

## 2010 Massachusetts Health Insurance Surveys

### Key Findings

A recent Division of Health Care Finance and Policy survey found that 98.1% of Massachusetts residents had health insurance coverage – the highest rate in the country. The survey also found significant gains in coverage for children, with virtually all of them now covered.

The survey's 98.1% insurance coverage estimate represents a significant gain from spring 2009, when insurance coverage in the state was at 97.3%. Approximately 120,000 Massachusetts residents were found to be uninsured in the spring of 2010. The increase in health insurance coverage was driven largely by expanded coverage of children. Virtually all Massachusetts children had health insurance coverage in 2010 (99.8%). The uninsured rate for Massachusetts children fell from 1.9% in 2009 to 0.2% in 2010.

The survey also found that employer sponsored-insurance remains the most common type of coverage among Massachusetts residents (covering nearly two-thirds of residents), although the 2010 results showed a shift towards more public insurance coverage.

### About the Survey

Massachusetts has had a state specific survey focused on health insurance coverage for numerous years, beginning back in 1992. This survey is known as the Massachusetts Health Insurance Survey (MHIS). The MHIS has undergone changes and updates over the years, and for the past three survey cycles (2008 through 2010) this survey has been conducted by the Urban Institute in conjunction with Social Science Research Solutions.

National survey data also report that Massachusetts has the highest health insurance coverage rates in the nation. The U.S. Census Bureau recently released the 2009 American Community Survey results reporting the highest health insurance coverage rates in the nation for all residents (95.8%), as well as for children (98.5%).

There are a number of national surveys that produce uninsured and health insurance coverage estimates. Survey data results in different estimates due to complex survey design and methodologies which are handled in different ways. Some of these differences include survey terminology and reference period, differences in handling missing data and data editing, survey fielding strategies and time periods.

The benefits of Massachusetts having its own survey include flexibility in changing or adding questions in a timely manner to focus on the most current healthcare reform landscape, being able to include state specific program names so people are more likely to recognize their health insurance coverage, and having access to the most up to date estimates available from any source.

### About DHCFP

The mission of the Division of Health Care Finance and Policy is to improve health care quality and contain health care costs by critically examining the Massachusetts health care delivery system and providing objective information, developing and recommending policies, and implementing strategies that benefit the people of the Commonwealth.