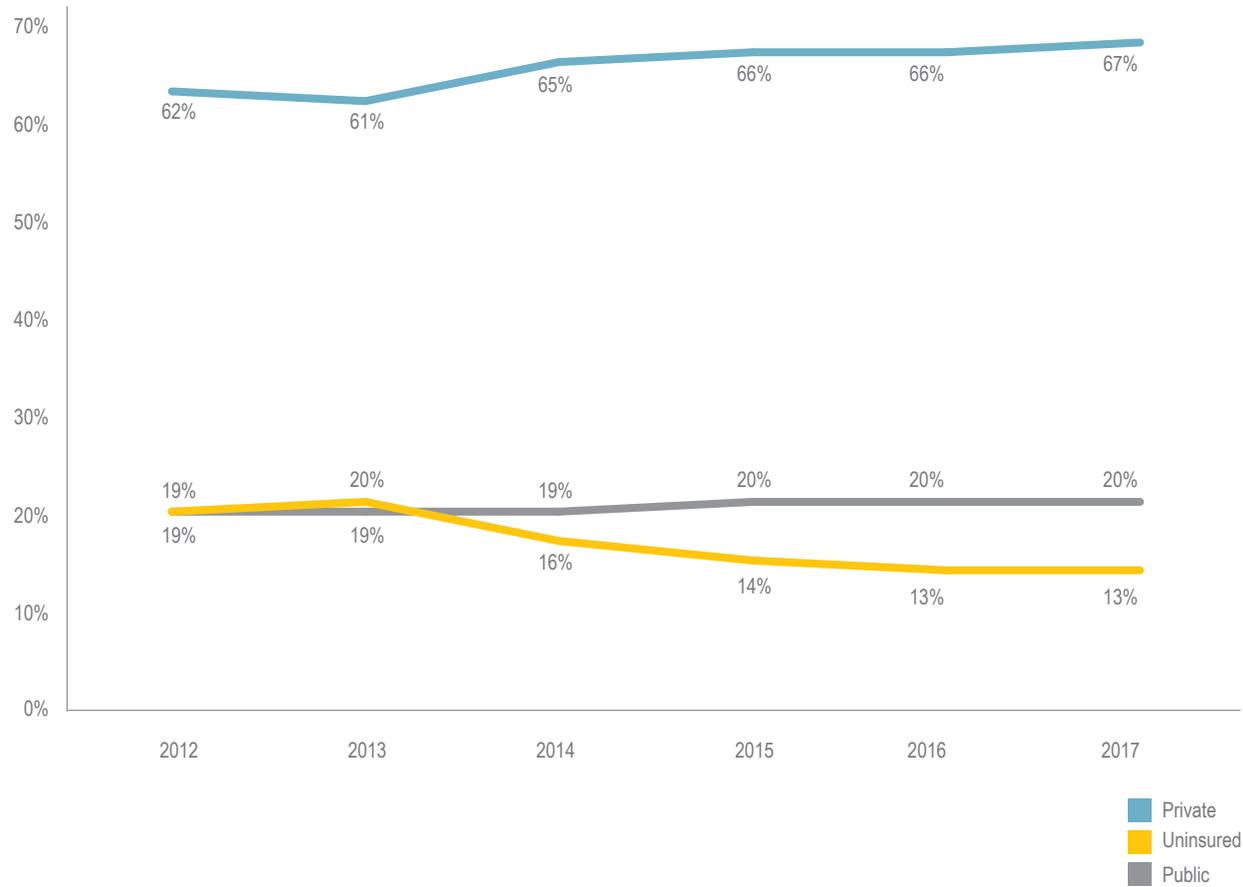
Adults 45-64 Years of Age Distribution by Type of Coverage in Mississippi, 2017



Fifty-nine percent of nonelderly adults 45 to 64 years of age in Mississippi had employment based and military coverage and nine percent had coverage purchased from private sources. One in five (20%) in this age category had public coverage and the remaining thirteen percent were uninsured.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

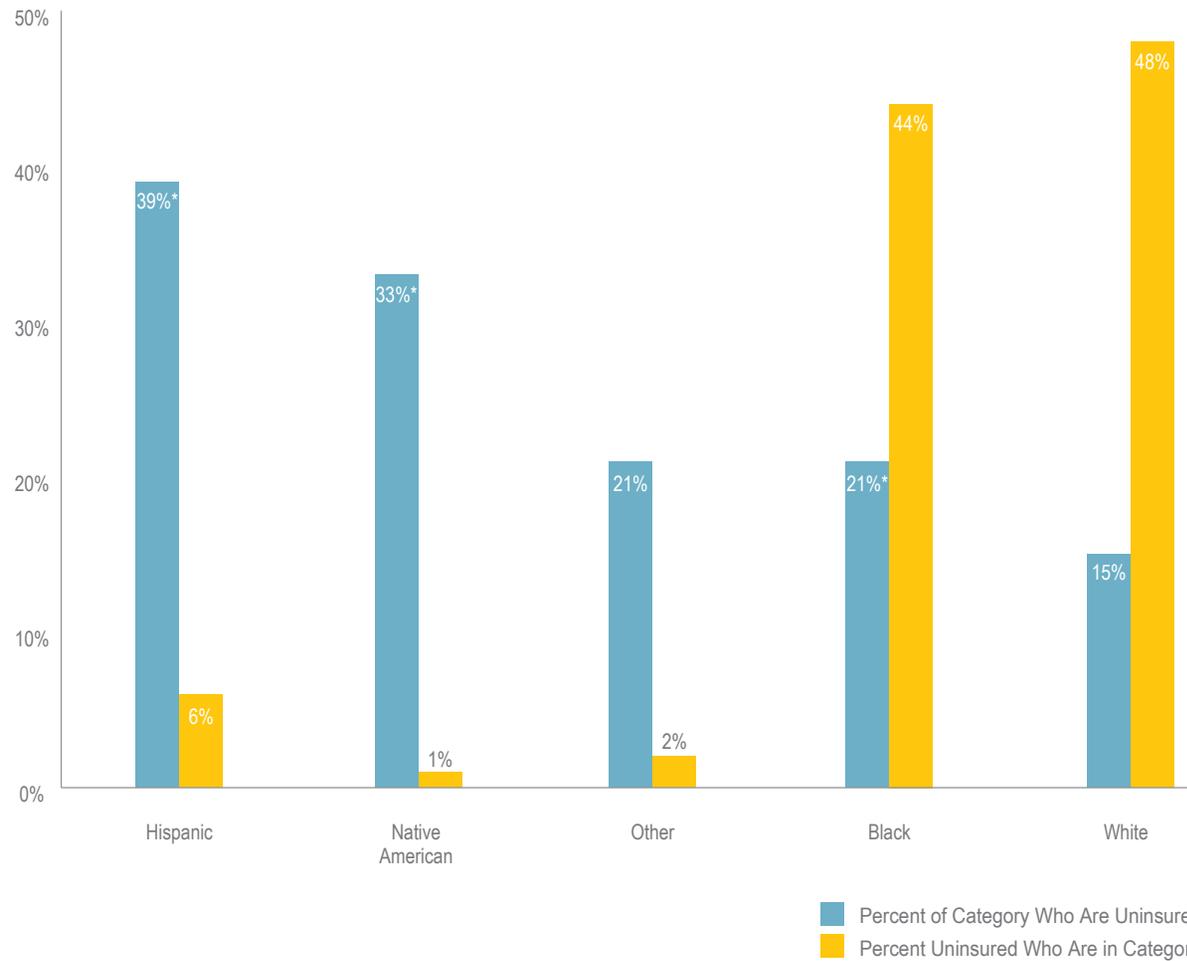
Adults 45-64 Years of Age Trends in Rates of Health Coverage by Type in Mississippi, 2012 - 2017



Private health insurance coverage for those 45 to 64 years old in Mississippi from 2012 to 2017, increased and during the same time frame uninsurance declined. Public coverage rates did not change over the period in this age group.

Source: American Community Survey, (2012-2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 19-64 Years of Age Uninsurance by Race and Ethnicity in Mississippi, 2017



Uninsurance rates are highest for Hispanic and Native American nonelderly adults. Nearly half (39%) of Mississippi’s Hispanic adults are uninsured, compared to 21 percent of Black adults and 15 percent of White adults.

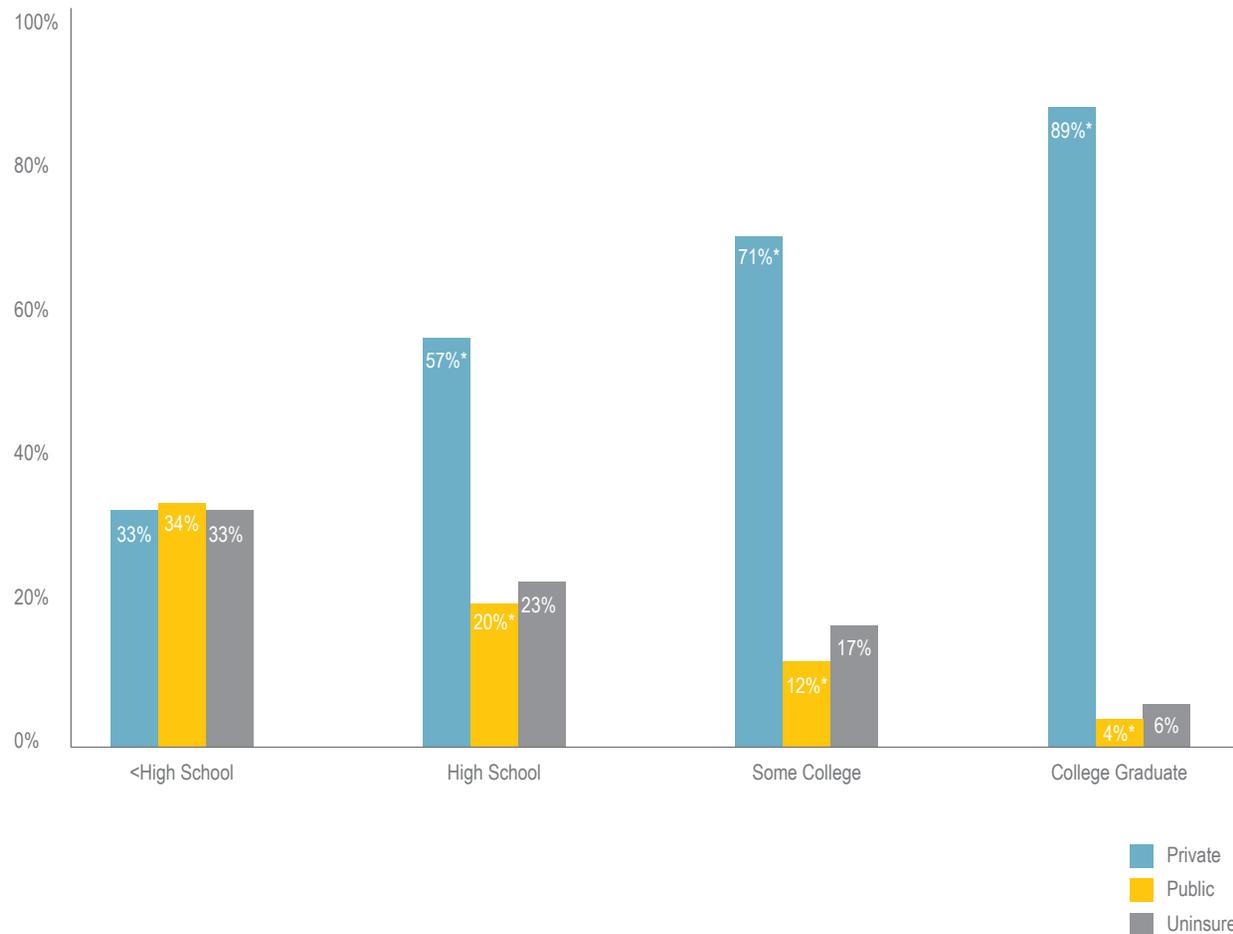
Uninsurance rates for Hispanic, Native American, and Black adults were significantly ($p < .05$) higher than the rates for White adults.

However, because of the smaller numbers of Mississippi adults who are Hispanic or Native American, they represent a small percentage (6% and 1% respectively), of the uninsured adults in the state. Almost half (48%) of uninsured adults are White and 44 percent are Black.

Source: American Community Survey. (2017). Health Insurance Coverage.
 Data Compiled by SHADAC using IPUMS-ACS.

*Note: statistically significant difference ($p < .05$) when compared to the white population.

Adults 19-64 Years of Age Type of Coverage by Education Level in Mississippi, 2017



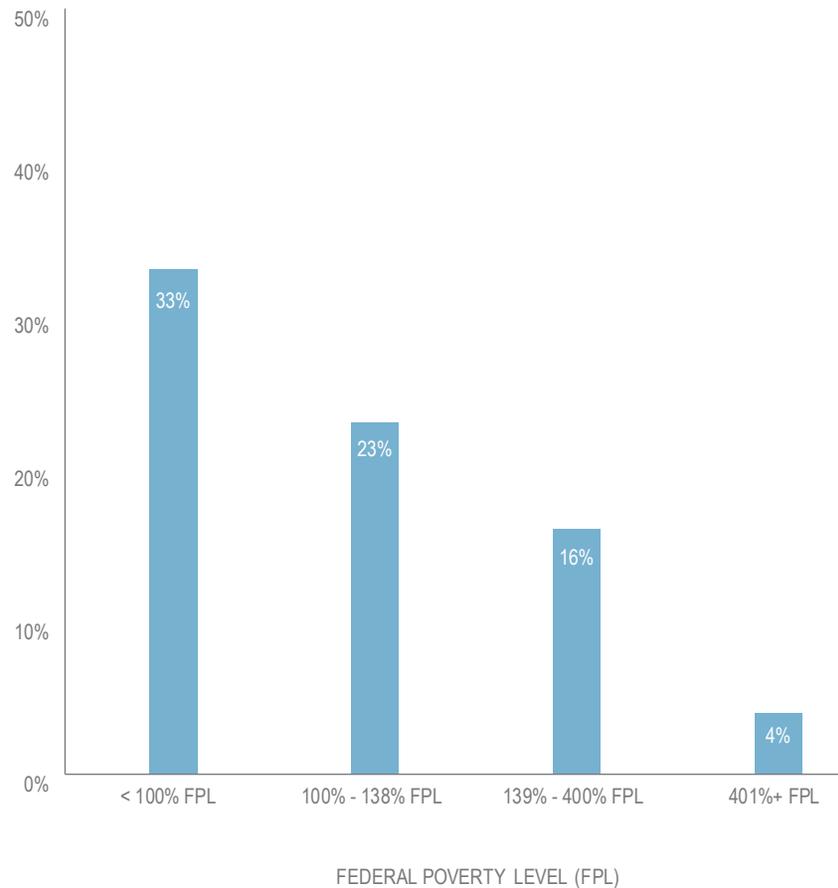
Private coverage is lowest at the lowest level of educational attainment. Persons with higher levels of education have greater access to jobs providing health insurance coverage.

Public coverage and uninsurance rates are each highest at the lowest levels of educational achievement.

For those who completed high school, or had higher education, rates of private and public coverage were significantly different from uninsured rates.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
*Note: statistically significant difference from the uninsured ($p < .05$).

Adults 19-64 Years of Age Rate of Uninsurance by Federal Poverty Level (FPL) in Mississippi, 2017



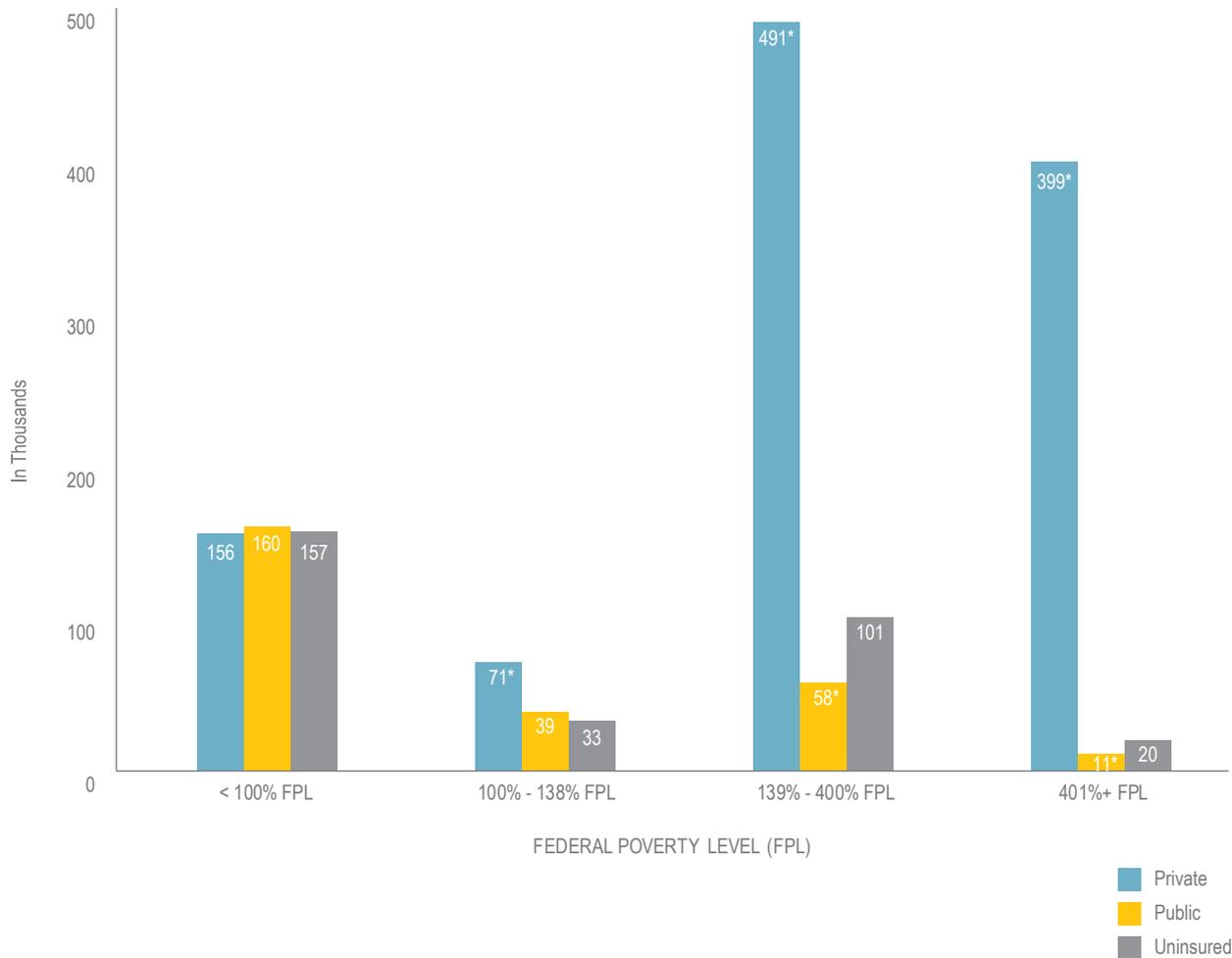
Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

The uninsurance rate declined as incomes rose above the Federal Poverty Level (FPL) in 2017.

Persons below 100% of the FPL (the lowest levels of household income) experience the highest rates of uninsurance. In 2017, one-third of non-elderly adults in MS below the poverty level were uninsured.

In 2017, 100% of the FPL was \$12,060 for a single person or \$24,600 for a family of four.

Adults 19-64 Years of Age Coverage Type by Federal Poverty Level (FPL) in Mississippi, 2017



Subsidized health insurance coverage through the health insurance Marketplace is available to those between 100% and 400% of the Federal Poverty Level (FPL). However, most uninsured adults in Mississippi live below 100% FPL.

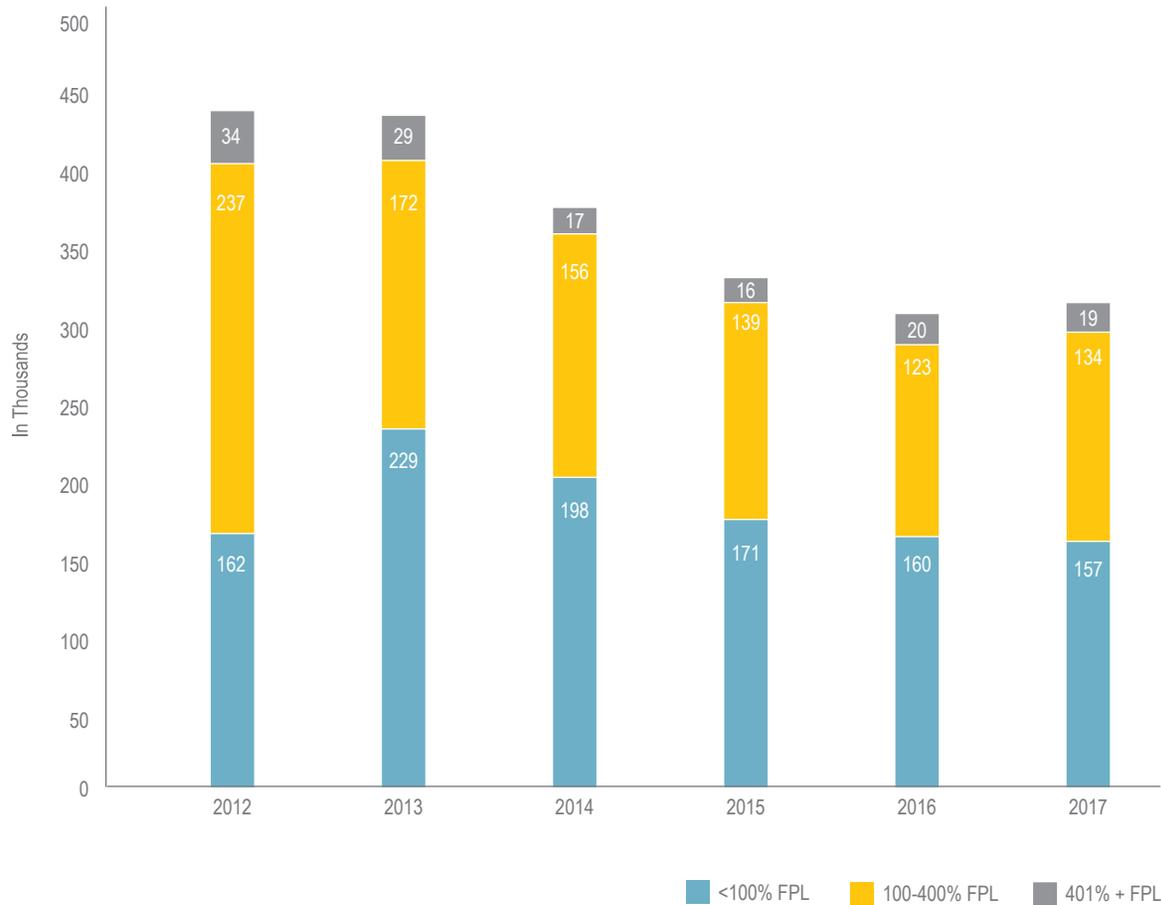
There was a statistically significant difference ($p < .05$) between those uninsured and those with private coverage for all above 100% FPL.

Uninsured adults below 100% FPL do not have access to premium assistance through the Marketplace. However, under the option provided to states within the Affordable Care Act (ACA) to expand Medicaid eligible persons at or below 138% FPL would be eligible for enrollment if Mississippi chose to expand. Given the distribution of insurance states at or below 138% FPL among other factors, there is no way to determine exactly how many people would enroll if given the option.

Source: American Community Survey. (2017). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

*Note: statistically significant difference from the uninsured ($p < .05$).

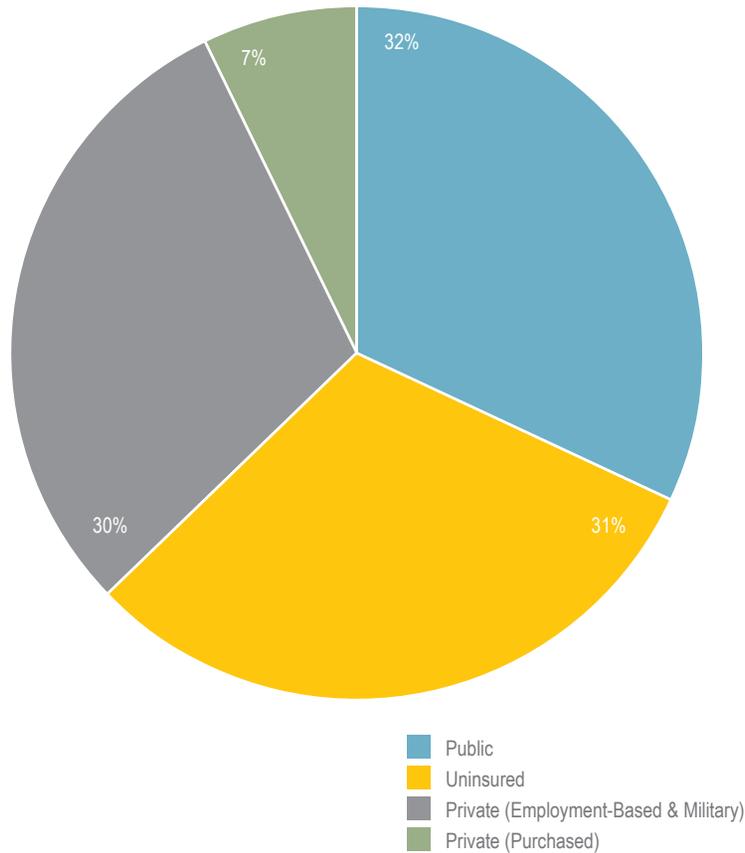
Adults 19-64 Years of Age Trends in Uninsurance by Federal Poverty Level (FPL) in Mississippi, 2012-2017



From 2012 to 2016, the number of uninsured nonelderly adults dropped in each category of the Federal Poverty Level (FPL) statewide. The most striking decline has occurred in the 100% - 400% FPL category, which benefited from the subsidized coverage offered through the Health Insurance Marketplace beginning in 2103. In 2017, however, there was a slight up-tick in the number of uninsured in this group.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Adults 19-64 Years of Age at or Below 138% Federal Poverty Level (FPL) Distribution by Type of Coverage in Mississippi, 2017



A little more than one-third (38%) of nonelderly adults at or below 138% of the Federal Poverty Level (FPL) have private health insurance coverage, while almost one out of three (31%) is uninsured and another third (32%) is covered through a public program.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

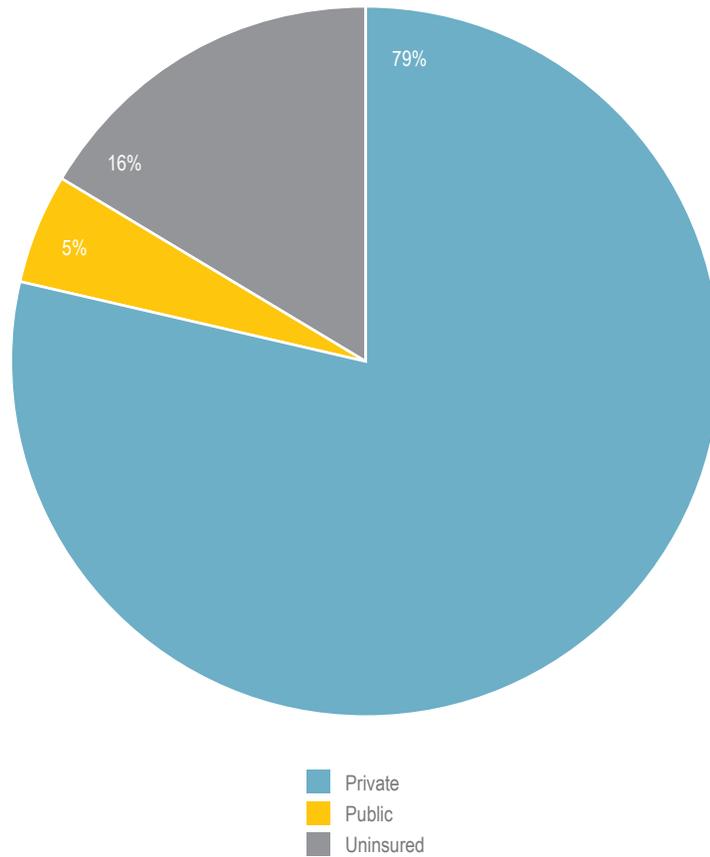
Uninsured Working Mississippi Adults 19-64 Years of Age at or Below 138% FPL Listed by Top 20 Occupational Categories, 2017

OCCUPATION	UNINSURED	OCCUPATION	UNINSURED
Cashiers	12,471	Stock Clerks & Order Fillers	3,229
Cooks	9,629	Assemblers & Fabricators	2,243
Waiters & Waitresses	6,030	Carpenters	2,239
Janitors & Building Cleaners	4,828	Construction Laborers	2,219
Retail Salespersons	4,704	Construction & Maintenance Workers	2,219
Maids & Housekeepers	4,432	Food Preparation Workers	1,931
Drivers/Sales Workers & Truck Drivers	3,937	Medical Aides	1,920
Laborers & Movers	3,522	Personal Care Aides	1,812
Customer Service Representatives	2,365	Automotive Service Technicians and Mechanics	1,677
Grounds Maintenance Workers	2,283	First-Line Supervisors	1,658

Most working, uninsured nonelderly adults in Mississippi living at or below 138 percent of the Federal Poverty Level (FPL) are employed in the twenty leading occupations within the retail, manufacturing, and service sectors.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using ACS.

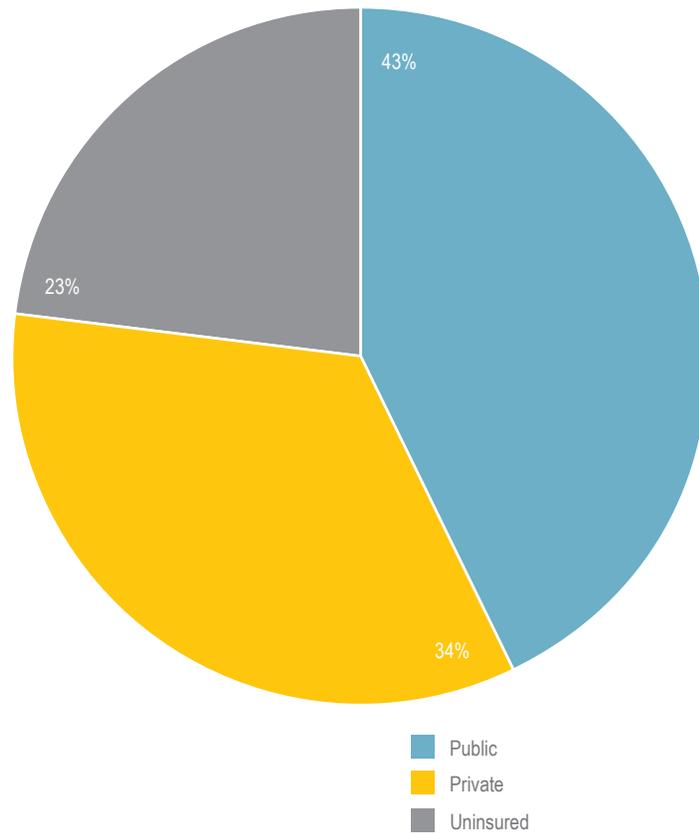
Working Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2017



Most (79%) working nonelderly adults in Mississippi had private health insurance coverage in 2017, while sixteen percent were uninsured and five percent had public coverage.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

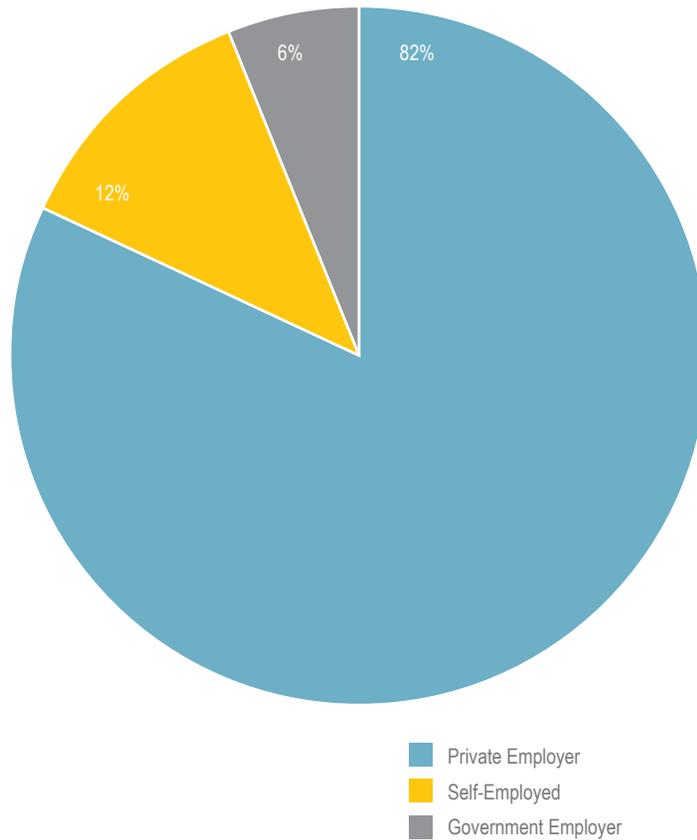
Unemployed Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2017



Nearly one quarter (23%) of unemployed nonelderly adults in Mississippi lack health insurance coverage.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

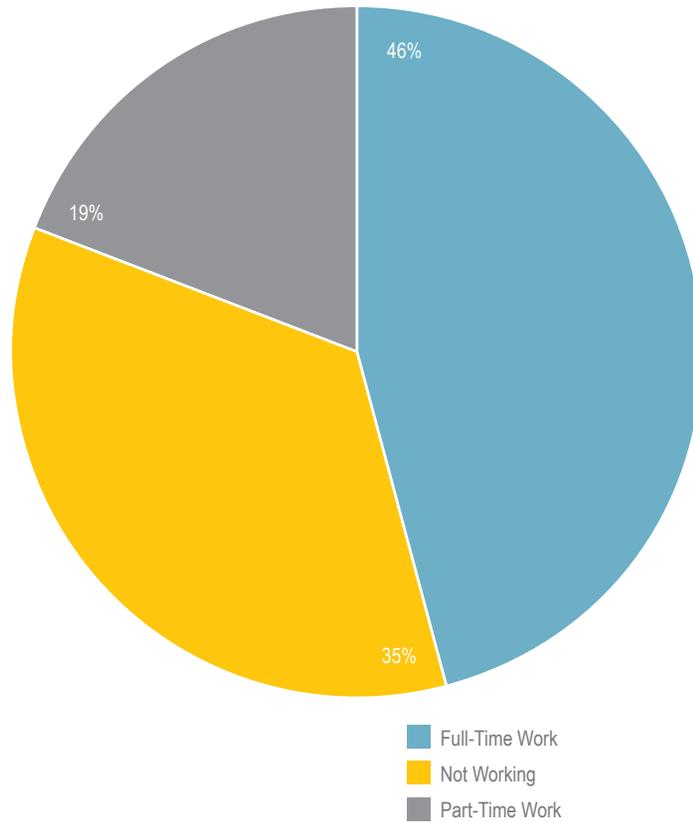
Uninsured Working Mississippi Adults 19-64 Years of Age Distribution by Employer Type, 2017



Nonelderly, working adults who are uninsured largely work for private employers (82%), while fewer are self-employed (12%) or employed by government agencies (6%).

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

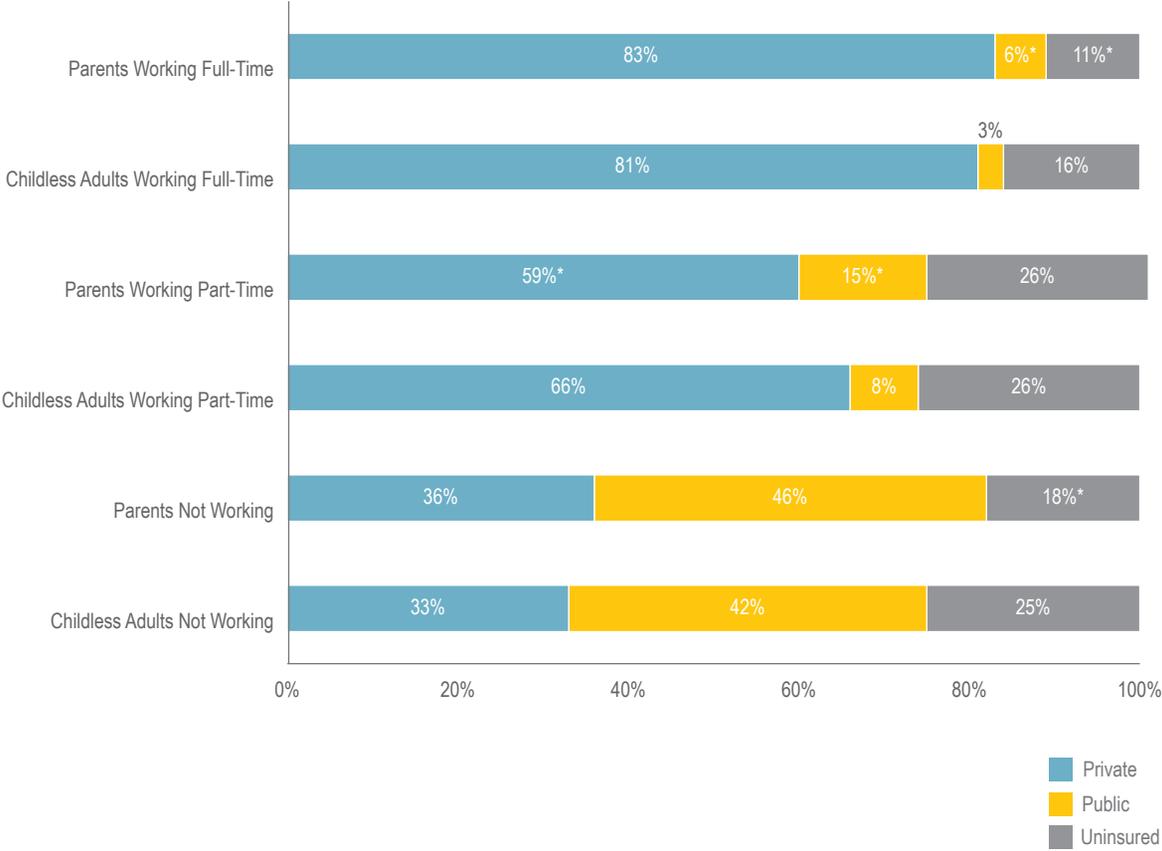
Uninsured Mississippi Adults 19-64 Years of Age Distribution by Type of Work Status, 2017



Two out of three (66%) uninsured Mississippi adults are employed, with almost half (46%) working full-time and one-fifth (19%) working part-time jobs. Over one-third (35%) of the uninsured adults are not working.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Mississippi Parents & Childless Adults 19-64 Years of Age Uninsurance by Coverage by Type and Work Status, 2017

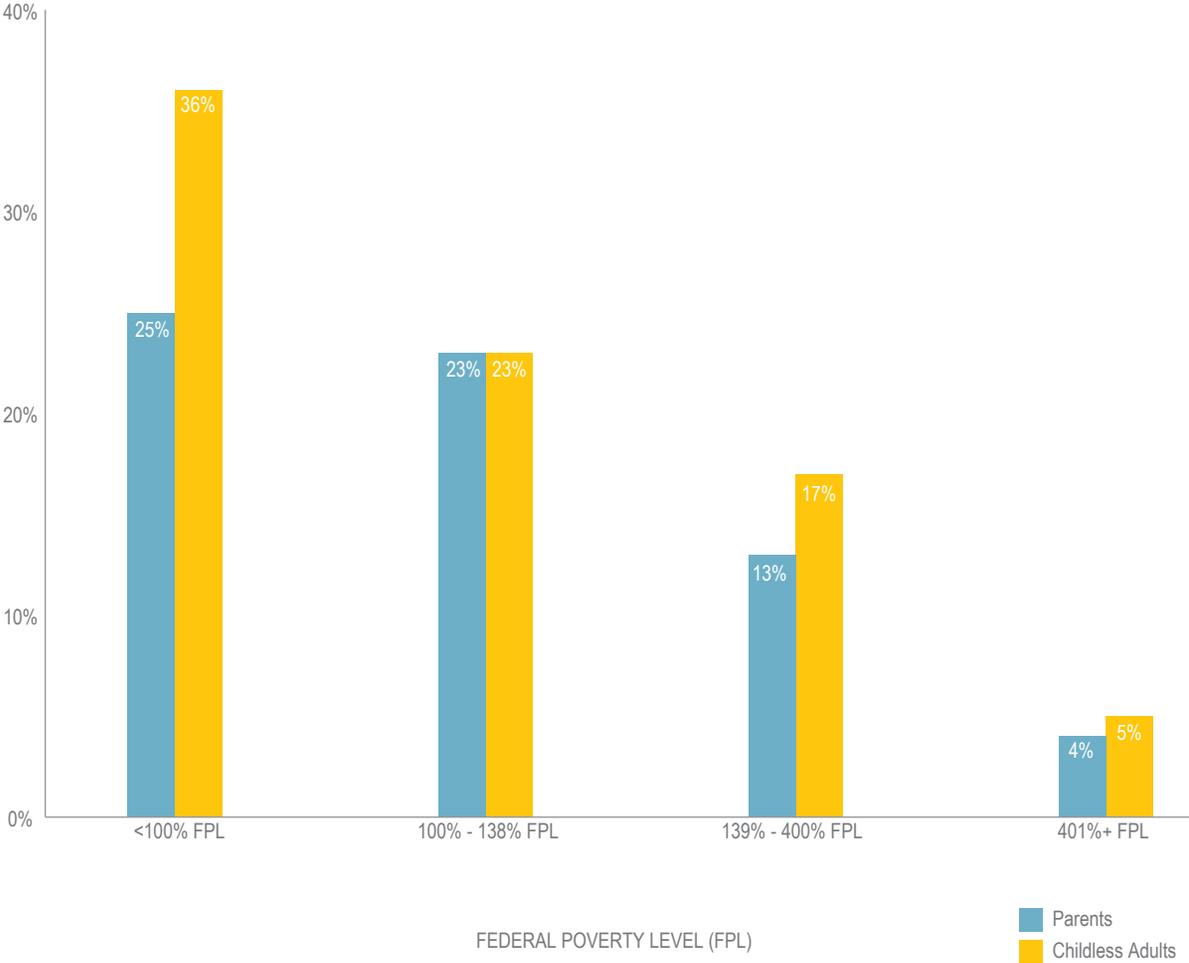


Nonelderly adult parents experience significantly lower ($p < .05$) uninsurance rates than childless adults when working either full-time or not working. Parents experienced significantly higher public coverage rates when compared to the rates for childless adults working full-time or part-time in 2017. Parents working part-time had significantly ($p < .05$) less private coverage and significantly higher public coverage than childless adults working part-time. Mississippi nonelderly adults are ineligible for Medicaid (public coverage) unless they are low income and either pregnant, blind, the parent of a minor child, or disabled.

In contrast with parents, childless adults had lower private coverage rates when working full-time than when working part-time.

Source: American Community Survey. (2017). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
* Note: Statistically significant difference between parents and childless adults ($p < .05$).

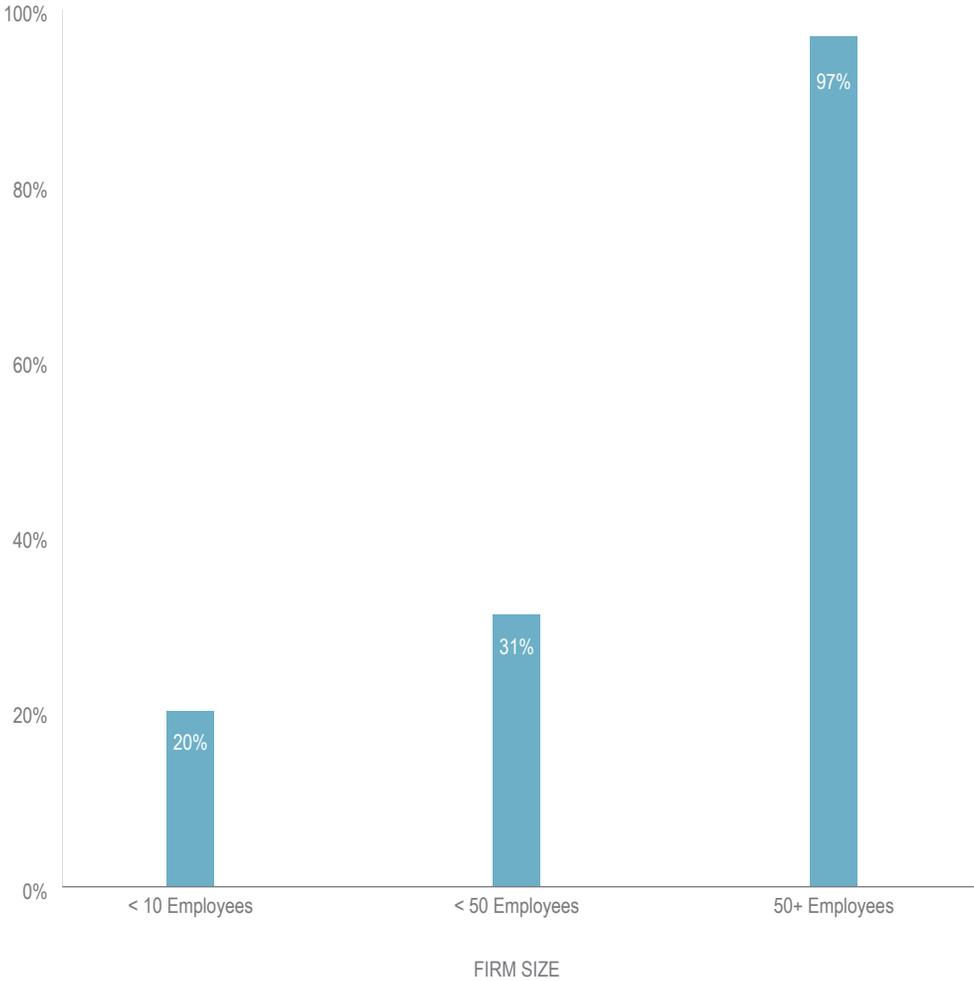
Mississippi Parents & Childless Adults 19-64 Years of Age Uninsurance by Federal Poverty Level (FPL), 2017



When examined by Federal Poverty Level (FPL), nonelderly childless adults have higher rates of uninsurance compared to nonelderly parents in each FPL category except for those at 100% - 138% FPL.

Source: American Community Survey. (2017). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Private Sector Employers in Mississippi Percentage Offering Health Insurance to Employees by Firm Size, 2017



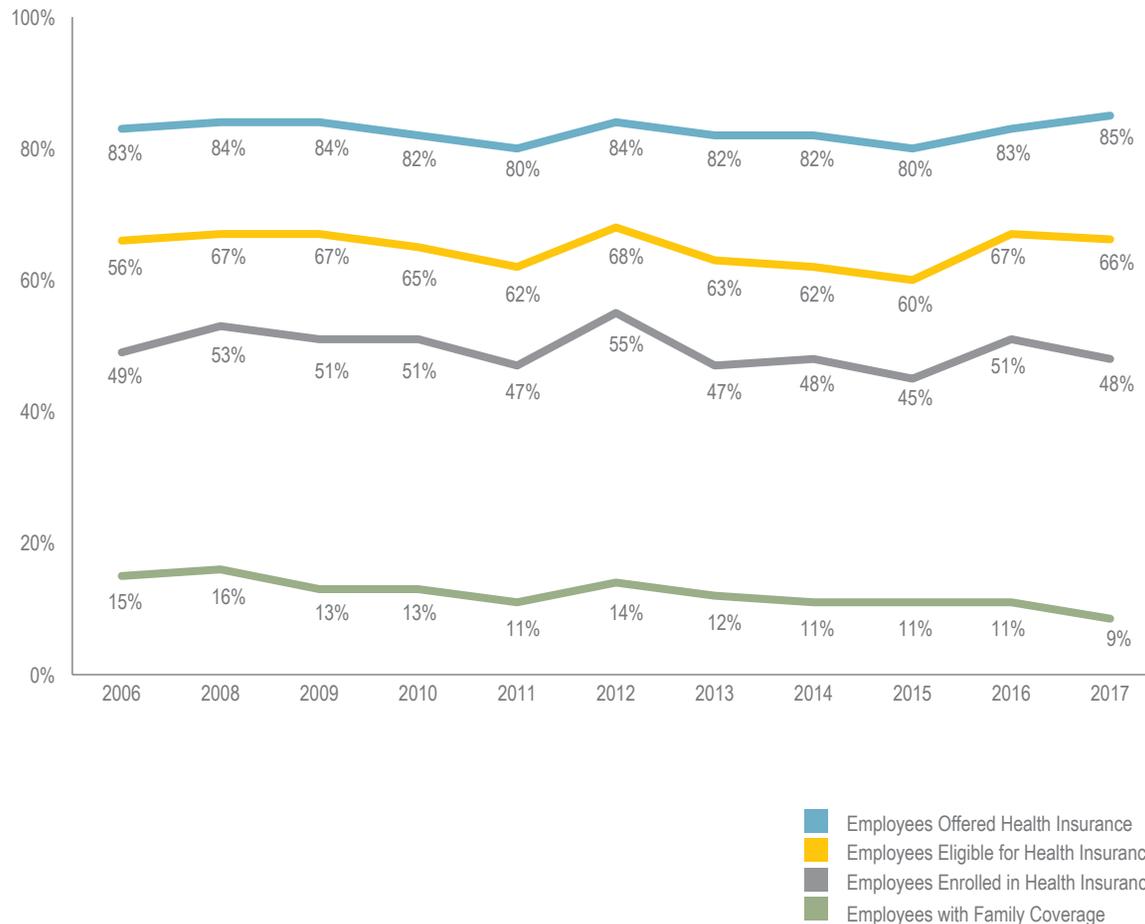
Source: Medical Expenditure Panel Survey (MEPS). (2017). Insurance Component.

The Agency for Healthcare Research and Quality (AHRQ) conducts the annual Medical Expenditure Panel Survey (MEPS) of employers for health coverage offered. The survey findings indicate businesses with a majority of lower paid staff are less likely to offer health insurance to their employees.

Many adults do not have access to health insurance coverage through an employer, particularly when working for a small employer. Most private employers in Mississippi have fewer than 50 employees.

While nearly all large Mississippi employers (50+ employees) offer health insurance to their employees, only one-third (31%) with under 50 employees offer health insurance and one-fifth (20%) with fewer than 10 employees offer it.

Private Sector Employees in Mississippi Trends in Health Insurance Offers & Enrollment, 2006 - 2017



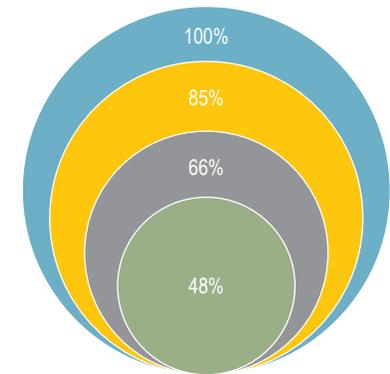
Source: Medical Expenditure Panel Survey (MEPS). (2017). Insurance Component.
Note: No MEPS Data were available in 2007.

More than four out of five employees in Mississippi work for firms that offer health insurance, and nearly four out of five of Mississippi workers are eligible for health insurance coverage.

Over half of private sector employees are enrolled in employer-sponsored health insurance, and nearly one out of five are enrolled in family coverage.

Eligibility and Enrollment

864,000 EMPLOYEES IN THE STATE

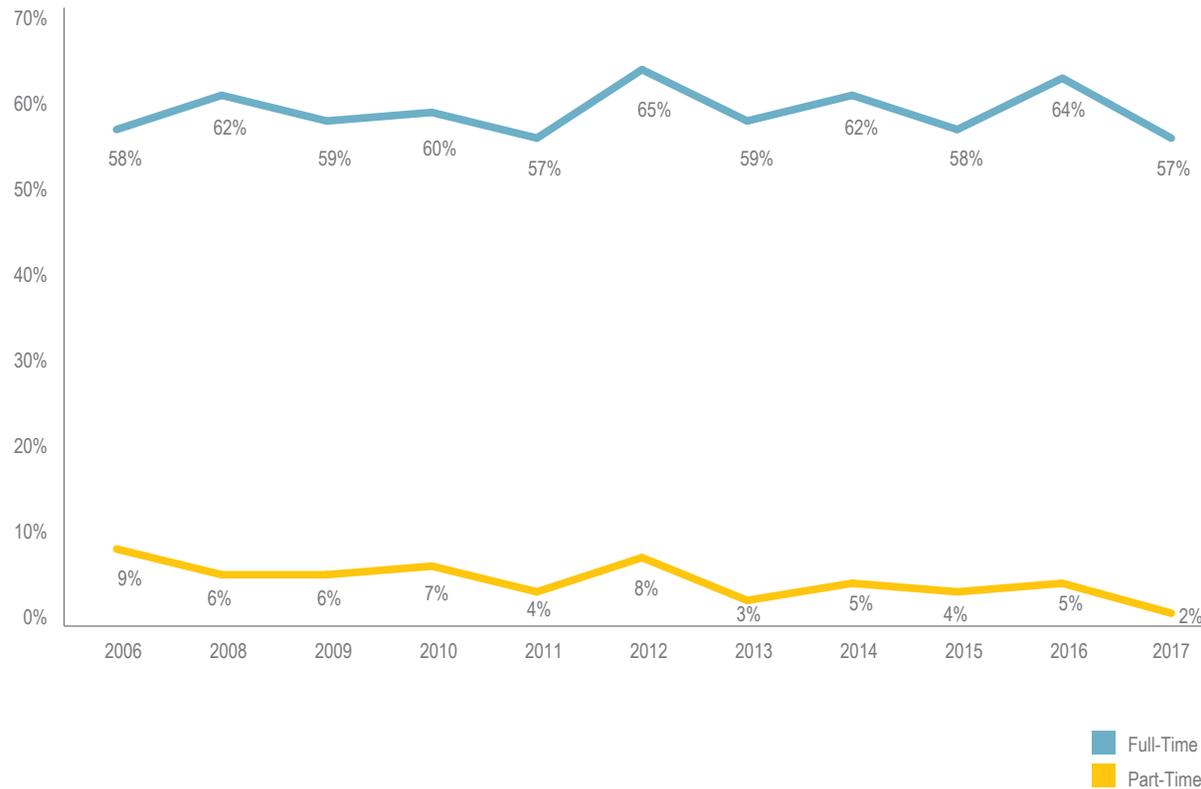


738,000 EMPLOYEES
work in establishments that **OFFER** coverage

569,000 EMPLOYEES
with an offer are **ELIGIBLE** for coverage

411,000 EMPLOYEES
with an offer who are **ELIGIBLE** to enroll in coverage

Private Sector Employees in Mississippi Enrollment Rates by Work Time Status, 2006 - 2017

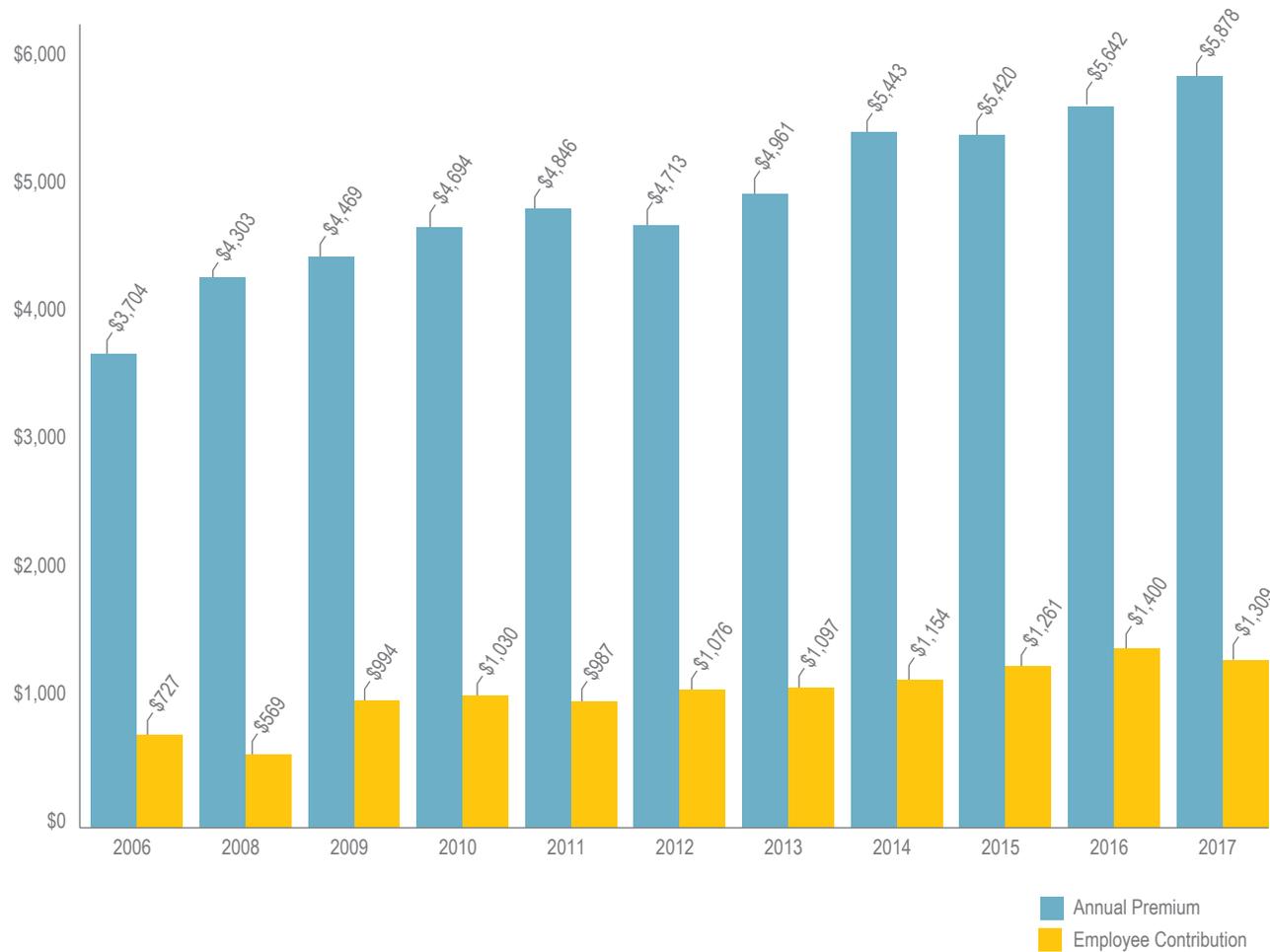


While fifty-seven percent of full-time, private sector employees are enrolled in employer offered coverage, enrollment is markedly lower for part-time employees. Only two percent of part-time employees are enrolled in an employer-based plan.

The MEPS survey definition of full-time employee is determined by the respondent to the survey questions. No specific minimum number of hours is specified in the questionnaires. An employee not defined by the survey respondent as being full-time is classified as part-time.

Source: Medical Expenditure Panel Survey (MEPS). (2017). Insurance Component.
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi Trends in Annual Premiums & Employee Contributions for Single Coverage, 2006 - 2017



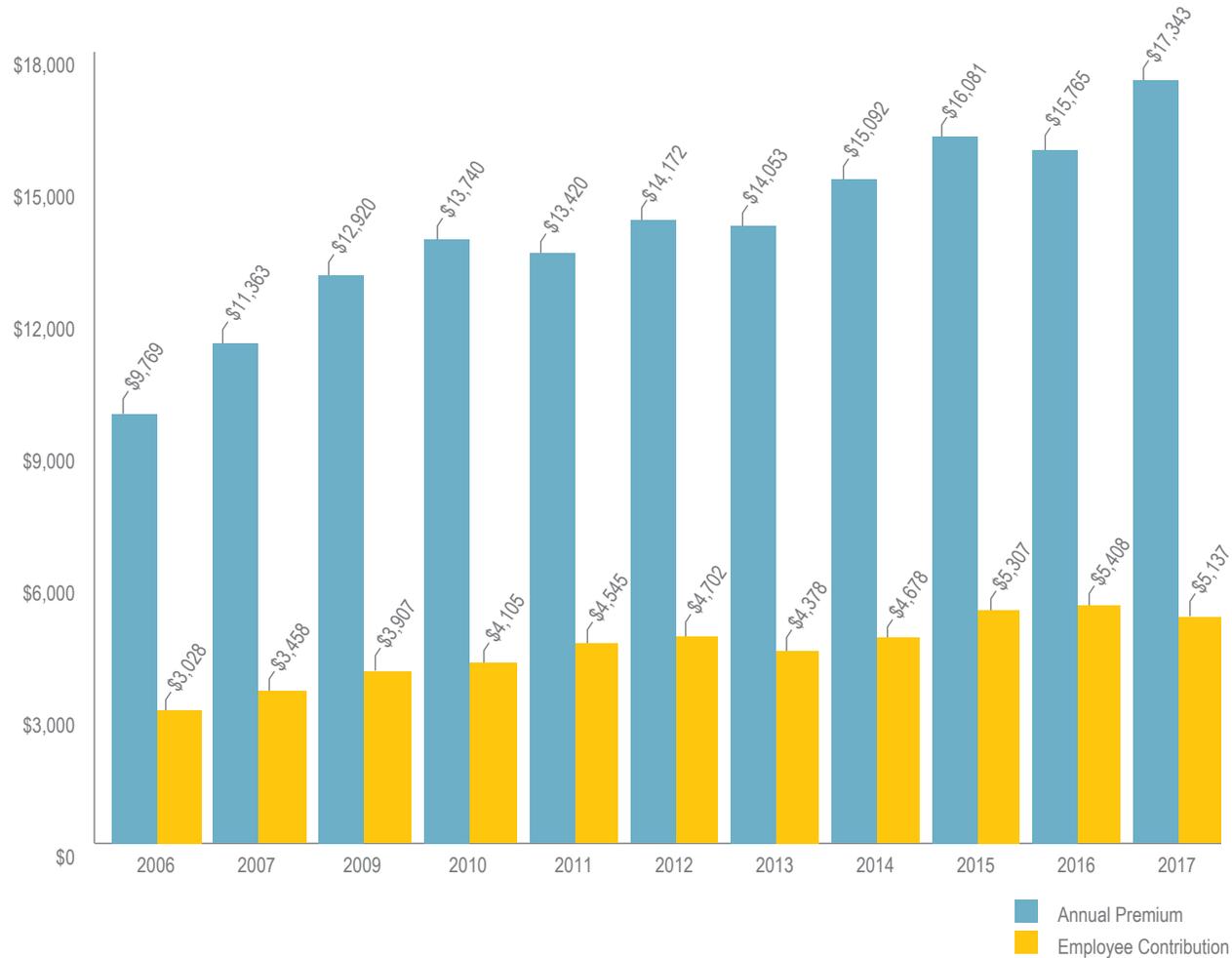
Average annual health insurance premiums and employee contributions for single (employee-only) coverage have trended upward since 2006. However, 2017 has seen the first decline in employee contribution over the prior year.

The portion of the premium paid by the employee has increased from 20% in 2006 to 22% in 2017.

Source: Medical Expenditure Panel Survey (MEPS). (2017). Insurance Component.
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi

Trends in Annual Premiums & Employee Contributions for Family Coverage, 2006 - 2017



Trends in family health insurance premiums and employee contributions have historically shown increases, but 2017 shows a decline over the prior year (2016).

For low income families, employee contributions can be a significant barrier to enrollment in an employer-based health insurance plan.

Source: Medical Expenditure Panel Survey (MEPS). (2017). Insurance Component.
 Note: No MEPS Data were available in 2007.

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A PROFILE OF HEALTH COVERAGE FOR MISSISSIPPI ADULTS

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