

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 or Indian Health Service.

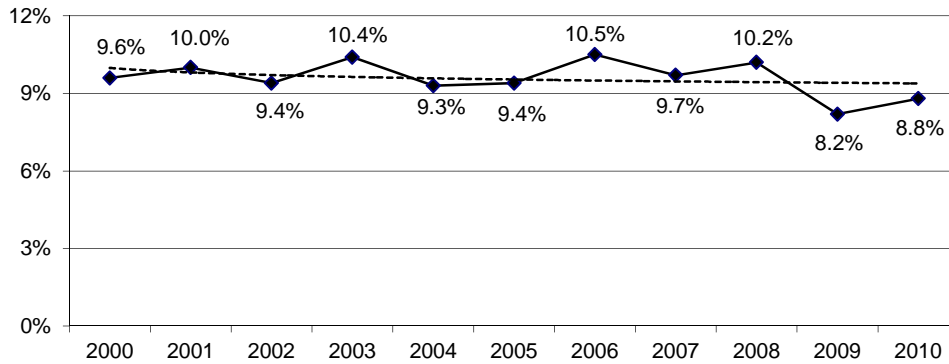
Prevalence of No Health Insurance

- South Dakota 10%
- There is no nationwide median for no health insurance for 18-64 year olds.

Healthy People 2020 Objective

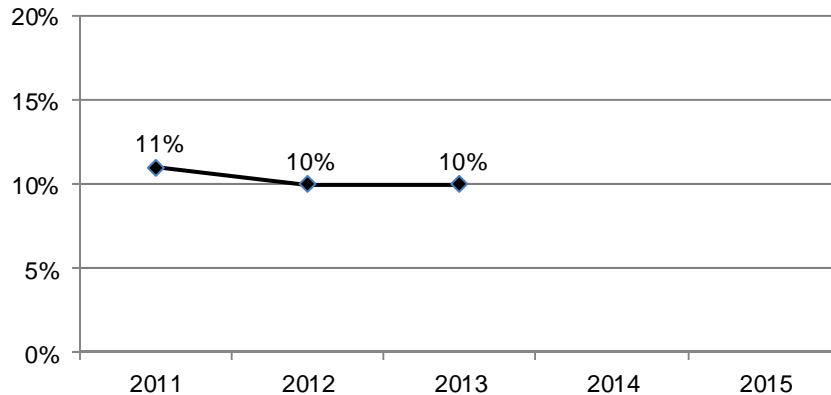
Decrease the proportion of persons with no health insurance to 0 percent.

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, 2011-2013



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, 2011-2013

**Table 34
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2011-2013**

		2011-2013	2011	2012	2013
Total		10%	11%	10%	10%
Gender	Male	11%	10%	12%	11%
	Female	10%	12%	8%	9%
Age	18-34	14%	*	*	*
	35-44	9%	*	*	*
	45-54	8%	*	*	*
	55-64	7%	6%	9%	*
	65-74	-	-	-	-
	75+	-	-	-	-
Race	White	10%	10%	11%	9%
	American Indian	4%	*	*	*
Ethnicity	Hispanic	21%	*	*	*
	Non-Hispanic	10%	10%	10%	9%
Household Income	Less than \$15,000	20%	*	*	*
	\$15,000-\$24,999	22%	*	*	*
	\$25,000-\$34,999	16%	*	*	*
	\$35,000-\$49,999	9%	*	*	*
	\$50,000-\$74,999	4%	*	*	*
	\$75,000+	2%	*	*	*
Education	Less than High School, G.E.D.	18%	*	*	*
	High School, G.E.D.	15%	*	*	*
	Some Post-High School	9%	*	9%	*
	College Graduate	4%	3%	4%	*
Employment Status	Employed for Wages	8%	9%	8%	8%
	Self-employed	13%	*	*	*
	Unemployed	27%	*	*	*
	Homemaker	14%	*	*	*
	Student	9%	*	*	*
	Retired	2%	*	*	*
	Unable to Work	10%	*	*	*
Marital Status	Married/Unmarried Couple	7%	7%	7%	6%
	Divorced/Separated	15%	*	*	*
	Widowed	12%	*	*	*
	Never Married	16%	*	*	*
Home Ownership Status	Own Home	7%	7%	7%	6%
	Rent Home	18%	*	*	*
Children Status	Children in Household (Ages 18-44)	11%	*	*	*
	No Children in Household (Ages 18-44)	16%	*	*	*
Phone Status	Landline	9%	11%	8%	6%
	Cell Phone	13%	-	*	*
Pregnancy Status	Pregnant (Ages 18-44)	5%	*	*	*
	Not Pregnant (Ages 18-44)	13%	*	*	*

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

Further Analysis

Table 35 on the following page shows data illustrating the percent of those who do not have health insurance, ages 18-64, for various health behaviors and conditions. For example, 18 percent of respondents who are current smokers do not have health insurance, while seven percent of respondents who have never smoked do not have health insurance.

Table 35
No Health Insurance, Ages 18-64, for Selected Health Behaviors
and Conditions, 2011-2013

Health Behavior or Condition	% No Health Insurance
Underweight (BMI < 18.5)	23%
Recommended (BMI = 18.5-24.9)	10%
Overweight (BMI = 25.0-29.9)	9%
Obese - Class I (BMI = 30.0-34.9)	8%
Obese - Classes II & III (BMI = 35.0+)	11%
Leisure Time Exercise	9%
No Leisure Time Exercise	13%
Met Physical Activity Recommendations	9%
Did Not Meet Physical Activity Recommendations	9%
2+ Servings of Fruit per Day	8%
< 2 Servings of Fruit per Day	10%
3+ Servings of Vegetables per Day	9%
< 3 Servings of Vegetables per Day	10%
5+ Servings of Fruits and Vegetables per Day	9%
< 5 Servings of Fruits and Vegetables per Day	10%
Current Smoker	18%
Former Smoker	7%
Never Smoked	7%
Smokeless Tobacco	12%
No Smokeless Tobacco	10%
Heard of "South Dakota QuitLine"	9%
Not Heard of "South Dakota QuitLine"	13%
Diabetes	10%
No Diabetes	10%
High Blood Pressure	9%
No High Blood Pressure	10%
High Blood Cholesterol	5%
No High Blood Cholesterol	7%
Previously Had Heart Attack	9%
Never Had Heart Attack	10%
Have Angina or Coronary Heart Disease	8%
Do Not Have Angina or Coronary Heart Disease	10%
Previously Had a Stroke	7%
Never Had a Stroke	10%
Cancer	7%
No Cancer	10%
Skin Cancer	5%
No Skin Cancer	10%
Current Asthma	12%
Former Asthma	16%
Never Had Asthma	9%
Arthritis	9%
No Arthritis	10%
COPD	17%
No COPD	10%
Depression	13%
No Depression	9%
Kidney Disease	10%
No Kidney Disease	10%

Health Behavior or Condition	% No Health Insurance
Severe Vision Impairment	18%
No Severe Vision Impairment	10%
Recent Increased Confusion/Memory Loss	17%
No Recent Increased Confusion/Memory Loss	10%
< 6 Hours of Sleep	19%
6+ Hours of Sleep	9%
Always/Almost Always Wear Seat Belt	9%
Sometimes/Seldom/Never Wear Seat Belt	15%
Drank Alcohol in Past 30 Days	9%
Did Not Drink Alcohol in Past 30 Days	12%
Binge Drinker	11%
Not a Binge Drinker	9%
Heavy Drinker	12%
Not a Heavy Drinker	9%
Good/Very Good/Excellent Health Status	9%
Fair/Poor Health Status	15%
Physical Health Not Good for 0-29 Days of the Past 30	10%
Physical Health Not Good for 30 Days of the Past 30	11%
Mental Health Not Good for 0-19 Days of the Past 30	9%
Mental Health Not Good for 20-30 Days of the Past 30	16%
Usual Activities Unattainable for 0-9 Days of the Past 30	10%
Usual Activities Unattainable for 10-30 Days of the Past 30	11%
Physical, Mental, or Emotional Problems	11%
No Physical, Mental, or Emotional Problems	10%
Disability with Special Equipment Needed	10%
No Disability with Special Equipment Needed	10%
< 2 Hours of TV per Day	9%
2+ Hours of TV per Day	10%
Been Tested for HIV (18-64)	13%
Never Been Tested for HIV (18-64)	9%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

As shown in Table 36 below, employer based coverage was the most common type of health insurance reported by respondents for the past three years. The second most common was private plan.

	2011	2012	2013
Number of Respondents	4,332	5,147	4,216
Type of Health Insurance			
Employer Based Coverage	57%	59%	59%
Private Plan	12%	11%	12%
Military, CHAMPUS, TriCare, or VA	6%	5%	5%
The Indian Health Service	5%	5%	5%
Medicaid or Medical Assistance	4%	4%	5%
Medicare	4%	3%	3%
Some Other Source	2%	2%	1%
None	11%	10%	10%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

Table 37, 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, 66 percent, stated they had a routine checkup within the past year.

When comparing insured respondents to uninsured respondents, 66 percent of respondents who had health insurance had a routine checkup within the past year while only 31 percent of respondents without health insurance had a routine checkup within the past year.

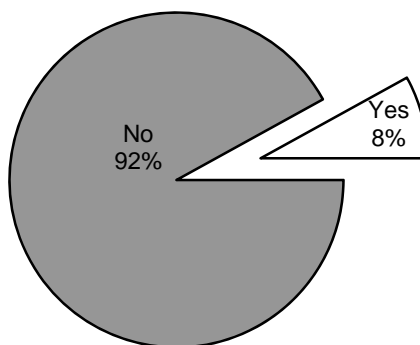
The percent of uninsured respondents who stated that they had a routine checkup five or more years ago was 29 percent while only 10 percent of those respondents with health insurance had a routine checkup five or more years ago.

Table 37 How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2011-2013		
	Health Insurance	No Health Insurance
Number of Respondents	12,528	1,028
Within the past year	66%	31%
Within the past 2 years	14%	20%
Within the past 5 years	8%	15%
5 or more years ago	10%	29%
Never	2%	4%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2011-2013

Figure 38, 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 92 percent.

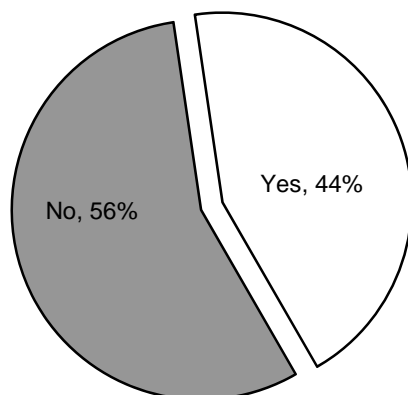
**Figure 38
Percent of Respondents, Ages 18-64, with Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2011-2013**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

Figure 39, 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 56 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, 2011-2013



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

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).

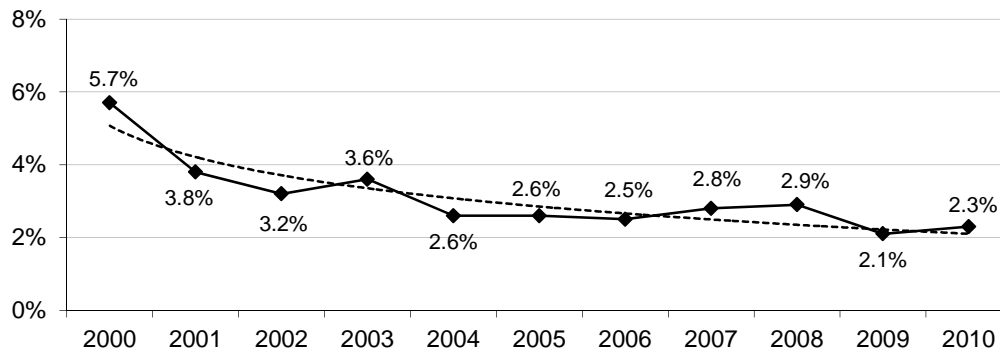
Prevalence of No Health Insurance

- South Dakota 2%
- There is no nationwide median for children ages 0-17 without health insurance.

Healthy People 2020 Objective

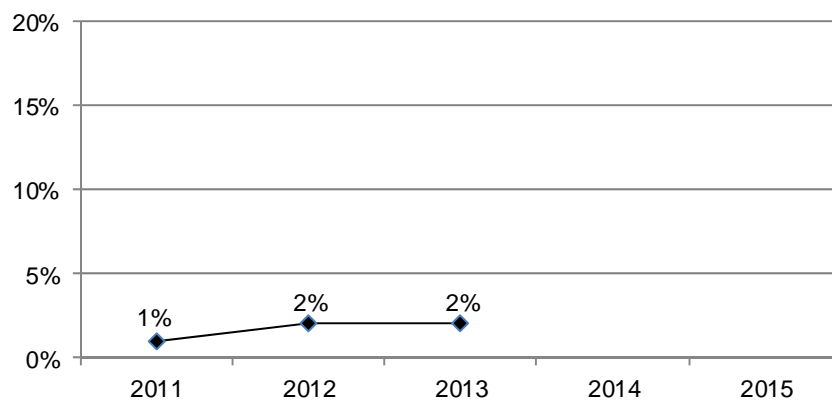
Decrease the proportion of persons with no health insurance to 0 percent.

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, 2011-2013



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, 2011-2013

Table 38					
Respondents' Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2013					
		2011-2013	2011	2012	2013
Total		2%	1%	2%	2%
Gender	Male	2%	*	*	*
	Female	2%	*	*	*
Age	0-9	2%	*	*	*
	10-17	1%	*	*	*
Race	White	2%	*	2%	*
	American Indian	0.1%	-	-	-
Ethnicity	Hispanic	1%	*	*	-
	Non-Hispanic	2%	1%	2%	2%
Household Income	Less than \$75,000	2%	*	*	*
	\$75,000+	0.4%	-	-	-
Home Ownership Status	Own home	2%	*	*	*
	Rent home	2%	*	*	*
Phone Status	Landline	2%	1%	*	*
	Cell phone	2%	-	*	*

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013

Table 39, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage for the past three years was employer based coverage. Medicaid, CHIP, or medical assistance coverage was the second most common type of health coverage.

Table 39			
Different Types of Health Coverage for Respondents' Children, Ages 17 and Under, 2011-2013			
	2011	2012	2013
Number of Respondents	1,718	2,056	1,679
Type of Coverage			
Employer Based Coverage	57%	57%	53%
Medicaid, CHIP, or Medical Assistance	23%	23%	25%
Private Plan	11%	9%	11%
The Indian Health Service	4%	3%	3%
The Military, CHAMPUS, TriCare, or VA	3%	3%	3%
Medicare	1%	1%	2%
Some Other Source	0.3%	0.7%	0.9%
None	1%	2%	2%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2012

Table 40, on the next page, displays the top reasons children went without health care coverage from 2011-2013. The top three reasons are the cost of premiums with 53 percent, high deductibles with 30 percent, and don't believe coverage is necessary with 23 percent.

Table 40 Child Without Health Care Coverage Due to Various Reasons, 2011-2013		
Reasons	Number	Percent
Cost of Premiums	107	53%
High Deductibles	101	30%
Don't Believe Coverage is Necessary	103	23%
Loss of Someone's Employment	108	19%
Employer Dropped Coverage	107	4%
Health Status	110	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, 2011-2013

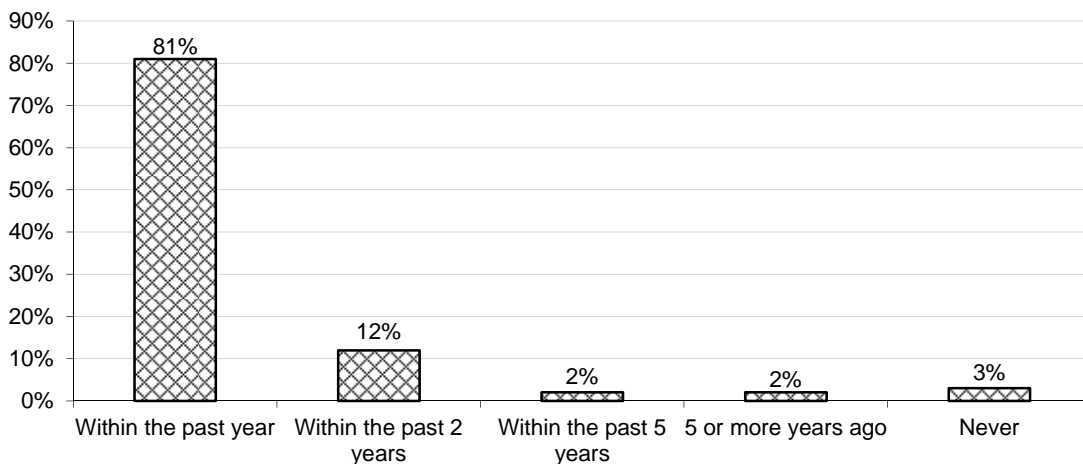
Of respondents who had uninsured children, seven percent from 2011 to 2013 indicated their children went without medical care when sick or injured when they should have received medical care.

Of respondents with uninsured children, seven percent from 2011-2013 also indicated that medical care was delayed when the child was sick or injured and probably should have received care sooner.

From 2011 to 2013, the primary payer for medical care for uninsured children was the parents with 97 percent. From 2011 to 2013, seven percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.

Figure 42, below, illustrates the length of time since respondent's uninsured child last visited a doctor for a routine checkup or physical examination. From 2011 to 2013, the majority of respondents, 81 percent, stated their uninsured child had been to a doctor for a routine checkup within the past year.

Figure 42
Length of Time Since Uninsured Child Visited Doctor for Routine Checkup, 2011-2013



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2013