

Technical Notes: Local Data on Poverty Status and Health Insurance Coverage in Wisconsin

The estimates in these tables are averages over a three-year time period.

The Family Health Survey (FHS) conducts interviews with randomly selected households, a sample of all Wisconsin households. The random sample is used to represent the actual Wisconsin population, but the sample will have some small amount of variation from the actual population.

A “county weight” was constructed for each record in the data set, to adjust for the varying sampling rates and to assure that the weighted results equal the total household population for each county. When these weights are applied to the data set, the results are considered to be representative of the household residents for a specific county during the defined three-year time period. The regional and statewide tables are also representative of their respective populations.

The top row in each table is the estimated total household population for the geographic area described in that table. It is the average number of household residents for a specific three-year time period, based on household population estimates prepared by the Department of Health Services (DHS). Nursing home residents and residents of other group quarters are not included in these estimates.

Poverty Status. The relationship between the number of people in a household and the annual income of that household determines the poverty status. The Family Health Survey asked several questions about total household income during the calendar year prior to the survey, and used current household size to determine whether a household’s income was below the federal poverty guideline published annually in the Federal Register. As an example, the 2008 Federal Poverty Levels (FPL), rounded to the nearest \$1,000, are presented to show how poverty status was calculated for households of two, four and six members. The guidelines below were used to determine poverty status for those who participated in the 2009 Family Health Survey:

Household Size	Less than 100% of FPL	100%-199% of FPL	200% or more of FPL
2 members	Less than \$14,000	\$14,000 – \$27,999	\$28,000 or more
4 members	Less than \$21,000	\$21,000 – \$41,999	\$42,000 or more
6 members	Less than \$28,000	\$28,000 – \$56,999	\$57,000 or more

Health Insurance. For these tables, “health insurance” includes any kind of private or public coverage for health care costs, including Medicare, Wisconsin Medicaid (including BadgerCare and ForwardHealth) and other government-funded insurance.

Questions about health insurance coverage inquire about specific types of insurance in this sequence: Medicare, employer-sponsored, Medicare supplement or Medigap, private (insurance bought directly from an agent or company), coverage from someone not living in the household, military health care (TRICARE, CHAMPUS, CHAMP-VA, VA), Medicaid (including

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<http://dhs.wisconsin.gov/localdata/fhs/>

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BadgerCare and ForwardHealth), and other types of coverage (HIRSP is specifically mentioned). For each type of insurance, the respondent is asked whether any household members are currently enrolled and, for each enrolled person, whether that person has been enrolled for less than 12 months, or 12 months or more.

At the end of this set of questions, the respondent is asked about each person who was not reported to be covered by any type of insurance. This verification question locates another small group of people who otherwise would mistakenly be considered uninsured.

For these tables, people with Indian Health Service medical care and no other coverage are considered uninsured.

Insurance Status and ***Primary Insurance Type*** are two different measures of health insurance coverage. The estimated number “uninsured all of the past year” will generally be smaller than the estimate of “currently uninsured.”

Insurance Status. This estimates three groups: the percentage of residents who were covered by any type of insurance over the entire 12 months preceding the telephone interview, the percentage who had insurance during part of the 12 months and had no insurance part of the time, and the percentage who had no health insurance at all during the preceding 12 months.

Because FHS interviews were conducted throughout the year, the “preceding 12-month” period is variable. For example, respondents interviewed in May 2009 were asked to report their health insurance coverage for the 12-month period between May 2008 and May 2009.

Primary Insurance Type measures health insurance coverage at the time of the survey interview. This “current” estimate of health insurance coverage is the percentage (or number) who had health insurance coverage at the time of the interview. It is a “snapshot” estimate, a cross-section of the Wisconsin household population at one point in time. Any type of public or private insurance coverage at the time of the interview classifies a person as having health insurance. Those with no insurance at the time of the interview are considered uninsured.

Each person is counted only once in this section of the table. Some people have more than one type of health insurance, but they are counted as having only one type. This affects the estimated number who have Medicare coverage; roughly half with Medicare coverage also have employer or private coverage and they are not counted in the Medicare estimate. This also has some effect on the estimated number with private and Medicaid coverage.

Everyone who had employer-sponsored health insurance, with or without any other type of insurance, is included in the “Employer-Sponsored” row. The “Private” row includes everyone with private coverage, with or without other types, except for those with both private and employer-sponsored coverage (shown in the Employer-Sponsored row). The Medicaid row includes those with Medicaid, BadgerCare, ForwardHealth, and other types of Medicaid; it excludes those who have Medicaid coverage in combination with employer-sponsored or private coverage. Everyone who has health insurance and is not included in the first four insurance categories is shown in the “Others” row.

Medicaid includes BadgerCare, ForwardHealth, and other types of Medicaid. The estimated number insured by Medicaid will generally be lower than the Medicaid statistics provided for each county at

<https://www.forwardhealth.wi.gov/WIPortal/portals/0/staticContent/Member/caseloads/481-caseload.htm>

Confidence Intervals. Statistical procedures, such as constructing confidence intervals, are a guide to the amount of precision attributed to the survey results. The 95 percent confidence interval provides additional information about the estimated number of people and the estimated percent. It is shown in the column to the right of each result presented in the table. Add the confidence interval value to the estimated percent to find the high boundary of the 95 percent confidence interval, and subtract it from the percent to find the low boundary. For example, under Primary Insurance Type, in the table presented for La Crosse County 2007 through 2009, an average of 4 percent of La Crosse County household residents were reported to be uninsured at the time of the survey interview. Adding and subtracting the 2 percent value yields a 95 percent confidence interval of 2 percent to 6 percent. This means that 95 out of 100 random surveys would estimate that between 2 percent and 6 percent of La Crosse County household residents were uninsured at a given point in time during the three-year period. The same procedure applies to the estimated number of people: adding and subtracting 3,000 from 4,000 yields a 95 percent confidence interval of 1,000 to 7,000 persons in La Crosse County who were currently uninsured.

The percentage estimates, as well as the percentage confidence intervals, are rounded to whole numbers to avoid the impression of greater precision than is warranted from a sample survey. The estimated numbers of people, which are estimates of the household population in a specific county, region or the state as a whole, are rounded to the nearest 1,000 for the same reason.

In some tables the percentage estimates would be expected to sum to 100 percent, but they do not. This is due to two factors: rounding to whole numbers and the omission of “no answer” categories. The “no answer” category includes refusals to answer and answers of “don’t know.” Information about the “no answer” or unknown category is presented in the Poverty Status tables.

Scheduled Updates. These tables will be updated each year. The counties for which estimates are prepared will vary from year to year, depending on the survey sample size in a given county. A minimum of 100 cases is required.

More information about the Family Health Survey and recent reports are available at <http://dhs.wisconsin.gov/stats/familyhealthsurvey.htm>