

# POLICY BRIEF

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## THE UNINSURED IN KANSAS – A CLOSER LOOK

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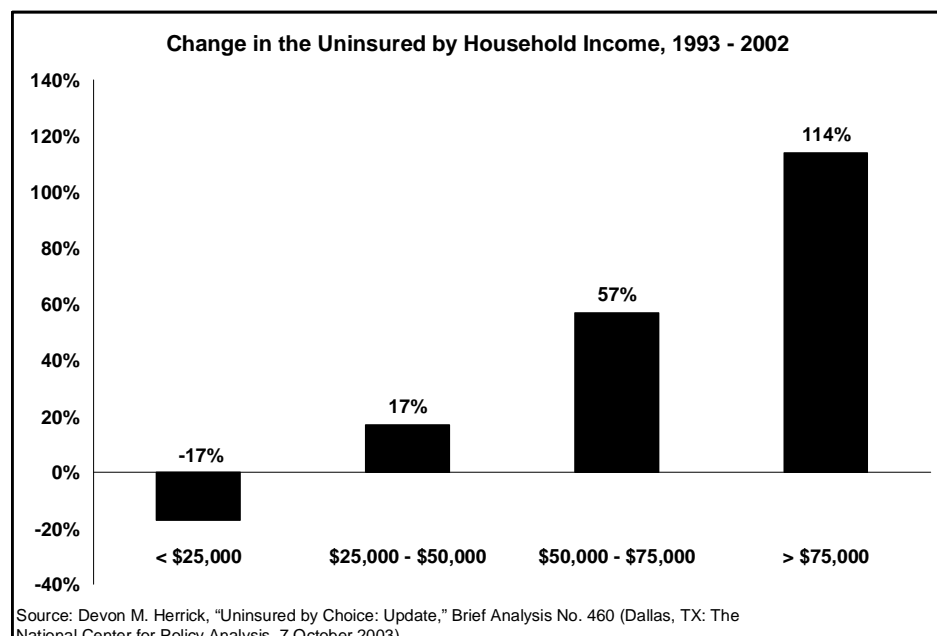
The U.S. Census Bureau recently released new local data on the uninsured. Specifically, the data includes estimated figures for those without health insurance at the state and county level for the year 2000. <sup>[1]</sup> These numbers reveal a picture of the population that varies significantly from region to region. Analysis of this data may provide much needed information for determining an appropriate public policy response.

### The diversity of the uninsured population

It is important to understand that the uninsured population is incredibly diverse. Young and old, healthy and sick, and poor and wealthy individuals may all find themselves without health coverage at one time or another.

A large portion of the uninsured includes young people – 41 percent are between the ages of 18 and 34. <sup>[2]</sup> And yet, many of these may have the resources to afford coverage if they so chose. The Bureau of Labor Statistics reports that households headed by those between the ages 18 and 34 spend between three and five times as much of their income on entertainment and dining out as on out-of-pocket health care expenses. <sup>[3]</sup> Indeed, the greatest increase in the uninsured over the last decade took place among the wealthiest Americans, while the least wealthy actually experienced a decline. <sup>[4]</sup>

Figure 1. The uninsured population includes some of the wealthiest Americans

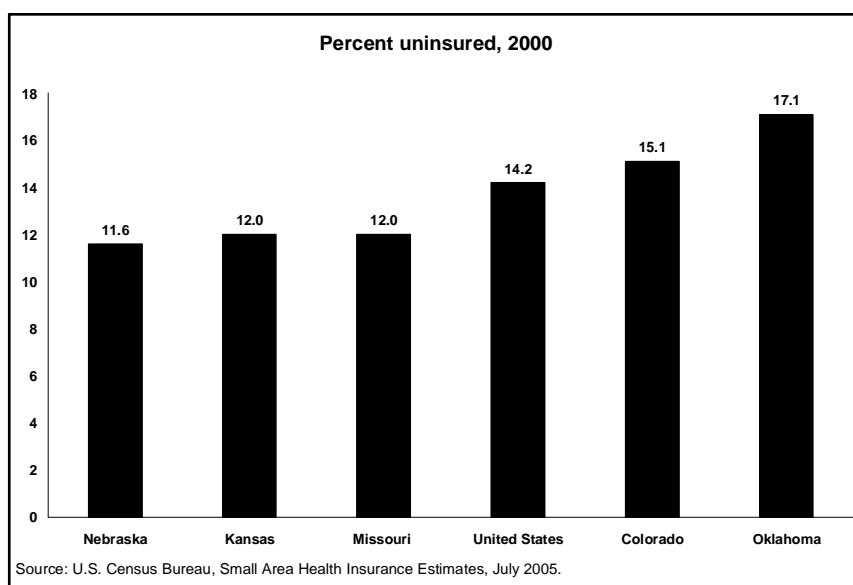


The newly released information from The Census Bureau merely reinforces this view of diversity from a geographic point of view, as well. Figure 3 below charts the uninsured population county-by-county in Kansas. McPherson and Johnson Counties, for instance, each have an average uninsured population that is significantly below that of the state average and roughly half that of the national average. On the other extreme, Elk and Stanton counties have been hit particularly hard, and outpace both the state and national averages.

### Addressing the problem of the uninsured need not overwhelm Kansas

It is also important to place the uninsured numbers in context. Relative to both the national average and its neighboring states, Kansas is faring well in terms of its total population of uninsured. Figure 2 depicts this relationship. Kansas is below the national average, and among its neighbors only Nebraska has a lower rate of uninsured.

**Figure 2. How Kansas compares with its neighbors**



### Potential Solutions

As mentioned above, the number of uninsured includes many who are able to afford insurance but choose not to have it. Kansas Action for Children recently reported that a "significant minority of uninsured people are not low-income. Beyond this, most of the uninsured children in Kansas – 71 percent – are currently eligible for public assistance."<sup>[5]</sup>

Expanding state-based programs such as Medicaid is thus not likely to greatly impact this population. In fact, given the financial strain to even maintain current levels of service already placed on Medicaid, policymakers should make every effort to avoid needlessly shifting individuals onto welfare programs that could otherwise provide for themselves.<sup>[6]</sup>

The introduction of Health Savings Accounts (HSAs) offers a more affordable option for private coverage.<sup>[7]</sup> While The Kansas Insurance Department has taken limited steps to promote this new tool, the focus unfortunately remains on costly state-subsidized coverage and the unsustainable expansion of Medicaid.<sup>[8]</sup>



Another option to consider is offering tax credits for the purchase of private coverage at the individual level. State policymakers have taken some action in this regard by offering tax credits to small employers, but these efforts may only affect a small portion of the currently uninsured. Tax credits for individuals and families to obtain needed coverage have been considered at the federal level. Kansas should follow suit and act on the concept as a logical extension of its current program for small employers.<sup>[9]</sup>

Finally, state leaders should act within their ability to reduce the burden the state is placing on health care costs. Price setting in Topeka has a chilling effect on insurers looking to enter the Kansas market, and the state's reputation as a home for numerous mandates only exacerbates the situation.<sup>[10]</sup>

Allowing Kansans the opportunity to purchase of mandate-free policies – as neighboring Colorado has already done – would offer the potential of significant savings off of traditional policies.

The number of uninsured is on the rise in Kansas, but it is still very much an issue that can be effectively addressed. As it stands, the unfortunate reality is that many Kansas policymakers present a public image of compassion through state-run programs funded at the expense of Kansas taxpayers while undermining the access to coverage through existing policies.

What Kansas needs is sound health care policy. Policy that reverses the growing number of uninsured, removes barriers that reduce access to coverage and offers and promotes lower-cost options. Policymakers must focus more attention on efforts that will accomplish these objectives.

**Figure 3. The uninsured in Kansas, 2000 – A county-by-county breakdown**

County/State Name	Number insured	Number uninsured	Percent uninsured
United States	239,713,822	39,803,537	14.2
Kansas	2,335,467	317,536	12.0
Allen County	12,347	1,792	12.7
Anderson County	6,984	1,171	14.4
Atchison County	14,384	1,698	10.6
Barber County	4,459	690	13.4
Barton County	23,734	3,707	13.5
Bourbon County	13,177	2,042	13.4
Brown County	9,133	1,416	13.4
Butler County	52,751	5,781	9.9
Chase County	2,492	382	13.3
Chautauqua County	3,543	626	15.0
Cherokee County	19,120	3,103	14.0
Cheyenne County	2,549	576	18.4
Clark County	2,066	306	12.9
Clay County	7,726	950	11.0
Cloud County	8,506	1,088	11.3
Coffey County	7,840	958	10.9
Comanche County	1,690	249	12.9
Cowley County	30,427	4,344	12.5



**Figure 3 continued. The uninsured in Kansas, 2000 – A county-by-county breakdown**

County/State Name	Number insured	Number uninsured	Percent uninsured
Crawford County	31,957	5,017	13.6
Decatur County	2,821	553	16.4
Dickinson County	17,026	1,913	10.1
Doniphan County	7,114	842	10.6
Douglas County	82,257	11,344	12.1
Edwards County	2,811	537	16.0
Elk County	2,525	625	19.8
Ellis County	23,830	2,618	9.9
Ellsworth County	5,076	632	11.1
Finney County	32,653	7,819	19.3
Ford County	26,626	5,719	17.7
Franklin County	21,946	2,798	11.3
Geary County	22,124	4,807	17.8
Gove County	2,542	464	15.4
Graham County	2,469	384	13.5
Grant County	6,470	1,368	17.4
Gray County	4,997	899	15.3
Greeley County	1,280	242	15.9
Greenwood County	6,556	1,085	14.2
Hamilton County	2,184	485	18.2
Harper County	5,589	731	11.6
Harvey County	28,446	3,453	10.8
Haskell County	3,550	786	18.1
Hodgeman County	1,851	271	12.8
Jackson County	11,219	1,373	10.9
Jefferson County	16,845	1,599	8.7
Jewell County	3,058	567	15.7
Johnson County	428,204	34,718	7.5
Kearny County	3,800	810	17.6
Kingman County	7,508	937	11.1
Kiowa County	2,658	412	13.4
Labette County	19,161	2,903	13.2
Lane County	1,798	285	13.7
Leavenworth County	57,988	6,040	9.4
Lincoln County	3,135	396	11.2
Linn County	8,460	1,192	12.4
Logan County	2,617	360	12.1
Lyon County	29,782	5,155	14.8
McPherson County	26,325	1,828	6.5
Marion County	11,331	1,478	11.5
Marshall County	9,519	1,152	10.8
Meade County	3,882	703	15.3
Miami County	25,948	2,325	8.2
Mitchell County	5,851	661	10.2
Montgomery County	30,685	4,615	13.1



**Figure 3 continued. The uninsured in Kansas, 2000 – A county-by-county breakdown**

County/State Name	Number insured	Number uninsured	Percent uninsured
Morris County	5,351	736	12.1
Morton County	2,811	551	16.4
Nemaha County	9,122	986	9.8
Neosho County	14,537	2,013	12.2
Ness County	2,901	426	12.8
Norton County	4,488	665	12.9
Osage County	14,998	1,672	10.0
Osborne County	3,759	506	11.9
Ottawa County	5,435	617	10.2
Pawnee County	5,671	781	12.1
Phillips County	5,097	728	12.5
Pottawatomie County	16,409	1,887	10.3
Pratt County	8,133	1,140	12.3
Rawlins County	2,558	333	11.5
Reno County	54,347	7,423	12.0
Republic County	4,880	701	12.6
Rice County	8,453	1,361	13.9
Riley County	46,048	7,472	14.0
Rooks County	4,788	662	12.1
Rush County	3,097	371	10.7
Russell County	6,240	801	11.4
Saline County	47,076	6,059	11.4
Scott County	4,388	645	12.8
Sedgwick County	397,254	59,433	13.0
Seward County	18,187	4,417	19.5
Shawnee County	149,177	18,641	11.1
Sheridan County	2,342	345	12.8
Sherman County	5,457	1,162	17.6
Smith County	3,896	485	11.1
Stafford County	3,991	737	15.6
Stanton County	1,924	451	19.0
Stevens County	4,450	925	17.2
Sumner County	22,774	2,830	11.1
Thomas County	7,083	857	10.8
Trego County	2,813	334	10.6
Wabaunsee County	6,084	642	9.5
Wallace County	1,408	285	16.8
Washington County	5,474	733	11.8
Wichita County	2,075	461	18.2
Wilson County	8,770	1,447	14.2
Woodson County	3,193	520	14.0
Wyandotte County	131,123	28,521	17.9

Source: U.S. Census Bureau, Small Area Health Insurance Estimates, July 2005.





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## Notes

[1] U.S. Census Bureau, Small Area Health Insurance Estimates, July 2005. Available at: <http://www.census.gov/hhes/www/sahie/index.html>

[2] Matthew Hisrich, "Greatest increase in uninsured found among wealthy," The Flint Hills Center, 10 May 2004.

[3] "Making Families Count: Increasing Access to Affordable Healthcare in Kansas," Kansas Action for Children, 14 September 2004. Available at: <http://www.kac.org>.

[4] Matthew Hisrich, "A Backgrounder on Kansas Medicaid," The Flint Hills Center, 19 July 2004.

[5] Devon Herrick, "Health Savings Accounts: The Future Of Health Care For Kansans," The Flint Hills Center, 14 February 2005.

[6] Joel Mathis, "More Kansans doing without health insurance," The Lawrence Journal-World, 22 July 2005. Available at: <http://www.ljworld.com>.

[7] Matthew Hisrich, "Using tax credits to cover the uninsured," The Flint Hills Center, 4 May 2005.

[8] Matthew Hisrich, "State Mandates reduce insurance affordability," The Flint Hills Center, May 2004.

[9] Matthew Hisrich, "Using tax credits to cover the uninsured," The Flint Hills Center, 4 May 2005.

[10] Matthew Hisrich, "State Mandates reduce insurance affordability," The Flint Hills Center, May 2004.

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