



WHAT CENSUS MICRODATA TELLS US ABOUT HEALTH INSURANCE COVERAGE IN GEORGIA

Issue Briefing for Policymakers

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SUMMARY

Based on 2017 microdata from the U.S. Census Bureau, health insurance coverage is a significant problem in Georgia. 1.35 million Georgians are without any coverage, or 13.3 percent of the civilian, non-institutionalized population of 10.1 million people. The majority of the civilian, noninstitutionalized population (53.8 percent) have coverage through their employer or union, followed by Medicaid (17.5 percent), and Medicare (15.6 percent). There are more uninsured Georgians than there are persons who have privately purchased insurance (12.4 percent).

Surprisingly, more Georgians—1.45 million—have two types of coverage than those who are uninsured. The Census Bureau defines types of coverage as employer/union provided, privately purchased, TRICARE/other military health insurance, Medicaid/other government assistance, Medicare, Veteran Administration, and Indian Health Service. Having multiple types of coverage indicates the inadequacy of current policies, especially Medicare. Two thirds of persons with Medicare supplement Medicare with another type of insurance, including privately purchased insurance, current or employer-provided insurance, and Medicaid.

The fragmentation of the system splits families into having multiple types of insurance coverage, especially for low-income families defined as having income at 138 percent of the federal poverty level or below. It is common for low-income children to have different insurance coverage from their mother (60.1 percent) or father (69.6 percent). This is not the case for higher income families with incomes over 400 percent where children have the same type of insurance as their mother 89.1 percent of the time or their father 87.5 percent of the time.

Overwhelmingly, most (87 percent) of the uninsured are between the ages of 18 and 65, although there is still



a significant number (172,000) of Georgians under the age of 18 without insurance. Moreover, the plurality of those without insurance are between the income ranges of 138 percent and 400 percent of the federal level. Therefore, Georgia could not eliminate the uninsured problem if all it did was expand Medicaid pursuant to the Affordable Care Act. The greater number of those uninsured are working and eligible for the premium tax credits. The intersection between Georgians with incomes between 138 percent and 400 percent of the federal poverty level and Georgians between the ages of 18 and 65 account for more than half a million people. These facts suggest that health insurance premiums on the individual markets, especially purchased through the ACA exchanges, are still unaffordable despite the tax credits.

- Most (728,000) of the uninsured between the ages of 18 and 65 are employed.
- Another 328,000 are not in the labor force.
- 113,000 are unemployed.

This suggests that the problem is not the inability of individuals to find employment.



INTRODUCTION

The purposes of this briefing are to highlight some lesser known characteristics of health insurance coverage in Georgia and to offer some commentary on the data to help policymakers in designing meaningful reform of the health insurance system.

The following data charts and tables give additional insight into Georgians' health insurance coverage than what is published by the U.S. Census Bureau. This supplemental data set was tabulated and calculated using microdata of the Bureau's 2017 American Community

Survey (ACS) made available through IPUMS USA of the University of Minnesota Population Center.¹

Conducted annually by the Census Bureau, the ACS asks respondents about health insurance coverage at the time of the survey. The 2017 data for Georgia represents 99,799 individuals and were inferred to the entire population using the Bureau's weighting system. All tabulations and calculations in this briefing are for civilians living in Georgian households. They exclude individuals in institutional settings and active military personnel.

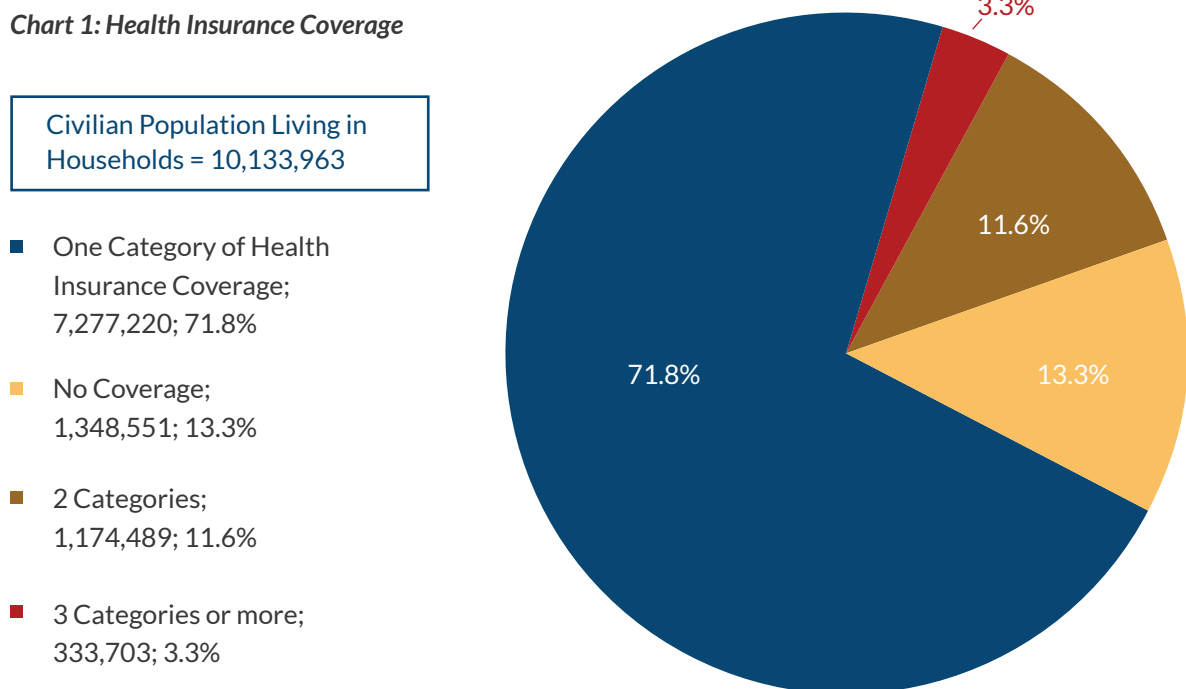
1 Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pocos, and Matthew Sobek. IPUMS USA: Version 8.0 [dataset]. Minneapolis, MN: IPUMS, 2018. <https://doi.org/10.18128/D010.V8.0>

GEORGIA HEALTH INSURANCE COVERAGE

The Census Bureau asks respondents whether they have health insurance coverage from any of the following categories:

- Employer/Union Provided
- Privately Purchased
- TRICARE/Other Military Health Care
- Medicaid/Other Government Assistance
- Medicare
- Veteran Administration
- Indian Health Service

Chart 1: Health Insurance Coverage



According to the ACS:

- 13.3 percent of Georgia civilians living in households in 2017 had no health insurance coverage.
- 71.8 percent of the population had coverage from one category of health insurance.
- 11.6 percent had coverage from two categories, and
- 3.3 percent had coverage from three or more categories.

The surprise in the data is the number of Georgians who have coverage from more than one category. **There are more Georgians with coverage from two or more categories (14.9 percent) than there are those who are uninsured (13.3 percent).**



Table 1: Health Insurance Coverage by Category

Health Insurance Category	Having Category of Coverage		Having Only This Category of Coverage		Percent with Coverage That Only Have This Coverage
	Total Persons	Percent Population	Total Persons	Percent Population	
Employer/Union	5,447,727	53.8%	4,621,746	45.6%	84.8%
Medicaid/Other Govt. Asst.	1,776,154	17.5%	1,278,799	12.6%	72.0%
Medicare	1,581,518	15.6%	513,126	5.1%	32.4%
Without Any Coverage	1,348,551	13.3%	1,348,551	13.3%	100.0%
Privately Purchased	1,256,339	12.4%	658,783	6.5%	52.4%
TRICARE/Military	408,721	4.0%	172,575	1.7%	42.2%
Veteran Administration	233,565	2.3%	31,508	0.3%	13.5%
Indian Health Service	6,194	0.1%	683	0.0%	11.0%

Table 1 delves more into the breakdown of coverage by category. The majority of Georgians (53.8%) have health insurance coverage from their employer or through a union. Of those with employer/union coverage, 84.8 percent of them have only this coverage. These persons constitute 45.6 percent of the civilian population living in households. The remainder—or 8.2 percent of the civilian population living in households—have coverage through their employer/union plus coverage from at least one of the other categories.

More persons are on Medicaid or other government assistance, such as PeachCare, than those with Medicare. More Georgians have Medicare than those without any coverage. More Georgians are without coverage than those who have privately purchased coverage. Most persons with Medicare (67.6%) have coverage from at least one other category.

Table 2: Most Common Combinations of Health Insurance Coverage

Most Common Combinations	Total Persons	Percent Population
Only Employer/Union Coverage	4,621,746	45.6
Uninsured	1,348,551	13.3%
Only Medicaid Coverage	1,278,799	12.6%
Only Privately-Purchased Coverage	658,783	6.5%
Only Medicare	513,126	5.1%
Three or More Categories	333,703	3.3%
Medicare and Employer/Union Coverage	264,530	2.6%
Medicare and Privately Purchased Coverage	230,966	2.3%
Medicaid and Medicare Coverage	211,625	2.1%
Only TRICARE Coverage	172,575	1.7%
All Other Combinations	499,559	4.9%
Total Civilians Living in Households	10,133,963	100.0%

An examination of a cross tabulation or intersection analysis of health insurance coverage shows the number of all the combinations of coverage from the various types of insurance. The cross tabulation included those combinations where Georgians might only have one type of coverage, such as only employer/union coverage, coverage from multiple types, such as having both Medicaid and Medicare, or not having any coverage, that is, the uninsured. The most common combination is those persons with only employer or union coverage (45.6%) followed by the uninsured (13.3%), those with only Medicaid (12.6%), those with only privately-purchased coverage (6.5%), and those with only Medicare (5.1%).

The next most common combination is those persons with three or more categories of health insurance coverage (3.3%). The next three most common combinations involve Medicare coverage: Medicare and employer/union coverage (2.6%), Medicare and privately purchased coverage (2.3%), and Medicare and Medicaid coverage (2.1%).

The data on health insurance coverage points to the fragmentation of the system and the inadequacy of some coverage. It indicates that Medicare by itself does not provide adequate coverage because most persons with Medicare supplement it with some other coverage, such as privately purchased health insurance, or if the individual is fortunate, they supplement Medicare with a plan provided by their former employer.

There are 211,625 Georgians who have both Medicaid and Medicare. These persons are known as the dual eligibles. The tabulation limited the results to persons living in households. Therefore, the dual eligible number would not include those persons in nursing homes who have drawn down personal funds so that Medicaid would pick up the tab for the nursing home care.

The data show the mix of health coverage, which is mostly private insurance, but government programs make up a significant proportion. The data does not show government subsidies for health care, such as tax breaks for employers or premium tax credits for those who receive health insurance through the Affordable Care Act (ACA), commonly called ObamaCare, exchanges.

HEALTH COVERAGE FOR FAMILIES AND MARRIED COUPLES

Table 3: Children (Under Age 18) with Different Health Insurance Coverage from Parents

Income Relative to Federal Poverty Level	Comparing Child (Under 18) to Mom				Comparing Child (Under 18) to Dad			
	Same Coverage	Different Coverage Number	Percent	Total	Same Coverage	Different Coverage Number	Percent	Total
All Persons under 18								
0% to 138%	260,621	391,984	60.1%	652,605	96,960	225,554	69.9%	322,514
139% to 400%	547,980	322,628	37.1%	870,608	434,102	267,426	38.1%	701,528
401% and over	547,210	67,178	10.9%	614,388	511,896	72,977	12.5%	584,873
Total	1,355,811	781,790	36.6%	2,137,601	1,042,958	565,957	35.2%	1,608,915
All Persons under 18 Living in Married Couple Household								
0% to 138%	81,817	147,370	64.3%	229,187	67,453	149,511	68.9%	216,964
139% to 400%	419,297	207,632	33.1%	626,929	394,470	210,831	24.8%	605,301
401% and over	509,473	54,394	9.6%	563,867	493,172	65,237	11.7%	558,409
Total	1,010,587	409,396	28.8%	1,419,983	955,095	425,579	30.8%	1,280,674
All Persons under 18 Living in Single Dad Household								
0% to 138%	2,454	1,554	38.8%	4,008	7,674	11,783	60.6%	19,457
139% to 400%	4,527	2,330	34.0%	6,857	21,248	15,657	42.4%	36,905
401% and over	1,992	1,111	35.8%	3,103	11,379	2,898	20.3%	14,277
Total	8,973	4,995	35.8%	13,968	40,301	30,338	42.9%	70,639
All Persons under 18 Living in Single Mom Household								
0% to 138%	145,276	191,966	56.9%	337,242	3,022	3,354	52.6%	6,376
139% to 400%	98,349	87,083	47.0%	185,432	1,915	9,570	83.3%	11,485
401% and over	29,275	8,432	22.4%	37,707	1,190	1,110	48.3%	2,300
Total	272,481	287,481	51.3%	560,381	6,127	14,034	69.6%	20,161
All Persons under 18 Living in Another Arrangement								
0% to 138%	31,074	51,094	62.2%	82,168	18,811	60,906	76.4%	79,717
139% to 400%	25,807	25,583	49.8%	51,390	16,469	31,368	65.6%	47,837
401% and over	6,470	3,241	33.4%	9,711	6,155	3,732	37.7%	9,887
Total	63,351	79,918	55.8%	143,269	41,435	96,006	69.9%	137,441

For Georgians under age 18, defined here for this context as children, the likelihood that they have the same health insurance coverage as their mother (“mom”) or father (“dad”) depends on family income. The lower the income, the greater the likelihood that the child would have different health insurance coverage. 60.1 percent of children in families with 138 percent of the federal poverty level (FPL) or below have different health insurance coverage from their mom, and 69.9 percent have different coverage from their dad.

As income levels increase, the likelihood of having different health insurance coverage diminishes. For children with family incomes between 139 percent and 400 percent of the federal poverty level, only 37.1 percent have different health insurance coverage from mom and 38.1 percent have different coverage from dad. For income levels over 400 percent of the poverty level, 10.9 percent of children have different health insurance coverage from mom and 12.5 percent have different health insurance coverage from dad. Table 3 gives additional data on the differences between health insurance coverage of children from their parents broken out by married couple families, single dad families, single mom families, and other arrangements.

Table 4: Different Health Insurance Coverage Among Married Couples

Income Relative to Federal Poverty Level	Comparing Coverage Among Married Couples			
	Same Coverage	Different Coverage		Total
		Number	Percent	
0% to 138%	121,453	63,127	34.2%	184,580
139% to 400%	472,921	220,244	31.8%	693,165
401% and over	730,444	228,883	23.9%	959,327
Total	1,324,818	512,254	27.9%	1,837,072

Overall, 27.9 percent of married couples in Georgia have different health care coverage than their spouse. Similar to the situation of children but not as stark of a contrast, the lower the income level, the greater the likelihood that married couples have different coverage from their spouse. For married couples with incomes at 138 percent of the poverty level or below, 34.2 percent have coverage different from their spouse. For those with incomes between 139 percent and 400 percent of the federal poverty level, 31.8 percent have different coverage. For those with incomes above 400 percent of the federal poverty level, 23.9 percent have different coverage.

One takeaway from health insurance coverage is that the current system can split families and married couple with different coverage. The differences are much more prevalent with low-income families and couples. The data makes sense because the biggest government programs, other than Medicare, target low-income families. These findings are consistent with prior research that showed it would not be uncommon for one child to be on Medicaid, a second child on PeachCare, and the mom uninsured or with employer-provided coverage. If we add dad into the picture, there could be a fourth form of coverage.

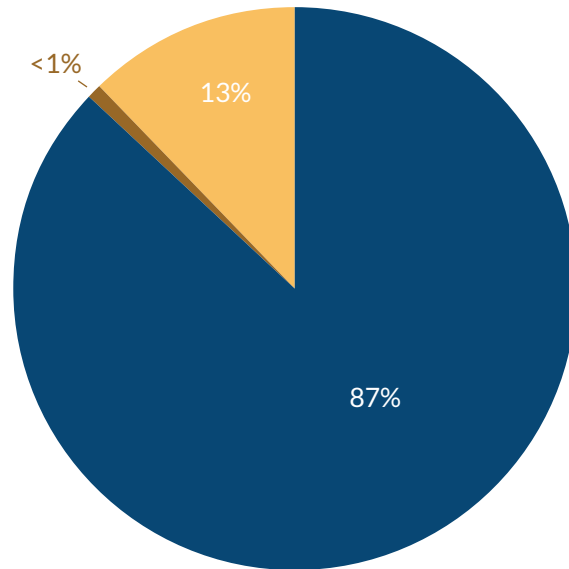
Ideally, it would simplify things for a family or married couple to have the same coverage. Having different coverage for different members of the same family adds to the complexity of coverage, forcing the single mom or single dad or married couple to navigate the different systems, which individually can be complex.

DEMOGRAPHICS OF THE UNINSURED

Overwhelmingly, most of Georgia's uninsured are between the ages of 18 and 65 years of age (87%). Nonetheless, the number of children—defined as under the age of 18—without insurance is still a significant number: 171,658.

Chart 2: Georgia's Uninsured by Age

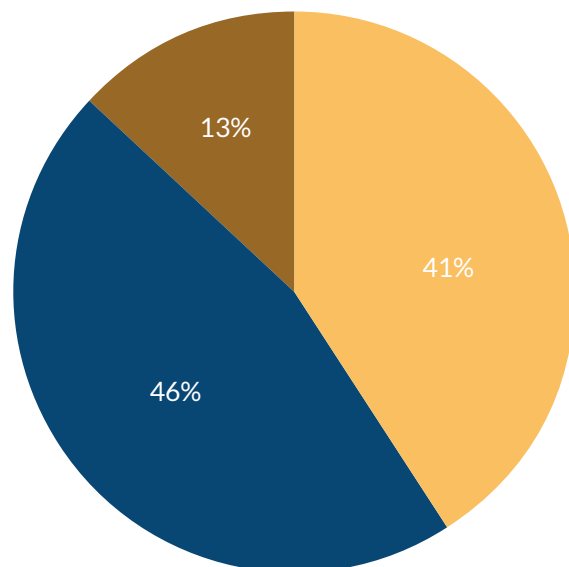
- 18 to 65
1,168,428; 87%
- Under 18
171,658; 13%
- Over 65
8,465; <1%



The plurality (46 percent) of the uninsured has incomes above 138 percent of the federal poverty level but less than 400 percent of the federal poverty level. Another 13.3 percent have incomes over 400 percent of the federal poverty level. Those with incomes below 138 percent of the federal poverty level account for 41 percent of the uninsured.

Chart 3: Georgia's Uninsured by Income Level

- Income between 139%
to 400% of the FPL
614,837; 46%
- Income 138% of the
FPL or less
556,745; 41%
- Income over 400% of
the FPL
176,969; 13%



Putting aside other issues with Medicaid, the data show that a simple expansion of Medicaid could not by itself solve the problem of the uninsured. Nearly 60 percent already have incomes above the income threshold to qualify for Medicaid under the ACA expansion rules. The data point to a larger problem with the ACA exchanges. Premium Tax Credits are available up to 400 percent of FPL, but this is the largest group of the uninsured. It indicates that the policies offered on the exchanges are still unaffordable despite the tax credits.

Table 5: Georgia's Uninsured by Income and Age

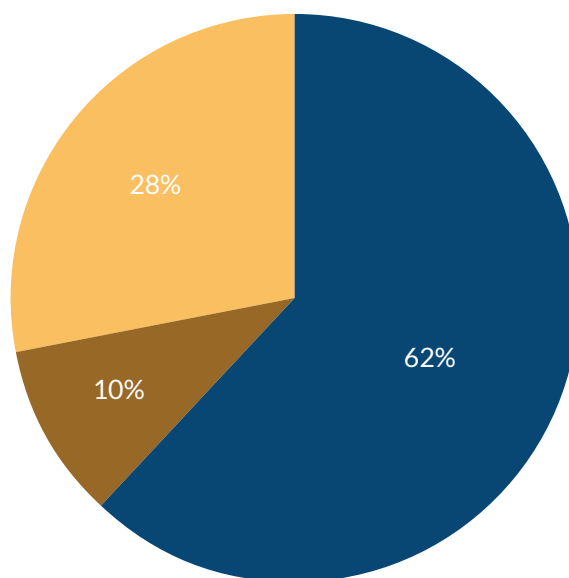
Income Relative to Federal Poverty Level	Under 18	18 to 65	Over 65	Totals
0% to 138%	75,531	477,473	3,741	556,745
139% to 400%	77,653	553,770	4,414	614,837
401% and over	18,474	157,185	1,310	176,969
Total	171,658	1,168,428	8,465	1,348,551

Table 5 provides a crosswalk of the uninsured by age category and income relative to the federal poverty level. Note that by far the two largest groups are those 18 to 65 years of age with incomes 139 percent to 400 percent of the federal poverty level followed by those 18 to 65 years of age with income levels at 138 percent of FPL or less.

Focusing on the uninsured between ages 18 and 65, 62 percent are employed. 28 percent are not in the labor force, and 10 percent are unemployed. **In other words, despite being employed, 728,000 Georgians are without health insurance coverage.**

Chart 4: Georgia's Uninsured Ages 18 to 65 by Employment

- Employed
728,087; 62%
- Not In the Labor Force
327,034; 28%
- Unemployed
113,307; 10%





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