

Health Insurance

HEALTH INSURANCE (ADULT)

Definition: South Dakotans, ages 18-64, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicare or Indian Health Service.

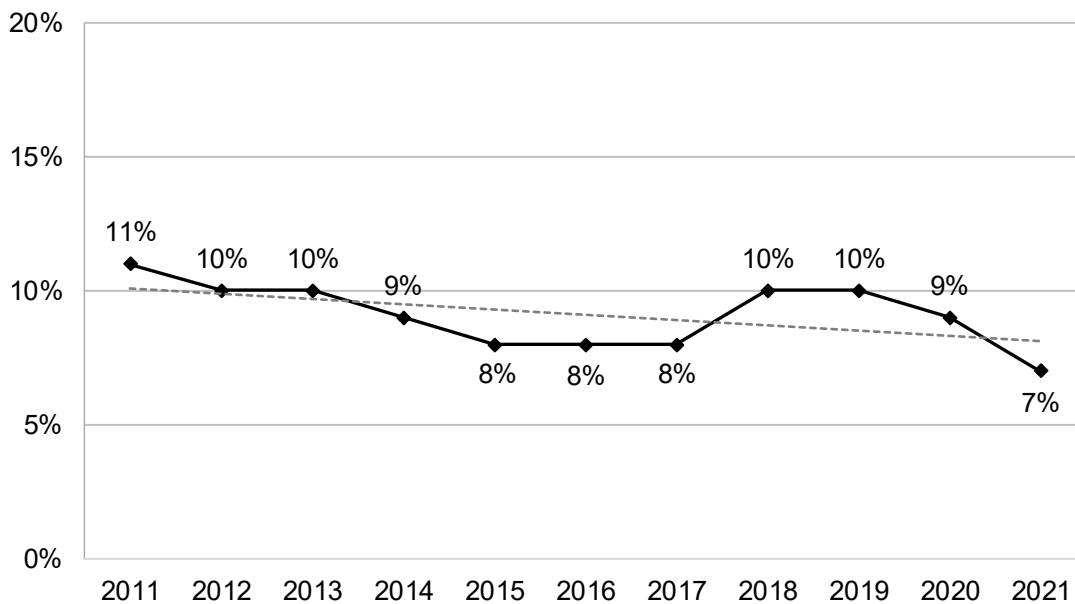
Prevalence of No Health Insurance

- South Dakota 7%
- There is no nationwide median for no health insurance

Trend Analysis

Overall, the percent of South Dakotans, ages 18-64, who do not have health insurance has been decreasing since 2011. From 2020 to 2021, the percent of those without health insurance went from nine percent to seven percent.

Figure 50
Percentage of South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2011-2021



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2021

Table 44
South Dakotans, Ages 18-64, Who Do Not Have Health Insurance, 2017-2021

		2017-2021	95% Confidence Interval	
			Low	High
Gender	Male	10%	8.4%	11.2%
	Female	7%	6.4%	8.7%
Age	18-29	11%	9.4%	13.9%
	30-39	10%	7.8%	12.2%
	40-49	9%	7.6%	11.7%
	50-59	6%	4.9%	7.5%
	60-69	4%	3.3%	5.8%
	70-79	-	-	-
	80+	-	-	-
Race/Ethnicity	White, Non-Hispanic	8%	7.4%	9.3%
	American Indian, Non-Hispanic	5%	3.3%	8.6%
	American Indian/White, Non-Hispanic	17%	8.7%	31.2%
	Hispanic	19%	13.0%	27.7%
Household Income	Less than \$35,000	16%	13.3%	18.0%
	\$35,000-\$74,999	9%	7.4%	11.9%
	\$75,000+	2%	1.2%	2.6%
Education	Less than High School, G.E.D.	20%	15.1%	27.0%
	High School, G.E.D.	12%	10.6%	14.2%
	Some Post-High School	7%	6.3%	9.0%
	College Graduate	2%	1.8%	3.0%
Employment Status	Employed for Wages	7%	6.0%	8.1%
	Self-employed	13%	10.8%	16.6%
	Unemployed	33%	26.5%	40.6%
	Homemaker	9%	5.6%	13.3%
	Student	4%	1.9%	7.0%
	Retired	3%	1.7%	6.0%
	Unable to Work	6%	3.8%	9.1%
Marital Status	Married/Unmarried Couple	5%	4.1%	5.7%
	Divorced/Separated	17%	13.8%	20.6%
	Widowed	8%	4.1%	13.5%
	Never Married	13%	11.0%	15.6%
Home Ownership Status	Own Home	5%	4.5%	6.3%
	Rent Home	16%	14.2%	19.0%
Children Status	Children in Household (Ages 18-44)	8%	7.0%	10.2%
	No Children in Household (Ages 18-44)	13%	10.9%	15.8%
Phone Status	Landline	6%	4.5%	6.9%
	Cell Phone	9%	8.3%	10.5%
Pregnancy Status	Pregnant (Ages 18-44)	8%	2.1%	26.3%
	Not Pregnant (Ages 18-44)	9%	7.4%	11.1%
County	Minnehaha	11%	9.2%	13.8%
	Pennington	9%	7.5%	11.7%
	Lincoln	3%	1.8%	6.0%
	Brown	8%	6.0%	10.7%
	Brookings	6%	4.0%	8.6%
	Codington	6%	4.3%	8.6%
	Meade	11%	8.0%	16.2%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2017-2021

Demographics

Gender	The prevalence of being uninsured does not seem to differ by gender.
Age	The prevalence of being uninsured decreases as age increases. This includes a significant decrease as the 50s are reached.
Race/ Ethnicity	American Indian/whites and Hispanics demonstrate a very high prevalence of being uninsured, while whites and American Indians show a very low prevalence.
Household Income	The prevalence of being uninsured decreases as household income increases. This includes significant decreases as the \$35,000-\$74,999 and \$75,000+ income groups are reached.
Education	The prevalence of being uninsured decreases as education levels increase. This includes significant decreases at each education level.
Employment	Those who are unemployed demonstrate a very high prevalence of being uninsured, while those who are employed for wages, a homemaker, a student, retired, or unable to work show a very low prevalence.
Marital Status	Those who are divorced or have never been married exhibit a very high prevalence of being uninsured, while those who are married or widowed show a very low prevalence.
Home Ownership	Those who rent their home show a significantly higher prevalence of being uninsured than those who own their home.
Children Status	Those with no children in their household show a significantly higher prevalence of being uninsured than those with children in their household.
Phone Status	Those who primarily use a cell phone demonstrate a significantly higher prevalence of being uninsured than those who primarily use a landline.
Pregnancy Status	The prevalence of being uninsured does not seem to differ based on pregnancy status.
County	Minnehaha, Pennington, and Meade counties all demonstrate a very high prevalence of being uninsured, while Lincoln, Brookings, and Codington counties show a very low prevalence.

As shown in Table 45, below, employer-based coverage was the most common type of health insurance reported by South Dakotans for the past 11 years. The second most common was insurance through a private plan.

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Number of Respondents	4,332	5,147	4,216	4,387	4,043	3,258	3,772	3,806	3,443	3,559	4,199
Type of Health Insurance											
Employer-Based Coverage	57%	59%	59%	59%	60%	58%	59%	56%	57%	57%	59%
Private Plan	12%	11%	12%	13%	13%	15%	14%	12%	14%	13%	13%
Medicaid or Medical Assistance	4%	4%	5%	4%	6%	4%	4%	5%	3%	7%	4%
Military, CHAMPUS, Tricare, or VA	6%	5%	5%	4%	5%	5%	5%	5%	5%	4%	4%
Medicare	4%	3%	3%	3%	3%	4%	5%	4%	4%	3%	4%
The Indian Health Service	5%	5%	5%	5%	5%	5%	4%	5%	4%	5%	3%
Some Other Source	2%	2%	1%	2%	2%	2%	2%	3%	3%	2%	5%
None	11%	10%	10%	9%	8%	8%	8%	10%	10%	9%	7%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2021

Table 46, below, displays how long it has been since South Dakotans had a routine checkup and whether they had health insurance. The majority of insured South Dakotans, 71 percent, stated they had a routine checkup within the past year, while 38 percent of uninsured South Dakotans had a routine checkup within the past year.

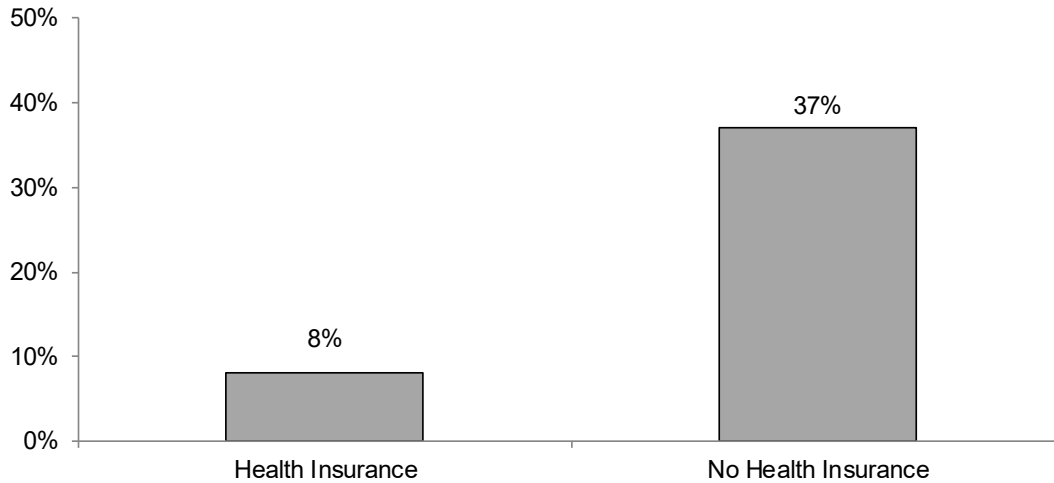
The percent of uninsured South Dakotans who stated that they had a routine checkup five or more years ago was 29 percent while only eight percent of South Dakotans with health insurance had a routine checkup five or more years ago.

	Health Insurance	No Health Insurance
Within the past year	71%	38%
Within the past 2 years	12%	13%
Within the past 5 years	8%	14%
5 or more years ago	8%	29%
Never	1%	5%

Source: The Behavioral Risk Factor Surveillance System, South Dakota of Department Health, 2014-2021

Figure 51, below, shows the percentage of South Dakotans, ages 18-64, who were asked if there was a time in the past 12 months when they needed to see a doctor but could not because of the cost. Thirty-seven percent of South Dakotans without health insurance answered yes to this question.

Figure 51
Percentage of South Dakotans, Ages 18-64, Who Needed to See a Doctor But Could Not Because of the Cost, 2015-2021



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2015-2021

Table 47, below, shows the percentage of South Dakota males who had not had a routine checkup in the past two years and the reason why. Fifty-two percent of South Dakota males, ages 18-39, reported they had not had a routine checkup in the past two years because they had not been sick, rarely get sick, or there was a low need to seek medical services.

Table 47			
South Dakota Males, Ages 18-69, Who Have Not Had a Routine Health Checkup in the Past Two Years, 2018-2021			
Reason	Males Only		
	Total	18-39	40-69
Not sick/Rarely get sick/Low perceived need to seek medical services	51%	52%	50%
Just haven't thought of it	10%	8%	13%
Other priorities/Too busy	8%	9%	6%
Can't afford it	7%	7%	8%
Do not have health insurance	6%	7%	5%
Other	18%	16%	17%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2018-2021

CHILDREN’S HEALTH INSURANCE

Definition: South Dakota children, ages 0-17, who do not have health insurance, prepaid plans such as health maintenance organizations (HMOs), or government plans such as Medicaid, Children’s Health Insurance Program (CHIP), or Indian Health Service (IHS).

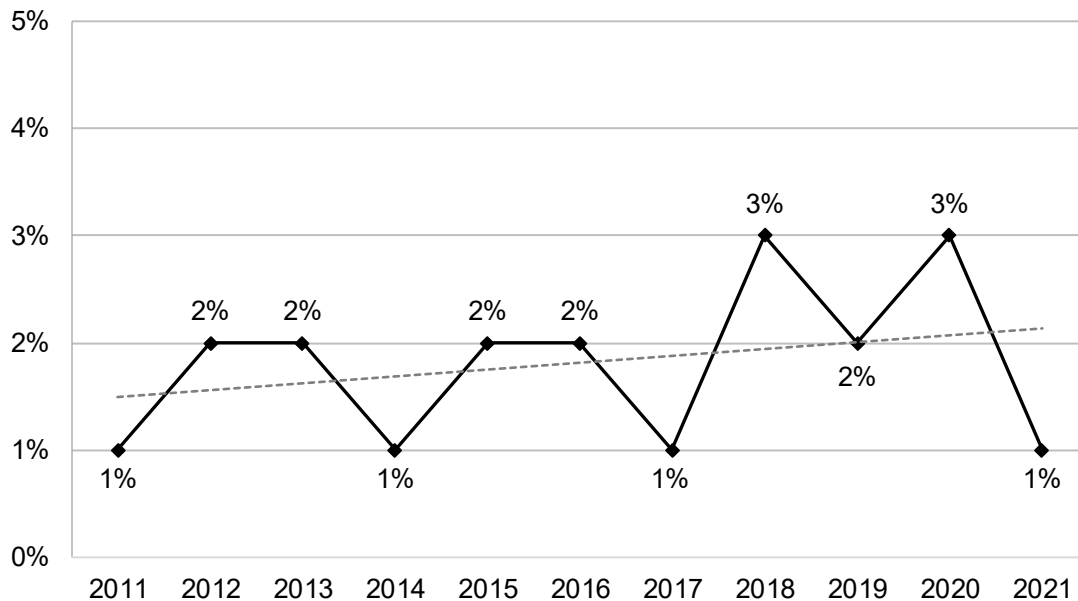
Prevalence of No Health Insurance

- South Dakota 1%
- There is no nationwide median for children’s health insurance

Trend Analysis

Overall, the percent of South Dakotan children with no health insurance has somewhat increased since 2011, however from 2020 to 2021, the percent of those with no health insurance went from three percent to one percent.

Figure 52
Percentage of South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2011-2021



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2021

Table 48
South Dakota Children, Ages 0-17, Who Do Not Have Health Insurance, 2017-2021

		2017-2021	95% Confidence Interval	
			Low	High
Gender	Male	2%	1.2%	3.1%
	Female	2%	1.3%	3.5%
Age	0-5	2%	1.2%	4.3%
	6-11	2%	1.3%	4.2%
	12-17	1%	0.7%	2.1%
Race/ Ethnicity	White, Non-Hispanic	2%	1.5%	3.3%
	American Indian, Non-Hispanic	2%	0.8%	4.2%
	American Indian/White, Non-Hispanic	1%	0.2%	1.9%
	Hispanic	2%	0.6%	8.4%
Household Income	Less than \$35,000	3%	1.3%	5.7%
	\$35,000-\$74,999	4%	2.4%	6.7%
	\$75,000+	1%	0.3%	1.8%
Home Ownership Status	Own home	2%	1.0%	2.4%
	Rent home	4%	2.1%	6.2%
Phone Status	Landline	2%	0.8%	3.3%
	Cell phone	2%	1.5%	3.2%
County	Minnehaha	2%	0.9%	4.3%
	Pennington	2%	0.8%	4.0%
	Lincoln	1%	0.2%	5.8%
	Brown	1%	0.3%	2.3%
	Brookings	2%	0.8%	4.2%
	Codington	1%	0.3%	2.3%
	Meade	2%	1.0%	4.0%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2017-2021

Demographics

- Gender** The prevalence of uninsured children does not seem to differ by gender.
- Age** The prevalence of uninsured children does not seem to differ by age.
- Race/ Ethnicity** The prevalence of uninsured children does not seem to differ by race/ethnicity.
- Household Income** The prevalence of uninsured children does not seem to consistently change as household income increases.
- Home Ownership** The prevalence of uninsured children does not seem to differ by home ownership status.
- Phone Status** The prevalence of uninsured children does not seem to differ by phone status.
- County** The prevalence of uninsured children does not seem to differ among the available counties.

Table 49, below, shows the different types of health coverage for children, ages 0-17. The main type of health care coverage for the past 11 years was employer-based coverage. Medicaid or CHIP was the second most common type of health coverage.

Table 49
Different Types of Health Coverage for South Dakota Children, Ages 0-17, 2011-2021

	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Type of Coverage										
Employer Based Coverage	57%	55%	55%	55%	54%	53%	53%	57%	58%	56%
Medicaid or CHIP	23%	24%	24%	24%	25%	26%	24%	21%	22%	25%
Private Plan	10%	10%	11%	12%	11%	11%	10%	9%	8%	7%
The Indian Health Service	4%	3%	4%	3%	3%	4%	5%	5%	5%	5%
The Military, CHAMPUS, Tricare, or VA	3%	3%	3%	3%	3%	3%	2%	2%	2%	2%
Some Other Source	2%	2%	2%	2%	1%	2%	4%	4%	3%	3%
None	2%	2%	1%	1%	2%	1%	2%	3%	3%	2%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2021

ROUTINE CHECKUP

Definition: South Dakotans who have visited a doctor for a routine checkup within the past two years. A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

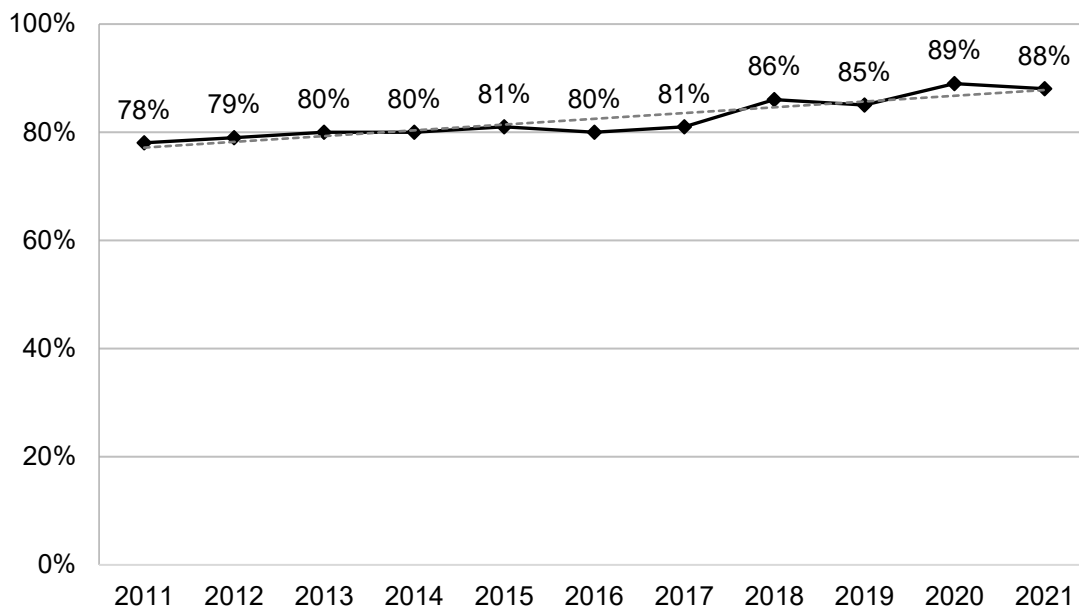
Prevalence of Routine Checkup

- South Dakota 88%
- Nationwide median 88%

Trend Analysis

Overall, the percent of South Dakotans who have had a routine checkup within the past two years has been increasing since 2011, however from 2020 to 2021, the percent of those who have had a routine checkup went from 89 percent to 88 percent. South Dakota is the same as the nationwide median of 88 percent.

Figure 53
Percentage of South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2011-2021



Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2011-2021

Table 50
South Dakotans Who Have Had a Routine Checkup Within the Past Two Years, 2017-2021

		2017-2021	95% Confidence Interval	
			Low	High
Gender	Male	81%	79.4%	82.2%
	Female	91%	89.6%	91.6%
Age	18-29	79%	76.5%	81.5%
	30-39	78%	75.1%	80.4%
	40-49	83%	80.4%	85.6%
	50-59	88%	86.0%	89.2%
	60-69	92%	90.9%	93.3%
	70-79	96%	95.2%	97.0%
	80+	97%	95.8%	97.8%
Race/Ethnicity	White, Non-Hispanic	86%	85.1%	86.9%
	American Indian, Non-Hispanic	88%	85.4%	90.5%
	American Indian/White, Non-Hispanic	72%	60.2%	81.6%
	Hispanic	80%	72.8%	85.4%
Household Income	Less than \$35,000	84%	82.7%	86.2%
	\$35,000-\$74,999	84%	82.6%	86.0%
	\$75,000+	88%	86.4%	89.5%
Education	Less than High School, G.E.D.	81%	75.7%	85.0%
	High School, G.E.D.	84%	82.9%	85.9%
	Some Post-High School	86%	84.4%	87.2%
	College Graduate	89%	87.5%	89.9%
Employment Status	Employed for Wages	83%	81.6%	84.2%
	Self-employed	79%	75.8%	81.5%
	Unemployed	78%	71.9%	83.7%
	Homemaker	87%	81.2%	91.8%
	Student	88%	83.4%	91.1%
	Retired	96%	95.2%	96.6%
Unable to Work	91%	88.0%	93.4%	
Marital Status	Married/Unmarried Couple	87%	86.3%	88.4%
	Divorced/Separated	85%	82.1%	86.8%
	Widowed	94%	92.0%	95.7%
	Never Married	80%	77.6%	82.0%
Home Ownership Status	Own Home	88%	86.7%	88.6%
	Rent Home	80%	77.9%	82.0%
Children Status	Children in Household (Ages 18-44)	81%	78.5%	82.6%
	No Children in Household (Ages 18-44)	77%	74.5%	79.7%
Phone Status	Landline	91%	89.6%	91.9%
	Cell Phone	84%	82.9%	85.0%
Pregnancy Status	Pregnant (Ages 18-44)	83%	68.3%	92.1%
	Not Pregnant (Ages 18-44)	87%	85.0%	88.8%
County	Minnehaha	86%	83.7%	87.7%
	Pennington	83%	80.4%	84.6%
	Lincoln	91%	87.7%	93.8%
	Brown	88%	85.5%	89.4%
	Brookings	87%	84.0%	89.4%
	Codington	86%	83.4%	88.0%
	Meade	83%	78.8%	86.5%

Source: The Behavioral Risk Factor Surveillance System, South Dakota Department of Health, 2017-2021

Demographics

Gender	Females exhibit a significantly higher prevalence of obtaining a routine checkup than males.
Age	The prevalence of obtaining a routine checkup generally increases as age increases. This includes significant increases as the 50s, 60s, and 70s are reached.
Race/ Ethnicity	Whites and American Indians demonstrate a very high prevalence of obtaining routine checkups, while American Indian/whites show a very low prevalence.
Household Income	The prevalence of obtaining a routine checkup does not seem to change as household income increases.
Education	The prevalence of obtaining a routine checkup increases as education levels increase. This includes a significant increase as the college graduate level is reached.
Employment	Those who are retired demonstrate a very high prevalence of obtaining a routine checkup, while those who are self-employed, unemployed, or a homemaker show a very low prevalence.
Marital Status	Those who are widowed exhibit a very high prevalence of obtaining a routine checkup, while those who have never been married show a very low prevalence.
Home Ownership	Those who own their home demonstrate a significantly higher prevalence of obtaining a routine checkup than those who rent their home.
Children Status	The prevalence of obtaining a routine checkup does not seem to differ based on the presence of children in the household.
Phone Status	Those who primarily use a landline phone show a significantly higher prevalence of obtaining a routine checkup than those who primarily use a cell phone.
Pregnancy Status	The prevalence of obtaining a routine checkup does not seem to differ based on pregnancy status.
County	Residents of Lincoln and Brown counties exhibit a very high prevalence of obtaining a routine checkup, while those in Pennington and Meade counties show a very low prevalence.