

2010

Wisconsin
**Health Insurance
Coverage**



Wisconsin Department of Health Services
Division of Public Health
Office of Health Informatics

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Wisconsin Health Insurance Coverage

2010

July 2012

*Office of Health Informatics
Division of Public Health
Wisconsin Department of Health Services*

Foreword

This report on health insurance coverage in Wisconsin is based on information from the 2010 Wisconsin Family Health Survey.

This report was compiled in the Wisconsin Department of Health Services, Division of Public Health, Office of Health Informatics (OHI). Ann Buedel created the final data set. Audrey Nohel produced the report with the assistance of Eleanor Cautley and Ann Buedel. Patricia Nametz edited the report. It was prepared under the supervision of Milda Aksamitauskas, Health Analytics Section Chief, Office of Health Informatics. The report draft was reviewed by Stephanie Smiley, in the Office of the Secretary.

Survey sampling and interviewing were conducted by the University of Wisconsin Survey Center. The Division of Health Care Access and Accountability, the Division of Long Term Care, the Division of Mental Health and Substance Abuse Services, and the Division of Public Health contributed funding for the Family Health Survey.

The Office of Health Informatics greatly appreciates the cooperation of the 2,494 survey respondents. We thank them for their contribution to making this information possible.

This report and related materials are available on the Department of Health Services website at the following address: <http://dhs.wisconsin.gov/stats/familyhealthsurvey.htm>.

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Introduction

The Wisconsin Family Health Survey (FHS) collects information about health insurance coverage, health status, health problems and use of health care services among Wisconsin residents. This survey began in 1989 and has been conducted annually since then.

The survey results presented in this report are representative of Wisconsin household residents, who constitute approximately 97 percent of all persons residing in the state. (Non-household residents, including persons living in nursing homes, dormitories, prisons and other institutions, constitute the remaining 3 percent not represented by this survey.) Additional information about the survey design and the results presented here is included in the Technical Notes at the end of this document.

In the Family Health Survey, trained interviewers telephone a random sample of households and ask to speak with the household member most knowledgeable about the health of all household members. This respondent provides information for all people living in the household at the time of the interview. In 2010, the FHS interviewed respondents in 2,494 households; these households included 6,336 people. Background characteristics, such as age, race, sex, poverty status, employment status and education, are also obtained for everyone in the household.

All estimates in this report are based on samples of 100 cases or more. Estimates are not shown for certain race groups because these samples were too small. The tables in this report show estimated percentages of Wisconsin residents based on survey responses. These estimates should not be treated as precise results because they are derived from a sample. A 95 percent confidence interval (\pm) is printed in a column next to each percentage estimate; this means that 95 percent of similar surveys would obtain an estimate within the confidence interval specified. Tables also include estimated numbers of the Wisconsin household population, based on the weighted sample. Confidence intervals, weighting procedures and statistical tests for significance are described in the Technical Notes, as are variables used in this report, such as insurance coverage, poverty status and metropolitan areas.

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Key Findings

Coverage Over the Past Year

- The majority of Wisconsin household residents were covered by health insurance for an entire year, based on findings of the 2010 Wisconsin Family Health Survey. Eighty-nine percent of Wisconsin residents had insurance for all 12 months prior to the survey interview, 5 percent had insurance for some of the past 12 months, and 6 percent had no insurance coverage at all during the past 12 months (see Table 1). The survey was conducted from February through December, 2010.
- The proportion of Wisconsin household residents covered by health insurance for all of the past year in 2010 (89%) was not significantly different from the proportion in 2009 (88%). The proportion of Wisconsin household residents who were uninsured for part or all of the past year in 2010 was also not significantly different from the 2009 estimate (10% vs. 12%, respectively).
- An estimated 4,911,000 state residents were insured for all 12 months prior to the survey; 270,000 were insured part of the past year and uninsured part of the year; and 309,000 had no insurance coverage during the past year.
- Among working-age adults, ages 18 to 64, those working full-time for an employer were without health insurance for the entire past year at a lower rate (4%) than were either the full-time self-employed (10%) or those employed or self-employed part-time (9%).
- Adults age 65 and older had the lowest proportion uninsured among all age groups, less than 0.5 percent uninsured for the entire past year.
- The proportion without health insurance coverage for the entire year was higher among Hispanic residents (24%) than among non-Hispanic whites (4%) and non-Hispanic blacks (11%). It was also higher among poor residents (14%) than among near-poor (8%) and non-poor (3%) residents.
- Eleven percent of children (ages 0-17) living in poor households were uninsured for part or all of the past year, compared to 4 percent of children in non-poor households (Figure 3).
- Seventy-six percent of Milwaukee County residents who were uninsured for the entire past year were also poor or near-poor.
- In Wisconsin, an estimated 81,000 childless adults ages 19 to 64 were both low-income and uninsured for all of the past year (see Table 3).

Coverage (Point-in-Time)

- At any point in time during 2010, an estimated 5,101,000 Wisconsin household residents were covered by health insurance, while about 412,000 residents were uninsured. This is an estimated 7 percent of the state's household population without health insurance at any point in time (Table 4).
- The proportion of Wisconsin household residents uninsured in 2010 (7%) was significantly lower than the proportion uninsured in 2009 (9%).
- Younger adults, ages 18 to 44, were more likely to be uninsured than other age groups (13% uninsured in 2010). Conversely, over 99 percent of adults age 65 and older were reported to have insurance coverage at any point in time.

Key Findings

- Hispanic adults ages 18-64 were more likely to be uninsured than were non-Hispanic black and non-Hispanic white adults of the same age group. Black adults ages 18-64 were more likely to be uninsured than white adults in this age group.
- Ten percent of Milwaukee County residents were uninsured in 2010 (see Table 7).

Type of Health Insurance Coverage

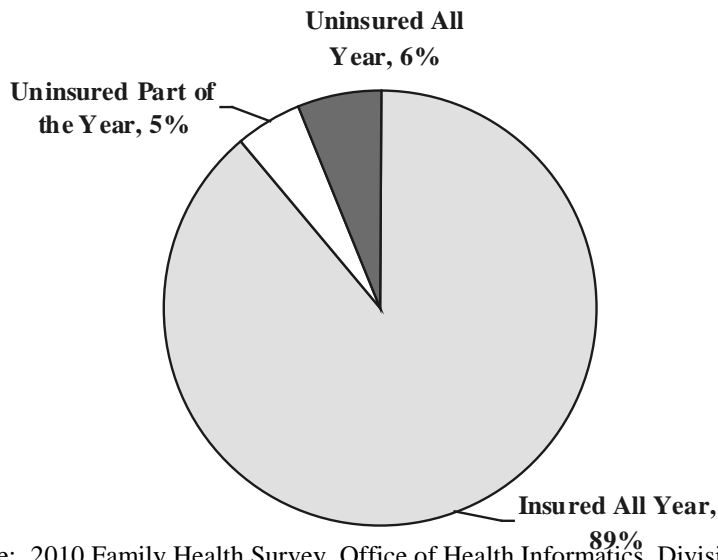
- Employer-sponsored insurance was the most prevalent type of coverage for people aged 0-64; 69 percent of people in this age group had employer-sponsored health insurance in 2010 (Table 5).
- Among adults age 65 and older, 94 percent had Medicare coverage (Figure 6); 12 percent had only Medicare coverage without supplementary coverage (Table 6).
- An estimated 14 percent of Wisconsin household residents, aged 0-64, had Medicaid coverage in 2010, including BadgerCare Plus and other forms of Wisconsin Medicaid. Some also had other types of insurance in addition to Medicaid--either private insurance or Medicare. Among Wisconsin children, an estimated 23 percent were reported to have Medicaid coverage in 2010 (Figure 6).

Health Insurance Coverage Over Past Year

Based on results of the 2010 Family Health Survey, the majority of Wisconsin residents in 2010 had health insurance for the entire past year. That is, they were continuously covered during the 12 months prior to the survey interview. An estimated 4,911,000 residents (89%) were insured for all of the past 12 months.

An estimated 309,000 Wisconsin household residents (6%) had no health insurance of any kind during the past 12 months. Another 270,000 residents (5%) had health insurance for part of the year and were uninsured for part of the year. Together, an estimated total of 580,000 residents (10%) were uninsured during part or all of the past year (Figure 1 below, and Table 1, pages 6-7). Those more likely to be uninsured for the entire year included people aged 18-44, Hispanics, those with incomes below the federal poverty level, and adults who were not employed or not in the labor force (see Table 1).

Figure 1. Health Insurance Coverage Over Past Year, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

These estimates were obtained by asking survey respondents about their health insurance coverage for the 12 months prior to the interview in 2010. Respondents were asked about all kinds of private and government health insurance, including Medicare, Medicaid, BadgerCare Plus, employer-provided coverage, and insurance bought directly from an insurance agent or insurance company. Respondents were also asked about whether they were insured for all 12 months since (date one year ago), or insured for part of that time, or not insured at all since (date one year ago). These questions were asked for all household members.

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2010

	Insured All Year		Insured Part of Year			
	Percent (C.I.±)		Percent (C.I.±)		Number	(C.I.±)
Total	89%	(1%)	5%	(1)	270,000	(44,000)
Age Groups						
0-17	94	(2)	4	(1)	47,000	(16,000)
18-44	81	(3)	8	(2)	157,000	(37,000)
45-64	90	(2)	4	(1)	61,000	(17,000)
65+	99	(1)	1	(1)	5,000	(4,000)
18-64	85	(2)	6	(1)	218,000	(41,000)
Sex and Age Groups						
Male (Ages 18+)	86	(2)	5	(1)	102,000	(26,000)
18-44	79	(4)	7	(2)	69,000	(22,000)
45-64	91	(2)	4	(2)	29,000	(13,000)
65+	98	(1)	1	(1)	4,000	(4,000)
Female (Ages 18+)	89	(2)	6	(1)	121,000	(32,000)
18-44	83	(4)	9	(3)	88,000	(30,000)
45-64	90	(2)	4	(1)	32,000	(11,000)
65+	99	(1)	--	--	1,000	(1,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	91	(1)	5	(1)	215,000	(40,000)
Black, non-Hispanic	82	(5)	5	(2)	18,000	(8,000)
American Indian, non-Hispanic	89	(6)	8	(6)	8,000	(6,000)
Hispanic/Latino	65	(9)	9	(5)	28,000	(16,000)
Ages 0-17						
White, non-Hispanic	95	(2)	3	(1)	28,000	(12,000)
Black, non-Hispanic	93	(5)	7	(5)	7,000	(5,000)
Ages 18-64						
White, non-Hispanic	87	(2)	6	(1)	182,000	(38,000)
Black, non-Hispanic	75	(7)	6	(3)	11,000	(7,000)
American Indian, non-Hispanic	86	(8)	9	(8)	6,000	(6,000)
Hispanic/Latino	55	(12)	9	(6)	18,000	(13,000)
Residence						
City of Milwaukee	80	(4)	7	(3)	41,000	(16,000)
Other Metropolitan (excluding City of Milwaukee)	92	(2)	4	(1)	133,000	(33,000)
Non-metropolitan	87	(2)	6	(1)	97,000	(24,000)
Poverty Status						
Poor	76	(5)	7	(3)	55,000	(20,000)
Near-poor	83	(3)	9	(2)	88,000	(23,000)
Not poor	93	(1)	3	(1)	115,000	(31,000)
Employment						
Ages 0-17						
Live with employed adult(s)	94	(2)	4	(1)	43,000	(16,000)
Live with no employed adult(s)	92	(6)	4	(3)	4,000	(3,000)
Ages 18-64						
Employed full-time	89	(2)	6	(2)	101,000	(29,000)
Self-employed full-time	85	(6)	5	(3)	10,000	(7,000)
Employed or self-employed part-time	84	(5)	6	(3)	28,000	(17,000)
Not employed/Not in labor force	79	(4)	7	(2)	79,000	(22,000)

Table 1. Health Insurance Coverage Over Past Year, Wisconsin 2010 (continued)

Uninsured All Year				
	Percent	(C.I.±)	Number	(C.I.±)
Total	6%	(1%)	309,000	(53,000)
Age Groups				
0-17	2	(1)	31,000	(14,000)
18-44	10	(2)	195,000	(47,000)
45-64	5	(1)	82,000	(20,000)
65+	--	--	2,000	(2,000)
18-64	8	(1)	277,000	(51,000)
Sex and Age Groups				
Male (Ages 18+)	8	(2)	168,000	(40,000)
18-44	13	(3)	128,000	(38,000)
45-64	5	(2)	38,000	(13,000)
65+	1	(1)	2,000	(2,000)
Female (Ages 18+)	5	(1)	111,000	(32,000)
18-44	7	(3)	67,000	(28,000)
45-64	6	(2)	44,000	(16,000)
65+	--	--	--	--
Race/Ethnicity and Age Groups				
All Ages				
White, non-Hispanic	4	(1)	189,000	(39,000)
Black, non-Hispanic	11	(4)	38,000	(15,000)
American Indian, non-Hispanic	3	(3)	3,000	(3,000)
Hispanic/Latino	24	(9)	72,000	(32,000)
Ages 0-17				
White, non-Hispanic	2	(1)	22,000	(12,000)
Black, non-Hispanic	--	--	--	--
Ages 18-64				
White, non-Hispanic	6	(1)	167,000	(37,000)
Black, non-Hispanic	18	(7)	36,000	(15,000)
Hispanic/Latino	34	(12)	65,000	(32,000)
Residence				
City of Milwaukee	11	(3)	71,000	(22,000)
Other Metropolitan (excluding City of Milwaukee)	4	(1)	128,000	(39,000)
Non-metropolitan	7	(2)	110,000	(28,000)
Poverty Status				
Poor	14	(4)	103,000	(34,000)
Near-poor	8	(2)	74,000	(25,000)
Not poor	3	(1)	112,000	(30,000)
Employment				
Ages 0-17				
Live with employed adult(s)	2	(1)	28,000	(13,000)
Live with no employed adult(s)	3	(5)	3,000	(3,000)
Ages 18-64				
Employed full-time	4	(1)	73,000	(25,000)
Self-employed full-time	10	(5)	19,000	(11,000)
Employed or self-employed part-time	9	(5)	41,000	(22,000)
Not employed/Not in labor force	13	(3)	143,000	(37,000)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

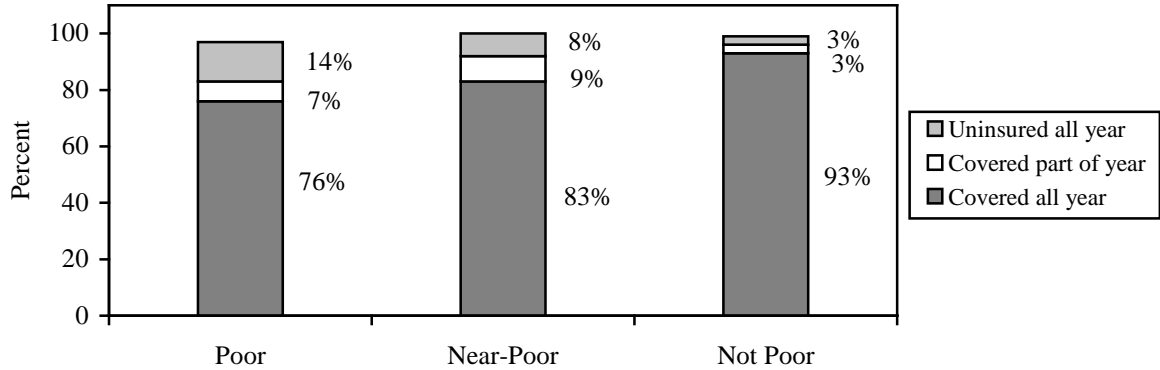
Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

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In 2010, 22 percent of the poor and 16 percent of the near-poor were uninsured during part or all of the past year. In comparison, only 6 percent of non-poor residents had been uninsured during part or all of the past year (Figure 2). Overall, 10 percent of all Wisconsin residents were uninsured during part or all of the past year (see Table 1, pages 6-7).

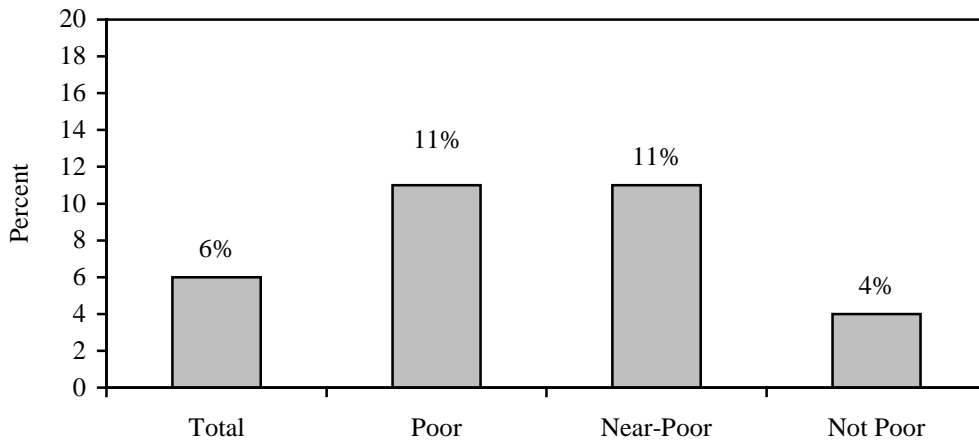
Figure 2. Health Insurance Coverage Over Past Year by Poverty Status, Wisconsin 2010



Source: 2010 Wisconsin Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

In 2010, about 78,000 Wisconsin children (6% of the 1,286,000 children in the state) were uninsured for part or all of the past year. Eleven percent of children living in poor households (20,000) and 11 percent of children living in near-poor households (28,000) had no health insurance during part or all of the past year (Figure 3). In contrast, 4 percent of children living in non-poor households (29,000) had no insurance during part or all of the past year.

Figure 3. Children Uninsured for Part or All of Past Year by Household Poverty Status, Wisconsin 2010



Source: 2010 Wisconsin Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Health Insurance Coverage Over Past Year

Milwaukee County

Among Milwaukee County household residents, an estimated 76,000 (8%) were uninsured for all of the past year (Table 2). Another 57,000 (6%) were uninsured for part of the past year. Men ages 18 to 44 were more likely to be uninsured for all of the past year than were women ages 18 to 44 (22% and 8%, respectively). Seventy-six percent of Milwaukee County residents who were uninsured for the entire past year were also poor or near-poor (58,000 out of 76,000).

The total household population of Milwaukee County in 2010 was estimated to be 919,000.

Table 2. Health Insurance Coverage Over Past Year, Milwaukee County 2010

	Insured All Year		Insured Part of Year			
	Percent	(C.I.±)	Percent (C.I. ±)		Number (C.I.±)	
Total	84%	(3%)	6%	(2%)	57,000	(22,000)
Age Groups						
0-17	92	(4)	5	(4)	12,000	(8,000)
18-44	71	(7)	11	(5)	40,000	(20,000)
45-64	89	(4)	2	(1)	5,000	(3,000)
65+	98	(2)	--	--	--	--
18-64	78	(5)	8	(3)	45,000	(21,000)
Sex and Age Groups						
Male (Ages 18+)	76	(6)	7	(4)	24,000	(14,000)
18-44	62	(10)	12	(8)	21,000	(14,000)
45-64	88	(5)	2	(2)	3,000	(2,000)
Female (Ages 18+)	87	(5)	6	(4)	22,000	(15,000)
18-44	80	(9)	11	(8)	19,000	(15,000)
45-64	91	(6)	2	(2)	3,000	(2,000)
Race/Ethnicity Groups						
White, non-Hispanic	90	(4)	6	(4)	29,000	(19,000)
Black, non-Hispanic	83	(5)	5	(2)	14,000	(7,000)
Hispanic	62	(14)	11	(9)	12,000	(11,000)
Poverty Status						
Poor	76	(7)	6	(4)	15,000	(11,000)
Near-poor	74	(10)	9	(6)	14,000	(9,000)
Not poor	92	(4)	6	(4)	27,000	(17,000)
Employment						
Ages 18-64						
Employed full-time	83	(8)	9	(7)	21,000	(17,000)
Not employed/Not in labor force	73	(7)	7	(4)	18,000	(11,000)

Table 2. Health Insurance Coverage Over Past Year, Milwaukee County 2010 (continued)
Uninsured All Year

	Percent (C.I.±)		Number	(C.I.±)
Total	8%	(2)	76,000	(23,000)
Age Groups				
0-17	2	(2)	4,000	(4,000)
18-44	15	(5)	53,000	(20,000)
45-64	8	(4)	18,000	(9,000)
65+	1	(1)	1,000	(1,000)
18-64	12	(4)	71,000	(22,000)
Sex and Age Groups				
Male (Ages 18+)	15	(5)	49,000	(17,000)
18-44	22	(8)	38,000	(16,000)
45-64	9	(5)	10,000	(5,000)
Female (Ages 18+)	6	(4)	23,000	(13,000)
18-44	8	(6)	15,000	(11,000)
45-64	7	(6)	8,000	(7,000)
Race/Ethnicity Groups				
White, non-Hispanic	4	(2)	19,000	(10,000)
Black, non-Hispanic	11	(4)	29,000	(11,000)
Hispanic	22	(13)	24,000	(17,000)
Poverty Status				
Poor	14	(5)	35,000	(13,000)
Near-poor	15	(9)	23,000	(16,000)
Not poor	2	(1)	9,000	(6,000)
Employment				
Ages 18-64				
Employed full-time	7	(5)	17,000	(12,000)
Not employed/Not in labor force	17	(6)	41,000	(16,000)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

A dash (-) indicates 0.5% or less, or fewer than 1,000 people.

Low-Income Childless Adults

Table 3 provides estimates of the characteristics of “low-income childless adults” who were uninsured over the past year. To agree with the Medicaid definition of adults as persons age 19 and older, the Family Health Survey defines childless adults as adults ages 19 to 64 who live in households with no children present. Some childless adults were unintentionally excluded from this analysis because they were living in households with unrelated children, such as children of a non-marital partner.

The combined 2009-2010 Family Health Surveys estimate that there were 81,000 childless adults ages 19-64 who were uninsured for all of the past year and who lived in households with annual incomes below 200 percent of the Federal Poverty Level. Table 3 displays the characteristics of these 81,000 people. The “Percent” column indicates the estimated proportion of uninsured low-income childless adults (19-64) who had the characteristic identified in that row. This calculation differs from the Percent columns in other tables in this report.

Uninsured low-income childless adults are a diverse group that includes men and women living in all parts of Wisconsin. Based on 2009-2010 data, 24 percent of these adults are working full time or are self-employed, working full time, compared to 40 percent of this same group from the combined 2008-2009 Family Health Surveys. Sixty percent have not had a checkup during the past two years. Eighteen percent of low-income uninsured childless adults have been diagnosed with at least one of the following chronic conditions: arthritis, heart disease, diabetes, cancer, or a stroke. Beginning with the combined 2009-2010 FHS, it is possible to add asthma to the list above. With the addition of asthma, the percentage of low-income uninsured childless adults diagnosed with at least one of the six listed chronic condition jumps to 27 percent.

The combined 2009-2010 Family Health Surveys estimated that about 329,000 state residents of all ages were uninsured for all of the past year (not shown in Table 3). Low-income childless adults (19-64) constituted 25 percent of these uninsured people.

Table 3. Low-Income Childless Adults Ages 19-64, Uninsured All of Past Year, Wisconsin 2009-2010

	Percent	(C.I.±)	Number	(C.I.±)
Total uninsured low-income childless adults ages 19-64	100%		81,000	
Age				
19-34	34%	(11%)	28,000	(10,000)
35-44	27	(11)	22,000	(10,000)
45-54	21	(8)	17,000	(7,000)
55-64	17	(7)	14,000	(5,000)
Sex				
Male	49%	(12)	40,000	(11,000)
Female	51	(12)	42,000	(12,000)
Marital Status				
Married	22%	(9)	18,000	(8,000)
Widowed/Divorced/Separated/Never Married	78	(9)	63,000	(11,000)
Race/Ethnicity				
White, non-Hispanic	67%	(11)	54,000	(11,000)
Black, non-Hispanic	19	(5)	15,000	(4,000)
Hispanic/Latino	8	(8)	7,000	(7,000)
Region of Residence				
South	20%	(7%)	16,000	(6,000)
Southeast (excluding City of Milwaukee)	18	(7)	14,000	(6,000)
Northeast	14	(3)	11,000	(2,000)
West	11	(3)	9,000	(2,000)
North	16	(7)	13,000	(6,000)
City of Milwaukee	22	(6)	18,000	(5,000)
Metropolitan Residence				
Metropolitan counties	66%	(8)	54,000	(10,000)
Non-metropolitan counties	34	(8)	28,000	(8,000)
Poverty Status				
Poor	55%	(10)	45,000	(12,000)
Near-poor	45	(10)	36,000	(8,000)
Education				
Less than high school diploma	22%	(12)	18,000	(10,000)
High school diploma	43	(10)	35,000	(9,000)
Education beyond high school	34	(12)	28,000	(10,000)
Employment				
Employed full-time	20%	(10)	16,000	(9,000)
Self-employed full-time	4	(3)	3,000	(2,000)
Employed or self-employed part-time	22	(12)	18,000	(10,000)
Not employed or not in labor force	54	(13)	44,000	(10,000)
Health Care Utilization				
Had a checkup/physical examination in the past year	25%	(9)	21,000	(7,000)
Have not had a checkup in the past two years	60%	(10)	49,000	(12,000)
Treated in emergency room in the past year	23%	(11)	18,000	(10,000)
Treated in emergency room for dental problem in the past year	--	--	--	--
Needed medical care in the past year but did not receive it	11%	(6)	9,000	(5,000)

Table 3. Low-Income Childless Adults Ages 19-64, Uninsured All of Past Year, Wisconsin 2009-2010 (continued)

	Percent	(C.I. ±)	Number	(C.I. ±)
Chronic Conditions				
Arthritis	11%	(7)	9,000	(5,000)
Heart Disease	4%	(3)	3,000	(3,000)
Diabetes	5%	(3)	4,000	(2,000)
Cancer	3%	(3)	2,000	(2,000)
Stroke	2%	(2)	2,000	(2,000)
Asthma	12%	(9)	10,000	(7,000)
Diagnosed with one or more of five chronic conditions*	18%	(8)	15,000	(6,000)
Diagnosed with one or more of six chronic conditions**	27%	(9)	22,000	(7,000)

Source: Combined 2009-2010 Wisconsin Family Health Surveys, Office of Health Informatics, Division of Public Health, Department of Health Services.

Notes: The sample in the combined 2009 and 2010 Family Health Surveys included 4,143 adults aged 19 to 64 who lived in households with no children present. Within this sample there were 135 adults aged 19 to 64 who were uninsured for all of the past year, and who had household incomes below 200 percent of the Federal Poverty Level. This group is referred to as “uninsured low-income childless adults.”

A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

*The five chronic conditions are: arthritis, heart disease, diabetes, cancer, and stroke.

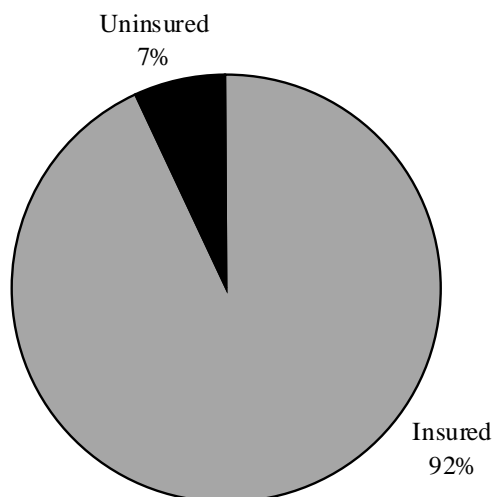
**The six chronic conditions are: arthritis, heart disease, diabetes, cancer, stroke, and asthma.

Health Insurance Coverage

The great majority of Wisconsin household residents have health insurance (counting both private and public coverage). In 2010, an estimated 5,101,000 Wisconsin household residents (92%) had health insurance and 412,000 (7%) did not. This estimate is a “snapshot” of Wisconsin at one point in time (Figure 4). (Respondents report on the health insurance coverage of each household member at the time of the survey interview; interviews are conducted from February through December.)

The highest proportion insured is among older adults (age 65 and older), among whom nearly 100 percent are insured. Those significantly less likely to report having insurance in 2010 included Hispanics, males aged 18-44, residents of the city of Milwaukee, the unemployed, and people with household incomes below the federal poverty level (see Table 4, page 16).

Figure 4. Health Insurance Coverage, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

These estimates were obtained by asking respondents several questions about their health insurance coverage at the time of the phone interview. Separate questions were asked about Medicare, Wisconsin Medicaid, BadgerCare Plus, private health insurance, employer-sponsored health insurance and other kinds of health care coverage for each household member. Those without any health care coverage were considered uninsured at the time of the interview. (See Table 5, page 18, for specific types of health insurance coverage.)

Table 4. Health Insurance Coverage, Wisconsin 2010

	Insured		Uninsured			
	Percent 92%	(C.I.±) (1%)	Percent 7%	(C.I.±) (1%)	Number 412,000	(C.I.±) (59,000)
Total						
Age Groups						
0-17	96	(1)	3	(1)	44,000	(16,000)
18-44	87	(2)	13	(2)	256,000	(52,000)
45-64	93	(1)	7	(1)	110,000	(23,000)
65+	99	(1)	--	(--)	2,000	(2,000)
18-64	89	(2)	10	(2)	366,000	(57,000)
Sex and Age Groups						
Male (Ages 18+)	90	(2)	10	(2)	208,000	(43,000)
18-44	84	(4)	16	(4)	157,000	(41,000)
45-64	93	(2)	7	(2)	49,000	(15,000)
65+	99	(1)	1	(1)	2,000	(2,000)
Female (Ages 18+)	92	(2)	7	(2)	160,000	(38,000)
18-44	90	(3)	10	(3)	99,000	(33,000)
45-64	92	(2)	8	(2)	61,000	(18,000)
65+	99	(1)	--	(--)	1,000	(1,000)
Race/Ethnicity and Age Groups						
All Ages						
White, non-Hispanic	94	(1)	6	(1)	274,000	(47,000)
Black, non-Hispanic	86	(4)	13	(4)	44,000	(16,000)
Hispanic/Latino	72	(9)	27	(9)	79,000	(33,000)
American Indian, non-Hispanic	93	(4)	6	(4)	6,000	(5,000)
Ages 0-17						
White, non-Hispanic	97	(1)	3	(1)	29,000	(13,000)
Black, non-Hispanic	97	(3)	3	(4)	3,000	(3,000)
Ages 18-64						
White, non-Hispanic	92	(1)	8	(1)	245,000	(45,000)
Black, non-Hispanic	79	(7)	20	(7)	40,000	(15,000)
Hispanic/Latino	62	(12)	36	(12)	69,000	(32,000)
American Indian, non-Hispanic	91	(7)	9	(7)	6,000	(5,000)
Residence						
City of Milwaukee	84	(4)	14	(4)	87,000	(25,000)
Other Metropolitan (excluding City of Milwaukee)	94	(1)	6	(1)	188,000	(45,000)
Non-metropolitan	92	(2)	8	(2)	137,000	(30,000)
Poverty Status						
Poor	80	(5)	18	(4)	133,000	(37,000)
Near-poor	90	(3)	9	(3)	92,000	(27,000)
Not poor	95	(1)	5	(1)	162,000	(37,000)
Employment						
Ages 0-17						
Live with employed adult(s)	97	(1)	3	(1)	39,000	(15,000)
Live with no employed adult(s)	95	(5)	5	(5)	5,000	(5,000)
Ages 18-64						
Employed full-time	94	(2)	6	(2)	107,000	(29,000)
Self-employed full-time	89	(5)	11	(5)	21,000	(11,000)
Employed or self-employed part- time	87	(5)	13	(5)	60,000	(27,000)
Not employed/Not in labor force	83	(3)	16	(3)	177,000	(40,000)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

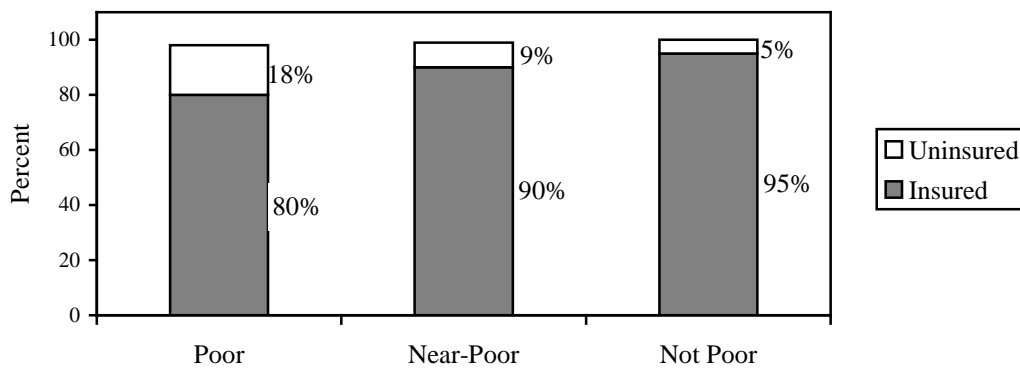
Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

A dash (--) indicates 0.5% or less, or fewer than 1,000 people.

The estimated proportion uninsured was higher among the poor (18%) and near-poor (9%) compared with non-poor residents (5%).

Poverty status is determined by household size at the time of the survey and household income in the calendar year preceding the survey. A household of four people was considered “poor” (below the federal poverty guideline) in the 2010 survey if total income in 2009 was below \$22,000 (see Table 13, Technical Notes). The “near-poor” category includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this range was \$22,000 to \$43,999. All others (in households with income twice the poverty guideline or higher) were considered “not poor.”

Figure 5. Insured and Uninsured by Poverty Status, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Health Insurance Coverage

Table 5 shows the percentages of people under age 65 with various types of insurance coverage. The majority of working-age people (ages 18-64) have employer-sponsored insurance (68%, not shown in Table 5). The majority of children (ages 0-17) are also covered by employer-sponsored insurance (73%). The highest percentage of Medicaid coverage among all age groups is among children (19%).

The types of insurance in both Tables 5 and 6 are mutually exclusive. Six percent of people under age 65 had two or more types of insurance coverage at a point in time (not shown). A person who has two types of insurance is included in only one column. For example, a child with both employer-sponsored and Medicaid coverage is included only in the employer-sponsored column. For that and other reasons, Wisconsin Medicaid administrative data indicate a larger number enrolled than is indicated by Family Health Survey data.

Table 5. Primary Type of Health Insurance Coverage, Ages 0-64, Wisconsin 2010

	Type of Health Insurance									
	Employer-Sponsored		Private		Medicaid		Other Types		No Health Insurance	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
Ages 0-64	69%	(2)	5%	(1)	13%	(1)	4%	(1)	9%	(1)
0-17	73	(3)	3	(1)	19	(3)	1	(1)	3	(1)
18-44	65	(3)	5	(2)	14	(3)	2	(1)	13	(3)
45-64	71	(3)	7	(1)	7	(2)	8	(2)	7	(1)

Source: 2010 Wisconsin Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

The columns in this table, types of health insurance, are mutually exclusive.

Employer-Sponsored insurance is coverage provided by or through an employer. The insurance policyholder and any covered dependents are included here. Everyone with employer-sponsored coverage is represented in this column, including people with other types of insurance (such as Medicaid or private) in combination with employer-sponsored coverage.

Private insurance includes individually purchased coverage. Some people in this category also have Medicaid coverage.

Medicaid includes BadgerCare Plus, and other Medicaid types. This column includes anyone with other types of insurance in combination with Medicaid, except for those in the “Employer-Sponsored” and “Private” columns.

Other Types includes military coverage (TRICARE, VA, CHAMP-VA), Health Insurance Risk Sharing Plan (HIRSP), and other types, including combinations not in other columns.

Table 6 displays the primary types of health insurance for people age 65 and older. Within this age group, 83 percent had two or more types of coverage (not shown).

Table 6. Primary Type of Health Insurance Coverage, Age 65 and Older, Wisconsin 2010

Type of Health Insurance								
No Health Insurance			Insured, No Medicare		Medicare Only			
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)		
Ages 65+	--	(--)	6%	(2)	12%	(2)		
65-74	--	(1)	8	(3)	11	(3)		
75+	--	(--)	3	(2)	13	(4)		

		Medicare and Employer-Sponsored		Medicare and Medigap		Medicare and Private		Medicare and Other	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)	
Ages 65+	26%	(3)	45%	(4)	7%	(2)	5%	(2)	
65-74	24	(4)	47	(5)	5	(2)	5	(2)	
75+	27	(5)	44	(5)	8	(4)	5	(2)	

Source: 2010 Wisconsin Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

A dash (--) indicates 0.5% or less.

The columns in this table, types of health insurance, are mutually exclusive.

Insured, No Medicare includes anyone with one or more types of insurance, but not Medicare.

Medicare Only includes anyone who has only Medicare without any other type of insurance.

Medicare and Employer-Sponsored includes anyone who has Medicare in combination with employer-sponsored insurance. Some in this group have Medigap (supplemental insurance policies to cover expenses not paid for by Medicare), private, military, or Medicaid coverage as well.

Medicare and Medigap includes those with Medicare and Medigap coverage, except for those who also have employer-sponsored coverage. It also includes some with private, military, or Medicaid coverage.

Medicare and Private includes all those with Medicare and privately purchased insurance, except people who also have either employer-sponsored or Medigap insurance.

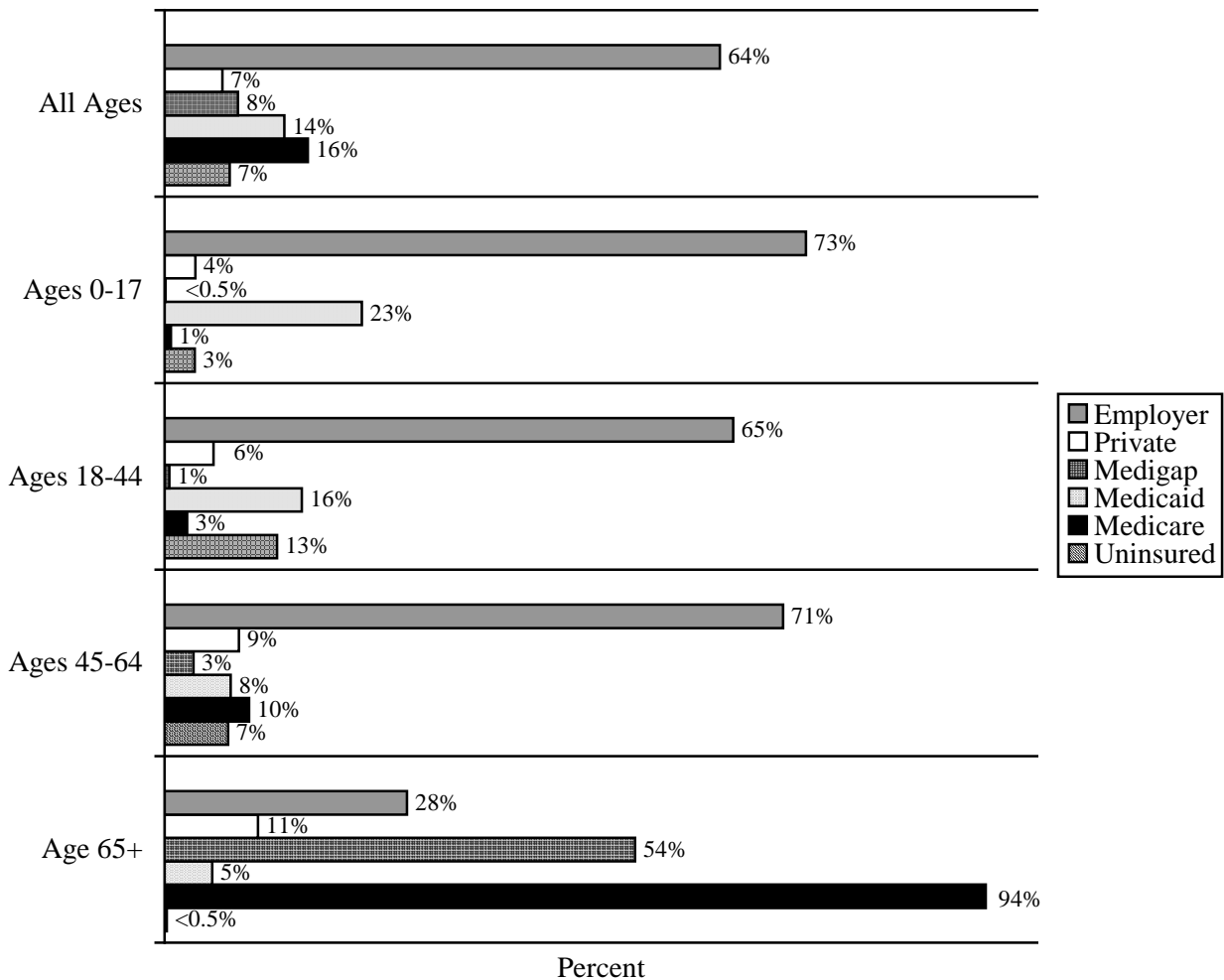
Medicare and Other includes all other types of insurance and other combinations. This includes anyone with Medicare and military insurance, or Medicare and Medicaid, as long as they were not included in one of the categories above.

Health Insurance Coverage

Figure 6 presents information about type of insurance differently from Tables 5 and 6. In Figure 6, a person who has two types of insurance is shown twice.

Most household residents age 65 and older have Medicare coverage (94%) and 5 percent have Medicaid coverage (Figure 6).

Figure 6. All Types of Health Insurance Coverage, Wisconsin 2010



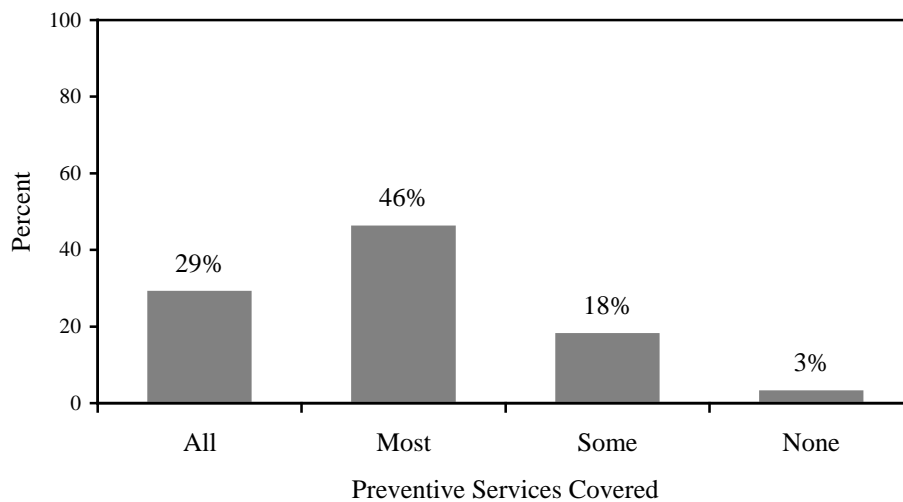
Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: In Figure 6, each insurance type includes anyone who has that type, either alone or in combination with other types. The insurance types are not mutually exclusive; percentages for each age group may total more than 100%. See Tables 5 and 6 for definitions of employer and private insurance.

The costs of general checkups and other preventive services were not covered for 3 percent of people with employer-sponsored or private health insurance (Figure 7). This can be considered a measure of underinsurance in the population.

These data were obtained by asking certain respondents: *“Does this health insurance plan pay for all, most, some, or none of the costs of general checkups and other preventive services?”* (The question about coverage of preventive care was asked only for persons with employer-sponsored and other private insurance. In general, Wisconsin Medicaid covers preventive services; Medicare covers limited preventive services, primarily screenings for specific diseases.)

Figure 7. Coverage of Preventive Care Among Those Who Have Employer-Sponsored Insurance or Are Privately Insured, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Health Insurance Coverage

Table 7. Health Insurance Coverage, Milwaukee County 2010

	Insured		Uninsured			
	Percent	(C.I.±)	Percent	(C.I.±)	Number	(C.I.±)
Total	88%	(3%)	10%	(3%)	96,000	(26,000)
Age Groups						
0-17	96	(1)	3	(1)	6,000	(6,000)
18-44	79	(6)	19	(6)	66,000	(23,000)
45-64	90	(4)	10	(4)	22,000	(9,000)
65+	98	(2)	1	(2)	1,000	(1,000)
18-64	83	(4)	15	(4)	88,000	(25,000)
Sex and Age Groups						
Male (Ages 18+)	79	(6)	19	(6)	63,000	(21,000)
18-44	67	(10)	29	(10)	50,000	(21,000)
45-64	89	(5)	11	(5)	12,000	(6,000)
Female (Ages 18+)	92	(4)	7	(4)	26,000	(13,000)
18-44	90	(6)	9	(6)	16,000	(11,000)
45-64	92	(6)	8	(6)	10,000	(7,000)
Race/Ethnicity Groups						
White, non-Hispanic	93	(3)	6	(3)	31,000	(16,000)
Black, non-Hispanic	87	(4)	12	(4)	34,000	(12,000)
Hispanic	71	(13)	25	(13)	27,000	(17,000)
Poverty Status						
Poor	80	(6)	16	(6)	40,000	(15,000)
Near-poor	82	(9)	17	(9)	25,000	(16,000)
Not poor	95	(3)	5	(3)	21,000	(13,000)
Employment						
Ages 18-64						
Employed full-time	88	(6)	12	(6)	27,000	(16,000)
Not employed/Not in labor force	78	(7)	19	(6)	47,000	(18,000)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

An estimated 96,000 Milwaukee County residents were uninsured at any one point in time in 2010; this was 10 percent of all County household residents (Table 7). Non-Hispanic black residents were twice as likely as non-Hispanic white residents to be uninsured (12% and 6%, respectively). Milwaukee County residents who were either poor or near-poor were also more likely to be uninsured than those who were not poor. Adults ages 18 to 44 were uninsured at a higher rate than any other age group.

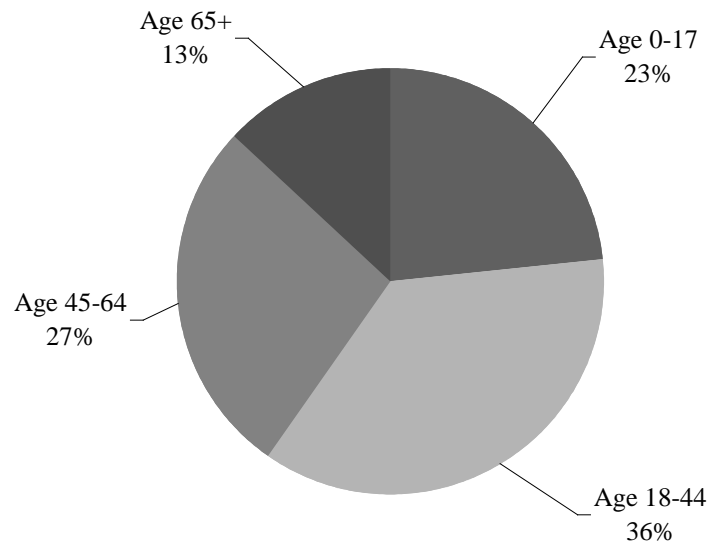
Household Population Characteristics

This section describes characteristics of the Wisconsin household population subgroups for whom health statistics are presented in this report. All of the characteristics described here are estimates from the 2010 Family Health Survey weighted data. The Family Health Survey is considered to be representative of all people who live in Wisconsin households. Survey results can be used to describe household residents, keeping in mind that survey estimates will differ from results of a complete count, such as a census.

According to 2010 Family Health Survey results, approximately 63 percent of the household population is in the age bracket generally considered to be “working age” (ages 18-64). Another 13 percent is adults age 65 and older, while 23 percent of the household population is children.

The household population consists of males and females in roughly equal proportions (50% in each group, not shown in Figure 8).

Figure 8. Household Population by Age, Wisconsin 2010



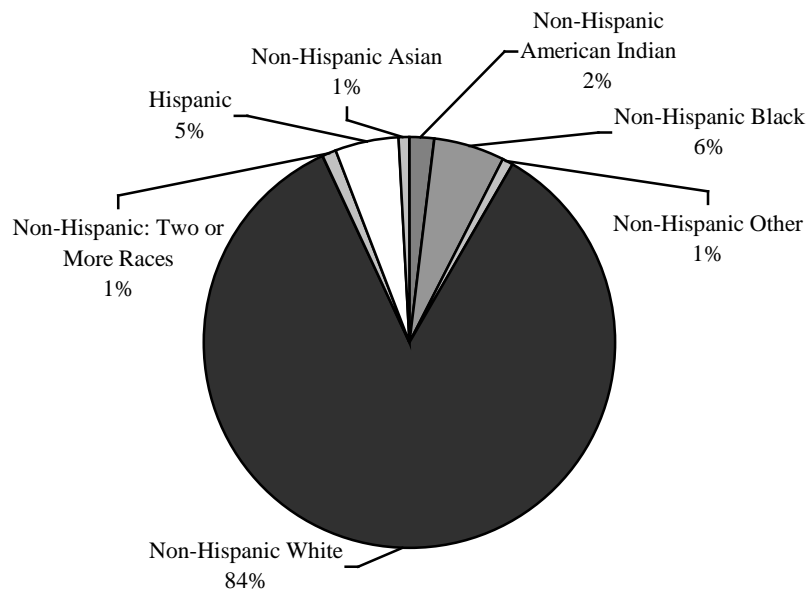
Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Household Population Characteristics

A large majority of the Wisconsin household population is non-Hispanic white (84%), according to estimates from the 2010 Family Health Survey. Six percent of the population is non-Hispanic black or African American, and 5 percent is Hispanic or Latino. Two percent of the population is non-Hispanic American Indian, 1 percent is non-Hispanic Asian, 1 percent is non-Hispanic other, and 1 percent is composed of non-Hispanic members of two or more racial groups (Figure 9).

Among children (ages 0-17), 79 percent are non-Hispanic white, 8 percent are non-Hispanic black and 8 percent are Hispanic or Latino. Two percent of children are non-Hispanic American Indian, 1 percent are non-Hispanic Asian and one percent are non-Hispanic other. One percent of children are non-Hispanic members of two or more racial groups.

Figure 9. Household Population by Race and Ethnicity, Wisconsin 2010

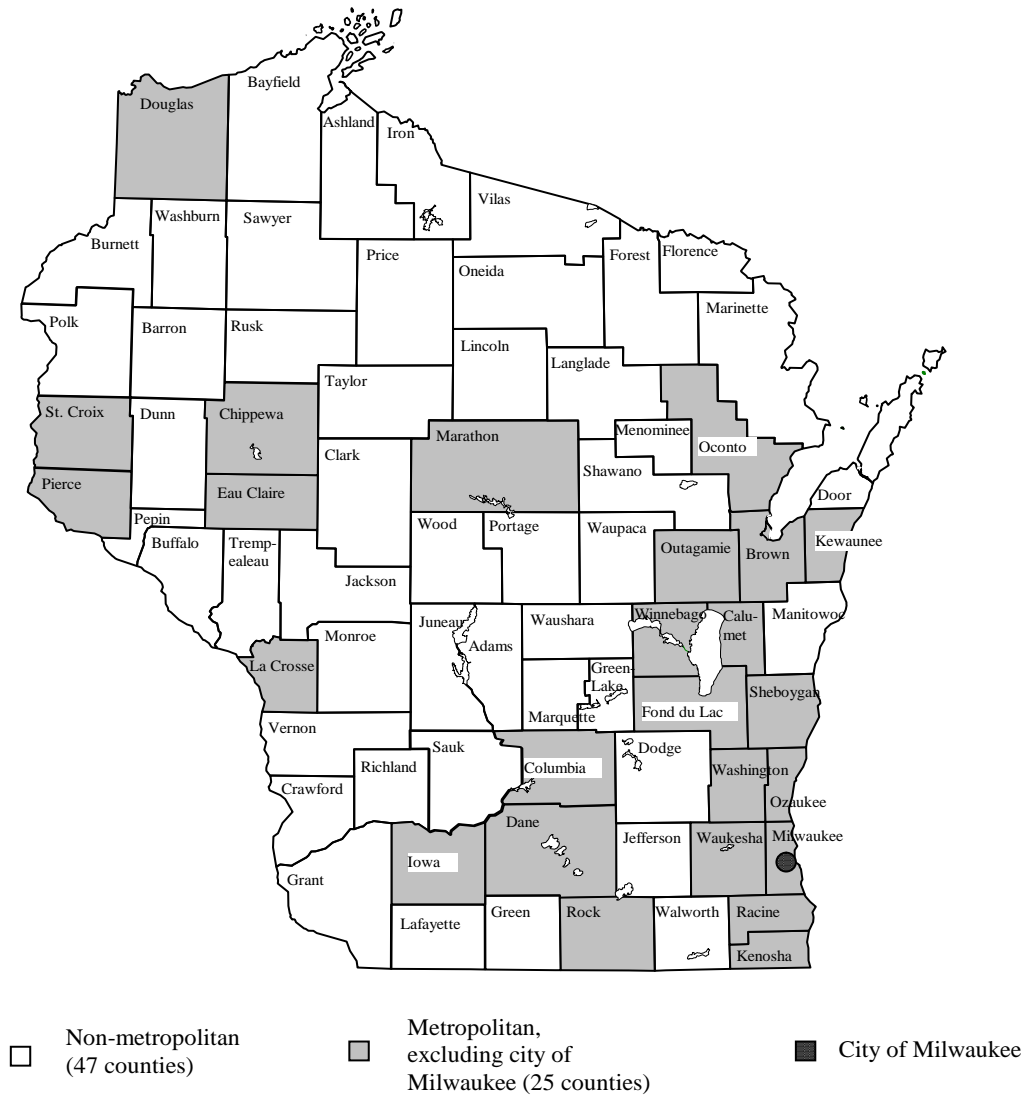


Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Race and ethnicity estimates are based on two survey questions. Respondents are first asked: “*Are you Hispanic or Latino?*” This is followed by: “*Which one or more of the following is your race: American Indian, Asian, Black or African American, Pacific Islander, White, or something else?*” These questions are then asked for each member of the household.

Based on 2010 Family Health Survey estimates, 11 percent of the state’s household population lives in the city of Milwaukee, 59 percent lives in the balance of Milwaukee County and the other 24 metropolitan counties, and 30 percent lives in the 47 non-metropolitan counties (Table 11, page 29).

Figure 10. Metropolitan and Non-metropolitan Wisconsin



Source: U.S. Office of Management and Budget and U.S. Bureau of the Census.

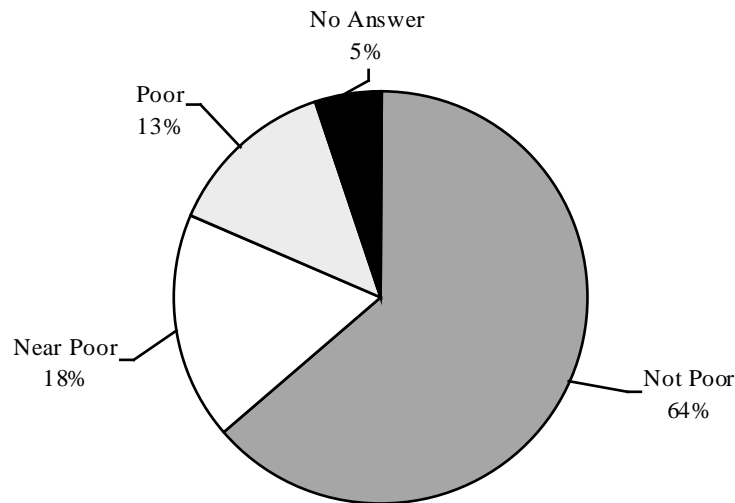
Household Population Characteristics

According to 2010 Family Health Survey results, 13 percent of Wisconsin's household population lived in a poor household in 2009 (Figure 11 and Table 8).

Fifteen percent of Wisconsin children lived in households considered poor, and another 20 percent lived in households considered near-poor (Table 8).

Poverty status was determined by asking respondents about total household income from all sources in 2009 and the number of people living in the household (see Technical Notes, page 34).

Figure 11. Household Population by Poverty Status, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Table 8. Household Population by Poverty Status and Age, Wisconsin 2010

Age Groups*	Poverty Status							
	Poor				Near-Poor		Not Poor	
	Percent	(C.I.±)	Number	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
0-17	15%	(3%)	188,000	(36,000)	20%	(3%)	61%	(3%)
18-44	15	(3)	307,000	(62,000)	17	(2)	64	(3)
45-64	9	(2)	136,000	(29,000)	14	(2)	72	(3)
Total (all ages)	13	(1)	733,000	(79,000)	18	(1)	64	(2)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

* Poverty status could not be estimated for persons aged 65 and older because the household income questions were not answered for 15 percent of the sample in this age group.

An estimated 89 percent of all adults living in Wisconsin households (3,787,000 people) have completed high school or more education (Table 9 and Table 11).

The proportion of “working-age” adults (ages 18-64) who have completed high school or more education (91%) is larger than the proportion of adults aged 65 and older (81%).

Table 9. Adult Household Population by Educational Attainment and Age, Wisconsin 2010

Age Groups	Education Completed					
	Less than high school		High school graduate		More than high school	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
18-44	9%	(2%)	29%	(3%)	62%	(3%)
45-64	7	(2)	35	(2)	57	(3)
65+	18	(3)	44	(4)	37	(3)
All Adults (18+)	10	(1)	33	(2)	56	(2)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.
The category “Less than high school” includes all those who did not graduate from high school and do not have a G.E.D. (General Educational Development certificate).

In 2010, an estimated 49 percent of adults ages 18-64 (1,727,000 people) were employed full-time, 6 percent (197,000 people) were self-employed full-time, and 13 percent (463,000 people) were employed or self-employed part-time, totaling 68 percent of adults in this age group who were employed. Men and women differ in the proportion employed full- or part-time, with men more likely to be employed full-time (Table 10 and Figure 12).

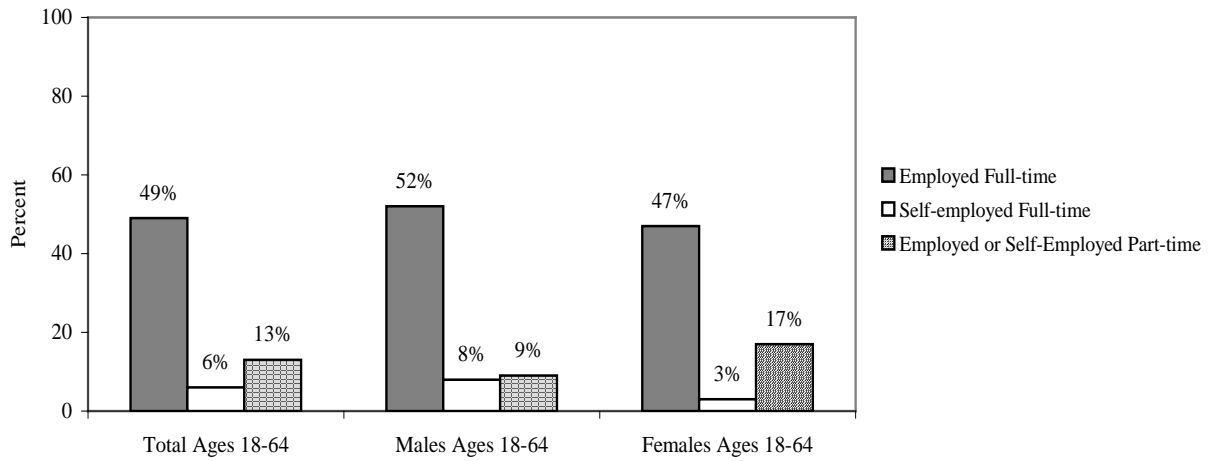
Table 10. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2010

	Employment					
	Employed Full-time		Self-employed Full-time		Employed or Self-Employed Part-time	
	Percent	(C.I.±)	Percent	(C.I.±)	Percent	(C.I.±)
Males	52%	(3%)	8%	(2%)	9%	(2%)
Females	47	(3)	3	(1)	17	(2)
Total Aged 18-64	49	(2)	6	(1)	13	(1)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Note: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

Figure 12. Household Population Aged 18-64 by Employment Status and Sex, Wisconsin 2010



Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Table 11. Characteristics of Wisconsin's Household Population, 2010

	Percent	(C.I.±)	Number	(C.I.±)
Total	100%		5,518,000	
Age Groups				
0-17	23	(1%)	1,286,000	(72,000)
18-44	36	(2)	1,987,000	(119,000)
45-64	27	(1)	1,510,000	(70,000)
65+	13	(1)	745,000	(51,000)
Sex and Age Groups				
Male				
0-17	24	(2)	657,000	(53,000)
18-44	37	(2)	1,013,000	(91,000)
45-64	28	(2)	755,000	(54,000)
65+	12	(1)	320,000	(33,000)
Female				
0-17	23	(2)	629,000	(54,000)
18-44	35	(2)	974,000	(85,000)
45-64	27	(2)	755,000	(52,000)
65+	15	(1)	425,000	(41,000)
Race/Ethnicity				
White, non-Hispanic	84	(1)	4,663,000	(110,000)
Black, non-Hispanic	6	(1)	332,000	(37,000)
Hispanic/Latino	5	(1)	294,000	(50,000)
American Indian, non-Hispanic	2	(--)	103,000	(17,000)
Residence				
City of Milwaukee	11	(1)	618,000	(52,000)
Other Metropolitan (excluding City of Milwaukee)	59	(1)	3,270,000	(100,000)
Non-metropolitan	30	(1)	1,635,000	(84,000)
Poverty Status				
Poor	13	(1)	733,000	(79,000)
Near-poor	18	(1)	983,000	(73,000)
Not poor	64	(2)	3,517,000	(96,000)
Educational Attainment				
Ages 18 and older				
Less than high school diploma	10	(1)	433,000	(64,000)
High school graduate	33	(2)	1,421,000	(83,000)
Education beyond high school	56	(2)	2,366,000	(98,000)
Employment				
Ages 0-17				
Live with employed adult(s)	92	(2)	1,186,000	(69,000)
Live with no employed adult(s)	8	(2)	100,000	(22,000)
Ages 18-64				
Employed full-time	49	(2)	1,727,000	(85,000)
Self-employed full-time	6	(1)	197,000	(31,000)
Employed or self-employed part-time	13	(2)	463,000	(54,000)
Not employed/Not in labor force	32	(2)	1,102,000	(83,000)

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Notes: C.I. = Confidence Interval (specifies a range within which the true value probably lies). See Technical Notes, page 37.

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Technical Notes

Wisconsin Family Health Survey Design

The Wisconsin Family Health Survey (FHS) is a telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems and use of health care services among people across the state.

The Family Health Survey sampling frame consists of all Wisconsin households with a working landline telephone. In 2010, the sample design for selecting telephone numbers for the survey divided the state into eight sample strata, seven of which were defined geographically. Five strata were composed of regional county groupings and two strata were defined as Dane and Brown counties. Telephone area code/prefix combinations from these seven strata were randomly sampled at varying rates, designed to provide a usable sample for several parts of the state. An eighth sample stratum consisted of telephone prefixes that had previously been found to include at least 20 percent black respondents. This oversample, primarily within the city of Milwaukee, was necessary to assure sufficient representation of the black or African American population in the survey results. This stratum was also randomly sampled.

The University of Wisconsin Survey Center, University of Wisconsin-Madison, the contracted survey laboratory, drew the samples and conducted all interviews for 2010. Trained interviewers called the sampled telephone numbers and conducted the survey using a computer-assisted telephone survey system (CASES). Each telephone number was called at least 10 times before being designated unanswered. The final overall response rate was 49 percent.

The questions asked in the FHS were designed in the Wisconsin Office of Health Informatics, Population Health Information Section (now the Health Analytics Section). Interviews were conducted from February through December of 2010. The final FHS sample consisted of 2,494 household interviews, comprising a total of 6,336 Wisconsin household residents. A total of 439 households were interviewed from February through March; 745 from April through June; 742 from July through September; and 568 from October through December. The demographic characteristics of the 2010 sample are displayed in Table 12 (next page), which presents the unweighted frequencies. The results in Table 12 are not representative of the Wisconsin population because they have not been weighted to correct for disproportionate sampling rates.

The adult in each household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview. This respondent answers survey questions for him/herself as well as for all other household members. Since each household member does not speak directly to the interviewer, survey answers are “reported” by the respondent. The reader will see the phrase “. . .” *was reported to be* “. . .” in this report. In places where this phrase is not used, the reader should keep in mind that all information here is reported by one respondent on behalf of all household members. In 2010, 67 percent of the respondents were women. Abbreviated versions of various survey questions appear with some of the tables in this report and in Appendix A. A copy of all 2010 survey questions may be obtained from the Office of Health Informatics.

The data set for analysis of the 2010 Family Health Survey was constructed in the Office of Health Informatics, using the individual as the basic unit for analysis. Some missing data (i.e., respondent refused to answer or answered “don’t know”) on the age and sex variables were imputed, using interview transcripts and similar cases. Through imputation from other income information or corrections, the final proportion of households with missing information on poverty status was reduced to 7 percent (unweighted for households).

Table 12. Wisconsin Family Health Survey 2010 Sample

Total	6,336		
Age Groups		Milwaukee County	1,356
0-17	1,479		
18-44	1,535	Residence	
45-64	2,134	City of Milwaukee	971
65+	1,188	Other Metropolitan (excluding City of Milwaukee)	3,408
		Non-metropolitan	1,949
Sex and Age Groups		Poverty Status	
Male		Poor	623
0-17	757	Near-poor	1,087
18-44	758	Not poor	4,253
45-64	1,034	No response	373
65+	506		
Female		Educational Attainment	
0-17	722	Ages 18 and older	
18-44	777	Less than high school diploma	307
45-64	1,100	High school diploma	1,701
65+	682	More than high school	2,821
Ethnicity and Race		Employment	
Hispanic or Latino	234	Ages 0-17	
White, non-Hispanic/Latino	5,105	Live with no employed adult(s)	112
Black or African American, non-Hispanic/Latino	473	Live with employed adult(s)	1,367
American Indian or Alaska Native, non-Hispanic/Latino	245	Ages 18-64	
Asian, non-Hispanic/Latino	63	Employed full-time	1,891
Pacific Islander	3	Self-employed full-time	246
Other, non-Hispanic/Latino	76	Employed or self-employed part-time	450
Two or more races, non-Hispanic/Latino	85	Not employed/Not in labor force	1,076

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services.

Data Set Weighting

Data set weights are used to adjust for sampling and response rates, and to provide estimates of Wisconsin’s total household population using the sample data. The weighting procedure includes adjustments for the fact that the FHS sample includes only landline telephone numbers, while ever-increasing numbers of people are using only cell phones, with no landline telephone service. Researchers are learning that the characteristics of cell-phone-only users differ from the characteristics of people who use landline telephones. Young adults and adults with higher levels of education are especially likely to use only cell phones. Excluding “cell only” people excludes a part of Wisconsin’s population from the survey data set, and this may influence the accuracy of survey results. The current weighting procedure modifies the data weights to adjust for the exclusion of “cell only” people, thereby making the sample characteristics more closely resemble characteristics of the total population.

The first part of the new weighting procedure has been used for many years to weight Family Health Survey data. The first step adjusted for the varying sampling rates, response rates by stratum, and number of landline telephone numbers in each interviewed household. The next step adjusted the sample to match the total estimated household population in Wisconsin, tabulated for 40 separate subgroups. (These subgroups were composed of the combinations of four age groups, by two sex groups, by five geographic regions.) Next, the black or African American population within Milwaukee County was adjusted to match the proportion black or African American according to 2009 Census Bureau estimates.

Several additional steps were added to the new weighting procedure, each one constructing a new data set weight built upon the previous weight. The new weights used additional variables to adjust the sample characteristics. The new weighting variables for 2010 were race/ethnicity; educational attainment for various age groups; household type; DHS region, with Milwaukee County separated from the Southeast DHS Region; and home ownership. Research has shown that these variables, and home ownership in particular, provide a strong correction for lack of cell phone households in the sample. When the final weight is applied to the data set, the results for age groups, sex, education, race, household composition, and region/Milwaukee County closely resemble official estimates of Wisconsin's household population from the 2009 American Community Survey (U.S. Census Bureau) and from the Department of Health Services (DHS). The population used to weight this data set was 5,527,320, the total estimated household population for Wisconsin on July 1, 2009. The procedure, termed "slow raking," was used to adjust the composition of the total sample to more closely resemble the total household population in Wisconsin. In summary, the new weight adjusts the sample using more variables than used in the previous weighting procedure.

The slow-raking procedure has been used by survey researchers for many years. It is a valid method for adjusting a data set that does not adequately represent all parts of the study population. This method cannot provide data from people who use only cell phones; however, it can help adjust survey results to be more representative of the total population.

The resulting new weight was used to compute each percentage and number of people presented in this report. All references to "weighted" data in this report refer to data that have been adjusted by using this weight. When the weight is applied to the data set, the results are considered to be representative of all Wisconsin household residents in 2010. This method produces the most reliable results from the survey data.

Definitions of Variables Used in This Report

Age and Sex. These characteristics are reported by the respondent for each household member. Individual years of age are classified into four groups for analysis: ages 0 through 17, 18 through 44, 45 through 64, and 65 and older.

Ethnicity and Race. FHS respondents were first asked if anyone in the household was Hispanic or Latino. Then they were asked to report each household member's race or races. Up to five races could be reported for each person.

In this report, all persons who were reported to be Hispanic or Latino are in the Hispanic/Latino category. All persons not reported as Hispanic/Latino, but for whom two or more races were reported, are in the "two or more races" category. All remaining persons are distributed in the "single-race, not Hispanic/Latino" categories. Some ethnic and racial groups are not included in the tables due to small sample sizes, which make any estimates based on those samples unreliable.

Metropolitan and Non-metropolitan. Twenty-five Wisconsin counties are designated as metropolitan counties by the federal Office of Management and Budget, based on the 2000 U.S. Census standards: Brown, Calumet, Chippewa, Columbia, Dane, Douglas, Eau Claire, Fond du Lac, Iowa, Kenosha, Kewaunee, La Crosse, Marathon, Milwaukee, Oconto, Outagamie, Ozaukee, Pierce, Racine, Rock, St. Croix, Sheboygan, Washington, Waukesha, and Winnebago. Counties are designated as metropolitan because they either 1) have a central city of at least 50,000 people or 2) are adjacent and economically linked to a “central city” county. For the tables in this report, results for the city of Milwaukee have been separated from the rest of the metropolitan counties. The “Other Metropolitan” category includes Milwaukee County outside the city plus the remaining 24 metropolitan counties. The other 47 counties are non-metropolitan.

Poverty Status. The relationship between the number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey (2009), and used current household size to determine whether a household’s income was below the federal poverty guideline. A household of four people was considered poor if the total income was below \$22,000. (This is based on federal guidelines, published annually in the Federal Register.) The “near-poor” category used in this report includes all people in households where the income was greater than the poverty guideline but less than twice the guideline. For a household of four, this was \$44,000 (Table 13, below).

Table 13. Wisconsin Family Health Survey Poverty Guidelines, 2009

Household Size	Poor	Near-Poor
1	\$11,000	\$22,000
2	\$15,000	\$29,000
3	\$18,000	\$37,000
4	\$22,000	\$44,000
5	\$26,000	\$52,000
6	\$30,000	\$59,000

Source: 2010 Family Health Survey, Office of Health Informatics, Division of Public Health, Wisconsin Department of Health Services. Guidelines derived from *Federal Register*, January 23, 2009, and rounded to nearest \$1,000.

Note: All members of a household were considered “poor” if total household income was less than the poverty guideline (less than 100% FPL) shown for a household of that size. Household members were considered “near-poor” if total household income fell between the poor and near-poor guidelines (between 100 and 200% FPL) shown for a household of that size. Household members were considered “not poor” if the total household income was greater than 200% of the poverty guideline shown for a household of that size.

Educational Attainment. Years of schooling completed are categorized in three groups for this report. Adults who finished 11 grades of school or less are in the first group, “less than high school diploma.” Adults who completed 12 years of school or a G.E.D. are in the “high school graduate” group. Adults who attended college or technical school beyond high school are in the “education beyond high school” group.

Working-Age Adults (ages 18 to 64). People in this age range are classified by employment status. Those who were working full-time for an employer at the time of the survey interview are grouped together; some in this group also were self-employed. Among those not working full-time for an employer, those who were self-employed full-time are grouped together, as are those who were working part-time. The remaining adults ages 18-64 include homemakers, the retired, full-time students, persons laid off, the unemployed (either looking or not looking for work), and those disabled persons who are unable to work. Together they make up the “Not employed/Not in labor force” category.

Children Under Age 18. All children under age 18 are classified by the employment status of the adults in their household. If at least one adult was employed either part-time or full-time, then the child was classified as living with an employed adult. If no adult in the child’s household was employed at the time of the interview, then the child was classified as living with no employed adults.

Health Insurance. As used in this report, “health insurance” includes any kind of private or public coverage for health care costs, including Medicare, Wisconsin Medicaid (or BadgerCare Plus) and other government-funded insurance.

Questions about health insurance coverage inquire about specific types of insurance in this sequence: Medicare, employer-sponsored, Medicare supplement or Medigap, private (insurance bought directly from an agent or company), coverage from someone not living in the household, military health care (TRICARE, CHAMPUS, CHAMP-VA, VA), Medicaid, including BadgerCare Plus, and other types of coverage (HIRSP is specifically mentioned). For each type of insurance, the respondent is asked whether any household members are currently enrolled and, for each enrolled person, whether that person has been enrolled for less than or more than 12 months.

At the end of this set of questions, the respondent is asked about each person who was not reported to be covered by any type of insurance. This verification question locates another small group of people who otherwise would mistakenly be considered uninsured.

People with Indian Health Service medical care and no other coverage are considered uninsured in this report.

Health Insurance Coverage Over the Past Year. This estimates three groups: the percentage of residents who were covered by any type of insurance over the entire 12 months preceding the telephone interview, the percentage who had insurance during part of the 12 months and had no insurance part of the time, and the percentage who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted throughout the year, the “preceding 12-month” period is variable. For example, respondents interviewed in May 2010 were asked to report their health insurance coverage for the 12-month period between May 2009 and May 2010.

Insured and Uninsured. The estimate of health insurance coverage is the percentage (or number) who had health insurance coverage at the time of the interview. It is a “snapshot” estimate, a cross-section of the Wisconsin household population at one point in time. Any type of public or private insurance coverage at the time of the interview classifies a person as having health insurance. Those with no insurance at the time of the interview are considered uninsured.

Type of Health Insurance Coverage. As previously described, respondents were asked specifically about whether household members had various types of health insurance coverage at the time of the survey interview. Results of these questions are shown in Tables 5 and 6, and Figure 6.

Table 5 displays the primary type of health insurance coverage for everyone under the age of 65. Everyone who had employer-sponsored insurance, with or without any other type of insurance, is included in the “Employer-Sponsored” column. The “Private” column includes everyone with private coverage, with or without other types, except for those with both private and employer-sponsored coverage (shown in the Employer-Sponsored column). The Medicaid column includes those with Medicaid, BadgerCare Plus, and other types of Medicaid; it excludes those who have Medicaid coverage in combination with employer-sponsored or private coverage. Everyone who has insurance and is not included in the first three columns is shown in the “Other Types” column. The types of insurance shown in Table 5 are mutually exclusive and exhaustive, so each age group totals to about 100 percent.

Table 6 displays the primary type of health insurance coverage for everyone age 65 and older, including various combinations of types. Virtually everyone in this age group has some type of health insurance coverage; less than 1 percent are uninsured. The column “Insured, No Medicare” includes everyone who is insured without having Medicare coverage; this includes various combinations of employer-sponsored, military and private coverage. “Medicare Only” includes the small group of people who have Medicare without any other type of insurance. The remaining four columns display various combinations of insurance with Medicare. As in Table 5, the column “Medicare and Employer-Sponsored” includes everyone with this combination, even if they also have other types of insurance. The next column, “Medicare and Medigap,” includes all combinations with these types except those that include employer-sponsored insurance, which are displayed in the “Employer-Sponsored” column. This pattern also holds for the two remaining columns. The types of insurance in Table 6 are mutually exclusive and exhaustive, so each age group totals to about 100 percent.

Figure 6 displays types of insurance differently from Tables 5 and 6. In Figure 6, five major types of insurance are shown without regard to whether or not they are combined with other types. The categories are not mutually exclusive; they overlap. Thus, people with two types of insurance are represented twice in Figure 6. Everyone who has any employer-sponsored insurance, private insurance, Medigap, Medicaid and Medicare is shown. Each group includes people who have other types of insurance as well.

Tables in This Report

With the exception of Tables 3, 12 and 13, all information presented in this report, including the estimates of Wisconsin’s household population characteristics, was produced from the weighted 2010 Family Health Survey. Table 3 was produced from weighted FHS data for 2009 and 2010 combined. Table 12 presents the unweighted sampled sizes for the 2010 survey, and Table 13 shows 2009 poverty status guidelines.

The tables include estimated percentages, 95 percent confidence intervals, and estimated numbers of people. Results are referred to as “estimated” percentages and numbers because all of the results are derived from a sample survey. The weighted survey data provide reliable estimates of characteristics of Wisconsin’s population. The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample

survey. The estimated numbers of people, which are estimates of the Wisconsin household population, are rounded to the nearest 1,000 for the same reason.

The Family Health Survey conducts interviews with randomly selected households, a sample of all Wisconsin households. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results.

Confidence Intervals and Statistical Tests

In most tables presented in this report, the 95 percent confidence interval (for both the estimated percents and number of people) is in parentheses. Add the confidence interval value to the estimated percent to find the high boundary of the 95 percent confidence interval, and subtract it from the percent to find the low boundary. For example, on the top line of Table 1 (page 7), 6 percent of Wisconsin household residents were reported to be uninsured for the entire 12 months prior to the survey interview. Adding and subtracting the 1 percent value yields a 95 percent confidence interval of 5 to 7 percent. This means that 95 out of 100 random surveys would estimate that 5 to 7 percent of Wisconsin household residents in 2010 were uninsured for the entire 12 months prior to the survey interview. The same procedure applies to the estimated number of people: adding and subtracting 53,000 from 309,000 yields a 95 percent confidence interval of 256,000 to 362,000 people who were uninsured.

A statistical test was used each time a difference between two estimates was identified in the text. For example, the phrase “those more likely to be uninsured” means that the difference between the identified groups was tested and found to be a statistically significant difference, not due to random variation. Only those differences that are statistically significant at the 0.05 level are mentioned in this report. A t-test of the differences between percents was used to determine statistical significance.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers and the omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or missing data category is presented in tables when it is a notable percentage.

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Appendix A

Abbreviated Interview Schedule, 2010 Health Insurance and Demographic Questions

The questions are presented here as if they were asked only of the respondent, but in fact most questions were asked about each person living in the respondent's household. The respondent answered all questions on behalf of the other household members. The complicated skip patterns built into the interview schedule are not shown here (nor are the response categories); skip patterns are based on the answers to prior questions. This is a simplified version of the survey's health insurance and demographic questions only, presented for ease of understanding.

After the interviewer asks who is the most knowledgeable person in the household (in matters related to the health of other household members), that person is selected to be the respondent and answers questions on behalf of everyone in the household. At the start of the interview, the respondent is asked to list all persons living in the household and to give their first name, their relationship to the respondent, and their age and sex.

FAMILY HEALTH SURVEY INTERVIEW SCHEDULE (PARTIAL)

- Now I have some questions about insurance coverage. At this time, is anyone in your household enrolled in:
 - Medicare, the health insurance for people 65 and older and people with certain disabilities?
 - Medicare's prescription drug coverage plan, called Medicare Part D?
 - Insurance provided through a current or former employer or union?
 - A Medicare supplement or Medigap plan?
 - An insurance plan bought directly from an insurance agent or insurance company?
 - An insurance plan of someone who does not live in this household?
 - Military health care? This includes services like TRICARE, CHAMPUS, CHAMP-VA or VA.
 - Any BadgerCare, BadgerCare Plus or Medicaid program?
 - HIRSP, the Health Insurance Risk Sharing Plan, the Indian Health Service, or any other health insurance plan not yet mentioned?

(The next questions were asked as needed for each type of insurance coverage.)

- Have you been enrolled in this health insurance plan for less than 12 months or for more than 12 months?
- Whose employer or union provides this plan?
- At this time, in addition to the policyholder, who else is covered by this plan?
- Does this health plan cover all, most, some or none of the costs of general check-ups and other preventive services?
- When you are sick or injured, does this health plan cover all, most, some or none of the costs of health care at a doctor's office or health care clinic?
- For overnight hospital stays, does this health plan cover all, most, some or none of the costs?

(The next questions were asked for those who were insured for less than 12 months.)

- Were you uninsured at some time during the past 12 months?
- For how many months were you uninsured?

(The next questions were asked of those who did not have health insurance coverage at the time of the interview.)

- According to the information I have so far, you do not have health care coverage at this time. Is that correct?
 - Were you covered by health insurance at any time during the last 12 months?
 - For how many of the past 12 months did you have health insurance?
 - What kind of health insurance did you have during the time you were insured?
 - What was the main reason your health insurance coverage stopped?

(The next questions were asked for everyone in the household.)

- Over the last 12 months, have you had to pay money “out-of-pocket” for medical expenses? This includes everyone in your household, for expenses such as health insurance premiums, co-payments, deductibles, fees for doctors and tests, dental bills, eyeglasses, prescription drugs, and all other out-of-pocket costs not covered by insurance.
- For everyone in your household, about how much did you spend “out-of-pocket” for medical expenses in the last 12 months?
- During the past 12 months, has anyone in your household had any problems paying medical bills?

(The next questions were asked about household members of working-age, 18-64.)

- Last week, did you do any work, either full-time or part-time, for pay or profit?
- Do you have a job from which you were temporarily absent last week?
- Last week, did you have a second job or business, in addition to your main job or business?
- Let’s talk about your main job – the job where you worked the most hours last week. Were you working for an employer, self-employed, or both?
- Was your employer the government, a privately-owned company or business, a non-profit organization, or something else?
- How long have you been working for this employer?
- Were you working on a farm?
- Do you work at a place that has more than 50 employees?
- How many hours per week do you usually work on this job?
- Do you consider your job temporary?
- You said that you have health insurance coverage from a current or former employer or union, and that other household members are covered through that policy. Is that insurance through this job?
- Do you pay all, most, some, or none of the cost of the premiums for this health insurance?

- Has this employer or the union offered you health insurance?
- Does your employer or union offer health insurance to any other employees?
- Would the health insurance offered by your employer or union cover anyone in your household besides you?
- Are any of the adults in your household full-time students?

(The next two questions were asked about all household members aged 18 and older.)

- What is the highest grade or level in school or college you have completed?
- Are you now married, widowed, divorced, separated, or never married?

(The next questions were asked about all household members.)

- Are you Hispanic or Latino?
- What is your Hispanic or Latino origin? Is it Mexican-American, Puerto Rican, or something else?
- Which one or more of the following is your race: American Indian, Asian, Black or African American, Pacific Islander, White, or something else?
- In what county is this residence located?
(Asked if residence is in Milwaukee County.)
 - Is this residence in the city of Milwaukee?
- What is your Zip code?
- Do you live on a farm?

(The next series of questions was about annual household income. Respondents were asked three income questions, depending on their household size. Answers to these questions were used to compute poverty status. Because this is a complex section of the interview, only one example is given here, based on a household of four.)

- Thinking of the total income for everyone in your household from all sources, before taxes, in 2009, was that income less than \$22,000, between \$22,000 and \$44,000, or greater than \$44,000?

(If the respondent answers “greater than \$44,000,” the following question is asked.)

- Was your total household income in 2009 less than \$66,000 or greater than \$66,000?

(If the respondent answers “greater than \$66,000,” a final income question is asked.)

- Would you say that your household’s total income from all sources, before taxes, in 2009 was less than \$75,000 or greater than \$75,000?

Thank you very much for your time and cooperation.

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Appendix B

Other Estimates of Health Insurance Coverage

Two federal surveys also provide useful estimates of the uninsured in Wisconsin: the American Community Survey and the Current Population Survey. Each survey has certain strengths, as does the Family Health Survey, and each survey provides differing estimates of the uninsured in Wisconsin. The estimates differ because each survey uses different methods (e.g., sample design, question wording, time period of data collection, method of data collection), each survey has a different purpose, and results from random samples have their own random variations.

The **American Community Survey (ACS)** is conducted every year by the U.S. Census Bureau. It has a very large address-based sample, uses multiple methods to reach sampled people (mail, with phone and in-person interviews for non-respondents), is conducted year-round, and has the authority of federal law to encourage participation. Starting in 2008, the ACS includes one detailed question about health insurance coverage for each person in the sampled household.

ACS data users should be cautioned that the ACS health insurance question does not specifically ask about BadgerCare or other Wisconsin health insurance programs; it asks about “Medicaid, Medical Assistance, and any kind of government-assistance plan.” The ACS health insurance question is relatively new, so researchers are using the results with some caution until more detailed analysis provides a better understanding of the question’s strengths and weaknesses.

ACS results are useful for comparisons between states and for analysis of sub-state geographic areas as well as specific demographic groups. Starting in 2010, ACS results are available for every county in Wisconsin, using five years of combined data. ACS health insurance estimates for all counties will be available in 2013. ACS results can be compared to the Family Health Survey results for health insurance coverage (Table 4).

The **Current Population Survey (CPS)**, March Supplement, is conducted every year in March by the U.S. Census Bureau. The CPS is primarily a labor force survey. Its strengths include a long history of data collection and analysis, a large sample size, and the high quality of Census Bureau survey work. A single question about health insurance coverage during the previous calendar year was added to the survey in 1987.

Extensive research has shown that many respondents answer the CPS health insurance question as if it asks about current health insurance coverage, instead of previous-year coverage. This issue limits the usefulness of CPS results. Results are widely used for comparisons between states, and as indicators of relative change in insurance coverage from one year to the next.

CPS results are not directly comparable to Family Health Survey results. In addition to potential respondent confusion about the health insurance question, the CPS differs from the FHS in sample design, data collection methods, and main topics.

The **Wisconsin Family Health Survey (FHS)** has been conducted by the Department of Health Services each year since 1989. The FHS collects health-related information, so the survey respondent has been thinking about health care and health problems for several minutes when asked about the health insurance coverage of each household member. This health context enhances the accuracy of information provided. The FHS asks several detailed questions about health insurance, and provides results for two distinct measures of health insurance coverage: coverage, and coverage over the past year. Neither the ACS nor the CPS offers this comprehensive set of information.

The sample size of the Family Health Survey is smaller than the CPS and ACS, limiting the analysis possibilities for sub-state areas and for smaller population groups. Confidence intervals around estimates are larger due to the limited sample size. The FHS sample is selected randomly from all landline telephone numbers in Wisconsin. This method has caused concern about the representativeness of FHS results in recent years; however, new weighting methods have provided some improvements.

For program and policy analysis in Wisconsin, the Family Health Survey provides more detailed health and health insurance information than either the ACS or the CPS. The FHS is the preferred data resource for more detailed analyses.

Despite many differences between the three surveys, findings are consistent on the characteristics of people without health insurance. The ACS, CPS and FHS all find that people are much more likely to be uninsured if they (or their family members) are unemployed, members of some minority groups, low-income or poor, or lacking a high school diploma. Young adults are more likely to be uninsured, compared to other age groups.

Wisconsin Health Insurance Coverage, 2010

Wisconsin Department of Health Services

Division of Public Health

Office of Health Informatics

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