

CHAPTER 8: HEALTH INSURANCE COVERAGE

Table 8.1: Number of Persons in the Appalachian Region Not Covered by Health Insurance, by Age Group, 2009-2013

Health Insurance Status	All Ages	Under Age 18	Ages 18-24	Ages 25-64	Ages 65 and Over
United States	45,569,665	5,614,174	7,980,481	31,582,382	392,628
Appalachian Region	3,399,036	363,770	594,081	2,425,148	16,037
Subregions					
Northern Appalachia	812,660	95,222	142,473	569,675	5,290
North Central Appalachia	329,758	28,358	60,682	239,540	1,178
Central Appalachia	300,516	24,247	55,719	219,697	853
South Central Appalachia	687,256	64,022	115,632	505,522	2,080
Southern Appalachia	1,268,846	151,921	219,575	890,714	6,636
County Types					
Large Metros (pop. 1 million +)	742,070	87,270	124,906	524,763	5,131
Small Metros (pop. <1 million)	1,376,394	136,071	245,124	989,621	5,578
Nonmetro, Adjacent to Large Metros	297,386	36,196	52,065	207,812	1,313
Nonmetro, Adjacent to Small Metros	576,393	60,636	97,435	416,120	2,202
Rural (nonmetro, not adj. to a metro)	406,793	43,597	74,551	286,832	1,813
Alabama	655,394	57,347	125,234	470,143	2,670
Appalachian Alabama	405,958	34,925	75,086	294,262	1,685
Non-Appalachian Alabama	249,436	22,422	50,148	175,881	985
Georgia	1,822,057	238,594	323,557	1,247,891	12,015
Appalachian Georgia	567,433	82,084	91,582	389,800	3,967
Non-Appalachian Georgia	1,254,624	156,510	231,975	858,091	8,048
Kentucky	614,786	60,540	116,032	436,201	2,013
Appalachian Kentucky	197,722	16,951	37,883	142,297	591
Non-Appalachian Kentucky	417,064	43,589	78,149	293,904	1,422
Maryland	602,791	59,489	101,351	432,966	8,985
Appalachian Maryland	23,415	2,167	3,855	17,101	292
Non-Appalachian Maryland	579,376	57,322	97,496	415,865	8,693
Mississippi	507,514	61,638	97,509	347,158	1,209
Appalachian Mississippi	101,889	10,393	20,617	70,652	227
Non-Appalachian Mississippi	405,625	51,245	76,892	276,506	982
New York	2,143,603	184,979	365,300	1,566,244	27,080
Appalachian New York	95,617	13,318	18,475	63,371	453
Non-Appalachian New York	2,047,986	171,661	346,825	1,502,873	26,627
North Carolina	1,529,230	168,752	258,233	1,095,143	7,102
Appalachian North Carolina	279,503	27,639	45,948	205,068	848
Non-Appalachian North Carolina	1,249,727	141,113	212,285	890,075	6,254
Ohio	1,317,967	153,098	228,901	928,297	7,671
Appalachian Ohio	265,638	35,908	44,390	183,341	1,999
Non-Appalachian Ohio	1,052,329	117,190	184,511	744,956	5,672
Pennsylvania	1,229,005	145,138	220,055	853,882	9,930
Appalachian Pennsylvania	526,189	55,824	93,794	373,601	2,970
Non-Appalachian Pennsylvania	702,816	89,314	126,261	480,281	6,960
South Carolina	761,843	91,316	131,992	535,007	3,528
Appalachian South Carolina	193,566	24,519	32,290	136,000	757
Non-Appalachian South Carolina	568,277	66,797	99,702	399,007	2,771
Tennessee	887,807	84,265	149,280	650,170	4,092
Appalachian Tennessee	382,034	33,226	63,455	284,163	1,190
Non-Appalachian Tennessee	505,773	51,039	85,825	366,007	2,902
Virginia	973,047	110,620	170,366	682,669	9,392
Appalachian Virginia	98,552	8,290	18,761	71,253	248
Non-Appalachian Virginia	874,495	102,330	151,605	611,416	9,144
West Virginia (entire state)	261,520	18,526	47,945	194,239	810

Note: The health insurance universe consists of the civilian noninstitutional population.

Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

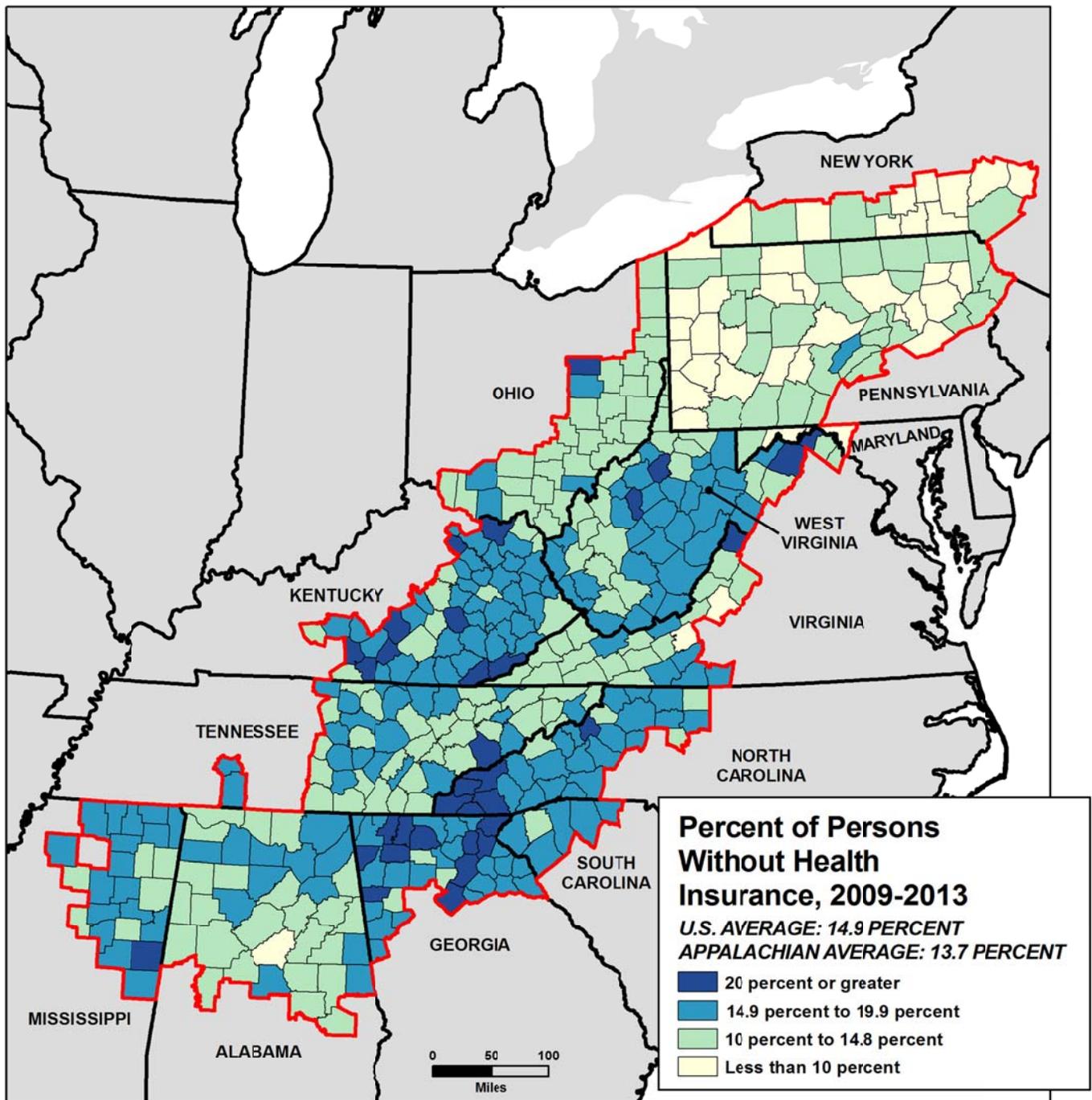
Table 8.2: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, by Age Group, 2009-2013

Health Insurance Status	All Ages	Under Age 18	Ages 18-24	Ages 25-64	Ages 65 and Over
United States	14.9	7.6	26.4	19.5	1.0
Appalachian Region	13.7	6.5	24.5	18.6	0.4
Subregions					
Northern Appalachia	9.9	5.5	17.2	13.3	0.4
North Central Appalachia	13.9	5.4	26.3	19.0	0.3
Central Appalachia	16.0	5.8	33.8	21.9	0.3
South Central Appalachia	14.7	6.4	25.1	20.7	0.3
Southern Appalachia	16.3	7.9	29.6	21.8	0.7
County Types					
Large Metros (pop. 1 million +)	12.7	6.3	24.3	16.7	0.7
Small Metros (pop. <1 million)	13.1	5.9	22.3	18.0	0.3
Nonmetro, Adjacent to Large Metros	13.8	7.4	24.3	18.6	0.4
Nonmetro, Adjacent to Small Metros	14.7	7.1	27.9	20.5	0.3
Rural (nonmetro, not adj. to a metro)	16.3	7.8	30.3	22.2	0.5
Alabama	13.9	5.1	26.5	19.1	0.4
Appalachian Alabama	13.4	4.9	25.4	18.4	0.4
Non-Appalachian Alabama	14.8	5.5	28.3	20.4	0.4
Georgia	19.0	9.6	33.8	24.4	1.1
Appalachian Georgia	19.3	10.3	35.5	24.8	1.2
Non-Appalachian Georgia	18.8	9.3	33.2	24.3	1.1
Kentucky	14.4	5.9	28.6	19.2	0.4
Appalachian Kentucky	17.1	6.4	35.2	23.1	0.3
Non-Appalachian Kentucky	13.4	5.8	26.2	17.7	0.4
Maryland	10.5	4.4	18.6	13.8	1.3
Appalachian Maryland	9.8	4.1	16.9	13.7	0.8
Non-Appalachian Maryland	10.5	4.4	18.7	13.8	1.3
Mississippi	17.4	8.3	32.7	23.4	0.3
Appalachian Mississippi	16.5	6.8	30.3	22.7	0.3
Non-Appalachian Mississippi	17.7	8.6	33.4	23.5	0.3
New York	11.1	4.3	18.7	15.1	1.0
Appalachian New York	9.1	6.1	13.6	12.0	0.3
Non-Appalachian New York	11.3	4.2	19.1	15.2	1.1
North Carolina	16.2	7.4	28.3	21.9	0.6
Appalachian North Carolina	16.6	7.7	29.4	23.3	0.3
Non-Appalachian North Carolina	16.1	7.4	28.0	21.6	0.6
Ohio	11.6	5.7	21.0	15.5	0.5
Appalachian Ohio	13.3	7.8	24.8	17.6	0.6
Non-Appalachian Ohio	11.2	5.3	20.3	15.0	0.4
Pennsylvania	9.8	5.3	17.8	12.9	0.5
Appalachian Pennsylvania	9.3	4.8	16.6	12.6	0.3
Non-Appalachian Pennsylvania	10.2	5.6	18.8	13.2	0.7
South Carolina	16.6	8.5	28.9	22.3	0.5
Appalachian South Carolina	16.5	8.9	26.8	22.3	0.5
Non-Appalachian South Carolina	16.7	8.4	29.7	22.3	0.6
Tennessee	14.1	5.7	24.7	19.4	0.5
Appalachian Tennessee	13.8	5.5	24.6	19.5	0.3
Non-Appalachian Tennessee	14.3	5.8	24.9	19.3	0.7
Virginia	12.3	6.0	22.3	16.0	0.9
Appalachian Virginia	13.1	5.6	21.2	18.4	0.2
Non-Appalachian Virginia	12.3	6.0	22.5	15.8	1.1
West Virginia (entire state)	14.3	4.8	28.3	19.9	0.3

Note: The health insurance universe consists of the civilian noninstitutional population.

Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

Figure 8.1: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, 2009-2013

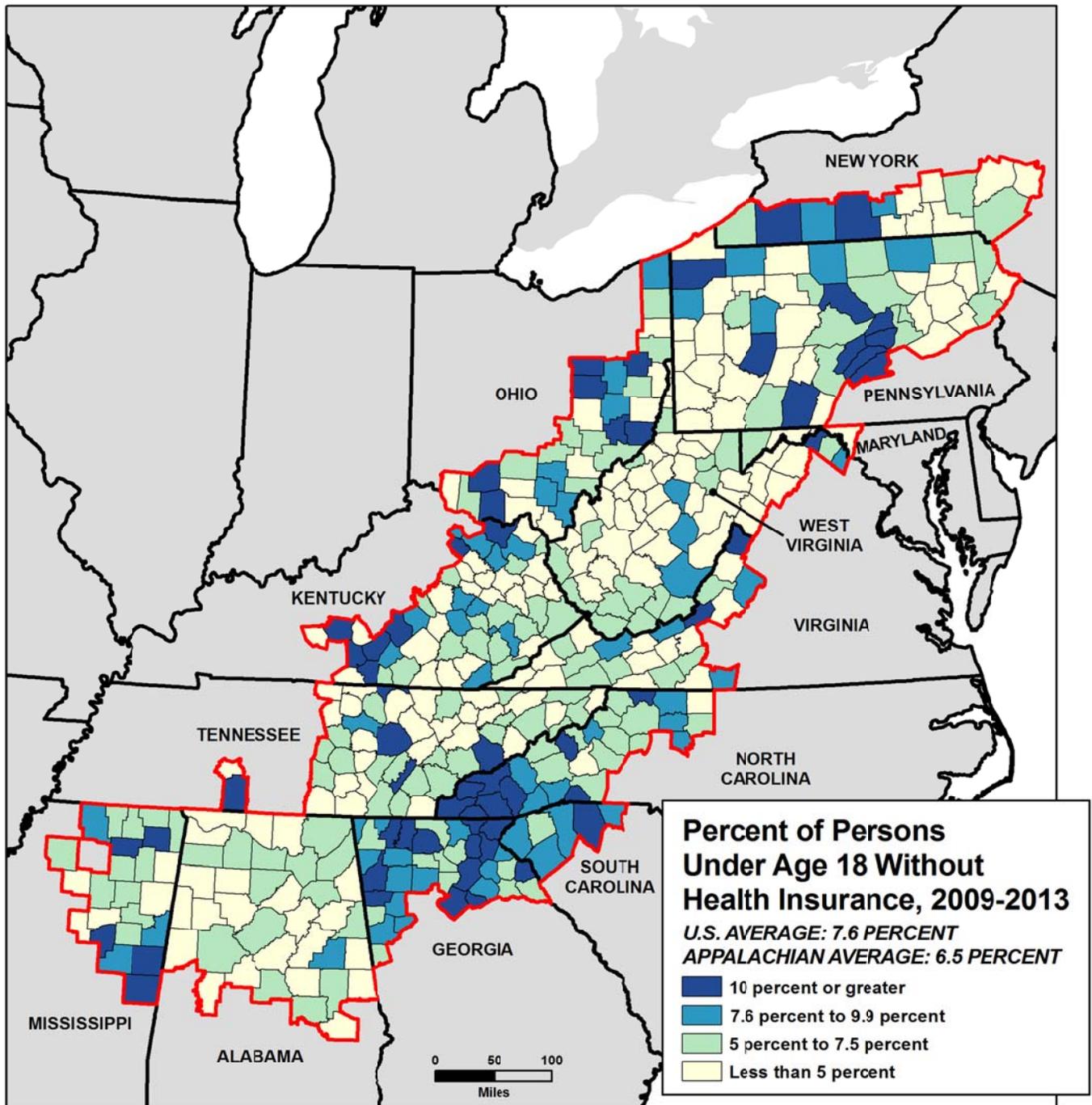


Map Title: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, 2009-2013

Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

Nearly 3.4 million persons in the Appalachian Region were without any kind of health insurance coverage in the 2009-2013 period—a figure representing almost 14 percent of Appalachia’s residents. Although the percentage for the Region is slightly lower than the U.S. rate of 15 percent, almost half of the 420 Appalachian counties had non-coverage rates that matched or exceeded the national average. In 34 Appalachian counties, at least one in five residents were not covered by insurance; all but one of these were either outside metropolitan areas or in Southern, Central, and South Central Appalachia. At the other end of the spectrum, 39 counties had uninsured rates below 10 percent, and 36 of these were in Northern Appalachia.

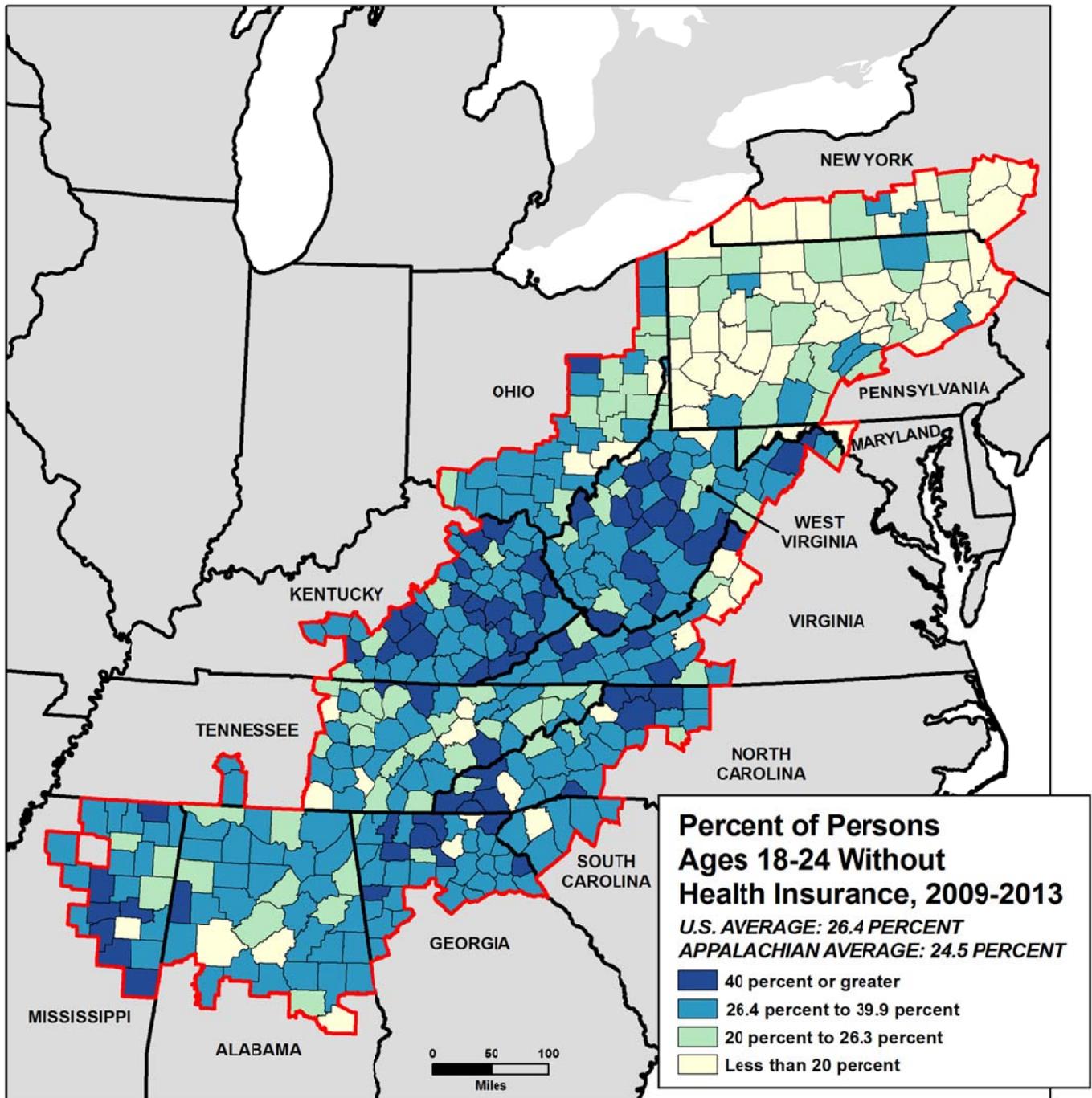
Figure 8.2: Percent of Persons Under Age 18 in the Appalachian Region Not Covered by Health Insurance, 2009-2013



Map Title: Percent of Persons Under Age 18 in the Appalachian Region Not Covered by Health Insurance, 2009-2013
 Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

Less than 7 percent of Appalachia’s children under age 18 were uninsured during 2009-2013, a full percentage point below the national average. Still, the rate varied throughout the Region. On one hand, 166 counties had non-coverage rates under 5 percent; these were spread geographically throughout the Region. Conversely, at least one in 10 children lacked health insurance in 61 other counties. All but a handful of counties in the latter group were outside metropolitan areas, and most were in Southern or South Central Appalachia.

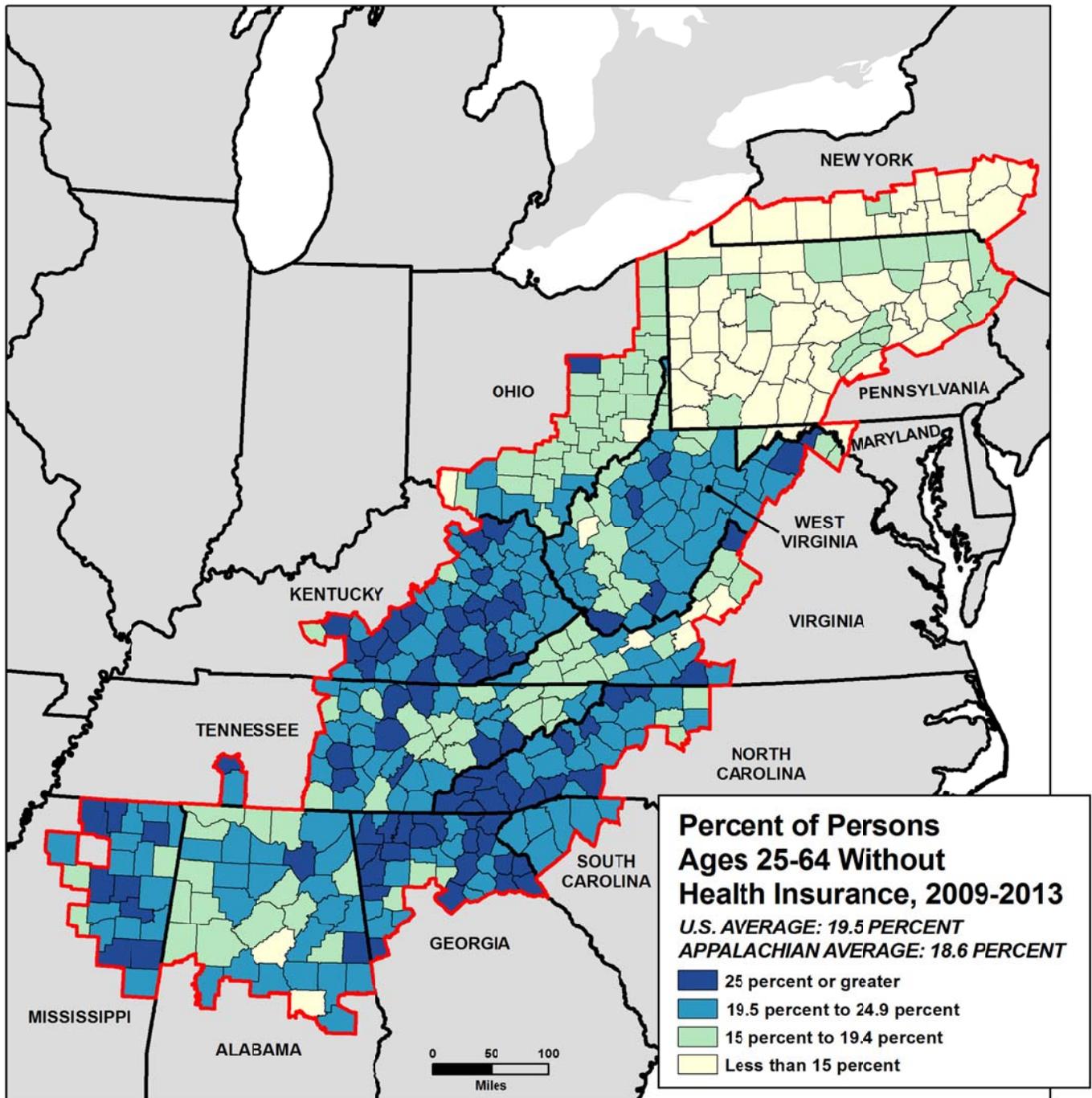
Figure 8.3: Percent of Persons Ages 18 to 24 in the Appalachian Region Not Covered by Health Insurance, 2009-2013



Map Title: Percent of Persons Ages 18 to 24 in the Appalachian Region Not Covered by Health Insurance, 2009-2013
 Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

Lack of health insurance coverage was highest among young adults—one in four Appalachian residents ages 18 to 24 were uninsured during the 2009-2013 period. Although Appalachia’s rate as a whole was slightly lower than the national average, the non-coverage problem was especially prevalent in much of Central and Southern Appalachia, as well as in the Region’s most rural counties: One-third of young adults in Central Appalachia were without coverage, and the share was nearly as large in the other two areas. This situation was especially dire in 68 counties, where non-coverage rates among 18-to-24-year-olds were 40 percent or higher. Among these counties, 53 were in Southern, South Central, and Central Appalachia, and 63 were outside metropolitan areas. In contrast, there were 65 Appalachian counties where less than 20 percent of young adults had no health insurance; most of these were in metro areas and/or had a four-year college or university within their boundaries.

Figure 8.4: Percent of Persons Ages 25 to 64 in the Appalachian Region Not Covered by Health Insurance, 2009-2013



Map Title: Percent of Persons Ages 25 to 64 in the Appalachian Region Not Covered by Health Insurance, 2009-2013
 Data Source: U.S. Census Bureau, 2009-2013 American Community Survey.

Just under 19 percent of Appalachia’s working-age population were not covered by health insurance during the 2009-2013 period. While this rate was slightly below that for the nation, there was great variation within the Region. For example, more than one-fifth of 25-to-64-year-olds in Central, Southern, and South Central Appalachia were uninsured; these subregions accounted for 76 of the 82 counties with non-coverage rates of 25 percent or greater for this age group. By comparison, Northern Appalachia had 50 of the 59 counties where less than 15 percent of the working-age residents were not insured.