



Commonwealth  
of Massachusetts

Center for Health  
Information and Analysis

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# Massachusetts Health Insurance and Employer Survey Chartbook Updates for 2011

**January 2013**

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Center for Health  
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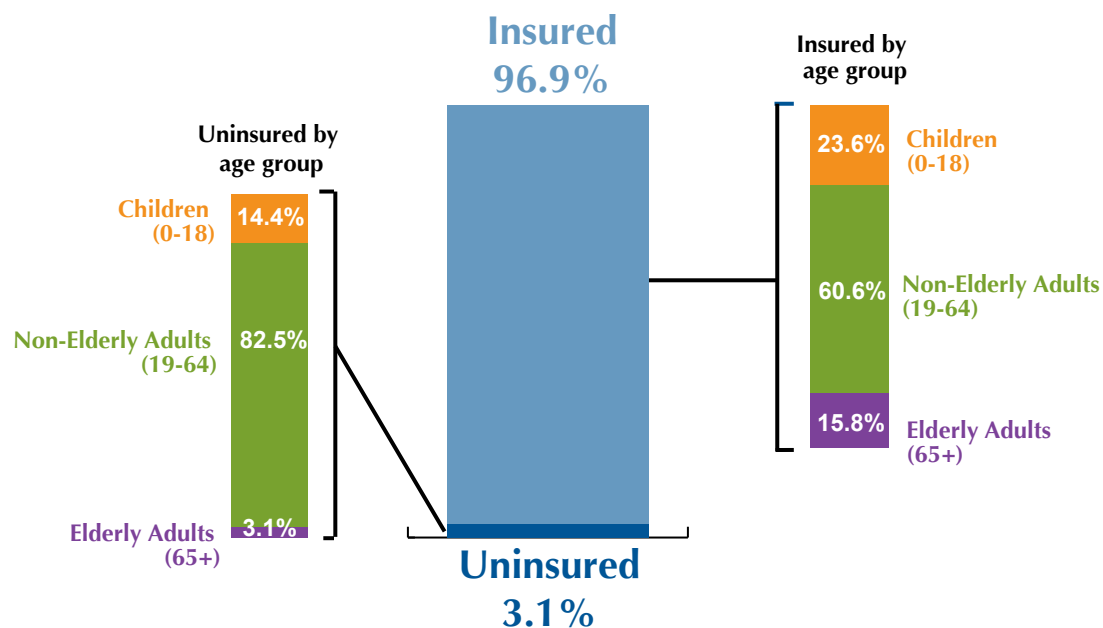
# **Section 1**

## **All Massachusetts Residents**



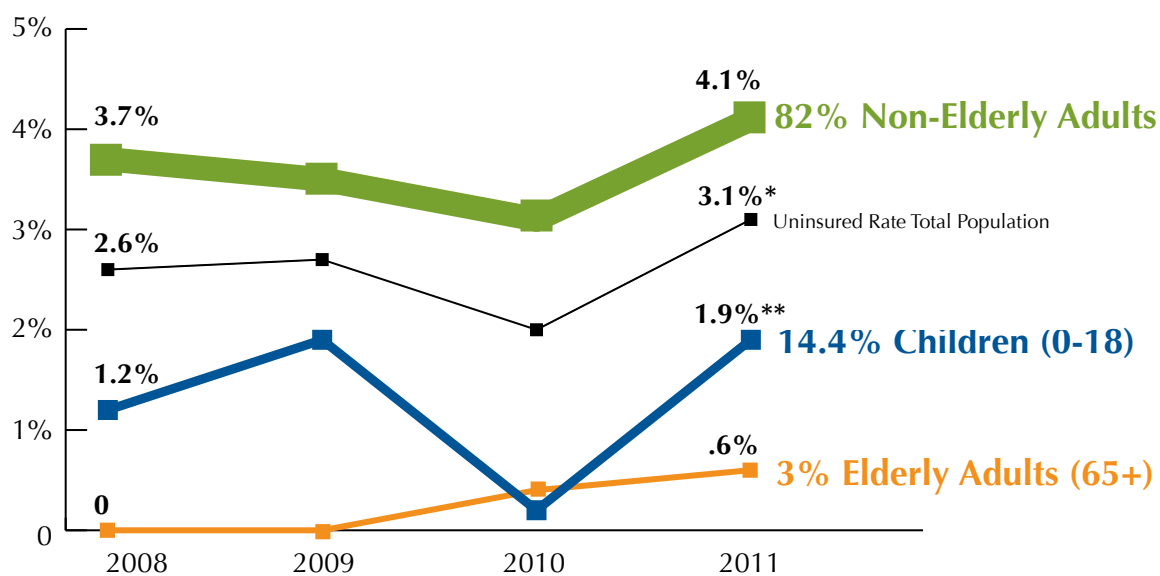
# All Massachusetts Residents

## Figure 1.1 Uninsured and Insured Rates by Age Group



**Source:** Urban Institute tabulations on the 2011 Massachusetts HIS. Rates are based on the following Massachusetts population estimates: Total Number of People: 6,631,452 Total Children under 19: 1,548,316 Total Non-Elderly Adults: 4,063,059

## Figure 1.2 Trends in Uninsured Rates by Age Group



**Source:** Urban Institute tabulations on the Massachusetts HIS.

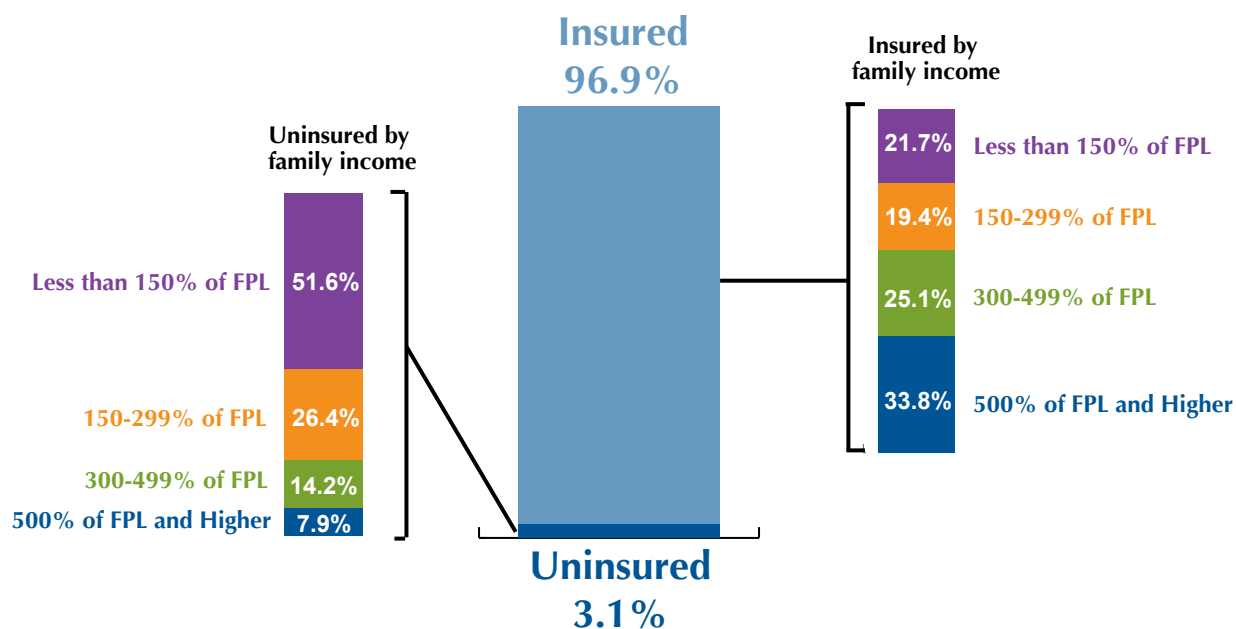
\* (\*\*) (\*\*\*) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

**Note:** In some cases, what appear to be relatively large differences in estimates between years are not statistically significant.

This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

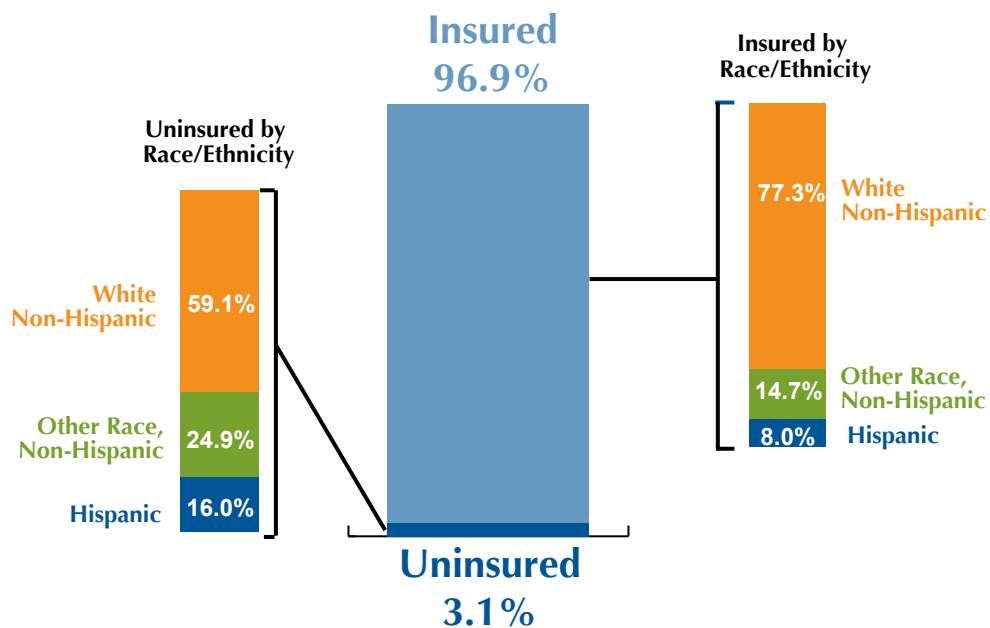
# All Massachusetts Residents (continued)

## Figure 1.3 Uninsured and Insured Rates by Family Income



**Source:** Urban Institute tabulations on the 2011 Massachusetts HIS. At the time of the survey, the poverty level for a family of four was \$22,350

## Figure 1.4 Uninsured and Insured Rates by Race/Ethnicity

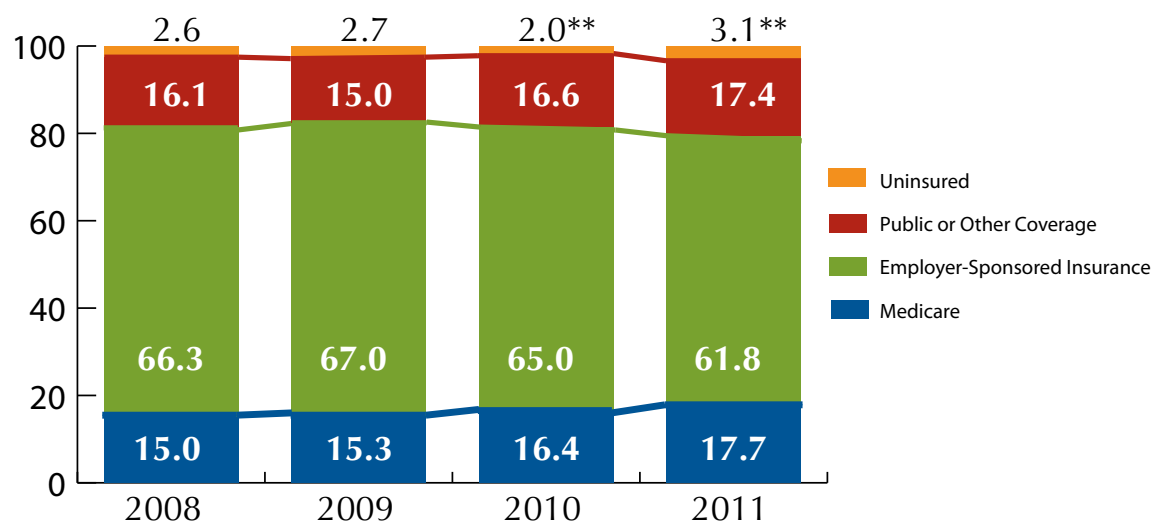


**Source:** Urban Institute tabulations on the 2011 Massachusetts HIS.



## All Massachusetts Residents (continued)

**Figure 1.5 Trends in Type of Health Insurance Coverage<sup>†</sup> for All Massachusetts Residents**



<sup>†</sup>Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

**Source:** Urban Institute tabulations on the Massachusetts HIS.

\* (\*\*) (\*\*\*) The estimate of the distribution of type of insurance coverage is significantly different from that of prior year at the 10% (5%) (1%) level, two-tailed test

# All Massachusetts Residents (continued)

**Table 1.1 Trends in Health Care Access**

|   | 2008 | 2009    | 2010    | 2011   |
|---|------|---------|---------|--------|
| <b>Residents with a Usual Source of Care</b>  |      |         |         |        |
| Total Population  | 91.9 | 91.0    | 92.9**  | 90.9** |
| Children  | 97.1 | 97.5    | 96.7    | 97.3   |
| Non-Elderly Adults  | 89.3 | 87.9    | 91.0*** | 87.8** |
| Elderly Adults  | 94.8 | 94.1    | 95.1    | 93.2   |
| <b>Residents with a Doctor Visit in Past Twelve Months</b>                                |      |         |         |        |
| Total Population  | 88.3 | 88.0    | 88.1    | 87.9   |
| Children  | 93.7 | 92.4    | 94.2    | 92.2   |
| Non-Elderly Adults  | 84.9 | 84.9    | 84.7    | 84.8   |
| Elderly Adults  | 94.3 | 94.2    | 92.6    | 93.6   |
| <b>Residents with a Preventive Care Visit in Past Twelve Months</b>                       |      |         |         |        |
| Total Population  | 78.3 | 78.5    | 79.2    | 78.4   |
| Children  | 88.8 | 87.6    | 90.3    | 87.1   |
| Non-Elderly Adults  | 72.6 | 73.1    | 73.5    | 73.0   |
| Elderly Adults  | 86.3 | 87.1    | 85.4    | 86.8   |
| <b>Residents with an Emergency Room Visit in Past Twelve Months</b>                       |      |         |         |        |
| Total Population  | 26.4 | 26.0    | 25.0    | 25.5   |
| Children  | 32.1 | 24.7*** | 28.0    | 26.5   |
| Non-Elderly Adults  | 23.4 | 25.7*   | 22.7**  | 24.6   |
| Elderly Adults  | 30.3 | 29.9    | 29.5    | 27.4   |
| <b>Residents Whose Most Recent ER Visit was for a Non-Emergency in Past Twelve Months</b> |      |         |         |        |
| Total Population  | 8.6  | 8.8     | 8.5     | 8.0    |
| Children  | 12.8 | 10.3    | 11.1    | 10.1   |
| Non-Elderly Adults  | 7.4  | 8.4     | 7.9     | 7.9    |
| Elderly Adults  | 6.8  | 7.6     | 6.6     | 5.3    |

continued on next page

Source: Urban Institute tabulations on the Massachusetts HIS.

\* (\*\*) (\*\*\*) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant.

This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

# All Massachusetts Residents (continued)

**Table 1.1 Trends in Health Care Access** (continued)

|   | 2008 | 2009 | 2010   | 2011   |
|---|------|------|--------|--------|
| <b>Residents Not Getting Needed Care Due to Cost in Past Twelve Months</b>            |      |      |        |        |
| Total Population  | 20.7 | 20.7 | 22.7** | 23.9   |
| Children  | 11.5 | 9.0  | 10.8   | 12.7   |
| Non-Elderly Adults  | 25.6 | 26.5 | 28.9** | 29.4   |
| Elderly Adults  | 13.9 | 14.6 | 15.7   | 18.9   |
| <b>Residents with Difficulty Obtaining Care in Past Twelve Months</b>                 |      |      |        |        |
| Total Population  | 23.5 | 22.5 | 22.4   | 21.9   |
| Children  | 17.4 | 14.5 | 15.1   | 10.9** |
| Non-Elderly Adults  | 27.8 | 27.3 | 27.0   | 28.3   |
| Elderly Adults  | 14.7 | 14.8 | 14.6   | 13.2   |
| <b>Residents in Families with Problems Paying Medical Bills in Past Twelve Months</b> |      |      |        |        |
| Total Population  | 15.7 | 15.2 | 17.5** | 18.0   |
| Children  | 17.4 | 17.2 | 20.6   | 19.9   |
| Non-Elderly Adults  | 16.8 | 16.2 | 18.3*  | 18.9   |
| Elderly Adults  | 7.7  | 7.0  | 8.6    | 11.3*  |

Source: Urban Institute tabulations on the Massachusetts HIS.

\* (\*\*) (\*\*\*) Estimate is significantly different from the prior year at the 10% (5%) (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant.

This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.



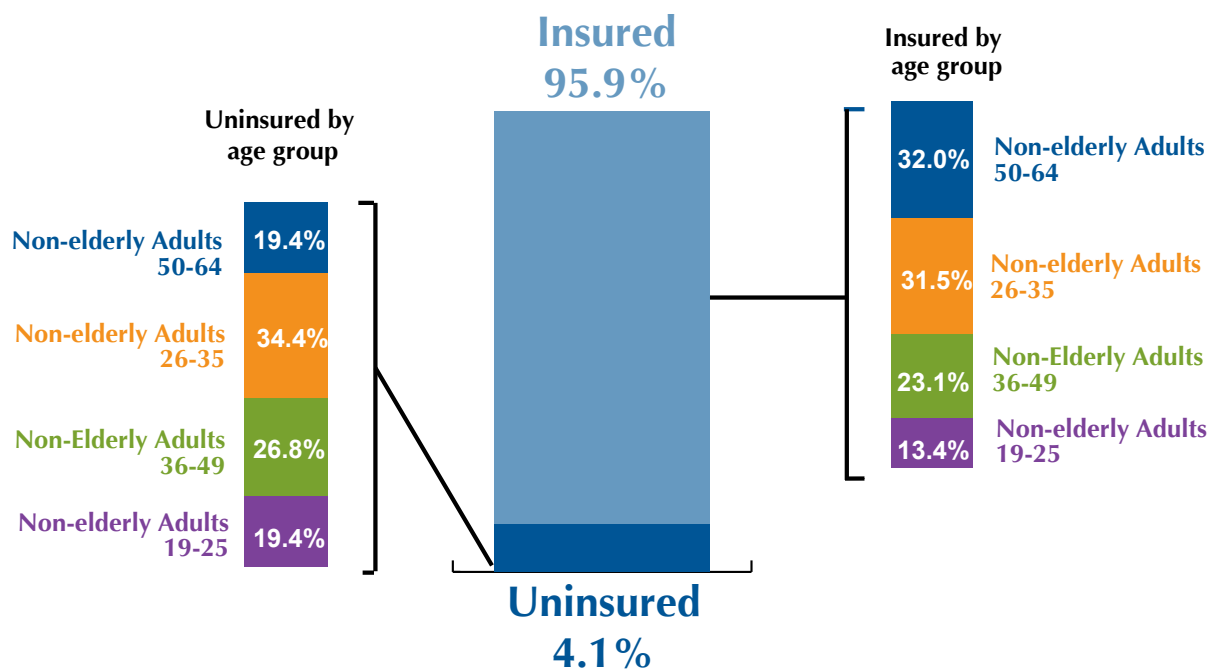
## **Section 2**

# **Massachusetts Non-Elderly Adults**

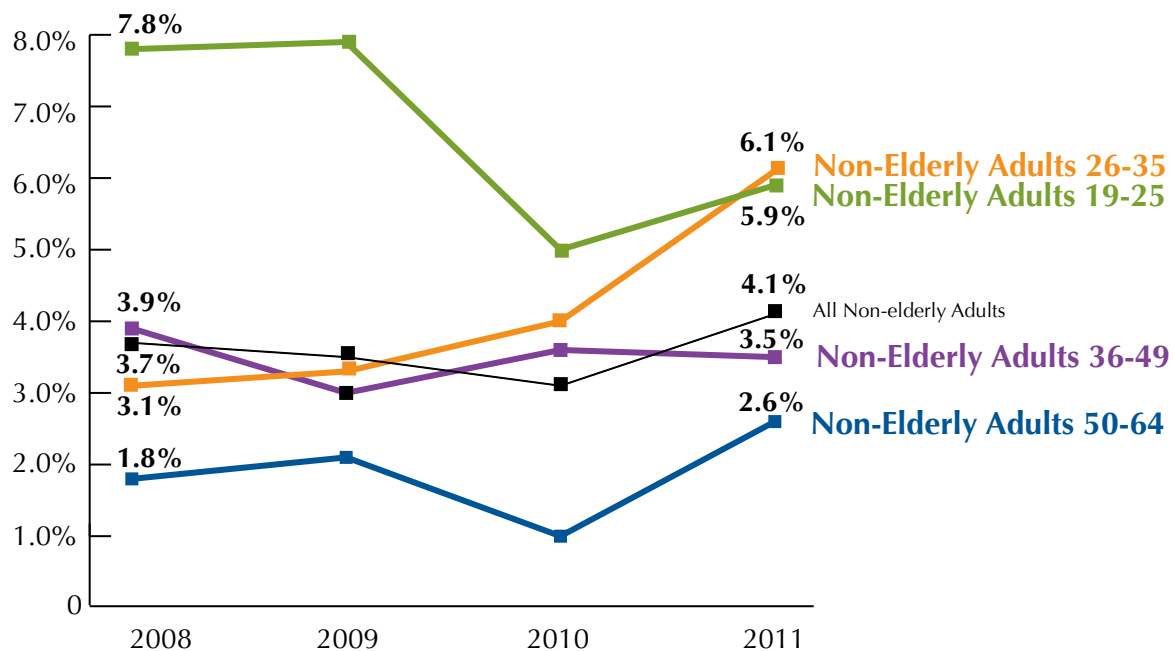


# Massachusetts Non-Elderly Adults (continued)

**Figure 2.1 Uninsured Rates and Distribution by Insurance Status of Non-Elderly Adults by Age Group, 2011**

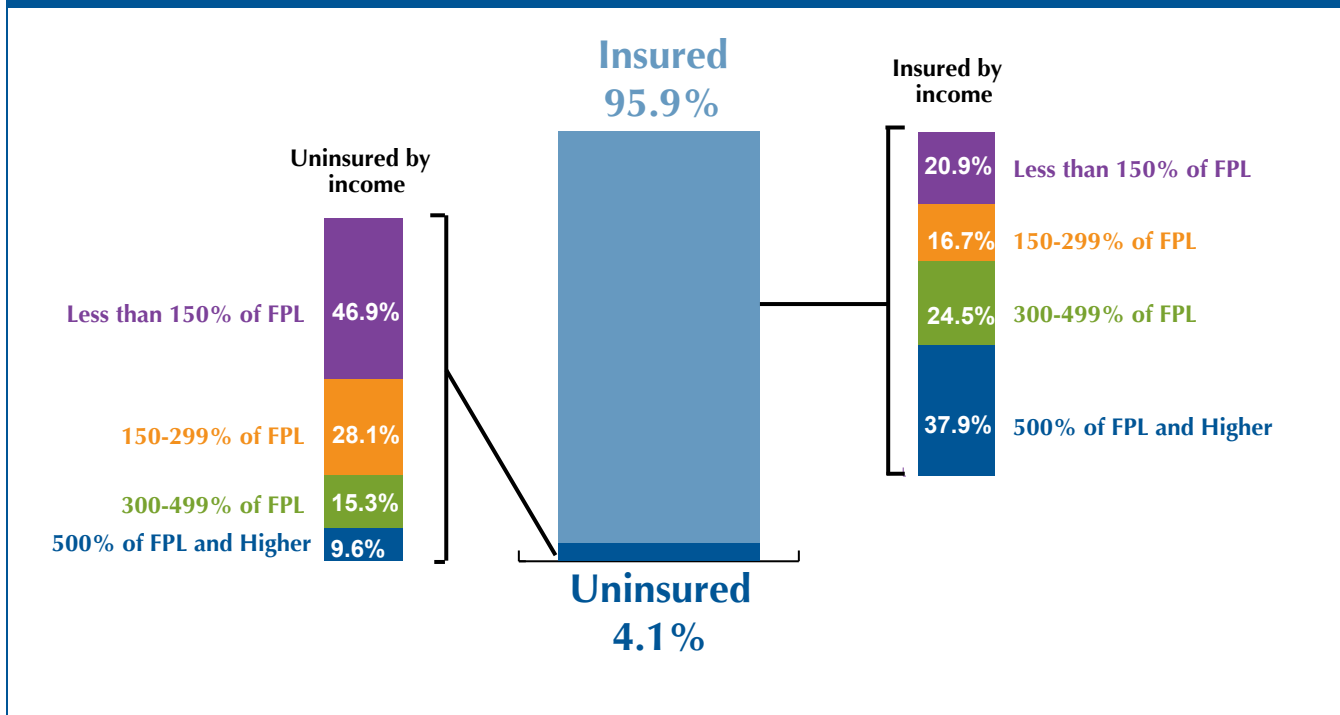


**Figure 2.2 Trends in Uninsured Rates of Non-Elderly Adults by Age Group**

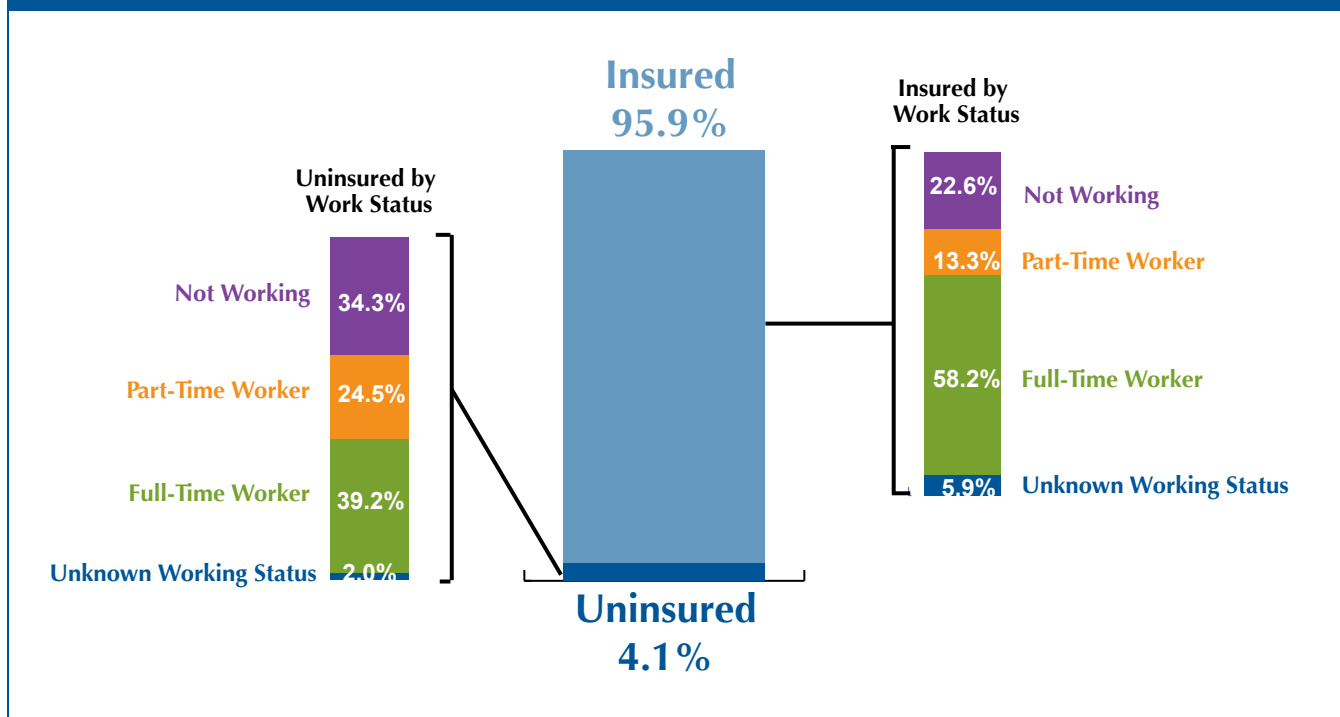


## Massachusetts Non-Elderly Adults (continued)

**Figure 2.3 Uninsured Rates and Distribution by Insurance Status of Non-Elderly Adults by Income, 2011**



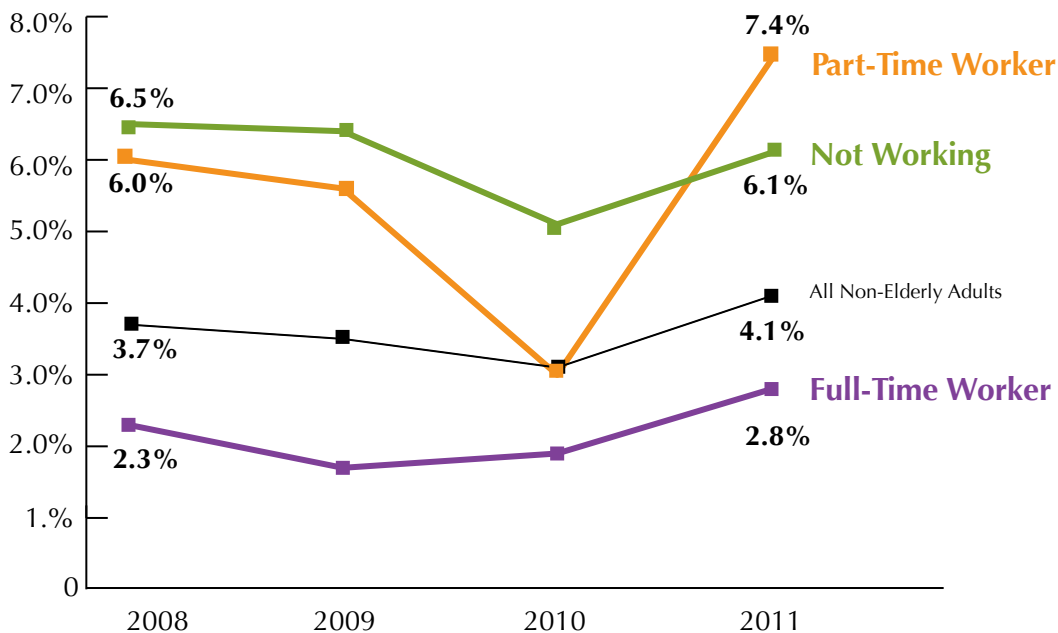
**Figure 2.4 Uninsured Rates and Distribution by Insurance Status of Non-Elderly Adults by Work Status, 2011**



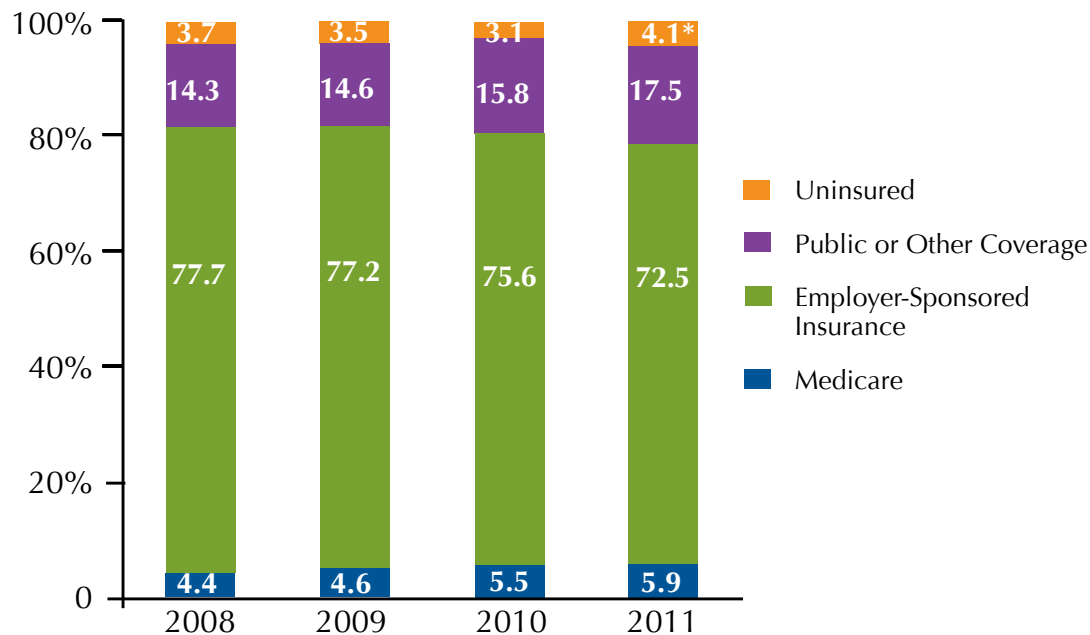


## Massachusetts Non-Elderly Adults (continued)

**Figure 2.5 Trends in Uninsured Rates of Non-Elderly Adults by Work Status**



**Figure 2.6 Trends in Type of Health Insurance Coverage† for Non-Elderly Adults**



†Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

\* The estimate of the distribution of type of insurance coverage is significantly different from that of prior year at the 10% level, two-tailed test

# Massachusetts Non-Elderly Adults (continued)

**Table 2.1 Trends in Uninsured Rates for Massachusetts Non-Elderly Adults**

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Uninsured Rates of Non-Elderly Adults by Education Status</b>           |      |      |      |      |
| All Non-Elderly Adults   | 3.7  | 3.5  | 3.1  | 4.1  |
| Less than High School  | 17.3 | 6.8  | 8.5  | 8.2  |
| High School Graduate or GED  | 4.5  | 5.7  | 4.1  | 5.9  |
| 4 Year College Degree or More  | 2.0  | 1.2  | 1.3  | 2.0  |
| <b>Uninsured Rates of Non-Elderly Adults by Family Type/Marital Status</b> |      |      |      |      |
| All Non-Elderly Adults   | 2.9  | 3.5  | 3.1  | 4.1  |
| Single Parent with Children  | 2.0  | 2.0  | 1.0  | 1.8  |
| Two Parents with Children  | 2.3  | 2.5  | 1.4  | 3.3  |
| Married Couple, no Children  | 2.4  | 2.7  | 2.8  | 2.2  |
| Single Person, no Children   | 6.7  | 5.5  | 4.8  | 7.0  |
| <b>Uninsured Rates of Non-Elderly Adults by Employer Size</b>              |      |      |      |      |
| All Non-Elderly Adults   | 2.9  | 3.5  | 3.1  | 4.1  |
| Not Working  | 6.5  | 6.4  | 4.7  | 6.1  |
| Fewer than 51 Employees  | 6.0  | 5.3  | 4.6  | 6.8  |
| 51 Employees or More   | 1.2  | 1.2  | 1.1  | 2.1  |
| <b>Uninsured Rates of Non-Elderly Adults by Income</b>                     |      |      |      |      |
| All Non-Elderly Adults   | 3.7  | 3.5  | 3.1  | 4.1  |
| Less than 150% of FPL  | 8.3  | 5.8  | 6.2  | 8.8  |
| 150-299% of FPL  | 8.0  | 6.8  | 6.3  | 6.8  |
| 300-499% of FPL  | 3.3  | 3.7  | 2.2  | 2.6  |
| 500% of FPL and Higher   | 0.3  | 1.0  | 0.6  | 1.1  |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Non-Elderly Adults (continued)

**Table 2.1 Trends in Uninsured Rates for Massachusetts Non-Elderly Adults** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Uninsured Rates of Non-Elderly Adults by Race/Ethnicity</b> |      |      |      |      |
| All Non-Elderly Adults   | 3.7  | 3.5  | 3.1  | 4.1  |
| White, Non-Hispanic  | 3.0  | 3.2  | 2.8  | 3.4  |
| Other Race, Non-Hispanic                                       | 4.7  | 3.3  | 1.9  | 5.8  |
| Hispanic   | 12.6 | 8.4  | 9.1  | 8.8  |
| <b>Uninsured Rates of Non-Elderly Adults by Health Status</b>  |      |      |      |      |
| All Non-Elderly Adults   | 3.7  | 3.5  | 3.1  | 4.1  |
| Good, Very Good, or Excellent Health                           | 3.4  | 3.2  | 2.8  | 3.9  |
| Fair or Poor Health  | 6.5  | 6.1  | 4.9  | 5.8  |

**Note:** Year to year trends are not statistically significant.

# Massachusetts Non-Elderly Adults (continued)

**Table 2.2 Trends in Care Utilization for Massachusetts Non-Elderly Adults**

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Non-Elderly Adults with a Usual Source of Care by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 89.3 | 87.9 | 90.8 | 87.8 |
| Less than 150% of FPL  | 84.7 | 87.5 | 88.4 | 84.0 |
| 150-299% of FPL  | 86.5 | 80.8 | 86.9 | 85.7 |
| 300-499% of FPL  | 88.6 | 86.4 | 91.3 | 86.8 |
| 500% of FPL or Higher  | 92.9 | 91.7 | 93.4 | 91.8 |
| <b>Non-Elderly Adults with a Usual Source of Care by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults   | 89.3 | 87.9 | 90.8 | 87.8 |
| White, Non-Hispanic  | 89.8 | 88.7 | 91.4 | 89.0 |
| Black, Non-Hispanic  | 91.7 | 91.8 | 94.7 | 86.1 |
| Other, Non-Hispanic  | 85.1 | 82.1 | 86.6 | 82.3 |
| Hispanic   | 86.5 | 80.3 | 84.4 | 83.4 |
| <b>Non-Elderly Adults with a Usual Source of Care by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 89.3 | 87.9 | 91.0 | 87.8 |
| Good, Very Good, or Excellent Health                                       | 89.4 | 88.0 | 91.1 | 88.3 |
| Fair or Poor Health  | 88.9 | 86.8 | 90.3 | 84.6 |
| <b>Non-Elderly Adults with a Usual Source of Care by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults   | 89.3 | 87.9 | 90.8 | 87.8 |
| No Activity Limitations due to Health Problems                             | 89.2 | 88.0 | 90.5 | 87.5 |
| Activities Limited by Health Problems                                      | 89.9 | 87.4 | 92.0 | 89.3 |
| <b>Non-Elderly Adults with a Usual Source of Care by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults   | 89.3 | 87.9 | 91.0 | 87.8 |
| Insured  | 91.1 | 89.1 | 92.2 | 89.4 |
| Uninsured  | 42.4 | 52.6 | 49.5 | 51.7 |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Non-Elderly Adults (continued)

**Table 2.2 Trends in Care Utilization for Massachusetts Non-Elderly Adults** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Non-Elderly Adults with a Doctor Visit in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 84.9 | 84.9 | 84.5 | 84.8 |
| Less than 150% of FPL  | 80.7 | 82.9 | 81.8 | 82.0 |
| 150-299% of FPL  | 79.9 | 80.3 | 80.9 | 83.6 |
| 300-499% of FPL  | 83.4 | 84.4 | 84.8 | 84.3 |
| 500% of FPL or Higher  | 89.4 | 88.1 | 87.3 | 87.3 |
| <b>Non-Elderly Adults with a Doctor Visit in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults   | 84.9 | 84.9 | 84.5 | 84.8 |
| White, Non-Hispanic  | 85.8 | 86.4 | 85.9 | 85.5 |
| Black, Non-Hispanic  | 83.3 | 83.2 | 86.3 | 85.7 |
| Other, Non-Hispanic  | 75.9 | 74.4 | 74.2 | 81.1 |
| Hispanic   | 87.5 | 81.1 | 77.9 | 81.4 |
| <b>Non-Elderly Adults with a Doctor Visit in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 84.9 | 84.9 | 84.7 | 84.8 |
| Good, Very Good, or Excellent Health   | 84.1 | 84.6 | 83.8 | 84.5 |
| Fair or Poor Health  | 92.0 | 87.0 | 90.1 | 86.4 |
| <b>Non-Elderly Adults with a Doctor Visit in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults   | 84.9 | 84.9 | 84.7 | 84.8 |
| No Activity Limitations due to Health Problems                                       | 83.2 | 84.4 | 83.4 | 83.6 |
| Activities Limited by Health Problems  | 92.7 | 87.5 | 90.4 | 89.7 |
| <b>Non-Elderly Adults with a Doctor Visit in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults   | 84.9 | 84.9 | 84.7 | 84.8 |
| Insured  | 86.5 | 86.0 | 86.1 | 86.2 |
| Uninsured  | 44.8 | 54.2 | 37.4 | 52.4 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Non-Elderly Adults (continued)

**Table 2.2 Trends in Care Utilization for Massachusetts Non-Elderly Adults** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Non-Elderly Adults with a Preventive Care Visit in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 72.6 | 73.1 | 73.5 | 73.0 |
| Less than 150% of FPL   | 67.1 | 69.2 | 71.3 | 69.6 |
| 150-299% of FPL   | 67.1 | 67.6 | 72.7 | 70.2 |
| 300-499% of FPL   | 72.8 | 73.9 | 73.3 | 70.5 |
| 500% of FPL or Higher   | 76.9 | 76.7 | 75.1 | 77.9 |
| <b>Non-Elderly Adults with a Preventive Care Visit in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults  | 72.6 | 73.1 | 73.5 | 73.0 |
| White, Non-Hispanic   | 72.9 | 74.1 | 74.3 | 72.9 |
| Black, Non-Hispanic   | 71.9 | 77.9 | 74.5 | 74.4 |
| Other, Non-Hispanic   | 68.1 | 62.8 | 66.5 | 70.4 |
| Hispanic  | 75.4 | 68.7 | 70.1 | 75.6 |
| <b>Non-Elderly Adults with a Preventive Care Visit in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 72.6 | 73.1 | 73.5 | 73.0 |
| Good, Very Good, or Excellent Health  | 72.1 | 73.3 | 72.9 | 72.4 |
| Fair or Poor Health   | 77.1 | 71.7 | 77.8 | 76.3 |
| <b>Non-Elderly Adults with a Preventive Care Visit in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults  | 72.6 | 73.1 | 73.5 | 73.0 |
| No Activity Limitations due to Health Problems  | 71.0 | 72.8 | 72.9 | 71.6 |
| Activities Limited by Health Problems   | 79.7 | 74.4 | 75.8 | 78.7 |
| <b>Non-Elderly Adults with a Preventive Care Visit in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults  | 72.6 | 73.1 | 73.5 | 73.0 |
| Insured   | 74.2 | 74.4 | 75.0 | 74.5 |
| Uninsured   | 30.6 | 36.7 | 26.5 | 37.0 |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Non-Elderly Adults (continued)

**Table 2.2 Trends in Care Utilization for Massachusetts Non-Elderly Adults** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Non-Elderly Adults with an Emergency Room Visit in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 23.4 | 25.7 | 22.7 | 24.6 |
| Less than 150% of FPL   | 35.0 | 35.3 | 36.6 | 35.7 |
| 150-299% of FPL   | 24.5 | 31.2 | 29.3 | 27.7 |
| 300-499% of FPL   | 20.3 | 24.0 | 18.5 | 21.8 |
| 500% of FPL or Higher   | 19.5 | 19.8 | 15.2 | 18.5 |
| <b>Non-Elderly Adults with an Emergency Room Visit in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults  | 23.4 | 25.7 | 22.7 | 24.6 |
| White, Non-Hispanic   | 22.3 | 25.0 | 20.7 | 22.6 |
| Black, Non-Hispanic   | 25.2 | 39.8 | 42.8 | 40.0 |
| Other, Non-Hispanic   | 20.1 | 18.5 | 25.0 | 25.3 |
| Hispanic  | 45.0 | 33.9 | 28.3 | 34.0 |
| <b>Non-Elderly Adults with an Emergency Room Visit in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 23.4 | 25.7 | 22.7 | 24.6 |
| Good, Very Good, or Excellent Health  | 21.0 | 23.2 | 19.8 | 21.8 |
| Fair or Poor Health   | 44.9 | 46.1 | 45.8 | 42.4 |
| <b>Non-Elderly Adults with an Emergency Room Visit in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults  | 23.4 | 25.7 | 22.7 | 24.6 |
| No Activity Limitations due to Health Problems  | 19.9 | 22.6 | 19.2 | 21.0 |
| Activities Limited by Health Problems   | 39.1 | 40.0 | 37.5 | 40.3 |
| <b>Non-Elderly Adults with an Emergency Room Visit in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults  | 23.4 | 25.7 | 22.7 | 24.6 |
| Insured   | 23.2 | 25.7 | 22.9 | 24.7 |
| Uninsured   | 28.9 | 26.2 | 15.4 | 23.4 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Non-Elderly Adults (continued)

**Table 2.2 Trends in Care Utilization for Massachusetts Non-Elderly Adults** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Non-Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 7.4  | 8.4  | 7.8  | 7.9  |
| Less than 150% of FPL   | 11.8 | 12.9 | 15.2 | 12.0 |
| 150-299% of FPL   | 8.8  | 10.9 | 9.1  | 9.4  |
| 300-499% of FPL   | 6.7  | 7.6  | 6.1  | 6.0  |
| 500% of FPL or Higher   | 5.2  | 5.7  | 4.5  | 6.0  |
| <b>Non-Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults  | 7.4  | 8.4  | 7.8  | 7.9  |
| White, Non-Hispanic   | 6.7  | 7.7  | 6.4  | 6.3  |
| Black, Non-Hispanic   | 6.9  | 17.7 | 20.5 | 11.1 |
| Other, Non-Hispanic   | 7.7  | 6.8  | 9.6  | 11.4 |
| Hispanic  | 17.9 | 12.5 | 13.4 | 17.7 |
| <b>Non-Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 7.4  | 8.4  | 7.8  | 7.9  |
| Good, Very Good, or Excellent Health  | 6.6  | 7.8  | 6.8  | 7.3  |
| Fair or Poor Health   | 13.6 | 13.4 | 16.0 | 11.8 |
| <b>Non-Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults  | 7.4  | 8.4  | 7.8  | 7.9  |
| No Activity Limitations due to Health Problems  | 6.3  | 7.6  | 6.5  | 7.5  |
| Activities Limited by Health Problems   | 12.1 | 12.4 | 13.4 | 9.8  |
| <b>Non-Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults  | 7.4  | 8.4  | 7.8  | 7.9  |
| Insured   | 7.2  | 8.3  | 8.0  | 7.8  |
| Uninsured   | 11.7 | 13.0 | 2.7  | 10.3 |

**Note:** Year to year trends are not statistically significant.



# Massachusetts Non-Elderly Adults (continued)

**Table 2.3 Trends in Access to Health Care for Massachusetts Non-Elderly Adults**

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Non-Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 25.6 | 26.5 | 29.0 | 29.4 |
| Less than 150% of FPL  | 35.0 | 35.0 | 37.6 | 43.0 |
| 150-299% of FPL  | 37.3 | 41.8 | 45.3 | 45.2 |
| 300-499% of FPL  | 29.1 | 25.9 | 29.3 | 28.5 |
| 500% of FPL or Higher  | 15.4 | 16.7 | 17.3 | 14.4 |
| <b>Non-Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults   | 25.6 | 26.5 | 29.0 | 29.4 |
| White, Non-Hispanic  | 24.5 | 25.4 | 28.4 | 26.6 |
| Black, Non-Hispanic  | 31.3 | 26.3 | 32.9 | 43.4 |
| Other, Non-Hispanic  | 27.9 | 31.5 | 25.6 | 35.0 |
| Hispanic   | 34.4 | 35.6 | 36.5 | 41.5 |
| <b>Non-Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults   | 25.6 | 26.5 | 29.0 | 29.4 |
| Good, Very Good, or Excellent Health   | 23.7 | 24.4 | 26.9 | 26.2 |
| Fair or Poor Health  | 43.0 | 43.4 | 45.8 | 49.7 |
| <b>Non-Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults   | 25.6 | 26.5 | 29.0 | 29.4 |
| No Activity Limitations due to Health Problems   | 22.9 | 23.7 | 25.9 | 25.2 |
| Activities Limited by Health Problems  | 37.8 | 39.2 | 42.0 | 47.6 |
| <b>Non-Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults   | 25.6 | 26.5 | 29.0 | 29.4 |
| Insured  | 24.2 | 25.1 | 27.8 | 27.8 |
| Uninsured  | 64.2 | 66.5 | 65.8 | 66.8 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Non-Elderly Adults (continued)

**Table 2.3 Trends in Access to Health Care for Massachusetts Non-Elderly Adults** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Non-Elderly Adults With Difficulty Obtaining Care Due to Cost in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 27.8 | 27.3 | 26.9 | 28.3 |
| Less than 150% of FPL   | 30.6 | 29.3 | 29.7 | 33.6 |
| 150-299% of FPL   | 27.2 | 29.6 | 31.2 | 32.3 |
| 300-499% of FPL   | 27.3 | 26.2 | 25.3 | 26.8 |
| 500% of FPL or Higher   | 27.0 | 25.9 | 24.8 | 24.3 |
| <b>Non-Elderly Adults With Difficulty Obtaining Care Due to Cost in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults  | 27.8 | 27.3 | 26.9 | 28.3 |
| White, Non-Hispanic   | 27.6 | 25.9 | 26.1 | 25.8 |
| Black, Non-Hispanic   | 22.0 | 24.7 | 22.5 | 37.7 |
| Other, Non-Hispanic   | 29.7 | 35.3 | 33.6 | 36.4 |
| Hispanic  | 34.2 | 37.4 | 33.1 | 37.6 |
| <b>Non-Elderly Adults With Difficulty Obtaining Care Due to Cost in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 27.8 | 27.3 | 26.9 | 28.3 |
| Good, Very Good, or Excellent Health  | 26.5 | 25.9 | 24.7 | 27.1 |
| Fair or Poor Health   | 39.2 | 38.2 | 45.2 | 35.8 |
| <b>Non-Elderly Adults With Difficulty Obtaining Care Due to Cost in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults  | 27.8 | 27.3 | 26.9 | 28.3 |
| No Activity Limitations due to Health Problems  | 25.5 | 25.2 | 23.4 | 27.0 |
| Activities Limited by Health Problems   | 38.2 | 36.6 | 42.0 | 34.0 |
| <b>Non-Elderly Adults With Difficulty Obtaining Care Due to Cost in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults  | 27.8 | 27.3 | 26.9 | 28.3 |
| Insured   | 28.3 | 27.6 | 27.2 | 28.3 |
| Uninsured   | 14.4 | 18.2 | 20.2 | 29.7 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Non-Elderly Adults (continued)

**Table 2.3 Trends in Access to Health Care for Massachusetts Non-Elderly Adults** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Non-Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 16.8 | 16.2 | 18.4 | 18.9 |
| Less than 150% of FPL   | 22.1 | 21.7 | 24.5 | 26.7 |
| 150-299% of FPL   | 31.1 | 28.5 | 31.6 | 25.0 |
| 300-499% of FPL   | 17.8 | 18.4 | 19.8 | 22.8 |
| 500% of FPL or Higher   | 8.7  | 7.3  | 8.6  | 8.9  |
| <b>Non-Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Non-Elderly Adults  | 16.8 | 16.2 | 18.4 | 18.9 |
| White, Non-Hispanic   | 15.8 | 15.7 | 17.6 | 18.2 |
| Black, Non-Hispanic   | 24.4 | 25.5 | 25.4 | 26.3 |
| Other, Non-Hispanic   | 20.2 | 13.3 | 16.2 | 21.0 |
| Hispanic  | 20.2 | 18.6 | 25.3 | 19.1 |
| <b>Non-Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Non-Elderly Adults  | 16.8 | 16.2 | 18.4 | 18.9 |
| Good, Very Good, or Excellent Health  | 15.2 | 14.2 | 16.3 | 16.7 |
| Fair or Poor Health   | 31.1 | 31.6 | 35.5 | 33.2 |
| <b>Non-Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Non-Elderly Adults  | 16.8 | 16.2 | 18.4 | 18.9 |
| No Activity Limitations due to Health Problems  | 13.9 | 13.8 | 15.3 | 16.1 |
| Activities Limited by Health Problems   | 29.6 | 26.6 | 31.8 | 31.3 |
| <b>Non-Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Insurance Status</b>  |      |      |      |      |
| Total Non-Elderly Adults  | 16.8 | 16.2 | 18.4 | 18.9 |
| Insured   | 16.2 | 15.7 | 17.7 | 18.0 |
| Uninsured   | 33.9 | 29.5 | 40.3 | 39.2 |

**Note:** Year to year trends are not statistically significant.



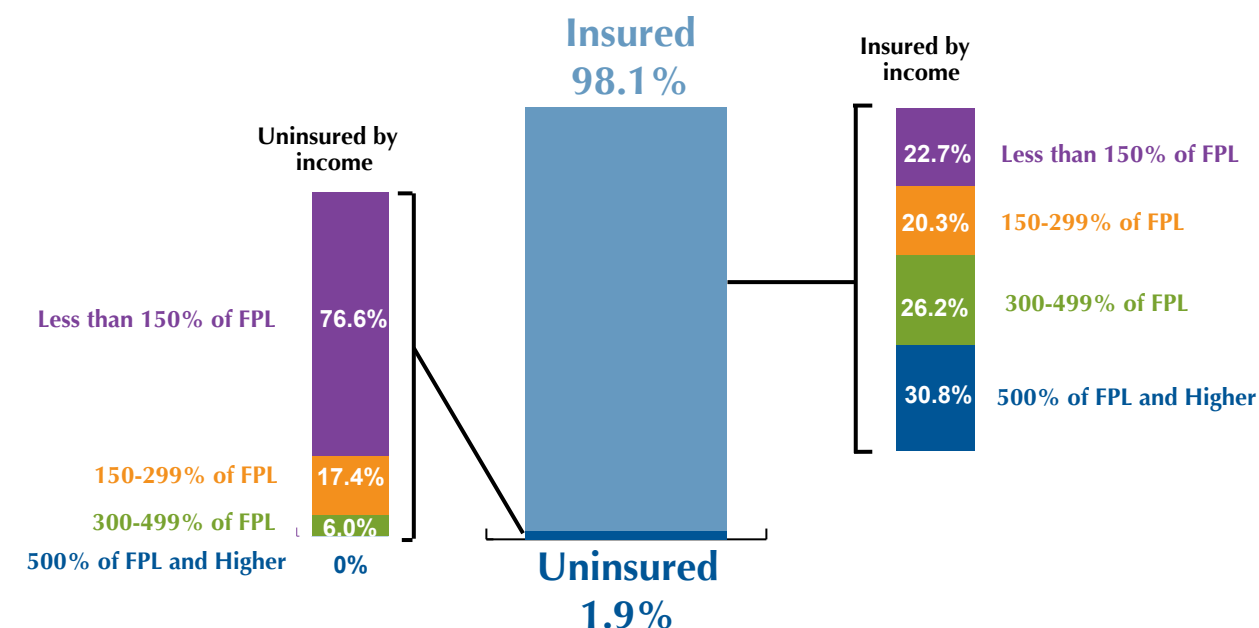
## **Section 3**

# **Massachusetts Children**



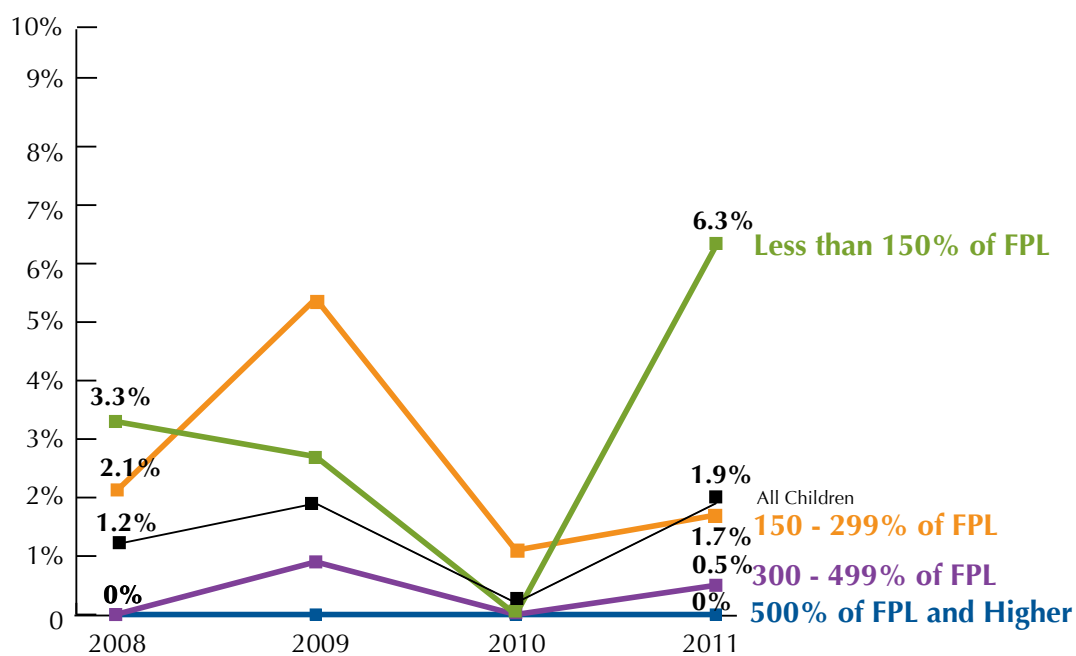
# Massachusetts Children Ages 0 through 18

## Figure 3.1 Uninsured Rates and Distribution by Insurance Status of Children by Income, 2011



Source: 2011 Massachusetts Health Insurance Survey (MHIS)

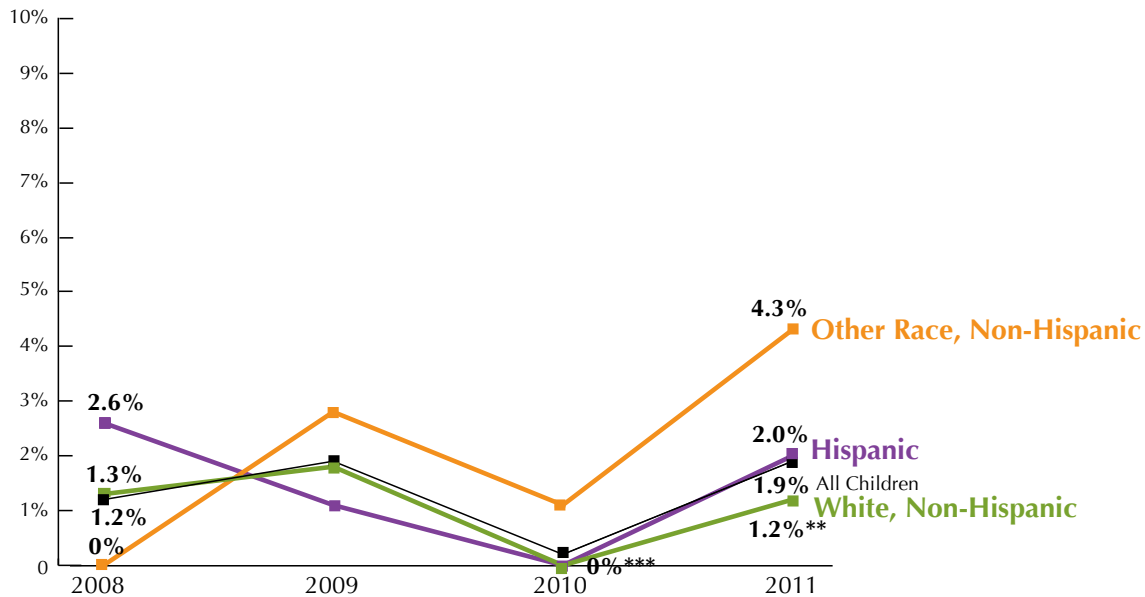
## Figure 3.2 Trends in Uninsured Rates of Children by Income



Note: Year to year trends depicted for demographic breakdowns are not statistically significant.

## Massachusetts Children Ages 0 through 18 (continued)

### Figure 3.3 Trends in Uninsured Rates of Children by Race/Ethnicity



Source: 2011 Massachusetts Health Insurance Survey (MHIS)

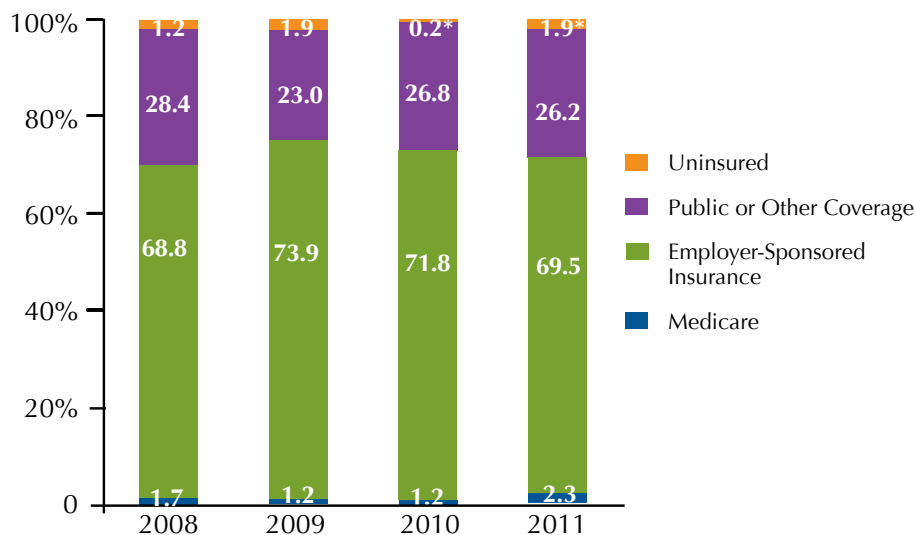
\*\* (\*\*\*) Estimate is significantly different from the prior year at the 5% (1%) level, two-tailed test.

Note: In some cases, what appear to be relatively large differences in estimates between years are not statistically significant.

This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

Year to year trends depicted for demographic breakdowns are not statistically significant.

### Figure 3.4 Trends in Type of Health Insurance Coverage† for Children



†Insurance coverage is based on the hierarchy: Medicare, employer-sponsored insurance, public or other coverage. Public and other coverage are combined because of the survey respondents' difficulties in reporting type of coverage. For lower-income residents, public or other coverage is mostly MassHealth or Commonwealth Care, while for higher-income residents it is non-group coverage and, to a lesser extent, Commonwealth Choice.

Source: 2011 Massachusetts Health Insurance Survey (MHIS)

\* The estimate of the distribution of type of insurance coverage is significantly different from that of prior year at the 10% level, two-tailed test

Note: Year to year trends depicted for demographic breakdowns are not statistically significant.



# Massachusetts Children Ages 0 through 18 (continued)

## Table 3.1 Trends in Care Utilization for Massachusetts Children

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Children with a Usual Source of Care by Family Income</b>                            |      |      |      |      |
| Total Children  | 97.1 | 97.5 | 96.7 | 97.3 |
| Less than 150% of FPL   | 94.2 | 98.1 | 94.3 | 95.5 |
| 150-299% of FPL   | 97.1 | 94.3 | 93.8 | 95.7 |
| 300-499% of FPL   | 99.1 | 97.6 | 98.0 | 98.1 |
| 500% of FPL or Higher   | 97.7 | 99.0 | 98.9 | 99.2 |
| <b>Children with a Usual Source of Care by Race/Ethnicity</b>                           |      |      |      |      |
| Total Children  | 97.1 | 97.5 | 96.7 | 97.3 |
| White, Non-Hispanic   | 98.1 | 97.8 | 97.2 | 97.4 |
| Other, Non-Hispanic   | 96.1 | 96.9 | 96.0 | 98.7 |
| Hispanic  | 93.2 | 96.4 | 94.6 | 94.4 |
| <b>Children with a Usual Source of Care by Health and Disability Status</b>             |      |      |      |      |
| Total Children  | 97.1 | 97.5 | 96.7 | 97.3 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems | 97.7 | 97.6 | 97.0 | 97.7 |
| Fair or Poor Health OR Activity Limitations due to Health Problems                      | 92.7 | 95.6 | 94.7 | 94.1 |
| <b>Children with a Doctor Visit in Past 12 Months by Family Income</b>                  |      |      |      |      |
| Total Children  | 93.7 | 92.4 | 94.2 | 92.2 |
| Less than 150% of FPL   | 89.3 | 88.5 | 90.9 | 86.9 |
| 150-299% of FPL   | 90.8 | 89.3 | 91.5 | 87.2 |
| 300-499% of FPL   | 96.3 | 92.4 | 94.4 | 93.7 |
| 500% of FPL or Higher   | 97.0 | 96.7 | 97.8 | 98.3 |
| <b>Children with a Doctor Visit in Past 12 Months by Race/Ethnicity</b>                 |      |      |      |      |
| Total Children  | 93.7 | 92.4 | 94.2 | 92.2 |
| White, Non-Hispanic   | 95.3 | 93.8 | 96.1 | 93.6 |
| Other, Non-Hispanic   | 89.7 | 92.1 | 89.5 | 92.4 |
| Hispanic  | 91.7 | 83.1 | 91.0 | 84.0 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Children Ages 0 through 18 (continued)

**Table 3.1 Trends in Care Utilization for Massachusetts Children** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Children with a Doctor Visit in Past 12 Months by Health and Disability Status</b>          |      |      |      |      |
| Total Children   | 93.7 | 92.4 | 94.2 | 92.2 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems        | 94.4 | 92.3 | 94.1 | 92.4 |
| Fair or Poor Health OR Activity Limitations due to Health Problems                             | 89.7 | 93.5 | 94.7 | 90.3 |
| <b>Children with a Preventive Care Visit in Past 12 Months by Family Income</b>                |      |      |      |      |
| Total Children   | 88.8 | 87.6 | 90.3 | 87.1 |
| Less than 150% of FPL  | 85.2 | 81.5 | 87.2 | 78.2 |
| 150-299% of FPL  | 83.7 | 83.9 | 90.1 | 84.0 |
| 300-499% of FPL  | 90.4 | 87.8 | 88.3 | 89.0 |
| 500% of FPL or Higher  | 93.6 | 93.7 | 94.4 | 94.5 |
| <b>Children with a Preventive Care Visit in Past 12 Months by Race/Ethnicity</b>               |      |      |      |      |
| Total Children   | 88.8 | 87.6 | 90.3 | 87.1 |
| White, Non-Hispanic  | 90.6 | 89.2 | 91.8 | 89.2 |
| Other, Non-Hispanic  | 84.7 | 85.4 | 85.7 | 89.7 |
| Hispanic   | 85.9 | 80.7 | 89.5 | 70.9 |
| <b>Children with a Preventive Care Visit in Past 12 Months by Health and Disability Status</b> |      |      |      |      |
| Total Children   | 88.8 | 87.6 | 90.3 | 87.1 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems        | 89.4 | 87.7 | 90.9 | 87.9 |
| Fair or Poor Health OR Activity Limitations due to Health Problems                             | 85.1 | 86.7 | 86.7 | 80.6 |
| <b>Children with an Emergency Room Visit in Past 12 Months by Family Income</b>                |      |      |      |      |
| Total Children   | 32.1 | 24.7 | 28.0 | 26.5 |
| Less than 150% of FPL  | 39.1 | 35.4 | 35.1 | 38.6 |
| 150-299% of FPL  | 35.9 | 20.9 | 24.4 | 24.8 |
| 300-499% of FPL  | 35.7 | 26.4 | 30.6 | 22.6 |
| 500% of FPL or Higher  | 22.3 | 18.8 | 23.0 | 21.4 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Children Ages 0 through 18 (continued)

**Table 3.1 Trends in Care Utilization for Massachusetts Children** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Children with an Emergency Room Visit in Past 12 Months by Race/Ethnicity</b>                                     |      |      |      |      |
| Total Children   | 32.1 | 24.7 | 28.0 | 26.5 |
| White, Non-Hispanic  | 31.0 | 22.2 | 25.1 | 24.4 |
| Other, Non-Hispanic  | 27.3 | 32.0 | 31.4 | 25.1 |
| Hispanic   | 44.2 | 29.9 | 39.4 | 40.0 |
| <b>Children with an Emergency Room Visit in Past 12 Months by Health and Disability Status</b>                       |      |      |      |      |
| Total Children   | 32.1 | 24.7 | 28.0 | 26.5 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems                              | 28.8 | 23.0 | 25.4 | 24.9 |
| Fair or Poor Health OR Activity Limitations due to Health Problems   | 53.8 | 44.9 | 44.8 | 38.8 |
| <b>Children Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Family Income</b>                |      |      |      |      |
| Total Children   | 12.8 | 10.3 | 11.1 | 10.1 |
| Less than 150% of FPL  | 17.3 | 16.2 | 12.6 | 18.0 |
| 150-299% of FPL  | 18.7 | 8.7  | 13.0 | 9.1  |
| 300-499% of FPL  | 13.0 | 10.8 | 11.2 | 6.9  |
| 500% of FPL or Higher  | 5.8  | 7.2  | 9.0  | 7.3  |
| <b>Children Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Race/Ethnicity</b>               |      |      |      |      |
| Total Children   | 12.8 | 10.3 | 11.1 | 10.1 |
| White, Non-Hispanic  | 11.0 | 10.2 | 8.6  | 9.7  |
| Other, Non-Hispanic  | 11.3 | 9.4  | 17.5 | 6.6  |
| Hispanic   | 24.4 | 12.9 | 15.4 | 18.5 |
| <b>Children Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Health and Disability Status</b> |      |      |      |      |
| Total Children   | 12.8 | 10.3 | 11.1 | 10.1 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems                              | 11.9 | 9.5  | 10.4 | 10.4 |
| Fair or Poor Health OR Activity Limitations due to Health Problems   | 19.0 | 20.1 | 16.0 | 7.9  |

**Note:** Year to year trends are not statistically significant.

# Massachusetts Children Ages 0 through 18 (continued)

## Table 3.2 Trends in Access to Health Care for Massachusetts Children

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Children Not Getting Needed Care Due to Cost in Past 12 Months by Family Income</b>                |      |      |      |      |
| Total Children  | 11.5 | 9.0  | 10.8 | 12.7 |
| Less than 150% of FPL   | 18.1 | 6.1  | 10.2 | 17.5 |
| 150-299% of FPL   | 18.7 | 22.2 | 18.7 | 16.1 |
| 300-499% of FPL   | 10.5 | 7.9  | 11.4 | 13.0 |
| 500% of FPL or Higher   | 3.1  | 3.6  | 6.0  | 6.3  |
| <b>Children Not Getting Needed Care Due to Cost in Past 12 Months by Race/Ethnicity</b>               |      |      |      |      |
| Total Children  | 11.5 | 9.0  | 10.8 | 12.7 |
| White, Non-Hispanic   | 9.8  | 9.6  | 11.9 | 10.4 |
| Other, Non-Hispanic   | 10.6 | 10.3 | 6.8  | 12.2 |
| Hispanic  | 21.7 | 3.1  | 11.3 | 25.4 |
| <b>Children Not Getting Needed Care Due to Cost in Past 12 Months by Health and Disability Status</b> |      |      |      |      |
| Total Children  | 11.5 | 9.0  | 10.8 | 12.7 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems               | 10.2 | 8.5  | 9.5  | 10.5 |
| Fair or Poor Health OR Activity Limitations due to Health Problems                                    | 20.3 | 14.5 | 19.6 | 29.6 |
| <b>Children With Difficulty Obtaining Care in Past 12 Months by Family Income</b>                     |      |      |      |      |
| Total Children  | 17.4 | 14.5 | 15.1 | 10.9 |
| Less than 150% of FPL   | 23.7 | 23.4 | 22.7 | 15.9 |
| 150-299% of FPL   | 17.2 | 17.2 | 13.9 | 13.6 |
| 300-499% of FPL   | 19.0 | 14.2 | 11.9 | 8.4  |
| 500% of FPL or Higher   | 11.9 | 7.1  | 13.7 | 7.4  |
| <b>Children With Difficulty Obtaining Care in Past 12 Months by Race/Ethnicity</b>                    |      |      |      |      |
| Total Children  | 17.4 | 14.5 | 15.1 | 10.9 |
| White, Non-Hispanic   | 16.8 | 13.6 | 14.7 | 10.4 |
| Other, Non-Hispanic   | 17.8 | 16.6 | 18.9 | 13.4 |
| Hispanic  | 19.6 | 16.9 | 11.5 | 9.6  |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Children Ages 0 through 18 (continued)

**Table 3.2 Trends in Access to Health Care for Massachusetts Children** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Children With Difficulty Obtaining Care in Past 12 Months by Health and Disability Status</b>                 |      |      |      |      |
| Total Children   | 17.4 | 14.5 | 15.1 | 10.9 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems                          | 16.1 | 13.1 | 12.4 | 8.9  |
| Fair or Poor Health OR Activity Limitations due to Health Problems   | 25.6 | 30.2 | 32.8 | 27.0 |
| <b>Children in Families with Problems Paying Medical Bills in Past 12 Months by Family Income</b>                |      |      |      |      |
| Total Children   | 17.4 | 17.2 | 20.6 | 19.9 |
| Less than 150% of FPL  | 23.3 | 22.3 | 23.4 | 28.3 |
| 150-299% of FPL  | 25.3 | 29.6 | 34.2 | 34.7 |
| 300-499% of FPL  | 18.3 | 15.7 | 23.0 | 13.2 |
| 500% of FPL or Higher  | 7.7  | 7.5  | 8.5  | 8.9  |
| <b>Children in Families with Problems Paying Medical Bills in Past 12 Months by Race/Ethnicity</b>               |      |      |      |      |
| Total Children   | 17.4 | 17.2 | 20.6 | 19.9 |
| White, Non-Hispanic  | 15.6 | 16.5 | 21.8 | 19.0 |
| Other, Non-Hispanic  | 21.3 | 20.6 | 14.7 | 24.6 |
| Hispanic   | 21.2 | 16.5 | 23.3 | 16.4 |
| <b>Children in Families with Problems Paying Medical Bills in Past 12 Months by Health and Disability Status</b> |      |      |      |      |
| Total Children   | 17.4 | 17.2 | 20.6 | 19.9 |
| Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems                          | 15.4 | 15.9 | 17.6 | 18.0 |
| Fair or Poor Health OR Activity Limitations due to Health Problems   | 30.8 | 32.1 | 39.8 | 34.2 |

**Note:** Year to year trends are not statistically significant.



## **Section 4**

# **Massachusetts Elderly Residents**





# Massachusetts Elderly Residents Ages 65 and Older

## Table 4.1 Trends in Care Utilization for Massachusetts Elderly

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Elderly Adults with a Usual Source of Care by Family Income</b>                   |      |      |      |      |
| Total Elderly Adults   | 94.8 | 94.1 | 95.1 | 93.2 |
| Less than 150% of FPL  | 89.6 | 92.9 | 92.3 | 90.3 |
| 150-299% of FPL  | 93.8 | 92.9 | 95.3 | 91.3 |
| 300-499% of FPL  | 96.4 | 96.6 | 94.9 | 96.4 |
| 500% of FPL or Higher  | 98.3 | 94.0 | 97.6 | 95.0 |
| <b>Elderly Adults with a Usual Source of Care by Race/Ethnicity</b>                  |      |      |      |      |
| Total Elderly Adults   | 94.8 | 94.1 | 95.1 | 93.2 |
| White, Non-Hispanic  | 95.7 | 94.3 | 96.0 | 94.3 |
| Other  | 88.0 | 92.0 | 88.5 | 85.0 |
| <b>Elderly Adults with a Usual Source of Care by Health Status</b>                   |      |      |      |      |
| Total Elderly Adults   | 94.8 | 94.1 | 95.1 | 93.2 |
| Good, Very Good, or Excellent Health   | 96.2 | 94.3 | 95.6 | 94.0 |
| Fair or Poor Health  | 90.7 | 93.4 | 93.4 | 90.5 |
| <b>Elderly Adults with a Usual Source of Care by Disability Status</b>               |      |      |      |      |
| Total Elderly Adults   | 94.8 | 94.1 | 95.1 | 93.2 |
| No Activity Limitations due to Health Problems                                       | 95.6 | 94.2 | 94.9 | 92.9 |
| Activities Limited by Health Problems  | 93.3 | 93.9 | 95.4 | 93.6 |
| <b>Elderly Adults with a Doctor Visit in Past 12 Months of Care by Family Income</b> |      |      |      |      |
| Total Elderly Adults   | 94.3 | 94.2 | 92.6 | 93.6 |
| Less than 150% of FPL  | 90.6 | 93.8 | 86.6 | 92.7 |
| 150-299% of FPL  | 93.6 | 95.3 | 92.2 | 94.4 |
| 300-499% of FPL  | 94.6 | 93.1 | 94.1 | 93.1 |
| 500% of FPL or Higher  | 97.6 | 94.1 | 97.1 | 94.2 |
| <b>Elderly Adults with a Doctor Visit in Past 12 Months by Race/Ethnicity</b>        |      |      |      |      |
| Total Elderly Adults   | 94.3 | 94.2 | 92.6 | 93.6 |
| White, Non-Hispanic  | 95.3 | 94.0 | 94.0 | 93.6 |
| Other  | 87.3 | 96.0 | 82.2 | 93.7 |

**Note:** Year to year trends are not statistically significant.

continued on next page

# Massachusetts Elderly Residents Ages 65 and Older

**Table 4.1 Trends in Care Utilization for Massachusetts Elderly** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Elderly Adults with a Doctor Visit in Past 12 Months by Health Status</b>                  |      |      |      |      |
| Total Elderly Adults  | 94.3 | 94.2 | 92.6 | 93.6 |
| Good, Very Good, or Excellent Health  | 94.7 | 92.9 | 91.8 | 93.0 |
| Fair or Poor Health   | 93.2 | 98.4 | 95.0 | 95.6 |
| <b>Elderly Adults with a Doctor Visit in Past 12 Months by Disability Status</b>              |      |      |      |      |
| Total Elderly Adults  | 94.3 | 94.2 | 92.6 | 93.6 |
| No Activity Limitations due to Health Problems  | 94.2 | 92.3 | 91.2 | 92.3 |
| Activities Limited by Health Problems   | 94.5 | 97.5 | 95.3 | 95.9 |
| <b>Elderly Adults with a Preventive Care Visit in Past 12 Months of Care by Family Income</b> |      |      |      |      |
| Total Elderly Adults  | 86.3 | 87.1 | 85.4 | 86.8 |
| Less than 150% of FPL   | 83.4 | 85.5 | 75.0 | 88.0 |
| 150-299% of FPL   | 85.9 | 87.7 | 86.2 | 86.6 |
| 300-499% of FPL   | 86.5 | 88.8 | 88.9 | 85.8 |
| 500% of FPL or Higher   | 88.6 | 85.8 | 90.6 | 87.1 |
| <b>Elderly Adults with a Preventive Care Visit in Past 12 Months by Race/Ethnicity</b>        |      |      |      |      |
| Total Elderly Adults  | 86.3 | 87.1 | 85.4 | 86.8 |
| White, Non-Hispanic   | 86.6 | 86.7 | 87.3 | 86.1 |
| Other   | 83.4 | 90.6 | 71.3 | 92.0 |
| <b>Elderly Adults with a Preventive Care Visit in Past 12 Months by Health Status</b>         |      |      |      |      |
| Total Elderly Adults  | 86.3 | 87.1 | 85.4 | 86.8 |
| Good, Very Good, or Excellent Health  | 87.3 | 86.4 | 84.9 | 86.8 |
| Fair or Poor Health   | 83.4 | 89.5 | 86.7 | 86.9 |
| <b>Elderly Adults with a Preventive Care Visit in Past 12 Months by Disability Status</b>     |      |      |      |      |
| Total Elderly Adults  | 86.3 | 87.1 | 85.4 | 86.8 |
| No Activity Limitations due to Health Problems  | 86.2 | 85.5 | 85.1 | 86.4 |
| Activities Limited by Health Problems   | 86.5 | 90.0 | 85.9 | 87.6 |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Elderly Residents Ages 65 and Older

**Table 4.1 Trends in Care Utilization for Massachusetts Elderly** Continued

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Elderly Adults with an Emergency Room Visit in Past 12 Months by Family Income</b>                        |      |      |      |      |
| Total Elderly Adults   | 30.3 | 29.9 | 29.5 | 27.4 |
| Less than 150% of FPL  | 43.6 | 36.6 | 32.5 | 37.2 |
| 150-299% of FPL  | 35.2 | 30.5 | 33.7 | 27.2 |
| 300-499% of FPL  | 22.2 | 30.4 | 25.8 | 24.6 |
| 500% of FPL or Higher  | 22.4 | 23.8 | 25.2 | 20.7 |
| <b>Elderly Adults with an Emergency Room Visit in Past 12 Months by Race/Ethnicity</b>                       |      |      |      |      |
| Total Elderly Adults   | 30.3 | 29.9 | 29.5 | 27.4 |
| White, Non-Hispanic  | 30.0 | 29.5 | 29.8 | 26.6 |
| Other  | 31.9 | 34.2 | 28.0 | 33.6 |
| <b>Elderly Adults with an Emergency Room Visit in Past 12 Months by Health Status</b>                        |      |      |      |      |
| Total Elderly Adults   | 30.3 | 29.9 | 29.5 | 27.4 |
| Good, Very Good, or Excellent Health   | 24.7 | 26.5 | 24.0 | 21.2 |
| Fair or Poor Health  | 46.3 | 41.3 | 47.1 | 48.3 |
| <b>Elderly Adults with an Emergency Room Visit in Past 12 Months by Disability Status</b>                    |      |      |      |      |
| Total Elderly Adults   | 30.3 | 29.9 | 29.5 | 27.4 |
| No Activity Limitations due to Health Problems   | 25.8 | 25.7 | 22.4 | 20.1 |
| Activities Limited by Health Problems  | 38.4 | 37.4 | 44.5 | 40.7 |
| <b>Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Family Income</b>  |      |      |      |      |
| Total Elderly Adults   | 6.8  | 7.6  | 6.6  | 5.3  |
| Less than 150% of FPL  | 9.2  | 11.0 | 11.3 | 5.5  |
| 150-299% of FPL  | 7.8  | 6.4  | 7.0  | 5.1  |
| 300-499% of FPL  | 4.2  | 4.6  | 3.8  | 4.9  |
| 500% of FPL or Higher  | 6.2  | 9.3  | 4.2  | 6.0  |
| <b>Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Race/Ethnicity</b> |      |      |      |      |
| Total Elderly Adults   | 6.8  | 7.6  | 6.6  | 5.3  |
| White, Non-Hispanic  | 6.1  | 6.9  | 5.0  | 4.7  |
| Other  | 11.8 | 14.6 | 17.7 | 10.2 |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Elderly Residents Ages 65 and Older

**Table 4.1 Trends in Care Utilization for Massachusetts Elderly** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Health Status</b>     |      |      |      |      |
| Total Elderly Adults  | 6.8  | 7.6  | 6.6  | 5.3  |
| Good, Very Good, or Excellent Health  | 6.2  | 7.8  | 5.3  | 4.0  |
| Fair or Poor Health   | 8.4  | 6.9  | 10.5 | 10.0 |
| <b>Elderly Adults Whose Most Recent ER Visit in Past 12 Months was for a Non-Emergency by Disability Status</b> |      |      |      |      |
| Total Elderly Adults  | 6.8  | 7.6  | 6.6  | 5.3  |
| No Activity Limitations due to Health Problems  | 8.8  | 8.2  | 5.9  | 4.0  |
| Activities Limited by Health Problems   | 3.1  | 6.5  | 7.9  | 7.8  |

**Note:** Year to year trends are not statistically significant.

# Massachusetts Elderly Residents Ages 65 and Older

**Table 4.2 Trends in Access to Health Care for Massachusetts Elderly**

|  | 2008 | 2009 | 2010 | 2011 |
|--|------|------|------|------|
| <b>Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Elderly Adults   | 13.9 | 14.6 | 15.7 | 18.9 |
| Less than 150% of FPL  | 21.9 | 31.1 | 23.9 | 29.2 |
| 150-299% of FPL  | 16.2 | 18.6 | 20.8 | 20.9 |
| 300-499% of FPL  | 11.4 | 6.3  | 10.5 | 18.2 |
| 500% of FPL or Higher  | 7.8  | 5.7  | 6.7  | 6.1  |
| <b>Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Elderly Adults   | 13.9 | 14.6 | 15.7 | 18.9 |
| White, Non-Hispanic  | 11.7 | 13.8 | 14.3 | 18.6 |
| Other  | 30.4 | 22.0 | 25.9 | 20.5 |
| <b>Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Elderly Adults   | 13.9 | 14.6 | 15.7 | 18.9 |
| Good, Very Good, or Excellent Health   | 11.8 | 11.9 | 12.7 | 16.0 |
| Fair or Poor Health  | 19.9 | 23.4 | 25.4 | 28.5 |
| <b>Elderly Adults Not Getting Needed Care Due to Cost in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Elderly Adults   | 13.9 | 14.6 | 15.7 | 18.9 |
| No Activity Limitations due to Health Problems   | 10.9 | 9.9  | 12.4 | 15.1 |
| Activities Limited by Health Problems  | 19.4 | 23.0 | 22.7 | 25.5 |
| <b>Elderly Adults With Difficulty Obtaining Care in Past 12 Months by Family Income</b>          |      |      |      |      |
| Total Elderly Adults   | 14.7 | 14.8 | 14.6 | 13.2 |
| Less than 150% of FPL  | 13.3 | 17.6 | 16.2 | 22.4 |
| 150-299% of FPL  | 14.0 | 12.9 | 12.4 | 11.6 |
| 300-499% of FPL  | 16.3 | 11.3 | 15.6 | 7.0  |
| 500% of FPL or Higher  | 14.9 | 18.2 | 14.8 | 12.4 |
| <b>Elderly Adults With Difficulty Obtaining Care in Past 12 Months by Race/Ethnicity</b>         |      |      |      |      |
| Total Elderly Adults   | 14.7 | 14.8 | 14.6 | 13.2 |
| White, Non-Hispanic  | 14.4 | 14.4 | 13.3 | 12.8 |
| Other  | 17.0 | 18.7 | 23.8 | 16.0 |

**Note:** Year to year trends are not statistically significant.

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# Massachusetts Elderly Residents Ages 65 and Older

**Table 4.2 Trends in Access to Health Care for Massachusetts Elderly** Continued

|   | 2008 | 2009 | 2010 | 2011 |
|---|------|------|------|------|
| <b>Elderly Adults With Difficulty Obtaining Care in Past 12 Months by Health Status</b>                     |      |      |      |      |
| Total Elderly Adults  | 14.7 | 14.8 | 14.6 | 13.2 |
| Good, Very Good, or Excellent Health  | 14.4 | 14.9 | 14.2 | 10.2 |
| Fair or Poor Health   | 15.5 | 14.5 | 15.6 | 23.2 |
| <b>Elderly Adults With Difficulty Obtaining Care in Past 12 Months by Disability Status</b>                 |      |      |      |      |
| Total Elderly Adults  | 14.7 | 14.8 | 14.6 | 13.2 |
| No Activity Limitations due to Health Problems  | 13.6 | 11.9 | 12.8 | 9.7  |
| Activities Limited by Health Problems   | 16.6 | 20.0 | 18.3 | 19.3 |
| <b>Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Family Income</b>     |      |      |      |      |
| Total Elderly Adults  | 7.7  | 7.0  | 8.6  | 11.3 |
| Less than 150% of FPL   | 13.2 | 15.1 | 13.2 | 18.8 |
| 150-299% of FPL   | 11.2 | 11.3 | 10.7 | 14.7 |
| 300-499% of FPL   | 5.6  | 0.4  | 4.8  | 8.1  |
| 500% of FPL or Higher   | 1.7  | 2.4  | 5.3  | 2.9  |
| <b>Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Race/Ethnicity</b>    |      |      |      |      |
| Total Elderly Adults  | 7.7  | 7.0  | 8.6  | 11.3 |
| White, Non-Hispanic   | 6.3  | 6.8  | 7.8  | 10.5 |
| Other   | 17.9 | 9.1  | 14.7 | 17.5 |
| <b>Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Health Status</b>     |      |      |      |      |
| Total Elderly Adults  | 7.7  | 7.0  | 8.6  | 11.3 |
| Good, Very Good, or Excellent Health  | 6.3  | 6.8  | 7.8  | 10.5 |
| Fair or Poor Health   | 17.9 | 9.1  | 14.7 | 17.5 |
| <b>Elderly Adults in Families with Problems Paying Medical Bills in Past 12 Months by Disability Status</b> |      |      |      |      |
| Total Elderly Adults  | 7.7  | 7.0  | 8.6  | 11.3 |
| No Activity Limitations due to Health Problems  | 4.5  | 4.2  | 6.8  | 6.4  |
| Activities Limited by Health Problems   | 13.5 | 11.9 | 12.4 | 20.0 |

**Note:** Year to year trends are not statistically significant.

## **Section 5**

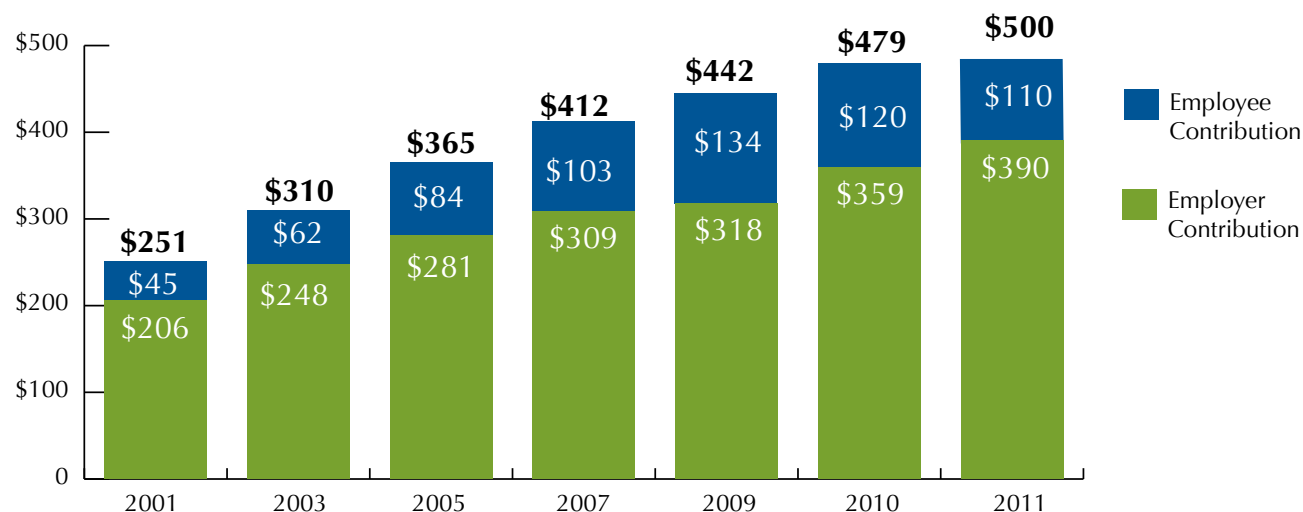
# **Massachusetts Employer Survey 2011**





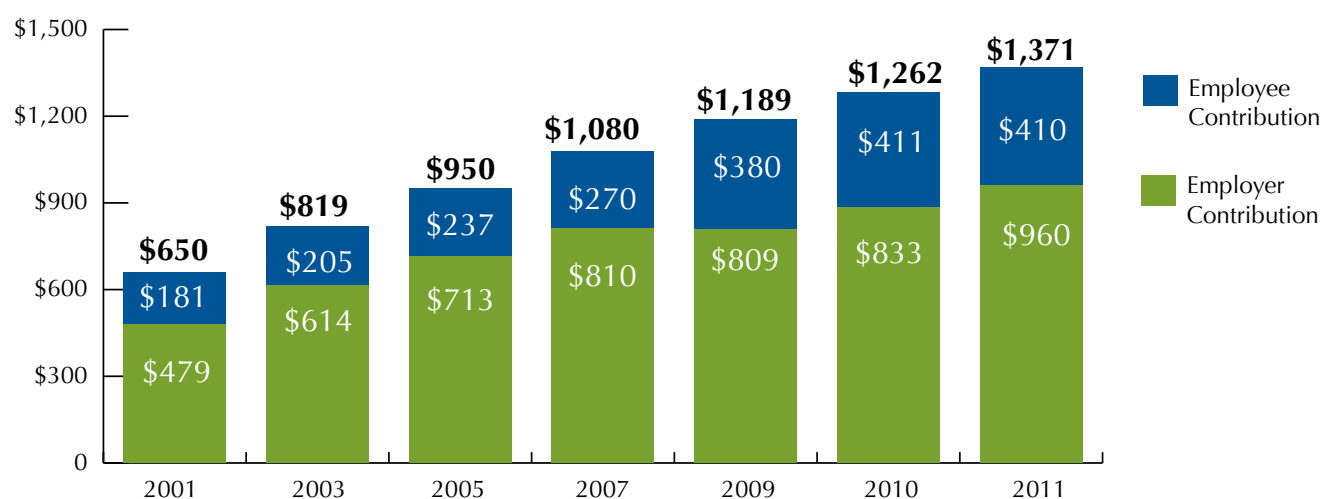
# Massachusetts Employer Survey 2011

**Figure 5.1 Median Employer/Employee Contribution to Individual Health Insurance Plan Premiums**



**Note:** The employer and employee median contribution dollars are extrapolated from the total median premium and the reported percent employee contribution.

**Figure 5.2 Median Employer/Employee Contribution to Family Health Insurance Plan Premiums**



**Note:** The employer and employee median contribution dollars are extrapolated from the total median premium and the reported percent employee contribution.

# Massachusetts Employer Survey 2011

## Table 5.1 Trends in Employer Offer Rates

### Massachusetts Employer Offer Rates by Employer Size (2007-2011)

|                 | 2007 | 2009 | 2010 | 2011 |
|-----------------|------|------|------|------|
| All             | 72%  | 76%  | 77%  | 76%  |
| Small Employers | 67%  | 67%  | 69%  | 68%  |
| 11-50 Employees | 88%  | 92%  | 89%  | 91%  |
| 51+ Employees   | 99%  | 98%  | 97%  | 99%  |

### Massachusetts Employers Offering Health Insurance to Spouses (2005-2011)

|                      | 2005 | 2007 | 2009 | 2010 | 2011 |
|----------------------|------|------|------|------|------|
| Opposite-Sex Spouses | 87%  | 89%  | 93%  | 91%  | 91%  |
| Same-Sex Spouses     | 52%  | 59%  | 71%  | 68%  | 73%  |

### Massachusetts Employers Offering Health Insurance to Unmarried Domestic Partners

|                                | 2001 |                    | 2007 | 2009 | 2010 | 2011 |
|--------------------------------|------|--------------------|------|------|------|------|
| Opposite-Sex Domestic Partners | 26%  | Data not available | 36%  | 42%  | 35%  | 49%  |
| Same-Sex Domestic Partners     | 32%  | Data not available | 32%  | 40%  | 35%  | 46%  |

### Massachusetts Employers Offering Health Insurance by Industry (2011)

|   | 2011 |
|---|------|
| Wholesale Trade (n=39)                  | 90%  |
| Services (n=363)                        | 78%  |
| Finance and Insurance (n=51)            | 81%  |
| Construction (n=43)                     | 72%  |
| Transportation and Communication (n=27) | 62%  |
| Manufacturing (n=82)                    | 98%  |
| Retail Trade (n=119)                    | 63%  |
| Agriculture and Fishing (n=9)           | 74%  |

continued on next page

**Note:** Year to year trends are not statistically significant.

# Massachusetts Employer Survey 2011

**Table 5.1 Trends in Employer Offer Rates** Continued

| Massachusetts Employer Offer Rates by Region (2009-2011)  |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|
|   | 2009 | 2010 | 2011 |      |      |      |      |
| Boston  | 83%  | 81%  | 92%  |      |      |      |      |
| Metrowest   | 78%  | 62%  | 76   |      |      |      |      |
| Western   | 77%  | 72%  | 75%  |      |      |      |      |
| Central   | 75%  | 71%  | 81%  |      |      |      |      |
| Southeast   | 73%  | 75%  | 69%  |      |      |      |      |
| Northeast   | 68%  | 76%  | 73%  |      |      |      |      |
| Massachusetts Employers Offering Health Insurance to their Retirees Ages 65 and Older (2001-2011) |      |      |      |      |      |      |      |
|   | 2001 | 2003 | 2005 | 2007 | 2009 | 2010 | 2011 |
| Ages 65 and Older   | 20%  | 10%  | 9%   | 11%  | 12%  | 10%  | 10%  |

**Note:** Year to year trends are not statistically significant.



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