



A Descriptive Analysis of Health Care Coverage & Concerns in West Central WI

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The U.S. Health Care System

In 2005, U.S. health expenditures increased 6.9%-- two times the rate of inflation. In addition, U.S. health care spending is expected to continue to increase, reaching \$4 trillion in 2015, or 20% of GDP (U.S. Centers for Medicare and Medicaid Services).

Despite the U.S. spending more on health care than other industrialized nations, all of which provide health insurance to all their citizens, nearly 47 million Americans were without insurance for at least part of the year in 2005 (U.S. Census Bureau).

The U.S. also experiences worse health outcomes than other developed nations. In 2004 the U.S. reported an average life expectancy at birth of 77.8 years and an infant mortality rate of 6.8 per thousand live births. In comparison, other developed countries such as Japan, Sweden, France and Canada all reported significantly more favorable average life expectancies (82.1, 80.6, 80.3 and 80.2 respectively) and infant mortality rates (2.8, 3.1, 3.9 and 5.3 respectively) (OECD, 2007).

Moreover, rising healthcare costs have also been associated with bankruptcy filings. Over 50% of all U.S. bankruptcies involve a large medical debt. Specifically, 326,441 families identified illness/injury as the main reason for bankruptcy in 1999 (Norton's Bankruptcy Advisor, May, 2000).

Health Care Reform

The first modern, nationwide debate on healthcare reform began with Hillary Clinton's plan in the early 1990s. Although her plan sparked many discussions, ultimately the country was not ready to pass reform legislation at that time. More recently, several states have proposed, passed, and implemented reform efforts.

In 2006, both Massachusetts and Vermont passed and began to implement legislation to decrease the number of uninsured and provide more affordable coverage for all residents (Health Care Access and Affordability Conference Committee Report, 2006; State of Vermont, 2006) and California is actively debating reform proposals (Health Access California, 2006).

In Wisconsin, the Governor and Senate are also positioning the state to become a leader in health care reform. From health savings accounts to single-payer universal care, health care reform was being debated in Wisconsin. To that end, our study examines the level of health care coverage and the health care concerns of residents to better understand public opinion regarding health care and health care reform.

Methods

We used an exploratory, quantitative survey approach, with a secondary phase consisting of in-depth personal interviews of a subgroup of individuals. In the current study we focus on a descriptive analysis of the quantitative survey.

In the summer of 2007 surveys were conducted among a convenience sample of 222 West-Central Wisconsin residents. Because the uninsured and underinsured are a large group, but percentage-wise make up a small minority of the population, we used a purposeful sampling approach surveying significant numbers of individuals who self-identified as either uninsured or underinsured.

By intentionally over-representing members of these groups we can ensure these often overlooked voices are heard.

Adequately Insured: N = 106

Under Insured: N = 39

Uninsured: N = 77

Discussion

Despite differences between those with insurance and those without insurance there is a general consensus on the following:

- It is important to reduce the number of uninsured in Wisconsin
- All residents should have access to the same basic health care coverage
- People are generally more worried about access & affordability than quality

Current health care reform debate in Wisconsin has reached a stalemate. This gridlock is largely due to the lack of public knowledge and participation in the process.

Legislators and others who wish to see health care reform become a reality need to find creative ways to educate the public. One approach would be to engage more nurses and other health care providers.

Considering their level of interaction and personal contact with patients, these individuals could play a key role in educating the public about health care reform. Meaningful reform will require all stakeholders – the public, health care professionals, and the legislature – working together to take action.

Among our sample just over 1/3 of our respondents were uninsured while nearly 2/3 had some type of insurance coverage. In terms of health nearly 60% of respondents reported having very good or excellent health. Nearly 70% of all respondents felt that the health care system in Wisconsin had at least major problems.

It has been suggested that over use of health care services is partly to blame for rising costs. Among our sample 65% stated that they believe over use of the system is at least a minor problem. However, when those with insurance were asked if they personally over use health care only 30% said they sometimes or frequently did. On the contrary, over 60% said they sometimes or frequently postpone seeking care when they should have been treated.

In terms of what people are worried about, 60% of all respondents were extremely or very concerned about the affordability of health care. In contrast only 1/3 of respondents were extremely or very concerned about the worsening quality of health care. Perhaps more telling is that 3/4 of all respondents expressed a strong distrust of insurance companies.

When considering reform approximately 90% of respondents felt it was extremely or very important for the Wisconsin legislature to work to reduce the number of uninsured and improve health care affordability. Moreover, nearly 75% strongly favor a plan that gives all Wisconsin residents the same basic healthcare coverage.

Politically our sample is reasonably well distributed across the ideological spectrum. However, nearly 80% of respondents, regardless of political affiliation, said they would be more likely to vote for a candidate who supported a plan giving all Wisconsin residents the same basic healthcare coverage.

Despite having strong opinions toward health care reform and being politically active in terms of voting, our sample was less than adequately informed about the specifics of the health care reform debate. Fifty-five percent of respondents said they were at least somewhat informed about the health care reform process in Wisconsin. However, when asked to rate their familiarity with specific reform proposals under discussion, only 28.4% reported being somewhat informed and only 9% said they were very or extremely informed.

Table 3: Health Insurance Coverage Comparison: Adequately Insured vs. Under Insured

How Are You Covered	Full Sample N = 145	Adequately Insured N = 106	Under Insured N = 39
Current Employer/Spouse's Current Employer	48.3%	49.1%	48.7%
Individual Private Plan	9.7%	8.5%	12.8%
Previous Employer/Spouse's Previous Employer	6.9%	8.5%	2.6%
Veteran/Military Benefits	1.4%	0.9%	2.6%
Parent's Insurance Policy	13.8%	17.0%	5.1%
Student Health Center	1.4%	0.9%	2.6%
Medicare/Senior Care	9.7%	10.4%	7.7%
Means Tested Government Program	6.2%	4.7%	10.2%
Other (unspecified)	2.7%	1.9%	7.7%

Table 5: Health Insurance Coverage by Item for the Adequately Insured (N = 106)

What Is Covered	Yes	No	Don't Know
Preventative vision (such as annual exam)	69.8%	20.8%	9.4%
Additional vision coverage	34.0%	52.8%	13.2%
Preventative dental (such as annual exam/cleaning)	72.0%	27.4%	0.0%
Additional dental coverage	53.8%	41.5%	4.7%
Preventive healthcare, (such as annual physicals)	92.5%	2.8%	4.7%
Dr. visits when ill	97.2%	0.9%	1.9%
Hospitalization	94.3%	1.9%	3.8%
Prescriptions	92.5%	5.7%	1.9%
Mental health treatments	53.8%	22.6%	23.6%
Substance abuse treatments	38.7%	26.4%	34.9%

Table 6: Health Insurance Coverage by Item for the Under Insured (N = 39)

What Is Covered	Yes	No	Don't Know
Preventative vision (such as annual exam)	30.8%	61.5%	7.7%
Additional vision coverage	15.4%	71.8%	12.8%
Preventative dental (such as annual exam/cleaning)	41.0%	56.4%	2.6%
Additional dental coverage	15.4%	76.9%	7.7%
Preventive healthcare, (such as annual physicals)	71.8%	23.1%	5.1%
Dr. visits when ill	79.5%	17.9%	2.6%
Hospitalization	82.1%	12.8%	5.1%
Prescriptions	61.5%	30.8%	7.7%
Mental health treatments	33.3%	46.2%	20.5%
Substance abuse treatments	25.6%	46.2%	28.2%

Which of these statements do you think best describes the state of healthcare in WI today?	4	3	2	1
	No problems	Minor problems	Major problems	State of crisis
(insured, 2.16; uninsured, 2.03, p < 0.01)				

Was there a time in the past 12 months when you needed to see a doctor, but could not because of cost?	2	1
	No	Yes
(insured, 1.86; uninsured, 1.32, p < 0.01)		

Was there a time in the past 12 months when you took less medication than prescribed to make it last longer?	2	1
	No	Yes
(insured, 1.84; uninsured, 1.56, p < 0.01)		

How strongly do you agree or disagree that all Wisconsinites should have access to the same basic healthcare coverage?	5	4	3	2	1
	Strongly Disagree	Somewhat Disagree	Neither	Somewhat Agree	Strongly Agree
(insured, 1.39; uninsured, 1.31, p = 0.425)					

Should the WI Legislature establish a plan that will reduce health care costs by at least 15% and guarantee access to universal health care coverage for all WI residents within the next two years?	2	1
	No	Yes
(insured, 1.10; uninsured, 1.09, p = 0.926)		

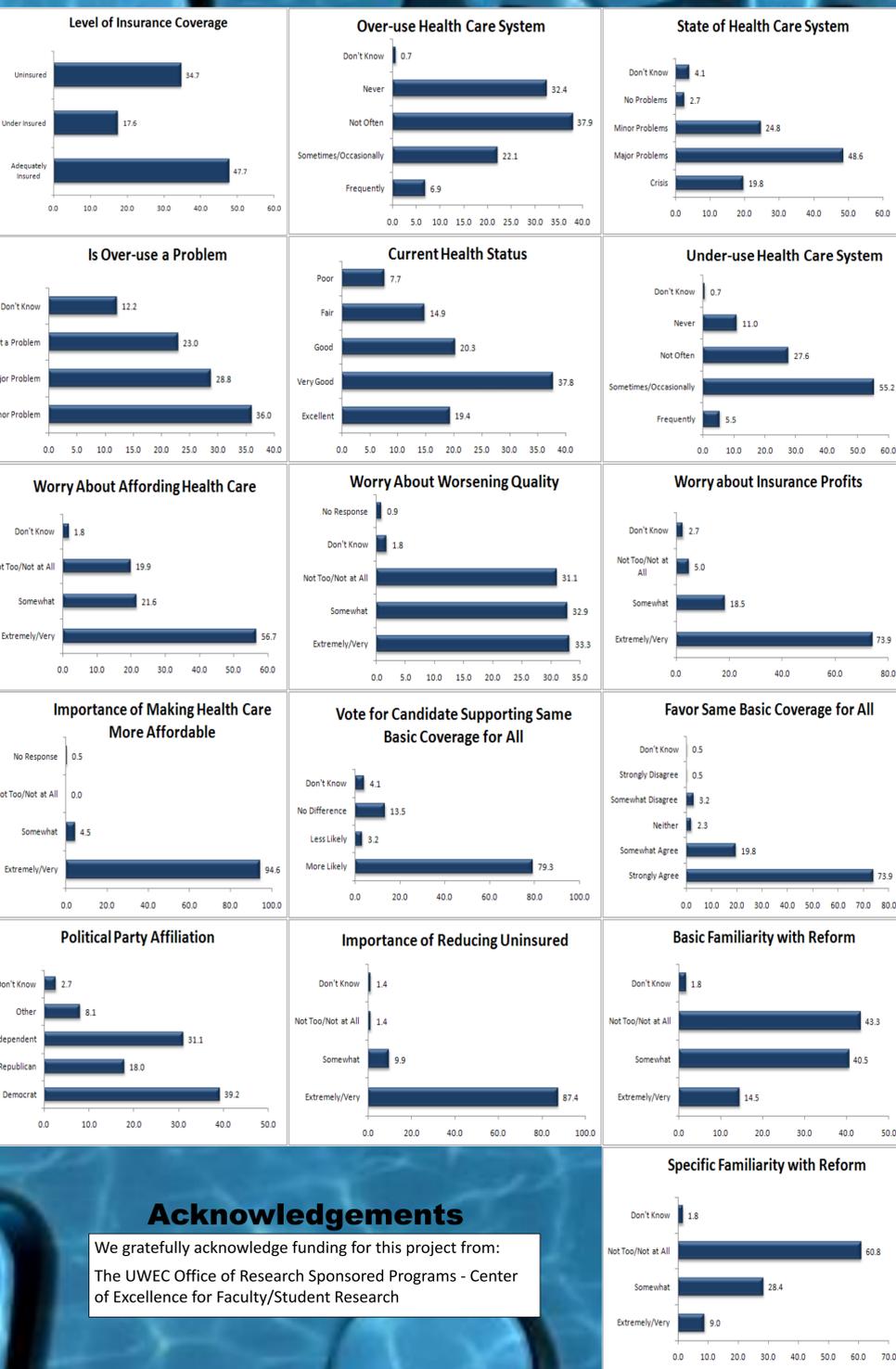
Would you be more or less likely to vote for a candidate for public office if he or she supported the development of a health care system that gave the same basic coverage to all Wisconsin residents?	3	2	1
	More likely	No difference	More likely
(insured, 1.25; uninsured, 1.14, p = 0.078)			

Among those with insurance in our sample the most common source of insurance was through current employers. When comparing the under insured to those who reported being adequately insured, both vision and dental coverage were significantly lower for the under insured. Also noticeable was lower coverage for such basics as preventative care, doctor visits when ill and hospitalization.

When comparing the uninsured to those who reported having insurance (both adequate and under) both groups agree that the Wisconsin health care system has major problems. Similarly, there has been a uniform increase in health care costs for both groups.

Looking at access those without insurance were much more likely to have reported not being able to see a doctor because of cost. Similarly, the uninsured were much more likely to have taken less medication than prescribed to make it last longer.

Despite poorer access to health care services for the uninsured, there is little difference in the opinions across these two groups when it comes to health care reform.



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