

Health Insurance Coverage in New York, 2006–2008: A Snapshot

Prepared by

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Introduction

The share of uninsured nonelderly New Yorkers remained relatively unchanged between 2006 and 2008 because changes in employer-sponsored and public coverage during this period largely offset each other. Fifteen percent of New Yorkers, or 2.5 million people, were uninsured in 2007–2008. The uninsured rate among children in New York declined during this period, reaching one of its lowest points in the decade, apparently because of increases in public coverage. The uninsured continue to be disproportionately low-income, working adults; 41 percent of uninsured New Yorkers are eligible for public coverage but are not enrolled and another 46 percent have low-to-moderate incomes.

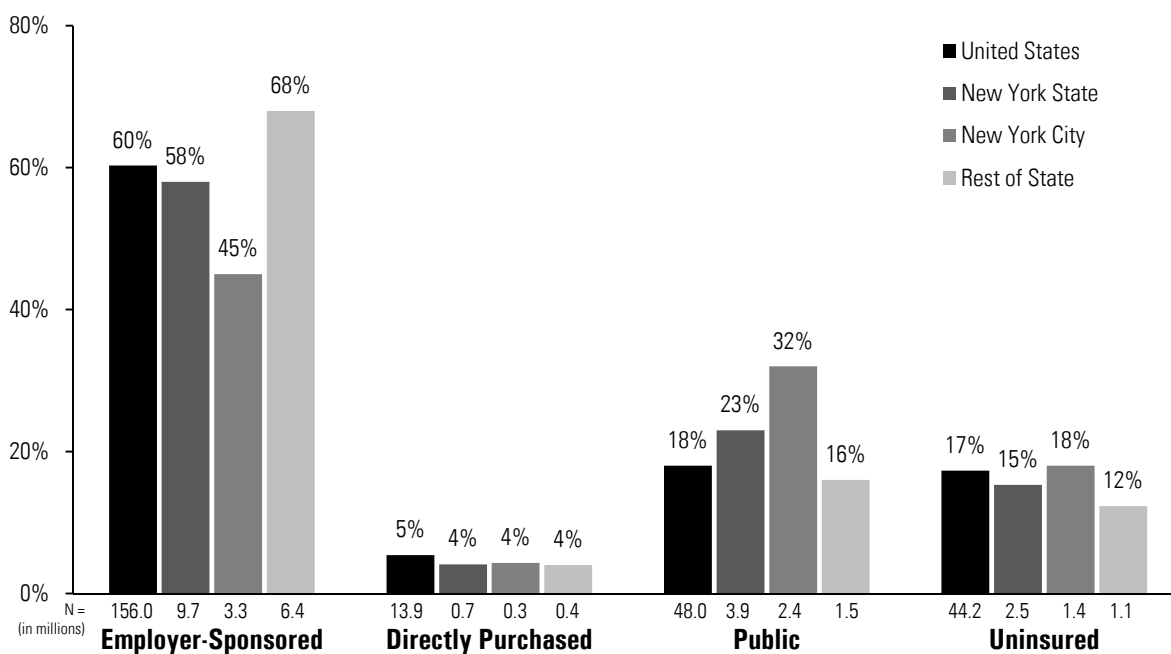
These and other highlights of the 2006–2008 Current Population Survey data for New York and the nation are presented here, in advance of the full chartbook, *Health Insurance Coverage in New York, 2007–2008*, which will be released this summer. While these data reflect the period through 2008, projections accounting for continued worsening economic conditions indicate that there were 2.7 million uninsured people in New York in 2009.

Coverage Distribution

Eighty-five percent of nonelderly New Yorkers have health insurance coverage through an employer (58 percent), public program (23 percent), or direct purchase (4 percent); the remaining fifteen percent are uninsured. Public programs play an important role in New York's coverage profile: the higher share of the state's population with public coverage, compared with the nation, helps explain its lower uninsured rate. However, coverage patterns vary between New York City and the rest of the state. Residents outside of New York City are more likely to have coverage from an employer and are less likely to have public coverage or to be uninsured. In New York City, despite the fact that 32 percent of residents have public coverage, the very low rate of employer-sponsored insurance (45 percent) relative to other areas results in a higher uninsured rate (18 percent) (Figure 1, Tables 1-4).

Figure 1

Distribution of Health Insurance Coverage, United States, New York State, New York City, and Rest of State, 2007–2008



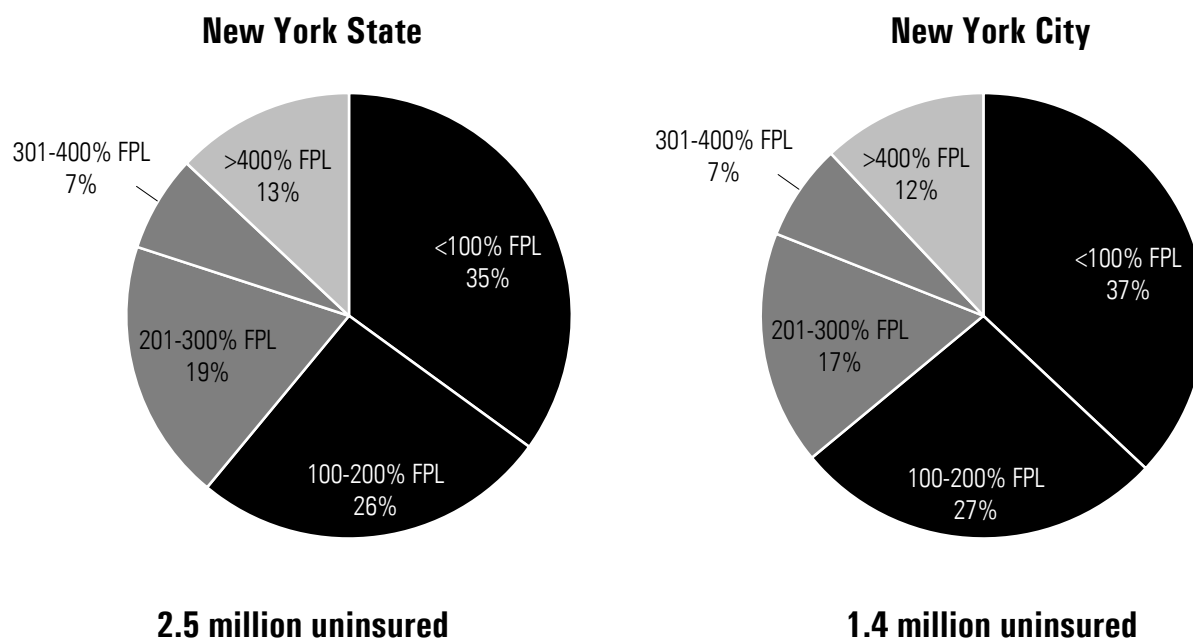
There were 2.5 million uninsured New Yorkers in 2007–2008; 1.4 million lived in New York City and the remaining 1.1 million lived elsewhere in the state.

Notes: Data include all people below age 65. Numbers may not sum to 100% due to rounding. Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute tabulations of the 2008 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

Figure 2

Percent of Total Uninsured by Family Income, New York State and New York City, 2007–2008

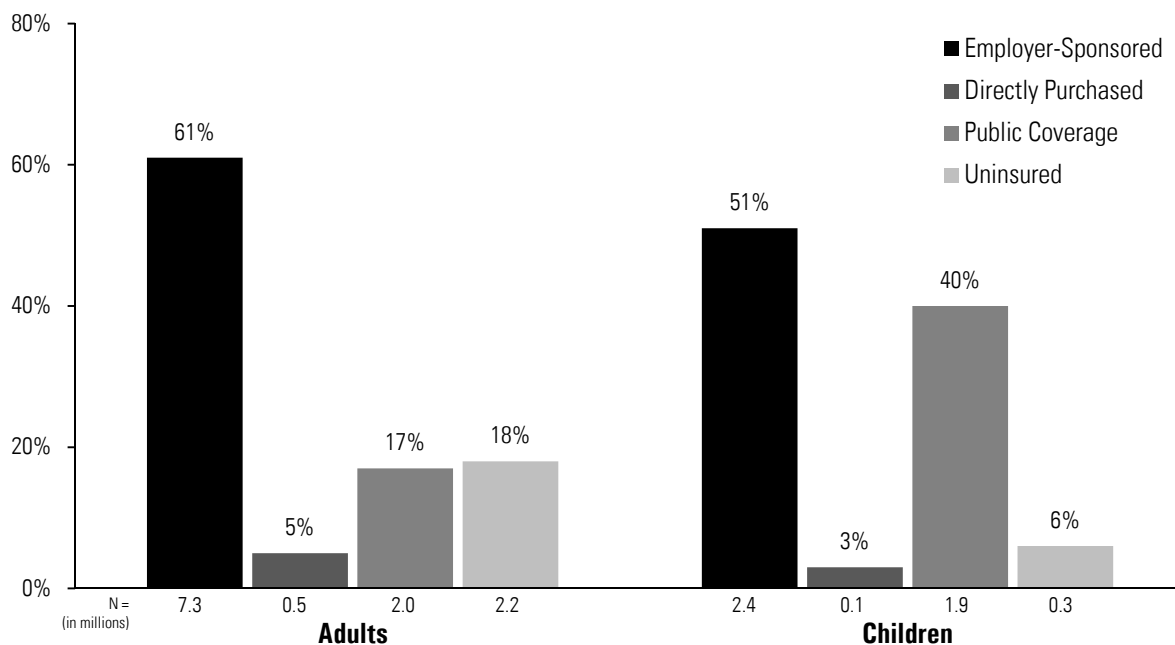


Nearly two-thirds of the uninsured in New York are in low-income families. Individuals living in poverty represent the largest share of uninsured. (Low income is defined as at or below 200 percent of the federal poverty level [FPL]. In 2008, 200 percent FPL was \$22,402 for an individual and \$44,050 for a family of four.)

Notes: Data include all people below age 65. Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute tabulations of the 2008 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

Figure 3
Distribution of Health Insurance Coverage by Age, New York State, 2007–2008



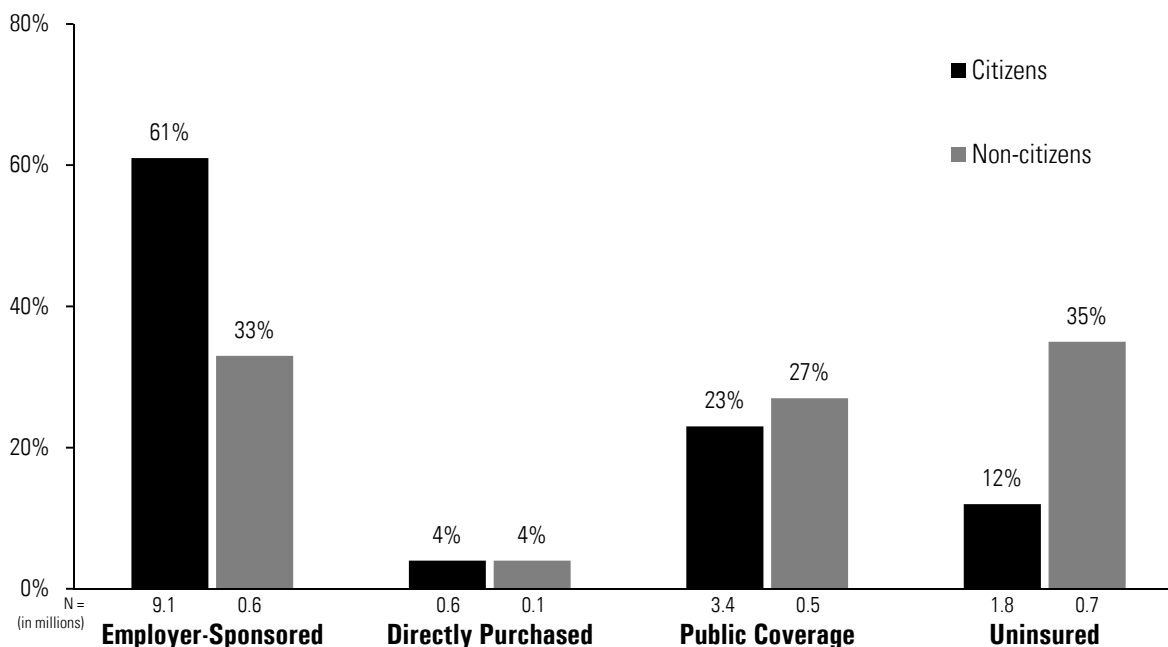
Six in ten adults have employer-sponsored insurance (ESI) coverage compared with five in ten children. However, children are more than twice as likely to have public coverage as adults. As a result, 18 percent of adults are uninsured, compared with 6 percent of children.

Notes: Data include all people below age 65. Children are defined as aged 0–18 and adults as aged 19–64. Numbers do not sum to 100% due to rounding. Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute tabulations of the 2008 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

Figure 4

Distribution of Health Insurance Coverage by Citizenship Status, New York State, 2007–2008



Compared with citizens, non-citizens are much less likely to have employer-sponsored coverage and are only slightly more likely to have public coverage. As a result, non-citizens have substantially higher uninsured rates than citizens (35 percent versus 12 percent). Non-citizens represent 11 percent of the state’s population and 27 percent of the state’s uninsured.

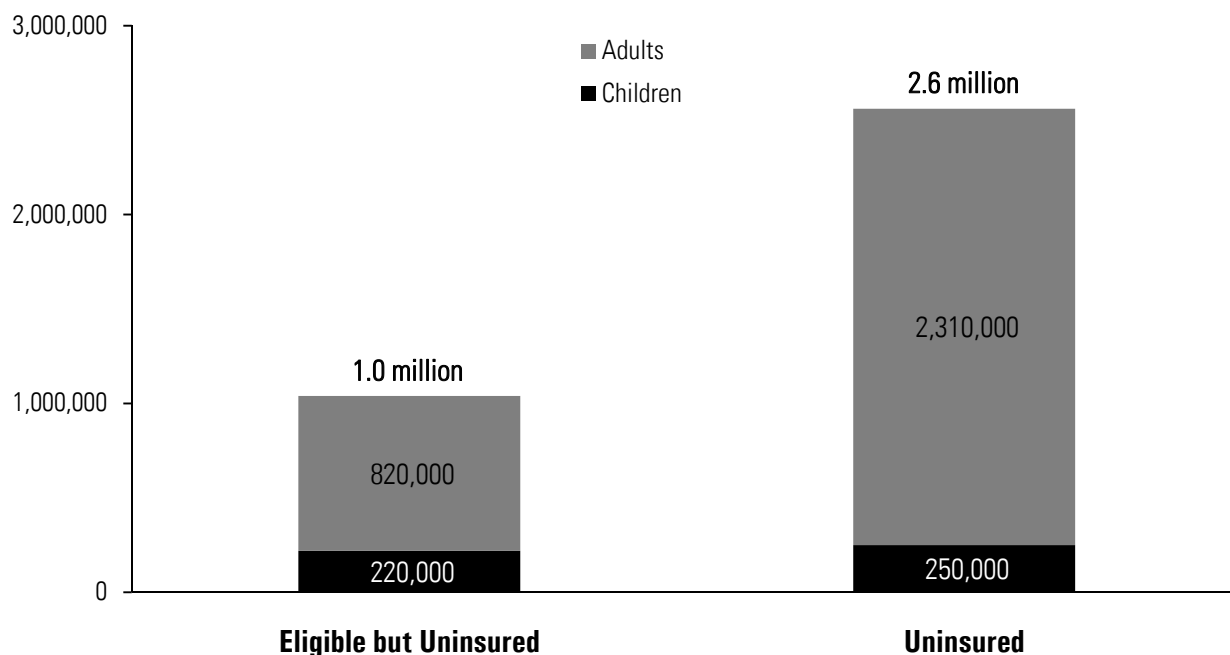
Note: Data include all people below age 65. Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute tabulations of the 2008 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

Eligible but Uninsured

The relatively large number of uninsured New Yorkers who are eligible for Medicaid, Family Health Plus, and Child Health Plus but are not enrolled has been a persistent issue in the state. In 2008, these eligible but uninsured children and adults represented 41 percent of all uninsured people in the state.

Figure 5
Estimates of Uninsured Children and Nonelderly Adults Eligible for Public Coverage, New York State, 2008

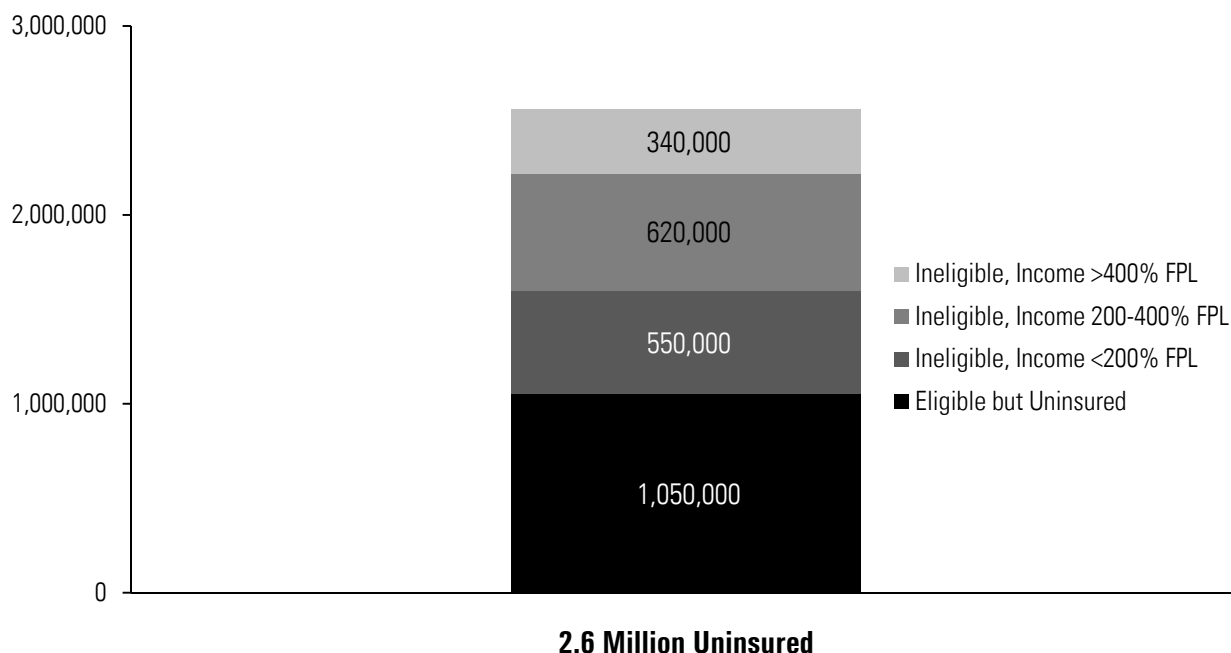


An estimated 1 million uninsured New Yorkers are eligible for public coverage but not enrolled, of whom 820,000 are adults and 220,000 are children. Reflecting New York's high eligibility levels for children, nearly all uninsured children are eligible for public coverage (89 percent) compared with only 36 percent of uninsured adults.

Notes: Eligible but uninsured refers to uninsured children ages 0-18 eligible for Medicaid and Child Health Plus and uninsured adults ages 19-64 eligible for Medicaid or Family Health Plus. Estimates of eligible New Yorkers may contain some adults who do not qualify on the basis of immigration status. Research examining Current Population Survey data current to 2005 suggests that absent an adjustment for immigration status, estimates of nonelderly eligible uninsured people in New York may be overstated by close to 13 percent (Holahan and Cook, "Characteristics and Health Insurance Coverage of New York's Noncitizens," United Hospital Fund, July 2009.) Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute estimates based on data from the 2009 Annual Social and Economic Supplement to the Current Population Survey and New York State eligibility requirements as of September 2008 prepared for the United Hospital Fund.

Figure 6
New York's Uninsured by Family Income and Eligibility for Public Coverage, 2008



In addition to the 1 million uninsured New Yorkers who are eligible for public coverage, another 1.2 million are ineligible for public coverage but have low to moderate incomes (defined as below 400 percent FPL), and the remaining 340,000 have incomes greater than 400 percent FPL.

Note: Estimates of eligible New Yorkers may contain some adults who do not qualify on the basis of immigration status. Research examining Current Population Survey data current to 2005 suggests that absent an adjustment for immigration status, estimates of nonelderly eligible uninsured people in New York may be overstated by close to 13 percent (Holahan and Cook, "Characteristics and Health Insurance Coverage of New York's Noncitizens," United Hospital Fund, July 2009.) Data are adjusted for the underreporting of public coverage on the Current Population Survey.

Source: Urban Institute estimates based on data from the 2009 Annual Social and Economic Supplement to the Current Population Survey and New York State eligibility requirements as of September 2008 prepared for the United Hospital Fund.

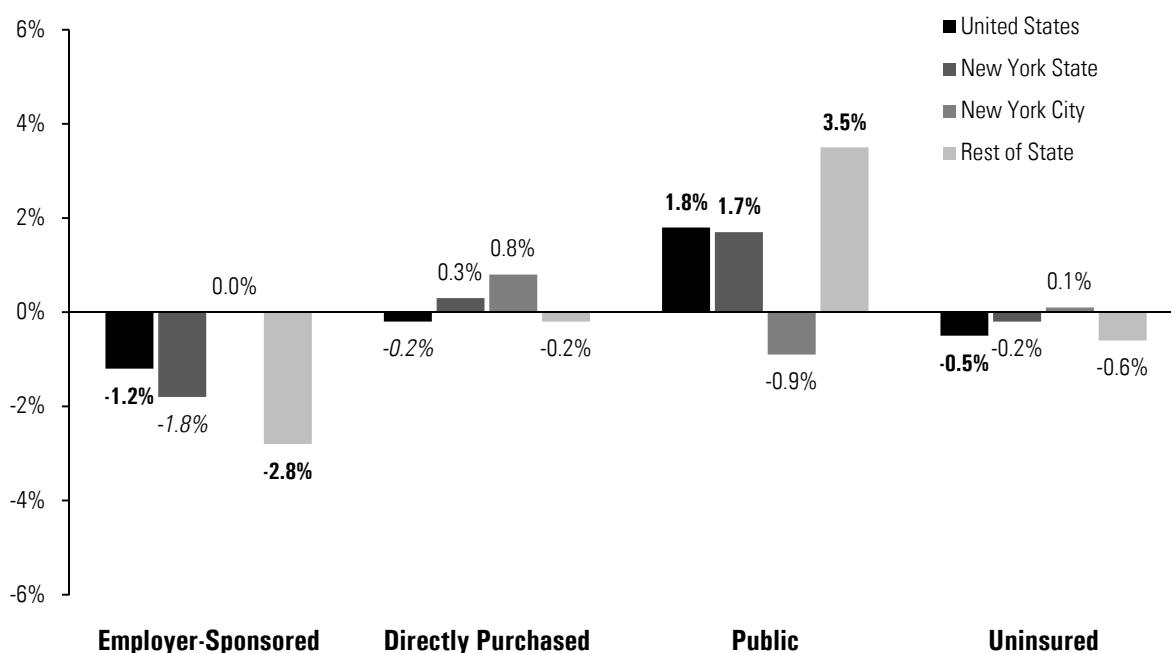
Coverage Trends: 2006 to 2008

An examination of coverage trends from 2006 to 2008 shows that even before the full impact of the recession, Americans were already experiencing declines in the rate of employer-sponsored insurance (ESI) coverage and an increase in the proportion of nonelderly people with public coverage. Because these trends largely offset each other, the share of nonelderly people without coverage remained relatively unchanged during this period. These trends were also seen in New York State as a whole, but New York City and the rest of the state exhibited different trends during this period: there was relatively little change in New York City, but a significant decline in ESI and increase in public coverage in the rest of the state (Figure 7).¹

Reductions in ESI rates were greatest among low-income populations (100-200 percent FPL) in the United States, New York State, and New York City. In the rest of the state, while ESI declined among low-income people, those with income between 201 and 300 percent FPL also experienced a significant reduction in ESI rates during this period (Tables 6-9).

Figure 7

Changes in Health Insurance Coverage among All Nonelderly, United States, New York State, New York City, Rest of State, 2006–2008



Notes: Data include all people below age 65. Data are not adjusted for the underreporting of public coverage on the Current Population Survey. *Italics* indicate change is statistically significant at the 90% confidence level. **Boldface** indicates change is statistically significant at the 95% confidence level.

Source: Urban Institute tabulations of the 2007 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

¹ New York State Department of Health data indicate that Medicaid and Child Health Plus enrollment declined among non-elderly adults and children in New York State between 2006 and 2008, driven by changes in New York City. However, public program enrollment increased during 2008 in New York City and the rest of the state. (United Hospital Fund analysis of New York State Department of Health enrollment reports.) Several differences exist between administrative and Current Population Survey data and thus enrollment figures derived from these sources may not be directly comparable.

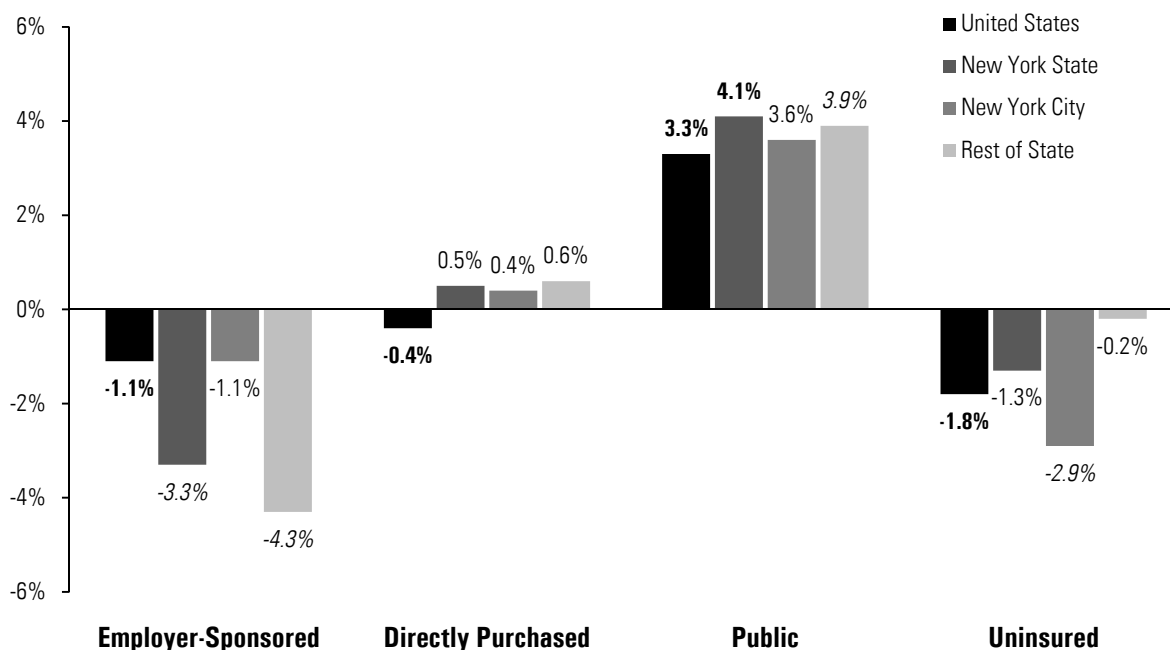
New York City and Rest of State

In New York City, the shares of the population with public and employer-sponsored coverage appeared to remain relatively stable between 2006 and 2008. As a result, the share of the nonelderly population that was uninsured remained virtually unchanged (Figure 7). However, the share of uninsured children in New York City declined by three percentage points during this period (Figure 8). This appears to be the result of increased public coverage, particularly among low-income children. In 2007–2008, an estimated 74 percent of low-income children in New York City had public coverage (data not shown).² In the rest of the state, the rate of public coverage among all nonelderly increased, more than offsetting a drop in the rate of ESI. This produced a modest decline in the share of uninsured (Figure 7).

Children and Adults

During this period, most areas and income groups appeared to experience reductions in uninsured rates among children (Figure 8, Tables 6-9). Not surprisingly, the reduction in the number of uninsured low-income children appears to have resulted from increases in public coverage while the reduction among higher-income children was generally due to increases in employer-sponsored coverage (see Tables 6-9).

Figure 8
Changes in Health Insurance Coverage among Children, United States, New York State, New York City, Rest of State, 2006–2008



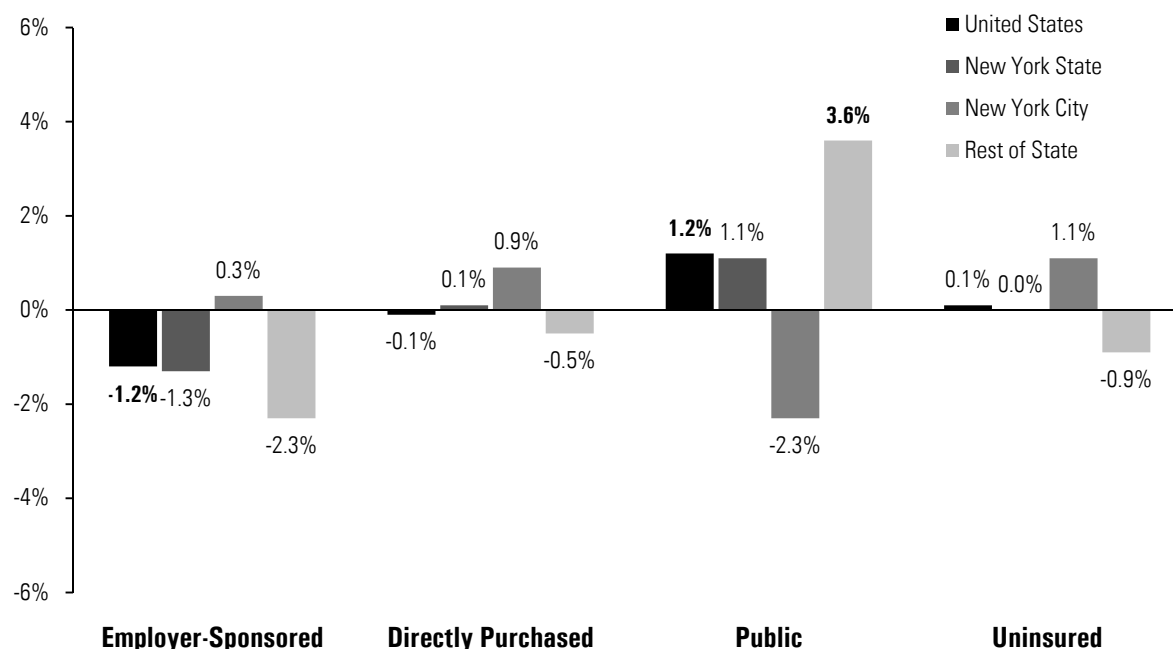
Notes: Data include all people ages 0-18. Data are not adjusted for the underreporting of public coverage on the Current Population Survey. *Italics* indicate change is statistically significant at the 90% confidence level. **Boldface** indicates change is statistically significant at the 95% confidence level.

Source: Urban Institute tabulations of the 2007 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

² This estimate is not directly comparable with coverage trend data because it reflects an adjustment for the underreporting of public coverage on the Current Population Survey.

Adult uninsured rates were unchanged in the United States and in New York State as a whole during this period because increases in public coverage offset declines in employer-sponsored coverage. However, the share of uninsured adults appeared to increase in New York City and decline in the rest of the state, largely driven by changes in public coverage (Figure 9).

Figure 9
Changes in Health Insurance Coverage among Adults, United States, New York State, New York City, Rest of State, 2006–2008



Notes: Data include all people ages 19-64. Data are not adjusted for the underreporting of public coverage on the Current Population Survey. *Italics* indicate change is statistically significant at the 90% confidence level. **Boldface** indicates change is statistically significant at the 95% confidence level.

Source: Urban Institute tabulations of the 2007 and 2009 Annual Social and Economic Supplement to the Current Population Survey prepared for the United Hospital Fund.

While the data presented in this “snapshot” reflect the period through 2008 and therefore do not capture the full impact of the recession, it is estimated that in the current economic environment, employer-sponsored coverage has continued to decline, leading to further increases in uninsured rates and public coverage. Reflecting the worsening economic conditions between 2007 and 2009, the number of uninsured in New York is estimated to have grown to 2.7 million people in 2009.³

³ Garrett B, J Holahan, L Doan, and I Headen. September 2009. *The Cost of Failure to Enact Health Reform: Implications for States*. Princeton, N.J., and Washington, D.C.: Robert Wood Johnson Foundation and Urban Institute. Accessed January 2010 at <http://www.rwjf.org/files/research/49148.pdf>.

Notes on Current Population Survey (CPS) Methodology

The 2007–2008 coverage estimates and 2008 eligibility estimates presented in this analysis reflect an adjustment for the underreporting of public coverage on the CPS. The underreporting of public coverage is defined relative to enrollment targets derived from the Centers for Medicare & Medicaid Services' Medicaid Statistical Information System and Child Health Insurance Program enrollment reports for New York State. As additional data become available regarding enrollment, they may be used to refine the estimates presented here. As a result, the estimates presented in the forthcoming *Health Insurance Coverage in New York, 2007–2008* may differ somewhat from those presented in this analysis. Trend data for 2006 to 2008 presented here do not reflect an adjustment for the underreporting of public coverage because the impact of the undercount adjustment to estimates of coverage is assumed to be relatively stable over time and thus not to significantly affect trends in coverage rates.

“Rest of State” refers to New York State excluding New York City.

For more information on CPS data, terms, and definitions, and the methodology used to adjust the CPS for the underreporting of public coverage see: Cook A, A Williams, and D Holahan. June 2009. *Health Insurance Coverage in New York, 2006–2007*. New York: United Hospital Fund.

Table 1.
Health Insurance Coverage of the Nonelderly, United States, 2007-2008

		Percent Distribution by Coverage Type				
		Nonelderly	Private		Public ^b	Uninsured
				Directly Purchased		
		(millions)	Employer			
Total - Nonelderly ^a		262.1	59.5%	5.3%	18.3%	16.9%
Age						
Children - Total		78.7	52.3%	4.0%	34.3%	9.4%
Adults - Total		183.4	62.6%	5.9%	11.4%	20.1%
Adults 19-34		64.1	53.7%	7.0%	11.4%	27.9%
Adults 35-54		85.5	68.0%	4.8%	9.9%	17.3%
Adults 55-64		33.8	65.9%	6.4%	15.4%	12.3%
Annual Family Income						
<\$20,000		60.3	16.7%	6.2%	42.4%	34.6%
\$20,000 - \$39,999		52.5	46.5%	5.3%	23.5%	24.6%
\$40,000 - \$60,000		41.3	69.1%	5.4%	12.3%	13.2%
Above \$60,000		108.0	86.0%	4.7%	4.6%	4.6%
Family Poverty Level ^c						
<100%		49.3	13.4%	5.4%	47.9%	33.3%
100-150%		24.2	27.6%	5.8%	36.3%	30.2%
151-200%		21.6	45.8%	6.0%	22.4%	25.8%
201-250%		21.2	60.0%	5.5%	14.5%	20.0%
251-300%		19.6	69.5%	5.4%	10.1%	15.0%
301%-400		32.8	77.7%	5.3%	7.1%	9.9%
401%+		93.5	86.7%	4.9%	3.6%	4.8%
Household Type						
Single Adults Living Alone		20.0	57.5%	8.1%	14.8%	19.5%
Single Adults Living Together		31.0	44.8%	8.5%	12.6%	34.1%
Married Adults		55.0	71.0%	5.7%	9.3%	14.0%
1 Parent with children ^d		33.3	34.9%	4.5%	43.5%	17.2%
2 Parents with children ^d		108.7	68.9%	4.2%	15.3%	11.5%
Multigenerational/Other with children ^e		14.1	35.5%	2.9%	34.4%	27.1%
Family Work Status						
2 Full-time		72.1	83.1%	3.2%	6.4%	7.3%
1 Full-time		138.3	61.9%	5.3%	14.8%	17.9%
Only Part-time ^f		20.1	28.0%	11.4%	31.5%	29.1%
Non-Workers		31.7	15.2%	6.1%	52.2%	26.4%
Race/Ethnicity						
White only (non-Hispanic)		166.0	68.0%	6.5%	13.4%	12.2%
Black only (non-Hispanic)		33.5	46.4%	2.8%	30.9%	19.9%
Hispanic		44.3	38.1%	2.8%	27.2%	31.9%
Other		18.3	58.5%	5.4%	18.4%	17.6%
Citizenship						
U.S. citizen - native		229.6	61.4%	5.4%	19.1%	14.1%
U.S. citizen - naturalized		12.1	61.0%	6.1%	11.3%	21.7%
Non-U.S. citizen, resident for < 5 years		4.5	35.2%	5.3%	13.6%	45.8%
Non-U.S. citizen, resident for 5+ years		15.9	37.6%	3.8%	13.3%	45.3%
Health Status						
Excellent/Very Good		180.1	65.0%	5.9%	14.7%	14.3%
Good		59.3	52.2%	4.3%	20.7%	22.8%
Fair/Poor		22.6	34.7%	3.3%	40.4%	21.6%

Data are adjusted for the underreporting of public coverage on the Current Population Survey.

a "Non-elderly" includes all individuals under age 65.

b "Public" includes Medicaid, CHIP, and other public insurance (mostly Medicare and military-related).

c In 2008, 200% FPL for a family of four was \$44,050.

d "Parent" includes any person with a dependent child.

e "Multigenerational/other with children" includes families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a child living with her aunt).

f "Part-time" workers are defined as working fewer than 35 hours a week.

Table 2.
Health Insurance Coverage of the Nonelderly, New York State, 2007-2008

		Percent Distribution by Coverage Type				
		Nonelderly	Private		Public ^b	Uninsured
		(millions)	Employer	Directly Purchased		
Total - Nonelderly ^a		16.7	58.0%	4.0%	23.2%	14.8%
Age						
Children - Total		4.7	50.8%	2.7%	40.1%	6.4%
Adults - Total		12.0	60.8%	4.5%	16.6%	18.1%
Adults 19-34		4.2	52.7%	5.6%	16.8%	24.9%
Adults 35-54		5.5	65.9%	3.6%	15.4%	15.2%
Adults 55-64		2.2	63.9%	4.8%	19.1%	12.3%
Annual Family Income						
<\$20,000		4.2	16.2%	5.9%	51.0%	26.9%
\$20,000 - \$39,999		3.3	43.7%	4.4%	29.1%	22.7%
\$40,000 - \$60,000		2.6	70.3%	3.9%	15.3%	10.6%
Above \$60,000		6.7	86.6%	2.7%	5.8%	4.9%
Family Poverty Level ^c						
<100%		3.5	13.9%	5.0%	56.2%	24.9%
100-150%		1.5	24.4%	6.4%	46.4%	22.8%
151-200%		1.3	43.8%	4.3%	28.7%	23.2%
201-250%		1.3	56.0%	3.8%	18.9%	21.3%
251-300%		1.2	64.5%	5.5%	14.7%	15.3%
301%-400		1.9	77.9%	2.9%	9.5%	9.7%
401%+		6.0	88.0%	2.8%	3.9%	5.3%
Household Type						
Single Adults Living Alone		1.4	59.2%	5.4%	18.5%	16.9%
Single Adults Living Together		2.1	45.3%	7.5%	16.9%	30.3%
Married Adults		3.5	67.4%	4.0%	13.2%	15.4%
1 Parent with children ^d		2.2	34.5%	3.3%	50.1%	12.1%
2 Parents with children ^d		6.6	67.2%	2.9%	20.6%	9.2%
Multigenerational/Other with children ^e		0.9	37.2%	3.3%	38.3%	21.2%
Family Work Status						
2 Full-time		4.1	83.4%	1.9%	8.6%	6.0%
1 Full-time		8.9	61.5%	3.9%	18.5%	16.1%
Only Part-time ^f		1.3	31.0%	9.3%	36.1%	23.6%
Non-Workers		2.4	15.4%	5.2%	59.1%	20.3%
Race/Ethnicity						
White only (non-Hispanic)		9.7	71.0%	4.6%	14.0%	10.3%
Black only (non-Hispanic)		2.6	41.9%	3.4%	34.3%	20.4%
Hispanic		3.0	34.1%	1.8%	41.0%	23.0%
Other		1.4	49.7%	5.4%	27.1%	17.8%
Citizenship						
U.S. citizen - native		13.2	61.6%	4.0%	23.1%	11.3%
U.S. citizen - naturalized		1.6	57.0%	3.5%	19.7%	19.8%
Non-U.S. citizen, resident for < 5 years		0.4	33.3%	6.5%	27.6%	32.6%
Non-U.S. citizen, resident for 5+ years		1.5	33.5%	3.9%	26.4%	36.1%
Health Status						
Excellent/Very Good		11.8	63.0%	4.2%	19.3%	13.4%
Good		3.6	50.8%	3.7%	26.3%	19.1%
Fair/Poor		1.3	31.7%	2.6%	50.2%	15.5%

Data are adjusted for the underreporting of public coverage on the Current Population Survey.

a "Non-elderly" includes all individuals under age 65.

b "Public" includes Medicaid, CHIP, and other public insurance (mostly Medicare and military-related).

c In 2008, 200% FPL for a family of four was \$44,050.

d "Parent" includes any person with a dependent child.

e "Multigenerational/other with children" includes families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a child living with her aunt).

f "Part-time" workers are defined as working fewer than 35 hours a week.

Table 3.
Health Insurance Coverage of the Nonelderly, New York City, 2007-2008

		Percent Distribution by Coverage Type			
Nonelderly		Private		Public ^b	Uninsured
(millions)		Employer	Directly Purchased		
Total - Nonelderly^a	7.4	45.0%	4.1%	32.3%	18.5%
Age					
Children - Total	2.1	35.5%	2.6%	55.1%	6.8%
Adults - Total	5.3	48.9%	4.8%	23.2%	23.2%
Adults 19-34	2.1	44.9%	5.9%	20.9%	28.3%
Adults 35-54	2.3	52.3%	3.8%	22.8%	21.2%
Adults 55-64	0.8	48.4%	4.8%	29.9%	15.9%
Annual Family Income					
<\$20,000	2.4	11.5%	4.3%	57.7%	26.5%
\$20,000 - \$39,999	1.7	36.8%	3.9%	34.4%	24.9%
\$40,000 - \$60,000	1.2	66.0%	4.4%	17.7%	12.0%
Above \$60,000	2.0	79.6%	4.0%	9.0%	7.3%
Family Poverty Level^c					
<100%	2.1	10.0%	3.9%	62.0%	24.2%
100-200%	1.5	28.2%	4.8%	42.6%	24.5%
201-300%	1.1	54.9%	4.3%	20.4%	20.4%
301-400%	0.7	68.3%	2.6%	15.3%	13.7%
400%+	1.9	82.2%	4.4%	5.1%	8.3%
Household Type					
Single Adults Living Alone	0.7	57.7%	5.2%	18.5%	18.7%
Single Adults Living Together	1.1	41.1%	6.5%	20.4%	32.0%
Married Adults	1.3	52.3%	4.5%	20.0%	23.2%
1 Parent with children ^d	1.2	27.6%	2.2%	59.1%	11.1%
2 Parents with children ^d	2.5	50.0%	3.7%	33.1%	13.1%
Multigenerational/Other with children ^d	0.5	30.4%	3.3%	46.5%	19.9%
Family Work Status					
2 Full-time	1.3	71.6%	2.4%	16.4%	9.6%
1 Full-time	4.1	51.3%	4.3%	24.8%	19.6%
Only Part-time ^f	0.6	21.6%	8.1%	43.5%	26.8%
Non-Workers	1.4	10.2%	3.8%	65.6%	20.4%
Race/Ethnicity					
White only (non-Hispanic)	2.4	62.7%	6.4%	17.1%	13.8%
Black only (non-Hispanic)	1.8	39.9%	3.4%	36.1%	20.6%
Hispanic	2.3	31.8%	1.5%	45.5%	21.3%
Other	0.9	42.3%	6.3%	31.7%	19.7%
Citizenship					
U.S. citizen - native	4.7	47.3%	4.2%	35.5%	13.0%
U.S. citizen - naturalized	1.2	53.9%	4.0%	22.2%	19.9%
Non-U.S. citizen, resident for < 5 years	0.2	33.5%	6.0%	27.1%	33.3%
Non-U.S. citizen, resident for 5+ years	1.2	28.7%	3.6%	31.1%	36.6%
Health Status					
Excellent/Very Good	5.0	49.6%	4.8%	28.2%	17.5%
Good	1.7	39.4%	3.5%	35.2%	22.0%
Fair/Poor	0.6	23.6%	1.0%	58.4%	17.1%

Data are adjusted for the underreporting of public coverage on the Current Population Survey.

a "Non-elderly" includes all individuals under age 65.

b "Public" includes Medicaid, CHIP, and other public insurance (mostly Medicare and military-related).

c In 2008, 200% FPL for a family of four was \$44,050.

d "Parent" includes any person with a dependent child.

e "Multigenerational/other with children" includes families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a child living with her aunt).

f "Part-time" workers are defined as working fewer than 35 hours a week.

Table 4.
Health Insurance Coverage of the Nonelderly, Rest of State, 2007-2008

	Nonelderly (millions)	Percent Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total - Nonelderly^a	9.3	68.3%	3.9%	15.9%	11.9%
Age					
Children - Total	2.6	63.3%	2.8%	27.8%	6.1%
Adults - Total	6.8	70.2%	4.3%	11.4%	14.1%
Adults 19-34	2.2	60.3%	5.4%	12.8%	21.6%
Adults 35-54	3.2	75.7%	3.4%	10.0%	10.8%
Adults 55-64	1.4	72.6%	4.8%	12.6%	10.1%
Annual Family Income					
<\$20,000	1.8	22.6%	8.0%	41.9%	27.5%
\$20,000 - \$39,999	1.6	51.5%	5.0%	23.2%	20.3%
\$40,000 - \$60,000	1.4	74.1%	3.4%	13.2%	9.3%
Above \$60,000	4.6	89.6%	2.1%	4.4%	3.9%
Family Poverty Level^c					
<100%	1.4	20.0%	6.7%	47.3%	26.0%
100-200%	1.3	39.2%	6.3%	33.3%	21.2%
201-300%	1.4	64.4%	4.9%	14.0%	16.8%
301-400%	1.1	84.0%	3.0%	5.9%	7.1%
400%+	4.1	90.7%	2.1%	3.3%	3.9%
Household Type					
Single Adults Living Alone	0.7	60.8%	5.7%	18.5%	15.1%
Single Adults Living Together	1.0	50.0%	8.6%	13.0%	28.4%
Married Adults	2.2	76.9%	3.6%	9.0%	10.5%
1 Parent with children ^d	1.0	42.6%	4.6%	39.5%	13.3%
2 Parents with children ^d	4.1	77.9%	2.5%	12.9%	6.7%
Multigenerational/Other with children ^e	0.4	44.8%	3.5%	29.0%	22.7%
Family Work Status					
2 Full-time	2.8	89.0%	1.8%	4.9%	4.3%
1 Full-time	4.8	70.2%	3.5%	13.1%	13.2%
Only Part-time ^f	0.7	38.0%	10.1%	30.7%	21.2%
Non-Workers	1.0	22.7%	7.2%	50.1%	20.0%
Race/Ethnicity					
White only (non-Hispanic)	7.3	73.7%	4.1%	13.0%	9.2%
Black only (non-Hispanic)	0.8	46.4%	3.3%	30.3%	20.0%
Hispanic	0.8	41.2%	3.0%	27.6%	28.3%
Other	0.5	63.9%	3.7%	18.2%	14.2%
Citizenship					
U.S. citizen - native	8.5	69.6%	3.9%	16.2%	10.3%
U.S. citizen - naturalized	0.4	66.6%	2.3%	11.8%	19.3%
Non-U.S. citizen, resident for < 5 years	0.1	28.5%	6.6%	30.3%	34.5%
Non-U.S. citizen, resident for 5+ years	0.4	50.6%	5.2%	10.8%	33.4%
Health Status					
Excellent/Very Good	6.8	73.0%	3.8%	12.7%	10.4%
Good	1.9	61.3%	4.0%	18.3%	16.5%
Fair/Poor	0.7	39.3%	4.2%	42.6%	14.0%

*Note: These tabulations exclude New York City. Data are adjusted for the underreporting of public coverage on the Current Population Survey.

a "Non-elderly" includes all individuals under age 65.

b "Public" includes Medicaid, CHIP, and other public insurance (mostly Medicare and military-related).

c In 2008, 200% FPL for a family of four was \$44,050.

d "Parent" includes any person with a dependent child.

e "Multigenerational/other with children" includes families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a child living with her aunt).

f "Part-time" workers are defined as working fewer than 35 hours a week.

Table 5.

Uninsured by Eligibility for Medicaid/CHIP and Income, New York State, 2008

		Uninsured, by Eligibility for Medicaid/CHIP and Income	Percent of Uninsured
Nonelderly	Total Uninsured	2,560,000	
	Eligible	1,050,000	41%
	Ineligible	1,520,000	59%
	<200% FPL	550,000	22%
	200-400% FPL	620,000	24%
	400%+ FPL	340,000	13%
Children, 0-18	Total Uninsured	250,000	
	Eligible	220,000	89%
	Ineligible	30,000 ***	11%
	<200% FPL	-	-
	200-400% FPL	-	-
	400%+ FPL	30,000 ***	11%
Adults, 19-64	Total Uninsured	2,310,000	
	Eligible	820,000	36%
	Ineligible	1,490,000	64%
	<200% FPL	550,000	24%
	200-400% FPL	620,000	27%
	400%+ FPL	310,000	13%

Notes: 2008 estimates of eligible uninsured are based on data from the 2009 Annual Social and Economic Supplement to the Current Population Survey (CPS) and New York State eligibility requirements as of September 2008. Estimates of eligible New Yorkers contain some adults who may be income eligible for public coverage but do not qualify on the basis of immigration status. Recent research examining CPS data current to 2005 suggests that absent an adjustment for immigration status, estimates of all nonelderly eligible uninsured in New York State may be overstated by close to 13 percent. (Holahan D and A Cook. July 2009. *Characteristics and Health Insurance Coverage of New York's Noncitizens*. New York: United Hospital Fund.) Estimates presented here reflect an adjustment for the underreporting of public coverage on the CPS. For more information on the methodology of this adjustment, please see: Cook A, A Williams, and D Holahan. June 2009. *Health Insurance Coverage in New York, 2006-2007*. New York: United Hospital Fund.

***Estimate may not be reliable due to small underlying sample size.

Health Insurance Coverage, Nonelderly by Age & Health Insurance Unit Income, United States, 2006-2008

Source: Urban Institute, 2009. Based on data from the 2007 and 2009 Annual Social and Economic Supplement to the CPS.
Note: Excludes persons aged 65 and older and those in the Armed Forces. Data are not adjusted for the underreporting of public coverage on the Current Population Survey.

* Indicates change in percent of people is statistically significant (at the 90% confidence level)

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level)

^a Indicates change in numbers of people is statistically significant (at the 95% confidence level)

^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

Table 7.

Health Insurance Coverage, Nonelderly by Age & Health Insurance Unit Income, New York State, 2006-2008

	NONELDERLY					ADULTS					CHILDREN							
	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People
	2006		2008		2006-08	2006-08	2006		2008		2006-08	2006-08	2006		2008		2006-08	2006-08
All Incomes (thousands of people)	16550.9	16550.9	16821.1	16821.1		270.1 ^a	11784.3	11784.3	12179.0	12179.0		394.6 ^a	4766.6	4766.6	4642.1	4642.1		-124.5
Employer	9944.6	60.1%	9810.6	58.3%	-1.8% [#]	-134.0	7243.0	61.5%	7330.6	60.2%	-1.3%	87.6	2701.6	56.7%	2480.0	53.4%	-3.3% [#]	-221.5 ^b
Directly Purchased	640.5	3.9%	693.7	4.1%	0.3%	53.2	508.7	4.3%	541.1	4.4%	0.1%	32.4	131.8	2.8%	152.6	3.3%	0.5%	20.8
Public	3319.2	20.1%	3663.6	21.8%	1.7% [*]	344.4 ^a	1801.1	15.3%	1996.8	16.4%	1.1%	195.7 ^b	1518.1	31.8%	1666.7	35.9%	4.1% [*]	148.6
Uninsured	2646.6	16.0%	2653.2	15.8%	-0.2%	6.5	2231.5	18.9%	2310.5	19.0%	0.0%	78.9	415.1	8.7%	342.7	7.4%	-1.3%	-72.4
Less than 100% of FPL	3257.4	3257.4	3486.0	3486.0		228.6	2111.0	2111.0	2310.8	2310.8		199.8	1146.5	1146.5	1175.3	1175.3		28.8
Employer	496.6	15.2%	516.6	14.8%	-0.4%	20.0	294.0	13.9%	362.9	15.7%	1.8%	68.8	202.6	17.7%	153.8	13.1%	-4.6%	-48.9
Directly Purchased	163.4	5.0%	209.9	6.0%	1.0%	46.5	126.1	6.0%	163.9	7.1%	1.1%	37.9	37.4	3.3%	46.0	3.9%	0.7%	8.6
Public	1606.7	49.3%	1854.0	53.2%	3.9%	247.3 ^b	875.9	41.5%	1022.7	44.3%	2.8%	146.8	730.9	63.7%	831.4	70.7%	7.0% [#]	100.5
Uninsured	990.7	30.4%	905.5	26.0%	-4.4%	-85.2	815.0	38.6%	761.3	32.9%	-5.7%	-53.7	175.6	15.3%	144.2	12.3%	-3.1%	-31.5
100 to 200% of FPL	2743.2	2743.2	2811.5	2811.5		68.4	1863.1	1863.1	1900.6	1900.6		37.4	880.1	880.1	911.0	911.0		30.9
Employer	1072.5	39.1%	925.6	32.9%	-6.2% [*]	-147.0 ^b	719.3	38.6%	614.8	32.3%	-6.3% [*]	-104.6 ^b	353.2	40.1%	310.8	34.1%	-6.0%	-42.4
Directly Purchased	108.6	4.0%	167.9	6.0%	2.0% [*]	59.3 ^a	91.9	4.9%	136.5	7.2%	2.2%	44.6 ^b	16.7	1.9%	31.4	3.4%	1.5%	14.7
Public	890.1	32.4%	1023.0	36.4%	3.9% [#]	132.9 ^b	452.0	24.3%	536.9	28.2%	4.0%	84.9	438.1	49.8%	486.1	53.4%	3.6%	47.9
Uninsured	671.9	24.5%	695.1	24.7%	0.2%	23.2	599.9	32.2%	612.4	32.2%	0.0%	12.5	72.0	8.2%	82.7	9.1%	0.9%	10.7
201 to 300% of FPL	2351.6	2351.6	2605.5	2605.5		253.9 ^a	1616.7	1616.7	1852.9	1852.9		236.1 ^a	734.9	734.9	752.6	752.6		17.8
Employer	1469.5	62.5%	1549.4	59.5%	-3.0%	79.9	1017.9	63.0%	1096.5	59.2%	-3.8%	78.6	451.6	61.4%	452.9	60.2%	-1.3%	1.3
Directly Purchased	99.9	4.2%	112.4	4.3%	0.1%	12.4	81.8	5.1%	89.3	4.8%	-0.2%	7.5	18.1	2.5%	23.0	3.1%	0.6%	4.9
Public	397.1	16.9%	406.7	15.6%	-1.3%	9.6	195.8	12.1%	197.7	10.7%	-1.4%	2.0	201.4	27.4%	209.0	27.8%	0.4%	7.6
Uninsured	385.1	16.4%	537.1	20.6%	4.2% [*]	152.0 ^a	321.3	19.9%	469.3	25.3%	5.5% [*]	148.0 ^a	63.8	8.7%	67.8	9.0%	0.3%	4.0
301 to 400% of FPL	2260.6	2260.6	1983.6	1983.6		-377.1 ^a	1616.7	1616.7	1363.2	1363.2		-253.5 ^a	644.0	644.0	520.4	520.4		-123.5 ^a
Employer	1756.6	77.7%	1504.4	79.9%	2.2%	-252.3	1251.8	77.4%	1087.7	79.8%	2.4%	-164.1	504.8	78.4%	416.7	80.1%	1.7%	-88.2
Directly Purchased	60.9	2.7%	44.5	2.4%	-0.3%	-16.4	49.1	3.0%	30.1	2.2%	-0.8%	-18.9	11.8	1.8%	14.4	2.8%	0.9%	2.6
Public	190.3	8.4%	158.4	8.4%	0.0%	-31.9	118.5	7.3%	89.2	6.5%	-0.8%	-29.4	71.8	11.1%	69.3	13.3%	2.2%	-2.5
Uninsured	252.8	11.2%	176.2	9.4%	-1.8%	-76.6	197.3	12.2%	156.2	11.5%	-0.7%	-41.1	55.5	8.6%	20.1	3.9%	-4.8% [*]	-35.4 ^a
401% of FPL and above	5938.0	5938.0	6034.4	6034.4		96.4	4576.9	4576.9	4751.6	4751.6		174.8	1361.2	1361.2	1282.8	1282.8		-78.4
Employer	5149.4	86.7%	5314.7	88.1%	1.4%	165.4	3960.0	86.5%	4168.8	87.7%	1.2%	208.8	1189.4	87.4%	1145.9	89.3%	2.0%	-43.4
Directly Purchased	207.6	3.5%	158.9	2.6%	-0.9%	-48.6	159.8	3.5%	121.2	2.5%	-0.9%	-38.7	47.8	3.5%	37.8	2.9%	-0.6%	-10.0
Public	234.9	4.0%	221.5	3.7%	-0.3%	-13.5	159.0	3.5%	150.4	3.2%	-0.3%	-8.6	75.9	5.6%	71.1	5.5%	0.0%	-4.9
Uninsured	346.2	5.8%	339.3	5.6%	-0.2%	-6.9	298.0	6.5%	311.3	6.6%	0.0%	13.3	48.1	3.5%	28.0	2.2%	-1.4%	-20.1

Source: Urban Institute, 2009. Based on data from the 2007 and 2009 Annual Social and Economic Supplement to the Current Population Survey.

Note: Excludes persons aged 65 and older and those in the Armed Forces. Data are not adjusted for the underreporting of public coverage on the Current Population Survey.

^{*} Indicates change in percent of people is statistically significant (at the 95% confidence level).[#] Indicates change in percent of people is statistically significant (at the 90% confidence level).^a Indicates change in numbers of people is statistically significant (at the 95% confidence level).^b Indicates change in numbers of people is statistically significant (at the 90% confidence level).

Table 8.

Health Insurance Coverage, Nonelderly by Age & Health Insurance Unit Income, New York City, 2006-2008

	NONELDERLY						ADULTS						CHILDREN					
	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People
	2006		2008				2006		2008				2006		2008			
All Incomes (thousands of people)	7111.5	7111.5	7355.1	7355.1		243.6	5084.5	5084.5	5318.9	5318.9		234.4	2027.0	2027.0	2036.2	2036.2		9.2
Employer	3331.1	46.8%	3443.0	46.8%	0.0%	111.9	2496.8	49.1%	2627.7	49.4%	0.3%	130.9	834.2	41.2%	815.3	40.0%	-1.1%	-19.0
Directly Purchased	251.1	3.5%	317.8	4.3%	0.8%	66.7	192.2	3.8%	250.8	4.7%	0.9%	58.6	58.9	2.9%	67.0	3.3%	0.4%	8.1
Public	2118.2	29.8%	2126.8	28.9%	-0.9%	8.6	1201.5	23.6%	1133.1	21.3%	-2.3%	-68.5	916.7	45.2%	993.8	48.8%	3.6%	77.1
Uninsured	1411.2	19.8%	1467.5	20.0%	0.1%	56.3	1193.9	23.5%	1307.3	24.6%	1.1%	113.4	217.3	10.7%	160.2	7.9%	-2.9% #	-57.1 ^b
Less than 100% of FPL	1893.4	1893.4	2029.2	2029.2		135.9	1244.0	1244.0	1313.9	1313.9		69.9	649.4	649.4	715.4	715.4		66.0
Employer	230.5	12.2%	199.4	9.8%	-2.3%	-31.0	147.6	11.9%	139.2	10.6%	-1.3%	-8.3	82.9	12.8%	60.2	8.4%	-4.4%	-22.7
Directly Purchased	47.1	2.5%	103.6	5.1%	2.6% #	56.6 ^b	31.1	2.5%	79.8	6.1%	3.6% #	48.7 ^b	16.0	2.5%	23.8	3.3%	0.9%	7.8
Public	1056.7	55.8%	1195.6	58.9%	3.1%	138.9	603.7	48.5%	636.2	48.4%	-0.1%	32.5	453.1	69.8%	559.5	78.2%	8.4%	106.4
Uninsured	559.1	29.5%	530.5	26.1%	-3.4%	-28.6	461.7	37.1%	458.6	34.9%	-2.2%	-3.0	97.4	15.0%	71.9	10.1%	-5.0%	-25.5
100 to 200% of FPL	1394.3	1394.3	1444.2	1444.2		49.8	947.9	947.9	967.3	967.3		19.5	446.5	446.5	476.8	476.8		30.4
Employer	446.6	32.0%	399.3	27.6%	-4.4%	-47.4	301.2	31.8%	242.2	25.0%	-6.7% #	-59.0	145.4	32.6%	157.1	32.9%	0.4%	11.7
Directly Purchased	59.5	4.3%	64.3	4.5%	0.2%	4.8	48.6	5.1%	47.9	5.0%	-0.2%	-0.7	10.8	2.4%	16.3	3.4%	1.0%	5.5
Public	557.4	40.0%	578.4	40.1%	0.1%	21.0	290.8	30.7%	315.2	32.6%	1.9%	24.4	266.6	59.7%	263.2	55.2%	-4.5%	-3.4
Uninsured	330.8	23.7%	402.2	27.8%	4.1%	71.4	307.2	32.4%	362.0	37.4%	5.0%	54.8	23.6	5.3%	40.2	8.4%	3.1%	16.6
201 to 300% of FPL	1081.2	1081.2	1173.8	1173.8		92.6	739.4	739.4	843.3	843.3		103.9	341.9	341.9	330.5	330.5		-11.3
Employer	593.8	54.9%	668.1	56.9%	2.0%	74.3	416.8	56.4%	470.5	55.8%	-0.6%	53.7	177.0	51.8%	197.6	59.8%	8.0%	20.6
Directly Purchased	28.8	2.7%	50.6	4.3%	1.7%	21.9	20.8	2.8%	45.4	5.4%	2.6%	24.5 ^b	7.9	2.3%	5.3	1.6%	-0.7%	-2.7
Public	267.3	24.7%	199.0	17.0%	-7.8% *	-68.2 ^a	145.2	19.6%	95.9	11.4%	-8.3% *	-49.4 ^a	122.0	35.7%	103.1	31.2%	-4.5%	-18.9
Uninsured	191.4	17.7%	256.1	21.8%	4.1%	64.7 ^b	156.5	21.2%	231.6	27.5%	6.3% #	75.1 ^b	34.9	10.2%	24.5	7.4%	-2.8%	-10.4
301 to 400% of FPL	877.2	877.2	722.1	722.1		-155.1 ^a	652.4	652.4	537.9	537.9		-114.6 ^b	224.7	224.7	184.2	184.2		-40.5
Employer	584.8	66.7%	525.7	72.8%	6.1% *	-59.1 ^a	440.6	67.5%	396.1	73.6%	6.1% #	-44.5	144.2	64.2%	129.6	70.4%	6.2%	-14.6 ^b
Directly Purchased	30.7	3.5%	14.4	2.0%	-1.5%	-16.3 ^b	26.3	4.0%	14.4	2.7%	-1.3%	-11.9	4.5	2.0%	0.0	0.0%	-2.0% #	-4.5 ^a
Public	118.1	13.5%	86.1	11.9%	-1.5%	-32.0	79.2	12.1%	43.7	8.1%	-4.0% #	-35.4 ^b	38.9	17.3%	42.4	23.0%	5.7%	3.4 ^a
Uninsured	143.6	16.4%	95.9	13.3%	-3.1%	-47.7	106.4	16.3%	83.7	15.6%	-0.8%	-22.7	37.1	16.5%	12.2	6.6%	-9.9% *	-24.9 ^a
401% of FPL and above	1865.4	1865.4	1985.7	1985.7		120.4	1500.8	1500.8	1656.5	1656.5		155.7	364.6	364.6	329.3	329.3		-35.3
Employer	1475.3	79.1%	1650.4	83.1%	4.0% #	175.1 ^b	1190.6	79.3%	1379.7	83.3%	4.0%	189.0 ^a	284.7	78.1%	270.8	82.2%	4.1%	-13.9
Directly Purchased	85.1	4.6%	84.9	4.3%	-0.3%	-0.2	65.4	4.4%	63.3	3.8%	-0.5%	-2.1	19.6	5.4%	21.5	6.5%	1.2%	1.9
Public	118.7	6.4%	67.7	3.4%	-3.0% *	-51.1 ^a	82.7	5.5%	42.1	2.5%	-3.0% *	-40.5 ^a	36.1	9.9%	25.6	7.8%	-2.1%	-10.5
Uninsured	186.3	10.0%	182.8	9.2%	-0.8%	-3.5	162.1	10.8%	171.3	10.3%	-0.5%	9.3	24.2	6.6%	11.4	3.5%	-3.2%	-12.8

Source: Urban Institute, 2009. Based on data from the 2007 and 2009 Annual Social and Economic Supplement to the CPS.

Note: Excludes persons aged 65 and older and those in the Armed Forces. Data are not adjusted for the underreporting of public coverage on the Current Population Survey.

* Indicates change in percent of people is statistically significant (at the 95% confidence level).

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Table 9

Health Insurance Coverage, Nonelderly by Age & Health Insurance Unit Income, Rest of State, 2006-2008

	NONELDERLY						ADULTS						CHILDREN					
	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People	Coverage Distribution within Income Category				Change in Percent Coverage	Change in Thousands of People
	2006		2008		2006-08	2006-08	2006		2008		2006-08	2006-08	2006		2008		2006-08	2006-08
	2006	2008	2006	2008			2006	2008	2006	2008			2006	2008	2006	2008		
All Incomes (thousands of people)	9438.4	9438.4	9466.0	9466.0		26.5	6699.9	6699.9	6860.1	6860.1		160.2	2739.6	2739.6	2605.9	2605.9		-133.7
Employer	6613.5	70.1%	6367.7	67.3%	-2.8% *	-245.9	4746.2	70.8%	4702.9	68.6%	-2.3%	-43.3	1867.4	68.2%	1664.8	63.9%	-4.3% #	-202.6 ^a
Directly Purchased	389.4	4.1%	375.9	4.0%	-0.2%	-13.5	316.5	4.7%	290.3	4.2%	-0.5%	-26.2	73.0	2.7%	85.6	3.3%	0.6%	12.7
Public	1201.0	12.7%	1536.7	16.2%	3.5% *	335.8 ^a	599.6	8.9%	863.8	12.6%	3.6% *	264.2 ^a	601.4	22.0%	673.0	25.8%	3.9% #	71.6
Uninsured	1235.5	13.1%	1185.7	12.5%	-0.6%	-49.8	1037.7	15.5%	1003.2	14.6%	-0.9%	-34.5	197.8	7.2%	182.5	7.0%	-0.2%	-15.3
Less than 100% of FPL	1364.1	1364.1	1456.8	1456.8		92.7	867.0	867.0	996.9	996.9		129.9	497.1	497.1	459.9	459.9		-37.2
Employer	266.1	19.5%	317.2	21.8%	2.3%	51.0	146.4	16.9%	223.6	22.4%	5.5%	77.2	119.7	24.1%	93.6	20.3%	-3.7%	-26.1
Directly Purchased	116.4	8.5%	106.3	7.3%	-1.2%	-10.1	95.0	11.0%	84.1	8.4%	-2.5%	-10.9	21.4	4.3%	22.2	4.8%	0.5%	0.8
Public	550.0	40.3%	658.4	45.2%	4.9%	108.4	272.2	31.4%	386.5	38.8%	7.4%	114.3 ^b	277.8	55.9%	271.9	59.1%	3.2%	-5.9
Uninsured	431.6	31.6%	374.9	25.7%	-5.9%	-56.6	353.4	40.8%	302.7	30.4%	-10.4% #	-50.7	78.2	15.7%	72.2	15.7%	0.0%	-6.0
100 to 200% of FPL	1348.8	1348.8	1367.4	1367.4		18.5	915.2	915.2	933.2	933.2		18.0	433.6	433.6	434.1	434.1		0.5
Employer	625.9	46.4%	526.3	38.5%	-7.9% *	-99.6 ^b	418.1	45.7%	372.6	39.9%	-5.8%	-45.6	207.8	47.9%	153.7	35.4%	-12.5% *	-54.1
Directly Purchased	49.2	3.6%	103.6	7.6%	3.9% *	54.5 ^a	43.3	4.7%	88.6	9.5%	4.8% *	45.3 ^a	5.9	1.4%	15.1	3.5%	2.1%	9.2
Public	332.7	24.7%	444.6	32.5%	7.8% *	111.9 ^a	161.1	17.6%	221.7	23.8%	6.2% #	60.6 ^b	171.6	39.6%	222.8	51.3%	11.8% *	51.3
Uninsured	341.1	25.3%	292.9	21.4%	-3.9%	-48.2	292.7	32.0%	250.4	26.8%	-5.1%	-42.3	48.4	11.2%	42.5	9.8%	-1.4%	-5.9
201 to 300% of FPL	1270.4	1270.4	1431.7	1431.7		161.2 ^b	877.4	877.4	1009.5	1009.5		132.2 ^b	393.0	393.0	422.1	422.1		28.1
Employer	875.7	68.9%	881.3	61.6%	-7.4% *	5.6	601.0	68.5%	626.0	62.0%	-6.5% #	24.9	274.6	69.9%	255.3	60.5%	-9.4% #	-19.3
Directly Purchased	71.2	5.6%	61.7	4.3%	-1.3%	-9.5	61.0	6.9%	44.0	4.4%	-2.6%	-17.0	10.2	2.6%	17.8	4.2%	1.6%	7.6
Public	129.9	10.2%	207.7	14.5%	4.3% #	77.8 ^b	50.5	5.8%	101.9	10.1%	4.3% *	51.3 ^b	79.3	20.2%	105.8	25.1%	4.9%	26.5
Uninsured	193.7	15.2%	281.0	19.6%	4.4% #	87.3	164.8	18.8%	237.7	23.5%	4.8%	72.9	28.9	7.3%	43.3	10.3%	2.9%	14.4
301 to 400% of FPL	1383.5	1383.5	1161.5	1161.5		-222.0 ^a	964.2	964.2	825.3	825.3		-139.0 ^b	419.3	419.3	336.3	336.3		-83.0 ^b
Employer	1171.8	84.7%	978.7	84.3%	-0.4%	-193.2	811.2	84.1%	691.6	83.8%	-0.3%	-119.6	360.6	86.0%	287.0	85.4%	-0.6%	-73.6
Directly Purchased	30.2	2.2%	30.2	2.6%	0.4%	0.0	22.8	2.4%	15.8	1.9%	-0.5%	-7.1	7.4	1.8%	14.4	4.3%	2.5%	7.0
Public	72.2	5.2%	72.3	6.2%	1.0%	0.1	39.4	4.1%	45.4	5.5%	1.4%	6.1	32.8	7.8%	26.9	8.0%	0.2%	-5.9
Uninsured	109.2	7.9%	80.3	6.9%	-1.0%	-28.9	90.8	9.4%	72.4	8.8%	-0.6%	-18.4	18.4	4.4%	7.9	2.4%	-2.0%	-10.5
401% of FPL and above	4072.6	4072.6	4048.7	4048.7		-24.0	3076.1	3076.1	3095.2	3095.2		19.1	996.6	996.6	953.5	953.5		-43.1
Employer	3674.0	90.2%	3664.3	90.5%	0.3%	-9.7	2769.4	90.0%	2789.1	90.1%	0.1%	19.7	904.6	90.8%	875.2	91.8%	1.0%	-29.5
Directly Purchased	122.5	3.0%	74.1	1.8%	-1.2% *	-48.4 ^a	94.4	3.1%	57.8	1.9%	-1.2% #	-36.5 ^b	28.1	2.8%	16.2	1.7%	-1.1%	-11.9
Public	116.2	2.9%	153.8	3.8%	0.9%	37.6	76.3	2.5%	108.3	3.5%	1.0%	31.9	39.9	4.0%	45.5	4.8%	0.8%	5.6
Uninsured	159.9	3.9%	156.5	3.9%	-0.1%	-3.4	136.0	4.4%	139.9	4.5%	0.1%	4.0	23.9	2.4%	16.6	1.7%	-0.7%	-7.4

Source: Urban Institute, 2009. Based on data from the 2007 and 2009 Annual Social and Economic Supplement to the CPS.

Note: "Rest of State" is defined as New York State excluding New York City. Data exclude persons aged 65 and older and those in the Armed Forces. Data are not adjusted for the underreporting of public coverage on the Current Population Survey.

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