

South Carolina Institute of  
Medicine & Public Health

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## **Issue Brief: A Profile of the Uninsured in South Carolina**



## Health Care Coverage

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Most Americans and South Carolinians have health insurance coverage of some kind. The most common type of coverage is employer-based, followed by Medicaid, Medicare and individual coverage. However, in 2012, 45.6 million people in the United States were uninsured (14.8% of the population); this includes 39.9 million people ages 18 to 64 (American Community Survey [ACS], 2012a). Sixty-one percent of adults reported that the reason they were uninsured was due to the high cost of premiums or lack of employment to provide employer-sponsored coverage (Kaiser Family Foundation [KFF], 2013a). In South Carolina, 778,181 people were uninsured in 2012 (16.8% of population); this includes 683,224 people ages 18 to 64 (ACS, 2012a).

## The Impact of Being Uninsured

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A lack of health insurance is shown to negatively impact the health of individuals. Those without health insurance tend to be sicker and die at an earlier age than those who have health insurance (Families USA, 2012). The uninsured typically lack regular recommended health screenings and preventive care services (Families USA, 2012; Institute of Medicine [IOM], 2002). Having health insurance increases access to medical care, especially to preventive services crucial in identifying and preventing chronic diseases (IOM, 2002). When the uninsured are diagnosed with a chronic disease, they are less likely to receive follow-up care (KFF, 2013a). The uninsured often use emergency departments when they are sick because they lack an appropriate medical home (Families USA, 2012). The uninsured are billed for any care that they receive and are often charged more than the insured (KFF, 2013a). Often, those who are uninsured will pay more than one-third (35%) of their expenses out-of-pocket (KFF, 2013a). Due to the high out-of-pocket expense, the uninsured often delay medical care (Families USA, 2012).

## The Patient Protection and Affordable Care Act of 2010

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Decreasing the number of uninsured people is a key goal of the Patient Protection and Affordable Care Act (ACA). The majority of ACA provisions related to expansion of health care coverage went into effect on January 1, 2014. Under the law, insurance companies are no longer able to deny coverage due to pre-existing medical conditions for adults (this provision for children was established in 2010), and coverage must provide certain preventive services free of cost to patients. The competitive Health Insurance Marketplace has been created to provide affordable choices for private insurance plans (U.S. Department of Health and Human Services [HHS], n.d.). Individuals earning between 100% and 400% of the Federal Poverty Level (FPL) are now eligible for subsidies when purchasing insurance through the Health Insurance Marketplace (KFF, 2013a).

Small businesses also have the ability to choose coverage for their employees through the Marketplace and may receive tax credits and subsidies to help cover the cost (HHS, n.d.; KFF, 2013a). Beginning in 2015, employers with 100 or more employees will be required to provide insurance to their employees. If they do not comply, a penalty will be assessed (KFF, 2013a).

The federal and state-based health insurance marketplaces opened on October 1, 2013. Fourteen states and the District of Columbia are implementing their own State-Based Marketplace and 34 states are implementing a Federally-facilitated Marketplace, which means that they are supported by or are fully run by HHS (HHS, 2014). During the first five months (October 1, 2013 - March 1, 2014), 8.2 million applications for coverage were completed nationally (HHS, 2014). This includes 3,315,796 completed applications for State-Based Marketplaces and 4,896,136 for Federally-facilitated Marketplaces (HHS, 2014).

In South Carolina, which has a Federally-facilitated Marketplace, 136,414 individuals who completed applications were eligible to enroll in an insurance plan through the Marketplace (77,173 of those with financial assistance). Between October 1, 2013 and March 1, 2014, 55,830 individuals in South Carolina selected a Marketplace plan, and 19,747 were assessed to be eligible for Medicaid or the Children's Health Insurance Program (CHIP).

## Medicaid Expansion

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The ACA was also designed to expand Medicaid and the Children's Health Insurance Program (CHIP). In South Carolina, Medicaid currently covers pregnant women, poor children under the age of 19, caretakers of poor children that are under the age of 18 and individuals with disabilities. CHIP provides coverage to children whose family income is too high to qualify for Medicaid but who cannot afford private health insurance (family income is less than 200% of FPL). With the implementation of the ACA, nationally, Medicaid was to be expanded (beginning in January 2014) to adults with incomes up to 138% FPL (KFF, 2013a). To aid in the expansion of Medicaid, states that choose to expand their program receive 100% federal funding for newly eligible enrollees for the first three years (2014-2016), 95% in 2017, 94% in 2018, 93% in 2019 and 90% in 2020 and thereafter (KFF, 2012).

The law intended to expand Medicaid in every state, but in June 2012 the Supreme Court ruled that states could determine if they wanted to expand their Medicaid programs. As of January 2014, 23 states, including South Carolina, indicated that they will not

expand their Medicaid programs (26 will implement the expansion in 2014, and 2 states are seeking to move forward with the expansion after 2014) (KFF, 2013b). In states electing not to expand Medicaid, individuals whose income is above current Medicaid eligibility criteria but below the federal poverty level fall within what is known as the coverage gap. These individuals do not qualify for assistance in the Marketplace nor for Medicaid. Nationally, nearly five million low-income uninsured adults will fall into the coverage gap (KFF, 2013c). Of the uninsured adults within the states that are not expanding Medicaid, 27% of uninsured adults will fall in the coverage gap (KFF, 2013). In South Carolina, 194,330 low-income uninsured adults (33%) are in the coverage gap (KFF, 2013c).

South Carolina did not expand Medicaid in 2014; however, the SC Department of Health and Human Services is implementing the Healthy Outcomes Plan (HOP), authorized by South Carolina Proviso 33.34. "HOP will support participating hospitals who propose service delivery models to coordinate care for chronically ill, uninsured, high utilizers of emergency department services" (SC Department of Health and Human Services [SCDHHS], 2013a, p. 1). Successful models will build capacity and integrate evidence-based practices. All 58 acute care hospitals and emergency departments in the state submitted a HOP and were approved. The target uninsured population for the HOP totals 8,511 individuals (SCDHHS, 2013b). The objectives of this plan are (SCDHHS, 2013a):

- Increase the number of patients screened for risk factors with a social determinants screening.
- Reduce emergency department utilization.
- Reduce systems fragmentation and address the social determinants of health that affect health behaviors and influence health outcomes.
- Improve patient access to and utilization of quality, affordable care.
- Promote adherence to clinical, evidence-based guidelines.
- Integrate the bio-psychosocial (medical, behavior health, social) approach into a comprehensive patient care planning process.
- Establish a medical home for the uninsured and those who frequently use the ED for primary care.
- Improve coordination of transitions of care.
- Increase provision and utilization of comprehensive, routine primary care.

## Measuring the Uninsured

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The American Community Survey (ACS) is a continuous survey conducted by the U.S. Census Bureau that provides annual community-level data. This data is used to help determine how federal and state funds are disseminated. The survey includes demographic variables (age, sex, race, etc.), income and benefits data and information about family relationships, disabilities, veteran status and health insurance. The health insurance coverage question was added to the ACS in 2008 in order to provide federal agencies with information about state and local health insurance needs. The ACS provides data estimates in three increments (one, three and five-year averages) which can be utilized based on the needs of the research and analysis.

As a general rule regarding ACS data, the single-year data sets have the most current data and are best for large populations, while multi-year data sets are less current but include a larger sample size for smaller areas and are therefore more reliable. The one-year estimates represent 12 months of data collection for populations of 65,000 or more. It has the smallest sample size and is considered less reliable than the three- and five-year estimates; however, it contains the most current data and is used to analyze larger populations. The three-year data goes beyond the one-year data to provide statistics for populations of 20,000 and greater. This data is considered more reliable than the one-year data because it includes a three-year average and the larger sample size can provide data for smaller geographic areas; however, it is still less reliable than the five-year data. The five-year estimates provide an average of 60 months of data, provide information for all geographic areas and are the most reliable set of data when analyzing small populations.

In 2012, for all ages, South Carolina has a higher percentage of uninsured (16.8%) than the national average (14.8%) (ACS, 2012a).

**Table 1: The Uninsured in the U.S. and South Carolina—  
Percent Uninsured by Age Group, 2012**

	All Ages	Under 18 Years	18 to 64 Years	65 Years and Over*
South Carolina	16.8%	8.3%	23.8%	0.9%
U.S.	14.8%	7.2%	20.6%	1.0%

(Data Source: ACS, 2012a)

\*Most Americans age 65 or older are covered by Medicare.

When compared to the other states, the District of Columbia, and Puerto Rico, South Carolina ranks 13th highest for the percent of the population that is uninsured (See Table 2) (ACS, 2012a). In South Carolina, as in the rest of the country, the majority of the uninsured are between the ages of 18 and 64 years. Of those who are uninsured in South Carolina, 51.6% are males and 48.4% are females (ACS, 2012a).

**Table 2: Total Percent Uninsured by State, District of Columbia, and Puerto Rico, 2012<sup>1</sup>**

State	Percent Uninsured	Rank	State	Percent Uninsured	Rank
Texas	22.5%	1	Alabama	13.3%	27
Nevada	22.2%	2	Illinois	12.8%	28
Alaska	20.5%	3	New Jersey	12.7%	29
Florida	20.1%	4	Kansas	12.6%	30
New Mexico	18.4%	5	Virginia	12.5%	31
Georgia	18.4%	5	Ohio	11.5%	32
Oklahoma	18.4%	5	South Dakota	11.5%	32
Montana	18.0%	8	Michigan	11.4%	34
California	17.9%	9	Nebraska	11.3%	35
Arizona	17.6%	10	Rhode Island	11.1%	36
Mississippi	17.0%	11	New York	10.9%	37
Louisiana	16.9%	12	New Hampshire	10.6%	38
South Carolina	16.8%	13	Maryland	10.3%	39
North Carolina	16.6%	14	Maine	10.2%	40
Arkansas	16.4%	15	North Dakota	10.0%	41
Idaho	16.2%	16	Pennsylvania	9.8%	42
Wyoming	15.4%	17	Connecticut	9.1%	43
Oregon	14.9%	18	Wisconsin	9.0%	44
Colorado	14.7%	19	Delaware	8.8%	45
Utah	14.5%	20	Iowa	8.4%	46
West Virginia	14.4%	21	Minnesota	8.0%	47
Indiana	14.3%	22	Puerto Rico	7.2%	48
Kentucky	13.9%	23	Hawaii	6.9%	49
Tennessee	13.9%	23	Vermont	6.5%	50
Washington	13.9%	23	District of Columbia	5.9%	51
Missouri	13.6%	26	Massachusetts	3.9%	52

(Data Source: ACS, 2012a)

<sup>1</sup>For those states with the same percent uninsured, the same ranking number is applied. In order to demonstrate rankings of 1-52, the rank number after the tied ranks are not consecutive numbers.



A significant racial disparity in health care coverage exists. In the U.S., 13.1% of white individuals and 17.3% of African Americans are uninsured (ACS, 2012a). In South Carolina, 15.0% of white individuals and 19.2% of African Americans are uninsured (ACS, 2012a).

Being unemployed also has a significant impact on insurance coverage. Over half (53.1%) of the unemployed in South Carolina are uninsured; 19.2% of employed individuals are uninsured (ACS, 2012a). This compares to 43.8% of unemployed individuals that are uninsured in the U.S. and 17.0% of employed individuals in the U.S. that are uninsured (ACS, 2012a). The ACS indicates that individuals with incomes under \$25,000 have the highest likelihood of being uninsured in South Carolina (25.9%) and in the U.S. (23.0%) (ACS, 2012a).

**Table 3: The Uninsured in the U.S. and South Carolina—  
Percent Uninsured by Household Income, 2012**

	United States	South Carolina
Under \$25,000	23.0%	25.9%
\$25,000 to \$49,999	21.2%	21.5%
\$50,000 to \$74,999	14.9%	14.2%
\$75,000 to \$99,999	10.0%	9.2%
\$100,000 and over	5.9%	6.5%

(Data Source: ACS, 2012a)

## The Uninsured in South Carolina

Based on the 2008-2012 five-year estimate of South Carolina counties, Jasper County has the highest percentage of uninsured for all ages (26.3%) and the highest percentage of uninsured for people ages 18 to 64 years (35.2%) (ACS, 2012b). The lowest percentage of uninsured for all ages is in McCormick County (10.7%) (ACS, 2012b). Table 4 identifies the rate of the uninsured by age group for each county in South Carolina.

**Table 4: The Uninsured in South Carolina Five-Year Data (2008-2012 Estimate)–  
Percent Uninsured by Age Group and County**

County of Residence	All Ages	Under 18 Years	18 to 64 Years	65 Years and Over*
Abbeville County	15.5%	8.9%	22.1%	0.6%
Aiken County	15.6%	9.1%	21.8%	0.6%
Allendale County	24.1%	11.4%	35.1%	1.0%
Anderson County	16.4%	9.4%	23.1%	0.2%
Bamberg County	18.7%	7.5%	27.4%	0.8%
Barnwell County	15.6%	4.2%	24.0%	0.0%
Beaufort County	17.3%	14.3%	25.1%	0.4%
Berkeley County	19.3%	14.0%	24.5%	0.7%
Calhoun County	14.7%	4.1%	22.1%	0.8%
Charleston County	16.5%	9.1%	21.9%	1.0%
Cherokee County	17.9%	10.6%	24.6%	0.5%
Chester County	15.4%	6.2%	22.7%	0.1%
Chesterfield County	18.8%	7.7%	27.2%	0.2%
Clarendon County	19.0%	9.2%	28.3%	0.4%
Colleton County	18.6%	8.9%	27.3%	0.1%
Darlington County	17.6%	8.0%	25.4%	0.3%
Dillon County	18.1%	4.5%	27.9%	0.2%
Dorchester County	14.9%	9.1%	19.9%	0.4%
Edgefield County	14.8%	12.1%	19.1%	0.0%
Fairfield County	13.4%	5.5%	19.4%	0.0%
Florence County	15.7%	6.8%	22.4%	0.4%
Georgetown County	22.3%	20.5%	30.5%	0.8%
Greenville County	16.6%	9.7%	22.5%	0.6%
Greenwood County	17.0%	5.9%	25.5%	0.3%
Hampton County	17.9%	11.2%	24.9%	0.0%
Horry County	22.5%	15.6%	30.8%	0.5%
Jasper County	26.3%	17.1%	35.2%	0.4%
Kershaw County	16.2%	8.1%	23.0%	0.5%
Lancaster County	17.4%	6.6%	26.1%	0.1%
Laurens County	16.8%	11.1%	22.8%	0.0%

County of Residence	All Ages	Under 18 Years	18 to 64 Years	65 Years and Over*
Lee County	17.3%	6.5%	25.6%	0.0%
Lexington County	14.4%	7.4%	19.8%	0.4%
McCormick County	10.7%	11.3%	15.8%	0.0%
Marion County	19.4%	4.7%	29.7%	0.4%
Marlboro County	18.6%	8.5%	27.1%	0.6%
Newberry County	15.3%	4.5%	23.0%	0.4%
Oconee County	16.7%	10.8%	23.9%	0.2%
Orangeburg County	20.3%	9.7%	28.8%	0.9%
Pickens County	13.9%	7.7%	18.6%	0.1%
Richland County	13.5%	6.4%	18.1%	0.6%
Saluda County	20.3%	5.9%	30.9%	1.0%
Spartanburg County	18.0%	12.4%	24.0%	0.5%
Sumter County	16.9%	7.6%	24.5%	0.6%
Union County	16.2%	8.5%	23.3%	0.0%
Williamsburg County	26.2%	25.9%	32.4%	2.5%
York County	14.7%	7.2%	20.2%	0.2%
South Carolina (Total)	16.9%	9.6%	23.3%	0.5%

(Data Source: ACS, 2012b)

\*Most Americans age 65 or older are covered by Medicare.

South Carolina is comprised of seven congressional districts. In comparing the uninsured rates, District Six has the highest percentage of uninsured for all ages (20.4%), and District Two has the lowest (13.7%) (ACS, 2012b). When looking at those under 18 years, District Six stands out with the highest percentage uninsured (11.8%) followed closely by District Seven (11.3%) (ACS, 2012b).

**Table 5: The Uninsured in South Carolina Five-Year Data (2008-2012 Estimate)–  
Percent Uninsured by Age Group and Congressional District**

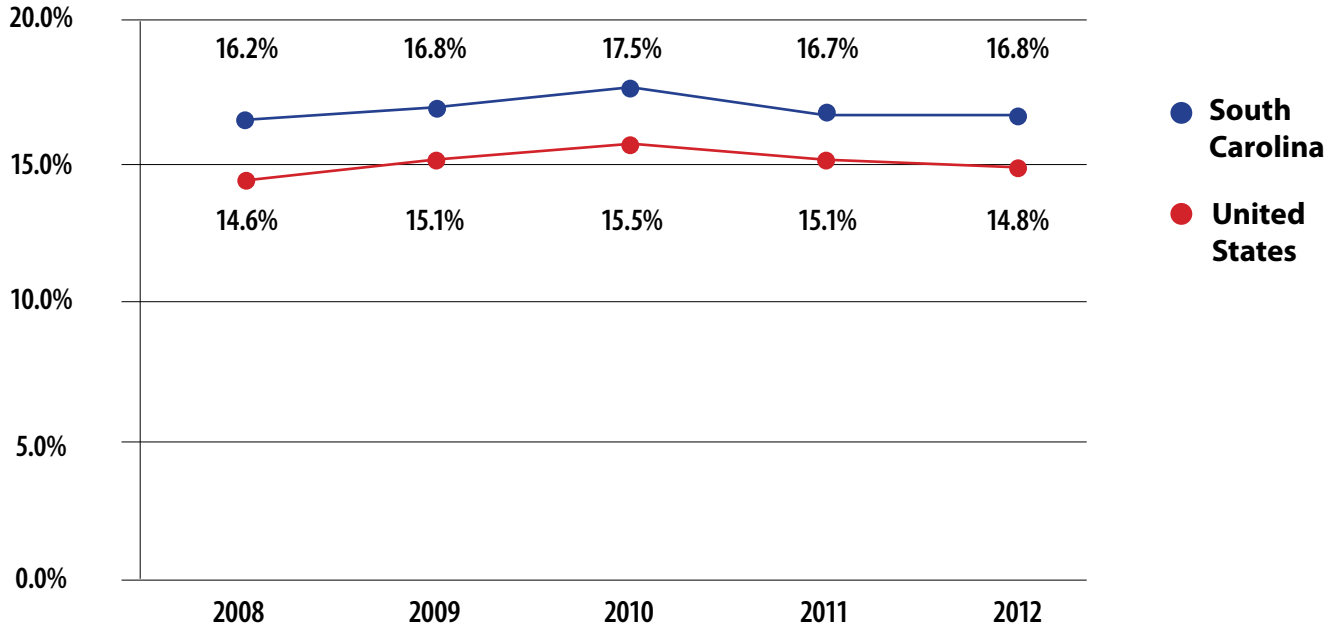
Congressional District	All Ages	Under 18 Years	18 to 64 Years	65 Years and Over*
Congressional District 1	15.6%	10.3%	20.9%	0.7%
Congressional District 2	13.7%	6.8%	19.0%	0.5%
Congressional District 3	16.0%	8.8%	22.4%	0.2%
Congressional District 4	17.1%	11.0%	23.0%	0.6%
Congressional District 5	15.7%	7.4%	22.4%	0.3%
Congressional District 6	20.4%	11.8%	27.4%	0.7%
Congressional District 7	19.8%	11.3%	27.9%	0.5%
South Carolina (Total)	16.9%	9.6%	23.3%	0.5%

(Data Source: ACS, 2012b)

\*Most Americans age 65 or older are covered by Medicare.

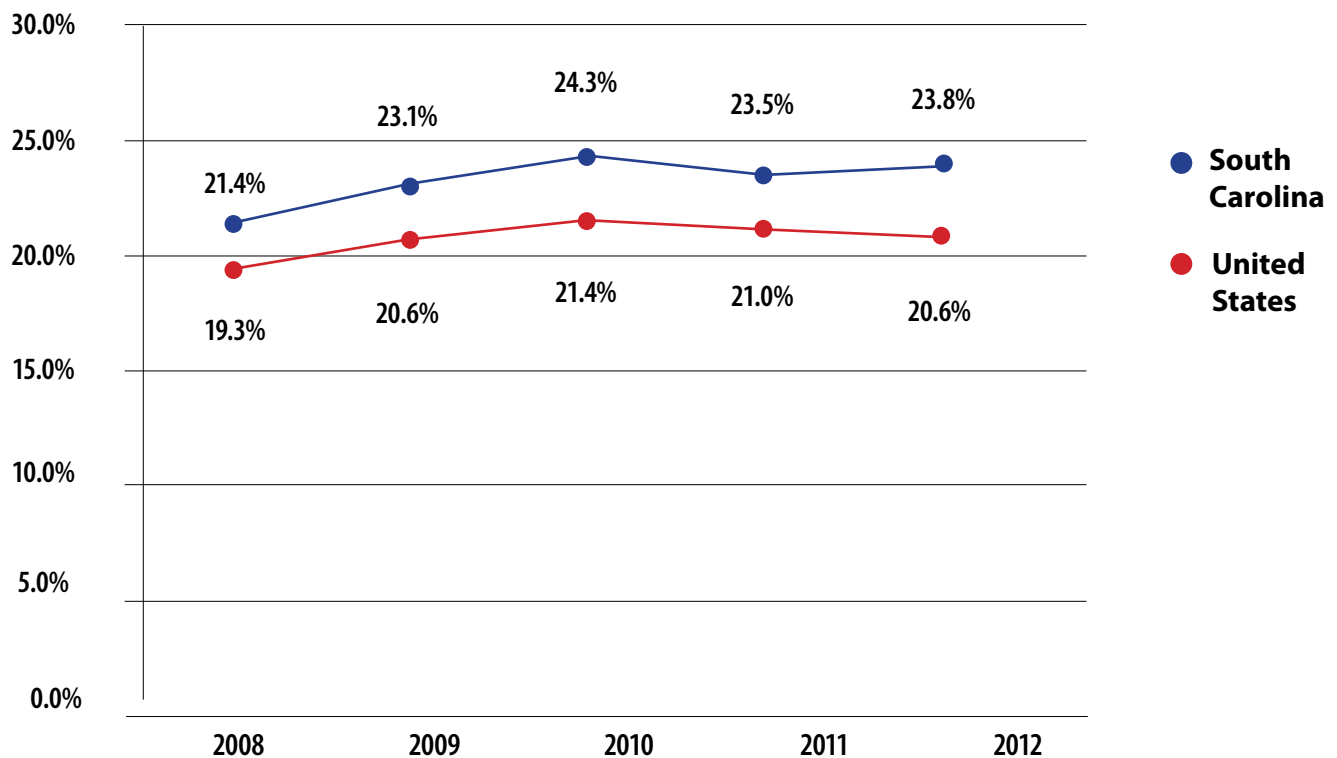
Longitudinal data demonstrates the change over time in the rates of the uninsured for South Carolina and the U.S. (see Charts 1 and 2). In 2012, the rate of the uninsured in South Carolina was 16.8%, higher than the 2008 rate of 16.2% (ACS, 2009-2012; State Health Access Data Assistance Center [SHADAC], 2008). When comparing rates to the U.S., a similar trend exists with an increasing percentage of the population being uninsured; in 2012, the rate was 14.8%, and in 2008, it was 14.6% (ACS, 2009-2012; SHADAC, 2008).

**Chart 1: The Uninsured in the U.S. and South Carolina:  
Percent Uninsured All Ages, 2008-2012**



(Data Source: ACS, 2009-2012; SHADAC, 2008)

**Chart 2: The Uninsured in the U.S. and South Carolina:  
Percent Uninsured Ages 18 to 64, 2008-2012**



(Data Source: ACS, 2009-2012; SHADAC, 2008)



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