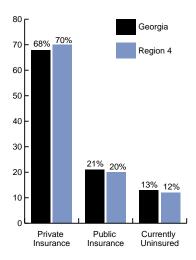
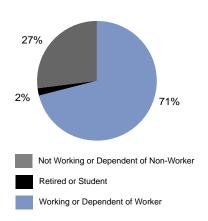
# GEORGIA HEALTHCARE COVERAGE PROJECT

### Figure 1. Sources of Insurance Coverage, Region 4 Compared with the State



**Employment Status of the Uninsured in Region 4** 



# STATE SERVICE DELIVERY REGION 4

Region 4 has 10 counties and is located halfway up the Alabama-Georgia State border. The major cities in the region include Newnan, Carrollton, LaGrange, Griffin, and Thomaston. The Chattahoochee River and the Flint River pass through the region, as does Interstate 20, which connects Atlanta and Birmingham, Alabama. The population in Region 4 increased 22% from 1990 to 2000, and is now over 450,000 people. Employment grew 7.5% between 1995 and 2000.

## How many Georgians in Region 4 are uninsured?

More than 45,000 residents in Region 4, or 12% of the population age 64 and younger, do not have any type of health insurance. This is lower, but not significantly different, than the statewide rate of 13% who are currently without coverage. In the past twelve months, 17% of the Region 4 population was uninsured for one or more months; and 17% of the population, or about 70,000 individuals, had no insurance for the entire year.

Overall, Region 4 has about the same rate of private coverage as the rest of the state (70% vs. 68%). A slightly smaller percent is enrolled in public coverage than the state as a whole. Twenty percent of the Region 4 population has some kind of public coverage, such as Medicaid, Medicare, or Peachcare, while 21% of the population of the entire state has public insurance.

## How does employment affect insurance?

Most uninsured individuals work. Seventy-one percent of the currently uninsured population in Region 4 is employed or self-employed or the dependent of someone who is employed or self-employed—almost 3 out of 4 uninsured persons. Retirees and students make up just 2% of the uninsured population, and other individuals who are not working or not able to work account for 27% of the uninsured population. Three percent of retirees, 9% of workers, and 21% 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. Twenty-two percent of the individuals working for firms with between 2 and 10 employees and 25% of those working in a single person firm, or their dependents, are uninsured. More than 1 out of 4 individuals without coverage are employed by small



Figure 3.

Health Status of Region 4

Uninsured Compared with All Georgians

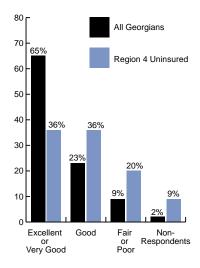
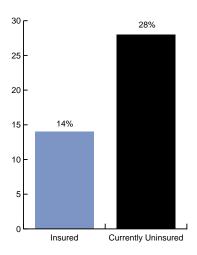


Figure 4.

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



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. The uninsured in Region 4 are about twice as likely as all Georgians to report fair or poor health status. They are less likely than other Georgians to report their health status as excellent or very good (36% vs. 65%), and they are much more likely to report fair or poor health status (20% vs. 9%).

The uninsured in Region 4 are less likely to receive preventive care than those with insurance in the same region. They are twice as likely as the insured to have not had a routine checkup in the previous two years (14% vs. 28%). They are also more likely to be sick than those with coverage, more likely to miss 6 or more days from work or school, and about half as likely to have visited a doctor in the previous 6 months (44% vs. 74%).

In general, the uninsured in the region feel less confident about their ability to obtain health care than those with coverage. They are about nine 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 (64% vs. 90%).

It is anticipated that this and other information emanating from the Georgia Healthcare Coverage Project will be used to is 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.

For more information, please contact: The Governor's Office of the Consumers' Insurance Advocate 404-463-1010 Funded by a grant from the Health Resources and Services Administration, U.S. Department of Health and Human Services

<sup>\*</sup> Region 4 consists of Mental Health District 2, Physical Health District 4, and Department of Human Resources Services Area 4, and contains at least one persistent poverty county. Specific counties are: Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spalding, Troup, and Upson.