A Profile of the Uninsured in Arkansas

Editor’s Note: The information on Arkansas’ uninsured comes from the recently published Arkansas Center for Health Improvement’s (ACHI) 2005 Arkansas Fact Book. The entire publication can be found online at www.achi.net. Go to the section titled Health Insurance Initiative.

“One of the biggest challenges facing our state and the nation is how we pay for healthcare that our citizens need.

“Nationwide, almost 46 million or 16% of Americans are uninsured. In Arkansas, nearly 456,000 people do not have access to health insurance – 17% of our state’s population.

“The face of the uninsured is the face of every Arkansan – lack of insurance affects men and women of all ages, ethnic backgrounds, and geographic regions of the state. The evidence clearly indicates that individuals without health insurance delay seeking care when it is needed, obtain more expensive and less effective treatments, and die at a younger age than those with health insurance coverage.

“Those without insurance are less likely to receive preventive care, are more likely to be hospitalized for avoidable health problems, and are more likely to be diagnosed in the late stages of disease. Having insurance improves health overall and could reduce mortality rates for the uninsured by 10% to 15%.

“The uninsured live in every community across the state. Families are often faced with the high cost of medical care from unexpected illnesses. Those without health insurance coverage are more financially vulnerable to the high cost of care, are exposed to higher out-of-pocket costs than the insured, and frequently are forced to resort to bankruptcy as a protection against uncovered medical expenses.

“The detrimental effects of uninsurance on families, communities, and our state are pervasive. The 2005 Arkansas Fact Book: A Profile of the Uninsured describes how many Arkansans lack coverage, what gaps exist in sources of health insurance, and who the uninsured are in Arkansas. A majority of the data presented comes from ACHI’s Arkansas Household Survey of Health Insurance Status, conducted in 2001 and 2004; supplemental state and federal data sources are also incorporated.”

— Joseph W. Thompson, MD, MPH
Director, Arkansas Center for Health Improvement
According to ACHI, the population demographics of our state roughly mirror those of the nation: We are 51% female and 49% male; 24.6% of us are under the age of 18, while the working population (18-64 years) comprises 61.6% of our population. 13.8% of us are in the retirement years, 65 and above.

Our ethnicity differs somewhat from national averages. The white (non-Hispanic) population, nationwide, is 67.4%. In Arkansas, it is 77.2%. Nationally, the black (non-Hispanic) population is 12.2%; in Arkansas, 15.6%. Nationally, people of Hispanic and/or Latino origin are 14.4%; in Arkansas, 4.4%. Nationally, people of Asian origin are 4.1%; in Arkansas, 0.9%. And nationally, people of other ethnicities are 2.2%; in Arkansas, 1.8%.

Our economic characteristics differ considerably from national averages. Nationally, the median household income is $43,564; in Arkansas, it is $34,246. The national median family income is $52,273; in Arkansas, it is $41,072. And per capita income nationally is $23,110; in Arkansas, $18,556.

In other words, Arkansas families earn less annual income than the average family in the U.S., and may have a
Figure 5: Percentage of private sector firms that offer health insurance (2003)


Figure 6: Number of Arkansans employed by business type and size


Figure 7: Number of Arkansas private firms that offer health insurance by firm size (2003)


All charts courtesy of ACHI: 2005 Arkansas Fact Book
difficult time buying health insurance because of limited family incomes. When healthcare needs arise, the capacity of uninsured Arkansas families to absorb medical costs is compromised.

While a majority of Arkansans (83%) have health insurance, a substantial number (17%) do not, and this number is increasing. The uninsured comprise men and women of all ages, ethnic groups and employment status.

The majority of Arkansas’ uninsured (61%) work in either full-time (45%) or part-time (16%) jobs. That means that more than 3 out of 5 uninsured Arkansans are employed.

Earnings among Arkansas’ uninsured families are lower than the norm. More than half of all Arkansas families make less than $35,000 annually. For a family of four, this median income is below 200% of the Federal Poverty Level.
Level (FPL). In 2004, more than one-fourth of Arkansans with family incomes below $19,000 (100% of the FPL for a family of four) did not have health insurance coverage, and the same was true for families earning between $19,000 and $38,000 (100-200% of the FPL for a family of four).

In 2004, almost half (46%) of Arkansans between the working ages of 18 and 64 years with family incomes less than 100% of the FPL were uninsured.

When looking at Arkansas’ uninsured by age, 10% are 18 years of age or less, 30% are 19-44, 17% are 45-64, and 2% are 65+. The uninsured are 50% female and 50% male.

Ethnicities of the uninsured in Arkansas are as follows: 15% white, 17% black, 39% Hispanic, 22% other.

Geographic descriptions of where the uninsured live range from more than 6% in the state’s central urban areas to nearly 23% in the north central mountain counties. 15.8% of the uninsured live in the Delta area, 15.9% in rural areas, 16% in suburban areas, and 6.4% in the northwest counties.

---

**Figure 11: Percentage of uninsured Arkansans by federal poverty level and age group (2004)**

**Figure 12: Percentage of uninsured Arkansans by region (2004)**

**Figure 13: Percentage of uninsured Arkansans by age group (2004)**

**Figure 14: Percentage of uninsured Arkansans by gender and age group (2004)**

---

All charts courtesy of ACHI: 2005 Arkansas Fact Book