

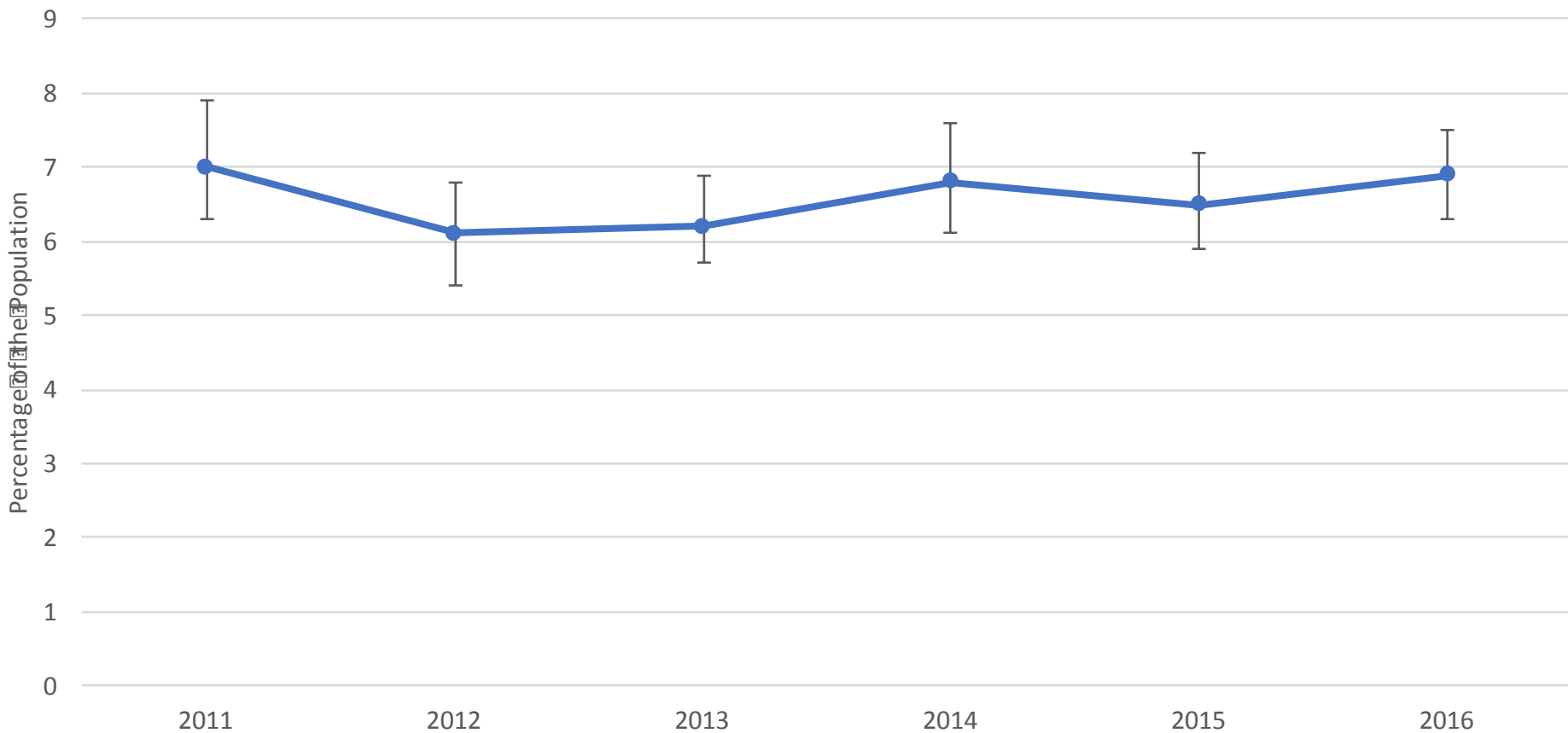
HEALTH CHECK 2018

Kevin Callison, Leslie Muller, Gerry Simons

HEALTH CARE OVERVIEW

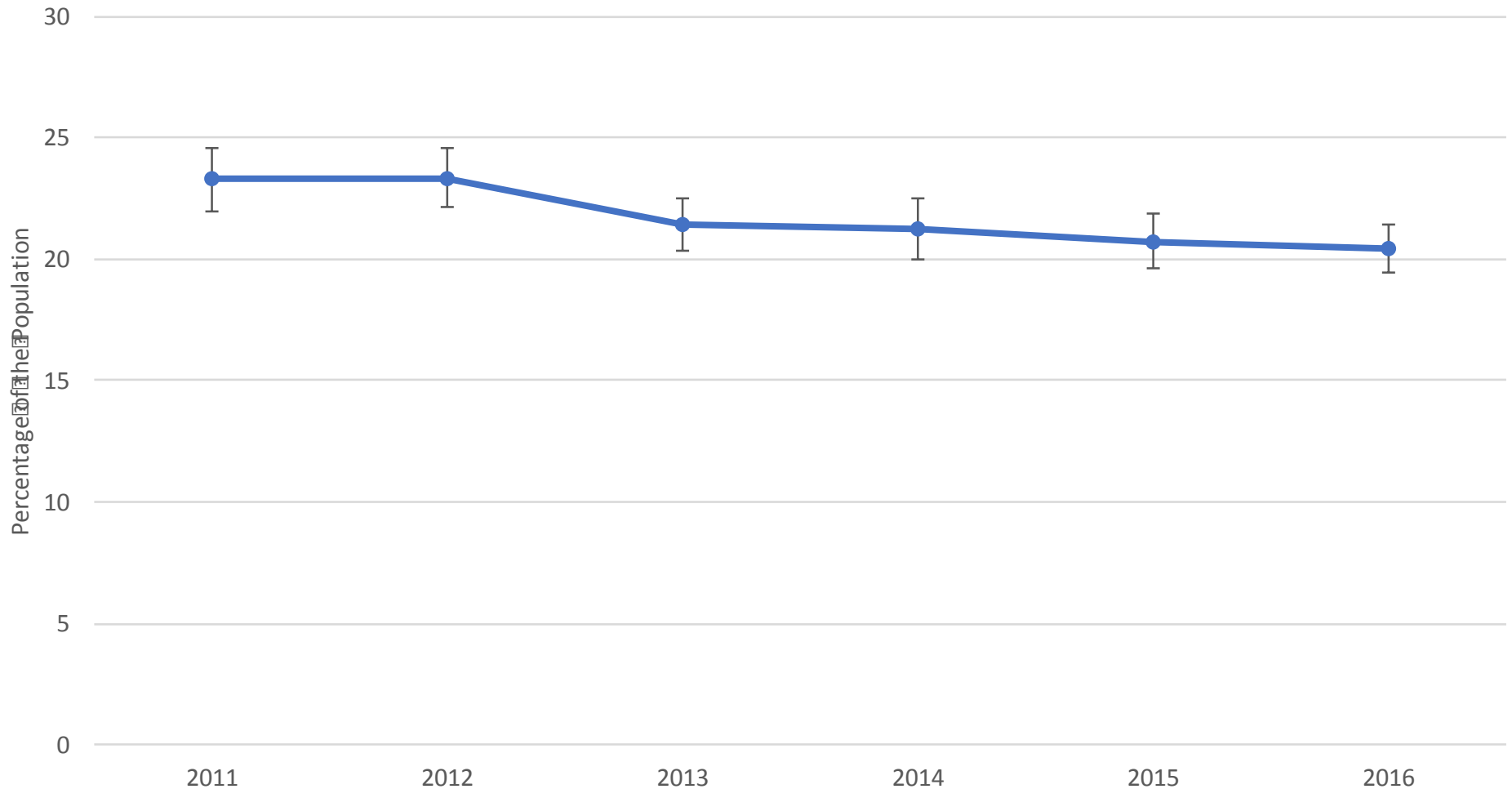
Health Care Overview – Pg. 34

Figure 1: Heavy Drinking

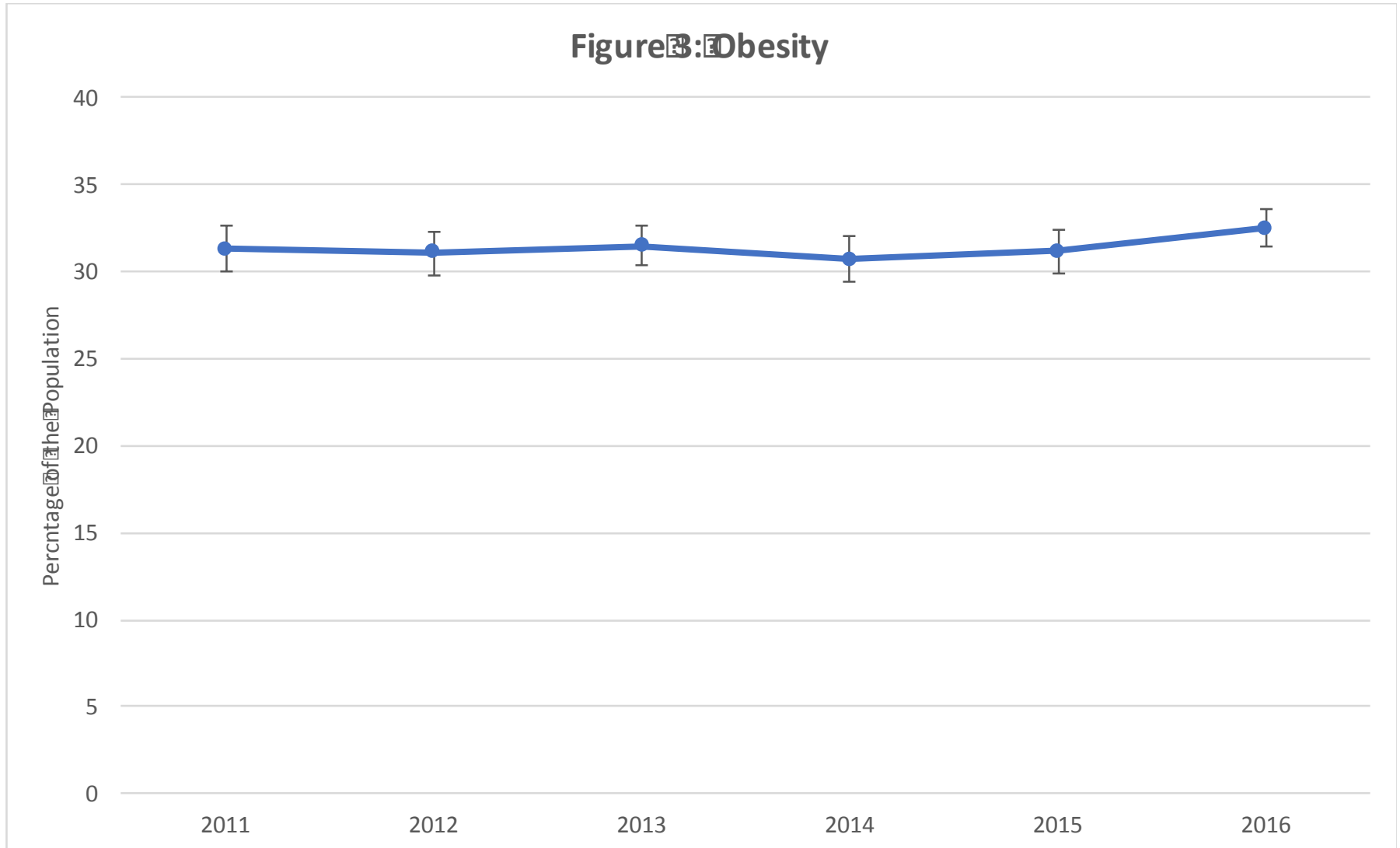


Health Care Overview – Pg. 34

Figure 2.1 Current Smokers

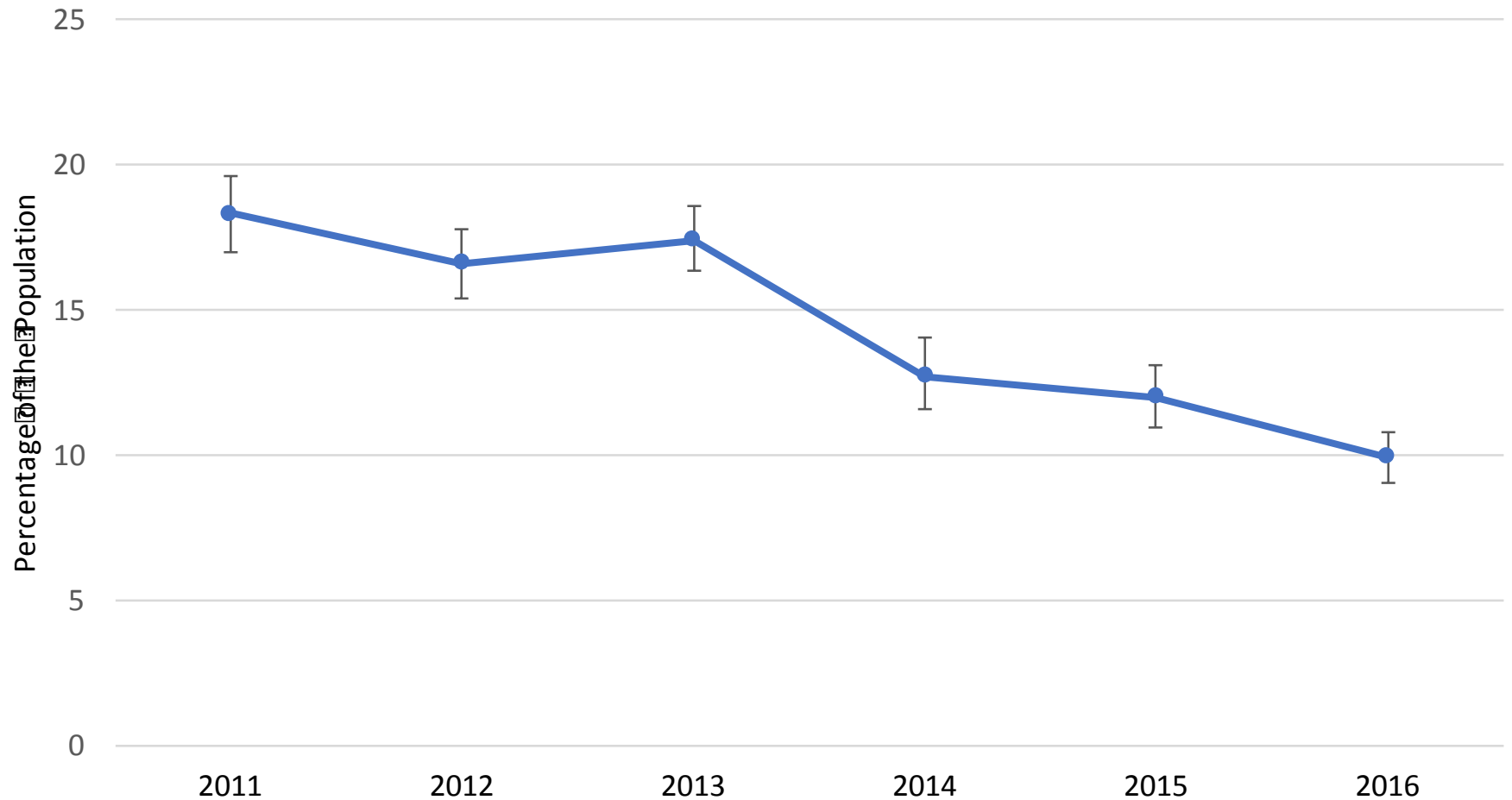


Health Care Overview – Pg. 35



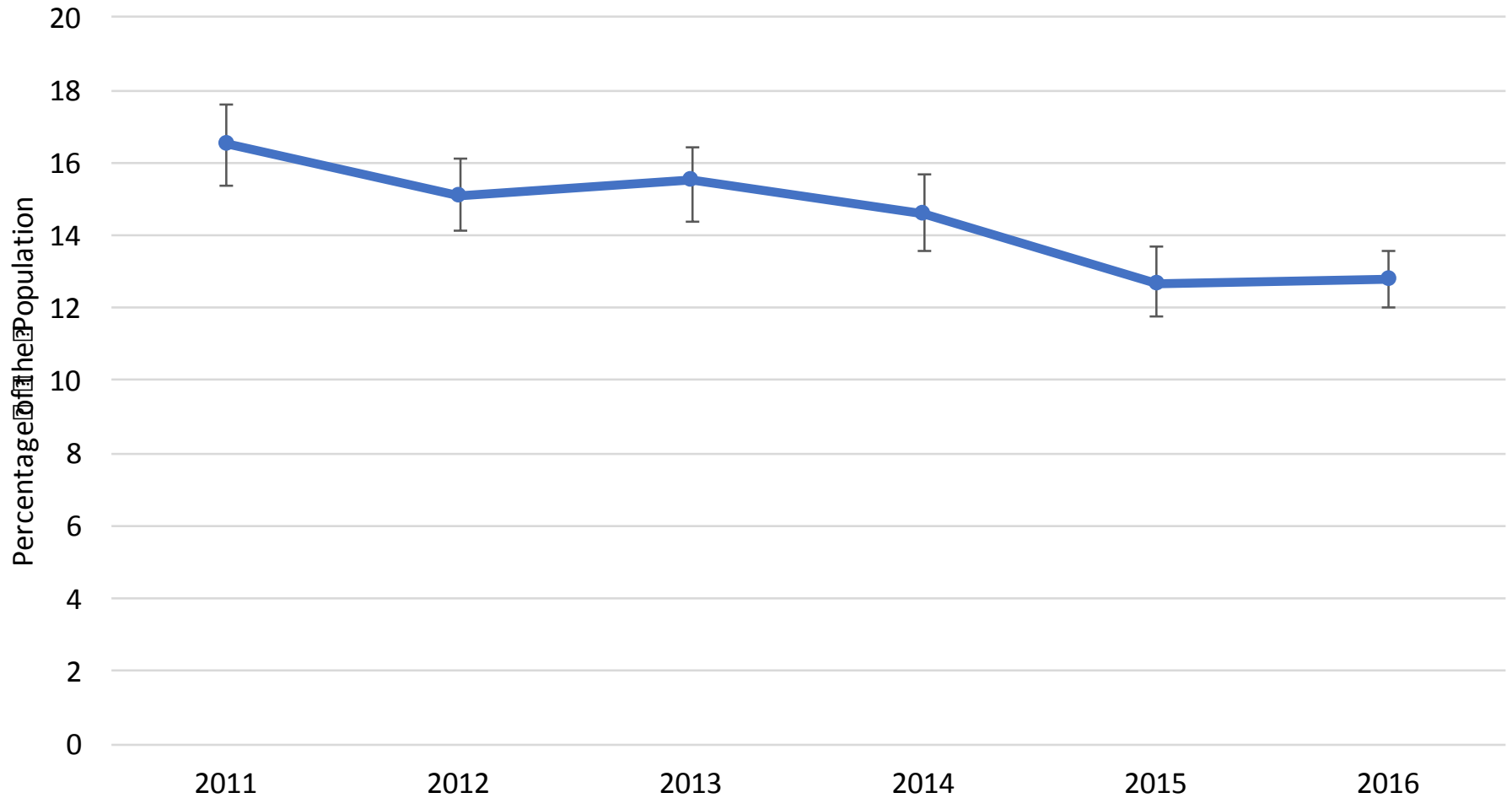
Health Care Overview – Pg. 36

Figure 6: No Health Insurance Age 18 to 64



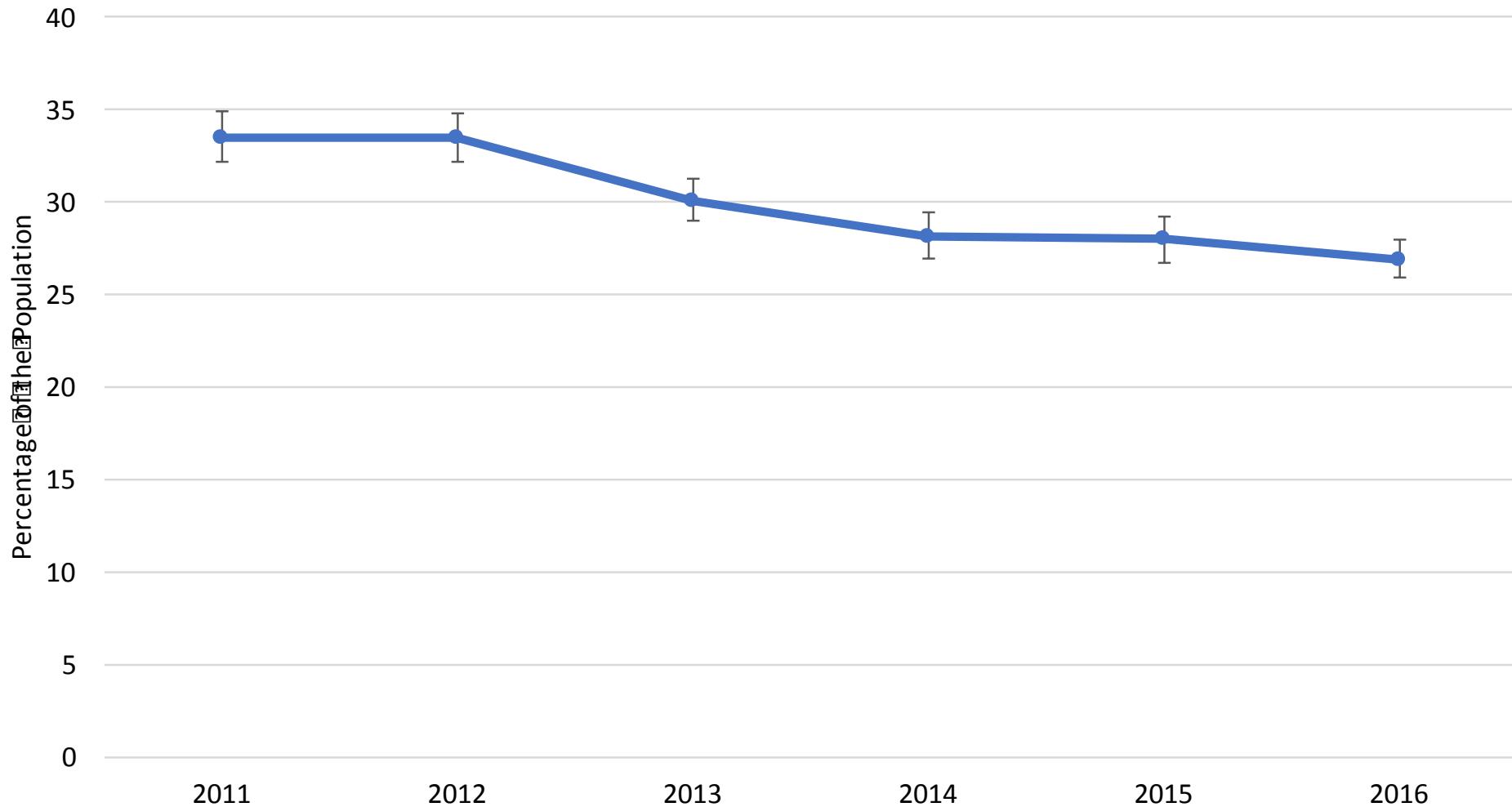
Health Care Overview – Pg. 37

Figure 7: No Health Care Access Due to Cost



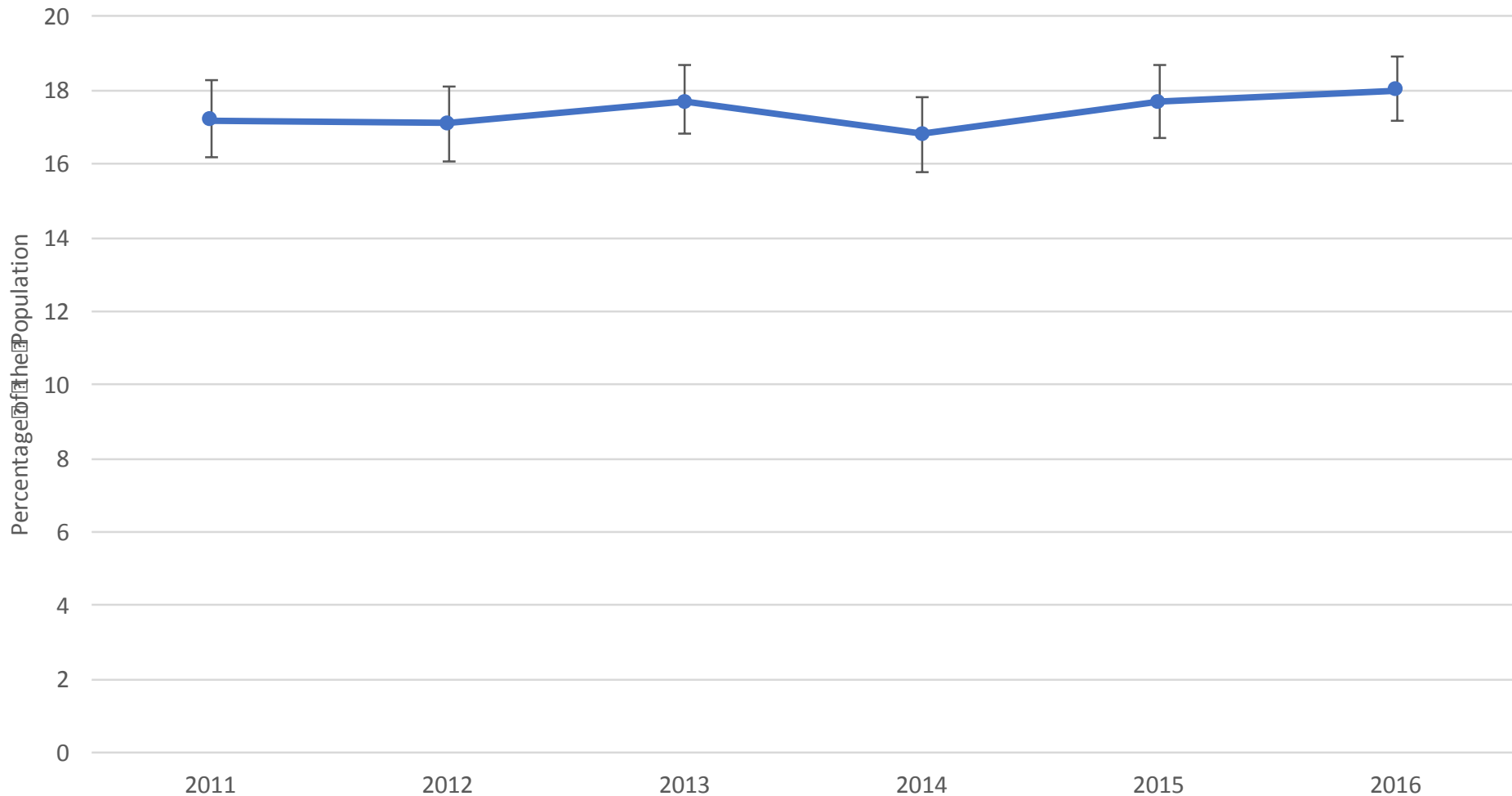
Health Care Overview – Pg. 37

Figure 3: No Routine Checkup in Past Year



Health Care Overview – Pg. 35

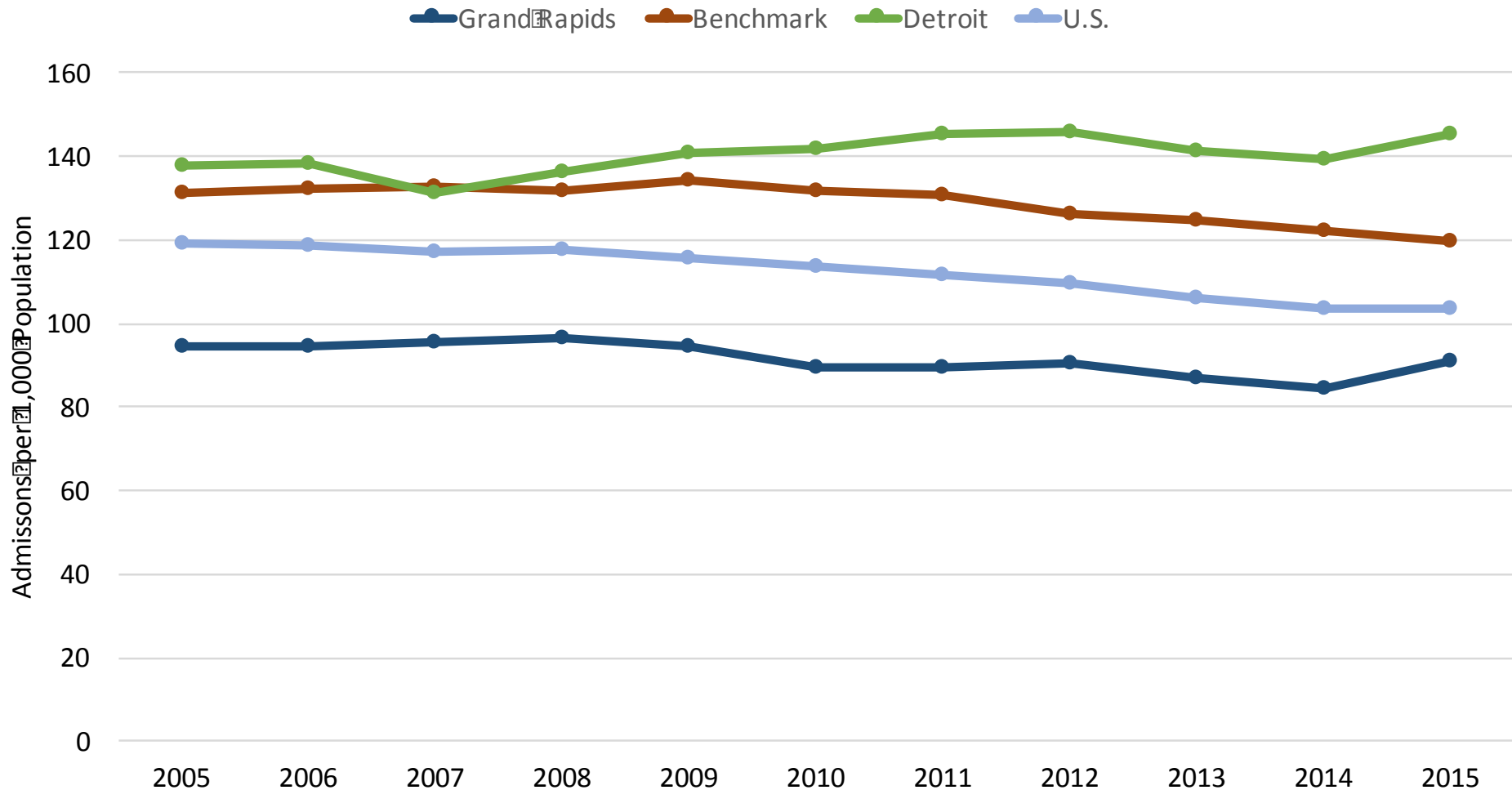
Figure 4.1: Health Status – Fair or Poor Health



BENCHMARKING COMMUNITIES

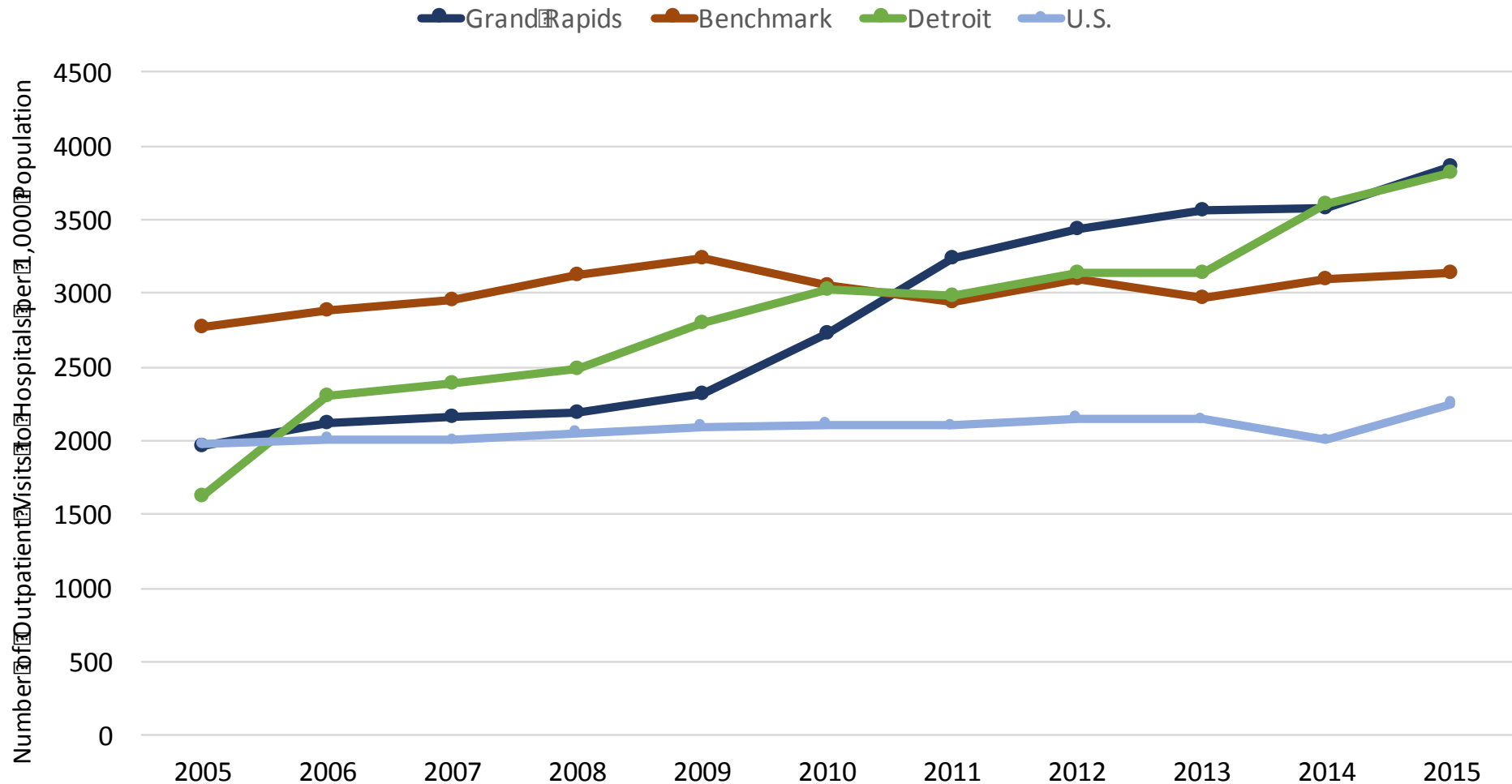
Benchmarking Communities – Pg. 44

Figure 2.1 Hospital Admissions per 1,000 Population



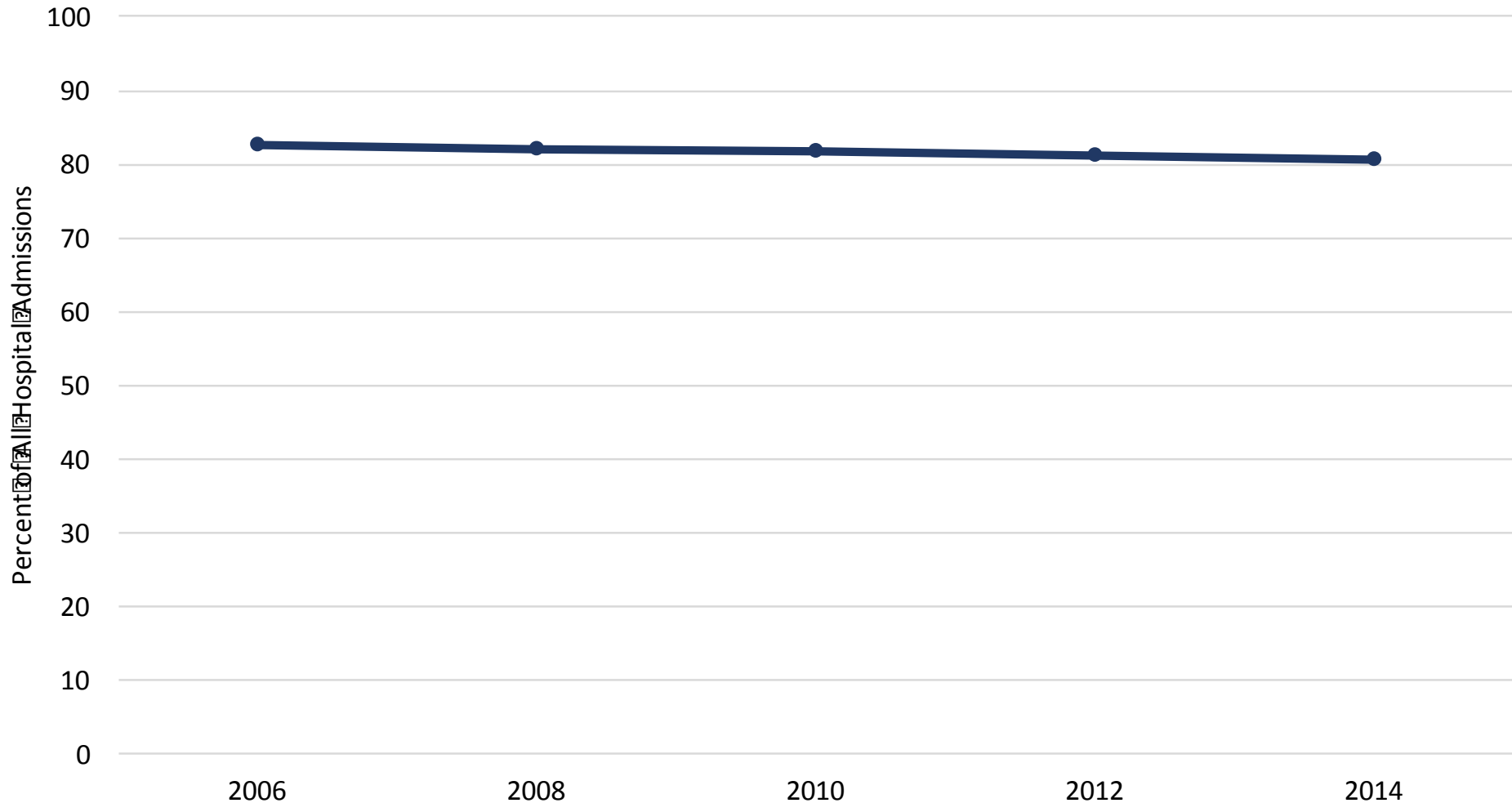
Benchmarking Communities – Pg. 45

Figure 3: Outpatient Visits to Hospitals per 1,000 Population



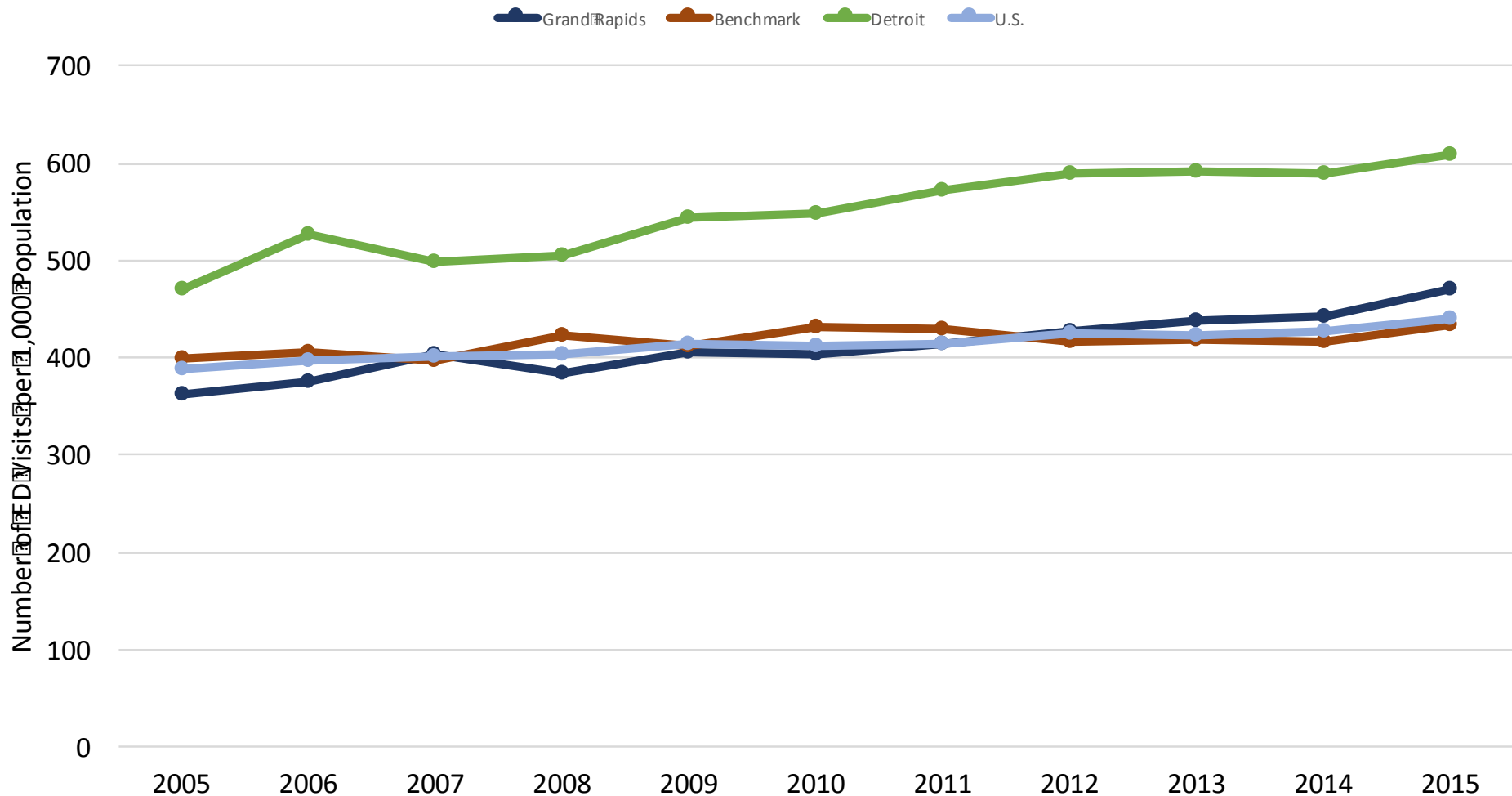
Benchmarking Communities – Pg. 45

Figure 4.1: KOMA Resident Share of Local Hospital Admissions



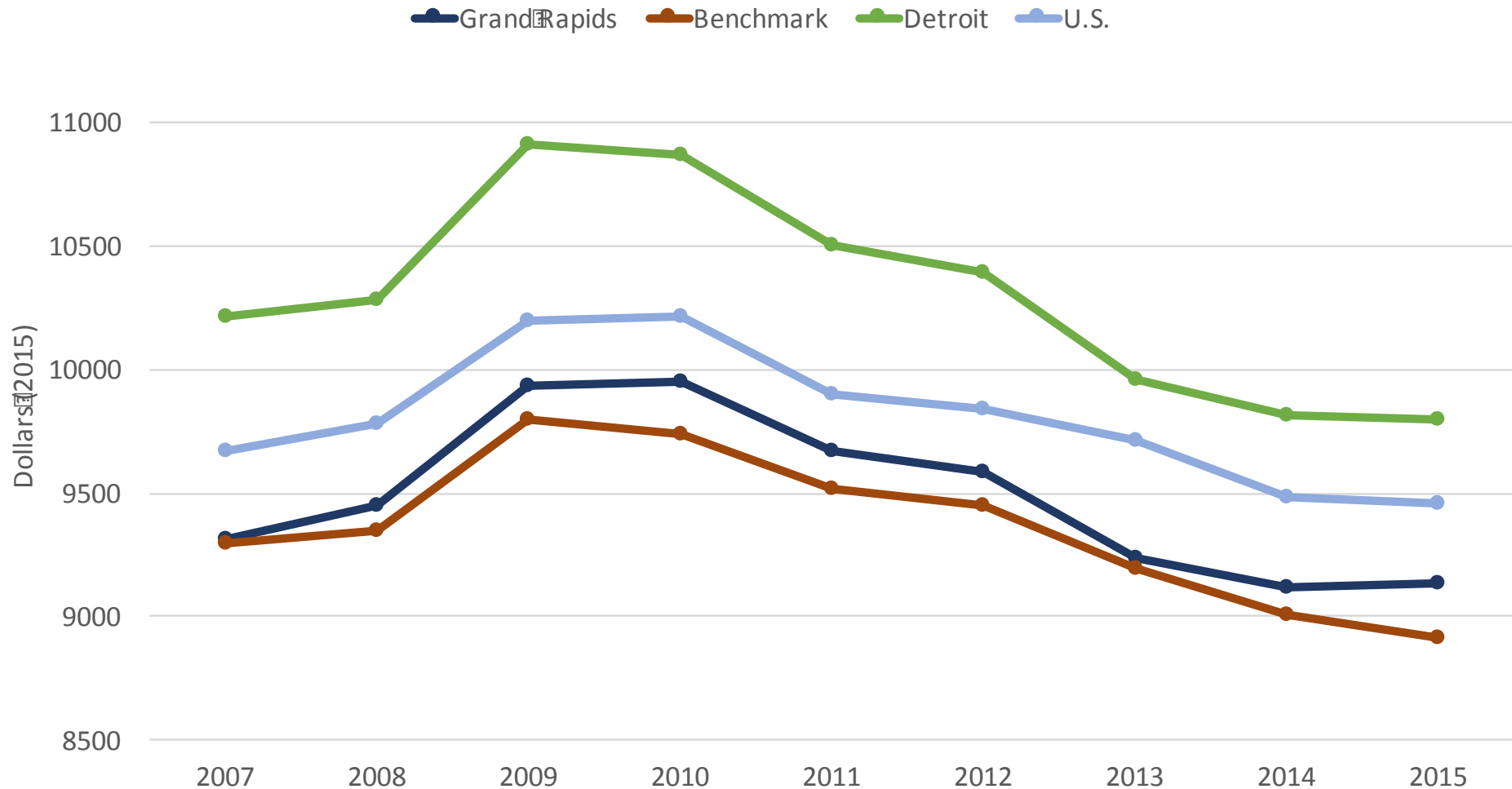
Benchmarking Communities – Pg. 46

Figure 5: Emergency Department Visits per 1,000 Population



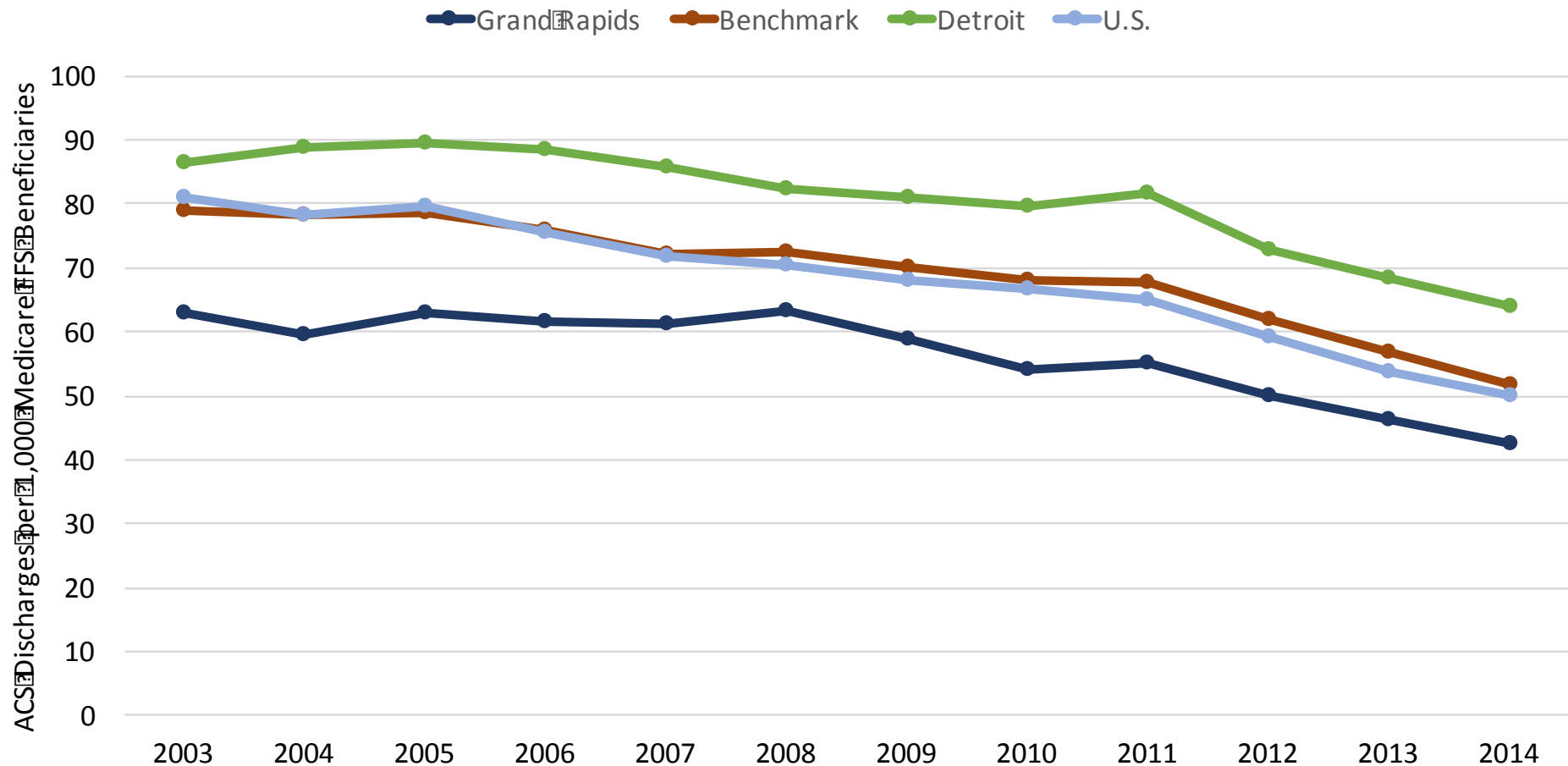
Benchmarking Communities – Pg. 48

Figure 10: Adjusted Medicare Expenditures per Medicare Enrollee



Benchmarking Communities – Pg. 49

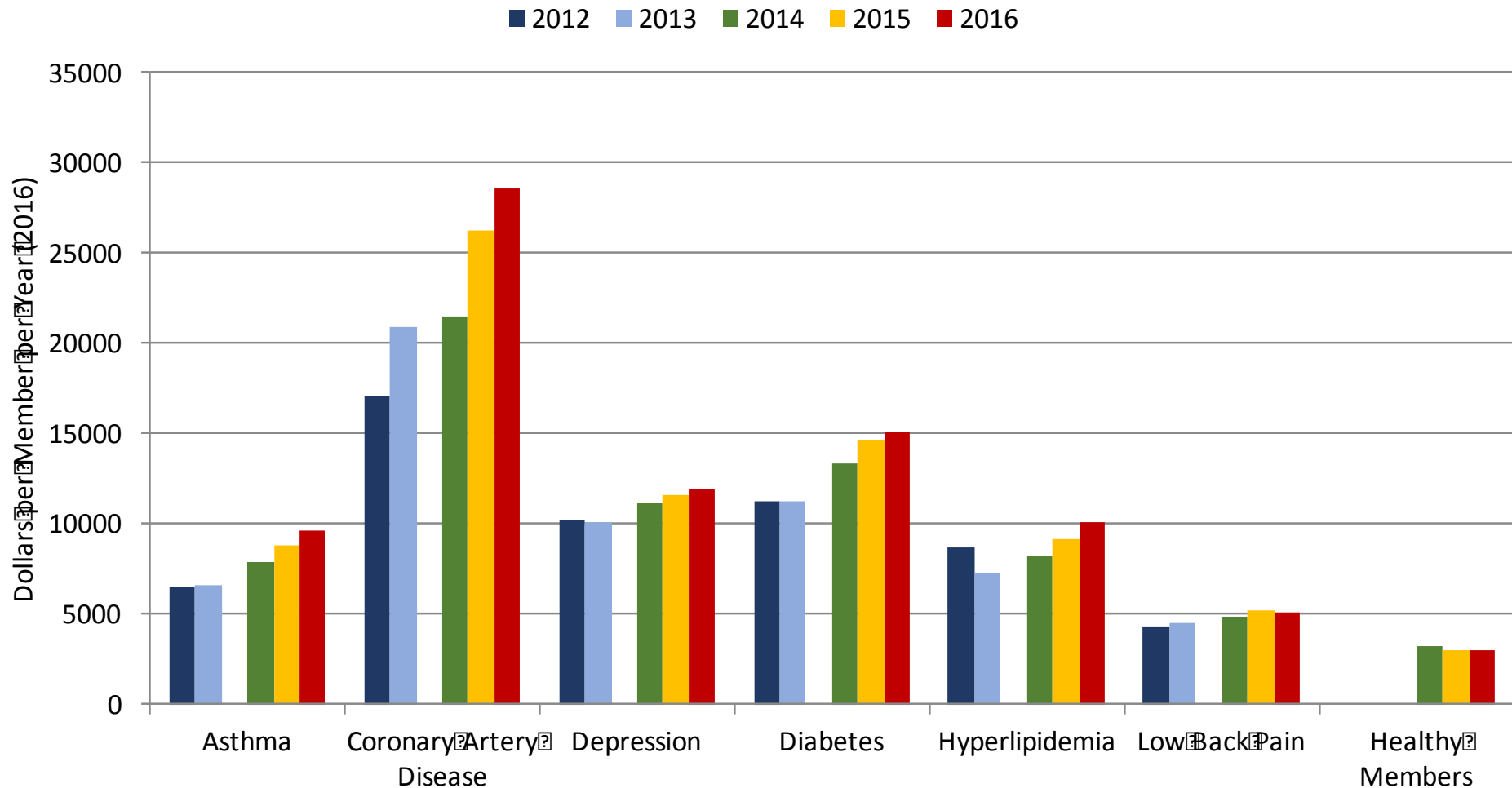
Figure 11: Discharges for Ambulatory Care-Sensitive Conditions per 1,000 Medicare Beneficiaries



MAJOR MEDICAL COSTS

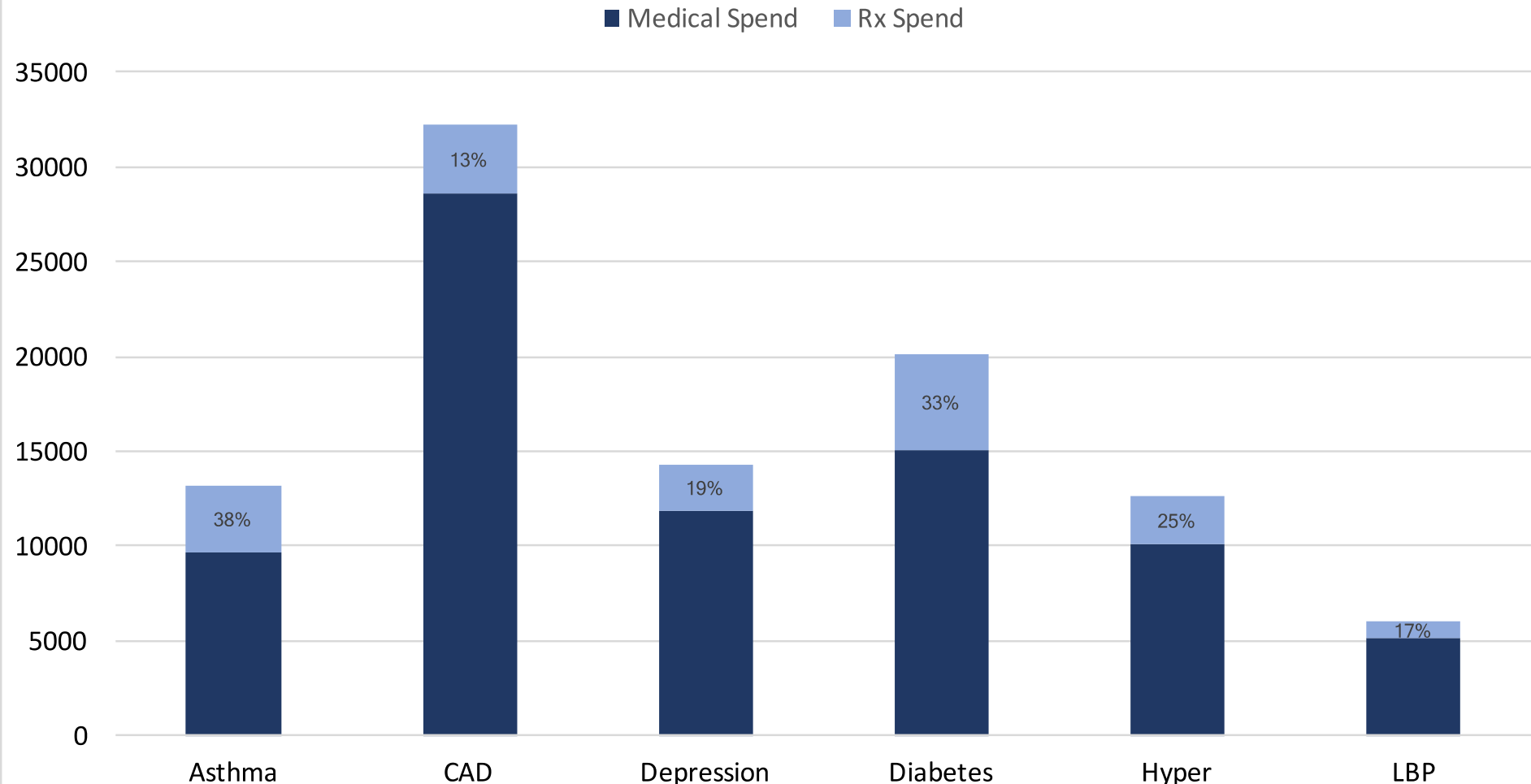
Major Medical Costs – Pg. 61

Figure 1: Average Expenditures per Member in KOMA, 2012-2016



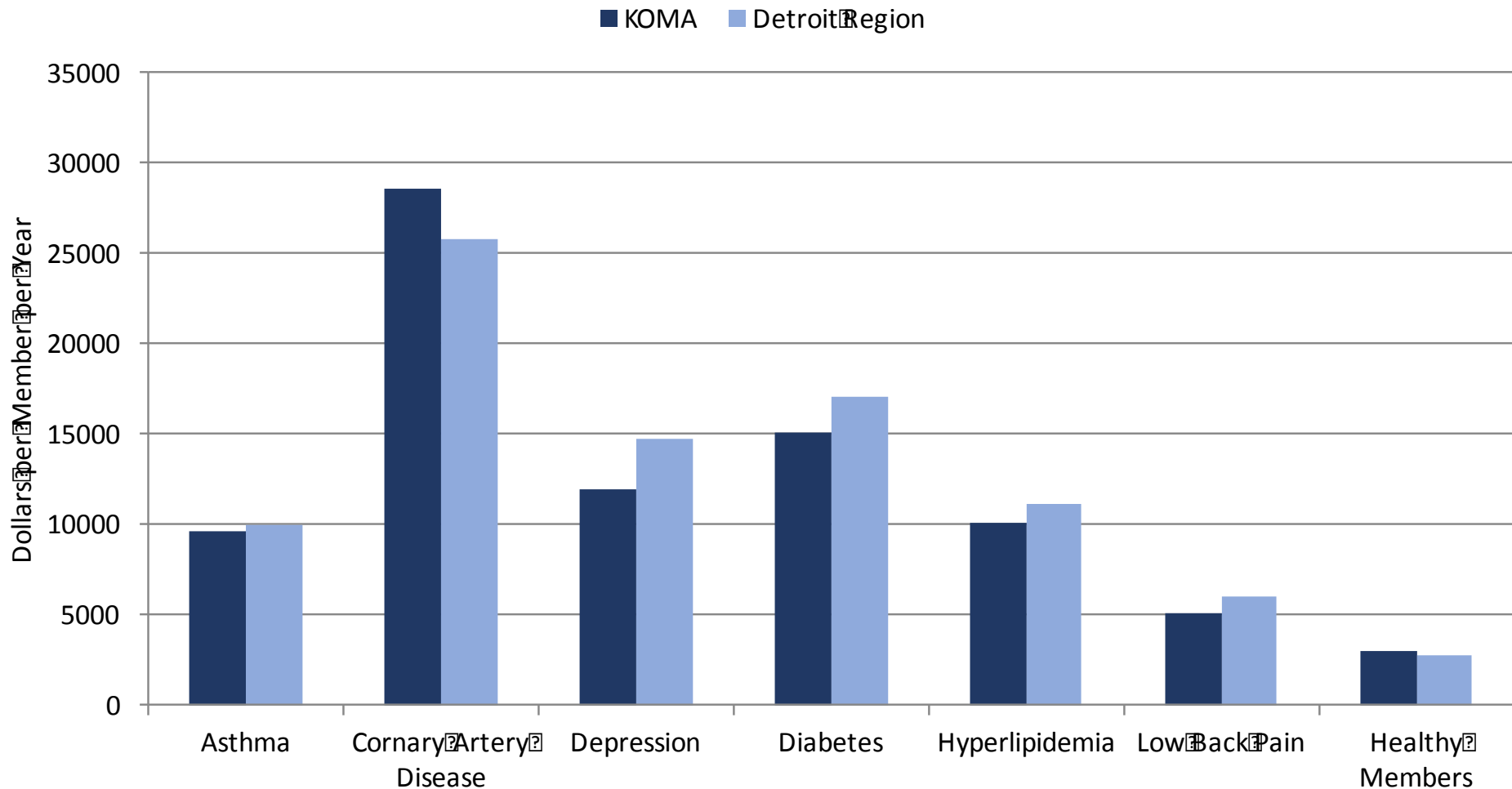
Major Medical Costs – Pg. 61

Figure 2: Rx Share of Average Expenditures per Member in KOMA, 2016



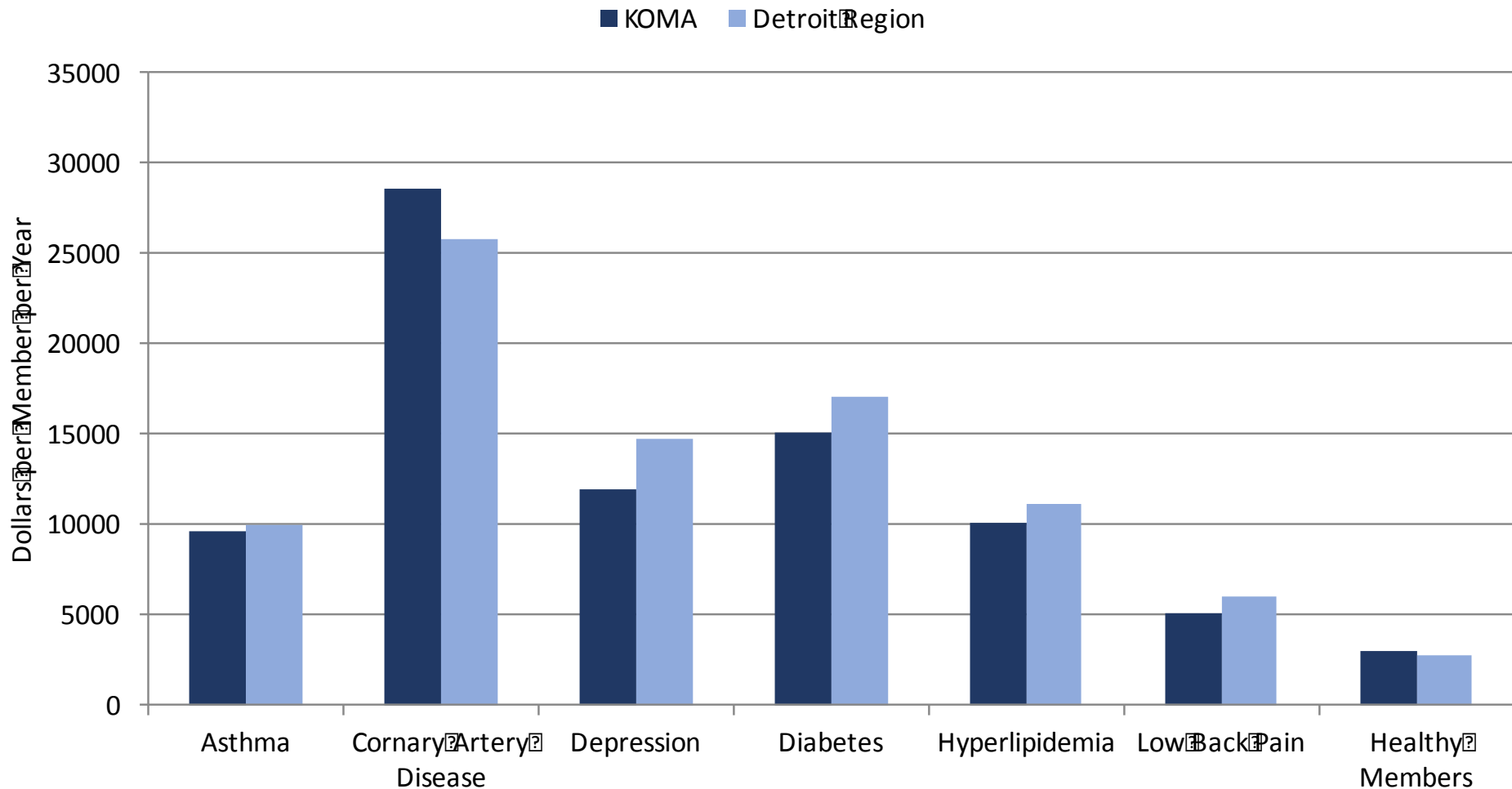
Major Medical Costs – Pg. 62

Figure 3: Average Expenditures per Member, 2016



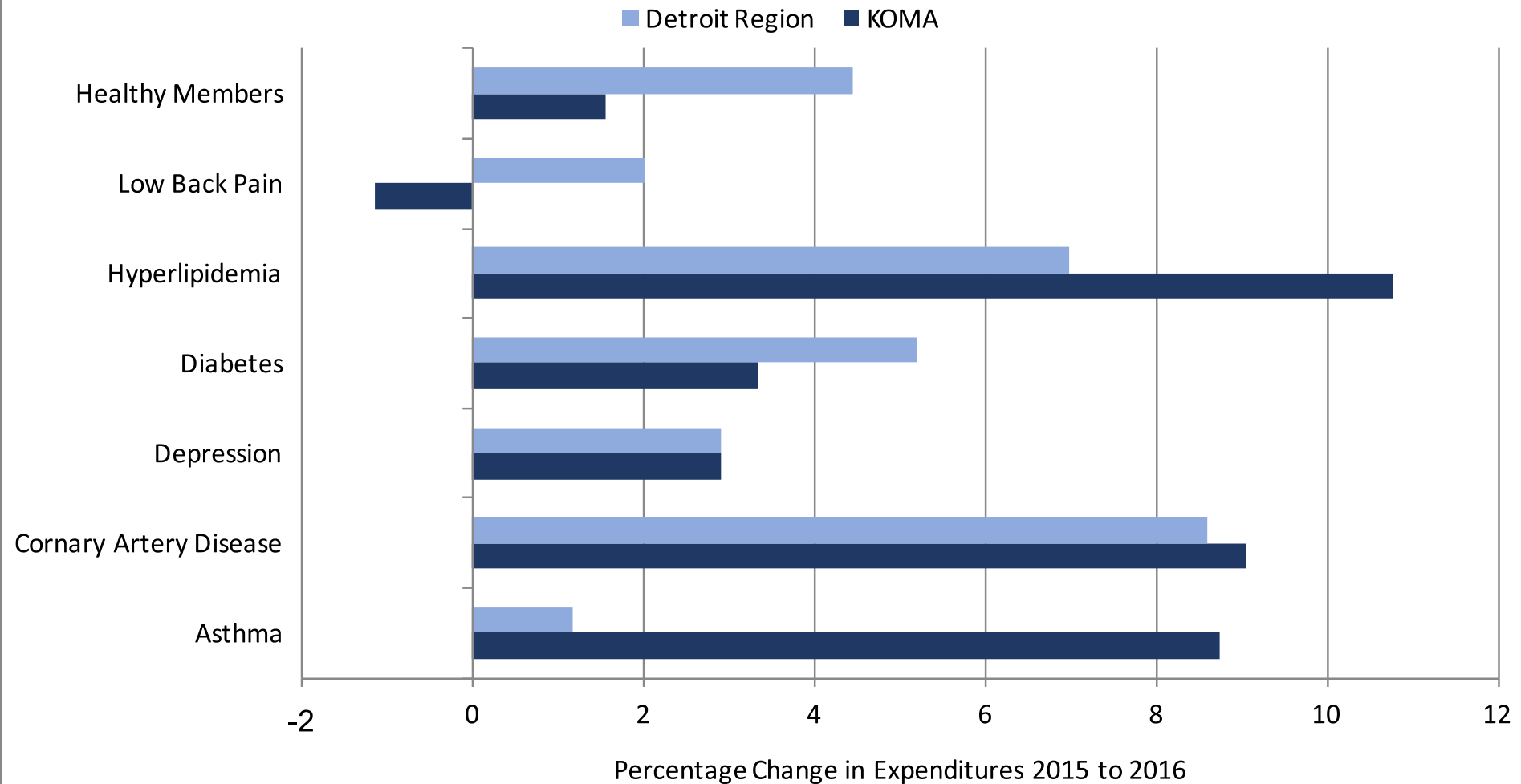
Major Medical Costs – Pg. 62

Figure 3: Average Expenditures per Member, 2016



Major Medical Costs – Pg. 62

Figure 3a: 2015-2016 Percentage Change in Average Expenditures per Member



Firm Survey

*THANK YOU TO THE EMPLOYERS' ASSOCIATION OF WEST MICHIGAN
FOR THEIR ADMINISTRATION AND COLLABORATION IN THIS SURVEY*

Sample Characteristics

- Online survey administered to *The Employers' Association of West Michigan* members
- Firm responses: 75 (14% response rate); 138 plans
- Firm size:
 - 25% have less than 50 FTEs
 - 17% have 50-99 FTEs
 - 57% have 100 or more FTEs
- Approximately half in Manufacturing

Health Insurance Plans – Pgs. 52 & 53

NUMBER OF PLANS OFFERED

1 plan	52%
2 or more plans	48%

Firms are offering more plans this year than in Healthcheck 2017

TYPES OF PLANS OFFERED

High Deductible (HDHP) 75%

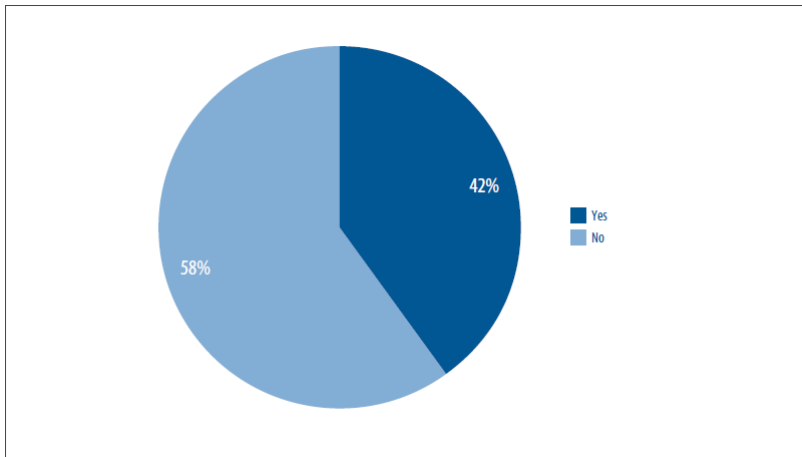
Traditional Plans:

PPO	36%
HMO	17%
POS	7%

Firms have decreased their offerings of PPO plans and increased their offerings of HDHP plans

High Deductible Plans – Pgs. 52 & 54

PERCENTAGE OF FIRMS OFFERING ONLY AN HDHP



Number of observations: 77
Source: Author's calculations

AVERAGE ANNUAL DEDUCTIBLE

Single: \$2,294

Family: \$4,599

Tax-Free Savings Accounts – Pgs. 54 & 55

- Of those firms who offer an HDHP: 55% offer an HSA
 - Up 1% from last year
- Of those firms who offer an HSA: 64% contribute
 - Up 10% from last year
- Increases in offerings of both FSAs & HRAs
 - Firms offering HRAs increased from 4% to 12%
 - Firms offering FSAs increased from 53% to 60%

Community Survey

*THANK YOU TO THE GVSU JOHNSON CENTER FOR PHILANTHROPY
FOR THE USE OF THEIR DATA*

Survey Sample

- 2017 VoiceKent survey (formerly VoiceGR)
 - GVSU Johnson Center for Philanthropy
- Sample size: 2,383 (incl. ages 65+)
- Surveyed during Summer & Fall 2017
- Kent County uninsured rate: 8% (*Figure 1*)*

* Revised 1.15.18

Current Health Insurance Status for those Uninsured at Some Point in the Last Year – Pg. 60

52% of those uninsured at some point in 2016 remained uninsured in 2017

The remaining obtained coverage through:

- Medicaid (23%)
- Medicare (6%)
- ACA Marketplace (3%)
- Medicaid Expansion / Healthy Michigan (2%)

Ability to Afford Prescription Drugs & Health Care – Pg. 61

Underinsurance: when out-of-pocket costs for the Insured are high relative to income (The Commonwealth Fund)

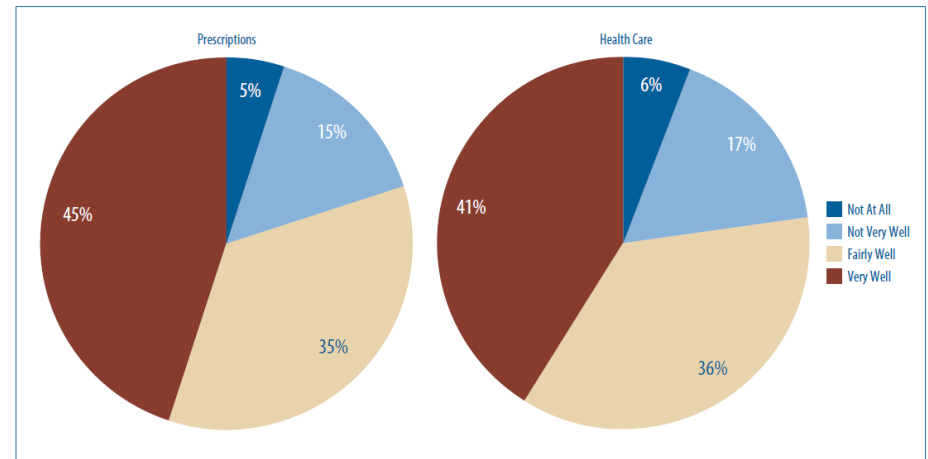
→ 28% underinsured in 2016

Health Check results:

→ 20% of sample cannot afford prescription drugs

→ 23% cannot afford health care

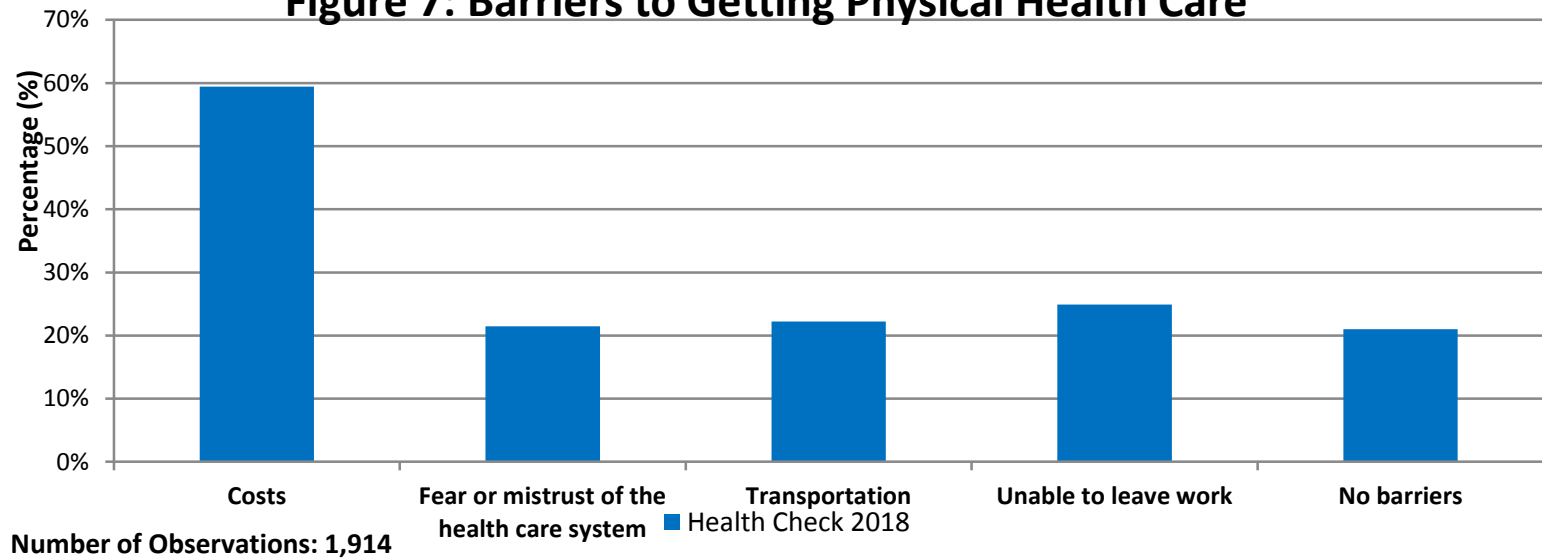
Figure 6: Ability to Afford Prescriptions and Health Care



Number of Observations: 2,022 (Prescriptions), 2,032 (Health Care)
Source: Author's calculations from VoiceKent 2017

Barriers to Getting Health Care – Pg. 62

Figure 7: Barriers to Getting Physical Health Care



Other reasons include the inability to find childcare (17%) & not knowing who to call (17%)