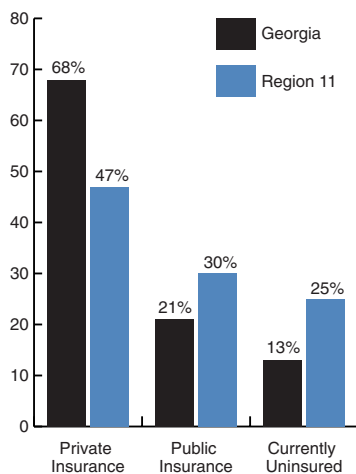


GEORGIA HEALTHCARE COVERAGE PROJECT

STATE SERVICE DELIVERY REGION 11

Region 11 has 18 counties and borders Florida in the southeastern corner of the state. The major cities in the region include Valdosta, Douglas, Waycross, and Tifton. Two features of the area include the Okefenokee National Wildlife Refuge and Wilderness Area and the Banks Lake National Wildlife Refuge. The population growth rate from 1990 to 2000 was 15.7%, and today the Region has approximately 355,000 residents making it one of the least densely populated regions of the state. Overall employment decreased slightly between 1995 and 2000 by less than 1%.

Figure 1.
Sources of Insurance Coverage, Region 11
Compared with the State



How many Georgians in Region 11 are uninsured?

More than 75,000 residents in Region 11, or 25% 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, 19% of the Region 11 population was uninsured for one or more months; and 10% of the population, or about 45,000 individuals, had no insurance for the entire year.

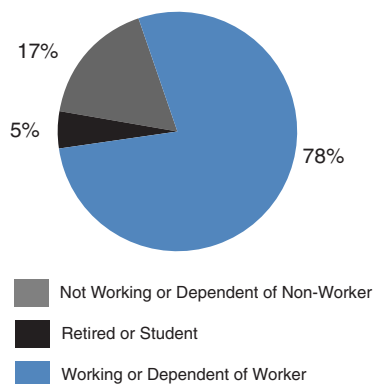
Overall, Region 11 has a lower rate of private coverage than the rest of the state (47% vs. 68%). The reverse is true, however, for the percent covered by public insurance. Thirty percent of the Region 11 population has some type of public coverage, such as Medicaid, Medicare, or Peachcare, while just 21% of the population of the entire state has public insurance.

How does employment affect insurance?

Most uninsured individuals in Region 11 work or are the dependent of someone who works. Seventy-eight percent of the currently uninsured individuals in Region 11 is employed, self-employed, or an unpaid worker—more than 3 out of 4 uninsured persons. The balance are either not currently working or are the dependents of someone who is not now working. Retirees and students make up 5% of the uninsured population, and individuals who are not working or not able to work and their dependents account for only 17% of the uninsured population. Five percent of retirees, 26% 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-eight percent of the individuals working for firms with between 2 and 10 employees and 38% of those working in a single person firm, or their dependents, are uninsured. More than 1 out of 5 individuals without coverage are employed by small firms with fewer than 25 employees, or have a primary wage earner

Figure 2.
Employment Status of the Uninsured in Region 11





REGION 11

Figure 3.
Health Status of Region 11
Uninsured Compared with All Georgians

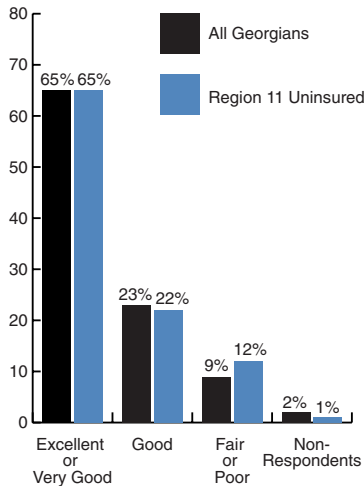
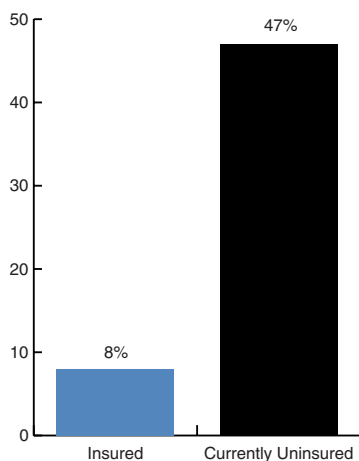


Figure 4.
Percent in Region 11 With No Routine Checkup
Within Previous 2 Years



working in such a firm, which is a smaller percent of the regional uninsured population than elsewhere in the state.

Why does coverage matter?

Across the state, insurance and health status seem to go hand in hand, with the uninsured reporting poorer health status than the insured. However, the uninsured in Region 11 report their health status to be similar to the average Georgian. Uninsured individuals in Region 11 are as likely to report their health status as excellent or very good (65% vs. 65%), about as likely to report just good health status (22% vs. 23%), and somewhat more likely to report fair or poor health status (12% vs. 9%).

In spite of these similarities, the uninsured in Region 11 are far less likely to receive preventive care than those with insurance. They are more than five and half times less likely than the insured to have had a routine checkup in the previous two years (8% vs. 47%), and twice as likely to have never had a routine checkup. They are more likely to miss 6 or more days from work or school, more likely to receive their healthcare in an emergency room, and visited a doctor about two times less often in the previous 6 months (72% vs. 38%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are 7.5 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 (90% vs. 62%).

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 11 includes Mental Health District 3, Physical Health District 2, and Department of Human Resources 2, and contains no counties identified as persistent poverty counties. Specific counties are: Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Cook, Coffee, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner, and Ware.*

*For more information, please contact: The Governor's Office of the Consumers' Insurance Advocate 404-463-1010
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