

HEALTH

Health Insurance Coverage

The number of uninsured individuals in New Hampshire increased in 2019, for the first time since 2012. Uninsured individuals rose from 68,200 to 84,600 residents, or from 5.2 percent to 6.4 percent of the population. The increase in uninsured population was associated with a decrease in the number of individuals receiving insurance through an employer, and from a decrease in the number receiving insurance through Medicaid. More than half of New Hampshire residents, 57 percent, received health insurance through an employer, followed by those enrolled in Medicare, 16 percent, and Medicaid, 14 percent.

With the majority of New Hampshire residents receiving insurance through an employer, the coronavirus pandemic, which led to increased unemployment during the public health crisis, increased the number of uninsured residents in the state. Individuals with employer-based health insurance who lost their jobs during the pandemic also lost access to employer-based health insurance.

Many of these individuals were able to remain insured, through either COBRA, a spouse's employer, a marketplace-based insurance policy, or through a public plan such as Medicare or Medicaid. But not everyone was able to take advantage of one of these options. A study by Families USA estimated that in May 2020, there

were 96,000 uninsured adults age 19-64 in New Hampshire, an increase of 23,000 from 2019.¹

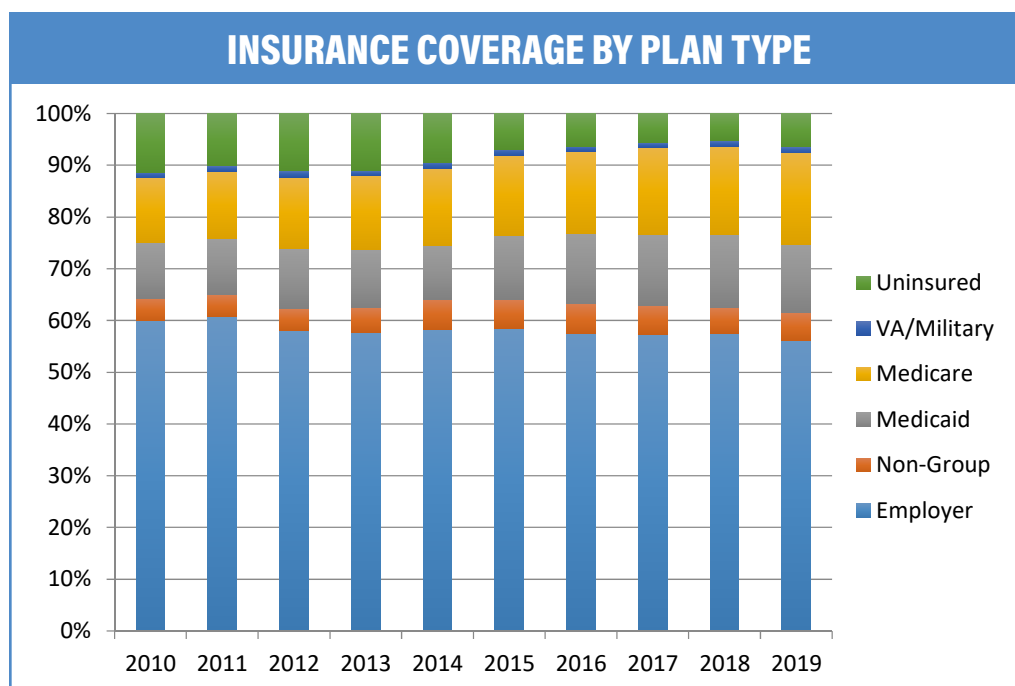
Health Rankings

The UnitedHealth Foundation (UHF) ranked New Hampshire as the 6th healthiest state in 2019. This was the second year in a row that New Hampshire ranked 6th. Overall, New England performed well in the UHF rankings, as Vermont was rated the healthiest state, with Massachusetts (2nd) and Connecticut (4th) at top of the list as well.

New Hampshire performed well in metrics evaluating air quality, rates of child poverty, violent crime, and infant mortality. New Hampshire's ranking in the excessive drinking measure improved from 40th in 2018 to 27th in 2019, as the percentage of residents who reported engaging in binge drinking or chronic drinking declined from 20.7 percent in 2018 to 18.2 percent in 2019.²

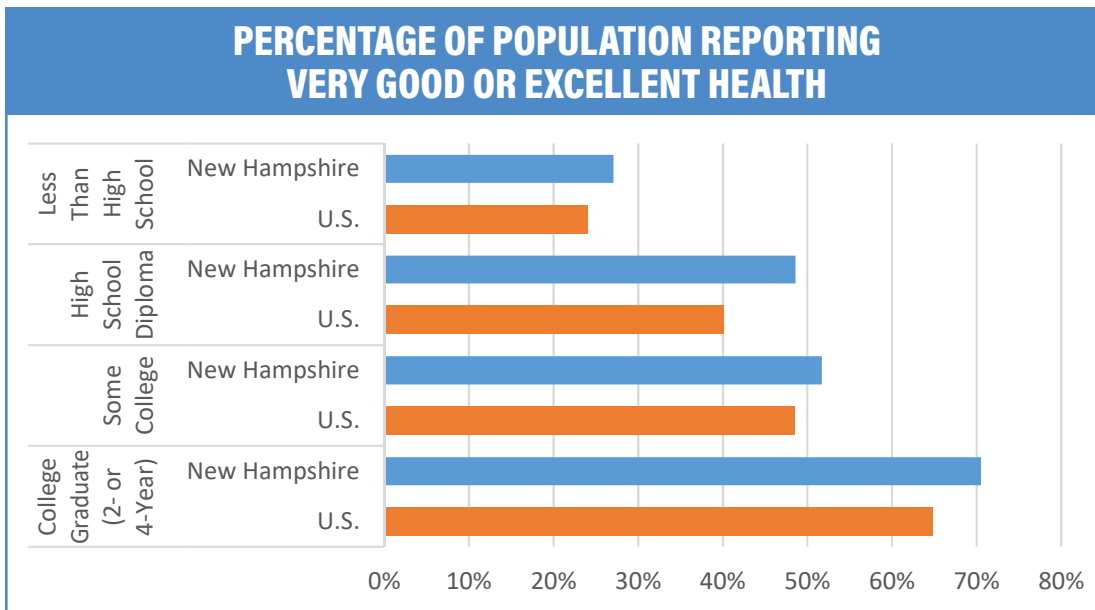
New Hampshire did not perform well in every measure. Among adults, 13.8 percent reported

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Source: Kaiser Family Foundation

1 Families USA, The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History, https://www.familiesusa.org/wp-content/uploads/2020/07/COV-254_Coverage-Loss_Report_7-17-20.pdf.
 2 Binge drinking is defined as having at least four (for women) or five (for men) drinks on one occasion during the previous 30 days. Chronic drinking is defined as having at least eight (for women) or fifteen (for men) drinks per week.



Source: UnitedHealth Foundation

frequent mental distress – indicating their mental health was not good 14 or more days within the past 30 days. This was higher than the previous year, when 12 percent reported frequent mental distress. Both New Hampshire and the U.S. as a whole have reported increased rates of frequent mental distress since 2015, although distress increased at a faster rate in New Hampshire; the Granite State’s ranking in this measure fell from 19th in 2015 to 33rd in 2019.

New Hampshire ranked 42nd in disparity in health status, which measures the difference between the percentage of adults ages 25 and older with at least a high school education compared with those without who reported their health is very good or excellent. The gap between these populations in New Hampshire was 30.9 percent. For almost all gender, racial/ethnic, educational attainment and earnings categories, residents of New Hampshire reported very good or excellent health at a higher rate than the U.S. overall. But the gap between those with a high school degree and those without was larger than in the U.S. overall.

Among New Hampshire residents without a high school diploma, 27.1 percent reported having very good or excellent health, 3.1 percentage points higher than in the U.S. overall. High school graduates in the U.S. reported having very good or

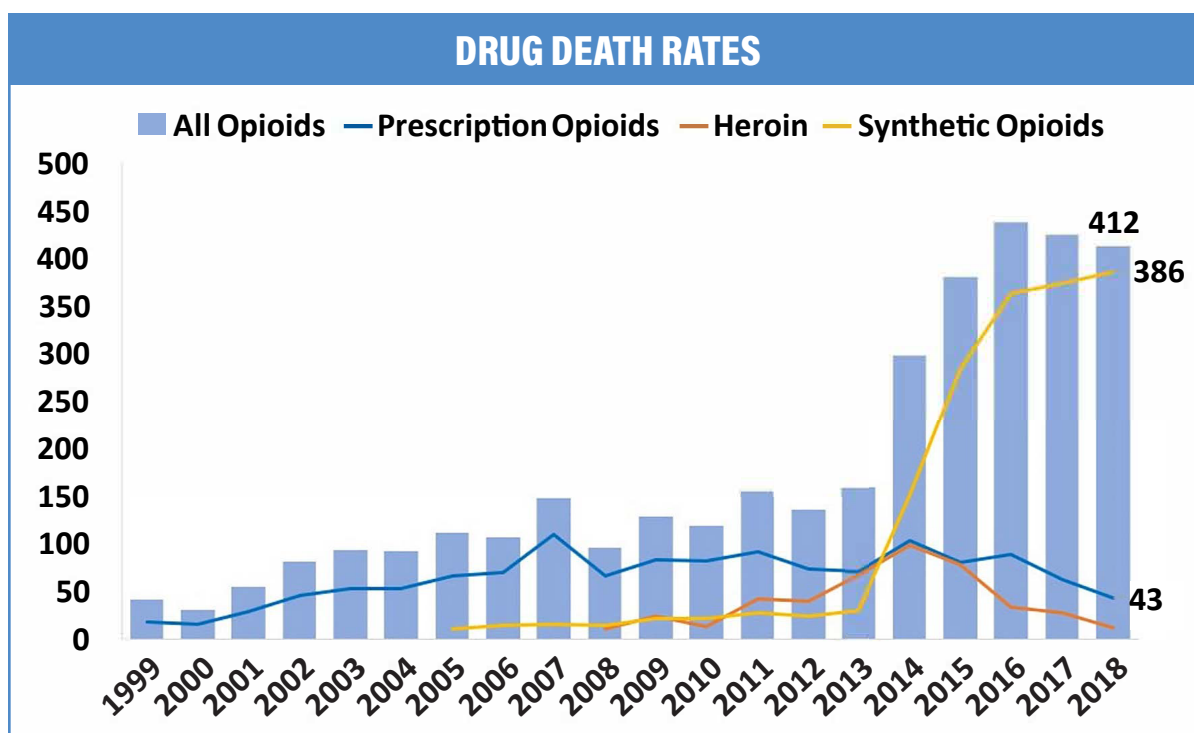
excellent health 40.1 percent of the time, 16.1 percentage points higher than individuals without a high school diploma, while in New Hampshire, the gap between these groups was 21.5 percentage points. Among college graduates in New Hampshire, 70.5 percent reported very good or excellent health, 43.4 percentage points higher than residents without a high school diploma. Nationwide, the gap between these groups was 40.8 percentage points.

Drug Deaths and Opioid Abuse

New Hampshire had one of the highest rates of drug deaths in the U.S, ranking 48th in UHF’s rankings for this measure. While this ranking was actually an improvement from 49th in 2018, the rate of drug deaths increased, from 31.9 deaths per 100,000 residents to 35.2 deaths.³ Per capita drug deaths were below the U.S. average for residents age 55 to 74, but above average for every population group between ages 15 and 54. The drug death rate was highest for residents age 25 to 34, with 91.4 deaths per 100,000 residents.

Drug death rates were highest among white residents, 36.8 deaths per 100,000, and male residents, 49.1 deaths per 100,000. The death rate for Hispanic residents was 36 percent lower than the rate for white residents, 23.6, but was more

³ Drug death rates used in this measure were a 3-year average, covering 2015-2017 deaths.



Source: National Institute on Drug Abuse

than 2 ½ times higher than the national drug death rate for the Hispanic population.

The majority of drug-related deaths in New Hampshire were the result of opioid overdoses. Opioid overdoses were responsible 412 deaths in 2018, 33.1 deaths per 100,000 residents.⁴ This was actually a slight decrease from the previous year, when there were 424 opioid overdose-related deaths. 2018 was the second year in a row that opioid overdose deaths declined slightly, but deaths remain far above pre-2014 levels. Overdose deaths increased dramatically in 2014, as synthetic opioids, such as fentanyl, became the primary cause of opioid overdose deaths, while overdose deaths caused by prescription opioids and heroin have declined.

Tobacco and Nicotine

Smoking is the leading cause of preventable deaths in the U.S., responsible for 480,000 deaths per year. According to UHF's rankings, New Hampshire ranked 21st in the nation in percentage of adults who smoke, with 15.6 percent of adults smoking frequently in 2019. Although the percentage of

adults who smoke has decreased in recent years, the percentage of teenagers who use tobacco products, particularly e-cigarettes, has increased substantially in New Hampshire in recent years.

A CDC survey in 2019 reported that 9.5 percent of high school students in New Hampshire used e-cigarettes daily, the second highest rate of any state surveyed after West Virginia (data were not available for 3 states).⁵ In 2017, this survey reported only four percent of New Hampshire high school students used e-cigarettes daily.

New Hampshire's fiscal year 2020-2021 budget, passed in September 2019, raised the minimum age to purchase tobacco and e-cigarettes from 18 to 19. This change was scheduled to take effect on January 1, 2020. However, before this increase took effect, the federal government raised the minimum age to 21, effective December 20, 2019.

Public health experts hope that raising the minimum age to purchase tobacco products to 21 will significantly reduce access to these products for adolescents. The American Lung Association

⁴ National Institute on Drug Abuse, New Hampshire: Opioid-Involved Deaths and Related Harms. <https://www.drugabuse.gov/drug-topics/opioids/opioid-summaries-by-state/new-hampshire-opioid-involved-deaths-related-harms>.

⁵ Centers for Disease Control and Prevention, High School Youth Risk Behavior Survey, 2019, <https://nccd.cdc.gov/youthonline/App/Results.aspx>

estimates that the increased minimum age will reduce smoking among individuals age 15 to 17 by 25 percent, and reduce smoking among individuals age 18 to 20 by 15 percent.⁶

Coronavirus

The SARS-CoV-2 coronavirus has infected millions of Americans, and killed more than 500,000 so far. Many more Americans have been hospitalized, or have suffered long-lasting side-effects including fatigue, shortness of breath, joint and muscle pain, memory and concentration issues, loss of taste and smell, and more.

As 2021 begins, three coronavirus vaccines have been approved on an emergency basis, and New Hampshire is in the early stages of vaccinating its population. Hopefully, as the population achieves herd immunity, when enough people become immune to a disease to make its spread unlikely, restrictions on public activities can be safely lifted, and the economy will be able to

operate without restriction. But even after herd immunity has been achieved, there will be long-lasting effects of the coronavirus pandemic.

Since the pandemic began, many New Hampshire residents have struggled with high levels of stress, isolation, and poor mental health. Food and housing insecurity have been issues for many as well, and public health experts worry that the pandemic has increased drug and alcohol abuse.

Residents who lost health insurance coverage may not be able to afford treatment for health issues. Even with health insurance, residents may have avoided medical treatment for serious conditions during the pandemic, avoiding health care settings due to fear of potential virus exposure. All of these issues have the potential to negatively impact health outcomes for New Hampshire residents long after the coronavirus pandemic ends.

- Greg David

⁶ American Lung Association, Tobacco 21 Laws: Raising the Minimum Sales Age for All Tobacco Products to 21, <https://www.lung.org/policy-advocacy/tobacco/prevention/tobacco-21-laws>.

HOSPITAL INSURANCE	2015	2016	2017	2018	2019
HOSPITAL INSURANCE					
Original Medicare	244,829	249,623	250,636	251,956	243,076
Medicare Advantage & Other Health Plans	18,832	22,752	30,354	38,222	55,665
	263,661	272,375	280,990	290,178	298,741

PRESCRIPTION DRUG (Medicare Part D)					
Prescription Drug Plans	148,836	157,561	160,943	163,105	162,971
Medicare Advantage Prescription Drug	14,395	18,299	23,910	31,454	40,241

Yearly Aged and Disabled Enrollment					
Aged Total	217,110	225,360	233,852	243,236	252,385
Disabled Total	46,552	47,015	47,138	46,941	46,357

Source: Centers for Medicare & Medicaid Services. Last Update 9/4/2020

MEDICAID INSURANCE	2014	2015	2016	2017	2018
Total Medicaid Enrollees			206,997	204,458	200,850
Federal Share, Medicaid Expenditures (Millions)	\$2,087.4	\$3,669.7	\$4,715.1	\$4,616.2	\$4,742.9
New Hampshire Share, Medicaid Expenditures (Millions)	\$1,948.4	\$2,144.5	\$2,435.2	\$2,523.4	\$2,707.0

Source: Centers for Medicare & Medicaid Services. Last Update 9/8/2020

MEDICARE UTILIZATION	2014	2015	2016	2017	2018
SKILLED NURSING FACILITIES (Medicare)					
Total Persons With Utilization*					
New Hampshire	11,184	11,190	10,812	10,745	10,162
United States	1,831,387	1,844,209	1,802,182	1,763,018	1,703,381
Covered Admissions Per 1,000 Original Medicare Part A Enrollees					
New Hampshire	63	62	59	58	55
United States	68	68	66	65	62
Covered Days of Care Per 1,000 Original Medicare Part A Enrollees					
New Hampshire	1,609	1,566	1,436	1,392	1,339
United States	1,843	1,812	1,693	1,623	1,559
Program Payments Per Covered Day					
New Hampshire	473	472	481	486	490
United States	422	434	446	459	471

*Utilization expresses the number of services used per year or per number of persons eligible for the services

MEDICARE UTILIZATION (continued...)	2014	2015	2016	2017	2018
SHORT STAY HOSPITALS (Medicare)					
Total Persons With Utilization*					
New Hampshire	31,925	33,151	33,631	34,043	33,472
United States	6,213,560	6,221,077	6,219,873	6,217,622	6,079,501
Discharges Per 1,000 Original Medicare Part A Enrollees					
New Hampshire	201	203	204	206	202
United States	264	264	258	258	252
Covered Days of Care Per 1,000 Original Medicare Part A Enrollees					
New Hampshire	974	985	950	975	985
United States	1,297	1,291	1,242	1,225	1,197
Program Payments Per Covered Day					
New Hampshire	2,405	2,406	2,561	2,624	2,683
United States	2,285	2,320	2,433	2,507	2,603
Source: Centers for Medicare & Medicaid Services. Last Update 9/4/2020					
*Utilization expresses the number of services used per year or per number of persons eligible for the services					

RELATED SERVICES	2014	2015	2016	2017	2018
HOSPICES (Medicare)					
Total Persons With Utilization*					
New Hampshire	5,553	5,838	6,029	6,397	6,783
United States	1,322,244	1,384,179	1,429,862	1,495,384	1,553,637
Covered Days of Care Per 1,000 Original Medicare Part A Enrollees					
New Hampshire	1,300	1,313	1,346	1,454	1,503
United States	1,733	1,759	1,810	1,858	1,936
Program Payments Per Covered Day					
New Hampshire	\$169	\$171	\$175	\$176	\$176
United States	\$164	\$166	\$167	\$169	\$169
*Utilization expresses the number of services used per year or per number of persons eligible for the services					

HOME HEALTH AGENCIES (Medicare)					
Total Persons With Utilization					
New Hampshire	21,196	22,164	22,355	22,155	22,300
United States	3,408,818	3,446,696	3,444,206	3,385,968	3,358,470
Service Visits Per 1,000 Original Medicare Enrollees					
New Hampshire	2,227	2,266	2,260	2,259	2,207
United States	2,935	2,921	2,849	2,754	2,731
Total Service Visits					
New Hampshire	531,012	554,854	564,158	566,260	555,981
United States	109,064,541	109,219,359	108,148,530	104,648,562	103,769,954
Program Payments Per Service Visit					
New Hampshire	\$169	\$175	\$176	\$179	\$185
United States	\$162	\$166	\$167	\$170	\$173
Source: Centers for Medicare & Medicaid Services. Last Update 9/4/2020					

OTHER HEALTH MEASURES	2015	2016	2017	2018	2019
Obesity (Percent of adult population)	27.4	26.3	26.6	28.1	29.6
Physical Inactivity (Percent of adult population)	19.3	22.6	19.3	23.9	21.5
Diabetes (Percent of adult population)	9.1	8.1	9	8.4	10.3
Frequent Mental Distress ¹	10.5	10.9	12.7	12	13.8
Frequent Physical Distress ²	9.7	10.6	11.9	11.9	11.3

Source: United Health Foundation. Last Update 9/4/2020

¹ Percentage of adults who reported their mental health was not good 14 or more days in the past 30 days

² Percentage of adults who reported their physical health was not good 14 or more days in the past 30 days

HEALTH INSURANCE COVERAGE	2015	2016	2017	2018	2019
Employer	58.5%	57.4%	57.3%	57.5%	56.2%
Non-Group	5.6%	5.8%	5.6%	5.0%	5.3%
Medicaid	12.5%	13.5%	13.8%	14.1%	13.2%
Medicare ³	15.4%	15.9%	16.8%	17.1%	17.7%
Military	1.1%	1.0%	0.9%	1.1%	1.2%
Uninsured	6.9%	6.4%	5.7%	5.2%	6.4%

Source: Kaiser Family Foundation. Last Update 9/22/2020

³ The percentage of people with Medicare excludes those who report having both Medicare and Medicaid coverage.

Prepared by: New Hampshire Employment Security, Economic and Labor Market Information Bureau

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