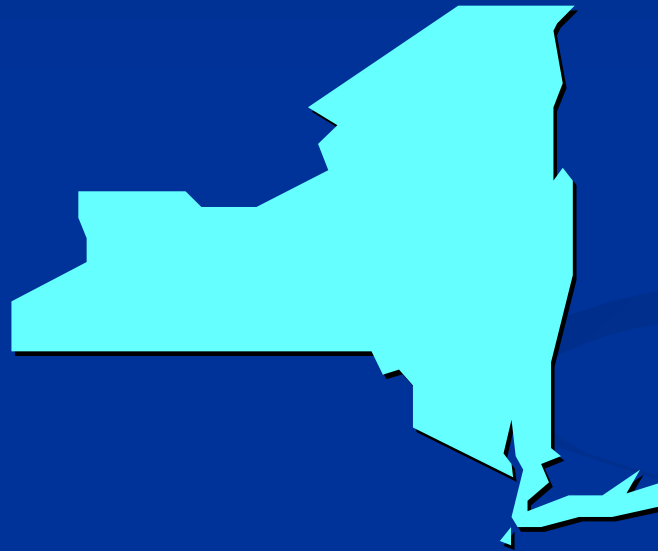


Commission on Health Care Facilities in the 21st Century



Uninsured in New York

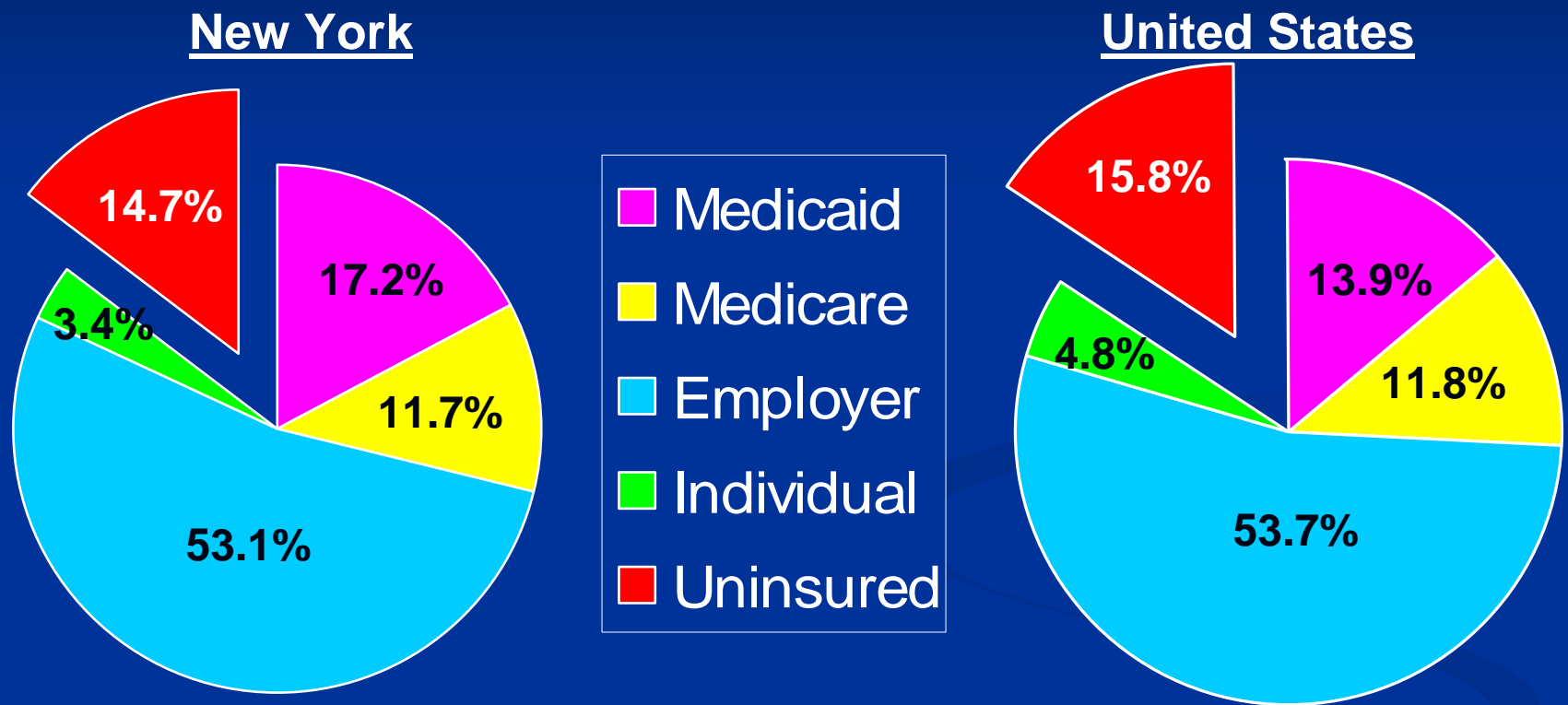
August 2006

Presentation Topics

- Numbers and trends
- Profile of the uninsured
- Access barriers
- Public coverage programs
- Coverage expansion proposals
- Uncompensated care financing

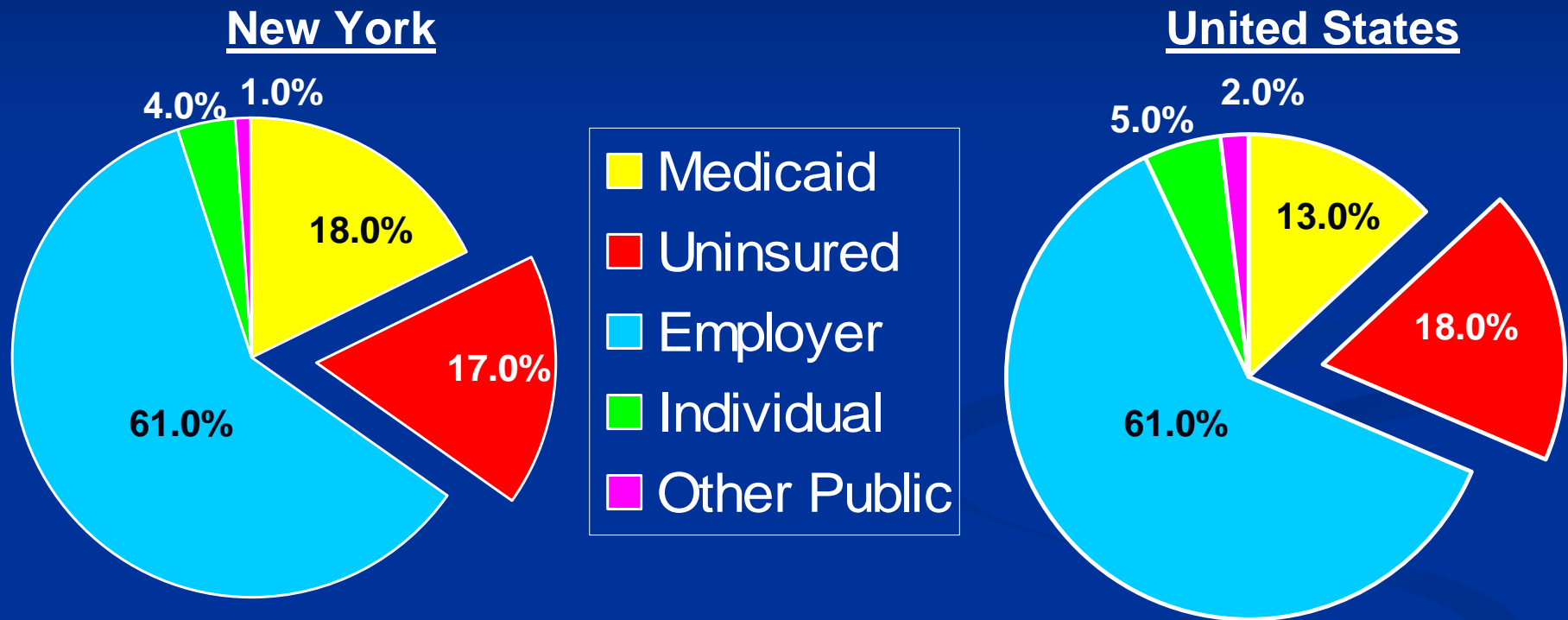
Sources of Health Insurance

All Ages, 2003-2004



Source: Kaiser Commission on Medicaid and the Uninsured

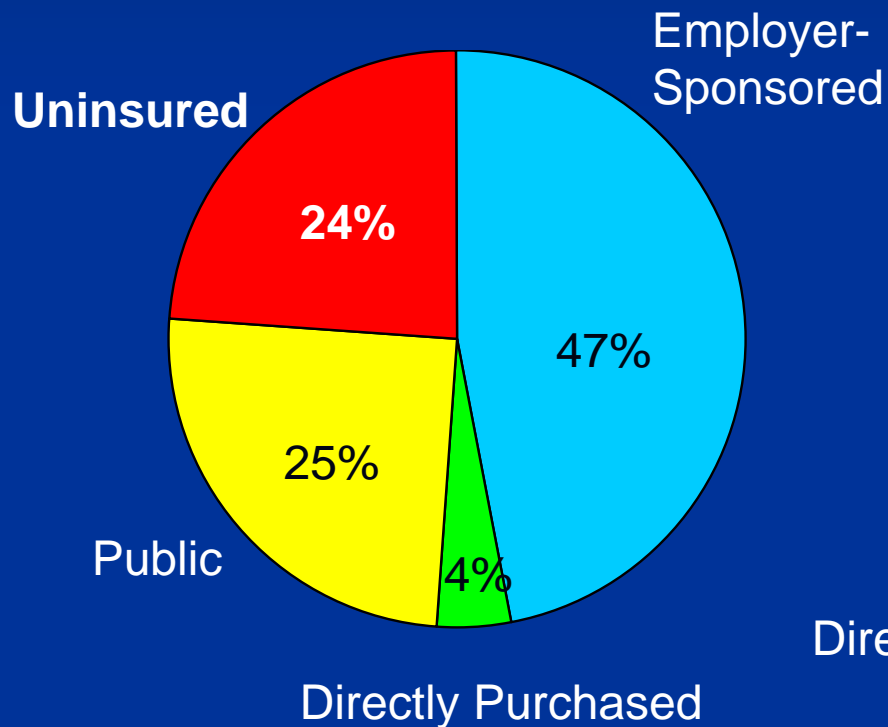
Sources of Health Insurance Nonelderly, 2003-2004



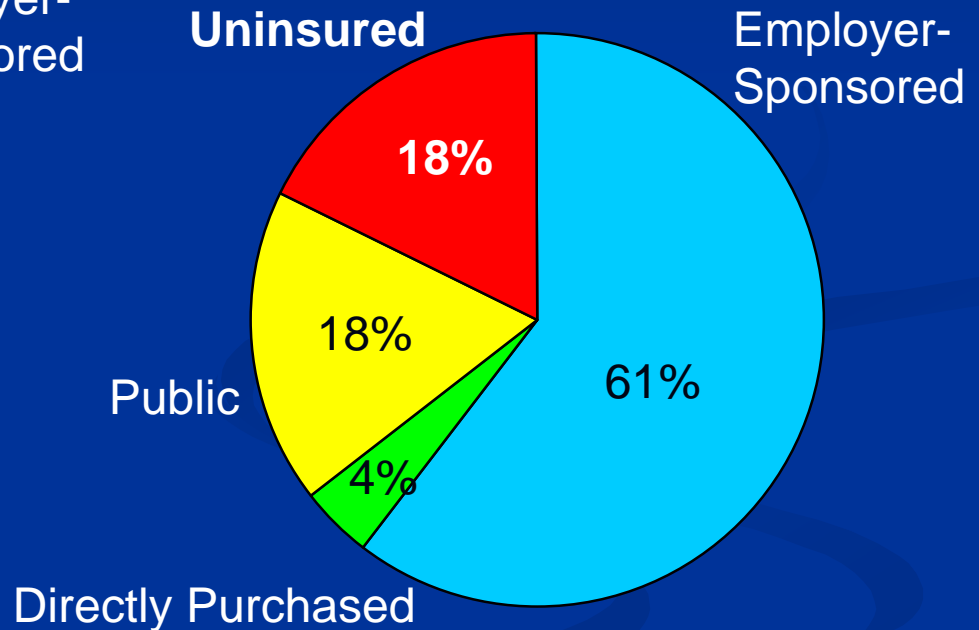
Source: Kaiser Commission on Medicaid and the Uninsured

Sources of Health Insurance Nonelderly, 2002-2003

New York City
(7.2 million people)

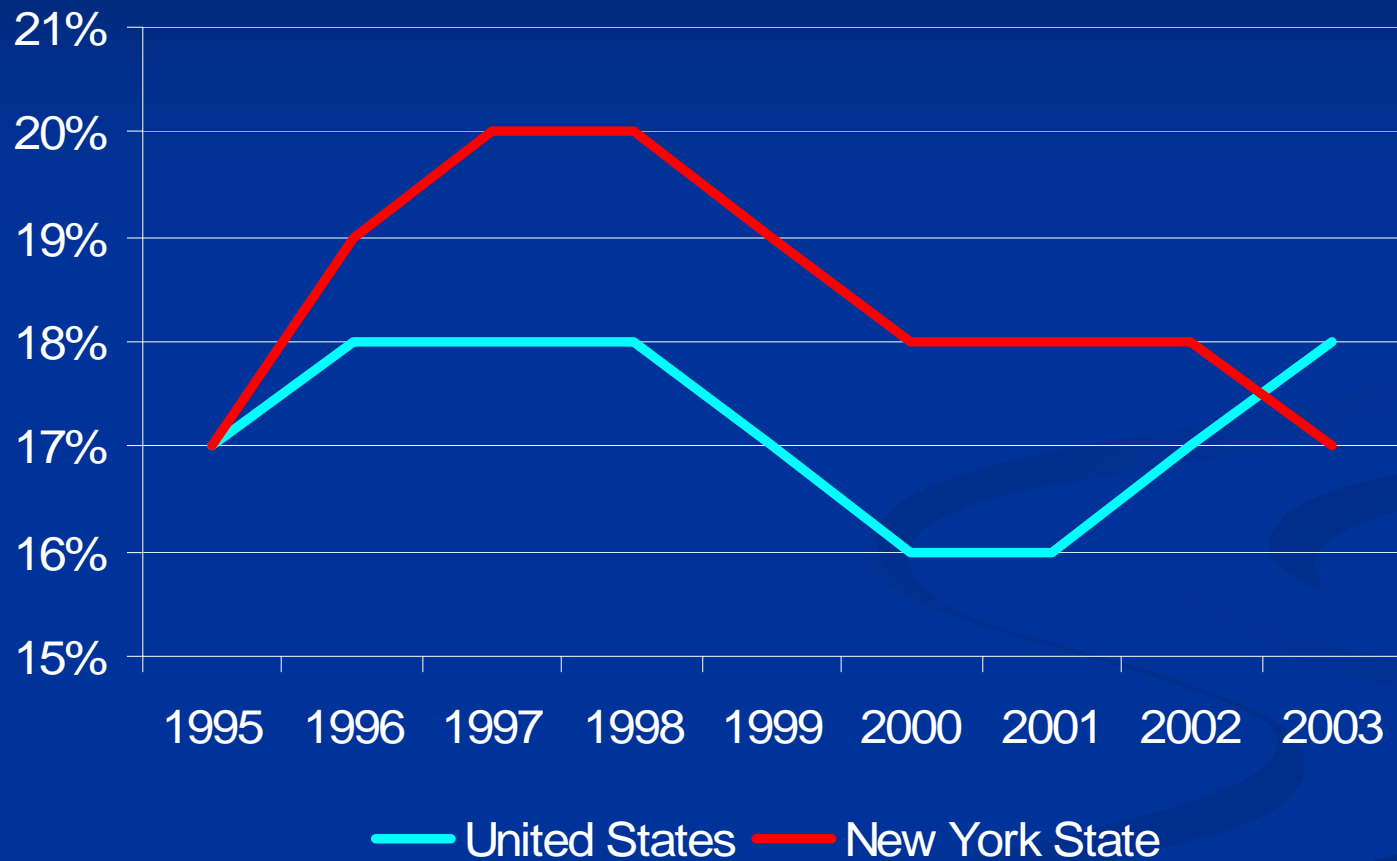


New York State
(16.7 million people)



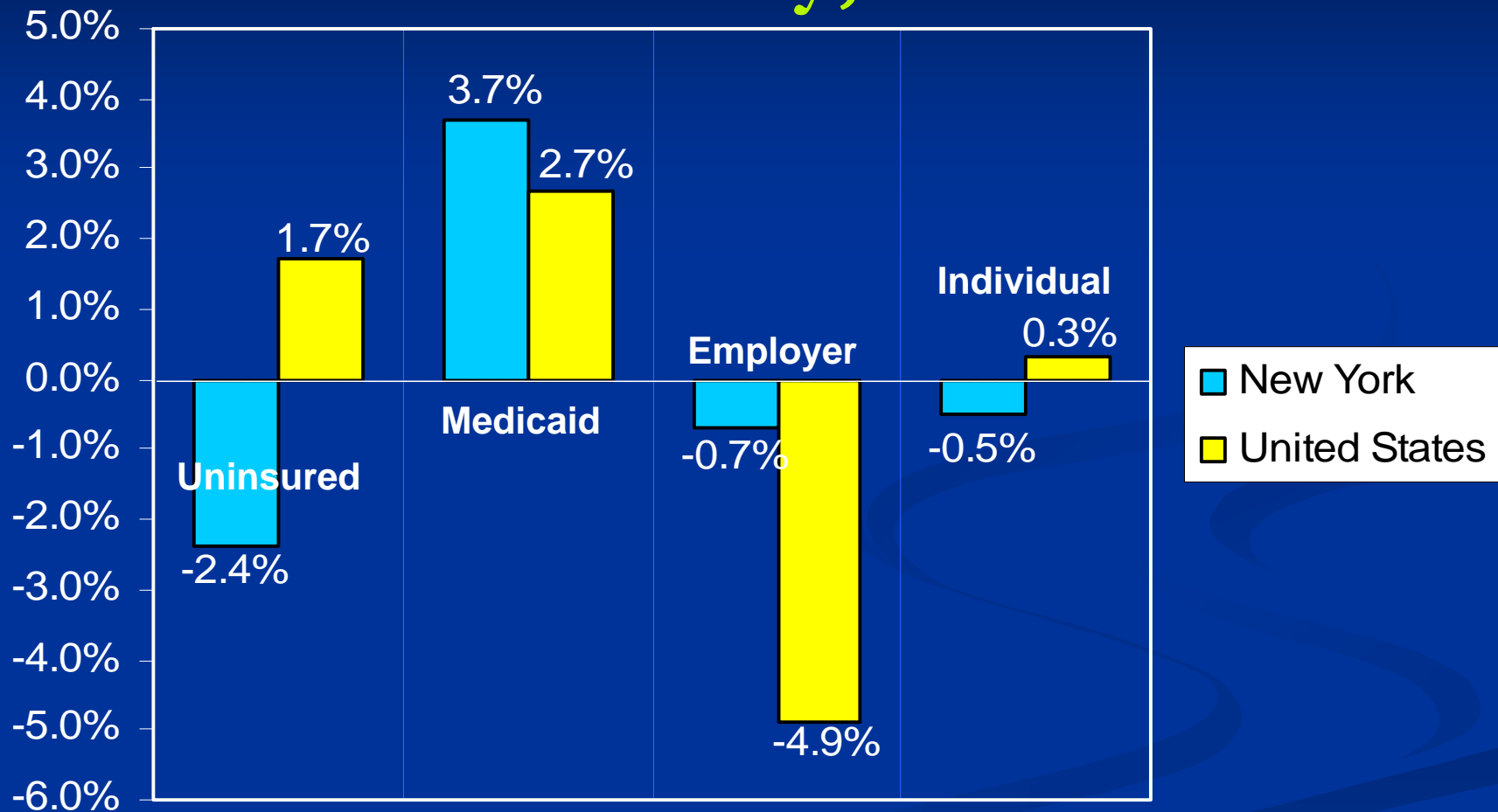
Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

Uninsured Trends - Nonelderly



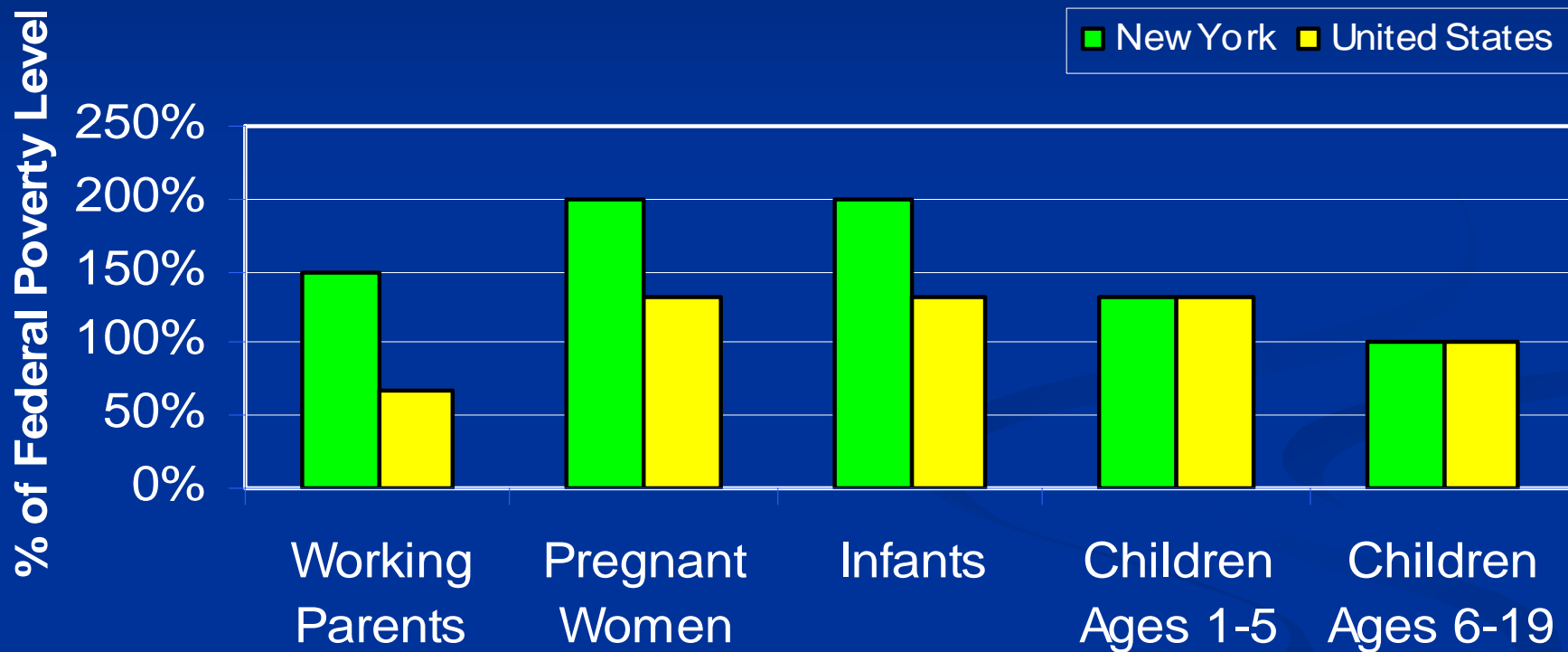
Source: March 1996 - March 2004 *Current Population Survey, Annual Social and Economic Supplement*

Percent Change in the Rate of Coverage of the Nonelderly, 2000 to 2004



Source: Kaiser Commission on Medicaid and the Uninsured

Medicaid Eligibility Levels by Annual Income and Federal Poverty Level, 2005

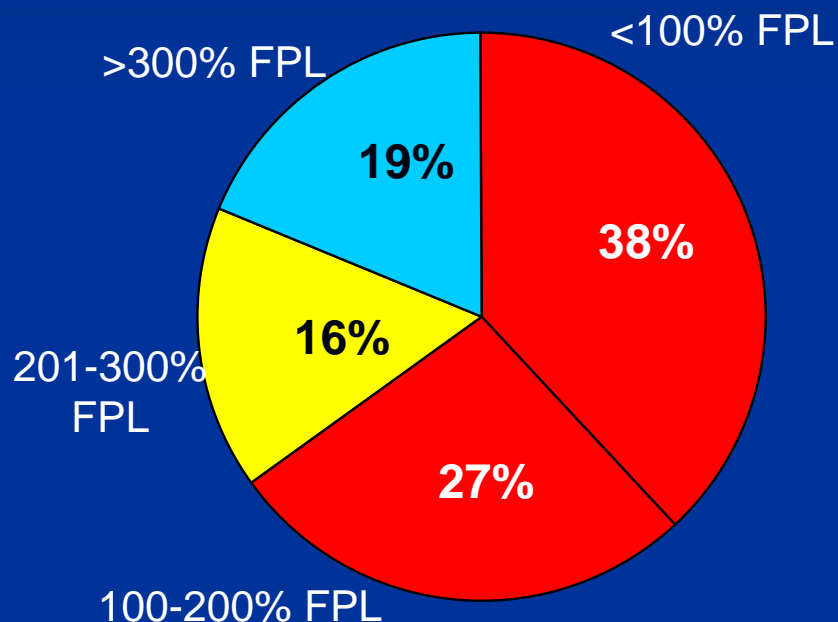


Source: Kaiser Commission on Medicaid and the Uninsured

Uninsured by Income

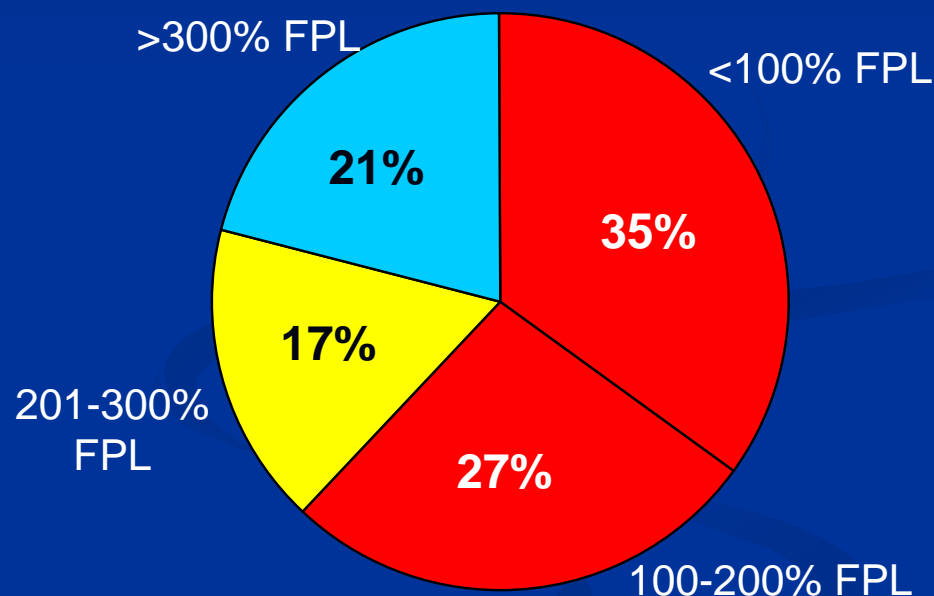
All Ages, 2002-2003

New York City



1.7 million uninsured

New York State

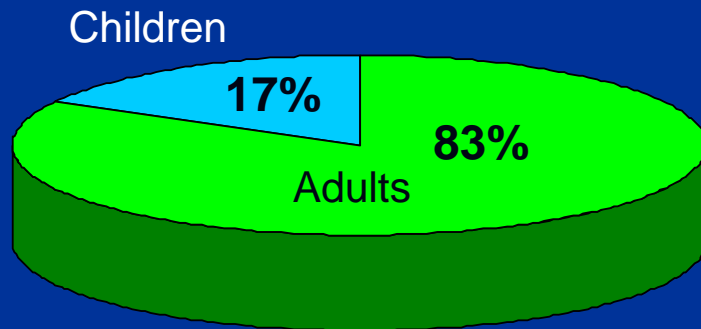


2.9 million uninsured

Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

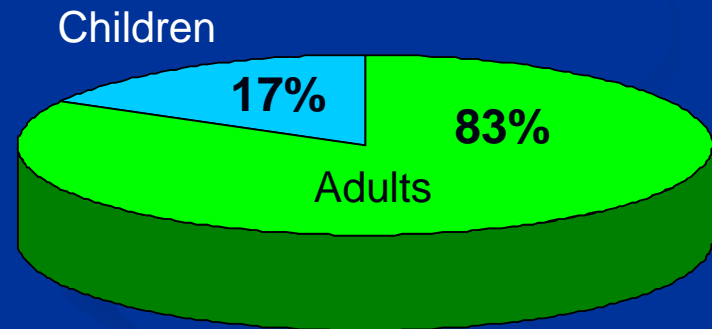
Uninsured by Age All Ages, 2002-2003

New York City



1.7 million uninsured

New York State



2.9 million uninsured

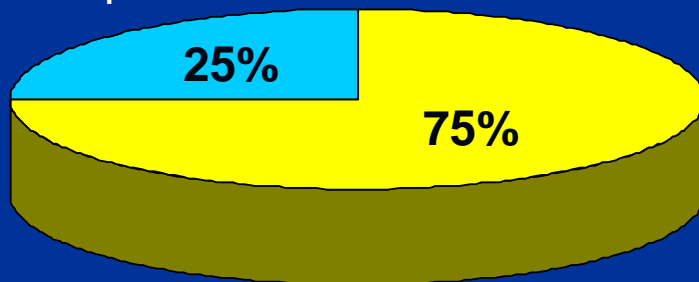
Source: March 2003 and March 2004 Current Population Survey, Annual Social and Economic Supplement

Uninsured by Work Status

All Ages, 2002-2003

New York City

Non-Workers and
Their Dependents

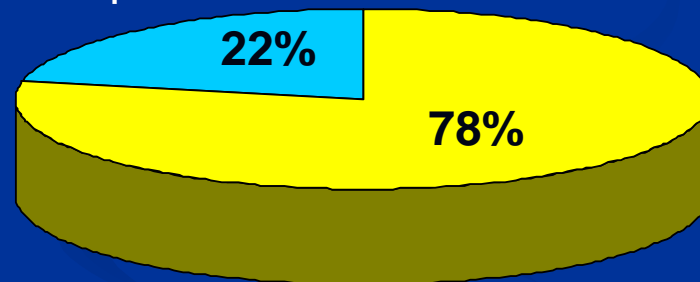


Workers and Their
Dependents

1.7 million uninsured

New York State

Non-Workers and
Their Dependents



Workers and Their
Dependents

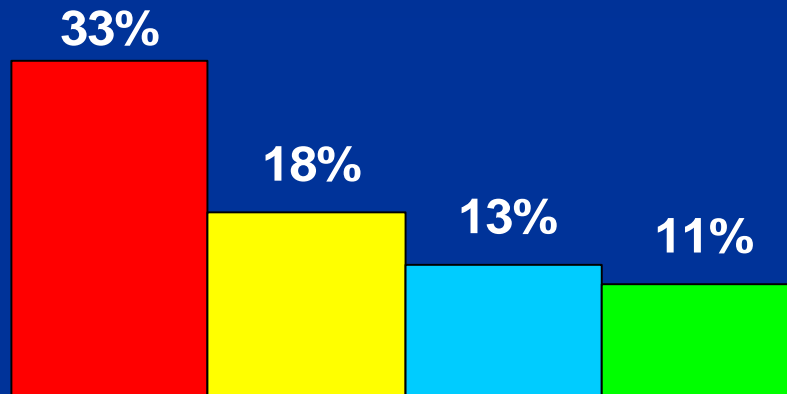
2.9 million uninsured

Source: March 2003 and March 2004 Current Population Survey, Annual Social and Economic Supplement

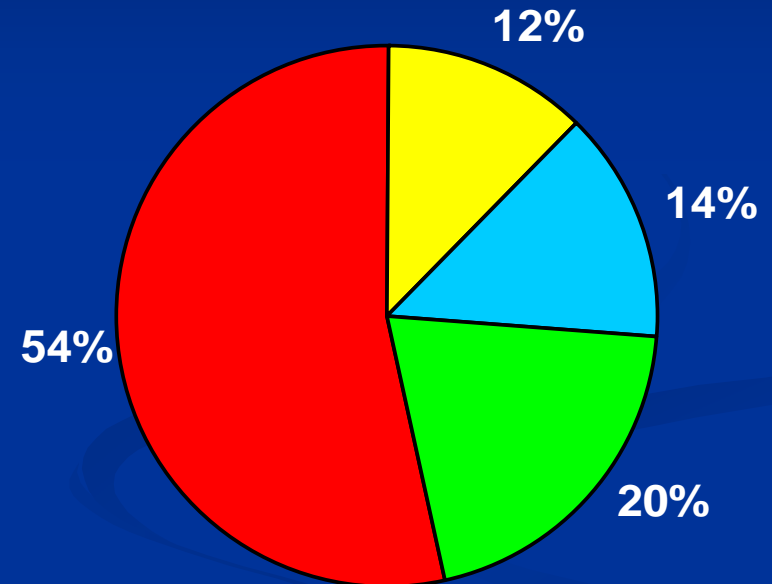
Uninsured Workers by Firm Size

NY State, 2002-2003

Uninsured Rates



Share of Uninsured Workers

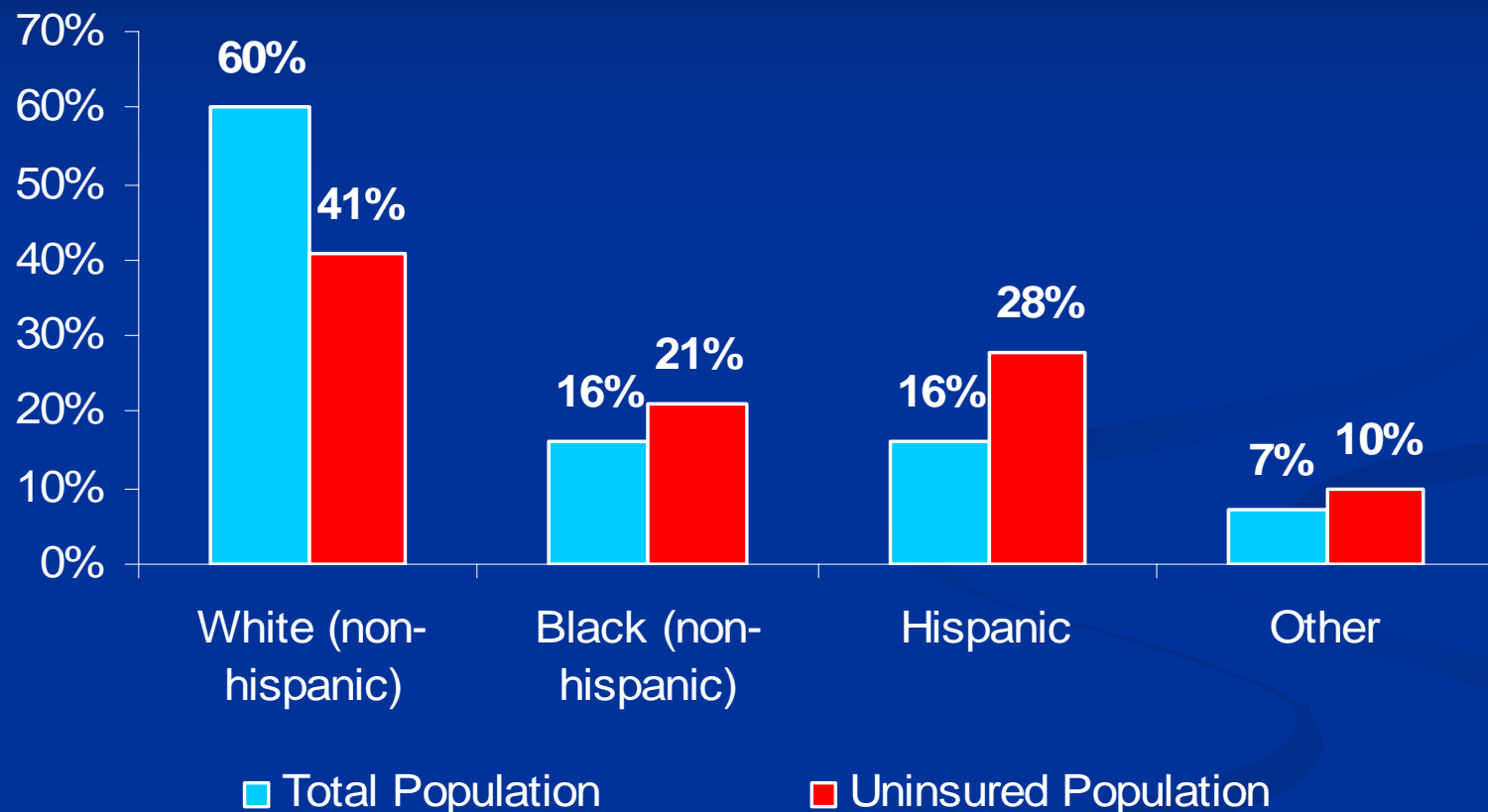


■ <25 Workers ■ 25-99 Workers ■ 100-999 Workers ■ 1000+ Workers

Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

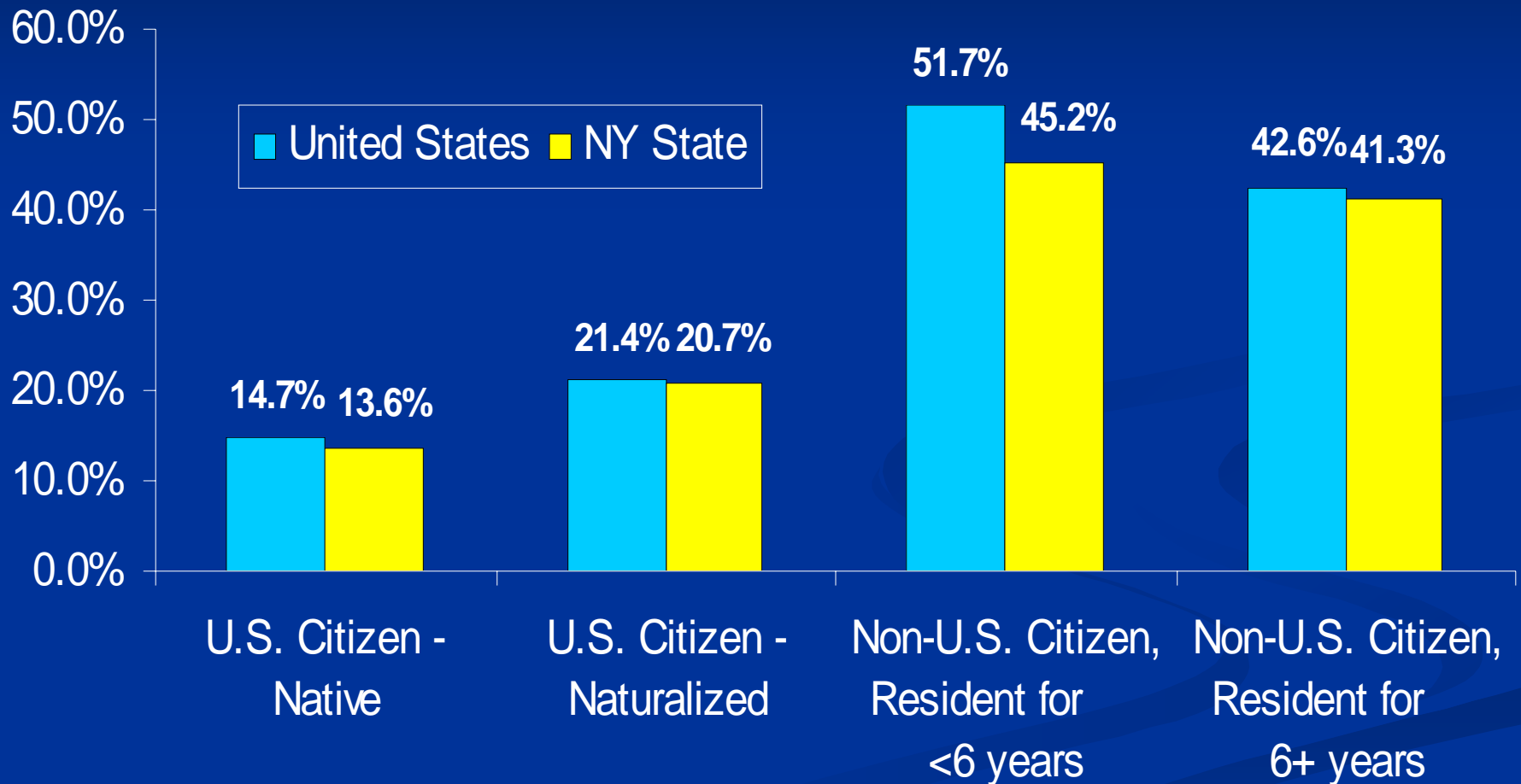
Distribution by Race/Ethnicity

NY State, Nonelderly, 2002-2003



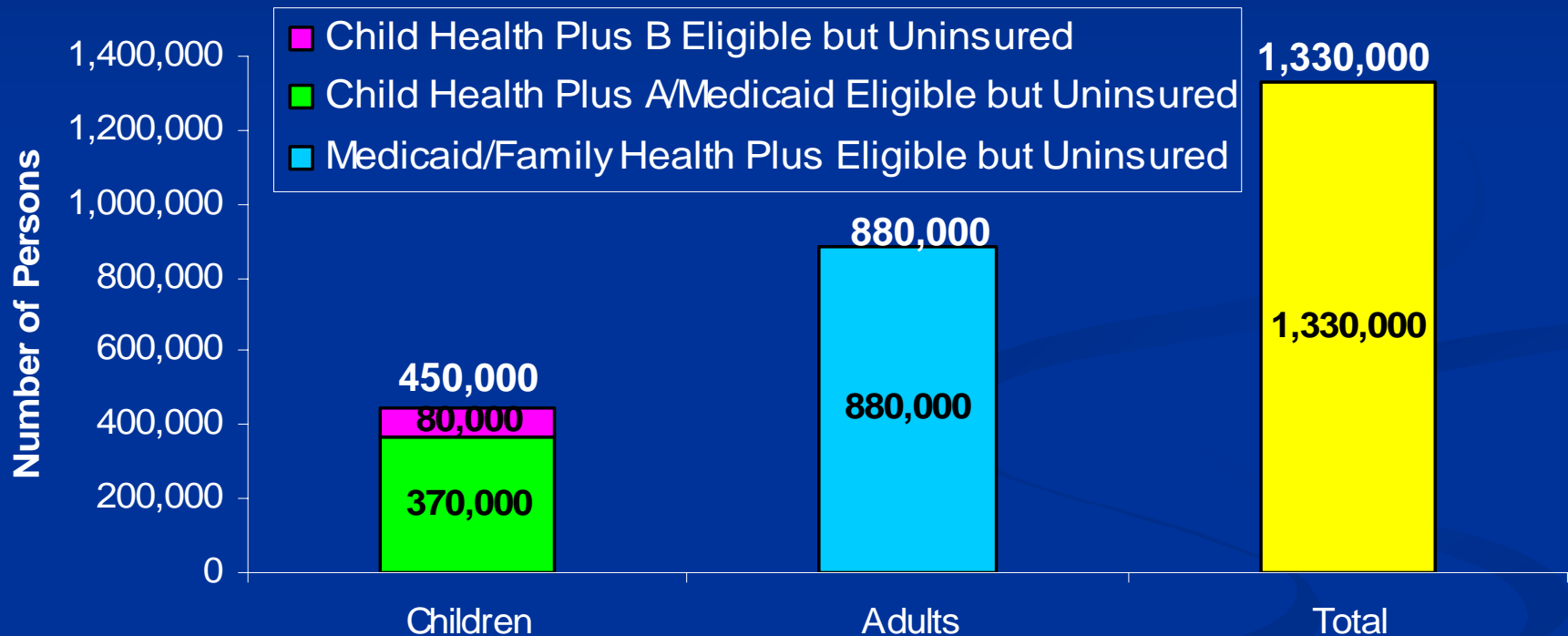
Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

Uninsured Rates by Citizenship Status, Nonelderly, 2002-2003



Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

Estimated Eligible but Not Insured by Public Insurance Programs NY State, 2003



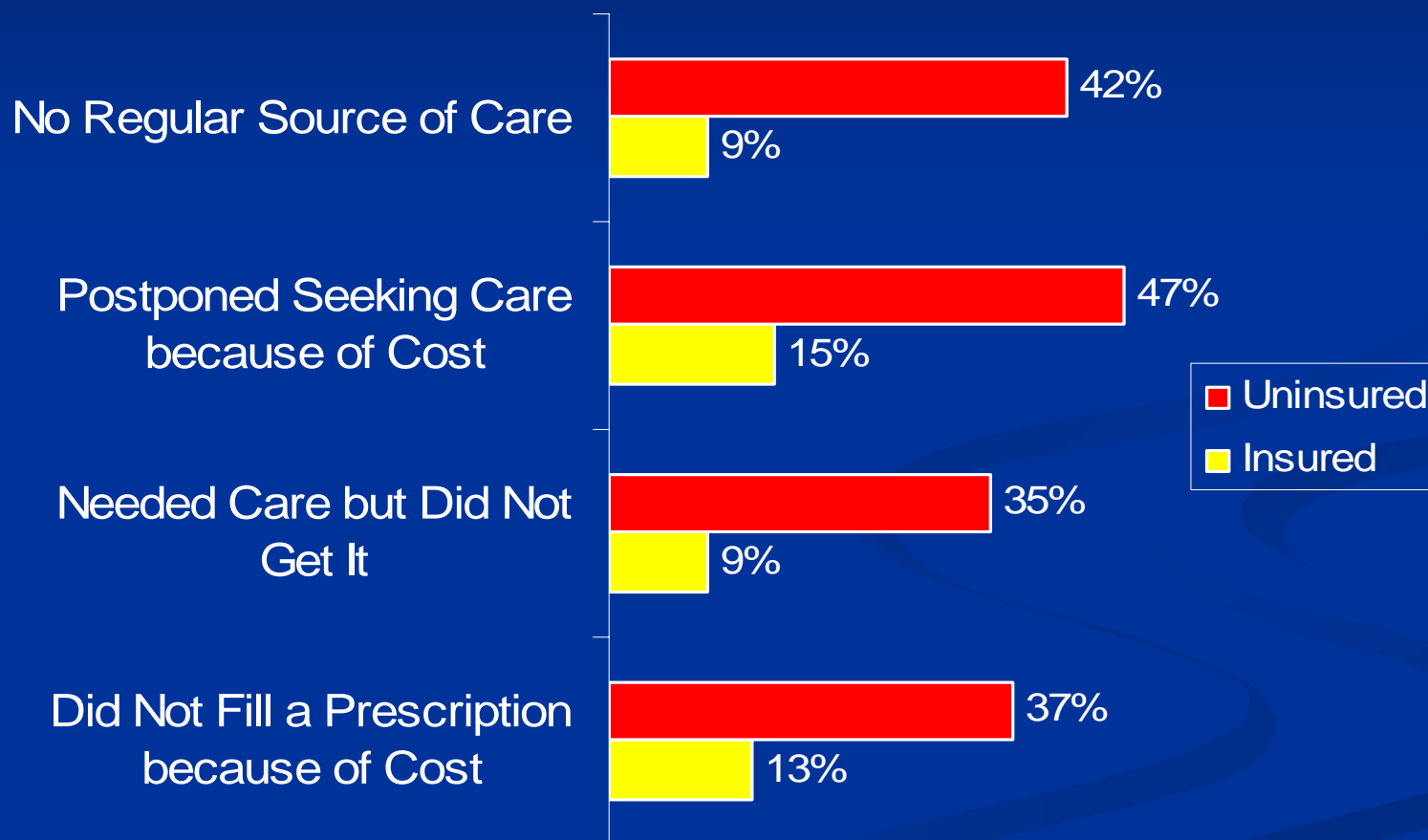
Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

Profile of the NY State's Uninsured

TEND TO BE:

- Low-income
- Adults
- In a working family
- Members of racial/ethnic minorities
- Non-US citizens
- Sometimes eligible for public coverage...but not enrolled

Barriers to Care by Insurance Status, US Adults Ages 18+, 2003

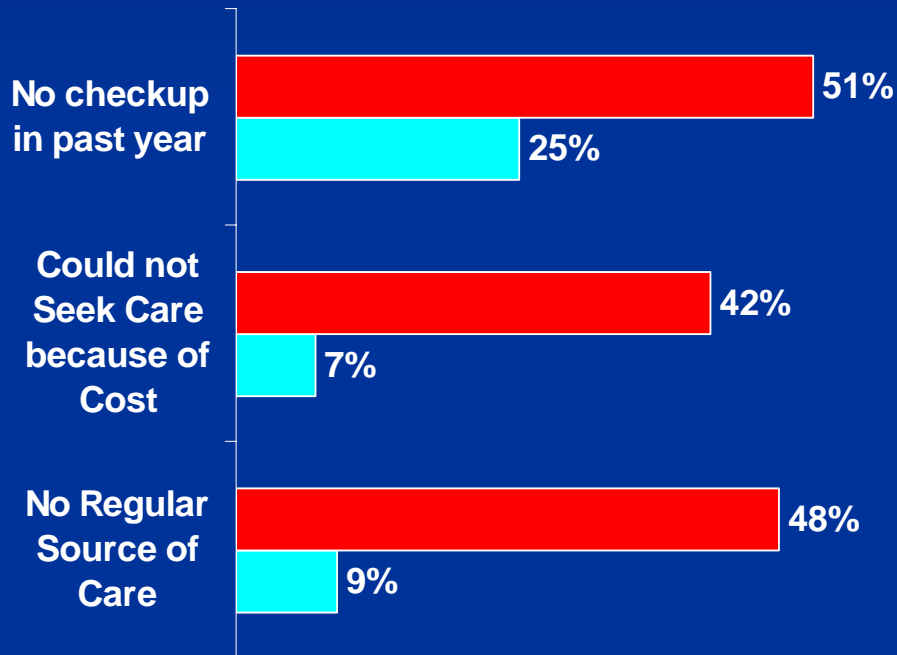


Source: March 2003 and March 2004 *Current Population Survey, Annual Social and Economic Supplement*

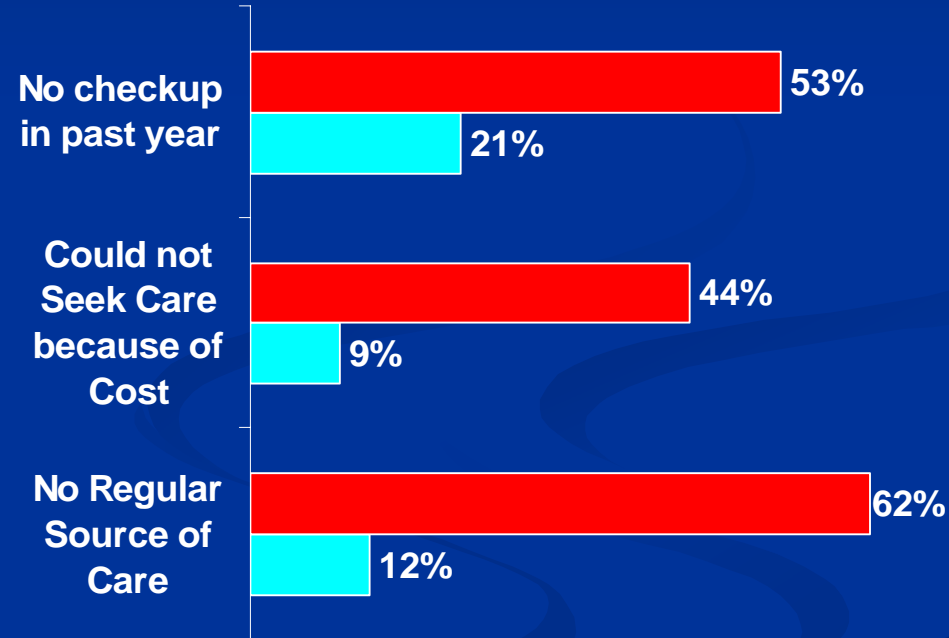
Barriers to Care by Insurance Status

Adults Ages 18+, 2005

New York State



New York City



■ Insured ■ Uninsured

Source: Centers for Disease Control and Prevention (CDC). *Behavioral Risk Factor Surveillance System Survey Data*, 2005.

NYS Public Coverage Programs

■ Medicaid

- 4.583M enrollees (2004)
 - 2.03M children (covered under Child Health Plus Part A)
 - 2.03M adults
 - 500K elderly
 - 603K blind and disabled

■ Child Health Plus

- Children < 19 years-old, with eligibility based on family income
- 400,000 CHPlus Part B enrollees

NYS Public Coverage Programs

■ Family Health Plus

- Low-income adults < 65 years old, with income/resources too high to qualify for Medicaid.
- 510,000 enrollees (July 2006)

■ Healthy NY

- Established in January 2001 to make insurance more affordable for 3 key populations:
 - Small business employers and their employees
 - Sole proprietors
 - Working individuals who cannot obtain insurance through their employer
- 107,000 enrollees (December 2005)

Coverage Expansion Proposals

- “Fair Share” – employer mandate
 - A “pay or play” approach
 - Would require businesses with 100+ employees to contribute \$3/hour to their workers’ health benefits
 - Manufacturing and agricultural companies are exempt
- Massachusetts model
 - Mandates individual purchase of insurance
 - Employers with 11+ employees must provide insurance or pay up to \$295 annually/employee

Uncompensated Care Financing

- NYS hospitals report providing \$1.6B/year of uncompensated care
- NY State provides \$847M/year in HCRA funding to subsidize care for the uninsured
 - \$765M : General Hospital Indigent Care Pool
 - \$82M : High Need Indigent Care

Uncompensated Care Financing

- Comprehensive Diagnostic and Treatment Centers also provide a significant amount of care to the indigent
- Separate pool reimburses D&TCs
- Additional State support for uninsured/indigent
 - GME pool
 - IGT's to public hospitals
 - ADAP
 - Other public health programs