



# Minnesota Community and Uninsured Profile

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# Brief history

Motivation for 2018 project:

- Increase in uninsurance rate in Minnesota
  - From 4.3% in 2015 to 6.3% in 2017
- Averages mask large variation in rates
  - County rates vary from 3.5% to 15%
  - ZIP Code Tabulation Area (ZCTA) rates vary from 1.5% to 33%
- Many uninsured are potentially eligible
  - Based on income, over 50% look to be eligible for public programs
- Decline in federal sources of navigator funding

Sources: 2015, 2017 Minnesota Health Access Survey; 2012-2016 American Community Survey

# Project overview

**Purpose:** Provide a detailed description of the geographic location and demographic characteristics of the uninsured in Minnesota and the communities in which they live

## **Goals:**

- Support targeted outreach and enrollment activities of health insurance navigators and
- Provide information about the uninsured to Minnesota policymakers as they develop strategies to reach the remaining uninsured in Minnesota

# Advisory committee

## Composition:

- (1) Leaders from 25 navigator organizations funded my MNsure
- (2) Members of the health policy community

**Mission:** Guide Profile design, presentation of data, interpretation, and creation of dissemination products

**Three Meetings:** August 2018, October 2018, March 2019. Connections with Navigators maintained to inform new product design

# Our initial approach

**Data Source:** American Community Survey (ACS) 5-year file 2012-2016

**Geography:** “Hotspots” defined as statewide communities with highest number or rate of uninsured (top ZCTAs and Counties)

**Profiles:** Characteristics of the uninsured and general population for each hotspot community compared to statewide estimates

# Four Lessons

# Lesson 1: Provide what end users want and need

Issues	How Addressed
Policy experts and navigators want more areas included	Included community profiles for all ZIP Code Tabulation Areas (ZCTA)
Budgets are constrained	Explained tradeoffs necessary to accommodate the change
Amount of data can be overwhelming (e.g. 900 profiles)	Used clear documentation, a regional focus and simple interfaces
Estimates can have high levels of uncertainty	Suppressed ZCTAs if RSE>30% or uninsured<50

# Lesson 2: Focus resources on making products understandable

Issue	How Addressed
<p>Are the clients comfortable with using the applications and do they understand the estimates?</p>	<p>Limited the Use of Jargon</p>
	<p>Explained suppression rules clearly</p>
	<p>Walked through the application and estimates</p>
	<p>Provided clear documentation</p>
	<p>Explained differences between rates and characteristics</p>
	<p>Provided examples in narrative form on tables</p>
	<p>Provided maps for context</p>



# Lesson 3: Benefit from specialized knowledge of the committee

Issue	How Addressed
<p>Committee members have specialized expertise that will improve the project.</p>	<p>Constantly asked for feedback</p>
	<p>Beta tested applications</p>
	<p>Requested data to which only committee members have access</p>
	<p>Engaged in informal after meeting conversations</p>

# Lesson 4: Check whether data are being used

Issue	Responses from Committee Members
<p>The end goal is to provide applications and estimates that are used</p>	<p>Yes they are being used for the following:</p> <ul style="list-style-type: none"><li>To apply for grants</li><li>To improve targeting of outreach</li><li>To forge partnerships</li><li>To communicate with policymakers</li></ul> <p>Other organizations that could benefit from this research:</p> <ul style="list-style-type: none"><li>County Health Services</li><li>Hospitals and insurers</li><li>Advocacy groups</li><li>Schools and health equity groups</li></ul>

# Profile's evolution

Release year	Data	Products
2018	ACS 5-year file (2012-2016)	Landing page MN Uninsured Profile: State, EDR, county, zip code
2019	ACS 5-year file (2013-2017)	Upgrade: Added MNsure rating area filter; interactive map
2020	ACS 5-year file (2014-2018)	Upgrade: Added legislative district filter
2021	ACS 5-year file (2015-2019)	Upgrade: Added video tutorial; legislative district infographics. Last year with interactive map
2022	ACS 5-year file (2016-2020)	Rebranding: MN Community & Uninsured Profile
2023	ACS 5-year file (2017-2021)	Maintenance

# Community and Uninsured Profile (2016-2020) \*UPDATED DATA\*

This **updated profile** provides rates and counts of Minnesotans at the ZIP code (i.e., Census-defined ZIP code), county, economic development region, MNSure rating area, legislative district (senate and house), and state level using the latest estimates (2020) from the United States Census Bureau's American Community Survey (ACS). The profile features characteristics of the total population and uninsured population within a select community. The profile assists in identifying the different social factors that can influence the health of the population and factors that influence access to health insurance.

The Excel workbook includes four supplemental tabs and the **“Profile”** tab:

- Purpose:** Describes the purpose of the project.
- How to Use:** Describes how to view the uninsured profile for a specific community of interest, and walks through how to identify a community of interest.
- Community and Uninsured Profile:** Profile of the characteristics of the uninsured and the community in which they live at the ZIP code, county, MNSure rating area, economic development region, or state level.
- ZIP Code Uninsured Rates:** Sortable spreadsheet of all the reported Census-defined ZIP Codes, counties and regions and the number and percent of uninsured within those communities.
- Data Definitions, and Notes:** Provides all the definitions for the profile tab as well as the data source and notes.
- ZIP Code with No Available Data:** Data for some Census-defined ZIP codes were suppressed if the relative standard error (SE/estimate) was greater than 30% or the number of uninsured was less than 50.



shadac		Enter ZIP Code, County Name, MNSure Rating Area, ZIP name, Legislative District, or "Minnesota"	Community of Interest	ZIP Name	County	Region	Regional Uninsured (per 100)	Regional Uninsured (per 100)
		HERE	State	N/A	N/A	N/A	N/A	N/A
The information in this profile can be interpreted as follows:		<p><b>How ZIP codes</b></p> <p>The total population in this community is 5,047,435 people. 4.7% of people in this community (239,880 individuals) are uninsured.</p> <p><b>How ZIP names</b></p> <p>24.0% of people in this community (760,237 individuals) have incomes below 100% of the poverty threshold, which encompasses Medicaid eligibility. 8.0% of people in this community (399,460 individuals) that have incomes below 100% of the poverty threshold, are uninsured. This is a 27.6% of the total number of uninsured individuals in this community.</p>						
Community and Uninsured Profile		All Persons		Uninsured Persons		Difference in Percentage Point (pp)		Community Uninsured Rate
	Count	Percent	Count	Percent				Rate
<b>POPULATION</b>	5,047,435	100.0%	254,960	5.0%				4.7%
<b>RATE OF INCOME TO POVERTY LEVEL (in the past 12 months) (includes individuals under 18 who are not living with a family member)</b>								
Below 100 percent of the poverty threshold	760,237	14.7%	99,460	27.6%	12.9 pp			8.0%
Below 50 percent of the poverty threshold	242,247	4.8%	48,230	19.7%	14.9 pp			8.0%
100 to 199 percent of the poverty threshold	2,085,240	41.3%	128,864	6.2%	-35.1 pp			8.0%
At or above 400 percent of the poverty threshold	2,001,958	40.0%	11,706	0.6%	-39.4 pp			8.0%
<b>Total</b>	5,047,435	100.0%	254,960	5.0%				
<b>RACE</b>								
White alone	4,524,840	90.0%	243,200	94.9%	-0.9 pp			5.0%
Black or African American alone	262,797	5.2%	24,224	9.2%	4.0 pp			9.2%
American Indian and Alaska Native alone	52,450	1.0%	4,208	8.0%	7.0 pp			8.0%
Asian alone	219,008	4.3%	13,867	6.3%	2.0 pp			6.3%
Native Hawaiian and Other Pacific Islander alone	3,109	0.1%	402	12.9%	12.8 pp			12.9%
Some other race alone	128,208	2.5%	28,528	22.3%	19.8 pp			22.3%
Two or more races	219,882	4.3%	34,234	15.6%	11.3 pp			15.6%
<b>Total</b>	5,047,435	100.0%	254,960	5.0%				
<b>LANGUAGE OR LANGUAGE SPEAKING</b>								
English or Spanish (at home)	4,928,264	97.6%	242,284	95.0%	-2.6 pp			95.0%
Other language, not Hispanic or Latino	119,171	2.4%	12,676	10.6%	8.2 pp			10.6%
<b>ETHNICITY AND GENDER STATUS</b>								
U.S. born	4,679,812	92.7%	243,274	95.4%	-2.7 pp			95.4%
Foreign born	467,623	9.3%	11,686	2.5%	-6.8 pp			2.5%
Male	2,513,840	50.0%	127,478	50.0%	0.0 pp			50.0%
Female	2,533,595	50.0%	127,482	50.0%	0.0 pp			50.0%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>SEX</b>								
Male	2,513,840	50.0%	127,478	50.0%	0.0 pp			50.0%
Female	2,533,595	50.0%	127,482	50.0%	0.0 pp			50.0%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>EDUCATIONAL ATTAINMENT (26 years and over)</b>								
Less than high school graduate	1,092,240	21.6%	25,228	23.0%	1.4 pp			23.0%
High school graduate (no college enrollment)	980,721	19.4%	56,214	57.3%	37.9 pp			57.3%
Some college or associate's degree	1,208,812	23.9%	54,261	45.0%	21.1 pp			45.0%
Bachelor's degree or higher	1,865,662	37.0%	25,357	13.7%	-23.3 pp			13.7%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>EMPLOYMENT STATUS (16 years and over)</b>								
Not in labor force	1,122,240	22.2%	42,274	37.5%	15.3 pp			37.5%
In labor force	3,789,240	75.0%	212,686	79.0%	3.0 pp			79.0%
Employed	2,998,240	59.4%	149,242	70.0%	10.6 pp			70.0%
Unemployed	791,000	15.6%	63,444	29.5%	13.9 pp			29.5%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>WORK EXPERIENCE (16 years and over)</b>								
Worked full-time, year-round in the past 12 months	1,999,240	39.6%	88,280	43.7%	4.1 pp			43.7%
Worked less than full-time, year-round in the past 12 months	628,240	12.4%	28,280	11.1%	-1.3 pp			11.1%
Did not work	2,419,955	47.9%	138,400	54.2%	6.3 pp			54.2%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>AGE</b>								
0-17	1,274,270	25.2%	45,871	35.9%	10.7 pp			35.9%
18-64	3,208,270	63.6%	203,710	80.0%	16.4 pp			80.0%
65+	564,895	11.2%	5,379	0.9%	-10.3 pp			0.9%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				
<b>ADDITIONAL AGE BREAKDOWNS</b>								
0-17	1,274,270	25.2%	45,871	35.9%	10.7 pp			35.9%
18-24	652,840	12.9%	22,864	35.0%	22.1 pp			35.0%
25-34	852,240	16.9%	34,468	40.4%	23.5 pp			40.4%
35-44	879,840	17.4%	54,871	62.4%	45.0 pp			62.4%
45-54	799,240	15.8%	42,710	53.4%	37.6 pp			53.4%
55-64	687,240	13.6%	35,428	51.6%	38.0 pp			51.6%
65-74	247,240	4.9%	12,240	4.9%	0.0 pp			4.9%
75+	107,240	2.1%	2,286	2.1%	0.0 pp			2.1%
<b>Total</b>	5,047,435	100.0%	254,960	100.0%				

# MINNESOTA'S UNINSURED POPULATION BY LEGISLATIVE DISTRICT

[Find a Legislative District](#)

[View MN Uninsured Profile](#)

These profiles were designed as a way to identify and characterize legislative districts with high uninsurance rates for navigators and policymakers as they develop strategies to reach the remaining uninsured in the state of Minnesota. Users can access a specific legislative district infographic by clicking on the respective senate or house number below. Click the buttons in the header to find a legislative district or to explore Minnesota uninsured rates by other community levels.

MINNESOTA SENATE DISTRICTS	All Senate	
	1	34
	2	35
	3	36
	4	37
	5	38
	6	39
	7	40
	8	41
	9	42
10	43	
11	44	
12	45	
13	46	
14	47	
15	48	
16	49	
17	50	
18	51	
19	52	
20	53	
21	54	
22	55	
23	56	
24	57	
25	58	
26	59	
27	60	
28	61	
29	62	
30	63	
31	64	
32	65	
33	66	
34	67	

MINNESOTA HOUSE DISTRICTS	All House	
	34A	34B
	35A	35B
	36A	36B
	37A	37B
	38A	38B
	39A	39B
	40A	40B
	41A	41B
	42A	42B
43A	43B	
44A	44B	
45A	45B	
46A	46B	
47A	47B	
48A	48B	
49A	49B	
50A	50B	
51A	51B	
52A	52B	
53A	53B	
54A	54B	
55A	55B	
56A	56B	
57A	57B	
58A	58B	
59A	59B	
60A	60B	
61A	61B	
62A	62B	
63A	63B	
64A	64B	
65A	65B	
66A	66B	
67A	67B	



[Click here to get in contact with our data experts!](#)

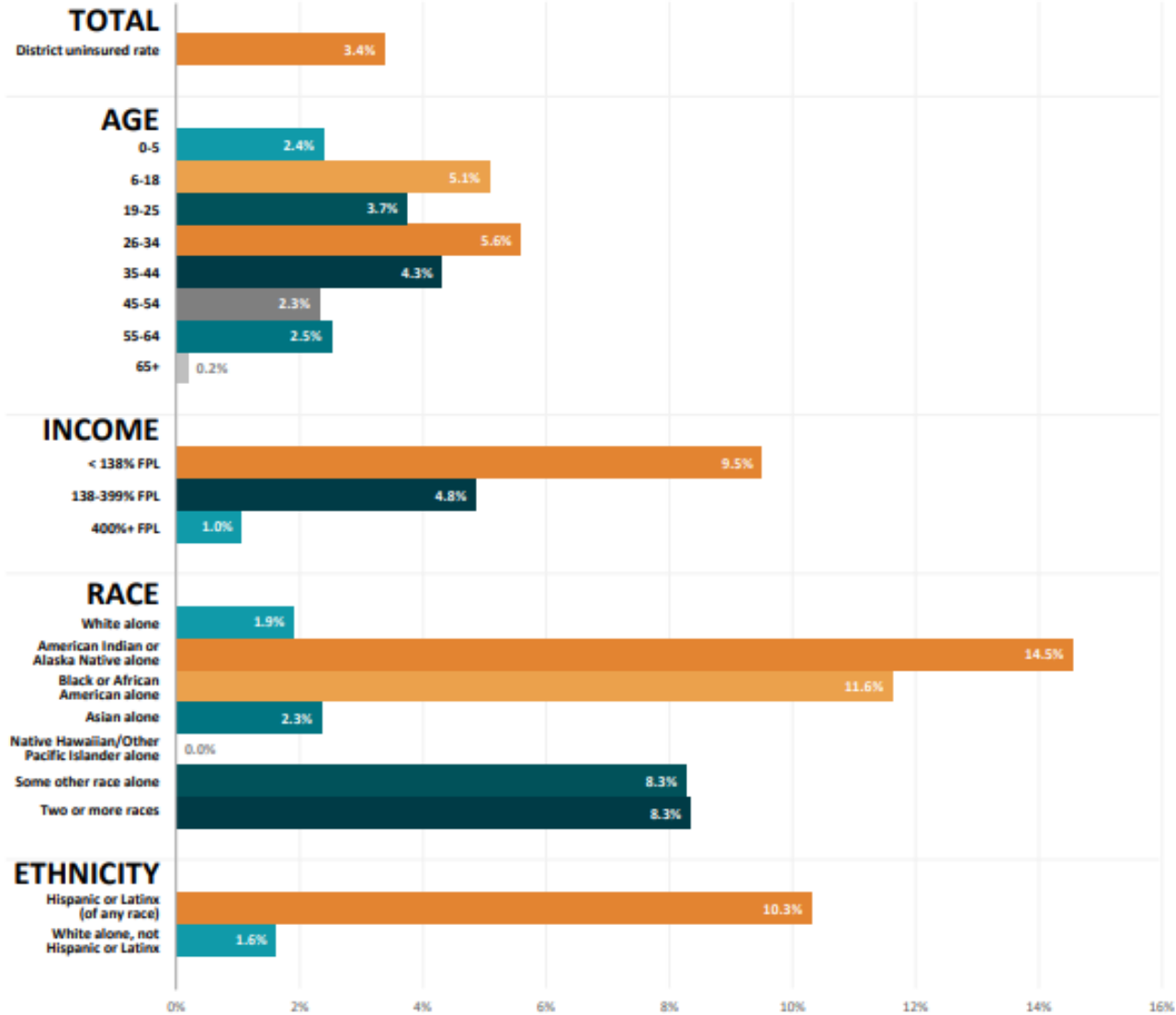
# District Uninsured Rates by Age, Income (FPL), Race and Ethnicity

The **uninsured rate by age** shows the percent of individuals in that age group who are uninsured. Health coverage programs for children and seniors have dramatically reduced uninsurance for these groups. More assistance is needed for working-age adults who make up the large majority of the uninsured population.

The **uninsured rate by income** is presented by Federal Poverty Levels (FPL). Incomes below 138% of FPL approximate Medicaid eligibility and incomes from 138 to 399% of FPL approximate MinnesotaCare and marketplace (MNSure) subsidy eligibility. Many of the remaining uninsured have incomes that may qualify them for public insurance or for tax credits through MNSure.

The **uninsured rate by race** shows the percent of individuals in each race category who are uninsured. Race is socially constructed based on skin color and "apparent" physical differences, but has no genetic basis. Although race is socially created it has real social meaning and implications for health and well-being. Previous research indicates the category "Some Other Race Alone" primarily consists of people who do not identify with the current federal race categories but do identify as Hispanic/Latinx, Afro-Caribbean, Middle Eastern, or North African.

The **uninsured rate by ethnicity** shows the percent of individuals in each ethnic category who are uninsured. Minnesota has significant racial and ethnic disparities in rates of health insurance coverage, which is the consequence of discriminatory social policies and continued structural racism.



Source: 2015-2019 ACS 5-year file

This work is supported by a grant from the Blue Cross and Blue Shield of Minnesota Foundation.

# Video Tutorial

This video was produced with a previous iteration of this resource and provides a tour of the Community and Uninsured Profile. The profile contains information about different geographic areas in Minnesota, the demographics and characteristics of the community within that geographic area, as well as the uninsured who live in those areas. The geographic areas included are zip codes, counties, regions, legislative districts, MNSure rating areas, and the state. The profile can be used in two ways: (1) to support other equity-focused work, advocacy work, strategic planning, community needs assessments and grand-writing, and (2) to target health insurance coverage outreach and enrollment efforts.



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# Questions?

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