

ACCESS TO HEALTHCARE NETWORK & ACCESS HEALTH

FACT SHEET ON THE UNINSURED IN NEVADA

HOW MANY PEOPLE ARE UNINSURED IN NEVADA?

- ✚ **55,000** (15% to 17%) residents in Washoe County are uninsured. The underinsured population is estimated at 57,000 totaling 122,000 combined uninsured and underinsured Washoe County residents.¹
- ✚ **16.8%** of Clark County residents are uninsured.²
- ✚ Over **400,000** Nevadan's are uninsured.³
- ✚ Nevada is **46th** in the nation for the number of uninsured residents.⁴

WHO'S UNINSURED IN NEVADA?

- ✚ **Most uninsured Nevadans are in working families.**
80% of the uninsured in Washoe County are in working families.⁵
82% of uninsured Nevadans have at least one person in the family working full or part-time. **57%** have family members who work full time, all year.⁶
- ✚ **The largest number of uninsured persons are 30 to 49 years of age.**
This is because most seniors and children can access Medicare and Nevada Check-Up.⁷
- ✚ **Disproportionate numbers of people of color are uninsured.**
32.4% of Latinos in Washoe County are uninsured, over twice the general population. **33.4%** of Latino Nevadans are uninsured and **15.3%** of Black Nevadans are without insurance.⁸
- ✚ **People between 100 – 200% of FPL have higher uninsured rates.**
This is most likely due to Medicaid coverage for person living in poverty, below 100% of FPL.⁹

EXHIBIT P Health Care Document consists of 4 pages

☒ Entire document provided.

☐ Due to size limitations, pages _____ provided.

A copy of the complete document is available through the Research Library
(775/684-6827 or e-mail library@lcb.state.nv.us). Meeting Date: March 15, 2006

WHY ARE PEOPLE UNINSURED?

- ✚ **Small businesses are less likely to provide health insurance for their employees because the premiums are too expensive.** Over 95% of all businesses in Nevada have less than 100 employees and employ 50% of all workers in Nevada.¹⁰
- ✚ **Service and labor jobs are less likely to offer health insurance.**¹¹ Hospitality and Construction are currently two of the largest industries in Nevada. In Las Vegas and Reno, Construction, Retail and Food Services are the three largest industries.¹² About **63%** of uninsured workers hold service and labor jobs in Nevada.¹³
- ✚ **High Cost of Premiums is the Main Reason Employers Don't Offer Insurance.** The Cost of health insurance premiums has risen 11.4% over the past five years (In comparison, the inflation rate has risen 2.5% over that same period of time).¹⁴
- ✚ **People who Loose or Change Jobs Often Loose Health Insurance.**¹⁵ Healthcare coverage is unstable during life's transitions, changing from full-time to part-time, loss of employment, retirement or divorce can lead to a loss of insurance.
- ✚ **The breadwinner is covered by employer health insurance but can't afford to pay the premium to have coverage for dependents.**¹⁶

WHAT IS THE COST OF CARING FOR THE UNINSURED?

- ✚ **The uninsured are less likely to receive preventative health care,** are more likely to be hospitalized for a condition that could have been prevented with timely outpatient care, and have higher mortality rates.¹⁷
- ✚ **The majority of the cost of caring for the uninsured is paid for by people with health insurance through higher premiums.**¹⁸
- ✚ **In Nevada, 2005 premiums for a family with private, employer-sponsored coverage increased by \$1,095 and premiums for individual coverage increased by \$490.**
- ✚ **The cost to Nevada hospitals for providing charity care and covering bad debts was \$206 million in 2004.**¹⁹

- ✚ In Nevada, the cost for caring for the uninsured in 2005 was \$397 million.²⁰

WHAT'S AHEAD FOR NEVADA?

- ✚ All indicators suggest that the Latino population will continue to rise in Nevada. Latinos are less likely to have health insurance.²¹
- ✚ The largest growing industries in Nevada are Department Stores and Restaurants.²² These industries primarily offer low-level service jobs and do not usually have health care coverage as a benefit.
- ✚ The cost of health insurance premiums are expected to continue to rise at extraordinary rates. By 2010, premiums for families in Nevada will be \$1,685 higher due to unpaid costs of health care for the uninsured.²³

CONCLUSION: WITHOUT CREATIVE ALTERNATIVE HEALTH CARE DELIVERY SYSTEMS, THE UNINSURED WILL BE A PERSISTENT AND COSTLY PROBLEM IN NEVADA.

ENDNOTES:

- ¹ Decision Analytics, Inc. *Uninsured Persons in Nevada 2003 and 2004 Estimates and Trends*
- ² Decision Analytics, Inc. *Uninsured Persons in Nevada 2003 and 2004 Estimates and Trends*
- ³ Urban Institute and Kaiser Commission on Medicaid and the Uninsured, March 2004 and 2005. Available online at statehealthfacts.org
- ⁴ US Census, 2005
- ⁵ Decision Analytics, Inc. *Uninsured Persons in Nevada 2003 and 2004 Estimates and Trends*
- ⁶ Families USA *Who's Uninsured in Nevada and Why?* November, 2003, Available online at www.familiesusa.org.
- ⁷ Families USA *Who's Uninsured in Nevada and Why?* November, 2003, Available online at www.familiesusa.org.
- ⁸ Families USA *Who's Uninsured in Nevada and Why?* November, 2003, Available online at www.familiesusa.org.
- ⁹ Decision Analytics, Inc. *Uninsured Persons in Nevada 2003 and 2004 Estimates and Trends*
- ¹⁰ US Census, County Business Patterns, 2005
- ¹¹ Families USA *Who's Uninsured in Nevada and Why?* November, 2003, Available online at www.familiesusa.org.
- ¹² Nevada Workforce Informer. December, 2005. Available online at www.nevadaworkforce.com.
- ¹³ Families USA *Who's Uninsured in Nevada and Why?* November, 2003, Available online at www.familiesusa.org.
- ¹⁴ National Coalition on Healthcare, *Health Insurance Coverage, 2004*. Available online at www.nchc.org
- ¹⁵ National Coalition on Healthcare, *Health Insurance Coverage, 2004*. Available online at www.nchc.org.
- ¹⁶ National Coalition on Healthcare, *Health Insurance Coverage, 2004*. Available online at www.nchc.org.
- ¹⁷ National Coalition on Healthcare, *Health Insurance Coverage, 2004*. Available online at www.nchc.org
- ¹⁸ Families USA, *The Added Cost of Care for the Uninsured in Nevada, June 2005*. Available online at www.familiesusa.org
- ¹⁹ Nevada Hospital Association, Report, 2004.
- ²⁰ Families USA, *The Added Cost of Care for the Uninsured in Nevada, June 2005*. Available online at www.familiesusa.org
- ²¹ Decision Analytics, Inc. *Uninsured Persons in Nevada 2003 and 2004 Estimates and Trends*
- ²² Nevada Workforce Informer. December, 2005. Available online at www.nevadaworkforce.com
- ²³ Families USA, *The Added Cost of Care for the Uninsured in Nevada, June 2005*. Available online at www.familiesusa.org