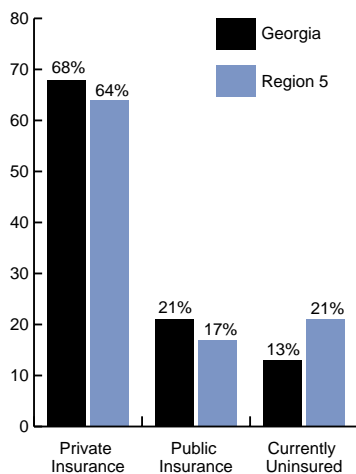


GEORGIA HEALTHCARE COVERAGE PROJECT

STATE SERVICE DELIVERY REGION 5

Region 5 is to the east of Atlanta, surrounds the Athens area, and shares a border with South Carolina. The major cities in the region are Athens, Winder, Monroe, Covington, Greensboro, and Monticello. The Region is home to the University of Georgia, the university system's flagship institution. The 10-year population growth rate from 1990 to 2000 for the region was 33.5%, and today about 500,000 people live in Region 5. Employment grew 7% between 1995 and 2000.

Figure 1.
Sources of Insurance Coverage, Region 5
Compared with the State

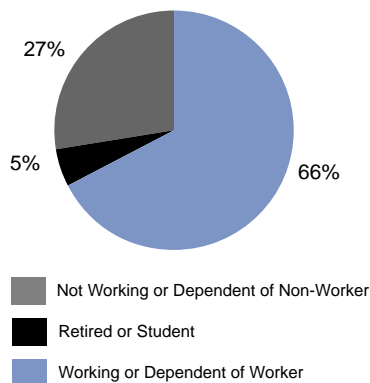


How many Georgians in Region 5 are uninsured?

Almost 100,000 residents in Region 5, or 21% of the population age 64 and younger, do not have any type of health insurance. This is significantly higher than the statewide rate of 13% who are currently without coverage. In the past twelve months, 25% of the Region 5 population was uninsured for one or more months; and 13% of the population, or about 63,500 individuals, had no insurance for the entire year.

Overall, a smaller percent of the Region 5 population has private or public coverage, while a greater percent is currently uninsured compared with the state as a whole. Just 17% of the Region 5 population has some kind of public coverage, such as Medicaid, Medicare, or Peachcare, while 21% of the state's population has public coverage. Region 5 also has a 4% lower rate of private group or individual coverage than the state average (64% vs. 68%).

Figure 2.
Employment Status of the Uninsured in Region 5



How does employment affect insurance?

Most uninsured individuals in Region 5 work or are the dependent of someone who works. Sixty-six percent of the currently uninsured population in Region 5 is employed, self-employed, or an unpaid worker—2 out of 3 uninsured persons. Retirees and students make up 5% of the uninsured population, and other individuals who are not working or not able to work account for only 27% of the uninsured population. Fifteen percent of retirees, 19% of workers, and 22% 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 firms with between 2 and 10 employees and 22% 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



REGION 5

Figure 3.
Health Status of Region 5
Uninsured Compared with All Georgians

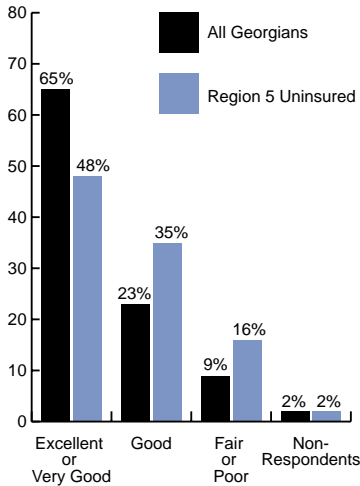
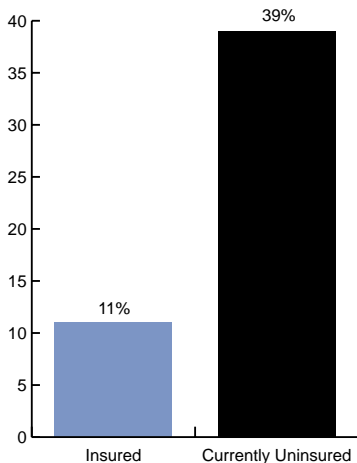


Figure 4.
Percent in Region 5 With No Routine Checkup
Within Previous 2 Years



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 5 are more than twice as likely as all Georgians to report fair or poor health status. They are more likely to report health status as only good (35% vs. 23%) and less likely than other Georgians to report their health status as excellent or very good (48% vs. 65%).

The uninsured in Region 5 are less likely to receive preventive care than those with insurance. They are 1.5 times more likely to have never had a routine checkup, and more than three times as likely to have not had a routine checkup in the last 2 years (39% vs. 11%). 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 more than twice as likely not to have visited a doctor in the previous 6 months (65% vs. 31%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are eleven 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 (60% vs. 90%).

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 5 consists of Mental Health Districts 3, 7, and 8, Physical Health Districts 5-2, 10 and 3-4, and Department of Human Resources Services Areas 5 and 7. The region also contains one or more counties that are persistent poverty counties. Specific counties are: Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton.