



South Dakota Department of Social Services

2015 South Dakota Health Insurance Survey

Brian Robertson, Ph.D.

Mark Noyes



Presentation Contents

- Survey Methodology
- Health Insurance Coverage (Private, Medicare, Medicaid, Military)
- Trends in Employer Sponsored Insurance
- Interruptions in Coverage
- The Uninsured
- Segment Analysis of the Uninsured (Aged 0 to 18 and 19 to 64)
- Health Insurance Application and Reasons for Non-enrollment Among the Uninsured
- Eligibility for Medicaid or Subsidies through the Health Exchange among the Uninsured (Aged 0 to 18 and 19 to 64)
- Indian Health Services (IHS)
- Cost Barriers to Care and Financial Hardships
- Out-of-Pocket Medical Expenses
- Doctor Visits and Points of Access



Survey Methodology

Data Collection

- The 2015 South Dakota Health Insurance Survey is comprised of telephone interviews conducted between August 17 and September 19, 2015 among 2,531 randomly selected households in the state.
- Data were gathered on a total of 5,556 South Dakota residents.
- The sample included both landline and cell phone numbers.
- The sampling methodology relied on stratified sampling that includes a statewide sample along with an over sample conducted among nine counties with a higher proportion of Native American residents.

Data Weighting

- The data were weighted in order to reflect the population of South Dakota across age, gender, race, ethnicity income and geographic region categories.
- Population estimates were taken from 2014 ACS one-year estimates, the most recent data available.
- In 2011 population estimates were taken from the 2010 U.S. Census. Varying geographic units from these data sources may lead to discrepancies in the distribution of individuals geographically.

Survey Response and Sampling Error

- The overall response rate was 41% with a cooperation rate of 84% and a refusal rate of 12%.
- The percentages reported for the survey are within +/- 2.2% of what would be found if all households and residents in South Dakota participated.
- The percentage of uninsured residents reported is within +/- 1.4% of what would be found if all uninsured households and residents in South Dakota participated.



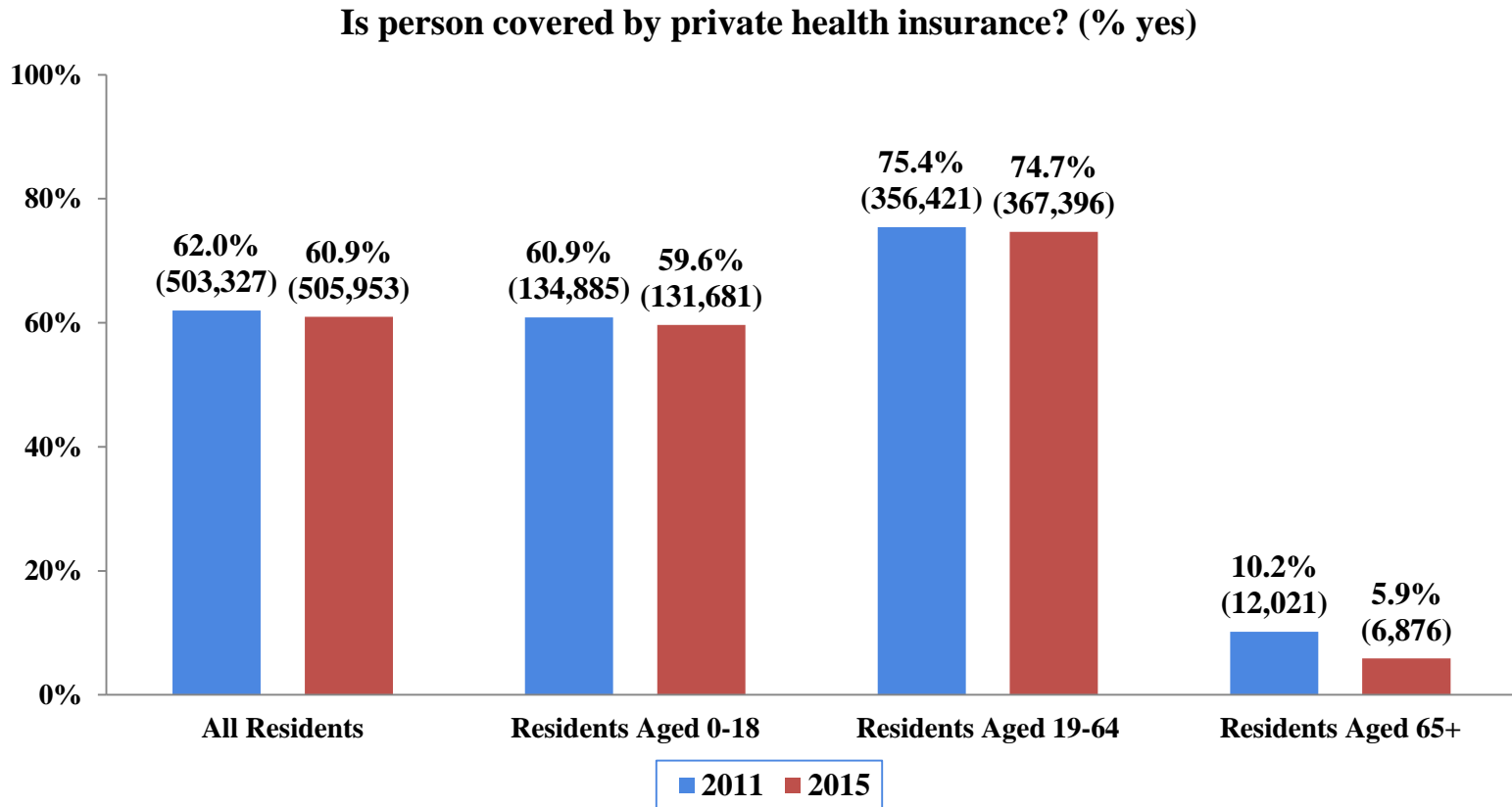
Results of the 2015 South Dakota Health Insurance Survey

The results presented in this report are based on self-reported information provided by South Dakota residents during telephone interviews. The results are not based on information collected by the State Medicaid Office, the Department of Labor and Regulation, or the Department of Health.



Health Insurance Coverage

60.9% of residents are currently covered by private insurance. This is unchanged from 2011.

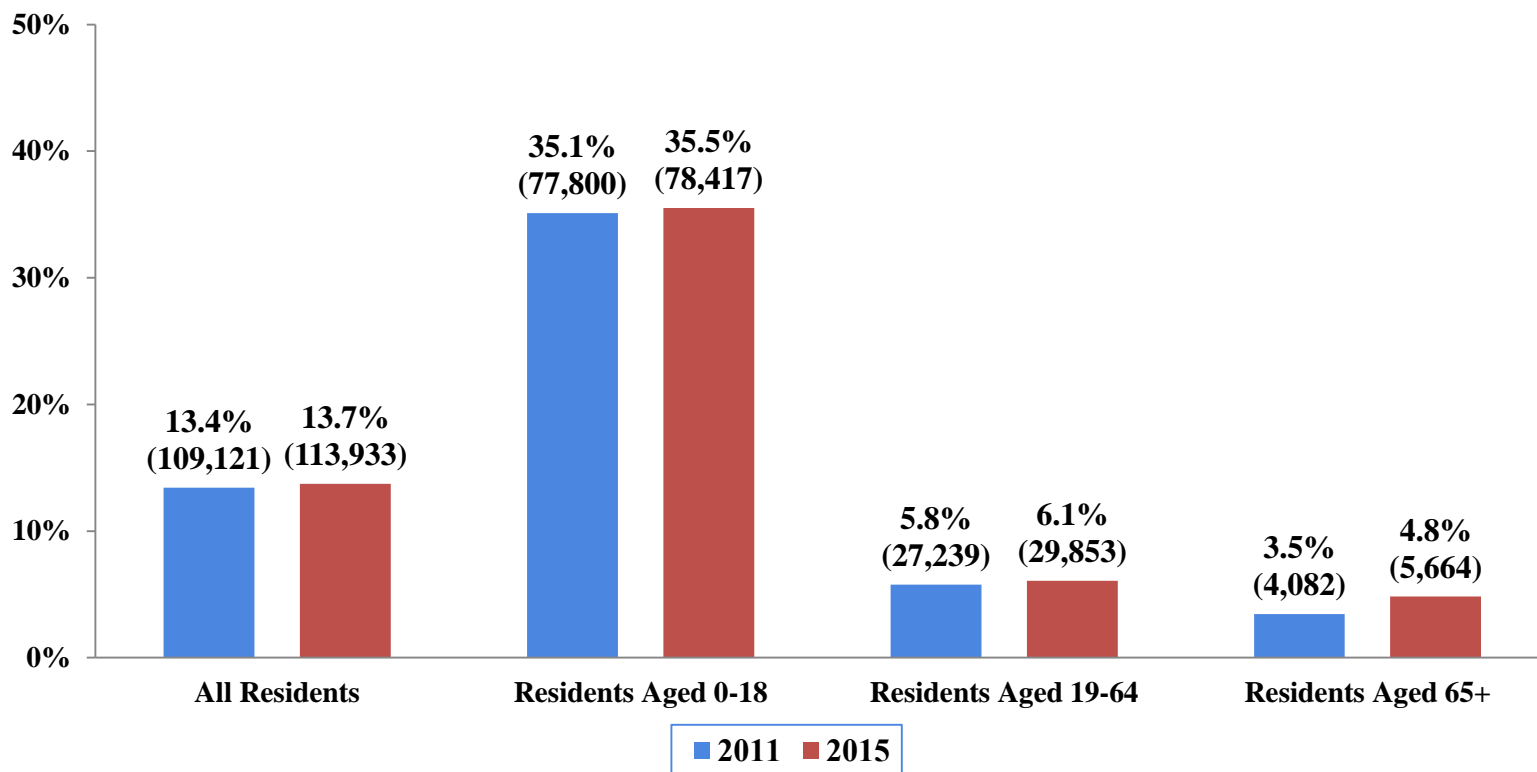


*These percentages do not include those with private Medicare supplemental insurance coverage.

This includes 22,437 residents that also have dual coverage through Medicare, Medicaid, or military health insurance.

13.7% of residents have health insurance through the state Medicaid Program. In 2011, this was 13.4%.

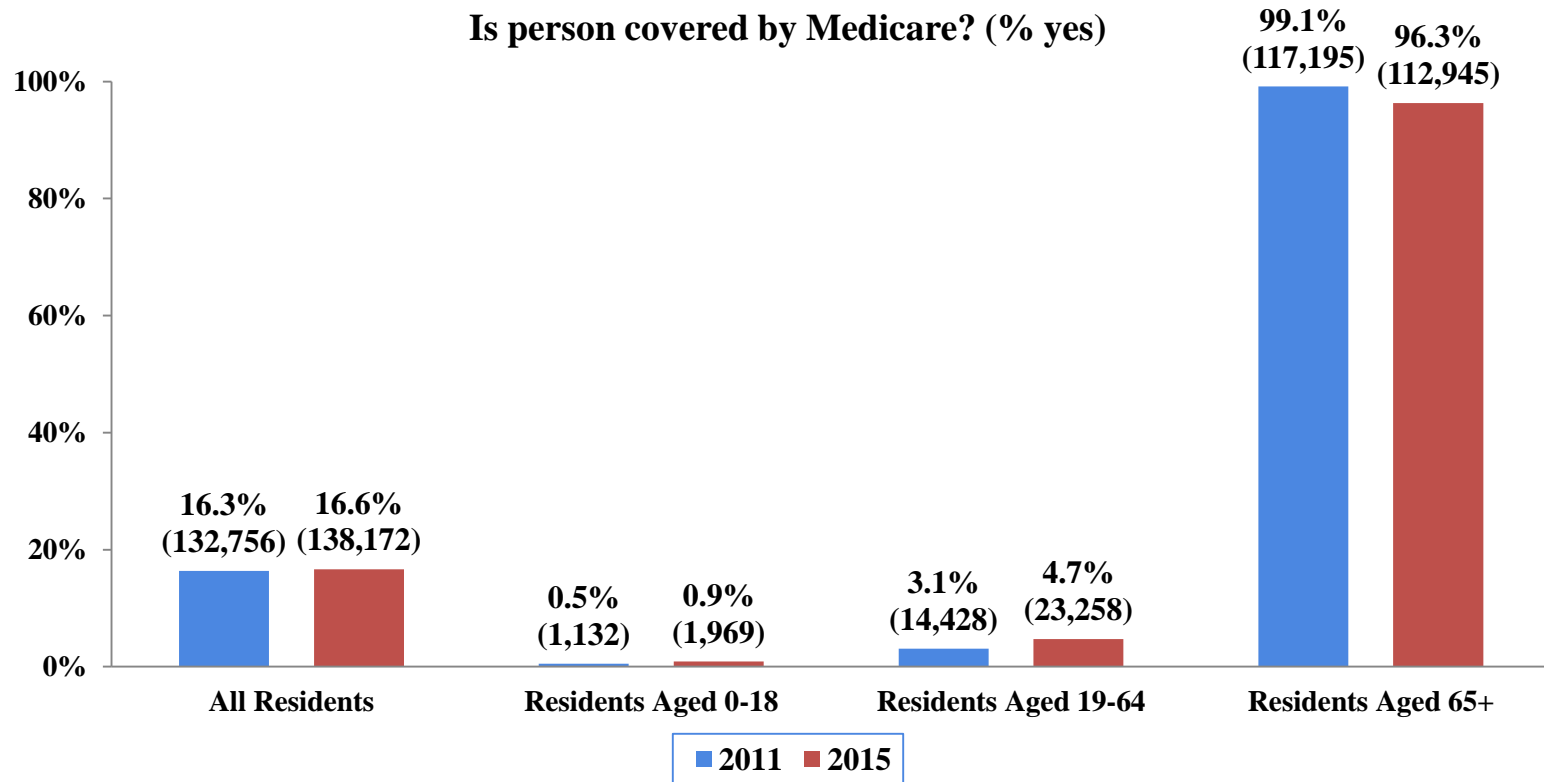
Covered by Medicaid or South Dakota Medical Benefits? (% yes)



*Percentages reflect the Medicaid population excluding the long term care Medicaid population.

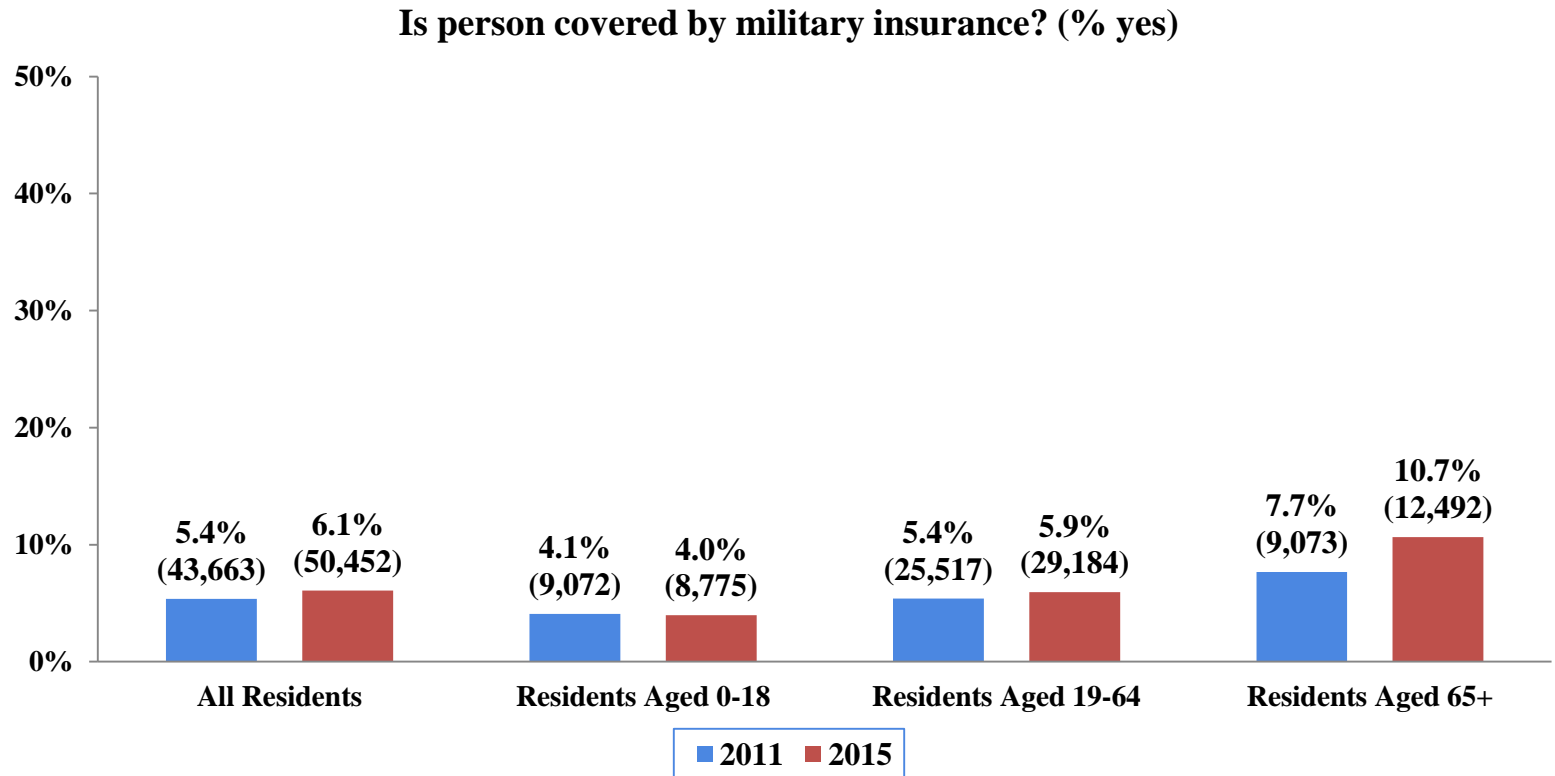
This includes 20,184 residents that also have dual coverage through Medicare, military health insurance, or private health insurance.

16.6% of residents have health insurance coverage through Medicare with 96.3% of residents age 65 and older having Medicare coverage.



This includes 30,251 residents that also have dual coverage through private health insurance, Medicaid, or military health insurance.

6.1% of residents are currently covered by health insurance provided through the military.



This includes 15,804 residents that also have dual coverage through Medicare, Medicaid, or private health insurance.

Primary Type of Health Insurance

To assess the relative proportion of South Dakota residents who were covered under mutually exclusive categories of insurance, *primary* type of insurance coverage was assigned. Since many residents were covered by more than one type of insurance, each respondent's primary type of insurance was determined using a hierarchical analysis:

- For those reporting Medicaid and private insurance, private took precedence as the primary type of insurance.
- Medicare took precedence over other types of insurance coverage except military insurance.
- Private insurance took precedence over Medicaid.
- Military insurance took precedence over Medicare.

In other sections of this presentation addressing specific types of coverage, the percentages and numbers may not match those reported as the primary type. For example, an individual who reported having both Medicare and Medicaid would be counted under each type in those sections, as opposed to being counted only once under Medicare in this section on primary type of insurance.

A majority of South Dakota residents are covered by private health insurance as their only or primary type of coverage.

Primary Type of Health Insurance

	Rate		Count	
	2011	2015	2011	2015
Private Insurance	60.0%	59.8%	487,674	496,780
Medicaid	11.2%	11.3%	90,983	93,884
Medicare	15.2%	15.2%	123,220	126,065
Military	4.8%	5.6%	39,301	46,755
Uninsured	8.8%	8.0%	71,204	66,630
Total	100%	100%	812,382	830,114



Trends in Employer Sponsored Health Insurance

Among working residents, 66% have employers that offer health insurance with 68% of employees who are offered ESI enrolled.

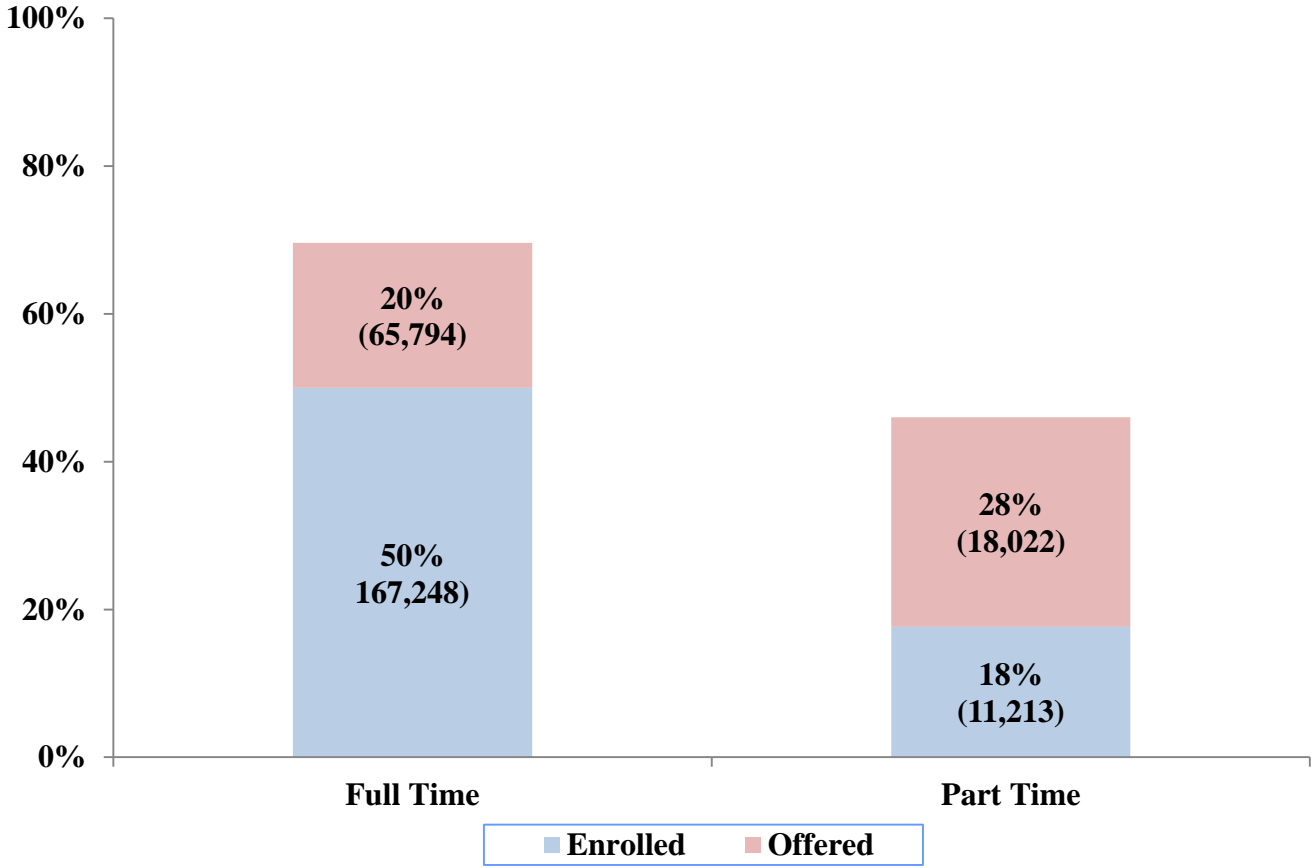
**Employer Sponsored Health Insurance Offer and Uptake
(% among working South Dakotans age 18 to 64)**

	2015	2015	2011	2011
	Count	Rate	Count	Rate
Enrolled	178,955	45%	175,691	45%
Offered (but didn't enroll)	84,138	21%	79,455	20%
Working no access to ESI	137,732	34%	135,638	35%
Total	400,825	100%	390,784	100%

Employees with Access to ESI	263,093	66%	255,146	65%
Uptake Rate of ESI	N/A	68%	N/A	69%

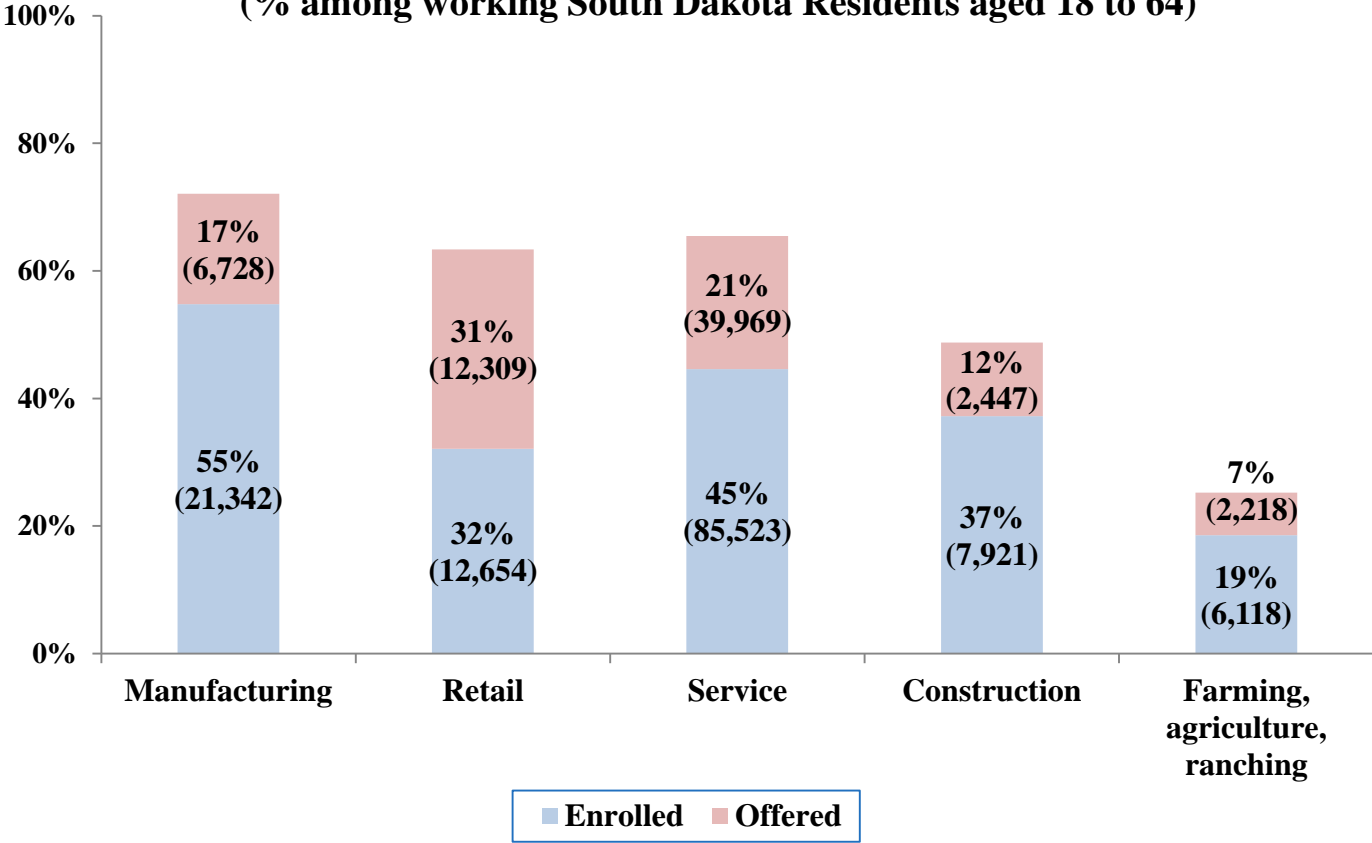
Full time employees are significantly more likely have access to and enroll in ESI through their employer.

Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee
(% among working South Dakota Residents aged 18 to 64)



Those working in manufacturing are most likely to have access to ESI through their employer followed by those working in the service sector.

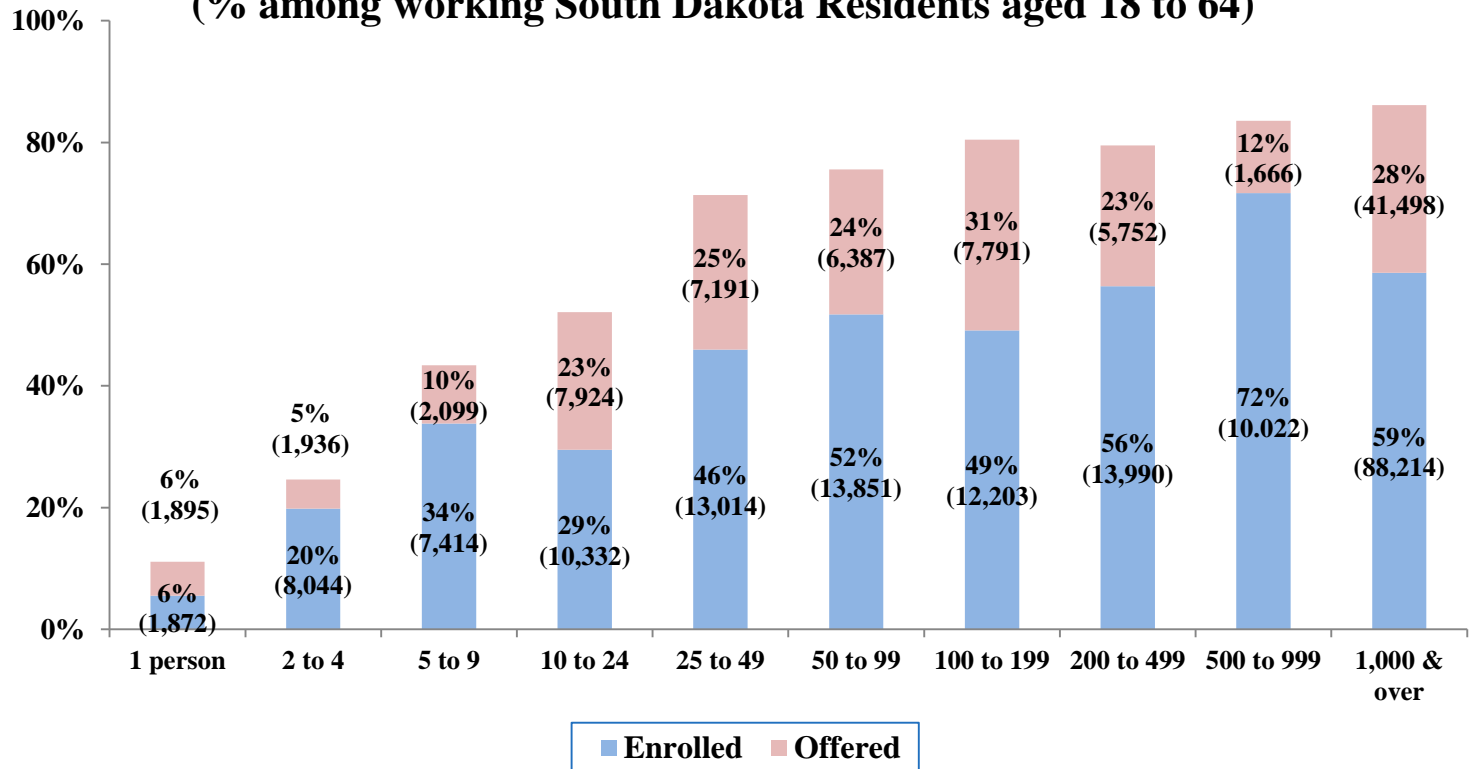
Employer Sponsored Health Insurance Offer and Uptake by Type of Private Sector Employer
(% among working South Dakota Residents aged 18 to 64)



Both the percentage of employers offering ESI as well as the percentage of employees enrolling in their employer's health insurance increase with company size.

Employer Sponsored Health Insurance Offer and Uptake by Employer Size

(% among working South Dakota Residents aged 18 to 64)



Having coverage through another source and the expense of employer plans are the most common reasons those with access to ESI do not enroll in their employer's health insurance.

**Why was employer insurance not taken?
(% among those whose employers offer insurance but did not enroll)**

	Rate	Count
Have private insurance through a spouse or other source	42%	35,446
The health insurance offered through person's employer costs too much	39%	32,562
The health insurance offered through person's employer does not meet needs in terms of what type of health care is covered	18%	14,749
Person works too few hours to qualify for health insurance benefits	17%	14,576
Person has not worked for their employer long enough to qualify for health insurance benefits	14%	11,880
Person's Employer offers a financial incentive to employees	8%	6,648



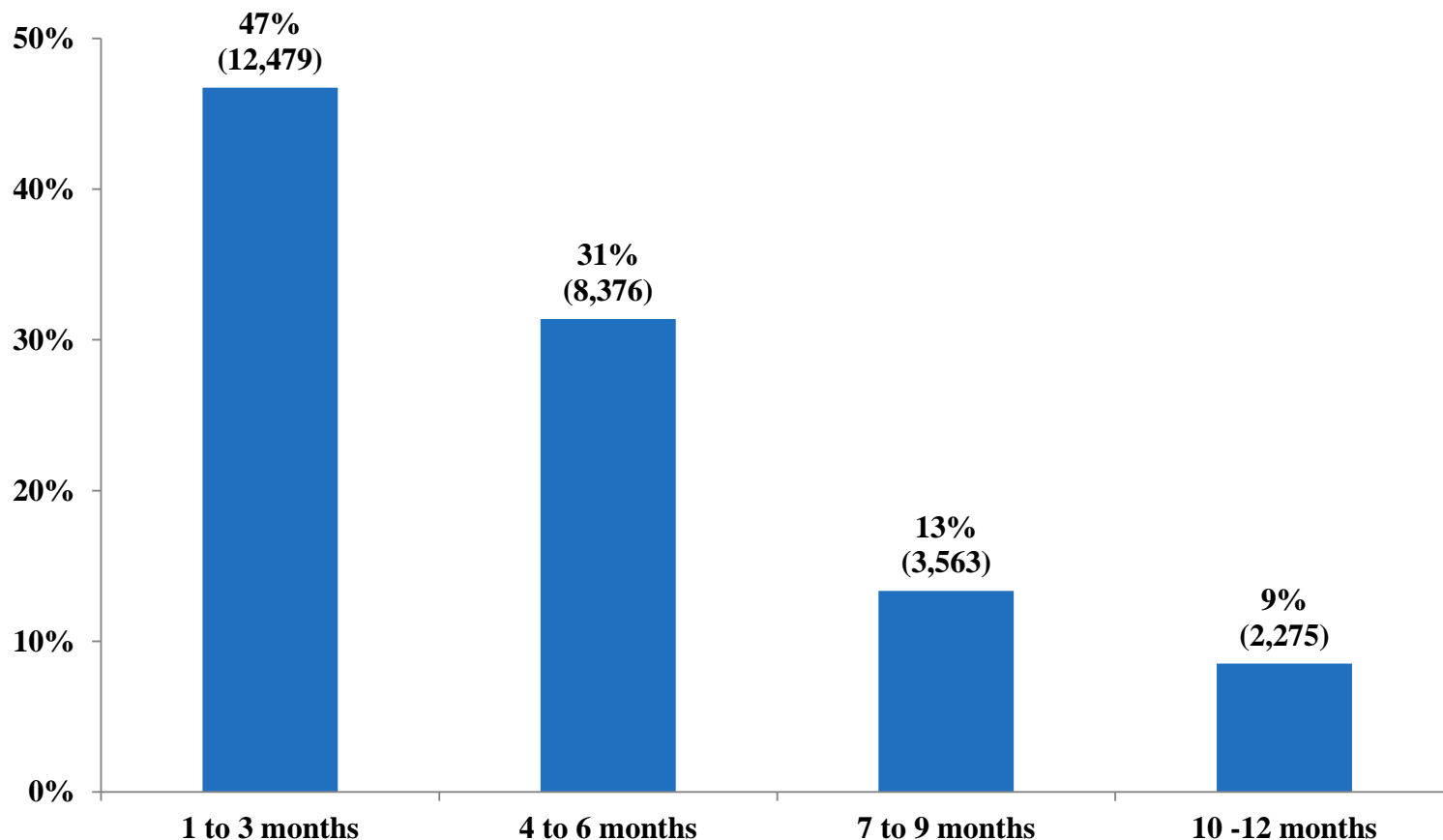
Interruptions in Coverage

(Among those with Current Health Insurance Coverage)

4% of those currently with insurance experienced a gap in coverage sometime during the last 12 months.

In 2015, 47% of those experiencing a gap in insurance coverage were uninsured for one to three months.

Approximately how many of the past 12 months was person without health insurance coverage? (% among those experiencing a gap in coverage)



The most common reasons for gaps in coverage during the past 12 months were waiting periods and high costs.

Why was person without coverage? (% among responding with interruption in insurance coverage)

	Count	%
Waiting period for coverage	8833	33%
Cost is too high, cost increased, cost of premium, cannot afford	7184	27%
Person with health insurance lost job	3476	13%
Person changed employers and new employer does not offer insurance	2627	10%
Person changed employers and not eligible for insurance	2585	10%
Not eligible, no longer qualify for Medicaid or CHIP	1786	7%
Employer stopped offering coverage	1462	5%
Current employer does not offer coverage	1376	5%
Unemployed	862	3%
Employer cut person back to part time, temporary status	812	3%
Insurance company refused coverage, terminated coverage	742	3%
Job change in general	689	3%
Person with health insurance quit job	585	2%
Got divorced or separated, death of spouse or parent	312	1%
Don't need insurance	155	1%
Lost Medicaid or CHIP coverage	109	%
Other	2784	10%

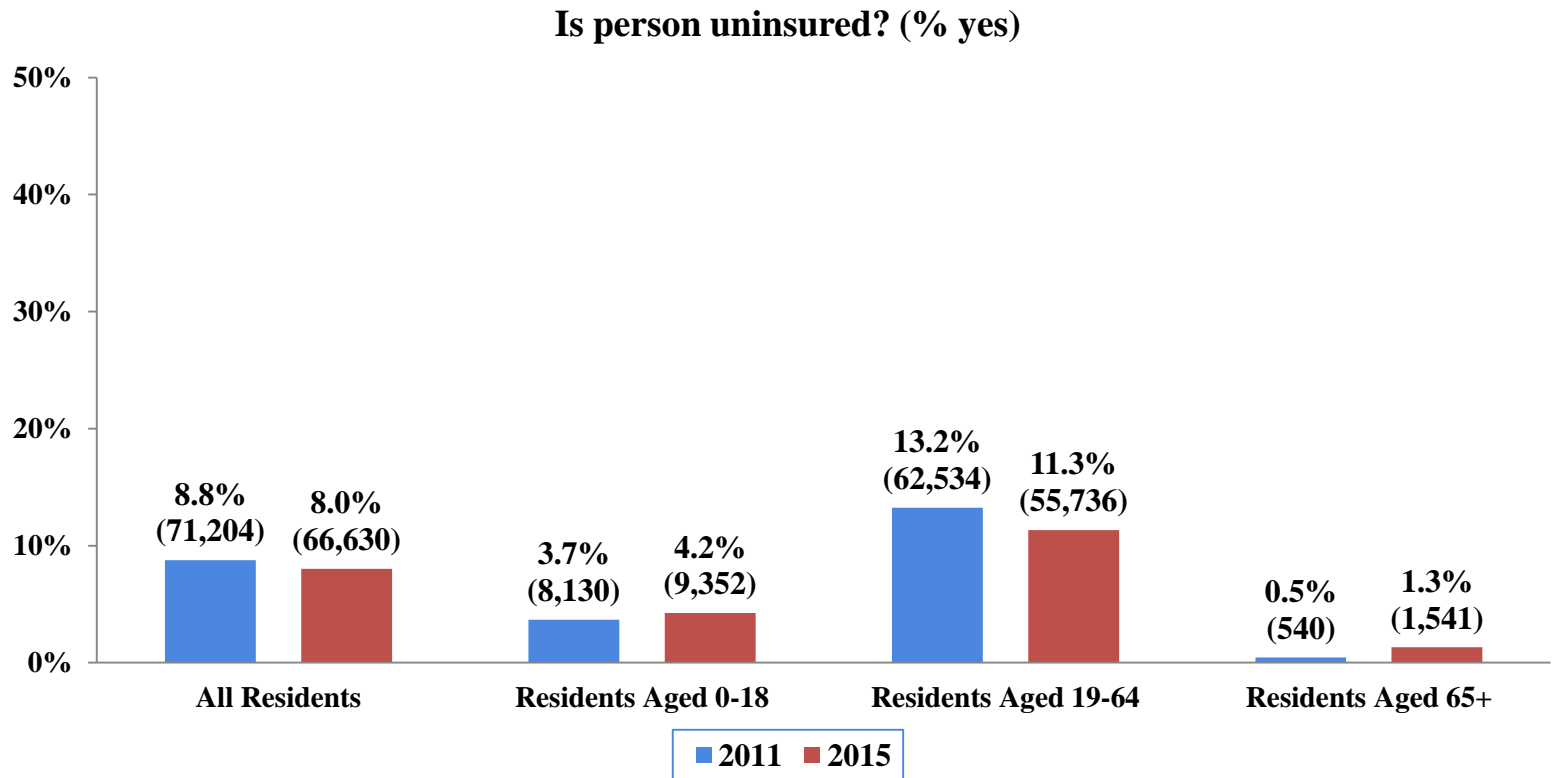
Multiple responses allowed; total may not sum to 100%



The Uninsured

In the 2015 South Dakota Health Insurance Survey, a person reporting no health insurance coverage at the time the interview was conducted was categorized as uninsured.

Overall, 8.0% of residents are currently uninsured: 4.2% of children under age of 19 are uninsured while 11.3% of adults aged 19 and older are uninsured. These figures are unchanged from 2011.

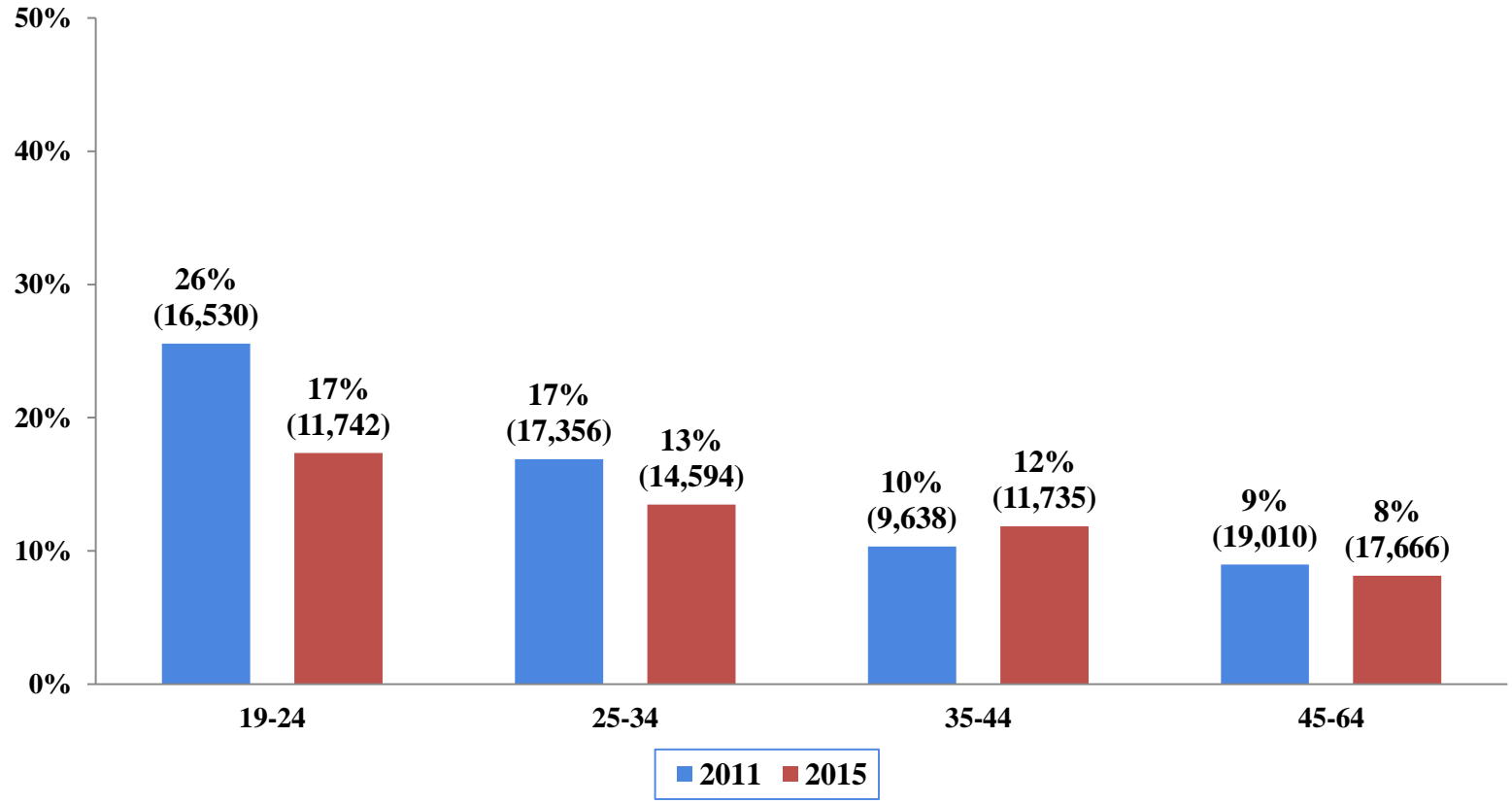


This includes 20,339 residents that receive care through Indian Health Services.

Uninsured Adult Residents Aged 19 to 64

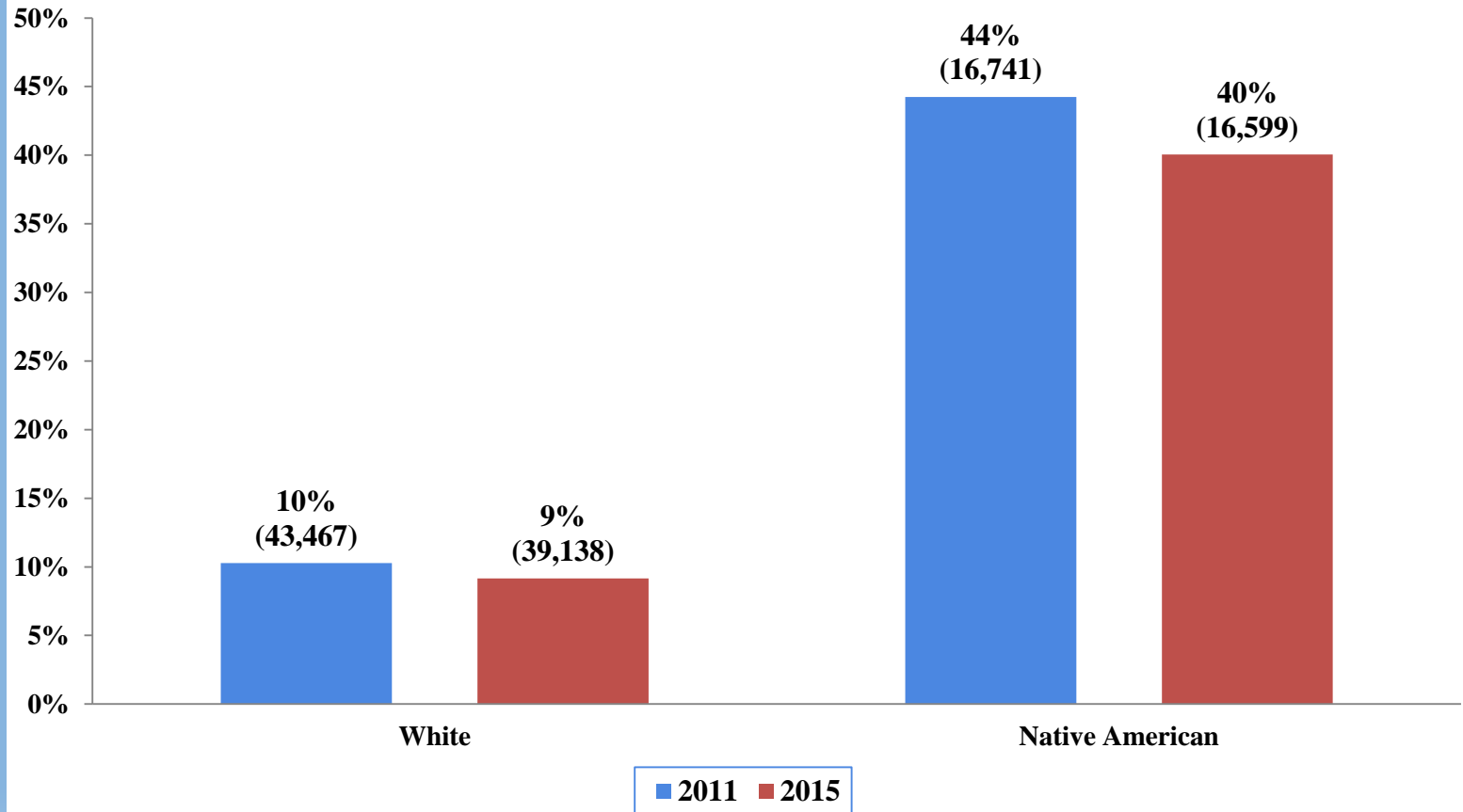
The highest rates of uninsurance occur among residents aged 19 to 24, with 17% lacking health insurance, and residents aged 25 to 34, among whom 13% without health insurance.

Is person uninsured? (Rates by age among adults aged 19 to 64)



40% of Native American adult residents are currently uninsured.

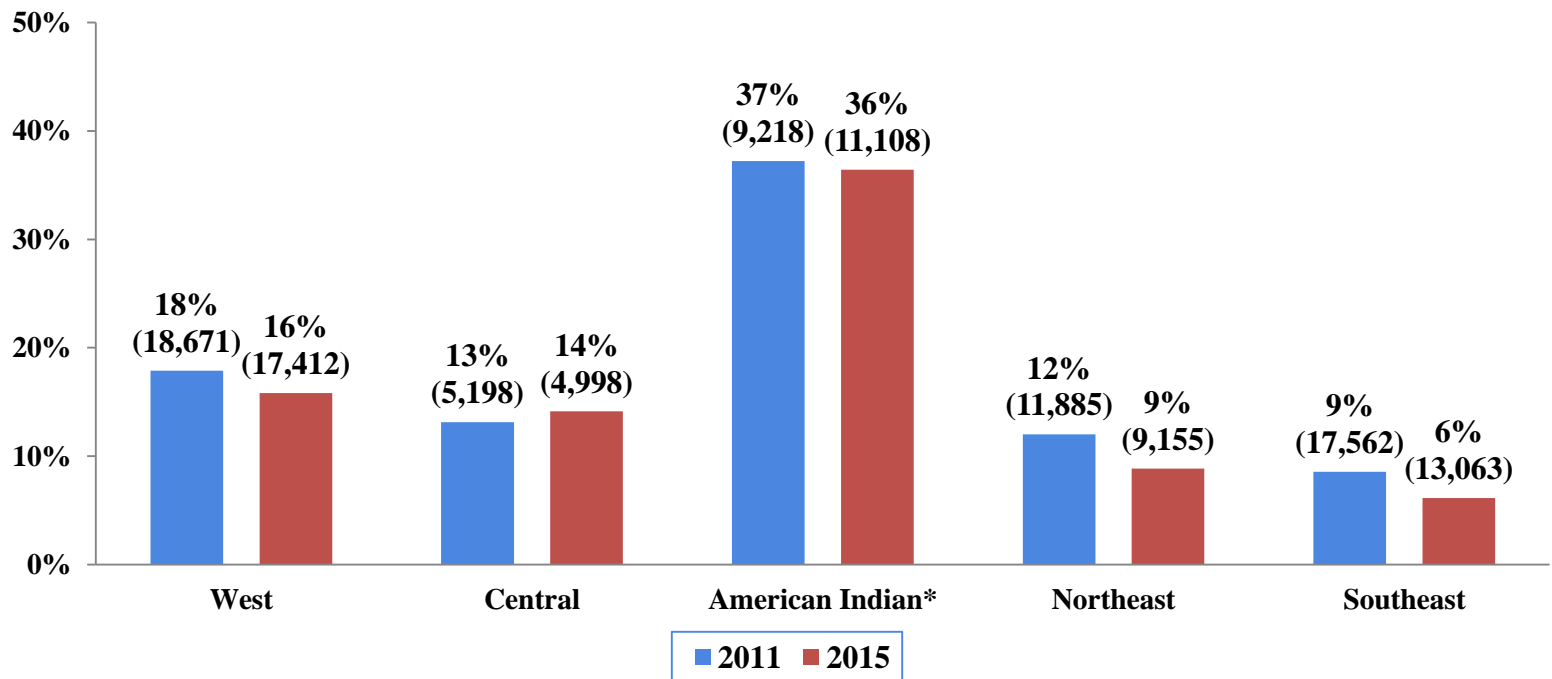
Is person uninsured? (Rates by race among adults aged 19 to 64)



*Of the 16,599 Native American adults age 19 to 64 without health insurance, 15,994 receive health care through Indian Health Services. For the purposes of this survey, Indian Health Services is not considered health insurance.

36% of adult residents in the American Indian counties are uninsured and 16% in the West region lack health insurance.

Is person uninsured? (Rates by region of the state among adults aged 19 to 64)



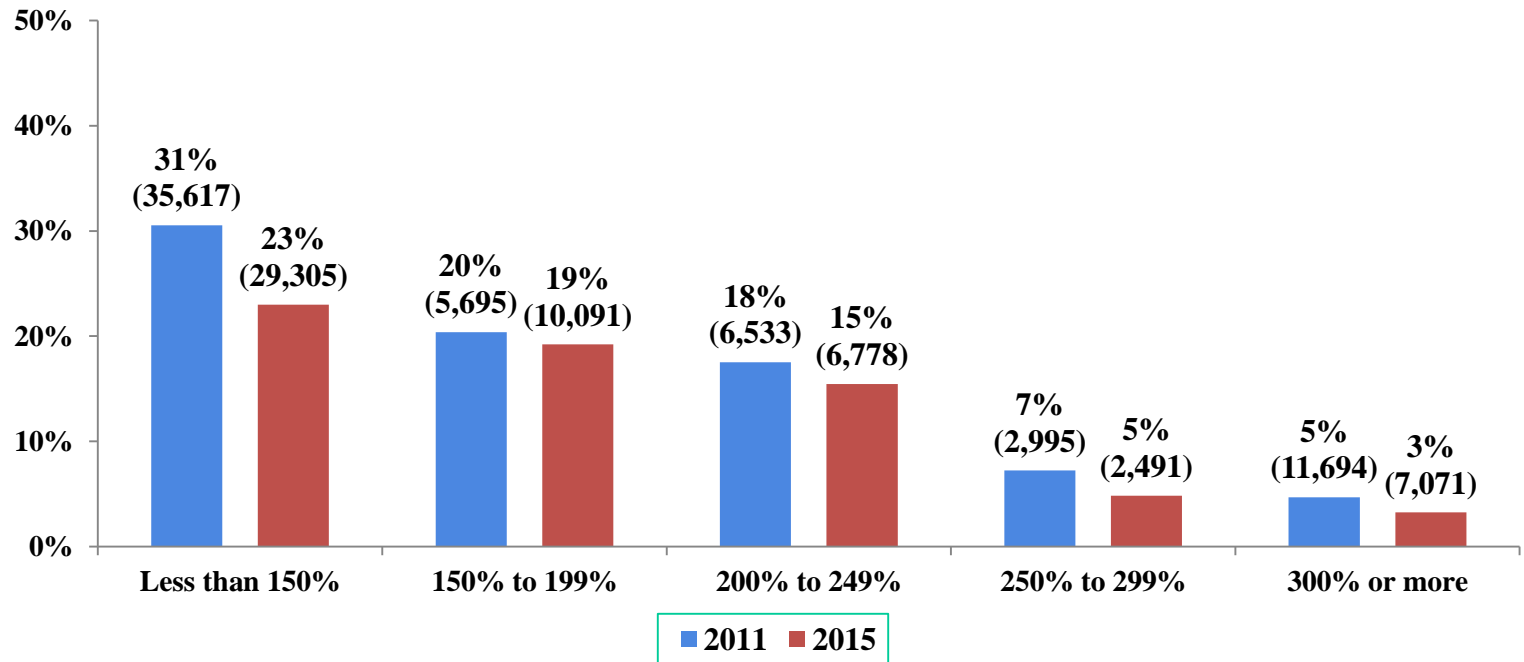
*The American Indian region consists of 9 counties (Bennett, Buffalo, Corson, Dewey, Jackson, Mellette, Shannon, Todd, and Ziebach) in which a high proportion of Native Americans reside. The rate displayed includes all residents from these counties, not just Native Americans.

Federal Poverty Level (FPL) is calculated using family size and the Federal Poverty Level Guidelines

Persons in family/household	Poverty guideline
1	\$11,770.00
2	\$15,930.00
3	\$20,090.00
4	\$24,250.00
5	\$28,410.00
6	\$32,570.00
7	\$36,730.00
8	\$40,890.00

Between 2011 and 2015 the rate of uninsurance declined by 8% among families earning less than 150% of FPL.

Is person uninsured? (Rates by income - % of Federal Poverty Level among adults aged 19 to 64)



For reference, 100% of Federal Poverty Level is an annual income of \$24,250 for a family of four in 2015.

Among Adult residents Aged 19 to 64:

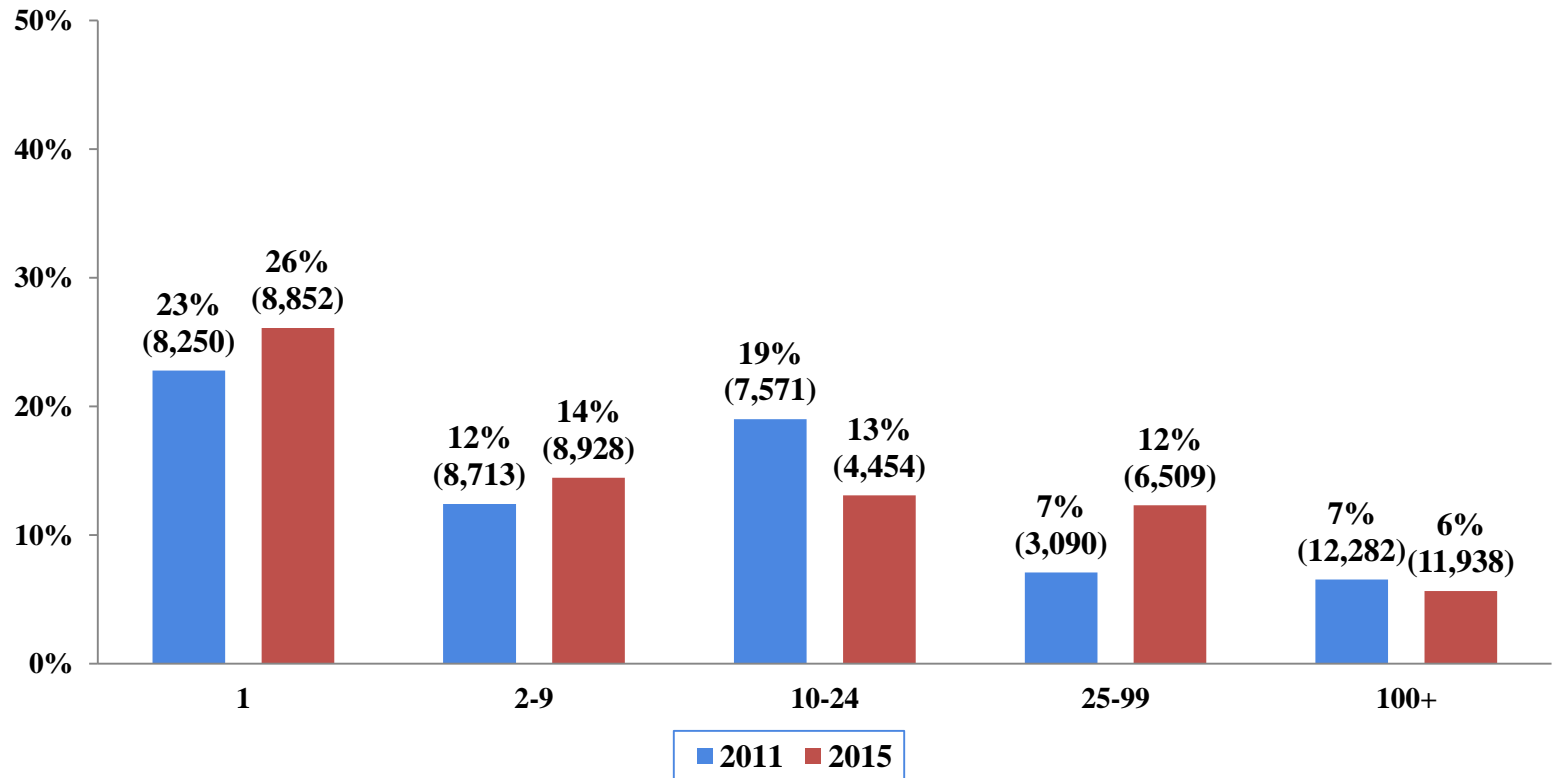
- 15% of non-working adults are uninsured compared to 10% of employed adults. In 2011, 24% of non-working adults were uninsured, as were 11% of working adults.
- 9% of full time employees lack health insurance compared to 17% of part time employees. 9% of full time employees and 18% of part time employees were uninsured in 2011.
- 19% of adults working for a family business or farm and 17% of the self-employed are uninsured. In 2011, 24% of those working for a family business or farm were uninsured, as were 15% of the self employed.
- 16% of those working in construction, 17% in the retail sector, and 8% in agriculture or ranching lack health insurance. In 2011, the sectors with the highest rates of uninsurance were ranching (20%) and construction (21%).

Among Adult residents Aged 19 to 64 with private insurance:

- 42% of adults employed full time have individual policies. 34% of adults employed part time have individual policies.
- 7% of full time employed adults have adult plus child policies, compared to 3% of part time employees.
- 24% of full time employees have adult plus spouse policies, compared to 38% of part time employees.
- 27% of full time employees have family policies, while 25% of part time employees have family policies.

Among employed adults aged 19 to 64, those working for smaller businesses are the most likely to lack health insurance coverage.

Is person uninsured? (Rates among employed adults aged 19 and older by size of employer - # of employees)



Size of Employer - # of Employees

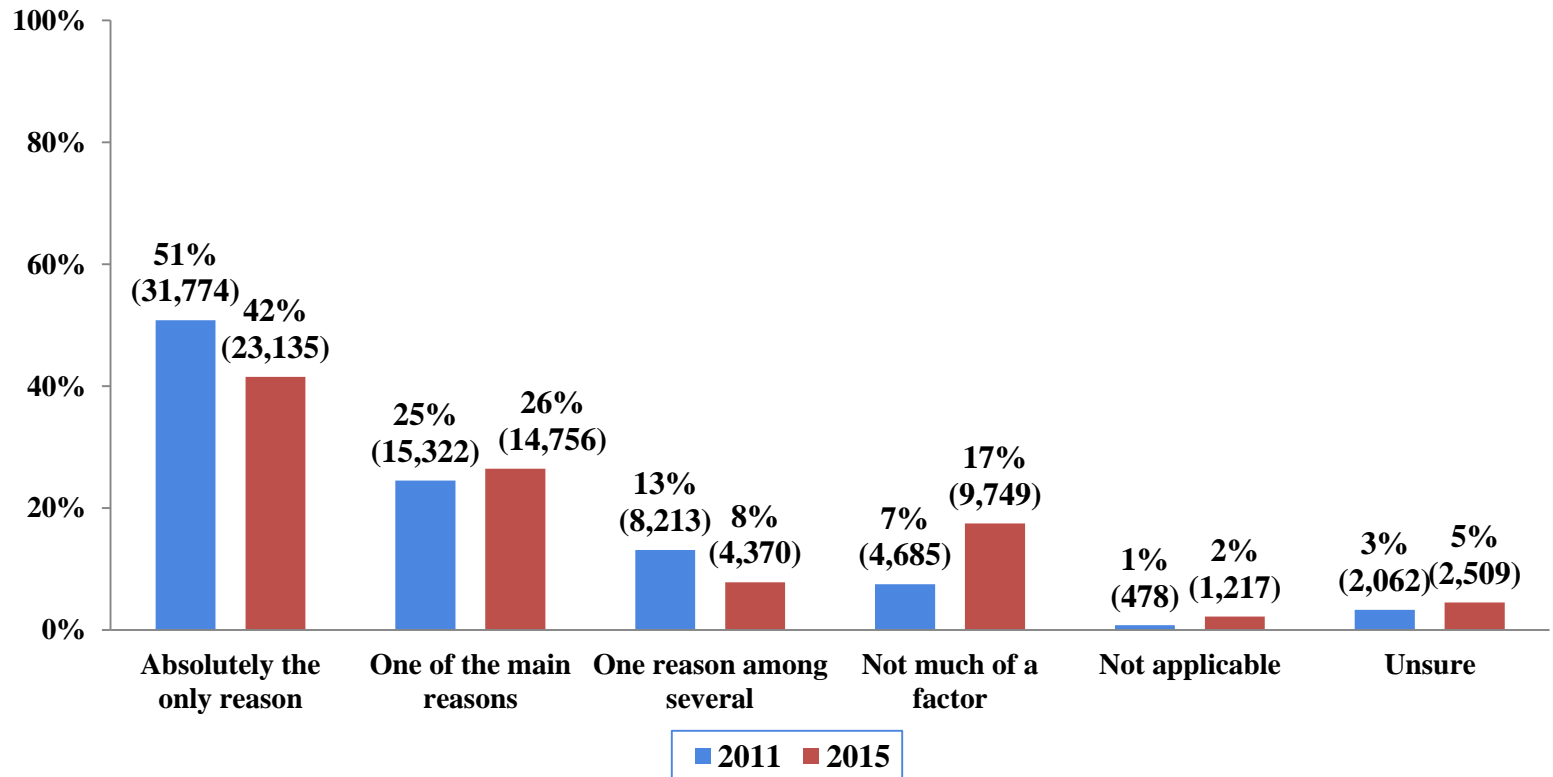
Cost Barriers and Financial Hardships During the Prior 12 Months (Uninsured Adults 19 to 64):

- 11% report they did not get needed medical care. This was 23% in 2011.
- 7% report they did not get needed mental health counseling. This was 5% in 2011.
- 26% report they did not get needed dental care. This was 30% in 2011.
- 6% report they did not get a needed diagnostic test. This was double, 12% in 2011.
- 10% report they did not get needed prescription medications. This was 13% in 2011.
- 10% report they skipped doses or took smaller amounts of medications to make them last longer. This was 16% in 2011
- 32% report they experienced problems paying for medical bills. This was 51% in 2011.

Reasons for Lack of Coverage

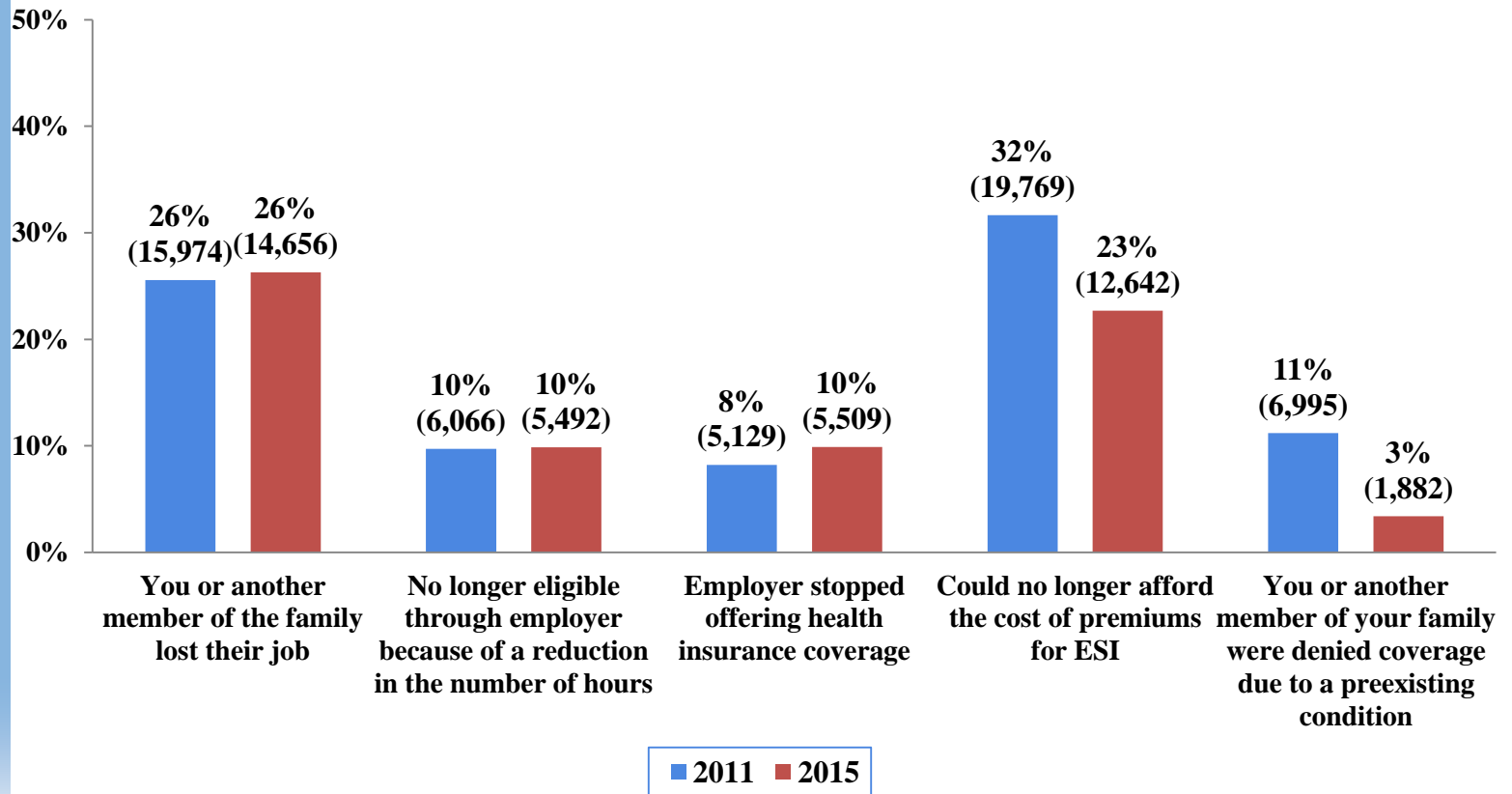
Cost is reported as the only reason that 42% of uninsured adult residents indicate they lack health insurance, down from 51% in 2011.

How does cost rate as the reason why person is not currently covered by insurance? (% among uninsured adults aged 19 to 64)



Employment issues and the cost of and lack of access to employer sponsored insurance are also reasons uninsured residents indicate they lack health insurance.

Reasons why person is uninsured (% among uninsured adults aged 19 to 64 indicating reason why uninsured)



Uninsured Child residents Aged 0 to 18

Among uninsured children aged 0 to 18 years old:

- 4% of those aged 0 to 5 are uninsured, 4% of those 6 to 10 are uninsured and 5% of those 11 to 18 are uninsured. In 2011 these rates were 3% of those 0 to 5, 3% of those 6 to 10, and 4% of those 11 to 18.
- 15% of Native American children are uninsured. In 2011, 12% of Native American children were uninsured.
- The highest rates of uninsured children are in the American Indian (15%) and Central (8%) regions. In 2011, the highest rates occurred in the American Indian (12%) and West (6%) regions.
- By income, the highest rates of uninsured children occur between 100% and 149% of FPL (9%), from 250% to 299% of FPL (9%), and below 50% of FPL (8%).

Cost Barriers and Financial Hardships During the Prior 12 Months (% Uninsured Children 0 to 18):

- 1% report they did not get needed medical care. This was 3% in 2011.
- 1% report they did not get needed mental health counseling. None reported this in 2011.
- 3% report they did not get needed dental care. This was 21% in 2011.
- 0% report they did not get a needed diagnostic test. This was 2% in 2011.
- 1% report they did not get needed prescription medications. This was 3% in 2011.
- 0% report they skipped doses or took smaller amounts of medications to make them last longer. 2% reported this in 2011.
- 24% reside in households that experienced problems paying for medical bills. This was 47% in 2011.



Distribution of Uninsured residents Aged 0-18 and Aged 19- 64

(Segment Analysis)

Demographics

Employment

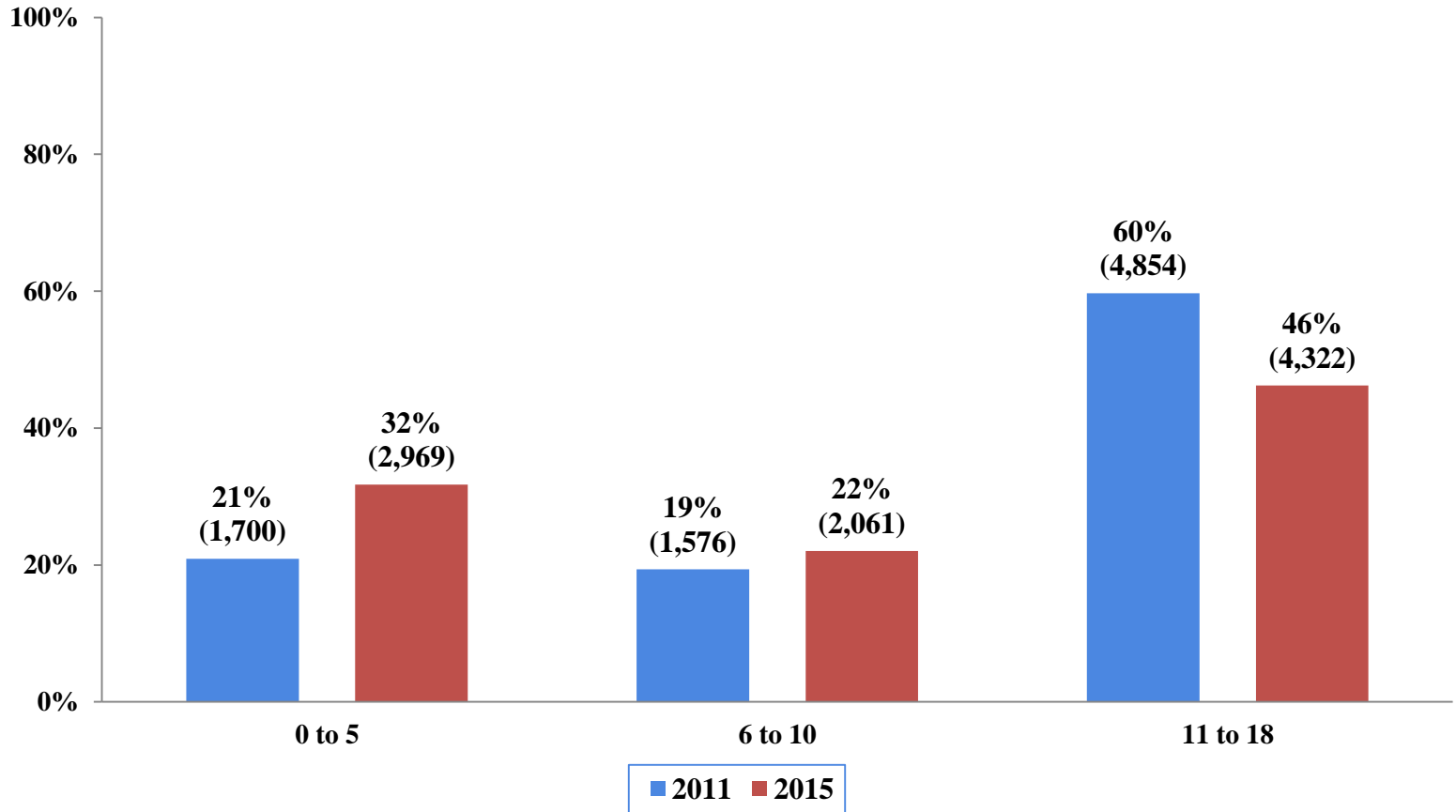
Duration of Lack of Coverage

Health Care Utilization

Uninsured Child residents Aged 0 to 18

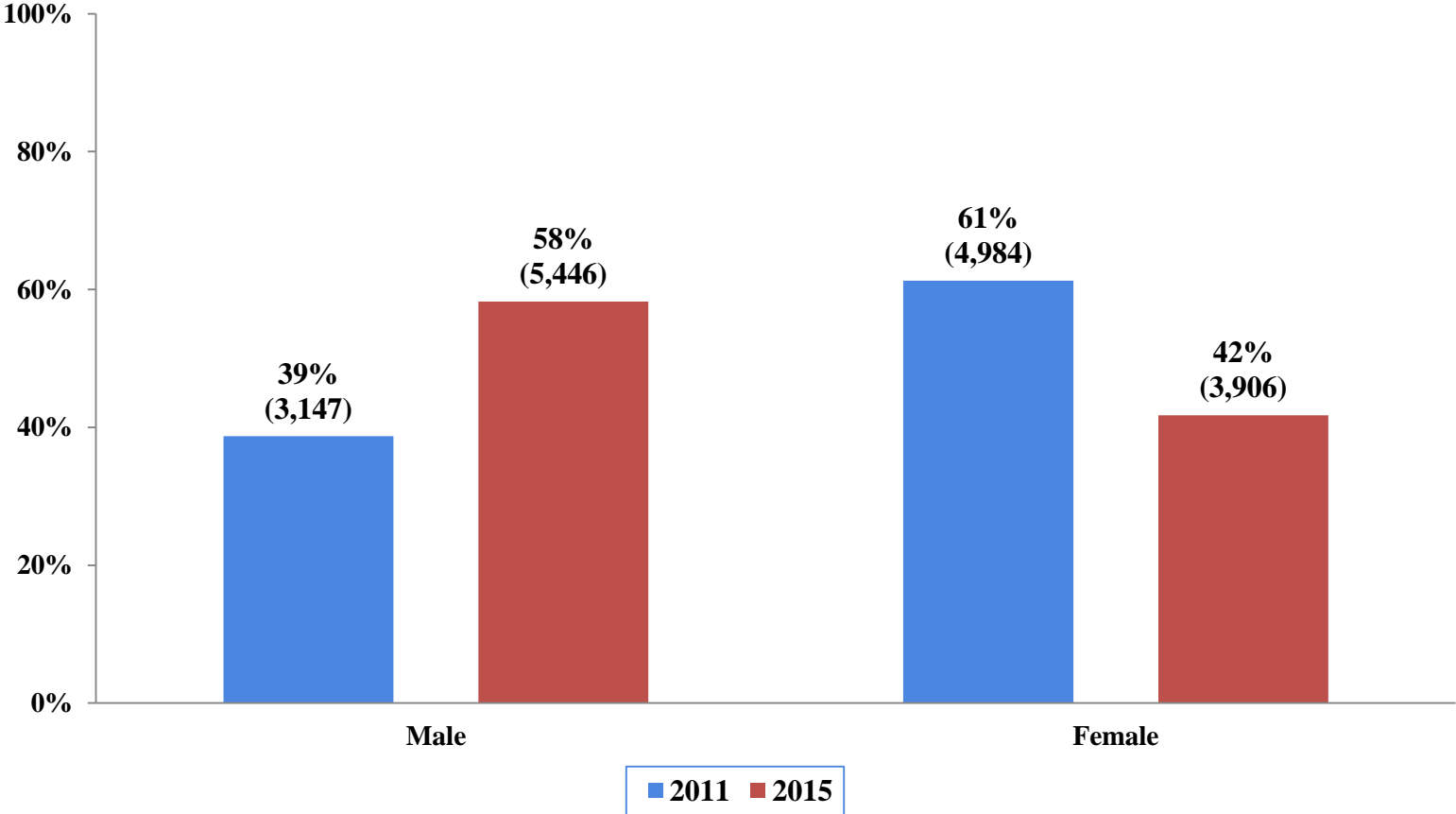
46% of uninsured child residents are between the ages of 11 and 18.

Distribution of Uninsured Children Aged 0 to 18 by Age



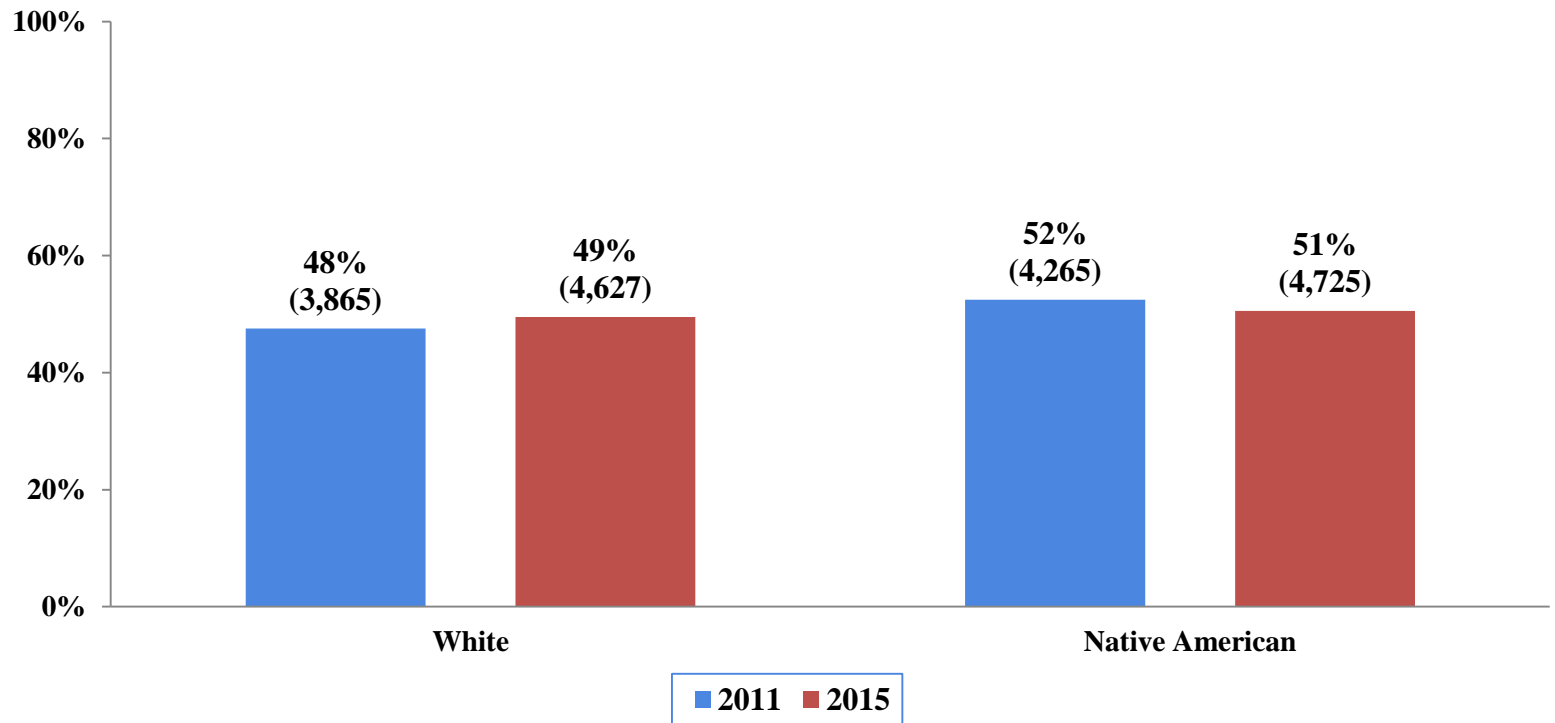
More than half (58%) of uninsured child residents are male.

Distribution of Uninsured Children Aged 0 to 18 by Gender



Half (51%) of uninsured children in 2015 are Native American.

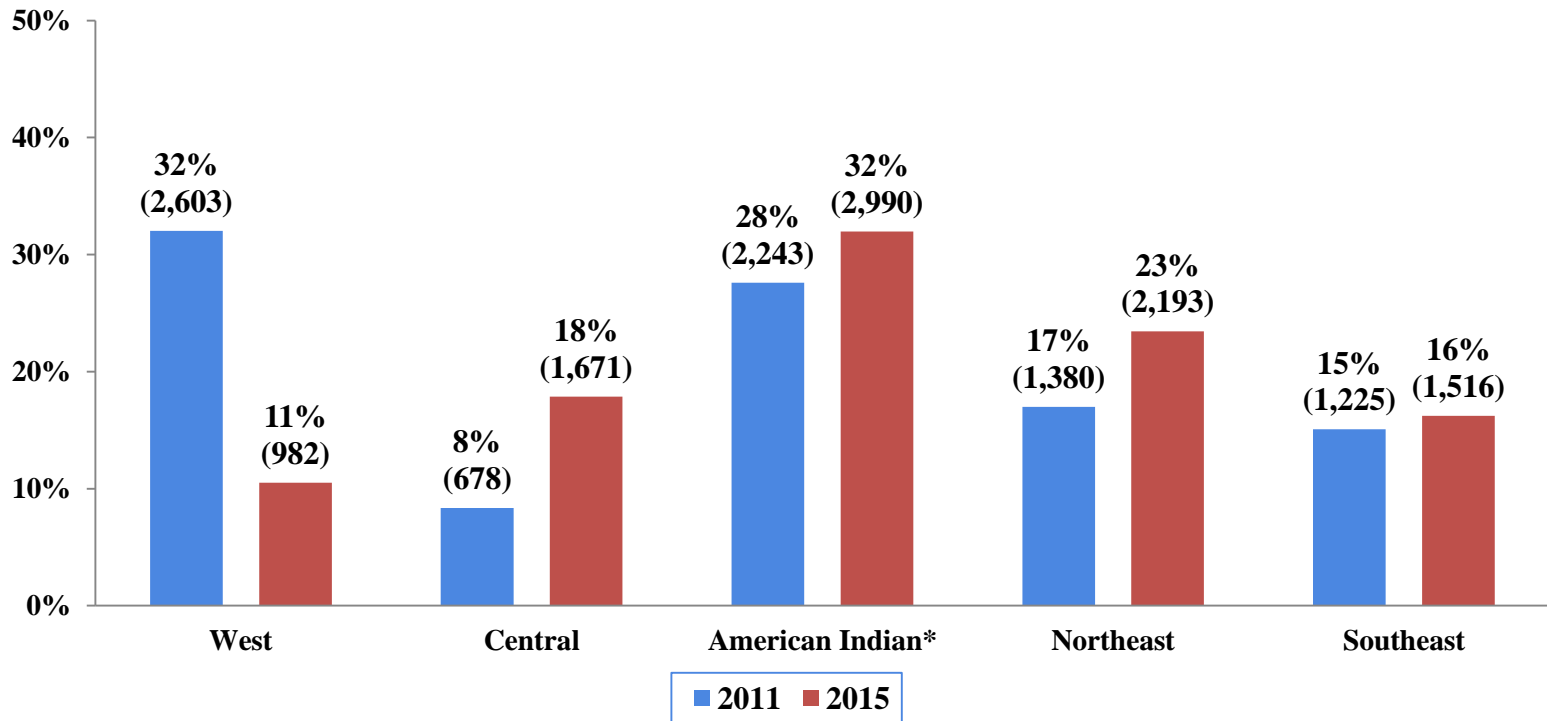
Distribution of Uninsured Children Aged 0 to 18 by Race



*Of the 4,725 Native American children aged 0 to 18 without health insurance, 95% receive health care through Indian Health Services. For the purposes of this survey, Indian Health Services is not considered health insurance.

By region, the largest numbers of uninsured child residents occur in the American Indian and Northeast regions.

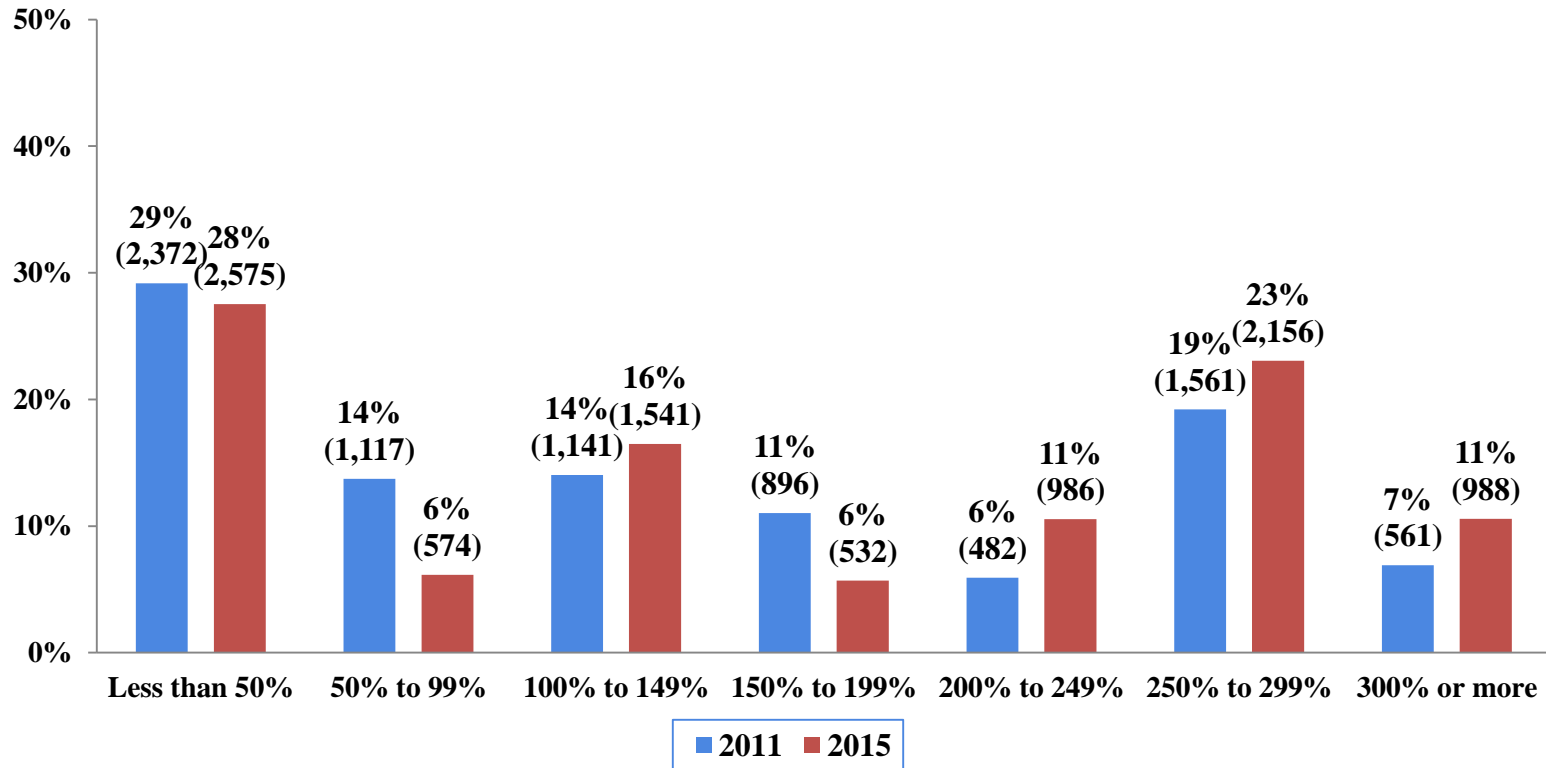
Distribution of Uninsured Children Aged 0 to 18 by Region



*The American Indian region consists of 9 counties (Bennett, Buffalo, Corson, Dewey, Jackson, Mellette, Shannon, Todd, and Ziebach) in which a high proportion of Native Americans reside. The rate displayed includes all residents from these counties, not just Native Americans.

50% of uninsured child residents live in families earning less than 150% of Federal Poverty Level. More than a quarter (28%) earn less than 50% of FPL.

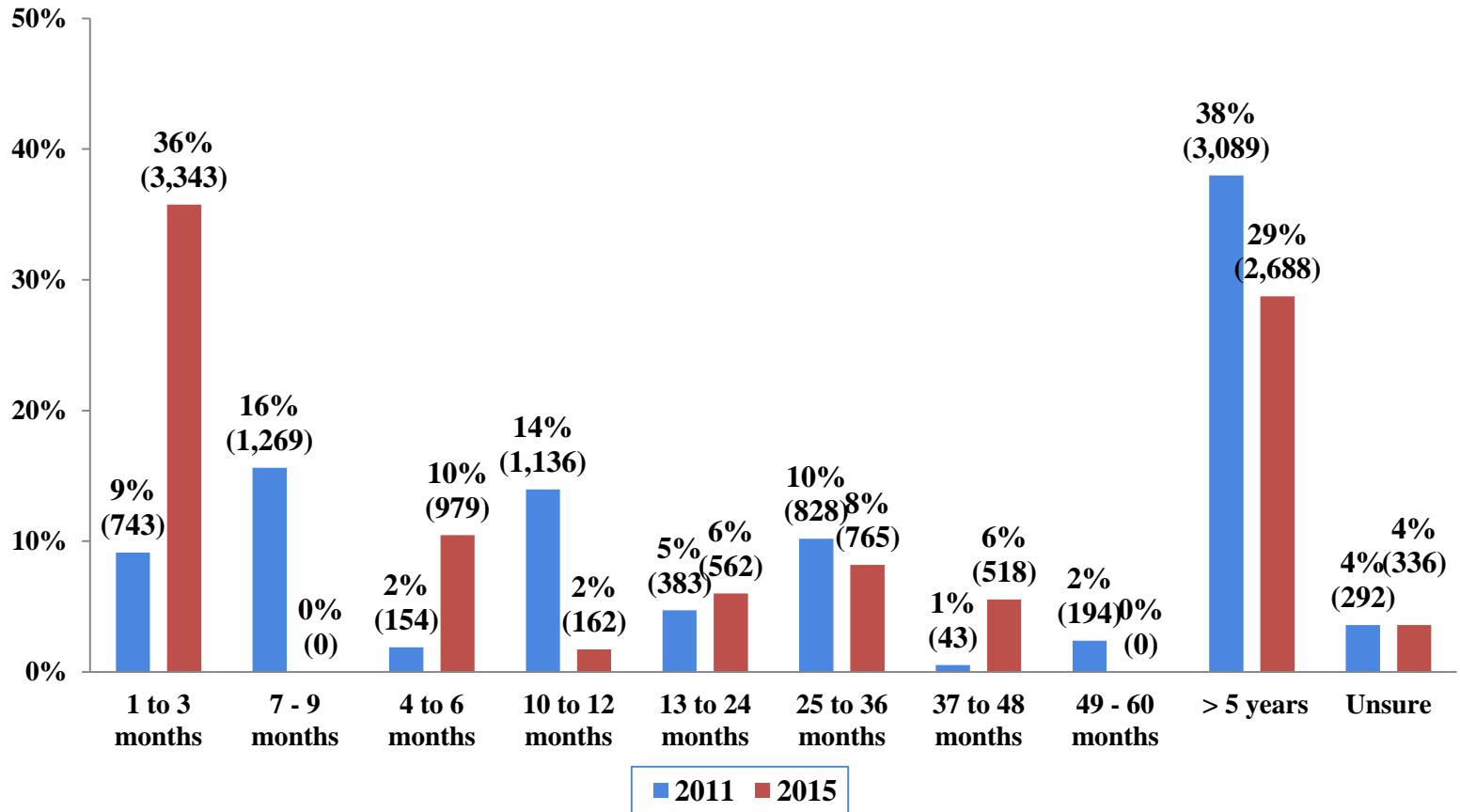
Distribution of Uninsured Children Aged 0 to 18 by Income



For reference, 100% of Federal Poverty Level is an annual income of \$24,250 for a family of four in 2015.

A third (36%) of uninsured children have been uninsured 3 months or less. 29% have been uninsured more than five years.

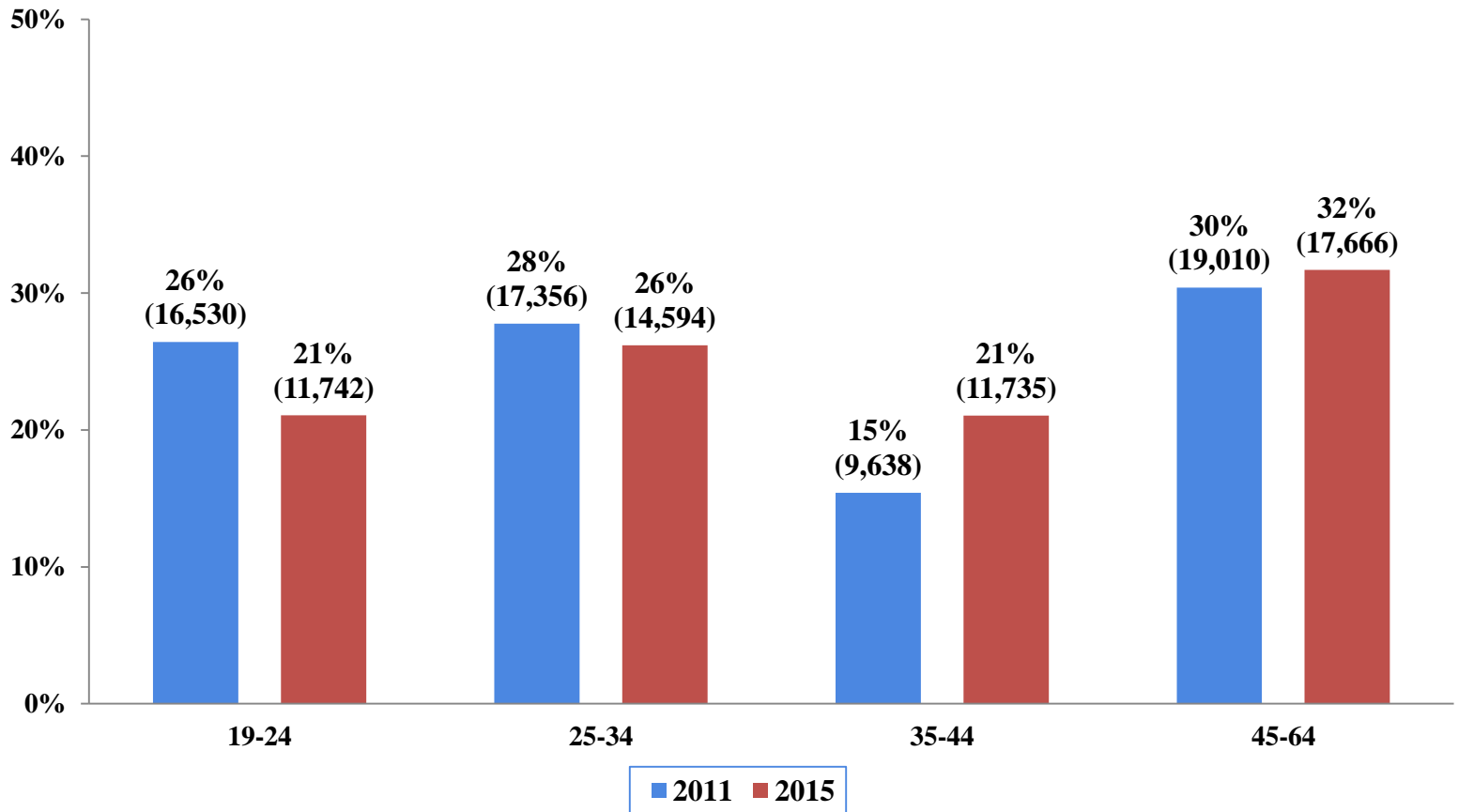
Distribution of Uninsured Children Aged 0 to 18 by Length of Time Uninsured



Uninsured Adults residents Aged 19-64

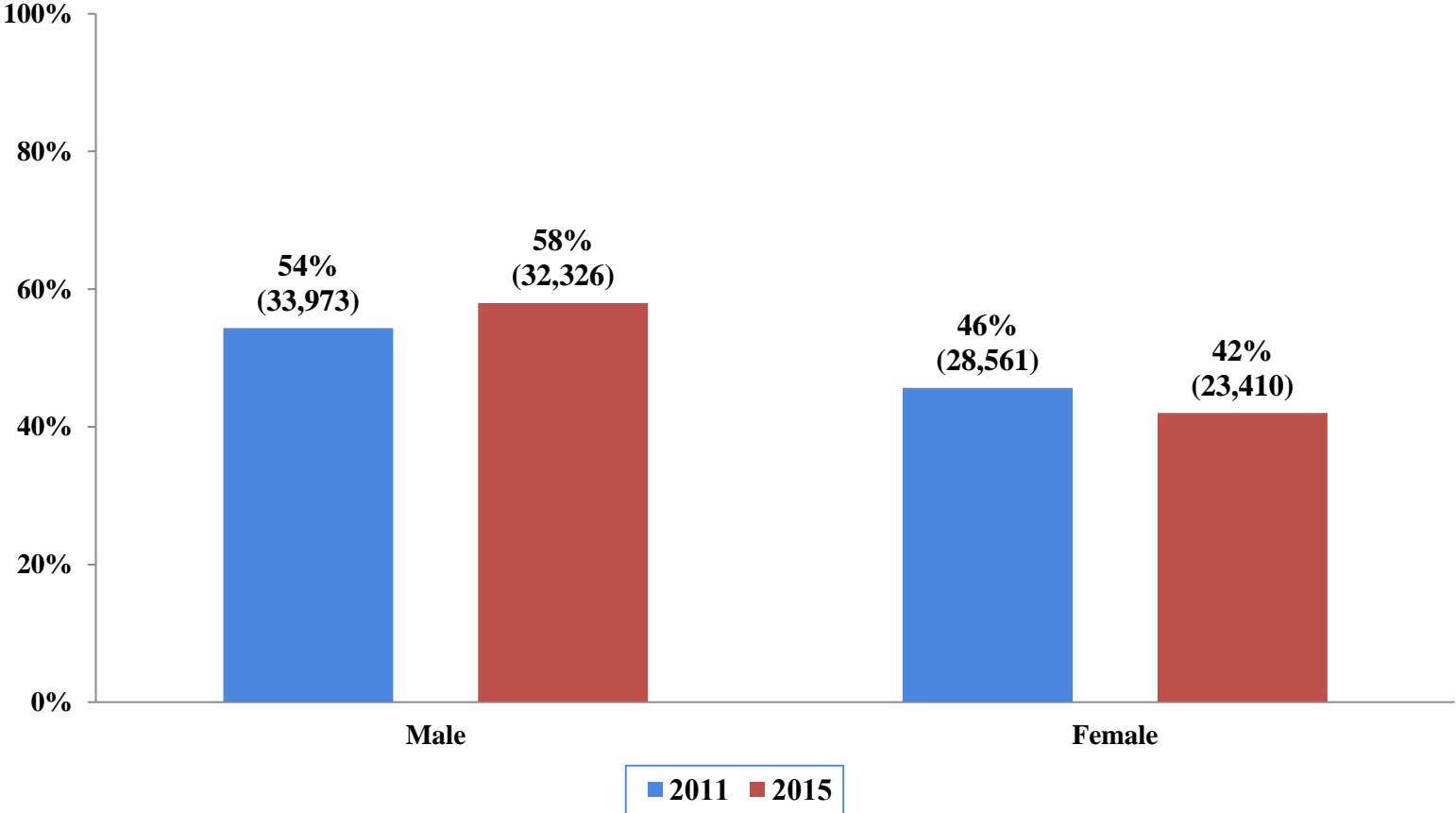
47% of uninsured adult residents are under the age of 35.

Distribution of Uninsured Adults Aged 19 to 64 by Age

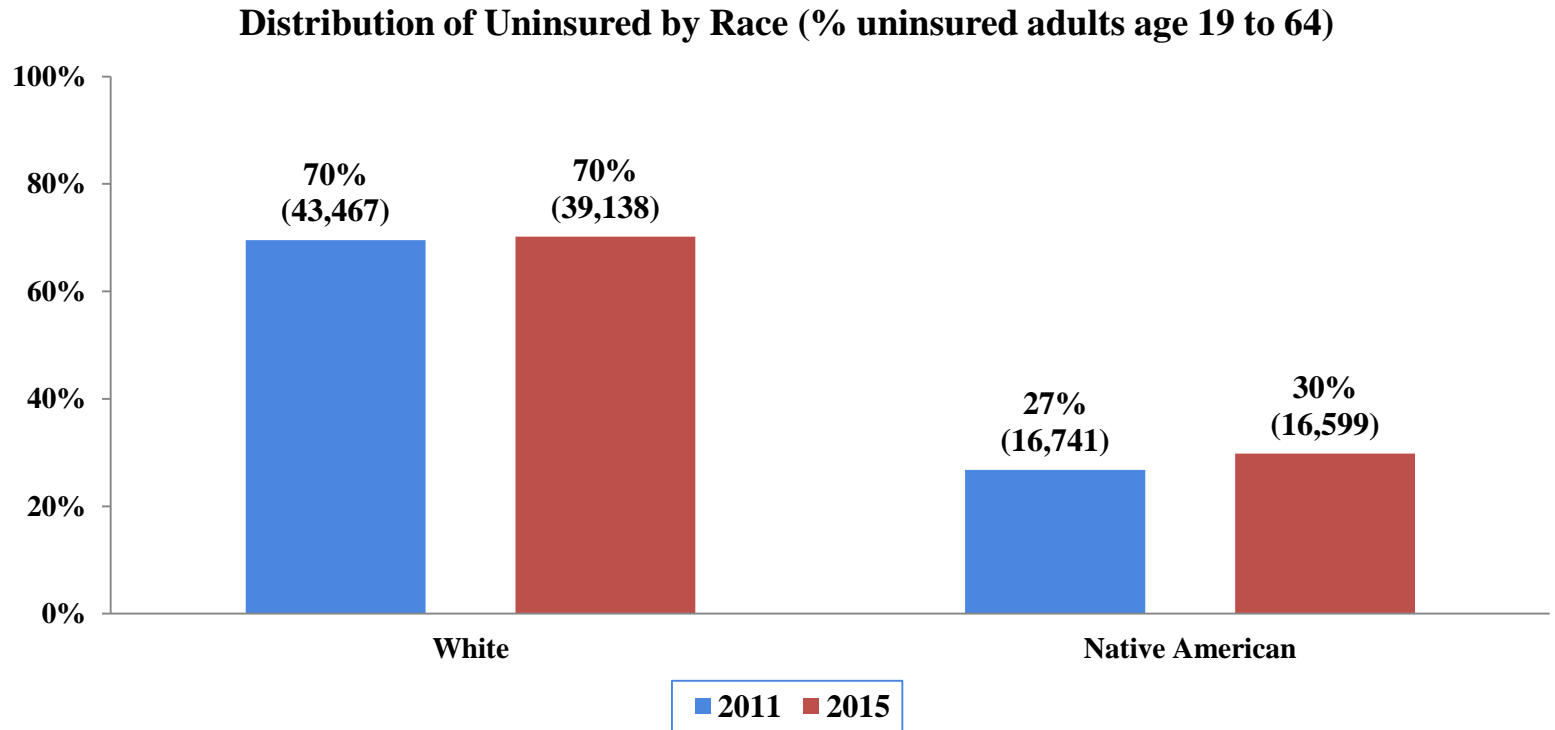


More than half (58%) of uninsured adult residents are male.

Distribution of Uninsured Adults Aged 19 to 64 by Gender



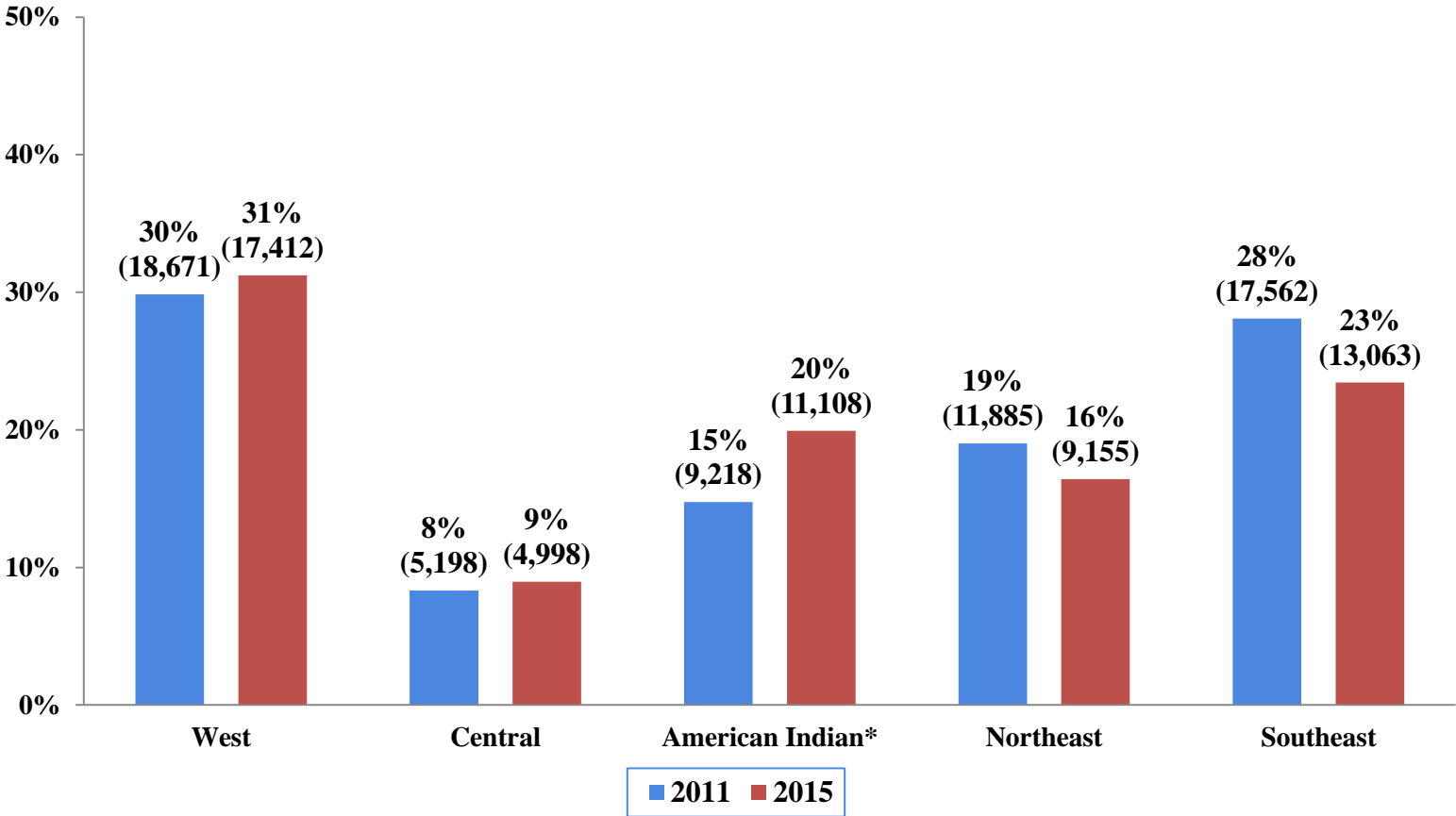
70% of uninsured adult residents are white, while 30% are Native American.



*Of the 16,599 Native American adults aged 19-64 without health insurance, 15,994 receive health care through Indian Health Services. For the purposes of this survey, Indian Health Services is not considered health insurance.

By region, the largest numbers of uninsured adult residents occur in the West and Southeast.

Distribution of Uninsured Adults Aged 19 to 64 by Region of the State



*The American Indian region consists of 9 counties (Bennett, Buffalo, Corson, Dewey, Jackson, Mellette, Shannon, Todd, and Ziebach) in which a high proportion of Native Americans reside. The rate displayed includes all residents from these counties, not just Native Americans.

Among uninsured adult residents aged 19 to 64:

- 73% are currently employed, among whom 74% work full time. In 2011, 64% of uninsured adults were employed, and 66% of those adults were employed full time.

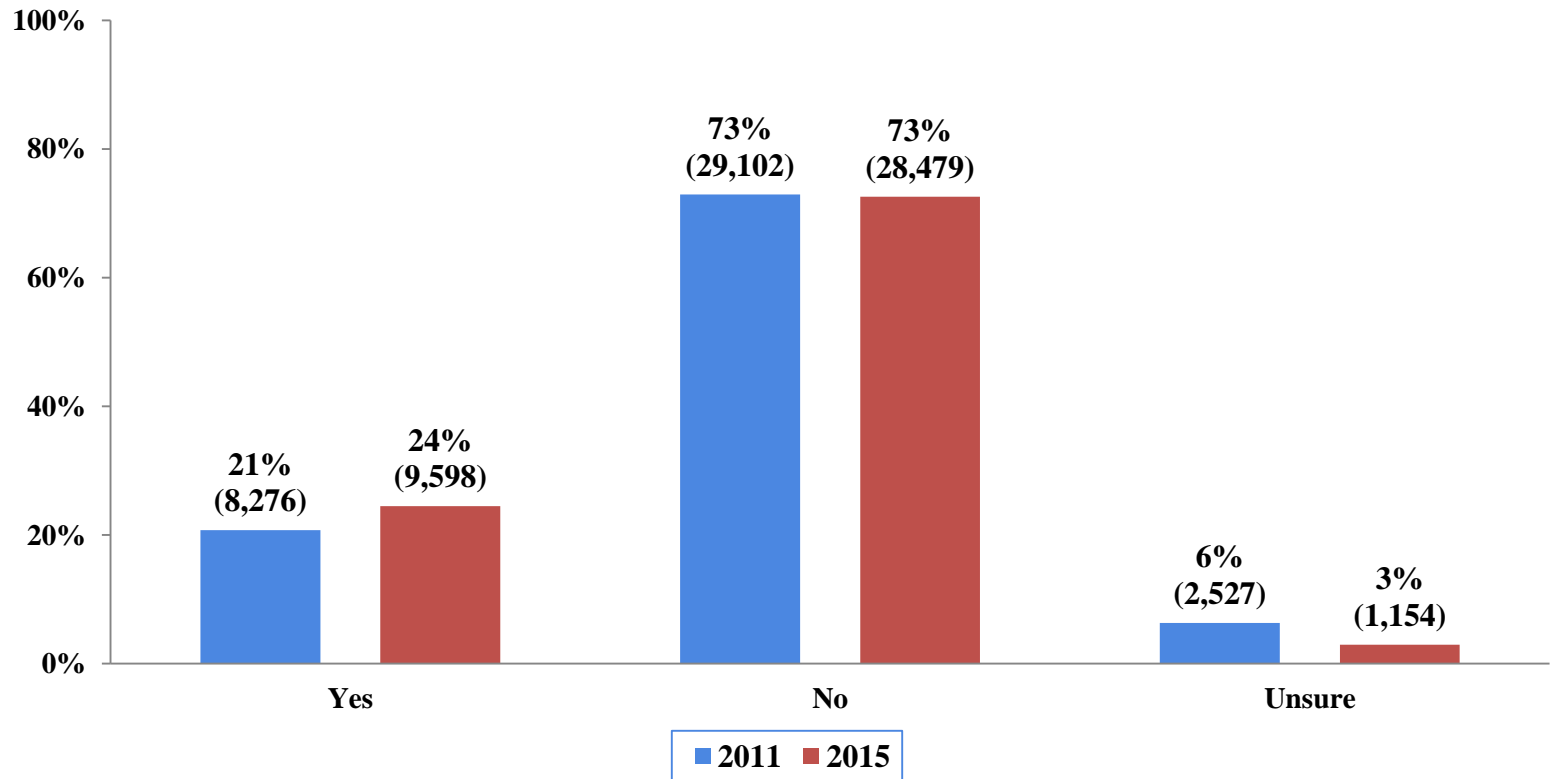
Among the uninsured residents that are currently employed:

- 65% work for a private company. In 2011, 59% worked for a private company.
- 20% are self-employed or work for a family business or farm. In 2011, 9% worked for a family business or farm.
- 58% work in the service sector while 18% work in retail and 9% in construction. In 2011, 51% worked in the service sector, 13% worked in construction.

Access to Employer Sponsored Insurance

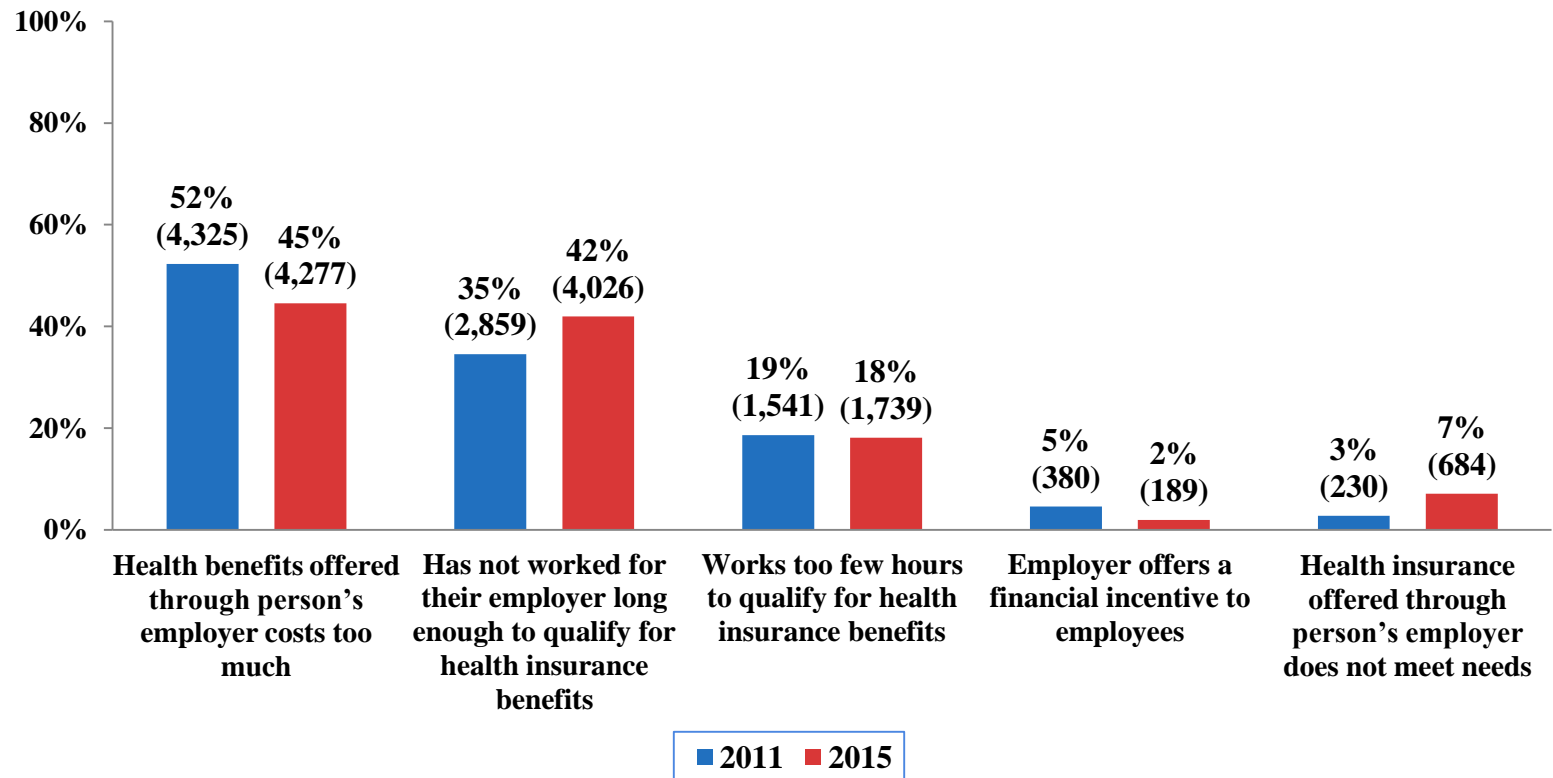
Among uninsured adult residents that are employed, 24% indicate that their employer offers health insurance coverage.

Does person's employer or labor union offer health insurance coverage? (% among uninsured working adults aged 19 to 64)



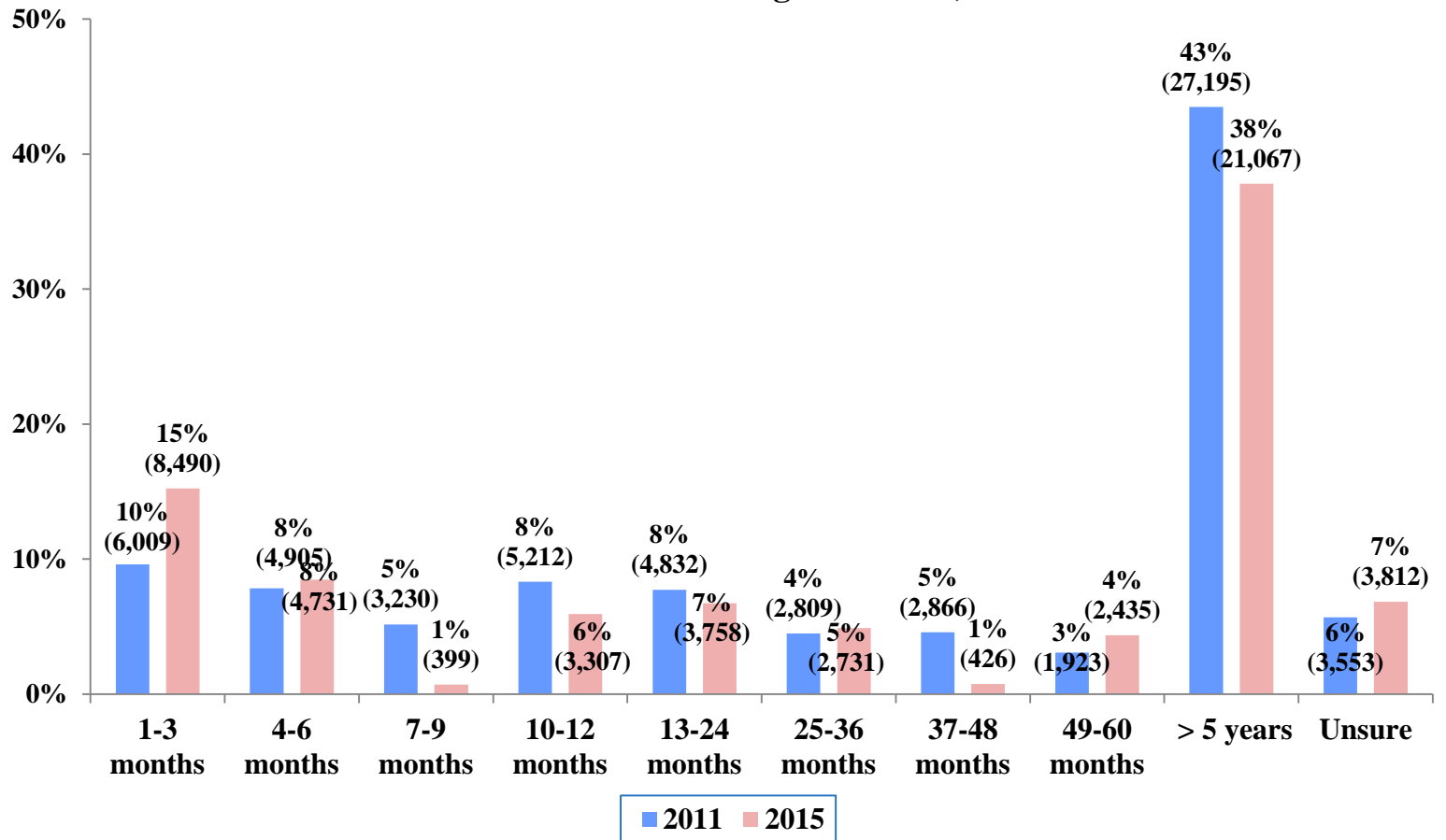
45% of uninsured adult residents employed by a company that offers health insurance indicate that they did not take coverage because they consider the health benefits too expensive.

Why was health insurance coverage not taken? (% yes among uninsured working adults aged 19 to 64 with employers offering health insurance coverage)



38% of uninsured adult residents report they have been without coverage for more than 5 years, while 30% report a year or less of uninsurance.

How long has person been without health insurance coverage? (% among uninsured adults aged 19 to 64)





Health Insurance Application and Reasons for Non-enrollment Among the Uninsured (Aged 65 and Under)

Cost is the primary reason the uninsured have not applied for Medicaid.

I would like to ask you about possible reasons why the uninsured members in the household have chosen not to enroll in the Medicaid Program.
(% among uninsured indicating “a major reason”)

	Rate		Count	
	Age	Age	Age	Age
	0 to 18	19 to 64	0 to 18	19 to 64
Worried costs would be too high	63%	43%	5,894	23,787
Not eligible because household makes too much money	43%	19%	3,983	10,419
Don't need insurance	25%	11%	2,311	6,358
Would be concerned about the quality of care	12%	12%	1,127	6,568
Don't want to be on public assistance	10%	12%	932	6,868
Not eligible because employer offers insurance	11%	10%	1,033	5,754
Concerned you would not be able to go to the providers you want	8%	7%	750	3,685
Would be concerned that health care professionals would treat me or my family differently	4%	7%	347	3,950

Most uninsured residents have not applied for health insurance coverage.

At any time since October 2014, did any of the uninsured members of your household apply for health insurance coverage through South Dakota Medicaid, Healthcare.gov, getcoveredsouthdakota.org, or some way?
(% among uninsured)

	Rate		Count	
	Age	Age	Age	Age
	0 to 18	19 to 64	0 to 18	19 to 64
South Dakota Medicaid - website	11%	3%	1,056	1,706
South Dakota Medicaid - customer service	0%	5%	0	2,801
South Dakota Medicaid - office	1%	9%	77	5,064
Healthcare.gov - website	5%	6%	471	3,285
Hhealthcare.gov - customer service	0%	0%	29	97
Getcoveredsouthdakota.org - customer service	0%	0%	29	97
Community group or navigator	0%	0%	0	171
Insurance company	0%	1%	0	363
Other	0%	1%	0	573
No, did not apply	78%	75%	7,251	41,965
Unsure	6%	2%	574	1,370
Total	100%	100%	9,352	55,736

Among the small percentage that did apply for coverage:

Among the uninsured aged 0 to 18:

- 39% of families applied for Medicaid (directly with DSS).
- 35% applied for coverage through the Exchange.

Among the uninsured aged 19 to 64:

- 87% of families applied for Medicaid (directly with DSS).
- 22% applied for coverage through the Exchange.

Among the small percentage that did apply for coverage:

Among the uninsured aged 0 to 18:

- 65% indicate that the coverage cost too much.
- 34% indicate their application was denied.

Among the uninsured aged 19 to 64:

- 62% indicate their application was denied.
- 10% indicate that the coverage cost too much.

Most uninsured chose not to apply through the Exchange because of the cost of monthly premiums or because they receive health care through Indian Health Services.

**Why didn't the uninsured members of your household apply or select a health care plan through Healthcare.gov or getcoveredsouthdakota.org?
(% among uninsured)**

	Rate		Count	
	Age	Age	Age	Age
	0 to 18	19 to 64	0 to 18	19 to 64
The cost of monthly premiums	28%	29%	2,210	12,433
Coverage through IHS	39%	15%	3,020	6,435
I didn't want it, don't need health insurance	12%	11%	912	4,883
Not eligible for help to pay for a health care plan	10%	9%	770	3,731
I didn't know about it, hadn't heard of the website	10%	7%	765	3,094
I had insurance from another source, I will have insurance soon	5%	8%	408	3,400
Health care plans did not cover the services I needed	2%	2%	195	1,030
I had difficulties in completing application through Healthcare.gov	1%	3%	79	1,367
I had difficulty selecting plan through Healthcare.gov	0%	3%	0	1,324
Applied for Medicaid and was denied	0%	2%	0	1,025
Other	0%	9%	0	3,884
No reason	1%	2%	47	942
Unsure	7%	15%	574	6,539
Total	100%	100%	7,825	43,335

Nearly six in ten (58%) uninsured residents under age 18 have an exemption to the tax penalty assessed for those without health insurance compared to 42% of uninsured adults aged 19 to 65.

**Was your household assessed a tax penalty for person not having insurance or did person have an exemption from paying the fee?
(% among uninsured)**

	Rate		Count	
	Age	Age	Age	Age
	0 to 18	19 to 64	0 to 18	19 to 64
Person had an exemption	58%	42%	5,437	23,568
Person assessed penalty or paid fee	14%	30%	1,343	16,675
Unsure	27%	28%	2,572	15,493
Total	100%	100%	9,352	55,736

The primary reasons for an exemption are belonging to a Native American tribe or receiving care through Indian Health Services.

Which of the following were reasons for the exemption?
(% among uninsured with exemption)

	Rate		Count	
	Age	Age	Age	Age
	0 to 18	19 to 64	0 to 18	19 to 64
Person is a member of a Native American Tribe	54%	45%	2,921	11,412
Person received health care through Indian Health Services	58%	26%	3,159	6,471
All plans were determined to be unaffordable based on family income	18%	23%	996	5,936
Person had health insurance coverage for at least part of the year	4%	14%	195	3,564
The family's income was below the threshold for filing taxes	1%	14%	79	3,440
Person received a hardship exemption	1%	10%	79	2,614
Person would have qualified for expanded Medicaid if available	0%	2%	0	543
Person is a member of a religious group that objects to insurance	0%	0%	0	90
Unsure	0%	5%	0	1,190
Total	100%	100%	5,437	25,274



Eligibility for Expanded Medicaid or Coverage through the Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), uninsured residents may be eligible for coverage under state health insurance programs or eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the Health Exchange.

Eligibility Criteria

- **State Medicaid Coverage:**
 - For an adult aged 19 to 64 to be eligible, their family must consist of a parent or other adult caretaker relative and one or more dependent children. An adult will qualify for Medicaid if their income is less than 42% to 62% of FPL (depending on the size of the family).
 - *Under Medicaid expansion an adult may be eligible for Medicaid if their family income is less than 139% of FPL.*
 - Children (aged 0 to 18) are eligible for Medicaid or CHIP if their family's income is less than 210% of FPL after income adjustments.

Eligibility Criteria

- **Premium Subsidies (Tax Credits) for Insurance Offered through the Exchange**
 - The PPACA provides tax credits that reduce premium costs.
 - Subsidies are provided for families with incomes up to 400% of FPL.
 - The tax credits are designed such that an individual of a family will not spend more than a specific percentage of their income on health insurance premiums.
 - Plans offered through the Exchange also cap out-of-pocket expenses based on family income.

PPACA Guidelines for Health Insurance Premiums and Maximum Out-of-Pocket Expenses

Maximum Out-of-Pocket Premium Payments Under PPACA

Income (% of Federal Poverty Level)	Maximum Premium under PPACA as a % of Income
Under 139%	Medicaid Expansion
139% - 149%	3%
150% - 199%	4%
200% - 249%	6.3%
250% - 299%	8.05%
300% - 400%	9.5%
401% or more	No Premium Subsidy

2015 Maximum Out-of-Pocket Health Care Expenses Under PPACA

Income (% of Federal Poverty Level)	Maximum Health Care Expenses Allowed Under PPACA	
	<i>Individual Plan</i>	<i>Family Plan</i>
100% - 200%	\$2,250	\$4,500
200% - 250%	\$5,200	\$10,400
> 250% FPL	\$6,600	\$13,200

Among uninsured children age 0 to 18, half (50%) are income eligible for Medicaid in South Dakota. One quarter (27%) reside in families that are eligible for subsidies to purchase insurance through the Exchange.

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange
(% among Uninsured Children 0 – 18)**

Family Income	Count	Rate	Eligibility
0% to 181% FPL	4,691	50%	Eligible for Medicaid
182% to 209% FPL	1,110	12%	Eligible for CHIP
210% to 250% FPL	408	4%	Eligible for Exchange Subsidy
251% to 300% FPL	2,156	23%	Eligible for Exchange Subsidy
301% to 350% FPL	0	0%	Eligible for Exchange Subsidy
351% to 400% FPL	29	0%	Eligible for Exchange Subsidy
>400% FPL	959	10%	Not Eligible for Exchange Subsidy
Total	9,353	100%	

Among uninsured adults aged 19 to 64, half (49%) are income eligible for Medicaid coverage if the program is expanded.

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange
(% among Uninsured Adults Aged 19 to 64)**

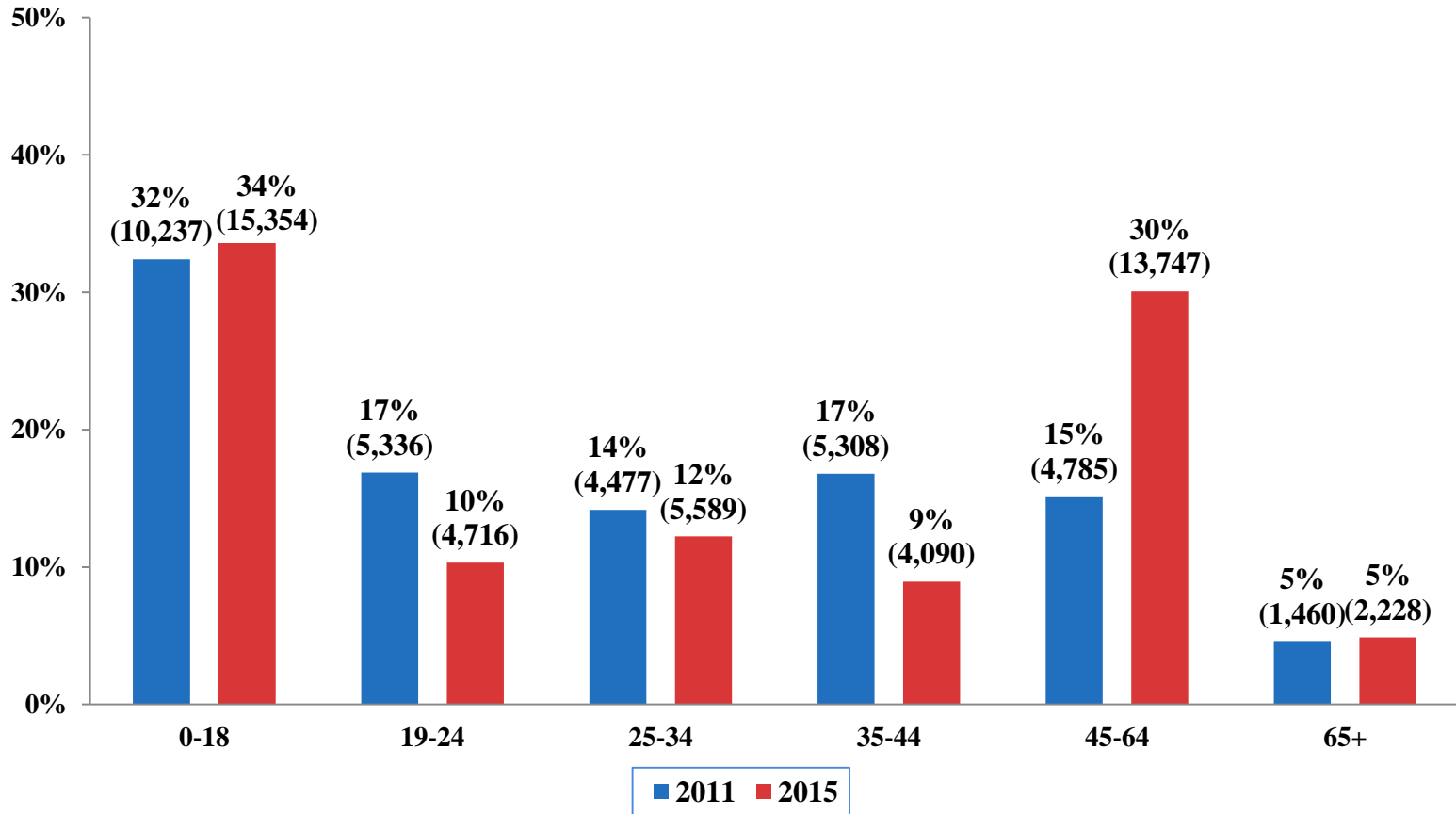
Family Income	Count	Rate	Eligibility
0% - 138%	27,506	49%	Eligible for Medicaid
139% - 181%	9,350	17%	Eligible for Exchange Subsidy
182% - 209%	5,911	11%	Eligible for Exchange Subsidy
210% - 250%	3,407	6%	Eligible for Exchange Subsidy
251% - 300%	2,491	4%	Eligible for Exchange Subsidy
301% - 350%	1,861	3%	Eligible for Exchange Subsidy
351% - 400%	656	1%	Eligible for Exchange Subsidy
> 400 %	4,553	8%	Not Eligible for Exchange Subsidy
Total	55,736	100%	



Indian Health Services

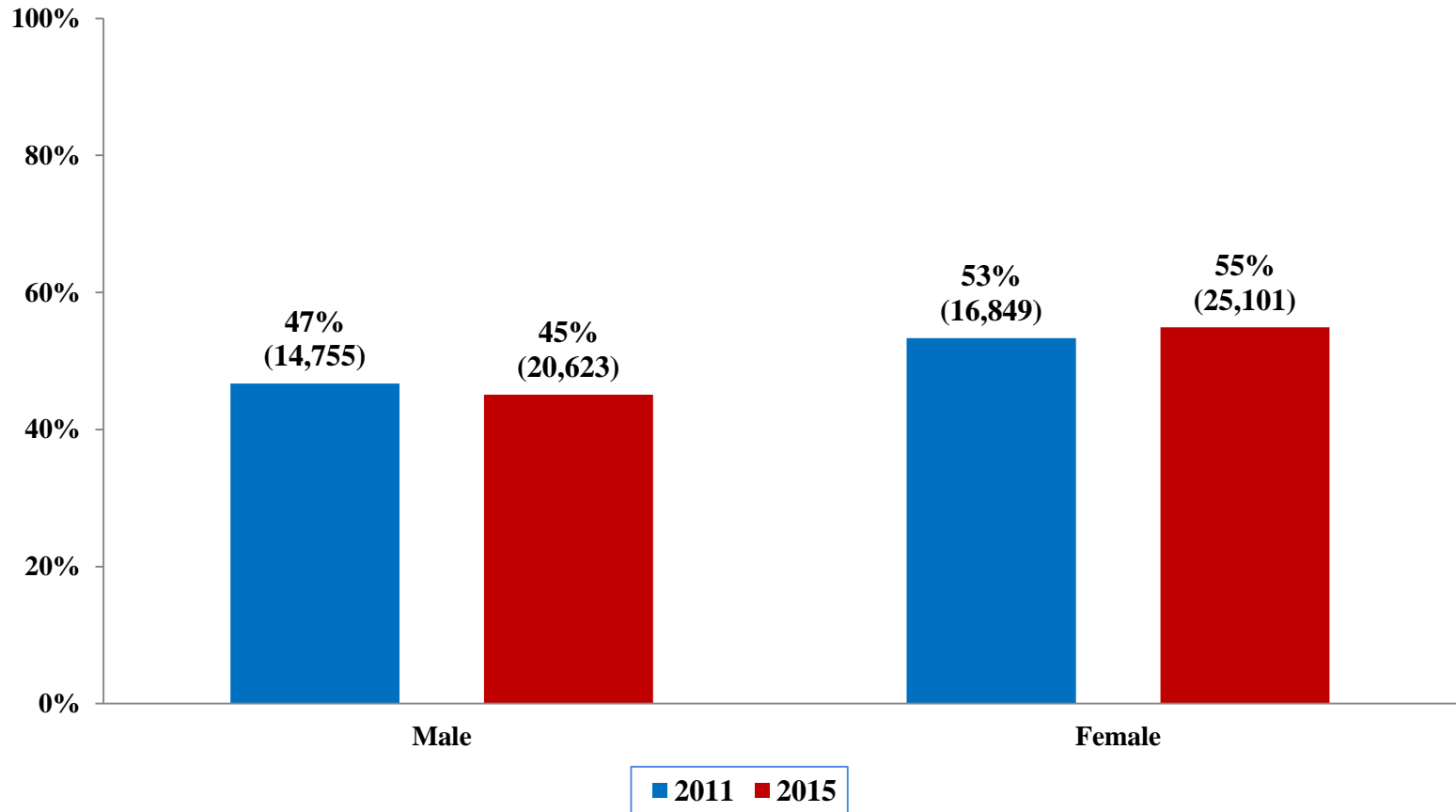
**34% of those who use IHS are under the age of 18, while
30% are aged 45 to 64.**

Distribution of Individuals Using IHS by Age



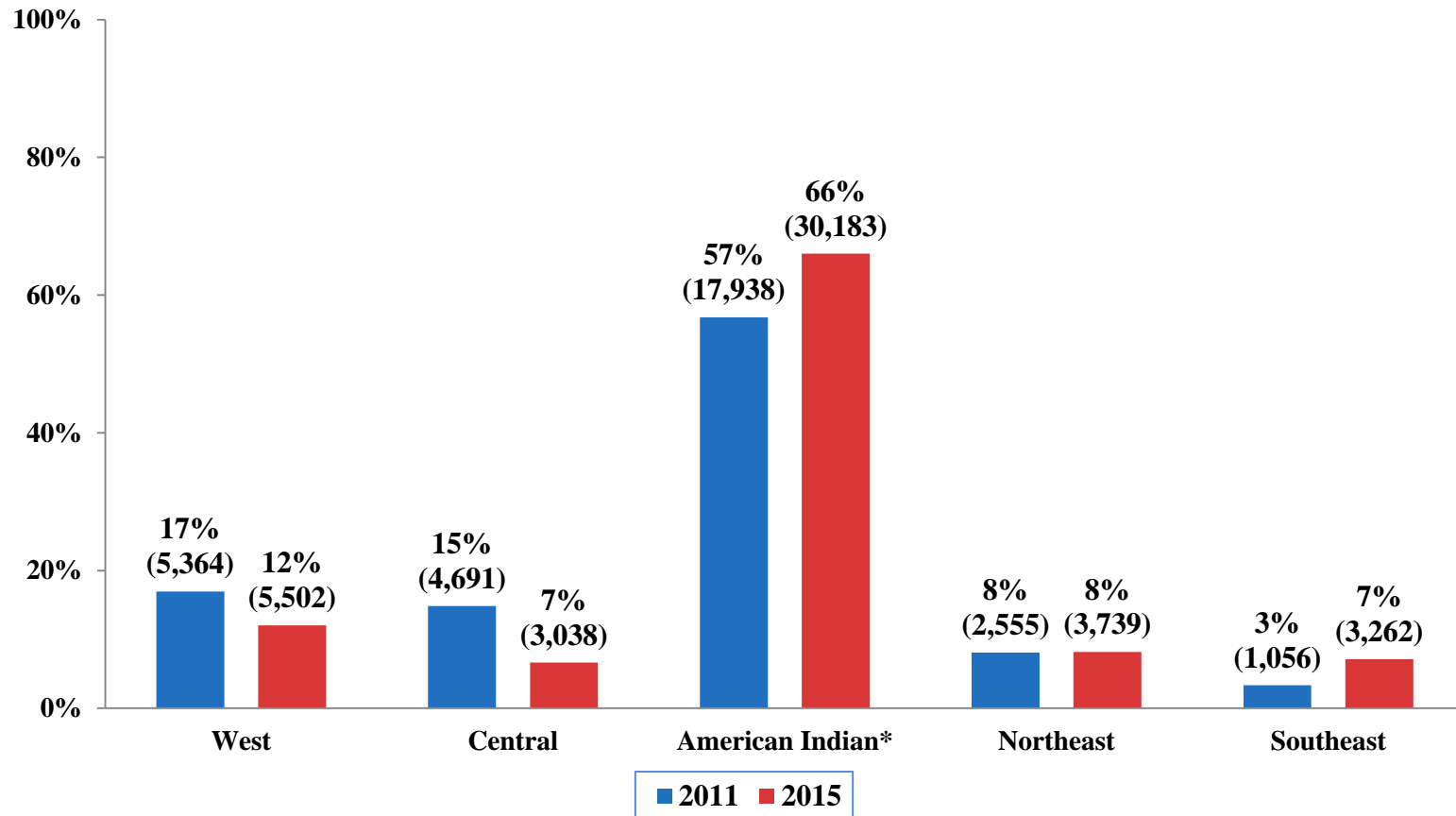
More than half (55%) of those who use IHS are female.

Distribution of Individuals Using IHS by Gender



66% of those who use IHS live in American Indian counties.

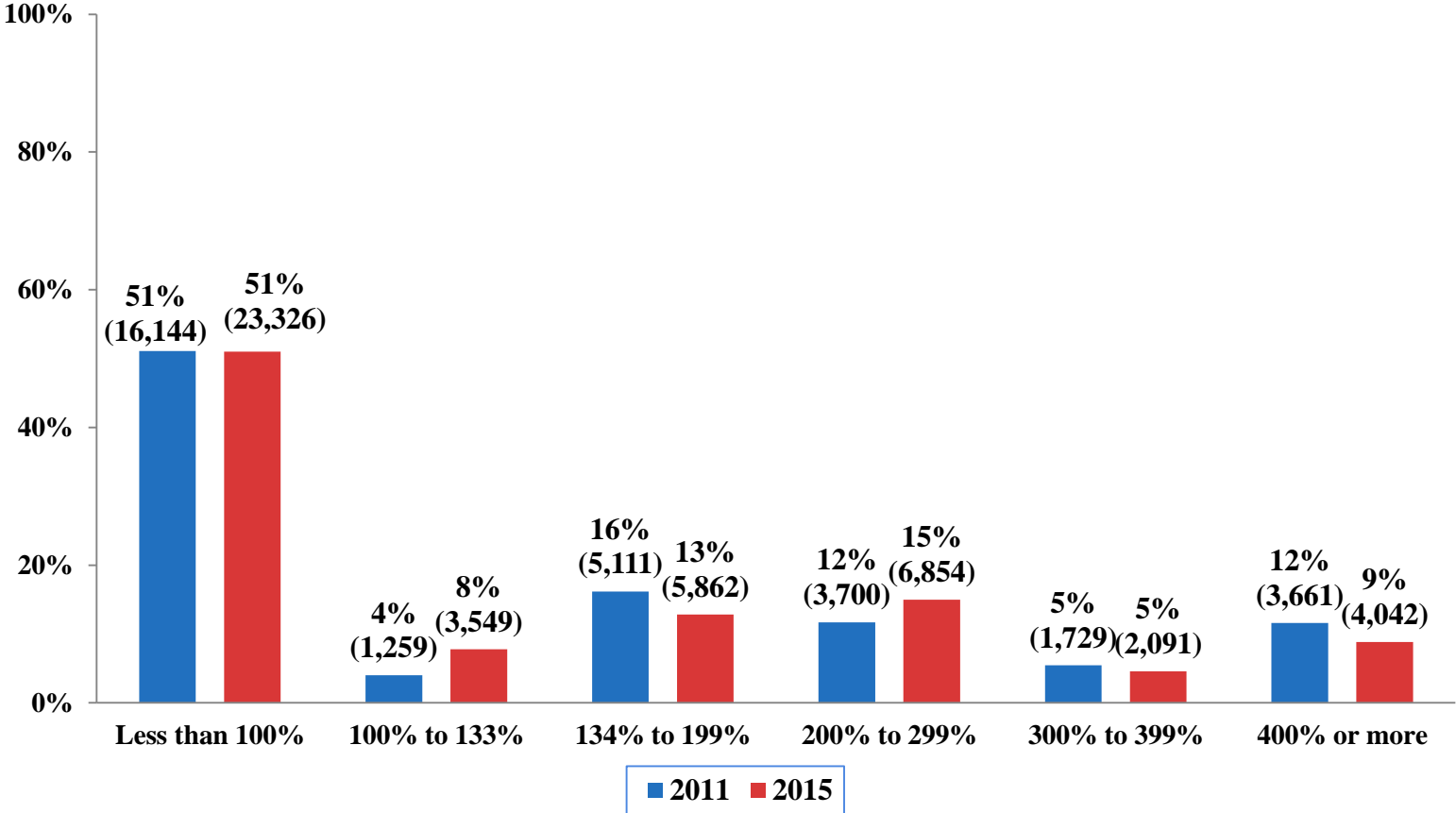
Distribution of Residents Using IHS by Region of the State



*The American Indian region consists of 9 counties (Bennett, Buffalo, Corson, Dewey, Jackson, Mellette, Shannon, Todd, and Ziebach) in which a high proportion of Native Americans reside. The rate displayed includes all residents from these counties, not just Native Americans.

The majority (51%) of those who use IHS have annual incomes less than the Federal Poverty Level.

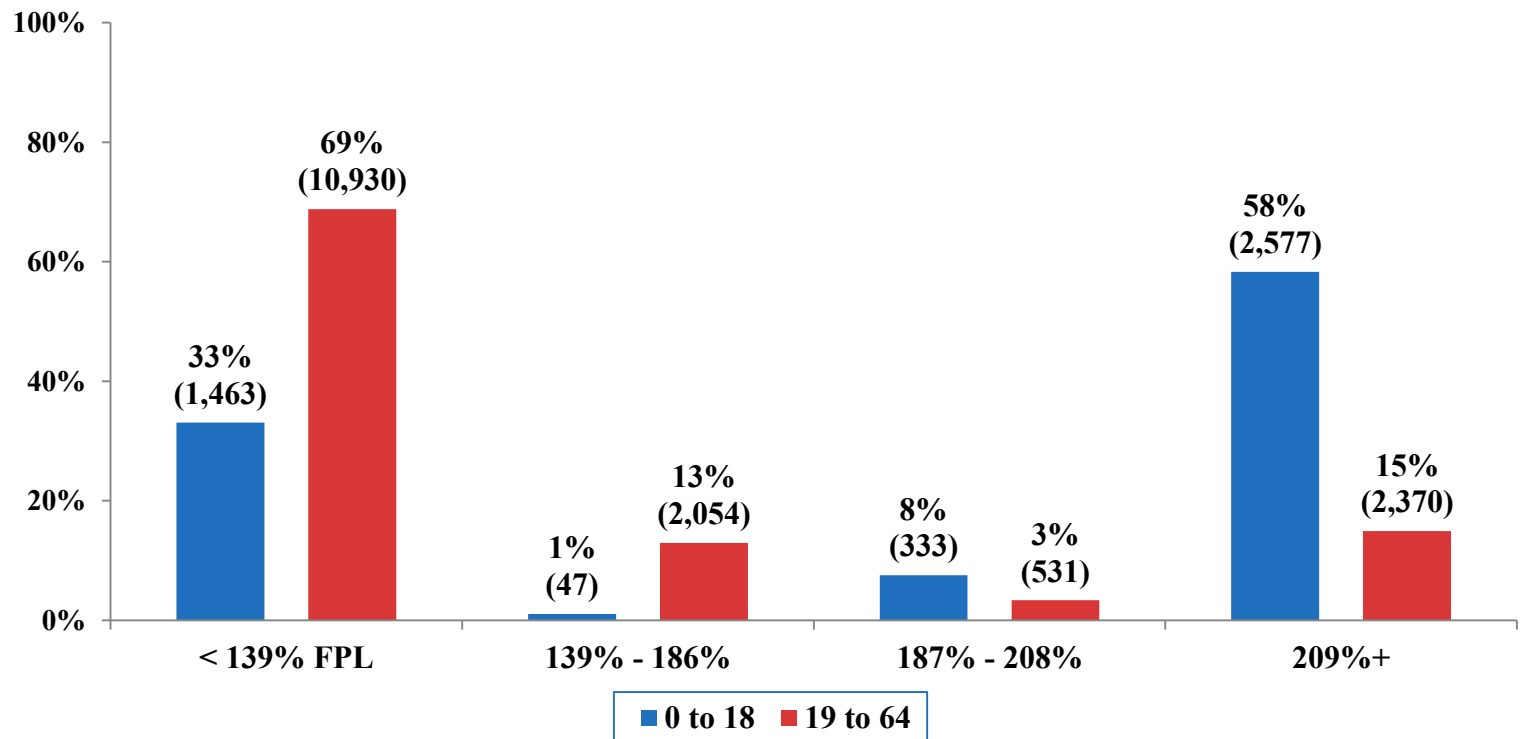
Distribution of Residents Using IHS by Income



For reference, 100% of Federal Poverty Level is an annual income of \$24,250 for a family of four in 2015.

Among those under age 18 and uninsured, 42% (1,863) reside in a family with an income less than 209% of FPL. Among the uninsured adults aged 19 to 64, 69% (10,930) reside in families whose income is less than 139% of FPL.

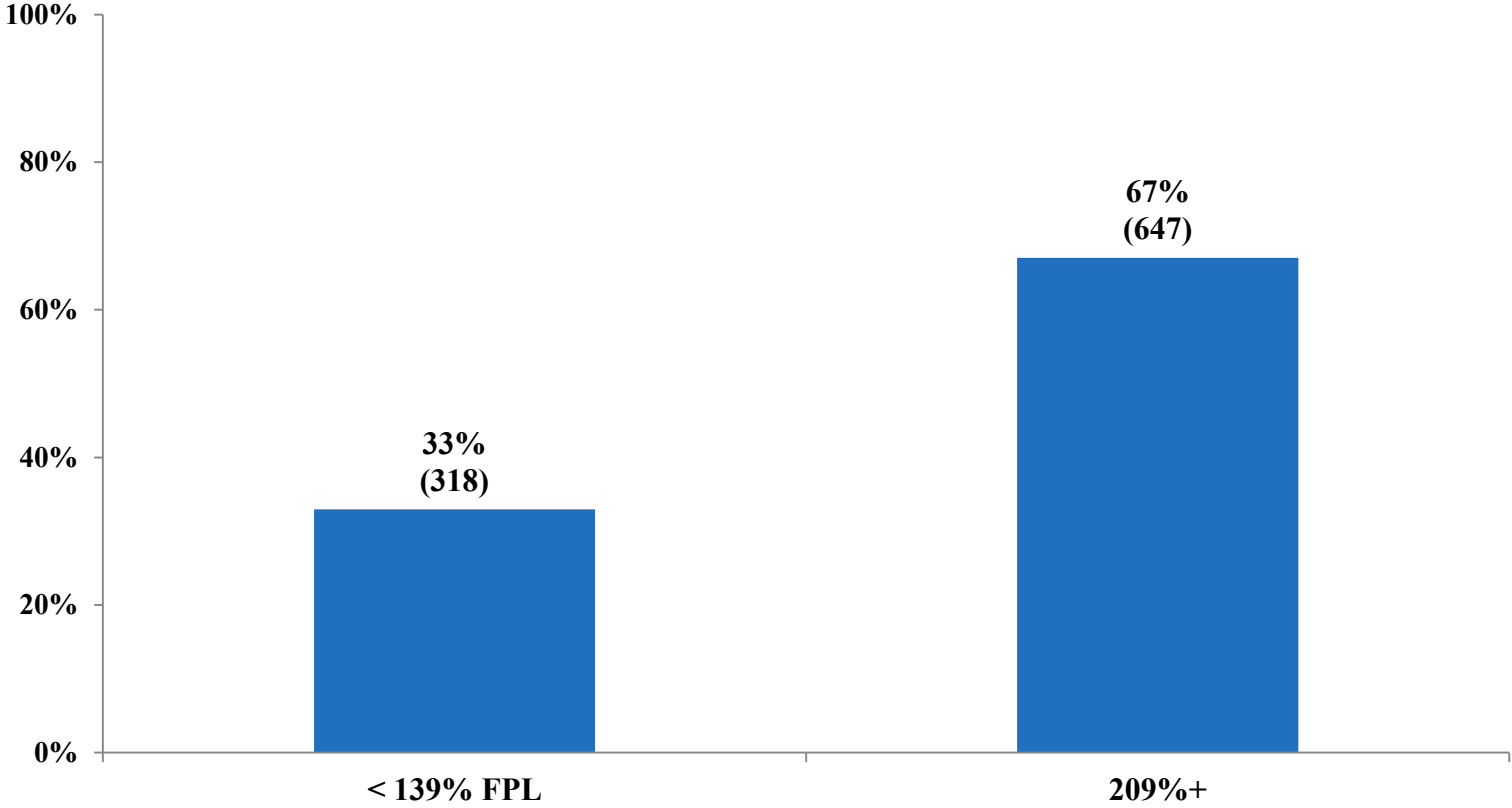
Age by Income (% among uninsured residents who report using IHS)



For reference, 100% of Federal Poverty Level is an annual income of \$24,250 for a family of four in 2015.

One third (33%) of underinsured adults aged 19 to 64 using IHS make less than 139% of FPL.

Annual Income (% Underinsured Adults 19-64 years old using IHS)



For reference, 100% of Federal Poverty Level is an annual income of \$24,250 for a family of four in 2015.

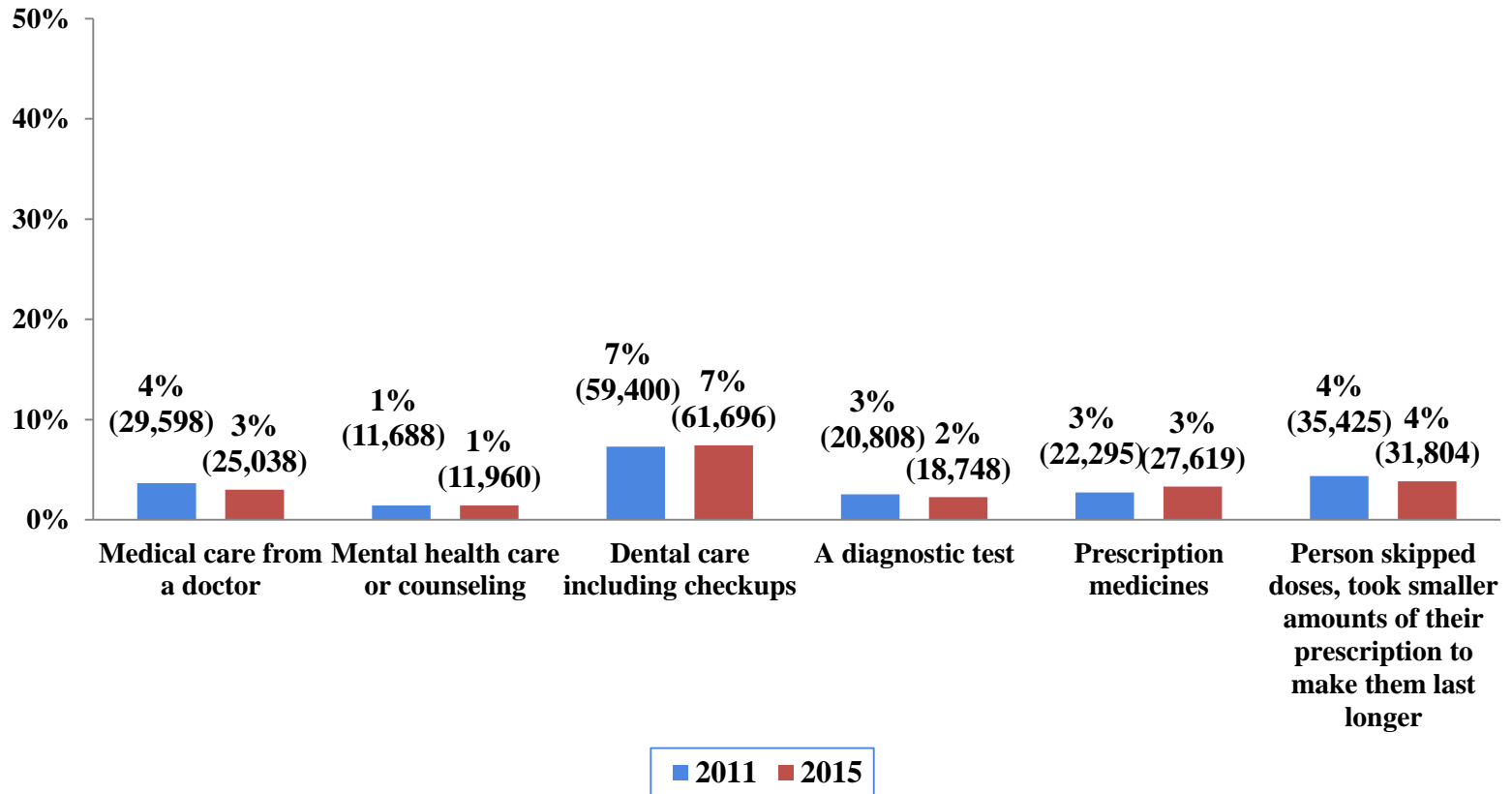


Cost Barriers to Care and Financial Hardships

Among all residents

A small percentage of residents report they deferred care during the prior 12 months.

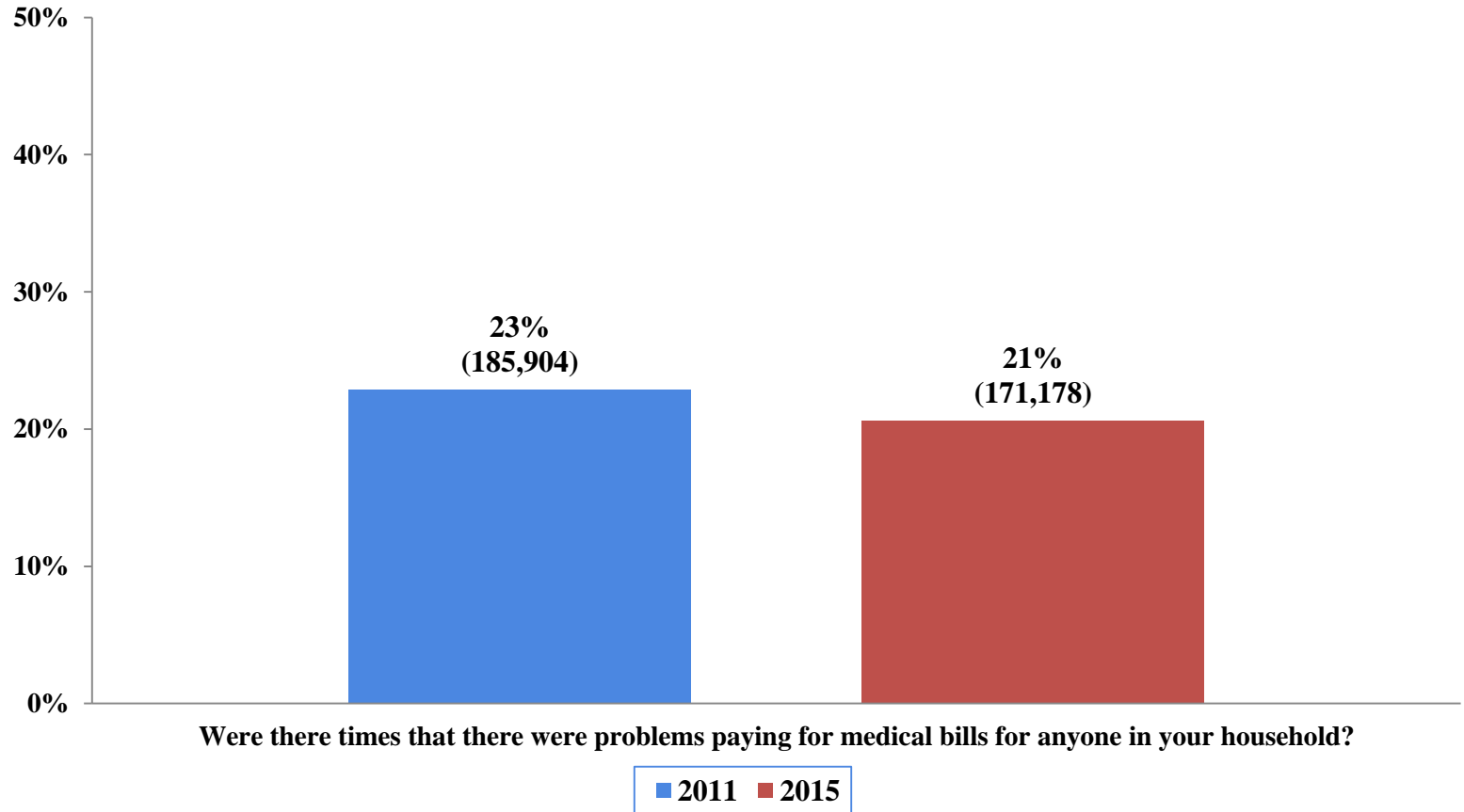
Was there any time person needed ___ but did not get it because they could not afford it? (% yes)



The percentages are highest among the uninsured.

21% of residents report they experienced problems paying for medical bills.

During the past 12 months... (% yes)



Were there times that there were problems paying for medical bills for anyone in your household?

■ 2011 ■ 2015



Out-of-Pocket Health Care Expenses

Among all residents

The average South Dakota family spent about \$3,070 on out of pocket medical expenses in 2014-2015.

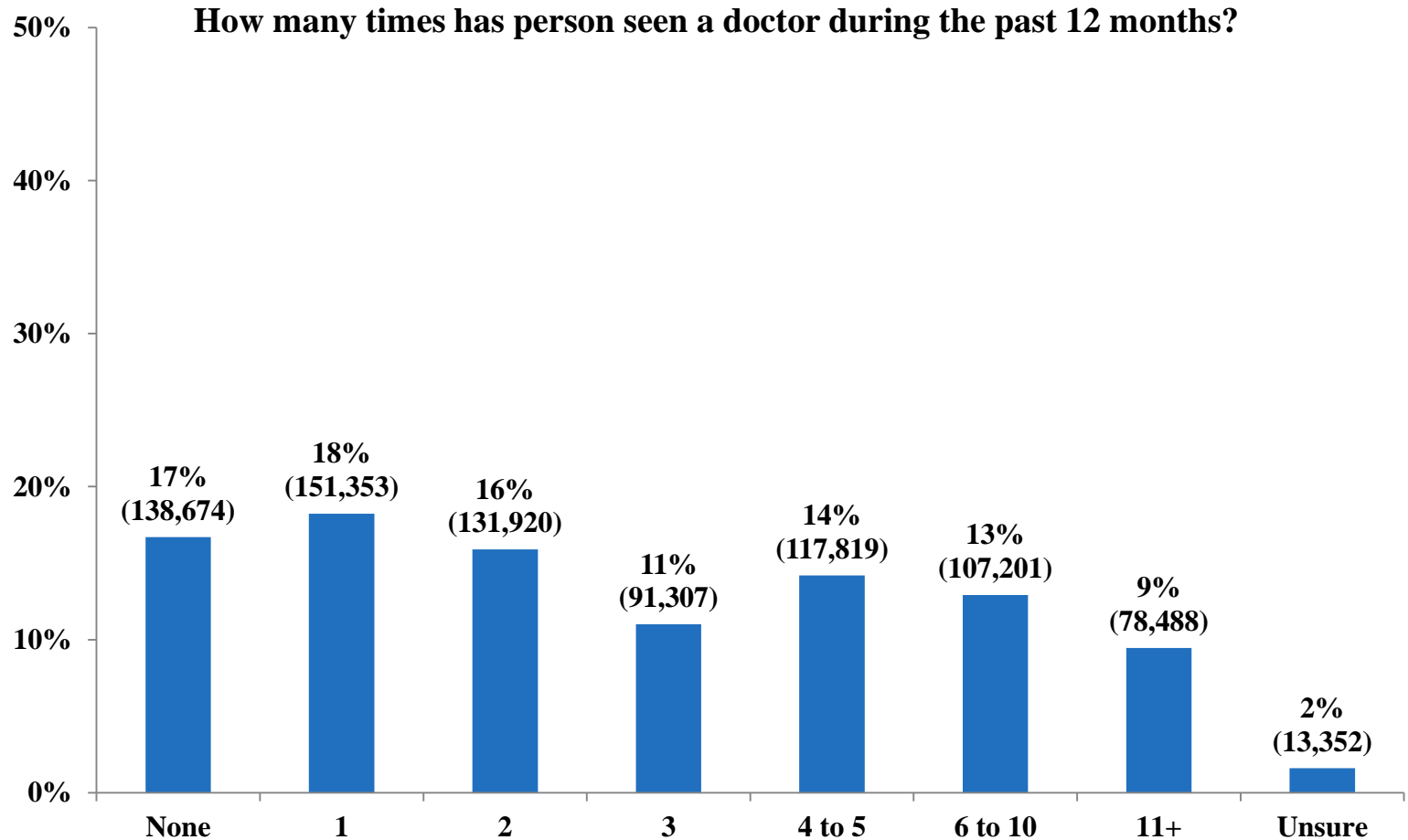
	Prescription Medications	Dental and Vision Care	Mental Healthcare and Counseling	All Other Medical Expenses	All Medical Expenses (Combined)
\$250 or less	52%	46%	92%	45%	16%
\$251 to \$500	16%	17%	2%	15%	9%
\$501 to \$1,000	12%	17%	2%	10%	14%
\$1,001 to \$1,500	5%	6%	1%	5%	10%
\$1501 to \$2,000	5%	4%	1%	5%	7%
\$2,001 to \$3,000	4%	5%	0%	8%	11%
\$3,001 to \$4,000	2%	2%	0%	4%	9%
\$4,001 to \$5,000	2%	1%	0%	4%	6%
\$5,001 or more	2%	2%	0%	4%	19%
Average Out-of-Pocket Cost	\$784.97	\$782.86	\$99.22	\$1,402.41	\$3,069.45
Median Out-of-Pocket Cost	\$250	\$300	\$0	\$321	\$1,660



Doctor Visits and Point of Access

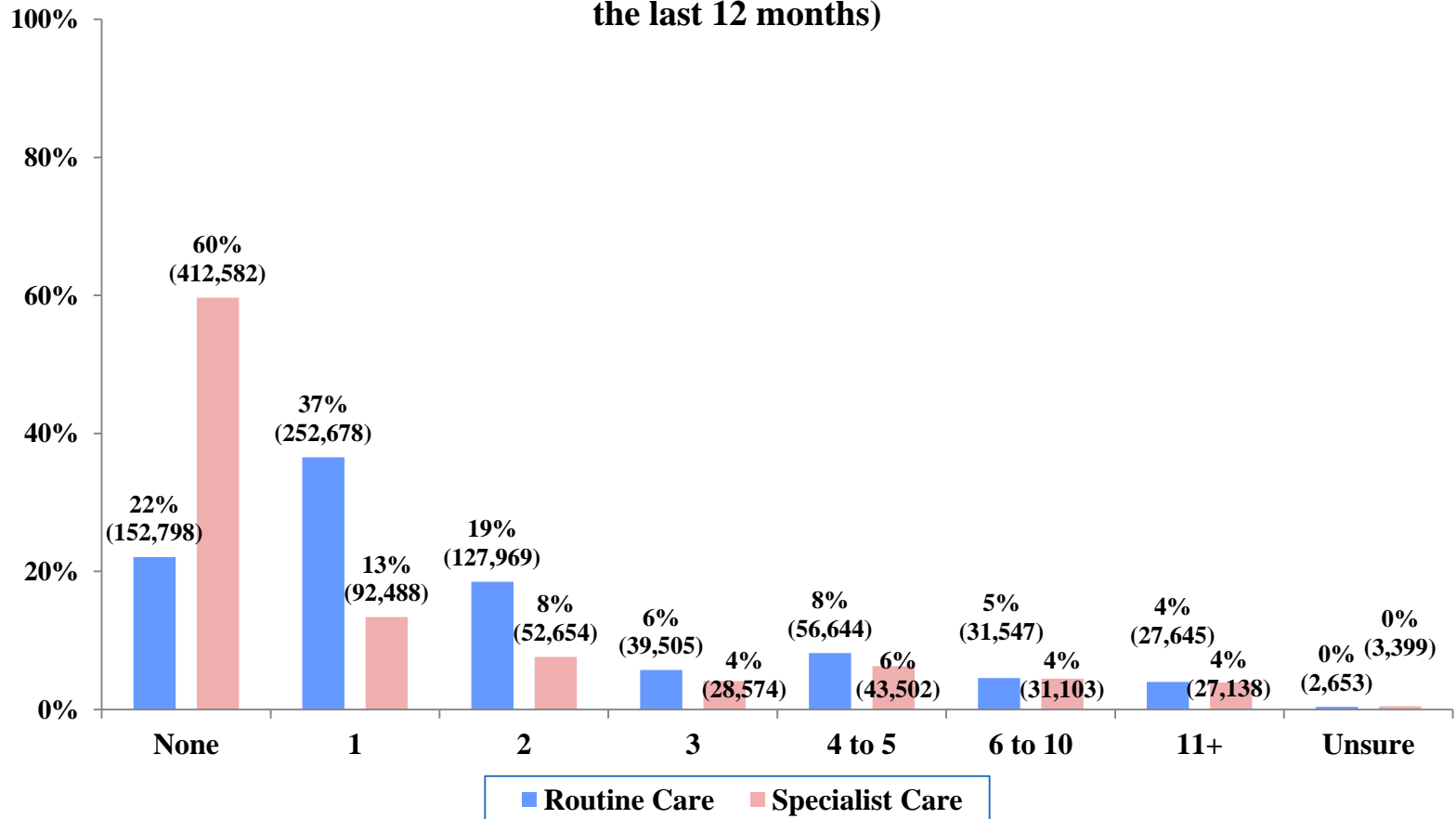
Among all residents

45% of South Dakotans went to the doctor one to three times in 2014-15; 17% didn't go at all.

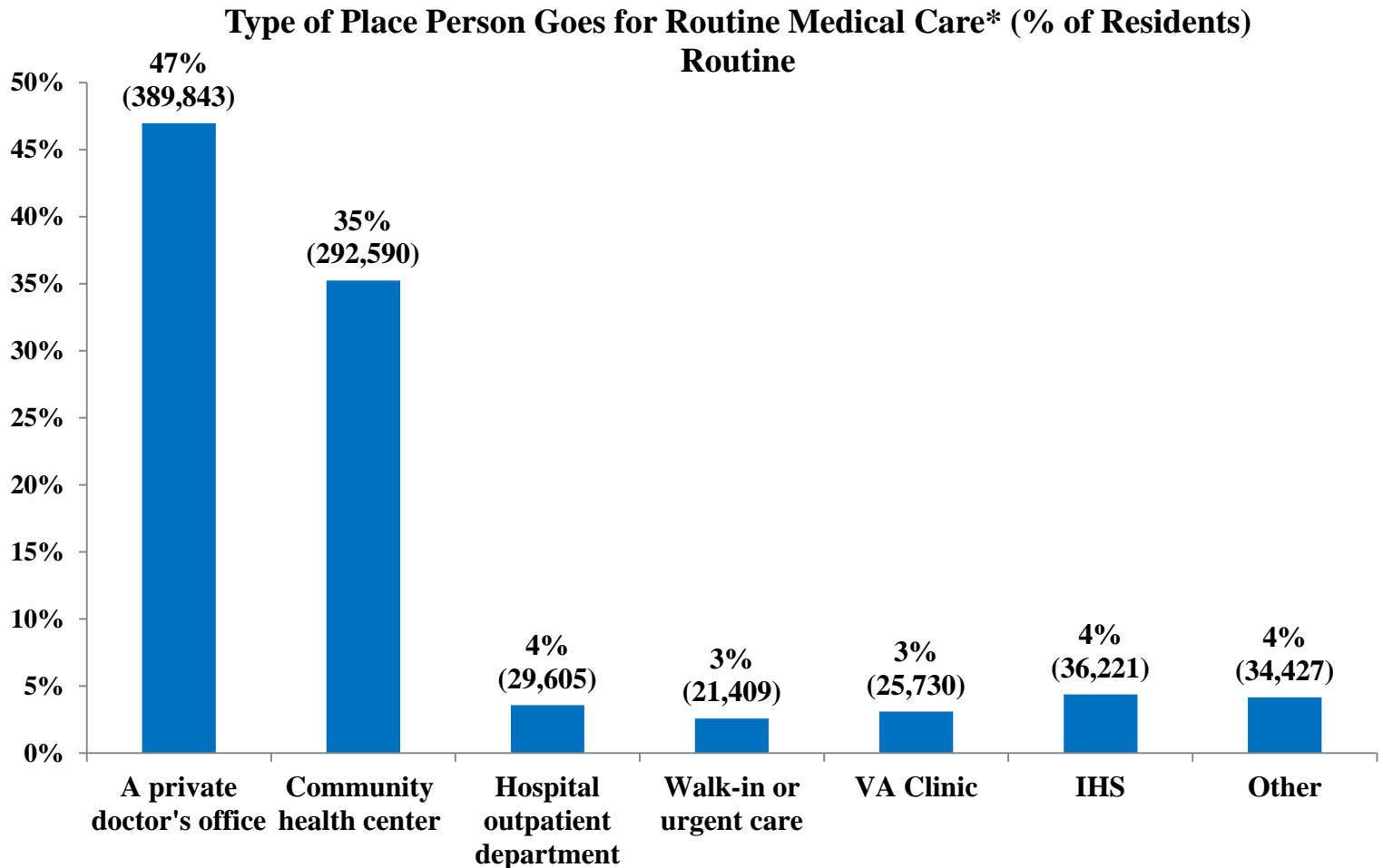


56% of residents had one or two routine medical visits in the last 12 months. Most (60%) didn't visit a specialist at all.

Number of Visits by Type of Visit (% of those with at least one office visit in the last 12 months)



47% of residents go to a private doctor's office when they need routine care.



*Categories <3% regrouped into 'Other'



South Dakota Department of Social Services

2015 South Dakota Health Insurance Survey

