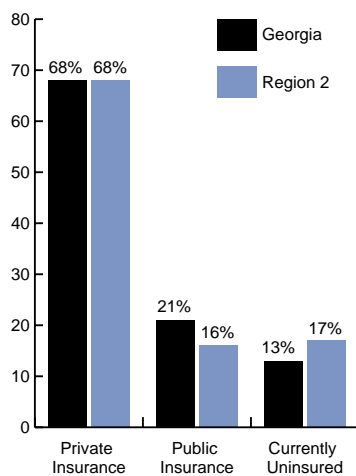


# GEORGIA HEALTHCARE COVERAGE PROJECT

## STATE SERVICE DELIVERY REGION 2

Region 2 is located in the northeastern part of the state, bordering North Carolina to the north and South Carolina to the east. It is made up of 13 counties and its major cities include Gainesville, Dahlonega, and Toccoa. Tourism and recreation are an important part of the region's economy. The area has a number of lakes and rivers, including Lake Sidney Lanier and Lake Hartwell, and borders the Blue Ridge Mountains. Region 2 experienced a doubling of population from 1990 to 2000, the highest rate of population increase in the state, bringing the total number of residents to almost 500,000. Region 2 also had a 12.1 percent increase in employment between 1995 and 2000—the greatest increase in the state.

**Figure 1.**  
Sources of Insurance Coverage, Region 2  
Compared with the State

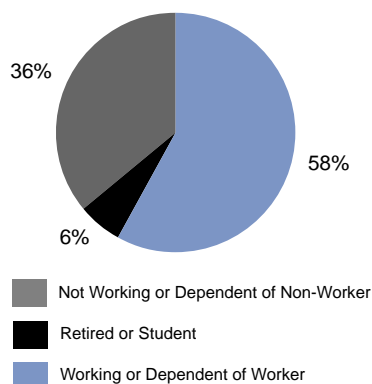


### How many Georgians in Region 2 are uninsured?

About 70,000 residents in Region 2, or 17% of the population age 64 and younger, do not have any type of health insurance. This rate is significantly higher than the statewide rate of 13% who are currently without coverage. In the past twelve months, 22% of the Region 2 population was uninsured for one or more months; and 12% of the population, or about 50,000 individuals, had no insurance for the entire year.

Overall, Region 2 has the same rate of private coverage as the state (68% vs. 68%); however, the rate of those with public coverage is lower. Sixteen percent of the Region 2 population has some kind 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 2



### How does employment affect insurance?

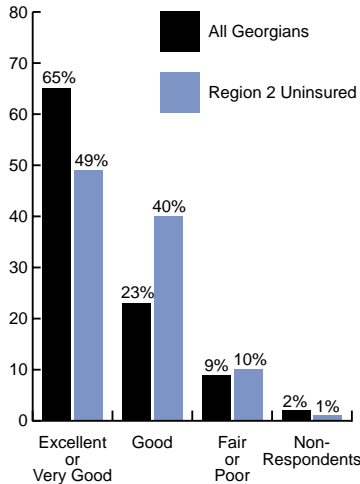
Most uninsured individuals in Region 2 work or are the dependent of someone who works. Fifty-eight percent of the currently uninsured individuals in Region 2 are employed, an unpaid worker, —more than 1 out of 2 uninsured persons. The balance are either not currently working or are the dependents of someone who is not now working. Retirees and students make up 6% of the uninsured population, and individuals who are not working or not able to work and their dependents account for 36% of the uninsured population. Eight percent of retirees, 10% of workers, and 19% 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. Fifteen percent of individuals working for, or the

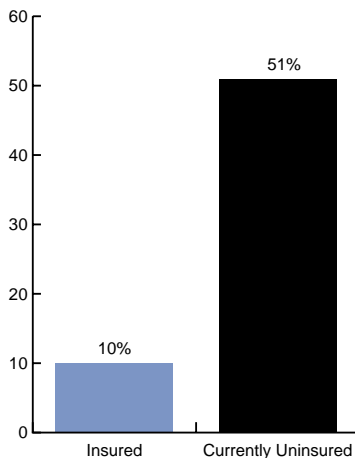


# REGION 2

**Figure 3.**  
Health Status of Region 2  
Uninsured Compared with All Georgians



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



dependent of someone working for, firms with between 2 and 10 employees and 48% of those working in a single person firm or their dependents, are uninsured. More than 1 out of 3 individuals 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. While they are about as likely as all Georgians to report poor health status (10% vs. 9%), and more likely to report only good health status (40% vs. 23%), the uninsured in Region 2 are less likely than other Georgians to report their health status as excellent or very good (49% vs. 65%).

The uninsured in Region 2 are less likely to receive preventive care than those with insurance. They are five times less likely to receive a routine checkup within the previous two years (10% vs. 51%), and 1.5 times as likely to 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 about 1.5 times less often in the previous 6 months (40% vs. 62%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are thirteen 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 (63% vs. 91%).

*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 2 includes Mental Health District 3, Physical Health District 2, Department of Human Resources 2, and contains no counties identified as persistent poverty counties. Specific counties are: Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White.