

Survey of Washington Residents Denied Health Coverage

Final Summary
October 26, 2005



Introduction

Mail Survey

- WSHIP designed questions
- Gilmore formatted for self-administration
- Sample provided by WSHIP
- Return mail to WSHIP; Gilmore tracked returns and added key characteristics to response data file

Introduction, cont'd

- Survey time: July 8 – October 20
- 1,811 mailed out, 832 returns to date, 47% response rate (based on good addresses)

Respondent Profile

	2005	2003
Men	40%	37%
Women	60%	63%
Under age 35	22%	19%
35-44	15%	19%
45-54	27%	25%
55-64	37%	37%

Respondent Profile, cont'd

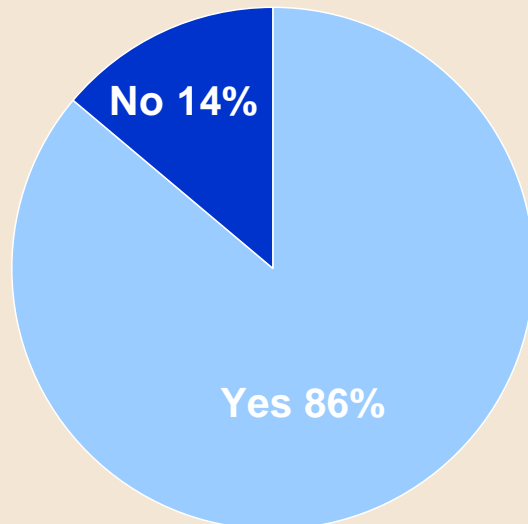
	2005	2003
Under \$18K HH income	28%	28%
\$18K-\$36K	34%	42%
Over \$36K	38%	30%
One-person HH	36%	37%
Two-person HH	40%	39%
Three-person HH	11%	12%
Four or more persons	13%	12%

FINDINGS

Most reported that they received WSHIP materials from the health insurer, but 14% reported that they did not. This is significantly fewer than those who did not in 2003.

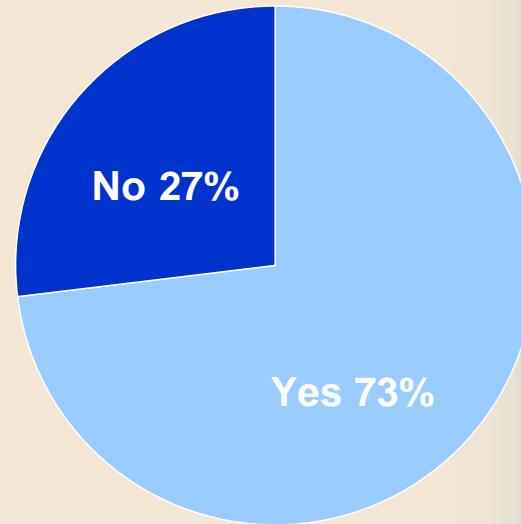
Q: When you received your denial letter from the insurance company, did you also receive a brochure and application to WSHIP (the Washington State Health Insurance Pool)?

2005



Base=805

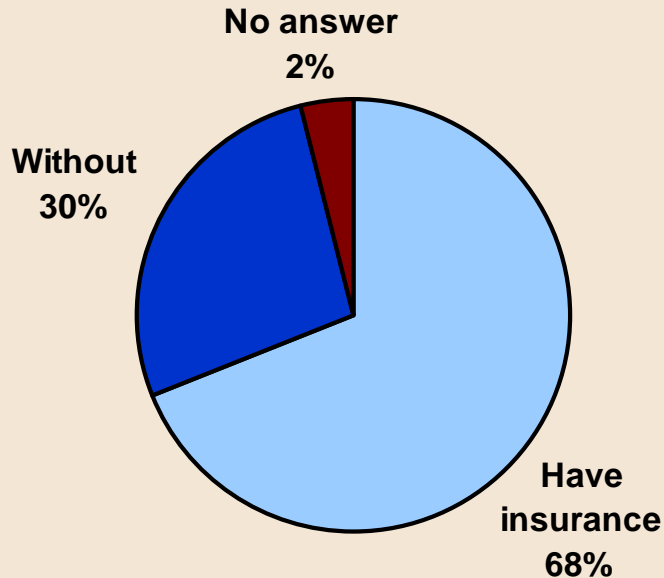
2003



Base=734

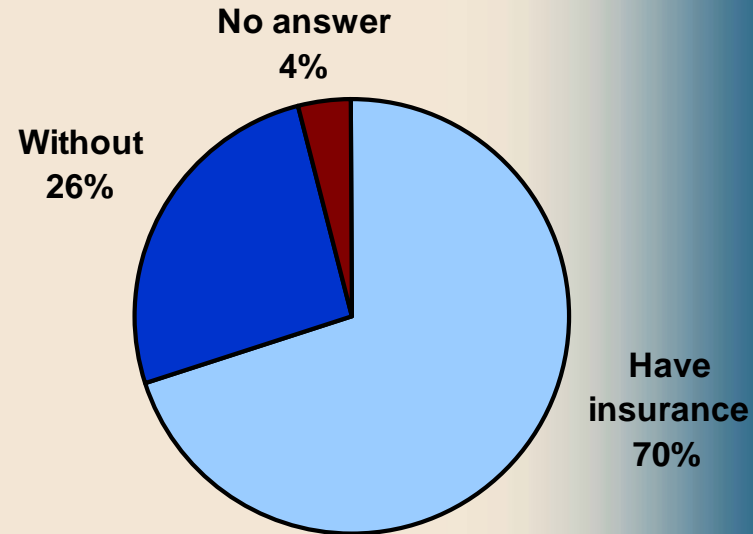
Three in ten remain with no health insurance, slightly but not significantly higher than in 2003.

2005



Base=832

2003



Base=780

Those who have enrolled in new insurance are now insured through:

- A different individual plan = 53%
- Employer or family member's employer = 32%
- Basic Health / Medicaid = 11%
- Medicare = 4%

Multiple responses allowed

Base=176

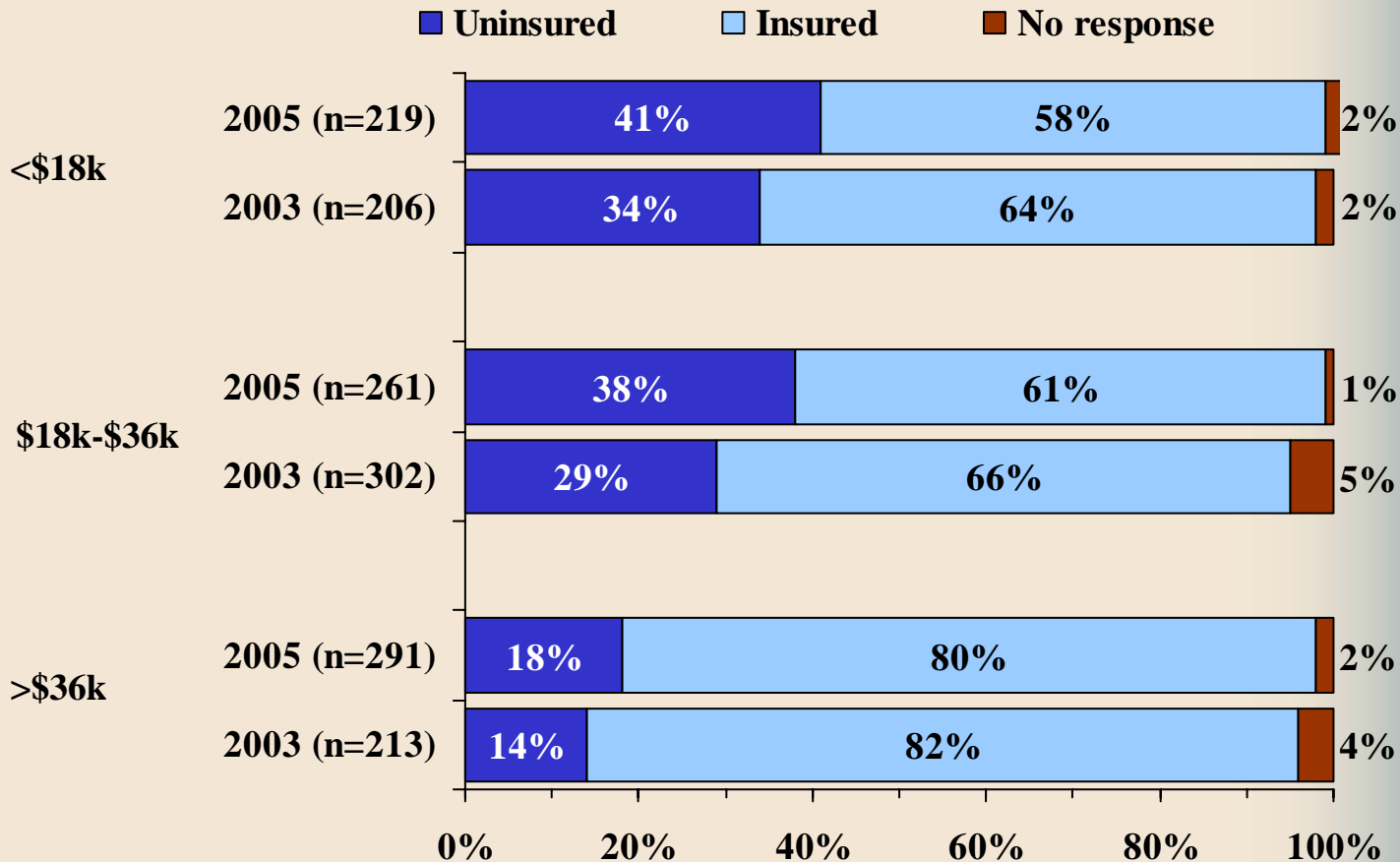
Those who are without insurance gave these reasons:

	2005	2003
WSHIP too expensive	60%	66%
Unaware of high risk pool availability	26%	31%
WSHIP application process was too confusing / difficult		
■ General	13%	NA
■ Didn't understand material	8%	7%
■ Cumbersome process	9%	7%
■ Too much info required on application	5%	4%
■ Other	11%	7%
Obtained health care another way	9%	8%
Prefer being uninsured than to be in public program	2%	2%
Don't need insurance now	1%	1%

Multiple responses allowed

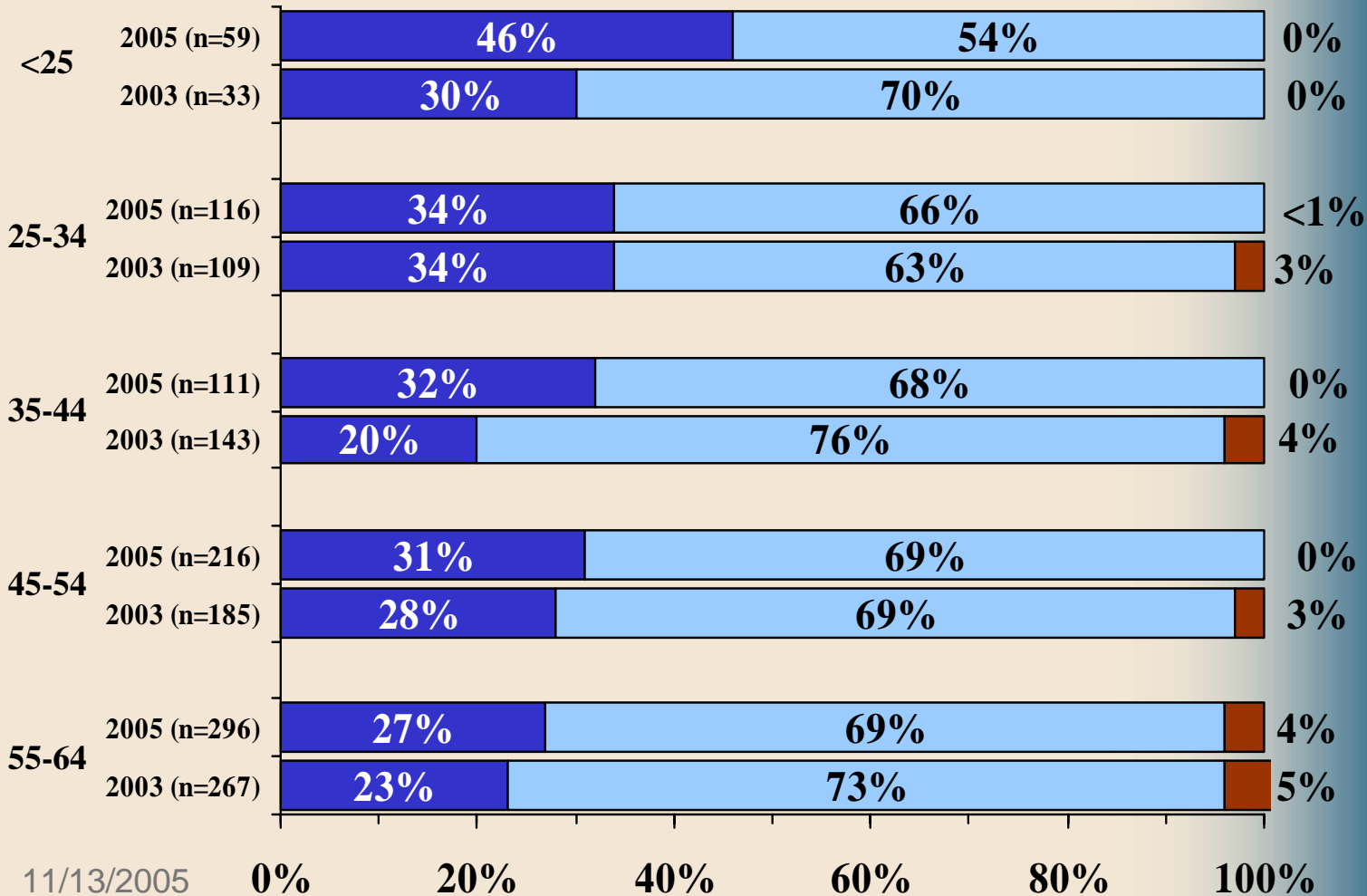
Base=231 Base=190

Health Insurance Status by Income



Health Insurance Status by Age Group

■ Uninsured ■ Insured ■ No response



Most are unwilling to “cost share,” although about one in three is amenable to a \$7,500/year deductible

Q: Would you be willing to ‘cost share’ one of these medical plan through one of the following arrangements: at the rate for your age, would you be willing to buy a plan with a \$7,500/\$10,000 deductible per year?

