

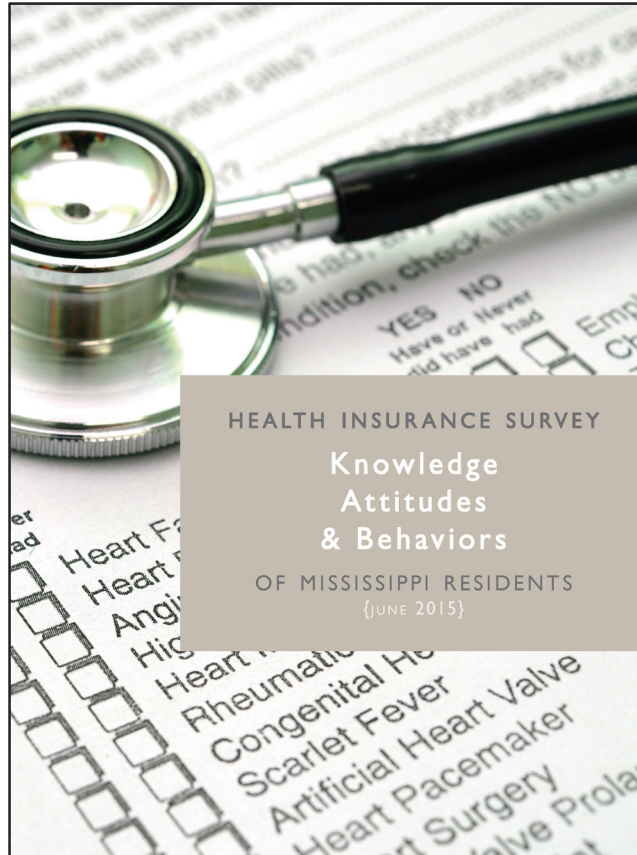
# Center *for* Mississippi Health Policy

**CHART BOOK:**

## **HEALTH INSURANCE COVERAGE: KNOWLEDGE, ATTITUDES, AND BEHAVIORS OF MS ADULTS**

*August 2015*

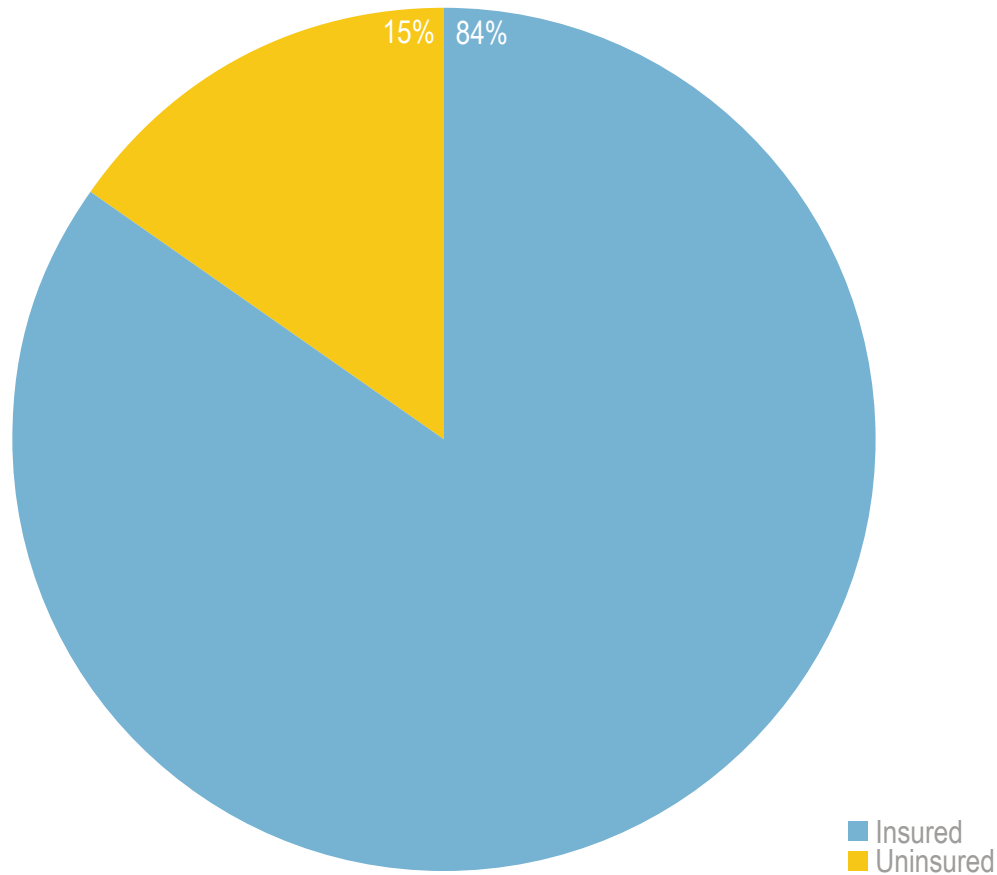
## Overview of the Survey



The Center for Mississippi Health Policy commissioned researchers with the Social Science Research Center (SSRC) at Mississippi State University to survey non-elderly Mississippi adults to assess their knowledge, attitudes, and behaviors related to health insurance coverage and the Affordable Care Act (ACA). This study also serves to follow-up on a similar 2013 survey with the addition of an analysis by geographic area of the state.

The survey was completed in two waves and conducted by telephone. The first wave was administered in October and November 2014. It covered a representative statewide sample of non-elderly Mississippi adults. The second wave included a larger sampling of the same survey equally distributed by public health district between November 2014 and April 2015. The full results of the survey, including detailed methodology, along with an Issue Brief, are available at [mshealthpolicy.com](http://mshealthpolicy.com).

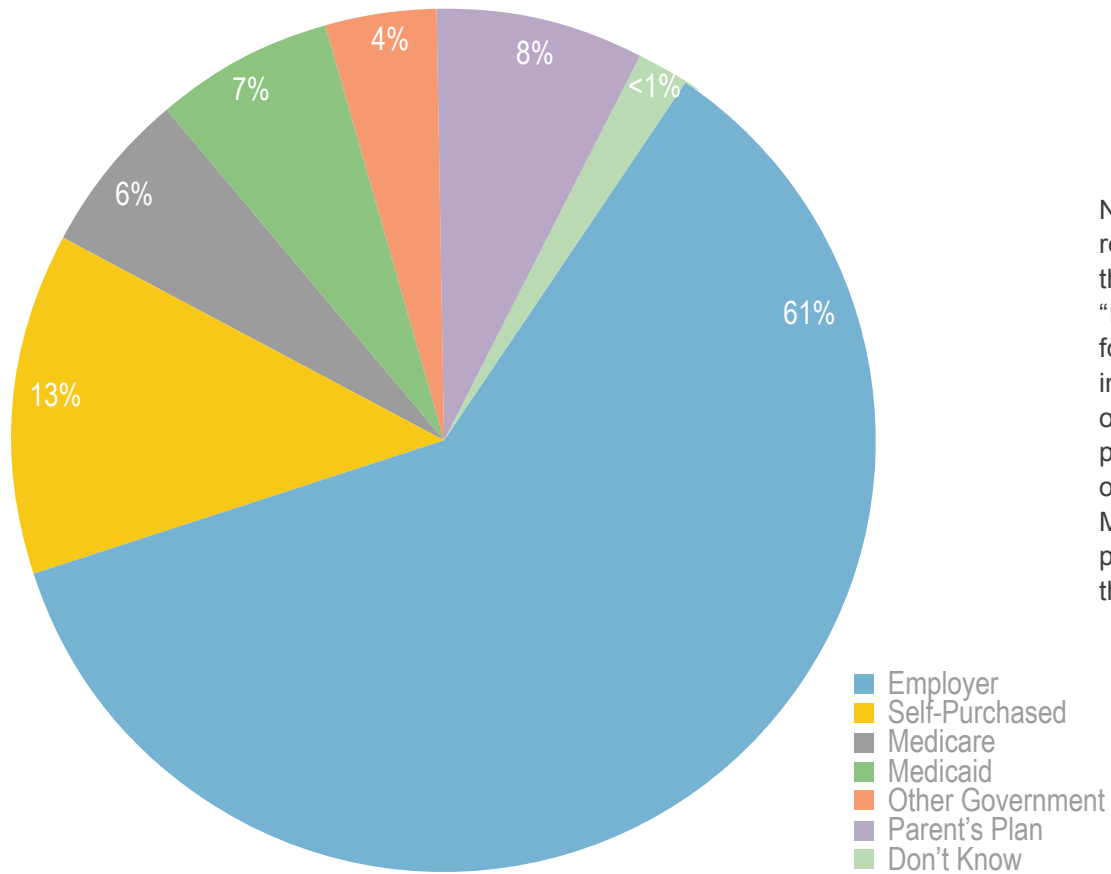
## Health Insurance Coverage Status



Of the representative sample of non-elderly Mississippi adults surveyed, 84 percent indicated that they were covered when asked, “Are you now covered by any form of health insurance or health plan?” This rate was higher than the 77 percent of respondents who reported being covered in 2013. About one in seven (15%) answered they were not covered— lower than the 23 percent that reported not being covered in 2013.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

## Source of Health Insurance Coverage



Nearly two-thirds (61%) of the insured respondents said they obtained coverage through their employer when asked, “If covered by insurance, which of the following is your main source of health insurance coverage?” Almost one out of seven (13%) reported having a “self-purchased” plan. Another 17 percent were on a form of public coverage (Medicare, Medicaid, or a non-specified “government” plan). Eight percent (8%) had coverage through a parent’s plan.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

## Self-Reported Health Status by Insurance Coverage Status

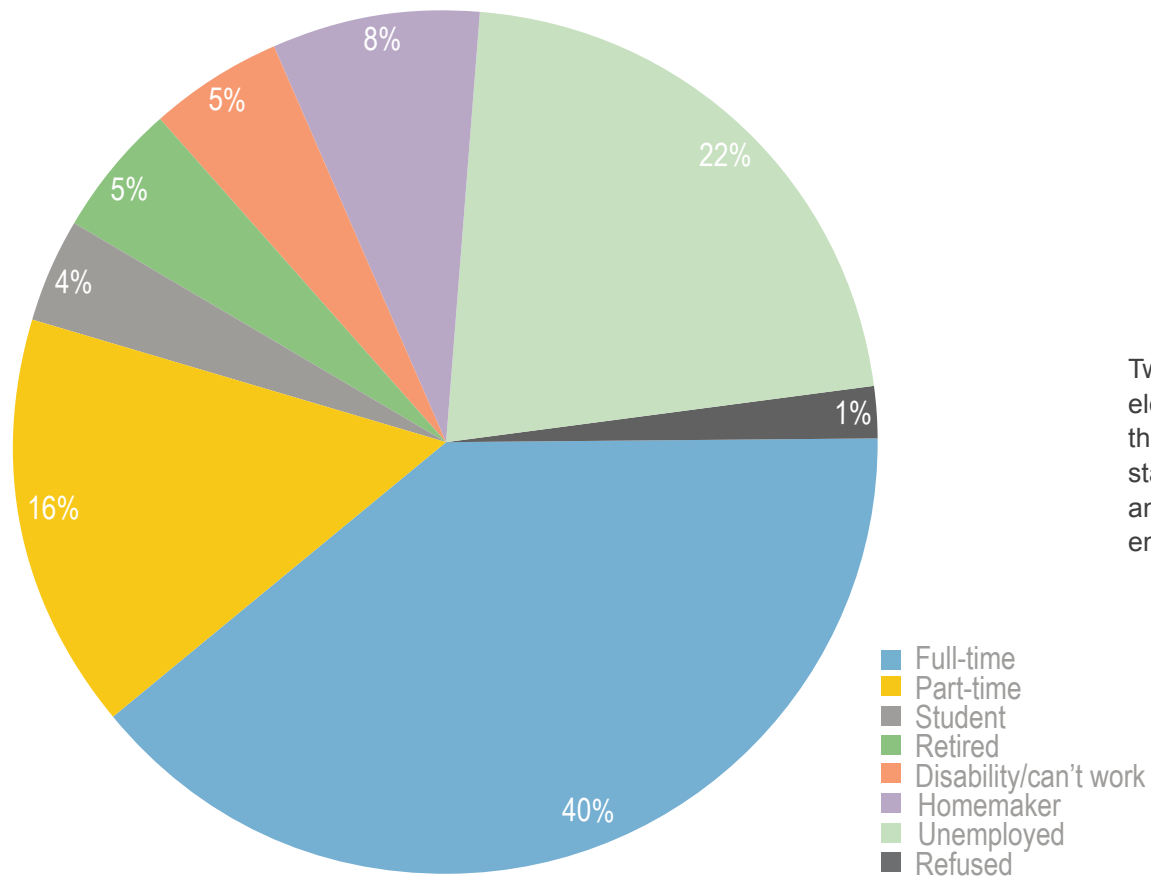
	GOVERNMENT	SELF OR PARENTS	EMPLOYER BASED	UNINSURED
Health Status**				
Excellent/Good	48.3%	85.6%	83.3%	69.7%
Fair/Poor	51.7%	14.4%	16.7%	29.7%
Access to Care**				
Not Difficult	75.5%	91.2%	90.1%	48.4%
Difficult	23.8%	7.7%	8.5%	48.4%

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

\*\*Note: Difference in responses is statistically significant. Percentages may not total to 100% due to rounding.

Compared to respondents self-reporting coverage through a job, purchased themselves, or covered on a parent's plan, those reporting government subsidized coverage or no health insurance coverage rated themselves as having poorer health and more difficulty accessing medical care. It should be noted, however, that disabled adults are eligible for government coverage, which can skew the rates toward less healthy categories.

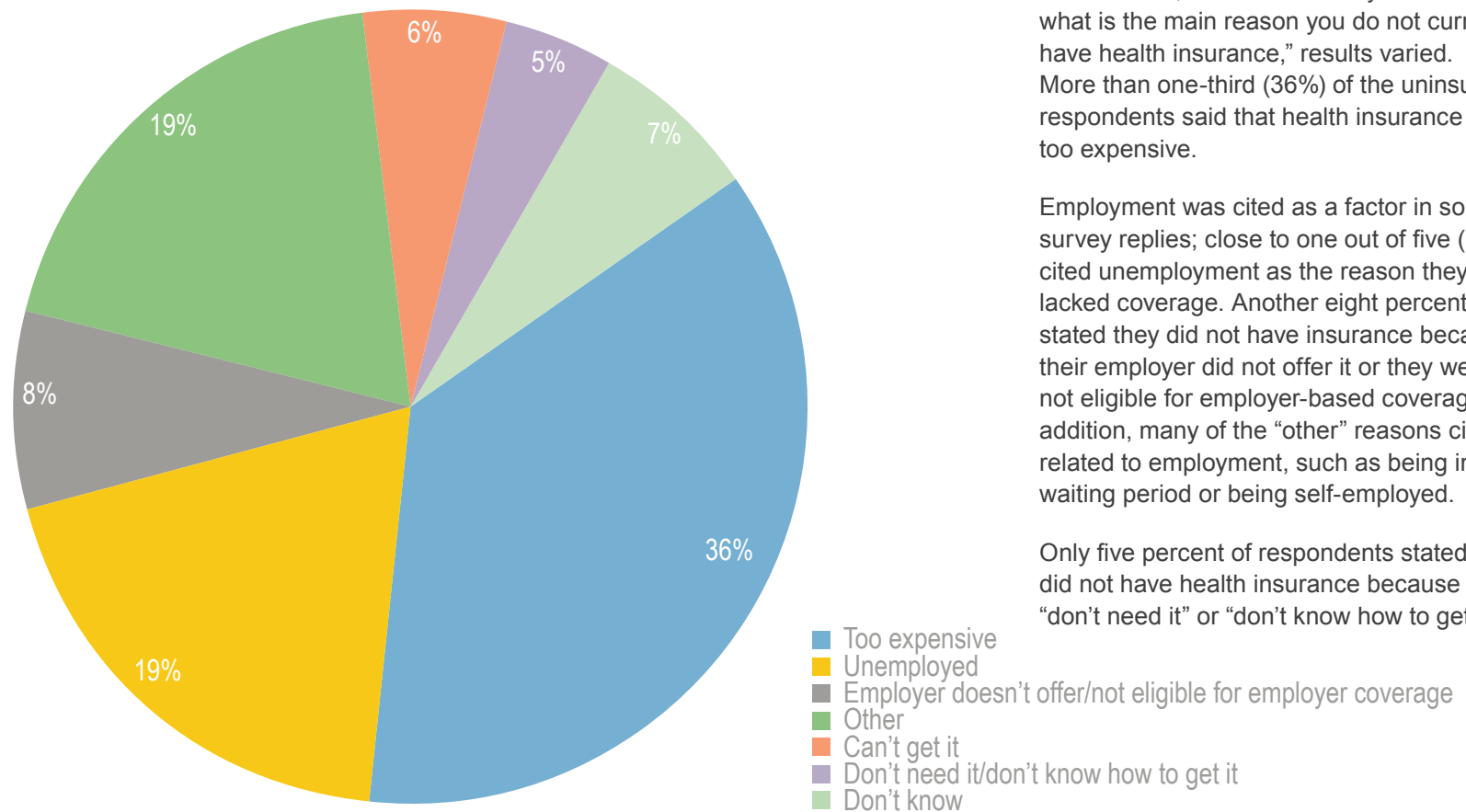
## Uninsured by Employment Status



Twenty-two percent of uninsured non-elderly Mississippians surveyed stated that they were unemployed. Another 40 percent stated that they were employed full-time, and an additional 16 percent said they were employed part-time.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

## Reasons Given for Not Having Health Insurance



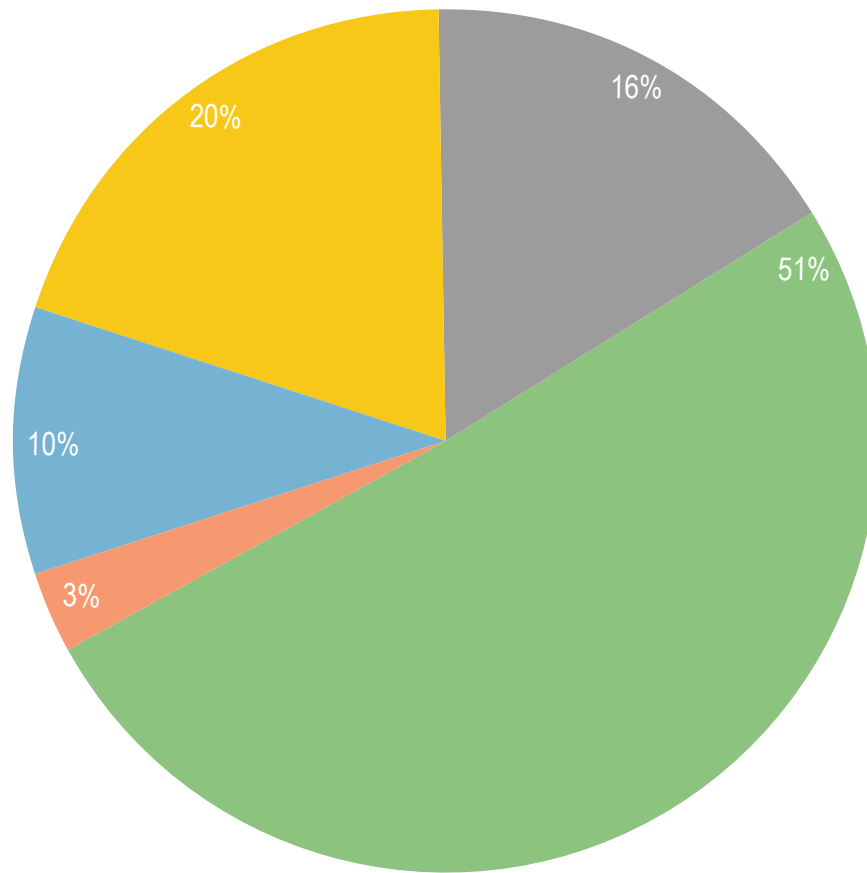
When asked, “If not covered by insurance, what is the main reason you do not currently have health insurance,” results varied. More than one-third (36%) of the uninsured respondents said that health insurance was too expensive.

Employment was cited as a factor in some survey replies; close to one out of five (19%) cited unemployment as the reason they lacked coverage. Another eight percent stated they did not have insurance because their employer did not offer it or they were not eligible for employer-based coverage. In addition, many of the “other” reasons cited related to employment, such as being in a waiting period or being self-employed.

Only five percent of respondents stated they did not have health insurance because they “don’t need it” or “don’t know how to get it.”

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

## Length of Time Without Health Insurance Coverage



Responses to the question, “If not covered by insurance, how long have you been uninsured,” indicated lack of health insurance is a long-term situation:

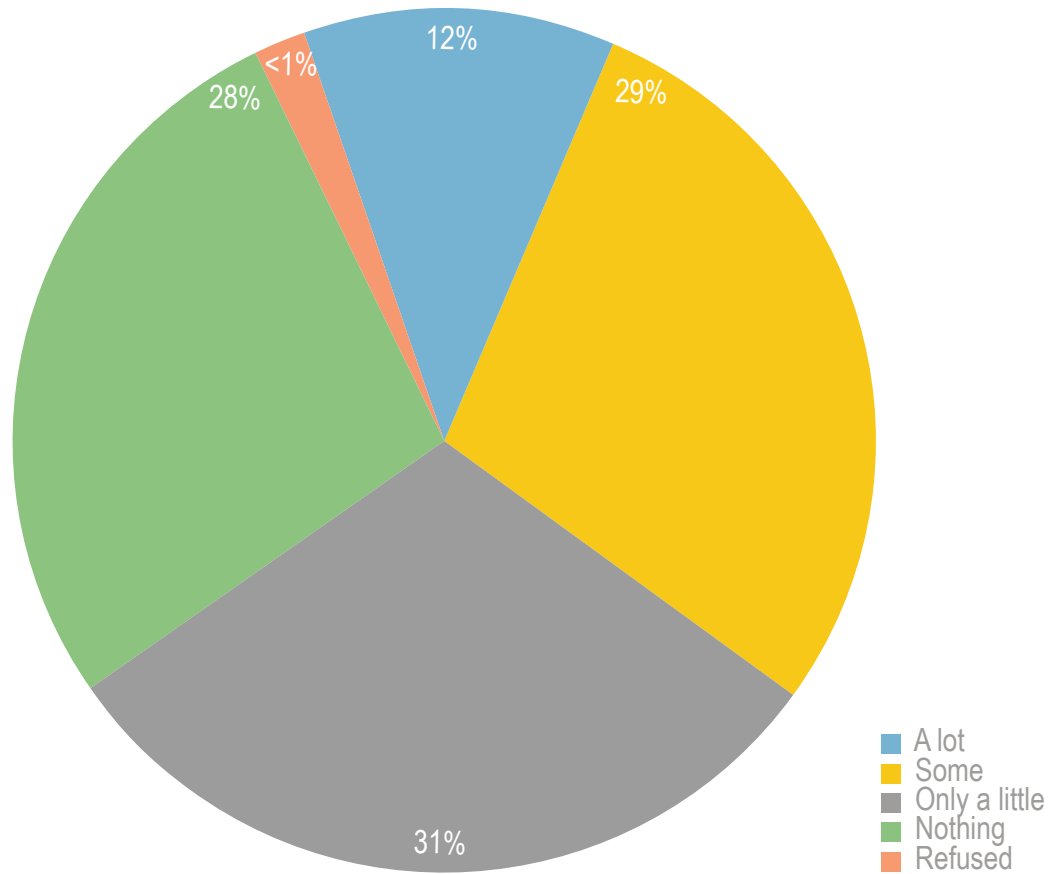
- 67 percent without insurance have been uninsured for over a year
- 51 percent without insurance had been uninsured for over two years

■ Less than 3 months  
■ 3 months to 1 year  
■ 1 to 2 years  
■ 2 or more years  
■ Don't know

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.



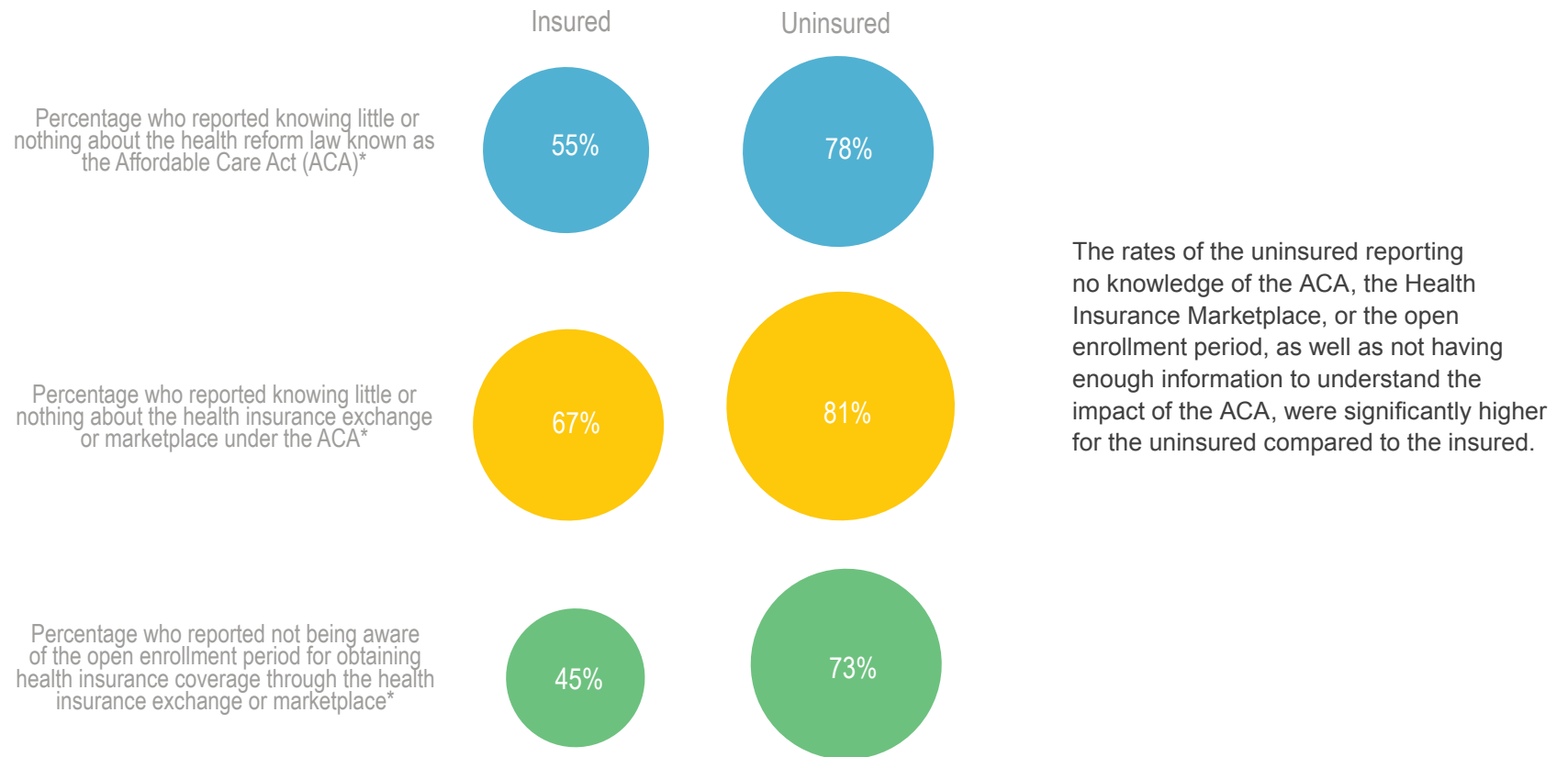
## Knowledge of the Affordable Care Act Overall



When asked, “How much do you know about the health reform law known as the Affordable Care Act (ACA),” survey respondents report little knowledge. Nearly three out of five (59%) said they know nothing or little about the law, similar to the findings from the previous year’s survey.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

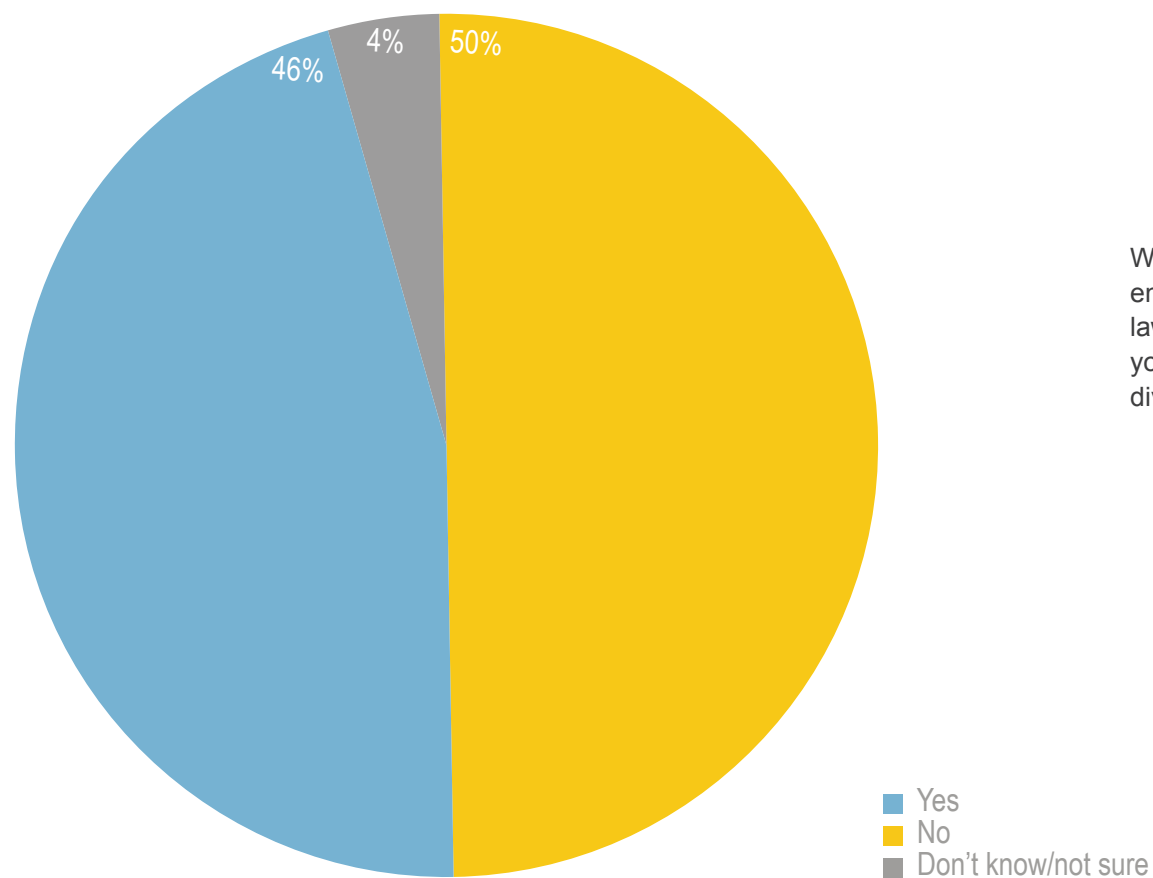
## Knowledge of the Affordable Care Act by Coverage Status



Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

\*Note: Difference in responses between insured and uninsured is statistically significant.

## Availability of Information About Health Reform Overall

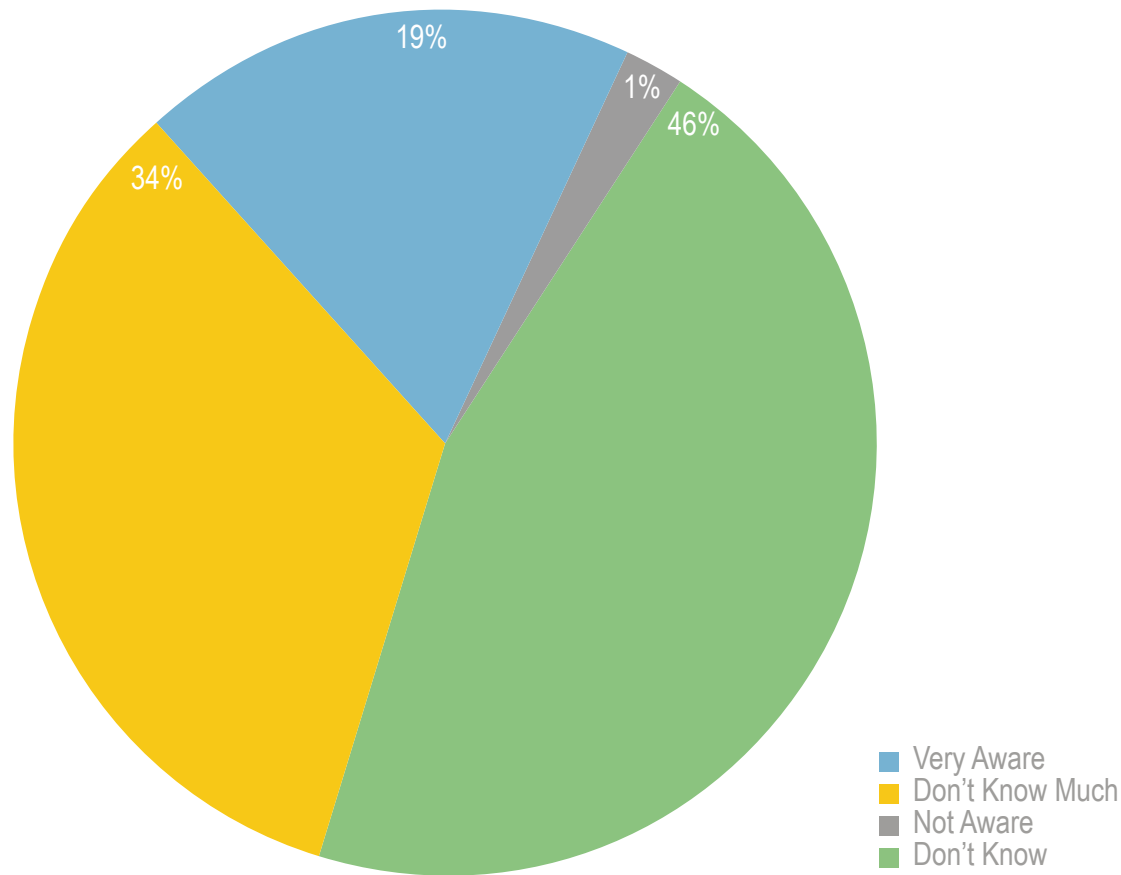


Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

When asked, “Do you believe you have enough information about the health reform law to understand how it will affect you and your family,” responses were almost equally divided as follows:

- 50 percent of survey respondents say they did not have enough information
- 46 percent of survey respondents say they do have enough information

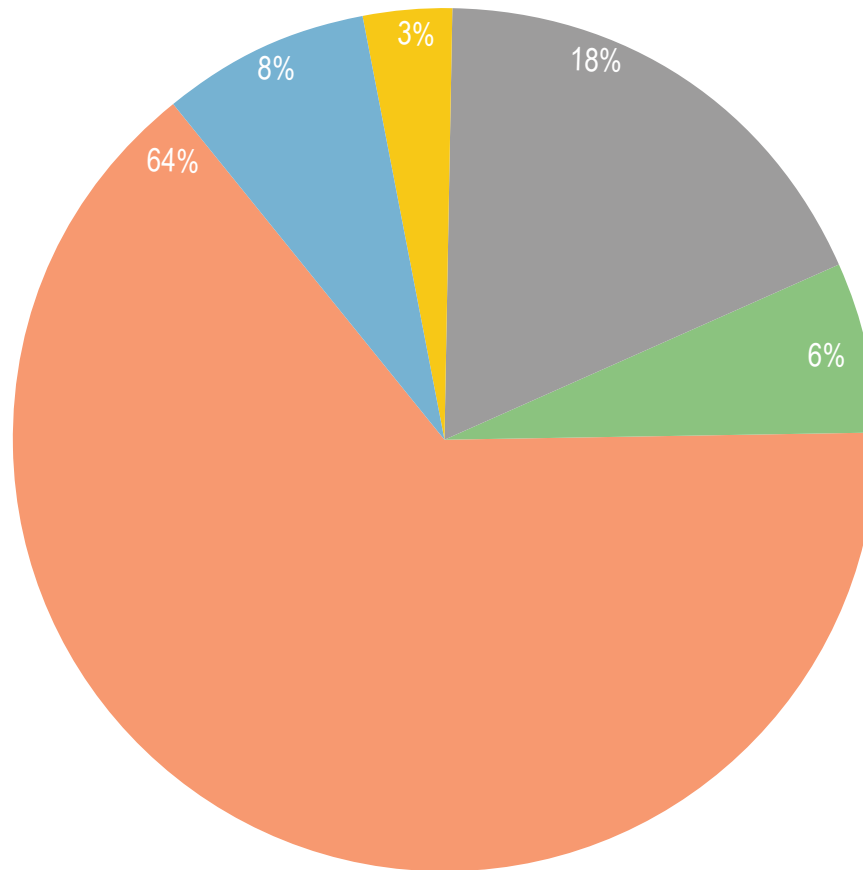
## Knowledge of the Medicaid Expansion Option



When asked, “How aware are you that states have an option to expand Medicaid to cover more people,” fewer than one out of five (19%) said they were “very aware.” Most (81%) respondents didn’t know anything or much about Medicaid expansion.

*Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.*

## Knowledge of Medicaid Expansion in Mississippi



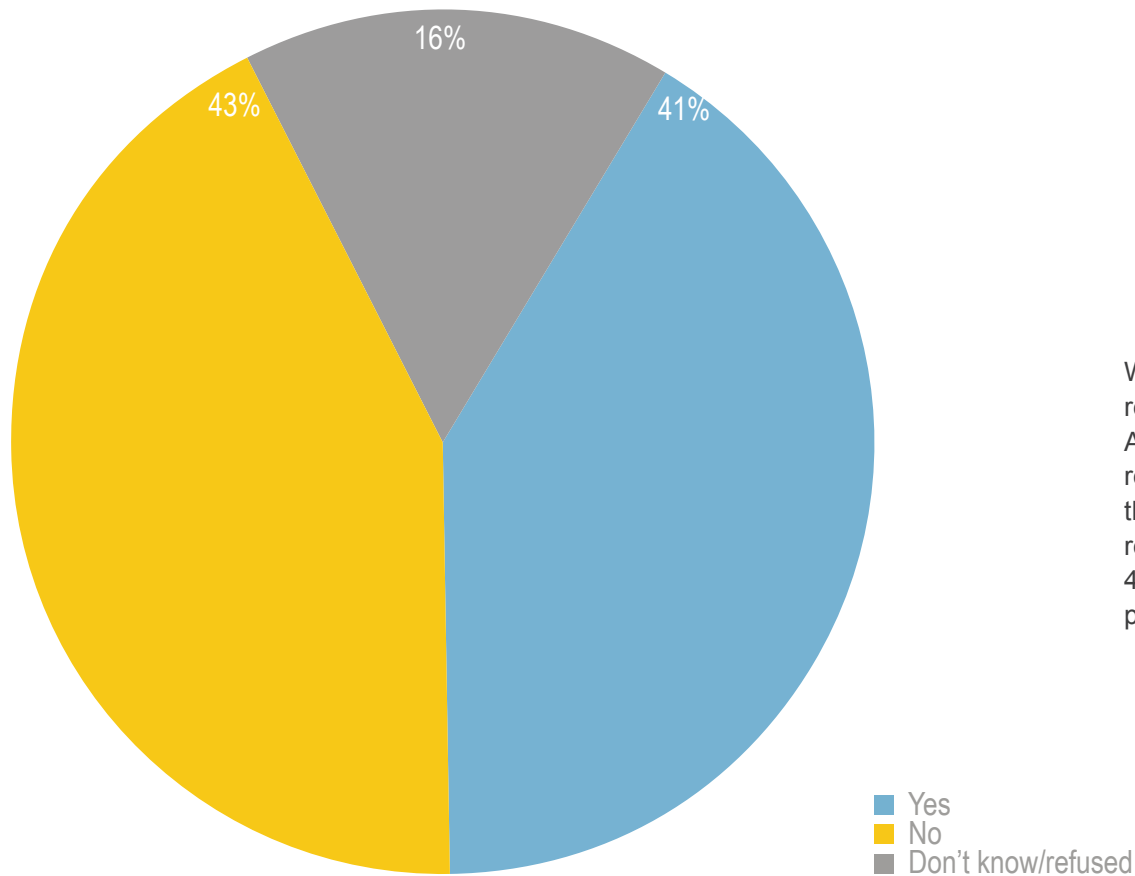
When asked about their knowledge on Medicaid expansion in Mississippi specifically, nearly two out of three (64%) respondents said that they had not heard enough to say what the state was doing. Half of the remainder (18%) responded that the Governor and Legislature had decided not to expand Medicaid.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

Note: Percentages may not total to 100% due to rounding.

- Governor and legislature decided that the state WILL expand Medicaid
- Governor and legislature decided state WILL NOT expand Medicaid
- Governor and legislature have not yet decided if the state will expand Medicaid
- Not heard enough to say
- Don't know

## Mississippians' Opinions on Health Reform Law



When asked, “Do you support the health reform law known as the Affordable Care Act,” almost half (43%) of the respondents replied negatively. About 41 percent said they support the law. This distribution represents a slight shift from 2013 when 46 percent responded negatively and 38 percent said they supported the law.

*Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.*

## Mississippians' Opinions on Health Reform

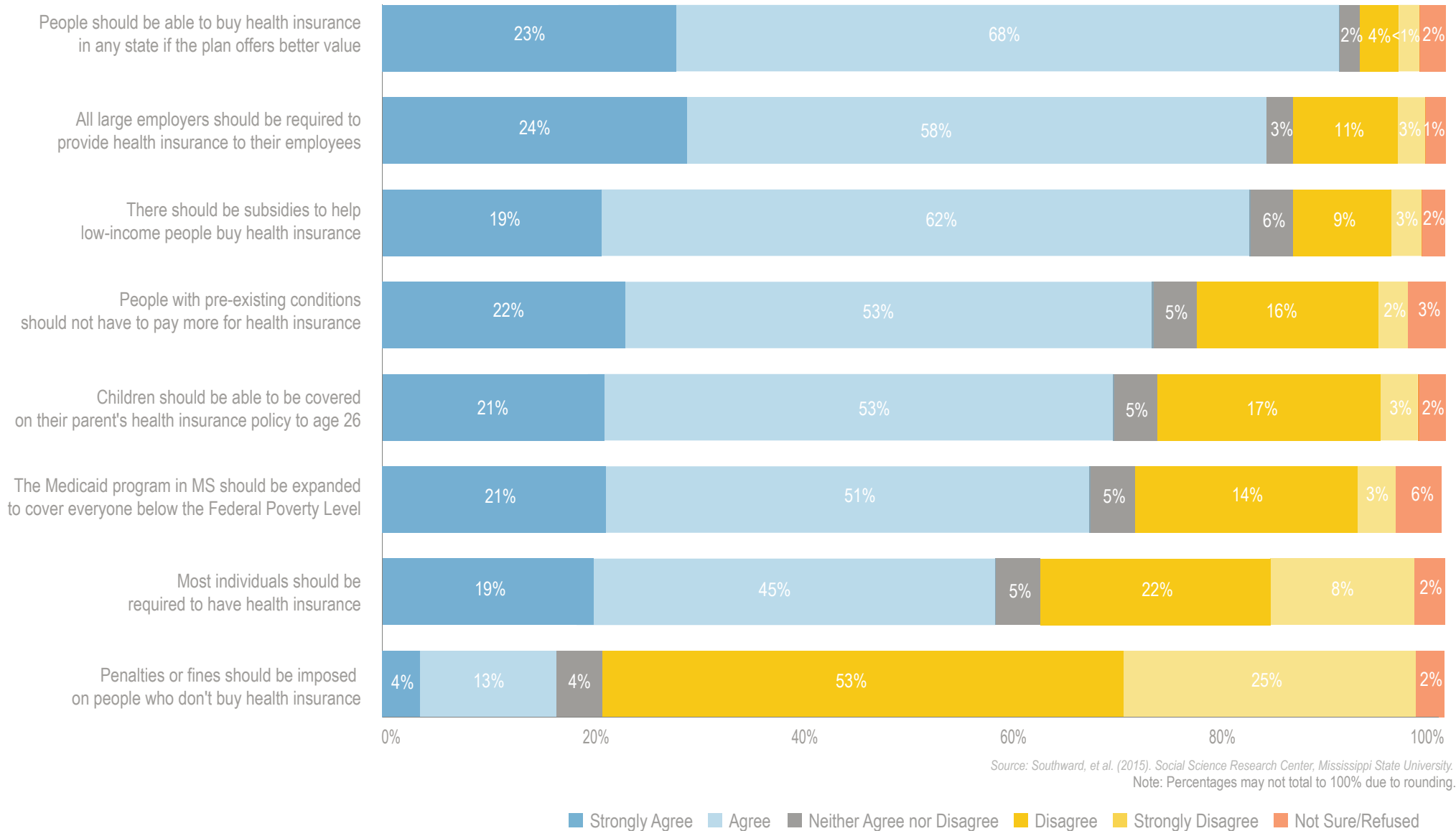
STATEMENT	PERCENTAGE AGREEING
People should be able to buy health insurance in any state if the plan offers better value	91.0%
All large employers should be required to provide health insurance to their employees	82.2%
There should be subsidies to help low-income people buy health insurance	80.1%
People with pre-existing conditions should not have to pay more for health insurance	74.3%
Children should be able to be covered on their parent's health insurance policy to age 26	73.3%
The Medicaid program in Mississippi should be expanded to cover everyone below the Federal Poverty Level	72.1%
Most individuals should be required to have health insurance	63.8%
Penalties or fines should be imposed on people who don't buy health insurance	16.3%

*Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.*

Respondents surveyed showed support for many of the components of health reform, with the exception of the individual mandate penalty, which only 16.3 percent support.

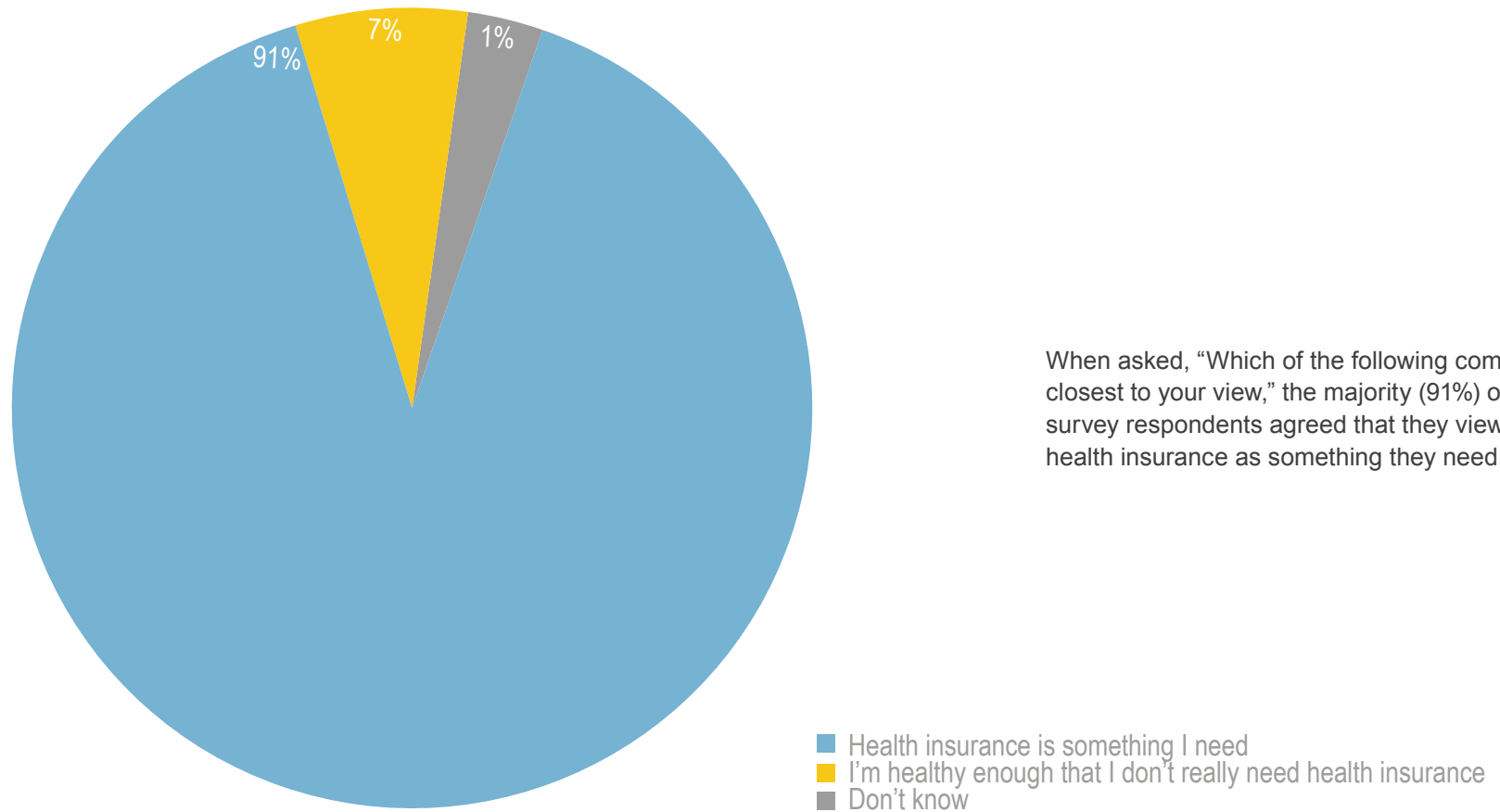
# Mississippians' Opinions on Health Reform in Detail

TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS:



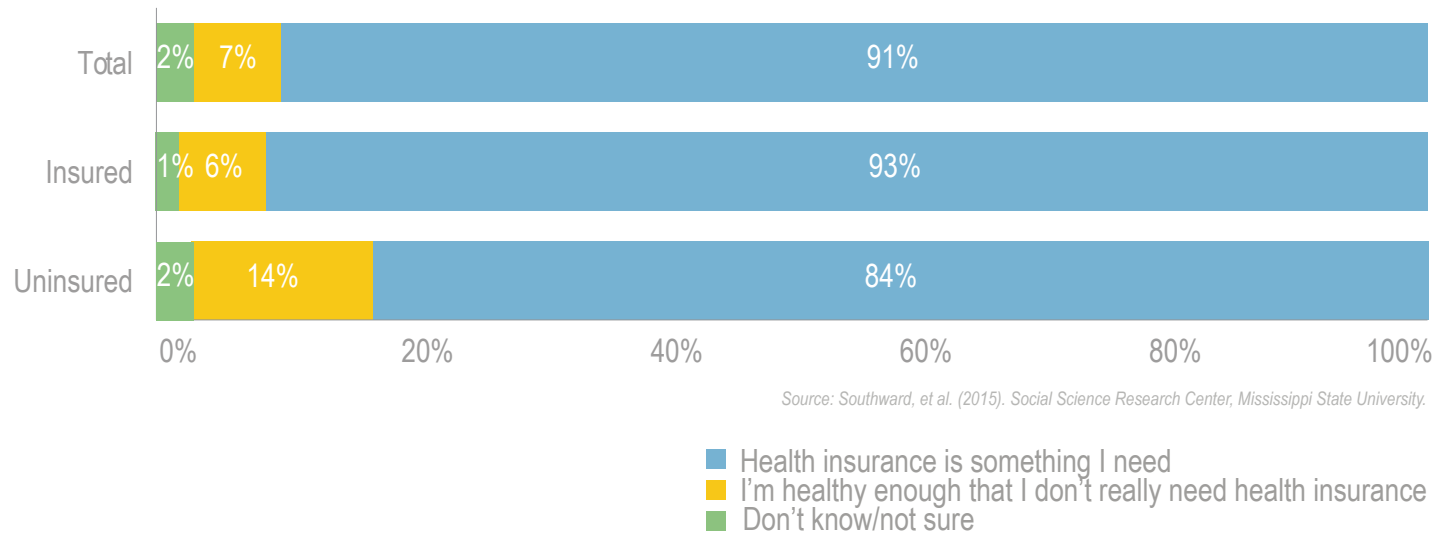


## Overall Perceived Need for Health Insurance



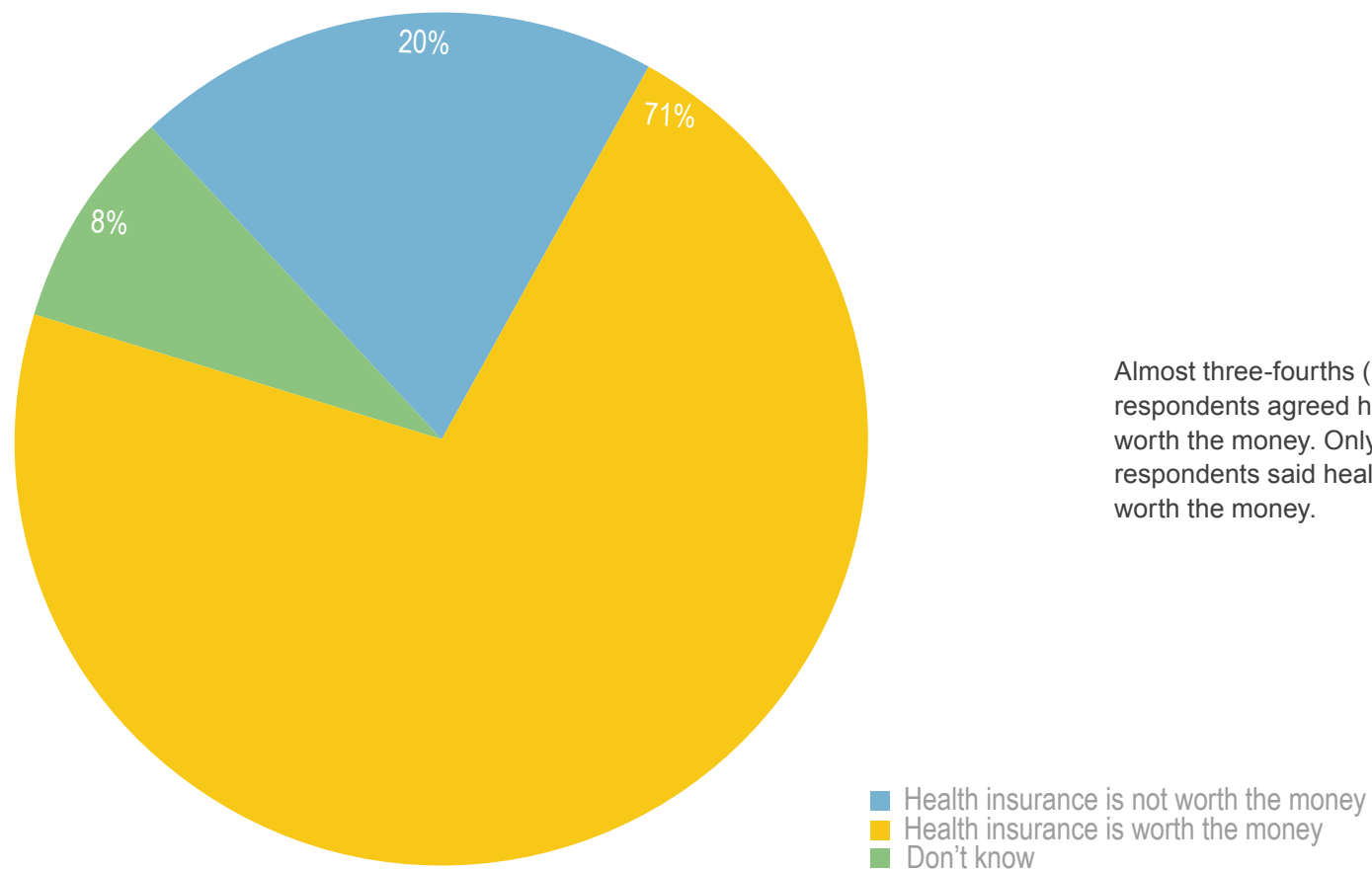
Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

## Perceived Need for Health Insurance by Coverage Status



A higher percentage of the uninsured (14%) stated that they believe, "I'm healthy enough that I don't really need health insurance," compared to the insured (6%) respondents.

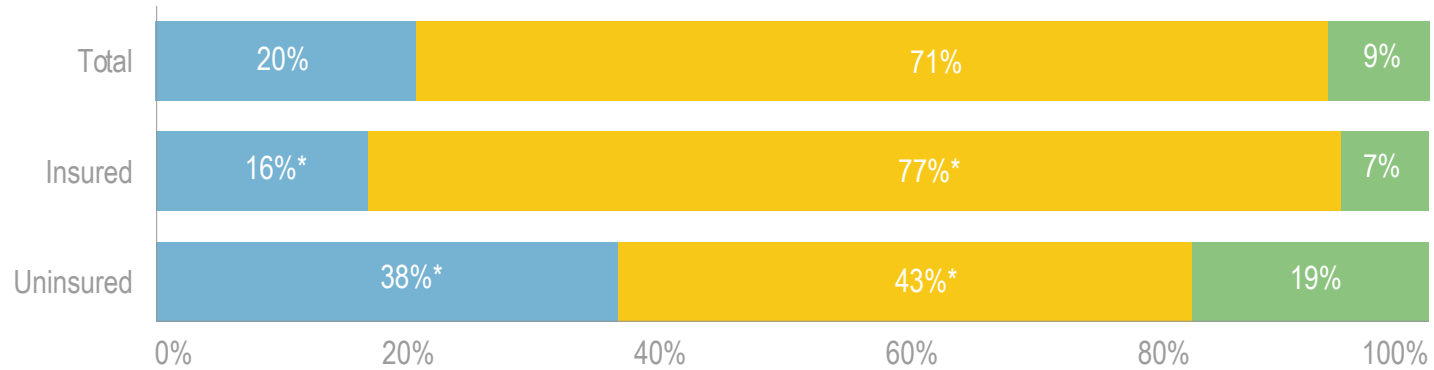
## Value of Health Insurance Overall



Almost three-fourths (71%) of the respondents agreed health insurance is worth the money. Only twenty percent of respondents said health insurance is not worth the money.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Percentages may not total to 100% due to rounding.

## Value of Health Insurance by Coverage Status



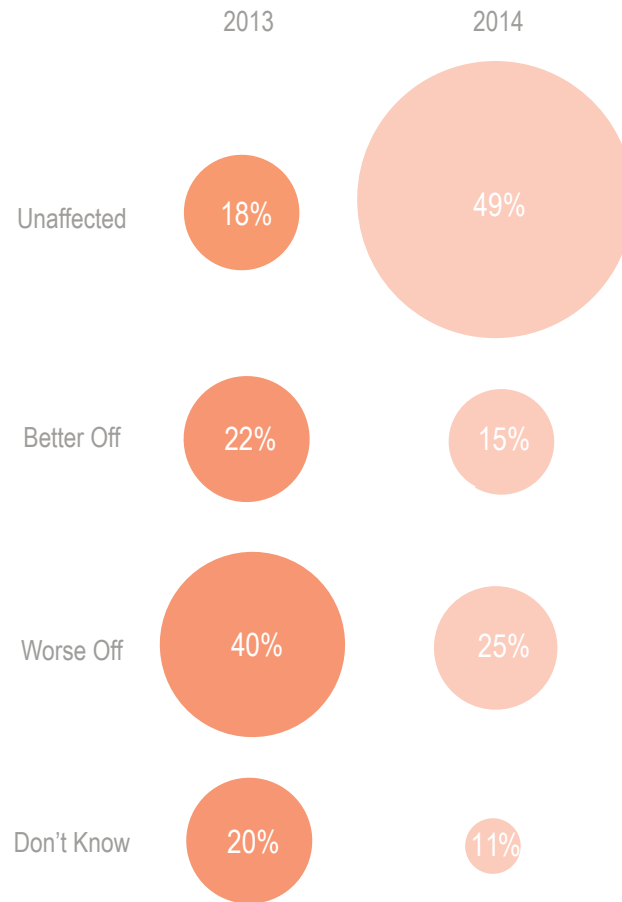
Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

\*Note: Difference in responses between insured and uninsured is statistically significant. Percentages may not total to 100% due to rounding.

- Health insurance is not worth the money
- Health insurance is worth the money
- Don't know

A significantly smaller percentage of the uninsured respondents agreed with the statement, “Health insurance is worth the money” (43% compared to 77% of insured respondents). Conversely, a significantly higher percentage of uninsured respondents agreed with the statement, “Health insurance is not worth the money” (38% compared to 19% of insured respondents).

## Personal Impact of ACA

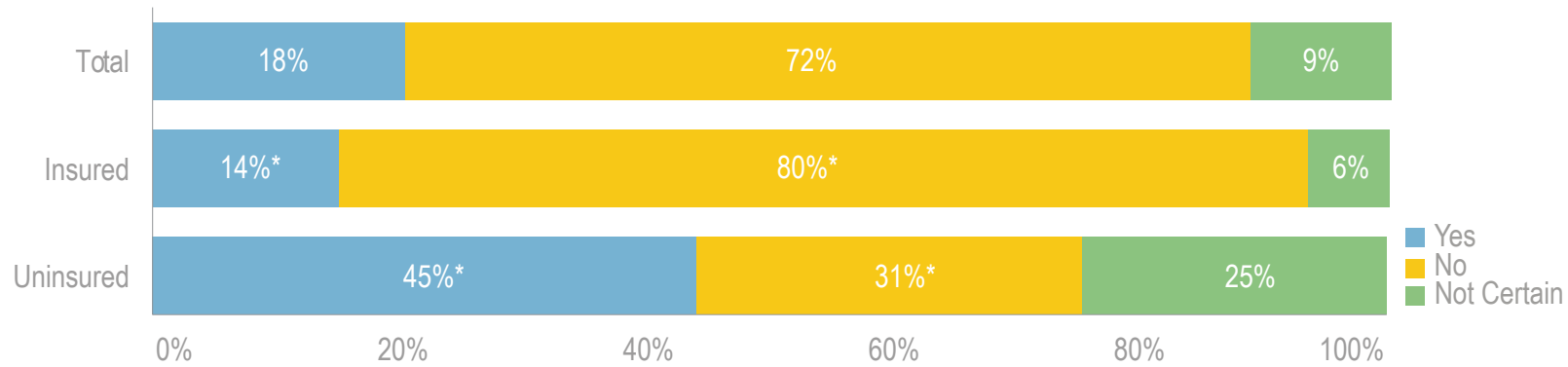


Sources: Blackburn, et al. (2013). Southward, et al. 2015).

Respondents to the question, “How do you think that you and your family will be (2013)/have been (2014) affected by the ACA,” showed different opinions in 2014 when compared to 2013:

- In 2013, 40 percent thought they would be worse off. This dropped to 25 percent in 2014.
- Almost half (49%) in 2014 said they had been unaffected by the ACA, whereas in 2013, only 18 percent expected to be unaffected.
- While 22 percent in 2013 thought they would be better off, only 15 percent in 2014 said they were better off.

## Plans for Coverage Through the Marketplace by Coverage Status

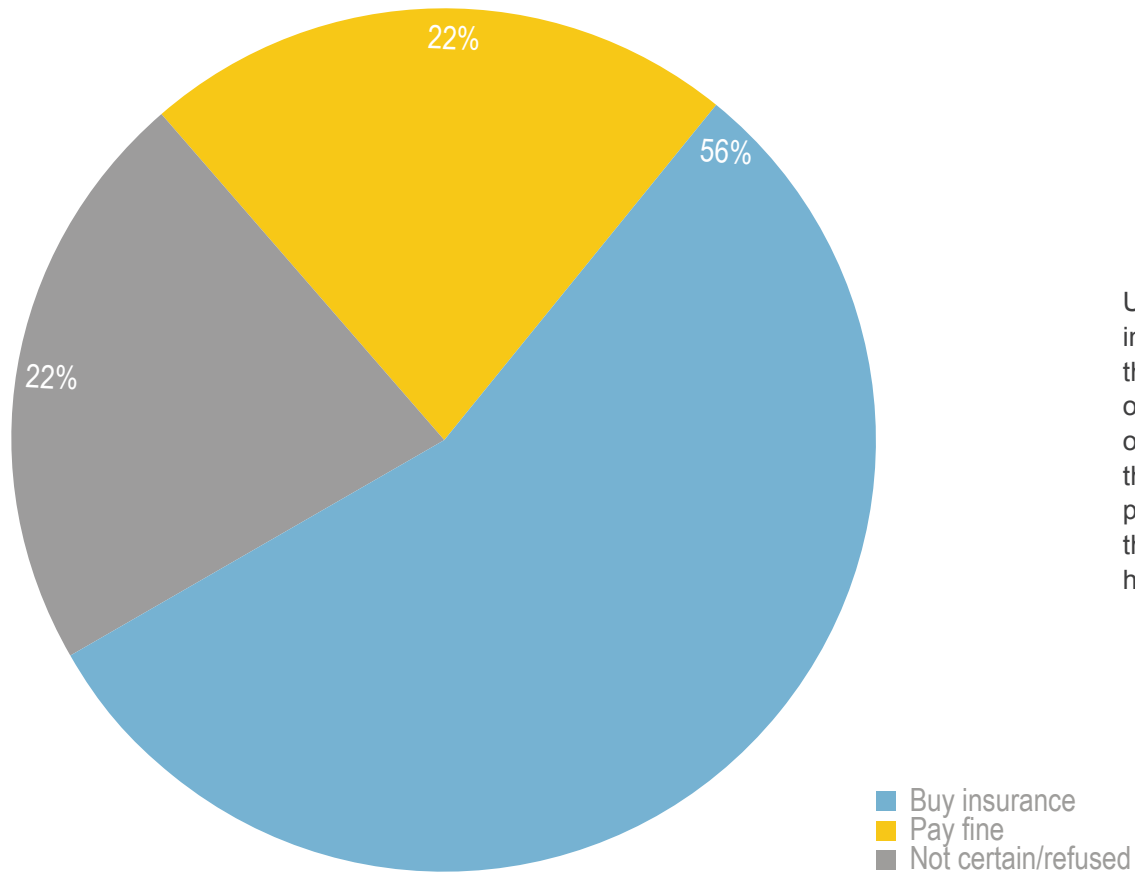


Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

\*Note: Difference in responses between insured and uninsured is statistically significant. Percentages may not total to 100% due to rounding.

When asked if they would buy health insurance through the Marketplace during open enrollment, almost three-fourths (72%) of the respondents answered “no.” However, a significantly higher percentage of uninsured respondents (45%) said they planned to buy health insurance through the marketplace, compared to 14 percent of insured respondents.

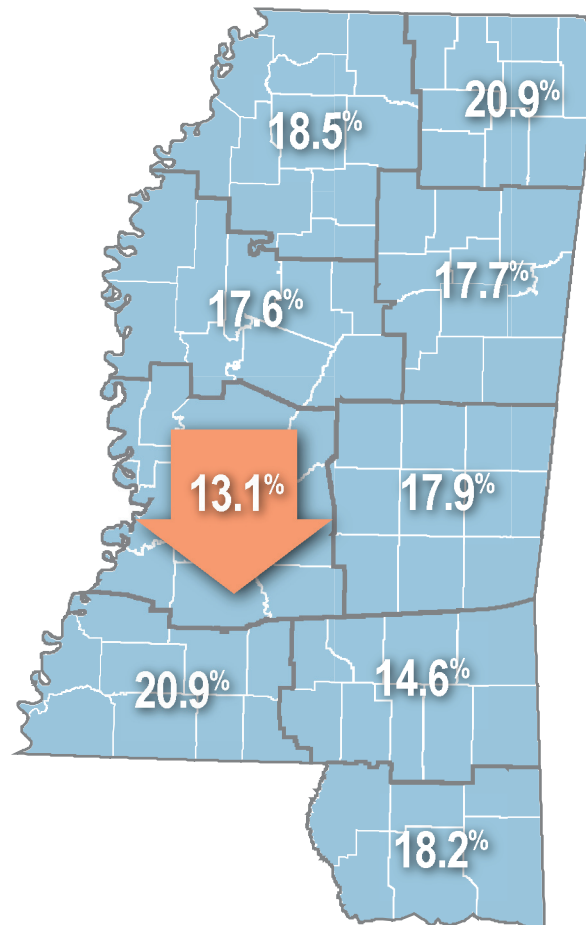
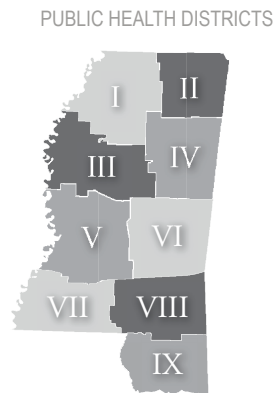
## Pay Fine or Buy Insurance



Under the ACA people must buy health insurance or pay a fine. When asked if they would choose to purchase insurance or pay a fine (based on 2% of income), only 22 percent of respondents indicated that they would pay the fine rather than purchase coverage. Over half (56%) of the respondents reported they would buy health insurance coverage.

*Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.*

## Self-Reported Uninsured By Public Health District

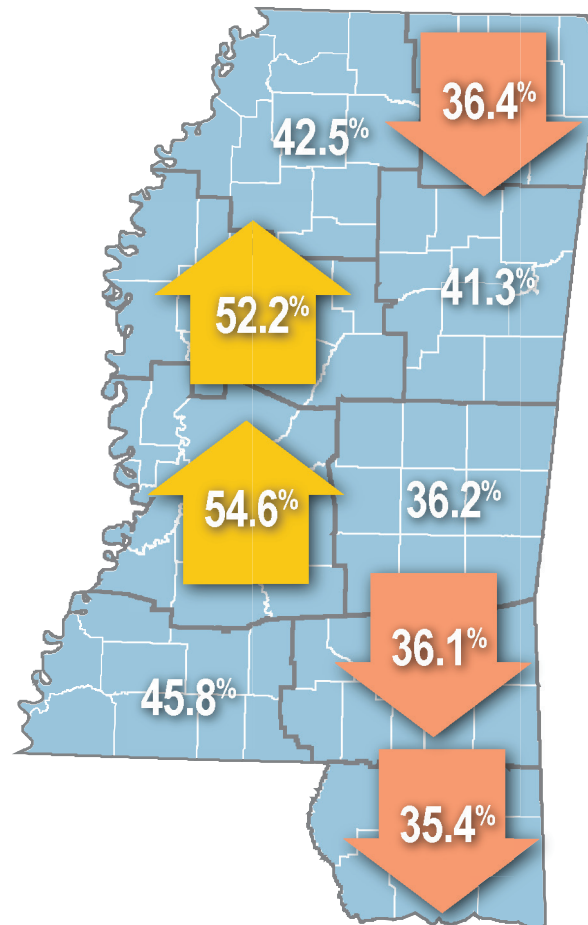
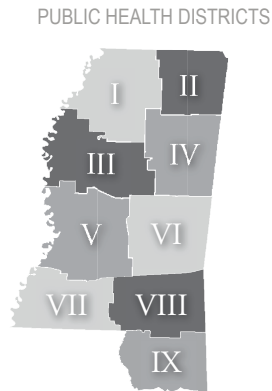


When asked, “Are you now covered by any form of health insurance or health plan or do you not have health insurance at this time,” respondents in each public health district self-reported being uninsured at rates ranging from 20.9 percent in District II and District VII to 13.1 percent in District V. The uninsured rate reported in District V differed significantly.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Arrow shows difference in responses is statistically significant.



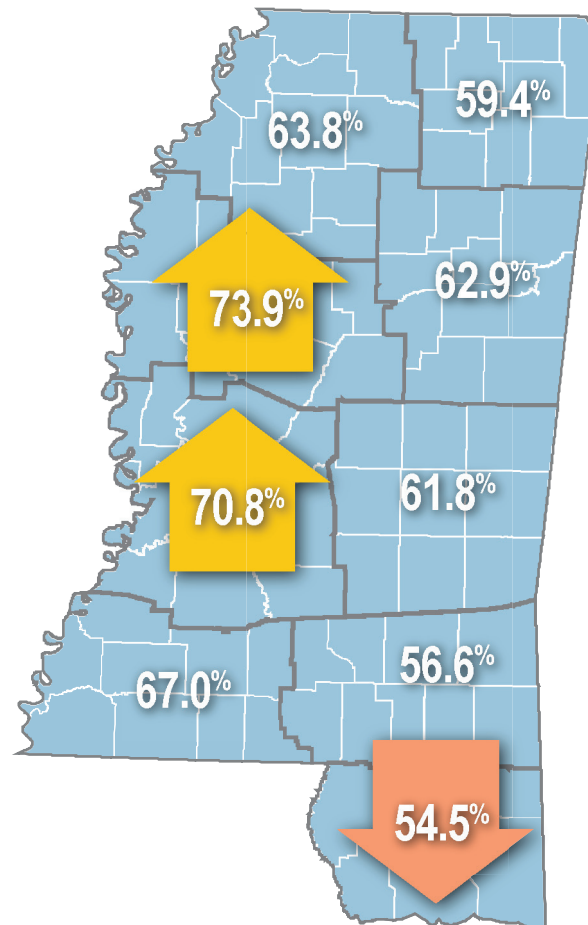
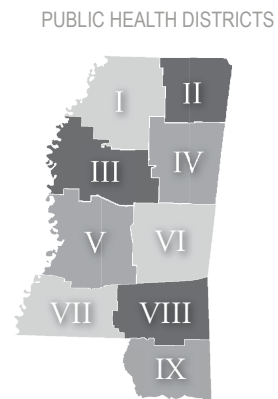
## Support for the ACA By Public Health District



The degree of support for the Affordable Care Act varied widely by health district in Mississippi— 35.4 percent to 54.6 percent. The differences were significantly more positive in Districts III and V and significantly less positive in Districts II, VIII, and IX relative to support for the law.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Arrows show difference in responses is statistically significant.

## Individual Mandate Support By Public Health District

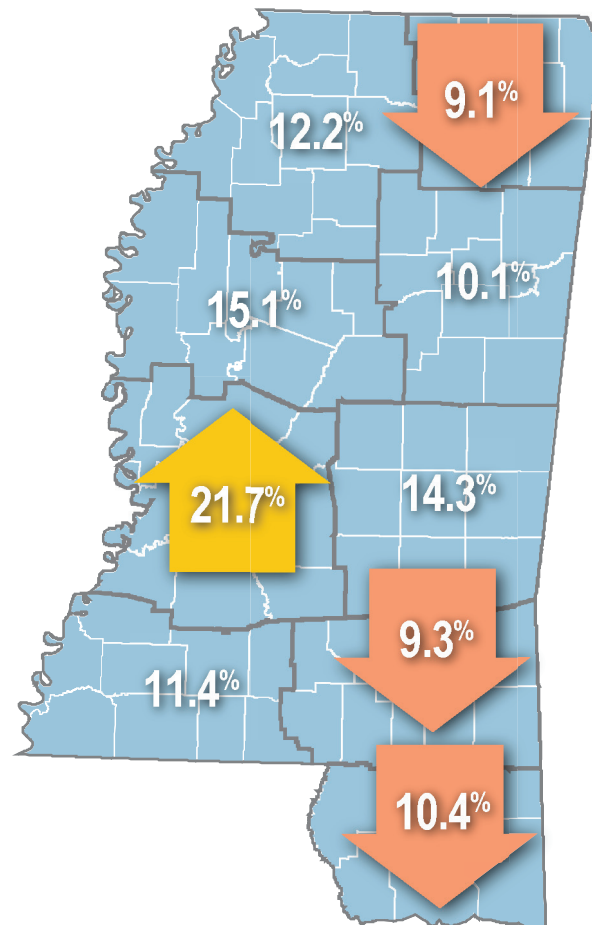
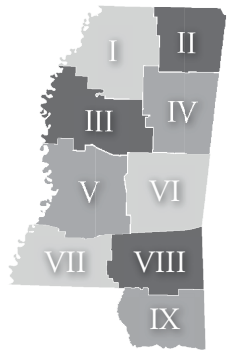


Support for the individual mandate component of the law, which requires most individuals to have health insurance, was significantly higher in Districts III and V and significantly lower in District IX.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Arrows show difference in responses is statistically significant.

## Plan to Buy Coverage Through the Marketplace By Public Health District

PUBLIC HEALTH DISTRICTS

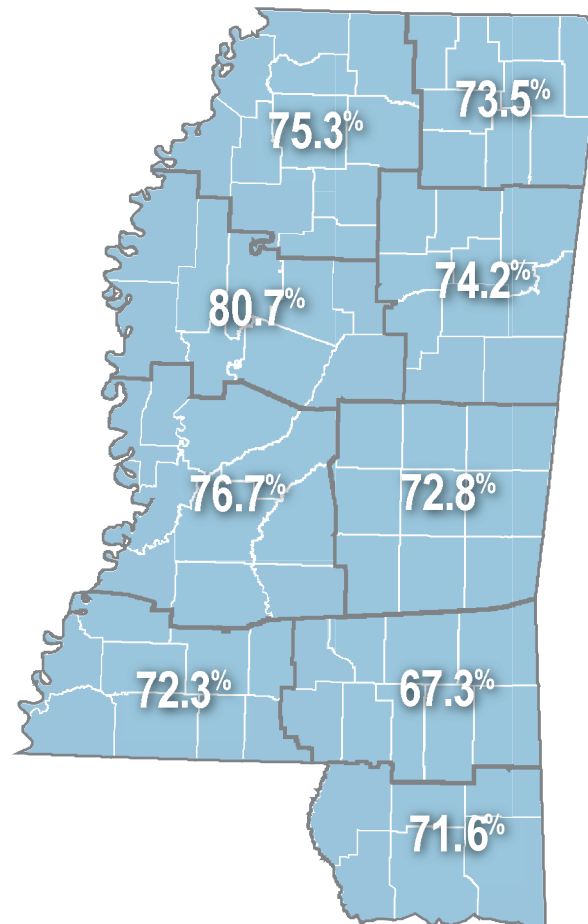
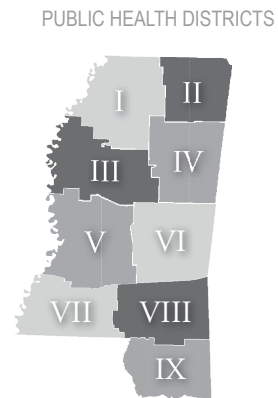


The percentage of Mississippians expecting to buy health insurance through the Marketplace during open enrollment varied across the state, from fewer than ten percent (9.1%) with plans to do so in District II to over twenty percent (21.7%) in District V. Responses differed significantly in Districts II, VIII, and IX, where percentages were lowest and in District V, where the greatest proportion was recorded.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.

Note: Arrows show difference in responses is statistically significant.

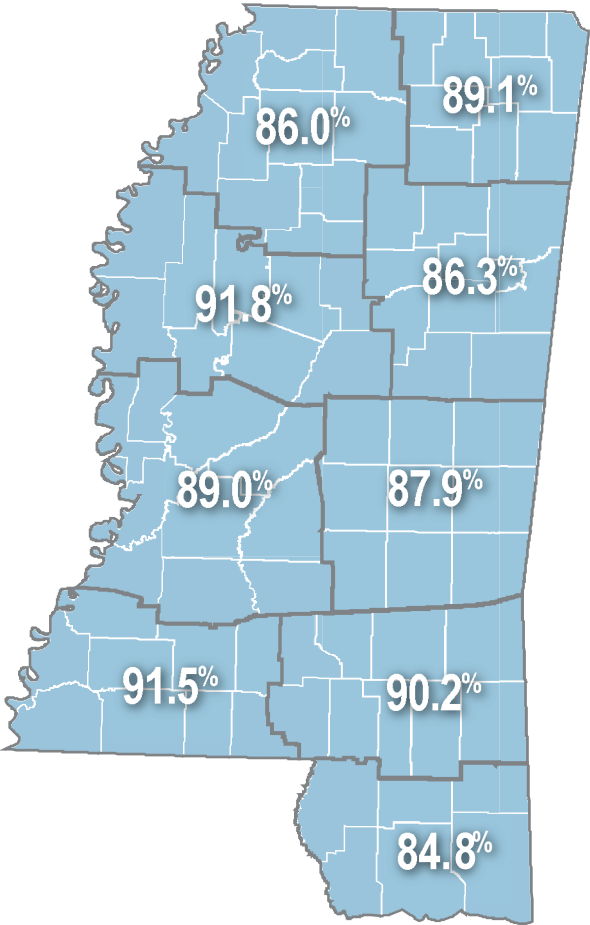
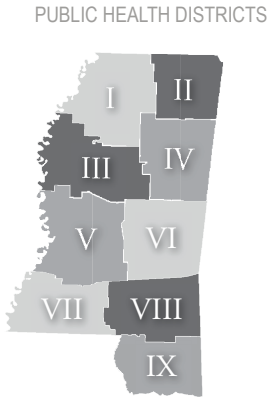
## Support Medicaid Expansion By Public Health District



Most survey respondents in each health district agreed with the statement, “The Medicaid program in Mississippi should be expanded to cover everyone below the Federal Poverty Level.” There were no statistically significant differences in the responses by public health district.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Difference in responses is not statistically significant.

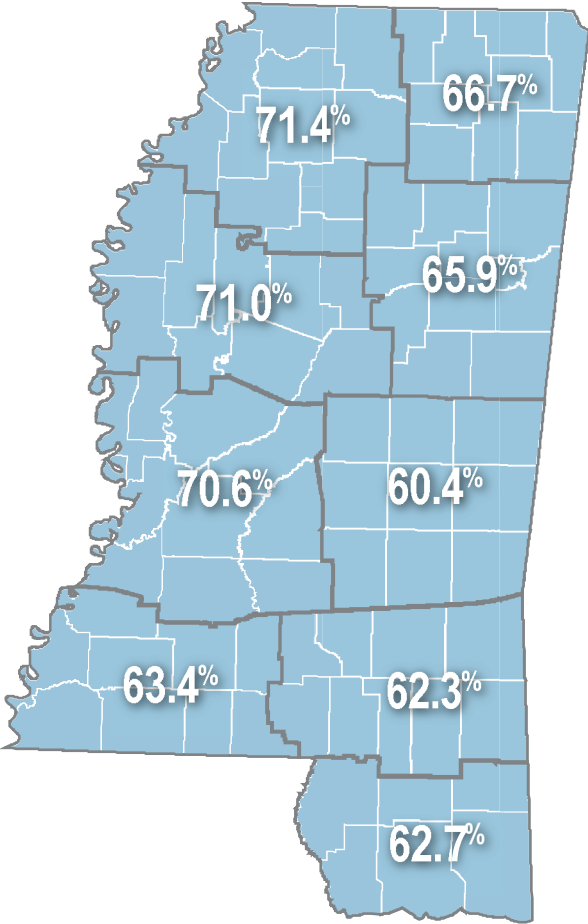
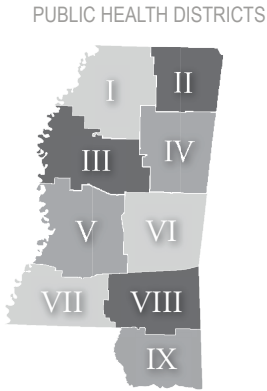
# Think Health Insurance Is Necessary By Public Health District



Regardless of geographic location in the state, the majority of survey respondents believe that health insurance is necessary. No significant variation in responses were found by public health district.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Difference in responses is not statistically significant.

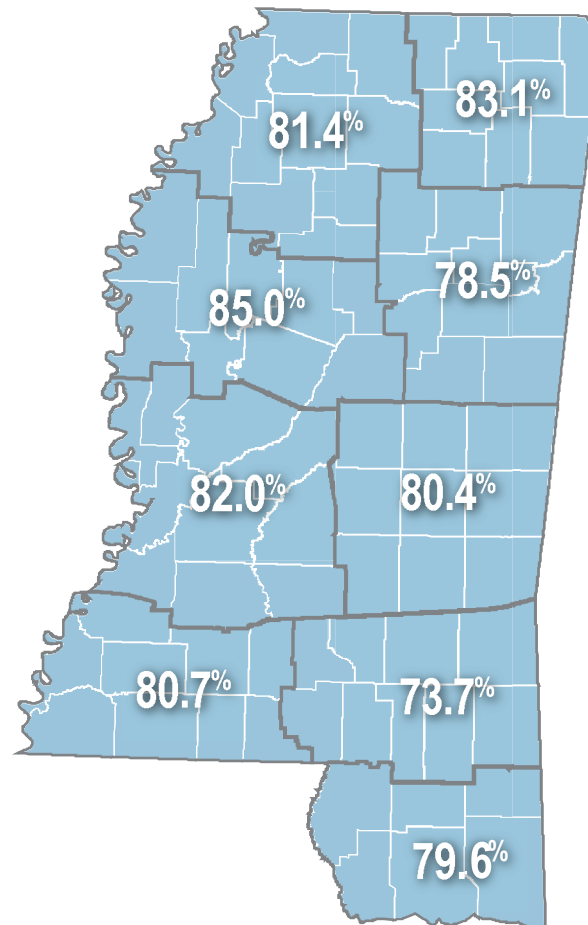
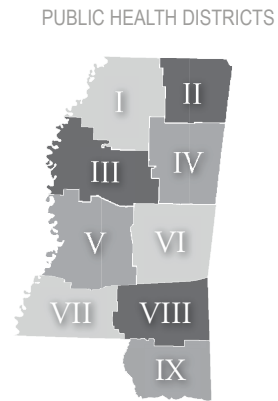
Think Health Insurance Is Worth The Money  
By Public Health District



When asked, “Would you say that health insurance is or is not worth the money it costs,” most respondents in each health district consistently agreed health insurance is worth the expense. The responses did not vary significantly by public health district.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Difference in responses is not statistically significant.

## Support Subsidies to Buy Coverage By Public Health Districts



When asked the extent of agreement to the statement, “There should be subsidies to low-income individuals in order to purchase health insurance coverage,” the majority of respondents in each health district expressed support. No statistically significant differences were reported throughout the districts.

Source: Southward, et al. (2015). Social Science Research Center, Mississippi State University.  
Note: Difference in responses is not statistically significant.

CHART BOOK:

## HEALTH INSURANCE COVERAGE: KNOWLEDGE, ATTITUDES, AND BEHAVIORS OF MS ADULTS

*August 2015*

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