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Rural Life Census Data Center Newsletter: South Dakota's Medically Uninsured

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South Dakota's Medically Uninsured

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INTRODUCTION

The status of our nation's healthcare system has received a considerable amount of attention, particularly over the past two years. One of the most commonly cited areas of concern among stakeholders, such as the Kaiser Foundation, is the number of uninsured individuals nationwide.

In 2008, the Kaiser Family Foundation stated that the percentage of employers providing health insurance decreased from 69% to 60% (The Henry J. Kaiser Family Foundation 2008). Kaiser cited increasing premiums as a primary cause of health coverage being dropped. The Kaiser Foundation added that the uninsured "are four times more likely to delay or forgo needed care" than are those individuals with insurance (The Henry J. Kaiser Family Foundation 2008).

The Centers for Disease Control and Prevention (CDC) has a website (<http://www.cdc.gov/Features/Uninsured/>) that summarizes the nation's uninsured situation. This website reports that the uninsured visit emergency rooms twice as often as those who are insured. In addition, the website reports that data from 2006 indicate that 43.6 million Americans, nearly 15 percent of all Americans, lack health insurance. One source to use to find how those numbers compare with South Dakota's is the Census Bureau's Small Area Health Insurance Estimates (SAHIE).

SMALL AREA HEALTH INSURANCE ESTIMATES (SAHIE)

SAHIE were developed to address deficiencies in county-level data regarding health insurance coverage (U.S. Census Bureau 2009a). SAHIE address these deficiencies by using a combination of survey data (such

as the Current Population Survey [CPS]), county business patterns, and government records of programs such as Medicaid. As these data are estimates, each statistic has some margin of error, and the margin of error must be taken into account, which makes it difficult to directly compare measures such as percentages. Complete SAHIE results for South Dakota's counties comprise appendix A.

SOUTH DAKOTA SAHIE SUMMARY

In raw numbers alone, SAHIE from 2006 place South Dakota 47th nationwide, including the District of Columbia, in terms of the total number of uninsured individuals (a state that ranks 1st has the most uninsured). Only Wyoming, the District of Columbia, Vermont, and North Dakota have fewer uninsured individuals. However, when one examines the percentage of the population that is uninsured, South Dakota's rank moves to 36th nationwide, including the District of Columbia (U.S. Census Bureau 2009b).

SOUTH DAKOTA COUNTY COMPARISON

Table 1 (pg. 2) illustrates the 10 counties in South Dakota with the estimated greatest number of uninsured individuals in 2006. The number of uninsured individuals range from 1,956 in Davison County to 14,343 in Minnehaha County.

The Census Bureau also provides yearly poverty estimates for each county in their Small Area Income and Poverty Estimates (SAIPE). Census data from 2007 have been included in tables 1 through 4 to help compare the number of individuals in poverty and those without health insurance (U.S. Census Bureau 2009c).

Table 1. South Dakota counties with the greatest number of uninsured

Rank	County	# Uninsured ¹	# in Poverty ²
1	Minnehaha	14,343	16,293
2	Pennington	10,794	11,675
3	Brookings	3,922	3,751
4	Lincoln	3,673	1,392
5	Brown	3,276	3,652
6	Meade	2,871	2,292
7	Lawrence	2,852	3,017
8	Codington	2,827	3,177
9	Clay	2,096	2,190
10	Davison	1,956	2,166

¹ Number uninsured gathered from: http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailname=saeb@census.gov&filename=sahie06_county.html#note2

² Poverty estimates gathered from: <http://www.census.gov/did/www/saipe/downloads/estmod07/est07ALL.xls>

Table 2 shows the 10 counties in South Dakota with the fewest estimated number of uninsured individuals. The numbers range from 194 people in Hyde County to 311 in Potter County.

Table 2. South Dakota counties with the fewest number of uninsured

Rank	County	# Uninsured ¹	# in Poverty ²
1	Potter	311	246
2	Haakon	299	216
3	Jerauld	267	292
4	Mellette	262	674
5	Harding	244	131
6	Sully	239	142
7	Jones	235	136
8	Campbell	234	159
9	Buffalo	222	1,055
10	Hyde	194	164

¹ Number uninsured gathered from: http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailname=saeb@census.gov&filename=sahie06_county.html#note2

² Poverty estimates gathered from: <http://www.census.gov/did/www/saipe/downloads/estmod07/est07ALL.xls>

Reviewing the South Dakota county ranks by percentage reveals considerable change in the list of counties, as is shown in tables 3 and 4. Counties with the highest percentage of uninsured range from 21.8% in Douglas County to 28.7% in Jones County (table 3).

Table 3. South Dakota counties with the highest percentage of uninsured

Rank	County	% Uninsured	% in Poverty ¹
1	Jones	28.7	12.9
2	Perkins	27.1	13.7
3	Gregory	26.8	18.7
4	McPherson	25.8	16.6
5	Harding	25.6	11.5
6	Aurora	24.4	10.5
7	Campbell	22.7	11.4
8	Day	22.6	12.9
9	Edmunds	22.2	12.3
10	Douglas	21.8	13.3

Source: http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailname=saeb@census.gov&filename=sahie06_county.html#note2

¹ Poverty estimates gathered from: <http://www.census.gov/did/www/saipe/downloads/estmod07/est07ALL.xls>

Levels of uninsured individuals in counties with the lowest percentage of uninsured range from 9.3 percent in Minnehaha County to 12.3 in Lake County (table 4). One notices a high degree of variability in the percentage in poverty in table 4, due largely to the presence of Buffalo, Shannon, and Todd counties; all three of these counties contain reservations; however, the percentage uninsured remains low due to health coverage such as Indian Health Service (IHS).

Table 4. South Dakota counties with the highest percentage of uninsured

Rank	County	% Uninsured	% in Poverty ¹
1	Lake	12.3	11.2
2	Spink	12.2	12.3
3	Buffalo	11.4	50.3
4	Brown	11.3	10.8
5	Yankton	11.2	12.8
6	Shannon	11.2	47.4
7	Lincoln	10.1	3.7
8	Todd	10.0	42.8
9	Union	9.7	6.4
10	Minnehaha	9.3	9.6

Source: http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailname=saeb@census.gov&filename=sahie06_county.html#note2

¹ Poverty estimates gathered from: <http://www.census.gov/did/www/saipe/downloads/estmod07/est07ALL.xls>

The Centers for Medicare and Medicaid Services (CMS) provide county-level data about the number of individuals enrolled in Medicare, both aged and disabled, by county as of July 2007. Tables 5 and 6 show the top and bottom 10 counties, respectively, in terms of the number of residents enrolled in Medicare (hospital insurance and/or supplemental medical insurance).

Table 5. Top 10 South Dakota counties by number of Medicare recipients

Rank	County	Medicare Recipients
1	Minnehaha	22,537
2	Pennington	15,134
3	Brown	6,493
4	Codington	4,550
5	Lawrence	4,154
6	Yankton	3,872
7	Meade	3,563
8	Davison	3,547
9	Lincoln	3,521
10	Brookings	3,441

Source: <http://www.cms.hhs.gov/MedicareEnrpts/>

With the exception of Yankton County, the counties in table 5 were also found in table 1, showing that the counties with the greatest number of uninsured individuals also rely more heavily on Medicare to cover their citizens. Conversely, 7 of the 10 counties found in table 6 were found in table 2, which showed counties with the lowest number of uninsured individuals. Appendix B shows the number of South Dakota’s Medicare recipients by county.

Table 6. Bottom 10 South Dakota counties by number of Medicare recipients¹

Rank	County	Medicare Recipients
1	Stanley	434
2	Campbell	402
3	Jackson	393
4	Hyde	330
5	Sully	299
6	Mellette	286
7	Jones	227
8	Harding	193
9	Buffalo	169
10	Ziebach	159

Source: <http://www.cms.hhs.gov/MedicareEnrpts/>

¹ 22 South Dakota residents were listed as residing in an “unknown” county. These residents were not included in this ranking.

Another possible factor affecting levels of health insurance coverage is the number of employers reducing coverage to their employees. According to a 2008 Kaiser Family Foundation report, there was a 9% reduction nationwide in the number of employers offering health insurance to their workers in 2007, and this reduction is cited as one possible reason for an increase in the number of uninsured people.

Data from the Kaiser Foundation’s website (<http://www.statehealthfacts.kff.org/comparetable.jsp?ind=164&cat=3>), summarized in table 7, shows a different picture for South Dakota. Records on this site

also indicate that there was a 0.6 percent increase in the number of individuals being covered by employer-provided insurance in South Dakota from 2005-2008. While this is a positive trend, this could have negative ramifications for employees should their employers later choose to discontinue offering coverage.

Table 7. Percent change in individuals ages 0-64 covered by employer-provided insurance (2005–2008)

State	% Change
Iowa	-2.8
Minnesota	-3.8
Montana	0.8
Nebraska	-2.9
North Dakota	-0.1
South Dakota	0.6
Wyoming	2.0

Source: <http://www.statehealthfacts.kff.org/comparetable.jsp?ind=164&cat=3>

SUMMARY

SAHIE allow researchers and the public to compare local and national levels of insurance coverage. Additional sources, such as Medicare enrollment data, can also be examined to capture the possible relationship between participation in Medicare and the lack of other forms of health coverage. There is a correlation in South Dakota between counties having high levels of uninsured individuals and individuals relying on services such as Medicare. However, the SAHIE are estimates, so one should be aware of the fact that measurement error must be accounted for and that certain direct comparisons can be difficult.

Data from sources such as the Kaiser Foundation also suggest that certain insurance trends in South Dakota differ from those being reported nationally. For instance, there was a positive percent change in individuals less than age 64 being covered by employer-sponsored insurance in South Dakota from 2005–2008, despite the fact that there was a reduction in employer-based coverage nationally in 2007.

If you would like more information about South Dakota’s demographic trends in areas such as healthcare coverage, contact Jacob Cummings or Mike McCurry at the Rural Life and Census Data Center. The Center’s e-mail address is sdsudata@sdstate.edu, and the Center phone number is (605) 688-4899. You can also learn more by looking at the Center’s website, which is at www.sdstate.edu/soc/rlcdc.

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Appendix A. Number and Percent Uninsured by South Dakota County based on 2006 SAHIE (with margins of error)

County	Number Uninsured	Margin of Error	Number in Demographic Group	Percent Uninsured	Margin of Error
Aurora	517	71	2,119	24.4	3.4
Beadle	1,612	271	12,568	12.8	2.2
Bennett	466	78	2,983	15.6	2.6
Bon Homme	859	132	4,516	19	2.9
Brookings	3,922	531	23,571	16.6	2.3
Brown	3,276	498	29,057	11.3	1.7
Brule	845	138	4,229	20	3.3
Buffalo	222	46	1,954	11.4	2.4
Butte	1,475	234	7,988	18.5	2.9
Campbell	234	34	1,033	22.7	3.3
Charles Mix	1,439	227	7,224	19.9	3.1
Clark	482	70	2,672	18	2.6
Clay	2,096	300	9,943	21.1	3
Codington	2,827	410	22,836	12.4	1.8
Corson	650	83	3,709	17.5	2.2
Custer	1,254	167	6,230	20.1	2.7
Davison	1,956	352	15,929	12.3	2.2
Day	985	152	4,367	22.6	3.5
Deuel	617	89	3,421	18	2.6
Dewey	975	154	5,335	18.3	2.9
Douglas	494	78	2,270	21.8	3.5
Edmunds	680	99	3,063	22.2	3.2
Fall River	770	125	5,332	14.4	2.4
Faulk	343	54	1,742	19.7	3.1
Grant	755	117	5,761	13.1	2
Gregory	795	119	2,965	26.8	4
Haakon	299	45	1,407	21.2	3.2
Hamlin	839	117	4,667	18	2.5
Hand	491	75	2,399	20.5	3.1
Hanson	607	97	3,127	19.4	3.1
Harding	244	34	952	25.6	3.5
Hughes	1,731	313	14,098	12.3	2.2
Hutchinson	1,067	152	5,394	19.8	2.8
Hyde	194	33	1,109	17.5	2.9
Jackson	451	72	2,365	19	3
Jerauld	267	43	1,457	18.3	3
Jones	235	34	818	28.7	4.2
Kingsbury	696	95	4,101	17	2.3
Lake	1,137	170	9,230	12.3	1.8
Lawrence	2,852	388	19,000	15	2

Data available at: U.S. Census Bureau (http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/Servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailName=saeb@census.gov&filename=sahie06_county.html#note2)

Appendix A. (continued)

County	Number Uninsured	Margin of Error	Number in Demographic Group	Percent Uninsured	Margin of Error
Lincoln	3,673	574	36,426	10.1	1.6
Lyman	698	115	3,338	20.9	3.4
Marshall	683	111	3,368	20.3	3.3
McCook	799	112	4,766	16.8	2.4
McPherson	448	67	1,732	25.8	3.9
Meade	2,871	400	21,010	13.7	1.9
Mellette	262	47	1,721	15.2	2.7
Miner	383	53	1,886	20.3	2.8
Minnehaha	14,343	1,553	154,299	9.3	1
Moody	924	143	5,648	16.4	2.5
Pennington	10,794	1,193	83,458	12.9	1.4
Perkins	587	86	2,165	27.1	4
Potter	311	44	1,567	19.9	2.8
Roberts	1,416	207	8,223	17.2	2.5
Sanborn	390	60	1,988	19.6	3
Shannon	1,430	218	12,731	11.2	1.7
Spink	609	106	4,979	12.2	2.1
Stanley	353	60	2,500	14.1	2.4
Sully	239	34	1,172	20.4	2.9
Todd	937	181	9,338	10	1.9
Tripp	748	133	4,559	16.4	2.9
Turner	1,069	150	6,781	15.8	2.2
Union	1,208	185	12,391	9.7	1.5
Walworth	640	111	3,952	16.2	2.8
Yankton	1,908	294	17,063	11.2	1.7
Ziebach	327	61	2,445	13.4	2.5

Data available at: U.S. Census Bureau (http://smpbff1.dsd.census.gov/TheDataWeb_HotReport/Servlet/HotReportEngineServlet?reportid=200b55d9f4969b29e8d76610806b64b5&emailname=saab@census.gov&filename=sahie06_county.html#note2)

Appendix B. Number of Medicare Enrollees by South Dakota County (2007)

County	Number Uninsured								
	Aged			Disabled			Total Aged and Disabled		
	HI and/or SMI	HI ¹	SMI ²	HI and/or SMI	HI ¹	SMI ²	HI and/or SMI	HI ¹	SMI ²
Aurora	552	551	540	49	49	43	601	600	583
Beadle	2,984	2,980	2,892	444	444	418	3,428	3,424	3,310
Bennett	388	387	367	65	65	54	453	452	421
Bon Homme	1,327	1,326	1,290	112	112	99	1,439	1,438	1,389
Brookings	3,053	3,051	2,906	388	388	351	3,441	3,439	3,257
Brown	5,761	5,753	5,523	732	732	672	6,493	6,485	6,195
Brule	776	776	744	121	121	117	897	897	861
Buffalo	120	120	104	49	49	42	169	169	146
Butte	1,369	1,368	1,288	274	274	232	1,643	1,642	1,520
Campbell	370	370	364	32	32	31	402	402	395
Charles Mix	1,566	1,563	1,509	145	145	135	1,711	1,708	1,644
Clark	785	784	768	60	60	57	845	844	825
Clay	1,357	1,356	1,286	206	206	189	1,563	1,562	1,475
Codington	3,921	3,917	3,781	629	629	591	4,550	4,546	4,372
Corson	440	439	402	61	61	55	501	500	457
Custer	1,366	1,365	1,272	238	238	202	1,604	1,603	1,474
Davison	3,000	2,998	2,918	547	547	509	3,547	3,545	3,427
Day	1,236	1,236	1,207	132	132	119	1,368	1,368	1,326
Deuel	857	857	820	84	84	70	941	941	890
Dewey	561	561	494	101	101	92	662	662	586
Douglas	722	722	692	55	55	53	777	777	745
Edmunds	859	856	845	52	52	50	911	908	895
Fall River	1,618	1,616	1,451	351	351	267	1,969	1,967	1,718
Faulk	546	546	528	29	29	25	575	575	553
Grant	1,401	1,401	1,364	151	151	138	1,552	1,552	1,502
Gregory	1,037	1,036	1,009	88	88	83	1,125	1,124	1,092
Haakon	411	411	397	28	28	25	439	439	422
Hamlin	945	945	912	75	75	70	1,020	1,020	982
Hand	852	852	832	46	46	38	898	898	870
Hanson	962	961	942	78	78	66	1,040	1,039	1,008
Harding	176	176	167	17	17	15	193	193	182
Hughes	2,112	2,110	2,031	296	296	268	2,408	2,406	2,299
Hutchinson	1,833	1,832	1,781	116	116	109	1,949	1,948	1,890
Hyde	313	313	307	17	17	15	330	330	322
Jackson	354	354	336	39	39	34	393	393	370
Jerauld	592	592	579	35	35	32	627	627	611
Jones	215	215	210	12	12	12	227	227	222
Kingsbury	1,201	1,201	1,171	99	99	92	1,300	1,300	1,263
Lake	1,903	1,902	1,825	234	234	216	2,137	2,136	2,041

Data available at: Centers for Medicare and Medicaid Services (<http://www.cms.hhs.gov/MedicareEnrpts/>)

¹ HI = hospital insurance

² SMI = supplemental medical insurance

Appendix B. (continued)

County	Number Uninsured								
	Aged			Disabled			Total Aged and Disabled		
	HI and/or SMI	HI ¹	SMI ²	HI and/or SMI	HI ¹	SMI ²	HI and/or SMI	HI ¹	SMI ²
Lawrence	3,579	3,576	3,455	575	575	495	4,154	4,151	3,950
Lincoln	3,177	3,175	3,032	344	344	287	3,521	3,519	3,319
Lyman	551	551	518	68	68	58	619	619	576
Marshall	889	888	862	79	79	68	968	967	930
McCook	983	983	953	98	98	86	1,081	1,081	1,039
McPherson	717	717	703	42	42	40	759	759	743
Meade	2,993	2,990	2,789	570	570	466	3,563	3,560	3,255
Mellette	254	254	241	32	32	29	286	286	270
Miner	568	566	537	51	51	45	619	617	582
Minnehaha	19,261	19,247	18,242	3,276	3,276	2,861	22,537	22,523	21,103
Moody	953	953	893	105	105	89	1,058	1,058	982
Pennington	12,477	12,460	11,857	2,657	2,657	2,348	15,134	15,117	14,205
Perkins	665	664	641	72	72	65	737	736	706
Potter	631	631	608	39	39	38	670	670	646
Roberts	1,596	1,595	1,514	186	186	170	1,782	1,781	1,684
Sanborn	474	473	464	51	51	44	525	524	508
Shannon	676	672	535	242	242	208	918	914	743
Spink	1,340	1,338	1,314	231	231	220	1,571	1,569	1,534
Stanley	381	381	356	53	53	49	434	434	405
Sully	275	274	267	24	24	20	299	298	287
Todd	508	507	420	135	135	118	643	642	538
Tripp	1,164	1,163	1,134	124	124	114	1,288	1,287	1,248
Turner	1,542	1,541	1,480	158	158	144	1,700	1,699	1,624
Union	1,895	1,894	1,814	199	199	176	2,094	2,093	1,990
Unknown	22	22	20	*	*	*	22	22	20
Walworth	1,247	1,246	1,204	121	121	111	1,368	1,367	1,315
Yankton	3,326	3,321	3,178	546	546	491	3,872	3,867	3,669
Ziebach	131	131	120	28	28	27	159	159	147

Data available at: Centers for Medicare and Medicaid Services (<http://www.cms.hhs.gov/MedicareEnrpts/>)

¹ HI = hospital insurance

² SMI = supplemental medical insurance

* Denotes that there were 10 or less in this category. No numeric entry is given in these instances due to privacy guidelines.

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