Minnesota Community and Uninsured Profile

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Health Equity Data Community of Practice Meeting
September 19, 2022

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

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Lesson 2: Focus resources on making products understandable

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

Lesson 3: Benefit from specialized knowledge of the committee

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

Lesson 4: Check whether data are being used

Issue	Responses from Committee Members
The end goal is to provide applications and estimates that are used	Yes they are being used for the following:
	To apply for grants
	To improve targeting of outreach
	To forge partnerships
	To communicate with policymakers
	Other organizations that could benefit from this research:
	County Health Services
	Hospitals and insurers
	Advocacy groups
	Schools and health equity groups

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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

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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:

1. **Purpose:** Describes the purpose of the project.
2. **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.
3. **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.
4. **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.
5. **Data Definitions, and Notes:** Provides all the definitions for the profile tab as well as the data source and notes.
6. **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.

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

MINNESOTA HOUSE DISTRICTS

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

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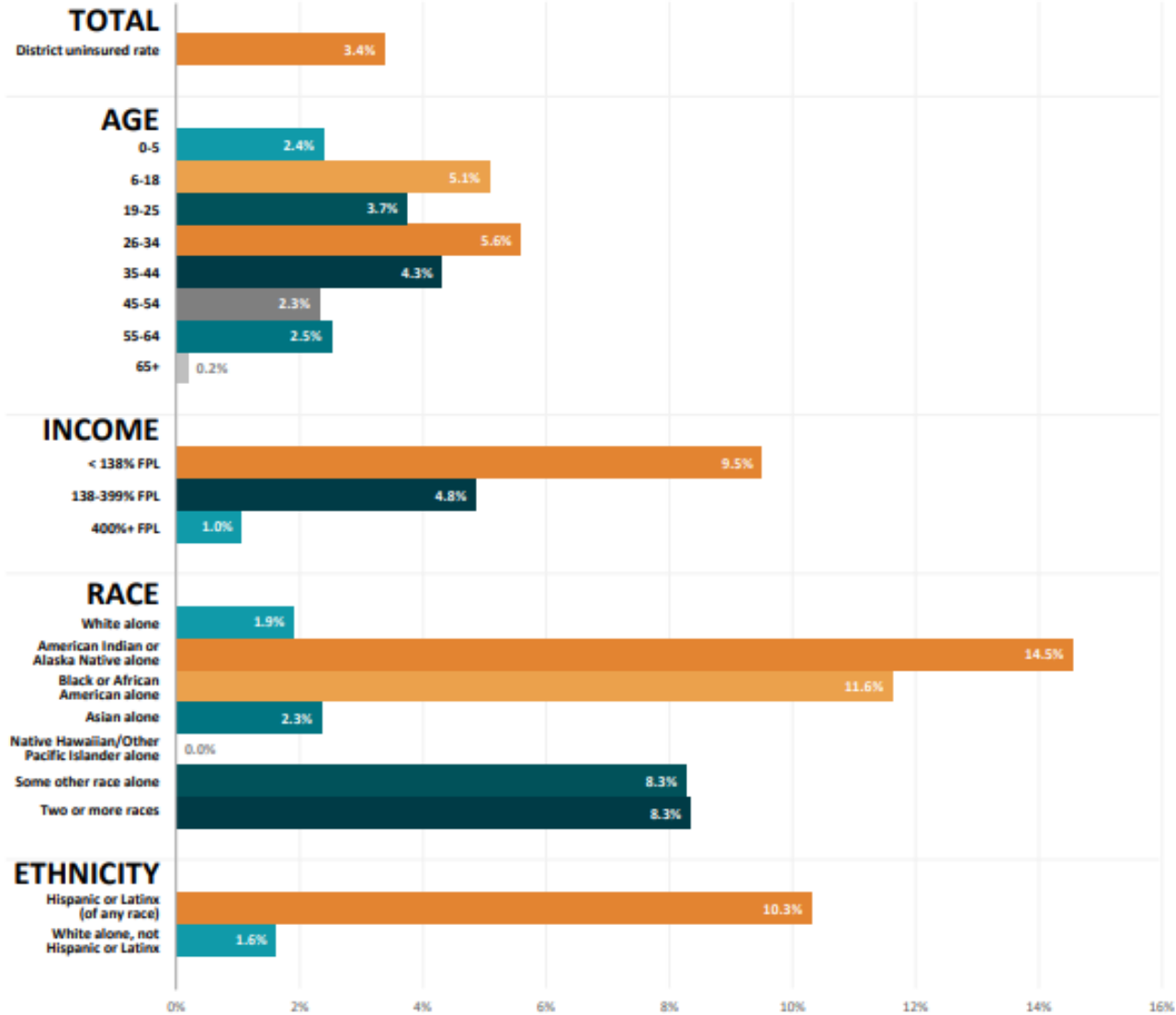STATE HEALTH ACCESS DATA ASSISTANCE CENTER

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.

TOTAL

District uninsured rate	3.4%

AGE

0-5	2.4%
6-18	5.1%
19-25	3.7%
26-34	5.6%
35-44	4.3%
45-54	2.3%
55-64	2.5%
65+	0.2%

INCOME

< 138% FPL	9.5%
138-399% FPL	4.8%
400%+ FPL	1.0%

RACE

White alone	1.9%
American Indian or Alaska Native alone	14.5%
Black or African American alone	11.6%
Asian alone	2.3%
Native Hawaiian/Other Pacific Islander alone	0.0%
Some other race alone	8.3%
Two or more races	8.3%

ETHNICITY

Hispanic or Latinx (of any race)	10.3%
White alone, not Hispanic or Latinx	1.6%

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Source: 2015-2019 ACS 5-year file

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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.

Acknowledgements

Funding for this work is supported by the Blue Cross Blue Shield of Minnesota Foundation. We thank the Advisory Committee for guidance in creating the Profile

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Questions?

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