



# Broward Regional Health Planning Council

## Broward County Uninsured Quick Facts

### INTRODUCTION

Health insurance is a means for financing a person’s health care expenses. While the majority of people have private health insurance, primarily through an employer, many others obtain coverage through programs offered by the government. Other individuals do not have health insurance at all.<sup>1</sup>

Health insurance makes a difference in whether and when people get necessary medical care, where they get their care, and ultimately, how healthy they are. Uninsured adults are far more likely than those with insurance to postpone health care or forgo it altogether. The consequences can be severe, particularly when preventable conditions or chronic diseases go undetected.<sup>2</sup>

Over time, changes in the rate of health insurance coverage and the distribution of coverage types may reflect economic trends, shifts in the demographic composition of the population, and policy changes that impact access to care.<sup>3</sup>

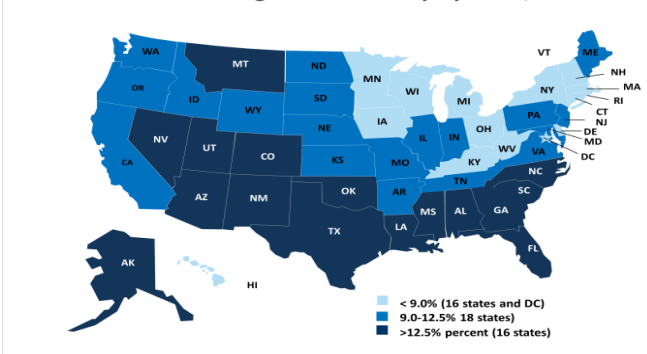
Across the Nation, in 2014, more people had private health insurance coverage (66.0%) than government coverage (36.5 %). Of the subtypes of health insurance, employer-based insurance covered the most people (55.4 % of the population), followed by Medicaid (19.5 %), Medicare (16.0 %), direct purchase (14.6 %), and military coverage (4.5 %).<sup>4</sup>

### UNINSURED BY YEAR

Nationally, the uninsured rate decreased between 2013 and 2014. “The percentage of people without health insurance coverage for the entire calendar year of 2014 was 33.0 million, which is lower than the number of uninsured in 2013 of 41.8 million; a difference of 8.8 million.”<sup>5</sup>

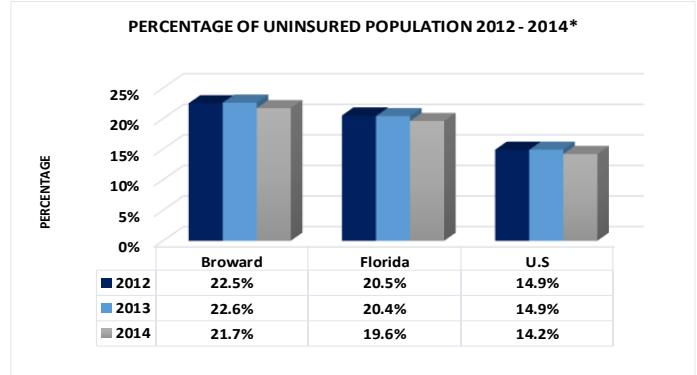
By 2014, Florida was among the states of the country with the highest percentage of non-elderly uninsured (over 12.5%).

Uninsured Rates Among the Nonelderly by State, 2014



Source: Kaiser Family Foundation analysis of the 2015 ASEC supplement to the CPS

At the county level, Broward’s uninsured population decreased from 22.5% in 2012 to 21.7% in 2014, but it remained higher than the State (19.6%) and the Nation (14.2%) percentages.



\* civilian noninstitutionalized.

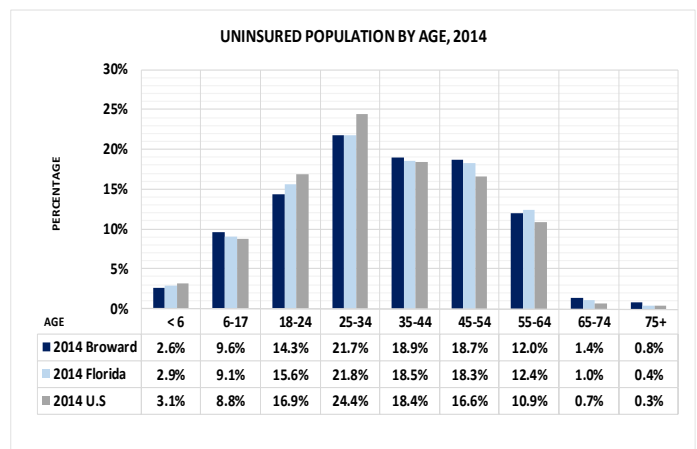
Source: U.S Census Bureau, American Community Survey 2014

### UNINSURED BY AGE

Age is strongly associated with the likelihood that a person has health insurance and the type of health insurance a person has. Adults aged 65 years and over have the highest rate of health insurance coverage because most are eligible for Medicare.<sup>6</sup>

Nationwide, between 2013 and 2014, the percentage of uninsured children under age 19 decreased from 7.5% to 6.2%, and the percentage of adults aged 19 to 64 years with health insurance coverage increased by 4.2%.<sup>7</sup>

A look at the breakdown by age for 2014 uninsured population of Broward County, Florida and the U.S. shows that the highest percentage of the uninsured population falls within the 25 to 34 age group, with a percentage of 21.7% in Broward, 21.8% in Florida and 24.4% in the Nation.



Source: U.S Census Bureau, American Community Survey 2014

### UNINSURED BY RACE/ETHNICITY

Between 2013 and 2014, the overall rate of health insurance coverage increased for all races and groups with Hispanic origins nationwide.<sup>8</sup>

In 2014, non-Hispanic Whites had a higher rate of health insurance coverage (92.4%) compared with Blacks (88.2%), Asians (90.7%), and Hispanics (80.1%). Hispanics (of any race) had the lowest rate of health insurance coverage.<sup>9</sup>

In Broward County, among the population reporting one race, *some other race alone* had the highest percentage (34.7%) followed by *American Indian and Alaska Native* (32.4%). Regarding ethnicity, the *Hispanic or Latino* population (28.0%) had much higher percentage of uninsured than *White alone, not Hispanic or Latino* (13.9%).

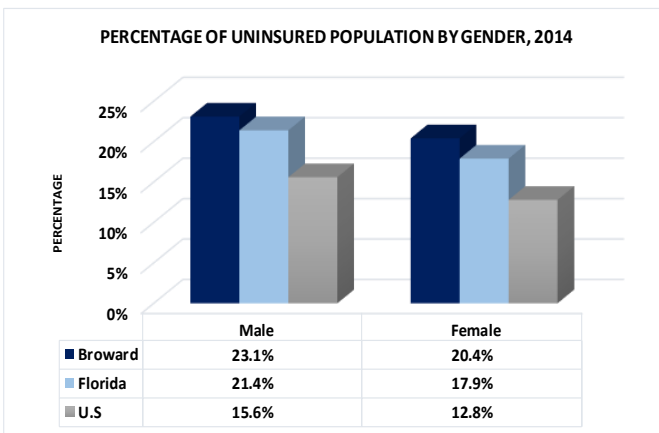
PERCENTAGE OF UNINSURED BROWARD POPULATION BY RACE/ETHNICITY, 2014	
<b>RACE</b>	
One race	21.8%
White alone	18.5%
Black or African American alone	27.6%
American Indian and Alaska Native alone	32.4%
Asian alone	23.6%
Native Hawaiian and Other Pacific Islander alone	31.4%
Some other race alone	34.7%
Two or more races	19.9%
<b>ETHNICITY</b>	
Hispanic or Latino (of any race)	28.0%
White alone, not Hispanic or Latino	13.9%

Source: U.S Census Bureau, American Community Survey 2014

### UNINSURED BY GENDER

In Broward County, the State and the Nation, the male population is more likely to be uninsured.

In 2014, Broward had the highest percentage of uninsured male population with 23.1% compared to Florida (21.4%) and the Nation (15.6%). This was also true for the female population (20.4%) compared to the State (17.9%) and the country (12.8%).



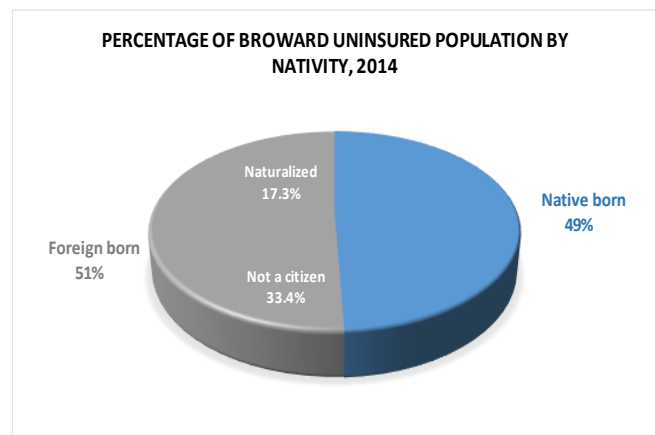
Source: U.S Census Bureau, American Community Survey 2014

### UNINSURED BY NATIVITY

Between 2013 and 2014, health insurance coverage rates increased for all native groups across the Nation. The foreign-born population, including both naturalized citizens and noncitizens, experienced a larger increase in health insurance coverage rates (6.4%) than did the native-born population (2.4%).<sup>10</sup>

The uninsured rate for noncitizens (31.2%) was over three times that of the native-born population (8.7%) nationwide. Noncitizens were also the least likely to have private or government health insurance coverage (48.9% and 26.2%, respectively), while native born citizens had the highest rates of both coverage types (67.4% for private and 37.5% for government).<sup>11</sup>

The percentage of the Broward uninsured population by nativity in 2014, was higher for the Foreign -born population (51%) than for the Native-born (49%). Within the Foreign-born population, Non-citizens had the highest percentage of uninsured population (33.4%) compared to the Naturalized uninsured (17.3%).



Source: U.S Census Bureau, American Community Survey 2014

### References:

<sup>1, 3, 4, 5, 6, 7, 8, 9, 10, 11</sup> Smith, Jessica C. and Carla Medalia. (2015) U.S. Census Bureau, Current Population Reports, P60-253, Health Insurance Coverage in the United States: 2014, U.S. Government Printing Office, Washington, DC, 2015.

<sup>2</sup> Majerol, M., Newkirk, V. and Garfield, R., Kaiser Family Foundation (2015). 'The Uninsured: A primer - key facts about health insurance and the uninsured in the era of health reform'.

**Broward Regional Health Planning Council, Inc.** is a non profit organization committed to delivering health and human service innovations at a national, state and local level through planning, direct services, evaluation and organizational capacity building. For additional information, please visit [www.BRHPC.org](http://www.BRHPC.org).

The entire **Broward County Health Plan** available online ([www.BRHPC.org](http://www.BRHPC.org)) or hard copy upon request.