



## MEMORANDUM

**DATE:** March 10, 2011

**TO:** Margaret Terp,  
Indiana Family and Social Services Administration

**FROM:** Julie Sonier, Deputy Director  
Jessie Kemmick Pintor, Research Assistant  
SHADAC, University of Minnesota

**SUBJECT:** Results of Health Insurance Analysis for Indiana

**cc:** Seema Verma, Kaitlyn Shaw

The State of Indiana has contracted with the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota for assistance analyzing characteristics of the uninsured population in Indiana, trends in insurance coverage, and trends in the market for employer-based health insurance, and for assistance estimating the number of potential users of the health insurance exchanges for individuals and small employers that will be established by states or the federal government under the Patient Protection and Affordable Care Act (PPACA).<sup>1</sup>

This memo summarizes the results of our analysis. Tables 1 through 5 provide a summary of insurance coverage and trends in Indiana and potential use of a health insurance exchange, while Appendix Tables 1 through 9 provide a more detailed picture.

### Results of Analysis

*Distribution of Insurance Coverage:* Table 1 provides an overview of health insurance coverage for Indiana's non-elderly population in 2009, and describes how the sources of coverage vary by family income. Indiana's total civilian noninstitutionalized population is about 6.3 million people, but this analysis focuses on the nonelderly population because nearly all of the elderly have health insurance through Medicare. As shown in the table, about two thirds (64 percent) of Indiana's 5.5 million

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<sup>1</sup> For simplicity, in this memo the term "health insurance exchange" refers to both the American Health Benefit Exchanges for individually-purchased health insurance coverage and Small Business Health Options (SHOP) Exchanges for small employer groups that are called for under PPACA. States may choose to operate separate exchanges for individuals and small employer groups, or may choose to operate a combined exchange.

nonelderly residents have health insurance through an employer; an additional 5 percent purchase private health insurance directly, 14 percent have public coverage, and 16 percent do not have any coverage. For the lowest income group (people with family income at or below 138 percent of federal poverty guidelines)<sup>2</sup>, which comprises about 27 percent of the state's nonelderly population, the distribution of insurance coverage is quite different: only about 27 percent have coverage through an employer, while 38 percent have public coverage and 30 percent are uninsured. People in this income group who are currently uninsured or who currently have individually purchased coverage (about 454,000 and 77,000, respectively) are the most likely to enroll in Medicaid when eligibility is expanded to 138 percent of poverty; in addition, there will likely be some shifting from employer coverage to Medicaid (about 413,000 people in this income group currently have employer coverage).<sup>3</sup> A separate analysis commissioned by the State of Indiana estimated that Medicaid enrollment will increase by about 400,000 to 500,000 people.<sup>4</sup>

Table 2 illustrates the distribution of insurance coverage for Indiana children ages 0 to 18, in total and separately by income group. Overall, just over 60 percent of Indiana children have employer-sponsored insurance coverage. The uninsurance rate among children is about half the rate for the nonelderly population as a whole (9 percent compared to 16 percent), largely due to the much higher rate of public coverage (26 percent) among children. Among the lowest-income group of children, nearly two thirds (62 percent) have public coverage, and the rate of uninsurance (13 percent) is much lower than the rate for this income group as a whole among the nonelderly population (30 percent). Among children with family incomes between 139% and 200% of poverty, the rate of employer-sponsored coverage is more than twice as high as it is for the lowest-income children (53 percent compared to 23 percent); public coverage is substantially lower, and the rate of uninsurance is about the same (14 percent). Higher-income children have substantially higher rates of employer-sponsored insurance (ESI) coverage, with much lower rates of both public coverage and uninsurance.

*Exchange eligibility:* Although the ACA includes a requirement for individuals to have health insurance and penalizes employers with more than 50 employees that do not offer coverage, purchase of coverage through the insurance exchange is voluntary (individuals and employers have the option to purchase coverage outside of the exchange). Potential participants in Indiana's insurance exchange include several groups:

- People who purchase health insurance in the individual market: Anyone who buys health insurance coverage in the individual market, with the exception of undocumented immigrants, will be eligible to purchase coverage through the exchange. People with family incomes

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<sup>2</sup> The income groups in the table were chosen to correspond to major provisions of PPACA. Beginning in 2014, people with family incomes below 138% of poverty will be eligible for Medicaid, while people with incomes from 139% to 399% of poverty will be eligible to purchase subsidized health insurance through the exchange. (Although the Medicaid eligibility income threshold in PPACA is 133% of poverty, a 5 percentage point disregard of income makes this threshold effectively 138%.)

<sup>3</sup> This analysis does not attempt to estimate the number of low-income people who will be ineligible for Medicaid because they are undocumented immigrants.

<sup>4</sup> Milliman, Inc. Letter to Anne W. Murphy, October 18, 2010. Accessed at [http://www.in.gov/aca/files/Affordable\\_Care\\_Act\\_-\\_Financial\\_Analysis\\_Update\\_Oct\\_2010.pdf](http://www.in.gov/aca/files/Affordable_Care_Act_-_Financial_Analysis_Update_Oct_2010.pdf)

between 139% and 399% of poverty guidelines will be eligible for subsidies toward the cost of premiums and enrollee cost sharing. To obtain these subsidies, people must buy coverage through the exchange.

- Small employer groups: Small employers may also purchase coverage for their employees through the exchange. The ACA defines a small employer as an employer with fewer than 100 employees, although states may choose to limit the small group market to employers with 50 or fewer employees until 2016. Employers with fewer than 25 employees and average wages of less than \$50,000 per year will be eligible for tax credits if they purchase coverage through the exchange.
- Large employers: Beginning in 2017, states may choose to allow employers with more than 100 employees to purchase coverage through the insurance exchange.

The results of our analysis of the potential purchasers of health insurance through an exchange in Indiana are shown in Table 3.<sup>5</sup> (See the methodology section of this memo for a description of this analysis and the assumptions that were made.) It is important to note that this table describes the *potential* users of the exchange, and that actual participation will likely vary; for some groups of people, such as those for whom the exchange is the only avenue to significant subsidies for the purchase of insurance, participation in the insurance exchange is likely to be higher than for others (such as those with incomes too high for subsidies). Highlights of the analysis in Table 3 include the following:

- In total, about 500,000 nonelderly Indiana residents who are either uninsured or currently purchase insurance through the individual market are estimated to be eligible for premium subsidies and/or enrollee cost-sharing subsidies if they purchase health insurance through the exchange. Most people in this group will not qualify for Medicaid or CHIP.
- An additional 146,000 nonelderly Indiana residents who are either currently uninsured or purchase coverage in the individual market are estimated to have incomes that are too high to qualify for subsidies in the exchange. Despite not being eligible for subsidies, these people would be eligible to purchase coverage through the exchange. Their participation rate in the exchange will depend on the coverage options available, the prices of coverage inside and outside the exchange, the administrative ease of purchasing through the exchange compared to other options, and other factors.
- Small employers are also eligible to purchase coverage through the exchange. An estimated 33,000 Indiana small employers<sup>6</sup> currently offer health insurance coverage, covering approximately 323,000 people (employees and dependents). These businesses would be eligible to purchase coverage through the exchange. For a subset of this group (about 19,000 businesses covering 166,000 employees and dependents), the exchange will be the sole avenue to access premium tax credits for businesses with fewer than 25 employees and average wages of less than \$50,000 per year. This smaller group is probably the group of employers most likely to purchase coverage through the exchange; the decisions of other employers will depend on

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<sup>5</sup> As noted in the table, the exchange will also be responsible for screening and referring people who are eligible for Medicaid coverage. These potential “users” of the exchange are not included in this analysis.

<sup>6</sup> Businesses with fewer than 50 employees.

the coverage options available, the prices of coverage inside and outside the exchange, the administrative ease of purchasing coverage through the exchange compared to other options, and other factors.

- In addition to employers with fewer than 50 employees, over 4,000 Indiana business establishments with 50 to 99 employees currently offer health insurance, providing coverage to about 170,000 employees and dependents. Employers in this size range will be included in the small group market (and therefore eligible to purchase in the exchange) beginning in 2016, although states may choose to include them earlier.<sup>7</sup>
- The bottom panel of Table 3 shows estimates of other businesses that could purchase coverage through the exchange, many of which do not currently offer health insurance. The degree to which these employers might choose to begin offering coverage varies by the size of the business (employers with 50 or more employees that do not offer coverage may be subject to financial penalties beginning in 2014) and wage level (employers with fewer than 50 employees that do not currently offer coverage may be more likely to begin offering coverage if they are eligible for the new tax credit). It is important to note that this section of the table includes counts of employees only (vs. the upper section that counts employees and dependents), and that some people included in this section may already have health insurance coverage elsewhere (e.g., through a spouse's employer), or may be counted in the upper panel of Table 3 as individuals who are eligible to purchase through the exchange. Caution should be exercised to avoid double counting of potential users of an Indiana health insurance exchange.

In addition to the groups listed in Table 3, there are two other types of individuals who are potential health insurance buyers through the exchange: first, if employers stop offering coverage the potential number of people purchasing coverage through the exchange as individuals will be higher.<sup>8</sup> Employers' decisions about whether to continue offering coverage will depend on many factors, such as whether the employer would be subject to penalties for not offering coverage, the employer's cost of providing insurance, the potential eligibility of employees to purchase subsidized coverage on their own through the exchange, and whether the employer needs to provide health insurance to attract and retain a qualified workforce. Second, employers with more than 50 employees may be required to provide vouchers to employees to purchase coverage in the exchange; this provision applies for workers with incomes less than 400% of poverty whose share of the premium for employer-based insurance would be more than 8% of their income (but less than 9.8% of income).<sup>9</sup> For both of these groups, there is overlap with the estimates included in Table 3.

*Employer-Sponsored Insurance Market:* For people who get health insurance through an employer, Table 4 illustrates the employer size distribution and how this has changed over time. About half of

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<sup>7</sup> In addition, states may choose to allow employers with 100 or more employees to purchase coverage through the exchange beginning in 2017.

<sup>8</sup> Conversely, the number of people purchasing coverage as individuals through the exchange will also be affected if more people gain access to coverage through an employer.

<sup>9</sup> The voucher amount will be equal to the amount that the employer would have paid to provide coverage under the employer's plan.

Indiana residents who have employer-sponsored coverage obtain it through a very large employer (1,000 employees or more). Over time, the employer size distribution of both employee coverage and dependent coverage have been stable.

Table 5 illustrates trends in health insurance offer, eligibility, take-up, and cost among Indiana's private sector employers. Overall, about half (51% in 2008-09) of Indiana employers offer health insurance, with small employers less likely to offer insurance than larger ones. Employer offer rates in 2008-09 were similar to the levels of 2004-05. Because employment is concentrated at large firms, a large majority of Indiana private sector employees (86%) work in firms that offer health insurance. At establishments that offer health insurance, the percentage of employees who were eligible was about 82% in 2008-09 (about the same as the share in 2004-05), and take-up rates are high (about 73% in 2008-09) but somewhat lower than they were in 2004-05.

Health insurance premiums in Indiana averaged \$4,663 for single coverage, \$13,204 for family coverage, and \$8,987 for employee plus one coverage in 2008-09. These levels were slightly higher than the national averages of \$4,524, \$12,562, and \$8,786 for single, family, and employee plus coverage, respectively (national data not shown in the table). Premium growth in Indiana was also slightly faster than for the nation as a whole between 2004-05 and 2008-09: premiums for single coverage increased by 23% (compared to 18% for the U.S.), family coverage increased by 29% (compared to 22%), and employee plus one coverage increased by 21% (compared to 19%).

Appendix Tables 1 and 2 provide additional detail on trends in insurance coverage by demographic and socioeconomic characteristics. Appendix Tables 3 through 6 provide in-depth analysis by income group, and Appendix Table 7 illustrates the characteristics of the uninsured in Indiana. Finally, Appendix Tables 8 and 9 describe trends in employer-sponsored insurance by employee full-time/part-time status and the percentage of employees in a firm who earn low wages.

## **Methodology**

*Data Sources:* Data for this analysis originate from the 2004-2005 and 2008-2009 SHADAC-Enhanced Current Population Survey (S-CPS) files, 2009 American Community Survey Public Use Microdata Sample (PUMS) files, and 2004-2005 and 2008-2009 Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) data files. The primary purpose of the CPS, a monthly survey conducted by the Census Bureau, is to collect data on labor force participation and unemployment. Data on health insurance and income is collected through the Annual Social and Economic Supplement (ASEC), an addition to the CPS that is conducted in February through April each year and asks about health insurance coverage in the previous calendar year. The enhanced data (S-CPS) is preferred for trend analysis because it accounts for methodological changes in the ASEC (Ziegenfuss & Davern, 2010; SHADAC, 2009). The ACS is a large ongoing national survey, also conducted by the Census Bureau, with state-representative samples providing data on demographic, socioeconomic, and geographic characteristics of the U.S. population. The MEPS-IC, conducted by the Census Bureau for the Agency for Healthcare Research and Quality (AHRQ) is an annual survey of employers that acquires data on employer-based health insurance coverage.

We use both S-CPS and ACS data to analyze the distribution of health insurance coverage in order to take advantage of the uniqueness of each data source. The S-CPS allows for the analysis of trends in insurance coverage as data on health insurance has been collected since the 1980s. Respondents who are covered by employer-sponsored health insurance (ESI) are also asked whether they are the policyholder or covered as a dependent. Respondents also report the size of their employer, allowing for analysis by firm size. The main advantage of the ACS compared to the CPS is its large sample size, which is better suited to analysis for specific population groups within a state (e.g., characteristics of the uninsured; uninsurance rates by race/ethnicity or region within a state); for example, in 2009 the ACS public use file for Indiana has 64,689 observations, compared to 2,981 in the CPS. Disadvantages of ACS compared to CPS include the fact that its health insurance questions do not use state-specific names for public programs, and that it does not include a verification question for people who indicate that they are uninsured.

Due to the relatively small sample sizes in both the S-CPS and MEPS-IC data, two-year averages are produced for trend analysis, as recommended by both the Census Bureau and AHRQ.

Universe for analysis: Both ACS and S-CPS samples are restricted to civilian, non-institutionalized, non-elderly (0-64) Indiana residents. ACS data include non-institutionalized individuals residing in group quarters (i.e. college/university housing, adult group homes, etc), while the CPS only samples household units and does not include group quarters. Analysis of marital status, education, and work status is restricted to individuals over age 18. As such, analysis of highest level of education within a family and family work status excludes a small number of observations where there was no one over 18 in the family.

Primary insurance coverage: We analyze both the S-CPS and ACS data on health insurance by primary source of insurance coverage. We use hierarchical assignment to assign each individual to a single source of health insurance coverage, although respondents are able to report multiple sources of coverage. If multiple sources of coverage were reported for an observation, primary source of coverage was assigned in the following order: 1) Medicare (for people over age 18), 2) employer-sponsored insurance (ESI), 3) Medicaid, and 4) individual direct purchase coverage. Those reporting no source of coverage or Indian Health Services are classified as uninsured. Tricare coverage or other military health care and VA (for those who have ever enrolled for or used VA health care) are both assigned to ESI.

Federal poverty guidelines: Family income as a percentage of poverty is determined using the U.S. Department of Health and Human Services Federal Poverty Guidelines (FPG). These guidelines differ slightly from the Census Bureau's Federal Poverty Thresholds (FPT) commonly referred to as the Federal Poverty Level (FPL).

Health insurance unit: Family-level estimates presented in this memo are calculated based on health insurance units (HIUs). The HIU was used in calculating family income as a percentage of federal poverty guidelines, highest education level attained by any family member, and family work status. The HIU is an economic unit that consists of those members of a household who would likely be eligible as a group for family health insurance coverage, or whose resources would be considered in determining eligibility for

public coverage. The conceptual definition guiding the HIU is the nuclear family – adults with their spouses and dependent children. The HIU used in this analysis first links spouses to each other and parents with their minor children. Eligible minors are children under 19 who have never been married and have no children of their own present in the household. Where neither the mother nor father of a minor is present in the household, children are linked to the HIU of the head of the household (HH) if they are related to the HH (grandparent, aunt, etc.), and placed in their own HIU if they are not related to the household reference person. Related adults (19 and over) are only grouped in the same HIU when they are married.

Potential users of a health insurance exchange: The analysis of potential users of a health insurance exchange in Table 3 includes several assumptions. These include:

- An estimate of the number of people covered per employee: Estimates from the MEPS IC include the number of people enrolled in health insurance coverage through their employer, but do not include dependents. To estimate the number of people covered through employers, we used information from MEPS IC on the percentage of enrollees who have single coverage, employee plus one coverage, and family coverage to estimate the number of people (employees plus dependents) who are covered. Based on information from the CPS for calendar year 2009, we estimated that the number of people covered per family policy is 3.1.
- The tax credits for employers are available to firms with 25 or fewer employees and average annual wages less than \$50,000 per employee. Based on data provided by the Indiana Department of Workforce Development, in the fourth quarter of 2009, 80% of firms with 25 or fewer employees in Indiana met these criteria (although it is possible that some have additional employment outside the state). Using an estimated health insurance offer rate of 26.1 percent (based on MEPS IC data on offer rates for establishments with less than 25 employees), we estimated that about 18,000 of these employers currently offer health insurance, covering about 166,000 employees and dependents.

## References

State Health Access Data Assistance Center (2009). "SHADAC-Enhanced Current Population Survey Health Insurance Coverage Estimates: A Summary of Historical Adjustments." Minneapolis MN: University of Minnesota.

Ziegenfuss, J. Y., & Davern, M. E. (2010). Twenty years of coverage: An enhanced current population survey-1989-2008. *Health Services Research*.

**Table 1**  
**2009 Health Insurance Coverage Distribution in Indiana, by Income**  
**(Ages 0 to 64)**

	All incomes	138% FPG and below	139% to 200% FPG	201% to 399% FPG	400% FPG and above
<b>Number of people</b>					
Employer	3,552,797	413,430	318,915	1,292,571	1,527,881
Individual	296,337	76,677	33,826	90,107	95,727
Public	787,482	577,856	105,819	79,032	24,775
Uninsured	881,291	454,366	160,998	215,214	50,713
Total, age 0 to 64	5,517,907	1,522,329	619,558	1,676,924	1,699,096
<b>Percent distribution</b>					
Employer	64.4%	27.2%	51.5%	77.1%	89.9%
Individual	5.4%	5.0%	5.5%	5.4%	5.6%
Public	14.3%	38.0%	17.1%	4.7%	1.5%
Uninsured	16.0%	29.8%	26.0%	12.8%	3.0%
Total, age 0 to 64	100.0%	100.0%	100.0%	100.0%	100.0%

Source: American Community Survey, Public Use Microdata Sample, 2009

Notes:

- 1) Analysis is by primary source of insurance coverage.
- 2) Income measured as family income in relation to HHS Federal Poverty Guidelines
- 3) Indiana's total civilian noninstitutionalized population is about 6.3 million people, but this analysis includes only those under age 65.



**Table 2**  
**2009 Health Insurance Coverage of Indiana Children, by Income**  
**(Ages 0 to 18)**

	All incomes	138% FPG and below	139% to 200% FPG	201% to 250% FPG	251% to 399% FPG	400% FPG and above
<b>Number of people</b>						
Employer	1,007,602	119,559	117,102	111,764	299,654	359,523
Individual	74,186	11,458	10,953	9,694	17,423	24,658
Medicaid/CHIP	430,866	330,070	60,998	16,605	19,397	3,796
Uninsured	148,033	69,700	29,651	18,942	22,063	7,677
Total, age 0 to 18	1,660,687	530,787	218,704	157,005	358,537	395,654
<b>Percent distribution</b>						
Employer	60.7%	22.5%	53.5%	71.2%	83.6%	90.9%
Individual	4.5%	2.2%	5.0%	6.2%	4.9%	6.2%
Medicaid/CHIP	25.9%	62.2%	27.9%	10.6%	5.4%	1.0%
Uninsured	8.9%	13.1%	13.6%	12.1%	6.2%	1.9%
Total, age 0 to 18	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: American Community Survey, Public Use Microdata Sample, 2009

Notes:

- 1) Analysis is by primary source of insurance coverage.
- 2) Income measured as family income in relation to HHS Federal Poverty Guidelines

**Table 3**  
**Potential Users of Indiana's Health Insurance Exchange**

	Number of households	Number of people
<b>Individuals</b>		
<b>Must use exchange to obtain subsidies:</b>		
Currently uninsured, income 139 to 399% FPG	259,077	376,212
Currently have individual coverage, income 139 to 399% FPG	76,734	123,933
Subtotal	335,811	500,145
<b>Not eligible for subsidies, but may purchase through exchange:</b>		
Currently uninsured, income 400% FPG or higher	38,343	50,713
Currently with individual coverage, income 400% FPG or higher	54,980	95,727
Subtotal	93,323	146,440
<b>Total</b>	<b>429,134</b>	<b>646,585</b>

	Employees	Dependents	Total enrollees	Number of establishments*
<b>Small Businesses Currently Offering Insurance</b>				
Currently have employer-sponsored coverage (ESI) through a business with fewer than 50 employees				
Potentially eligible for tax credit	96,431	69,353	165,784	18,638
Not eligible for tax credit	87,795	69,682	157,477	13,986
Subtotal	184,226	139,035	323,261	32,624
Currently have ESI through a business with 50-99 employees				
	96,896	72,788	169,684	4,081
<b>Total</b>	<b>281,122</b>	<b>211,823</b>	<b>492,945</b>	<b>36,705</b>

	Number of employees**	Number of establishments*
<b>Other Businesses</b>		
Businesses with fewer than 50 employees, not currently offering insurance		
Potentially eligible for tax credit	244,301	52,771
Not eligible for tax credit	60,917	10,841
Subtotal	305,218	63,612
Businesses with 50 to 99 employees, not currently offering insurance		
	12,656	687
Businesses with 100 or more employees, currently offering insurance		
	1,590,568	32,054
Businesses with 100 or more employees, not currently offering insurance		
	7,993	588
<b>Total</b>	<b>1,916,435</b>	<b>96,941</b>

NA = not applicable

Sources: American Community Survey, Public Use Microdata Sample, 2009; Medical Expenditure Panel Survey Insurance Component, 2008-09 averages; data on businesses with fewer than 25 employees and average wages less than \$50,000 per year from Indiana Department of Workforce Development.

\*An establishment is a single physical location of business. A firm may consist of multiple establishments. The vast majority of firms with fewer than 20 employees have only one establishment; larger firms are more likely to have multiple establishments. (U.S. Census Bureau, Statistics of U.S. Businesses, 2007)

\*\*Many employees at these businesses may have health insurance through other sources (such as a spouse's employer), or may already be included in the totals for uninsured and individually purchased coverage above. Caution should be exercised to avoid double-counting of potential exchange users.

Note: the exchange will also be responsible for screening and referring people for Medicaid coverage. These potential "users" of the exchange are not included in this table.

**Table 4**  
**Indiana Residents with Employer-Sponsored Health Insurance (ESI), by Employer Size**  
**(Ages 0 to 64)**

Employer size	2004-05						2008-09					
	Employees		Dependents		Total		Employees		Dependents		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Less than 10	94,181	5.7%	114,208	6.8%	208,389	6.3%	103,444	6.5%	114,074	6.8%	217,518	6.7%
10 to 24	90,451	55.0%	109,367	6.5%	199,818	6.0%	73,867	4.6%	105,867	6.4%	179,735	5.5%
25 to 99	208,779	12.7%	199,464	11.8%	408,243	12.3%	202,310	12.6%	196,389	11.8%	398,699	12.2%
100 to 499	312,291	19.0%	340,453	20.2%	652,745	19.6%	281,017	17.5%	309,521	18.6%	590,538	18.0%
500 to 999	118,807	7.2%	121,999	7.2%	240,806	7.2%	110,840	6.9%	133,791	8.0%	244,631	7.5%
1,000 or more	817,335	49.8%	803,868	47.6%	1,621,203	48.7%	832,983	51.9%	806,871	48.4%	1,639,855	50.1%
Total, employer coverage	1,641,845	100.0%	1,689,358	100.0%	3,331,203	100.0%	1,604,461	100.0%	1,666,514	100.0%	3,270,976	100.0%

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2005, 2006, 2009, and 2010.

Notes:

- 1) % columns for 2004-2005 and 2008-2009 represent a percent of the total population with ESI
- 2) This table includes ESI obtained through both private sector and public sector employers
- 3) Population totals do not include individuals w/ ESI for whom we could not determine firm size including, but not limited to: policyholders (and their dependents) not currently working, individuals with military coverage only who are not currently working, and individuals covered by a policy held by someone outside the household.

**Table 5**  
**Trend in Availability and Cost of Employer-Sponsored Insurance in Indiana, by Firm Size**

	2004-05				2008-09			
	Fewer than 50 employees	50 to 99 employees	100 or more employees	Total	Fewer than 50 employees	50 to 99 employees	100 or more employees	Total
Number of establishments	95,770	8,705	31,708	131,831	96,236	4,768	32,642	133,646
Number of employees	670,744	134,436	1,717,698	2,522,878	626,731	191,762	1,598,561	2,417,053
<b>Health insurance offer</b>								
Percent of establishments offering health insurance	37.0%	88.3%	97.1%	53.2%	33.9%	85.6%	98.2%	51.5%
Percent of employees in establishments that offer health insurance	58.9%	81.1%	99.0%	87.4%	51.3%	93.4%	99.5%	86.5%
<b>Eligibility for health insurance</b>								
Percent of employees eligible for insurance, in establishments that offer health insurance	76.5%	89.5%	79.3%	79.3%	78.8%	73.9%	83.2%	81.8%
<b>Health insurance take-up and enrollment</b>								
Percent of eligible employees who enroll in coverage	76.6%	71.6%	79.2%	78.4%	72.7%	73.2%	73.6%	73.5%
Percent of all employees enrolled in coverage, in establishments that offer health insurance	58.6%	64.1%	62.9%	62.2%	57.3%	54.1%	61.3%	60.1%
<b>Health insurance premiums and employee contributions</b>								
Average total single premium	\$3,741	\$3,481	\$3,848	\$3,801	\$4,663	\$4,794	\$4,635	\$4,663
Average employee contribution to single premium, in dollars	\$514	\$661	\$717	\$672	\$1,003	\$739	\$1,042	\$1,007
Average employee contribution to single premium, in percent	13.8%	19.1%	18.7%	17.7%	21.5%	16.2%	22.4%	21.6%
Percent of total enrollment in single coverage	53.2%	49.7%	41.6%	44.0%	56.1%	55.9%	44.1%	46.8%
Average total family premium	\$10,015	\$9,684	\$10,302	\$10,251	\$12,000	\$11,567	\$13,549	\$13,204
Average employee contribution to family premium, in dollars	\$2,201	\$2,331	\$2,128	\$2,145	\$3,370	\$3,409	\$2,717	\$2,844
Average employee contribution to family premium, in percent	22.2%	24.2%	20.7%	20.9%	28.2%	28.8%	20.2%	21.6%
Percent of total enrollment in family coverage	30.2%	31.5%	36.2%	35.0%	28.7%	28.2%	33.5%	32.4%
Average total employee plus one premium	\$6,730	\$6,712	\$7,555	\$7,415	\$8,376	\$7,945	\$9,145	\$8,987
Average employee contribution to employee plus one premium, in dollars	\$1,762	\$1,285	\$1,514	\$1,540	\$2,779	\$2,470	\$2,152	\$2,233
Average employee contribution to employee plus one premium, in percent	26.4%	21.4%	20.1%	20.9%	33.2%	30.6%	23.5%	24.8%
Percent of total enrollment in employee plus one coverage	16.6%	18.8%	22.1%	21.1%	15.2%	15.9%	22.4%	20.8%
<b>Enrollee cost sharing</b>								
Percent of employees enrolled in plans with a deductible	88.6%	93.7%	76.3%	79.3%	90.5%	96.9%	86.8%	88.1%
Average individual deductible	\$881	\$752	\$521	\$618	\$1,409	\$1,344	\$896	\$1,032
Average family deductible	\$1,717	\$1,833	\$1,120	\$1,248	\$2,751	\$2,723	\$1,465	\$1,713
Percent of enrollees in high-deductible plans* †	NA	NA	NA	NA	46.0%	26.5%	22.7%	26.3%

Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component, 2004, 2005, 2008, and 2009

This survey collects information about the enrollment status of employees, but not family members.

\*Note: High-deductible plans are considered as those plans with a deductible of \$1150 for individual coverage and \$2350 for family coverage

**Appendix Table 1**  
**Indiana Health Insurance Coverage Trends, 2004-05 to 2008-09**  
**(Number of Non-elderly by Source of Coverage)**

	Employer-sponsored			Individual			Public			Uninsured			Total		
	2004-05	2008-09	Difference	2004-05	2008-09	Difference	2004-05	2008-09	Difference	2004-05	2008-09	Difference	2004-05	2008-09	Difference
<b>Age</b>															
0 to 18	1,087,762	1,007,903	-79,859	44,454	33,545	-10,908	384,198	531,164	146,966	144,916	112,316	-32,600	1,661,329	1,684,928	23,599
19 to 64	2,650,578	2,559,675	-90,903	151,942	131,529	-20,414	315,237	398,608	83,372	644,935	647,956	3,022	3,762,691	3,737,768	-24,923
0 to 64	3,738,339	3,567,578	-170,761	196,396	165,074	-31,322	699,434	929,772	230,338	789,851	760,272	-29,579	5,424,021	5,422,696	-1,324
<b>Sex</b>															
Male	1,900,660	1,829,651	-71,009	91,645	75,045	-16,601	297,361	419,923	122,562	419,889	419,626	-263	2,709,555	2,744,244	34,689
Female	1,837,679	1,737,927	-99,752	104,751	90,029	-14,722	402,073	509,850	107,776	369,962	340,646	-29,316	2,714,466	2,678,452	-36,014
<b>Family income relative to federal poverty guidelines (FPG)</b>															
0-138% FPG	444,074	473,215	29,141	39,504	48,256	8,752	551,718	771,877	220,159	432,570	515,597	83,027	1,467,866	1,808,945	341,079
139 - 399% FPG	2,024,168	1,983,907	-40,261	106,350	84,621	-21,728	133,318	143,153	9,835	284,502	225,418	-59,084	2,548,337	2,437,099	-111,238
400%+ FPG	1,270,098	1,110,456	-159,642	48,819	32,196	-16,622	14,399	14,743	344	71,048	19,257	-51,791	1,404,363	1,176,652	-227,711
<b>Race/ethnicity</b>															
White, non-Hispanic	3,310,933	3,183,618	-127,315	179,564	159,176	-20,389	459,931	603,718	143,787	601,311	588,360	-12,951	4,551,739	4,534,871	-16,868
Black, non-Hispanic	242,206	177,223	-64,983	5,288	5,102	-186	162,314	222,608	60,294	101,916	77,349	-24,567	511,724	482,282	-29,442
Other or multiple races, non-Hispanic	79,394	80,189	795	3,749	-	-3,749	21,033	30,687	9,654	13,032	20,309	7,277	117,209	131,185	13,976
Hispanic	105,807	126,549	20,742	7,795	797	-6,998	56,156	72,759	16,603	73,592	74,254	663	243,349	274,359	31,010
<b>Marital status</b>															
Married	1,861,096	1,745,113	-115,982	95,747	78,237	-17,510	118,036	163,179	45,143	249,886	204,692	-45,194	2,324,764	2,191,221	-133,542
Not married	789,482	814,562	25,080	56,196	53,291	-2,904	197,201	235,429	38,228	395,049	443,265	48,216	1,437,928	1,546,547	108,619
<b>Health Status</b>															
Excellent	1,469,593	1,356,486	-113,107	80,342	83,201	2,859	170,122	258,246	88,124	223,161	200,553	-22,608	1,943,218	1,898,486	-44,732
Very Good	1,388,217	1,304,308	-83,909	69,182	50,672	-18,510	183,055	205,522	22,468	274,302	211,047	-63,255	1,914,756	1,771,550	-143,206
Good	695,485	729,876	34,390	35,244	21,556	-13,687	173,376	267,928	94,552	229,209	245,616	16,407	1,133,313	1,264,976	131,663
Fair	149,453	147,282	-2,171	11,628	9,644	-1,984	104,651	105,596	945	49,909	79,445	29,537	315,641	341,967	26,326
Poor	35,591	29,627	-5,964	-	-	0	68,232	92,480	24,249	13,271	23,611	10,340	117,094	145,719	28,625
<b>Education - Individual</b>															
Less than high school	157,251	118,879	-38,373	6,537	4,761	-1,776	103,679	107,731	4,052	162,966	123,426	-39,541	430,434	354,796	-75,638
High school	948,032	895,741	-52,290	51,499	41,398	-10,101	126,135	173,634	47,498	290,451	311,497	21,046	1,416,117	1,422,269	6,153
Some college	801,734	809,658	7,924	48,278	41,522	-6,756	70,175	102,382	32,207	162,745	178,226	15,481	1,082,931	1,131,788	48,856
College or more	743,561	735,397	-8,164	45,629	43,848	-1,781	15,247	14,862	-386	28,773	34,808	6,035	833,210	828,915	-4,295
<b>Education - Family</b>															
Less than high school	133,614	100,757	-32,857	5,774	2,092	-3,682	173,985	192,251	18,266	156,469	123,364	-33,105	469,842	418,464	-51,378
High school	1,013,942	906,731	-107,211	43,670	35,567	-8,103	274,726	380,725	105,999	346,673	345,432	-1,241	1,679,010	1,668,454	-10,556
Some college	1,180,294	1,236,074	55,780	58,015	49,466	-8,550	175,739	294,229	118,490	220,118	231,188	11,071	1,634,166	1,810,957	176,791
College or more	1,381,715	1,322,397	-59,318	88,937	77,949	-10,987	46,579	47,068	488	53,395	54,535	1,140	1,570,626	1,501,949	-68,677
<b>Work status - individual</b>															
Not working	321,743	321,436	-307	32,477	35,267	2,790	216,353	280,074	63,721	141,792	222,387	80,594	712,365	859,163	146,799
Part-time	288,338	273,103	-15,236	36,642	24,597	-12,045	45,182	49,535	4,353	116,206	110,832	-5,373	486,367	458,066	-28,301
Full-time	2,040,497	1,965,137	-75,360	82,824	71,665	-11,159	53,702	69,000	15,298	386,937	314,738	-72,199	2,563,960	2,420,539	-143,421
<b>Work status - family</b>															
None working	122,656	136,809	14,153	18,383	21,270	2,886	253,442	418,974	165,533	90,231	197,817	107,585	484,712	774,869	290,157
Part-time workers only	131,683	171,350	39,667	23,975	19,921	-4,054	121,818	147,524	25,706	101,546	107,622	6,077	379,021	446,417	67,396
At least one full-time worker	3,455,226	3,257,800	-197,426	154,038	123,883	-30,155	295,769	347,773	52,004	584,877	449,080	-135,797	4,489,911	4,178,537	-311,373

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2005, 2006, 2009, and 2010.

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Individuals are classified by primary source of insurance coverage.
3. Family education category indicates the highest level of education of any family member.

**Appendix Table 2**  
**Indiana Health Insurance Coverage Trends, 2004-05 to 2008-09**  
**(Percent Distribution of Non-elderly Population by Source of Coverage)**

	Employer-sponsored			Individual			Public			Uninsured		
	2004-05 Percent	2008-09 Percent	Difference Percent	2004-05 Percent	2008-09 Percent	Difference Percent	2004-05 Percent	2008-09 Percent	Difference Percent	2004-05 Percent	2008-09 Percent	Difference Percent
<b>Age</b>												
0 to 18	65.5	59.9	-5.6	1.4	2.0	0.6	23.1	31.5	8.4	8.7	6.6	-2.1
19 to 64	70.4	68.5	-2.0	1.9	3.5	1.6	8.4	10.7	2.3	17.1	17.3	0.2
0 to 64	68.9	65.8	-3.1	1.7	3.0	1.3	12.9	17.1	4.2	14.6	14.0	-0.6
<b>Sex</b>												
Male	70.1	66.7	-3.4	1.6	2.7	1.2	11.0	15.3	4.3	15.5	15.3	-0.2
Female	67.7	64.9	-2.8	1.9	3.4	1.4	14.8	19.0	4.2	13.6	12.7	-0.9
<b>Family income relative to federal poverty guidelines (FPG)</b>												
0-138% FPG	30.1	26.2	-3.9	1.2	2.7	1.5	37.7	42.7	5.1	29.5	28.4	-1.1
139 - 399% FPG	79.4	81.4	1.9	2.0	3.5	1.5	5.2	5.9	0.7	11.2	9.3	-1.9
400%+ FPG	90.5	94.4	3.9	1.8	2.7	1.0	1.0	1.2	0.2	5.0	1.6	-3.4
<b>Race/ethnicity</b>												
White, non-Hispanic	72.7	70.2	-2.5	1.9	3.5	1.6	10.1	13.3	3.2	13.2	13.0	-0.2
Black, non-Hispanic	47.3	36.7	-10.6	0.3	1.1	0.7	31.7	46.2	14.4	19.9	16.0	-3.9
Other or multiple races, non-Hispanic	67.2	62.6	-4.6	1.9	0.0	-1.9	19.3	23.0	3.7	10.5	14.4	3.8
Hispanic	44.1	46.1	2.0	1.1	0.3	-0.8	22.4	26.5	4.1	30.4	27.1	-3.3
<b>Marital status</b>												
Married	80.1	79.6	-0.4	2.0	3.6	1.5	5.1	7.5	2.4	10.8	9.4	-1.4
Not married	54.9	52.8	-2.1	1.7	3.4	1.8	13.7	15.2	1.5	27.5	28.6	1.1
<b>Health Status</b>												
Excellent	75.6	71.4	-4.2	2.1	4.4	2.3	8.8	13.6	4.8	11.5	10.6	-0.9
Very Good	72.5	73.8	1.3	1.7	2.9	1.2	9.6	11.6	2.0	14.3	11.8	-2.5
Good	61.3	57.7	-3.7	1.4	1.7	0.3	15.3	21.2	5.9	20.2	19.4	-0.8
Fair	47.4	43.1	-4.3	1.4	2.8	1.4	33.1	30.9	-2.1	15.9	23.2	7.3
Poor	30.5	20.1	-10.4	0.0	0.0	0.0	58.3	63.4	5.1	11.2	16.5	5.3
<b>Education - Individual</b>												
Less than high school	36.5	33.5	-3.0	0.9	1.4	0.4	24.1	30.4	6.3	37.9	34.8	-3.1
High school	67.0	63.0	-3.9	2.0	2.9	1.0	8.9	12.2	3.2	20.5	21.9	1.4
Some college	74.0	71.5	-2.5	2.1	3.7	1.5	6.5	9.1	2.6	15.0	15.8	0.8
College or more	89.2	88.8	-0.5	2.0	5.2	3.3	1.8	1.8	0.0	3.4	4.2	0.7
<b>Education - Family</b>												
Less than high school	28.7	24.0	-4.7	1.0	0.6	-0.4	36.6	45.7	9.1	33.4	29.8	-3.7
High school	60.4	54.4	-6.0	1.6	2.1	0.5	16.4	22.8	6.4	20.6	20.7	0.0
Some college	72.2	68.3	-4.0	1.6	2.7	1.1	10.8	16.2	5.5	13.5	12.8	-0.7
College or more	88.0	88.1	0.2	2.4	5.2	2.8	3.0	3.1	0.1	3.4	3.6	0.2
<b>Work status - individual</b>												
Not working	45.2	37.6	-7.6	1.8	4.2	2.4	30.4	32.7	2.3	19.9	25.6	5.6
Part-time	59.3	59.7	0.4	4.0	5.3	1.3	9.3	10.8	1.5	23.9	24.3	0.4
Full-time	79.6	81.2	1.6	1.5	3.0	1.4	2.1	2.9	0.8	15.1	13.0	-2.1
<b>Work status - family</b>												
None working	25.3	17.8	-7.5	1.3	2.9	1.6	52.1	54.1	2.0	19.0	25.2	6.2
Part-time workers only	34.8	38.4	3.5	4.0	4.4	0.3	32.1	33.1	1.0	26.8	24.2	-2.6
At least one full-time worker	77.0	78.0	1.0	1.6	3.0	1.3	6.6	8.3	1.7	13.0	10.8	-2.3

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2005, 2006, 2009, and 2010.

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Individuals are classified by primary source of insurance coverage.
3. Family education category indicates the highest level of education of any family member.

**Appendix Table 3**  
**Health Insurance Coverage of Nonelderly Indiana Residents, 2009**

	Employer-sponsored		Individual		Medicaid/CHIP		Medicare & Other Public		Uninsured		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	3,555,348	64.3	296,671	5.4	664,343	12.0	131,367	2.4	882,085	16.0	5,529,814	100.0
<b>Age</b>												
0 to 18	1,010,153	60.4	74,520	4.5	439,094	26.3	-	0.0	148,827	8.9	1,672,594	100.0
19 to 25	327,965	52.4	51,026	8.2	59,550	9.5	4,131	0.7	183,201	29.3	625,873	100.0
26 to 34	446,820	60.6	30,699	4.2	61,640	8.4	9,307	1.3	188,803	25.6	737,269	100.0
35 to 44	591,736	70.2	38,732	4.6	46,377	5.5	16,302	1.9	149,511	17.7	842,658	100.0
45 to 54	662,101	71.6	52,729	5.7	34,522	3.7	38,974	4.2	137,025	14.8	925,351	100.0
55 to 64	516,573	71.1	48,965	6.7	23,160	3.2	62,653	8.6	74,718	10.3	726,069	100.0
<b>Sex</b>												
Male	1,771,539	64.1	146,909	5.3	294,278	10.6	66,494	2.4	484,169	17.5	2,763,389	100.0
Female	1,783,809	64.5	149,762	5.4	370,065	13.4	64,873	2.3	397,916	14.4	2,766,425	100.0
<b>Family income relative to federal poverty guidelines (FPG)</b>												
0-138% FPG	413,430	27.2	76,677	5.0	512,881	33.7	64,975	4.3	454,366	29.8	1,522,329	100.0
139 - 399% FPG	1,611,486	70.2	123,933	5.4	135,779	5.9	49,072	2.1	376,212	16.4	2,296,482	100.0
400%+ FPG	1,527,881	89.9	95,727	5.6	7,455	0.4	17,320	1.0	50,713	3.0	1,699,096	100.0
<b>Race/ethnicity</b>												
White, non-Hispanic	3,096,952	68.7	260,333	5.8	408,363	9.1	110,191	2.4	634,355	14.1	4,510,194	100.0
Black, non-Hispanic	221,492	44.6	12,949	2.6	141,960	28.6	14,970	3.0	104,724	21.1	496,095	100.0
Other or multiple races, non-Hispanic	103,094	54.3	13,773	7.3	35,204	18.6	3,312	1.7	34,353	18.1	189,736	100.0
Hispanic	133,810	40.1	9,616	2.9	78,816	23.6	2,894	0.9	108,653	32.6	333,789	100.0
<b>Marital status</b>												
Married	1,709,014	76.7	120,127	5.4	74,680	3.4	57,865	2.6	266,761	12.0	2,228,447	100.0
Not married	836,181	51.3	102,024	6.3	150,569	9.2	73,502	4.5	466,497	28.6	1,628,773	100.0
<b>Education - Individual</b>												
Less than high school	135,297	32.0	13,233	3.1	73,964	17.5	34,871	8.2	165,651	39.2	423,016	100.0
High school	775,464	61.1	60,739	4.8	83,361	6.6	50,033	3.9	299,092	23.6	1,268,689	100.0
Some college	917,068	70.6	77,610	6.0	58,542	4.5	36,291	2.8	209,018	16.1	1,298,529	100.0
College or more	717,366	82.7	70,569	8.1	9,382	1.1	10,172	1.2	59,497	6.9	866,986	100.0
<b>Education - Family</b>												
Less than high school	91,452	19.9	12,838	2.8	155,361	33.9	29,801	6.5	169,131	36.9	458,583	100.0
High school	759,020	52.6	56,101	3.9	240,069	16.6	47,088	3.3	339,983	23.6	1,442,261	100.0
Some college	1,345,286	68.1	103,137	5.2	211,131	10.7	40,030	2.0	275,468	13.9	1,975,052	100.0
College or more	1,340,317	83.6	120,167	7.5	37,558	2.3	14,448	0.9	91,302	5.7	1,603,792	100.0
<b>Work status - individual</b>												
Not working	283,507	39.1	45,204	6.2	113,424	15.6	108,946	15.0	173,829	24.0	724,910	100.0
Part-time	396,952	55.7	62,990	8.8	50,923	7.1	13,521	1.9	188,443	26.4	712,829	100.0
Full-time	1,864,736	77.1	113,957	4.7	60,902	2.5	8,900	0.4	370,986	15.3	2,419,481	100.0
<b>Work status - family</b>												
None working	120,247	21.6	30,165	5.4	186,759	33.5	85,496	15.3	134,775	24.2	557,442	100.0
Part-time workers only	250,506	39.0	52,356	8.2	138,122	21.5	17,580	2.7	183,293	28.6	641,857	100.0
At least one full-time worker	3,165,322	73.9	209,722	4.9	319,238	7.5	28,291	0.7	557,816	13.0	4,280,389	100.0

Source: American Community Survey Public Use Microdata Sample, 2009

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Family education category indicates the highest level of education of any family member.
3. Individuals are classified by primary source of insurance coverage.

**Appendix Table 4**  
**Health Insurance Coverage of Low-Income Nonelderly Indiana Residents, 2009**  
**(Family Income at or Below 138% of Federal Poverty Guidelines)**

	Employer-sponsored		Individual		Medicaid/CHIP		Medicare & Other Public		Uninsured		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	413,430	27.2	76,677	5.0	512,881	33.7	64,975	4.3	454,366	2984.7%	1,522,329	100.0
<b>Age</b>												
0 to 18	119,559	22.5	11,458	2.2	330,070	62.2	-	0.0	69,700	1313.1%	530,787	100.0
19 to 25	167,077	44.9	34,085	9.2	48,836	13.1	2,899	0.8	119,201	3203.5%	372,098	100.0
26 to 34	41,251	19.4	9,967	4.7	51,962	24.5	7,508	3.5	101,769	4790.1%	212,457	100.0
35 to 44	36,573	22.5	5,711	3.5	37,871	23.3	9,680	5.9	72,862	4478.4%	162,697	100.0
45 to 54	25,070	17.5	8,705	6.1	26,313	18.3	21,469	15.0	61,897	4314.8%	143,454	100.0
55 to 64	23,900	23.7	6,751	6.7	17,829	17.7	23,419	23.2	28,937	2869.7%	100,836	100.0
<b>Sex</b>												
Male	199,246	27.4	35,870	4.9	224,221	30.8	30,636	4.2	237,637	3266.0%	727,610	100.0
Female	214,184	27.0	40,807	5.1	288,660	36.3	34,339	4.3	216,729	2727.1%	794,719	100.0
<b>Race/ethnicity</b>												
White, non-Hispanic	324,808	30.8	59,490	5.7	305,852	29.0	53,367	5.1	309,395	2938.5%	1,052,912	100.0
Black, non-Hispanic	44,393	18.4	6,249	2.6	119,799	49.7	8,321	3.5	62,070	2577.3%	240,832	100.0
Other or multiple races, non-Hispanic	20,039	27.4	6,926	9.5	25,212	34.5	2,175	3.0	18,731	2563.0%	73,083	100.0
Hispanic	24,190	15.6	4,012	2.6	62,018	39.9	1,112	0.7	64,170	4126.6%	155,502	100.0
<b>Marital status</b>												
Married	70,265	28.2	12,032	4.8	52,705	21.2	15,098	6.1	98,859	3970.9%	248,959	100.0
Not married	223,606	30.1	53,187	7.2	130,106	17.5	49,877	6.7	285,807	3848.8%	742,583	100.0
<b>Education - Individual</b>												
Less than high school	24,717	11.2	5,836	2.6	64,422	29.2	22,110	10.0	103,612	4694.8%	220,697	100.0
High school	81,448	23.6	14,095	4.1	67,309	19.5	24,587	7.1	158,264	4578.0%	345,703	100.0
Some college	158,489	45.2	29,117	8.3	45,547	13.0	14,646	4.2	102,921	2934.6%	350,720	100.0
College or more	29,217	39.3	16,171	21.7	5,533	7.4	3,632	4.9	19,869	2669.8%	74,422	100.0
<b>Education - Family</b>												
Less than high school	30,727	10.0	5,983	1.9	139,538	45.4	20,653	6.7	110,568	3596.1%	307,469	100.0
High school	113,569	21.5	15,458	2.9	189,858	35.9	25,043	4.7	185,300	3501.3%	529,228	100.0
Some college	209,891	39.0	32,411	6.0	152,594	28.3	15,547	2.9	128,010	2377.4%	538,453	100.0
College or more	42,782	39.0	18,821	17.2	19,133	17.4	3,732	3.4	25,181	2296.5%	109,649	100.0
<b>Work status - individual</b>												
Not working	62,818	16.9	20,246	5.5	101,105	27.2	57,154	15.4	130,144	3503.5%	371,467	100.0
Part-time	124,930	38.2	27,702	8.5	41,317	12.6	6,766	2.1	126,494	3865.8%	327,209	100.0
Full-time	106,123	36.2	17,271	5.9	40,389	13.8	1,055	0.4	128,028	4371.6%	292,866	100.0
<b>Work status - family</b>												
None working	62,713	14.5	20,128	4.7	174,427	40.4	55,219	12.8	119,190	2761.1%	431,677	100.0
Part-time workers only	149,827	34.1	28,110	6.4	118,474	26.9	7,708	1.8	135,820	3087.2%	439,939	100.0
At least one full-time worker	184,429	30.1	24,435	4.0	208,222	34.0	2,048	0.3	194,049	3164.6%	613,183	100.0

Source: American Community Survey Public Use Microdata Sample, 2009

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Family education category indicates the highest level of education of any family member.
3. Individuals are classified by primary source of insurance coverage.



**Appendix Table 5**  
**Health Insurance Coverage of Moderate-Income Nonelderly Indiana Residents, 2009**  
**(Family Income Between 139% and 399% of Federal Poverty Guidelines)**

	Employer-sponsored		Individual		Medicaid/CHIP		Medicare & Other Public		Uninsured		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	1,611,486	70.2	123,933	5.4	135,779	5.9	49,072	2.1	376,212	16.4	2,296,482	100.0
<b>Age</b>												
0 to 18	528,520	72.0	38,070	5.2	97,000	13.2	-	0.0	70,656	9.6	734,246	100.0
19 to 25	122,451	59.4	13,847	6.7	10,012	4.9	453	0.2	59,535	28.9	206,298	100.0
26 to 34	245,837	70.1	13,407	3.8	8,963	2.6	1,708	0.5	80,624	23.0	350,539	100.0
35 to 44	287,187	74.7	16,921	4.4	7,828	2.0	5,665	1.5	66,966	17.4	384,567	100.0
45 to 54	243,645	70.2	21,091	6.1	7,505	2.2	13,094	3.8	61,655	17.8	346,990	100.0
55 to 64	183,846	67.1	20,597	7.5	4,471	1.6	28,152	10.3	36,776	13.4	273,842	100.0
<b>Sex</b>												
Male	790,396	68.4	62,434	5.4	62,538	5.4	26,312	2.3	214,277	18.5	1,155,957	100.0
Female	821,090	72.0	61,499	5.4	73,241	6.4	22,760	2.0	161,935	14.2	1,140,525	100.0
<b>Race/ethnicity</b>												
White, non-Hispanic	1,387,882	72.3	110,780	5.8	92,917	4.8	42,234	2.2	285,133	14.9	1,918,946	100.0
Black, non-Hispanic	111,644	62.8	5,480	3.1	18,685	10.5	5,345	3.0	36,569	20.6	177,723	100.0
Other or multiple races, non-Hispanic	42,622	62.3	3,945	5.8	8,392	12.3	774	1.1	12,714	18.6	68,447	100.0
Hispanic	69,338	52.8	3,728	2.8	15,785	12.0	719	0.5	41,796	31.8	131,366	100.0
<b>Marital status</b>												
Married	684,970	73.6	54,448	5.8	19,858	2.1	28,661	3.1	143,130	15.4	931,067	100.0
Not married	397,996	63.1	31,415	5.0	18,921	3.0	20,411	3.2	162,426	25.7	631,169	100.0
<b>Education - Individual</b>												
Less than high school	80,516	49.3	5,327	3.3	9,172	5.6	11,034	6.8	57,287	35.1	163,336	100.0
High school	399,912	68.3	29,317	5.0	14,525	2.5	19,785	3.4	122,013	20.8	585,552	100.0
Some college	397,354	72.5	29,443	5.4	11,718	2.1	13,944	2.5	95,611	17.4	548,070	100.0
College or more	205,184	77.3	21,776	8.2	3,364	1.3	4,309	1.6	30,645	11.6	265,278	100.0
<b>Education - Family</b>												
Less than high school	51,866	38.4	4,912	3.6	15,446	11.4	8,448	6.3	54,427	40.3	135,099	100.0
High school	430,239	65.1	28,216	4.3	48,151	7.3	17,376	2.6	136,652	20.7	660,634	100.0
Some college	691,341	73.1	48,092	5.1	55,831	5.9	17,040	1.8	132,877	14.1	945,181	100.0
College or more	437,779	78.9	42,623	7.7	16,113	2.9	6,208	1.1	52,156	9.4	554,879	100.0
<b>Work status - individual</b>												
Not working	133,201	56.5	13,319	5.7	11,199	4.8	39,150	16.6	38,793	16.5	235,662	100.0
Part-time	148,810	61.0	22,590	9.3	9,073	3.7	5,850	2.4	57,552	23.6	243,875	100.0
Full-time	800,955	74.0	49,954	4.6	18,507	1.7	4,072	0.4	209,211	19.3	1,082,699	100.0
<b>Work status - family</b>												
None working	41,420	41.0	6,522	6.5	12,077	12.0	26,692	26.5	14,201	14.1	100,912	100.0
Part-time workers only	78,584	46.4	17,385	10.3	19,371	11.4	8,014	4.7	46,081	27.2	169,435	100.0
At least one full-time worker	1,491,221	73.6	99,936	4.9	104,093	5.1	14,366	0.7	315,830	15.6	2,025,446	100.0

Source: American Community Survey Public Use Microdata Sample, 2009

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Family education category indicates the highest level of education of any family member.
3. Individuals are classified by primary source of insurance coverage.

**Appendix Table 6**  
**Health Insurance Coverage of Higher-Income Nonelderly Indiana Residents, 2009**  
**(Family Income at or Above 400% of Federal Poverty Guidelines)**

	Employer-sponsored		Individual		Medicaid/CHIP		Medicare & Other Public		Uninsured		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Total</b>	1,530,432	89.4	96,061	5.6	15,683	0.9	17,320	1.0	51,507	3.0	1,711,003	100.0
<b>Age</b>												
0 to 18	362,074	88.8	24,992	6.1	12,024	3.0	-	0.0	8,471	2.1	407,561	100.0
19 to 25	38,437	81.0	3,094	6.5	702	1.5	779	1.6	4,465	9.4	47,477	100.0
26 to 34	159,732	91.7	7,325	4.2	715	0.4	91	0.1	6,410	3.7	174,273	100.0
35 to 44	267,976	90.7	16,100	5.5	678	0.2	957	0.3	9,683	3.3	295,394	100.0
45 to 54	393,386	90.5	22,933	5.3	704	0.2	4,411	1.0	13,473	3.1	434,907	100.0
55 to 64	308,827	87.9	21,617	6.2	860	0.2	11,082	3.2	9,005	2.6	351,391	100.0
<b>Sex</b>												
Male	781,897	88.9	48,605	5.5	7,519	0.9	9,546	1.1	32,255	3.7	879,822	100.0
Female	748,535	90.1	47,456	5.7	8,164	1.0	7,774	0.9	19,252	2.3	831,181	100.0
<b>Race/ethnicity</b>												
White, non-Hispanic	1,384,262	90.0	90,063	5.9	9,594	0.6	14,590	0.9	39,827	2.6	1,538,336	100.0
Black, non-Hispanic	65,455	84.4	1,220	1.6	3,476	4.5	1,304	1.7	6,085	7.8	77,540	100.0
Other or multiple races, non-Hispanic	40,433	83.9	2,902	6.0	1,600	3.3	363	0.8	2,908	6.0	48,206	100.0
Hispanic	40,282	85.9	1,876	4.0	1,013	2.2	1,063	2.3	2,687	5.7	46,921	100.0
<b>Marital status</b>												
Married	953,779	91.0	53,647	5.1	2,117	0.2	14,106	1.3	24,772	2.4	1,048,421	100.0
Not married	214,579	84.1	17,422	6.8	1,542	0.6	3,214	1.3	18,264	7.2	255,021	100.0
<b>Education - Individual</b>												
Less than high school	30,064	77.1	2,070	5.3	370	0.9	1,727	4.4	4,752	12.2	38,983	100.0
High school	294,104	87.2	17,327	5.1	1,527	0.5	5,661	1.7	18,815	5.6	337,434	100.0
Some college	361,225	90.4	19,050	4.8	1,277	0.3	7,701	1.9	10,486	2.6	399,739	100.0
College or more	482,965	91.6	32,622	6.2	485	0.1	2,231	0.4	8,983	1.7	527,286	100.0
<b>Education - Family</b>												
Less than high school	8,859	55.3	1,943	12.1	377	2.4	700	4.4	4,136	25.8	16,015	100.0
High school	215,212	85.3	12,427	4.9	2,060	0.8	4,669	1.8	18,031	7.1	252,399	100.0
Some college	444,054	90.4	22,634	4.6	2,706	0.6	7,443	1.5	14,581	3.0	491,418	100.0
College or more	859,756	91.5	58,723	6.3	2,312	0.2	4,508	0.5	13,965	1.5	939,264	100.0
<b>Work status - individual</b>												
Not working	87,488	74.3	11,639	9.9	1,120	1.0	12,642	10.7	4,892	4.2	117,781	100.0
Part-time	123,212	86.9	12,698	9.0	533	0.4	905	0.6	4,397	3.1	141,745	100.0
Full-time	957,658	91.7	46,732	4.5	2,006	0.2	3,773	0.4	33,747	3.2	1,043,916	100.0
<b>Work status - family</b>												
None working	16,114	64.8	3,515	14.1	255	1.0	3,585	14.4	1,384	5.6	24,853	100.0
Part-time workers only	22,095	68.0	6,861	21.1	277	0.9	1,858	5.7	1,392	4.3	32,483	100.0
At least one full-time worker	1,489,672	90.7	85,351	5.2	6,923	0.4	11,877	0.7	47,937	2.9	1,641,760	100.0

Source: American Community Survey Public Use Microdata Sample, 2009

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under.
2. Family education category indicates the highest level of education of any family member.
3. Individuals are classified by primary source of insurance coverage.

**Appendix Table 7**  
**Characteristics of the Non-elderly Uninsured in Indiana, 2009**

	All Incomes		Family Income 138% FPG or Below		Family Income 139% to 399% FPG		Family Income 400% FPG or Higher	
	Total		Total		Total		Total	
	Uninsured	Population	Uninsured	Population	Uninsured	Population	Uninsured	Population
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
<b>Age</b>								
0 to 18	16.9	30.3	15.3	34.9	18.8	32.0	16.4	23.8
19 to 25	20.8	11.3	26.2	24.4	15.8	9.0	8.7	2.8
26 to 34	21.4	13.3	22.4	13.9	21.4	15.3	12.4	10.2
35 to 44	16.9	15.2	16.0	10.7	17.8	16.7	18.8	17.3
45 to 54	15.5	16.7	13.6	9.4	16.4	15.1	26.2	25.4
55 to 64	8.5	13.1	6.4	6.6	9.8	11.9	17.5	20.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Sex</b>								
Male	54.9	50.0	52.3	47.8	57.0	50.3	62.6	51.4
Female	45.1	50.0	47.7	52.2	43.0	49.7	37.4	48.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Race/ethnicity</b>								
White, non-Hispanic	71.9	81.5	68.1	69.1	75.8	83.5	77.3	89.9
Black, non-Hispanic	11.9	9.0	13.7	15.8	9.7	7.7	11.8	4.5
Other or multiple races, non-Hispanic	3.9	3.4	4.1	4.8	3.4	3.0	5.6	2.8
Hispanic	12.3	6.0	14.1	10.2	11.1	5.7	5.2	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Marital status</b>								
Married	36.4	57.8	25.7	25.1	46.8	59.6	57.6	80.4
Not married	63.6	42.2	74.3	74.9	53.2	40.4	42.4	19.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Education - Individual</b>								
Less than high school	22.6	11.0	26.9	22.3	18.7	10.5	11.0	3.0
High school	40.8	32.9	41.1	34.9	39.9	37.5	43.7	25.9
Some college	28.5	33.7	26.8	35.4	31.3	35.1	24.4	30.7
College or more	8.1	22.5	5.2	7.5	10.0	17.0	20.9	40.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Education - Family</b>								
Less than high school	18.2	7.9	23.3	19.1	13.2	6.5	7.5	1.1
High school	39.7	27.6	41.7	35.0	37.2	31.4	38.5	17.3
Some college	32.2	36.2	29.2	37.5	36.4	40.1	28.9	30.3
College or more	10.0	28.4	5.7	8.3	13.2	22.0	25.0	51.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Work status - individual</b>								
Not working	23.7	18.8	33.8	37.5	12.7	15.1	11.4	9.0
Part-time	25.7	18.5	32.9	33.0	18.8	15.6	10.2	10.9
Full-time	50.6	62.7	33.3	29.5	68.5	69.3	78.4	80.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Work status - family</b>								
None working	17.0	11.3	28.8	32.4	4.2	5.8	3.1	1.8
Part-time workers only	22.8	12.8	32.2	32.9	13.6	8.8	3.1	2.3
At least one full-time worker	60.2	75.9	39.0	34.6	82.2	85.4	93.9	95.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: American Community Survey Public Use Microdata Sample, 2009

Notes:

1. Marital status, work status, and education analyses exclude children age 18 and under. Firm size analysis excludes non-workers and children.
2. Family education category indicates the highest level of education of any family member.
3. Individuals are classified by primary source of insurance coverage.

**Appendix Table 8**  
**Availability and Cost of Employer-Sponsored Insurance in Indiana, by Percent Full-Time Employees**

	Percent of Employees Who Work Full-Time					
	2004-05			2008-09		
	Less than 50%	50 to 74%	75% or More	Less than 50%	50 to 74%	75% or More
Number of establishments	33,376	18,647	79,808	34,998	24,347	74,301
Number of employees	445,731	344,028	1,733,119	448,991	434,487	1,533,575
<b>Health insurance offer</b>						
Percent of establishments offering health insurance	31.7%	51.1%	62.7%	29.6%	54.1%	60.9%
Percent of employees in establishments that offer health insurance	67.6%	83.2%	93.3%	66.5%	85.4%	92.7%
<b>Eligibility for health insurance</b>						
Percent of employees eligible for insurance, in establishments that offer health insurance	50.5%	64.7%	87.3%	53.5%	71.3%	90.4%
<b>Health insurance take-up and enrollment</b>						
Percent of eligible employees who enroll in coverage	63.5%	72.9%	80.6%	53.4%	62.5%	78.2%
Percent of all employees enrolled in coverage, in establishments that offer health insurance	32.1%	47.2%	70.4%	28.6%	44.6%	70.7%
<b>Health insurance premiums and employee contributions</b>						
Average total single premium	\$3,939	\$3,886	\$3,774	\$5,039	\$4,880	\$4,582
Average employee contribution to single premium, in dollars	\$593	\$773	\$666	\$1,361	\$1,071	\$962
Average employee contribution to single premium, in percent	15.2%	19.9%	17.7%	27.4%	22.1%	21.0%
Percent of total enrollment in single coverage	47.3%	46.2%	43.4%	52.5%	53.6%	45.2%
Average total family premium	\$9,791	\$10,123	\$10,332	\$11,614	\$13,870	\$13,236
Average employee contribution to family premium, in dollars	\$1,731	\$2,487	\$2,140	\$3,747	\$3,519	\$2,677
Average employee contribution to family premium, in percent	17.7%	25.0%	20.8%	32.3%	25.4%	20.4%
Percent of total enrollment in family coverage	33.7%	32.3%	35.4%	29.0%	27.0%	33.6%
Average total employee plus one premium	\$7,540	\$7,799	\$7,360	\$8,164	\$10,243	\$8,861
Average employee contribution to employee plus one premium, in dollars	\$1,374	\$1,858	\$1,515	\$2,641	\$2,972	\$2,089
Average employee contribution to employee plus one premium, in percent	18.2%	23.9%	20.7%	32.6%	29.1%	23.6%
Percent of total enrollment in employee plus one coverage	18.9%	21.5%	21.1%	18.5%	19.5%	21.3%

Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component, 2009

**Appendix Table 9**  
**Availability and Cost of Employer-Sponsored Insurance in Indiana, by Percent Low-Wage Employees**

	Percent Low-Wage Employees			
	2004-05		2008-09	
	Less than 50%	50% or More	Less than 50%	50% or More
Number of establishments	80,862	50,968	80,823	52,824
Number of employees	1,731,465	791,412	1,683,179	733,875
<b>Health insurance offer</b>				
Percent of establishments offering health insurance	59.2%	43.5%	58.5%	40.7%
Percent of employees in establishments that offer health insurance	91.8%	77.7%	91.7%	74.7%
<b>Eligibility for health insurance</b>				
Percent of employees eligible for insurance, in establishments that offer health insurance	86.1%	61.7%	87.3%	66.1%
<b>Health insurance take-up and enrollment</b>				
Percent of eligible employees who enroll in coverage	80.9%	69.0%	77.6%	58.2%
Percent of all employees enrolled in coverage, in establishments that offer health insurance	69.7%	42.6%	67.8%	38.5%
<b>Health insurance premiums and employee contributions</b>				
Average total single premium	\$3,804	\$3,788	\$4,743	\$4,322
Average employee contribution to single premium, in dollars	\$636	\$779	\$991	\$1,078
Average employee contribution to single premium, in percent	16.7%	20.7%	20.9%	24.9%
Percent of total enrollment in single coverage	41.4%	55.0%	45.3%	54.1%
Average total family premium	\$10,389	\$9,578	\$13,461	\$11,581
Average employee contribution to family premium, in dollars	\$2,024	\$2,948	\$2,836	\$2,877
Average employee contribution to family premium, in percent	19.5%	30.4%	21.1%	25.1%
Percent of total enrollment in family coverage	36.8%	27.3%	33.6%	26.6%
Average total employee plus one premium	\$7,491	\$7,008	\$9,187	\$7,958
Average employee contribution to employee plus one premium, in dollars	\$1,499	\$1,754	\$2,246	\$2,152
Average employee contribution to employee plus one premium, in percent	20.2%	25.0%	24.4%	27.2%
Percent of total enrollment in employee plus one coverage	21.8%	17.8%	21.2%	19.3%

Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey Insurance Component, 2009

Note: in 2008 and 2009 the definition of a "low-wage" employee was someone who earned \$11.00 or less per hour; in 2004 and 2005, it was \$10 or less per hour.