



C.H.A.I.N 2011-1 BRIEF REPORT

Insurance Coverage 2008-2011

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Summary

This brief CHAIN report presents trends in insurance coverage by selected demographic groups. Measures of type of insurance coverage, enrollment in Medicaid or Medicare managed care plans, and medical procedures that were not covered by participant's insurance plan were obtained from Section I of the questionnaire (see last page for question wording). We examined the New York City cohort during waves 5 and 6 and Tri-County cohort for the 2008-2009 and 2010-2011 cross-sectional cycles. The New York City cohort was composed of 651 and 539 respondents during waves 5 and 6 respectively. The Tri-County cohort was composed of 283 respondents recruited during the 2008-2009 cross-sectional cycle and 184 respondents in the ongoing 2010-2011 cross-sectional cycle.

Almost all cohort members have some form of insurance coverage, with the highest proportion covered by Medicaid. The Tri-County cohort relies on ADAP/ADAP+ more heavily than the New York City cohort. For both cohorts, enrollment in Medicaid or Medicare Managed Care plans increased sharply between 2008 and 2011. However, even for the first half of 2011, the majority of those receiving Medicaid still did not report enrollment in a managed care plan. Small percentages of both cohorts reported needing a medical procedure in the previous six months that their insurance plan did not cover. The percentage of participants reporting a medical procedure not covered by their insurance plan was higher in Tri-County than in New York City.

Key Findings

General Trends:

- Some form of insurance coverage is virtually universal among both New York City and Tri-County cohorts (Table 1).
- Medicaid is by a wide margin the most common form of insurance. Medicaid insures almost 90% of the New York City cohort and 70% of the Tri-County cohort (Table 1).
- Medicare insures about a quarter of the New York City cohort and just under 20% of the Tri-County cohort. Medicare coverage is almost always combined with Medicaid (Table 1).
- The Tri-County cohort is much more dependent than the New York City cohort on the ADAP program. Over 20% of the Tri-County cohort have enrolled in ADAP in recent years compared to 5 to 6 percent in New York City (Table 1).
- Trends in type of insurance coverage have proven to be relatively stable between 2008 and 2011 in both New York City and Tri-County (Table 2).
- The most striking trend in insurance coverage has been the shift into Medicaid and Medicare managed care plans. Thirty-six percent (36%) of the New York City cohort interviewed in 2011 was enrolled in a managed care program, compared to 14% in 2008.

Although the trend is not quite as striking, in 2011 15.4% of the Tri-County cohort was enrolled in a managed care plan, compared to 6% as recently as 2009 (Table 2).

- CHAIN cohort members seldom report that they received a medical procedure that was not covered or declined a procedure because it was not covered by their insurance plan. Medical procedures not covered by insurance appear to be more of a problem in Tri-County, although the rate of uncovered/declined medical care dropped in Tri-County from 11% in 2008/2009 to 7% in 2010/2011 (Table 1).

Subgroup Trends:

- Gender differences are seen in Tri-County but not New York City.
 - Tri-County women are more reliant than men on Medicaid, while the men have higher enrollment in ADAP (Table 3).
 - Tri-County women lag far behind men in enrollment in Medicaid managed care (Table 3).
- New York City white participants have the highest rate of Medicare use, whereas both Medicare and Medicaid coverage is higher for Tri-County black participants (Table 4).
- In both New York City and Tri-County, ADAP use is lowest among black participants. (Table 4).
- In both cohorts, white members lag behind both black and Latino members in managed care plan enrollment (Table 4).
- In both cohorts, black members are less likely than either Latino or white members to report a medical procedure (received or declined) that was not covered by insurance (Table 4).
- In both cohorts, there is a shift away from Medicaid and ADAP to Medicare with older age (Table 5).
- Reports that insurance did not cover a medical care procedure are most concentrated among younger members of the Tri-County cohort (Table 5).
- Coverage shows only minor variation across boroughs, but cohort members living in Manhattan and Queens are somewhat less reliant on Medicaid than those residing in other boroughs. In Manhattan this is offset by high use of Medicare and in Queens by enrollment in ADAP (Table 6).
- Cohort members in Queens and Staten Island lag behind residents in other boroughs in enrollment in managed care plans (Table 6).
- Queens participants are more likely than participants residing in other boroughs to report a medical procedure (received or declined) that was not covered by their insurance plan (Table 6).
- Participants residing in urbanized Tri-County rely much more on Medicaid and Medicare, whereas those residing in suburban and rural Tri-County are much more reliant on ADAP (Table 7).

- Managed care enrollment lags in the suburban and rural sections of Tri-County (Table 7).
- Rural and suburban Tri-County participants are about twice as likely as urban Tri-County participants to report a medical care procedure (received or declined) that was uncovered (Table 7).

Table 1: Insurance Coverage in New York City and Tri-County

	(N)	2008/2009		2010/2011	
		NYC (651)	Tri-County (283)	NYC (539)	Tri-County (184)
<i>Type of Insurance Coverage^a:</i>					
No Coverage		1.5%	0.7%	0.2%	2.2%
Medicaid		67.4%	51.6%	66.8%	53.8%
Medicare		2.8%	3.5%	4.3%	2.2%
Medicaid and Medicare		19.5%	15.2%	21.0%	16.3%
ADAP+/ADAP ^b		6.5%	25.1%	5.4%	21.2%
Other Private or Public		2.3%	3.9%	2.4%	4.3%
<i>Currently Enrolled in Medicaid or Medicare Managed Care Plan</i>		16.1%	5.7%	26.2%	13.0%
<i>In the last six months needed a medical procedure not covered by insurance</i>		3.5%	11.3%	2.8%	7.1%

^a See last page for wording of questions. Type of insurance adds up to 100%. Classification rule for insurance type can be found on the last page.

^b A little over 20% of cohort members with ADAP/ADAP+ in both New York City and Tri-County also report having Medicaid, Medicare, or both Medicaid and Medicare.

Table 2: Over-Time Trends in Insurance Coverage in New York City and Tri-County

	(N)	New York City				Tri-County			
		2008 (249)	2009 (402)	2010 (388)	2011 (151)	2008 (97)	2009 (186)	2010 (171)	2011 (13)
<i>Type of Insurance Coverage:</i>									
No Coverage		1.6%	1.5%	0.0%	1.0%	0.0%	1.1%	2.3%	0.0%
Medicaid		64.3%	69.4%	67.8%	64.2%	48.5%	53.2%	54.4%	46.2%
Medicare		2.4%	3.0%	4.4%	4.0%	2.1%	4.3%	1.8%	7.7%
Medicaid and Medicare		22.9%	17.4%	20.4%	22.5%	24.7%	10.2%	16.4%	15.4%
ADAP+/ADAP		5.2%	7.2%	5.2%	6.0%	23.7%	25.8%	21.1%	23.1%
Other Private or Public		3.6%	1.5%	2.3%	2.7%	1.0%	5.4%	4.1%	7.7%
<i>Currently enrolled in Medicaid or Medicare Managed Care Plan</i>		14.1%	17.4%	22.4%	35.8%	5.2%	5.9%	12.9%	15.4%
<i>In the last six months needed a medical procedure not covered by insurance</i>		2.8%	4.0%	2.3%	4.0%	11.3%	11.3%	7.0%	7.7%

Table 3: Insurance Coverage by Gender in New York City & Tri-County

	New York City				Tri-County			
	2008/2009		2010/2011		2008/2009		2010/2011	
	Male (N)	Female (372)	Male (320)	Female (219)	Male (132)	Female (151)	Male (73)	Female (111)
<i>Type of Insurance Coverage:</i>								
No Coverage	1.9%	1.1%	0.0%	0.5%	0.8%	0.7%	2.7%	1.8%
Medicaid	61.6%	75.3%	63.1%	72.1%	47.7%	55.0%	42.5%	61.3%
Medicare	3.8%	1.4%	4.7%	3.7%	3.8%	3.3%	4.1%	0.9%
Medicaid and Medicare	21.5%	16.8%	22.5%	18.7%	15.2%	15.2%	16.4%	16.2%
ADAP+/ADAP	8.3%	3.9%	7.2%	2.7%	28.0%	22.5%	28.8%	16.2%
Other Private or Public	3.0%	1.4%	2.5%	2.3%	4.5%	3.3%	5.5%	3.6%
<i>Enrolled in Medicaid or Medicare Managed Care Plan</i>	16.7%	15.4%	25.0%	27.9%	11.4%	0.7%	24.7%	5.4%
<i>In the last six months needed a medical procedure not covered by insurance</i>	4.8%	1.8%	4.1%	0.9%	13.6%	9.3%	8.2%	6.3%

Table 4: Insurance Coverage by Race/Ethnicity in New York City & Tri-County

	New York City						Tri-County					
	2008/2009			2010/2011			2008/2009			2010/2011		
	Black (N)	Latino (222)	White/ Other (69)	Black (309)	Latino (166)	White/ Other (63)	Black (166)	Latino (69)	White/ Other (48)	Black (104)	Latino (46)	White/ Other (34)
<i>Type of Insurance Coverage:</i>												
No Coverage	1.9%	1.4%	0.0%	0.3%	0.0%	0.0%	1.2%	0.0%	0.0%	2.9%	0.0%	2.9%
Medicaid	69.4%	68.0%	55.1%	71.5%	65.1%	47.6%	54.2%	49.3%	45.8%	55.8%	52.2%	50.0%
Medicare	2.2%	2.3%	7.2%	3.2%	4.2%	9.5%	3.0%	1.4%	8.3%	2.9%	2.2%	0.0%
Medicaid and Medicare	20.3%	15.8%	27.5%	18.4%	22.9%	28.6%	16.3%	10.1%	18.8%	20.2%	10.9%	11.8%
ADAP+ /ADAP	3.3%	11.3%	7.2%	3.2%	7.2%	11.1%	21.1%	34.8%	25.0%	15.4%	26.1%	32.4%
Other Private or Public	2.8%	1.4%	2.9%	3.2%	0.6%	3.2%	4.2%	4.3%	2.1%	2.9%	8.7%	2.9%
<i>Currently enrolled in Medicaid or Medicare Managed Care Plan</i>												
	15.0%	17.1%	18.8%	27.2%	27.1%	19.0%	5.4%	4.3%	8.3%	17.3%	10.9%	2.9%
<i>In the last six months needed a medical procedure not covered by insurance</i>												
	2.5%	4.1%	7.2%	0.6%	5.4%	6.3%	7.8%	15.9%	16.7%	5.8%	8.7%	8.8%

Table 5: Insurance Coverage by Age in New York City & Tri-County

	New York City						Tri-County					
	2008/2009			2010/2011			2008/2009			2010/2011		
	19-34 yrs (N)	35-50 yrs (312)	51 yrs + (315)	19-34 yrs (26)	35-50 yrs (256)	51 yrs + (257)	19-34 yrs (21)	35-50 yrs (149)	51 yrs + (113)	19-34 yrs (21)	35-50 yrs (74)	51 yrs + (89)
<i>Type of Insurance Coverage:</i>												
No Coverage	0.0%	1.6%	1.6%	0.0%	0.0%	0.4%	0.0%	0.7%	0.9%	9.5%	1.4%	1.1%
Medicaid	75.0%	73.1%	61.3%	61.5%	75.0%	59.1%	52.4%	52.3%	50.4%	61.9%	56.8%	49.4%
Medicare	0.0%	1.3%	4.4%	3.8%	2.0%	6.6%	0.0%	3.4%	4.4%	0.0%	0.0%	4.5%
Medicaid and Medicare	4.2%	14.7%	25.4%	15.4%	14.5%	28.0%	4.8%	13.4%	19.5%	4.8%	13.5%	21.3%
ADAP+/ADAP	16.7%	7.1%	5.1%	11.5%	6.3%	3.9%	42.9%	26.2%	20.4%	19.0%	24.3%	19.1%
Other Private or Public	4.2%	2.2%	2.2%	7.7%	2.3%	1.9%	0.0%	4.0%	4.4%	4.8%	4.1%	4.5%
<i>Currently enrolled in Medicaid or Medicare Managed Care Plan</i>												
	8.3%	17.0%	15.9%	34.6%	25.8%	25.7%	0.0%	6.0%	6.2%	14.3%	9.5%	15.7%
<i>In the last six months needed a medical procedure not covered by insurance</i>												
	4.2%	3.2%	3.8%	0.0%	2.7%	3.1%	14.3%	13.4%	8.0%	19.0%	8.1%	3.4%

Table 6: Insurance Coverage by Borough in New York City

	2008/2009					2010/2011				
	Bronx (N)	Brooklyn (188)	Man- hattan (151)	Queens (86)	Staten Island (36)	Bronx (134)	Brooklyn (183)	Man- hattan (129)	Queens (56)	Staten Island (36)
<i>Type of Insurance Coverage:</i>										
No Coverage	3.7%	0.5%	0.7%	1.2%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%
Medicaid	72.9%	70.5%	58.9%	62.8%	69.4%	69.4%	72.1%	58.1%	57.1%	75.0%
Medicare	1.6%	2.6%	6.0%	1.2%	0.0%	2.2%	4.9%	7.0%	3.6%	0.0%
Medicaid and Medicare	14.4%	18.4%	27.2%	15.1%	30.6%	19.4%	15.8%	28.7%	19.6%	22.2%
ADAP+/ADAP	6.4%	6.3%	2.0%	17.4%	0.0%	4.5%	3.8%	3.9%	17.9%	2.8%
Other Private or Public	1.1%	1.6%	5.3%	2.3%	0.0%	2.2%	3.3%	2.3%	1.8%	0.0%
<i>Currently enrolled in Medicaid or Medicare Managed Care Plan</i>										
	13.3%	18.9%	18.5%	15.1%	8.3%	34.3%	25.7%	30.2%	10.7%	8.3%
<i>In the last six months needed a medical procedure not covered by insurance</i>										
	3.2%	2.6%	4.6%	5.8%	0.0%	1.5%	1.6%	3.1%	10.7%	0.0%

Table 7: Insurance Coverage by Area in Tri-County

	2008/2009		2010/2011	
	Urban (N)	Suburban/Rural (173)	Urban (139)	Suburban/Rural (45)
<i>Type of Insurance Coverage:</i>				
No Coverage	0.6%	0.9%	2.2%	2.2%
Medicaid	56.6%	43.6%	58.3%	40.0%
Medicare	3.5%	3.6%	1.4%	4.4%
Medicaid and Medicare	14.5%	16.4%	18.7%	8.9%
ADAP+/ADAP	20.8%	31.8%	15.1%	40.0%
Other Private or Public	4.0%	3.6%	4.3%	4.4%
<i>Currently enrolled in Medicaid or Medicare Managed Care Plan</i>				
	5.8%	5.5%	15.1%	6.7%
<i>In the last six months needed a medical procedure not covered by insurance</i>				
	8.1%	16.4%	5.8%	11.1%

The following questions were used to report insurance coverage.

1. What kind of medical insurance do you currently have, if any?

Circle all that apply

- 01 Private Insurance
- 02 Private HMO
- 03 Medicaid
- 04 Medicare
- 05 TRICARE (*formerly CHAMPUS*)/CHAMPVA
- 06 Other Private
- 07 Other Public (*specify*) _____
- 08 ADAP/ADAP+
- 09 None

9. Are (were) you enrolled in a Medicaid/Medicare managed care program or “SNPs”?

(Interviewer Note: Definition of SNP =Medicaid health plan for people with HIV/AIDS and their children)

Probe: Did your Medicaid/Medicare counselor tell you that there were only certain places you could go for medical care if you wanted Medicaid/Medicare to pay for your medical expenses? If s/he did, you are probably enrolled in a Medicaid/Medicare managed care plan.

10. In the past 6 months, have you had any medical procedures that have not been covered by insurance? Include services by alternative providers.

11. In the past 6 months, have you ever declined receiving medical care because the procedure or treatment was not covered by your insurance?

We developed the following rules for classifying insurance type among the insured, when a respondent reported coverage from multiple insurance plans.

Medicaid: Any combination of Medicaid with private insurance, private HMO insurance, TRICARE/CHAMPVA, other private insurance, other public insurance
Medicare: Any combination of Medicare with private insurance, private HMO insurance, TRICARE/CHAMPVA, other private insurance, other public insurance
Medicaid and Medicare: Any combination of Medicaid and Medicare with private insurance, private HMO insurance, TRICARE/CHAMPVA, other private insurance, other public insurance
ADAP+/ADAP: Any combination of ADAP+/ADAP with all other types of insurance
private insurance: private HMO insurance TRICARE/CHAMPVA other private insurance other public insurance private & other private insurance