

CHAPTER 2: HEALTH CARE ACCESS

No Health Care Coverage (among Adults 18 to 64) in 2006

Definition	Responding “No” to the following question: “Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare?” The results reported for this section have been limited to adults aged 18-64.
Prevalence	WV: 18.9% (95% CI: 17.0-20.8) in 2006. US: 18.6% (95% CI: 18.2-19.0) in 2006. West Virginia ranked 21 st highest among 50 US States and DC in 2006.
Time Trends	Health care access significantly increased for both men and women in West Virginia between 2003 and 2006. There were 23.5% (95% CI: 21.5-25.5) of adults in the state without any health care coverage in 2003, compared with only 18.9% (95% CI: 17.0-20.8) in 2006.
Gender	Men: 18.2% (95% CI: 15.3-21.1) in 2006. Women: 19.6% (95% CI: 17.2-22.1) in 2006. There were no significant differences in how frequently men and women reported a lack of health care coverage.
Age	No health care coverage was significantly more prevalent among young adults aged 18-34 than among those aged 45 and older. This trend was slightly more pronounced among men.
Education	Adults with the least education were significantly more at risk for no health care coverage than those with any level of education beyond high school. Approximately 32% of adults without a high school diploma lacked health care coverage, while the rate for college graduates was less than 6%.
Household Income	Lack of health care access was significantly more common among lower income groups. About 40% of adults with household incomes from \$15,000 to less than \$25,000 had no health care coverage. In contrast, adults living in households with incomes of \$50,000 and above had a risk in the much lower 3% to 6% range.

WV HEALTHY PEOPLE 2010 OBJECTIVES

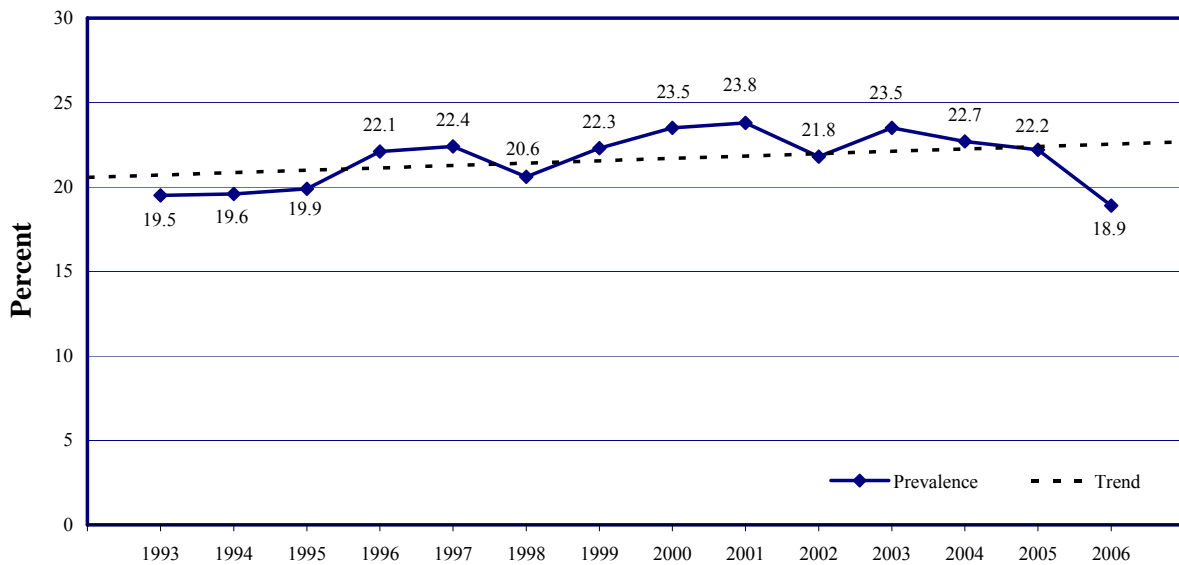
Objective 1.1a	Increase the proportion of persons aged 18-64 with health insurance coverage to 90%. (Baseline: 79.4% in 1998; Current: 81.1% in 2006)
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Table 2.1 No health care coverage among adults aged 18-64 by demographic characteristics: WVBRFSS, 2006

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,149	18.2	15.3-21.1	1,607	19.6	17.2-22.1	2,756	18.9	17.0-20.8
Age									
18-24	67	*29.6	18.2-41.0	77	*26.4	15.5-37.3	144	28.0	20.1-36.0
25-34	150	32.2	24.0-40.4	265	25.6	19.9-31.2	415	28.9	23.9-33.9
35-44	231	16.5	11.0-21.9	369	21.8	17.0-26.6	600	19.2	15.5-22.8
45-54	331	8.2	5.2-11.1	430	14.4	10.8-18.0	761	11.3	8.9-13.6
55-64	370	9.1	5.9-12.3	466	13.1	9.7-16.4	836	11.1	8.8-13.5
Education									
Less than H.S.	158	32.0	22.6-41.3	168	32.6	23.8-41.3	326	32.2	25.7-38.8
H.S. or G.E.D.	461	25.2	20.0-30.4	599	25.7	21.3-30.2	1,060	25.5	22.0-28.9
Some Post-H.S.	221	11.4	5.8-17.0	425	18.2	13.5-22.9	646	15.3	11.7-18.9
College Graduate	308	4.6	1.8-7.3	414	6.4	3.3-9.5	722	5.5	3.4-7.5
Income									
Less than \$15,000	118	*35.6	23.9-47.3	243	33.5	25.9-41.1	361	34.3	27.8-40.8
\$15,000- 24,999	168	38.0	28.8-47.1	277	40.7	33.2-48.3	445	39.5	33.7-45.3
\$25,000- 34,999	160	23.6	14.5-32.7	185	24.9	17.1-32.7	345	24.2	18.0-30.3
\$35,000- 49,999	193	12.6	6.6-18.5	247	12.9	8.4-17.3	440	12.7	9.0-16.4
\$50,000- 74,999	202	8.4	3.1-13.7	255	* 4.4	1.8-7.0	457	6.4	3.4-9.4
\$75,000+	220	3.3	0.4-6.3	245	* 2.2	0.4-4.1	465	* 2.8	1.0-4.7

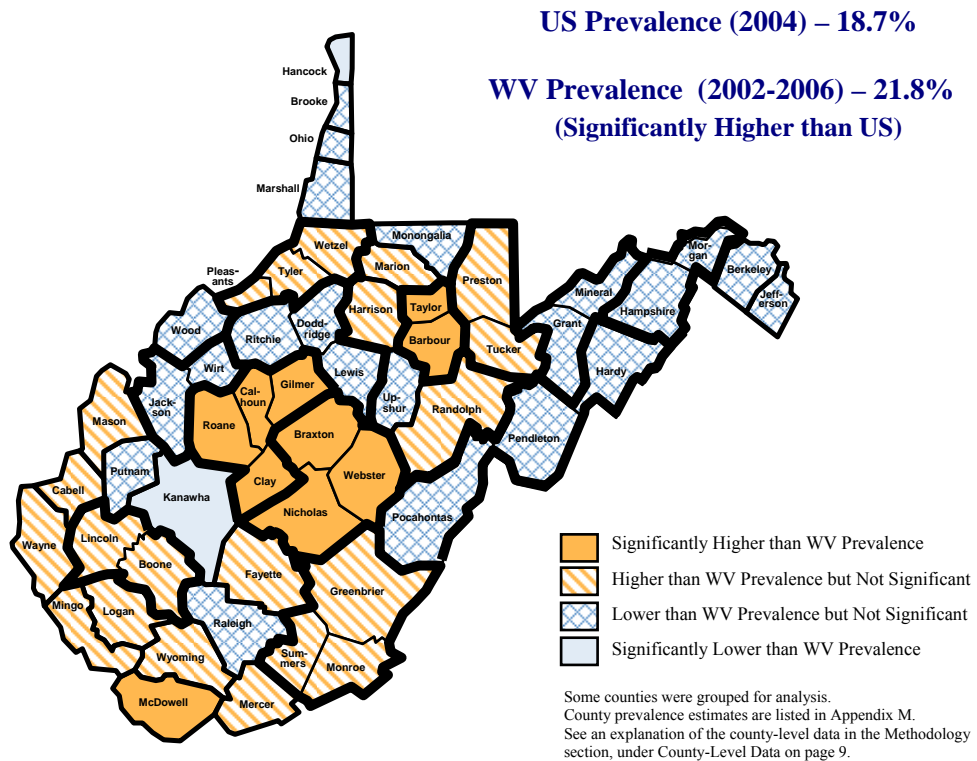
* Use caution when interpreting and reporting this specific estimate. See the detailed discussion about estimates in the Methodology section.
 Source: West Virginia Behavioral Risk Factor Surveillance System (WVBRFSS), West Virginia Health Statistics Center, January 2008.
 Population: Non-institutionalized adults age 18 and older residing in West Virginia.

Figure 2.1 No health care coverage among adults aged 18-64 by year: WVBRFSS, 1993-2006



Source: West Virginia Behavioral Risk Factor Surveillance System (WVBRFSS), West Virginia Health Statistics Center, January 2008.
 Population: Non-institutionalized adults age 18 and older residing in West Virginia.
 Definition: Responding “No” to the following question: “Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare?” The results reported for this section have been limited to adults aged 18-64.

Figure 2.2 No health care coverage among adults aged 18-64 by county: WVBRFSS, 2002-2006



Needed Medical Care but Could Not Afford It in 2006

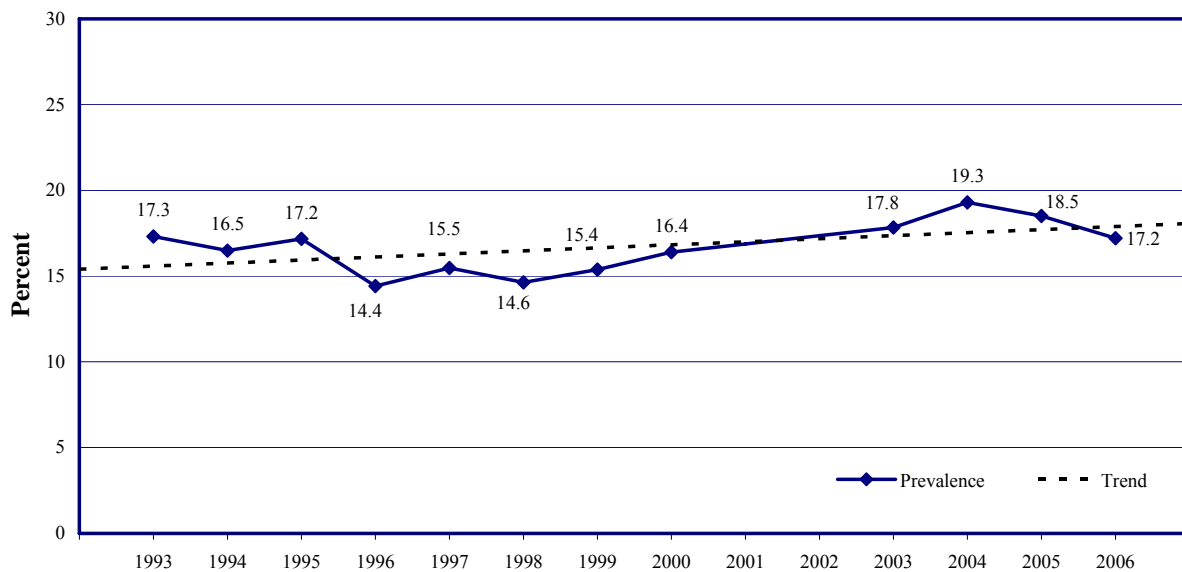
Definition	Responding “Yes” to the following question: “Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?” This summary applies to both 2004 and 2005 unless stated otherwise.
Prevalence	<p>WV: 17.2% (95% CI: 15.7-18.7) in 2006.</p> <p>US: 13.3% (95% CI: 13.0-13.6) in 2006.</p> <p>West Virginia ranked 6th highest among 50 US States and DC in 2006.</p>
Time Trends	There was an insignificant down trend in this risk factor between 2004 and 2006.
Gender	<p>Men: 14.0% (95% CI: 11.8-16.1) in 2006.</p> <p>Women: 20.1% (95% CI: 18.0-22.2) in 2006.</p> <p>Women had a significantly higher overall prevalence of this risk factor than men.</p>
Age, Education, Household Income	<p>The prevalence of this risk was similar among groups in the 18-54 age range. A significant decline occurred at age 55 and above, however, and those aged 65 and older were significantly less likely to forgo medical care than younger adults. College graduates were significantly less likely to have problems affording needed health care than those with any lower level of education.</p> <p>The prevalence of this risk factor generally increased as household incomes declined. From a high of 30.5% for the \$15,000 to \$24,999 income group, this risk dropped to only 3% among those with \$75,000 and higher annual incomes.</p>

Table 2.2 Could not afford needed medical care in past 12 months by demographic characteristics: WVBRFSS, 2006

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,493	14.0	11.8-16.1	2,297	20.1	18.0-22.2	3,790	17.2	15.7-18.7
Age									
18-24	67	14.1	5.8-22.3	78	*30.5	19.3-41.8	145	22.1	14.9-29.2
25-34	150	21.9	14.7-29.0	265	29.4	23.6-35.3	415	25.6	21.0-30.3
35-44	231	15.4	10.7-20.1	369	25.4	20.5-30.3	600	20.5	17.0-23.9
45-54	331	15.1	11.0-19.3	430	23.2	18.9-27.5	761	19.2	16.2-22.2
55-64	370	12.3	8.6-16.0	465	11.9	8.8-15.0	835	12.1	9.7-14.5
65+	340	5.5	2.8-8.2	677	7.9	5.6-10.2	1,017	6.9	5.1-8.6
Education									
Less than H.S.	256	23.3	16.7-29.9	361	22.0	16.8-27.2	617	22.7	18.5-26.9
H.S. or G.E.D.	594	17.3	13.6-20.9	898	23.6	19.9-27.2	1,492	20.4	17.9-23.0
Some Post-H.S.	282	7.4	4.0-10.8	542	21.7	17.2-26.2	824	15.6	12.6-18.7
College Graduate	357	7.4	4.1-10.6	493	10.6	7.5-13.6	850	9.0	6.8-11.2
Income									
Less than \$15,000	169	30.0	21.7-38.4	412	29.1	23.9-34.4	581	29.4	24.9-33.9
\$15,000- 24,999	267	25.7	19.3-32.2	462	34.3	28.4-40.1	729	30.5	26.1-34.8
\$25,000- 34,999	215	21.0	14.3-27.8	281	21.5	15.5-27.6	496	21.3	16.7-25.8
\$35,000- 49,999	237	10.2	5.5-15.0	287	19.1	13.7-24.5	524	14.4	10.8-18.0
\$50,000- 74,999	225	* 4.0	1.2-6.7	273	11.2	6.5-16.0	498	7.5	4.8-10.2
\$75,000+	247	* 2.9	0.7-5.1	262	* 3.2	1.1-5.3	509	3.0	1.5-4.6

* Use caution when interpreting and reporting this specific estimate. See the detailed discussion of estimates in the Methodology section.

Figure 2.3 Could not afford needed medical care in past 12 months by year: WVBRFSS, 1993-2006



Source: West Virginia Behavioral Risk Factor Surveillance System (WVBRFSS), West Virginia Health Statistics Center, January 2008.
 Population: Non-institutionalized adults age 18 and older residing in West Virginia.
 Definition: Responding "Yes" to the following question: "Was there a time in the past 12 months when you needed to see a doctor but could not because of cost?"

No Personal Doctor or Health Care Provider in 2006

Definition Responding “No” to the following question: “Do you have one (or more than one) person you think of as your personal doctor or health care provider?”

Prevalence **WV: 20.3%** (95% CI: 18.6-22.0) in 2006.
US: 20.0% (95% CI: 19.7-20.4) in 2006.
 West Virginia ranked 21st highest among 50 US States and DC in 2006.

Time Trends There was an insignificant down trend in this risk factor between 2004 and 2006.

Gender **Men:** 25.3% (95% CI: 22.5-28.2) in 2006.
Women: 15.6% (95% CI: 13.6-17.6) in 2006.
 The risks of not having a personal doctor or health care provider were significantly higher for men than for women.

Age Adults aged 18-44 had significantly higher rates of this risk factor than those in any older age bracket. Among the oldest age group (65 and older), only 6.6% lacked their own personal doctor or health care provider.

Education No overall significant differences were noted by educational achievement alone. Among men, however, those with no more than a high school education were significantly more at risk than men with some college education.

Household Income Household income was associated with few differences in this risk. In 2006, even adults with \$75,000 and above in household income did not have a significantly lower rate than those from less than \$15,000 income households.

Table 2.3 No personal doctor or health care provider by demographic characteristics: WVBRFSS, 2006

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,492	25.3	22.5-28.2	2,293	15.6	13.6-17.6	3,785	20.3	18.6-22.0
Age									
18-24	66	*38.4	25.7-51.2	78	*29.1	17.9-40.4	144	33.9	25.3-42.5
25-34	150	48.3	39.8-56.8	265	27.9	22.1-33.7	415	38.2	32.9-43.4
35-44	232	26.5	20.3-32.7	369	19.6	15.1-24.1	601	23.0	19.2-26.8
45-54	330	20.2	15.8-24.6	429	12.8	9.4-16.3	759	16.5	13.7-19.3
55-64	371	13.6	10.0-17.3	465	9.5	6.6-12.3	836	11.5	9.2-13.9
65+	339	9.7	6.4-13.0	674	4.4	2.8-6.1	1,013	6.6	4.9-8.3
Education									
Less than H.S.	257	31.0	23.8-38.3	360	14.0	8.9-19.1	617	22.8	18.2-27.3
H.S. or G.E.D.	592	31.4	26.5-36.4	895	17.7	14.3-21.1	1,487	24.5	21.4-27.5
Some Post-H.S.	282	18.1	12.9-23.3	542	14.9	10.9-18.9	824	16.2	13.0-19.4
College Graduate	357	17.0	12.5-21.5	493	13.7	10.1-17.4	850	15.4	12.5-18.3
Income									
Less than \$15,000	168	29.7	20.6-38.8	413	17.2	12.2-22.1	581	21.5	17.0-26.1
\$15,000- 24,999	267	27.9	21.3-34.5	461	16.3	11.7-20.9	728	21.4	17.5-25.3
\$25,000- 34,999	215	27.5	20.0-35.0	281	16.4	11.1-21.8	496	22.2	17.5-27.0
\$35,000- 49,999	237	28.8	21.7-35.8	287	11.5	6.9-16.1	524	20.6	16.2-25.0
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\$75,000+	246	16.4	11.4-21.5	262	12.9	8.5-17.3	508	14.9	11.5-18.3

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