

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.

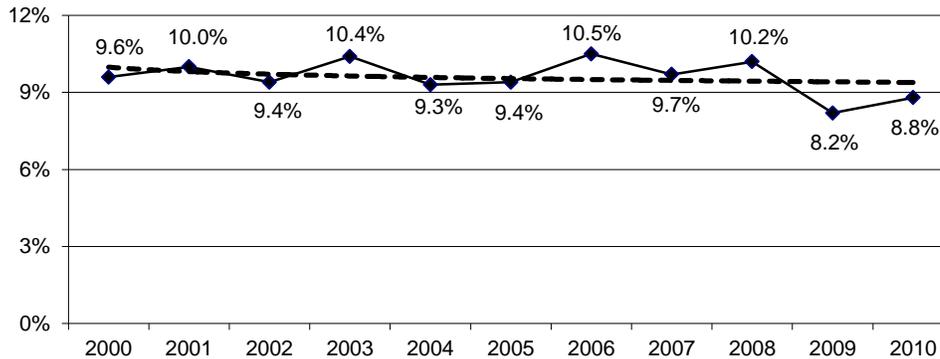
Prevalence of No Health Insurance

- South Dakota 11%
- There is no nationwide median for no health insurance for 18-64 year olds

Healthy People 2020 Objective

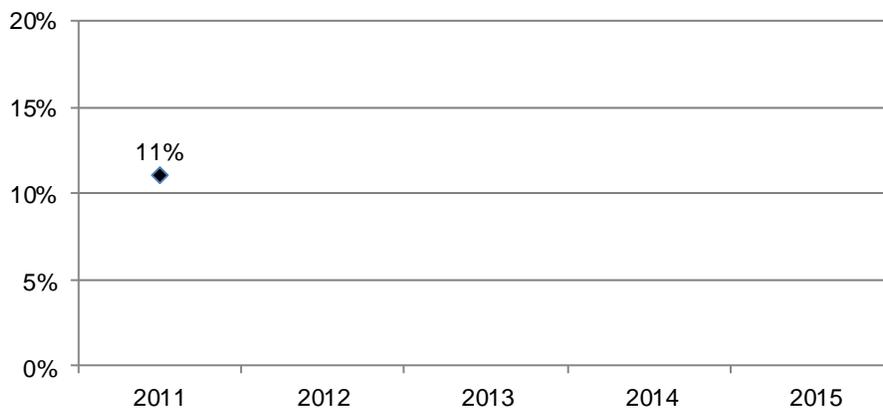
Decrease the proportion of persons with no health insurance to 0 percent.

Figure 36
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

Figure 37
Percent of Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2011



Note: Beginning in 2011, the CDC began using a different methodology to weight the data, therefore current data estimates cannot be compared to previous years.

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

Table 27
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2011

		# Resp.	% No Health Insurance, Ages 18-64	95% CI	
				Lower	Upper
Total		4,332	11%	8%	13%
Gender	Male	1,763	10%	7%	13%
	Female	2,569	12%	9%	15%
Age	18-44	1,468	13%	10%	17%
	45-64	2,864	7%	5%	9%
	65+	-	-	-	-
Race	White	3,619	10%	8%	13%
	American Indian	550	5%	1%	19%
Ethnicity	Hispanic	*	*	*	*
	Non-Hispanic	4,272	10%	8%	13%
Household Income	Less than \$25,000	792	19%	13%	25%
	\$25,000-\$49,999	1,083	10%	7%	14%
	\$50,000+	2,040	3%	2%	6%
Education	High School, G.E.D., or Less	1,391	17%	13%	22%
	Some Post-High School	1,276	9%	6%	13%
	College Graduate	1,662	3%	1%	5%
Employment Status	Employed for Wages	2,657	9%	6%	12%
	Self-employed	591	12%	8%	19%
	Unemployed	223	25%	15%	39%
	Homemaker	222	16%	7%	35%
	Student	*	*	*	*
	Retired	280	4%	1%	11%
	Unable to Work	267	10%	4%	25%
Marital Status	Married/Unmarried Couple	2,906	7%	5%	10%
	Divorced/Separated	616	15%	10%	23%
	Widowed	168	13%	5%	31%
	Never Married	638	17%	12%	24%
Home Ownership Status	Own Home	3,436	7%	6%	10%
	Rent Home	731	19%	13%	26%
Children Status	Children in Household (Ages 18-44)	1,111	11%	7%	15%
	No Children in Household (Ages 18-44)	357	19%	13%	27%

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

As shown in Table 28 below, employer based coverage was the most common type of health insurance reported by respondents in 2011. The second most common was private plan.

Table 28	
Type of Health Insurance, Ages 18-64, 2011	
	2011
Number of Respondents	4,332
Type of Health Insurance	
Employer Based Coverage	57%
Private Plan	12%
Military, CHAMPUS, TriCare, or VA	6%
The Indian Health Service	5%
Medicaid or Medical Assistance	4%
Medicare	4%
Some Other Source	2%
None	11%

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

Table 29, 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, 64 percent, stated they had a routine checkup within the past year.

When comparing insured respondents to uninsured respondents, 64 percent of respondents who had health insurance had a routine checkup within the past year while only 36 percent of respondents without health insurance had a routine checkup within the past year.

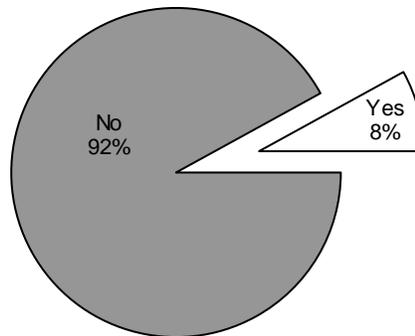
The percent of uninsured respondents who stated that they had a routine checkup five or more years ago was 29 percent while only 10 percent of those respondents with health insurance had a routine checkup five or more years ago.

Table 29		
How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2011		
	Health Insurance	No Health Insurance
Number of Respondents	4,040	264
Within the past year	64%	36%
Within the past 2 years	14%	20%
Within the past 5 years	9%	14%
5 or more years ago	10%	29%
Never	2%	1%

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

Figure 38 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 92 percent.

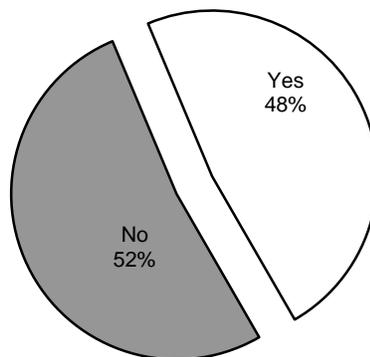
Figure 38
Percent of Respondents, Ages 18-64, with Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2011



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

Figure 39 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 52 percent.

Figure 39
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, 2011



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

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).

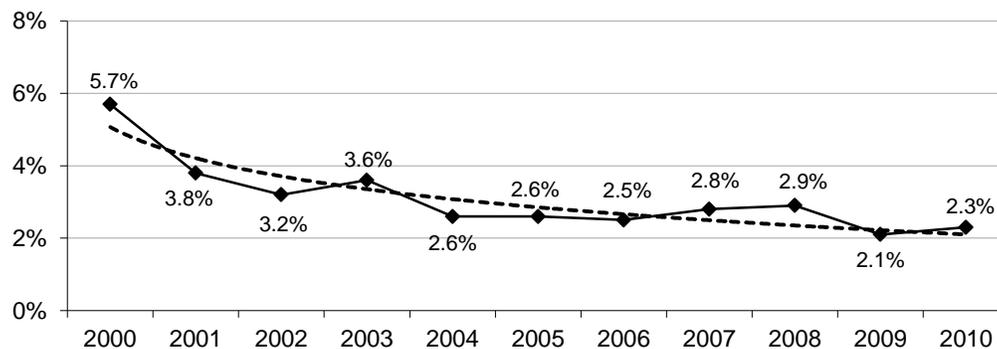
Prevalence of No Health Insurance

- South Dakota 1%
- There is no nationwide median for children ages 0-17 without health insurance.

Healthy People 2020 Objective

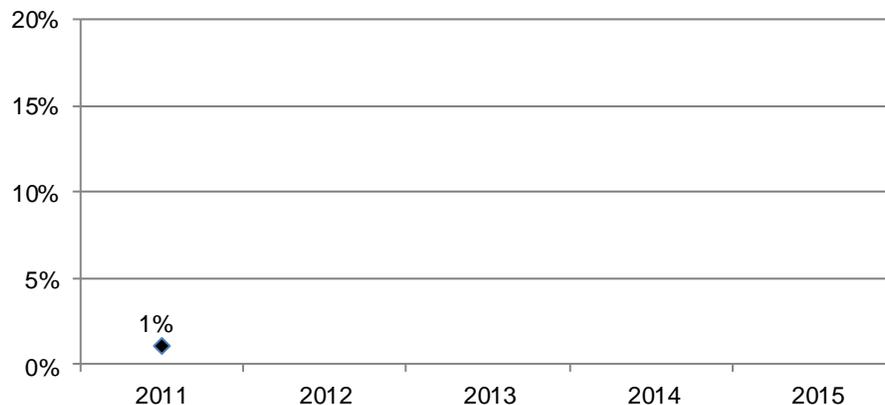
Decrease the proportion of persons with no health insurance to 0 percent.

Figure 40
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

Figure 41
Percent of Children, Ages 0-17, Who Do Not Have Health Insurance, 2011



Note: Beginning in 2011, the CDC began using a different methodology to weight the data, therefore current data estimates cannot be compared to previous years.

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

Table 30, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage in 2011 was employer based coverage with 57 percent. The percent of children, ages 0-17, with Medicaid, CHIP, or medical assistance coverage was the second most common in 2011 with 23 percent.

Table 30	
Different Types of Health Coverage for Respondents' Children, Ages 17 and Under, 2011	
	2011
Number of Respondents	1,718
Type of Coverage	
Employer Based Coverage	57%
Medicaid, CHIP, or Medical Assistance	23%
Private Plan	11%
The Indian Health Service	4%
The Military, CHAMPUS, TriCare, or VA	3%
Medicare	1%
Some Other Source	-
None	1%

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

In 2011, eight percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.