

CHAPTER 2: HEALTH CARE ACCESS

No Health Care Coverage (among Adults 18 to 64) in 2004 and 2005

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: 22.7% (95% CI: 20.7-24.7) in 2004; 22.2% (95% CI: 20.2-24.2) in 2005. US: 18.7% (95% CI: 18.4-19.1) in 2004; 18.8% (95% CI: 18.5-19.1) in 2005. West Virginia ranked 10 th highest among 52 BRFSS participants in 2004 and 14 th highest among 53 BRFSS participants in 2005.
Time Trends	From 1993 through 2005, the proportion of adults with no health care coverage followed a slow uphill trend. Between 2004 and 2005, the prevalence declined slightly among women, while the risk increased slightly among men. These changes were not significant.
Gender	Men: 21.6% (95% CI: 18.6-24.7) in 2004; 24.1% (95% CI: 20.8-27.3) in 2005. Women: 23.7% (95% CI: 21.2-26.3) in 2004; 20.4% (95% CI: 18.1-22.7) in 2005. Overall, the lack of health care coverage in this group of working-age adults differed little by gender.
Age	Lack of health care coverage was significantly more prevalent among those aged 18-44 compared with those aged 45 and older. This age difference was 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 35% of adults without a high school diploma lacked health care, while the rate for college graduates was only around 10%.
Household Income	Lack of health care access was significantly more common among lower income groups. About 40% of adults with household incomes of 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 4% to 8% 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: 77.8% in 2005)
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Table 2.1 No health care coverage among adults aged 18-64 by demographic characteristics: WVBRFSS, 2004

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,045	21.6	18.6-24.7	1,537	23.7	21.2-26.3	2,582	22.7	20.7-24.7
Age									
18-24	74	*38.0	25.9-50.0	114	38.3	28.4-48.2	188	38.1	30.3-46.0
25-34	181	29.7	22.5-37.0	282	28.4	22.7-34.0	463	29.1	24.5-33.7
35-44	236	23.5	17.5-29.5	361	25.4	20.3-30.5	597	24.5	20.5-28.4
45-54	298	11.6	8.0-15.3	400	16.9	12.9-21.0	698	14.3	11.6-17.0
55-64	256	9.9	5.9-13.8	380	14.3	10.4-18.1	636	12.1	9.4-14.9
65+									
Education									
Less than H.S.	147	37.6	28.5-46.8	206	33.0	25.2-40.8	353	35.2	29.3-41.2
H.S. or G.E.D.	431	26.5	21.5-31.6	571	30.4	26.0-34.8	1,002	28.4	25.0-31.7
Some Post-H.S.	216	16.8	10.4-23.2	389	20.8	15.8-25.7	605	18.9	14.9-22.9
College Graduate	250	6.9	3.4-10.3	369	10.4	6.8-14.1	619	8.7	6.2-11.3
Income									
Less than \$15,000	127	*40.1	29.6-50.6	271	42.2	35.1-49.3	398	41.2	35.1-47.4
\$15,000- 24,999	168	45.6	36.8-54.4	270	41.6	34.8-48.3	438	43.4	38.0-48.9
\$25,000- 34,999	126	25.9	16.4-35.3	195	33.4	25.1-41.6	321	29.8	23.5-36.1
\$35,000- 49,999	188	13.1	7.1-19.1	271	10.7	6.2-15.3	459	11.9	8.1-15.6
\$50,000- 74,999	192	* 4.5	1.0-7.9	209	* 4.5	0.5-8.4	401	4.5	1.9-7.0
\$75,000+	171	* 3.9	1.0-6.9	179	* 4.6	0.9-8.4	350	4.2	1.9-6.6

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

Table 2.2 No health care coverage among adults aged 18-64 by demographic characteristics: WVBRFSS, 2005

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,035	24.1	20.8-27.3	1,559	20.4	18.1-22.7	2,594	22.2	20.2-24.2
Age									
18-24	67	*42.3	29.5-55.1	102	21.4	13.0-29.9	169	32.0	24.0-40.0
25-34	182	37.6	29.9-45.3	282	23.4	17.9-28.8	464	30.5	25.7-35.3
35-44	226	22.5	16.5-28.5	350	26.3	21.3-31.3	576	24.4	20.5-28.3
45-54	284	13.4	9.1-17.6	459	16.4	12.8-19.9	743	14.9	12.1-17.7
55-64	276	10.2	6.3-14.2	366	15.1	11.3-18.9	642	12.7	10.0-15.5
65+									
Education									
Less than H.S.	168	35.7	26.5-44.8	189	32.2	24.6-39.8	357	34.2	28.0-40.4
H.S. or G.E.D.	425	27.7	22.5-32.8	601	23.6	19.9-27.3	1,026	25.7	22.5-28.9
Some Post-H.S.	191	18.6	11.7-25.5	399	19.8	15.1-24.4	590	19.3	15.4-23.2
College Graduate	250	12.6	7.0-18.1	370	8.9	5.3-12.4	620	10.7	7.4-14.0
Income									
Less than \$15,000	114	*44.5	33.7-55.4	251	39.5	32.4-46.7	365	41.6	35.5-47.8
\$15,000- 24,999	178	36.9	28.5-45.3	303	38.6	32.3-44.8	481	37.8	32.6-42.9
\$25,000- 34,999	150	28.8	20.2-37.3	193	17.1	11.2-23.0	343	23.3	17.9-28.7
\$35,000- 49,999	166	15.8	8.8-22.8	222	9.8	4.3-15.3	388	12.9	8.4-17.4
\$50,000- 74,999	190	10.3	4.5-16.1	240	* 5.0	1.5-8.5	430	7.8	4.3-11.3
\$75,000+	161	* 5.7	1.2-10.1	197	* 3.2	0.5-6.0	358	* 4.5	1.8-7.2

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

Figure 2.1 No health care coverage among adults aged 18-64 by year: WVBRFSS, 1993-2005

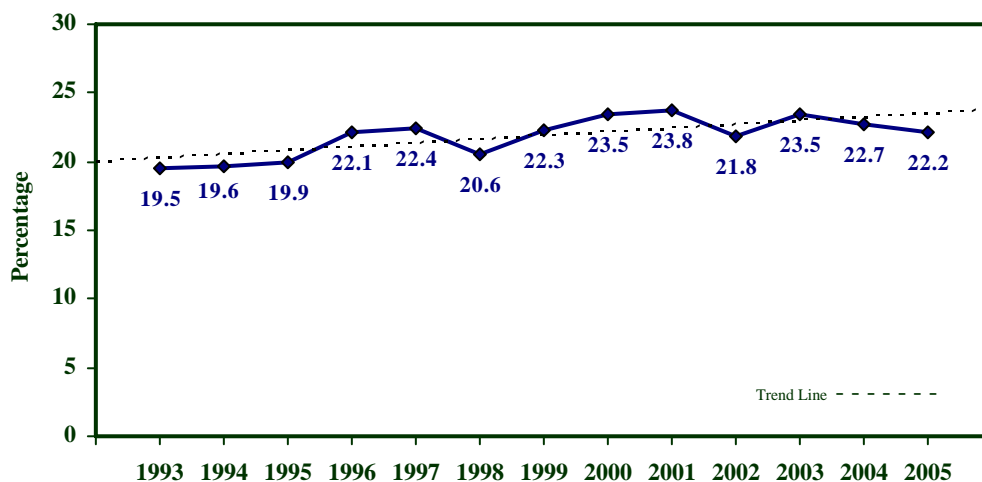
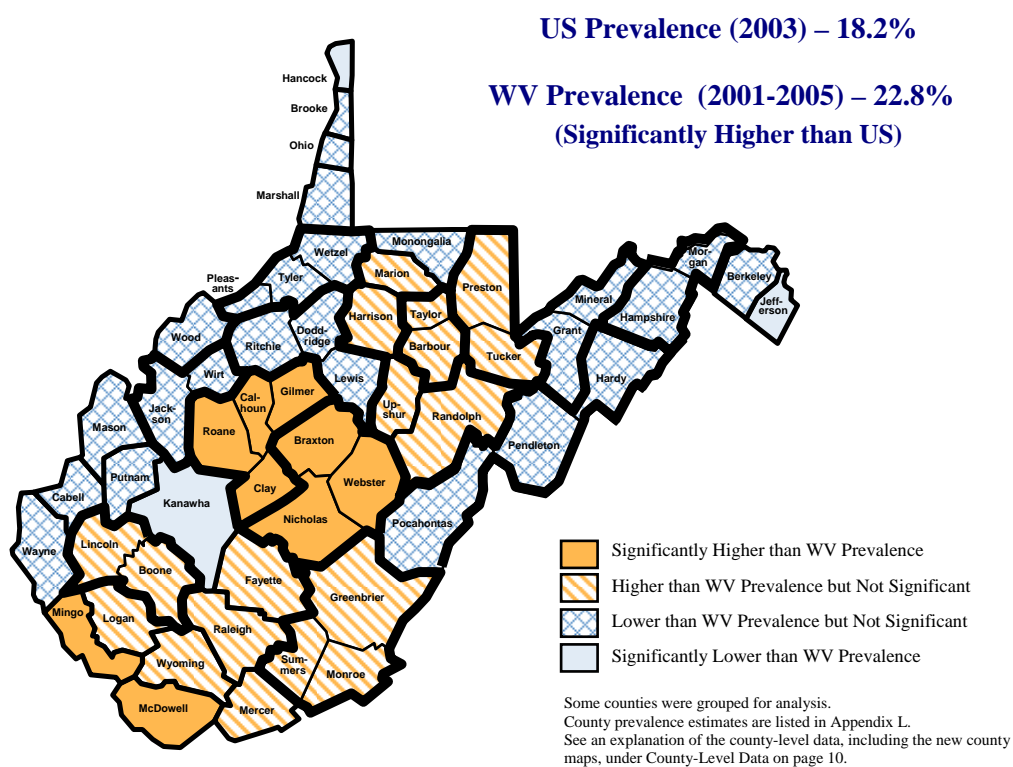


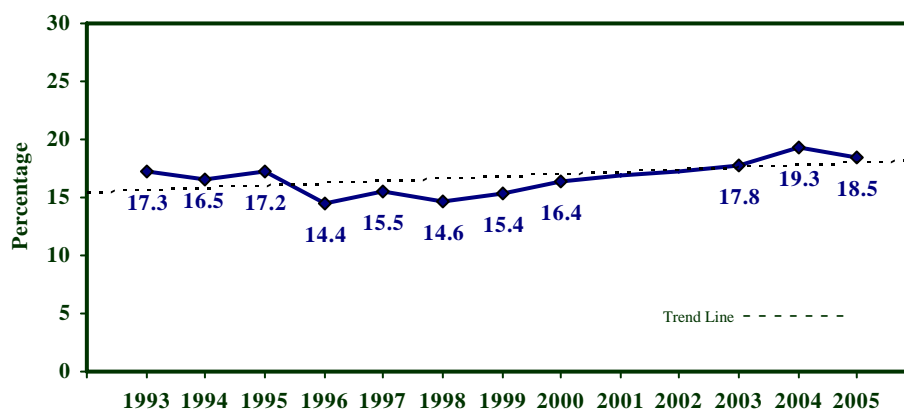
Figure 2.2 No health care coverage among adults aged 18-64 by county: WVBRFSS, 2001-2005



Needed Medical Care but Could Not Afford It in 2004 and 2005

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	WV: 19.3% (95% CI: 17.8-20.9) in 2004; 18.5% (95% CI: 17.0-20.1) in 2005. US: 13.4% (95% CI: 13.1-13.7) in 2004; 13.6% (95% CI: 13.3-13.8) in 2005. West Virginia ranked 2 nd highest among 52 BRFSS participants in 2004 and 2 nd highest among 53 BRFSS participants in 2005.
Time Trends	From 1993 through 2005, the percentage of adults unable to afford needed medical care slowly escalated.
Gender	Men: 17.2% (95% CI: 14.8-19.7) in 2004; 16.5% (95% CI: 14.2-18.9) in 2005. Women: 21.3% (95% CI: 19.2-23.4) in 2004; 20.4% (95% CI: 18.4-22.4) in 2005. The prevalence of this risk did not differ significantly between men and women overall.
Age	The 18-44 age groups experienced the highest frequency of this risk. Some decline occurred with each age group increase after 44, with the lowest rate among the oldest group. Those aged 65 and older were significantly less likely to forgo medical care than adults in any other age category.
Education	Adults with less than a high school diploma had higher rates of this risk factor than other adults in both 2004 and 2005. College graduates were significantly less likely to have problems affording needed health care than those with any lower level of education.
Household Income	The prevalence of this risk factor became steadily higher as household income declined, even though the differences were not significant between adjacent income brackets. Overall, the risk was under 7% for those from the \$50,000 and higher income households in both 2004 and 2005.

Figure 2.3 Inability to afford needed medical care by year: WVBRFSS, 1993-2005



NOTE: Data not available for the years 2001-2002.

Table 2.3 Could not afford needed medical care in past 12 months by demographic characteristics: WVBRFSS, 2004

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,317	17.2	14.8-19.7	2,118	21.3	19.2-23.4	3,435	19.3	17.8-20.9
Age									
18-24	75	*21.9	11.4-32.3	115	32.2	22.9-41.5	190	26.9	19.9-33.9
25-34	181	19.9	13.7-26.2	282	32.1	26.2-37.9	463	26.0	21.6-30.3
35-44	236	23.1	17.1-29.0	361	29.9	24.7-35.2	597	26.5	22.6-30.5
45-54	298	17.4	12.8-22.1	401	18.6	14.4-22.8	699	18.0	14.9-21.2
55-64	254	11.9	7.8-16.1	380	17.9	13.7-22.2	634	15.0	12.0-18.0
65+	271	7.8	4.1-11.5	575	6.2	4.2-8.3	846	6.9	4.9-8.8
Education									
Less than H.S.	225	29.9	22.9-36.9	401	25.2	20.1-30.4	626	27.3	23.1-31.5
H.S. or G.E.D.	526	18.0	14.1-22.0	796	24.3	20.8-27.9	1,322	21.1	18.4-23.8
Some Post-H.S.	259	12.7	7.9-17.6	471	21.4	17.2-25.7	730	17.5	14.3-20.7
College Graduate	305	10.6	6.3-14.8	447	12.2	8.6-15.8	752	11.4	8.6-14.2
Income									
Less than \$15,000	168	34.9	26.1-43.8	465	35.8	30.7-41.0	633	35.5	30.9-40.1
\$15,000- 24,999	260	26.8	20.5-33.2	403	30.2	25.1-35.4	663	28.6	24.5-32.6
\$25,000- 34,999	164	19.4	11.9-26.9	253	27.2	20.4-34.0	417	23.5	18.5-28.6
\$35,000- 49,999	215	14.2	8.5-19.8	305	14.3	9.6-18.9	520	14.2	10.6-17.9
\$50,000- 74,999	214	* 5.5	2.0-9.1	230	8.2	4.1-12.4	444	6.7	4.0-9.4
\$75,000+	187	* 3.3	0.4-6.1	189	* 4.3	0.9-7.8	376	* 3.7	1.5-5.9

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

Table 2.4 Could not afford needed medical care in past 12 months by demographic characteristics: WVBRFSS, 2005

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,357	16.5	14.2-18.9	2,192	20.4	18.4-22.4	3,549	18.5	17.0-20.1
Age									
18-24	68	20.3	10.4-30.3	102	29.2	19.5-38.9	170	24.7	17.6-31.7
25-34	181	24.9	18.1-31.8	282	26.9	21.4-32.4	463	25.9	21.5-30.3
35-44	226	20.9	15.2-26.5	351	28.1	23.0-33.2	577	24.5	20.7-28.4
45-54	286	16.1	11.5-20.7	459	22.7	18.6-26.8	745	19.5	16.4-22.6
55-64	275	12.6	8.5-16.8	366	14.6	10.9-18.4	641	13.6	10.9-16.4
65+	319	5.3	2.7-7.9	623	7.4	5.2-9.5	942	6.5	4.9-8.2
Education									
Less than H.S.	249	30.6	23.8-37.5	382	22.6	17.5-27.6	631	26.7	22.4-31.0
H.S. or G.E.D.	555	16.3	12.6-20.0	869	23.0	19.7-26.3	1,424	19.7	17.2-22.2
Some Post-H.S.	248	11.3	6.5-16.0	503	23.8	19.3-28.3	751	18.7	15.3-22.0
College Graduate	304	8.8	5.3-12.3	435	8.9	5.9-11.8	739	8.8	6.6-11.1
Income									
Less than \$15,000	166	32.4	23.7-41.1	435	32.7	27.5-37.9	601	32.6	28.0-37.2
\$15,000- 24,999	268	26.1	19.8-32.3	462	34.2	29.1-39.3	730	30.4	26.4-34.4
\$25,000- 34,999	214	22.8	16.2-29.3	254	22.3	16.6-27.9	468	22.5	18.1-27.0
\$35,000- 49,999	207	10.7	6.0-15.4	265	10.9	5.8-16.1	472	10.8	7.4-14.3
\$50,000- 74,999	209	* 5.8	2.0-9.5	262	8.0	4.4-11.6	471	6.8	4.2-9.4
\$75,000+	175	* 4.2	0.8-7.6	211	* 3.8	0.8-6.9	386	4.0	1.7-6.3

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

No Personal Doctor or Health Care Provider in 2004 and 2005

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: 22.9% (95% CI: 21.2-24.6) in 2004; 22.4% (95% CI: 20.6-24.2) in 2005. US: 20.5% (95% CI: 20.1-20.8) in 2004; 20.5% (95% CI: 20.2-20.8) in 2005. West Virginia ranked 18 th highest among 52 BRFSS participants in 2004 and 17 th highest among 53 BRFSS participants in 2005.
Time Trends	Between 2004 and 2005, the risk for men increased marginally, while that for women declined slightly. From 2001 to 2005 the prevalence has remained fairly stable.
Gender	Men: 28.3% (95% CI: 25.5-31.2) in 2004; 29.2% (95% CI: 26.2-32.2) in 2005. Women: 17.9% (95% CI: 15.9-19.8) in 2004; 16.1% (95% CI: 14.2-18.0) in 2005. The risk of not having a personal doctor or health care provider was significantly higher for men than for women in both 2004 and 2005.
Age	The youngest age groups, those aged 18-35, had significantly higher rates of this risk than those in any older age bracket. The oldest age group (65 and older) had a relatively low risk, 7.1% and 6.4%, respectively, in 2004 and 2005.
Education	No significant differences were noted by educational achievement. This was true among both men and women in both 2004 and 2005.
Household Income	Household income was associated with few differences in this risk. In 2004, those having incomes of \$50,000 and above had a significantly lower prevalence than those with incomes of less than \$25,000. In 2005, only adults with \$75,000 and above in household income had a significantly lower rate than those making less than \$25,000.

WV HEALTHY PEOPLE 2010 OBJECTIVES

Objective 1.2	(Developmental) Increase the proportion of persons with a personal primary care provider. (Baseline: 78.0 in 2001; Current: 77.6% in 2005)
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Table 2.5 No personal doctor or health care provider by demographic characteristics: WVBRFSS, 2004

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,321	28.3	25.5-31.2	2,120	17.9	15.9-19.8	3,441	22.9	21.2-24.6
Age									
18-24	75	*47.5	35.3-59.8	115	37.8	28.2-47.4	190	42.8	35.0-50.6
25-34	181	45.5	37.8-53.3	282	29.9	24.0-35.8	463	37.8	32.8-42.7
35-44	237	35.6	29.1-42.2	362	20.7	16.0-25.3	599	28.0	24.0-32.0
45-54	298	21.1	16.3-25.8	401	13.9	10.4-17.5	699	17.5	14.5-20.4
55-64	256	16.0	11.3-20.7	380	8.7	5.5-11.9	636	12.3	9.4-15.1
65+	272	8.0	4.5-11.5	576	6.5	4.2-8.8	848	7.1	5.1-9.1
Education									
Less than H.S.	226	28.1	21.6-34.6	402	20.3	15.1-25.4	628	23.7	19.7-27.7
H.S. or G.E.D.	527	33.1	28.3-37.8	798	20.2	16.9-23.5	1,325	26.8	23.8-29.7
Some Post-H.S.	260	26.5	20.0-32.9	470	14.9	10.8-19.0	730	20.2	16.5-23.9
College Graduate	306	21.1	16.1-26.2	447	14.9	11.0-18.7	753	17.9	14.7-21.1
Income									
Less than \$15,000	168	45.5	36.0-54.9	465	19.9	15.0-24.8	633	29.7	24.8-34.6
\$15,000- 24,999	262	37.4	30.6-44.2	404	26.5	21.5-31.5	666	31.7	27.5-35.9
\$25,000- 34,999	165	23.6	16.4-30.8	253	17.7	11.8-23.6	418	20.5	15.9-25.1
\$35,000- 49,999	215	23.6	17.3-30.0	305	15.1	10.5-19.6	520	19.3	15.4-23.2
\$50,000- 74,999	214	19.9	14.2-25.6	230	10.9	5.8-16.0	444	16.0	12.1-19.9
\$75,000+	187	14.6	9.1-20.2	189	12.3	6.4-18.3	376	13.6	9.6-17.7

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

Table 2.6 No personal doctor or health care provider by demographic characteristics: WVBRFSS, 2005

Characteristic	Men			Women			Total		
	# Resp.	%	95% CI	# Resp.	%	95% CI	# Resp.	%	95% CI
TOTAL	1,359	29.2	26.2-32.2	2,191	16.1	14.2-18.0	3,550	22.4	20.6-24.2
Age									
18-24	68	*53.6	40.9-66.3	102	30.5	21.0-40.0	170	42.3	34.1-50.6
25-34	182	54.4	46.7-62.1	282	27.2	21.4-33.1	464	40.9	35.9-45.9
35-44	226	33.8	27.1-40.5	349	19.7	15.0-24.3	575	26.6	22.5-30.7
45-54	286	18.6	13.7-23.6	459	13.5	10.2-16.8	745	16.0	13.1-19.0
55-64	275	13.9	9.2-18.6	366	9.6	6.4-12.8	641	11.7	8.9-14.5
65+	320	8.2	5.2-11.2	624	5.2	3.4-7.0	944	6.4	4.8-8.1
Education									
Less than H.S.	250	33.2	25.7-40.8	382	20.1	14.7-25.4	632	26.9	22.1-31.6
H.S. or G.E.D.	555	29.9	25.2-34.5	869	15.3	12.5-18.1	1,424	22.5	19.7-25.2
Some Post-H.S.	249	27.6	20.7-34.5	503	16.8	12.8-20.9	752	21.3	17.5-25.0
College Graduate	304	25.5	19.6-31.4	435	13.6	9.8-17.3	739	19.5	16.0-23.1
Income									
Less than \$15,000	166	31.8	22.9-40.7	433	23.5	18.1-28.8	599	26.6	21.9-31.4
\$15,000- 24,999	270	33.2	26.4-40.1	462	17.6	13.5-21.7	732	25.0	21.0-29.0
\$25,000- 34,999	214	28.7	21.5-35.8	254	12.7	7.6-17.9	468	21.4	16.8-26.1
\$35,000- 49,999	207	29.2	21.7-36.6	265	14.8	9.8-19.9	472	22.3	17.6-27.0
\$50,000- 74,999	209	23.4	16.5-30.3	262	13.6	8.5-18.7	471	18.7	14.3-23.1
\$75,000+	175	22.3	15.3-29.4	211	9.3	5.4-13.3	386	16.2	12.0-20.5

* Use caution when interpreting and reporting this estimate. See discussion of unstable estimates on page 9.

Type of Health Care Coverage in 2004 and 2005

Table 2.7 Type of health care coverage among adults who currently have coverage: WVBRFSS, 2004 and 2005

Definition “What type of health care coverage do you use to pay for most of your medical care? Is it coverage through: Your employer, someone else's employer, a plan that you or someone else buys on your own, Medicare, Medicaid or Medical Assistance, the military, CHAMPUS, TriCare, VA, or some other source?”

Characteristic	2004			2005		
	# Resp.	%	95% CI	# Resp.	%	95% CI
Your employer	980	39.0	36.9-41.2	1,098	40.4	38.4-42.5
Someone else's employer	509	21.7	19.8-23.6	525	21.0	19.2-22.8
Plan bought on own	109	3.9	3.1-4.7	109	3.8	3.0-4.6
Medicare	806	24.7	22.9-26.4	901	24.1	22.5-25.8
Medicaid or Medical Assistance	197	7.0	5.9-8.2	198	6.6	5.6-7.7
Military, CHAMPUS, TriCare, VA, or some other source	92	3.7	2.8-4.5	106	3.9	3.1-4.8

Table 2.8 Health care coverage through the West Virginia Public Employees Insurance Agency (PEIA), among all those who currently have any coverage: WVBRFSS, 2004 and 2005

Definition Responding “Yes” to the question: “Is the coverage through PEIA?”

Characteristic	2004			2005		
	# Resp.	%	95% CI	# Resp.	%	95% CI
PEIA Coverage	2,646	12.7	11.3-14.2	2,896	12.3	10.9-13.7