

“Some people who report being uninsured may be eligible for public programs... and receive retroactive coverage... and should therefore be viewed as insured.”

# Using the Matrix™



...to Educate and Redefine  
the Uninsured.

## HOW TO ORDER

Email your questions and order requests to the  
Foundation for Health Coverage Education at:  
[fhceinfo@coverageforall.org](mailto:fhceinfo@coverageforall.org)

You can also download a PDF of the latest Matrix  
for your state and find other helpful information on  
the uninsured at: [www.coverageforall.org](http://www.coverageforall.org)

### Talk to your legislators

- Bring a Matrix and “Uninsured in America” flyer to each of your legislators
- Suggest they order copies for their constituents
- Redefine the uninsured population (see reverse side)

### Talk to your news media

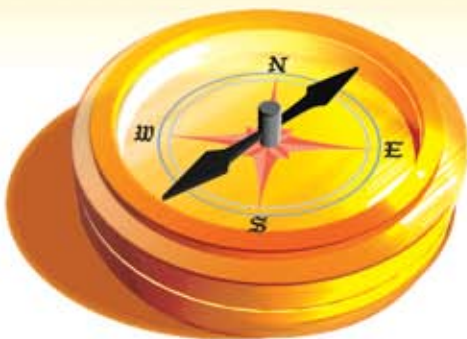
- Send a Matrix to newspaper editors, radio and TV news producers
- Email a Matrix PDF and a link to our website
- Lead by redefining the uninsured population (see reverse side)

### Talk to your clients

- Use the Matrix as a door-opener or set appointments with your existing clients to share this tool
- Point out who can benefit from the Matrix
- Offer to provide copies for all employees

### FHCE can also help you with...

- Matrix distribution and sponsorship
- 1-800 # HelpLine for your state
- Speaking presentations at your meetings



# Uninsured in America:

## How does your state compare to the rest of America?

Source: US Census Bureau, 2002; BCBSA Analysis, Congressional Budget Office (numbers may not sum due to rounding)

| State                | Uninsured Population | MINUS    | Government Program Eligible | MINUS    | Income \$50K + <sup>1</sup> | MINUS    | Short-term Uninsured <sup>2</sup> | EQUALS   | Long-term Uninsured | Long-term Uninsured as a % of Total Population |
|----------------------|----------------------|----------|-----------------------------|----------|-----------------------------|----------|-----------------------------------|----------|---------------------|--|
| Alabama              | 573,000              | -        | 162,000                     | -        | 184,000                     | -        | 93,000                            | =        | 134,000             | 3.05%  |
| Alaska               | 100,000              | -        | 30,000                      | -        | 32,000                      | -        | 15,000                            | =        | 22,000              | 3.47%  |
| Arizona              | 950,000              | -        | 289,000                     | -        | 305,000                     | -        | 146,000                           | =        | 210,000             | 3.95%  |
| Arkansas             | 428,000              | -        | 142,000                     | -        | 137,000                     | -        | 61,000                            | =        | 88,000              | 3.31%  |
| California           | 6,718,000            | -        | 2,972,000                   | -        | 2,156,000                   | -        | 652,000                           | =        | 938,000             | 2.72%  |
| Colorado             | 687,000              | -        | 161,000                     | -        | 221,000                     | -        | 125,000                           | =        | 180,000             | 4.08%  |
| Connecticut          | 346,000              | -        | 116,000                     | -        | 111,000                     | -        | 49,000                            | =        | 70,000              | 2.06%  |
| Delaware             | 73,000               | -        | 38,000                      | -        | 23,000                      | -        | 5,000                             | =        | 7,000               | 0.88%  |
| District of Columbia | 70,000               | -        | 37,000                      | -        | 22,000                      | -        | 4,000                             | =        | 6,000               | 1.08%  |
| Florida              | 2,856,000            | -        | 790,000                     | -        | 917,000                     | -        | 471,000                           | =        | 678,000             | 4.15%  |
| Georgia              | 1,376,000            | -        | 409,000                     | -        | 442,000                     | -        | 215,000                           | =        | 310,000             | 3.74%  |
| Hawaii               | 117,000              | -        | 66,000                      | -        | 38,000                      | -        | 5,000                             | =        | 8,000               | 0.66%  |
| Idaho                | 210,000              | -        | 50,000                      | -        | 67,000                      | -        | 38,000                            | =        | 55,000              | 4.18%  |
| Illinois             | 1,676,000            | -        | 509,000                     | -        | 538,000                     | -        | 258,000                           | =        | 371,000             | 3.01%  |
| Indiana              | 714,000              | -        | 221,000                     | -        | 229,000                     | -        | 108,000                           | =        | 156,000             | 2.58%  |
| Iowa                 | 216,000              | -        | 81,000                      | -        | 69,000                      | -        | 27,000                            | =        | 39,000              | 1.36%  |
| Kansas               | 301,000              | -        | 72,000                      | -        | 97,000                      | -        | 54,000                            | =        | 78,000              | 2.95%  |
| Kentucky             | 492,000              | -        | 192,000                     | -        | 159,000                     | -        | 58,000                            | =        | 84,000              | 2.10%  |
| Louisiana            | 845,000              | -        | 226,000                     | -        | 271,000                     | -        | 143,000                           | =        | 205,000             | 4.67%  |
| Maine                | 132,000              | -        | 56,000                      | -        | 42,000                      | -        | 14,000                            | =        | 20,000              | 1.56%  |
| Maryland             | 653,000              | -        | 214,000                     | -        | 210,000                     | -        | 94,000                            | =        | 135,000             | 2.53%  |
| Massachusetts        | 520,000              | -        | 310,000                     | -        | 167,000                     | -        | 18,000                            | =        | 26,000              | 0.41%  |
| Michigan             | 1,028,000            | -        | 368,000                     | -        | 330,000                     | -        | 135,000                           | =        | 195,000             | 1.97%  |
| Minnesota            | 392,000              | -        | 159,000                     | -        | 126,100                     | -        | 44,000                            | =        | 63,000              | 1.28%  |
| Mississippi          | 459,000              | -        | 143,000                     | -        | 147,000                     | -        | 69,000                            | =        | 100,000             | 3.57%  |
| Missouri             | 565,000              | -        | 224,000                     | -        | 181,000                     | -        | 65,000                            | =        | 94,000              | 1.70%  |
| Montana              | 121,000              | -        | 36,000                      | -        | 39,000                      | -        | 19,000                            | =        | 27,000              | 3.03%  |
| Nebraska             | 160,000              | -        | 58,000                      | -        | 51,000                      | -        | 21,000                            | =        | 30,000              | 1.78%  |
| Nevada               | 344,000              | -        | 78,000                      | -        | 110,000                     | -        | 64,000                            | =        | 92,000              | 4.31%  |
| New Hampshire        | 119,000              | -        | 30,000                      | -        | 38,000                      | -        | 21,000                            | =        | 30,000              | 2.38%  |
| New Jersey           | 1,109,000            | -        | 265,000                     | -        | 356,000                     | -        | 200,000                           | =        | 288,000             | 3.40%  |
| New Mexico           | 373,000              | -        | 106,000                     | -        | 120,000                     | -        | 60,000                            | =        | 87,000              | 4.82%  |
| New York             | 2,916,000            | -        | 1,015,000                   | -        | 936,000                     | -        | 396,000                           | =        | 569,000             | 3.02%  |
| North Carolina       | 1,167,000            | -        | 359,000                     | -        | 375,000                     | -        | 178,000                           | =        | 256,000             | 3.16%  |
| North Dakota         | 60,000               | -        | 17,000                      | -        | 19,000                      | -        | 10,000                            | =        | 14,000              | 2.25%  |
| Ohio                 | 1,248,000            | -        | 388,000                     | -        | 401,000                     | -        | 189,000                           | =        | 271,000             | 2.42%  |
| Oklahoma             | 620,000              | -        | 165,000                     | -        | 199,000                     | -        | 105,000                           | =        | 151,000             | 4.46%  |
| Oregon               | 443,000              | -        | 204,000                     | -        | 142,000                     | -        | 40,000                            | =        | 57,000              | 1.65%  |
| Pennsylvania         | 1,119,000            | -        | 537,000                     | -        | 359,000                     | -        | 91,000                            | =        | 132,000             | 1.09%  |
| Rhode Island         | 80,000               | -        | 44,000                      | -        | 26,000                      | -        | 4,000                             | =        | 6,000               | 0.58%  |
| South Carolina       | 493,000              | -        | 208,000                     | -        | 158,000                     | -        | 52,000                            | =        | 75,000              | 1.87%  |
| South Dakota         | 69,000               | -        | 23,000                      | -        | 22,000                      | -        | 10,000                            | =        | 14,000              | 1.89%  |
| Tennessee            | 640,000              | -        | N/A                         | -        | N/A                         | -        | N/A                               | =        | N/A                 | N/A  |
| Texas                | 4,960,000            | -        | 1,205,000                   | -        | 1,590,000                   | -        | 887,000                           | =        | 1,276,000           | 6.06%  |
| Utah                 | 335,000              | -        | 87,000                      | -        | 108,000                     | -        | 57,000                            | =        | 83,000              | 3.67%  |
| Vermont              | 58,000               | -        | 35,000                      | -        | 19,000                      | -        | 2,000                             | =        | 3,000               | 0.49%  |
| Virginia             | 774,000              | -        | 195,000                     | -        | 248,000                     | -        | 135,000                           | =        | 195,000             | 2.74%  |
| Washington           | 780,000              | -        | 269,000                     | -        | 250,000                     | -        | 107,000                           | =        | 154,000             | 2.60%  |
| West Virginia        | 234,000              | -        | 89,000                      | -        | 75,000                      | -        | 29,000                            | =        | 41,000              | 2.31%  |
| Wisconsin            | 409,000              | -        | 153,000                     | -        | 131,000                     | -        | 51,000                            | =        | 73,000              | 1.37%  |
| Wyoming              | 78,000               | -        | 18,000                      | -        | 25,000                      | -        | 14,000                            | =        | 21,000              | 4.30%  |
| <b>TOTAL U.S.A.</b>  | <b>41,207,000</b>    | <b>-</b> | <b>14,059,000</b>           | <b>-</b> | <b>13,059,000</b>           | <b>-</b> | <b>5,707,000</b>                  | <b>=</b> | <b>8,213,000</b>    | <b>2.91%</b>                                   |

1. Middle-class with income levels of \$50,000 or more

2. Short-term uninsured: less than 2 years, between jobs, recent college graduates, seasonal workers and no perceived need for insurance