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# Health Insurance

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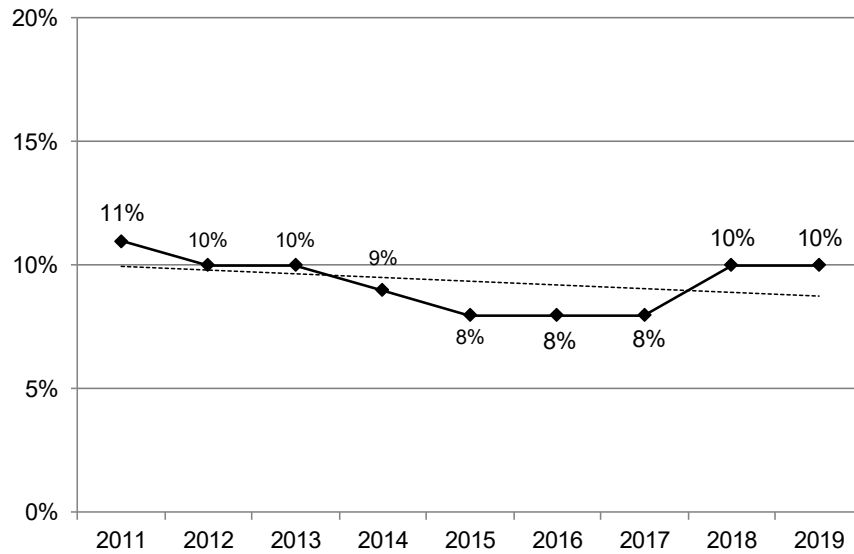
## HEALTH INSURANCE (ADULT)

**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 22**  
**Percentage of South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2011-2019**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2019

**Table 20**  
**South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2015-2019**

		2015-2019	95% Confidence Interval	
			Low	High
<b>Gender</b>	Male	9%	8.1%	10.5%
	Female	8%	6.7%	8.9%
<b>Age</b>	18-29	12%	9.6%	14.0%
	30-39	10%	8.2%	11.8%
	40-49	9%	6.9%	10.7%
	50-59	6%	4.8%	7.4%
	60-69	5%	3.4%	6.1%
	70-79	-	-	-
	80+	-	-	-
<b>Race/Ethnicity</b>	White, Non-Hispanic	8%	7.3%	9.0%
	American Indian, Non-Hispanic	4%	2.1%	7.1%
	American Indian/White, Non-Hispanic	18%	9.1%	31.7%
	Hispanic	25%	17.2%	34.3%
<b>Household Income</b>	Less than \$35,000	16%	14.4%	18.6%
	\$35,000-\$74,999	7%	6.1%	8.9%
	\$75,000+	2%	1.3%	2.8%
<b>Education</b>	Less than High School, G.E.D.	21%	16.1%	26.4%
	High School, G.E.D.	12%	10.9%	14.3%
	Some Post-High School	7%	5.7%	7.9%
	College Graduate	3%	2.1%	3.3%
<b>Employment Status</b>	Employed for Wages	7%	6.2%	8.2%
	Self-employed	13%	10.4%	15.6%
	Unemployed	27%	21.3%	33.8%
	Homemaker	11%	7.9%	16.4%
	Student	3%	1.8%	5.5%
	Retired	3%	1.8%	6.0%
	Unable to Work	8%	5.4%	11.3%
<b>Marital Status</b>	Married/Unmarried Couple	5%	4.3%	5.9%
	Divorced/Separated	15%	12.4%	18.1%
	Widowed	9%	5.6%	15.1%
	Never Married	13%	11.2%	15.4%
<b>Home Ownership Status</b>	Own Home	5%	4.8%	6.3%
	Rent Home	16%	14.2%	18.7%
<b>Children Status</b>	Children in Household (Ages 18-44)	9%	7.6%	10.6%
	No Children in Household (Ages 18-44)	13%	10.5%	14.9%
<b>Phone Status</b>	Landline	5%	4.4%	6.7%
	Cell Phone	9%	8.5%	10.5%
<b>Pregnancy Status</b>	Pregnant (Ages 18-44)	8%	2.5%	23.2%
	Not Pregnant (Ages 18-44)	10%	7.9%	11.5%
<b>County</b>	Minnehaha	10%	8.0%	12.5%
	Pennington	10%	8.3%	12.7%
	Lincoln	4%	2.2%	7.0%
	Brown	9%	6.2%	11.7%
	Brookings	6%	3.8%	9.5%
	Codington	5%	3.5%	8.0%
	Meade	10%	7.1%	14.7%
	Lawrence	13%	9.6%	17.8%

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2015-2019

## **Demographics**

<b>Gender</b>	There seems to be no gender difference regarding health insurance status.
<b>Age</b>	The prevalence of being uninsured decreases as age increases.
<b>Race/ Ethnicity</b>	American Indian/Whites and Hispanics demonstrate a very high prevalence of being uninsured, while American Indians show a very low prevalence.
<b>Household Income</b>	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.
<b>Education</b>	The prevalence of being uninsured decreases as education levels increase. This includes significant decreases at each education level.
<b>Employment</b>	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.
<b>Marital Status</b>	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.
<b>Home Ownership</b>	Those who rent their home show a significantly higher prevalence of being uninsured than those who own their home.
<b>Children Status</b>	The prevalence of being uninsured does not seem to differ based on the presence of children in the household.
<b>Phone Status</b>	Those who primarily use a cell phone demonstrate a significantly higher prevalence of being uninsured than those who primarily use a landline.
<b>Pregnancy Status</b>	The prevalence of being uninsured does not seem to differ based on pregnancy status.
<b>County</b>	Minnehaha, 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 21 below, employer based coverage was the most common type of health insurance reported by South Dakotans for the past nine years. The second most common was insurance through a private plan.

<b>Table 21 Type of Health Insurance, Ages 18-64, 2011-2019</b>									
	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
<b>Number of Respondents</b>	<b>4,332</b>	<b>5,147</b>	<b>4,216</b>	<b>4,387</b>	<b>4,043</b>	<b>3,258</b>	<b>3,772</b>	<b>3,806</b>	<b>3,443</b>
<b>Type of Health Insurance</b>									
Employer Based Coverage	57%	59%	59%	59%	60%	58%	59%	56%	57%
Private Plan	12%	11%	12%	13%	13%	15%	14%	12%	14%
Military, CHAMPUS, TriCare, or VA	6%	5%	5%	4%	5%	5%	5%	5%	5%
The Indian Health Service	5%	5%	5%	5%	5%	5%	4%	5%	4%
Medicare	4%	3%	3%	3%	3%	4%	5%	4%	4%
Medicaid or Medical Assistance	4%	4%	5%	4%	6%	4%	4%	5%	3%
Some Other Source	2%	2%	1%	2%	2%	2%	2%	3%	3%
None	11%	10%	10%	9%	8%	8%	8%	10%	10%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2019

Table 22, 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 35 percent of uninsured South Dakotans had a routine checkup within the past year.

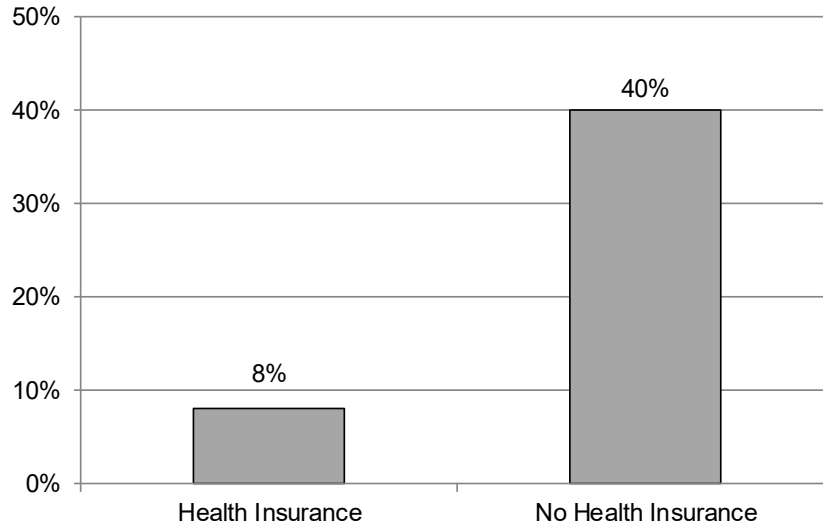
The percent of uninsured South Dakotans who stated that they had a routine checkup five or more years ago was 32 percent while only nine percent of South Dakotans with health insurance had a routine checkup five or more years ago.

<b>Table 22 How Long Since South Dakotans Last Visited a Doctor for a Routine Checkup, 2013-2019</b>		
	<b>Health Insurance</b>	<b>No Health Insurance</b>
Within the past year	69%	35%
Within the past 2 years	12%	15%
Within the past 5 years	8%	14%
5 or more years ago	9%	32%
Never	1%	3%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2013-2019

Figure 23, 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 percent of South Dakotans without health insurance answered yes to this question.

**Figure 23**  
**Percentage of South Dakotans, Ages 18-64, Who Needed to See a Doctor**  
**But Could Not Because of the Cost, 2013-2019**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2013-2019

Table 23, below, shows the percentage of South Dakota males who had not had a routine checkup in the past two years and the reason why. Fifty-seven 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.

<b>Table 23</b>			
<b>South Dakota Males, Ages 18-64, Who Had Not Had a Routine Health Check-up in the Past Two Years, 2018-2019</b>			
<b>Reason</b>	<b>Males Only</b>		
	<b>Total</b>	<b>18-39</b>	<b>40-69</b>
Not sick/Rarely get sick/Low perceived need to seek medical services	53%	57%	48%
Other priorities/Too busy	8%	8%	8%
Can't afford it	8%	6%	10%
Just haven't thought of it	7%	5%	11%
Do not have health insurance	7%	7%	5%
Other	17%	17%	18%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2018-2019

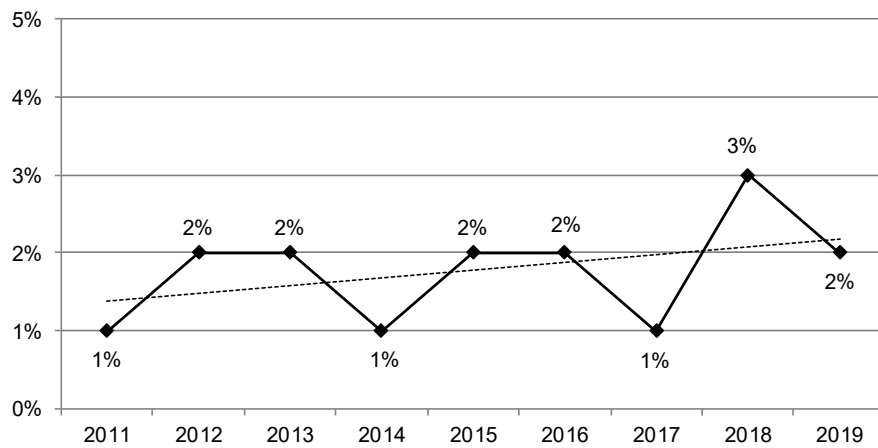
## **CHILDREN'S HEALTH INSURANCE**

***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 2%
- *There is no nationwide median for no children's health insurance*

**Figure 24**  
**Percentage of South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2019**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2019

<b>Table 24</b>				
<b>South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2015-2019</b>				
		<b>2015-2019</b>	<b>95% Confidence Interval</b>	
			<b>Low</b>	<b>High</b>
<b>Gender</b>	Male	2%	1.4%	3.0%
	Female	2%	1.1%	2.7%
<b>Age</b>	0-6	2%	0.8%	2.8%
	7-12	2%	1.0%	2.9%
	13-17	2%	1.4%	3.5%
<b>Race/ Ethnicity</b>	White, Non-Hispanic	2%	1.5%	2.9%
	American Indian, Non-Hispanic	1%	0.3%	2.1%
	American Indian/White, Non-Hispanic	2%	0.6%	7.9%
	Hispanic	2%	0.7%	3.8%
<b>Household Income</b>	Less than \$35,000	2%	1.2%	4.4%
	\$35,000-\$74,999	3%	1.8%	4.2%
	\$75,000+	1%	0.5%	1.9%
<b>Home Ownership Status</b>	Own home	2%	1.3%	2.6%
	Rent home	2%	1.2%	3.4%
<b>Phone Status</b>	Landline	2%	1.0%	2.8%
	Cell phone	2%	1.4%	2.8%
<b>County</b>	Minnehaha	1%	0.6%	2.9%
	Pennington	2%	1.0%	4.5%
	Lincoln	0.2%	0.0%	0.7%
	Brown	0.1%	0.0%	1.0%
	Brookings	1%	0.2%	5.9%
	Codington	1%	0.2%	2.9%
	Meade	3%	1.6%	6.3%
	Lawrence	3%	1.3%	7.4%

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

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2015-2019

## **Demographics**

- Gender**                    The prevalence of uninsured children does not seem to differ by gender.
- Age**                         The prevalence of uninsured children does not seem to differ by age.
- Race/ Ethnicity**         The prevalence of uninsured children does not seem to differ by race/ethnicity.
- Household Income**      The prevalence of uninsured children does not seem to change as household income changes.
- Home Ownership**        The prevalence of uninsured children does not seem to differ by home ownership status.
- Phone Status**            The prevalence of uninsured children does not seem to differ by phone status.
- County**                    Pennington, Meade, and Lawrence counties demonstrate a very high prevalence of uninsured children, while Lincoln and Brown counties show a very low prevalence.

Table 25, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage for the past nine years was employer based coverage. Medicaid, CHIP, or medical assistance coverage was the second most common type of health coverage.

<b>Table 25</b>								
<b>Different Types of Health Coverage for South Dakota Children, Ages 17 and Under, 2011-2019</b>								
	<b>2011-2012</b>	<b>2012-2013</b>	<b>2013-2014</b>	<b>2014-2015</b>	<b>2015-2016</b>	<b>2016-2017</b>	<b>2017-2018</b>	<b>2018-2019</b>
<b>Type of Coverage</b>								
Employer Based Coverage	57%	55%	55%	55%	54%	53%	53%	57%
Medicaid, CHIP, or Medical Assistance	23%	24%	24%	24%	25%	26%	24%	21%
Private Plan	10%	10%	11%	12%	11%	11%	10%	9%
The Indian Health Service	4%	3%	4%	3%	3%	4%	5%	5%
The Military, CHAMPUS, TriCare, or VA	3%	3%	3%	3%	3%	3%	2%	2%
Medicare	1%	2%	1%	1%	1%	1%	1%	1%
Some Other Source	0.5%	0.8%	1.1%	0.8%	0.3%	1.2%	2.6%	2.1%
None	2%	2%	1%	1%	2%	1%	2%	3%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2019



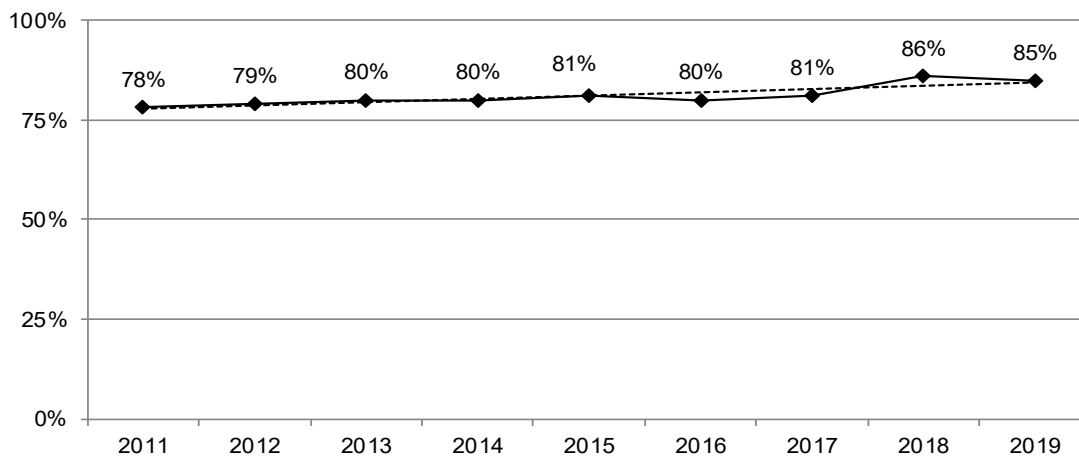
## ROUTINE CHECKUP

**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 85%
- There is no nationwide median for routine checkups

**Figure 25**  
**Percentage of South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2011-2019**



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2019

**Table 26**  
**South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2015-2019**

		2015-2019	95% Confidence Interval	
			Low	High
<b>Gender</b>	Male	77%	75.6%	78.2%
	Female	88%	87.3%	89.2%
<b>Age</b>	18-29	75%	72.6%	77.6%
	30-39	73%	70.8%	75.9%
	40-49	81%	79.2%	83.6%
	50-59	85%	83.2%	86.3%
	60-69	90%	88.4%	91.0%
	70-79	95%	92.9%	95.9%
	80+	94%	92.0%	95.7%
<b>Race/Ethnicity</b>	White, Non-Hispanic	83%	82.4%	84.2%
	American Indian, Non-Hispanic	83%	79.7%	86.0%
	American Indian/White, Non-Hispanic	69%	57.9%	77.6%
	Hispanic	73%	65.1%	80.3%
<b>Household Income</b>	Less than \$35,000	81%	78.8%	82.2%
	\$35,000-\$74,999	82%	80.2%	83.4%
	\$75,000+	86%	84.3%	87.2%
<b>Education</b>	Less than High School, G.E.D.	78%	73.4%	81.2%
	High School, G.E.D.	81%	79.3%	82.5%
	Some Post-High School	83%	81.5%	84.3%
	College Graduate	86%	85.0%	87.3%
<b>Employment Status</b>	Employed for Wages	80%	79.0%	81.5%
	Self-employed	74%	70.6%	76.3%
	Unemployed	75%	68.8%	80.1%
	Homemaker	84%	79.7%	87.7%
	Student	84%	78.9%	87.7%
	Retired	94%	93.1%	95.1%
	Unable to Work	89%	85.6%	91.0%
<b>Marital Status</b>	Married/Unmarried Couple	85%	83.5%	85.6%
	Divorced/Separated	81%	78.3%	83.1%
	Widowed	91%	88.7%	93.1%
	Never Married	76%	73.9%	78.3%
<b>Home Ownership Status</b>	Own Home	85%	83.9%	85.7%
	Rent Home	77%	74.5%	78.7%
<b>Children Status</b>	Children in Household (Ages 18-44)	76%	74.4%	78.4%
	No Children in Household (Ages 18-44)	74%	71.1%	76.2%
<b>Phone Status</b>	Landline	87%	86.0%	88.5%
	Cell Phone	81%	79.6%	81.7%
<b>Pregnancy Status</b>	Pregnant (Ages 18-44)	83%	68.9%	90.9%
	Not Pregnant (Ages 18-44)	84%	82.2%	86.2%
<b>County</b>	Minnehaha	82%	79.9%	84.5%
	Pennington	80%	78.1%	82.5%
	Lincoln	88%	84.3%	91.0%
	Brown	86%	82.9%	87.8%
	Brookings	85%	81.1%	88.0%
	Codington	84%	80.9%	86.8%
	Meade	80%	75.6%	83.9%
	Lawrence	77%	73.4%	80.7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2015-2019

## **Demographics**

<b>Gender</b>	Females exhibit a significantly higher prevalence of obtaining a routine checkup than males.
<b>Age</b>	The prevalence of obtaining a routine checkup is highest for those in their 70s and 80s.
<b>Race/ Ethnicity</b>	Whites and American Indians demonstrate a very high prevalence of obtaining routine checkups, while American Indian/whites and Hispanics show a very low prevalence.
<b>Household Income</b>	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.
<b>Education</b>	The prevalence of obtaining routine checkups increases as education increases. This includes a significant increase as the college graduate level is reached.
<b>Employment</b>	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.
<b>Marital Status</b>	Those who are widowed exhibit a very high prevalence of obtaining a routine checkup, while those who have never been married or divorced show a very low prevalence.
<b>Home Ownership</b>	Those who own their home demonstrate a significantly higher prevalence of obtaining a routine checkup than those who rent their home.
<b>Children Status</b>	The prevalence of obtaining a routine checkup does not seem to change based on the presence of children in the household.
<b>Phone Status</b>	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.
<b>Pregnancy Status</b>	The prevalence of obtaining a routine checkup does not seem to change based on pregnancy status.
<b>County</b>	Residents of Lincoln, Brown, Brookings, and Codington counties exhibit a very high prevalence of obtaining routine checkups, while those in Pennington, Meade, and Lawrence counties show a very low prevalence.