

# **Palm Beach County Augmentation to the 2004 Florida Health Insurance Study**

## **Final Report**

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## **Introduction**

In 1998, the Florida legislature created the Florida Health Insurance Study (FHIS) to provide reliable estimates of the percentage and number of Floridians without health insurance—statewide, for various parts of the state, and for key demographic groups (Hispanics, Blacks, children, and low-income). The telephone survey conducted in 1999 was one of largest statewide studies in the nation, and provided valuable data to inform decisions by Florida lawmakers, health planners, and business leaders. Findings are available at [http://www.fdhc.state.fl.us/Publications/Technical\\_Reports/index.shtml](http://www.fdhc.state.fl.us/Publications/Technical_Reports/index.shtml)

Thanks to the State Planning Grant program of the Health Resources and Services Administration, funding became available in 2004 to update the 1999 Florida study. The purpose of the planning grants is to assist states to develop plans for providing access to affordable health insurance coverage to all their citizens, an effort that will be informed by reliable estimates from the FHIS 2004 telephone survey. Florida's Agency for Health Care Administration (AHCA) again provided leadership at the state level, and a team from the University of Florida also conducted the 2004 survey. The award of Florida's planning grant was timely, coming in 2003 as a Governor's Task Force and House Select Committee were formed to address the issue of health insurance.

## **Counting the Uninsured**

Like other statewide surveys to measure health insurance, the focus of the FHIS is Floridians under age 65, since virtually all Americans age 65 or older have some health coverage through Medicare. Only households with at least one non-elder are included in the survey. The survey questionnaire was kept as similar as possible to the 1999 version to allow for apples-to-apples comparisons.

## **Survey Methodology**

### **Questionnaire Development**

The questionnaire was the Florida Health Insurance Study (FHIS) instrument which was originally used in the 1999 FHIS and slightly modified for 2004.

### **Sample**

The sample was a stratified random-digit dialing (RDD) sample. In stratified random sampling, various strata are defined around key population characteristics, with disproportionate sampling within each stratum. As a result, we are able to make more precise estimates of insurance coverage within key populations while retaining the ability to produce meaningful estimates.

An interview was conducted in households in which at least one person was age 18 to 64. The respondent was the person who was most knowledgeable about the household's health care and health insurance coverage.

### **Fieldwork**

The telephone survey was conducted by UF's Bureau of Economic and Business Research Survey Research Center under the direction of Dr. Chris McCarty. This is the same contractor that conducted FHIS in 1999. The fieldwork was conducted between April 1 and August 29, 2004.

The SRC uses Sawtooth WinCATI software, a computer-assisted telephone interviewing (CATI) system to speed the delivery of clean, machine-readable data following completion of the fieldwork. Most interviewers are undergraduate students at the University of Florida. Interviewers represented a wide range of ethnicity, gender and race categories. Bilingual interviewers must demonstrate a proficiency at speaking without a strong accent in either language. Interviews are conducted during 3-hour shifts on each day of the week, never earlier than 9 a.m. or later than 9 p.m., respondents' local time.

All of the interviewers selected to work on this study were experienced in other surveys, and received training in the FHIS instrument. To enhance the response rate, BEBR procedures include multiple callbacks for phone numbers that are busy or go unanswered. Each case is dialed 10 times, including calls at different times of the day. Additionally, callback appointments can be scheduled for a future time that is more convenient for the respondent.

During each shift, at least one interviewer is monitored. Without prior notice, a supervisor listens in from a reception-only phone line in another room. The supervisor notes the interviewer's performance and meets with the interviewer afterward, offering suggestions for improvement if needed. Additionally, the FHIS project coordinator visited the lab during the first few days of interviewing, monitoring several interviews.

The interviews were conducted in English, Spanish, and Haitian Creole, at the respondent's preference.

For cases where no contact had been made after 10 dialing attempts, a follow-up letter was sent to explain the nature of the survey and provide respondents with a toll-free number that they could dial at their convenience.

## Results

For Palm Beach County, the allocation of additional resources from the Health Care District of Palm Beach County allowed an augmented sample design with a goal of 1460 interviews. At the conclusion of fieldwork, 1502 interviews were completed, as follows:

Area	Target Interviews	Completed Interviews	Numbers Dialed	Target Over/Under
Palm Beach County	1460	1502	14,188	+42
Area A	450	450	4003	0
Area B	1010	1052	10185	+42

## Description of the Two Palm Beach County Areas by Zip Code

Primary zip code	Area
33401	A
33402	A
33403	A
33404	A
33405	A
33406	A
33407	A
33408	A
33409	A
33410	A
33411	A
33412	A
33413	A
33414	A
33415	A
33416	A
33417	A
33418	A
33419	A
33420	A
33421	B
33422	B
33424	B
33425	B
33426	B
33427	B
33428	B
33429	B
33430	B
33431	B
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33444	B
33445	B
33446	B

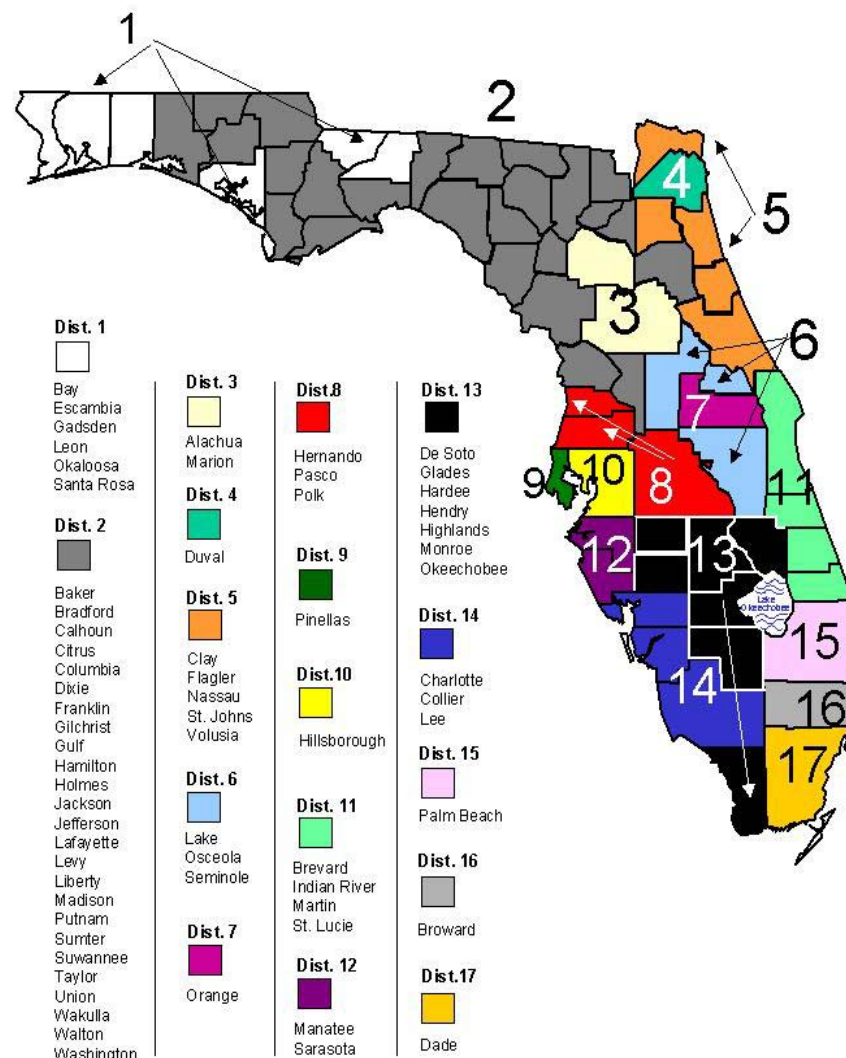
33447	B
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33466	B
33467	B
33468	B
33469	B
33470	B
33474	B
33476	B
33477	B
33478	B
33480	B
33481	B
33482	B
33483	B
33484	B
33486	B
33487	B
33488	B
33493	B
33496	B
33497	B
33498	B
33499	B

# **Key Findings**

## Percent of Uninsured Floridians under Age 65, 1999 and 2004, Statewide and Palm Beach County

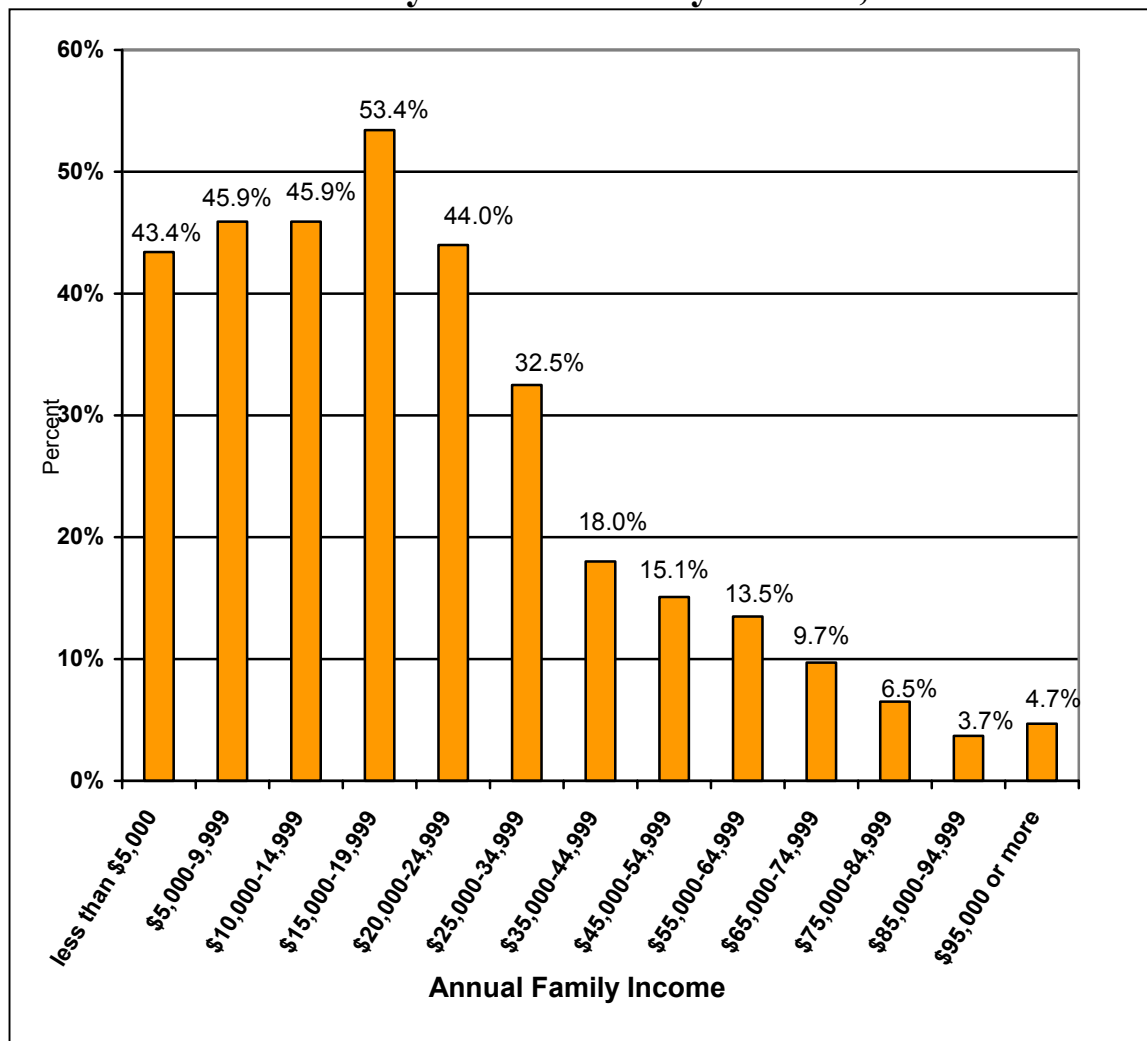
	Percent Uninsured 1999	Percent Uninsured 2004
<b>Florida</b>	<b>16.8</b>	<b>19.2</b>
<b>Palm Beach County</b>	<b>15.1</b>	<b>18.9</b>
Area A	--	22.0
Area B	--	14.6

Sample size for this figure = 46,665 individuals statewide,  
3,914 individuals in Palm Beach County  
Margin of error for the Palm Beach County estimate is  $\pm 2.67\%$





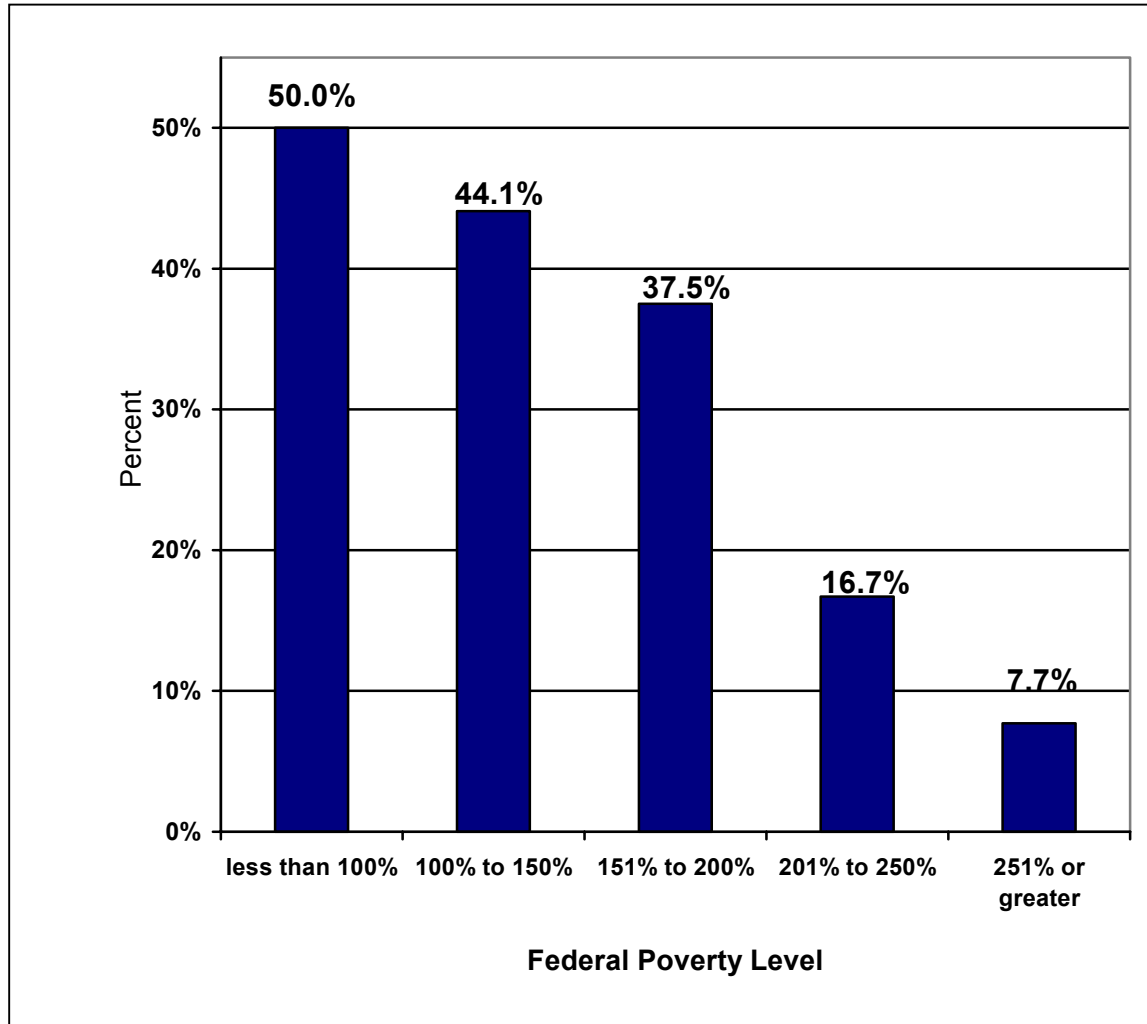
**Figure 1-1. Percent of Palm Beach County Residents under Age 65 Who Are Uninsured by Annual Family Income, 2004**



Rates of uninsurance are correlated with annual income, with the highest rates found among people living in households with an annual income of less than \$35,000.

Sample size for this figure = 3,900 individuals

**Figure 1-2. Uninsured Palm Beach County Residents under Age 65 by Income as a Percent of Federal Poverty Level, 2004**

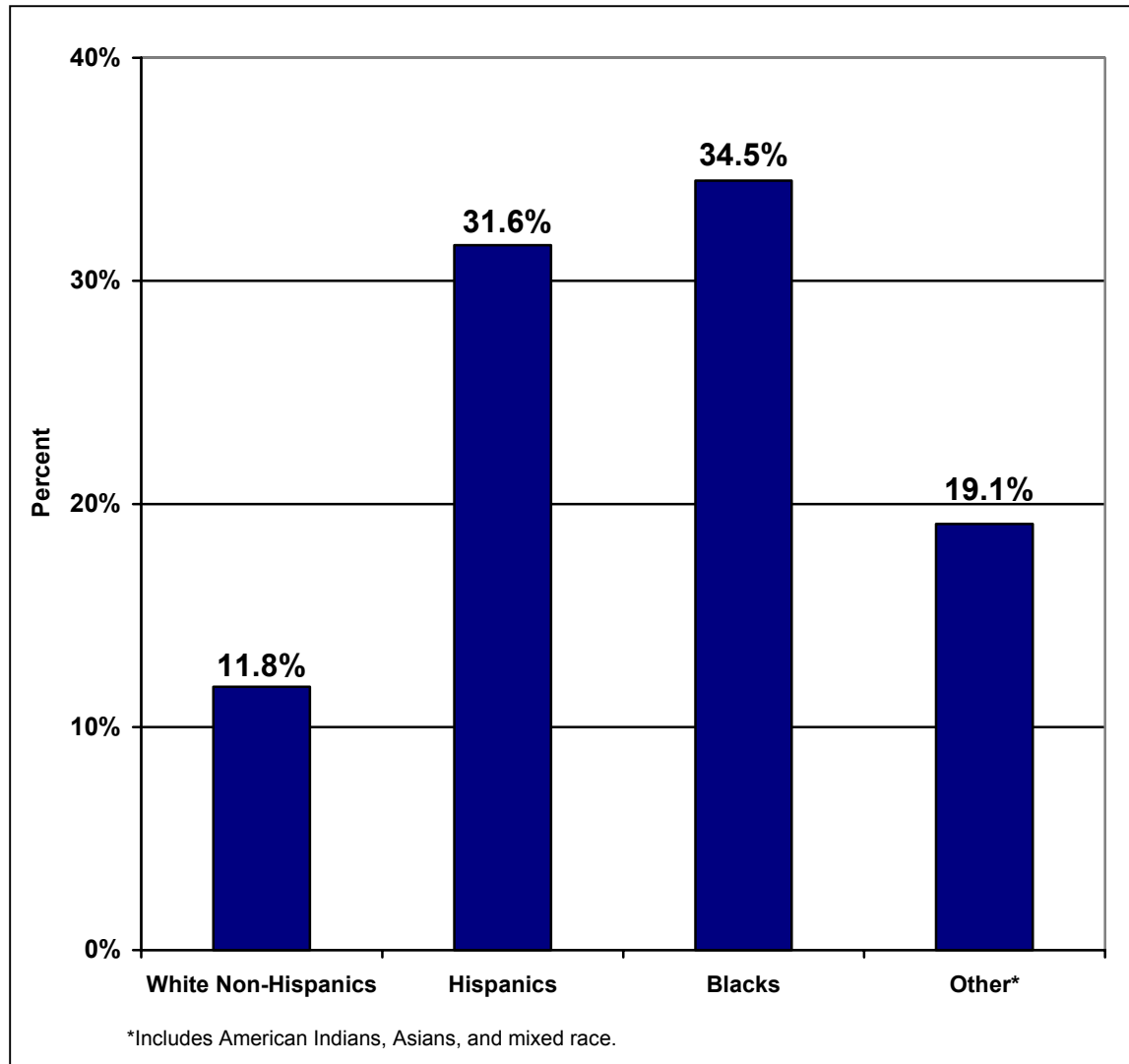


Rates of uninsurance are correlated with Federal Poverty Level, with those at 251% of FPL or greater having the lowest rate of uninsurance.

Sample size for this figure = 3,900 individuals

Note: Federal Poverty Level is of interest in this context because this measure, which considers household size as well as income, is sometimes used as a criterion for public program eligibility. More information is at <http://aspe.hhs.gov/poverty/04poverty.shtml>

**Figure 1-3. Uninsured Palm Beach County Residents under Age 65 by Race and Ethnicity, 2004**

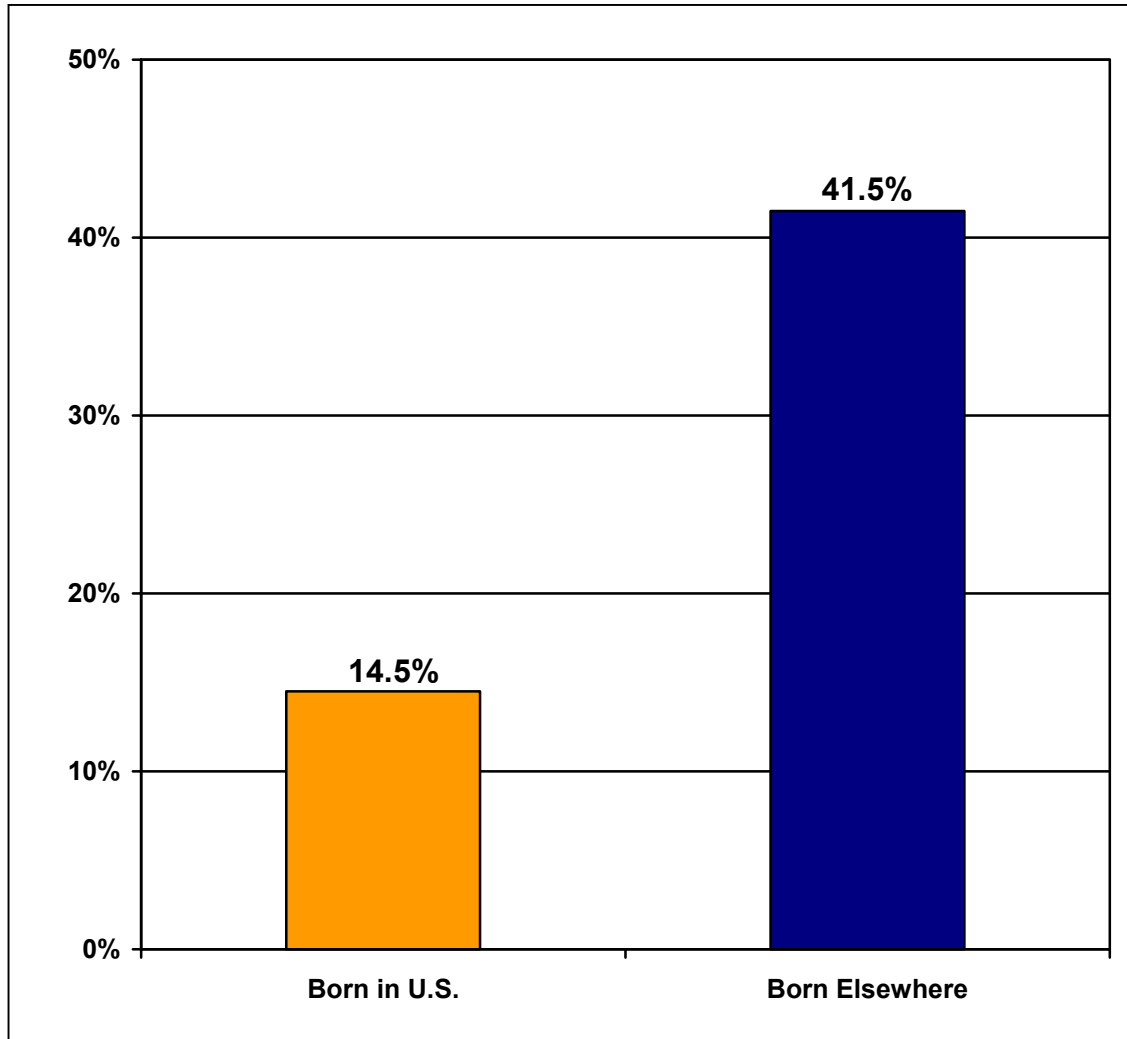


Sample size for this figure = 3,866 individuals

In Palm Beach County, Black residents have the highest rate of uninsurance at 34.5%. About 31.6% of Palm Beach County Hispanics are without health insurance, as are 19.1% of those in Other racial groups (including American Indian, Alaskan Natives, Pacific Islanders and Non-Hispanic Mixed Race). White Non-Hispanics have the lowest rate of uninsurance: about 11.8% lack coverage.

Note: Some caution should be used in making comparisons between years, since slightly different question wording was used in 2004.

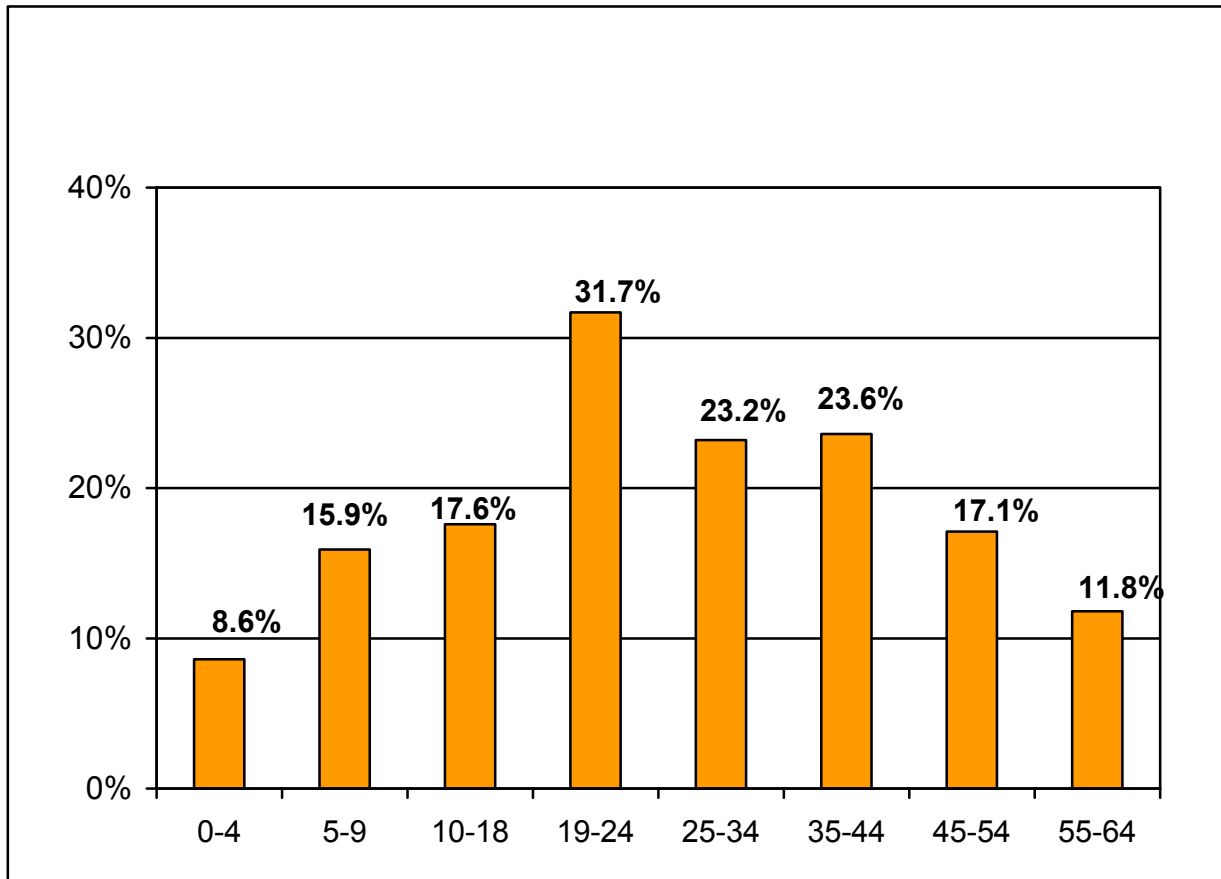
**Figure 1-4. Percent of Uninsured Palm Beach County Adults Age 18-64 by Place of Birth, 2004**



Sample size for this figure = 2,815 individuals

The rate of uninsurance among adult Palm Beach County residents born outside the United States (41.5%) was more than twice the rate of U.S.-born Palm Beach County residents (14.5%).

**Figure 1-5. Uninsured Palm Beach County Residents under Age 65 by Specific Age Category, 2004**



Sample size for this figure = 3,861 individuals

Preschoolers have the lowest rate of uninsurance at 8.6%. The highest rate is among young people age 19 to 24; almost a third of them (31.7%) were uninsured in 2004.

**Table 1-2. Percent of Uninsured Palm Beach County Residents under Age 65 by Gender, 2004**

	<b>Male</b>	<b>Female</b>
<b>Palm Beach County</b>	20.4	17.6

Note: Percentages reflect the proportion of Floridians under age 65 in each gender who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

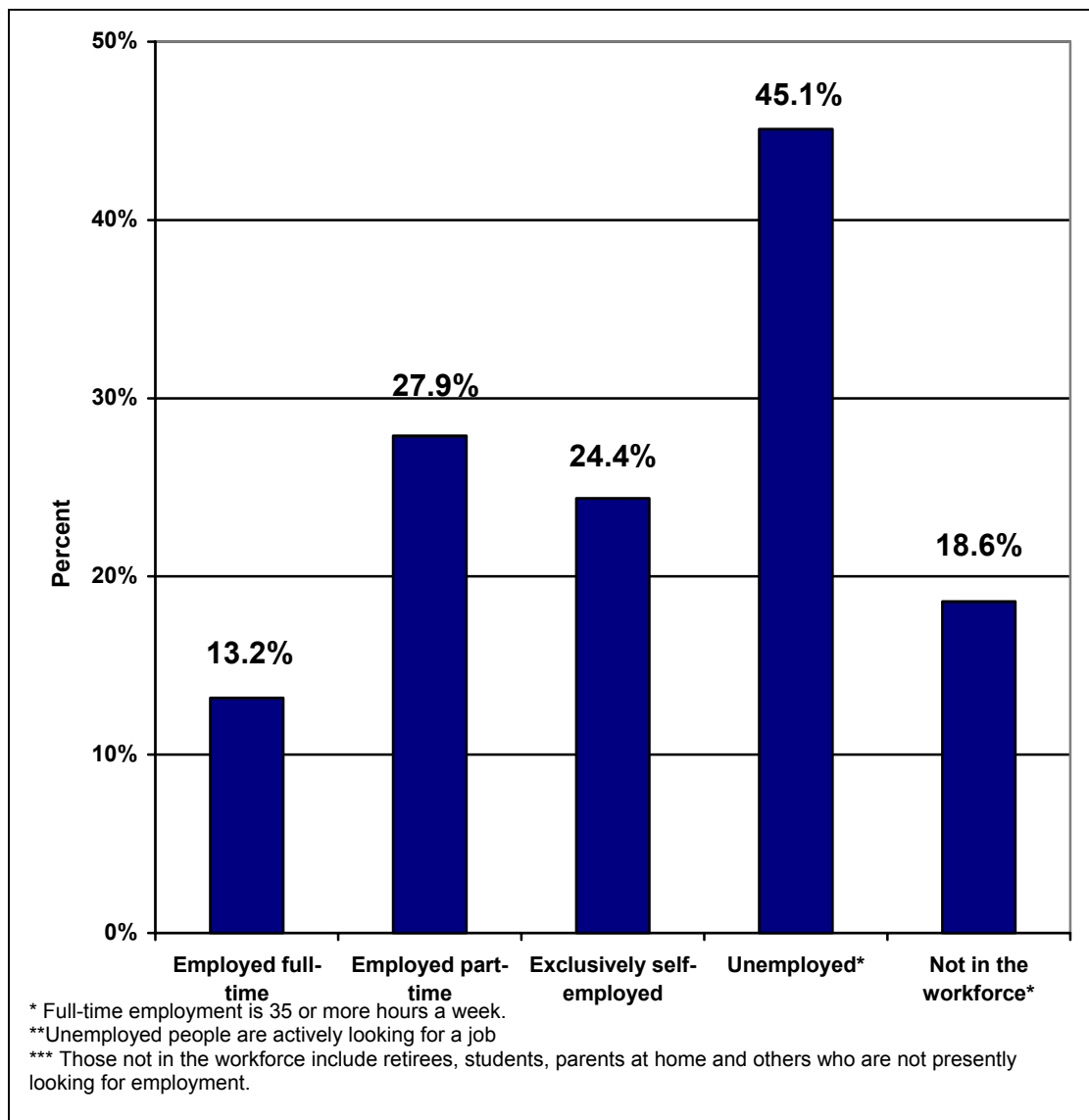
Sample size for this table = 3,906 individuals

**Table 1-3. Percent of Uninsured Palm Beach County Residents Age 16 to 64 by Marital Status, 2004**

	<b>Married</b>	<b>Widowed</b>	<b>Divorced</b>	<b>Separated</b>	<b>Never Been Married</b>	<b>Living With a Partner</b>
<b>Palm Beach County</b>	<b>14.6</b>	<b>41.5</b>	<b>17.0</b>	<b>45.3</b>	<b>28.2</b>	<b>35.8</b>

Note: Percentages reflect the proportion of Floridians age 16 to 64 in each marital status who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.  
 Sample size for this table = 2,972 individuals

**Figure 1-6. Uninsured Palm Beach County Residents Age 18-64 by Employment Status, 2004**

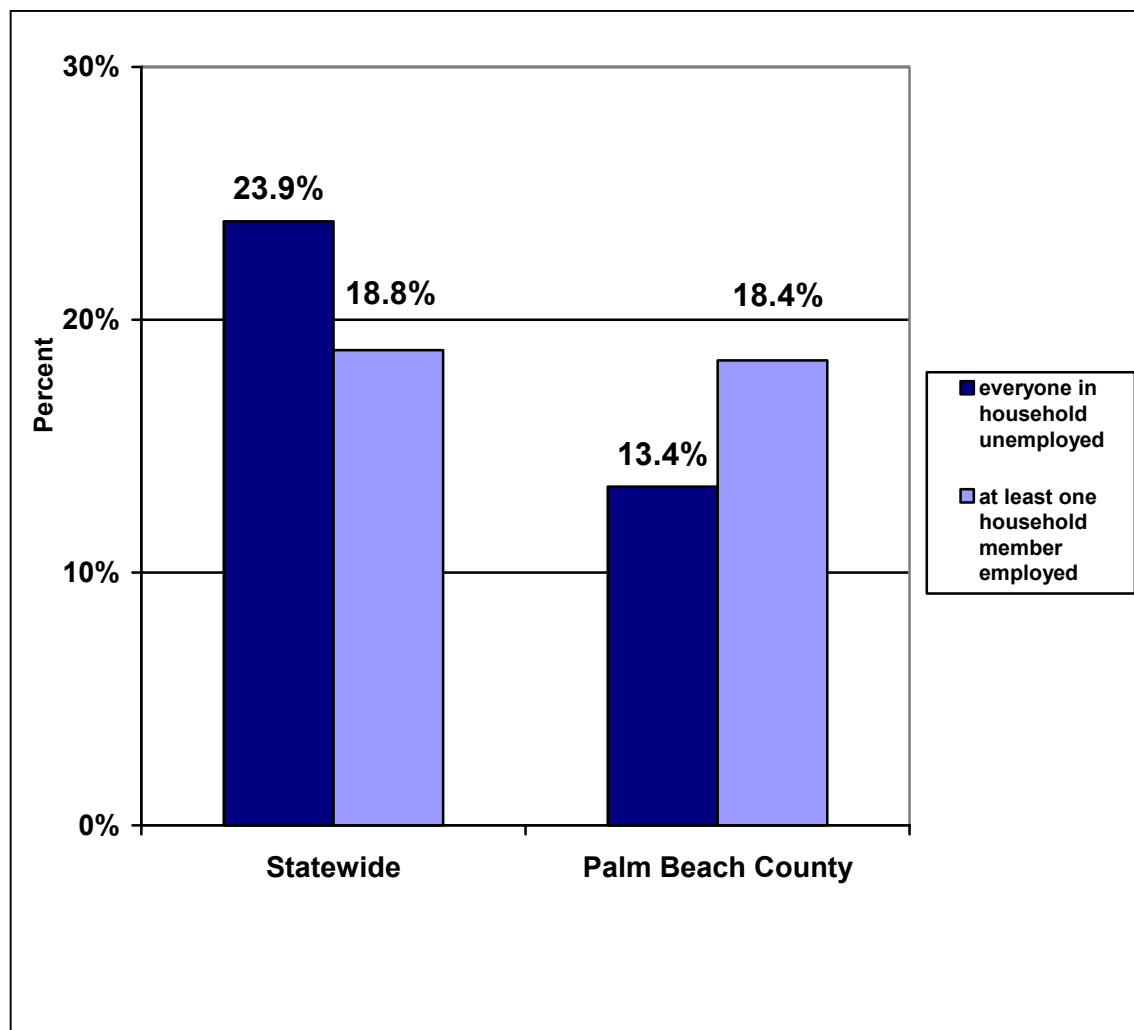


Looking at employment status for working-aged Palm Beach County residents, the highest rate of uninsurance is among those who are unemployed (out of a job and actively looking for work); almost half of whom (45.1%) lack coverage. Of those with jobs, the highest rate of uninsurance is among part-time employees (27.9%) followed by self-employed people (24.4%). Among full-time employees, 13.2% lack coverage.

Sample size for this figure = 2,821 individuals



**Figure 1-7. Percent of Uninsured Palm Beach County Residents Age 18-64 by the Employment Status of Household Members, 2004**



Sample size for this figure = 3,781 individuals

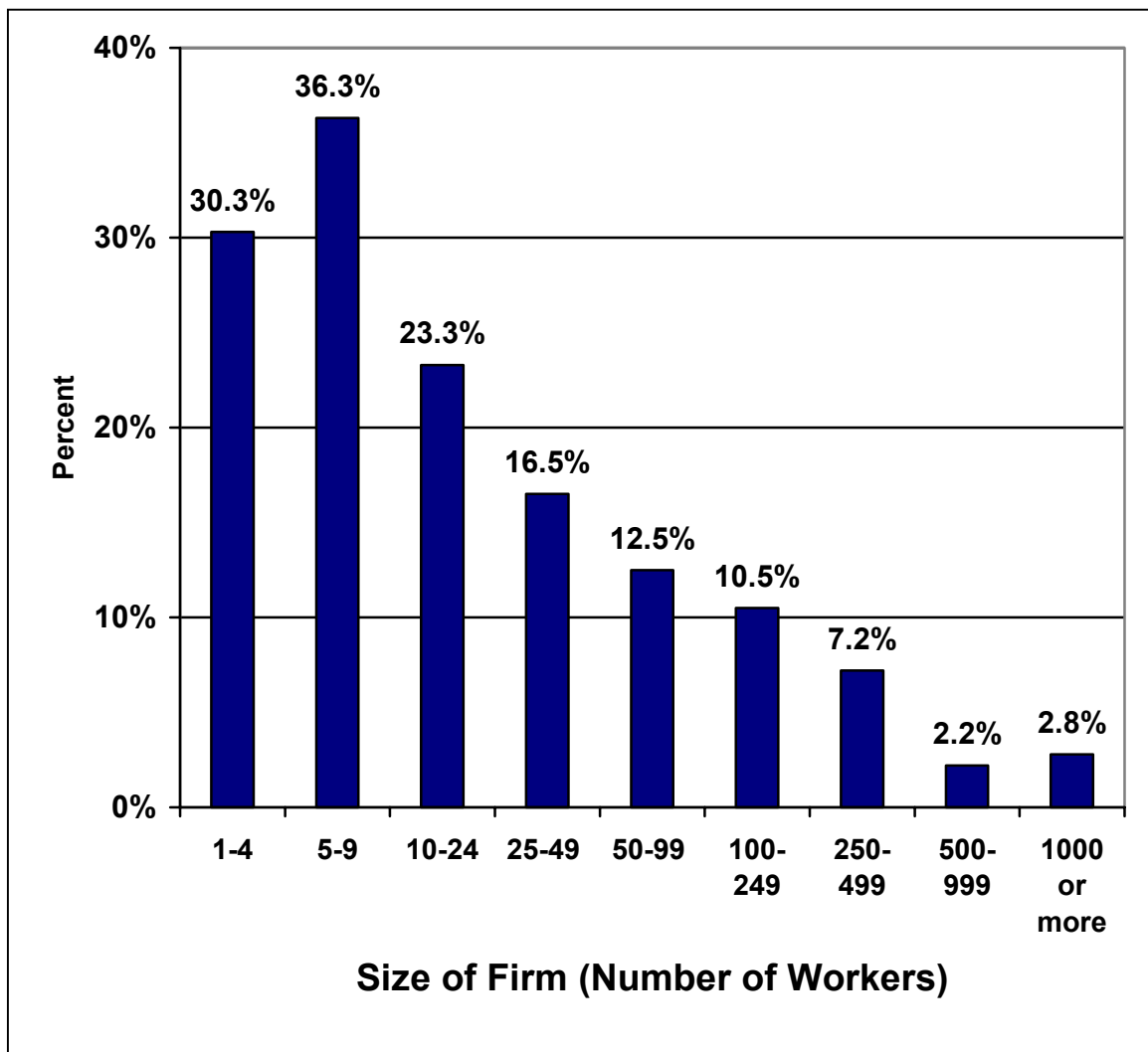
**Table 1-4. Percent of Uninsured Palm Beach County Residents Age 18-64 by Highest Grade of School Completed, 2004**

	<b>No high school diploma</b>	<b>High school graduate</b>	<b>Some college or associates degree</b>	<b>Bachelors degree or higher</b>
<b>Palm Beach County</b>	54.2	27.8	15.7	10.0

Note: Percentages reflect the proportion of Floridians age 18-64 at each educational level who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Sample size for this figure = 2,793 individuals

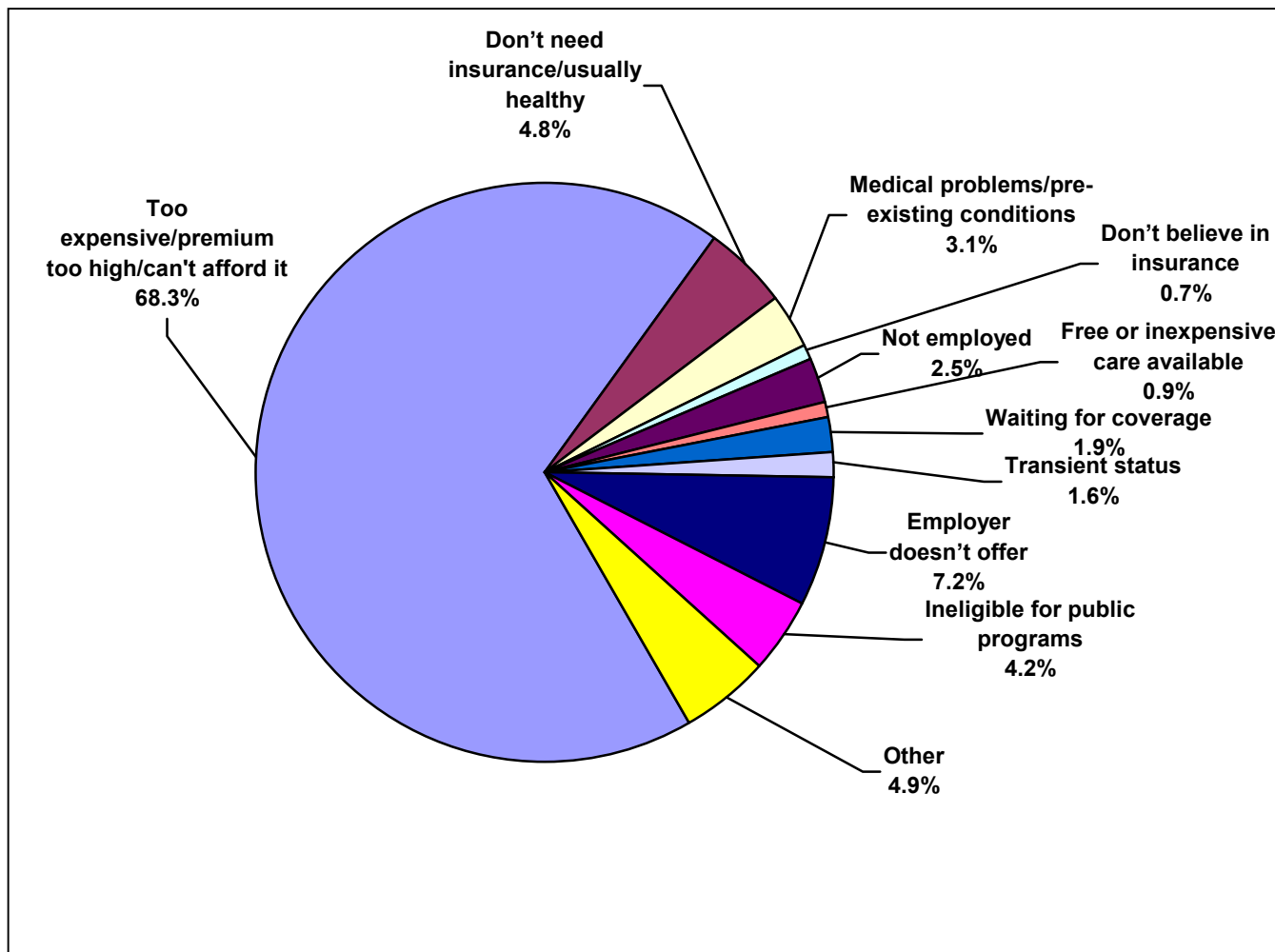
**Figure 1-8. Uninsured Full-Time Working Palm Beach County Residents Age 18-64 by Firm Size of Employer, 2004**



There is a relationship between employer firm size and uninsurance. Over a third (36.3%) of workers at firms with 5 – 9 employees lacked coverage, as did 30.3% of workers at firms with 1 – 4 employees. Among those working for large employers with 1000 or more employees, only 2.8% were without coverage. (This figure includes full-time self-employed people.)

Sample size for this figure = 1,266 individuals

**Figure 1-9. Reported “Main Reason” for Not Having Health Insurance, Palm Beach County Residents under Age 65, 2004**



Overwhelmingly, the most common “main” reason that Palm Beach County residents lack health insurance is cost, which was cited for 68.3% of people without health insurance. But workplace issues were also mentioned, with 7.2% reporting lack of employer-offered insurance, and another 2.5% reporting that unemployment was the “main” reason for not having coverage.

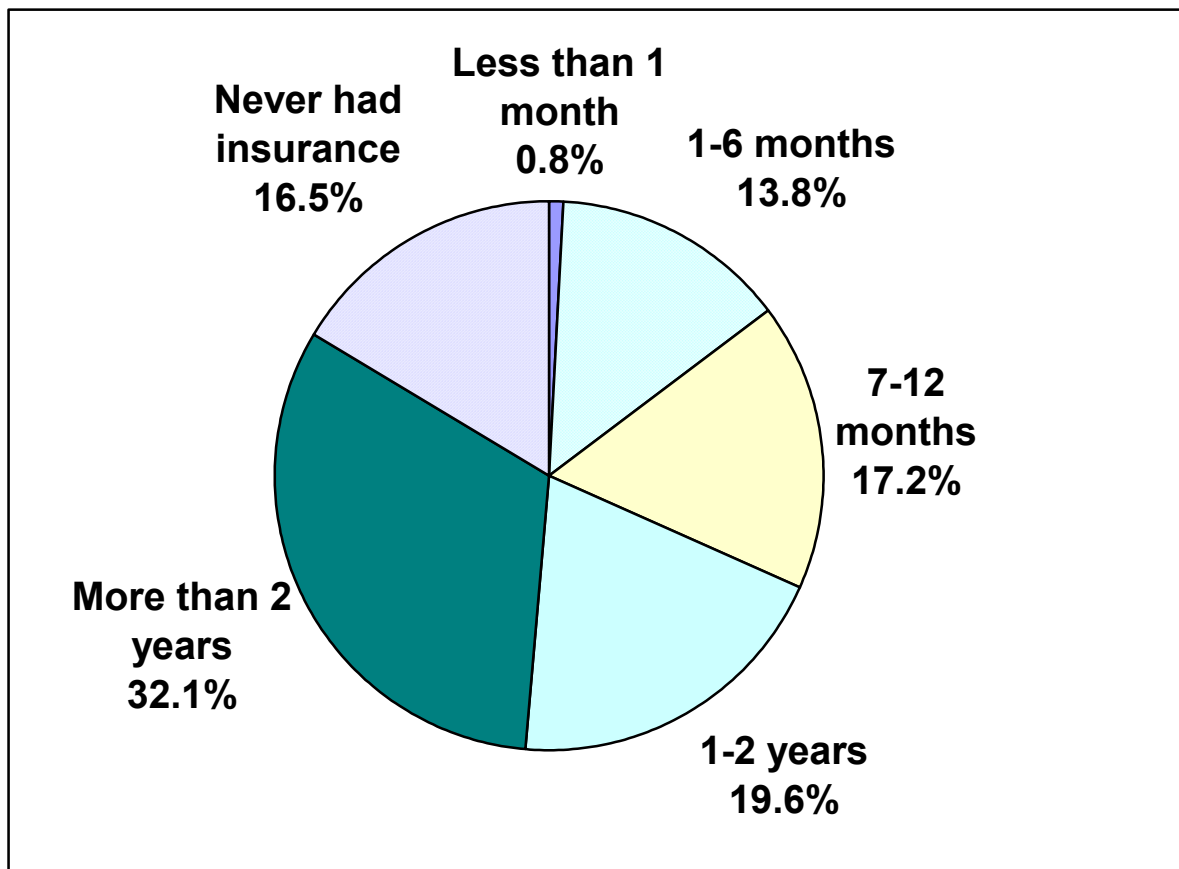
Sample size for this figure = 613 individuals

**Table 1-5. Other Reasons for Not Having Health Insurance, Uninsured Palm Beach County Residents under Age 65, 2004**

<b>Reason Given</b>	<b>Percent Uninsured</b>
Too expensive/premium too high/can't afford it	10.4%
Medical problems/pre-existing conditions	4.0%
Don't need insurance/usually healthy	2.1%
Free or inexpensive care available	0.1%
Employer doesn't offer	4.7%
*Other (various reasons including transient status, too old/young for eligibility, divorce/death in family, not enough time to look into it)	14.7%

\* These responses were volunteered by the respondent, although they were not included in the list of possible answers provided as part of the question.  
 Note: "Other" includes transient status, too old/young for eligibility, divorce/death in family, not enough time to look into it, etc.  
 Sample size for this table = 663 individuals

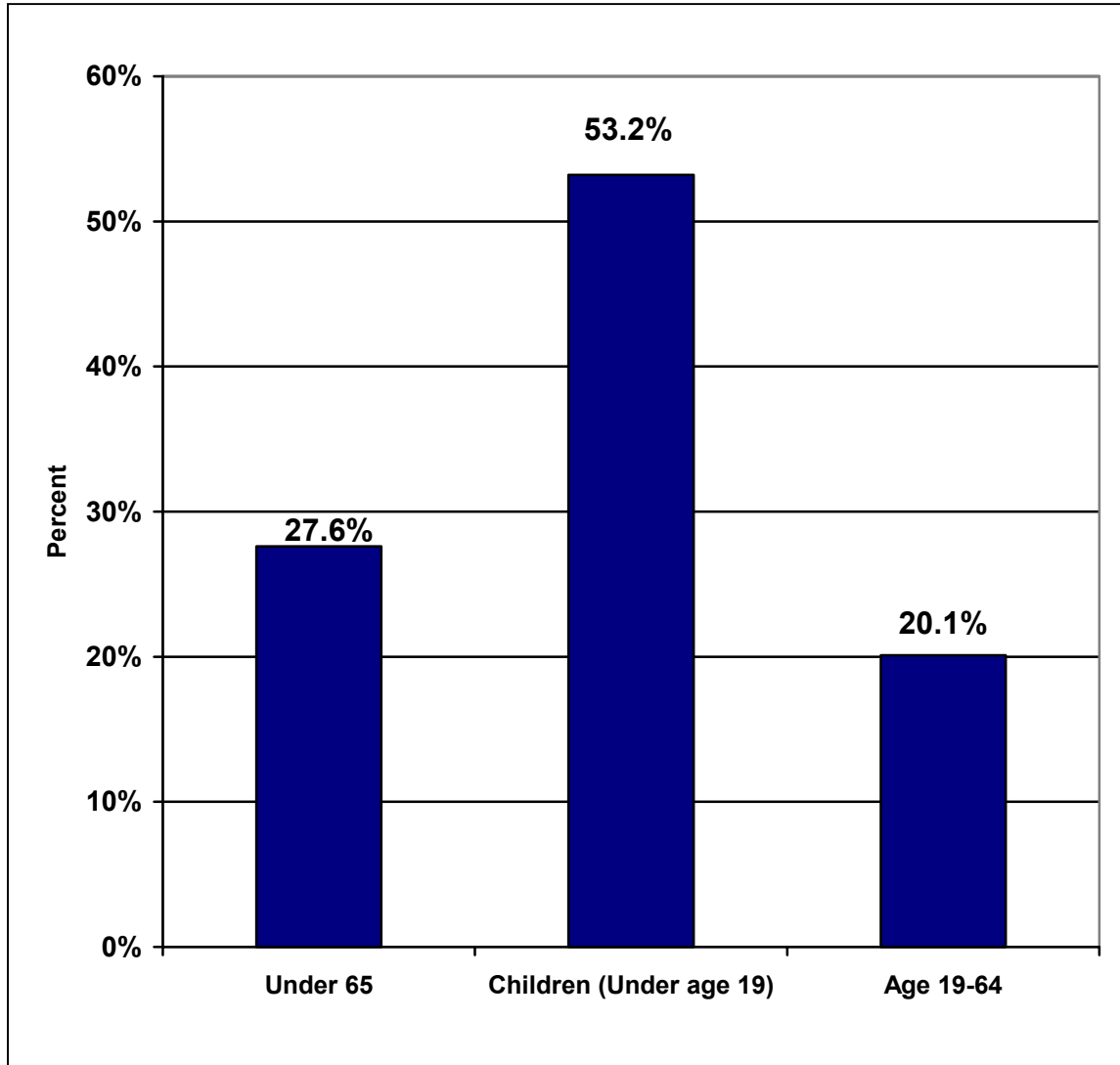
**Figure 1-10. Length of Time Without Health Coverage, Uninsured Palm Beach County Residents under Age 65, 2004**



For Palm Beach County residents without health coverage, it appears to be a persistent situation. Just over half of those without coverage (51.7%) report having been without coverage for more than a year, and another 16.5% never had insurance.

Sample size for this figure = 630 individuals

**Figure 1-11. Percent of Uninsured Palm Beach County Residents under Age 65 Who Have Ever Been Enrolled in Medicaid, 2004**



Sample size for this figure = 629 individuals

**Table 1-6. Uninsured Palm Beach County Residents under Age 19 by Race and Ethnicity, Statewide and Palm Beach County, 2004**

	<b>White non-Hispanic &lt;19</b>	<b>Hispanic &lt;19</b>	<b>Black &lt;19</b>	<b>Other &lt;19*</b>
<b>Florida</b>	<b>8.7</b>	<b>18.5</b>	<b>13.7</b>	<b>15.7</b>
Palm Beach County	8.8	20.0	23.2	24.0

Note: Children are defined as persons less than 19 years old. Percentages reflect the proportion of children in each racial/ethnic group who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

\*Includes American Indians, Asians and mixed race.

Sample size for this figure = 1,130 individuals



**Table 1-7. Percent of Uninsured Children by KidCare Age Group and Federal Poverty Level, Palm Beach County, 2004**

Federal Poverty Level (FPL)	Percent Uninsured Children			
	Less than 1 yr	1-5 yrs	6-18 yrs	All Children (less than 19 yrs)
All Income Level	1.8	10.6	17.2	14.8
100% FPL or less	#	28.6	39.3	34.6
101-133% FPL	#	39.6	41.7	41.2
134-185% FPL	#	17.9	32.1	27.3
186-200% FPL	#	#	3.7	2.7
Greater than 200% FPL	2.8	4.8	7.4	6.5

Note: Children are defined as persons less than 19 years old. Percentages reflect the proportion of children at each FPL who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

# Insufficient observations for reliable estimate.

Sample size for this figure = 1,137 individuals

**Table 1-8. Percent of Uninsured Palm Beach County Residents, Children and Adults, 2004**

<b>Percent Uninsured</b>	
All under age 65	18.9
Children (less than 19 years old)	14.8
Adults (age 19-65)	20.7

Note: Percentages reflect the proportion of Floridians in each age group who are without health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Sample size for this table = 3,901 individuals

**Table 2-1. Percent of Palm Beach County Residents under Age 65 by Source\* of Health Insurance, 2004**

	<b>Employment Based Insurance</b>	<b>Individually Purchased Insurance**</b>	<b>Military, CHAMPUS, VA</b>	<b>Medicaid and Title XXI Programs**</b>	<b>Other Government Programs**</b>	<b>Not Covered</b>
<b>Florida</b>	<b>56.4</b>	<b>9.6</b>	<b>4.8</b>	<b>12.6</b>	<b>3.0</b>	<b>19.2</b>
Palm Beach County	60.8	10.9	2.1	8.4	3.2	18.9

Note: Percentages reflect the proportion of Floridians under age 65 reporting each source of coverage. Consequently, row and column percentages do not sum to meaningful totals.

\*Sources of health insurance are not mutually exclusive. Some people have more than one type of coverage

\*\* Medicaid-related programs include MediPass, MediKids and Healthy Kids. Other government programs include Children's Medical Services and Medicare for the disabled and those with end-stage renal disease. Individually purchased includes purchased by someone outside the household.

Sample size for Palm Beach County = 3,264 individuals

**Table 2-2. Percent of Palm Beach County Residents under Age 19 by Source\* of Health Insurance, 2004**

	<b>Children &lt;19 Employment Based Insurance</b>	<b>Children &lt;19 Individually Purchased Insurance**</b>	<b>Children &lt;19 Military, CHAMPUS, VA</b>	<b>Children &lt;19 Medicaid and Related Programs**</b>	<b>Children &lt;19 Other Government Programs**</b>	<b>Children &lt;19 Not Covered</b>
<b>Florida</b>	<b>58.4</b>	<b>8.4</b>	<b>3.8</b>	<b>17.2</b>	<b>2.9</b>	<b>13.4</b>
Palm Beach County	54.7	10.6	2.0	22.3	1.2	14.8

Note: Percentages reflect the proportion of Floridians under age 19 reporting each source of coverage. Consequently, row and column percentages do not sum to meaningful totals.

\* Sources of health insurance are not mutually exclusive. Some people have more than one type of coverage.

\*\* Medicaid-related programs include MediPass, MediKids and Healthy Kids. Other government programs include Children's Medical Services and Medicare for the disabled and those with end-stage renal disease.

Sample size for Palm Beach County = 998 individuals

**Table 2-3. Percent of Currently Insured Palm Beach County Residents Under Age 65 Who Had a Gap in Coverage During the Last 12 Months, 2004**

Percent	
No gap in coverage	6.0
At least one gap in coverage	94.0

Sample size for this table = 3,147 individuals

**Table 2-4. Percent Distribution of Months Without Health Insurance Coverage for Palm Beach County Residents Who Lacked Continuous Coverage Over the Past 12 Months, 2004**

<b>Palm Beach County</b>	
1-3 months	32.1
4-6 months	33.6
7-9 months	11.9
10-12 months	22.4

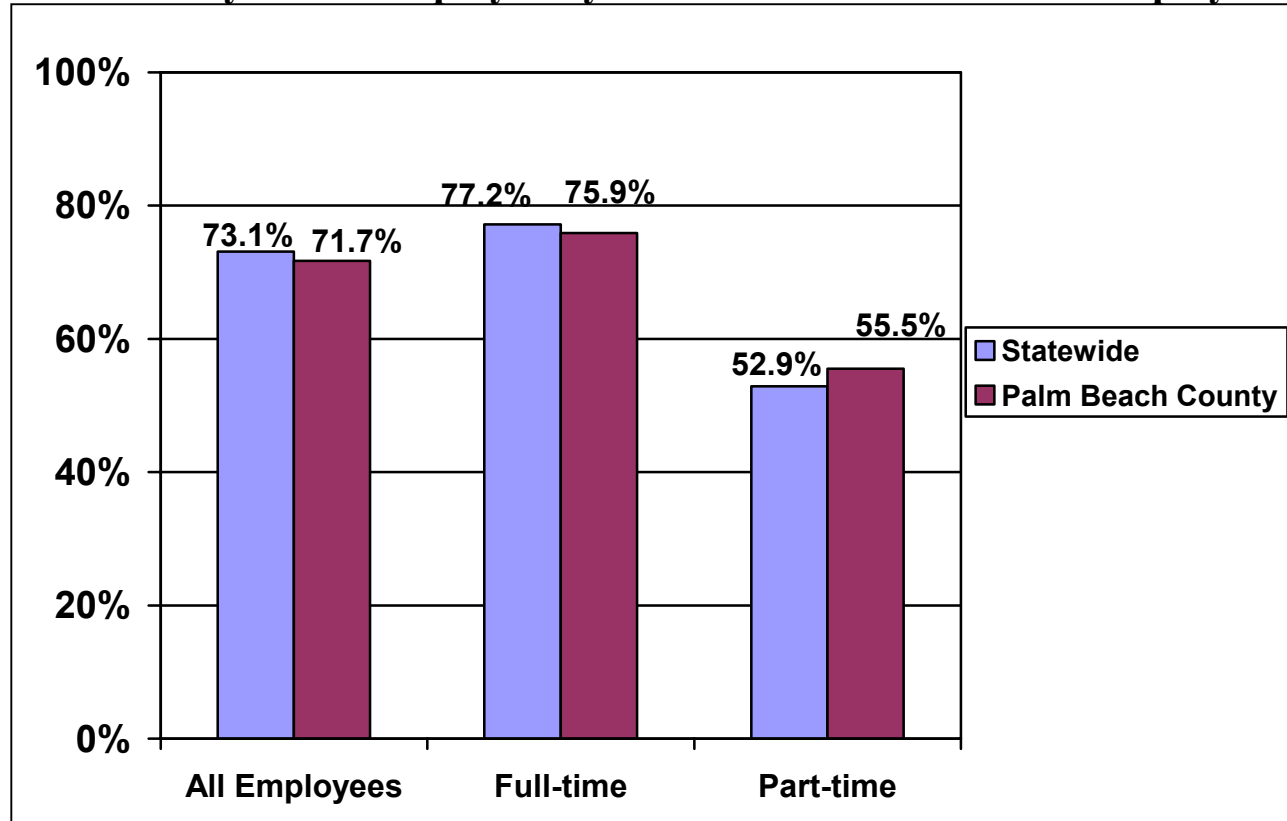
Sample size for this figure = 148 individuals

**Table 3-1. Availability of Employment-Based Health Insurance for Uninsured Employed Palm Beach County Residents Age 18-64, 2004**

<b>Availability of Employment-based Insurance</b>	<b>Percent</b>
Employer does not offer	73.6
Employer offers, but employee ineligible	11.4
Employer offers, but cost of employee share too high	10.4
Employer offers, declined for other reasons	4.7

Sample size for this table =276 individuals

**Figure 3-1. Percent of Employed Palm Beach County Residents Age 18-64 Offered Health Insurance by Their Employer by Full-Time and Part-Time Employment, 2004**



Sample size for Palm Beach County = 1,968 individuals



**Table 3-2. Percent of Employed Palm Beach County Residents Age 18-64 Whose Employer Offers Health Insurance by Employer's Firm Size, 2004**

	<b>1-4 employees</b>	<b>5-9 employees</b>	<b>10-24 employees</b>	<b>25-49 employees</b>	<b>50-99 employees</b>	<b>100-249 employees</b>	<b>250-499 employees</b>	<b>500-999 employees</b>	<b>1000 or more employees</b>
<b>Palm Beach County</b>	<b>21.2</b>	<b>53.2</b>	<b>67.0</b>	<b>80.8</b>	<b>83.9</b>	<b>90.4</b>	<b>91.6</b>	<b>94.6</b>	<b>96.9</b>

Note: Percentages reflect the proportion of employed Floridians age 18-64 working for employers at each firm size who report employer offers of health insurance. Consequently, row and column percentages do not sum to meaningful totals.

Sample size for this figure = 1,821 individuals

**Table 3-3. Percent of Employed Palm Beach County Residents Age 18-64 Whose Employer Offers Health Insurance by the Employer's Type of Industry**

	<b>Percent Offering</b>
Agriculture, Forestry or Fishing	42.5
Mining	#
Utilities	70.2
Construction	53.8
Manufacturing	77.1
Wholesale Trade	74.1
Retail Trade	80.3
Transportation	74.9
Information	79.2
Finance, Insurance, or Real Estate	60.8
Professional, Scientific and Technical Services	76.6
Educational Services	86.0
Health Care/Social Assistance	84.4
Arts, Entertainment and Recreation	61.1
Hotel/Restaurant	49.6
Other Services	50.0
Public Administration	89.5
Other	#

Note: Percentages reflect the proportion of employed Floridians age 18-64 working in each industry who report employer offers of health insurance. Consequently, row and column percentages do not sum to meaningful totals.

# Insufficient observations for reliable estimates.

Sample size for this figure = 1,944 individuals

**Table 3-4. Percent of Employed Palm Beach County Residents Age 18-64 Whose Employers Offer Health Insurance to At Least Some of Their Employees, by Job Earnings, 2004**

	<b>Percent Offering</b>
\$0-4,999	49.7
\$5,000-9,999	52.8
\$10,000-14,999	63.1
\$15,000-19,999	69.6
\$20,000-24,999	74.3
\$25,000-34,999	82.9
\$35,000-44,999	77.4
\$45,000-54,999	76.1
\$55,000-64,999	87.3
\$65,000-74,999	75.5
\$75,000-84,999	78.3
\$85,000-94,999	95.7
\$95,000 or more	76.7

Note: Percentages reflect the proportion of employed Floridians age 18-64 at each earnings level who report employer offers of health insurance. Consequently, row and column percentages do not sum to meaningful totals.  
 Sample size for this table = 1,543 individuals

**Table 3-5. Eligibility for Health Insurance Coverage among Palm Beach County Residents Age 18-64 Whose Employer Offers Health Insurance, 2004**

Percent	
Eligible	91.7
Ineligible	8.3

Sample size for this table = 1,395 individuals

**Table 3-6. Offers of Employment-Based Health Insurance Coverage: Family Coverage vs. Employee-Only Coverage, Palm Beach County, 2004**

Percent	
Family coverage	76.7
Employee only	23.3

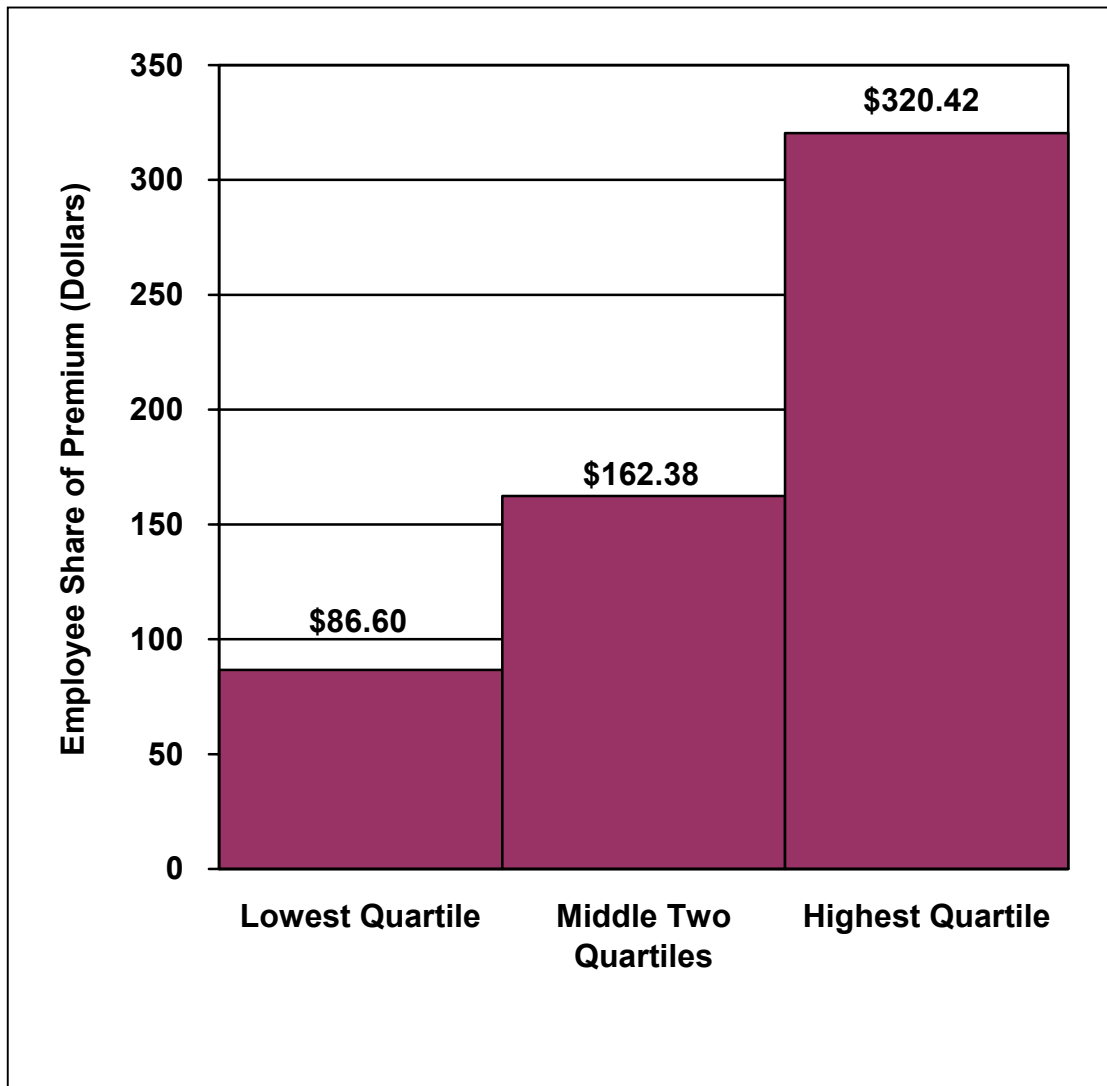
Sample size for this table = 1,252 individuals

**Table 3-7. Enrollment of Employed Palm Beach County Residents Age 18-64 Who Are Eligible for Employment-Based Insurance, 2004**

Percent	
Enrolled	82.4
Declined	17.6

Sample size for this table = 1,249 individuals

**Figure 3-2. Monthly Employee Share of Premiums for Employment-Based Health Insurance Coverage, Palm Beach County, 2004**



Sample size for this figure = 729 individuals

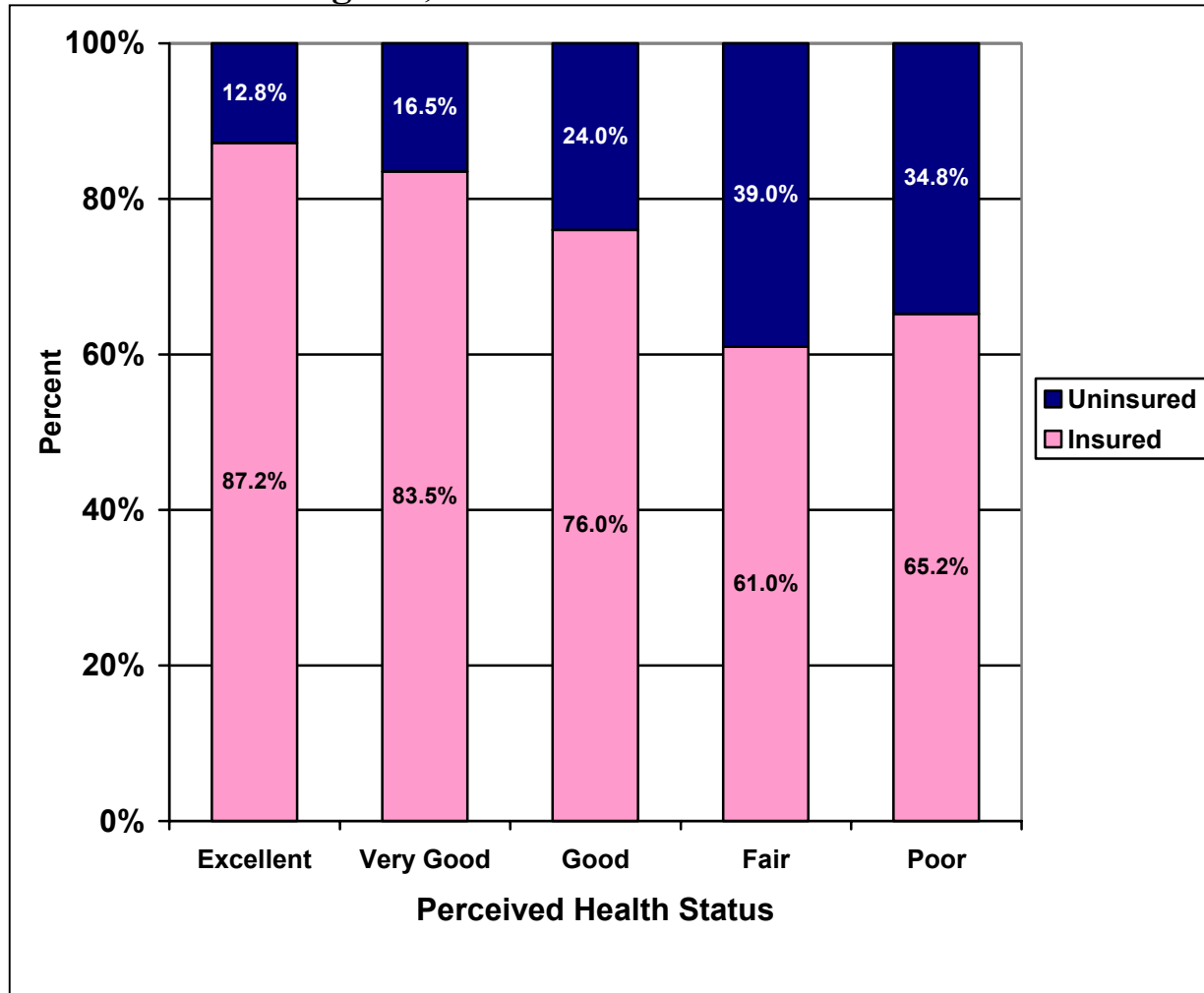
**Table 3-8. Percent Palm Beach County Residents Age 18-64 Eligible for Employment-based Family Coverage Who Enroll All Children in the Household under this Coverage, 2004**

<b>Percent</b>	
All children enrolled	96.3
Some children enrolled	2.2
No children enrolled	1.5

Sample size for this figure = 369 individuals

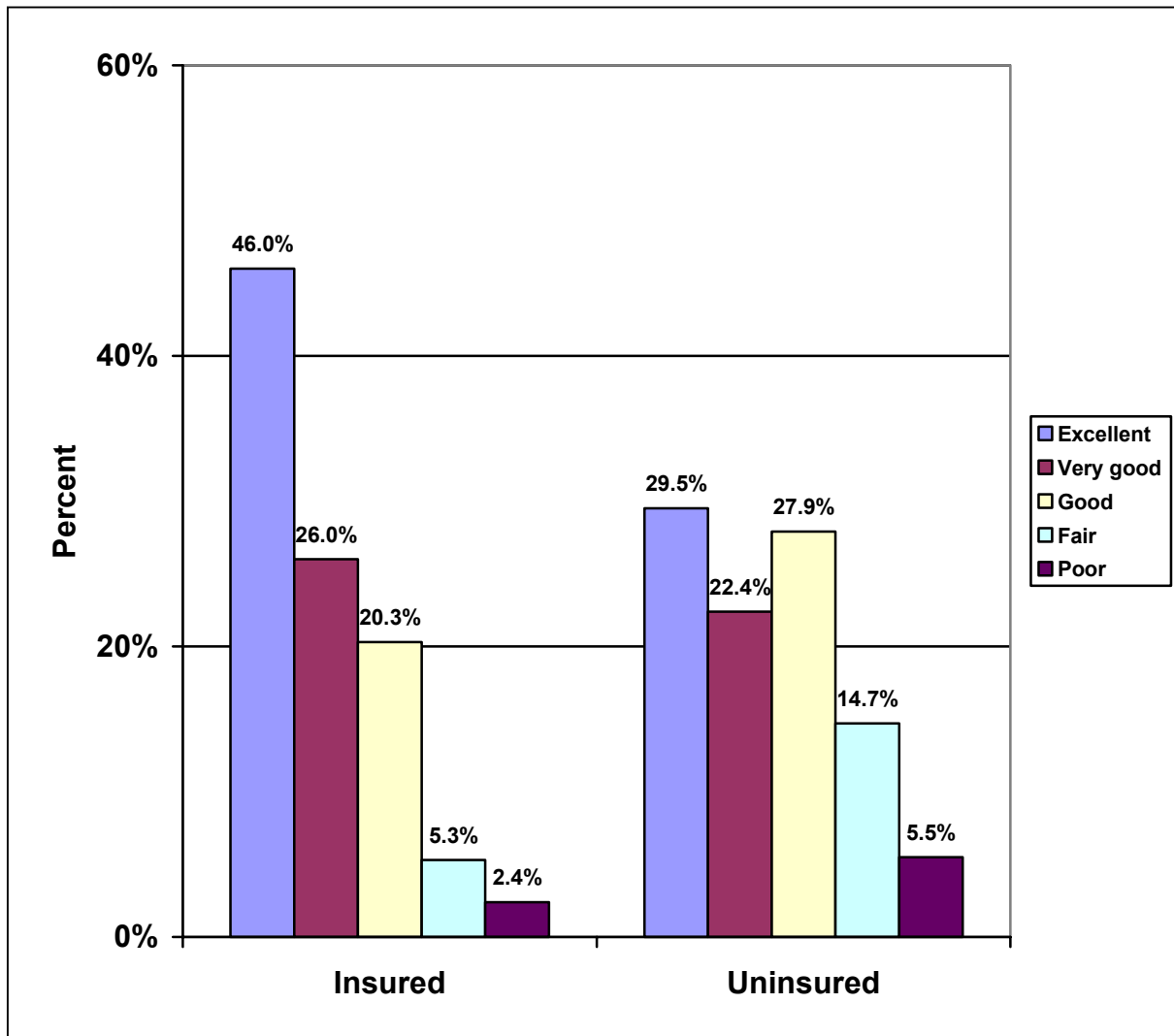


**Figure 4-1. Health Insurance Status by Perceived Health Status, Palm Beach County Residents under Age 65, 2004**



Sample size for this figure =3,890 individuals

**Figure 4-2. Perceived Health Status and Insurance Status for Palm Beach County Residents under Age 65, 2004**



Uninsured people are more likely to perceive themselves as being in poor or fair health, and are less likely to perceive their health as excellent or very good.

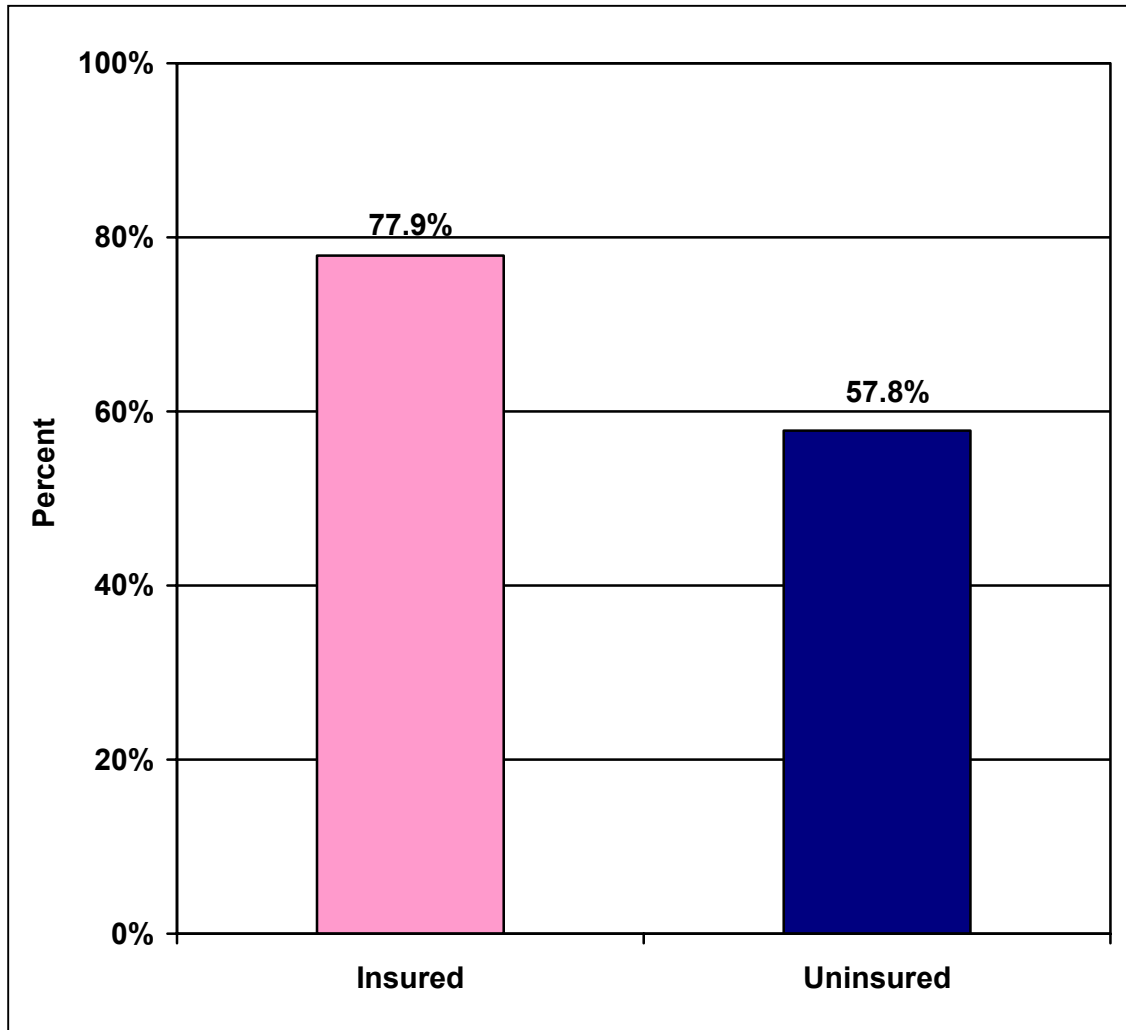
Sample size for this figure = 3,890 individuals

**Table 4-1. Distribution of Health Status by Source of Coverage for Palm Beach County Residents under Age 65, 2004**

<b>Perceived Health Status</b>	<b>Employment Based Insurance</b> Percent	<b>Individually Purchased Insurance</b> Percent	<b>Military, CHAMPUS, VA</b> Percent	<b>Medicaid and Title XXI Programs*</b> Percent	<b>Other Government Programs*</b> Percent	<b>Not Covered</b> Percent
<b>Excellent</b>	46.8	52.6	41.1	10.6	17.9	29.5
<b>Very Good</b>	27.3	20.7	10.0	23.8	24.6	22.4
<b>Good</b>	20.4	18.4	39.4	20.9	23.9	27.9
<b>Fair</b>	4.3	4.5	7.4	6.2	22.1	14.7
<b>Poor</b>	1.2	3.8	2.1	8.6	11.4	5.5
	100	100	100	100	100	100

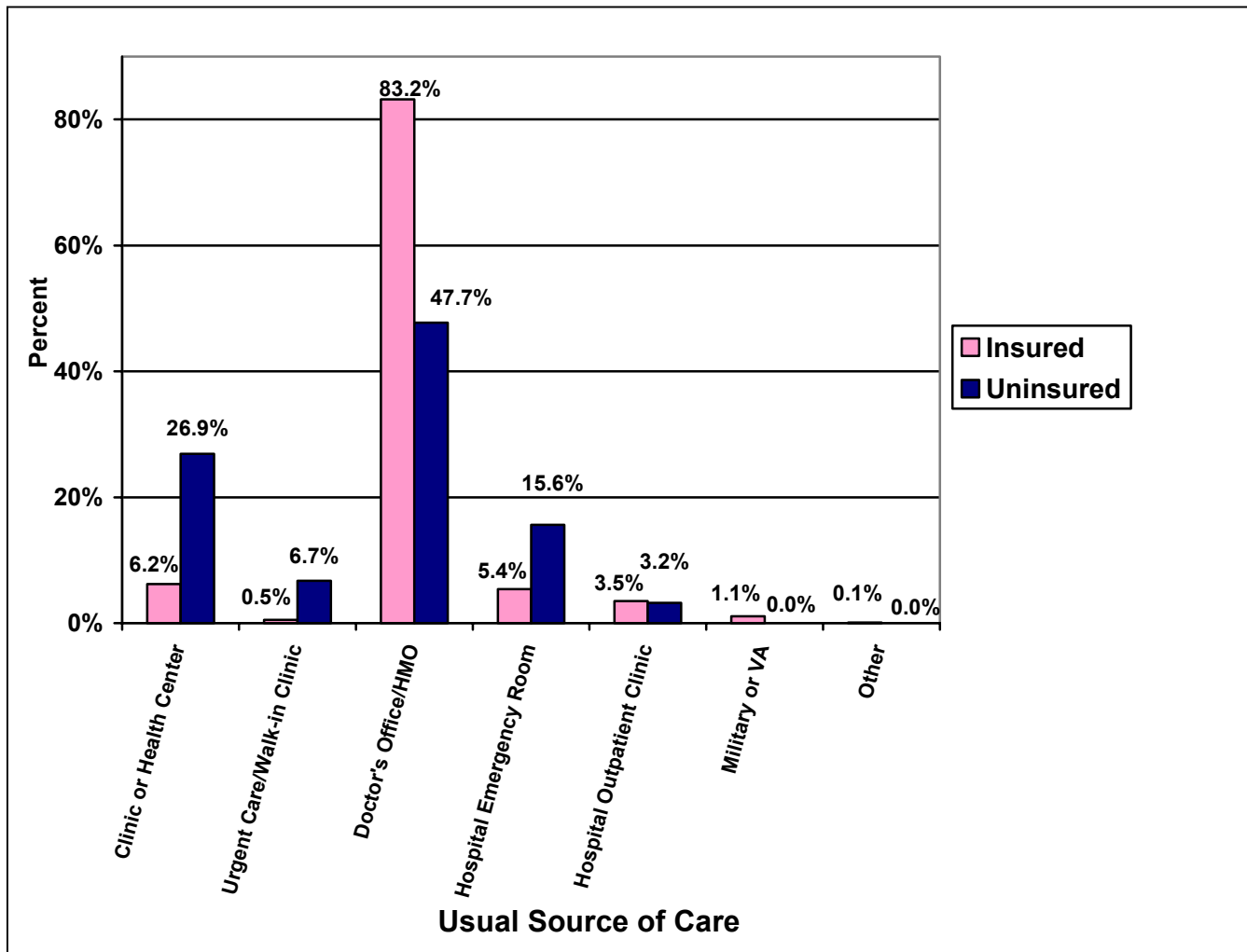
\* Medicaid-related programs include MediPass, MediKids and Healthy Kids. Other government programs include Children's Medical Services and Medicare for the disabled and those with end-stage renal disease. Some people have more than one source of coverage. Sample size for this table = 3,902 individuals

**Figure 4-3. Percent of Palm Beach County Respondents Age 18-64 with a Usual Source of Health Care by Insurance Status, 2004**



Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population. Sample size for this figure = 1,406

**Figure 4-4. Locations of Usual Source of Care by Insurance Status of Respondents, Palm Beach County**



Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population. Sample size for this figure = 1,071 individuals

**Table 4-2. Doctor or Clinic Visits in the Last 6 Months and Insurance Status of Palm Beach County Florida Health Insurance Study Respondents, Age 18-64, 2004**

<b>Number of Visits</b>	<b>Percent of Insured</b>	<b>Percent of Uninsured</b>
0	26.5	64.7
1	26.4	19.0
2	17.2	6.1
3	8.7	3.5
4	4.8	1.4
5-10	12.3	5.0
11-25	3.4	0.0
More than 25	0.8	0.2

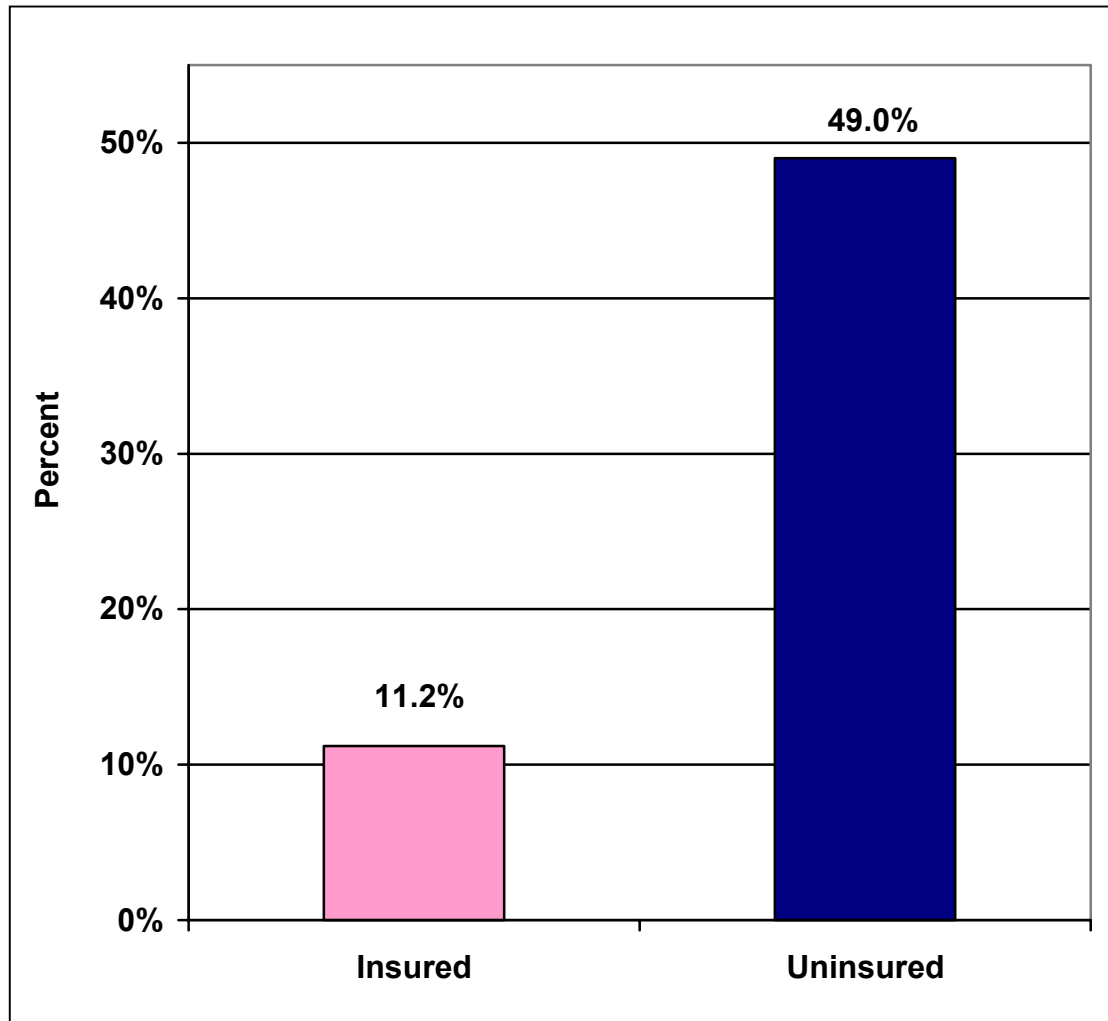
Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population.  
Sample size for this table = 1,398 individuals

**Table 4-3. Emergency Room Visits in the Last 6 Months and Insurance Status of Palm Beach County Florida Health Insurance Study Respondents, Age 18-64, 2004**

<b>Number of Visits</b>	<b>Percent of Insured</b>	<b>Percent of Uninsured</b>
0	86.4	85.1
1	10.0	10.7
2	2.3	2.1
3	0.6	0.2
4	0.4	0.4
5 or More	0.3	1.5

Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population.  
 Sample size for this table = 1,402 individuals

**Figure 4-5. Percent of Palm Beach County Residents Delaying or Not Obtaining Needed Medical Care Within the Last 12 Months Because They Could Not Afford It, by Insurance Status, 2004**

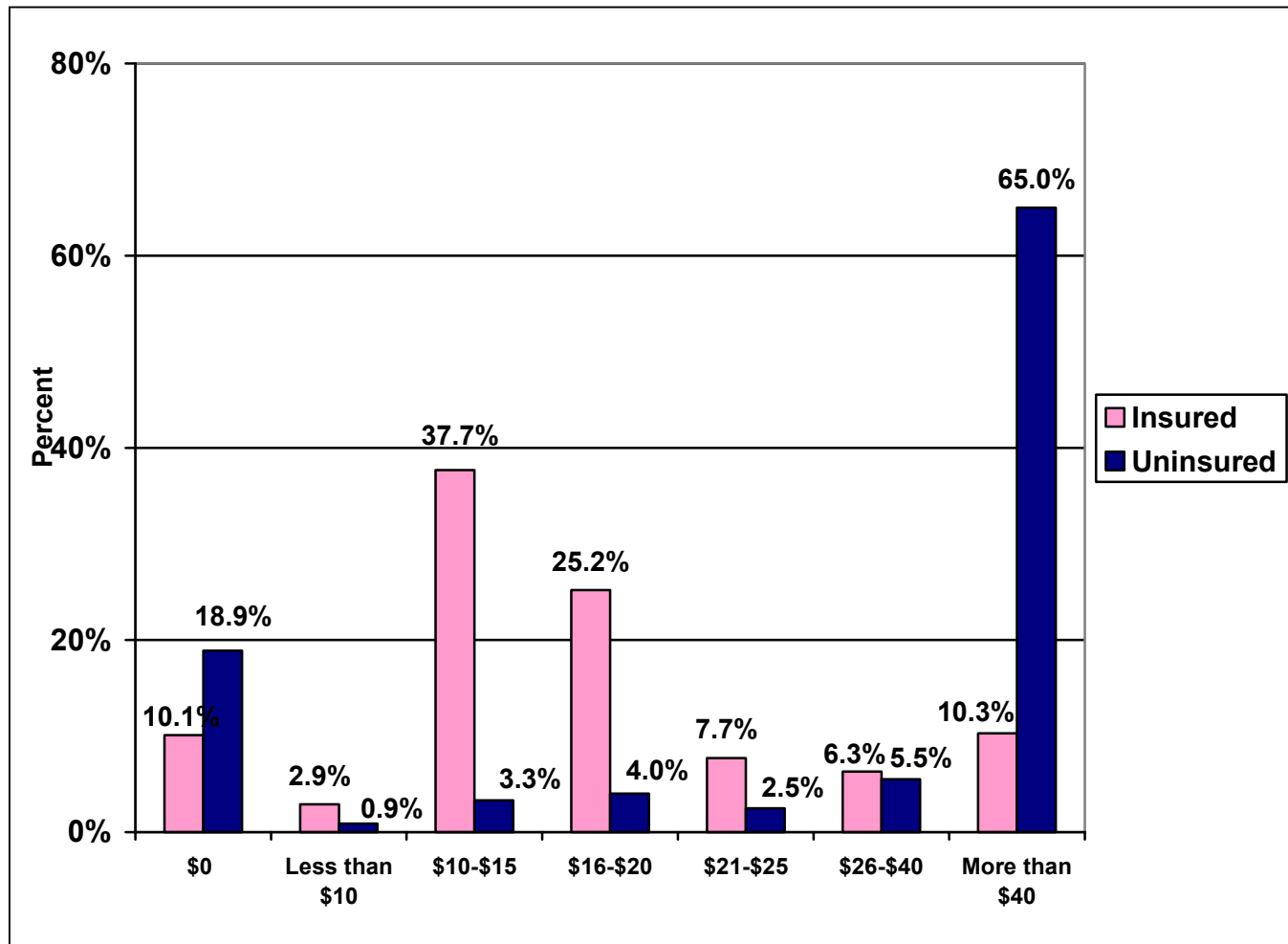


Whether or not people seek medical care when needed is related to having health coverage. About half of those without health insurance (49.0%) reported delaying or not obtaining needed medical care. Among those with coverage, only 11.2% reported such deferrals.

Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population.  
Sample size for this figure = 1,410 individuals



**Figure 4-6. Reported Out-of-Pocket Expenses for a Doctor's Visit by Insurance Status, Palm Beach County Residents, 2004**



Note: This question was asked only of survey respondents and caution should be exercised in generalizing to the larger population. Sample size for this figure = 1,330 individuals