

GEORGIA HEALTHCARE COVERAGE PROJECT

STATE SERVICE DELIVERY REGION 12

Region 12 lies on the Georgia coast, between South Carolina and Florida and encompasses 9 counties. The major cities in the region are Savannah, Statesboro, and Brunswick. The population increased 17.7% from 1990 to 2000; today the region is home to about 530,000 people. Tourism and the area's deep-water ports are an important part of coastal Georgia's economy. Employment in the region grew by 3.9% between 1995 and 2000.

Figure 1.
Sources of Insurance Coverage, Region 12
Compared with the State

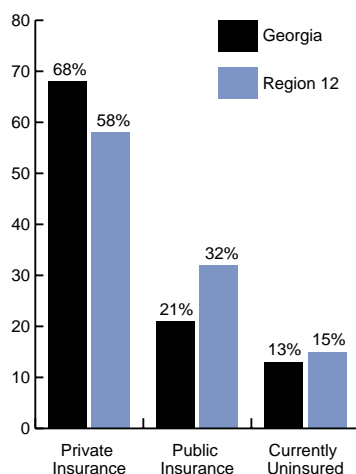
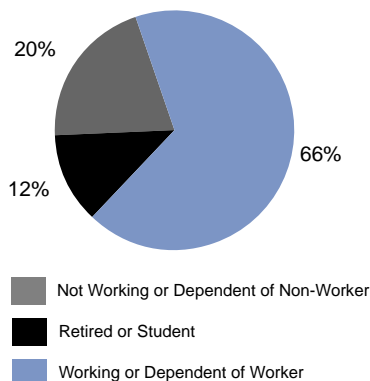


Figure 2.
Employment Status of the Uninsured in Region 12



How many Georgians in Region 12 are uninsured?

Almost 73,000 residents in Region 12, or about 15% of the population age 64 and younger, do not have any type of health insurance. This is slightly higher than the statewide rate of 13% who are currently without coverage. In the past twelve months, 19% of the Region 12 population was uninsured for one or more months; and 10% of the population, or about 47,000 individuals, had no insurance for the entire year.

Overall, a much smaller percentage of the Region 12 population has private coverage than the state as a whole and a larger percentage is either currently uninsured or enrolled in public coverage. Thirty-two percent of the Region 12 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 12 has a 10% lower level of private group or individual coverage than the state average (58% vs. 68%). In the Savannah metropolitan area, 17% of the population is currently uninsured but 64%, close to the state average, has access to employer sponsored coverage.

How does employment affect insurance?

Most uninsured individuals in Region 12 work or are dependents of someone who works. Sixty-six percent of the currently uninsured population in Region 12 is employed or self-employed—2 of every 3 uninsured persons. The balance is either not currently working or the dependent of someone who is not working. Retirees and students make up 12% of the uninsured population, and other individuals who are not working or not able to work account for only 20% of the uninsured population. Ten percent of retirees, 13% of workers, and 23% 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. Twenty-four percent of the individuals working



REGION 12

Figure 3.
Health Status of Region 12
Uninsured Compared with All Georgians

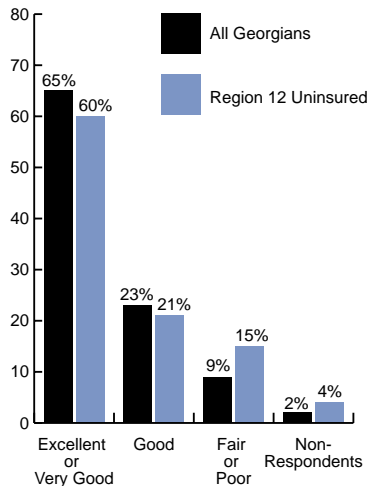
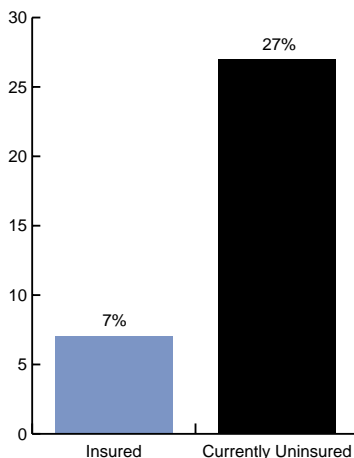


Figure 4.
Percent in Region 12 With No Routine Checkup
Within Previous 2 Years



for firms with between 2 and 10 employees and 32% of those working in a single person firm, or their dependents, are uninsured. One third of individuals without coverage is employed by firms with fewer than 25 employees, or has 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 12 are less likely than other Georgians to report their health status as excellent or very good (60% vs. 65%), somewhat less likely to report just good health status (21% vs. 23%), and much more likely to report fair or poor health status (15% vs. 9%).

The uninsured in Region 12 are more likely to be sicker and less to receive preventive care than the insured in the same region. They are almost four times as likely as those with coverage to have not had a routine checkup within the past 2 years (7% vs. 27%). 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 1.2 times as likely not to have visited a doctor in the previous 6 months (70% vs. 53%).

In general, the uninsured in the region feel less confident about their ability to obtain healthcare than those with coverage. They are five times more likely to strongly disagree with a statement that they are able to get the healthcare they need. They are also almost half as likely to have a usual source of care as the insured population (55% 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 12 includes Mental Health Districts 12 and 13, Physical Health Districts 6, 9-1, 9-2 and 9-3, Department of Human Resources Service Areas 8 and 12 and contains one or more persistent poverty counties. Specific counties are: Bryan, Bullock, Camden, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh.

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

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