Center for American Progress Action Fund

# The Counties that Need the Affordable Care Act the Most

By Anna Chu and Charles Posner        July 2013

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# Contents

# Introduction and summary

Millions of Americans who are unable to afford health care will finally be able to get the health insurance they need to take care of themselves and their families when the Affordable Care Act goes into effect next year. But conservatives in Congress have been fighting tooth and nail to dismantle and destroy the health care law and prevent the American people from even learning about the benefits of the law or their new insurance options.

From warning the professional sports leagues[1] not to assist in spreading the word about the health care law, to the House voting 40 times to repeal the law, to denying funding for the government to educate consumers about the benefits of the law or enrollment, conservative lawmakers not only have refused to work on strengthening the law but are doing everything they can to torpedo it. Many of these opponents of the health care law represent districts with some of the highest rates of uninsured people in the nation. These elected officials have abandoned their responsibility to assist constituents and refuse to recognize that their constituents include the uninsured and families who will benefit immensely when the health care marketplaces go into effect in January 2014. In contrast, though Democrats had fought against the passage of President George W. Bush's Medicare Part D drug benefit, Democrats did not try to undermine the law's implementation and, in fact, undertook to educate their constituents on how to navigate the law.[2]

It is one thing to fight the passage of the health care law, but as Norm Ornstein at the American Enterprise Institute wrote, "What is going on now to sabotage Obamacare is not treasonous—just sharply beneath any reasonable standards of elected officials with the fiduciary responsibility of governing."[3]

But it is not just conservatives in Congress who[4] are blocking their constituents from accessing the benefits of the health care law. Governors and state legislatures in states across the country are refusing to expand Medicaid. If every governor accepted the federal funds guaranteed under the health care law to expand Medicaid, nearly 17 million Americans would gain coverage.[5] But after

the Supreme Court's decision to allow states to decide whether to accept funding, conservative legislatures and governors in 13 states decided not to expand Medicaid coverage in their state, leaving millions of Americans without access to affordable health insurance.[6] Another six states are leaning against expansion.[7] These governors and state legislatures are not only denying care to those who need it the most, but they are also costing their states tens of millions of dollars.

Yes, politicians can play their games, but at the end of the day, it's their job to fight for the best interests of all their constituents, including the uninsured. To do anything less is an abdication of their constitutional duty.

In just a few short months—in January 2014—millions of uninsured Americans will finally have access to the affordable health care that they and their families need to live healthy and secure lives. This report takes an in-depth look at some of the counties that may stand to gain the most from full implementation of the health care law. A number of these counties are represented by congressional members who, instead of helping those in their districts learn more about the law and how to access the law's benefits, are actually working against what is best for their constituents.

# How the Affordable Care Act
is helping Americans

Since its passage in 2010, the Affordable Care Act has already benefited millions of Americans. From the 6.6 million seniors who have received more than $7 billion[8] in discounts on their prescription drugs to the 3.1 million young adults who now have insurance through their parents' insurance plans, the health care law is benefiting Americans from all walks of life. In fact, more than 77 million consumers have already saved $3.9 billion[9] in 2012 because the health care law is making insurance companies operate more efficiently.

Come next year in 2014, even more Americans will stand to gain tremendous benefits from the Affordable Care Act. The law is providing consumers with access to affordable health care and is also improving the quality of care, including reforming insurance-industry rules so those with pre-existing conditions will no longer be denied coverage.

## The Affordable Care Act is bringing Americans access to affordable health care

Although conservatives bemoan the health insurance marketplaces and claim that the cost of health insurance will skyrocket because of the health care law, the real story of what is happening on the ground shows that the law is fostering competition among insurers and lowering the cost of health care for consumers. Consider New York, where premiums are set to fall by at least 50 percent.[10] According to *The New York Times*, "Beginning in October, individuals in New York City who now pay $1,000 a month or more for coverage will be able to shop for health insurance for as little as $308 monthly. With federal subsidies, the cost will be even lower."[11] New Yorkers will see lower premiums and will be able to choose from 17 different insurance plans when enrolling in coverage in October.[12]

In California, the most populous state in the nation, 13 insurers would be able to sell policies in the state's health care marketplace next year, and the bids submitted by the companies "are significantly less expensive that what forecasters expected," as reported by *The Washington Post*.[13] The least expensive bid for a silver-level plan, the second-most-affordable category of health care plans, came in with a premium of $276 a month, while the most affordable coverage option, the bronze-level plan, came in at $172 a month. Meanwhile, in Oregon, one insurance company submitted a plan with a monthly premium of about $169. While other insurers submitted bids for more than $400, they asked the state if they could recalculate their rates after seeing their competitors' lower price points.[14]

Oregon and California are not the only places where the health care law is helping lower the cost of insurance. Competition has lowered the average cost of premiums in Montana by close to 6 percent.[15] Meanwhile, the Maryland Insurance Administration recently approved final rates for health plans that are among the lowest of the 12 states that have proposed or approved rates.[16] In Maryland, a 25-year-old buying the cheapest bronze plan would pay about $119 to $129 a month, compared to $151 in Washington, D.C., and $134 in Virginia.[17]

In addition to driving down the cost of health insurance, the health care law will provide financial assistance to moderate- and lower-income individuals to help them pay their premiums, further reducing the cost of health care coverage. The law provides financial help in several different ways. The health care law offers federal tax credits on a sliding scale to individuals making up to 400 percent of the federal poverty level—about $45,960 for an individual and $94,200 for a family of four in 2013—to help them offset the cost of health care premiums.[18] In all, about 18 million individuals and working-class families will receive tax credits averaging $4,000 a year.[19] In addition to tax subsidies, the health care law also provides cost-sharing subsidies to individuals making up to 250 percent of the federal poverty level—$28,725 for an individual in 2013.[20] Cost-sharing subsidies help reduce the out-of-pocket costs for covered benefits.

If obstructionists in Congress have their way, many Americans will never see these benefits. Instead, health care premiums will go back to rising at astronomical rates, and millions of Americans would continue to go without the care they need to live healthy lives.

## The Affordable Care Act is improving the quality of our health care

Uninsured individuals are generally the least likely to receive medical care. These people, however, are often the most in need of care because of their poor health status. For these individuals, health care coverage is especially important in ensuring a healthy and financially secure life. Good primary care, preventive and wellness services, and care coordination would go far in helping individuals with poor health and chronic conditions. The health care law would not only give individuals access to affordable health care coverage, as explained above, but it is already improving the quality of the care received.[21]

The Affordable Care Act is providing consumers with a multitude of better health care benefits. For instance, the law requires that health plans offered on the marketplace include doctor's visits, maternity care, and emergency-room care.[22] The health care law has also provided consumers with critical preventive care services, such as cancer screenings, health screenings, and important immunizations. Because of the law, 71 million Americans with private health insurance have received at least one free preventive health care service such as a mammogram or a flu shot. Additionally, about 34 million seniors have received at least one free preventive service as well.[23]

Another way the health care law is improving the quality of care is by protecting those with pre-existing conditions. Before the law, many patients with pre-existing conditions did not have access to affordable health care.[24] But starting in 2014, insurance companies will no longer be able to deny coverage for or charge higher premiums to people with pre-existing conditions. Conservative efforts to repeal the health care law would let big insurance companies go back to being able to deny coverage for or charge high premiums to people with pre-existing conditions.

These are just two of the many examples of how the health care law improves the quality of health care. Americans stand to benefit in numerous other ways, including through an increase in the number of health care providers, school-based health centers, and community health centers.[25] Other parts of the law are already encouraging doctors and other health care providers to work together and coordinate care.

# Top 30 worst counties

Despite all the ways the individuals who currently lack health care coverage would benefit from access to affordable, quality health care coverage because of the health care law, many congressional leaders are actively fighting to defeat the law instead of helping their constituents access the coverage and benefits they need to live healthy lives.

The list below represents 30 of some of the worst counties in America when it comes to the percentage of uninsured individuals and health-related outcomes. These counties appear most frequently on the top 200 lists of worst counties in the country based on the following factors:

• Highest overall percentage of uninsured individuals

• Highest percentage of uninsured women

• Highest percentage of uninsured individuals ages 18 to 39

• Highest percentage of uninsured young men

• Highest percentage of uninsured people of color

• Highest percentage of uninsured working-class individuals

In addition to the numbers of uninsured, these counties have some of the worst insurance rates. Moreover, some of the counties on this list also have the worst health outcomes in the nation on factors such as heart disease, stroke, and diabetes. Below is more information on each of these factors.

## The 30 worst: 30 counties that rank among the 200 worst counties in the nation across five key factors among counties with population greater than 25,000

Out of the 3,142 counties we observed, the following counties were among the 200 worst in each of these five key factors.

| County name | County population, 2010 | Percent uninsured, under Age 65 | Percent uninsured, women under Age 65 | Percent uninsured, men age 18-39 | Percent uninsured, overall age 18-39 | Percent uninsured, income 138 percent to 400 percent of federal poverty line | County representative(s) |
|---|---|---|---|---|---|---|---|
| Burnet County, TX | 33,873 | 29.6 | 28.2 | 50.2 | 47.2 | 31.7 | Roger Williams (R-25) |
| Cameron County, TX | 357,400 | 37.6 | 37.4 | 60.8 | 56.6 | 36.4 | Filemon Vela (D-34) |
| Cherokee County, TX | 40,647 | 30.5 | 28.3 | 50.1 | 46.0 | 29.5 | Jeb Hensarling (R-5) |
| Collier County, FL | 233,707 | 29.5 | 26.7 | 51.1 | 46.4 | 34.4 | Trey Radel (R-19), Mario Diaz-Balart (R-25) |
| Cooke County, TX | 31,772 | 28.6 | 27.1 | 47.6 | 43.9 | 30.4 | Mac Thornberry (R-13) |
| Dallas County, TX | 2,139,366 | 31 | 29.1 | 48.6 | 44.9 | 34.6 | Jeb Hensarling (R-5), Kenny Marchant (R-24), Michael Burgess (R-26), Eddie Johnson (D-30), Pete Sessions (R-32), Marc Veasey (D-33) |
| DeSoto County, FL | 25,813 | 34.4 | 29.9 | 57.2 | 51.0 | 33.6 | Tom Rooney (R-17) |
| Ector County, TX | 120,948 | 29.5 | 28.4 | 46.7 | 42.5 | 30.7 | Mike Conaway (R-11) |
| El Paso County, TX | 703,756 | 32.8 | 33.5 | 46.7 | 46.5 | 32.5 | Beto O'Rourke (D-16), Pete Gallego (D-23) |
| Henderson County, TX | 62,540 | 28.8 | 27.9 | 50.4 | 45.3 | 28.9 | Jeb Hensarling (R-5) |
| Hendry County, FL | 33,174 | 34.5 | 31.2 | 56.9 | 51.1 | 34.6 | Alcee Hastings (D-20), Mario Diaz-Balart (R-25) |
| Hidalgo County, TX | 696,062 | 38.1 | 38 | 58.8 | 58.0 | 37.1 | Ruben Hinojosa (D-15), Henry Cuellar (D-28), Filemon Vela (D-34) |
| Hopkins County, TX | 29,476 | 30.7 | 29 | 51.4 | 47.3 | 31.1 | Ralph Hall (R-4) |
| Kerr County, TX | 35,970 | 27.8 | 27.4 | 47.3 | 44.0 | 29.7 | Lamar Smith (R-21) |
| Lagrange County, IN | 32,873 | 34.9 | 32.5 | 50.6 | 49.0 | 33.5 | Marlin Stutzman (R-3) |
| Matagorda County, TX | 31,147 | 28.5 | 26.9 | 50.4 | 45.4 | 30.6 | Blake Farenthold (R-27) |
| Maverick County, TX | 47,445 | 33.9 | 34.3 | 54.4 | 52.2 | 32.9 | Pete Gallego (D-23) |
| McKinley County, NM | 65,429 | 31.4 | 29.4 | 51.6 | 45.0 | 31.2 | Ben Lujan (D-3), Steve Pearce (R-2) |
| Miami-Dade County, FL | 2,119,895 | 35.8 | 33.9 | 51.4 | 47.4 | 38.0 | Debbie Wasserman-Schultz (D-23), Frederica Wilson (D-24), Mario Diaz-Balart (R-25), Joe Garcia (D-26), Illeana Ros-Lehtinen (R-27) |
| Monroe County, FL | 59,556 | 28.7 | 26.2 | 48.2 | 43.2 | 34.3 | Joe Garcia (D-26) |
| Navarro County, TX | 40,369 | 29.6 | 27.8 | 50.0 | 46.6 | 29.4 | Joe Barton (R-6) |
| Polk County, TX | 32,787 | 29.3 | 28.1 | 51.7 | 45.5 | 29.5 | Steve Stockman (R-36) |
| Potter County, TX | 102,046 | 29.7 | 26.4 | 54.2 | 45.4 | 30.2 | Mac Thornberry (R-13) |
| San Juan County, NM | 115,579 | 28.9 | 27.4 | 48.8 | 44.9 | 29.6 | Ben Lujan (D-3) |
| Starr County, TX | 53,768 | 35.8 | 35.8 | 59.5 | 55.7 | 33.9 | Henry Cuellar (D-28) |
| Titus County, TX | 28,399 | 31.9 | 29.8 | 53.5 | 48.9 | 31.5 | Ralph Hall (R-4) |
| Val Verde County, TX | 41,070 | 30.9 | 31 | 49.4 | 47.0 | 31.2 | Pete Gallego (D-23) |
| Waller County, TX | 35,437 | 30.6 | 29.4 | 47.0 | 45.0 | 32.3 | Michael McCaul (R-10) |
| Webb County, TX | 227,616 | 36.8 | 37.4 | 54.5 | 52.8 | 36.2 | Henry Cuellar (D-28) |
| Wharton County, TX | 34,962 | 28.2 | 26.8 | 48.0 | 44.2 | 29.2 | Blake Farenthold (R-27) |

Source: Center for American Progress Action Fund analysis based on data from the Census Bureau's "Small Area Health Insurance Estimates" database

## Counties with highest percentage of uninsured individuals

The following is a list of the counties with the overall highest percentage of nonelderly uninsured residents.

**Counties with the highest rates of uninsured individuals under age 65**
Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Hidalgo County, TX | 696,062 | 38.1 |
| 2 | Cameron County, TX | 357,400 | 37.6 |
| 3 | Webb County, TX | 227,616 | 36.8 |
| 3 | Miami-Dade County, FL | 2,119,895 | 35.8 |
| 3 | Starr County, TX | 53,768 | 35.8 |
| 6 | Lagrange County, IN | 32,873 | 34.9 |
| 7 | Hendry County, FL | 33,174 | 34.5 |
| 8 | DeSoto County, FL | 25,813 | 34.4 |
| 9 | Maverick County, TX | 47,445 | 33.9 |
| 10 | El Paso County, TX | 703,756 | 32.8 |
| 11 | Titus County, TX | 28,399 | 31.9 |
| 12 | McKinley County, NM | 65,429 | 31.4 |
| 13 | Erath County, TX | 31,422 | 31.3 |
| 14 | Dallas County, TX | 2,139,366 | 31.0 |
| 15 | Val Verde County, TX | 41,070 | 30.9 |
| 16 | Hopkins County, TX | 29,476 | 30.7 |
| 17 | Waller County, TX | 35,437 | 30.6 |
| 18 | Cherokee County, TX | 40,647 | 30.5 |
| 19 | Harris County, TX | 3,733,203 | 29.9 |
| 20 | Potter County, TX | 102,046 | 29.7 |
| 21 | Burnet County, TX | 33,873 | 29.6 |
| 21 | Navarro County, TX | 40,369 | 29.6 |
| 23 | Collier County, FL | 233,707 | 29.5 |
| 23 | Cherokee County, OK | 39,365 | 29.5 |
| 23 | Ector County, TX | 120,948 | 29.5 |
| 26 | Polk County, TX | 32,787 | 29.3 |
| 27 | Okeechobee County, FL | 31,043 | 28.9 |
| 27 | San Juan County, NM | 115,579 | 28.9 |
| 29 | Henderson County, TX | 62,540 | 28.8 |
| 30 | Monroe County, FL | 59,556 | 28.7 |
| 31 | Cooke County, TX | 31,772 | 28.6 |
| 32 | Highlands County, FL | 66,469 | 28.5 |
| 32 | Matagorda County, TX | 31,147 | 28.5 |
| 34 | Duplin County, NC | 49,852 | 28.4 |
| 35 | Nacogdoches County, TX | 52,093 | 28.3 |
| 36 | Wharton County, TX | 34,962 | 28.2 |
| 37 | Kerr County, TX | 35,970 | 27.8 |
| 37 | Van Zandt County, TX | 42,766 | 27.8 |
| 39 | Caldwell County, TX | 32,065 | 27.5 |
| 39 | Jefferson County, TX | 205,199 | 27.5 |
| 41 | Grayson County, TX | 100,663 | 27.4 |
| 42 | Clayton County, GA | 238,352 | 27.3 |
| 42 | Wood County, TX | 31,001 | 27.3 |
| 44 | Lee County, FL | 467,136 | 27.2 |
| 44 | Smith County, TX | 176,933 | 27.2 |
| 46 | Broward County, FL | 1,484,849 | 27.1 |
| 46 | Osceola County, FL | 237,926 | 27.1 |
| 46 | Hill County, TX | 28,105 | 27.1 |
| 49 | Holmes County, OH | 37,376 | 27.0 |
| 49 | Yakima County, WA | 213,798 | 27.0 |

Source: Census Bureau, "Small Area Health Insurance Estimates," 2010. http://www.census.gov/did/www/sahie/data/interactive/

## Worst counties for women

Women stand to benefit greatly from the health care law. Because of the law, starting in 2014, being a woman will no longer be considered a pre-existing condition. Currently, some insurance companies deny coverage to or charge women more for pre-existing conditions such as pregnancy or being a victim of domestic violence. The health care law will end gender rating, ensuring that women will not have to pay more for the same health care coverage as men. Additionally, women in new private plans will be able to receive free preventive services under the law, including coverage for cancer screenings, maternity care, and birth control.[26]

If their conservative congressional leaders had their way, the women in these counties may never see the benefits of the health care law. This list consists of the counties in the country with the highest percentage of nonelderly, uninsured women.

### Counties with the highest rates of uninsured women under age 65
Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|---|---|---|---|
| 1 | Hidalgo County, TX | 696,062 | 38.0 |
| 2 | Cameron County, TX | 357,400 | 37.4 |
| 2 | Webb County, TX | 227,616 | 37.4 |
| 4 | Starr County, TX | 53,768 | 35.8 |
| 5 | Maverick County, TX | 47,445 | 34.3 |
| 6 | Miami-Dade County, FL | 2,119,895 | 33.9 |
| 7 | El Paso County, TX | 703,756 | 33.5 |
| 8 | Lagrange County, IN | 32,873 | 32.5 |
| 9 | Hendry County, FL | 33,174 | 31.2 |
| 10 | Val Verde County, TX | 41,070 | 31.0 |
| 11 | DeSoto County, FL | 25,813 | 29.9 |
| 12 | Titus County, TX | 28,399 | 29.8 |
| 13 | Erath County, TX | 31,422 | 29.5 |
| 14 | McKinley County, NM | 65,429 | 29.4 |
| 14 | Waller County, TX | 35,437 | 29.4 |
| 16 | Dallas County, TX | 2,139,366 | 29.1 |
| 17 | Hopkins County, TX | 29,476 | 29.0 |
| 18 | Harris County, TX | 3,733,203 | 28.8 |
| 19 | Ector County, TX | 120,948 | 28.4 |
| 20 | Cherokee County, TX | 40,647 | 28.3 |
| 21 | Burnet County, TX | 33,873 | 28.2 |
| 22 | Polk County, TX | 32,787 | 28.1 |
| 23 | Henderson County, TX | 62,540 | 27.9 |
| 24 | Navarro County, TX | 40,369 | 27.8 |
| 25 | San Juan County, NM | 115,579 | 27.4 |
| 25 | Nacogdoches County, TX | 52,093 | 27.4 |
| 25 | Kerr County, TX | 35,970 | 27.4 |
| 28 | Cherokee County, OK | 39,365 | 27.1 |
| 28 | Cooke County, TX | 31,772 | 27.1 |
| 30 | Smith County, TX | 176,933 | 27.0 |
| 31 | Matagorda County, TX | 31,147 | 26.9 |
| 32 | Wharton County, TX | 34,962 | 26.8 |
| 33 | Collier County, FL | 233,707 | 26.7 |
| 33 | Van Zandt County, TX | 42,766 | 26.7 |
| 35 | Grayson County, TX | 100,663 | 26.6 |
| 36 | Duplin County, NC | 49,852 | 26.5 |
| 37 | Potter County, TX | 102,046 | 26.4 |
| 37 | Jefferson County, TX | 205,199 | 26.4 |
| 39 | Monroe County, FL | 59,556 | 26.2 |
| 30 | Caldwell County, TX | 32,065 | 26.2 |
| 41 | Holmes County, OH | 37,376 | 26.1 |
| 42 | Wood County, TX | 31,001 | 26.0 |
| 42 | Brown County, TX | 30,325 | 26.0 |
| 44 | Okeechobee County, FL | 31,043 | 25.9 |
| 44 | Hill County, TX | 28,105 | 25.9 |
| 46 | Highlands County, FL | 66,469 | 25.7 |
| 47 | Wise County, TX | 50,872 | 25.4 |
| 47 | Gregg County, TX | 102,171 | 25.4 |
| 49 | Clayton County, GA | 238,352 | 25.3 |
| 49 | Broward County, FL | 1,484,849 | 25.3 |
| 49 | Osceola County, FL | 237,926 | 25.3 |
| 49 | Harrison County, TX | 55,666 | 25.3 |

Source: Census Bureau, "Small Area Health Insurance Estimates," 2010. http://www.census.gov/did/www/sahie/data/interactive/

## Worst counties for adults ages 18 to 39

Adults ages 18 to 34 are the age group mostly likely to be uninsured. More than 27 percent of individuals in this age group are uninsured and in total they make up about 38 percent of all the uninsured individuals in the country.[27] Many uninsured young adults do not have health insurance, not because they do not want it, but because they do not have access to affordable health care coverage.[28] Also, as a prior report by the Center for American Progress noted, "a disproportionate number of young adults lack insurance because of the type of work they do. Many people in their early 20s work in low-income or temporary jobs—employment that rarely offers health insurance."[29] Moreover, young Americans have faced barriers to coverage, including discrimination based on pre-existing conditions and other practices that raised premiums or terminated coverage if the person became sick.

The health care law has helped greatly in reducing the uninsured rates for many adults ages 19 to 25 by allowing these young adults to remain on their parents' health care plans until age 26.[30] Still, much more remains to be done to ensure that this group's health care needs are adequately addressed.

Though the available data did not break down the uninsured rate exactly for those ages 18 to 34, it does offer this breakdown for uninsurance for those ages 18 to 39.

**Counties with the highest rates of uninsured individuals aged 18-39**
Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Hidalgo County, TX | 696,062 | 58.0 |
| 2 | Cameron County, TX | 357,400 | 56.6 |
| 3 | Starr County, TX | 53,768 | 55.7 |
| 4 | Webb County, TX | 227,616 | 52.8 |
| 5 | Maverick County, TX | 47,445 | 52.2 |
| 6 | Hendry County, FL | 33,174 | 51.1 |
| 7 | DeSoto County, FL | 25,813 | 51.0 |
| 8 | Duplin County, NC | 49,852 | 49.1 |
| 9 | Lagrange County, IN | 32,873 | 49.0 |
| 10 | Titus County, TX | 28,399 | 48.9 |
| 11 | Miami-Dade County, FL | 2,119,895 | 47.4 |
| 12 | Hopkins County, TX | 29,476 | 47.3 |
| 13 | Burnet County, TX | 33,873 | 47.2 |
| 14 | Val Verde County, TX | 41,070 | 47.0 |
| 15 | Highlands County, FL | 66,469 | 46.8 |
| 16 | Navarro County, TX | 40,369 | 46.6 |
| 17 | El Paso County, TX | 703,756 | 46.5 |
| 18 | Collier County, FL | 233,707 | 46.4 |
| 19 | Cherokee County, TX | 40,647 | 46.0 |
| 20 | Polk County, TX | 32,787 | 45.5 |
| 21 | Potter County, TX | 102,046 | 45.4 |
| 22 | Matagorda County, TX | 31,147 | 45.4 |
| 23 | Henderson County, TX | 62,540 | 45.3 |
| 24 | Waller County, TX | 35,437 | 45.0 |
| 25 | McKinley County, NM | 65,429 | 45.0 |
| 26 | Okeechobee County, FL | 31,043 | 44.9 |
| 27 | Dallas County, TX | 2,139,366 | 44.9 |
| 28 | Cherokee County, OK | 39,365 | 44.9 |
| 29 | San Juan County, NM | 115,579 | 44.9 |
| 30 | Yakima County, WA | 213,798 | 44.4 |
| 31 | Nacogdoches County, TX | 52,093 | 44.2 |
| 32 | Wharton County, TX | 34,962 | 44.2 |
| 33 | Kerr County, TX | 35,970 | 44.0 |
| 34 | Cooke County, TX | 31,772 | 43.9 |
| 35 | Okanogan County, WA | 33,961 | 43.8 |
| 36 | Lee County, FL | 467,136 | 43.3 |
| 37 | Colquitt County, GA | 39,137 | 43.3 |
| 38 | Monroe County, FL | 59,556 | 43.2 |
| 39 | Clayton County, GA | 238,352 | 43.2 |
| 40 | Harris County, TX | 3,733,203 | 43.1 |
| 41 | Robeson County, NC | 117,199 | 43.0 |
| 42 | Habersham County, GA | 34,233 | 42.9 |
| 43 | Wood County, TX | 31,001 | 42.7 |
| 44 | Brown County, TX | 30,325 | 42.7 |
| 45 | Grayson County, TX | 100,663 | 42.6 |
| 46 | Ector County, TX | 120,948 | 42.5 |
| 47 | Jefferson County, TX | 205,199 | 42.4 |
| 48 | Indian River County, FL | 98,985 | 42.2 |
| 49 | Holmes County, OH | 37,376 | 42.1 |
| 50 | Gordon County, GA | 48,186 | 41.8 |

Source: Census Bureau, "Small Area Health Insurance Estimates," 2010. http://www.census.gov/did/www/sahie/data/interactive/

## Worst counties for men ages 18 to 39

Medical bills are the number-one cause of bankruptcy filings in America.[31] This year alone, about 1.7 million American households will file bankruptcy because of rising medical bills.[32] Despite the financial strain that medical bills place on Americans, many do not have access to affordable care. Uninsured young adults are particularly vulnerable. Polling has found that they face problems because of a lack of insurance coverage, including medical debt, difficulty paying medical bills, and other hardships due to a lack of sufficient health care coverage.[33]

Access to health care coverage would not only help ease many financial worries for young adults, but it would also be there for them as they age and face health problems. For instance, men generally suffer from chronic health conditions such as heart disease and diabetes at higher rates than women, and men also have shorter lifespans. Men are also disproportionately affected by cancer and strokes. Ensuring that men have access to affordable health care coverage and the ability to obtain preventive health services starting from a young age is critical to identifying risk factors for these diseases and for improving health.[34]

Below is a list of counties in the country with the highest percentages of uninsurance among men ages 18 to 39.

### Counties with the highest rates of uninsured men aged 18-39
(among counties with population greater than 25,000)

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Cameron County, TX | 357,400 | 60.8 |
| 2 | Starr County, TX | 53,768 | 59.5 |
| 3 | Hidalgo County, TX | 696,062 | 58.8 |
| 4 | DeSoto County, FL | 25,813 | 57.2 |
| 5 | Hendry County, FL | 33,174 | 56.9 |
| 6 | Webb County, TX | 227,616 | 54.5 |
| 7 | Duplin County, NC | 49,852 | 54.4 |
| 8 | Maverick County, TX | 47,445 | 54.4 |
| 9 | Potter County, TX | 102,046 | 54.2 |
| 10 | Highlands County, FL | 66,469 | 53.8 |
| 11 | Titus County, TX | 28,399 | 53.5 |
| 12 | Polk County, TX | 32,787 | 51.7 |
| 13 | McKinley County, NM | 65,429 | 51.6 |
| 14 | Miami-Dade County, FL | 2,119,895 | 51.4 |
| 15 | Hopkins County, TX | 29,476 | 51.4 |
| 16 | Collier County, FL | 233,707 | 51.1 |
| 17 | Lagrange County, IN | 32,873 | 50.6 |
| 18 | Matagorda County, TX | 31,147 | 50.4 |
| 19 | Henderson County, TX | 62,540 | 50.4 |
| 20 | Robeson County, NC | 117,199 | 50.3 |
| 21 | Burnet County, TX | 33,873 | 50.2 |
| 22 | Cherokee County, OK | 39,365 | 50.1 |
| 23 | Cherokee County, TX | 40,647 | 50.1 |
| 24 | Navarro County, TX | 40,369 | 50.0 |
| 25 | Grant County, WA | 78,193 | 49.8 |
| 26 | Okeechobee County, FL | 31,043 | 49.5 |
| 27 | Yakima County, WA | 213,798 | 49.5 |
| 28 | Val Verde County, TX | 41,070 | 49.4 |
| 29 | Colquitt County, GA | 39,137 | 49.0 |
| 30 | Okanogan County, WA | 33,961 | 49.0 |
| 31 | San Juan County, NM | 115,579 | 48.8 |
| 32 | Lee County, FL | 467,136 | 48.7 |
| 33 | Dallas County, TX | 2,139,366 | 48.6 |
| 34 | Clayton County, GA | 238,352 | 48.2 |
| 35 | Monroe County, FL | 59,556 | 48.2 |
| 36 | Atascosa County, TX | 38,950 | 48.1 |
| 37 | Wharton County, TX | 34,962 | 48.0 |
| 38 | Cooke County, TX | 31,772 | 47.6 |
| 39 | Kerr County, TX | 35,970 | 47.3 |
| 40 | Nacogdoches County, TX | 52,093 | 47.2 |
| 41 | Waller County, TX | 35,437 | 47.0 |
| 42 | Angelina County, TX | 72,621 | 47.0 |
| 43 | Indian River County, FL | 98,985 | 46.9 |
| 44 | El Paso County, TX | 703,756 | 46.7 |
| 45 | Fannin County, TX | 25,568 | 46.7 |
| 46 | Ector County, TX | 120,948 | 46.7 |
| 47 | Macon County, NC | 25,773 | 46.2 |
| 48 | Erath County, TX | 31,422 | 46.1 |
| 49 | Manatee County, FL | 244,589 | 45.9 |
| 50 | Hall County, GA | 157,317 | 45.9 |

Source: Census Bureau, "Small Area Health Insurance Estimates," 2010. http://www.census.gov/did/www/sahie/data/interactive/

## Worst counties for working-class households

Low-income families—those making less than $25,000 a year—are the most likely to be uninsured. This group makes up about 31 percent of all the uninsured in the United States, and about 25 percent of this group does not have health insurance. Households making between $25,000 and $49,999 do not fare much better. This group makes up about 32 percent of all the uninsured, and about 21 percent of this group does not have health insurance coverage.[35]

Under the law, states may expand their Medicaid program[36] to cover individuals making up to 138 percent of the federal poverty level, which is about $33,000 for a family of four.[37] Some people making below this amount in states that opt out of expanding their Medicaid programs may still be eligible for federal subsidies. Individuals making between 100 percent and 400 percent of the federal poverty level—about $94,200 for a family of four[38]—receive tax credits to help lower their health care coverage costs. This group will also benefit from further financial assistance in the form of cost-sharing subsidies if they make less than 250 percent of the federal poverty level.

The following is a list of the counties with the highest percentage of nonelderly uninsured individuals making between 138 percent and 400 percent of the federal poverty level.[39]

**Counties with the highest rates of uninsured individuals under 65 earning between 138 percent and 400percent of the Federal Poverty Line**

Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Miami-Dade County, FL | 2,119,895 | 38.0 |
| 2 | Hidalgo County, TX | 696,062 | 37.1 |
| 3 | Cameron County, TX | 357,400 | 36.4 |
| 4 | Webb County, TX | 227,616 | 36.2 |
| 5 | Hendry County, FL | 33,174 | 34.6 |
| 6 | Dallas County, TX | 2,139,366 | 34.6 |
| 7 | Collier County, FL | 233,707 | 34.4 |
| 8 | Monroe County, FL | 59,556 | 34.3 |
| 9 | Harris County, TX | 3,733,203 | 34.2 |
| 10 | Starr County, TX | 53,768 | 33.9 |
| 11 | DeSoto County, FL | 25,813 | 33.6 |
| 12 | Lagrange County, IN | 32,873 | 33.5 |
| 13 | Maverick County, TX | 47,445 | 32.9 |
| 14 | El Paso County, TX | 703,756 | 32.5 |
| 15 | Waller County, TX | 35,437 | 32.3 |
| 16 | Erath County, TX | 31,422 | 31.8 |
| 17 | Burnet County, TX | 33,873 | 31.7 |
| 18 | Titus County, TX | 28,399 | 31.5 |
| 19 | Val Verde County, TX | 41,070 | 31.2 |
| 20 | McKinley County, NM | 65,429 | 31.2 |
| 21 | Hopkins County, TX | 29,476 | 31.1 |
| 22 | Broward County, FL | 1,484,849 | 31.1 |
| 23 | Ector County, TX | 120,948 | 30.7 |
| 24 | Matagorda County, TX | 31,147 | 30.6 |
| 25 | Palm Beach County, FL | 1,018,145 | 30.4 |
| 26 | Cooke County, TX | 31,772 | 30.4 |
| 27 | Los Angeles County, CA | 8,668,692 | 30.2 |
| 28 | Potter County, TX | 102,046 | 30.2 |
| 29 | Kerr County, TX | 35,970 | 29.7 |
| 30 | Hudson County, NJ | 564,876 | 29.7 |
| 31 | Kenai Peninsula Borough, AK | 48,161 | 29.6 |
| 32 | San Juan County, NM | 115,579 | 29.6 |
| 33 | Polk County, TX | 32,787 | 29.5 |
| 34 | Cherokee County, TX | 40,647 | 29.5 |
| 35 | Navarro County, TX | 40,369 | 29.4 |
| 36 | Lee County, FL | 467,136 | 29.4 |
| 37 | Grayson County, TX | 100,663 | 29.3 |
| 38 | Okeechobee County, FL | 31,043 | 29.3 |
| 39 | Wharton County, TX | 34,962 | 29.2 |
| 40 | Elko County, NV | 44,088 | 29.0 |
| 41 | Smith County, TX | 176,933 | 29.0 |
| 42 | Eagle County, CO | 48,824 | 28.9 |
| 43 | Henderson County, TX | 62,540 | 28.9 |
| 44 | Jefferson County, TX | 205,199 | 28.9 |
| 45 | Wise County, TX | 50,872 | 28.9 |
| 46 | Washoe County, NV | 367,022 | 28.8 |
| 47 | Indian River County, FL | 98,985 | 28.7 |
| 48 | Garfield County, CO | 50,584 | 28.5 |
| 49 | Midland County, TX | 120,607 | 28.4 |
| 50 | Van Zandt County, TX | 42,766 | 28.4 |

Source: Census Bureau, "Small Area Health Insurance Estimates," 2010. http://www.census.gov/did/www/sahie/data/interactive/

## Worst counties for people of color

Overall, people of color make up more than 54 percent of the total uninsured population, despite making up only 35.7 percent of the population overall. About 3 in 10 Hispanics are uninsured and about 2 in 10 African Americans are uninsured. More than 16 percent of Asian Americans also do not have health insurance[40] and close to 30 percent of Native Americans lack health insurance coverage as well.[41]

The following are lists of the counties with the highest percentages of uninsured African Americans and Hispanics.

**Counties with the highest rates of uninsured African Americans**
Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Dare County, NC | 33,051 | 56.3 |
| 2 | Rio Arriba County, NM | 39,795 | 49.8 |
| 3 | Independence County, AR | 35,879 | 49.0 |
| 4 | Wythe County, VA | 28,896 | 41.8 |
| 5 | Cooke County, TX | 37,442 | 40.7 |
| 6 | Kosciusko County, IN | 76,277 | 40.4 |
| 7 | Williamson County, IL | 64,327 | 40.3 |
| 8 | Monroe County, FL | 71,310 | 39.8 |
| 9 | Williamsburg County, SC | 33,037 | 38.5 |
| 10 | Hardee County, FL | 26,476 | 38.2 |
| 10 | Jasper County, MO | 114,888 | 38.2 |
| 12 | Collier County, FL | 317,797 | 37.9 |
| 13 | Monroe County, TN | 44,020 | 37.1 |
| 14 | Green County, WI | 36,448 | 36.8 |
| 15 | Cullman County, AL | 79,231 | 36.3 |
| 16 | Bryan County, OK | 41,218 | 36.2 |
| 17 | Indian River County, FL | 136,505 | 35.1 |
| 18 | Walker County, GA | 67,288 | 34.9 |
| 19 | Orleans County, NY | 40,004 | 34.2 |
| 20 | Randall County, TX | 117,589 | 33.6 |
| 21 | Marshall County, AL | 91,275 | 33.2 |
| 22 | Johnson County, TX | 147,874 | 33.0 |
| 23 | Warren County, NY | 64,836 | 32.9 |
| 24 | Yakima County, WA | 236,988 | 32.6 |
| 25 | Wayne County, IN | 67,740 | 32.5 |
| 26 | Vermilion Parish, LA | 56,879 | 32.4 |
| 27 | Jefferson County, TN | 50,247 | 32.3 |
| 28 | Cherokee County, SC | 55,005 | 32.2 |
| 28 | Victoria County, TX | 85,603 | 32.2 |
| 30 | San Jacinto County, TX | 25,755 | 31.9 |
| 31 | Wise County, VA | 39,578 | 31.8 |
| 32 | Palm Beach County, FL | 1,298,124 | 31.7 |
| 33 | Marion County, OR | 305,192 | 31.5 |
| 34 | Upshur County, TX | 36,986 | 31.4 |
| 35 | Livingston Parish, LA | 125,716 | 31.3 |
| 36 | Stephens County, GA | 25,649 | 31.2 |
| 37 | Franklin County, AL | 31,039 | 31.0 |
| 37 | Schuylkill County, PA | 141,902 | 31.0 |
| 39 | Miami-Dade County, FL | 2,423,678 | 30.8 |
| 40 | Harrison County, TX | 64,634 | 30.7 |
| 41 | Monroe County, GA | 25,419 | 30.4 |
| 41 | Logan County, WV | 36,009 | 30.4 |
| 43 | Broward County, FL | 1,723,961 | 30.1 |
| 44 | Wood County, WV | 86,034 | 29.9 |
| 45 | Alexander County, NC | 37,007 | 29.6 |
| 46 | Ouachita Parish, LA | 149,388 | 29.5 |
| 46 | Brown County, TX | 36,904 | 29.5 |
| 48 | Fayette County, OH | 28,526 | 29.4 |
| 48 | Warren County, VA | 37,260 | 29.4 |
| 50 | Cass County, ND | 146,206 | 29.2 |

Source: Census Bureau, "American Community Survey" 3-year estimates 2008-2010. Accessed using American Fact Finder: http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml

## Counties with the highest rates of uninsured Hispanics

Among counties with population greater than 25,000

| Rank | County name | County population | Percent uninsured |
|------|-------------|-------------------|-------------------|
| 1 | Ware County, GA | 33,968 | 77.4 |
| 2 | Petersburg city, VA | 31,545 | 76.0 |
| 3 | Tallapoosa County, AL | 40,888 | 75.3 |
| 4 | Union County, MS | 27,018 | 72.5 |
| 4 | Chesterfield County, SC | 46,371 | 71.5 |
| 6 | Scott County, MS | 28,036 | 71.1 |
| 7 | Webster County, IA | 37,311 | 68.2 |
| 8 | Calloway County, KY | 36,677 | 66.1 |
| 9 | Accomack County, VA | 33,077 | 64.5 |
| 10 | Georgetown County, SC | 59,962 | 64.4 |
| 11 | Wayne County, IN | 67,740 | 64.0 |
| 12 | Polk County, GA | 40,909 | 63.5 |
| 13 | Henry County, VA | 54,009 | 63.1 |
| 14 | Garfield County, CO | 55,989 | 63.0 |
| 15 | Jefferson County, IN | 31,256 | 62.8 |
| 16 | Orangeburg County, SC | 91,604 | 60.4 |
| 17 | Summit County, CO | 27,634 | 60.3 |
| 17 | Peach County, GA | 27,342 | 60.3 |
| 19 | Door County, WI | 27,891 | 60.2 |
| 20 | Rockdale County, GA | 84,252 | 60.0 |
| 21 | Jones County, MS | 66,921 | 59.6 |
| 22 | Coshocton County, OH | 36,552 | 59.3 |
| 23 | Warren County, MS | 48,274 | 59.2 |
| 24 | Chilton County, AL | 43,204 | 58.9 |
| 24 | Richmond County, NC | 46,120 | 58.9 |
| 26 | Cooke County, TX | 37,442 | 58.8 |
| 27 | Pontotoc County, MS | 29,324 | 58.7 |
| 28 | Bibb County, GA | 150,423 | 58.6 |
| 28 | Horry County, SC | 263,569 | 58.6 |
| 28 | Uintah County, UT | 31,717 | 58.6 |
| 31 | Winchester city, VA | 25,849 | 58.4 |
| 32 | Clarke County, GA | 115,396 | 57.6 |
| 33 | Richmond city, VA | 201,133 | 57.1 |
| 34 | DeKalb County, GA | 681,388 | 56.9 |
| 34 | Madison County, MS | 92,872 | 56.9 |
| 36 | Glynn County, GA | 78,163 | 56.7 |
| 37 | Shelby County, IN | 43,941 | 56.5 |
| 37 | Hamblen County, TN | 61,910 | 56.5 |
| 39 | Clayton County, GA | 254,968 | 55.8 |
| 40 | Summit County, UT | 35,824 | 55.4 |
| 41 | Jefferson County, AL | 648,869 | 54.7 |
| 41 | Gilmer County, GA | 28,002 | 54.7 |
| 43 | Monroe County, WI | 43,565 | 54.6 |
| 44 | Spalding County, GA | 63,280 | 54.5 |
| 45 | Gwinnett County, GA | 790,671 | 54.2 |
| 45 | Clark County, OH | 137,051 | 54.2 |
| 47 | Gaston County, NC | 203,504 | 53.9 |
| 48 | Le Flore County, OK | 49,160 | 53.8 |
| 49 | Tuscaloosa County, AL | 189,722 | 53.7 |
| 49 | Colquitt County, GA | 44,564 | 53.7 |

Source: Census Bureau, "American Community Survey" 3-year estimates 2008-2010. Accessed using American Fact Finder: http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml

# Looking deeper at three counties

Highlighted below are three counties from the worst 30 counties list. These counties come from different states, but all are a snapshot of places with both high uninsured rates and poor health outcomes. These are counties whose residents would benefit greatly from the health care law.

## DeSoto County, Florida

DeSoto County, Florida, has one of the worst uninsured rates in the country. More than 3 out of every 10 people in DeSoto County under the age of 65 do not have health insurance.[42] The county also ranks at the bottom of the nation—less than 1 percentile—for insurance coverage.[43] Across the country, DeSoto County ranks 27th for having the highest percentage of uninsured individuals.[44] The county's lowly ranking means that too many of its young people are getting by without health care, which more than half of those ages 18 to 39 lack.[45] DeSoto's Hispanic community is particularly impacted by a high rate of uninsurance—more than 53 percent of Hispanics in the county do not have health insurance.[46]

Not only is the insurance rate in DeSoto County among the worst in the nation, but the county also has a high rate of diabetes. More than 12 percent of the county's population has diabetes—a rate more than 45 percent higher than the national average.[47]

The health care law would help the residents of DeSoto County tremendously. Taking a look at the 17th Congressional District of Florida, which includes DeSoto County, the health care law is helping 6,400 young adults obtain health care coverage through their parents.[48] Additionally, 144,000 seniors are now eligible for Medicare preventive services free of additional charge.[49]

**DeSoto County, Florida**[52]

Population
**34,712**

Median
household income
**$36,407**

Unemployment rate
**8.1 percent**
(June 2013)[53]

Despite the tremendous benefits that the health care law will bring to the residents of DeSoto County, Republican Rep. Tom Rooney, who represents the county and the 17th Congressional District of Florida, has fought to block his constituents from having the health care benefits they need. He has voted to repeal the law 38 times,[50] saying, "For Florida, Obamacare means more federal and state government spending, higher taxes, increased premiums and lower quality of care—we can't afford that."[51]

What Rep. Rooney's constituents can't afford is to remain struggling without the peace of mind that comes with having health care coverage.

## Polk County, Texas

Polk County residents also suffer from high rates of uninsurance. Like DeSoto County, about 3 in 10 people in Polk County under the age of 65 do not have health insurance. [54] The number is even worse for young men—more than half of Polk County's young men are uninsured.[55] That uninsurance rate is mirrored in the county's Hispanic population—half of all Hispanics in the county are living without health care coverage. Polk County ranks in the top 100 of counties nationwide with the highest rates of uninsured among Hispanics.[56]

Like all Americans, the residents of Polk County would benefit tremendously from health care as many suffer from terrible health outcomes. For every 100,000 people under the age of 75 in Polk County, 107 suffer from heart disease. This rate is 63 percent higher than the national average. Meanwhile, the rate at which residents under the age of 75 die from strokes is nearly double the national average of 11.8 deaths for every 100,000 people.[57]

Instead of helping his constituents access the affordable care they need through the health care law, Republican Rep. Steve Stockman, who represents Polk County and the 36th Congressional District of Texas, claims the law will destroy Texas.[58] But what he does not say is how the high number of uninsured in his district would benefit from finally being able to access affordable health care through the law.

**Polk County, Texas**[59]

Population
**34,712**

Median household income
**$36,073**

Unemployment rate
**8.4 percent**
(June 2013)[60]

## McKinley County, New Mexico

More than 31 percent of the people in McKinley County under the age of 65 do not have health insurance.[61] It ranks 67th across the country for the highest overall rate of uninsured.[62] The county's uninsured rate is also high among women with close to 30 percent of women in McKinley County lacking health care coverage.[63] In fact, McKinley County ranks in the second percentile in the whole country for health insurance coverage rates among women. It also ranks in the second percentile in terms of insurance rates among young men ages 18 to 39.[64] Like DeSoto County in Florida, McKinley County also has a high rate of diabetes. About 12.5 percent of the population has diabetes, which is more than 50 percent higher than the national average.[65]

McKinley County is represented by two members in Congress: Republican Rep. Steve Pearce and Democratic Rep. Ben Ray Lujan. While Rep. Lujan voted for the health care law and has applauded it for putting "the people of New Mexico ahead of health insurance companies,"[66] Rep. Pearce has fought against the law,[67] claiming that it will leave tens of millions of Americans without health insurance. There is one congressman in McKinley County fighting for all its residents, and it's not Rep. Pearce. Instead of litigating the law over and over, Rep. Pearce should fight for his constituents, making sure they get the health care coverage they need.

**McKinley County, New Mexico**[63]

Population
**73,016**

Median household income
**$31,947**

Unemployment rate
**10.1 percent**
(June 2013)[69]

# Conclusion

The nation's leaders have been fighting for decades to bring access to affordable health care to all Americans. In January 2014 that goal will be close to being achieved. Millions of Americans will finally be able to have access to the affordable health care they need in order to live healthy and secure lives because of the health care law. But standing in the way of achieving this important milestone and blocking the hopes of the millions of uninsured are the legions of conservative politicians more concerned with scoring political points and toppling the opposition party than with serving the people. It's time for politicians of all stripes to put aside their personal and party political agendas and start working again for all Americans and especially their constituents.

## About the authors

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# Methodology

This report's analysis relied primarily on two data sources provided by the U.S. Census Bureau. The first is the Small Area Health Insurance Estimates, or SAHIE, which provides model-based estimates of insured and uninsured populations down to the county level. The numbers do not represent specific individuals, but rather are projections based on hard data gathered in the Census's American Community Survey, or ACS; demographic population estimates; Children's Health Insurance Program, or CHIP; participation records; and other sources. More information on SAHIE's methodology is available at http://www.census.gov/did/www/sahie/methods/index.html.

SAHIE breaks down county-level insurance figures by a number of subgroups, including gender, age, and income, all of which were used to generate the lists presented in this report. But it does not offer county-level figures by race or ethnicity. Therefore, the data we used to examine insurance coverage rates among African Americans and Hispanics came from the Census's American Community Survey.

As a statistical survey, the ACS is limited in the county-level data it can produce given sample size—counties that are too small to have reliable data on any given topic are omitted. To compensate for this, we used three-year estimates of health insurance coverage, which provide a more complete picture. But when looking at three-year estimates among specific racial or ethnic groups, there are still a number of smaller counties for which no data are available.

## Calculating the 30 worst counties

The 30 worst counties were evaluated by determining which counties fell among the very worst counties in the nation along five key factors: overall uninsured, uninsured among women, uninsured among all those ages 18 to 39, uninsured among men ages 18 to 39, and uninsured among those making between 138 percent and 400 percent of the federal poverty line. If a county was among the 200

worst in all five of these factors, it was included in the list, for a total of 30 counties with populations above 25,000. Using the SAHIE database, this was drawn from data for 3,142 counties—meaning that every county on the list is below the 10th percentile for health insurance coverage on each of these five factors.

While this is by no means the only way to calculate the worst counties in the nation, we felt that it appropriately demonstrates counties that suffer from some of the highest levels of uninsurance across a variety of groups and therefore would stand to benefit when the Affordable Care Act takes full effect.

## Selecting the factors

The report elaborates on why each of the groups factored into the overall list of worst counties is critical of consideration. These are a variety of groups that show how many different populations will benefit from the law. The worst counties then are counties that consistently have some of the very highest rates of uninsurance across all of these varied groups. From a methodological perspective, we excluded considering the counties with high rates of African American and Hispanic uninsured from the overall worst counties because while all others came from the SAHIE database, those data were taken from the American Community Survey. Different methods of estimation and different population values make comparisons between them ill-advised. Additionally, there were some counties for which data for Hispanic and African American insurance rates were not available.

## Why counties with more than 25,000 people?

A final methodological consideration was to only display counties that had populations above 25,000 in both the overall analysis of worst counties and for each of the tables of subgroups. American Community Survey data omit a number of counties, especially those that are smaller. Moreover, smaller counties are more likely to be exposed to a number of other outside factors that would abnormally influence insurance rates. A population of 25,000 was determined to be the number that best balanced these considerations with the goal of still casting as wide a net as possible.

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