

CHAPTER 8: HEALTH INSURANCE COVERAGE

Table 8.1: Number of Persons in the Appalachian Region Not Covered by Health Insurance, by Age Group, 2008-2012

Health Insurance Status	All Ages	Under Age 18	Ages 18-24	Ages 25-64	Ages 65 and Over
United States	45,206,153	5,953,533	8,203,713	30,680,220	368,687
Appalachian Region	3,392,071	381,931	613,233	2,381,563	15,344
Subregions					
Northern Appalachia	816,376	97,304	153,851	560,538	4,683
North Central Appalachia	330,190	29,098	62,937	236,969	1,186
Central Appalachia	300,775	25,760	55,885	218,283	847
South Central Appalachia	682,158	66,681	117,665	495,706	2,106
Southern Appalachia	1,262,572	163,088	222,895	870,067	6,522
County Types					
Large Metros (pop. 1 million +)	729,563	89,039	128,806	506,847	4,871
Small Metros (pop. <1 million)	1,321,407	140,935	243,485	932,039	4,948
Nonmetro, Adjacent to Large Metros	224,171	26,619	43,272	153,189	1,091
Nonmetro, Adjacent to Small Metros	706,319	78,419	124,365	500,892	2,643
Rural (nonmetro, not adj. to a metro)	410,611	46,919	73,305	288,596	1,791
Alabama	654,376	65,095	128,331	458,695	2,255
Appalachian Alabama	406,961	39,464	77,235	288,883	1,379
Non-Appalachian Alabama	247,415	25,631	51,096	169,812	876
Georgia	1,786,930	245,110	325,797	1,204,843	11,180
Appalachian Georgia	559,431	83,007	93,068	379,133	4,223
Non-Appalachian Georgia	1,227,499	162,103	232,729	825,710	6,957
Kentucky	600,645	61,805	116,398	420,592	1,850
Appalachian Kentucky	197,144	17,633	37,567	141,400	544
Non-Appalachian Kentucky	403,501	44,172	78,831	279,192	1,306
Maryland	609,773	62,094	113,965	425,759	7,955
Appalachian Maryland	25,427	2,687	4,659	17,815	266
Non-Appalachian Maryland	584,346	59,407	109,306	407,944	7,689
Mississippi	506,225	68,473	97,846	338,567	1,339
Appalachian Mississippi	102,340	12,371	20,160	69,568	241
Non-Appalachian Mississippi	403,885	56,102	77,686	268,999	1,098
New York	2,161,817	197,779	394,231	1,543,721	26,086
Appalachian New York	97,692	13,798	20,194	63,372	328
Non-Appalachian New York	2,064,125	183,981	374,037	1,480,349	25,758
North Carolina	1,511,700	182,011	262,552	1,060,681	6,456
Appalachian North Carolina	278,461	30,009	45,089	202,524	839
Non-Appalachian North Carolina	1,233,239	152,002	217,463	858,157	5,617
Ohio	1,318,597	161,474	240,188	909,565	7,370
Appalachian Ohio	266,123	36,821	46,089	181,344	1,869
Non-Appalachian Ohio	1,052,474	124,653	194,099	728,221	5,501
Pennsylvania	1,207,901	147,055	233,518	818,299	9,029
Appalachian Pennsylvania	525,412	56,302	101,373	365,068	2,669
Non-Appalachian Pennsylvania	682,489	90,753	132,145	453,231	6,360
South Carolina	764,616	102,919	137,706	520,904	3,087
Appalachian South Carolina	193,840	28,246	32,432	132,483	679
Non-Appalachian South Carolina	570,776	74,673	105,274	388,421	2,408
Tennessee	867,752	85,523	151,468	627,124	3,637
Appalachian Tennessee	377,054	33,491	65,916	276,412	1,235
Non-Appalachian Tennessee	490,698	52,032	85,552	350,712	2,402
Virginia	955,207	117,053	174,751	654,875	8,528
Appalachian Virginia	100,544	9,379	19,446	71,430	289
Non-Appalachian Virginia	854,663	107,674	155,305	583,445	8,239
West Virginia (entire state)	261,642	18,723	50,005	192,131	783

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

Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

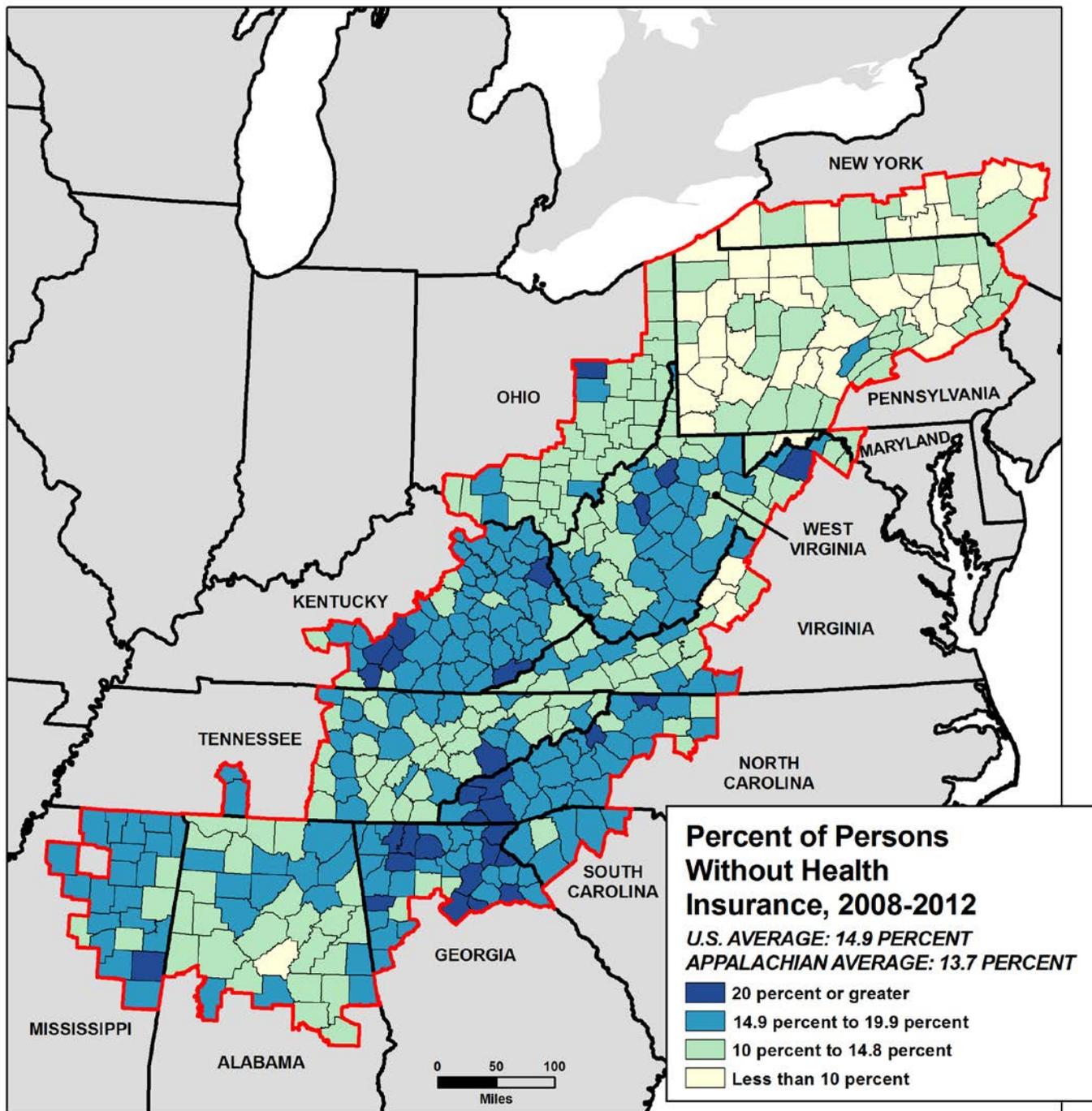
Table 8.2: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, by Age Group, 2008-2012

Health Insurance Status	All Ages	Under Age 18	Ages 18-24	Ages 25-64	Ages 65 and Over
United States	14.9	8.1	27.4	19.1	0.9
Appalachian Region	13.7	6.8	25.5	18.2	0.4
Subregions					
Northern Appalachia	10.0	5.6	18.6	13.1	0.3
North Central Appalachia	13.9	5.5	27.4	18.8	0.3
Central Appalachia	16.0	6.1	34.1	21.7	0.3
South Central Appalachia	14.6	6.6	25.9	20.3	0.3
Southern Appalachia	16.4	8.4	30.5	21.4	0.7
County Types					
Large Metros (pop. 1 million +)	12.8	6.5	25.6	16.4	0.6
Small Metros (pop. <1 million)	13.2	6.3	23.2	17.8	0.3
Nonmetro, Adjacent to Large Metros	13.5	6.9	26.4	17.8	0.4
Nonmetro, Adjacent to Small Metros	14.3	7.2	26.9	19.5	0.3
Rural (nonmetro, not adj. to a metro)	16.5	8.3	32.3	22.3	0.4
Alabama	13.9	5.8	27.3	18.7	0.4
Appalachian Alabama	13.5	5.5	26.3	18.1	0.3
Non-Appalachian Alabama	14.7	6.2	29.0	19.8	0.4
Georgia	18.8	9.9	34.5	23.8	1.1
Appalachian Georgia	19.2	10.5	37.1	24.3	1.4
Non-Appalachian Georgia	18.6	9.6	33.6	23.5	1.0
Kentucky	14.1	6.1	28.9	18.5	0.3
Appalachian Kentucky	17.0	6.6	35.2	22.9	0.3
Non-Appalachian Kentucky	13.1	5.9	26.7	16.9	0.3
Maryland	10.7	4.6	21.0	13.7	1.1
Appalachian Maryland	10.6	5.0	20.3	14.2	0.7
Non-Appalachian Maryland	10.7	4.6	21.1	13.7	1.2
Mississippi	17.5	9.1	32.9	22.9	0.4
Appalachian Mississippi	16.6	8.0	30.0	22.4	0.3
Non-Appalachian Mississippi	17.7	9.4	33.8	23.0	0.4
New York	11.3	4.6	20.3	14.9	1.0
Appalachian New York	9.3	6.2	15.0	11.9	0.2
Non-Appalachian New York	11.4	4.5	20.7	15.1	1.1
North Carolina	16.2	8.0	29.3	21.4	0.5
Appalachian North Carolina	16.6	8.3	29.4	23.0	0.3
Non-Appalachian North Carolina	16.1	8.0	29.3	21.0	0.6
Ohio	11.6	5.9	22.2	15.2	0.5
Appalachian Ohio	13.3	7.9	25.8	17.4	0.6
Non-Appalachian Ohio	11.2	5.5	21.5	14.7	0.4
Pennsylvania	9.7	5.3	18.9	12.4	0.5
Appalachian Pennsylvania	9.3	4.8	17.9	12.3	0.3
Non-Appalachian Pennsylvania	10.0	5.7	19.7	12.5	0.7
South Carolina	16.9	9.6	30.6	21.9	0.5
Appalachian South Carolina	16.7	10.2	27.3	21.8	0.4
Non-Appalachian South Carolina	17.0	9.3	31.8	21.9	0.5
Tennessee	13.9	5.7	25.5	18.8	0.4
Appalachian Tennessee	13.7	5.5	25.8	19.0	0.3
Non-Appalachian Tennessee	14.0	5.9	25.2	18.7	0.6
Virginia	12.3	6.3	23.2	15.5	0.9
Appalachian Virginia	13.3	6.3	22.0	18.3	0.2
Non-Appalachian Virginia	12.2	6.3	23.3	15.2	1.0
West Virginia (entire state)	14.4	4.9	29.7	19.7	0.3

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

Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Figure 8.1: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, 2008-2012

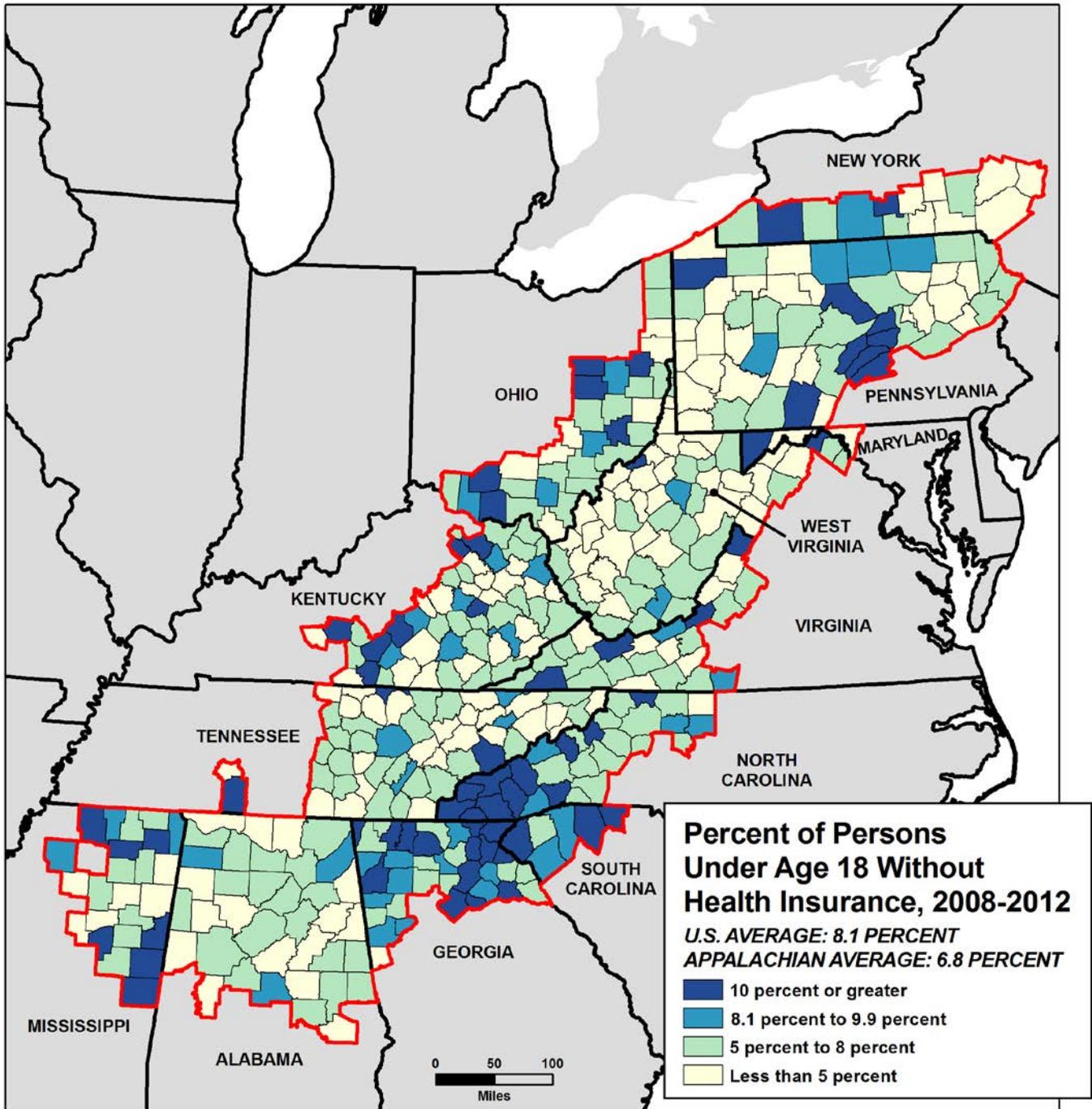


Map Title: Percent of Persons in the Appalachian Region Not Covered by Health Insurance, 2008-2012

Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Nearly 3.4 million persons in the Appalachian Region were without any kind of health insurance coverage in the 2008-2012 period—a figure representing almost 14 percent of Appalachia’s residents. Although the percentage for the Region is slightly better than the U.S. rate of 15 percent, more than half of the 420 Appalachian counties had non-coverage rates matching or exceeding the national average. In 30 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, 41 counties had with uninsured rates below 10 percent, and 37 of these were in Northern Appalachia.

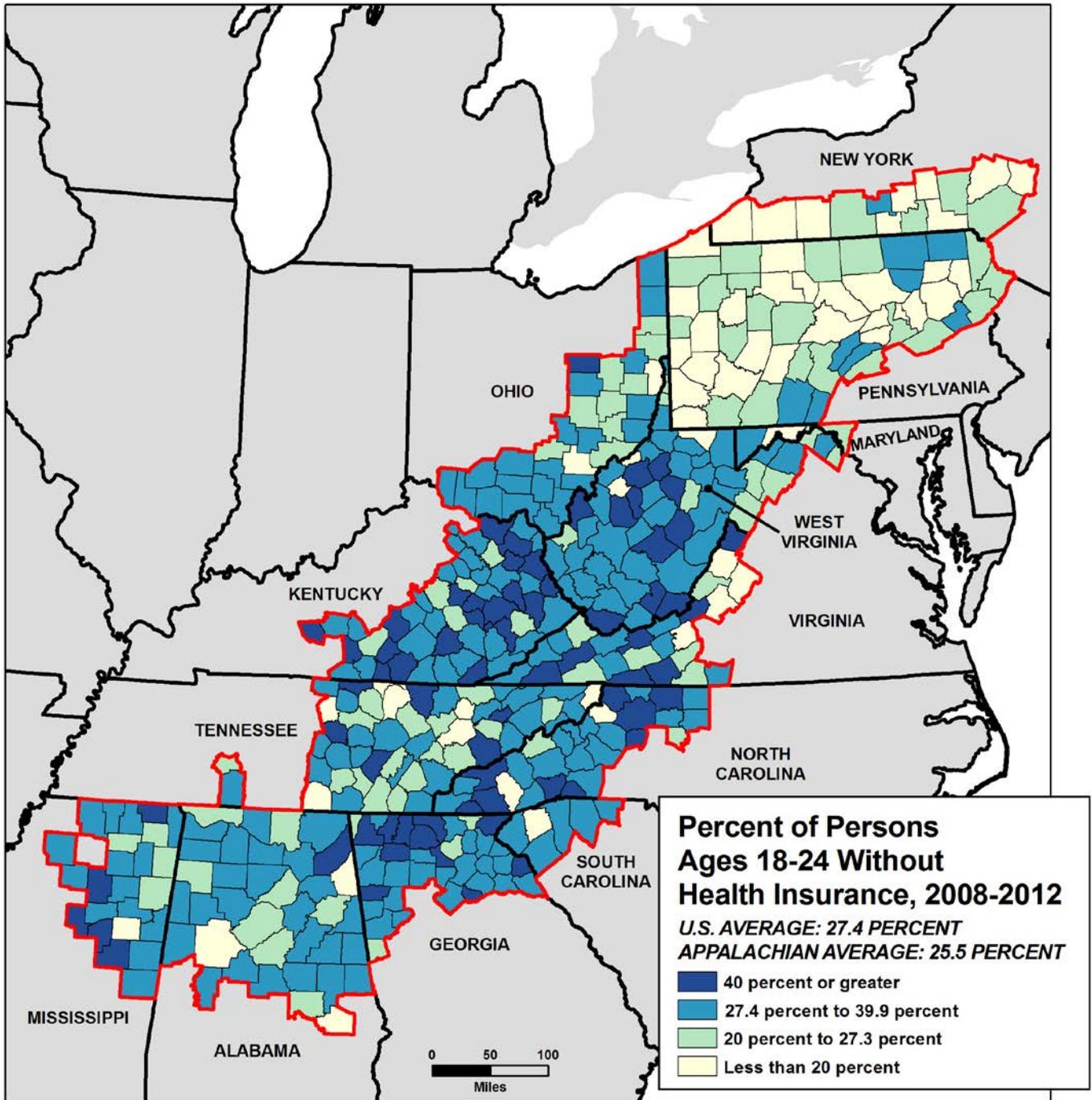
Figure 8.2: Percent of Persons Under Age 18 in the Appalachian Region Not Covered by Health Insurance, 2008-2012



Map Title: Percent of Persons Under Age 18 in the Appalachian Region Not Covered by Health Insurance, 2008-2012
 Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Less than 7 percent of Appalachia’s children under age 18 were uninsured during 2008-2012, a full percentage point below the national average. Still, the rate varies throughout the Region. On one hand, 143 counties had non-coverage rates under 5 percent; these were spread geographically throughout the Region. Conversely, more than one in 10 children lacked health insurance in 68 other counties, most of which were in Southern or South Central Appalachia.

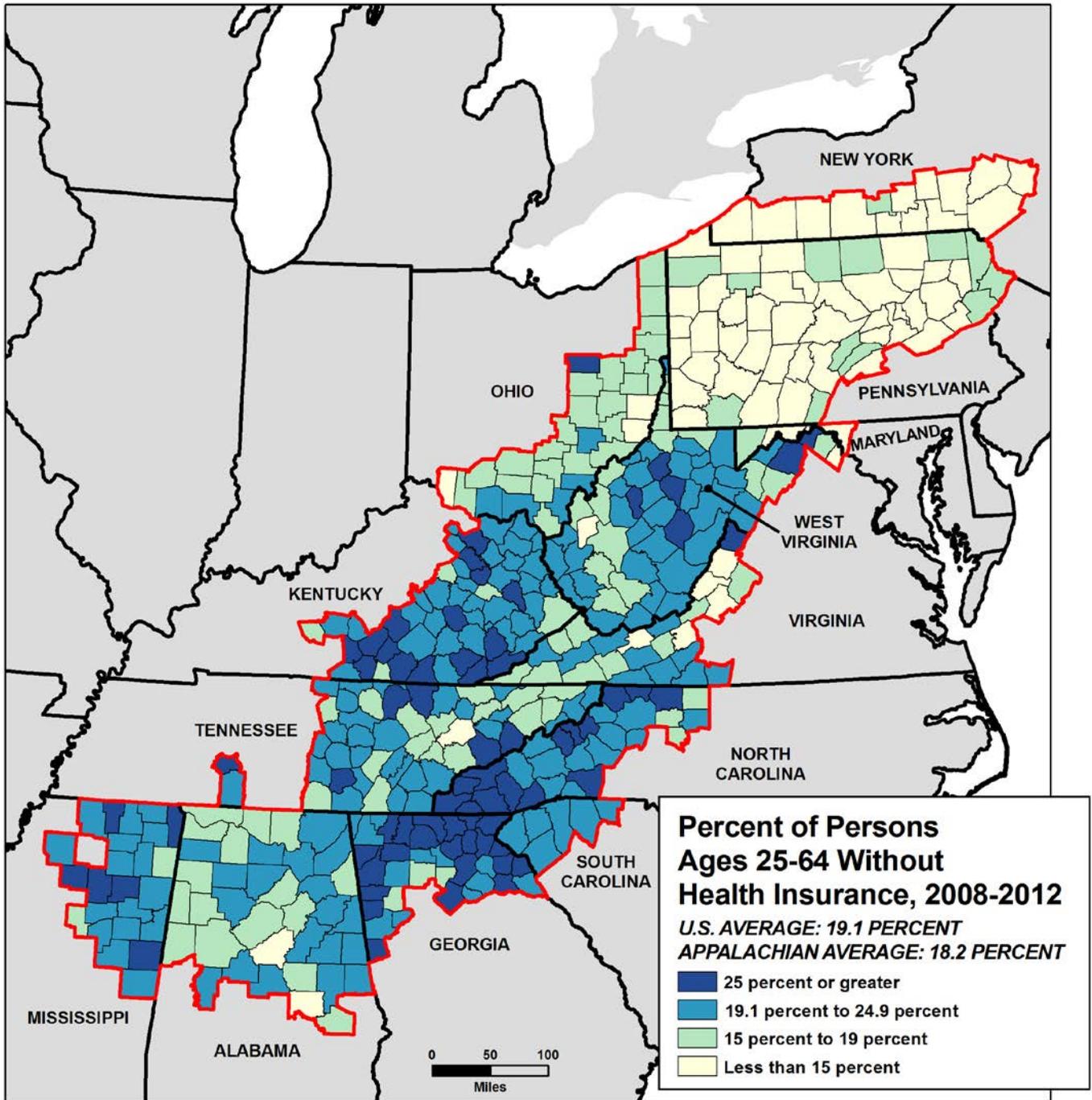
Figure 8.3: Percent of Persons Ages 18 to 24 in the Appalachian Region Not Covered by Health Insurance, 2008-2012



Map Title: Percent of Persons Ages 18 to 24 in the Appalachian Region Not Covered by Health Insurance, 2008-2012
 Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

Lack of health insurance coverage is highest among young adults—one in four Appalachian residents ages 18 to 24 were uninsured during the 2008-2012 period. The problem is especially prevalent in much of Central and Southern Appalachia, as well as in the Region’s most rural counties: Roughly one-third of persons in each of these areas were without coverage. This situation is particularly dire in 71 counties, where non-coverage rates among 18-to-24-year-olds are 40 percent or higher. Most of these counties are in Southern, South Central, and Central Appalachia.

Figure 8.4: Percent of Persons Ages 25 to 64 in the Appalachian Region Not Covered by Health Insurance, 2008-2012



Map Title: Percent of Persons Ages 25 to 64 in the Appalachian Region Not Covered by Health Insurance, 2008-2012
 Data Source: U.S. Census Bureau, 2008-2012 American Community Survey.

In the 2008-2012 period, 18 percent of Appalachia’s working-age population were not covered by health insurance. While this rate is slightly below that for the nation, there is 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 65 of the 72 counties with non-coverage rates of 25 percent or greater for this age group. By comparison, Northern Appalachia had 56 of the 68 counties where less than 15 percent of the working-age residents were not insured.