

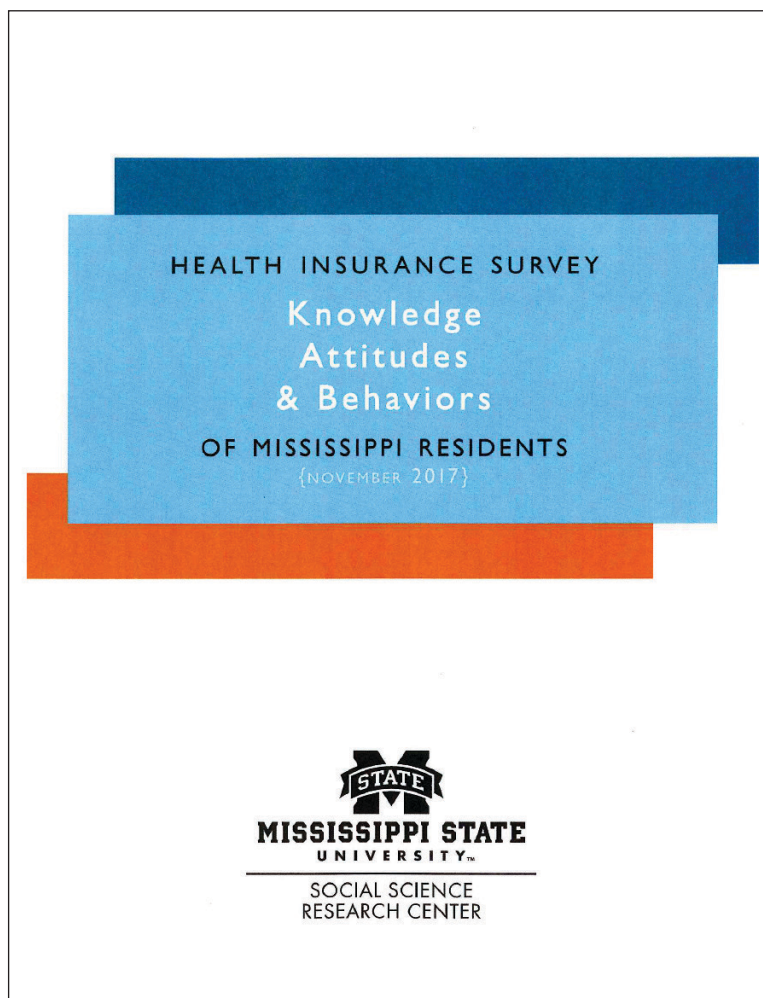
Center *for* Mississippi Health Policy

CHART BOOK:

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

AUGUST 2018

Overview of the Survey

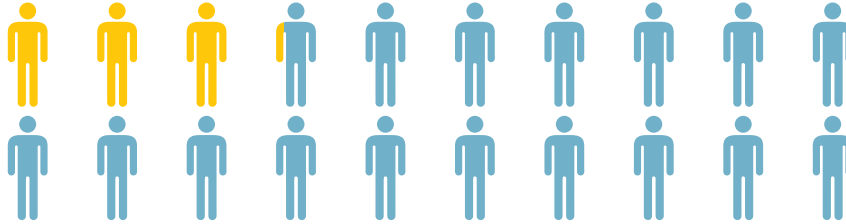


The Center for Mississippi Health Policy commissioned researchers with the Social Science Research Center (SSRC) at Mississippi State University to survey non-elderly Mississippi adults to assess their knowledge, attitudes, and behaviors related to health insurance coverage and the Affordable Care Act (ACA). This study also serves to follow-up on similar surveys conducted in 2013 and 2014-2015.

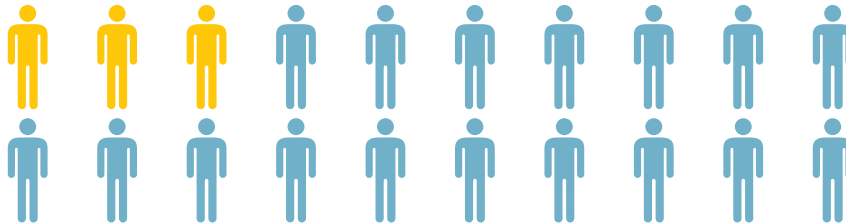
The survey targeted adults between 19 and 64 and was administered between June and August of 2017. A dual-frame sampling design was utilized and the sample included both cellular and landline telephone numbers using random digit dialing. The full results of the survey, including detailed methodology, along with an Issue Brief summarizing the survey findings, are available at mshealthpolicy.com.

Change in Uninsured Rates in Mississippi, 2013-2017

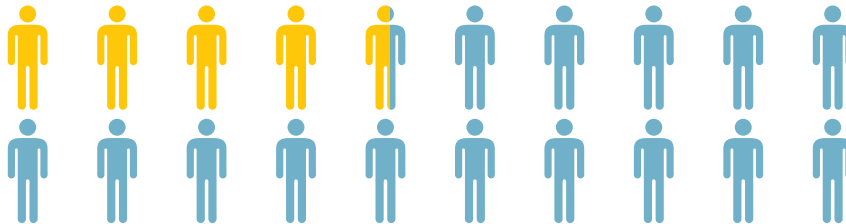
2017 = 16% OF ADULTS WERE UNINSURED



2015 = 15% OF ADULTS WERE UNINSURED



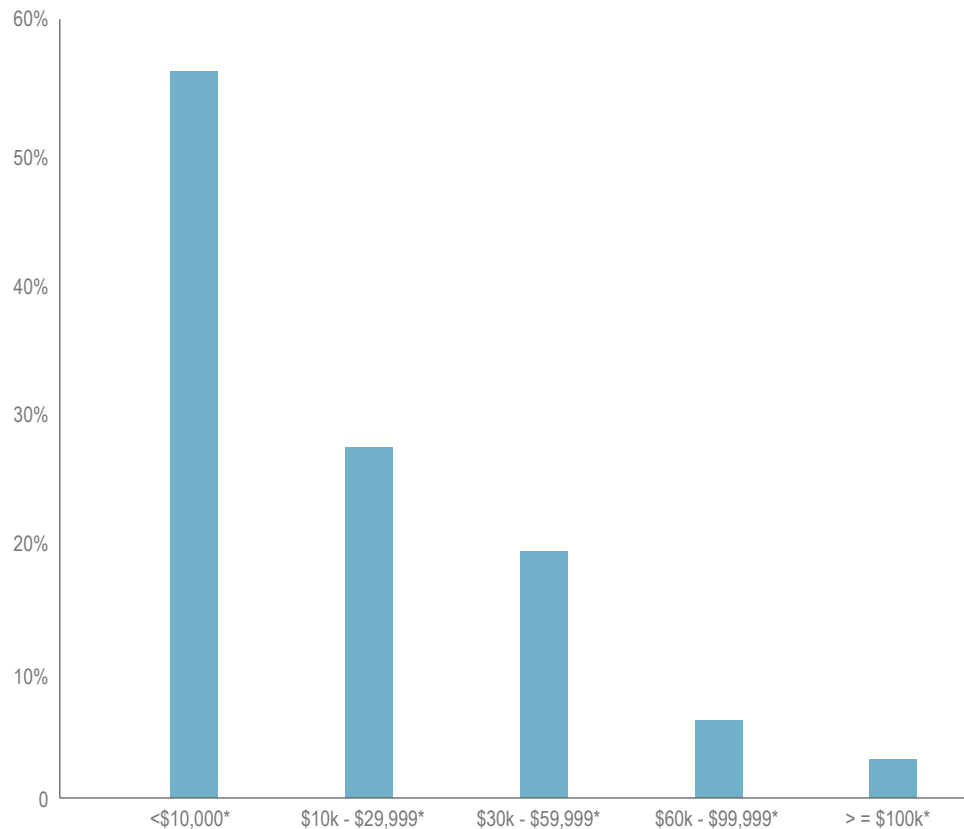
2013 = 23% OF ADULTS WERE UNINSURED



The percentage of adults reporting no health insurance coverage in 2017 was 16%. This rate is slightly higher than the 15 percent who reported not being covered in 2015 and slightly lower than the 23 percent who reported not being covered in 2013.

Source: Blackburn, J., et al. (2013). *Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents*. Survey Research Unit, School of Public Health, University of Alabama Birmingham. Southward, L.H., et al. (2015). *Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents*. Social Science Research Center, Mississippi State University. Southward, L.H., et al. (2017). *Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents*. Social Science Research Center, Mississippi State University.

Uninsured Rate by Income Category

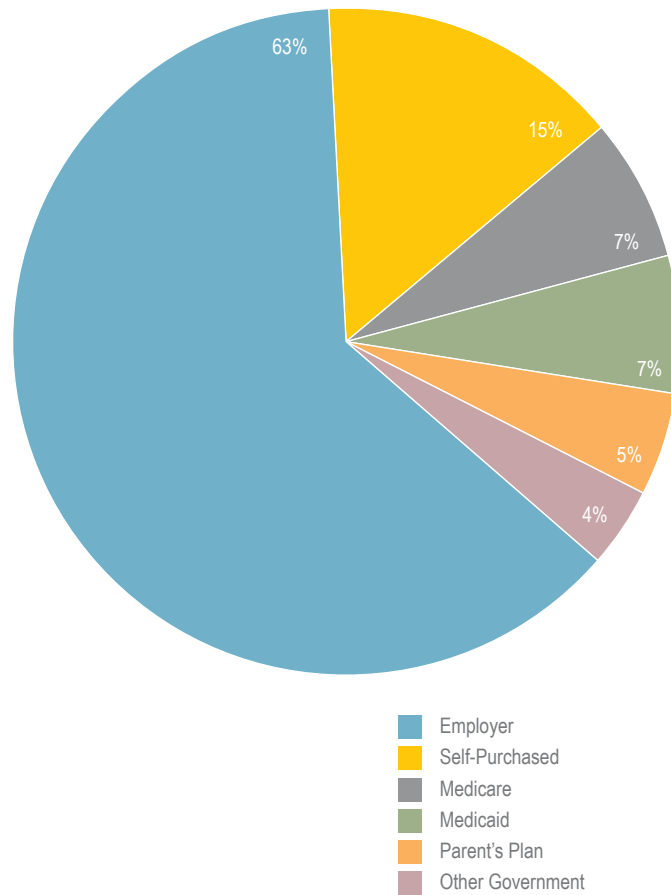


Of those with household incomes less than \$10,000 per year, over half reported being uninsured. Over one-quarter of those with incomes between \$10,000 and \$29,999 per year reported being uninsured, and nearly one out of five with incomes between \$30,000 and \$59,999 reported being uninsured. In contrast, only six percent of those with incomes between \$60,000 and \$99,999 reported being uninsured, and three percent of those with incomes over \$100,000 reported being uninsured.

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

*Statistically significant difference ($p < 0.001$).

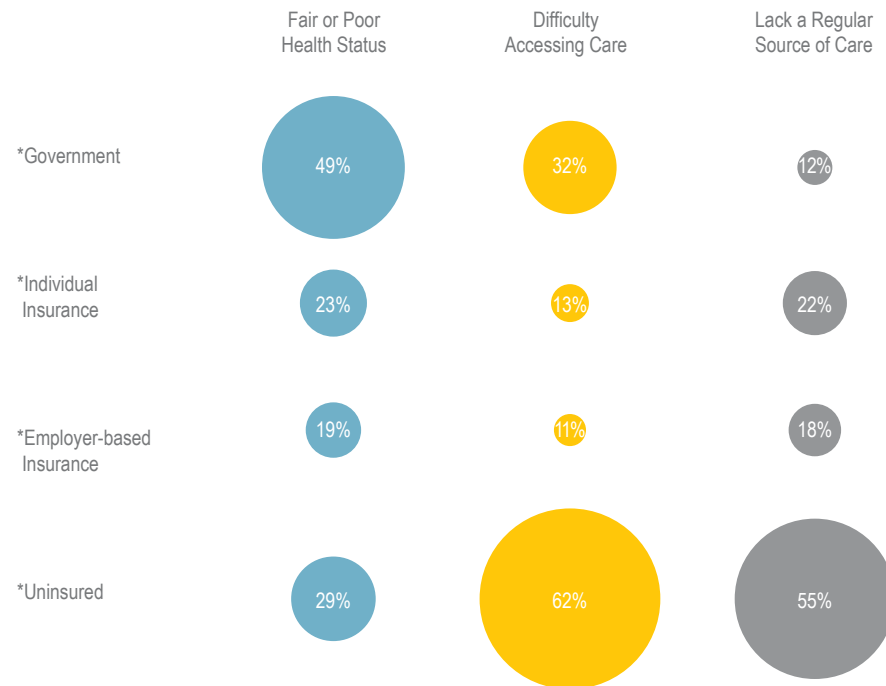
Source of Health Insurance Coverage



Nearly two-thirds of the insured respondents said they obtained coverage through their employer. Almost one out of seven reported having a “self-purchased” plan. Another eighteen percent were on a form of public coverage (Medicare, Medicaid, or a non-specified government plan). Five percent had coverage through a parent’s plan.

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

Self-Reported Health Status and Access to Care by Insurance Coverage Status



Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

*Note: Statistically significant difference ($p < 0.001$).

Those enrolled in government-based insurance coverage (i.e. Medicare or Medicaid) were more likely to self-report their health status as poor or fair than those in other insurance categories. Almost half of those in government insurance programs self-reported their health as fair/poor, compared to 29 percent of the uninsured, 23 percent of those with individual policies, and 19 percent of those with employer-based coverage. The fact that eligibility for government-based programs encompasses old age and disability may strongly influence these ratings.

The uninsured were significantly more likely to report difficulty in accessing health care services (62%) than those with government-based coverage (32%), private individual policies (13%), or employer-based insurance (11%). More than half of uninsured respondents reported not having a regular source of health care, compared to 22 percent of those with individual policies, 18 percent of those with employer-based coverage, and 12 percent of those covered by government programs.

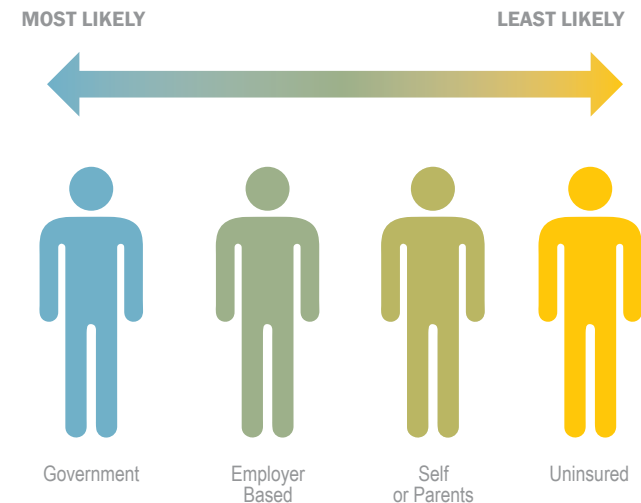
Utilization of Selected Preventive Health Care Services by Insurance Status

	GOVERNMENT	EMPLOYER BASED	SELF OR PARENTS	UNINSURED
Wellness exam or physical***	82.5%	78.9%	67.9%	45.3%
STI screening*** ‡	37.1%	19.8%	19.3%	21.9%
Blood glucose screening***	64.3%	65.1%	51.0%	33.3%
Pneumonia vaccine***	23.2%	13.1%	23.3%	9.6%
Flue vaccine***	44.8%	48.7%	46.9%	25.3%
Cholesterol check***	69.1%	69.3%	48.8%	29.1%
Colon cancer screening***	22.0%	17.1%	11.7%	7.5%
Dental exam***	53.1%	66.9%	63.2%	32.1%
Blood Pressure check***	94.4%	86.9%	80.0%	64.8%
Mammogram***	56.1%	51.3%	36.0%	26.8%
Paptest***	61.7%	67.3%	63.6%	46.3%

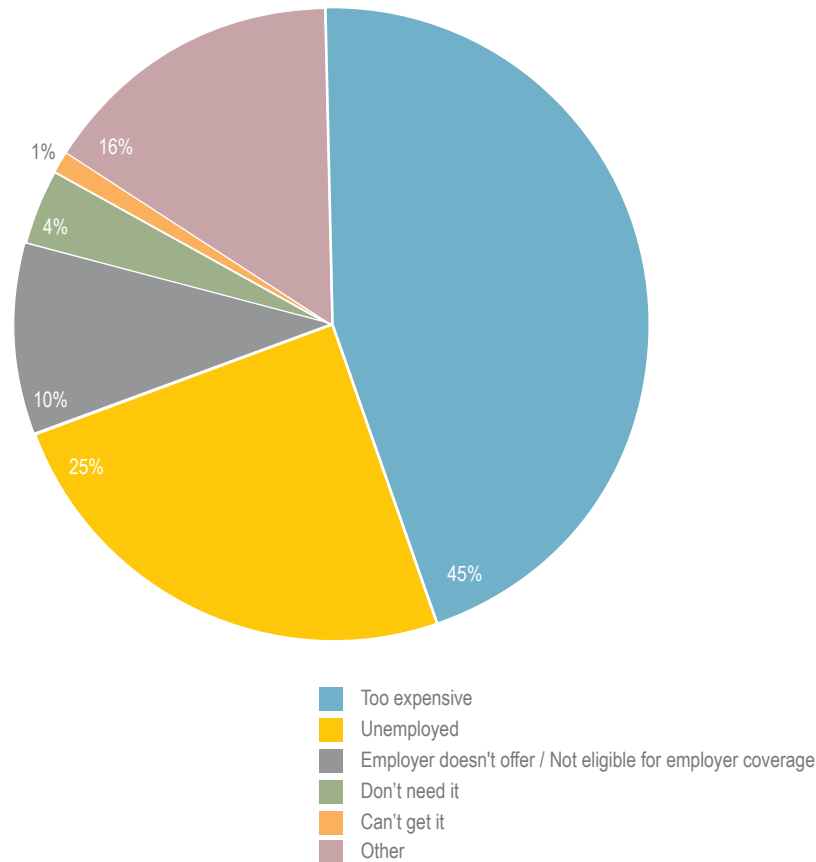
Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
 Notes: Based on the 12 months prior to survey. Statistically significant difference (*p <.05, **p<.01, ***p <.001).
 ‡ STI Screening: Sexually Transmitted Infection screening.

Reported utilization of preventive health services varied significantly depending on type of insurance coverage and type of health care service sought.

Those with government-based insurance and employer-based insurance were the most likely to report receiving certain preventive services. The uninsured were least likely to report receiving these services.



Reasons Given for Not Having Health Insurance



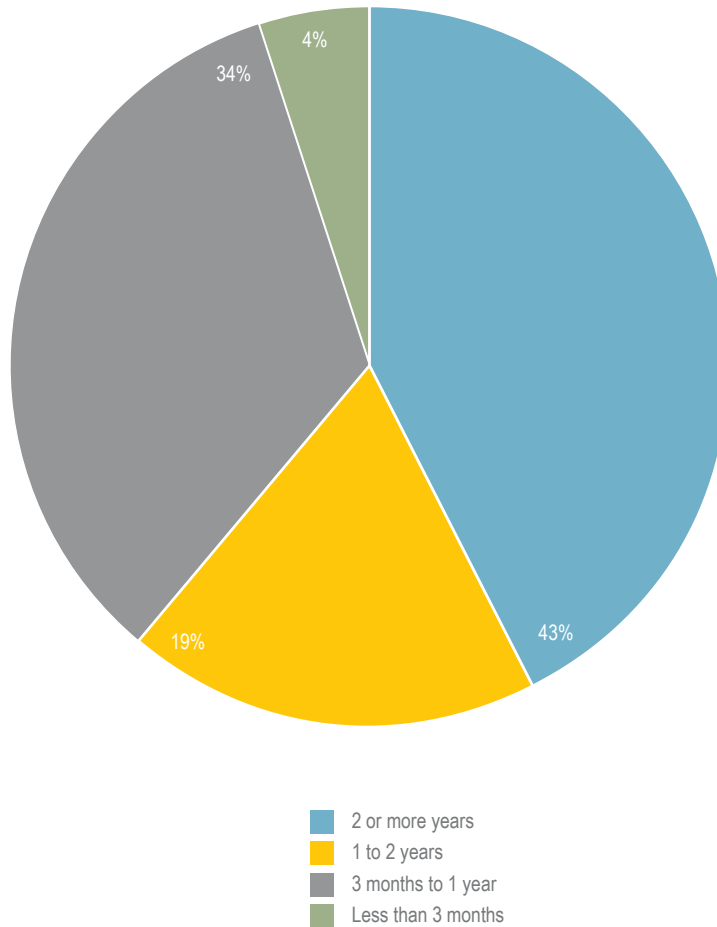
When asked, “If not covered by insurance, what is the main reason you do not currently have health insurance,” respondents cited cost most often as the reason for lacking insurance. Nearly half of the uninsured respondents said that health insurance was too expensive.

One-quarter of survey responses cited unemployment as the reason they lacked coverage. Another ten 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 “can’t get it.”

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

Length of Time Without Health Insurance Coverage

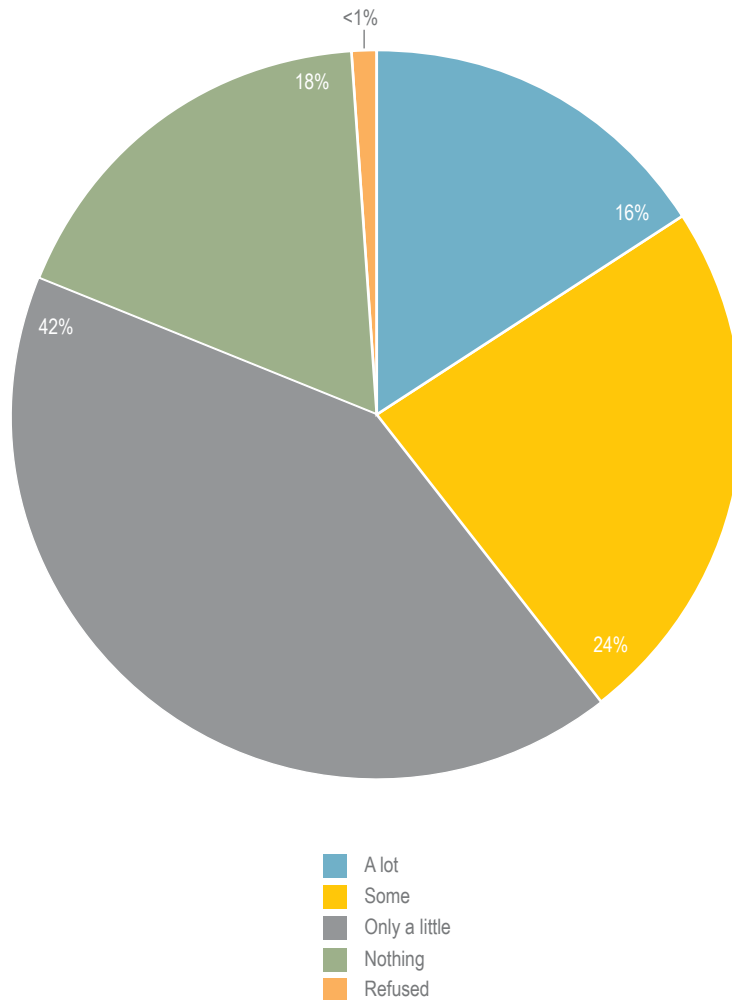


Responses to the question, “If not covered by insurance, how long have you been uninsured,” indicated lack of health insurance is a long-term issue:

- 62 percent without insurance had been uninsured for a year or more
- 43 percent without insurance had been uninsured for two or more years

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

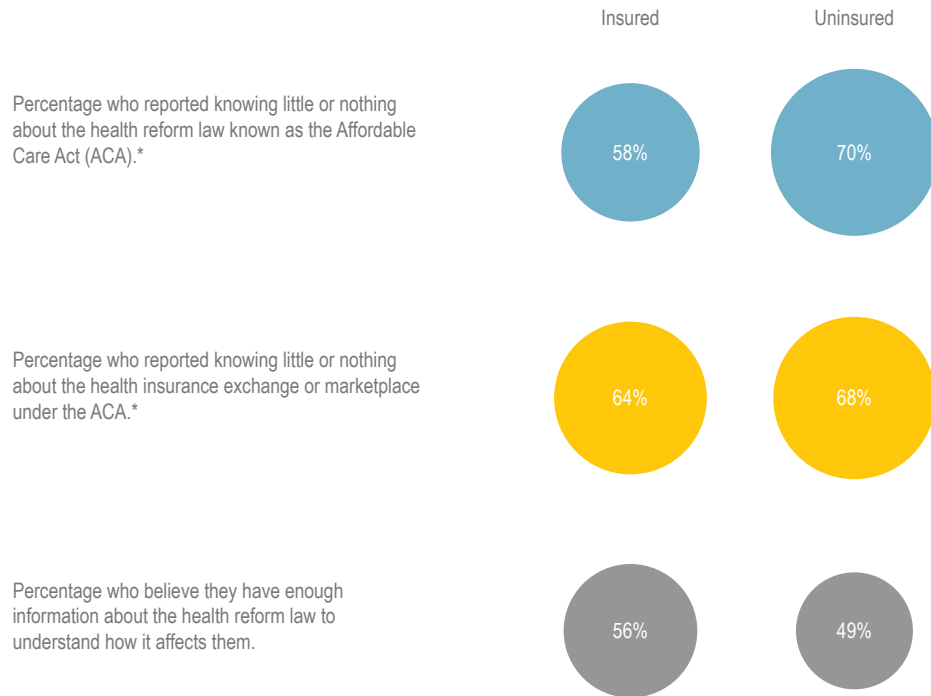
Knowledge of the Affordable Care Act Overall



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

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. 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

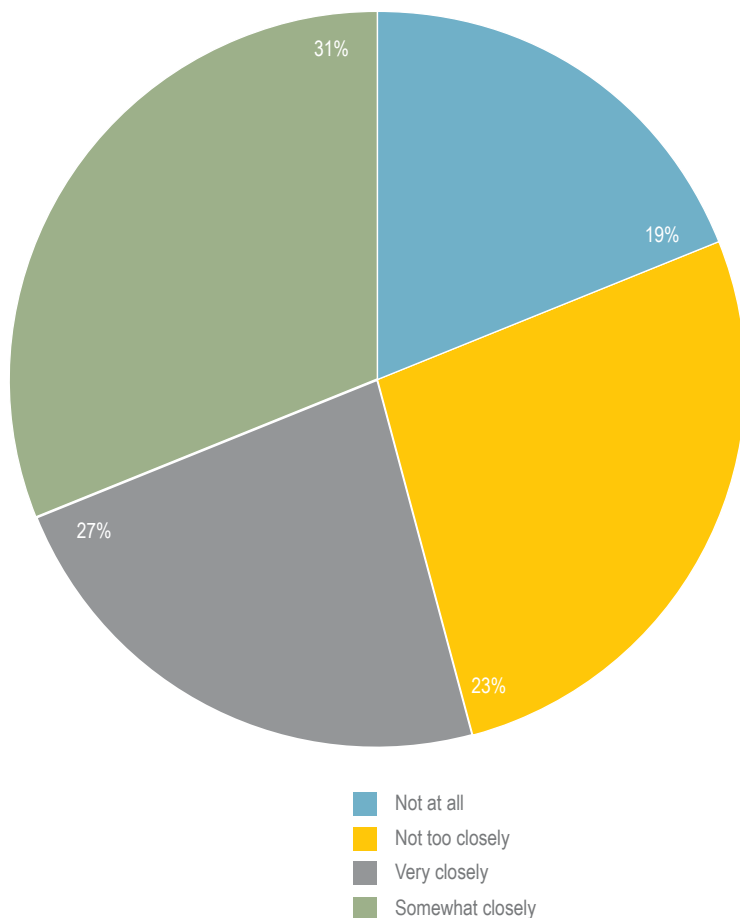


The percentage of those reporting little or no knowledge of the ACA and the Health Insurance Marketplace was significantly higher for the uninsured compared to the insured. Those with insurance were also more likely than those uninsured to report that they had enough information to understand how the ACA affected them.

Source: Southward, L.H. et al. (2017). *Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents*. Social Science Research Center, Mississippi State University.
*Note: Statistically significant difference.

Knowledge of Efforts to Repeal the ACA

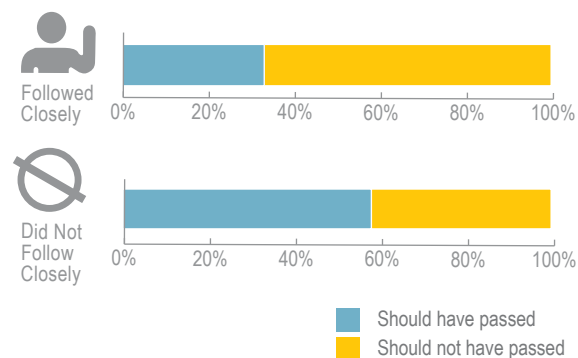
HOW CLOSELY HAVE YOU BEEN FOLLOWING THE EFFORTS TO REPEAL AND REPLACE THE ACA?



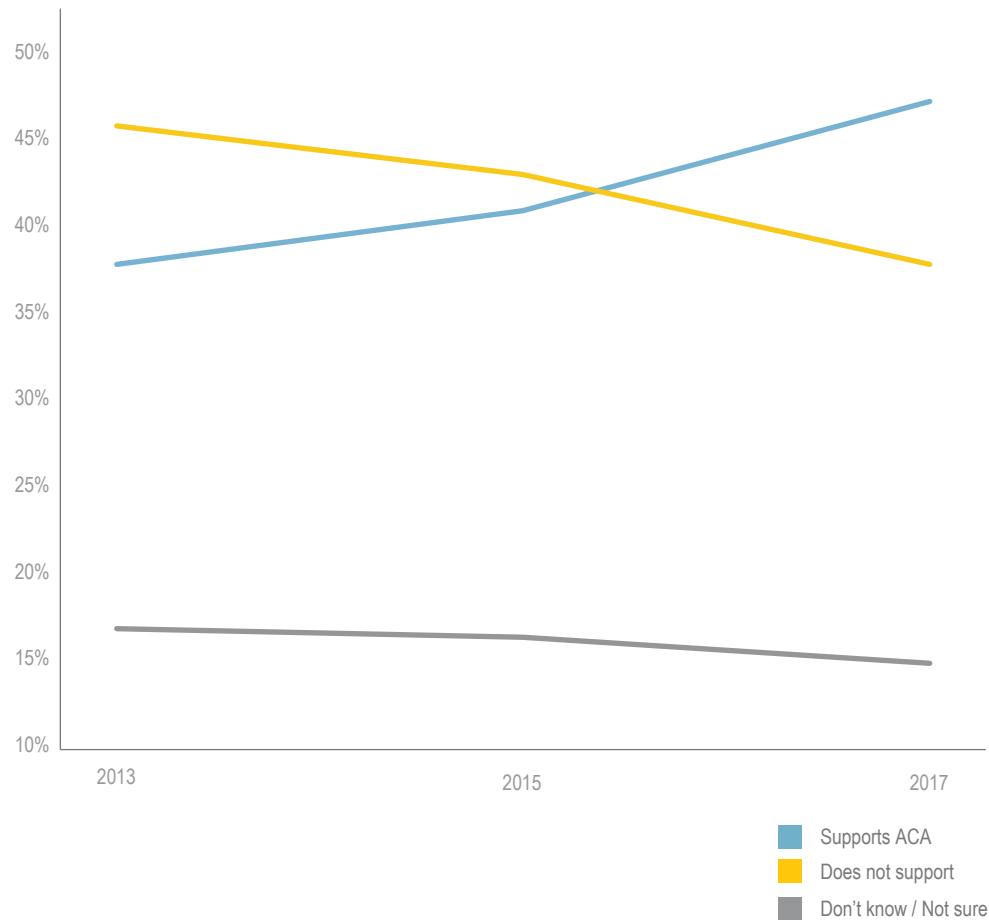
Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

When asked “How closely have you been following discussions in Washington about efforts to repeal and replace the 2010 health care law, known as the Affordable Care Act,” the majority (58%) of respondents reported either following “somewhat closely” or “very closely.” Both individuals who reported following the repeal effort and individuals who reported not following the repeal effort were asked a follow-up question, “Do you think the repeal and replace bill should have passed?” Of those who reported following the repeal and replace process, the majority (67%) reported that they thought the bill **SHOULD NOT** have passed. Of those who were not closely following the repeal and replace effort the majority (58%) reported that they thought the bill **SHOULD** have passed.

DO YOU THINK THE REPEAL AND REPLACE BILL SHOULD HAVE PASSED?



Trends In Support Of The ACA, 2013-2017



In 2017, the percentage of respondents expressing support for the ACA surpassed the percentage not supporting the ACA, a departure from previous surveys. Still, less than half (47%) of respondents expressed support for the health reform law.

Source: Blackburn, J., et al. (2013). Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents. Survey Research Unit, School of Public Health, University of Alabama Birmingham. Southward, L.H., et al. (2015). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University. Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

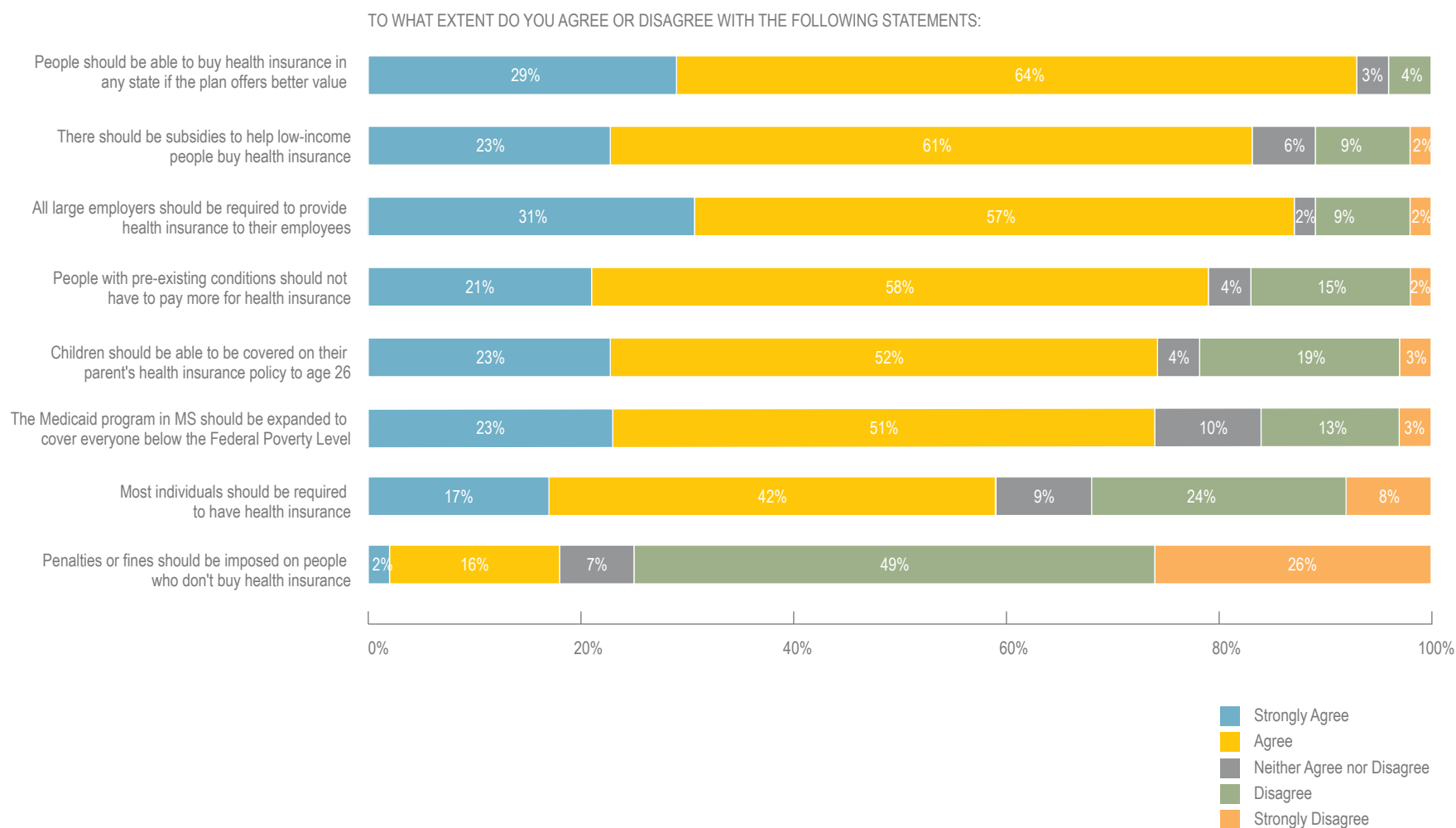
Mississippians' Opinions on Health Reform

STATEMENT	PERCENTAGE AGREEING
People should be able to buy health insurance in any state if the plan offers better value	91.7%
All large employers should be required to provide health insurance to their employees	85.4%
There should be subsidies to help low-income people buy health insurance	81.6%
People with pre-existing conditions should not have to pay more for health insurance	77.9%
Children should be able to be covered on their parent's health insurance policy to age 26	73.9%
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	58.1%
Penalties or fines should be imposed on people who don't buy health insurance	18.0%

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. 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 18 percent of respondents support. (The portion of the ACA which imposes the individual mandate fine has been repealed by Congress and takes effect at the end of 2018.)

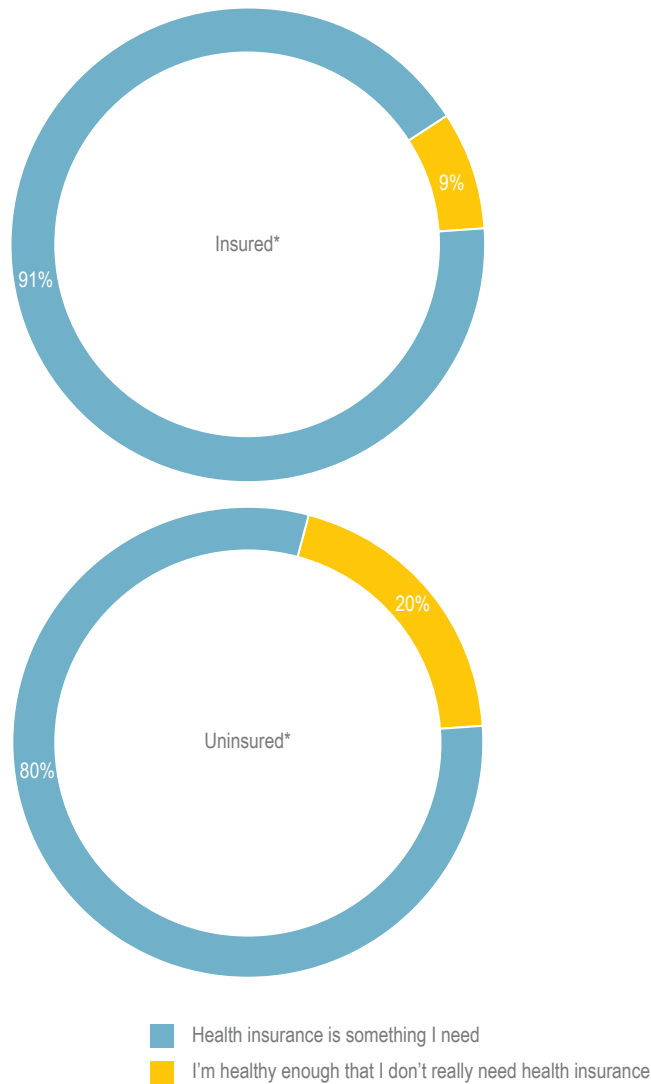
Mississippians' Opinions on Health Reform in Detail



Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. 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

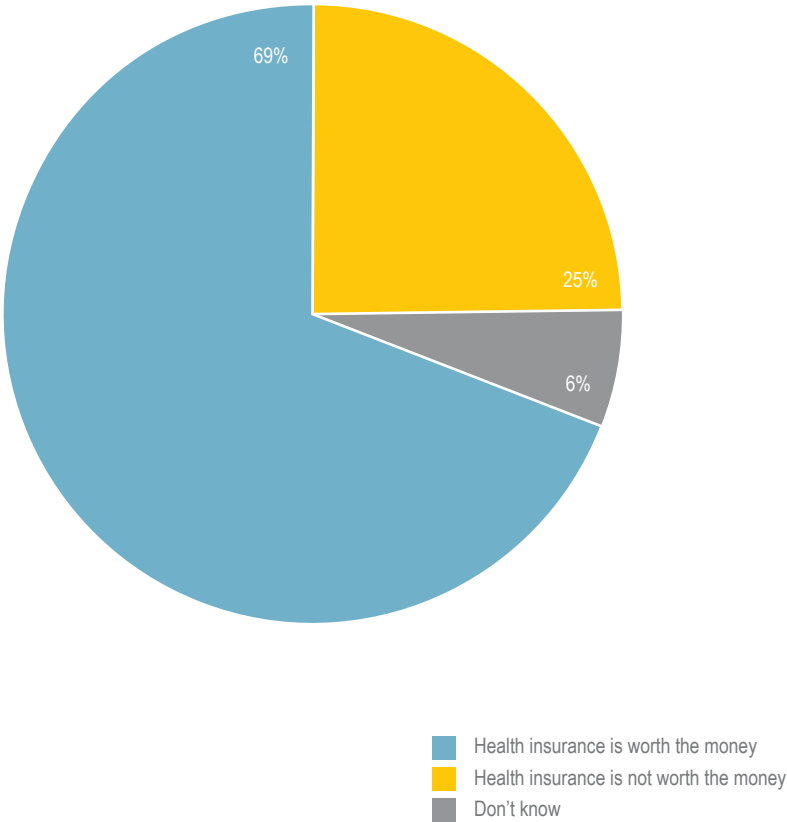


A higher percentage of the uninsured (20%) stated that they believe, “I’m healthy enough that I don’t really need health insurance,” compared to nine percent of the insured.

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

*Note: Statistically significant difference ($p < 0.001$)

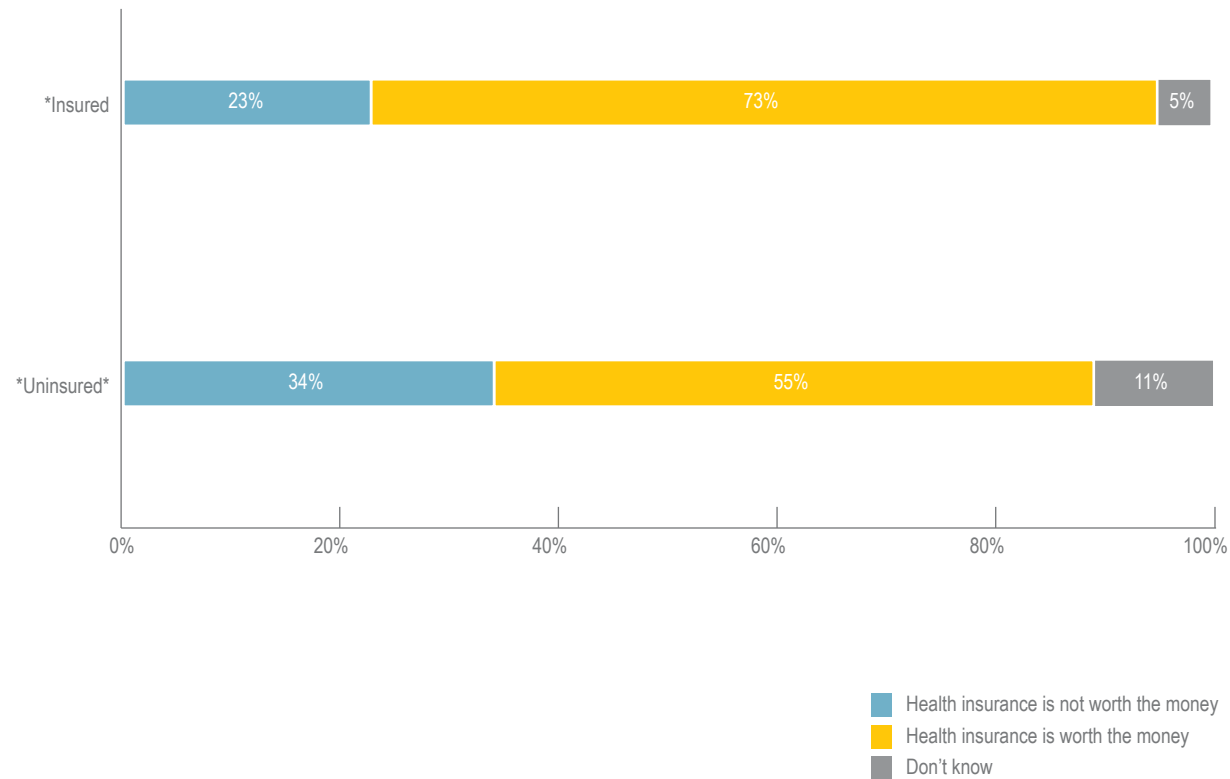
Value of Health Insurance Overall



Over two-thirds of the respondents agreed health insurance is worth the money. Only one-quarter of respondents said health insurance is not worth the cost.

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

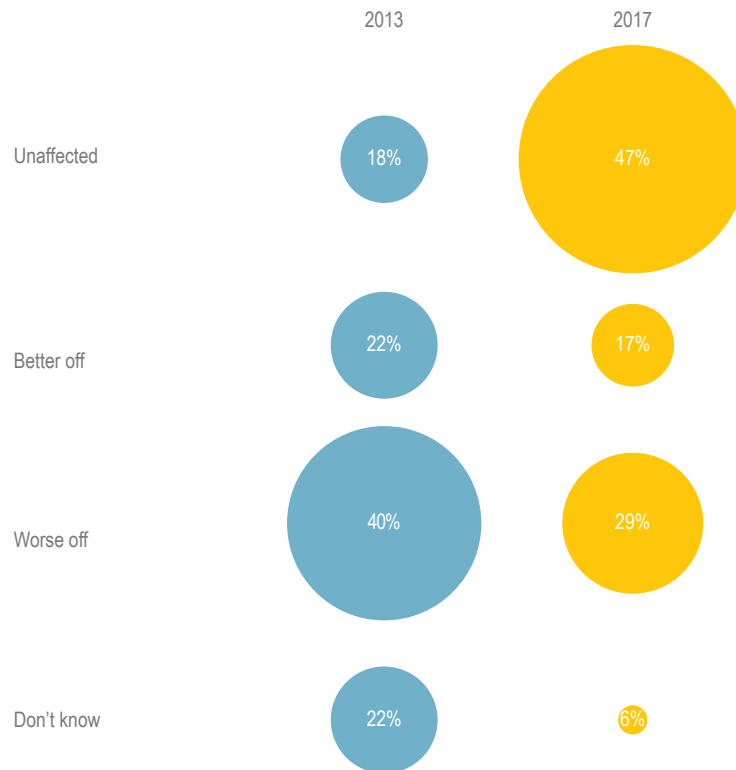
Value of Health Insurance by Coverage Status



Insured respondents were significantly more likely to say, “Health insurance is worth the money.” Conversely, uninsured respondents were significantly more likely to say, “Health insurance is not worth the money.”

Source: Southward, L.H., et al. (2017) Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Statistically significant difference (p<0.001)

Personal Impact of the ACA, 2013 v. 2017

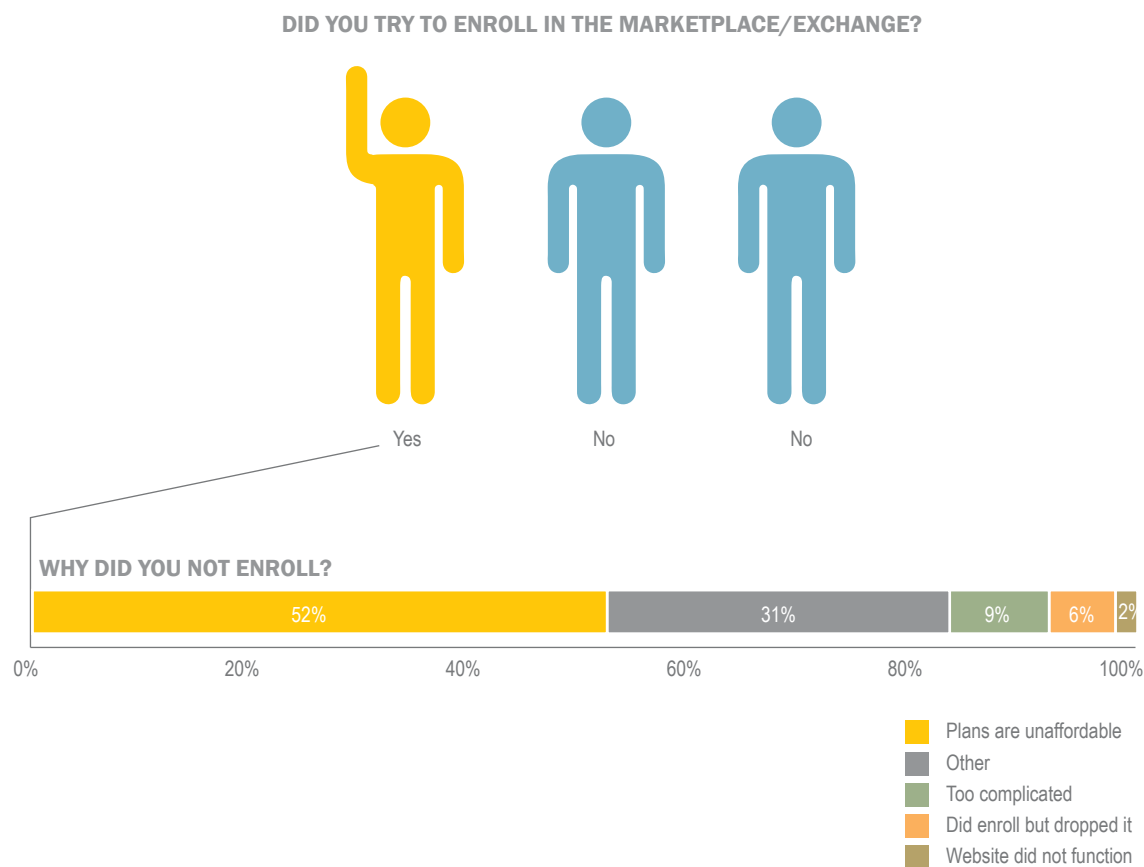


In 2013, those surveyed were asked to forecast the impact of the ACA. In 2017, respondents were asked to state what the impact had been:

- In 2013, 40 percent thought they would be worse off. In 2017, 29 percent reported that they were worse off due to the ACA.
- In 2013, 18 percent expected to be unaffected. Almost half (47%) in 2017 said they had been unaffected by the ACA.
- While 22 percent in 2013 thought they would be better off, in 2017, 17 percent said they were better off.

Source: Blackburn, J., et al. (2013). Health Insurance Knowledge, Attitudes, and Behaviors of Mississippi Residents. Survey Research Unit, School of Public Health, University of Alabama Birmingham.
Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

Marketplace Enrollment by Uninsured

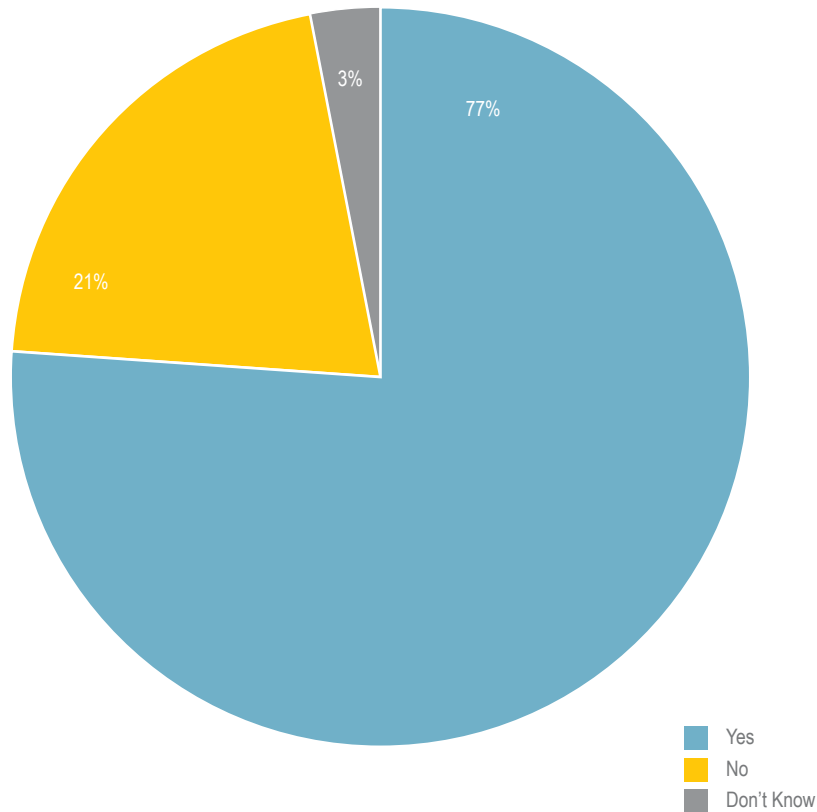


One out of three of the uninsured reported trying to purchase insurance through the Marketplace, but ultimately did not enroll. Notably, over half (52%) of the uninsured respondents who tried to purchase insurance through the Marketplace reported that the Marketplace plans were unaffordable. (Subsidies are not available to persons below 100% FPL.)

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

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

Percentage of Uninsured Interested in Purchasing Low-Cost Insurance Coverage



Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.

One strategy for making health insurance more affordable is to allow insurers to offer plans with high deductibles and co-pays or fewer benefits in order to lower premiums, often referred to as “skinny plans.” When asked, “Would you purchase such a plan if the cost was affordable?” over three-quarters (77%) of uninsured respondents reported that they would purchase a “skinny plan” if offered. Over half (55%) of uninsured respondents reported considering an “affordable” plan to cost \$75 or less per month.



Over half (55%) of uninsured respondents considered an “affordable” health plan to be one with a monthly premium of \$75 or less.

Estimates of Uninsurance Rate in Mississippi

Estimated:



Estimated **40%** or more Mississippi adults lacked insurance at the time of the survey.



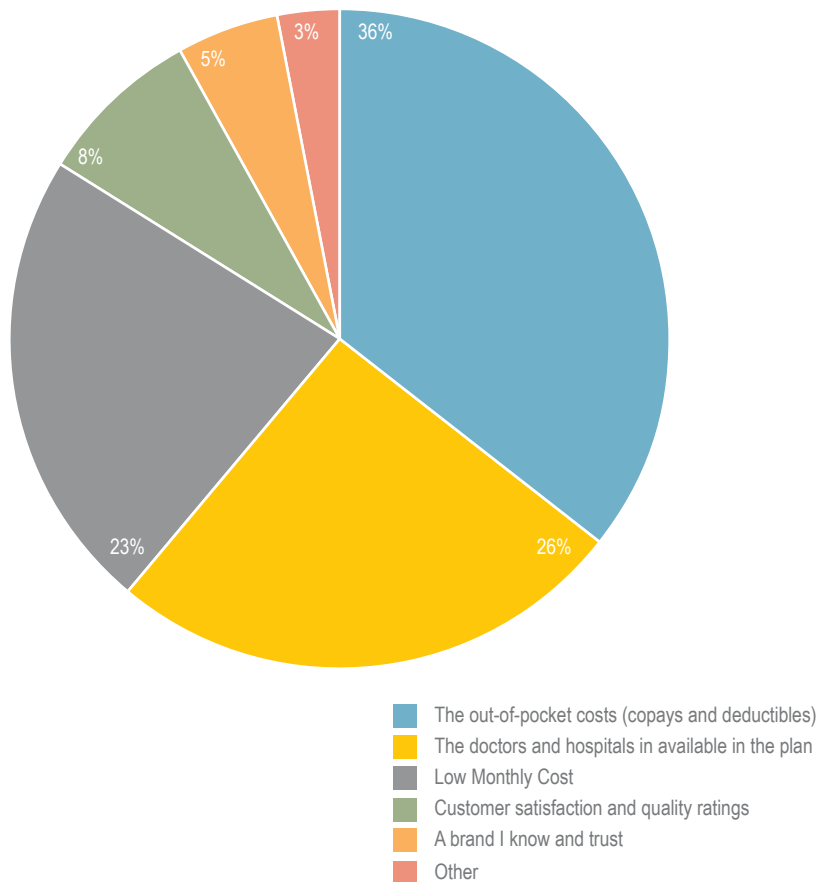
Estimated **18%** or fewer Mississippi adults lacked insurance at the time of the survey.

Actual: Actual percentage of Mississippi adults without some form of insurance: **18%**

When asked, “In your estimation, what percent of adults in Mississippi currently lack health insurance coverage?” nearly half (48%) estimated 40 percent or more of Mississippi adults were uninsured. According to the U.S. Census Bureau (2016), 18 percent of non-elderly Mississippi adults are uninsured. Only 5 percent of survey respondents estimated Mississippi’s uninsured rate at 18 percent or lower.

Source: Southward, L.H., et. al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University. American Community Survey. (2016). Health Insurance Coverage. Data compiled by SHADAC using IPUMS-ACS.

What Mississippians Consider Most Important Factors When Choosing an Insurance Plan



Over one-third (36%) of respondents indicated the most important factor in choosing an insurance plan to be the out-of-pocket copays and deductibles in the plan. Additionally, over one-quarter (26%) of respondents considered the doctors and hospitals available in the plan to be most important, and over one-fifth (23%) considered low monthly cost to be most important. Additional considerations as the most important factors were customer satisfaction and quality ratings (8%), and a known and trusted brand (5%).

Source: Southward, L.H., et al. (2017). Health Insurance Survey: Knowledge, Attitudes, and Behaviors of Mississippi Residents. Social Science Research Center, Mississippi State University.
Note: Percentages may not total to 100% due to rounding.

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AUGUST 2018

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