

HEALTH INSURANCE, HEALTH CARE COSTS, AND ACCESS TO CARE

How Are Iowa Farmers and Ranchers Faring Compared to Farmers and Ranchers in Other Great Plains States?

The health care costs borne by farmers and ranchers can have important effects on farm and ranch families, their businesses, and the surrounding rural economies. High health care costs may not only jeopardize families' economic security, but the sustainability of their farm or ranch businesses.

Family farms and ranches are key components of local economies and threats to their stability have the potential to affect the overall health of rural economies. As self-employed small business people, the experiences of family farmers and ranchers may also shed light on the challenges faced by other self-employed and small business people in rural areas.

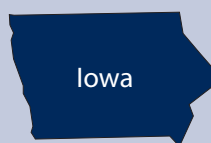
The 2007 Health Insurance Survey of Farm and Ranch Operators gathered information from non-elderly, non-corporate farmers and ranchers in seven Great Plains states about their health insurance status, the costs of health care, and the impact of health care costs on their access to care and financial situation. This fact sheet provides information about how farmers and ranchers in Iowa are faring compared to farmers and ranchers in the surveyed states as a whole.

AT A GLANCE

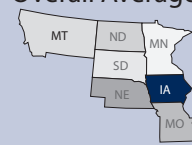
Like respondents generally, almost all Iowa farm and ranch families were insured. Their reported health status was better than respondents overall. While Iowa respondents had levels of financial hardship from healthcare expenses that were slightly lower than the sample overall, nearly one in five reported that healthcare expenses contributed to financial problems. As in the sample overall, Iowa farmers and ranchers obtained insurance in the non-group market at a much higher rate than the U.S. population as a whole. In Iowa, as in the sample overall, the median amount spent on health care by those who purchased non-group coverage was more than 50 percent higher than the median amount spent by all households.

CHARACTERISTICS OF SURVEY RESPONDENTS

In most demographic characteristics, Iowa farmers and ranchers were similar to respondents overall. However, they were more likely to report their health status as excellent or very good. They were also more likely to have middle incomes than the sample as a whole, but no more likely to have high incomes.



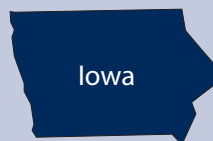
Overall Average



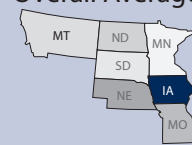
Married	88%	87%
Over age 40	81%	79%
Health status excellent or very good	71%	64%
Income \$40,000 to \$99,999	59%	49%
Income more than \$100,000	15%	14%
Principal occupation farming/ranching	56%	55%
Average percent of income from farming/ranching	46%	48%

HEALTH INSURANCE STATUS

Similar to respondents overall, almost all Iowa farmers and ranchers and their family members were insured. They were more likely than respondents overall to have dental insurance.



Overall Average



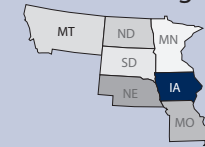
All household members insured all year	93%	91%
Have dental insurance	47%	38%

SOURCE OF HEALTH INSURANCE AMONG INSURED

Respondents overall and in Iowa were much more likely than the U.S. population to purchase insurance in the non-group market, where premiums are generally higher and coverage less comprehensive than in the group market. Nationally, about eight percent of people purchase insurance in the non-group market. Iowa farmers and ranchers were slightly more likely than respondents overall to purchase insurance in the non-group market.



Overall Average



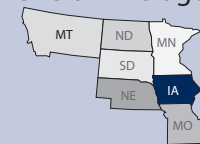
Insurance through direct purchase on non-group market	43%	39%
Insurance through off-farm or ranch employment	52%	54%

HEALTH CARE COSTS

Iowa farmers and ranchers spent slightly less on health care than respondents overall. In Iowa, as in the sample overall, the median amount spent on health care by households with non-group coverage was more than 50 percent higher than the amount spent by all households. Significant percentages of respondents in Iowa and in the sample overall reported financial hardship resulting from healthcare expenses.



Overall Average



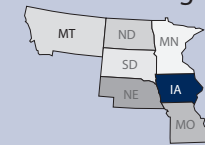
Median amount spent per household on health care	\$6,800	\$7,100
Median amount spent per household when insurance from non-group market	\$10,500	\$11,500
Spent more than 10 percent of income on health care	41%	44%
Drew down resources to pay for health care	20%	26%
Healthcare expenses contribute to financial problems	18%	24%
Have debt resulting from medical bills	12%	18%

ACCESS TO CARE

Iowa respondents were slightly less likely than respondents overall to delay or forgo needed care.



Overall Average



Delayed or did not seek needed care	14%	17%
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Note on the Survey: The 2007 Health Insurance Survey of Farm and Ranch Operators was conducted by the U.S. Department of Agriculture under a contract with The Access Project, Brandeis University and the University of North Dakota Center for Rural Health. The telephone survey of 2,017 non-elderly, non-corporate farm and ranch operators was conducted in Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota, and South Dakota. Thirteen percent of respondents in the sample (268 people) were farm or ranch operators living in Iowa.

The Access Project has published several briefs analyzing the data from the survey. You can read these briefs on their website at <http://www.accessproject.org/new/pages/ruralHealth.php#greatPlains>.

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