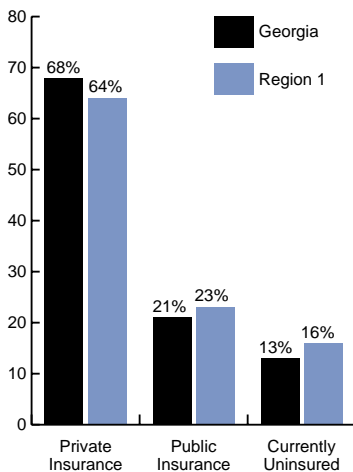


GEORGIA HEALTHCARE COVERAGE PROJECT

STATE SERVICE DELIVERY REGION 1

Region 1 lies in the far northwestern corner of the state, bordered by Alabama to the west and Tennessee and North Carolina to the north. It is made up of 15 counties and its major cities include Rome, Cartersville, Calhoun, Dalton, and LaFayette. The area is nationally known as a carpet manufacturing and distribution center. Interstate 75 runs through this region and the city of Chattanooga, Tennessee, is just north of the state line. Like most of Georgia, the Region has seen significant growth, with the population increasing about 27% between 1990 and 2000. During this same time period, employment grew 7.1%. Today, over 875,000 people live in Region 1.

Figure 1.
Sources of Insurance Coverage, Region 1
Compared with the State

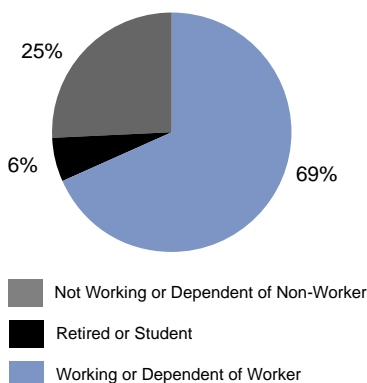


How many Georgians in Region 1 are uninsured?

About 127,000 residents in Region 1, or 16% of the population age 64 and younger, do not have any type health insurance. This rate is significantly greater than the statewide rate of 13% who are currently without coverage. In the past twelve months, 20% of the Region 1 population was uninsured for one or more months; and 9% of the population, or about 80,000 individuals, were uninsured for the entire year.

Overall, Region 1 has a slightly lower level of private group or individual coverage than the state (64% vs. 68%). The reverse is true, however, for the percent covered by public insurance. Twenty-three percent of the Region 1 population has some type of public coverage, such as Medicaid, Medicare, or Peachcare, while just 21% of the population of the entire state has public insurance.

Figure 2.
Employment Status of the Uninsured in Region 1



How does employment affect insurance?

Most uninsured individuals in Region 1 work or are the dependent of someone who works. Sixty-nine percent of the currently uninsured population in the region is employed, an unpaid worker, —almost 3 out of 4 uninsured persons. The balance are either not currently working or are dependents of someone who is not now working. Retirees and students make up 6% of the uninsured population, and other individuals who are not working or not able to work and their dependents comprise only 25% of the uninsured population. Fifty-four percent of retirees, 16% of workers, and 13% of the self-employed are uninsured. Thus, while employment improves access to healthcare coverage, it does not guarantee that coverage. Insurance coverage is also related to the size of the firm in which an individual works. Forty-one percent of the individuals working for,



REGION 1

Figure 3.
Health Status of Region 1
Uninsured Compared with All Georgians

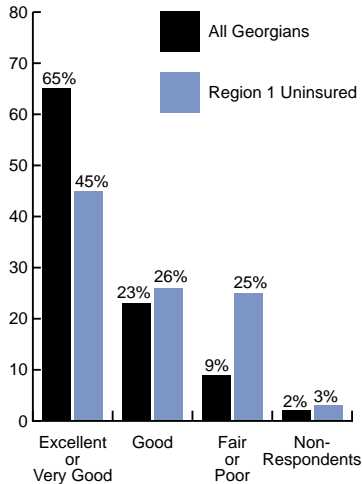
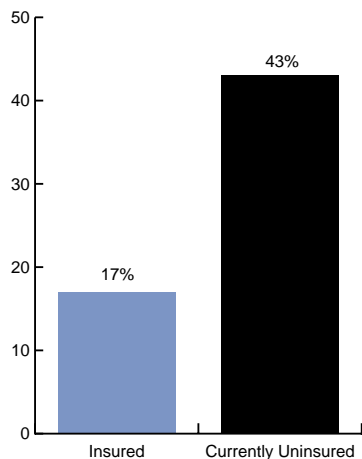


Figure 4.
Percent in Region 1 With No Routine Checkup
Within Previous 2 Years



or the dependent of someone working for, firms with between 2 and 10 employees—and 44% of the self-employed—are uninsured. Almost half (46%) of those without coverage are employed by small firms with fewer than 25 employees, or have a primary wage earner working in such a firm.

Why does coverage matter?

Insurance and health status seem to go hand in hand. One in four (25%) of the currently uninsured population in Region 1 reports their health to be fair or poor, compared with only 9% of all Georgians. The uninsured are also less likely to report their health status as excellent or good.

The uninsured in Region 1 are less likely to receive preventive care than those with insurance. They are significantly less likely to have had a routine checkup within the previous two years (17% vs. 43%), and twice as likely to have never had a routine checkup. They are also more likely to be sick than those with coverage, more likely to miss 6 or more days from work or school, more likely to receive their healthcare in an emergency room, and visited a doctor almost half as often in the previous 6 months (41% vs. 70%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are eight 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 (48% vs. 87%).

It is anticipated that this and other information emanating from the Georgia Healthcare Coverage Project will be used to evaluate legislation and existing laws, assess current and new programs for the uninsured, and monitor progress over time in providing Georgians access to healthcare through health insurance or other financing mechanisms.

*Region 1 includes Mental Health District 1, Physical Health Districts 1-1 and 1-2, and Department of Human Resources Service Area 1; and does not include any persistent poverty counties. Specific counties are: Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, and Whitfield.