### Report of Health Insurance Coverage of Nevadans, 1997



Legislative Counsel Bureau

> Bulletin No. 99-20

*April 1999* 

### REPORT OF HEALTH INSURANCE COVERAGE OF NEVADANS, 1997

**BULLETIN NO. 99-20** 

#### TABLE OF CONTENTS

	<u>Pa</u>	<u>ge</u>
Repor	t of Health Insurance Coverage of Nevadans, 1997	1
I.	Introduction	1
II.	Discussion of Survey Considerations	1
III.	Relevance of Health Insurance	2
IV.	The Uninsured in Nevada	3
V.	Concluding Discussion	4
VI.	Appendix A	
	Health Coverage of Nevadans, 1997  Prepared by The Center for Business and Economic Research	. 5

#### REPORT OF HEALTH INSURANCE COVERAGE OF NEVADANS, 1997

#### I. INTRODUCTION

In 1992, a study titled Report of Technical Advisory Committee to Study of Persons Not Covered by Health Insurance (Legislative Counsel Bureau Bulletin No. 93-22) was published. At that time, the study was directed by statute (Chapter 648, Statutes of Nevada 1991), and nonlegislative members were appointed to oversee it. During the 1997-1998 interim period, members of the Legislative Committee on Health Care (Nevada Revised Statutes 43913.200) determined a need to update the initial study, and based on the 1992 model, 28 nonlegislative members were appointed to serve in a consultative manner to members of the full health care committee.

As with the 1992 study, the 1997 study was conducted by staff of the Center for Business and Economic Research (CBER), University of Nevada, Las Vegas. With the assistance and guidance of R. Keith Schwer, Ph.D., executive director of the CBER, eight members of the expanded committee held one meeting to define the requirements for the updated study. These members, as well as other committee members, worked with Dr. Schwer through the course of the year to refine the study parameters and the final report. Further, ongoing status reports were made by representatives of the CBER.

This study was an analysis of health insurance availability in Nevada. Funding for this undertaking was provided through Section 87 of Senate Bill 427 (Chapter 550, *Statutes of Nevada 1997*), and the Legislative Counsel Bureau (LCB) retains the data rights.

The final report of the CBER, as well as the mail and telephone questionnaire and data tables, are included as appendices in this bulletin. The survey and study did not result in any legislative recommendations due to time considerations for the 1999 Legislature.

#### II. DISCUSSION OF SURVEY CONSIDERATIONS

The purpose of the survey was to determine the extent to which Nevadans have health insurance and to provide policymakers with data that might assist them in making critical decisions for citizens of the state. In discussing the proposed parameters of the survey, committee members were looking for a number of things:

- Of the people who do not have health insurance, what are the reasons they do not have health insurance?
- What specific subgroups of people do not have health insurance?

• Does a lack of health insurance imply that a person lacks health care?

Based on the concerns of the committee, the CBER designed a survey to answer these questions as well as other questions that staff of the CBER deemed might be important to the survey.

Some of the difficulties that are common with surveys of this magnitude include a general lack of responses as well as underreporting. To combat these issues, a number of steps were taken by the CBER to account for these problems.

- Because people generally do not like to respond to questions about their income and will often not report their actual income in a survey document, the survey was designed to assess income groupings. For example, people were asked to check the box that reflected their income range in \$5,000 increments, beginning at "under \$10,000" and concluding with "\$75,000 and over."
- People tend to underreport whether they receive Medicaid, and a weighting scheme was used to account for this underreporting.
- The survey included categories that are not considered traditional health insurance. These categories included Medicaid, Indian Health Service, and county assistance. This was done to account for individuals who might consider these entities as being forms of insurance. However, in the final uninsured number, these entities are included as "insured" when they should be reported as "uninsured" because these forms of coverage are not health insurance.
- To assess each individual's expected contribution to his insurance plan, we asked him how much money per month his household spent on health care insurance, and we asked him how much he would be willing to spend for insurance.
- The survey tried to assess whether people were getting some type of insurance coverage during a part of the year.
- To assess the effectiveness of their insurance plans, we asked them whether their "insurance" covered "all, most, some, or none" of their expenses.

Due to the variety of considerations, and the fact that the overall return rate of the survey was 18.2 percent, it may be problematic to make any specific recommendations from this data.

#### III. RELEVANCE OF HEALTH INSURANCE

Why is it necessary to study whether a person has health insurance? How does a person's lack of health insurance affect society? This section provides a brief discussion of the implications of having an insured population.

During the 1997 Legislative Session, members of the Nevada Legislature were asked to require that health insurance policies issued in the state provide coverage for specific health conditions and illnesses. The term that is used to refer to this practice is "mandated benefits." In addition to being asked to mandate certain benefits, legislators also dealt extensively with the regulation of managed care organizations. Other considerations for the Legislature include federal mandates. For example, the Legislature was asked to adopt a measure that would bring the state into compliance with the federal Health Insurance Portability and Accountability Act of 1996. Consequently, Assembly Bill 521 (Chapter 586, Statutes of Nevada 1997) was adopted to provide individuals with options to maintain health insurance when they change jobs, lose jobs, become self-employed, or take employment with a company that does not provide health insurance. One publication indicated that the purpose of this law was to increase the number of people who have health insurance and to assist others in maintaining health insurance.

Health insurance issues continue to dominate significant amounts of time for legislators because their constituents demand health coverage that is inexpensive and comprehensive. Every session of the Legislature brings topics, some new and some recurring, that are responses to developments in the health insurance industry. Additional considerations are brought forth by providers of health care. For example, as reported in the 1992 study:

All purchasers and providers of health care feel the impact of the uninsured problem. As the cost of caring for the uninsured increases, purchasers and providers in the system tend to shift the additional expenses onto the next buyer. For example, hospitals and physicians set their fees higher for insured patients to cover the cost of charity care or inadequate government reimbursement. Similarly, insurers charge employers more to offer employee health plans. As a result of their increased costs, employers pass the burden of these additional expenses to the employee through higher premiums, deductibles, and/or copayments. These cost-shifting maneuvers ultimately drive the costs even higher and further limit access for the uninsured.<sup>2</sup>

The report by the CBER provides additional information about the relevance of health insurance and health care.

#### IV. THE UNINSURED IN NEVADA

Beginning on page 27 of the CBER report are the results of the survey. The figures reported in this section report the rate of uninsurance for the "ever uncovered" group. This category is based on whether a person has gone without health insurance for one period of time during the past year.

The number reported as "ever uncovered" includes short-term lapses in health insurance coverage as well as long-term lapses in coverage. The long-term lapse category illustrates individuals who have been without health insurance for more than one year.

Based on these results, it appears that:

- 16. 1 percent of all adults (205,184 adults) in Nevada have been without health insurance for one period of time in the past year;
- 8.9 percent of all children (45,189 children) in the state have been without health insurance for one period of time in the past year; and
- Overall, the state's rate of uninsurance is 14.1 percent (250,373 people).

Additional tables that describe the various attributes of health insurance coverage are included in the report.

#### V. CONCLUDING DISCUSSION

The results of this survey and study should be compared to national data, and they should be kept in perspective given the response rates, particularly for the county level data. Each category, while taken individually, illustrates a specific problem; however, when taken in context of the whole, the picture may change significantly. For example, the report does not identify a specific profile of the uninsured. We know they are young (19-24 years of age), but we do not know how many people in this age group are employed and who work for employers that do not offer health insurance to their employees. We do not know how many of them are unemployed. We do not know how many of them have declined employer-sponsored insurance.

Further, based on the statistical tables included in the report, we may infer certain characteristics on persons who are uninsured. However, please note that data reported in the tables are not representative of citizens in the state as a whole. This data is reported as a percentage figure, but the percentage is that of **respondents to the survey**. The percentage is not that of all Nevadans.

Finally, please note that the report includes categories that are not traditionally considered "health insurance" in the number of people who have health insurance. The final numbers of people reported as "insured" include people on Medicaid, "county assistance," and "Indian health service." These are not forms of insurance; however, they are methods for one to obtain health care.

<sup>1. &</sup>quot;A Different Kind of 'New Federalism'? The Health Insurance Portability and Accountability Act of 1996," *Health Affairs*, May/June 1998, p. 25.

<sup>2.</sup> Report of Technical Advisory Committee to Study of Persons Not Covered by Health Insurance, Legislative Counsel Bureau Bulletin No. 93-22, October 1992, p. 5-6.

#### APPENDIX A

Health Insurance Coverage of Nevadans, 1997
Prepared by
The Center for Business and Economic Research

# Health Insurance Coverage of Nevadans, 1997

#### Prepared for

The Legislative Committee on
Health Care Concerning Update of Study
of the Uninsured in Nevada
(Nevada Revised Statutes 439B.200)

April 7, 1999



The Center for Business and Economic Research University of Nevada, Las Vegas

University of Nevada, Las Vegas

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The Legislative Committee on Health Care Concerning Update of Study of the Uninsured in Nevada (Nevada Revised Statutes 439B.200)

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April 7, 1999 (revising and updating report of Nov. 19, 1998)

#### **TABLE OF CONTENTS**

ACKNOWLEDGMENTS	xiii
EXECUTIVE SUMMARY	1
INTRODUCTION  Context: Scholarly Findings on Americans' Coverage and Care  Measurement Issues	17
ESTIMATES OF THE UNINSURED NEVADANS  Coverage Lapses of Adults  Coverage Lapses of Children  Coverage Lapses by Type of Household  Demographic Characteristics of Uninsured Adults  Age  Ethnic/Racial Background  Primary Employment Status  Primary Occupation  Education  County	30 31 32 34 35 37
HEALTH INSURANCE COVERAGE OF NEVADA'S ADULTS Reasons for Not Having Health Insurance Coverage Provision of Insurance Expenses Paid by Insurance Amount Nevadans Pay for Insurance Amount Uninsured Nevadans Are Willing to Pay for Coverage Dental Care Coverage	45 53 55
CHILDREN'S HEALTH INSURANCE COVERAGE  Provision of Insurance	61
NEVADA ADULTS' ACCESS TO MEDICAL CARE Frequency of Visits to Medical Facilities Reasons for Going to a Doctor Health Care Denial	71

HEALTH CARE OF ADULTS	74
NEVADA CHILDREN'S ACCESS TO MEDICAL CARE Frequency of Visits to Medical Facilities Reasons for Seeing a Doctor Health Care Denial of Children	79
HEALTH CARE OF CHILDREN	82
REFERENCES	85
SELECTIVE BIBLIOGRAPHY ON HEALTH INSURANCE AND HEALTH CARE Statistical Sources Reports and Interpretations Methodology	89 90
APPENDIX A: STATISTICAL PORTRAIT OF INSURED NEVADANS	98
APPENDIX B: STATISTICAL PORTRAIT OF UNINSURED NEVADANS	114
APPENDIX C: STATISTICAL PORTRAIT OF HEALTH AND HEALTH CARE UTILIZATION IN NEVADA	129
APPENDIX D: COUNTY-LEVEL STATISTICAL PORTRAIT OF HEALTH INSURAN IN NEVADA	ICE 161
APPENDIX E: MAIL AND TELEPHONE QUESTIONNAIRE SAMPLES Mail Questionnaire	
APPENDIX F: RESEARCH METHODOLOGY  Mail Survey  Pretest  Sampling Method for the Mail Survey  Representativeness and Weighting  Telephone Survey  Testing for Response Bias	. 251 . 251 . 252 . 254
APPENDIX G: PROFILE OF THE SURVEY RESPONDENTS  Demographic Characteristics of Adult Respondents	
APPENDIX H: NEVADA'S LEGISLATIVE COMMITTEE ON HEALTH CARE Legislative Members	

List of Schematics
List of Schematics
Schematic 1. Nevadans' Insurance Status, 1997
List of Boxes
Box 1. Scope of Employer-Sponsored Health Insurance in Nevada
List of Figures
Figure 1. Portion of Adults' Visits to Doctor's Office Covered by Health Insurance, 1997
Figure 2. Portion of Adults' Hospital Bills Covered by Health Insurance, 1997
Figure 3. Portion of Adults' Checkups/Preventive Services Covered by Health Insurance, 1997
Figure 4. Monthly Health Insurance Expenditures of Households, 1997 55
Figure 5. Sources of Households' Wholly Paid Health Insurance, 1997 56
Figure 6. Portion of Household Medical Expenses Covered by Health Insurance, 1997
Figure 7. Co-Payments per Doctor Visit of Adult Nevadans, 1997 57
Figure 8. Willingness to Pay for Household Health Insurance, 1997 59
Figure 9. Willingness to Pay for Children's Health Insurance, 1997 59

Figure 10. Portion of Children's Doctor Visits Covered by Health Insurance, 1997
Figure 11. Portion of Children's Hospital Bills Covered by Health Insurance, 1997
Figure 12. Portion of Children's Checkups/Preventive Services Covered by Health Insurance, 1997
Figure 13. Portion of Children's Dental Expenses Covered by Health Insurance, 1997
Figure 14. Average Number of Adults' Medical Visits (Past 6 Months), 1997
Figure 15. Reasons for Not Getting Medical Care, Uninsured Nevadans, 1997
Figure 16. Perceived Quality of Health of Adults in Household, 1997 74
Figure 17. Medical Conditions Adult Nevadans Have Had at Some Time, 1997
Figure 18. Average Number of Children's Medical Visits (Past 6 Months), 1997
Figure 19. Most Frequent Reasons for Children's Doctor Visits, 1997 80
Figure 20. Perceived Quality of Health of Children in Household, 1997 82
Figure G.1. Reported Age Distribution of Adults in Household, 1997 261
Figure G.2. Reported Racial Identification of Adults in Household, 1997 261
Figure G.3. Primary Occupation of Adults in Household, 1997
Figure G.4. Primary Employment Status of Adults in Household, 1997 263
Figure G.5. Years of Education of Adults in Household, 1997 263
Figure G.6. Reported Annual Household Income, 1997 264
Figure G.7. Respondents' Years Lived in Nevada, 1997

Figure G.8. Type of Dwelling of Respondents, 1997
Figure G.9. Marital Status of Respondents, 1997 266
List of Tables
Table 1. Percentage of Working-Age Adult Nevadans with Health Care Insurance Coverage: UNLV Survey, 1997, and U.S. Behavioral Risk Factor Surveillance System (BRFSS), 1995
Table 2. Percentage Distribution of Nevada Households by Current Health Insurance Coverage for All Members by Household Category, 1997 32
Table 3. Status of Adult Insurance Coverage by Age, 1997
Table 4. Status of Adult Insurance Coverage by Racial/ Ethnic Group, 1997
Table 5. Status of Adult Insurance Coverage by Primary Employment, 1997. 36
Table 6. Status of Adult Insurance Coverage by Primary Occupation, 1997 . 38
Table 7. Status of Adult Insurance Coverage by Education, 1997 39
Table 8. Status of Adult Insurance Coverage by County, 1997 41
Table 9. Percentage of Uninsured Nevadans Citing Reasons for Lack of Health Insurance Coverage, 1997
Table 10. Provision of Adult Nevadans' Health Insurance (Generally Covered), 1997
Table 11. Provision of Nevada Children's Health Insurance, 1997 62
Table 12. Average Number of Visits to Medical Facilities in Past 6 Months by Status of Insurance Coverage, 1997 69
Table 13. Nevada's Health Care Resources, 1997-99 70
Table 14. Adult Nevadans' Most Frequent Reason for Going to a Doctor during the Past 12 Months, 1997

Table 15. Medical Conditions Adult Nevadans Currently Have, 1997 77
Table 16. Reasons for Not Getting Medical Care for Nevada Children, 1997 81
Table 17. Medical Conditions Nevada Children Currently Have, 1997 84
Table A.1. Periods of Coverage, Adults, 1997
Table A.2. Sources of Health Insurance Coverage of Nonelderly Adults, by Source, 1997
Table A.3. Sources of Health Insurance Coverage of Nonelderly Adults, by Race: White, 1997
Table A.4. Sources of Health Insurance Coverage of Nonelderly Adults, by Race: Nonwhite, 1997
Table A.5. Sources of Health Insurance Coverage of Nonelderly Adults, by Sex:  Male, 1997
Table A.6. Sources of Health Insurance Coverage of Nonelderly Adults, by Sex: Female, 1997
Table A.7. Sources of Health Insurance Coverage of Nonelderly Adults, by Income: Under \$30,000, 1997
Table A.8. Sources of Health Insurance Coverage of Nonelderly Adults, by Income: Over \$30,000, 1997
Table A.9. Sources of Health Insurance Coverage of Nonelderly Adults, by Employer Size: Fewer Than 25 Employees, 1997
Table A.10. Sources of Health Insurance Coverage of Noneiderly Adults, by Employer Size: More Than 25 Employees, 1997
Table A.11. Sources of Health Insurance Coverage of Nonelderly Adults, by Occupation: Nonhotel/Nongaming, 1997
Table A.12. Sources of Health Insurance Coverage of Nonelderly Adults, by Occupation: Hotel/Gaming, 1997

Table A.13. Sources of Health Insurance Coverage of Nonelderly Adults, by Primary Employment Status: Hotel/Gaming, 1997	С
Table A.14. Periods of Coverage, Children, 1997	1
Table A.15. Sources of Health Care Coverage, Children, 1997	1
Table A.16. Sources of Health Care Coverage, Children by Age and County, 1997	2
Table A.17. Sources of Health Care Coverage from Households with Less Than \$30,000 Income per Year, Children by Age and County, 1997 11	
Table B.1. Reasons for Lack of Health Insurance Coverage, All Adults Uninsured for All Year, 1997	5
Table B.2. Reasons for Lack of Health Insurance Coverage, All Adults Uninsured for Part of Year, 1997	5
Table B.3. Lack of Health Insurance Coverage by Period of Lapse, All Adults Uninsured for at Least Part of Year, 1997	6
Table B.4. Nonelderly Adults Uninsured for Full Year by Race and Gender, 1997	7
Table B.5. Nonelderly Adults Uninsured for Part of Year by Race and Gender, 1997	7
Table B.6. Nonelderly Adult Insured for All of Year by Primary Employment, 1997	8
Table B.7. Nonelderly Adult Uninsured for Part of Year by Primary Employment, 1997	8
Table B.8. Nonelderly Adult Uninsured for Part of Year by Primary Employment Status, 1997	9
Table B.9. Nonelderly Adult Uninsured for Part of Year for Nonhotel/Nongaming Occupations, 1997	9
Table B.10. Nonelderly Adult Uninsured for All of Year for Nonhotel/Nongaming Occupations, 1997	20

	B.11. Nonelderly Adult Uninsured for Part of Year for Hotel/Gaming Occupations, 1997	120
	B.12. Nonelderly Adult Uninsured for All of Year for Hotel/Gaming Occupations, 1997	121
Table	B.13. Uninsured Children During Past Year by Age and County, 1997 1	121
Table	B.14. Uninsured Children During Part of Past Year by Age and County, 1997	122
Table	B.15. Uninsured Status by Coverage of Children by Age and County, 1997	123
Table	B.16. Nevada Children Uninsured for Part of Year by Income and County, 1997	123
Table	B.17. Nevada Children Uninsured during Past Year by Household Income and County, 1997	124
Table	B.18. Distribution of Uninsured Children by Household Income by County and Age, 1997	124
Table	B.19. Distribution of Uninsured Children by Age and Household Income by County, 1997	125
Table	B.20. Distribution of Children with a Lapse in Health Insurance during Past Year by Age and Household Income by County, 1997	127
Table	C.1. Self-reported General Health Quality of Nevada Adults, by Race, Ethnicity, and Sex, 1997	130
Table	C.2. Nevada Adults Who Answered One of the Medical Condition Questions, by Race, Ethnicity, and Sex, 1997	130
Table	C.3. Medical Conditions of Nevada Adults, by Race, Ethnicity, and Sex, 1997	131
Table	C.4. Most Frequent Reasons for Seeking Health Care by Nevada Adults, by Race, Ethnicity, and Sex, 1997	133

Table C.5. Self-reported Health Quality of Nevada Adults by Annual Household Income, 1997
Table C.6. Average Rate of Utilization by Nevadans by Reason for Lacking Coverage by Insurance Coverage Status, 1997
Table C.7. Average Number of Visits of Uninsured Nevadans by Reported Health Status, 1997
Table C.8. Average Number of Visits of Insured Adult Nevadans by Reported Health Status, 1997
Table C.9. Average Number of Visits by Adult Nevadans Uninsured with Short Lapse by Reported Health Status, 1997
Table C.10. Average Number of Emergency Room Visits by Adult Nevadans by Coverage Status and Source of Coverage, 1997
Table C.11. Average Number of Emergency Room Visits by Short-term Uninsured Adult Nevadans by Reason for Lacking Coverage and by County, 1997
Table C.12. Average Number of Emergency Room Visits by Adult Nevadans Uninsured for One Year of More by Reason for Lacking Coverage and by County, 1997
Table C.13. Average Fraction of Adult Nevadans Who Were Unable to Get Health Care by Reason, Coverage Status, and County, 1997 14
Table C.14 – Nevada: Scope of Health Insurance Coverage of Insured Adults by Provider, 1997
Table C.14 – Carson City: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997
Table C.14 – Churchill: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997
Table C.14 – Clark: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

Table	C.14 – Douglas: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	145
Table	C.14 – Elko: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	146
Table	C.14 – Esmeralda: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	147
Table	C.14 – Eureka: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	148
Table	C.14 – Humboldt: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	149
Table	C.14 – Lander: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	150
Table	C.14 – Lincoln: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	151
Table	C.14 – Lyon: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	152
Table	C.14 – Mineral: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	152
Table	C.14 – Nye: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	153
Table	C.14 – Pershing: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	154
Table	C.14 – Storey: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	155
Table	C.14 - Washoe: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	155
Table	C.14 – White Pine: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997	156

Table C.15. Reason Unable to Get Health Care for Child, 1997 156	
Table C.16. Reason Unable to Get Health Care for Child Insured Throughout the Past Year, 1997	
Table C.17. Reason Unable to Get Health Care for Child Insured Part of the Past Year, 1997	
Table C.18. Reason Unable to Get Health Care for Child Uninsured for All of the Past Year, 1997	
Table C.19. Children's Medical Condition by Insurance Coverage Status, 1997	
Table C.20. Percentage Distribution of Willingness to Pay for Household Coverage by Household Income, 1997	)
Table C.21. Percentage Distribution of Willingness to Pay for Coverage of Children by Household Income, 1997	)
Table C.22. "How Much Money per Month Does Your Household Spend for Health-Care Insurance?" by Expenditure Category, 1997 160	)
Table D.1. Distribution of Adult Nevadans Uninsured for Full Year by Age and Household Income, 1997	<b>)</b>
Table D.2. Distribution of Adult Nevadans Insured for Part of Year, 1997 162	)
Table D.3. Distribution of Adult Nevadans Insured for All of Year, 1997 162	2
Table D.4. Distribution of Adult Nevadans Uninsured for All of Year by County, 1997	3
Table D.5. Distribution of Adult Nevadans Uninsured for Part of Year by County, 1997	5
Table D.6. Distribution of Adult Nevadans Insured for Full Year by County, 1997	7
Table D.7. Distribution of Adult Nevadans Insured for Full Year by Source of Coverage and County, 1997	9

Table D.8. Distribution of Nonelderly Adult Nevadans Insured for Full Year by Gender, Race, and County, 1997
Table D.9. Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with Insurance Coverage for Part of Year, by Reason for Lacking Coverage and by County, 1997
Table D.10. Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reason for Lacking Coverage and by County, 1997 179
Table D.11. Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997
Table D.12. Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997
Table D.13. Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997 219
Table F.1. Percentage of Nevadans with Health Insurance (Weighted and Unweighted), 1997
Table F.2. T-Test of Phone and Mail Means for Variable: "Adult Covered Continuously throughout the Year"
Table F.3. T-Test of Phone and Mail Means for Variable: "Adult Not Covered at All during the Past Year"

#### **ACKNOWLEDGMENTS**

In conducting this study we have compiled a long list of people who have contributed. Senator Ray Rawson provided guidance and leadership. The comments, questions, clarifications, and participation of Nevada's Legislative Committee on Health Care (Senator Raymond Rawson [Chair], Assemblywoman Vivian L. Freeman [Vice Chair], Senator Bernice Mathews, Senator Maurice E. Washington, Assemblywoman Barbara S. Buckley, and Assemblyman Jack D. Close, Sr.) helped the project reach for greater understanding of Nevada health care issues. Ms. Marla Williams of the Nevada Legislative Counsel Bureau provided invaluable support.

Ms. Peggy Jackman headed the Center's survey efforts. More than 20 students worked on the mail and telephone surveys. Eddie Rivera conducted bilingual surveys. Mike Green, Martin Boyett, Jie Sun, and Jun Suk Lee entered and verified more than 15,000 surveys. Bob Potts supervised data entry and verification and completed the sample stratification portion of the analysis. Bob Potts and Keith Schwer conducted the statistical analysis. The writing and editing effort was borne by Bruce Pencek and Rennae Daneshvary. Their tenacity and uncompromising dedication contributed significantly to this study.

This project has been sustained by the involvement of many, and we acknowledge our indebtedness.

R. Keith Schwer Director

#### **EXECUTIVE SUMMARY**

Nevada's strong economic growth and cost-saving shifts in health insurance coverage (not likely to continue) have resulted in health insurance coverage improvements since our 1992 study of Nevadans' health care and insurance. In general, full-time employment and health insurance coverage go together. As a result, the percentage of the population covered with health insurance throughout 1997 rose to 83.9 percent of all adults and 91.1 percent of all children. Our findings are based on mail and telephone surveys of 15,364 Nevada households during 1998.

Households with children were somewhat more likely to have all members covered. Approximately 80 percent of all Nevada households currently have health insurance coverage for all household members. In addition, we found the percentage of insurance among adults increased with age. Adults 65 years of age and older were the least likely to incur a lapse in coverage.

Nevada has one of the nation's most urban populations – by far, most residents live in the Las Vegas and Reno metropolitan areas – yet it is at the same time one of the more rural states of the U.S. as measured by population density. We found the rural and urban characteristics of the Silver State did not have a great effect on the degree to which Nevadans are covered with health

insurance. In particular, five rural counties (Esmeralda, Storey, Lander, White Pine, and Lyon) had the highest percentage of population (in excess of 20 percent) that were not covered at some time during the past year. Similarly, five rural counties (Lincoln, Eureka, Elko, Douglas, and Churchill) were among those with the lowest percentage (less than 15 percent) not covered at some time during the past year. We found very little difference between Nevada's metropolitan areas.

We estimate that 250,373 Nevadans at some time during 1997 were without health insurance coverage. Of the uninsured we found 45,189 were children and 205,184 were adults. Most of the uninsured adults work; only 45,551 were unemployed. Of the uninsured working adults, most held permanent jobs, were employed by firms with seven or more employees, and worked 30 hours or more per week. The three most often-cited reasons for lack of health insurance coverage were expense, lack of employer-sponsored coverage, and respondents being between jobs.

Most Nevadans have health insurance provided through their work, union, or through another household member's work or union, accounting for 79.8 percent of all adults who were covered at some time in 1997. Medicare and Medicaid account for coverage of 18.3 percent of adults. Only 8.3 percent of adults buy health insurance directly.

About three-fourths of children's health insurance in Nevada is provided

through an adult's work. Checkups and other preventive services were less likely to be covered than office visits or hospital bills. About three-fourths of insured children have dental care coverage, though dental bills were less completely covered than other forms of health care. In addition, more than two-thirds of children's health insurance covers at least some immunizations.

From estimates of the average number of visits to medical facilities, we found that a lapse in coverage is likely to result in a reduction in the number of visits to urgent-care centers and doctors' offices but increased use of community clinics. Also, lapses in health insurance coverage reduced the use of emergency rooms and increased outpatient visits, whereas long-term lapses (being without coverage for one year or more) showed exactly the opposite pattern.

The most common medical conditions for adult Nevadans were seasonal allergies, chronic allergies or sinus troubles, and back problems. Not surprisingly, these were the most common reasons cited for visiting a doctor. Check-ups or sports physicals, ear infections, colds, sore throats, and allergies were the most frequent reasons for children's doctor visits. Among Nevada's children, parents and guardians reported that 90 percent perceived their children's health as excellent or very good.

#### INTRODUCTION

Health care, especially health care financing, has been high on the national policy agenda throughout this decade. Research has shown that Americans with health insurance are more likely than their uninsured counterparts to see their doctors and use hospitals. If having health insurance implies getting health care, does a lack of health insurance — whether a total lack of coverage or a mismatch between one's medical needs and the terms of one's coverage — imply doing without health care? What portions of the population are uninsured? In what respects are they inadequately insured? What patterns or relationships might there be among different demographic and economic groups, their health insurance coverage, and their health? Public policy makers, insurance

<sup>&</sup>lt;sup>1</sup>On the national level, the presence of health insurance coverage has been regarded as the strongest indicator of a person's access to health care. Mueller, Patil, and Ullrich (1997) summarize two decades of research drawing the association, noting that the uninsured: (1) make fewer visits to physicians, (2) are less likely to have seen a doctor in the previous 12 months (even when analysts control for health status, functional status, and demographic characteristics), (3) are far less likely to have access to regular sources of care (an important indicator of access to preventive medicine), and (4) face the greater risks attendant upon delaying or forgoing care. These conclusions are seconded in analyses of various national health surveys, notably Rowland, Lyons, Salgonicoff, and Long (1994), using the 1993 Current Population Survey; McNeil (1995), using the 1990-92 Survey of Income and Program Participation; Berk, Schur, and Cantor (1995), using the 1994 Robert Wood Johnson Access to Care Survey; and Weinick, Zuveckas, and Drilea (1997), using the 1996 Medical Expenditure Panel Survey. Brown, Bindman, and Lurie (1998) summarize the methods and findings of nearly five dozen studies since 1983 on the consequences of uninsurance.

providers, health care workers, and ordinary citizens alike want to understand the scope, nature, and costs of health care and coverage.

The national debate about health care and insurance has been reproduced in Nevada. In a 1992 study commissioned by the Nevada Legislature, the Center for Business and Economic Research (CBER) at the University of Nevada, Las Vegas, concluded that approximately 19 percent of Nevadans lacked health coverage, and federal estimates were even higher. The present study extends and refines our knowledge of Nevadans' health insurance coverage and health status, with special emphasis on children, as the fastest-growing state enters the new millennium.

Both CBER studies are based on statewide surveys that are more extensive and representative than those relied on by federal estimates. The emphases have changed somewhat, however. Whereas earlier we sought to detail Nevadans' opinions about and satisfaction with their health care and insurance, here we have gathered much more-refined information about health conditions, health care consumption, and insurance, particularly regarding children. These data permit us to speak better to the problems of coverage adequacy and underinsurance. Moreover, the present data will allow the analysis of health care and insurance on a county-by-county basis.

#### Context: Scholarly Findings on Americans' Coverage and Care

Availability of health insurance is the strongest indicator of an American's ability to receive health care, but it is not the only indicator, and access to coverage does not in itself mean that a person will be healthy.

"Generally speaking, the uninsured are more likely to be young, unmarried minority adults with family incomes below 200 percent of the poverty level who never graduated from high school," write Brown et al. (1998: 178) in a summary of the literature on the consequences of uninsurance. Therefore, they add, "the methodology used to assess the effects of uninsurance on people's health must be able to separate the effects of uninsurance from the effects of race and poverty."

McNeil's (1995) study is among the most detailed in analyzing the relationships among personal characteristics, health care utilization, and insurance coverage. Insurance coverage explains the frequency of visits to doctors and, somewhat less fully, the frequency of overnight hospital stays. Hence, notably, people who have gone for 24 months without coverage were the least likely to have received medical care in those settings.

Among other variables to account for use of health care resources, McNeil found that health status and, to a lesser degree, disability were very strongly related to utilization: people who think themselves less healthy are more inclined

to visit physicians and hospitals. The continuously insured, moreover, were much more likely to have high health ratings and a low prevalence of disability. Not surprisingly, age was another indicator of utilization, though its association with insurance coverage is not linear. Women were more likely than men to make medical visits and slightly more likely to be insured. Residents of western and midwestern states spent the fewest nights in hospitals, though Westerners were second only to Northeasterners in number of doctor visits. Westerners and Southerners were much less likely to have had two years of continuous health insurance coverage. Residents of metropolitan areas were more likely to receive health services than residents outside metropolitan areas, though nonmetropolitans were more likely to be insured than central-city residents. Insurance and income are very strongly related, the more affluent were more likely to be insured. While McNeil found that the poorest Americans were the least likely to see a doctor, he found no clear relation between poverty and hospitalization.

Nationwide surveys, and studies based on them, however, present "black box" problems in their applicability to subnational populations, whether those populations are defined by political boundaries such as states or counties or by sociological characteristics such as race. For example, in their analyses of hospital use in small geographic areas, Carlisle et al. (1995) and Hofer et al. (1998) noted that socioeconomic status (which considers years of education along with income) was significant. The Carlisle (1995) study, moreover, noted

distinctive patterns of usage along racial and ethnic lines in a large urban center. (See also Feiburg's [1998] analysis of the use of race and ethnicity variables in nationwide characterizations of health utilization.) Mueller, Patil, and Boilesen (1998) found that racial and ethnic minorities in rural areas were less likely than whites to use physician services, though insurance remained the preponderant determinant of utilization.

In a county-level examination of hospitalization in Michigan, Hofer and associates (1998) found that the effect of socioeconomic status (SES) varied with patients' age. SES had its greatest significance among patients aged 25-44, becoming less significant for older patients, though health status somewhat mitigated the effect of income and schooling as an indicator of health care utilization among adults overall. Hofer et al. (1998) noted that evidence suggests that poor people defer treatment more frequently than more affluent patients, utilizing hospitals more frequently as their conditions become more severe.

Carlisle and associates (1995) studied patterns of use for surgical procedures in Los Angeles County, California, concluding that patients' ethnicity and/or socioeconomic status were the predominant variables in explaining differences in the frequency of surgeries from one ZIP code to another. For six of the eight procedures studied, residents of more affluent ZIP codes were more likely to receive surgery. The researchers are careful to note, however, that the wealth or SES alone would not necessarily account for the lower utilization in

poorer zones. Availability of health insurance or alternative income sources, along with access to transportation or childcare are likely to have their effects. So too, Carlisle et al. (1995) note, that cultural factors, such as different groups' willingness to seek surgery and the willingness of health providers to offer it to members of different race or ethnicity could also have effects.

Carlisle et al. (1995) take issue with the literature on geographic patterns of health care utilization, noting that most studies have either concentrated on demographically homogenous rural areas or on international comparisons. Such studies obscure the effects of diversity in socioeconomic status, ethnicity, and culture within the populations studied – an important shortcoming in such studies' applicability to cosmopolitan, urban centers. In their study of Los Angeles, Carlisle and associates found, "ethnicity by itself should be considered a major factor explaining the geographic variation in use of various surgical procedures in this major urban area. This finding is independent of the effect of income, of the effect of markers for conditions that might stimulate performance of the procedures, and of the effect of the supply of health services" (1995: 39).

Access to health insurance has been treated as an enabling characteristic of health care. Long and Marquis (1993) note that although most Americans receive their health coverage through their employers, such coverage is not uniformly distributed across the workforce. Seasonal occupations such as agriculture (and to a lesser degree construction, business/repair, and retail) are less

likely to enjoy employer-sponsored coverage. Similarly, small firms and those employing low-wage and part-time workers are less likely to offer coverage and to accept it when it is available. These observations are borne out in data compiled by the National Center for Health Statistics (1997).

However, Coburn et al. (1998) find that rural workers and firms behave as their urban counterparts do, with comparable likelihoods of employer-sponsored health coverage – once one adjusts for rural firms' smaller sizes and lower wages. Such risk characteristics of the small group market are much more significant in accounting for the higher barriers to employer-sponsored health coverage than uniquely rural factors, such as potential information deficits, distinct business cultures, or differences in the availability of free care.

Using the mere fact of access to insurance as a shorthand indicator of health care has been criticized on several grounds, both as regards coverage and as regards care.

Mueller, Patil, and Ullrich (1997) note that static measures of insurance coverage in rural and urban areas converged between 1987 and 1990. However, they emphasize, patterns in lapses of coverage and the utilization of health care have not. Among other things, rural Americans are less likely to get their insurance through their employers, inasmuch as rural employers tend to be fewer and smaller. Their study of Nebraskans found that residents of frontier-rural counties (that is, counties with fewer than six inhabitants per square mile)

had longer spells without coverage than their urban counterparts and used physicians more frequently upon gaining coverage.

Conversely, urban Nebraskans' usage of physicians decreased when they gained insurance. The researchers somewhat tentatively suggest that this difference may be explained in a few ways: by the more disruptive effect of spell length on rural patients' regularly scheduled doctor visits and/or on preexisting-condition clauses in their insurance contracts; by differences in the availability of free clinics in urban areas and of lower physician fees in less populous ones; and by cultural factors such as rural self-reliance and pride. Moreover, they note, rural residents, including the uninsured, are more likely to have usual sources of care.

In a related study, Ortega, Mueller, and Metrokas (1995) found that self-reported acute and/or chronic health problems were no more frequent among uninsured adult Nebraskans than among the state's insured adult population. As an indicator of health – and by extension, as an indicator of demand for and adequacy of health services – for a given income, age, and employment type, the effect of common environment and life style appeared to outweigh that of coverage. Rural/urban residency, race, education, marital status, and working status were not statistically significant, though sex approached significance, women being more likely to report health ills.

However, they noted a significant difference between private and public

insurance: Medicare and Medicaid were associated with ill health – not surprising, inasmuch as poverty and age are associated with ill health – though only Medicare was related to self-reported chronic maladies. The authors of the Nebraska studies were careful not to suggest that their findings be generalized beyond the other Great Plains states.

Just as having access to care is no indicator of the adequacy or appropriateness of the care received (Brown, Bindman, and Lurie, 1998), a person's health needs will not necessarily coincide with what his or her insurance will pay for. An Agency for Health Care Policy and Research Web page, "Improving Health Care for Rural Populations," (1998) summarizing AHCPR-funded research, notes that rural and urban residents are equally likely to lack health coverage and that *under*insurance is as much a problem as uninsurance. Nearly a third of rural Americans report that their health is only fair-to-poor and nearly half report a major illness. Traumatic injury is more common and the risk of death higher. Yet rural residents average fewer physician contacts a year, and rural hospitals are shifting to an outpatient model of care.

In surveying barriers to health care, Weinick, Zuveckas, and Drilea (1997) note that 11.6 percent of U.S. families reported experiencing difficulties or delays in obtaining care, the difficulties often affecting both the insured and the uninsured. Of them, nearly 60 percent cited actual cost; nearly 20 percent cited insurance-related reasons such as insurance-company refusals to cover,

approve, or pay for procedures, exemptions for preexisting conditions, and doctor refusal of the plan; with the remainder of barriers including transportation, physical obstacles, child-care difficulties, lack of time or information, and refusal to provide medical services.

While the uninsured (including families in which some members were covered) were most likely to encounter barriers to care, subjective health status and ethnicity and race also made a difference. Those reporting fair or poor health were nearly twice as likely (nearly 18 percent) to encounter care difficulties, delays, or denials. Hispanics were more likely to be refused care than whites, who were slightly more likely to be refused than blacks; Hispanics were also more likely to be unable to afford care. Hanson (1998) finds that children of parents who do not use medical resources are themselves less likely to get medical care, even if they are insured. She contends, therefore, that insured children of uninsured parents are likely not to enjoy the access to care their insurance would otherwise provide.

In the era of managed care, preventive medicine has been put forth as an important investment. In their study of coverage in Missouri, Hagdrup, Simoes, and Brownson (1997) contrast traditional measures of insurance adequacy with a measure that emphasizes coverage for preventive care. By traditional measures, which treat undercoverage as a person having either no health plan but no cost barrier to care or as having a plan but also a cost barrier, 22 percent of

the state was underinsured. Using the measure that assesses coverage adequacy by either its degree of coverage for some preventive services or the person's ignorance regarding preventive coverage, the rate nearly trebled. Inadequacy of coverage, the researchers found, was significantly associated with age, frequency of exercise, marital status, routine checkups, and for women, mammography screening.

In general, the importance of health insurance to access to health care appears to apply to children as well as to adults. Stoddard, St. Peter, and Newacheck (1994), for example, found that children without health insurance are significantly less likely to go to a physician for common childhood maladies when a visit is reasonably indicated. The analysts controlled for age, sex, family size, race/ethnicity, region of the United States, urban or rural location, and family income. Lave et al. (1998) found that the extension of health insurance to children without it led to a higher utilization of physicians and dentists, a decrease in foregone care and the use of emergency rooms, and a reduction in family stress. Mangione-Smith and McGlynn (1998) note the evidence that children with Medicaid coverage receive better care than uninsured children do, but that it is unknown whether the care they receive is of the same quality as privately insured children receive; they also note that some studies suggest that Medicaid children are more likely than the privately insured to present in emergency rooms.

A Families USA Foundation study of 1995-96 SIPP data (1997) undercuts stereotyped assumptions about the characteristics of uninsured children. Nationally, the annual incomes of half of the children who ever went without health insurance were in the \$15-25,000 range (1991 dollars; \$17,280-28,800 in 1997 dollars); nearly one-fifth of the families of uninsured children had household incomes even higher. More than two-thirds of uninsured children lived with a married parent; of the children who were uninsured for the full two years, more than three-quarters lived with a married parent. More than half of the children who lacked insurance for at least one month were white, nearly a quarter Hispanic, a fifth black, though minority group members were disproportionately represented among the long-term uninsured. Nine out of ten uninsured children were in families in which the head of household worked for at least one month in the two-year study period; nearly four in ten of those who were uninsured for the full time had parents who worked full-time for the entire period. Families USA concludes that most uninsured children are in families that lack employersponsored health coverage but do not qualify for Medicaid; the expansion of public health insurance for children has not offset the relative decline in employer-sponsored insurance, even after taking into account children who are formally eligible for public insurance but who do not avail themselves of it.

Despite the evident clarity of such findings, the relationships among insurance status, other factors, and health quality are especially problematic in

the case of children. Children's health care lacks a "conceptual framework for monitoring health care that takes into account the unique problems and requirements faced by children" (Association for Health Service Research, 1997. See also McGlynn and Halfan, 1998). First, children's health issues have simply been studied less than adults, except in respect of childhood immunization. Second, establishing baselines for what is normal health and successful medical intervention has proven very thorny.

The methods used to analyze and evaluate adults' health, care, conditions, and insurance cannot be readily applied to children (Mangione-Smith and McGlynn, 1998; Szilagi and Schor, 1998). By nature, children's and adolescents' bodies are continually changing, so static and point-in-time measures of young people's health, individually or categorically, are inappropriate, especially in view of how children of the same age will be at different stages of development in different respects. For example, while it is intuitively clear that preventive health care is especially important to long-term health (and, concomitantly, to efficient use of health resources), it has proven very difficult to establish criteria by which insurers, health providers, and policy makers can determine the success and relative importance of various preventive care efforts.

In addition, the young show "differential morbidity." That is, the type, prevalence, and severity of medical problems differ between children and adults.

Among other things, this fact makes it difficult for analysts to approach consen-

sus on what data to gather and how to interpret it. Most children, most of the time, enjoy good to excellent health, suffering many minor diseases. Relatively few suffer from deadly ones, though, nonmedical health problems such as accidents, are relatively more common among the young, and their treatment is disproportionately costly. Thus, such objective measures of medical outcomes or general health as mortality and morbidity rates or expenditures cannot be used except in extremely large population samples.

Finally, children are dependent. Data gathered on children's conditions are almost always filtered through adults. Parents and other caretakers, on the one hand, and health professionals, on the other, may assess a child's conditions, needs, and appropriate medical responses differently, and these may diverge from the judgments of third parties who pay the bills or recommend policy.

### **Measurement Issues**

National-level surveys of health insurance status and access to medical care are blunt instruments for understanding the health and insurance situations and needs in individual states. Most states' policies rely on national data sources, such as the frequently used Current Population Survey (CPS) conducted by the U.S. Bureau of the Census for information on health insurance coverage. (Gold, Burnbauer, and Chu, 1996. For summaries of the principal national

surveys, see the appendix to Brown, Bindman, and Lurie, 1998.) Using the March 1996 CPS, 15.6 percent of Americans, and an identical percentage of Nevadans, were uninsured during 1996. In contrast, the National Health Interview Survey reported that after adjusting for age, 16.1 percent of the nation's civilian noninstitutionalized population less than 65 years had lacked health insurance; the rate within the western states was 18.1 percent (National Center for Health Statistics, 1998, Table 133).

Researchers have cautioned, accordingly, that national uninsured estimates, including the Census, can be affected by measurement issues that account for discrepancies among databases (Lewis, Ellwood, and Czajka, 1998; Liska, Brennan, and Bruen, 1998). For example, the Medical Expenditure Panel Survey (MEPS), conducted by the U.S. Department of Health and Human Services' Agency for Health Care Policy and Research (AHCPR), reports the nation's uninsured at 17 percent during the first half of 1996, which is slightly higher than CPS estimates.

Lewis, Ellwood, and Czajka (1998) in their review of the literature on the uninsured, identify four measurement issues: time frame, imputation of health insurance coverage, undercoverage of the population, and Medicaid underreporting. Regarding the first issue, responses to length of coverage may vary depending how the question is asked and how it is interpreted. Estimates will differ if respondents were asked if they are currently insured or if they had been

insured continuously throughout the past year. That is, some reports of uninsurance measure the rate at particular moments, whereas others present averages over one or more years.

The second issue addresses whether adjustments were made for Medicaid enrollment underreporting, which raises the apparent rate of uninsurance. Underreporting may occur due to respondents': 1) not knowing that they are covered by Medicaid, 2) not desiring to identify coverage due to the stigma associated with public-assistance programs, or 3) not currently receiving health services. The third issue, imputing health insurance coverage, reflects some analysts' choice to calculate the number of uninsured as the residual of those reporting coverage – that is, respondents who do not report coverage are classified as uninsured rather than as missing. Lastly, undercoverage of the population is the result of missing housing units in the sampling frame and missing persons within the sampled households.

The applicability to nationwide samples to Nevada is especially problematic. The state has a small but very fast-growing population, so that the samples of the state population used in the various national surveys are likely to be too small to be useful to state policy makers, even if one sets aside problems of divergent methods and timeliness. (See Gold, Burnbauer, and Chu, 1996; Lewis, Ellwood, and Czajka, 1998; Marsteller et al., 1998; Schur, Good, and Berk, 1998.) Moreover, Nevada is at once a very urban and a very rural state.

Data collected in its metropolitan centers may not reflect nor be applicable to the very low population densities of most of its counties.

Many states have used state-level data as well as relevant portions of national data. The most common form has been population-based insurance data that have been described as dubious, although 29 states use some form of it (Gold, Burnbauer, and Chu, 1996). Fewer than 20 states had conducted state surveys as of 1997. The quality of these data in some cases, moreover, has been questioned because of the nonrandomness of the samples.

California, notably, conducts regular and comprehensive statewide surveys on health insurance coverage using random sampling procedures, and therefore offers an example of effective state-collected data. A joint effort by the School of Public Health at the University of California, Berkeley, and the UCLA Center for Health Policy Research, *The State of Health Insurance in California,* 1996, is the first in a series of annual studies. While in many respects a model of state-level analysis, its application to Nevada is limited by the many differences between the Golden and the Silver States.

### Scope of This Study

In order to gather detailed Nevada data, the CBER conducted two surveys to ensure a representative sample of state residents: an extensive mail survey and a shorter telephone survey. (See Appendix E for copies of surveys and

Appendix F for a discussion of methodology.) The survey combines elements of two widely used approaches to the effects and correlates of insurance: reporting of Nevadans' health status and utilization and reporting of indicators that are considered likely to mark health problems, such as poor access to care. (For a comparison of the advantages and disadvantages of both approaches, see Brown, Bindman, and Lurie, 1998.)

The present UNLV survey overcomes three of the measurement issues often characteristic of national surveys and the nonrandomness issue characteristic of some state surveys. First, regarding time frame, the UNLV survey asks respondents if they were covered continuously throughout the year, if they were covered continuously during the past three months, during the past six months, during the past nine months, and if they were covered on and off during the past year. Thus, we could determine not only whether individuals were covered but also the duration of coverage.

Unfortunately, in many of the mail survey responses, adults indicated that they were covered for the full previous year but also for some fraction of it.

Because of this ambiguity, we report percentages of the covered population in two ways. In reaching the findings reported in the narrative discussion of statewide results, we chose to exclude those responses that reported more than one period of coverage for each person in the household. However, for the detailed data in the appendices, we used the coverage periods as reported rather than

introduce more assumptions than necessary about our respondents. These different ways of choosing which responses to count altered the findings by roughly 2 percent. For several reasons – including the characteristics of people who respond to surveys (or fail to), ambiguities in responses, respectable but divergent methods for extrapolating from statistical data, and the charged political atmosphere surrounding health policy – we have tried to present our findings in more than one light. Hence not only the separate representations of data with multiple-response problems, already mentioned, but also our use of new categories, "generally covered" and "ever uncovered," that place short-term coverage lapses in more- and less-optimistic perspectives instead of loading the findings toward one side.

The second measurement issue affecting other surveys, imputing health coverage, is not an issue in our study of Nevada, for respondents were directly asked if they were not covered by health insurance during the past year. We dealt with the third measurement issue, representativeness, by means of an extraordinarily large sample. Using an extensive mail survey sent in three mailings to randomly selected households in Nevada's 17 counties, followed by a briefer telephone survey, ensured that the results did not suffer from lack of randomness, undercoverage of the population, or insufficient sample size. The findings in this report reflect the responses of 15,364 households, reporting on 26,201 adults and 8,324 children.

However, the fourth measurement issue, underreporting of Medicaid, is difficult to overcome. While we are confident that our weighting of coverage estimates in light of the state's known Medicaid rolls – which had a marked effect in the case of children – is an improvement on previous estimates, we must add a cautionary note: these are estimates, which will vary to some degree if other weighting systems are applied to our data. Until the stigma attached to social-assistance programs has been lifted, and respondents know of their eligibility status for Medicaid – there are several different Medicaid programs, with different eligibility requirements and benefits packages – this issue will plague general surveys. Moreover, the Nevada Check-Up program, providing health insurance to the children of the uninsured working poor, took effect after nearly all our data were gathered. Thus while our data provide a baseline for judging the success of the program, they must be read as a snapshot of a health insurance context that the Check-Up program is presumably already changing.

Using sample results to generate estimates for the state required us to apply a weighting scheme in order to reflect known characteristics of the state's residents. A common technique in survey research, the use of weights introduces certain assumptions. We assumed a state population of 1,779,850, the state demographer's estimate for 1997. Mail survey data were weighted using estimates of the population by age, gender, race, and county; upon comparison of survey responses with state-reported Medicaid registrations, we additionally

weighted by Medicaid status in reaching our findings for persons younger than 19 years. In addition, we performed a telephone survey to test the representativeness of the mail survey's answers by population segments that are often underrepresented in mail surveys. The telephone surveys were neither as detailed nor as numerous as the mail surveys, and their results were not weighted. (The description of the weighting scheme is presented in Appendix F.) Results of this supplemental survey paralleled those of the mail survey roughly 95 percent of the time, across age, racial/ethnic, and gender categories.

Inasmuch as survey questions asked respondents to report on the previous year – and some asked specifically about 1997 – we further assumed that respondents based their replies primarily on their circumstances in 1997 (even though, strictly speaking, a large part of the period on which they reported fell in 1998). Accordingly, tables are labeled as 1997 data; saying "1997/98" or, rather ambiguously, "1997-98" would decrease clarity without a commensurate increase in utility.

This report begins with a narrative description of several salient dimensions in our statewide data: Nevada's uninsured population (both adults and children), an in-depth analysis of Nevadans' responses to questions about health insurance coverage, their willingness to pay for health insurance, and the health status of household members. Appendices A-D present state- and county-level statistical data. Tables in Appendix A deal with the characteristics of the insured

population; those in Appendix B detail the uninsured.<sup>2</sup> Appendix C presents data relating to Nevadans' health status and their utilization of health care. Appendix D presents in greater detail data relating insurance status to other characteristics of the population for each of the state's counties. Appendices A-D were generated directly by the SPSS computer statistics package, eliminating the possibility of error in transcribing data, albeit with a number of esthetic and readability shortcomings, particularly in column headings. The research methodology for the mail and telephone surveys is presented in Appendix F; profiles of the survey respondents are in Appendix G. Tables and figures in the appendices are numbered serially within each appendix, preceded by the appendix letter (thus, Figure G.1 immediately follows Figure 20 in the Table of Contents).

<sup>&</sup>lt;sup>2</sup>These tables, where possible, follow the pattern of the Urban Institute's authoritative *State-Level Databook on Health Care Access and Financing*, 3d. ed. (Liska, Brennan, and Bruen, 1998), which is based on 1994-95 CPS samples for each state.

### **ESTIMATES OF THE UNINSURED NEVADANS**

This section discusses the duration of lapses in health insurance coverage among Nevada's adults, children, and households. Schematic 1, "Nevadans' Insurance Status, 1997," represents both optimistic and pessimistic renderings of the scope of Nevada residents' health insurance coverage. The left ("generally covered") side treats insurance coverage as the proverbial half-full glass, aggregating those who reported any health coverage in the previous year; the right ("ever uncovered") side looks upon health insurance as if the glass were half empty, pulling together all who reported any gaps in their coverage.

#### **Coverage Lapses of Adults**

To assess the status of health insurance coverage of Nevada adults, we asked respondents a series of questions in both the mail and the telephone surveys:

- 1. Were any adults covered continuously throughout the year?
- 2. Were any adults covered continuously during the past three months?
- 3. Were any adults covered continuously during the past six months?
- 4. Were any adults covered continuously during the past nine months?
- 5. Were any adults covered on and off during the past year?
- 6. Were any adults not covered at all during the past year?

#### Schematic 1

### Nevadans' Insurance Status, 1997

(Results weighted and adjusted for multiple responses)

### Nevada residents: 1,779,850

1,270,962 adults 508,888 children

## Generally covered

1,168,357 (91.9% of all adults) 505,784 (99.4% of all children) 1,674,141 (94.1% of all Nevadans

### Ever uncovered

205,184 (16.1% of all adults) 45,189 (8.9% of all children) 250,373 (14.1% of all Nevadans)

### insured full year

1.065.778 (83.9% of all adults) 463.699 (91.1% of all children) 1,529,477 (85.9% of all Nevadans)

### Short-term lapses. Long-term lapse.

102,579 (8.1% of all adults) 42.085 (8.3% of all children) 144,664 (8.1% of all Nevadans)

102,605 (8.1% of all adults) 3.104 (0.6% of all children) 105,709 (5.9% of all Nevadans)

### Covered last 6 months

16,720 (1.3% of all adults) 4.629 (0.9% of all children) 21,349 (1.2% of all Nevadans)

#### Covered last 3 months

16,926 (1.3% of all adults) 14.603 (2.9% of all children) 31,529 (1.8% of all Nevadans)

### Covered last 9 months

18,669 (1.5% of all adults) 7.702 (1.5% of all children) 26,371 (1.5% of all Nevadans)

### On and off coverage

50,264 (4.0% of all adults) 15,151 (3.0% of all children) 65,415 (3.7% of all Nevadans)

\*Lapses: "short-term" includes periods less than one year; "long-term" includes at least the preceding year

Regarding the first question, the majority (83.9 percent) of adults (persons 19 years of age or older) were covered by health insurance continuously throughout the year. In arriving at this estimate of coverage, we assumed that all persons age 65 or older receive at least some coverage under Medicare (though they might not have been covered in months preceding their 65<sup>th</sup> birthdays).

Questions 2 through 4 assessed lapses in health insurance coverage during the past year. Survey responses to these questions indicated that 2.9, 2.4, and 2.2 percent of the adult population were covered continuously for the previous nine, six, and three months, respectively. Adjusting for multiple responses, we find the rates for these lapses become 1.5, 1.3, and 1.3 percent, respectively. Question 5 asked if respondents had been covered on and off; 3.1 percent responded affirmatively; adjusted, the rate increased to 4.0 percent. Lastly, we find that 8.1 percent of the state's adults were not covered by health insurance during the past year. Schematic 1 summarizes the adjusted results.

Among persons age 19-64 (working age), our survey finds 81.9 percent covered by health insurance during the past year. An additional 8.9 percent were covered at least part of the year – a short-term health insurance lapse. The remaining 9.2 percent of working-age adults incurred a lapse of a year or more in their health insurance coverage.

Our findings yield a smaller percentage of nonelderly adults insured all year, but also a larger percentage with short-term lapses, than the Nevada

findings reported by the 1995 Behavioral Risk Factor Surveillance Survey.

BRFSS, a Federal Centers for Disease Control telephone survey, used a much smaller sample than ours. See Table 1.

Table 1

### Percentage of Working-Age Adult Nevadans with Health Care Insurance Coverage: UNLV Survey, 1997, and U.S. Behavioral Risk Factor Surveillance System (BRFSS), 1995

Health Insurance	UNLV, 1997 (adult =	U.S. BRFSS, 1995 (Adult = 18-64 years)			
Status	19-64 years)	Nevada	U.S.		
Insured full year	83.8	85.2	86.5		
Short-term lapse	8.1	5.6	4.2		
Long-term lapse	8.1	9.2	9.3		
Number of observations	19,850	1,435	NA		

Short-term lapse: uninsured on and off or for 3-9 months Long-term lapse: uninsured continuously for one year or longer

Source: "State-Specific Prevalence of Lapses in Health Care Insurance Coverage – United States, 1995," Mortality and Morbidity Weekly Report 47 (4) (Feb. 6, 1998), Table 1.

### Coverage Lapses of Children

To assess the status of health insurance coverage of Nevada's children, parents/guardians were asked a series of questions identical to those asked of adults. Regarding continuous coverage throughout the year, children were reported covered at a higher rate (91.1 percent) than adults (83.9 percent); in 1992, 76.5 percent were continuously covered and 81 percent insured at the time of the survey. Short-term lapses in coverage varied slightly: 1.9 percent reported coverage during the past nine months (1.5 percent, adjusted), 0.9 (0.9) percent during the past six months, and 2.4 (2.9) percent during the past three months. Although 2.4 (3.0) percent of the children were reported covered on and off during the past year, slightly more than half of one percent were not covered at all during the past year. See Schematic 1.

In addition to the problem of multiple responses noted in the discussion of adults' short lapses, note that our survey treats responses for dependent 18-year-olds among those for children, whereas other studies, depending on their choice of federal government data sets, may count them among adults. This difference in definition has the effect of raising the apparent rate of children's uninsurance in Nevada, and lowering the reported young-adult rate.

Using different methodology, the U.S. Census Bureau (Bennefield, 1998) found that 14.8 percent of the nation's under-18 population lacked health insurance: poor children were the least likely to be insured, with poor, Hispanic chil-

dren going uninsured at twice the national rate (29.9 percent), followed by poor, white children (25.2 percent), and black children (19.7 percent).<sup>3</sup>

National uninsured rates, according to the 1996 National Health Interview Survey, were 11.9 percent for civilian children younger than 6 and 14.1 percent for children 6-17; an overall rate of child uninsurance of 13.4 percent (National Center for Health Statistics, 1998, Table 133).

### Coverage Lapses by Type of Household

The percentage distribution of households by current health insurance coverage for all members by type of household category is summarized in Table 2. Households with children are somewhat more likely to have all members covered. Approximately 80 percent of all Nevada households have current health insurance for all members. The percentage of households covered by insurance is slightly greater in households with children (81.4 percent) and households with children and one adult (80.1 percent).

<sup>&</sup>lt;sup>3</sup>Weigers, Weinick, and Cohen (1998) report slightly smaller percentages for that year, but report a pattern of coverage that is consistent with these studies.

Table 2 Percentage Distribution of Nevada Households by Current Health Insurance Coverage for All Members by Household Category, 1997					
	Current Health Insurance for All Members (%)				
Household Category	Yes	No			
All households	79.6	20.4			
Households with children	81.4	18.6			
Households with children and only one adult	80.1	19.9			

### **Demographic Characteristics of Uninsured Adults**

This section details the additional analyses (cross-tabulations) that were conducted to investigate health insurance coverage by age, racial/ethnic group, primary employment status, primary occupation status, and education.

#### Age

In general, coverage increases with Nevadans' age. As a group, adults 19-24 years of age were the most likely to incur a lapse in their health insurance coverage. (See Table 3.) Although 63.9 percent were covered continuously throughout the year, 16.3 percent incurred a short-term lapse (between three to nine months and on-and-off-again coverage) and an additional 19.8 percent incurred a long-term lapse (one year or longer). Adults 65 years of age and

older, on the other hand, were the least likely to incur a lapse in coverage – 94.9 percent were covered continuously throughout the previous year.

Nationally, 21.2 percent of adults ages 18-44 and 12.1 percent of adults ages 45-64 were uninsured at some time in 1996; only 0.7 percent of persons 65 and older were without health insurance (National Center for Health Statistics, 1998, Tables 133, 134).

		Tal	ole 3			
St	atus of Adu	it Insuranc	e Coverag	e by A	ge, 1997	
		<u>Statu</u>	s of Insurance	Coverag	<u>e</u>	
Age	Insured Continuously (%)	Uninsured Short-Term Lapse (%)	Uninsured Long-Term Lapse (%)	Total (%)	Generally Covered (%)	Ever Uncovered (%)
19-24	63.9	16.3	19.8	100	80.2	36.1
25-34	79.3	10.5	10.2	100	89.8	20.7
NV average	83.9	8.1	8.1	100	92.0	16.2
35-44	84.4	8.2	7.4	100	92.6	15.6
45-54	86.5	6.5	7.0	100	93.0	13.5
55-64	87.0	5.9	7.1	100	92.9	13.0
65 and older	94.9	3.6	1.5	100	98.4	5.2
l						

### These column headings will be used in tables throughout this section:

- Insured continuously: insured continuously during the past year
- Uninsured short-term: uninsured from three to nine months or on and off again
- Uninsured long-term: uninsured one year or more
- Generally covered: insured continuously and uninsured short-term
- Ever uncovered: uninsured or at least one lapse in coverage during the past year

### Ethnic/Racial Background

Table 4 provides a breakdown of insurance coverage of adults by racial or ethnic group. Nevada's Native Americans were the least likely to be continuously insured; slightly more than one-fourth went without coverage for at least part of the year. White Nevadans were the most likely to be consistently insured. African-Americans were the second-most covered racial group (82.6 percent were continuously covered) but also the second-most likely group to suffer long-term coverage lapses (12.4 percent). Asians/Pacific Islanders and Hispanics (an ethnic category that cuts across race distinctions) resembled each other, trailing whites and African-Americans in continuous coverage, leading in short-term lapses, and in the middle for long-term lapses.

Our findings for ever-uncovered Nevadans contrast favorably with the generally higher National Health Interview Survey nationwide figures for 1996, which report uninsured rates of 15.4 percent for whites, 19 percent for blacks, 18.6 percent for Asians/Pacific Islanders, and 31.6 percent for Hispanics (irrespective of race or origin) (National Center for Health Statistics, 1998, Table 133).

Status of A	Adult Insura		ble 4 rage by R	acial/	Ethnic Gro	up, 1997
		Stat	us of Insuran	ce Cove	erage	
Race/Ethnicity	Insured Continuously (%)		Uninsured Long-Term Lapse (%)	Total (%)	Generally Covered (%)	Ever Uncovered (%)
White NV average	84.2 83.9	8.0 8.1	7.8 <b>8.1</b>	100 100	92.2 92.0	15.8 16.2
African- American	82.6	5.0	12.4	100	87.6	17.3
Hispanic (of any race)	78.9	12.5	8.6	100	91.4	21.1
Asian/Pacific Islander	76.3	14.8	8.9	100	91.1	23.7
American Indian	74.9	9.5	15.6	100	84.4	25.1

#### Primary Employment Status

In general, full-time employment and insurance coverage go together.

Table 5 summarizes insurance coverage by primary employment. Nearly 95 percent of full-time employees were covered for at least three months; more than 86 percent were covered continuously for the year. Not surprisingly, an even larger portion of retired Nevadans, irrespective of age, were covered. Homemakers and students were only slightly more likely to be uncovered. Among part-time employees, nearly nine adult Nevadans in ten were covered for at least three months of the previous year, and somewhat more than eight in ten of the self-employed. Even among the unemployed, about two-thirds reported that they

were insured for at least three months and nearly half reported having been continuously insured.

Conversely, half the unemployed Nevadans, and a slightly larger proportion of those in training programs, were uninsured at some point in the year.

Strikingly, so were nearly one-third of the self-employed, closely followed by part-time employees. Nearly a quarter of Nevadans' adult students lacked health coverage at some point in the year. More than one-eighth of Nevada's full-time employees reported going without health insurance. Less than one retiree in ten reported any lapse in coverage.

		Tal	ole 5			
Status of A	Adult Insura	nce Cover	age by Prir	nary E	Employmer	nt, 1997
	Status of Insurance Coverage					
	Insured	Uninsured	Uninsured			Ever
Primary Employment	Continuously (%)	Short-Term Lapse (%)	Long-Term Lapse (%)	Total (%)	Generally Covered (%)	Uncovered (%)
Retired without employment	94.1	3.9	2.0	100	98.0	5.9
Retired with part-time work	93.5	2.5	4.0	100	96.0	6.5
Employed full time	86.5	8.3	5.2	100	94.8	13.5
Homemaker	86.5	6.3	7.2	100	92.8	13.5
NV average	83.9	8.1	8.1	100	92.0	16.2
Student	77.0	13.7	9.3	100	90.7	23.0
Part-time em- ployee	71.6	10.2	18.2	100	81.8	28.4
Self-employed	71.1	9.4	19.5	100	80.5	28.9
Currently not employed	49.5	15.7	34.8	100	65.2	50.5
In a training program	48.2	16.3	35.5	100	65.5	51.8

#### Primary Occupation

Public employees report the most stable health insurance coverage, with 98 percent in the "generally covered" category; hotel/gaming management, general gaming work, and professional/managerial were the other categories reporting generally covered rates in excess of 95 percent. More than one-fourth of the respondents in the following sectors reported doing without coverage for some part of the year: hotel food and beverage, general service works, sales, and construction. Similarly, adults employed in services, construction, and hotel/gaming food and beverage are the most likely to incur a long-term lapse in health insurance coverage, with rates exceeding 15 percent. See Table 6. Four of the five occupational sectors most likely to be associated with short-term coverage lapses are service-related: hotel/gaming food and beverage, general services, sales, general hotel work (same rate as technical/trades), followed by health care, construction, and general gaming work. Homemakers ranked somewhat better than average for period of health coverage.

Table 6 Status of Adult Insurance Coverage by Primary Occupation, 1997 Status of Insurance Coverage Insured Uninsured Uninsured Ever Primary Continuously Short-Term Long-Term Total Generally Uncovered Occupation (%) Lapse (%) Lapse (%) (%) Covered (%) (%) Management 93.4 3.3 3.3 100 6.6 96.7 (hotel/gaming) Public employee/ Active armed 93.1 4.9 2.0 100 98.0 6.9 forces Professional/ 90.0 5.9 4.0 100 95.9 9.9 Managerial Mining/Agriculture 88.3 5.8 5.9 100 94.1 11.7 Homemaker 0.88 5.4 6.6 100 93.4 12.0 Gaming (hotel/ 87.6 8.6 3.8 100 96.2 12.4 gaming) 8.1 83.9 NV average 8.1 100 92.0 16.2 Health care 82.9 9.9 7.2 100 92.8 17.1 Hotel 82.8 11.3 5.9 100 94.1 17.2 (hotel/gaming) Technical/Trades 82.6 11.3 5.9 100 90.4 17.5 Security (hotel/ 78.1 7.2 14.7 100 21.9 85.3 gaming) Construction 74.8 9.3 15.9 100 84.1 25.2 Sales 72.7 12.9 85.6 14.3 100 27.2 Services 69.0 13.8 17.2 100 82.8 31.0 Food & Beverage (hotel/gaming) 68.6 16.3 15.1 100 84.9 31.4

#### Education

Not surprisingly, given the general relation between education and wellbeing, a person's years of education is an indicator of insurance coverage.

More than a quarter of adults who did not complete high school were uninsured
for at least part of the year, and their long-term lapse rate was three times that of college graduates and four times that of Nevadans with graduate degrees (refer to Table 7). Still, more than one-eighth of the adults who had a four-year college degree were uninsured at some time during the past year. High school and college graduates were more likely to endure short-term coverage lapses than Nevadans who had not completed high school.

		Tal	ole 7					
Status	of Adult Ir	surance (	Coverage b	y Edu	cation, 199	7		
		Status of Insurance Coverage						
Education Level	Insured Continuously (%)	Uninsured Short-Term Lapse (%)	Uninsured Long-Term Lapse (%)	Total (%)	Generally Covered (%)	Ever Uncovered (%)		
Completed graduate degree	89.6	6.0	4.4	100	95.6	10.4		
Completed col- lege/university degree	86.8	7.4	5.8	100	94.2	13.2		
Completed com- munity college	84.5	8.3	7.2	100	92.8	15.5		
NV average	83.9	8.1	8.1	100	92.0	16.2		
Some college	83.2	9.7	7.1	100	92.9	16.8		
Completed high school	82.9	6.7	10.4	100	89.6	17.1		
Did not complete high school	74.2	8.2	17.6	100	82.4	25.8		

#### County

A county's rural or urban characteristics do not have a great effect on the degree to which adult residents are covered by health insurance. See Table 8.

The five counties – Esmeralda, Storey, Lander, White Pine, and Lyon – with highest ever-uncovered rates (in excess of 20 percent) are all rural. The five with

the lowest ever-covered rates (less than 15 percent) – Lincoln, Eureka, Elko,

Douglas, and Churchill – are also rural, but with twice the aggregate population.

The counties that diverge by more than 1 percent above or below the statewide average in the "generally covered" category are all rural.

There is very little difference among the counties in Nevada's metropolitan areas (Washoe, Carson City, Douglas, and Storey in the north, Clark in the south). The continuously insured in Clark and Douglas Counties were slightly ahead of the average. Douglas and Carson City showed lower-than-average rates for short-term lapses, and Clark, Douglas, and Washoe showed lower-than-average rates for long-term lapses. Carson City residents slightly lagged the average, and Clark residents slightly exceeded it, among the generally covered. Douglas and Clark residents were slightly less likely than the average Nevadan to fall in the ever-uncovered category, whereas Washoe and Carson City residents were slightly more likely, and Storey residents were much more likely to have gone without health coverage in the past year.

The clustering of the most populous counties around the mean in all coverage categories is to be expected, since they represent the bulk of the state population. Conversely, the rates for the rural counties may be distorted because of small populations and small sample sizes.

Table 8	
Status of Adult Insurance Coverage by County, 1997	7

### Status of Insurance Coverage

1			<u> </u>	<del></del>	<u> </u>	
	Insured	Uninsured	Uninsured			Ever
	Continuously	Short-Term	Long-Term	Total	Generally	Uncovered
County	(%)	Lapse (%)	Lapse (%)	(%)	Covered (%)	(%)
Lincoln	88.7	3.3	8.0	100	92.0	11.3
Eureka	87.5	6.1	6.4	100	93.6	12.5
Elko	86.6	7.7	5.7	100	94.3	13.4
Douglas	85.7	6.4	7.9	100	92.1	14.3
Churchill	85.2	6.2	8.6	100	91.4	14.8
Pershing	84.8	10.5	4.7	100	95.3	15.2
Clark	84.1	8.1	7.8	100	92.2	15.9
NV average	83.9	8.1	8.1	100	92.0	16.2
Washoe	83.6	8.4	8.0	100	92.0	16.4
Carson City	83.3	7.9	8.8	100	91.2	16.7
Humboldt	81.5	7.2	11.3	100	88.7	18.5
Mineral	81.4	8.9	9.7	100	90.3	18.6
Nye	80.2	8.3	11.5	100	<b>88</b> .5	19.8
Lander	79.4	9.2	11.4	100	88.6	21.8
Lyon	79.2	8.2	12.6	100	87.4	20.8
White Pine	78.8	6.3	14.9	100	85.1	21.2
Storey	72.5	19.4	8.1	100	91.9	27.5
Esmeralda	67.4	9.9	22.7	100	77.3	32.6
1						

# HEALTH INSURANCE COVERAGE OF NEVADA'S ADULTS

This section focuses on health insurance coverage of adults. Specifically, it discusses reasons for not having health insurance coverage, the provision of insurance, expenses covered by insurance, the cost of insurance, and dental care coverage.

### Reasons for Not Having Health Insurance Coverage

To determine why adults were not covered by health insurance, we presented respondents with a list of eight reasons and asked them to fill in all that applied. The results, in Table 9, show the importance of employer-sponsored health insurance to Nevadans. (For comparisons of employer-sponsored coverage in Nevada and at the national level, see Box 1.)

The most-cited reason for lacking coverage for at least a year was "too expensive/can't afford," followed by "job doesn't offer coverage" and current job-lessness. Employment status, availability of employer-offered coverage, and expense were the major reasons cited for shorter lapses of coverage. However, in cases where persons were either covered for nine months or intermittently, changes in insurance plans were among the leading reasons, behind jobless-

ness. Refusal of coverage by insurers and perceived lack of need for health insurance were low-rated reasons among respondents who had had some coverage in the year, though they ranked somewhat higher among the longer-term uninsured. A tenth of long-term uninsured respondents claimed to receive medical care without needing coverage.

# Box 1 Scope of Employer-Sponsored Health Insurance in Nevada

In Nevada, as in the United States as a whole, larger businesses are more likely to offer health insurance to their employees. Similarly, a larger proportion of employees are likely to be eligible for and enrolled in employer-sponsored programs in larger firms.

Roughly half of Nevada's business establishments (that is, individual business locations) offered health insurance to their employees, according to the latest National Center for Health Statistics data. As of December 31, 1993, 52.1 percent of the state's 33,900 establishments sponsored employee health plans, compared to a national rate of 51.6 percent. Establishments employing fewer than 50 offered health coverage to their employees: 89.2 percent in Nevada and 94.3 percent for the entire country. Adjusted for firm size, not quite half of the nation's establishments (51.6 percent) offered health packages.

Six of ten private-sector employees of Nevada businesses (62 percent) were *eligible* for their employers' health plans. In firms employing fewer than 50 in all their locations combined, the rate was 43.1 percent; in larger firms, 70 percent. The comparable national rates were 67.9 percent for all firms sizes, 47 for those with fewer than 50 employees and 79.4 for those employing 50 or more. Somewhat more than half of Nevada's private-sector employees (53.4) were *enrolled* in their employers' plans, according to the NCHS statistics for 1993. In larger firms, the rate was 61.4 percent. Nevada's enrollment rate lags the national average in all these measures: 57.6 percent for all American firms, 37.6 percent for the smaller firms and 68.6 for those employing 50 or more.

Source: National Center for Health Statistics, 1997, Tables 3, 5, 17, 18.

Table 9 **Percentage of Uninsured Nevadans Citing Reasons** for Lack of Health Insurance Coverage, 1997 (Multiple Responses) Status of Insurance Coverage Covered Con-Covered Con-Not Covered Covered On Covered Continuously durat All during and Off during tinuously durtinuously during the Past 9 the Past Year the Past Year ing the Past 3 ing the Past 6 Reason Months (%) Months (%) (%) (%) Months (%) Too expensive/can't 53.2 24.8 7.3 5.6 5.6 afford Job doesn't offer cover-44.3 26.8 9.8 13.6 5.2 age In between 23.2 10.7 11.9 iobs/don't 39.7 9.9 have job Receive care without 5.9 2.7 3.2 1.3 10.7 health insurance In good health; don't 5.9 3.7 0.4 0.2 0.3 need health insurance Refused insurance coverage by 4.4 1.8 3.1 0.9 0.3 insurance company Changed dependency 3.5 6.9 3.7 2.7 3.8 status Changing insurance 0.3 14.8 4.0 7.2 6.0 plans

More than nine of ten ever-uncovered adult Nevadans have permanent jobs employing them 30 hours a week or more Schematic 2, "Uninsured Neva-

dans' Employment Status, 1997," illustrates the scope of short- and long-term health coverage lapses among working Nevadans.

## **Provision of Insurance**

Adults who had been covered by insurance at some time during the past year were asked to identify the provider. Not quite 60 percent of insured, adult Nevadans – and a higher proportion of the working-age, generally covered residents – are covered through their work or union, and another one-eighth are insured through another household member's work. See Table 10. Approximately one-sixth of all insured Nevadans (though only a small fraction of the state's working-age insured adults) are covered by Medicare. Somewhat more than 8 percent of insured adults reported buying their health insurance directly. Roughly 4 percent of adults cited Medicaid or other public assistance as their insurer.

Nationally, in 1996, 64.8 percent of civilians under 65 years of age obtained their health coverage through their employer or union, with 6.3 percent buying their own private insurance. Of those 65 and older, 38.6 percent had coverage through their job or union, 33.4 percent had private coverage, 18.1 percent relied on Medicare, 7.9 percent on Medicaid, and 0.4 percent on other public assistance (National Center for Health Statistics, 1998, Tables 133, 134).

#### Schematic 2

# Uninsured Nevadans' Employment Status, 1997

Ever-uncovered\* residents: 250,373

Uninsured children 45,189 (18% of all uninsured Nevadans) Uninsured adults 205,184 (82%)

Uninsured adults not working

45,551 (22.2% of all uninsured adults)

Uninsured adults working 159,633 (77.8%)

Temporary or seasonal jobs 33,683 (21.3% of all uninsured working adults) Permanent jobs 125,950 (78.9%)

Employed by firms with fewer than 7 employees 34,258 (27.2% of all

34,258 (27.2% of all uninsured adults with permanent jobs)

Employed by firms with 7 or more employees 91,692 (72.8%)

Working fewer than 30 hours per week 7,977 (8.7% of all uninsured workers in firms with at least 7 employees) Working 30 hours or more per week 83,715 (91.3%)

\*Ever-uncovered: had any period without health insurance coverage during the preceding year

(Rounded total)

Table 10						
Provision of Adult Nevadans' Health Insurance (Generally Covered), 1997						
Provider	Number of Generally Covered Adults	Percentage of All Gen- erally Cov- ered Adults				
	radito	Orou / Idano				
Health insurance provided through your work	592,533	50.7				
Medicare	188,643	16.1				
Health insurance provided through another household member's work or union	147,663	12.6				
Health insurance bought directly by yourself or family	96,874	8.3				
Health coverage provided through your union	76,183	6.5				
Medicaid	39,185	3.4				
CHAMPUS, CHAMPVA (military and veterans)	24,454	2.1				
County assistance	1,881	0.16				
Indian Health Service	941	0.08				
Total	1,168,357	99.7				
1		/m 1 1 1 1 1 N				

Medicare and Medicaid participants estimated from government reports (March 1997 and July 1998, respectively. See Boxes 2 and 3). All other numbers are estimated from survey responses after accounting for Medicare and Medicaid.

#### Box 2

## Summary of Medicare Coverage and Eligibility, 1997

### Part A: Hospitalization (HI)

#### Eligibility

- Persons eligible for Social Security and Railroad Retirement benefits to retirees.
- Persons eligible for Social Security and Railroad Retirement disability benefits for at least 24 months.
- Persons with end-stage renal disease.
- Certain otherwise noncovered aged persons who elect to buy into Medicare.

#### Covers

- <u>Hospitalization</u>. Medicare pays all but \$760 for first 60 days; all but \$190/day for 61-90 days; all but \$380/day for 91-150 days; thereafter, no coverage.
- <u>Skilled nursing care facility</u>. Medicare pays 100% of approved amount for first 20 days; all but \$95/day for 21-100 days; thereafter, no coverage.
- Home health care. No set time limit; pays 100% approved amount for services, 80% of approved amount for durable medical equipment.
- <u>Hospice care</u>. Medicare covers as long as doctor certifies need; limited cost sharing for outpatient drugs and inpatient respite care.
- Blood. Medicare covers all but first three pints per calendar year for as long as medically necessary.

Does not cover, among other things: personal convenience items, private duty nurses, private-room charges unless medically necessary.

Premiums. Most beneficiaries do not have to pay beyond their FICA tax payments. For others, who choose to buy into Medicare: \$311/month if worked fewer than 30 quarters of Medicare-covered employment: \$187/month if worked between 30 and 40 quarters.

#### Enrolled population:

	Nev	Nevada		
	March 1997	March 1998	July 1996	
Aged	179,566	187,020	33.4 million	
Disabled	24,236	25,912	4.6 million	
Total	203,802	212,932	38.0 million	

#### Part B: Supplemental Medical Insurance (SMI)

#### Eligibility

- Almost all resident citizens aged 65 and over.
- Certain resident aliens aged 65 and over, even if they would not qualify for Part A

#### Box 2. continued

#### Covers

- <u>Medical expenses</u>. Unlimited period for medically necessary services; Medicare pays 80% of approved amount less \$100 deductible, 50% or most outpatient mental health services, up to \$720/yr for independent physical and occupational therapy.
- <u>Clinical lab services</u>. Unlimited period if medically necessary; Medicare generally pays 100% of approved amount.
- Home health care (for patients without Part A coverage). Same as Part A.
- Outpatient hospital services. Unlimited period if medically necessary; Medicare pays 80% of hospital charges, less \$100 annual deductible.
- Blood. Medicare pays 80% of approved amount for 4<sup>th</sup> and subsequent pints, less
   \$100 deductible, for as long as medically necessary.

Does not cover, among other things: routine physicals, most dental care, dentures, routine foot care, hearing aids, most prescription drugs, most eyeglasses (except for corrective lenses after cataract surgery).

Premiums. \$43.80 (higher if enrolled late).

#### Enrolled population:

	Nev	Nevada			
	March 1997	March 1998	July 1996		
Aged	171,957	178, 948	32.0 million		
Disabled	21,659	23,071	4.1 million		
Total	193,616	202,019	36.1 million		

#### Part C: Medicare + Choice

#### Eligibility

Must be beneficiaries of both Part A and Part B coverage, with some additional restrictions.

Covers current Medicare package, excluding hospice services, and additional coverage under an adjusted community rate process.

Premiums. Depend on particular plan.

1998 deductible, coinsurance rates are somewhat higher. (See *Federal Register*, Volume 62, No. 212, pages 59365-59368, November 3, 1997, or summary on the Internet at <a href="http://www.hcfa.gov/stats/mdedco98.htm">http://www.hcfa.gov/stats/mdedco98.htm</a>).)

Sources: U.S. Health Care Financing Administration,. *Your Medicare Handbook, 1997* (Washington, DC: U.S. Government Printing Office, 1997); \_\_\_\_\_\_, "Medicare Enrollment – 1996," <www.hcfa.gov/stats/cnty96xl.exe>; \_\_\_\_\_, "Medicare Enrollment Trends, 1966-1995," <www.hcfa.gov/stats/enritrnd.htm>; and Mary Onnis Waid, "Brief Summaries of Medicare & Medicaid: Title XVIII and Title XIX of The Social Security Act as of June 25, 1998," <www.hcfa.gov/medicare/ormedmed.htm>.

x 2 continued	Medicare Enrollment in Nevada by County, 1997									
	Aged HI and/or SMI	Aged HI	Aged SMI	Disabled HI	Disabled SMI	Aged and Disabled HI and/or SMI	Aged and Disabled HI	Aged and Disabled SMI		
NV Statewide	187,830	187,020	178,948	25,912	23,071	213,742	212,932	202,019		
Carson City	8,403	8,345	8,081	786	677	9,189	9,131	8,758		
Churchill	2,690	2,676	2,571	255	233	2,945	2,931	2,804		
Clark	122,282	121,821	116,755	17,797	16,014	140,079	139,618	132,769		
Douglas	4,702	4,676	4,520	395	334	5,097	5,071	4,854		
Elko	2,337	2,323	2,211	310	269	2,647	2,633	2,480		
Esmeralda	107	106	103	25	21	132	131	124		
Eureka	185	184	169	32	23	217	216	192		
Humboldt	1,160	1,160	1,107	171	152	1,331	1,331	1,259		
Lander	346	346	332	65	57	411	411	389		
Lincoln	633	629	611	78	70	711	707	681		
Lyon	4,494	4,471	4,299	633	554	5,127	5,104	4,853		
Mineral	937	912	873	114	99	1,051	1,026	972		
Nye	4,798	4,792	4,638	766	690	5,564	5,558	5,328		
Pershing	444	444	413		41	495	495	454		
Storey	142	141	130	17	13	159	158	143		
Washoe	32,746	32,576	30,755	4,233	3,667	36,979	36,809	34,422		
White Pine	1,200	1,194	1,161	153	130	1,353	1,347	1,291		

Medicare county enrollment as of July 1, 1997

224

224

219

Aged and Disabled updated as of March 1998

27

255

255

246

HI = Hospital Insurance

Unknowns

31

#### Box 3

# Summary of Nevada Medicaid Coverage and Eligibility, 1998

In general, Nevada conforms to federal Medicaid requirements and benefits. Moreover, eligibility criteria and benefits for any particular Nevadan will differ depending on what public assistance program the person uses. This summary deals with the principal programs for the state's noninstitutionalized population that were in effect at the time of the survey; the Nevada Check-Up program went into effect after the mail survey had been completed.

<u>Temporary Assistance for Needy Families (TANF)</u> – replaces Aid to Families with Dependent Children (AFDC)

- State pays full medical benefits. (See list, below.)
- Eligibility: families with children and incomes below the federal poverty line. (For a three-member household, income must be less than \$769/month; assets totaling less than \$2,000.)

#### Child Health Assurance Program (CHAP)

- Medical coverage for children, pregnant women, and new mothers. (For women, state pays only for medical services related to pregnancy and complications, delivery, and postpartum care.)
- Eligibility:
  - Pregnant women and children younger than 6 whose family income is less than 133% of federal poverty line.
  - Children born on or after Oct. 1, 1983, whose family income is at or below federal poverty line.

#### Medical Assistance for the Aged, Blind, and Disabled (MAABD)

Eligibility generally the same as for Social Security SSI for persons 65 years and older.

- Qualified Medicare Beneficiaries (QMB) Program
  - State pays recipient's Medicare premium, co-payment, and deductible.
  - Beneficiary's income must be less than \$671/month, and resources less than \$4,000 (individual) or \$6,000 (household).
- Special Low Income Medicare Beneficiaries (SLMB) Program
  - State pays recipient's Medicare Part B (medical) premium.
  - Beneficiary's income must be less than \$805/month, and resources less than \$4,000 (individual) or \$6,000 (household).
- Qualified Individual Beneficiaries (QI) Program
  - State pays Medicare Part A (hospitalization) premium, *provided* that federal money is available to the state for doing so.
  - Beneficiary's income must be less than \$906/month, and resources less than \$4,000 (individual) or \$6,000 (household).

#### Box 3, continued

#### Scope of Nevada Medicaid Services

The following are mandated by the federal government:

- inpatient hospital services
- outpatient hospital services
- prenatal care
- vaccines for children
- physician services
- nursing facility services for persons aged 21 or older
- family planning services and supplies
- rural health clinic services
- home health care for persons eligible for skilled nursing services
- laboratory and x-ray services
- pediatric and family nurse practitioner services
- nurse-midwife service
- federally qualified health-center (FQHC) services, and ambulatory services of an FQHC that would be available in other settings
- early and periodic screening, diagnostic, and treatment (EPSDT) services for children under age 21.

Additionally, Nevada provides limited benefits for the following services:

- transportation
- podiatric services
- optometric services
- registered nurse-practitioner services
- psychological services
- dental services
- prescription drugs, appliances, and eyeglasses

#### Nevada Medicaid Eligibles, 1998\*

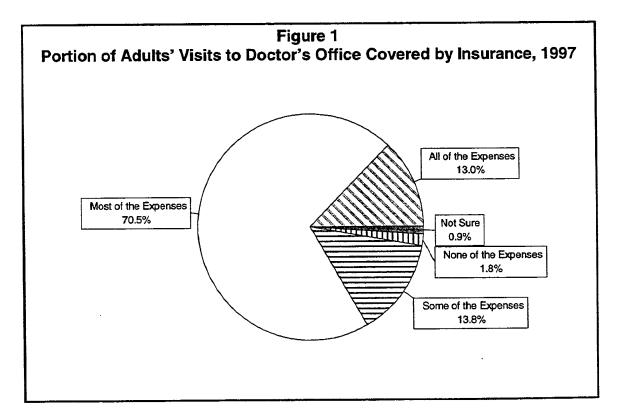
Carson City	2,627	Lincoln	242
Churchill	1,486	Lyon	1,595
Clark	61,926	Mineral	534
Douglas	977	Nye	1,830
Elko	1,454	Pershing	215
Esmeralda	32	Storey	45
Eureka	34	Washoe	13,621
Humboldt	<b>5</b> 45	White Pine	654
Lander	221	STATEWIDE	88,038

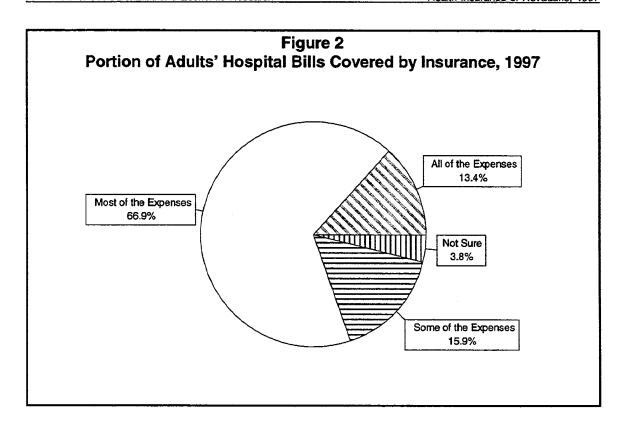
<sup>\*</sup>Source: Nevada State Welfare Division Report WL-00427, a snapshot in time as of July 31, 1998. It is an estimate only.

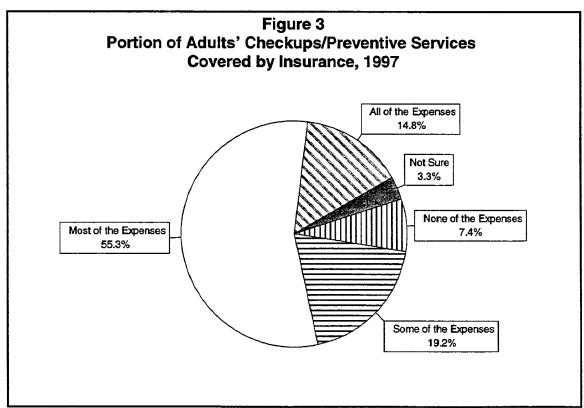
## **Expenses Paid by Insurance**

To assess the extent of adults' health insurance coverage, we asked if respondents' health insurance covered: 1) visits to a doctor's office when sick, 2) hospital bills, and 3) checkups or other preventive services when not sick.

Figures 1 through 3 reveal that for more than eight adult Nevadans out of ten, insurance pays all or most of their doctor and hospital bills. However, in only seven out of ten instances did insurance pay for all or most preventive medical services; a quarter of the time, respondents had to pay from their own pockets for most or all of their preventive care and checkups. Overall, insurance fully covered medical services for only about a tenth of the respondents.

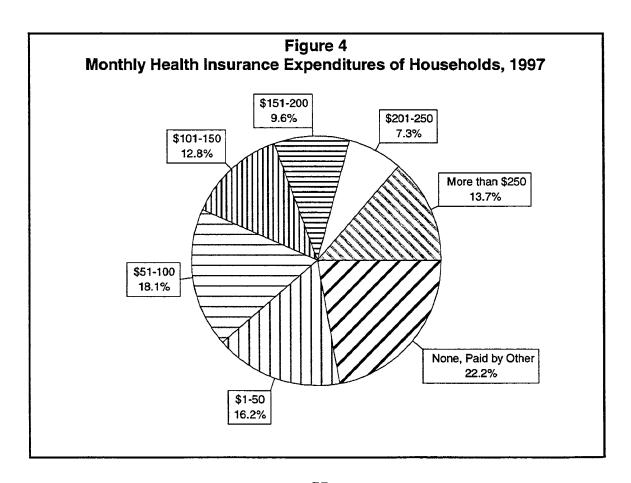




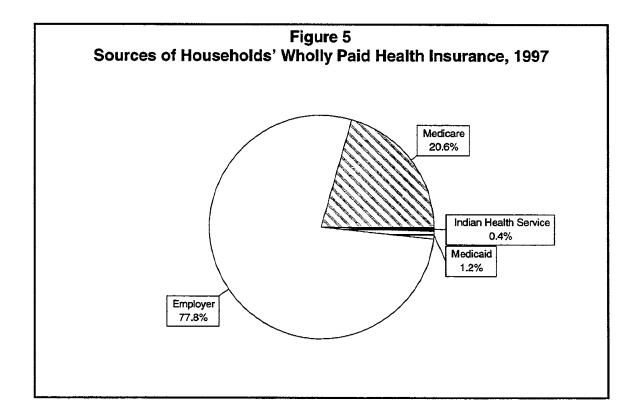


## **Amount Nevadans Pay for Insurance**

If all members of a household were currently covered with health insurance or provided with health care at no cost, respondents were asked how much money they spend a month, what expenses insurance covers, and what their copayment is per doctor visit. Slightly more than 20 percent of insured adult Nevadans do not directly pay for health insurance because the cost is incurred by another party, 34.3 percent pay \$100 or less, 22.4 percent pay \$101-\$200, and 21 percent pay \$201 or more per month. Refer to Figure 4.

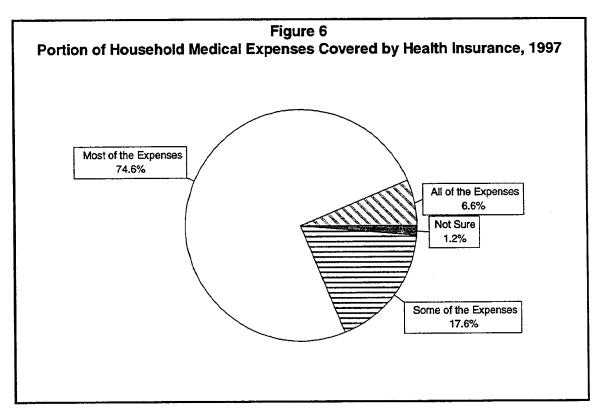


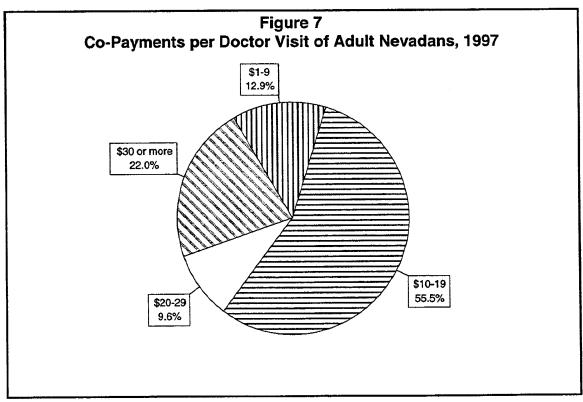
For the majority of households who do not pay directly for their health coverage, employers are the primary source (77.8 percent), followed by Medicare (20.6 percent), Medicaid (1.2 percent), and the federal Indian Health Service (0.4 percent). See Figure 5.



As illustrated in Figure 6, health insurance covers most of the expenses for three-fourths of Nevada's households.

For slightly more than two-thirds of Nevada's adults, co-payment for a doctor visit costs \$19 or less. Refer to Figure 7. The five most prevalent co-payments were \$10 (46.6 percent), \$15 (16.2 percent), \$20 (9.0 percent), \$5 (8.7 percent), and nothing (4.8 percent).



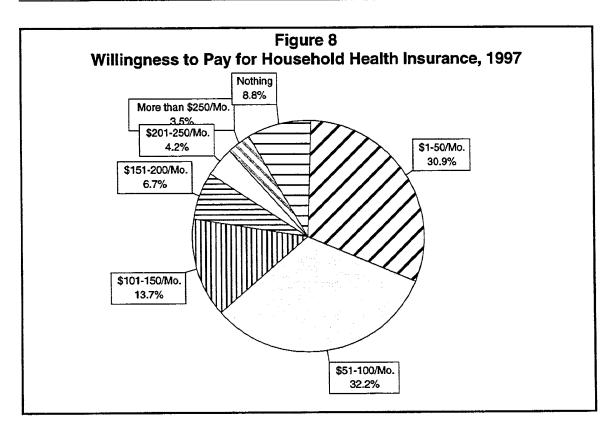


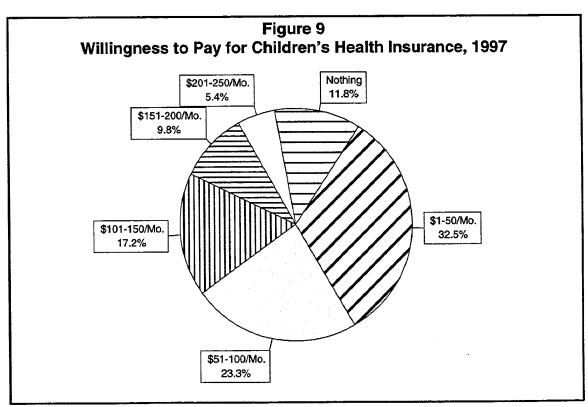
## Amount Uninsured Nevadans Are Willing to Pay for Coverage

If household members were not all currently covered, we asked the following series of questions:

- 1. Has any member in your household without health insurance been offered health care insurance by their employer during the past year?
- 2. How much would you be willing to pay per month for basic health care insurance for your entire household?
- 3. If there are children in your household who are not covered by health insurance, how much would you be willing to pay per month for basic health care insurance for the children?

One-fifth (18.2 percent) of the respondents reported that members of their household had been offered employer-sponsored health insurance. Figures 8 and 9 depict the responses to questions 2 and 3. Nearly three-fourths (71.9 percent) were unwilling to pay more than \$100 per month for the entire household. Respondents with families were more inclined to pay more for their children's insurance; nearly one-third (32.4 percent) said they would be willing to spend more than \$100 a month for that coverage. (These results are not adjusted for family size.) Across income ranges, respondents' willingness to pay dropped substantially for monthly payments higher than \$150.





## **Dental Care Coverage**

Nearly two-thirds of adult Nevadans have a health insurance policy that covers dental care. Their policy most likely covers only dental exams (89.4 percent). Not quite one adult Nevadan in ten has coverage for both exams and treatment.

#### Box 4

## A Nevada Health Care Snapshot: Expenditures, 1990-1993

In 1993, Nevadans spent \$1.36 billion on hospital care, \$1.03 billion on physicians' services, and \$246 million on prescriptions. In the 1990-93 period, these expenditures increased at average annual rates of 9.3, 8.2, and 15.9 percent, respectively. During that time, the rates of increase in the Mountain States region were lower: 8.7, 6.6, and 11.9 percent, respectively. Nationally, hospital expenditures increased at an 8.4 percent annual rate, doctors' services at 6.8 percent, and prescriptions at 8.5 percent.

Source: National Center for Health Statistics, 1998, Tables 142-44.

## **CHILDREN'S HEALTH INSURANCE COVERAGE**

This section discusses two major areas regarding health insurance coverage of children: provision of insurance and expenses covered by insurance.

### Provision of Insurance

Coverage provided as a consequence of an adult's job is by far the most significant source of children's health insurance in Nevada. See Table 11. About 70 percent of children's health insurance in Nevada is provided through an adult's work. The proportion of coverage provided by an adult's work or union (80.9 percent) decreased since our 1992 results (86.3 percent).

Among children who were covered at some time in the past year, for 6.3 percent their health insurance is bought directly by an adult, whereas the 1992 study reported that 14.7 percent of children's coverage had been bought directly. However, these apparent declines in five years must be approached cautiously: while, on the one hand, employers in a booming economy may have become more willing to extend dental care to dependents, the difference could also

reflect improvements in the survey instrument (notably a wider choice of possible providers) more than they reveal a significant change in the source of coverage.

Table 11

Provision of Nevada Children's Health Insurance,
1997

Provider	Number of Generally Cov- ered Children	Percentage of Generally Cov- ered Children
An adult's work	344,945	68.2
An adult's union	64,235	12.7
Medicaid	48,555	9.6
Bought directly by an adult	31,864	6.3
CHAMPUS, CHAMPVA	12,139	2.4
County assistance	2,022	0.4
Indian Health Service	1,102	0.2
Medicare	1,022	0.2
Total	505,784	100.0

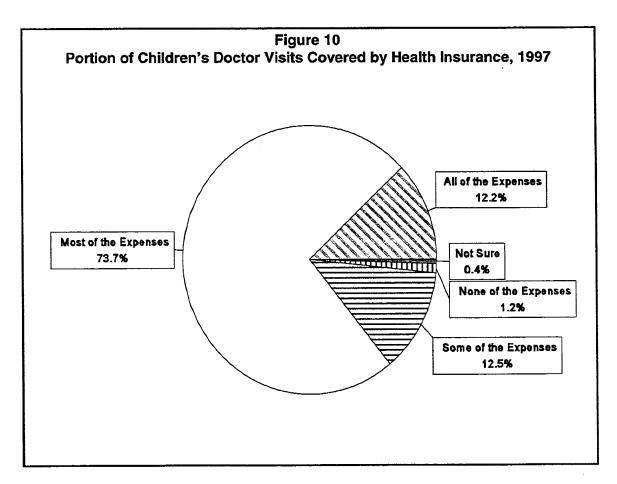
Medicare and Medicaid participants estimated from government reports (March 1997 and July 1998); see Boxes 2 and 3. All other numbers are estimated from the survey responses after accounting for Medicare and Medicaid.

## **Expenses Covered by Insurance**

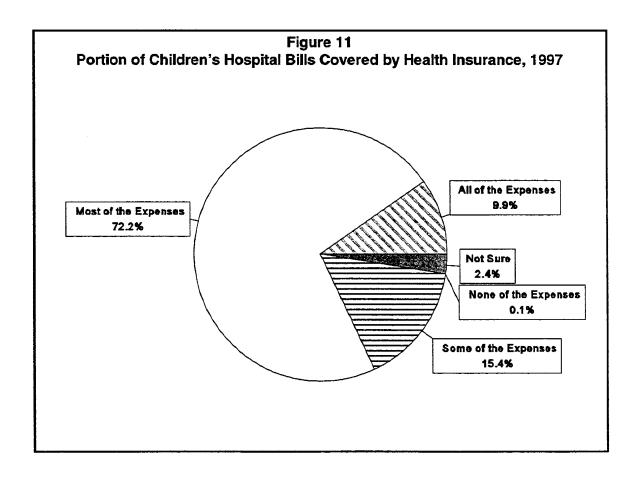
To assess the extent of children's health insurance, parents/guardians were asked the degree that their insurance covers: 1) visits to a doctor's office

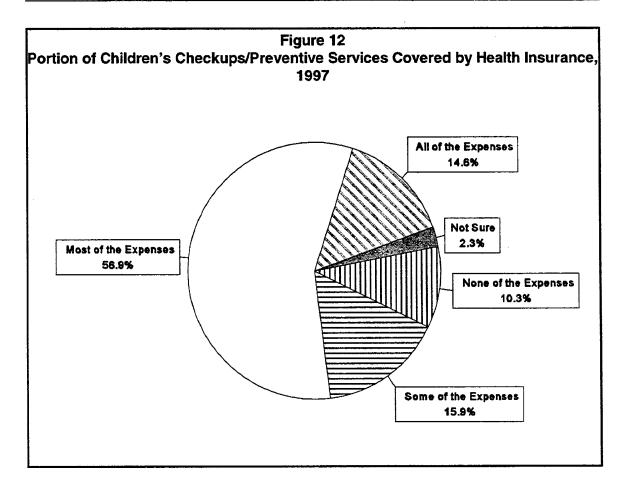
when sick, 2) hospital bills, 3) checkups or other preventive services when not sick, and 4) dental care. Additionally, they were asked in a general way if their policy covers immunizations.

Figures 10 through 13 present the findings for children who were completely covered for the past year. On average, children's expenses for doctor visits, hospital bills, or preventive services and checkups, were "all covered" or "mostly covered" about 80 percent of the time, though only approximately one-eighth were covered for all their expenses. These results are very similar to those for adults: checkups and other preventive services are less likely to be

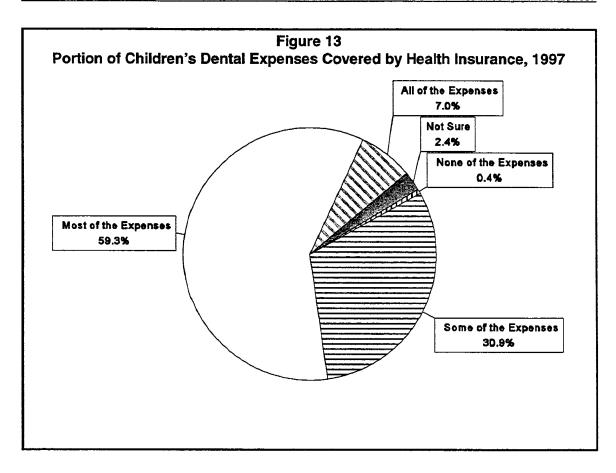


covered than office visits or hospital bills. The relatively high number of "not sure" responses regarding hospitalization, and, perhaps more important, preventive and dental care suggests that some parents had less experience seeking such care for their children in comparison with seeking doctors' office services.





Three-fourths of insured respondents indicated that their insurance covered children's dental care to some degree. See Figure 13. Children's dental bills are less completely covered than other forms of health care, with insurance paying all of them only 7 percent of the time and, conversely, paying only some of the expenses in about one-third of the cases. In more than two-thirds of the cases, respondents indicated that immunizations were covered.



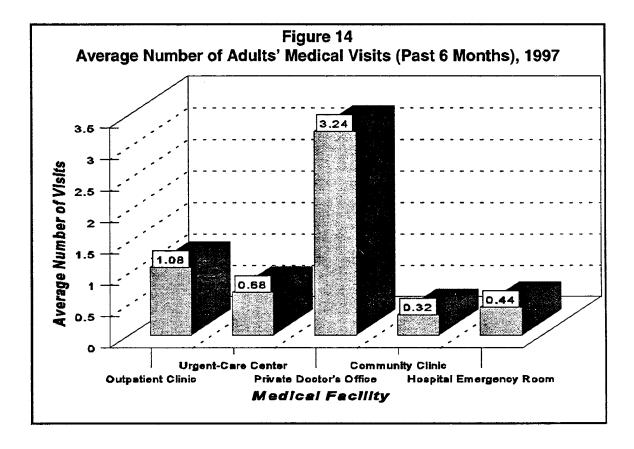
## **NEVADA ADULTS' ACCESS TO MEDICAL CARE**

This section focuses on Nevadans' access to medical facilities and medical care: frequency of visits to medical facilities, reasons for going to a doctor, and the inability to receive health care.

## Frequency of Visits to Medical Facilities

To investigate the frequency of visits to medical facilities, adult respondents were asked the number of visits made in the past six months to outpatient hospital clinics, urgent-care centers, private doctors' offices, community clinics, and hospital emergency rooms. The results are presented in Figure 14. As expected, respondents were the most likely to have visited a private doctor's office and the least likely to have visited a community clinic or a hospital emergency room.

Though the data and methods are not entirely comparable, federal statistics for the nation at large provide context for our results. On an age-adjusted basis, a typical American made 2.71 visits to physicians' offices in 1996, 0.34 visit to the emergency room, and 0.25 visit to a hospital outpatient department (National Center for Health Statistics, 1998, Table 81. Federal data do not separately identify urgent-care centers nor community clinics.).



To determine the effect of lapses in insurance coverage on the frequency of visits to medical facilities, we estimated the average number of visits and conducted statistical tests. See Table 12. In general, when respondents' coverage lapsed, they reduced their visits to urgent-care centers and private doctors' offices but increased their use of community clinics. The period of lapse had divergent effects on their visits to outpatient care and hospital emergency rooms: short-term lapses decreased adults' use of emergency rooms and increased outpatient visits, whereas long-term lapses showed exactly the opposite pattern.

# Table 12 Average Number of Visits to Medical Facilities in Past 6 Months by Status of Insurance Coverage, 1997

# Status of Insurance Coverage

7	Insured Continuously		Short-Term Lapse		Long-Term Lapse
Type of Visit	Average	Average	Finding	Average	Finding
Number of Visits to an Outpatient Hospital Clinic	1.07	1.19	Adults who had a short-term lapse in their health insurance coverage made significantly <i>more visits</i> to an outpatient hospital clinic than adults who were continuously insured during the past year.	0.84	Adults who had a long-term lapse in their health insurance coverage made significantly fewer visits to an outpatient hospital clinic than adults who were continuously insured during the past year.
Number of Visits to an Urgent-Care Center	0.69	0.48	Adults who had a short-term lapse in their health coverage made significantly fewer visits to an urgent care center than adults who were continuously insured during the past year.	0.54	Adults who had a long-term lapse in their health coverage made significantly fewer visits to an urgent care center than adults who were continuously insured during the past year.
Number of Visits to a Private Doctor's Office	3.30	3.07	Adults who had a short-term lapse in their health coverage made significantly fewer visits to a private doctor's office than adults who were continuously insured during the past year.	2.42	Adults who had a long-term lapse in their health insurance coverage made significantly fewer visits to a private doctor's office than adults who were continuously insured during the past year.
Number of Visits to a Community Clinic	0.31	0.37	Adults who had a short-term lapse in their health coverage made significantly <i>more visits</i> to community clinics than adults who were continuously insured during the past year.	0.48	Adults who had a long-term lapse in their health coverage made significantly more visits to a community clinic than adults who were continuously insured during the past year.
Number of Visits to a Hospital Emergency Room	0.42	0.30	Adults who had a short-term lapse in their health coverage made significantly fewer visits to a hospital emergency room than adults who were continuously insured during the past year.	0.76	Adults who had a long-term lapse in their health coverage made significantly more visits to a hospital emergency room than adults who were continuously insured during the past year.

Table 13
Nevada's Health Care Resources, 1997-99

		Hosi	oitals <sup>(a)</sup>			Physician	s (b)	De	entists	(c)	N	urses	(d)	G	eography	(e)
	Num-	,	Beds/	Beds/	Num-	Physician/	Physician/		Dentist/	Dentist/		Nurse /	Nurse/	Land Area		People/
County	ber	Beds	Sq. Mi.	1,000	ber	Sq. Ml.	1,000 North	Number <b>ern Met</b>	Sq. Mi.	1,000	Number	Sq. Mi.	1,000	(Sq. Mi.)	Population	Sq. Mi.
O Oh.		126	0.8780	2.50	110	0.7666	2.18		0.160	0.46	522	3,6376	10.36	143.5	50,410	351.29
Carson City	0	0	0.0000	0.00	48	0.0676	1,21	23	0.032	0.58	(C)	98 3		709.9	39,590	55.77
Douglas	4	1,015	0.1600	3.29	732	0.1154	2.37	179	0.028	0.58	100000000000000000000000000000000000000	0.4828		6,342.5	308,700	48.67
Washoe	-		•		See See	BURNING AND A			0.031	0.56		0.5359		7195.9	398,700	55.41
North Total	5	1,141	0.1586	2.86	890	0.1237	2.23	ern Mei		0.50	0,000	0.0000	2021 <b>7.7</b> 13	7 100.0	555,.55	<b>45</b>
Otaul.		2 201	0.3022	2.01	1,763	0.223	30utri	ern Mei 433	0.0547	0.36	9,316	1.1776	7.81	7,910.7	1,192,200	150.71
Clark	8	2,391	0.3022	2.01	1,700	V.EEV	Park Carrier Start	Counti		0.00		36.85.5		.,	.,,	
Oh		46	0.0093	1.93	20	0.0041	nurai 0.84		0.0008	0.17	173	0.0351	7.25	4,929.3	23,860	4.84
Churchill	1	60	0.0035	1.26	39	0.0023	0.82	12	0.0007	0.25	22.4	S. A. K. A.	36.249.00	17.181.6	47,710	2.78
Elko	0	0	0.0000	0.00	. 0	0.0020	0.00	0	0.0000	0.00	A42224 20 10 10	0.0020		3,588.7	1,460	0.41
Esmeralda	0	0	0.0000	0.00	2	0.0005	1.20	į	0.0000	0.00			24 25 ZVY (A	4,176.0	1,660	0.40
Eureka	1	52	0.0054	2.97	7	CONTRACTOR S	0.40	3	0.0008	0.46	28 36 A 27 AV	0.0081	2.300	9,648.3	17,520	1.82
Humboldt	1	25	0.0034	3.56	2	72. C. 28. S. W. W.Y.	0.18	à .	0.0004	0.28		0.0036	2.84	5,493.5	7,030	1.28
Lander	1	25 4	0.0048	0.97	3	44262 C. C. C. C. C.	0.73	1	0.0001	0.24	100000000000000000000000000000000000000	0.0025	<b>%(</b> \$554.50.176. <b>4</b>	10,634.7	4,110	0.39
Lincoln	1	18	0.0004	0.57	7		0.23	7	0.0035	0.23	N. 100 (100 at 100 at 1	0.0893		1,993.8	30,370	15.23
Lyon	- 1	40	0.0106	5.83	6	0.0016	0.87	1	0.0003	0.15	100000000000000000000000000000000000000	0.0085		3,756.6	6,860	1.83
Mineral	1	24	0.0100	0.87	10		0.36	9	0.0002	0.11	100 00000	2,607 (A. 1.2)		18,147.2	27,610	1.52
Nye	1	5	0.0013	0.76	1	AND A SECTION AND A	0,15	Š	0.0003	0.30	100 B 14 6	0.0042	4 K K	6,009.1	6,600	1.10
Pershing	0	0	0.0000	0.00	0		0.00	3	0.0000	0.00	334384 404		#200741n2751	263.5	3,520	13.36
Storey	1	41	0.0046	3.85	10		0.94	}	0.0005	0.38	A4.00 (13)	7 17 12 X 10 14	\$ 3472 North	8,876.6	10,640	1.20
White Pine	1					12. Walter 2 S	0.57		0.0005			0.0111		94,698.9	188.950	2.00
Rural Total	10	315	0.0033	1.67	107	0.0011	ige skartine book een i book	् <del>४४</del> evada	0.0003	0.20	. Marina Marin	· · · · · ·	Y Y Y	0-1,000.0	.55,500	
All	23	3,847	0.0406	2.16	2,760	0.0291	1.55		0.0074	0.39	14,223	0.1502	7.99	94,698.9	1,779,850	18.79

a) Includes swing beds. American Hospital Directory, 1998

b) Actively practicing, licensed, resident MDs. Year-end 1997. Nevada State Board of Medical Examiners, personal communication

c) Actively practicing, licensed, resident dentists. Main office only. March 1, 1999. Nevada State Board of Dental Examiners, personal communication

d) Licensed, resident registered nurses licensed practical nurses, and advanced practitioners of nursing. June 30, 1998. Nevada State Board of Nursing Annual Report, 1997-98

e) As of July 31, 1997. Nevada State Demographer

## Reasons for Going to a Doctor

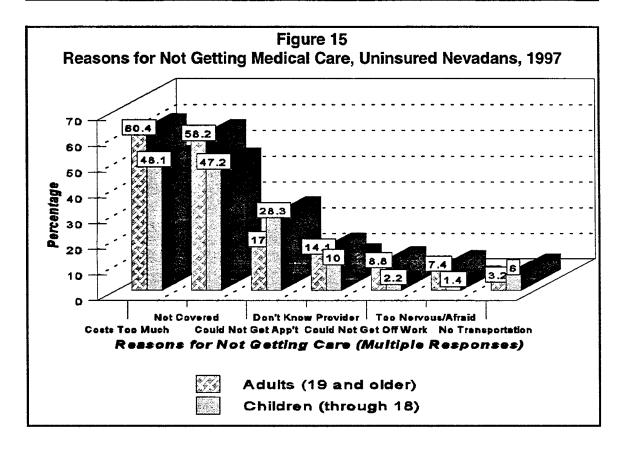
A summary of reasons why residents went to a doctor during the past 12 months is given in Table 14. Allergies/sinus trouble was the most prevalent response. Cancer and chronic disorders, such as arthritis/rheumatism and diabetes, were the least-mentioned causes. More than two-thirds of respondents went for other reasons than those identified in the survey instrument.

Table 14					
Adult Nevadans' Most Frequent Reason for Going to a Doctor During the Past 12 Months, 1997					
Reason	Percentage				
Allergies/Sinus troubles	15.9				
Hypertension	8.7				
Back problems	8.4				
Common cold	7.9				
Flu	5.0				
Heart disease	3.9				
Diabetes	3.6				
Arthritis/Rheumatism	3.3				
Chronic lung disease	2.7				
Cancer	2.6				
Other	38.0				

### **Health Care Denial**

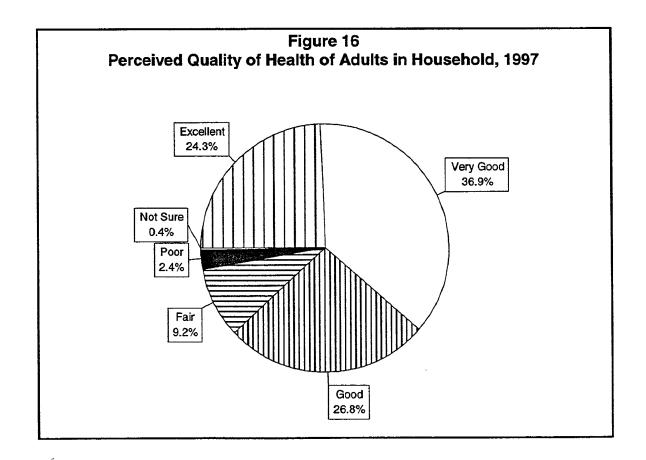
Respondents were asked if any member of their household had been unable to get medical care during the past 12 months because of no health insurance. Only 6.4 percent did not get medical attention, contrasted with 7.5 percent in the 1992 study. Additionally, they were asked if any adult had been unable to obtain health care. Fewer than 9 percent responded yes. We estimate that 93,004 adult Nevadans went without care in the previous year.

A follow-up question asked respondents to identify various reasons why they has been unable get medical care. Summary results are presented in Figure 15. Expense was overwhelmingly the principal cause. Of the seven reasons provided with multiple-response options, the two most commonly cited were "cost too much" and "not covered by health insurance," both mentioned by six out of ten adults who had been unable to get care. These were the two most common reasons given in 1992 as well. There were two changes in the relative importance of causes between our studies: inability of respondents to get appointments replaced not knowing a good doctor or clinic as the (distant) third most common reason, and inability to get time off from work supplanted fear/nervousness as the fifth reason.



## **HEALTH CARE OF ADULTS**

To assess the health care of adults, we asked respondents to identify the overall status of their health and the medical conditions they have had or currently have. In general, the quality of health was perceived as very good (36.9 percent) and good (26.8 percent) by the majority of the respondents, with nearly



one-fourth of respondents reporting excellent health. Refer to Figure 16. A small percentage (14.6) considered their physical activities to be limited by their health.

Figure 17 presents the percentage of respondents who had been told by a doctor at some time of having hypertension, heart disease, diabetes, cancer, or migraines. Note that nearly a fifth of adult Nevadans have had hypertension.

Our findings parallel federal data.<sup>4</sup>

Table 15 shows the percentage of respondents who currently have various health conditions. Note again that the four most common were seasonal allergies (29.7 percent), chronic allergies or sinus troubles (21.6 percent), arthritis (19.5 percent), and sciatica or chronic back problems (14.3 percent). Recall that while allergies/sinus problems had been the most common reason cited for visiting a doctor, followed by hypertension and back problems; arthritis was a substantially less important reason.

<sup>&</sup>lt;sup>4</sup>The Centers for Disease Control and Prevention, U.S. Department of Health and Human Services Public Health Service, report health-risk behaviors for individual states in *State- and Sex-Specific Prevalence of Selected Characteristics-Behavioral Risk Factor Surveillance System, 1994 and 1995.* Their findings showed the percentages of Nevadans having been told by a health professional that they have high blood pressure, diabetes, or high blood cholesterol were 21.7, 4.8, and 20.3 percent, respectively. Corresponding percentages for all states were 22.0, 4.4, and 19.4.

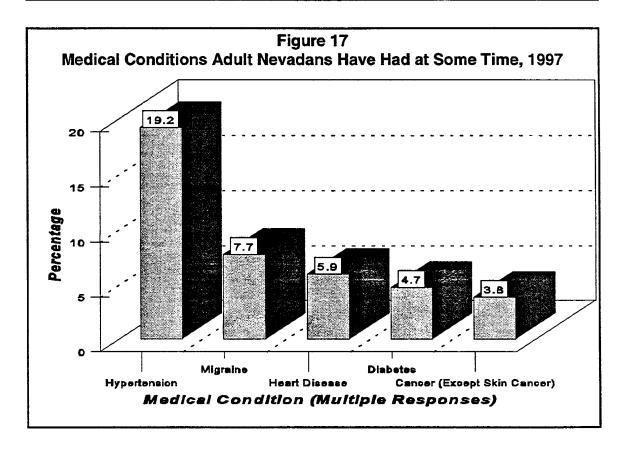


Table 15								
Medical Conditions Adult Nevadans Currently Have, 1997 (Multiple Responses)								
Reason Percentage Reason Percentage								
Seasonal allergies	29.7	Ulcers in the stomach or duodenum, or heartburn	8.2					
Chronic allergies or sinus troubles	21.6	Depression	7.2					
Arthritis/Rheumatism	19.5	Chronic lung disease	6.8					
Sciatica or chronic back prob- lems	14.3	Dermatitis or other chronic skin condition	6.0					
Hemorrhoids	9.0	Limited use of arm or leg	5.0					
Hearing problems	8.4	Pregnant – under doc- tor's care	1.0					
Vision problems	8.3	Pregnant – not under doctor's care	0.2					

## **NEVADA CHILDREN'S ACCESS TO MEDICAL CARE**

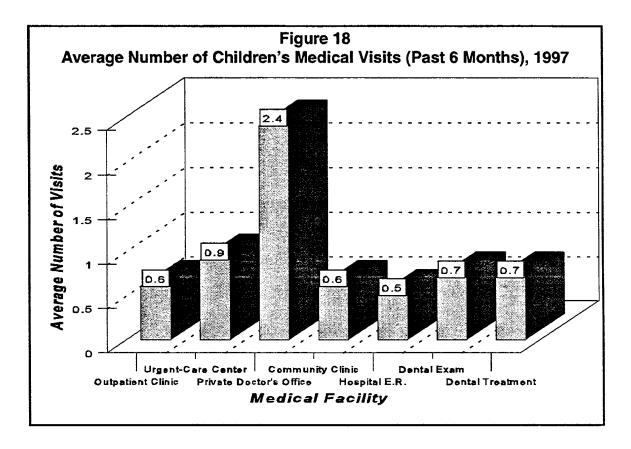
This section focuses on Nevada children's access to medical facilities and medical care. Specifically, it addresses frequency of visits to medical facilities, reasons for seeing a doctor, and health care denial.

### Frequency of Visits to Medical Facilities

To investigate the frequency of children's visits to medical facilities, respondents were asked the number of visits made to outpatient hospital clinics, urgent-care centers, private doctors' offices, community clinics, hospital emergency rooms, and dentists' offices. Additionally, they were queried regarding hospitalization.

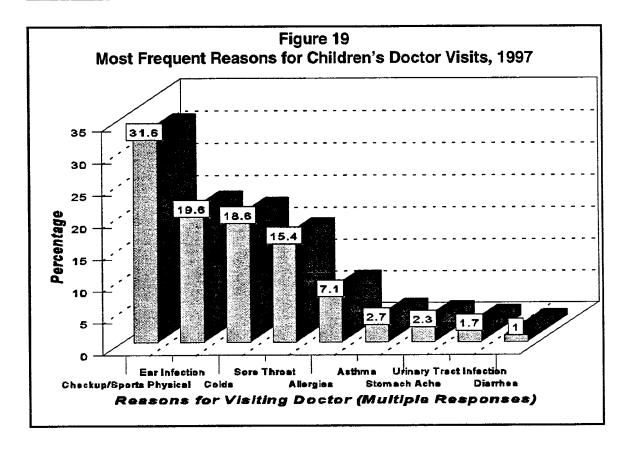
For medical care, children most often went to a private doctor's office — about five times a year (an average of 2.44 times during the past six months).

Refer to Figure 18. On average, children spent eight to nine months between dental visits (1.37 visits to the dentist in the past 12 months for treatment and an average of 1.42 visits for a dental examination). Fewer than one-tenth of the children had been overnight patients in a hospital during the past 12 months.



#### Reasons for Seeing a Doctor

Parents/guardians were asked what was the most frequent reason for their child seeing a doctor during the past 12 months. As presented in Figure 19, checkups or sports physicals accounted for nearly one-third of children's doctor visits. Ear infections led to one-fifth of all children's office visits, closely followed by common colds, with sore throats close behind.



#### **Health Care Denial of Children**

Parents/ guardians were asked if any of their children had been unable to get health care during the past 12 months for any reason. Only 13,740 (3.6 percent) had not received medical care. Additionally, adults were asked why their children had not received care. Of the seven possible reasons in a multiple-response framework, the most frequently mentioned was cost (48.1 percent), followed by absence of insurance coverage (47.2 percent). These results are similar to those for adults and are consistent with our 1992 study. See Table 16 for summary results, and compare with the reasons for adult care denial in Fig-

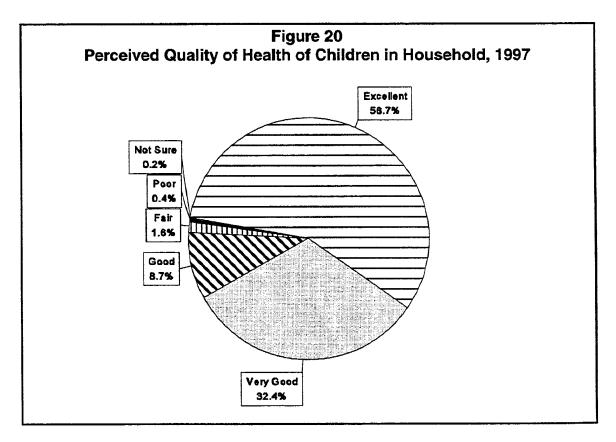
ure 15. Parents were again asked if any of their children had severe dental pain and did not receive treatment. Only 0.3 percent had not received dental care.

These results resemble national findings. In 1996, 11.6 percent of American families reported they had difficulties or delays in obtaining care. Price was the major obstacle cited by 60 percent, with insurance-related problems accounting for another 20 percent (Weigers, Weinich, and Cohen, 1998).

Table 16							
Reasons for Not Getting Medical Care for Nevada Children, 1997 (Multiple Responses)							
Reason	Percentage						
Costs too much	48.1						
Not covered by health insurance	47.2						
Could not get an appointment	28.3						
Did not know a good doctor or clinic to go to	10.0						
No transportation	6.0						
Could not get off work	2.2						
Too nervous or afraid	1.4						

### **HEALTH CARE OF CHILDREN**

To assess the health care of Nevada's children, questions similar to those asked of adults were also asked for the children in the household. See Figure 20. Slightly less than 90 percent of Nevada parents perceived their children's health as excellent or very good – much higher than the 80 percent in those ratings claimed in a federal report on children's health (Weigers, Weinich, and



Cohen, 1998). The proportion reporting their children's health as poor or fair declined substantially to 2.0 percent from 4.1 percent reported in 1992.

A small percentage of Nevada children have been told by a doctor at some time of having heart disease (0.5 percent) or diabetes (0.1 percent). About 200 females younger than 19, composing a very small percentage, were reported pregnant. Table 17 presents the percentage of children who currently have specific health conditions. Not surprising in view of the adult data, is that over one-fourth of the children suffer from allergies and nearly a tenth from asthma.

Nearly all (98.3 percent) of Nevada's children have received at least some immunizations. However, the data do not reveal the diseases at which the immunizations were targeted nor whether they were administered in conformity with recognized practice guidelines.<sup>5</sup> Respondents cited religious belief three times as frequently as cost as a reason for declining to immunize children; however, "other" was nearly three times more frequently cited than religion.

<sup>&</sup>lt;sup>5</sup>Note that parental recollection of children's immunization histories has been shown to be wildly inaccurate, hence untrustworthy as a source of health data. See Willis, et al., 1999.

#### Table 17 Medical Conditions Nevada Children Currently Have, 1997 (Multiple Responses) Percentage Percentage Reason Reason Seasonal allergies 17.3 Hearing problems 1.7 Chronic allergies or sinus Chronic urinary tract 8.0 1.3 troubles problems Limited use of arm or leg 7.8 0.7 **Asthma** 0.5 Attention Deficit Disorder 4.5 Heart disease (ADD) 2.8 Severe, untreated dental 0.3 Developmental disability pain Vision problems 2.2 Diabetes 0.1

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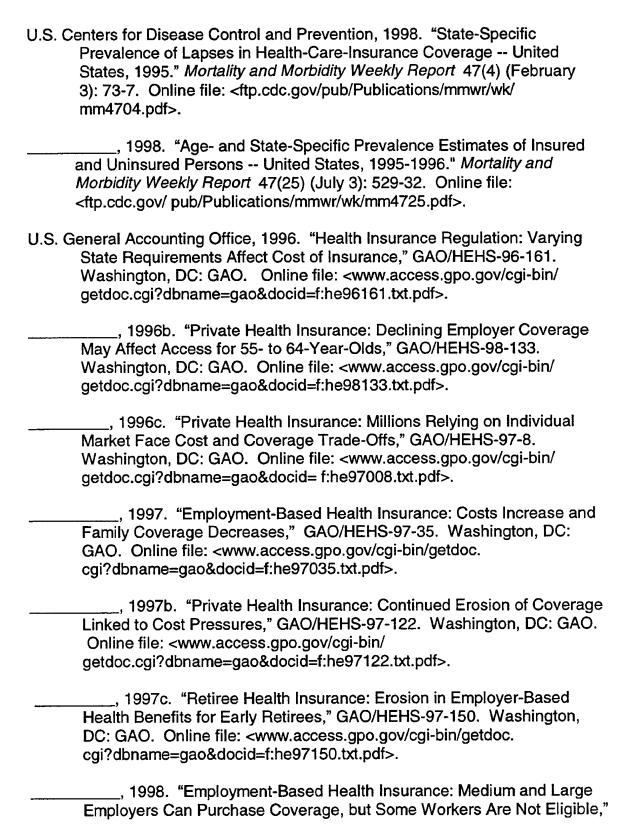
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## **APPENDIX A:** STATISTICAL PORTRAIT OF INSURED NEVADANS

Table A.1 Periods of Coverage, Adults, 1997

		Cover	age Past	⁄ear	Gene Cove		Ever Uncovered	
1		Always	Some	None	No	Yes	No	Yes
		Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	85.4%	5.9%	8.7%	8.8%	91.2%	83.3%	16.7%
Respondent Lives in	Churchill	86.4%	5.1%	8.5%	8.6%	91.4%	85.2%	14.8%
Lives in	Clark	86.3%	6.3%	7.4%	7.8%	92.2%	84.1%	15.9%
	Douglas	87.5%	4.8%	7.7%	7.9%	92.1%	85.7%	14.3%
	Elko	88.3%	6.1%	5.6%	5.7%	94.3%	86.7%	13.3%
	Esmeralda	68.5%	8.9%	22.6%	22.6%	77.4%	67.5%	32.5%
	Eureka	90.8%	2.8%	6.4%	6.4%	93.6%	87.5%	12.5%
	Humbolt	84.0%	4.8%	11.2%	11.2%	88.8%	81.5%	18.5%
	Lander	83.2%	5.4%	11.4%	11.4%	88.6%	79.4%	20.6%
	Lincoln	90.9%	1.2%	7.9%	8.0%	92.0%	88.7%	11.3%
	Lyon	81.3%	6.6%	12.2%	12.6%	87.4%	79.2%	20.8%
	Mineral	85.9%	5.7%	8.4%	9.6%	90.4%	81.4%	18.6%
	Nye	82.6%	6.4%	11.0%	11.5%	88.5%	80.2%	19.8%
	Pershing	85.8%	9.6%	4.7%	4.7%	95.3%	84.9%	15.1%
	Storey	78.9%	12.9%	8.1%	8.1%	91.9%	72.5%	27.5%
	Washoe	86.4%	5.7%	7.9%	8.0%	92.0%	83.7%	16.3%
	White Pine	82.8%	3.0%	14.2%	14.9%	85.1%	78.8%	21.2%
Total		86.1%	6.1%	7.8%	8.1%	91.9%	83.9%	16.1%

Table A.2 Sources of Health Insurance Coverage of Nonelderly Adults, by Source, 1997

				Provider of Insura	ance	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	73.0%	1.2%	13.3%	3.3%	9.2%
Respondent	Churchill	60.0%	1.9%	13.6%	12.2%	12.2%
Lives in	Clark	60.8%	10.9%	16.0%	4.7%	7.5%
	Douglas	65.1%	.7%	14.9%	3.9%	15.4%
	Elko	73.7%	.8%	18.8%	1.5%	5.2%
	Esmeralda	76.3%		16.3%	2.5%	4.9%
	Eureka	65.7%		22.1%		12.2%
	Humbolt	67.2%	1.2%	20.6%	2.5%	8.5%
	Lander	72.5%	1.4%	15.7%	3.1%	7.3%
	Lincoln	53.3%	6.7%	29.0%	4.1%	6.8%
	Lyon	65.2%	2.7%	15.3%	5.5%	11.4%
	Mineral	71.7%	.3%	17.5%	6.1%	4.4%
	Nye	60.2%	8.9%	14.6%	8.0%	8.3%
	Pershing	61.9%	1.1%	22.5%	1.5%	13.1%
	Storey	66.1%	9.1%	8.0%		16.9%
	Washoe	68.5%	3.2%	16.3%	1.9%	10.1%
	White Pine	69.9%	1.0%	18.7%	4.2%	6.2%
Total		63.3%	8.2%	16.1%	4.2%	8.3%

Table A.3 Health Insurance Coverage of Nonelderly Adults, by Race: White, 1997

	· · · · · · · · · · · · · · · · · · ·			Provider of Insura	nce	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	73.1%	1.1%	13.5%	3.1%	9.2%
Respondent	Churchill	60.8%	2.0%	13.8%	11.0%	12.5%
Lives in	Clark	61.3%	10.5%	16.4%	3.8%	8.1%
	Douglas	65.0%	.8%	14.9%	3.9%	15.5%
	Elko	73.9%	.7%	18.9%	1.2%	5.3%
]	Esmeralda	76.3%		16.3%	2.5%	4.9%
	Eureka	65.7%		22.1%		12.2%
	Humbolt	67.3%	1.3%	20.7%	2.3%	8.4%
	Lander	72.4%	1.4%	15.8%	3.1%	7.3%
	Lincoln	53.4%	6.7%	29.1%	4.1%	6.8%
	Lyon	65.2%	2.7%	15.3%	5.4%	11.4%
	Mineral	72.2%	.3%	17.6%	5.9%	4.0%
	Nye	60.1%	8.9%	14.7%	8.0%	8.3%
	Pershing	61.9%	1.1%	22.5%	1.4%	13.1%
	Storey	66.0%	9.1%	8.0%		16.9%
	Washoe	68.4%	3.3%	16.2%	1.9%	10.3%
	White Pine	70.2%	1.0%	18.8%	4.0%	6.1%
Total		63.7%	<b>7</b> .7%	16.3%	3.5%	8.8%

Table A.4 Health Insurance Sources Coverage of Nonelderly Adults, by Race: Nonwhite, 1997

	<del>,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>		Prov	ider of Insu	ance	
		Work	Union	Other House- holder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	66.3%	5.6%	5.8%	15.4%	6.9%
Respondent	Churchill	36.0%	.0%	8.1%	54.3%	1.6%
Lives in	Clark	57.2%	14.6%	13.0%	12.1%	3.1%
	Douglas	75.5%		23.8%		.6%
	Elko	62.2%	7.3%	9.8%	20.7%	
	Esmeralda				100.0%	
	Eureka			100.0%		
	Humbolt	64.3%		6.7%	14.1%	14.9%
	Lander	93.3%		.0%	6.7%	.0%
	Lincoln	.0%				100.0%
	Lyon	70.7%	.9%	13.0%	9.8%	5.6%
	Mineral	62.3%		15.6%	9.0%	13.1%
	Nye	72.0%	8.6%	5.0%	10.0%	4.4%
	Pershing	44.4%		11.1%	44.4%	
	Storey	100.0%				
	Washoe	71.9%	.6%	18.0%	3.0%	6.5%
	White Pine	16.0%		4.6%	47.3%	32.1%
Total		58.7%	13.0%	13.4%	11.4%	3.5%

Table A.5 Health Insurance Sources Coverage of Nonelderly Adults, by Sex: Male, 1997

			P	rovider of Insurance	се	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	76.9%	1.6%	9.5%	3.8%	8.3%
Respondent	Churchill	67.6%	1.4%	6.8%	11.2%	12.9%
Lives in	Clark	63.6%	12.6%	11.9%	4.5%	7.3%
	Douglas	68.9%	1.4%	10.7%	3.0%	16.0%
	Elko	86.2%	.6%	7.6%	1.0%	4.5%
	Esmeralda	85.3%		10.5%	4.3%	
	Eureka	66.7%		20.4%		13.0%
	Humbolt	82.9%	1.4%	6.9%	1.1%	7.8%
	Lander	84.4%	2.1%	4.7%	2.5%	6.2%
	Lincoln	62.1%	8.5%	20.1%	5.6%	3.8%
	Lyon	72.2%	3.2%	9.4%	5.1%	10.0%
	Mineral	77.2%	.7%	14.3%	4.9%	2.9%
	Nye	65.2%	10.9%	5.7%	9.8%	8.3%
	Pershing	70.9%	1.6%	16.6%		11.0%
	Storey	61.3%	21.1%	2.6%		14.9%
	Washoe	71.8%	3.7%	12.0%	1.8%	10.6%
	White Pine	81.7%	1.3%	7.1%	3.9%	6.0%
Total		67.0%	9.4%	11.5%	4.0%	8.2%

Table A.6 Health Insurance Sources Coverage of Nonelderly Adults, by Sex: Female, 1997

			F	Provider of Insuran	се	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	69.0%	.9%	17.3%	2.8%	10.1%
Respondent	Churchill	52.0%	2.4%	20.8%	13.3%	11.5%
Lives in	Clark	57.9%	9.3%	20.1%	5.0%	7.8%
	Douglas	61.2%	.1%	19.2%	4.8%	14.7%
	Elko	58.5%	1.0%	32.4%	2.2%	6.0%
	Esmeralda	64.0%		24.4%	.0%	11.7%
	Eureka	64.3%		24.6%		11.2%
	Humbolt	48.0%	1.0%	37.6%	4.2%	9.3%
	Lander	58.8%	.6%	28.4%	3.8%	8.5%
	Lincoln	44.5%	4.9%	38.1%	2.6%	9.9%
	Lyon	57.9%	2.1%	21.3%	5.8%	12.8%
	Mineral	67.1%		20.1%	7.0%	5.7%
	Nye	54.7%	6.7%	24.5%	6.0%	8.2%
	Pershing	52.5%	.5%	28.6%	3.1%	15.3%
	Storey	69.6%		12.0%		18.3%
	Washoe	65.0%	2.6%	20.8%	2.0%	9.6%
1	White Pine	55.1%	.6%	33.2%	4.6%	6.5%
Total		59.4%	6.9%	20.8%	4.4%	8.5%

Table A.7 Health Insurance Sources Coverage of Nonelderly Adults, by Income: Under \$30,000, 1997

<u> </u>		-		Provider of Insura	nce	
		Work	Union	Other Householder	Public	Bought Directly
	•	Row %	Row %	Row %	Row %	Row %
County	Carson City	77.1%	.5%	6.4%	8.3%	7.7%
Respondent	Churchill	53.1%	1.9%	5.2%	18.8%	21.1%
Lives in	Clark	54.3%	13.3%	10.9%	11.8%	9.8%
İ	Douglas	51.1%	1.5%	10.7%	8.6%	28.2%
	Elko	62.9%	1.1%	8.8%	9.0%	18.2%
	Esmeralda	73.6%		6.1%	6.7%	13.5%
	Eureka	23.1%				76.9%
,	Humbolt	56.0%	4.8%	16.6%	8.7%	13.9%
	Lander	38.2%	5.8%	5.7%	19.5%	30.9%
	Lincoln	31.0%	5.2%	31.2%	16.4%	16.1%
	Lyon	51.5%	2.9%	9.0%	14.5%	22.1%
	Mineral	58.4%	1.1%	21.6%	13.4%	5.5%
	Nye	43.4%	12.6%	13.9%	17.3%	12.8%
	Pershing	37.7%	1.7%	28.4%	5.1%	27.1%
	Storey	41.1%	24.8%			34.1%
	Washoe	68.9%	3.4%	12.0%	6.1%	9.6%
	White Pine	61.5%	1.7%	16.0%	12.4%	8.4%
Total		57.0%	10.1%	11.0%	10.9%	10.9%

Table A.8 Health Insurance Sources Coverage of Noneiderly Adults, by Income: Over \$30,000, 1997

				Provider of Insurar	nce	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	72.9%	1.4%	14.4%	2.3%	9.0%
Respondent	Churchill	63.1%	1.9%	15.9%	10.0%	9.1%
Lives in	Clark	62.2%	10.5%	17.2%	3.2%	6.9%
	Douglas	66.9%	.6%	15.5%	3.4%	13.6%
	Elko	74.7%	.8%	19.8%	.7%	4.0%
	Esmeralda	77.8%		22.2%		
	Eureka	71.6%		25.3%		3.1%
1	Humbolt	69.6%	.7%	21.6%	1.3%	6.9%
	Lander	78.9%	.6%	17.0%	.2%	3.2%
	Lincoln	57.7%	6.8%	30.2%	.9%	4.5%
	Lyon	69.4%	2.8%	17.9%	2.5%	7.4%
1	Mineral	76.7%		16.1%	3.1%	4.1%
	Nye	65.4%	8.0%	14.4%	5.5%	6.7%
	Pershing	68.8%	1.0%	22.3%	.9%	7.1%
	Storey	74.2%		10.7%		15.0%
	Washoe	68.7%	3.1%	17.3%	1.2%	9.7%
1	White Pine	71.9%	.9%	19.3%	2.0%	5.9%
Total		64.6%	7.8%	17,2%	2.8%	7.6%

Table A.9 Sources of Health Insurance Coverage of Nonelderly Adults, by Employer Size: Fewer Than 25 Employees, 1997

				Provider of Insura	ance	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	55.8%	1.4%	19.1%	5.2%	18.5%
Respondent	Churchill	38.1%	1.7%	20.0%	11.4%	28.8%
Lives in	Clark	47.8%	5.6%	24.8%	3.5%	18.4%
	Douglas	45.1%	.2%	22.4%	5.4%	27.0%
	Elko	48.7%		36.4%	1.2%	13.7%
	Esmeralda	47.6%		38.8%		13.6%
	Eureka	32.9%		35.3%		31.7%
	Humbolt	44.8%	1.9%	30.2%	1.5%	21.6%
	Lander	58.3%	4.7%	16.9%	1.9%	18.3%
	Lincoln	39.8%	4.0%	46.5%	2.1%	7.7%
	Lyon	49.1%	1.3%	20.3%	4.6%	24.7%
	Mineral	51.4%		39.8%	2.0%	6.7%
	Nye	48.5%	7.1%	21.8%	7.6%	14.9%
	Pershing	30.5%		36.9%	4.0%	28.6%
	Storey	67.9%		15.7%		16.4%
	Washoe	50.9%	2.6%	24.3%	1.9%	20.3%
	White Pine	58.9%	1.3%	23.9%	3.6%	12.4%
Total		48.6%	4.2%	24.7%	3.3%	19.1%

Table A.10 Sources of Health Insurance Coverage of Nonelderly Adults, by Employer Size: More Than 25 Employees, 1997

			F	Provider of Insuran	се	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	90.5%	1.5%	5.3%	.8%	2.0%
Respondent	Churchill	77.7%	1.6%	6.4%	10.2%	4.2%
Lives in	Clark	74.1%	13.1%	7.9%	2.7%	2.1%
	Douglas	88.1%	1.1%	6.0%	2.5%	2.3%
	Elko	92.0%	.8%	6.2%	.6%	.4%
	Esmeralda	98.0%	.070	0.270	2.0%	.470
	Eureka	98.8%		1.2%	2.0 /0	
	Humbolt	90.3%	.9%	6.1%	1.4%	1.2%
	Lander	92.8%	1.2%	5.0%	1.470	.9%
	Lincoln	79.5%	8.8%	7.9%		3.8%
	Lyon	86.1%	2.3%	8.5%	1.9%	1.2%
	Mineral	89.9%	2.070	7.4%	2.1%	.6%
	Nye	78.2%	9.7%	5.1%	4.4%	2.7%
	Pershing	86.7%	1.9%	11.1%	.0%	.3%
	Storey	82.1%	10.1%	4.0%	.070	3.7%
	Washoe	86.0%	3.5%	7.9%	.5%	2.2%
	White Pine	87.4%	.8%	10.3%	.1%	1.5%
Total		78.1%	9.9%	7.7%	2.2%	2.1%

Table A.11 Sources of Health Insurance Coverage of Nonelderly Adults, by Occupation: Nonhotel/Nongaming, 1997

				Provider of Insuranc	е	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County	Carson City	73.9%	1.3%	13.7%	2.6%	8.5%
Respondent	Churchill	62.5%	2.0%	12.5%	11.4%	11.6%
Lives in	Clark	62.0%	9.6%	17.0%	4.1%	7.4%
	Douglas	66.1%	.6%	14.7%	3.9%	14.7%
	Elko	74.5%	.8%	18.3%	1.4%	5.0%
	Esmeralda	78.0%		14.4%	2.5%	5.0%
	Eureka	63.7%		22.9%		13.4%
	Humbolt	70.9%	1.2%	18.4%	1.8%	7.7%
	Lander	78.8%	1.6%	13.8%	1.6%	4.3%
	Lincoln	58.0%	7.7%	25.6%	2.1%	6.6%
	Lyon	68.0%	2.5%	15.6%	4.0%	10.0%
	Mineral	77.9%		14.5%	3.8%	3.9%
	Nye	63.9%	8.5%	14.3%	5.3%	8.0%
	Pershing	65.1%	1.2%	20.0%	1.2%	12.6%
	Storey	73.8%		9.1%		17.1%
	Washoe	70.0%	3.2%	15.7%	1.4%	9.6%
Ì	White Pine	74.3%	.7%	17.5%	1.4%	5.9%
Total		64.8%	7.1%	16.5%	3.5%	8.0%

Table A.12 Sources of Health Insurance Coverage of Nonelderly Adults, by Occupation: Hotel/Gaming, 1997

			P	rovider of Insurance	e	
		Work	Union	Other Householder	Public	Bought Directly
		Row %	Row %	Row %	Row %	Row %
County Respondent	Carson City	92.2%	2.4%	.0%	3.1%	2.3%
Lives in	Churchill	38.6%		22.9%	13.7%	24.8%
	Clark	69.6%	20.1%	5.3%	1.7%	3.3%
	Douglas	89.9%	1.1%	5.6%		3.3%
	Elko	79.9%	.0%	15.7%	3.0%	1.5%
	Humbolt	51.9%	1.8%	35.1%	11.2%	
	Lander			55.3%	29.9%	14.8%
Ì	Lincoln	53.8%		43.7%		2.5%
	Lyon	73.7%		9.5%	4.3%	12.5%
i	Mineral	47.7%		47.4%		5.0%
	Nye	61.7%	14.8%	14.9%	1.7%	6.9%
	Pershing	25.2%		61.3%		13.5%
	Storey	100.0%				
	Washoe	78.2%	2.6%	12.5%	2.1%	4.5%
	White Pine	51.2%		22.9%	13.0%	12.9%
Total		<b>71</b> .1%	17.0%	6.5%	1.8%	3.6%

					Primary Em	picyment Status o	f Adult 1			
		Self-employed Professional	Employed Full Time (30 hrs. per week or more )	Part-time Employee (<30 hrs. per week or more)	Homemaker	Currently Not Employed	Retired with Part-time Work	Retired without Employment	Student	In a Training Program
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	9.7%	65.4%	3.3%	6.9%	1.9%	2.9%	4.9%	5.0%	
Respondent Lives in	Churchill	9.0%	61,8%	5.7%	9.6%	2.3%	.5%	5.4%	5.6%	
LIVES IN	Clark	8.0%	67,3%	5.1%	7.3%	2.0%	1.1%	5.6%	3.4%	.2%
	Douglas	14.2%	59.1%	5.4%	6.1%	1.2%	.8%	7.5%	5.6%	.1%
	Elko	9.8%	63.2%	5.5%	8,9%	1.5%	1.1%	5.9%	3.9%	.3%
	Esmeralda	1.7%	70.0%	6.7%	4.9%	.0%	4.9%	8.0%	3.9%	
	Euroka	13.7%	53.0%	3.7%	14.4%	3.7%	.1%	1.3%	10.2%	
	Humbolt	10.8%	60.7%	5.8%	10.5%	1.7%	1.1%	3.6%	5.2%	.5%
	Lander	5.6%	62.0%	5.0%	14.6%	3.3%	1.0%	2.7%	5.8%	
	Lincoln	4.8%	46.6%	13.6%	7.9%	1.7%	1.2%	9.1%	15.0%	
	Lyon	8.9%	63.4%	4.6%	7.1%	2.3%	2.1%	6.3%	5.3%	
	Mineral	3.8%	66.1%	5.0%	4.1%	3.9%	3.1%	6.2%	7.5%	.3%
	Nye	7.3%	57.6%	4.8%	9.8%	3.8%	1.3%	12.4%	3.0%	.1%
	Pershing	11.3%	64.2%	7.7%	7.0%	.8%	.8%	1.7%	6.5%	
	Storey	12.5%	61.4%	7.3%		4.0%	4.0%	7.8%	3.0%	
	Washoe	11.8%	66.3%	5.2%	5.6%	1.6%	.9%	3.9%	4.6%	.2%
	White Pine	6.7%	63.7%	5.8%	8.0%	2.1%	1.4%	6.1%	6.1%	
Total		9.0%	66.3%	5.1%	7.1%	1.9%	1.1%	5.4%	3.9%	.2%

Table A.14 Periods of Coverage, Children, 1997

		Health In	surance Coverage	status	with Insuran	y Covered Health ce during ast Year	Ever Uncovered with Health Insurance during the Past Year		
		Continuously Covered	Generally Cover during Past Year	Uninsured during Past Year	No	Yes	No	Yes	
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	
County	Carson City	95.44%	4.18%	.38%	.38%	99.62%	95.44%	4.56%	
	Churchill	96.22%	3.56%	.22%	.22%	99.78%	96.22%	3.78%	
	Clark	94.81%	4.62%	.57%	.57%	99.43%	94.81%	5.19%	
	Douglas	92.66%	6.79%	.55%	.55%	99.45%	92.66%	7.34%	
	Elko	89.87%	9.45%	.68%	.68%	99.32%	89.87%	10.13%	
	Esmeralda	100.00%		.00%	.00%	100.00%	100.00%	.00%	
	Eureka	<b>7</b> 0.52%	29.48%	.00%	.00%	100.00%	70.52%	29.48%	
	Humbolt	95.27%	4.38%	.35%	.35%	99.65%	95.27%	4.73%	
	Lander	94.33%	5.26%	.41%	.41%	99.59%	94.33%	5.67%	
	Lincoln	99.78%	.22%	.00%	.00%	100.00%	99.78%	.22%	
	Lyon	90.93%	7.63%	1.44%	1.44%	98.56%	90.93%	9.07%	
	Mineral	95.68%	.72%	3.60%	3.60%	96.40%	95.68%	4.32%	
	Nye	88.03%	7.14%	4.83%	4.83%	95.17%	88.03%	11.97%	
	Pershing	93.98%	6.02%	.00%	.00%	100.00%	93.98%	6.02%	
	Storey	79.72%	20.28%	.00%	.00%	100.00%	79.72%	20.28%	
	Washoe	91.81%	7.66%	.53%	.53%	99.47%	91.81%	8.19%	
	White Pine	90.36%	8.36%	1.28%	1.28%	98.72%	90.36%	9.64%	
Total		93.93%	5.43%	.64%	.64%	99.36%	93.93%	6.07%	

Table A.15 Sources of Health Care Coverage, Children, 1997

				Ch	ild's Health Insu	rance Provided b	y:		
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	80.78%	1.00%	.80%	4.74%	1.83%	1.65%	.74%	8.47%
	Churchill	60.19%	2.19%	.46%	8.91%	12.31%	2.21%	.36%	13.36%
	Clark	64.51%	17.11%	.13%	9.74%	3.03%	.06%	.43%	4.99%
	Douglas	72.72%	.96%	.00%	11.14%	.00%		.36%	14.82%
	Elko	87.07%	1.41%	.00%	5.42%	.13%	.83%		5.14%
	Esmeraida	86.08%							13.92%
	Eureka	71.54%			21.28%				7.18%
	Humbolt	83.04%	1.90%	.96%	4.58%	ļ	.46%		9.05%
	Lander	83.26%	2.98%	1.31%	4.54%	.85%	.73%	.81%	5.52%
	Lincoln	76.92%	10.13%	.00%	2.85%				10.10%
	Lyon	70.83%	3.19%	.62%	13.97%	1.98%	.69%	.68%	8.04%
	Mineral	77.83%	.00%	2.15%	13.35%	.89%	2.59%		3.18%
	Nye	58.77%	10.89%	.75%	15.85%	1.31%	.19%	.44%	11.79%
l	Pershing	66.83%	.99%	.00%	10.13%	.71%	2.93%		18.41%
	Storey	40.61%	10.33%	.00%	35.93%	2.43%			10.70%
	Washoe	76.75%	4.18%	.47%	9.32%	.22%	.24%	.14%	8.68%
	White Pine	74.44%	.66%	.59%	14.81%	j l	1.73%	.38%	7.38%
Total		68.17%	12.74%	.24%	9.58%	2.39%	.23%	.37%	6.29%

Table A.16 Sources of Health Care Coverage, Children by Age and County, 1997

							Child	d's Health Ins	urance Provide	d by:		
					An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bough Direct by an Adult
ty	Carson City	Age	4 years or less	Row %	79.78%	.68%	.68%	6.22%	3.61%	2.15%	rodistance	6.87
•	-	-	5-9	Row %	76.91%		.63%	3.38%	.69%	3.39%	1.33%	13.68
			10-14	Row %	82.93%	1.83%	1.69%	6.31%	.53%	.54%	1.48%	4.69
			15-18	Row %	84.66%	1.75%		2.41%	2.55%			8.63
		Total	Row %		80.78%	1.00%	.80%	4.74%	1.83%	1.65%	.74%	8.47
	Churchill	Age	4 years or less	Row %	55.56%		1.73%	11.59%	18.26%	1.79%		11.07
			5-9	Row %	61.26%	3.83%		7.42%	11.50%	1.16%	<b>!</b>	14.84
			10-14	Row %	63.30%	1.95%		8.82%	10.63%	3.06%	.99%	11.24
			15-18	Row %	60.77%	3.32%		7.37%	7.68%	2.99%	.46%	17.40
		Total	Row %		60.19%	2.19%	.46%	8.91%	12.31%	2.21%	.36%	13.36
	Clark	Age	4 years or less	Row %	63.17%	17.90%	_21%	13.18%	2.04%		.82%	2.67
			5-9	Row %	70.05%	14.73%		7.55%	2.73%	1	.28%	4.66
			10-14	Row %	60.53%	17.57%	.25%	11.56%	3.03%		1 1	7.06
			15-18	Row %	63.72%	18.86%		4.73%	5.22%	.33%	.60%	6.53
		Total	Row %		64.51%	17.11%	.13%	9.74%	3.03%	.06%	.43%	4.99
	Douglas	Age	4 years or less	Row %	80.97%	.34%		15.09%				3.60
	•	-	5-9	Row %	64.08%	.35%	l	18.79%		l	.80%	15.98
			10-14	Row %	72.32%	1.83%	1	7.63%			.50%	17.73
			15-18	Row %	76.21%	1.12%	1	3.29%	1			19.38
		Total	Row %		72.72%	.96%	1	11.14%	i	1	.36%	14.8
	Eliko	Age	4 years or less	Row%	78.75%	.91%	<u> </u>	16.48%		.83%		3.0
	2000		5-9	Row %	94.07%	.87%	1		1	.62%		4.4
			10-14	Row %	90.17%	1.83%		2.63%	1	.44%	1	4.9
			15-18	Row %	l .	2.28%	1	2.03%	240	1.60%	1	
		Total		NOW 76	86.15%	1	1	E 400	.64%			9.3
	Esmeralda	Total	Flow % 5-9	Row %	87.07%	1.41%		5.42%	.13%	.83%		5.1
	ESMETAIUA	Age			42.11%	l	ł	1		ŀ	1	57.8
			10-14	Row %	100.00%			Ì				l
			15-18	Row %	100.00%			1				
		Total	Row %		86.08%							13.9
	Eureka	Age	4 years or less	Row %	85.56%	ļ	l			1		14.4
			5-9	Row %	33.88%		ļ	57.65%				8.4
			10-14	Row %	91.58%		i			l		8.4
			15-18	Row %	100.00%		1	ı		1	1	
		Total	Flow %		71.54%		1 .	21.28%	1 .	1		7.1
	Humbolt	Age	4 years or less	Row %	79.49%	1.33%	4.02%	8.40%				6.7
			5-9	Row %	80.35%	.40%		8.55%		1.13%	1	9.5
			10-14	Row %	87.78%	2.19%			1			10.0
			15-18	Row %	85.26%	4.41%	ĺ	I	i	.57%		9.7
		Tota!	How %		83.04%	1.90%	.96%	4.58%	1	.46%		9.0
	Lander	Age	4 years or less	Row %	90.37%	-	5.42%	1	.75%	.75%		2.7
			5-9	Row %	78.33%	4.54%	l	7.50%	İ	1.90%		7.7
			10-14	Row %	84.73%	4.24%	.00%	5.31%	1.37%	1	1.65%	2.7
			15-18	Row %	79.98%	2.68%		4.72%	1.48%	į	1.83%	9.3
		Total	Row %		83.26%	2.98%	1.31%	4.54%	.85%	.73%	.81%	5.5
	Lincoln	Age	4 years or less	Row %	54.94%	21.71%	7.4.7.5	1.0.1%	<del> </del>	1 113/3		23.3
		90	5-9	Row %	85.24%	2.42%	ı				1	12.3
			10-14	Row %	82.36%	5.11%	1	9.98%		1	1	2.5
			15-18	Row %	80.73%	13.26%	1	3.50%		1	1	6.0
		Total	Row %		76.92%	10.13%	1	2.85%	1	1	1	10.1
	Lyon	Age	4 years or less	Row %	60.80%	2.41%	.97%	23.30%	1.80%	.97%	2.88%	6.8
	-you.	იგი	5-9	Row %	64.68%	4.77%	1.38%	16.23%	2.23%	.59%	2.00 %	10.1
			10-14	Row %		2.84%	1.30%		1.65%	1.09%		4.9
					77.94%	ł .	1	11.53% 3.35%		1.09%	l	1
		Total	15-18 Row %	Row %	81.57%	2.32%		1	2.24%	2004	.68%	10.5
	Minor-1	Total	4	Dour o	70.83%	3.19%	.62%	13.97%	1.98%	-69%	.58%	8.0
	Mineral	Age	4 years or less	Row %	67.48%			24.49%	1	4.59%	1	3.4
			5-9	Row %	76.17%			12.09%		3.82%	1	7.9
			10-14	Row %	88.66%		8.01%		3.33%		1	
			15-18	Row %	75.27%			20.86%		2.65%	1	1.2
					77.83%	L	2.15%	13.35%	.89%	2.59%	<b></b>	3.1
		Total	Row %			1 40 779/	ŀ	16.75%	1	i .	1	25.8
	Nye	Total Age	Row % 4 years or less	Row %	46.59%	10.77%						
	Nye		Row % 4 years or less 5-9	Row %	64.10%	14.69%	1.40%	14.35%		ļ		
	Nye		Flow % 4 years or less 5-9 10-14	Row % Row %	64.10% 61.69%	14.69% 12.06%	.71%	13.83%	2.89%			8.8
	Nye		Row % 4 years or less 5-9	Row %	64.10%	14.69%			2.89% 2.21%	.79%	1.79%	8.8
	Nye		Flow % 4 years or less 5-9 10-14	Row % Row %	64.10% 61.69%	14.69% 12.06%	.71%	13.83%		.79% .19%	1.79% .44%	8.8 9.3
	Nye Pershing	Age Total	Flow % 4 years or less 5-9 10-14 15-18	Row % Row %	64.10% 61.69% 60.61% 58.77%	14.69% 12.06% 5.54% 10.89%	.71% .77%	13.83% 18.91% 15.85%	2.21%	1		8.8 9.3 11.7
		Age	Flow % 4 years or less 5-9 10-14 15-18 Flow %	Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26%	14.69% 12.06% 5.54% 10.89% 2.21%	.71% .77%	13.83% 18.91% 15.85% 22.14%	2.21%	1		8.8 9.3 11.7 13.3
		Age Total	Row % 4 years or less 5-9 10-14 15-18 Row % 4 years or less 5-9	Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72%	14.69% 12.06% 5.54% 10.89%	.71% .77%	13.83% 18.91% 15.85%	2.21%	.19%		8.8 9.3 11.7 13.3 32.4
		Age Total	Row % 4 years or less 5-9 10-14 15-18 Row % 4 years or less 5-9 10-14	Row % Row % Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72% 76.89%	14.69% 12.06% 5.54% 10.89% 2.21%	.71% .77%	13.83% 18.91% 15.85% 22.14%	2.21% 1.31%	9.27%		8.8 9.3 11.7 13.3 32.4 13.8
		Age Total Age	Row % 4 years or less 5-9 10-14 15-18 Row % 4 years or less 5-9 10-14 15-18	Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72% 76.89% 86.67%	14.69% 12.06% 5.54% 10.89% 2.21% 1.37%	.71% .77%	13.83% 18.91% 15.85% 22.14% 14.42%	2.21% 1.31% 4.23%	9.27% 2.92%		8.8 9.3 11.7 13.3 32.4 13.8 6.1
	Pershing	Total Age	Flow % 4 years or less 5-9 10-14 15-18 Flow % 4 years or less 5-9 10-14 15-18 Flow %	Row % Row % Row % Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72% 76.89% 86.67% 66.83%	14.69% 12.06% 5.54% 10.89% 2.21%	.71% .77%	13.83% 18.91% 15.85% 22.14%	2.21% 1.31%	9.27%		8.8 9.3 11.7 13.3 32.4 13.8 6.1
		Age Total Age	Flow % 4 years or less 5-9 10-14 15-18 Flow % 4 years or less 5-9 10-14 15-18 Flow % 4 years or less 6-9 10-14 15-18 Flow %	Row % Row % Row % Row % Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72% 76.89% 86.67% 66.83%	14.69% 12.06% 5.54% 10.89% 2.21% 1.37%	.71% .77%	13.83% 18.91% 15.85% 22.14% 14.42%	2.21% 1.31% 4.23%	9.27% 2.92%		8.8 9.3 11.7 13.3 32.4 13.8 6.1 18.4
	Pershing	Total Age	Flow % 4 years or less 5-9 10-14 15-18 Flow % 4 years or less 5-9 10-14 15-18 Flow %	Row % Row % Row % Row % Row % Row % Row %	64.10% 61.69% 60.61% 58.77% 62.26% 51.72% 76.89% 86.67% 66.83%	14.69% 12.06% 5.54% 10.89% 2.21% 1.37%	.71% .77%	13.83% 18.91% 15.85% 22.14% 14.42%	2.21% 1.31% 4.23%	9.27% 2.92%		5.4 8.8 9.3 11.7 13.3 32.4 13.8 6.1 18.4

Table A.16 Sources of Health Care Coverage, Children by Age and County, 1997

•			·········		Child's Health Insurance Provided by:									
					An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult		
County	Storey	Total	Row %		40.61%	10.33%		35.93%	2.43%			10.70%		
	Washoe	Age	4 years or less	Row %	73.64%	2.76%	.49%	15.37%			.23%	7.50%		
			5-9	Row %	79.51%	5.03%	.89%	8.48%	.28%			5.79%		
			10-14	Row %	77.55%	4.58%	1	6.17%	.33%	.69%	.28%	10.40%		
			15-18	Row %	76.81%	4.85%	.42%	3.90%	.36%	.44%		13.23%		
		Total	Row %		76.75%	4.18%	.47%	9.32%	.22%	.24%	.14%	8.68%		
	White Pine	Age	4 years or less	Row %	53.75%			39.76%				6.49%		
			5-9	Row %	78.70%		2.29%	13.71%	1	1.58%		3.72%		
			10-14	Row %	80.03%		l	7.29%		1.43%	1.31%	9.94%		
			15-18	Row %	83.65%	3.00%	İ	1		4.09%		9.26%		
		Total	Row %		74.44%	.66%	.59%	14.81%	·	1.73%	.38%	7.38%		

Table A.17 Sources of Health Care Coverage from Households with Less Than \$30,000 Income per Year, Children by Age and County, 1997

		· · · · · · · · · · · · · · · · · · ·			Chile	d's Health ins	urance Provide	d by:		
			An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult
County	Carson City	Row %	52.83%		.00%	35.97%			4.85%	6.36%
	Churchill	Row %	36.52%	2.88%	2.35%	31.36%	5.79%	8.19%		12.91%
	Clark	Row %	40.06%	17.11%	.93%	33.46%	4.58%		.77%	3.08%
	Douglas	Row %	30.26%	.39%	.00%	59.12%				10.22%
	Elko	Row %	47.15%		.00%	40.88%		3.26%		8.71%
	Esmeralda	Row %	100.00%			l				
	Eureka	Row %	19.33%			60.32%				20.34%
	Humbolt	Row %	35.37%		.00%	40.44%	<b>[</b>	1.23%		22.96%
	Lander	Row %	23.33%		.00%	31.82%	4.67%	5.11%	5.70%	29.36%
	Lincoln	Row %	20.17%	44.64%		35.19%				
	Lyon	Row %	44.69%	2.27%	.00%	45.08%	2.37%			5.59%
	Mineral	Row %	76.44%			20.59%		2.03%		.93%
	Nye	Row %	26.08%	5.28%	2.27%	54.09%	.00%	1	1.76%	10.53%
	Pershing	Row %	28.34%		.00%	41.73%	4.22%			25.71%
	Storey	Row %	27.47%	8.04%	.00%	64.48%	1			
	Washoe	Row %	48.41%	1.92%	.52%	43.10%	.41%		.95%	4.70%
	White Pine	Row %	41.40%		.00%	47.23%		2.87%	1.77%	6.73%
Total	Row %		41.50%	11.69%	.78%	37.05%	3.24%	.32%	.84%	4.58%

## **APPENDIX B:** STATISTICAL PORTRAIT OF UNINSURED NEVADANS

Table B.1 Reasons for Lack of Health Insurance Coverage, All Adults Uninsured for All Year, 1997

				Rea	sons for Lack o	f Health Insura	nce		
		Job Doesn't Offer Coverage	In Between Jobs or Don't Have a Job	Too Expensive/ Can't Afford	in Good Health, Don't Need Health Insurance	Refused Insurance by Insurance Company	Changing Insurance Plans	Changed Status	Receive Care without Health Insurance
		Row Response %	Row Response %	Row Response %	Row Response %	Row Response %	Row Response %	Row Response %	Row Response %
County	Carson City	64.3%	9.9%	64.3%	12.8%	3.5%	.0%	3.9%	5.8%
Respondent	Churchill	64.1%	4.7%	79.8%	7.0%	1.4%		9.6%	15.3%
Lives in	Clark	56.1%	11.6%	55.1%	4.5%	4.0%		2.9%	8.8%
	Douglas	69.4%	7.6%	56.6%	17.4%	4.8%	.8%	1.3%	7.6%
	Elko	60.6%	13.2%	73.0%	8.2%	3.1%		4.6%	17.9%
	Esmeralda	61.0%	39.0%	58.5%		19.5%			12.2%
	Eureka	100.0%	Į.	86.7%	40.0%				
	Humbolt	71.3%	10.7%	67.8%	7.5%		2.1%	6.3%	11.0%
	Lander	60.9%	15.6%	64.5%		15.5%		21.1%	22.5%
	Lincoln	68.9%	24.3%	56.1%		3.7%		12.8%	3.7%
	Lyon	69.5%	9.9%	62.9%	6.0%	6.1%	.8%	2.5%	13.1%
	Mineral	27.4%	9.1%	62.2%	5.0%	26.7%		24.8%	14.0%
	Nye	60.3%	12.1%	72.1%	6.3%	7.0%	5.8%	.8%	10.7%
	Pershing	58.3%	12.8%	77.8%	1	13.4%	l		19.3%
	Storey	100.0%		65.6%	ŀ	1	1		17.3%
	Washoe	52.4%	11.3%	57.9%	10.9%	6.3%	1.0%	4.7%	19.1%
	White Pine	67.7%	4.1%	70.9%	5.9%	1.3%		3.4%	6.4%
Total		57.0%	11.2%	57.7%	6.6%	4.6%	.4%	3.5%	11.2%

Table B.2 Reasons for Lack of Health Insurance Coverage, All Adults Uninsured for Part of Year, 1997

			Reasons for Lack of Health Insurance									
		Job	in Between	Too	In Good Health.	Refused Insurance		"	Receive Care			
		Doesn't Offer	Jobs or Don't Have	Expensive/ Can't Afford	Don't Need Health	by Insurance	Changing Insurance Plans	Changed Status	without Health Insurance			
		Coverage Row Response %	a Job Row Response %	Row Response	Insurance Row Response %	Company Row Response %	Row Response %	Row Response %	Row Response %			
County	Carson City	37.8%	45.7%	28.8%		1.4%	17.5%	5.9%	6.1%			
Respondent	Churchill	27.2%	40.1%	33.7%	2.2%	8.2%	16.8%	7.3%	16.3%			
Lives in	Clark	28.2%	44.0%	21.9%	2.7%	4.2%	19.4%	8.8%	5.0%			
	Douglas	24.5%	40.2%	45.1%	11.7%	4.7%	22.2%	1.7%	8.5%			
	Elko	22.4%	38.8%	21.7%		5.9%	5.0%	28.4%	3.2%			
	Esmeralda	86.2%	65.5%	48.3%		İ	İ		.0%			
	Eureka		100.0%	28.4%								
	Humbolt	34.2%	34.2%	36.7%	1.1%	3.6%	5.5%	15.4%	7.0%			
	Lander	.0%	62.7%	31.0%		7.9%	20.6%	14.6%	7.9%			
	Lincoln	38.0%	7.0%	.0%			Ĭ	55.0%				
	Lyon	33.3%	32.9%	41.5%	1	7.2%	16.6%	7.6%	15.4%			
	Mineral	44.8%	52.6%	37.9%	11.5%	2.6%			18.9%			
	Nye	28.5%	36.5%	42.6%	15.6%	7.0%	18.6%	9.6%	12.5%			
1	Pershing	57.9%	8.7%	28.6%	11.0%	l	.0%	28.2%	7.5%			
	Storey	58.1%	37.1%	32.7%	4.8%	23.1%	27.4%	9.1%				
l	Washoe	21.0%	43.3%	31.1%	3.1%	1.1%	17.0%	12.3%	11.3%			
l	White Pine	22.7%	32.4%	34.0%	<b> </b>	9.8%	1	23.8%	.0%			
Total		27.3%	43.3%	25.1%	2.9%	3.8%	18.3%	9.7%	6.5%			

Table B.3 Lack of Health Insurance Coverage by Period of Lapse, All Adults Uninsured for at Least Part of Year, 1997

		Lack of Cov during All of Year		All of Past   Some Coverage		Gene Cove		Ever Uncovered	
		No	Yes	No	Yes	No	Yes	No	Yes
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	89.8%	10.2%	92.8%	7.2%	10.4%	89.6%	80.4%	19.6%
Respondent	Churchill	90.3%	9.7%	94.4%	5.6%	9.9%	90.1%	83.6%	16.4%
Lives in	Clark	91.5%	8.5%	92.7%	7.3%	9.0%	91.0%	82.0%	18.0%
	Douglas	90.7%	9.3%	94.4%	5.6%	9.6%	90.4%	83.0%	17.0%
	Elko	93.8%	6.2%	93.5%	6.5%	6.2%	93.8%	85.6%	14.4%
	Esmeralda	74.7%	25.3%	91.5%	8.5%	25.3%	74.7%	65.2%	34.8%
:	Eureka	92.7%	7.3%	96.9%	3.1%	7.3%	92.7%	85.9%	14.1%
	Humbolt	87.9%	12.1%	94.6%	5.4%	12.1%	87.9%	80.0%	20.0%
	Lander	87.9%	12.1%	94.2%	5.8%	12.1%	87.9%	78.3%	21.7%
	Lincoln	90.1%	9.9%	98.5%	1.5%	10.1%	89.9%	86.0%	14.0%
	Lyon	85.1%	14.9%	92.5%	7.5%	15.4%	84.6%	75.7%	24.3%
	Mineral	89.9%	10.1%	93.8%	6.2%	11.6%	88.4%	78.6%	21.4%
	Nye	86.5%	13.5%	92.3%	7.7%	14.2%	85.8%	76.0%	24.0%
	Pershing	94.5%	5.5%	90.3%	9.7%	5.5%	94.5%	83.9%	16.1%
	Storey	90.7%	9.3%	85.3%	14.7%	9.3%	90.7%	68.4%	31.6%
	Washoe	91.1%	8.9%	93.7%	6.3%	9.0%	91.0%	82.1%	17.9%
	White Pine	84.5%	15.5%	96.6%	3.4%	15.9%	84.1%	77.0%	23.0%
Total		91.1%	8.9%	93.0%	7.0%	9.3%	90.7%	81.8%	18.2%

Table B.4 Nonelderly Adults Uninsured for Full Year by Race and Gender, 1997

		Adul	t Race without "C	Other" Categor	у	Gender	of Adult
		American Indian	Asian/Pacific Islander	African American	White	Male	Female
						Row	
		Row %	Row %	Row %	Row %	%	Row %
County	Carson City	1.2%		.2%	98.6%	59.7%	40.3%
Respondent	Churchill	2.4%		.4%	97.1%	47.8%	52.2%
Lives in	Clark	.5%	3.5%	10.2%	85.7%	54.4%	45.6%
	Douglas	.7%	.2%	.1%	99.0%	62.9%	37.1%
	Elko	5.5%		.9%	93.7%	48.1%	51.9%
	Esmeralda	1.2%			98.8%	72.3%	27.7%
	Eureka			.0%	100.0%	62.2%	37.8%
Í	Humbolt	.9%	.0%	.1%	99.0%	46.9%	53.1%
	Lander	2.4%			97.6%	59.4%	40.6%
1	Lincoln	.0%		.0%	100.0%	42.4%	57.6%
	Lyon	.9%	.0%	.0%	99.0%	54.1%	45.9%
:	Mineral			1.0%	99.0%	55.3%	44.7%
	Nye	1.1%		1.2%	97.7%	50.7%	49.3%
	Pershing	1.2%		.0%	98.8%	33.3%	66.7%
	Storey				100.0%	71.7%	28.3%
	Washoe	1.2%	3.7%	2.3%	92.9%	55.9%	44.1%
	White Pine	.1%		.0%	99.9%	53.9%	46.1%
Total		.8%	3.0%	7.1%	89.2%	54.7%	45.3%

Table B.5 Nonelderly Adults Uninsured for Part of Year by Race and Gender, 1997

		Adu	It Race without "C	Other* Catego	ry	Gender	of Adult
		American Indian	Asian/Pacific Islander	African American	White	Male	Female
		Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	.6%	.1%	.6%	98.7%	58.1%	41.9%
Respondent Lives in	Churchill	.3%		3.0%	96.7%	54. <b>4</b> %	45.6%
Lives in	Clark	.2%	6.2%	4.5%	89.1%	54.7%	45.3%
l	Douglas		.4%	.0%	99.6%	47.4%	52.6%
	Elko	3.5%		.0%	96.5%	57.2%	42.8%
	Esmeralda	.0%			100.0%	65.5%	34.5%
	Eureka				100.0%	44.2%	55.8%
	Humbolt	2.4%		.1%	97.5%	60.2%	39.8%
Ì	Lander				100.0%	37.6%	62.4%
	Lincoln	.0%			100.0%	80.7%	19.3%
	Lyon	.5%		.0%	99.5%	49.4%	50.6%
	Mineral	ł		1.1%	98.9%	64.4%	35.6%
Į.	Nye	.4%	.4%		99.2%	65.7%	34.3%
	Pershing	.0%			100.0%	41.0%	59.0%
	Storey	l			100.0%	66.2%	33.8%
	Washoe	.3%	3.3%	.6%	95.8%	43.1%	56.9%
	White Pine	.5%	.0%	.0%	99.5%	63.8%	36.2%
Total		.4%	4.9%	3.3%	91.5%	52.9%	47.1%

Table B.6 Nonelderly Adult Insured for All of Year by Primary Employment, 1997

			Primary Employment Status of Adult									
		Self-employed Professional	Employed Full Time (30 hrs. per week or more)	Part-time employee (<30 hrs. per week)	Home- maker	Currently Not Employed	Retired with Part-time Work	Retired without Employ- ment	Student	In a Training Program		
		Row %	Row %	Row %	Flow %	Row %	Row %	Row %	Row %	Row %		
County	Carson City	9.9%	65.5%	3.2%	7.0%	1.9%	2.8%	4.8%	4.9%			
Respondent	Churchill	9.2%	61.6%	5.6%	9.6%	2.4%	.7%	5.4%	5.5%			
Lives in	Clark	8.1%	67.3%	5.0%	7.2%	2.0%	1.1%	5.5%	3.5%	.2%		
	Douglas	14.2%	58.8%	5.4%	6.3%	1.2%	.8%	7.7%	5.5%	.1%		
	Elko	9.7%	63.3%	5.6%	8.9%	1.5%	1.0%	5.9%	3.8%	.3%		
	Esmeralda	1.7%	68.7%	6.5%	4.8%	.0%	4.8%	9.6%	3.8%	1		
	Eureka	13.1%	53.4%	5.1%	13.8%	3.5%	.1%	1.2%	9.8%			
	Humbolt	10.6%	61.2%	5.9%	10.2%	1.7%	1.2%	3.6%	5.1%	.5%		
	Lander	5.4%	61.4%	5.5%	14.9%	3.1%	1.0%	2.6%	5.6%	.6%		
	Lincoln	4.7%	47.1%	13.8%	7.6%	1.7%	1.5%	8.9%	14.6%			
	Lyon	8.8%	63.6%	4.5%	7.1%	2.4%	2.1%	6.4%	5.2%			
	Mineral	4.3%	66.5%	5.4%	3.9%	3.7%	3.0%	5.9%	7.1%	.3%		
	Nye	7.5%	57.4%	5.1%	9.7%	3.7%	1.3%	12.3%	2.9%	.1%		
	Pershing	11.1%	64.6%	7.7%	6.9%	.8%	.8%	1.6%	6.5%			
	Storey	15.5%	59.9%	7.7%	1	3.6%	3.6%	7.0%	2.7%			
	Washoe	12.0%	66.1%	5.1%	5.5%	1.7%	1.0%	3.8%	4.6%	.2%		
	White Pine	6.9%	63.2%	5.5%	8.8%	2.0%	1.3%	5.8%	6.4%	1		
Total		9.1%	66.3%_	5.1%	7.0%	1.9%	1.1%	5.3%	3.9%	.2%		

Table B.7 Nonelderly Adult Uninsured for Part of Year by Primary Employment, 1997

				Pi	rimary Empl	loyment Status	of Adult			
		Self-employed Professional	Employed Full Time (30 hrs. per week or more)	Part-time Employee (<30 hrs. per week)	Home- maker	Currently Not Employed	Retired with Part-time Work	Retired without Employ- ment	Student	In a Training Program
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	7.2%	50.9%	7.0%	8.8%	3.3%		4.0%	18.8%	
Respondent	Churchill	13.8%	44.1%	5.8%	11.9%	10.3%	.0%	2.5%	10.6%	1.1%
Lives in	Clark	10.5%	61.3%	8.7%	4.8%	6.5%		2.2%	5.8%	.3%
	Douglas	14.7%	54.8%	8.8%	6.1%	9.2%	1	2.8%	3.6%	Ì
	Elko	18.0%	54.9%	1.4%	17.7%	2.9%	2.4%	1.2%	1.6%	
	Esmeralda	Ì	86.2%			13.8%	1	İ		
	Eureka		72.6%		27.4%		1		1	
	Humbolt	11.7%	48.6%		8.1%	10.3%		2.4%	17.2%	1.7%
	Lander	17.1%	35.4%	11.3%	27.9%	8.3%				
	Lincoln	25.7%	55.0%	12.3%		7.0%	j	1		
	Lyon	10.9%	48.9%	5.9%	9.5%	9.8%		5.5%	8.2%	1.1%
	Mineral	30.7%	36.8%		<b> </b>	32.6%				į.
	Nye	11.4%	55.8%	8.2%	4.2%	15.0%	.7%	3.0%	1.7%	.0%
	Pershing	9.9%	70.0%	2.7%	2.3%		ł	2.8%	12.4%	1
	Storey	47.7%	52.3%	l	1		l		ļ	
	Washoe	10.3%	54.3%	8.7%	4.7%	8.0%	.5%	1.3%	9.6%	2.7%
	White Pine	29.2%	48.3%	I	7.7%		1		14.9%	1
Total		10.8%	58.9%	8.3%	5.3%	6.9%	.1%	2.2%	6.8%	.7%

Table B.8 Nonelderly Adult Uninsured for Part of Year by Primary Employment Status, 1997

			Adult 1's Type	of Employment	
		Temporary	Seasonal	Permanent	
		Job	Job	Job	Unemployed
		Row %	Row %	Row %	Row %
County	Carson City	7.6%	23.2%	57.7%	11.5%
Respondent	Churchill	5.8%	9.1%	50.0%	35.1%
Lives in	Clark	12.5%	5.9%	69.0%	12.6%
	Douglas	4.9%	19.1%	57.5%	18.5%
	Elko	5.1%	9.0%	68.1%	17.8%
	Esmeralda			86.2%	13.8%
	Eureka	28.4%		44.2%	27.4%
	Humbolt	5.2%	11.4%	56.8%	26.6%
	Lander	12.3%	6.3%	50.9%	30.5%
	Lincoln	12.3%	62.0%	25.7%	.0%
	Lyon	10.3%	8.9%	55.6%	25.1%
	Mineral	.0%		58.7%	41.3%
	Nye	6.1%	9.1%	61.8%	22.9%
	Pershing	27.5%		67.5%	5.1%
	Storey		29.6%	60.7%	9.7%
I	Washoe	15.0%	3.9%	64.9%	16.3%
	White Pine	25.9%	.6%	64.4%	9.1%
Total		12.3%	6.5%	67.0%	14.1%

Table B.9 Nonelderly Adult Uninsured for Part of Year for Nonhotel/Nongaming Occupations, 1997

		I			Priman	/ Occupati	on			
		Home- maker	Mining/ Agriculture	Professional/ Managerial	Armed Forces	Sales	Services	Technical/ Trades	Health Care	Con- struction
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	9.4%	2.0%	32.2%	12.3%	9.5%	17.6%	3.7%	2.5%	10.8%
Respondent	Churchill	17.3%	4.6%	18.8%	1.2%	7.2%	27.4%	10.0%	3.8%	9.8%
Lives in	Clark	8.6%	.4%	16.8%	2.5%	14.5%	25.6%	12.7%	9.5%	9.4%
	Douglas	9.0%	5.6%	30.7%	9.9%	6.8%	11.1%	10.5%	1.9%	14.4%
	Elko	13.3%	18.3%	10.6%	13.8%	6.9%	6.5%	20.6%	2.6%	7.4%
	Esmeralda		13.8%	34.5%	51.7%	ŀ				
	Eureka	27.4%		28.4%		l	1	44.2%		
	Humbolt	12.5%	22.4%	9.4%	4.5%	8.0%	13.8%	10.1%	3.7%	15.7%
	Lander	29.5%	36.9%		6.6%	17.6%		4.8%	1	4.7%
	Lincoln	63.6%				l			1	36.4%
	Lyon	15.5%	5.7%	10.9%	8.4%	10.2%	11.2%	17.1%	6.0%	15.0%
	Mineral			34.2%		26.8%	22.4%	16.6%	ŀ	1
,	Nye	6.8%		18.6%	4.5%	7.1%	16.7%	24.8%	7.1%	14.4%
	Pershing	5.8%	.0%	5.4%	24.8%		21.1%	37.5%	5.4%	
	Storey	1	8.7%	9.7%		9.1%	7.3%	14.0%		51.4%
	Washoe	7.1%		32.2%	9.0%	9.9%	22.2%	4.8%	11.5%	3.1%
	White Pine	10.8%	31.3%	.0%		5.6%	35.7%	16.6%	ł	
Total		8.7%	1.4%	19.9%	4.6%	12.8%	23.4%	11.5%	9.0%	8.7%

Table B.10 Nonelderly Adult Uninsured for All of Year for Nonhotel/Nongaming Occupations, 1997

					Primar	y Occupatio	n			
		Home- maker	Mining/ Agriculture	Professional/ Managerial	Armed Forces	Sales	Services	Technical/ Trades	Health Care	Con- struction
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	7.8%	8.2%	6.4%	1.2%	9.4%	22.6%	18.6%	6.3%	19.5%
Respondent	Churchill	16.3%	5.3%	11.2%	2.6%	11.7%	21.4%	10.3%	5.1%	16.2%
Lives in	Clark	10.9%		12.9%	2.1%	15.9%	27.7%	9.6%	8.4%	12.5%
	Douglas	12.7%	1	10.7%	1.9%	16.9%	22.2%	23.1%	2.9%	9.6%
	Elko	13.0%	15.1%	12.4%	4.7%	6.0%	12.2%	20.0%	2.0%	14.7%
	Esmeralda	23.8%	21.2%			1.3%	6.6%	25.8%		21.29
	Eureka	20.0%	42.9%	17.1%	20.0%					
	Humbolt	18.0%	15.8%	3.9%	3.7%	14.4%	15.9%	8.5%	3.7%	16.09
	Lander	7.0%	42.7%	10.5%	1.0%	.3%	9.0%	25.1%		4.49
	Lincoln	22.1%	11.5%	5.3%	14.6%	5.2%	21.7%	3.3%	2.3%	14.19
	Lyon	15.0%	4.9%	14.3%	2.4%	11.1%	9.8%	19.2%	4.3%	19.09
	Mineral	7.3%	18.2%	22.9%	6.3%	10.2%	18.8%	4.0%	6.5%	5.89
	Nye	12.0%	2.2%	16.4%	4.1%	15.6%	24.9%	7.1%	4.3%	13.49
	Pershing	42.8%	11.8%	12.0%	16.1%		8.8%	}	7.1%	1.49
	Storey	1	1	19.6%		23.2%	47.2%	10.0%		1
	Washoe	10.4%	.9%	19.0%	2.3%	10.8%	23.5%	18.8%	3.9%	10.49
	White Pine	10.0%	22.1%	11.9%	6.2%	4.4%	15.6%	9.1%	9.2%	11.4
Total		11.1%	1.7%	13.7%	2.3%	14.1%	25.2%	12.4%	6.9%	12.5

Table B.11 Nonelderly Adult Uninsured for Part of Year for Hotel/Gaming Occupations, 1997

				Primary Occupation		
		Management (Hotel/Gaming)	Food & Beverage (Hotel/Gaming)	Gaming (Hotel/Gaming)	Security (Hotel/Gaming)	Hotel (Hotel/Gaming)
		Row %	Row %	Row %	Row %	Row %
County Respondent	Carson City	44.6%	23.0%	32.3%		
Lives in	Churchill	100.0%				
	Clark	3.7%	50.2%	19.1%	3.0%	24.1%
	Douglas		42.1%	43.7%	9.6%	4.6%
	Elko		22.7%	63.2%	14.1%	
	Humbolt		23.6%	60.5%		15.9%
	Lander		100.0%			
	Lincoln	100.0%				
	Lyon	33.1%	44.7%	11.3%		10.9%
	Mineral			100.0%		
	Nye	7.0%	31.1%	28.1%		33.8%
	Pershing		100.0%			l
	Washoe	45.7%	24.9%	14.0%	9.6%	5.8%
	White Pine		68.7%			31.3%
Total		8.1%	47.1%	19.8%	3.5%	21.5%

Table B.12 Nonelderly Adult Uninsured for All of Year for Hotel/Gaming Occupations, 1997

				Primary Occupation		
			Food &			
		Management (Hotel/Gaming)	Beverage (Hotel/Gaming)	Gaming (Hotel/Gaming)	Security (Hotel/Gaming)	Hotel (Hotel/Gaming)
		Row %	Row %	Row %	Row %	Row %
County	Carson City	8.0%	81.3%		10.7%	.0%
Respondent	Churchill		42.1%	57.9%		
Lives in	Clark	9.3%	55.4%	16.4%	6.9%	12.1%
	Douglas	39.1%	43.1%	7.9%		9.8%
	Elko	9.7%	47.4%	.5%		42.4%
	Esmeralda		100.0%			
	Eureka		100.0%			
	Humbolt		60.4%	39.6%		
	Lander		82.5%			17.5%
	Lincoln	62.8%				37.2%
	Lyon	6.1%	62.4%	31.5%		
	Mineral			100.0%		
	Nye		60.5%			39.5%
	Pershing		100.0%			
	Washoe	12.1%	56.0%	17.2%	3.1%	11.7%
	White Pine	5.5%	72.8%	12.4%		9.3%
Total		9.9%	56.5%	15.6%	5.6%	12.4%

Table B.13 Uninsured Children during Past Year by Age and County, 1997

				Ag	e	
			4 Years or Less	5-9	10-14	15-18
County	Carson City	Row %	.00%	61.84%	.00%	38.16%
	Churchill	Row %	56.59%	.00%	.00%	43.41%
	Clark	Row %	15.66%	17.07%	34.49%	32.78%
	Douglas	Row %	13.18%	31.20%	.00%	55.62%
	Elko	Row %	.00%	.00%	63.49%	36.51%
	Esmeralda	Row %	33.33%	50.00%	16.67%	
	Eureka	Row %	50.00%	50.00%		
	Humbolt	Row %	.00%	100.00%	.00%	.00%
	Lander	Row %		.00%	.00%	100.00%
	Lincoln	Row %	10.34%	10.34%	41.38%	37.93%
	Lyon	Row %	100.00%	.00%	.00%	.00%
	Mineral	Row %		100.00%	.00%	.00%
	Nye	Row %	34.56%	.00%	13.44%	52.00%
	Pershing	Row %		33.33%	33.33%	33.33%
	Storey	Row %			50.00%	50.00%
	Washoe	Row %	73.10%	15.63%	11.27%	.00%
	White Pine	Row %	51.02%	32.53%	.00%	16.45%
Total	Row %		28.25%	16.95%	25.98%	28.82%

Table B.14 Uninsured Children during Part of Past Year by Age and County, 1997

				Ag	je	
			4 Years or Less	5-9	10-14	15-18
County	Carson City	Row %	68.22%	12.69%	3.47%	15.63%
•	Churchill	Row %	22.45%	50.37%	10.21%	16.97%
	Clark	Row %	68.49%	5.58%	18.02%	7.91%
	Douglas	Row %	15.63%	46.08%	12.25%	26.03%
	Elko	Row %	69.66%	8.14%	11.35%	10.84%
	Eureka	Row %	21.08%	78.92%		
	Humbolt	Row %	11.98%	44.48%	19.42%	24.11%
	Lander	Row %		38.83%	20.04%	41.13%
	Lincoln	Row %	100.00%			
	Lyon	Row %	55.13%	19.98%	18.44%	6.45%
	Mineral	Row %		!		100.00%
	Nye	Row %	23.06%	24.98%	24.79%	27.16%
	Pershing	Row %	55.25%		44.75%	.00%
	Storey	Row %		20.72%	69.08%	10.20%
	Washoe	Row %	53.86%	18.09%	19.01%	9.03%
	White Pine	Row %	43.69%	31.69%	20.81%	3.80%
Total	Row %		60.65%	11.95%	17.82%	9.58%

Table B.15 Uninsured Status by Coverage of Children by Age and County, 1997

<u> </u>			Health Insu	ance Covera	ne Status
			Continuously Covered	Generally Cover During Past Year	Uninsured during Past Year
County	Carson City	Row %	95.44%	4.18%	.38%
Respondent Lives in	Churchill	Row %	96.22%	3.56%	.22%
Lives III	Clark	Row %	94.81%	4.62%	.57%
	Douglas	Row %	92.66%	6.79%	.55%
	Elko	Row %	89.87%	9.45%	.68%
	Esmeralda	Row %	100.00%		.00%
	Eureka	Row %	70.52%	29.48%	.00%
	Humbolt	Row %	95.27%	4.38%	.35%
	Lander	Row %	94.33%	5.26%	.41%
	Lincoln	Row %	99.78%	.22%	.00%
	Lyon	Row %	90.93%	7.63%	1.44%
	Mineral	Row %	95.68%	.72%	3.60%
	Nye	Row %	88.03%	7.14%	4.83%
	Pershing	Row %	93.98%	6.02%	.00%
	Storey	Row %	79.72%	20.28%	.00%
	Washoe	Row %	91.81%	7.66%	.53%
	White Pine	Row %	90.36%	8.36%	1.28%
Total	Row %		93.93%	5.43%	.64%

Table B.16 Nevada Children Uninsured for Part of Year by Income and County, 1997

					What is Yo	ur Approxima	te Total Ann	ual Househol	d Income?		
			Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
County	Carson City	Row %				28.68%	.00%	16.01%	39.04%	7.64%	8.63%
	Churchill	Row %	12.08%		7.47%	ł	8.29%	24.24%	12.77%	23.11%	12.04%
	Clark	Row %		5.54%	2.55%	11.73%		10.49%	15.23%	28.37%	26.09%
	Douglas	Row %			17.60%	6.86%	24.63%		20.89%	22.70%	7.32%
	Elko	Row %	42.55%		1.59%	1	5.27%		17.57%	20.88%	12.14%
	Eureka	Row %		78.92%		ł	!			21.08%	
	Humbolt	Row %		4.95%	11.16%	1	3.99%	5.72%	39.87%	27.91%	6.40%
	Lander	Row %			15.94%	1	45.67%		20.90%	17.49%	į.
	Lincoln	Row %				1			100.00%		İ
	Lyon	Row %		53.90%	4.44%	6.07%	10.29%	4.33%	12.35%	8.62%	
	Mineral	Row %		100.00%		ŀ		ŀ			}
	Nye	Row %		4.50%	.00%	24.24%	4.95%		38.29%	28.02%	1
	Pershing	Row %				.00%			100.00%		İ
	Storey	Row %		1		i i	69.08%	Į.			30.92%
	Washoe	Row %		45.93%	2.41%	.83%	19.49%	8.07%	13.15%	6.90%	3.22%
	White Pine	Row %		36.74%	23.71%		3.80%	14.15%	9.28%	12.33%	
Total	Row %		2.49%	16.20%	3.11%	8.27%	6.52%	8.76%	16.27%	21.28%	17.10%

Table B.17 Nevada Children Uninsured during Past Year by Household Income and County, 1997

					What Is Yo	ur Approxima	ate Total Anni	ual Househol	d Income?		
			Under \$10,000	\$10,000 \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,000	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
County	Carson City	Row %	38.16%	.00%	.00%	.00%	.00%	61.84%	.00%	.00%	.00%
Respondent	Churchill	Row %	.00%	100.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%
Lives in	Clark	Row %	13.06%	.00%	17.41%	.00%	.00%	.00%	55.78%	.00%	13.76%
	Douglas	Row %	.00%	.00%	.00%	.00%	.00%	44.38%	.00%	55.62%	.00%
	Elko	Row %	.00%	24.13%		.00%	44.15%		31.72%	.00%	İ
	Esmeralda	Row %	l .	İ			33.33%		16.67%	33.33%	16.67%
	Eureka	Row %	1	100.00%			ł	,			<b>!</b>
	Humbolt	Row %	.00%	.00%		.00%	.00%	.00%	.00%	100.00%	.00%
	Lander	Row %		.00%		100.00%	.00%	.00%	.00%	1	.00%
	Lincoln	Row %		17.39%	4.35%		17.39%	30.43%	21.74%	8.70%	l
	Lyon	Row %	19.91%	ŀ	.00%	.00%	.00%	80.09%	.00%	.00%	.00%
	Mineral	Row %	.00%	ļ	.00%	100.00%	ŀ			l	
	Nye	Row %	25.10%	5.04%	40.53%	9.59%	.00%	.00%	8.07%	11.66%	.00%
	Pershing	Row %	1	100.00%	<u> </u>	l				1	1
	Storey	Row %	1	i		100.00%		ŧ .	1	1	İ
	Washoe	Row %	.00%	73.10%	.00%	.00%	.00%	.00%	26.90%	.00%	.00%
	White Pine	Row %	.00%	.00%	.00%	48.98%	.00%	.00%	.00%	51.02%	1
Total	Row %		11.71%	14.89%	14.35%	4.99%	1.56%	5.97%	35.31%	4.22%	7.01%

Table B.18 Distribution of Uninsured Children by Household Income by County and Age, 1997

				What Is You	ır Approxima	te Total Annu	ial Househol	d Income?		
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,000	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
	,	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson City	38.16%	.00%	.00%	.00%	.00%	61.84%	.00%	.00%	.00%
Respondent	Churchill	.00%	100.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%
Lives in	Clark	13.06%	.00%	17.41%	.00%	.00%	.00%	55.78%	.00%	13.76%
	Douglas	.00%	.00%	.00%	.00%	.00%	44.38%	.00%	55.62%	.00%
	Elko	.00%	24.13%	<u> </u>	.00%	44.15%		31.72%	.00%	
	Esmeralda			1		33.33%		16.67%	33.33%	16.67%
	Eureka		100.00%				1	ļ		
	Humbolt	.00%	.00%	ļ	.00%	.00%	.00%	.00%	100.00%	.00%
	Lander		.00%		100.00%	.00%	.00%	.00%		.00%
	Lincoln	l	17.39%	4.35%		17.39%	30.43%	21.74%	8.70%	İ
	Lyon	19.91%	ļ	.00%	.00%	.00%	80.09%	.00%	.00%	.00%
	Mineral	.00%		.00%	100.00%	İ	l			
	Nye	25.10%	5.04%	40.53%	9.59%	.00%	.00%	8.07%	11.66%	.00%
	Pershing		100.00%				1		1	
	Storey	j	ļ		100.00%		l		į	
	Washoe	.00%	73.10%	.00%	.00%	.00%	.00%	26.90%	.00%	.00%
	White Pine	.00%	.00%	.00%	48.98%	.00%	.00%	.00%	51.02%	1
Age	4 years or less	11.40%	58.37%	.00%	.00%	.00%	17.55%	2.89%	9,79%	.00%
	5-9	.00%	.00%	.00%	37.10%	.00%	21.84%	32.65%	8.41%	.00%
	10-14	1.19%	2.61%	30.32%	.00%	2.25%	.00%	42.14%	.00%	21.49%
	15-18	24.35%	.73%	12.58%	5.35%	2.33%	.00%	51.25%	3.41%	.00%

Table B.19 Distribution of Uninsured Children by Age and Household Income by County, 1997

				L			our approxim					<del></del>
				Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
				Row %	Flow %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Carson	Age	4 years	20.00%			20.00%	20.00%			20.00%	20.00%
Respondent Lives in	City		or less 5-9	20.0070					400 4004	2021		
			10-14		30.00%	10.00%	.00% 10.00%	.00% 40.00%	100.00%	.00%	.00%	.00%
			15-18	100.00%	30.00 %	10.00%	.00%	.00%			.00%	
		Total		38.16%	.00%	.00%	.00%	.00%	61.84%	.00%	.00%	.00%
	Churchill	Age	4 years		100.00%				.00%			
			orless 5-9									
			5-9 10-14		16.67%	8.33%	25.00% 9.09%	16.67% 27.27%	16.67% 27.27%	18.18%	16.67% 18.18%	
			15-18	.00%	100.00%		.00%	.00%	.00%	.00%	.00%	.00%
		Total		.00%	100.00%	.00%	.00%	.00%	.00%	.00%	.00%	.00%
	Clark	Age	4 years			5.00%	10.00%	5.00%	15.00%	15.00%	40.00%	10.00%
			orless		C C00/							
			5-9 10-14	.00%	5.56%	11.11% 33.95%	5.56% .00%	5.56%	5.56% .00%	22.22% 39.22%	33.33%	11.11% 26.83%
			15-18	26.79%	.00%	.00%	.00%	.00%	.00%	73.21%		.00%
		Total		13.06%	.00%	17.41%	.00%	.00%	.00%	55.78%	.00%	13.76%
	Douglas	Age	4 years					.00%	100.00%	.00%		.00%
			or less 5-9			•	AAn/	1	Ī	i		1
			5-9 10-14				.00% 33.33%	.00% 13.33%	100.00% 13.33%	.00% 40.00%		
			15-18		.00%	-	.00%	.00%	13.33%	40.00%	100.00%	1
		Total			.00%		.00%	.00%	44.38%	.00%	55.62%	.00%
	Elko	Age	4 years				33.33%			33.33%	33.33%	
			or less 5-9	10.00%				20.000		1	<b>40.00</b> /8	l
			10-14	.00%	31.51%		30.00%	30.00% 27.07%		30.00% 41.42%		İ
			15-18	1	01.5176	1	.00%	100.00%		.00%	.00%	ŀ
		Total		.00%	24.13%		.00%	44.15%	L	31.72%	.00%	
	Esmeralda	Age	4 years								50.00%	50.00%
			or less 5-9	İ		1		66.67%		33.33%	00.00%	*****
			10-14			İ		00.0776	1.	33.3376	100.00%	l
		Total						33.33%	1	16.67%	33.33%	16.67%
	Eureka	Age	4 years		100.00%							
			or less 5-9		100.00%			1	l			
		Total	J- <del>J</del>		100.00%				İ		!	
	Humbolt	Age	4 years			<del> </del>				44.000		40.000
		•	or less	8.33%	8.33%				8.33%	41.67%	16.67%	16.67%
			5-9	.00%	.00%		.00%		.00%	.00%	100.00%	.00%
			10-14 15-18	5.88%	18.75% 5.88%	ĺ	44 769/	6.25% 23.53%	18.75% 17.65%	31.25% 11.76%	25.00% 23.53%	
		Total	1,5-10	.00%	.00%	l	11.76% .00%	.00%	.00%	.00%	100.00%	.00%
	Lander	Age	5-9	1			50.00%	25.00%	25.00%		100,00,00	
			10-14	1			20.00%	20.00%		60.00%	1	ļ
			15-18	l		1	100.00%			.00%		1
	Lincoln	Total	Avecano	₩		<del> </del>	100.00%	.00%	.00%	.00%	<b></b>	<b> </b>
	Lincoln	Age	4 years or less	1		1		Ì	50.00%		50.00%	1
			5-9	1				}		66.67%	33.33%	1
			10-14	1	10.00%	10.00%		30.00%	30.00%	20.00%		1
			15-18	1	37.50%	<b>l</b> .	l	12.50%	37.50%	12.50%	l .	i
	Luca	Total	A 140.0	<del>                                     </del>	17.39%	4.35%		17.39%	30.43%	21.74%	8.70%	-
	Lyon	Age	4 years or less	19.91%		.00%	.00%	.00%	80.09%	.00%	.00%	1
			5-9	25.00%	<u> </u>	50.00%	25.00%		1	1	1	1
			10-14	į .		20.00%	10.00%		15.00%	30.00%	25.00%	ł
		•	15-18	10.00%		20.00%			20.00%	30.00%	10.00%	10.00%
	Minor	Total	5.0	19.91%	-	.00%	.00%	.00%	80.09%	.00%	.00%	.009
	Mineral	Age	5-9 10-14	.00%			100.00%		1	1	1	1
			10-14	1	I	50.00%	100.00-76		1		İ	1
			15-18	50 00%	1			I	1	I		I
		Total	15-18	50.00%		.00%	100.00%		1	Į.		i
	Nye	Total Age	4 years	.00%	14 500		100.00%	2000	2001	44 500	22.750	<u> </u>
	Nye		4 years or less	.00% 37.07%	14.59%	.00%		.00%	.00%	14.59%	33.75%	ļ
	Nye		4 years or less 5-9	.00% 37.07% 12.50%		6.25%	18.75%	25.00%	6.25%	12.50%	18.75%	
	Nye		4 years or less	.00% 37.07%	14.59%	.00%		1	ł	ı	1	.009

Table B.19 Distribution of Uninsured Children by Age and Household Income by County, 1997

						What Is Y	our approxim	ate total annu	al household	income?		
				Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
				Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County	Pershing	Age	5-9	I	100.00%							
Respondent			10-14	}	100.00%			·				
Lives in			15-18	l	100.00%	i						
		Total			100.00%							
	Storey	Age	10-14				100.00%					
	•	-	15-18	l		l	100.00%	1	[			
		Total		1		1	100.00%					
	Washoe	Age	4 years or less		100.00%	.00%	.00%	.00%	.00%	.00%		.00%
			5-9	.00%	.00%	.00%	.00%	.00%	.00%	100.00%	.00%	.00%
			10-14	.00%	.00%	.00%	.00%	.00%	.00%	100.00%		.00%
			15-18	9.09%	27.27%	l	9.09%	9.09%	13.64%	18.18%	4.55%	9.09%
		Total		.00%	73.10%	.00%	.00%	.00%	.00%	26.90%	.00%	.00%
	White Pine	Age	4 years or less				.00%	.00%	.00%	.00%	100.00%	
			5-9		.00%		100.00%	.00%	.00%	.00%	.00%	ŀ
			10-14		14.29%	7.14%	14.29%	7.14%	21.43%	28.57%	7.14%	1
			15-18		1	.00%	100.00%	.00%	.00%	.00%		
		Total		1	.00%	.00%	48.98%	.00%	.00%	.00%	51.02%	

Table B.20 Distribution of Children with a Lapse in Health Insurance during Past Year by Age and Household Income by County, 1997

				Under	\$10.000-	\$15.000-	\$20,000-	\$25,000-	\$30,000-	\$35.000-	\$50,000-	\$75,000
				\$10,000	\$14,999	\$19,999	\$24,999	\$29,999	\$34,000	\$49,999	\$74,999	and over
				Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
ounty tespondent	Carson City	Age	4 years or less				36.11%		23.47%	33.54%	6.87%	
ives in	Oily		5-9					.00%		100.00%	.00%	
			10-14					.0076		100.00%	.00%	
			15-18				25.89%				18.87%	55.24%
		Total					28.68%	.00%	16.01%	39.04%	7.64%	8.63%
	Churchill	Age	4 years						29.40%	35.82%		34.79%
			or less					·	l	00.0276		04.10%
			5-9	21.48%		7.37%		14.73%	30.01%	i	26.41%	
			10-14 15-18	i l							100.00%	
		Total	10-10	12.08%		22.70% 7.47%		8.29%	24.24%	25.94% 12.77%	28.66% 23.11%	22.70% 12.04%
	Clark	Age	4 years	12.00 /6		7.47/%		0.23/6			1	
	Oldin	Age	orless		2.36%		8.12%		6.03%	20.21%	36.66%	26.62%
			5- <del>9</del>			i		ŀ	34.41%			65.59%
			10-14		15.01%	8.24%	9.94%	i	25.10%		18.55%	23.159
			15-18	ł	16.00%	13.59%	53.85%			16.57%	.00%	ł
		Total	<del></del>		5.54%	2.55%	11.73%		10.49%	15.23%	28.37%	26.09%
	Douglas	Age	4 years or less	1	1	1		64.03%	1	19.72%	16.25%	}
			5-9	1		38.19%	3.46%	30.38%	1	15.39%	12.59%	
			10-14			00.1376	14.80%	J		20.80%	40.65%	23,759
			15-18	1			13.73%	ĺ		32.19%	36.68%	17.409
		Total			1	17.60%	6.86%	24.63%		20.89%	22.70%	7.329
	Elko	Age	4 years	59.92%				1.66%		10.44%	20.48%	7.519
			or less	00.02 /6	ļ	İ		1		l	ŀ	
			5-9			40.500/		22.86%		29.71%	34.34%	13.099
			10-14 15-18	!	1	16.53%		22.74%		34.91% 39.18%	10.57%	15.25% 38.45%
		Total	13-10	42.55%		1.59%		5.27%		17.57%	20.88%	12.149
	Eureka	Age	4 years	42.55 /6	<b></b>	1.55%		3-2776	<del>                                     </del>	77.5776	1	12.147
			or less	ļ					1		100.00%	
			5-9	1	100.00%		1				}	
		Total			78.92%			1			21.08%	ļ
	Humbolt	Age	4 years or less	l						100.00%	1	
			5-9		l	25.09%		1	12.87%	35.34%	26.71%	
			10-14	ŀ	25.47%	.00%		ì	12.01%	62.68%	11.85%	
			15-18	ļ	20.4776			16.53%		1	56.94%	26.539
		Total		1	4.95%	11.16%	1	3.99%	5.72%	39.87%	27.91%	6.409
	Lander	Age	5-9	1		21.11%		57.78%			21.11%	
			10-14	1				77.27%	1		22.73%	
			15-18	1		18.83%		18.83%		50.83%	11.52%	
		Total		<u> </u>		15.94%		45.67%	<u> </u>	20.90%	17.49%	
	Lincoln	Age	4 years or less	1	]	1	İ	1		100.00%		
		Total	Of less			Į		İ		100.00%	}	l
	Lyon	Age	4 years	<del> </del>	<del> </del>	<del> </del>	<del> </del>		<del> </del>			<del>                                     </del>
	=,	90	or less		57.74%			18.09%		18.09%	6.07%	
			5-9	1	83.17%	16.83%		1		1		
			10-14	ļ	38.93%	8.74%	30.08%	1	12.07%	10.18%	1	
			15-18	1		1		1	26.81%		73.19%	1
		Total		<u> </u>	53.90%	4.44%	6.07%	10.29%	4.33%	12.35%	8.62%	<b>—</b>
	Mineral	Age	15-18	1	100.00%	1		1	1	i		1
	Abro	Total	Aucom	<del> </del>	100.00%	1	-	<del>                                     </del>	<del>                                     </del>	<del> </del>	<del> </del>	<del>                                     </del>
	Nye	Age	4 years or less	1	19.02%	I	44.95%		1	15.14%	20.89%	1
			5-9	1			30.43%	I		23.57%	46.00%	]
			10-14	1	1			7.84%		47.91%	44.25%	1
			15-18	i	l	1	22.97%	11.71%	1	65.32%		
		Total			4.50%		24.24%	4.95%	<u> </u>	38.29%	28.02%	<u> </u>
	Pershing	Age	4 years							100.00%		
			or less	1	1	1		1			-	
			10-14	1	1	1	.00%	1	1	100.00%		
		Total	15-18	1		1	100.00%	1	1	100.000	1	
	Storey	Total Age	5-9	1		<del> </del>	.00%	<del>                                     </del>	+	100.00%	<del>                                     </del>	100.00
	Stoley	Ago	10-14	1	1		Į.	100.00%		1	1	1
			15-18	1	ı		1	1			1	100.00
		Total		1	1		1	69.08%		1	1	30.92

Table B.20 Distribution of Children with a Lapse in Health Insurance during Past Year by Age and Household Income by County, 1997

						What is Yo	ur Approxima	ate Total Ann	ual Househol	d income?		
				Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,000	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
				Row %	Flow %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
County Respondent	Washoe	Age	4 years or less		75.78%	2.98%		3.83%		11.00%	6,41%	
Lives in			5-9	l	1		l	82.18%	5.47%	12.35%		
			10-14	1	16.65%	4.23%		16.77%	29.95%	12.78%	14.57%	5.05%
			15-18	l	10.98%		8.91%		18.90%	28.23%	8.02%	24.95%
		Total		i i	45.93%	2.41%	.83%	19.49%	8.07%	13.15%	6.90%	3.22%
	White Pine	Age	4 years or less		73.51%	26.49%						
			5-9	1	1	38.30%	1		25.71%	13.18%	22.80%	
			10-14	l	22.18%		1	1	28.83%	24.49%	24.49%	l
			15-18	į.	ļ		1	100.00%	1	Ì	1	ŀ
l		Total		1	36.74%	23.71%		3.80%	14.15%	9.28%	12.33%	

## APPENDIX C: STATISTICAL PORTRAIT OF HEALTH AND HEALTH CARE UTILIZATION IN NEVADA

Table C.1 Self-reported General Health Quality of Nevada Adults, by Race, Ethnicity, and Sex, 1997

		Ad	uit Race without	Other Categor	γ	Total	Hispa	ınic	Total	Gender	of Adult	Total
		American Indian	Asian/Pacific	African American	White		No	Yes		Male	Female	
		Col %	Col %	Col %	Col %	Col%	Col %	Col %	Col %	Col %	Col %	Col %
Self-reported	Excellent	19.1%	23.4%	19.9%	24.6%	24.3%	21.0%	4.8%	20.7%	26.1%	22.4%	24.3%
General Health	Very good	34.2%	35.0%	38.2%	37.0%	37.0%	37.0%	10.6%	36.6%	37.3%	36.8%	37.0%
Quality	Good	29.3%	32.9%	27.6%	26.5%	26.8%	29.4%	62.5%	29.9%	25.7%	27.9%	26.8%
	Fair	15.7%	8.4%	10.6%	9.1%	9.2%	10.2%	20.6%	10.3%	8.2%	10.2%	9.2%
	Poor	.9%	.3%	3.3%	2.4%	2.4%	2.3%	.0%	2.2%	2.4%	2.4%	2.4%
	Not sure	.8%		.3%	.4%	.4%	.2%	1.6%	.2%	.3%	.4%	.4%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## Table C2 Nevada Adults Who Answered One of the Medical Condition Question, by Race, Ethnicity, and Sex, 1997

	Ad	luit Race without	Other Catego	жу	Total	Hisp	anic	Total	Gender	of Adult	Total
1	American Indian	Asian/Pacific Islander	African American	White		No	Yes		Male	Female	
	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
No or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Yes	88.4%	77.4%	84.2%	85.2%	85.0%	82.3%	79.8%	82.2%	82.3%	87.6%	85.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table C.3 Medical Conditions of Nevada Adults, by Race, Ethnicity, and Sex, 1997

		8.4	uit Race without	Other Cater	orv I	Total	Hispa	nic	Total	Gender	of Adult	Total
		American	Asian/Pactfic	African								
		Indian Col %	Islander Col %	American Col %	White Col %	Co1%	No Col %	Yes Col %	Col%	Male Col %	Fernale Col %	Col%
Adult has been	No to specific	CO1 76	COI 76	COLX	CO174	- CO.1 72			00176	00.7	55176	
told by doctor at some time of having	to health condition question	62.1%	62.8%	59.0%	66.3%	65.8%	60.3%	63.1%	60.4%	62.0%	69.5%	65.8%
hypertension	Yes No to all health	26.3%	14.6%	25.2%	18.9%	19.2%	21.9%	16.7%	21.9%	20.3%	18.1%	19.2%
	condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult has been told by doctor at some time of	No to specific to health condition	81.7%	76.0%	77.1%	79.2%	79.0%	77.0%	77.9%	77.0%	75.3%	82.8%	79.0%
having heart disease	question Yes No to all	6.8%	1.4%	7.1%	6.0%	5,9%	5.3%	1.9%	5.2%	7.0%	4.9%	5.9%
	health condition questions or nonresponse	11,6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult has been told by doctor at some time of having diabetes	No to specific to health condition question	79,4%	75.1%	80.5%	80,5%	80.3%	78.8%	77.5%	78.7%	76.9%	83.7%	80.3%
•	Yes No to all	9.0%	2.3%	3.7%	4.8%	4.7%	3.5%	2.2%	3.5%	5.4%	3.9%	4.7%
Adult has been	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
told by doctor at some time of	No to specific to health condition question	85.1%	75.7%	82.1%	81.2%	81.1%	80.2%	71.2%	80.1%	79.1%	83.2%	81.1%
having cancer	Yes No to all	3.3%	1.7%	2.1%	4.0%	3.8%	2.0%	8.5%	2.1%	3.2%	4.5%	3.8%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult has been told by doctor at some time of having	No to specific to health condition question	72.9%	69.8%	74.3%	77.7%	77.2%	72.8%	46.8%	72.4%	78.9%	75.6%	77.2%
migraine headaches	Yes No to all	15.6%	7.6%	9.9%	7.5%	7.7%	9.4%	32.9%	9.8%	3.4%	12.1%	7.7%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has chronic allergies or sinus troubles	No to specific to health condition question	58.1%	55.5%	62.8%	63.7%	63.4%	60.3%	49.9%	60.1%	62.1%	64.7%	63.4%
	Yes No to all health	30.3%	21.9%	21.4%	21.6%	21.6%	22.0%	29.9%	22.1%	20.2%	23.0%	21.6%
	condition questions or nonresponse	11.6%	22.8%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has seasonal allergies, such	No to specific to health condition question	42.7%	47.0%	61.9%	55.1%	55.2%	56.4%	31.8%	56.0%	53.7%	56.8%	55.2%
as hay fever	Yes No to all	45.7%	30.4%	22.3%	30.1%	29.7%	25.9%	48.0%	26.2%	28.7%	30.9%	29.7%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has arthritis or any kind of rheumatism	No to specific to health condition question	70.8%	65.1%	64.0%	65.5%	65.5%	64.6%	38.1%	64.2%	66.2%	64.8%	65.5%
	Yes No to all	17,6%	12.3%	20.2%	19.7%	19.5%	17.6%	41.6%	18.0%	16.2%	22.9%	19.5%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has scietica or chronic back problems	No to specific to health condition question	68.4%	68.4%	67.5%	71.0%	70.7%	67.8%	61.2%	67.7%	68.4%	73.0%	70.7%
picoraits	Yes No to all	20.1%	9.0%	16.8%	14.2%	14.3%	14.5%	18.5%	14.5%	13.9%	14.6%	14.3%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%

Table C.3 Medical Conditions of Nevada Adults, by Race, Ethnicity, and Sex, 1997

			ult Race without	Other Cateo	on.	Total	Hisp	anic	Total	Gender	of Actult	Total
	,	American	Asian/Pacific	African		10127			70.4			, total
		Indian Col %	islander Col %	American Col %	White Col %	Col %	No Col %	Yes Col %	Col %	Male Col %	Female Col %	Col %
Adult currently	No to specific	C01 76	CO176	C0176	C0176	COI 76	C01 76	COLY	COLY	COLA	Cui %	CO1 /s
has trouble seeing with one or both eyes,	to health condition question	79.5%	69.3%	77.4%	76.8%	76.7%	74.9%	73.8%	74.9%	75.0%	78.4%	76.7%
even when wearing glasses, or	Yes No to all health	8.9%	8.1%	6.8%	8.4%	8.3%	7.3%	5.9%	7.3%	7.3%	9.3%	8.3%
blindness	condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has chronic lung disease (like chronic	No to specific to health condition question	81.1%	73.5%	76.2%	78.4%	78.1%	75.6%	78.4%	75.6%	75.7%	80.6%	78.1%
bronchitis, asthma, or	Yes No to all	7.3%	3.9%	8.0%	6.8%	6.8%	6.7%	1.3%	6.6%	6.6%	7.0%	6.8%
emphysema)	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has dermatitis or other chronic skin conditions	No to specific to health condition question	83.3%	72.1%	79.5%	79.1%	79.0%	77.4%	79.8%	77.4%	76.2%	81.7%	79.0%
	Yes No to ali health	5.1%	5.3%	4.7%	6,1%	6.0%	4.9%	.0%	4.8%	6.1%	5.9%	6.0%
	condition questions or nonresponse No to specific	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has depression	to health condition question	80.7%	74.8%	76.2%	77.9%	77.7%	76.0%	75.0%	76.0%	76.8%	78.6%	77.7%
	Yes No to all	7.7%	2.6%	8.0%	7.3%	7.2%	6.3%	4.8%	6.3%	5.5%	9.0%	7.2%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has ulcers in the stomach or duodenum, or	No to specific to health condition question	78.6%	70.5%	75.8%	77.0%	76.7%	74.2%	40.2%	73.7%	74.1%	79.4%	76,7%
heartburn	Yes No to all health	9.8%	6.9%	8.5%	8.2%	8.2%	8.0%	39.5%	8.5%	8.2%	8.3%	8.2%
	condition questions or nonresponse	11,6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17,7%	12.4%	15.0%
Adult currently has deafness or other trouble hearing with	No to specific to health condition question	81.5%	74.1%	80.8%	76.4%	76.6%	78.7%	65.8%	78.5%	71.8%	81.4%	76.6%
one or both ears	Yes No to all health	6.9%	3.3%	3.5%	8.8%	8.4%	3.6%	13.9%	3,7%	10.5%	6.3%	8.4%
Adult currently	condition questions or nonresponse No to specific	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
has hemorrhoids	to health condition question	78.4%	70,8%	74.6%	76.2%	76.0%	73.6%	71.2%	73.6%	72.9%	79.2%	76.0%
	Yes No to all	10.0%	6.6%	9.6%	9.0%	9.0%	8.7%	8.5%	8.7%	9.5%	8.5%	9.0%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult currently has limitation in the use of an ann or leg	No to specific to health condition question	81.2%	74.6%	78.1%	80.2%	79.9%	77.1%	78.4%	77.2%	77.0%	82.8%	79.9%
(missing, paralyzed, or weakness)	Yes No to all	7.3%	2.8%	6.1%	5.0%	5.0%	5.1%	1.3%	5.1%	5.3%	4.8%	5.0%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%
Adult is currently pregnant and	No to specific to health condition	88.2%	77.2%	83.8%	85.0%	84.8%	81.9%	79.8%	81.9%	82.2%	87.3%	84.8%
not under care of doctor	question Yes No to all	.2%	.2%	.4%	.2%	.2%	.3%		.3%	.1%	.3%	.2%
	health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%

Table C.3 Medical Conditions of Nevada Adults, by Race, Ethnicity, and Sex, 1997

		Ad	ult Race without	'Other' Catego	ory	Total	Hisp	enic	Total	Gender	of Adult	Total
		American Indian	Asian/Pacific Istander	African American	White		No	Yes		Male	Female	
		Col %	Col%	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Adult is currently pregnant and under care of	No to specific to health condition question	87.8%	75.6%	83.8%	84.2%	83.9%	81.4%	79.8%	81.4%	82.2%	85.7%	83.9%
doctor	Yes	.6%	1.7%	.4%	1.0%	1.0%	.8%	.0%	.8%	.1%	1.9%	1.0%
	No to all health condition questions or nonresponse	11.6%	22.6%	15.8%	14.8%	15.0%	17.7%	20.2%	17.8%	17.7%	12.4%	15.0%

Table C.4 Most Frequent Reasons for Seeking Health Care by Nevada Adults, by Race, Ethnicity, and Sex, 1967

		Ad	uit Race without	'Other' Catego	ry	Total	Hispa	inic	Totai	Gender	of Adult	Total
		American Indian	Asian/Pacific Islander	African American	White		No	Yes		Male	Female	
		Coi %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	COI %	Col %	Col %
During the	Hypertension	9.0%	9.2%	11,3%	8.5%	8.7%	10.5%	.0%	10.4%	9.6%	7.8%	8.7%
past 12	Heart disease	1.7%	.5%	1.3%	3.5%	3.3%	1.1%	.0%	1.1%	4.6%	2.1%	3.3%
months, the	Diabetes	9.8%	.4%	2.4%	3.1%	3.0%	2.1%	.6%	2.1%	3.9%	2.2%	3.0%
most frequent	Cancer	1.0%	1.5%	1.6%	2.7%	2.6%	1.5%	15.3%	1.7%	2.8%	2.4%	2.6%
reason	Common cold	7.1%	14.2%	9.8%	7.6%	7.9%	11.0%	.0%	10.9%	7.4%	8.2%	7.9%
Adult went to a doctor	Allergies/Sinus troubles	30.9%	17.5%	14.7%	15.9%	15.9%	16.3%	9.2%	16.2%	14.9%	16.8%	15.9%
was for:	Chronic lung disease	3.1%	.4%	3.2%	2.8%	2.7%	2.3%	.0%	2.3%	3.1%	2.4%	2.7%
	Arthritis/Rheumatism	1.0%	4.8%	3.8%	3.2%	3.3%	4.0%	15.9%	4.2%	2.7%	3.9%	3.3%
	Heart disease	2%	.0%	.0%	.6%	.6%	.0%	.0%	.0%	.9%	.3%	.6%
	Back problems	15.7%	3.1%	8.7%	8.5%	8.4%	7.3%	.0%	7.2%	9.2%	7.7%	8.4%
	Diabetes	2%	2.5%	.3%	.6%	.6%	1.0%	.0%	1.0%	.8%	.4%	.6%
	Au	7.4%	11.5%	3.6%	4.9%	5.0%	6.2%	17.9%	8.3%	5.4%	4.6%	5.0%
	Other	12.9%	34.4%	39.3%	38.2%	38,1%	36.6%	41.0%	35.7%	34.8%	41.0%	38.1%

Table C.5 Self-reported Health Quality of Nevada Adults by Annual Household Income, 1997

				What is Yo	ur Approxima	ate Total Ann	ual Househole	d Income?			Total
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,000	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Self-reported	Excellent	7.1%	10.5%	11.4%	12.6%	14.3%	19.8%	21.2%	25.1%	37.1%	24.4%
General Health	Very good	18.3%	20.6%	26.9%	32.0%	30.6%	36.6%	37.3%	42.2%	39.8%	37.4%
Quality	Good	30.1%	38.1%	36.0%	33.7%	35.9%	26.4%	29.5%	25.4%	18.6%	26.4%
	Fair	26.1%	21.4%	19.4%	14.7%	14.4%	13.6%	10.0%	6.2%	3.5%	9.1%
	Poor	13.9%	8.2%	4.9%	6.4%	4.4%	2.8%	1.8%	1.1%	.8%	2.3%
	Not sure	4.5%	1.2%	1.3%	.5%	.3%	.7%	.2%	.1%	.1%	.4%
Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table C.6 Average Rate of Utilization by Nevadans by Reason for Lacking Coverage by Insurance Coverage Status, 1997

				Number of visits in last 6 months to out-patient hospital clinic Mean	Number of visits in last 6 months to an urgent care center	Number of visits in last 6 months to a private doctor's office	Number of visits in last 6 months to a community clinic	Number of visits in last 6 months to a hospital emergency room	Number of visits Adult made to dentist in the past 12 months for an examination	Number of visits Adult made to dentist in the past 12 months for treatment Mean
Coverage	Always	Job doesn't offer	Ŷes							
Past Year		coverage		.82	.53	5.45	.71	.59	.90	.90
		In between jobs or	Yes	.38	.37	2.11	.16	.12	.89	1.36
		Too expensive/Can't	Yes	3.93	1.15	4.90	.08	.25	1.14	1,74
		in good health, don't	Yes	.86	.00	2.64	.00	.00	.00	1.72
		Refused insurance	Yes	1.86	1.17	2.17	.00	1.00	1.17	3.78
		Changing insurance	Yes	.42	.32	2.88	.53	.49	2.23	2.43
		Changed status	Yes	.00	.23	6.08	.00	.45	.86	.55
1		Receive care without	Yes	3.52	.57	2.46	.83	.53	.98	1.08
	Some	Job doesn't offer coverage	Yes	1.99	.33	3.18	.26	.25	.86	1.23
<b> </b>		In between jobs or	Yes	1.54	.72	3.25	.55	.35	.87	1.36
		Too expensive/Can't	Yes	2.17	.52	3.32	.39	.40	.84	1.16
		In good health, don't	Yes	.46	.00	1.23	.00	.18	.97	.67
		Refused insurance	Yes	1.02	.86	2.88	.41	.54	.72	.77
		Changing insurance	Yes	2.80	.83	2.92	.16	.37	1.37	2.03
		Changed status	Yes	1.62	.42	2.31	.54	.47	1.07	.47
		Receive care without	Yes	1.54	.25	3.36	1.06	.36	.97	1.23
	None	Job doesn't offer coverage	Yes	.65	.39	2.70	.58	.98	.93	.87
		In between jobs or	Yes	1.12	.66	2.57	.41	1.08	.49	.70
		Too expensive/Can't	Yes	.87	.62	2.47	.48	.65	.77	.87
		In good health, don't	Yes	.20	.13	1.43	.19	.21	.59	.93
		Refused insurance	Yes	1.52	1.36	6.32	1.02	1.28	.90	1.91
		Changing insurance	Yes	.00	.00	1.05	.33	.00	.77	.70
		Changed status	Yes	.77	.98	9.15	.04	.54	.67	.75
L		Receive care without	Yes	.94	.52	2.62	.55	.46	.95	1.08

Table C.7 Average Number of Visits of Uninsured Nevadans by Reported Health Status, 1997

	9	Self-report	ed Gener	al Health (	Quallity	
	Excellent	Very Good	Good	Fair	Poor	Not Sure
	Mean	Mean	Mean	Mean	Mean	Mean
Number of visits in last 6 months to out-patient hospital clinic	.65	.82	1.21	2.21	3.16	2.21
Number of visits in last 6 months to an urgent care center	.53	.71	.73	.89	1.03	.09
Number of visits in last 6 months to a private doctor's office	2.34	2.99	3.52	4.74	7.60	3.77
Number of visits in last 6 months to a community clinic	.17	.35	.37	.45	.58	.18
Number of visits in last 6 months to a hospital emergency room	.27	.31	.54	.73	1.55	.28
Number of visits Adult made to dentist in the past 12 months for an examination	1.35	1.43	1.37	1.43	1.43	1.09
Number of visits Adult made to dentist in the past 12 months for treatment	1.22	1.58	1.66	1.71	2.05	1.38

Table C.8 Average Number of Visits of Insured Adult Nevadans by Reported Health Status, 1997

		Self-re	eported Gene	ral Health Qu	uallity	
	Excellent	Very Good	Good	Fair	Poor	Not Sure
	Mean	Mean	Mean	Mean	Mean	Mean
Overnight patient in hospital during past 12 months	1.00	1.00	1.00	1.00	1.00	1.00
Number of visits in last 6 months to out-patient hospital clinic	.57	.85	1.23	2.21	3.38	2.62
Number of visits in last 6 months to an urgent care center	.52	.75	.66	.95	.99	.11
Number of visits in last 6 months to a private doctor's office	2.33	3.04	3.66	4.91	7.53	3.93
Number of visits in last 6 months to a community clinic	.16	.36	.35	.44	.54	.15
Number of visits in last 6 months to a hospital emergency room	.28	.31	.45	.76	1.24	.19
Adult is currently pregnant and not under care of doctor	.52	.27	.13	.06	.02	.09
Adult is currently pregnant and under care of doctor	.54	.28	.13	.06	.02	.10
Number of visits Adult made to dentist in the past 12 months for an examination	1.42	1.50	1.44	1.48	1.42	1.11
Number of visits Adult made to dentist in the past 12 months for treatment	1.28	1.67	1.74	1.66	2.13	1.78

Table C.9 Average Number of Visits by Adult Nevadans Uninsured with Short Lapse by Reported Health Status, 1997

	Self-reported General Health Quality							
	Excellent	Very Good	Good	Fair	Poor	Not Sure		
	Mean	Mean	Mean	Mean	Mean	Mean		
Overnight patient in hospital during past 12 months	1.00	1.00	1.00	1.00	1.00	1.00		
Number of visits in last 6 months to out-patient hospital clinic	1.50	.65	1.27	1.59	1.64	.00		
Number of visits in last 6 months to an urgent care center	.70	.41	.60	.61	2.02	.00		
Number of visits in last 6 months to a private doctor's office	2.45	2.77	3.05	5.60	7.00	7.17		
Number of visits in last 6 months to a community clinic	.16	.32	.42	1.39	1.66	.03		
Number of visits in last 6 months to a hospital emergency room	.10	.24	.42	.77	1.45	1.31		
Adult is currently pregnant and not under care of doctor	.46	.42	.30	.08	.00	.00		
Adult is currently pregnant and under care of doctor	.48	.43	.30	.07	.00	.00		
Number of visits Adult made to dentist in the past 12 months for an examination	.98	.87	1.03	1.16	.80	.82		
Number of visits Adult made to dentist in the past 12 months for	.99	.91	1.36	3.36	1.14	.21		

Table C.10 Average Number of Emergency Room Visits by Adult Nevadans by Coverage Status and Source of Coverage, 1997

			<b>—</b>	г *	Health ins	trance or Hea	ith Care Provide	d by:			Cov	erage Past	Year
			Work	Another Household Member's Work or Union	Medicare	Medicald	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly	Always	Some	None
			Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Carson City	Number of visits in last 6 months to a hospital emergency room	.47	.82	.62	.35	.16	.50		.24	.53	.42	.67
	Churchill	Number of visits in last 6 months to a hospital emergency room	.68	.63	.98	3.03	.25	.99		.57	.66	.50	1.58
	Clark	Number of visits in last 6 months to a hospital emergency room	.28	.48	.55	.02	.46		.40	.35	.41	.23	.93
	Douglas	Number of visits in tast 6 months to a hospital emergency room	.40	.47	.55	.00	.97		.00	.82	.52	.48	.30
	Elko	Number of visits in tast 6 months to a hospital emergency room	.53	.44	.81	3.41	.85	.64		.20	.55	.43	.36
	Esmeralda	Number of visits in last 6 months to a hospital emergency room	.35	.30	.37	.00			,	.00	.43	2.41	.35
	Eureka	Number of visits in last 6 months to a hospital emergency room	.02	.00	.64	1.00				.00	.13	2.00	.05
	Humbolt	Number of visits in last 6 months to a hospital emergency room	.44	.52	1.22	2.42	.57	1.00	1.00	.28	.49	1.23	.42
	Lander	Number of visits in last 6 months to a hospital emergency room	.32	.95	2.33	.92	1.00	.00		.35	.49	.80	.85
	Lincoln	Number of visits in last 8 months to a hospital emergency room	1.07	.02	.99	20	.62			.39	.76	.27	.60
	Lyon	Number of visits in last 6 months to a hospital emergency room	.29	.59	1.08	3,44	.34	1.00	.00	.42	.53	.44	.21
	Mineral	Number of visits in lest 6 months to a hospital emergency room	.56	.46	.69	.34	.00	1.00		1.04	.55	1.15	.00
	Nye	Number of visits in test 6 months to a hospital emergency room	.36	.47	.56	.32	.34		10.00	.20	,41	.46	.43
	Pershing	Number of visits in last 6 months to a hospital emergency room	1.16	.69	1.27	2.00	.00	1.00		.07	.78	2,94	.40
	Storey	Number of visits in last 6 months to a hospital emergency room	.27	.58	.65		2.00			.11	.23	.69	.41
	Washoe	Number of visits in last 6 months to a hospital emergency room	.31	26	.87	.00	.52		.00	27	.37	.24	.42
	White Pine	Number of visits in last 6 months to a hospital emergency room	.44	.37	.58	.55	1.00	.00	.00	.18	.43	.70	.12

Table C.11 Average Number of Emergency Room Visits by Short-term Uninsured Adult Nevadans by Reason for Lacking Coverage and by County, 1997

			Job doesn't offer coverage Yes	In between jobs or don't have job Yes	Too expensive/ Can't afford Yes	In good health, don't need health insurance Yes	Refused insurance by insurance company Yes	Changing insurance plans Yes	Changed status Yes	Receive care without health insurance Yes
			Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Carson City	Number of visits in last 6 months to a hospital emergency room	.44	.32	.41	٠	1.00	.50	.76	•
	Churchill	Number of visits in last 6 months to a hospital emergency room	.78	.51	.22		.00	1.27	.00	.37
	Clark	Number of visits in last 6 months to a hospital emergency room	.23	.32	.40	.00	.40	.42	.20	1.00
	Douglas	Number of visits in last 6 months to a hospital emergency room	.09	.19	.23	.00	.00	.25	1.48	.00
	Elko	Number of visits in last 6 months to a hospital emergency room	.00	.54	1.76		1.00		6.00	3.00
	Esmeraida	Number of visits in last 6 months to a hospital emergency room	2.80	.00	5.00			-		3.00
	Eureka	Number of visits in last 6 months to a hospital emergency room			2.00					2.00
	Humbolt	Number of visits in last 6 months to a hospital emergency room	.04	3.76	1,74	.00		.00	.18	1.00
	Lander	Number of visits in last 6 months to a hospital emergency room		.73	.00			.00		3.00
	Lincoln	Number of visits in last 6 months to a hospital emergency room	.32	.00			-		.00	
	Lyon	Number of visits in last 6 months to a hospital emergency room	.18	.89	.45		1.21	.39	.00	.61
	Mineral	Number of visits in last 6 months to a hospital emergency room	2.00	.73	1.50	.00	1.00			1.00
	Nye	Number of visits in last 6 months to a hospital emergency room	.42	.94	.08	.57	.49	.61	1.00	.49
	Pershing	Number of visits in last 6 months to a hospital emergency room		3.77	4.43				2.00	

Table C.11 Average Number of Emergency Room Visits by Short-term Uninsured Adult Nevadans by Reason for Lacking Coverage and by County, 1997

			Job doesn't offer coverage Yes	In between jobs or don't have job Yes	Too expensive/ Can't afford Yes	In good health, don't need health insurance Yes	Refused insurance by insurance company	Changing insurance plans	Changed status Yes	Receive care without health insurance Yes
			Mean	Mean	Mean	Mean	Mean	Mean	Mean	Меап
County Respondent Lives in	Storey	Number of visits in last 6 months to a hospital emergency room	.69		.39		.39		1.00	
	Washoe	Number of visits in last 6 months to a hospital emergency room	.15	.18	.22	.25	6.00	.11	.39	.17
	White Pine	Number of visits in last 6 months to a hospital emergency room	.00	.00	.33		.00	-	1.46	•

Table C.12 Average Number of Emergency Room Visits by Adult Nevadans Uninsured for One Year of More by Reason for Lacking Coverage and by County, 1997

			Job doesn't offer coverage Yes	in between jobs or don't have job Yes	Too expensive/ Can't afford Yes	In good health, don't need health insurance Yes	Refused insurance by insurance company Yes	Changing insurance plans Yes	Changed status Yes	Receive care without health insurance Yes
			Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Carson City	Number of visits in last 6 months to a hospital emergency room	.69	1.20	.58	.63	3.00	1.00	.66	.21
_	Churchill	Number of visits in last 6 months to a hospital emergency room	2.40	.93	1.94	.00	.00		8.03	5.83
	Clark	Number of visits in last 6 months to a hospital emergency room	1.30	1.37	.72	.00	1.36		.00.	.27
	Douglas	Number of visits in last 6 months to a hospital emergency room	.21	.64	.32	.00	.29		.06	.55
	Elko	Number of visits in last 6 months to a hospital emergency room	.17	.11	.47	.48	1.00	,		.16
	Esmeralda	Number of visits in last 6 months to a hospital emergency room	.00	.43	.00		.00			.00
	Eureka	Number of visits in last 6 months to a hospital emergency room	.13	.00	.00	.00				
	Humbolt	Number of visits in last 6 months to a hospital emergency room	.41	.36	.47	.00		.00	.00	.00
	Lander	Number of visits in last 6 months to a hospital emergency room	.67	.30	.68		1.93			
	Lincoln	Number of visits in last 6 months to a hospital emergency room	.11	1.16	.27		1.73		.00	
	Lyon	Number of visits in last 6 months to a hospital emergency room	.14	.20	.29	.07	.44			.43

Table C.12 Average Number of Emergency Room Visits by Adult Nevadans Uninsured for One Year of More by Reason for Lacking Coverage and by County, 1997

			Job doesn't offer coverage	In between jobs or don't have job	Too expensive/ Can't afford	In good health, don't need health insurance	Refused insurance by insurance company	Changing insurance plans	Changed status	Receive care without health insurance
			Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
County Respondent Lives in	Mineral	Number of visits in last 6 months to a hospital emergency room	Mean .	Mean .00	Mean00	Mean .00	Mean	Mean	Mean .00	.00
	Nye	Number of visits in last 6 months to a hospital emergency room	.18	.35	.48	.00	1.45	.00		.55
	Pershing	Number of visits in last 6 months to a hospital emergency room	.43	.37	.75					2,00
	Storey	Number of visits in last 6 months to a hospital emergency room	.41		.00					
	Washoe	Number of visits in last 6 months to a hospital emergency room	54	.23	.46	.31	.63		.19	.50
	White Pine	Number of visits in last 6 months to a hospital emergency room	.20	.00	.14	.61				1.00

Table C.13 Average Fraction of Adult Nevadans Who Were Unable to Get Health Care by Reason, Coverage Status, and County, 1997

			Cov	erage Past Ye	ar
			Always	Some	None
			Mean	Mean	Mean
County	Carson	Could Not Get off of Work	.25	.24	.00
Respondent Lives in	City	No Transportation	.02	.14	.00
Lives III		Not Covered by Health Insurance	.24	.81	.72
		Too Nervous or Afraid	.05	.00	.07
		Costs Too Much	.43	.73	.91
	Churchill	Could Not Get off of Work	.14	.04	.00
		No Transportation	.02	.01	.00
		Not Covered by Health Insurance	.11	.85	.69
		Too Nervous or Afraid	.04	.06	.01
		Costs Too Much	.36	.66	.82
•	Clark	Could Not Get off of Work	.16	.07	.05
		No Transportation	.06	.04	.03
		Not Covered by Health Insurance	.31	.83	.75
		Too Nervous or Afraid	.16	.07	.04
		Costs Too Much	.39	.46	.83
	Douglas	Could Not Get off of Work	.07	.09	.00
	ŭ	No Transportation	.00	.00	.00
		Not Covered by Health Insurance	.20	.53	.72
		Too Nervous or Afraid	.07	.00	.00
_		Costs Too Much	.48	.56	.64
	Elko	Could Not Get off of Work	.21	.00	.00
		No Transportation	.00	.00	.08
		Not Covered by Health Insurance	.08	.68	.51
		Too Nervous or Afraid	.06	.00	.04
		Costs Too Much	.44	.66	.85
	Esmeralda	Could Not Get off of Work	.00	.00	.00
	,	No Transportation	.00	.67	.00
		Not Covered by Health Insurance	.00	.67	1.00
		Too Nervous or Afraid	.00	.00	.00
		Costs Too Much	.00	.67	1.00
	Eureka	Could Not Get off of Work	.00	.00	.00.
		No Transportation	.42	.00	.00.
		Not Covered by Health Insurance	.00	1.00	.00
		Too Nervous or Afraid	.26	.00	.00.
		Costs Too Much	.26	1.00	1.00
	Humbolt	Could Not Get off of Work	.02	.01	.00.
		No Transportation	.01	.00	.00.
		Not Covered by Health Insurance	.24	.84	.63
		Too Nervous or Afraid	.00	.00	.00.
		Costs Too Much		.84	.92
	Lander	Could Not Get off Work	.51		.92
	Lanuer	No Transportation	.20	.00	
		-	.00	.00	.04
		Not Covered by Health Insurance	.31	.76	.64
		Too Nervous or Afraid	.00	.00	.00
		Costs Too Much	.70	.79	.90

Table C.13 Average Fraction of Adult Nevadans Who Were Unable to Get Health Care by Reason, Coverage Status, and County, 1997

			Cov	erage Past Yea	ar
			Always	Some	None
			Mean	Mean	Mean
County	Lincoln	Could Not Get off of Work	.14	.00	.00
Respondent Lives in		No Transportation	.00	.00	.00.
rives III		Not Covered by Health Insurance	.68	.89	.68
		Too Nervous or Afraid	.11	.00	.00
		Costs Too Much	.86	.11	.92
	Lyon	Could Not Get off of Work	.06	.05	.01
		No Transportation	.00	.00	.00
		Not Covered by Health Insurance	.26	.67	.75
		Too Nervous or Afraid	.10	.00	.01
		Costs Too Much	.47	.49	. <b>7</b> 7
	Mineral	Could Not Get off of Work	.17	.25	.00
		No Transportation	.00	.00	.00
		Not Covered by Health Insurance	.29	.96	.95
		Too Nervous or Afraid	.00	.00	.00
		Costs Too Much	.48	1.00	.62
	Nye	Could Not Get off of Work	.11	.11	.01
		No Transportation	.01	.02	.07
		Not Covered by Health Insurance	.26	.66	.63
		Too Nervous or Afraid	.05	.08	.09
		Costs Too Much	.35	.84	.86
	Pershing	Could Not Get off of Work	.11	.00	.00
		No Transportation	.03	.00	.00
		Not Covered by Health Insurance	.00	.58	.50
		Too Nervous or Afraid	.00	.00	.14
		Costs Too Much	.32	.73	.50
	Storey	Could Not Get off of Work	.00	.00	.00
		No Transportation	.00	.00	.00
		Not Covered by Health Insurance	.14	.57	.92
		Too Nervous or Afraid	.00	.00	.00
		Costs Too Much	.14	1.00	1.00
	Washoe	Could Not Get off of Work	.13	.11	.00
		No Transportation	.00	.00	.00
		Not Covered by Health Insurance	.25	.84	.70
		Too Nervous or Afraid	.10	.03	.03
		Costs Too Much	.33	.74	.83
	White Pine	Could Not Get off of Work	.04	.18	.00
		No Transportation	.00	.13	.00
		Not Covered by Health Insurance	.10	.66	.59
		Too Nervous or Afraid	.21	.00	.09
		Costs Too Much	.44	.56	.89

Table C.14-Nevada: Scope of Health Insurance Coverage of Insured Adults by Provider, 1997

				Health Insurance or Health Care Provided by:							
			Work	Union	Another Household Member's Work or Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly
For visits to a doctor's	All of the expenses	%	9.9%	13.2%	8.7%	19.3%	54.0%	43.6%	46.1%	2.0%	7.6%
office when sick,	Most of the	%	75.3%	77.2%	78.8%	64.6%	28.4%	33.4%	52.1%	64.4%	47.6%
health care insurance	Some of the	%	13.3%	9.0%	11.2%	13.8%	14.6%	22.9%	1.8%	6.5%	27.6%
covers:	None of the	%	.9%	.2%	.6%	.4%	.2%	.0%	ĺ		14.9%
	Not sure	%	.5%	.3%	.7%	1.9%	2.8%	.1%	!	27.1%	2.4%
For hospital bills,	All of the expenses	%	8.9%	10.1%	7.3%	31.5%	56.8%	31.8%	43.9%	2.0%	8.5%
health care insurance	Most of the	%	71.3%	74.8%	75.3%	50.8%	24.4%	46.6%	52.9%	64.4%	55.6%
covers:	Some of the	%	16.5%	10.8%	14.7%	10.7%	6.7%	19.1%	.4%	6.5%	33.3%
	None of the	%	.0%	l	ŀ	.0%	•		l		.2%
	Not sure	%	3.4%	4.2%	2.7%	7.0%	12.1%	2.5%	2.8%	27.1%	2.4%
For checkups or other	All of the expenses	%	13.2%	14.9%	12.6%	17.3%	42.7%	41.0%	43.4%	2.0%	5.8%
preventive services	Most of the	%	57.8%	64.3%	58.7%	55.8%	27.1%	31.2%	44.4%	54.0%	37.9%
when not sick, health	Some of the	%	20.2%	12.3%	19.9%	17.5%	14.0%	17.4%	4.3%	16.9%	23.5%
care insurance covers:	None of the	%	6.4%	5.4%	5.5%	4.0%	1.3%	5.9%	5.2%		28.0%
	Not sure	%	2.4%	3.0%	3.3%	5.3%	14.9%	4.5%	2.7%	27.1%	4.7%

Note: Columns not represented is a result of no response

C.14-Carson City: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Chil	d's Health Insu	rance Provided b	oy:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's Office	All	7.6%		100.0%	44.6%		100.0%	78.1%	3.6%	11.6%
Visit	Most	72.4%	21.0%	.0%	34.4%	25.2%			51.5%	65.2%
	Some	17.8%	79.0%	1		74.8%			29.9%	19.0%
	None	.9%						21.9%	13.4%	2.0%
	Not sure	1.3%		.0%	21.0%				1.6%	2.2%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	6.6%		100.0%	28.9%	1	100.0%	100.0%	2.0%	10.1%
	Most	70.9%	21.0%		34.4%	65.8%			54.1%	65.0%
	Some	19.7%	79.0%			34.2%			40.5%	20.69
	None							'	1.7%	.19
	Not sure	2.7%		.0%	36.7%	ł			1.6%	4.19
Preventive	All	11.2%		100.0%	28.9%	1	100.0%	78.1%	2.0%	13.79
Services	Most	61.4%		.0%		25.2%			35.9%	53.29
	Some	17.9%	100.0%			65.3%			45.5%	20.39
	None	5.3%			34.4%	9.4%		21.9%	16.5%	7.69
	Not sure	4.3%		.0%	36.7%					5.29
Immunization	No	21.3%	65.0%	ļ	.0%	10.3%		21.9%	53.9%	22.99
Expenses	Yes	78.7%	35.0%	100.0%	100.0%	89.7%	100.0%	78.1%	46.1%	77.19
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.09
Dental Care	All	2.0%			36.6%		8.5%	100.0%	}	4.59
	Most	57.9%	1		43.5%	9.1%			59.0%	53.99
	Some	37.9%	100.0%			90.9%	91.5%	Į	27.9%	38.1
	None	1.4%				1 1			.0%	1.29
	Not sure	.8%		100.0%	19.9%				13.1%	2.39

Table C.14-Churchill: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Chil	ld's Health Insu	rance Provided b	y:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctors	All	4.3%			93.5%	34.3%	58.0%			16.5%
Office Visit:	Most	72.5%	56.1%		6.5%	53.4%	19.5%		24.1%	55.6%
	Some	21.4%	31.8%	100.0%		12.3%	5.4%	100.0%	39.0%	21.2%
	None	.7%		i			17.0%		36.9%	5.7%
	Not sure	1.1%	12.1%							.9%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	4.6%			93.5%	13.8%	62.8%	100.0%		14.6%
	Most	64.8%	62.1%		6.5%	72.7%	31.8%		31.6%	54.9%
	Some	28.1%	25.8%	100.0%		12.3%	5.4%		55.9%	26.9%
	None					l l			11.7%	1.5%
	Not sure	2.5%	12.1%			1.1%			.8%	2.0%
Preventive	All	10.5%			73.9%	35.6%	88.0%		1	19.2%
Services	Most	57.8%	43.1%	100.0%	26.1%	48.6%	5.6%	100.0%	17.9%	47.4%
	Some	18.4%	31.8%			10.6%	6.4%		27.8%	16.9%
	None	9.7%	13.0%			4.2%			50.2%	13.4%
	Not sure	3.6%	12.1%			1.0%			4.1%	3.1%
immunization	No	37.8%	17.1%	100.0%	1	9.2%	6.6%	100.0%	83.3%	35.8%
Expenses	Yes	62.2%	82.9%		100.0%	90.8%	93.4%		16.7%	64.2%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	Alt	1.6%	}		44.7%	14.9%	12.9%	i	ľ	9.6%
	Most	53.5%	35.8%		40.7%	56.6%	71.7%	l	70.0%	52.2%
	Some	43.6%	48.4%		5.9%	23.8%	15.5%		30.0%	35.1%
	Not sure	1.3%	15.8%		8.7%	4.8%				3.1%
Group Total		100.0%	100.0%		100.0%	100.0%	100.0%		100.0%	100.0%

Table C.14-Clark: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

			-	Chil	d's Health Insu	rance Provided t	oy:			Group Total
	,	An Adult's Work	An Adult's Union	Medicare	Medicald	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's	Ali	11.7%	12.3%	100.0%	73.3%	29.5%		13.6%	4.1%	18.1%
Office Visit:	Most	78.0%	79.6%	.0%	11.3%	58.1%	100.0%		53.4%	69.5%
	Some	9.5%	7.4%	.0%	4.8%	12.4%		27.6%	29.2%	9.8%
	None	.8%				1			13.3%	1.2%
	Not sure	.1%	.7%		10.6%			58.8%	.0%	1.5%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%			100.0%	100.0%
Hospital Bills	All	9.5%	5.3%	100.0%	73.7%	6.6%	.0%	20.6%	ŀ	14.7%
,	Most	76.1%	78.8%	.0%	10.7%	81.8%			59.4%	69.1%
	Some	12.1%	13.7%		5.0%	11.7%		41.9%	36.7%	12.9%
	None	.3%				j	· ·	1	1.3%	.3%
	Not sure	2.0%	2.2%	.0%	10.6%	.0%	100.0%	37.5%	2.6%	3.0%
Preventive	All	14.6%	13.0%	49.7%	66.7%	36.2%		20.6%	2.8%	19.3%
Services	Most	60.6%	65.7%	.0%	14.1%	45.6%	100.0%		29.2%	54.9%
	Some	12.6%	12.5%	.0%	5.1%	16.2%		41.9%	36.5%	13.2%
	None	9.8%	7.7%	.0%		2.0%	İ	į	30.4%	9.3%
	Not sure	2.3%	1.1%	50.3%	14.1%	.0%		37.5%	1.0%	3.2%
Immunization	No	31.9%	35.3%		5.3%	16.0%		100.0%	40.7%	30.4%
Expenses	Yes	68.1%	64.7%	100.0%	94.7%	84.0%	100.0%	1	59.3%	69.6%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	5.5%	8.9%		44.0%	3.3%		l	1	9.2%
	Most	62.7%	59.5%		20.7%	85.5%		1	61.1%	59.1%
	Some	29.1%	29.7%		13.5%	11.2%	1	1	38.9%	27.7%
	None	.6%			5.5%	1	j	ł	1	.8%
	Not sure	2.0%	1.9%	100.0%	16.3%					3.2%

Table C.14-Douglas: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Child's Hea	Ith Insurance P	rovided by:			Group Total
	•	An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's	All	7.4%			100.0%			5.6%	17.5%
Office Visit:	Most	78.0%	71.9%	50.0%				33.6%	62.2%
	Some	13.4%	28.1%	50.0%		100.0%	100.0%	43.1%	16.8%
	None	.9%						16.6%	3.1%
	Not sure	.2%						1.2%	.3%
Group Total		100.0%	100.0%		100.0%		100.0%	100.0%	100.0%
Hospital Bills	All	9.1%		11.1%	76.0%			5.1%	15.9%
	Most	71.8%	100.0%	55.6%	10.0%		100.0%	40.9%	60.4%
	Some	17.7%		22.2%		1		50.2%	20.5%
	None	.5%				1			.4%
	Not sure	.9%		11.1%	14.0%	100.0%		3.8%	2.8%
Preventive	All	7.3%			90.5%		ľ	4.3%	16.5%
Services	Most	69.9%	71.9%	60.0%	9.5%		100.0%	38.4%	58.3%
	Some	15.9%	28.1%	10.0%		1		27.4%	15.8%
	None	6.4%		30.0%		100.0%		28.7%	8.9%
	Not sure	.5%						1.2%	.5%
Immunization	No	23.5%	70.8%				l	59.3%	26.7%
Expenses	Yes	76.5%	29.2%		100.0%		100.0%	40.7%	73.3%
Group Total		100.0%	100.0%		100.0%		100.0%	100.0%	100.0%
Dental Care	Ali	2.4%			80.2%	İ	}	l	15.1%
	Most	52.2%	43.9%		5.3%	1	j	62.2%	44.5%
	Some	43.6%	56.1%				100.0%	26.7%	36.2%
	None						l	11.1%	.5%
	Not sure	1.8%			14.5%				3.8%

Table C.14-Elko: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Child's Hea	ith insurance P	rovided by:			Group Total
	•	An Adulit's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctors	All	.8%			100.0%		100.0%	3.2%	6.5%
Office Visit:	Most	76.5%	56.1%	33.3%				38.7%	70.0%
	Some	20.6%	43.9%	66.7%		100.0%		45.6%	21.1%
	None	1.4%						12.5%	1.9%
	Not sure	.6%							.5%
Group Total		100.0%	100.0%	100.0%			100.0%	100.0%	100.0%
Hospital Bills	All	2.1%	15.4%		100.0%		71.3%	3.2%	7.7%
	Most	75.8%	46.1%	33.3%			28.7%	46.7%	69.8%
S	Some	20.2%	38.5%	66.7%		100.0%		50.0%	20.9%
	None	1.1%							.9%
	Not sure	.8%							.7%
Preventive	All	15.1%		'	100.0%		71.3%	6.3%	19.0%
Services	Most	46.9%		33.3%			28.7%	21.4%	42.6%
	Some	22.1%	43.9%	66.7%		100.0%		31.5%	21.7%
	None	13.6%	56.1%					40.7%	14.7%
	Not sure	2.2%							2.09
Immunization	No	33.7%	100.0%					68.4%	33.5%
Expenses	Yes	66.3%		100.0%	100.0%		100.0%	31.6%	66.5%
Group Total		100.0%	100.0%	100.0%	100.0%		100.0%	100.0%	100.09
Dental Care	All	2.2%	28.4%	ĺ			100.0%		3.19
	Most	61.3%	28.4%	50.0%			·	22.1%	59.79
	Some	34.8%	43.2%	50.0%				77.9%	35.59
	None	1.1%							1.09
	Not sure	.7%						:	.69

Table C.14-Esmeralda: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

		Child's Heal Provid	th Insurance ed by:	Group Total
		An Adult's Work	Bought Directly by an Adult	
		Col %	Col %	Col %
Doctor's Office Visit:	Most	100.0%	100.0%	100.0%
Group Total		100.0%	100.0%	100.0%
Hospital Bills	Most	100.0%	100.0%	100.0%
Preventive Services	Most	77.5%	100.0%	80.6%
	Some	16.2%		13.9%
	Not sure	6.4%		5.5%
Group Total		100.0%	100.0%	100.0%
Immunization	No		100.0%	21.4%
Expenses	Yes	100.0%		78.6%
Group Total		100.0%		100.0%
Dental Care	Most	77.5%		77.5%
	Some	22.5%		22.5%

Note: No response resulted in some categories not being represented

Table C.14-Eureka: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

		Child's Hea	ith Insurance P	rovided by:	Group Total
		An Adult's Work	Medicaid	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %
Doctor's	Most	79.8%			57.1%
Office Visit:	Some	9.2%		100.0%	13.8%
	None	9.5%			6.8%
:	Not sure	1.5%	100.0%		22.3%
Group Total		100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	4.6%			3.3%
	Most	75.2%	:		53.8%
	Some	18.7%		100.0%	20.6%
	Not sure	1.5%	100.0%	:	22.3%
Preventive	All	7.9%			5.7%
Services	Most	43.5%			31.1%
	Some	47.1%		100.0%	40.9%
	Not sure	1.5%	100.0%		22.3%
Immunization	No	48.3%	100.0%	43.5%	60.4%
Expenses	Yes	51.7%		56.5%	39.6%
Group Total		100.0%	100.0%	100.0%	100.0%
Dental Care	Most	50.7%			46.6%
1	Some	47.6%			43.9%
	Not sure	1.7%		100.0%	9.5%
Group Total		100.0%		100.0%	100.0%

Note: No response resulted in some categories not being represented

Table C.14-Humboldt: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

	•	Child's Health Insurance Provided by:							
		An Adult's Work	An Adult's Union	Medicare	Medicaid	Indian Health Service	Bought Directly by an Adult	Col %	
		Col %	Col %	Col %	Coi %	Col %	Col %		
Doctor's Office Visit:	All	.9%		100.0%	89.6%	·		5.8%	
	Most	78.1%	81.5%	.0%		74.4%	40.3%	70.4%	
	Some	17.9%	18.5%	.0%	10.4%		27.8%	18.2%	
	None	2.6%			Ī		30.5%	4.9%	
	Not sure	.4%				25.6%	1.3%	.6%	
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Hospital Bills	All	1.9%		100.0%	89.6%			6.7%	
	Most	80.2%	81.5%	.0%	.0%	74.4%	60.8%	74.0%	
	Some	16.6%	18.5%		10.4%		35.3%	17.8%	
	None						2.5%	.2%	
	Not sure	1.3%				25.6%	1.3%	1.3%	
Preventive	Ali	9.2%	4.9%	70.5%	89.6%			12.5%	
Services	Most	49.3%	76.6%	.0%	.0%		25.9%	44.7%	
	Some	26.9%	11.8%	29.5%	10.4%		27.5%	25.8%	
	None	12.8%				74.4%	41.4%	14.8%	
	Not sure	1.8%	6.7%			25.6%	5.2%	2.2%	
Immunization	No	40.9%	63.8%		10.4%		72.5%	42.1%	
Expenses	Yes	59.1%	36.2%	100.0%	89.6%	100.0%	27.5%	57.9%	
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Dental Care	All	.4%		100.0%	89.6%			6.2%	
	Most	66.4%	71.1%				30.8%	60.3%	
	Some	32.4%	28.9%		10.4%		69.2%	32.3%	
	None	.2%				74.4%		.6%	
	Not sure	.6%				25.6%		.7%	

Table C.14-Lander: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

		Child's Health Insurance Provided by:								
		An Adult's Work Col %	An Adult's Union Col %	Medicare Col %	Medicaid Col %	CHAMPUS, CAMPVA	Indian Health Service Col %	County assistance Col %	Bought Directly by an Adult Col %	Col %
Doctor's	Ali	3.9%		100.0%	47.7%		100.0%			7.5%
	Most	75.2%	100.0%			78.7%				66.8%
	Some	18.1%				21.3%			59.8%	18.7%
	None	2.5%	i						40.2%	4.3%
		.3%			52.3%					2.6%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%
Sor Nor Not	All	4.6%		100.0%	47.7%		100.0%			8.1%
	Most	71.4%	100.0%			78.7%				63.5%
	Some	22.1%				21.3%			93.4%	24.0%
	None								6.6%	.4%
	Not sure	2.0%			52.3%					4.1%
Preventive	All	12.4%	,	100.0%	47.7%	ļ				13.9%
S N	Most	50.2%				78.7%			İ	42.8%
	Some	20.3%	100.0%		l	21.3%	100.0%		30.0%	22.6%
	None	14.5%							56.6%	15.3%
	Not sure	2.7%			52.3%				13.5%	5.4%
Immunization	No	47.5%	100.0%		52.3%	21.3%		100.0%	100.0%	51.9%
Expenses	Yes	52.5%		100.0%	47.7%	78.7%	100.0%	ļ	l	48.1%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	.6%		.0%	100.0%			1	İ	3.2%
	Most	65.1%	18.6%				100.0%	l	1	60.5%
	Some	33.9%	81.4%			100.0%		l	l	34.4%
	Not sure	.4%		100.0%						1.9%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			100.0%

Table C.14-Lincoln: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

		Child	d's Health Ins	urance Provi	ded by:	Group Total
		An Adult's Work	An Adult's Union	Medicaid	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %
Doctor's	All		13.5%	100.0%		4.3%
Office Visit:	Most	73.0%	83.3%		38.4%	68.5%
ĺ	Some	26.4%	3.1%		53.1%	26.0%
	None	.6%			8.5%	1.3%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	.6%				.5%
	Most	80.2%	81.9%	100.0%	34.6%	76.3%
	Some	18.1%	3.1%		53.1%	19.6%
	None	1.1%				.8%
	Not sure		15.0%		12.2%	2.8%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%
Preventive	All	7.8%	8.6%			6.8%
Services	Most	54.4%	59.5%	100.0%	57.7%	56.6%
	Some	32.8%	31.9%		12.2%	29.6%
	None	5.0%			30.0%	6.9%
Immunization	No	69.0%	47.9%	1	57.7%	63.0%
Expenses	Yes	31.0%	52.1%	100.0%	42.3%	37.0%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	4.1%			.0%	3.1%
	Most	53.8%	88.3%	100.0%	100.0%	62.8%
	Some	39.5%	11.7%			32.1%
	None	2.5%				1.9%

Table C.14-Lyon: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Chil	ld's Health Insu	rance Provided I	by:			Group Total
	,	An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctors	Ali	3.3%		100.0%	69.6%	6.3%	100.0%	100.0%		14.2%
Office Visit:	Most	71.5%	62.5%	.0%	30.4%	67.3%			34.8%	61.0%
	Some	23.7%	37.5%	.0%		26.4%			37.7%	21.6%
	None	1.3%		1					24.7%	2.9%
	Not sure	.1%							2.8%	.3%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	4.1%		100.0%	64.6%		100.0%	100.0%	10.1%	14.8%
	Most	63.5%	67.9%	.0%	30.4%	73.6%			36.5%	55.8%
	Some	27.9%	32.1%	.0%		26.4%			37.4%	24.3%
	None	.6%				l i			3.4%	.7%
	Not sure	3.9%			5.0%				12.6%	4.5%
Preventive	Ali	6.9%	13.2%	100.0%	67.9%	6.8%	100.0%			16.3%
Services	Most	55.3%	49.4%	.0%	27.1%	58.4%			19.3%	47.2%
	Some	27.6%				8.1%		100.0%	23.9%	22.3%
	None	7.1%	37.5%			26.7%			49.0%	10.7%
	Not sure	3.1%		.0%	5.0%				7.8%	3.5%
Immunization	No	33.8%	50.9%			26.7%		1	65.8%	30.9%
Expenses	Yes	66.2%	49.1%	100.0%	100.0%	73.3%	100.0%	100.0%	34.2%	69.1%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	Alt	2.2%		100.0%	54.7%		19.0%			12.7%
	Most	50.6%	71.9%		2.9%	100.0%	81.0%	l	33.5%	42.0%
	Some	46.0%	28.1%		27.5%	"			56.0%	40.4%
	None	]						1	10.5%	.4%
	Not sure	1.3%			14.8%			100.0%		4.6%

Table C.14-Mineral: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Child's Hea	Ith Insurance P	rovided by:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col%	Col %	Col %	Col %
Doctors	All	1.9%	100.0%	100.0%	10.1%		28.5%		5.7%
Office Visit:	Most	80.4%		į	89.9%	i i	71.5%	89.3%	79.3%
	Some	17.7%				100.0%		10.7%	15.0%
Group Total		100.0%		100.0%	100.0%		100.0%	100.0%	100.0%
Hospital Bills	All	1.9%	100.0%	100.0%	40.6%	i	28.5%		9.9%
	Most	80.7%			59.4%		71.5%	89.3%	75.4%
	Some	17.4%				100.0%		10.7%	14.7%
Preventive	All	8.3%	100.0%	100.0%	40.6%		28.5%		14.9%
Services	Most	51.2%			59.4%	1			47.7%
	Some	20.9%				100.0%	71.5%	100.0%	22.2%
	None	13.5%				!		.0%	10.5%
	Not sure	6.1%							4.7%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Immunization	No	44.2%				l i		100.0%	39.5%
Expenses	Yes	55.8%		100.0%	100.0%	100.0%	100.0%		60.5%
Group Total		100.0%		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	5.5%		100.0%		1			7.3%
	Most	65.8%			47.6%				58.7%
	Some	28.7%			52.4%	1	100.0%	100.0%	34.0%

Table C.14-Nye: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Chi	ld's Health Insu	rance Provided	by:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicald	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col_%
Doctors	All	6.8%	11.4%	67.4%	80.9%	.0%				17.7%
Office Visit:	Most	79.0%	65.0%	32.6%	19.1%	85.2%			55.3%	65.2%
	Some	12.9%	20.5%			14.8%			12.1%	11.6%
	None	1.3%	3.2%					100.0%	29.9%	5.1%
	Not sure								2.7%	.3%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%			100.0%	100.0%
Hospital Bills	All	6.7%	1.7%	67.4%	54.3%				2.7%	12.7%
	Most	73.9%	81.6%	32.6%	20.1%	85.2%			51.3%	63.9%
	Some	16.8%	13.5%			14.8%			28.6%	15.3%
	None	1.0%	3.2%					100.0%	7.9%	2.3%
	Not sure	1.5%			25.6%	ļ			9.5%	5.7%
Preventive	AII	11.6%	15.4%	67.4%	76.8%	10.0%				20.5%
Services	Most	62.5%	52.5%	32.6%	9.4%	10.5%	İ		27.4%	48.2%
	Some	14.1%	14.9%		9.7%	37.9%		100.0%	13.1%	14.0%
	None	8.5%	17.2%		.0%	41.6%			56.7%	14.3%
	Not sure	3.3%	.0%		4.1%				2.8%	2_9%
Immunization	No	39.8%	33.9%		10.6%	41.6%			42.8%	34.8%
Expenses	Yes	60.2%	66.1%	100.0%	89.4%	58.4%	100.0%		57.2%	65.2%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%	100.0%
Dental Care	All	2.9%	10.8%	56.6%	45.4%			Į.	[	11.4%
	Most	63.7%	65.7%	43.4%	15.5%	100.0%	1	ł	61.2%	56.3%
	Some	30.7%	19.6%		25.0%	l	1	ŀ	38.8%	27.7%
	None	.7%	3.9%			1		1	1	.9%
	Not sure	2.0%	·		14.2%					3.6%

Table C.14-Pershing: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

			Chil	d's Health Insu	rance Provided b	y:		Group Total
		An Adult's Work	An Adult's Union	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's	All	4.5%		69.6%		100.0%		13.1%
Office Visit:	Most	62.9%	100.0%	.0%			28.0%	48.3%
	Some	30.1%		30.4%	l		20.1%	26.9%
	None	2.5%					51.9%	10.9%
	Not sure				100.0%			.7%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	7.6%		69.6%		100.0%		15.2%
·	Most	53.6%	100.0%	.0%	!		35.8%	43.4%
	Some	37.9%		30.4%			64.2%	40.1%
	Not sure	.9%			100.0%			1.3%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Preventive	All	4.7%		69.6%		100.0%		13.2%
Services	Most	45.0%	100.0%	.0%	1		12.5%	33.6%
	Some	21.3%		30.4%	1		13.6%	19.9%
	None	24.1%					70.4%	28.7%
	Not sure	4.9%			100.0%		3.6%	4.7%
Immunization	No	51.1%		100.0%	1		90.4%	58.1%
Expenses	Yes	48.9%	100.0%		100.0%	100.0%	9.6%	41.9%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	Most	54.7%	100.0%				11.6%	47.9%
	Some	37.5%		100.0%	1		88.4%	44.3%
	Not sure	7.8%			100.0%			7.8%
Group Total		100.0%	100.0%	100.0%	100.0%		100.0%	100.0%

Table C.14-Storey: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

			Chi	id's Health Insu	ance Provided	by:		Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's Office Visit:	All Most Some	89.9% 10.1%	100.0%	100.0%	100.0%		100.0%	35.9% 57.5% 4.1%
	Not sure					100.0%		2.4%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All Most Some	21.1% 78.9%	100.0%	100.0%	100.0%	100.0%	52.9%	44.5% 50.4%
Group Total	Some	100.0%	100.0%	100.0%	100.0%	100.0%	47.1% 100.0%	5.0% 100.0%
Preventive Services	All	4.1%	56.6%		100.0%			43.5%
Dervices	Most Some	89.7% 6.2%	43.4%	100.0%		100.0%	82.0% 18.0%	52.1% 4.4%
Immunization Expenses	No Yes	10.7% 89.3%	100.0%		100.0%	100.0%	100.0%	17.3% 82.7%
Group Total		100.0%	100.0%			100.0%		100.0%
Dental Care	Most Some	57.9%	100.0%			400.00		63.7%
	Sume	42.1%				100.0%		36.3%

Table C.14-Washoe: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Chi	ld's Health Insu	rance Provided	by:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly by an Adult	
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctors	All	8.7%	2.3%	84.0%	58.9%		46.2%	52.2%	5.2%	13.4%
Office Visit:	Most	74.0%	79.2%	.0%	41.1%	36.1%	53.8%		64.0%	69.7%
	Some	16.3%	14.7%	16.0%		63.9%			19.0%	15.0%
	None	.6%	3.8%					47.8%	11.8%	1.7%
	Not sure	.4%		.0%		.0%				.3%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	All	11.8%	12.1%	84.0%	93.9%	ļ .	46.2%	52.2%	2.4%	19.2%
	Most	68.6%	66.4%	.0%	6.1%	63.6%	53.8%		50.8%	60.6%
	Some	16.3%	19.5%	16.0%		36.4%		47.8%	41.7%	17.1%
	None	.3%		.0%		!			1.6%	.4%
	Not sure	3.0%	1.9%	.0%		.0%			3.5%	2.7%
Preventive	Alt	9.5%		81.1%	87.7%	.0%	46.2%	52.2%	9.3%	16.8%
Services	Most	59.3%	70.0%	18.9%	6.1%	63.6%	53.8%		45.1%	53.3%
	Some	18.7%	18.5%	.0%	6.1%	36.4%		47.8%	25.3%	18.1%
	None	9.9%	9.6%	.0%					18.7%	9.7%
	Not sure	2.6%	1.9%	.0%					1.6%	2.2%
Immunization	No	32.9%	41.0%	23.3%	.0%	63.9%			50.3%	31.4%
Expenses	Yes	67.1%	59.0%	76.7%	100.0%	36.1%	100.0%	100.0%	49.7%	68.6%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	5.9%		78.4%	42.0%		100.0%	100.0%	5.4%	10.5%
	Most	53.7%	52.6%		37.9%	100.0%	l		54.6%	51.4%
	Some	35.8%	47.4%	.0%	20.1%				37.8%	34.3%
	None	.5%		21.6%	İ		l			.5%
	Not sure	4.1%							2.3%	3.3%

Table C.14-White Pine: Scope of Health Insurance Coverage, by Coverage Status, and Provider, 1997

				Child's Hea	th Insurance Pro	ovided by:			Group Total
		An Adult's Work	An Adult's Union	Medicare	Medicaid	Indian Health Service	County Assistance	Bought Directly by an Adult	·
		Col %	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Doctor's	Ali	2.7%		100.0%	100.0%	51.1%		7.6%	18.9%
Office Visit:	Most	64.2%	100.0%	1	.0%	25.2%	100.0%	40.3%	52.1%
	Some	30.7%		.0%				14.9%	23.9%
	None	.8%				23.7%		32.2%	3.4%
	Not sure	1.6%					:	5.1%	1.6%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Hospital Bills	Alt	10.5%		100.0%	100.0%	64.4%		7.6%	25.2%
	Most	55.9%	100.0%	.0%	.0%	12.0%	100.0%	36.4%	45.3%
	Some	31.0%		.0%	l			42.2%	26.1%
	None					23.7%		8.7%	1.1%
	Not sure	2.6%						5.1%	2.3%
Preventive	All	8.0%		100.0%	59.5%	51.1%	1	7.6%	16.9%
Services	Most	49.0%			17.8%	13.3%	100.0%	30.1%	41.9%
	Some	31.0%			ĺ			25.9%	24.9%
	None	9.5%	100.0%		İ	35.6%	ł	36.5%	11.1%
	Not sure	2.5%		.0%	22.6%				5.3%
Immunization	No	63.2%		100.0%	l			71.2%	55.2%
Expenses	Yes	36.8%	100.0%		100.0%	100.0%	100.0%	28.8%	44.8%
Group Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Dental Care	All	6.0%			49.1%	100.0%			12.6%
	Most	58.9%	100.0%				100.0%	100.0%	52.0%
	Some	32.1%			1				26.5%
	Not sure	3.0%			50.9%				8.9%
Group Total		100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

Table C.15 Reason Unable to Get Health Care for Child, 1997

						Columns				
		Was Child to get hea during the months t	ith care past 12 or any	Could not get an appointment	Did not know a good doctor or clinic to go to	Could not get off work	Had no transportation	Not covered by heath care insurance	Too nervous or afraid	Cost too much
Rows		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
County	Carson City	9392	542	388	209	146	199	363	194	375
Respondent	Churchill	5159	370	269	32	13	7	130		112
Lives in	Clark	266658	8999	2975	2117	0	1343	6523	0	5510
	Douglas	7558	333	113	42	48		128		225
	Elko	12211	577	263	116	46	45	223		665
	Esmeralda	64	0	10		j		0		10
	Eureka	254	0					70		0
	Humbolt	3848	232	135	18			24	1	143
	Lander	1571	182	82	13	28	26	86		130
	Lincoln	752	23		5		İ	23	0	37
	Lyon	6000	327	107	25	47		201	9	345
	Mineral	1467	57		0		ł	14		63
	Nye	5153	423	145	49	l	117	238		457
	Pershing	1437	104					62	l	56
	Storey	298	73	32	29			29		40
	Washoe	40172	1440	515	265	0	0	1427	44	1194
	White Pine	1965	58	32	21			9	6	16
State of Nevac	a	363958	13740	5068	2940	328	1737	9549	253	9378

Table C.16 Reason Unable to Get Health Care for Child Insured throughout the Past Year, 1997

		Was Child to get heal during the months for reaso	th care past 12 or any	Could not get an appointment	Did not know a good doctor or clinic to go to	Could not get off work	Had no transportation	Not covered by heath care insurance	Too nervous or afraid	Cost too much
		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
County	Carson City	8761	390	373	193	66	199	211	178	317
Respondent	Churchill	4865	230	202	26	13	7	23		58
Lives in	Clark	249200	3635	2588	1579		1198	1287		1522
	Douglas	6903	177	95	42	48		40	1	102
	Elko	10777	342	263	116	26	45	91		340
	Esmeralda	64		10						10
	Eureka	207								
	Humbolt	3580	208	120	18	l	İ		1	119
	Lander	1445	117	82	13	28	26	13		50
	Lincoln	752	18			ĺ		18		30
	Lyon	5543	195	107	25	47		101	9	208
	Mineral	1367	43		0				1	49
	Nye	4566	135	145	49	ĺ	44	59		83
	Pershing	1318			İ					1
	Storey	211	32	32	ŀ	1	ĺ			
	Washoe	38522	536	371	121	1	1	582	44	473
	White Pine	1844	53	32	16		l		6	
State of Nevad	a	339925	6111	4420	2197	228	1519	2424	237	3359

Table C.17 Reason Unable to Get Health Care for Child Insured Part of the Past Year, 1997

						-			
		Was Child to get health ca the past 12 r any rea	are during months for	Could not get an appointment	Did not know a good doctor or clinic to go to	Could not get off work	Not covered by heath care insurance	Was too nervous or afraid	Cost too much
		No	Yes	Yes	Yes	l	Yes		Yes
County Respondent	Carson City	424	18				18		18
Lives in	Churchill	142	30	30	6	l	6		20
	Clark	8961	580	387	538		1475	ļ	1074
	Douglas	450	71	18		ļ	46		
	Elko	1128	15				15		78
	Eureka	19					70		
	Humbolt	173	11			1	11		11
	Lander	58				1			16
	Lincoln	0				•			2
	Lyon	209			0		21	1	13
	Nye	244	106			ļ	121		142
	Pershing	104	0			ļ			0
	Storey	65	29		29	Į.	29		29
	Washoe	975	587	144	144		527	ĺ	403
	White Pine	83							8
State of Nevada		13034	1446	579	718		2339		1814

Table C.18 Reason Unable to Get Health Care for Child Uninsured for All of the Past Year, 1997

		get hea during th months	unable to lith care e past 12 for any son?	Could not get an appointment	Did not know a good doctor or clinic to go to	Could not get off work	Had no transportation	Not covered by heath care insurance	Was too nervous or afraid	Cost too much
		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
County	Carson City	0	40	15	15	40		40	15	40
Respondent Lives in	Churchill	7	0		0	0		0		0
T1462 II.1	Clark	540	917	1	0	0	145	338		1110
	Douglas	21	0					0		0
	Elko	16	43	1				24		68
	Esmeralda	0	0		•			0		0
	Eureka	٥	0	1	ĺ					0
	Humbolt	15	0	15				0		0
	Lander	0	8	1				0	ŀ	8
	Lincoln	0	0					0		0
	Lyon	84	0					0		21
	Minerat	57	0		İ			i		0
	Nye	109	112		0		36	37		162
	Pershing		0		}			0		0
	Storey									0
	Washoe	0	56		1	0	1	56		56
	White Pine	21	0	İ		Į		0	1	0
State of Nevad	la	871	1176	31	15	40	181	496	15	1465

Table C.19 Children's Medical Condition by Insurance Coverage Status, 1997

		Coverage Status	State of Nevada
		Column Percent	Column Percent
Child has been told by doctor at some time of having heart disease	Yes	.5%	.5%
	Missing	99.5%	99.5%
Child has been told by doctor at some time of having diabetes	Yes	.1%	.1%
	Missing	99.9%	99.9%
Child currently has chronic allergies or sinus troubles	Yes	8.1%	8.1%
	Missing	91.9%	91.9%
Child currently has seasonal allergies, such as hay fever	Yes	17.2%	17.2%
	Missing	82.8%	82.8%
Child currently has asthma	Yes	8.5%	8.5%
	Missing	91.5%	91.5%
Child currently has chronic urinary tract infection	Yes	1.4%	1.4%
	Missing	98.6%	98.6%
Child currently has trouble seeing with one or both eyes, even when	Yes	2.2%	2.2%
wearing glasses, or blindness	Missing	97.8%	97.8%
Child currently has deafness or other trouble hearing with one or both	Yes	2.0%	2.0%
ears	Missing	98.0%	98.0%
Child currently has limitation in the use of an arm or leg (missing,	Yes	.8%	.8%
paralyzed, or weakness)	Missing	99.2%	99.2%
Child currently has developmental disability	Yes	4.4%	4.4%
	Missing	95.6%	95.6%
Child is currently pregnant and not under the care of a doctor	Yes	.0%	.0%
	Missing	100.0%	100.0%
Child is currently pregnant and is under the care of a doctor	Yes	.0%	.0%
	Missing	100.0%	100.0%
Child had severe dental pain and did not receive treatment within the	Yes	.2%	.2%
past 12 months	Missing	99.8%	99.8%

Table C.19 Children's Medical Condition by Insurance Coverage Status, 1997

				Columns				
	Co	verage Past Y	ear	Generali	Covered	Ever Uncovered		
	Always	Some	None	No	Yes	No	Yes	
	Row %	Row %	Row %	Row %	Row %	Row %	Row%	
Child has been told by doctor at some time of having heart disease	95.5%	4.5%	.0%	.0%	100.0%	95.5%	4.5%	
Child has been told by doctor at some time of having diabetes	94.9%	.0%	5.1%	5.1%	94.9%	94.9%	5.1%	
Child currently has chronic allergies or sinus troubles	95.0%	4.5%	.5%	.5%	99.5%	95.0%	5.0%	
Child currently has seasonal allergies, such as hay fever	96.9%	2.7%	4%	.4%	99.6%	96.9%	3.1%	
Child currently has asthma	98.0%	1.6%	.4%	.4%	99.6%	98.0%	2.0%	
Child currently has chronic urinary tract infection	85.1%	14,9%	.0%	.0%	100.0%	85.1%	14.9%	
Child currently has trouble seeing with one or both eyes, even when wearing glasses, or blindness	96.7%	3.3%	.0%	.0%	100.0%	96.7%	3.3%	
Child currently has deafness or other trouble hearing with one or both ears	99.1%	.9%	.0%	.0%	100.0%	99,1%	.9%	
Child currently has limitation in the use of an arm or leg (missing, paralyzed, or weakness)	98.6%	1.2%	.2%	.2%	99.8%	98.6%	1.4%	
Child currently has developmental disability	92.1%	7.0%	.9%	.9%	99.1%	92.1%	7.9%	
Child currently has Attention Deficit Disorder	96.6%	2.7%	.7%	.7%	99.3%	96.6%	3.4%	
Child is currently pregnant and not under the care of a doctor	.0%	100.0%	.0%	.0%	100.0%	.0%	100.0%	
Child is currently pregnant and is under the care of a doctor	100.0%	1	.0%	.0%	100,0%	100.0%	.0%	
Child had severe dental pain and did not receive treatment within the past 12 months	65.8%	11.7%	22.5%	22.5%	77.5%	65.8%	34.2%	

Table C.20 Percentage Distribution of Willingness to Pay for Household Coverage by Household Income, 1997

		How mud	h would you be	willing to pay p	er month for ba household?	sic health care	insurance for yo	ur entire
		None	1 - \$50	\$51-\$100	\$101-\$150	\$151-\$200	\$201-\$250	More than \$250
		Row %	Row %	Row %	Row %	Row %	Row %	Row %
What is your	Under \$10,000	24.7%	51.2%	16.8%	4.1%	2.1%	1.1%	.0%
approximate	\$10,000-\$14,999	28.6%	38.3%	19.4%	9.4%	3.6%	.4%	.2%
otal annual nousehold	\$15,000-\$19,999	24.7%	39.7%	17.4%	11.1%	4.7%	2.0%	.4%
income?	\$20,000-\$24,999	17.1%	30.6%	24.7%	20.5%	4.9%	1.6%	.6%
	\$25,000-\$29,999	13.2%	27.1%	37.7%	12.6%	4.0%	1.3%	4.0%
	\$30,000-\$34,999	14.0%	27.6%	23.6%	21.4%	7.7%	2.7%	2.9%
	\$35,000-\$49,999	7.2%	19.6%	41.5%	13.3%	9.0%	5.7%	3.8%
	\$50,000-\$74,999	12.5%	20.6%	26.4%	17.1%	12.5%	5.8%	5.0%
	\$75,000 and over	7.8%	17.1%	17.2%	14.2%	17.2%	12.6%	13.9%
Total		14.1%	26.7%	27.5%	14.3%	8.6%	4.7%	4.2%

Table C.21 Percentage Distribution of Willingness to Pay for Coverage of Children by Household Income, 1997

		If there are child				ealth insurance, surance for the c	how much would hildren?	you be willing
		None	1 - \$50	\$51- <b>\$10</b> 0	\$101-\$150	\$151-\$200	\$201-\$250	More than \$250
		Row %	Row %	Row %	Row %	Row %	Row %	Row %
What is your	Under \$10,000	32.7%	55.2%	12.1%		.0%		
approximate	\$10,000-\$14,999	19.6%	66.6%	13.2%	.5%	.1%		
total annual household	\$15,000-\$19,999	8.0%	41.7%	39.0%	8.1%	3.2%		
income?	\$20,000-\$24,999	1.4%	60.8%	33.5%	3.4%	.8%		
	\$25,000-\$29,999	41.8%	36.0%	17.7%	3.6%		1.0%	
	\$30,000-\$34,999	11.5%	34.9%	45.3%	7.4%		1.0%	
	\$35,000-\$49,999	9.4%	41.7%	33.7%	5.5%	8.3%	.7%	.6%
	\$50,000-\$74,999	14.6%	24.2%	42.8%	11.9%	2.7%	1.7%	2.1%
	\$75,000 and over	6.4%	25.8%	25.6%	20.7%	7.1%	4.3%	10.1%
Total		13.0%	38.8%	33.0%	8.4%	3.5%	1.3%	2.0%

Table C.22 "How much money per month does your household spend for health care insurance?" by expenditure category, 1997

		Statistics	
Expenditure Category	Percent	Valid Percent	Cumulative Percent
1 - \$50	13.2	16.4	16.4
\$51-\$100	16.5	20.7	37.1
\$101-\$150	10.9	13.7	50.8
\$151-\$200	8.1	10.2	60.9
\$201-\$250	5.0	6.2	67.2
More than \$250	13.0	16.2	83.4
None, paid by employer	13.3	16.6	100.0

## APPENDIX D: COUNTY-LEVEL STATISTICAL PORTRAIT OF HEALTH INSURANCE IN NEVADA

Table D.1 Distribution of Adult Nevadans Uninsured for Full Year by Age and Household Income, 1997

				What Is Y	our Approxim	ate Total Ann	ual Househok	income?		
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Age	19-24	6.08%	2.53%	3.83%	10.65%	3.00%	10.45%	13.58%	34.38%	15.50%
Category	25-34	5.60%	5.90%	6.53%	5.81%	7.52%	13.84%	20.39%	21.68%	12.74%
	35-44	6.48%	8.16%	12.12%	11.86%	15.19%	7.95%	15.91%	11.80%	10.54%
	45-54	16.73%	6.45%	9.80%	14.88%	9.66%	12.41%	14.98%	8.73%	6.36%
	55 <b>-6</b> 4	13.37%	10.31%	14.36%	13.95%	6.61%	9.78%	14.38%	10.19%	7.04%

Table D.2 Distribution of Adult Nevadans Insured for Part of Year, 1997

				What Is Yo	ur Approxim	ate Total Ann	ual Househoi	d Income?		
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Age	19-24	3.96%	.81%	2.43%	3.82%	8.54%	3.43%	16.29%	39.28%	21.44%
Category	25-34	1.29%	2.20%	7.61%	12.54%	7.01%	10.69%	19.29%	25.96%	13.42%
	35-44	.48%	2.76%	2.20%	6.90%	5.44%	12.55%	25.37%	23.91%	20.38%
	45-54	.52%	4.03%	7.16%	5.98%	6.80%	23.19%	22.99%	19.64%	9.69%
	55-64	6.50%	4.50%	9.38%	2.18%	15.71%	28.99%	14.87%	16.48%	1.39%

Table D.3 Distribution of Adult Nevadans Insured for All of Year, 1997

				What Is Yo	ur Approxima	ate Total Ann	ual Househol	d Income?		
		Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
		Row %	Row %	Flow %	Row %	Row %	Row %	Row %	Row %	Row %
Age	19-24	.57%	1.17%	.95%	2.36%	4.41%	5.59%	17.23%	29.25%	38.46%
Category	25-34	.24%	.96%	1.72%	2.66%	4.48%	8.08%	20.33%	39.03%	22.52%
	35-44	.47%	.26%	1.15%	2.24%	4.06%	4.65%	19.11%	34.68%	33.38%
	45-54	.62%	.81%	1.31%	3.43%	3.92%	5.27%	18.25%	29.72%	36.67%
	55-64	1.47%	2.23%	3.55%	5.05%	5.10%	9.03%	23.05%	25.35%	25.18%_

Table D.4 Distribution of Adult Nevadana Uninsured for All of Year by County, 1997

			Under	\$10,000-	\$15,000-	\$20,000-	\$25,000-	s30,000-	\$35,000-	\$50,000-	\$75,000
			\$10,000	\$14,999	\$19,999	\$24,999	\$29,999	\$34,999	\$49,999	\$74,999	and ove
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Carson	Age Category	19-24	9.94%		24.65%		1	6.53%	36.31%	14.51%	8.07
City		25-34	19.93%	6.52%		11.75%	13.64%	18.07%	11.83%	11.73%	6.52
		35-44	3.36%	7.85%	13.10%	25.33%	18.39%	9.39%	15.11%		7.46
		45-54	4.10%	7.38%	31.78%	16.71%	5.64%	6.07%	9.76%	14.82%	3.74
		55-64	16.74%	9.32%	19.21%	21.22%	12.29%	4.45%	12.32%	4.45%	
Churchill	Age Category	19-24		9.58%		20.66%	18.63%	16.06%	29.57%	5.50%	
	go ou.ogo.y	25-34	5.72%	8.40%	.37%	17.78%	3.84%	28.98%	26.37%	0.0070	8.54
		35-44	11.44%	16.06%	.07,0	11.41%	11.66%	15.96%	10.51%	22.97%	0.0
		45-54	3.75%	15.43%	16.13%	12.55%	13.82%	9.43%	8.70%	16.99%	3.19
		55-64	19.14%	17.77%	15.30%	17.79%	4.57%	17.70%	3.73%	4.00%	3.13
Clark	Age Category	19-24	6.39%	17.7770	15.50%	10.57%	.78%	11.66%	11.24%	38.12%	21.23
Clark	Age Calegoly	25-34		4.5404	0.400/		•	1	20.26%	23.06%	14.02
			6.02%	4.54%	6.49%	2.61%	6.99%	16.01%			
		35-44	7.63%	5.64%	11.44%	10.51%	20.23%	5.26%	11.96%	14.90%	12.43
		45-54	22.35%	4.22%	9.17%	16.04%	9.23%	14.10%	10.94%	6.87%	7.08
		55-64	15.11%	5.91%	14.09%	14.17%	4.61%	9.66%	14.74%	13.03%	8.66
Douglas	Age Category	19-24	3.11%	7.92%	12.63%		13.86%	13.86%	19.50%	28.58%	.55
		25-34	5.17%			21.12%	11.31%	15.27%	34.24%	12.62%	.27
		35-44	5.38%	9.22%	4.07%	7.36%	14.91%	13.65%	34.57%	10.84%	
		45-54	4.42%	8.11%	10.62%	15.25%	17.18%	12.54%	16.90%	14.98%	
		55-64	1		28.79%	12.47%	12.47%	8.13%	12.84%	12.84%	12.47
Elko	Age Category	19-24			47.80%		ì	10.46%	.00%	36.66%	5.08
		25-34		20.37%	7.09%	3.85%	ļ	l	57.99%	10.70%	.00
		35-44	23.31%	5.50%	10.62%	16.61%	9.85%	i	16.36%	17.74%	
		45-54	3.59%	3.02%	14.52%	16.73%	l	3.27%	39.73%	8.86%	10.27
		55-64	30.98%		18.89%		9.52%	12.06%	28.54%	i	.00
Esmeralda	Age Category	25-34				1	27.78%			l	72.22
		45-54	76.32%	21.05%			1	.00%	]	2.63%	
		55-64	52.46%	36.07%	11,48%		1				
Eureka	Age Category	25-34	02.40%	\$5.5.70	100.00%	1	i	l			
	, igo outogo, y	35-44	ł	37.50%	62.50%	1	1	1	i	ļ	
		45-54	1	37.30%	100.00%	1	į .	ł	.00%	1	1
Humbolt	Age Category	19-24	24.34%		100.00%		1	10.20%	11.99%	53,48%	Ì
Hornbort	Age Calegory	25-34	7.96%	21.73%	2.78%	8.92%	4.28%	25.94%	6.20%	17.95%	4.2
		35-44		21.73%			1	•	i	1	٠٠٠٠ ا
		45-54	2.43%		6.47%	3.58%	11.79%	29.41%	28.81%	17.51%	20.5
			10.73%		13.59%		16.76%	20.96%	13.75%	3.70%	20.5
		55-64	8.40%	9.85%	29.31%	14.66%	16.37%	18.00%	.00%		3.4
Lander	Age Category	19-24	1.64%	9.11%		1	14.76%	21.82%		52.67%	
		25-34	1	26.57%	5.83%		33.38%	15.17%	19.05%		l
		35-44	1		l	41.44%	ì	37.09%	21.47%		ļ.
		45-54	8.22%	8.98%	l	42.30%	1	28.00%	12.50%		
		55-64	ŀ		43.43%	į	13.30%	2.74%	40.53%		
Lincoln	Age Category	19-24	1	18.55%	İ	:	14.52%	.00%	.00%	66.94%	
		25-34	1			ļ		1	100.00%	1	l
		35-44	6.46%	8.85%			48.01%	18.47%	18.21%		
		45-54	19.25%	30.72%	18.81%	13.82%	17.41%	.00%		1	l
		55-64	.00%	64.58%	1	35.42%	1	.00%		ł	1
Lyon	Age Category	19-24	14.49%	7.34%	l	27.62%	20.07%	1	19.33%	.00%	11.1
•		25-34	1	7.00%	5.28%	4.71%	22.60%	13.26%	42.12%	5.03%	1
		35-44	4.17%	9.13%	28.19%	13.91%	9.35%	7.29%	21.64%	6.32%	l
		45-54	13.50%	13.76%	18.94%	6.39%	14.38%	6.33%	15.97%	10.74%	l
		55-64	26.30%	20.81%	2.69%	13.81%	17.48%	12.07%	6.83%		l
Mineral	Age Category	25-34		1 23.5.78		13.01/6	1	71.56%	28.44%	1	1
	gu umogoty	35-44	15.50%			34.63%	1	22.13%	2.66%	25.09%	1
		45-54			12.75%	12.75%	D 110	1 22.13%	2.00/6	15.99%	7.7
		45-54 55-64	42.68%	57.50	12.75%		8.11%	45 000	1	13.33%	
Nhon	Ana C-1			57.52%		16.81%	14.000	15.02%	24 2001	24 7701	10.6
Nye	Age Category	19-24	4.40%	l	5.39%	.00%	14.02%	23.20%	21.23%	31.77%	l
		25-34	I	27.05%	6.79%		22.52%	15.81%	12.21%	15.62%	l
		35-44	11.47%	14.77%	18.52%	4.68%	6.64%	20.28%	8.33%	13.25%	2.0
		45-54	11.45%	10.30%	7.67%	22.20%	16.65%	8.09%	12.25%	7.10%	4.2
		55-64	23.40%	15.88%	11.15%	11.32%	15.06%	9.58%	8.53%	5.07%	.0
Pershing	Age Category	19-24		1		1	100.00%	1	1	İ	ŀ
-		25-34		1	100.00%	1	1	1	1	1	l
		35-44		100.00%	Ī	1	1	1	1		l
		45-54	1	48.53%	25.74%	I	25.74%	1	1		1
		55-64	30.19%	38.94%		21.82%	1 -2	1	I	1	9.0

Table D.4 Distribution of Adult Nevadans Uninsured for All of Year by County, 1997

					What Is Yo	ur Approxima	te Total Anni	al Househol	Income?		
			Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Storey	Age Category	25-34									100.00%
		45-54	100.00%								
		55-64								100.00%	
Washoe	Age Category	19-24	4.98%	9.35%	9.50%	13.97%	5.04%	5.38%	18.93%	27.86%	4.99%
		25-34	2.71%	7.83%	8.25%	13.26%	5.46%	4.15%	18.95%	24.42%	14.97%
		35-44	1.93%	14.66%	13.92%	14.58%	2.22%	11.33%	23.45%	3.84%	14.06%
		45-54	7.30%	9.58%	5.92%	12.23%	9.75%	11.56%	25.50%	11.51%	6.64%
		55-64	.00%	21.47%	13.51%	12.80%	8.44%	10.76%	19.17%	6.35%	7.49%
White Pine	Age Category	19-24		18.40%		22.91%		9.90%	17.48%	31.30%	
		25-34	i	3.45%	8.83%	19.31%	17.26%	7.81%	7.81%	35.54%	
		35-44		9.05%	8.51%	10.14%	14.95%	.00%	53.51%	3.85%	
		45-54	1	18.35%	13.23%			8.81%	27.70%	31.91%	
		55-64	15.20%	12.71%	39.97%	21.90%				10.22%	
Total			8.74%	6.18%	8.54%	10.77%	8.37%	11.07%	16.19%	18.99%	11.15%

Table D.5 Distribution of Adult Nevadans Uninsured for Part of Year by County, 1997

			Under	640.000		our Approxim					
			\$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000-	\$35,000-	\$50,000-	\$75,000
			Row %	Row %	Row %	Row %	80w %	\$34,999 Row %	\$49,999	\$74,999	and ove
Carson	Age Category	19-24	1.0.7.70	1.00 /0	11047 76	7.87%	19.49%	8.69%	Row %	Row % 56.91%	Row %
City		25-34	l	16.84%	16.84%	14.44%	3.97%	0.0376	41.21%	1.33%	1
		35-44		1	4.55%	9.85%	5.95%	13.51%	21.63%	28.73%	5.35
		45-54	10.72%	8.37%	1	10.10%	4.39%	24.81%	13.19%	24.11%	15.77
		55-64	1	0.0.70	36.13%	36.33%	4.53 /6	17.34%	13.19%		4.32
Churchill	Age Category	19-24		İ	30.1376	4.08%	i	28.06%	22 218/	10.20%	20.45
	J	25-34	.00%	I	8.70%	5.43%	4.23%		33.21%	11.50%	23.15
		35-44	1.50%	1	11.82%	11.44%	4.23%	18.28%	48.06%	15.31%	
		45-54	2.79%	l	11.02.70	1	47.040/	23.37%	31.96%	5.44%	15.97
		55-64	11.65%	į	04.44	21.15%	17.31%	29.87%	8.43%	20.46%	
Clark	Age Category	19-24	5.51%		21.41%	18.49%	9.31%		39.14%	.00%	
<b></b>	Ago Galogoly	25-34	1.13%	F-00/	2.38%	3.37%	8.58%	3.02%	17.72%	40.77%	18.66
		35-44	1.13%	.56%	7.20%	14.18%	7.01%	11.11%	12.51%	28.76%	17.54
		45-54	1	1.69%	1.79%	5.61%	5.00%	11.96%	23.71%	25.89%	24.35
		45-54 55-64		4.07%	8.07%	4.61%	6.26%	22.70%	20.25%	21.73%	12.31
Douglas	A== C======		5.21%	3.46%	8.60%	l	19.66%	31.15%	13.16%	18.77%	i
Douglas	Age Category	19-24	1	13.58%	16.82%			13.58%	30.25%	25.77%	
		25-34							43.36%	49.85%	6.79
		35-44	3.27%	2.71%	10.77%	8.03%		16.06%	26.03%	24.37%	8.76
		45-54			ļ	3.60%			49.72%	21.87%	24.81
		55-64			8.08%	15.14%	20.85%	10.56%	34.80%	10.56%	.00
Elko	Age Category	19-24	.00%	3.04%	6.83%					54.36%	35.77
		25-34	i	5.59%			4.62%		23.50%	66.29%	
		35-44	4.55%				28.84%	27.45%	4.16%	19.81%	15.19
		45-54					5.86%	16.92%	61.40%	15.82%	
		55-64	7.07%	10.32%			10.97%	24.62%	10.97%	, i	36.05
Esmeralda	Age Category	35-44		100.00%							
		45-54		71.43%				28.57%			
Eureka	Age Category	35-44			100.00%						
		45-54							100.00%		
		55-64	İ						100.00%		
Humbolt	Age Category	19-24	İ				11.12%	8.79%	33.13%	46.96%	
		25-34		14.49%			111/2/0	23.85%	29.14%	32.53%	.00
		35-44	i			12.54%	23.71%	20.0076	23.34%	12.18%	28.23
		45-54		7.31%	18.56%	20.93%	20.46%	15.94%	6.35%	10.46%	20.23
		55-64		33.39%	10.25%	20.0070	2021070	42.88%	0.5576	13.47%	
Lander	Age Category	19-24		33.337.3	74.2070			42.00/6			
		25-34						29.29%	70,71%	100.00%	
		35-44				66.58%	.00%	29.29%	70.71%		
		45-54				00.56%	.00%	00 000		33.42%	
		55-64	36.67%	26.67%				36.29%	31.03%	32.68%	
Lincoln	Age Category	19-24	30.07%	20.07%				36.67%			
	rigo outogory	25-34	100.00%					.00%	.00%	100.00%	
		45-54	100.00%								
Lyon	Age Category	19-24							100.00%		
_,	ude ceredos	25-34					16.80%		16.80%	66.40%	
			6.58%		12.71%		11.08%	17.85%	45.20%	6.58%	
		35-44 45-54	8.35%	14.63%	2.63%	4.39%	13.13%	7.27%	20.70%	28.90%	
				<b></b>	10.13%		5.52%	39.99%	27.98%	11.99%	4.39
Mineral	Ann Cotton	55-64	2.89%	3.68%	18.50%	8.78%	13.59%	24.44%	7.71%	14.17%	6.23
Minerau	Age Category	19-24						i i	100.00%		
		25-34		27.51%	31.44%	19.21%		19.21%	2.62%		
		35-44			į			100.00%			
		45-54			i		ĺ	45.45%	54.55%	į.	
		55-64	7.72%		84.56%	7.72%					
Nye	Age Category	19-24			19.46%	37.72%			11.78%	21.41%	9.62
1,00		25-34		6.97%	5.37%	11.77%	11.77%	6.37%	14.64%	34.70%	8.42
, .		35-44	2.89%	5.37%	8.20%	8.02%	7.04%		39.36%	17.71%	11.40
,0						4.07%	3.42%	15.33%	36.57%	18.94%	
,0		45-54	5.87%	15.81%							
.,,,			5.87% .80%	15.81% 5.38%	25.49%	8.46%	i	27,58%	14,13%		
Pershing	Age Category	45-54			25.49%			27.58%	14.13% 44.55%	18.16%	
	Age Category	45-54 55-64		5.38%	25.49%	8.46% 18.81%		27.58%	14.13% 44.55%		
	Age Category	45-54 55-64 19-24			25.49%	18.81%		27.58%	44.55%	18.16%	
	Age Category	45-54 55-64 19-24 25-34		5.38%	25.49%			27.58%		18.16%	

Table D.5 Distribution of Adult Nevadans Uninsured for Part of Year by County, 1997

					What Is Yo	our Approxim	ate Total Ann	ual Househol	d Income?		
			Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and over
			Row %	Row %	Row %	Flow %	Row %	Row %	Row %	Row %	Row %
Storey	Age Category	25-34					•	100.00%			
	•	35-44			20.93%	13.95%		14.88%			50.239
		45-54				i				100.00%	
		55-64	l			i		100.00%			
Washoe	Age Category	19-24	1	3.43%	.00%	4.37%	10.69%	3.64%	11.40%	24.49%	41.97
		25-34	2.05%	4.06%	8.97%	9.94%	7.85%	11.11%	36.02%	15.88%	4.13
		35-44	1	6.71%	1	10.94%	3.22%	16.14%	35.08%	17.41%	10.51
		45-54	l	2.80%	7.56%	10.71%	9.38%	26.38%	26.32%	12.09%	4.75
		55-64	17.78%	6.76%		1	4.92%	32.69%	27.04%	10.82%	
White Pine	Age Category	19-24	1	.00%		l	1	.00%	-	100.00%	
		25-34	1	1		ł	100.00%	i	l		
		35-44	l		1	24.13%	i	ł	64.02%	11.84%	
		45-54	ŀ		1	l	32.19%	Į.	67.81%	.00%	
		55-64	l	İ	6.46%	l	93.54%		1		
tai			1.98%	2.48%	5.20%	7.45%	7.61%	12.80%	20.32%	26.73%	15.42

Table D.6 Distribution of Adult Nevadans Insured for Full Year by County, 1997

			l	<u> </u>				ual Househo			
			Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,9 <del>9</del> 9	\$30,000-	\$35,000-	\$50,000- \$74,999	\$75,00
			Row %	Row %	Row %	Row %	Row %	\$34,999 Row %	\$49,999 Row %	874,999 Row %	and ov
Carson	Age	19-24	1104 /6	110478	1.69%	.45%	3.07%	11.46%	23.99%	20.07%	39.26
City	Category	25-34		2.04%	1.76%	3.59%	6.56%	4.52%	19.22%	47.06%	15.25
•	- ,	35-44		.38%	1.12%	2.11%	4.91%	6.86%		1	29.72
		45-54		1.36%	1.49%			b .	15.47%	39.44%	1
		55-64	.86%			1.76%	3.26%	6.15%	13.29%	33.40%	39.28
Churchill	Age	19-24	.86%	.37%	1.60%	5.74%	9.72%	8.12%	20.64%	32.71%	20.24
Churchin	Category			1.16%		3.09%	6.57%	26.38%	21.84%	25.32%	15.64
	outogoty	25-34	1.26%	1.12%	.52%	8.49%	4.49%	4.12%	28.14%	33.10%	18.7
		35-44	2.01%	.45%	.90%	2.05%	6.96%	9.09%	26.39%	33.57%	18.5
		45-54	.36%	.72%	.70%	5.29%	3.16%	10.30%	18.64%	36.31%	24.5
<b>.</b> .	_	55-64	2.12%	2.31%	3.47%	9.27%	5.60%	13.38%	27.05%	23.48%	13.3
Clark	Age	19-24	.59%	1.33%	.86%	1.12%	4.13%	4.47%	17.47%	30.50%	39.5
	Category	25-34	.27%	1.05%	1.68%	2.32%	4.39%	9.23%	18.66%	37.90%	24.4
		35-44	.53%	.25%	1.09%	2.32%	4.37%	4.14%	19.21%	33.93%	34.1
		45-54	.85%	.84%	1.15%	4.34%	4.02%	4.96%	18.72%	27.52%	37.5
		55-64	1.59%	2.26%	3.81%	5.12%	4.49%	9.37%	23.23%	24.58%	25.5
Douglas	Age	19-24	l	<b>!</b>	i	2.30%	1.72%	.93%	8.45%	33.64%	52.9
	Category	25-34		1	.56%	2.50%	1.51%	5.04%	22.37%	48.60%	19.4
		35-44	.44%	.87%	.52%	2.98%	2.31%	4.02%	18.00%	42.80%	28.0
		45-54	ĺ	.45%	.45%	1.67%	1.90%	6.41%	22.29%	29.10%	37.7
		55-64	.69%	.98%	4.00%	2.83%	5.61%	10.61%	23.34%	27.86%	24.0
Eiko	Age	19-24			.00%		1.30%	1.30%	18.61%	41.08%	37.7
	Category	25-34	ł		.36%	.69%	2.27%	3.66%	24.59%	50.65%	17.7
		35-44	.04%	.39%	.72%	.55%	2.66%	4.96%	13.10%	43.76%	33.8
		45-54		.66%	.95%	.82%	2.06%	2.23%	15.58%	45.20%	32.5
		55-64	.34%	.75%	.74%	4.69%	11.36%	8.56%	23.89%	31.74%	1
Esmeralda	Age	19-24	.54/6	./3/8	./4/0	4.09%	11.30%	0.50%	23.59%	31.74%	17.9
Lomoraida	Category	25-34	i	ł		l	10.000			1	100.0
		35-44	i		j	l	19.23%		80.77%		
		45-54	5 400	4 000		ŀ	49.02%	9.80%			41.1
			5.16%	4.23%			7.04%	14.08%	20.19%	49.30%	1
Franks		55-64	l		24.65%	15.49%			23.94%	30.99%	4.9
Eureka	Age Category	19-24	l		i	İ				26.32%	73.6
	Category	25-34	İ	l	Ì			33.33%	16.67%	50.00%	
		35-44	ł	.00%	l	8.10%		2.03%	16.29%	45.40%	28.1
		45-54	ŀ	[	1				16.09%	37.70%	46.2
		55-64	l		<b>!</b>	ŀ		32.88%	26.71%	28.77%	11.6
Humbolt	Age	19-24	Ì	1.69%	ł			14.68%	30.16%	32.85%	20.6
	Category	25-34	ľ	1.43%	2.58%	2.90%	2.69%	7.23%	38.69%	33.96%	10.5
		35-44	.75%		.53%	.98%	2.21%	5.18%	25.32%	40.45%	24.5
		45-54	Ì		1.03%	.89%	2.71%	8.73%	21.20%	40.21%	25.2
		55-64	1.75%	1.95%	4.47%	4.93%	1.63%	7.38%	28.55%	32.22%	17.1
Lander	Age	19-24	l		14.02%	8.39%	10.74%	8.79%	15.42%	42.64%	.0
	Category	25-34	l				2.55%	2.66%	20.54%	58.71%	15.5
		35-44	1.25%		1.11%	1.14%	1.70%	3.05%	27.08%	44.80%	19.8
		45-54		2.38%	2.28%	5.73%	3.68%	7.18%	23.83%	34.25%	20.6
		55-64	3.08%	2.39%	7.93%	8.00%		7.88%	32.05%	17.96%	20.7
Lincoln	Age	19-24						10.06%	17.12%	44.35%	28.4
	Category	25-34					3.19%	34.84%	43.67%	18.30%	20.4
		35-44			.27%		4.25%	8.95%	28.87%	49.39%	8.2
		45-54	1.21%	4.75%	1.12%	1.21%	i	1		1	ž .
		55-64	1.21%	1.99%	5.46%	1	3.35%	9.88%	19.80%	42.32%	16.3
Lyon	Age	19-24		1.55%	1	3.10%	13.11%	17.29%	19.58%	30.49%	7.7
~, vii	Category		2.49%	4 400/	4.06%			5.92%	35.18%	29.50%	22.8
	-mogory	25-34	2.78%	1.19%	3.70%	3.20%	4.99%	7.55%	28.89%	38.91%	8.7
		35-44		1.20%	.95%	3.80%	6.43%	8.79%	33.47%	34.08%	11.2
		45-54	.94%	2.12%	4.07%	3.11%	5.10%	12.19%	25.18%	30.36%	16.9
		55-64	2.05%	2.58%	7.08%	8.07%	7.11%	13.29%	25.86%	19.83%	14.1
Mineral	Age	19-24		1	9.35%	10.88%	9.52%	13.95%	19.73%	22.02%	14.5
	Category	25-34			4.20%	7.13%	21.93%	2.56%	21.48%	35.33%	7.3
		35-44	3.88%		1	8.97%	4.97%	6.72%	23.78%	51.67%	l
		45-54	.00%	1.42%	1	3.92%		17.53%	26,57%	32.48%	18.0
		55-64	1.16%	1.39%	7.33%	3.01%	9.09%	19.74%	24.35%	18.29%	15.6

Table D.6 Distribution of Adult Nevadans Insured for Full Year by County, 1997

					What Is Yo	ur Approxim	ate Total Ann	nual Househo	ld Income?		
			Under \$10,000	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000 and ove
			Row %	Row %	Row %	Flow %	Row %	Row %	Row %	Row %	Row 9
Nye	Age	19-24	.00%	6.53%		2.52%	7.59%	9.27%	16.90%	42.13%	15.05
	Category	25-34	ļ	3.10%	4.37%	1.75%	3.96%	6.98%	24.30%	42.59%	12.95
		35-44	.72%	1.19%	2.51%	1.26%	2.74%	5.92%	30.74%	32.27%	22.6
		45-54	1.09%	3.30%	2.07%	2.58%	7.55%	11.55%	17.14%	34.53%	20.2
		55-64	3.27%	8.23%	5.33%	7.22%	7.05%	13.56%	27.28%	20.60%	7.4
Pershing	Age	19-24	l		1	İ	l		22.34%	41.42%	36.2
	Category	25-34	l	1		13.22%	4.46%	8.67%	32.70%	37.80%	3.1
		35-44	j	İ			3.77%	7.34%	19.15%	64.98%	4.7
		45-54	İ		2.90%	1	4.70%	3.05%	24.92%	47.77%	16.6
		55-64	.00%	5.72%	5.04%	2.38%	2.02%	13.96%	35.07%	22.44%	13.3
Storey	Age	19-24			l	l		ĺ		100.00%	
	Category	25-34	1	İ	1				46.67%	3.33%	50.0
		35-44		6.88%	l		19.27%	5.87%	26.70%	16.51%	24.7
		45-54		l	İ	9.03%	2.86%	ŀ	14.09%	39.82%	34.2
		55-64			1	16.40%	3.76%	7.17%	23.06%	18.10%	31.5
Washoe	Age	19-24	.85%	1.03%	.88%	7.97%	7.11%	6.57%	12.40%	20.54%	42.6
	Category	25-34	ŀ	.48%	1.97%	3.67%	5.10%	5.12%	23.14%	40.41%	20.1
		35-44	.28%	i	1.54%	2.08%	3.09%	5.35%	17.06%	33.30%	37.3
		45-54	.11%	.26%	1.80%	1.24%	4.01%	4.66%	15.80%	32.41%	39.7
		55-64	1.06%	2.14%	2.17%	3.91%	5.29%	6.07%	21.04%	27.01%	31.3
White	Age	19-24				4.34%	4.95%	16.04%	22.85%	41.71%	10.1
Pine	Category	25-34	i	3.35%	1	l	1.68%	21.05%	28.66%	22.67%	22.5
		35-44	l	2.87%	1.57%	4.97%	2.98%	6.21%	35.39%	32.01%	13.9
		45-54	1.30%	3.41%	.73%	2.46%	6.53%	7.74%	31.10%	35.56%	11.1
		55-64	.81%	.71%	7.35%	9.57%	10.64%	7.82%	19.62%	28.81%	14.6
al			.61%	.93%	1.66%	3.05%	4.31%	6.33%	19.62%	32.64%	30.8

Table D.7 Distribution of Adult Nevadans Insured for Full Year by Source of Coverage and County, 1997

						ealth Insuranc	e or Health C	are Provided by			
					Another Household Member's Work or			CHAMPUS.	Indian Health	County	Bough
			Work	Union	Union	Medicare	Medicaid	CAMPVA	Service	Assistance	Direct
Carson City	Age	19-24	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row 9
Carson City	Category	25-34	65.75% 74.08%	1.07% .20%	22.44% 11.40%	.86%	.44% .72%	1.12% 2.04%	.23%		9.189
		35-44	77.18%	1.40%	11.77%	.83%	.97%	.64%	.23%		6.989
		45-54	74.18%	.80%	13.62%	1.05%	,	2.16%			8.19
		55-64	68.06%	2.72%	12.30%	1.17%	.50%	2.52%	.22%		12.51
Churchill	Age	19-24	54.87%		25.48%			4.82%			14.83
	Category	25-34	59.67%		12.85%		.49%	17.60%	1.45%		7.94
		35-44 45-54	63.84%	2.28%	13.43%	.37%	.30%	9.65%	.49%		9.64
		55-64	66.17% 47.7 <b>7</b> %	3.66% 2.69%	10.95% 8.85%	.24% 3.12%	.00% 1.30%	7.07% 14.03%	.66%		11.25 22.24
Clark	Age	19-24	37.53%	4.27%	41,92%	2.92%	1.31%	2.94%			9.10
	Category	25-34	64.34%	11.66%	14.72%	.32%	1.02%	2.74%			5.20
		35-44	62.77%	12.83%	15.35%	.26%	.30%	2.89%	.13%		5.47
		45-54	66.72%	9.56%	12.15%	1.16%	.23%	2.61%			7.57
	_	55-64	54.98%	11.69%	10.45%	2.93%	.36%	5.23%		.15%	14.21
Douglas	Age Category	19-24	35.18%		26.32%	1.85%		19.37%			17.29
	Calogory	25-34 35-44	77.23% 70.10%	.00% .67%	15.72%	000		200/		400/	7.06
		45-54	69.42%	1.17%	15.66% 10.82%	.69% .19%		.32% 1.38%		.48%	12.09 17.02
		55-64	53.31%	1.18%	11.81%	1.87%		4.26%			27.57
Elko	Age	19-24	50.71%		43.43%		•	1			5.86
	Category	25-34	74.81%	.04%	21.65%			ļ	.66%		2.84
		35-44	78.36%	1.23%	14.77%	.46%		.63%	.35%		4.21
		45-54	79.99%	.38%	12.20%	.57%		1.44%	.35%		5.06
Esmeralda	Ann	55-64 19-24	69.66%	2.53%	13.15%	1.43%		1.60%			11.63
ESHBIANA	Age Category	25-34	100.00%		100.00%	ŀ		i			
	• •	35-44	90.20%		9.80%						
		45-54	76.53%		14.08%	4.23%	5.16%	!			
		55-64	61.97%		19.01%	3.52%					15.49
Eureka	Age	19-24	30.41%		64.33%						5.26
	Category	25-34	100.00%			ŀ					
		35-44 45-54	81.82% 66.56%		9.37% 33.44%	İ	1	:			8.82
		55-64	39.73%		15.75%	ļ	ł		i	ļ	44.52
Humbolt	Age	19-24	46.65%	1	47.63%		1.80%	1.36%	ŀ		2.55
	Category	25-34	73.13%		19.71%	2.12%	.78%				4.26
		35-44	68.17%	1.16%	20.71%		.40%		.25%		9.31
		45-54	74.11%	1.96%	13.14%	.92%		1.28%		1	8.58
1		55-64	61.50%	2.97%	13.74%	1.62%	1.19%	2.64%		1	16.34
Lander	Age Category	19-24 25-34	27.63% 75.30%	3.48% 1.31%	32.72% 22.43%		9.16%	1	ļ		27.01 .95
		35-44	83.27%	1.46%	12.23%	.64%		1	1	İ	2.41
		45-54	72.00%	1.10%	12.40%	.55%		1.10%	1	.77%	12.08
		55-64	70.75%	.00%	8.67%	4.75%	1.44%	5.87%	.00%		8.51
Lincoln	Age	19-24	25.76%	4.47%	67.49%						2.28
	Category	25-34	55.51%	3.25%	29.84%		1.75%	İ		ł	9.65
		35-44	69.65%	10.78%	11.57%				İ	ł	8.01
		45-54 55-64	62.00% 52.34%	6.34% 10.13%	18.69% 17.58%	3.70% 4.23%		1.21%		1	8.07 6.00
Lyon	Age	19-24	48.10%	1.35%	31.10%	2.50%		9.71% 4.42%		l	12.53
_,	Category	25-34	74.57%	5.52%	11.32%	.00%	.62%	.62%		1	7.36
		35-44	74.14%	1,27%	14.05%	.41%	.36%	1.97%	.23%	1	7.58
		45-54	68.69%	1.31%	14.68%	2.05%	.28%	4.22%	.16%	1	8.61
		55-64	52.29%	4.60%	9.33%	5.36%	.96%	4.34%	İ	.32%	22.80
Mineral	Age	19-24	41.75%		41.24%	l	9.52%		1	l	7.48
	Category	25-34	76.59%	.49%	20.69%			1	2.22%	1	1
		35-44 45-54	82.88%		13.18%	2.44%	1.50%			l	
		55-64	81.43% 59.69%	2.67%	10.65% 8.67%	1.11% 5.39%	1	3.03% 8.29%	.68%	1	3.10 15.30
					, 0.0776	1 3.33/6	1	1 0.43%		E .	1 ,0.00
Nye	Age		i			6.77%	1.39%	1.39%			7.94
Nye	Age Category	19-24 25-34	52.10% 70.34%	8.65% 8.38%	21.75% 15.68%	6.77%	1.39% 1.52%	1.39%			
Nye		19-24	52.10%	8.65%	21.75%	6.77%		1.39%	:		7.94 4.07 7.09

Table D.7 Distribution of Adult Nevadans Insured for Full Year by Source of Coverage and County, 1997

					н	ealth Insuranc	e or Health C	are Provided by	:		
			Work	Union	Another Household Member's Work or Union	Medicare	Medicald	CHAMPUS, CAMPVA	Indian Health Service	County Assistance	Bought Directly
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Pershing	Age	19-24	28.30%		43.19%						28.519
	Category	25-34	49.97%		33.56%	i					16.479
		35-44	78.41%	2.77%	15.50%	l			.54%		2.789
		45-54	62.26%		20.34%	2.08%		.00%			15.339
		55-64	69.70%	1.76%	9.23%	5.44%	.00%				13.879
Storey	Age	19-24	46.00%			l				1	54.009
	Category	25-34	100.00%				l	1		ŀ	1
		35-44	55.81%	16.55%	6.53%	l	5.44%				15.679
		45-54	65.25%		10.13%	1	1				24.629
		55-64	67.16%	15.80%	6.42%	ĺ	l	i			10.629
Washoe	Age	19-24	38.56%	3.02%	40.39%	i	.86%		.00%		17.17
	Category	25-34	73.12%	2.33%	15.92%	.25%	.28%	.25%	.00%		7.869
		35-44	73.38%	3.07%	15.65%	.92%	.00%	.70%	.07%	ŀ	6.20
		45-54	69.90%	3.43%	12.40%	.89%	i	1.19%	.10%	ļ	12.099
		55-64	63.98%	4.38%	11.21%	1.97%	ļ.	2.97%			15.499
White Pine	Age	19-24	35.58%		51.77%	1	3.25%	}	.73%	ł	8.689
	Category	25-34	66.50%		25.44%	1	1.87%				6.189
		35-44	79.50%	1.02%	12.83%	1.50%		ļ.			5.159
		45-54	79.02%	1.09%	11.77%	2.30%	.58%	1.15%	.65%	.80%	2.64
		55-64	63.30%	2.42%	11.73%	4.84%	1.63%	1.93%	.00%	1	14.159
otal			63.23%	8.16%	15.95%	1.07%	.45%	2.69%	.06%	.02%	8.36

Table D.8 Distribution of Noneiderly Adult Nevedens Insured for Full Year by Gender, Race, and County, 1997

							ealth Insuranc	s or Health Ca	re Provided by:			
						Another Household Member's Work or			CHAMPUS,	indian Health	County	Bough
C	Gender of Adult	Male	Da 9/	Work	Union	Union	Medicare	Medicaid	CAMPVA	Service	Assistance	Direct
Carson City	Gender of Adult	Mare Female	Row %	65.24%	1.44%	7.75%	15.90%	.90%	1.16%	.04%		7.56
,	Adult Race without	American Indian	Row %	55.08% 53.11%	.67% 13.22%	14.02% 2.71%	19.26%	6.78%	1.53%	.19%		8.79 2.71
	*Other* Category	Asian/Pacific	Row %	77.65%	13.22%	16.47%		0.75%	.00%	21,4/7		t -
		African American	Row %	1 !						ł		5.88
				74.14%		1.72%	10.34%		.86%	ł		12.93
		White	Row %	60.03%	.99%	10.98%	17.78%	.66%	1.36%		ľ	8.19
Churchill	Gender of Adult	Maio	Row %	60.45%	1.30%	6.27%	8.41%	.00%	9.36%	.53%	į	13.69
		Female	Row %	44.45%	2.69%	17,81%	11.74%	.65%	9,18%	.50%	1	12.98
	Adult Race without	American Indian	Row %	32.81%		7.93%	3,61%	i	9.37%	43.03%	ļ	3.25
	"Other" Category	Asian/Pacific	Row %	27.50%	.00%	9.58%	1.67%		61.25%			
		African American	Row %	92.31%	.00%			.00%	7.69%		l	
		White	Row %	52.98%	2.03%	12.06%	10.24%	.33%	8.72%			13.6
Clark	Gender of Adult	Male	Row %	55.98%	11.02%	10.29%	12.79%	.33%	2.91%		.04%	6.6
		Female	Row %	50.08%	7.91%	17.21%	13.99%	.92%	2.61%	.06%		7.2
	Adult Race without	American Indian	Row %	67.66%	11.08%	12.04%	2.25%		3,84%		1	3.1
	"Other" Category	Asian/Pacific	Row %	59.12%	10.69%	10.92%	6.63%	.11%	8,19%		i	4.3
		African American	Row %	51.41%	15.10%	12.58%	7.35%	1.32%	9.05%	ŀ		3.1
		White	Row %	52.91%	8.97%	13.95%	14.14%	.59%	2.07%	.04%	.02%	7.3
Douglas	Gender of Adult	Malo	Row %	58.12%	1.83%	9.36%	14.34%		1.83%	1	.12%	14.4
		Female	Row %	50.82%	.39%	15.93%	14.98%	.00%	3.31%	l	.11%	14.4
	Adult Race without	American Indian	Row %	91.84%		Ì	8.16%	i		l	i	1
	"Other" Category	Asian/Pacific	Row %	61,97%		38.03%	.00%	1	1	]	1	1
		African American	Row %	94.32%		2.27%	.00%	.00%	1		l.	3.4
		White	Row %	54.34%	1.11%	12.60%	14.73%	i '	2.59%	l	.11%	14.5
Éko	Gender of Adult	Male	Row %	79.89%	.57%	7.25%	7.14%	1	.63%	.23%		4.2
		Female	Row %	54.63%	.85%	29.54%	8,16%	1	.67%	.47%		5.6
	Adult Race without	American Indian	Row %	57.89%	7.66%	7.04%	2.45%			24.96%		1
	*Other* Category	Asian/Pacific	Row %	64.00%		38.00%		l				ł
		African American	Row %	67.76%	4.90%	10.20%	.00%	1	l			17.1
	044444	White	Row %	68,66%	.60%	17.43%	7.69%	1	.66%	l		4.9
Esm <b>eraida</b>	Gender of Adult	Male Female	Row % Row %	72.37%		8.88%	18.75%			l		
	Adult Race without			54.85%		20.91%	10.91%	3.33%			į.	10.0
	"Other" Category	American Indian White	Row %					100.00%				1
Eureica	Gender of Adult	Maio	Row %	65.01% 62.77%		13.93%	15,46%	1.40%		ļ.		4.2
COLAKY	Gerder of Addit	Female	Row %	53.52%		17.55%	8.51%			ŀ		31.1
	Adult Race without	Asian/Pacific	Row %	53.52%		23.70%	10.53%	.62%		ł		11.6
	"Other" Category	White	Row %	58.77%		100.00%	9.39%	.27%	ļ			11.3
Humbolt	Gender of Adult	Male	Row %	75.42%	1.23%	6.25%	6.45%	.50%	.74%		i	9.4
		Female	Row %	41.68%	2.11%	33.15%	12.15%	.89%	.84%	.15%	j	9.
	Adult Race without	American Indian	Row %	60.47%	2.1174	8.14%	8.14%	.00%		13.95%	1	9.3
	"Other" Category	Asian/Pacific	Row %	40.00%		20.00%	20.00%			10.557		20.
		African American	Row %	77,36%		.00%	3,77%		1			18.
		White	Row %	60.13%	1.64%	18.51%	9.04%	.68%	.79%	ŀ	1	9.
Lander	Gender of Adult	Male	Row %	78.42%	1.90%	4.20%	7.40%	.47%	.75%	ŀ	.31%	6.
		Female	Row %	52.71%	49%	27.30%	7.74%	1.77%	1.25%	.00%		8.
	Adult Race without	American Indian	Row %	92.86%		İ	.00%	7.14%		.00%	1	
	"Other" Category	Asian/Pacific	Row %	100.00%		.00%	i		ł	1	İ	,
		African American	Row %	57.69%		40.38%		i	1	1	ĺ	1.
		White	Row %	66.27%	1.24%	15.07%	7.59%	1.05%	.99%	l	.17%	7.
Lincoin	Gender of Adult	Male	Row %	49.00%	7.01%	15.32%	20.78%	2.38%	2.11%	l	i	3.
		Female	Row %	39.25%	5.07%	28.88%	14.57%	3.53%	1.19%	1	ŀ	7.
	Adult Race without	American Indian	Row %	.00%		1	i		1	1	i	100.
	"Other" Category	Asian/Pacific	Row %	100.00%		l	l	1	1	1	l	
		White	Row %	44.14%	6.04%	22.12%	17.68%	2.96%	1.65%	l	1	5.
Lyon	Gender of Adult	Male	Row %	57.35%	2.85%	7.34%	20.07%	.92%	2.71%	.09%	.00%	8.
		Female	Row %	44.25%	1.80%	15.68%	21.50%	2.82%	2.34%	.06%	.10%	11.
	Adult Race without	American Indian	Row %	65.37%		11.71%	5.85%	1	ł	11.22%	1	5.
	"Other" Category	Asian/Pacific	Row %	72.73%		9.09%	9.09%	1	9.09%	1	1	1
		African American	Row %	33.33%	33.33%	33.33%	.00%	}	1	1	1	
		White	Row %	50.70%	2.33%	11.50%	20.90%	1.88%	2.54%		.05%	10.
Mineral	Gender of Adult	Male	Row %	63.72%	.71%	11.03%	16.67%	2.66%	.31%	.31%	1	4.
		Female	Row %	59.13%	.26%	15.86%	13.08%	2.74%	3.21%	.59%		5.
	Adult Race without	American Indian	Row %	68.97%	6.90%	5.75%		]	ł	14.94%		3.
	"Other" Category	Asian/Pacific	Row %	.00%		1	1		İ	1	1	100.
		African American	Row %	43.08%		32.31%	.00%	Ì	1	1	1	24.
		White	Row %	61.35%	27%	13.69%	15.42%	2.83%	1.96%	İ	1	4.
Nye	Gender of Adult	Male	Row %	52.71%	8.89%	4.79%	22.03%	.68%	4.12%	.00%	1	6.
		Female	Row %	42.64%	5.29%	19.21%	20.00%	3.01%	2.44%	1	1	7.
	Adult Race without	American Indian	Row %	62.64%	19.54%	l	10.92%	1	6.90%	.00%	1	1
	"Other" Category	Asian/Pacific	Row %	71.59%	.00%	20,45%	4.55%	}	I	1	i	3.
		African American	Row %	64.86%	1.62%	5.95%	7.57%	1.08%	11.35%	1	1	7.
		White	Row %	47_74%	7.16%	11.70%	21.23%	1.80%	3.26%	l	1	7.
Pershing	Gender of Adult	Male	Row %	58.97%	1.98%	13.64%	15.05%	1.34%	l	Ī	l	9.
		Female	Row %	45.50%	.45%	23.68%	16.22%	.00%	.00%	27%	1	13.
	Adult Race without	American Indian	Row %	50.00%		i	Ì	1	l	50.00%	1	I
	"Other" Category	Asian/Pacific	Row %	66.67%	1	i	1	i	33.33%	Ī	1	1
			D 8/	.00%	1	100,00%	.00%	.00%	ł .	ŀ	1	
		African American White	Row % Row %	52.41%		1		,	i .	1	1	1

Table D.8 Distribution of Nonelderly Adult Nevadens Insured for Full Year by Gender, Race, and County, 1997

						H	ealth insuranc	e or Health Ca	re Provided by:			
	•					Another Household Member's Work or			CHAMPUS,	Indian Health	County	Bought
	· * · · · · · · · · · · · · · · · · · ·	<del>.,,,</del>		Work	Union	Union	Medicare	Medicald	CAMPVA	Service	Assistance	Directly
Storey	Gender of Adult	Male	Row %	45.73%	14.24%	1.76%	20.88%					17,39
		Female	Row %	58.85%		9.37%	15.29%	2.21%				14.29
	Adult Race without	American Indian	Row %	100.00%								
	"Other" Category	Aslan/Pacific	Row %	50.00%			50.00%					
		White	Row %	52.66%	6.63%	5.84%	17.92%	1.18%				15.76
Washoe	Gender of Adult	Male	Row %	64.76%	3.54%	10.68%	9.04%	.17%	.97%	.04%		10.81
		Fernale	Row %	56.86%	2.30%	18.09%	11.47%	.23%	.76%	.04%	.08%	10.17
	Adult Race without	American Indian	Row %	69.13%	4.19%	10.96%	2.86%			12.86%		1
	"Other" Category	Asian/Pacific	Row %	71.14%	.43%	17.86%	4.56%					6.01
		African American	Row %	72.80%	.29%	15.73%	2.27%		.70%			8.21
		White	Row %	60.37%	3.03%	14.24%	10.54%	.21%	.90%		.04%	10.68
White Pine	Gender of Adult	Male	Row %	70.81%	1.23%	5,90%	13.67%	1.90%	.46%	.22%	.30%	5.51
		Fernale	Row %	43.19%	.70%	26.88%	16.44%	1.99%	1.11%	.16%	.20%	9.33
	Adult Race without	American Indian	Row %	25.30%			ł	.00%		74.70%		
	"Other" Category	Asian/Pacific	Row %	.00%		100.00%						
		African American	Row %	.00%			.00%				1	100.00
		White	Row %	58.15%	.99%	15.69%	15.02%	1.95%	.77%	ĺ	25%	7.18
Total	Gender of Adult			55.13%	7.12%	13,84%	12,99%	.57%	2.34%	.05%	.03%	7.92
Total	Adult Race without *	Other* Category		55.13%	7.12%	13.84%	12.99%	.57%	2.34%	.05%	.03%	7.9

Table D.9 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevedure with Insurance Coverage for Part of Year, by Research for Lacking Coverage and by County, 1987

		Job Do	een't Offer verage	in Betw	osdoL a evel	Toxo Exp	eneive/Can't	Don't N	od Health, leed Health urance	∐ by⊪r	d insurance neurance mpany	Changin	g insurance Yans	Chenc	ed Status	witho	ive Care ut Health urance
		Yes	Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yee	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
Carson City	Number of	Mean	Meen	Mean	Mean	Mean	Mean	Meen	Mean	Meen	Mean	Mean	Mean	Mean	Mean	Mean	Мевл
, calcaios,	visits in lest 6 months to out-patient hospital clinic	.90	.20	.18	.55	.38	.48		.46	2.00	.42	.48	.45	.50	.45	1.00	.44
	Number of visits in test 6 months to an urgent care center Number of	.00	.52	.51	.28	.12	.42		.37	4,00	.28	.00	.42	. <b>S</b> 1	.35	i	.37
	visits in last 6 months to a private cloctor's office	1.75	2.91	3.27	2.23	2.19	2.68		2.58	5.00	2.55	2.11	2.68	2.52	2.58	3,45	2.54
	Number of visits in last 6 months to a community clinic	.28	.20	.13	.26	.52	.18		.23	1,00	.21	.65	.15	.00	.25	4,00	.13
	Number of visits in last 6 months to a hospital emergency room	.14	.40	.32	.45	.41	.42		.42	1,00	.40	.50	.40	.76	.38		.42
Churchili	Number of visits in last 6 months to out-patient hospital clinic	.10	.50	.24	.48	.22	.46		.42	.53	.41	.00	.50	.00	.42	.00.	.48
	Number of visits in last 6 months to an urgent care center	.00	.10	.07	.10	.00	,11	,	.09		.09	.32	.03	.00	.09	.00	.10
	Number of visits in last 6 months to a private doctor's office	2.44	1.98	3.21	1.60	3,33	1.78	1.00	2.08	1.78	2.05	1.83	2.10	2.21	2.05	1,20	2.13
	Number of visits in last 6 months to a community clinic	.00	.05	.12	.00	.00	.04		.03	.53	.00	.00	.04	.00	.04	.00	.04
	Number of visits in last 6 months to a hospital emergency room	.78	.43	.51	.48	22	.55		.50	.00	.52	1.27	.35	.00	.50	,317	.51
Clark	Number of visits in last 6 months to out-patient hospital clinic	.88	.69	.51	.82	1.22	.68	.55	.74	.32	.75	.90	.71	1,54	.71		.74
	Number of visits in last 6 months to an urgant care center Number of	.42	.74	.98	.57	1.02	.63	.00	.60	.81	.96	.98	.59	.58	.67	1,00	.67
	visits in last 6 months to a private doctor's office	3.44	3.08	3.44	3.02	3,82	3,06	1.70	3.18	2.52	3.18	2.77	3.26	1.35	3.22	1,96	3,20
	Number of visits in last 6 months to a community clinic	.31	.35	.45	.30	.87	.25	.00	.34	.40	.33	.10	.39	.36	.34	3.00	.29
	Number of visits in last 6 months to a hospital emergency room	.23	23	.32	.20	.40	.21	.00	.23	.40	22	.42	.19	.20	.23	1.00	.22

Table D.9 Average Rate of Utilization of Health Care Facility in Vielta per Year for Adult Nevedans with Insurance Coverage for Part of Year, by Reason for Lacking Coverage and by County, 1997

		Job Do	verage	in Betw	een Jobe or teve a Job	Тоо Ехр А	ensive/Can't	Don't N	od Health, leed Health urance	l bvir	insurance surance mpany	Changir	ig Insurance Yans	Chano	ped Status	witho	ive Care ut Health urance
		Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non	Yes	Does Apply or Not Apply or Non response
		Mean	Meen	Mean	Mean	Mean	Meen	Mean	Mean	Mean	Mean	Mean	Mean	Meson	response Mean	Mean	Mean
Douglas	Number of visits in last																
	6 months to out-patient hospital	.12	.83	1,41	.40	.68	.77	.00	.85	1.00	.73	2.57	.58	1.52	.70	.00	.83
	clinic Number of visits in last 6 months to an urgent care center Number of	.49	.91	.39	1.01	.40	1.03	.00	.92	1.37	.79	1.11	.77	4.00	.74	.00	.90
	visits in last 6 months to a private doctor's office Number of	2.02	3.59	3.77	2.92	4.51	2.54	.41	3,51	11.13	2.84	2.34	3.35	8.96	3.01	4,79	3.05
	visits in last 6 months to a community clinic	.31	.13	.00	.27	.06	.24	.00	.20	.00	.18	.25	.17	.00	.18	.67	.12
	Number of visits in fast 6 months to a hospital emergency room	.09	.60	.19	.62	23	.61	.00	.54	.00	.49	.25	.\$0	1.48	.44	.00	.54
Eiko	Number of visits in last 6 months to out-patient hospital clinic	.48	2.16	.88	2.37	.68	2.01		1.83	3.55	1,65	15.00	1.03	.00	1.87	2.00	1.83
	Number of visits in fast 6 months to an urgent care center	.00	.73	.38	.79	1.00	.57		.63	1.60	.54	5.00	.33	.00	.70		.63
	Number of visits in test 6 months to a private cloctor's office	2.77	2.29	1.50	2.88	2.03	2.47	-	2.37	2.00	2.38	-	2.37	1.45	2.53	2.00	2.38
	Number of visits in lest 6 months to a community clinic	.30	.91	.00	1.32	.02	.88		.81		.81	2.00	.77	.00	.83	,	,81
	Number of visits in last 6 months to a hospital emergency room	.00.	.52	.54	.35	1.78	.28		.43	1.00	.38		.43	6,00	.27	3.00	.43
Earneraida.	Number of visits in last 6 months to out-patient hospital clinic	4.00	.00	.00	10.00	7.14	.00		3.45		3,45		3.45		3,45	10.00	3.45
	Number of visits in last 6 months to an urgent care center Number of	.00	.00	.00		.00	.00	-	.00		.00		.00		.00		.00
	visits in last 6 months to a private doctor's office	4,00	1.11	.00	7.33	7,14	.50		3.24		3.24	2.00	3.45		3.24	2.00	3.45
	Number of visits in last 6 months to a community clinic	.00	.00	.00		.00	.00		.00		.00		.00.		.00		.00
	Number of visits in last 6 months to a hospital emergency room	2.80	.00.	.00	7.00	5.00	.00		2.41		2.41		241		2.41	3.00	2.41

Table D.9 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevaders with Insurance Coverage for Part of Year, by Research for Lacking Coverage and by County, 1997

		Job Do Co	een't Offer verage	in Betw don't i	een Jobs or leve a Job	Т∞о Ехр-	entive/Can't	Don't N	od Health, leed Health urance	by in	d insurance nsurance mpany	Chengir	g Insurance Tans	Chang	ged Status	with	sive Care out Health surance
		Yes	Does Apply or Not Apply or Non response	Yee	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes_	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
		Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Eureka	Number of visits in last	•									l						
	6 months to		1.00		1.00	1.00			1,00		1.00		1.00	1	1.00	1.00	
	out-patient hospital								.,		1		,		1	1	
	clinic	1		1				l	ł	i							
	Number of	1	}			1		ŀ		l				1			
	visits in last 6 months to		1.00		1,00	1.00			1.00	١.	1.00		1.00	١.	1.00	1.00	
	an urgent	i '	"""	'				i '						1	1,00		
	care center Number of	1		l		Ì		ŀ						1		i	
	visite in lest	1				İ		i .			ł						
	6 months to a private		3.04	3.04	10.00	1.00	3.85		3.04	١.	3.04		3.04	Ι.	3,04	10.00	3.04
	doctor's	l		1					l		1	ŀ					1
	office	l				l				ł	1	l				ŀ	
	Number of visits in last	ı							l	İ	l	İ		l			
	6 months to								l			l				ŀ	
	a community	l '	'			Ι ΄		Ι΄	Ι ΄	Ι.	Ι.	Ι.		Ι΄		Ι.	Ι .
	clinic	l		1		l				l	1	I		l		1	
	Number of visits in last	1				ĺ	1	1		1		l		l	l	1	
	6 months to		2.00		2.00	2.00			2.00		2.00	i	2.00		2.00	2.00	
	a hospital emergency	1					i .			1		1		'			'
	room	ļ				<b></b> _											
Humbolt	Number of visits in last	l							1		l	ŀ			1	1	1
	6 months to	.61	.56	1,32	.37	.32	.65	.00	.58	١.	.57	.00	.59	.00	.67	.00	.59
	out-patient hospital	l												1	1		
	clinic						1	ļ				l		1	1		1
	Number of visits in last	i				ł		ĺ	l			l			i	ŀ	Ì
	6 months to	.04	.32	1,11	.18	.38	.23	.00	27		27	.00	.28	.00	.34	.00	.28
	an urgent care center				į	1		l				l		ļ		1	ŀ
	Number of					ŀ		[		1		i				Į	1
	visits in last 6 months to	l						1		j		i			1		ļ
	a private	2.15	2.62	4,90	1.86	1,59	2.80	.00	2.55		2.53	2,00	2.54	.54	2.82	1.79	2.57
	cloctor's ciffice	l				l				l		1		1		1	1
	Number of	•				1		l		ł		l		l	ł	]	l
	visits in last 6 months to	i						1				l		1	1	1	1
	•	.00	.22	1.66	.00	.61	.00	.00	.18	٠ .	.18	.00	.18	.00	.22	.00	.18
	community clinic	l				İ		ļ			i	l	ĺ	l			
	Number of	•				l					i			1		1	l
	visits in last 6 months to	l				•			į.		1	1				ì	ļ
	a hospital	.04	1.46	3.76	.74	1.74	1,08	.00	1.24		1.23	.00	1.27	.18	1.45	1.00	1.23
	emergency room	l							ŀ		l	l		l		1	l
Lander	Number of					<u> </u>					<del> </del>						1
	visits in last 6 months to	1				l		1			1						1
	out-patient	٠.	1.00	1.89	.47	.00	1.21	١.	1.00	1.00	1.00	.38	1.36		1.00	1.00	1.00
	hospital clinic	1				]				1	i	1					1
	Number of	1							l		1	l		l			1
	visits in last 6 months to	١.	.44	.73	.00	.00	.55			1	1 44	.00	.60		.44	.00	.44
	an urgent	٠ ا	"	"	"			٠		·	l '''	"	~~	Ι΄	''''	```	"
	care center Number of			l		1		1	i	1	ı						1
	visits in last					1		1	1		l	1	1			1	1
	6 months to a private		4.42	1.66	6,06	.69	6.91		4.42	5.00	4.36	3.21	4.86	1,00	4,65	5,00	4,36
	doctor's	1				l					1			1			1
	office Number of	1				I		1	1		1		Ì		1		1
	visits in last	I			1	l		1			1	1	1		1	1	1
	6 months to	3.00	1.28	1.49	.60		1.28		1.28		1.28	.41	1.73		1.28	3.00	1.28
	community	l				1			1		i		l	1		1	l
	clinic Number of	l			ł	İ		1		1	1		1		1	1	
	visits in last			1		1				1	1	i	1	1			
	6 months to a hospital		.80	.73	.86	.00	.95	١.	.80	١.	.50	.00	.91	١.	.80	3.00	.80
	emergency	l							1				· ·	ł			1
	room			1	1	1	I	1	L	1	.1	ī	i	1	1	f	1

		Job Do	een't Offer verage	In Betw	een Jobe or teve a Job	Тоо Ехер	ensive/Can't	Don't N	od Health, leed Health urance	by In	d Insurance neurance mpany	Changin F	g Insurance Yane	Chang	jed Status	witho	ève Care ut Health urance
		Yea	Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yea	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
i		Mean	Mean	Meso	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Lincoln	Number of																
	visits in last 6 months to out-patient hospital	6.00	.00	.00	6.00		.00		.00		.00		.00	6.00	.00		.00
	clinic Number of visits in last 6 months to an urgent care center Number of	.00	.00	.00	.00		.00		.00		.00		.00	.00	.00	-	.00
	visits in last 6 months to a private doctor's office	2.65	.00	.00	2.65	1.00	2.23	•	2.23		2.23		2.23	6.00	2.23		2.23
	Number of visits in last 6 months to a community clinic	2.97	.89	.00	1.81		1.68		1,68		1,68		1.68	1.00	2.51		1.68
	Number of visits in last 6 months to a hospital emergency room	.32	.00	.00	.32	•	.27		.27	-	.27		.27	.00	.27		27
Lyon	Number of visits in last 6 months to out-patient hospital clinic	.38	1.27	.81	1.03	.29	1.23		1.00	2.12	.92	.51	1,04	.00	1.05	.78	1.05
	Number of visits in last 6 months to an urgent care center	.30	.76	1.77	.37	.76	.53	-	.60	.59	.60	2.08	.34	.00	.65	.00	.72
	Number of visits in last 6 months to a private doctor's office	1,18	3.28	3.46	2.51	241	2,93	2.00	2.79	5.57	2.56	2.31	2.85	.32	2.89	4.48	2.46
	Number of visits in last 6 months to 8 community clinic	.42	.55	1.12	.36	.11	.65		.51	.00	.55	.37	.53	.00	.54	.00	.60
	Number of visits in last 6 months to a hospital emergency room	.18	.58	.89	.39	.45	.43		.44	1.21	.36	.39	.45	.00	.47	.61	.40
Mineral	Number of visits in last 6 months to out-patient hospital clinio	.00	.28	.00	1.00	.00	.32	.00	.88.		.28		.28		.28		.28
	Number of visits in last 6 months to an urgent care center Number of	.00	.55	.55	.00	3.00	.00	.00	3.00		.55		.55		.55		.55
	vieits in last 6 months to s. private doctor's office	13.82	2.25	3.22	7.54	18.08	1.44	.00	6.50	3.00	6.02	3.00	6.20		5.96	5.56	6,07
	Number of visits in last 6 months to a community clinio	.00	.13	.00	2.00		.13	.00	2.00		.13	2.00	.00		.13		.13
	Number of visits in last 6 months to a hospital emergency room	2.00	.75	.73	1,86	1.50	.18	.00	1,47	1.00	1,15		1.15	,	1.15	1.00	1.23

Table D.9 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevedans with Insurance Coverage for Part of Year, by Reseon for Lacking Coverage and by County, 1997

		Job D	een't Offer verage	in Betw	een Jobs or lave a Job	Too Exp	ensive/Can't	Don't N	od Health, feed Health surance	byi	d insurance nsurance mpany	Chengir	g insurance lans	Chan	ged Status	with	eive Care out Health surance
		Yes	Does Apply or Not Apply or Non response	Yea	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non	Yan	Does Apply or Not Apply or Non		Does Apply or Not Apply or Non		Does Apply or Not Apply or Non		Does Apply or Not Apply or Non
L		Mean	Meen	Mean	Mean	Меал	Mean	Mean	response Mean	Mean	response Mean	Yea Mean	response Mean	Yes Mean	response Mean	Yes Mean	response
Nye	Number of visits in last 6 months to out-patient	.78	1.66	3.12	.97	.93	1.78	1.10	1.57	1.00	1.51	1.39	1.49	.00	1,48	1.00	Mean 1.53
	hospital clinic Number of visite in last 6 months to an urgent care center	.25	.16	.41	.13	20	.17	.00	.22	.00	.20	.18	.18	1.00	.16	.00	.20
	Number of visits in last 6 months to a private doctor's office	.89	3.02	2.86	2.57	4.23	1.99	.00	2.94	.00	2.79	1.97	2.75	4.24	2.55	2.36	2.67
	Number of visite in last 6 months to a community clinic	.48	1.18	2.52	.64	.40	1.38	.00	1.17	.82	1.03	.88	1.03	1.00	1.01	.82	1,03
	Number of visits in last 6 months to a hospital emergency room	.42	.47	.94	.32	.08	.68	.57	.44	.49	.45	.61	.43	1.00	.44	.49	.45
Perahing	Number of vielts in last 6 months to out-patient hospital clinic		1.52	3.73	122	2.59	1.37		1.52	-	1.52		1.52	2.00	1.21		1.52
	Number of visits in lest 6 months to an urgent care center Number of		.68	2.00	.50	-	.68	,	.68		.68		.68	.00	1.05		.68
	visits in last 6 months to a private doctor's office Number of	2.58	2.61	5.00	2.64	1.89	2.84	1.00	2.85	-	2.72	1.00	2.72	.00	3.35	5.00	2.60
	visits in last 6 months to a community clinic Number of	2.00	1.63	.00	1.76	2.37	1.55	-	1.67		1.67		1.67	200	1.53		1.67
Storey	visite in last 6 months to a hospital emergency room Number of		2.94	3.77	2.66	4.43	2.56		2.94		2.94		2.94	2.00	3.31		2.94
	visits in last 6 months to out-patient hospital clinic Number of	.67	3.00		.67	.00	1.00	-	.67	.00	1.00		. <b>6</b> 7		.67		.67
	visits in last 6 months to an urgent care center Number of	.61			.61	.00	1.00	-	.61	.00	1.00		.61		.61		.61
	visits in last 6 months to a private doctor's office Number of	2.06	3.04	3.04	2.08	2.01	2.66	-	2.30	1,18	3.02		2.30	3.00	2.17	-	2.30
	visits in last 6 months to a community clinic Number of	.00			.00	.00		-	.00	.00	-		.00		.00	-	.00.
	visits in last 6 months to a hospital emergency room	.69	·		.69.	.39	1.00		.69	.39	1,00		.69	1,00	.61		.69

Table D.9 Average Rate of Utilization of Health Cere Facility in Visits per Year for Adult Nevadans with Insurance Coverage for Part of Year, by Reason for Lacking Coverage and by County, 1997

			esn't Offer verage	In Betwe	een Jobs or		ensive/Can't	Don't N	od Health, leed Health urance	by In	insurance surance mpany	Changin	g insurance Yans	Cherr	ped Status	witho	ive Care ut Health urance
		Yee	Does Apply or Not Apply or Non response	Yes	Doss Apply or Not Apply or Non response	Yee	Dons Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yee	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yea	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
		Mean	Mean	Meen	Mean	Meen	Mean	Mean	Mean	Mean	Mean	Mean	Meen	Mean	Mean	Mean	Mean
Washoe	Number of visits in last 6 months to out-patient hospital clinic Number of	7.22	.66	4.31	.85	4.11	1.00	.24	1,96	3.21	1.88	8.26	.58	2.00	1,88	2.02	1.8
	visits in last 6 months to an urgent care center	.13	.23	.25	.19	.11	.25	.00	22	.00	.21	.21	.21	.27	.20	.17	.2
	Number of visits in last 6 months to a private doctor's office	3.08	2.90	2.83	2.97	2.58	3.05	1,26	2.97	2.43	2.93	3.72	2.76	3.30	2.89	4.35	2.7
	Number of visits in last 6 months to a community	.00	.49	.74	25	.00	.56	.00	.42	.00	.41	.13	.45	.81	.35	.49	.3
	clinic Number of visits in last 6 months to a hospital emergency room	.15	.26	.18	26	.22	.24	.25	.24	6.00	.22	.11	.26	.39	21	.17	
White Pine	Number of visits in last 6 months to out-patient hospital clinic	.00	1.52	.00	1.35	1.26	1.08		1,10	2.00	1.06		1.10	2.92	.38		1.
	Number of visits in last 6 months to an urgent care center	.00	.00	.00	.00	.00	.00		.00	.00	.00		.00	.00	.00		,
	Number of visits in last 6 months to a private doctor's office	.00	.55	.52	,41	.28	.56		.46	.00	.48		.46	.00	.49	5,00	,
	Number of visits in last 6 months to a	.00	.23	.00	23	.45	.00		.17	1.05	.00		.17	.00	.19		
	community clinic Number of visits in last 6 months to a hospital emergency room	.00	.85	.00	.87	.33	.88		.70	.00	.74		.70	1,46	.38		

Table 0.10 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevedens with No Insurance Coverage for All of Year, by Reason for Lacking Coverage and by County, 1997

			Jab De	oen't Offer werage	In Between Jobs or Don't Have Job		Ехрен	Too naive/Can't Afford	Don't N	od Health, Need Health turance	by t	d insurance insurance ompany	Changir	ng Insurance Plane	Chan	ged Status	with	eve Care sut Health urance
			Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Nan response	Yes	Does Apply or Not Apply or Non	V	Does Apply or Not Apply or Non		Does Apply or Not Apply or Non	_	Does Apply or Not Apply or Non
			Mean	Mean	Mean	Mean	Mean	Mean	Mean	Meen	Mean	response Mean	Yes Mean	Mean	Yes Mean	Mean	Yes	Mean Mean
Cars	ion City	Number of visits in last 6 months to out-patient hospital clinic	.90	.20	.18	.55	.38	.48		.46	2.00	.42	.48	.45	.50	.45	1.00	.44
		Number of visits in last 6 months to an urgent care center Number of	.00	.52	.58	.28	.12	.42		.37	4,00	28	.00	.42	.51	.35		.37
		visits in tast 6 months to a private doctor's office Number of	1.75	2.91	3.27	2.23	2.19	2.68		2.58	5.00	2.55	2.11	2.66	2.52	2.58	3.45	2.54
		visits in last 6 months to a community clinic	.28	.20	.13	.26	.52	.16		23	1.00	.21	.85	.15	.00	.25	4.00	.13
		Number of visits in last 6 months to a hospital emergency room	44	,40	.32	.45	.41	.42		.42	1.00	.40	.50	.40	.76	.38		.42
Chur	rchill	Number of visits in last 6 months to out-patient hospital clinio	.10	.50	24	.48	.22	.46		.42	.53	.41	.80	.50	.00	.42	.00	.46
		Number of visits in last 6 months to an urgent care center Number of	.00	.10	.07	.10	.00	.11		.09		.09	.32	,003	.00	.09	.00	.10
		visits in last 6 months to a private doctor's office	2.44	1.98	3.21	1.60	3.33	1.78	1.00	2.08	1.78	2.08	1.83	2.10	2.21	2.05	1.20	2.13
		Number of visits in last 6 months to a community clinic	.00	.05	.12	.00	.00	.04		.03	.53	.00	.00	.04	.00	.04	.00	.04
		Number of vieits in fast 6 months to a hospital emergency room	.78	.43	.51	.48	.22	.55	•	.50	.00	.52	1.27	.36	.00	.50	.37	.51
Clark		Number of visits in last 6 months to out-patient hospital clinio	.88	.69.	.51	.82	1.22	.68	.56	.74	.32	.75	.90	.n	1.54	.71		.74
		Number of visits in last 6 months to an urgent care center Number of	.42	.74	.98	.57	1.02	.63	.00	.68	.81	.06	.98	.59	.58	.67	1.00	.67
		vieite in test 6 months to a private doctor's office	3.44	3.08	3.44	3.02	3.82	3.06	1,70	3,18	2.52	3.18	2.77	3.26	1.35	3.22	1.98	3.20
		Number of visits in last 6 months to a community cinio	.31	.35	.45	.30	.87	.28	.00	.34	.40	.33	.10	.39	.35	.34	3.00	.29
		Number of visits in last 6 months to a hospital emergency room	.23	.23	.32	.20	.40	.21	.00	23	.40	.22	.42	.19	.20	.23	1.00	.22

Table D.10 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadana with No insurance Coverage for All of Year, by Reason for Lacking Coverage and by County, 1997

			esn't Offer verage	in Betwe	sen Jobs or Have Job	Expen	Too sive/Can't fford	Don't N	od Health, eed Health urance	by In	insumnce surance mpany	Changin	g insurance Yana	Chem	ed Status	witho	ive Care ut Health urance
		Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
		Mean	Мевл	Mean	Mean	Mean	Mean	Mean	Меал	Mean	Mean	Mean	Mean	Mean	Меал	Mean	Mean
Douglas	Number of visits in last 6 months to out-patient	.12	.93	1,41	.40	.68	.77	9.	.85	1.00	.73	2.57	.58	1.52	.70	.00	.83
	hospital clinic Number of visits in last 6 months to an urgent care center Number of	.49	.91	.39	1.01	.40	1.03	.00	.92	1.37	.79	1.11	.77	4.00	.74	.00	.90
	visits in last 6 months to a private doctor's office	2.02	3,59	3.77	2.92	4.51	2.54	.41	3.51	11.13	2.84	2.34	3.35	8.96	3.01	4.79	3.05
	Number of visits in last 6 months to a community	.31	.13	.00	.27	.06	.24	.00	.20	.00	.18	.25	.17	.00	.18	.67	.12
	clinic Number of visits in last 6 months to a hospital emergency room	.09	.60	.19	.62	.23	.61	.00	.54	.00	.49	25	.50	1.48	.44	.00,	.54
Elko	Number of visits in last 6 months to out-patient hospital clinic	.48	2.16	.88.	2.37	.68	2,01		1,83	3,56	1.85	15.00	1,03	.00	1,87	2.00	1.83
	Number of visite in last 6 months to an urgent care center Number of	.00	.73	.38	.79	1,00	.57		.63	1.60	.54	5.00	.33	.00	.70		.63
	visits in last 6 months to a private doctor's office	2.77	2.29	1,50	2.88	2.03	2.47	٠	2.37	2.00	2.38		2,37	1,45	2.53	2.00	2.38
	Number of visits in last 6 months to a community clinic	.30	.91	.00	1,32	.02	.88		.81		.81	2.00	.77	.00	,83		.81
	Number of visits in last 6 months to a hospital emergency room	.00	.52	.54	.35	1.78	.26		.43	1.00	.38		.43	6.00	27	3.00	.43
Esmeralda	Number of visits in last 6 months to out-patient hospital clinio	4.00	.00	.00	10.00	7.14	.00		3.45		3.45		3.45		3.45	10.00	3.45
	Number of visits in last 8 months to an urgent care center Number of	.00	.00	.00		.00	.00		.00		.00		.00		.00		.00
	visits in last 6 months to a private doctor's office	4.00	1.11	.00	7.33	7.14	.50		3.24		3.24	2.00	3.45		3.24	2.00	3.45
	Number of visits in last 6 months to a community clinic	.00	.00	.00		.00	.00		.00		.00		.00		.00		.00
	Number of visits in leat 6 months to a hospital emergency room	2.80	.00	.00	7.00	5.00	.00		2.41		2.41		2.41		2.41	3.00	2.41

Table D.10 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No insurance Coverage for All of Year, by Reason for Lacking Coverage and by County, 1997

			Job Dosen't Offer Coverage		in Between Jobs or Don't Have Job		Too Expensive/Can't Afford		Don't N	od Health, leed Health urance	by ir	d insurance nsurance impany	Changin	g Inturance Rans	Chane	ged Status	witho	eve Care out Health ourance
			Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yea	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
$\vdash$	Eureka	Number of	Mean	Mean	Mean	Mean	Mean	Mean	Meen	Mean	Mean	Mean	Mean	Mean	Mesn	Mean	Меал	Mean
		visits in last 6 months to out-patient hospital clinic	٠	1.00		1.00	1.00		-	1.00	•	1.00		1.00		1.00	1.00	
		Number of visits in last 6 months to an urgent care center Number of		1.00		1,00	1.00			1.00	-	1.00		1.00		1.00	1,00	
		visits in last 6 months to a private cloctor's office Number of	-	3.04	3.04	10.00	1.00	3,85	,	3.04	-	3,04	,	3,04		3,04	10.00	3,04
		visits in last 6 months to a community clinic			•	•								-				
		Number of visits in last 6 months to a hospital emergency room		2.00		2,00	2.00			2.00		2.00		2.00		2,00	2.00	
	Humbolt	Number of visits in last 6 months to out-patient hospital clinic	.61	.56	1.32	.37	.32	.65	.00	.58		.57	.00	.69	.00	.67	.00	.59
		Number of visits in last 6 months to an urgent care center Number of	.04	.32	1,11	.18	.38	.23	.00	.27	-	27	.00	.28	.00	.34	.00	.28
		visits in last 6 months to a private doctor's office	2.15	2.62	4,90	1,86	1.59	2.80	.00	2.55	٠	2.53	2.00	2.54	.54	2.82	1.79	2.57
		Number of visits in last 6 months to a community clinic	.00	.22	1.68	.00	.61	.00	.00	18		.18	.00	.18	.00	.22	.00	.18
  -  -  -		Number of visits in last 6 months to a hospital emergency room	.04	1,46	3.76	.74	1.74	1,08	.00	1.24	•	1.23	.00	1.27	.18	1.45	1.00	1.23
	Lander	Number of visits in last 6 months to out-patient hospital clinic	٠	1.00	1.89	.47	.00	1.21		1.00	1.00	1.00	.38	1.36	-	1.00	1,00	1,00
		Number of visits in last 6 months to an urgent care center Number of		.44	.73	.00	.00	.55		.44		.44	.00	.80		.44	.00	.44
		visits in last 6 months to a private doctor's office	٠	4.42	1.66	6.05	.69	6.91		4,42	5.00	4.36	3.21	4.86	1.00	4.66	5.00	4.36
		Number of visits in last 6 months to a community clinic	3.00	1.28	1.49	.60		1.28		128	-	1.28	.41	1.73		1.28	3.00	1.28
		Number of visits in lest 6 months to a hospital emergency room		.80	.73	.86	.00	.96		.80		.80	.00	.91		.80	3.00	.80

		Job Do	ean't Offer	in Betwe	een Jobe or Have Job	Expen	Foo sive/Can't ford	Don't N	od Health, eed Health urance	by In	insurance surance mpany	Changin	g Insurance fans	Cheno	ed Status	withou	ve Care ut Health urance
		Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yee	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes.	Does Apply or Not Apply or Non response
		Mean	Mean	Mean	Mean	Меап	Mean	Мевп	Meen	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Lincoln	Number of visits in lest 6 months to out-patient hospital clinic	6.00	.00	.00	6.00		.00	-	.00		.00		.00.	6,00	.00		.00
	Number of visits in last 6 months to an urgent care center	.00	.00	.00	.00		.00	•	.00		.00		.00	.00	.00		.00
	Number of visits in last 6 months to a private doctor's office	2.65	.00	.00	2.65	1,00	2.23		2.23	-	2.23		2.23	6.00	2.23		2.23
	Number of visits in last 6 months to a community clinic	2.97	.89	.00	1.81	٠	1,68		1.68		1,68		1.68	1.00	251		1.68
	Number of visits in last 6 months to a hospital emergency room	.32	.00	.00	.32		27	•	.27		27		.27	.00	.27		.27
Lyon	Number of visits in last 6 months to out-patient hospital clinic	.38	1.27	7.81	1.03	.29	1.23	-	1.00	2.12	.92	.51	1.04	.00	1.05	.78	1.05
	Number of visits in last 6 months to an urgent care center	.30	.76	1,77	.37	.78	.53		.60	.59	.80	2.08	.34	.00	.65	.00	.72
	Number of visits in last 6 months to a private doctor's office	1.18	3.28	3.46	2.61	2.41	2,93	2,00	2.79	5.57	2.56	2.31	2,85	.32	2.89	4.46	2.46
	Number of visits in last 6 months to a community	.42	.55	1.12	.35	.11	.66		.51	.00	.55	.37	.53	.00	.54	.00	.60
	climic Number of visits in last 6 months to a hospital amergency room	.18	.56	.89	.39	.45	.43		44	1.21	.36	.39	.45	.00	.47	.61	.40
Mineral	Number of visits in last 6 months to out-patient hospital clinic	.00	.28	.00	1.00	.00	.32	.00	.68		.28	-	.28		.28		.28
	Number of visits in lest 6 months to an urgent care center	.00	.55	.58	.00	3.00	.00	.00	3,00		.55		.55		.55		.55
	Number of visits in last 6 months to a private doctor's office	13.82	2.25	3.22	7.54	18,08	1.44	.00	6.50	3,00	6,02	3.00	6.20		5.98	5.56	6.07
	Number of visits in last 6 months to a community	.00	.13	.00	2.00		.13	.00	2.00	-	.13	2.00	.00	-	.13		.13
	clinic Number of visits in last 6 months to a hospital emergency room	2.00	.75	.73	1.86	1.50	.18	.00	1.47	1.00	1,15		1.15		1.15	1.00	1.23

Table D.10 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadane with No insurance Coverage for All of Year, by Reseon for Lacking Coverage and by County, 1997

	·	Job Do	cean't Offer verage	In Betw	een Jobs or Have Job	Ехрег	Too eive/Cen't	Don't N	od Health, leed Health urance	by Ir	d Insurance reurance recenv	Changir	ng Insurance Plans	Char.	and States	Receive Without Insu	
		Yea	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Dose Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yas	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Nots response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
		Meen	Mesan	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Nye	Number of visits in last 6 months to out-patient hospital clinic	.76	1.66	3.12	.97	.93	1.78	1.10	1.57	1,00	1.51	1.39	1.49	.00	1,48	1.00	1.53
	Number of visits in last 6 months to an urgent care center Number of	.25	.16	.41	.13	.20	.17	.00	.22	.00	.20	.18	.18	1.00	.16	.00	.20
	visits in last 6 months to a private doctor's office	.89	3.02	2.86	2.57	4.23	1,99	.00	2.94	.00	2.79	1.97	2.75	4.24	2.55	2.36	2.67
	Number of visits in last 6 months to a community ofinic	.48	1.18	2.52	.64	.40	1,38	.00	1.17	.82	1,03	.88	1.03	1,00	1.01	.82	1.03
	Number of visits in last 6 months to a hospital emergency room	.42	.47	.94	.312	.08	.68	.57	.44	.49	.45	.61	.43	1.00	.44	.49	.45
Pershing	Number of visits in last 6 months to out-patient hospital clinic		1.52	3,73	1.22	2.59	1.37		1.52		1.52		1.52	2.00	1.21		1.52
	Number of vieits in last 6 months to an urgent care center		.68	2.00	.80		.68		.68		.68	,	.68	.00	1.05		.88
	Number of visits in last 6 months to a private doctor's office	2.88	2.61	5.00	2.64	1.89	2.84	1.00	2.85		2.72	1.00	2.72	.00	3.35	5.00	2.60
	Number of visits in last 6 months to a community clinic	2.00	1.63	.00	1.76	2.37	1.55		1.67		1.67		1.67	2.00	1.53		1.67
	Number of visits in last 6 months to a hospital emergency room		2.94	3.77	2.6 <b>6</b>	4,43	2.56		2.94		2.94		2.94	2.00	3.31	-	2.94
Storey	Number of visits in last 6 months to out-patient hospital clinic	.87	3.00		.67	.00	1.00	•	.67	.00	1.00	•	.67	-	.87	٠	.87
	Number of visits in last 6 months to an urgent care center Number of	.61			.61	.00	1.00	•	.61	.00	1.00		.61		.81	-	.61
	visits in last 6 months to a private doctor's office	2.06	3.04	3,04	2.06	2.01	2.56		2.30	1.18	3.02		2.30	3.00	2.17		2.30
	Number of visits in last 6 months to a community clinic	.00	•		.00	.00	٠	-	.00	.00	:		.00		.00		.00
	Number of visits in lest 6 months to a hospital emergency room	.69		-	.69	.39	1.00		.6 <del>9</del>	.39	1.00		.69	1.00	.61		.69

Table D.10 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No insurance Coverage for All of Year, by Reseon for Lacking Coverage and by County, 1997

			ean't Offer verage		en Jobs or Heve Job	Expen	Too sive/Can't	Don't N	xi Health, sed Health urance	by in	i Insurance surance mpany		g Insurance	Chanc	ed Statue	witho	ive Care ut Health urance
		Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yea	Does Apply or Not Apply or Non response	Yee	Doss Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response	Yee	Does Apply or Not Apply or Non response	Yes	Does Apply or Not Apply or Non response
Washoe	Number of	Mean	Mean	Mean	Mean	Mean	Mean	Meen	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	
Trance	visits in last 6 months to out-patient hospital clinic	7.22	.66	4.31	.85	4.11	1.00	24	1.96	3.21	1.88	8.26	.58	2.00	1.88	2.02	1.88
	Number of visits in last 6 months to an urgent care center	.13	.23	.25	.19	.11	.25	.00	.22	.00	.21	.21	.21	.27	.20	.17	.21
	Number of visits in last 6 months to a private doctor's office	3.06	2,90	2.83	2.97	2.58	3,06	1.26	2.97	2.43	2.93	3.72	2.76	3.30	2.89	4,35	2.78
	Number of visits in last 6 months to a community	.00	.49	.74	.25	.00	.56	.00	.42	.00	,41	,13	.45	.81	.35	.49	.39
	clinic Number of visits in last 6 months to a hospital emergency room	.15	.26	.18	.26	.22	.24	.25	.24	6.00	.22	.11	.26	.39	.21	.17	.25
White Pine	Number of visits in last 6 months to out-patient hospital ofinic	.00	1.52	.00	1.35	1_26	1,06		1.10	2.00	1.05		1.10	2.92	.38		1.10
	Number of visits in last 6 months to an urgent care center	.00	.00	.00	.00	.00	.00		.00	.00	.00		.00	.00	.00		.00.
	Number of visits in last 6 months to a private doctor's office	.00	.55	.52	.41	.28	.56		.46	.00	.48		.46	.00	.49	5.00	.46
	Number of visits in last 6 months to a community	.00	23	.00	23	.45	.00		.17	1.05	.00		.17	.00	.19		17
	clinio Number of visits in last 6 months to a hospital emergency room	.00	.85	.00	.87	.33	.88		.70	.00	.74		.70	1.46	.38		.70

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Carson City	Number of visits in last 6 months to out-patient hospital clinic	.02	.08	4.18	1.49	1.00	•
	Number of visits in last 6 months to an urgent care center	.15	.12	1.41	4.00	.00	•
	Number of visits in last 6 months to a private doctor's office	.73	1.58	5.37	4.31	6.88	6.00
	Number of visits in last 6 months to a community clinic	.00	.05	.00	2.53	3.00	٠
	Number of visits in last 6 months to a hospital emergency room	.00.	.15	1.08	1.00	4.28	

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		9	elf-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Churchill	Number of visits in last 6 months to out-patient hospital clinic	.82	.10	.13	.00	1.56	•
	Number of visits in last 6 months to an urgent care center	.16	.00	.14	.00	.00	•
	Number of visits in last 6 months to a private doctor's office	.95	2.32	2.81	4.41	2.48	•
	Number of visits in last 6 months to a community clinic	.09	.00	.00	.00	.00	
	Number of visits in last 6 months to a hospital emergency room	.16	.26	.41	2.46	1.22	

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	ai Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Clark	Number of visits in last 6 months to out-patient hospital clinic	.18	.63	1.37	1.27	1.00	•
	Number of visits in last 6 months to an urgent care center	1.17	.51	.70	.34	3.00	•
	Number of visits in last 6 months to a private doctor's office	2.99	2.99	2.61	5.71	14.00	
	Number of visits in last 6 months to a community clinic	.00	.21	.54	1.90	.00	-
	Number of visits in last 6 months to a hospital emergency room	.00	.24	.32	.52	.00	•

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		9	elf-report	ed Gener	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Douglas	Number of visits in last 6 months to out-patient hospital clinic	.11	.69	.95	2.89	10.00	.00
	Number of visits in last 6 months to an urgent care center	.53	.98	.87	2.60	-	.00
	Number of visits in last 6 months to a private doctor's office	.99	3.78	5.40	5.08	٠	.00
	Number of visits in last 6 months to a community clinic	.16	.20	.24	.00	-	.00
	Number of visits in last 6 months to a hospital emergency room	.60	.17	.39	.85	·	3.00

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Elko	Number of visits in last 6 months to out-patient hospital clinic	.41	.42	3.69	2.96	•	
	Number of visits in last 6 months to an urgent care center	.00	.36	1.37	.97		•
	Number of visits in last 6 months to a private doctor's office	2.18	1.13	3.09	4.12		•
	Number of visits in last 6 months to a community clinic	.84	.60	1.36	.00	3.00	·
	Number of visits in last 6 months to a hospital emergency room	.00	.07	.56	1.55		

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-reporte	ed Genera	ıl Health C	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Esmeralda	Number of visits in last 6 months to out-patient hospital clinic		10.00	.00	٠	•	.00
	Number of visits in last 6 months to an urgent care center	·	•	.00	-	-	.00
	Number of visits in last 6 months to a private doctor's office	•	10.00	1.11	•	-	.00
	Number of visits in last 6 months to a community clinic	-	-	.00	•	·	.00
	Number of visits in last 6 months to a hospital emergency room		7.00	.00			.00

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		9	Self-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Eureka	Number of visits in last 6 months to out-patient hospital clinic	•			1.00	•	•
	Number of visits in last 6 months to an urgent care center		•	-	1.00	٠	
	Number of visits in last 6 months to a private doctor's office	-	3.04	-	10.00	•	
	Number of visits in last 6 months to a community clinic	-					•
	Number of visits in last 6 months to a hospital emergency room				2.00		

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health C	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Humbolt	Number of visits in last 6 months to out-patient hospital clinic	.00	.00	.49	1.44	1.53	•
	Number of visits in last 6 months to an urgent care center	.00	.00	.71	.14	2.00	-
	Number of visits in last 6 months to a private doctor's office	1.16	.94	2.64	6.63	6.00	•
	Number of visits in last 6 months to a community clinic	.00	.00	.00	.00	3.00	•
	Number of visits in last 6 months to a hospital emergency room	.20	.10	2.54	3.56	-	

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Lander	Number of visits in last 6 months to out-patient hospital clinic	.00	1.00	.28	3.00		·
	Number of visits in last 6 months to an urgent care center	.00	•	.00	1.00	•	-
	Number of visits in last 6 months to a private doctor's office	3.00	2.08	6.05	8.00	-	•
	Number of visits in last 6 months to a community clinic	.00	3.00	1.25	2.00		•
	Number of visits in last 6 months to a hospital emergency room	.00	•	.76	1.00		•

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

			Self-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Lincoln	Number of visits in last 6 months to out-patient hospital clinic			.00	•	·	
	Number of visits in last 6 months to an urgent care center			.00			•
	Number of visits in last 6 months to a private doctor's office	·	-	2.23			•
	Number of visits in last 6 months to a community clinic	1.00		2.51			
	Number of visits in last 6 months to a hospital emergency room	·		.27		·	٠

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Lyon	Number of visits in last 6 months to out-patient hospital clinic	.39	.36	.82	2.23	3.80	.00
	Number of visits in last 6 months to an urgent care center	.69	.27	.18	2.35	2.00	.00
	Number of visits in last 6 months to a private doctor's office	.81	1.88	2.46	3.76	7.60	12.38
	Number of visits in last 6 months to a community clinic	.76	.30	.53	.00	2.85	.00
	Number of visits in last 6 months to a hospital emergency room	.00	.37	.26	.67	1.00	2.83

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-reporte	ed Genera	al Health C	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Mineral	Number of visits in last 6 months to out-patient hospital clinic	.00	1.00	3.00	-	.00	·
	Number of visits in last 6 months to an urgent care center	.00	.00	.00		3.00	•
	Number of visits in last 6 months to a private doctor's office	.00	1.00	1.58	11.99	10.00	·
	Number of visits in last 6 months to a community clinic	.00	.00	.00	·		2.00
	Number of visits in last 6 months to a hospital emergency room	.00	.00	1.00	1.47	2.00	

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health C	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
İ		Mean	Mean	Mean	Mean	Mean	Mean
Nye	Number of visits in last 6 months to out-patient hospital clinic	.38	1.57	.48	2.10	2.21	•
	Number of visits in last 6 months to an urgent care center	.00	.11	.07	.51	1.00	•
	Number of visits in last 6 months to a private doctor's office	2.75	1.53	1.48	6.87	3.82	6.00
	Number of visits in last 6 months to a community clinic	.00	.60	.66	.41	2.49	
	Number of visits in last 6 months to a hospital emergency room	.00	.42	.12	.62	1.25	•

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		9	Self-report	ed Gener	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Pershing	Number of visits in last 6 months to out-patient hospital clinic	2.00	3.73	.58	2.00		
	Number of visits in last 6 months to an urgent care center	.00	2.00	.95	•		
	Number of visits in last 6 months to a private doctor's office	.00	3.10	3.89	2.82	·	
	Number of visits in last 6 months to a community clinic	2.45	1.27	.52		-	-
	Number of visits in last 6 months to a hospital emergency room	2.00	3.77	3.05	2.00		

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-report	ed Genera	al Health C	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Storey	Number of visits in last 6 months to out-patient hospital clinic	1.00	.61	·	•	3.00	·
	Number of visits in last 6 months to an urgent care center	·	.61		•	•	•
	Number of visits in last 6 months to a private doctor's office	1.00	2.29	3.00		2.00	
	Number of visits in last 6 months to a community clinic		.00	•	٠	•	
	Number of visits in last 6 months to a hospital emergency room		.61	1.00		·	

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

	· · · · · · · · · · · · · · · · · · ·	9	Self-report	ed Gener	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
Washoe	Number of visits in last 6 months to out-patient hospital clinic	4.33	.88	.91	1.82	.00	.00
	Number of visits in last 6 months to an urgent care center	.12	.12	.37	.96	.00	.00
	Number of visits in last 6 months to a private doctor's office	1.73	2.67	3.67	5.29	.00	12.00
	Number of visits in last 6 months to a community clinic	.22	.79	.13	.18	.00	.00
	Number of visits in last 6 months to a hospital emergency room	.12	.20	.34	.74	.00	.00

Table D.11 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for All of Year, by Reported Health Status and County, 1997

		S	elf-reporte	ed Genera	al Health (	Quallity	
		Excellent	Very Good	Good	Fair	Poor	Not Sure
		Mean	Mean	Mean	Mean	Mean	Mean
White Pine	Number of visits in last 6 months to out-patient hospital clinic	1.00	.00	1.51	.00	•	•
	Number of visits in last 6 months to an urgent care center	.00	.00	.00	.00	•	•
	Number of visits in last 6 months to a private doctor's office	.04	.46	.68	.00	-	•
	Number of visits in last 6 months to a community clinic	.00.	.00	.00	1.22	•	•
	Number of visits in last 6 months to a hospital emergency room	.00	.00	1.14	.00		

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			(	Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Carson City	Number of visits in last 6 months to out-patient hospital clinic	.12	.39	.40	1.25	1.00	
		Number of visits in last 6 months to an urgent care center	.27	.41	.31	.88	.00	
		Number of visits in last 6 months to a private doctor's office	.88	5.48	1.11	3.97	6.00	
		Number of visits in last 6 months to a community clinic	.29	.74	.42	1.45	.00	
		Number of visits in last 6 months to a hospital emergency room	.27	.55	.77	1.16	1.00	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			5	Self-report	ed Gener	al Health (	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
		·	Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Churchill	Number of visits in last 6 months to out-patient hospital clinic	.15	1.35	1.04	.58	6.07	6.43
		Number of visits in last 6 months to an urgent care center	.12	.41	.03	1.20	.00	•
		Number of visits in last 6 months to a private doctor's office	.30	2.38	2.97	1.94	2.49	2.27
		Number of visits in last 6 months to a community clinic	.00	.86	.72	.00	.00	1.00
		Number of visits in last 6 months to a hospital emergency room	.45	3.08	.41	1.38	.24	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Clark	Number of visits in last 6 months to out-patient hospital clinic	.56	.99	.61	1.09	.00	.00
		Number of visits in last 6 months to an urgent care center	.31	.78	.39	1.05	1.00	.00
		Number of visits in last 6 months to a private doctor's office	2.72	2.26	1.71	4.92	1.00	2.47
		Number of visits in last 6 months to a community clinic	.32	.25	.19	.09	.62	.00
		Number of visits in last 6 months to a hospital emergency room	.03	.31	1.86	.91	8.45	.00

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			5	elf-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Douglas	Number of visits in last 6 months to out-patient hospital clinic	2.82	1.00	.64	3.52	2.06	•
		Number of visits in last 6 months to an urgent care center	.19	.20	.79	<b>1</b> .18	2.52	
		Number of visits in last 6 months to a private doctor's office	1.31	.82	1.72	3.13	1.00	•
		Number of visits in last 6 months to a community clinic	.57	1.16	.73	1.00	.00	
		Number of visits in last 6 months to a hospital emergency room	.57	.18	.14	.73	.92	•

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			Self-reported General Health Quallity						
			Excellent	Very Good	Good	Fair	Poor	Not Sure	
			Mean	Mean	Mean	Mean	Mean	Mean	
County Respondent Lives in	Elko	Number of visits in last 6 months to out-patient hospital clinic	1.45	.42	.70	.58	.00	7.00	
		Number of visits in last 6 months to an urgent care center	.00	.00	.00	1.44	1.00	•	
		Number of visits in last 6 months to a private doctor's office	.71	1.67	.93	1.18	1.00	1.00	
		Number of visits in last 6 months to a community clinic	.33	.55	.87	3.54	.00		
		Number of visits in last 6 months to a hospital emergency room	.45	.20	.00	.95	.00	-	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			S	elf-report	ed Gener	al Health (	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Esmeralda	Number of visits in last 6 months to out-patient hospital clinic	1.00	.00	2.75	1.00	·	
		Number of visits in last 6 months to an urgent care center		.00	.00	•	•	
		Number of visits in last 6 months to a private doctor's office		.00	.38	.00	6.00	
		Number of visits in last 6 months to a community clinic	·	.00	.00			,
		Number of visits in last 6 months to a hospital emergency room		.00	.00	1.00		-

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
	-		Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Eureka	Number of visits in last 6 months to out-patient hospital clinic	.00	.00		•		.00
		Number of visits in last 6 months to an urgent care center	.00	.00		•	•	.00
		Number of visits in last 6 months to a private doctor's office	.00	.00				.00
		Number of visits in last 6 months to a community clinic	.00	.00				.00
		Number of visits in last 6 months to a hospital emergency room	.00	.00				.22

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

***				Self-report	ed Gener	al Health (	Quallity	
				Very				Not
			Excellent	Good	Good	Fair	Poor	Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Humbolt	Number of visits in last 6 months to out-patient hospital clinic	.00	.03	.50	1.01	2.00	
		Number of visits in last 6 months to an urgent care center	1.63	2.64	.00	8.82	2.00	
		Number of visits in last 6 months to a private doctor's office	3.13	2.10	1.27	1.88	4.91	•
		Number of visits in last 6 months to a community clinic	.45	.61	.05	.74	-	
		Number of visits in last 6 months to a hospital emergency room	.51	.16	.37	.80	2.00	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ted Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lander	Number of visits in last 6 months to out-patient hospital clinic	.00	.80	.17		3.00	3.00
		Number of visits in last 6 months to an urgent care center	.00	.00	.51	-	2.00	
		Number of visits in last 6 months to a private doctor's office	1.00	.57	1.00	5.09	1.00	,
		Number of visits in last 6 months to a community clinic	.00	1.26	.77	2.00	•	
		Number of visits in last 6 months to a hospital emergency room	.00	.94	.51	3.83	1.00	1.00

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lincoln	Number of visits in last 6 months to out-patient hospital clinic	.00	.00	.00	•	3.46	
		Number of visits in last 6 months to an urgent care center	.00	.00	.00	•	1.73	
		Number of visits in last 6 months to a private doctor's office	.12	.07	.00	2.00	3.46	1.97
		Number of visits in last 6 months to a community clinic	.00	.73	.27	6.00	5.19	2.00
		Number of visits in last 6 months to a hospital emergency room	.33	.26	.00	1.00	1.73	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			5	Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lyon	Number of visits in last 6 months to out-patient hospital clinic	.26	.38	.27	1.03	3.14	
		Number of visits in last 6 months to an urgent care center	.57	.24	.34	1.43	.00	
		Number of visits in last 6 months to a private doctor's office	1.26	3.17	2.25	3.12	2.37	
		Number of visits in last 6 months to a community clinic	.63	.48	.80	.23	.00	
		Number of visits in last 6 months to a hospital emergency room	.13	.06	.30	.20	1.11	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			S	elf-report	ed Genera	al Health (	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Mineral	Number of visits in last 6 months to out-patient hospital clinic	.00	.00	.27	.22	3.00	
		Number of visits in last 6 months to an urgent care center	.00	.00	.00	.00	٠	
		Number of visits in last 6 months to a private doctor's office	3.33	.39	.80	2.40	20.00	
		Number of visits in last 6 months to a community clinic	.00	.00	.00	.00	٠	
		Number of visits in last 6 months to a hospital emergency room	.00	.00	.00	.00	•	

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
:			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Nye	Number of visits in last 6 months to out-patient hospital clinic	.00	1.27	.44	1.94	1.80	.00
		Number of visits in last 6 months to an urgent care center	.22	.20	.51	.28	3.05	.00
		Number of visits in last 6 months to a private doctor's office	.49	2.02	1.53	1.62	3.62	.42
		Number of visits in last 6 months to a community clinic	.57	.61	1.40	1.60	1.00	.75
		Number of visits in last 6 months to a hospital emergency room	.14	.54	.34	.36	1.87	.00

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Pershing	Number of visits in last 6 months to out-patient hospital clinic		1.00	2.31		8.00	.00
		Number of visits in last 6 months to an urgent care center		6.00	.00		1.00	.00
		Number of visits in last 6 months to a private doctor's office		1.00	1.27	3.00		.00
		Number of visits in last 6 months to a community clinic		.00	1.55			.00
		Number of visits in last 6 months to a hospital emergency room		.37	.54			.00

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

			5	elf-report	ed Gener	ai Health (	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Storey	Number of visits in last 6 months to out-patient hospital clinic	•	•	.00			•
		Number of visits in last 6 months to an urgent care center		2.50	.00			
		Number of visits in last 6 months to a private doctor's office		2.48	3.29	5.00	·	
		Number of visits in last 6 months to a community clinic		-	.00			
		Number of visits in last 6 months to a hospital emergency room	1.00		.00	1.00		

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

		<u>, , , , , , , , , , , , , , , , , , , </u>		Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Washoe	Number of visits in last 6 months to out-patient hospital clinic	.35	.63	1.09	2.89	.75	1.49
		Number of visits in last 6 months to an urgent care center	.23	.23	.77	.32	.00	.00
		Number of visits in last 6 months to a private doctor's office	1.48	1.53	1.97	3.92	8.19	4.96
		Number of visits in last 6 months to a community clinic	.48	.85	2.11	.83	1.72	1.00
		Number of visits in last 6 months to a hospital emergency room	.22	.24	.82	.43	.95	1.49

Table D.12 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans with No Insurance Coverage for Part of Year, by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not Sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	White Pine	Number of visits in last 6 months to out-patient hospital clinic	.00	1.37	.33	.00	2.00	
		Number of visits in last 6 months to an urgent care center	.00	.00	.00	1.75	.00	.00
		Number of visits in last 6 months to a private doctor's office	2.20	2.62	.83	.54	6.00	.00
		Number of visits in last 6 months to a community clinic	.00	1.64	.72	.00	.00	2.00
		Number of visits in last 6 months to a hospital emergency room	.61	.15	.00	.00	.00	.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			S	elf-report	ed Genera	al Health (	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Carson City	Number of visits in last 6 months to out-patient hospital clinic	.51	.81	1.38	2.22	3.31	2.95
		Number of visits in last 6 months to an urgent care center	.19	.33	.39	.59	.81	.54
		Number of visits in last 6 months to a private doctor's office	1.78	3.29	3.25	5.54	6.68	3.54
		Number of visits in last 6 months to a community clinic	.10	.48	.22	.45	.61	.00.
		Number of visits in last 6 months to a hospital emergency room	.38	.50	.48	.74	1.69	.46

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Evenilent	Very	Cood	Fair.	Deer	Not
İ			Excellent Mean	Good Mean	Good Mean	Fair Mean	Poor Mean	sure Mean
County Respondent Lives in	Churchill	Number of visits in last 6 months to out-patient hospital clinic	.56	.71	1.56	3.87	4.78	3.65
		Number of visits in last 6 months to an urgent care center	.12	.16	.42	.37	1.37	1.55
		Number of visits in last 6 months to a private doctor's office	1.83	2.87	3.54	5.51	6.87	5.06
		Number of visits in last 6 months to a community clinic	.14	.48	.34	.19	.00	1.00
		Number of visits in last 6 months to a hospital emergency room	.46	.67	.94	1.11	1.64	1.47

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quality	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Clark	Number of visits in last 6 months to out-patient hospital clinic	.70	.90	1.20	2.19	2.76	2.04
		Number of visits in last 6 months to an urgent care center	.65	.82	.80	.96	.96	.00
		Number of visits in last 6 months to a private doctor's office	2.60	3.19	3.57	4.51	7.49	3.28
		Number of visits in last 6 months to a community clinic	.13	.32	.30	.33	.35	.00
		Number of visits in last 6 months to a hospital emergency room	.25	.32	.54	.61	1.27	.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			S	elf-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Douglas	Number of visits in last 6 months to out-patient hospital clinic	.50	.83	1.32	2.60	4.68	12.73
		Number of visits in last 6 months to an urgent care center	.84	.93	1.06	1.01	1.77	.42
		Number of visits in last 6 months to a private doctor's office	1.87	2.53	3.53	4.74	5.88	3.37
		Number of visits in last 6 months to a community clinic	.19	.33	.41	.34	1.16	.00
		Number of visits in last 6 months to a hospital emergency room	.58	.30	.64	.86	.99	1.61

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

,			S	elf-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Eiko	Number of visits in last 6 months to out-patient hospital clinic	.84	.72	1.48	1.92	7.06	4.27
		Number of visits in last 6 months to an urgent care center	.17	.24	.58	1.09	2.65	.00
		Number of visits in last 6 months to a private doctor's office	1.40	2.14	2.74	3.38	7.07	1.99
		Number of visits in last 6 months to a community clinic	.92	.72	1.45	1.60	1.94	3.50
		Number of visits in last 6 months to a hospital emergency room	.53	.29	.79	1.01	1.63	.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

		· · · · · · · · · · · · · · · · · · ·		Self-repor	ted Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Esmeralda	Number of visits in last 6 months to out-patient hospital clinic	.29	3.48	2.12	3.39	5.00	.00
		Number of visits in last 6 months to an urgent care center	.00	.00	.15		.00	.00
		Number of visits in last 6 months to a private doctor's office	4.32	3.01	2.10	4.32	.00	.00
		Number of visits in last 6 months to a community clinic	.42	.00	.14		.00	.00
		Number of visits in last 6 months to a hospital emergency room	.83	2.41	.06	1.00	.00	.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

<u> </u>			S	elf-report	ed Genera	al Health (	Quallity	
				Very				Not
			Excellent	Good	Good	Fair	Poor	sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Eureka	Number of visits in last 6 months to out-patient hospital clinic	.62	.84	.74	2.00	٠	.00
		Number of visits in last 6 months to an urgent care center	.00	.38	.00	.00		.00
		Number of visits in last 6 months to a private doctor's office	.58	1.92	1.68	2.96		.00
		Number of visits in last 6 months to a community clinic	.40	1.85	1.44	1.00		3.84
		Number of visits in last 6 months to a hospital emergency room	.04	.05	.26	.31		.32

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			S	elf-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Humbolt	Number of visits in last 6 months to out-patient hospital clinic	.59	.39	.56	1.29	3.14	1.00
·		Number of visits in last 6 months to an urgent care center	.19	.38	.16	1.69	1.85	,
		Number of visits in last 6 months to a private doctor's office	1.79	2.36	3.09	4.89	9.00	5.39
		Number of visits in last 6 months to a community clinic	.22	.18	.26	1.09	.68	
		Number of visits in last 6 months to a hospital emergency room	.19	.32	.76	1.14	2.01	1.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

				Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lander	Number of visits in last 6 months to out-patient hospital clinic	.61	.68	1.13	3.14	7.90	3.00
		Number of visits in last 6 months to an urgent care center Number of	.08	.07	.28	.76	.65	
		visits in last 6 months to a private doctor's office	1.72	2.20	2.92	5.50	4.06	4.00
		Number of visits in last 6 months to a community clinic	.97	1.66	1.48	4.88	3.43	-
		Number of visits in last 6 months to a hospital emergency room	.21	.48	.46	.92	2.36	1.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

		· · · · · · · · · · · · · · · · · · ·		Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lincoln	Number of visits in last 6 months to out-patient hospital clinic	.00	.87	1.69	3.28	4.66	
		Number of visits in last 6 months to an urgent care center	.17	.03	.15	.29	1.88	•
		Number of visits in last 6 months to a private doctor's office	1.37	1.76	2.78	4.34	7.29	1.97
		Number of visits in last 6 months to a community clinic	.36	2.21	1.05	2.38	4.48	2.00
		Number of visits in last 6 months to a hospital emergency room	1.35	.23	.15	.68	1.84	•

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			5	Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Lyon	Number of visits in last 6 months to out-patient hospital clinic	.33	.53	1.65	2.74	3.55	3.13
		Number of visits in last 6 months to an urgent care center	.50	.64	.70	1.86	1.41	.00
		Number of visits in last 6 months to a private doctor's office	1.57	2.38	3.53	5.08	5.22	6.84
		Number of visits in last 6 months to a community clinic	.47	.61	.73	.84	2.16	.00
		Number of visits in last 6 months to a hospital emergency room	.68	.18	.63	1.19	1.77	2.39

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

		·····		Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Mineral	Number of visits in last 6 months to out-patient hospital clinic	.31	.90	1.53	2.26	3.63	
		Number of visits in last 6 months to an urgent care center	.10	.07	.17	.12	4.38	·
		Number of visits in last 6 months to a private doctor's office	1.26	1.96	3.48	6.94	8.42	
		Number of visits in last 6 months to a community clinic	.04	.23	.23	.72	.00	2.00
		Number of visits in last 6 months to a hospital emergency room	.08	.25	.72	1.47	.23	

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			5	elf-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Nye	Number of visits in last 6 months to out-patient hospital clinic	1.43	1.02	1.26	2.85	4.26	1.68
		Number of visits in last 6 months to an urgent care center	.13	.53	.73	.72	.99	.18
		Number of visits in last 6 months to a private doctor's office	1.34	2.25	2.93	4.66	6.80	2.52
		Number of visits in last 6 months to a community clinic	.38	.80	1.34	1.54	2.07	.43
		Number of visits in last 6 months to a hospital emergency room	.17	.35	.53	.46	1.44	.09

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

		<del></del>		Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Pershing	Number of visits in last 6 months to out-patient hospital clinic	.64	.98	1.10	2.48	7.01	.00
		Number of visits in last 6 months to an urgent care center	.00	.40	.24	.69	1.43	.00
		Number of visits in last 6 months to a private doctor's office	3.07	2.83	2.70	3.32	7.20	.00
		Number of visits in last 6 months to a community clinic	1.01	1.24	.57	.47	2.36	.00
		Number of visits in last 6 months to a hospital emergency room	.31	1.30	.86	.62	2.78	.00

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			9	Self-report	ted Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Storey	Number of visits in last 6 months to out-patient hospital clinic	1.67	.28	1.99	5.40	2.67	
		Number of visits in last 6 months to an urgent care center	2.15	.84	1.19	1.11	1.00	٠
		Number of visits in last 6 months to a private doctor's office	2.12	3.05	3.45	10.54	5.00	•
		Number of visits in last 6 months to a community clinic	.00	.00	.00	.00		•
		Number of visits in last 6 months to a hospital emergency room	.62	.20	.37	.48	1.00	•

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

	<del></del>			Self-report	ed Gener	al Health	Quallity	
			Excellent	Very Good	Good	Fair	Poor	Not sure
			Mean	Mean	Mean	Mean	Mean	Mean
County Respondent Lives in	Washoe	Number of visits in last 6 months to out-patient hospital clinic	.53	.57	1.09	1.92	3.44	.96
		Number of visits in last 6 months to an urgent care center	.31	.51	.54	.49	.90	.32
		Number of visits in last 6 months to a private doctor's office	2.02	2.66	3.65	5.46	8.91	6.45
		Number of visits in last 6 months to a community clinic	.12	.19	.28	.39	.40	.21
		Number of visits in last 6 months to a hospital emergency room	.21	.19	.44	1.06	2.97	.78

Table D.13 Average Rate of Utilization of Health Care Facility in Visits per Year for Adult Nevadans by Reported Health Status and County, 1997

			Self-reported General Health Quallity							
			Excellent	Very Good	Good	Fair	Poor	Not sure		
			Mean	Mean	Mean	Mean	Mean	Mean		
County Respondent Lives in	White Pine	Number of visits in last 6 months to out-patient hospital clinic	.92	1.21	1.19	2.54	9.10	2.00		
		Number of visits in last 6 months to an urgent care center	.30	.08	.15	.44	.63	.00		
		Number of visits in last 6 months to a private doctor's office	1.38	1.97	2.49	3.31	8.06	.00		
		Number of visits in last 6 months to a community clinic	.96	1.00	.85	1.07	3.31	2.00		
		Number of visits in last 6 months to a hospital emergency room	.26	.34	.60	.39	1.33	.00		

# **APPENDIX E: MAIL AND TELEPHONE QUESTIONNAIRE SAMPLES**



#### Nevada Legislature

Health Care Survey: 1998

Nevadans have become increasingly concerned about gaps in health-care insurance coverage. This survey seeks your opinions about your current health-insurance coverage status and your overall health. The survey results will be presented to state policymakers.

Your opinion is important. Your household is one of a small number we are asking for opinions. Since the households to be sampled were randomly selected, it is important that each question be completed and the survey returned.

Please take a few minutes to complete this questionnaire. Most questions may be answered by filling in the bubble.

#### **EXAMPLE:** •

After completing the booklet, simply drop it in the mail. The return address and necessary postage are on the back cover of this booklet. Again, thanks for sharing your opinions.

#### 1. Are all members of your household currently covered with health insurance or provided with health care at no cost? O No O Yes 1a. How much money per Has any member in your household does without health insurance been offered household spend for health-care insurance by their employer during health-care insurance? the past year? O \$1 - \$50 O Yes O No O \$51 - \$100 O \$101 - \$150 1b. How much would you be willing to pay per O \$151 - \$200 month for basic health-care insurance for your entire household? O \$201 - \$250 O More than \$250 O None O \$151 - \$200 O \$201 - \$250 O None, paid by O \$1 - \$50 O \$51 - \$100 O More than \$250 O Employer O \$101 - \$150 Medicare O Medicaid 1c. If there are children in your household who O Indian Health Service are not covered by health insurance, how much would you be willing to pay per month for 1b. Does it cover: basic health-care insurance for the children? IF NO CHILDREN GO TO QUESTION 2 All of the expenses O Most of the expenses O \$151 - \$200 O None O \$201 - \$250 O \$1 - \$50 O Some of the expenses O \$51 - \$100 O More than \$250 O Not sure O \$101 - \$150 1c. Co-payment paid per doctor visit (Round to the nearest dollar)

A. HOUSEHOLD HEALTH-INSURANCE COVERAGE



Vounte	H/Adult	1 Adult 2	Adult 3	Adult 4	Adult 5				
Age:									
Gender: Male Female	8	0	00	00	00				
Status of Health-Insurance Coverage: (Fill in all that apply for each adult)									
Covered continuously throughout the year	0	0	O	0	0				
(If yes, go to page 3) Covered continuously during past 3 months	0	0	0	0	0				
Covered continuously during past 6 months		0	0	0	0				
Covered continuously during past 9 months	0	0	0	0	0				
Covered on and off during past year	0	0		0	0				
Not covered at all during past year	0	0	0	0	0				
Reason Not Covered by He (Fill in all that apply for each	aith insu adult)	urançe:							
Job doesn't offer coverage	0	0	0	0	0				
In between jobs or don't have job		0	0	0	0				
Too expensive/Can't afford		0	0	0	0				
In good health, don't need health insurance	0	0	0	0	0				
Refused insurance by insurance company	0	0		0	0				
Changing insurance plans	0	0		0	0				
Changed status (dependent to independent		0		0	0				
Receive care without health insurance	0	Ö	0	0	0				

	Yourself/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5					
Health Insurance or Health Care Provided by: (Fill in only ONE bubble for each adult)										
Work	[0]	0	[0]	0	O					
Union	0	Ó	0	0	0					
Another household member's work or i	union O	0		0	0					
Medicare	0	0	0	0						
Medicaid	lol	0	0	0	0					
CHAMPUS, CHAM	IPVA O	0	0	0						
Indian Health Servi	1 . 1	0	0	0	0					
County assistance	0	0	0	0						
Bought directly	0	0	0	0	0					
For visits to a doctor's office when sick, health-care insurance covers:										
All of the expenses	• [ <u>o</u> ]	0	ſŐï	0	[0]					
Most of the expens		ō	0	Ö	0					
Some of the exper	1 - 1	Õ	0	Ö	0					
None of the expen	ses O	ō	lol	0	0					
Not sure	0	0	0	0	0					
For hospital bills,	realth-care insuran	ce covers:								
All of the expenses	s 0	0	0	О	0					
Most of the expens	ses O	0	0	0	0					
Some of the exper	ises O	0	0	0	0					
None of the expen	505 O	0		0						
Not sure	0	0	0	0	0					
For checkups or o	ther preventive sen	vices wher	not sick, he	alth-care						
insurance covers:	_				r = 3					
All of the expense	s O	O		0	0					
Most of the expen	ses O	0		0	0					
Some of the expe	nses O	0	0	0	0					
None of the exper	ises O	0	0	0	0					
Not sure	0	0	(Q)	0	[0]					
Draft										
	FOR OFFICIAL USE ONLY									

	Yourself/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5					
Health-insurance policy covers dental care?										
No Yes ↓	00	0	0	0	00	E				
Covers exams only? (Fill in bubble if yes)		0	0	0	0					
Covers exams and treatment? (Fill in bubble if yes)	0	0	0	0	0					
C HEALTH CARE OF ADULTS										
	Yourself/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5					
(If yes, fill in bubble for	each aduit)									
Physical activities limited by health	0	0	0	0	0					
Overnight patient in hospital during past 12 months	0	0	0	0	0					
Number of visits made	n past 6 months to:									
Out-patient hospital clin	ic									
Urgent care center										
Private doctor's office										
Community clinic										
Hospital emergency room										
	DO NOT V	VRITE BELG	OW THIS LI	INE	Page 4					

Has been told by doctor at so conditions: (Fill in all that app		ng the followi	Adult 3	Adult 4	Adult 5
Hypertension (somethimes called high blood pressure)	0	0	0	0	0
Heart disease (like angina or heart failure)	0	0	0	0	0
Diabetes (high blood sugar)		0		0	0
Cancer (except skin cancer)		0		0	0
Migraine (headache)	0	0	0	0	0
Conditions currently have;	Yourself/Adult	1 Adult 2	Adult 3	Adult 4	Adult 5
(Fill in all that apply for each		_		_	
Chronic allergies or sinus tro	ubles O	0		0	0
Seasonal allergies, such as hay fever		0	0	0	0
Arthritis or any kind of rheum	natism 🔘	0		0	0
Sciatica or chronic back prob	olems O	0		0	0
Trouble seeing with one or bo eyes, even when wearing glasses, or blindness	orth O	0	0	0	0
Chronic lung disease (like chronic bronchitts, asthma, o emphysema)	r 0	0	0	0	0
Dermatitis or other chronic skin conditions	0	0	0	0	0
Depression	0	0	0	0	0
Ulcers in the stomach or duodenum, or heartburn	0	0	0	0	0
Deafness or other trouble hearing with one or both ears		0		0	0
Hemorrhoids	0	0		0	0
Limitation in the use of an arm or leg (missing, paralyzed, or weakness)		0	0	0	0
Pregnancy					
Currently pregnant and no		0		0	0
Currently pregnant and under care of doctor	0	0	0	0	0
		Page 5			

	Yourself/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5					
<u>During the past 12 months, most frequent reason went to a doctor?</u> (Fill in only ONE bubble for each adult)										
Hypertension (sometime called high blood pressu		0	0	0	0	Draf				
Heart disease	0	0	0	0	0					
Diabetes	0	0	0	0	0					
Cancer		0	0	0	0					
Common cold	0	0	0	0						
Allergies/Sinus troubles		0	0	0						
Chronic lung disease (like Asthma)	0	0	0	0	0					
Arthritis/Rheumatism	0	0	0	0	0					
Heart disease	00	0	0	0						
Back problems		0		0	00					
Diabetes		o o	0	_	1 - 1					
Flu		Õ	0	0						
Other	اكا	0		0						
Number visits to dentist in past 12 months for:										
Examination						]				
Examination  Treatment										
	are during past 12		any reason	<u>.</u>						
Treatment Unable to get health co	are during past 12		any reason	) <u>.</u>						
Treatment Unable to get health co		months fo	L	_	000	]				
Treatment Unable to get health co	00	months fo	0	0	00	]				
Treatment Unable to get health co	t apply)	months fo	0	0	000	]				
Treetment <u>Unable to get health ca</u> No  Yes  ↓ (Fill in all that	t apply)	months fo	00	0	0000	]				
Treatment  Unable to get health ca  No  Yes  ↓ (Fill in all that  Could not get an appo	t apply)	months fo	000	0	1 - 1	]				
Treatment  Unable to get health ca  No  Yes  ↓ (Fill in all that  Could not get an appo  Did not know a good or clinic to go to  Could not get off work	t apply)	months fo	0 0 0	0 0	0					
Treatment  Unable to get health ca  No  Yes  ↓ (Fill in all that  Could not get an appo  Did not know a good or clinic to go to	t apply) intreent O O O O O O	months fo	0000	0 0 0	0					
Treatment  Unable to get health as  No  Yes  ↓ (Fill in all that  Could not get an appo  Did not know a good of or clinic to go to  Could not get off work  No transportation  Not covered by health	t apply) intreent O O O O O	months fo	0 0 0 0 0	0 0 0 0	0 0 0					
Treatment  Unable to get health as  No  Yes  ↓ (Fill in all that  Could not get an appo  Did not know a good or clinic to go to  Could not get off work  No transportation  Not covered by health care insurence	t apply) intrnent doctor  O O O O O O O O O O O O O O O O O O	months fo	0 0 0 0 0	0 0 0 0 0	0 0 0					

			Yourself/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5			
<u>In</u>	general, quality of	health:								
	Excellent Very good Good Fair Poor Not sure		00000	00000	000000	00000	000000			
	D. MEALTH-INSURANCE COVERAGE OF CHILDREN (If no children in household, go to page 12, Section F)									
tha	Please complete the following for each child through age 18 in your household. If more than six children, please fill in hubble and complete information for the six youngest children in the household.									
Ag	Child 1 Child 2 Child 3 Child 4 Child 5 Child  Age:									
Ge	nder:	<b>,</b>	(Carring			p	1			
	Male Female		0 0	0	0	0	0			
	Status of Health-	nsurano	e Coverage: (Fil	l in all that a	pply for ea	ch child)				
	Covered continue throughout the ye (If yes, go to pe	er	0 0	0	0	0	0			
	Covered continuo during past 3 mos	- 1	0 0	0	0	0	0			
	Covered continuo during past 6 mo		0 0	0	0	0	0			
	Covered continue during past 9 mo		0 0	0	0	0	0			
	Covered on and during past year	<del>lk</del>	0 0	0	0	0	0			
Draft -	Not covered at all during past year	İ	0 0	0	0	0	0			
	(If uninsured fo	or past	12 months, go to	page 9, Se	ection E)					
			Page 7							

Page 6

		Obita	OLII A	0.244	0534.5	Child 6			
	hild 1	Child 2	Child 3	Child 4	Child 5	Child 6			
Health Insurance Provided by: (Fill in only ONE bubble per child)									
An adult's work An adult's union Medicare Medicaid CHAMPUS, CHAMPVA Indian Health Service County assistance Bought directly by an adult	00000000	0 0 0 0 0 0 0	00000000	0000000	00000000	000000000000000000000000000000000000000			
For visits to a doctor's office	when	sick, healtl	n-care insu	rance cove	ns:				
All of the expenses Most of the expenses Some of the expenses None of the expenses Not sure	00000	0 0 0 0	0000	0 0 0 0	00000	0 0 0 0			
For hospital bills, health-car	o insun	ance cover	<u>8</u> :						
All of the expenses Most of the expenses Some of the expenses None of the expenses Not sure	00000	0 0 0 0	0000	0 0 0 0	00000	0 0 0 0			
For checkups or other preve	ntive s	ervices wh	en not sick	, health-car	re insurano	e covers:			
All of the expenses Most of the expenses Some of the expenses None of the expenses Not sure	00000	0 0 0 0	0000	0 0 0 0	00000	0 0 0 0			

E CHILDREN H	EALTH CA	RE				
	Child 1	Child 2	Child 3	Child 4	Child 5	Child 6
Overnight patient in hospital during past 12 months	0	0	0	0	0	0
Number of visits made i	n past 6 m	onths to:				
Out-patient hospital clinic						
Urgent care center						
Private doctor's office						
Community clinic						
Hospital emergency room						
During the past 12 mon (Fill in only ONE bubble	ths, most	frequent res	son for see	ing a doctor	Ξ.	
Ear infection	0	0	0	0	0	0
Sore throat	0	0		Ö	0	Ö
Stomach ache	l o l	ō		0		0
Diarrhea		0		0		0
Allergies		0	0	0	0	O
Common cold	0	0	0	0	0	0
Asthma	0	0	0	0	0	0
Urinary tract infection	0	0	0	0	0	0
Checkup or sports physical	0	0	0	0	101	0
			* 1 1	ب سائد روال د		
Has been told b	y doctor at	some time	or naving or	He TOHOWING	conditions.	
Heart disease		0		0	0	0
Diabetes	0	0	0	0	0	0
		EOR OF	FICIAL USE	ONLY		Page 9
		FOR OF	, MICE OOL			

ç	hild 1	Child 2	Child 3	Child 4	Child 5	Child 6	
Has any of the following condi	tions:	(Fill in ell t	het appl	y for each	child)		<b>%</b>
Chronic allergies or sinus troubles	0	0	0	0	0	0	Drag
Seasonal allergies, such as hay fever	0	0	0	0	0	0	
Asthma	0	0		0		0	
Chronic urinary tract infection		0	0	0		0	
Trouble seeing with one or both eyes, even when wearing glasses, or blindness	0	0	0	0	0	0	
Deafness or other trouble hearing with one or both ears	0	0	0	0	0	0	
Limitation in the use of an arm or leg (missing, paralyzed, or weaknese)	0	0	0	0	0	0	
Developmental disability	0	0	0	0	0	0	
Attention Deficit Disorder (ADD)	0	0	0	0	0	0	
Unable to get health care durin	d bas	t 12 months	s for any	reason:			
No	0	0	0	0	0	0	
Yes	0	0	0	0		Ü	
(Fill in all that apply)	-	1					
Could not get an appointment	0	0	0	0	0	0	
Did not know a good doctor or clinic to go to	0	0	0	0	0	0	
Could not get off work	0	0	0	0	0	0	
No transportation	0	0	0	0		0	
Not covered by health care insurance	0	0	0	0	0	0	
Too nervous or afraid	0	0	0	0	0	0	
Cost too much	C	0	0		0	0	
	E	Page 1	0				

	Child 1	Child 2	Child 3	Child 4	Child 5	Child 6				
Number visits to dentist	in past 12	months for	r.							
Examination										
Treatment										
In general, quality of health:										
Excellent Very good Good Fair Poor Not sure	00000	00000	00000	000000	000000	00000				
Currently pregnant and not under care of doctor		0	0	0	0	0				
Currently pregnant and under care of doctor	0	0		0		0				
Had severe dental pain and did not receive treatment within the past 12 months	0	0	0	0	0	0				
Child has been immun	ized?									
Yes No ≟	0	0	00	0	0	0				
If not, why? (Fill in all	that apply	for each chi	ild)							
Cost Religious belief Other	000	0	0 0 0	0	0 0	0				
Health-insurance polic	y covers ir	mmunizatio	<u>16</u> ?		F1					
Yes No	0	0	00	0	0	0				
		FOR	OFFICIAL U	SE ONLY	See an arrange of selection	Page 11				

	Child 1	Child 2	Child 3	Child 4	Child 5	Child 6			
Health-Insurance policy covers dental care?									
No Yes  All of the expenses Most of the expense Some of the expense None of the expense Not sure	es O O	00 00 000	00 00 000	00 00000	00 00 000	0000000			
F. BACKGROUND OF RESPONDENTS  Yourself/Adult 1 Adult 2 Adult 3 Adult 4 Adult 5									
T	_	ourself/Adu		-	2 20011-1	COUNT &			
Type of Employmen	g (Fallanom	y ONE DUL	ADIO IOI BACII		1				
Temporary job Seasonal job Permanent job		000	0 0 0	0 0	0 0	0 0 0			
Unemployed		0	0	0		[0]			
Hours Worked per	Week (Fill	in only ON	E bubble for	each adult)					
Less than 20 hours		0	0	0	0	[0]			
20-29 hours			0	0	0	0			
30 or more hours		0	0	0	] 0	0			
Primary Employme	nt Status (	Fitl in only	ONE bubble	for each ad	ult)				
Self-employed		0	0	0	) 0	0			
Employed full time (30 hours per week	k or more)	0	0	0	0	0			
Employed part time (Less than 30 hou	9	,  0	0	0	0	0			
Homemaker (full ti	,		0	0	0				
Currently not empl	oyed		0	0	0	0			
Retired with part-ti employment	me	0	0	0	0	0			
Retired without en	ployment	0	0	0	0	0			
Student In a training progra	am	00	0	1 .		0			

	f/Adult 1	Adult 2	Adult 3	Adult 4	Adult 5
Primary Occupation (Fill in ONE but	ubble for e	ach aduni			
(Nonhotel/Nongaming)		_	r= 1		[]
Homemaker	0	0	0	Ö	
Mining/Agriculture		0		0	0
Professional/Managerial	0	0		0	
Public employee/Active Armed Forces	0	0	0	0	0
Sales	lol	0	0	0	0
Services	0	0		0	0
Technical/Trades		0	0	0	0
Health care	O	0	0	0	
Construction	0	0	0	0	0
(Hotel/Geming)					1 1
Management		0		0	
Food and Beverage	0	0	0	O	0
Gaming	0	0	0	0	
Security	0	0		0	
Hotel	0	0	0	0	0
Employer Size (Fill in only ONE be		each adult)	ΓΟΙ	0	[0]
1 - 6 employees		0		0	0
7 - 25 employees		0	-	0	0
26 - 249 employees	0	0	0	0	0
250 - 499 employees		0	0	0	0
500 or more employees	0		[0]	O	(Q)
Ethnic/Racial Group (Fill in only C	Part Agreed				C565
American Indian	0	0	0	0	0
Asian/Pacific Islander	이	0	0	0	0
African American		0	0	0	0
<b>VV</b> hite	0	0	0	0	0
Other		0	0	0	0
(If yes, fill in bubble) Hispanic or Latino	0	0	0	0	0
Level of Education (Fill in ONE b	ubble for	each edult	)		graciii 15
Did not complete high school	0	0	0	0	0
Completed high school	0	0	0	0	0
Some college		0	0	0	
Completed community college degree	0	0		0	o
Completed college/	0	0	0	0	
Completed graduate degree	0,	0	ဝ	0	0
	R OFFICI	AL USE C	NI Y		Page 13

1. How long have you lived in Nevada?  O Less than 1 year O 1 to 5 years O 6 to 10 years  De you live in a: O House O Apartment O Condo/Townhouse  3. How long have you lived at your current address? What is your marital status? O Married O Divorced O Single  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$15,000 - \$14,999 O \$20,000 - \$24,999 O \$20,000 - \$24,999 O \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me ie: Address:	G HOUSEHOLD INFORMATION	
O 1 to 5 years O 5 to 10 years  Do you live in a: House O Apartment C Condo/Townhouse  O Widowed Divorced Separated  What is your approximate total annual household income? Under \$10,000 \$10,000 - \$14,999 \$15,000 - \$14,999 \$15,000 - \$14,999 \$15,000 - \$24,999 \$15,000 - \$24,999 \$25,000 - \$24,999 \$35,000 - \$74,999 \$35,0	How long have you lived in Nevada	? ⊭ □■
O 6 to 10 years  2. Do you live in a:	O Less than 1 year	○ 11 to 20 years
O 5 to 10 years  2. Do you live in a:	-	O More than 20 years
O House O Mobile home O Apartment O Duplex O Condo/Townhouse O Other  3. How long have you lived at your current address?  MONTHS OR YEARS  4. What is your marital status? O Married O Widowed Divorced O Single O Separated  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$35,000 - \$49,999 O \$15,000 - \$19,999 O \$50,000 - \$74,999 O \$20,000 - \$24,999 O \$75,000 and over O \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information. I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address:	- 1	
O House O Mobile home O Apartment O Duplex O Condo/Townhouse O Other  3. How long have you lived at your current address?  MONTHS OR YEARS  4. What is your marital status? O Married O Widowed Divorced O Single O Separated  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$35,000 - \$49,999 O \$15,000 - \$19,999 O \$50,000 - \$74,999 O \$20,000 - \$24,999 O \$75,000 and over O \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information. I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address:	2. De usu live in s	
O Apartment O Duplex O Other  3. How long have you lived at your current address?  MONTHS OR YEARS  4. What is your marital status?  Married O Widowed Divorced O Single Separated  5. What is your approximate total annual household income?  Under \$10,000 S30,000 - \$34,999 \$15,000 - \$14,999 \$35,000 - \$49,999 \$15,000 - \$14,999 \$50,000 - \$74,999 \$15,000 - \$24,999 \$75,000 and over \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:  Address: Phone:	•	O Mohile home
O Condo/Townhouse O Other  3. How long have you lived at your current address?  MONTHS OR YEARS  4. What is your marital status? O Married O Widowed Divorced O Single Separated  5. What is your approximate total annual household income? O Under \$10,000 S30,000 - \$34,999 S\$10,000 - \$14,999 \$35,000 - \$49,999 S\$15,000 - \$14,999 \$50,000 - \$74,999 S\$20,000 - \$24,999 \$75,000 and over S\$25,000 - \$29,999  6. What is your residential zip code?  8 9  If you would be willing to be part of an on-going health-care research study, please complete the following information. I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address: Phone:	-	<del></del>
3. How long have you lived at your current address?  MONTHS OR YEARS  4. What is your marital status?  Married O Widowed  Divorced O Single  Separated  5. What is your approximate total annual household income?  O Under \$10,000 O \$30,000 - \$34,999  \$10,000 - \$14,999 S35,000 - \$49,999  \$15,000 - \$19,998 S55,000 - \$74,999  \$20,000 - \$24,999 O \$75,000 and over  \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:  Address: Phone:	= .	
MONTHS OR YEARS  4. What is your marital status?	O CONTROL TOWN INCOME.	
4. What is your marital status?  Married	3. How long have you lived at your cu	rrent address?
4. What is your marital status?  Married	MONTHS OF	VEARS
O Married O Widowed O Divorced O Single  Separated  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$35,000 - \$49,999 O \$15,000 - \$19,999 O \$50,000 - \$74,999 O \$20,000 - \$24,899 O \$75,000 and over O \$25,000 - \$29,899  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address: Phone:	Moleting	
O Married O Widowed O Divorced O Single  Separated  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$35,000 - \$49,999 O \$15,000 - \$19,999 O \$50,000 - \$74,999 O \$20,000 - \$24,899 O \$75,000 and over O \$25,000 - \$29,899  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address: Phone:		Name and American Control of the Con
O Divorced O Separated  5. What is your approximate total annual household income? O Under \$10,000 O \$30,000 - \$34,999 O \$10,000 - \$14,999 O \$15,000 - \$19,999 O \$20,000 - \$24,999 O \$20,000 - \$24,999 O \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information. I would like to be part of your on-going research study.  Name: Phone: A convenient time to contact me is: Address:	4. What is your marital status?	
Separated  5. What is your approximate total annual household income?  Under \$10,000	O Married	○ Widowed.
5. What is your approximate total annual household income?  O Under \$10,000  O \$30,000 - \$34,999  O \$10,000 - \$14,999  O \$35,000 - \$49,999  O \$15,000 - \$19,999  O \$50,000 - \$74,999  O \$20,000 - \$24,999  O \$75,000 and over  O \$25,000 - \$29,999  6. What is your residential zip code?  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:	O Divorced	○ Single
O Under \$10,000	○ Separated	
O Under \$10,000	5. What is your approximate total ann	ual household income?
\$10,000 - \$14,999  \$35,000 - \$49,999  \$50,000 - \$74,999  \$50,000 - \$74,999  \$75,000 and over \$25,000 - \$26,000 - \$26,000 - \$26,000 - \$26,000 and over \$25,000 - \$26,000 - \$26,000 and over \$25,000 - \$26,000 and over \$25,000 and o	• • • • • • • • • • • • • • • • • • • •	
\$15,000 - \$19,998  \$50,000 - \$74,999  \$20,000 - \$24,999  \$75,000 and over \$25,000 - \$28,899  \$75,000 and over \$25,000 - \$28,899 \$8. What is your residential zip code? \$8 9 \$\frac{1}{2}\$ If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone: Phone:		
S20,000 - \$24,999 S25,000 - \$29,999  6. What is your residential zip code?  8 9  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name:  Phone:  A convenient time to contact me is:  Address:	<del>-</del> · · · · ·	
O \$25,000 - \$29,999  6. What is your residential zip code?  8 9  If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:	7	
If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:	O \$25,000 - \$29,999	<u> </u>
If you would be willing to be part of an on-going health-care research study, please complete the following information.  I would like to be part of your on-going research study.  Name: Phone:  A convenient time to contact me is:	• • • • • • • • • • • • • • • • • • • •	
complete the following information.  I would like to be part of your on-going research study.  Name:	6. What is your residential zip code?	8 9
complete the following information.  I would like to be part of your on-going research study.  Name:		<u></u>
A convenient time to contact me is:  Address:	complete the following information.	
A convenient time to contact me is:  Address:	Mama	Phone:
Address:		
	A convenient time to contact me is: _	
	Address:	

UNIVERSITY OF NEVADA, LAS VEGAS
CENTER FOR BUSINESS AND ECONOMIC RESEARCH
4505 MARYLAND PARKWAY • BOX 456002
LAS VEGAS NV 89195-9413

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Page 14

Health Insurance Coverage	ge Telephone	Survey: 1	998		
Draft		Mo	onth [	Day	
Interviewer:		Date:	<u> </u>	T	
Hour Minute		<u> </u>	<b></b>		
Time begin:	in	iterview condu	ucted in:	) English	O Spanish
Hello. Is this (Telephone #)?					
If no, terminate with—"I'm sorry, I have the wrong number."					
Is this a resident telephone?					
If no, terminate with"I'm sorry, I have the wrong place."					
This is, I'm a student at UNLV, I am calling from our of state-wide research study in order to find out the status of comportant since many state-level decisions will be made based sample of the entire state. The questions I need to ask shoul answer any questions you might have about the study, either not	eurrent health in on the results. ` d take a few mi	surance cove Your telephon nutes. I wan	rage in Nev e number wa	ada. Inis s Is drawn in a	survey is random
First, I would like to ask you about the size of your household.					
1. How many children 18 years of age or younger do you have	in your househo	ld?			
2. How many adults 19 years of age or older do you have in yo	ur household?				
REPEAT AGE AND GENDER QUESTION FOR EACH ADULT. H	IOWEVER, RECO	ORD GENDER	OF RESPO	NDENT AT T	HE END
	Adult 1 Respondent	Adult 2	Adult 3	Adult 4	
<ol> <li>How old are you?</li> <li>(How old is XX=ADULT 2, ADULT 3, ADULT 4— REPEAT AS NEEDED)</li> </ol>					
<ol> <li>What is the gender of the adult who is XX? (XX=AGE OF ADULT—REPEAT AS NEEDED)</li> </ol>					
Male		0	0	0	
Female		0	0	0	
Now I'd like to ask you about the health insurance coverage fo	r the adults in yo	ur household.			
Ask all questions for the respondent first. REPEAT QUEST 30-year-old covered by health insurance continuously through and was the 60-year-old covered (Adult 4).	ONS AS NEED ghout the year (	ED FOR ALL Adult 2); was	ADULTS. F the 35-year	For example: -old covered	Was the (Adult 3);
	Adult 1	Adult 2	Adult 3	Adult 4	
(Fill in if yes)	Respondent				
5. Were (YOU, REPEAT FOR EACH ADULT) covered by health insurance continuously throughout the year?	0	. 0	0	0	
(If yes for all adults, go to page 2, question 11-if no childre	n, go to page 4,	question 1)			
If NO, continue with question 6					
• • • •				,	`ro#
F			_	<b>P</b> = -	Draft
SOURCE	•		Page 1		

Draft	Adult 1 Respondent	Adult 2	Adult 3	Adult 4
6. Were (YOU, REPEAT FOR EACH ADULT) covered by health insurance continuously during the past 3 months?	0	0	0	0
7. Were (YOU, REPEAT FOR EACH ADULT) covered continuously during the past 6 months?	0	0	0	0
Were (YOU, REPEAT FOR EACH ADULT) covered continuously during the past 9 months?	0	0	0	0
Were (YOU, REPEAT FOR EACH ADULT) covered on and off during the past year?	0	0	0	0
Were (YOU, REPEAT FOR EACH ADULT) uninsured uring all of last year?	0	0	0	0
HEALTH INSURANCE OF CHILDREN				
! NO children in the household, go to page 3, question 19)—IF CH	IILDREN, GO TO	QUESTION 1	11	
lext, I'd like to ask you the age and gender of your children. Repe	at for each child-	-ask question	is for the 4 yo	ungest children.
	Child 1 Youngest	Child 2	Child 3	Child 4 Oldest
11. What is the age of your youngest child? (REPEAT AS NEEDED)				
12. What is the gender of your child who is XX? XX≃AGE OF CHILD—REPEAT AS NEEDED)				
Male	0	0	0	0
Female	0	0	0	0
Now I will ask questions similar to those I asked for health insurar (Repeat for each child, asking by age of child.)	nce coverage fo	r the adults in	your househ	old.
13. Was the XX old (XX=AGE OF CHILD—REPEAT AS NEEDED) covered continuously throughout the year?	0	0	0	0
(if YES for all children, go to page 3, question 19)if NO, continu	e with question	14		
14. Was the XX old (XX=AGE OF CHILD—REPEAT AS NEEDE covered continuously during the past 3 months?	(ED)	0	0	0
15. Was the XX old (XX= AGE OF CHILD-REPEAT AS NEEDED) covered continuously during the past 6 months?	0	0	0	0
16. Was the XX old (XX= AGE OF CHILD—REPEAT AS NEEDED) covered continuously during the past 9 months?	0	0	0	0
17. Was the XX old (XX=AGE OF CHILD-REPEAT AS NEEDED) covered on and off during the past year?	0	0	0	0
18. Was the XX old (XX=AGE OF CHILD_REPEAT AS NEEDED) uninsured during all of last year?	0	0	0	0
SOURCE			Page 2	Draft



IF ALL MEMBERS IN THE HOUSEHOLD WERE COVERED BY HEALTH INSURANCE CONTINUOUSLY THROUGHOUT THE YEAR, GO TO PAGE 4, QUESTION 1-OTHERWISE, CONTINUE WITH QUESTION 19

19. Now I would like tapply to your househo	to read a list of reasons why people may not have health insuid. (READ LIST, RESPONDENT MAY CHOOSE MORE THAN	urance. Please indicate if any of these ONE ANSWER)
O Too expensiv O In good healti O Refused insui O Changing ins O Changed stat O Receive care	bs  rket/Looking for a job  e/Can't afford  n, don't need health insurance  rance by insurance company	ingle to married)
Now I would like to as	AY FOR HEALTH INSURANCE  It you what you would be willing to pay for health insurance.	
	you be willing to pay per month for basic health insurance fo	
	old are covered by health insurance, GO TO PAGE 4, QUEST	
2. How much would	you be willing to pay per month for basic health care insuran	ice for only the children?
	\$	
Next, I'd like to give y	ou some information related to household expenditures.	
(health insurance, m	nity in America earning an average of \$21,000 a year, spe edical services, drugs, eyeglasses and other medical supp to pay more, less, or about the same as the (AMOUNT IN 0 17	olies) for a child. Based on this information,
O More	If more, how much more would you be willing to pay?	\$
O Less	If less, how much less would you be willing to pay?	\$
O About the sam	ne e	
O Don't know		
reading materials for	7, on average, spends \$178 a year on clothing and \$212 of r a child. Based on this information, would you be willing to TION 2) previously mentioned for health insurance coverage	o pay more, less, or about the same as the
○ More	If more, how much more would you be willing to pay?	\$
O Less	If less, how much less would you be willing to pay?	s
O About the san		
O Don't know		
SOURCE		Page 3

<b>Draft</b>		
	unable to get nonemergency medical	care during the past 12 months because of
no health insurance coverage?	O No O Yes	•
Was health care delayed or did you proverage?	postpone treatment for any member of	f your household because of no health insurance
,010,1 <b>ag</b> u /	O No O Yes	
Now, I have a few final questions for	statistical purposes.	
How many adults in your household	usually work outside the home for inco	ome?
2. Of the adults in the household who a	re currently working, how many have:	
Ente	r Number	
Temporary jobs	(If temporary or seasonal job OTHERWISE, CONTINUE	os, GO TO THE NEXT PAGE, QUESTION 5)
Seasonal jobs		
Permanent jobs		
if permanent job		
3. Are any of the adults employed by fi	rms with more than 50 employees?	
O Yes O No  (if "no" or "do  If yes:	O Don't know	
How many are employed by firm employees?	s with more than 50	
How many of these adults worke	d 20 hours or more last week?	
How many of these adults who last week for a firm with more health insurance coverage provides	e than 50 employees have	
4. Are any of the adults employed by fil	ms with 50 or less employees?	
O Yes O	No O Don't know	
If yes: (If "no" or	"don't know," go to next page, Questi	on 5)
How many are employed by firm employees?	s with 50 or less	
How many of these adults worke	d 20 hours or more last week?	
How many of these adults who last week for a firm with 50 or insurance coverage provided by	less employees have health	
		Oraft
SOURCE:		Page 4

P	-
Draft	

5. How long have you lived in	n Nevada?	O Less than	1 year	O 11 to 20 years		
		O 1 to 5 yea	rs	O More than 20 years		
		○ 6 to 10 ye	ars			
,	O House		uplex			
•	O Apartment	O N	lobile hon	ne		
ı	O Condo/Town	nhouse OC	ther			
7. Do you consider yourself I	Hispanic?	O No O	es			
8. Which racial group do you	u consider vour	self a member	of?	O American Indian	○ White	
G, 0,				O Asian/Pacific Islander	O Other	
				O African American		
<ol><li>I am going to read you se please stop me.</li></ol>	everal income c	ategories. Wł	nen I com	e to the one in which your to	tal 1997 housel	nold income falls,
	O Uno	der \$10,000	<b>O</b> \$	30,000 to \$34,999		
	O \$10	0,000 to \$14,99	9 ()\$	35,000 to \$49,999		
	O \$15	5,000 to \$19,9	99 🔿 \$	50,000 to \$74,999		
	O \$20	0,000 to \$24,9	9 0\$	75,000 and over		
	O \$25	5,000 to \$29,9	99			
Lastiy.						
Have you heard of Nevad	la Check-Up?	0 N	• OY	<del>2</del> \$		
-		O N				
Have you heard of Medic	aldy	010	0 01			
Gender of Respondent: C	) Male () Fe	male				
	Hour	Minute				
Time interview ended:						
						Draft
SOURCE:					Page 5	

# APPENDIX F: RESEARCH METHODOLOGY

#### RESEARCH METHODOLOGY

To ensure representation of Nevada's population, we created two survey designs, a mail survey and a telephone survey.

#### **Mail Survey**

Guided by the Advisory Group to the Legislative Committee on Health Care Concerning Update of Study of the Uninsured in Nevada, chaired by Senator Raymond D. Rawson, the Center developed a survey that addressed: 1) household health insurance coverage, 2) health care of adults and of children, and 3) socioeconomic characteristics.

The Nevada Legislature Health Care Survey was a scannable survey. The 14-page booklet questionnaire consisted primarily of questions requiring the respondent to complete a response by filling in a circle. Scanning increased data entry accuracy and saved time (its primary advantage) and cost.

#### **Pretest**

We conducted a pretest during March 1998 to determine whether respondents understood the questions and whether there existed a large number of nonresponses to some questions. We then made necessary revisions.

#### Sampling Method for the Mail Survey

The sampling method used for this study was similar to that used in the 1992 Health Care Survey for the Nevada Legislature. The population for this study we defined as Nevada residents. Since the actual number of residents represents such a large number and the costs of surveying all residents would be prohibitive, as in 1992, we conducted a survey from a sample of the state. (The present study, however, sampled six times as many households as the 1992 project.) In addition, to ensure that the uninsured households were proportionally represented in the sample, we implemented a multistage sample design. We oversampled geographic areas expected to have a higher percentage of uninsured households to allow for more precise estimates for these subgroups. That is, more survey forms per household were mailed to selected areas.

The desired sample size was computed from the sampling distribution of proportions. This required specification of the acceptable relative allowable error, an acceptable statistical confidence level, and an estimate of the population proportion. The acceptable statistical confidence level was set at 95 percent. This means that one would expect to generate a sample proportion that differs by 5 percent or less from the actual proportion 95 times in 100 using random sampling. The sample size calculations were made at the county level.

Once having identified the minimum desired sample size, the next step was to specify the expected response rate. The Center usually has a response rate in excess of 20 percent. But, realizing that response rates may fall short of historical rates, we conservatively used more modest response rates for purpose of computing the number of questionnaires to disseminate. Given these criteria for confidence level and response rate, we determined that 80,000 households needed to be surveyed.

A random list of 80,000 names of households was provided by Passkey Systems of Las Vegas, NV. The survey booklet was mailed with a postage-paid and addressed return envelope to the selected residents. The first mailing of questionnaires began on April 10, 1998.

We used multiple follow-up mailings to decrease nonresponse bias. The first follow-up, consisting of a letter and a questionnaire, was mailed to non-respondents of all counties June 18, 1998. The final reminder, also a questionnaire, was sent to nonrespondents in Clark and Washoe Counties.

Data from the questionnaires were scanned and entered into a database designed for statistical analysis. In all, 8,111 questionnaires from the initial mailing were returned, resulting in a 10.14 percent initial return rate. After two follow-up mailings, we received a total of 14,563 questionnaires; the final response rate of 18.2 percent is slightly better than national rates. While our 1992 survey had an even higher response rate (36.7 percent), our findings then were based on only 4,773 completed questionnaires.

## Representativeness and Weighting

The need for answers to a wide range of questions determined many of the choices we made in conducting the survey. In particular, the research design called for the bulk of the questions to be contained within a mail questionnaire. The reliance on self-reported conditions raises the possibility of sample members responding at different rates, raising the further possibility of misrepresenting nonrespondents. Accordingly, we oversampled ZIP codes that we had expected would respond at disproportionately low rates.

Nevertheless, we expected, and experienced, wide ranges in response rates to the mail survey. Not surprisingly, we found, as many other researchers, that persons covered by Medicaid responded less frequently than others. People of Hispanic origin who might have some problems with English also responded at a less frequent rate than their proportion of the state population. On the other hand, households with senior citizens responded more frequently.

Poststratification, the weighting of survey responses after the sample data are collected, is an often-used approach to compensate for under- and overrepresentation in the collected data of characteristics of the actual population. In the 1992 study we weighted responses on the basis of 1990 Census data on household income. While previous research identifies a number of health issues closely correlated with income, the lack of recent, authoritative income data in 1998 resulted in our using age, gender, race, and county of residence as weights in estimating coverage of adults, and age, gender, and county in making our estimates of children. (The survey instrument did not ask for the race of respondents' children.) In addition, because previous research identifies Medicaid recipients as likely to be underrepresented in surveys, we also weighted for Medicaid status. The availability of state and federal data on the number, age, gender, and county of residence of Medicaid recipients permitted much greater specificity in weighting. Table F.1 shows the effect of weights on the primary question of health insurance coverage.

The weighted survey findings assume no significant differences between the respondents and nonrespondents for each weighted cell. That is, for a given age, gender, race, county or Medicaid status, we expect nonrespondents to answer in the same way as respondents with similar characteristics. This approach handles the problem of underrepresentation of a given group, but not sampling bias (if present).

We addressed this issue empirically in two ways. First, we conducted a supplemental, telephone survey of potentially underrepresented groups, discussed below, receiving responses that were not significantly different from those for the statewide mailer. Second, we conducted a wave analysis, in which groups of respondents were ordered by the timing of their responses, which also showed no pronounced differences among the groups. The absence of statistically significant differences in the results of these procedures leads us to

<sup>&</sup>lt;sup>6</sup>The weighting process may be summarized by the simple ratio, N/S, where N is the number of people estimated for a population subgroup and S is the number of sample respondents. For example, suppose that we have estimates of N for the population of Clark County that is white, female, and of a certain age, and that we have S respondents with those characteristics. If, in this example, N=1,000 and S=100, the weighting factor is 10. Multiplying the number of responses to each survey item by the weight yields an estimate of the population subgroup in question. Summing particular subgroup estimates yields overall population estimates.

conclude that bias is not likely and that poststratification is appropriate for analyzing the survey data.

Table F.1								
Percentage of Nevadans with Health Insurance (Weighted and Unweighted), 1997								
Adults Children								
Insurance status	Unweighted	Weighted	Unweighted	Weighted				
Insured full year	84.2	83.9	87.3	91.1				
Short-term lapse	7.3	8.1	4.3	8.3				
Long-term lapse	8.5	8.1	8.4	0.6				

## **Telephone Survey**

The purpose of the supplemental telephone survey was to test for any response bias in the mail survey results. Ideally, the population sample would represent the true proportion of those that are insured for each demographic subgroup. We were concerned, based on our experience in the 1992 health study, that the mail survey results would be biased if the population sampled by mail did not reflect true means for the population. The mail questionnaire and the telephone questionnaire have a number of questions in common, allowing us to test for significant differences in their means.

For the telephone study, the Center in conjunction with the Advisory Group, developed a survey that was shorter than the mailer. Health insurance coverage questions and socioeconomic questions were maintained. Two additional questions that assessed respondents' willingness to pay for health insurance coverage for their children were included, as was a question on respondents' knowledge of the "Nevada Check-Up" program, which went into effect midway through the telephone survey period. (Eleven percent of those surveyed said they were aware of it.)

The households were chosen at random from among census tracts with the largest concentrations of Hispanics and African-Americans in Las Vegas.

To avoid problems associated with listed telephone owners' numbers, we used random-digit dialing. A computer generated a random list of four-digit numbers, and telephone-exchange prefixes corresponding to the selected census tracts were assigned to the numbers.

The interviews were conducted at the Center by UNLV students from August to October 1998. Interviews lasted approximately six minutes each. At the start of each interview, interviewers identified their affiliation with UNLV. If requested, interviews were conducted in the preferred language of the respondent, either English or Spanish. A total of 819 surveys were completed, 765 in English and 54 in Spanish, representing 1,648 adults and 697 children.

### **Testing for Response Bias**

For each demographic subgroup we tested for statistically significant differences between the means of two of the most-telling common questions in the two surveys: "Covered continuously throughout the year," and "Not covered at all during the past year." We also conducted the same tests for those who considered themselves of Hispanic ethnicity. This gave us a total of 60 possible cohorts, or 60 possible testable mean pairs for each of the two questions.

The results are presented in Tables F.2 and F.3. Some cells are blank because there were not enough data to conduct the test for those cohorts. There were, however, enough data to conduct tests among the majority of cohorts for each of the two questions. A "Yes" indicates that we cannot rule out the possibility that the means for the two surveys are statistically different from each other. On the other hand, "Nos" result in a decision rule that we find no significant difference at the 5 percent level of significance — in other words, a probability of at least 95 percent that the two means are statistically identical: the more "Nos," the more confident we can be that the telephone responses confirm the mail responses.

Table F.2 compares the means for each cohort for the variable "Adult covered continuously throughout the year." Of the 60 cohorts, there were enough responses to compare means in 37 of those cohorts. Ninety-two percent of the tested cohorts (34 out of 37) support the hypothesis that there was no response bias in the mail survey. The cohorts that did not support this hypothesis were:

- White females between 25 and 34 years of age,
- White males 65 years and older,
- White females 65 years and older.

Table F.3 compares the means for each cohort for the variable "Adult not covered at all during the past year." Of the 60 cohorts, there were enough

responses to compare means in 33 of those cohorts. Eighty-eight percent of the tested cohorts (29 out of 33) support the hypothesis of no response bias. The cohorts that did not support this hypothesis were:

- White females between 19 and 24 years of age,
- White females between 25 and 34 years of age,
- Hispanic females 19 to 24 years of age,
- Hispanic males 35 to 44 years of age.

We analyzed 37 cohorts for "Adults covered continuously throughout the year" and 33 cohorts for "Adults not covered at all during the past year." We found 7 of these 70 cohorts showed a significant difference between their mail survey and telephone survey means.

Of the cases in which we found a difference, five were for females and four were for age categories younger than 35 years. In three cases, the cohort sample size was very small, not more than 12 observations for at least one survey type, suggesting that the small sample size of the cohort might be an issue. That is, outliers might unduly influence the findings. Thus, in only four of the seven cases were the number of observations in a cohort sufficiently robust to merit concern. Moreover, there are two cohorts in which significant differences in means are *not* a concern. In them, the difference was significant in showing greater insurance coverage for telephone survey respondents.

In only two cases out of the 67 for which there was sufficient data, however, we find differences that support the conclusion of a response bias in the mailed survey. White women aged 25-34, on both the full-year coverage and the never-covered variables, underreported their coverage.

Overall, we found a 90 percent compatibility rate between the mail and telephone questionnaires. After taking potential small-sample bias and unimportant cases of significance into consideration, we find that 97 percent (65 of 67 cohorts) of the cases tested support the hypothesis that there was no significant difference between the mail and telephone surveys.

Table F.2. T-Test of Telephone and Mail Means for Variable: "Adult Covered Continuously Throughout the Year"

						Age	Ranges		
				19-24	25-34	35-44	45-54	55-64	65 and older
	· · · · · · · · · · · · · · · · · · ·			Significant?	Significant?	Significant?	Significant?	Significant?	Significant?
	American	SEX	Male	MARLIE	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	11.0			
RACE	Indian	SEX	Female						No
	Asian/Pacific	SEX	Male		No	No	3.3%	No 🚓	
	Islander	SEX	Female	No		No			No
	African-	SEX	Male	. No	Sac Sac Sac Sac Sac Sac Sac Sac Sac Sac	No	No	No	No
	American	SEX	Female	No	No	No	No	No	No
	White	SEX	Male	No	No	No :	No	No 💹	Yes ∵_
	AATIRE	SEX	Female	No	Yes	No	No	No	Yes
i	Highenia	CEV	Male	No		No	No		
	Hispanic	SEX	Female	No	No	en en en en en en en en en en en en en e	No	CONTROL CONTROL SERVICES (SERVICES SERV	No

<sup>&</sup>quot;Yes" = significant difference in means at 5 percent level of significance

<sup>&</sup>quot;No"= no significant difference in means at 5 percent level of significance

Table F.3. T-Test of Telephone and Mail Means for Variable: "Adult Not Covered at All During the Past Year"

					Age Ranges						
i				19-24	19-24 25-34 35-44 45-54 55-64				65 and older		
				Significant	Significant	Significant	Significant	Significant	Significant		
RACE	American Indian	SEX	Male Female		N 60 5 5 5 5 5 7 3						
	Asian/Pacific Islander	SEX	Male Female		No		No	State Sec. Supple			
	African- American	SEX	Male Female	No	No No	No No	a No No	No	No		
	White	SEX	Male Female	No Yes	No Yes	No . No	No No	No No	No.		
	Hispanic	SEX	Male Female	No Yes	No.	Yes No	No		No		

<sup>&</sup>quot;Yes" = significant difference in means at 5 percent level of significance "No" = no significant difference in means at 5 percent level of significance

# APPENDIX G: PROFILE OF THE SURVEY RESPONDENTS

# PROFILE OF THE SURVEY RESPONDENTS

This section presents demographic characteristics of the adult Nevadans who completed questionnaires, including their gender, age, level of education, primary occupational status, and primary employment status. Household information on respondents includes place of residence, length of residency in Nevada, marital status, and income. Selected characteristics of telephone respondents are noted in the text, though they are not represented in the charts.

We emphasize that this section profiles *respondents*; data presented in the narrative section and the statistical appendices are estimates based on post-stratification (weighting) procedures we applied to the responses.

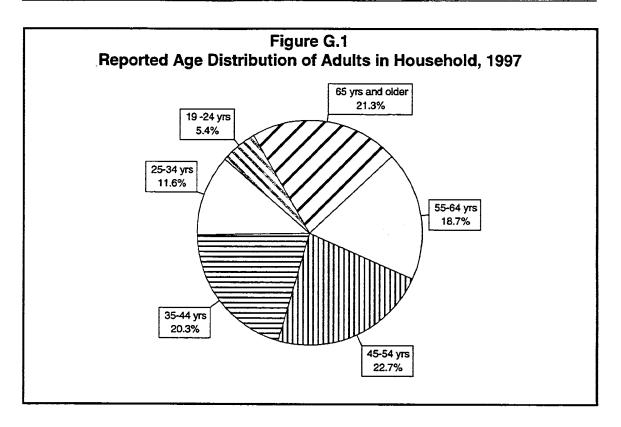
# **Demographic Characteristics of Adult Respondents**

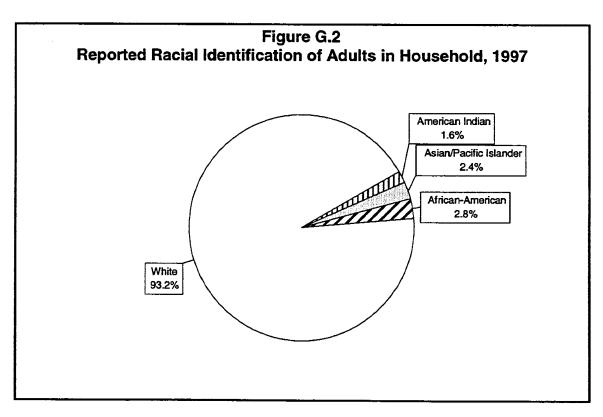
The gender distribution of respondents is about equal. Young adults responded the least to the survey. The 35-44, 45-54, and 65 and older age cohorts are represented in roughly equal proportions, claiming among them two-thirds of all respondents. Their median age is 50; their average age, 50.7. (See Figure G.1.)

By far, the majority of adults surveyed are white. (See Figure G.2.) Slightly less than one-tenth (9.9 percent) of the adults surveyed by mail consider themselves Hispanic; approximately 19 percent of those surveyed by telephone did so. By race, 70 percent of telephone respondents identified themselves as white, 16.5 percent African-American, 4.3 percent Asian-Pacific Islander, 1.4 percent American Indian, and 8.3 percent "other."

Figure G.3 summarizes the types of occupations of adults surveyed by mail. Note that while respondents are employed in a myriad of occupations, the hotel/gaming industry appears to be underrepresented (less than nine percent). The largest group of adults, 56.6 percent, was self-employed or employed full time.

Of the full-time employees, 33.5 percent work for firms with 500 or more employees. Not quite half work 30 hours or more a week outside their homes, and one in 20 works part time. Refer to Figure G.4. An overwhelming majority of respondents are employed in permanent positions, 8.7 percent are unemployed, 5.0 percent are temporarily employed, and 3.2 percent are seasonally employed.





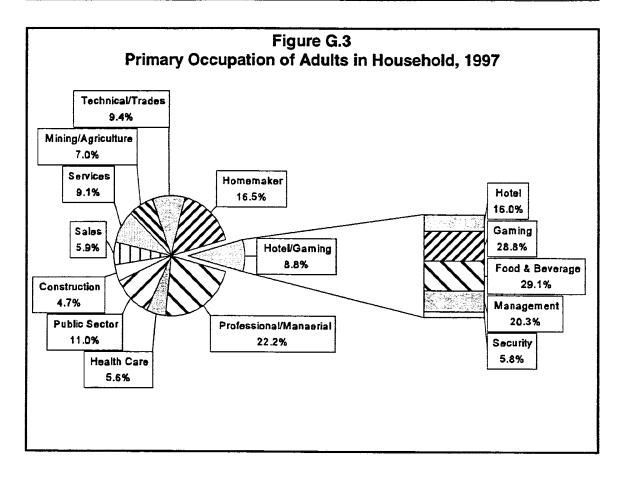
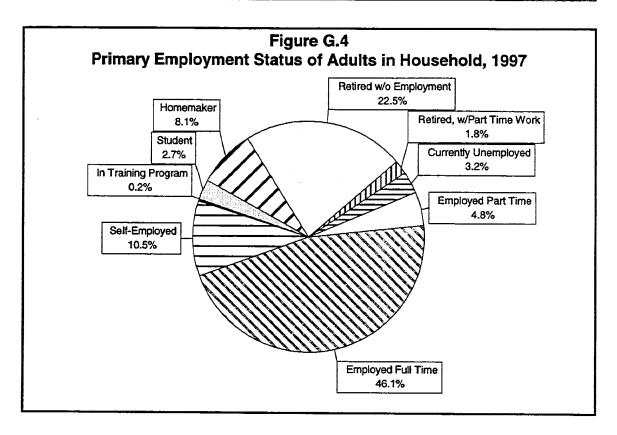
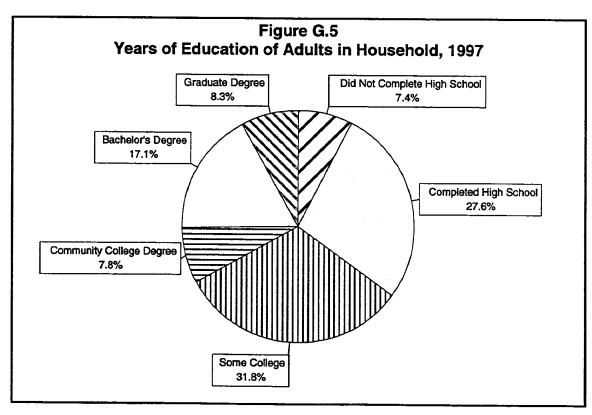


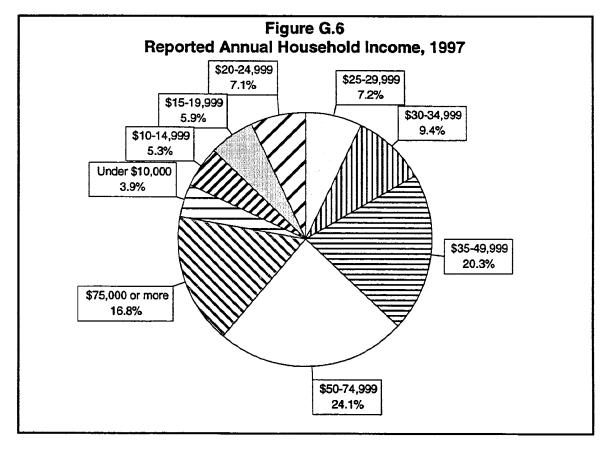
Figure G.5 shows that about two-thirds of the mail respondents report having at least some college; a quarter of the respondents have earned at least a bachelor's degree. Only one mail respondent in 13 had not completed high school.



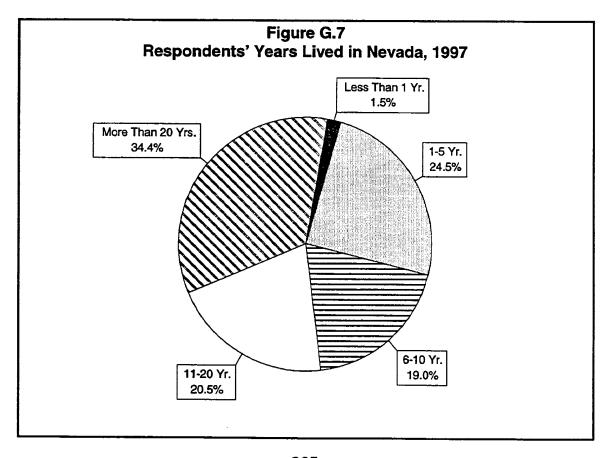


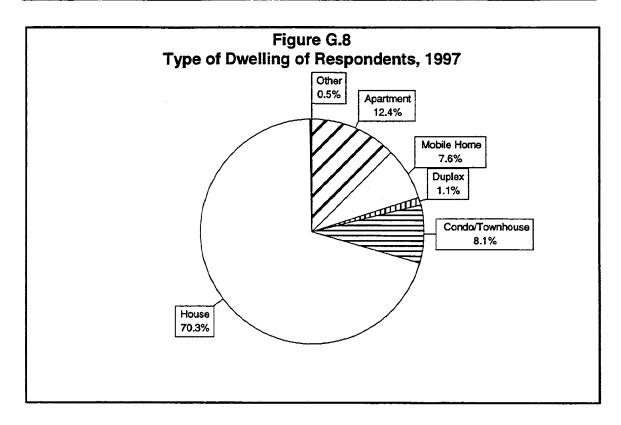
# **Household Information**

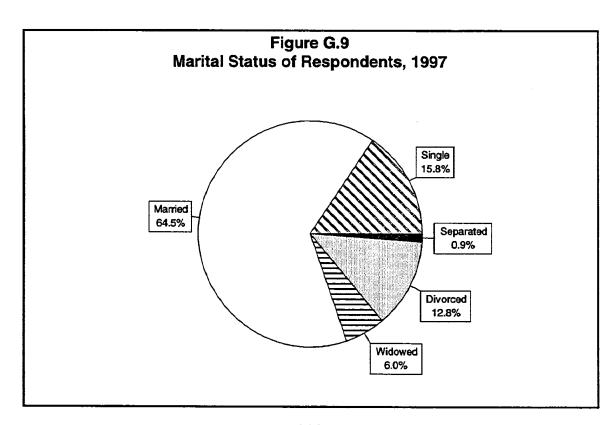
More than half of the respondents report their 1997 household incomes to have been at least \$35,000; less than 10 percent earned less than \$15,000. (See Figure G.6.) Among telephone respondents, approximately 34 percent reported incomes less than \$25,000, 41 percent reported incomes between \$25,000 and \$49,999, and one-fourth reported incomes in excess of \$50,000.



More than one-fourth of the mail respondents have lived in Nevada for five or fewer years, but more than a third have lived in the state longer than two decades. (See Figure G.7.) Four percent of telephone respondents have lived in Nevada for less than a year, one-third have been residents for 1 to 10 years, and 56 percent have been Nevadans for more than a decade. Seven in ten respondents, both mail and telephone, live in houses. A somewhat higher proportion of telephone respondents live in apartments (14.7 percent) and mobile homes (8.2 percent), and a smaller percentage (5.0) live in condos/townhouses, than their mail counterparts. (Refer to Figure G.8.) Not quite two-thirds of the respondents are married. See Figure G.9.







# **APPENDIX H: NEVADA'S LEGISLATIVE COMMITTEE ON HEALTH CARE**

# NEVADA'S LEGISLATIVE COMMITTEE ON HEALTH CARE

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