

**SENATOR JEFF BINGAMAN
HEALTH REFORM 2009**

CURRENT STATE OF HEALTH INSURANCE COVERAGE IN NEW MEXICO

New Mexico is the second-most uninsured state in the nation and has the lowest rate of employer-sponsored insurance in the U.S. Over 300,000 New Mexicans are employed or have working family members and yet they have no health insurance. New Mexico needs health reform.

Total Number of Uninsured New Mexicans:

- ❖ U.S. Census 2007: 441,351 (22.8%)
- ❖ 2009 Projections: 470,000 (26%)¹
- ❖ Of those without insurance, approximately 65-70% (307,340) are themselves employed or have family members who work full time, all year.²

New Mexicans Enrolled in Public Insurance Plans:

- ❖ Medicaid: 472,237³
- ❖ State Coverage Initiative: 38,347 (parents and childless adults)³
- ❖ Medicare: 292,363⁴

New Mexican Receiving Employer-sponsored Insurance (ESI):

- ❖ 42.3% of New Mexicans receive ESI. This is the lowest of rate of ESI in the U.S. (national average is 53.4%).⁵
- ❖ Approximately 34% of New Mexicans work for firms with 50 or fewer employees.⁶
- ❖ In 2006, 50.2% of businesses in New Mexico offered health insurance to their employees.⁵
 - 92.7% of firms with 50 employees or more offered coverage.
 - 34.6% of firms with fewer than 50 employees offered coverage.

New Mexicans Purchasing Private Insurance:

- ❖ U.S. Census 2007: 914,453 (47.2%)
- ❖ Average ESI health insurance premium for a family: \$11,279.⁷
- ❖ New Mexico has one of the highest family health insurance premiums as a percentage of median household income in the nation (more than 20%).⁷

--Footnotes--

1. Cecil G. Sheps Center for Health Services Research and North Carolina Institute of Medicine (March 2009).
2. The Kaiser Family Foundation statehealthfacts.org. Data Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements).
3. August 2009 state estimates.
4. Mathematica Policy Research analysis of CMS State/County Market Penetration Files, July 2008.
5. The Kaiser Family Foundation statehealthfacts.org. Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2006 Medical Expenditure Panel Survey - Insurance Component. Table II.A.2.
6. Compiled by the Congressional Research Service.
7. The Kaiser Family Foundation statehealthfacts.org. Data Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 MEPS -Insurance Component. Tables II.D.1, II.D.2, II.D.3.