



The Counties that Need the Affordable Care Act the Most

By Anna Chu and Charles Posner

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Contents

1 Introduction and summary

3 How the Affordable Care Act is helping Americans

6 Top 30 worst counties

15 Looking deeper at three counties

15 DeSoto County, Florida

16 Polk County, Texas

17 McKinley County, New Mexico

18 Conclusion

19 About the authors

20 Methodology

22 Endnotes

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 leagues¹ 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 who⁴ 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 billion⁸ 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 billion⁹ 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 than 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
40	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 program³⁶ 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 four³⁸—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 400 percent 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 insurance⁴⁰ 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, Florida⁵²

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, Texas⁵⁹

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 Mexico⁶³

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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