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# Health Insurance

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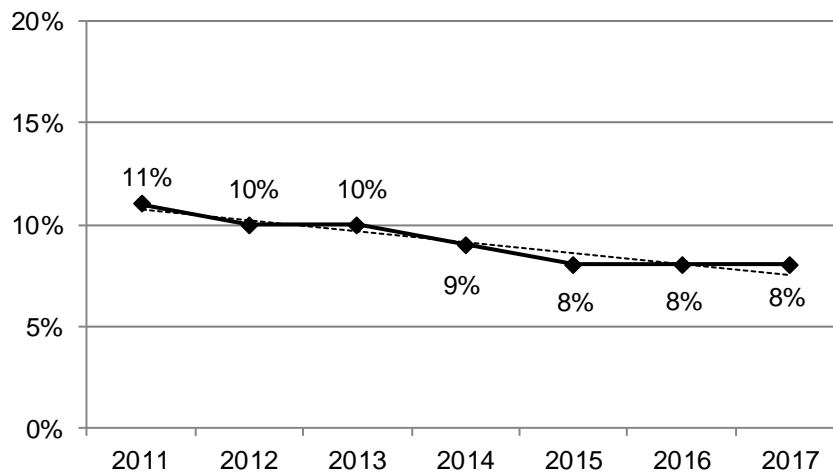
## HEALTH INSURANCE (ADULT)

**Definition:** South Dakotans, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare or Indian Health Service.

### Prevalence of No Health Insurance

- South Dakota 8%
- There is no nationwide median for no health insurance

**Figure 22**  
**Percentage of South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2011-2017**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2017

**Table 20**  
**South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2013-2017**

		2013-2017	95% Confidence Interval	
			Low	High
<b>Gender</b>	Male	9%	8.1%	10.2%
	Female	8%	6.8%	8.9%
<b>Age</b>	18-29	12%	10.1%	14.0%
	30-39	10%	8.0%	11.4%
	40-49	8%	6.5%	9.8%
	50-59	6%	5.3%	7.8%
	60-69	4%	3.3%	5.6%
	70-79	-	-	-
	80+	-	-	-
<b>Race</b>	White	8%	7.2%	8.6%
	American Indian	2%	1.3%	2.9%
<b>Ethnicity</b>	Hispanic	26%	18.4%	35.8%
	Non-Hispanic	8%	7.3%	8.7%
<b>Household Income</b>	Less than \$35,000	18%	16.2%	20.2%
	\$35,000-\$74,999	5%	4.3%	6.2%
	\$75,000+	2%	1.1%	2.5%
<b>Education</b>	Less than High School, G.E.D.	17%	13.3%	21.6%
	High School, G.E.D.	12%	10.4%	13.5%
	Some Post-High School	7%	6.3%	8.6%
	College Graduate	3%	2.4%	4.0%
<b>Employment Status</b>	Employed for Wages	7%	6.3%	8.1%
	Self-employed	11%	9.2%	13.3%
	Unemployed	27%	21.8%	33.6%
	Homemaker	10%	6.2%	14.3%
	Student	5%	3.5%	8.2%
	Retired	3%	2.0%	6.0%
	Unable to Work	8%	5.9%	11.6%
<b>Marital Status</b>	Married/Unmarried Couple	5%	4.7%	6.3%
	Divorced/Separated	13%	10.6%	15.4%
	Widowed	11%	7.0%	15.8%
	Never Married	14%	11.8%	15.6%
<b>Home Ownership Status</b>	Own Home	5%	4.8%	6.2%
	Rent Home	16%	13.9%	17.9%
<b>Children Status</b>	Children in Household (Ages 18-44)	9%	7.3%	10.1%
	No Children in Household (Ages 18-44)	13%	11.4%	15.4%
<b>Phone Status</b>	Landline	6%	5.0%	7.3%
	Cell Phone	10%	8.7%	10.6%
<b>Pregnancy Status</b>	Pregnant (Ages 18-44)	3%	1.1%	8.5%
	Not Pregnant (Ages 18-44)	10%	8.3%	11.8%
<b>County</b>	Minnehaha	9%	7.2%	11.2%
	Pennington	10%	8.2%	13.1%
	Lincoln	6%	3.7%	9.5%
	Brown	9%	5.4%	13.5%
	Brookings	4%	2.7%	6.8%
	Codington	8%	5.5%	11.6%
	Meade	12%	8.9%	15.6%
	Lawrence	14%	10.8%	17.1%

Note: \*Results based on small sample sizes have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2013-2017

## **Demographics**

<b>Gender</b>	There seems to be no gender difference regarding health insurance status.
<b>Age</b>	The prevalence of being uninsured decreases as age increases.
<b>Race</b>	Whites demonstrate a significantly higher prevalence of being uninsured than American Indians.
<b>Ethnicity</b>	Hispanics exhibit a significantly higher prevalence of being uninsured than non-Hispanics.
<b>Household Income</b>	The prevalence of being uninsured decreases as household income increases. This includes significant decreases as the \$35,000-\$74,999 and \$75,000+ income groups are reached.
<b>Education</b>	The prevalence of being uninsured decreases as education levels increase. This includes significant decreases as some post-high school, and college graduate levels are reached.
<b>Employment</b>	Those who are unemployed demonstrate a very high prevalence of being uninsured, while those who are students, retired, or unable to work show a very low prevalence.
<b>Marital Status</b>	Those who are married exhibit a significantly lower prevalence of being uninsured than all other types of marital status.
<b>Home Ownership</b>	Those who rent their home show a significantly higher prevalence of being uninsured than those who own their home.
<b>Children Status</b>	Those without children in the household exhibit a significantly higher prevalence of being uninsured than those with children.
<b>Phone Status</b>	Those with a cell phone demonstrate a significantly higher prevalence of being uninsured than those with a landline.
<b>Pregnancy Status</b>	The prevalence of being uninsured does not seem to change based on pregnancy status.
<b>County</b>	Minnehaha, Pennington, Meade, and Lawrence counties all demonstrate a very high prevalence of being uninsured, while Lincoln and Brookings counties show a very low prevalence.

As shown in Table 21 below, employer based coverage was the most common type of health insurance reported by respondents for the past seven years. The second most common was private plan.

<b>Table 21 Type of Health Insurance, Ages 18-64, 2011-2017</b>							
	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>Number of Respondents</b>	<b>4,332</b>	<b>5,147</b>	<b>4,216</b>	<b>4,387</b>	<b>4,043</b>	<b>3,258</b>	<b>3,772</b>
<b>Type of Health Insurance</b>							
Employer Based Coverage	57%	59%	59%	59%	60%	58%	59%
Private Plan	12%	11%	12%	13%	13%	15%	14%
Military, CHAMPUS, TriCare, or VA	6%	5%	5%	4%	5%	5%	5%
Medicare	4%	3%	3%	3%	3%	4%	5%
The Indian Health Service	5%	5%	5%	5%	5%	5%	4%
Medicaid or Medical Assistance	4%	4%	5%	4%	6%	4%	4%
Some Other Source	2%	2%	1%	2%	2%	2%	2%
None	11%	10%	10%	9%	8%	8%	8%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2017

Table 22, below, displays how long it has been since the respondents had a routine checkup and whether the respondent had health insurance. The majority of insured respondents, 68 percent, stated they had a routine checkup within the past year.

When comparing insured respondents to uninsured respondents, 68 percent of respondents who had health insurance had a routine checkup within the past year while only 32 percent of respondents without health insurance had a routine checkup within the past year.

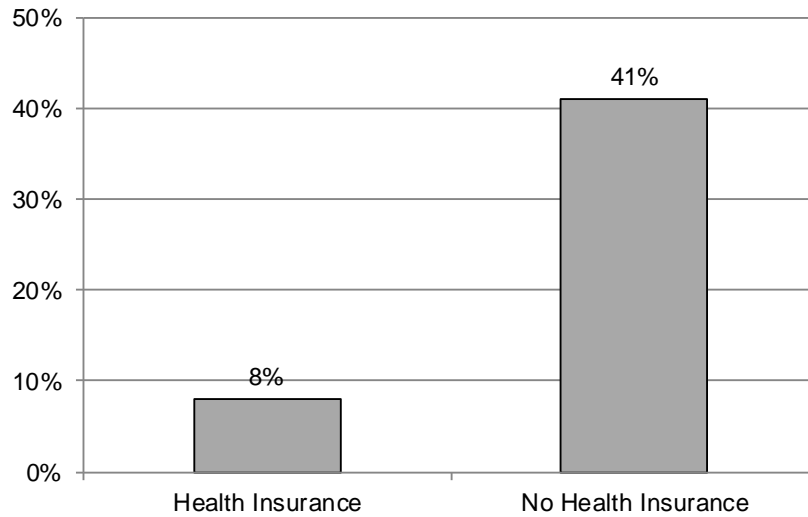
The percent of uninsured respondents who stated that they had a routine checkup five or more years ago was 33 percent while only 10 percent of those respondents with health insurance had a routine checkup five or more years ago.

<b>Table 22 How Long Since South Dakotans Last Visited a Doctor for a Routine Checkup, 2012-2017</b>		
	<b>Health Insurance</b>	<b>No Health Insurance</b>
Within the past year	68%	32%
Within the past 2 years	13%	17%
Within the past 5 years	8%	15%
5 or more years ago	10%	33%
Never	2%	4%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2012-2017

Figure 23, below, shows the percentage of respondents, ages 18-64, who were asked if there was a time in the past 12 months when they needed to see a doctor but could not because of the cost. Forty-one percent of respondents without health insurance answered yes to this question.

**Figure 23**  
**Percentage of South Dakotans, Ages 18-64, Who Needed to See a Doctor But Could Not Because of the Cost, 2012-2017**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2012-2017

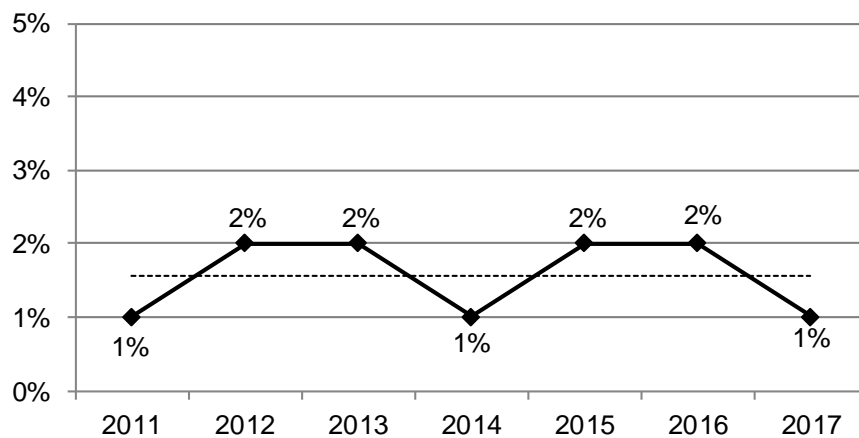
## **CHILDREN'S HEALTH INSURANCE**

***Definition: South Dakota children, ages 0-17, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicaid, Children's Health Insurance Program (CHIP), or Indian Health Service (IHS).***

### **Prevalence of No Health Insurance**

- South Dakota 1%
- *There is no nationwide median for no children's health insurance*

**Figure 24**  
**Percentage of South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2017**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2017

**Table 23**  
**South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2013-2017**

		2013-2017	95% Confidence Interval	
			Low	High
<b>Gender</b>	Male	1%	0.9%	1.8%
	Female	1%	0.9%	2.2%
<b>Age</b>	0-6	1%	0.5%	1.8%
	7-12	1%	0.6%	1.7%
	13-17	2%	1.3%	2.9%
<b>Race</b>	White	1%	1.0%	1.9%
	American Indian	0.3%	0.1%	0.7%
<b>Ethnicity</b>	Hispanic	1%	0.3%	3.0%
	Non-Hispanic	1%	1.0%	1.9%
<b>Household Income</b>	Less than \$35,000	1%	0.8%	2.1%
	\$35,000-\$74,999	2%	1.4%	3.5%
	\$75,000+	1%	0.4%	1.4%
<b>Home Ownership Status</b>	Own home	1%	0.9%	1.9%
	Rent home	1%	0.9%	2.4%
<b>Phone Status</b>	Landline	1%	0.9%	2.5%
	Cell phone	1%	0.9%	1.7%
<b>County</b>	Minnehaha	1%	0.6%	2.7%
	Pennington	1%	0.5%	2.3%
	Lincoln	0.3%	0.1%	1.0%
	Brown	1%	0.4%	4.7%
	Brookings	0.3%	0.0%	2.3%
	Codington	1%	0.3%	2.2%
	Meade	2%	1.0%	4.7%
	Lawrence	3%	1.7%	6.1%

Note: \*Results based on small sample sizes have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2013-2017

### Demographics

**Gender**            There seems to be no gender difference regarding health insurance status for children.

**Age**                There seem to be no age differences regarding health insurance status for children.

**Race**              White children demonstrate a significantly higher prevalence of being uninsured than American Indian children.

**Ethnicity**        There seems to be no Hispanic difference regarding health insurance status for children.

**Household Income**    There seems to be no difference in health insurance status for children regarding household income.

- Home Ownership**      There seems to be no difference in health insurance status for children regarding adult home ownership status.
- Phone Status**      The health insurance status of children does not seem to change based on phone status.
- County**              Lawrence county demonstrates a very high prevalence of children being uninsured, while Lincoln county shows a very low prevalence.

Table 24, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage for the past seven years was employer based coverage. Medicaid, CHIP, or medical assistance coverage was the second most common type of health coverage.

	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
<b>Type of Coverage</b>						
Employer Based Coverage	57%	55%	55%	55%	54%	53%
Medicaid, CHIP, or Medical Assistance	23%	24%	24%	24%	25%	26%
Private Plan	10%	10%	11%	12%	11%	11%
The Indian Health Service	4%	3%	4%	3%	3%	4%
The Military, CHAMPUS, TriCare, or VA	3%	3%	3%	3%	3%	3%
Medicare	1%	2%	1%	1%	1%	1%
Some Other Source	0.5%	0.8%	1.1%	0.8%	0.3%	1.2%
None	2%	2%	1%	1%	2%	1%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2017



## ROUTINE CHECKUP

**Definition:** South Dakotans who have visited a doctor for a routine checkup within the past two years. A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

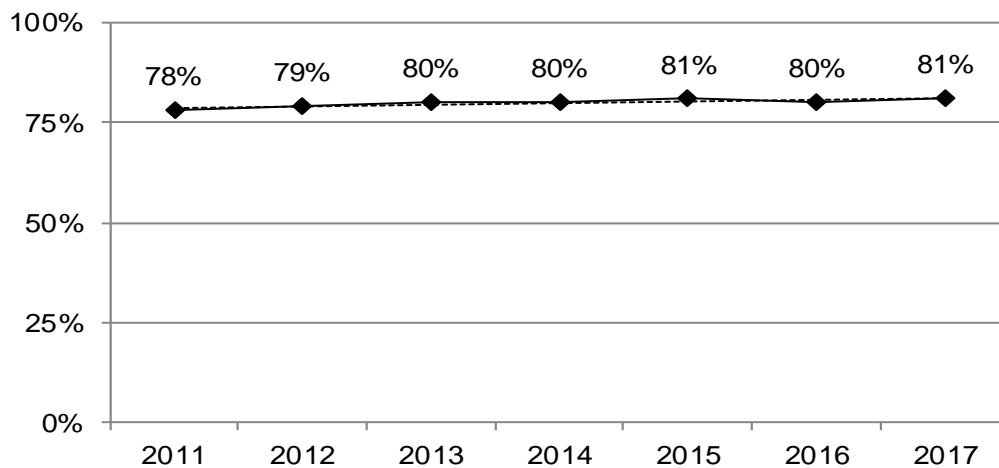
### Prevalence of Routine Checkup

- South Dakota 81%
- There is no nationwide median for routine checkups

### South Dakota Department of Health Strategic Plan

Increase the percent of South Dakotans who have had a routine checkup within the past two years to 84 percent by 2020.

**Figure 25**  
**Percentage of South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2011-2017**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2017

**Table 25**  
**South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2013-2017**

		2013-2017	95% Confidence Interval	
			Low	High
<b>Gender</b>	Male	75%	73.3%	75.9%
	Female	86%	85.3%	87.2%
<b>Age</b>	18-29	73%	71.0%	75.7%
	30-39	72%	69.1%	73.9%
	40-49	78%	75.9%	80.3%
	50-59	82%	80.5%	83.7%
	60-69	89%	87.1%	89.8%
	70-79	93%	91.4%	94.5%
	80+	92%	90.2%	94.2%

**Table 25 (continued)**  
**South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2013-2017**

		2013-2017	95% Confidence Interval	
			Low	High
<b>Race</b>	White	81%	80.4%	82.0%
	American Indian	81%	77.4%	83.5%
<b>Ethnicity</b>	Hispanic	71%	62.4%	78.2%
	Non-Hispanic	81%	79.9%	81.6%
<b>Household Income</b>	Less than \$35,000	78%	76.6%	79.8%
	\$35,000-\$74,999	80%	78.4%	81.4%
	\$75,000+	84%	82.6%	85.3%
<b>Education</b>	Less than High School, G.E.D.	77%	73.8%	80.6%
	High School, G.E.D.	79%	77.5%	80.6%
	Some Post-High School	81%	79.5%	82.3%
	College Graduate	83%	81.8%	84.2%
<b>Employment Status</b>	Employed for Wages	78%	77.1%	79.4%
	Self-employed	71%	68.6%	73.9%
	Unemployed	73%	67.7%	77.6%
	Homemaker	81%	76.8%	84.5%
	Student	80%	75.3%	84.8%
	Retired	93%	91.7%	93.9%
	Unable to Work	88%	85.1%	90.1%
<b>Marital Status</b>	Married/Unmarried Couple	83%	81.5%	83.5%
	Divorced/Separated	77%	74.6%	79.5%
	Widowed	90%	88.3%	92.3%
	Never Married	74%	71.9%	76.1%
<b>Home Ownership Status</b>	Own Home	83%	81.8%	83.6%
	Rent Home	75%	73.0%	76.9%
<b>Children Status</b>	Children in Household (Ages 18-44)	75%	73.0%	76.8%
	No Children in Household (Ages 18-44)	71%	68.9%	73.7%
<b>Phone Status</b>	Landline	85%	83.5%	85.8%
	Cell Phone	78%	76.9%	79.1%
<b>Pregnancy Status</b>	Pregnant (Ages 18-44)	85%	75.8%	90.6%
	Not Pregnant (Ages 18-44)	82%	79.7%	83.6%
<b>County</b>	Minnehaha	82%	79.3%	83.7%
	Pennington	78%	75.6%	80.6%
	Lincoln	83%	79.4%	85.8%
	Brown	79%	75.1%	82.8%
	Brookings	79%	74.8%	83.1%
	Codington	81%	77.5%	84.5%
	Meade	76%	72.6%	79.8%
	Lawrence	77%	74.4%	80.1%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2013-2017

### **Demographics**

**Gender** Females exhibit a significantly higher prevalence of obtaining a routine checkup than males.

**Age** The prevalence of obtaining a routine checkup generally increases as age increases.

**Race** There are no significant racial differences regarding obtaining routine checkups.

<b>Ethnicity</b>	Non-Hispanics demonstrate a significantly higher prevalence of obtaining a routine checkup than Hispanics.
<b>Household Income</b>	The prevalence of obtaining routine checkups increases as household income increases. This includes a significant increase when the \$75,000+ household income is reached.
<b>Education</b>	The prevalence of obtaining routine checkups increases as education increases.
<b>Employment</b>	Those who are retired demonstrate a very high prevalence of obtaining a routine checkup, while those who are self-employed or unemployed show a very low prevalence.
<b>Marital Status</b>	Those who are widowed exhibit a very high prevalence of obtaining a routine checkup, while those who are divorced or have never been married show a very low prevalence.
<b>Home Ownership</b>	Those who own their home demonstrate a significantly higher prevalence of obtaining a routine checkup than those who rent their home.
<b>Children Status</b>	The prevalence of obtaining a routine checkup does not seem to change based on the presence of children in the household.
<b>Phone Status</b>	Those with a landline phone show a significantly higher prevalence of obtaining a routine checkup than those with a cell phone.
<b>Pregnancy Status</b>	The prevalence of obtaining a routine checkup does not seem to change based on pregnancy status.
<b>County</b>	The prevalence of obtaining a routine checkup does not seem to differ among the eight available counties.