

Director: Study shows problem

Fewer Nebraskans have health insurance

OMAHA (AP) - The 1989 rate of Nebraskans without health insurance was the second highest in a decade despite the decade's lowest unemployment rate and improved economic conditions in the state, a University of Nebraska study indicated.

Of 1,866 Nebraska adults questioned in telephone interviews, 8.1 percent said they did not have insurance, indicated the study from the Center for Health Services Research of the University of Nebraska. Results of the study were released Monday.

David Palm, director of the bureau of health planning and data management for the Nebraska Department of Health said the problem could not be overlooked.

"I think this study shows that this is a serious problem," Palm said.

The report concluded: "While it is encouraging to see that the general economic improvement, combined with some efforts in public policy, have reduced the percent of uninsured in the state, it is

disconcerting that the percent is still above eight."

Nebraska's rate among those surveyed declined from a 10-year high of 9.7 percent in 1986. Insurance was defined as both private and public health care coverage, including Medicare and Medicaid.

Nebraska in 1989 "was on its way to a 12-year low in unemployment, reached in April 1990," the report found. The 1989 employment rate of 3.1 percent was the lowest in a 10-year period used in the study.

In spite of the general economic improvement, Nebraska's rate may have been affected by factors that are recognized as contributing to a higher percentage of uninsured people, the authors said.

Those more likely to lack coverage are employees of small firms, seasonal workers and part-time and self-employed workers. Also included in that group are those who work for low wages but make too much to be eligible for Medicaid, those between 18 and 24, and minorities.

"Consistent with national trends,

uninsurance in Nebraska is a problem for the working poor," the report said.

The highest rate (20.9 percent) of households without insurance was among those making between \$5,000 and \$9,999, and the second highest (18.6 percent) was among those making between \$10,000 and \$14,999.

By age groups, the highest percentage (14.9 percent) was among those 18-25 years old.

Nebraska's overall rate of uninsured in 1989 was "somewhat lower than would be expected given the national data, but still somewhat high given the current economic health of the state," the authors wrote.

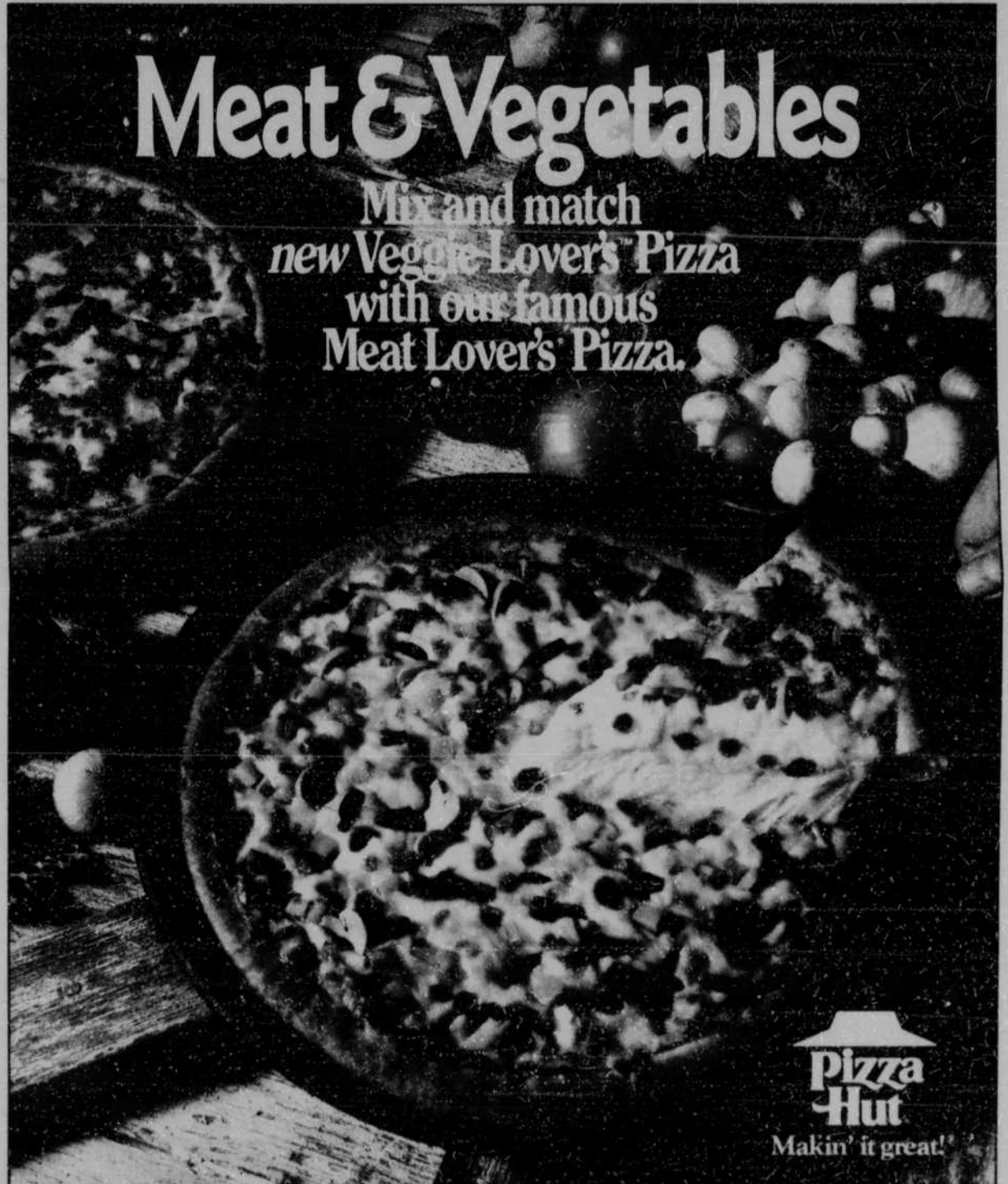
The national consensus in the fall of 1989 was that about 15 percent of the population lacked coverage, according to the center's report.

Palm said he would have expected some drop in the state's overall ratio

of uninsured because the state's economy has improved. But, he said, "we still have some pockets of population that are not doing well."

He said he considered the rate of 8.1 percent high and a possible indication that people were going without medical care for lack of a way to pay their bills.

The survey producing the 8.1 percent statewide rate carried a margin of error of 1.25 percentage points.



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