

2003 Outcomes and Community Impact Program



United Way of San Diego County

Dental Insurance Coverage

The 2003 Outcomes & Community Impact Program surveyed 3,662 randomly selected households from throughout San Diego County between October 24, 2003 and March 30, 2004. One segment of this survey was to determine the degree to which San Diego County residents have dental insurance coverage for themselves and their dependents. Questions in this section inquired if respondents have dental insurance coverage for themselves and, if they have dependents, whether the children have dental insurance coverage.

Respondents who indicated they have coverage were asked who provided the coverage, i.e., their employer, privately purchased or provided by either the state or the Federal government if the re-

spondent is in the military.

Those respondents indicating they currently have dental insurance coverage were asked their level of satisfaction with the coverage.

This chapter explores the findings related to dental insurance coverage of San Diego County residents. This includes examining the findings by demographic variables including geographic location, age, race/ethnicity, educational level and income.

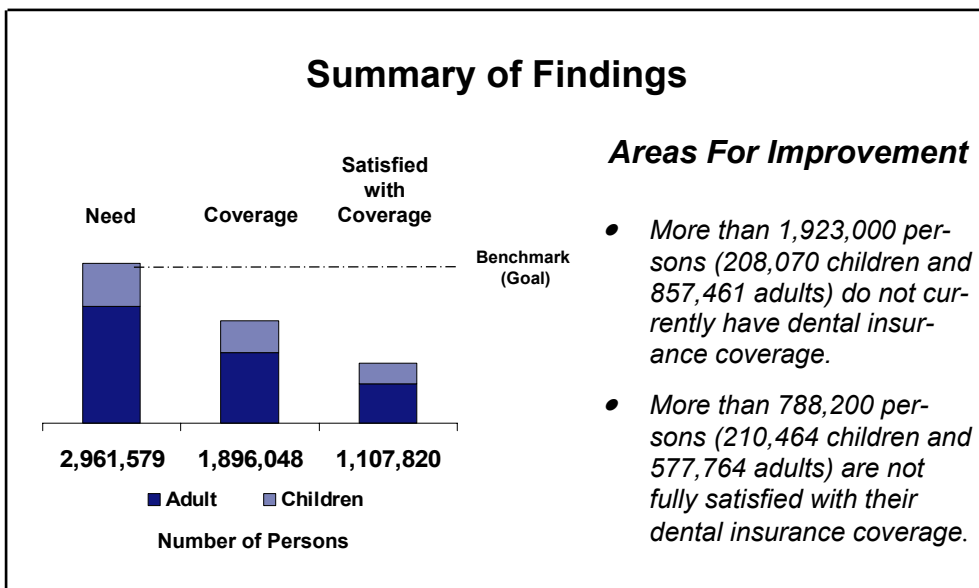
In addition, findings are projected to the current population of adults and children in San Diego County.

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SPECIAL POINTS OF INTEREST:

- Almost 61 percent of adults and 73.7 percent of children currently have dental insurance coverage.
- Dental insurance coverage through an employer is the most common source of coverage for both adults and children.
- Over 56 percent of adults are satisfied or very satisfied with their dental insurance coverage.
- Nearly 64 percent of respondents are satisfied or very satisfied with their children's dental insurance coverage.



Dental Insurance Coverage – Adult

“Do you currently have dental insurance coverage?”

Overall, 60.5 percent of the respondents reported they currently have dental insurance coverage. Dental insurance coverage varied by geographic region, ethnicity, education and income. This section reviews coverage and reports observed differences. Differences that are statistically significant have been indicated with an asterisk.

Within demographic subgroups, those reporting dental insurance coverage ranged from 27.6 percent among respondents with less than a high school education to 80.1 percent among respondents with annual household incomes of \$100,000 or more. Findings within these and other groups include:

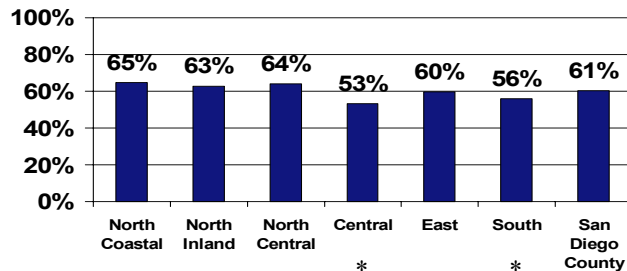
- Geographically, dental insurance coverage ranged from 53.2 percent in the Central region to 64.7 percent in the North Central region. Respondents living in the Central and South regions were significantly less likely to report having dental insurance coverage than those living in the North Coastal, North Central and North Inland regions.
- Only 46.5 percent of Hispanic respondents reported having dental insurance coverage, while 72 percent of African-Americans reported having coverage. The level of dental coverage for Hispanics was significantly lower than for other race/ethnic groups.
- Persons with less than a high school education were significantly less likely to have dental insurance than all other education levels. Those with a college education or more were significantly more likely to have coverage than those with a high school education.
- Respondents with annual household incomes under \$40,000 were significantly less likely to have dental insurance coverage than those with higher incomes.

Examination of other variables found the following statistically significant differences:

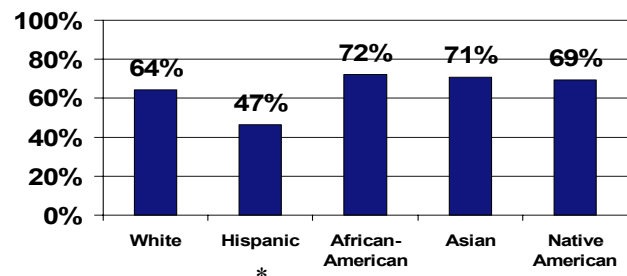
- Respondents aged 65 and over were significantly less likely to have dental insurance than those in the 21 to 64 age category, 41.4 percent and 64.0 percent, respectively.
- Married respondents were significantly more likely to have dental insurance than separated or divorced and single respondents, 67.4 percent, 55.4 percent and 56.7 percent, respectively.

Percent of adults with dental insurance coverage

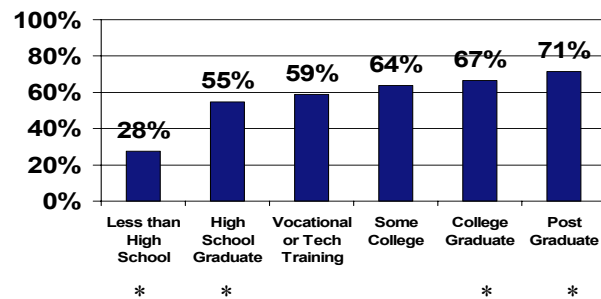
Geographic Region



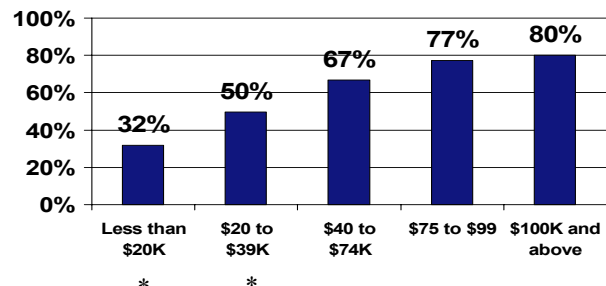
Race/Ethnicity



Educational Level



Annual Household Income



* Significant at p < .05

Dental Insurance Coverage – Children

“Are the children in your household currently covered by dental insurance?”

Overall, 73.7 percent of the respondents with children in the household reported they currently have dental insurance coverage for all children living in their households. Dental insurance coverage varied by geographic region, ethnicity, education and income. This section reviews coverage and reports observed differences. Differences that are statistically significant have been indicated with an asterisk.

Within each demographic subgroup, those reporting dental insurance coverage for their children ranged from 55.9 percent for respondents with less than a high school education to 84.2 percent among respondents with a post graduate education. Findings within these and other groups include:

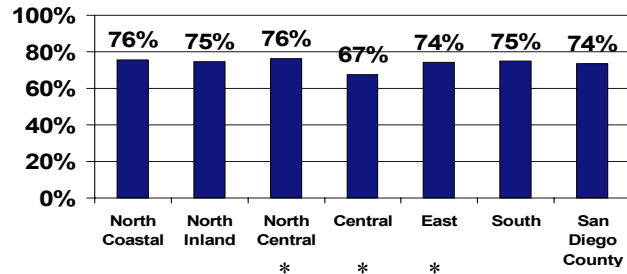
- Geographically, children's dental insurance coverage ranged from 67.2 percent in the Central region to 76.4 percent in the North Central region. These differences are not statistically significant.
- Hispanic respondents were significantly less likely to report having dental insurance coverage for their children than other respondents.
- Respondents with less than a high school education are significantly less likely to have dental insurance coverage for their children than those with more education.
- Respondents with annual household incomes of less than \$40,000 were significantly less likely to have dental insurance coverage for their children than those with higher household incomes.

Examination of other variables found the following statistically significant differences:

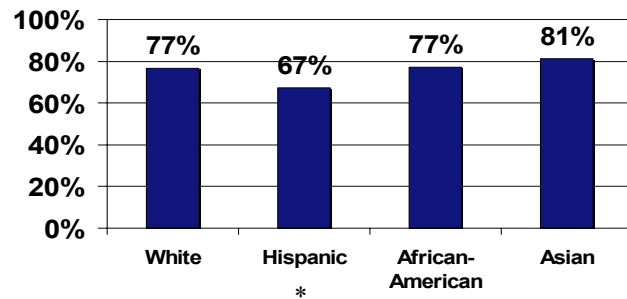
- Married respondents were significantly more likely to report having dental insurance coverage for their children than single respondents, 75.9 percent and 68.2 percent, respectively.

Percent of children with dental insurance coverage

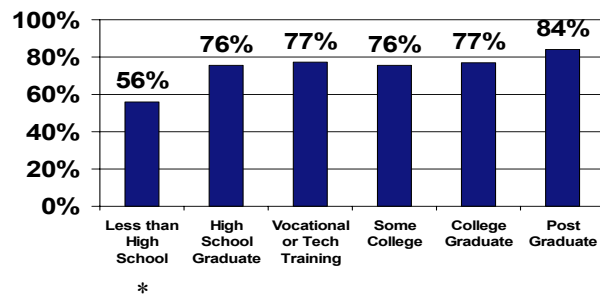
Geographic Region



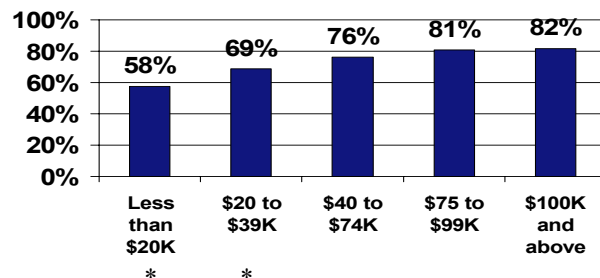
Race/Ethnicity



Educational Level



Annual Household Income



* Significant at p < .05

Who Provides Dental Insurance Coverage

“What type of dental insurance do you have?”

For both children and adults, dental insurance coverage is most frequently provided through employers, 56.6 percent and 67.9 percent, respectively. Other frequently mentioned methods of obtaining dental insurance included purchasing it privately, receiving it through the State’s Denti-Cal program or as a military benefit.

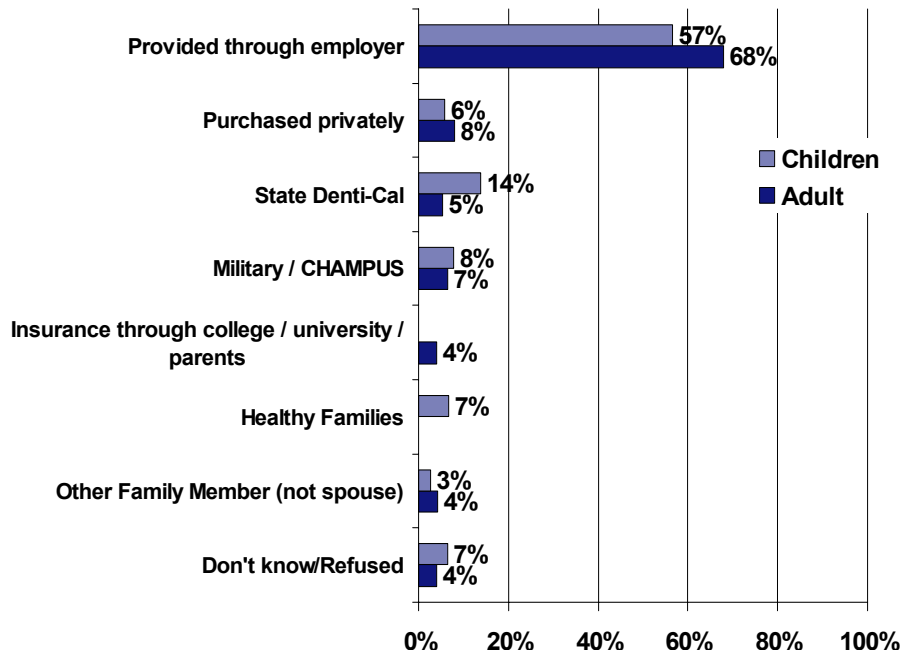
Review of demographic variables found the following variations from these findings in dental insurance coverage:

- Geographically, adult dental insurance provided through an employer was most frequent in the North Inland region (71.8%) and least frequent in the South region (60.2%).
- For children, dental insurance provided through an employer was most frequent in the North Central region (70.1%) and least frequent in the South region (44.6%). In the South region, 19.0 percent of children have dental insurance through the Denti-Cal program.
- In terms of race/ethnicity, employer provided coverage for adults ranged from 61.2 percent among African-American respondents to 71.6 percent for Asian respondents. However, employer coverage for children ranged from only 30.9 percent among Hispanic respondents to 72.6 percent among white respon-

dents. Denti-Cal coverage was most common among Hispanic and African-American children, 29.0 and 20.0 percent, respectively.

- In terms of respondents’ age, those in the 35 to 64 year age range most often have coverage through employers for both themselves and their children, 80.1 percent and 67.6 percent, respectively.
- Employer provided coverage increases with education for both adults and children. For adults, the range was from 49.0 percent for persons with less than a high school education to 76.9 percent for persons with a graduate education. For children’s coverage, the range was from 18.5 percent for persons with less than a high school education to 77.9 percent for persons with a post graduate education.
- In terms of income, the majority (54.1%) of Denti-Cal coverage for children was reported by respondents living in households with annual incomes under \$20,000.

Percent of coverage by type of provider



Satisfaction with Adult Dental Coverage

“How satisfied are you with the coverage provided by your dental insurance?”

Respondents with dental insurance coverage were asked to rate their level of satisfaction with the coverage using a six-point scale with six being “very satisfied” and one being “very dissatisfied.”

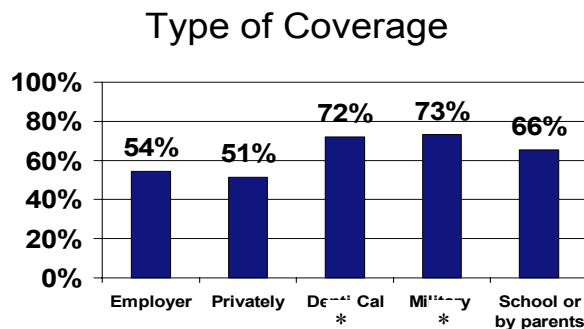
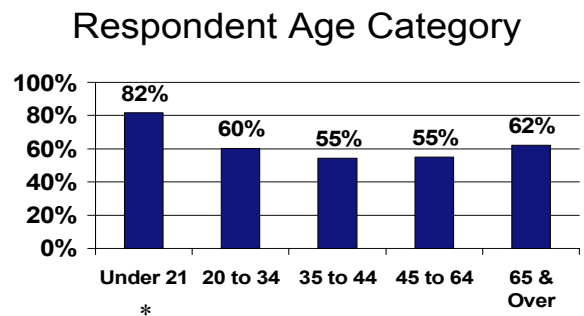
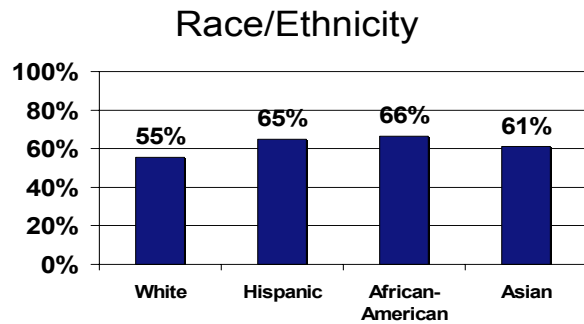
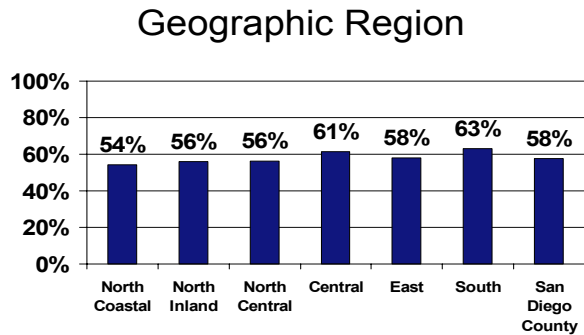
The overall mean level of satisfaction with dental insurance coverage was 4.52. In terms of proportion, those actually satisfied or very satisfied accounted for 57.5 percent of respondents with coverage. Those dissatisfied or very dissatisfied accounted for 11.9 percent of these respondents.

As shown on the accompanying charts, those reporting the highest level of satisfaction within each demographic subgroup ranged from 51.3 percent for respondents purchasing their insurance privately to 81.8 percent among respondents under age 20. Observed differences that are statistically significant have been indicated with an asterisk. Findings within the various demographic subgroups include:

- Geographically, levels of satisfaction were similar, ranging from 54.1 percent in the North Coastal region to 62.9 percent in the South region. These observed differences are not statistically significant.
- Hispanics reported the highest level of satisfaction with dental insurance coverage at 65.0 percent, while white respondents reported the lowest level of satisfaction at 55.4 percent. These observed differences are not statistically significant.
- In terms of age, levels of satisfaction with dental coverage ranged from 55.0 among respondents age 45 to 64 to 81.8 percent for respondents under age 20. Levels of satisfaction among respondents under age 20 reported significantly higher levels of satisfaction than older respondents.
- In terms of providers, levels of satisfaction with dental insurance coverage ranged from 51.3 percent among those who purchase their dental insurance privately to 73.3 percent among those who received coverage through the military. Those with coverage through the military and Denti-Cal are significantly more satisfied with their coverage than those who purchase their coverage privately or through the employer.

Review of other demographic variables did not identify any other significant differences.

Percent satisfied with dental insurance coverage



* Significant at p < .05

Satisfaction with Children’s Dental Coverage

“How satisfied are you with the coverage provided by your children’s dental insurance?”

Respondents with dental insurance coverage for their children were asked to rate their level of satisfaction with the coverage using a six-point scale with six being “very satisfied” and one being “very dissatisfied.”

The overall mean level of satisfaction with dental insurance coverage was 4.81. In terms of proportion, those satisfied or very satisfied accounted for 67.7 percent of respondents with coverage. Those dissatisfied or very dissatisfied accounted for 8.4 percent of these respondents.

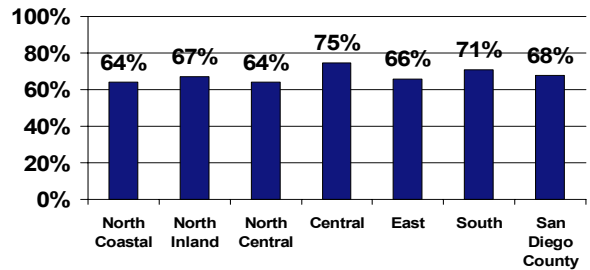
As shown on the accompanying charts, levels of satisfaction among demographic subgroups ranged from 57.1 percent among respondents with privately purchased insurance to 83.1 percent among those with Health Families coverage. Observed differences that are statistically significant have been indicated with an asterisk. Findings within the various demographic subgroups include:

- Geographically, levels of satisfaction were similar, ranging from 63.9 percent in North Central region to 74.5 percent in the Central region. These observed differences are not statistically significant.
- In terms of race and ethnicity, Hispanic respondents reported a significantly higher level of satisfaction with their children’s dental insurance than white respondents, 75.3 percent and 62.4 percent, respectively.
- In terms of annual household income, levels of satisfaction with their children’s dental insurance ranged from 62.2 percent for respondents with annual household incomes of \$100,000 and above to 79.9 percent among those with incomes under \$20,000, which is significantly higher.
- Respondents with Healthy Families, Denti-Cal and Military dental insurance coverage for their children reported significantly higher levels of satisfaction with their children’s dental insurance than those with insurance coverage provided by their employers or purchased privately.

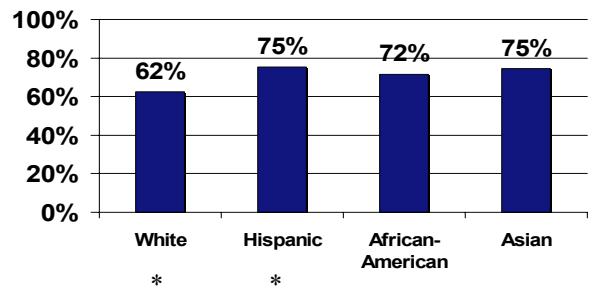
Review of other demographic variables did not identify any other significant differences.

Percent satisfied with dental insurance coverage

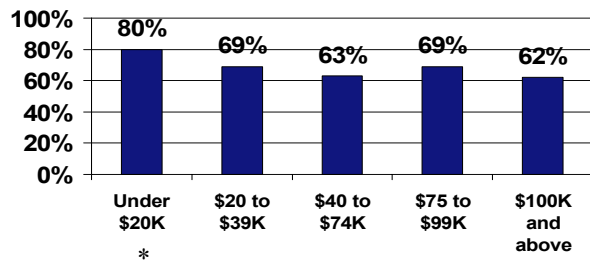
Geographic Region



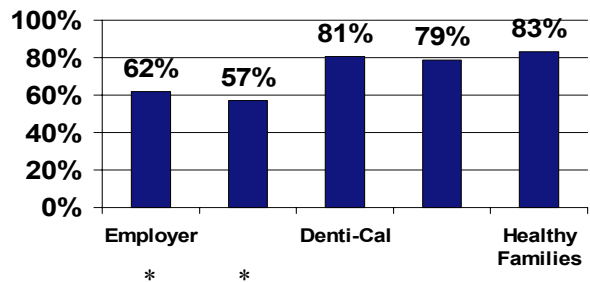
Race/Ethnicity



Annual Household Income



Type of Coverage



* Significant at p < .05

Adult Dental Insurance Coverage Profile

Countywide, an estimated 60.5 percent of the adult population currently has dental insurance coverage. This equates to an estimated 1,312,561 persons age 19 and over in San Diego County who currently have dental insurance coverage.

Coverage (n=3,662)

| | (n) | (%) | (estimate) |
|--------------------|-------|------|------------|
| Yes | 2,215 | 60.5 | 1,312,561 |
| No | 1,424 | 38.9 | 843,832 |
| Don't know/Refused | 23 | 0.6 | 13,629 |

Satisfaction (n=2,215)

| | (n) | (%) | (estimate) |
|------------------------------------|-------|------|------------|
| Very satisfied or satisfied | 1,240 | 56.0 | 734,797 |
| Somewhat satisfied or dissatisfied | 659 | 29.8 | 390,509 |
| Very dissatisfied or dissatisfied | 256 | 11.6 | 151,700 |
| Don't Know/Unsure | 60 | 2.7 | 35,555 |

Who Provides Coverage (n=2,215)

| | (n) | (%) | (estimate) |
|---------------------------|-------|------|------------|
| Through employer | 1,504 | 67.9 | 889,537 |
| Champus/Military | 143 | 6.5 | 106,490 |
| Purchased privately | 178 | 8.0 | 87,970 |
| Denti-Cal (State program) | 118 | 5.3 | 76,395 |
| Through family not spouse | 93 | 4.2 | 58,454 |
| School or parent | 90 | 4.1 | 30,674 |
| Don't know/Refused | 89 | 4.0 | 38,197 |

Children's Dental Insurance Coverage Profile

Countywide, an estimated 75.1 percent of children currently have dental insurance coverage. This equates to an estimated 597,577 persons age 18 and younger in San Diego County who currently have dental insurance coverage.

Coverage (n=1,419)

| | (n) | (%) | (estimate) |
|-------------------|-------|------|------------|
| Yes | 1,065 | 75.1 | 597,577 |
| No | 329 | 23.2 | 184,604 |
| Don't Know/Unsure | 25 | 1.8 | 14,028 |

Satisfaction (n=1,084)

| | (n) | (%) | (estimate) |
|------------------------------------|-----|------|------------|
| Very satisfied or satisfied | 693 | 63.9 | 382,030 |
| Somewhat satisfied or dissatisfied | 245 | 22.6 | 135,061 |
| Very dissatisfied or dissatisfied | 86 | 7.9 | 47,409 |
| Don't know/Refused | 60 | 5.5 | 33,076 |

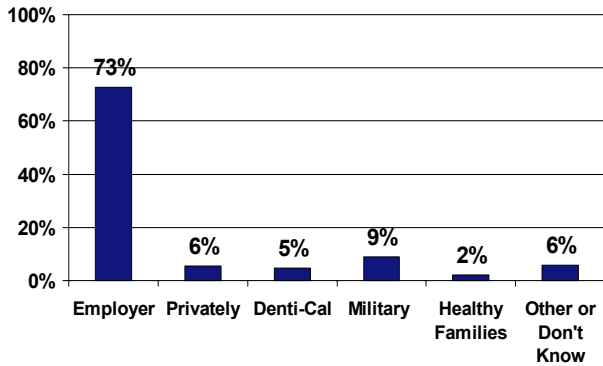
Who Provides Coverage (n=1,084)

| | (n) | (%) | (estimate) |
|---------------------------|-----|------|------------|
| Through employer | 614 | 56.6 | 338,480 |
| Denti-Cal (State program) | 151 | 13.9 | 83,242 |
| Champus/Military | 83 | 7.7 | 45,755 |
| Healthy Families | 73 | 6.7 | 40,243 |
| Purchased privately | 64 | 5.9 | 35,281 |
| Family member not spouse | 29 | 2.7 | 15,987 |
| Don't Know/Unsure | 70 | 6.5 | 38,589 |

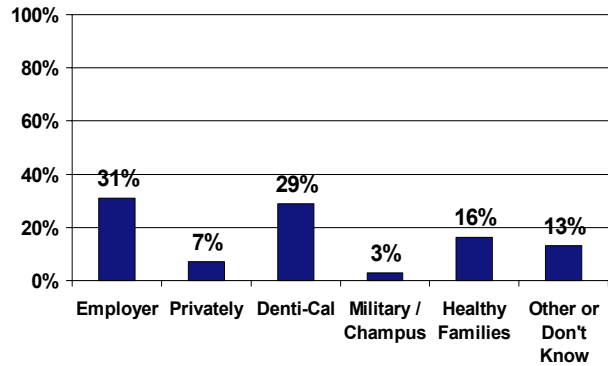
Children's Dental Insurance Coverage by Provider

The following charts are presented to give insight into the providers of children's dental insurance coverage by race/ethnic group.

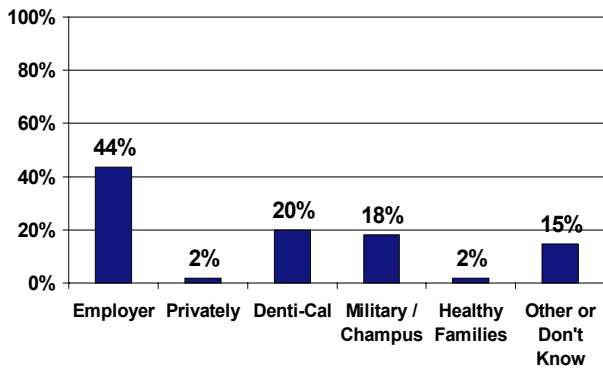
White



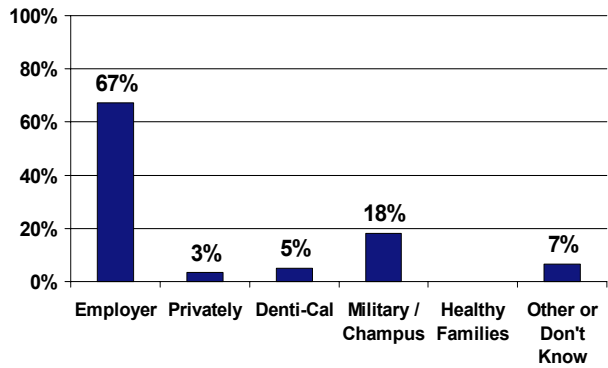
Hispanic



African-American



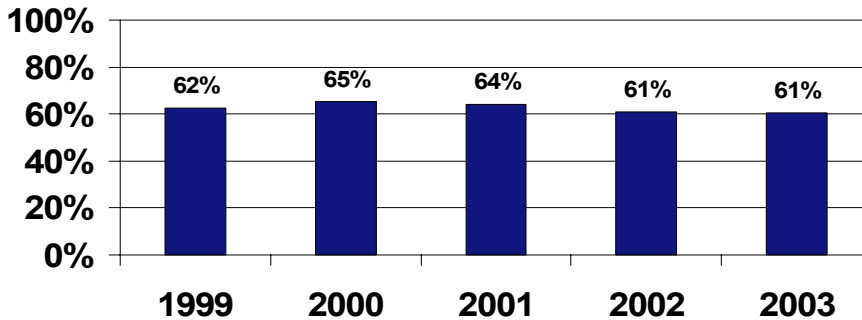
Asian



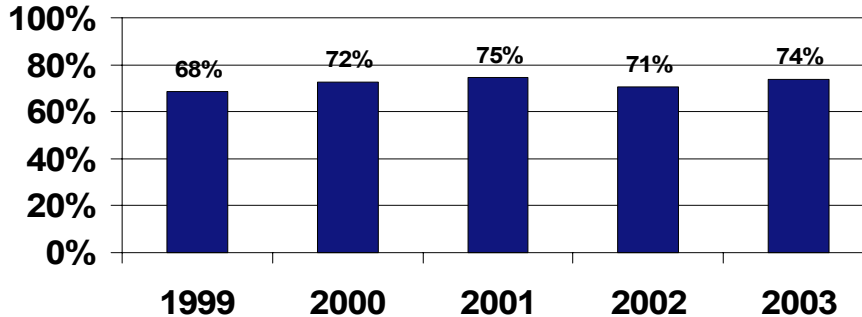
Five-Year Trend in Dental Insurance Coverage

The following charts provide a comparison of dental coverage for adults and children and satisfaction with coverage for the past five years.

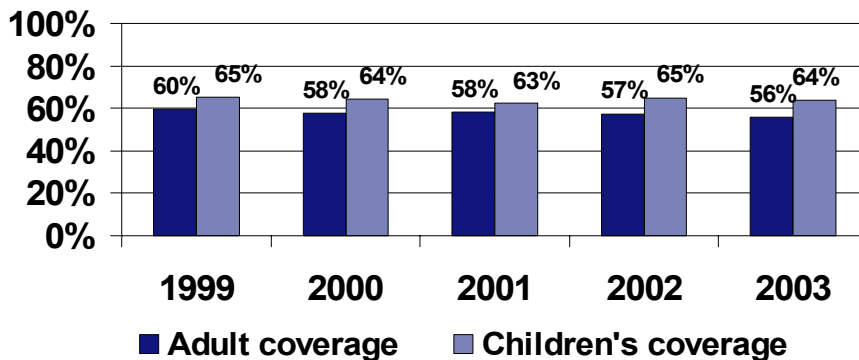
Percent of adults reporting they currently have dental insurance coverage



Percent of parents indicating their children currently have dental insurance coverage



Percent reporting they are satisfied or very satisfied with dental insurance coverage



Background

Each year billions of dollars are invested in San Diego County by federal, state, county, cities and charitable organizations to improve the health and well-being of the community and its residents. These funds are applied to a wide variety of health, social and community issues. All concerned have a growing interest in knowing whether this investment of community assets is making a difference. The Outcomes and Community Impact Measurement Program has been designed to be a comprehensive measurement and outcomes reporting system related to the health and well-being of San Diego County residents.

The Outcomes and Community Impact Measurement Program data reviewed in this document are for the 2003 data collection and reporting period.

Concept

Initial concepts behind this program began in 1995 when the United Way of San Diego County convened eight task forces representing San Diego County residents and community leaders who developed the following list of desired countywide outcomes:

- **Access** – People have access to a full range of effective community services.
- **Self-sufficiency** – People reach and maintain an optimal level of independence and health.
- **Civic Solutions** – People live in, participate in and are supported by diverse, economically sound communities.
- **Educational Success** – People have the necessary life-long educational support to reach their potential as productive and contributing community members.
- **Public Safety** – People feel safe from the threat of crime and violence in their homes, neighborhoods and communities.
- **Well-being** – People are emotionally self-sufficient and able to cope with the stressors in their lives.

Based on the desired outcomes developed by these task forces, a measurement platform was designed to measure the impact of community assets and services on addressing people's needs and visions.

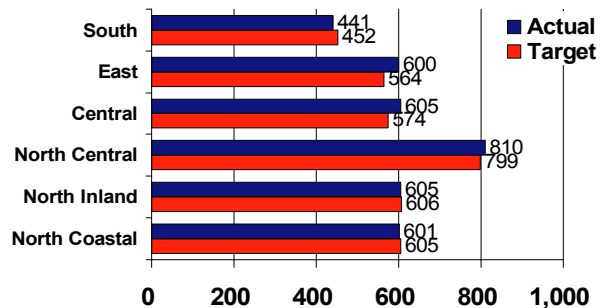
Methodology

Data was collected via telephone interviews with 3,662 randomly selected persons living throughout San Diego County. The interviews, lasting an average of 22.6 minutes, were conducted by trained interviewers from the Social and Behavioral Research Institute located at California State University San Marcos between October 24, 2003 and March 30, 2004.

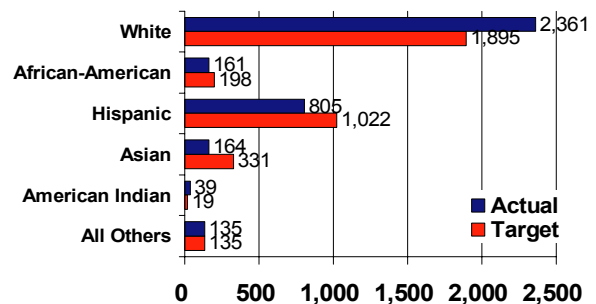
To enhance the quality of the data in terms of how well it represents the geographic and race/ethnic population of San Diego County, the county was divided into six geographic regions. These regions correspond with the San Diego County Health and Human Services Agency regions. A targeted number of interviews for each race/ethnic category within each region was established to more accurately represent the actual population within the regions.

The following tables present the targeted and actual number of interviews completed.

Targeted Number of Interviews by Region



Targeted Number of Interviews by Race/Ethnicity



2003 Outcomes and Community Impact Program

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2003 Funding Sources

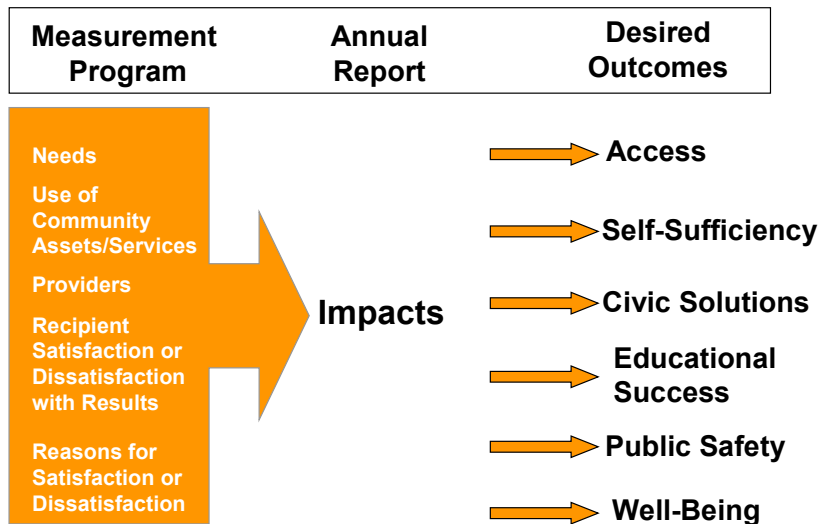
- Alliance Healthcare Foundation
- The California Endowment
- County of San Diego
- Community Health Improvement Partners (CHIP)
- Kaiser Permanente
- McCarthy Family Foundation
- INFO LINE of San Diego County
- The San Diego Foundation
- United Way of San Diego County

Outcomes and Impact Program Overview

The information contained in this report presents the findings for one of the 24 areas explored in the 2003 Outcomes and Impact Study. Other areas range from advocacy services to youth development. Each of these areas is covered in an individual report which can be obtained from the United Way of San Diego County. In addition, there are appendices supporting each of these reports which provide very detailed data in the format of cross tabulations of questions for each area by many key variables.

To view the 2003 Outcomes and Community Impact Program reports or to order copies of the 1999, 2000, 2001 and 2002 reports on disk, visit the United Way's website at www.uwsd.org. On the homepage click on the Outcomes / Healthy Community Index icon.

Outcomes and Impact



More Information Available

The information provided in this report is one segment of the available outcome and impact program reporting. Additional information is available including:

- Five-year history of top-level findings
- Methodology and Technical Report
- Frequencies
- Cross tabulations
- Significance tests