

GEORGIA HEALTHCARE COVERAGE PROJECT

STATE SERVICE DELIVERY REGION 8

Region 8 is made up of 16 counties located on the southwestern side of the state, bordering Alabama. The major cities in this region include Columbus, Americus, and Cordele. Fort Benning Military Reservation is also located in the region. The 10-year population growth rate for the region was the state's lowest at 6.4%; today, about 370,000 individuals live in Region 8. Employment remained flat between 1995 and 2000.

How many Georgians in Region 8 are uninsured?

More than 45,000 residents in Region 8, or 14% of the population age 64 and younger, do not have any type of health insurance. This uninsured rate is just slightly higher than the 13% rate statewide but the difference is not statistically significant. In the past twelve months, 19% of the Region 8 population was uninsured for one or more months; and 11% of the population, or about 35,000 individuals had no insurance for the entire year.

Overall, a smaller percent of the Region 8 population has private coverage than the state as a whole, and a larger percent is either currently uninsured or enrolled in public coverage. Thirty-three percent of the Region 8 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 coverage. Region 8 has a 12% lower level of private group or individual coverage than the state average (56% vs. 68%). In the Columbus metropolitan area, 13% of the population, the state average, is currently uninsured but just 56% of the population has private health insurance.

How does employment affect insurance?

Most uninsured individuals in Region 8 work or are the dependent of someone who works. Sixty-nine percent of the currently uninsured population in Region 8 is employed or self-employed—almost 3 out of 4 uninsured persons. The balance is individuals who do not work or dependents of individuals who do not work. Retirees and students make up 4% of the uninsured population, and other individuals who are not working or not able to work account for only 27% of the uninsured population. Three percent of retirees, 12% of workers, and 18% of the self-employed are uninsured. Thus while employment improves access to healthcare coverage, it does not guarantee coverage.

Insurance coverage is also related to the size of the firm in which an individual works. Thirty-seven percent of the individuals working

Figure 1. Sources of Insurance Coverage, Region 8 Compared with the State

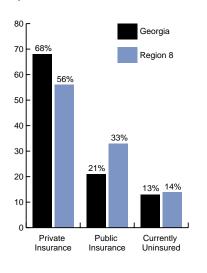
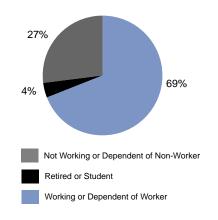


Figure 2. Employment Status of the Uninsured in Region 8



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Figure 3. Health Status of Region 8 Uninsured Compared with All Georgians

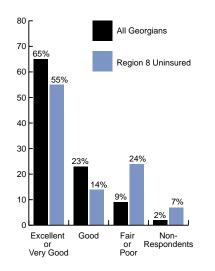
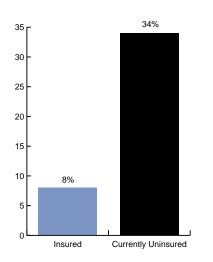


Figure 4.

Percent in Region 8 With No Routine Checkup Within Previous 2 Years



for firms with between 2 and 10 employees and 40% of those working in single person firms, or their dependents, were 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. The uninsured in Region 8 are about 2.5 times as likely as all Georgians to report fair or poor health status (24% vs. 9%). Yet, they are less likely than other Georgians to report their health status as excellent or very good (55% vs. 65%).

The uninsured in Region 8 are less likely to receive preventive care than the insured in the same region. They are more than 4 times as likely as the insured to have not had a routine checkup in the previous two years (8% vs. 34%). 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 (69% vs. 40%).

In general, the uninsured in the Region feel less confident about their ability to obtain health care than those with coverage. They are about 7 times more likely to strongly disagree with a statement that they are able to get the healthcare they need. They are also less likely to have a usual source of care than the insured population (75% 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.

* The region consists of Mental Health District 9, Physical Health District 7, and Department of Health Resources Services Area 6, and has one or more persistent poverty counties. Specific counties are: Chattahoochee, Clay, Crisp Dooly, Harris, Macon, Marion, Muscogee, Quitman, Randolph, Schley, Stewart, Sumter, Talbot, Taylor, and Webster.

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