

**A Study of Health Insurance Coverage  
and Quality of Life in the Sacramento Region**

**The Institute for Social Research  
California State University, Sacramento**

*College of Social Sciences and Interdisciplinary Studies*

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**June, 2001**

## Executive Summary

There are nearly 200,000 people in the Sacramento region without health insurance. That estimate is based on survey data released this week by Institute for Social Research at California State University, Sacramento. The survey found approximately 14.3 percent of households in the four-county region had one or more uninsured occupants.

That rate translates into an estimated 191,600 uninsured people across Sacramento, El Dorado, Placer, and Yolo counties, based on current U.S. Census Bureau population counts.

The proportion of Hispanics without health insurance (20 percent) is more than twice the rate for non-Hispanics (9.5 percent). Young adult men between ages 18-30 are also more likely to be uninsured, with 19.8 percent reporting they do not have health insurance. Among women in that age bracket, 17.1 percent are without health insurance. Approximately 4.5 percent of all children under age 18 are uninsured.

### *Health Insurance and Quality of Life.*

The lack of health insurance appears to have serious consequences for the uninsured beyond its impact on their physical health. The uninsured, for example, have:

- higher depression scores;
- lower physical quality of life scores;
- lower psychological quality of life scores;
- lower social quality of life scores;
- lower environmental quality of life measures.

To test whether these quality of life deficits were due to other factors, the influence of age and employment status were taken into account. But the quality of life deficits for the uninsured are still observed, even after eliminating the influence of these other factors.

The World Health Organization (WHO) developed the quality of life measures used in this study. The WHO scales, which were designed for use around the world, are composed of survey questions that target the four quality of life areas listed above: physical, psychological, social, and environmental. The graphs that follow in this report highlight the differences in quality of life found between survey respondents with and without health insurance in the region.

As noted above, there are many aspects in which those with health insurance appear to differ from those without insurance. As might be expected, the uninsured are less satisfied with their health and access to health services.

### *Insurance Coverage*

Among racial groups, Native American households had the highest proportion of uninsured (15.0), while Asian American households had the lowest rate (4.2).

Coverage also varies by county. The highest rate of coverage is for households in Placer County (92 percent) and lowest in Sacramento County (83.9 percent).

Approximately 63 percent of those with health insurance said an employer or union provides their coverage.

About 16 percent of those without health insurance say they go to hospital emergency rooms when they need health care or treatment.

### *Study Limitations*

The results of this study are consistent with prior research. The UCLA Center for Health Policy Research estimated the Sacramento region's uninsured rate to be 15.9 percent using data from the 1998 Current Population Survey that sampled 205 households in the region. The margin of error for a sample of that size is approximately  $\pm 5$  percent.

The number of Sacramento region residents without health insurance shown in this report should be considered a conservative estimate. The estimate is based on telephone interviews, in a random sample of 839 homes in the four-county area, conducted during March 2001. Not included in the study were the homeless, families without telephones, and families who had no English-speaking adult members. Those in poverty typically qualify for Medi-Cal, but many recent immigrants may not be aware of state health programs, and might be expected to have higher non-insurance rates than the families who participated in the survey. The margin of error for this study is approximately  $\pm 2.5$  percent.

## Tables and Graphs

**Table 1.**  
Percent of Households With All Members Covered.

<b>County</b>	<b>Percent of <i>Households</i> Fully Insured</b>
El Dorado	86.3%
Placer	92.0%
Sacramento	83.9%
Yolo	89.3%
Regional Total	85.7%

**Table 2.**  
Estimated Number of Uninsured Individuals Based on Households with One or More Residents Without Health Insurance.

<b>County</b>	<b>Estimated Percent Uninsured <i>Individuals</i></b>	<b>Estimated Total Population</b>	<b>Estimated Uninsured Population</b>
El Dorado	7.8%	156,299	12,225
Placer	5.2%	248,399	12,848
Sacramento	12.3%	1,223,499	150,504
Yolo	9.5%	168,660	16,023
Regional Total	10.7%	1,796,857	191,600

**Table 3.**  
Percent of Male and Female Survey Respondents Without Health Insurance.

<b>Age</b>	<b>Female</b>	<b>Male</b>
18-30	17.1%	19.8%
31-44	10.9%	15.5%
45-64	7.1%	18.2%
65+	2.1%	0.0%

**Table 4.**  
Health Insurance Coverage Rates for Survey Respondent by Ethnicity.

	<b>Non- Hispanic</b>	<b>Hispanic</b>
Uninsured	9.5%	20.0%
Insured	90.5%	80.0%

**Table 5.**  
Type of Health Insurance

<b>Insurance Type</b>	<b>Percentage</b>
Military/VA	2.5%
Employer or Union Provided	62.6%
Purchased Policy	12.5%
Medicare	14.0%
Medi-Cal	5.9%
Other/Refused	2.5%

**Table 6.**  
Where the uninsured go to see a doctor.

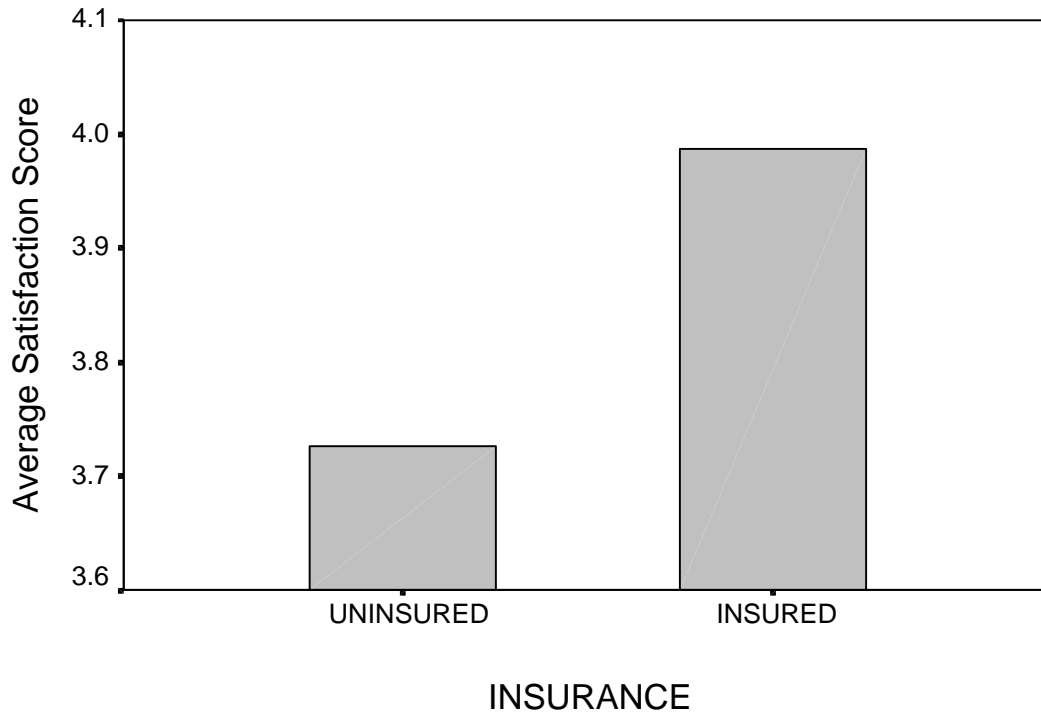
<b>Medical Facility</b>	<b>Percent</b>
Clinic	49.9
Emergency Room	15.7
Doctor's Office	34.5

**Table 7.**  
Insurance Coverage Rates for Survey Respondent by Racial Group.

	<b>Uninsured</b>	<b>Insured</b>
White	10.5%	89.5%
Black	9.2%	90.8%
Asian	4.2%	95.8%
Native American	15.0%	85.0%
Other	16.4%	83.6%

# Quality of Life Indicators

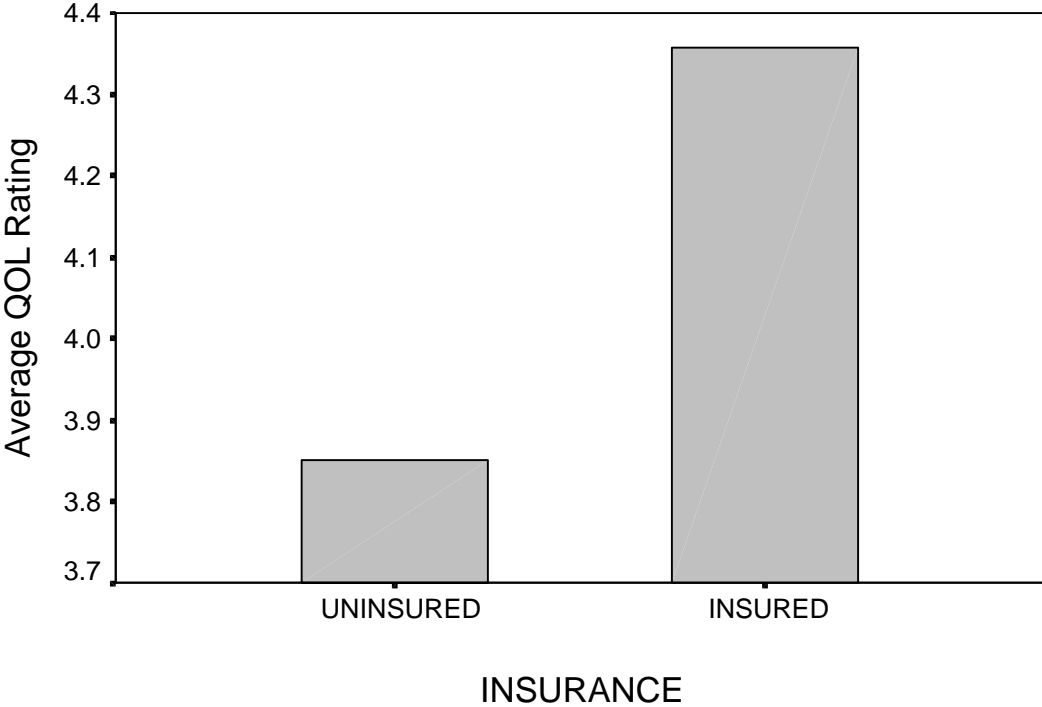
## Health Insurance and Health Satisfaction



How satisfied are you with your health?

# Quality of Life Indicators

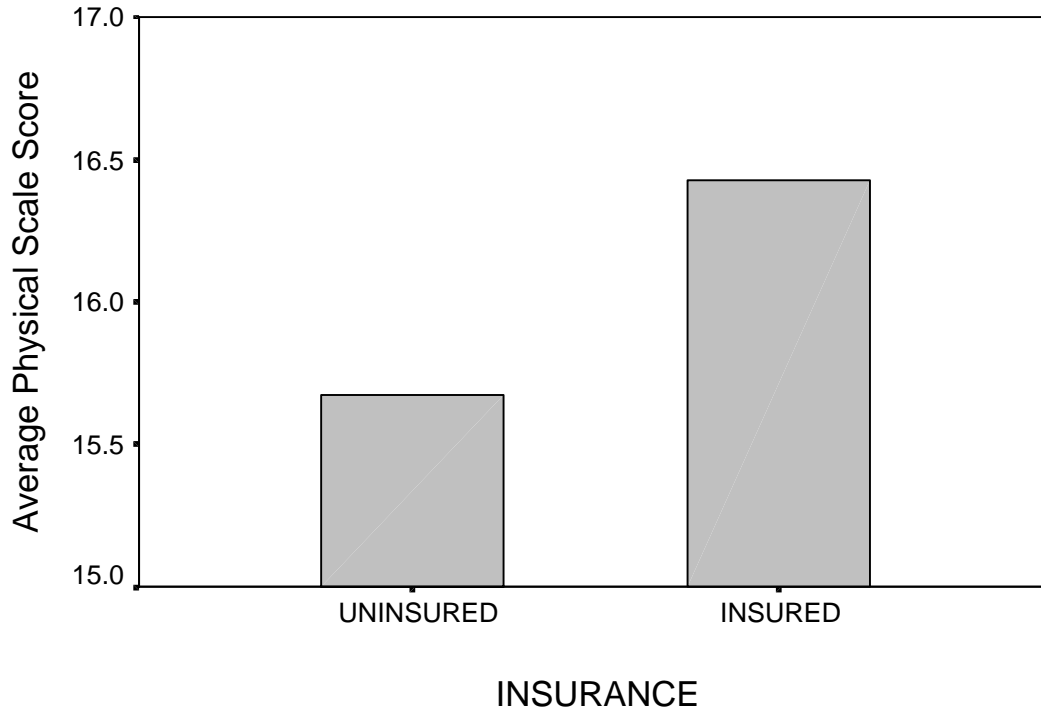
## Overall Quality of Life



How would you rate your quality of life?

# Quality of Life Indicators

## Health Insurance and Physical Well-Being

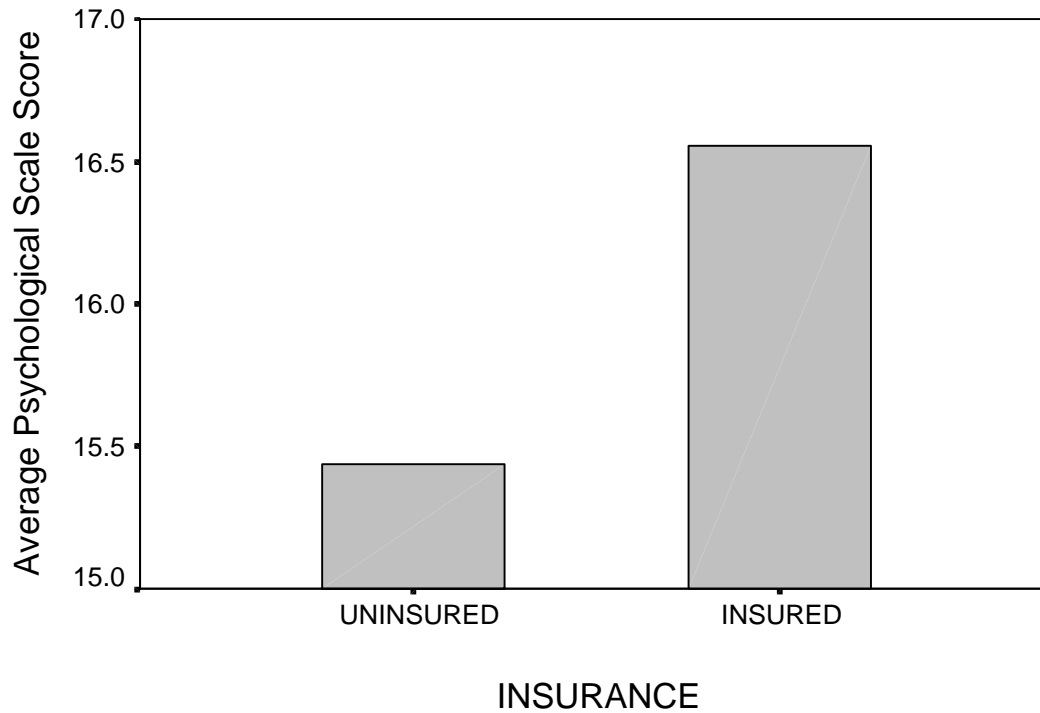


World Health Organization Physical Quality of Life Scale.

Questions in the *Physical Quality of Life* scale cover:  
Activities of daily living  
Dependence on medicinal substances and medical aids  
Energy and fatigue  
Mobility  
Pain and discomfort  
Sleep and rest  
Work Capacity

## Quality of Life Indicators

### Health Insurance and Psychological Well-Being



World Health Organization Psychological Quality of Life Scale.

Questions in the *Psychological Quality of Life Scale* cover:

Bodily image and appearance

Negative feelings

Positive feelings

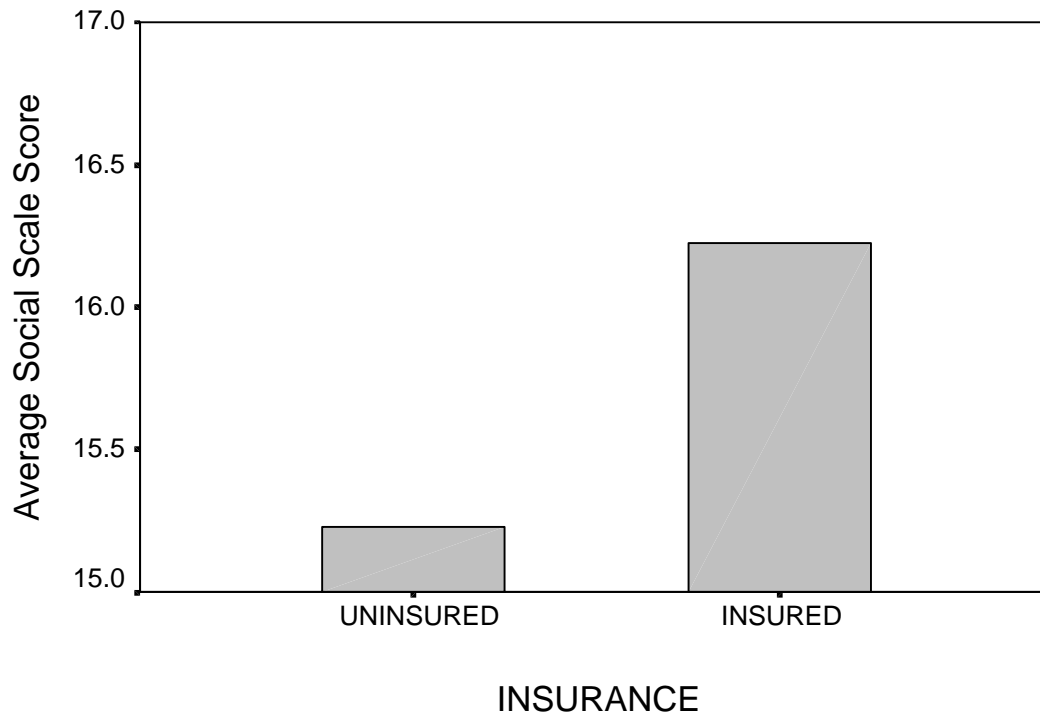
Self-esteem

Spirituality / Religion / Personal beliefs

Thinking, learning, memory and concentration

# Quality of Life Indicators

## Health Insurance and Social Well-Being



World Health Organization Social Quality of Life Scale.

Questions in the *Social Quality of Life Scale* cover:

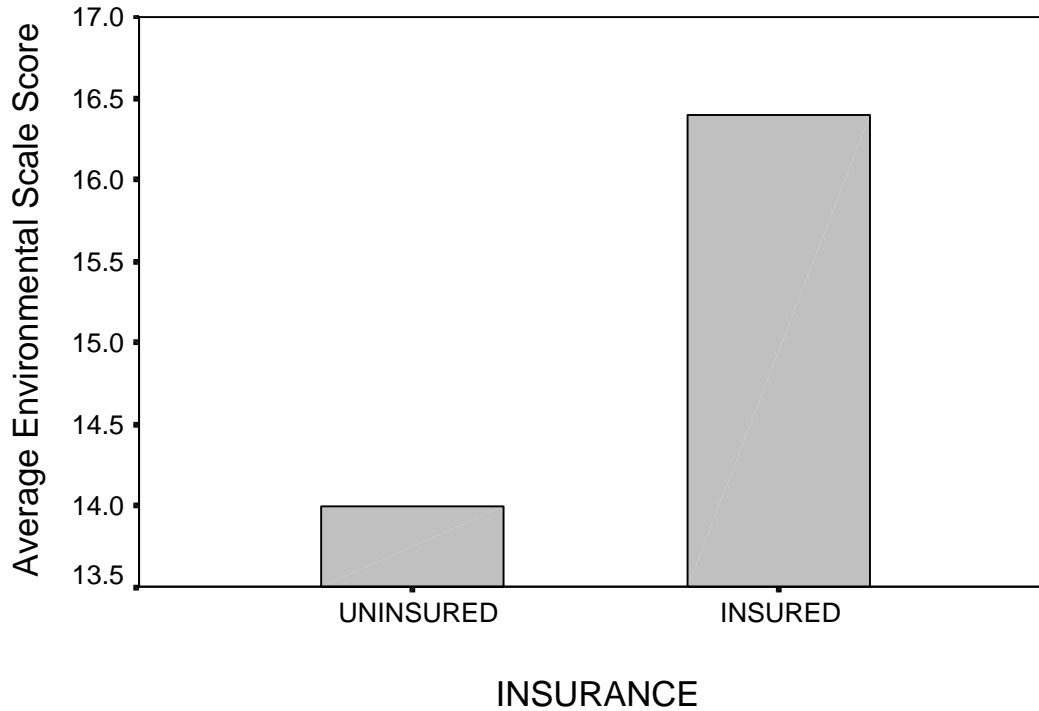
Personal relationships

Social support

Sexual activity

## Quality of Life Indicators

### Health Insurance and Physical Well-Being



World Health Organization Environmental Quality of Life Scale.

Questions in the *Environmental Quality of Life Scale* cover:

Financial resources

Freedom, physical safety and security

Health and social care: accessibility and quality

Home environment

Opportunities for acquiring new information and skills

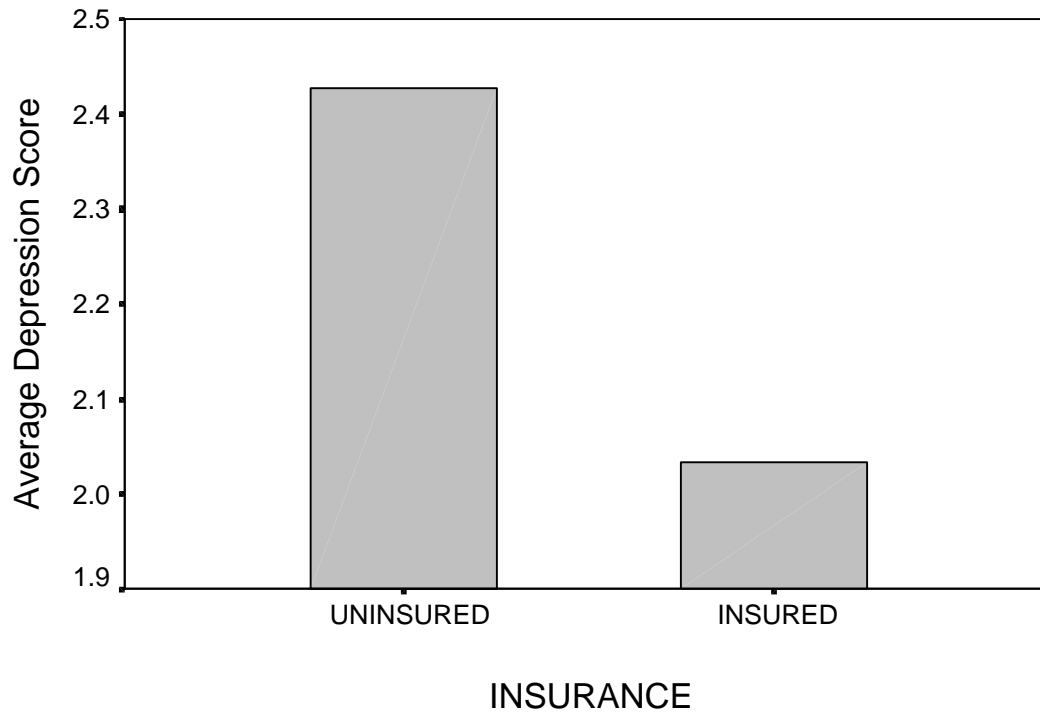
Participation in and opportunities for recreation / leisure activities

Physical environment (pollution / noise / traffic / climate)

Transport

# Quality of Life Indicators

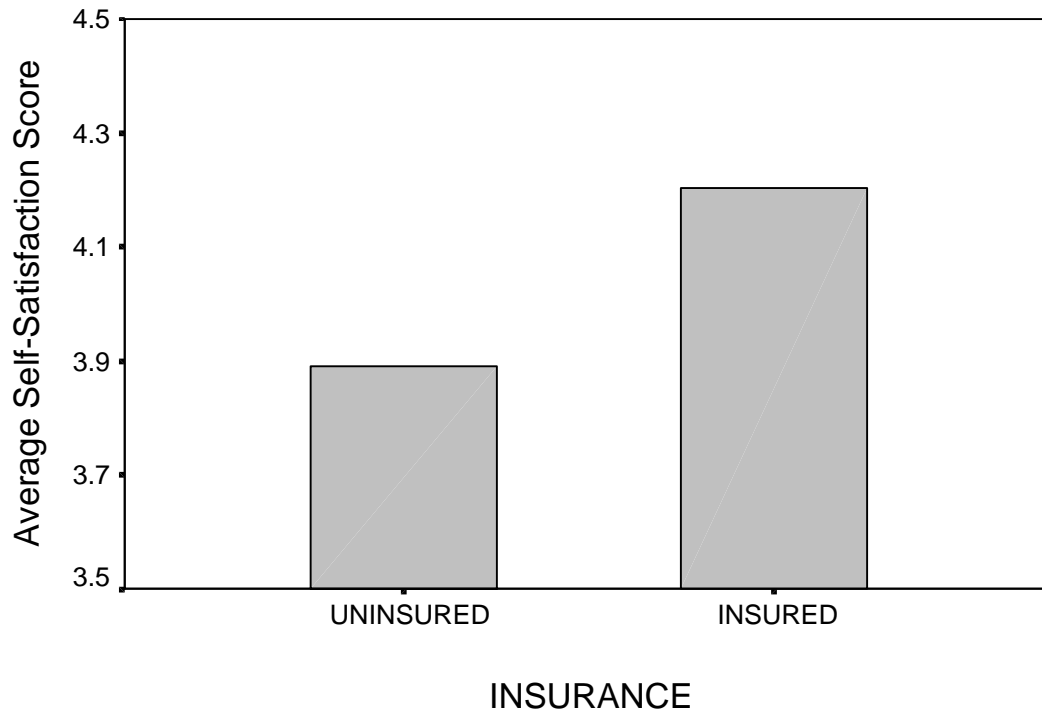
## Health Insurance and Depression



How often do you have negative feelings such as blue mood, despair, anxiety, depression?

# Quality of Life Indicators

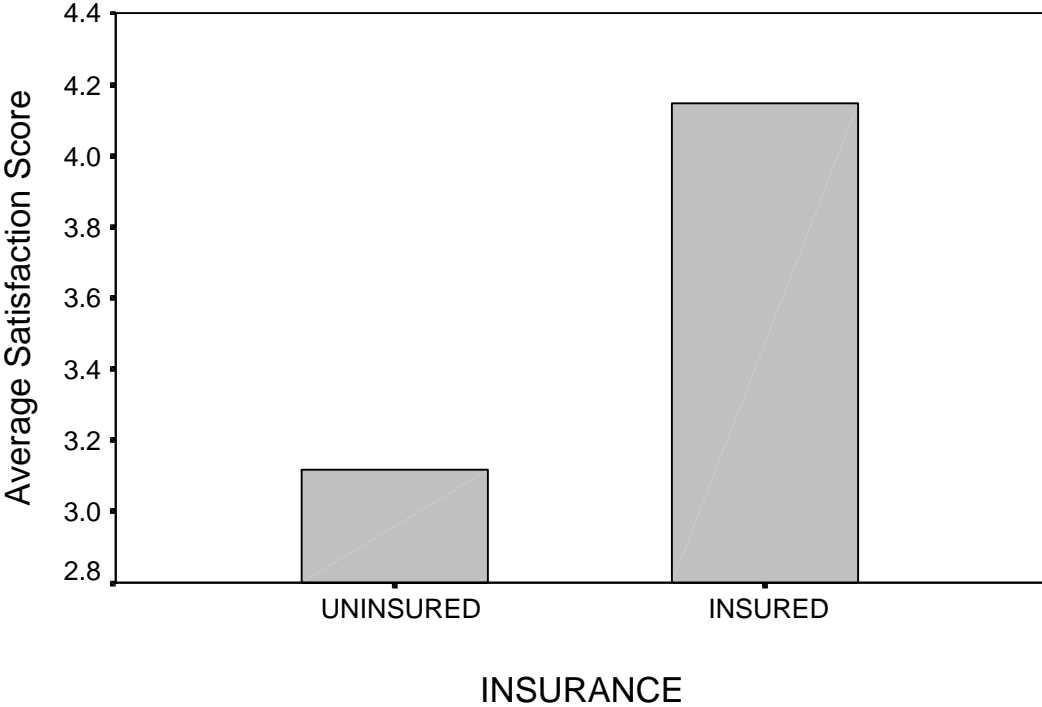
## Health Insurance and Self-Satisfaction



How satisfied are you with yourself?

# Quality of Life Indicators

## Health Insurance and Access to Health Services



How satisfied are you with your access to health services?

## **About the CSUS Institute for Social Research**

Established in 1989, ISR is an interdisciplinary center serving the research needs of federal, state and local government agencies, non-profit organizations, and the University's faculty and administration. ISR's full-time staff is supplemented by faculty in the social sciences, health and human services, engineering and education as projects require their specialized expertise. ISR also offers undergraduate and graduate research apprenticeships, providing paraprofessional training in research skills, for pay and/or credit, to the university's students.

Services Offered by the ISR include program evaluation, needs assessment, time or workload studies, descriptive surveys (by mail, phone, personal interview and laptop computer), and compilation and analysis of existing data (U.S. Census and other governmental data bases, internal organizational data)

The ISR has extensive experience in all aspects of the research process. Clients may engage ISR to manage all research tasks or draw on any combination of the specific skills listed below in support of their own in-house research. These include research design, sampling design, instrument design including question construction and formatting, focus groups, personal interviewing, computer-assisted telephone interviewing, multi-lingual interviewing, computer-assisted self-administered questionnaires, mailed survey administration, data entry, database management, statistical analysis, table and graph construction, and report writing and production.

The Institute for Social Research is located on the CSUS campus. Its physical facilities include a computer-assisted telephone interviewing and data entry laboratory, PC and mainframe computers for the management of large databases, an on-site conference room plus access to the University Union's conference facilities, and data management, statistical and desktop publishing software.

In addition, University Media Services' facilities are available to enhance the research activities of ISR's clients. These include video-taping studios, video and teleconferencing, recording capability, development of graphic and print materials, interactive media and multi-media graphic production.

Finally, ISR has internet access to library collections in universities throughout the world, to the U.S. Census and all federally sponsored data collections and to all major public opinion poll data and academic research in the social sciences archives at the University of Michigan's Inter-University Consortium for Political and Social Research.

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