



Facts About Michigan's Uninsured Population

The Uninsured

- Michigan is home to between 800,000 and 1.1 million citizens who do not have health insurance. More than 1 million more are underinsured.
- Approximately 10% of Michigan citizens under the age of 65 are uninsured.
- Young adults (between 20-29 years old) have the highest rate of uninsurance in the state at 26.3%.
- Rates of uninsurance vary based on region for adults (between 18-64 years old):
 - Detroit has the worst uninsurance rate for adults at 17.5%, followed by the Northern Lower Peninsula (16.5%), the Upper Peninsula (12.3%), Southwest Michigan (12.2%), East Central Michigan (11.1%), West Central Michigan (10.8%), and Southeast Michigan excluding Detroit (8.6%).
- Rates of uninsurance for children (0-17 years old) average 3.7%:
 - East Central Michigan has the worst uninsurance rate for children (4.8%), followed by Detroit (4.7%), the Northern Lower Peninsula (4.5%), Southwest Michigan (3.8%), Southeast Michigan excluding Detroit (3.3%), West Central Michigan (3.1%), and the Upper Peninsula (2.8%).
- Most of Michigan's uninsured are the "working poor." 80% of Michigan's uninsured households include at least one adult who is employed. Of those households, 73% include a member working 40 or more hours per week, possibly at two or more part-time jobs.
- About two-thirds of uninsured adults report that the primary reason they are uninsured is because they can't afford coverage, or they've lost or left a job that provided health insurance.
- In Michigan, 18% of African-American and 22% of Hispanic adults under 65 years old are uninsured compared to 11% of white adults under 65 years old.

About Free Clinics

- Free clinics are nonprofit organizations that use volunteer health professionals to provide free or low cost health care to uninsured persons.
- Across Michigan, more than 40 free clinics serve tens of thousands of uninsured residents each year.
- Free clinics provide not only minor emergency care, but also ongoing chronic care to prevent unnecessary emergency room visits.
- Less than 10% of free clinics in Michigan collect any fees from patients. Of those clinics that do charge a fee, many use a sliding scale fee system. Free clinics are not supported by insurance reimbursement.
- More than 98% of the patients seen in Michigan's Free Clinics are uninsured. Most of the free clinics' clientele is 100% uninsured. Only three free clinics across the state see Medicaid patients.
- Each month, free clinics across the state serve more than 7,500 uninsured citizens. Free clinics see an average of 204 patients per month. Some clinics see more than 600 patients each month.
- More than 3200 hours are donated per week by volunteer health care professionals to free clinics across the state. Free clinics have an average of 2.6 full-time employees and operate with an average of 85.4 hours of volunteer time per week.
- Michigan's Free Clinics vary in age from one year to fifty-six years.
- The mission of free clinics is supported by their sponsoring organization, grant funding, and the generosity of donors. More than half of the free clinics have hospital or health system affiliations. Many are church sponsored.
- Across the state, free clinics spent more than \$9.1 million last year providing care to tens of thousands of Michigan's uninsured. The average budget of a free clinic in Michigan is less than \$190, 000.
- Services provided include primary care services for children and adults, mental health care, prescription assistance, dental, patient education programs, prescription assistance, specialty services, optometry services, and social services.
- Many free clinics receive in-kind diagnostic services such as labs and x-rays from local hospitals.

- Free clinics provide the only means of access to health care for many Michigan families. Free clinics are an essential part of the health care system.

Resources on the Uninsured

- *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan, Special Report, July 2006.* Michigan Department of Community Health, Health Policy, Regulation and Professions Administration
 - http://www.michigan.gov/documents/July_2006_2002-2004_data_Final_Report_166634_7.pdf
- *State Planning Project for the Uninsured, August 2006.* Prepared for the Michigan Department of Community Health by the Center for Collaborative Research in Health Outcomes and Policy, Michigan Public Health Institute
 - *Michigan Household Health Insurance Survey Report*
 - *Michigan Employer Health Insurance Survey Report*
 - *Michigan Health Care Listening Tour Report*
 - *Michigan Focus Group Report*
- Michigan: Health Insurance Coverage of the Total Population, U.S. (2004), Kaiser State Health Facts, Kaiser Family Foundation, Available at <http://www.statehealthfacts.org>.
- Income, Poverty, and Health Insurance Coverage in the United States: 2003 (2004), U.S. Census Bureau, Available at <http://www.census.gov/prod/2004pubs/p60-226.pdf>.
- Michigan: Health Insurance Coverage of Adults 19-64, U.S. (2004), Kaiser State Health Facts, Kaiser Family Foundation, Available at <http://www.statehealthfacts.org>.
- Employee Benefit Research Institute Estimates from the March Current Population Survey, 2005 Supplement.
- Michigan: Uninsured Rates for the Nonelderly by Race/Ethnicity, U.S. (2004), Kaiser State Health Facts, Kaiser Family Foundation, Available at <http://www.statehealthfacts.org>.
- *Altarum Policy Roundtable, State Approaches to Covering the Uninsured: An Examination of the Massachusetts Plan.* Available at: <http://www.altarum.org/publications/pdfs/June%2012%20Roundtable%20Report%20FINAL.pdf#search=%22altarum%20policy%20roundtable%20state%20approaches%20to%20covering%20the%20uninsured%22>