

## Summary

In spring 2005, the Georgia Department of Community Health (DCH) asked the Georgia Health Policy Center (GHPC) to conduct a telephone survey and analyses of the parents or guardians of PeachCare for Kids members who experienced a lapse in coverage due to a late payment. On July 1, 2004, the Department had initiated a new policy which required children whose premiums were not paid in a timely manner to wait three months before re-enrolling in the program. The survey contacted 1,009 parents of children who experienced a three-month waiting period and re-enrolled and an additional 647 parents of children who did not re-enroll at the end of the three-month period. Highlights of the survey analysis follow.

- Of those parents whose children experienced the three-month waiting period, 89 percent said they had no other coverage during that time.
- Of the small number (26) of parents who reported their children had coverage during the three-month waiting period and later re-enrolled, most (64 percent) obtained their interim coverage through an employer. More children who did not re-enroll obtained coverage through Medicaid (45 percent), although a substantial number also obtained employer sponsored coverage (43 percent). Medicaid enrollment is not surprising, as it is documented that the incomes of families in lower economic groups tend to fluctuate over short periods of time.
- The most frequently cited reason both groups of parents gave for their children's disenrollment from PeachCare was paying the premium too late.
- Sixty-one percent of respondents stated they did not know their children would be disenrolled from the program for three months if they did not pay their premium on time.
- Fifty percent of respondents stated that they simply forgot to pay the premium.
- Among the 48 percent of children who sought care during their lapse in coverage, most obtained that care in a doctor's office, and most paid for the care at the time of service.
- About a quarter of those surveyed report that their child was taking a prescription drug prior to their lapse in coverage. Sixty-three percent reported that their children were able to continue taking those medications without PeachCare coverage.
- The majority of parents with children re-enrolled in the PeachCare program said they re-enrolled because they paid the monthly payment and were reinstated.
- Of the parents whose children were not re-enrolled at the time of the survey administration, 59 percent stated they had obtained other coverage for their child.
- When the 41 percent of respondents who did not have coverage for their children were asked why they did not currently have health insurance, over half said they could not afford it.
- When asked where they would seek care if their uninsured child needed health care services in the next several months, answers varied, with the doctor's office being the most frequently cited place of service.

## **Introduction**

PeachCare for Kids is a comprehensive health care program for uninsured children living in Georgia. The health benefits include primary, preventive, specialist, dental, and vision care. PeachCare also covers hospitalization, emergency room services, prescription medications, and mental health care. Each child in the program has a Georgia Better Health Care primary care provider who is responsible for coordinating the child's care.<sup>1</sup>

On July 1, 2004, the Georgia Department of Community Health (DCH) implemented a change in PeachCare for Kids premium collections that created a three-month waiting period for coverage if the premium was not received, processed, and posted by the first of the month prior to the month of coverage. PeachCare households were notified of the pending change via U.S. mail on June 4, 2004 – approximately one month prior to the change – and those with late payments or outstanding debts on their accounts were again notified of the change on July 4, 2004 and given until July 13 to bring the account up to date. The policy was rescinded and again altered August 1, 2005; however, during the time the policy was in effect, program personnel desired to gain an understanding of the experiences of PeachCare children while they had no PeachCare coverage.

The Georgia Health Policy Center (GHPC) was asked by the DCH in spring 2005 to conduct a survey and analyses of children who experienced the three-month waiting period. The survey was designed to ensure that it was representative of children who were re-enrolled and not re-enrolled in the PeachCare for Kids program after the three-month period because it was theorized that the experience of both groups might be different while not in the PeachCare program. The GHPC designed and tested the survey instrument<sup>2</sup> and engaged Pegus Research of Salt Lake City, Utah to collect responses via telephone from parents or guardians of PeachCare children (from hereon referred to as parents of PeachCare children).

## **Methods**

PSI (Policy Studies, Inc.), the program's third party administrator, provided the GHPC with client information for 5,200 random PeachCare children who were or were not re-enrolled by their parents after the three-month waiting period. Unique identifiers were stripped from the data set, and random identifiers were created by the GHPC prior to delivering the sample data to Pegus Research.

The survey was conducted in English and Spanish by Pegus Research between June 1 and July 6, 2005. A total of 5,196 client contacts were attempted, and 1,656 were completed: 1,009 by parents of re-enrolled children and 647 by parents of children who were not re-enrolled.<sup>3</sup> The 32 percent response rate is consistent with response rates for other surveys conducted with this population (CAHPS<sup>4</sup>), and is, in part, attributable to a request for rapid completion of the survey.

While administrative records indicate that all of the surveyed children were temporarily terminated from the program due to non-payment of premium, among children who did not re-enroll in the program some of the non-payment might be a result of obtaining alternative

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<sup>1</sup> Georgia Department of Community Health Fact Sheet, August 2005.

<sup>2</sup> See Appendix A.

<sup>3</sup> Tabular survey results may be found in Appendix B.

<sup>4</sup> Community Assessment of Health Plans Survey

coverage. Furthermore, we believe that the experiences of children who obtained alternative coverage will be different than the experiences of children who did not. Finally, children who did not re-enroll in PeachCare even in the absence of alternative coverage might be expected to experience the three-month waiting period differently than children who immediately re-enrolled upon resuming eligibility. Therefore, we stratified the sample and report the results separately for children who re-enrolled and did not re-enroll in the PeachCare for Kids program

## **Results**

### *Demographics*

When we compare those respondents who re-enrolled with those who opted not to re-enroll in PeachCare at the end of the waiting period, respondents were almost identical between groups: In both groups, 39 percent were African-American, two percent were Asian, about 50 percent were Caucasian, and ten percent indicated “other”. Ten percent of the parents of re-enrolled children and 11 percent of non-re-enrolled children were Hispanic. Education levels for re-enrollees and non-re-enrollees were similar with no significant differences: five percent had less than a high school education, 32 percent had a high school diploma, 37 percent had some college, 22 percent had a college degree, and three percent had completed some graduate level work. A child’s health status (as reported by the parent or guardian) was not correlated with whether or not the child re-enrolled in PeachCare at the end of the waiting period.

### *The Disenrollment Experience*

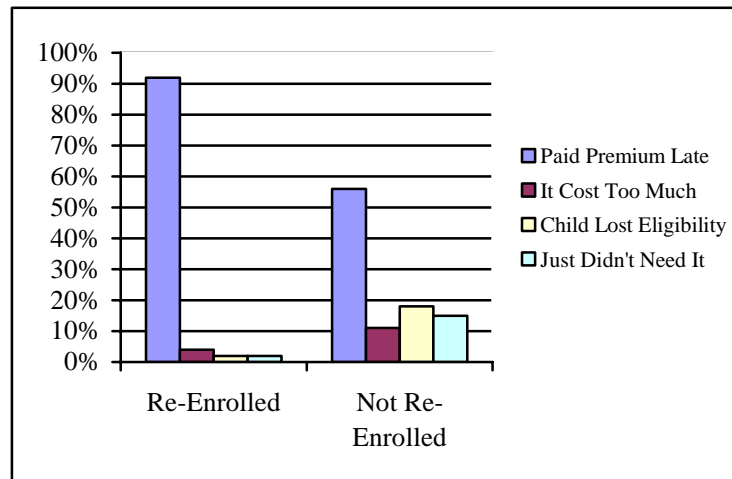
#### **Reasons for Disenrollment**

The most frequently cited reason both groups of parents stopped getting PeachCare was due to paying the premium too late (Figure 1). Parents of children who re-enrolled, however, cited this reason significantly more often than other parents (92 percent versus 56 percent)<sup>5</sup>. A large number of parents whose children were not reenrolled in PeachCare actually stopped payments because their child was either ineligible or just did not need the coverage any more.

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<sup>5</sup> We test for the significance in differences between the two groups using the Chi Squared test and report significance at the  $p < .1$  level.

Figure 1  
Reasons for Disenrollment



Sixty-one percent of respondents stated they did not know their children would face a waiting period of three months if they did not pay their premium on time. Parents of children who re-enrolled, however, were significantly more likely to state they were not aware of the three-month waiting period (63 percent versus 55 percent).

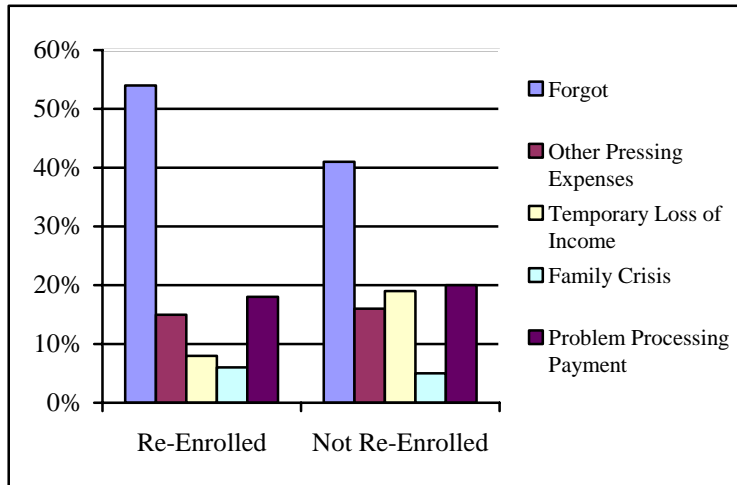
Fifty percent of respondents stated that they simply forgot to pay the premium (Figure 2), but parents of re-enrolled children made this statement significantly more often than other parents (54 percent versus 41 percent).

### Coverage during the Waiting Period

Among all parents whose children experienced a lapse in PeachCare coverage, 89 percent said they had no other coverage during the three-month waiting period. Parents whose children were re-enrolled in PeachCare at the time of the survey were significantly more likely than those parents whose children stayed out of the program to say they had no other insurance during the waiting period (97 percent to 76 percent). There was no significant relationship between the child's health status and the availability coverage during the waiting period.

The types of coverage obtained during the waiting period differed between groups of parents. Among the small group of children who re-enrolled in PeachCare but had some coverage during their waiting period (26), 64 percent obtained coverage through an employer. Among the larger group of children who did not re-enroll and obtained coverage during the waiting period (151), the coverage obtained was about equally likely to be through Medicaid (45 percent) or an employer (43 percent). Medicaid enrollment is not surprising, as it is documented that the incomes of families in lower economic groups tend to fluctuate over short periods of time.

Figure 2  
Reasons for Making a Late Payment

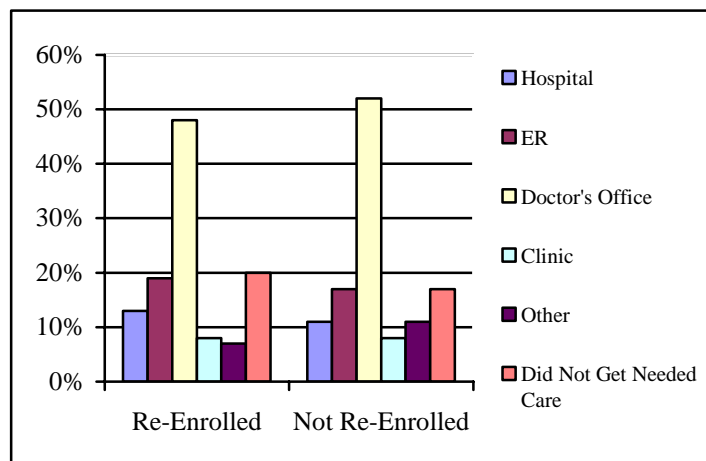


**Access to Health Care Services**

Almost half of all children obtained some health care services while they did not have coverage from the PeachCare program; however, significantly more (54 percent) children who did not re-enroll than children who did re-enroll (44 percent) obtained services.

Parents sought care for their children in a variety of settings, with a doctor’s office being the most often cited setting, but there were no significant differences between parents of children who did or did not re-enroll (Figure 3).

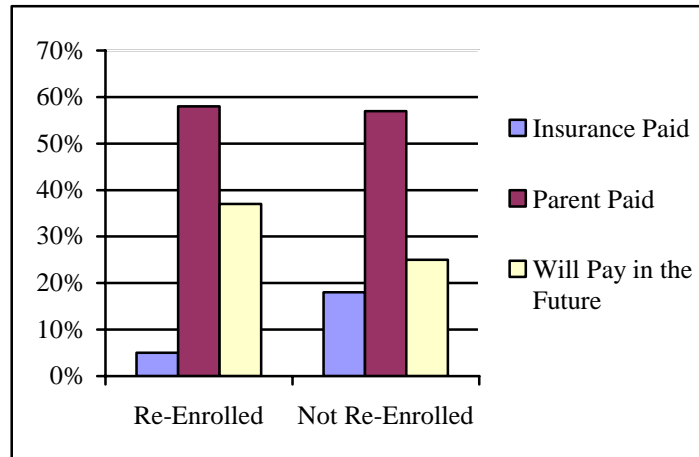
Figure 3  
Where Treatment was Sought While Not Covered by PeachCare



Only a small share (12 percent) of the care provided to children during their waiting period was provided free of charge. Significantly more parents with re-enrolled children (90 percent) than

parents whose children did not re-enroll (84 percent) stated that the care they sought was not provided free of charge. Most parents paid for the care at the time of service (Figure 4).

Figure 4  
How the Bill for Care was Handled



More than 75 percent of all parents stated their children were not taking prescription medications during the three-month waiting period. Of the 23 percent of parents with children taking a prescription, sixty-three percent stated their children were able to continue taking those medications without PeachCare coverage. Children in fair or poor health were significantly less likely to be able to continue with their medication during their lapse in PeachCare coverage. Of the group who did not continue taking medications, not being able to afford the medication was the most frequently cited reason. A total of eight percent of all children and a third of children taking medications at the time they disenrolled could not continue with their prescriptions either because they could not afford to see a physician or because they could not afford to purchase additional medications.

**Post-Waiting Period: Why Did Children Reinststate?**

The majority of parents with children who re-enrolled in the PeachCare program said they re-enrolled because they paid the monthly payment and were reinstated. Twenty-seven percent of the parents said they re-enrolled their children because their children needed health care services.

The reasons for some parents not re-enrolling their children are less clear. Of all available responses, 45 percent chose “other” as the reason they did not re-enroll their child. Thirty-six percent stated their child was not eligible, eight percent paid the premium late again, and eight percent stated the premium was too high.

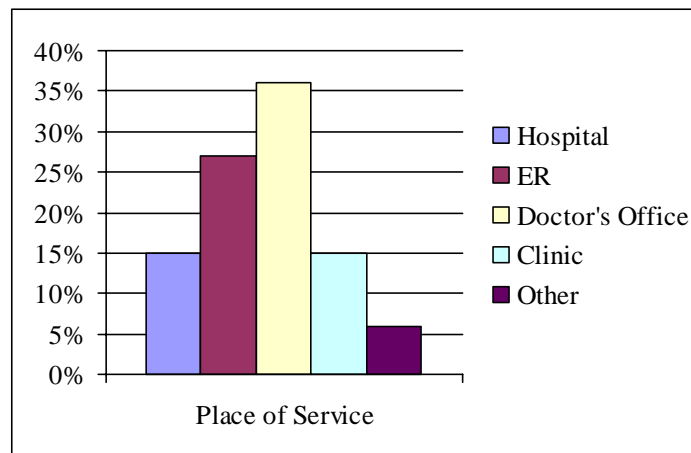
Of the parents whose children were not re-enrolled at the time of the survey administration, 59 percent stated they had obtained insurance coverage for their child. Fifty-five percent (or 204 respondents) stated their child had Medicaid; 35 percent (130 respondents) said they had a plan through an employer; and nine percent said they had coverage through another source. Again, enrollment in Medicaid is not surprising, as it is documented that the incomes of families in

lower economic groups tend to fluctuate frequently over short periods of time. Among those children not re-enrolled in PeachCare, poor health status is correlated with remaining uninsured.

When the 41 percent of respondents who did not have coverage for their children were asked why they did not have health insurance, 53 percent of parents said they could not afford it. Thirty-three percent answered “other”. Nine percent said no insurance was available.

When asked where they would seek care if their uninsured child needed health care services in the next several months, answers varied, with 25 percent saying ER and 35 percent saying doctor’s office (Figure 5).

Figure 5  
Where Services will be Obtained if Needed



## Discussion

The waiting period for non-payment of premium implemented by DCH on July 1, 2004 affected PeachCare member families differently. Fully 89 percent of all respondents stated they had no other coverage for their child during the three-month waiting period. However, by the spring of 2005, almost 60 percent of respondents who had not re-enrolled their children in PeachCare had obtained some form of coverage. Fifty-five percent of these respondents received coverage through Medicaid – highlighting the tenuous incomes of respondents from lower economic brackets – and 35 percent had obtained coverage through an employer plan. Of the 41 percent of respondents whose children were still uninsured and not receiving PeachCare benefits at the time of the survey, cost was the most cited reason for not having coverage.

More than half of the respondents stated they were not aware that they would face a three-month waiting period if they did not pay the premium on time, even though households were notified by U.S. mail up to twice prior to the change. Fifty percent stated that they simply forgot to pay the premium.

Even though they had no PeachCare coverage during the waiting period, almost half of respondents stated their children needed health care services during that time. Contrary to published research, the majority of those who did need care did not seek it through an emergency



department: half went directly to a physician's office. On the other hand, 88 percent of respondents who sought care stated that it was not provided free of charge, and 57 percent paid for the care themselves. Thirty-two percent planned to pay for it in the future. Unfortunately, 19 percent of the respondents whose children stated they needed care did not get it.

Of the 380 respondents whose children were taking prescription medications during the waiting period, 37 percent did not get the needed medication. Eighty-nine percent of those respondents said they either could not afford to see the doctor to get a prescription refilled or could not afford the prescription itself.

In conclusion, we see that approximately nine months after the three-month waiting period was implemented, 16 percent of those who had experienced a spell of disenrollment had no insurance coverage, while 84 percent had acquired PeachCare, Medicaid, or employer sponsored insurance. While the 16 percent figure mirrors the overall rate of uninsurance for non-elderly Georgians, it exceeds the 13.6 percent figure from the 2003 March supplement to the U.S. Census Bureau's Current Population Survey for Georgians under age 18.

Further research might investigate whether or not there was pent up demand for services for those children who returned to the program after the waiting period, particularly those who were not able to obtain care while not covered by PeachCare. Furthermore, we suggest additional analysis of the link between utilization of services and the likelihood of experiencing a lapse in coverage due to non-payment of premium.

## Appendix A

### Disenrollment Survey

*More than one child in the household may have been on PeachCare. These questions pertain only to the child listed.*

1. Our records show that your child, **<insert child name>**, was locked out of PeachCare for Kids for three months last fall. During any of the months in which your child was not on PeachCare, did your child have any coverage?
  - a. Yes (**Go to Q2**)
  - b. No (**Skip to Q3**)
  
2. While your child was not on PeachCare, what type of insurance did your child have? (**Check only one.**)
  - a. Medicaid
  - b. A plan through an employer
  - c. Other (Specify) \_\_\_\_\_
  
3. What best describes the reason **<insert child name>** stopped getting health insurance from PeachCare?
  - a. You paid the premium late (**Go to Q4**)
  - b. It cost too much (**Skip to Q6**)
  - c. Your child lost eligibility (**Skip to Q6**)
  - d. You just didn't need it (**Skip to Q6**)
  
4. Did you know you would be locked out for three months if you paid your premium late?
  - a. Yes
  - b. No
  
5. What best describes your reason for making a late payment?
  - a. You forgot or made an honest mistake
  - b. You had other pressing expenses and could not keep up with all your bills
  - c. You had a temporary loss of income
  - d. You had a personal or family emergency or crisis
  - e. There was a problem processing your payment

6. Did your child need health care services (*e.g., doctor's visit, hospitalization, emergency room*) when you were not getting health coverage through PeachCare for Kids?
  - a. Yes (**Go to Q7**)
  - b. No (**Skip to Q10**)
  
7. Where did your child go for these services? (**Check all that apply**)
  - a. Hospital
  - b. Emergency room
  - c. Doctor's office
  - d. Free or low-cost clinic away from the hospital (*e.g., public health clinic, community health center, rural health center, FQHC*)
  - e. Other (Specify) \_\_\_\_\_
  - f. You did not obtain the care you needed (**Skip to Q10**)
  
8. Was this care provided free of charge?
  - a. Yes (**Go to Q10**)
  - b. No (**Go to Q9**)
  
9. What is the best way to describe how you handled the bill for the services?
  - a. Insurance paid for it
  - b. You paid for it
  - c. You plan to pay in the future
  
10. Was **<insert child name>** taking any medicine(s) on a regular basis before your child stopped getting coverage through PeachCare?
  - a. Yes (**Go to Q11**)
  - b. No (**Skip to Q13**)
  
11. Was your child able to continue taking the medicine(s) while he or she was not covered by PeachCare for Kids?
  - a. Yes (**Skip to Q13**)
  - b. No (**Go to Q12**)
  
12. If no, please describe the reason why your child stopped taking the medication.
  - a. He/she no longer needed the medication
  - b. The prescription ran out and you could not afford to see the doctor
  - c. You could not afford the medication
  - d. Other (Specify) \_\_\_\_\_

13. Is your child now getting health insurance from PeachCare for Kids?

- a. Yes (**Go to Q14**)
- b. No (**Skip to Q15**)

14. What was the primary reason you decided to return?

- a. Your child needed health care (**Skip to Q20**)
- b. You could afford the monthly payment (**Skip to Q20**)
- c. You paid the monthly payment and were re-instated after lock-out period (**Skip to Q20**)
- d. You became eligible because of a change in family income (**Skip to Q20**)
- e. You lost a different source of health insurance (**Skip to Q20**)
- f. Other (Specify) \_\_\_\_\_ (**Skip to Q20**)

15. Why have you not re-enrolled your child in PeachCare?

- a. The premiums are too high
- b. Your child is not eligible
- c. You don't like the hassle
- d. You waited to reinstate after the 3-month lockout ended, then paid late again
- e. Other (Specify) \_\_\_\_\_

16. Does your child have any health insurance now?

- a. Yes (**Go to Q17**)
- b. No (**Skip to Q18**)

17. What type of health insurance does your child have?

- a. Medicaid (**Skip to Q20**)
- b. A plan through an employer (**Skip to Q20**)
- c. Other (Specify) \_\_\_\_\_ (**Skip to Q20**)

18. What is the main reason your child does not have health insurance now?

- a. He/she doesn't need insurance because he/she is basically healthy
- b. He/she doesn't need insurance because you can pay for care he/she needs
- c. He/she doesn't need insurance because you can get free health care for child
- d. You cannot afford it
- e. There was none offered/available
- f. Other (Specify) \_\_\_\_\_

19. If **<insert child name>** needs health care services in the next several months, where will you obtain these services?

- a. Hospital
- b. Emergency room
- c. Doctor's office
- d. Free or low-cost clinic away from the hospital (*e.g., public health clinic, community health center, rural health center, FQHC*)
- e. Other (Specify) \_\_\_\_\_

20. In general, how would you rate your child's overall health?

- a. Excellent
- b. Very Good
- c. Good
- d. Fair
- e. Poor

21. What is the age (now) of your child, **<insert child name>**?

- a. Less than 12 months
- b. 1-5 years
- c. 6-10
- d. 11-19

23. Please describe the racial category that best describes your child.

- a. African American
- b. Asian
- c. Caucasian
- d. Other (Specify) \_\_\_\_\_

24. Please describe your child's ethnic background.

- a. Hispanic
- b. Non-Hispanic

25. What is the highest level of education anyone in your household has achieved?

- a. Less than high school
- b. High school diploma
- c. Some college
- d. College degree
- e. Post college

26. Do you have other children who were locked out of PeachCare for three months?

- a. Yes (**Go to Q27**)
- b. No

27. What are their ages?

*Enter the age of each additional child that was locked out of PeachCare.*

- a. Child 1 \_\_\_\_\_
- b. Child 2 \_\_\_\_\_
- c. Child 3 \_\_\_\_\_
- d. Child 4 \_\_\_\_\_
- e. Child 5 \_\_\_\_\_

**\*Thank you so much for taking the time to complete the survey. The information you provided will help the state in the future.\***

## Appendix B

**PeachCare Disenrollee Survey Frequencies, Percentages and Significance**

	Currently Enrolled Respondents n = 1009		Disenrolled Respondents n = 647		All Survey Respondents n = 1656	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
<b>Q1: During any of the months in which you were not on PeachCare, did you have coverage from any other source?</b>						
1 Yes	26	3%	151	24%	177	11%
2 No	972	97%	485	76%	1,457	89%
<b>Total</b>	<b>998</b>	<b>100%</b>	<b>636</b>	<b>100%</b>	<b>1,634</b>	<b>100%</b>
<b>Significance</b>		*				

**Q2: While your child was not on PeachCare, what type of insurance did your child have?**

1 Medicaid	6	24%	65	45%	71	42%
2 A plan through an employer	16	64%	63	43%	79	46%
3 Other	3	12%	18	12%	21	12%
<b>Total</b>	<b>25</b>	<b>100%</b>	<b>146</b>	<b>100%</b>	<b>171</b>	<b>100%</b>
<b>Significance</b>						

**Q3: What best describes the reason you stopped getting health insurance from PeachCare?**

1 You paid the premium too late	843	92%	328	56%	1,171	78%
2 It cost too much	40	4%	64	11%	104	7%
3 Your child lost eligibility	21	2%	103	18%	124	8%
4 You just didn't need it	14	2%	87	15%	101	7%
<b>Total</b>	<b>918</b>	<b>100%</b>	<b>582</b>	<b>100%</b>	<b>1,500</b>	<b>100%</b>
<b>Significance</b>		*				

**Q4: Did you know you would be locked out for three months if you paid your premium late?**

1 Yes	306	37%	143	45%	449	39%
2 No	517	63%	177	55%	694	61%
<b>Total</b>	<b>823</b>	<b>100%</b>	<b>320</b>	<b>100%</b>	<b>1,143</b>	<b>100%</b>
<b>Significance</b>		*				

**Q5: What best describes your reason for making a late payment?**

1 You forgot or made an honest mistake	437	54%	122	41%	559	50%
2 You had other pressing expenses	120	15%	47	16%	167	15%
3 You had temporary loss of income	66	8%	56	19%	122	11%
4 You had a personal/family crisis	47	6%	14	5%	61	5%
5 There was a problem processing your pymt	145	18%	60	20%	205	18%
<b>Total</b>	<b>815</b>	<b>100%</b>	<b>299</b>	<b>100%</b>	<b>1,114</b>	<b>100%</b>
<b>Significance</b> *						

**Q6: Did your child need health care services when you were not receiving coverage through PeachCare?**

1 Yes	435	44%	338	54%	773	48%
2 No	552	56%	293	46%	845	52%
<b>Total</b>	<b>987</b>	<b>100%</b>	<b>631</b>	<b>100%</b>	<b>1,618</b>	<b>100%</b>
<b>Significance</b> *						

**Q7: Where did your child go for these services?<sup>1</sup>**

1 Hospital	55	13%	37	11%	92	12%
2 Emergency Room	83	19%	58	17%	141	18%
3 Doctor's Office	209	48%	175	52%	384	50%
4 Free or low cost clinic away from hospital	34	8%	27	8%	61	8%
5 Other	29	7%	38	11%	67	9%
6 You did not obtain the care needed	87	20%	57	17%	144	19%
<b>Total</b>	<b>497</b>	<b>114%</b>	<b>392</b>	<b>116%</b>	<b>889</b>	<b>115%</b>
<b>Significance</b> N/A						

**Q8: Was this care provided free of charge?**

1 Yes	33	10%	44	16%	77	12%
2 No	307	90%	235	84%	542	88%
<b>Total</b>	<b>340</b>	<b>100%</b>	<b>279</b>	<b>100%</b>	<b>619</b>	<b>100%</b>
<b>Significance</b> *						



**Q9: What is the best way to describe how you handled the bill for the services?**

1 Insurance paid for it	14	5%	42	18%	56	11%
2 You paid for it	173	58%	130	57%	303	57%
3 You plan to pay in the future	112	37%	57	25%	169	32%
<b>Total</b>	<b>299</b>	<b>100%</b>	<b>229</b>	<b>100%</b>	<b>528</b>	<b>100%</b>
<b>Significance</b> *						

**Q10: Was your child taking any medicine(s) on a regular basis before your child stopped getting coverage through PeachCare?**

1 Yes	228	23%	152	24%	380	23%
2 No	770	77%	487	76%	1,257	77%
<b>Total</b>	<b>998</b>	<b>100%</b>	<b>639</b>	<b>100%</b>	<b>1,637</b>	<b>100%</b>
<b>Significance</b>						

**Q11: Was your child able to continue taking the medicine(s) while he or she was not covered by PeachCare?**

1 Yes	148	65%	89	59%	237	63%
2 No	79	35%	61	41%	140	37%
<b>Total</b>	<b>227</b>	<b>100%</b>	<b>150</b>	<b>100%</b>	<b>377</b>	<b>100%</b>
<b>Significance</b>						

**Q12: Please describe the reason why your child stopped taking the medication.**

1 He/she no longer needed the medication	2	3%	3	5%	5	4%
2 The prescription ran out and you couldn't afford to see the doctor	14	18%	17	28%	31	22%
3 You could not afford the medication	61	77%	35	57%	96	69%
4 Other	2	3%	6	10%	8	6%
<b>Total</b>	<b>79</b>	<b>100%</b>	<b>61</b>	<b>100%</b>	<b>140</b>	<b>100%</b>
<b>Significance</b> *						

**Q13: Is your child now getting health insurance through PeachCare?**

1 Yes	1,009	100%	-	0%	1,009	61%
2 No	-	0%	647	100%	647	39%
<b>Total</b>	<b>1,009</b>	<b>100%</b>	<b>647</b>	<b>100%</b>	<b>1,656</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>				

**Q14: What was the primary reason you decided to return?**

1 Your child needed health care	267	27%			267	27%
2 You could afford the monthly payment	106	11%			106	11%
3 You paid the monthly payment and were reinstated	539	54%			539	54%
4 You became eligible because of a change in income	23	2%			23	2%
5 You lost a different source of health insurance	9	1%			9	1%
6 Other	48	5%			48	5%
<b>Total</b>	<b>992</b>	<b>100%</b>			<b>992</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>				

**Q15: Why have you not re-enrolled your child in PeachCare?**

1 The premiums are too high			48	8%	48	8%
2 Your child is not eligible			228	36%	228	36%
3 You don't like the hassle			21	3%	21	3%
4 You waited to reinstate after 3 month lockout, but paid late again			48	8%	48	8%
5 Other			286	45%	286	45%
<b>Total</b>			<b>631</b>	<b>100%</b>	<b>631</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>				

**Q16: Does your child have any health insurance?**

1 Yes		374	59%	374	59%
2 No		264	41%	264	41%
<b>Total</b>		<b>638</b>	<b>100%</b>	<b>638</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

**Q17: What type of health insurance does your child have?**

1 Medicaid		204	55%	204	55%
2 A plan through an employer		130	35%	130	35%
3 Other		35	9%	35	9%
<b>Total</b>		<b>369</b>	<b>100%</b>	<b>369</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

**Q18: What is the main reason your child does not have health insurance now?  
He/she doesn't need insurance because...**

1 He/she is basically healthy		5	2%	5	2%
2 You can pay for the care he/she needs		5	2%	5	2%
3 You can get free health care for your child		2	1%	2	1%
4 Cost for medical services or drugs was less than the premium		1	0%	1	0%
5 You cannot afford it		137	53%	137	53%
6 There was none offered/available		23	9%	23	9%
7 Other		85	33%	85	33%
<b>Total</b>		<b>258</b>	<b>100%</b>	<b>258</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

**Q16: Does your child have any health insurance?**

1 Yes		374	59%	374	59%
2 No		264	41%	264	41%
<b>Total</b>		<b>638</b>	<b>100%</b>	<b>638</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

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3 Other		35	9%	35	9%
<b>Total</b>		<b>369</b>	<b>100%</b>	<b>369</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

**Q18: What is the main reason your child does not have health insurance now?  
He/she doesn't need insurance because...**

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2 You can pay for the care he/she needs		5	2%	5	2%
3 You can get free health care for your child		2	1%	2	1%
4 Cost for medical services or drugs was less than the premium		1	0%	1	0%
5 You cannot afford it		137	53%	137	53%
6 There was none offered/available		23	9%	23	9%
7 Other		85	33%	85	33%
<b>Total</b>		<b>258</b>	<b>100%</b>	<b>258</b>	<b>100%</b>
<b>Significance</b>		<b>N/A</b>			

**Q24: Please describe your child's ethnic background.**

1 Hispanic	99	10%	70	11%	169	10%
2 Non-Hispanic	893	90%	566	89%	1,459	90%
<b>Total</b>	<b>992</b>	<b>100%</b>	<b>636</b>	<b>100%</b>	<b>1,628</b>	<b>100%</b>
<b>Significance</b>						

**Q25: What is the highest level of education anyone in your household has achieved?**

1 Less than high school	55	6%	31	5%	86	5%
2 High school diploma	333	33%	197	31%	530	32%
3 Some college	365	37%	248	39%	613	37%
4 College degree	223	22%	144	23%	367	22%
5 Post college	24	2%	20	3%	44	3%
<b>Total</b>	<b>1,000</b>	<b>100%</b>	<b>640</b>	<b>100%</b>	<b>1,640</b>	<b>100%</b>
<b>Significance</b>						

**Q26: Do you have other children who were locked out of PeachCare for three months?**

0 No	463	47%	335	53%	798	49%
1 Yes	531	53%	299	47%	830	51%
<b>Total</b>	<b>994</b>	<b>100%</b>	<b>634</b>	<b>100%</b>	<b>1,628</b>	<b>100%</b>
<b>Significance</b>						
<b>N/A</b>						

1-total represents unduplicated count of respondents