

Landscape of Illinois' Uninsured and Underinsured

***What do we know and
what else do we want to know before 2014?***



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October 23, 2012



Presentation Agenda

1. Background on Illinois Health Matters
2. Characteristics of Uninsured in Illinois
3. Where do they live? – Visualizing Health Reform
4. New Census Data Available – Visualizing Health Reform 2.0
 - *What additional Data Elements do we want to visualize?*

Starting Strong Coalition – October 2010

- Collaboration of funders and health care policy/advocacy organizations in Chicago
- Discovered need for accessible, trusted source of information about health care reform
- Seed money from The Chicago Community Trust to develop digital hub
- Policy, Outreach & Communication around the ACA
- **www.illinoishealthmatters.org launched Feb 1, 2011**



What is IllinoisHealthMatters.org?

Mission of IHM:

To help Illinois individuals, small businesses, policymakers and community organizations understand and benefit from improvements and access to health care under national health care reform.



Illinois Health Matters – a way to organize and mobilize

- Find HCR resources
- Ask HCR questions: Your Questions/Answered
- Read blog posts...or become a guest blogger
- Share “Neighborhood Stories”
- Find out about local HCR events/webinars
- Connect with others re: HCR on social media
- Link to us from your website



ILHealthMatters

@ILHealthMatters Illinois

Illinois Health Matters is a website that provides up-to-date information and resources on health care reform and its impact on people in Illinois.

<http://illinoishealthmatters.org>

Linked **in**

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Your Source for
Health Care Reform in Illinois



ILHealthMatters's Channel

Who are the Uninsured?

Capsules THE KHN BLOG

« Idaho, Texas: Best Places For Physicians To Practice Today's Headlines – Oct. 16, 2012 »

SHORT TAKES ON NEWS & EVENTS

When A Rock Star Tweets About The Uninsured

By Shefali S. Kulkarni

OCTOBER 16TH, 2012, 6:12 AM

Among the many struggles for starving artists is a lack of health insurance — something Amanda Palmer, a musician, artist and formerly with punk band [The Dresden Dolls](#) — knows all too well.



Yesterday Palmer tweeted about her struggles with insurance coverage after reading a [New York Times](#) column by Nicholas Kristof. Kristof wrote about his college roommate who is now uninsured and struggling with Stage 4 prostate cancer, and the issue hit close to home for the rock star. When she was 21, her older stepbrother died from Lou Gehrig's disease. Because he lacked health insurance, his medical bills put a big strain on the family's budget.

"It was really difficult for my whole family. He got really sick, really fast and everyone scrambled around trying to make



spinningcastle@amandapalmer 1) USA 2) independent artist 3) NO 4)

Can't afford it- I'm single Mom in her 40s, daughter in college.

Susan Tooker

3 days ago

in time for effective treatment."



A Possibly Fatal Mistake

www.nytimes.com

The story of a seriously ill friend who quit his job and had no insurance shows me why we need Obamacare. With it, he might have gone to a doctor in time.

Uninsured in Illinois – Population Characteristics

How many people? Illinois: 1,647,527 (13.1% of population);
Chicago: 533,702 (19.4% of the population)

Age – Adults are more likely than children to be uninsured. The young adult population (18-25 year olds) is the least likely to have health insurance (24% of young adults are uninsured).

Household Income – Low income people are more likely to be uninsured

Race/Ethnicity - Minority populations more likely to be uninsured. Latinos have the highest uninsured rate (27%) with African Americans second (23%)

Citizenship - The majority of uninsured people (80%) are native or naturalized U.S. citizens. *(Source: Kaiser Family Foundation)*

Employment Status:

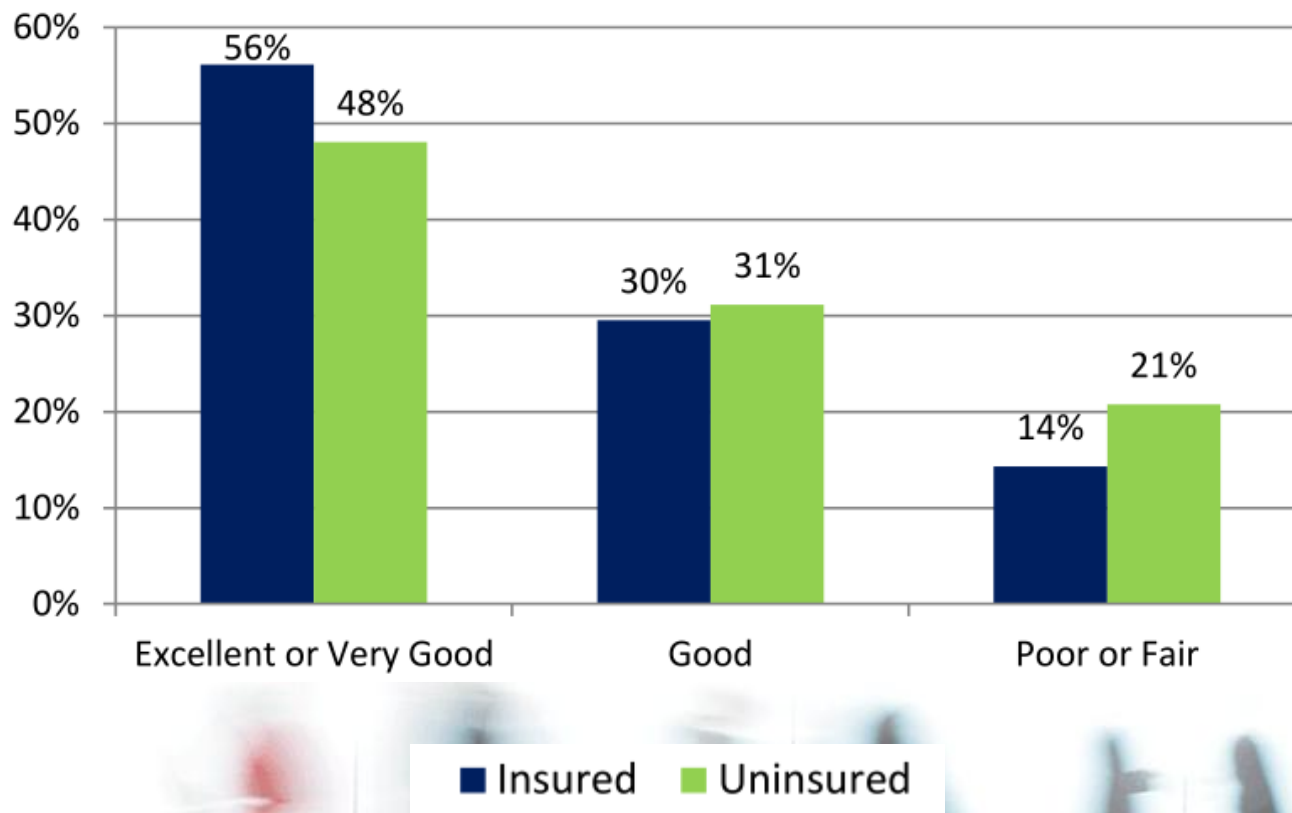
In 2010-11, about three-quarters (74%) of the uninsured population in Illinois were in working families:

- *57% were in families with one or more full-time workers*
- *17% were in families with part-time workers*
- *26% were nonworkers*

Barriers to Coverage: 1. Cost of health insurance 2.
Health insurance is not offered by an employer

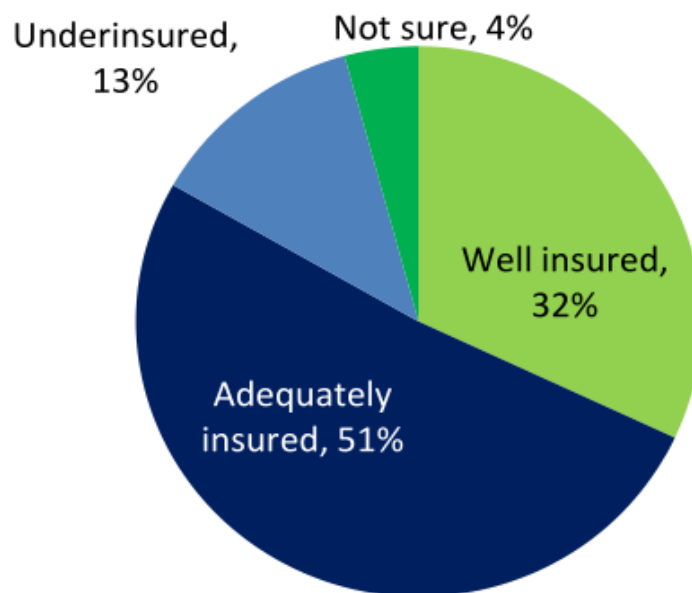
Uninsured Population Tends to be Less Healthy than Insured

Figure D.19: Distribution of Illinois population by general health rating and insured status for adults 18+ (2009 BRFSS)¹⁶



Even those with insurance, may be “underinsured”

Of Illinoisans (ages 19-64) who are currently insured, the majority (83%) report that they are at least “adequately” insured while **13% report being underinsured**. The remaining 4% are not sure.



Source: Review of the Current Illinois Health Coverage Marketplace: Background Research Report (Deloitte: September 2011)

WHERE DO UNINSURED LIVE?



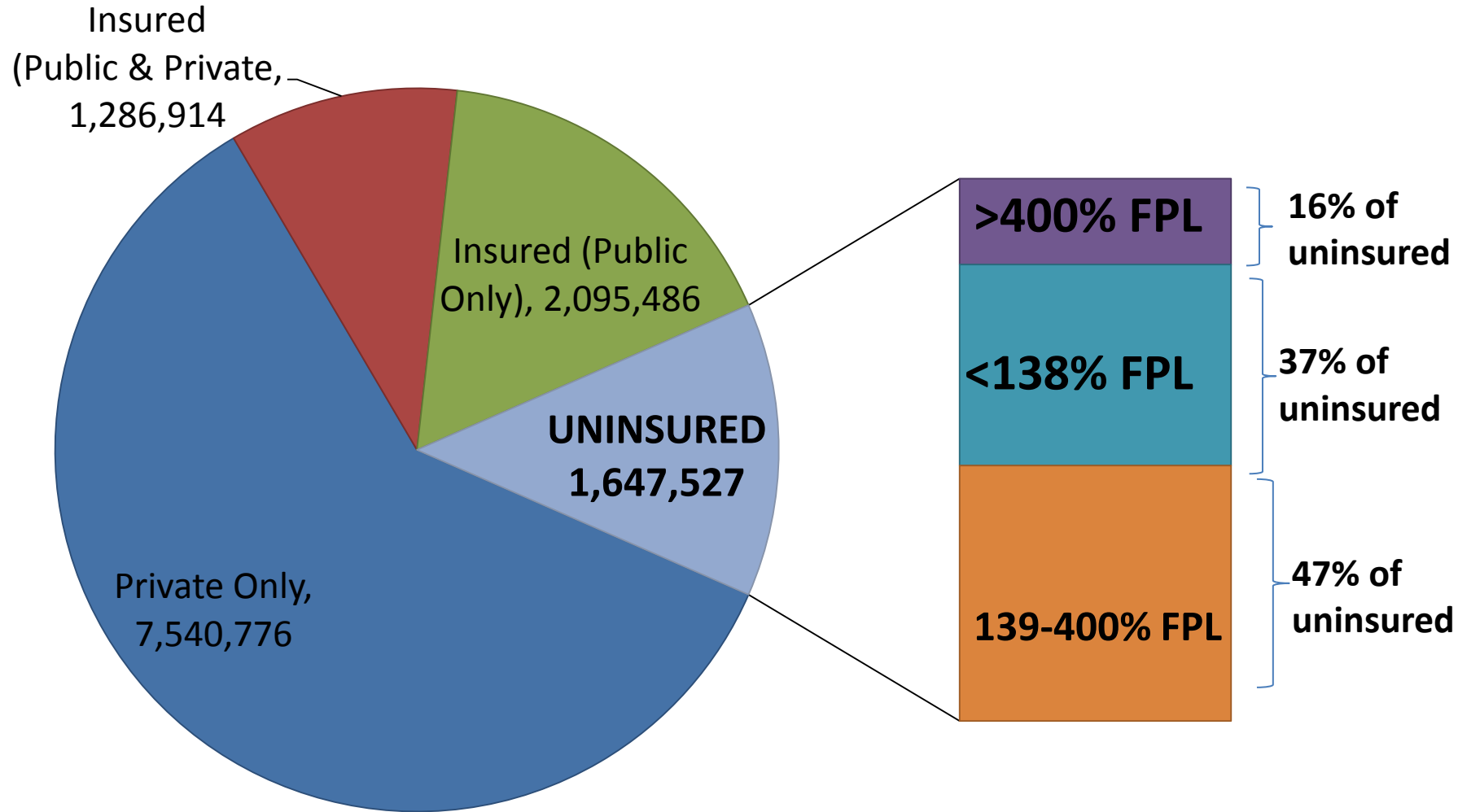
<http://visualizingreform.illinoishealthmatters.org>

OR

bit.ly/IHMmap

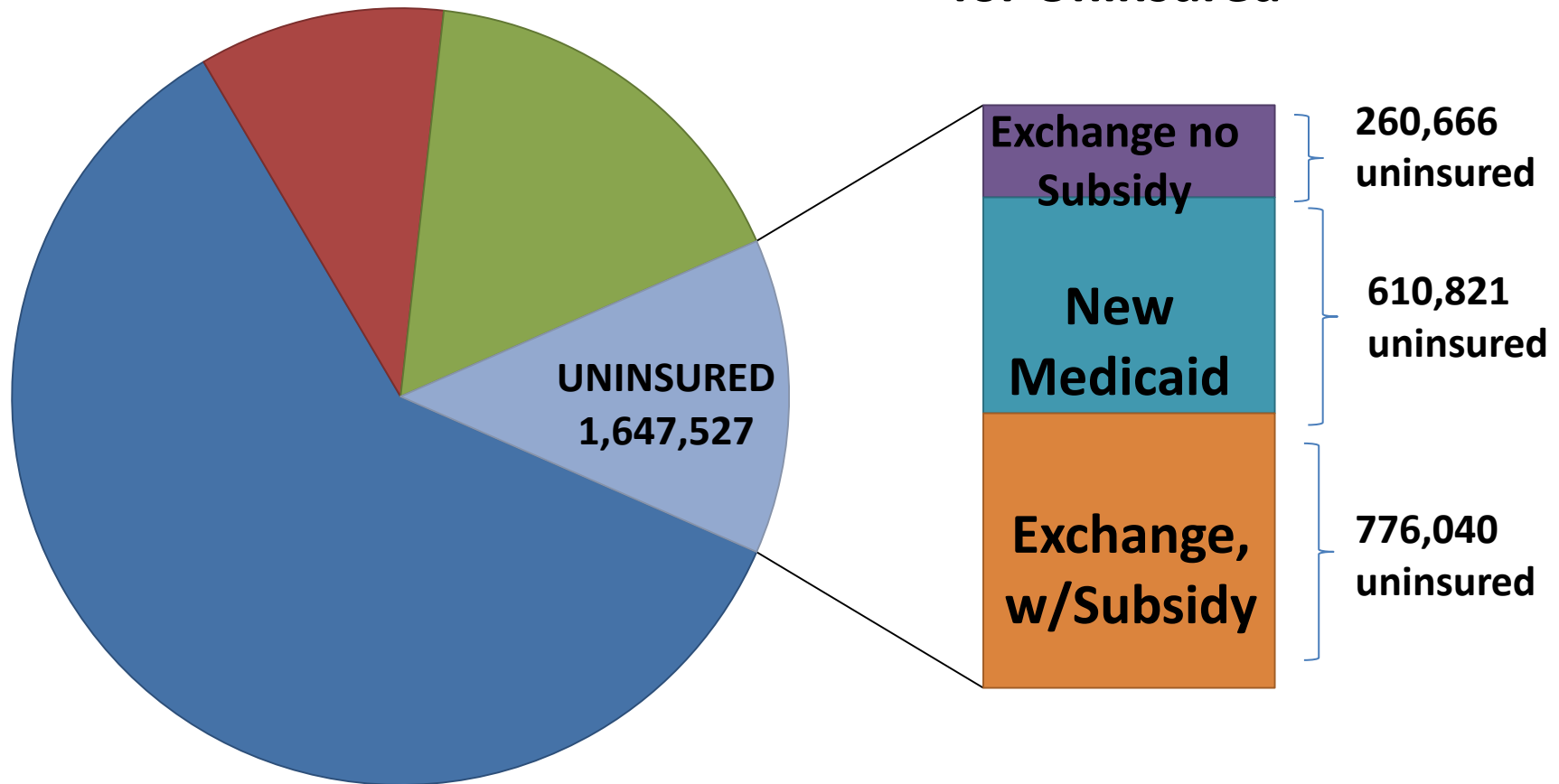
Interactive uninsured data by regions, community areas & income levels throughout the State of Illinois. Find out who is uninsured & how the Affordable Care Act will help.

Divided Uninsured Data into 3 Income Categories – Relevant for 2014



Assigned Income Group to New Pathway for 2014

New Insurance Pathway for Uninsured



Navigating Visualizing Health Reform

IllinoisHealthMattersSM

Visualizing Health Care Reform



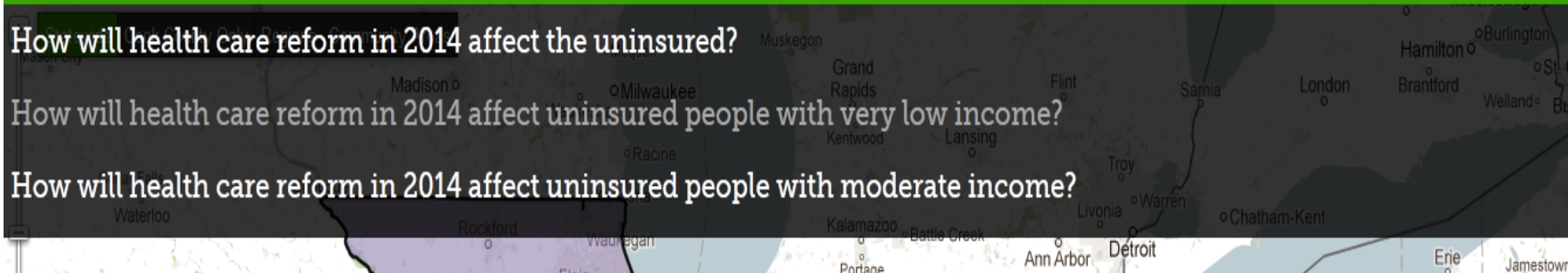
How will health care reform in 2014 affect uninsured people with very low income?

More Questions

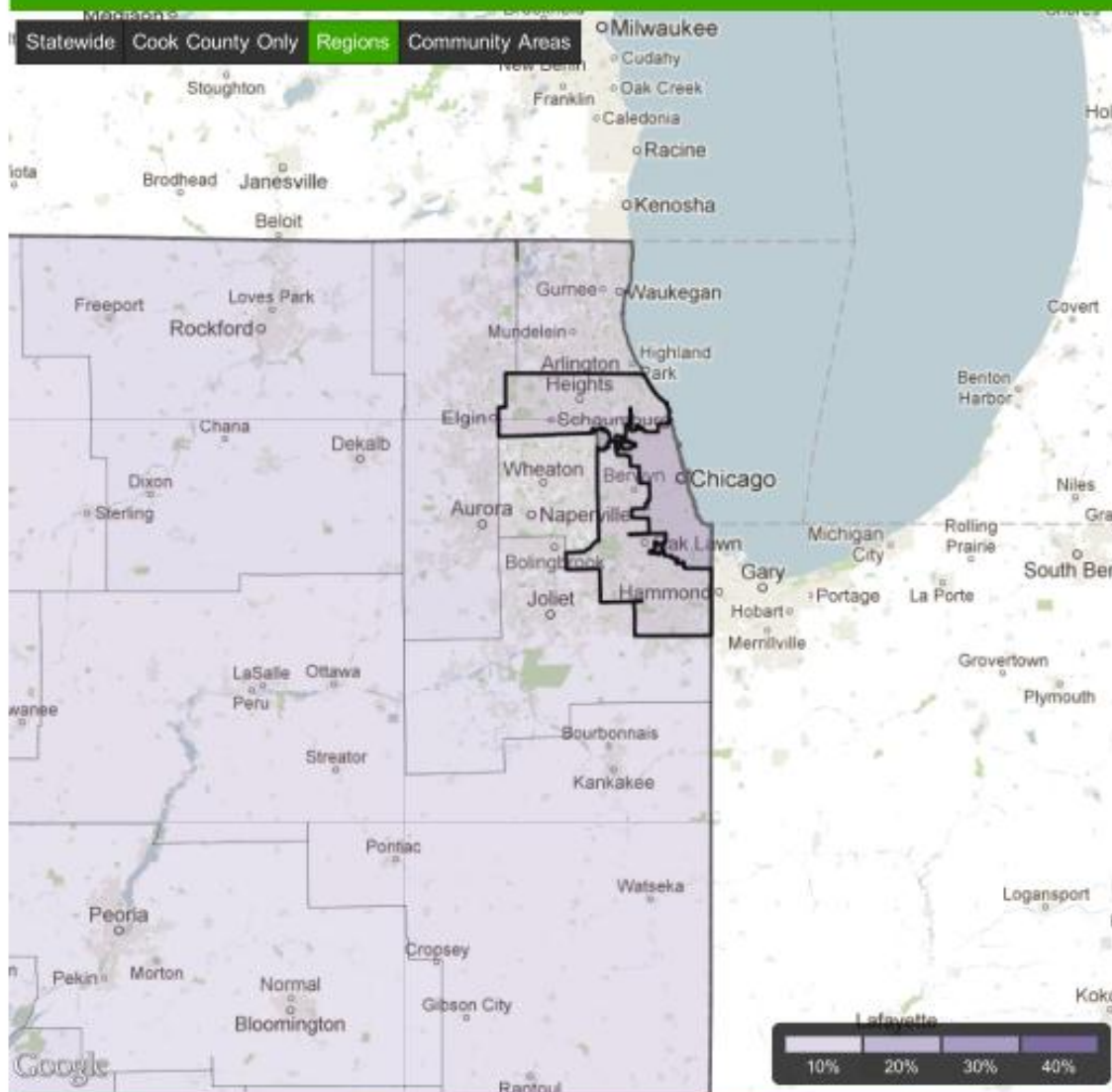
How will health care reform in 2014 affect the uninsured?

How will health care reform in 2014 affect uninsured people with very low income?

How will health care reform in 2014 affect uninsured people with moderate income?

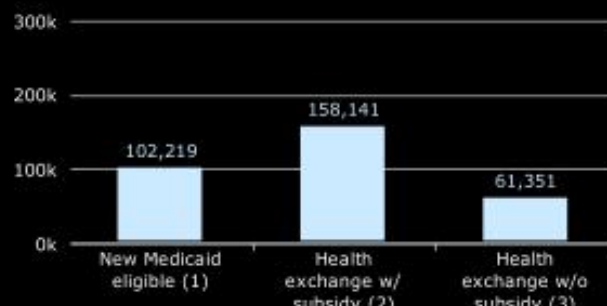


How will health care reform in 2014 affect the uninsured?



Suburban Cook County Region Cook County Illinois State

In 2014, 321,711 people (13.1% of the population) will have affordable health insurance available to them. Below are the types of coverage that will be available to them based on their income.



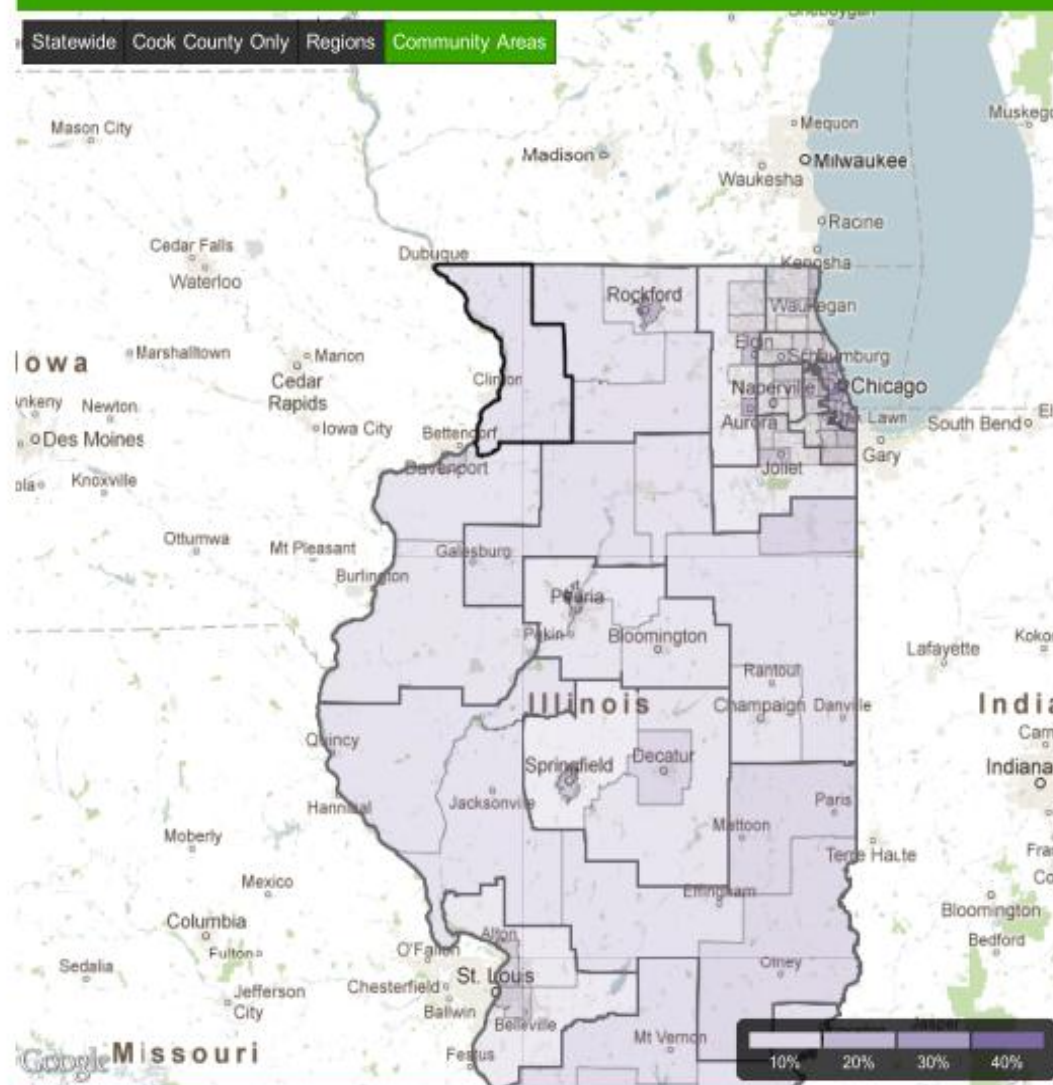
¹ Incomes up to 138% FPL
(\$32,000 for a family of four/ \$15,400 for a single person)

² Incomes between 139-400% FPL
(Between \$32,000 - \$92,000 for a family of four)

³ Incomes above 400% FPL
(Above \$92,000 for a family of four)

How will health care reform in 2014 affect the uninsured?

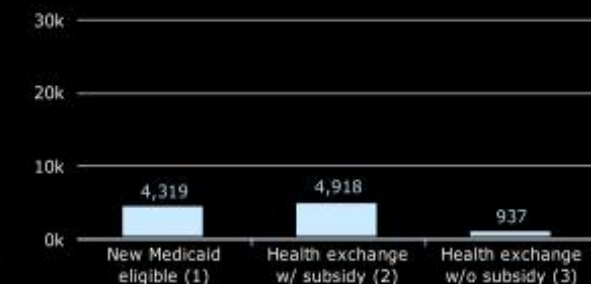
Statewide Cook County Only Regions **Community Areas**



Northwest Illinois Tri-state area bordering Wisconsin and Iowa

Western Illinois Region Illinois State

In 2014, 10,174 people (10% of the population) will have affordable health insurance available to them. Below are the types of coverage that will be available to them based on their income.

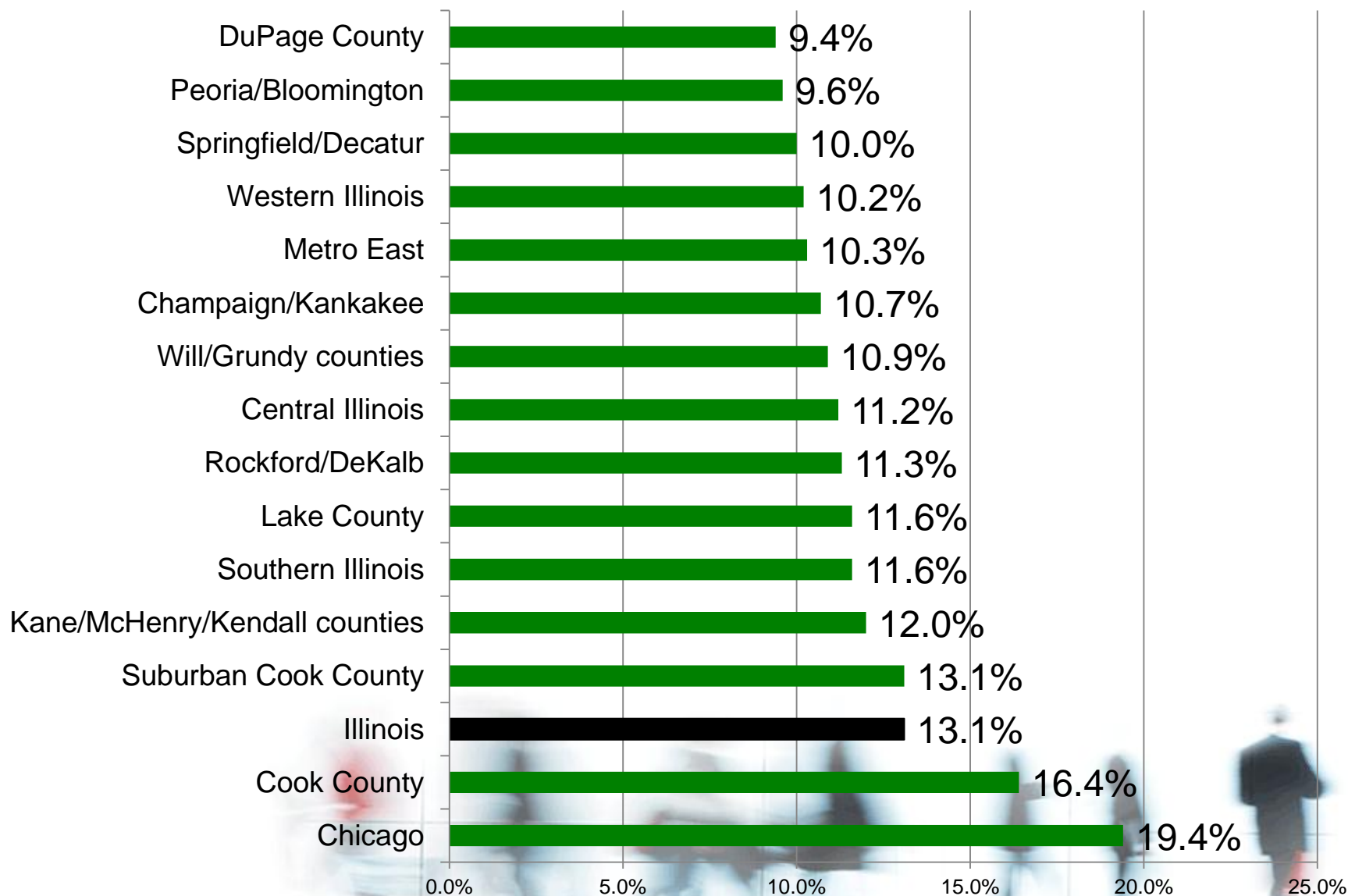


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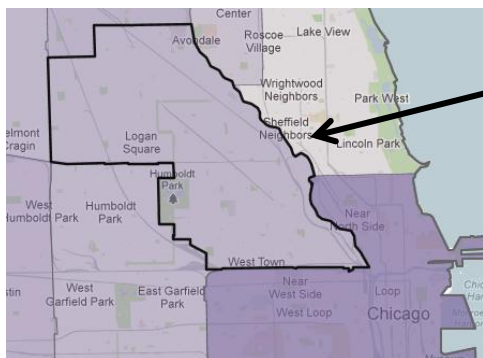
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% of Uninsured in Illinois, By Region



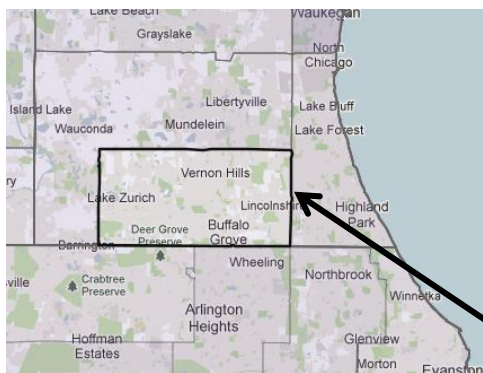
Where do uninsured live?

Community Areas with highest # of uninsured



Chicago: Avondale, Hermosa, Logan Square, West Town	50,329
Chicago: Archer Heights, Armour Square, Bridgeport, Brighton Park, McKinley Park, New City	45,323
Chicago: Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, West Lawn	43,947

Community Areas with lowest # of uninsured



Peoria: except city of Peoria; plus Woodford	8,271
Sangamon: (not including city of Springfield); plus Logan, Menard	7,756
Lake: Ela, Vernon townships	7,605

Top 10 Areas for Medicaid Expansion in Illinois (by number of uninsured)	# of uninsured w/ income < 138% FPL
Avondale, Hermosa, Logan Square, West Town	21,094
Archer Heights, Armour Square, Bridgeport, Brighton Park, McKinley Park, New City	20,859
Edgewater, Rogers Park, Uptown	17,231
South Lawndale, Lower West Side	16,034
Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, West Lawn	15,867
Humboldt Park, East Garfield Park, North Lawndale, West Garfield Park	15,464
Auburn Gresham, Englewood, West Englewood, Washington Heights	14,461
Albany Park, Forest Glen, Irving Park, North Park	13,957
Avalon Park, Chatham, Greater Grand Crossing, South Shore, Woodlawn	13,147
Berwyn, Cicero, Oak Park townships	12,935

Top Areas for Exchange w/Subsidy	# of moderately low income uninsured
Chicago: Avondale, Hermosa, Logan Square, West Town	24,672
Chicago: Chicago Lawn, Clearing, Gage Park, Garfield Ridge, West Elsdon, West Lawn	22,952
Chicago: Archer Heights, Armour Square, Bridgeport, Brighton Park, McKinley Park, New City	20,339
Cook County: Berwyn, Cicero, Oak Park townships	18,920
Chicago: South Lawndale, Lower West Side	16,933
Chicago: Albany Park, Forest Glen, Irving Park, North Park	16,926
Chicago: Edgewater, Rogers Park, Uptown	16,647
Chicago: Belmont Cragin, Montclare, Portage Park	15,927
Cook County: Proviso, River Forest, Riverside townships	15,784
Kane County: Aurora township	14,895
Cook County: Hanover, Schaumburg townships	14,715
Kane County: Dundee, Elgin townships	14,697

Top 5 Areas for Exchange w/Subsidy Outside of Cook County and Collar Counties

**# of uninsured
Betw 139-400%
FPL**

Winnebago: city of Rockford

11,280

Franklin, Jackson, Perry, Williamson
(Southern Illinois – near Carbondale)

11,105

St. Clair: Belleville, Canteen, Caseyville, Centreville, East St.
Louis, St. Clair, Stites, Stookey townships

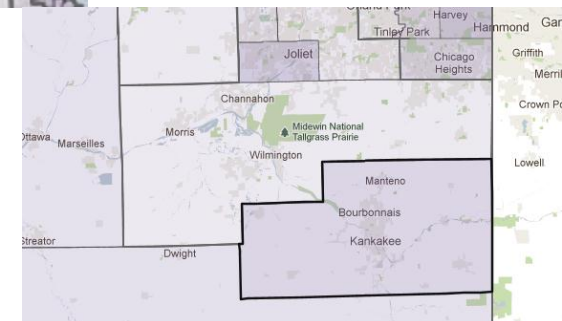
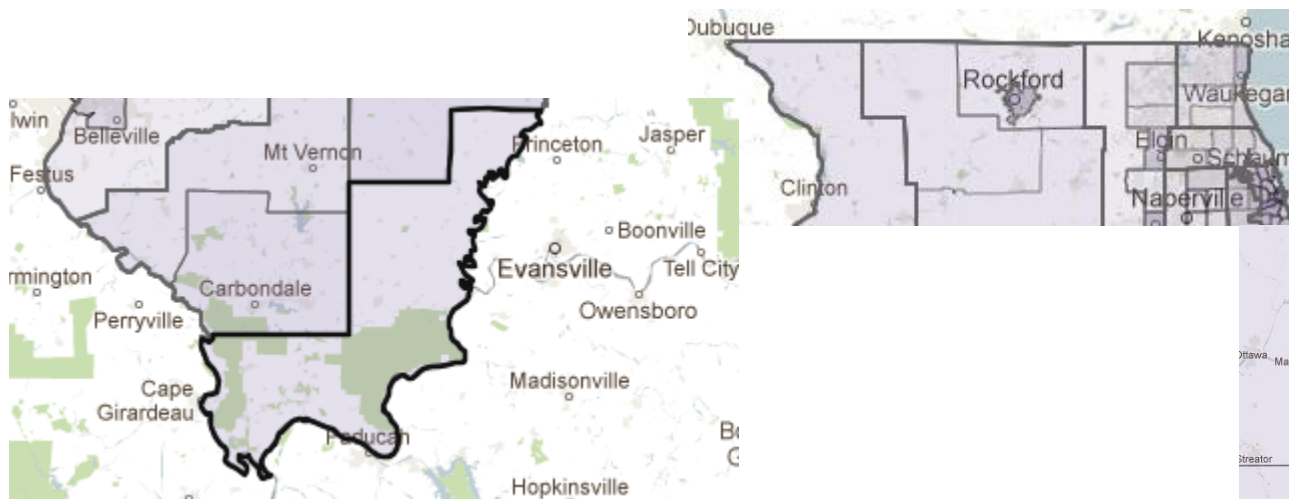
10,263

Kankakee

7,868

Alexander, Edwards, Gallatin, Hamilton, Hardin, Johnson,
Massac, Pope, Pulaski, Saline, Union, Wabash, White
(Southern Illinois – Cape Girardeau)

7,627



Visualizing Health Reform: Background Data

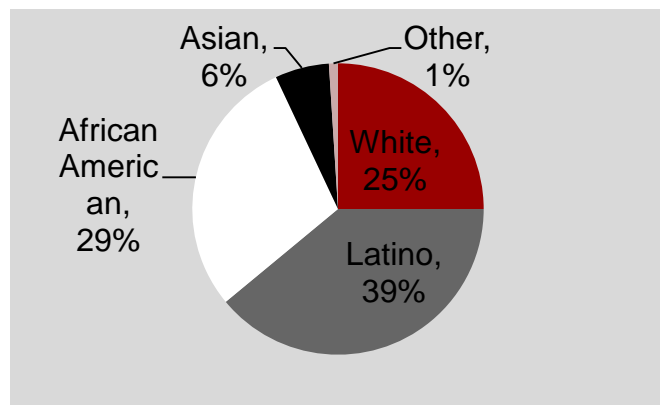
Data We Have Now...

- Health Insurance Type
- Geographic Area
- Race
- Age Breakdowns →
- Gender
- Veteran Status
- Citizenship Status

Age Group	No Health Insurance
Under 5 years	3.9%
6 to 17 years	5.6%
18 to 25 years	28.5%
26 to 34 years	22.7%
35 to 44 years	16.8%
45 to 54 years	14.4%
55 to 64 years	11.6%
65 years and over	1.6%

The Uninsured: Who Is it?

Demographics of 855,413 Uninsured in Cook County

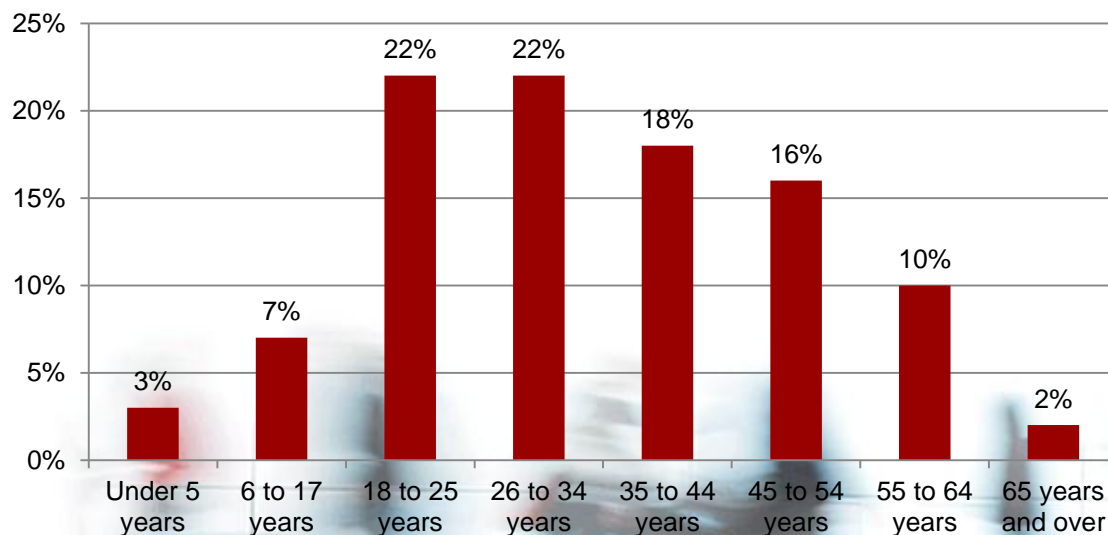


Male	56%
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Female	44%
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Citizen	66%
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Noncitizen	34%
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Profile of Uninsured in City of Rockford

	# of uninsured	% of uninsured
Total # of uninsured	23,982	100%
# of uninsured women	10,015	42%
# of uninsured men	13,968	58%
# of New Medicaid Eligibles	11,362	47%
# Eligible for Exchange w/Subsidy	11,280	47%
# Eligible for Exchange (no Subsidy)	1,340	6%
# of uninsured, White	10,569	44%
# of uninsured, Latino	7,390	31%
# of uninsured, African American	5,363	22%
# of uninsured, Asian	262	1%
# of uninsured Veterans	729	3%
# of uninsured , Under 19 years	1,966	8%
# of uninsured, 19 to 64 years	21,851	91%
# of uninsured, 65 years and over	166	1%

Top 10 Areas for Medicaid Expansion in Illinois (by prevalence of uninsured)	% of very low income population who are uninsured
McHenry County: Algonquin, Grafton townships	43%
Chicago: South Lawndale, Lower West Side	38%
Chicago: Albany Park, Forest Glen, Irving Park, North Park	36%
Chicago: Lincoln Square, North Center, Ravenswood	36%
Chicago: Dunning, Edison Park, Jefferson Park, Norwood Park, O'Hare	36%
DuPage County: Milton township & Downers Grove township	35%
Chicago: Archer Heights, Armour Square, Bridgeport, Brighton Park, McKinley Park, New City	34%
Chicago: Avondale, Hermosa, Logan Square, West Town	34%
Cook County: Elk Grove, Wheeling, Maine & Northfield townships	34%
Chicago: Edgewater, Rogers Park, Uptown	33%
Chicago: Belmont Cragin, Montclare, Portage Park	33%

Visualizing Health Reform: Background Data

Data We Have Now...

- Health Insurance Type
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...Data We Want for Visualization 2.0! (Early 2013)

- Undocumented
- Limited English Speakers
- Disability Status
- Cross tabs
 - Age and gender
- **Other?? What would be helpful to YOU?**

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