Identifying The Geographic Concentration of the Remaining Uninsured in Minnesota and Their Characteristics

SHADAC
STATE HEALTH ACCESS DATA ASSISTANCE CENTER

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Background

Uninsurance rates are increasing while funding for navigators is decreasing.

Study Purpose

- Provide support to Minnesota health insurance navigators in their outreach efforts.
- Offer data to policymakers to increase attention towards policy solutions.
- Identify high uninsured hotspots throughout Minnesota.

Study Design

- Collaboration between health insurance navigators, policymakers and researchers.
- Used **economic development regions** (EDRs) to divide the state into **thirteen regions and Zip Code Tabulation Areas** (ZCTAs).
- Within EDRs, top three ZCTAs per count and per rate were labeled **uninsured hotspots**.
- Created a searchable data tool for easy access to uninsured profiles and characteristics of communities.
- Created an interactive map to show hotspot locations, ease access to large amounts of data, and layer on auxiliary data requested by advisory committee members.

Interpretation of Headwaters

In the Headwaters region, ZCTAs uninsured rate ranged from 4% to 31%. The map shows that these hotspots are within American Indian reservations. It is likely that many of these uninsured individuals have access to health care through the Indian Health Service which is not considered insurance by census.
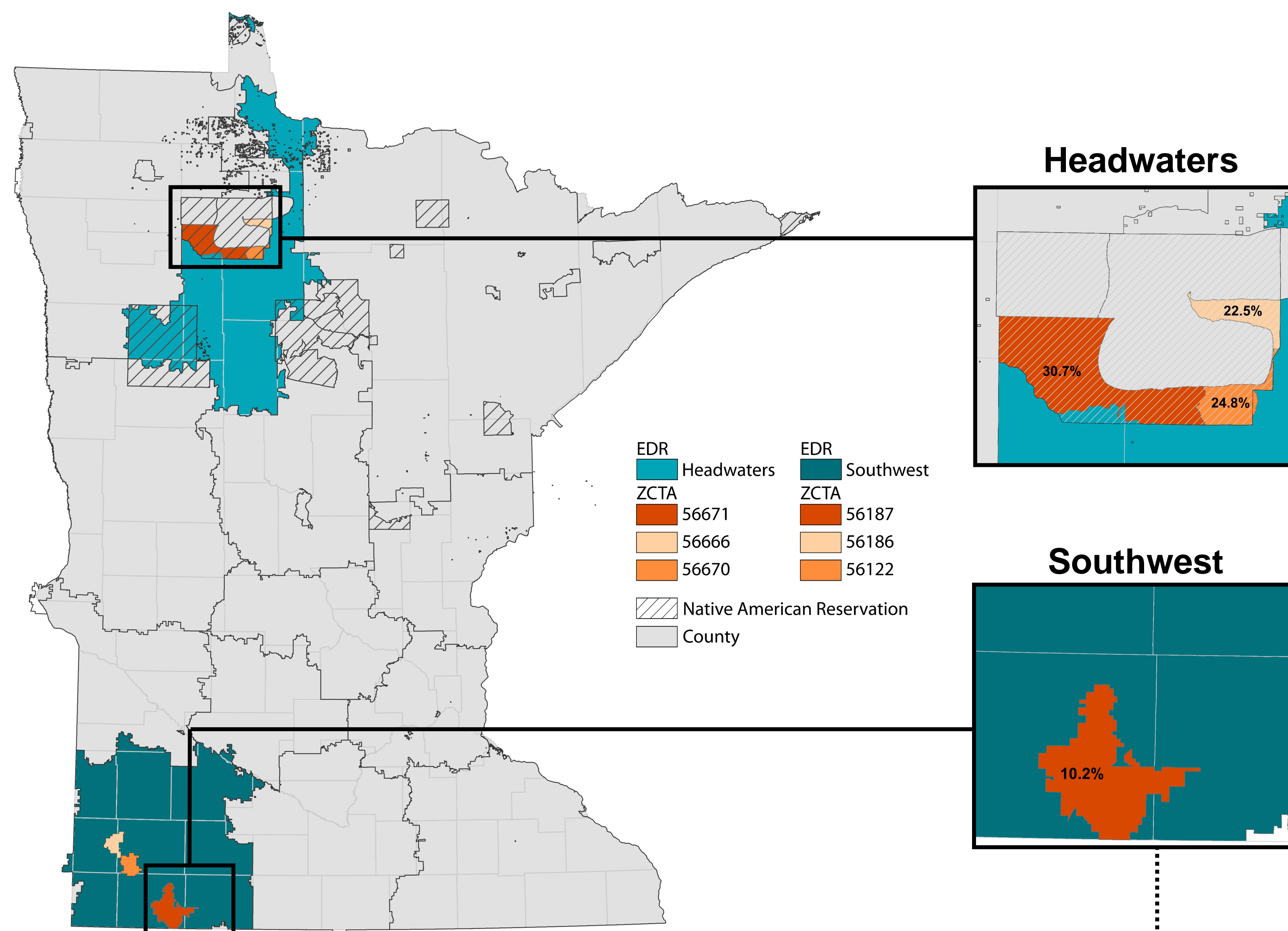
Study Approach

Current Study

- The focus of the current study is on top two EDRS with the highest uninsured rates: Headwaters and Southwest, and their communities.

Population Studied

- Minnesotans using the 5-year pooled 2013-2017 American Community Survey FactFinder data at the ZCTA level and administrative data from the Missouri Census Data Center. We suppressed estimates that had relative standard errors >30 or where the denominator was <50.

Headwaters

22.5%
30.7%
24.8%

EDR	EDR
Headwaters	Southwest

ZCTA	ZCTA
56671	56187
56666	56186
56670	56122

Native American Reservation
County

Southwest

10.2%

Interpretation of Map

The two EDRs with the highest uninsurance rates are Headwaters and Southwest. In the Headwaters EDR, the uninsured hotspots are 4-6x higher than the uninsured rate of Minnesota. The map indicates that the three hotspots are within American Indian reservations. In the Southwest EDR, the uninsured hotspots are approximately 2-3x higher than the uninsured rate of Minnesota. Based on the profile of one of the uninsured hotspots (56187), 38% of the community identify as Hispanic/Latinx, yet 74% of the Hispanic/Latinx community are uninsured. Additionally, 21% of the community is a non-citizen, compared to 65% of the non-citizen community who are uninsured.

Conclusion

Minnesota's uninsured rate of 5.4% masks variation from 1% to 45% at the ZCTA level.

The following Minnesotans were more likely to be uninsured:

- 19-25 year olds (10%)
- 26-34 year olds (10%)
- Hispanic/Latinx (22%)
- American Indians (18%)
- Non-Citizens (25%)
- Below 100% of poverty threshold (12%)

Policy Implications

- It is important to examine the characteristics of the remaining uninsured in order to better target outreach and improve state policies aimed at lowering the uninsurance rate among these populations.

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Community and Uninsured Profile Tool

	Census Defined ZIP Code	ZIP Name	County	Region	Rate: Highest Three
Enter ZIP Code here	56187	Worthington, MN	Nobles MN	Southwest	Yes

Community and Uninsured Profile	ALL		Uninsured		Percentage Point (PP) Difference	Uninsured Rate
	Number	Percent	Number	Percent	Number	
POPULATION	14,313	NA	1,453	NA		10.2%
RACE						
White alone	9,919	69%	647	45%	-24.7 PP	7%
Black or African American alone	870	6%	186	13%	6.7 PP	21%
American Indian and Alaska Native alone	94	1%	-	0%	-0.7 PP	0%
Asian alone	1,308	9%	31	2%	-7.0 PP	2%
Some other race alone	1,870	13%	556	38%	25.2 PP	30%
Two or more races	251	2%	32	2%	0.5 PP	13%
Total	14,312	100%	1,452	100%		
HISPANIC OR LATINX ORIGIN						
Hispanic or Latino (of any race)	5,436	38%	1,079	74%	36.3 PP	20%
White alone, not Hispanic or Latino	6,471	45%	154	11%	-34.6 PP	2%
NATIVITY AND U.S. CITIZENSHIP STATUS						
U.S. born	10,160	71%	429	30%	-41.5 PP	4%
Foreign born	4,153	29%	1,024	70%	41.5 PP	25%
Naturalized	1,164	8%	81	6%	-2.6 PP	7%
Not a citizen	2,989	21%	943	65%	-44.0 PP	32%
Total	14,313	100%	1,453	100%		

Community Profile	ALL	
	Number	Percent
LANGUAGE SPOKEN AT HOME (5 years and over)		
English only	7,760	58%
Language other than English	5,523	42%
Speak English less than "very well"	3,274	25%
Total	13,283	100%
INDUSTRY (16 years and over)		
Agriculture, forestry, fishing and hunting, and mining	351	5%
Construction	410	6%
Manufacturing	2,232	33%
Wholesale trade	179	3%
Retail trade	914	14%
Transportation and warehousing, and utilities	243	4%
Information	30	0%
Finance and insurance, and real estate and rental and leasing	190	3%
Professional, scientific, and management, and administrative and waste management services	244	4%
Educational services, and health care and social assistance	1,077	16%
Arts, entertainment, and recreation, and accommodation and food services	423	6%
Other services, except public administration	304	5%
Public administration	141	2%
Total	6,738	100%