
Health Insurance

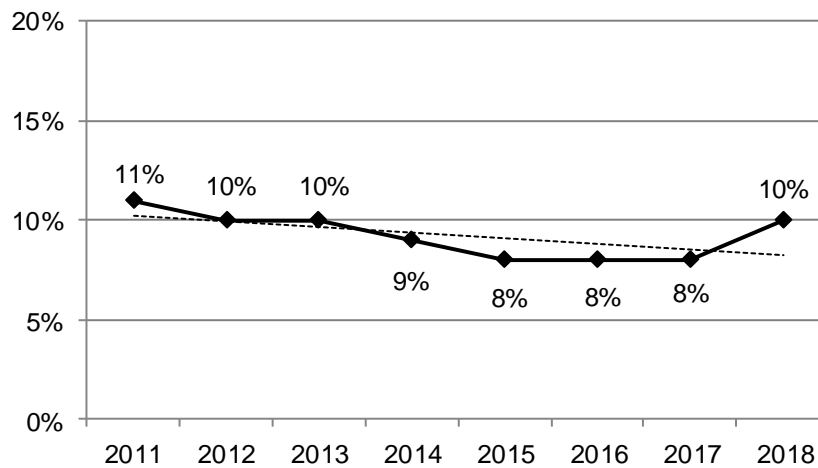
HEALTH INSURANCE (ADULT)

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 10%
- There is no nationwide median for no health insurance

Figure 27
Percentage of South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2011-2018



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2018

Table 19
South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2014-2018

		2014-2018	95% Confidence Interval	
			Low	High
Gender	Male	9%	8.2%	10.4%
	Female	8%	6.7%	8.9%
Age	18-29	11%	9.4%	13.5%
	30-39	10%	8.3%	11.9%
	40-49	9%	7.0%	10.5%
	50-59	6%	5.0%	7.6%
	60-69	4%	3.4%	5.8%
	70-79	-	-	-
	80+	-	-	-
Race/Ethnicity	White, Non-Hispanic	8%	7.2%	8.7%
	American Indian, Non-Hispanic	2%	1.6%	3.4%
	Hispanic	27%	18.5%	37.0%
Household Income	Less than \$35,000	17%	15.2%	19.4%
	\$35,000-\$74,999	6%	5.1%	7.4%
	\$75,000+	2%	1.3%	2.7%
Education	Less than High School, G.E.D.	20%	15.9%	25.3%
	High School, G.E.D.	12%	10.5%	13.7%
	Some Post-High School	7%	5.9%	8.2%
	College Graduate	3%	2.1%	3.4%
Employment Status	Employed for Wages	7%	6.3%	8.2%
	Self-employed	12%	9.9%	14.3%
	Unemployed	26%	20.1%	32.4%
	Homemaker	11%	7.5%	16.1%
	Student	4%	2.1%	5.8%
	Retired	4%	2.5%	7.0%
	Unable to Work	8%	5.7%	11.5%
Marital Status	Married/Unmarried Couple	5%	4.6%	6.3%
	Divorced/Separated	15%	12.2%	17.7%
	Widowed	8%	5.2%	12.9%
	Never Married	13%	10.9%	14.6%
Home Ownership Status	Own Home	6%	4.8%	6.3%
	Rent Home	16%	13.8%	18.1%
Children Status	Children in Household (Ages 18-44)	8%	7.1%	10.0%
	No Children in Household (Ages 18-44)	13%	11.4%	15.7%
Phone Status	Landline	6%	4.7%	7.0%
	Cell Phone	10%	8.6%	10.5%
Pregnancy Status	Pregnant (Ages 18-44)	7%	2.0%	23.1%
	Not Pregnant (Ages 18-44)	10%	8.0%	11.5%
County	Minnehaha	10%	7.8%	12.1%
	Pennington	10%	8.3%	12.4%
	Lincoln	5%	3.4%	7.9%
	Brown	9%	6.2%	12.4%
	Brookings	6%	3.8%	9.3%
	Codington	7%	5.3%	10.3%
	Meade	11%	8.4%	15.5%
	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, 2014-2018

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	Hispanics demonstrate a significantly higher prevalence of being uninsured than American Indians.
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 Status	Those who are divorced or have never been married exhibit a very high prevalence of being uninsured, while those who are married show a very low prevalence.
Home Ownership	Those who rent their home show a significantly higher prevalence of being uninsured than those who own their home.
Children Status	Those without children in the household exhibit a significantly higher prevalence of being uninsured than those with children.
Phone Status	Those who primarily use a cell phone demonstrate a significantly higher prevalence of being uninsured than those who primarily use a landline.
County	Pennington, Meade, and Lawrence counties all demonstrate a very high prevalence of being uninsured, while Lincoln, Brookings, and Codington counties show a very low prevalence.

As shown in Table 20 below, employer based coverage was the most common type of health insurance reported by South Dakotans for the past eight years. The second most common was insurance through a private plan.

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2018

Table 21, 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, 69 percent, stated they had a routine checkup within the past year, while only 33 percent of uninsured South Dakotans had a routine checkup within the past year.

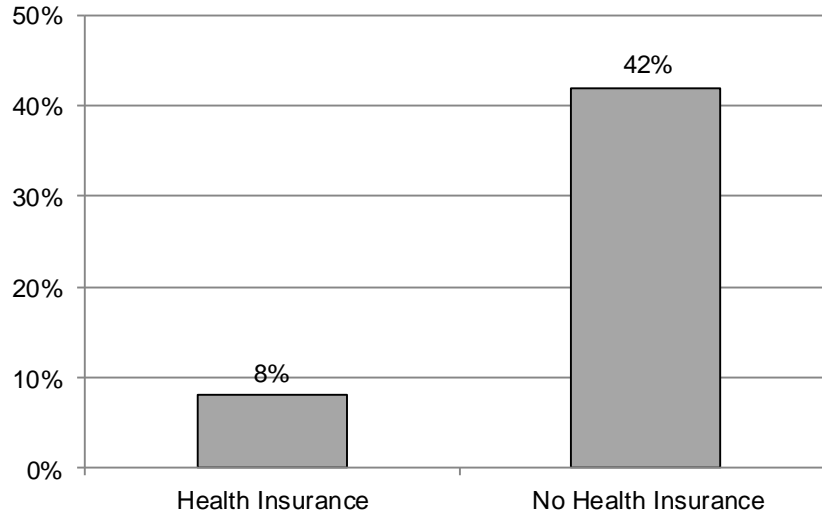
The percent of uninsured South Dakotans who stated that they had a routine checkup five or more years ago was 32 percent while only nine percent of South Dakotans with health insurance had a routine checkup five or more years ago.

	Health Insurance	No Health Insurance
Within the past year	69%	33%
Within the past 2 years	13%	16%
Within the past 5 years	8%	15%
5 or more years ago	9%	32%
Never	1%	4%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2012-2018

Figure 28, 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-two percent of South Dakotans without health insurance answered yes to this question.

Figure 28
Percentage of South Dakotans, Ages 18-64, Who Needed to See a Doctor
But Could Not Because of the Cost, 2012-2018



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2012-2018

Table 22 below, shows the percentage of South Dakota males who had not had a routine checkup in the past two years and the reason why. Sixty-one percent of South Dakota males, ages 18-39, reported they had not had a routine checkup in the past two years because they had not been sick, rarely get sick, or there was a low need to seek medical services.

Table 22			
South Dakota Males, Ages 18-64, Who Had Not Had a Routine Health Check-up in the Past Two Years, 2018			
Reason	Males Only		
	Total	18-39	40-69
Not sick/Rarely get sick/Low perceived need to seek medical services	56%	61%	49%
Other priorities/Too busy	10%	12%	7%
Just haven't thought of it	7%	6%	8%
Can't afford it	7%	3%	12%
Other	20%	18%	24%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2018

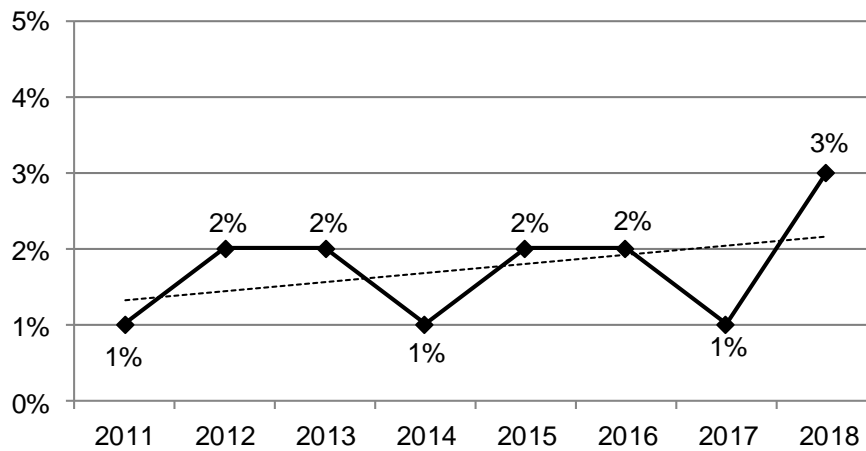
CHILDREN'S HEALTH INSURANCE

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%
- There is no nationwide median for no children's health insurance

Figure 29
Percentage of South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2018



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2018

Table 23				
South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2014-2018				
		2014-2018	95% Confidence Interval	
			Low	High
Gender	Male	2%	1.2%	2.7%
	Female	1%	0.9%	2.0%
Age	0-6	1%	0.7%	2.1%
	7-12	2%	0.9%	2.9%
	13-17	2%	1.3%	2.9%
Race/ Ethnicity	White, Non-Hispanic	2%	1.3%	2.4%
	American Indian, Non-Hispanic	1%	0.2%	1.9%
	Hispanic	2%	0.6%	3.7%
Household Income	Less than \$35,000	2%	0.9%	2.7%
	\$35,000-\$74,999	2%	1.6%	3.7%
	\$75,000+	1%	0.4%	1.8%
Home Ownership Status	Own home	2%	1.1%	2.2%
	Rent home	2%	1.0%	2.9%
Phone Status	Landline	1%	0.9%	2.4%
	Cell phone	2%	1.2%	2.3%
County	Minnehaha	1%	0.6%	2.8%
	Pennington	2%	0.7%	3.3%
	Lincoln	0.2%	0.1%	0.6%
	Brown	1%	0.3%	3.3%
	Brookings	1%	0.3%	5.7%
	Codington	1%	0.3%	1.9%
	Meade	4%	2.0%	7.1%
	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, 2014-2018

Demographics

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

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

Race/Ethnicity There seems to be no racial/ethnic 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 home ownership status.
- Phone Status** The health insurance status of children does not seem to change based on phone status.
- County** Pennington, Meade, and Lawrence counties demonstrate a very high prevalence of children being uninsured, while Lincoln and Codington counties show 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 eight 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	2017-2018
Type of Coverage							
Employer Based Coverage	57%	55%	55%	55%	54%	53%	53%
Medicaid, CHIP, or Medical Assistance	23%	24%	24%	24%	25%	26%	24%
Private Plan	10%	10%	11%	12%	11%	11%	10%
The Indian Health Service	4%	3%	4%	3%	3%	4%	5%
The Military, CHAMPUS, TriCare, or VA	3%	3%	3%	3%	3%	3%	2%
Medicare	1%	2%	1%	1%	1%	1%	1%
Some Other Source	0.5%	0.8%	1.1%	0.8%	0.3%	1.2%	2.6%
None	2%	2%	1%	1%	2%	1%	2%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2018

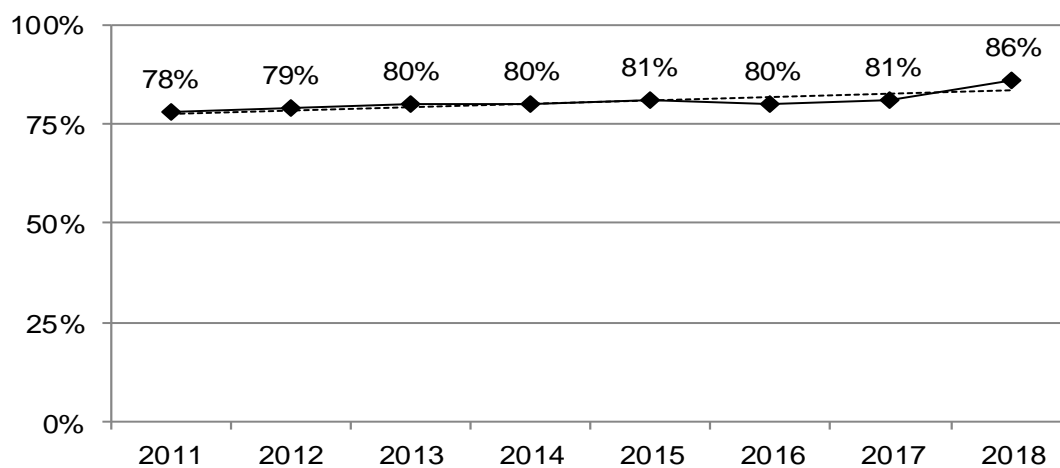
ROUTINE CHECKUP

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 86%
- There is no nationwide median for routine checkups

Figure 30
Percentage of South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2011-2018



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2018

Table 25
South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2014-2018

		2014-2018	95% Confidence Interval	
			Low	High
Gender	Male	76%	74.4%	77.0%
	Female	87%	86.4%	88.3%
Age	18-29	74%	71.6%	76.4%
	30-39	73%	70.5%	75.3%
	40-49	80%	77.4%	81.8%
	50-59	83%	81.5%	84.7%
	60-69	89%	88.1%	90.7%
	70-79	94%	92.4%	95.4%
	80+	93%	90.5%	94.4%
Race/Ethnicity	White, Non-Hispanic	82%	81.6%	83.2%
	American Indian, Non-Hispanic	82%	78.3%	84.5%
	Hispanic	72%	63.4%	79.1%
Household Income	Less than \$35,000	79%	77.7%	81.0%
	\$35,000-\$74,999	81%	79.2%	82.2%
	\$75,000+	86%	84.2%	86.8%

Table 25 (continued)
South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2014-2018

		2014-2018	95% Confidence Interval	
			Low	High
Education	Less than High School, G.E.D.	77%	73.1%	80.3%
	High School, G.E.D.	80%	78.5%	81.6%
	Some Post-High School	82%	80.7%	83.4%
	College Graduate	85%	83.5%	85.8%
Employment Status	Employed for Wages	79%	77.9%	80.3%
	Self-employed	73%	69.8%	75.0%
	Unemployed	75%	69.0%	79.4%
	Homemaker	83%	78.7%	86.4%
	Student	83%	77.7%	87.0%
	Retired	93%	92.2%	94.3%
	Unable to Work	89%	86.5%	91.4%
Marital Status	Married/Unmarried Couple	84%	82.6%	84.6%
	Divorced/Separated	80%	77.1%	81.8%
	Widowed	91%	88.1%	92.5%
	Never Married	75%	72.5%	76.8%
Home Ownership Status	Own Home	84%	83.1%	84.8%
	Rent Home	76%	73.5%	77.6%
Children Status	Children in Household (Ages 18-44)	76%	74.2%	78.0%
	No Children in Household (Ages 18-44)	72%	69.8%	74.7%
Phone Status	Landline	86%	84.7%	87.1%
	Cell Phone	79%	78.3%	80.5%
Pregnancy Status	Pregnant (Ages 18-44)	82%	70.1%	90.2%
	Not Pregnant (Ages 18-44)	83%	81.3%	85.2%
County	Minnehaha	82%	79.9%	84.3%
	Pennington	78%	76.1%	80.5%
	Lincoln	86%	83.3%	88.9%
	Brown	81%	78.4%	84.2%
	Brookings	81%	77.8%	84.4%
	Codington	82%	79.3%	84.9%
	Meade	78%	74.3%	81.5%
	Lawrence	77%	74.4%	80.1%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2014-2018

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/Ethnicity Whites and American Indians demonstrate a significantly higher prevalence of obtaining routine checkups than Hispanics.

Household Income The prevalence of obtaining routine checkups increases as household income increases. This includes a significant increase when the \$75,000+ household income level is reached.

Education The prevalence of obtaining routine checkups 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 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	Those in Lincoln county exhibit a very high prevalence of obtaining routine checkups, while those in Pennington, Meade, and Lawrence counties show a very low prevalence.