

# Review of SD's Uninsured: Follow-Up Study by GRB-USD

December 2004 Study



# Purpose of Study

Follow-up study of 2001 Lewin Study to determine

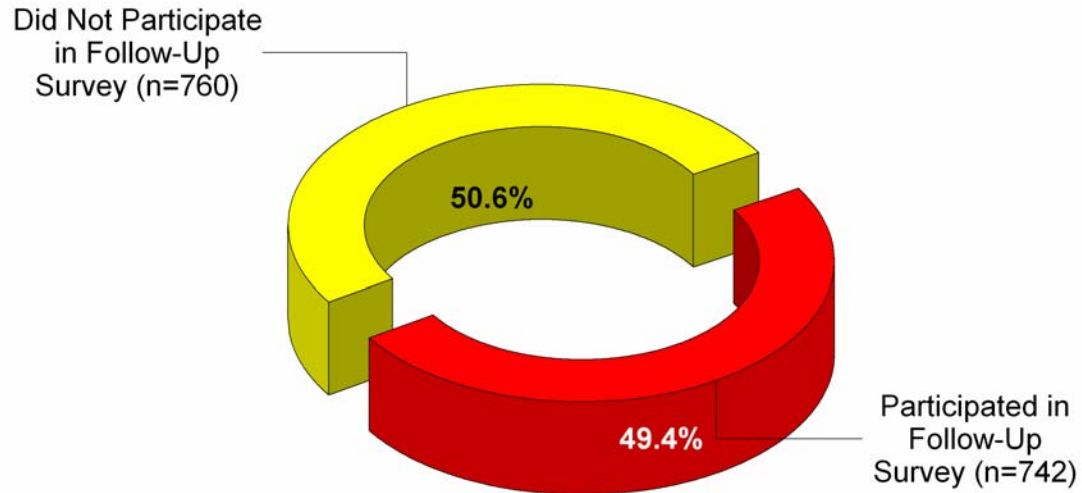
- (1) Reasons for not having health insurance,
- (2) Health related reasons preventing insurance coverage,
- (3) Obtaining health care without insurance.

GRB attempted to contact 1,502 Lewin study respondents without insurance.

742 (49.4%) contacted

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Figure 2.1: Response Rate for Follow-Up Survey (n=1,502)



# Insurance Status of Respondents

Of the 742 individuals contacted

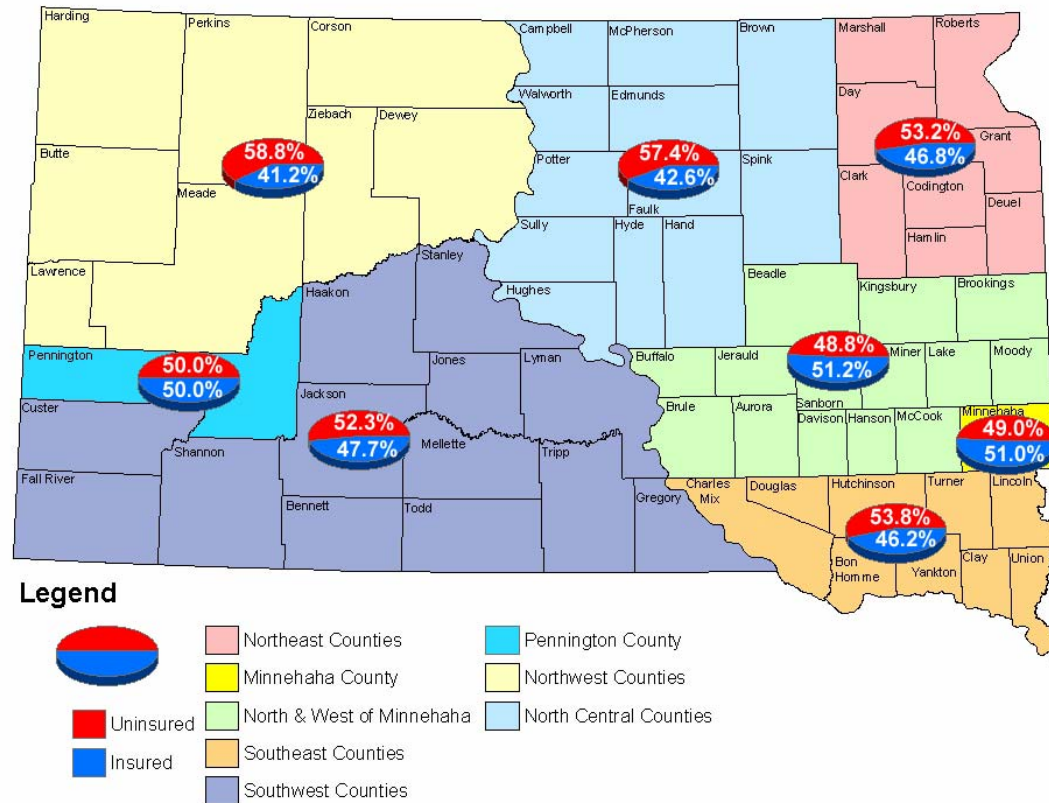
392 (52.8%) no health insurance

350 (47.2%) had coverage



# % Insured & Uninsured by Region n=742

Figure 3.1: Percentage of Insured and Uninsured Survey Respondents by Region



# Insurance By Work Status

n=742

<u>Work Status</u>	<u>Insured</u>	<u>Uninsured</u>
Full-Time	49.6%	50.4%
Part-Time	28.6%	71.4%
Retired	75.3%	24.7%
Working-Home	37.0%	63.0%
Unemployed	26.5%	73.5%
Total	47.2%	52.8%

# Insurance by Education

n=739

<u>Education</u>	<u>Insured</u>	<u>Uninsured</u>
< HS	30.3%	69.7%
Some HS	50.9%	49.1%
HS Grad	44.4%	55.6%
Some Tech	52.0%	48.0%
Tech Sch	48.6%	51.4%
Some College	43.0%	57.0%
College BA	60.4%	39.6%
Grad or Prof	66.7%	33.3%
Total	47.2%	52.8%

# Insurance by Race n=742

Race	Insured	Uninsured
White	46.4%	53.6%
Am Indian	64.3%	35.7%
Hispanic	*	*
African Am	*	*
Asian	*	*

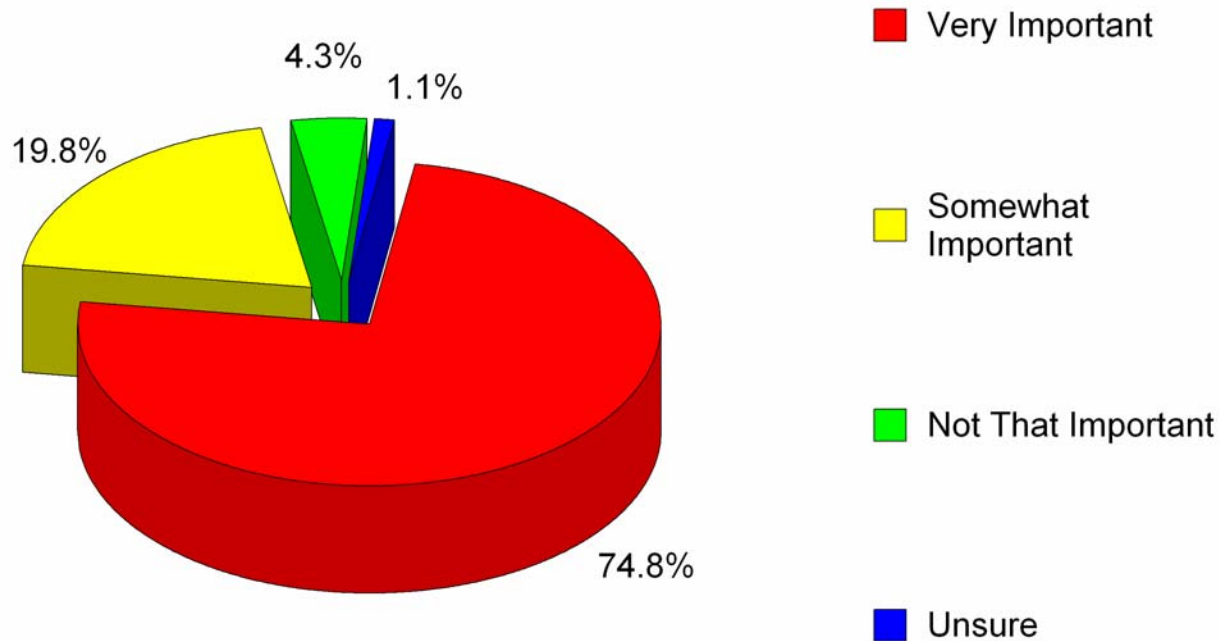
\* Too small sample

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# How Important Was Health Insurance?

Figure 3.6: Importance of Health Insurance (n=742)



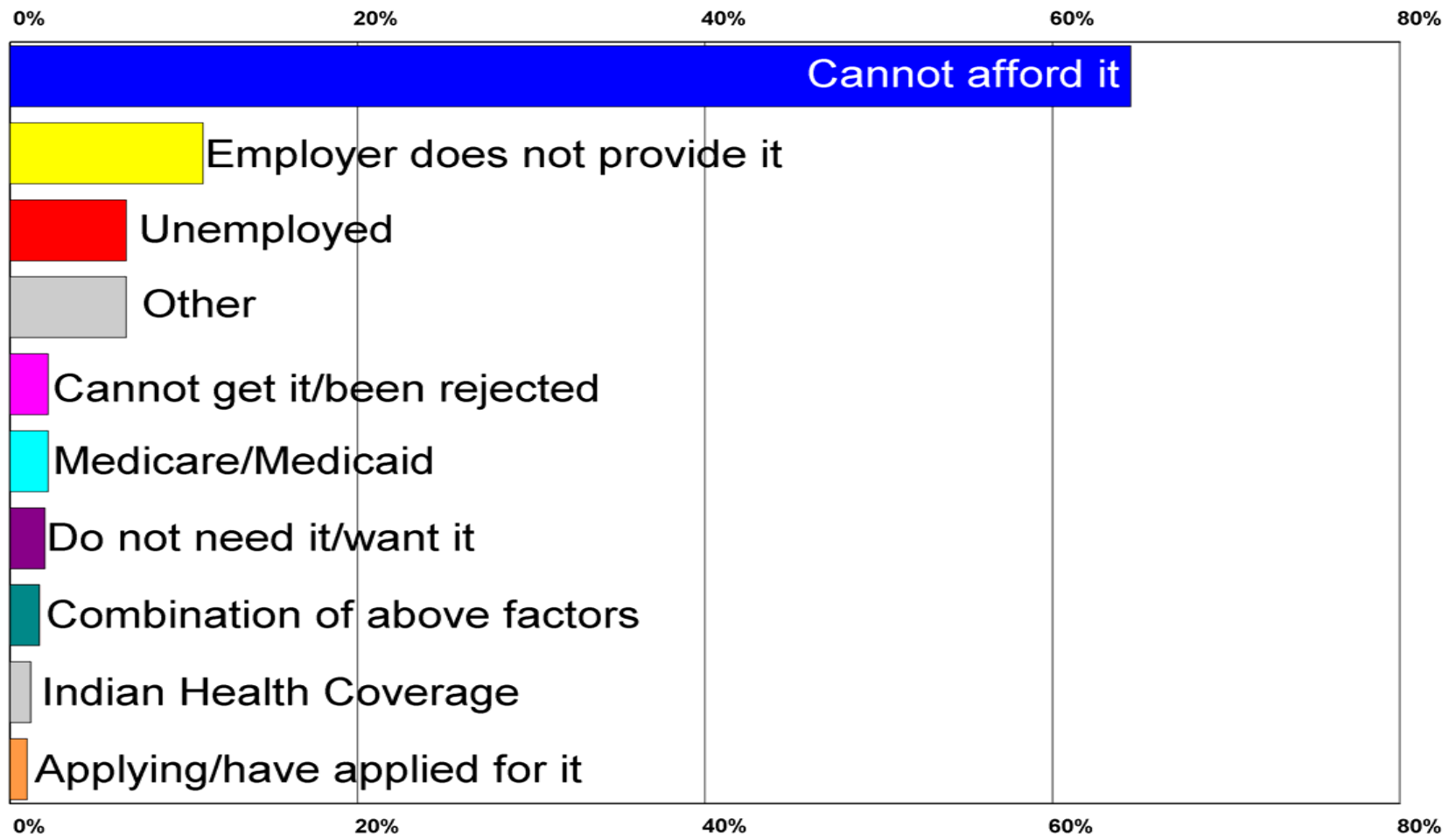
# Importance of Insurance by Insurance Status n=734

	Insured	Uninsured
Very Imp.	84.8%	67.4%
Somewhat Imp	13.5%	25.9%
Not Imp	1.7%	6.8%
Total	100.0%	100.0%


# Why Lack Insurance?

n=392

Figure 3.5: Why Respondents Lack Health Insurance (n=392)



# Acceptable Cost for Uninsured n=392

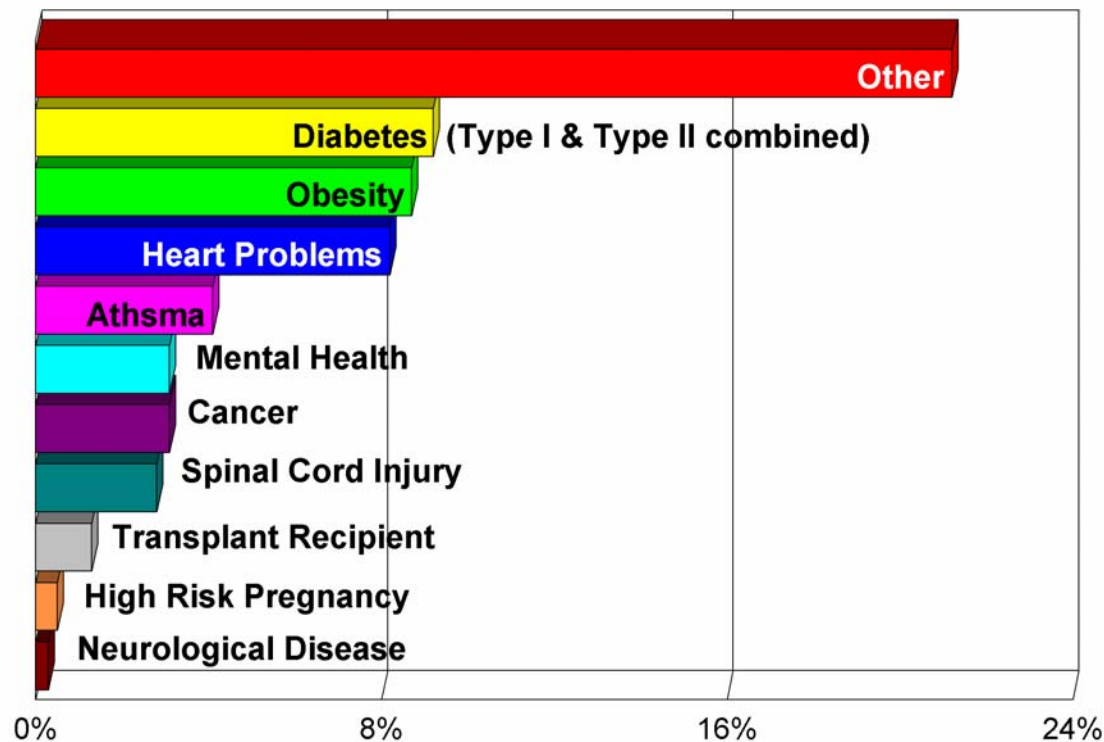
- ◆ Acceptable Level of Insurance to Uninsured - \$150 per month.
  - ◆ 60.8% of respondents without insurance would be willing to pay less than \$150 per month.
  - ◆ 3.8% willing to pay \$0.
  - ◆ 13.0% willing to pay \$150 to \$300 per month.
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- A stylized, layered mountain range graphic in shades of teal and blue, located in the bottom right corner of the slide.

# What About Medical Condition as a Barrier?

97 (25%) of 392 uninsured stated that a current medical condition prevents them from obtaining health insurance.

# Medical Condition Preventing Insurance

Figure 3.6a: Types of Medical Conditions  
(All Respondents)

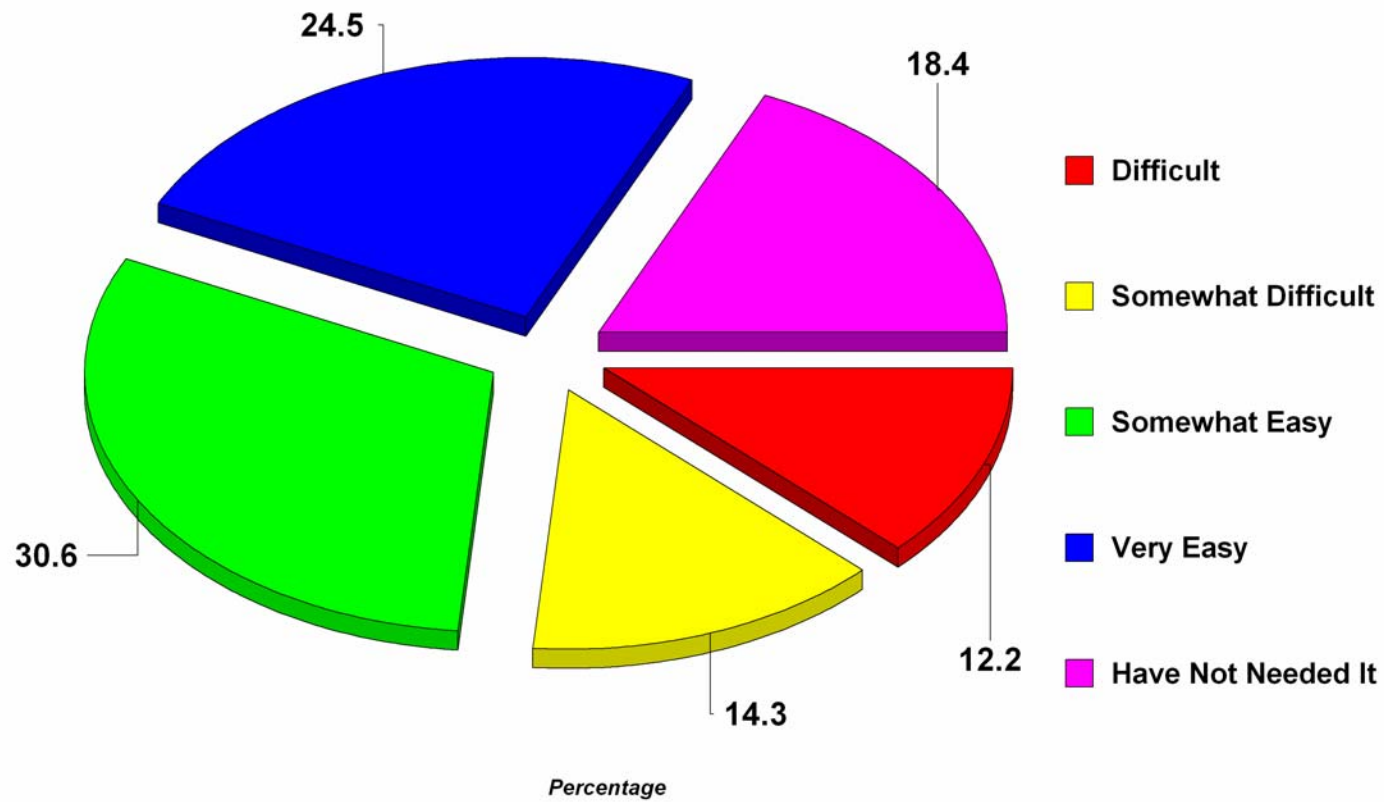


# Where Medical Care Was Obtained n=392

Com. Hlth Center	14%
Local Emerg Room	21%
Indian Hlth Service	1%
Physicians Office	45%
Urgent Care Center	4%
Hospital	5%
Family Practice	1%
NADRIC	1%
Veterans Adm	3%
Chiropractor	1%
Local Clinic	4%
Combination of Factors	1%

# Difficulty Getting Care

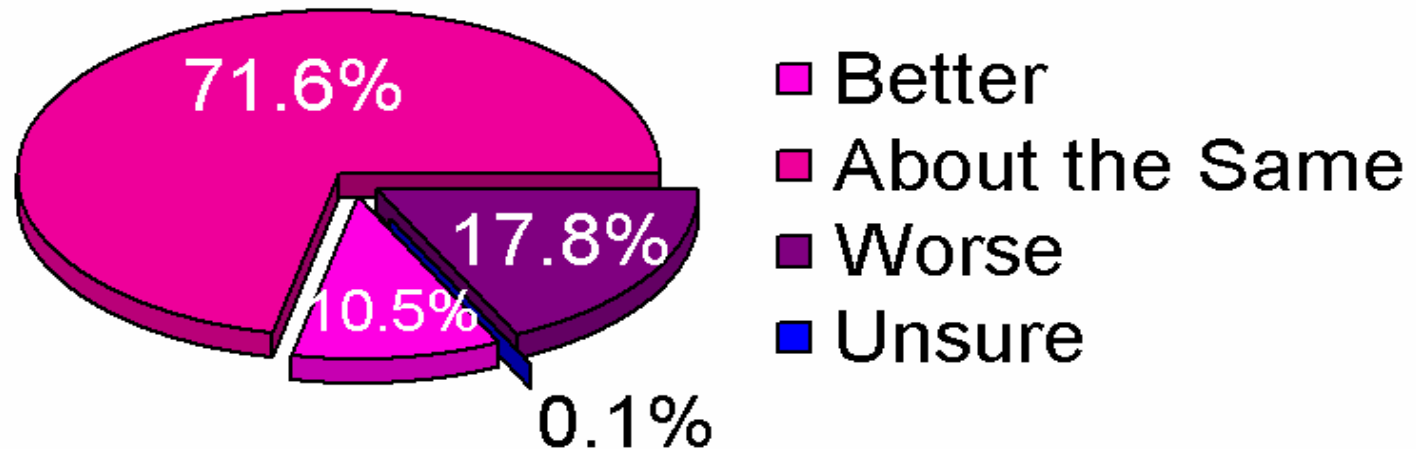
Figure 3.7: Difficulty Obtaining Health Care While Uninsured (n=392)





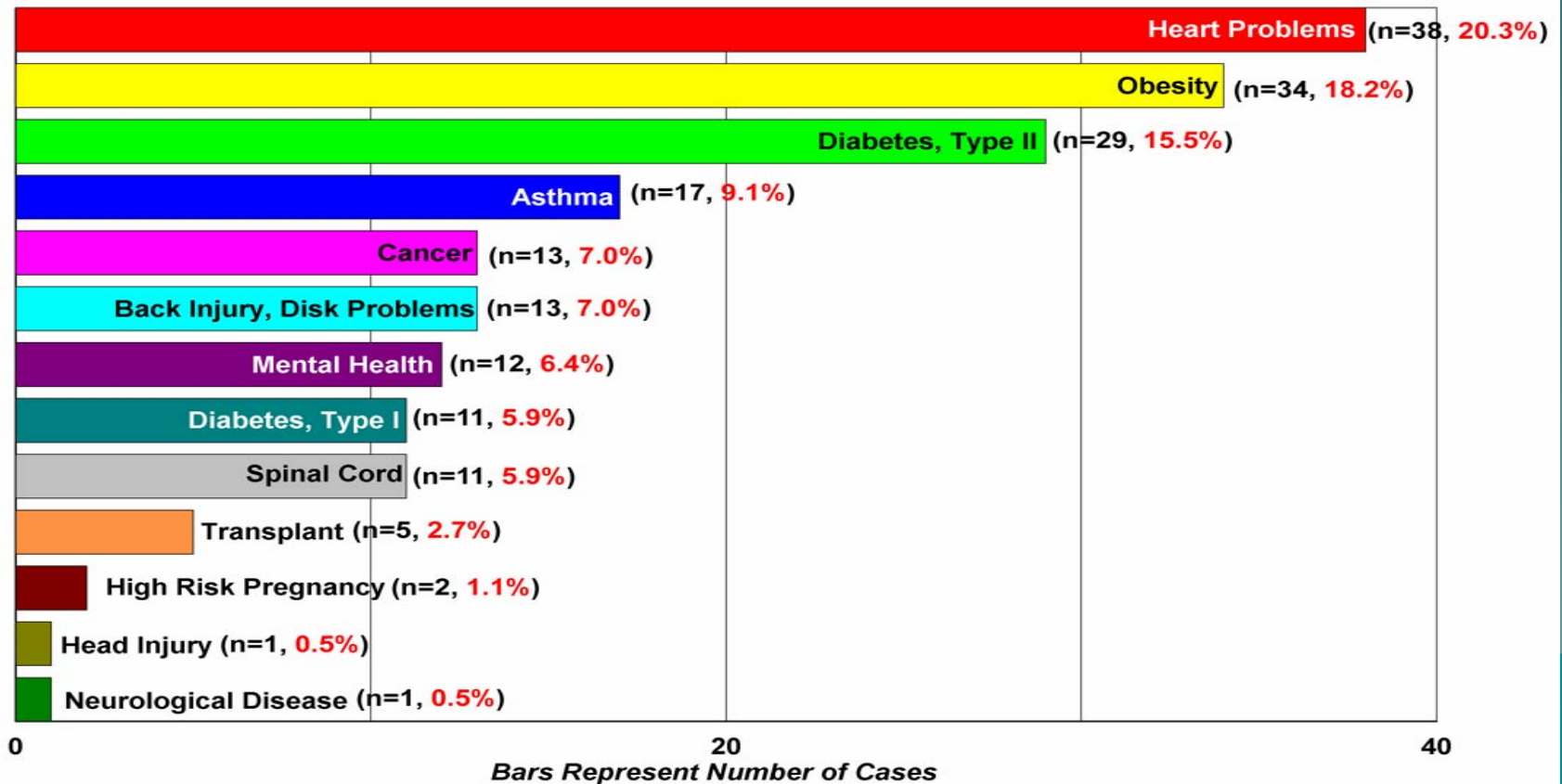
# Health Status Since 2001

Health Status Since 2001  
(n=742)

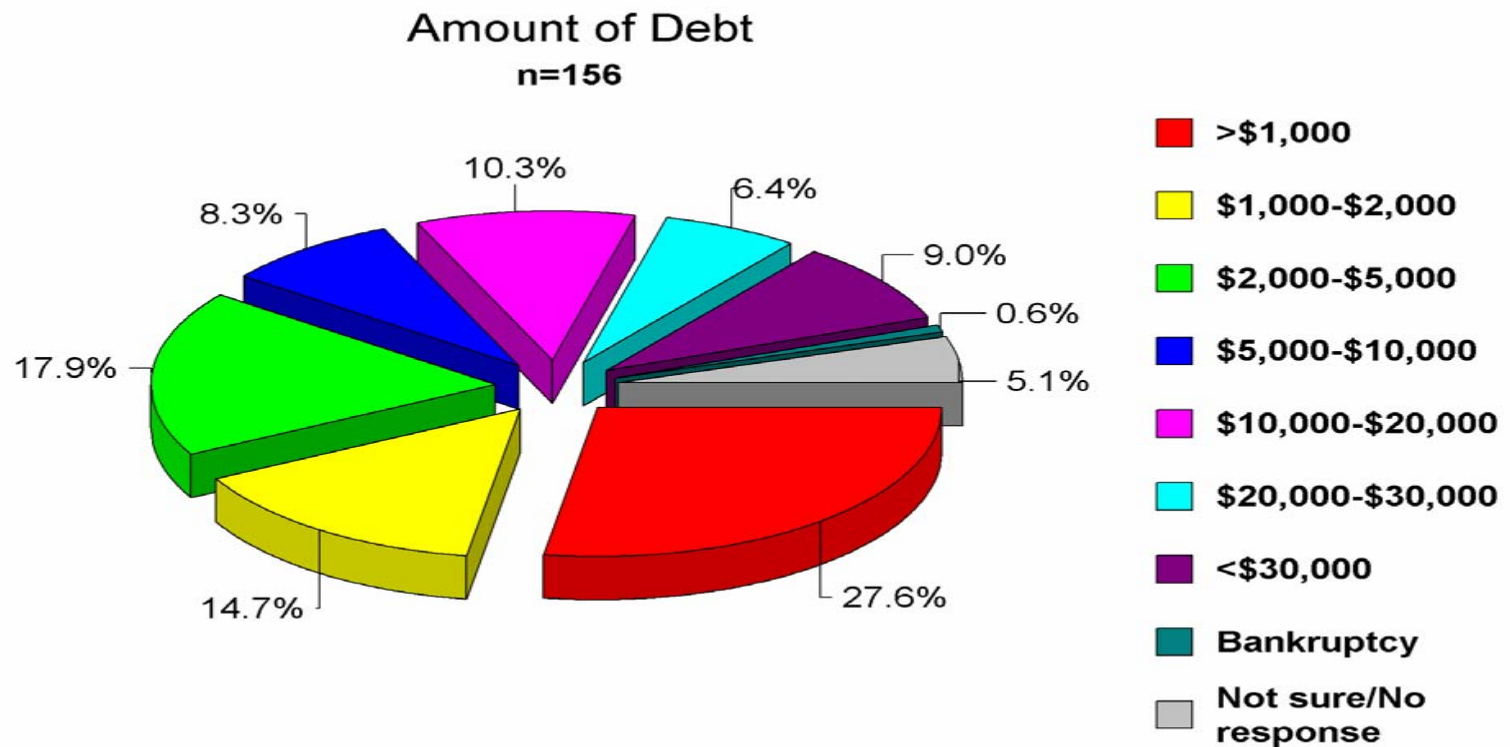


# Medical Condition Keeping Uninsured From Getting Insurance


Figure 3.9: Medical Conditions Uninsured Respondents Believe Will Keep Them From Obtaining Health Insurance (n=187)




# Debt Owed



# Conclusions-2004 Study


- ◆ 91.5% of South Dakotans have health insurance coverage in 2003.
  - ◆ 8.5% of South Dakotans do not have health insurance coverage.
  - ◆ That is 48,355 adult South Dakotans.
  - ◆ 12.5% or 6,020 do not have coverage because of pre-existing conditions
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# Conclusions - Continued

- ◆ Most individuals felt health insurance was important to them
  - ◆ Most respondents were willing to pay if were available at lower cost.
  - ◆ Regardless of insurance coverage status, most South Dakotans had reasonable access to care.
  - ◆ This research suggests that persons are not being turned away when they need care.
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# Final Conclusion for GRB Study

“While many South Dakotans would benefit from expanded healthcare coverage, it is not certain from this study that such an expansion would substantially alter access to healthcare when needed.”

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