



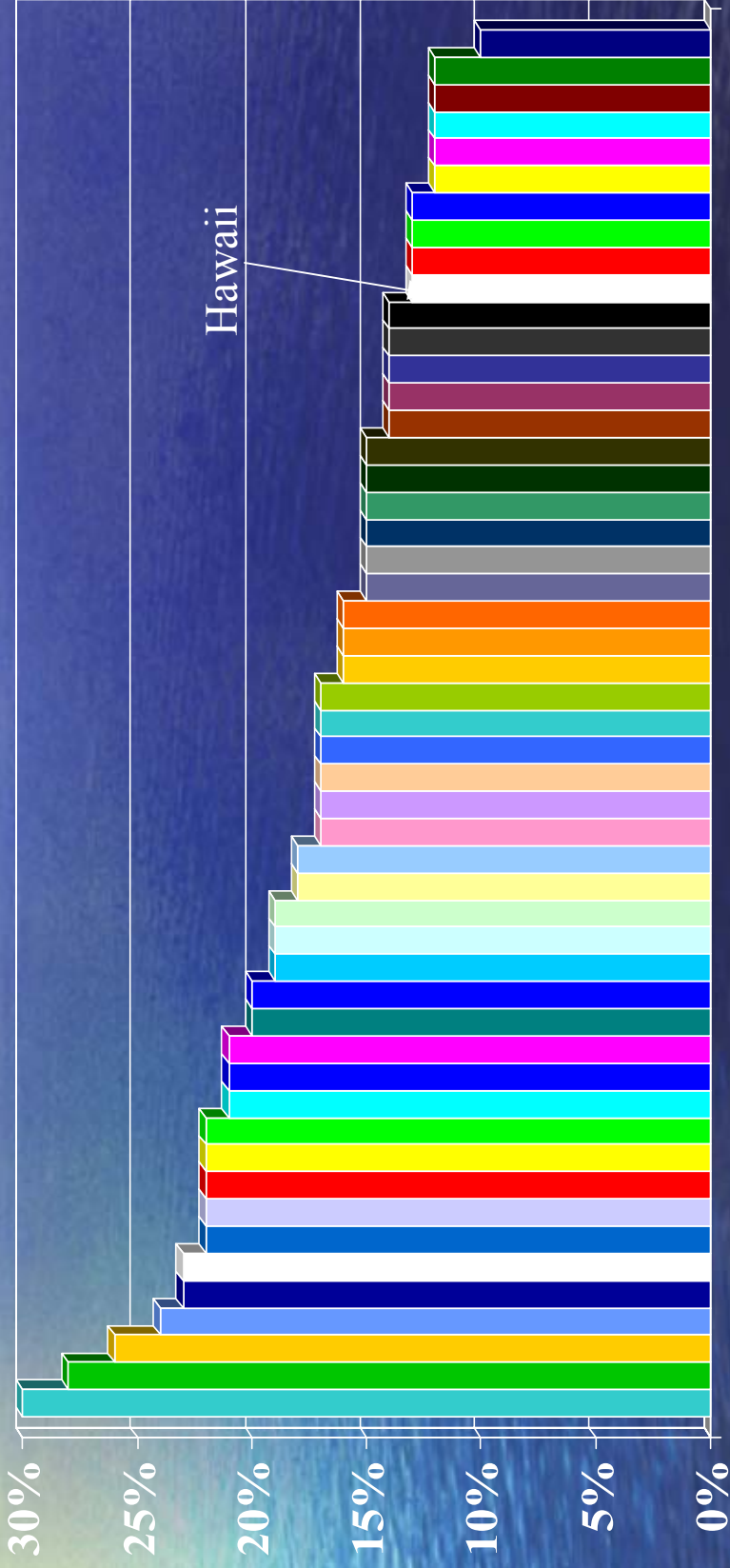
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**National Academy for
State Health Policy**

Hawaii patterns of coverage differ from those in the rest of the nation

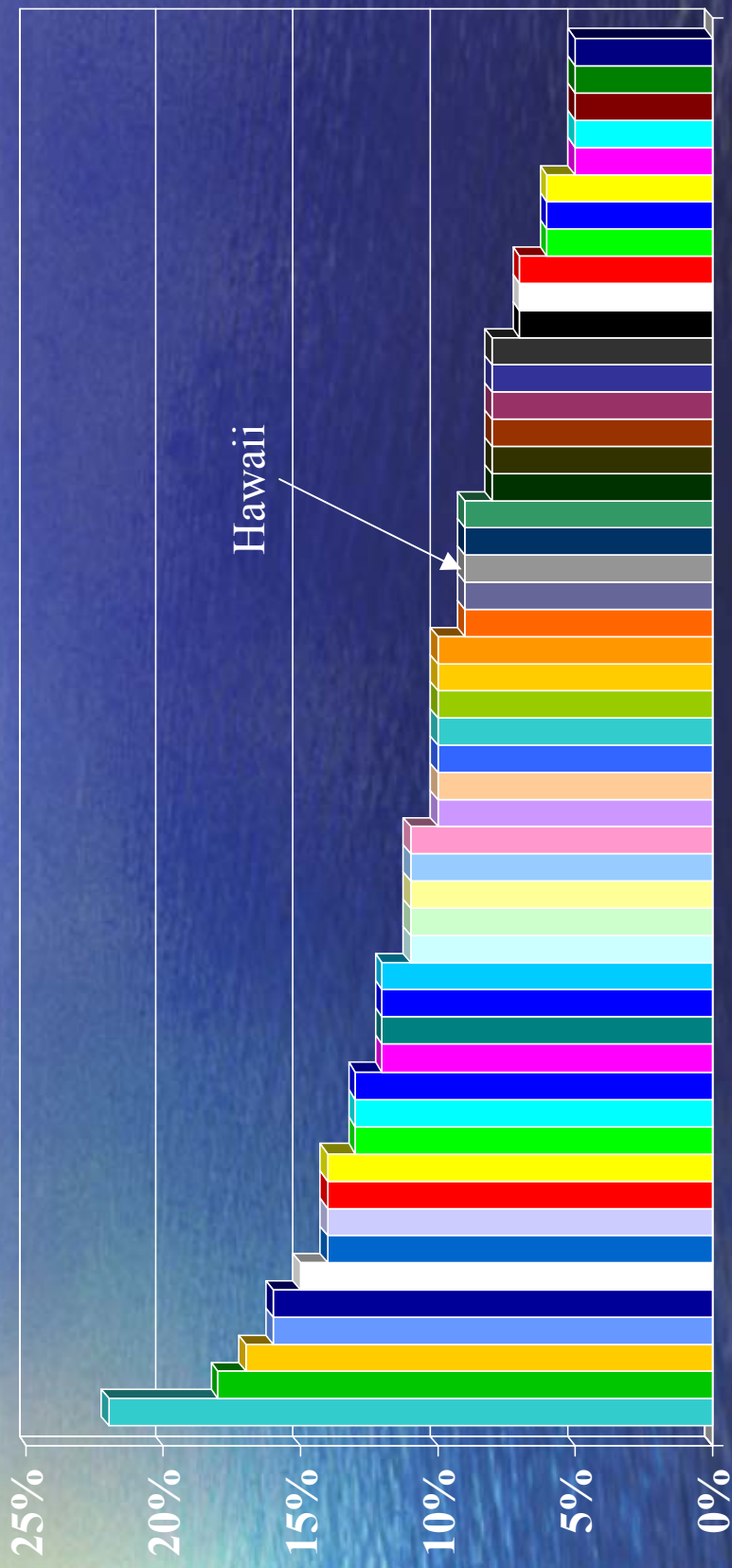
- One of the lowest rates of uninsured in the country
- Substantially higher than average rates of employer-sponsored coverage
- This pattern is clearly due to PHCA because the mix of employment sector, firm size, and wages would typically yield a much lower rate of ESI

Percent of Non-elderly Adults Without Health Insurance, by State, 2001-2002



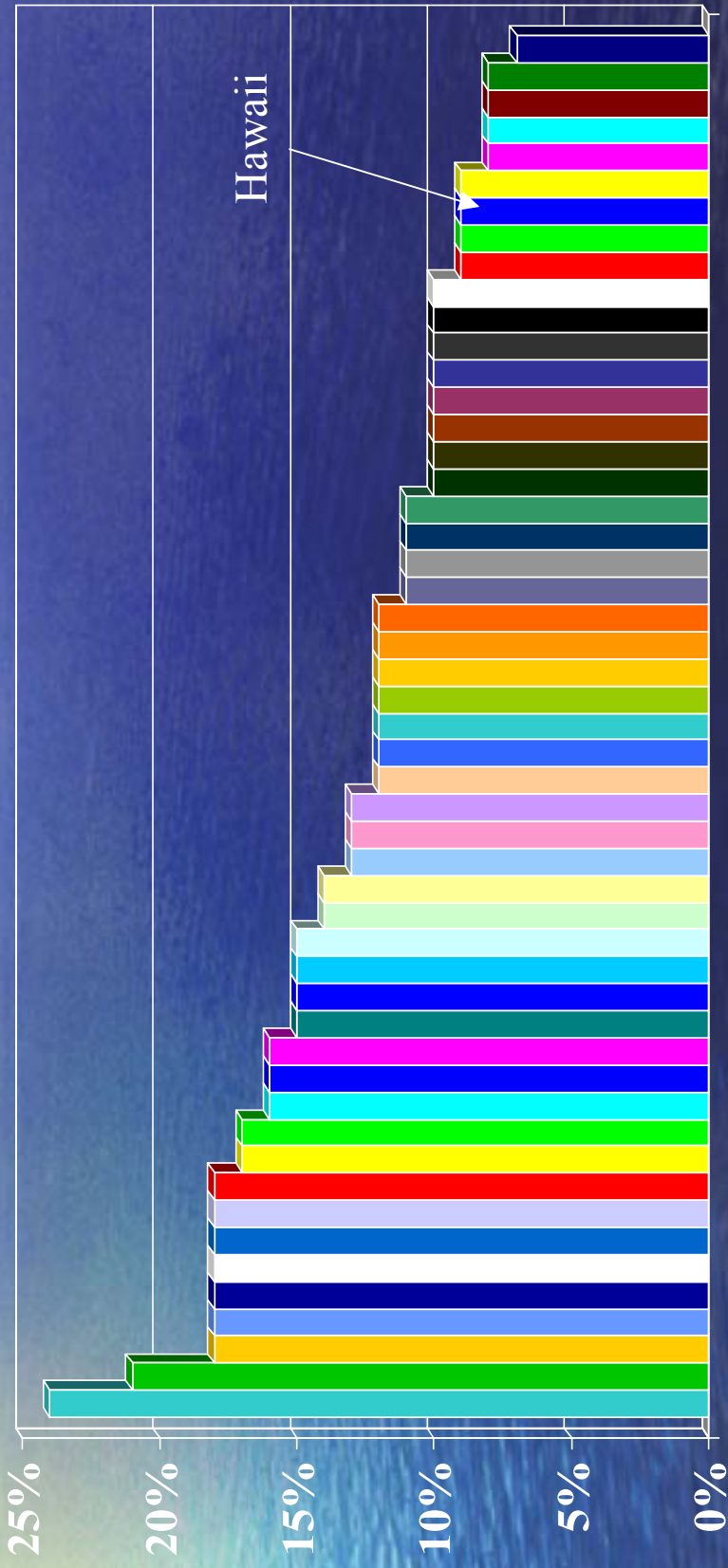
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Children 18 and Under Without Health Insurance, by State, 2001-2002



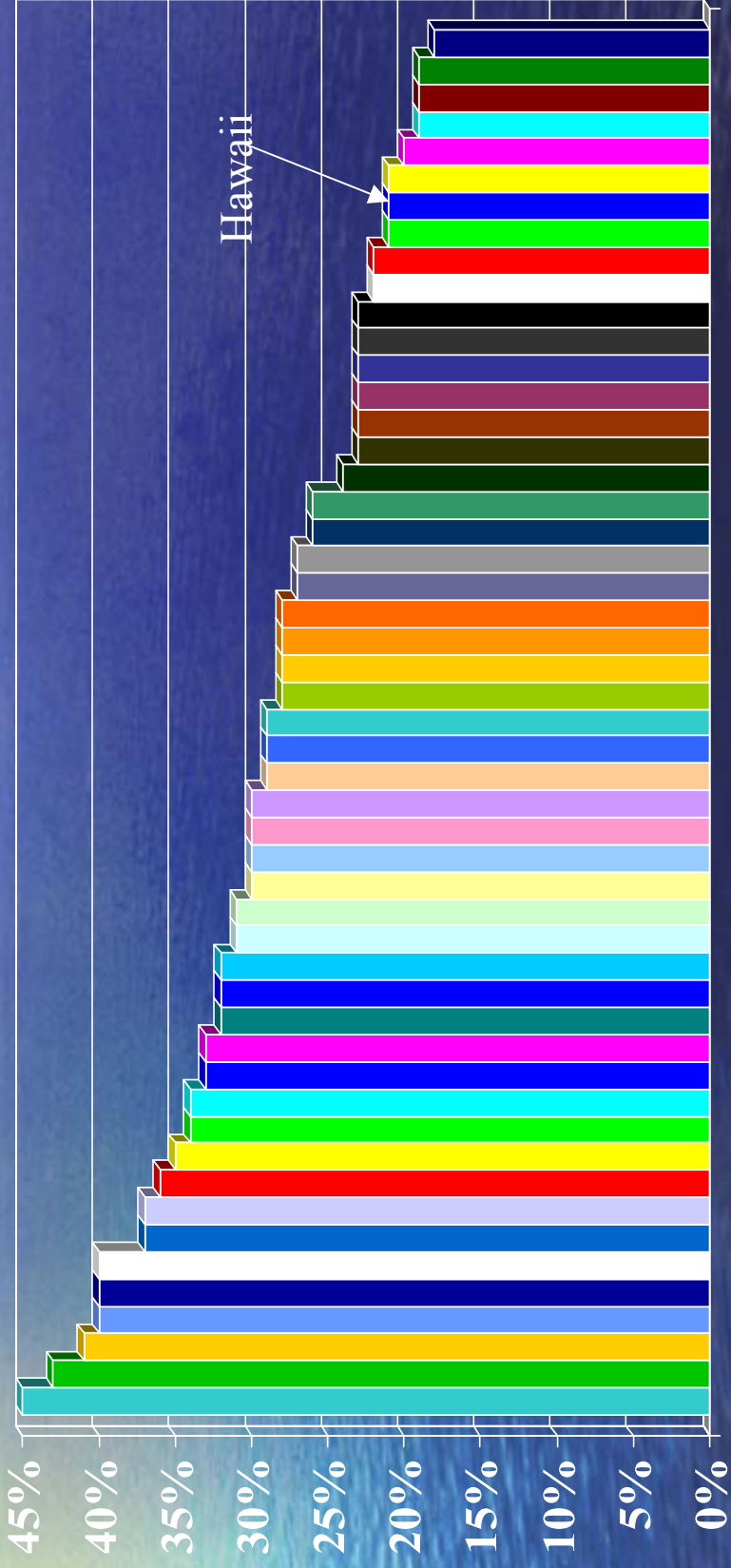
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Non-elderly Persons in Households with At Least 1 Full Time Worker Without Health Insurance, by State, 2001-2002



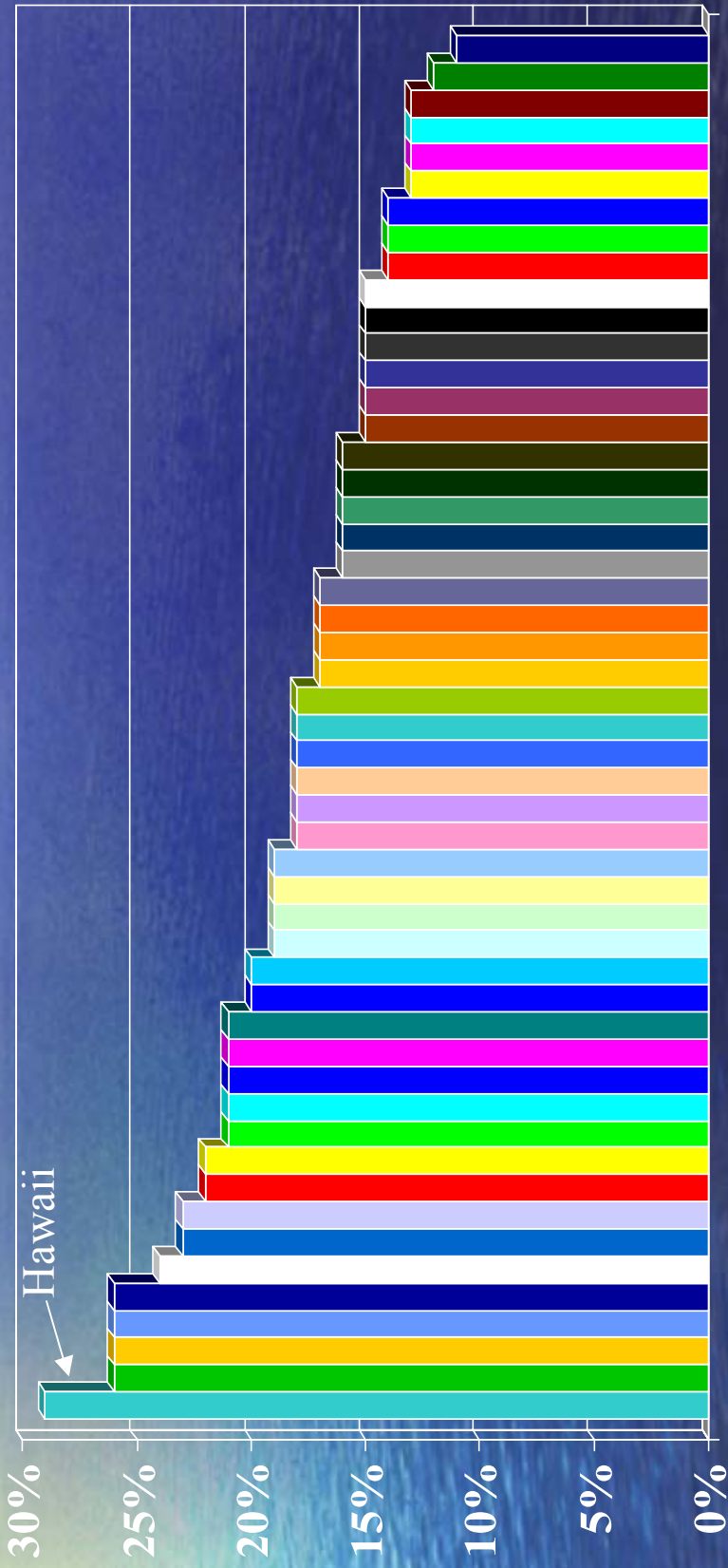
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Non-elderly Persons in Households with Only Part Time Workers Without Health Insurance, by State, 2001-2002



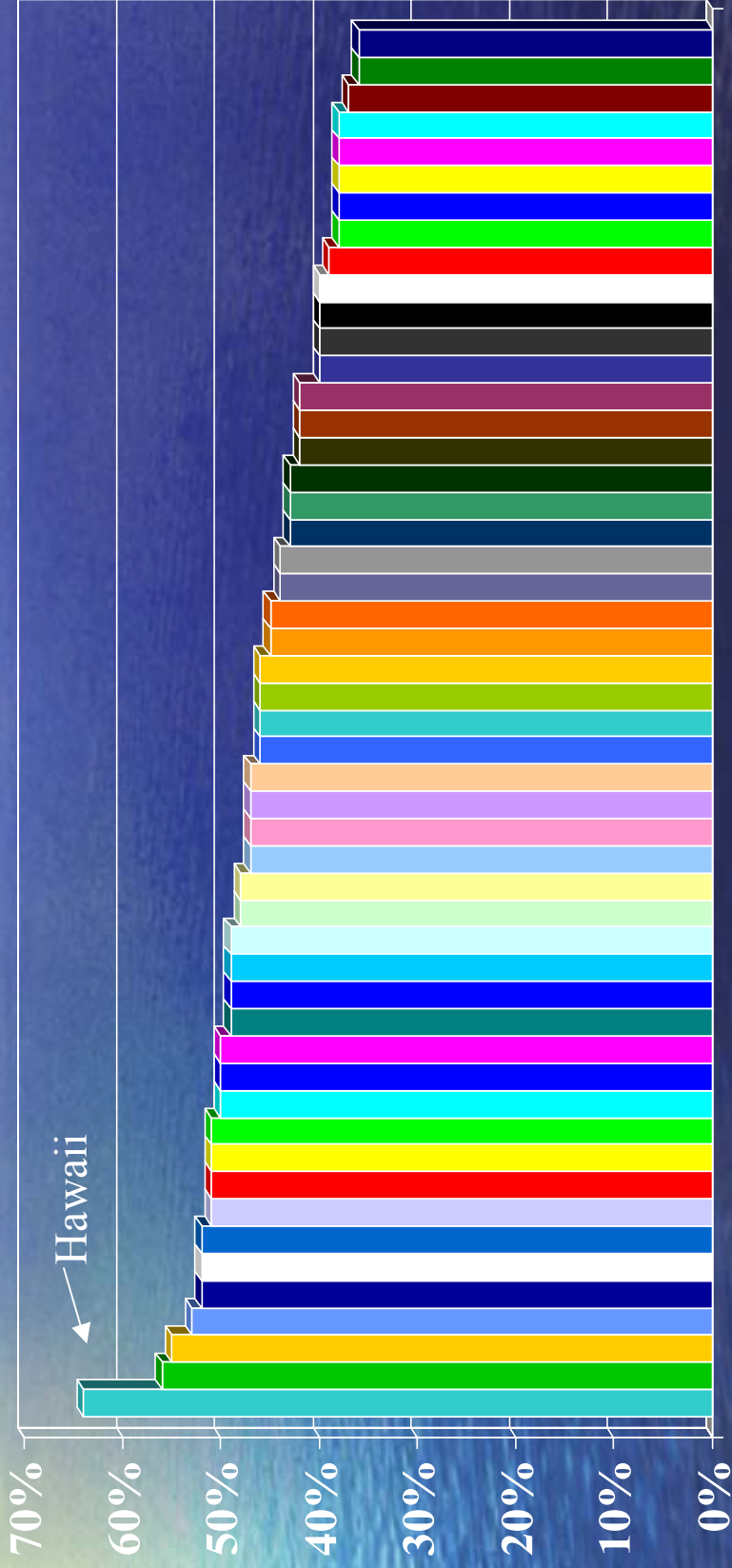
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Nonelderly People with Income Below Poverty with Employer Coverage, by State, 2001-2002



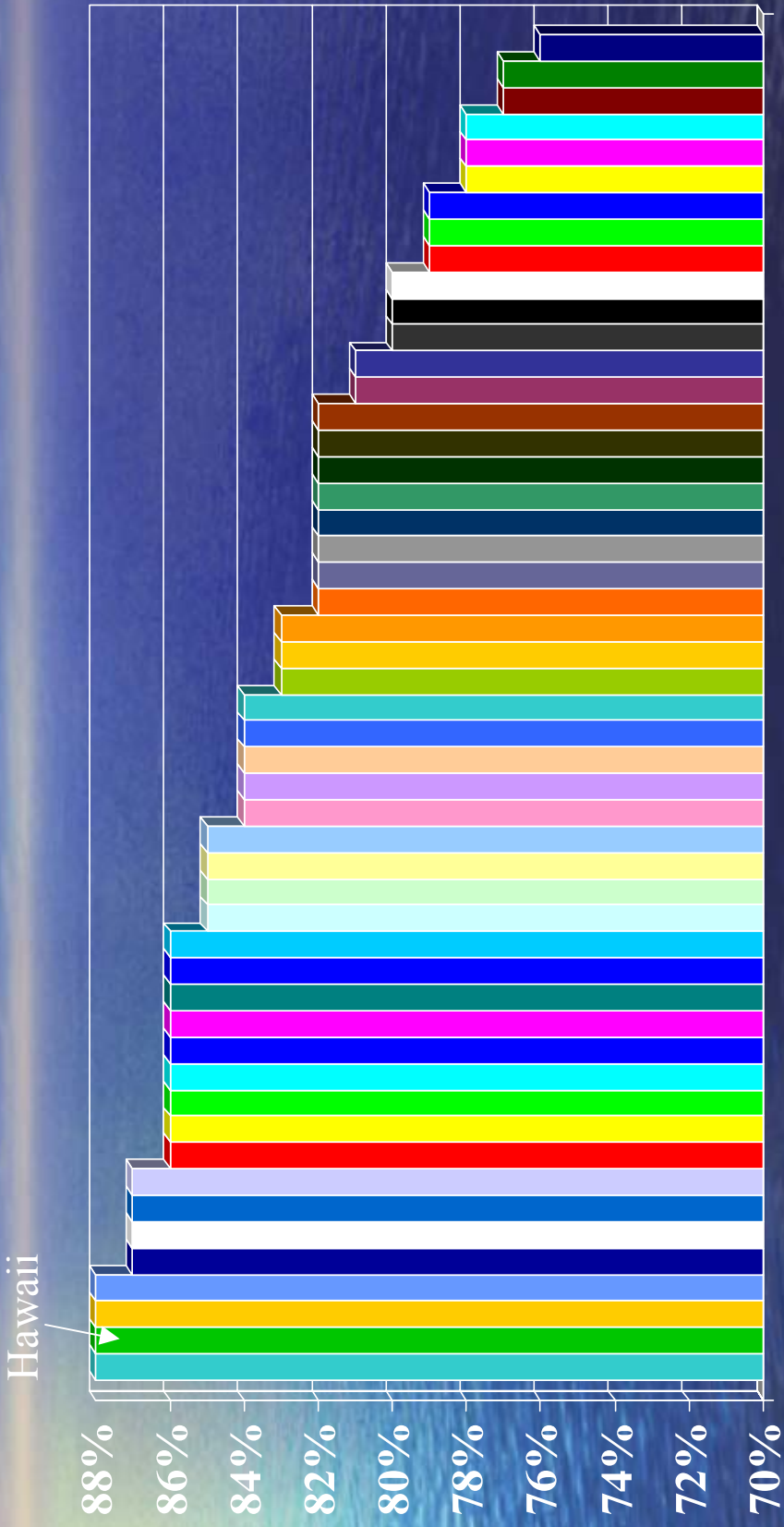
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Nonelderly People with Income Between 1 and 2 Times Poverty with Employer Coverage, by State, 2001-2002



Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Nonelderly People with Income Twice Poverty or More with Employer Coverage, by State, 2001-2002

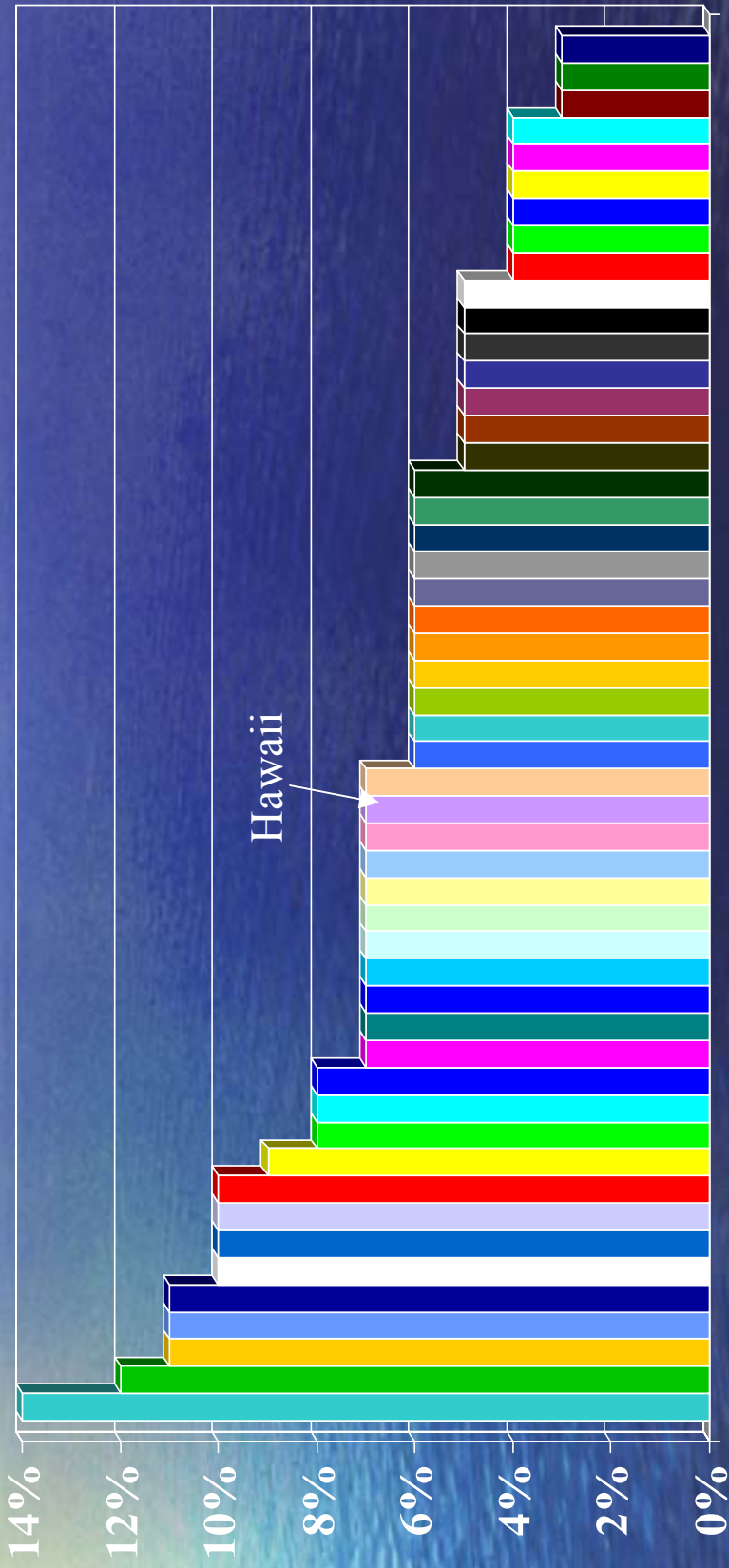


Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Yet,

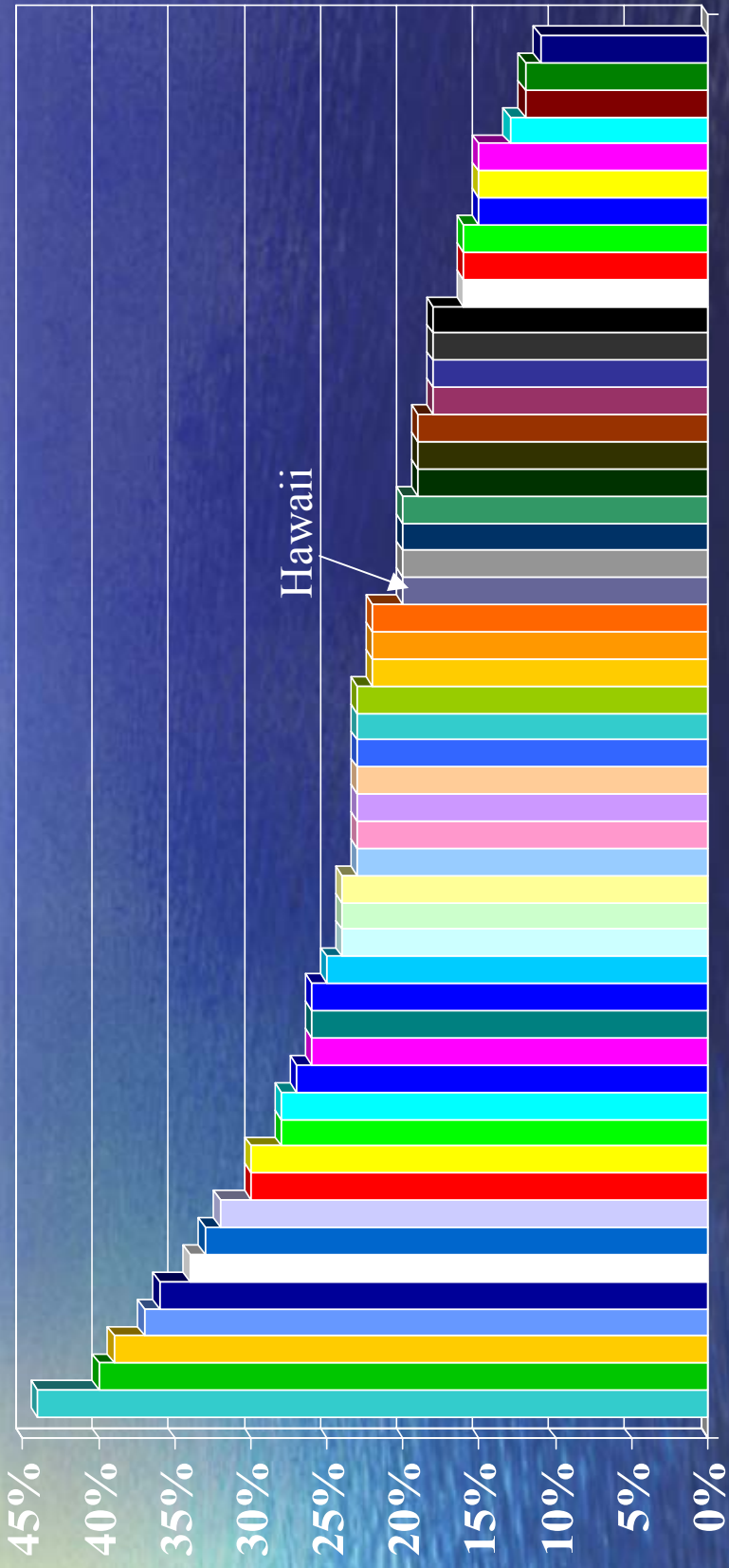
- Hawaii has average or slightly below average rates of coverage through Medicaid/SCHIP

Percent of Nonelderly Adults Enrolled in Medicaid, by State, 2001-2002



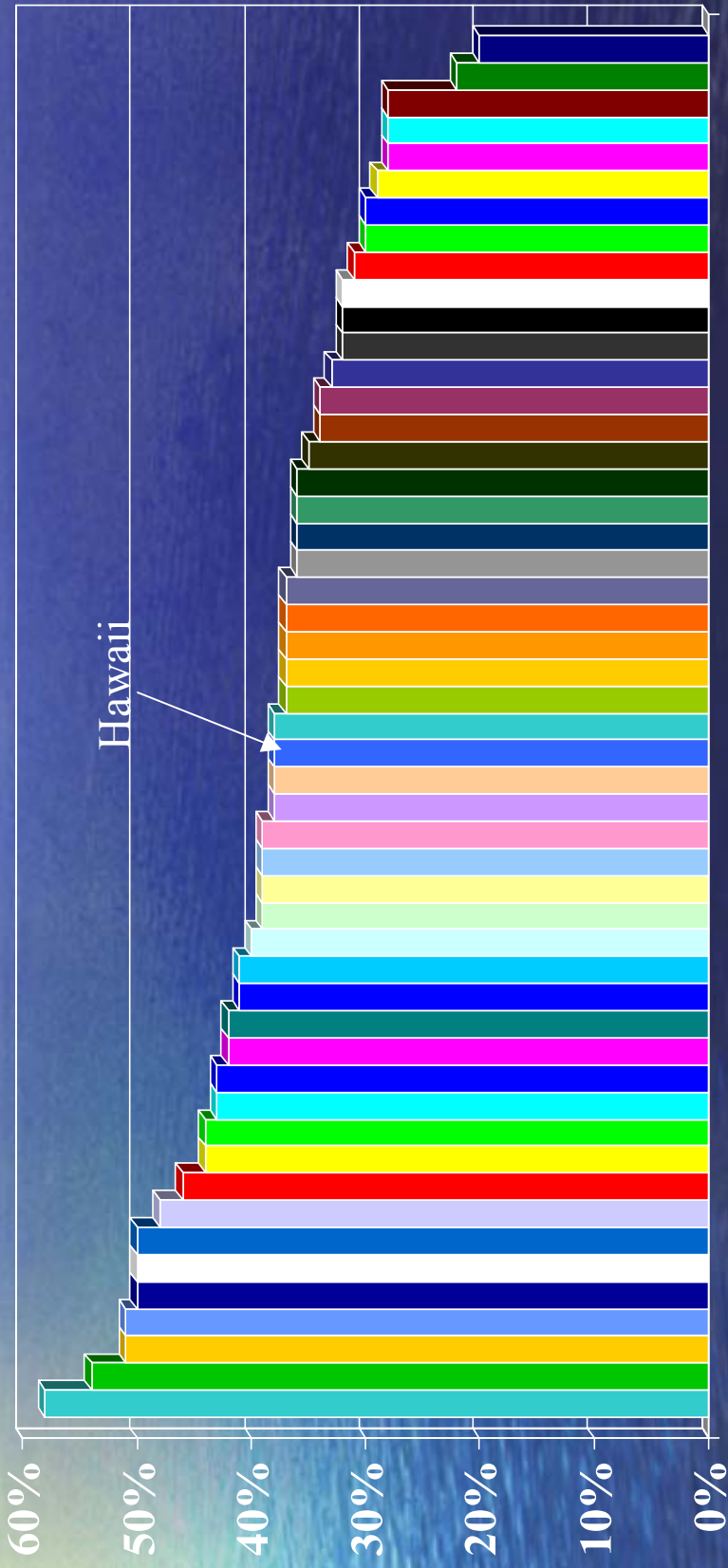
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Children 18 and Under Enrolled in Medicaid, by State, 2001-2002



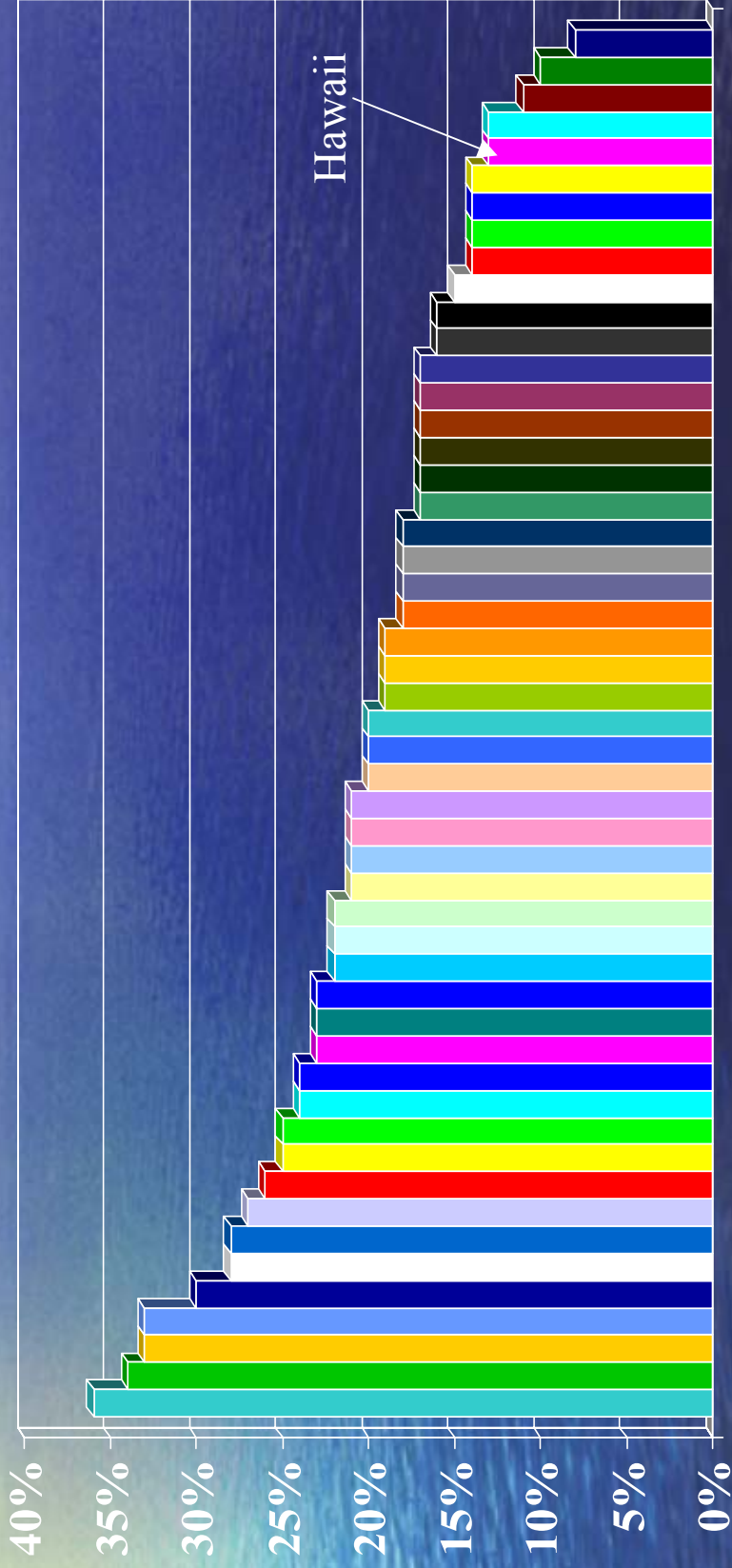
Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Nonelderly People with Income Below Poverty Enrolled in Medicaid, by State, 2001-2002



Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

Percent of Nonelderly People with Income Between 1 and 2 Times Poverty Enrolled in Medicaid, by State, 2001-2002



Source: State Health Facts Online: The Henry J. Kaiser Family Foundation. <http://statehealthfacts.kff.org>

This starting point carries with it important strengths for reducing the number of uninsured even further

- The size of the problem is small in comparison to other states
- Lower than average rate of public coverage leaves room for expansion
- Equity demands full enforcement of employer mandate

Paths available to Hawai'i based upon other states' experiences

- Public program eligibility expansions
- Public program eligibility simplification and outreach
- Public support of employer coverage
- Public support of individual coverage

Major considerations in approaches to take

- What level of benefits provides meaningful health insurance coverage for the target population?
- How much can individuals afford to pay for coverage?
- How much can firms afford to pay for coverage?