



Race, health, and health insurance coverage in the US: A lifetable approach

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Research Questions

- Over a lifetime, how many years are spent with different types of insurance coverage?
- Are there differences by health status and race?

Motivation

- Number of uninsured increasing
 - large racial disparities
- Health insurance coverage impacts health and financial outcomes
- Little is known about the lifetime experience with insurance coverage

Method

- Start with race-specific lifetables
- Apply proportion of time spent in different health-specific insurance states to L_x
- Calculate life table values
 - Life expectancy in different health-specific insurance states

Data

- US Vital Statistics
- Medical Expenditure Panel Survey, 2000
 - Nationally representative, longitudinal
 - Data collected at three interviews
 - N=25,067

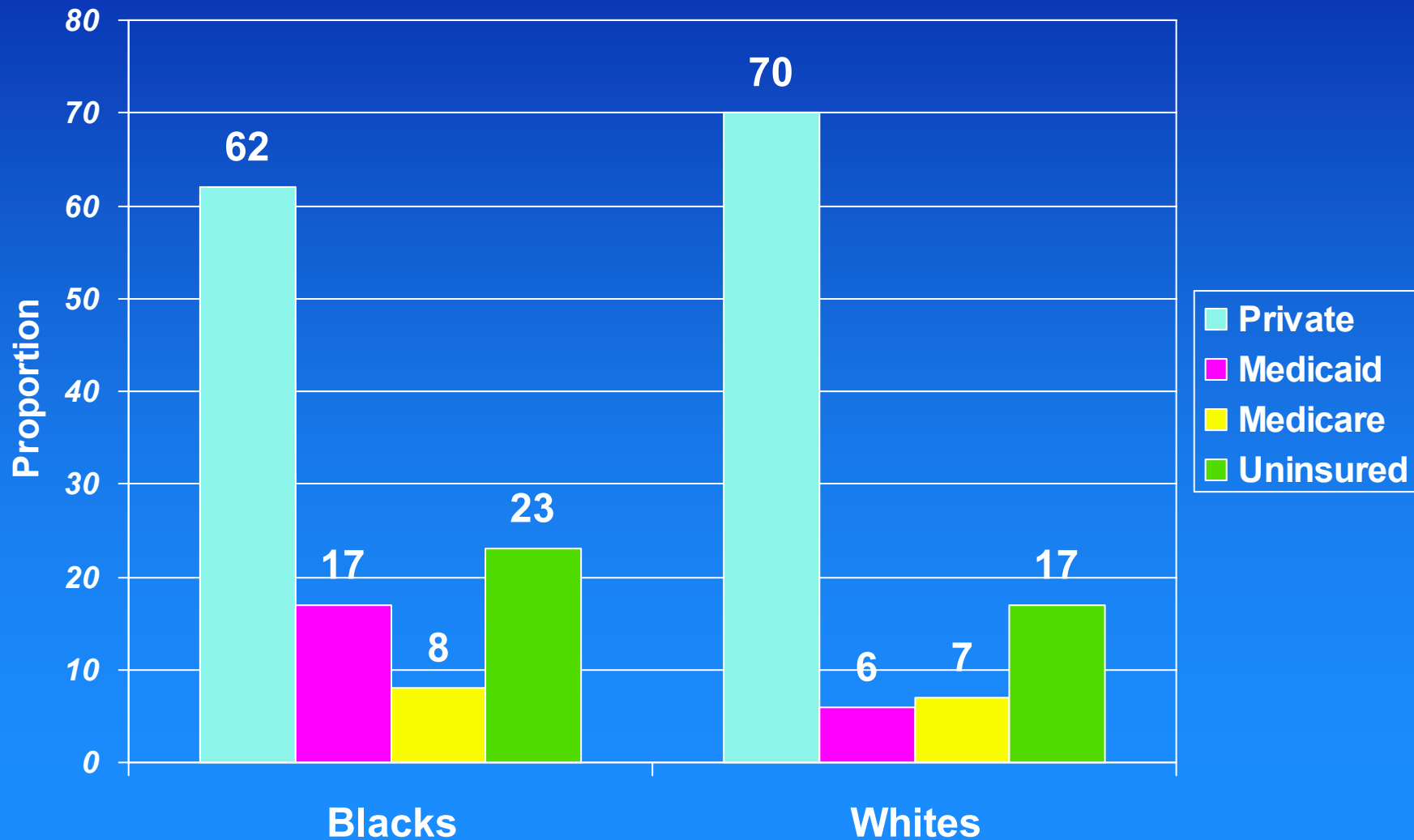
Measures

- Health insurance
 - Monthly indicators of Private insurance, Medicare, Medicaid, and no insurance

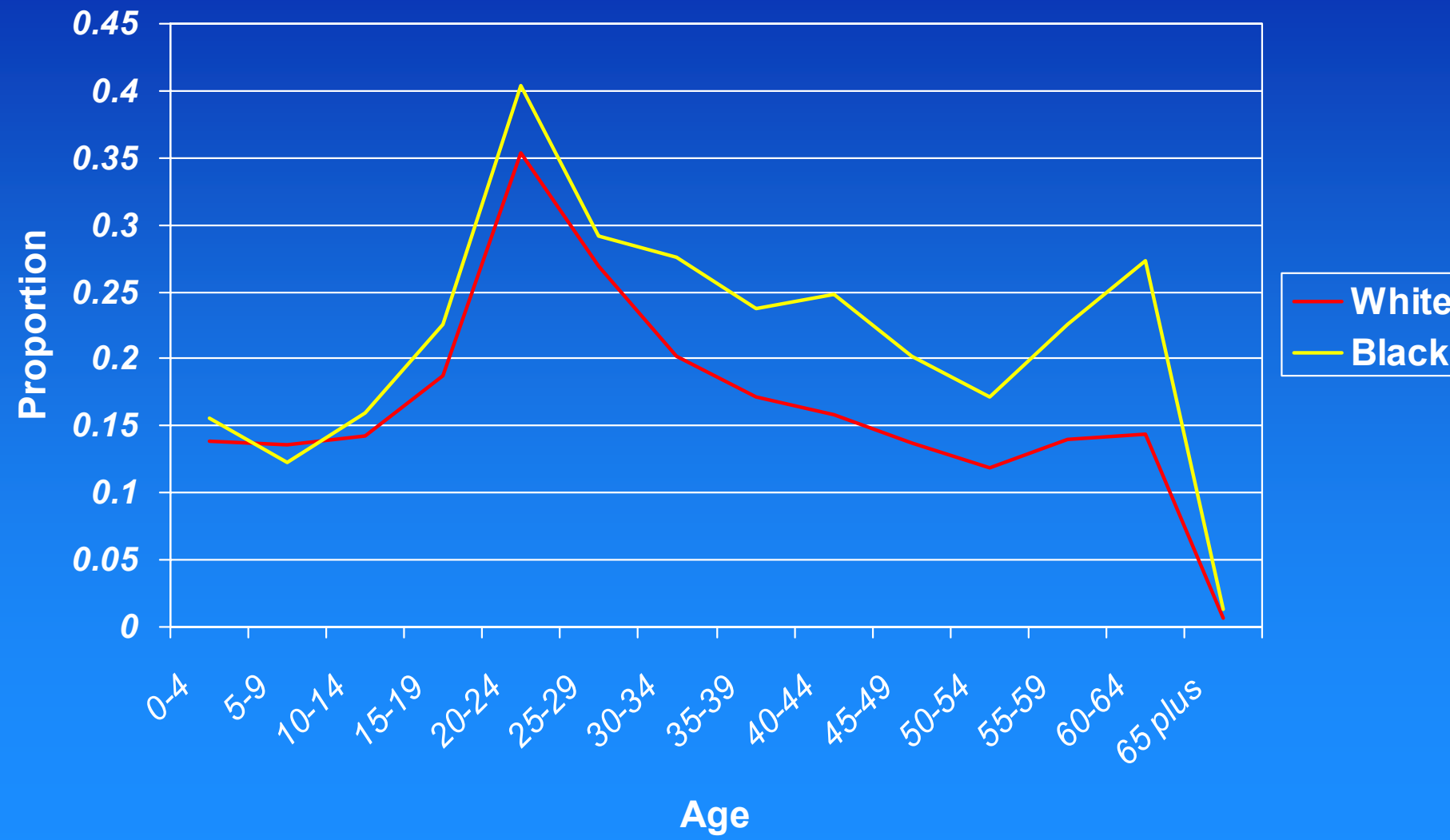
- Subjective health
 - Excellent or very good vs. good, fair or poor

- Race (regardless of Hispanic ethnicity)
 - Whites
 - Blacks

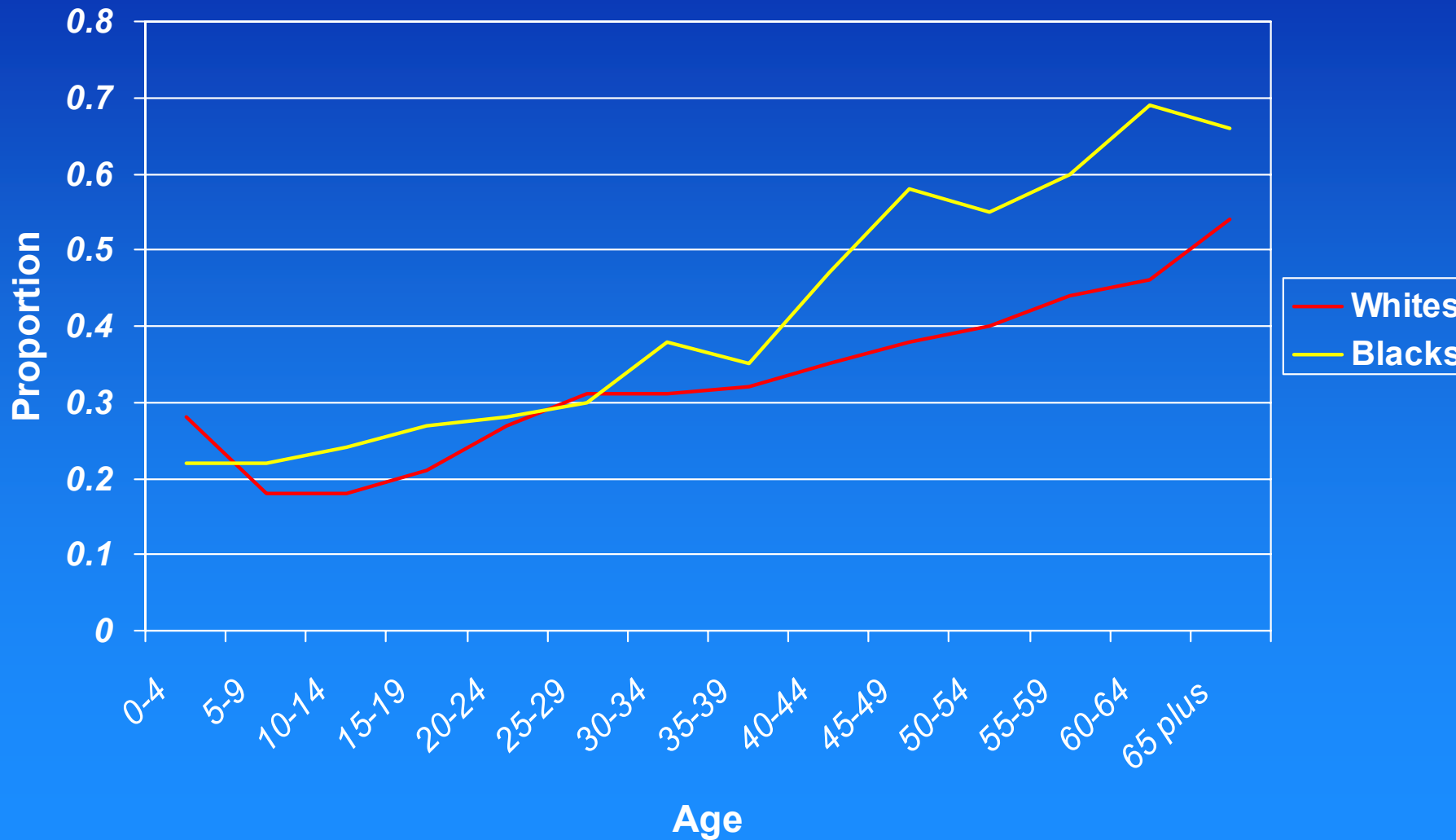
Proportion with four types of insurance at midyear 2000



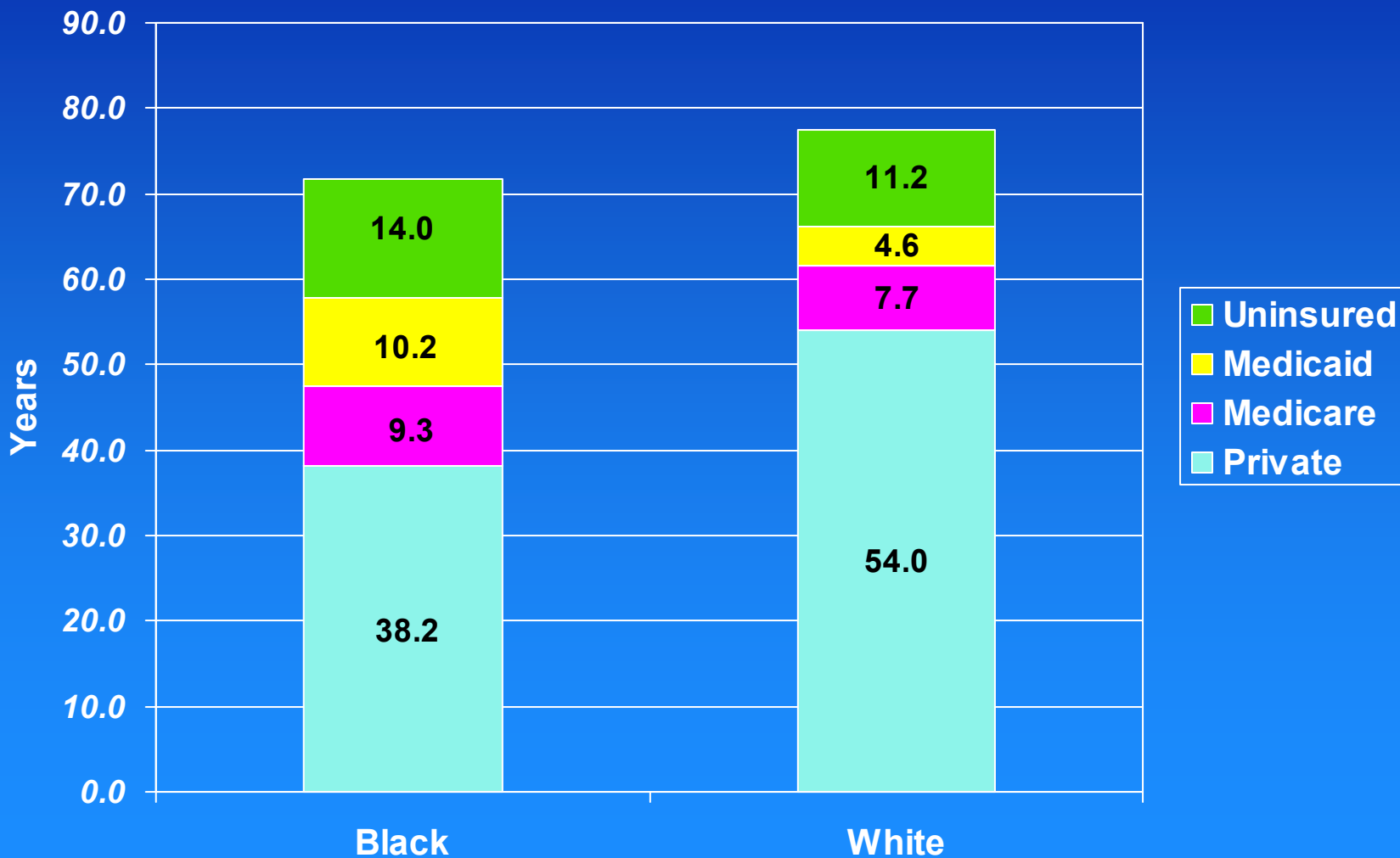
Proportion of person-months spent without health insurance by age and race



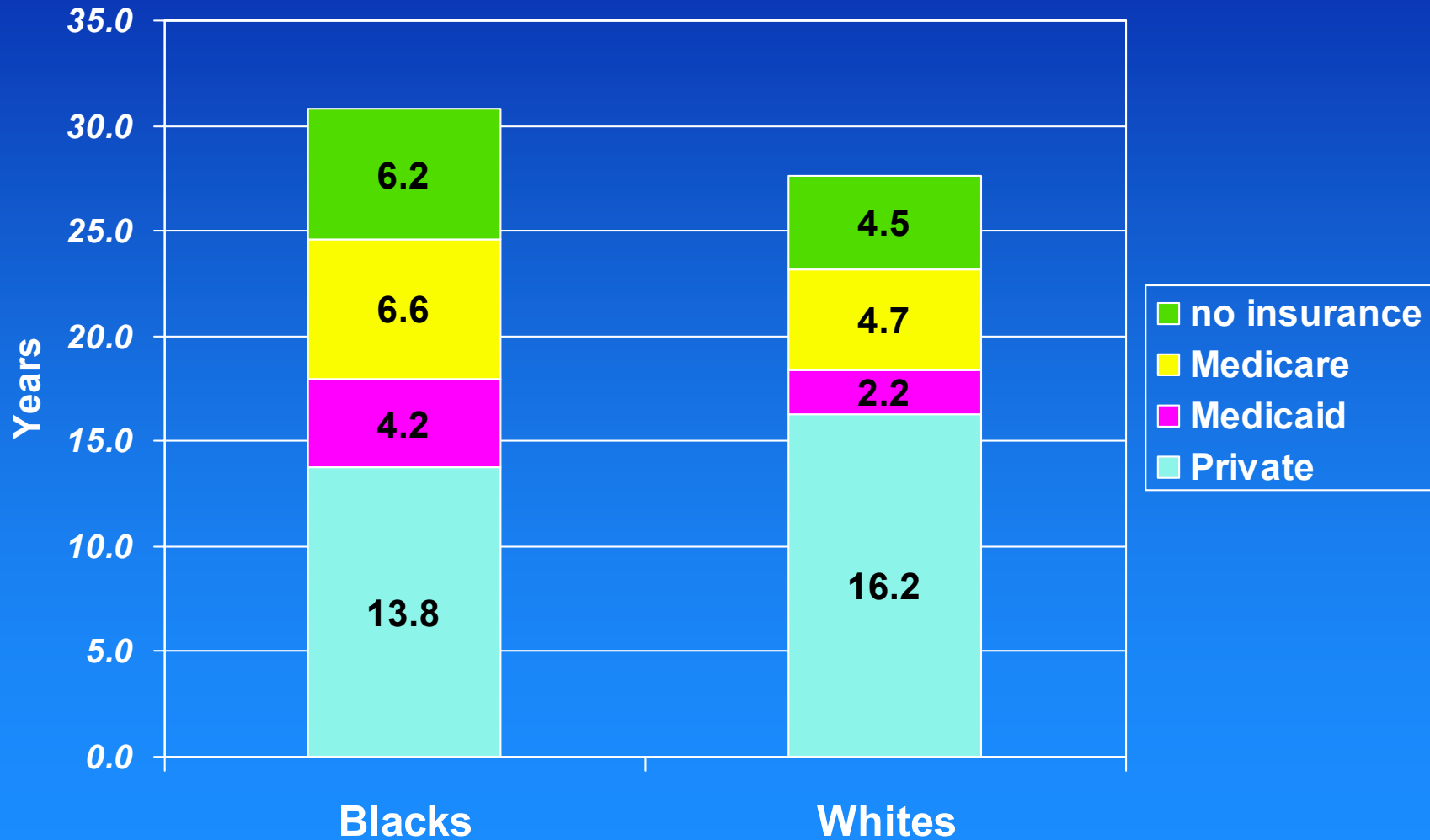
Proportion of person-months spent in poor health by age and race



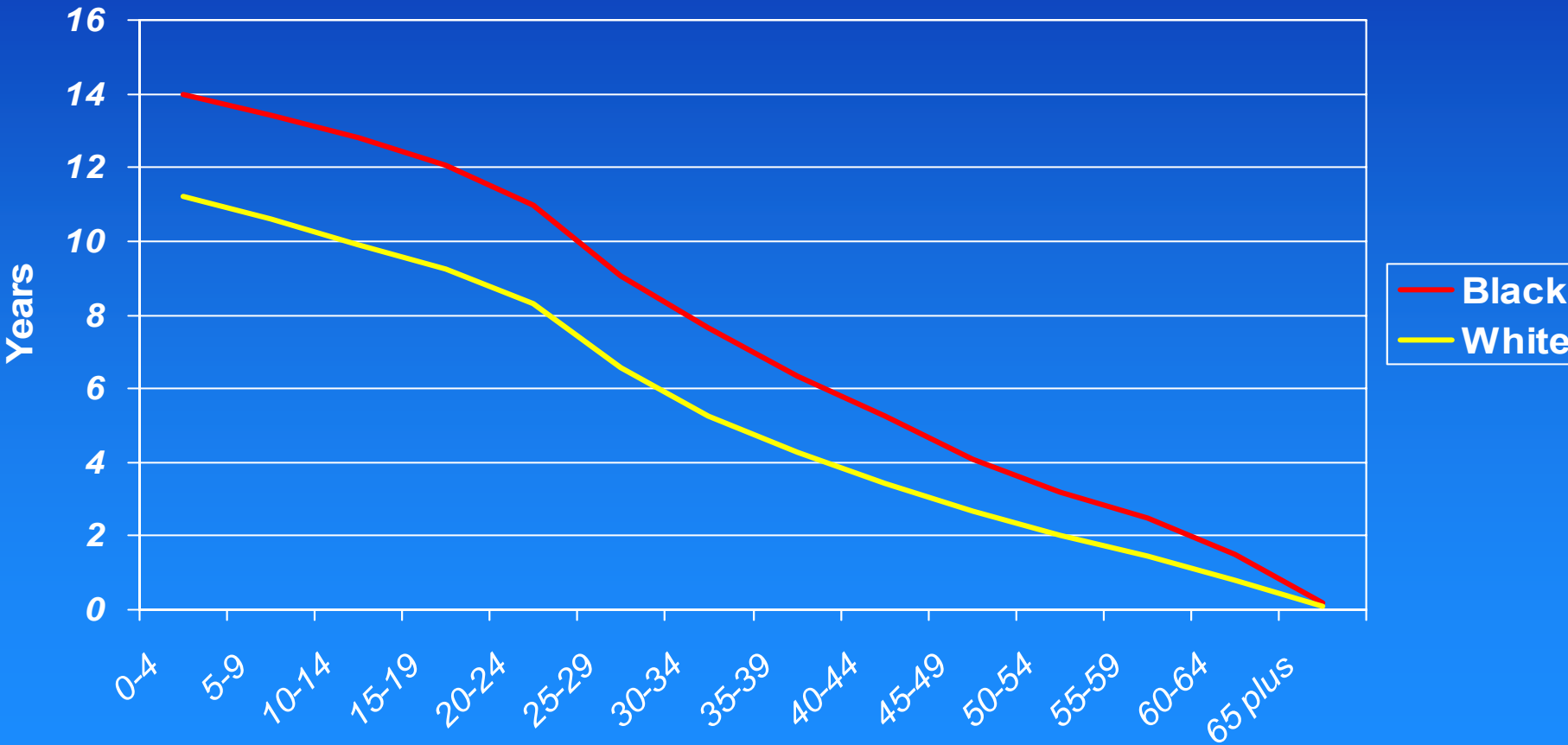
Life expectancies in four insurance categories by race



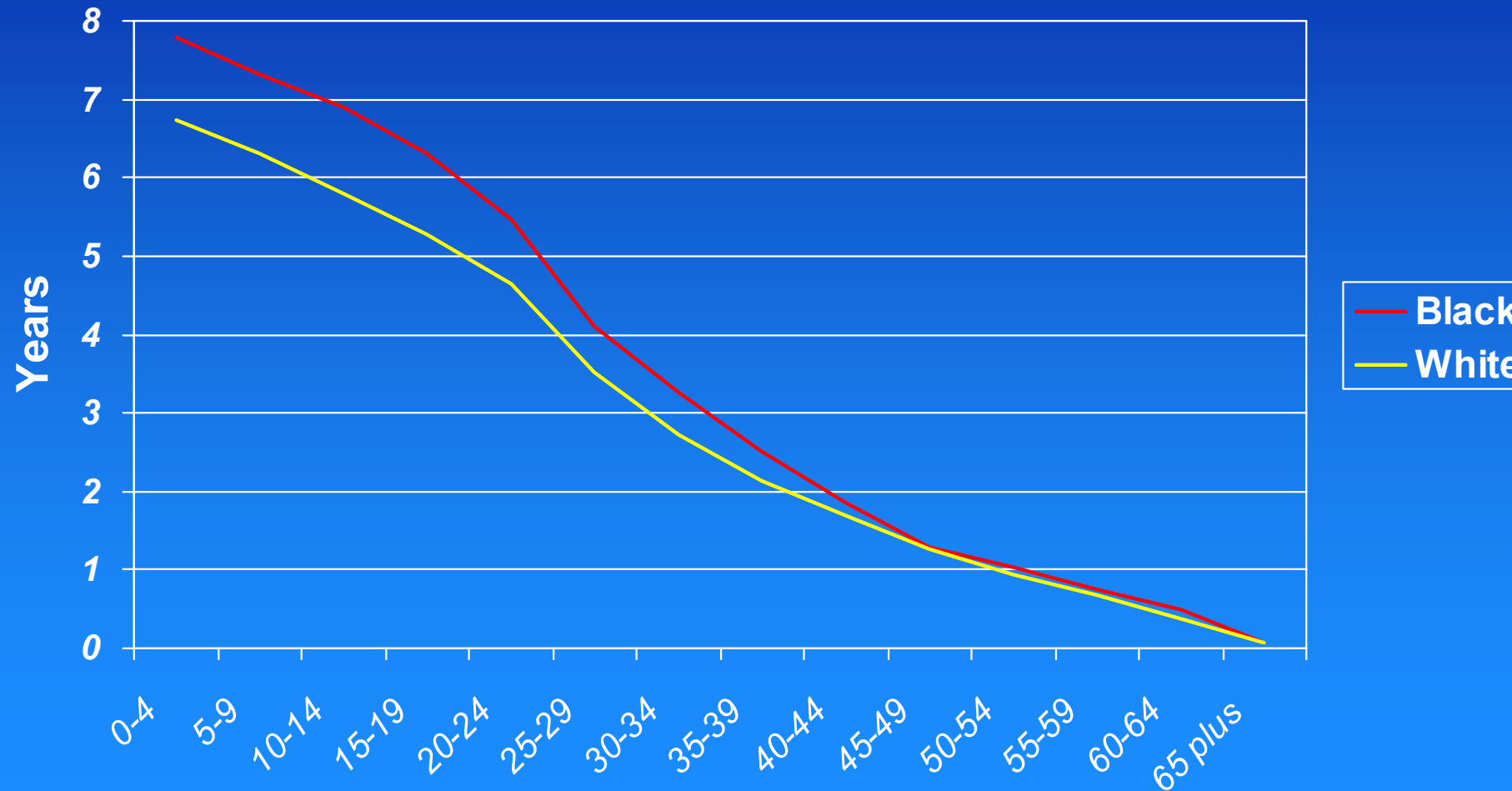
Unhealthy life expectancy in four insurance states



Uninsured life expectancy by race and age

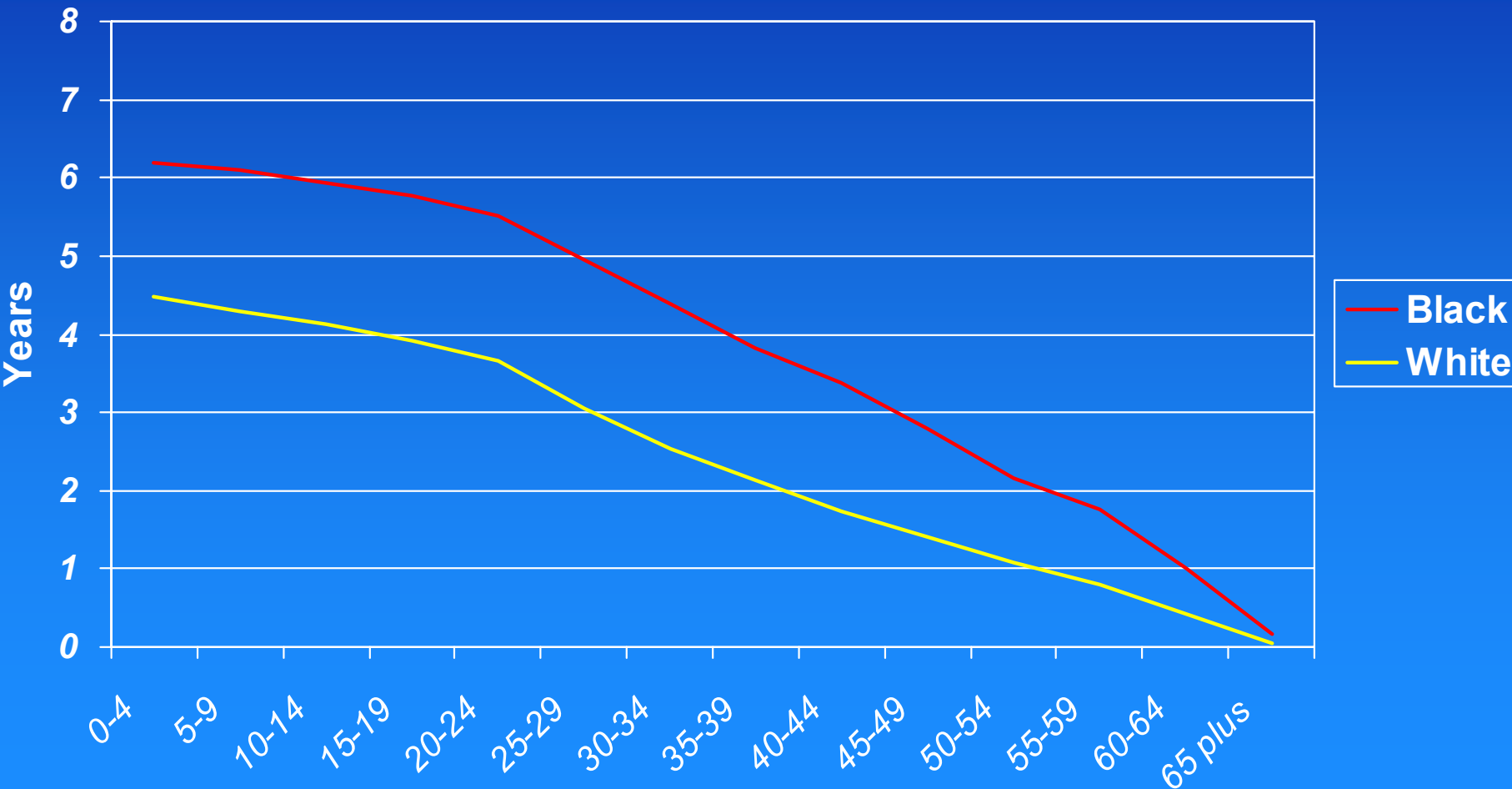


Uninsured healthy life expectancy by race and age





Uninsured unhealthy life expectancy by race and age



Summary

- Blacks live fewer years overall, but more unhealthy years, and more uninsured years
- Black disadvantage is largest in the riskiest category: uninsured and unhealthy
- National statistics on health insurance should consider incorporating timing and duration, joint risks