



Growing ND by the Numbers

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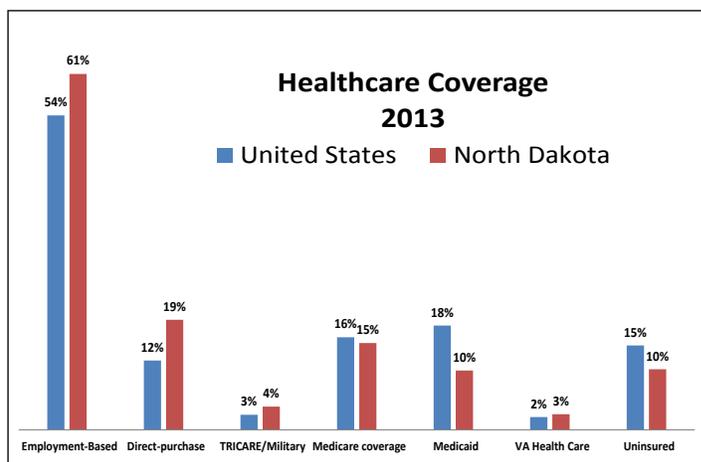
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Census Health Insurance Coverage

Public health insurance includes Medicare, Medicaid, Indian Health Services and Veterans Administration care. Private insurance includes employer provided, direct purchase and Tricare. Cost of policy coverage, deductibles and co-pays are not addressed in the American Community Survey. This data also proceeds the period of most of the impacts to coverage under the Affordable Health Act.

Health Insurance Coverage in North Dakota

The U.S. Census Bureau estimates that nearly 90 percent of North Dakota residents were covered by health insurance in 2013. Ranking 12th out of the states, North Dakota's percentage of those covered has been relatively consistent over time. The Census estimated that 89.5 percent of the state's household population had health insurance in 2008 when coverage in the United States was estimated to be 85 percent. Since that time, health insurance coverage of the population gained only slightly for the United States, at 85.5 percent and North Dakota at 89.6 percent in 2013. States



Types of Healthcare coverage in North Dakota, 2013.

that had a higher health insurance percentage of coverage than North Dakota included Connecticut, Delaware, Hawaii, Iowa, Massachusetts, Minnesota, Vermont and Wisconsin.

North Dakota is unique in this area of health insurance due to the kinds of coverage that the state's residents have. North Dakota had the

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Health Insurance by County in North Dakota

The U.S. Census Bureau's Small Area Health Insurance (SAHIE) provided annual estimates for rates of health insurance of individuals under the age of 65. Because this program excludes those over age 65 the rates of uninsured tend to be higher than the population at large. The most recent data from 2012

shows the five counties with the lowest percent of uninsured were Burke, Burleigh, Mercer, Sargent and Williams counties. Each had an estimated rate of uninsured of less than 10.5 percent. Mercer County is noteworthy for consistently having one of the lowest rates for uninsured individuals under age 65.

The counties with the highest percentage of uninsured were Grant, Logan, Rolette, Sheridan and Sioux counties. Each of these counties had an uninsured rate of greater than 19 percent. Grant County had the highest percentage at 22.5 according to the estimate.

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Relationship between Household Income and Insurance –

Twenty-one percent of households with incomes of less than \$25,000 per year reported having no coverage compared to 8.2 percent of households with incomes in excess of \$50,000 per year. Yet, even in households with an annual income in excess of \$75,000, about four percent did not have health insurance in 2013. In at least some cases, households within the state reporting annual incomes greater than \$100,000 reported having no health insurance coverage. The cause for not having coverage was not addressed.

Joe Cicha
Census Specialist

Phone
701-328-7283

E-mail
jcicha@nd.gov

Web
NDCensus.gov

highest percentage of the population covered by private insurance (provided by employer or direct purchase) at 79.1 percent compared to 65 percent for the nation. State rates of private insurance coverage ranged from North Dakota's top ranking at 79.1 to New Mexico's 53.5.

Conversely, residents of North Dakota were less

likely to be covered by public forms of health coverage such as Medicaid, Medicare and Veterans Administration, with 23.8 percent of the state covered compared to 31.6 percent nationally. This puts North Dakota at the second lowest ranking in this category, with only Utah having a lower percentage of individuals covered by

public insurance at 21 percent. The state with the highest percentage of its population covered by public forms of health insurance was Vermont at 39.7 percent. An estimated 13 percent of the state's population has both some public and some form of private health insurance, just over the national rate of 11 percent.

Health Insurance Coverage by Age, Race, Ethnicity and Sex

Census Bureau Health Insurance statistics typically break the population into major age cohorts: children, under age 18, workforce age (18 through 64) and those age 65 and above.

Data from the Census Bureau's American Community Survey shows that an estimated 92 percent of children in the state had health insurance in 2013. This is very similar to the national rates. Children who are members of the white or black race appear to have insurance at a rate higher than the state's average. American Indian and Hispanic children

appear to be insured at rates substantially lower than the state's average, around 77 percent for both groups.

For individuals of workforce age, an estimated 87 percent had some form of health insurance in 2013. White residents were the highest at 89 percent, followed by Black residents at 69 percent. American Indian residents reported the lowest rates of insurance at only 56 percent. Hispanics, were estimated to have 75 percent of individuals covered by insurance.

Adults least likely to be

covered tend to be in younger age groups. North Dakota residents in the age range of 25 – 34 tended to have the lowest coverage at 83 percent, but higher than the national average of 74 percent for this group. Males tended to have lower rates of coverage than females in this age range regardless of race or ethnicity.

Due to Medicare coverage, nearly 100 percent of residents age 65 and over were estimated to have health insurance. Those who do not may not meet the residency requirements required of the program.

North Dakota Department of Commerce
1600 E. Century Ave., Suite 2
Bismarck, ND 58503 | 701.328.5300

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