

# THE STATE OF AMERICAN WELL-BEING AND THE UNINSURED IN THE U.S.

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# TOPICS FOR TODAY

- About the Gallup-Healthways Well-Being Index
- A Few Examples of Well-Being Discoveries
- 2013 State Well-Being Index Rankings
- What Sets the Elite Well-Being States Apart?
- Public Opinion and the Affordable Care Act
- Uninsured Rates Trended
- Medicaid Expansion and the Exchanges

# THE GALLUP-HEALTHWAYS WELL-BEING INDEX: 2 MILLION COMPLETED INTERVIEWS AND COUNTING

- Launched January 2, 2008
- 350 days of data collection per year
- 55 measures of well-being, including health insurance status: "Do you have health insurance coverage?"
- Outbound Phone, RDD, 50% Landline/50% Cell
- English/Spanish
- 95%+ Coverage of U.S. Adult Population
- Data weighted to U.S. Census Bureau Statistics

# THE GALLUP-HEALTHWAYS WELL-BEING INDEX: 2 MILLION COMPLETED INTERVIEWS AND COUNTING

## ■ 2008-2012 (GHWBI):

- About 353,000 completed interviews per year
- About 88,300 completed interviews per quarter (+/- 0.3%)
- About 29,400 completed interviews per month (+/- 0.5%)

## ■ 2013 to Present (GHWBI and Gallup Daily Tracker):

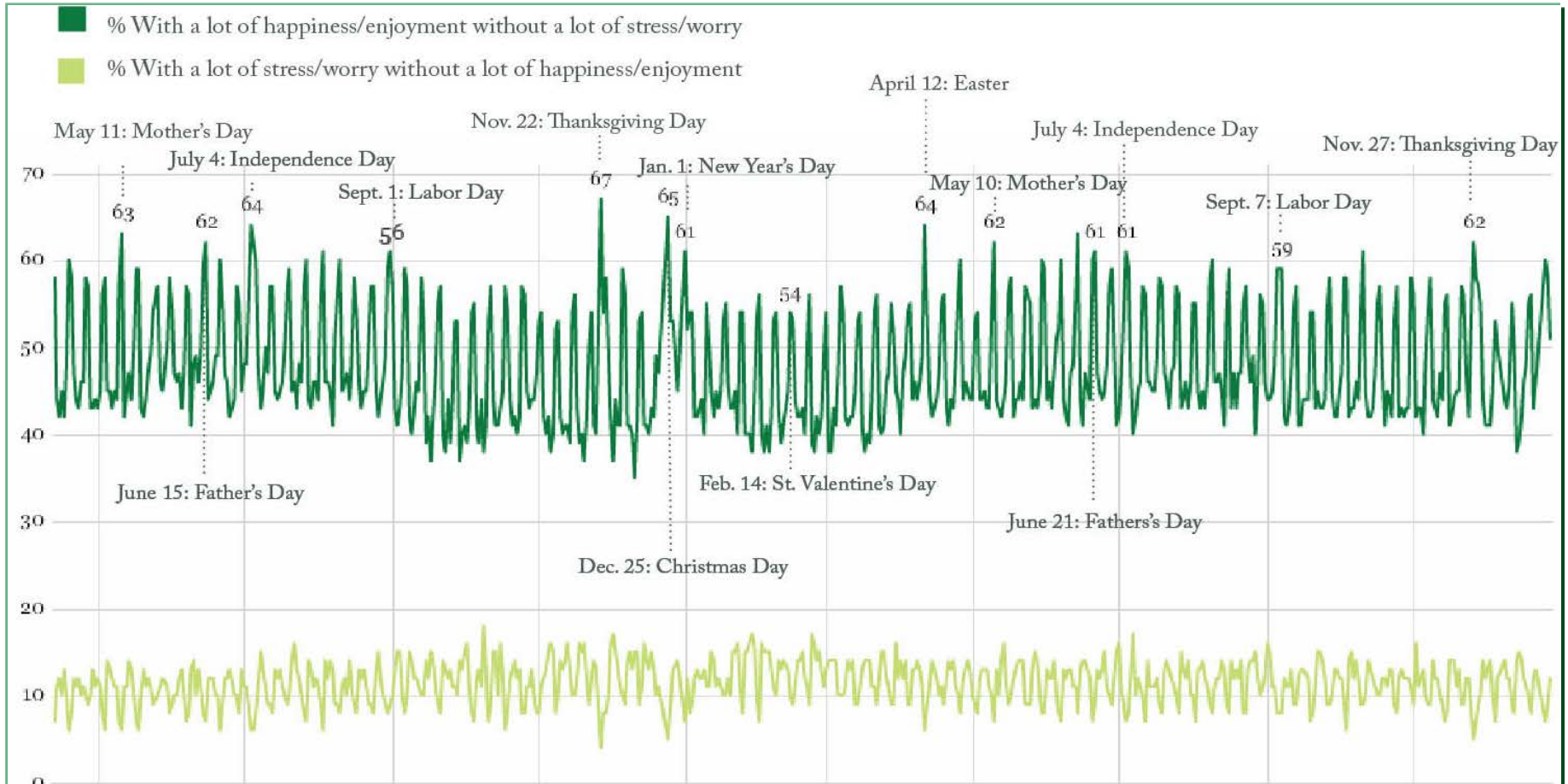
- About 178,000 completed interviews per year
- About 44,500 completed interviews per quarter (+/- 0.4%)
- About 14,800 completed interviews per month (+/- 0.7%)



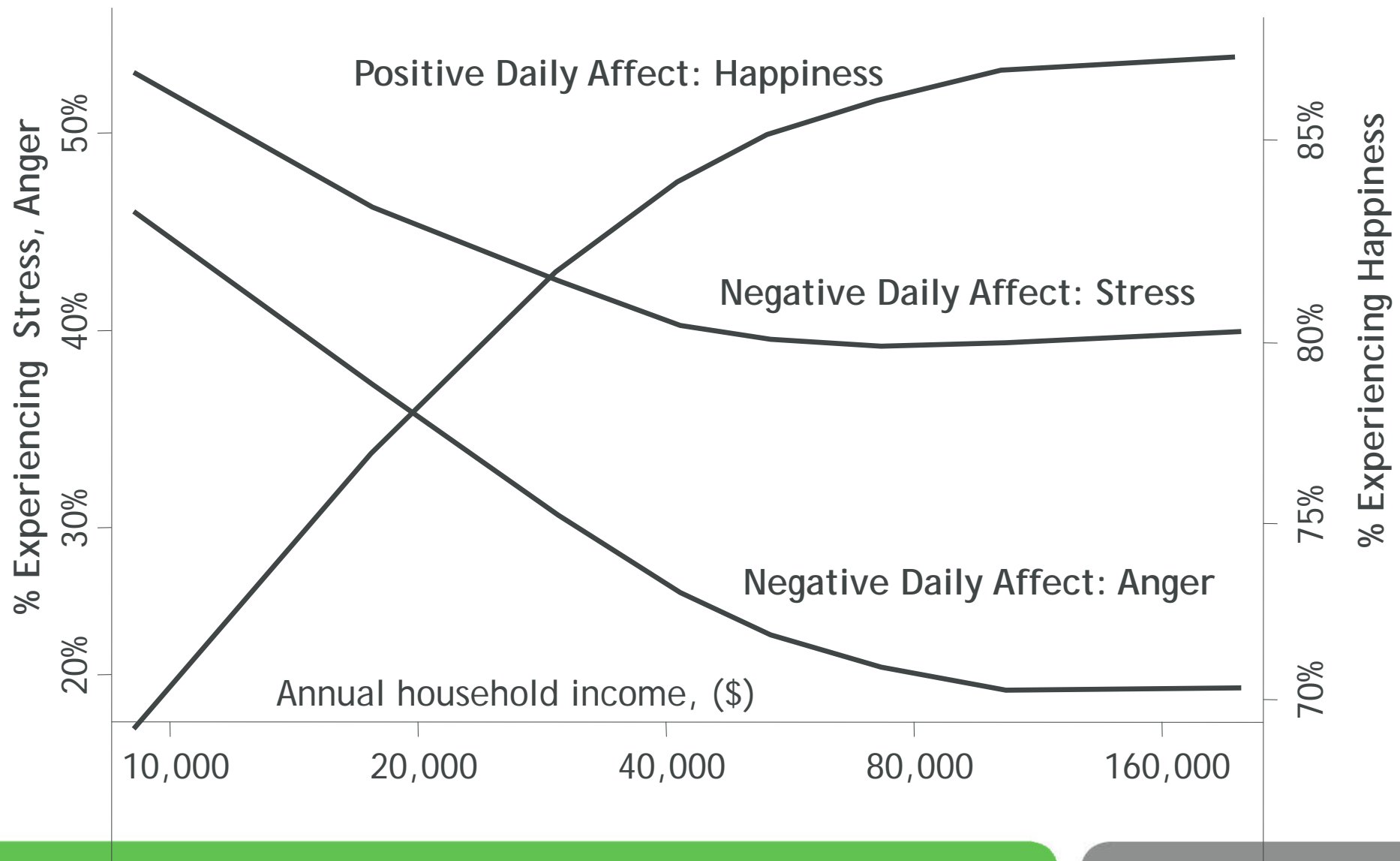
# **A Few Factors That Influence Well-Being: Day of the Week, Income, Religiosity, Environmental Disasters, and Sports!**

# Daily Mood

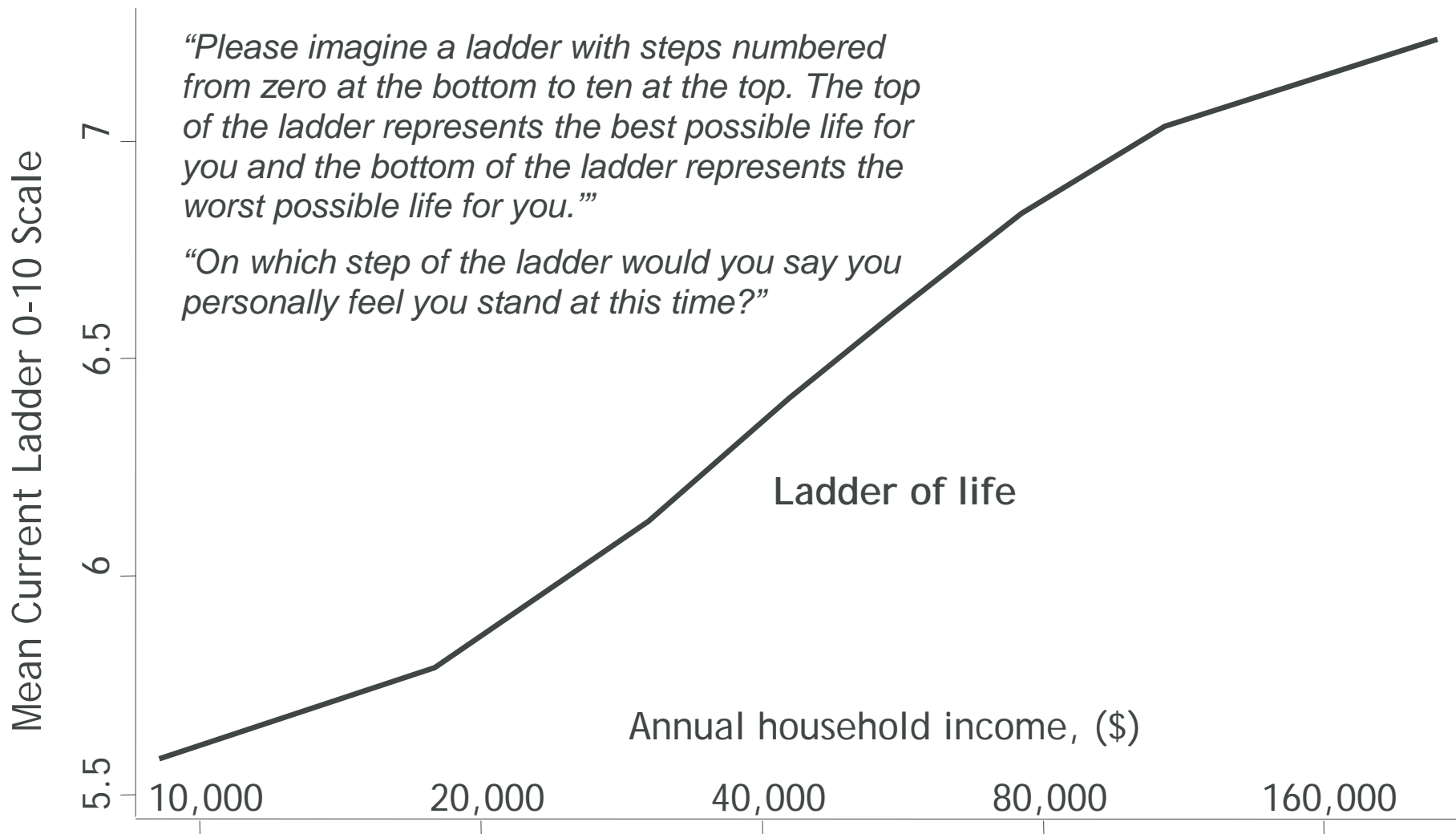
## Happiness-Enjoyment without Stress-Worry



# More Money Does Not Buy Daily Happiness, but Less Money is Associated with Emotional Pain

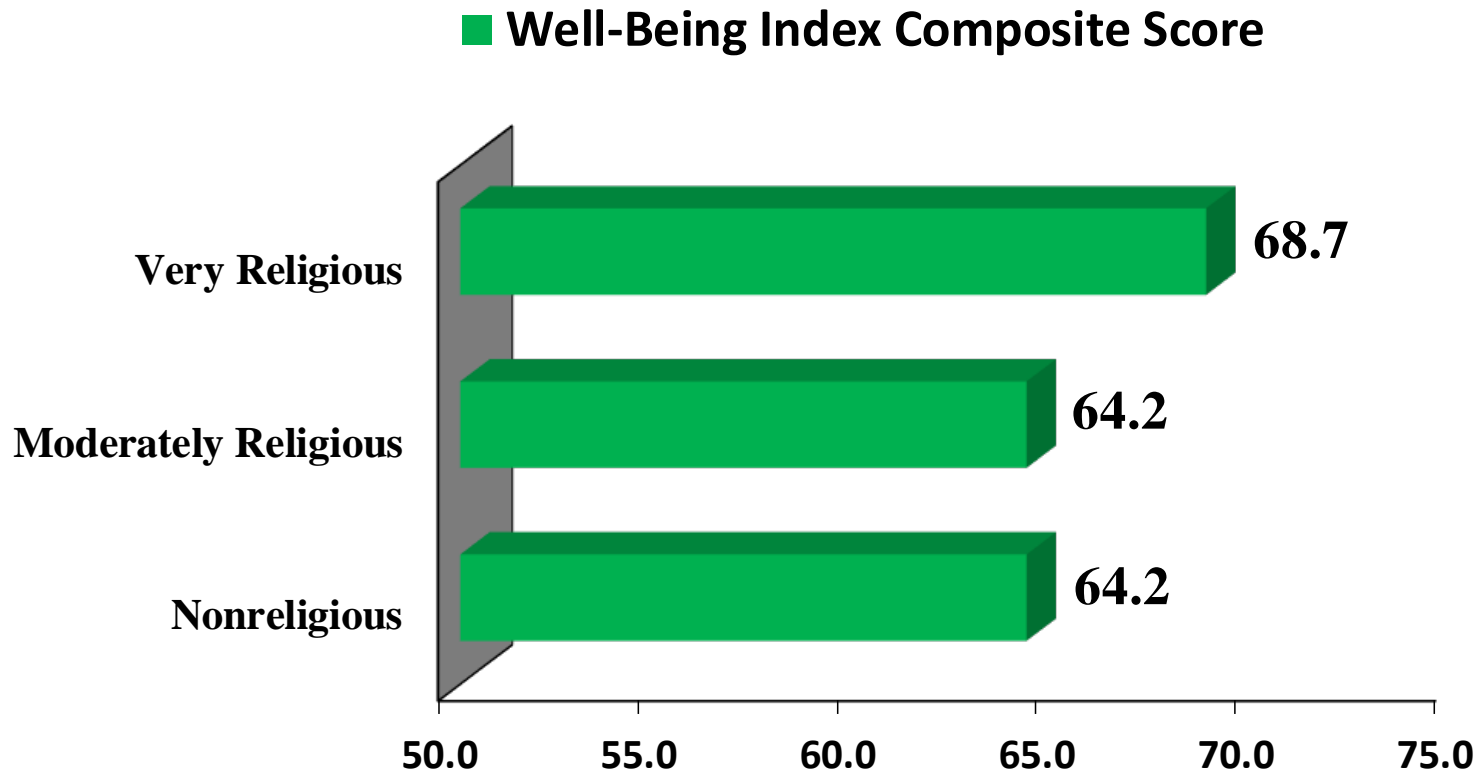


# How We Evaluate Our Lives, Though, is Different; Life Evaluation Keeps Going Up with Income





# High Religiosity Among Americans Associates Strongly with High Well-being



*Controlling for age, income, gender, race/ethnicity, region, state, marital status, and children in household*

# Very Religious Have the Highest Well-being Across all Major Groups, Including Those with No Religious Identity

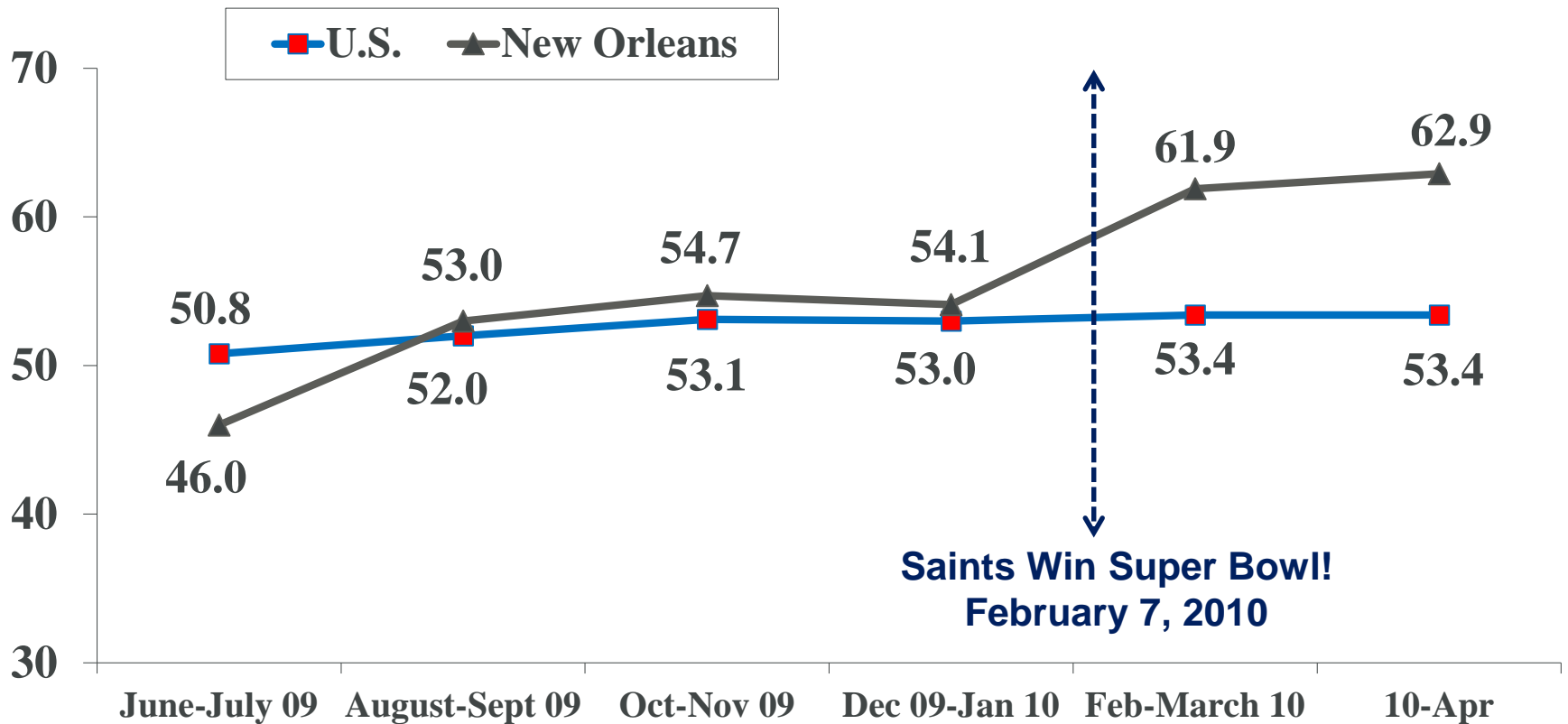
<b>Well-Being Index Composite Score</b>	<b>Very Religious</b>	<b>Moderately Religious</b>	<b>Non-Religious</b>
<b>Jewish</b>	71.2	70.0	68.4
<b>Mormon/Latter-Day Saints</b>	70.5	64.3	65.4
<b>No Religion/Atheist/Agnostic</b>	70.2	65.7	65.0
<b>Roman Catholic</b>	69.3	66.0	65.5
<b>Other Non-Christian</b>	69.0	64.6	63.0
<b>Protestants/Other Non-Catholic Christians</b>	68.3	63.1	63.2
<b>Muslim/Islam</b>	67.9	64.5	65.0

*Controlling for age, income, gender, race/ethnicity, region, state, marital status, and children in household*

# A New Orleans Super Bowl "Well-being Bounce"?



# U.S. vs. New Orleans: % “Thriving” Trended Over Time



# DWH Oil Spill Had a Significant Emotional Health Impact on Residents of Gulf-Facing Counties

## Clinical Diagnoses of Depression Before and After BP Deep Water Horizon Oil Spill

	Pre-Spill: Jan. 2- April 20, 2010	Post-Spill: April 21- August 6, 2010	Percentage Point Change	% Change
Gulf-Facing Counties in Gulf States	15.6	19.6	4.0	25.6%
Inland Counties in Gulf States	17.8	17.4	-0.4	-2.2%
Non-Gulf States	16.9	17.0	0.1	0.6%



# **Well-Being in America**

## **2013 Overview**



# AFTER DRIFTING DOWN FOR TWO YEARS, U.S. OBESITY HAS BEEN TRENDING BACK UP, REACHING NEW HEIGHTS IN 2014





# OVERALL WELL-BEING AMONG THE 50 STATES: THE 2013 TOP, MIDDLE, AND BOTTOM THIRDS

1	North Dakota
2	South Dakota
3	Nebraska
4	Minnesota
5	Montana
6	Vermont
7	Colorado
8	Hawaii
9	Washington
10	Iowa
11	New Hampshire
12	Utah
13	Massachusetts
14	<b>Wisconsin</b>
15	Maine
16	Alaska
17	California

18	Maryland
19	Arizona
20	Kansas
21	Texas
22	Illinois
23	New Jersey
24	Virginia
25	Oregon
26	Nevada
27	Georgia
28	Delaware
29	Idaho
30	Florida
31	Connecticut
32	North Carolina
33	New Mexico
34	Wyoming

35	New York
36	Pennsylvania
37	Michigan
38	South Carolina
39	Rhode Island
40	Indiana
41	Louisiana
42	Oklahoma
43	Missouri
44	Tennessee
45	Arkansas
46	Ohio
47	Alabama
48	Mississippi
49	Kentucky
50	West Virginia

# THE WELL-BEING INDEX ACROSS STATES, 2008-2013: THE ELITE 5 AND THE BOTTOM 5

## The Elite 5

1. Hawaii
2. Utah
3. Minnesota
4. Colorado
5. North Dakota

## The Bottom 5

1. West Virginia
2. Kentucky
3. Mississippi
4. Arkansas
5. Ohio

# THE ELITE 5: KEY WAYS THEY'RE DIFFERENT

**Compared to residents of low well-being states, residents of *elite* well-being states:**

- ✓ Rate their lives much better, today and in the future.
- ✓ Have better emotional health, including much lower clinically diagnosed depression and daily sadness.
- ✓ Have much lower obesity.
- ✓ Carry substantially reduced disease burden, including lifetime high blood pressure, diabetes, high cholesterol, heart attack incidences, and chronic physical pain.
- ✓ Enjoy their jobs more.
- ✓ Are more likely to have health insurance.

# THE ELITE 5: WHAT THEY DO DIFFERENTLY

**Compared to residents of low well-being states, residents of *elite* well-being states:**

- ✓ Are optimistic that their city is getting better as a place to live.
- ✓ Exhibit a lot of energy every day.
- ✓ Smoke a lot less, but exercise much more.
- ✓ Learn more new and interesting things every day.
- ✓ Are better partnered with in their workplaces by their managers.
- ✓ Have safer places to exercise, and feel safer walking alone at night.
- ✓ Visit their dentists regularly.
- ✓ Have confidence that their water is clean and safe.

# WISCONSIN COMPARES FAVORABLY TO U.S. ON MANY KEY WELL-BEING METRICS

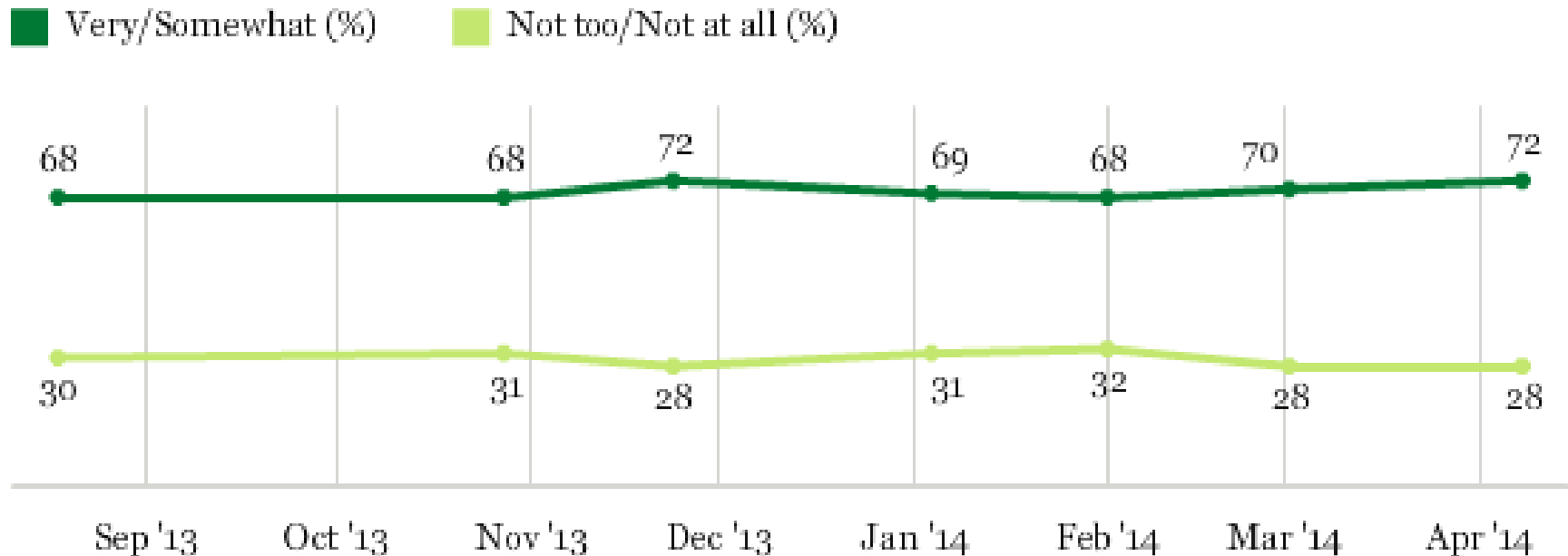
Well-being Metric	U.S.	Wisconsin
Has a personal doctor	78%	83%
Obese (self report BMI $\geq$ 30)	28	29
Currently has or is being treated for depression	10	10
Currently has or is being treated for high blood pressure	24	24
Daily physical pain	25	22
Visited dentist in last 12 months	65	70
Currently a smoker	19	17
5+ servings of produce 4+ days in last week	58	57
30+ minutes of exercise 3+ days in last week	52	53
Always feel safe and secure (% agree)	76	81

**THE AFFORDABLE CARE ACT:**

**AMERICANS' PERCEPTIONS OF THE  
ACA AND ITS IMPACT**

# FAMILIARITY WITH AFFORDABLE CARE ACT UNCHANGED OVER LAST 10 MONTHS

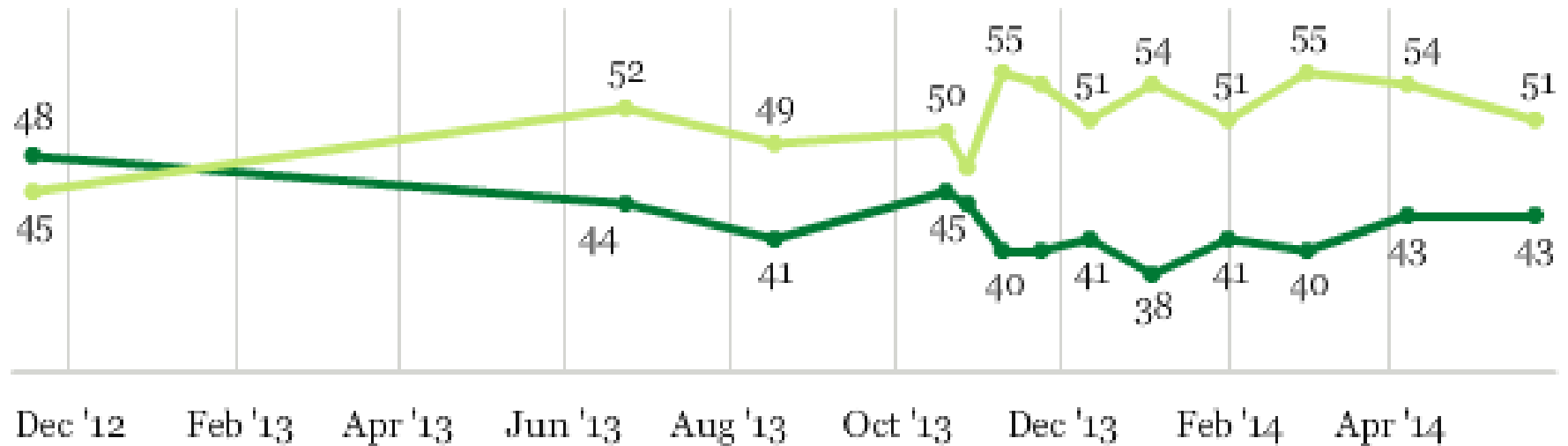
*Still thinking about the 2010 Affordable Care Act, how familiar are you with the healthcare law: very familiar, somewhat familiar, not too familiar, or not at all familiar?*



# DESPITE ENROLLMENT SUCCESS, HEALTHCARE LAW STILL UNPOPULAR

*Do you generally approve or disapprove of the 2010 Affordable Care Act, signed into law by President Obama, that restructured the U.S. healthcare system?*

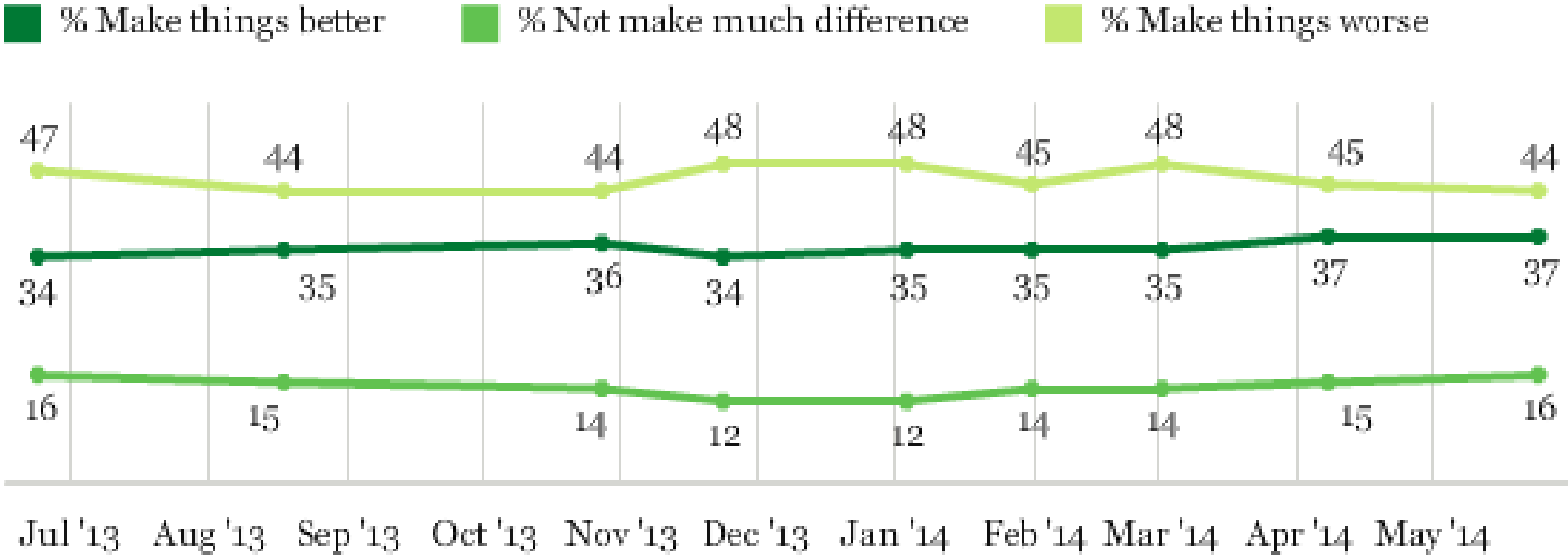
■ % Approve    ■ % Disapprove





# MORE AMERICANS THINK THE ACA WILL MAKE THINGS WORSE THAN BETTER

In the long run, how do you think the healthcare law will affect the healthcare situation in the U.S.? Will it (rotated): make things better, not make much of a difference, or make things worse?



GALLUP

# **PARTY AFFILIATION CLOSELY ALIGNED WITH APPROVAL OF AFFORDABLE CARE ACT (AUGUST 2013-MARCH 2014)**

	<b>% of Those Who Approve</b>	<b>% of Those Who Disapprove</b>
<b>REPUBLICAN/REPUBLICAN LEAN</b>	10	67
<b>INDEPENDENT/INDEPENDENT LEAN</b>	9	14
<b>DEMOCRAT/DEMOCRAT LEAN</b>	78	17

**THE INSURANCE IMPLICATIONS:**

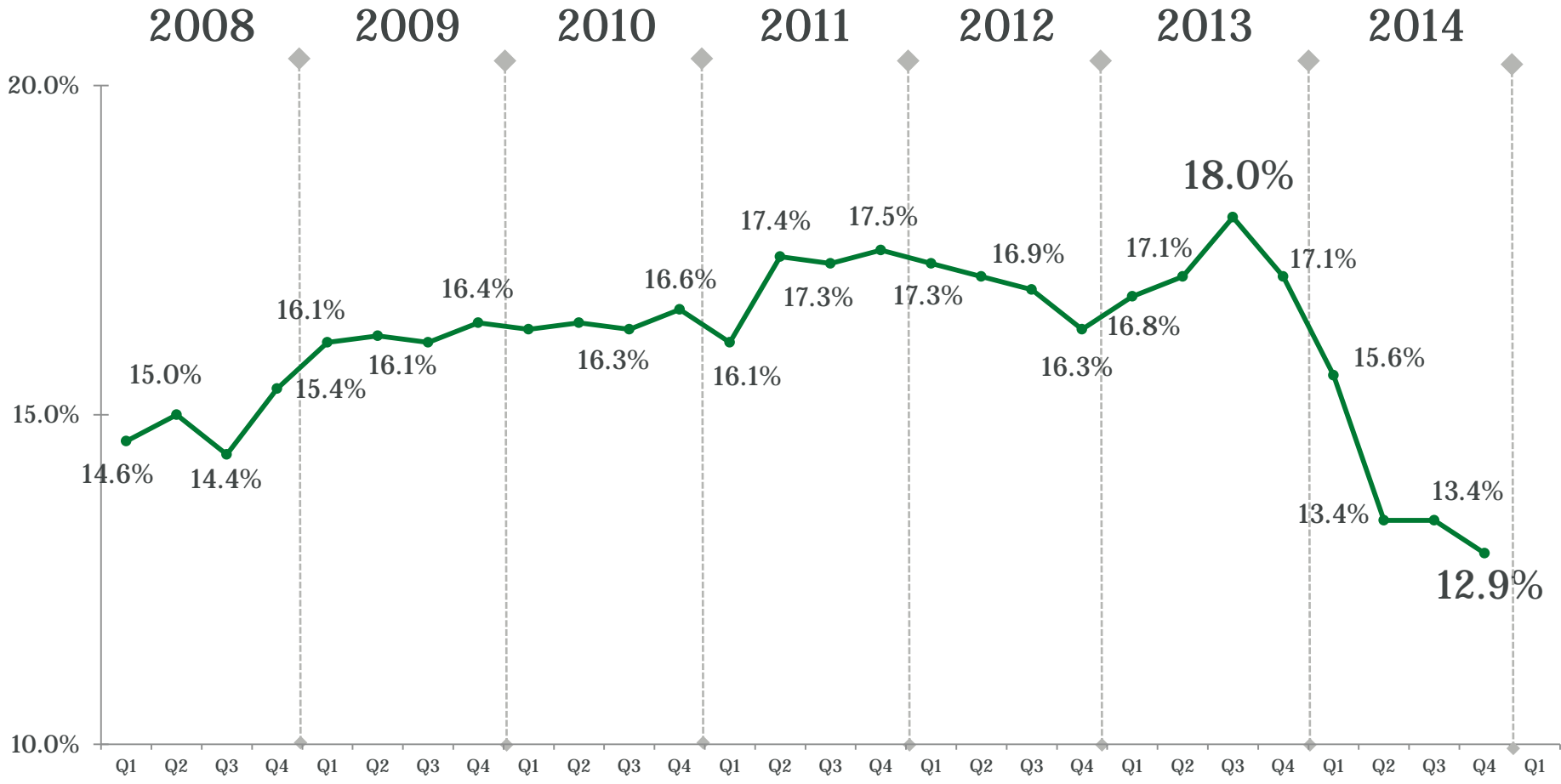
**HOW INSURANCE RATES ARE  
CHANGING, AND FOR WHOM**

# THE UNINSURED CLIMBED SLOWLY BUT STEADILY FROM 2008 THROUGH THE THIRD QUARTER OF 2013 (FINAL QUARTER BEFORE OPENING OF EXCHANGES)



(Per quarter: 2008-2012 n=88,000; 2013-2014 n=44,000)

# QUARTER 4, 2014 IS LOWEST UNINSURED ESTIMATE IN 28 QUARTERS OF SUCCESSIVE MEASUREMENT



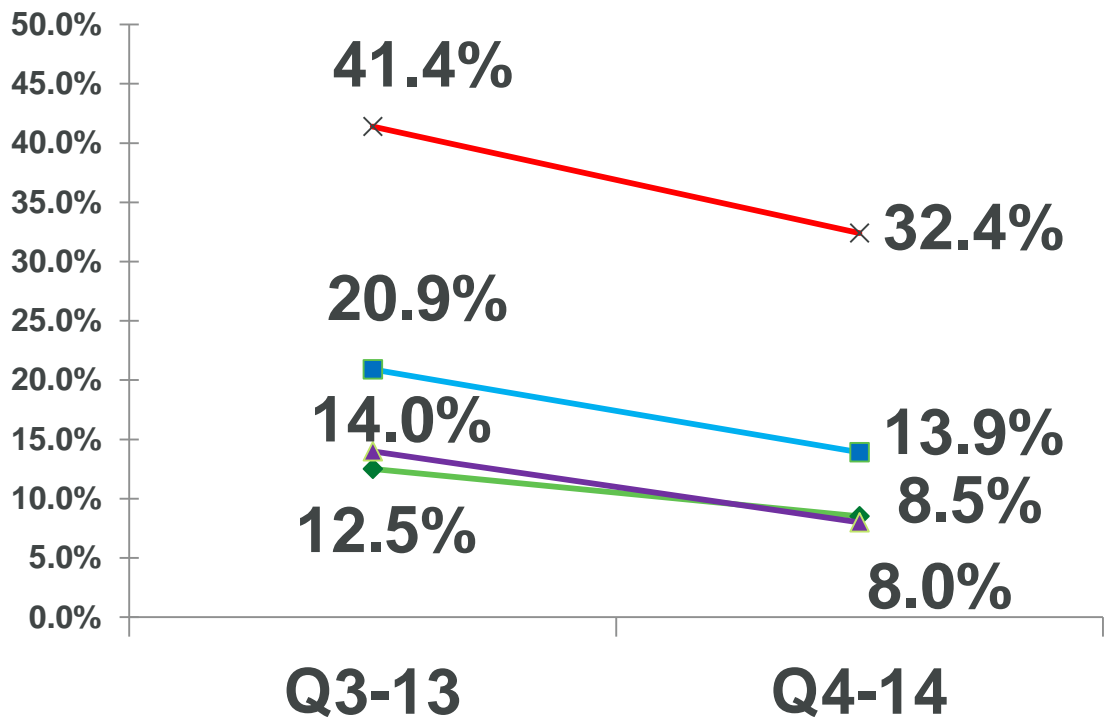
(Per quarter: 2008-2012 n=88,000; 2013-2014 n=44,000)

# ESTIMATED NET REDUCTION IN UNINSURED U.S. ADULTS AS OF QUARTER 4, 2014 COMPARED TO QUARTER 3, 2013 IS **12.3 MILLION**

<b>Net Reduction in Uninsured as of Q4-14 Compared to Q3-13 (Best Estimate):</b>	<b>12.3 Million</b>
Net Reduction in Uninsured as of Q4-14 Compared to Q3-13 (High-End Estimate):	14.3 Million
Net Reduction in Uninsured as of Q4-14 Compared to Q3-13 (Low-End Estimate):	10.4 Million

# ALL MAJOR RACIAL AND ETHNIC GROUPS HAVE DECLINED BY Q4-14 COMPARED TO Q3-13 LEVELS

- ◆ White (About n=33,000 per quarter)
- Black (About n=4,100 per quarter)
- ▲ Asian (About n=900 per quarter)
- × Hispanic (About n=4,000 per quarter)



Point Reduction	Percent Reduction
-9.0	-22%
-7.0	-33%
-5.5	-43%
-4.5	-36%

# UNINSURED RATES HAVE DROPPED ACROSS ALL INCOME GROUPS AND AGE GROUPS

	Q3-13	Q4-14	Change
TOTAL	18.0	12.9	<b>-5.1</b>
MALE	19.8	14.4	<b>-5.4</b>
FEMALE	16.2	11.4	<b>-4.8</b>
AGE 18-25	25.0	17.4	<b>-7.6</b>
AGE 26-34	30.2	22.6	<b>-7.6</b>
AGE 35-64	18.3	12.8	<b>-5.5</b>
AGE 65 AND OVER	2.8	2.0	<b>-0.8</b>
HH INCOME UNDER \$24,000	34.8	26.6	<b>-8.2</b>
HH INCOME \$24,000 to <\$48,000	22.6	16.2	<b>-6.4</b>
HH INCOME \$48,000 to <\$90,000	10.0	6.7	<b>-3.3</b>
HH INCOME \$90,000 AND OVER	5.7	3.4	<b>-2.3</b>



# MORE IN U.S. HAVE SELF-FUNDED HEALTH COVERAGE, MEDICAID (AMONG 18-64 YEAR-OLDS)

*Is your insurance coverage through a current or former employer, a union, Medicare, Medicaid, military or veteran's coverage, or a plan fully paid by you or a family member? (Primary and secondary combined; 18-64 year-olds)*

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Employer	44.4	44.2	42.5	43.5	43.3	43.4
<b>Self-paid</b>	<b>16.7</b>	<b>17.6</b>	<b>19.3</b>	<b>20.7</b>	<b>20.7</b>	<b>20.6</b>
<b>Medicaid</b>	<b>6.8</b>	<b>6.9</b>	<b>7.9</b>	<b>8.4</b>	<b>8.7</b>	<b>8.6</b>
Medicare	6.4	6.1	6.3	6.9	7.1	7.5
Military/Veterans	4.3	4.6	4.8	4.7	4.9	4.7
Union	2.8	2.5	2.6	2.5	2.4	2.6
(Something else)	3.8	3.5	3.7	3.8	3.6	4.1
No insurance	21.2	20.8	19.0	16.2	16.2	15.5

# **THE EXCHANGES AND MEDICAID EXPANSION:**

## **THE ROLE OF THE STATES AND HOW THE NEWLY INSURED ARE GAINING THEIR INSURANCE**

# IN 2013, MASSACHUSETTS HAS LOWEST AND TEXAS HAS HIGHEST UNINSURED RATE FOR THE SIXTH STRAIGHT YEAR

Rank	State	% of Residents Without Health Insurance
1	Massachusetts	4.9
2	Hawaii	7.1
3	Vermont	8.9
4	Minnesota	9.5
5	Iowa	9.7
6	Delaware	10.5
7	Pennsylvania	11.0
<b>8</b>	<b>Wisconsin</b>	<b>11.7</b>
9	Connecticut	12.3
10	Michigan	12.5
11	Kansas	12.5
12	New York	12.6
13	Maryland	12.9

Rank	State	% of Residents Without Health Insurance
37	Nevada	20.0
38	New Mexico	20.2
39	Kentucky	20.4
40	Arizona	20.4
41	North Carolina	20.4
42	Montana	20.7
43	Georgia	21.4
44	Oklahoma	21.4
45	California	21.6
46	Louisiana	21.7
47	Florida	22.1
48	Mississippi	22.4
49	Arkansas	22.5
50	Texas	27.0

# 21 STATES (AND DISTRICT OF COLUMBIA) HAVE EXPANDED MEDICAID AND SET UP A LOCALLY MANAGED MARKETPLACE EXCHANGE

Arkansas

California

Colorado

Connecticut

Delaware

Hawaii

Illinois

Iowa

Kentucky

Maryland

Massachusetts

Michigan

Minnesota

Nevada

New Mexico

New York

Oregon

Rhode Island

Vermont

Washington

West Virginia

# STATES THAT HAVE IMPLEMENTED MEDICAID EXPANSION AND STATE-BASED EXCHANGES HAVE REDUCED THEIR RATE OF UNINSURED AT NEARLY DOUBLE THE RATE OF THOSE THAT HAVE NOT

	States (Plus D.C.) That Have Expanded Medicaid and Implemented Own Exchange	States That Have Not Expanded Medicaid and/or Implemented Own Exchanges
2013 Uninsured Rate	16.1%	18.7%
2014 Mid-Year Uninsured Rate	12.1%	16.5%
<b>Point Change</b>	<b>-4.0</b>	<b>-2.2</b>

# TOP TEN BIGGEST REDUCTIONS AT STATE LEVEL HAVE COME FROM THOSE THAT EXPANDED MEDICAID AND SET UP A LOCALLY MANAGED EXCHANGE

**(WISCONSIN -2.1 POINTS)**

State	% of Residents Without Health Insurance 2013	% of Residents Without Health Insurance MY 2014	Percentage Point Change in Uninsured
Arkansas	22.5	12.4	-10.1
Kentucky	20.4	11.9	-8.5
Delaware	10.5	3.3	-7.2
Washington	16.8	10.7	-6.1
Colorado	17.0	11.0	-6.0
West Virginia	17.6	11.9	-5.7
Oregon	19.4	14.0	-5.4
California	21.6	16.3	-5.3
New Mexico	20.2	15.2	-5.0
Connecticut	12.3	7.4	-4.9

# OVER HALF (56%) OF NEWLY INSURED GAINED INSURANCE THROUGH EXCHANGES

*Is your health insurance a new policy that just took effect this year; that is, in 2014, or a policy you had before the beginning of this year?*

*Did you get your new policy from a state or federal exchange, or not?*

**Newly Insured in 2014: 5.0% of Adults**

**Newly Insured Through Exchanges: 2.8%**

**Newly Insured But Not Through Exchanges: 2.2%**

*Based on interviews April 15-June 17, 2014 (n=31,438)*

# NEWLY INSURED THROUGH THE EXCHANGES SKEW YOUNGER

*Is your health insurance a new policy that just took effect this year; that is, in 2014, or a policy you had before the beginning of this year?*

*Did you get your new policy from a state or federal exchange, or not?*

	<b>Newly Insured in 2014, Used Exchange</b>	<b>National Adults</b>
18-29	29%	21%
30-49	39	34
50-64	30	26
65+	3	19

*Based on interviews April 15-June 17, 2014 (n=31,438)*



# NEWLY INSURED ADULTS THROUGH THE EXCHANGES REPORT WORSE HEALTH THAN AVERAGE U.S. ADULTS

*Would you say your own health, in general, is excellent, very good, good, fair, or poor?*

	<b>Newly Insured in 2014, Used Exchange</b>	<b>National Adults</b>
<b>Excellent</b>	<b>16%</b>	<b>21%</b>
<b>Very Good</b>	<b>22</b>	<b>29</b>
<b>Good</b>	<b>33</b>	<b>29</b>
<b>Fair</b>	<b>16</b>	<b>13</b>
<b>Poor</b>	<b>8</b>	<b>5</b>

*Based on interviews April 15-June 17, 2014 (n=31,438)*

To stay up to date on our  
well-being discoveries, visit:

<http://www.healthways.com>

and

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