



# Health Insurance Coverage in Massachusetts: Estimates from the 2008 Massachusetts Health Insurance Survey

Sharon K. Long, Allison Cook, and Karen Stockley  
Urban Institute

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Commonwealth of Massachusetts

Timothy P. Murray  
Lieutenant Governor



JudyAnn Bigby, Secretary  
Executive Office of Health and Human Services

Sarah Iselin, Commissioner  
Division of Health Care Finance and Policy

# Health Insurance Coverage in Massachusetts

Nearly all Massachusetts residents had health insurance coverage in 2008. Only 2.6% were uninsured this past summer, when the 2008 Massachusetts Health Insurance Survey (HIS) was conducted.

## Who are the Uninsured?

Those most likely to be uninsured were non-elderly adults, Hispanic residents, and residents with family income less than 300% of the federal poverty level (FPL). The uninsurance rate for non-elderly adults was 3.7%, compared to only 1.2% for children and 0% for elderly adults. Among Hispanic residents, 7.2% were uninsured, a rate more than twice that of non-Hispanic residents (less than 3%). Some 5% of residents with family income less than 300% of the FPL were uninsured, compared to about 2% of those with family incomes between 300 and 500% of the FPL, and less than 1% of those with family income at 500% of the FPL or higher.

## Changes in Uninsurance Since 2007

These estimates suggest that uninsurance has continued to drop in Massachusetts since 2007. Estimates based on the 2007 HIS and the Current Population Survey put the uninsurance rate in Massachusetts in 2007 at just over 5% for the total population, at between 2 and 3% for children, and at 7 to 8% for non-elderly adults. The 2007 Massachusetts Health Reform Survey<sup>1</sup> also estimated a 7% uninsurance rate for non-elderly adults in fall 2007. (For more information on the different sources of estimates of health insurance coverage in Massachusetts, see [http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/08/est\\_of\\_uninsur\\_rate.pdf](http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/08/est_of_uninsur_rate.pdf).)

## Type of Insurance Coverage

Among Massachusetts residents with insurance coverage, the majority of children (70%) and non-elderly adults (81%) had employer-sponsored coverage, while 89% of elderly adults were covered by Medicare. Children were twice as likely as non-elderly adults to be enrolled in public or other coverage (29% versus 15%).

Massachusetts residents who were in fair or poor health or who had activity limitations because of health problems were more likely to be enrolled in Medicare, public, or other coverage than were those who were in better health and without limitations.

## Knowledge of Health Reform

Knowledge of health reform appeared to be widespread, with more than 8 out of 10 Massachusetts households aware of the individual mandate in 2008.

## Support for Health Reform

Support for reform was also quite common—3 out of 4 households in Massachusetts supported health reform in 2008. This is up from the 64% supporting health reform in September 2006.<sup>2</sup>

## Access to Health Care

These charts focus on health insurance coverage in Massachusetts in 2008. A second set of charts, to be released at a later date, will present data on access to health care.

<sup>1</sup>This survey, which collected data in fall 2006, 2007 and 2008, was conducted by the Urban Institute with funding from the Blue Cross Blue Shield of Massachusetts Foundation, the Robert Wood Johnson Foundation, and the Commonwealth Fund.

<sup>2</sup>Blendon, RJ, T Buhr, C Fleischfresser, and JM Benson. "The Massachusetts Health Reform Law: Public Opinion and Perception" November 2006. Available at: [http://www.bcbsmafoundation.org/foundationroot/en\\_US/documents/2006HealthReformPollingreport.pdf](http://www.bcbsmafoundation.org/foundationroot/en_US/documents/2006HealthReformPollingreport.pdf).

# Health Insurance Coverage in Massachusetts

The 2008 Massachusetts Health Insurance Survey (HIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household responded to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information were collected for one randomly selected household member and other members of his or her family who were residing in the household.

In order to ensure that the survey covered nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) sample with an address-based sample. The decision to rely on the dual-frame sample for the 2008 HIS reflects the changing telephone environment as more and more households are relying on cell phones, which are not called in RDD surveys. We believe this dual-frame sampling approach combined with an improved survey instrument designed to better collect information on health insurance coverage leads to greater confidence in the estimates of the uninsured contained in this report.

The survey was conducted between June and August 2008 via telephone, web, and mail by International Communications Research (ICR). It was available in English, Spanish, and Portuguese and took, on average, about 19 minutes to complete.

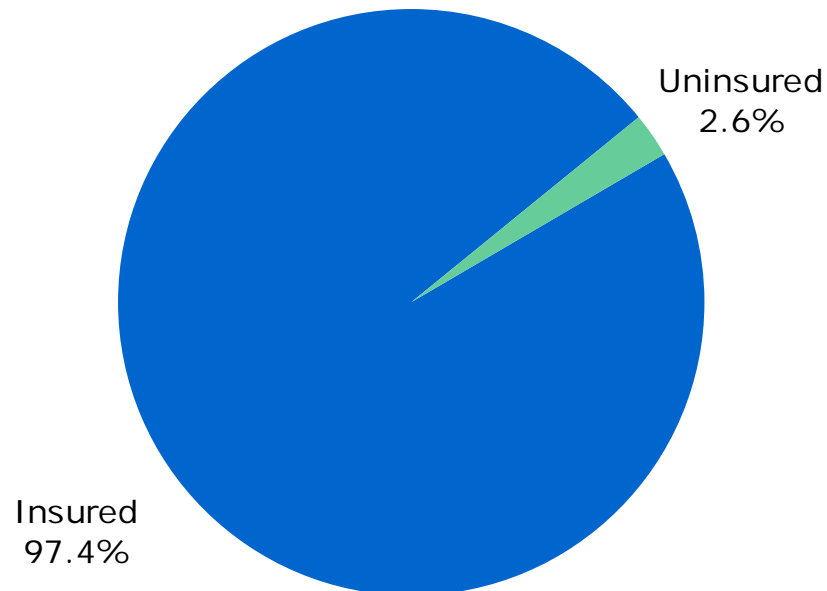
Surveys were completed with 4,910 Massachusetts households. The margin of error was +/-1 percentage point. The response rate was 42% for the RDD-sample and 28% for the address-based sample, for a combined response rate of 32%. A lack of standardization in calculating response rates makes it difficult to compare response rates across surveys and likely explains much of the difference in the response rate for the RDD-sample in the 2008 HIS and those reported for prior years of the survey. (Prior years of the HIS relied only on RDD-samples.) Further, unlike earlier years of the HIS, the 2008 HIS has very little missing data, with item nonresponse generally less than 2% for most key questions and only 6% for the primary income question. Additional information on the 2008 HIS methodology is available at [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp).

For these charts, we define children as ages 0 to 18, non-elderly adults as ages 19 to 64, and elderly adults as ages 65 and older.

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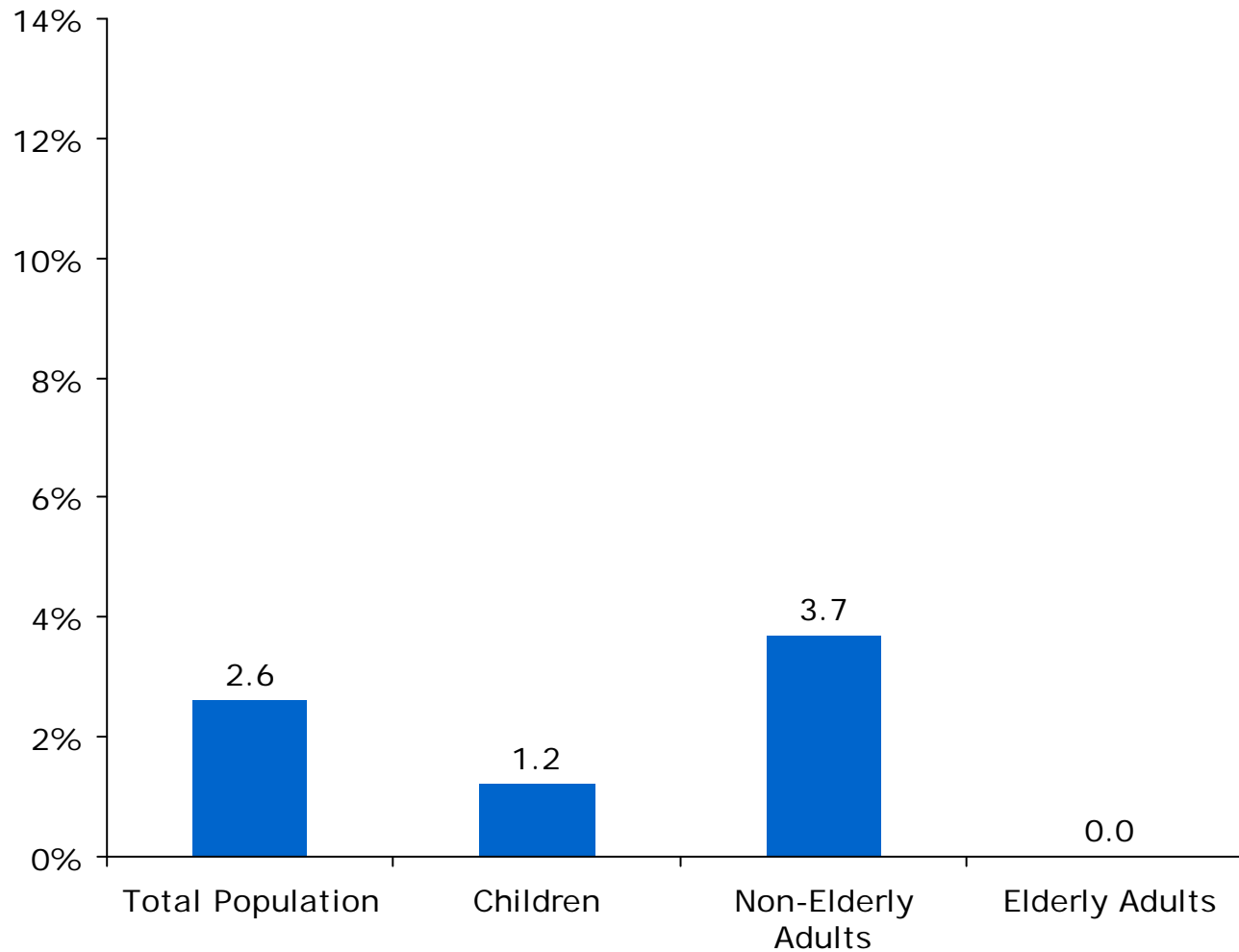
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# Uninsurance Rate for All Massachusetts Residents



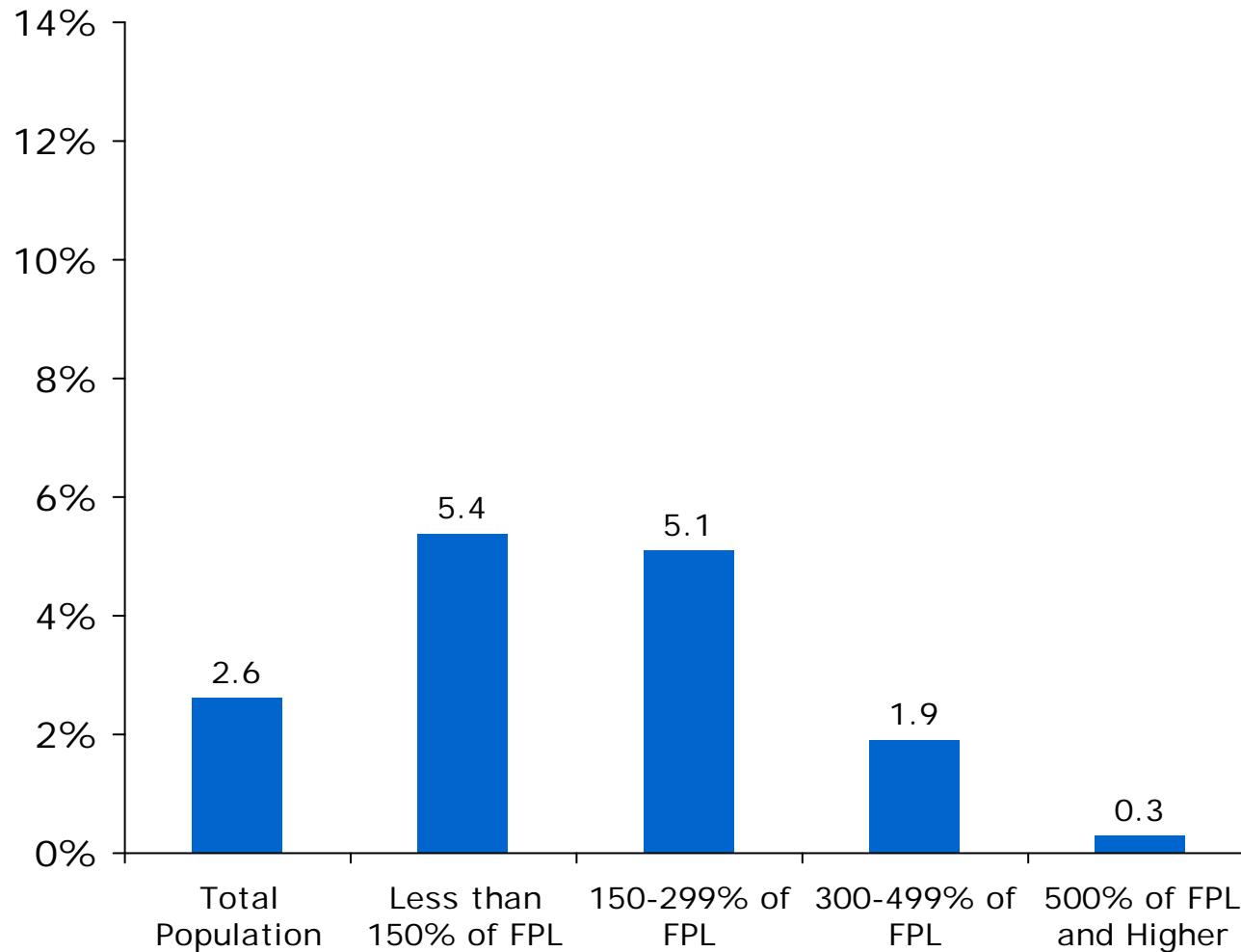
Uninsurance was low among Massachusetts residents, with less than 3% (167,300 people) uninsured at the time of the survey.

# Uninsurance Rates by Age Group



Uninsurance was highest among non-elderly adults in Massachusetts, with 3.7% uninsured. This compares to an uninsurance rate of 1.2% for children and 0% for elderly adults.

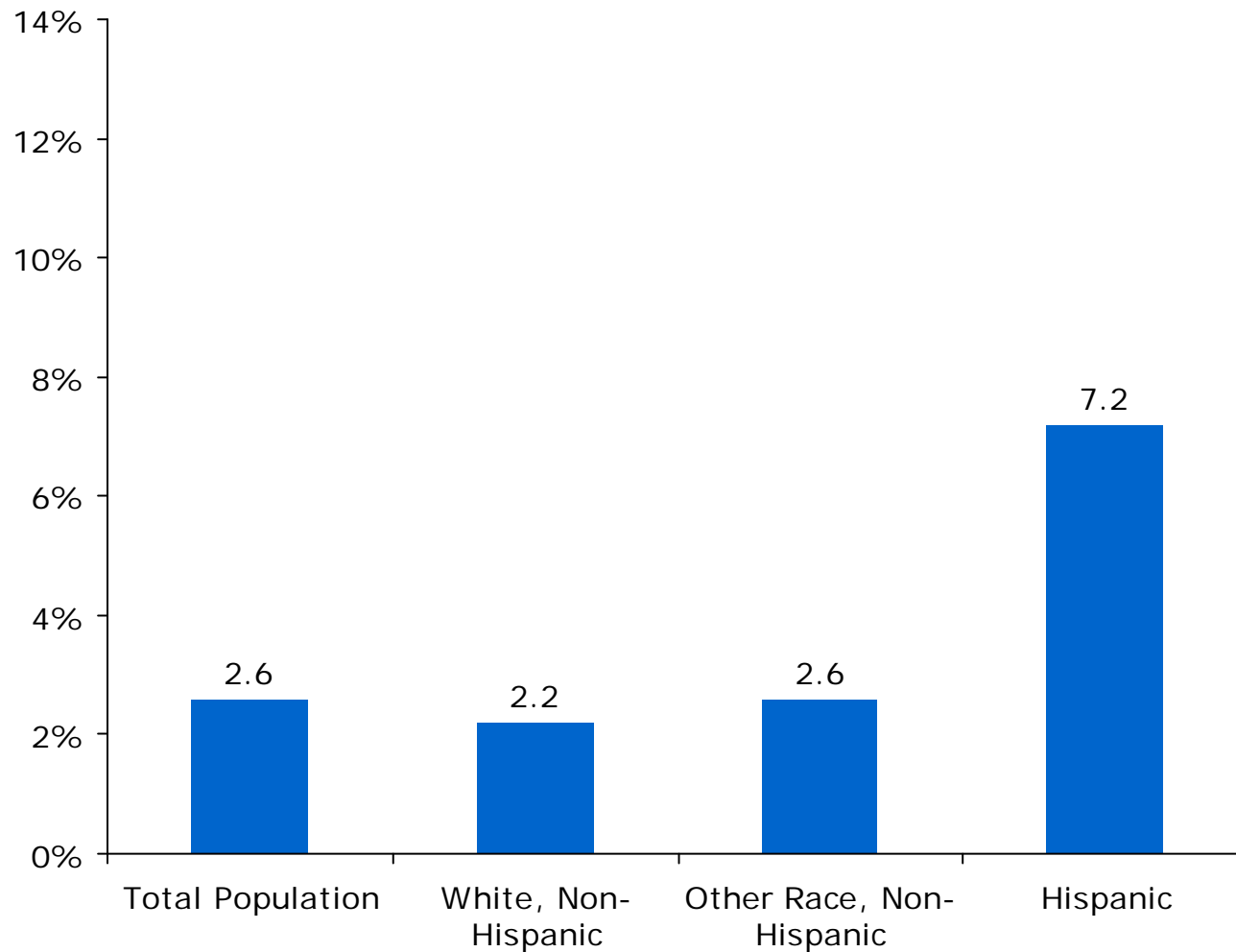
# Uninsurance Rates by Income



Lower-income residents in Massachusetts were more likely to go without coverage than those with higher income. At about 5%, the uninsurance rate for residents with income less than 300% of the federal poverty level (FPL) was more than twice that for higher-income residents.

Source: Urban Institute tabulations on the 2008 Massachusetts HIS

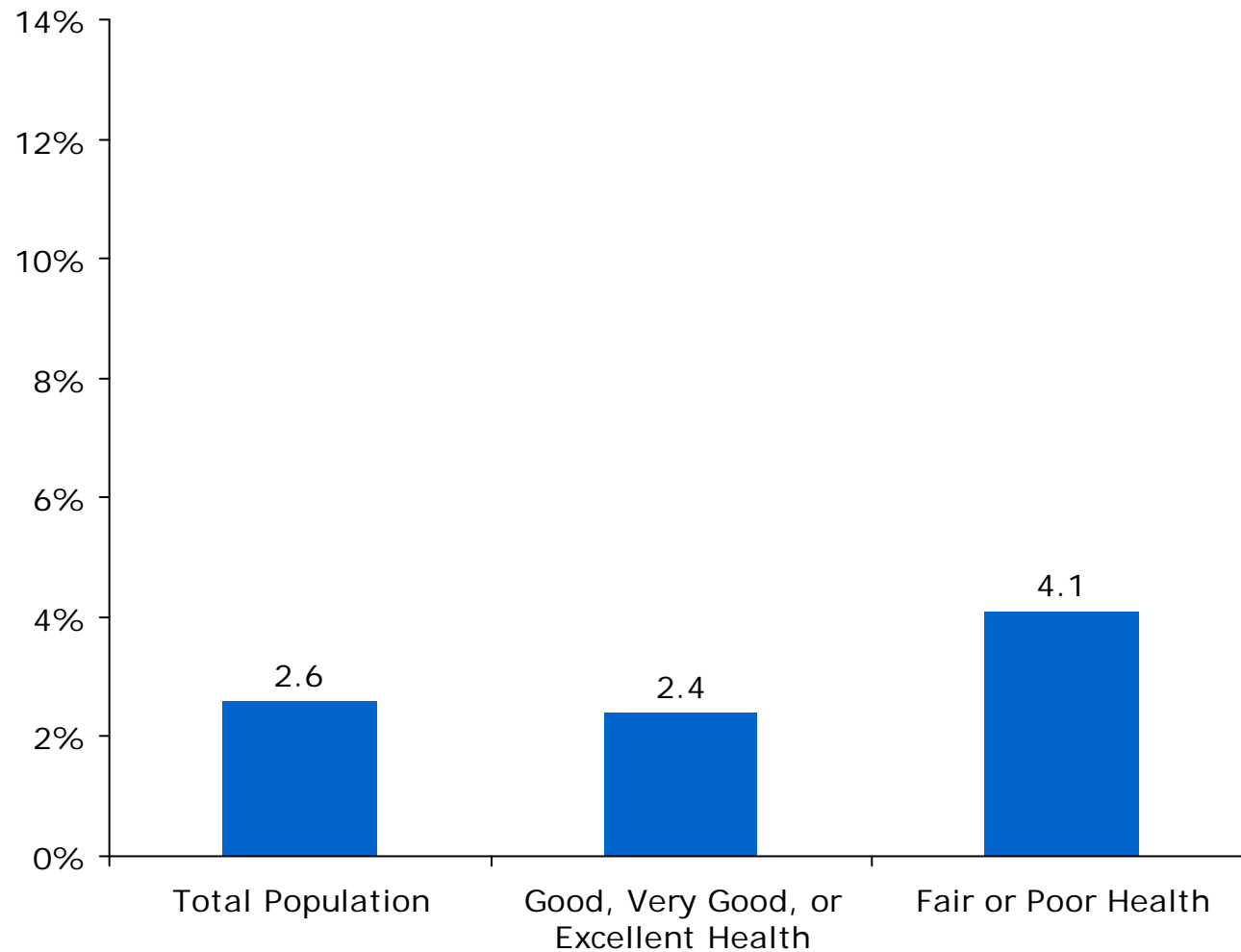
# Uninsurance Rates by Race/Ethnicity



Hispanic residents were most likely to go without coverage in Massachusetts, with an uninsurance rate more than twice as high as other non-Hispanic groups (7.2% versus less than 3%).

Source: Urban Institute tabulations on the 2008 Massachusetts HIS

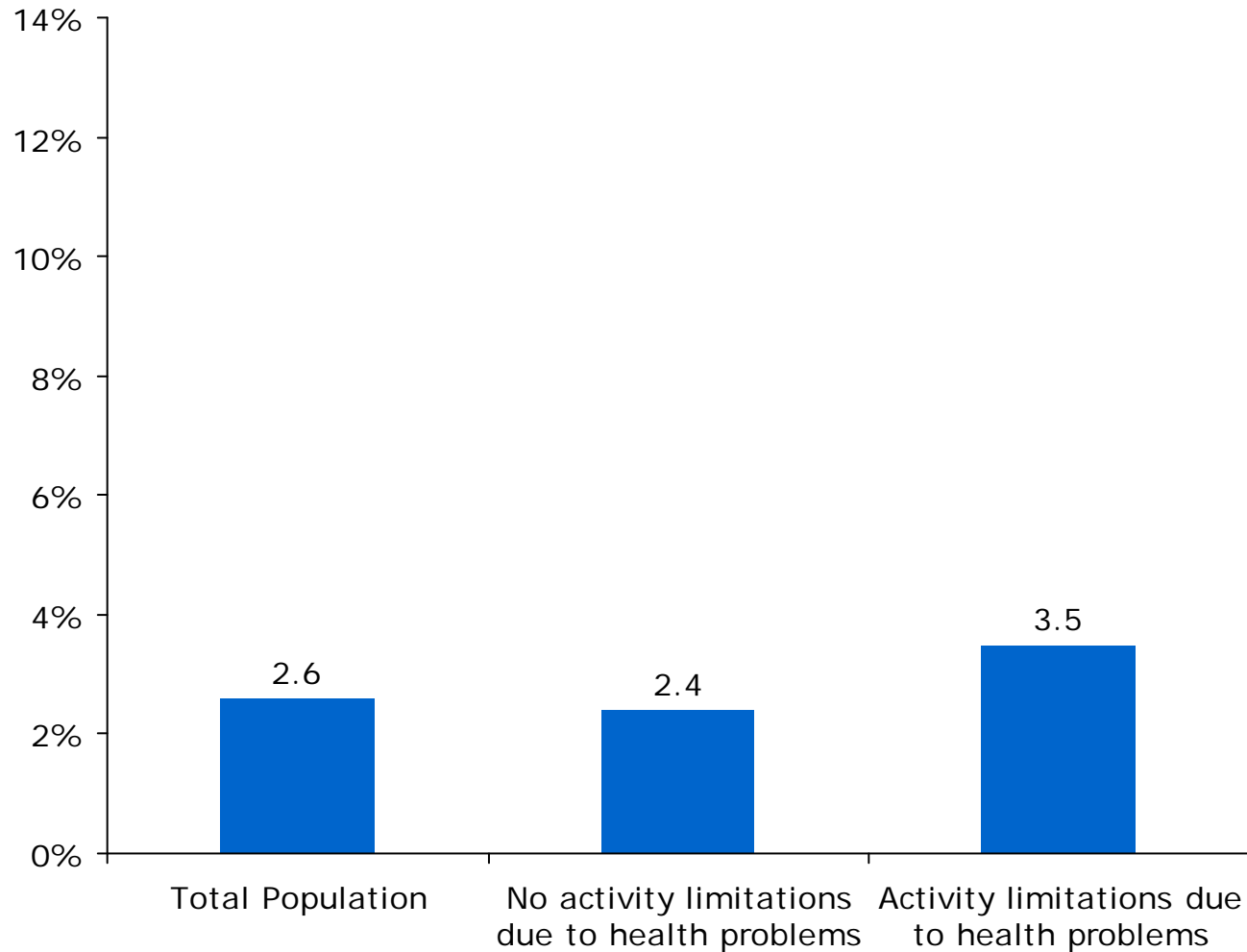
# Uninsurance Rates by Health Status



Uninsurance was higher among residents in fair or poor health than among those in better health (4.1% versus 2.4%).

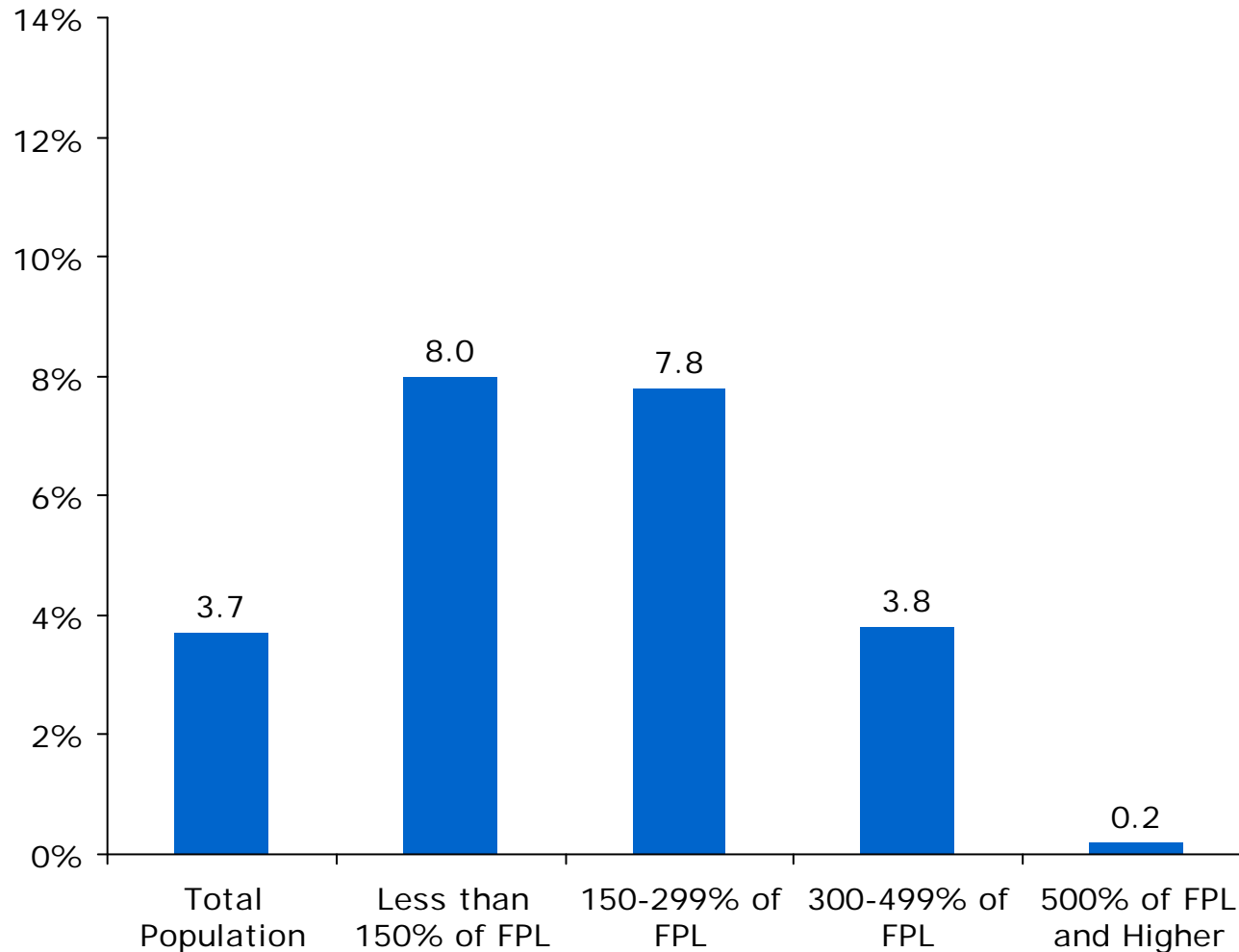


# Uninsurance Rates by Disability Status



Uninsurance was higher among residents with disabilities than among those without disabilities (3.5% versus 2.4%).

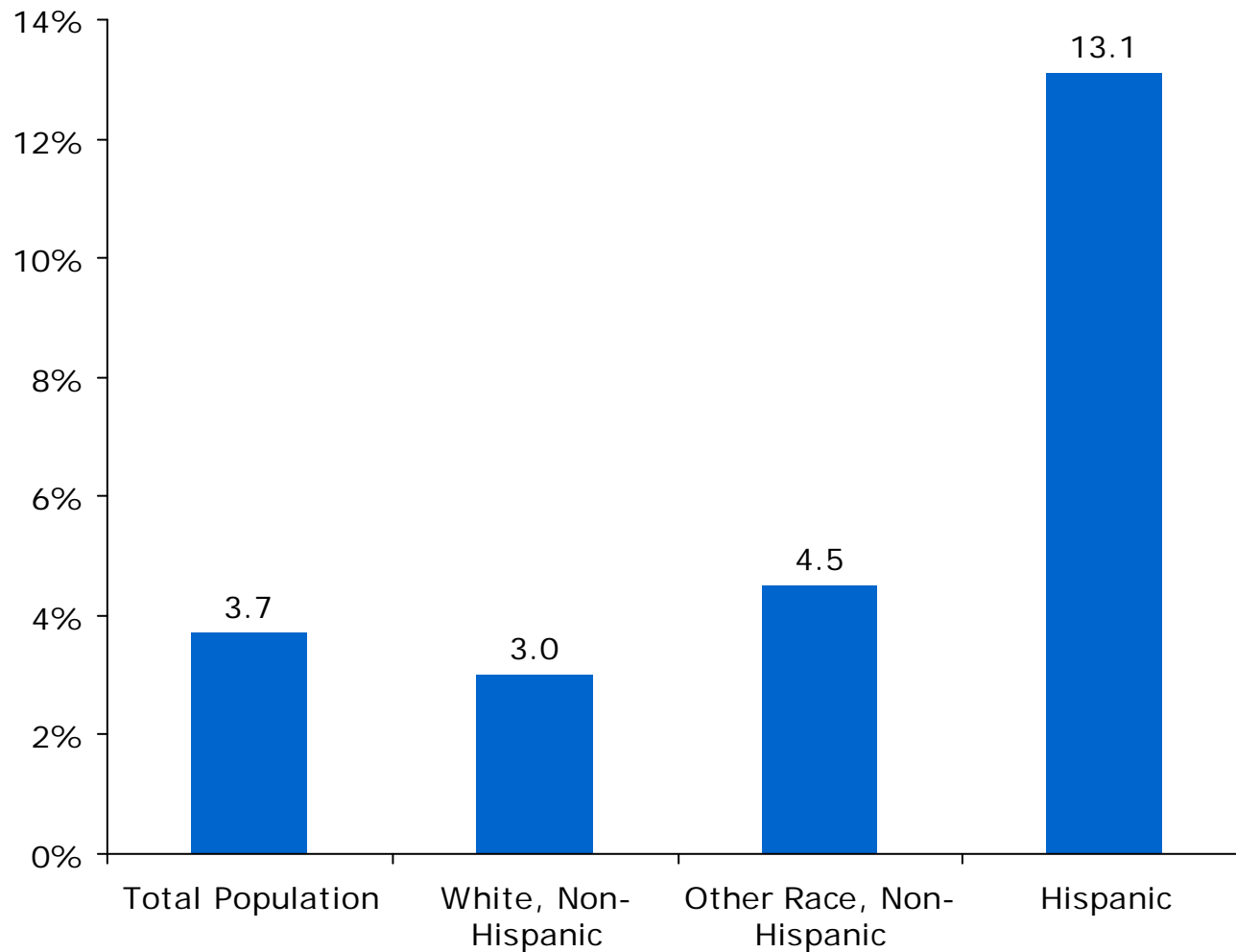
# Uninsurance Rates of Non-Elderly Adults by Income



Uninsurance among non-elderly adults in Massachusetts was highest for those with the lowest family income. About 8% of those with family income less than 300% of the federal poverty level (FPL) were uninsured, compared to about 4% of those with income between 300 and 500% of the FPL and less than 1% of those with higher income.

Source: Urban Institute tabulations on the 2008 Massachusetts HIS

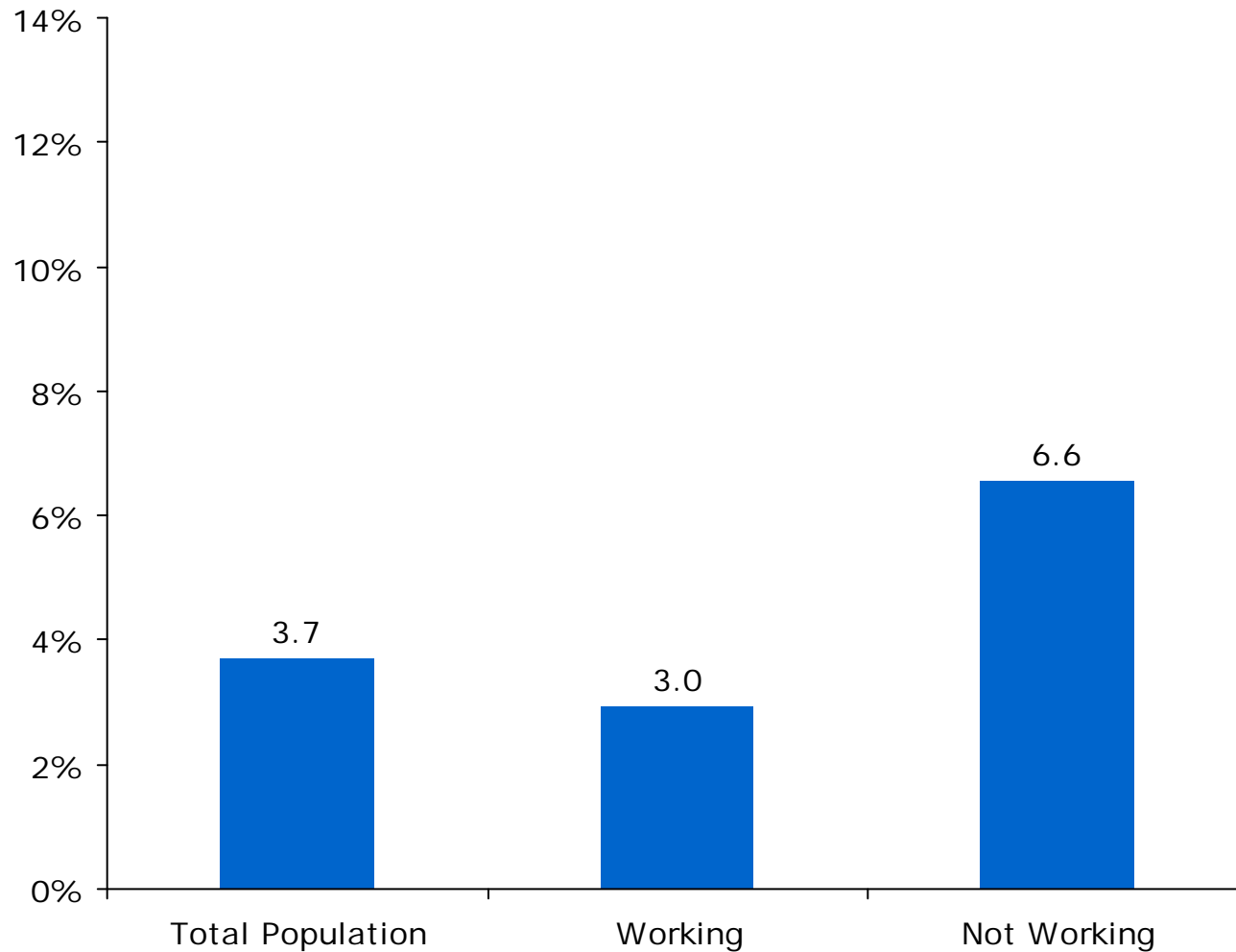
# Uninsurance Rates of Non-Elderly Adults by Race/Ethnicity



Uninsurance was highest among non-elderly Hispanic adults in Massachusetts, with an uninsurance rate roughly three times that of other, non-Hispanic groups.

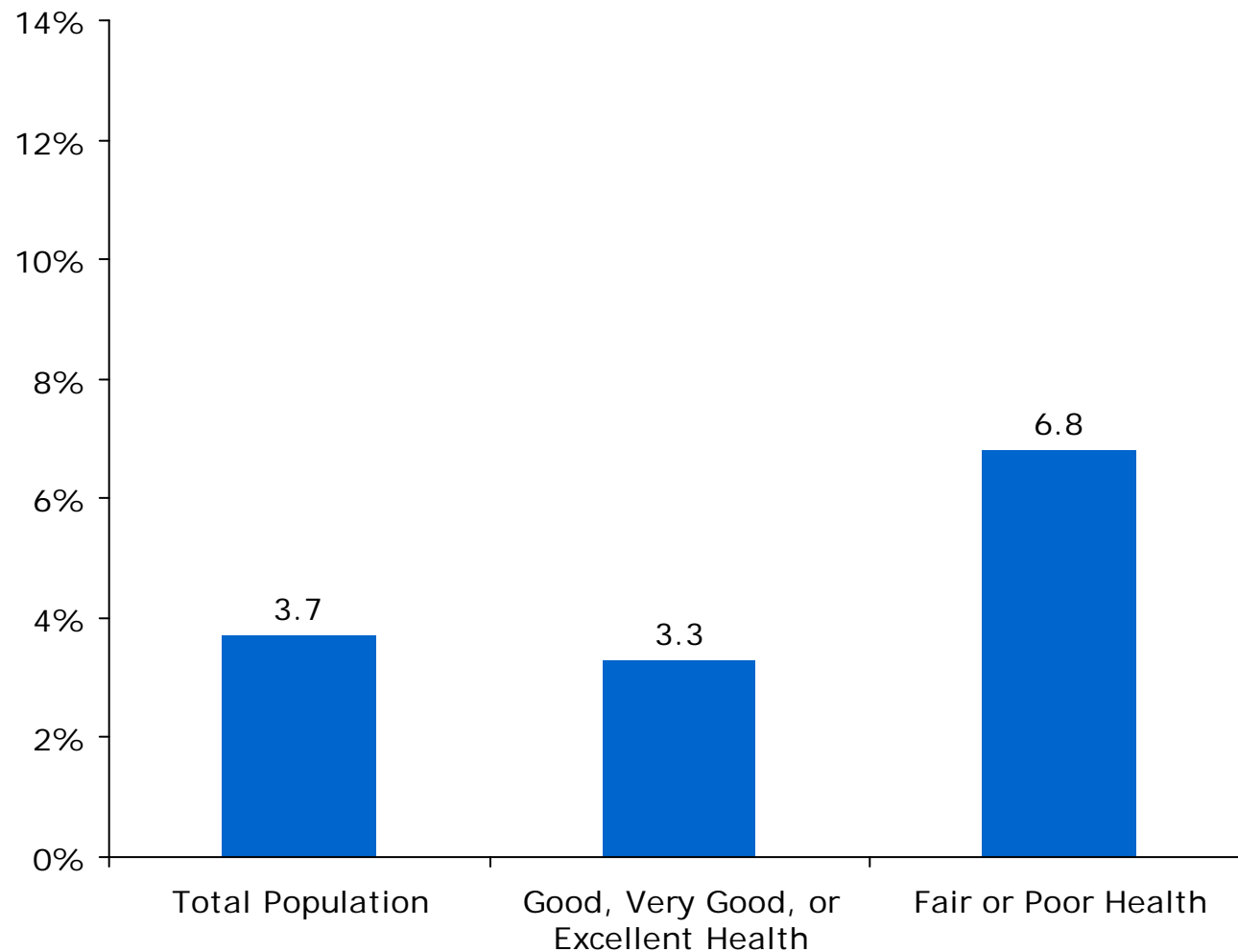
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Uninsurance Rates of Non-Elderly Adults by Work Status



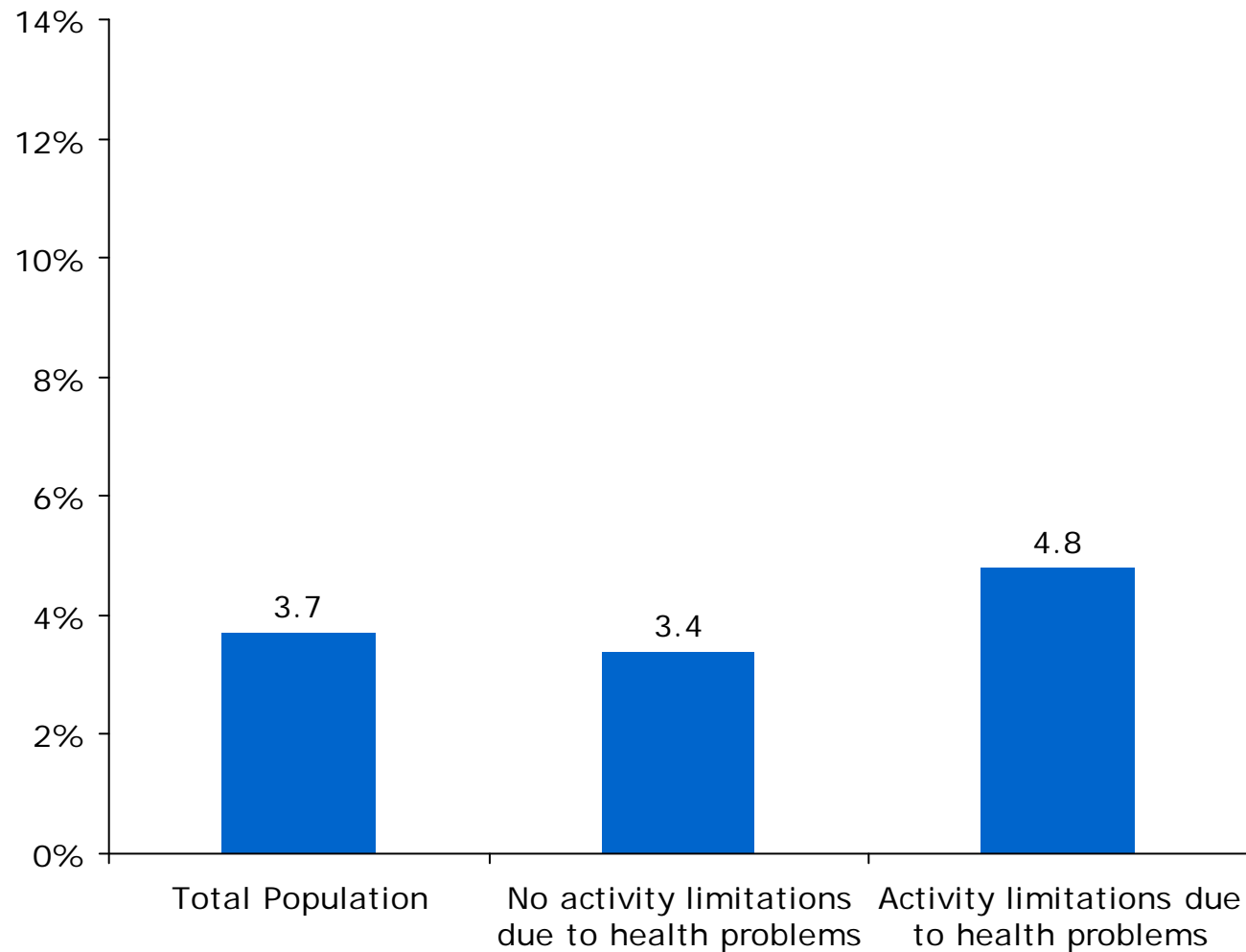
Among non-elderly adults, uninsurance was higher among those who were not working (6.6%) than among workers (3.0%).

# Uninsurance Rates of Non-Elderly Adults by Health Status



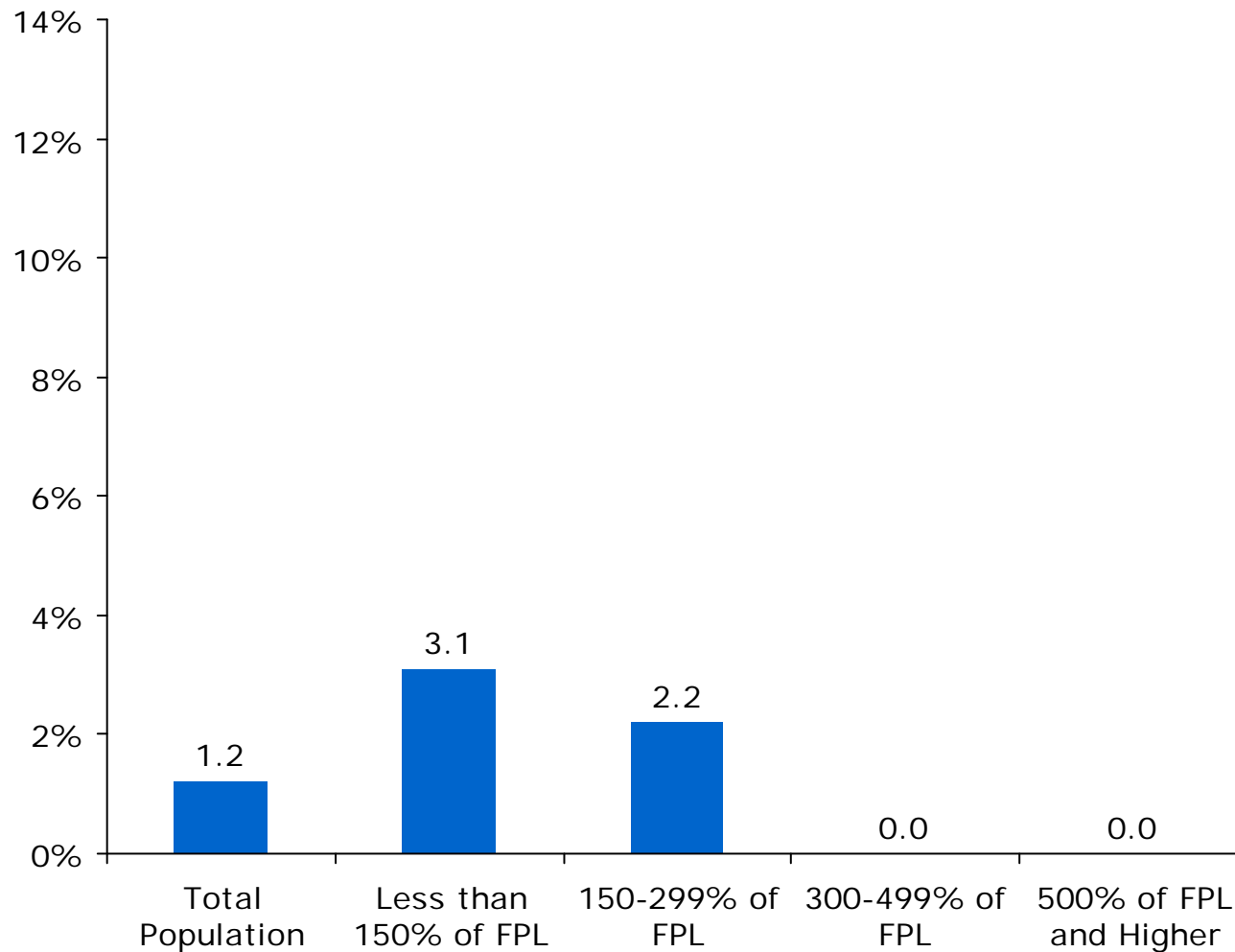
Uninsurance was higher among non-elderly adults in fair or poor health than among those in better health (6.8% versus 3.3%).

# Uninsurance Rates of Non-Elderly Adults by Disability Status



Disabled non-elderly adults were more likely to be uninsured than were those without disabilities (4.8% versus 3.4%).

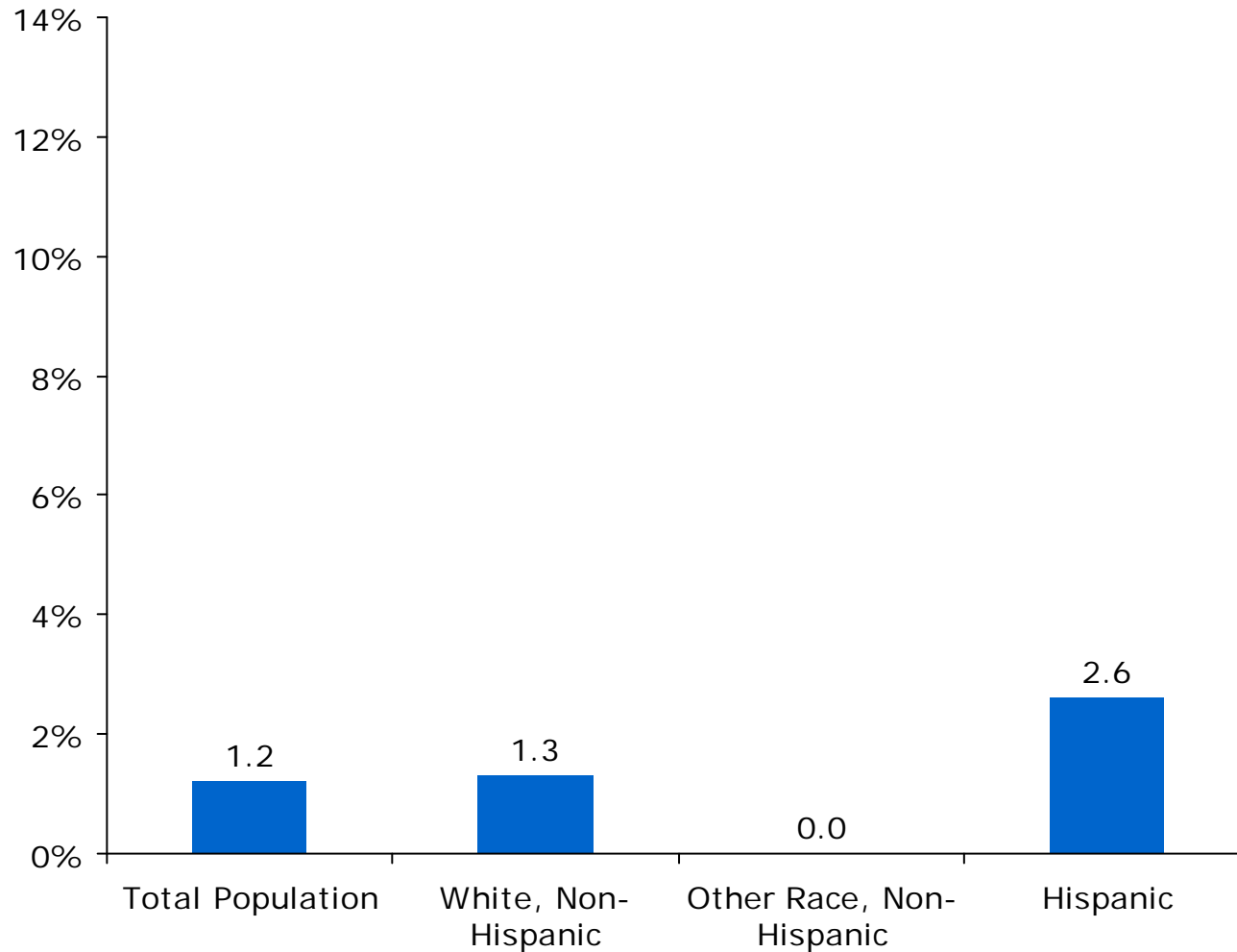
# Uninsurance Rates of Children by Income



Uninsurance among children in Massachusetts was highest for those with the lowest family income. Between 2% and 3% of children with family income less than 300% of the federal poverty level (FPL) were uninsured at the time of the survey, while none of the higher-income children were uninsured.

Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Uninsurance Rates of Children by Race/Ethnicity

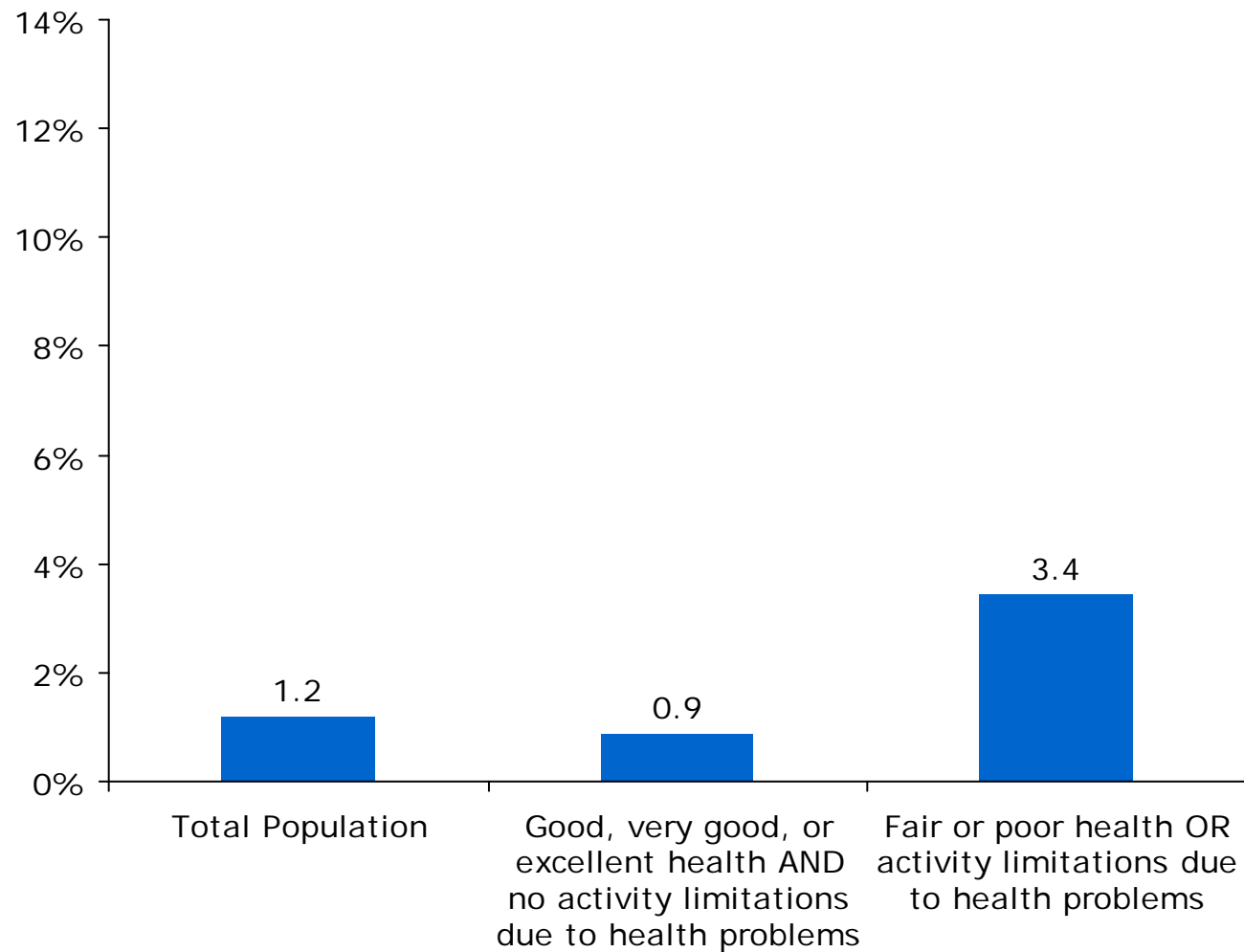


Uninsurance was highest among Hispanic children in Massachusetts, with 2.6% uninsured.

Source: Urban Institute tabulations on the 2008 Massachusetts HIS

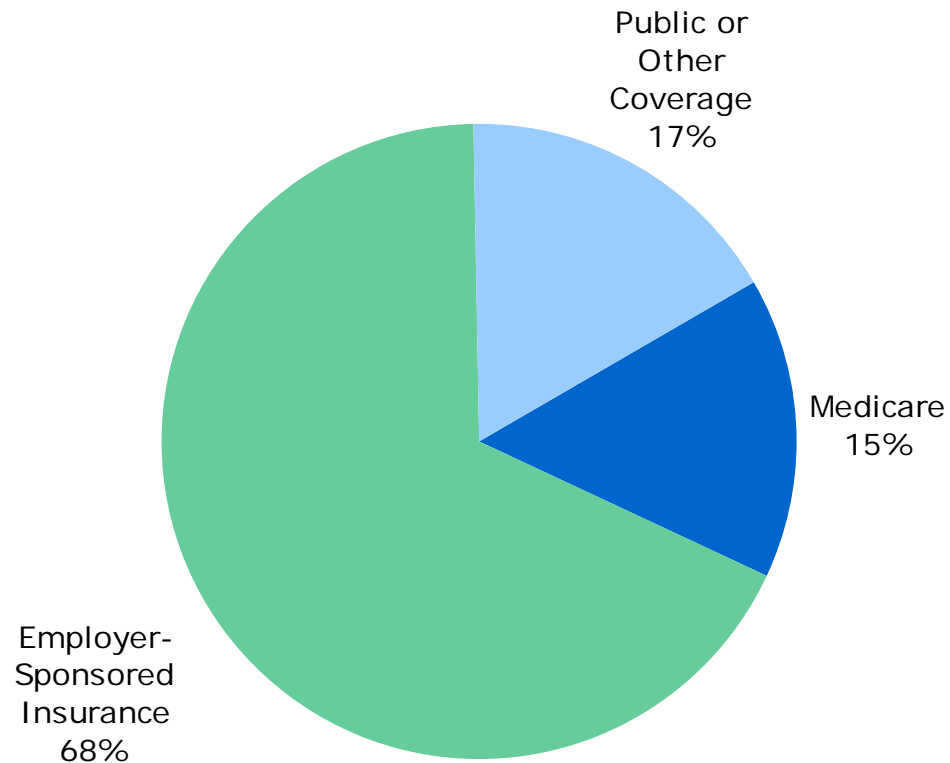


# Uninsurance Rates of Children by Health and Disability Status



Uninsurance, at 3.4%, was highest among children in fair or poor health or with an activity limitation due to health problems.

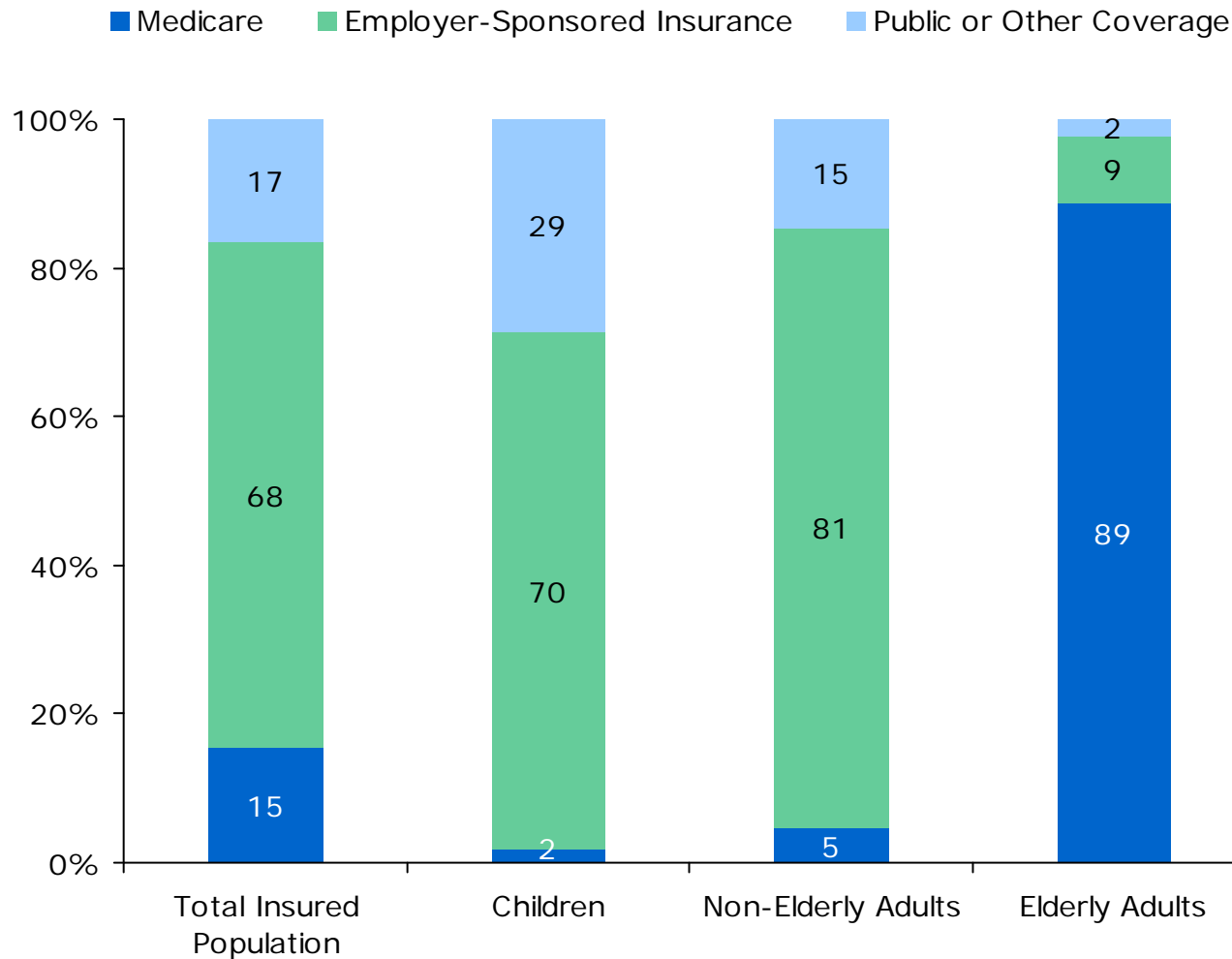
# Type of Health Insurance Coverage\* for All Insured Massachusetts Residents



Employer-sponsored health insurance was, by far, the most common type of coverage for Massachusetts residents, covering over two-thirds (68%) of those with insurance coverage. Medicare covered 15% and the remainder (17%) were covered by public or other coverage.

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

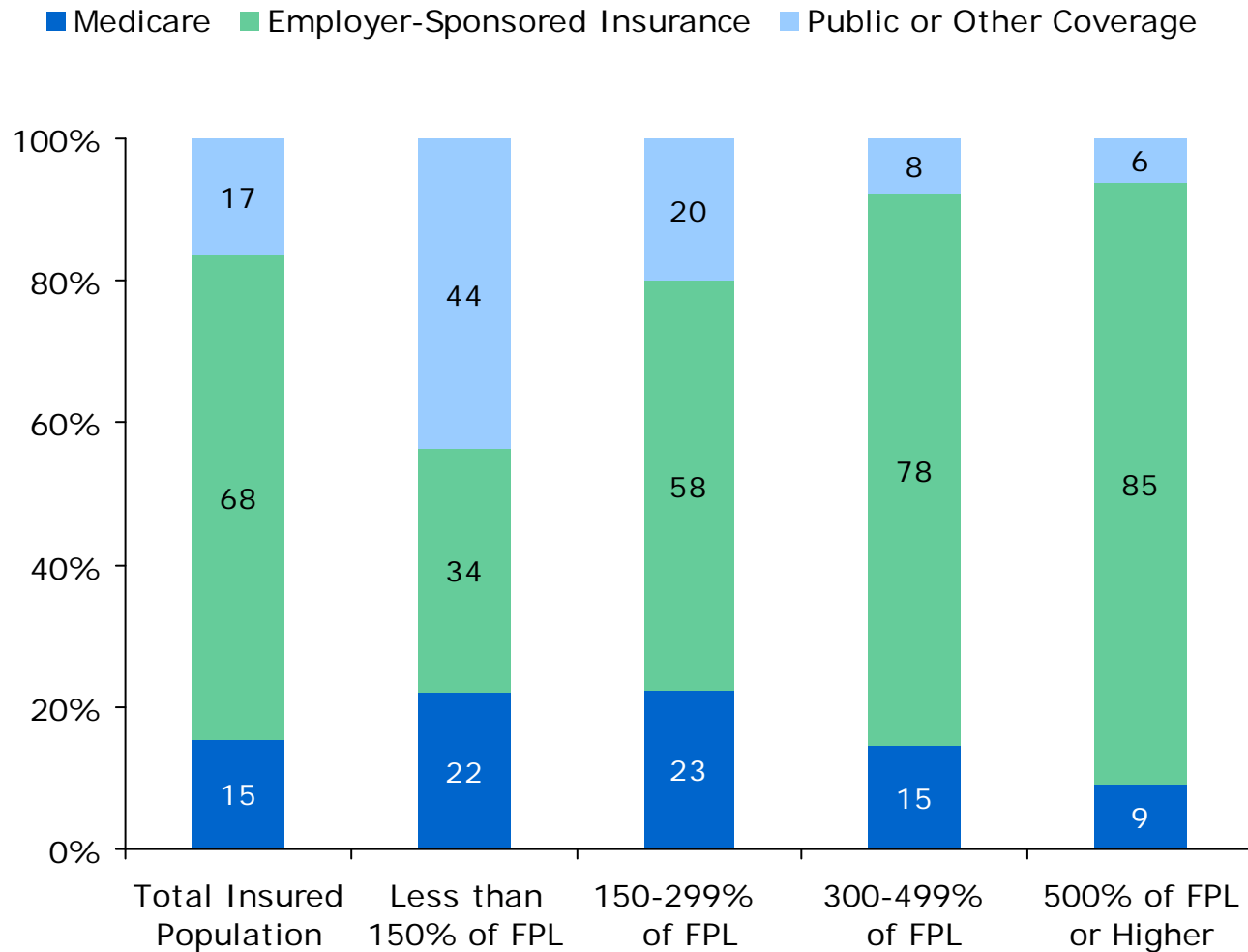
# Type of Health Insurance Coverage\* by Age Group



The majority of children and non-elderly adults in Massachusetts had employer-sponsored coverage. However, children were twice as likely to be enrolled in public or other coverage compared to adults (29% versus 15%).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

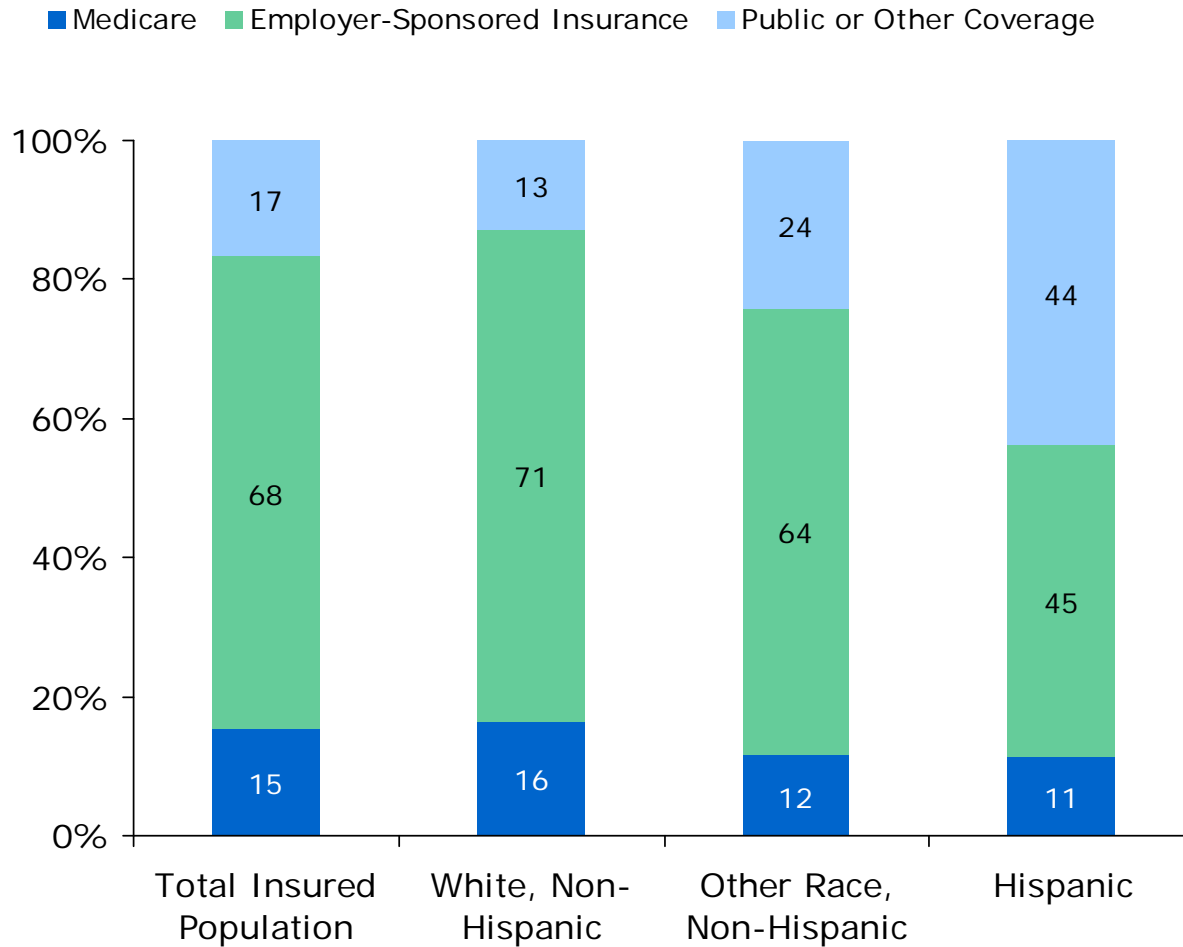
# Type of Health Insurance Coverage\* by Income



Employer-sponsored coverage was the norm for most residents of Massachusetts with family income at or above 300% of the federal poverty line (FPL). Among lower-income residents, public or other coverage played a larger role, with 44% of residents under 150% of the FPL enrolled in these forms of coverage.

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Type of Health Insurance Coverage\* by Race/Ethnicity

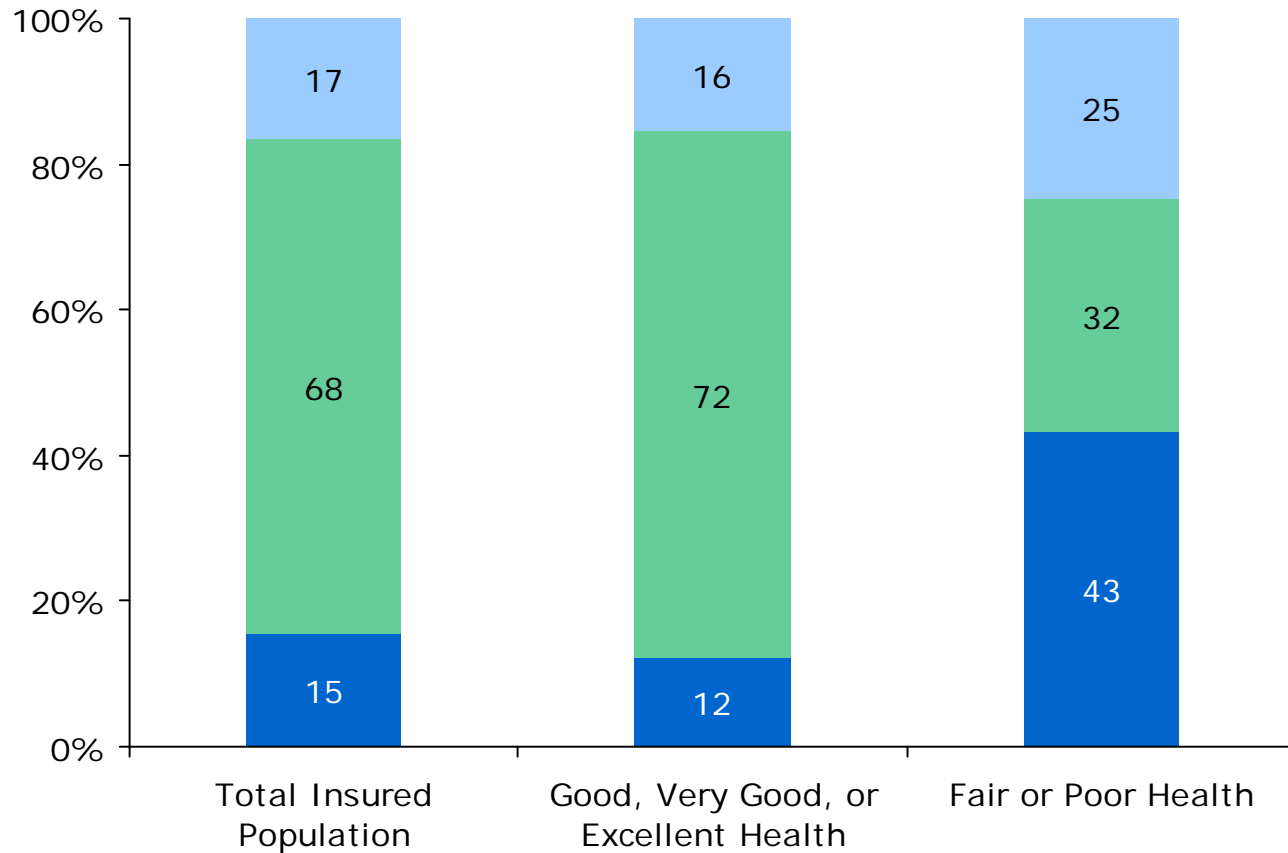


Employer-sponsored insurance was more common among white, non-Hispanic residents of Massachusetts (71%) than among other race, non-Hispanic or Hispanic residents (64% and 45%, respectively).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Type of Health Insurance Coverage\* by Health Status

■ Medicare ■ Employer-Sponsored Insurance ■ Public or Other Coverage

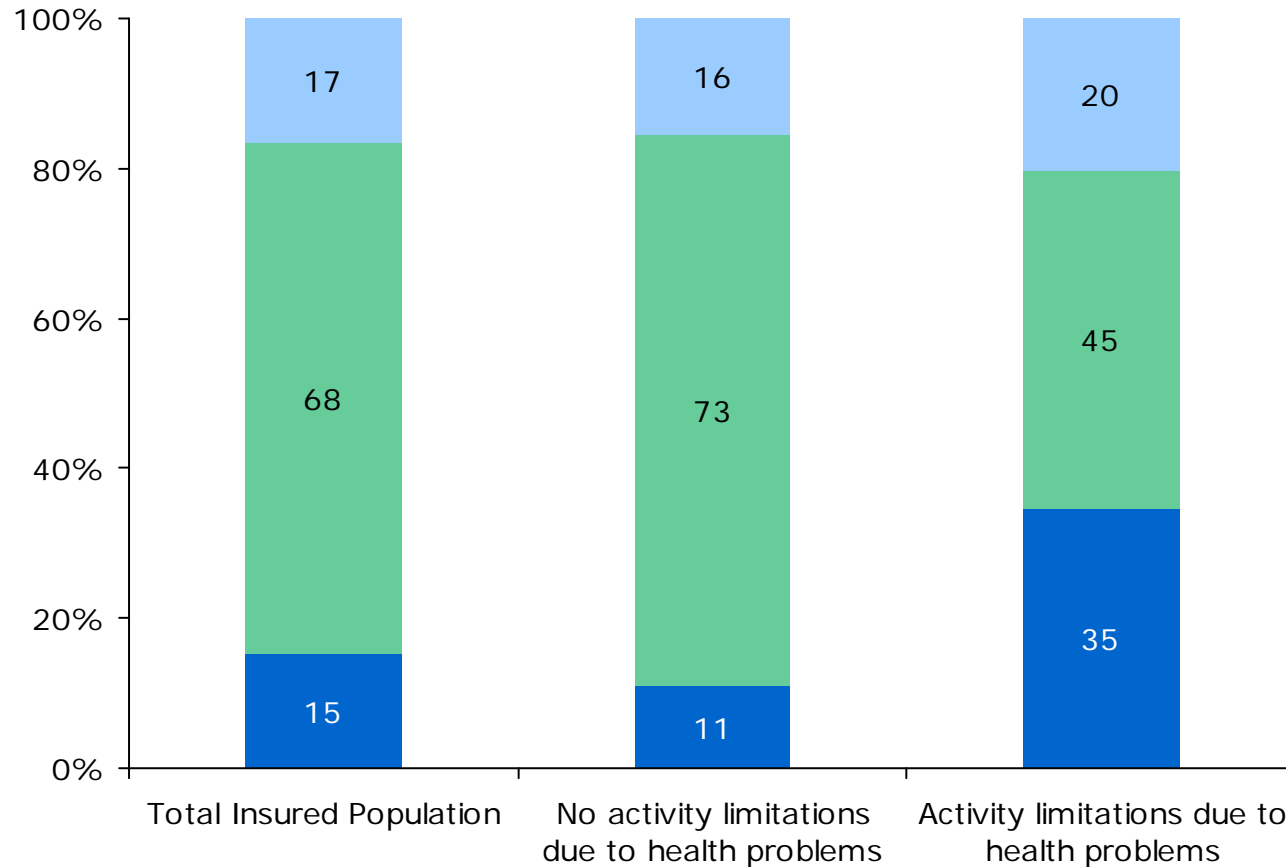


Medicare and public or other coverage insured over two-thirds of Massachusetts residents in fair or poor health. Residents in better health were more than twice as likely to have coverage through an employer (72% versus 32%).

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# Type of Health Insurance Coverage\* by Disability Status

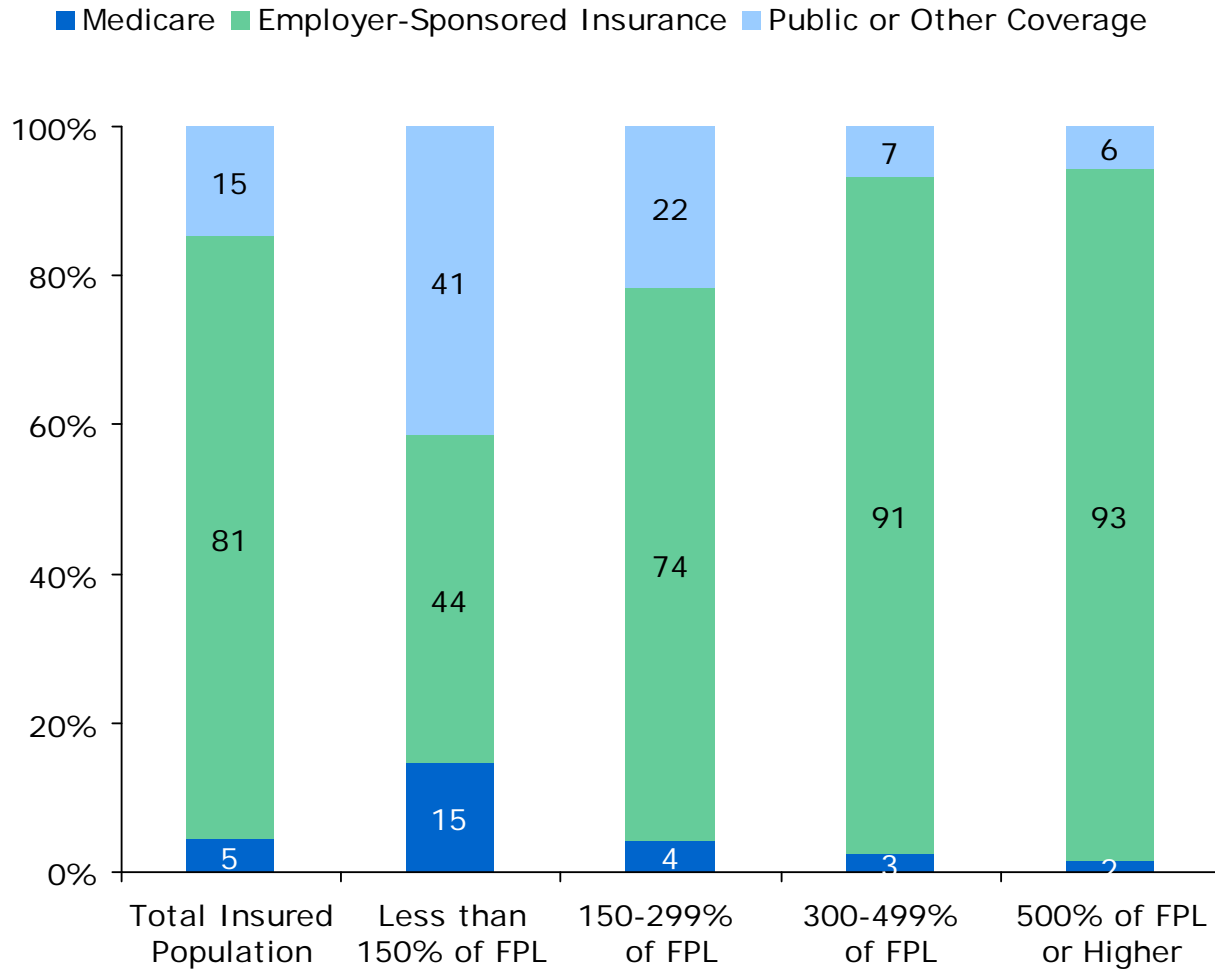
■ Medicare ■ Employer-Sponsored Insurance ■ Public or Other Coverage



Massachusetts residents with a disability relied heavily on Medicare (35%) and public or other coverage (20%). Some 45% had employer-sponsored coverage, compared to 73% of those not disabled.

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Type of Health Insurance Coverage\* of Non-Elderly Adults by Income

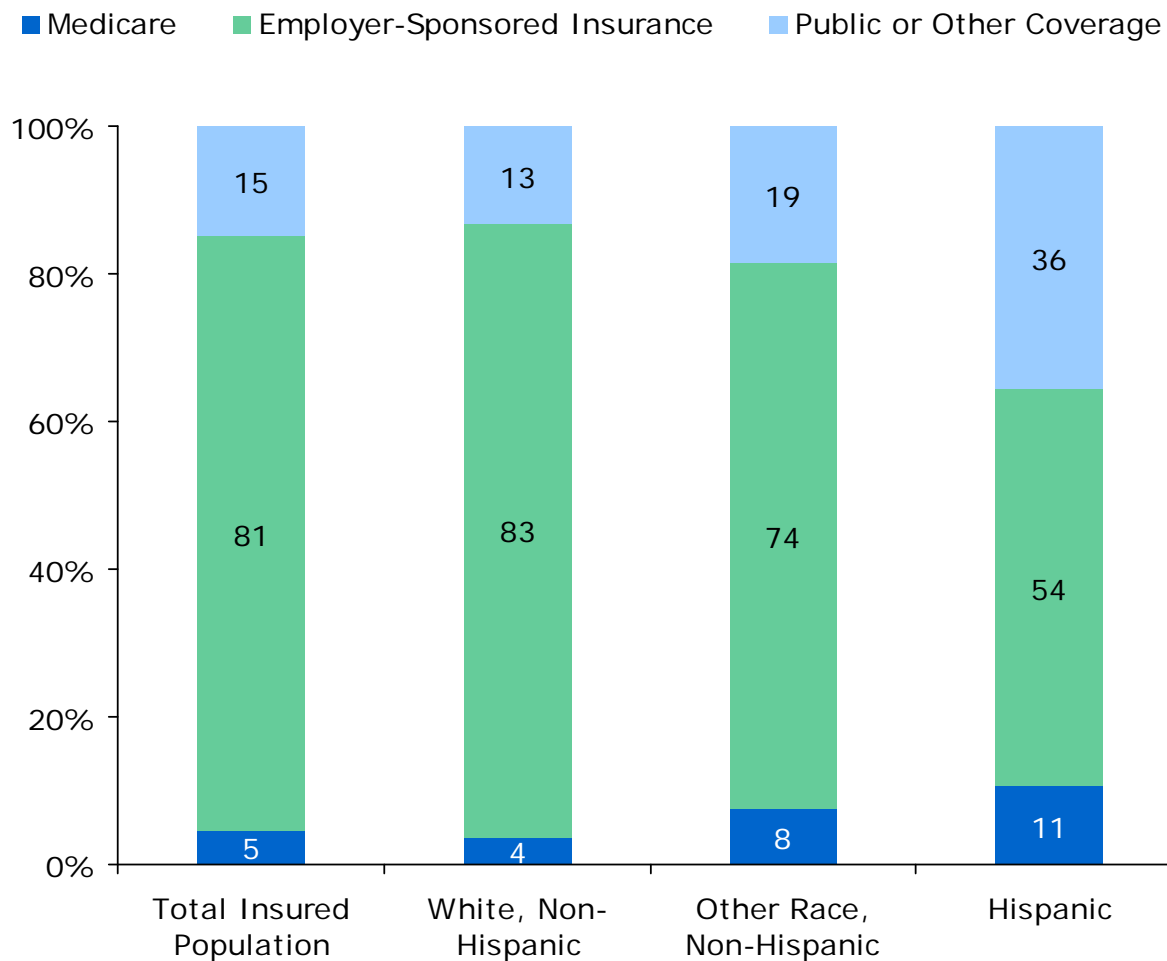


Nearly all non-elderly adults with family income at or above 300% of the federal poverty level (FPL) were covered by employer-sponsored insurance, compared to 44% of those with family income less than 150% of the FPL and 74% of those between 150% and 300% of the FPL.

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS



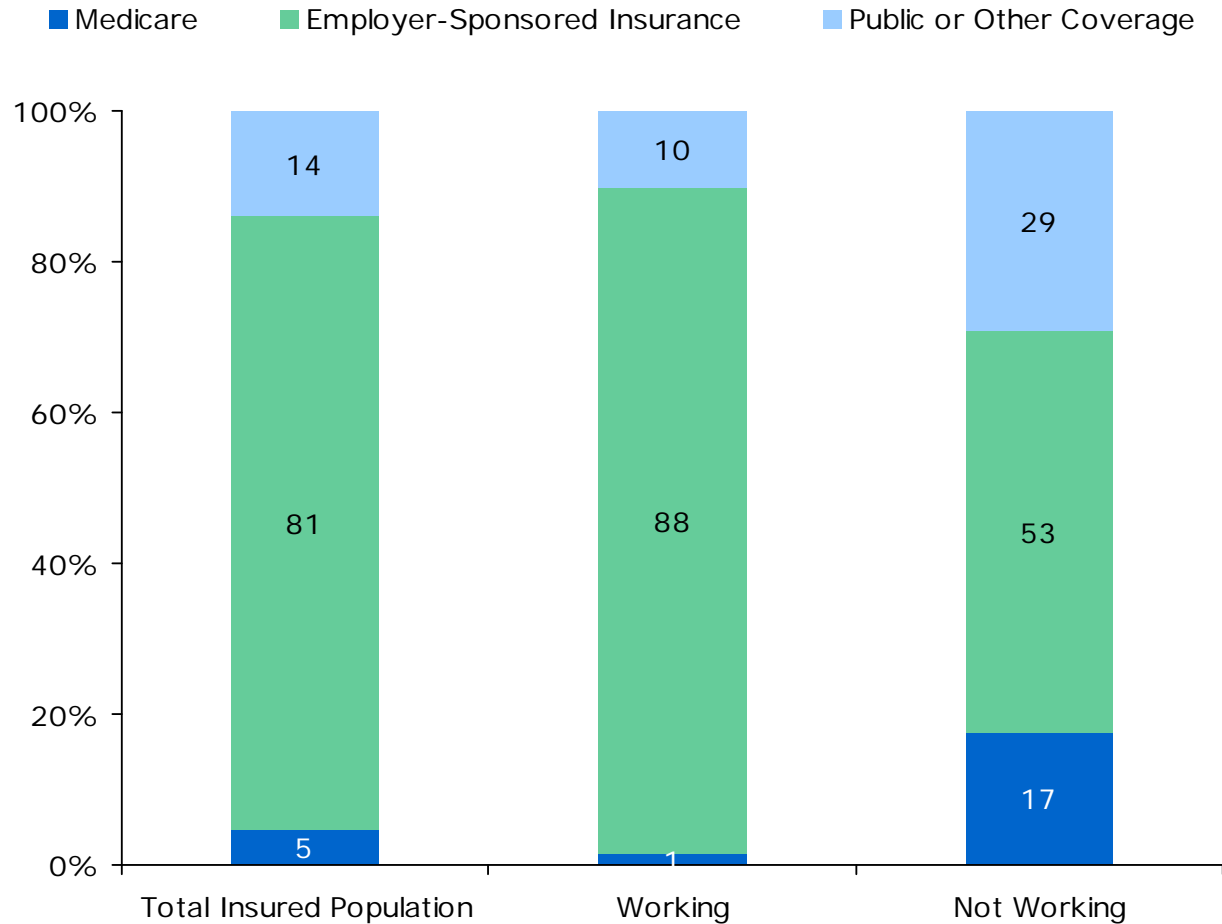
# Type of Health Insurance Coverage\* of Non-Elderly Adults by Race/Ethnicity



Employer-sponsored coverage was most common among non-elderly, non-Hispanic adults (83%), compared to other race, non-Hispanic adults (74%) and Hispanic adults (54%).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Type of Health Insurance Coverage\* of Non-Elderly Adults by Work Status

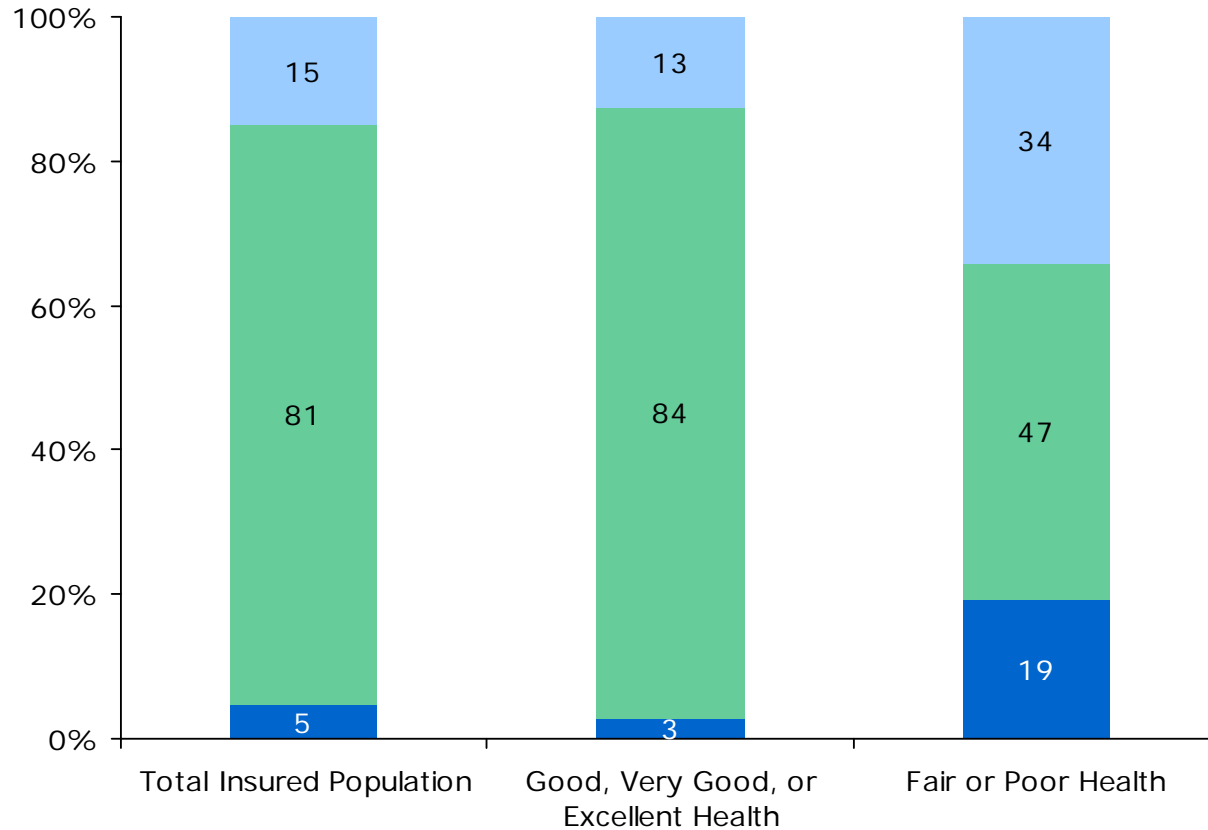


Among non-elderly adults, workers were much more likely to be covered by employer-sponsored insurance (88%) than those who were not working (53%).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Type of Health Insurance Coverage\* of Non-Elderly Adults by Health Status

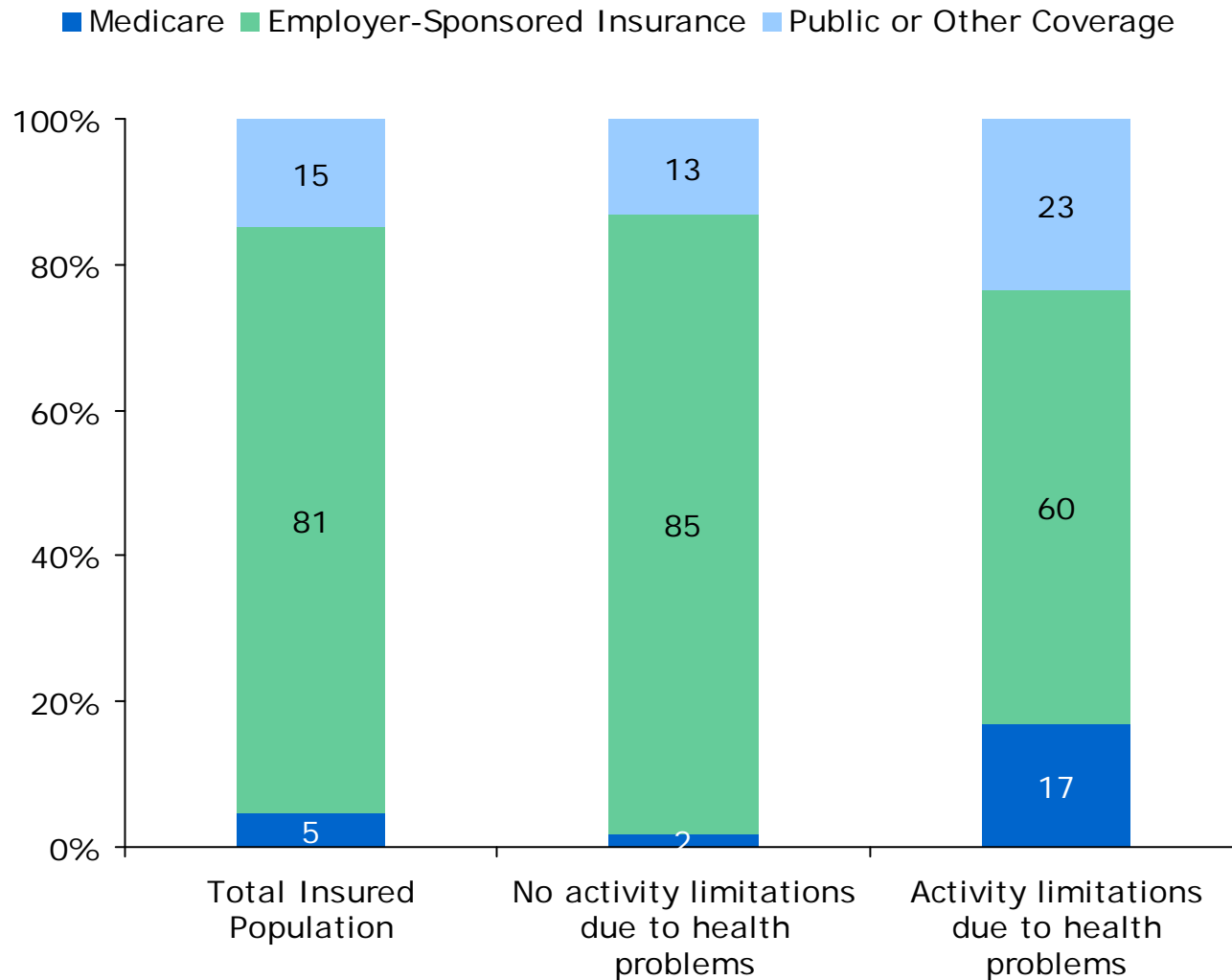
■ Medicare ■ Employer-Sponsored Insurance ■ Public or Other Coverage



Non-elderly adults in fair or poor health were most likely to be covered by Medicare (19%) or public or other coverage (34%). In comparison, 13% of those in good to excellent health were covered by public or other coverage and another 3% were covered by Medicare.

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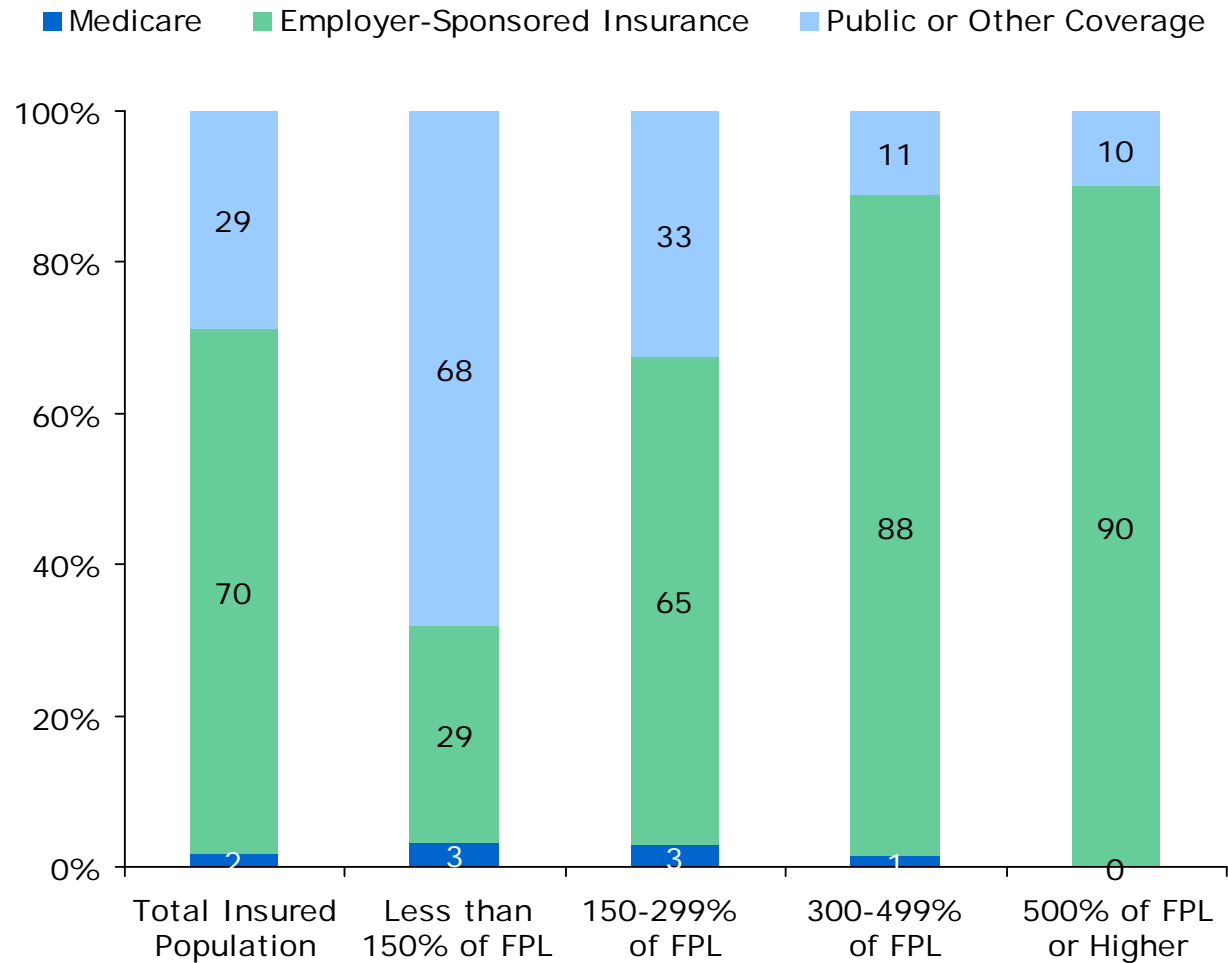
# Type of Health Insurance Coverage\* of Non-Elderly Adults by Disability Status



Non-elderly adults who were disabled were more likely to be covered by Medicare (17%) or public or other coverage (23%) than were non-disabled adults (2% and 13%, respectively).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

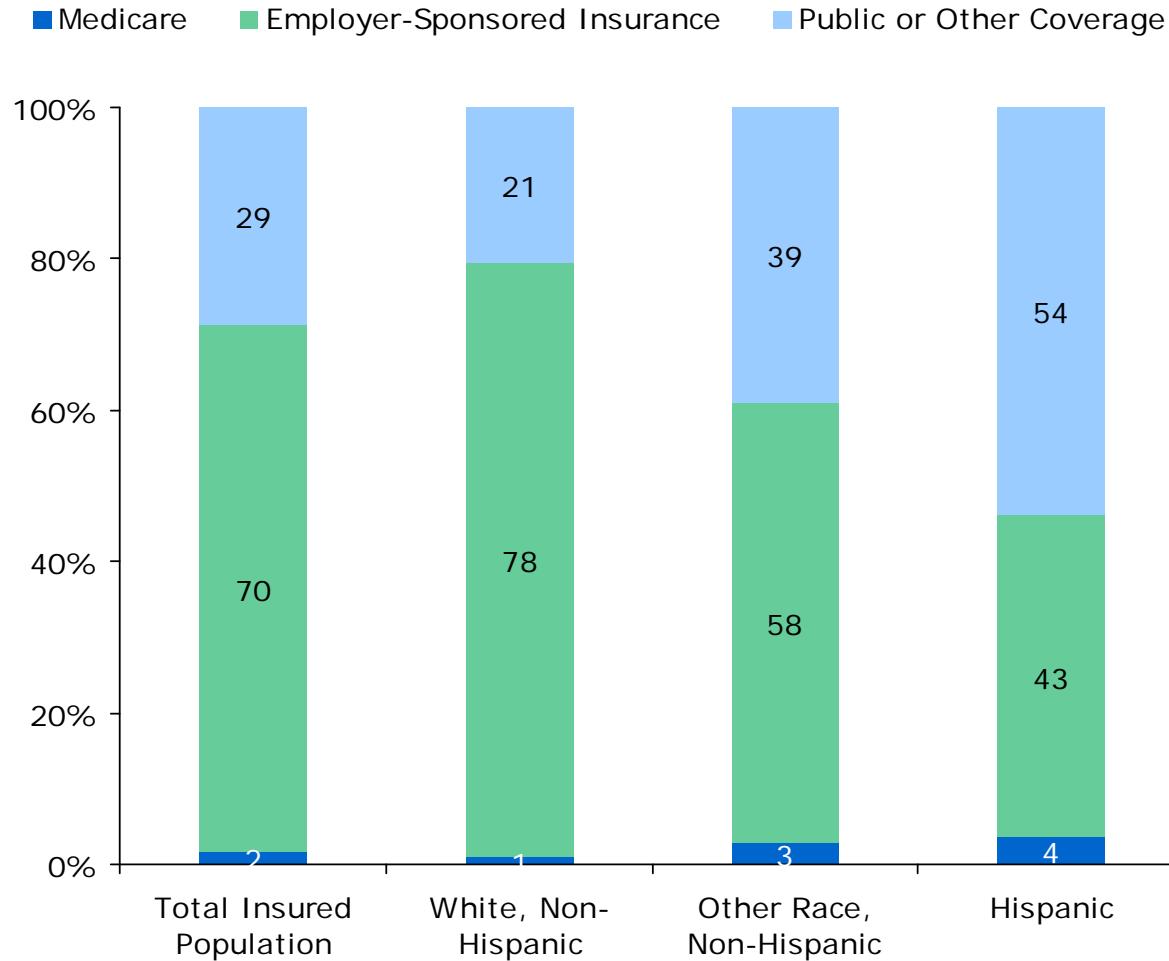
# Type of Health Insurance Coverage\* of Children by Income



Nearly all children with family income at or above 300% of the federal poverty level (FPL) were covered by employer-sponsored insurance, as compared to 29% of those with family income less than 150% of the FPL and 65% of those between 150% and 300% of the FPL.

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

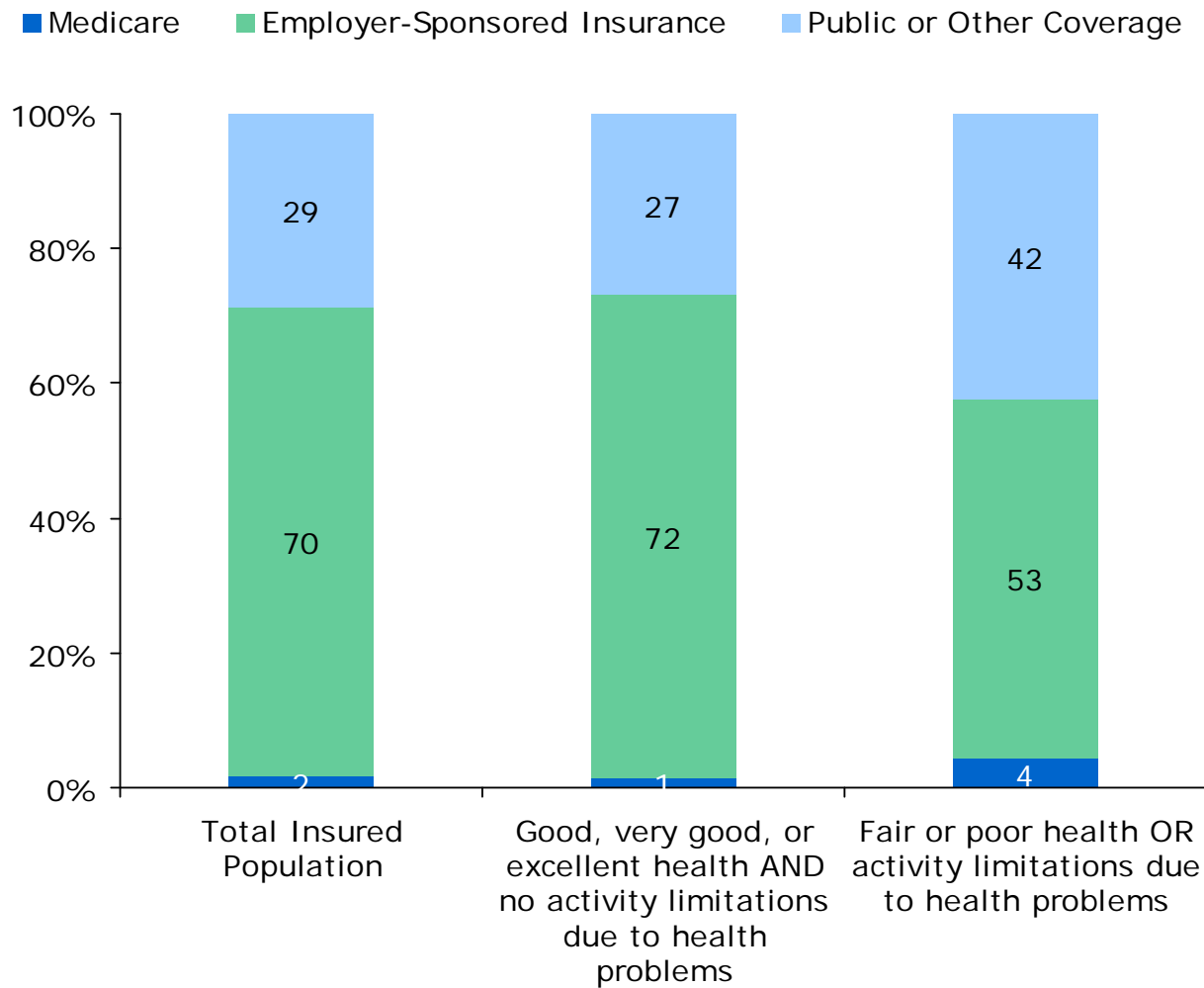
# Type of Health Insurance Coverage\* of Children by Race/Ethnicity



Employer-sponsored coverage was most common among non-Hispanic, white children (78%), compared to other race, non-Hispanic children (58%) and Hispanic children (43%).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

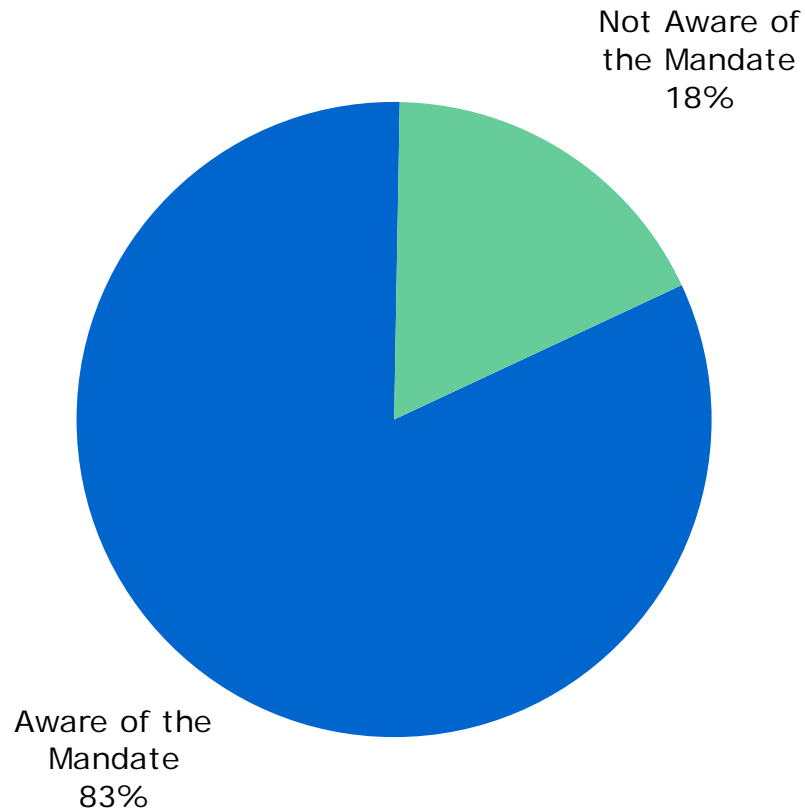
# Type of Health Insurance Coverage\* of Children by Health and Disability Status



Children in fair or poor health or who had an activity limitation due to a health problem were more likely to rely on public or other coverage than were children in better health and without an activity limitation (42% versus 27%).

\*Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice. Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Share of Households with an Awareness of Individual Mandate\*

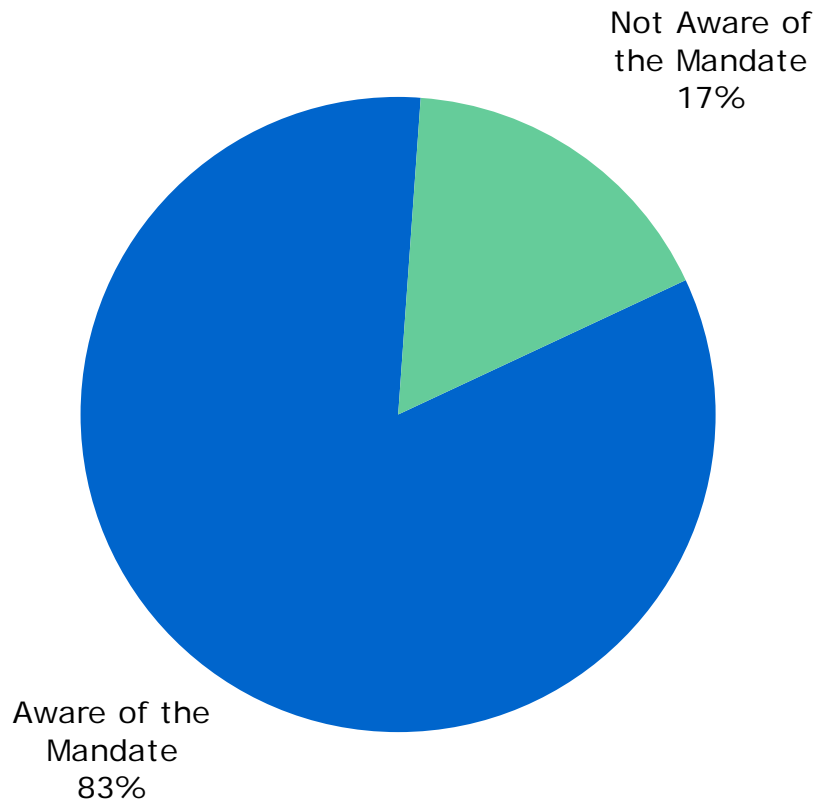


Most households in Massachusetts were aware of the individual mandate at the time of the survey (83%).

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS



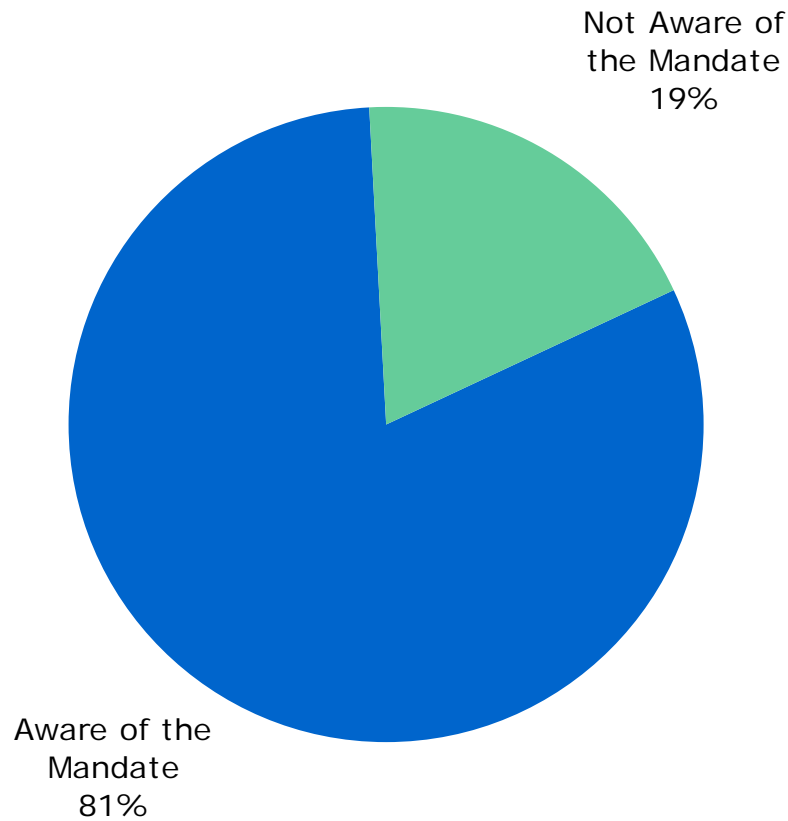
# Share of Households with Non-Elderly Adults and an Awareness of Mandate\*



Most households in Massachusetts that included non-elderly adults were aware of the individual mandate at the time of the survey (83%).

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

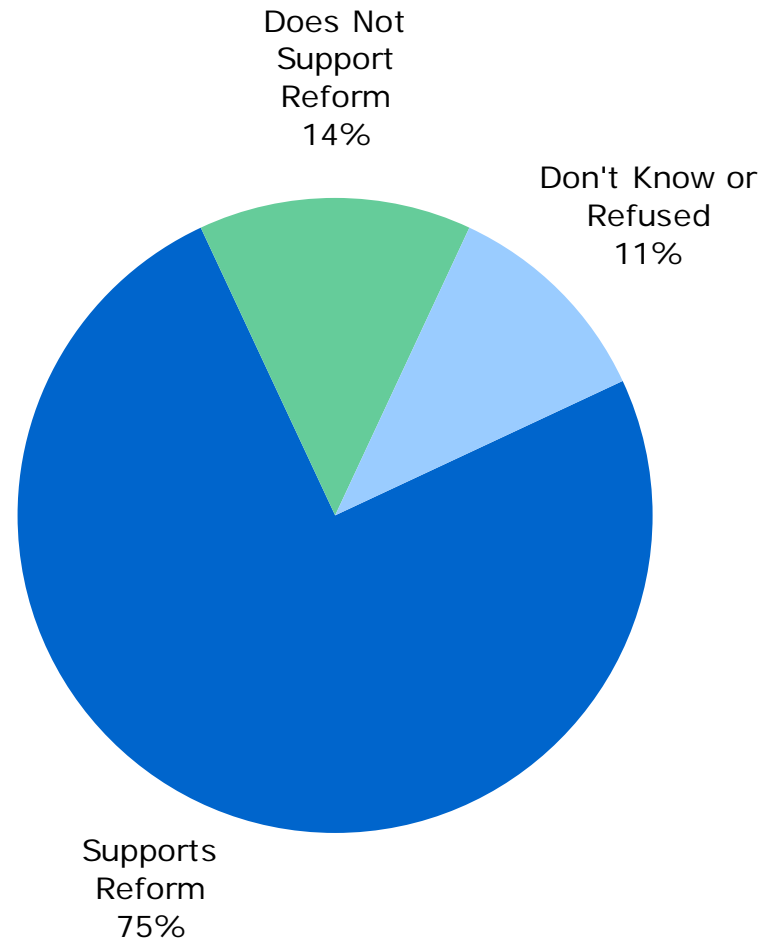
# Share of Households with Children and an Awareness of Mandate\*



Most households in Massachusetts that included children were aware of the individual mandate at the time of the survey (81%).

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

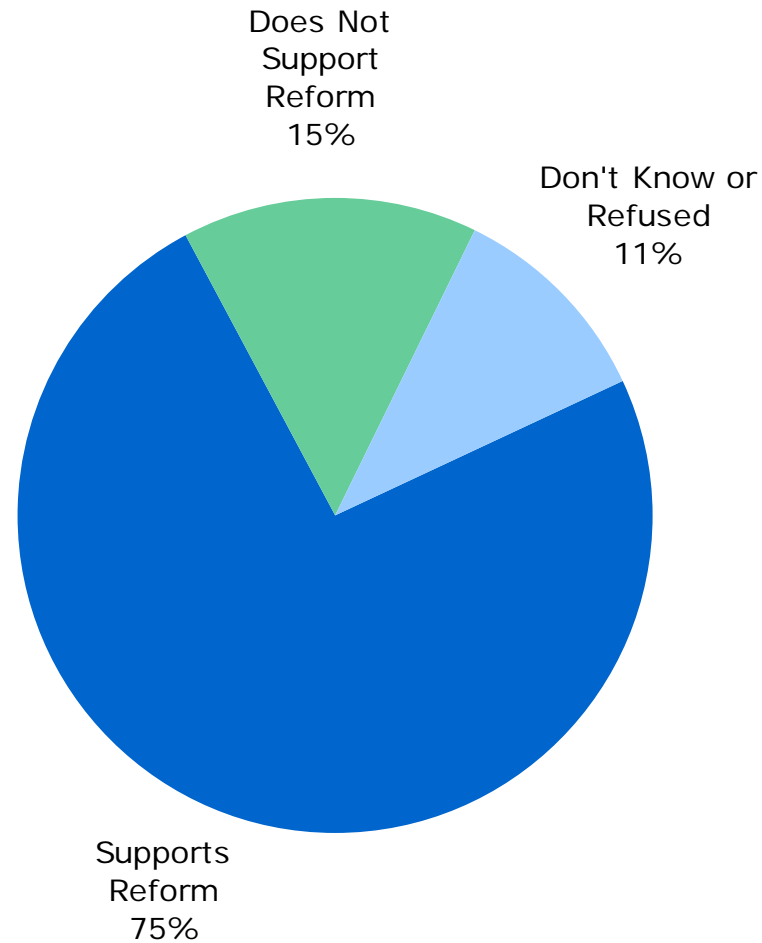
# Share of Households Supporting Health Reform\*



Three out of every four Massachusetts households supported health reform at the time of the survey. Only 14% of households did *not* support reform.

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

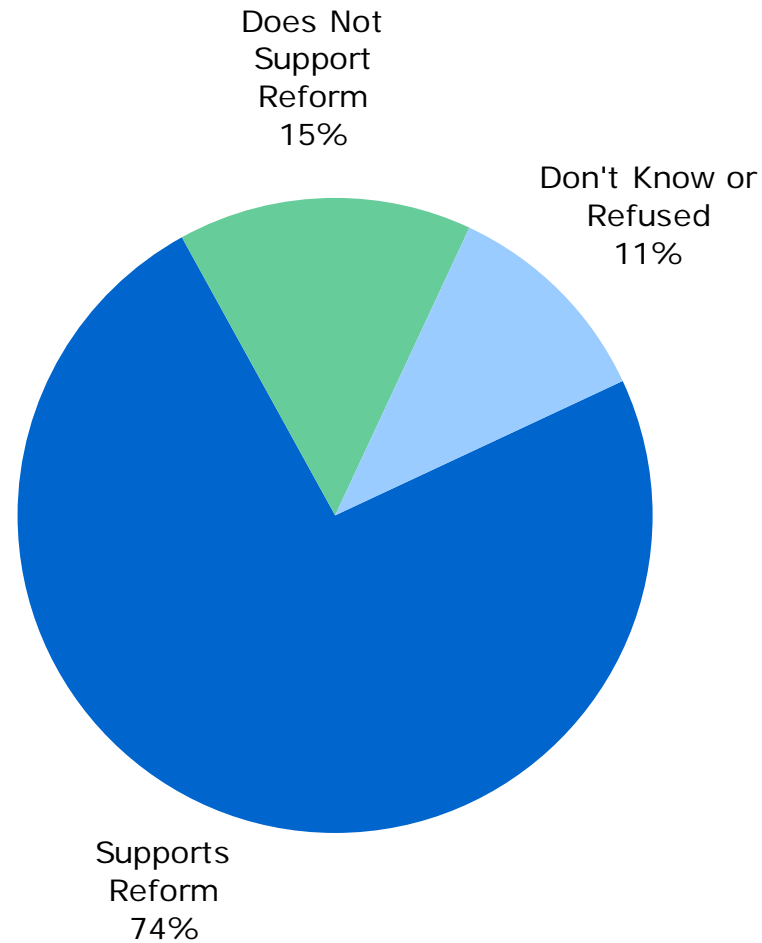
# Share of Households, with Non-Elderly Adults, Supporting Health Reform\*



Three out of every four Massachusetts households that included non-elderly adults supported health reform at the time of the survey. Only 15% of those households did *not* support reform.

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

# Share of Households, with Children, Supporting Health Reform\*



Almost three out of every four Massachusetts households that included children supported health reform at the time of the survey. Only 15% of those households did *not* support reform.

\*Information based on household respondent's awareness of the individual mandate.  
Source: Urban Institute tabulations on the 2008 Massachusetts HIS

**Division of Health Care Finance and Policy**  
**Two Boylston Street**  
**Boston, MA 02116**  
**Phone: (627) 988-3100**  
**Fax: (617) 727-7662**  
**Website: [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp)**

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