# Health Insurance

# **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 9%
- There is no nationwide median for no health insurance

Figure 64
Percentage of South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2011-2020

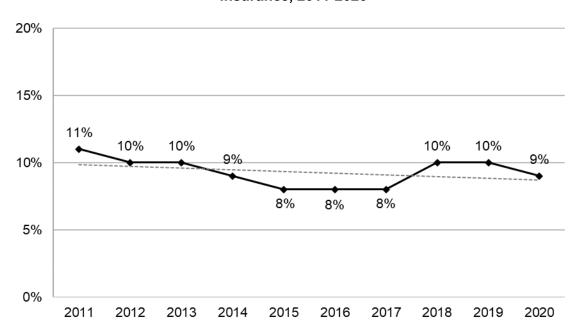


Table 46 South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2016-2020						
			95% Confidence Interval			
		2016-2020	Low	High		
0	Male	10%	8.4%	11.1%		
Gender	Female	8%	6.8%	9.1%		
	18-29	12%	9.9%	14.6%		
	30-39	10%	8.2%	12.6%		
	40-49	9%	7.3%	11.2%		
Age	50-59	6%	4.8%	7.4%		
J	60-69	5%	3.3%	6.1%		
	70-79	-	-	-		
	80+	-	-	-		
	White, Non-Hispanic	8%	7.4%	9.3%		
<b>.</b>	American Indian, Non-Hispanic	4%	2.5%	7.5%		
Race/Ethnicity	American Indian/White, Non-Hispanic	18%	8.9%	31.9%		
	Hispanic	25%	17.2%	34.5%		
	Less than \$35,000	16%	13.8%	18.0%		
Household Income	\$35,000-\$74,999	8%	6.6%	10.3%		
	\$75,000+	2%	1.4%	2.9%		
	Less than High School, G.E.D.	22%	17.0%	28.7%		
	High School, G.E.D.	12%	10.8%	14.2%		
Education	Some Post-High School	7%	6.1%	8.6%		
	College Graduate	2%	1.8%	3.0%		
	Employed for Wages	7%	6.3%	8.5%		
	Self-employed	12%	10.0%	15.2%		
	Unemployed	30%	23.4%	36.4%		
<b>Employment Status</b>	Homemaker	12%	8.0%	17.7%		
p.:0,	Student	4%	2.1%	6.1%		
	Retired	3%	1.6%	6.3%		
	Unable to Work	8%	5.5%	11.6%		
	Married/Unmarried Couple	5%	4.3%	5.9%		
	Divorced/Separated	16%	13.0%	19.4%		
Marital Status	Widowed	10%	5.6%	16.1%		
	Never Married	14%	11.5%	16.3%		
Home Ownership	Own Home	6%	4.9%	6.7%		
Status	Rent Home	16%	13.9%	18.5%		
	Children in Household (Ages 18-44)	9%	7.3%	10.4%		
Children Status	No Children in Household (Ages 18-44)	14%	11.3%	16.4%		
	Landline	6%	4.4%	6.8%		
Phone Status	Cell Phone	10%	8.6%	10.8%		
	Pregnant (Ages 18-44)	9%	2.7%	25.1%		
Pregnancy Status	Not Pregnant (Ages 18-44)	10%	7.8%	11.7%		
	Minnehaha	10%	8.2%	12.8%		
	Pennington	9%	7.2%	11.4%		
	Lincoln	4%	1.6%	8.1%		
	Brown	10%	7.0%	13.0%		
County	Brookings	7%	4.3%	10.2%		
	Codington	6%	3.6%	9.0%		
	Meade	13%	8.2%	18.6%		
	Lawrence	17%	11.8%	24.5%		

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2016-2020

#### **Demographics**

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

**Age** The prevalence of being uninsured decreases as age increases.

Race/ Ethnicity American Indian/Whites and Hispanics demonstrate a very high prevalence of being uninsured, while whites and American Indians show a very low prevalence.

Household Income

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.

**Education** The prevalence of being uninsured decreases as education levels increase. This includes significant decreases at each education level.

**Employment** Those who are unemployed demonstrate a very high prevalence of being uninsured, while those who are a student, retired, or unable to work show a very low prevalence.

Marital Those who are divorced or have never been married exhibit a very high status prevalence of being uninsured, while those who are married show a very low prevalence.

**Home** Those who rent their home show a significantly higher prevalence of being **Ownership** uninsured than those who own their home.

**Children**Those with no children in their household show a significantly higher **Status**prevalence of being uninsured than those with children in their household.

**Phone Status**Those who primarily use a cell phone demonstrate a significantly higher prevalence of being uninsured than those who primarily use a landline.

**Pregnancy** The prevalence of being uninsured does not seem to differ based on pregnancy status.

**County**Minnehaha, Meade, and Lawrence counties all demonstrate a very high prevalence of being uninsured, while Pennington, Lincoln, Brookings, and Codington counties show a very low prevalence.

143

As shown in Table 47, below, employer based coverage was the most common type of health insurance reported by South Dakotans for the past ten years. The second most common was insurance through a private plan.

Table 47 Type of Health Insurance, Ages 18-64, 2011-2020										
2011   2012   2013   2014   2015   2016   2017   2018   2019   20								2020		
Number of Respondents	4,332	5,147	4,216	4,387	4,043	3,258	3,772	3,806	3,443	3,559
Type of Health Insurance										
Employer Based Coverage	57%	59%	59%	59%	60%	58%	59%	56%	57%	57%
Private Plan	12%	11%	12%	13%	13%	15%	14%	12%	14%	13%
Medicaid or Medical Assistance	4%	4%	5%	4%	6%	4%	4%	5%	3%	7%
The Indian Health Service	5%	5%	5%	5%	5%	5%	4%	5%	4%	5%
Military, CHAMPUS, TriCare, or VA	6%	5%	5%	4%	5%	5%	5%	5%	5%	4%
Medicare	4%	3%	3%	3%	3%	4%	5%	4%	4%	3%
Some Other Source	2%	2%	1%	2%	2%	2%	2%	3%	3%	2%
None	11%	10%	10%	9%	8%	8%	8%	10%	10%	9%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2020

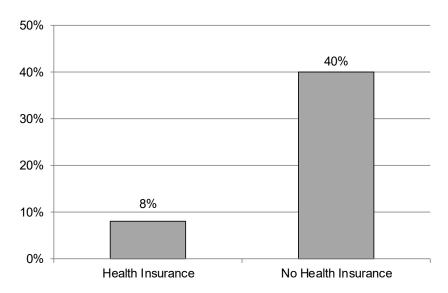
Table 48, below, displays how long it has been since South Dakotans had a routine checkup and whether they had health insurance. The majority of insured South Dakotans, 71 percent, stated they had a routine checkup within the past year, while 38 percent of uninsured South Dakotans had a routine checkup within the past year.

The percent of uninsured South Dakotans who stated that they had a routine checkup five or more years ago was 31 percent while only eight percent of South Dakotans with health insurance had a routine checkup five or more years ago.

Table 48 How Long Since South Dakotans Last Visited a Doctor for a Routine Checkup, 2014-2020								
Health Insurance No Health Insurance								
Within the past year	71%	38%						
Within the past 2 years	12%	13%						
Within the past 5 years	8%	14%						
5 or more years ago	8%	31%						
Never	1%	4%						

Figure 65, below, shows the percentage of South Dakotans, 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 percent of South Dakotans without health insurance answered yes to this question.

Figure 65
Percentage of South Dakotans, Ages 18-64, Who Needed to See a Doctor
But Could Not Because of the Cost, 2014-2020



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2014-2020

145

# **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 3%
- o There is no nationwide median for no children's health insurance

Figure 66
Percentage of South Dakota Children, Ages 0-17, Who Do
Not Have Health Insurance, 2011-2020

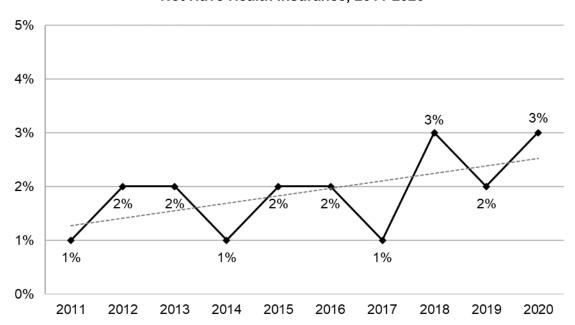


Table 49 South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2016-2020							
			95% Confidence Interval				
		2016-2020	Low	High			
Gender	Male	2%	1.4%	3.3%			
Gender	Female	2%	1.3%	3.4%			
	0-5	2%	1.1%	4.0%			
Age	6-11	2%	1.4%	4.3%			
•	12-17	2%	0.9%	2.5%			
	White, Non-Hispanic	2%	1.5%	3.2%			
	American Indian, Non-Hispanic	2%	0.7%	4.2%			
Race/ Ethnicity	American Indian/White, Non-Hispanic	1%	0.3%	2.2%			
	Hispanic	3%	1.1%	9.0%			
	Less than \$35,000	3%	1.3%	4.9%			
Household Income	\$35,000-\$74,999	4%	2.2%	5.7%			
	\$75,000+	1%	0.4%	1.8%			
Home Ownership	Own home	2%	1.2%	2.6%			
Status	Rent home	4%	2.1%	6.1%			
Dhara Otatua	Landline	2%	1.1%	3.5%			
Phone Status	Cell phone	2%	1.5%	3.2%			
	Minnehaha	2%	1.0%	4.2%			
	Pennington	2%	0.9%	4.3%			
	Lincoln	0.2%	0.0%	0.9%			
County	Brown	1%	0.3%	3.1%			
	Brookings	2%	0.9%	5.6%			
	Codington	1%	0.1%	2.8%			
	Meade	3%	1.4%	5.8%			
	Lawrence	3%	0.9%	9.9%			

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2016-2020

#### **Demographics**

**Gender** The prevalence of uninsured children does not seem to differ by gender.

Age The prevalence of uninsured children does not seem to differ by age.

**Race/** The prevalence of uninsured children does not seem to differ by **Ethnicity** race/ethnicity.

**Household** The prevalence of uninsured children does not seem to change as household income changes.

**Home** The prevalence of uninsured children does not seem to differ by home ownership status.

**Phone Status** The prevalence of uninsured children does not seem to differ by phone status.

**County**Minnehaha and Meade counties demonstrate a very high prevalence of uninsured children, while Lincoln county shows a very low prevalence.

147

Table 50, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage for the past ten years was employer based coverage. Medicaid, CHIP, or medical assistance coverage was the second most common type of health coverage.

Table 50 Different Types of Health Coverage for South Dakota Children, Ages 17 and Under, 2011-2020									
									2019- 2020
Type of Coverage									
Employer Based Coverage	57%	55%	55%	55%	54%	53%	53%	57%	58%
Medicaid, CHIP, or Medical Assistance	23%	24%	24%	24%	25%	26%	24%	21%	22%
Private Plan	10%	10%	11%	12%	11%	11%	10%	9%	8%
The Indian Health Service	4%	3%	4%	3%	3%	4%	5%	5%	5%
The Military, CHAMPUS, TriCare, or VA	3%	3%	3%	3%	3%	3%	2%	2%	2%
Some Other Source	2%	2%	2%	2%	1%	2%	4%	4%	3%
None 2% 2% 1% 1% 2% 1% 2% 3% 3%								3%	

#### **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 89%
- o There is no nationwide median for routine checkups

Figure 67
Percentage of South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2011-2020

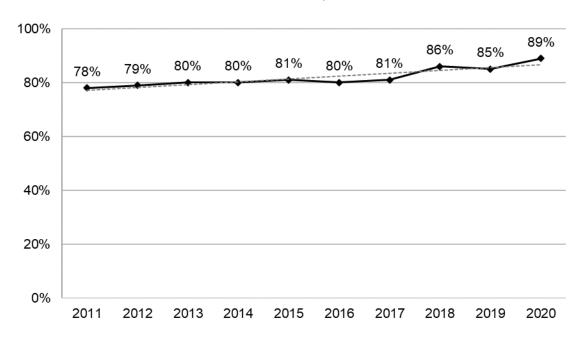


Table 51
South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2016-2020

			95% Confidence Interval			
		2016-2020	Low	High		
Candan	Male	79%	77.4%	80.1%		
Gender	Female	89%	88.5%	90.4%		
	18-29	77%	74.6%	79.6%		
	30-39	74%	71.7%	77.0%		
	40-49	83%	81.1%	85.6%		
Age	50-59	86%	84.5%	87.7%		
<b>J</b>	60-69	91%	89.8%	92.3%		
	70-79	96%	94.4%	96.7%		
	80+	95%	93.3%	96.6%		
	White, Non-Hispanic	85%	83.8%	85.6%		
	American Indian, Non-Hispanic	85%	82.3%	87.9%		
Race/Ethnicity	American Indian/White, Non-Hispanic	72%	60.5%	81.1%		
	Hispanic	78%	70.2%	83.9%		
	Less than \$35,000	83%	81.3%	84.6%		
Household Income	\$35,000-\$74,999	83%	80.9%	84.3%		
	\$75,000+	87%	85.3%	88.3%		
	Less than High School, G.E.D.	80%	75.6%	83.8%		
	High School, G.E.D.	83%	81.0%	84.2%		
Education	Some Post-High School	84%	82.5%	85.3%		
	College Graduate	88%	86.6%	88.9%		
	Employed for Wages	82%	80.2%	82.8%		
	Self-employed	76%	73.2%	79.0%		
	Unemployed	77%	71.6%	82.4%		
<b>Employment Status</b>	Homemaker	86%	81.2%	89.4%		
,,	Student	86%	81.4%	89.9%		
	Retired	95%	94.3%	96.0%		
	Unable to Work	89%	86.3%	91.9%		
	Married/Unmarried Couple	86%	85.0%	87.0%		
M - 24 - 1 O4 - 4	Divorced/Separated	82%	79.9%	84.6%		
Marital Status	Widowed	93%	90.4%	94.6%		
	Never Married	78%	75.6%	80.1%		
Home Ownership	Own Home	86%	85.4%	87.2%		
Status	Rent Home	78%	75.9%	80.1%		
01:11.1	Children in Household (Ages 18-44)	78%	75.9%	80.0%		
Children Status	No Children in Household (Ages 18-44)	76%	72.8%	78.1%		
Division Office	Landline	89%	87.9%	90.4%		
Phone Status	Cell Phone	82%	81.2%	83.3%		
<b>D</b> 01.1	Pregnant (Ages 18-44)	84%	69.2%	92.0%		
Pregnancy Status	Not Pregnant (Ages 18-44)	85%	83.3%	87.3%		
	Minnehaha	84%	82.1%	86.5%		
County	Pennington	81%	79.0%	83.4%		
	Lincoln	90%	84.4%	93.4%		
	Brown	87%	84.8%	89.3%		
	Brookings	86%	82.4%	89.0%		
	Codington	86%	83.1%	88.8%		
	Meade	81%	76.0%	85.9%		
	Lawrence	75%	69.4%	79.7%		

### **Demographics**

Gender Females exhibit a significantly higher prevalence of obtaining a routine

checkup than males.

Age The prevalence of obtaining a routine checkup does not seem to consistently

change as age changes.

Race/ Ethnicity Whites and American Indians demonstrate a very high prevalence of obtaining routine checkups, while American Indian/whites show a very low

prevalence.

Household Income

The prevalence of obtaining a routine checkup does not seem to change as

income changes.

**Education** The prevalence of obtaining a routine checkup increases as education

increases. This includes a significant increase as the college graduate level is

reached.

**Employment** 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.

Marital Status Those who are widowed exhibit a very high prevalence of obtaining a routine

checkup, while those who have never been married or divorced show a very

low prevalence.

Home Ownership Those who own their home demonstrate a significantly higher prevalence of

obtaining a routine checkup than those who rent their home.

Children Status The prevalence of obtaining a routine checkup does not seem to change

based on the presence of children in the household.

Phone Status Those who primarily use a landline phone show a significantly higher

prevalence of obtaining a routine checkup than those who primarily use a cell

phone.

Pregnancy Status The prevalence of obtaining a routine checkup does not seem to change

based on pregnancy status.

**County** Residents of Minnehaha, Lincoln, Brown, Brookings, and Codington counties

exhibit a very high prevalence of obtaining a routine checkup, while those in

Pennington and Lawrence counties show a very low prevalence.