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Lack of Health Insurance a Bigger Problem For Some Groups of Oregonians

Men more than women. Communities of color typically more than whites. Malheur County residents more than Polk County residents.

Some groups of Oregonians were more likely than others to lack health insurance before this year's Obamacare reforms. That's the finding of a new report by the Oregon Center for Public Policy (OCPP) examining uninsured rates just prior to key Affordable Care Act reforms taking effect this year.

"Health reform won't be finished until Oregon closes those gaps in coverage," said OCPP policy analyst Janet Bauer. "The goal must be for everyone in the state to have quality, affordable health coverage."

Nearly two out of five low-income, working-age Oregonians lacked health insurance in 2012, according to the report [Gains and Gaps in Oregon Health Coverage](#), which examined the most recently available U.S. Census data. While this group made up 22 percent of the state's population, it accounted for 57 percent of the state's uninsured that year.

Most communities of color in Oregon face greater barriers to health coverage. In 2012, Latinos, American Indian/Alaskan Natives and Native Hawaiian/Pacific Islanders were more than twice as likely to lack coverage as non-Hispanic whites. African-Americans also had higher uninsured rates than whites.

Working-age men were more likely than working-age women to lack health insurance in 2012 — 23.6 percent versus 19.2 percent, respectively. This tendency held true regardless of whether men were working full time, part time or not working.

Big disparities also existed among Oregon counties. According to the Center's analysis, residents of Malheur County were about twice as likely as residents of Polk and Benton counties to lack health insurance.

Since the 2012 Census survey, Oregon expanded its Medicaid program, the Oregon Health Plan, to low-income adults. It also launched Cover Oregon. Despite its technical troubles, the health insurance marketplace has enrolled tens of thousands of Oregonians in private insurance plans. Both changes hail from the Affordable Care Act.

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“We won’t know until 2015 how much the Affordable Care Act closes Oregon’s coverage gaps, but given that several hundred thousand have signed up for the Oregon Health Plan and commercial coverage, the news is sure to be positive,” said Bauer.

Even so, any remaining gaps in health coverage that affect some communities more than others will likely require new policy solutions, Bauer explained.

In that regard, she praised the Oregon legislature’s decision earlier this year to study the feasibility of a Basic Health Program in Oregon.

An option that states have under the Affordable Care Act, a Basic Health Program offers the possibility of extending affordable health coverage to tens of thousands of low-income Oregonians who may struggle to afford the commercial plans in Cover Oregon, said Bauer.

“Best of all, it would cost Oregon virtually nothing, since the federal government picks up most of the cost of insurance,” she added. “Sensible policies like Basic Health are where health reform in Oregon needs to go next.”

The Oregon Center for Public Policy is a non-partisan, non-profit institute that does in-depth research and analysis on budget, tax and economic issues. The Center’s goal is to improve decision-making and generate more opportunities for all Oregonians.