

»»» Louisiana's Uninsured Population:

A Report from the 2013 Louisiana Health Insurance Survey

Sponsored by The Louisiana Department of Health & Hospitals

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Introduction

The 2013 Louisiana Health Insurance Survey (LHIS), a biennial survey designed to assess Louisiana's uninsured populations, received responses from over 8,600 households made up of over 23,000 Louisiana residents representing every parish in the state. This large sample size makes it possible to create detailed estimates for each DHH region and certain subpopulations, such as adults and children living under 200% of the poverty level. In addition, the estimates incorporate three different sample groups: landline phones, cellphones, and a sample of residents currently covered by Medicaid. The Medicaid subsample allows estimates of health insurance coverage to be adjusted to account for the Medicaid undercount present in other large health coverage estimations like the American Community Survey (ACS).

The use of a separate cellphone sample captures the differences in insurance coverage for cellphone only households. The adult population living in a cellphone only household has reached 33.5% in Louisiana, and is even higher for children¹. Certain demographic groups are more likely to reside in cellphone only households. For instance, adults aged 25-29, adults living with unrelated roommates, adults living in poverty, and men are more likely to use cellphones only. As these groups are also likely to have different patterns of health insurance coverage, not properly accounting for these groups (as in a traditional landline-only survey) could lead to biased estimates of coverage.

Census surveys like the ACS consistently report higher rates of uninsurance than state surveys, at least partly as a result of the number of people on Medicaid or health insurance misreporting coverage status². This is known as the Medicaid undercount. Sometimes Medicaid enrollees may forget they have Medicaid coverage or they may answer for a member of the household with whose situation they are not entirely sure. Other reasons a person might misreport their health insurance coverage is question placement and unfamiliar terminology. National surveys are usually long and cover many, many topics, while the Louisiana Health Insurance Survey focuses on questions about health and asks about health insurance coverage early in the survey. Also, the LHIS asks, "Are you or anyone who lives there covered by Medicaid or, LaCHIP? Medicaid and LaCHIP are low cost or no cost health insurance from the state of Louisiana for low income children, adults with disabilities, and low income seniors. If you are in one of these programs you would have a white medical card that reads either 'Bayou Health' or 'Health Network for Louisiana.'" National surveys usually only ask if covered by Medicaid or CHIP. Further, contacting a specific Medicaid sample allows researchers to ask questions of households they know include Medicaid enrollees and adjust for the likelihood of misreporting Medicaid coverage on an individual level.

The 2013 LHIS is a particularly significant year to measure health insurance coverage and the uninsured population due to the recent and future changes to the health insurance market in light of the Patient Protection and Affordable Care Act (2010)³. A few measures from the Act have already been implemented, such as providing access to insurance for uninsured Americans with pre-existing conditions and extending coverage for young adults (allowing youths up to age 26 to remain on their parent's plan). The effects of these changes are captured in the 2013 LHIS.

LHIS telephone interviews began July 23, 2013 and continued until the final call was made November 12, 2013. Open enrollment in the health insurance marketplace began October 1, 2013. Since these policies do not take effect until 2014, they should not affect results in the 2013 LHIS estimates. Other provisions are due to start soon, making this survey one of the last measuring the condition of Louisiana's covered and uninsured populations before the implementation of the most significant measures of the Affordable Care Act, such as the establishment of the health insurance marketplace, tax credits and subsidies for the middle class to afford insurance, expanding Medicaid coverage to those who earn less than 133% of the federal poverty level in some states (Louisiana has elected not to expand Medicaid) and requiring individuals who can afford health insurance coverage to enroll.

Besides these issues related to healthcare reform, the Louisiana economy has seen great changes over the last two years. The unemployment rate in Louisiana in October 2011 was 7.2%; in October 2013, the unemployment had decreased to 6.5%⁴. On the other hand, personal income has increased. In the first quarter of 2011, the average weekly wage of a worker in Louisiana was \$797. In the first quarter of 2013, the average weekly wage had increased to \$847⁵. This is the equivalent of \$815 in 2011 dollars, adjusted for inflation, so the real wage increased about 2.3% over this time period.

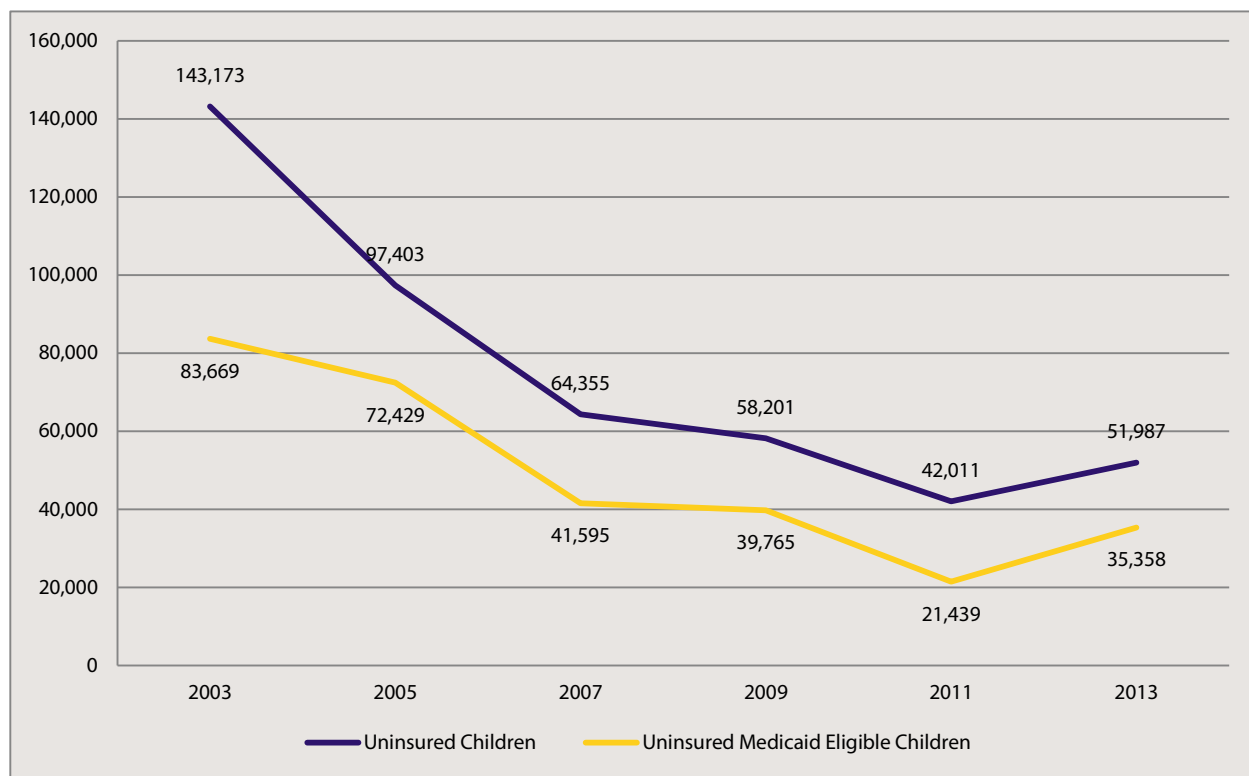
1 Blumberg, S., Luke, J., Ganesh, N., Davern, M., & Boudreaux, M. (2012). Wireless substitution: State-level estimates from the national health interview survey, 2010–2011. *National Health Statistics Reports*, (61). Retrieved from <http://www.cdc.gov/nchs/data/nhsr/nhsr061.pdf>

2 Call, K., Davern, M., & Blewett, L. (2007). Estimates of health insurance coverage: Comparing state surveys with the current population survey. *Health Affairs*, 26(1), 269-278. doi: [hlthaff.26.1.269](https://doi.org/10.1377/hlthaff.26.1.269)

3 *Key features of the affordable care act by year*. (2013). Retrieved from <http://www.hhs.gov/healthcare/facts/timeline/timeline-text.html>

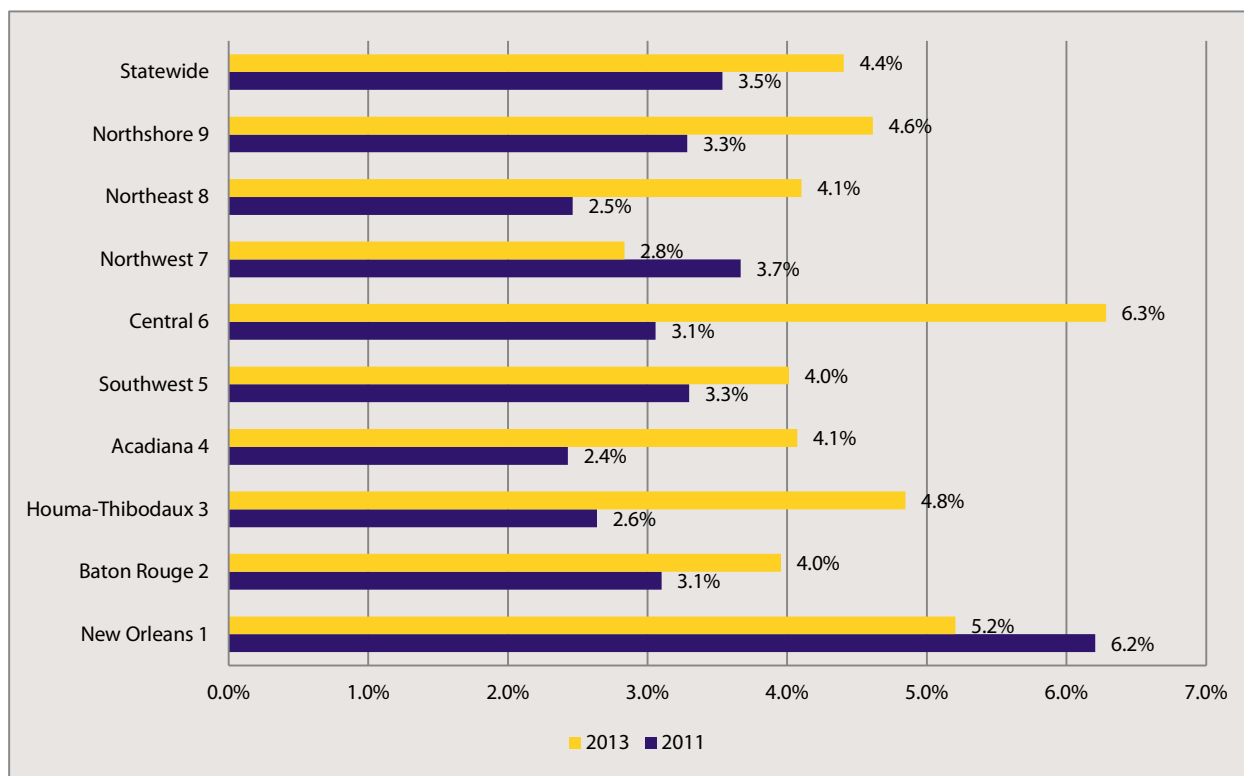
4 FRED, Federal Reserve Economic Data, Federal Reserve Bank of St. Louis: Civilian Unemployment Rate; U.S. Department of Labor: Bureau of Labor Statistics. Retrieved from <http://research.stlouisfed.org/fred2/series/LAUR>

5 QCEW, Quarterly Census of Employment and Wages, U.S. Department of Labor: Bureau of Labor Statistics. Retrieved from <http://beta.bls.gov/maps/cew/>

Figure 1: Uninsured Children (U19), 2003-2013

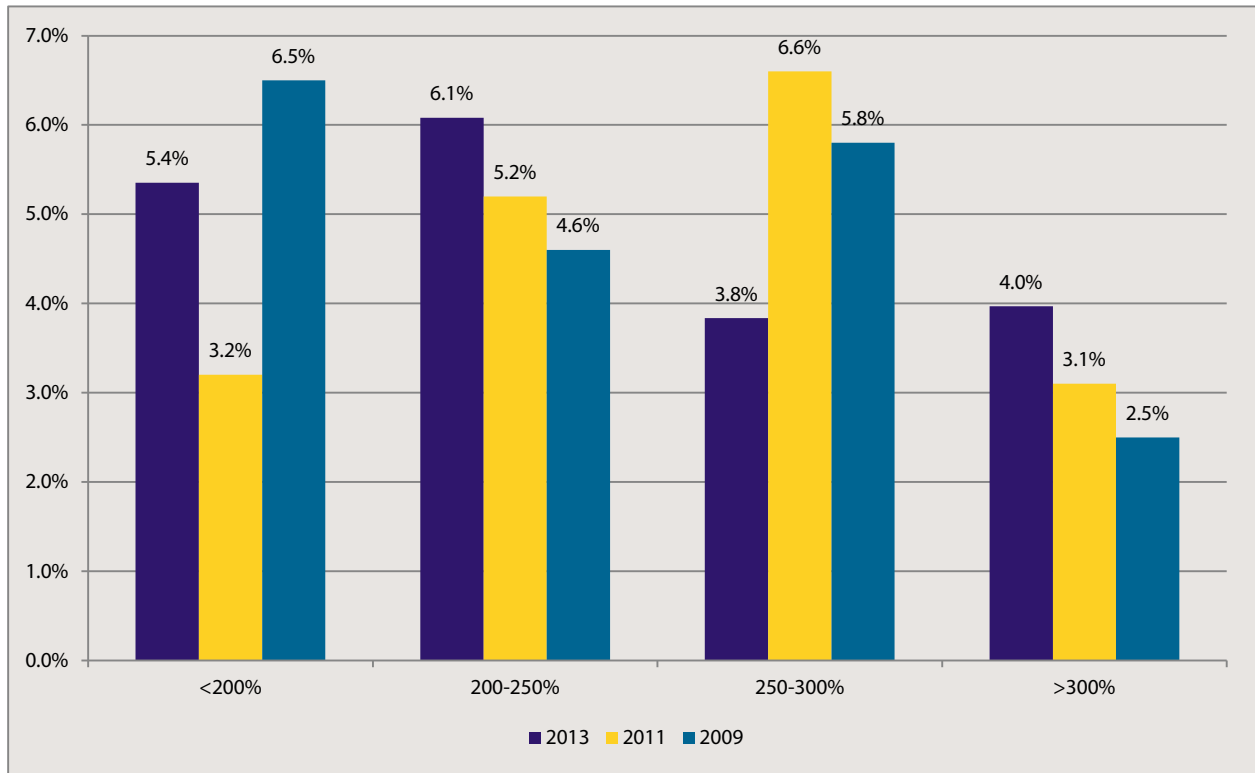
Summary of Major Findings

Slightly Increased Rates of Uninsured Children and Medicaid Eligible Children: Over the last decade, the Louisiana Health Insurance Survey found the uninsured rate of children declined from the highest uninsured rate since we began tracking the data (11.1% in 2003) to the lowest percent in 2011, 3.5% of children uninsured. The 2013 survey has seen a modest upswing in the percent and number of uninsured children across the state. In 2013, the percent of uninsured children is 4.4%, an overall increase of 9,976 more children uninsured than in 2011. For children who are eligible for Medicaid, the uninsured rate increased to 4.8%, an overall increase of 13,919 children since 2011. Even though the number of uninsured is higher than in 2011, this year's findings are still lower than any other previous findings from the Louisiana Health Insurance Survey.

Figure 2: Regional Variation in Uninsured Rates for Children (U19)

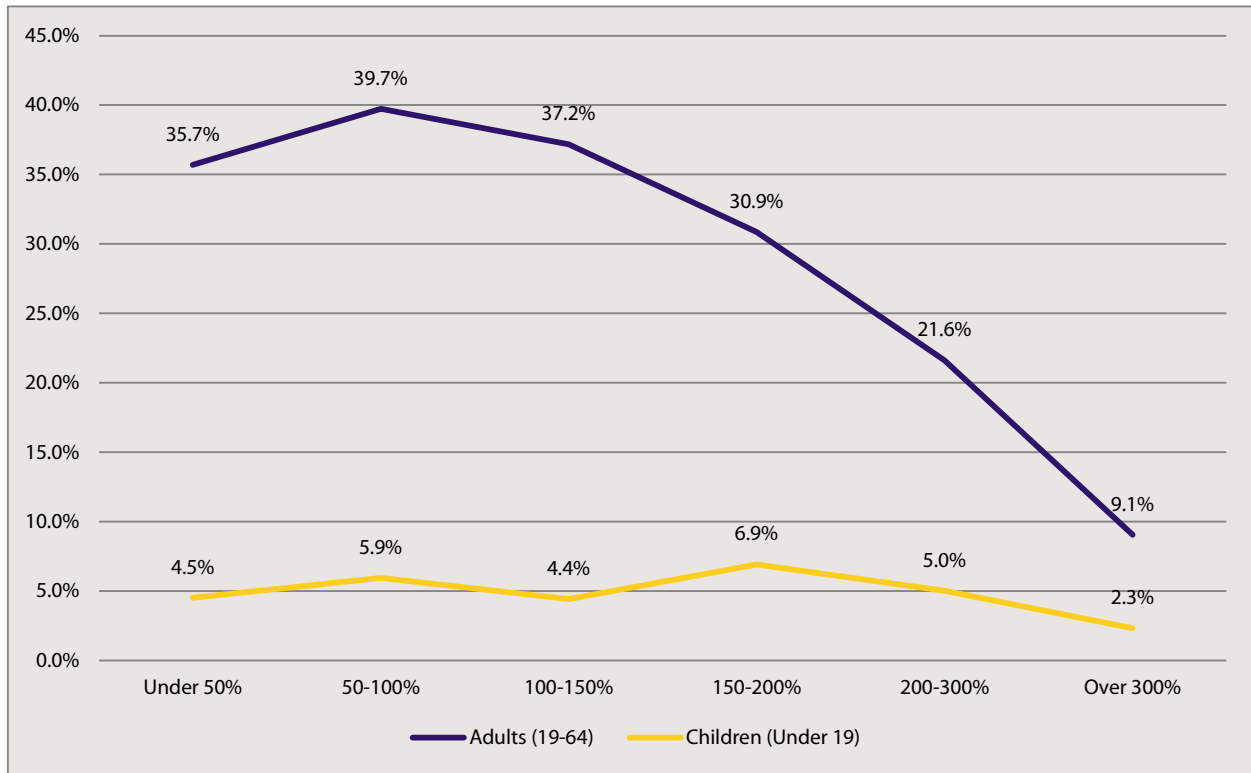
Regional Variation in Uninsured Children: The regional variation in uninsured rates confirms this basic storyline. In almost every region, the uninsured rate increased from 2011. Exceptions include the Northwest region and New Orleans region, which both saw significant decreases in the uninsured rate. The most significant change in percentage was in the Central Region, where the uninsured rate increased from 3.1% in 2011 to 6.3% in 2013. Even though the Northshore, Central, Acadiana, and Houma-Thibodaux regions saw various percentages changes between 2011 and 2013, due to different regional population sizes, these regions all saw between 2,200 and 2,750 more children uninsured than in 2011.

Figure 3: Uninsured Children (U19) by Poverty Level



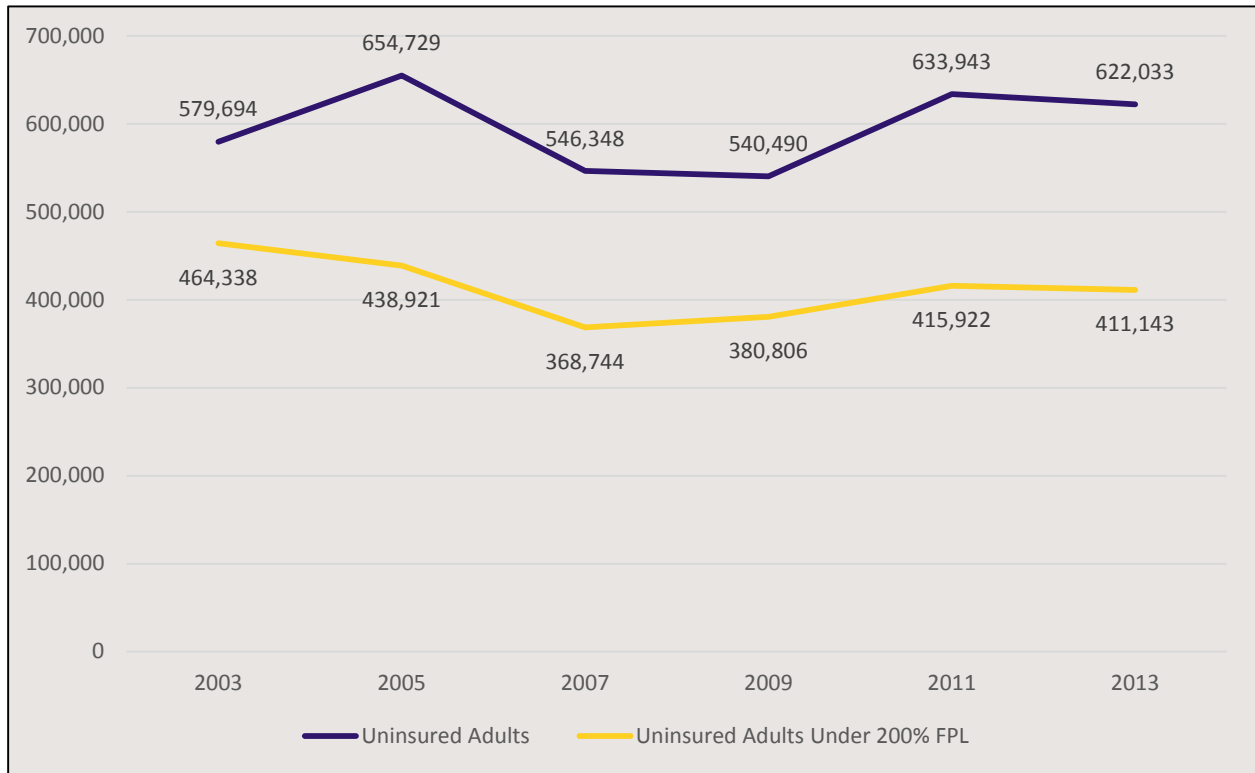
The percent of Uninsured Children Under 200% of Federal Poverty Increases: The increase in uninsured children from 2011 to 2013 occurred primarily among children under 200% of the federal poverty level (FPL) which was down to an extreme low (3.2%) in 2011. Like the overall uninsured rate for children, the uninsured rate for children under 200% FPL increased from 2011, but did not exceed the uninsured rate in 2009. Breaking down the under 200% group further, we see that 5.2% of children under 100% FPL (20,948 children), 4.4% of children between 100-150% FPL (6,057 children), and 6.9% of children between 150-200% FPL (8,353 children) are uninsured.

Children in the income groups between the 200-250% FPL or over 300% FPL saw an increase in the uninsured rate in both between 2009 and 2011 and again between 2011 and 2013. The rate of uninsured children in the 200- 250% FPL group decreased significantly between 2009 and 2011. This may partially reflect a more wide-spread use of the LaCHIP Affordable Plan, which allows households between 200-250% of FPL to buy-in to LaCHIP coverage. The initial implementation of this plan occurred in 2008. The decrease in the uninsured rate for this income group also reflects the lower unemployment rate and lower adults uninsured rate, as this group is more sensitive to economic conditions than those who qualify for public insurance or have greater discretionary income.

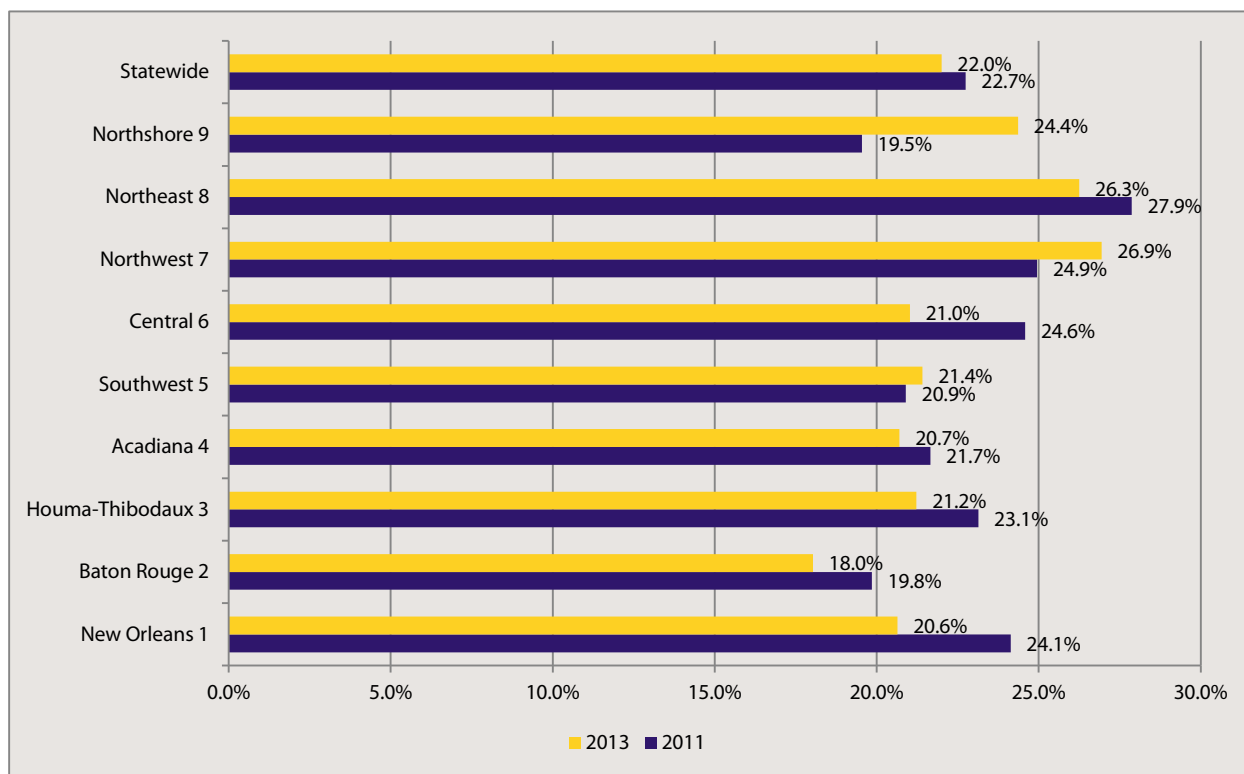
Figure 4: Uninsured Rates for Nonelderly Adults (19-64) and Children (U19) by Federal Poverty Level

Medicaid/LaCHIP Reduces Income Disparities in Health Coverage: Figure 4 presents disparities in health coverage for adults and children by poverty level. For adults, the disparities in the prevalence of being uninsured are highly correlated with differences in income. For example, approximately 4 in 10 adults at or below 200% of the federal poverty level are uninsured while less than a third that many are uninsured in the income range of 300-400% of the federal poverty level. For children, differences across income (poverty) are much smaller, and uninsured rates are fairly flat. This difference across children and adults directly reflects the success of the Medicaid/LaCHIP program in enrolling and covering lower income children. In this respect, the Medicaid/LaCHIP program helps to shield children from the effects of poverty.

Figure 5: Uninsured Nonelderly Adults (19-64, 2003-2013)

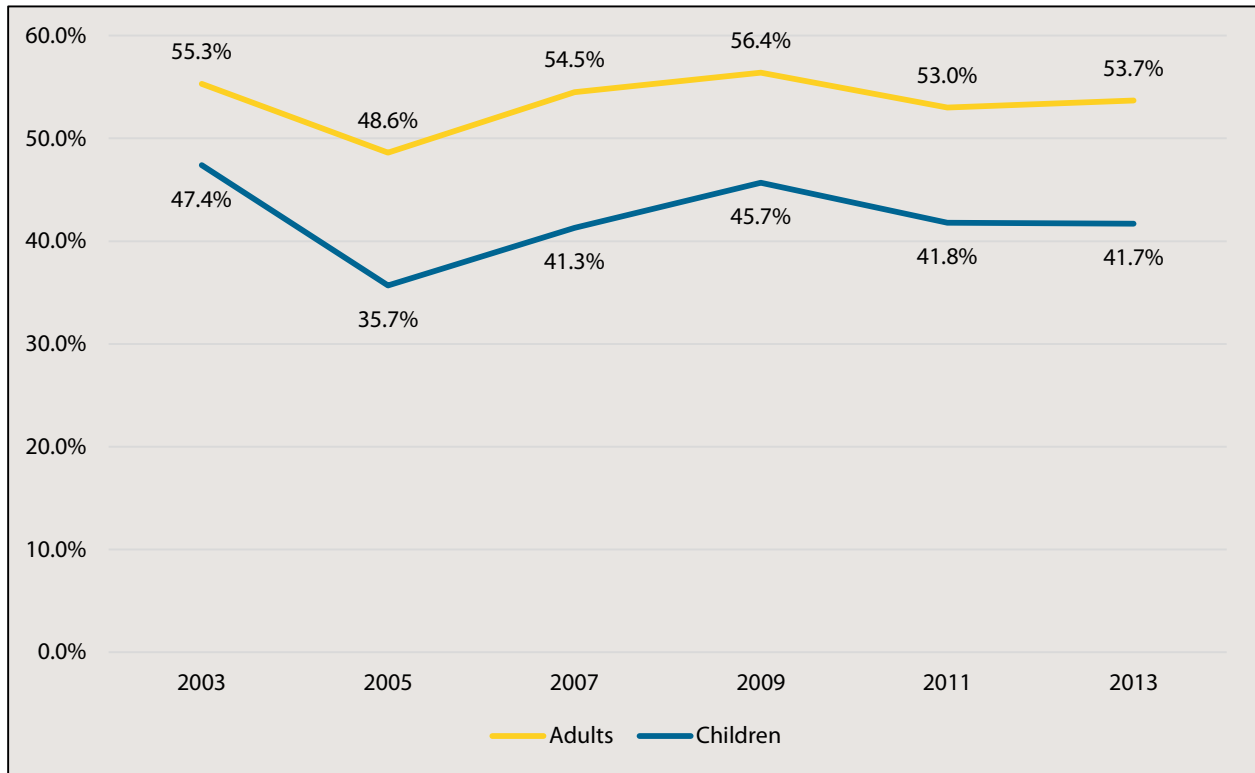


Decreasing Number of Uninsured Adults and Adults under 200% of Federal Poverty: Although 2013 saw an increase in the number of uninsured children, the number of uninsured adults has decreased by 11,910 overall. The number of uninsured adults under 200% of federal poverty saw a more modest decline of 4,779 people. These numbers are still higher than those seen in 2007 and 2009. This could be seen as a small positive indicator of economic recovery. Because adults do not have the same social safety net as children, their uninsured rates show a much stronger relationship to economic conditions in Louisiana, which include a lower unemployment rate in 2013 than 2011.

Figure 6: Regional Variation in the Percent of Uninsured Nonelderly Adults (19-64)

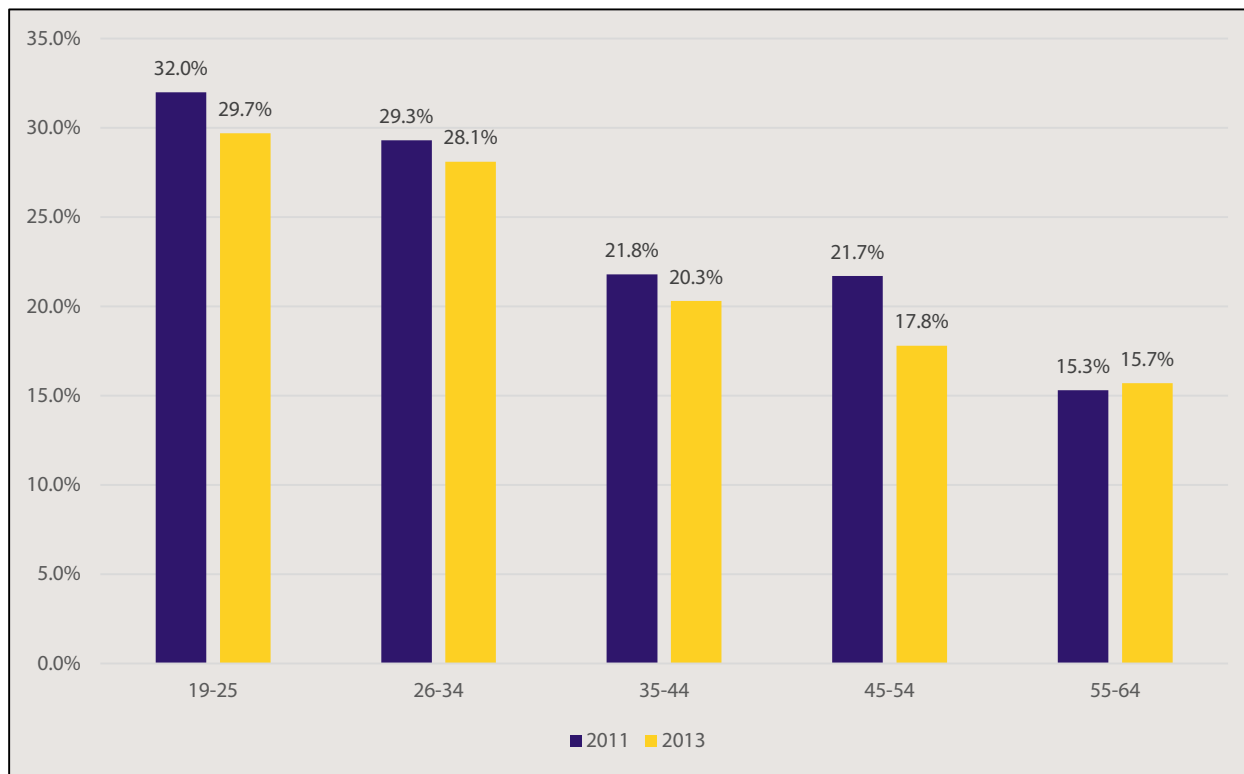
Regional Variation in Uninsured Adults: Between 2011 and 2013, the percentage of uninsured adults decreased in three of seven regions. Exceptions include the Northshore, which saw an increase of almost 5% or 18,097 more uninsured adults in that region, and a more modest increase in the Northwest and Southwest regions of the state. Also, while the percentage of uninsured in the Northeast portion of the state did decrease, changes in population size caused the number of uninsured adults in the Northeast region to actually increase by 679 people. The most significant change after the Northshore was in the New Orleans region, which saw a large downswing in the number of uninsured. The New Orleans uninsured rate went from 24.1% to 20.6%, which translates to 15,193 fewer uninsured adults. All other regions decreased in the number of uninsured, from a 1% decrease in Acadiana to a 3.6% decrease in Central Louisiana.

Figure 7: Employer Provided Insurance for Nonelderly Adults (19-64) and Children (U19)



Relatively unchanged rates of employer provided insurance: For both adults and children, there was very little change to the percentage covered by employer provided insurance. In fact, most sources of insurance remained fairly stable. Changes in uninsured rates were slight, as we saw before, and the greatest changes statewide were due to small changes in the least common sources of insurance. Greater changes can be seen at the regional level, which are discussed later in this document.

Figure 8: Comparison of Uninsured Rates for Nonelderly Adults by Age, 2011-2013

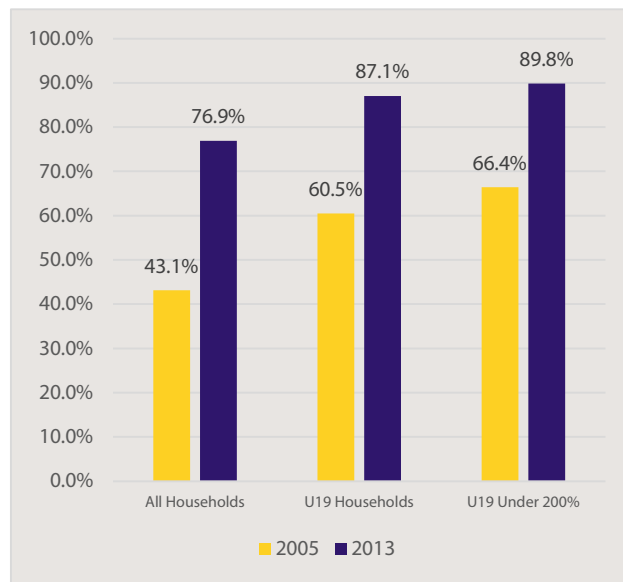


The Affordable Care Act and Uninsured Rates for Adults by Age:

In 2013, almost all age groups saw a decline in the uninsured rates. The 19-25 age group saw a larger than average decline in the uninsured rate, perhaps reflecting a broader acceptance of the young adults provision of the Affordable Care Act. The 2011 Louisiana Health Insurance Survey saw an increase in the uninsured rates for all adult age groups, but held fairly steady at the 19-25 age group. The stability in the uninsured rates for younger adults in 2011 may have reflected provisions of the ACA that allow young adults up to age 26 to remain covered under a parent’s plan. In 2013, one age group that did not behave like the others was the 55-64 year olds, whose uninsured rate actually increased over this period.

Outreach Efforts Succeed in Increasing Awareness of Louisiana Children’s Health Insurance Program (LaCHIP): Since 2005, awareness of LaCHIP has grown significantly from 43.1% in 2005 to 76.9% in 2013. This trend shows the effects of marketing sponsored by DHH as well as outreach efforts taken by the agency to enroll uninsured but eligible children. Since 2009, awareness has only increased slightly from 73.8%. Awareness is approaching 90% in households with children and households with children under 200% of the federal poverty level.

Figure 9: Awareness of LaCHIP



Uninsured Estimates for Children (U19) by Region

The uninsured rate for children has increased for the first time since we began collecting data in 2003. Until now, the headline story from the LHS has been the declining number of uninsured children in Louisiana. Between 2003 and 2011, the number of uninsured children dropped from 143,173 to 42,011, and the percent from 11.1% to 3.5%. Between 2007 and 2009, when the uninsured rate dropped only a very small amount, from 5.4% to 5.0%, we questioned whether Louisiana had effectively hit a floor where further reduction in uninsured rates for children would be difficult to achieve. The very next period, the uninsured rates decreased again to 3.5%. This year, though, shows that ever smaller uninsured rates are harder to achieve at such small percentages. The uninsured rate has increased in 2013 to 4.4%, which is still smaller than in 2009 in both percentage and the number of uninsured children in Louisiana, despite an increase in the state population. Relative to 2011, there are 9,976 more children uninsured in Louisiana; relative to 2009, there are 6,214 fewer uninsured.

The changes at the regional level are very similar to the state trend, increasing in number from 2011, but decreasing from 2009. There are some notable exceptions. The New Orleans region, which has traditionally had one of the highest uninsured rates and has shown a decrease in the uninsured rate in each iteration of the Louisiana Health Insurance Survey since 2003, is much closer in line with other regions now, at 5.2% to the state average of 4.4%. The Northshore region is quite the opposite. Historically a region with a lower than average uninsured rate, it has increased from an all-time low in 2009 where it was the best-insured region to an uninsured rate slightly higher than the state average in 2013. Another region which saw a decrease in the uninsured rate between 2011 and 2013 is the Northwest

region. All other regions saw more uninsured children than in the previous period.

Children Eligible for Medicaid/LaCHIP: We see a similar pattern when we narrow our focus to Medicaid- or LaCHIP-eligible children under 200% FPL. The uninsured rate for Medicaid/LaCHIP-eligible children declined from 5.3% in 2009 to 2.9% in 2011, and then increased again to 4.8% in 2013. Since the beginning of the Louisiana Health Insurance Survey in 2003, the uninsured rate for Medicaid/LaCHIP-eligible children has decreased from 12.9% to 4.8%. That is a 58% decrease in the uninsured children eligible for Medicaid over a period that saw over a 5% increase in population. Moreover, differences across regions have narrowed over time. In 2003, the lowest uninsured rate for Medicaid/LaCHIP-eligible children (the Acadiana region) was 6.6%, while the highest uninsured rate (the Northwest region) was 24.8% -- a difference of 18.2 percentage points. In 2013, the difference between the region with the highest and lowest uninsured rates for Medicaid eligible children is just 3.9 percentage points.

Notably, the definition of eligibility for Medicaid or LaCHIP used here is broader than simply 200% of the federal poverty level and accounts for foster children, children being raised by grandparents, income adjustments to account for children in step families, and income deductions for working parents, child support, and child care expenses. According to these estimates, there are approximately 737,065 Medicaid/LaCHIP-eligible children in Louisiana 2013, this slightly down from the 742,098 eligible children in 2011.

In 2011, we saw for the first time that the uninsured rate for Medicaid/LaCHIP-eligible children was lower than the uninsured rate for children overall. In 2013, however, the uninsured rate for Medicaid/LaCHIP-eligible children is greater than the overall rate again, but not by a large amount or a higher rate than 2009.

Table 1: Uninsured Estimates for Children (Under 19) by Region

Region	2007		2009		2011		2013	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	9.0%	15,845	6.3%	12,111	6.2%	12,148	5.2%	10,752
Baton Rouge 2	4.3%	8,134	4.5%	7,727	3.1%	5,303	4.0%	6,387
Houma-Thibodaux 3	4.1%	4,635	4.9%	5,100	2.6%	2,857	4.8%	5,207
Acadiana 4	5.2%	8,801	3.8%	6,365	2.4%	3,870	4.1%	6,449
Southwest 5	5.8%	4,384	5.7%	4,452	3.3%	2,629	4.0%	3,044
Central 6	4.6%	3,804	6.1%	4,844	3.1%	2,747	6.3%	5,473
Northwest 7	4.6%	6,777	6.1%	8,891	3.7%	5,418	2.8%	4,085
Northeast 8	5.0%	4,741	4.5%	3,855	2.5%	2,190	4.1%	3,518
Northshore 9	4.7%	7,234	3.2%	4,857	3.3%	4,850	4.6%	7,071
Statewide	5.4%	64,355	5.0%	58,201	3.5%	42,011	4.4%	51,987

Table 2: Uninsured Estimates for Children (Under 19) Eligible for Medicaid

Region	2007		2009		2011		2013	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	8.7%	9,297	7.8%	9,841	4.3%	5,420	6.2%	8,498
Baton Rouge 2	3.4%	4,171	3.7%	3,663	3.1%	3,066	4.2%	3,596
Houma-Thibodaux 3	4.8%	3,148	5.3%	3,237	2.0%	1,263	6.4%	4,054
Acadiana 4	6.3%	6,785	4.2%	4,359	2.6%	2,531	4.4%	3,962
Southwest 5	6.5%	3,135	6.7%	3,291	3.9%	1,889	2.5%	1,092
Central 6	4.8%	2,795	6.0%	3,274	2.2%	1,270	4.8%	2,830
Northwest 7	4.3%	4,233	6.1%	6,317	3.1%	2,926	2.8%	2,834
Northeast 8	4.7%	3,027	4.0%	2,497	1.5%	913	4.8%	3,059
Northshore 9	5.4%	5,005	3.9%	3,286	2.5%	2,161	5.9%	5,434
Statewide	5.5%	41,595	5.3%	39,765	2.9%	21,439	4.8%	35,358

Regional changes over time mirror the trends for children overall with only a few exceptions. The Acadiana and Northwest regions uninsured Medicaid/LaCHIP-eligible population actually decreased in 2013 compared to 2011. And several regions, especially Houma-Thibodaux and the Northshore regions, have seen an increase in the number of uninsured-Medicaid/LaCHIP-eligible children relative to 2007, 2009, and 2011. Both these regions also saw an increase in the uninsured rate for children overall.

Uninsured Rates for Children by Federal Poverty Level: Table 3 presents estimates of the percent and number of uninsured children by income as a percent of the Federal Poverty Level. Results from the 2013 LHS confirm that the Medicaid and LaCHIP programs play a significant role in reducing the percent of uninsured children from low income families. While children in families with the lowest incomes continue to face higher uninsured rates than those with higher incomes, public insurance has helped to even the difference across income levels.

Sources of Coverage for Children: The LHS asks questions about insurance coverage for each member of the household and results for children are provided in Table 4 below. A person may be covered through employer insurance held by someone in the household (Employer), through an insurance policy purchased privately (Purchased Coverage), through a plan that was provided by a previous employer of someone in the household (Former Employer), through an insurance policy held by someone not in the household (Not in Household) or through one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are considered to be uninsured only after confirming that they do not have any type of coverage.

When it comes to health insurance for children, children are primarily covered either through employer-provided coverage (41.7%) or through Medicaid/LaCHIP (47.3%). Between 2009 and 2011, about 4% of children in Louisiana shifted from being covered through employer-provided insurance to coverage

Table 3: Uninsured Estimates for Children (Under 19) in Relation to the Federal Poverty Level

FPL Category	Percent	Number
Under 100% FPL	5.2%	20,948
100% to 150% FPL	4.4%	6,057
150% to 200% FPL	6.9%	8,353
200% to 250% FPL	6.1%	5,440
250% to 300% FPL	3.8%	3,039
300% to 400% FPL	4.0%	5,291

Table 4: Sources of Coverage for Children (Under 19) by Region

Region	Employer		Purchased Coverage		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	33.2%	68,639	6.3%	12,936	0.7%	1,489	3.0%	6,264
Baton Rouge 2	48.7%	78,605	6.5%	10,455	1.2%	1,986	3.6%	5,788
Houma-Thibodaux 3	46.9%	50,398	4.6%	4,977	1.2%	1,239	6.1%	6,525
Acadiana 4	47.9%	75,855	6.1%	9,713	0.4%	622	3.1%	4,859
Southwest 5	43.2%	32,793	8.5%	6,416	1.0%	734	3.5%	2,625
Central 6	37.5%	32,667	6.3%	5,453	0.6%	540	3.1%	2,673
Northwest 7	34.8%	50,228	5.1%	7,398	0.9%	1,241	3.2%	4,625
Northeast 8	35.0%	30,002	4.0%	3,445	0.5%	453	5.2%	4,422
Northshore 9	47.3%	72,463	4.1%	6,288	1.5%	2,239	2.4%	3,633
Statewide	41.7%	491,651	5.7%	67,081	0.9%	10,544	3.5%	41,414

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	1.0%	2,045	3.9%	8,007	52.7%	108,939	5.2%	10,752
Baton Rouge 2	0.9%	1,398	0.3%	406	39.8%	64,226	4.0%	6,387
Houma-Thibodaux 3	1.6%	1,739	0.4%	402	42.6%	45,722	4.8%	5,207
Acadiana 4	1.1%	1,666	3.3%	5,262	41.7%	65,978	4.1%	6,449
Southwest 5	0.0%	0	0.3%	264	46.4%	35,187	4.0%	3,044
Central 6	0.6%	483	6.1%	5,338	51.2%	44,560	6.3%	5,473
Northwest 7	1.0%	1,408	4.6%	6,655	54.4%	78,367	2.8%	4,085
Northeast 8	0.8%	674	2.1%	1,820	58.3%	50,020	4.1%	3,518
Northshore 9	0.6%	976	3.6%	5,518	42.3%	64,828	4.6%	7,071
Statewide	0.9%	10,392	2.9%	33,671	47.3%	557,826	4.4%	51,987

through Medicaid/LaCHIP. This trade-off is a better indicator of economic conditions than the children's uninsured rate. A shift from employer-provided insurance to public insurance indicates more families are under 200% of federal poverty, where they can enroll in Medicaid. Between 2011 and 2013, there was a less than 0.3% change in employer-provided or Medicaid/LaCHIP coverage even though there was a 0.9% increase in the uninsured rate for children. No type of coverage changed by more than 1% statewide between 2011 and 2013.

There were more interesting changes at the regional level. Relative to 2011, Medicaid coverage increased in five of the nine DHH regions and decreased in four of them. Similarly, employer-provided coverage increased in four regions and decreased in five. In the New Orleans region, most sources of coverage grew with the population, however 3% more children in the New Orleans area are covered by purchased insurance while the uninsured rate and the employer-provided coverage rate are slightly down. In the Baton Rouge region, Medicaid coverage decreased by 12,561 children, this change was absorbed by the purchased coverage market and a slight increase in the number of uninsured. Acadiana saw an increase of 6.3% of children

covered by employer-provided insurance and a corresponding decrease in Medicaid coverage (-5.2% change). The Southwest region saw 7,128 children formerly covered by employer-provided insurance (-6.9% change) shift towards purchased coverage (+4.5% change) or Medicaid coverage (+3.3% change). In the Central region, where Fort Polk is located, a large number of children were shifted from Military coverage (-4.8% change) to Medicaid coverage (+7.2% change). Finally, the Northshore region saw an increase of 6,380 children covered by employer-provided insurance (+2.6% change) and a corresponding decrease in the number of children on purchased coverage (-3.3% change).

Table 5: Uninsured Estimates for Nonelderly Adults (19-64) by Region

Region	2007		2009		2011		2013	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	21.2%	89,963	20.2%	100,222	24.1%	126,101	20.6%	110,908
Baton Rouge 2	17.3%	66,978	17.2%	67,490	19.8%	81,563	18.0%	75,039
Houma-Thibodaux 3	19.6%	47,042	18.3%	44,656	23.1%	58,825	21.2%	52,162
Acadiana 4	19.7%	66,504	18.5%	65,917	21.7%	78,980	20.7%	76,497
Southwest 5	27.8%	46,703	19.9%	34,724	20.9%	37,488	21.4%	38,538
Central 6	21.1%	37,542	21.8%	39,553	24.6%	45,187	21.0%	40,186
Northwest 7	23.8%	78,641	24.2%	78,307	24.9%	84,048	26.9%	88,175
Northeast 8	23.6%	51,324	28.0%	59,987	27.9%	57,622	26.3%	58,301
Northshore 9	20.7%	61,652	15.9%	49,635	19.5%	64,129	24.4%	82,226
Statewide	21.2%	546,348	20.1%	540,490	22.7%	633,943	22.0%	622,033

Uninsured Estimates for Nonelderly Adults (19-64) by Region

While uninsured rates for children have increased, uninsured rates for adults decreased slightly in 2013. Between 2011 and 2013, the uninsured rate decreased from 22.7% to 22.0%. This change corresponds with the decreased unemployment in the state. The seasonally-adjusted unemployment rate in Louisiana October 2011 was 7.2%. The seasonally-adjusted unemployment rate in Louisiana has been lower ever since then, and in October 2013 was 6.5%.

Uninsured rates decreased in most regions, but not in the Southwest, Northwest, or (most significantly) the Northshore. In the Northshore, the uninsured rate increased from 19.5% to 24.4%, an increase of 18,097 more people uninsured. The New Orleans region saw the most significant decrease, from 24.1% in 2011 to 20.6% in 2013, a decrease of 15,163 people.

Uninsured Rates by Federal Poverty Level (FPL): In Table 6, we present the uninsured rates for adults by level of poverty. As can be seen, the uninsured rates are highest for adults making between 13% and 100% of federal poverty. Below 13% federal poverty, many adults qualify for Medicaid and public healthcare. Nearly forty percent of adults between 13% and 100% of federal poverty are uninsured.

Since 2011, the uninsured rate for adults under 200% of federal poverty has decreased from 37.7% to 35.7% and the number of uninsured adults decreased from 415,922 to 411,143. This is a lower rate than any other year of the Louisiana Health Insurance Survey except for 2007. Due to changes in population, 2009 also saw a lower absolute number of uninsured adults under 200% federal poverty. Because a total of 622,033 total adults are uninsured, approximately 2 out of every 3 uninsured adults are below 200% of FPL.

Uninsured rates for adults under 200% of FPL decreased in four

Table 6: Uninsured Estimates for Adults (19-64) in Relation to the Federal Poverty Level

FPL Category	Percent	Number
0% to 13% FPL	35.1%	89,249
13% to 100% FPL	39.3%	126,793
100% to 138% FPL	37.2%	81,958
138% to 150% FPL	37.3%	23,628
150% to 200% FPL	30.9%	89,515
200% to 250% FPL	23.5%	56,641
250% to 300% FPL	20.1%	43,566
300% to 400% FPL	13.8%	50,935

regions, most significantly in the New Orleans region which also has the largest overall population and saw a decrease of 14,909 people. An equal number of regions saw an increase in the insured rate of adults under 200% of FPL, while the Houma-Thibodaux region remained the same. An increase in population, however, led to a higher number of uninsured adults under 200% of FPL in the Houma-Thibodaux region.

Uninsured Parents: Starting in 2009, the LHS has ascertained the uninsured status of parents. Before reporting on the numbers, it should be noted that the definition here focuses only on parents with children under age 19 in the household. The measure is limited in its ability to identify parents in households with more than one family (e.g. a household where an adult brother or sister has moved into the home with their children adding a second family) though open ended relationship responses and guardianship indicators identify some of these relationships. With those caveats in mind, approximately 17.3% of parents in Louisiana are uninsured, reflecting 157,274 uninsured parents. This is a decrease from 2011 when we estimated 18.5% were uninsured. Like in 2011, parents in Baton Rouge are least likely

to be uninsured and those in the Northeast most likely. Notably, parents are much more likely to be insured than the adult population in general, statewide and in every region. There are slightly over twice as many uninsured adults without children than there are uninsured parents.

Sources of Coverage for Non-Elderly Adults: Types of insurance coverage for each adult member of the household are provided in Table 9. The possible responses are that a person is covered through employer insurance held by someone in the household (Employer), through an insurance policy purchased privately (Purchased Coverage), through a plan that was provided by a previous employer of someone in the household (Former Employer), through an insurance policy held by someone not in the household (not in Household) or through one of three groups of government coverage (Medicare, Military, or Medicaid). Individuals are considered to be uninsured only after confirming that they do not have any type of coverage.

Table 7: Uninsured Estimates for Adults (19-64) Under 200% Federal Poverty

Region	2007		2009		2011		2013	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	33.5%	58,224	34.2%	66,171	37.5%	80,359	30.5%	65,450
Baton Rouge 2	29.6%	45,420	30.4%	41,594	36.5%	52,305	34.9%	47,717
Houma-Thibodaux 3	31.9%	32,516	32.3%	30,329	36.1%	32,598	36.1%	33,293
Acadiana 4	34.0%	47,472	31.8%	40,029	38.0%	49,769	38.1%	54,549
Southwest 5	40.9%	28,172	33.3%	21,433	33.1%	24,330	34.9%	24,152
Central 6	32.8%	25,432	34.9%	25,435	41.3%	33,782	31.9%	25,607
Northwest 7	40.0%	57,863	40.1%	54,986	39.2%	58,663	40.6%	65,967
Northeast 8	31.6%	33,186	38.5%	36,246	42.4%	42,498	36.1%	40,310
Northshore 9	34.1%	40,458	29.1%	32,799	35.1%	41,620	38.5%	54,099
Statewide	34.0%	368,744	37.1%	380,806	37.7%	415,922	35.7%	411,143

Table 8: Uninsured Estimates for Parents and Childless Adults

Region	Parent Population	Number Uninsured	Percent Uninsured	Childless Adult Population	Number Uninsured	Percent Uninsured
New Orleans 1	154,126	23,808	15.4%	383,209	87,100	22.7%
Baton Rouge 2	128,044	18,135	14.2%	288,058	56,904	19.8%
Houma-Thibodaux 3	84,466	14,039	16.6%	161,279	38,123	23.6%
Acadiana 4	120,279	17,965	14.9%	249,221	58,532	23.5%
Southwest 5	62,341	11,414	18.3%	117,624	27,125	23.1%
Central 6	69,507	13,671	19.7%	121,665	26,515	21.8%
Northwest 7	101,423	21,229	20.9%	225,821	66,946	29.6%
Northeast 8	64,365	13,512	21.0%	157,722	44,789	28.4%
Northshore 9	123,653	23,502	19.0%	213,869	58,725	27.5%
Statewide	908,204	157,274	17.3%	1,918,468	464,760	24.2%

Table 9: Sources of Coverage for Adults (19-64) by Region

Region	Employer		Purchased Coverage		Former Employer		Not In Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	49.3%	264,708	9.7%	52,064	3.9%	21,116	1.5%	7,973
Baton Rouge 2	60.0%	249,740	8.0%	33,162	4.1%	17,215	2.8%	11,824
Houma-Thibodaux 3	58.7%	144,283	7.6%	18,741	5.5%	13,579	1.9%	4,699
Acadiana 4	56.8%	209,968	9.2%	34,085	3.8%	14,162	2.4%	8,737
Southwest 5	53.9%	96,918	8.1%	14,604	4.1%	7,389	3.0%	5,418
Central 6	51.8%	99,107	7.1%	13,556	3.7%	7,037	2.1%	4,073
Northwest 7	47.9%	156,622	6.2%	20,316	4.1%	13,268	1.0%	3,367
Northeast 8	52.3%	116,071	6.0%	13,347	3.5%	7,837	1.2%	2,555
Northshore 9	52.3%	176,372	6.9%	23,451	4.6%	15,445	0.8%	2,769
Statewide	53.6%	1,513,789	7.9%	223,327	4.1%	117,048	1.8%	51,416

Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	5.2%	27,697	4.9%	26,339	12.1%	65,251	20.6%	110,908
Baton Rouge 2	2.8%	11,639	2.0%	8,223	7.3%	30,284	18.0%	75,039
Houma-Thibodaux 3	4.9%	12,040	1.5%	3,668	7.3%	18,011	21.2%	52,162
Acadiana 4	4.8%	17,597	2.9%	10,645	8.0%	29,390	20.7%	76,497
Southwest 5	4.2%	7,542	2.3%	4,177	10.1%	18,220	21.4%	38,538
Central 6	5.0%	9,646	9.6%	18,293	8.1%	15,530	21.0%	40,186
Northwest 7	5.3%	17,438	7.4%	24,341	8.8%	28,930	26.9%	88,175
Northeast 8	4.4%	9,853	4.3%	9,586	8.9%	19,832	26.3%	58,301
Northshore 9	4.4%	14,891	4.1%	13,923	7.5%	25,209	24.4%	82,226
Statewide	4.5%	128,343	4.2%	119,194	8.9%	250,656	22.0%	622,033

The largest source of coverage for adults is employer-provided insurance, with over half of the population (53.6%) receiving employer-provided coverage. The next largest group is the uninsured.

Between 2005 and 2009, the percent of adults covered by employer insurance increased in each period from 48.6% in 2005 to 56.4% in 2009. In 2011, employer-provided coverage fell to 53.0%. For adults, this change was absorbed by a greater number of uninsured. In 2013, employer-provided coverage increased very slightly to 53.6% (+0.6% change). This was mostly offset by the change in the uninsured rate, which decreased very slightly to 22.0% (-0.7% change). Public coverage remained the same, at 17.6% in both 2011 and 2013.

At the regional level, the most significant changes in coverage were in the New Orleans, Baton Rouge, Northeast, and Northshore regions. Some changes come from population changes; others represent an overall shift in patterns of coverage. In the New Orleans Region, 15,193 fewer adults were uninsured than in 2011. These adults were picked up mostly by purchased coverage (12,575 more adults covered) and Medicaid coverage

(11,144 more adults covered). In Baton Rouge, 16,146 more adults were covered by employer-provided insurance than in 2011. About 6,500 came from the uninsured. There was an increase of 23,149 adults covered by an employer in Northeast Louisiana, though very little change in the number of uninsured there. This change was spread across all types of public and private coverage, including approximately 5,000 adults from purchased coverage. Finally, in the Northshore region, the number of uninsured adults decreased by 18,097. Only about 4,000 of these were absorbed by employer coverage, another 5,000 were absorbed by purchased coverage.

Employer-sponsored insurance coverage is most common in the Baton Rouge region (60.0%), purchased coverage and Medicaid coverage most popular in the New Orleans region (9.7% and 12.1%, respectively), and Military coverage most popular in Central Louisiana (9.6%) where Fort Polk is located. The Northwest region has the highest rate of uninsured, but New Orleans, because it has the greatest population, has the highest number.

Correlates of Uninsured Status

Uninsured status is correlated with race, income, poverty, education, and age, such that the uninsured are more likely to be African American, poorer, less educated, and younger adults. In this section, differences in uninsured status across gender, race, income, poverty, age, and education are presented, beginning with gender (Displayed in Figure 10). Adult females are slightly more likely to be insured than their male counterparts. Female children (3.8%) are also more likely to be insured than male children (4.9%).

Considerably larger differences emerge when examining race (Figure 11). Twenty-nine percent of African-American nonelderly adults are uninsured compared to 18.2% of Caucasians. Notably, uninsured rates for African-Americans have decreased from 31.5% while the uninsured rate for Caucasians has actually risen from 17.7% in 2011. In contrast, the uninsured rate for African American children has increased by a greater percent than the uninsured rate for Caucasian children. In 2011, 4.0% of African American children were uninsured while 3.0% of Caucasian children were uninsured.

As can be seen in Figure 12, income is also an important predictor of uninsured status for adults, either when measured as household income or in relation to federal poverty guidelines. There are clear relationships between income and insurance status for adults, but much less clear relationships for children. Nearly forty-three percent of adults earning between \$5,000 and \$14,999 are uninsured compared to 7.7% of adults earning \$95,000 or more. By contrast, the children's uninsured rate remains relatively flat across all income groups. It is highest in the \$25,000 to \$54,999 range, a family income that, depending on the size of the family and number of dependents, may push the child out of qualifying for Medicaid/LaCHIP but may still be too little to comfortably afford health insurance.

Education is likewise strongly associated with uninsured rates for adults as less educated respondents are considerably more likely to be uninsured. As reflected in Figure 13, there is a steady decline in uninsured rates as education increases. Nearly forty-three percent of respondents with less than a high school education were uninsured, as were 27.5% with a high school education, 21.1% with some college, 10.9% with a college degree, and 5.7% with a graduate degree.

Age is also associated with uninsured status as young children are least likely to be uninsured. Younger adults (19-29) are most likely to be uninsured. Twenty-seven percent of 19-21 year olds are uninsured, which is down from 31.2% in 2011. Thirty-one percent of 22-29 year olds are uninsured, which is only a -0.5% change from the previous period. Overall, uninsured rates for adults decrease as age increases.

Figure 10: Uninsured Rates for Adults and Children by Gender

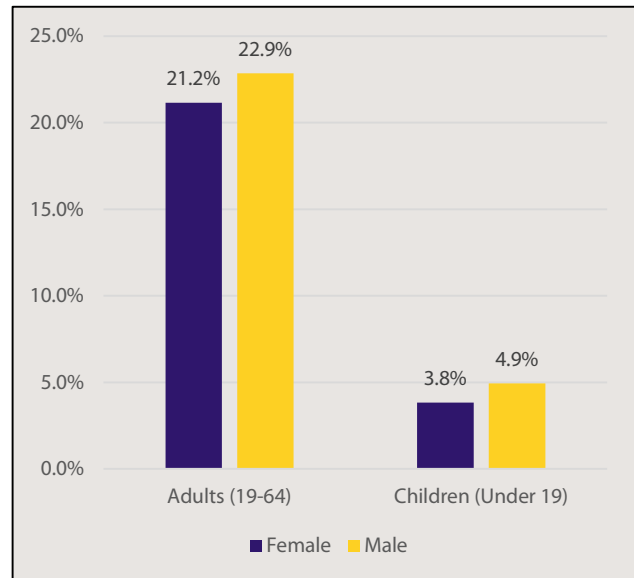
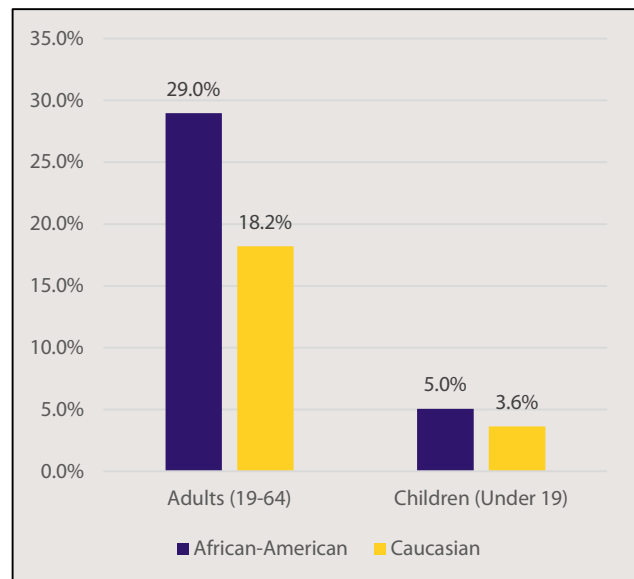


Figure 11: Uninsured Rates for Adults and Children by Race



Largely because of Medicaid/LaCHIP programs, young children (0-5) are least likely to be uninsured. Only 3.6% are uninsured as are 4.6% of children between 6 and 13 years and 4.6% of children 14 through 18. Uninsured rates for each of these age groups increased relative to 2011 but the increase was greatest for younger children, and especially in the 6-13 age bracket. There, the uninsured rate increased from 3.2% to 4.6%. The uninsured rate for children 0-5 years old in 2011 was 2.4%.

Figure 12: Uninsured Rates for Adults and Children by Income

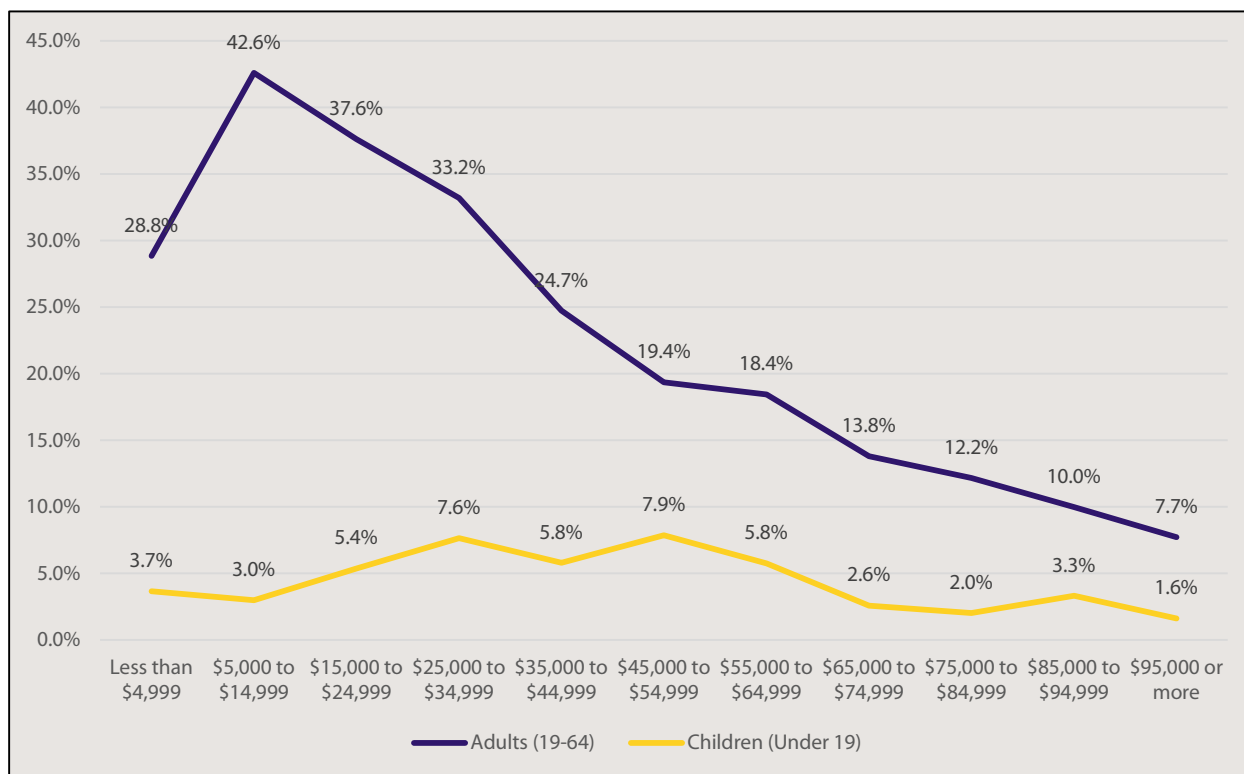


Figure 13: Adult Uninsured Rates by Education

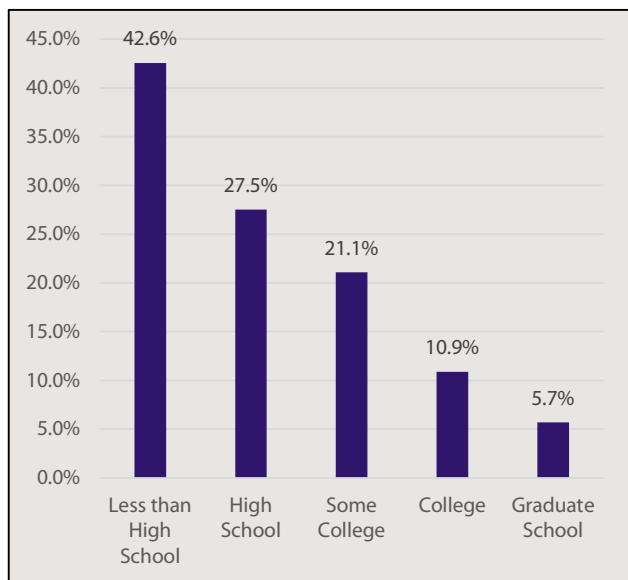
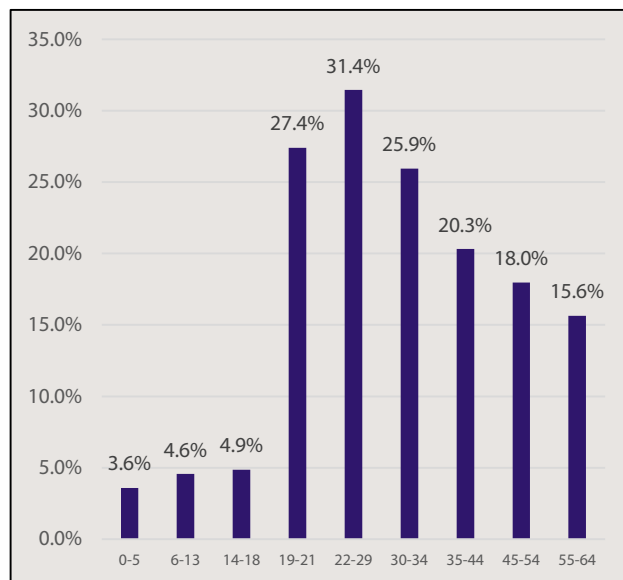


Figure 14: Uninsured Rates by Age



Awareness of LaCHIP

Since the first time it was measured in 2005, there has been a remarkable increase in awareness of LaCHIP. Among all households, awareness has increased from 43.1% to 76.9%. Most of this increase occurred between 2005 and 2009. Awareness is higher among households with children (87.1%) and households that are eligible for Medicaid (89.8%).

Figure 15: Awareness of LaCHIP



Appendix: Survey Methodology

The LHIS Survey gauges uninsured status through a household level approach in which individual respondents are asked to report on the health insurance status of each member of the household. To assure reporting is as accurate as possible, initial respondents are screened to make sure they are the most knowledgeable person in the household about family health care and health insurance. Once the most knowledgeable person in the household has been selected, respondents are asked to identify all members of the household and a series of questions asking whether members of the household are covered by particular types of insurance including employer sponsored insurance, privately purchased insurance, Medicaid or LaCHIP, Medicare, or military insurance. Respondents are asked

to verify uninsured status for any individual in the household not identified as having some form of insurance coverage. Only household members who are identified as not having any form of insurance coverage and who are verified as uninsured are included in the final estimate of the uninsured population.

The initial sampling strategy was designed to generate responses from 8,500 Louisiana households, including at least 50 responses from each parish (East Carroll the only exception to this target at 49), and at least 700 responses from each of the nine DHH region. This is a decrease from previous year versions of the LHIS, which targeted 10,000 household responses. The target of 2,000 cell phone interviews remained the same while the landlines decreased, to better represent the increasing cell phone only population of Louisiana.

Table 1: Comparison of Households Sampled by Region

Region	Total Households						U19 Households					
	2013	2011	2009	2007	2005	2003	2013	2011	2009	2007	2005	2003
New Orleans 1	911	1,223	1,356	1,371	1,292	1,880	320	482	536	554	471	691
Baton Rouge 2	1,072	1,429	1,197	1,353	1,097	1,636	402	569	545	609	446	739
Houma-Thibodaux 3	794	1,151	1,033	920	893	1,381	313	498	489	438	427	611
Acadiana 4	993	1,399	1,308	1,032	1,463	1,581	397	590	597	480	645	687
Southwest 5	703	1,035	962	792	1,019	926	264	412	427	338	425	420
Central 6	1,074	1,228	1,104	880	988	624	412	541	474	356	452	283
Northwest 7	1,089	1,450	1,312	1,181	1,242	592	400	589	562	495	476	240
Northeast 8	1,105	1,201	1,079	1,370	1,018	622	379	442	431	573	417	263
Northshore 9	887	1,430	1,299	1,152	1,087	787	382	634	635	527	476	339
Statewide	8,628	11,546	10,650	10,051	10,099	10,029	3,269	4,757	4,696	4,370	4,235	4,273

Table 2: Comparison of Individuals Sampled by Region

Region	Total Individuals						U19 Individuals					
	2013	2011	2009	2007	2005	2003	2013	2011	2009	2007	2005	2003
New Orleans 1	2,379	3,302	3,711	3,771	3,287	4,680	599	897	962	1,056	849	1,190
Baton Rouge 2	2,888	4,030	3,438	3,828	2,896	4,401	736	1,093	1,011	1,176	822	1,291
Houma-Thibodaux 3	2,257	3,354	3,030	2,772	2,576	4,059	587	899	861	846	755	1,236
Acadiana 4	2,781	4,028	3,747	2,955	3,988	4,412	746	1,161	1,129	945	1,183	1,368
Southwest 5	1,928	2,954	2,717	2,182	2,753	2,515	493	822	808	620	769	722
Central 6	2,924	3,482	3,089	2,371	2,715	1,656	762	1,028	885	687	829	452
Northwest 7	2,910	3,965	3,573	3,219	3,204	1,574	748	1,100	1,057	923	855	430
Northeast 8	2,847	3,222	2,855	3,704	2,707	1,630	678	863	769	1,064	767	455
Northshore 9	2,525	4,188	3,771	3,336	3,003	2,199	699	1,190	1,168	1,022	851	650
Statewide	23,439	32,525	29,931	28,138	27,129	27,126	6,048	9,053	8,650	8,339	7,680	7,794

Because of the sampling design employed, the probability of being selected into the final sample was dependent on the parish in which the respondent resided. To account for this, the results were weighted to adjust for sampling differences across parishes. Specifically, the sampling weight was constructed as the parish population divided by the number of individuals sampled in the parish. Because differences in response rates among different segments of the population may also result in biased estimates of uninsured rates, the data were also weighted based on demographic characteristics where sample estimates do not closely mirror census-based population estimates. In the 2013 LHS, results are weighted to account for the most recent estimates of the statewide population available - July 2012 U.S. Census Estimates. A comparison of unweighted and weighted sample estimates to census data is provided in Table 3 below. As can be seen in Table 3, the estimates provided by the 2013 LHS nicely match the population estimates from the U.S. census.

As a final adjustment, uninsured estimates are adjusted to account for the widely-noted Medicaid bias (mentioned above). A long line of empirical research has demonstrated that Medicaid recipients often misreport their insurance status. Our greatest concern in the current report is the extent to which they misreport as uninsured. In this situation, estimates of uninsured populations would be biased upward and estimates of Medicaid populations would be biased downward. The results presented in this report have been adjusted to account for this bias using an econometric model to estimate individual-level probabilities of misreporting.

Table 3: Distribution of Survey Data and Census

Income	Unweighted	Weighted	2011 ACS
Less than \$15,000	27.5%	19.1%	19.1%
\$15,000 to \$34,999	13.9%	24.4%	24.4%
\$35,000 to \$74,999	22.1%	29.3%	29.3%
\$75,000 to \$149,999	24.7%	21.4%	21.4%
\$150,000 or more	11.9%	5.8%	5.8%
Age			
0-5 years	6.4%	8.2%	8.2%
6-15 years	14.6%	13.5%	13.5%
16-18 years	4.8%	4.0%	4.0%
19-26 years	9.1%	11.9%	11.9%
27-45 years	19.6%	23.4%	23.4%
46-64 years	38.9%	26.1%	26.1%
65 or over	6.7%	12.9%	12.9%
Race			
White	67.7%	59.9%	59.9%
Black	27.9%	32.0%	32.0%
Other	4.4%	8.1%	8.1%
Gender			
Male	47.1%	48.9%	48.9%
Female	52.9%	51.1%	51.1%
DHH Region			
New Orleans 1	10.1%	18.9%	18.9%
Baton Rouge 2	12.3%	14.6%	14.6%
Houma-Thibodaux 3	9.6%	8.8%	8.8%
Acadiana 4	11.9%	12.9%	12.9%
Southwest 5	8.2%	6.4%	6.4%
Central 6	12.5%	6.7%	6.7%
Northwest 7	12.4%	12.0%	12.0%
Northeast 8	12.1%	7.7%	7.7%
Northshore 9	10.8%	12.0%	12.0%

