





# **South Dakota Health Care: Accessible and Affordable for All**

**Report Prepared by  
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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, [www.aarp.org](http://www.aarp.org). AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

## **Acknowledgements**

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## **South Dakota Members: Agree to Accessible, Adequate, and Affordable Health Care Coverage for All**

AARP South Dakota, in response to the needs of its membership, commissioned a survey to explore the views of AARP members ages 50 to 64. Access to health care, cost of services, insurance coverage, and financial responsibility for health care are all concerns of AARP members in South Dakota. While fewer than 10 percent of AARP members ages 50-64 in South Dakota are uninsured, less than the 16 percent uninsured rate for adults in the state,<sup>1</sup> members remain concerned about the affordability of health care in the future and believe that all South Dakotans deserve adequate and accessible health care. Additionally, respondents in this survey strongly believe that funding for health care services is a joint responsibility, between individuals, employees, employers and the government.

- ✚ **Access to health care services and providers is a concern for AARP members in South Dakota.** According to the survey, two in three AARP South Dakota members ages 50-64 are *extremely* or *very concerned* about having access to health care services and providers that they need.
- ✚ **Cost of health care services is a concern for AARP members ages 50-64 in South Dakota.** Approximately seven in ten members are *extremely* or *very concerned* about being able to afford services in the next five years.
- ✚ **Access to affordable and adequate health care coverage is for all South Dakotans according to AARP members ages 50-64.** Nine in ten members *strongly* or *somewhat* agree that all South Dakotans should have affordable and adequate access.
- ✚ **Everyone, including employers, employees, individuals, and the government, should contribute to a system to provide access to affordable and adequate health care coverage for South Dakotans.** Eight in ten *strongly* or *somewhat* agree that everyone has to contribute to provide access to affordable and adequate health care coverage.

AARP strongly recommends that South Dakota policymakers and candidates for state office carefully consider the findings in this study of 1,092 AARP members ages 50-64 in South Dakota. Strong majorities of AARP members ages 50-64, many of whom vote in all or most state elections, are concerned about access to and cost of health care services and providers. They have health care needs too: nearly half have a chronic medical condition such as diabetes, high blood pressure, and osteoporosis. As stated above, some are not even covered with any kind of insurance or government plan: Almost one in ten AARP members ages 50-64 in South Dakota are uninsured. AARP South Dakota members ages 50-64 recommend a system where all South Dakotans have access to affordable and adequate health coverage and all are responsible for contributing.

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<sup>1</sup> United States Current Population Survey (CPS), 2006. "South Dakota: Health Insurance Coverage of Adults 19-64". Accessed via [www.kff.org](http://www.kff.org).

## Methodology

AARP conducted the *2007 AARP South Dakota Survey: Health Care* between September 19 and October 30, 2007. Mail surveys were sent to a randomly selected sample of 2,000 members between the ages of 50 and 64.

Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Of those surveyed, 1,092 returned completed questionnaires by the survey end date, yielding a response rate of 55 percent. The survey has a sampling error of plus or minus three percent.

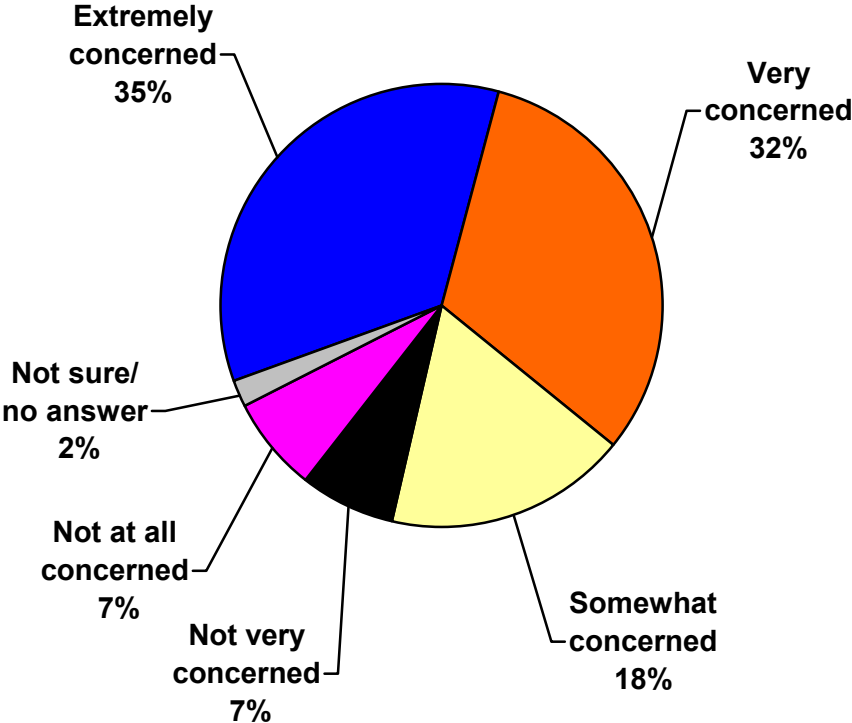
Survey responses were weighted to reflect the distribution of those AARP members between the ages of 50 and 64. As of December 31, 2007, there are 102,921 active AARP members residing in the state of South Dakota. Throughout the report, statistics representing member responses are reported in percentages. Percentages may not sum to 100 due to rounding effects.

# Detailed Findings

## Concern about Access

Two in three AARP members ages 50-64 in South Dakota are *extremely* or *very concerned* about having access to the health care services and providers that they need.

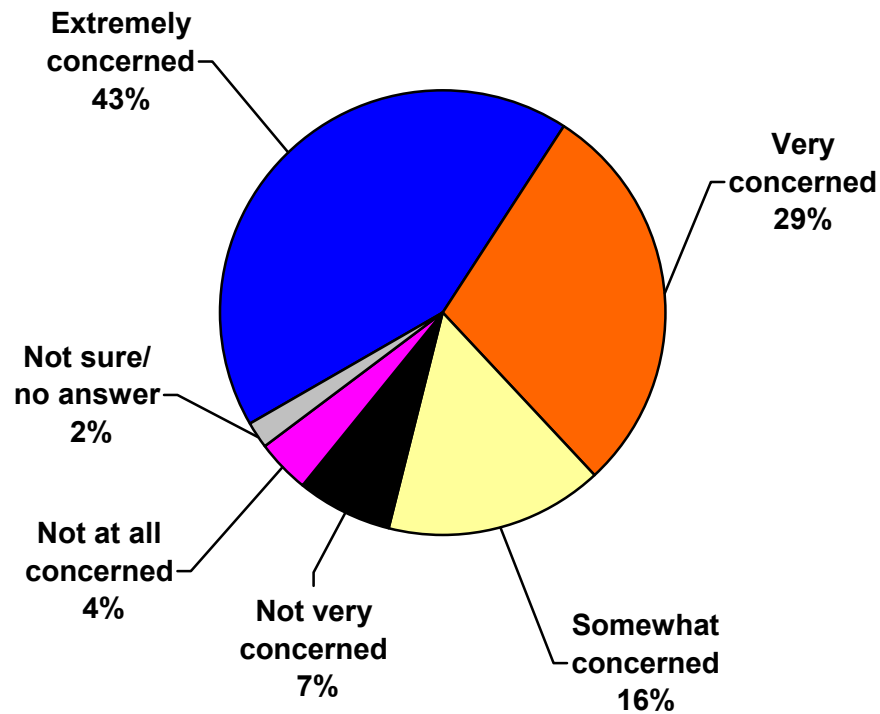
**Concerned about  
Having Access to Health Care Services and Providers  
(N = 1,092)**



## Concern about Affordability

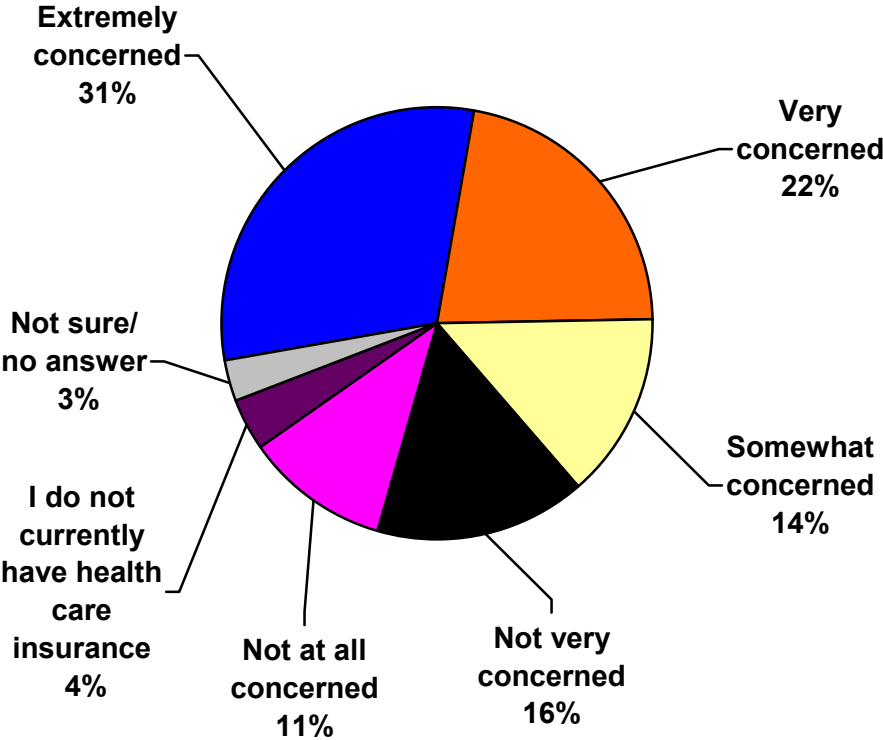
Seven in ten AARP members ages 50-64 in South Dakota are *extremely* or *very concerned* about being able to afford health care services in the next five years.

**Concerned about  
Affording Health Care Services in the Next Five Years  
(N = 1,092)**



Three in four AARP members ages 50-64 are currently employed. Among those (n=833), three in four say they are *somewhat*, *very*, or *extremely concerned* about having to stay in their current job instead of taking a new job or retiring in order to keep their health benefits.

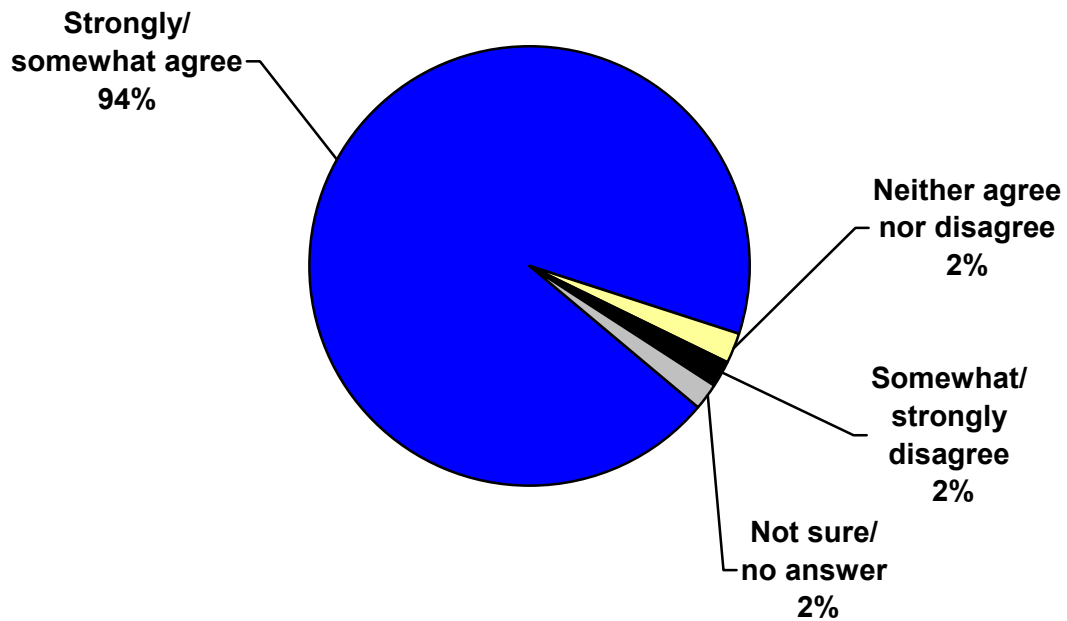
**Concerned about Staying at Current Job  
Instead of Taking a New Job or Retiring in Order to Keep Health Benefits  
(n = 833 respondents currently employed)**



## All Have Access and All Contribute

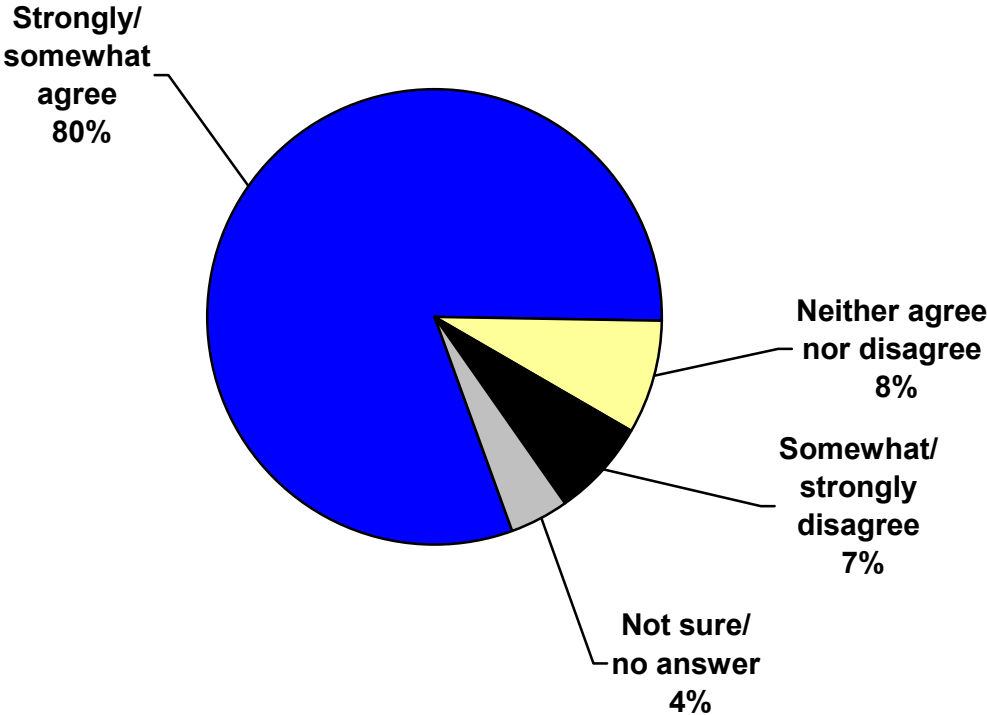
Well over 90 percent agree that all South Dakotans should have access to health care coverage. Eighty-two percent of AARP members ages 50-64 in South Dakota *strongly agree* while another 12 percent *somewhat agree* that all South Dakotans should have access to affordable and adequate health care coverage.

**All South Dakotans Should Have Access to  
Affordable and Adequate Health Care Coverage  
(N = 1,092)**



Eight in ten agree that everyone should contribute to a system to provide access to affordable and adequate health care coverage for all South Dakotans. Some 57 percent *strongly agree* while 23 percent *somewhat agree* that everyone including employers, employees, individuals, and the government should contribute to a system.

**Everyone Should Contribute to a System  
to Provide Access to Affordable and Adequate Health Care Coverage  
(N = 1,092)**

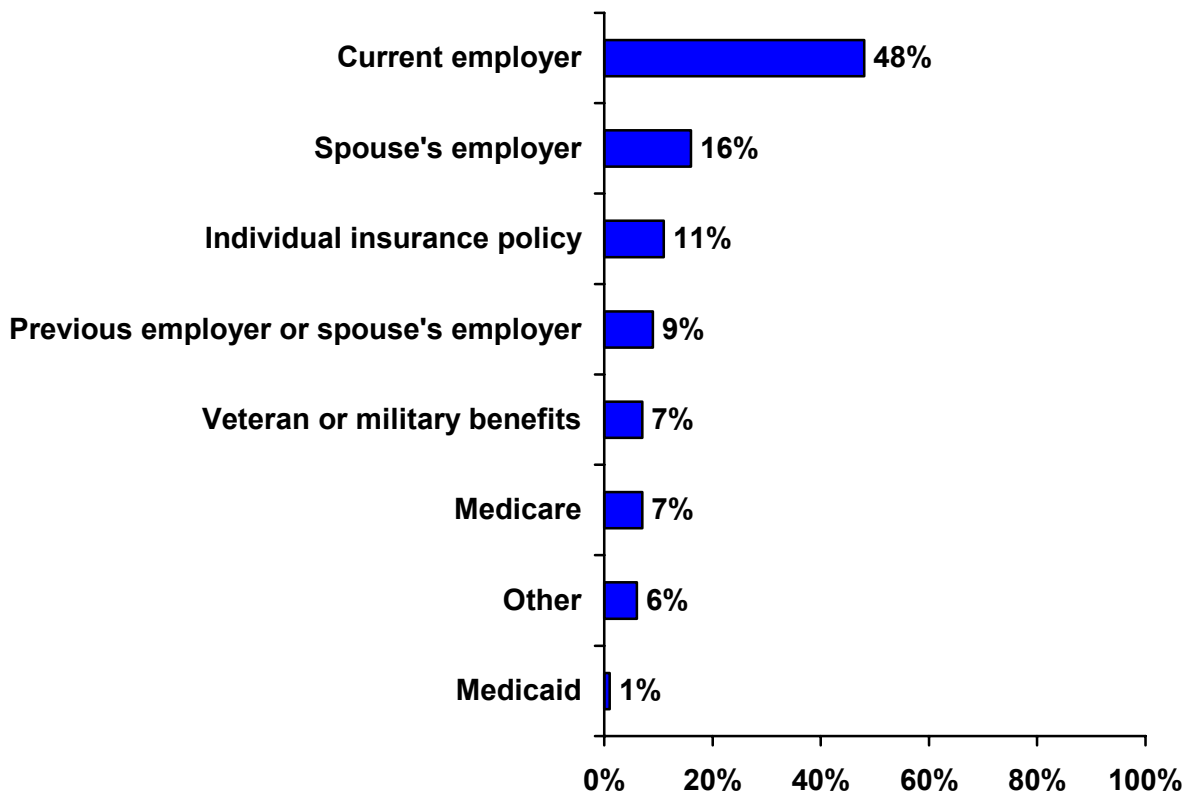


## AARP South Dakota Members: Health Care Coverage Profile

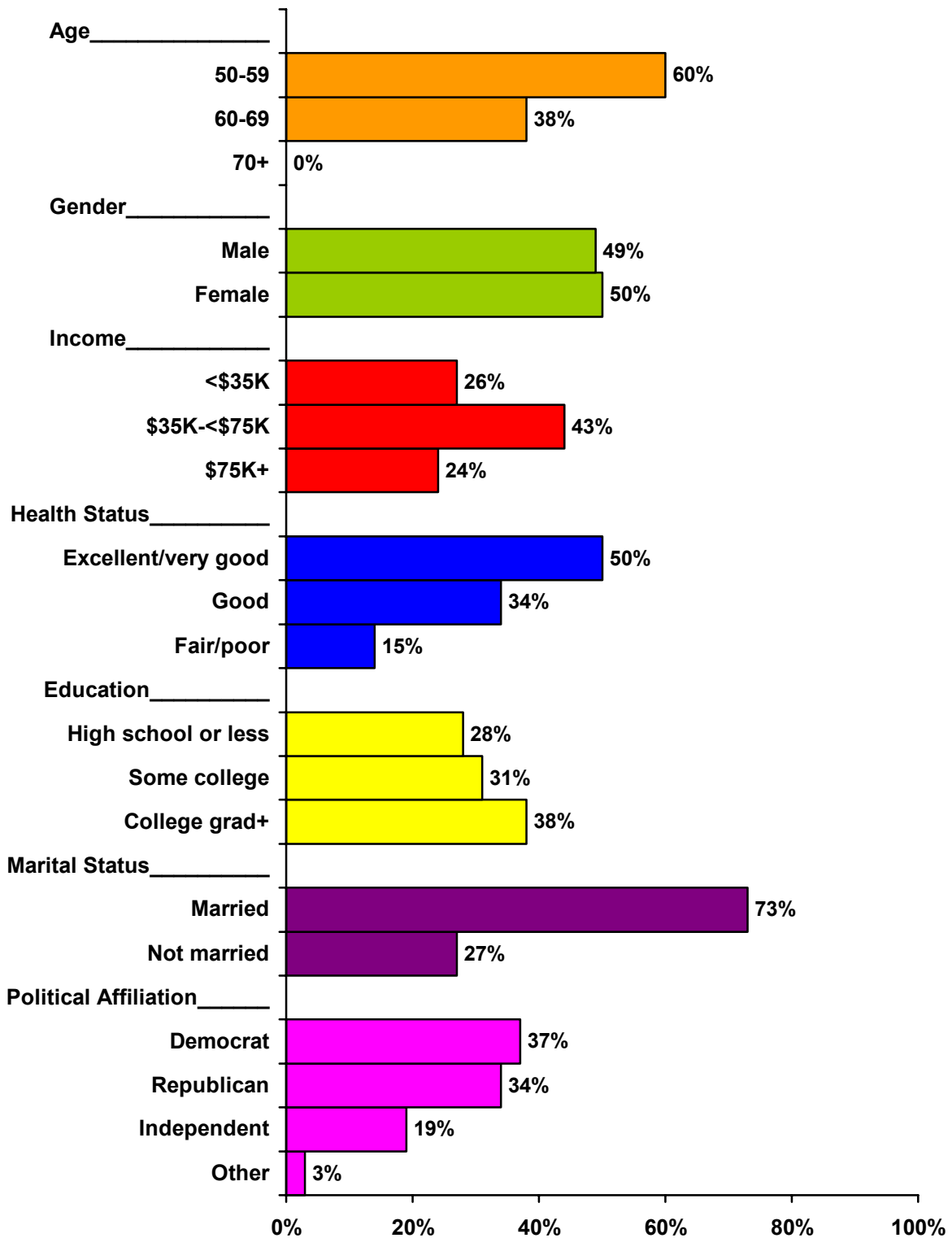
It is important to note that eight percent of AARP South Dakota members ages 50-64 surveyed *do not* have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid.

Among the 90 percent with health care coverage, nearly three in four have employer or retirement-based coverage.

**Primary Source of Health Care Coverage**  
(n = 987 respondents with health care coverage)



## Respondent Demographics (N = 1,092)



\* Percentages may not sum to 100 due to rounding effects, as well as the accounting of *Not Sure* and *Missing/No Answer* responses.

# **APPENDIX ANNOTATED QUESTIONNAIRE**

# 2007 AARP South Dakota Survey: Health Care Annotated Questionnaire

**1. How would you describe your health today?**

14%	Excellent
36%	Very good
34%	Good
11%	Fair
3%	Poor
<0.5%	Not sure
1%	Missing / No Answer

**2. Do you currently have any chronic medical conditions, such as diabetes, high blood pressure, or osteoporosis?**

47%	Yes
50%	No
2%	Not sure
1%	Missing / No Answer

**3. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?**

90%	Yes
8%	No > <b>Go to Question 7</b>
<0.5%	Not sure > <b>Go to Question 7</b>
1%	Missing / No Answer

**4. What is your primary source of health care coverage?  
(n=987, Yes to any kind of health care coverage)**

48%	Current employer
16%	Spouse's employer
11%	Individual insurance policy, such as COBRA
9%	Previous employer or spouse's employer
7%	Veteran or military benefits
1%	Medicaid
7%	Medicare
6%	Other (specify): _____
--	Not sure
1%	Missing / No Answer

**5. How much do you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays each month?  
(n=987, Yes to any kind of health care coverage)**

12%	Less than \$50 per month
13%	\$50 but less than \$100 per month
18%	\$100 but less than \$200 per month
32%	\$200 but less than \$500 per month
14%	\$500 but less than \$1000 per month
4%	\$1000 or more per month
2%	Nothing; do not currently pay any out-of-pocket medical expenses
2%	Not sure
3%	Missing / No Answer

**6. Do you have health care coverage for the following?  
(n=987, Yes to any kind of health care coverage)**

	<b>Yes</b>	<b>No</b>	<b>Not Sure</b>	<b>Missing / No Answer</b>
	▼	▼	▼	▼
a. Vision .....	38%	57%	2%	3%
b. Doctor visits when ill .....	91%	5%	2%	2%
c. Preventive care such as annual physicals or screenings.....	81%	13%	4%	2%
d. Hospitalization .....	97%	1%	1%	2%
e. Prescriptions .....	89%	8%	1%	2%
f. Mental health care .....	59%	16%	21%	4%
g. Substance abuse treatments.....	48%	18%	29%	4%
h. Dental .....	59%	38%	1%	2%

**7. Was there any time in the last 2 years when you did not have health care coverage?**

9%	Yes
90%	No > <b>Go to Question 10</b>
<0.5%	Not sure > <b>Go to Question 10</b>
1%	Missing / No Answer

**8. What is the main reason that you are currently without health care coverage, or have been without health care coverage in the last 2 years?  
(n=102, Yes to any time in the last 2 years did not have health care coverage )**

- 16% Lost job/became unemployed
- 20% Not available through employer
- 56% Could not afford it
- 18% Could not find an insurer (for example, due to a pre-existing condition)
- 3% Didn't feel it was necessary
- 10% Other (specify): \_\_\_\_\_
- 2% Not sure
- 6% Missing / No Answer

**9. Where do you go for health care when you do NOT have health care coverage?  
(Check all that apply)  
(n=102, Yes to any time in the last 2 years did not have health care coverage)**

- 7% Emergency room
- 29% Family doctor
- 10% Free clinic
- 29% Did not receive health care
- 20% Other (specify): \_\_\_\_\_
- 7% Not sure
- 9% Missing / No Answer

**10. How much do you feel you would be able to afford to spend each month on health care coverage, including premiums, deductibles, and co-pays even if you do not currently have coverage?**

- 2% \$0
- 7% Less than \$50 per month
- 18% \$50 but less than \$100 per month
- 26% \$100 but less than \$200 per month
- 29% \$200 but less than \$500 per month
- 8% \$500 but less than \$1000 per month
- 1% \$1000 or more per month
- 6% Not sure
- 3% Missing / No Answer

**11. Was there a time in the past 12 months when you needed one of the following services but could not afford it?**

	<b>Yes</b>	<b>No</b>	<b>Not Sure</b>	<b>Missing / No Answer</b>
	▼	▼	▼	▼
a. Vision.....	18%	77%	1%	4%
b. Doctor visits when ill.....	8%	86%	1%	6%
c. Preventive care such as annual physicals or screenings .....	13%	81%	1%	5%
d. Hospitalization.....	4%	88%	1%	8%
e. Prescriptions .....	10%	83%	<0.5%	6%
f. Mental health care.....	3%	84%	3%	10%
g. Substance abuse treatments .....	1%	85%	4%	10%
h. Dental.....	20%	74%	1%	5%

**12. How concerned are you about having access to the health care services and providers that you need?**

35%	Extremely concerned
32%	Very concerned
18%	Somewhat concerned
7%	Not very concerned
7%	Not at all concerned
1%	Not sure
1%	Missing / No Answer

**13. How concerned are you about being able to afford health care services in the next five years?**

43%	Extremely concerned
29%	Very concerned
16%	Somewhat concerned
7%	Not very concerned
4%	Not at all concerned
1%	Not sure
1%	Missing / No Answer

**14. Which of the following best describes your current employment status?**

4%	Self-employed, part-time
13%	Self-employed, full-time
11%	Employed, part-time
49%	Employed, full-time
19%	Retired, not working at all > <b>Go to Question 16</b>
5%	Not in labor force for other reasons > <b>Go to Question 16</b>
1%	Unemployed but looking for work > <b>Go to Question 16</b>
1%	Missing / No Answer

**15. How concerned are you about having to stay in your current job instead of taking a new job or retiring in order to keep your health benefits?**

**(n=833, self-employed or employed)**

31%	Extremely concerned
22%	Very concerned
14%	Somewhat concerned
16%	Not very concerned
11%	Not at all concerned
4%	I do not currently have health care insurance
1%	Not sure
2%	Missing / No Answer

**16. How strongly do you agree or disagree that all South Dakotans should have access to affordable and adequate health care coverage?**

82%	Strongly agree
12%	Somewhat agree
2%	Neither agree nor disagree
1%	Somewhat disagree
1%	Strongly disagree
1%	Not sure
1%	Missing / No Answer

**17. How strongly do you agree or disagree that everyone, including employers, employees, individuals, and the government should contribute to a system to provide access to affordable and adequate health care coverage for all South Dakotans?**

57% Strongly agree  
23% Somewhat agree  
8% Neither agree nor disagree  
3% Somewhat disagree  
4% Strongly disagree  
3% Not sure  
2% Missing / No Answer

## About You

The following questions are for classification purposes only and will be kept entirely confidential.

**D1. Are you male or female?**

49% Male  
50% Female  
1% Missing / No Answer

**D2. What is your age as of your last birthday? \_\_\_\_\_ (in years)**

60% 50 – 59  
38% 60 – 69  
<0.5% 70 or older  
2% Missing / No Answer

**D3. What is your 5-digit Zip Code? (WRITE IN YOUR ZIP CODE.) \_ \_ \_ \_ \_**

**D4. What is your current marital status?**

73% Married  
2% Not married, living with partner  
1% Separated  
14% Divorced  
5% Widowed  
5% Never married  
1% Missing / No Answer

**D5. Do you own or rent your residence?**

87%	Own
11%	Rent
1%	Not sure
1%	Missing / No Answer

**D6. Including yourself, how many people live in your household?**

18%	1
65%	2
9%	3
4%	4
1%	5
1%	6
<0.5%	7 or more
2%	Missing / No Answer

**D7. What is the highest level of education that you completed?**

6%	0-12 <sup>th</sup> grade (no diploma)
22%	High school graduate (or equivalent)
19%	Post-high school education (no degree)
12%	2-year college degree
17%	4-year college degree
7%	Post-graduate study (no degree)
14%	Graduate or professional degree (s)
4%	Missing / No Answer

**D8. What is your race and/or ethnicity?**

96%	White or Caucasian
<0.5%	Black or African American
2%	American Indian or Alaska Native
<0.5%	Asian
--	Native Hawaiian or other Pacific Islander
1%	Other: (Specify) _____
1%	Missing / No Answer

**D9. Are you of Hispanic, Spanish, or Latino origin or descent?**

1%	Yes
94%	No
1%	Not sure
4%	Missing / No Answer

**D10. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?**

37%	Democrat
34%	Republican
19%	Independent
3%	Other
4%	Not sure
3%	Missing / No Answer

**D10A. Thinking about your state elections for South Dakota Governor and Legislators in the last ten years, how often would you say you vote?**

65%	Always
22%	Most of the time
4%	About half of the time
4%	Seldom
4%	Never
2%	Missing / No Answer

**D11. What was your annual household income before taxes in 2006?**

4%	Less than \$10,000
6%	\$10,000 to less than \$20,000
17%	\$20,000 to less than \$35,000
21%	\$35,000 to less than \$50,000
12%	\$50,000 to less than \$60,000
11%	\$60,000 to less than \$75,000
24%	\$75,000 or more
3%	Not sure
3%	Missing / No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to the State Member Research Surveys, AARP, 601 E Street, NW, Washington, DC 20049, by **October 23, 2007.**



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