

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.

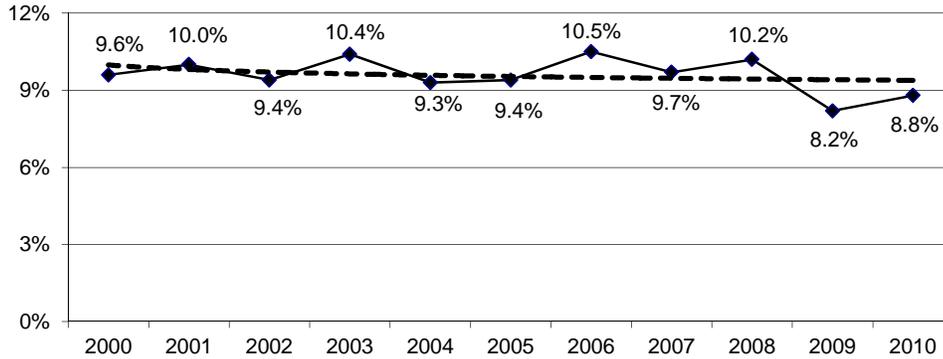
Prevalence of No Health Insurance

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

Healthy People 2020 Objective

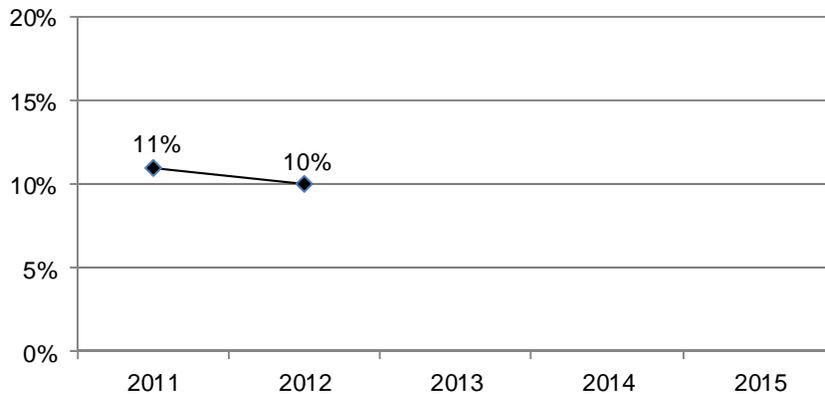
Decrease the proportion of persons with no health insurance to 0 percent.

Figure 42
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 43
Percent of Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2011-2012



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, 2011-2012

Table 21				
Respondents, Ages 18-64, Who Do Not Have Health Insurance, 2011-2012				
		2011-2012	2011	2012
Total		10%	11%	10%
Gender	Male	11%	10%	12%
	Female	10%	12%	8%
Age	18-44	13%	13%	12%
	45-64	8%	7%	8%
	65+	-	-	-
Race	White	10%	10%	11%
	American Indian	5%	*	*
Ethnicity	Hispanic	15%	*	*
	Non-Hispanic	10%	10%	10%
Household Income	Less than \$25,000	21%	19%	23%
	\$25,000-\$49,999	11%	10%	12%
	\$50,000+	3%	3%	3%
Education	High School, G.E.D., or Less	16%	17%	15%
	Some Post-High School	9%	9%	9%
	College Graduate	3%	3%	4%
Employment Status	Employed for Wages	9%	9%	8%
	Self-employed	13%	*	*
	Unemployed	28%	25%	31%
	Homemaker	16%	16%	16%
	Student	8%	8%	9%
	Retired	2%	4%	2%
Marital Status	Unable to Work	11%	10%	12%
	Married/Unmarried Couple	7%	7%	7%
	Divorced/Separated	15%	*	*
	Widowed	10%	*	*
Home Ownership Status	Never Married	17%	*	*
	Own Home	7%	7%	7%
Children Status	Rent Home	18%	19%	18%
	Children in Household (Ages 18-44)	10%	*	*
Phone Status	No Children in Household (Ages 18-44)	17%	*	*
	Landline	10%	11%	8%
Pregnancy Status	Cell Phone	13%	*	*
	Pregnant (Ages 18-44)	6%	4%	7%
	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, 2011-2012

Further Analysis

Following are 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 7 percent of respondents who have never smoked do not have health insurance.

Table 22	
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2011-2012	
Health Behavior or Condition	% No Health Insurance
Underweight (BMI < 18.5)	19%
Recommended (BMI = 18.5-24.9)	10%
Overweight (BMI = 25.0-29.9)	9%
Obese - Class I (BMI = 30.0-34.9)	9%
Obese - Classes II & III (BMI = 35.0+)	14%

**Table 22 (continued)
No Health Insurance, Ages 18-64, for Selected Health Behaviors
and Conditions, 2011-2012**

Health Behavior or Condition	% No Health Insurance
Leisure Time Exercise	9%
No Leisure Time Exercise	13%
Current Smoker	18%
Former Smoker	7%
Never Smoked	7%
Smokeless Tobacco	13%
No Smokeless Tobacco	10%
Diabetes	13%
No Diabetes	10%
High Blood Pressure	10%
No High Blood Pressure	10%
Breast Exam Within Past Two Years	4%
No Breast Exam Within Past Two Years	23%
Mammogram Within Past Two Years (40+)	3%
No Mammogram Within Past Two Years (40+)	19%
Pap Smear Within Past Three Years	6%
No Pap Smear Within Past Three Years	25%
Blood Stool Test Within Past Two Years (50+)	3%
No Blood Stool Test Within Past Two Years (50+)	9%
Ever Had a Sigmoidoscopy or Colonoscopy (50+)	4%
Never Had a Sigmoidoscopy or Colonoscopy (50+)	13%
PSA Test Within the Past Two Years (40+)	2%
No PSA Test Within the Past Two Years (40+)	11%
Previously Had Heart Attack	10%
Never Had Heart Attack	10%
Have Angina or Coronary Heart Disease	7%
Do Not Have Angina or Coronary Heart Disease	10%
Previously Had a Stroke	8%
Never Had a Stroke	10%
Cancer	9%
No Cancer	10%
Skin Cancer	6%
No Skin Cancer	10%
Current Asthma	12%
Former Asthma	17%
Never Had Asthma	9%
Arthritis	11%
No Arthritis	10%
COPD	19%
No COPD	10%
Depression	14%
No Depression	9%
Kidney Disease	12%
No Kidney Disease	10%
Vision Impairment	15%
No Vision Impairment	9%
Been to the Dentist in the Past Year	6%
Haven't Been to the Dentist in the Past Year	23%
Always/Almost Always Wear Seat Belt	9%
Sometimes/Seldom/Never Wear Seat Belt	14%

Table 22 (continued)	
No Health Insurance, Ages 18-64, for Selected Health Behaviors and Conditions, 2011-2012	
Health Behavior or Condition	% No Health Insurance
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	10%
Not a Heavy Drinker	10%
< 3 Sweetened Beverages per Day	9%
3+ Sweetened Beverages per Day	22%
Good/Very Good/Excellent Health Status	9%
Fair/Poor Health Status	16%
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	19%
Usual Activities Unattainable for 0-9 Days of the Past 30	10%
Usual Activities Unattainable for 10-30 Days of the Past 30	12%
Physical, Mental, or Emotional Problems	11%
No Physical, Mental, or Emotional Problems	10%
Disability with Special Equipment Needed	9%
No Disability with Special Equipment Needed	10%
Heard of "Healthy South Dakota" Program	7%
Not Heard of "Healthy South Dakota" Program	13%
Injured in a Fall in Past 12 Months (45+)	13%
Not Injured in a Fall in Past 12 Months (45+)	8%
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, 2011-2012

As shown in Table 23 below, employer based coverage was the most common type of health insurance reported by respondents for the past two years. The second most common was private plan.

Table 23		
Type of Health Insurance, Ages 18-64, 2011-2012		
	2011	2012
Number of Respondents	4,332	3,287
Type of Health Insurance		
Employer Based Coverage	57%	58%
Private Plan	12%	12%
Military, CHAMPUS, TriCare, or VA	6%	5%
The Indian Health Service	5%	6%
Medicaid or Medical Assistance	4%	3%
Medicare	4%	3%
Some Other Source	2%	2%
None	11%	10%

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

Table 24, 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, 65 percent, stated they had a routine checkup within the past year.

When comparing insured respondents to uninsured respondents, 65 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.

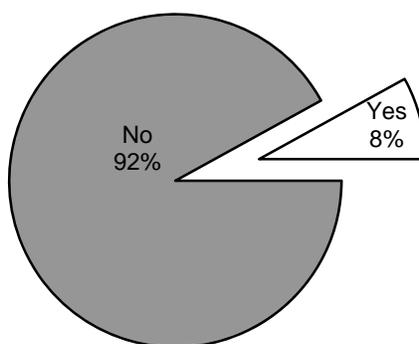
The percent of uninsured respondents who stated that they had a routine checkup five or more years ago was 29 percent while only 10 percent of those respondents with health insurance had a routine checkup five or more years ago.

Table 24 How Long Since Respondent Last Visited a Doctor for a Routine Checkup, 2011-2012		
	Health Insurance	No Health Insurance
Number of Respondents	8,690	698
Within the past year	65%	31%
Within the past 2 years	14%	19%
Within the past 5 years	9%	17%
5 or more years ago	10%	29%
Never	2%	4%

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

Figure 44, 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.

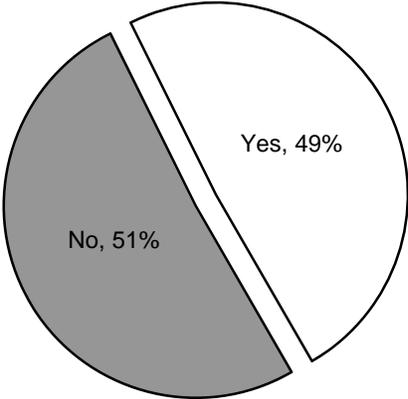
**Figure 44
Percent of Respondents, Ages 18-64, with Health Insurance Who Could Not See a Doctor in the Past 12 Months Because of the Cost, 2011-2012**



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

Figure 45, 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 for the past two years answered no with 51 percent.

Figure 45
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. 2011-2012



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

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).

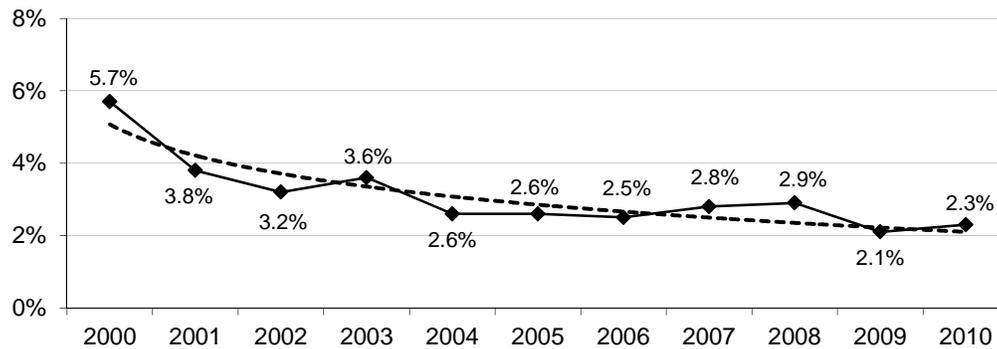
Prevalence of No Health Insurance

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

Healthy People 2020 Objective

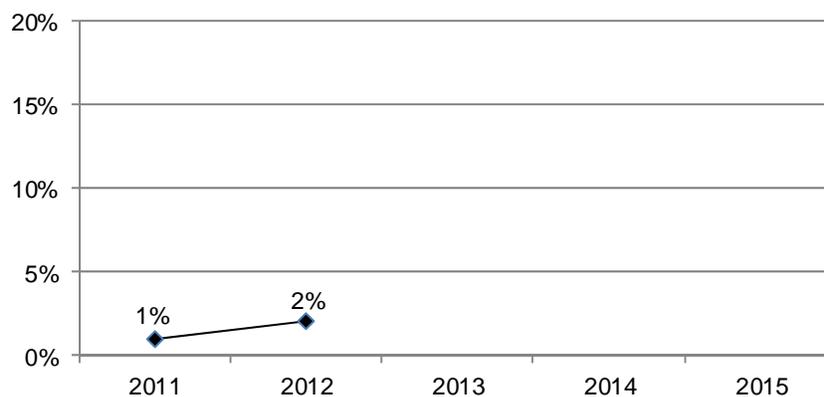
Decrease the proportion of persons with no health insurance to 0 percent.

Figure 46
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 47
Percent of Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2012



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, 2011-2012

Table 25				
Respondents' Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2012				
		2011-2012	2011	2012
Total		2%	2%	2%
Gender	Male	2%	2%	1%
	Female	2%	1%	3%
Age	0-4	2%	*	*
	5-9	2%	*	*
	10-14	1%	*	*
	15-17	2%	*	*
Race	White	2%	2%	2%
	American Indian	0.1%	*	*
Ethnicity	Hispanic	2%	*	*
	Non-Hispanic	2%	1%	2%
Household Income	Less than \$20,000	1%	*	*
	\$20,000-\$34,999	4%	*	*
	\$35,000-\$49,999	1%	*	*
	\$50,000-\$74,999	1%	*	*
	\$75,000+	-	*	*
Home Ownership Status	Own home	2%	1%	2%
	Rent home	2%	*	*
Phone Status	Landline	2%	1%	2%
	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, 2011-2012

Table 26, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage in 2011 and 2012 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 with 23 percent for both years.

Table 26		
Different Types of Health Coverage for Respondents' Children, Ages 17 and Under, 2011-2012		
	2011	2012
Number of Respondents	1,718	2,056
Type of Coverage		
Employer Based Coverage	57%	57%
Medicaid, CHIP, or Medical Assistance	23%	23%
Private Plan	11%	9%
The Indian Health Service	4%	3%
The Military, CHAMPUS, TriCare, or VA	3%	3%
Medicare	1%	1%
Some Other Source	0.3%	0.7%
None	1%	2%

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

In 2011-2012, six percent of respondents dropped or reduced private health care coverage for their children due to the availability of public assistance.