

**Highlights from
The 2004
Florida Health Insurance Study
Osceola County Augmentation**



Highlights from the Osceola County Augmentation to the 2004 Florida Health Insurance Study Telephone Survey

In 1998, the Florida legislature created the Florida Health Insurance Study (FHIS) to provide reliable estimates of the percentage and number of Floridians without health insurance—statewide, for various parts of the state, and for key demographic groups (Hispanics, Blacks, children, and low-income). The telephone survey conducted in 1999 was one of largest statewide studies in the nation, and provided valuable data to inform decisions by Florida lawmakers, health planners, and business leaders. Findings are available at http://www.fdhc.state.fl.us/Publications/Technical_Reports/index.shtml

Thanks to the State Planning Grant program of the Health Resources and Services Administration, funding became available in 2004 to update the 1999 Florida study. The purpose of the planning grants is to assist states to develop plans for providing access to affordable health insurance coverage to all their citizens, an effort that will be informed by reliable estimates from the FHIS 2004 telephone survey. Florida's Agency for Health Care Administration (AHCA) again provided leadership at the state level, and a team from the University of Florida also conducted the 2004 survey. The award of Florida's planning grant was timely, coming in 2003 as a Governor's Task Force and House Select Committee were formed to address the issue of health insurance.

Counting the Uninsured

Like other statewide surveys to measure health insurance, the focus of the FHIS is Floridians under age 65, since virtually all

Americans age 65 or older have some health coverage through Medicare. Only households with at least one non-elder are included in the survey. The survey questionnaire was kept as similar as possible to the 1999 version to allow for apples-to-apples comparisons.

2004 Survey Fieldwork

In 2004, telephone interviews were conducted with 17,435 Florida households, collecting data about 46,876 individuals. In Osceola County, the sample included 611 interviews, with data for 1,748 individuals. Telephone fieldwork was conducted between April and August of 2004, and was implemented by the Survey Research Center of the University of Florida's Bureau of Economic and Business Research.

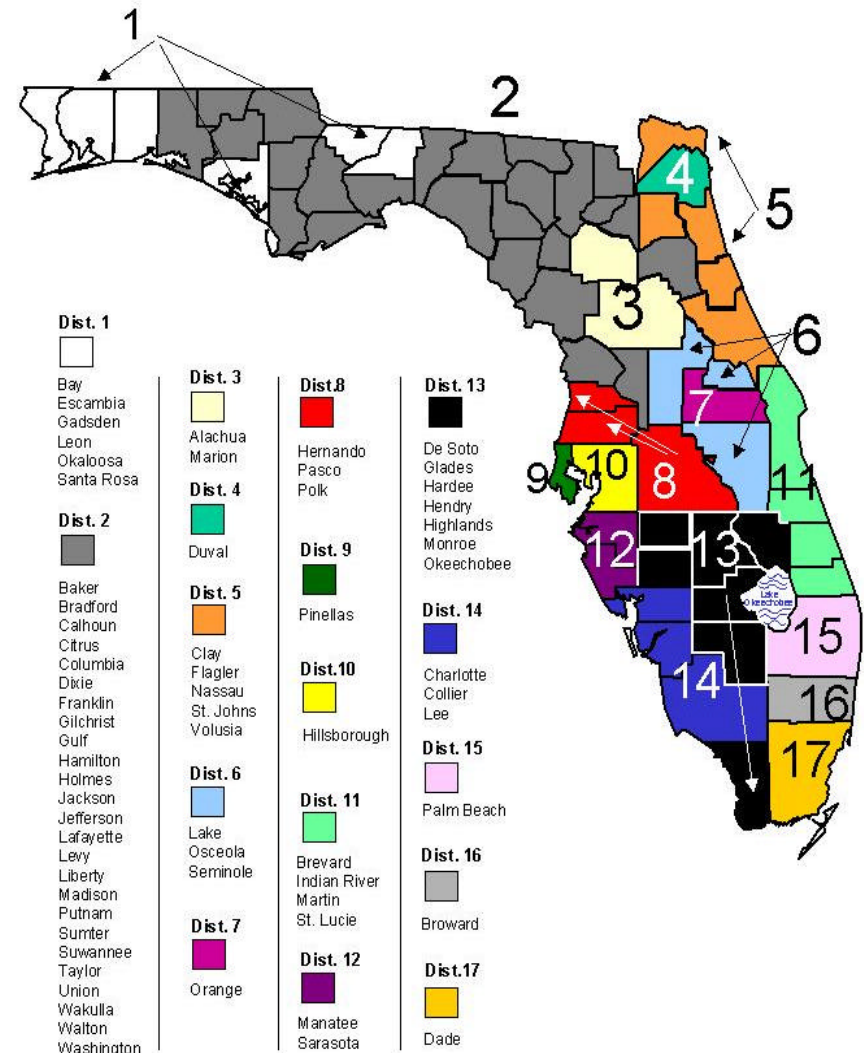
Interviews were conducted in English, Spanish, or Haitian Creole at the discretion of the interviewee. The survey took about 14 minutes to complete, depending on the size of the household. A full household enumeration was conducted, and information was also obtained about health status, access and utilization of health services, and type of employment.

The sample for FHIS 2004 was designed to support estimates for geographic regions. Reliable direct estimates will be available for more than 20 Florida counties. Additionally, synthetic estimates for all counties and zip codes will be generated using hierarchical Bayesian techniques.

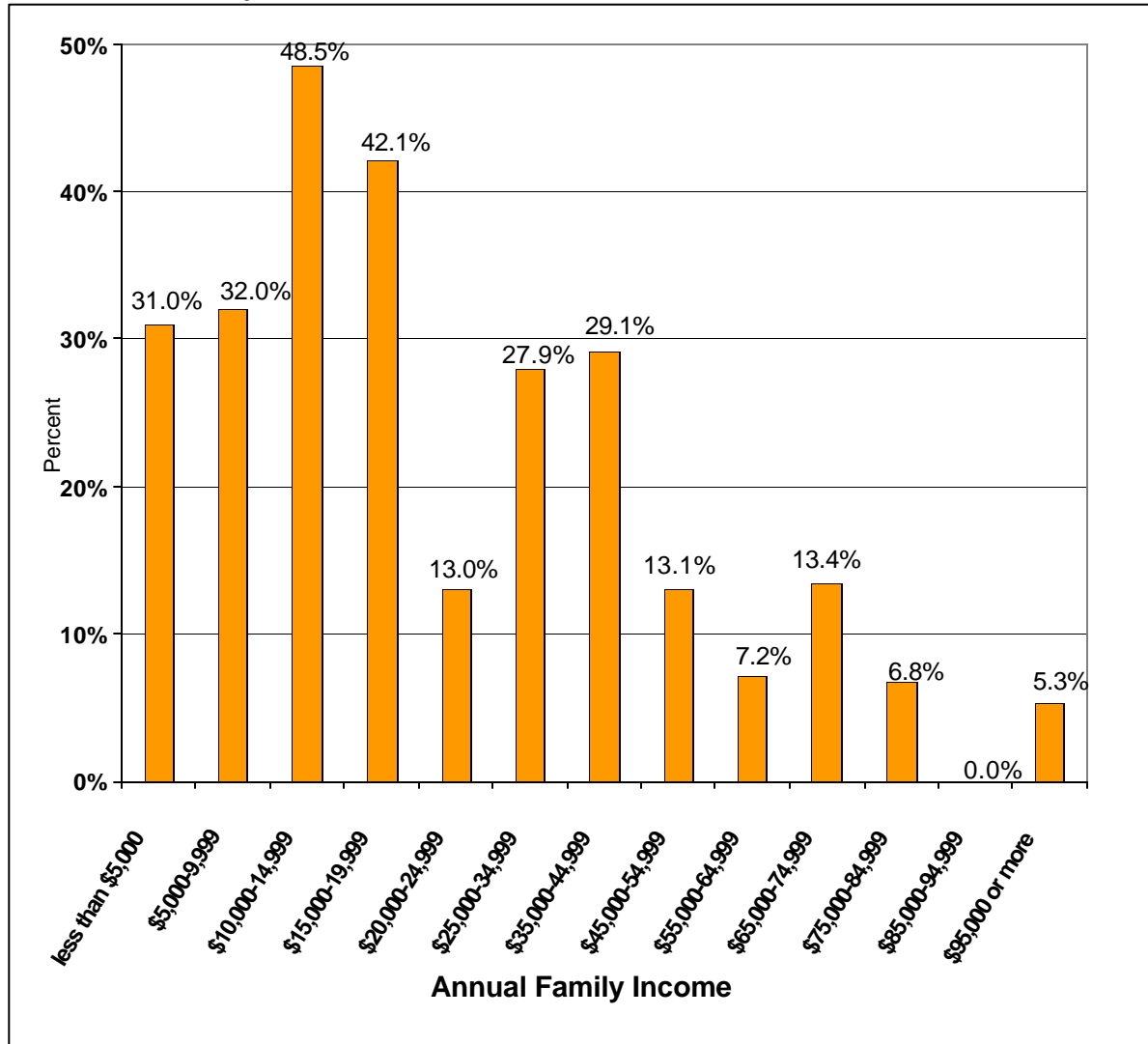
Percent of Uninsured Floridians under Age 65, 1999 and 2004, Statewide and Osceola County

	Percent Uninsured 1999	Percent Uninsured 2004
Florida	16.8	19.2
Osceola County	--	19.1

Sample size for this figure = 46,665 individuals statewide,
 1,744 individuals in Osceola County
 Margin of error for the Osceola County estimate is $\pm 2.74\%$



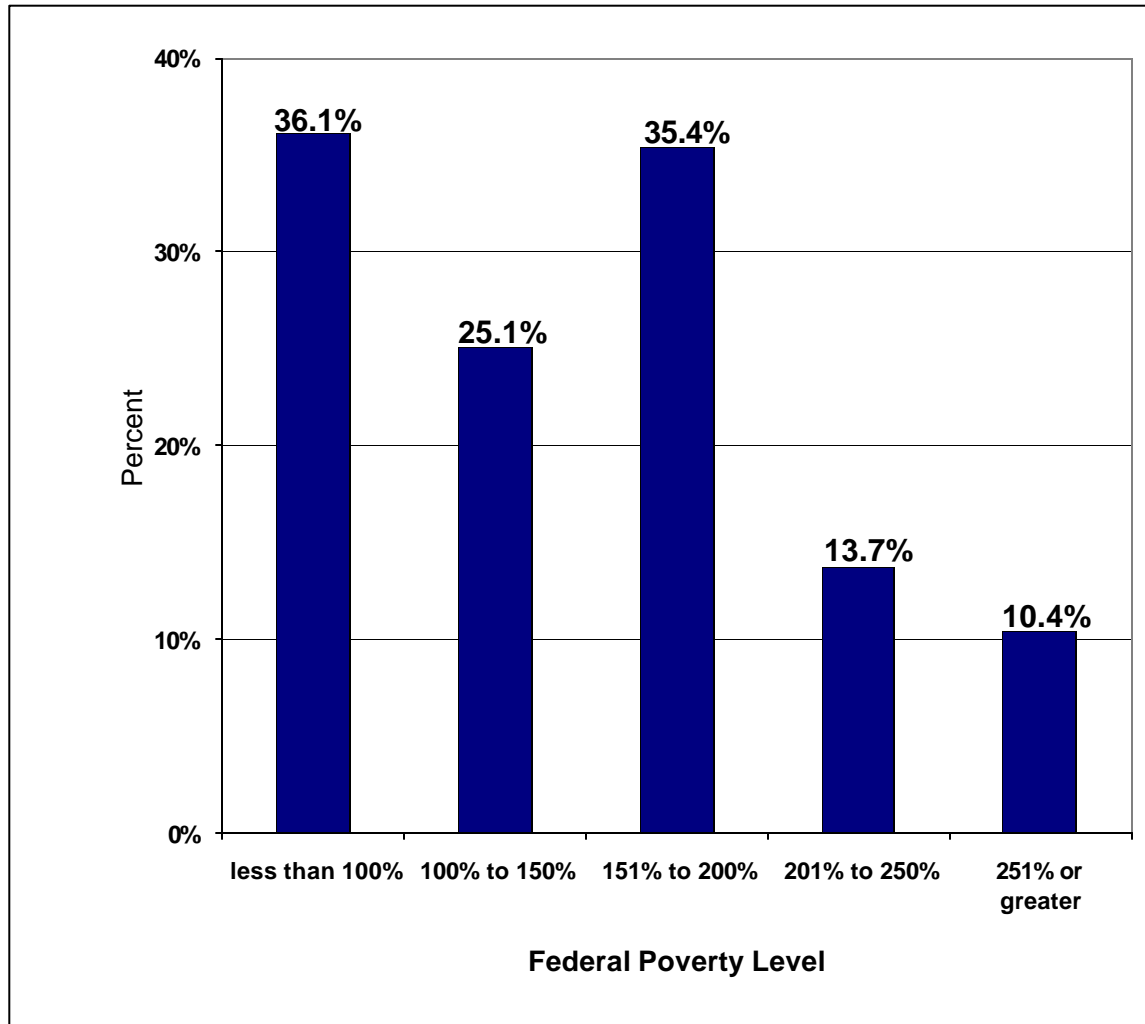
Percent of Osceola County Residents under Age 65 Who Are Uninsured by Annual Family Income, 2004



Rates of uninsurance are generally correlated with annual income, with the highest rates found among people living in households with an annual income between \$10,000 and \$20,000.

Sample size for this figure = 1,734 individuals

Uninsured Osceola County Residents under Age 65 by Income as a Percent of Federal Poverty Level, 2004

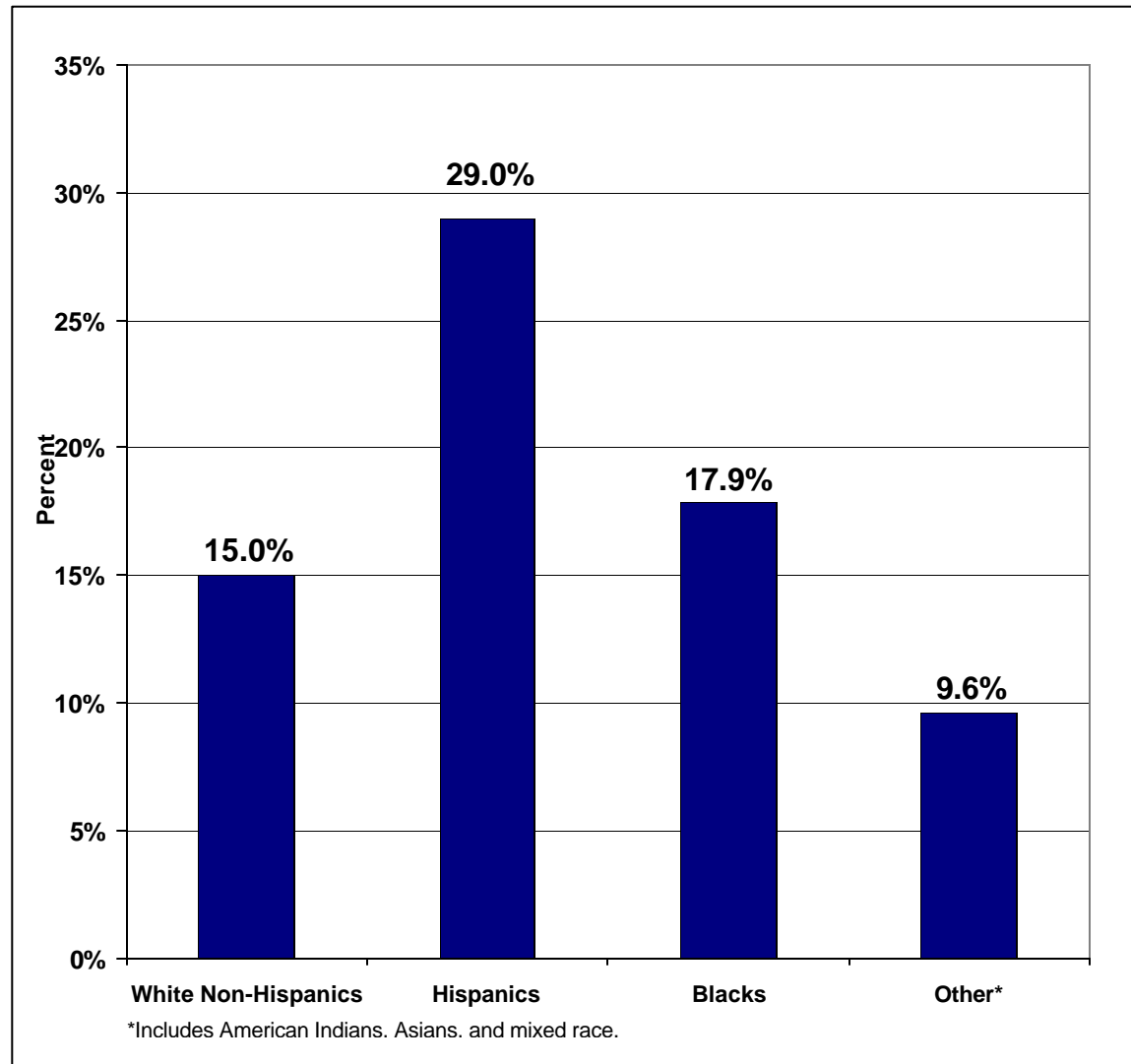


Rates of uninsurance are correlated with Federal Poverty Level, with those at 251% of FPL or greater having the lowest rates of uninsurance.

Sample size for this figure = 1,734 individuals

Note: Federal Poverty Level is of interest in this context because this measure, which considers household size as well as income, is sometimes used as a criterion for public program eligibility. More information is at <http://aspe.hhs.gov/poverty/04poverty.shtml>

Uninsured Osceola County Residents under Age 65 by Race and Ethnicity, 2004

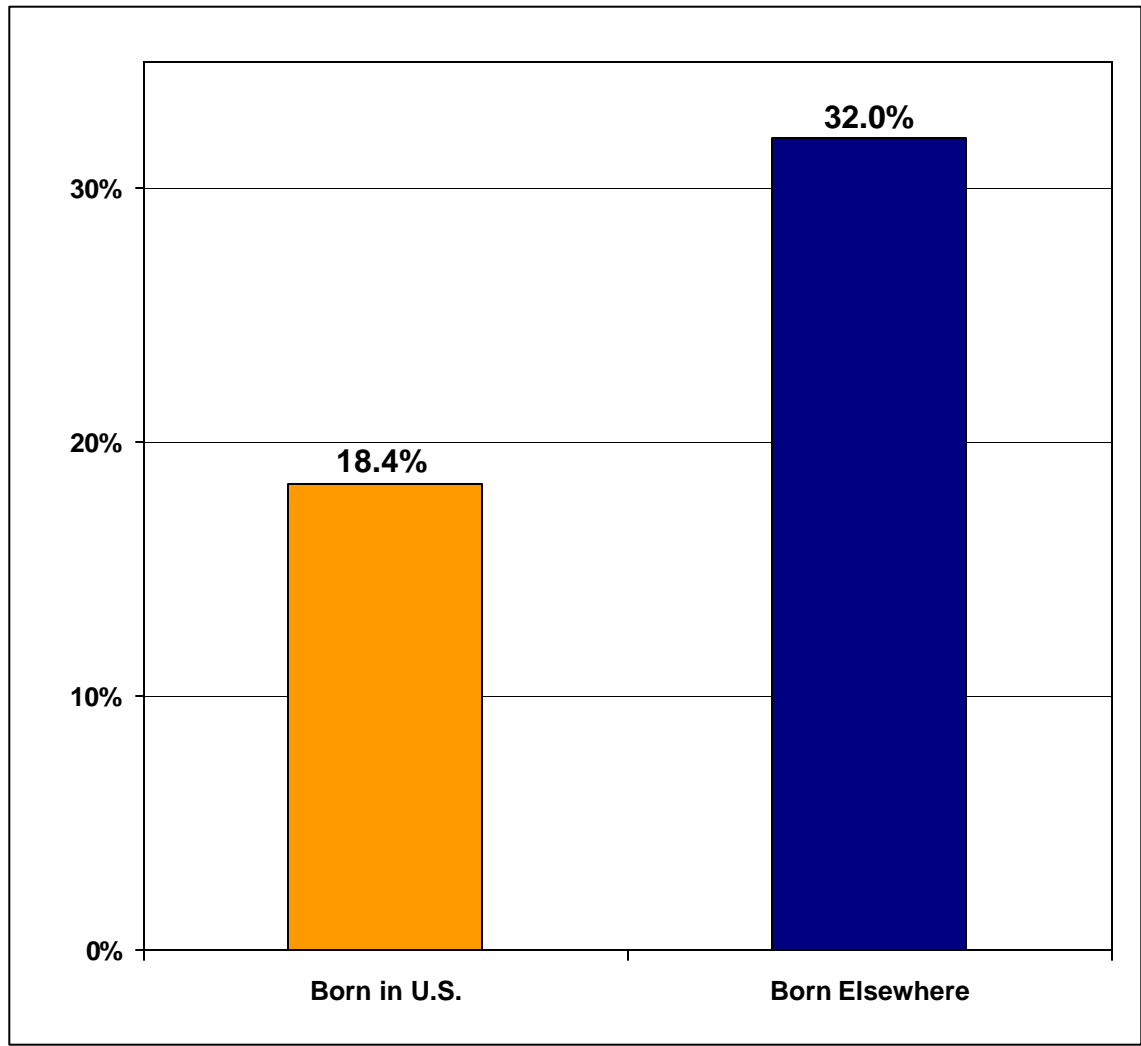


Sample size for this figure = 1,730 individuals

Consistent with statewide findings, Hispanic Osceola County Residents have the highest rate of uninsurance at 29.0%. About 17.9% of Blacks and 15.0% of White Non-Hispanics are without health insurance.

Note: Some caution should be used in making comparisons between years, since slightly different question wording was used in 2004.

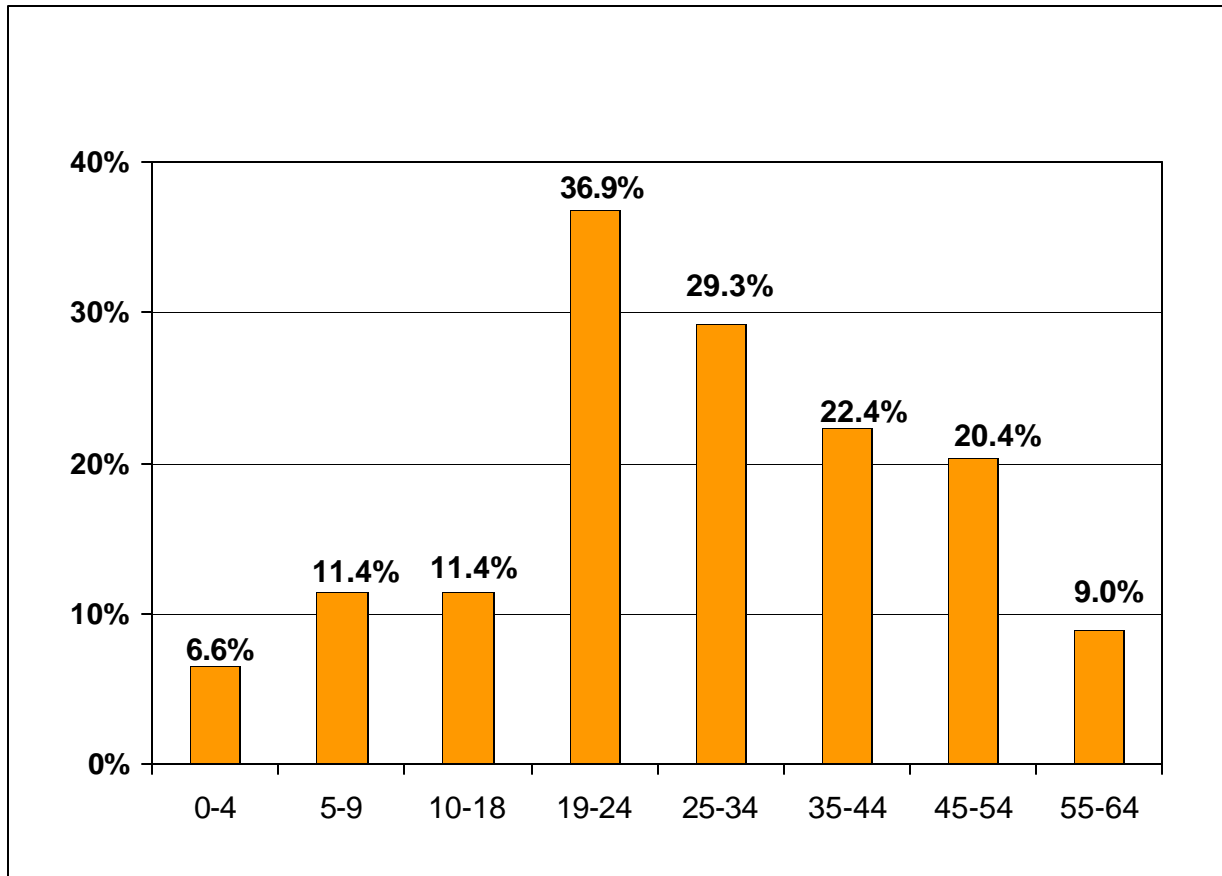
Percent of Uninsured Osceola County Adults Age 18-64 by Place of Birth, 2004



The rate of uninsurance among adult Osceola county residents born outside the United States (32.0%) was higher than the rate of U.S.-born Osceola County residents (18.4%).

Sample size for this figure = 1,204 individuals

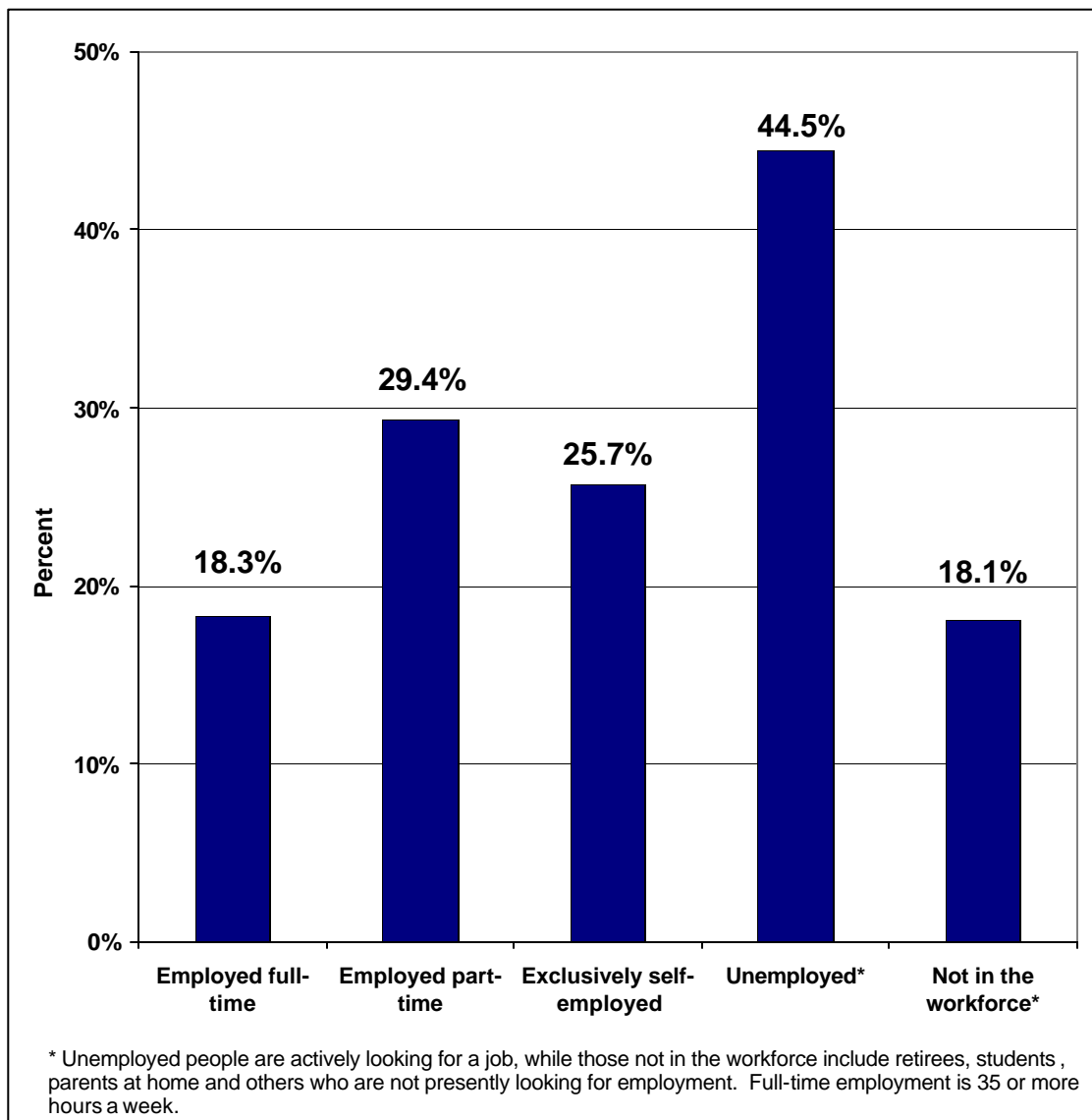
Uninsured Osceola County Residents under Age 65 by Specific Age Category, 2004



There was a clear split between uninsurance rates for adults and children. Among adults, the highest rate was among young people age 19 to 24; over a third of them (36.9%) were uninsured in 2004.

Sample size for this figure = 1,731 individuals

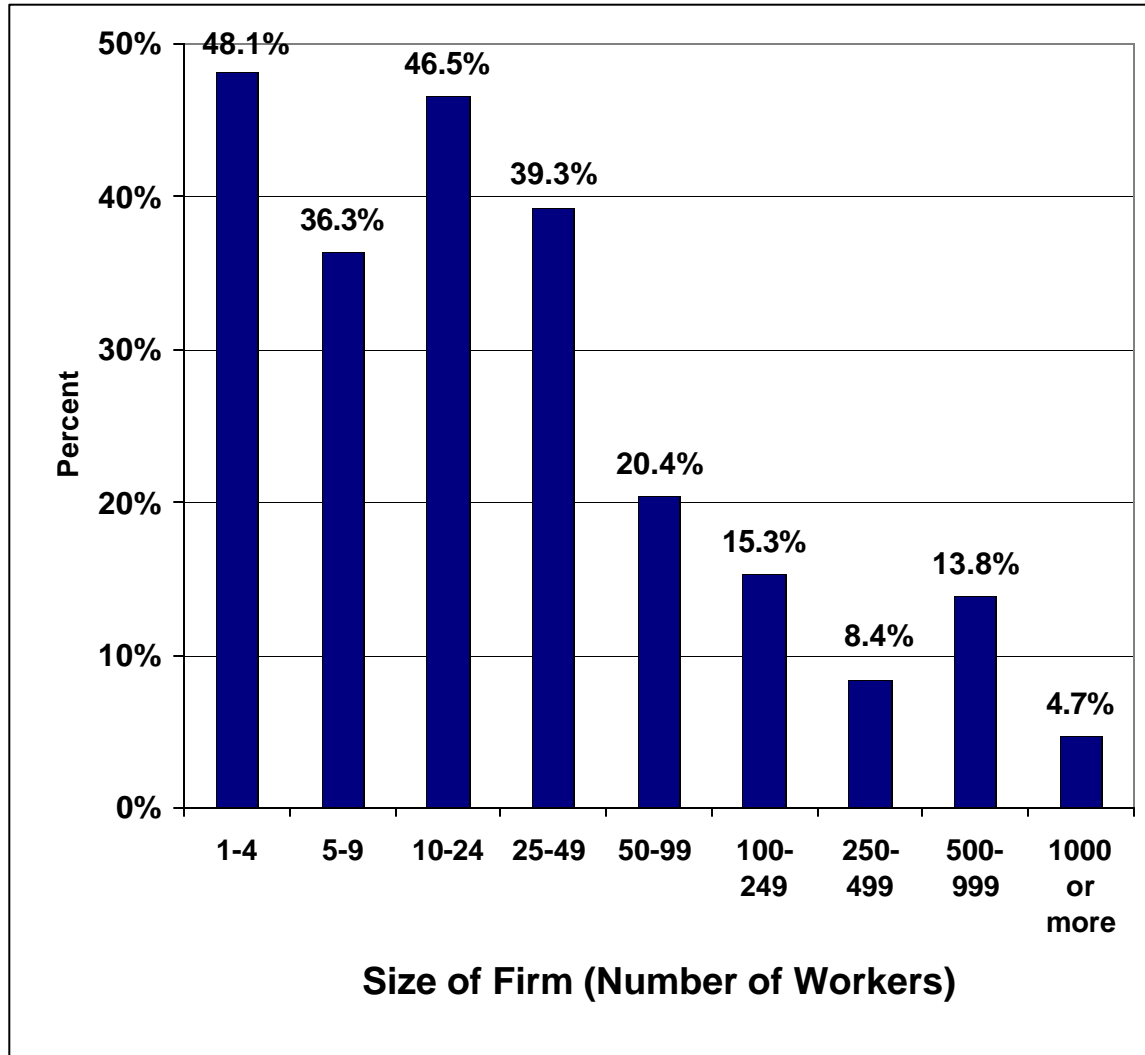
Uninsured Osceola County Residents Age 18-64 by Employment Status, 2004



Sample size for this figure = 1,204 individuals

Looking at employment status for working-aged Osceola County Residents, the highest rate of uninsurance is among those who are unemployed (out of a job and actively looking for work); almost half of whom (44.5%) lack coverage. Of those with jobs, the highest rate of uninsurance is among part-time workers (29.4%) followed by self-employed people (25.7%). Among full-time employees, 18.3% lack coverage.

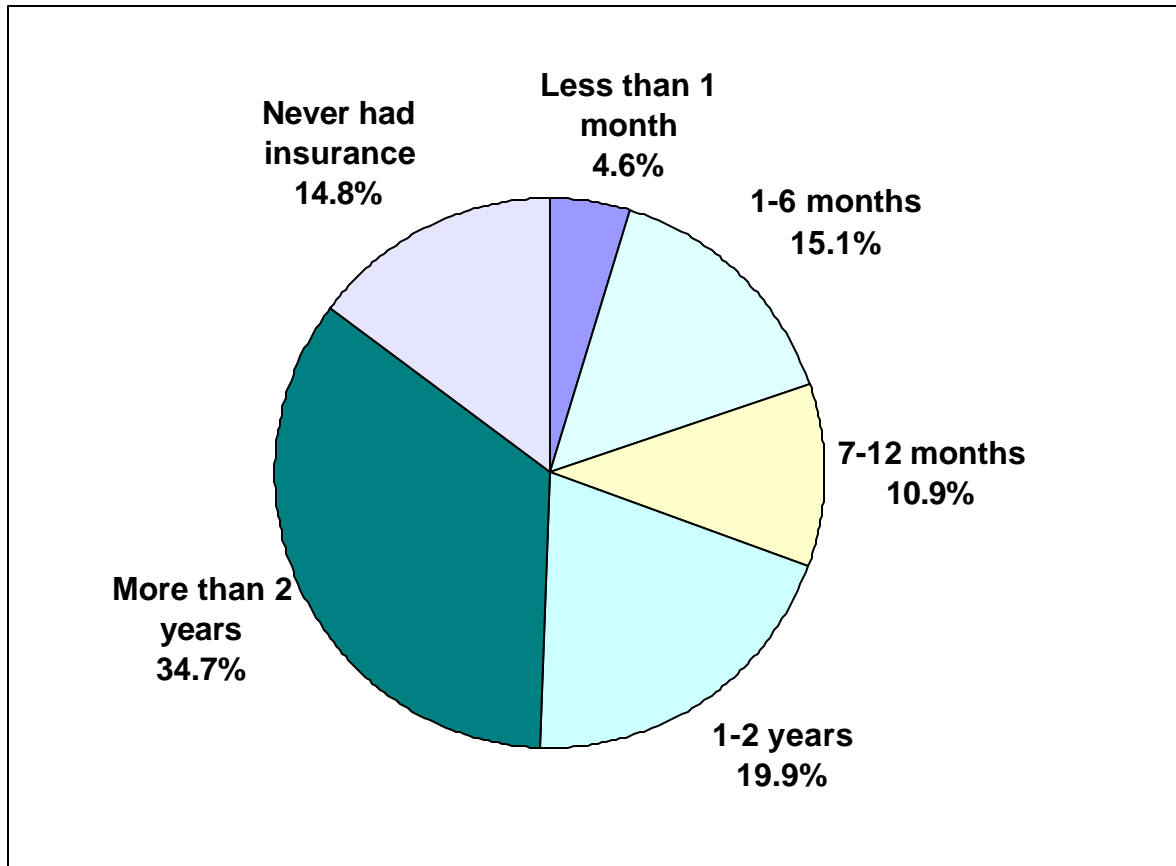
Uninsured Full-Time Working Osceola County Residents Age 18-64 by Firm Size of Employer, 2004



There is a strong relationship between employer firm size and uninsurance. Among those working for small firms of 4 or fewer employees, almost half (48.1%) lacked coverage. Among those working for large employers, only 4.7% were without coverage. (This figure includes self-employed persons working fulltime.)

Sample size for this figure = 570 individuals

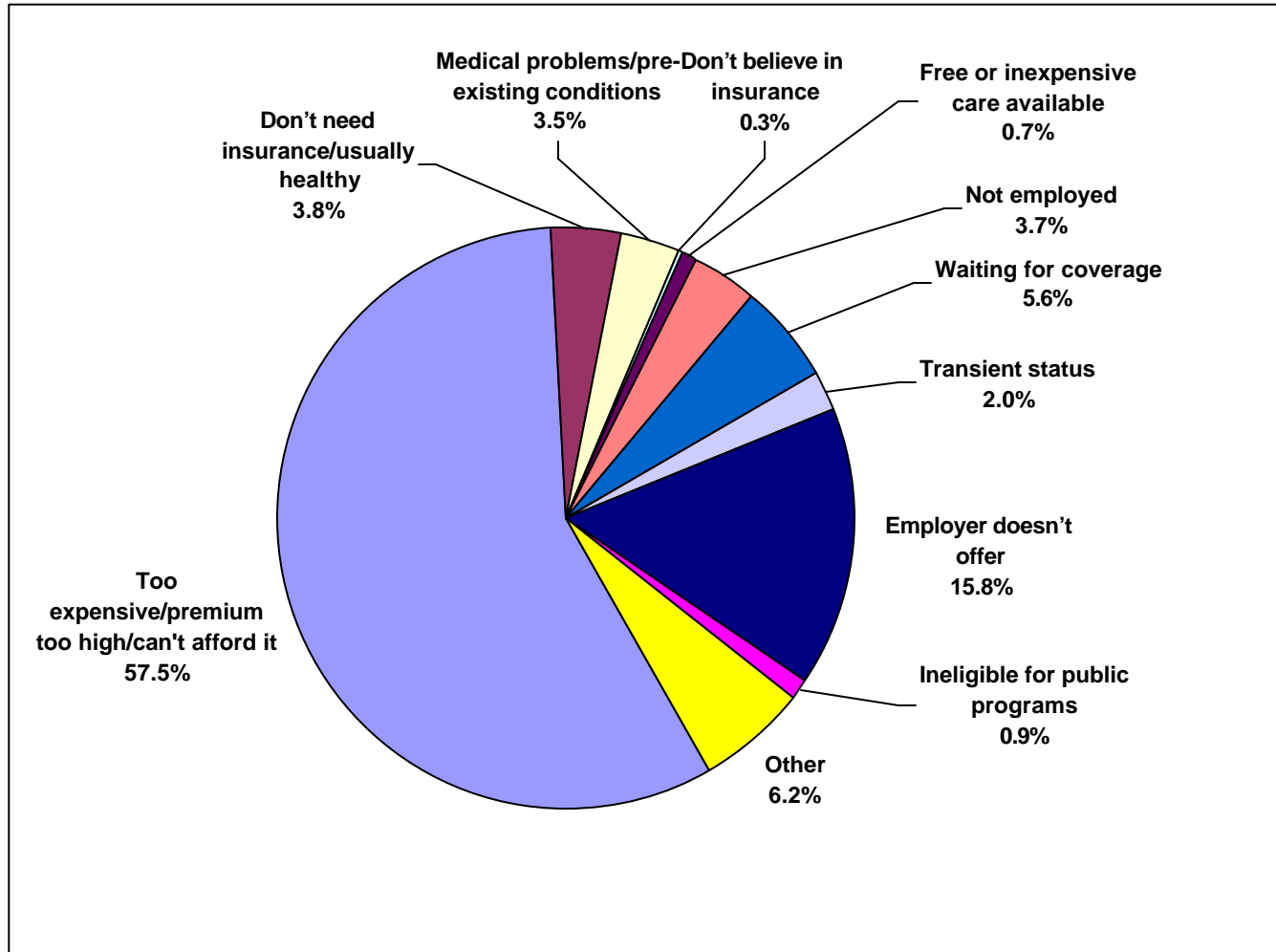
Length of Time Without Health Coverage, Uninsured Osceola County Residents under Age 65, 2004



For Floridians without health coverage, it appears to be a persistent situation. More than half of those without coverage (54.6%) report having been without coverage for more than a year, and another 14.8% never had insurance.

Sample size for this figure = 306 individuals

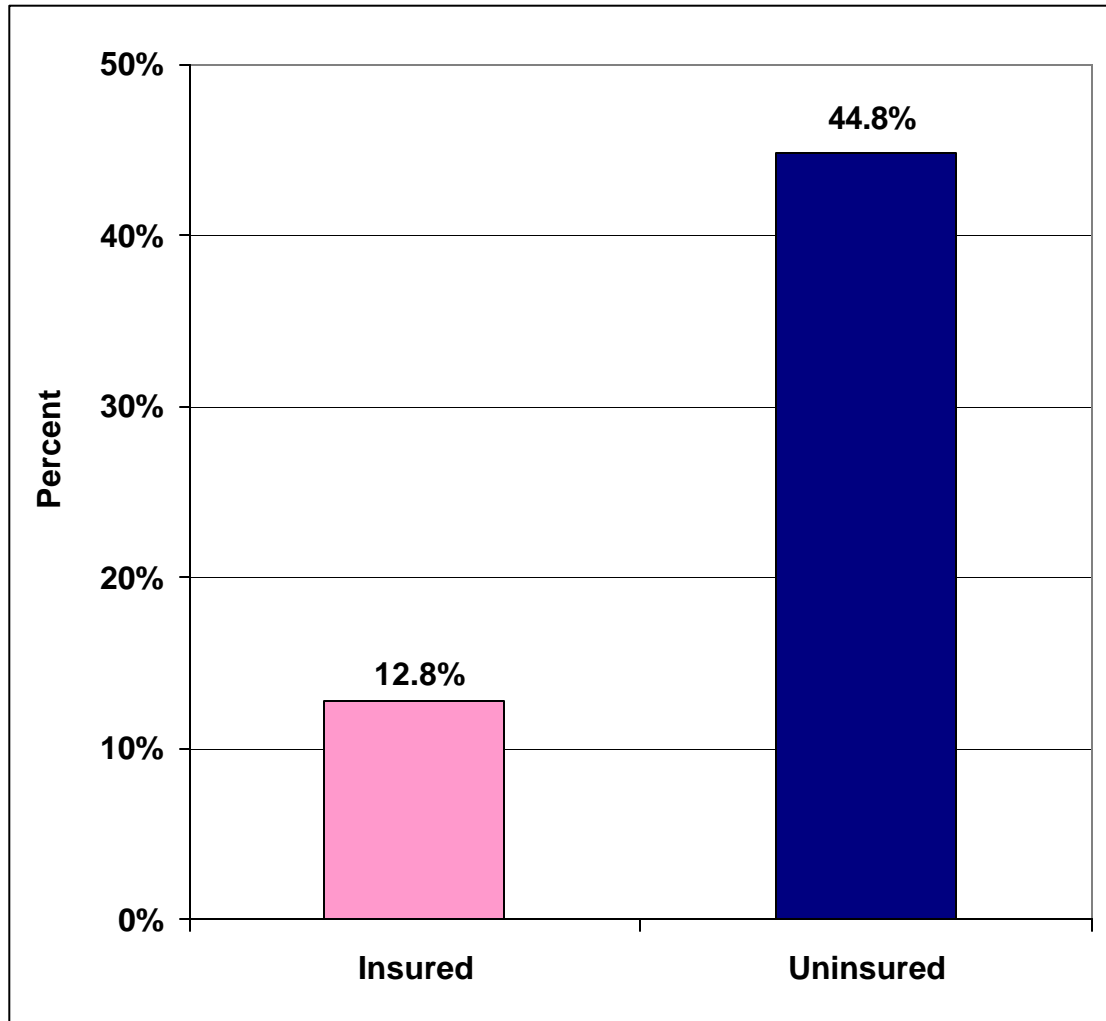
Reported “Main Reason” for Not Having Health Insurance, Osceola County Residents under Age 65, 2004



Sample size for this figure = 307 individuals

Overwhelmingly, the most common “main” reason that Osceola County Residents lack health insurance is cost, which was cited for 57.5% of people without health insurance. But workplace issues were also mentioned, with 15.8% reporting lack of employer-offered insurance, and another 3.7% reporting that unemployment was the “main” reason for not having coverage.

Percent of Osceola County Residents Delaying or Not Obtaining Needed Medical Care Within the Last 12 Months Because They Could Not Afford It, by Insurance Status, 2004



Whether or not people seek medical care when needed is related to having health coverage. More than a third of those without health insurance (44.8%) reported delaying or not obtaining needed medical care. Among those with coverage, less than half as many people (12.8%) reported such deferrals.

Sample size for this figure = 583 individuals

Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population.