

Disparities in Health Insurance in the Wake of the Great Recession

Extended Abstract

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Health insurance coverage is critical to accessing health care, and is linked to a great range of health-related outcomes (Hoffman & Paradise, 2008). However, disparities in health insurance coverage have been documented across demographic and socioeconomic groups, including race, ethnicity, sex, age, income-to-poverty level, and education (Cohen & Martinez, 2013; Agency for Healthcare Research and Quality, 2013; Rutledge & McLaughlin, 2008). The Great Recession was linked to a loss of insurance coverage, most obviously due to job loss and income loss more generally. While the recession was broadly felt, it is unlikely to have affected all groups equally. Among working-age adults, the uninsured rates for non-Hispanic Blacks, and those in or near poverty, significantly increased between 2008 and 2010 (Moonesinghe, Chang, & Truman, 2013). Additionally, from 2006 through 2010, while medical utilization generally declined among all groups, it did so significantly more for Blacks than for non-Hispanic Whites (Burgard & Hawkins, 2014).

This paper builds on these observations by evaluating health coverage loss within a nationally representative longitudinal dataset. Using the 2008 Panel of the Survey of Income and Program Participation, I evaluate the risk of health insurance loss between August 2008 through December 2011, relative to many socioeconomic and demographic characteristics. I focus on working-age respondents aged 25 to 64, and consider health coverage generally and private health insurance specifically. Private insurance is the most common source of health coverage, and is expected to be most affected by the recession (such as through job loss). Additionally, private insurance is often viewed as preferable to Medicaid, due either to concerns over availability or quality of care, or concerns over private insurance crowd-out and government spending (Gindi, Kirzinge, & Cohen, 2013; Brown & Finkelstein, 2004).

This analysis evaluates baseline rates of health insurance coverage in the first month of the reference period (August 2008), and rates of subsequent coverage loss. Cox event history analysis is applied to determine if the tabular results endure when using a time-dependent multivariate approach. The event history model considers the monthly timing of changes to health coverage, employment, income, and marital status.

Preliminary results suggest that coverage losses in the wake of the Great Recession further deepened preexisting disparities. Hazard ratios for coverage loss were frequently higher for demographic and socioeconomic groups who already had lower rates of health coverage at baseline. These findings suggest that closing demographic and socioeconomic gaps in coverage rates is more salient than ever. The Affordable Care Act may help ameliorate some of these coverage disparities through increased enrollment options. As more data becomes available spanning 2014 and beyond, it is critical that ongoing research continues to monitor changes across these subpopulations to evaluate the impact that increased enrollment may have on these preexisting disparities.

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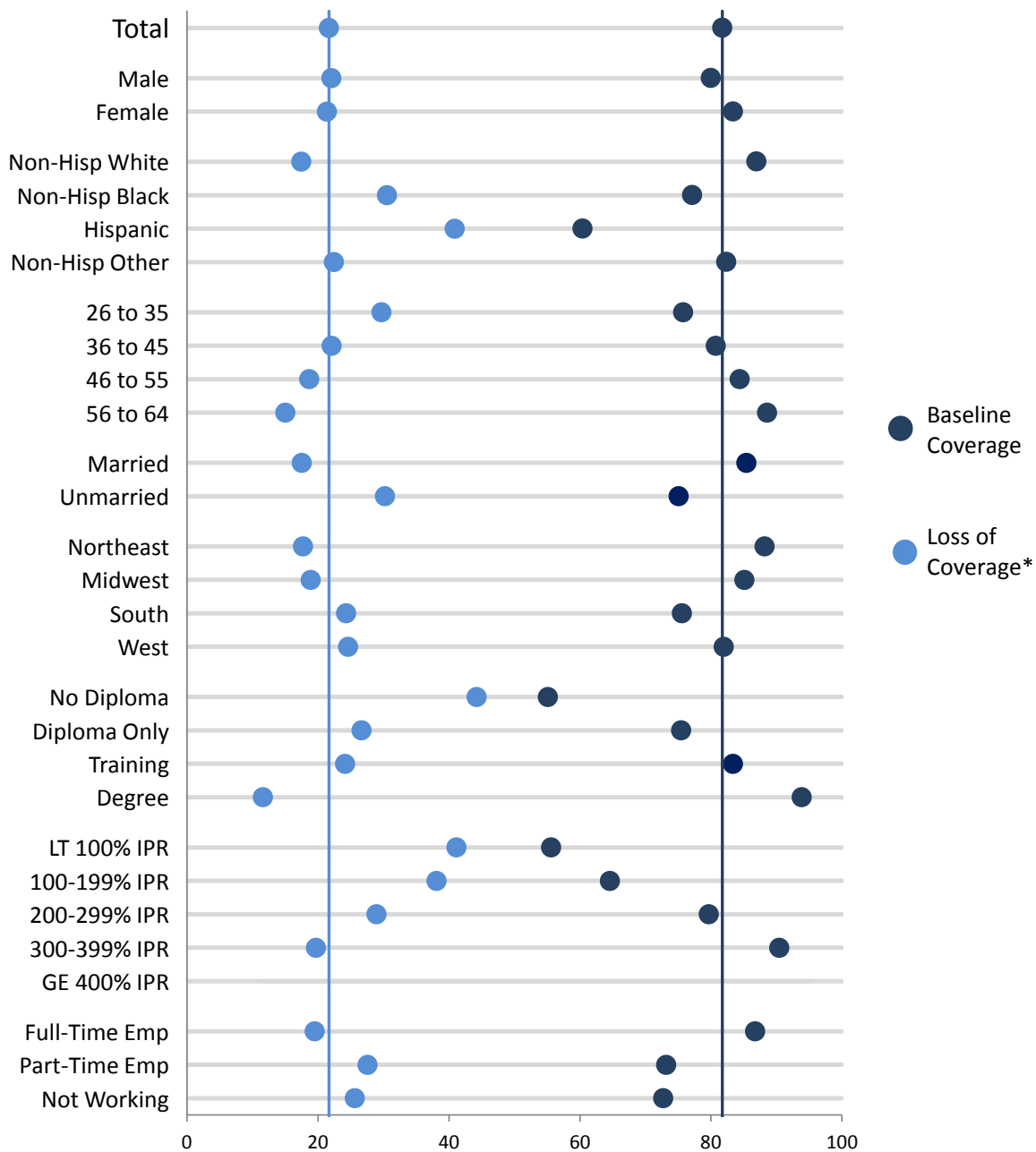
Descriptive Statistics

		Unweighted #	Weighted %
Total		24,202	100.0%
Any Health Coverage	Baseline	20,127	81.7%
	Subsequent Coverage Loss	4,030	17.7%
Private Health Insurance	Baseline	18,046	73.3%
	Subsequent Insurance Loss	3,790	16.5%
Sex	Male	11,283	48.7%
	Female	12,919	51.3%
Race/Hisp. Origin	Non-Hispanic White	17,217	67.4%
	Non-Hispanic Black	2,534	11.5%
	Hispanic	2,724	14.3%
	Non-Hispanic Other	1,727	6.8%
Age Group	25 to 34	5,353	26.5%
	35 to 44	6,396	28.0%
	45 to 54	7,700	29.5%
	55 to 64	4,753	16.0%
Marital Status	Married	16,413	64.4%
	Unmarried	7,789	35.6%
Region	Northeast	4,616	20.6%
	Midwest	6,069	21.8%
	South	8,556	34.2%
	West	4,961	23.3%
Education	No Diploma	2,545	10.8%
	Diploma Only	5,560	22.9%
	Some Coll/Training	8,314	35.3%
	College Degree	7,783	31.0%
IPR	LT 100% IPR	3,215	13.6%
	100-199% IPR	3,786	16.0%
	200-299% IPR	3,898	16.2%
	300-399% IPR	3,481	14.5%
	GE 400% IPR	9,822	39.8%
Employment	Full-Time Empl	15,296	64.1%
	Part-Time Empl	2,997	12.6%
	Not Working	5,909	23.4%

All percentages based on full analytic sample. Calculated at baseline (Aug '08), except for health coverage loss, which may occur in any month Sept '08-Dec '11.

Source: Survey of Income and Program Participation, 2008 Panel; Sample participating in all months from Aug '08 to Dec '11, and between ages 25-64 in all months.

Rates of Health Coverage at Baseline, and Subsequent Loss, by Selected Characteristics



*Rates of loss are estimated among the subsample of respondents that had coverage at baseline. Baseline is Aug 2008. Subsequent loss occurs in any month from Sept 2008-Dec 2011.
 Source: Survey of Income and Program Participation, 2008 Panel; Sample participating in all months from Aug '08 to Dec '11, and between ages 25-64 in all months.