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# Health Insurance and Health Coverage Plans in the North Central Region

Zuzana Bednarik, Ph.D.

In the 2022 NCR-Stat Baseline Survey, the NCRCRD examined the state of health insurance and health coverage plans of households across the North Central Region (NCR).[1] Heads of households were asked if they were covered by the following types of health insurance or health coverage plans at the time of the survey:

- Insurance through a current or former employer or union (through yourself or another family member)
- Insurance purchased directly from an insurance company (through yourself or another family member)
- Medicare, for people 65 and older or people with specific disabilities
- Medicaid, Medical Assistance, or any government-assistance plan for those with low incomes or a disability
- TRICARE or other military healthcare
- VA (Veteran Affairs) Health Care
- Indian Health Service
- Other health insurance
- I do not have any health insurance.

Figure 1 shows that employment-based insurance and Medicare were the most common health insurance coverages in the NCR, followed by the Medicaid healthcare plan. More than six percent of respondents do not have any health insurance. Some respondents have more than one insurance or health coverage plan. The most common combinations are Medicare and Medicaid (3.8%), insurance purchased directly from an insurance company and Medicaid (2.6%), and insurance and health coverage through an employer and Medicare (2.6%).

Figure 1. Health insurance and health coverage plans of households across the North Central Region (N=4,592)
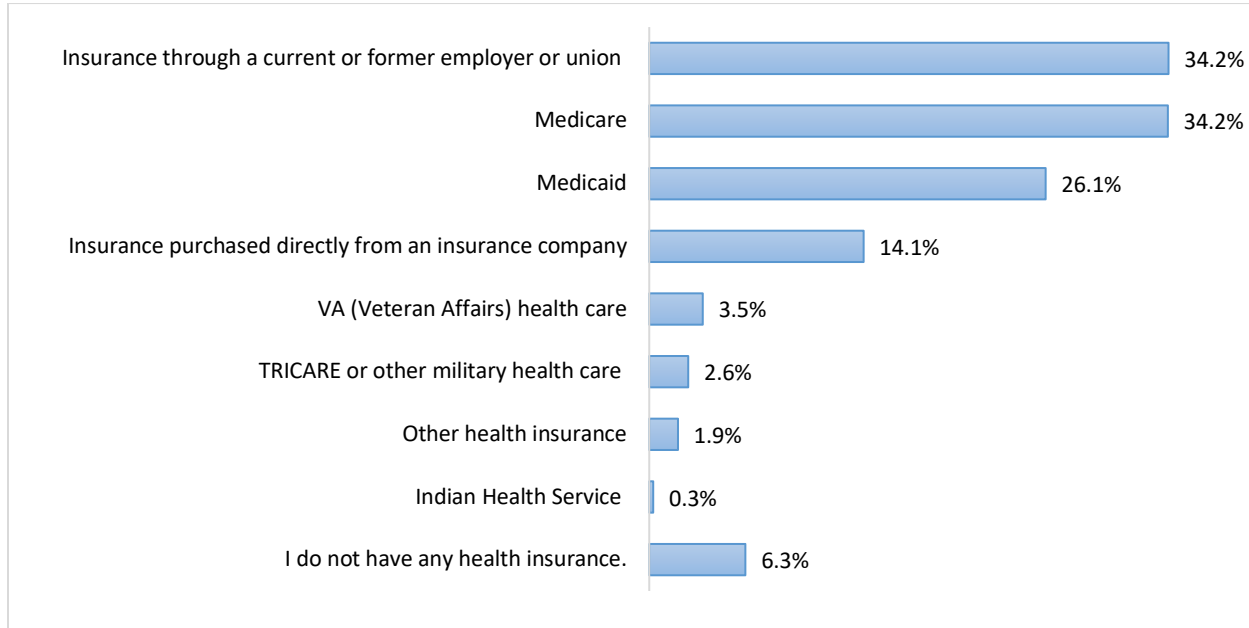
Source: NCR-Stat Baseline Survey, 2022

According to the U.S. Census Bureau, demographic, economic, political, and other factors affect health insurance coverage at the state level.[2] Various factors and their distribution also impact our sample's health insurance and health coverage plans in rural and urban areas and across NCR states. These factors involve, among others, differences in age structure and gender distribution, regional distribution of large employers, and income disparities.

Table 1 indicates state-level differences in health insurance coverage in NCR. The share of respondents insured through an employer or union ranges from 44.4% in North Dakota to 25.6% in Kansas. The highest percentage of respondents covered by a Medicare health plan is in Wisconsin (31.1%) and Indiana (27.9%). In contrast, North Dakota and South Dakota have the lowest shares of respondents in this health plan (16.9% and 18.2%, respectively). Iowa (30.9%) and Ohio (29%) are the states with the highest share of respondents with Medicaid. South Dakota and Nebraska reported the lowest percentages (9% and 11%, respectively).

Table 1. Health insurance and health coverage plans of households by the state in the North Central Region

	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	North Dakota	Ohio	South Dakota	Wisconsin
Insurance through an employer or union	28.3%	27.9%	26.9%	25.6%	28.9%	31.6%	29.0%	38.8%	44.4%	26.0%	40.1%	29.3%
Insurance purchased directly	13.2%	8.8%	8.3%	11.8%	12.5%	12.2%	9.7%	23.0%	16.9%	9.9%	25.7%	9.0%
Medicare	23.8%	27.9%	26.5%	27.2%	25.9%	25.4%	26.6%	18.2%	16.9%	24.2%	18.0%	31.1%
Medicaid, Medical Assistance	25.5%	25.1%	30.9%	15.6%	23.4%	20.9%	19.9%	11.0%	13.1%	29.0%	9.0%	21.9%
Military-related insurance	3.6%	2.8%	3.8%	6.7%	4.2%	4.1%	4.9%	1.9%	5.0%	2.6%	2.4%	3.5%
Indian Health Service	0.2%	0.4%	0.0%	0.2%	0.0%	0.6%	0.0%	0.5%	0.0%	0.2%	0.6%	0.4%
Other health insurance	0.7%	2.6%	1.7%	1.6%	1.2%	1.7%	1.2%	1.0%	0.6%	1.0%	1.8%	1.8%
I do not have any health insurance.	4.7%	4.6%	1.9%	11.4%	4.0%	3.5%	8.7%	5.7%	3.1%	7.1%	2.4%	2.9%

Source: NCR-Stat Baseline Survey, 2022

Based on the U.S. Census Bureau data, the Midwest has a high proportion of counties with an uninsured rate of less than 10%.[3] Results of our survey show that at the state level, only one NCR state exceeded this rate. More than 11% of Kansas respondents stated they had no health insurance. Iowa and South Dakota have the lowest share of uninsured respondents.

The main difference between urban and rural areas in the NCR can be seen in the Medicaid health coverage plan (Figure 2). Twenty-four percent of respondents living in urban areas reported having Medicaid health coverage compared to 30.8% of rural respondents. The differences may highlight some challenges rural areas face, including higher poverty rates and a lower median income.[4] The lack of large employers and job opportunities in rural areas may also lead to a lower share of rural respondents insured through an employer than urban respondents. Uninsured rates for respondents in the urban and rural NCR are nearly the same and reach 6.4% and 6.2%, respectively.

Figure 2. Health insurance and health coverage plans of urban and rural respondents across the North Central Region (N=4,566)
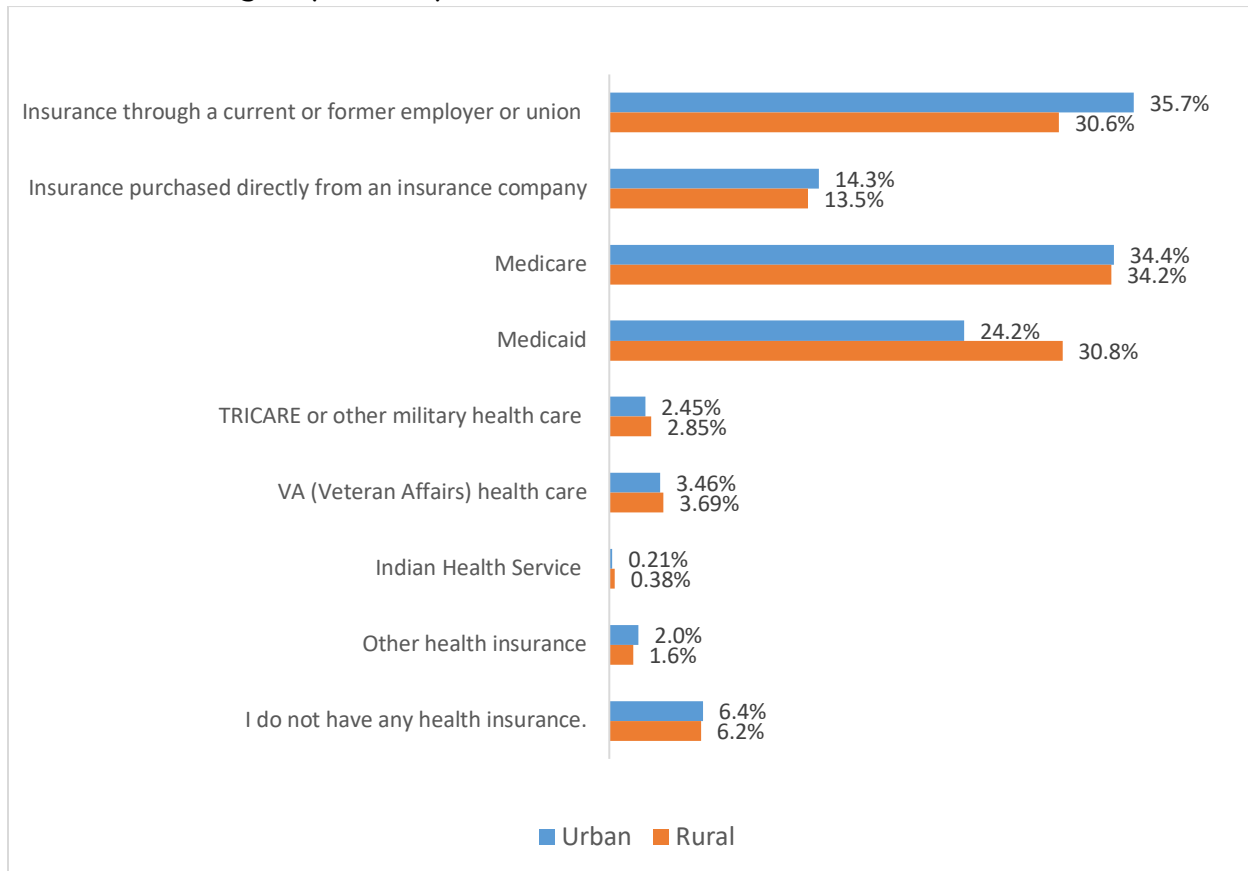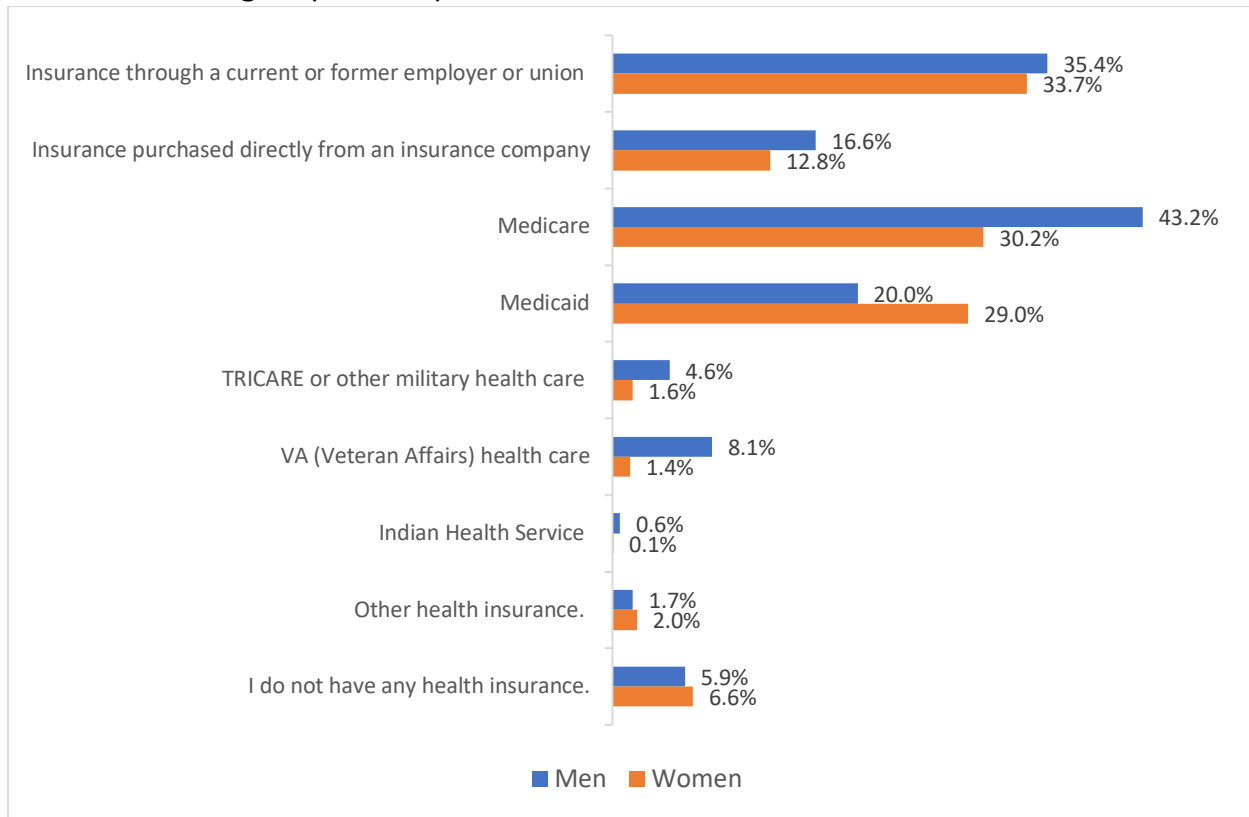

Source: NCR-Stat Baseline Survey, 2022

There are no apparent differences in rates for men and women in health insurance coverage through their employer, a family member's employer, or purchased insurance (Figure 3). However, there are differences in government-provided health insurance coverage. Far more women (29%) than men (20%) receive coverage under Medicaid, primarily for lower-income people.

In contrast, more men (43.2%) than women (30%) in our sample receive coverage from Medicare which primarily benefits people 65 and older and people with disabilities. In the case of our sample, the difference might be caused by respondents' age groups. The share of men 65 years and older is 40%, while the percentage of women 65 and older is 25.4%. Also, a higher proportion of men than women receive healthcare benefits as veterans through VA (Veteran Affairs) Healthcare. Women and men share similar uninsured rates.

Figure 3. Health insurance and health coverage plans of male and female respondents across the North Central Region (N=4,568)

Source: NCR-Stat Baseline Survey, 2022

A lower portion of nonfamily households than family households have private health insurance that they receive mainly through their employer or a family member's employer (Figure 4). In our sample, the gap between nonfamily and family households in private insurance coverage rates appears mostly among people between 35 and 44 years old.

Figure 4. Health insurance and health coverage plans by household type across the North Central Region (N=4,592)
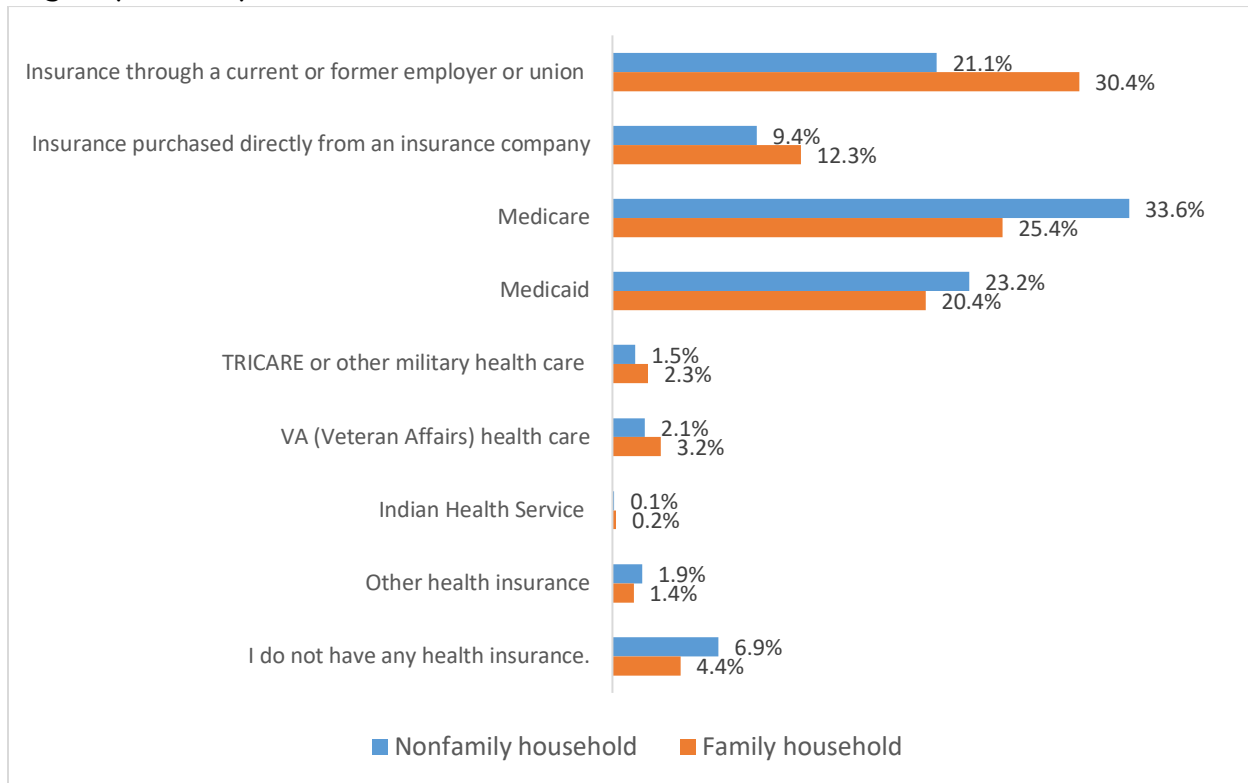
Source: NCR-Stat Baseline Survey, 2022

Another difference between nonfamily and family households is in coverage rates from Medicare. Again, this disparity might be related to our sample's age structure, which includes 36.4% of nonfamily households and 27.5% of family households with a respondent 65 years and over. There is also a gap between uninsured nonfamily and family households. A higher share of nonfamily households than family households do not have health insurance.

References

1. Bednarikova, Z.; Marshall, M. I.; Wiatt, R. D.; Wilcox, Jr, M. D. (2022). North Central Region Household Data (NCR-Stat): Baseline Survey. Purdue University Research Repository. doi:10.4231/2DEM-Z333
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