

UNINSURANCE NEARS RECORD HIGH, NUMBER OF UNINSURED AMERICANS INCREASED BY NEARLY 8 MILLION DURING THE BUSH ADMINISTRATION

American families are experiencing a health insurance coverage crisis. 46.3 million Americans were without health insurance coverage in 2008. The recession that began in December 2007 has exacerbated the trend toward erosion of coverage. During the eight years of the Bush administration, the ranks of the uninsured grew by 20.6 percent. The cost of health insurance has risen steadily, putting pressure on employers and straining cash-strapped American families. Millions of employers no longer offer health insurance coverage to employees because of the prohibitive cost of coverage. Congress and the Obama administration are currently pursuing comprehensive health insurance reform legislation that will counter these trends, providing the opportunity for affordable, high-quality, and comprehensive health insurance coverage for all Americans.

National:

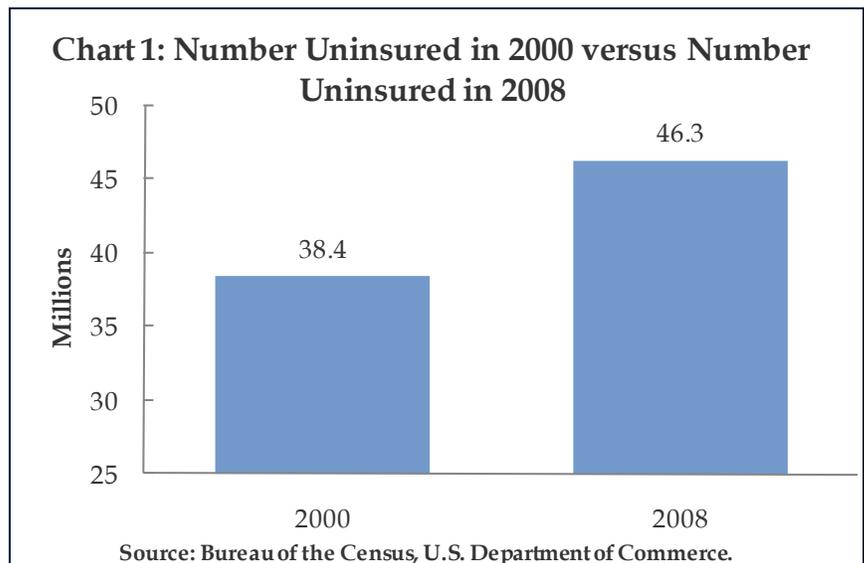
Between 2000 and 2008, the ranks of the uninsured grew by 7.9 million. This represents a 20.6 percent increase in the number of uninsured between 2000 and 2008 (Chart 1). The number of uninsured increased by 683,000 between 2007 and 2008.

Nearly one-in-ten children are growing up without health insurance. Nearly ten percent of all children – 7.4 million children – did not have health insurance in 2008. This represents a decline of over one million since 2000. This decline is due entirely to expansions in the public State Children’s Health Insurance Program (S-CHIP). Enrollment in S-CHIP has increased by 7.5 million since 2000, while private health insurance coverage of children dropped by 3.5 million over the same period. S-CHIP played an important role in cushioning children from the impact of the first year of the Bush recession, with an additional 1.7 million children obtaining coverage through the program between 2007 and 2008.

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Minorities are more likely than whites to be without health insurance. The percentage of Hispanic and African Americans without health insurance was particularly high relative to whites and other ethnic groups. Nearly one-third of Hispanics and one-fifth of African Americans were uninsured in 2008. The Hispanic uninsured rate fell to 30.7 in 2008 from 32.1 percent in 2007, and the African American uninsured rate fell to 18.9 in 2008 from 19.2 percent in 2007. Expansions in public coverage, including Medicaid, S-CHIP, Medicare, and military health care explain the decline in uninsured minorities over the last year.

Declines in private coverage continue. The percentage of Americans now covered by private and employer-sponsored insurance dropped again in 2008 (Chart 2). Private coverage declined for eight consecutive years under the Bush administration. Only 66.7 percent of Americans drew on private sources for their health in-

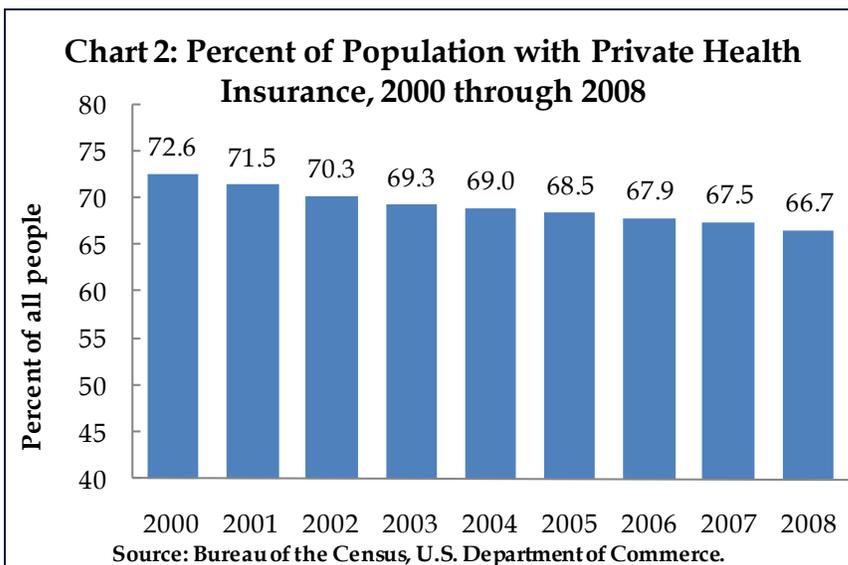


FACT SHEET: HEALTH INSURANCE COVERAGE 2008

insurance in 2008. This is down from 72.6 percent in 2000. The majority of this shift is due to declines in employer-provided insurance, which now covers less than 59 percent of the population.

Without expansion in government health insurance coverage, the uninsured population would have grown even faster. The number of Americans covered by public health insurance grew to 29 percent of the population in 2008, providing some counter-pressure against the declines in private health insurance coverage. The number of Americans receiving coverage from public sources increased by 18.4 million between 2000 and 2008, even as private coverage has dropped. The majority of coverage growth is due to expansions in the SCHIP and Medicaid programs.

Steep increases in private insurance premiums have played a critical role in declining employer-sponsored coverage. Insurance premiums charged to employers have increased between 90 and 97 percent since 2000, nearly four times the rate of overall inflation. Many employers have dropped insurance coverage due to the rising cost of



providing coverage to their employees, a trend that accelerated as the recession gathered steam in 2008. In 2008, the average worker contribution for employer-provided family coverage grew to \$280 per month, more than double the average contribution of \$135 per month in 2000.

More than one-sixth (17.2 percent) of all of the uninsured work full-time. The ranks of the uninsured in 2008 included 27.8 million Americans who had worked at some time during the year; among those were 20.9 million people who worked full-time (35 hours or more per week in the majority of weeks they worked in 2008). Another 6.9 million Americans who were without health insurance worked part-time.

States:

Following Census guidance on how to utilize and compare state-level data, this report compares the two-year average for 1999-2000 (the last years of the Clinton administration), with the two-year average for 2007-2008 (the last years of the Bush administration), in order to gauge health insurance coverage trends during President Bush's two terms. Over that period:

Almost two-thirds of all states saw the number of uninsured increase. Between 1999-2000 and 2007-2008, 32 states experienced a statistically significant increase in the number of uninsured individuals, and 24 states showed a statistically significant increase in the percentage uninsured. Texas was the state with the largest increase in the number of uninsured (1.5 million). Missouri and Tennessee experienced the largest increases in the percentage of people uninsured (4.8 percent, each). The other states with an increase of 3 percentage points or more were Arkansas, Georgia, Mississippi, Nebraska, New Jersey, Oregon, and Rhode Island.

Few states saw increases in health insurance coverage. Only 3 states (Hawaii, Massachusetts, and New York) and the District of Columbia experienced a statistically significant reduction in both the number and percentage of uninsured.

FACT SHEET: HEALTH INSURANCE COVERAGE 2008

Number and Percent of People without Health Insurance Coverage for the Entire Year, By State, 1999-2000 and 2007-2008

State	2-year average (1999-2000)		2-year average (2007-2008)		Change (2007-2008 average less 1999-2000 average) ¹	
	Thousands	(Rate)	Thousands	(Rate)	Thousands	(Rate)
United States	38,597	13.9	45,998	15.3	7,402 *	1.4 *
Alabama	564	12.9	555	11.9	-9	-0.9
Alaska	115	18.3	128	19.0	13 *	0.7
Arizona	915	17.8	1,219	18.9	304 *	1.1
Arkansas	362	13.7	478	17.0	116 *	3.2 *
California	6,307	18.6	6,718	18.4	411 *	-0.2
Colorado	629	14.5	790	16.1	161 *	1.6
Connecticut	302	8.9	334	9.7	32	0.8
Delaware	71	9.2	95	11.0	24 *	1.8 *
District of Columbia	76	13.8	57	9.8	-19 *	-4.1 *
Florida	2,753	17.4	3,633	20.1	881 *	2.7 *
Georgia	1,144	14.3	1,682	17.7	538 *	3.4 *
Hawaii	116	9.5	97	7.7	-19 *	-1.8 *
Idaho	209	16.5	223	14.7	14	-1.8
Illinois	1,601	13	1,669	13.1	67	0.1
Indiana	591	9.9	745	11.9	153 *	2.0 *
Iowa	219	7.6	279	9.4	61 *	1.7 *
Kansas	286	10.9	338	12.4	52 *	1.5
Kentucky	499	12.7	626	14.8	127 *	2.1 *
Louisiana	831	19.2	823	19.3	-8	0.1
Maine	135	10.7	126	9.6	-9	-1.1
Maryland	518	10	715	12.9	198 *	2.8 *
Massachusetts	545	8.7	346	5.4	-199 *	-3.2 *
Michigan	906	9.1	1,151	11.7	245 *	2.6 *
Minnesota	347	7.1	438	8.5	91 *	1.4 *
Mississippi	390	14	532	18.3	142 *	4.3 *
Missouri	428	7.7	734	12.6	306 *	4.8 *
Montana	151	16.9	152	15.9	1	-1.1
Nebraska	148	8.8	222	12.6	74 *	3.8 *
Nevada	355	17.4	464	18.0	109 *	0.7
New Hampshire	104	8.3	135	10.3	32 *	2.0 *
New Jersey	974	11.7	1,274	14.9	301 *	3.2 *
New Mexico	434	23.9	453	23.1	18	-0.8
New York	2,930	15.6	2,620	13.6	-310 *	-1.9 *
North Carolina	1,049	13.3	1,466	15.9	417 *	2.6 *
North Dakota	67	10.7	68	10.9	1	0.2
Ohio	1,141	10.2	1,315	11.6	174 *	1.4 *
Oklahoma	568	17	565	15.9	-4	-1.1
Oregon	436	12.7	626	16.5	190 *	3.8 *
Pennsylvania	943	7.8	1,193	9.7	251 *	1.9 *
Rhode Island	69	6.6	118	11.3	49 *	4.7 *
South Carolina	518	13.3	714	16.1	196 *	2.8 *
South Dakota	75	10.3	90	11.3	15 *	1.0
Tennessee	557	9.9	907	14.7	350 *	4.8 *
Texas	4,557	22.3	6,023	25.1	1,466 *	2.9 *
Utah	271	12.2	352	13.0	81 *	0.8
Vermont	56	9.3	63	10.2	7	1.0
Virginia	788	11.4	1,049	13.6	261 *	2.2 *
Washington	765	13.2	773	11.8	8	-1.4
West Virginia	255	14.5	262	14.6	8	0.1
Wisconsin	458	8.5	493	8.9	35	0.4
Wyoming	72	14.8	71	13.6	-1	-1.2

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*Statistically different from zero at the 90-percent confidence level.

¹Details may not sum to totals because of rounding.