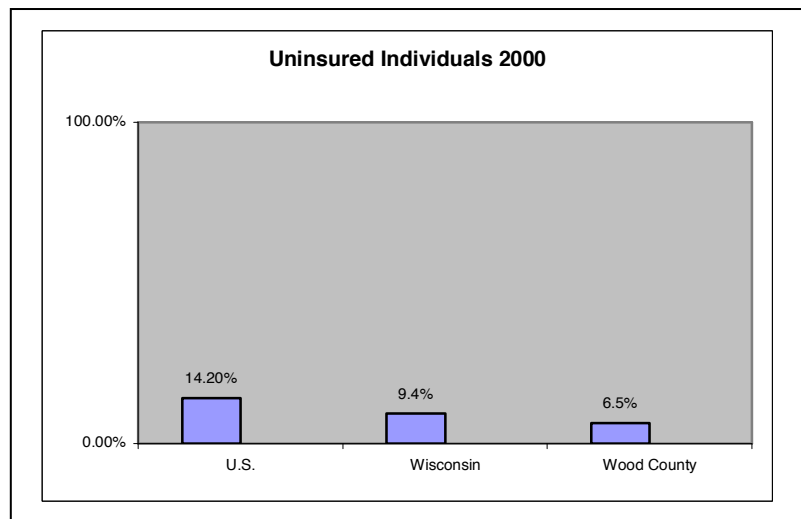


Health Care Insurance Facilitates Access to Quality Medical Care



Key Facts

- In 1999, the state of Wisconsin began offering Badger Care as a health care option for children and parents of uninsured families with income below 185% of the federal poverty level.
- Most who are uninsured may be eligible for coverage: state data suggest 61% of Wisconsin residents without insurance at some point in 2003 may have been income-eligible for Medicaid or Badger Care.
- An estimated 9% of Wisconsin household residents have Medicaid coverage, including Badger Care, Healthy Start and other forms of Wisconsin Medicaid.

Why is this Information Important?

Approximately 95% of Wood County residents typically have health insurance coverage. This parallels Wisconsin's state average and fares better than the national level. Uninsured individuals face an enormous challenge to obtain timely medical care. When proper care is delayed, not only does the patient suffer, treatment is usually more costly also.

Health Insurance Coverage

Health insurance is a means of obtaining access to the health care system. Typically, health insurance coverage is offered through employers, or federal or state sponsored plans. These estimates of health insurance coverage include all types of insurance, both public and private.

People are uninsured for various reasons. Many of the uninsured are self-employed and may not be able to afford the cost of private coverage. Others may be unemployed or work where health insurance is not offered. Some individuals eligible for insurance decide to opt out of coverage because they cannot afford the cost of premiums and deductibles. (Data regarding Wood County's number with *individual* health insurance policies is not available.)

Sources: Wisconsin Department of Health and Family Services; UW Population Health Institute