

Health Insurance Coverage and Access to Care in Massachusetts:
Detailed Tabulations Based on the
2009 Massachusetts Health Insurance Survey

November 2009

Prepared by:

Sharon K. Long
Lokendra Phadera
Urban Institute

Prepared for:

The Massachusetts Division of
Health Care Finance and Policy

Table of Contents

Description of the 2009 Health Insurance Survey	Page 1
A. All Massachusetts Residents	
1. Uninsurance Status	
A.1-1: Uninsurance Rate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009	2
2. Health Insurance Coverage	
A.2-1: Health Insurance Coverage in Massachusetts, by Age Groups, 20089	3
A.2-2: Health Insurance Coverage in Massachusetts, by Family Income, 2009	4
A.2-3: Health Insurance Coverage in Massachusetts, by Household Telephone Status, 2009	5
A.2-4: Health Insurance Coverage in Massachusetts, by Race/Ethnicity, 2009	6
A.2-5: Health Insurance Coverage in Massachusetts, by Health Status, 2009	7
A.2-6: Health Insurance Coverage in Massachusetts, by Disability Status, 2009	8
3. Characteristics of the Population, by Insurance Status	
A.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Populations in Massachusetts, 2009	9
A.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Populations in Massachusetts, 2009	10
A.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Populations in Massachusetts, 2009	11
A.3-4: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Populations in Massachusetts, 2009	12
4. Access to and Use of Care	
A.4-1: Health Care Access and Use of Insured and Uninsured Populations in Massachusetts, 2009	13
A.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Populations in Massachusetts, 2009	14
A.4-3: Health Care Access and Use in Massachusetts, by Age Groups, 2009	15
A.4-4: Health Care Access and Use in Massachusetts, by Family Income, 2009	16
A.4-5: Health Care Access and Use in Massachusetts, by Race/Ethnicity, 2009	17
A.4-6: Health Care Access and Use in Massachusetts, by Health Status, 2009	18
A.4-7: Health Care Access and Use in Massachusetts, by Disability Status, 2009	19
5. Reasons for Being Uninsured	
A.5-1: Reasons for Being Uninsured and Awareness of Public Coverage in Massachusetts, 2009	20
6. Support for Health Reform and Awareness of the Individual Mandate	
A.6-1: Household Support for Health Reform in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2009	21
A.6-2: Household Support for Health Reform in Massachusetts, by Education and Work Status of the Household Target Person, 2009	22
A.6-3: Demographic, Health and Socioeconomic Characteristics of Households Aware of the Individual Mandate, 2009	23
A.6-4: Education and Employment Characteristics of Households Aware of the Individual Mandate, 2009	24
7. Awareness of the Individual Mandate	
A.7-1: Household Awareness of Individual Mandate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2009	25

Table of Contents (continued)

	Page
B. Children	
1. Uninsurance Status	
B.1-1: Uninsurance Rate for Children in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009	26
2. Health Insurance Coverage	
B.2-1: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Family Income, 2009	27
B.2-2: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2009	28
B.2-3: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Health and Disability Status, 2009	29
4. Access to and Use of Care	
B.4-1: Health Care Access and Use for Children in Massachusetts, by Family Income, 2009	30
B.4-2: Health Care Access and Use for Children in Massachusetts, by Race/Ethnicity, 2009	31
B.4-3: Health Care Access and Use for Children in Massachusetts, by Health and Disability Status, 2009	32
C. Non-elderly Adults	
1. Uninsurance Status	
C.1-1: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009	33
C.1-2: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Education and Employment Status, 2009	34
2. Health Insurance Coverage	
C.2-1: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Family Income, 2009	35
C.2-2: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2009	36
C.2-3: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Health Status, 2009	37
C.2-4: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Disability Status, 2009	38
C.2-5: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Work Status, 2009	39
3. Characteristics of the Population, by Insurance Status	
C.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009	40
C.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009	41
C.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009	42
C.3-4: Education and Employment Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009	43
C.3-5: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009	44
C.3-6: Education and Employment Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009	45

Table of Contents (continued)

	Page
4. Access to and Use of Care	
C.4-1: Health Care Access and Use of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009	46
C.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Nonelderly Adults in Massachusetts, 2009	47
C.4-3: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Family Income, 2009	48
C.4-4: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2009	49
C.4-5: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Health Status, 2009	50
C.4-6: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Disability Status, 2009	51
6. Impacts of the Individual Mandate and Support for Health Reform	
C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform on Non-elderly Adults in Massachusetts, by Family Income, 2009	52
 D. Elderly Adults	
4. Access to and Use of Care	
D.4-1: Health Care Access and Use for Elderly Adults in Massachusetts, by Family Income, 2009	53
D.4-2: Health Care Access and Use for Elderly Adults in Massachusetts, by Race/Ethnicity, 2009	54
D.4-3: Health Care Access and Use for Elderly Adults in Massachusetts, by Health Status, 2009	55
D.4-4: Health Care Access and Use for Elderly Adults in Massachusetts, by Disability Status, 2009	56
 E. Region	
2. Health Insurance Coverage	
E.2-1: Health Insurance Coverage in Massachusetts, by Region, 2009	57
E.2-2: Health Insurance Coverage for Non-elderly Adults in Massachusetts, by Region, 2009	58
3. Characteristics of the Population	
E.3-1: Demographic, Health and Socioeconomic Characteristics of Massachusetts Residents, by Region, 2009	59
E.3-2: Education and Employment Characteristics of the Family of Massachusetts Residents, by Region, 2009	60
4. Access to and Use of Care	
E.4-1: Health Care Access and Use in Massachusetts, by Region, 2009	61
6. Impacts of the Individual Mandate and Support for Health Reform	
E.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-Elderly Adults in Massachusetts, by Region, 2009	62
 Glossary of Terms	63

2009 Massachusetts Health Insurance Survey

The Massachusetts Health Insurance Survey (HIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household is asked to respond to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information are collected for one randomly selected household member (referred to as the target person in the household) and other members of his or her family who are residing in the household. The data reported here are for the household target person.

In order to ensure that the survey covers nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) landline telephone sample with an address-based sample. The decision to rely on the dual-frame sample for the HIS reflects the changing telephone environment as more and more households are relying on cell phones, which are not called in RDD surveys. We believe this dual-frame sampling approach combined with an improved survey instrument designed to better collect information on health insurance coverage leads to greater confidence in the estimates of the uninsured contained in this report. This design was first used for the 2008 HIS.

The HIS is conducted via telephone, web, and mail by Social Science Research Solutions (formerly International Communications Research). The survey is available in English, Spanish, and Portuguese and takes, on average, about 19 minutes to complete. The 2008 HIS was fielded between June and August 2008. The 2009 HIS was fielded between March and June 2009.

In 2009, surveys were completed with 4,910 Massachusetts households. The margin of error due to sampling at the 95% confidence interval for estimates that use the full sample is ± 1.54 percentage points. Estimates based on subsets of the full sample will have a larger margin of error. All estimates reported here are based on sample sizes of at least 50 observations. The response rate for the 2009 HIS was 50% for the RDD-sample and 37% for the address-based sample, for a combined response rate of 41%. While address-based samples typically yield lower response rates than RDD samples, the address-based sample, by capturing cell phone-only households and non-telephone households, improves the extent to which the survey covers the entire Massachusetts population. Additional information on the HIS is available at www.mass.gov/dhcfp.

For these charts, we define children as ages 0 to 18, non-elderly adults as ages 19 to 64, and elderly adults as ages 65 and older.

Table A.1-1: Uninsurance Rate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	2.7%	5.5%	0.0%	4,895
Age				
Child (0 to 18)	1.9%	2.9%	0.0%	707
Non-elderly adult (19 to 64)	3.5%	7.7%	0.0%	3,165
Elderly adult (65 and older)	0.0%	0.1%	0.0%	1,023
Gender				
Male	3.5%	6.4%	0.0%	2,160
Female	1.9%	4.6%	0.0%	2,735
Race/Ethnicity				
White, non-Hispanic	2.4%	5.0%	0.0%	4,218
Black, non-Hispanic	3.5%	6.7%	0.0%	169
Asian, non-Hispanic	1.6%	7.3%	0.0%	152
Other/multiple races, non-Hispanic	4.4%	12.1%	0.0%	90
Hispanic	5.1%	7.1%	0.0%	266
U.S. citizen				
Yes	2.6%	5.1%	0.0%	4,616
No	4.0%	12.5%	0.0%	163
Years residing in Massachusetts				
Less than one year	8.4%	21.9%	0.0%	63
1 to 5 years	2.7%	6.8%	0.0%	400
More than 5 years	2.6%	5.0%	0.0%	4,272
Health Status				
Good, very good or excellent	2.5%	5.3%	0.0%	4,236
Fair or poor	4.0%	7.3%	0.0%	659
Activities are limited by health problem				
Yes	3.1%	7.2%	0.0%	1,091
No	2.6%	5.1%	0.0%	3,804
Family type ¹				
Single-parent family with children	2.3%	5.2%	0.0%	271
Two-parent family with children	2.1%	3.5%	0.0%	1,442
Married couple, no children	1.9%	4.8%	0.0%	1,326
Single individual, no children	4.4%	9.2%	0.0%	1,856
Family Income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	4.3%	9.9%	0.0%	924
150 to 299% FPL	5.0%	9.3%	0.0%	929
300 to 499% FPL	2.5%	4.9%	0.0%	1,179
500% FPL or more	0.7%	1.5%	0.0%	1,863
Highest educational attainment of adults in family ¹				
Less than high school	2.0%	6.7%	0.0%	180
High school graduate or GED	4.7%	7.9%	0.0%	2,121
4 year college degree or more	1.1%	3.6%	0.0%	2,541
Work status of adults in family ¹				
No workers in family	4.0%	7.2%	0.0%	1,436
Only part-time workers	5.2%	10.6%	0.0%	436
One or more full-time workers	1.8%	4.2%	0.0%	2,811
Sample size	4,895	4,895	4,895	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.2-1: Health Insurance Coverage in Massachusetts, by Age Groups, 2009

	Total Population		All Children (0-18)	All Adults (19 and older)		
	Number (Thousands) ¹	Percent		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) ¹	6,340	--	1,540	4,800	3,950	840
Total population (percent)	--	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	6,170	97.3%	98.1%	97.1%	96.5%	100.0%
Employer-sponsored insurance	4,640	73.2%	74.5%	72.8%	78.7%	45.1%
MassHealth, CommCare, or CommChoice	1,010	16.0%	21.3%	14.3%	14.2%	14.8%
Non-group coverage	580	9.1%	5.4%	10.3%	4.9%	35.5%
Medicare	970	15.3%	1.2%	19.8%	4.6%	91.1%
Other health insurance	70	1.1%	0.6%	1.2%	1.3%	0.6%
Uninsured	170	2.7%	1.9%	2.9%	3.5%	0.0%
Among those with insurance, type of coverage ²						
1. Medicare	970	15.7%	1.2%	20.4%	4.8%	91.1%
2. Employer-sponsored insurance	4,250	68.9%	75.3%	66.8%	80.0%	6.8%
3. MassHealth, CommCare, or CommChoice	670	10.9%	18.4%	8.5%	10.3%	0.3%
4. Non-group coverage	210	3.4%	4.4%	3.1%	3.5%	1.1%
5. Other health insurance	70	1.1%	0.6%	1.2%	1.4%	0.6%
Ever uninsured in last 12 months	350	5.5%	2.9%	6.3%	7.7%	0.1%
Always insured in last 12 months	5,950	93.8%	96.4%	93.0%	91.7%	99.1%
Unknown	40	0.7%	0.7%	0.7%	0.7%	0.8%
Always uninsured in last 12 months	0	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	6,170	97.3%	98.1%	97.1%	96.5%	100.0%
Unknown	170	2.7%	1.9%	2.9%	3.5%	0.0%
Number of months uninsured in last 12 months						
None	5,950	93.8%	96.4%	93.0%	91.7%	99.1%
1 to 5 months	110	1.8%	0.9%	2.1%	2.5%	0.1%
6 to 11 months	40	0.7%	0.1%	0.9%	1.0%	0.0%
12 months ³	0	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	240	3.7%	2.6%	4.1%	4.8%	0.8%
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Unknown	--	--	--	--	--	--
Received any care through Free Care in last 12 months	40	0.6%	0.2%	0.7%	0.9%	0.1%
Did not receive care through Free Care in last 12 months	6,270	98.9%	99.5%	98.7%	98.5%	99.6%
Unknown	30	0.5%	0.3%	0.6%	0.6%	0.4%
Sample size	4,895	4,895	707	4,188	3,165	1,023

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-2: Health Insurance Coverage in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	2,490	1,300	1,190	1,520	770	760	2,330
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	95.4%	95.7%	95.0%	97.5%	97.0%	98.0%	99.3%
Employer-sponsored insurance	50.7%	41.8%	60.4%	82.6%	80.7%	84.5%	91.1%
MassHealth, CommCare, or CommChoice	35.5%	47.2%	22.7%	5.2%	5.7%	4.6%	2.2%
Non-group coverage	12.2%	10.4%	14.2%	9.1%	8.6%	9.7%	5.7%
Medicare	21.1%	18.7%	23.8%	15.5%	18.0%	12.9%	9.0%
Other health insurance	1.6%	1.4%	1.7%	1.0%	1.1%	1.0%	0.6%
Uninsured	4.6%	4.3%	5.0%	2.5%	3.0%	2.0%	0.7%
Among those with insurance, type of coverage ²							
1. Medicare	22.1%	19.5%	25.0%	15.8%	18.5%	13.2%	9.1%
2. Employer-sponsored insurance	47.1%	40.3%	54.5%	76.1%	74.1%	78.0%	86.6%
3. MassHealth, CommCare, or CommChoice	25.4%	35.0%	14.9%	3.2%	3.2%	3.3%	1.0%
4. Non-group coverage	3.7%	3.6%	3.8%	3.8%	3.1%	4.6%	2.8%
5. Other health insurance	1.7%	1.5%	1.8%	1.0%	1.1%	1.0%	0.6%
Ever uninsured in last 12 months	9.6%	9.9%	9.3%	4.9%	5.7%	4.1%	1.5%
Always insured in last 12 months	89.0%	88.8%	89.2%	95.0%	94.1%	95.9%	98.2%
Unknown	1.4%	1.3%	1.5%	0.1%	0.2%	0.0%	0.3%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	95.4%	95.7%	95.0%	97.5%	97.0%	98.0%	99.3%
Unknown	4.6%	4.3%	5.0%	2.5%	3.0%	2.0%	0.7%
Number of months uninsured in last 12 months							
None	89.0%	88.8%	89.2%	95.0%	94.1%	95.9%	98.2%
1 to 5 months	2.8%	3.1%	2.5%	1.8%	2.3%	1.2%	0.7%
6 to 11 months	1.4%	1.2%	1.5%	0.4%	0.3%	0.5%	0.2%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	6.8%	6.8%	6.8%	2.9%	3.3%	2.5%	1.0%
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	--	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--	--
Unknown	--	--	--	--	--	--	--
Received any care through Free Care in last 12 months	1.1%	1.3%	0.9%	0.5%	0.6%	0.3%	0.2%
Did not receive care through Free Care in last 12 months	98.1%	98.1%	98.1%	99.2%	98.6%	99.7%	99.6%
Unknown	0.8%	0.6%	1.0%	0.4%	0.7%	0.0%	0.2%
Sample size	1,853	924	929	1,179	595	584	1,863

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-3: Health Insurance Coverage in Massachusetts, by Household Telephone Status, 2009

	Landline Telephone only	Landline telephone and cell phone	Cell phone only	No Telephone or Don't know/Refused
Total population (thousands) ¹	620	4,620	880	230
Total population (percent)	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	94.5%	97.6%	97.4%	99.1%
Employer-sponsored insurance	39.5%	77.2%	77.2%	67.4%
MassHealth, CommCare, or CommChoice	38.2%	12.7%	14.7%	27.2%
Non-group coverage	15.4%	9.0%	5.6%	6.8%
Medicare	42.1%	13.6%	5.3%	16.2%
Other health insurance	1.2%	0.8%	2.3%	2.0%
Uninsured	5.5%	2.4%	2.6%	0.9%
Among those with insurance, type of coverage ²				
1. Medicare	44.5%	13.9%	5.5%	16.4%
2. Employer-sponsored insurance	30.2%	72.7%	77.1%	61.6%
3. MassHealth, CommCare, or CommChoice	22.9%	8.9%	11.4%	18.6%
4. Non-group coverage	1.1%	3.7%	3.7%	1.4%
5. Other health insurance	1.2%	0.8%	2.4%	2.0%
Ever uninsured in last 12 months	7.3%	5.0%	7.4%	4.5%
Always insured in last 12 months	91.4%	94.6%	91.7%	93.2%
Unknown	1.3%	0.5%	0.9%	2.3%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	94.5%	97.6%	97.4%	99.1%
Unknown	5.5%	2.4%	2.6%	0.9%
Number of months uninsured in last 12 months				
None	91.4%	94.6%	91.7%	93.2%
1 to 5 months	1.3%	1.4%	3.9%	1.9%
6 to 11 months	0.3%	0.7%	0.6%	1.7%
12 months ³	0.0%	0.0%	0.0%	0.0%
Unknown	7.0%	3.3%	3.8%	3.1%
Among those uninsured for 12 months, length of time uninsured				
Less than 2 years	--	--	--	--
2 to 5 years	--	--	--	--
5 years or more	--	--	--	--
Unknown	--	--	--	--
Received any care through Free Care in last 12 months	1.2%	0.5%	0.9%	0.2%
Did not receive care through Free Care in last 12 months	98.0%	99.1%	98.6%	99.1%
Unknown	0.8%	0.4%	0.6%	0.7%
Sample size	649	3,489	579	178

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-4: Health Insurance Coverage in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total population (thousands) ¹	5,060	370	330	160	420
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	97.6%	96.5%	98.5%	95.6%	94.9%
Employer-sponsored insurance	76.4%	56.4%	83.1%	53.0%	50.1%
MassHealth, CommCare, or CommChoice	12.1%	37.6%	10.4%	31.2%	42.3%
Non-group coverage	9.5%	7.2%	8.5%	11.7%	5.3%
Medicare	16.8%	12.5%	4.3%	7.7%	10.9%
Other health insurance	1.0%	1.1%	0.0%	2.1%	1.8%
Uninsured	2.4%	3.5%	1.5%	4.4%	5.1%
Among those with insurance, type of coverage ²					
1. Medicare	17.3%	12.9%	4.4%	8.0%	11.4%
2. Employer-sponsored insurance	71.1%	54.2%	82.0%	55.1%	49.0%
3. MassHealth, CommCare, or CommChoice	7.4%	28.7%	8.0%	24.9%	35.0%
4. Non-group coverage	3.1%	3.0%	5.7%	9.8%	2.8%
5. Other health insurance	1.1%	1.1%	0.0%	2.2%	1.9%
Ever uninsured in last 12 months	5.0%	6.7%	7.3%	12.1%	7.1%
Always insured in last 12 months	94.6%	91.7%	90.5%	87.9%	91.5%
Unknown	0.5%	1.6%	2.2%	0.0%	1.4%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	97.6%	96.5%	98.5%	95.6%	94.9%
Unknown	2.4%	3.5%	1.5%	4.4%	5.1%
Number of months uninsured in last 12 months					
None	94.6%	91.7%	90.5%	87.9%	91.5%
1 to 5 months	1.8%	1.8%	2.5%	0.9%	0.7%
6 to 11 months	0.5%	1.2%	1.2%	2.6%	1.1%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	3.1%	5.3%	5.8%	8.6%	6.7%
Among those uninsured for 12 months, length of time uninsured					
Less than 2 years	--	--	--	--	--
2 to 5 years	--	--	--	--	--
5 years or more	--	--	--	--	--
Unknown	--	--	--	--	--
Received any care through Free Care in last 12 months	0.4%	0.1%	0.0%	5.1%	2.5%
Did not receive care through Free Care in last 12 months	99.2%	99.7%	98.2%	94.9%	97.0%
Unknown	0.4%	0.2%	1.8%	0.0%	0.5%
Sample size	4,218	169	152	90	266

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-5: Health Insurance Coverage in Massachusetts, by Health Status, 2009

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	5,660	680
Total population (percent)	100.0%	100.0%
Any health insurance coverage	97.5%	96.0%
Employer-sponsored insurance	76.7%	44.3%
MassHealth, CommCare, or CommChoice	13.5%	37.1%
Non-group coverage	8.2%	16.2%
Medicare	12.3%	40.0%
Other health insurance	1.1%	0.5%
Uninsured	2.5%	4.0%
Among those with insurance, type of coverage ²		
1. Medicare	12.7%	41.7%
2. Employer-sponsored insurance	72.9%	34.5%
3. MassHealth, CommCare, or CommChoice	9.9%	19.2%
4. Non-group coverage	3.3%	4.0%
5. Other health insurance	1.2%	0.6%
Ever uninsured in last 12 months	5.3%	7.3%
Always insured in last 12 months	94.1%	91.6%
Unknown	0.6%	1.2%
Always uninsured in last 12 months	0.0%	0.0%
Ever insured in last 12 months	97.5%	96.0%
Unknown	2.5%	4.0%
Number of months uninsured in last 12 months		
None	94.1%	91.6%
1 to 5 months	1.8%	1.1%
6 to 11 months	0.6%	1.1%
12 months ³	0.0%	0.0%
Unknown	3.5%	6.2%
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Unknown	--	--
Received any care through Free Care in last 12 months	0.4%	2.3%
Did not receive care through Free Care in last 12 months	99.1%	96.9%
Unknown	0.4%	0.8%
Sample size	4,236	659

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-6: Health Insurance Coverage in Massachusetts, by Disability Status, 2009

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	5,210	1,120
Total population (percent)	100.0%	100.0%
Any health insurance coverage	97.4%	96.9%
Employer-sponsored insurance	77.8%	51.7%
MassHealth, CommCare, or CommChoice	12.7%	31.1%
Non-group coverage	7.8%	15.2%
Medicare	10.5%	37.4%
Other health insurance	1.0%	1.2%
Uninsured	2.6%	3.1%
Among those with insurance, type of coverage ²		
1. Medicare	10.8%	38.6%
2. Employer-sponsored insurance	74.7%	41.4%
3. MassHealth, CommCare, or CommChoice	9.8%	16.3%
4. Non-group coverage	3.6%	2.5%
5. Other health insurance	1.1%	1.2%
Ever uninsured in last 12 months	5.1%	7.2%
Always insured in last 12 months	94.2%	92.0%
Unknown	0.6%	0.9%
Always uninsured in last 12 months	0.0%	0.0%
Ever insured in last 12 months	97.4%	96.9%
Unknown	2.6%	3.1%
Number of months uninsured in last 12 months		
None	94.2%	92.0%
1 to 5 months	1.6%	2.4%
6 to 11 months	0.5%	1.3%
12 months ³	0.0%	0.0%
Unknown	3.6%	4.3%
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Unknown	--	--
Received any care through Free Care in last 12 months	0.4%	1.4%
Did not receive care through Free Care in last 12 months	99.2%	97.7%
Unknown	0.4%	1.0%
Sample size	3,804	1,091

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Populations in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	6,170	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
Child (0 to 18)	1,540	24.3%	24.5%	17.4%	7.1
Non-elderly adult (19 to 64)	3,950	62.4%	61.8%	82.6%	-20.8 ***
Elderly adult (65 and older)	840	13.3%	13.7%	0.0%	13.7 ***
Gender					
Male	3,060	48.3%	47.9%	63.2%	-15.3 ***
Female	3,280	51.7%	52.1%	36.8%	15.3 ***
Race/Ethnicity					
White, non-Hispanic	5,060	79.8%	80.0%	72.5%	7.5
Black, non-Hispanic	370	5.8%	5.8%	7.7%	-1.9
Asian, non-Hispanic	330	5.2%	5.2%	3.0%	2.2
Other/multiple races, non-Hispanic	160	2.6%	2.5%	4.3%	-1.7
Hispanic	420	6.6%	6.5%	12.6%	-6.1
U.S. citizenship status					
Citizen	5,900	93.1%	93.1%	92.0%	1.1
Non-citizen	290	4.6%	4.5%	6.8%	-2.3
Unknown	150	2.3%	2.4%	1.2%	1.2
Years residing in Massachusetts					
Less than one year	100	1.6%	1.5%	5.2%	-3.6 *
1 to 5 years	660	10.5%	10.5%	10.4%	0.0
More than 5 years	5,360	84.5%	84.6%	81.7%	2.9
Unknown	210	3.4%	3.4%	2.7%	0.6
Health Status					
Good, very good or excellent	5,660	89.3%	89.4%	84.0%	5.5
Fair or poor	680	10.7%	10.6%	16.0%	-5.5
Activities are limited by health problem	1,120	17.7%	17.7%	20.5%	-2.9
Family type					
Single-parent family with children	550	8.6%	8.6%	7.3%	1.3
Two-parent family with children	2,640	41.6%	41.9%	32.0%	9.9 *
Married couple, no children	1,440	22.7%	22.9%	15.8%	7.1 **
Single individual, no children	1,710	27.0%	26.6%	44.9%	-18.4 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	840	13.2%	13.0%	22.6%	-9.6 **
100 to 149% FPL	460	7.3%	7.2%	10.4%	-3.1
150 to 199% FPL	430	6.7%	6.4%	18.2%	-11.8 **
200 to 249% FPL	380	6.0%	5.9%	9.8%	-3.8
250 to 299% FPL	380	6.0%	5.9%	7.1%	-1.2
300 to 399% FPL	770	12.1%	12.0%	13.5%	-1.5
400 to 499% FPL	760	12.0%	12.0%	9.0%	3.0
500% FPL or more	2,330	36.7%	37.4%	9.4%	28.0 ***
Less than 150% FPL	1,300	20.5%	20.2%	32.9%	-12.8 ***
150 to 299% FPL	1,190	18.7%	18.3%	35.1%	-16.8 ***
300 to 499% FPL	1,520	24.0%	24.1%	22.5%	1.6
500% FPL or more	2,330	36.7%	37.4%	9.4%	28.0 ***
Sample size	4,895	4,895	4,783	112	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Populations in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	5,950	350	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
Child (0 to 18)	1,540	24.3%	25.0%	12.6%	12.3 ***
Non-elderly adult (19 to 64)	3,950	62.4%	61.0%	87.0%	-26.1 ***
Elderly adult (65 and older)	840	13.3%	14.1%	0.3%	13.8 ***
Gender					
Male	3,060	48.3%	47.7%	56.4%	-8.7 **
Female	3,280	51.7%	52.3%	43.6%	8.7 **
Race/Ethnicity					
White, non-Hispanic	5,060	79.8%	80.4%	71.9%	8.5 **
Black, non-Hispanic	370	5.8%	5.7%	7.1%	-1.4
Asian, non-Hispanic	330	5.2%	5.0%	6.8%	-1.9
Other/multiple races, non-Hispanic	160	2.6%	2.4%	5.7%	-3.2
Hispanic	420	6.6%	6.5%	8.5%	-2.1
U.S. citizenship status					
Citizen	5,900	93.1%	93.7%	86.9%	6.8 **
Non-citizen	290	4.6%	4.0%	10.4%	-6.3 **
Unknown	150	2.3%	2.3%	2.8%	-0.4
Years residing in Massachusetts					
Less than one year	100	1.6%	1.3%	6.5%	-5.2 ***
1 to 5 years	660	10.5%	10.3%	13.0%	-2.7
More than 5 years	5,360	84.5%	85.1%	77.2%	8.0 **
Unknown	210	3.4%	3.3%	3.3%	0.0
Health Status					
Good, very good or excellent	5,660	89.3%	89.6%	85.8%	3.7
Fair or poor	680	10.7%	10.4%	14.2%	-3.7
Activities are limited by health problem	1,120	17.7%	17.4%	23.1%	-5.7
Family type					
Single-parent family with children	550	8.6%	8.6%	8.2%	0.4
Two-parent family with children	2,640	41.6%	42.6%	26.6%	16.0 ***
Married couple, no children	1,440	22.7%	23.0%	20.0%	3.0
Single individual, no children	1,710	27.0%	25.8%	45.2%	-19.4 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	840	13.2%	12.5%	23.0%	-10.5 ***
100 to 149% FPL	460	7.3%	6.9%	13.8%	-6.9 **
150 to 199% FPL	430	6.7%	6.1%	16.6%	-10.5 ***
200 to 249% FPL	380	6.0%	5.9%	7.7%	-1.8
250 to 299% FPL	380	6.0%	5.8%	7.2%	-1.4
300 to 399% FPL	770	12.1%	12.1%	12.5%	-0.4
400 to 499% FPL	760	12.0%	12.2%	9.0%	3.3 *
500% FPL or more	2,330	36.7%	38.4%	10.1%	28.3 ***
Less than 150% FPL	1,300	20.5%	19.4%	36.9%	-17.5 ***
150 to 299% FPL	1,190	18.7%	17.8%	31.6%	-13.7 ***
300 to 499% FPL	1,520	24.0%	24.3%	21.4%	2.9
500% FPL or more	2,330	36.7%	38.4%	10.1%	28.3 ***
Sample size	4,895	4,895	4,638	234	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Populations in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	6,170	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	220	3.5%	3.6%	2.6%	0.9
High school graduate or GED	2,640	41.7%	40.9%	73.6%	-32.8 ***
4 year college degree or more	3,390	53.5%	54.3%	22.6%	31.7 ***
Unknown	80	1.2%	1.3%	1.1%	0.2
Work status of adults in family					
No workers in family	1,430	22.6%	22.3%	33.9%	-11.6 **
Only part-time workers	560	8.9%	8.6%	17.4%	-8.7 *
One or more full-time workers	4,020	63.4%	64.0%	42.7%	21.4 ***
Unknown	320	5.1%	5.0%	6.1%	-1.1
Longest job tenure of adults in family					
No workers in family	1,430	22.6%	22.3%	33.9%	-11.6 **
Less than 12 months	330	5.2%	4.9%	12.9%	-8.0 **
12 months or more	4,350	68.6%	69.2%	47.3%	21.8 ***
Unknown	230	3.6%	3.6%	5.9%	-2.3
Largest firm size of adults in family					
No workers in family	1,430	22.6%	22.3%	33.9%	-11.6 **
Less than 10 employees	550	8.6%	8.3%	20.3%	-12.1 **
11 to 50 employees	390	6.1%	6.0%	9.1%	-3.1
51 to 100 employees	360	5.7%	5.8%	3.3%	2.4
101 to 500 employees	680	10.8%	10.9%	5.1%	5.9 **
501 to 1000 employees	360	5.7%	5.7%	6.9%	-1.2
1000 employees or more	1,760	27.8%	28.5%	4.2%	24.3 ***
Unknown	800	12.7%	12.6%	17.3%	-4.7
Less than 51 employees	960	15.2%	14.7%	33.3%	-18.6 ***
51 employees or more	3,610	57.0%	57.8%	27.8%	30.0 ***
Unknown	330	5.2%	5.2%	5.1%	0.2
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,190	66.0%	67.0%	33.1%	33.8 ***
No	1,780	28.1%	27.3%	59.6%	-32.3 ***
Unknown	370	5.8%	5.8%	7.2%	-1.5
Any family member offered ESI at his/her firm					
Yes	3,980	62.8%	63.8%	25.2%	38.6 ***
No	2,010	31.8%	30.6%	72.8%	-42.1 ***
Unknown	340	5.4%	5.5%	2.0%	3.5 **
Any adult in family has ESI	4,770	75.3%	76.9%	17.3%	59.6 ***
No adults in family have ESI	1,530	24.1%	22.5%	82.7%	-60.2 ***
Unknown	40	0.6%	0.6%	0.0%	0.6 ***
Sample size	4,895	4,895	4,783	112	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.3-4: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Populations in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	5,950	350	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	220	3.5%	3.5%	4.3%	-0.8
High school graduate or GED	2,640	41.7%	40.5%	59.9%	-19.4 ***
4 year college degree or more	3,390	53.5%	54.8%	35.3%	19.5 ***
Unknown	80	1.2%	1.2%	0.5%	0.7
Work status of adults in family					
No workers in family	1,430	22.6%	22.1%	29.6%	-7.5 *
Only part-time workers	560	8.9%	8.3%	17.0%	-8.7 **
One or more full-time workers	4,020	63.4%	64.5%	48.8%	15.7 ***
Unknown	320	5.1%	5.0%	4.5%	0.5
Longest job tenure of adults in family					
No workers in family	1,430	22.6%	22.1%	29.6%	-7.5 *
Less than 12 months	330	5.2%	4.3%	20.3%	-16.0 ***
12 months or more	4,350	68.6%	70.1%	45.6%	24.6 ***
Unknown	230	3.6%	3.5%	4.5%	-1.0
Largest firm size of adults in family					
No workers in family	1,430	22.6%	22.1%	29.6%	-7.5 *
Less than 10 employees	550	8.6%	8.2%	15.3%	-7.0 **
11 to 50 employees	390	6.1%	5.9%	9.2%	-3.3
51 to 100 employees	360	5.7%	5.7%	5.8%	-0.1
101 to 500 employees	680	10.8%	11.1%	4.8%	6.4 ***
501 to 1000 employees	360	5.7%	5.7%	5.9%	-0.2
1000 employees or more	1,760	27.8%	29.0%	10.7%	18.3 ***
Unknown	800	12.7%	12.2%	18.7%	-6.5 **
Less than 51 employees	960	15.2%	14.6%	26.4%	-11.8 ***
51 employees or more	3,610	57.0%	58.4%	37.4%	21.0 ***
Unknown	330	5.2%	4.9%	6.6%	-1.7
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,190	66.0%	67.3%	48.2%	19.1 ***
No	1,780	28.1%	27.0%	46.4%	-19.4 ***
Unknown	370	5.8%	5.7%	5.4%	0.3
Any family member offered ESI at his/her firm					
Yes	3,980	62.8%	64.3%	40.8%	23.4 ***
No	2,010	31.8%	30.2%	56.2%	-26.0 ***
Unknown	340	5.4%	5.5%	2.9%	2.6 **
Any adult in family has ESI	4,770	75.3%	77.6%	39.7%	38.0 ***
No adults in family have ESI	1,530	24.1%	21.9%	60.3%	-38.4 ***
Unknown	40	0.6%	0.5%	0.0%	0.5 ***
Sample size	4,895	4,895	4,638	234	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.4-1: Health Care Access and Use of Insured and Uninsured Populations in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	6,170	170	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	5,770	91.0%	91.9%	58.6%	33.3 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,650	26.0%	25.9%	30.2%	-4.2
Multiple emergency room visits	670	10.5%	10.5%	9.5%	1.0
Emergency room visit for non-emergency condition	560	8.8%	8.6%	15.4%	-6.8 *
Hospital stay in last 12 months	600	9.5%	9.7%	3.8%	5.9 ***
Any visit to a doctor (including specialists) in last 12 months	5,580	88.0%	88.8%	58.5%	30.3 ***
Visit to a general doctor in last 12 months					
Any doctor visits	5,400	85.2%	86.0%	55.6%	30.4 ***
Multiple doctor visits	4,050	63.9%	64.6%	39.2%	25.5 ***
Doctor visit for preventive care	4,970	78.5%	79.5%	41.4%	38.0 ***
Any specialist visits in last 12 months	3,020	47.6%	48.4%	21.3%	27.1 ***
Any dental care visits in the last year	4,690	74.1%	74.8%	46.4%	28.4 ***
Took one or more prescription drugs in last 12 months	4,290	67.7%	68.1%	50.1%	18.0 ***
Any unmet need for health care because of cost	1,310	20.7%	19.6%	60.6%	-41.0 ***
Unmet need for doctor care	330	5.3%	4.4%	37.3%	-32.9 ***
Unmet need for specialist care	390	6.1%	5.3%	36.0%	-30.7 ***
Unmet need for dental care	970	15.4%	14.5%	45.4%	-30.8 ***
Did not fill a prescription for medicine	520	8.1%	7.6%	26.8%	-19.2 ***
Any difficulties getting health care	1,430	22.5%	22.6%	19.0%	3.6
Unable to get appointment when needed	1,010	15.9%	16.0%	12.4%	3.5
Doctor's office/clinic did not accept health insurance	430	6.7%	6.7%	7.6%	-0.9
Doctor's office/clinic not accepting new patients	620	9.7%	9.8%	6.8%	3.0
Out of pocket health care costs in last 12 months					
Less than \$200	1,510	23.8%	23.6%	29.8%	-6.1
\$200 to \$499	1,300	20.5%	20.5%	19.3%	1.2
\$500 to \$999	1,100	17.3%	17.4%	14.1%	3.3
\$1,000 to \$2,999	1,280	20.1%	20.2%	19.6%	0.6
\$3,000 to \$4,999	400	6.3%	6.2%	7.6%	-1.4
\$5,000 or more	300	4.7%	4.7%	5.1%	-0.4
Unknown	460	7.3%	7.4%	4.6%	2.8
Any problems paying medical bills in past 12 months	960	15.2%	14.7%	34.8%	-20.1 ***
Sample size	4,895	4,895	4,783	112	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Populations in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,340	--	5,950	350	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	5,770	91.0%	92.7%	67.4%	25.3 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,650	26.0%	25.6%	34.1%	-8.5 ***
Multiple emergency room visits	670	10.5%	10.3%	14.5%	-4.3
Emergency room visit for non-emergency condition	560	8.8%	8.5%	13.8%	-5.3 **
Hospital stay in last 12 months	600	9.5%	9.8%	5.7%	4.1 *
Any visit to a doctor (including specialists) in last 12 months	5,580	88.0%	89.5%	67.8%	21.8 ***
Visit to a general doctor in last 12 months					
Any doctor visits	5,400	85.2%	86.8%	63.7%	23.0 ***
Multiple doctor visits	4,050	63.9%	65.3%	45.6%	19.7 ***
Doctor visit for preventive care	4,970	78.5%	80.4%	51.7%	28.7 ***
Any specialist visits in last 12 months	3,020	47.6%	49.0%	28.4%	20.6 ***
Any dental care visits in the last year	4,690	74.1%	76.1%	47.8%	28.2 ***
Took one or more prescription drugs in last 12 months	4,290	67.7%	68.6%	57.5%	11.0 ***
Any unmet need for health care because of cost	1,310	20.7%	18.4%	59.4%	-41.0 ***
Unmet need for doctor care	330	5.3%	3.7%	32.8%	-29.1 ***
Unmet need for specialist care	390	6.1%	4.7%	31.8%	-27.1 ***
Unmet need for dental care	970	15.4%	13.6%	44.8%	-31.2 ***
Did not fill a prescription for medicine	520	8.1%	7.0%	28.2%	-21.1 ***
Any difficulties getting health care	1,430	22.5%	21.9%	32.7%	-10.8 ***
Unable to get appointment when needed	1,010	15.9%	15.7%	19.5%	-3.8
Doctor's office/clinic did not accept health insurance	430	6.7%	6.1%	18.5%	-12.5 ***
Doctor's office/clinic not accepting new patients	620	9.7%	9.2%	19.1%	-9.9 ***
Out of pocket health care costs in last 12 months					
Less than \$200	1,510	23.8%	23.6%	25.2%	-1.6
\$200 to \$499	1,300	20.5%	20.4%	23.0%	-2.5
\$500 to \$999	1,100	17.3%	17.5%	17.1%	0.4
\$1,000 to \$2,999	1,280	20.1%	20.5%	16.7%	3.8
\$3,000 to \$4,999	400	6.3%	6.2%	7.2%	-1.0
\$5,000 or more	300	4.7%	4.8%	3.4%	1.4
Unknown	460	7.3%	7.0%	7.4%	-0.5
Any problems paying medical bills in past 12 months	960	15.2%	14.1%	35.9%	-21.9 ***
Sample size	4,895	4,895	4,638	234	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-3: Health Care Access and Use in Massachusetts, by Age Groups, 2009

	All Children (0-18)	All Adults (19 and older)		
		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) ¹	1,540	4,800	3,950	840
Total population (percent)	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	97.5%	89.0%	87.9%	94.1%
Emergency room visits in last 12 months				
Any emergency room visit	24.7%	26.5%	25.7%	29.9%
Multiple emergency room visits	9.8%	10.7%	10.4%	12.0%
Emergency room visit for non-emergency condition	10.3%	8.3%	8.4%	7.6%
Hospital stay in last 12 months	6.0%	10.6%	8.1%	22.3%
Any visit to a doctor (including specialists) in last 12 months	92.4%	86.6%	84.9%	94.2%
Visit to a general doctor in last 12 months				
Any doctor visits	91.5%	83.1%	81.2%	92.1%
Multiple doctor visits	70.6%	61.8%	58.4%	77.8%
Doctor visit for preventive care	87.6%	75.5%	73.1%	87.1%
Any specialist visits in last 12 months	33.9%	52.1%	48.6%	68.1%
Any dental care visits in the last year	76.3%	73.3%	74.3%	68.7%
Took one or more prescription drugs in last 12 months	53.4%	72.2%	68.6%	89.1%
Any unmet need for health care because of cost	9.0%	24.4%	26.5%	14.6%
Unmet need for doctor care	0.9%	6.7%	7.6%	2.4%
Unmet need for specialist care	2.3%	7.4%	8.5%	2.1%
Unmet need for dental care	6.5%	18.2%	19.9%	10.1%
Did not fill a prescription for medicine	2.8%	9.9%	10.8%	5.4%
Any difficulties getting health care	14.5%	25.1%	27.3%	14.8%
Unable to get appointment when needed	9.6%	17.9%	19.7%	9.4%
Doctor's office/clinic did not accept health insurance	4.7%	7.4%	8.1%	3.8%
Doctor's office/clinic not accepting new patients	4.1%	11.6%	13.0%	4.6%
Out of pocket health care costs in last 12 months				
Less than \$200	26.7%	22.8%	23.5%	19.9%
\$200 to \$499	19.1%	20.9%	20.9%	20.8%
\$500 to \$999	15.7%	17.9%	17.5%	19.8%
\$1,000 to \$2,999	19.7%	20.3%	20.4%	19.6%
\$3,000 to \$4,999	7.2%	5.9%	5.9%	6.3%
\$5,000 or more	5.1%	4.6%	4.3%	6.3%
Unknown	6.5%	7.5%	7.6%	7.3%
Any problems paying medical bills in past 12 months	17.2%	14.5%	16.2%	7.0%
Sample size	707	4,188	3,165	1,023

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-4: Health Care Access and Use in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	2,490	1,300	1,190	1,520	770	760	2,330
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	89.0%	90.8%	86.9%	90.7%	90.7%	90.6%	93.5%
Emergency room visits in last 12 months							
Any emergency room visit	32.1%	35.5%	28.3%	25.5%	28.6%	22.4%	20.0%
Multiple emergency room visits	14.8%	18.3%	10.9%	9.5%	11.7%	7.4%	6.6%
Emergency room visit for non-emergency condition	11.5%	13.5%	9.4%	8.0%	8.7%	7.3%	6.4%
Hospital stay in last 12 months	12.1%	14.3%	9.7%	7.8%	8.3%	7.3%	7.9%
Any visit to a doctor (including specialists) in last 12 months	85.7%	85.7%	85.8%	87.7%	88.8%	86.6%	90.5%
Visit to a general doctor in last 12 months							
Any doctor visits	82.3%	81.9%	82.7%	85.0%	86.4%	83.6%	88.3%
Multiple doctor visits	63.2%	62.3%	64.1%	63.4%	66.1%	60.7%	65.1%
Doctor visit for preventive care	75.2%	74.4%	76.1%	79.5%	80.0%	79.0%	81.3%
Any specialist visits in last 12 months	43.1%	44.1%	42.1%	48.6%	48.8%	48.5%	51.9%
Any dental care visits in the last year	63.1%	64.7%	61.4%	77.2%	75.6%	78.9%	83.7%
Took one or more prescription drugs in last 12 months	67.2%	66.2%	68.4%	65.7%	67.5%	63.8%	69.5%
Any unmet need for health care because of cost	29.4%	27.2%	31.8%	18.5%	21.3%	15.7%	12.8%
Unmet need for doctor care	8.4%	8.3%	8.6%	4.5%	5.0%	4.0%	2.4%
Unmet need for specialist care	9.7%	9.2%	10.2%	5.8%	5.8%	5.7%	2.6%
Unmet need for dental care	22.2%	20.7%	23.9%	14.1%	16.4%	11.7%	8.9%
Did not fill a prescription for medicine	12.6%	12.5%	12.8%	6.8%	7.4%	6.3%	4.2%
Any difficulties getting health care	24.7%	26.4%	22.8%	21.0%	21.5%	20.6%	21.1%
Unable to get appointment when needed	16.9%	17.5%	16.2%	15.1%	14.8%	15.5%	15.4%
Doctor's office/clinic did not accept health insurance	11.0%	12.9%	8.8%	4.9%	5.0%	4.7%	3.5%
Doctor's office/clinic not accepting new patients	10.8%	12.1%	9.3%	9.1%	9.5%	8.7%	9.0%
Out of pocket health care costs in last 12 months							
Less than \$200	35.8%	44.8%	25.9%	17.4%	15.6%	19.2%	15.1%
\$200 to \$499	20.4%	19.0%	21.9%	22.8%	23.1%	22.5%	19.0%
\$500 to \$999	14.4%	12.7%	16.3%	18.6%	17.6%	19.5%	19.7%
\$1,000 to \$2,999	12.9%	10.0%	16.2%	23.0%	23.2%	22.7%	26.0%
\$3,000 to \$4,999	4.0%	2.5%	5.5%	7.2%	8.0%	6.5%	8.1%
\$5,000 or more	3.2%	1.5%	5.0%	4.2%	4.2%	4.2%	6.8%
Unknown	9.3%	9.4%	9.2%	6.8%	8.2%	5.4%	5.4%
Any problems paying medical bills in past 12 months	23.0%	21.0%	25.1%	15.2%	15.8%	14.6%	6.8%
Sample size	1,853	924	929	1,179	595	584	1,863

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-5: Health Care Access and Use in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total population (thousands) ¹	5,060	370	330	160	420
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	91.6%	93.6%	84.9%	89.4%	87.6%
Emergency room visits in last 12 months					
Any emergency room visit	25.1%	37.2%	15.5%	35.2%	32.8%
Multiple emergency room visits	9.5%	19.1%	1.8%	22.4%	16.9%
Emergency room visit for non-emergency condition	8.1%	16.4%	5.0%	8.0%	13.4%
Hospital stay in last 12 months	9.3%	13.4%	5.7%	14.5%	9.8%
Any visit to a doctor (including specialists) in last 12 months	89.2%	86.7%	75.6%	91.0%	82.7%
Visit to a general doctor in last 12 months					
Any doctor visits	86.2%	84.4%	73.3%	89.0%	80.4%
Multiple doctor visits	65.3%	65.0%	49.5%	66.6%	56.4%
Doctor visit for preventive care	79.4%	80.1%	66.8%	81.3%	74.4%
Any specialist visits in last 12 months	50.1%	35.2%	38.4%	47.1%	36.0%
Any dental care visits in the last year	75.3%	69.0%	69.8%	61.5%	72.1%
Took one or more prescription drugs in last 12 months	69.8%	64.3%	48.0%	64.0%	61.6%
Any unmet need for health care because of cost	20.2%	22.9%	20.6%	30.0%	21.5%
Unmet need for doctor care	5.0%	4.8%	6.0%	9.1%	7.5%
Unmet need for specialist care	5.6%	8.7%	8.8%	6.1%	7.9%
Unmet need for dental care	14.9%	16.1%	15.9%	25.5%	15.6%
Did not fill a prescription for medicine	7.5%	9.0%	8.6%	13.6%	12.2%
Any difficulties getting health care	21.4%	24.1%	28.8%	24.5%	28.2%
Unable to get appointment when needed	15.2%	17.3%	21.1%	15.6%	19.2%
Doctor's office/clinic did not accept health insurance	6.4%	7.6%	5.5%	13.3%	9.0%
Doctor's office/clinic not accepting new patients	9.2%	12.9%	11.3%	14.0%	10.9%
Out of pocket health care costs in last 12 months					
Less than \$200	20.8%	42.5%	23.2%	38.3%	38.1%
\$200 to \$499	20.2%	23.3%	23.0%	14.5%	21.5%
\$500 to \$999	18.5%	14.3%	18.0%	8.9%	8.9%
\$1,000 to \$2,999	21.6%	11.3%	19.1%	21.8%	11.0%
\$3,000 to \$4,999	6.7%	1.7%	4.9%	5.7%	6.1%
\$5,000 or more	5.3%	2.6%	1.2%	3.7%	2.8%
Unknown	6.9%	4.3%	10.7%	7.1%	11.7%
Any problems paying medical bills in past 12 months	14.5%	24.9%	6.6%	26.7%	17.1%
Sample size	4,218	169	152	90	266

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-6: Health Care Access and Use in Massachusetts, by Health Status, 2009

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	5,660	680
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	91.3%	89.1%
Emergency room visits in last 12 months		
Any emergency room visit	23.6%	46.3%
Multiple emergency room visits	8.2%	29.6%
Emergency room visit for non-emergency condition	8.3%	13.1%
Hospital stay in last 12 months	7.5%	26.6%
Any visit to a doctor (including specialists) in last 12 months	87.7%	90.3%
Visit to a general doctor in last 12 months		
Any doctor visits	84.9%	87.2%
Multiple doctor visits	62.0%	79.9%
Doctor visit for preventive care	78.6%	77.7%
Any specialist visits in last 12 months	44.6%	72.8%
Any dental care visits in the last year	76.2%	56.3%
Took one or more prescription drugs in last 12 months	65.2%	88.3%
Any unmet need for health care because of cost	18.9%	35.8%
Unmet need for doctor care	4.5%	11.7%
Unmet need for specialist care	5.2%	13.8%
Unmet need for dental care	14.2%	24.7%
Did not fill a prescription for medicine	7.0%	17.5%
Any difficulties getting health care	21.4%	31.9%
Unable to get appointment when needed	15.1%	22.2%
Doctor's office/clinic did not accept health insurance	6.0%	12.9%
Doctor's office/clinic not accepting new patients	9.1%	15.3%
Out of pocket health care costs in last 12 months		
Less than \$200	23.8%	23.3%
\$200 to \$499	20.9%	16.7%
\$500 to \$999	17.7%	14.5%
\$1,000 to \$2,999	20.2%	20.0%
\$3,000 to \$4,999	6.0%	8.3%
\$5,000 or more	4.5%	6.6%
Unknown	6.9%	10.5%
Any problems paying medical bills in past 12 months	13.9%	26.3%
Sample size	4,236	659

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-7: Health Care Access and Use in Massachusetts, by Disability Status, 2009

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	5,210	1,120
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	91.2%	90.0%
Emergency room visits in last 12 months		
Any emergency room visit	23.2%	39.1%
Multiple emergency room visits	8.0%	22.0%
Emergency room visit for non-emergency condition	8.3%	11.3%
Hospital stay in last 12 months	6.8%	22.0%
Any visit to a doctor (including specialists) in last 12 months	87.3%	90.9%
Visit to a general doctor in last 12 months		
Any doctor visits	84.5%	88.0%
Multiple doctor visits	61.3%	76.1%
Doctor visit for preventive care	78.2%	79.8%
Any specialist visits in last 12 months	42.6%	71.1%
Any dental care visits in the last year	75.7%	66.6%
Took one or more prescription drugs in last 12 months	63.2%	88.2%
Any unmet need for health care because of cost	18.1%	32.8%
Unmet need for doctor care	4.5%	9.1%
Unmet need for specialist care	4.8%	12.2%
Unmet need for dental care	13.7%	23.1%
Did not fill a prescription for medicine	6.6%	15.1%
Any difficulties getting health care	20.6%	31.2%
Unable to get appointment when needed	14.8%	21.2%
Doctor's office/clinic did not accept health insurance	5.4%	12.7%
Doctor's office/clinic not accepting new patients	8.6%	14.8%
Out of pocket health care costs in last 12 months		
Less than \$200	24.0%	22.7%
\$200 to \$499	21.3%	16.4%
\$500 to \$999	17.8%	15.1%
\$1,000 to \$2,999	19.8%	21.7%
\$3,000 to \$4,999	5.8%	8.1%
\$5,000 or more	4.4%	6.5%
Unknown	6.8%	9.6%
Any problems paying medical bills in past 12 months	13.4%	23.3%
Sample size	3,804	1,091

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.5-1: Reasons for Being Uninsured and Awareness of Public Coverage in Massachusetts, 2009

	Total Uninsured Population	
	Number (Thousands) ¹	Percent
Total uninsured population ¹	170	100.0%
Reasons for being uninsured ²		
Lost job or changed employers	70	43.1%
Divorce, separation or death	10	6.4%
Employer coverage not available	50	30.5%
Lost eligible for public coverage	40	23.4%
Cost is too high	120	71.6%
Don't need insurance	10	6.8%
Don't know how to get insurance	30	16.7%
Traded health insurance for higher pay or another benefit	0	2.8%
Some other reason	20	14.2%
Aware of programs available for uninsured in Massachusetts	90	52.6%
Willingness of uninsured residents to enroll in public programs ³		
Would enroll if eligible	130	79.1%
Would enroll if eligible and no cost	20	9.9%
Would not enroll if eligible even if no cost	10	5.1%
Unknown	10	5.9%
Reasons for not being enrolled in public program ²		
Cost too high	70	41.1%
Don't like benefits package	10	3.1%
Too much hassle/paperwork	20	14.7%
Don't need or don't want insurance	10	4.6%
Not eligible for coverage	50	28.5%
Don't know about programs	50	32.5%
Don't know how to enroll in programs	40	24.7%
Don't want to enroll in a public program	10	3.1%
Sample size	112	112

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 1,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Multiple responses possible; totals do not sum to 100%.

³Public programs refer to state health insurance programs, including MassHealth, Commonwealth Care, and Commonwealth Choice, among others.

Table A.6-1: Household Support for Health Reform in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2009

	Supports Reform	Does Not Support Reform	Undecided/Unknown	Sample size
All households	73.3%	14.6%	12.1%	4,895
Age				
Child (0 to 18)	74.0%	12.2%	13.8%	707
Non-elderly adult (19 to 64)	72.0%	16.7%	11.3%	3,165
Elderly adult (65 and older)	78.0%	9.1%	12.9%	1,023
Gender				
Male	72.8%	14.7%	12.4%	2,160
Female	73.7%	14.5%	11.8%	2,735
Race/Ethnicity				
White, non-Hispanic	72.3%	15.2%	12.5%	4,218
Black, non-Hispanic	74.5%	16.2%	9.3%	169
Asian, non-Hispanic	79.8%	7.4%	12.8%	152
Other/multiple races, non-Hispanic	74.7%	15.9%	9.4%	90
Hispanic	78.4%	10.8%	10.8%	266
U.S. citizen				
No	81.0%	10.5%	8.5%	163
Yes	74.2%	15.1%	10.7%	4,616
Unknown	20.3%	3.3%	76.4%	116
Years residing in Massachusetts				
Less than one year	70.4%	4.5%	25.1%	63
1-5 years	75.8%	12.5%	11.7%	400
More than 5 years	74.6%	15.4%	10.0%	4,272
Unknown	33.1%	6.6%	60.3%	160
Health status				
Good, very good, or excellent	73.2%	14.9%	12.0%	4,236
Fair or poor	74.2%	12.3%	13.5%	659
Activities limited by health problem				
No	72.7%	15.3%	12.0%	3,804
Yes	75.8%	11.6%	12.6%	1,091
Family type ¹				
Single-parent family with children	73.7%	11.8%	14.5%	271
Two-parent family with children	73.0%	14.7%	12.3%	1,442
Married couple, no children	72.6%	14.7%	12.7%	1,326
Single, no children	74.1%	15.3%	10.6%	1,856
Family income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	75.9%	12.8%	11.3%	924
150 to 299% FPL	71.1%	15.5%	13.4%	929
300 to 499% FPL	69.9%	17.0%	13.1%	1,179
500% FPL or more	75.1%	13.6%	11.3%	1,863
Sample size	3,601	703	591	---

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-2: Household Support for Health Reform in Massachusetts, by Education and Work Status of the Household Target Person's Family, 2008

	Supports Reform	Does Not Support Reform	Undecided/Unknown	Sample size
All households	73.3%	14.6%	12.1%	4,895
Highest educational attainment of adults in family				
Less than high school	78.2%	9.1%	12.7%	180
High school graduate or GED	71.8%	15.8%	12.4%	2,121
4 year college degree or more	74.3%	14.0%	11.7%	2,541
Unknown	63.0%	16.5%	20.4%	53
Work status of adults in family				
No workers in family	76.5%	11.3%	12.2%	1,436
Only part-time workers	73.4%	15.8%	10.8%	436
One or more full-time workers	72.2%	16.2%	11.6%	2,811
Unknown	71.9%	7.4%	20.7%	212
Longest job tenure of adults in family				
No workers in family	76.6%	11.3%	12.1%	1,435
Less than 12 months	71.6%	17.8%	10.6%	202
12 months or more	72.6%	15.9%	11.5%	3,109
Unknown	67.3%	6.7%	25.9%	149
Largest firm size of adults in family				
Less than 51 employees	72.8%	15.9%	11.3%	727
51 employees or more	73.0%	15.6%	11.4%	2,526
Unknown	64.4%	13.9%	21.7%	206
Availability of ESI offer to adults within family ¹				
Any family member works at a firm that offers ESI to at least some of its employees				
Yes	72.8%	15.7%	11.6%	2,938
No	75.2%	12.9%	11.9%	1,703
Unknown	69.6%	11.0%	19.4%	254
Any family member offered ESI at his/her firm				
Yes	72.9%	15.2%	11.9%	2,797
No	74.5%	14.0%	11.6%	1,854
Unknown	70.7%	11.3%	18.1%	244
Sample size	3,601	703	591	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-3: Demographic, Health and Socioeconomic Characteristics of Households Aware of the Individual Mandate, 2009

	Number (Thousands) ¹	Percent
All households aware of the mandate	4,870	100.0%
Age		
Child (0 to 18)	1,160	23.9%
Non-elderly adult (19 to 64)	3,160	64.8%
Elderly adult (65 and older)	550	11.3%
Gender		
Male	2,360	48.4%
Female	2,510	51.6%
Race/Ethnicity		
White, non-Hispanic	4,000	82.1%
Black, non-Hispanic	260	5.3%
Asian, non-Hispanic	240	4.8%
Other/multiple races, non-Hispanic	100	2.1%
Hispanic	270	5.6%
U.S. citizen		
No	200	4.1%
Yes	4,640	95.3%
Unknown	30	0.6%
Years residing in Massachusetts		
Less than one year	70	1.4%
1-5 years	530	10.9%
More than 5 years	4,200	86.2%
Unknown	70	1.5%
Health status		
Good, very good, or excellent	4,440	91.0%
Fair or poor	440	9.0%
Activities limited by health problem		
No	4,090	83.9%
Yes	780	16.1%
Family type ²		
Single-parent family with children	380	7.8%
Two-parent family with children	2,080	42.6%
Married couple, no children	1,150	23.7%
Single, no children	1,260	25.9%
Family income relative to the Federal Poverty Level (FPL)		
Less than 150% FPL	910	18.6%
150 to 299% FPL	860	17.7%
300 to 499% FPL	1,180	24.3%
500% FPL or more	1,920	39.5%
Sample size	3,734	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-4: Education and Employment Characteristics of Households Aware of the Individual Mandate, 2009

	Number (Thousands) ¹	Percent
All households aware of the mandate	4,870	100.0%
Highest educational attainment of adults in family ²		
Less than high school	120	2.4%
High school graduate or GED	1,930	39.6%
4 year college degree or more	2,780	57.0%
Unknown	50	1.0%
Work status of adults in family		
No workers in family	970	19.9%
Only part-time workers	430	8.8%
One or more full-time workers	3,260	66.8%
Unknown	220	4.5%
Longest job tenure of adults in family		
No workers in family	970	19.8%
Less than 12 months	240	5.0%
12 months or more	3,520	72.2%
Unknown	140	2.9%
Largest firm size of adults in family		
Less than 51 employees	780	16.0%
51 employees or more	2,910	59.8%
Unknown	210	4.4%
Availability of ESI offer to adults within family		
Any family member works at a firm that offers ESI to at least some of its employees		
Yes	3,360	69.0%
No	1,250	25.6%
Unknown	260	5.4%
Any family member offered ESI at his/her firm		
Yes	3,200	65.8%
No	1,410	28.9%
Unknown	260	5.4%
Sample size	3,734	3,734

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

(2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit

Table A.7-1: Household Awareness of Individual Mandate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2009

	Aware of individual mandate	Not aware of individual mandate	Unknown	Sample size
All households	76.9%	21.0%	2.1%	4,895
Age				
Child (0 to 18)	75.5%	22.7%	1.8%	707
Non-elderly adult (19 to 64)	79.8%	18.2%	2.0%	3,165
Elderly adult (65 and older)	65.4%	31.6%	3.0%	1,023
Gender				
Male	77.0%	20.7%	2.3%	2,160
Female	76.7%	21.4%	1.9%	2,735
Race/Ethnicity				
White, non-Hispanic	79.1%	18.8%	2.1%	4,218
Black, non-Hispanic	70.1%	29.9%	0.0%	169
Asian, non-Hispanic	71.8%	23.3%	4.8%	152
Other/multiple races, non-Hispanic	62.4%	35.8%	1.8%	90
Hispanic	65.4%	33.0%	1.7%	266
U.S. citizen				
No	69.5%	30.5%	0.0%	163
Yes	78.7%	20.9%	0.4%	4,616
Unknown	18.6%	7.1%	74.2%	116
Years residing in Massachusetts				
Less than one year	63.6%	36.4%	0.0%	63
1-5 years	80.3%	19.5%	0.2%	400
More than 5 years	78.4%	21.2%	0.4%	4,272
Unknown	33.2%	15.2%	51.6%	160
Health status				
Good, very good, or excellent	78.4%	19.6%	2.1%	4,236
Fair or poor	64.3%	33.4%	2.3%	659
Activities limited by health problem				
No	78.4%	19.8%	1.8%	3,804
Yes	69.8%	27.0%	3.2%	1,091
Family type ¹				
Single-parent family with children	69.7%	27.7%	2.7%	271
Two-parent family with children	78.7%	19.6%	1.8%	1,442
Married couple, no children	80.1%	17.2%	2.7%	1,326
Single, no children	73.7%	24.5%	1.9%	1,856
Family income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	69.6%	27.9%	2.5%	924
150 to 299% FPL	72.4%	24.6%	3.0%	929
300 to 499% FPL	77.6%	21.0%	1.4%	1,179
500% FPL or more	82.7%	15.5%	1.9%	1,863
Sample size	3,734	1,057	104	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.1-1: Uninsurance Rate for Children in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	1.9%	2.9%	0.0%	707
Age				
Less than 6 years	3.1%	3.6%	0.0%	214
6 to 13 years	1.2%	2.5%	0.0%	281
14 to 18 years	1.6%	2.5%	0.0%	212
Gender				
Male	1.9%	2.4%	0.0%	341
Female	1.9%	3.3%	0.0%	366
Race/Ethnicity				
White, non-Hispanic	1.8%	2.8%	0.0%	542
Non-white, non-Hispanic	2.8%	4.4%	0.0%	87
Hispanic	1.1%	1.1%	0.0%	78
U.S. citizenship status				
U.S. Citizens	1.7%	2.5%	0.0%	682
Years residing in Massachusetts				
Less than five years	4.1%	5.8%	0.0%	104
More than 5 years	1.4%	2.1%	0.0%	582
Health and Disability Status				
Good, very good or excellent AND no activity limitations due to health problems	2.1%	2.9%	0.0%	651
Fair or poor OR activity limitations due to health problems	0.0%	2.1%	0.0%	56
Family type ¹				
Single-parent family with children	2.4%	4.5%	0.0%	168
Two-parent family with children	1.6%	2.2%	0.0%	532
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	2.7%	4.2%	0.0%	136
150 to 299% FPL	5.4%	7.2%	0.0%	138
300 to 499% FPL	0.9%	2.0%	0.0%	191
500% FPL or more	0.0%	0.0%	0.0%	242
Highest educational attainment of adults in family				
High school graduate or GED	3.0%	4.5%	0.0%	259
4 year college degree or more	1.0%	1.7%	0.0%	399
Work status of adults in family				
No workers in family	4.2%	6.5%	0.0%	76
One or more full-time workers	1.7%	2.3%	0.0%	527
Sample size	707	707	707	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.2-1: Health Insurance Coverage of Children in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total non-elderly adult population (thousands)	640	330	310	390	210	180	510
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	96.0%	97.3%	94.6%	99.1%	99.0%	99.1%	100.0%
Employer-sponsored insurance	50.9%	36.3%	66.5%	89.1%	88.6%	89.6%	93.1%
MassHealth, CommCare, or CommChoice	47.1%	64.7%	28.4%	4.4%	5.3%	3.4%	1.9%
Non-group coverage	5.7%	6.1%	5.3%	5.6%	5.9%	5.2%	5.0%
Medicare	1.9%	2.7%	1.0%	1.6%	1.6%	1.6%	0.0%
Other health insurance	0.4%	0.8%	0.0%	1.1%	0.0%	2.3%	0.5%
Uninsured	4.0%	2.7%	5.4%	0.9%	1.0%	0.9%	0.0%
Among those with insurance, type of coverage ²							
1. Medicare	2.0%	2.8%	1.0%	1.6%	1.6%	1.7%	0.0%
2. Employer-sponsored insurance	52.3%	36.3%	69.7%	88.6%	88.4%	88.8%	93.1%
3. MassHealth, CommCare, or CommChoice	41.7%	58.1%	23.7%	3.7%	4.0%	3.4%	1.4%
4. Non-group coverage	3.7%	1.9%	5.6%	4.9%	6.0%	3.8%	5.0%
5. Other health insurance	0.4%	0.8%	0.0%	1.1%	0.0%	2.4%	0.5%
Ever uninsured in last 12 months	5.6%	4.2%	7.2%	2.0%	1.7%	2.4%	0.0%
Always insured in last 12 months	93.1%	95.8%	90.1%	98.0%	98.3%	97.6%	99.4%
Unknown	1.3%	0.0%	2.7%	0.0%	0.0%	0.0%	0.6%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	96.0%	97.3%	94.6%	99.1%	99.0%	99.1%	100.0%
Unknown	4.0%	2.7%	5.4%	0.9%	1.0%	0.9%	0.0%
Number of months uninsured in last 12 months							
None	93.1%	95.8%	90.1%	98.0%	98.3%	97.6%	99.4%
1 to 5 months	1.6%	1.4%	1.8%	0.7%	0.7%	0.7%	0.0%
6 to 11 months	0.0%	0.0%	0.0%	0.4%	0.0%	0.8%	0.0%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	5.3%	2.7%	8.1%	0.9%	1.0%	0.9%	0.6%
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	--	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--	--
Unknown	--	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.6%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%
Did not receive care through Free Care in last 12 months	98.8%	99.4%	98.1%	100.0%	100.0%	100.0%	100.0%
Unknown	0.6%	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%
Sample size	274	136	138	191	102	89	242

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.2-2: Health Insurance Coverage of Children in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic		Hispanic
	White	Non-white	
Total non-elderly adult population (thousands) ¹	1,110	260	170
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%
Any health insurance coverage	98.2%	97.2%	98.9%
Employer-sponsored insurance	83.8%	55.0%	43.0%
MassHealth, CommCare, or CommChoice	12.7%	34.4%	57.8%
Non-group coverage	4.7%	9.2%	4.9%
Medicare	0.8%	1.2%	3.5%
Other health insurance	0.6%	0.0%	1.5%
Uninsured	1.8%	2.8%	1.1%
Among those with insurance, type of coverage ²			
1. Medicare	0.9%	1.2%	3.6%
2. Employer-sponsored insurance	85.1%	55.4%	41.6%
3. MassHealth, CommCare, or CommChoice	9.7%	35.4%	49.5%
4. Non-group coverage	3.7%	8.0%	3.7%
5. Other health insurance	0.6%	0.0%	1.6%
Ever uninsured in last 12 months	2.8%	4.4%	1.1%
Always insured in last 12 months	96.7%	94.5%	97.1%
Unknown	0.5%	1.1%	1.8%
Always uninsured in last 12 months	0.0%	0.0%	0.0%
Ever insured in last 12 months	98.2%	97.2%	98.9%
Unknown	1.8%	2.8%	1.1%
Number of months uninsured in last 12 months			
None	96.7%	94.5%	97.1%
1 to 5 months	0.8%	1.6%	0.0%
6 to 11 months	0.1%	0.0%	0.0%
12 months ³	0.0%	0.0%	0.0%
Unknown	2.3%	3.9%	2.9%
Among those uninsured for 12 months, length of time uninsured			
Less than 2 years	--	--	--
2 to 5 years	--	--	--
5 years or more	--	--	--
Unknown	--	--	--
Received any care through Free Care in last 12 months	0.2%	0.0%	1.1%
Did not receive care through Free Care in last 12 months	99.5%	100.0%	98.9%
Unknown	0.4%	0.0%	0.0%
Sample size	542	87	78

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.2-3: Health Insurance Coverage of Children in Massachusetts, by Health and Disability Status, 2009

	Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems	Fair or Poor Health OR Activity Limitations due to Health Problems
Total non-elderly adult population (thousands) ¹	1,420	120
Total non-elderly adult population (percent)	100.0%	100.0%
Any health insurance coverage	97.9%	100.0%
Employer-sponsored insurance	76.5%	50.8%
MassHealth, CommCare, or CommChoice	19.1%	48.2%
Non-group coverage	5.2%	7.9%
Medicare	1.3%	0.0%
Other health insurance	0.5%	2.2%
Uninsured	2.1%	0.0%
Among those with insurance, type of coverage ²		
1. Medicare	1.3%	0.0%
2. Employer-sponsored insurance	77.4%	50.8%
3. MassHealth, CommCare, or CommChoice	16.2%	43.7%
4. Non-group coverage	4.6%	3.3%
5. Other health insurance	0.5%	2.2%
Ever uninsured in last 12 months	2.9%	2.1%
Always insured in last 12 months	96.3%	97.9%
Unknown	0.8%	0.0%
Always uninsured in last 12 months	0.0%	0.0%
Ever insured in last 12 months	97.9%	100.0%
Unknown	2.1%	0.0%
Number of months uninsured in last 12 months		
None	96.3%	97.9%
1 to 5 months	0.7%	2.1%
6 to 11 months	0.1%	0.0%
12 months ³	0.0%	0.0%
Unknown	2.9%	0.0%
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Unknown	--	--
Received any care through Free Care in last 12 months	0.3%	0.0%
Did not receive care through Free Care in last 12 months	99.4%	100.0%
Unknown	0.3%	0.0%
Sample size	651	56

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.4-1: Health Care Access and Use for Children in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	640	330	310	390	210	180	510
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	96.2%	98.1%	94.3%	97.6%	98.8%	96.2%	99.0%
Emergency room visits in last 12 months							
Any emergency room visit	28.3%	35.4%	20.9%	26.4%	31.3%	20.9%	18.8%
Multiple emergency room visits	13.7%	16.7%	10.5%	9.2%	11.4%	6.6%	5.4%
Emergency room visit for non-emergency condition	12.6%	16.2%	8.7%	10.8%	13.4%	7.8%	7.2%
Hospital stay in last 12 months	6.3%	9.1%	3.3%	4.2%	2.8%	5.7%	7.1%
Any visit to a doctor (including specialists) in last 12 months	88.9%	88.5%	89.3%	92.4%	91.4%	93.6%	96.7%
Visit to a general doctor in last 12 months							
Any doctor visits	87.1%	86.4%	88.0%	92.3%	91.4%	93.4%	96.2%
Multiple doctor visits	69.3%	66.3%	72.6%	69.7%	69.8%	69.6%	72.9%
Doctor visit for preventive care	82.7%	81.5%	83.9%	87.8%	85.8%	90.1%	93.7%
Any specialist visits in last 12 months	28.7%	29.2%	28.1%	36.6%	33.0%	40.8%	38.3%
Any dental care visits in the last year	72.0%	75.9%	67.8%	81.1%	79.9%	82.4%	78.1%
Took one or more prescription drugs in last 12 months	54.5%	52.1%	57.0%	52.7%	51.8%	53.7%	52.7%
Any unmet need for health care because of cost	13.9%	6.1%	22.2%	7.9%	9.9%	5.6%	3.6%
Unmet need for doctor care	2.2%	1.1%	3.4%	0.0%	0.0%	0.0%	0.0%
Unmet need for specialist care	4.1%	2.9%	5.4%	1.0%	1.2%	0.8%	0.9%
Unmet need for dental care	10.6%	4.7%	16.9%	6.0%	8.4%	3.3%	1.8%
Did not fill a prescription for medicine	4.2%	2.6%	6.0%	2.3%	1.5%	3.1%	1.4%
Any difficulties getting health care	20.4%	23.4%	17.2%	14.2%	17.2%	10.9%	7.1%
Unable to get appointment when needed	13.6%	16.8%	10.2%	10.1%	12.7%	7.2%	4.1%
Doctor's office/clinic did not accept health insurance	8.7%	8.4%	9.0%	2.6%	2.0%	3.4%	1.3%
Doctor's office/clinic not accepting new patients	5.4%	5.2%	5.6%	4.4%	5.9%	2.7%	2.0%
Out of pocket health care costs in last 12 months							
Less than \$200	40.4%	54.7%	25.3%	17.1%	17.8%	16.3%	16.7%
\$200 to \$499	17.9%	17.9%	18.0%	22.4%	22.5%	22.3%	18.0%
\$500 to \$999	12.7%	7.8%	17.9%	16.3%	13.8%	19.1%	19.0%
\$1,000 to \$2,999	11.7%	7.2%	16.5%	28.8%	31.2%	26.1%	22.8%
\$3,000 to \$4,999	4.5%	1.9%	7.3%	7.8%	6.5%	9.3%	10.1%
\$5,000 or more	3.1%	1.6%	4.7%	1.6%	0.8%	2.4%	10.3%
Unknown	9.6%	8.9%	10.3%	6.0%	7.3%	4.5%	3.1%
Any problems paying medical bills in past 12 months	25.8%	22.3%	29.6%	15.7%	15.8%	15.5%	7.5%
Sample size	274	136	138	191	102	89	242

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-2: Health Care Access and Use for Children in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic		Hispanic
	White	Non-white	
Total population (thousands) ¹	1,110	260	170
Total population (percent)	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	97.8%	96.9%	96.4%
Emergency room visits in last 12 months			
Any emergency room visit	22.2%	32.0%	29.9%
Multiple emergency room visits	8.4%	12.2%	15.9%
Emergency room visit for non-emergency condition	10.2%	9.4%	12.9%
Hospital stay in last 12 months	5.9%	7.1%	5.1%
Any visit to a doctor (including specialists) in last 12 months	93.8%	92.1%	83.1%
Visit to a general doctor in last 12 months			
Any doctor visits	92.9%	90.9%	83.1%
Multiple doctor visits	73.5%	62.7%	63.9%
Doctor visit for preventive care	89.2%	85.4%	80.7%
Any specialist visits in last 12 months	36.7%	28.1%	24.2%
Any dental care visits in the last year	76.6%	72.4%	80.3%
Took one or more prescription drugs in last 12 months	55.7%	42.7%	55.2%
Any unmet need for health care because of cost	9.6%	10.3%	3.1%
Unmet need for doctor care	1.0%	1.2%	0.0%
Unmet need for specialist care	2.1%	4.0%	0.6%
Unmet need for dental care	7.3%	6.0%	2.4%
Did not fill a prescription for medicine	3.0%	3.8%	0.0%
Any difficulties getting health care	13.6%	16.6%	16.9%
Unable to get appointment when needed	8.8%	10.0%	14.2%
Doctor's office/clinic did not accept health insurance	4.1%	7.9%	3.8%
Doctor's office/clinic not accepting new patients	3.1%	9.1%	2.5%
Out of pocket health care costs in last 12 months			
Less than \$200	20.6%	40.5%	45.5%
\$200 to \$499	18.8%	22.1%	16.8%
\$500 to \$999	17.9%	14.0%	3.7%
\$1,000 to \$2,999	21.7%	16.6%	11.7%
\$3,000 to \$4,999	8.2%	2.7%	7.4%
\$5,000 or more	6.6%	1.2%	1.0%
Unknown	6.3%	2.9%	14.0%
Any problems paying medical bills in past 12 months	16.5%	20.6%	16.5%
Sample size	542	87	78

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-3: Health Care Access and Use for Children in Massachusetts, by Health and Disability Status, 2009

	Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems	Fair or Poor Health OR Activity Limitations due to Health Problems
Total population (thousands) ¹	1,420	120
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	97.6%	95.6%
Emergency room visits in last 12 months		
Any emergency room visit	23.0%	44.9%
Multiple emergency room visits	8.1%	30.0%
Emergency room visit for non-emergency condition	9.5%	20.1%
Hospital stay in last 12 months	5.3%	14.4%
Any visit to a doctor (including specialists) in last 12 months	92.3%	93.5%
Visit to a general doctor in last 12 months		
Any doctor visits	91.3%	93.5%
Multiple doctor visits	70.4%	73.0%
Doctor visit for preventive care	87.7%	86.7%
Any specialist visits in last 12 months	31.8%	58.2%
Any dental care visits in the last year	77.1%	67.1%
Took one or more prescription drugs in last 12 months	51.1%	80.9%
Any unmet need for health care because of cost	8.5%	14.5%
Unmet need for doctor care	0.8%	1.7%
Unmet need for specialist care	1.7%	8.5%
Unmet need for dental care	6.0%	13.0%
Did not fill a prescription for medicine	2.6%	4.9%
Any difficulties getting health care	13.1%	30.2%
Unable to get appointment when needed	9.2%	14.6%
Doctor's office/clinic did not accept health insurance	3.9%	14.8%
Doctor's office/clinic not accepting new patients	3.0%	16.3%
Out of pocket health care costs in last 12 months		
Less than \$200	25.9%	36.3%
\$200 to \$499	20.1%	7.3%
\$500 to \$999	16.2%	9.5%
\$1,000 to \$2,999	19.4%	23.0%
\$3,000 to \$4,999	6.8%	12.4%
\$5,000 or more	5.1%	5.0%
Unknown	6.6%	6.4%
Any problems paying medical bills in past 12 months	15.9%	32.1%
Sample size	651	56

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.1-1: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2009

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	3.5%	7.7%	0.0%	3,165
Age				
19 to 25 years	8.1%	13.6%	0.0%	305
26 to 44 years	3.1%	9.1%	0.0%	1,073
45 to 64 years	2.4%	4.5%	0.0%	1,714
Gender				
Male	4.8%	9.2%	0.0%	1,437
Female	2.4%	6.2%	0.0%	1,728
Race/Ethnicity				
White, non-Hispanic	3.2%	6.9%	0.0%	2,729
Black, non-Hispanic	4.0%	8.1%	0.0%	107
Asian, non-Hispanic	2.1%	10.1%	0.0%	113
Other/multiple races, non-Hispanic	4.9%	16.3%	0.0%	56
Hispanic	8.4%	12.1%	0.0%	160
U.S. citizen				
Yes	3.6%	7.3%	0.0%	2,951
No	3.5%	13.1%	0.0%	145
Years residing in Massachusetts				
Less than five years	3.3%	10.8%	0.0%	328
More than 5 years	3.6%	7.3%	0.0%	2,731
Health Status				
Good, very good or excellent	3.2%	7.2%	0.0%	2,752
Fair or poor	6.1%	11.1%	0.0%	413
Activities are limited by health problem				
Yes	4.8%	10.7%	0.0%	675
No	3.2%	7.0%	0.0%	2,490
Family type ¹				
Single-parent family with children	2.0%	6.8%	0.0%	102
Two-parent family with children	2.5%	4.7%	0.0%	875
Married couple, no children	2.7%	6.9%	0.0%	895
Single individual, no children	5.5%	11.5%	0.0%	1,293
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	5.8%	14.1%	0.0%	570
150 to 299% FPL	6.8%	14.0%	0.0%	476
300 to 499% FPL	3.7%	7.2%	0.0%	749
500% FPL or more	1.0%	2.2%	0.0%	1,370
Highest educational attainment of adults in family				
Less than high school	2.7%	14.1%	0.0%	80
High school graduate or GED	6.6%	11.2%	0.0%	1,300
4 year college degree or more	1.4%	4.9%	0.0%	1,761
Work status of adults in family				
No workers in family	7.7%	14.0%	0.0%	591
Only part-time workers	7.8%	15.9%	0.0%	272
One or more full-time workers	1.9%	5.2%	0.0%	2,170
Sample size	3,165	3,165	3,165	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.1-2: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Education and Employment Status, 2009

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population (percent)	3.5%	7.7%	0.0%	3,165
Highest educational attainment				
Less than high school	6.8%	18.1%	0.0%	112
High school graduate or GED	5.7%	10.3%	0.0%	1,475
4 year college degree or more	1.2%	4.4%	0.0%	1,558
Unknown	0.0%	0.0%	0.0%	20
Full-time student				
Yes	4.0%	9.6%	0.0%	182
No	3.5%	7.5%	0.0%	2,965
Unknown	0.0%	7.6%	0.0%	18
Veteran of U.S. military				
Yes	4.9%	8.6%	0.0%	228
No	3.4%	7.6%	0.0%	2,915
Unknown	4.4%	11.1%	0.0%	22
Work status				
Not working	6.4%	11.8%	0.0%	819
Part-time work	5.6%	10.5%	0.0%	421
Full-time work	1.7%	5.2%	0.0%	1,784
Unknown	4.5%	7.7%	0.0%	141
Job tenure				
Not working	6.4%	11.8%	0.0%	819
Less than 12 months	6.9%	25.5%	0.0%	225
12 months or more	1.9%	3.6%	0.0%	2,020
Unknown	4.7%	7.9%	0.0%	101
Firm size				
Not working	6.4%	11.8%	0.0%	819
Less than 10 employees	6.1%	11.0%	0.0%	388
11 to 50 employees	2.6%	6.6%	0.0%	234
51 to 100 employees	1.7%	7.2%	0.0%	195
101 to 500 employees	0.5%	1.7%	0.0%	359
501 to 1000 employees	4.5%	8.2%	0.0%	164
1000 employees or more	0.7%	2.9%	0.0%	702
Unknown	4.1%	11.3%	0.0%	304
Less than 51 employees	5.3%	9.7%	0.0%	634
51 employees or more	1.2%	4.4%	0.0%	1,568
Unknown	5.3%	11.6%	0.0%	144
Availability of ESI offer				
Firm offers ESI to at least some of its employees				
Yes	1.2%	5.0%	0.0%	1,916
No	7.8%	12.9%	0.0%	1,070
Unknown	4.4%	6.8%	0.0%	179
Firm offers ESI to him/her				
Yes	0.7%	4.2%	0.0%	1,793
No	8.2%	13.6%	0.0%	1,203
Unknown	0.9%	4.1%	0.0%	169
Sample size	3,165	3,165	3,165	--

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

Table C.2-1: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total non-elderly adult population (thousands)	1,430	810	630	920	440	480	1,600
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	93.8%	94.2%	93.2%	96.3%	95.2%	97.2%	99.0%
Employer-sponsored insurance	56.0%	48.3%	66.0%	86.2%	85.7%	86.7%	94.7%
MassHealth, CommCare, or CommChoice	33.7%	42.6%	22.2%	5.3%	5.2%	5.4%	1.7%
Non-group coverage	7.1%	7.8%	6.3%	5.5%	3.3%	7.5%	2.5%
Medicare	8.9%	10.3%	7.0%	3.6%	4.3%	2.9%	1.4%
Other health insurance	2.3%	1.9%	2.9%	1.1%	1.7%	0.6%	0.6%
Uninsured	6.2%	5.8%	6.8%	3.7%	4.8%	2.8%	1.0%
Among those with insurance, type of coverage ²							
1. Medicare	9.5%	10.9%	7.6%	3.7%	4.6%	3.0%	1.4%
2. Employer-sponsored insurance	57.9%	49.9%	68.4%	87.3%	87.6%	87.1%	94.8%
3. MassHealth, CommCare, or CommChoice	25.6%	32.3%	16.9%	3.8%	3.7%	3.9%	1.0%
4. Non-group coverage	4.6%	4.9%	4.1%	4.0%	2.4%	5.4%	2.3%
5. Other health insurance	2.5%	2.0%	3.1%	1.2%	1.8%	0.6%	0.6%
Ever uninsured in last 12 months	14.1%	14.1%	14.0%	7.2%	9.0%	5.5%	2.2%
Always insured in last 12 months	84.3%	83.9%	84.8%	92.8%	91.0%	94.5%	97.7%
Unknown	1.7%	2.0%	1.2%	0.0%	0.0%	0.0%	0.1%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	93.8%	94.2%	93.2%	96.3%	95.2%	97.2%	99.0%
Unknown	6.2%	5.8%	6.8%	3.7%	4.8%	2.8%	1.0%
Number of months uninsured in last 12 months							
None	84.3%	83.9%	84.8%	92.8%	91.0%	94.5%	97.7%
1 to 5 months	4.1%	4.3%	3.8%	2.5%	3.6%	1.6%	1.0%
6 to 11 months	2.3%	2.0%	2.8%	0.4%	0.4%	0.4%	0.2%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	9.3%	9.8%	8.6%	4.2%	5.0%	3.5%	1.1%
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2 to 5 years	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5 years or more	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Received any care through Free Care in last 12 months	1.6%	1.7%	1.4%	0.8%	1.1%	0.4%	0.3%
Did not receive care through Free Care in last 12 months	97.4%	97.3%	97.6%	98.6%	97.6%	99.6%	99.5%
Unknown	1.0%	1.0%	1.0%	0.6%	1.3%	0.0%	0.2%
Sample size	1,046	570	476	749	357	392	1,370

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic			Hispanic
	White	Black	Other	
Total non-elderly adult population (thousands) ¹	3,180	210	330	230
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	96.8%	96.0%	97.1%	91.6%
Employer-sponsored insurance	81.1%	66.4%	78.7%	57.4%
MassHealth, CommCare, or CommChoice	11.8%	32.1%	14.6%	30.3%
Non-group coverage	4.7%	4.5%	8.0%	3.4%
Medicare	4.3%	7.9%	2.3%	8.7%
Other health insurance	1.3%	1.9%	1.0%	2.1%
Uninsured	3.2%	4.0%	2.9%	8.4%
Among those with insurance, type of coverage ²				
1. Medicare	4.5%	8.2%	2.4%	9.5%
2. Employer-sponsored insurance	82.3%	68.0%	79.3%	59.3%
3. MassHealth, CommCare, or CommChoice	8.4%	20.1%	11.4%	26.6%
4. Non-group coverage	3.4%	1.6%	5.8%	2.2%
5. Other health insurance	1.3%	2.0%	1.1%	2.3%
Ever uninsured in last 12 months	6.9%	8.1%	11.9%	12.1%
Always insured in last 12 months	92.7%	89.4%	86.8%	86.7%
Unknown	0.4%	2.5%	1.4%	1.2%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	96.8%	96.0%	97.1%	91.6%
Unknown	3.2%	4.0%	2.9%	8.4%
Number of months uninsured in last 12 months				
None	92.7%	89.4%	86.8%	86.7%
1 to 5 months	2.6%	1.9%	2.5%	1.2%
6 to 11 months	0.7%	2.2%	2.5%	2.1%
12 months	0.0%	0.0%	0.0%	0.0%
Unknown	3.9%	6.5%	8.2%	10.0%
Among those uninsured for 12 months, length of time uninsured				
Less than 2 years	--	--	--	--
2 to 5 years	--	--	--	--
5 years or more	--	--	--	--
Unknown	--	--	--	--
Received any care through Free Care in last 12 months	0.6%	0.0%	2.5%	3.8%
Did not receive care through Free Care in last 12 months	99.0%	100.0%	95.8%	95.3%
Unknown	0.5%	0.0%	1.7%	0.9%
Sample size	2,729	107	169	160

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-3: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Health Status, 2009

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total non-elderly adult population (thousands) ¹	3,510	440
Total non-elderly adult population (percent)	100.0%	100.0%
Any health insurance coverage	96.8%	93.9%
Employer-sponsored insurance	82.3%	50.0%
MassHealth, CommCare, or CommChoice	11.0%	39.6%
Non-group coverage	4.5%	7.5%
Medicare	2.6%	20.2%
Other health insurance	1.4%	0.8%
Uninsured	3.2%	6.1%
Among those with insurance, type of coverage ²		
1. Medicare	2.7%	21.5%
2. Employer-sponsored insurance	83.8%	49.1%
3. MassHealth, CommCare, or CommChoice	8.6%	23.8%
4. Non-group coverage	3.3%	4.7%
5. Other health insurance	1.4%	0.9%
Ever uninsured in last 12 months	7.2%	11.1%
Always insured in last 12 months	92.2%	87.6%
Unknown	0.6%	1.3%
Always uninsured in last 12 months	0.0%	0.0%
Ever insured in last 12 months	96.8%	93.9%
Unknown	3.2%	6.1%
Number of months uninsured in last 12 months		
None	92.2%	87.6%
1 to 5 months	2.6%	1.7%
6 to 11 months	1.0%	1.7%
12 months	0.0%	0.0%
Unknown	4.3%	9.0%
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Unknown	--	--
Received any care through Free Care in last 12 months	0.5%	3.5%
Did not receive care through Free Care in last 12 months	98.9%	95.7%
Unknown	0.6%	0.7%
Sample size	2,752	413

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-4: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Disability Status, 2009

	No activity limitations due to health problems	Activity limitations due to health problems
Total non-elderly adult population (thousands) ¹	3,240	720
Total non-elderly adult population (percent)	100.0%	100.0%
Any health insurance coverage	96.8%	95.2%
Employer-sponsored insurance	83.3%	57.7%
MassHealth, CommCare, or CommChoice	9.8%	34.0%
Non-group coverage	4.5%	6.6%
Medicare	1.5%	18.5%
Other health insurance	1.4%	1.0%
Uninsured	3.2%	4.8%
Among those with insurance, type of coverage ²		
1. Medicare	1.6%	19.5%
2. Employer-sponsored insurance	85.2%	56.5%
3. MassHealth, CommCare, or CommChoice	8.2%	19.8%
4. Non-group coverage	3.6%	3.2%
5. Other health insurance	1.4%	1.1%
Ever uninsured in last 12 months	7.0%	10.7%
Always insured in last 12 months	92.4%	88.3%
Unknown	0.6%	1.0%
Always uninsured in last 12 months	0.0%	0.0%
Ever insured in last 12 months	96.8%	95.2%
Unknown	3.2%	4.8%
Number of months uninsured in last 12 months		
None	92.4%	88.3%
1 to 5 months	2.3%	3.4%
6 to 11 months	0.8%	2.0%
12 months	0.0%	0.0%
Unknown	4.5%	6.3%
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Unknown	--	--
Received any care through Free Care in last 12 months	0.6%	2.1%
Did not receive care through Free Care in last 12 months	98.9%	96.7%
Unknown	0.5%	1.2%
Sample size	2,490	675

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-5: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Work Status, 2009

	Working	Not Working	Unknown
Total non-elderly adult population (thousands) ¹	2,800	950	200
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%
Any health insurance coverage	97.5%	93.6%	95.5%
Employer-sponsored insurance	87.9%	53.7%	68.3%
MassHealth, CommCare, or CommChoice	8.0%	32.0%	16.6%
Non-group coverage	3.6%	7.8%	9.3%
Medicare	1.4%	14.4%	3.5%
Other health insurance	0.6%	3.0%	3.6%
Uninsured	2.5%	6.4%	4.5%
Among those with insurance, type of coverage ²			
1. Medicare	1.4%	15.4%	3.7%
2. Employer-sponsored insurance	89.2%	53.7%	71.1%
3. MassHealth, CommCare, or CommChoice	6.1%	22.5%	13.5%
4. Non-group coverage	2.6%	5.1%	7.9%
5. Other health insurance	0.6%	3.2%	3.8%
Ever uninsured in last 12 months	6.3%	11.8%	7.7%
Always insured in last 12 months	93.3%	87.2%	89.4%
Unknown	0.4%	1.0%	2.8%
Always uninsured in last 12 months	0.0%	0.0%	0.0%
Ever insured in last 12 months	97.5%	93.6%	95.5%
Unknown	2.5%	6.4%	4.5%
Number of months uninsured in last 12 months			
None	93.3%	87.2%	89.4%
1 to 5 months	2.4%	2.7%	2.4%
6 to 11 months	0.9%	1.6%	0.0%
12 months	0.0%	0.0%	0.0%
Unknown	3.3%	8.5%	8.1%
Among those uninsured for 12 months, length of time uninsured			
Less than 2 years	--	--	--
2 to 5 years	--	--	--
5 years or more	--	--	--
Unknown	--	--	--
Received any care through Free Care in last 12 months	0.7%	1.4%	1.4%
Did not receive care through Free Care in last 12 months	98.9%	98.0%	96.7%
Unknown	0.5%	0.6%	1.9%
Sample size	2,205	819	141

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,820	140	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
19 to 25 years	590	15.3%	14.6%	34.5%	-19.9 ***
26 to 44 years	1,610	41.7%	41.9%	36.2%	5.7
45 to 64 years	1,660	43.0%	43.5%	29.3%	14.2 ***
Gender					
Male	1,930	48.8%	48.2%	65.8%	-17.6 ***
Female	2,020	51.2%	51.8%	34.2%	17.6 ***
Race/Ethnicity					
White, non-Hispanic	3,180	80.4%	80.7%	73.1%	7.6
Black, non-Hispanic	210	5.3%	5.3%	6.0%	-0.7
Asian, non-Hispanic	240	6.0%	6.1%	3.6%	2.5
Other/multiple races, non-Hispanic	100	2.4%	2.4%	3.4%	-1.0
Hispanic	230	5.8%	5.5%	13.9%	-8.4 *
U.S. citizenship status					
Citizen	3,610	91.3%	91.3%	93.5%	-2.3
Non-citizen	260	6.5%	6.5%	6.5%	0.0
Unknown	90	2.2%	2.3%	0.0%	2.3 ***
Years residing in Massachusetts					
Less than one year	60	1.6%	1.4%	4.8%	-3.4 **
1 to 5 years	440	11.1%	11.3%	6.9%	4.4
More than 5 years	3,310	83.8%	83.7%	86.4%	-2.6
Unknown	140	3.5%	3.6%	1.9%	1.7
Health Status					
Good, very good or excellent	3,510	88.8%	89.1%	80.6%	8.4
Fair or poor	440	11.2%	10.9%	19.4%	-8.4
Activities are limited by health problem	720	18.1%	17.9%	24.9%	-7.0
Family type					
Single-parent family with children	170	4.3%	4.3%	2.4%	2.0
Two-parent family with children	1,440	36.4%	36.8%	25.6%	11.2 **
Married couple, no children	1,000	25.2%	25.5%	19.1%	6.4
Single individual, no children	1,350	34.0%	33.4%	52.9%	-19.6 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	570	14.5%	14.2%	22.7%	-8.5
100 to 149% FPL	230	5.9%	5.7%	10.8%	-5.0
150 to 199% FPL	230	5.9%	5.5%	17.4%	-11.9 ***
200 to 249% FPL	200	5.1%	5.0%	6.4%	-1.4
250 to 299% FPL	190	4.8%	4.8%	6.7%	-2.0
300 to 399% FPL	440	11.0%	10.9%	14.9%	-4.1
400 to 499% FPL	480	12.3%	12.4%	9.7%	2.7
500% FPL or more	1,600	40.4%	41.5%	11.4%	30.1 ***
Less than 150% FPL	810	20.5%	20.0%	33.5%	-13.5 ***
150 to 299% FPL	630	15.8%	15.3%	30.5%	-15.2 ***
300 to 499% FPL	920	23.3%	23.2%	24.6%	-1.4
500% FPL or more	1,600	40.4%	41.5%	11.4%	30.1 ***
Sample size	3,165	3,165	3,065	100	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,630	300	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Age					
19 to 25 years	590	15.3%	14.3%	26.7%	-12.4 ***
26 to 44 years	1,610	41.7%	40.8%	48.8%	-8.0 *
45 to 64 years	1,660	43.0%	44.8%	24.5%	20.3 ***
Gender					
Male	1,930	48.8%	47.9%	58.5%	-10.6 ***
Female	2,020	51.2%	52.1%	41.5%	10.6 ***
Race/Ethnicity					
White, non-Hispanic	3,180	80.4%	81.3%	72.2%	9.1 **
Black, non-Hispanic	210	5.3%	5.2%	5.6%	-0.4
Asian, non-Hispanic	240	6.0%	5.8%	7.9%	-2.1
Other/multiple races, non-Hispanic	100	2.4%	2.2%	5.2%	-2.9
Hispanic	230	5.8%	5.5%	9.2%	-3.7
U.S. citizenship status					
Citizen	3,610	91.3%	92.0%	87.1%	4.8
Non-citizen	260	6.5%	5.8%	11.1%	-5.3 *
Unknown	90	2.2%	2.2%	1.8%	0.4
Years residing in Massachusetts					
Less than one year	60	1.6%	1.2%	6.0%	-4.8 ***
1 to 5 years	440	11.1%	11.0%	11.8%	-0.8
More than 5 years	3,310	83.8%	84.4%	79.8%	4.6
Unknown	140	3.5%	3.5%	2.4%	1.1
Health Status					
Good, very good or excellent	3,510	88.8%	89.3%	83.7%	5.5
Fair or poor	440	11.2%	10.7%	16.3%	-5.5
Activities are limited by health problem	720	18.1%	17.5%	25.3%	-7.8 **
Family type					
Single-parent family with children	170	4.3%	4.3%	3.8%	0.5
Two-parent family with children	1,440	36.4%	37.8%	22.3%	15.4 ***
Married couple, no children	1,000	25.2%	25.6%	22.6%	3.0
Single individual, no children	1,350	34.0%	32.3%	51.2%	-18.9 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	570	14.5%	13.4%	24.2%	-10.8 ***
100 to 149% FPL	230	5.9%	5.3%	13.5%	-8.2 **
150 to 199% FPL	230	5.9%	5.1%	16.1%	-11.1 ***
200 to 249% FPL	200	5.1%	5.0%	5.8%	-0.9
250 to 299% FPL	190	4.8%	4.6%	6.9%	-2.3
300 to 399% FPL	440	11.0%	10.9%	13.0%	-2.0
400 to 499% FPL	480	12.3%	12.6%	8.8%	3.8 **
500% FPL or more	1,600	40.4%	43.1%	11.6%	31.5 ***
Less than 150% FPL	810	20.5%	18.7%	37.7%	-19.0 ***
150 to 299% FPL	630	15.8%	14.6%	28.9%	-14.3 ***
300 to 499% FPL	920	23.3%	23.6%	21.8%	1.8
500% FPL or more	1,600	40.4%	43.1%	11.6%	31.5 ***
Sample size	3,165	3,165	2,939	212	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,820	140	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	90	2.3%	2.3%	1.8%	0.6
High school graduate or GED	1,630	41.3%	40.0%	76.7%	-36.7 ***
4 year college degree or more	2,200	55.6%	56.8%	21.5%	35.4 ***
Unknown	30	0.8%	0.8%	0.0%	0.8 ***
Work status of adults in family					
No workers in family	650	16.4%	15.7%	35.5%	-19.9 ***
Only part-time workers	340	8.7%	8.3%	19.2%	-10.9 **
One or more full-time workers	2,780	70.4%	71.5%	37.9%	33.7 ***
Unknown	180	4.6%	4.5%	7.4%	-2.9
Longest job tenure of adults in family					
No workers in family	650	16.4%	15.7%	35.5%	-19.9 ***
Less than 12 months	260	6.6%	6.2%	15.6%	-9.4 **
12 months or more	2,930	74.2%	75.3%	43.1%	32.3 ***
Unknown	110	2.9%	2.8%	5.8%	-3.0
Largest firm size of adults in family					
No workers in family	650	16.4%	15.7%	35.5%	-19.9 ***
Less than 10 employees	370	9.3%	8.9%	20.7%	-11.8 ***
11 to 50 employees	250	6.4%	6.3%	9.1%	-2.7
51 to 100 employees	250	6.4%	6.5%	4.0%	2.4
101 to 500 employees	440	11.1%	11.4%	2.4%	9.0 ***
501 to 1000 employees	260	6.5%	6.5%	7.0%	-0.5
1000 employees or more	1,220	30.8%	31.8%	5.0%	26.7 ***
Unknown	520	13.1%	13.0%	16.3%	-3.3
Less than 51 employees	650	16.3%	15.7%	33.2%	-17.5 ***
51 employees or more	2,460	62.2%	63.5%	25.2%	38.3 ***
Unknown	200	5.1%	5.1%	6.1%	-1.0
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	2,870	72.4%	74.1%	28.5%	45.6 ***
No	860	21.7%	20.2%	62.7%	-42.5 ***
Unknown	230	5.8%	5.7%	8.8%	-3.1
Any family member offered ESI at his/her firm					
Yes	2,720	68.9%	70.7%	20.7%	49.9 ***
No	1,020	25.7%	23.8%	76.9%	-53.0 ***
Unknown	210	5.4%	5.5%	2.4%	3.1 *
Any adult in family has ESI	3,200	80.9%	83.4%	11.1%	72.3 ***
No adults in family have ESI	750	18.9%	16.4%	88.9%	-72.5 ***
Unknown	10	0.2%	0.2%	0.0%	0.2 *
Sample size	3,165	3,165	3,065	100	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-4: Education and Employment Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,820	140	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment					
Less than high school	140	3.6%	3.4%	6.9%	-3.4
High school graduate or GED	1,870	47.4%	46.3%	76.8%	-30.6 ***
4 year college degree or more	1,920	48.5%	49.7%	16.3%	33.4 ***
Unknown	20	0.6%	0.6%	0.0%	0.6 ***
Full-time student					
Yes	340	8.6%	8.5%	9.7%	-1.2
No	3,590	90.8%	90.8%	90.3%	0.5
Unknown	30	0.7%	0.7%	0.0%	0.7 ***
Veteran of U.S. military					
Yes	240	6.2%	6.1%	8.6%	-2.5
No	3,680	93.1%	93.2%	90.5%	2.7
Unknown	30	0.7%	0.7%	0.9%	-0.2
Work status					
Not working	950	24.1%	23.4%	44.0%	-20.6 ***
Part-time work	550	13.9%	13.6%	22.0%	-8.4
Full-time work	2,250	57.0%	58.1%	27.7%	30.4 ***
Unknown	200	5.0%	4.9%	6.3%	-1.4
Job tenure					
Not working	950	24.1%	23.4%	44.0%	-20.6 ***
Less than 12 months	350	8.9%	8.6%	17.5%	-8.8 *
12 months or more	2,510	63.6%	64.7%	34.1%	30.6 ***
Unknown	130	3.4%	3.3%	4.5%	-1.2
Firm size					
Not working	950	24.1%	23.4%	44.0%	-20.6 ***
Less than 10 employees	490	12.5%	12.1%	21.6%	-9.4 **
11 to 50 employees	290	7.4%	7.4%	5.4%	2.0
51 to 100 employees	260	6.5%	6.6%	3.2%	3.5 *
101 to 500 employees	450	11.4%	11.8%	1.5%	10.3 ***
501 to 1000 employees	220	5.5%	5.4%	7.0%	-1.5
1000 employees or more	860	21.6%	22.3%	4.5%	17.7 ***
Unknown	440	11.0%	10.9%	12.9%	-1.9
Less than 51 employees	810	20.4%	20.0%	30.4%	-10.3 **
51 employees or more	1,980	50.0%	51.2%	17.3%	33.8 ***
Unknown	220	5.5%	5.4%	8.3%	-2.9
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,430	61.5%	63.0%	20.7%	42.3 ***
No	1,270	32.2%	30.8%	71.6%	-40.8 ***
Unknown	250	6.3%	6.2%	7.7%	-1.5
Firm offers ESI to him/her					
Yes	2,260	57.2%	58.9%	11.9%	47.0 ***
No	1,470	37.2%	35.4%	86.7%	-51.3 ***
Unknown	220	5.6%	5.7%	1.4%	4.4 ***
Sample size	3,165	3,165	3065	100	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-5: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,630	300	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment of adults in family					
Less than high school	90	2.3%	2.1%	4.3%	-2.2
High school graduate or GED	1,630	41.3%	39.7%	60.3%	-20.6 ***
4 year college degree or more	2,200	55.6%	57.5%	35.5%	22.0 ***
Unknown	30	0.8%	0.8%	0.0%	0.8 ***
Work status of adults in family					
No workers in family	650	16.4%	15.1%	29.8%	-14.7 ***
Only part-time workers	340	8.7%	7.9%	18.0%	-10.1 ***
One or more full-time workers	2,780	70.4%	72.6%	47.5%	25.1 ***
Unknown	180	4.6%	4.4%	4.6%	-0.2
Longest job tenure of adults in family					
No workers in family	650	16.4%	15.1%	29.8%	-14.7 ***
Less than 12 months	260	6.6%	5.2%	22.8%	-17.6 ***
12 months or more	2,930	74.2%	77.0%	43.3%	33.7 ***
Unknown	110	2.9%	2.7%	4.1%	-1.4
Largest firm size of adults in family					
No workers in family	650	16.4%	15.1%	29.8%	-14.7 ***
Less than 10 employees	370	9.3%	8.8%	15.0%	-6.2 **
11 to 50 employees	250	6.4%	6.2%	9.3%	-3.1
51 to 100 employees	250	6.4%	6.4%	6.7%	-0.3
101 to 500 employees	440	11.1%	11.8%	3.8%	8.0 ***
501 to 1000 employees	260	6.5%	6.6%	6.1%	0.5
1000 employees or more	1,220	30.8%	32.6%	11.4%	21.3 ***
Unknown	520	13.1%	12.5%	18.0%	-5.5 *
Less than 51 employees	650	16.3%	15.5%	25.8%	-10.3 ***
51 employees or more	2,460	62.2%	64.5%	38.2%	26.4 ***
Unknown	200	5.1%	4.8%	6.2%	-1.4
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	2,870	72.4%	74.7%	48.3%	26.4 ***
No	860	21.7%	19.6%	46.0%	-26.4 ***
Unknown	230	5.8%	5.7%	5.7%	0.0
Any family member offered ESI at his/her firm					
Yes	2,720	68.9%	71.5%	40.6%	30.9 ***
No	1,020	25.7%	23.0%	56.5%	-33.6 ***
Unknown	210	5.4%	5.6%	2.9%	2.7 **
Any adult in family has ESI	3,200	80.9%	84.7%	37.7%	47.0 ***
No adults in family have ESI	750	18.9%	15.0%	62.3%	-47.3 ***
Unknown	10	0.2%	0.2%	0.0%	0.2 *
Sample size	3165	3165	2939	212	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-6: Education and Employment Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,630	300	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Highest educational attainment					
Less than high school	140	3.6%	3.1%	8.4%	-5.3 **
High school graduate or GED	1,870	47.4%	46.0%	63.6%	-17.6 ***
4 year college degree or more	1,920	48.5%	50.4%	28.0%	22.4 ***
Unknown	20	0.6%	0.6%	0.0%	0.6 ***
Full-time student					
Yes	340	8.6%	8.3%	10.8%	-2.4
No	3,590	90.8%	91.0%	88.6%	2.4
Unknown	30	0.7%	0.7%	0.6%	0.0
Veteran of U.S. military					
Yes	240	6.2%	6.1%	6.9%	-0.8
No	3,680	93.1%	93.2%	92.0%	1.2
Unknown	30	0.7%	0.7%	1.1%	-0.4
Work status					
Not working	950	24.1%	22.9%	37.1%	-14.1 ***
Part-time work	550	13.9%	13.5%	19.1%	-5.6
Full-time work	2,250	57.0%	58.7%	38.8%	19.9 ***
Unknown	200	5.0%	4.9%	5.0%	-0.1
Job tenure					
Not working	950	24.1%	22.9%	37.1%	-14.1 ***
Less than 12 months	350	8.9%	7.2%	29.7%	-22.5 ***
12 months or more	2,510	63.6%	66.6%	29.8%	36.8 ***
Unknown	130	3.4%	3.3%	3.5%	-0.2
Firm size					
Not working	950	24.1%	22.9%	37.1%	-14.1 ***
Less than 10 employees	490	12.5%	12.0%	17.8%	-5.7 *
11 to 50 employees	290	7.4%	7.4%	6.4%	1.1
51 to 100 employees	260	6.5%	6.6%	6.1%	0.5
101 to 500 employees	450	11.4%	12.3%	2.6%	9.7 ***
501 to 1000 employees	220	5.5%	5.5%	5.9%	-0.4
1000 employees or more	860	21.6%	22.9%	8.1%	14.8 ***
Unknown	440	11.0%	10.3%	16.1%	-5.8 **
Less than 51 employees	810	20.4%	20.0%	25.7%	-5.7
51 employees or more	1,980	50.0%	52.0%	28.9%	23.2 ***
Unknown	220	5.5%	5.1%	8.4%	-3.3
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,430	61.5%	63.5%	40.3%	23.2 ***
No	1,270	32.2%	30.3%	54.2%	-23.9 ***
Unknown	250	6.3%	6.2%	5.5%	0.7
Firm offers ESI to him/her					
Yes	2,260	57.2%	59.5%	31.3%	28.3 ***
No	1,470	37.2%	34.7%	65.8%	-31.0 ***
Unknown	220	5.6%	5.7%	3.0%	2.8 *
Sample size	3,165	3,165	2,939	212	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-1: Health Care Access and Use of Insured and Uninsured Non-elderly Adults in Massachusetts, 2009

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,820	140	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	3,470	87.9%	89.1%	52.6%	36.5 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,020	25.7%	25.7%	26.3%	-0.6
Multiple emergency room visits	410	10.4%	10.5%	8.2%	2.4
Emergency room visit for non-emergency condition	330	8.4%	8.3%	13.1%	-4.8
Hospital stay in last 12 months	320	8.1%	8.3%	4.6%	3.7
Any visit to a doctor (including specialists) in last 12 months	3,360	84.9%	86.0%	54.2%	31.9 ***
Visit to a general doctor in last 12 months					
Any doctor visits	3,210	81.2%	82.3%	50.7%	31.7 ***
Multiple doctor visits	2,310	58.4%	59.3%	32.6%	26.8 ***
Doctor visit for preventive care	2,890	73.1%	74.4%	36.9%	37.5 ***
Any specialist visits in last 12 months	1,920	48.6%	49.6%	20.8%	28.8 ***
Any dental care visits in the last year	2,940	74.3%	75.3%	46.4%	28.9 ***
Took one or more prescription drugs in last 12 months	2,710	68.6%	69.5%	44.1%	25.5 ***
Any unmet need for health care because of cost	1,050	26.5%	25.1%	66.8%	-41.7 ***
Unmet need for doctor care	300	7.6%	6.3%	43.2%	-36.9 ***
Unmet need for specialist care	340	8.5%	7.3%	40.3%	-32.9 ***
Unmet need for dental care	790	19.9%	18.7%	53.0%	-34.3 ***
Did not fill a prescription for medicine	430	10.8%	10.1%	31.1%	-21.1 ***
Any difficulties getting health care	1,080	27.3%	27.6%	18.3%	9.3 **
Unable to get appointment when needed	780	19.7%	20.0%	13.6%	6.3
Doctor's office/clinic did not accept health insurance	320	8.1%	8.2%	7.3%	0.9
Doctor's office/clinic not accepting new patients	520	13.0%	13.3%	6.9%	6.4 ***
Out of pocket health care costs in last 12 months					
Less than \$200	930	23.5%	23.2%	32.3%	-9.1 *
\$200 to \$499	830	20.9%	21.0%	18.4%	2.6
\$500 to \$999	690	17.5%	17.6%	13.7%	3.9
\$1,000 to \$2,999	810	20.4%	20.5%	19.2%	1.3
\$3,000 to \$4,999	230	5.9%	5.8%	7.9%	-2.1
\$5,000 or more	170	4.3%	4.3%	4.4%	-0.1
Unknown	300	7.6%	7.7%	4.1%	3.5
Any problems paying medical bills in past 12 months	640	16.2%	15.7%	29.6%	-13.9 ***
Sample size	3,165	3,165	3,065	100	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2008

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,950	--	3,630	300	--
Total population (percent)	--	100.0%	100.0%	100.0%	--
Has a usual source of care (excluding ER)	3,470	87.9%	90.2%	64.7%	25.5 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,020	25.7%	25.2%	31.7%	-6.5 *
Multiple emergency room visits	410	10.4%	10.0%	15.0%	-5
Emergency room visit for non-emergency condition	330	8.4%	8.2%	11.2%	-3
Hospital stay in last 12 months	320	8.1%	8.3%	6.6%	1.7
Any visit to a doctor (including specialists) in last 12 months	3,360	84.9%	87.1%	65.0%	22.1 ***
Visit to a general doctor in last 12 months					
Any doctor visits	3,210	81.2%	83.4%	60.4%	23.1 ***
Multiple doctor visits	2,310	58.4%	60.2%	40.8%	19.3 ***
Doctor visit for preventive care	2,890	73.1%	75.6%	49.0%	26.6 ***
Any specialist visits in last 12 months	1,920	48.6%	50.6%	28.7%	21.9 ***
Any dental care visits in the last year	2,940	74.3%	77.0%	47.9%	29.1 ***
Took one or more prescription drugs in last 12 months	2,710	68.6%	70.1%	55.9%	14.2 ***
Any unmet need for health care because of cost	1,050	26.5%	23.4%	63.7%	-40.3 ***
Unmet need for doctor care	300	7.6%	5.2%	36.8%	-31.6 ***
Unmet need for specialist care	340	8.5%	6.4%	34.5%	-28.1 ***
Unmet need for dental care	790	19.9%	17.4%	49.1%	-31.6 ***
Did not fill a prescription for medicine	430	10.8%	9.2%	31.3%	-22.1 ***
Any difficulties getting health care	1,080	27.3%	26.8%	33.4%	-6.6 *
Unable to get appointment when needed	780	19.7%	19.7%	20.9%	-1.2
Doctor's office/clinic did not accept health insurance	320	8.1%	7.2%	19.2%	-12 ***
Doctor's office/clinic not accepting new patients	520	13.0%	12.4%	20.0%	-7.6 **
Out of pocket health care costs in last 12 months					
Less than \$200	930	23.5%	23.1%	27.2%	-4.2
\$200 to \$499	830	20.9%	20.9%	23.1%	-2.3
\$500 to \$999	690	17.5%	17.7%	15.4%	2.3
\$1,000 to \$2,999	810	20.4%	21.0%	15.8%	5.2 *
\$3,000 to \$4,999	230	5.9%	5.8%	7.5%	-1.7
\$5,000 or more	170	4.3%	4.4%	3.1%	1.3
Unknown	300	7.6%	7.2%	7.9%	-0.7
Any problems paying medical bills in past 12 months	640	16.2%	14.9%	32.8%	-17.9 ***
Sample size	3,165	3,165	2,939	212	

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-3: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	1,430	810	630	920	440	480	1,600
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	84.6%	87.5%	80.8%	86.4%	85.4%	87.3%	91.7%
Emergency room visits in last 12 months							
Any emergency room visit	33.5%	35.3%	31.2%	24.0%	25.1%	23.0%	19.8%
Multiple emergency room visits	15.2%	18.2%	11.3%	9.6%	11.4%	8.0%	6.7%
Emergency room visit for non-emergency condition	12.1%	12.9%	10.9%	7.6%	7.3%	7.7%	5.7%
Hospital stay in last 12 months	11.3%	13.7%	8.2%	5.9%	6.0%	5.9%	6.6%
Any visit to a doctor (including specialists) in last 12 months	81.7%	82.9%	80.3%	84.4%	85.9%	83.2%	88.1%
Visit to a general doctor in last 12 months							
Any doctor visits	77.3%	78.4%	75.9%	80.3%	81.8%	78.9%	85.3%
Multiple doctor visits	56.0%	57.5%	53.9%	57.3%	60.0%	54.8%	61.2%
Doctor visit for preventive care	68.5%	69.2%	67.6%	73.9%	74.2%	73.6%	76.7%
Any specialist visits in last 12 months	43.6%	47.1%	39.1%	48.7%	50.3%	47.3%	53.1%
Any dental care visits in the last year	61.6%	64.6%	57.8%	75.0%	74.3%	75.5%	85.3%
Took one or more prescription drugs in last 12 months	66.3%	67.9%	64.3%	65.7%	68.2%	63.4%	72.4%
Any unmet need for health care because of cost	38.0%	35.0%	41.8%	25.9%	30.2%	21.9%	16.7%
Unmet need for doctor care	12.6%	11.7%	13.7%	7.2%	8.4%	6.1%	3.4%
Unmet need for specialist care	13.9%	12.6%	15.6%	8.9%	9.3%	8.4%	3.4%
Unmet need for dental care	29.3%	26.9%	32.4%	19.6%	22.8%	16.7%	11.7%
Did not fill a prescription for medicine	17.1%	16.8%	17.6%	10.1%	12.0%	8.4%	5.6%
Any difficulties getting health care	29.4%	29.3%	29.6%	26.2%	26.5%	25.9%	25.9%
Unable to get appointment when needed	20.2%	19.1%	21.7%	19.6%	19.2%	20.1%	19.3%
Doctor's office/clinic did not accept health insurance	13.9%	15.8%	11.3%	5.8%	6.3%	5.5%	4.3%
Doctor's office/clinic not accepting new patients	15.1%	16.3%	13.5%	12.3%	12.4%	12.2%	11.6%
Out of pocket health care costs in last 12 months							
Less than \$200	36.3%	42.5%	28.3%	17.9%	14.8%	20.8%	15.2%
\$200 to \$499	21.5%	19.0%	24.8%	22.7%	23.2%	22.3%	19.3%
\$500 to \$999	14.4%	14.6%	14.2%	18.1%	17.6%	18.4%	19.8%
\$1,000 to \$2,999	12.2%	9.7%	15.5%	21.3%	19.3%	23.2%	27.3%
\$3,000 to \$4,999	3.2%	2.6%	3.9%	7.2%	9.8%	4.9%	7.5%
\$5,000 or more	2.6%	1.5%	4.0%	5.2%	5.4%	5.0%	5.3%
Unknown	9.7%	10.0%	9.3%	7.6%	9.9%	5.4%	5.6%
Any problems paying medical bills in past 12 months	24.7%	21.7%	28.5%	18.4%	20.2%	16.8%	7.3%
Sample size	1,046	570	476	749	357	392	1,370

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-4: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2009

	Non-Hispanic			Hispanic
	White	Black	Other	
Total population (thousands) ¹	3,180	210	330	230
Total population (percent)	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	88.7%	91.8%	82.1%	80.3%
Emergency room visits in last 12 months				
Any emergency room visit	25.0%	39.8%	18.5%	33.9%
Multiple emergency room visits	9.5%	22.9%	7.4%	15.8%
Emergency room visit for non-emergency condition	7.7%	17.7%	6.8%	12.5%
Hospital stay in last 12 months	7.6%	10.5%	10.0%	10.6%
Any visit to a doctor (including specialists) in last 12 months	86.4%	83.2%	74.4%	81.1%
Visit to a general doctor in last 12 months				
Any doctor visits	82.6%	80.6%	71.4%	76.9%
Multiple doctor visits	59.4%	66.5%	50.3%	48.6%
Doctor visit for preventive care	74.2%	77.9%	62.8%	68.7%
Any specialist visits in last 12 months	50.3%	38.6%	44.1%	41.4%
Any dental care visits in the last year	76.1%	66.0%	67.8%	67.3%
Took one or more prescription drugs in last 12 months	70.1%	67.3%	58.4%	63.7%
Any unmet need for health care because of cost	25.4%	26.3%	31.5%	35.6%
Unmet need for doctor care	7.0%	5.2%	10.3%	13.7%
Unmet need for specialist care	7.8%	9.4%	11.1%	13.9%
Unmet need for dental care	18.9%	21.3%	25.1%	25.8%
Did not fill a prescription for medicine	9.7%	9.5%	14.6%	21.7%
Any difficulties getting health care	25.9%	24.7%	35.3%	37.4%
Unable to get appointment when needed	18.9%	17.1%	26.2%	23.5%
Doctor's office/clinic did not accept health insurance	7.8%	4.9%	10.2%	13.5%
Doctor's office/clinic not accepting new patients	12.4%	14.1%	15.7%	17.4%
Out of pocket health care costs in last 12 months				
Less than \$200	21.3%	42.7%	25.5%	32.9%
\$200 to \$499	20.5%	25.3%	19.4%	25.5%
\$500 to \$999	18.6%	9.6%	15.2%	12.5%
\$1,000 to \$2,999	21.7%	10.0%	21.5%	10.1%
\$3,000 to \$4,999	6.2%	2.4%	5.3%	5.0%
\$5,000 or more	4.6%	2.5%	2.9%	3.4%
Unknown	7.1%	7.5%	10.3%	10.6%
Any problems paying medical bills in past 12 months	15.7%	25.5%	13.3%	18.6%
Sample size	2,729	107	169	160

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-5: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Health Status, 2009

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	3,510	440
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	88.0%	86.8%
Emergency room visits in last 12 months		
Any emergency room visit	23.2%	46.1%
Multiple emergency room visits	8.2%	28.3%
Emergency room visit for non-emergency condition	7.8%	13.4%
Hospital stay in last 12 months	6.4%	21.9%
Any visit to a doctor (including specialists) in last 12 months	84.7%	87.0%
Visit to a general doctor in last 12 months		
Any doctor visits	81.0%	83.0%
Multiple doctor visits	56.2%	75.5%
Doctor visit for preventive care	73.3%	71.7%
Any specialist visits in last 12 months	45.9%	70.0%
Any dental care visits in the last year	76.4%	57.9%
Took one or more prescription drugs in last 12 months	66.6%	84.7%
Any unmet need for health care because of cost	24.4%	43.4%
Unmet need for doctor care	6.6%	15.8%
Unmet need for specialist care	7.3%	17.9%
Unmet need for dental care	18.8%	28.7%
Did not fill a prescription for medicine	9.3%	22.6%
Any difficulties getting health care	25.9%	38.2%
Unable to get appointment when needed	18.8%	27.2%
Doctor's office/clinic did not accept health insurance	7.1%	16.2%
Doctor's office/clinic not accepting new patients	12.3%	18.6%
Out of pocket health care costs in last 12 months		
Less than \$200	23.4%	24.0%
\$200 to \$499	21.4%	17.1%
\$500 to \$999	18.0%	13.4%
\$1,000 to \$2,999	20.6%	18.8%
\$3,000 to \$4,999	5.6%	8.1%
\$5,000 or more	3.9%	7.0%
Unknown	7.0%	11.7%
Any problems paying medical bills in past 12 months	14.2%	31.6%
Sample size	2,752	413

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-6: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Disability Status, 2009

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	3,240	720
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	88.0%	87.4%
Emergency room visits in last 12 months		
Any emergency room visit	22.6%	40.0%
Multiple emergency room visits	7.9%	22.0%
Emergency room visit for non-emergency condition	7.6%	12.4%
Hospital stay in last 12 months	5.6%	19.4%
Any visit to a doctor (including specialists) in last 12 months	84.4%	87.5%
Visit to a general doctor in last 12 months		
Any doctor visits	80.7%	83.8%
Multiple doctor visits	55.3%	72.2%
Doctor visit for preventive care	72.8%	74.4%
Any specialist visits in last 12 months	43.7%	71.1%
Any dental care visits in the last year	75.5%	68.8%
Took one or more prescription drugs in last 12 months	64.9%	85.5%
Any unmet need for health care because of cost	23.7%	39.2%
Unmet need for doctor care	6.4%	12.9%
Unmet need for specialist care	6.8%	16.2%
Unmet need for dental care	18.3%	27.4%
Did not fill a prescription for medicine	9.0%	19.0%
Any difficulties getting health care	25.2%	36.6%
Unable to get appointment when needed	18.2%	26.8%
Doctor's office/clinic did not accept health insurance	6.6%	15.3%
Doctor's office/clinic not accepting new patients	11.9%	18.4%
Out of pocket health care costs in last 12 months		
Less than \$200	23.8%	22.1%
\$200 to \$499	21.7%	17.3%
\$500 to \$999	18.2%	14.2%
\$1,000 to \$2,999	20.0%	22.3%
\$3,000 to \$4,999	5.7%	6.8%
\$5,000 or more	3.8%	6.3%
Unknown	6.8%	11.1%
Any problems paying medical bills in past 12 months	13.8%	26.6%
Sample size	2,490	675

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Family Income, 2009

	Non-elderly Adult Population		Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	Number (Thousands) ¹	Percent	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	3,950	--	1,430	810	630	920	440	480	1,600
Total population (percent)	--	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Impact of individual mandate on insurance coverage									
Insured--already had coverage	2,770	70.0%	57.5%	58.6%	56.1%	71.3%	68.5%	73.9%	80.5%
Insured--obtained coverage	180	4.6%	8.4%	7.8%	9.0%	3.3%	4.2%	2.5%	1.8%
Not insured--could not find affordable coverage	80	2.1%	4.0%	3.7%	4.4%	2.1%	1.3%	2.8%	0.5%
Not insured--decided not to obtain coverage	20	0.5%	1.2%	1.0%	1.5%	0.0%	0.1%	0.0%	0.0%
Not aware of mandate	720	18.2%	22.1%	22.4%	21.8%	18.8%	22.2%	15.7%	14.2%
Don't know/refused	180	4.7%	6.7%	6.5%	7.0%	4.4%	3.7%	5.0%	3.0%
Paid penalty in 2008 taxes for not having coverage by December 31, 2007	40	1.1%	2.1%	2.4%	1.7%	1.1%	1.2%	1.0%	0.1%
Did not pay penalty	3,780	95.6%	91.2%	90.9%	91.6%	96.6%	95.0%	98.1%	99.1%
Unknown	130	3.3%	6.7%	6.7%	6.7%	2.3%	3.8%	0.9%	0.8%
Support for health reform									
Supports reform	2,850	72.0%	72.1%	75.1%	68.2%	68.8%	68.7%	68.9%	73.7%
Does not support reform	660	16.7%	17.1%	14.8%	19.9%	19.5%	19.2%	19.7%	14.8%
Undecided/Unknown	450	11.3%	10.9%	10.1%	11.9%	11.7%	12.1%	11.4%	11.4%
Sample size	3,165	3,165	1,046	570	476	749	357	392	1,370

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-1: Health Care Access and Use for Elderly Adults in Massachusetts, by Family Income, 2009

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	410	160	250	210	120	90	220
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	92.9%	92.9%	92.9%	96.6%	96.0%	97.4%	94.0%
Emergency room visits in last 12 months							
Any emergency room visit	32.9%	36.6%	30.5%	30.4%	36.4%	22.3%	23.8%
Multiple emergency room visits	15.0%	22.1%	10.4%	10.0%	13.0%	6.0%	8.5%
Emergency room visit for non-emergency condition	8.2%	11.0%	6.4%	4.6%	5.4%	3.5%	9.3%
Hospital stay in last 12 months	23.8%	27.6%	21.3%	22.6%	25.9%	18.1%	19.3%
Any visit to a doctor (including specialists) in last 12 months	94.7%	93.8%	95.3%	93.1%	94.9%	90.8%	94.1%
Visit to a general doctor in last 12 months							
Any doctor visits	92.2%	90.6%	93.3%	92.0%	94.4%	88.9%	91.8%
Multiple doctor visits	78.7%	78.2%	79.0%	78.4%	81.6%	74.1%	75.4%
Doctor visit for preventive care	86.9%	85.5%	87.7%	88.8%	91.3%	85.5%	85.8%
Any specialist visits in last 12 months	63.6%	59.3%	66.4%	70.6%	70.4%	70.9%	74.1%
Any dental care visits in the last year	54.4%	41.9%	62.3%	80.0%	72.6%	90.0%	84.7%
Took one or more prescription drugs in last 12 months	90.0%	86.2%	92.4%	89.5%	91.7%	86.5%	87.1%
Any unmet need for health care because of cost	23.5%	31.1%	18.6%	6.3%	9.0%	2.7%	5.7%
Unmet need for doctor care	3.7%	5.7%	2.4%	0.9%	1.1%	0.7%	1.3%
Unmet need for specialist care	3.7%	4.9%	2.9%	1.1%	1.2%	1.0%	0.0%
Unmet need for dental care	15.5%	22.2%	11.2%	4.9%	7.0%	2.1%	4.8%
Did not fill a prescription for medicine	9.9%	11.1%	9.2%	1.0%	0.9%	1.0%	0.9%
Any difficulties getting health care	14.8%	17.6%	12.9%	11.3%	11.0%	11.7%	18.2%
Unable to get appointment when needed	10.2%	10.7%	9.9%	4.7%	2.6%	7.6%	12.5%
Doctor's office/clinic did not accept health insurance	4.5%	8.0%	2.2%	4.7%	5.5%	3.7%	1.9%
Doctor's office/clinic not accepting new patients	4.0%	5.0%	3.4%	4.1%	5.4%	2.3%	6.2%
Out of pocket health care costs in last 12 months							
Less than \$200	26.7%	36.0%	20.8%	15.3%	14.6%	16.2%	11.3%
\$200 to \$499	20.1%	21.0%	19.5%	24.1%	24.1%	24.1%	19.1%
\$500 to \$999	17.1%	13.2%	19.7%	25.0%	24.3%	26.0%	19.8%
\$1,000 to \$2,999	17.4%	17.4%	17.5%	19.2%	23.2%	13.7%	24.3%
\$3,000 to \$4,999	5.8%	3.7%	7.1%	6.2%	4.2%	8.8%	7.3%
\$5,000 or more	5.3%	1.3%	7.9%	5.0%	5.8%	4.0%	9.3%
Unknown	7.6%	7.5%	7.6%	5.2%	3.8%	7.2%	8.9%
Any problems paying medical bills in past 12 months	12.8%	15.1%	11.3%	0.4%	0.0%	0.9%	2.4%
Sample size	533	218	315	239	136	103	251

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-2: Health Care Access and Use for Elderly Adults in Massachusetts, by Race/Ethnicity¹, 2009

	White, Non-Hispanic	Other
Total population (thousands) ²	770	80
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	94.3%	92.0%
Emergency room visits in last 12 months		
Any emergency room visit	29.5%	34.2%
Multiple emergency room visits	11.1%	20.7%
Emergency room visit for non-emergency condition	6.9%	14.6%
Hospital stay in last 12 months	21.2%	33.1%
Any visit to a doctor (including specialists) in last 12 months	94.0%	96.0%
Visit to a general doctor in last 12 months		
Any doctor visits	91.8%	94.9%
Multiple doctor visits	78.1%	73.9%
Doctor visit for preventive care	86.7%	90.6%
Any specialist visits in last 12 months	69.0%	59.5%
Any dental care visits in the last year	70.0%	55.5%
Took one or more prescription drugs in last 12 months	89.0%	90.3%
Any unmet need for health care because of cost	13.8%	22.0%
Unmet need for doctor care	2.1%	4.7%
Unmet need for specialist care	1.8%	4.8%
Unmet need for dental care	9.6%	14.1%
Did not fill a prescription for medicine	5.1%	8.0%
Any difficulties getting health care	14.4%	18.7%
Unable to get appointment when needed	8.9%	14.4%
Doctor's office/clinic did not accept health insurance	3.7%	5.0%
Doctor's office/clinic not accepting new patients	4.6%	4.2%
Out of pocket health care costs in last 12 months		
Less than \$200	18.8%	29.8%
\$200 to \$499	21.2%	17.0%
\$500 to \$999	19.0%	27.5%
\$1,000 to \$2,999	20.8%	8.9%
\$3,000 to \$4,999	6.4%	4.8%
\$5,000 or more	6.5%	4.6%
Unknown	7.3%	7.4%
Any problems paying medical bills in past 12 months	6.8%	9.1%
Sample size	947	76

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Non-white, non-Hispanic and Hispanic categories have been combined due to small sample sizes.

²Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-3: Health Care Access and Use for Elderly Adults in Massachusetts, by Health Status, 2009

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	650	190
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	94.3%	93.4%
Emergency room visits in last 12 months		
Any emergency room visit	26.5%	41.3%
Multiple emergency room visits	7.7%	26.6%
Emergency room visit for non-emergency condition	7.8%	6.9%
Hospital stay in last 12 months	17.6%	37.8%
Any visit to a doctor (including specialists) in last 12 months	92.9%	98.4%
Visit to a general doctor in last 12 months		
Any doctor visits	90.6%	96.9%
Multiple doctor visits	73.9%	90.6%
Doctor visit for preventive care	86.4%	89.5%
Any specialist visits in last 12 months	64.3%	80.7%
Any dental care visits in the last year	73.5%	52.6%
Took one or more prescription drugs in last 12 months	86.7%	97.2%
Any unmet need for health care because of cost	11.9%	23.4%
Unmet need for doctor care	1.8%	4.2%
Unmet need for specialist care	1.2%	5.2%
Unmet need for dental care	7.6%	18.4%
Did not fill a prescription for medicine	4.8%	7.3%
Any difficulties getting health care	14.9%	14.5%
Unable to get appointment when needed	9.4%	9.6%
Doctor's office/clinic did not accept health insurance	3.7%	4.2%
Doctor's office/clinic not accepting new patients	4.6%	4.5%
Out of pocket health care costs in last 12 months		
Less than \$200	19.9%	19.8%
\$200 to \$499	22.0%	16.9%
\$500 to \$999	20.1%	18.8%
\$1,000 to \$2,999	18.7%	22.8%
\$3,000 to \$4,999	6.0%	7.3%
\$5,000 or more	6.1%	7.0%
Unknown	7.3%	7.4%
Any problems paying medical bills in past 12 months	5.2%	12.8%
Sample size	793	230

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-4: Health Care Access and Use for Elderly Adults in Massachusetts, by Disability Status, 2009

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	540	300
Total population (percent)	100.0%	100.0%
Has a usual source of care (excluding ER)	94.2%	93.9%
Emergency room visits in last 12 months		
Any emergency room visit	25.7%	37.4%
Multiple emergency room visits	7.0%	21.0%
Emergency room visit for non-emergency condition	8.2%	6.5%
Hospital stay in last 12 months	16.9%	31.8%
Any visit to a doctor (including specialists) in last 12 months	92.3%	97.5%
Visit to a general doctor in last 12 months		
Any doctor visits	90.0%	95.7%
Multiple doctor visits	73.4%	85.5%
Doctor visit for preventive care	85.5%	90.0%
Any specialist visits in last 12 months	63.1%	77.1%
Any dental care visits in the last year	73.9%	59.5%
Took one or more prescription drugs in last 12 months	85.3%	95.9%
Any unmet need for health care because of cost	9.9%	23.0%
Unmet need for doctor care	2.2%	2.6%
Unmet need for specialist care	1.4%	3.4%
Unmet need for dental care	6.9%	15.8%
Did not fill a prescription for medicine	3.2%	9.2%
Any difficulties getting health care	11.9%	20.0%
Unable to get appointment when needed	8.2%	11.5%
Doctor's office/clinic did not accept health insurance	2.8%	5.8%
Doctor's office/clinic not accepting new patients	3.0%	7.4%
Out of pocket health care costs in last 12 months		
Less than \$200	19.7%	20.1%
\$200 to \$499	23.1%	16.9%
\$500 to \$999	20.0%	19.3%
\$1,000 to \$2,999	20.2%	18.7%
\$3,000 to \$4,999	4.3%	9.7%
\$5,000 or more	5.8%	7.1%
Unknown	6.8%	8.2%
Any problems paying medical bills in past 12 months	4.2%	11.9%
Sample size	657	366

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

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

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.2-1: Health Insurance Coverage in Massachusetts, by Region, 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	800	780	660	2,190	1,230	670
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	97.4%	97.0%	96.8%	98.4%	95.4%	98.3%
Employer-sponsored insurance	66.2%	73.0%	70.7%	78.2%	74.1%	66.4%
MassHealth, CommCare, or CommChoice	22.3%	16.7%	17.7%	10.7%	13.1%	28.7%
Non-group coverage	10.0%	8.4%	10.1%	9.0%	8.2%	9.6%
Medicare	16.2%	13.1%	17.1%	15.4%	16.6%	12.3%
Other health insurance	0.5%	0.5%	0.6%	1.6%	1.3%	0.7%
Uninsured	2.6%	3.0%	3.2%	1.6%	4.6%	1.7%
Among those with insurance, type of coverage ²						
1. Medicare	16.6%	13.5%	17.7%	15.7%	17.4%	12.5%
2. Employer-sponsored insurance	61.1%	69.9%	66.8%	73.0%	70.1%	63.3%
3. MassHealth, CommCare, or CommChoice	18.3%	12.0%	12.0%	6.2%	8.7%	19.3%
4. Non-group coverage	3.5%	4.1%	2.9%	3.6%	2.4%	4.2%
5. Other health insurance	0.5%	0.5%	0.6%	1.6%	1.4%	0.7%
Ever uninsured in last 12 months	5.2%	5.2%	6.3%	4.3%	6.8%	7.0%
Always insured in last 12 months	94.0%	92.9%	93.3%	95.5%	92.9%	91.4%
Unknown	0.8%	2.0%	0.4%	0.2%	0.3%	1.6%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	97.4%	97.0%	96.8%	98.4%	95.4%	98.3%
Unknown	2.6%	3.0%	3.2%	1.6%	4.6%	1.7%
Number of months uninsured in last 12 months						
None	94.0%	92.9%	93.3%	95.5%	92.9%	91.4%
1 to 5 months	1.6%	1.3%	2.4%	1.8%	1.4%	2.4%
6 to 11 months	0.5%	0.2%	0.3%	0.8%	0.6%	1.6%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	3.9%	5.7%	4.0%	1.9%	5.2%	4.6%
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Unknown	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.3%	0.3%	1.2%	0.3%	0.3%	2.5%
Did not receive care through Free Care in last 12 months	98.6%	99.2%	98.2%	99.5%	99.3%	96.8%
Unknown	1.0%	0.5%	0.6%	0.3%	0.4%	0.7%
Sample size	698	633	530	1,621	982	431

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, By Region, 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	520	490	400	1,360	740	440
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Any health insurance coverage	96.3%	97.1%	95.6%	97.9%	93.0%	98.1%
Employer-sponsored insurance	72.0%	77.2%	78.2%	84.1%	78.5%	72.7%
MassHealth, CommCare, or CommChoice	21.3%	15.6%	14.7%	9.3%	11.4%	23.2%
Non-group coverage	4.8%	5.3%	4.2%	4.5%	3.4%	8.7%
Medicare	4.5%	5.3%	3.7%	4.4%	4.6%	5.5%
Other health insurance	0.5%	0.8%	0.7%	1.9%	1.8%	0.9%
Uninsured	3.7%	2.9%	4.4%	2.1%	7.0%	1.9%
Among those with insurance, type of coverage ²						
1. Medicare	4.7%	5.4%	3.9%	4.5%	4.9%	5.6%
2. Employer-sponsored insurance	73.5%	77.7%	80.3%	84.3%	82.5%	72.8%
3. MassHealth, CommCare, or CommChoice	17.8%	11.6%	12.4%	5.7%	8.6%	15.4%
4. Non-group coverage	3.4%	4.4%	2.6%	3.6%	2.1%	5.2%
5. Other health insurance	0.5%	0.8%	0.7%	2.0%	1.9%	1.0%
Ever uninsured in last 12 months	6.6%	6.1%	9.6%	6.3%	10.0%	9.1%
Always insured in last 12 months	92.3%	91.3%	90.4%	93.7%	89.6%	89.8%
Unknown	1.1%	2.6%	0.0%	0.0%	0.3%	1.1%
Always uninsured in last 12 months	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ever insured in last 12 months	96.3%	97.1%	95.6%	97.9%	93.0%	98.1%
Unknown	3.7%	2.9%	4.4%	2.1%	7.0%	1.9%
Number of months uninsured in last 12 months						
None	92.3%	91.3%	90.4%	93.7%	89.6%	89.8%
1 to 5 months	1.6%	1.8%	4.0%	2.8%	2.0%	2.9%
6 to 11 months	0.7%	0.2%	0.5%	1.4%	0.8%	2.4%
12 months ³	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Unknown	5.4%	6.6%	5.1%	2.2%	7.7%	5.0%
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Unknown	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.4%	0.4%	1.5%	0.3%	0.5%	3.7%
Did not receive care through Free Care in last 12 months	98.4%	98.8%	98.1%	99.3%	98.9%	95.8%
Unknown	1.2%	0.8%	0.3%	0.4%	0.6%	0.5%
Sample size	462	405	333	1,031	621	313

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.3-1: Demographic, Health and Socioeconomic Characteristics of Massachusetts Residents, By Region, 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	800	780	660	2,190	1,230	670
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Age						
Child (0 to 18)	21.4%	26.9%	23.8%	24.1%	25.1%	24.1%
Non-elderly adult (19 to 64)	64.7%	62.4%	60.3%	62.1%	60.5%	66.2%
Elderly adult (65 and older)	13.9%	10.7%	15.9%	13.8%	14.4%	9.7%
Gender						
Male	47.1%	50.5%	44.2%	49.1%	51.5%	42.4%
Female	52.9%	49.5%	55.8%	50.9%	48.5%	57.6%
Race/Ethnicity						
White, non-Hispanic	83.0%	81.5%	84.4%	79.9%	88.1%	53.6%
Black, non-Hispanic	6.3%	4.7%	0.7%	4.0%	3.6%	21.8%
Asian, non-Hispanic	1.9%	4.8%	3.3%	9.3%	1.1%	5.2%
Other/multiple races, non-Hispanic	2.4%	2.8%	2.4%	1.7%	2.9%	5.1%
Hispanic	6.3%	6.2%	9.1%	5.0%	4.4%	14.3%
U.S. citizenship status						
Citizen	95.1%	92.3%	94.7%	91.2%	96.3%	90.4%
Non-citizen	1.7%	4.9%	2.3%	6.5%	2.1%	7.9%
Unknown	3.2%	2.8%	3.0%	2.3%	1.6%	1.7%
Years residing in Massachusetts						
Less than one year	0.7%	1.7%	1.0%	1.8%	1.5%	3.1%
1 to 5 years	10.9%	6.8%	9.4%	10.6%	9.4%	16.9%
More than 5 years	83.9%	87.4%	86.1%	84.2%	87.0%	76.8%
Unknown	4.5%	4.1%	3.5%	3.4%	2.1%	3.3%
Health Status						
Good, very good or excellent	88.3%	88.6%	89.7%	91.6%	88.4%	84.9%
Fair or poor	11.7%	11.4%	10.3%	8.4%	11.6%	15.1%
Activities are limited by health problem	20.7%	15.4%	20.0%	16.7%	18.7%	16.3%
Family type						
Single-parent family with children	9.1%	9.1%	8.8%	6.0%	8.1%	16.7%
Two-parent family with children	39.3%	49.2%	41.3%	44.6%	42.8%	24.2%
Married couple, no children	25.8%	18.6%	24.2%	21.5%	25.5%	21.5%
Single individual, no children	25.8%	23.1%	25.8%	28.0%	23.6%	37.6%
Family Income relative to the Federal Poverty Level (FPL)						
Less than 100% FPL	15.7%	13.8%	11.0%	11.3%	12.3%	19.7%
100 to 149% FPL	10.1%	6.4%	8.2%	5.6%	7.3%	9.4%
150 to 199% FPL	7.1%	8.0%	7.9%	5.4%	7.7%	6.3%
200 to 249% FPL	5.7%	6.8%	4.5%	5.6%	6.3%	7.9%
250 to 299% FPL	7.1%	8.5%	3.7%	5.2%	5.9%	6.6%
300 to 399% FPL	13.5%	10.5%	11.3%	12.0%	15.1%	7.8%
400 to 499% FPL	13.5%	13.6%	11.4%	10.9%	12.7%	11.0%
500% FPL or more	27.3%	32.4%	42.1%	44.0%	32.7%	31.1%
Less than 150% FPL	25.8%	20.2%	19.2%	17.0%	19.6%	29.2%
150 to 299% FPL	20.0%	23.2%	16.1%	16.2%	19.9%	20.9%
300 to 499% FPL	27.0%	24.1%	22.7%	22.8%	27.8%	18.8%
500% FPL or more	27.3%	32.4%	42.1%	44.0%	32.7%	31.1%
Sample size	698	633	530	1,621	982	431

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.3-2: Education and Employment Characteristics of the Family of Massachusetts Residents, by Region 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	800	780	660	2,190	1,230	670
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Highest educational attainment of adults in family						
Less than high school	5.2%	4.9%	4.9%	1.9%	2.8%	5.2%
High school graduate or GED	51.0%	44.2%	39.3%	34.4%	47.5%	43.6%
4 year college degree or more	42.6%	49.8%	53.7%	63.2%	48.0%	49.2%
Unknown	1.2%	1.1%	2.2%	0.6%	1.6%	2.0%
Work status of adults in family						
No workers in family	26.6%	20.4%	25.8%	19.9%	21.8%	27.8%
Only part-time workers	10.7%	6.8%	9.7%	8.1%	11.6%	5.8%
One or more full-time workers	57.5%	67.7%	60.1%	66.6%	63.0%	59.3%
Unknown	5.2%	5.0%	4.4%	5.4%	3.7%	7.1%
Longest job tenure of adults in family						
No workers in family	26.6%	20.7%	25.4%	19.9%	21.8%	27.8%
Less than 12 months	4.7%	5.2%	4.0%	5.6%	5.4%	5.0%
12 months or more	64.6%	71.7%	66.2%	70.6%	70.2%	62.6%
Unknown	4.1%	2.5%	4.4%	4.0%	2.6%	4.7%
Largest firm size of adults in family						
No workers in family	26.5%	20.7%	25.8%	19.8%	21.8%	27.8%
Less than 10 employees	8.5%	8.6%	9.3%	8.2%	10.5%	5.9%
11 to 50 employees	5.2%	5.7%	6.8%	5.7%	6.7%	7.1%
51 to 100 employees	7.7%	5.4%	6.6%	4.8%	6.3%	5.0%
101 to 500 employees	15.1%	9.8%	8.3%	10.1%	12.3%	8.7%
501 to 1000 employees	4.7%	5.5%	4.7%	5.3%	7.5%	6.0%
1000 employees or more	20.6%	30.8%	24.8%	33.1%	24.1%	25.8%
Unknown	11.7%	13.5%	13.7%	13.1%	10.9%	13.8%
Less than 51 employees	14.0%	15.2%	16.9%	14.4%	17.5%	13.3%
51 employees or more	55.4%	58.4%	51.4%	60.2%	56.4%	53.0%
Unknown	4.0%	5.7%	6.0%	5.6%	4.3%	5.9%
Availability of ESI offer to adults within family ²						
Any family member works at a firm that offers ESI to at least some of its employees						
Yes	62.0%	67.2%	60.1%	70.0%	66.6%	61.5%
No	32.2%	26.8%	33.0%	24.0%	28.1%	33.5%
Unknown	5.7%	6.0%	6.9%	6.0%	5.3%	5.1%
Any family member offered ESI at his/her firm						
Yes	57.9%	65.3%	56.8%	67.0%	63.2%	57.6%
No	36.0%	29.0%	36.9%	27.5%	32.6%	37.2%
Unknown	6.1%	5.7%	6.2%	5.6%	4.2%	5.3%
Any adult in family has ESI	68.8%	76.0%	72.2%	80.0%	76.7%	67.5%
No adults in family have ESI	30.1%	23.5%	27.5%	19.7%	23.0%	30.9%
Unknown	1.1%	0.4%	0.4%	0.3%	0.2%	1.6%
Sample size	698	633	530	1,621	982	431

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table E.4-1: Health Care Access and Use in Massachusetts, by Region, 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	800	780	660	2,190	1,230	670
Total population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Has a usual source of care (excluding ER)	92.4%	91.5%	91.3%	91.5%	89.2%	90.2%
Emergency room visits in last 12 months						
Any emergency room visit	26.6%	23.8%	24.3%	25.6%	26.3%	30.9%
Multiple emergency room visits	12.3%	8.2%	10.1%	9.8%	9.9%	14.6%
Emergency room visit for non-emergency condition	10.2%	6.1%	6.9%	8.0%	8.7%	14.7%
Hospital stay in last 12 months	9.5%	8.2%	10.7%	9.4%	9.3%	10.8%
Any visit to a doctor (including specialists) in last 12 months	86.9%	90.0%	87.2%	88.0%	88.0%	87.5%
Visit to a general doctor in last 12 months						
Any doctor visits	84.0%	87.2%	82.2%	85.5%	86.2%	84.1%
Multiple doctor visits	66.6%	65.6%	60.9%	62.7%	66.0%	62.1%
Doctor visit for preventive care	77.2%	80.8%	74.8%	79.0%	80.6%	75.3%
Any specialist visits in last 12 months	45.7%	43.9%	51.0%	49.6%	46.5%	46.8%
Any dental care visits in the last year	72.2%	70.6%	77.4%	76.9%	75.0%	66.1%
Took one or more prescription drugs in last 12 months	70.0%	67.7%	70.8%	66.7%	67.7%	64.8%
Any unmet need for health care because of cost	24.8%	22.4%	19.1%	17.1%	23.3%	22.1%
Unmet need for doctor care	6.0%	5.6%	6.4%	4.3%	5.9%	4.9%
Unmet need for specialist care	5.4%	6.1%	6.5%	5.3%	8.2%	5.5%
Unmet need for dental care	19.0%	15.6%	14.2%	13.2%	16.9%	16.4%
Did not fill a prescription for medicine	9.9%	8.1%	7.2%	6.4%	10.0%	9.4%
Any difficulties getting health care	27.3%	19.2%	20.2%	20.9%	22.4%	28.3%
Unable to get appointment when needed	19.1%	13.8%	15.0%	15.5%	13.9%	20.4%
Doctor's office/clinic did not accept health insurance	10.9%	4.5%	6.2%	5.3%	7.2%	8.8%
Doctor's office/clinic not accepting new patients	13.5%	8.9%	8.1%	7.7%	10.5%	13.0%
Out of pocket health care costs in last 12 months						
Less than \$200	24.2%	24.7%	21.8%	21.9%	22.1%	33.5%
\$200 to \$499	23.0%	21.3%	18.5%	19.1%	20.3%	23.1%
\$500 to \$999	18.6%	18.2%	16.1%	17.4%	18.0%	14.8%
\$1,000 to \$2,999	18.2%	18.6%	24.0%	21.3%	22.7%	12.0%
\$3,000 to \$4,999	6.5%	6.6%	7.1%	6.1%	6.6%	4.5%
\$5,000 or more	3.1%	3.3%	5.7%	6.4%	4.4%	2.6%
Unknown	6.3%	7.3%	6.8%	7.9%	5.9%	9.5%
Any problems paying medical bills in past 12 months	16.4%	17.5%	15.5%	11.5%	18.4%	16.9%
Sample size	698	633	530	1,621	982	431

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Region, 2009

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total non-elderly adult population (thousands) ¹	520	490	400	1,360	740	440
Total non-elderly adult population (percent)	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Impact of individual mandate on insurance coverage						
Insured--already had coverage	70.9%	67.4%	66.9%	72.7%	68.3%	69.6%
Insured--obtained coverage	4.5%	4.3%	5.7%	3.3%	4.7%	7.6%
Not insured--could not find affordable coverage	1.9%	1.7%	2.5%	1.5%	2.9%	3.2%
Not insured--decided not to obtain coverage	0.5%	0.3%	0.8%	0.4%	0.8%	0.0%
Not aware of mandate	16.3%	19.3%	19.5%	17.8%	19.7%	16.5%
Don't know/refused	5.9%	7.1%	4.7%	4.4%	3.6%	3.2%
Paid penalty in 2008 taxes for not having coverage by December 31, 2007	1.5%	1.0%	0.4%	0.4%	1.8%	2.0%
Did not pay penalty	94.6%	94.3%	96.1%	97.6%	93.6%	95.1%
Unknown	3.9%	4.8%	3.5%	1.9%	4.5%	2.8%
Support for health reform						
Supports reform	72.1%	65.6%	67.9%	75.8%	67.7%	78.2%
Does not support reform	18.1%	22.1%	18.9%	12.3%	20.4%	14.6%
Undecided/Unknown	9.8%	12.3%	13.2%	11.9%	11.9%	7.3%
Sample size	462	405	333	1,031	621	313

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Glossary of Terms

Adult: An individual who is 19 years old or older

Always insured: A person is defined as always insured if he/she had insurance coverage for all of the 12 months prior to the survey.

Always uninsured: A person is defined as always uninsured if he/she did not have insurance coverage for all of the 12 months prior to the survey.

Child: An individual who is 18 years old or younger

CommCare: The Commonwealth Care Health Insurance Program, known as Commonwealth Care or CommCare, connects income-eligible uninsured adults to insurance plans through a purchasing pool known as the Commonwealth Connector, subsidizing premiums on a sliding scale for adults in families with incomes up to 300% of the federal poverty level.

CommChoice: Commonwealth Choice, or CommChoice, facilitates the purchase of health insurance by consumers and small employers by making a variety of plan options available through a purchasing pool known as the Commonwealth Connector.

Disability status: Disability status was assigned if the respondent answered yes to the question: “Is (the target) limited in any way in his/her activities because of a physical, mental, or emotional problem?”

Elderly adult: An individual who is 65 years old or older

Employer-sponsored insurance (ESI): Insurance coverage through a job or union, or through COBRA, a former employer, or a retiree benefit

Ever insured: A person is defined as ever insured if he/she had insurance coverage at any point during the 12 months prior to the survey.

Ever uninsured: A person is defined as ever uninsured if he/she did not have insurance coverage at any point during the 12 months prior to the survey.

Family: We define families as the household members who would typically be included in the target person’s health insurance unit (HIU). If the target is 18 or younger, not married and not a parent, HIU members include parents/guardians and any siblings younger than 19. If the target is 18 or younger and is either married or a parent, HIU members include a spouse/partner (if present) and any children younger than 19. For targets 19 and older, HIU members include a spouse/partner (if present) and any children younger than 19.

Family type: We use household members identified as family members of the target person (according to the HIU definition, see above) to classify families into four categories: single-parent with children, two-parent with children, married couple without children, and single individual with no children.

Glossary of Terms (continued)

Federal poverty level (FPL): We use the federal poverty guidelines that are issued each year in the Federal Register by the Department of Health and Human Services (HHS) to define the federal poverty level for these tables. The guidelines are a simplification of the poverty thresholds as defined by the U.S. Census Bureau for use for administrative purposes — for instance, determining financial eligibility for some federal and state programs.

Free Care: The Health Safety Net, also known as Free Care, is a state program for Massachusetts residents without access to affordable health coverage. Free Care pays some or all of the cost, depending on age and income, of medically necessary health care services at community health centers (CHCs) and hospitals.

GED: A credential equivalent to a high school diploma. To earn a GED an individual must pass a series of tests which measure high school level skills and knowledge.

Health status: Based on the response to the question “Would you say (the target’s) health, in general, is excellent, very good, good, fair, or poor?”

Household: All individuals living in the residence of the respondent are considered members of the household, regardless of family relationship.

Insurance hierarchy: This refers to the order in which individuals are assigned to a single type of insurance coverage. Some individuals report multiple sources of insurance coverage, but using an insurance hierarchy they are assigned to only one coverage type. The ordering of coverage type within the hierarchy only affects the insurance classification of people reporting multiple sources of coverage. We use the following hierarchy to assign coverage: 1) Medicare, 2) ESI, 3) Public, 4) Non-group, 5) Other, with categories at the top of the hierarchy assigned over lower ranked coverage types when people report multiple sources of coverage. This means, for example, that people reporting both Medicare and ESI are reported as having coverage through Medicare, and those reporting both MassHealth and ESI are reported as having ESI.

Insured: An individual is classified as insured if he/she had insurance coverage at the time of the survey.

MassHealth: Massachusetts’ Medicaid program, which provides subsidized insurance coverage for low- and moderate-income families with children, seniors, and people with disabilities.

Medicare: Federal program providing health insurance coverage for persons 65 and older and the disabled.

Non-elderly adult: Individuals who are 19 to 64 years old

Non-group coverage: Health insurance coverage purchased directly by the individual in the non-group market, as opposed to coverage purchased through an employer or other association.

Prior year (past year): This refers to the 12 month period before the survey was conducted. Since the survey was fielded between March and June 2009, this period falls within the range of March 2008 to June 2009, depending on when the household completed the survey.

Glossary of Terms (continued)

Region: Individuals were assigned to regions based on their county of residence. We use the following definitions of regions:

Western: Berkshire, Franklin, Hampden, Hampshire

Central: Worcester

Northeast: Essex

Metrowest: Middlesex, Norfolk

Southeast: Barnstable, Bristol, Dukes, Nantucket, Plymouth

Boston: Suffolk

Respondent (survey respondent): In the survey, one adult household member, the respondent, answered questions about the health insurance coverage and demographic information for all members of the household.

Target person: The survey respondent reported more detailed socioeconomic characteristics and health care information for one randomly selected household member, known as the target person. Estimates in the detailed tables are calculated using the target person as the unit of observation.

Time of survey: Estimates for health insurance coverage and other characteristics reflect characteristics of the Massachusetts population at the time the survey was conducted, between June and August 2008.

Uninsured: An individual is classified as uninsured if he/she did not have insurance coverage at the time of the survey.