

Nearly 2 million Californians lost health insurance during recession, study finds

16 March 2010, By Gwen Driscoll

(PhysOrg.com) -- More than 8 million Californians are now uninsured, a 25 percent increase since 2007, according to new estimates from the UCLA Center for Health Policy Research.

The number represents a 25 percent increase in the number of uninsured since 2007, when 6.4 million Californians lacked insurance, according to the authors of the new policy brief, "Number of Uninsured Jumped to More Than Eight Million from 2007 to 2009." Today, nearly one-quarter of all adult Californians lack [health insurance](#).

"These estimates help us understand the scale of the damage inflicted on California over the last two years," said Shana Alex Lavarreda, the center's director of health insurance studies and a co-author of the study.

The estimates are based on 2009 enrollee data from health insurance companies and the public health insurance programs offered by the state of California. Those counts were then used to update 2007 California Health Interview Survey health insurance rates, adjusting for 2009 [population growth](#) and changes in insurance status.

Researchers found that the number of uninsured likely increased among all age groups, even among children, despite their access to [public health insurance](#) safety-net programs.

The hardest hit, however, were California's working adults. From 2007 to 2009, the proportion of unemployed in California's workforce jumped from 5.4 percent to 12.3 percent. That increase contributed to the rapid rise in the number of uninsured adults, from 5.3 million to an estimated 6.8 million between 2007 and 2009 — a jump of nearly 6 percentage points.

The harsh economic conditions of 2008 and 2009 reduced the rate of job-based coverage to less than 50 percent for all non-elderly (under 65)

Californians, according to adjusted estimates.

Although public coverage among Californians increased from 15 percent in 2007 to an adjusted estimate of 16 percent in 2009, this surge did not offset the decline in employment-based insurance.

"The number of Californians who lost their insurance simply because they lost their job is the clearest indicator yet that our current system of health insurance is broken and that urgent change is needed," said Dr. Robert K. Ross, M.D., president and CEO of the California Endowment, which, along with the California Wellness Foundation, funded the research.

Recent rate increases for individual health insurance policies offered by private health insurers leave the newly unemployed with hard choices.

"Do they pay their rent or buy an individual policy?" asked Gary Yates, CEO of the California Wellness Foundation. "Few out of work Californians can afford to do both. As a result, many unemployed Californians may go without essential health coverage, increasing the health risk to themselves and their families and the costs of our emergency care system."

To view the policy brief, visit healthpolicy.ucla.edu/NewsReleaseDetails.aspx?id=50

Provided by University of California Los Angeles

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