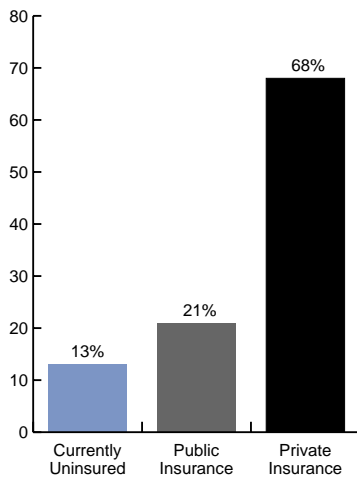


GEORGIA HEALTHCARE COVERAGE PROJECT

STATE OF GEORGIA

Georgia is home to more than 8.5 million people and is the largest state east of the Mississippi River, covering over 157,000 square miles. The State has 159 counties, 529 municipalities, 6 metropolitan areas, and 12 sub-state regions called State Service Delivery Regions for service planning and administration purposes. The residents of Georgia are younger and more culturally and racially diverse than the nation as a whole. Forty-five countries maintain trade and consular offices in Georgia. The service, retail, and government industries are the state's largest employers—with 14 Fortune 500 companies and 5 large non-profit organizations headquartered in Georgia. Agriculture also plays a vital role in Georgia's economy, as the state is the national leader in poultry and peanut exports. In the 1990s, Georgia saw explosive growth and unemployment rates lower than the national average. Overall employment grew by 6.4% during the period 1995 to 2000.

Figure 1.
Sources of Insurance Coverage

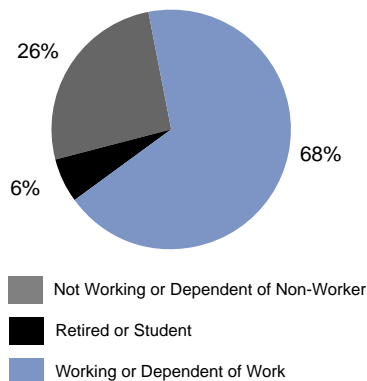


How many Georgians are uninsured?

Thirteen percent of the population under age 65, or about 1 million people in Georgia age 64 and younger, are currently uninsured. In the previous twelve months, 18% of the population of the state was uninsured for one month or more; and 9% were uninsured for the full year. Sixty-eight percent of Georgians have employer-sponsored or individual private coverage; 21% have some type of public coverage, such as Medicaid, Medicare, or Peachcare; and 13% are without any type of health insurance coverage at all.

Rates of insurance coverage vary across the state. A larger percent of the population in rural areas, especially south rural Georgia, is uninsured; 17% of Georgians living outside urban areas in the southern half of the state and 16% of north rural Georgians are uninsured. The uninsured rates in State Service Delivery Regions 1, 2, 5, and 11 are significantly higher than the state mean. The uninsured rate in Region 3 is significantly lower than the state mean. Rates of insurance also appear to be related to age, race, and gender and are affected by employment status and health status as well.

Figure 2.
Employment Status of the Uninsured in Georgia



How does employment affect insurance?

Most uninsured individuals in Georgia work or are the dependent of someone who works. Sixty-eight percent of the currently uninsured population in Georgia are employed or self-employed—over 3 out of 4 uninsured persons. The balance are either not currently working or are the dependents of someone who is not now working. Retirees and students make up 6% of the uninsured population, and other individuals who are not working or not able to work and their dependents account for only 26% of the uninsured population.



STATE OF GEORGIA

Figure 3.
Health Status of Georgians

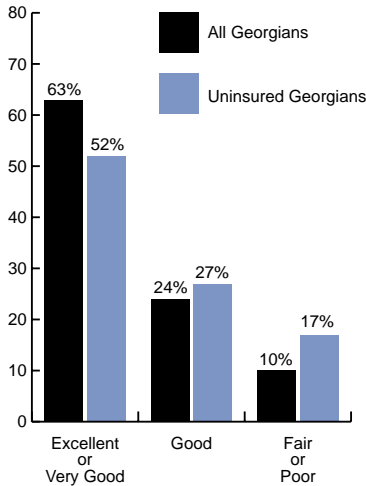
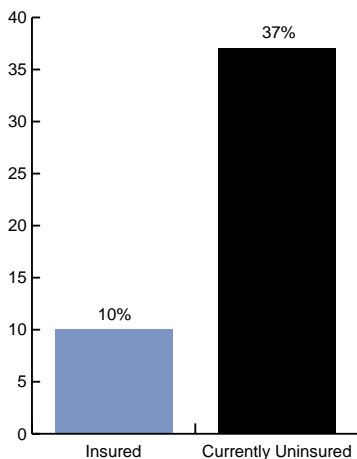


Figure 4.
Percent in Georgia With No Routine Checkup Within Previous 2 Years



Insurance coverage is also related to the size of the firm in which an individual works. Regions 3 and 4 have statistically significant fewer employees in small firms (25 or less) and Regions 1, 2, 5 and 11 have statistically significant more employees in small firms when compared to the rest of the state population. Twenty-five percent of the individuals working for, or the dependent of someone working for, firms with between 2 and 10 employees—and 29% of those in single person firms—are uninsured. Almost 1 out of 3 individuals without coverage are employed by small firms with fewer than 25 employees, or have a primary wage earner working in such a firm.

Why does coverage matter?

Insurance and health status seem to go hand in hand, with the uninsured reporting poorer health status than the insured.

The uninsured in Georgia are more likely to report their health status as fair or poor (17% vs. 10%) and less likely than all Georgians to report their health status as excellent or very good (52% vs. 63%).

The uninsured in Georgia are less likely to receive preventive care and more likely to be sicker than the insured. They are almost four times more likely to have not had a routine checkup in the past two years (37% vs. 10%), three times more likely to have never had a routine checkup, and more likely to have missed 6 or more days of work or school in the past year (23% vs. 10%). The uninsured are also almost half as likely to have seen a doctor in the last 6 months, and more likely to have had an emergency room visit in the last 12 months.

In general, the uninsured in Georgia feel less confident about their ability to obtain healthcare than those with coverage. They are 7.5 times more likely to strongly disagree with a statement that they are able to get the healthcare they need. They are also much less likely to have a usual source of care than the insured population (58% 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.