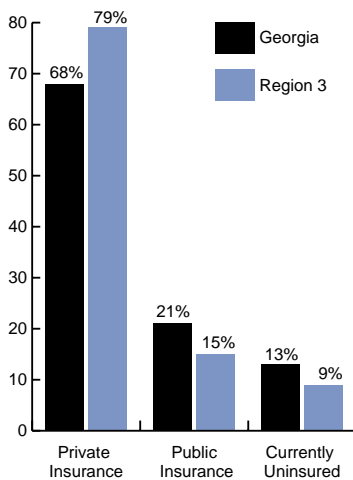


# GEORGIA HEALTHCARE COVERAGE PROJECT

## STATE SERVICE DELIVERY REGION 3

Region 3 is located in the northeast central part of the state and consists of 10 of the most populous counties in Georgia, the counties that make up the Atlanta metropolitan area. Home to approximately 40% of Georgians, it is the state's most densely populated region. The major cities in Region 3 are Atlanta, Marietta, Roswell, Decatur, and Lawrenceville. The population growth rate from 1990 to 2000 was 36.4%, bringing the total number of residents to approximately 3.4 million. The proportion of Georgians over age 65 living in this region was significantly smaller than other regions as of 2000. The service, retail, trade, and government industries are the region's major employers, and employment grew at 9.9% between 1995 and 2000.

**Figure 1.**  
Sources of Insurance Coverage, Region 3  
Compared with the State

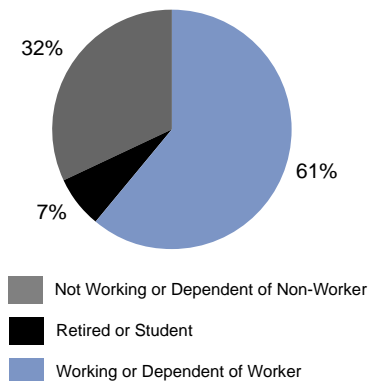


### How many Georgians in Region 3 are uninsured?

Almost 270,000 residents in Region 3, or about 9% of the population age 64 and younger, do not have any type of health insurance. Although this is significantly lower than the statewide rate of 13%, individuals who are without coverage in Region 3 account for more than 25% of the state's total number of uninsured. In the past twelve months, 13% of the Region 3 population was uninsured for one or more months; and 5% of the population, or almost 175,000 individuals, had no insurance for the entire year.

Overall, a much greater percentage of the Region 3 population has private coverage and a smaller percentage is either currently uninsured or enrolled in public coverage than the state as a whole. Fifteen percent of the Region 3 population has some kind of public coverage, such as Medicaid, Medicare, or Peachcare, while 21% of the population of the entire state has public coverage. Region 3 also has 11% more private group or individual coverage than the state average (79% vs. 68%).

**Figure 2.**  
Employment Status of the Uninsured in Region 3



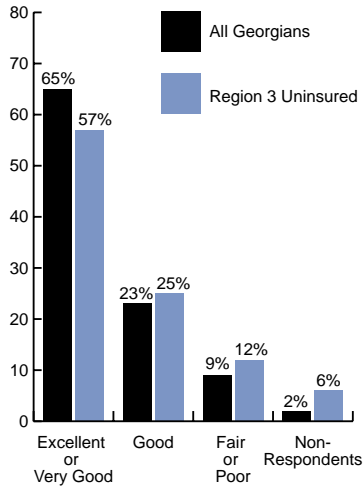
### How does employment affect insurance?

Most uninsured individuals in Region 3 work or are the dependents of someone who works. Sixty-one percent of the currently uninsured population in Region 3 is employed or self-employed—3 out of 5 uninsured persons. The balance does not work or is a dependent of someone who does not work. Retirees and students make up 11% of the uninsured population, and other individuals who are not working or not able to work account for 31%, or almost one-third, of the uninsured population. Nine percent of retirees, 6% of workers, and 15% of the self-employed are uninsured. Thus, while employment improves access to healthcare coverage, it does not guarantee coverage.

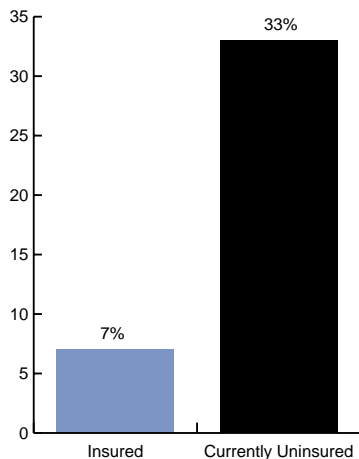


# REGION 3

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



**Figure 4.**  
**Percent in Region 3 With No Routine Checkup**  
**Within Previous 2 Years**



Insurance coverage is also related to the size of the firm in which an individual works. Thirteen percent of the individuals working for firms with between 2 and 10 employees and 18% of workers in single person firms, or their dependents, were uninsured. One in five individuals without coverage is employed by small firms with fewer than 25 employees, or has a primary wage earner working in such a firm.

## Why does coverage matter?

The uninsured in Region 3 are less likely to receive preventive care than the insured in the same region. They are less likely than other Georgians to report their health status as excellent or very good (57% vs. 65%), more likely to report good health status (25% vs. 23%), and more likely to report fair or poor health status (12% vs. 9%).

The uninsured in Region 3 are more than 4 times as likely as the insured to have not had a routine checkup within the past 2 years (7% vs. 33%). They are more likely to be sicker and to miss 6 or more days a year of work or school. However, unlike the uninsured elsewhere in the state, the uninsured in Region 3 are not any more likely than the insured to have an emergency room visit in the previous 12 months.

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are 5 times more likely to strongly disagree with a statement that they are able to get the healthcare they need. They are also almost half as likely to have a usual source of care as the insured population (54% vs. 92%).

*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 3 contains Mental Health Districts 2, 4, 5, 6, and 7; and Physical Health Districts 3-5, 3-4, 1-2, 4, 3-1, 3-2 and 3-3. It also contains Department of Human Resources Services Areas 3A, 3B, 3C and no persistent poverty counties. Specific counties are: Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, and Rockdale.