Alabama leads the South in healthcare coverage
New Census data: 88% of population and 96% of kids are covered, most by private policies

Auburn, October 6, 2009: Census data released in September on health insurance coverage in 2008 contained some encouraging results for Alabama. The state’s overall rate of uninsured persons, 11.9 percent, was below the national rate of 15.4 percent. And while the nation’s uninsured rate rose in comparison with 2006, it declined significantly in Alabama, from 14.9 percent to the current 11.9.

Alabama has the lowest rate of uninsured residents in the southeastern states, besting Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee. North Carolina, at 15.4 percent uninsured, came closest to matching Alabama’s results.

“As long as there are a half-million Alabama residents without healthcare coverage, we can never be satisfied,” said Dr. Don-Terry Veal, Director of the Center for Governmental Services at Auburn University that analyzed the data released last month, “but the latest figures confirm that Alabama’s diverse economic growth and state policies are allowing employers and government to work together to provide Alabama’s residents with region-leading healthcare.”

Auburn University researchers found that Alabama leads in region in the percentages of the population: 1) having private healthcare coverage; and 2) having employment-based coverage.

Private healthcare plans are most common in Alabama with 68 percent of all persons being covered by some sort of private health insurance. Six-in-ten Alabamians (61 percent) have employment-based private healthcare coverage. Medicare is the next most common form of coverage at 18 percent; 16 percent of state residents are covered by Medicaid plans and 4 percent by military plans. (NOTE: Because some individuals with government plans also have additional private health insurance, the figures sum to more than the 88.1 percent.)
Healthcare coverage for children is also a bright spot in the Census reports. The data indicate that 96 percent of children under 18 living in Alabama have health insurance, a higher rate of coverage than any other state in the nine examined. Most Alabama children, 64 percent, have some form of private insurance coverage, highest in the South. But 37 percent have some government-provided coverage. The state ranks fourth in the region in government-sponsored healthcare for children, trailing Arkansas, Mississippi, and Tennessee, each of which has over 40 percent of their states’ children enrolled in a government plan.

“Our public opinion surveys find that Alabamians place a great deal of emphasis on family and children, so it may be that employers, workers, child-welfare advocates, and lawmakers are all responding to this priority by ensuring that a high percentage of children get covered by some type of healthcare plan,” said David Hill, Associate Director of the Center for Governmental Services.
Over the past decade, the percentage of persons covered by any sort of health plan in Alabama has been remarkably stable, fluctuating in a narrow range of 87 to 88 percent, except for the years 2005 and 2006 when coverage fell to 85 percent. Despite the overall pattern of stability, there has been a slight shift over time underneath the total coverage figures, with a growing share of Alabamians covered by public rather than private policies. From 1999 to 2002, public policies like Medicaid and Medicare covered 26 to 28 percent of state residents. Since 2005, public healthcare policies have covered, on average, 31 percent of the state’s population, 33 percent in the most recent year. Public plans have been particularly noteworthy for increasing coverage of children under 18. In the period 1999 to 2001, 28 to 29 percent of Alabama’s children were covered by a public plan. Currently 37 percent of children have public plan coverage.
### Health Insurance Coverage Rates: 1999-2008

**Insured rates for total Alabama population and type of coverage.**

**Insured rates for children under age 18 in Alabama and type of coverage.**

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