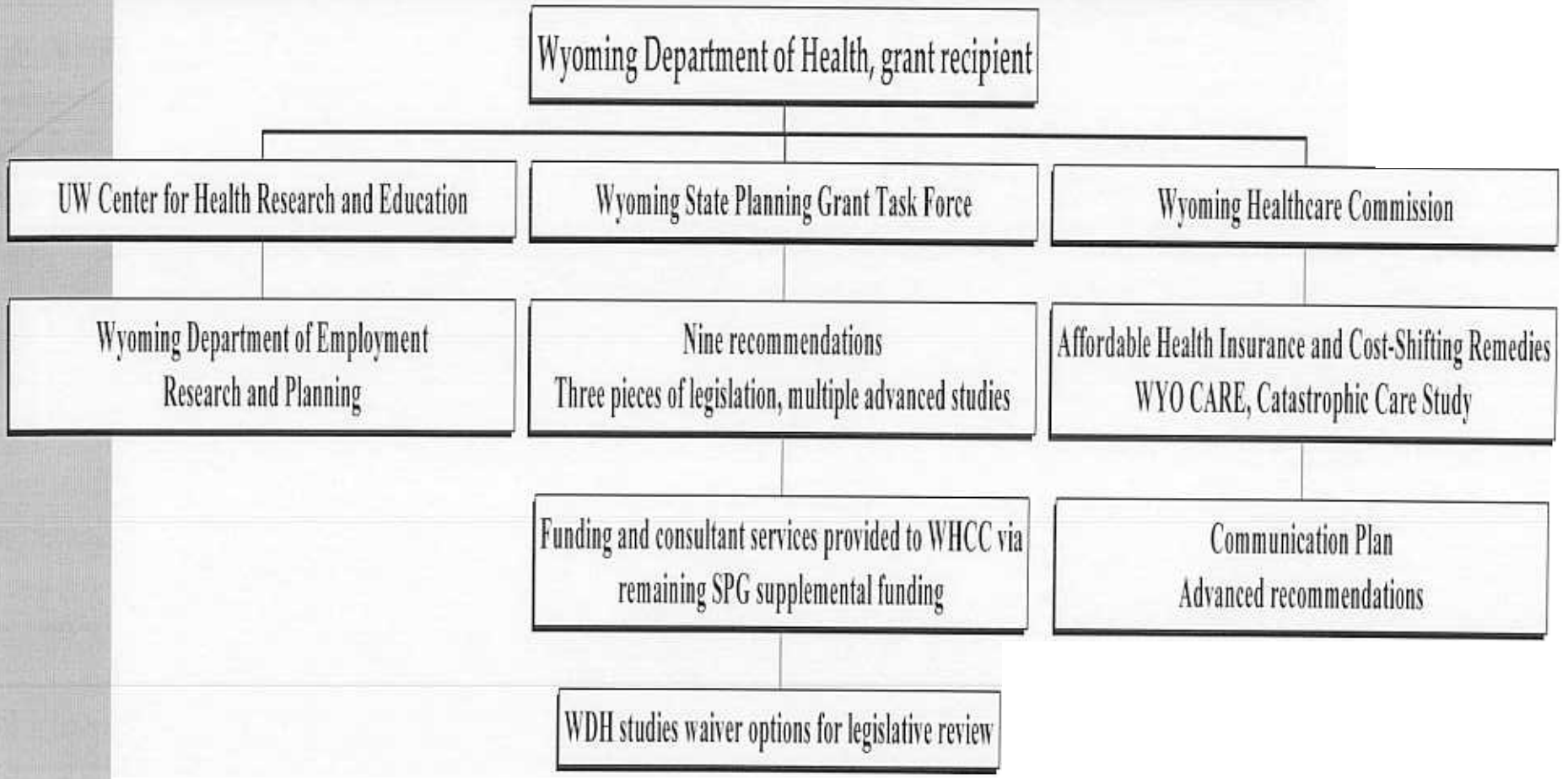
Wyoming State Planning Grant

"Our work has demonstrated, yet again, the devastating personal consequences that health insurance failure has on individuals and families. It made even more evident the economic consequences to Wyoming, its cities, towns and counties when this social problem is not dealt with effectively. Over 70,000 of our fellow citizens are uninsured. It is more than time for us to consider investing more in both public and private energy and resources to try to serve the best interests of every one of us – presently insured or presently uninsured"

Thomas F. Stroock, Chairman



State Planning Grant Pathways



Wyoming's Uninsured Population

- 70,217 people (14.1% of Wyoming's residents) are uninsured
  - 53,000 are adults (14.5% of Wyoming adults)
  - 17,000 are children 18 and younger (13.1% of Wyoming children)

The Causes

It's mostly about cost …

Data from the household survey indicates that cost is the major barrier to obtaining healthcare insurance.

Findings from focus groups and key informant interviews also reflect that cost is the major cause for lack of insurance.

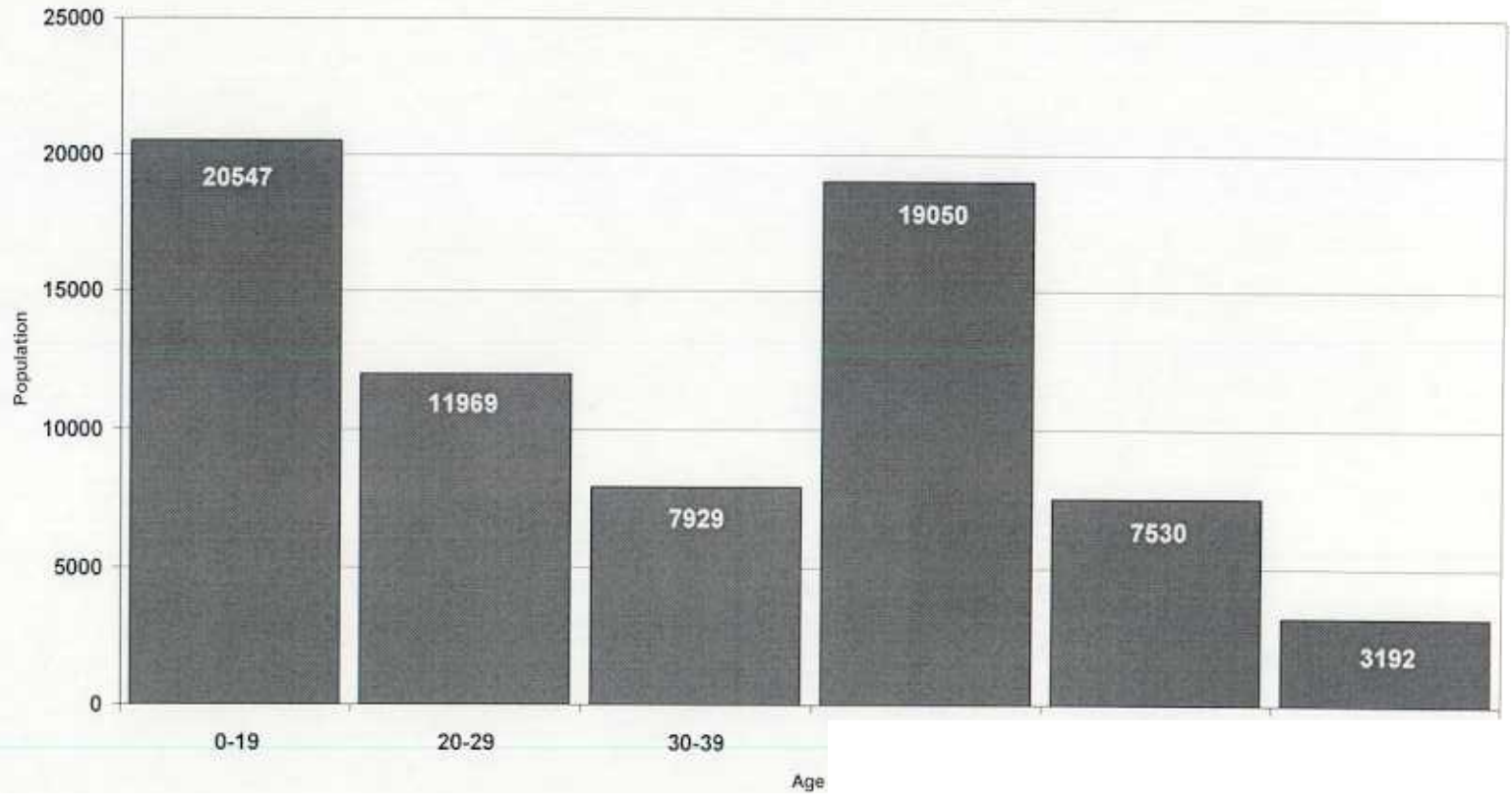
Key Informants asked to identify the specific reasons for not obtaining insurance responded most frequently as follows:

- **high cost of health insurance**
- **high cost of healthcare**
- **low wages**

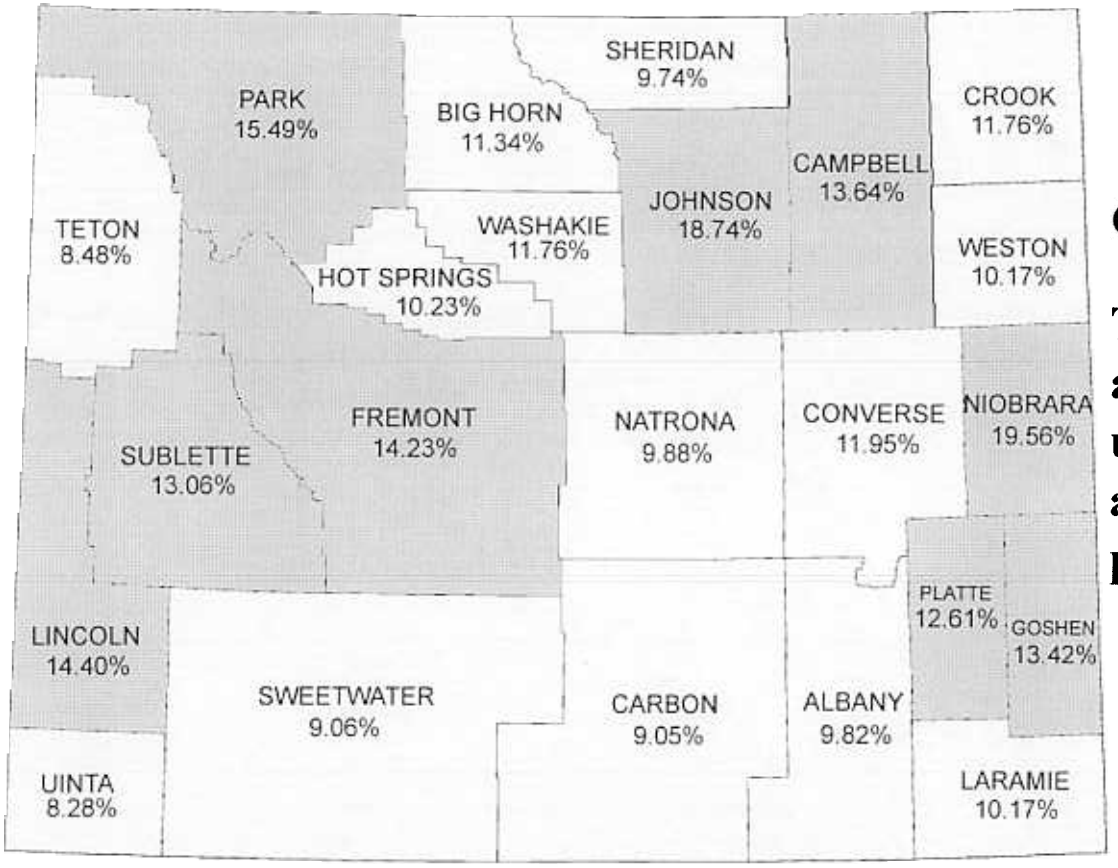
Employers Not Offering Insurance Cite Cost As the Reason

When the 28% of employers who do not offer health insurance to employees were asked why they do not offer this benefit, 81% listed cost as the reason. Other responses, which were listed much less often, included high employee turnover, employee coverage through other sources, employees not interested, employees not eligible, and not required by law.

Uninsured Individuals by Age (From Household Surveys)



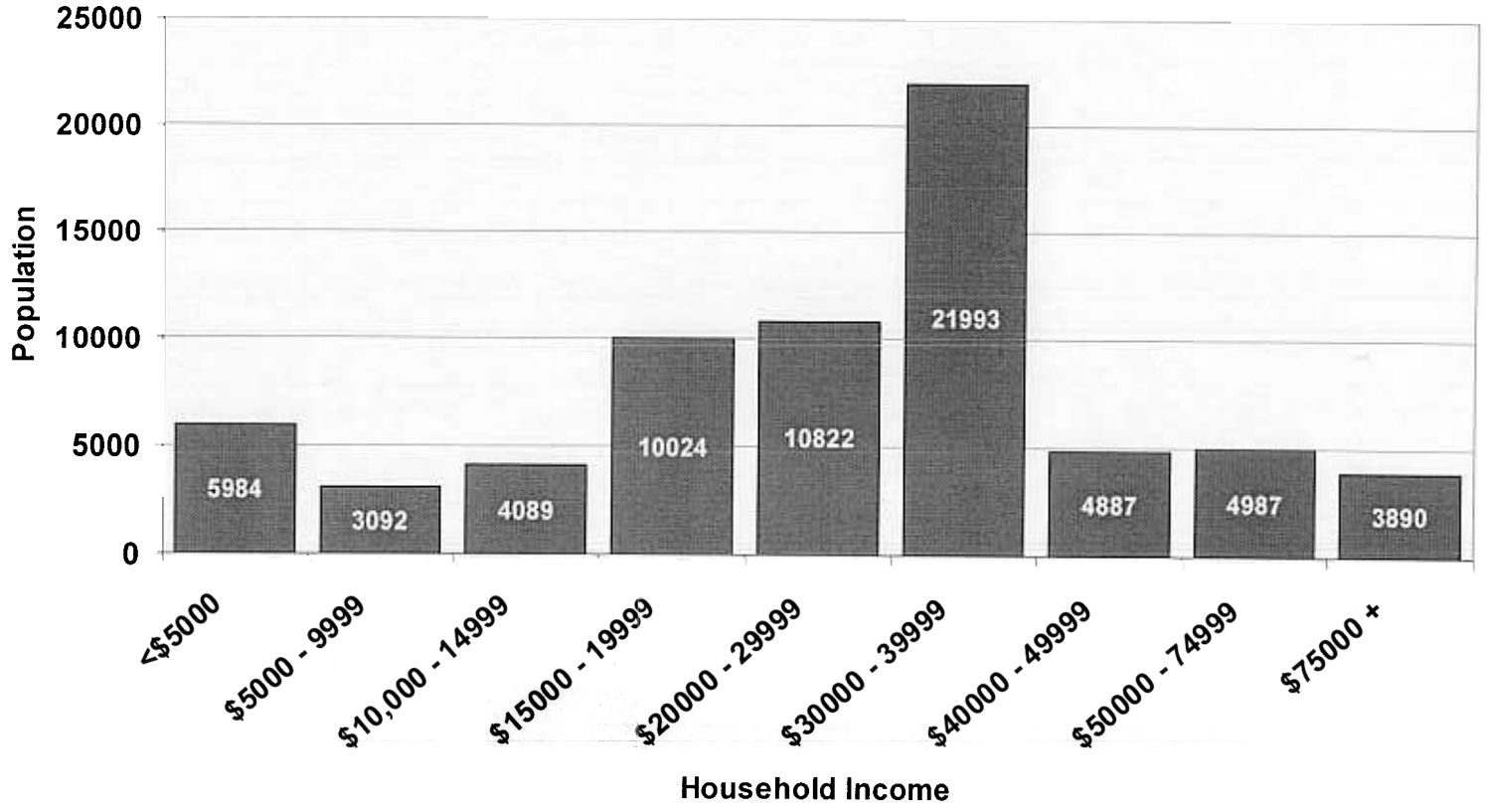
Uninsured Percentage by County



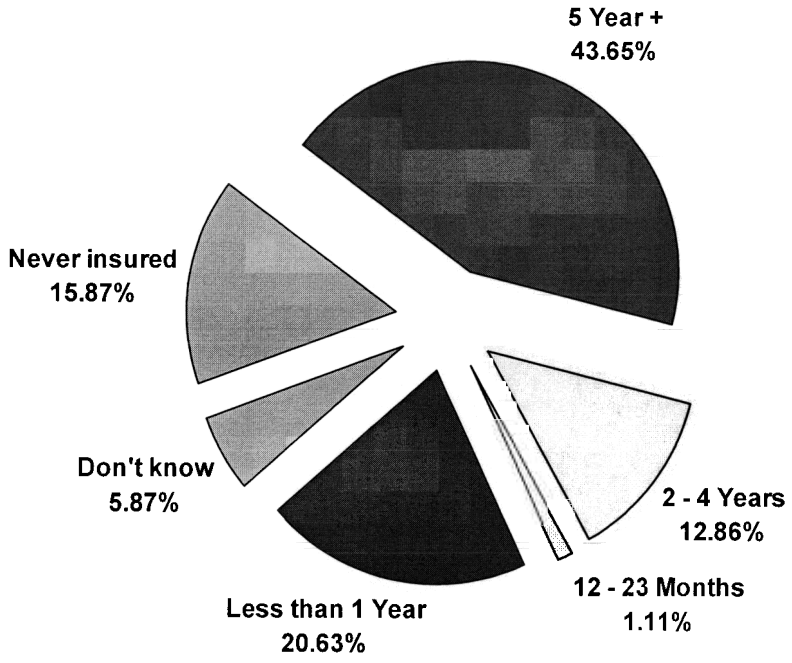
County Mean = 12.08%

The counties in gray have above mean % of uninsured, representing about 1/3 of Wyoming's population.

Uninsured by Household Income



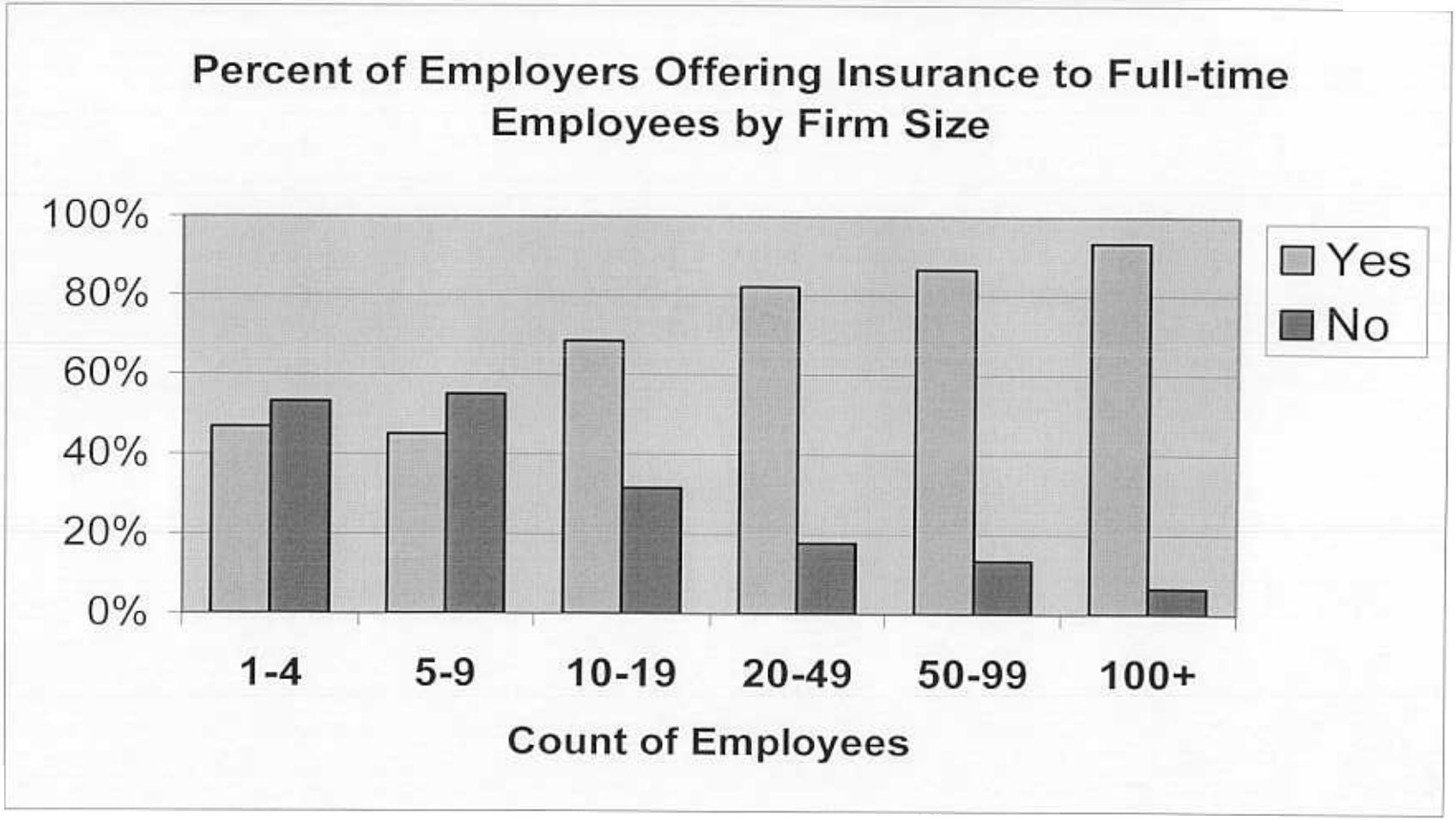
Uninsured Individuals: Length of Time Since Last Insured



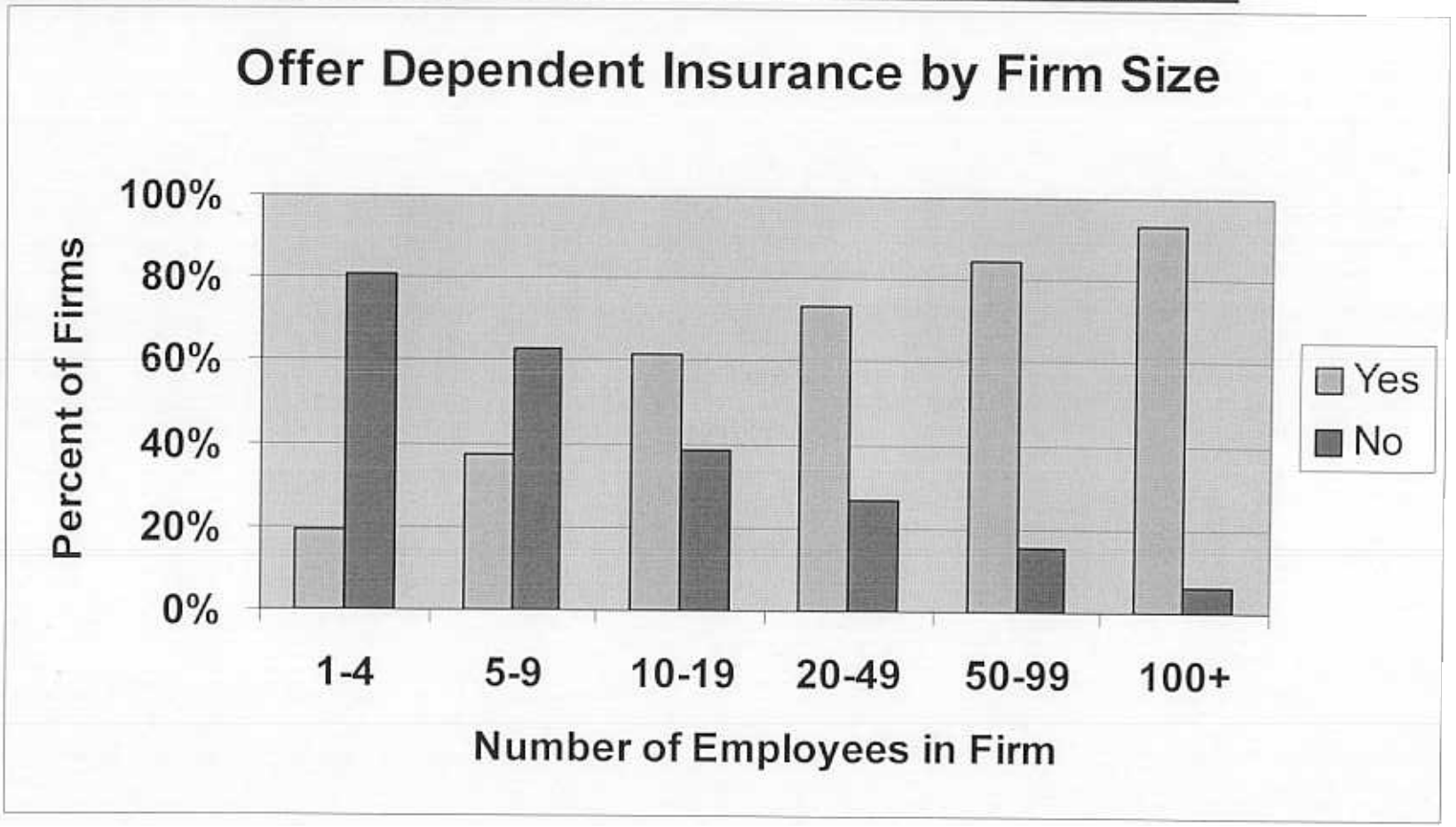
Most Employers Offer Health Insurance to Full-time Employees

- 72.2% of state's employers offer health insurance to their full-time employees
- Fewer than 10% offer it to part-time
- 64.3% offer it to dependents of full-time
- Fewer than 9% pay all or part of insurance costs for retirees

Small Firms More Likely to Go Without Health Insurance Benefits



Dependent Healthcare Coverage Offered by Largest Companies



Correlation Found Between Pay and Availability of Healthcare Insurance

- Average full-time salary of employees a... firms offering health insurance: $39,385

- Average salary of employees at firms NOT offering health insurance: $25,136