

Health Insurance

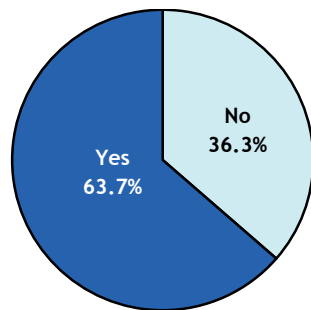
Why It Is Important

Health insurance facilitates entry into the health care system. The uninsured are more likely to die early and have poor health status; the costs of early death and poor health among the uninsured total \$65 billion to \$130 billion. The financial burden of having no insurance is also great for uninsured individuals; almost 50% of personal bankruptcy filings are due to medical expenses. The uninsured report more problems getting care, are diagnosed at later disease stages, and get less therapeutic care. They are sicker when hospitalized and more likely to die during their stay.²¹

Families without health insurance often receive fewer preventative health screenings and immunizations, less prenatal care, and may avoid or delay medical treatment when problems arise.²² Without medical insurance, families often lack a regular health care provider or clinic and are more likely to use emergency departments as their primary source of medical treatment.

Nearly one in five Californians, or 6.8 million residents, went without health insurance at some time during 2006. Nationally, a record 47 million Americans, including 8.7 million children, lacked health coverage, an increase of one million since the previous year.²³ The recent increase in the number of uninsured people has been attributed to a number of factors, including rising health care costs, the economic downturn, an erosion of employer-based insurance, and public program cutbacks.

Figure 68:  **Do You Have Health Insurance? 2008**



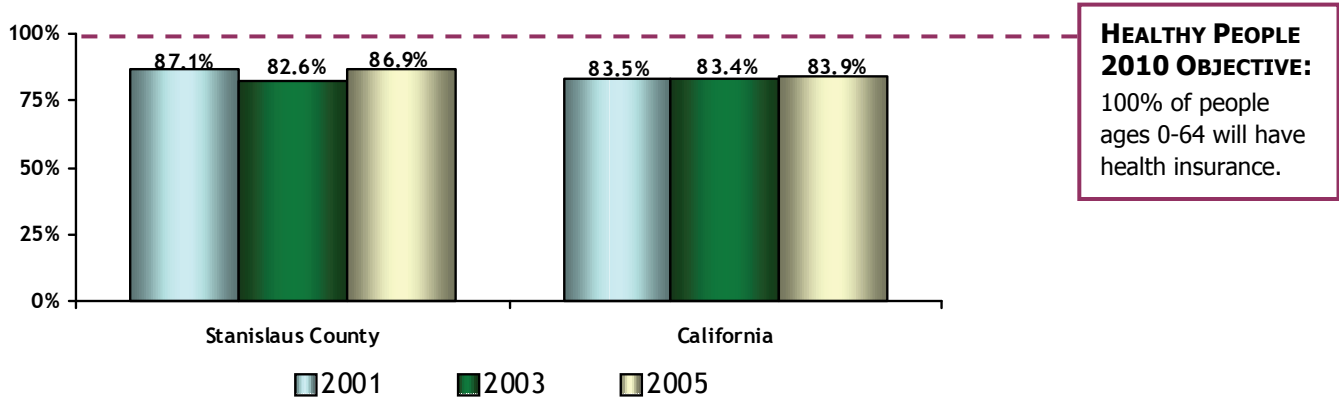
Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey, 2008*.
N=2,751

²¹ U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, *National Healthcare Disparities Report*, 2005.

²² U.S. Department of Health and Human Services, *Healthy People 2010*. Retrieved August 5, 2004 from http://www.healthypeople.gov/Document/html/uih/uih_bw/uih_4.htm#accesshealth.

²³ U.S. Census Bureau, 2007.

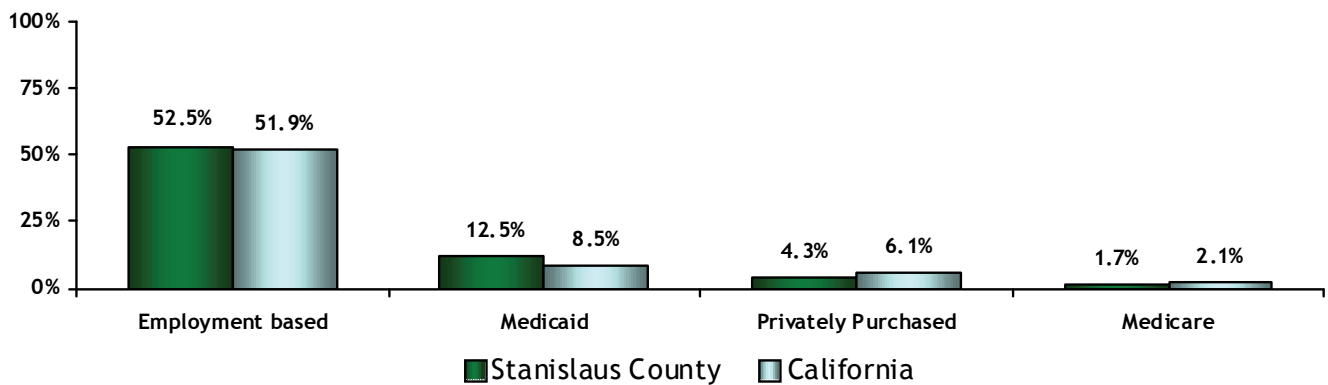
Figure 69:  **Percentage of Adults, Ages 18 and Older, Who Are Currently Insured**



Source: 2001, 2003, and 2005 California Health Interview Survey.
 Stanislaus County 2001 N: 315,000; 2003 N: 335,000; 2005 N: 352,000.
 California 2001 N: 24,606,000; 2003 N: 25,597,000; 2005 N: 26,388,000.

 **New data not available**

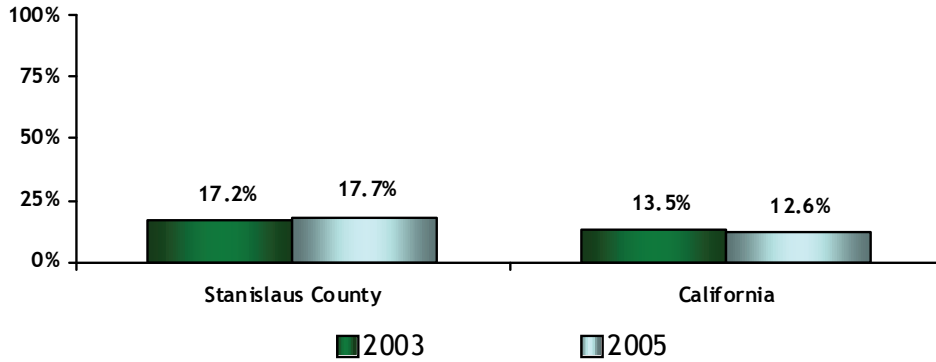
Figure 70:  **Health Insurance, by Type of Coverage, 2005**



Source: 2005 California Health Interview Survey.
 Stanislaus County N: 352,000.
 California N: 26,388,000.

 **New data not available**

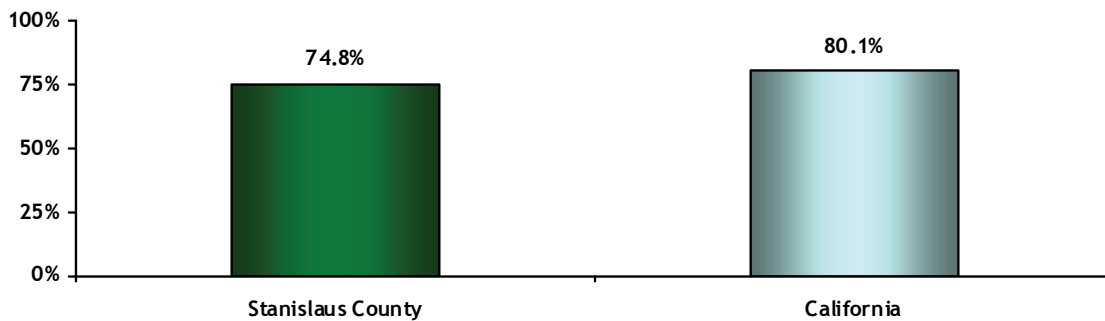
Figure 71:  **Percentage of Adults, Ages 18 and Older, Covered by Medi-Cal**



Source: 2003 and 2005 California Health Interview Survey.
 Stanislaus County 2003 N: 335,000; 2005 N: 352,000.
 California 2003 N: 25,597,000; 2005 N: 26,388,000.

 **New data not available**

Figure 72:  **Percentage of Adults, Ages 18 Years and Older, Whose Mental Health Treatment is Covered by Insurance, 2005**



Source: 2005 California Health Interview Survey.
 Stanislaus County 2005 N: 61,000.
 California 2005 N: 4,523,000.
 Note: Comparable data not available for prior years.

 **New data not available**

Data Summary

According to the 2008 Stanislaus County Community Health Assessment Survey, 64% of survey respondents reported having health insurance.

According to CHIS, 87% of adults in Stanislaus County and 84% of adults in California had health insurance in 2005. This percentage has stayed relatively level since 2001. From 2001 to 2005, neither the County nor the state met the Healthy People 2010 Objective that all (100%) people will have health insurance. In 2005, the majority of insurance coverage in Stanislaus County and California was employment based (53% and 52%, respectively), followed by Medicaid (13% and 9%, respectively). A higher percentage of Stanislaus County residents (18%) than California residents (13%) were covered by Medi-Cal in 2005. During this same year, 75% of Stanislaus County residents and 80% of California residents had insurance that covered mental health treatment.