

State Profiles

Health Insurance, Access, and Use: Michigan

Tabulations from the 1999
National Survey of
America's Families
SP-06

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Assessing
the New
Federalism

*An Urban Institute
Program to Assess
Changing Social Policies*

Assessing the New Federalism

Assessing the New Federalism is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states and a database with information on all 50 states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: <http://newfederalism.urban.org/>. This paper is one in a series of papers analyzing information from these and other sources.

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The following set of tabulations presents detailed descriptive information on health insurance coverage, access to care, and health care utilization in Michigan and the nation. These tabulations are based on the 1999 National Survey of America's Families (NSAF) and are an update of similar tabulations developed using the 1997 NSAF (the 1997 data are available online at http://newfederalism.urban.org/pdf/State_profile_MI.pdf)ⁱ. Although detailed comparisons between 1997 and 1999 are not available in these tabulations, Table A presents an overview of changes in the distribution of health insurance coverage for Michigan and the nation as a whole.

Table A. Health Insurance Coverage of Nonelderly Population by Age, Michigan and the U.S., 1997-1999.

	Michigan		U.S.	
	1997	1999	1997	1999
All (0-64)				
Employer-Sponsored	78.5	78.4	69.7	70.5 *
Medicaid/SCHIP/State	8.3	7.0 *	8.8	8.5
Other	3.8	4.8 *	6.1	5.9
Uninsured	9.4	9.8	15.4	15.1
Children (0-17)				
Employer-Sponsored	76.4	76.7	66.7	66.6
Medicaid/SCHIP/State	15.5	13.1 *	17.4	16.8
Other	2.7	2.8	4.1	4.2
Uninsured	5.4	7.4 *	11.8	12.3
Adults (18-64)				
Employer-Sponsored	79.5	79.2	71.1	72.2 **
Medicaid/SCHIP/State	5.2	4.3	5.1	4.9
Other	4.3	5.6 **	6.9	6.6
Uninsured	11.1	10.9	17.0	16.3

Source:

Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997 and 1999.

Notes:

* Indicates change from 1997 to 1999 is statistically significant at the 0.10 confidence level.

** Indicates change from 1997 to 1999 is statistically significant at the 0.05 confidence level.

*** Indicates change from 1997 to 1999 is statistically significant at the 0.01 confidence level.

The remaining tables presented in this State Profile focus only on 1999. Further details on changes by state and nationally between 1997 and 1999 are available in other publications (Kenney, Dubay, and Haley 2000; Zuckerman, Haley, and Holahan 2000).

Tables 1 through 10 present the distribution of insurance coverage (Employer-Sponsored, Medicaid/SCHIP/State, Other Coverage, and Uninsuredⁱⁱ) by selected subgroups, including age, family income, gender, race/ethnicity, family structure, family work status, worker's firm size, community type, and country of origin. Table 11 presents characteristics of the uninsured, and Table 12 summarizes estimates of uninsurance rates for each of the subgroups shown in Table 11. Tables 13 and 13a describe characteristics of enrollees in Medicaid, SCHIP, or other state insurance programs, overall and separately for poor and

near-poor enrollees. Tables 14 through 17a present indicators of access to and utilization of health care for children and adults by type of insurance coverage, overall and separately for the low-income population (defined as those with family incomes below 200 percent of the federal poverty level, or \$33,060 for a family of four in 1998).

The National Survey of America's Families

The NSAF is a household survey conducted as part of the Urban Institute's *Assessing the New Federalism* (ANF) project, which was designed to analyze the devolution of responsibility for social programs from the federal government to the states. The first round of the NSAF was fielded in 1997, the second round was fielded in 1999, and a third round will be fielded in 2002. Along with providing a nationally-representative sample of over 44,000 households in each round, the NSAF has large, state-representative samples in 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin) and over-samples the low-income population. Comparable State Profiles for each of these 13 states in 1997 and 1999 are available on the ANF Web site (<http://newfederalism.urban.org>). Extensive information about the survey, including the design features, response rate, weighting procedures, and treatment of nonresponse, is available in a series of online methodology reports (<http://newfederalism.urban.org/nsaf/methodology.html>).

Readers should note that NSAF estimates of the number of uninsured children and non-elderly adults are lower than those based on the Census Bureau's Current Population Survey (CPS). There are many differences between these two surveys, including the surveys' approaches to measuring insurance coverage. First, prior to March 2000, the CPS approach to measuring coverage has been to ask a series of questions about insurance coverage and assume that any person not designated as being covered through any type of health plan is uninsured. NSAF uses a series of questions similar to CPS in wording but added a question that confirms whether people who appear not to have coverage are, in fact, uninsured. A substantial number of respondents used this opportunity to designate a particular type of coverage for those who initially appeared to be uninsured.

For the March 2000 survey, the CPS also added a confirmation question. Revised estimates for 1999 that used information collected through the confirmation question suggested a lower uninsurance rate from the CPS than was originally estimated (Nelson and Mills 2001). A detailed analysis of the implications of the confirmation question in NSAF is available in Rajan, Zuckerman, and Brennan (2000). In addition, CPS measures insurance coverage during the calendar year prior to the survey (which occurs in March), while NSAF measures insurance coverage at the time of the survey. As a result,

the CPS uninsurance rate would not be directly comparable to the statistics reported in these tables.

Public use files

Researchers can access the NSAF data through public use files available on the ANF Web site. Files based on both the 1997 and 1999 rounds of data are available to download. In addition, custom tabulations using either year of data are available using a Windows-based program, the NSAF CrosstabMaker. The CrosstabMaker is easy to use and requires no knowledge of the survey or statistical software packages. These resources are available at no charge to users who register at <http://newfederalism.urban.org/nsaf/cpuf/index.htm>.

References

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ⁱ Note that different categories of insurance coverage are used in the 1997 and 1999 State Profiles. The tabulations using the 1997 NSAF classified coverage into five categories: Employer, Other Private, Medicaid/State, Other Public, or Uninsured. In 1999, coverage was grouped into four slightly different categories: Employer-Sponsored, Medicaid/SCHIP/State, Other, and Uninsured. Thus, direct comparisons within coverage groups between the two rounds of data are not possible using these reports. See notes following the tables for further details on the categorization of insurance coverage.

ⁱⁱ To create mutually exclusive coverage categories, people reporting multiple types of insurance coverage are classified according to a hierarchy that looks first for employer coverage and then for Medicaid/SCHIP/State coverage.

Table 1: Health Insurance Coverage of Nonelderly Michigan Population by Age, 1999¹

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵			Total
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>
Michigan													
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)	8,702,098
Children	2,061,137	76.7	(1.3)	351,770	13.1	(0.9)	74,833	2.8	(0.4)	198,463	7.4	(0.8)	2,686,202
0-10	1,242,497	75.7	(1.7)	248,755	15.2	(1.0)	40,754	2.5	(0.5)	110,322	6.7	(1.1)	1,642,329
11-17	818,639	78.4	(1.9)	103,014	9.9	(1.5)	34,079	3.3	(0.7)	88,140	8.4	(1.3)	1,043,873
Adults	4,764,699	79.2	(1.0)	256,343	4.3	(0.4)	339,502	5.6	(0.5)	655,352	10.9	(0.8)	6,015,896
18-34	1,705,898	73.1	(1.8)	117,927	5.1	(0.6)	121,295	5.2	(0.8)	390,202	16.7	(1.6)	2,335,323
35-64	3,058,801	83.1	(1.0)	138,416	3.8	(0.4)	218,207	5.9	(0.7)	265,150	7.2	(0.8)	3,680,574
U.S. Total													
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)	238,589,231
Children	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)	71,964,150
0-10	28,560,386	64.3	(0.8)	8,707,580	19.6	(0.5)	1,819,164	4.1	(0.3)	5,300,798	11.9	(0.6)	44,387,927
11-17	19,390,894	70.3	(0.8)	3,389,373	12.3	(0.6)	1,213,298	4.4	(0.3)	3,582,658	13.0	(0.6)	27,576,223
Adults	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)	166,625,081
18-34	42,487,694	66.2	(0.8)	3,932,261	6.1	(0.3)	3,652,598	5.7	(0.3)	14,094,559	22.0	(0.7)	64,167,112
35-64	77,776,003	75.9	(0.5)	4,225,681	4.1	(0.2)	7,370,988	7.2	(0.3)	13,085,296	12.8	(0.4)	102,457,969

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 2: Health Insurance Coverage of Nonelderly Michigan Population by Income, 1999¹

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
Less than 100 percent	271,077	31.9	(3.3)	282,458	33.2	(3.1)	64,151	7.5	(1.6)	233,064	27.4	(3.0)
100-200 percent	926,387	61.6	(3.1)	237,527	15.8	(1.7)	72,666	4.8	(0.8)	267,550	17.8	(2.2)
200-399 percent	1,294,434	81.4	(1.9)	49,208	3.1	(0.6)	61,086	3.8	(0.8)	184,654	11.6	(1.5)
400 percent or higher	4,333,938	91.1	(0.8)	38,919	0.8	(0.2)	216,432	4.6	(0.6)	168,547	3.5	(0.5)
Children	2,061,137	76.7	(1.3)	351,770	13.1	(0.9)	74,833	2.8	(0.4)	198,463	7.4	(0.8)
Less than 100 percent	94,373	28.0	(4.2)	157,412	46.8	(4.9)	15,287	4.5	(1.7)	69,584	20.7	(3.7)
100-200 percent	377,219	61.7	(4.0)	144,757	23.7	(2.8)	18,068	3.0	(0.8)	71,614	11.7	(2.3)
200-399 percent	483,933	86.3	(1.9)	33,283	5.9	(1.2)	9,541	1.7	(0.6)	34,244	6.1	(1.1)
400 percent or higher	1,105,612	93.9	(0.9)	16,318	1.4	(0.4)	31,937	2.7	(0.7)	23,021	2.0	(0.5)
Adults	4,764,699	79.2	(1.0)	256,343	4.3	(0.4)	339,502	5.6	(0.5)	655,352	10.9	(0.8)
Less than 100 percent	176,704	34.4	(3.5)	125,046	24.3	(2.8)	48,864	9.5	(2.1)	163,480	31.8	(3.5)
100-200 percent	549,168	61.5	(3.4)	92,771	10.4	(1.8)	54,598	6.1	(1.1)	195,936	22.0	(2.6)
200-399 percent	810,501	78.8	(2.3)	15,925	1.6	(0.5)	51,545	5.0	(1.1)	150,410	14.6	(2.1)
400 percent or higher	3,228,327	90.2	(1.0)	22,601	0.6	(0.3)	184,495	5.2	(0.7)	145,526	4.1	(0.6)
U.S. Total												
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Less than 100 percent	7,811,916	24.6	(0.9)	11,500,333	36.3	(1.0)	2,167,503	6.8	(0.5)	10,222,507	32.3	(1.1)
100-200 percent	22,547,559	52.1	(1.1)	5,824,835	13.5	(0.4)	2,875,344	6.6	(0.4)	12,029,333	27.8	(0.9)
200-399 percent	31,074,302	74.2	(0.8)	1,733,835	4.1	(0.3)	2,643,519	6.3	(0.4)	6,436,909	15.4	(0.7)
400 percent or higher	106,781,200	87.7	(0.4)	1,195,893	1.0	(0.1)	6,369,682	5.2	(0.3)	7,374,562	6.1	(0.4)
Children	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
Less than 100 percent	2,652,611	20.6	(1.1)	6,927,463	53.7	(1.4)	362,981	2.8	(0.4)	2,965,349	23.0	(1.3)
100-200 percent	8,617,805	52.4	(1.3)	3,624,867	22.0	(1.0)	720,980	4.4	(0.5)	3,489,029	21.2	(1.2)
200-399 percent	10,902,631	77.9	(1.0)	996,798	7.1	(0.6)	617,707	4.4	(0.5)	1,477,623	10.6	(0.7)
400 percent or higher	25,778,233	90.1	(0.5)	547,825	1.9	(0.2)	1,330,794	4.7	(0.3)	951,454	3.3	(0.3)
Adults	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Less than 100 percent	5,159,305	27.5	(1.1)	4,572,870	24.3	(1.0)	1,804,522	9.6	(0.7)	7,257,158	38.6	(1.2)
100-200 percent	13,929,754	51.9	(1.2)	2,199,968	8.2	(0.4)	2,154,364	8.0	(0.5)	8,540,304	31.8	(1.0)
200-399 percent	20,171,671	72.3	(1.0)	737,037	2.6	(0.3)	2,025,812	7.3	(0.6)	4,959,286	17.8	(0.9)
400 percent or higher	81,002,967	87.0	(0.5)	648,068	0.7	(0.1)	5,038,888	5.4	(0.3)	6,423,108	6.9	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 3: Health Insurance Coverage of Nonelderly Michigan Population by Gender, 1999¹

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
Female	3,414,434	77.4	(1.1)	356,770	8.1	(0.6)	206,354	4.7	(0.6)	434,690	9.9	(0.9)
Male	3,411,402	79.5	(1.3)	251,343	5.9	(0.5)	207,981	4.9	(0.6)	419,125	9.8	(0.9)
Children	2,061,137	76.7	(1.3)	351,770	13.1	(0.9)	74,833	2.8	(0.4)	198,463	7.4	(0.8)
Female	980,753	74.6	(1.5)	176,050	13.4	(1.1)	35,557	2.7	(0.7)	121,964	9.3	(1.2)
Male	1,080,384	78.8	(1.8)	175,720	12.8	(1.2)	39,276	2.9	(0.5)	76,499	5.6	(1.0)
Adults	4,764,699	79.2	(1.0)	256,343	4.3	(0.4)	339,502	5.6	(0.5)	655,352	10.9	(0.8)
Female	2,433,681	78.6	(1.2)	180,720	5.8	(0.7)	170,796	5.5	(0.7)	312,726	10.1	(1.0)
Male	2,331,018	79.9	(1.5)	75,623	2.6	(0.4)	168,706	5.8	(0.8)	342,626	11.7	(1.1)
U.S. Total												
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Female	83,907,600	69.8	(0.4)	11,521,220	9.6	(0.3)	7,022,888	5.8	(0.2)	17,786,994	14.8	(0.4)
Male	84,307,377	71.2	(0.5)	8,733,675	7.4	(0.2)	7,033,160	5.9	(0.2)	18,276,317	15.4	(0.4)
Children	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
Female	23,368,843	66.5	(0.7)	5,904,759	16.8	(0.6)	1,383,419	3.9	(0.3)	4,499,691	12.8	(0.6)
Male	24,582,437	66.8	(0.7)	6,192,194	16.8	(0.5)	1,649,043	4.5	(0.2)	4,383,765	11.9	(0.5)
Adults	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Female	60,538,757	71.2	(0.5)	5,616,461	6.6	(0.2)	5,639,469	6.6	(0.3)	13,287,303	15.6	(0.4)
Male	59,724,940	73.2	(0.5)	2,541,482	3.1	(0.2)	5,384,117	6.6	(0.3)	13,892,553	17.0	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 4: Health Insurance Coverage of Nonelderly Michigan Population by Race/Ethnicity, 1999¹

	Employer-Sponsored ²			Medicaid/SCHIP/State ³			Other Insurance ⁴			Uninsured ⁵		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
White Non-Hispanic	5,666,767	82.4	(1.1)	255,437	3.7	(0.4)	376,799	5.5	(0.5)	576,726	8.4	(0.7)
Black Non-Hispanic	826,321	63.3	(2.7)	289,645	22.2	(2.4)	26,830	2.1	(0.6)	162,514	12.5	(2.1)
Hispanic	133,067	53.6	(5.7)	43,163	17.4	(4.6)	7,083	2.9	(1.2)	64,922	26.2	(5.5)
Other Non-Hispanic	199,682	73.2	(5.8)	19,868	7.3	(2.9)	3,623	1.3	(0.7)	49,652	18.2	(5.0)
Children	2,061,137	76.7	(1.3)	351,770	13.1	(0.9)	74,833	2.8	(0.4)	198,463	7.4	(0.8)
White Non-Hispanic	1,713,045	84.5	(1.4)	120,946	6.0	(0.8)	72,190	3.6	(0.5)	120,710	6.0	(0.7)
Black Non-Hispanic	238,635	49.3	(3.5)	192,510	39.8	(3.7)	2,096	0.4	(0.3)	50,453	10.4	(2.4)
Hispanic	50,463	52.8	(6.7)	28,330	29.7	(6.8)	547	0.6	(0.6)	16,180	16.9	(5.3)
Other Non-Hispanic	58,994	73.7	(9.3)	9,984	12.5	(8.3)	—	—	—	11,119	13.9	(5.6)
Adults	4,764,699	79.2	(1.0)	256,343	4.3	(0.4)	339,502	5.6	(0.5)	655,352	10.9	(0.8)
White Non-Hispanic	3,953,722	81.5	(1.1)	134,491	2.8	(0.3)	304,609	6.3	(0.6)	456,016	9.4	(0.8)
Black Non-Hispanic	587,686	71.5	(3.1)	97,135	11.8	(2.1)	24,734	3.0	(0.9)	112,061	13.6	(2.7)
Hispanic	82,603	54.1	(6.9)	14,833	9.7	(4.0)	6,537	4.3	(1.8)	48,742	31.9	(6.6)
Other Non-Hispanic	140,688	73.0	(6.9)	9,884	5.1	(2.5)	3,623	1.9	(1.0)	38,533	20.0	(6.2)
U.S. Total												
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
White Non-Hispanic	128,165,235	76.8	(0.5)	8,863,879	5.3	(0.2)	11,086,300	6.6	(0.2)	18,874,066	11.3	(0.4)
Black Non-Hispanic	17,341,382	56.0	(1.3)	6,248,536	20.2	(1.0)	1,241,635	4.0	(0.4)	6,111,394	19.8	(1.0)
Hispanic	14,635,209	49.6	(1.0)	4,384,723	14.9	(0.6)	945,534	3.2	(0.3)	9,545,969	32.4	(0.9)
Other Non-Hispanic	8,073,151	72.4	(1.6)	757,757	6.8	(0.9)	782,578	7.0	(0.9)	1,531,882	13.7	(1.3)
Children	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
White Non-Hispanic	34,879,259	75.6	(0.7)	4,803,953	10.4	(0.4)	2,252,037	4.9	(0.3)	4,209,425	9.1	(0.7)
Black Non-Hispanic	5,317,271	48.3	(1.6)	3,803,466	34.6	(1.6)	282,836	2.6	(0.4)	1,600,033	14.5	(0.9)
Hispanic	5,231,095	46.0	(1.2)	3,023,882	26.6	(1.0)	335,251	3.0	(0.4)	2,787,252	24.5	(1.0)
Other Non-Hispanic	2,523,656	73.4	(2.4)	465,652	13.5	(2.1)	162,337	4.7	(1.2)	286,745	8.3	(1.1)
Adults	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
White Non-Hispanic	93,285,977	77.2	(0.4)	4,059,926	3.4	(0.2)	8,834,263	7.3	(0.3)	14,664,641	12.1	(0.4)
Black Non-Hispanic	12,024,111	60.3	(1.5)	2,445,070	12.3	(0.9)	958,799	4.8	(0.5)	4,511,360	22.6	(1.4)
Hispanic	9,404,115	51.9	(1.1)	1,360,841	7.5	(0.5)	610,283	3.4	(0.4)	6,758,717	37.3	(1.1)
Other Non-Hispanic	5,549,495	72.0	(1.7)	292,105	3.8	(0.6)	620,241	8.1	(1.1)	1,245,137	16.2	(1.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 5: Health Insurance Coverage of Michigan Adults Aged 18-64 by Family Structure, 1999^{1,6}

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All Adults	4,764,699	79.2	(1.0)	256,343	4.3	(0.4)	339,502	5.6	(0.5)	655,352	10.9	(0.8)
Married, with Children	1,709,122	88.1	(1.1)	33,629	1.7	(0.4)	59,836	3.1	(0.5)	138,041	7.1	(0.9)
Married, without Children	1,455,924	89.5	(1.6)	12,743	0.8	(0.3)	100,457	6.2	(1.2)	57,547	3.5	(0.8)
Single, with Children	293,936	55.8	(2.8)	99,583	18.9	(2.3)	12,192	2.3	(0.7)	121,258	23.0	(2.5)
Single, without Children	1,305,718	68.0	(2.5)	110,388	5.7	(1.0)	167,017	8.7	(1.1)	338,506	17.6	(2.1)
U.S. Total												
All Adults	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Married, with Children	42,826,652	79.9	(0.5)	1,267,701	2.4	(0.2)	2,455,433	4.6	(0.2)	7,065,699	13.2	(0.5)
Married, without Children	36,869,789	82.4	(0.7)	746,778	1.7	(0.2)	2,945,973	6.6	(0.5)	4,184,780	9.4	(0.6)
Single, with Children	6,699,011	48.0	(1.1)	2,619,409	18.8	(0.8)	563,509	4.0	(0.4)	4,069,486	29.2	(1.0)
Single, without Children	33,868,245	62.4	(0.8)	3,524,054	6.5	(0.4)	5,058,671	9.3	(0.5)	11,859,891	21.8	(0.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 6: Health Insurance Coverage of Michigan Children Aged 0-17 by Family Structure, 1999^{1,7}

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All Children	2,061,137	76.7	(1.3)	351,770	13.1	(0.9)	74,833	2.8	(0.4)	198,463	7.4	(0.8)
No parents	47,179	59.8	(8.1)	22,728	28.8	(7.8)	1,195	1.5	(1.4)	7,802	9.9	(4.0)
One parent family	331,092	50.7	(2.4)	226,938	34.8	(2.3)	17,490	2.7	(0.9)	77,121	11.8	(1.9)
Two-parent family	1,682,866	86.1	(1.5)	102,104	5.2	(0.9)	56,147	2.9	(0.5)	113,539	5.8	(1.1)
U.S. Total												
All Children	47,900,589	66.6	(0.6)	12,080,601	16.8	(0.4)	3,029,327	4.2	(0.2)	8,880,486	12.4	(0.5)
No parents	831,444	29.7	(2.5)	1,263,605	45.1	(2.6)	169,042	6.0	(1.4)	537,319	19.2	(2.0)
One parent family	8,133,383	45.7	(1.0)	6,259,316	35.2	(1.0)	611,564	3.4	(0.3)	2,794,305	15.7	(0.9)
Two-parent family	38,935,762	75.9	(0.7)	4,557,680	8.9	(0.4)	2,248,721	4.4	(0.3)	5,548,861	10.8	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 7: Health Insurance Coverage of Nonelderly Michigan Population by Family Work Status, 1999^{1,8}

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
Full-Time Worker(s)	6,211,883	83.9	(1.0)	309,521	4.2	(0.4)	306,904	4.2	(0.5)	572,061	7.7	(0.7)
Part-Time Worker(s) only	250,753	48.1	(4.5)	97,722	18.7	(3.0)	31,447	6.0	(1.5)	141,486	27.1	(4.3)
No Workers	363,200	46.5	(3.0)	200,869	25.7	(2.8)	75,985	9.7	(1.7)	140,268	18.0	(3.1)
U.S. Total												
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Full-Time Worker(s)	154,635,701	76.6	(0.4)	10,127,488	5.0	(0.2)	9,501,412	4.7	(0.2)	27,541,261	13.7	(0.4)
Part-Time Worker(s) only	6,098,616	44.6	(1.7)	2,423,126	17.7	(1.1)	1,492,394	10.9	(0.9)	3,676,615	26.9	(1.6)
No Workers	7,480,660	32.4	(1.1)	7,704,282	33.4	(1.0)	3,062,241	13.3	(0.8)	4,845,435	21.0	(1.0)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 8: Health Insurance Coverage of Nonelderly Working Michigan Population by Firm Size, 1999^{1,9}

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All Working Adults	3,099,909	85.4	(1.2)	81,023	2.2	(0.4)	114,799	3.2	(0.6)	336,105	9.3	(1.1)
0-99 Employees	1,543,891	78.6	(1.8)	57,416	2.9	(0.6)	85,674	4.4	(0.9)	278,604	14.2	(1.7)
100-999 Employees	1,042,784	91.7	(1.4)	14,354	1.3	(0.3)	27,488	2.4	(1.0)	52,597	4.6	(1.0)
1000 Employees or More	513,234	97.0	(1.0)	9,254	1.8	(0.8)	1,638	0.3	(0.3)	4,904	0.9	(0.6)
U.S. Total												
All Working Adults	73,268,162	80.4	(0.5)	2,072,326	2.3	(0.2)	2,666,728	2.9	(0.2)	13,144,968	14.4	(0.4)
0-99 Employees	38,087,994	73.8	(0.6)	1,586,840	3.1	(0.2)	1,935,097	3.8	(0.2)	9,969,296	19.3	(0.6)
100-999 Employees	24,578,838	87.1	(0.8)	380,729	1.4	(0.2)	590,366	2.1	(0.3)	2,666,551	9.5	(0.7)
1000 Employees or More	10,601,330	93.4	(0.9)	104,757	0.9	(0.4)	141,265	1.2	(0.4)	509,121	4.5	(0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 9: Health Insurance Coverage of Nonelderly Michigan Population by Community Type, 1999^{1,10}

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
MSA	5,606,339	78.5	(1.1)	499,432	7.0	(0.5)	343,797	4.8	(0.5)	692,980	9.7	(0.8)
Children	1,676,213	75.8	(1.4)	307,023	13.9	(0.9)	67,261	3.0	(0.5)	161,948	7.3	(0.9)
Adults	3,930,125	79.7	(1.1)	192,409	3.9	(0.5)	276,535	5.6	(0.6)	531,032	10.8	(1.0)
Non-MSA	1,219,497	78.2	(2.0)	108,681	7.0	(1.0)	70,538	4.5	(0.7)	160,835	10.3	(1.4)
Children	384,923	81.3	(2.6)	44,747	9.5	(1.9)	7,572	1.6	(0.4)	36,515	7.7	(1.4)
Adults	834,574	76.9	(2.3)	63,934	5.9	(1.0)	62,967	5.8	(1.0)	124,320	11.5	(1.6)
U.S. Total												
All	167,913,425	70.5	(0.4)	20,230,596	8.5	(0.2)	14,040,509	5.9	(0.2)	35,939,357	15.1	(0.4)
MSA	136,151,817	71.9	(0.4)	15,581,219	8.2	(0.2)	10,697,985	5.7	(0.2)	26,988,845	14.3	(0.4)
Children	38,587,130	68.3	(0.6)	9,310,066	16.5	(0.5)	2,324,112	4.1	(0.2)	6,246,629	11.1	(0.3)
Adults	97,564,688	73.4	(0.4)	6,271,153	4.7	(0.2)	8,373,873	6.3	(0.2)	20,742,216	15.6	(0.4)
Non-MSA	31,761,608	65.2	(0.9)	4,649,377	9.6	(0.5)	3,342,524	6.9	(0.4)	8,950,512	18.4	(1.0)
Children	9,269,317	60.3	(1.6)	2,768,069	18.0	(1.1)	708,350	4.6	(0.4)	2,620,641	17.1	(1.7)
Adults	22,492,291	67.5	(0.8)	1,881,307	5.6	(0.4)	2,634,174	7.9	(0.5)	6,329,871	19.0	(0.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 10: Health Insurance Coverage of Nonelderly Michigan Population by Place of Birth, 1999¹

	Employer-Sponsored²			Medicaid/SCHIP/State³			Other Insurance⁴			Uninsured⁵		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan												
All	6,825,836	78.4	(1.0)	608,113	7.0	(0.4)	414,335	4.8	(0.4)	853,815	9.8	(0.7)
US-born	6,594,179	78.8	(0.9)	601,107	7.2	(0.5)	397,720	4.8	(0.4)	772,489	9.2	(0.6)
Foreign-born	231,656	68.8	(6.7)	7,005	2.1	(0.8)	16,615	4.9	(1.9)	81,325	24.2	(6.4)
U.S. Total												
All	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
US-born	155,363,461	72.1	(0.4)	19,012,204	8.8	(0.2)	12,708,815	5.9	(0.2)	28,344,684	13.2	(0.4)
Foreign-born	12,851,516	55.5	(1.2)	1,242,691	5.4	(0.4)	1,347,233	5.8	(0.5)	7,718,627	33.3	(1.2)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

Table 11: Characteristics of the Uninsured in Michigan, 1999¹¹

	Michigan			U.S.Total		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
All	853,815	100.0	—	36,063,311	100.0	—
Age						
0-10	110,322	12.9	(1.9)	5,300,798	14.7	(0.6)
11-17	88,140	10.3	(1.4)	3,582,658	9.9	(0.4)
18-34	390,202	45.7	(2.7)	14,094,559	39.1	(0.8)
35-64	265,150	31.1	(2.5)	13,085,296	36.3	(0.9)
Gender						
Female	434,690	50.9	(2.6)	17,786,994	49.3	(0.8)
Male	419,125	49.1	(2.6)	18,276,317	50.7	(0.8)
Race/Ethnicity						
White Non-Hispanic	576,726	67.6	(2.9)	18,874,066	52.3	(1.2)
Black Non-Hispanic	162,514	19.0	(3.1)	6,111,394	17.0	(0.8)
Hispanic	64,922	7.6	(1.6)	9,545,969	26.5	(0.8)
Other Non-Hispanic	49,652	5.8	(1.6)	1,531,882	4.3	(0.4)
Income						
Less than 100 percent	233,064	27.3	(2.8)	10,222,507	28.4	(1.0)
100-200 percent	267,550	31.3	(3.1)	12,029,333	33.4	(1.0)
200-300 percent	184,654	21.6	(2.5)	6,436,909	17.9	(0.8)
300 percent or higher	168,547	19.7	(2.5)	7,374,562	20.5	(1.1)
Community Type¹²						
MSA	692,980	81.2	(2.8)	26,988,845	75.1	(1.3)
Non-MSA	160,835	18.8	(2.8)	8,950,512	24.9	(1.3)
Place of Birth						
US-born	772,489	90.5	(2.7)	28,344,684	78.6	(0.9)
Foreign-born	81,325	9.5	(2.7)	7,718,627	21.4	(0.9)
Health Status						
Fair/Poor Health	146,154	17.1	(2.7)	6,042,118	16.8	(0.6)
Excellent/Very Good/Good Health	707,661	82.9	(2.7)	30,021,192	83.3	(0.6)
Has a Limiting Disability ¹³	103,391	12.1	(2.4)	4,441,810	12.3	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999. Standard errors for each percent are given in parentheses. See further notes following last table.

Table 12: Uninsurance Rates in Michigan, 1999¹¹

	<u>Michigan</u>	<u>U.S. Total</u>
	Percent (S.E.)	Percent (S.E.)
All	9.8 (0.7)	15.1 (0.4)
Age		
0-10	6.7 (1.1)	11.9 (0.6)
11-17	8.4 (1.3)	13.0 (0.6)
18-34	16.7 (1.6)	22.0 (0.7)
35-64	7.2 (0.8)	12.8 (0.4)
Gender		
Female	9.9 (0.9)	14.8 (0.4)
Male	9.8 (0.9)	15.4 (0.4)
Race/Ethnicity		
White Non-Hispanic	8.4 (0.7)	11.3 (0.4)
Black Non-Hispanic	12.5 (2.1)	19.8 (1.0)
Hispanic	26.2 (5.5)	32.4 (0.9)
Other Non-Hispanic	18.2 (5.0)	13.7 (1.3)
Income		
Less than 100 percent	27.4 (3.0)	32.3 (1.1)
100-200 percent	17.8 (2.2)	27.8 (0.9)
200-399 percent	11.6 (1.5)	15.4 (0.7)
400 percent or higher	3.5 (0.5)	6.1 (0.4)
Community Type¹²		
MSA	9.7 (0.8)	14.3 (0.4)
Non-MSA	10.3 (1.4)	18.4 (1.0)
Place of Birth		
US-born	9.2 (0.6)	13.2 (0.4)
Foreign-born	24.2 (6.4)	33.3 (1.2)
Health Status		
Fair/Poor Health	19.2 (3.0)	25.7 (1.0)
Excellent/Very Good/Good Health	8.9 (0.7)	14.0 (0.3)
Has a Limiting Disability ¹³	9.8 (1.8)	15.6 (0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999. Standard errors for each percent are given in parentheses. See further notes following last table.

Table 13: Characteristics of Medicaid/SCHIP/State Enrollees in Michigan, 1999¹⁴

	<u>Michigan</u>			<u>U.S. Total</u>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
All	608,113	100.0	—	20,254,895	100.0	—
Age						
0-10	248,755	40.9	(2.1)	8,707,580	43.0	(0.8)
11-17	103,014	16.9	(2.3)	3,389,373	16.7	(0.7)
18-34	117,927	19.4	(2.1)	3,932,261	19.4	(0.7)
35-64	138,416	22.8	(1.8)	4,225,681	20.9	(0.7)
Gender						
Female	356,770	58.7	(2.4)	11,521,220	56.9	(0.9)
Male	251,343	41.3	(2.4)	8,733,675	43.1	(0.9)
Race/Ethnicity						
White Non-Hispanic	255,437	42.0	(3.7)	8,863,879	43.8	(1.2)
Black Non-Hispanic	289,645	47.6	(3.9)	6,248,536	30.9	(1.2)
Hispanic	43,163	7.1	(1.9)	4,384,723	21.7	(0.8)
Other Non-Hispanic	19,868	3.3	(1.1)	757,757	3.7	(0.5)
Income						
Less than 100 percent	282,458	46.5	(4.2)	11,500,333	56.8	(1.2)
100-200 percent	237,527	39.1	(4.1)	5,824,835	28.8	(1.0)
200-300 percent	49,208	8.1	(1.5)	1,733,835	8.6	(0.7)
300 percent or higher	38,919	6.4	(1.5)	1,195,893	5.9	(0.5)
Community Type¹²						
MSA	499,432	82.1	(2.4)	15,581,219	77.0	(1.1)
Non-MSA	108,681	17.9	(2.4)	4,649,377	23.0	(1.1)
Place of Birth						
US-born	601,107	98.9	(0.5)	19,012,204	93.9	(0.5)
Foreign-born	7,005	1.2	(0.5)	1,242,691	6.1	(0.5)
Health Status						
Fair/Poor Health	131,828	21.7	(2.9)	4,376,390	21.6	(0.7)
Excellent/Very Good/Good Health	476,284	78.3	(2.9)	15,878,505	78.4	(0.7)
Has a Limiting Disability ¹³	193,176	31.8	(3.2)	5,964,709	29.5	(1.0)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 13a: Characteristics of Low-Income Medicaid/SCHIP/State Enrollees in Michigan, 1999¹⁴

	Less than 100% of Poverty						100 to 199% of Poverty					
	Michigan			U.S. Total			Michigan			U.S. Total		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
All	282,458	100.0	—	11,500,333	100.0	—	237,527	100.0	—	5,824,835	100.0	—
Age												
0-10	117,482	41.6	(2.6)	4,955,902	43.1	(1.3)	101,202	42.6	(4.5)	2,583,562	44.4	(1.4)
11-17	39,931	14.1	(2.9)	1,971,561	17.1	(1.1)	43,554	18.3	(3.5)	1,041,304	17.9	(1.2)
18-34	54,761	19.4	(2.3)	2,264,571	19.7	(0.9)	47,365	19.9	(3.9)	1,028,239	17.7	(1.2)
35-64	70,285	24.9	(3.3)	2,308,299	20.1	(0.9)	45,406	19.1	(3.4)	1,171,729	20.1	(1.4)
Gender												
Female	179,266	63.5	(3.8)	6,806,614	59.2	(1.1)	131,977	55.6	(4.4)	3,258,648	55.9	(1.6)
Male	103,192	36.5	(3.8)	4,693,719	40.8	(1.1)	105,550	44.4	(4.4)	2,566,187	44.1	(1.6)
Race/Ethnicity												
White Non-Hispanic	83,166	29.4	(4.6)	4,402,261	38.3	(1.7)	119,953	50.5	(6.9)	2,749,107	47.2	(2.0)
Black Non-Hispanic	168,586	59.7	(6.3)	3,966,081	34.5	(1.8)	89,363	37.6	(6.2)	1,625,838	27.9	(1.8)
Hispanic	25,250	8.9	(3.8)	2,742,011	23.8	(1.1)	16,300	6.9	(2.2)	1,283,258	22.0	(1.6)
Other Non-Hispanic	5,456	1.9	(1.4)	389,980	3.4	(0.5)	11,911	5.0	(2.7)	166,631	2.9	(0.6)
Community Type¹²												
MSA	240,211	85.0	(3.2)	8,640,880	75.3	(1.9)	187,518	79.0	(4.2)	4,588,308	78.9	(1.5)
Non-MSA	42,247	15.0	(3.2)	2,842,651	24.8	(1.9)	50,009	21.1	(4.2)	1,229,029	21.1	(1.5)
Place of Birth												
US-born	279,125	98.8	(0.6)	10,838,554	94.3	(0.5)	233,855	98.5	(1.2)	5,408,409	92.9	(0.9)
Foreign-born	3,333	1.2	(0.6)	661,779	5.8	(0.5)	3,672	1.6	(1.2)	416,425	7.2	(0.9)
Health Status												
Fair/Poor Health	70,264	24.9	(5.4)	2,601,670	22.6	(1.1)	47,924	20.2	(4.1)	1,201,794	20.6	(1.5)
Excellent/Very Good/Good Health	212,195	75.1	(5.4)	8,898,663	77.4	(1.1)	189,603	79.8	(4.1)	4,623,041	79.4	(1.5)
Has a Limiting Disability ¹³	103,313	36.6	(5.4)	3,303,029	28.7	(1.3)	70,403	29.6	(5.4)	1,723,504	29.6	(1.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 14: Access to Health Care by Insurance Status: Michigan Children, 1999¹⁵

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Children	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Usual Source of Care ¹⁹								
None	3.6	(0.7)	5.6	(2.2)	15.7	(3.8)	4.8	(0.7)
ER	0.7	(0.2)	4.3	(2.0)	4.4	(2.2)	1.5	(0.4)
Doctor's Office	80.5	(1.2)	50.5	(4.4)	44.4	(6.7)	73.9	(1.4)
Other	15.2	(1.0)	39.6	(3.8)	35.6	(6.9)	19.9	(1.2)
Unmet Need ²⁰								
Medical/Surgical	1.8	(0.4)	6.0	(2.1)	7.5	(3.6)	2.8	(0.5)
Dental	5.4	(0.8)	12.1	(3.1)	13.4	(3.3)	6.8	(0.8)
Prescription Drug	0.9	(0.2)	2.2	(1.0)	0.9	(1.0)	1.1	(0.2)
ANY	7.2	(0.8)	16.0	(3.1)	17.4	(4.9)	9.1	(0.8)
Not Confident in Access to Care ²¹	4.0	(0.7)	13.6	(2.9)	24.0	(6.2)	6.8	(0.8)
Not Satisfied with Quality of Care ²²	8.9	(0.9)	16.1	(2.3)	32.8	(8.4)	11.5	(1.1)
U.S. Total								
Usual Source of Care ¹⁹								
None	3.7	(0.2)	5.4	(0.6)	18.1	(1.3)	5.8	(0.2)
ER	0.5	(0.1)	2.6	(0.5)	4.4	(0.6)	1.3	(0.1)
Doctor's Office	76.2	(0.5)	52.3	(1.3)	44.2	(2.3)	68.2	(0.5)
Other	19.6	(0.5)	39.8	(1.3)	33.4	(1.8)	24.7	(0.5)
Unmet Need ²⁰								
Medical/Surgical	2.1	(0.2)	3.4	(0.5)	6.4	(0.7)	2.8	(0.2)
Dental	5.4	(0.3)	7.2	(0.6)	13.9	(1.0)	6.7	(0.3)
Prescription Drug	1.2	(0.2)	2.6	(0.4)	3.3	(0.5)	1.7	(0.1)
ANY	7.7	(0.4)	11.0	(0.7)	17.6	(1.2)	9.5	(0.3)
Not Confident in Access to Care ²¹	3.9	(0.2)	12.2	(0.9)	22.9	(1.6)	7.6	(0.3)
Not Satisfied with Quality of Care ²²	8.8	(0.4)	11.2	(0.9)	20.4	(1.7)	10.5	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

**Table 14a: Access to Health Care by Insurance Status:
Low-Income Michigan Children, 1999^{15,23}**

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Low-Income Children	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Usual Source of Care ¹⁹								
None	7.0	(1.8)	5.3	(2.2)	16.0	(5.1)	7.8	(1.6)
ER	1.2	(0.7)	4.5	(2.2)	5.2	(3.0)	2.9	(0.9)
Doctor's Office	69.8	(3.6)	47.0	(5.0)	41.2	(7.6)	58.3	(3.1)
Other	22.0	(2.8)	43.2	(4.2)	37.5	(8.0)	31.1	(2.7)
Unmet Need ²⁰								
Medical/Surgical	2.2	(0.8)	5.7	(2.4)	7.2	(4.0)	4.1	(1.0)
Dental	6.5	(1.7)	11.4	(3.5)	14.2	(3.9)	9.2	(1.6)
Prescription Drug	2.9	(0.9)	0.8	(0.7)	1.3	(1.4)	2.0	(0.5)
ANY	9.6	(1.8)	15.3	(3.5)	18.4	(5.8)	12.7	(1.6)
Not Confident in Access to Care ²¹	6.5	(1.9)	14.0	(3.0)	26.8	(8.6)	11.9	(1.8)
Not Satisfied with Quality of Care ²²	11.7	(2.3)	13.1	(2.5)	28.5	(7.9)	14.5	(2.2)
U.S. Total								
Usual Source of Care ¹⁹								
None	5.6	(0.5)	5.3	(0.7)	18.5	(1.5)	8.4	(0.4)
ER	1.2	(0.2)	2.7	(0.5)	4.9	(0.8)	2.5	(0.3)
Doctor's Office	67.0	(1.2)	50.5	(1.5)	40.6	(2.7)	55.2	(0.8)
Other	26.2	(1.2)	41.5	(1.4)	36.0	(2.1)	33.9	(0.8)
Unmet Need ²⁰								
Medical/Surgical	3.0	(0.4)	3.4	(0.5)	5.8	(0.7)	3.7	(0.3)
Dental	8.1	(0.8)	7.2	(0.6)	13.6	(1.2)	9.0	(0.5)
Prescription Drug	2.0	(0.3)	2.6	(0.4)	2.9	(0.4)	2.4	(0.2)
ANY	11.4	(0.9)	11.0	(0.8)	16.6	(1.3)	12.4	(0.5)
Not Confident in Access to Care ²¹	5.1	(0.5)	12.7	(0.9)	22.7	(1.7)	11.7	(0.5)
Not Satisfied with Quality of Care ²²	10.3	(0.8)	11.2	(1.0)	19.4	(2.1)	12.5	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 15: Access to Health Care by Insurance Status: Michigan Adults, 1999¹⁵

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Adults	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Usual Source of Care ¹⁹								
None	10.3	(0.8)	11.2	(3.4)	31.1	(2.9)	12.6	(0.8)
ER	1.2	(0.3)	5.5	(2.2)	5.3	(1.4)	1.9	(0.3)
Doctor's Office	71.1	(1.2)	43.0	(4.2)	36.4	(3.3)	66.1	(1.1)
Other	17.4	(1.0)	40.4	(4.3)	27.2	(3.4)	19.5	(0.9)
Unmet Need ²⁰								
Medical/Surgical	5.7	(0.6)	13.2	(3.1)	16.7	(2.3)	7.3	(0.6)
Dental	11.4	(0.8)	24.6	(4.5)	28.5	(3.8)	13.8	(0.8)
Prescription Drug	4.4	(0.5)	10.3	(2.5)	8.7	(1.5)	5.1	(0.5)
ANY	17.5	(1.0)	31.8	(4.3)	34.6	(3.9)	20.0	(1.0)
Not Confident in Access to Care ²¹	5.0	(0.6)	13.0	(3.1)	20.1	(2.8)	7.0	(0.6)
Not Satisfied with Quality of Care ²²	8.9	(0.8)	17.1	(3.0)	24.5	(3.0)	10.9	(0.8)
U.S. Total								
Usual Source of Care ¹⁹								
None	10.7	(0.4)	10.6	(0.9)	33.4	(1.2)	14.4	(0.4)
ER	1.6	(0.2)	6.0	(1.1)	6.3	(0.5)	2.6	(0.2)
Doctor's Office	66.1	(0.5)	43.0	(1.4)	31.4	(1.4)	59.3	(0.4)
Other	21.6	(0.4)	40.4	(1.4)	28.9	(1.0)	23.7	(0.4)
Unmet Need ²⁰								
Medical/Surgical	6.1	(0.2)	10.3	(1.0)	13.8	(0.8)	7.6	(0.2)
Dental	11.3	(0.3)	18.8	(1.0)	22.8	(1.0)	13.5	(0.3)
Prescription Drug	4.3	(0.2)	11.2	(0.8)	10.4	(0.6)	5.7	(0.2)
ANY	16.9	(0.4)	29.1	(1.2)	30.5	(1.1)	19.7	(0.3)
Not Confident in Access to Care ²¹	5.9	(0.2)	12.0	(1.0)	22.7	(1.0)	8.9	(0.3)
Not Satisfied with Quality of Care ²²	9.4	(0.3)	14.2	(1.2)	18.9	(1.2)	11.1	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

**Table 15a: Access to Health Care by Insurance Status:
Low-Income Michigan Adults, 1999^{15,23}**

	Employer-Sponsored/ Other Insurance ¹⁶		Medicaid/ SCHIP/State ¹⁷		Uninsured ¹⁸		All Low-Income Adults	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
Michigan								
Usual Source of Care ¹⁹								
None	9.5	(1.7)	7.9	(2.6)	30.1	(3.9)	14.5	(1.4)
ER	1.2	(0.6)	5.1	(2.4)	7.1	(1.7)	3.3	(0.7)
Doctor's Office	66.2	(2.6)	43.5	(4.8)	30.6	(3.8)	53.6	(2.1)
Other	23.1	(2.3)	43.5	(4.2)	32.2	(4.1)	28.6	(1.6)
Unmet Need ²⁰								
Medical/Surgical	9.2	(1.7)	12.2	(2.5)	19.1	(2.9)	12.2	(1.4)
Dental	15.3	(1.9)	22.7	(4.2)	35.0	(5.0)	21.5	(2.0)
Prescription Drug	9.4	(1.6)	11.6	(2.9)	9.1	(1.9)	9.6	(1.3)
ANY	24.4	(2.3)	30.8	(3.9)	41.4	(5.0)	29.8	(2.0)
Not Confident in Access to Care ²¹	8.7	(1.7)	11.2	(2.5)	23.7	(3.5)	12.9	(1.4)
Not Satisfied with Quality of Care ²²	11.6	(1.8)	16.4	(3.2)	26.3	(3.8)	15.9	(1.4)
U.S. Total								
Usual Source of Care ¹⁹								
None	12.5	(0.7)	10.6	(1.1)	33.7	(1.2)	19.6	(0.6)
ER	2.9	(0.4)	6.4	(1.3)	7.0	(0.6)	4.8	(0.3)
Doctor's Office	55.4	(1.3)	41.7	(1.6)	27.2	(1.4)	43.6	(0.9)
Other	29.1	(1.3)	41.3	(1.5)	32.2	(1.2)	32.0	(0.8)
Unmet Need ²⁰								
Medical/Surgical	7.6	(0.5)	10.1	(1.0)	13.5	(1.0)	10.0	(0.4)
Dental	14.7	(0.9)	18.8	(1.2)	20.9	(1.0)	17.5	(0.6)
Prescription Drug	7.4	(0.6)	10.4	(0.9)	10.4	(0.6)	8.9	(0.4)
ANY	21.6	(0.9)	29.1	(1.4)	29.9	(1.1)	25.6	(0.7)
Not Confident in Access to Care ²¹	9.5	(0.7)	12.5	(1.2)	23.8	(1.2)	14.9	(0.6)
Not Satisfied with Quality of Care ²²	12.2	(0.6)	13.4	(1.2)	18.9	(1.4)	14.6	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 16: Utilization of Health Care by Insurance Status: Michigan Children, 1999^{15,24}

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Children	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Any Doctor Visit	80.6	(1.2)	74.5	(3.1)	54.0	(6.4)	77.8	(1.2)
If Any, Average Number of Visits	3.4	(0.1)	3.7	(0.2)	3.6	(0.5)	3.5	(0.1)
Any Health Professional Visit	33.9	(1.4)	32.9	(3.7)	30.5	(5.5)	33.5	(1.3)
If Any, Average Number of Visits	2.7	(0.1)	3.4	(0.7)	2.9	(0.7)	2.8	(0.2)
Any Dental Visit	87.3	(1.1)	71.1	(4.9)	55.1	(6.5)	82.8	(1.4)
If Any, Average Number of Visits	2.3	(0.1)	1.9	(0.3)	2.2	(0.3)	2.3	(0.1)
Any Mental Visit	5.5	(0.6)	8.3	(2.0)	12.2	(6.3)	6.4	(0.7)
If Any, Average Number of Visits	8.7	(1.3)	16.5	(6.6)	10.3	(7.5)	10.3	(1.6)
Any ER Visit	23.9	(1.2)	34.7	(3.0)	31.2	(6.1)	25.8	(1.1)
If Any, Average Number of Visits	1.6	(0.1)	2.6	(0.4)	1.4	(0.2)	1.8	(0.1)
Any Well-Child Doctor Visit	61.8	(1.4)	75.0	(3.2)	46.7	(6.5)	62.4	(1.2)
If Any, Average Number of Visits	1.9	(0.1)	2.2	(0.2)	1.8	(0.2)	1.9	(0.1)
Any Hospital Stay	6.3	(0.8)	9.6	(1.8)	7.9	(3.0)	6.9	(0.7)
U.S. Total								
Any Doctor Visit	80.1	(0.5)	77.7	(1.2)	48.2	(1.9)	75.7	(0.5)
If Any, Average Number of Visits	3.2	(0.0)	4.0	(0.1)	2.7	(0.1)	3.3	(0.0)
Any Health Professional Visit	35.3	(0.5)	35.2	(1.2)	24.3	(1.4)	33.9	(0.5)
If Any, Average Number of Visits	2.6	(0.1)	3.4	(0.2)	2.4	(0.1)	2.7	(0.1)
Any Dental Visit	84.8	(0.4)	75.7	(1.3)	50.0	(1.6)	78.9	(0.4)
If Any, Average Number of Visits	2.4	(0.0)	2.2	(0.1)	2.1	(0.1)	2.4	(0.0)
Any Mental Visit	5.0	(0.3)	10.4	(1.0)	3.2	(0.5)	5.7	(0.3)
If Any, Average Number of Visits	9.7	(1.0)	14.7	(1.6)	11.3	(2.6)	11.4	(0.9)
Any ER Visit	22.9	(0.6)	36.1	(1.2)	20.5	(1.4)	24.8	(0.4)
If Any, Average Number of Visits	1.6	(0.0)	2.3	(0.1)	1.8	(0.1)	1.8	(0.0)
Any Well-Child Visit	67.2	(0.6)	74.8	(1.1)	43.7	(1.6)	65.5	(0.6)
If Any, Average Number of Visits	1.8	(0.0)	2.3	(0.1)	1.7	(0.1)	1.9	(0.0)
Any Hospital Stay	6.6	(0.3)	10.8	(0.8)	3.8	(0.5)	7.0	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

**Table 16a: Utilization of Health Care by Insurance Status:
Low-Income Michigan Children, 1999^{15,23,24}**

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Low-Income Children	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Any Doctor Visit	76.1	(2.8)	73.8	(3.6)	50.0	(7.5)	71.5	(2.5)
If Any, Average Number of Visits	4.0	(0.5)	3.7	(0.3)	3.4	(0.4)	3.9	(0.3)
Any Health Professional Visit	35.7	(3.2)	34.6	(4.2)	29.5	(8.6)	34.5	(2.5)
If Any, Average Number of Visits	2.8	(0.3)	3.5	(0.7)	2.1	(0.2)	3.0	(0.3)
Any Dental Visit	75.9	(3.4)	69.4	(5.4)	51.9	(8.1)	70.1	(3.3)
If Any, Average Number of Visits	2.2	(0.1)	2.0	(0.3)	2.0	(0.4)	2.1	(0.1)
Any Mental Visit	8.9	(1.4)	6.9	(2.2)	13.2	(9.0)	8.9	(1.7)
If Any, Average Number of Visits	10.9	(2.6)	19.1	(8.6)	4.9	(1.8)	11.6	(3.2)
Any ER Visit	33.2	(2.8)	34.5	(3.5)	35.8	(6.4)	34.0	(1.9)
If Any, Average Number of Visits	1.7	(0.2)	2.6	(0.5)	1.3	(0.2)	1.9	(0.2)
Any Well-Child Doctor Visit	57.6	(2.8)	73.4	(3.6)	47.5	(7.8)	61.1	(2.1)
If Any, Average Number of Visits	2.0	(0.2)	2.2	(0.2)	1.9	(0.2)	2.0	(0.1)
Any Hospital Stay	8.3	(1.6)	9.8	(2.0)	6.2	(2.6)	8.5	(1.1)
U.S. Total								
Any Doctor Visit	74.0	(1.0)	76.8	(1.3)	45.8	(2.2)	68.8	(0.9)
If Any, Average Number of Visits	3.2	(0.1)	4.0	(0.1)	2.6	(0.1)	3.4	(0.1)
Any Health Professional Visit	33.4	(1.1)	34.3	(1.4)	24.0	(1.6)	31.6	(0.9)
If Any, Average Number of Visits	2.7	(0.1)	3.3	(0.2)	2.3	(0.1)	2.9	(0.1)
Any Dental Visit	76.6	(1.0)	75.8	(1.4)	46.9	(1.7)	69.4	(0.8)
If Any, Average Number of Visits	2.2	(0.1)	2.3	(0.1)	2.1	(0.1)	2.2	(0.1)
Any Mental Visit	5.2	(0.5)	10.3	(1.1)	3.2	(0.6)	6.6	(0.4)
If Any, Average Number of Visits	10.3	(1.3)	14.5	(1.7)	11.0	(3.1)	12.8	(1.2)
Any ER Visit	26.8	(1.3)	35.9	(1.3)	19.2	(1.5)	28.4	(0.8)
If Any, Average Number of Visits	1.7	(0.1)	2.3	(0.1)	1.8	(0.1)	2.0	(0.1)
Any Well-Child Visit	63.4	(1.2)	74.3	(1.3)	43.9	(1.8)	63.0	(1.0)
If Any, Average Number of Visits	1.9	(0.0)	2.3	(0.1)	1.7	(0.1)	2.0	(0.0)
Any Hospital Stay	6.9	(0.6)	10.8	(0.9)	3.4	(0.6)	7.5	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Table 17: Utilization of Health Care by Insurance Status: Michigan Adults, 1999^{15,24}

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Children	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Any Doctor Visit	76.8	(1.0)	76.4	(3.4)	47.5	(4.2)	73.6	(1.1)
If Any, Average Number of Visits	4.1	(0.2)	9.4	(2.1)	6.1	(1.6)	4.5	(0.2)
Any Health Professional Visit	28.0	(1.0)	27.7	(3.7)	15.7	(2.5)	26.6	(0.9)
If Any, Average Number of Visits	3.7	(0.4)	5.3	(0.9)	3.7	(0.8)	3.8	(0.4)
Any Dental Visit	79.2	(1.0)	48.3	(4.4)	46.9	(3.1)	74.4	(0.9)
If Any, Average Number of Visits	2.2	(0.0)	2.2	(0.4)	2.0	(0.2)	2.2	(0.0)
Any Mental Visit	7.5	(0.6)	16.8	(3.8)	5.8	(1.3)	7.7	(0.6)
If Any, Average Number of Visits	10.6	(1.3)	10.5	(1.4)	6.4	(1.9)	10.2	(1.1)
Any ER Visit	23.1	(1.3)	48.4	(4.8)	25.1	(3.1)	24.4	(1.1)
If Any, Average Number of Visits	1.7	(0.1)	3.2	(0.8)	1.7	(0.2)	1.8	(0.1)
Any Breast Exam (women only)	65.9	(1.6)	42.0	(5.3)	34.5	(4.2)	61.3	(1.3)
Any Pap Smear (women only)	70.0	(1.8)	70.2	(4.1)	44.3	(4.5)	67.4	(1.6)
Any Hospital Stay	10.2	(0.8)	29.5	(4.1)	9.0	(1.9)	10.9	(0.7)
U.S. Total								
Any Doctor Visit	75.3	(0.4)	75.9	(1.5)	45.8	(1.0)	70.5	(0.4)
If Any, Average Number of Visits	3.9	(0.1)	7.6	(0.4)	3.5	(0.2)	4.1	(0.1)
Any Health Professional Visit	28.6	(0.5)	30.5	(1.3)	19.6	(0.9)	27.2	(0.4)
If Any, Average Number of Visits	2.9	(0.1)	6.1	(0.7)	2.8	(0.2)	3.1	(0.1)
Any Dental Visit	75.3	(0.4)	55.8	(1.5)	42.7	(1.3)	69.0	(0.4)
If Any, Average Number of Visits	2.3	(0.0)	2.4	(0.1)	2.3	(0.1)	2.3	(0.0)
Any Mental Visit	6.2	(0.2)	20.0	(1.2)	5.1	(0.5)	6.7	(0.2)
If Any, Average Number of Visits	10.1	(0.9)	15.8	(1.9)	8.0	(1.0)	10.7	(0.8)
Any ER Visit	20.5	(0.4)	43.8	(1.5)	22.2	(0.8)	21.9	(0.4)
If Any, Average Number of Visits	1.7	(0.0)	2.9	(0.2)	1.8	(0.1)	1.8	(0.0)
Any Breast Exam (women only)	63.2	(0.8)	48.9	(1.6)	33.4	(1.0)	57.6	(0.6)
Any Pap Smear (women only)	68.6	(0.7)	62.8	(2.1)	45.0	(1.2)	64.5	(0.6)
Any Hospital Stay	9.0	(0.3)	26.0	(1.3)	6.9	(0.5)	9.5	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

**Table 17a: Utilization of Health Care by Insurance Status:
Low-Income Michigan Adults, 1999^{15,23,24}**

	Employer-Sponsored/ Other Insurance¹⁶		Medicaid/ SCHIP/State¹⁷		Uninsured¹⁸		All Low-Income Adults	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
Michigan								
Any Doctor Visit	77.3	(2.3)	76.3	(3.8)	44.7	(4.8)	68.8	(2.5)
If Any, Average Number of Visits	4.8	(0.4)	9.5	(2.3)	7.9	(2.8)	6.1	(0.7)
Any Health Professional Visit	28.2	(2.5)	26.3	(3.7)	17.2	(2.8)	25.1	(1.7)
If Any, Average Number of Visits	3.4	(0.4)	6.0	(0.9)	3.9	(1.2)	3.9	(0.3)
Any Dental Visit	67.5	(2.7)	43.3	(4.2)	39.3	(3.9)	56.5	(2.1)
If Any, Average Number of Visits	2.2	(0.2)	2.3	(0.5)	2.2	(0.3)	2.2	(0.1)
Any Mental Visit	11.5	(1.8)	13.7	(3.3)	7.0	(2.1)	10.7	(1.4)
If Any, Average Number of Visits	9.5	(1.8)	10.7	(1.9)	5.7	(1.6)	9.1	(1.3)
Any ER Visit	28.2	(2.6)	49.0	(5.0)	29.1	(3.9)	31.6	(1.9)
If Any, Average Number of Visits	1.9	(0.1)	3.1	(0.6)	2.0	(0.3)	2.2	(0.2)
Any Breast Exam (women only)	55.1	(3.0)	43.2	(5.7)	31.7	(4.6)	47.5	(2.3)
Any Pap Smear (women only)	60.4	(3.3)	68.6	(4.7)	46.0	(6.4)	58.6	(3.0)
Any Hospital Stay	15.7	(1.9)	27.8	(4.3)	12.6	(2.7)	16.8	(1.6)
U.S. Total								
Any Doctor Visit	71.6	(1.1)	75.9	(1.6)	42.6	(1.3)	62.2	(0.7)
If Any, Average Number of Visits	4.4	(0.2)	7.4	(0.4)	3.8	(0.2)	4.8	(0.1)
Any Health Professional Visit	29.3	(0.8)	30.6	(1.4)	17.9	(1.1)	25.5	(0.6)
If Any, Average Number of Visits	3.4	(0.2)	6.2	(0.7)	3.2	(0.2)	3.8	(0.2)
Any Dental Visit	63.1	(1.2)	54.1	(1.6)	37.0	(1.4)	52.7	(0.8)
If Any, Average Number of Visits	2.3	(0.1)	2.5	(0.1)	2.3	(0.2)	2.3	(0.1)
Any Mental Visit	7.4	(0.7)	19.6	(1.2)	5.7	(0.6)	8.6	(0.4)
If Any, Average Number of Visits	11.3	(3.4)	15.9	(2.2)	7.8	(1.2)	12.1	(1.7)
Any ER Visit	27.1	(1.0)	44.3	(1.5)	24.2	(1.0)	28.7	(0.7)
If Any, Average Number of Visits	2.0	(0.1)	3.0	(0.2)	1.9	(0.1)	2.2	(0.1)
Any Breast Exam (women only)	55.1	(1.5)	48.6	(1.9)	31.9	(1.3)	46.4	(0.9)
Any Pap Smear (women only)	61.6	(1.5)	63.0	(2.2)	44.4	(1.3)	56.3	(0.9)
Any Hospital Stay	12.8	(0.9)	26.4	(1.4)	8.2	(0.6)	13.2	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.
Standard errors for each percent are given in parentheses.
See further notes following last table.

Notes for Tables 1 - 10

1. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
2. Employer-Sponsored coverage includes those who receive coverage directly from a current or former employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), and those who receive coverage under CHAMPUS, Veterans Affairs (VA), or other military program.
3. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance Programs (SCHIP).
4. Other Insurance includes those who receive coverage through Medicare, through privately-purchased coverage that is not obtained through an employer or union, and through coverage that cannot be definitively classified as employer-sponsored, privately-purchased, Medicaid/SCHIP/State, Medicare, or CHAMPUS, Veterans Affairs (VA), or other military program.
5. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service Program. Rather than defining uninsurance as a residual, the NSAF confirms uninsurance with a question that verifies whether people who appear not to have coverage are, in fact, uninsured (Rajan, Zuckerman, and Brennan 2001).
6. The family structure of adults is defined in terms of whether or not they are married and whether or not they have any of their own children in the household. "Married" adults are defined as those who report being married or have a spouse in the household. Those who are widowed, divorced, separated, or never married, or whose marital status was not ascertained but who did not report having a spouse in the household, are classified as "single." Those "with children" have at least one biological, adoptive, or stepchild under age 18 living in the household at the time of the survey; all other adults are classified as "without children."
7. Family type for children is defined in terms of their relationship with the adults with whom they live. The category "no parents" means that the child lives with relatives other than parents or with unrelated adults. Children classified as living in "one-parent families" live with a single biological or adoptive parent (the household may contain this parent's unmarried partner). Children living with two biological or adoptive parents (married or unmarried) or one biological or adoptive parent and one stepparent (parents must be married) are classified as living in "two-parent families."
8. Family work status is a hierarchy. Individuals who work fewer than 35 hours per week are considered part-time workers, and those who work 35 or more hours per week are considered full-time workers. Families with at least one full-time worker are classified as "full-time worker" families. Families with no full-time workers but one or more part-time workers are classified as "part-time worker(s) only" families, and those with no full-time or part-time workers in the family are classified as "no workers" families.
9. Firm size is the number of people who are employed at the location of the worker's main job. Based on those who work for an employer. "Working for an employer" includes those who are also self-employed part of the time but work for an employer as their main job. Excludes those who work in the public sector.
10. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).

Notes for Tables 11 - 13a

11. Insurance coverage is measured at the time of the survey. Interviewers asked respondents about family members' current enrollment in private and public insurance and followed up with a confirmation question when no coverage was specified. Uninsured includes those who reported no type of health insurance coverage at the time of the survey or who reported coverage under the Indian Health Service program. Excludes persons ages 65 and over and those living in institutions or group quarters.
12. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).
13. For children, indicates that the child has a physical, learning, or mental health condition that limits participation in the usual kinds of activities done by most children the child's age or limits his or her ability to do schoolwork. For adults, indicates a physical, mental, or other health condition that limits the kind or amount of work the person can do.
14. Insurance coverage is measured at the time of the survey. To create mutually exclusive coverage categories, people reporting multiple types of insurance coverage are classified according to a hierarchy that looks first for employer-sponsored coverage and then for Medicaid/SCHIP/State coverage. Thus, for instance, those with both employer-sponsored coverage and Medicaid would be classified as having employer-sponsored coverage and would not be included in these estimates. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance Programs (SCHIP). Excludes persons ages 65 and over and those living in institutions or group quarters.

Notes for Tables 14 - 17a

15. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
16. Employer-Sponsored/Other Insurance includes those who receive coverage directly from a current or former employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), those who receive coverage under CHAMPUS, Veterans Affairs (VA), or other military program, those who receive coverage through Medicare, those who receive coverage through privately-purchased coverage that is not obtained through an employer or union, and those who receive coverage that cannot be definitively classified in any other category.
17. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance programs (SCHIP).
18. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service Program. Rather than defining uninsurance as a residual, the NSAF confirms uninsurance with a question that verifies whether people who appear not to have coverage are, in fact, uninsured (Rajan, Zuckerman, and Brennan 2001).
19. The NSAF asks, "Is there a place where [person] usually goes when he/she is sick or needs advice about his/her health?" If yes, the interviewer asks, "What kind of place is it that [person] usually goes to?" The response choices are a doctor's office (including an HMO), a hospital emergency room, a clinic or hospital outpatient department, or some other place. "Other" includes those whose usual source of care is a clinic or hospital outpatient department, a naturopathic/herbal provider, a family member or friend who is in the medical profession, dial-in or phone service, or other providers.
20. Unmet need estimates are based on responses to a series of questions asking, "In the past 12 months, did [person] not get or postpone [type of care] when he/she needed it?" "Any" unmet

need indicates that a person had one or more types of unmet need among medical/surgical, dental, and prescription drug need.

21. Based on respondent's answer to the question "How confident are you that your family members can get care if they need it?" "Not confident" includes those respondents who say they are "not too confident" or "not confident at all" that their family can get needed medical care.
22. Based on respondent's answer to the question "How satisfied are you with the quality of medical care your family has received during the last 12 months?" "Not satisfied" includes those respondents who say they are "very dissatisfied" or "somewhat dissatisfied" in the quality of care their family receives.
23. "Low-income" is defined as below 200 percent of the federal poverty level.
24. Health service utilization questions in the NSAF ask whether the sampled person received specific types of care in the 12 months prior to the survey and, if so, how many times.