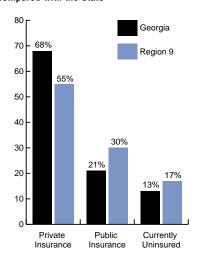
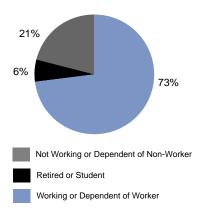
# GEORGIA HEALTHCARE COVERAGE PROJECT

### Figure 1. Sources of Insurance Coverage, Region 9 Compared with the State



**Employment Status of the Uninsured in Region 9** 



# STATE SERVICE DELIVERY REGION 9

Region 9 lies southeast of the center of the state and has 17 counties. The major cities in the region are Vidalia, Eastman, Swainsboro, Dublin, and *Jesup. The region has many waterways traversing it, including the Ohoopee,* Ogeechee, Canoochee, Big and Little Satilla, and Altamaha Rivers. While the population growth rate from 1990 to 2000 was 13%, Region 9 remains the most sparsely populated of Georgia's regions and is the least populous with about 255,000 residents. Overall employment decreased in this region by 2% between 1995 and 2000.

### How many Georgians in Region 9 are uninsured?

About 35,000 residents in Region 9, or 17% of the population age 64 and younger, do not have any type of health insurance. This is higher, but not significantly different, than the statewide rate of 13% who are currently without coverage. In the past twelve months, 23% of the Region 9 population was uninsured for one or more months; and 13% of the population, or about 27,000 individuals, had no insurance for the entire year.

Overall, a smaller percent of the Region 9 population has private coverage than the rest of the state (55% vs. 68%) while the reverse is true for public coverage. Thirty percent of the Region 9 population has some kind of public coverage, such as Medicaid, Medicare, or Peachcare, while just 21% of the state's population has public insurance.

## How does employment affect insurance?

Most uninsured individuals in Region 9 work or are the dependent of someone who works. Seventy-three percent of the currently uninsured population in Region 9 is employed, self-employed, or an unpaid worker—almost 3 out of 4 uninsured persons. The balance are either not currently working or are the dependent of someone who is not currently working. Retirees and students make up 6% of the uninsured population, and other individuals who are not working or not able to work account for only 21% of the uninsured population. Eighteen percent of retirees, 13% of workers, and 38% 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. Thirty-three percent of the individuals 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



Figure 3.
Health Status of Region 9
Uninsured Compared with All Georgians

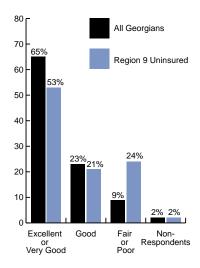
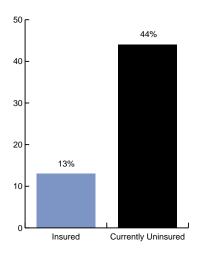


Figure 4.
Percent in Region 9 With No Routine Checkup
Within Previous 2 Years



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 9 are about two and half times 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 (53% vs. 65%) and they are much more likely to report fair or poor health status (24% vs. 9%).

The uninsured in Region 9 are less likely to receive preventive care than the insured in the same region. They are eight times more likely to have never had a routine checkup, and more than three times as likely as the insured to have not had a routine checkup for two years or more (44% vs. 13%). 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 1.5 times as likely not to have visited a doctor in the previous 6 months (62% vs. 40%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are eight 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 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 9 consists of Mental Health Districts 8, 12, and 13, Physical Health Districts 9-2, 6 and 5-1, and Department of Human Resources Services Areas 8 and 9, and contains one or more persistent poverty counties. Specific counties are: Appling, Bleckley, Candler, Dodge, Jeff Davis, Emanuel, Evans, Johnson, Laurens, Montgomery, Tattnall, Telfair, Toombs, Treutlen, Wayne, Wheeler, and Wilcox.