

PROFILE OF THE UNINSURED

GOAL: 100% of Calhoun County residents will have access to quality health care

RATIONALE FOR CHOOSING INDICATOR: The main reason that individuals and families do not access health care is because they do not have health insurance. Those who have health insurance coverage are more likely to seek preventive care and follow through on prescribed treatments. The importance of prevention and follow-up treatment are directly related to decreased morbidity and mortality, increased work productivity, increased family stability and decreased societal cost of medical care. ⁱ The number of uninsured individuals has decreased greatly with expanded coverage options available under the Affordable Care Act and Medicaid expansion efforts. In Michigan and in Calhoun County, adults between the ages of 18 and 64 are more likely to be uninsured than elderly or children. Those over age 65 are eligible for Medicare, while children under age 18 may qualify for either Healthy Kids, which provides health care coverage for qualifying pregnant women and children under the age of 19; or Michigan Children’s Health Insurance Program (MICHild) for uninsured children of working families. ⁱⁱ

SELECTED CHARACTERISTICS OF HEALTH INSURANCE COVERAGE: CALHOUN COUNTY, 2016 ^{iii, *}			
		Number Uninsured	Percent Uninsured
AGE	Under 18 Years	608	2.0%
	18 to 64 Years	5,985	7.5%
	65 Years and Older	26	0.1%
GENDER	Male	3,666	5.7%
	Female	2,953	4.3%
RACE AND HISPANIC ORIGIN	White	4,766	4.4%
	Black	1,242	9.1%
	Hispanic/Latino (of any race)	328	5.0%
EDUCATIONAL ATTAINMENT	Less than High School Graduate	739	9.3%
	High School Graduate/GED	2,443	7.2%
	Some College or Associate’s Degree	1,448	5.0%
	Bachelor’s Degree or Higher	450	2.5%
EMPLOYMENT STATUS	In Labor Force	4,589	7.4%
	Not in Labor Force	1,422	3.6%
	Employed	4,052	6.9%
	Unemployed	537	16.1%
WORK EXPERIENCE: YEAR-ROUND IN THE PAST 12 MONTHS	Full-Time	1,655	4.2%
	Less than Full-Time	2,928	13.2%
	Did Not Work	1,402	7.7%
POVERTY LEVEL: (RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12 MONTHS)	Below 138% of Poverty Threshold	2,717	8.3%
	138% to 199% of Poverty Threshold	1,552	10.1%
	200% to 399% of Poverty Threshold	1,503	3.7%
	At or Above 400% of Poverty Threshold	743	1.8%

ⁱ Raymond Higbea, RN, PhD, FACHE. Profile of the Uninsured in Calhoun County, 2015.

ⁱⁱ The Uninsured in Michigan; A Profile. Michigan Department of Health and Human Services, https://www.michigan.gov/documents/mdch/UNINSURED-report_445329_7.pdf, accessed November 22, 2016.

ⁱⁱⁱ American Community Survey. American Fact Finder, www.factfinder.census.gov, accessed September 14, 2017 (2016 1-Year Estimates).

* Data are based on a sampling and subject to sampling variability. The degree of uncertainty for an estimate arising through sampling variability is represented through a margin of error. The value shown here is the 90% margin of error.