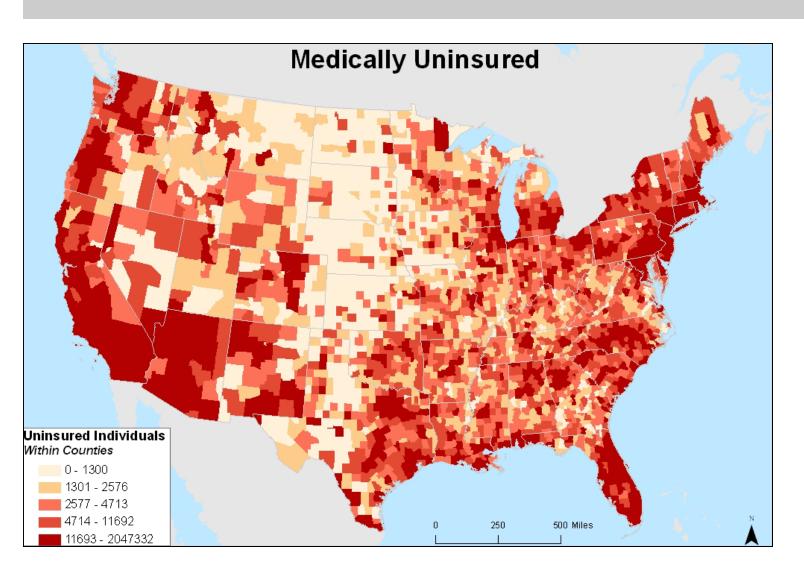
# HEALTH INSURANCE POLICY — A NATIONAL SNAPSHOT

"The United States healthcare system is on the verge of potential, dynamic change." – Daniel Pelino, Global Manager, IBM

COVERAGE RESOURCES PEOPLE POLICY

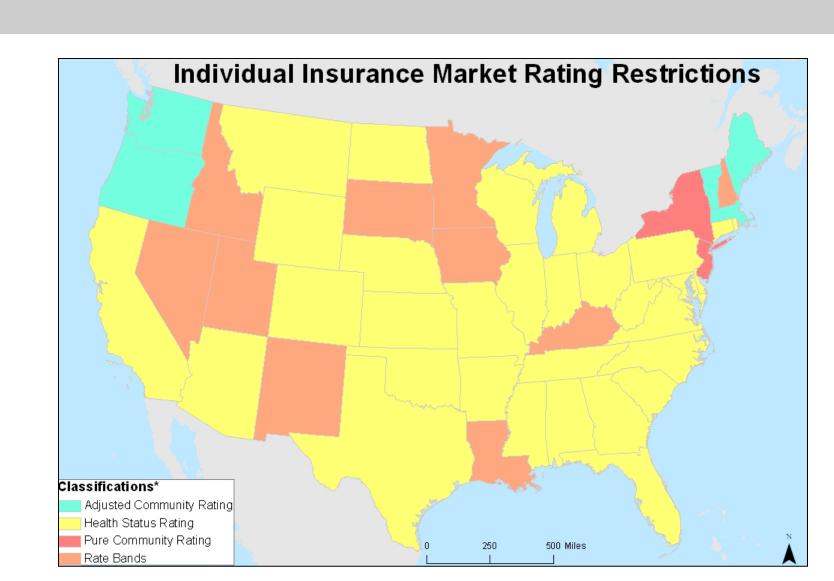


Many individuals living in the US inner core have health insurance coverage while higher concentration of the uninsured live in some of the largest-coastal states. Concentrations of the insured can be found everywhere, but the pattern is less consistent away from the most central areas of the country.

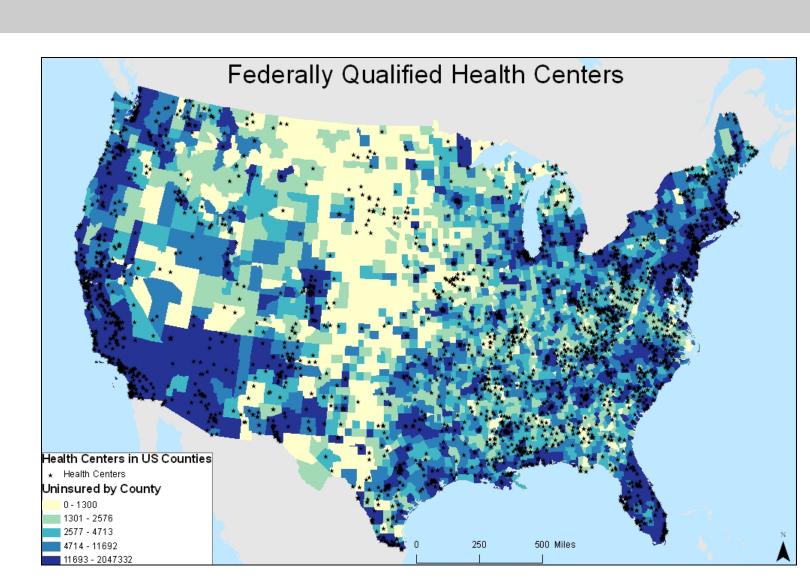
# **Health Insurance Coverage**

reports these statistics on the sources of health insurance coverage for the US population:

Other Public (Military or Veteran's Administration) — 3,253,122



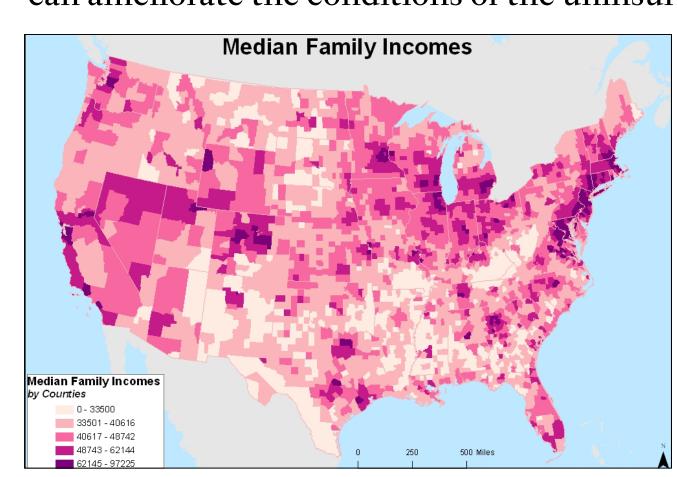
- \* Health Status Rating Premiums for health insurance vary based on health of insured \* Pure Community Rating - Premiums cannot vary by health status, age or gender
- \* Rate Bands Limit amount by which premiums can vary because of insured's health status

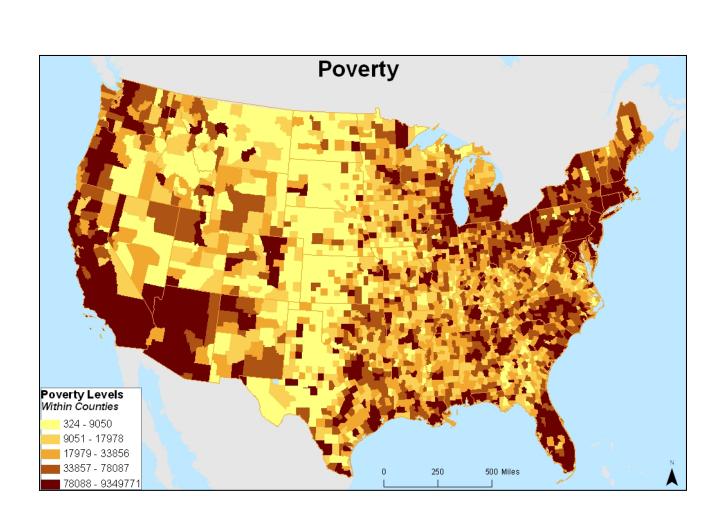


shows that some of the highest concentrations of health centers are in areas with high concentrations

## **OVERVIEW**

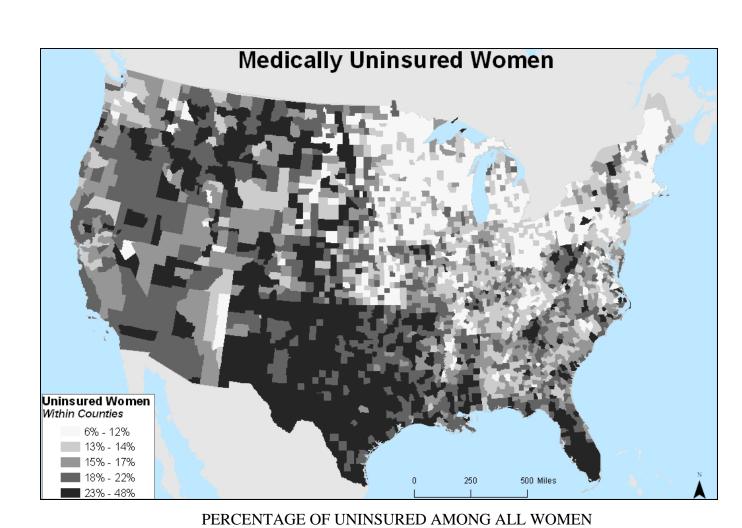
This project gathers data that can be used in more indepth studies on health insurance policy and its impact. It will highlight a series of characteristics of the uninsured and other factors, such as poverty, which could explain coverage differences. Some of the featured maps also show federally supported resources or programs in the form of grants and health centers that can ameliorate the conditions of the uninsured.





### **COVERAGE CONCERNS**

The US Census shows that 46 million people are uninsured. Another 25 million are underinsured, with insufficient benefits for their needs, according to a recent study by the Commonwealth Fund, a health care policy foundation in New York. The sum of these groups suggests that nearly one fourth of Americans have inadequate health benefits.

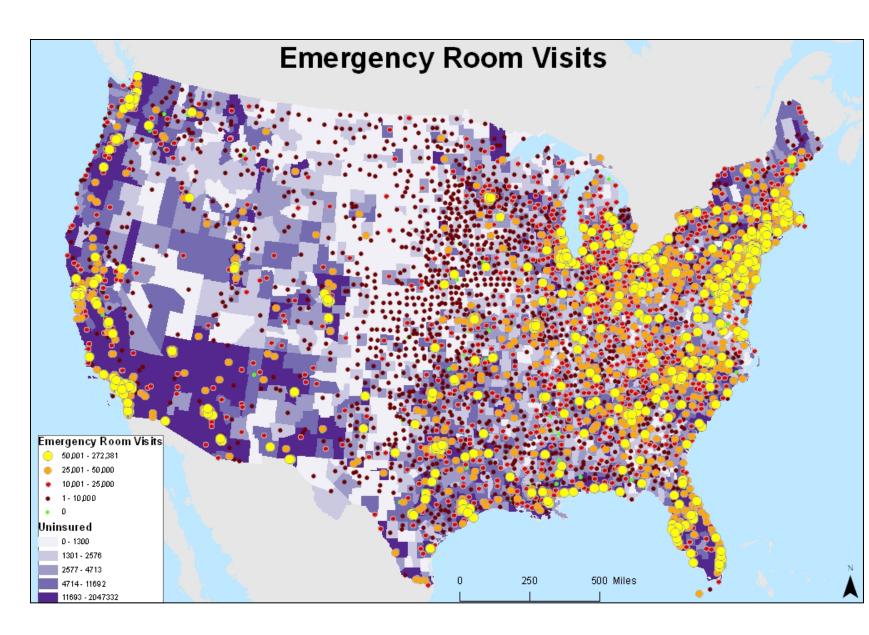


**Medically Uninsured Men** Ininsured Men Within Counties 8% - 14% 15% - 17% 18% - 20% 21% - 24%

PERCENTAGE OF UNINSURED AMONG ALL MEN

### MARKET-RELATED ISSUES

Larger employer insurance pools are overseen by federal laws. The small-group insurance market is overseen by the states. Beyond these two employmentrelated categories of coverage, there is the individual health-insurance market, also overseen by the states. Risk selection, where insurers cover the least expensive people to insure and reject those most in need of coverage, is rampant in this sector. Some speculate that a result of a lack of coverage and under coverage is that many people turn to emergency rooms as their source of medical care.

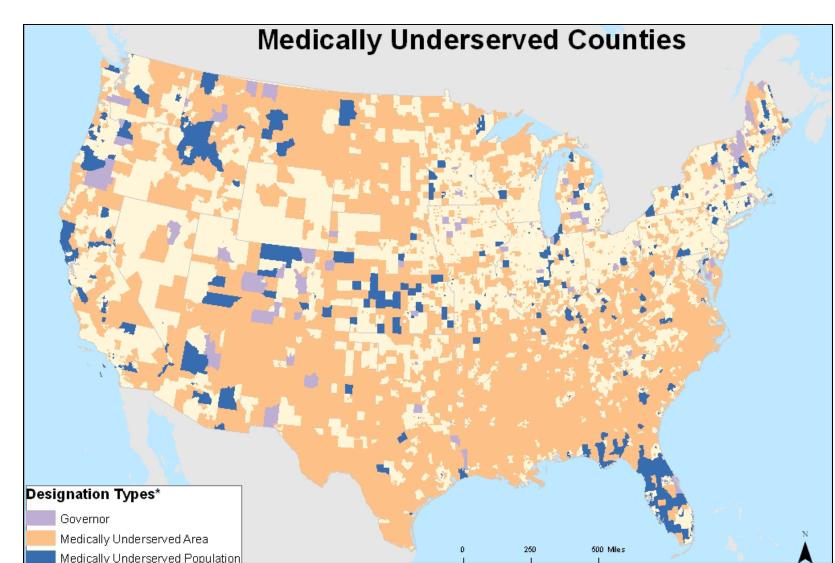


**Projection:** North America Albers Equal Area Conic

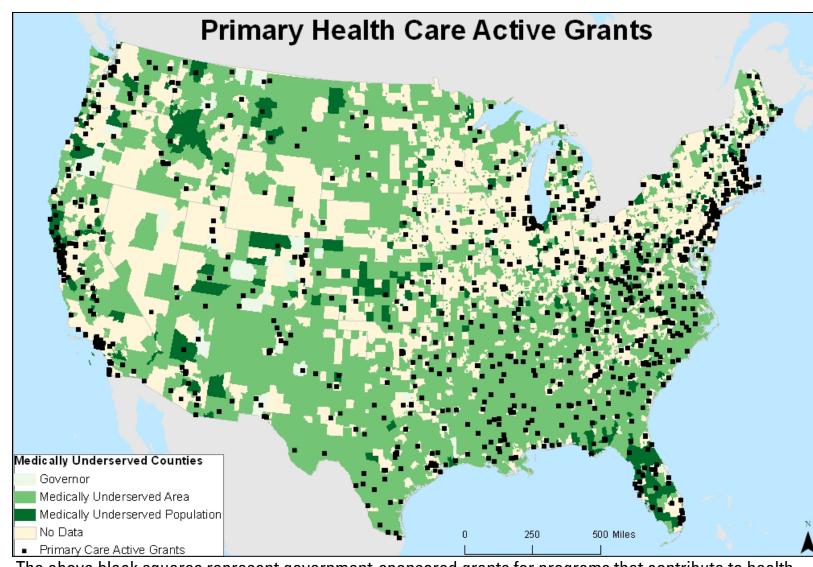
The Henry J. Kaiser Family Foundation, kff.org

Data Sources: US Department of Health and Human Services, HRSA Geospatial Data Clearinghouse

US Census, American Fact Finder and Small Area Health Insurance Estimates



- \* Medically Underserved Areas Whole county or group of contiguous counties in which residents have a
- \* Medically Underserved Populations Groups of individuals who face economic, cultural or linguistic barriers
- \* Governor Designated by a governor as an MUA or MUP through written request



The above black squares represent government-sponsored grants for programs that contribute to health

outcomes in various counties.

**LIMITATIONS** 

### Cartographer: Nathalie S. A. Jean, Urban and Environmental Policy and Planning

This snapshot gives analysts the tools to start the process of analyzing health insurance and other related topics. However, there were limitations to the analysis because of variances in the data. For example, the poverty data is from the 2000 US Census while the health insurance coverage data was created in 2005 and 2007.