

# State-Level Variation in Children's Health Insurance:

A Deeper Look

**A STATE-BY-STATE ANALYSIS**



## Executive Summary

Although progress has been made toward reducing uninsurance among children, there are significant variations at both the state and national levels in children's health insurance coverage by age, race/ethnicity, and income.

The size of these differences in coverage varies by state. Several states with low rates of uninsurance for children have sizeable gaps in coverage by age, race/ethnicity, and income. Conversely, some states that have high rates of uninsurance have relatively low gaps between these groups.

- For example, Nevada has the highest uninsurance rate for children (21.0%) but does not show much variation across age groups in the uninsurance rate. In contrast, Maine has a lower than average uninsurance rate for children (5.9%), but has among the largest gaps in coverage across age groups.
- With regard to differences in uninsurance rates within states by race/ethnicity, several states with relatively low uninsurance rates for children have large gaps in insurance coverage by race/ethnicity – examples include Rhode Island, Minnesota, and Pennsylvania. In contrast, several high-uninsurance states have relatively low gaps by race/ethnicity (examples include Texas, Arizona, Florida, and Nevada).
- Although states like Massachusetts, Wisconsin, and Iowa have among the lowest rates of uninsurance for children, they have fairly sizable gaps by income group; states with the smallest gaps by income include New Hampshire and Louisiana.

Even after controlling for factors that influence uninsurance rates, gaps in children's health insurance coverage by age, race/ethnicity, and income remain. In addition, the size of these gaps still varies substantially across states.

## Introduction

For more than a decade, significant effort has been put into reducing the number of American children who lack health insurance coverage. The passage of the State Children's Health Insurance Program (CHIP) in 1997 was perhaps the most important of these efforts, and it resulted in significant reductions in uninsurance among children. Between 1995 and 2008, the uninsurance rate for children fell from 12.6 percent to 9.1 percent; during the same period, the rate of uninsurance among non-elderly adults rose from 16.7 percent to 19.7 percent.<sup>1</sup> This decline in the uninsurance rate for children occurred broadly across many states.<sup>2</sup>

This report takes advantage of a new source of data on health insurance coverage to examine patterns of children's health insurance coverage within states. Beginning with 2008, health insurance estimates are available from the U.S. Census Bureau's American Community Survey (ACS). As shown in Exhibit 1, the 2008 rate of uninsurance for children ranged from a low of 2.0 percent in Massachusetts to 21.0 percent in Nevada, with a national average of 9.9 percent.

Because of the large sample size of the ACS, these data can be used to analyze health insurance patterns within states at a much more detailed level than was previously possible. The purpose of this report is to analyze variations within states in children's health insurance coverage by age, race/ethnicity, and family income. This analysis provides a way to monitor progress toward increasing children's health insurance coverage at a more detailed level than the statewide measures of coverage that have historically been used as benchmarks.

## Findings

The analysis conducted for this report found significant variation in children's health insurance coverage within states, by age, race/ethnicity, and family income:

- Exhibit 2A presents state-level estimates of the distribution of health insurance coverage for children ages 0 to 5, 6 to 11, and 12 to 17. Although the percentage of children with private health insurance coverage increases with age, older children are also more likely to be uninsured.
- White children are much more likely than non-white or Hispanic children to have health insurance coverage, particularly private insurance coverage (see Exhibit 3A).
- Low-income children continue to have high rates of uninsurance – nationally, 16.3 percent of children with family incomes at or below 138 percent of the poverty level and 15.0 percent of children with family incomes between 139 percent and 199 percent of poverty were uninsured in 2008, compared to 6.0 percent of children at or above 200 percent of poverty. Children in the lowest income group were about 2.7 times more likely to be uninsured than children with incomes at or above 200 percent of poverty (see Exhibit 4A).

Another way to think about these variations within states is in terms of the relative differences in coverage between different groups within a state. Exhibits 1 through 4E present analysis of the relative differences between groups by state.

<sup>1</sup> State Health Access Data Assistance Center, estimates tabulated at <http://www.shadac.org/datacenter> using the SHADAC-Enhanced CPS. The SHADAC-enhanced CPS health insurance estimates reweight and adjust data from the U.S. Census Bureau's Current Population Survey to account for historical changes in the survey's methodology and to correct for known biases in the imputation of health insurance status.

<sup>2</sup> State Health Access Data Assistance Center, "At the Brink: Trends in America's Uninsured," March 2009.

**Differences by age:** Exhibits 2B through 2D present the results of our analysis of coverage patterns within states by age, along with detailed results in Exhibit 2E. Key findings from this analysis include the following:

- On average, children ages 6 to 11 are 14 percent more likely than younger children to be uninsured. The size of this gap is highest (56%) in Maine; in contrast, Wyoming children ages 6 to 11 are 40 percent *less* likely to be uninsured than their peers age 0 to 5.
- Children ages 12 to 17 are 35 percent more likely to be uninsured than the youngest children. They are about 15 percent more likely to have private coverage, but only 63 percent as likely to have public coverage compared to the youngest children. This gap in the uninsurance rate between the oldest and youngest children is highest in the District of Columbia (158%), while in North Dakota children ages 12 to 17 are 33 percent *less* likely to be uninsured.
- These gaps between age groups do not seem to have much relationship to a state's overall rate of uninsurance. For example, Nevada has the highest uninsurance rate for children (21.0%), but does not show much variation across age groups in the uninsurance rate. In contrast, Maine has a lower than average uninsurance rate for children (5.9%), but has among the largest gaps in coverage across age groups.

**Differences by race/ethnicity:** Exhibits 3B through 3D show the differences within states in health insurance coverage by race/ethnicity, with white children as the comparison group (detailed results are shown in Exhibit 3E). On average across the nation, non-white children are about 1.5 times more likely to be uninsured than white children, and Hispanic children are 2.8 times more likely than white children to be uninsured. Both groups are more likely than white children to have public coverage, but are much less likely to have private health insurance. Other key findings from this analysis include:

- For non-white children, the size of the gap in uninsurance is highest in North Dakota (710%), while in Hawaii non-white children are 50 percent *less* likely to be uninsured than white children.
- For Hispanic children, the gap in uninsurance is highest in Tennessee (400%); in contrast, Hispanic children in Montana were about 10 percent less likely to be uninsured than white children.
- Several states with relatively low uninsurance rates for children have large gaps in insurance coverage by race/ethnicity – examples include Rhode Island, Minnesota, and Pennsylvania. In contrast, several high-uninsurance states have relatively low gaps by race/ethnicity (examples include Texas, Arizona, Florida, and Nevada).

**Differences by family income:** Exhibits 4B through 4D illustrate differences in coverage for low income children compared to higher-income children, by state (detailed results are shown in Exhibit 4E). For the U.S. as a whole, the lowest-income children (at or below 138% of the poverty level) are 2.7 times more likely to be uninsured than children in families with income at or above 200 percent of poverty; these children are only one-fourth as likely as higher-income children to have private insurance coverage, and 7.4 times more likely to have public coverage. Children with slightly higher incomes (between 139% and 199% of poverty), are about 2.5 times more likely than higher-income children to be uninsured. They are 0.6 times as likely as higher-income children to have private health insurance, and 4.1 times as likely to have public coverage.

Other key findings from the analysis by family income include:

- The uninsurance gap between the lowest-income children and higher-income children ranges from 13 percent in New Hampshire to 380 percent in Nebraska.
- For children with incomes between 139 percent and 199 percent of poverty, the uninsurance gap ranges from 8 percent in Hawaii to 389 percent in South Dakota.
- Although states like Massachusetts, Wisconsin, and Iowa have among the lowest rates of uninsurance for children, they have fairly sizable gaps by income group; states with the smallest gaps by income include New Hampshire and Louisiana.

## Discussion

This analysis takes advantage of the large sample size of the American Community Survey to examine differences in children's health insurance coverage patterns within states. The results of this analysis show that there is substantial variation within states, and the size of the differences varies widely across states.

These differences are likely influenced by a variety of factors. In order to control for variations in factors that are associated with the likelihood of having insurance coverage, we performed multivariate analyses that included employment status, industry, and education level of parents as well as age, race/ethnicity, and family income. In general, we found that even after controlling for these factors, significant gaps in insurance coverage remain and there are still substantial variations across states in the size of the insurance coverage gaps between groups. Additional multivariate analyses are ongoing, and we plan to publish more detailed results of these analyses at a later date.

## Exhibit 1: Children's Uninsurance Rate by State, 2008

	Uninsured	
	%	SE
U.S.	9.9	0.1
Alabama	8.2	0.5
Alaska	13.0	1.5
Arizona	16.5	0.6
Arkansas	8.6	0.6
California	10.8	0.2
Colorado	13.9	0.6
Connecticut	4.9	0.4
Delaware	9.1	1.4
District of Columbia	3.4	0.8
Florida	17.9	0.4
Georgia	11.5	0.4
Hawaii	3.2	0.6
Idaho	13.3	1.1
Illinois	5.7	0.3
Indiana	9.7	0.5
Iowa	4.8	0.6
Kansas	9.1	0.7
Kentucky	6.3	0.4
Louisiana	7.7	0.5
Maine	5.9	0.8
Maryland	5.3	0.3
Massachusetts	2.0	0.2
Michigan	5.2	0.3
Minnesota	6.2	0.5
Mississippi	13.4	0.8
Missouri	7.0	0.4
Montana	15.0	1.4
Nebraska	7.2	0.8
Nevada	21.0	1.0
New Hampshire	5.2	0.7
New Jersey	7.3	0.3
New Mexico	13.5	0.9
New York	5.8	0.2
North Carolina	10.1	0.4
North Dakota	6.8	1.5
Ohio	7.3	0.3
Oklahoma	12.2	0.6
Oregon	12.5	0.7
Pennsylvania	6.4	0.3
Rhode Island	5.7	0.8
South Carolina	12.0	0.6
South Dakota	9.2	1.4
Tennessee	7.5	0.4
Texas	17.7	0.3
Utah	12.7	0.8
Vermont	4.1	0.9
Virginia	7.6	0.4
Washington	8.5	0.4
West Virginia	7.1	0.7
Wisconsin	4.8	0.4
Wyoming	9.2	1.3

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample  
SE: standard error

Children are defined as 0-17 years old

## Exhibit 2A: Children's Health Insurance by Age and State, 2008

	Ages 0 to 5						Ages 6 to 11						Ages 12 to 17					
	Private		Public		Uninsured		Private		Public		Uninsured		Private		Public		Uninsured	
	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
U.S.	59.3	0.2	32.2	0.2	8.6	0.1	64.9	0.2	25.4	0.2	9.7	0.1	68.2	0.2	20.2	0.1	11.5	0.1
Alabama	54.9	1.4	37.8	1.4	7.2	0.7	64.2	1.3	27.5	1.2	8.3	0.7	67.5	1.1	23.4	1.0	9.1	0.7
Alaska	62.7	3.0	25.1	2.6	12.2	1.9	66.2	2.6	19.9	2.2	13.9	1.8	68.8	2.7	18.2	2.4	13.0	2.0
Arizona	51.1	1.1	34.9	1.0	14.1	0.8	57.2	1.0	26.9	0.8	15.9	0.8	60.7	0.9	19.6	0.7	19.8	0.6
Arkansas	43.6	1.6	49.1	1.5	7.3	0.8	51.6	1.6	40.2	1.6	8.2	1.1	55.0	1.4	34.8	1.5	10.2	0.8
California	56.5	0.5	34.8	0.5	8.6	0.3	60.7	0.3	28.9	0.4	10.4	0.3	62.4	0.4	24.2	0.4	13.4	0.3
Colorado	63.7	1.0	23.5	1.0	12.8	0.9	70.2	1.1	16.7	0.9	13.1	0.9	71.6	1.0	12.6	0.9	15.7	0.9
Connecticut	70.7	1.3	24.9	1.2	4.3	0.7	76.5	1.4	19.6	1.3	3.9	0.6	78.1	1.2	15.5	1.0	6.4	0.7
Delaware	61.6	3.2	30.2	2.8	8.2	1.7	73.0	2.8	19.2	2.1	7.8	1.9	73.0	2.7	15.7	2.3	11.3	2.5
District of Columbia	57.2	3.3	40.9	3.4	1.9	0.8	61.1	3.5	35.1	3.3	3.9	1.5	46.5	3.9	48.7	4.0	4.8	1.4
Florida	53.1	0.7	30.7	0.6	16.2	0.5	59.1	0.6	23.3	0.5	17.6	0.5	62.4	0.6	17.9	0.5	19.7	0.5
Georgia	51.5	0.7	38.6	0.8	9.9	0.5	59.5	0.8	29.0	0.7	11.4	0.5	64.8	0.6	21.9	0.6	13.4	0.6
Hawaii	77.4	2.3	19.3	2.2	3.4	0.8	80.6	2.0	17.4	1.8	2.0	0.9	80.4	1.6	15.4	1.6	4.1	0.8
Idaho	60.6	1.6	27.8	1.6	11.6	1.1	64.2	1.9	22.4	1.8	13.4	1.4	68.4	2.1	16.3	1.6	15.4	1.5
Illinois	60.8	0.6	34.8	0.6	4.4	0.3	66.7	0.7	27.8	0.7	5.5	0.4	71.4	0.8	21.4	0.6	7.1	0.4
Indiana	60.8	1.0	30.1	1.0	9.1	0.7	68.0	1.0	23.3	0.9	8.7	0.6	71.6	1.0	17.2	0.8	11.2	0.7
Iowa	68.0	1.4	26.8	1.4	5.2	0.8	74.2	1.7	21.7	1.6	4.1	0.7	79.3	1.5	15.7	1.3	5.0	0.8
Kansas	65.1	1.7	26.7	1.5	8.2	1.0	72.2	1.7	18.3	1.4	9.5	1.0	76.8	1.2	13.5	1.1	9.6	0.8
Kentucky	56.0	1.2	38.1	1.3	5.9	0.7	63.0	1.1	31.5	1.1	5.4	0.6	67.1	1.1	25.2	1.0	7.7	0.6
Louisiana	47.3	1.1	47.5	1.1	5.2	0.6	52.6	1.2	39.8	1.2	7.5	0.7	56.6	1.2	33.1	1.2	10.3	0.7
Maine	60.8	2.8	35.2	2.8	4.0	1.1	65.9	2.3	27.8	2.4	6.3	1.3	67.6	2.4	25.3	2.3	7.1	1.1
Maryland	68.9	1.0	26.8	0.9	4.2	0.4	74.5	0.9	20.2	0.8	5.2	0.5	78.0	0.8	15.6	0.8	6.4	0.5
Massachusetts	73.5	1.0	24.4	0.9	2.1	0.4	78.9	0.9	19.5	0.9	1.6	0.2	79.4	0.8	18.3	0.7	2.3	0.3
Michigan	62.3	0.9	33.4	0.9	4.3	0.3	69.5	0.8	25.6	0.8	4.9	0.4	71.6	0.8	22.2	0.7	6.2	0.4
Minnesota	74.4	1.3	19.8	1.1	5.8	0.8	79.4	1.2	14.6	1.1	6.0	0.6	81.3	0.8	12.0	0.7	6.7	0.6
Mississippi	43.7	1.4	43.4	1.4	12.8	1.2	49.3	1.6	37.9	1.6	12.8	1.1	53.9	1.3	31.7	1.3	14.4	0.9
Missouri	60.4	1.1	33.6	1.1	6.0	0.6	67.5	1.1	25.5	1.0	7.1	0.6	70.5	0.9	21.7	0.7	7.8	0.5
Montana	62.0	2.7	23.5	2.5	14.5	2.0	64.9	2.8	21.8	2.3	13.3	1.7	70.6	2.6	12.4	1.8	17.0	1.9
Nebraska	70.4	2.1	24.0	2.1	5.6	0.9	77.6	1.8	16.3	1.5	6.1	1.0	77.5	1.6	12.8	1.2	9.7	1.1
Nevada	64.7	1.5	15.7	1.4	19.6	1.1	66.0	1.3	11.1	1.1	22.9	1.1	71.7	1.3	7.9	1.0	20.4	1.2
New Hampshire	72.6	2.3	22.2	2.2	5.2	0.8	76.7	2.2	18.1	1.8	5.2	1.1	80.1	1.8	14.6	1.4	5.3	1.0
New Jersey	70.5	0.7	23.6	0.7	5.9	0.5	74.8	0.7	18.1	0.7	7.1	0.4	76.3	0.7	14.7	0.6	8.9	0.5
New Mexico	42.5	1.9	47.9	2.1	9.6	1.0	44.5	1.6	40.6	1.6	14.9	1.1	53.3	1.9	30.4	1.7	16.3	1.3
New York	62.9	0.6	32.4	0.5	4.7	0.3	66.3	0.6	28.0	0.5	5.7	0.3	69.3	0.5	23.7	0.6	7.0	0.3
North Carolina	54.9	0.8	37.5	0.8	7.6	0.4	61.0	0.9	29.3	0.8	9.6	0.5	65.1	0.9	21.8	0.7	13.1	0.6
North Dakota	72.4	3.5	18.8	2.9	8.8	2.5	79.0	2.9	15.3	2.7	5.7	1.6	84.5	2.3	9.6	2.1	5.9	1.6
Ohio	64.2	0.7	28.8	0.7	6.9	0.5	69.5	0.7	23.2	0.6	7.3	0.5	74.7	0.6	17.5	0.6	7.8	0.4
Oklahoma	48.8	1.4	40.7	1.5	10.5	0.9	55.5	1.6	32.6	1.3	11.8	0.7	63.0	1.3	22.6	1.0	14.4	0.9
Oregon	64.2	1.4	25.2	1.4	10.6	0.8	69.4	1.5	17.2	1.1	13.3	1.2	70.6	1.2	15.8	1.1	13.6	1.1
Pennsylvania	65.2	0.8	28.3	0.8	6.5	0.5	70.1	0.9	23.5	0.8	6.4	0.5	74.9	0.7	18.7	0.6	6.4	0.5
Rhode Island	70.3	2.5	24.6	2.7	5.2	1.0	76.6	2.1	18.4	1.9	5.0	1.3	76.9	2.0	16.4	1.8	6.7	1.2
South Carolina	54.2	1.2	34.7	1.1	11.1	0.8	61.9	1.3	26.2	1.2	11.9	0.8	65.4	1.1	21.5	1.0	13.1	0.9
South Dakota	62.4	3.0	28.4	2.8	9.3	1.6	66.9	3.2	26.0	3.2	7.1	1.4	71.4	3.0	17.3	3.0	11.3	1.8
Tennessee	57.7	1.0	36.1	0.9	6.2	0.5	66.0	1.0	27.4	0.9	6.7	0.5	67.7	0.9	22.8	0.8	9.5	0.6
Texas	48.1	0.4	37.7	0.4	14.2	0.3	54.6	0.5	27.7	0.5	17.7	0.4	57.9	0.5	20.5	0.3	21.6	0.5
Utah	72.1	1.4	15.9	1.1	12.0	1.0	75.8	1.3	10.8	1.0	13.4	0.9	78.0	1.2	9.2	0.8	12.8	1.1
Vermont	59.4	4.1	37.6	4.2	3.1	1.3	64.9	3.4	32.6	3.4	2.4	1.0	66.5	3.2	27.5	2.9	6.0	1.7
Virginia	72.1	0.9	22.4	0.9	5.5	0.4	75.0	0.7	17.3	0.6	7.7	0.5	77.6	0.7	12.8	0.6	9.6	0.5
Washington	64.6	1.0	27.5	0.9	7.9	0.6	67.3	1.0	24.3	0.8	8.4	0.6	72.3	0.8	18.3	0.7	9.3	0.6
West Virginia	54.2	2.2	40.4	2.1	5.4	0.8	58.5	2.0	34.4	2.2	7.2	1.0	65.6	1.8	25.8	1.7	8.6	1.1
Wisconsin	71.2	1.0	24.7	1.1	4.0	0.5	74.1	1.0	20.9	0.9	5.1	0.5	79.0	1.1	15.6	1.0	5.4	0.5
Wyoming	66.3	3.6	21.8	2.9	11.9	2.6	72.6	2.8	20.2	2.4	7.2	1.5	73.7	2.7	17.9	2.3	8.4	1.7

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program. People reporting both private and public coverage are counted as private and not public.

SE: standard error

Children are defined as 0-17 years old

Exhibit 2B:  
Percent Difference in Uninsurance Rate for Children Ages 6 to 11 Compared to Children Ages 0 to 5, 2008

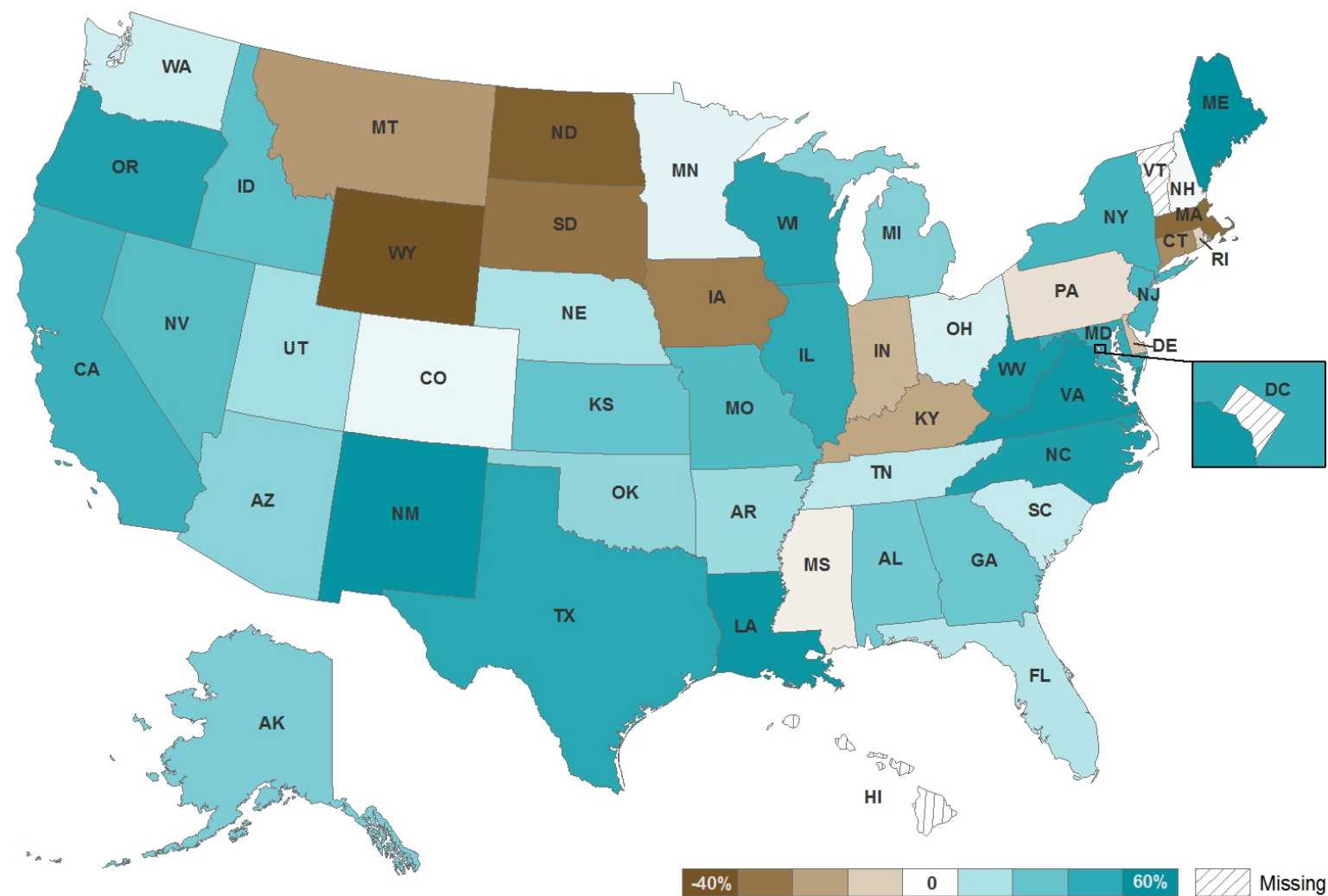


Exhibit 2C:  
Percent Difference in Uninsurance Rate for Children Ages 12 to 17 Compared to Children Ages 0 to 5, 2008

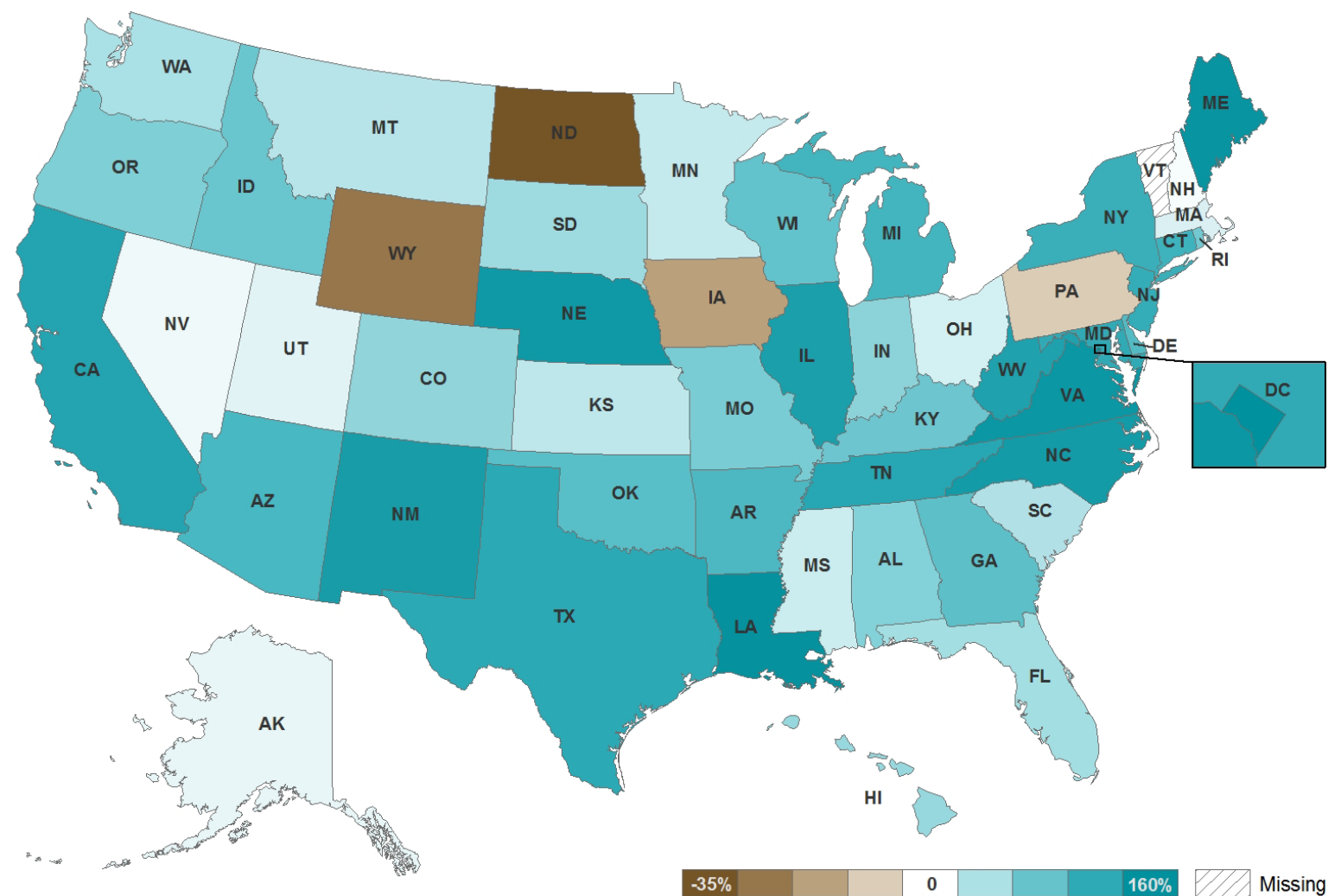
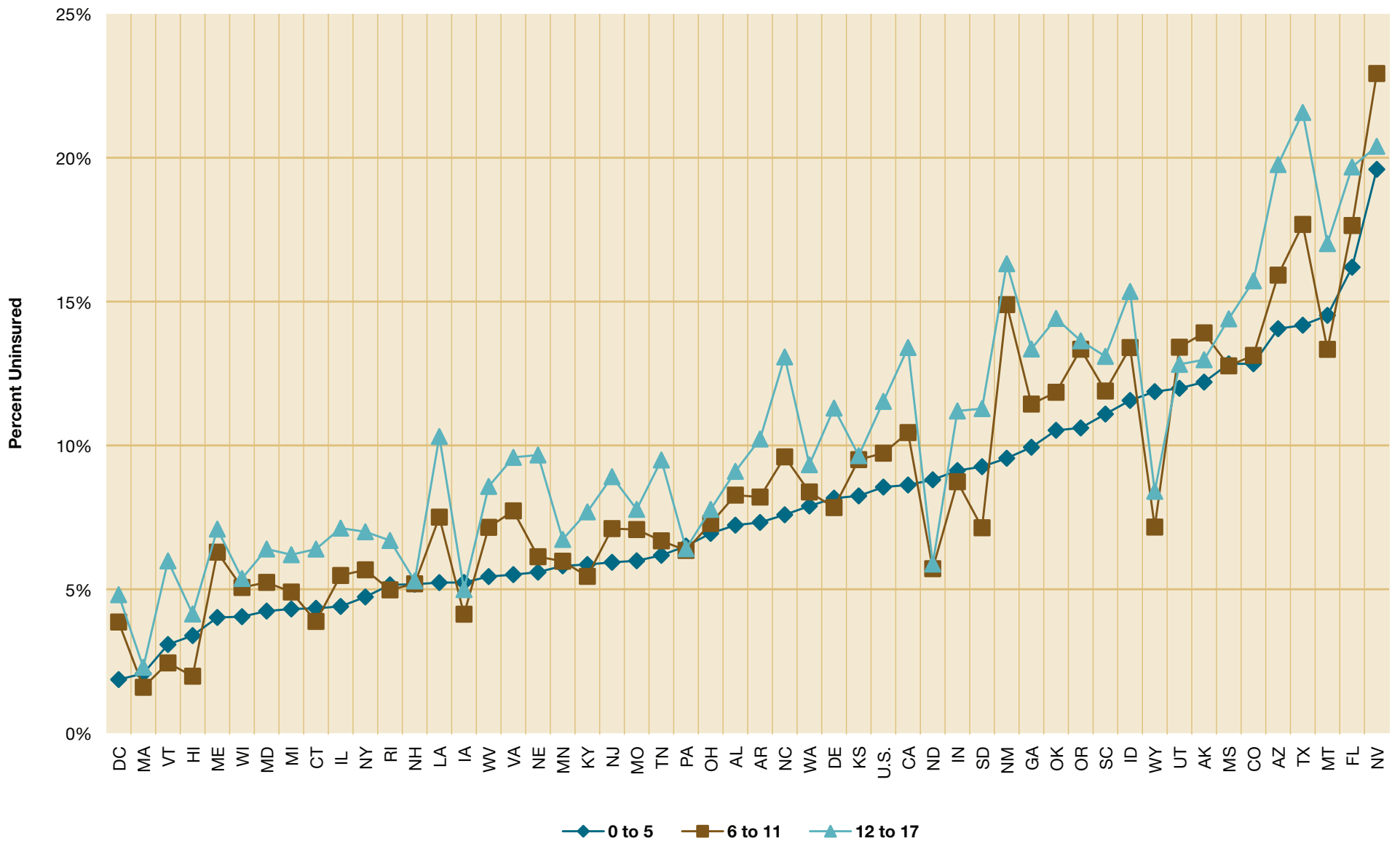


Exhibit 2D: Variation in Children's Uninsurance Rates by Age Group, 2008



Source: SHADAC analysis of American Community Survey Public Use Microdata Sample  
Note: States are ordered left to right by uninsurance rate for children ages 0 to 5.



## Exhibit 2E: Relative Difference (Ratios) in Children's Health Insurance Coverage by Age, 2008

	Ages 6 to 11 Compared to Ages 0 to 5						Ages 12 to 17 Compared to Ages 0 to 5					
	Private		Public		Uninsured		Private		Public		Uninsured	
	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI
U.S.	1.09	(1.09, 1.09)	0.789	(0.79, 0.79)	1.14	(1.14, 1.14)	1.15	(1.15, 1.15)	0.63	(0.63, 0.63)	1.35	(1.35, 1.35)
Alabama	1.17	(1.11, 1.23)	0.73	(0.65, 0.80)	1.14	(0.90, 1.39)	1.23	(1.16, 1.30)	0.62	(0.55, 0.69)	1.26	(1.00, 1.52)
Alaska	1.06	(0.95, 1.17)	0.79	(0.61, 0.98)	1.14	(0.76, 1.52)	1.10	(0.97, 1.23)	0.73	(0.49, 0.96)	1.06	(0.68, 1.45)
Arizona	1.12	(1.07, 1.17)	0.77	(0.72, 0.82)	1.13	(0.99, 1.27)	1.19	(1.13, 1.24)	0.56	(0.52, 0.61)	1.41	(1.25, 1.56)
Arkansas	1.18	(1.08, 1.28)	0.82	(0.74, 0.89)	1.12	(0.83, 1.41)	1.26	(1.15, 1.37)	0.71	(0.63, 0.79)	1.40	(1.09, 1.70)
California	1.07	(1.06, 1.09)	0.83	(0.81, 0.85)	1.21	(1.13, 1.30)	1.10	(1.08, 1.12)	0.70	(0.67, 0.72)	1.55	(1.44, 1.67)
Colorado	1.10	(1.06, 1.14)	0.71	(0.63, 0.79)	1.02	(0.86, 1.19)	1.12	(1.08, 1.17)	0.54	(0.46, 0.61)	1.22	(1.03, 1.42)
Connecticut	1.08	(1.04, 1.12)	0.79	(0.70, 0.87)	0.89	(0.52, 1.27)	1.10	(1.06, 1.15)	0.62	(0.54, 0.71)	1.47	(0.90, 2.05)
Delaware	1.18	(1.08, 1.29)	0.63	(0.52, 0.75)	0.96	(0.49, 1.43)	1.18	(1.05, 1.32)	0.52	(0.36, 0.68)	1.38	(0.58, 2.19)
District of Columbia	1.07	(0.91, 1.22)	0.86	(0.66, 1.05)	--	--	0.81	(0.67, 0.96)	1.19	(0.95, 1.43)	2.58	(0.20, 4.97)
Florida	1.11	(1.08, 1.14)	0.76	(0.72, 0.80)	1.09	(1.01, 1.17)	1.18	(1.14, 1.21)	0.58	(0.55, 0.62)	1.22	(1.13, 1.30)
Georgia	1.16	(1.11, 1.20)	0.75	(0.71, 0.80)	1.15	(1.00, 1.30)	1.26	(1.21, 1.30)	0.57	(0.53, 0.60)	1.34	(1.18, 1.51)
Hawaii	1.04	(0.97, 1.11)	0.90	(0.67, 1.14)	--	--	1.04	(0.96, 1.12)	0.80	(0.55, 1.05)	1.22	(0.46, 1.98)
Idaho	1.06	(0.98, 1.14)	0.80	(0.66, 0.95)	1.16	(0.90, 1.42)	1.13	(1.05, 1.21)	0.59	(0.48, 0.70)	1.33	(1.00, 1.66)
Illinois	1.10	(1.07, 1.12)	0.80	(0.76, 0.84)	1.24	(1.04, 1.45)	1.17	(1.14, 1.21)	0.62	(0.57, 0.66)	1.62	(1.36, 1.88)
Indiana	1.12	(1.08, 1.16)	0.77	(0.71, 0.84)	0.96	(0.81, 1.11)	1.18	(1.14, 1.22)	0.57	(0.52, 0.63)	1.23	(1.02, 1.43)
Iowa	1.09	(1.03, 1.15)	0.81	(0.69, 0.93)	0.79	(0.53, 1.05)	1.17	(1.11, 1.23)	0.59	(0.48, 0.70)	0.95	(0.59, 1.31)
Kansas	1.11	(1.04, 1.18)	0.68	(0.57, 0.79)	1.15	(0.89, 1.42)	1.18	(1.11, 1.25)	0.51	(0.42, 0.60)	1.17	(0.84, 1.50)
Kentucky	1.13	(1.08, 1.17)	0.83	(0.76, 0.89)	0.93	(0.72, 1.14)	1.20	(1.14, 1.26)	0.66	(0.60, 0.73)	1.31	(0.95, 1.68)
Louisiana	1.11	(1.05, 1.18)	0.84	(0.78, 0.90)	1.43	(1.07, 1.80)	1.20	(1.13, 1.27)	0.70	(0.64, 0.75)	1.97	(1.48, 2.46)
Maine	1.08	(0.98, 1.19)	0.79	(0.64, 0.94)	1.56	(0.48, 2.65)	1.11	(0.98, 1.24)	0.72	(0.55, 0.88)	1.76	(0.74, 2.79)
Maryland	1.08	(1.05, 1.12)	0.75	(0.68, 0.82)	1.24	(0.90, 1.57)	1.13	(1.09, 1.17)	0.58	(0.51, 0.65)	1.51	(1.15, 1.87)
Massachusetts	1.07	(1.04, 1.11)	0.80	(0.70, 0.89)	0.77	(0.44, 1.09)	1.08	(1.05, 1.11)	0.75	(0.67, 0.82)	1.10	(0.70, 1.51)
Michigan	1.12	(1.08, 1.15)	0.77	(0.71, 0.82)	1.14	(0.90, 1.37)	1.15	(1.11, 1.19)	0.66	(0.61, 0.71)	1.44	(1.16, 1.71)
Minnesota	1.07	(1.02, 1.11)	0.74	(0.61, 0.86)	1.03	(0.73, 1.33)	1.09	(1.05, 1.13)	0.61	(0.52, 0.69)	1.16	(0.78, 1.53)
Mississippi	1.13	(1.04, 1.22)	0.87	(0.80, 0.95)	0.99	(0.80, 1.19)	1.23	(1.13, 1.33)	0.73	(0.66, 0.80)	1.12	(0.88, 1.36)
Missouri	1.12	(1.07, 1.17)	0.76	(0.68, 0.83)	1.18	(0.91, 1.45)	1.17	(1.12, 1.22)	0.65	(0.59, 0.71)	1.30	(1.02, 1.58)
Montana	1.05	(0.95, 1.15)	0.93	(0.68, 1.17)	0.92	(0.62, 1.21)	1.14	(1.02, 1.26)	0.53	(0.34, 0.72)	1.17	(0.79, 1.55)
Nebraska	1.10	(1.02, 1.18)	0.68	(0.52, 0.84)	1.10	(0.64, 1.55)	1.10	(1.03, 1.17)	0.53	(0.43, 0.64)	1.73	(1.06, 2.39)
Nevada	1.02	(0.97, 1.07)	0.71	(0.56, 0.86)	1.17	(1.02, 1.32)	1.11	(1.06, 1.16)	0.50	(0.38, 0.63)	1.04	(0.89, 1.20)
New Hampshire	1.06	(0.97, 1.14)	0.81	(0.58, 1.04)	1.00	(0.52, 1.49)	1.10	(1.01, 1.19)	0.66	(0.48, 0.84)	1.02	(0.54, 1.51)
New Jersey	1.06	(1.03, 1.09)	0.77	(0.71, 0.83)	1.20	(1.02, 1.38)	1.08	(1.06, 1.11)	0.63	(0.56, 0.69)	1.50	(1.23, 1.77)
New Mexico	1.05	(0.94, 1.15)	0.85	(0.76, 0.93)	1.56	(1.16, 1.95)	1.25	(1.13, 1.38)	0.63	(0.56, 0.71)	1.71	(1.30, 2.12)
New York	1.05	(1.04, 1.07)	0.86	(0.83, 0.89)	1.20	(1.03, 1.37)	1.10	(1.08, 1.13)	0.73	(0.69, 0.77)	1.48	(1.26, 1.70)
North Carolina	1.11	(1.07, 1.15)	0.78	(0.74, 0.83)	1.27	(1.10, 1.44)	1.19	(1.14, 1.23)	0.58	(0.54, 0.62)	1.72	(1.51, 1.93)
North Dakota	1.09	(0.98, 1.20)	0.81	(0.50, 1.13)	0.65	(0.18, 1.11)	1.17	(1.05, 1.29)	0.51	(0.23, 0.79)	0.67	(0.22, 1.11)
Ohio	1.08	(1.05, 1.11)	0.81	(0.76, 0.85)	1.05	(0.87, 1.23)	1.16	(1.14, 1.19)	0.61	(0.56, 0.65)	1.12	(0.95, 1.29)
Oklahoma	1.14	(1.06, 1.22)	0.80	(0.73, 0.88)	1.13	(0.89, 1.36)	1.29	(1.21, 1.37)	0.56	(0.50, 0.61)	1.37	(1.08, 1.66)
Oregon	1.08	(1.03, 1.14)	0.68	(0.59, 0.78)	1.26	(1.00, 1.52)	1.10	(1.04, 1.16)	0.63	(0.52, 0.73)	1.29	(1.05, 1.52)
Pennsylvania	1.08	(1.05, 1.10)	0.83	(0.78, 0.88)	0.98	(0.80, 1.16)	1.15	(1.12, 1.18)	0.66	(0.61, 0.71)	0.99	(0.82, 1.16)
Rhode Island	1.09	(1.00, 1.18)	0.75	(0.56, 0.94)	0.97	(0.41, 1.52)	1.09	(1.00, 1.19)	0.67	(0.46, 0.87)	1.30	(0.65, 1.95)
South Carolina	1.14	(1.09, 1.20)	0.75	(0.69, 0.82)	1.07	(0.89, 1.25)	1.21	(1.14, 1.27)	0.62	(0.55, 0.69)	1.18	(0.95, 1.42)
South Dakota	1.07	(0.95, 1.19)	0.91	(0.68, 1.15)	0.77	(0.40, 1.14)	1.14	(1.00, 1.29)	0.61	(0.37, 0.85)	1.22	(0.78, 1.66)
Tennessee	1.14	(1.10, 1.18)	0.76	(0.71, 0.81)	1.08	(0.87, 1.30)	1.17	(1.13, 1.22)	0.63	(0.58, 0.68)	1.54	(1.25, 1.82)
Texas	1.13	(1.11, 1.16)	0.74	(0.71, 0.76)	1.25	(1.17, 1.32)	1.20	(1.18, 1.23)	0.54	(0.52, 0.57)	1.52	(1.43, 1.61)
Utah	1.05	(1.01, 1.09)	0.68	(0.57, 0.79)	1.12	(0.94, 1.30)	1.08	(1.04, 1.13)	0.58	(0.47, 0.69)	1.07	(0.83, 1.31)
Vermont	1.09	(0.92, 1.27)	0.87	(0.63, 1.11)	--	--	1.12	(0.94, 1.30)	0.73	(0.51, 0.95)	--	--
Virginia	1.04	(1.01, 1.07)	0.77	(0.69, 0.85)	1.40	(1.19, 1.62)	1.08	(1.04, 1.11)	0.57	(0.50, 0.65)	1.74	(1.45, 2.03)
Washington	1.04	(1.01, 1.08)	0.88	(0.82, 0.95)	1.06	(0.88, 1.24)	1.12	(1.08, 1.16)	0.67	(0.61, 0.73)	1.18	(0.98, 1.39)
West Virginia	1.08	(0.99, 1.17)	0.85	(0.75, 0.96)	1.31	(0.82, 1.81)	1.21	(1.10, 1.32)	0.64	(0.54, 0.74)	1.58	(1.00, 2.15)
Wisconsin	1.04	(1.00, 1.08)	0.84	(0.75, 0.94)	1.25	(0.94, 1.56)	1.11	(1.07, 1.15)	0.63	(0.54, 0.72)	1.33	(0.93, 1.73)
Wyoming	1.09	(0.96, 1.23)	0.93	(0.63, 1.23)	0.60	(0.28, 0.93)	1.11	(0.98, 1.24)	0.82	(0.55, 1.09)	0.71	(0.33, 1.08)

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program.

People reporting both private and public coverage are counted as private and not public.

SE: standard error; SE of the ratio estimated using the delta method.

95% CI: 95% confidence interval around the ratio. Intervals crossing one indicate a non-significant result.

Note: Ratios are not shown when the coefficient of variation is greater than .49.

Children are defined as 0-17 year olds.



# Exhibit 3A: Children's Health Insurance by Race/Ethnicity and State, 2008

	White						Non-White						Hispanic					
	Private		Public		Uninsured		Private		Public		Uninsured		Private		Public		Uninsured	
	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
U.S.	76.9	0.1	16.5	0.1	6.6	0.1	54.2	0.3	35.9	0.2	9.9	0.1	41.3	0.2	40.1	0.2	18.7	0.2
Alabama	73.1	0.9	20.0	0.8	6.8	0.5	47.2	1.6	43.9	1.5	8.9	0.9	31.9	3.7	45.4	4.1	22.7	3.2
Alaska	79.4	2.3	13.4	2.0	7.3	1.6	48.5	3.5	31.1	3.0	20.4	2.7	53.4	9.0	27.1	7.3	19.4	7.5
Arizona	76.7	0.9	13.8	0.7	9.6	0.7	49.5	1.8	31.0	1.9	19.5	1.2	38.0	1.1	39.7	1.2	22.2	0.9
Arkansas	60.5	1.1	32.4	1.1	7.1	0.6	31.9	2.1	59.6	2.0	8.5	1.2	23.9	2.9	56.9	3.6	19.2	2.4
California	81.7	0.5	12.6	0.4	5.8	0.2	68.4	0.6	24.0	0.6	7.6	0.3	43.1	0.4	41.6	0.4	15.3	0.3
Colorado	81.6	0.8	10.1	0.6	8.3	0.6	68.0	2.1	21.7	2.1	10.3	1.3	41.6	1.6	31.8	1.4	26.6	1.6
Connecticut	86.5	0.9	9.7	0.7	3.8	0.5	63.7	2.8	30.9	2.6	5.4	1.0	46.0	2.3	45.3	2.4	8.7	1.4
Delaware	82.6	2.4	12.0	1.9	5.4	1.5	54.9	3.6	34.6	3.4	10.5	2.2	44.5	7.1	32.9	6.0	22.6	6.9
District of Columbia	92.9	3.9	5.4	3.7	1.7	1.2	44.9	3.3	51.6	3.3	3.5	1.0	53.3	8.0	40.7	8.2	6.0	3.3
Florida	70.4	0.5	16.3	0.5	13.3	0.4	47.5	0.9	33.7	0.9	18.8	0.7	45.1	0.8	29.1	0.7	25.8	0.8
Georgia	72.2	0.7	20.0	0.6	7.8	0.5	48.3	0.9	40.6	0.9	11.1	0.5	32.1	1.4	38.5	1.8	29.3	1.7
Hawaii	85.8	2.6	8.9	2.3	5.3	1.8	80.2	1.5	17.1	1.5	2.7	0.6	67.4	4.0	29.7	3.8	2.9	1.0
Idaho	71.1	1.5	19.4	1.3	9.5	1.0	56.7	4.3	25.8	3.8	17.6	3.1	34.4	3.4	35.5	3.5	30.1	3.0
Illinois	81.2	0.5	15.3	0.4	3.5	0.3	51.0	1.1	41.8	1.1	7.2	0.6	45.5	1.1	45.0	1.1	9.4	0.7
Indiana	72.9	0.8	17.9	0.6	9.2	0.6	48.1	2.0	42.2	2.0	9.7	1.0	42.5	2.3	42.8	2.7	14.7	1.7
Iowa	78.1	1.1	18.0	1.0	3.9	0.5	49.0	3.8	42.0	4.2	9.0	2.8	55.0	4.5	35.2	4.7	9.8	2.1
Kansas	79.5	1.1	13.6	0.8	6.9	0.7	55.9	3.0	33.3	3.1	10.8	2.0	45.4	3.1	36.6	3.2	18.0	2.1
Kentucky	65.1	0.7	29.1	0.7	5.8	0.4	47.5	2.1	46.0	2.4	6.5	1.0	44.8	4.2	38.4	4.2	16.8	3.2
Louisiana	66.1	1.0	27.4	0.9	6.4	0.6	34.8	1.5	56.7	1.6	8.5	0.6	44.3	3.7	40.0	4.0	15.7	3.5
Maine	65.5	1.6	28.5	1.6	6.0	0.8	57.8	6.8	37.4	6.8	4.8	1.8	60.1	10.4	35.8	10.4	4.1	3.8
Maryland	84.8	0.7	11.6	0.6	3.6	0.4	66.5	1.3	28.0	1.2	5.5	0.5	46.2	2.5	39.9	2.3	13.9	1.7
Massachusetts	86.6	0.6	11.6	0.5	1.8	0.2	65.0	1.5	32.5	1.4	2.5	0.5	42.1	2.3	55.5	2.3	2.5	0.6
Michigan	75.7	0.6	19.8	0.6	4.4	0.3	49.9	1.3	43.5	1.3	6.7	0.5	46.4	2.3	45.4	2.2	8.2	1.4
Minnesota	85.5	0.6	10.0	0.6	4.6	0.4	55.8	2.5	37.0	2.5	7.2	1.0	48.6	3.6	29.0	2.7	22.5	3.6
Mississippi	65.0	1.2	23.9	1.1	11.1	0.8	32.8	1.4	52.3	1.6	14.9	1.2	41.0	6.0	30.4	5.3	28.6	5.2
Missouri	71.5	0.7	22.1	0.6	6.4	0.4	48.8	1.9	44.6	1.8	6.6	0.9	47.1	3.4	35.3	3.1	17.6	2.5
Montana	73.0	2.1	14.5	1.5	12.5	1.4	31.7	4.4	36.2	5.1	32.1	4.2	48.9	8.2	39.7	8.7	11.4	5.1
Nebraska	84.2	0.9	11.5	0.9	4.3	0.5	53.6	4.8	37.2	5.4	9.2	2.1	45.4	4.3	33.8	4.0	20.8	3.1
Nevada	80.0	1.4	7.2	0.9	12.9	1.1	71.0	2.3	15.1	2.0	13.9	1.6	51.3	1.9	14.9	1.3	33.8	1.7
New Hampshire	77.3	1.3	17.8	1.2	4.9	0.7	73.0	4.5	18.4	3.7	8.6	3.2	69.4	7.1	24.5	6.8	6.1	2.9
New Jersey	87.2	0.6	8.7	0.5	4.2	0.4	64.7	1.3	26.6	1.2	8.7	0.7	50.3	1.3	35.7	1.3	14.0	0.9
New Mexico	69.6	2.1	25.0	2.0	5.4	0.9	32.2	2.8	42.1	3.3	25.7	2.6	39.0	1.8	46.9	1.8	14.1	1.1
New York	80.1	0.5	15.9	0.5	4.0	0.2	55.9	0.7	36.7	0.7	7.3	0.4	44.5	1.2	46.8	1.2	8.7	0.5
North Carolina	73.6	0.7	19.1	0.6	7.3	0.4	47.7	1.1	43.0	1.1	9.3	0.6	26.3	1.3	48.2	1.7	25.5	1.5
North Dakota	85.1	2.0	11.4	1.5	3.6	1.1	48.2	6.9	22.9	5.3	28.8	6.5	--	--	--	--	--	--
Ohio	75.9	0.5	17.3	0.5	6.8	0.3	48.9	1.2	42.7	1.2	8.4	0.8	48.4	2.5	38.7	2.3	12.9	1.7
Oklahoma	65.0	1.1	25.0	1.1	10.0	0.5	43.4	1.8	42.2	1.9	14.4	1.1	33.9	2.9	47.3	3.0	18.8	2.2
Oregon	75.1	1.0	14.3	0.8	10.6	0.9	69.4	2.2	19.1	2.1	11.5	2.0	41.4	2.4	38.4	2.5	20.2	1.6
Pennsylvania	77.4	0.5	16.9	0.5	5.6	0.4	53.5	1.5	39.5	1.5	7.1	0.7	42.2	1.9	45.8	2.0	12.1	1.4
Rhode Island	86.0	1.2	11.1	1.1	2.9	0.6	64.3	4.4	26.3	4.3	9.5	2.8	43.1	4.2	44.4	4.5	12.5	2.3
South Carolina	73.1	0.9	17.6	0.7	9.3	0.7	46.0	1.6	40.8	1.5	13.2	1.0	33.2	3.1	36.8	3.2	30.0	3.3
South Dakota	78.9	2.1	15.7	2.0	5.4	0.9	24.0	4.1	53.9	5.7	22.1	4.9	46.7	11.3	35.2	11.6	18.1	5.7
Tennessee	71.4	0.7	23.1	0.7	5.5	0.3	50.6	1.4	41.5	1.5	8.0	1.0	31.2	2.6	41.5	2.8	27.3	2.7
Texas	77.5	0.4	12.4	0.4	10.1	0.4	54.4	1.0	31.3	0.8	14.3	0.6	33.6	0.5	41.3	0.5	25.1	0.4
Utah	81.6	1.0	10.2	0.8	8.2	0.6	67.9	3.3	17.7	3.0	14.4	2.7	46.3	3.1	19.4	2.1	34.3	2.7
Vermont	65.0	2.3	31.8	2.3	3.2	0.8	51.6	9.4	31.4	5.9	17.0	7.1	--	--	--	--	--	--
Virginia	83.6	0.6	11.0	0.4	5.5	0.4	63.1	1.0	28.7	1.0	8.2	0.7	58.1	2.5	22.8	2.0	19.0	1.9
Washington	76.3	0.8	17.6	0.6	6.1	0.5	65.1	1.6	25.8	1.6	9.0	0.8	39.1	1.8	43.2	1.8	17.7	1.5
West Virginia	60.6	1.5	32.5	1.5	7.0	0.7	47.4	5.0	48.6	4.8	4.0	1.6	55.9	11.5	20.2	8.2	23.9	9.6
Wisconsin	82.3	0.6	13.8	0.6	3.9	0.4	49.5	2.5	45.9	2.5	4.6	0.7	52.5	3.0	33.7	2.8	13.8	1.7
Wyoming	74.6	2.3	16.5	1.8	8.9	1.4	51.9	7.0	33.2	7.0	15.0	5.3	58.1	6.8	34.4	6.7	7.6	4.2

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program.

People reporting both private and public coverage are counted as private and not public.

SE: standard error

Notes: Rates are not shown when there are fewer than 50 observations.

White and Non-white do not include people of Hispanic origin. Non-white includes African-American, Asian, American Indian, Pacific Islanders, and multiple race.

Hispanic includes people of all race groups.

Children are defined as 0-17 years old.

Exhibit 3B:  
Percent Difference in Uninsurance Rate for Non-White Children Compared to White Children, 2008

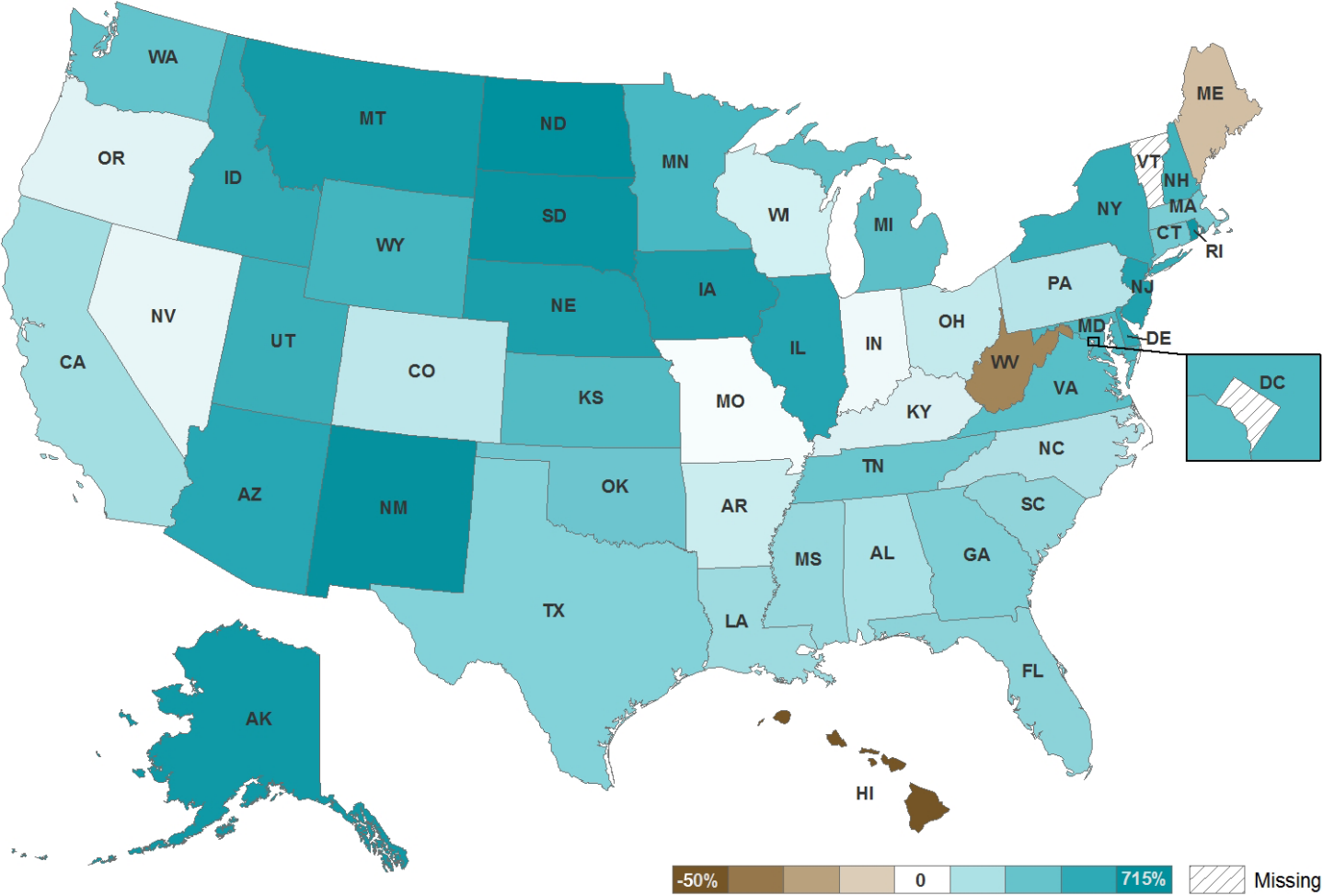


Exhibit 3C:  
Percent Difference in Uninsurance Rate for Hispanic Children Compared to White Children, 2008

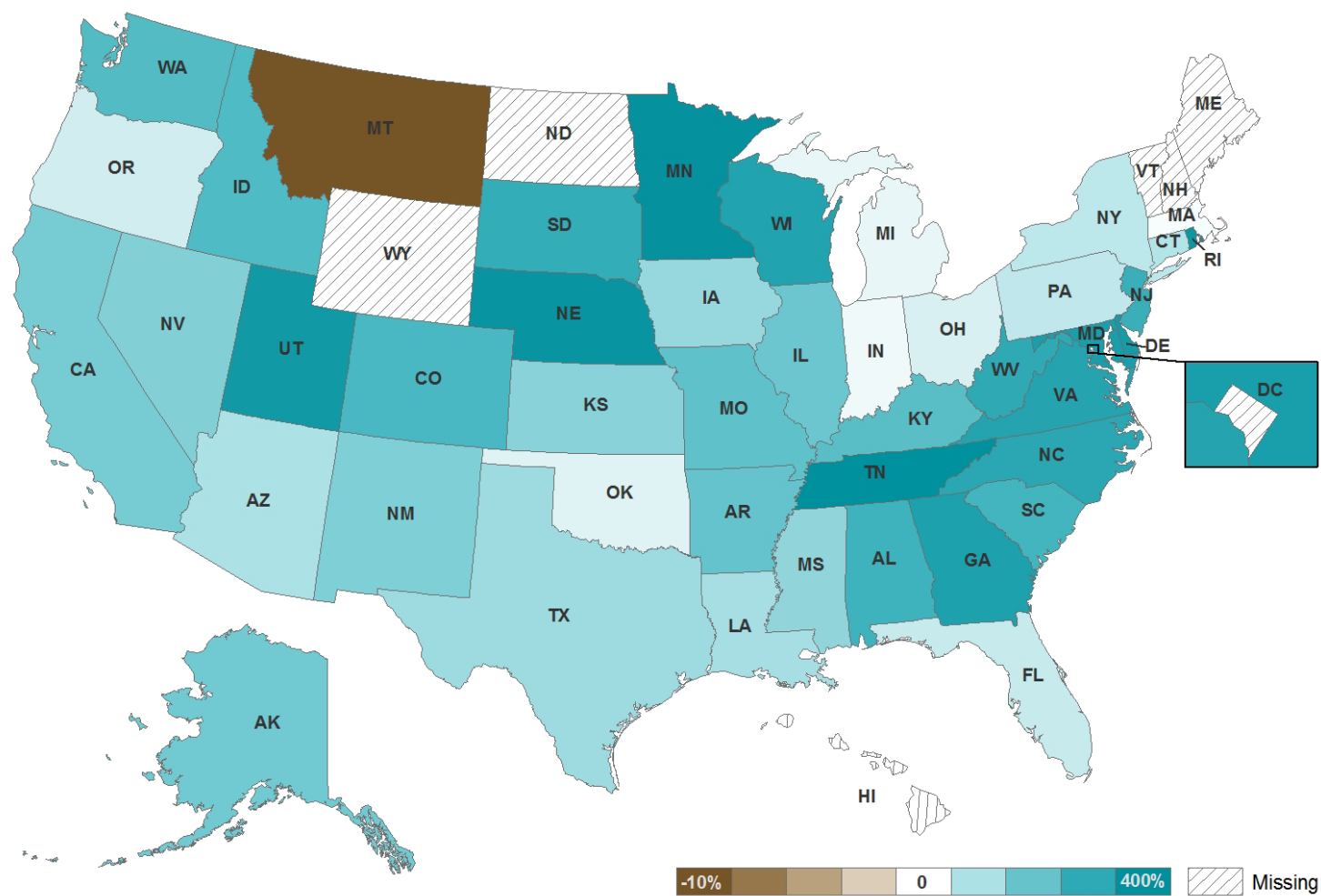
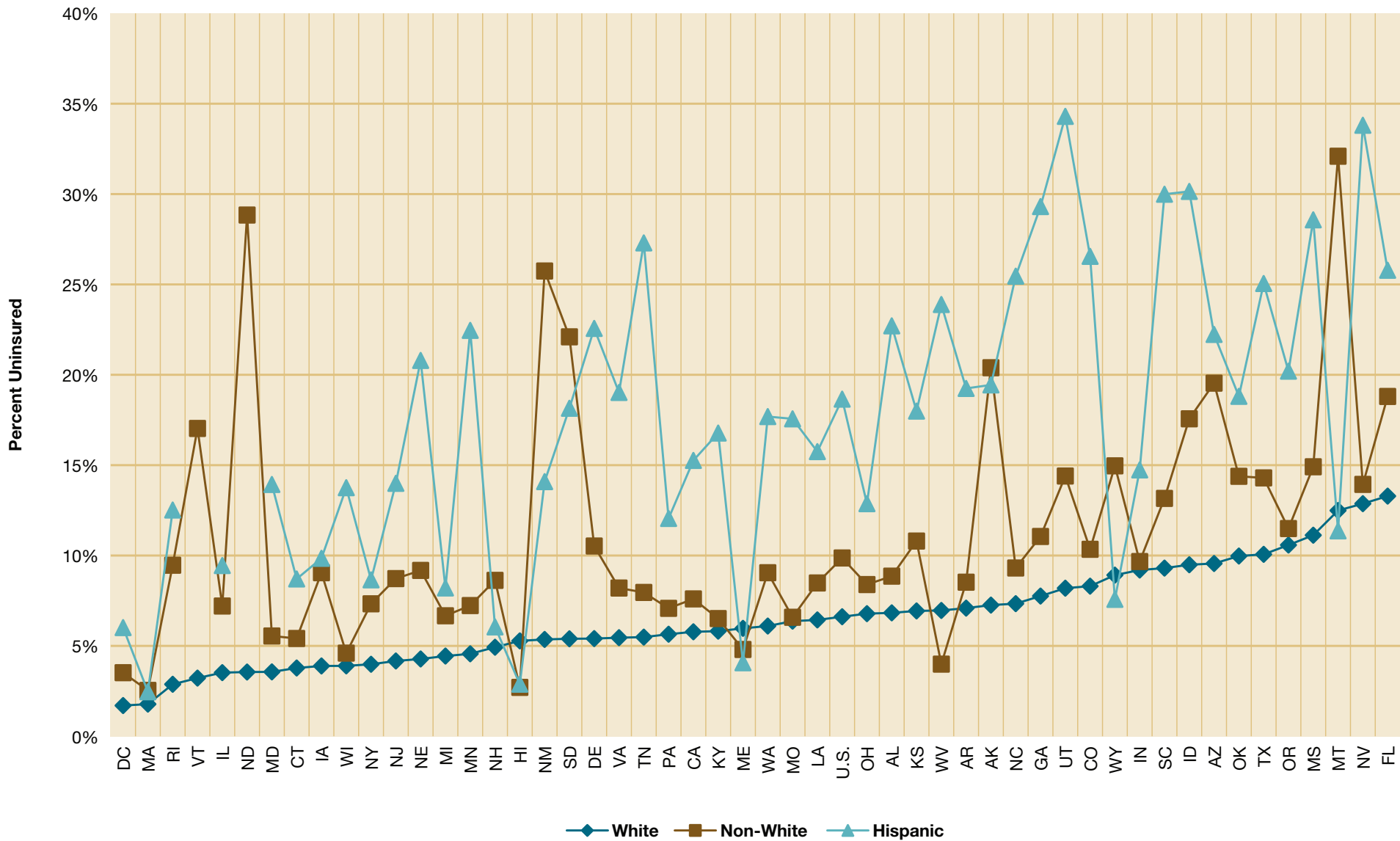


Exhibit 3D: Variation in Children's Uninsurance Rates by Race/Ethnicity, 2008



Source: SHADAC analysis of American Community Survey Public Use Microdata Sample  
Note: States are ordered left to right by uninsurance rate for White children.

# Exhibit 3E: Relative Difference (Ratios) in Children's Health Insurance Coverage by Race/Ethnicity, 2008

	Non-White Compared to White						Hispanic Compared to White					
	Private		Public		Uninsured		Private		Public		Uninsured	
	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI
U.S.	0.70	(0.70, 0.70)	2.18	(2.18, 2.18)	1.49	(1.49, 1.49)	0.54	(0.54, 0.54)	2.44	(2.43, 2.44)	2.82	(2.82, 2.82)
Alabama	0.65	(0.60, 0.69)	2.19	(1.96, 2.43)	1.30	(1.00, 1.60)	0.44	(0.34, 0.53)	2.27	(1.83, 2.70)	3.33	(2.31, 4.35)
Alaska	0.61	(0.52, 0.71)	2.33	(1.50, 3.15)	2.81	(1.44, 4.18)	0.67	(0.45, 0.90)	2.03	(0.94, 3.12)	2.68	(0.21, 5.14)
Arizona	0.64	(0.60, 0.69)	2.25	(1.86, 2.64)	2.04	(1.71, 2.38)	0.50	(0.46, 0.53)	2.89	(2.55, 3.23)	2.33	(1.97, 2.69)
Arkansas	0.53	(0.46, 0.59)	1.84	(1.69, 2.00)	1.20	(0.87, 1.53)	0.39	(0.30, 0.49)	1.76	(1.50, 2.01)	2.71	(1.97, 3.46)
California	0.84	(0.82, 0.85)	1.91	(1.76, 2.06)	1.31	(1.18, 1.45)	0.53	(0.52, 0.54)	3.32	(3.09, 3.54)	2.64	(2.41, 2.87)
Colorado	0.83	(0.78, 0.88)	2.14	(1.69, 2.59)	1.25	(0.89, 1.60)	0.51	(0.47, 0.55)	3.15	(2.72, 3.57)	3.20	(2.66, 3.74)
Connecticut	0.74	(0.68, 0.80)	3.18	(2.58, 3.79)	1.43	(0.83, 2.03)	0.53	(0.48, 0.59)	4.66	(3.81, 5.51)	2.30	(1.33, 3.28)
Delaware	0.66	(0.58, 0.75)	2.88	(1.87, 3.79)	1.95	(0.70, 3.19)	0.54	(0.37, 0.71)	2.74	(1.52, 3.97)	4.18	(0.58, 7.78)
District of Columbia	0.48	(0.40, 0.56)	--	--	--	--	0.57	(0.39, 0.76)	--	--	--	--
Florida	0.68	(0.65, 0.70)	2.07	(1.91, 2.23)	1.41	(1.27, 1.56)	0.64	(0.62, 0.66)	1.79	(1.66, 1.91)	1.94	(1.79, 2.09)
Georgia	0.67	(0.64, 0.70)	2.03	(1.86, 2.19)	1.43	(1.24, 1.61)	0.45	(0.41, 0.48)	1.92	(1.70, 2.15)	3.78	(3.17, 4.39)
Hawaii	0.93	(0.87, 1.00)	1.92	(0.90, 2.93)	0.51	(0.11, 0.92)	0.79	(0.69, 0.88)	3.33	(1.50, 5.15)	--	--
Idaho	0.80	(0.68, 0.92)	1.33	(0.93, 1.72)	1.85	(1.11, 2.60)	0.48	(0.39, 0.58)	1.83	(1.38, 2.27)	3.18	(2.29, 4.07)
Illinois	0.63	(0.60, 0.66)	2.73	(2.51, 2.96)	2.05	(1.60, 2.49)	0.56	(0.53, 0.59)	2.95	(2.73, 3.16)	2.68	(2.21, 3.16)
Indiana	0.66	(0.61, 0.71)	2.36	(2.11, 2.62)	1.05	(0.82, 1.29)	0.58	(0.52, 0.65)	2.39	(2.09, 2.70)	1.60	(1.18, 2.03)
Iowa	0.63	(0.53, 0.72)	2.33	(1.85, 2.82)	2.33	(0.82, 3.83)	0.70	(0.59, 0.82)	1.96	(1.38, 2.53)	2.53	(1.24, 3.82)
Kansas	0.70	(0.62, 0.78)	2.45	(1.95, 2.96)	1.56	(0.91, 2.21)	0.57	(0.49, 0.65)	2.70	(2.16, 3.24)	2.59	(1.79, 3.40)
Kentucky	0.73	(0.67, 0.79)	1.58	(1.42, 1.74)	1.12	(0.75, 1.49)	0.69	(0.56, 0.81)	1.32	(1.03, 1.61)	2.88	(1.75, 4.02)
Louisiana	0.53	(0.48, 0.58)	2.06	(1.89, 2.24)	1.32	(1.01, 1.62)	0.67	(0.56, 0.78)	1.46	(1.15, 1.76)	2.45	(1.32, 3.57)
Maine	0.88	(0.68, 1.09)	1.31	(0.84, 1.79)	0.80	(0.17, 1.44)	0.92	(0.60, 1.23)	1.26	(0.54, 1.98)	--	--
Maryland	0.78	(0.75, 0.82)	2.40	(2.06, 2.75)	1.56	(1.16, 1.96)	0.54	(0.48, 0.61)	3.43	(2.84, 4.01)	3.91	(2.59, 5.23)
Massachusetts	0.75	(0.72, 0.78)	2.80	(2.47, 3.14)	1.43	(0.82, 2.04)	0.49	(0.43, 0.54)	4.79	(4.16, 5.41)	1.38	(0.60, 2.17)
Michigan	0.66	(0.63, 0.69)	2.19	(2.03, 2.36)	1.50	(1.20, 1.80)	0.61	(0.55, 0.67)	2.29	(2.03, 2.55)	1.85	(1.18, 2.52)
Minnesota	0.65	(0.60, 0.71)	3.71	(3.08, 4.33)	1.59	(1.09, 2.08)	0.57	(0.49, 0.65)	2.90	(2.29, 3.52)	4.92	(3.21, 6.64)
Mississippi	0.50	(0.46, 0.55)	2.19	(1.95, 2.43)	1.34	(1.09, 1.59)	0.63	(0.45, 0.81)	1.27	(0.84, 1.71)	2.57	(1.55, 3.59)
Missouri	0.68	(0.63, 0.74)	2.02	(1.82, 2.22)	1.03	(0.72, 1.34)	0.66	(0.57, 0.75)	1.60	(1.31, 1.89)	2.76	(1.87, 3.65)
Montana	0.43	(0.31, 0.56)	2.49	(1.57, 3.41)	2.57	(1.70, 3.44)	0.67	(0.45, 0.89)	2.73	(1.39, 4.07)	0.91	(0.08, 1.74)
Nebraska	0.64	(0.52, 0.75)	3.22	(2.17, 4.28)	2.15	(1.09, 3.21)	0.54	(0.44, 0.64)	2.93	(2.12, 3.75)	4.86	(2.92, 6.81)
Nevada	0.89	(0.82, 0.95)	2.10	(1.39, 2.82)	1.08	(0.77, 1.40)	0.64	(0.59, 0.70)	2.08	(1.48, 2.69)	2.63	(2.06, 3.19)
New Hampshire	0.94	(0.82, 1.06)	1.04	(0.60, 1.47)	1.75	(0.31, 3.20)	0.90	(0.72, 1.08)	1.38	(0.59, 2.17)	--	--
New Jersey	0.74	(0.71, 0.77)	3.06	(2.66, 3.46)	2.09	(1.55, 2.64)	0.58	(0.55, 0.61)	4.12	(3.53, 4.70)	3.36	(2.65, 4.07)
New Mexico	0.46	(0.37, 0.55)	1.68	(1.31, 2.05)	4.81	(3.10, 6.51)	0.56	(0.50, 0.62)	1.87	(1.54, 2.21)	2.63	(1.65, 3.61)
New York	0.70	(0.68, 0.72)	2.31	(2.14, 2.49)	1.84	(1.54, 2.13)	0.56	(0.52, 0.59)	2.95	(2.71, 3.19)	2.17	(1.82, 2.53)
North Carolina	0.65	(0.62, 0.68)	2.26	(2.09, 2.42)	1.27	(1.07, 1.47)	0.36	(0.32, 0.39)	2.53	(2.30, 2.76)	3.47	(2.94, 4.00)
North Dakota	0.57	(0.41, 0.72)	2.02	(1.05, 2.99)	8.12	(2.43, 13.80)	--	--	--	--	--	--
Ohio	0.64	(0.61, 0.68)	2.47	(2.28, 2.66)	1.24	(0.99, 1.49)	0.64	(0.57, 0.70)	2.24	(1.97, 2.50)	1.90	(1.40, 2.39)
Oklahoma	0.67	(0.61, 0.72)	1.69	(1.50, 1.88)	1.44	(1.18, 1.70)	0.52	(0.43, 0.61)	1.89	(1.62, 2.17)	1.89	(1.37, 2.40)
Oregon	0.92	(0.86, 0.99)	1.34	(1.00, 1.68)	1.09	(0.68, 1.50)	0.55	(0.49, 0.61)	2.69	(2.23, 3.15)	1.91	(1.49, 2.33)
Pennsylvania	0.69	(0.65, 0.73)	2.33	(2.13, 2.53)	1.25	(0.95, 1.56)	0.54	(0.50, 0.59)	2.71	(2.45, 2.96)	2.13	(1.67, 2.60)
Rhode Island	0.75	(0.65, 0.85)	2.36	(1.48, 3.24)	3.29	(1.00, 5.58)	0.50	(0.41, 0.60)	3.98	(2.91, 5.06)	4.35	(1.90, 6.81)
South Carolina	0.63	(0.58, 0.67)	2.32	(2.07, 2.56)	1.41	(1.11, 1.72)	0.45	(0.37, 0.54)	2.09	(1.69, 2.49)	3.22	(2.31, 4.13)
South Dakota	0.30	(0.20, 0.40)	3.43	(2.39, 4.47)	4.10	(1.72, 6.47)	0.59	(0.31, 0.87)	2.24	(0.79, 3.69)	3.37	(0.90, 5.83)
Tennessee	0.71	(0.67, 0.75)	1.80	(1.62, 1.98)	1.45	(1.08, 1.82)	0.44	(0.37, 0.51)	1.80	(1.53, 2.06)	4.98	(3.75, 6.21)
Texas	0.70	(0.68, 0.73)	2.53	(2.35, 2.70)	1.42	(1.27, 1.57)	0.43	(0.42, 0.45)	3.34	(3.12, 3.55)	2.49	(2.29, 2.69)
Utah	0.83	(0.75, 0.92)	1.73	(1.09, 2.37)	1.76	(1.05, 2.46)	0.57	(0.49, 0.64)	1.90	(1.45, 2.35)	4.19	(3.26, 5.11)
Vermont	0.79	(0.51, 1.07)	0.99	(0.60, 1.38)	--	--	--	--	--	--	--	--
Virginia	0.76	(0.73, 0.78)	2.61	(2.35, 2.88)	1.50	(1.19, 1.82)	0.70	(0.64, 0.76)	2.08	(1.70, 2.45)	3.49	(2.51, 4.47)
Washington	0.85	(0.81, 0.90)	1.47	(1.27, 1.67)	1.48	(1.18, 1.79)	0.51	(0.46, 0.56)	2.46	(2.19, 2.73)	2.90	(2.23, 3.57)
West Virginia	0.78	(0.62, 0.95)	1.50	(1.17, 1.82)	0.57	(0.14, 1.01)	0.92	(0.55, 1.30)	0.62	(0.12, 1.12)	3.43	(0.71, 6.15)
Wisconsin	0.60	(0.54, 0.66)	3.33	(2.87, 3.78)	1.18	(0.79, 1.57)	0.64	(0.57, 0.71)	2.44	(2.02, 2.87)	3.53	(2.52, 4.54)
Wyoming	0.70	(0.50, 0.89)	2.01	(1.07, 2.95)	1.68	(0.37, 2.99)	0.78	(0.59, 0.96)	2.08	(1.19, 2.98)	--	--

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program.

People reporting both private and public coverage are counted as private and not public.

SE: standard error; SE of the ratio estimated using the delta method.

95% CI: 95% confidence interval around the ratio. Intervals crossing one indicate a non-significant result.

Note: Ratios are not shown when the coefficient of variation is greater than .49.

White and Non-white do not include people of Hispanic origin. Non-white includes African-American, Asian, American Indian, Pacific Islanders, and multiple race.

Hispanic includes people of all race groups.

Children are defined as 0-17 year olds.

# Exhibit 4A: Children's Health Insurance by Family Income as a Percent of Federal Poverty Level and State, 2008

	0-138% FPL						139-199% FPL						≥200% FPL					
	Private		Public		Uninsured		Private		Public		Uninsured		Private		Public		Uninsured	
	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE	%	SE
U.S.	22.6	0.2	61.1	0.2	16.3	0.2	51.3	0.3	33.7	0.3	15.0	0.2	85.8	0.1	8.2	0.1	6.0	0.1
Alabama	23.8	1.6	62.7	1.7	13.4	1.1	57.2	2.5	32.9	2.2	9.8	1.6	86.5	0.7	8.8	0.6	4.7	0.4
Alaska	25.7	4.2	54.4	4.5	19.8	4.0	44.3	5.7	39.9	5.6	15.8	3.7	81.1	2.0	8.5	1.3	10.4	1.6
Arizona	17.3	1.2	57.8	1.2	24.9	1.1	44.8	2.2	31.0	2.0	24.2	1.8	81.7	0.7	8.6	0.6	9.7	0.5
Arkansas	15.4	1.3	74.9	1.7	9.7	1.2	38.2	2.6	47.3	2.3	14.5	1.9	80.6	1.0	13.8	0.9	5.7	0.6
California	20.6	0.5	62.1	0.5	17.3	0.5	43.7	0.9	40.1	0.9	16.2	0.8	82.8	0.3	10.8	0.3	6.4	0.2
Colorado	24.1	1.5	46.5	2.0	29.4	2.0	48.1	2.6	28.3	2.1	23.7	2.5	88.1	0.6	5.4	0.4	6.5	0.4
Connecticut	25.2	2.3	66.1	2.4	8.7	1.3	49.3	3.6	38.1	3.4	12.6	2.3	90.1	0.8	6.5	0.6	3.3	0.4
Delaware	23.6	3.5	60.9	4.9	15.5	3.8	56.3	6.8	26.5	5.4	17.2	5.6	87.5	1.7	7.4	1.3	5.1	1.1
District of Columbia	10.8	2.8	86.4	2.8	2.8	1.2	46.4	7.7	48.6	7.8	5.0	2.0	84.7	2.5	11.8	2.1	3.5	1.2
Florida	20.9	0.6	50.3	0.9	28.7	0.8	45.5	1.4	30.3	1.0	24.1	1.1	79.7	0.4	9.3	0.3	11.1	0.4
Georgia	21.3	0.8	59.9	0.9	18.8	0.8	46.9	1.8	38.9	1.6	14.1	1.2	81.6	0.5	11.5	0.4	6.9	0.4
Hawaii	41.6	4.3	52.5	4.0	5.9	1.7	68.0	5.5	29.0	5.1	3.0	1.1	88.8	1.2	8.4	1.1	2.8	0.6
Idaho	26.5	2.5	55.0	3.1	18.5	2.3	58.7	3.6	21.9	2.5	19.4	2.8	86.7	1.2	5.6	0.9	7.8	0.9
Illinois	20.8	0.9	69.5	1.1	9.7	0.8	52.2	1.4	39.4	1.4	8.4	0.8	86.6	0.4	9.8	0.4	3.6	0.2
Indiana	24.4	1.4	60.2	1.4	15.4	1.2	56.7	2.0	28.6	1.7	14.7	1.6	88.3	0.5	5.6	0.3	6.1	0.5
Iowa	27.4	2.3	63.3	2.5	9.3	1.8	63.5	2.9	27.5	3.0	8.9	2.3	92.0	0.8	5.5	0.6	2.5	0.5
Kansas	30.3	2.3	53.1	2.7	16.5	1.7	62.3	2.9	23.4	2.7	14.3	2.2	90.3	0.8	4.9	0.5	4.9	0.6
Kentucky	22.1	1.6	68.7	1.7	9.2	0.9	55.6	2.4	35.6	2.4	8.9	1.4	88.7	0.7	7.3	0.6	4.0	0.4
Louisiana	18.4	1.4	71.6	1.7	10.0	0.9	40.0	2.3	52.9	2.5	7.0	1.0	77.3	1.1	16.3	0.9	6.4	0.5
Maine	25.0	3.4	68.3	3.7	6.8	1.6	50.0	4.5	40.9	5.3	9.1	3.3	86.5	1.3	8.6	1.2	4.9	1.0
Maryland	26.0	1.8	63.2	2.1	10.8	1.1	50.5	2.6	39.6	2.6	9.9	1.5	87.8	0.6	8.7	0.5	3.5	0.3
Massachusetts	28.5	1.8	67.7	1.8	3.8	0.7	58.6	2.9	37.5	2.9	4.0	0.9	91.9	0.5	6.9	0.4	1.2	0.1
Michigan	25.7	1.3	65.9	1.2	8.5	0.7	59.6	2.2	32.4	2.0	8.0	0.9	90.1	0.4	6.8	0.4	3.1	0.3
Minnesota	32.0	2.2	55.9	2.3	12.1	1.6	63.2	2.4	23.3	2.2	13.5	2.1	92.7	0.5	3.7	0.4	3.6	0.3
Mississippi	16.3	1.2	66.0	1.8	17.7	1.5	43.8	2.5	40.0	2.6	16.2	1.9	80.7	1.1	11.1	0.8	8.2	0.8
Missouri	23.8	1.2	67.1	1.3	9.1	0.8	58.8	1.9	29.8	1.7	11.4	1.3	88.9	0.5	6.1	0.3	5.0	0.4
Montana	28.1	3.8	50.5	3.7	21.4	2.8	55.5	5.7	20.2	4.0	24.2	4.8	85.2	1.8	4.5	1.0	10.4	1.5
Nebraska	32.9	3.4	52.5	3.5	14.6	2.2	66.3	3.2	21.1	2.5	12.5	2.2	92.3	0.7	4.7	0.7	3.0	0.4
Nevada	33.6	2.5	30.2	2.4	36.2	2.1	57.6	3.5	12.9	1.8	29.5	2.8	84.1	1.0	3.4	0.5	12.5	0.8
New Hampshire	41.6	6.0	52.9	5.9	5.5	1.8	58.7	5.0	34.4	5.2	7.0	2.2	85.1	1.5	10.0	1.1	4.9	0.8
New Jersey	24.4	1.4	61.1	1.6	14.5	1.1	52.9	2.2	32.7	1.8	14.4	1.6	89.0	0.4	6.4	0.3	4.6	0.3
New Mexico	14.3	1.5	65.8	2.2	19.8	1.6	42.4	3.1	43.3	3.4	14.3	2.3	73.8	1.6	17.6	1.2	8.5	1.0
New York	25.2	0.8	65.9	0.8	8.9	0.4	55.4	1.4	36.1	1.3	8.5	0.7	86.5	0.4	9.6	0.3	3.9	0.2
North Carolina	19.9	0.9	65.4	1.1	14.8	0.7	48.1	1.6	37.3	1.3	14.6	1.2	84.4	0.5	9.0	0.5	6.6	0.4
North Dakota	34.5	4.4	48.9	5.6	16.6	3.9	83.2	4.9	11.3	4.3	5.5	2.5	93.8	1.6	2.5	0.7	3.7	1.5
Ohio	23.7	1.0	63.2	1.1	13.1	0.9	64.7	1.4	24.5	1.3	10.8	0.9	90.7	0.4	5.1	0.3	4.2	0.2
Oklahoma	21.9	1.6	65.3	1.8	12.8	1.1	44.4	2.1	36.3	2.3	19.3	1.9	80.4	0.9	9.9	0.7	9.6	0.6
Oregon	29.9	1.8	48.9	2.1	21.3	1.7	62.8	2.8	19.6	2.0	17.6	2.0	87.2	0.7	5.6	0.5	7.2	0.6
Pennsylvania	28.2	1.2	59.7	1.4	12.1	1.0	58.9	1.6	31.6	1.5	9.6	1.1	88.5	0.5	7.9	0.4	3.7	0.3
Rhode Island	36.1	4.7	54.7	4.7	9.2	2.4	52.2	4.8	34.7	4.2	13.1	3.2	91.7	1.2	5.0	1.0	3.3	0.7
South Carolina	21.6	1.5	60.4	1.6	18.1	1.3	52.5	2.3	30.5	2.2	16.9	1.8	85.0	0.8	7.6	0.6	7.3	0.6
South Dakota	24.3	3.9	66.4	4.5	9.3	2.2	58.5	6.2	16.5	3.6	25.0	6.0	90.2	1.3	4.7	1.0	5.1	0.9
Tennessee	26.0	1.2	62.9	1.4	11.1	1.0	59.4	1.8	29.7	1.7	10.9	1.1	87.6	0.6	7.9	0.5	4.5	0.3
Texas	16.3	0.5	58.8	0.6	25.0	0.5	40.0	0.9	34.9	1.0	25.0	0.8	80.3	0.4	8.5	0.2	11.1	0.3
Utah	35.3	2.4	37.4	2.5	27.2	2.3	65.8	2.3	16.0	2.1	18.3	1.8	88.8	0.8	4.0	0.5	7.2	0.7
Vermont	18.5	4.3	77.8	4.7	3.6	1.7	28.7	5.5	65.8	5.8	5.5	2.7	82.3	2.2	14.2	2.0	3.5	1.0
Virginia	30.6	1.2	55.3	1.4	14.1	0.9	63.4	1.8	22.7	1.2	13.9	1.4	90.5	0.4	4.9	0.3	4.6	0.3
Washington	23.9	1.4	61.0	1.7	15.1	1.2	51.4	2.0	35.9	2.0	12.7	1.4	86.3	0.7	8.1	0.5	5.6	0.4
West Virginia	19.5	1.7	70.3	2.3	10.2	1.5	53.4	3.4	38.1	3.5	8.5	1.9	86.3	1.3	8.7	1.1	5.0	0.8
Wisconsin	29.8	1.7	60.1	2.0	10.1	1.2	59.8	2.4	32.7	2.6	7.5	1.6	92.4	0.5	5.0	0.4	2.7	0.3
Wyoming	31.8	5.6	49.4	5.5	18.8	3.9	60.3	6.3	30.8	5.8	8.9	3.7	84.4	2.0	8.8	1.4	6.8	1.4

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

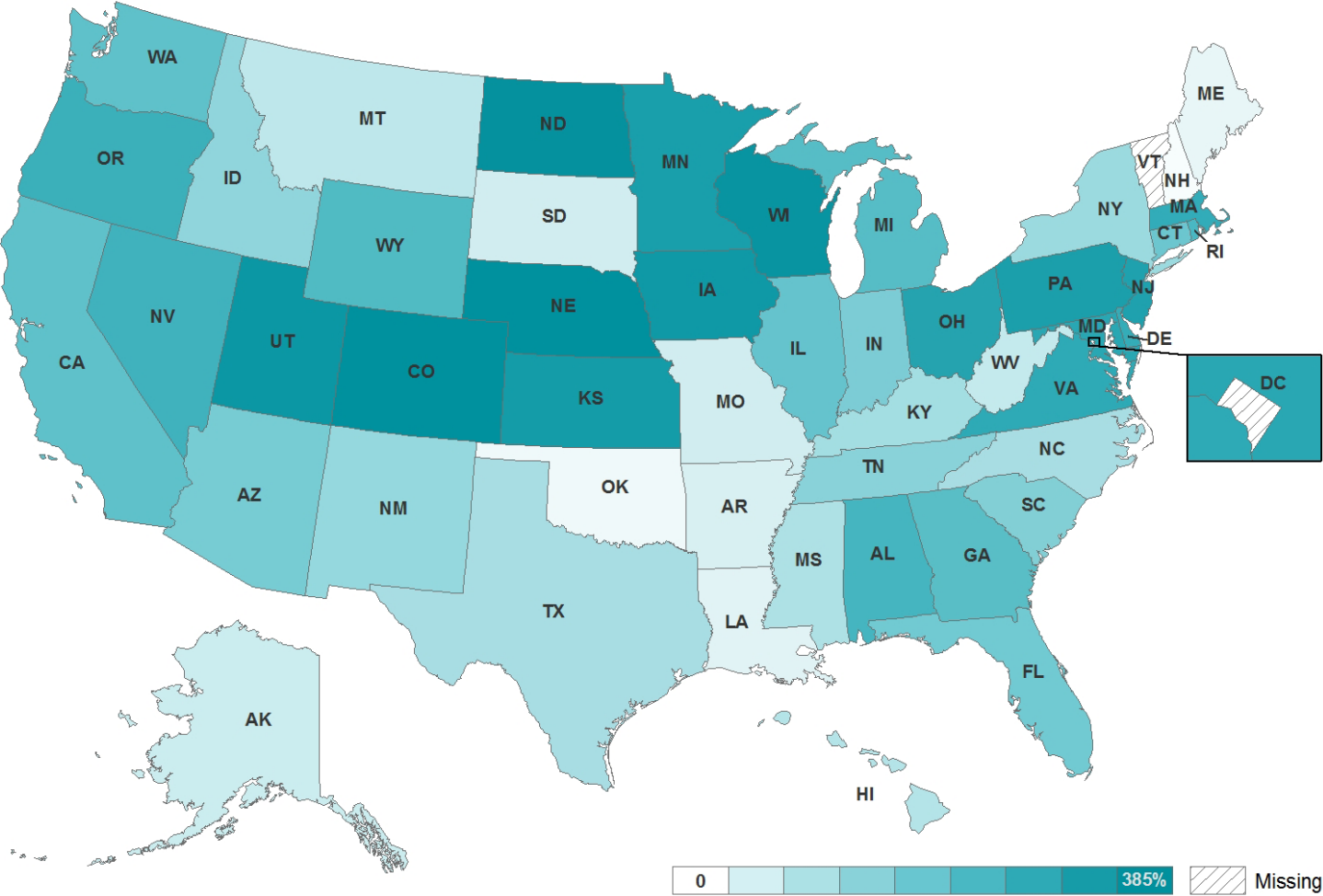
Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program.

People reporting both private and public coverage are counted as private and not public.

SE: standard error

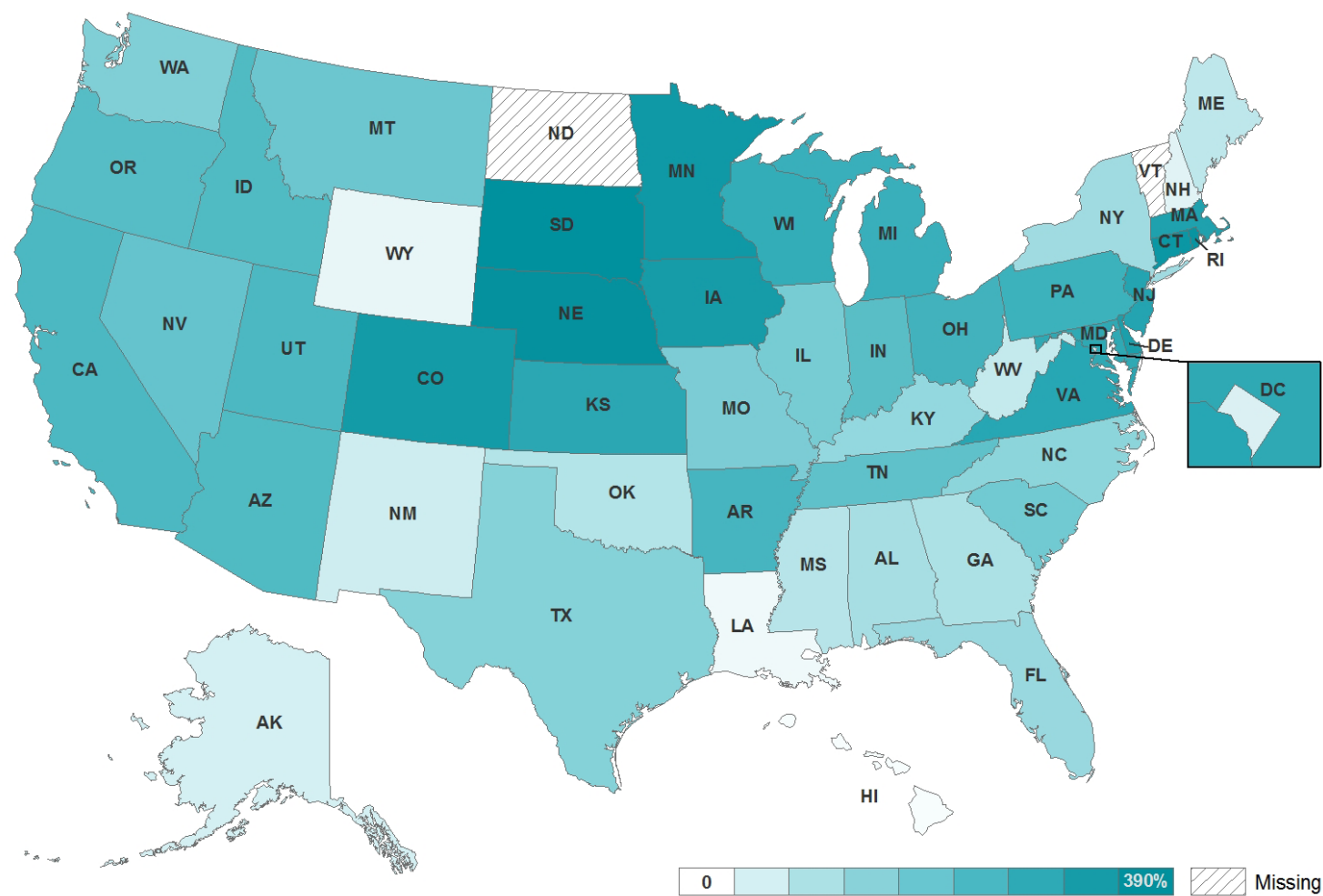
Children are defined as 0-17 years old.

Exhibit 4B:  
Percent Difference in Uninsurance Rate for Children 0% to 138% FPL Compared to Children Above 200% FPL, 2008

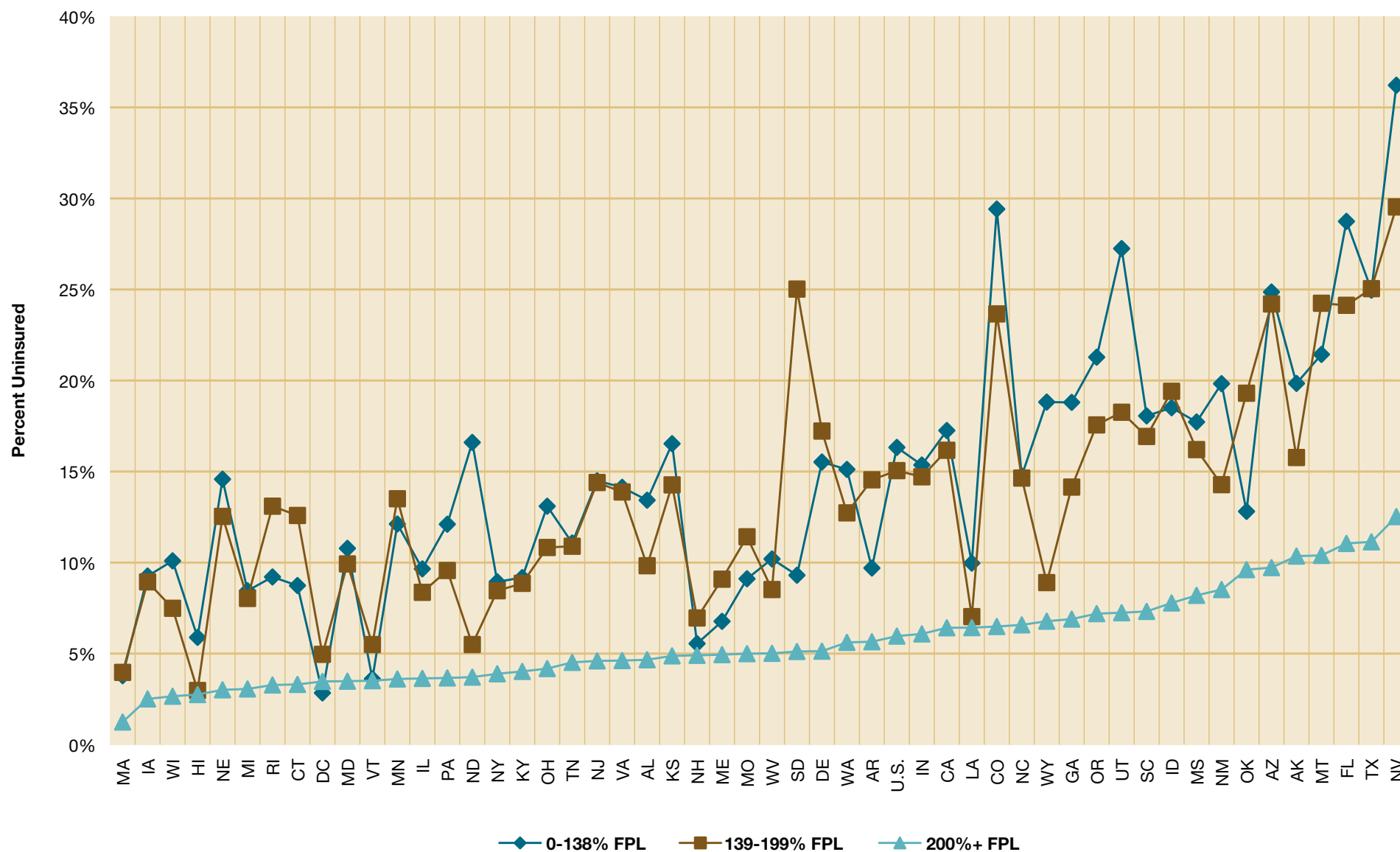




**Exhibit 4C:**  
**Percent Difference in Uninsurance Rate for Children 139% to 199% FPL Compared to Children Above 200% FPL, 2008**



# Exhibit 4D: Variation in Children's Uninsurance Rates by Family Income, 2008



Source: SHADAC analysis of American Community Survey Public Use Microdata Sample. Family income measured as a percent of the Federal Poverty Level (FPL).

Note: States are ordered left to right by uninsurance rate for higher income children.

# Exhibit 4E: Relative Difference (Ratios) in Children's Health Insurance Coverage by Family Income as Percent of the Federal Poverty Level by State, 2008

	0-138% Compared to 200%+						139-199% Compared to 200%+					
	Private		Public		Uninsured		Private		Public		Uninsured	
	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI	Ratio	95% CI
U.S.	0.26	(0.26, 0.27)	7.43	(7.32, 7.54)	2.74	(2.66, 2.81)	0.60	(0.59, 0.60)	4.09	(3.99, 4.20)	2.52	(2.43, 2.62)
Alabama	0.28	(0.24, 0.31)	7.11	(6.03, 8.18)	2.88	(2.17, 3.59)	0.66	(0.60, 0.72)	3.73	(2.98, 4.48)	2.11	(1.40, 2.82)
Alaska	0.32	(0.22, 0.42)	6.38	(4.41, 8.35)	1.92	(1.02, 2.81)	0.55	(0.40, 0.69)	4.67	(2.71, 6.64)	1.52	(0.65, 2.40)
Arizona	0.21	(0.18, 0.24)	6.73	(5.84, 7.62)	2.56	(2.21, 2.91)	0.55	(0.49, 0.60)	3.60	(2.97, 4.23)	2.49	(2.05, 2.93)
Arkansas	0.19	(0.16, 0.22)	5.45	(4.74, 6.15)	1.72	(1.19, 2.24)	0.47	(0.41, 0.54)	3.44	(2.84, 4.04)	2.57	(1.67, 3.47)
California	0.25	(0.24, 0.26)	5.75	(5.47, 6.03)	2.69	(2.50, 2.88)	0.53	(0.51, 0.55)	3.71	(3.47, 3.96)	2.52	(2.26, 2.78)
Colorado	0.27	(0.24, 0.31)	8.58	(7.23, 9.93)	4.53	(3.73, 5.34)	0.55	(0.49, 0.60)	5.22	(4.08, 6.36)	3.65	(2.77, 4.52)
Connecticut	0.28	(0.23, 0.33)	10.10	(8.25, 11.94)	2.64	(1.75, 3.54)	0.55	(0.47, 0.62)	5.82	(4.37, 7.27)	3.81	(2.21, 5.40)
Delaware	0.27	(0.19, 0.35)	8.28	(5.23, 11.32)	3.02	(1.01, 5.03)	0.64	(0.49, 0.79)	3.60	(1.73, 5.48)	3.36	(0.94, 5.77)
District of Columbia	0.13	(0.06, 0.19)	7.33	(4.76, 9.89)	--	--	0.55	(0.37, 0.73)	4.13	(2.37, 5.88)	1.43	(0.10, 2.76)
Florida	0.26	(0.25, 0.28)	5.42	(5.04, 5.79)	2.60	(2.39, 2.81)	0.57	(0.54, 0.61)	3.26	(2.98, 3.55)	2.18	(1.93, 2.44)
Georgia	0.26	(0.24, 0.28)	5.21	(4.82, 5.61)	2.73	(2.37, 3.08)	0.57	(0.53, 0.62)	3.39	(3.03, 3.74)	2.05	(1.63, 2.47)
Hawaii	0.47	(0.37, 0.56)	6.22	(4.52, 7.93)	2.14	(0.47, 3.82)	0.77	(0.64, 0.89)	3.43	(1.88, 4.99)	1.08	(0.21, 1.96)
Idaho	0.31	(0.25, 0.36)	9.89	(6.67, 13.11)	2.38	(1.57, 3.19)	0.68	(0.59, 0.76)	3.94	(2.38, 5.49)	2.49	(1.63, 3.36)
Illinois	0.24	(0.22, 0.26)	7.10	(6.51, 7.69)	2.65	(2.16, 3.15)	0.60	(0.57, 0.64)	4.03	(3.58, 4.48)	2.30	(1.77, 2.83)
Indiana	0.28	(0.24, 0.31)	10.72	(9.45, 11.98)	2.53	(2.02, 3.04)	0.64	(0.60, 0.69)	5.08	(4.25, 5.92)	2.42	(1.81, 3.03)
Iowa	0.30	(0.25, 0.35)	11.59	(9.11, 14.07)	3.69	(1.73, 5.65)	0.69	(0.63, 0.75)	5.04	(3.63, 6.45)	3.56	(1.39, 5.73)
Kansas	0.34	(0.29, 0.38)	10.93	(8.59, 13.26)	3.39	(2.42, 4.36)	0.69	(0.62, 0.76)	4.82	(3.36, 6.27)	2.93	(1.79, 4.06)
Kentucky	0.25	(0.22, 0.28)	9.38	(7.84, 10.92)	2.28	(1.57, 2.99)	0.63	(0.57, 0.68)	4.86	(3.80, 5.92)	2.20	(1.33, 3.08)
Louisiana	0.24	(0.20, 0.27)	4.40	(3.89, 4.90)	1.55	(1.17, 1.93)	0.52	(0.46, 0.58)	3.25	(2.78, 3.72)	1.09	(0.71, 1.48)
Maine	0.29	(0.21, 0.37)	7.95	(5.50, 10.39)	1.37	(0.50, 2.24)	0.58	(0.47, 0.68)	4.76	(2.94, 6.58)	1.84	(0.23, 3.45)
Maryland	0.30	(0.26, 0.34)	7.25	(6.39, 8.12)	3.09	(2.42, 3.77)	0.57	(0.52, 0.63)	4.55	(3.74, 5.35)	2.85	(1.90, 3.80)
Massachusetts	0.31	(0.27, 0.35)	9.81	(8.34, 11.29)	3.04	(1.86, 4.22)	0.64	(0.58, 0.70)	5.43	(4.39, 6.47)	3.19	(1.63, 4.75)
Michigan	0.28	(0.26, 0.31)	9.66	(8.62, 10.71)	2.76	(2.16, 3.37)	0.66	(0.61, 0.71)	4.75	(4.04, 5.46)	2.63	(1.95, 3.30)
Minnesota	0.35	(0.30, 0.39)	15.18	(12.13, 18.23)	3.36	(2.21, 4.51)	0.68	(0.63, 0.73)	6.34	(4.77, 7.90)	3.75	(2.42, 5.07)
Mississippi	0.20	(0.17, 0.23)	5.95	(5.05, 6.86)	2.16	(1.63, 2.70)	0.54	(0.48, 0.61)	3.61	(2.88, 4.33)	1.98	(1.36, 2.60)
Missouri	0.27	(0.24, 0.29)	11.02	(9.78, 12.26)	1.82	(1.31, 2.34)	0.66	(0.62, 0.70)	4.89	(4.10, 5.68)	2.28	(1.64, 2.93)
Montana	0.33	(0.24, 0.42)	11.34	(6.18, 16.49)	2.06	(1.27, 2.85)	0.65	(0.52, 0.79)	4.55	(1.92, 7.17)	2.33	(1.23, 3.44)
Nebraska	0.36	(0.29, 0.43)	11.13	(7.58, 14.69)	4.84	(2.95, 6.73)	0.72	(0.65, 0.79)	4.48	(2.86, 6.10)	4.16	(2.47, 5.86)
Nevada	0.40	(0.34, 0.46)	8.96	(6.03, 11.88)	2.89	(2.42, 3.37)	0.68	(0.60, 0.77)	3.82	(2.14, 5.49)	2.36	(1.79, 2.92)
New Hampshire	0.49	(0.35, 0.63)	5.27	(3.53, 7.02)	1.13	(0.30, 1.96)	0.69	(0.57, 0.81)	3.43	(2.05, 4.81)	1.42	(0.37, 2.47)
New Jersey	0.27	(0.24, 0.31)	9.54	(8.47, 10.61)	3.15	(2.54, 3.76)	0.59	(0.55, 0.64)	5.11	(4.32, 5.89)	3.13	(2.33, 3.93)
New Mexico	0.19	(0.15, 0.23)	3.73	(3.19, 4.27)	2.33	(1.61, 3.04)	0.57	(0.49, 0.66)	2.46	(1.98, 2.93)	1.68	(0.99, 2.36)
New York	0.29	(0.27, 0.31)	6.83	(6.40, 7.25)	2.30	(1.98, 2.62)	0.64	(0.61, 0.67)	3.74	(3.39, 4.09)	2.17	(1.75, 2.60)
North Carolina	0.24	(0.21, 0.26)	7.26	(6.46, 8.05)	2.24	(1.92, 2.57)	0.57	(0.53, 0.61)	4.13	(3.64, 4.62)	2.23	(1.78, 2.67)
North Dakota	0.37	(0.28, 0.46)	19.31	(8.06, 30.56)	4.47	(0.22, 8.73)	0.89	(0.78, 1.00)	--	--	--	--
Ohio	0.26	(0.24, 0.28)	12.33	(10.83, 13.83)	3.13	(2.56, 3.70)	0.71	(0.68, 0.75)	4.77	(4.02, 5.53)	2.59	(2.04, 3.14)
Oklahoma	0.27	(0.23, 0.31)	6.57	(5.60, 7.54)	1.33	(1.05, 1.61)	0.55	(0.50, 0.61)	3.65	(2.95, 4.35)	2.01	(1.49, 2.53)
Oregon	0.34	(0.30, 0.38)	8.76	(7.09, 10.42)	2.96	(2.33, 3.59)	0.72	(0.66, 0.78)	3.51	(2.61, 4.41)	2.44	(1.80, 3.08)
Pennsylvania	0.32	(0.29, 0.34)	7.59	(6.76, 8.42)	3.30	(2.63, 3.98)	0.67	(0.63, 0.70)	4.01	(3.48, 4.54)	2.61	(1.93, 3.30)
Rhode Island	0.39	(0.29, 0.50)	10.89	(6.15, 15.63)	2.81	(1.13, 4.50)	0.57	(0.46, 0.67)	6.91	(3.72, 10.10)	4.00	(1.45, 6.55)
South Carolina	0.25	(0.22, 0.29)	7.90	(6.63, 9.17)	2.47	(1.95, 2.98)	0.62	(0.56, 0.67)	4.00	(3.18, 4.81)	2.31	(1.73, 2.90)
South Dakota	0.27	(0.18, 0.36)	14.03	(7.89, 20.18)	1.82	(0.75, 2.89)	0.65	(0.51, 0.79)	3.48	(1.42, 5.55)	4.89	(1.85, 7.93)
Tennessee	0.30	(0.27, 0.32)	7.94	(6.93, 8.95)	2.45	(1.88, 3.03)	0.68	(0.64, 0.72)	3.75	(3.14, 4.35)	2.41	(1.82, 3.00)
Texas	0.20	(0.19, 0.21)	6.89	(6.47, 7.32)	2.24	(2.09, 2.39)	0.50	(0.48, 0.52)	4.09	(3.75, 4.44)	2.25	(2.07, 2.43)
Utah	0.40	(0.34, 0.45)	9.47	(6.67, 12.27)	3.76	(2.75, 4.77)	0.74	(0.69, 0.79)	4.04	(2.69, 5.40)	2.52	(1.84, 3.20)
Vermont	0.23	(0.12, 0.33)	5.47	(3.87, 7.08)	--	--	0.35	(0.21, 0.49)	4.62	(3.09, 6.16)	--	--
Virginia	0.34	(0.31, 0.36)	11.28	(9.90, 12.65)	3.06	(2.54, 3.58)	0.70	(0.66, 0.74)	4.63	(3.93, 5.33)	3.01	(2.33, 3.68)
Washington	0.28	(0.25, 0.31)	7.51	(6.45, 8.57)	2.69	(2.12, 3.27)	0.60	(0.55, 0.64)	4.42	(3.60, 5.23)	2.27	(1.67, 2.87)
West Virginia	0.23	(0.19, 0.26)	8.13	(6.05, 10.20)	2.03	(1.12, 2.95)	0.62	(0.54, 0.70)	4.41	(3.01, 5.80)	1.70	(0.84, 2.56)
Wisconsin	0.32	(0.29, 0.36)	12.11	(9.98, 14.25)	3.80	(2.56, 5.03)	0.65	(0.60, 0.70)	6.60	(5.13, 8.07)	2.82	(1.53, 4.11)
Wyoming	0.38	(0.25, 0.51)	5.59	(3.50, 7.68)	2.77	(1.13, 4.42)	0.71	(0.56, 0.87)	3.48	(1.73, 5.23)	1.31	(0.18, 2.45)

Source: SHADAC analysis of 2008 American Community Survey Public Use Microdata Sample

Private Coverage includes employer sponsored, directly purchased, and military coverage; public coverage includes Medicare and any coverage from a government means-tested program.

People reporting both private and public coverage are counted as private and not public.

SE: standard error; SE of the ratio estimated using the delta method.

95% CI: 95% confidence interval around the ratio. Intervals crossing one indicate a non-significant result.

Note: Ratios are not shown when the coefficient of variation is greater than .49.

Children are defined as 0-17 year olds.

## Methodology

In this report, we use data from the American Community Survey (ACS). The ACS is an annual survey conducted by the U.S. Census Bureau that includes questions on a wide range of topics, including demographics, income, employment, and health insurance (beginning in 2008). The ACS is a mixed-mode survey that includes responses from mail, telephone, and in-person interviews. Nationally, about 4.5 million people respond to the ACS each year. The ACS collects data in every county in the nation, and its large sample size allows for the development of sub-state estimates. The data analysis for this report was performed with the ACS public use microdata sample, which includes nearly 700,000 children in 2008.

The ACS collects data on all sources of health insurance coverage that a person has at the time of the survey. For this report, SHADAC analyzed the ACS data on health insurance by primary source of insurance coverage. If multiple sources of coverage were reported for a child, any private coverage was considered primary over public sources of insurance such as Medicaid.

For the analysis by race/ethnicity, the “white” category includes people who described themselves as white alone and non-Hispanic; the “non-white” category includes non-Hispanic people who indicated any non-white race; and the “Hispanic” category includes all people who indicated that they were of Hispanic, Latino, or Spanish origin.

## About SHADAC

The State Health Access Data Assistance Center, or SHADAC, is an independent health policy research center located at the University of Minnesota School of Public Health. SHADAC is a resource for helping states collect and use data for health policy, with a particular focus on monitoring rates of health insurance coverage and understanding factors associated with uninsurance. SHADAC is funded by the Robert Wood Johnson Foundation. For more information, visit [www.shadac.org](http://www.shadac.org).

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