

CHAPTER 2: HEALTH CARE ACCESS

No Health Care Coverage: Adults aged 18 to 64 who have no health care coverage (including health insurance, prepaid plans such as HMOs, or government plans such as Medicare).

State Prevalence	23.5% (95% CI: 21.5-25.5); 7 th highest among 54 BRFSS participants for adults aged 18 to 64. National prevalence: 18.2% (95% CI: 17.8-18.5).
Time Trends	The prevalence of no health care coverage increased slightly between 2002 and 2003. Overall, the percentage of uninsured adults has increased since 1993, from 19.5% to 23.5%. During this period, there were only two years in which the percentage of uninsured declined (1998 and 2002).
Gender	Men 24.6% (95% CI: 21.5-27.6); Women 22.5% (95% CI: 19.9-25.1). There was no significant gender difference in the prevalence of no health care coverage.
Age	The prevalence of no health care coverage significantly decreased with age. Uninsured rates were highest among young adults aged 18 to 24 (39.1%) and lowest among older adults aged 55 to 64 (13.3%). This trend was especially evident among men.
Education	Uninsured rates significantly decreased as educational attainment increased. In fact, the prevalence of no health care coverage was more than three times higher among adults without a high school diploma than among those with four or more years of college (37.6% versus 10.3%). College graduates were significantly more likely to be insured than those at all lower levels of education.
Household Income	The prevalence of no health care coverage decreased as household income increased. Individuals with a household income of \$35,000 or more were significantly more likely to have health care coverage than those with an income less than \$35,000. Nearly 40% of adults in the poorest households were uninsured, compared with about 5% of those with an income of \$75,000 or more. Men in the wealthiest households were significantly more likely to be uninsured than their female counterparts (7.2% versus 0.4%).
Quick Stats	<ul style="list-style-type: none">• 19.1% of the total population had no health care coverage. Only 2.0% of adults aged 65 and older were uninsured.

West Virginia 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: 76.5% in 2003)
Objective 1.2	(Developmental) Increase the proportion of persons with a personal primary care provider. (Baseline: 78.0 in 2001; Current: 78.4% in 2002)

Table 2.1: No health care coverage among adults aged 18 to 64: WVBRFSS, 2003

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,043	24.6	(21.5-27.6)	1,484	22.5	(19.9-25.1)	2,527	23.5	(21.5-25.5)
Age									
18-24	87	41.9	(30.5-53.3)	111	36.2	(26.1-46.4)	198	39.1	(31.5-46.7)
25-34	187	32.4	(25.1-39.7)	268	28.1	(22.3-33.8)	455	30.2	(25.6-34.9)
35-44	235	24.1	(18.2-30.1)	322	22.3	(17.2-27.4)	557	23.2	(19.3-27.1)
45-54	284	18.3	(13.4-23.2)	387	14.1	(10.4-17.9)	671	16.2	(13.1-19.3)
55-64	250	10.0	(6.1-13.8)	396	16.6	(12.6-20.7)	646	13.3	(10.5-16.2)
Education									
Less than H.S.	149	39.7	(30.4-49.0)	208	35.1	(27.7-42.5)	357	37.6	(31.6-43.6)
H.S. or G.E.D.	428	29.0	(24.1-33.9)	590	24.5	(20.4-28.7)	1,018	26.8	(23.6-30.0)
Some Post-H.S.	224	18.5	(12.5-24.6)	369	21.6	(16.4-26.9)	593	20.2	(16.3-24.2)
College Graduate	240	10.0	(5.4-14.6)	317	10.7	(6.4-15.0)	557	10.3	(7.2-13.5)
Income									
Less than \$15,000	131	38.6	(28.6-48.6)	213	40.2	(32.4-48.0)	344	39.4	(33.1-45.7)
\$15,000- 24,999	180	47.2	(39.1-55.3)	313	38.4	(32.2-44.6)	493	42.3	(37.3-47.3)
\$25,000- 34,999	144	19.9	(12.5-27.2)	207	28.5	(21.6-35.4)	351	24.5	(19.5-29.6)
\$35,000- 49,999	174	19.1	(11.9-26.3)	234	7.5	(2.9-12.1)	408	13.5	(9.1-18.0)
\$50,000- 74,999	152	8.0	(3.4-12.7)	209	5.2	(1.3-9.1)	361	6.6	(3.6-9.6)
\$75,000+	173	7.2	(2.0-12.3)	144	0.4	(0.0-1.2)	317	4.7	(1.4-8.1)

Figure 2.1: No health care coverage among adults aged 18 to 64 by year: WVBRFSS, 1993-2003

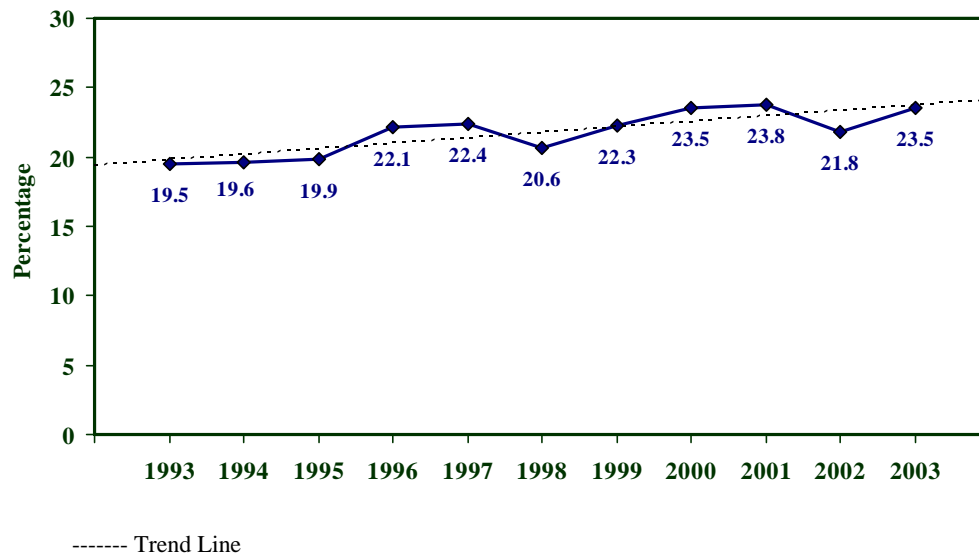
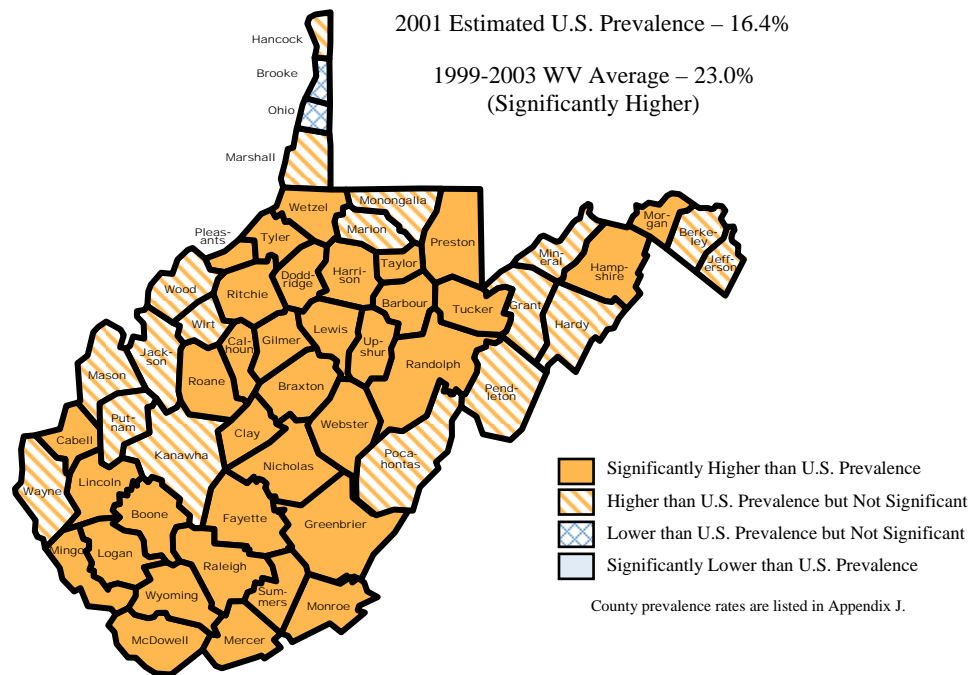


Figure 2.2: No health care coverage among adults aged 18 to 64 by county: WVBRFSS, 1999-2003



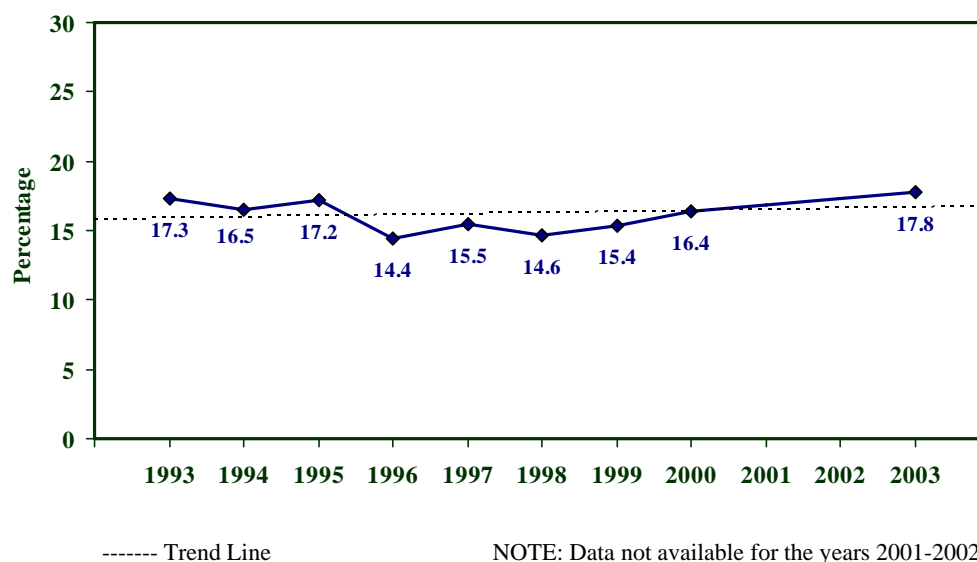
Could Not Afford Medical Care: Needed to see a doctor in the past 12 months but could not because of the cost.

State Prevalence	17.8% (95% CI: 16.3-19.3); 6 th highest among 54 BRFSS participants. National prevalence: 12.9% (95% CI: 12.6-13.1).
Time Trends	Between 2000 and 2003 the percentage of adults who could not afford medical care increased slightly from 16.4% to 17.8%.
Gender	Men 15.9% (95% CI: 13.7-18.0); Women 19.6% (95% CI: 17.6-21.7). There was no significant difference in the percentage of men and women who could not afford medical care.
Age	The prevalence of not being able to afford care significantly decreased after the age of 54. More than one-fourth of adults aged 25 to 34 could not afford care, compared with approximately 7% of the elderly. At ages 35 to 44, the rate was significantly higher among women than men (28.6% versus 16.5%)
Education	There was a significant inverse relationship between not being able to afford care and educational attainment. The rate was significantly higher among adults with less than a high school education than among those with more schooling. Women with a high school diploma/GED were significantly more likely to not be able to afford medical care than their male counterparts (21.8% versus 14.1%).
Household Income	The rate of not being able to afford care also significantly declined as household income increased. Nearly one-third of adults in the poorest households could not afford care, compared with approximately 3% of those with an income of \$75,000 or more.

Table 2.2: Needed medical care in past 12 months but could not afford it: WVBRFSS, 2003

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,322	15.9	(13.7-18.0)	2,026	19.6	(17.6-21.7)	3,348	17.8	(16.3-19.3)
Age									
18-24	92	15.8	(8.2-23.3)	111	26.9	(17.5-36.3)	203	21.1	(15.0-27.2)
25-34	187	22.3	(15.9-28.7)	268	32.0	(25.9-38.0)	455	27.1	(22.7-31.6)
35-44	235	16.5	(11.5-21.5)	322	28.6	(23.1-34.1)	557	22.7	(18.9-26.5)
45-54	284	21.4	(16.2-26.6)	388	16.8	(12.9-20.8)	672	19.1	(15.9-22.4)
55-64	249	12.1	(7.6-16.5)	397	13.7	(10.0-17.4)	646	12.9	(10.0-15.8)
65+	274	6.0	(3.0-9.0)	529	7.6	(5.1-10.1)	803	6.9	(5.0-8.9)
Education									
Less than H.S.	245	30.0	(23.6-36.5)	391	25.1	(20.0-30.1)	636	27.5	(23.4-31.6)
H.S. or G.E.D.	528	14.1	(10.8-17.3)	792	21.8	(18.4-25.3)	1,320	18.1	(15.7-20.5)
Some Post-H.S.	265	13.5	(8.8-18.2)	476	18.3	(14.2-22.4)	741	16.2	(13.1-19.3)
College Graduate	281	7.9	(4.3-11.6)	366	10.6	(7.1-14.2)	647	9.2	(6.7-11.8)
Income									
Less than \$15,000	170	34.3	(26.0-42.6)	355	29.8	(24.2-35.4)	525	31.7	(26.9-36.4)
\$15,000- 24,999	263	29.0	(22.8-35.3)	461	33.0	(28.0-38.0)	724	31.3	(27.3-35.2)
\$25,000- 34,999	194	11.4	(6.8-16.0)	269	22.4	(16.8-28.0)	463	17.2	(13.4-20.9)
\$35,000- 49,999	211	12.0	(6.8-17.2)	267	11.8	(7.6-16.0)	478	11.9	(8.5-15.3)
\$50,000- 74,999	168	5.0	(1.8-8.2)	225	4.8	(1.8-7.8)	393	4.9	(2.7-7.1)
\$75,000+	183	1.6	(0.0-3.9)	146	6.6	(1.4-11.9)	329	3.4	(1.0-5.8)

Figure 2.3: Inability to afford needed medical care by year: WVBRFSS, 1993-2003



No Personal Doctor or Health Care Provider: Do not have one person they think of as their personal doctor or health provider.

State Prevalence **21.6%** (95% CI: 19.9-23.4); 21st among 54 BRFSS participants.
National prevalence: 20.5% (95% CI: 20.2-20.8).

Time Trends Between 2002 and 2003, the prevalence decreased from 22.2% to 21.6%.

Gender **Men 28.3%** (95% CI: 25.4-31.2); **Women 15.5%** (95% CI: 13.5-17.5).
Men were significantly less likely to have a personal doctor than women.

Age The prevalence significantly decreased with age. Nearly half of young adults aged 18 to 24 had no personal doctor, compared with approximately 7% of elderly adults aged 65 and older. Men had significantly higher rates than women in four of the six age categories (25-34, 35-44, 45-54, and 55-64).

Education The prevalence of no personal doctor or health care provider did not significantly differ by educational attainment in the total population or within gender groups. However, men without a college degree were significantly less likely to have a personal doctor than their female counterparts.

Household Income Again, there was no consistent relationship between household income and reports of having a personal doctor in the total population or within gender groups. Men continued to have a higher rate than women in all but two income categories (\$25,000-34,999 and \$75,000+).

Quick Stats • Approximately 25% of veterans received some or all of their medical care from VA facilities in the past 12 months.

Table 2.3: No personal doctor or health care provider: WVBRFSS, 2003

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,322	28.3	(25.4-31.2)	2,024	15.5	(13.5-17.5)	3,346	21.6	(19.9-23.4)
Age									
18-24	92	53.9	(42.7-65.1)	111	43.5	(33.2-53.9)	203	48.9	(41.2-56.6)
25-34	187	44.7	(37.1-52.4)	268	19.6	(14.6-24.6)	455	32.2	(27.4-36.9)
35-44	235	29.0	(22.8-35.3)	322	16.8	(12.1-21.4)	557	22.8	(18.9-26.7)
45-54	284	23.1	(17.9-28.3)	388	12.3	(8.7-15.8)	672	17.7	(14.5-20.8)
55-64	250	15.2	(10.5-19.8)	397	7.1	(4.2-10.0)	647	11.1	(8.3-13.8)
65+	273	9.4	(5.8-12.9)	528	5.6	(3.6-7.5)	801	7.1	(5.2-9.0)
Education									
Less than H.S.	244	28.6	(21.2-36.0)	391	14.8	(10.6-19.0)	635	21.5	(17.2-25.9)
H.S. or G.E.D.	529	32.3	(27.7-36.9)	791	16.9	(13.5-20.3)	1,320	24.3	(21.5-27.2)
Some Post-H.S.	265	26.9	(20.6-33.2)	475	14.7	(10.7-18.6)	740	20.0	(16.4-23.6)
College Graduate	281	21.1	(15.8-26.4)	366	14.1	(9.5-18.8)	64	17.7	(14.2-21.3)
Income									
Less than \$15,000	171	31.9	(23.3-40.5)	355	15.2	(10.3-20.0)	526	22.2	(17.5-26.9)
\$15,000- 24,999	263	33.8	(27.2-40.3)	460	20.6	(16.1-25.1)	723	26.4	(22.5-30.2)
\$25,000- 34,999	194	22.5	(16.2-28.7)	269	14.0	(9.3-18.7)	463	18.0	(14.1-21.9)
\$35,000- 49,999	211	28.8	(21.7-35.8)	267	12.3	(7.4-17.1)	478	21.0	(16.5-25.5)
\$50,000- 74,999	168	22.4	(15.4-29.4)	225	8.8	(4.7-13.0)	393	15.6	(11.4-19.8)
\$75,000+	183	20.8	(14.2-27.5)	146	11.6	(5.8-17.4)	329	17.6	(12.8-22.4)