

Georgia State University

ScholarWorks @ Georgia State University

GHPC Articles

Georgia Health Policy Center

2-28-2014

Sources of Health Insurance Coverage in Georgia

Georgia Health Policy Center

J. Mack Robinson College of Business

Follow this and additional works at: https://scholarworks.gsu.edu/ghpc_articles

Recommended Citation

Georgia Health Policy Center and J. Mack Robinson College of Business, "Sources of Health Insurance Coverage in Georgia" (2014). *GHPC Articles*. 88.

https://scholarworks.gsu.edu/ghpc_articles/88

This Article is brought to you for free and open access by the Georgia Health Policy Center at ScholarWorks @ Georgia State University. It has been accepted for inclusion in GHPC Articles by an authorized administrator of ScholarWorks @ Georgia State University. For more information, please contact scholarworks@gsu.edu.

Sources of Health Insurance Coverage in Georgia

2007-2008

Tabulations of the March 2008 Annual Social and Economic Supplement to the Current Population Survey and The 2008 Georgia Population Survey



William S. Custer, Ph.D.
Patricia Ketsche, Ph.D.
Angela Snyder, Ph.D., M.P.H.
Dawud Ujamaa, M.S.

The Georgia Health Policy Center & Center for Health Services Research
Georgia State University

Table of Contents

Health Insurance Coverage in Georgia and the United States	2
Sources of Coverage by State.....	3
Factors Affecting Source of Health Insurance	6
Employment-Based Coverage – Work Status of Family Head	7
Employment Based Coverage – Firm Size of Family Head	9
Age and Gender	11
Children in Georgia.....	12
Non-Group Private Coverage	12
Summary of Current Population Survey Findings	13
The Georgia Population Survey	13
Health Status and Coverage.....	15
Satisfaction and Utilization.....	16

Preface

There are a variety of sources of information regarding insurance coverage, and each uses a different methodology to count the number of uninsured. Each has a different purpose and collects information in a slightly different manner. This report includes information gathered from two different sources: one that is national in scope and a second that is specific to Georgia. Releasing information from two distinct sources allows a comprehensive analysis of health insurance coverage and its correlates in Georgia. Each table is labeled to clearly indicate the source of the information provided.

Current Population Survey

In March of each year, the Census Bureau administers the Annual Social and Economic Supplement to the Current Population Survey (CPS). This survey collects information from approximately 86,000 families and nearly 210,000 individuals across the nation. The survey solicits information on the source of health insurance coverage for each individual in the household. Since 1995, the Center for Health Services Research has reported the results of those questions for Georgia.

The CPS is one of the most widely quoted sources of information about insurance coverage nationwide and allows for comparisons among states. An additional advantage of reporting from the CPS is that the annual nature of the survey provides estimates of change in coverage over time. This report contains analyses of the trends in coverage over the past seven years and discussion of the implications of those trends. Where trends are presented, we use a two-year moving average. This is consistent with the methodology recommended by the Census

Bureau to smooth some of the variations that arise from the size of the sample in each year's survey.

In order to properly interpret the information that follows, please note:

- Respondents are asked about their health insurance coverage for the preceding year. It is possible for individuals to correctly state that they had several sources of coverage, so the percentages reported by category here may not total 100.
- Based on a comparison with administrative records, the CPS consistently under reports the number of individuals enrolled in Medicaid.
- Most of the tables in this report exclude individuals aged 65 and over. These individuals are almost universally covered by Medicare.

While the Current Population Survey provides consistent, statistically valid information at the state level, it has a relatively small sample size within Georgia. This makes the CPS less suited to examining insurance coverage for smaller geographic units within Georgia or subpopulations such as children. In addition, the CPS is primarily a tool for reporting demographic changes within the United States. It does not contain information on many important health and health insurance issues.

Georgia Population Survey

The Georgia Department of Community Health (DCH) commissioned the Georgia Health Policy Center to conduct the Georgia Population Survey of households to collect information regarding health insurance, access and utilization of health services and related information. The survey

was conducted between February and April 2008. This survey updates the first health insurance survey of Georgia households conducted in early 2003.

The Georgia Population Survey produced slightly different estimates of the number of uninsured than the CPS for a number of reasons: the Georgia survey asks different and more detailed insurance questions; asks questions about current coverage rather than coverage in the previous year; and never imputes insurance coverage to those who do not respond. In addition, this survey is a phone survey, while CPS is conducted in person. However, unlike the CPS, the sample used for the Georgia Population Survey is sufficient to permit analysis of differences in coverage status among Georgia regions. Further, the addition of questions regarding utilization and health status permits an analysis of how coverage variations are associated with changes in access to the health care system. The first part of this report uses CPS estimates to examine statewide sources of health insurance coverage and examines changes in those sources. The second part of the report uses the Georgia Population Survey to examine sources of coverage for finer segments of the Georgia population. It also examines health care utilization and health status.

Health Insurance Coverage in Georgia and the United States

Compared to national estimates, a significantly larger proportion of Georgians lack a source of coverage. Eighteen percent of all Georgians (1.66 million) and more than 19 percent of non-elderly Georgians are without coverage. Nationwide, 15 percent of Americans (45.7 million) and 17 percent of non-elderly Americans lack

Figure 1. Change in Uninsured Rate Over Time

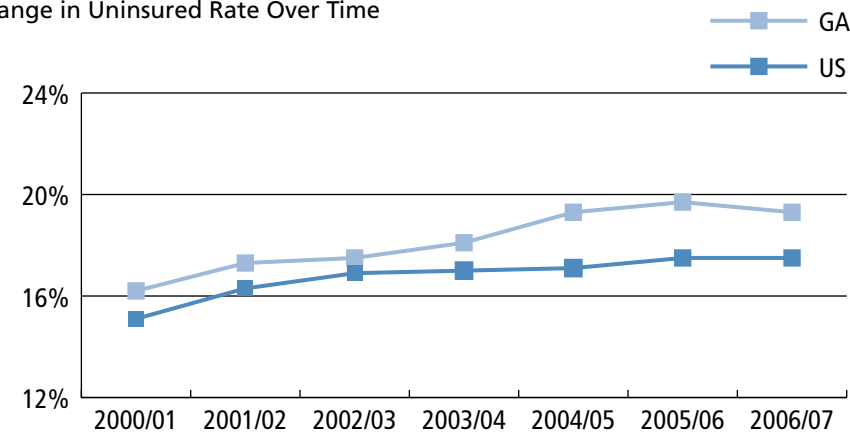


Table 1

Health Insurance Coverage in Georgia and the United States, 2007

Georgia

	Total		Non-elderly		Elderly	
	Individuals	Percent	Individuals	Percent	Individuals	Percent
Total	9,442,211	100%	8,571,268	100%	870,943	100%
Total Private	6,284,115	67%	5,787,803	68%	496,312	57%
Employer	5,712,343	60%	5,402,215	63%	310,128	36%
Direct	3,040,170	32%	2,825,496	33%	214,674	25%
Indirect	2,672,173	28%	2,576,719	30%	95,454	11%
Other Private	650,856	7%	464,672	5%	186,184	21%
Total Public	2,438,014	26%	1,638,567	19%	799,447	92%
Medicare	1,124,510	12%	327,181	4%	797,328	92%
Medicaid	1,156,214	12%	1,104,694	13%	51,520	6%
SCHIP	456,152	5%	456,152	5%	n/a	
Uninsured	1,661,508	18%	1,643,759	19%	17,750	2%

United States

	Total		Non-elderly		Elderly	
	Individuals	Percent	Individuals	Percent	Individuals	Percent
Total	298,215,355	100%	261,426,467	100%	36,788,888	100%
Total Private	201,537,060	68%	180,332,171	69%	21,204,889	58%
Employer	177,004,022	59%	164,446,905	63%	12,557,117	34%
Direct	93,388,276	31%	83,947,268	32%	9,441,007	26%
Indirect	83,615,746	28%	80,499,636	31%	3,116,109	8%
Other Private	26,500,832	9%	17,853,060	7%	8,647,773	24%
Total Public	82,140,929	27%	47,677,683	18%	34,463,245	94%
Medicare	41,373,803	14%	7,097,120	3%	34,276,683	93%
Medicaid	39,542,089	13%	36,279,079	14%	3,263,010	9%
SCHIP	8,135,568	3%	8,135,568	3%	n/a	
Uninsured	45,657,193	15%	44,970,781	17%	686,412	2%

Source: Tabulations of the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey, 2008
Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

coverage. On the other hand, levels of public coverage among the non-elderly in Georgia are slightly higher (19 percent versus 18 percent) than in the nation as a whole. Georgia's S-CHIP program (PeachCare for Kids) contributes substantially to higher rates of public coverage.

Nationally, the number of uninsured Americans decreased from 46.9 million to 45.6 million, while in Georgia the number of uninsured remained constant between 2006 and 2007. The nation as a whole saw a continued decrease in private coverage coupled with an increase in public coverage. Georgia, on the other hand, saw a slight increase in private coverage and a slight decrease in public coverage. Figures 1 and 2 use the two-year moving average to depict the change in private health insurance (Figure 2) and in the uninsured (Figure 1) since calendar year 2000 as measured by the CPS.

Table 2

Health Insurance Coverage for the Non-elderly, by state, 2007 (numbers in millions)

	Total	Total Private	Employer Total	Other Direct	Public Indirect	Private	Total	Medicaid	Uninsured
United States	261.43	180.33	164.45	83.95	80.50	17.85	47.68	36.28	44.97
Alabama	3.95	2.87	2.68	1.33	1.35	0.23	0.78	0.53	0.53
Alaska	0.62	0.40	0.37	0.19	0.18	0.04	0.14	0.07	0.12
Arizona	5.64	3.54	3.23	1.67	1.56	0.37	1.26	0.97	1.15
Arkansas	2.45	1.52	1.38	0.74	0.64	0.15	0.59	0.44	0.45
California	32.24	20.86	18.45	9.43	9.02	2.58	5.92	5.15	6.50
Colorado	4.40	3.21	2.84	1.45	1.38	0.41	0.55	0.35	0.79
Connecticut	3.01	2.34	2.17	1.07	1.10	0.21	0.45	0.36	0.32
Delaware	0.75	0.56	0.52	0.27	0.25	0.04	0.14	0.10	0.10
D.C.	0.52	0.35	0.32	0.22	0.10	0.04	0.13	0.11	0.05
Florida	15.06	9.89	8.83	4.76	4.07	1.16	2.45	1.55	3.58
Georgia	8.57	5.79	5.40	2.83	2.58	0.46	1.64	1.10	1.64
Hawaii	1.06	0.82	0.79	0.46	0.32	0.04	0.23	0.13	0.09
Idaho	1.30	0.96	0.84	0.40	0.44	0.13	0.19	0.14	0.21
Illinois	11.30	8.22	7.61	3.73	3.87	0.71	1.87	1.46	1.68
Indiana	5.49	4.09	3.86	1.87	1.99	0.28	0.89	0.70	0.71
Iowa	2.57	2.04	1.84	0.93	0.91	0.22	0.40	0.31	0.27

Continued on next page

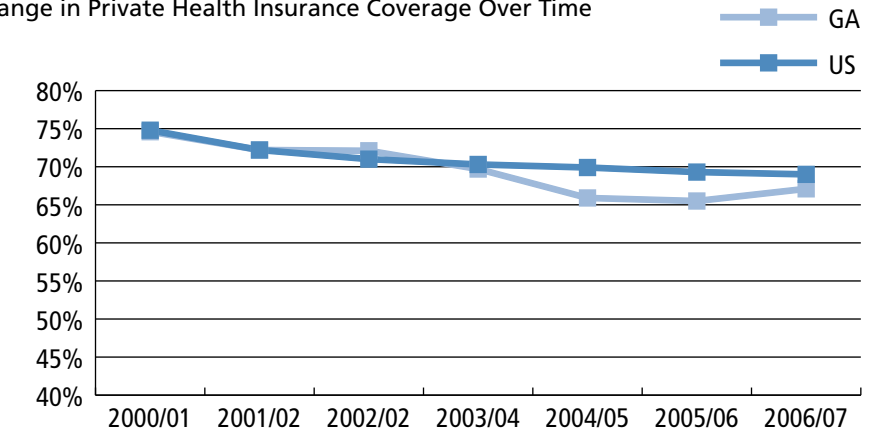
Sources of Coverage by State

Georgia ranks 11th in the share of its population lacking coverage and sixth in the number of individuals who are uninsured. The number of individuals who lack coverage remains essentially unchanged since 2005.

The decline in private health insurance in Georgia (about eight percentage points between 2000 and 2007) is associated with an increase of about 3.5 percentage points in the share of the population lacking coverage over the same period. The difference can be attributed to an increase in the share of the population with public coverage.

Figure 2.

Change in Private Health Insurance Coverage Over Time



	Total	Total Private	Employer Total	Other Direct	Public Indirect	Private	Total	Medicaid	Uninsured
Kansas	2.36	1.71	1.53	0.75	0.78	0.19	0.43	0.30	0.34
Kentucky	3.65	2.41	2.23	1.16	1.07	0.23	0.87	0.61	0.56
Louisiana	3.65	2.28	2.07	1.01	1.06	0.24	0.77	0.63	0.77
Maine	1.11	0.79	0.71	0.37	0.34	0.09	0.30	0.22	0.11
Maryland	4.89	3.70	3.43	1.71	1.73	0.30	0.70	0.46	0.75
Massachusetts	5.49	4.20	3.90	1.89	2.01	0.35	1.19	1.08	0.33
Michigan	8.57	6.30	5.89	2.85	3.03	0.48	1.54	1.19	1.11
Minnesota	4.58	3.68	3.34	1.66	1.68	0.38	0.68	0.54	0.43
Mississippi	2.55	1.49	1.35	0.76	0.58	0.15	0.69	0.53	0.54
Missouri	5.03	3.56	3.26	1.75	1.51	0.35	0.94	0.71	0.72
Montana	0.81	0.55	0.47	0.25	0.21	0.09	0.16	0.12	0.15
Nebraska	1.55	1.17	1.04	0.49	0.55	0.14	0.23	0.15	0.23
Nevada	2.26	1.65	1.54	0.84	0.70	0.12	0.25	0.15	0.44
New Hampshire	1.15	0.94	0.88	0.41	0.47	0.08	0.12	0.07	0.14
New Jersey	7.44	5.46	5.07	2.51	2.56	0.43	0.82	0.64	1.33
New Mexico	1.71	0.97	0.84	0.43	0.41	0.14	0.40	0.29	0.43
New York	16.55	11.10	10.33	5.34	4.99	0.86	3.66	3.32	2.46
North Carolina	7.96	5.23	4.72	2.69	2.03	0.56	1.61	1.11	1.49
North Dakota	0.53	0.42	0.35	0.18	0.17	0.07	0.07	0.05	0.06
Ohio	9.91	7.30	6.76	3.32	3.43	0.65	1.66	1.27	1.31
Oklahoma	3.06	1.91	1.75	0.87	0.88	0.20	0.72	0.48	0.63
Oregon	3.28	2.28	2.01	1.08	0.93	0.29	0.49	0.40	0.62
Pennsylvania	10.41	8.04	7.35	3.66	3.69	0.76	1.70	1.43	1.16
Rhode Island	0.91	0.67	0.62	0.30	0.32	0.06	0.18	0.14	0.11
South Carolina	3.80	2.52	2.31	1.20	1.10	0.24	0.75	0.54	0.72

Table 2

Health Insurance Coverage for the Non-elderly, by state, 2007 (percentage within state)

	Total	Total Private	Employer Total	Other Direct	Public Indirect	Private	Total	Medicaid	Uninsured
United States	100%	69%	63%	32%	31%	7%	18%	14%	17%
Alabama	100%	73%	68%	34%	34%	6%	20%	13%	14%
Alaska	100%	65%	60%	31%	29%	6%	23%	12%	20%
Arizona	100%	63%	57%	30%	28%	7%	22%	17%	20%
Arkansas	100%	62%	56%	30%	26%	6%	24%	18%	18%
California	100%	65%	57%	29%	28%	8%	18%	16%	20%
Colorado	100%	73%	64%	33%	31%	9%	13%	8%	18%
Connecticut	100%	78%	72%	36%	37%	7%	15%	12%	11%
Delaware	100%	74%	70%	36%	34%	5%	18%	14%	13%
District of Columbia	100%	69%	62%	43%	19%	7%	24%	22%	10%
Florida	100%	66%	59%	32%	27%	8%	16%	10%	24%
Georgia	100%	68%	63%	33%	30%	5%	19%	13%	19%

Continued on next page

	Total	Total Private	Employer Total	Other Direct	Public Indirect	Private	Total	Medicaid	Uninsured
Hawaii	100%	78%	74%	44%	31%	4%	21%	12%	9%
Idaho	100%	74%	65%	31%	34%	10%	14%	10%	16%
Illinois	100%	73%	67%	33%	34%	6%	17%	13%	15%
Indiana	100%	75%	70%	34%	36%	5%	16%	13%	13%
Iowa	100%	79%	72%	36%	35%	9%	15%	12%	11%
Kansas	100%	72%	65%	32%	33%	8%	18%	13%	14%
Kentucky	100%	66%	61%	32%	29%	6%	24%	17%	15%
Louisiana	100%	62%	57%	28%	29%	7%	21%	17%	21%
Maine	100%	71%	64%	33%	31%	8%	27%	20%	10%
Maryland	100%	76%	70%	35%	35%	6%	14%	10%	15%
Massachusetts	100%	76%	71%	34%	37%	6%	22%	20%	6%
Michigan	100%	74%	69%	33%	35%	6%	18%	14%	13%
Minnesota	100%	80%	73%	36%	37%	8%	15%	12%	9%
Mississippi	100%	58%	53%	30%	23%	6%	27%	21%	21%
Missouri	100%	71%	65%	35%	30%	7%	19%	14%	14%
Montana	100%	67%	58%	31%	26%	11%	20%	14%	18%
Nebraska	100%	75%	67%	32%	35%	9%	15%	10%	15%
Nevada	100%	73%	68%	37%	31%	6%	11%	7%	19%
New Hampshire	100%	82%	76%	35%	41%	7%	10%	6%	12%
New Jersey	100%	73%	68%	34%	34%	6%	11%	9%	18%
New Mexico	100%	57%	49%	25%	24%	8%	23%	17%	25%
New York	100%	67%	62%	32%	30%	5%	22%	20%	15%
North Carolina	100%	66%	59%	34%	26%	7%	20%	14%	19%
North Dakota	100%	79%	66%	34%	32%	13%	14%	9%	11%
Ohio	100%	74%	68%	34%	35%	7%	17%	13%	13%
Oklahoma	100%	62%	57%	28%	29%	7%	23%	16%	20%
Oregon	100%	69%	61%	33%	28%	9%	15%	12%	19%
Pennsylvania	100%	77%	71%	35%	35%	7%	16%	14%	11%
Rhode Island	100%	74%	68%	33%	35%	6%	20%	16%	12%
South Carolina	100%	66%	61%	32%	29%	6%	20%	14%	19%
South Dakota	100%	78%	66%	33%	33%	12%	16%	10%	12%
Tennessee	100%	65%	58%	31%	28%	7%	24%	17%	17%
Texas	100%	58%	53%	28%	25%	6%	18%	13%	28%
Utah	100%	78%	69%	30%	39%	10%	12%	10%	14%
Vermont	100%	72%	67%	35%	32%	6%	23%	20%	13%
Virginia	100%	71%	65%	33%	32%	7%	19%	9%	17%
Washington	100%	73%	66%	35%	31%	8%	19%	13%	13%
West Virginia	100%	65%	61%	31%	31%	4%	25%	17%	16%
Wisconsin	100%	79%	72%	34%	38%	7%	16%	13%	9%
Wyoming	100%	74%	65%	33%	32%	10%	16%	11%	16%

Source: Tabulations of the Annual Social and Economic Supplement to the Census Bureau's Current Population Survey, 2008
Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Factors Affecting Source of Health Insurance

One of the most important determinants of health insurance coverage is family income. Family income is expressed as a ratio of the federal government's poverty level in Table 3. The poverty level is determined in part by the size of the family, so examining the sources of health insurance coverage by this ratio presents a clear picture of the relationship between a family's disposable income and health insurance coverage.

There is a clear positive relationship between family income and

employment-based health insurance. Only one in five individuals living below poverty has private coverage and only 16 percent have employment based coverage. Ninety percent of those in families earning four times poverty or more have private insurance. Those individuals whose families have incomes just above or below the federal poverty level (FPL) are more likely to be uninsured than those with higher incomes. Just under half of Georgians living in families with incomes below the poverty level receive public coverage, while over 40 percent of them are uninsured.

Over the last four years, Georgians with incomes below or near poverty were increasingly likely to be uninsured. The two-year moving average (Figure 3) shows an increase of more than 14 percentage points in the share of individuals lacking coverage among near poor Georgians since 2000.

More than three-quarters of Georgians live in families with incomes above 200 percent of poverty. Despite high levels of coverage among this group, half of the state's uninsured fall into this income range.

Table 3

Insurance Coverage by Family Income as Percentage of the Federal Poverty Level Non-elderly Georgians, 2007

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
Total	8,571,268	1,221,426	773,532	730,296	2,407,159	3,438,855
Total Private	5,787,803	247,919	228,794	386,740	1,821,471	3,102,879
Employer	5,402,215	195,087	199,294	358,966	1,719,452	2,929,417
Direct	2,825,496	67,856	89,783	183,614	891,429	1,592,814
Indirect	2,576,719	127,231	109,511	175,351	828,023	1,336,603
Other Private	464,672	84,911	35,628	32,676	130,886	180,573
Total Public	1,638,567	541,153	284,408	195,304	354,221	263,482
Medicaid	1,104,694	480,893	215,386	134,583	206,612	67,220
Uninsured	1,643,759	504,456	308,973	183,309	378,280	268,742

Continued on next page

Figure 3. Uninsured Rate by Family Income (%FPL)

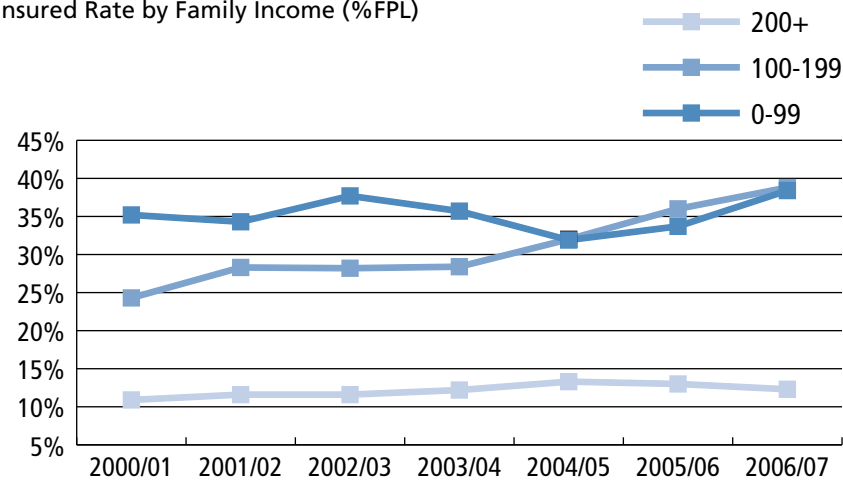


Table 3 Continued

Percentage within Family Income Categories

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
Total	100%	100%	100%	100%	100%	100%
Total Private	68%	20%	30%	53%	76%	90%
Employer	63%	16%	26%	49%	71%	85%
Direct	33%	6%	12%	25%	37%	46%
Indirect	30%	10%	14%	24%	34%	39%
Other Private	5%	7%	5%	4%	5%	5%
Total Public	19%	44%	37%	27%	15%	8%
Medicaid	13%	39%	28%	18%	9%	2%
Uninsured	19%	41%	40%	25%	16%	8%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Percentage Within Health Insurance Coverage Categories

	Total	0-99%	100%-199%	200-299%	300%-399%	400% or more
Total	100%	14%	9%	9%	28%	40%
Total Private	100%	4%	4%	7%	31%	54%
Employer	100%	4%	4%	7%	32%	54%
Direct	100%	2%	3%	6%	32%	56%
Indirect	100%	5%	4%	7%	32%	52%
Other Private	100%	18%	8%	7%	28%	39%
Total Public	100%	33%	17%	12%	22%	16%
Medicaid	100%	44%	19%	12%	19%	6%
Uninsured	100%	31%	19%	11%	23%	16%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Employment-Based Coverage – Work Status of Family Head

The primary source of health insurance for Georgians remains employment-based plans. More than 90 percent of Georgians with private coverage obtain that insurance through an employment-based plan. Table 4 indicates that among non-elderly Georgians who live in a family headed¹ by a full-time, full-year worker, 71 percent

¹ The family head is the family member with the greatest earnings.

have employment-based health insurance. That percentage falls to under 30 percent for those whose family head experienced some unemployment during the year and to just 16 percent for those families headed by a non-worker. Families headed by non-workers are much more likely to have public health insurance coverage than other families in Georgia, accounting for 22 percent of all Georgians receiving public coverage, although they account for only eight percent of non-elderly Georgians. The availability of public coverage for

families headed by non-workers partially explains why they are slightly less likely to be uninsured than individuals in families headed by part year workers. While employment-based health plans are the most common source of private health insurance coverage purchased in Georgia, 68 percent of the individuals without health insurance live in families headed by a full-time, full-year worker, and 88 percent of all uninsured individuals live in a family headed by someone with at least some attachment to the work force.

Table 4

Insurance Coverage by Work Status of Family Head, Non-elderly Georgians, 2007

	Total	Full Time/ Full Year Worker	Part Time/ Full Year Worker	Full Year Some Unemployment	Part Year Worker	Nonworker
Total	8,571,268	6,994,107	299,836	338,790	241,744	696,790
Total Private	5,787,803	5,264,620	123,458	112,413	111,962	175,351
Employer	5,402,215	4,986,685	101,205	96,815	85,793	131,717
Direct	2,825,496	2,567,654	63,762	57,980	61,106	74,994
Indirect	2,576,719	2,419,031	37,443	38,836	24,687	56,723
Other Private	464,672	334,776	26,129	21,283	27,472	55,012
Total Public	1,638,567	1,062,943	53,068	83,536	75,565	363,456
Medicaid	1,104,694	687,896	41,329	70,674	69,249	235,545
Uninsured	1,643,759	1,101,253	125,581	145,744	65,815	205,365

Percentage within Health Insurance Categories

	Total	Full Time/ Full Year Worker	Part Time/ Full Year Worker	Full Year Some Employment	Part Year Worker	Nonworker
Total	100%	100%	100%	100%	100%	100%
Total Private	68%	75%	41%	33%	46%	25%
Employer	63%	71%	34%	29%	35%	19%
Direct	33%	37%	21%	17%	25%	11%
Indirect	30%	35%	12%	11%	10%	8%
Other Private	5%	5%	9%	6%	11%	8%
Total Public	19%	15%	18%	25%	31%	52%
Medicaid	13%	10%	14%	21%	29%	34%
Uninsured	19%	16%	42%	43%	27%	29%

Percentage within Health Insurance Categories

	Total	Full Time/ Full Year Worker	Part Time/ Full Year Worker	Full Year Some Unemployment	Part Year Worker	Nonworker
Total	100%	82%	4%	4%	3%	8%
Total Private	100%	93%	2%	2%	2%	3%
Employer	100%	94%	2%	2%	2%	2%
Direct	100%	93%	2%	2%	2%	3%
Indirect	100%	95%	1%	2%	1%	2%
Other Private	100%	81%	6%	5%	7%	13%
Total Public	100%	64%	3%	5%	5%	22%
Medicaid	100%	64%	4%	7%	6%	22%
Uninsured	100%	67%	8%	9%	4%	12%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey
 Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Employment-Based Coverage – Firm Size of Family Head

One of the factors affecting the costs of health insurance is firm size. Smaller employers may face higher costs for providing health benefits than larger firms for three reasons. First, their small size means that they are less able to spread risk. Second, their small size makes it harder to self-insure and avoid costly state mandates and taxes. Finally, they face higher administrative costs since they are less likely to have staff devoted to health benefits.

Table 5 (on next page) describes the differences in the sources of health insurance for individuals depending on the size of the family head's employer. As the firm size of the family head increases from under 10 to 1,000 or more, the likelihood of having employment-based health benefits rises progressively from under 40 percent to 75 percent.

While Georgians with a family head working at Georgia's smallest firms make up 14 percent of the population, they comprise more than 25 percent of those without coverage. They are more likely to be uninsured than Georgians in families whose head is a non-worker. About half of Georgia's uninsured population lives in a family headed by a worker at a firm with fewer than 100 employees. Figure 4 shows the change in coverage by firm size of family head over the past seven years.

The growth of health care costs has eroded employer-sponsored coverage in Georgia. The likelihood of having employer-sponsored coverage has fallen by more than five percentage points based on a two-year moving average. Over the last two years, (Figure 5) the decline has leveled off as health care cost increases have moderated.

Figure 4.

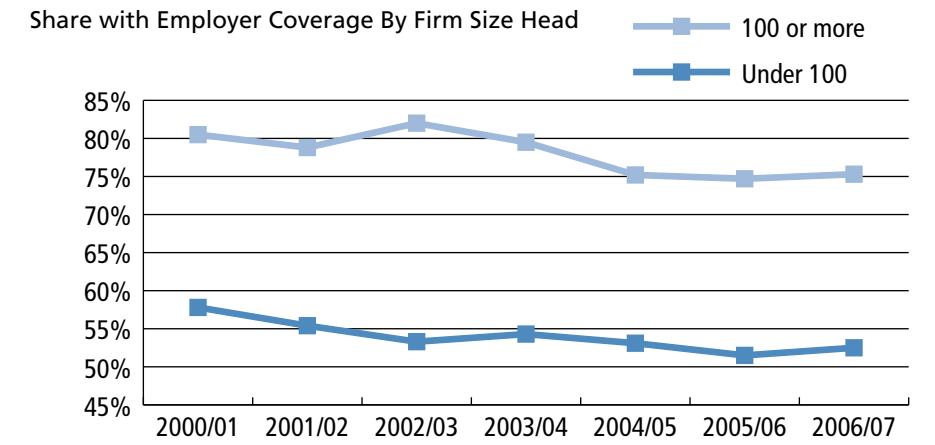


Figure 5.

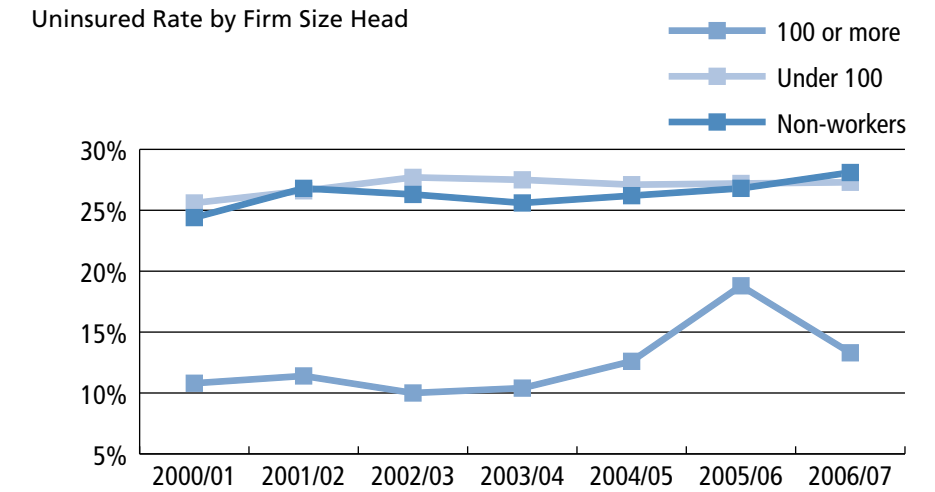


Table 5

Insurance Coverage by Size of Employer of Family Head, Non-elderly Georgians, 2007

Number of Employees

	Total	Under 10	10 to 24	25 to 99	100 to 999	1000 or more	Nonworker
Total	8,571,268	1,191,787	636,860	998,699	1,454,531	3,592,601	696,790
Total Private	5,787,803	603,743	382,669	714,867	1,137,103	2,774,071	175,351
Employer	5,402,215	466,898	340,699	673,312	1,101,180	2,688,409	131,717
Direct	2,825,496	218,828	191,793	336,379	574,781	1,428,720	74,994
Indirect	2,576,719	248,070	148,906	336,933	526,398	1,259,688	56,723
Other Private	464,672	142,570	41,969	46,993	45,154	132,973	55,012
Total Public	1,638,567	216,695	102,912	157,030	213,101	585,372	363,456
Medicaid	1,104,694	165,345	77,097	88,361	160,811	377,535	235,545
Uninsured	1,643,759	432,973	165,758	195,750	165,773	478,140	205,365

Percentage within Firm Size Categories

	Total	Under 10	10 to 24	25 to 99	100 to 999	1000 or more	Nonworker
Total	100%	100%	100%	100%	100%	100%	100%
Total Private	68%	51%	60%	72%	78%	77%	25%
Employer	63%	39%	53%	67%	76%	75%	19%
Direct	33%	18%	30%	34%	40%	40%	11%
Indirect	30%	21%	23%	34%	36%	35%	8%
Other Private	5%	12%	7%	5%	3%	4%	8%
Total Public	19%	18%	16%	16%	15%	16%	52%
Medicaid	13%	14%	12%	9%	11%	11%	34%
Uninsured	19%	36%	26%	20%	11%	13%	29%

Percentage within Coverage Categories

	Total	Under 10	10 to 24	25 to 99	100 to 999	1000 or more	Nonworker
Total	100%	14%	7%	12%	17%	42%	8%
Total Private	100%	10%	7%	12%	20%	48%	3%
Employer	100%	9%	6%	12%	20%	50%	2%
Direct	100%	8%	7%	12%	20%	51%	3%
Indirect	100%	10%	6%	13%	20%	49%	2%
Other Private	100%	31%	9%	10%	10%	29%	12%
Total Public	100%	13%	6%	10%	13%	36%	22%
Medicaid	100%	15%	7%	8%	15%	34%	21%
Uninsured	100%	26%	10%	12%	10%	29%	12%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100% because individuals may have multiple sources of coverage.

Age and Gender

Other characteristics play a role in an individual's demand for health insurance coverage. An individual's age and gender can also affect her source of health insurance coverage. Younger adults are likely to be healthier, less likely to perceive a need for health insurance, and less likely to be eligible for coverage as a dependent of a worker in their family. Women of childbearing years are more likely to use health care services than men of the same age, while older women use fewer health services than older men. Women and children are more likely to be

eligible for public coverage through Medicaid and the PeachCare for Kids program. These programs have successfully increased coverage to Georgians. Table 6 examines the source of Georgian's health insurance by age and gender.

Children under age 18 are the most likely among all Georgians to have public coverage and the least likely among all Georgians to be uninsured. There is little difference by gender among children. Among adults, men are more likely than women to lack coverage, while women are more likely than men to have public coverage. Figure 6

shows the trends in coverage by age group.

While trends over the last two years show some stabilization, the decline in private coverage among young adults since 2000 is significant and has resulted in an increase in the uninsured rate of more than eight percentage points. Moreover, those aged 45 to 65 were once the least likely to be uninsured, but over the last two years, they have been the only age group to continue to see an increase in the percentage of uninsured.

Table 6

Insurance Coverage by Age and Gender, Non-elderly Georgians, 2007

	Total	Under 18		18-24		25-44		45-64	
		Male	Female	Male	Female	Male	Female	Male	Female
Total	8,571,268	1,280,574	1,236,245	379,697	448,908	1,431,119	1,413,398	1,094,879	1,286,448
Total Private	5,787,803	768,780	777,742	222,301	250,281	1,006,608	1,014,360	802,721	945,010
Employer	5,402,215	727,612	739,952	181,788	207,325	936,808	970,947	766,141	871,643
Direct	2,825,496	2,454	5,256	97,108	90,270	822,656	601,802	604,581	601,370
Indirect	2,576,719	725,158	734,696	84,680	117,055	114,152	369,145	161,560	270,273
Other Private	464,672	79,792	78,251	40,513	42,957	69,799	43,413	36,580	73,367
Total Public	1,638,567	471,981	420,195	42,520	66,033	77,843	170,305	172,636	217,054
Medicaid	1,104,694	400,906	368,042	34,124	48,226	45,853	95,568	34,506	77,468
Uninsured	1,643,759	156,740	132,097	128,025	148,966	365,900	295,226	197,914	218,891

Percentage within Age and Gender Categories

	Total	Under 18		18-24		25-44		45-64	
		Male	Female	Male	Female	Male	Female	Male	Female
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%
Total Private	68%	60%	63%	59%	56%	70%	72%	73%	73%
Employer	63%	57%	60%	48%	46%	65%	69%	70%	68%
Direct	33%	0%	0%	26%	20%	57%	43%	55%	47%
Indirect	30%	57%	59%	22%	26%	8%	26%	15%	21%
Other Private	5%	6%	6%	11%	10%	5%	3%	3%	6%
Total Public	19%	37%	34%	11%	15%	5%	12%	16%	17%
Medicaid	13%	31%	30%	9%	11%	3%	7%	3%	6%
Uninsured	19%	12%	11%	34%	33%	26%	21%	18%	17%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Children in Georgia

While private coverage among children has declined in recent years, expansions of public coverage have prevented a comparable increase in the number of uninsured children in Georgia.

The type of coverage possessed by Georgia's children is highly related to their family income. Children living in poverty or in families with incomes just above poverty have high rates of public coverage and limited private coverage.

About 70 percent of Georgia's uninsured children live in families with incomes at or below 200 percent of FPL. These children are generally eligible for either Medicaid or PeachCare.

Non-Group Private Coverage

The erosion of employment-based health insurance has led to increased attention to individual health insurance policies as an alternative source of private insurance. Many insurance plans, coupled with health savings accounts, have been developed and marketed over the last five years. Yet, despite the declines in employer-sponsored coverage, individual health coverage has not changed significantly over the last six years nationally and the percentage of non-elderly Georgians with individually purchased health insurance has declined (Figure 7).

In spite of the weakness of the employment-based system, it appears to have retained its advantages over purchasing health insurance as an individual.

Figure 6.

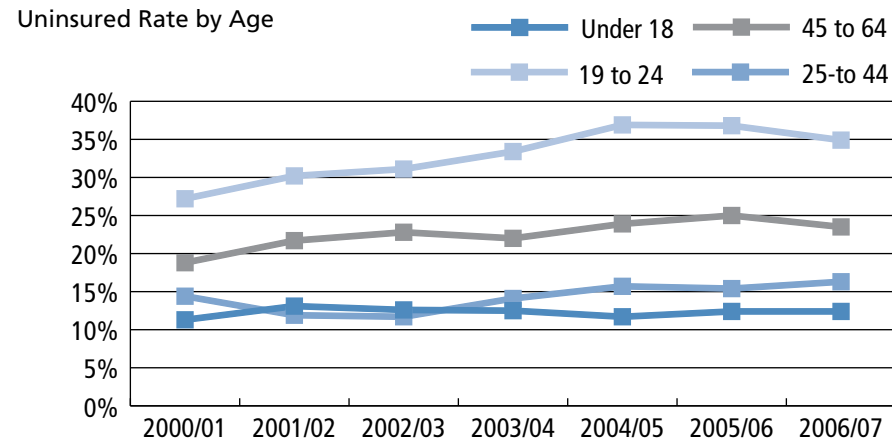


Figure 7

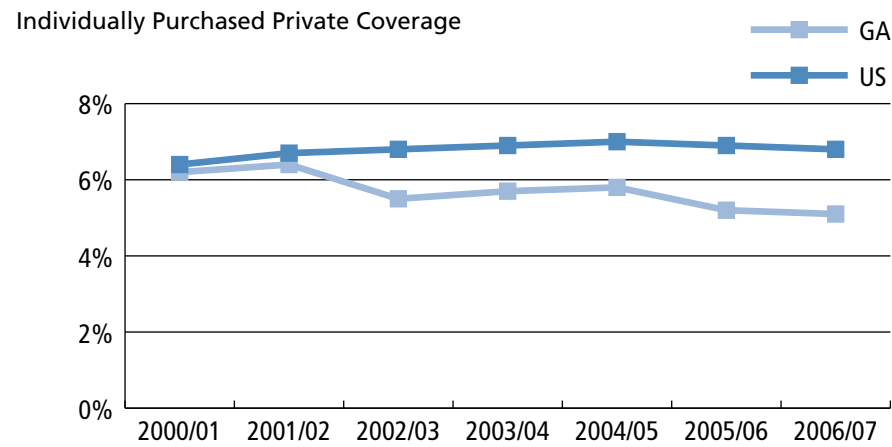


Table 7

Insurance Coverage by Family Income as Percentage of the Federal Poverty Level Children Younger than 19, Georgia, 2007

	Total	0-99%	100%-199%	200% or more
Total	2,644,818	703,583	391,946	1,549,289
Total Private	1,624,919	161,545	164,326	1,299,047
Employer	1,542,757	151,377	160,377	1,231,003
Other Private	161,246	46,664	10,561	104,021
Total Public	926,138	452,620	202,590	270,928
Medicaid	796,966	429,765	167,301	199,900
Uninsured	312,592	152,197	63,411	96,985

Percentage Within Income Categories

	Total	0-99%	100%-199%	200% or more
Total	100%	100%	100%	100%
Total Private	61%	23%	42%	84%
Employer	58%	22%	41%	79%
Other Private	6%	7%	3%	7%
Total Public	35%	64%	52%	17%
Medicaid	30%	61%	43%	13%
Uninsured	12%	22%	16%	6%

Percentage Within Health Insurance Categories

	Total	0-99%	100%-199%	200% or more
Total	100%	27%	15%	59%
Total Private	100%	10%	10%	80%
Employer	100%	10%	10%	80%
Other Private	100%	29%	7%	65%
Total Public	100%	49%	22%	29%
Medicaid	100%	54%	21%	25%
Uninsured	100%	49%	20%	31%

Source: Tabulations of the March 2008 supplement to the Census Bureau's Current Population Survey

Note: The totals for insurance coverage categories may exceed 100 percent because individuals may have multiple sources of coverage.

Summary of CPS findings

In spite of the apparent stabilization in the number of uninsured Georgians, the fragility of the employer-sponsored health insurance market nationwide and in Georgia is leading to a trend to greater coverage through the public system for some populations, most notably for children. In addition, the share of the population lacking coverage is generally increasing, but some populations appear to be most at risk:

- Those in families with incomes below 200 percent of the federal poverty level
- Those in families headed by workers at small firms, especially very small firms with fewer than 25 employees
- Those in families headed by a part-time or part-year worker
- Young adults ages 18 to 24

The Georgia Population Survey

The 2008 Georgia Population Survey was designed to demographically and geographically represent the entire state. A total of 15,846 individuals in 7,869 families were surveyed. The survey focused on households with at least one person under age 65 because of the nearly universal coverage for the elderly through the federal Medicare program. The sample design was constructed so that families living in households with incomes below 235 percent of the Federal Poverty Level (FPL) were over sampled in order to improve the information collected for individuals potentially eligible for public programs.

Distribution of Georgia's Uninsured

Sources of health insurance coverage differ significantly by region. Examining coverage by public health district, we find that more than 75 percent of non-elderly Georgians in the districts of Cobb-Douglas and East Metro have private coverage, while less than half of the Georgians in West Central and South districts have private coverage. Public coverage also varies by district, with a low percentage in districts in the north to more than a quarter of the residents in southern public health districts.

The percentage of uninsured among districts varies considerably as well, but that percentage is not necessarily correlated with either public or private coverage. The North Georgia district has a relatively high percentage of private coverage, for example, but has over 20 percent uninsured. Conversely, the North Central district has both a relatively low rate of private coverage and a below average rate of non-coverage, in part because of a higher than average rate of public coverage.

Table 8

Sources of Coverage by Public Health Region

Public Health District	Private	Public	Uninsured
North	67%	15%	16%
LaGrange	68%	16%	14%
East Central	59%	21%	14%
West Central	42%	25%	19%
Northeast	64%	17%	19%
Northwest	60%	19%	19%
North Georgia	67%	14%	20%
Cobb-Douglas	75%	10%	13%
Fulton	69%	16%	15%
Clayton	55%	19%	24%
East Metro	77%	11%	12%
Dekalb	67%	18%	15%
South Central	51%	27%	22%
North Central	59%	22%	15%
South	48%	27%	18%
Southwest	55%	21%	21%
Coastal	57%	17%	12%
Southeast	54%	22%	22%

Source: 2008 Georgia Population Survey

Table 9

Health Status by Coverage: All Ages

Health Status	Privately Insured	Publicly Insured	No Insurance
Excellent	39%	31%	24%
Very Good	33%	24%	26%
Good	22%	27%	32%
Fair	5%	11%	12%
Poor	1%	6%	4%
No Answer	0%	0%	1%

Source: 2008 Georgia Population Survey

Note: Columns may not total 100% due to rounding

Health Status by Coverage: Children <19

Health Status	Privately Insured	Publicly Insured	No Insurance
Excellent	61%	43%	44%
Very Good	25%	27%	31%
Good	11%	24%	20%
Fair	2%	4%	5%
Poor	0%	1%	1%
No Answer	0%	0%	0%

Source: 2008 Georgia Population Survey

Note: Columns may not total 100% due to rounding

Health Status and Coverage

Understanding the relationship between coverage and health status is important because the need for health care services also varies with health status. Thus, the implications of being uninsured are different for those in excellent health than for those whose underlying health status is fair or poor. Nine percent of all Georgians rate their health as fair or poor (not shown) and six percent of those with private coverage rate their health as fair or poor. Among those with public coverage or no insurance, the share in fair or poor health is more than twice as high. Regardless of coverage status, parents report their children are generally in good health or better. Nonetheless, we see that publicly covered and uninsured children are the most likely to rate their health as fair or poor.

There is also a relationship between health insurance status and health status when comparing chronic conditions reported by Georgians. Rates of all major conditions for adults and children are substantially higher for those who are publicly insured versus those with private insurance. In general, the uninsured report lower rates of chronic conditions than those who are insured. However, the uninsured report depression and asthma more often than the privately insured.

In general, the uninsured in Georgia feel less confident about their ability to obtain healthcare than those with insurance. They are 7.5 times more likely to strongly disagree with a statement that they are able to get the healthcare they need. They are also much less likely to have a usual source of care than the insured population (58 percent to 90 percent) (Figure 9).

Figure 8.

Percent Uninsured by Public Health District

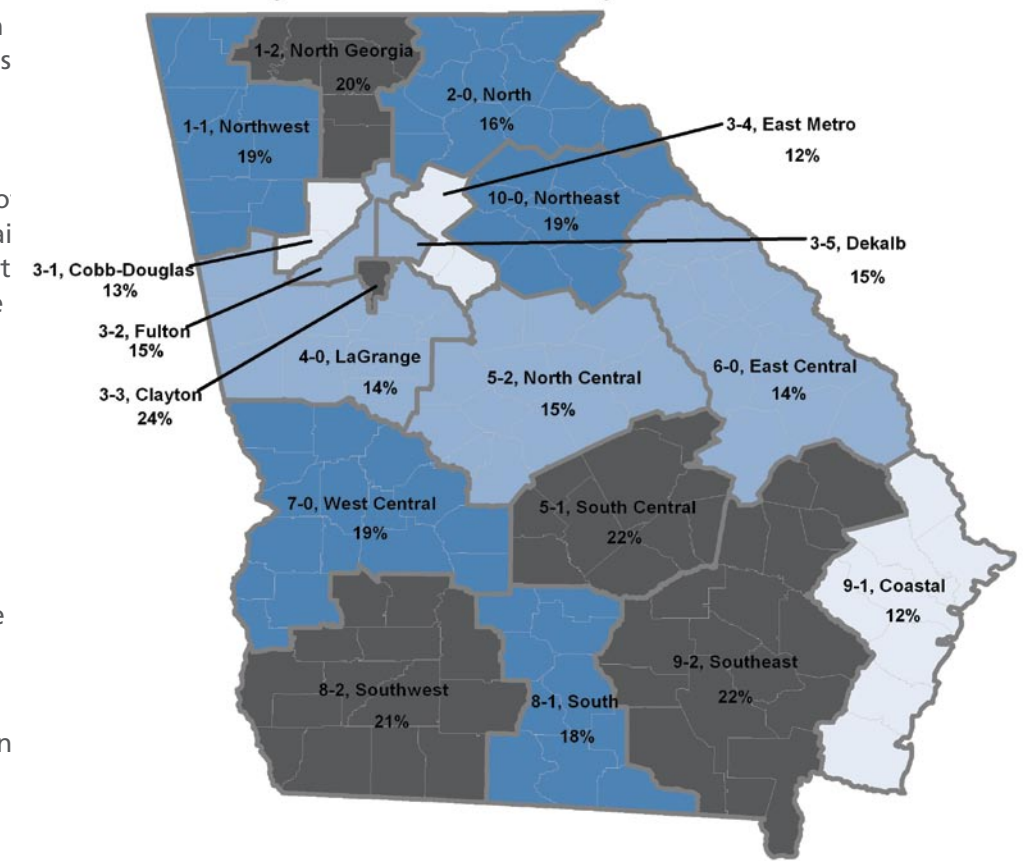


Table 10

Chronic Conditions by Coverage: All Ages

Self Report - Now Has	Privately Insured	Publicly Insured	No Insurance
Asthma - Children	11%	17%	12%
Asthma - Adults	5%	15%	7%
Adults Only			
Diabetes	7%	20%	6%
Hypertension	19%	33%	14%
High Cholesterol	15%	22%	7%
Heart disease	2%	11%	3%
Depression	6%	21%	10%
Lung disease	1%	8%	2%
Cancer	2%	4%	1%

Source: 2008 Georgia Population Survey

Satisfaction and Utilization

Privately insured Georgians were asked to rate their satisfaction with their health insurance plans. Almost two-thirds of respondents rated their plans a 7 or higher on a 10-point scale (Table 11).

The uninsured were more than three times less likely to visit a doctor in the last year when compared to both the publicly and privately insured. Uninsured children (Table 12) were more than four times less likely to visit a doctor in the last year when compared to insured children.

Figure 9.

Percent of Georgians with Access to Usual Source of Care

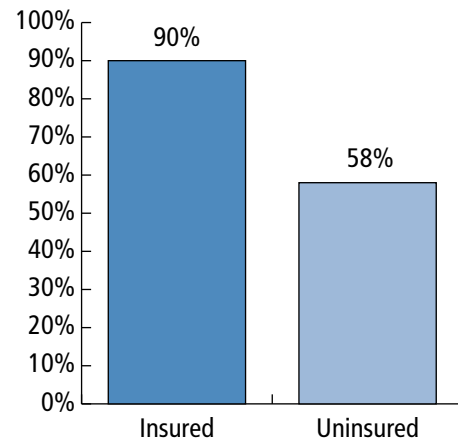


Table 11

Satisfaction, Privately Insured Patients: All Ages

Plan Satisfaction	Number	Percent
Under 6	1,753,015	32%
7 or 8	2,348,714	42%
9 or 10	1,241,036	22%
No Answer	189,630	3%

Source: 2008 Georgia Population Survey
Note: Columns may not total 100% due to rounding

Satisfaction, Privately Insured Patients: Children <19

Satisfaction	Number	Percent
Under 6	439,596	31%
7 or 8	609,364	43%
9 or 10	310,895	22%
No Answer	44,462	3%

Source: 2008 Georgia Population Survey
Note: Columns may not total 100% due to rounding

Table 12

Utilization: All Ages

Doctor Visits Past 12 Months	Privately Insured	Publicly Insured	No Insurance
None	11%	6%	37%
One Visit	22%	20%	21%
Two or Three	32%	26%	20%
Four or More	33%	46%	18%
No Answer	2%	2%	4%

Source: 2008 Georgia Population Survey
Note: Columns may not total 100% due to rounding

Utilization: Children <19

Doctor Visits Past 12 Months	Privately Insured	Publicly Insured	No Insurance
None	7%	6%	33%
One Visit	25%	25%	23%
Two or Three	35%	30%	24%
Four or More	32%	36%	17%
No Answer	1%	2%	4%

Source: 2008 Georgia Population Survey
Note: Columns may not total 100% due to rounding



The Georgia Health Policy Center is a leading independent resource for public and private organizations and government entities seeking evidence-based research, program development and policy guidance to improve health status at the community level. The Center was established in 1995 as a research division of Georgia State University's Andrew Young School of Policy Studies in Atlanta, Georgia.

For more information about the Center, go to www.gsu.edu/ghpc <<http://www.gsu.edu/ghpc>>

The Center for Health Services Research is the research arm of the Institute of Health Administration. The research faculty and staff are dedicated to scholarly inquiry which contributes to the current body of knowledge on health services administration and management.
