VIRGINIA HRSA STATE PLANNING GRANT

FAIRFAX COUNTY ANALYSES

2004 Virginia Health Care Insurance and Access Survey

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Overview

This report presents analyses conducted by the State Health Access Data Assistance Center (SHADAC) using Fairfax County data from the 2004 Virginia Health Care Insurance and Access Survey. The survey was conducted by the Virginia Department of Health with a grant from the HRSA State Planning Grants program. The results of the statewide survey are presented in a formal report entitled "2004 Virginia Health Care Insurance and Access Survey: Selected Results" that may be obtained from the Office of Health Policy and Planning, Virginia Department of Health.

There are 9 tables included in this report. The first set of tables describes rates of health insurance coverage at the county-level, the demographics of the uninsured, and the characteristics of the working uninsured in Fairfax County. The second set of tables presents the availability of private and public coverage, and the stability and adequacy of health coverage in Fairfax County. The last set of tables is devoted to an analysis of health care utilization among privately insured, publicly insured and uninsured individuals in Fairfax County.

Overall Level of Health Insurance Coverage in Fairfax County

Table 1. Type of Health Insurance Coverage Among Children and Adults in Fairfax County, 2004

| | Under 19 years | | 19-64 years | | |
|------------------|------------------------|--------|-------------|-------------------|--|
| Type of Coverage | Standard Rate Error | | Rate | Standard Error | |
| Group | 83.5% | (4.39) | 77.8% | (2.63) | |
| Individual | 2.9% | (1.79) | 7.3% | (1.54) | |
| Public | 9.1% | (3.57) | 5.3% | (1.38) | |
| Uninsured | 4.6% | (2.32) | 9.6% | (1.99) | |
| | | | | | |
| Total | 100.0% | | 100.0% | | |

Source: Virginia Health Care Insurance and Access Survey, 2004.

Characteristics of the Uninsured in Fairfax County

Table 2. Fairfax County's Uninsurance Rates by Selected Population Groups, 2004

| | Rate | Standard Error |
|------------------------------|-------|-------------------|
| Overall Level of Uninsurance | 7.6% | (1.46) |
| Sex | | |
| Male | 9.3% | (2.41) |
| Female | 6.1% | (1.67) |
| Age | | |
| 0-5 years | 2.7% | (2.25) |
| 6-18 years | 5.6% | (3.30) |
| 19-24 years | 18.9% | (9.43) |
| 25-34 years | 16.1% | (5.78) |
| 35-54 years | 7.9% | (2.61) |
| 55-64 years | 4.1% | (1.93) |
| 65+ years | 1.7% | (1.66) |
| | | |
| 0-18 years | 4.6% | (2.32) |
| 19-64 years | 9.6% | (1.99) |
| 65+ years | 1.7% | (1.66) |
| Race/Ethnicity | | |
| White Only | 3.1% | (0.97) |
| Black Only | 3.9% | (2.15) |
| Hispanic | 32.6% | (7.98) |
| Asian | 6.4% | (4.12) |
| American Indian | * | * |
| Mixed | 10.2% | (5.54) |
| Income | | |
| <=100% FPL | 33.2% | (8.94) |
| 101-133% FPL | 40.3% | (17.92) |
| 134-150% FPL | * | * |
| 151-200% FPL | 13.4% | (8.35) |
| 201-250% FPL | 17.3% | (8.13) |
| 251-300% FPL | 27.3% | (14.54) |
| 301+ FPL | 0.9% | (0.47) |

Table 2. Fairfax County's Uninsurance Rates by Selected Population Groups, 2004 (continued)

| | Rate | Standard Error |
|------------------------|-------|-------------------|
| Family Composition | | |
| Married | 4.7% | (1.51) |
| Living with Partner | 1.7% | (0.73) |
| Widowed | 3.8% | (2.95) |
| Divorced | 9.9% | (5.10) |
| Separated | 47.6% | (23.63) |
| Never Married | 18.8% | (5.27) |
| Education Level | | |
| Less than HS | 59.3% | (14.73) |
| HS grad | 13.3% | (4.89) |
| Some College | 11.5% | (4.60) |
| College grad | 2.0% | (0.83) |
| Post Graduate | 1.5% | (0.68) |
| Health Status | | |
| Excellent | 3.1% | (1.48) |
| Very Good | 3.7% | (1.33) |
| Good | 14.6% | (4.50) |
| Fair | 17.7% | (8.31) |
| Poor | 30.5% | (16.31) |

Source: Virginia Health Care Insurance and Access Survey, 2004. *Estimates are not provided due to subgroup having less than 50 observations.

Characteristics of the Working Uninsured in Fairfax County

Table 3. Fairfax County's Uninsurance Rates by Employment Characteristics, 2004

| 2004 | | |
|------------------------------|-------|-------------------|
| | Rate | Standard Error |
| Employment Status | | |
| Employed | 7.2% | (1.97) |
| Not Employed | 17.0% | (5.22) |
| Employment Sector | | |
| Government | 2.5% | (2.36) |
| Private Company | 8.5% | (3.03) |
| Non-Profit | 0.3% | (0.21) |
| Self Employed | 19.8% | (9.14) |
| Unpaid Worker | * | * |
| Hours Worked per Week | | |
| <20 hours | * | * |
| 20-34 hours | 24.1% | (11.15) |
| 35+ hours | 4.6% | (1.66) |
| Type of Job | | |
| Permanent | 22.8% | (12.95) |
| Temporary/Seasonal | 6.1% | (1.87) |
| Size of Employer | | |
| <11 | 16.7% | (6.71) |
| 11-50 | 3.5% | (1.91) |
| 51-100 | 8.5% | (7.14) |
| 101+ | 1.2% | (1.05) |

Source: Virginia Health Care Insurance and Access Survey, 2004.

* Estimates are not provided due to subgroup having less than 50 observations.

Availability of Private Coverage

Table 4. Employed Survey Respondents Offered Employer-Sponsored Health Insurance by Employment Characteristics, Fairfax County, 2004

| Insurance by Employin | Offer Rate | Standard Error |
|-----------------------|---------------|-------------------|
| Size of Employer | | |
| <11 | 29.1% | (7.62) |
| 11-50 | 57.4% | (9.45) |
| 51+ | 87.9% | (2.45) |
| Income | | |
| <=100% FPL | 59.4% | (10.74) |
| 101-133% FPL | 59.2% | (22.49) |
| 134-150% FPL | * | * |
| 151-200% FPL | 85.5% | (6.84) |
| 201-250% FPL | 60.1% | (15.69) |
| 251-300% FPL | 43.7% | (16.63) |
| 301+ FPL | 79.4% | (2.83) |
| Industry Sector | | |
| Entertainment | * | * |
| Banking | 93.8% | (3.63) |
| Social service | * | * |
| Manufacturing | * | * |
| Transportation | 85.3% | (8.40) |
| Health Care | 77.2% | (10.59) |
| Other | * | * |
| Professional | 75.3% | (6.13) |
| Education | 76.7% | (8.33) |
| Government | 74.9% | (5.49) |
| Business | * | * |
| Construction | 45.5% | (15.70) |
| Personal Services | 58.7% | ` / |
| Retail | 60.1% | (11.40) |
| Agriculture | * | * |
| Type of Job | | |
| Temporary/Seasonal | 57.6% | (11.31) |
| Permanent | 76.6% | (2.74) |
| Hours Worked per Week | | |
| <20 hours | * | * |
| 20-34 hours | 60.0% | (13.85) |
| 35+ hours | 57.6% | (10.08) |
| Employment Sector | | |
| Government | 75.2% | (5.27) |
| Private Company | 82.9% | (3.07) |
| Non-Profit | 80.7% | (10.84) |
| Self Employed | 31.1% | (9.89) |
| Unpaid Worker | * | * |

Source: Virginia Health Care Insurance and Access Survey, 2004.

* Estimates are not provided due to subgroup having less than 50 observations.

Table 5. Percent of Adults (ages 19-64) Enrolled in Private Coverage by Type, Fairfax County, 2004

| | Rate | Standard Error |
|----------------------------|-------|-------------------|
| Group Coverage | | |
| Individual | 31.4% | (3.25) |
| Family | 68.6% | (3.25) |
| Individual Coverage | | |
| Individual | 56.3% | (10.44) |
| Family | 43.7% | (10.44) |

Source: Virginia Health Care Insurance and Access Survey, 2004.

Availability of Public Coverage

Table 6. Health Insurance Status of Individuals Who Are Potentially Eligible for Public Programs, Fairfax County, 2004

| Eligibility Categories* | Private | Public | Uninsured |
|---|---------|---------|-----------|
| FAMIS PLUS – MEDICAID | | | |
| Children Under 19 Years in Households with Income <=133% FPL | 29.0% | 59.7% | 11.3% |
| (Standard error) | (12.98) | (15.32) | (6.43) |
| MEDICAID | | | |
| Individuals Who Live in Low-income** Families with Dependent Children | 19.4% | 30.5% | 50.1% |
| (Standard error) | (9.88) | (14.47) | (15.56) |
| FAMIS – CHILDREN'S HEALTH INSURANCE PROGRAM | | | |
| Children Under 19 Years in Households with Income <=200% FPL | * | * | * |
| (Standard error) | * | * | * |

Source: Virginia Health Care Insurance and Access Survey, 2004. *Eligibility categories are not mutually exclusive.

^{**}Low-income families with dependent children (LIFC) are eligible for Medicaid based on 185% of the Standards of Need requirements defined by geographic region by the Virginia Department of Health.

Table 7. Knowledge of and Interest in Public Programs Among the Uninsured, Fairfax County, 2004

| | Yes | No |
|--|---------|---------|
| Have Requested or Received Information about Public Programs | 22.8% | 77.2% |
| (Standard error) | (9.18) | (9.18) |
| Willing to Enroll | 79.5% | 20.5% |
| (Standard error) | (11.30) | (11.30) |

Source: Virginia Health Care Insurance and Access Survey, 2004.

Stability and Adequacy of Health Coverage

Table 8. Reports of the Stability and Adequacy of Health Coverage Among the Insured, Fairfax County 2004

| | Rate | Standard Error |
|---|-------|-------------------|
| Stability of Coverage (Reported Being Somewhat or Very Worried About) | | |
| Affording Prescription Drugs | 31.6% | (2.58) |
| Affording Health Care | 27.3% | (2.42) |
| Affording Health Coverage | 43.4% | (2.69) |
| Current Health Benefits Will Be Cut | 47.4% | (2.68) |
| Will Lose Coverage | 24.2% | (2.33) |
| Could Not Leave Current Job | 15.8% | (2.04) |
| Adequacy of Coverage (Reported Having) | | |
| Dental Coverage | 76.2% | (2.29) |
| Mental Health Coverage | 85.2% | (2.07) |
| Prescription Drug Coverage | 93.1% | (1.57) |

Source: Virginia Health Care Insurance and Access Survey, 2004.

Health Care Utilization

Table 9. Utilization of Health Care by Type of Health Insurance Coverage, Fairfax County, 2004

| | Private | | Р | ublic | Uninsured | |
|---|---------|-------------------|-------|-------------------|-----------|-------------------|
| | Rate | Standard Error | Rate | Standard Error | Rate | Standard Error |
| Usual Source of Care | | | | | | |
| Yes | 89.0% | (1.70) | 82.9% | (5.43) | 46.8% | (10.22) |
| No | 11.0% | (1.70) | 17.1% | (5.43) | 53.2% | (10.22) |
| Type of Care Center | | | | | | |
| Emergency Room | * | * | * | * | * | * |
| Doctor's Office | 8.2% | (1.74) | 18.0% | (6.29) | 21.9% | (9.20) |
| Clinic | 80.6% | (2.47) | 69.9% | (7.32) | 67.9% | (10.95) |
| Military Base/Hospital | 8.7% | (1.71) | 4.2% | (2.88) | 0.5% | (0.40) |
| Some Place Else | * | * | * | * | * | * |
| Hospital | * | * | * | * | * | * |
| Medical Center | * | * | * | * | * | * |
| Number of Visits to a Doctor in the Last 3 Months | | | | | | |
| 0 | 19.0% | (2.66) | 5.2% | (2.36) | 55.9% | (16.72) |
| 1 | 39.4% | (3.30) | 30.8% | (7.47) | 31.1% | (15.55) |
| 2 | 17.8% | (2.56) | 20.2% | (6.16) | 10.1% | (7.36) |
| 3+ | 23.9% | (2.86) | 43.9% | (8.15) | 3.0% | (1.32) |

Source: Virginia Health Care Insurance and Access Survey, 2004.
* Estimates are not provided due to subgroup having less than 50 observations.