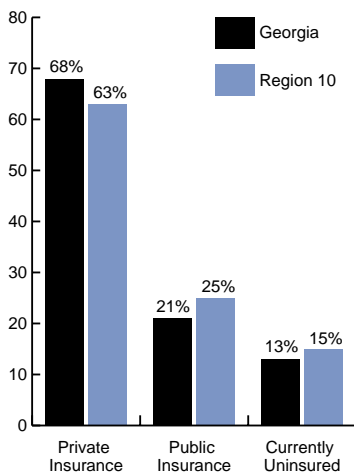


# GEORGIA HEALTHCARE COVERAGE PROJECT

## STATE SERVICE DELIVERY REGION 10

Region 10 has 14 counties and is located in the southwestern most quadrant of the state, bordered by Alabama to the west and Florida to the south. The major cities in the region include Albany, Moultrie, Bainbridge, Blakely, and Thomasville. The population increased 10.1% from 1990 to 2000; currently, about 345,000 individuals live in Region 10. Overall employment decreased by 2.1% between 1995 and 2000.

**Figure 1.**  
Sources of Insurance Coverage, Region 10  
Compared with the State

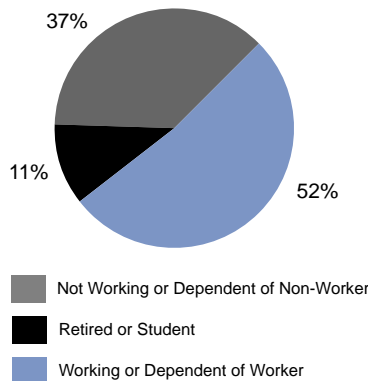


### How many Georgians in Region 10 are uninsured?

More than 45,000 residents in Region 10, or 15% 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, 31% of the Region 10 population was uninsured for one or more months; and 13% of the population, or about 40,000 individuals had no insurance for the entire year.

Overall, a smaller percent of the Region 10 population has private coverage than the rest of the state (63% vs. 68). The reverse is true, however, for public coverage. Twenty-five percent of the Region 10 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. In the Albany metropolitan area, which is within Region 10, 17% of the population is currently uninsured and just 58% of the population has private health insurance.

**Figure 2.**  
Employment Status of the Uninsured in Region 10



### How does employment affect insurance?

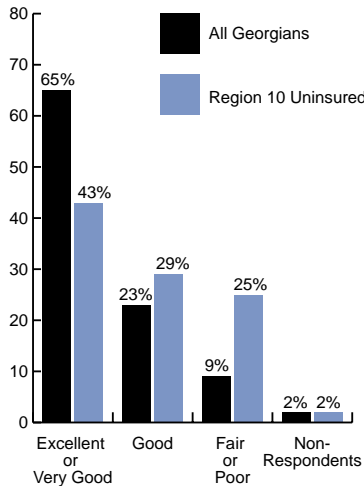
Most uninsured individuals in Region 10 work or are the dependents of someone who works. Fifty-two percent of the currently uninsured population in Region 10 is employed, self-employed, or the dependent of someone who is employed or self-employed—almost one half of all uninsured persons. The balance are either not currently working or are dependents of someone who is not now working. Retirees and students make up 11% of the uninsured population, and other individuals who are not working or not able to work account for 37% of the uninsured population. Twelve percent of retirees, 9% of workers, and 25% 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-seven percent of the individuals working

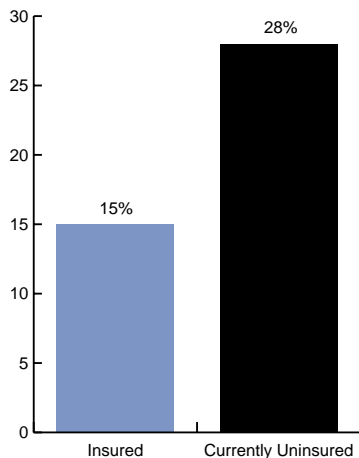


# REGION 10

**Figure 3.**  
**Health Status of Region 10**  
**Uninsured Compared with All Georgians**



**Figure 4.**  
**Percent in Region 10 With No Routine Checkup**  
**Within Previous 2 Years**



for firms with between 2 and 10 employees and 40% of the self-employed, or their dependents, are 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 10 are about 3 times as likely as all Georgians to report fair or poor health status. They are as likely than other Georgians to report their health status as excellent or very good (43% vs. 65%), and they are much more likely to report fair or poor health status (25% vs. 9%).

The uninsured in Region 10 are less likely to receive preventive care than the insured in the same region. They are almost twice as likely as the insured to not have had a routine checkup in the previous two years (28% vs. 15%). 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 70% less likely to have visited a doctor in the previous 6 months (53% vs. 72%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are almost 3 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 (62% vs. 89%).

*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 10 contains Mental Health District 10, Physical Health District 8-2, and Department of Human Resources Service Area 10, and contains one or more persistent poverty counties. Specific counties are: Baker, Calhoun, Colquitt, Decatur, Dougherty, Early, Grady, Lee, Miller, Mitchell, Seminole, Terrell, Thomas, and Worth.