
Health Insurance

Definition: Respondents, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare.

Prevalence of No Health Insurance

- South Dakota 8.8%
- There is no nationwide median for no health insurance for 18-64 year olds

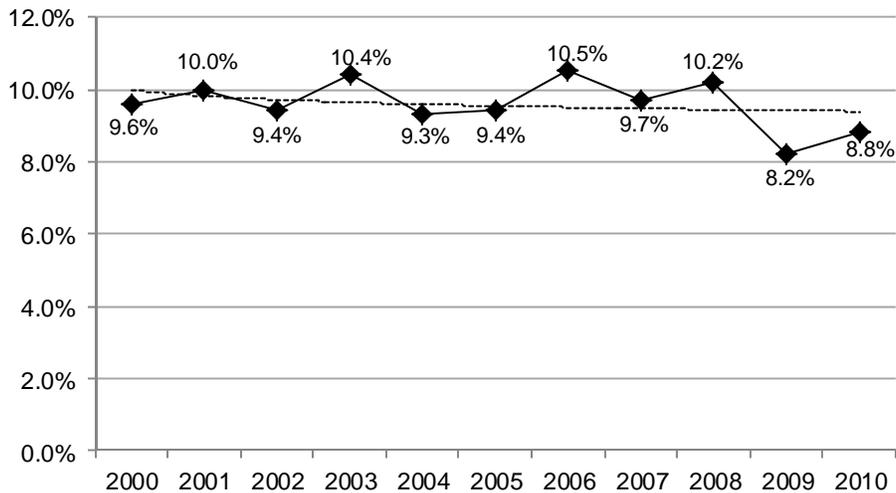
Healthy People 2010 Objective

Decrease the proportion of persons not insured to 0 percent.

Trend Analysis

Respondents ages 18 to 64 who stated they had no health insurance has been decreasing slightly since 2000. This includes a high of 10.5 percent in 2006 and a low of 8.2 percent in 2009. South Dakota did not meet the *Healthy People 2010 Objective* of 0 percent without health insurance.

Figure 22
Percent of Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2000-2010



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2010

Table 19
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2010

	Total			Male			Female		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
Total	4,174	8.8	(7.4-10.4)	1,738	11.1	(8.8-13.9)	2,436	6.4	(5.2-8.0)
Age									
18-24	189	12.6	(7.3-21.0)	*	*	*	*	*	*
25-34	564	12.5	(9.2-16.7)	236	17.1	(11.6-24.5)	328	7.5	(4.8-11.4)
35-44	753	7.7	(5.8-10.2)	297	8.0	(5.3-12.1)	456	7.3	(5.0-10.6)
45-54	1,244	7.2	(5.6-9.3)	521	8.3	(5.8-11.7)	723	6.2	(4.3-8.8)
55-64	1,424	4.6	(3.6-6.0)	597	3.3	(2.2-5.0)	827	5.9	(4.3-8.2)
65-74	-	-	-	-	-	-	-	-	-
75+	-	-	-	-	-	-	-	-	-
Race									
White	3,412	8.7	(7.2-10.4)	1,442	10.9	(8.5-13.9)	1,970	6.4	(5.0-8.1)
American Indian	602	4.6	(2.0-10.0)	233	8.5	(3.5-19.4)	369	1.1	(0.3-4.0)
Region									
Southeast	850	7.4	(5.1-10.7)	352	9.7	(5.9-15.5)	498	5.1	(2.9-8.8)
Northeast	839	6.6	(4.8-9.1)	355	8.0	(5.1-12.4)	484	5.3	(3.4-8.1)
Central	756	8.6	(6.1-12.1)	316	10.7	(6.6-16.9)	440	6.5	(4.0-10.3)
West	798	13.1	(9.8-17.2)	346	15.7	(10.4-23.0)	452	10.0	(7.3-13.6)
American Indian Counties	931	9.9	(6.4-15.0)	369	13.1	(7.2-22.5)	562	6.5	(4.1-10.4)
Household Income									
Less than \$15,000	353	25.8	(17.7-36.0)	150	31.4	(21.1-43.9)	203	19.0	(8.1-38.5)
\$15,000-\$19,999	182	35.3	(25.3-46.6)	*	*	*	*	*	*
\$20,000-\$24,999	258	21.8	(15.1-30.3)	117	28.0	(17.2-42.2)	141	15.6	(9.3-24.8)
\$25,000-\$34,999	445	18.1	(11.4-27.4)	194	22.8	(12.6-37.5)	251	11.7	(6.8-19.4)
\$35,000-\$49,999	666	6.7	(4.5-9.7)	277	7.5	(4.4-12.7)	389	5.7	(3.4-9.3)
\$50,000-\$74,999	811	2.3	(1.5-3.5)	320	1.3	(0.5-3.0)	491	3.2	(1.9-5.2)
\$75,000+	986	1.1	(0.5-2.4)	446	0.6	(0.1-3.5)	540	1.6	(0.7-3.7)
Education									
Less than High School	228	22.5	(14.4-33.6)	121	26.4	(15.7-40.8)	107	12.3	(5.8-24.5)
High School or G.E.D.	1,137	15.4	(11.7-19.9)	539	19.6	(14.0-26.7)	598	10.0	(6.4-15.2)
Some Post-High School	1,285	6.4	(4.9-8.3)	507	6.4	(4.1-9.8)	778	6.4	(4.6-8.8)
College Graduate	1,522	3.6	(2.6-5.1)	571	3.5	(1.9-6.4)	951	3.8	(2.6-5.4)
Marital Status									
Married/Unmarried Couple	2,829	6.2	(4.9-7.8)	1,157	6.7	(4.7-9.4)	1,672	5.7	(4.2-7.6)
Divorced/Separated	569	20.1	(15.4-25.8)	232	21.1	(13.8-30.9)	337	19.1	(13.8-25.8)
Widowed	151	11.5	(5.7-21.8)	*	*	*	*	*	*
Never Married	622	14.1	(9.8-19.8)	322	21.7	(14.7-31.0)	300	4.0	(2.2-7.2)
Children Status									
Children in Household	1,128	9.8	(7.4-12.9)	426	13.1	(9.0-18.6)	702	6.7	(4.5-9.9)
No Children in Household	377	13.8	(9.3-20.1)	193	18.9	(11.8-28.9)	184	6.9	(3.8-12.3)

Note: *Results based on sample sizes less than 100 have been suppressed.

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2010

As shown in Table 20, below, employer based coverage was the most common type of health insurance reported by respondents since 2000. The second most common was private plan.

Table 20
Type of Health Insurance, Ages 18-64, 2000-2010

	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
Number of Respondents	4,174	4,185	4,473	4,440	4,443	4,656	4,276	3,746	3,468	3,775
Type of Health Insurance										
Employer Based Coverage	62.9%	64.4%	63.9%	63.3%	64.1%	62.6%	65.2%	65.3%	66.2%	67.3%
Private Plan	11.7%	12.0%	11.6%	11.1%	11.3%	12.6%	11.8%	12.5%	13.1%	13.1%
Military, CHAMPUS, TriCare, or VA	4.7%	4.4%	4.5%	4.9%	3.6%	4.4%	4.3%	3.2%	3.1%	2.5%
Medicaid or Medical Assistance	3.8%	4.0%	3.4%	3.7%	4.2%	4.6%	2.5%	3.2%	2.5%	1.9%
The Indian Health Service	3.5%	3.1%	3.0%	3.6%	3.0%	3.3%	3.6%	3.3%	3.1%	2.1%
Medicare	3.2%	2.2%	2.4%	2.1%	2.0%	2.2%	2.1%	1.3%	1.6%	2.2%
Some Other Source	1.5%	1.8%	1.1%	1.6%	1.3%	1.0%	1.2%	1.0%	1.0%	0.9%
None	8.8%	8.2%	10.2%	9.7%	10.5%	9.4%	9.3%	10.4%	9.4%	10.0%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2010

Table 21, below, displays how long it has been since the respondent had a routine checkup and whether the respondent had health insurance. The majority of insured respondents, 65.8 percent, stated they had a routine checkup within the past year.

When comparing insured respondents to uninsured respondents, 65.8 percent of respondents who had health insurance had a routine checkup within the past year while only 33.3 percent of respondents without health insurance had a routine checkup within the past year.

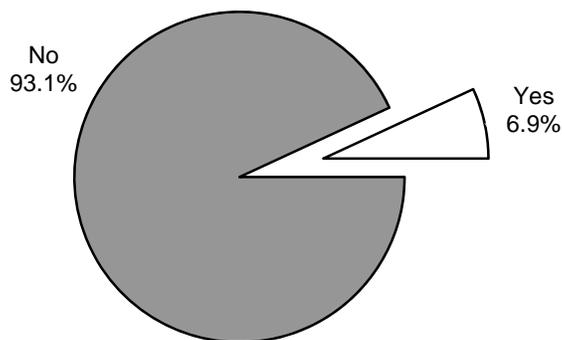
The percent of uninsured respondents who stated that they had a routine checkup five or more years ago was 27.1 percent while only 10 percent of those respondents with health insurance had a routine checkup five or more years ago.

Table 21 How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2006-2010		
	Health Insurance	No Health Insurance
Number of Respondents	19,706	1,775
Within the past year	65.8%	33.3%
Within the past 2 years	13.6%	18.6%
Within the past 5 years	8.6%	15.5%
5 or more years ago	10.0%	27.1%
Never	1.9%	5.5%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2006-2010

Figure 23, below, shows the percent of insured 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. The majority answered no with 93.1 percent.

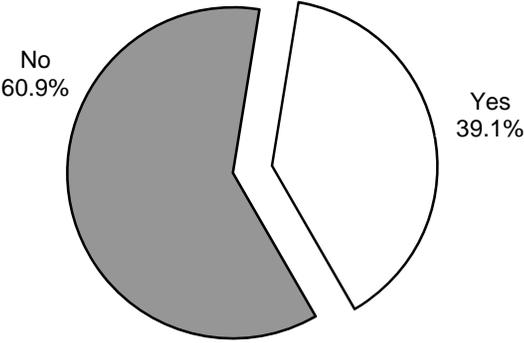
**Figure 23
Percent of Respondents, Ages 18-64, With Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2006-2010**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006-2010

Figure 24, below, displays the percent of uninsured 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. The majority answered no with 60.9 percent.

Figure 24
Percent of Respondents, Ages 18-64, With No Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2006-2010



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006-2010

CHILDREN'S HEALTH INSURANCE

Definition: 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 2.3%
- There is no nationwide median for children ages 0-17 without health insurance.

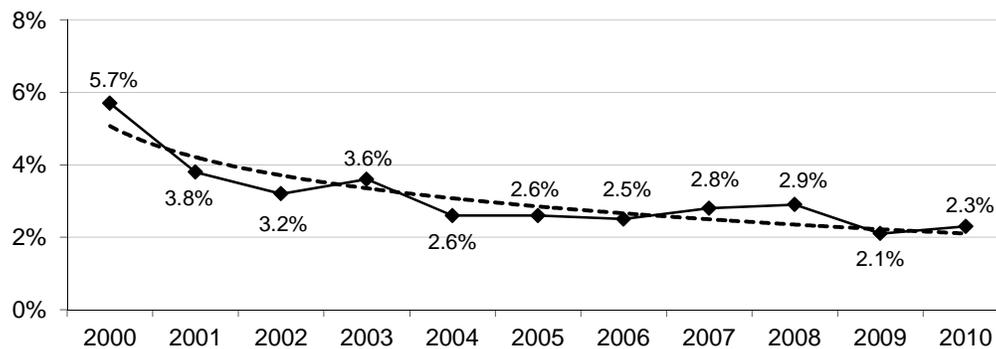
Healthy People 2010 Objective

Decrease the proportion of uninsured children to 0 percent.

Trend Analysis

Overall, the percent of children, ages 0-17, who have no health insurance has been decreasing since 2000. The percent of uninsured children increased slightly from 2.1 percent in 2009 to 2.3 percent in 2010. South Dakota did not meet the *Healthy People 2010 Objective* of 0 percent uninsured children.

Figure 25
Percent of Children, Ages 0-17, Who Do Not Have Health Insurance, 2000-2010



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2010

Demographics	# Respondents	% No Health Insurance	95% CI
Total	1,694	2.3	(1.5-3.4)
Gender			
Male	877	2.3	(1.3-3.9)
Female	810	2.3	(1.2-4.3)
Age			
0-4	415	1.4	(0.5-3.7)
5-9	398	3.2	(1.5-6.8)
10-14	439	3.0	(1.7-5.1)
15-17	327	2.0	(0.6-6.0)
Race			
White	1,211	2.5	(1.6-3.8)
American Indian	420	0.1	(0.0-1.0)
Region			
Southeast	348	1.3	(0.4-3.7)
Northeast	303	2.6	(1.2-5.4)
Central	291	3.6	(1.8-6.8)
West	282	3.9	(1.8-8.0)
American Indian Counties	470	0.8	(0.3-2.0)
Household Income			
Less than \$20,000	242	6.8	(2.9-14.9)
\$20,000-\$34,999	262	2.7	(1.1-6.7)
\$35,000-\$49,999	248	2.1	(0.9-4.8)
\$50,000-\$74,999	346	1.2	(0.5-2.6)
\$75,000+	427	1.2	(0.3-4.4)

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2010

Table 23, below, shows the different types of health coverage for children, ages 0-17, since 2000. The main type of health care coverage for all years was employer based coverage. The percent of employer based coverage for children decreased from 67.1 percent in 2000 to 59.4 percent in 2010. The percent of children, ages 0-17, with Medicaid, CHIP, or medical assistance coverage increased to an all-time high of 20.4 percent in 2010.

	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
Number of Respondents	1,691	1,660	1,767	1,644	1,889	1,983	1,840	1,724	1,542	1,767	1,758
Type of Coverage											
Employer Based Coverage	59.4%	61.5%	61.4%	61.1%	62.0%	60.1%	62.5%	63.9%	64.5%	68.0%	67.1%
Medicaid, CHIP, or Medical Assistance	20.4%	18.2%	17.8%	19.1%	19.3%	20.0%	15.7%	15.6%	14.7%	10.1%	8.3%
Private Plan	10.8%	10.6%	10.6%	10.6%	9.8%	10.1%	11.1%	11.5%	11.0%	12.2%	11.3%
The Indian Health Service	2.2%	2.6%	2.8%	2.9%	2.6%	2.8%	4.0%	3.0%	3.6%	3.3%	4.1%
The Military, CHAMPUS, TriCare, or VA	3.1%	2.4%	2.9%	2.5%	2.6%	3.2%	3.1%	1.7%	1.8%	1.1%	1.8%
Medicare	0.9%	1.6%	0.8%	0.6%	0.2%	0.6%	0.2%	0.3%	0.5%	0.7%	0.9%
Some Other Source	1.0%	0.9%	0.9%	0.5%	1.0%	0.6%	0.8%	0.4%	0.6%	0.7%	1.0%
None	2.3%	2.1%	2.9%	2.8%	2.5%	2.6%	2.6%	3.6%	3.2%	3.8%	5.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2000-2010

Table 24, on the next page, displays the top reasons children went without health care coverage from 2004-2008. The top three reasons are the cost of premiums with 75 percent, high deductibles with 58 percent, and loss of someone's employment with 18 percent.

Reasons	Number	Percent
Cost of Premiums	234	68%
High Deductibles	232	56%
Loss of Someone's Employment	236	21%
Don't Believe Coverage is Necessary	232	11%
Employer Dropped Coverage	235	7%
Health Status	239	2%

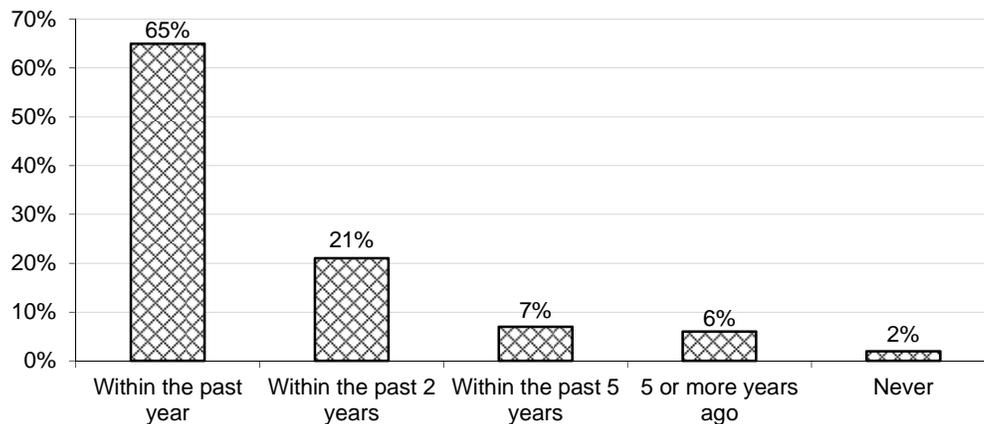
Note: Number = the number of respondents who gave reasons for no child health care coverage
Percent = the percentage of respondents in this grouping

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006-2010

Of respondents who had uninsured children, 12 percent from 2006 to 2010 indicated their children went without medical care when sick or injured when they should have received medical care. From 2006 to 2010, the primary payer for medical care for uninsured children was the parents with 96 percent. From 2006 to 2010, 5 percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 26, below, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2006 to 2010, the majority of respondents, 65 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

**Figure 26
Length of Time Since Uninsured Child Visited Doctor for Routine Checkup,
2006-2010**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2006-2010