

Health and Healthcare in San Diego

By John Nienstedt – 10/3/05

Healthy, Happy with Care, but Concerns about Rising Costs Persist

For at least the past decade Presidential debates and dinner table conversations alike have addressed healthcare and how to pay for it. Some say the American healthcare system is in crisis, others don't think so. National polls show over one-third are very worried about aspects of their personal healthcare situation. With obesity now regarded as a serious national problem, questions arise as to how healthy folks are these days. The latest KPBS/Competitive Edge Research Poll shows how San Diego County residents are feeling about these issues and how they rate their own health.

The results show that locals generally perceive themselves to be in good to excellent health; just 12% say they suffer from poor or fair health. This self-reported assessment suggests that San Diegans are indeed healthier than Americans in general. Locals generally believe the quality of our healthcare ranges from good to excellent and, overall, healthcare quality earns a 3.09 grade point average on a scale where excellent equals 4.00 and failing equals zero. On the other hand, one-in-five residents rate their care as only fair or worse.

The Poll, which was conducted among English-speaking residents, finds 9% are definitely uninsured and another 6% uncertain on that question. It is likely that most of those unsure of their insurance status are not insured. National surveys show the percentage of uninsured ranging from 13% to 18%. Here, 14% are insured through Medicare or Medicaid and 57% are insured via HMOs and PPOs; figures in line with national averages.

The results from three questions that deal with personal worries show that, while 52% of the local population is concerned about paying more in health costs, worries here are much less serious than across the nation.

Pass the Sprouts: San Diegans Generally Say They are Quite Healthy

A robust 63% of San Diego County residents proclaim themselves to be in either very good or excellent shape. The comparable national figure is about 51%. Locals are also about half as likely as Americans in general to say they are in fair to poor health. So, when it comes to self-reported health, San Diegans are doing a better job of staying healthy.

However, groups of less healthy individuals do exist and the survey shows that health quality is strongly related to *healthcare* quality. Those receiving better care report much better health than people getting care that is only fair or poor. For instance, 76% of folks who give their healthcare an A grade say their health is very good or better. In contrast, just half of those who grade their healthcare as a C report a similar high level of health while 55% of those labeling their healthcare as poor say their health is poor to fair. The inference is that improving the quality of healthcare pays off by improving the actual health of individuals.

The survey also shows that age plays a big role in determining one's health. Twenty-five to thirty-four year-olds are the healthiest age group, as 73% report very good or excellent health, implying that we are at our most virile in our late 20s and early 30s. As the saying goes, "it's all downhill from there" though the decline is not nearly as steep as many may believe. Sixty-nine percent in the 35 to 44 year category and 61% in the 45 to 54 year category report very good to excellent health. That dips to about 55% for those 55 to 74 years-old, and, among the elderly, only 52% report being in very good to excellent health while 23% acknowledge fair to poor health. However, one interesting

finding is that 28% of those over 75 report excellent health, suggesting that one can overcome the odds and maintain one's health into old age.

Income also is a factor in determining healthiness. Lower income folks tend to be less healthy than more affluent residents. Of those making less than \$20,000 annually, just 43% report very good or excellent health while roughly 16% of those earning less than \$60,000 report fair to poor health. In contrast, about 6% of residents making more than \$60,000 say their health is less than good.

Further, the type of healthcare one has somewhat influences one's health. Even controlling for age and income, Medicare and Medicaid recipients report worse health than others, even the uninsured.

Finally, those in the North San Diego City portion of the County report significantly better health. Seventy-two percent in this area north of I-8, south of Del Mar and Escondido and west of the eastern suburbs report very good or excellent health and just 6% say it is less than good. Interestingly, those in the north coastal region (north of La Jolla) rate themselves the least healthy, as just 13% say they are in excellent health and 40% place themselves in the "good" category.

Quality of Healthcare

We have already mentioned that the overall quality of healthcare is generally good to excellent and have determined that quality healthcare is important to maintaining health, so who is getting poor quality service? The survey shows that the distribution of healthcare quality is fairly even across all demographic groups with just two notable exceptions. The most obvious is that those without health insurance tend to get lower quality healthcare. However, the difference in quality between the insured and uninsured, while significant, is not drastic. The uninsured generally report getting fair to

good healthcare (only 2% give it an D or F) while those with insurance say they generally receive good to excellent quality healthcare. It should be noted that 3% were unable to answer the healthcare quality question, presumably because they lacked recent experience with the healthcare system.

Age is also associated with healthcare quality. What the survey shows is that older folks tend to get *better* quality healthcare than those in their 20s, 30s and 40s. The majority of folks over 55 say they get excellent care and the GPA among this group is about an A-minus. While quality is not bad for younger folks, there is a noticeable drop-off, as they generally report good quality.

Analysis shows that, when all factors in the survey are controlled for, the type of health insurance plan *is not* related to the quality of healthcare one receives. That is, private insurance produces healthcare quality that is not significantly better than Medicare/Medicaid or other forms of health insurance. Keep in mind that this is based on personal assessments of healthcare and that residents are probably not comparing their plan to another insurance plan. They may also be taking value into consideration when opining on quality.

Type of Health Insurance or Lack Thereof

Most San Diegans either are members of an HMO or PPO. Females are far more likely to be covered by private insurance than males. Just half of male residents have private insurance while 62% of females are covered by it. Only 12% of females are covered by Medicare/Medicaid and only 11% are uninsured. Those in the south San Diego city portion of the county are also less likely to have private insurance. Nineteen percent there rely on government plans and 28% go without insurance.

Looking specifically at who is insured and who is not, the survey shows that some of the difference can be explained by income and age (as expected) as well as ideology. A large 43% of poor residents (those making less than \$20,000 annually) are uninsured. The percentage of uninsured among those earning \$20,000 to \$40,000 is only 14%, strongly suggesting that once folks make a little bit more money, health insurance is one of the things they acquire. The poor and low income residents who have insurance are generally covered by government plans.

Younger residents are also more likely to be uninsured. Slightly over one quarter of those under 35 are uninsured, while just 10% of those in the 35 to 64 year age range are not covered, and a paltry 3% of the those older than 64 are going without any kind of healthcare plan.

Finally, that ideology is a determinant of whether one is insured or not is surprising. Consider these survey results: 16% of very liberal and 27% of moderately liberal residents live without health insurance. On other hand, just 9% of moderate conservatives and 7% of very conservative residents are uninsured. This dynamic indicates that whether to insure oneself does not only come down to whether coverage is affordable.

Healthcare Concerns: Many Locals are Nervous, but Less Than Americans

In February 2004 a Kaiser Family Foundation poll among the nation's adults revealed that 47% are very worried about "having to pay more for health care or health insurance" and another 31% were somewhat worried. The comparable figures here (23% and 29% respectively) show far less concern on the part of San Diegans. Still, 52% are concerned about paying more to doctors, hospitals and insurance firms.

Those who generally receive low quality healthcare, middle-aged residents and liberal residents show more concern locally. Among those who say their treatment is only fair or worse, 39% say they are very worried about rising prices and nearly two-thirds are at least somewhat worried. In contrast, only 15% who grade their quality of care as excellent are very worried about paying more for healthcare. This suggests that concerns about quality bleed over into concerns about costs and, as suggested earlier, some residents tie costs and quality together.

While older residents tend to worry far less about costs rising for them, those in the 35 to 54 year-old age group are much more nervous. More than half of them express at least some concern. This may be related to the fact that the middle-aged are more likely to have growing families and rely more heavily on private insurers. Seventy percent of 35 to 54 year-olds are insured through HMOs and PPOs and the survey shows that, generally, folks using private insurers tend to be more concerned about prices going up.

That there is a relationship between concerns over rising costs and ideology again suggests that one's attitudes toward healthcare come down to more than just dollars and cents. It may be that conservatives just don't worry about cost issues in general as much, tending to say "the market is what it is." Or liberals may focus on the corporate nature of healthcare and feel that HMO's and PPO's are eager to raise prices.

The survey also shows that insured residents are generally not worried about losing their health insurance. Again, national concerns were far more severe in 2004, and slightly more than half said they were worried. Locally, 62% express minor or no concerns, though 23% do have serious worries. The folks with serious concerns tend to be those already receiving poorer quality health care and those demographic segments where employment prospects are less stable: those under 35 years-old and lower income earners.

Of the uninsured, 56% are worried they will not be able to get the healthcare services they need. As with the insured, uninsured residents who feel their quality of healthcare is substandard are much more worried about not being able to afford services. And, though the sample of uninsured is small, lower income, younger, males and white residents who do not have insurance are more worried than others about access to healthcare.

Conclusions

Though county residents are experiencing what seems to be more than their fair share of troubles – ranging from political scandals to pension fund debacles to chronically high gas prices – the local report card on healthcare shows we are doing better than the nation as a whole. San Diegans appear to be healthier, most likely due in part to the warmer climate. Being subjected to fewer rainy days not only gives San Diegans more opportunities to exercise, it also attracts newcomers who want an active lifestyle.

Another heartening finding is that quality of care is not strongly associated with the type of healthcare one has. Specifically, government and private health plans rate about equally when it comes to the perceived quality they provide, despite the finding that Medicare and Medicaid recipients are generally less healthy. While those without insurance report a significant drop in healthcare quality, it is not large and the health status (self-reported) of the uninsured is equivalent to that of the insured.

Concerns about healthcare are moderate. While not a rosy picture for all -- especially those already receiving lower quality healthcare and lower income residents – there are not drastic discrepancies between young and old and uninsured and insured. In particular, the survey does not reveal a healthcare chasm based on ethnicity. The divide between liberals and conservatives is far greater than between African-

Americans, Hispanics and whites, for instance.

Though the local healthcare system is not perfectly equitable, it appears San Diego County has done a good job of dealing with the health care crisis.