

**HEALTH INSURANCE STATUS
IN SULLIVAN COUNTY
A SURVEY OF COUNTY RESIDENTS**

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January, 2006
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HEALTH INSURANCE STATUS IN SULLIVAN COUNTY

A SURVEY OF COUNTY RESIDENTS

Prepared for:
Sullivan County Rural Health Network

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SUMMARY

The Sullivan County Rural Health Network is interested in health insurance status in the county. The Network engaged CGR to design a survey instrument and conduct a phone survey with a random sample of 1,500 county residents. This report describes the methodology used for the survey effort and details the survey findings.

With few exceptions, the demographics of the respondent population matched the Census 2000 county demographics well. However, the survey sample was somewhat older than the general population; for example, while 10% of the general adult population is between ages 18 and 24, only 5% of the sample population fell into this category. The sample was an excellent match to the full county population in race/ethnicity. The survey group had similar proportions of individuals with Associates degrees and higher, but had lower proportions of persons who had not graduated from high school than the general population. The survey sample group was somewhat more likely to have a low household income and less likely to have a high income (\$75,000 or higher).

Selected results are as follows:

- 84.2% of respondents have one or more sources of health insurance.

- Nearly two-thirds of the respondents have either employer-sponsored coverage (53%), or some other private insurance coverage (11%).
- Nearly one-half are covered by a public insurance program including Medicare (27%), Medicaid (14%), Family Health Plus (5%) or Healthy NY (2%).
- 15.6% of respondents indicated they are uninsured.
- Compared to all survey respondents, the uninsured
 - are more likely to be between ages 18 and 34.
 - are more likely to be working (62% versus 54% of all respondents), but are less likely to be working full-time (70% of uninsured versus 79% of all respondents).
 - are more likely to have stopped their education at the high school level or to have ‘some college.’ They are less likely to have college degrees.
 - are much more likely to report household income less than \$25,000.
- While the majority of adults have health insurance coverage sponsored through their employer (or that of their spouse or parent), many workers responding to this survey indicated that they are uninsured (17.9%).
- Respondents in the East part of the county were most likely to be uninsured, while those in the West were least likely to be uninsured and were most likely to have employer-sponsored coverage.
- Among the insured who knew whether their plan covered a particular service, nearly all responded that their insurance covered doctor’s visits (98%) and hospital care (99%). Most were covered for prescription drugs (87%) and mental health and substance abuse services. Far fewer had coverage for eyeglasses (62%) or dental visits (56%).

- Among respondents in households with children, the uninsured rate for children was 14.9%.
- Among all respondents, 82% use a doctor's office as their regular place of care, 14% use a clinic, and 4% use an Emergency Department. The uninsured are less likely to use a doctor's office as their regular place of care, and are nearly twice as likely as all respondents to use a clinic.
- Eleven percent of all respondents indicated there has been a time in the last year when they couldn't get the care they needed. The predominant reason was because they did not have health insurance coverage (65%). The uninsured were three times as likely to indicate they were unable to get care in the last year (34%)
- 37% of insured respondents indicated they have a deductible.
- About one-quarter pay nothing for a doctor's visit, another 28% pay between \$1 and \$10, and nearly no respondents pay more than \$30 for a physician visit.

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INTRODUCTION

The Sullivan County Rural Health Network is interested in health insurance status in the county. The Network engaged CGR to design a survey instrument and conduct a phone survey with a random sample of 1,500 county residents. This report describes the methodology used for the survey effort, and details the survey findings.

SURVEY METHODS

After consultation with representatives from the Sullivan County Rural Health Network and the Sullivan County Department of Health, along with review of national surveys regarding health insurance coverage, CGR developed a twenty-question survey designed for use as a telephone survey (see Appendix A). Metrix Matrix Inc., a telephone survey firm, completed 1,501 phone-based surveys using a random digit dial method. Survey data was collected beginning December 15, 2005 and ending January 13, 2006. Calls were made in the evenings and on weekends to avoid over-sampling non-workers. Calls were not made during the week between the Christmas and New Year's Eve holidays. With a total county population of 76,110 based on U.S. Census 2004 estimates, the sample of 1,501 provides results with a confidence interval of +/-2.5% at the 95% level of confidence.

Respondent Demographics

With few exceptions, the demographics of the respondent sample matched the Census 2000 county demographics quite well, though not all respondents provided answers in response to questions about their demographics or socio-economic characteristics. The table below shows that the sample was somewhat older than the general population. For example, while 10% of the general adult population in Sullivan County is between ages 18 and 24, only 5% of the sample population fell into this category. Similarly, the sample had slightly higher proportions of persons ages 45 and up. This difference could be due to the fact that a phone-based survey does not contact individuals who use cell phones as their primary phone, and these individuals are more likely to be in the younger age groups.

As for race and ethnicity, our sample was an excellent match to the

Sullivan County Survey Respondent Demographic Characteristics			
	<u>Survey Respondents</u>		<u>Census 2000</u>
Age	1,480	100%	100%
18 to 24	70	5%	10%
25 to 34	193	13%	16%
35 to 44	279	19%	22%
45 to 64	610	41%	34%
65 or older	328	22%	19%
Race/Ethnicity	1,456	100%	100%
Hispanic	110	8%	9%
Non-Hispanic White	1,165	80%	80%
Non-Hispanic Black	119	8%	8%
Asian	7	0%	1%
Other	55	4%	2%

full county population. The proportion of major race groups, including Hispanic, white, and black populations were nearly identical to the full population as reported in the 2000 Census.

Respondent Socio-Economics

The survey respondents also matched county residents well on socio-economic characteristics including employment status, education, and household income. For example, slightly more than half the survey respondents were employed (54%), compared to 52% of the Sullivan County adult population.

Survey respondents were more likely than the general population of workers to be full-time workers, but this difference is likely due at least in part to definitional differences. The Census data categorizes workers as full-time if they work 35 hours or more per week. In the survey, respondents were asked to self-identify as full-time or part-time, without defining the number of hours per week for each category.

The survey had similar proportions of individuals with Associates degrees and higher, but had lower proportions of persons who had not graduated from high school than the general adult population in Sullivan County.

In comparing household income, the respondent group was somewhat more likely to have a low household income, and less likely to have a high income (\$75,000 or higher).

Overall, the demographic and socio-economic characteristics of the sample are a very good though not perfect representation of the Sullivan county adult population and provide good confidence in the results.

Sullivan County Survey Respondent Economic Characteristics			
	<u>Survey Respondents</u>		<u>Census 2000</u>
Employed	1,490	100%	100%
Yes	812	54%	52%
No	678	46%	48%
If employed...	807	100%	100%
Full-time	641	79%	60%
Part-time	166	21%	40%
Education	1,473	100%	100%
Less than High School	186	13%	24%
High School Diploma/GED	549	37%	34%
Some college	348	24%	18%
Associates degree	125	8%	8%
Bachelors degree	158	11%	9%
Post-graduate degree	107	7%	8%
Household Income	1,299	100%	100%
Less than \$15,000	288	22%	19%
\$15,000-\$24,999	273	21%	16%
\$25,000-\$44,999	316	24%	25%
\$45,000-\$74,999	281	22%	24%
\$75,000 or higher	141	11%	17%

SURVEY RESULTS

Health Insurance Coverage

Of the 1,501 survey respondents, 1,264 (84.2%) had one or more sources of health insurance. Nearly two-thirds of the respondents had either employer-sponsored coverage (53%), or some other private insurance coverage (11%). In 2003, 53.1% of persons nationwide were covered by an employer sponsored plan¹, and 9.2% had some other private insurance (direct-purchase) plan, numbers that are very similar to those found in Sullivan County.

Health Insurance Coverage, All Adults and Those 18 to 64

	All Respondents		Ages 18 to 64		Ages 18 to 64, income-adjusted ²	
	Number	Percentage	Number	Percentage	Number	Percentage
Total Respondents	1,501	100.0%	1,152	100.0%	1,152	100.0%
Total With Coverage ¹	1,264	84.2%	926	80.4%	951	82.6%
Employer-sponsored plan	797	53.1%	661	57.4%	729	63.3%
Medicare	408	27.2%	110	9.5%	99	8.6%
Medicaid	205	13.7%	151	13.1%	122	10.6%
Other private insurance	161	10.7%	92	8.0%	92	8.0%
Family Health Plus	76	5.1%	71	6.2%	60	5.2%
Healthy NY	31	2.1%	26	2.3%	25	2.2%
Other insurance	12	0.8%	10	0.9%	9	0.8%
Don't Know	3	0.2%	0	0.0%	2	0.2%
Uninsured	234	15.6%	226	19.6%	199	17.3%

¹ Coverage categories total to more than 100% because several respondents have multiple sources of health insurance.

² Respondents weighted such that their income reflects Census 2000 income for households with a householder under age 65.

Nearly one-half the survey respondents were covered by a public insurance program including Medicare (27%), Medicaid (14%), Family Health Plus (5%) or Healthy NY (2%). Nationally, 13.7% of the population has Medicare coverage, and 12.4% of the population has Medicaid coverage. Sullivan County's Medicare coverage rate based on the survey data was substantially higher than the national average. This is explained only partially by the slightly higher proportion of persons ages 65+ in the sample compared to the full county population. Several survey

respondents ages 45 to 64 indicated they have Medicare coverage, which indicates they have a disability.

Despite the fact that a majority of the population reported they had health insurance coverage, and indeed 30.2% of respondents have more than one source of coverage, a substantial 15.6% of respondents indicated they were uninsured. This figure is nearly identical to the national rate of uninsured, at 15.7% in 2004, and slightly above the NYS rate of 14.2%.ⁱⁱ

The Uninsured

Among the 234 uninsured individuals in the survey, one-fifth have been uninsured for less than one year. More than one-quarter have been uninsured for ten years or more, including several who indicated they've been uninsured their whole lives.

Length of Uninsurance

<i>Period of Uninsurance</i>			
	234	100.0%	Among the uninsured, 21% indicated
Less than 1 year	46	19.7%	that their employer offers health
1 year to <2 years	27	11.5%	insurance, while half (52%) responded
2 years to <5 years	63	26.9%	that their employer does not. The
5 years to <10 years	34	14.5%	remaining 27% are not employed.
10 years or more	64	27.4%	Among those with employer-

sponsored coverage, about half (26) indicated they do not take it because it's too expensive. Six respondents were either waiting for open enrollment, or were waiting to become eligible (they have not worked at their employer long enough yet). Other reasons included not being eligible because of a part-time work status, finding the plan unsatisfactory, anticipating coverage through a spouse, and in one case, an employer's plan being cancelled.

Employer-Sponsored Coverage Among Uninsured

Total Uninsured	234	100%
Does your employer offer health insurance?		
Yes	48	21%
No	122	52%
Not employed	63	27%
Didn't answer	1	0%

Who Are The Uninsured?

Due to the availability of Medicare for nearly all persons ages 65 and older, the uninsured survey respondents are more likely to be ages 18 to 64 than other survey respondents. In particular, the uninsured in the survey sample are more likely than the full survey sample to be between ages 18 and 34, a finding consistent with national trends.

Uninsured Respondent Characteristics, Compared to All Respondents

	<u>Uninsured</u>		<u>All Respondents</u>			<u>Uninsured</u>		<u>All Respondents</u>	
	<u>Number</u>	<u>%</u>	<u>%</u>	<u>%</u>		<u>Number</u>	<u>%</u>	<u>%</u>	<u>%</u>
Employed	234	100%	100%		Age	230	100%	100%	
Yes	145	62%	54%		18 to 24	20	9%	5%	
No	89	38%	46%		25 to 34	47	20%	13%	
If employed...	143	100%	100%		35 to 44	53	23%	19%	
Full-time	100	70%	79%		45 to 64	106	46%	41%	
Part-time	43	30%	21%		65 or older	4	2%	22%	
Education	230	100%	100%		Race/Ethnicity	228	100%	100%	
Less than High School	38	17%	13%		Hispanic	18	8%	8%	
High School Diploma/GED	94	41%	37%		Non-Hispanic White	175	77%	80%	
Some college	64	28%	24%		Non-Hispanic Black	22	10%	8%	
Associates degree	16	7%	8%		Asian	2	1%	0%	
Bachelors degree	15	7%	11%		Other	11	5%	4%	
Post-graduate degree	3	1%	7%						
Household Income	210	100%	100%						
Less than \$15,000	62	30%	22%						
\$15,000-\$24,999	63	30%	21%						
\$25,000-\$44,999	53	25%	24%						
\$45,000-\$74,999	25	12%	22%						
\$75,000 or higher	7	3%	11%						

The uninsured in this survey sample were slightly less likely to be white or Hispanic, and were slightly more likely to be black than the general Sullivan County population. Despite the fact that insurance coverage is often linked to employment, the uninsured in this sample were more likely than all respondents to be working (62% versus 54%), but were less likely to be working full-time (70% versus 79%).

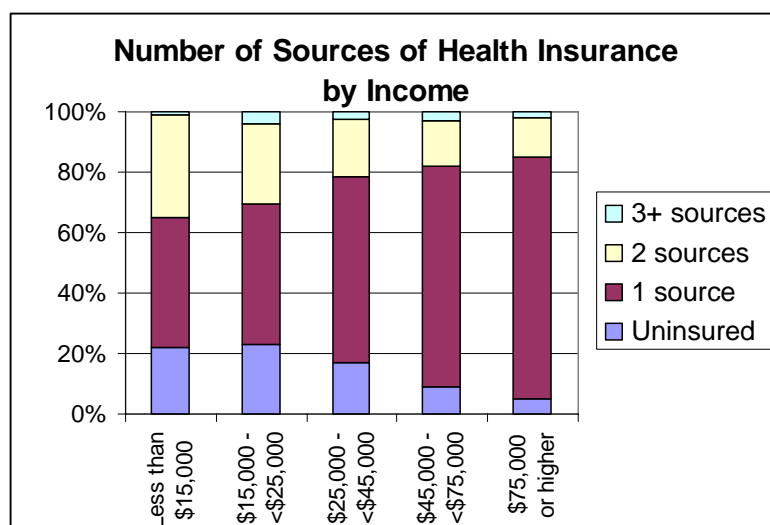
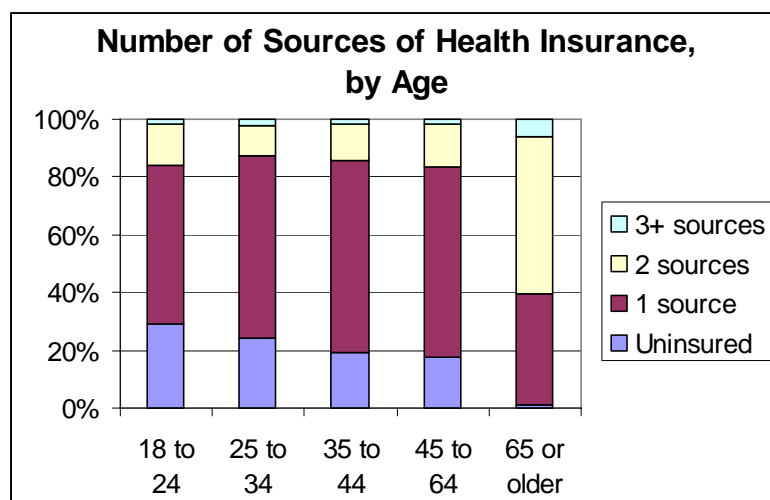
The uninsured in the survey sample were less likely than the full sample to be high school dropouts, but were more likely to be

moderately educated, at a high school or 'some college' level. They were less likely than the full sample population to have college degrees. Further, the uninsured are much more likely to report household income less than \$25,000. The combination of lower education and income levels combined with a higher likelihood of employment could indicate that some uninsured are lower skilled workers, and are in jobs that are either less likely to offer health insurance as an employee benefit, or where the benefit is too costly to buy into.

Insurance Coverage by Selected Characteristics

Health insurance coverage varies by selected individual characteristics, such as age, race, income, education, and employment status. The chart below shows that as age increases, the likelihood of being uninsured drops substantially in this survey sample. Those in the younger age categories were most likely to be

uninsured, while nearly none of those ages 65 and up were uninsured, and in fact many reported two or more sources of insurance (typically Medicare plus a supplemental private plan). (See Appendix B for more detail on those reporting three or more sources of health insurance).



The proportion of respondents without health insurance decreases steadily with increasing household income. Interestingly, the proportion of individuals with multiple sources of insurance also decreases with income. See Appendix C for more detailed data on insurance by socio-demographic characteristics.

Coverage Among Workers

While the majority of adults have health insurance coverage sponsored through their employer (or that of their spouse or parent), many workers responding to this survey indicated that they are uninsured (17.9%) or have health insurance through a non-employer source.

Insurance Coverage Among Workers		
	Number	Percentage
Total Workers	812	100.0%
Total With Coverage ¹	667	82.1%
Employer-sponsored plan	550	67.7%
Medicare	48	5.9%
Medicaid	37	4.6%
Other private insurance	79	9.7%
Family Health Plus	40	4.9%
Healthy NY	20	2.5%
Other insurance	7	0.9%
Don't Know	0	0.0%
Uninsured	145	17.9%

Not surprisingly, workers were less likely to be covered by Medicaid or Medicare as compared with the full respondent population, and they were more likely to have employer-sponsored coverage. They were only slightly more likely than other respondents to be covered through Healthy NY (2.5% versus 2.1%) and were equally likely to be covered by Family Health Plus.

¹ Coverage categories total to more than 100% because several respondents have multiple sources of health insurance.

Coverage By Region

Health insurance coverage varies somewhat by region of the county. Respondents who provided their zip code were split into four regions: North, East, South, and West. Respondents in the

Health Insurance Coverage, by Sullivan County Region								
	North		East		South		West	
	Number	%	Number	%	Number	%	Number	%
Total Respondents	465	100.0%	356	100.0%	440	100.0%	185	100.0%
Total With Coverage ¹	389	83.7%	295	82.9%	374	85.0%	158	85.4%
Employer-sponsored plan	240	51.6%	187	52.5%	234	53.2%	108	58.4%
Medicare	120	25.8%	87	24.4%	125	28.4%	56	30.3%
Medicaid	74	15.9%	53	14.9%	55	12.5%	16	8.6%
Other private insurance	35	7.5%	28	7.9%	58	13.2%	31	16.8%
Family Health Plus	29	6.2%	19	5.3%	23	5.2%	4	2.2%
Healthy NY	9	1.9%	5	1.4%	10	2.3%	6	3.2%
Other insurance	6	1.3%	3	0.8%	2	0.5%	0	0.0%
Don't Know	0	0.0%	0	0.0%	2	0.5%	0	0.0%
Uninsured	76	16.3%	61	17.1%	64	14.5%	27	14.6%

¹ Coverage categories total to more than 100% because several respondents have multiple sources of health insurance.

East were most likely to be uninsured, while those in the West were least likely to be uninsured and were most likely to have employer-sponsored coverage. Medicare coverage was highest in the West, while Medicaid coverage was lowest in that region. See Appendix D for detail on selected zip codes.

Coverage For Selected Services

When asked whether various services were covered under their insurance, most people knew whether coverage was available for primary care services such as doctor's visits, hospital care, and dental visits. However, 29% did not know whether their plan covered mental health services, and 41% did not know whether substance abuse services were covered. Presumably these individuals did not have a need for such services and/or had never sought treatment for these issues.

Insurance Coverage by Type of Service (n=1,252)

Is this service covered?	Total	Of Those Who Know...					I Don't Know	
			Yes	No				
Doctor's visits	1,229	100%	1,201	98%	28	2%	23	2%
Hospital care	1,232	100%	1,215	99%	17	1%	20	2%
Dental visits	1,214	100%	677	56%	537	44%	38	3%
Prescription drugs	1,228	100%	1,071	87%	157	13%	24	2%
Eyeglasses	1,183	100%	734	62%	449	38%	69	5%
Mental health	879	100%	735	84%	144	16%	373	29%
Substance abuse	733	100%	597	81%	136	19%	519	41%

Among those who knew whether their plan covered a particular service, nearly all responded that their insurance covered doctor's visits (98%) and hospital care (99%). Most were covered for prescription drugs (87%) and mental health and substance abuse services. Far fewer had coverage for eyeglasses (62%) or dental visits (56%).

Children

Respondents were asked whether any children ages 19 or younger lived in the household. If so, the respondent was asked to use the oldest (or only) child as a reference for the following questions.

Among respondents in households with children, the rate of uninsurance for the oldest (or only) child was 14.9%, just slightly lower than the rate among adult respondents.

Respondents with children ages 19 or younger in household		
Total Respondents with children	556	100.0%
Child is covered	467	84.0%
Child is uninsured	83	14.9%
Don't Know	7	1.3%
Type of Coverage		
Employer-sponsored	253	54.2%
Other private insurance	30	6.4%
Child Health Plus	101	21.6%
Medicaid	66	14.1%
Medicare	7	1.5%
Military	1	0.2%
Don't know	9	1.9%

Coverage type was somewhat different as compared to the adult respondents. While the proportion covered by an employer-sponsored plan was similar, as was the proportion on Medicaid, a substantial proportion of the children (22%) were reportedly covered by Child Health Plus.

Access to Care

All respondents were asked whether they have a regular place to go to for medical care, and 86% responded that they did (61% of the uninsured). Among all respondents, 82% used a doctor's office as their regular place of care, 14% used a clinic, and 4% used an Emergency Department. The uninsured were less likely to use a doctor's office as their regular place of care, and were nearly twice as likely as all respondents to use a clinic.

When asked whether they had seen a doctor in the last year, 83% responded that they had, and among those, nearly three-quarters saw a doctor for an annual checkup. The uninsured were less likely to have seen a doctor in the last year.

Place of Care				
	Total Respondents		Uninsured	
Do you have a regular place for medical care?				
Yes	1,282	85.6%	142	60.7%
No	216	14.4%	92	39.3%
If yes, is it...				
Doctor's Office	1,040	81.5%	86	60.6%
Clinic	183	14.3%	36	25.4%
Emergency Department/ER	53	4.2%	20	14.1%
Have you seen a doctor in the last year?				
Yes	1,233	82.9%	142	61.2%
No	254	17.1%	90	38.8%
If yes, was it for an annual checkup?				
Yes	884	72.4%	70	49.6%
No	337	27.6%	71	50.4%

Respondents were asked if there has been a time in the last year when they could not get health care they needed. Eleven percent responded that this was the case. Of those, the predominant reason was a lack of health insurance coverage (65%). In 18% of the cases it was because the respondent's insurance did not cover the service or because the insurer denied the treatment or the claim. The uninsured were three times as likely to indicate they were unable to get care in the last year (34%).

Access to Care				
	Total Respondents		Uninsured	
In the last year, has there been a time when you couldn't get health care?				
Total	1,481	100.0%	226	100.0%
No	1,319	89.1%	150	66.4%
Yes	162	10.9%	76	33.6%
If yes, what was the reason?				
Didn't have health insurance	105	64.8%	70	92.1%
Had insurance, but it didn't cover needed service	19	11.7%	1	1.3%
Health insurer denied the treatment or claim	10	6.2%	3	3.9%
There was no available health care provider	9	5.6%	1	1.3%
Lack of transportation	2	1.2%	0	0.0%
Language barriers	0	0.0%	0	0.0%
Don't Know	7	4.3%	0	0.0%
Other	10	6.2%	0	0.0%

Costs

The survey asked respondents about costs associated with their health insurance, including premiums, deductibles and co-payments.

Deductible

When persons with health insurance were asked whether they have an annual deductible, 6.5% (81 respondents) did not know. Of those who knew, 37% stated they have a deductible and 63% do not.

Deductible		
Do you have a deductible?		
Total Who Know	1,171	100.0%
Yes	436	37.2%
No	735	62.8%
Don't Know	81	

and 63% do not.

Persons who stated they had a deductible were asked for the amount. Of the 436 with a deductible, only 71 provided an answer, which indicates a lack of knowledge about this cost. For example, 47 respondents stated that they have a \$100 deductible, and an additional 20 respondents stated their deductible ranges between \$110 and \$1,200. However in some cases the deductible was described as being for prescriptions or for hospitalizations, which indicates the cost might be a co-payment. In some cases the amount was for each individual; in other cases the amount applied to a family.

Premiums

Slightly more than 3% of respondents with health insurance did not know whether they have a premium cost (41 respondents). Of those who knew, 59% contribute toward their premium and 41% do not. Of those with a premium cost, most knew the amount of their contribution towards their premium, which in most cases was a dollar amount, but in some cases was a percentage. The table below shows that more than one-quarter of persons contributing towards their monthly premium pay less than \$10 (29%). At the other extreme, nearly as many respondents pay more than \$200 each month towards their premium (24%).

Seven percent of those with health insurance did not know whether their employer contributes to their monthly premium. Of those who knew, 52% indicated that their employer contributes. In most cases, respondents indicated that the employer contributes less than \$100 towards their premium.

Monthly Premium			Employer Contribution		
Do you pay a monthly premium?			Does your employer contribute to the premium?		
Total Who Know	1,205	100.0%	Total Who Know	1,222	100.0%
Yes	711	59.0%	Yes	634	51.9%
No	494	41.0%	No	588	48.1%
Don't Know	41		Don't Know	93	
How much do you pay?			How much does employer contribute?		
Pay Dollar Amount	677	100.0%	Pay Dollar Amount	538	100.0%
Less than \$10	193	28.5%	Less than \$100	476	88.5%
\$10 to \$24	18	2.7%	\$100 to \$499	29	5.4%
\$25 to \$49	69	10.2%	\$500 to \$999	24	4.5%
\$50 to \$99	128	18.9%	\$1000+	9	1.7%
\$100 to \$199	110	16.2%	Pay Percentage	78	100.0%
\$200 to \$499	113	16.7%	0% to 50%	13	16.7%
\$500+	46	6.8%	51% to 99%	26	33.3%
Pay Percentage	12	100.0%	100%	39	50.0%
5% to 10%	6	50.0%			
20% to 50%	5	41.7%			
1.5% of my salary	1	8.3%			

Co-payments

Nearly all respondents (98%) were able to answer a question about co-payments for a regular doctor's visit. About one-quarter pay nothing for a doctor's visit, another 28% pay between \$1 and \$10, and nearly no respondents pay more than \$30 for a physician visit. A small number of respondents pay a percentage of the cost of the visit, with most of these individuals paying 20% of the cost.

What is Your Copayment for a Regular Doctor's Visit?		
How much do you pay?		
Pay Dollar Amount	1,213	100.0%
\$0	308	25.4%
\$1 to \$10	345	28.4%
\$11 to \$15	267	22.0%
\$16 to \$20	191	15.7%
\$21 to \$30	81	6.7%
\$31 to \$100	19	1.6%
\$101+	2	0.2%
Pay Percentage	22	100.0%
10%	1	4.5%
20%	19	86.4%
40%	1	4.5%
80%	1	4.5%

CONCLUSION

The survey results highlight several interesting points. First, the uninsured rate in Sullivan County is very similar to the national rate and is slightly higher than the NYS rate. Also, the insurance coverage rate among children appears to be similar to that among adults. Further, rates of uninsurance vary substantially by selected individual characteristics such as age, income, and education level.

The uninsured are clearly more vulnerable when it comes to access to health care. While most people have seen a doctor in the last year, this is less common among the uninsured. The uninsured are also more likely to have gone without needed health care in the last year.

ⁱ U.S. Census Bureau. “Income, Poverty, and Health Insurance Coverage in the United States: 2003. www.census.gov/prod/2004pubs/p60-226.pdf.

ⁱⁱ U.S. Census Bureau. Press Release. “Income Stable, Poverty Rate Increases, Percentage of Americans Without Health Insurance Unchanged.” August 30, 2005.

APPENDIX A

SURVEY INSTRUMENT

SULLIVAN COUNTY RURAL HEALTH NETWORK

Survey of Health Insurance

Introduction: *On behalf of the Sullivan County Rural Health Network, we're studying health insurance coverage in the County. Would you help by spending 5 minutes answering my questions?*

Screen: *Are you an adult age 18 or older?*

RESPONDENT HEALTH INSURANCE COVERAGE

1. Are you covered by any of the following forms of health insurance:

a) **A health insurance plan provided a current or former employer of you or a family member?** ___(1)Yes ___(2)No

b) **A health insurance plan that you or a family member purchased directly from an insurance company, that is, *not* through current or former employment?** ___(1)Yes ___(2)No

c) **Medicare?** [*Medicare is health insurance for persons 65 years old and over or persons with disabilities.*] ___(1)Yes ___(2)No

d) **Medicaid?** [*Medicaid is the government assistance program that pays for health care.*] ___(1)Yes ___(2)No

e) **Family Health Plus?** ___(1)Yes ___(2)No [*Family Health Plus is a public insurance program for adults ages 19 to 64*]

f) **Healthy NY?** ___(1)Yes ___(2)No [*Healthy NY is a NYS program of health insurance for small businesses and individuals*]

If a-f is selected, skip to #3

2. **[If all answers in #1 are "no"]** Am I correct in assuming that you do not have health insurance?

___(1)Yes, I'm uninsured (go to 2a) ___(2)No, I have insurance (skip to 3)

(a) **How long have you been uninsured?** _____months/years

(b) **Does your employer offer health insurance?**

___(1)Yes ___(2)No ___(3)Not employed ___(4)Don't Know

[If yes to 2b]

(c) **Why don't you take the insurance?**

___ (1) Too expensive

___ (2) Other _____

[If yes to 2 (uninsured) skip to #4]

3. **[If insured from #1...]** Does your insurance cover the following:

- a) Doctor visits? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- b) Hospital care? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- c) Dental visits? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- d) Prescription drugs? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- e) Eyeglasses? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- f) Mental Health/counseling visits? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know
- g) Treatment for substance abuse? __₍₁₎Yes __₍₂₎No __₍₃₎Don't know

HEALTH INSURANCE COVERAGE FOR CHILDREN IN HOUSEHOLD

4. Are there any children ages 19 or younger in this household? __₍₁₎Yes __₍₂₎No

[If no to 4, skip to #7]

5. Thinking of the oldest child, does he or she have health insurance coverage? __₍₁₎Yes
__₍₂₎No

[If yes to 5]

6. What is his or her primary type of coverage?

- __₍₁₎ Employer-sponsored health insurance (through parent)
- __₍₂₎ Other private insurance
- __₍₃₎ Medicare
- __₍₄₎ Medicaid
- __₍₅₎ Child Health Plus [*Child Health Plus is a NYS program that helps pay for children's health care.*]
- __₍₆₎ Other _____

EXTENT OF COVERAGE

[If insured, ask 7-10, otherwise skip to 11]

7. Do you have a deductible, or an amount you must pay before your insurance begins to cover medical costs? __₍₁₎Yes __₍₂₎No

If yes, what is your annual deductible? \$____

8. Do you pay a monthly premium or contribute part of a monthly premium for your coverage? __₍₁₎Yes __₍₂₎No

If yes, how much do you pay? \$____

9. Does an employer or someone else contribute towards the premium?

__₍₁₎Yes __₍₂₎No If yes, do you know how much? \$__

10. What is your co-payment for a regular doctor's visit? \$____

ACCESS TO CARE AND UTILIZATION

11. Do you have a regular place you go to for medical care? (1) Yes (2) No

[If no to 11, skip to #12]

If yes, is it...

- (1) Doctor's office
- (2) Clinic
- (3) Hospital Emergency Department/ER

12. Have you seen a doctor in the last year? (1) Yes (2) No **[If no, skip to #13]**

If yes, was it for a regular or annual check up? (1) Yes (2) No

13. In the last year, has there been a time you could not get health care that you needed?

(1) Yes (2) No **[If no, skip to #14]**

If yes, was it because ...

- (1) You didn't have health insurance
- (2) You had insurance but it didn't cover the service you needed
- (3) The health insurer denied treatment/claim
- (4) There was no available health care provider
- (5) Lack of transportation
- (6) Language barriers

BACKGROUND INFO ON RESPONDENT

14. What is your zip code? _ _ _ _ _

15. Are you employed? (1) Yes (2) No

a) If yes, (1) Full-time (2) Part-time?

16. What is the highest level of education you completed?

- (1) Less than High School
- (2) High School diploma/GED
- (3) Some college
- (4) Associates degree
- (5) Bachelors degree
- (6) Post - graduate degree

17. What is your age?

- (1) 18 to 24
- (2) 25 to 34
- (3) 35 to 44
- (4) 45 to 64
- (5) 65 or older

18. Are you Hispanic? ___(1)Yes ___(2)No

19. How would you describe your race?

- ___(1) White or Caucasian
- ___(2) Black or African-American
- ___(3) Asian
- ___(4) Other _____

20. How would you describe your total household income?

- ___(1) Less than \$15,000
- ___(2) \$15,000 - <\$25,000
- ___(3) \$25,000 - <\$45,000
- ___(4) \$45,000-<\$75,000
- ___(5) \$75,000 or higher

Thank you for your time.

Appendix B

Respondents Who Report Three or More Sources of Health Insurance

Respondent	Health Insurance Sources Reported						Total Sources
	Employer Coverage	Other Private	Medicare	Medicaid	FHP	Healthy NY	
1	yes	yes	yes	yes	no	no	4
2	yes	yes	no	no	yes	yes	4
3	yes	no	yes	yes	no	yes	4
4	yes	no	yes	yes	no	yes	4
5	no	no	yes	yes	yes	yes	4
6	yes	don't know	yes	yes	no	no	3
7	yes	yes	yes	no	no	no	3
8	yes	yes	yes	no	no	no	3
9	yes	yes	yes	no	no	no	3
10	yes	yes	yes	no	no	no	3
11	yes	yes	yes	no	no	no	3
12	yes	yes	yes	no	no	no	3
13	yes	yes	yes	no	no	no	3
14	yes	yes	yes	no	no	no	3
15	yes	yes	yes	no	no	no	3
16	yes	yes	no	no	yes	no	3
17	yes	yes	no	no	yes	no	3
18	yes	yes	no	no	no	yes	3
19	yes	yes	no	yes	no	no	3
20	yes	yes	no	no	yes	no	3
21	yes	yes	no	no	yes	no	3
22	yes	yes	no	no	no	yes	3
23	yes	yes	no	don't know	no	yes	3
24	yes	yes	no	no	yes	no	3
25	yes	no	yes	no	no	yes	3
26	yes	no	yes	yes	no	no	3
27	yes	no	yes	yes	no	no	3
28	yes	no	yes	yes	no	no	3
29	yes	no	yes	no	no	yes	3
30	yes	no	yes	yes	no	no	3
31	yes	no	no	no	yes	yes	3
32	no	yes	yes	yes	no	no	3
33	no	yes	yes	no	yes	no	3
34	no	yes	yes	no	no	yes	3
35	no	yes	yes	no	yes	no	3
36	no	yes	yes	yes	no	no	3
37	no	yes	yes	yes	no	no	3
38	no	yes	yes	no	yes	no	3
39	no	yes	no	yes	yes	no	3
40	no	yes	no	no	yes	yes	3
41	no	no	yes	yes	no	yes	3
42	no	no	yes	yes	yes	no	3
43	no	no	no	yes	yes	yes	3

Appendix C – Health Insurance Sources by Socio-Demographics

Number of Sources of Health Insurance, by Selected Characteristics					
	<u>Uninsured</u>	<u>1 source</u>	<u>2 sources</u>	<u>3 sources</u>	<u>Total</u>
Age					
18 to 24	29.0%	55.1%	14.5%	1.4%	100.0%
25 to 34	24.4%	63.2%	10.4%	2.1%	100.0%
35 to 44	19.1%	66.9%	12.2%	1.8%	100.0%
45 to 64	17.4%	66.0%	14.8%	1.8%	100.0%
65+	1.2%	38.1%	54.6%	6.1%	100.0%
Education					
Less than High School	20.5%	45.4%	30.3%	3.8%	100.0%
High School diploma/GED	17.2%	53.6%	26.1%	3.1%	100.0%
Some college	18.4%	57.2%	21.0%	3.4%	100.0%
Associates degree	12.8%	76.8%	9.6%	0.8%	100.0%
Bachelors degree	9.5%	68.4%	20.9%	1.3%	100.0%
Post-graduate degree	2.8%	83.2%	11.2%	2.8%	100.0%
Employment					
Employed	13.2%	45.8%	37.2%	3.9%	100.0%
Full time	15.6%	73.6%	8.4%	2.3%	100.0%
Part time	25.9%	58.4%	15.1%	0.6%	100.0%
Not Employed	17.9%	70.2%	10.0%	2.0%	100.0%
Income					
Less than \$15,000	21.8%	43.0%	34.2%	1.1%	100.0%
\$15,000 - <\$25,000	23.2%	46.3%	26.5%	4.0%	100.0%
\$25,000 - <\$45,000	16.8%	61.9%	18.7%	2.5%	100.0%
\$45,000 - <\$75,000	8.9%	73.3%	14.9%	2.8%	100.0%
\$75,000 or higher	5.0%	80.1%	12.8%	2.1%	100.0%
Race/Ethnicity					
Hispanic	16.4%	61.8%	19.1%	2.7%	100.0%
Non-Hispanic White	15.1%	60.2%	21.9%	2.8%	100.0%
Non-Hispanic Black	18.6%	48.3%	29.7%	3.4%	100.0%
Asian	28.6%	57.1%	0.0%	14.3%	100.0%
Other	20.0%	61.8%	18.2%	0.0%	100.0%

Appendix D
Health Insurance Coverage by Selected Zip Codes

	12701		12754		12758		12779	
	Monticello		Liberty		Livingston Manor		South Fallsburg	
	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>	<u>Number</u>	<u>Percentage</u>
Total Respondents	178	100.0%	173	100.0%	114	100.0%	47	100.0%
Total With Coverage ¹	153	86.0%	150	86.7%	95	83.3%	38	80.9%
Employer-sponsored plan	85	47.8%	91	52.6%	62	54.4%	18	38.3%
Medicare	58	32.6%	51	29.5%	27	23.7%	14	29.8%
Medicaid	36	20.2%	38	22.0%	17	14.9%	13	27.7%
Other private insurance	26	14.6%	11	6.4%	6	5.3%	5	10.6%
Family Health Plus	16	9.0%	8	4.6%	11	9.6%	4	8.5%
Healthy NY	4	2.2%	3	1.7%	4	3.5%	2	4.3%
Other insurance	0	0.0%	3	1.7%	3	2.6%	1	2.1%
Don't Know	1	0.6%	0	0.0%	0	0.0%	0	0.0%
Uninsured	24	13.5%	23	13.3%	19	16.7%	9	19.1%

¹ Coverage categories total to more than 100% because several respondents have multiple sources of health insurance.