

**STATEWIDE SURVEY OF OLDER PENNSYLVANIANS –
2001: A PROFILE OF PRESCRIPTION DRUG COVERAGE**

SUBMITTED TO:

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STATEWIDE SURVEY OF OLDER PENNSYLVANIANS – 2001: A PROFILE OF PRESCRIPTION DRUG COVERAGE

EXECUTIVE SUMMARY

In the fall of 2001, the PACE/PACENET Program within the Pennsylvania Department of Aging contracted with Penn State Harrisburg's Center for Survey Research to conduct a statewide survey of older Pennsylvanians. The study measured the extent and nature of prescription drug coverage for this particular population, and explored differences within certain socio-economic and demographic groups related to coverage. The data yielded initial answers to questions about current levels of prescription coverage, utilization of prescription drugs and health insurance coverage for residents age 65 and over.

Prescription Drug Coverage

- 26% of survey respondents said that they have no health insurance plan or special government program that helps to pay for medicines prescribed by a doctor.
- 12% of the sample reported being covered for prescription drugs under the PACE/PACENET, medical assistance, or other public prescription drug programs.
- For those individuals who reported having no prescription drug coverage, almost half (47%) said that they regularly get samples of prescription drugs from their doctor.
- 10% of residents reported enrollment in a non-insurance, discount drug program.
- Seniors residing in Allegheny and Philadelphia counties were more likely to report having coverage.
- People in the North and Central regions of the state were less likely to report having prescription drug coverage.

Utilization of Prescription Drugs

- The number of prescriptions used by Pennsylvania's 65 and over population in the previous month ranged from zero to 20, with an average of 3.94 prescriptions filled.
- Respondents without drug coverage through their health insurance plan reported getting an average of 3.81 prescriptions in the last month.

- 23% of seniors reported out-of-pocket prescription drug costs of \$100 or more in the previous month.
- 39% of seniors reported having no prescription drug coverage under their health insurance plans.
- 31% of seniors reported having a copay greater than \$10 per prescription, and 27% reported having to meet an annual deductible equivalent to \$400 or more.
- Generalizing the findings from the Statewide – 2001 study, it can be estimated that approximately 326,258 seniors (17%) in Pennsylvania failed to get a prescription filled at least once in the year prior to the survey because they could not afford it.
- Five percent of respondents reported not going to the doctor in the last year because of a concern over costs.

Veterans Affairs

- 28% of the sample reported being veterans, with 35% of the veterans indicating that they are registered to receive health care or health services through VA.
- 19% of those individuals registered for health services at a VA facility reported getting prescription drugs through VA.

Health Insurance

- 97% of Pennsylvania's seniors with general health insurance coverage are covered through Medicare with 26% in a Medicare HMO and 71% in fee-for-service Medicare.
- 43% of seniors said that their health insurance coverage is employer sponsored.
- About two-thirds (62%) of respondents who have employer-sponsored health insurance said that they contribute toward the cost of their health insurance coverage.
- 64% of Pennsylvania's 65 and over population who reported being enrolled in regular Medicare said they had additional healthcare coverage through Medigap plans, employer-sponsored supplemental coverage, VA, Tricare, or Medical Assistance.
- 15% of seniors reported attending a senior health seminar or a senior health fair in the past year.

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INTRODUCTION

The Pharmaceutical Assistance Contract for the Elderly, known as the PACE/PACENET Program (hereinafter referred to as the Program), provides limited prescription coverage for qualified older Pennsylvanians of low to moderate income. The ability to assess the prescription coverage of older Pennsylvanians is critical to program planning and forecasting. A review of the literature on prescription drug costs and coverage for Medicare beneficiaries provided limited forecasting utility to the Program. This lack of utility is because much of the data analyses found in the literature is based on data from the Nineties. Further, the prescription drug costs and coverage studies that exist are not specific to Pennsylvania.

In order to examine more closely the needs of Pennsylvania's sixty-five and older population with regard to health insurance coverage in general, and more specifically, prescription drug coverage, the Program contracted with Penn State Harrisburg's Center for Survey Research to conduct a statewide survey of older Pennsylvanians. The overall purpose of the study was to measure the extent and nature of both health and prescription drug coverage for this particular population, and to explore differences within certain socio-demographic groups related to coverage.

The study (hereinafter referred to as the Statewide – 2001 Study) consisted of a statewide, random telephone survey of 1,195 Pennsylvanians, age 65 and older, using random-digit dialing and a Computer-Assisted Telephone Interviewing System. Interviews were conducted during the months of September, October, and November 2001, with a response rate of 25%, and a sampling error of 2.5% at the 95% confidence level. The questionnaire consisted of approximately 50 questions, and the average length of time to complete each interview was about 20 minutes. The survey instrument used in the Statewide – 2001 Study is found in the Technical Compendium for the Study.

PROFILE OF RESPONDENTS

As reported in Table 1 (see Appendix A), 38% of respondents were male and 62% were female, with an overwhelming number of respondents reporting their race/ethnicity as "white" (96%).¹ Thirty-five percent of respondents said that they were in the 65-70 age category, 28% in the 71-75 category, and 37% reported being 76 or older. The average age for the sample, calculated on the continuous age variable, was 73.8, with a range of 65 to 100.

¹ Because of the discrepancy between the sample statistic and population parameter on the variable gender, the data were weighted to adjust the percentages in the direction of U.S. Census data. The 2000 Census data indicate that 52% of Pennsylvania's 65 and over population are females and that 48% are males.

Almost half (48%) of the sample reported having a high school education as the highest grade of school completed, with 16% saying that they had either a college education or had completed some post-graduate work. Over half (55%) reported being married, and over half (56%) of the married population said that their annual household income was less than \$30,000. A clear majority of the single, 65 and older population (85%) reported their annual income at \$30,000 or less.²

Fifty-five percent of respondents reported living in a two-member household, 36% in a single-member household, and only 9% said that they live in a household with three or more members. Well over a majority (83%) of respondents reported being “retired, not working,” with only 10% reporting that they were retired, but still employed.

In order to examine differences by region of the state, the data were collapsed into six different regions: Northwest, North Central, Northeast, Southwest, South Central, Southeast, Allegheny County, and Philadelphia County. The highest percentages of the sample reported residing in the Southeast (22%), South Central (16%), and Southwest (15%) sections of Pennsylvania. Twelve percent of respondents reside in the Northeast section of the state, and an equal number (12%) reside in Allegheny County. The remainder of respondents reported residing in the Northwest region (9%), the North Central region (7%), and in Philadelphia County (7%). A map illustrating the counties associated with the various regions can be found in Appendix B.

PRESCRIPTION COVERAGE AND DRUG USE

This section of this report describes the extent and nature of prescription drug use and coverage among Pennsylvania’s senior citizen population. Table 2 examines the differences in prescription drug coverage from any source by eight key regions of the Commonwealth. As shown in Table 2, there are significant differences by region. Overall, 26% of residents reported not being covered for prescription drug coverage. Both the North Central and the South Central regions of Pennsylvania appear to have the highest reported percentages for no prescription drug coverage at 31%, and the highest percentages for coverage are found in Allegheny County (84%) and in the Northwest region (79%).

² Based on 1990 Census data, the education level of the respondents to the PACE survey is somewhat higher than the general population of 65 and older Pennsylvanians. There is also evidence that the respondents to the survey are slightly better off financially than the general population, although an exact comparison of the sample statistics with the Census data is tenuous at best given differences in the measures used for both sources. This finding is not uncommon in survey research as much of the literature suggests that willingness to participate in a survey increases slightly with higher education and income levels.

**Table 2: Prescription Drug Coverage by Region
(N = 1171)***

REGION	Percentages reported	
	Yes	No
All Regions	74	26
Northwest	79	21
North Central	69	31
Northeast	71	29
Southwest	76	24
South Central	69	31
Southeast	71	29
Allegheny	84	16
Philadelphia	75	25

*Differences significant at $\leq .05$.

A question asked citizens how many different prescription drugs did they personally use in the last month. As shown in Table 3, 10% of Pennsylvania’s seniors reported using “zero” prescription drugs in the past month, with 24% saying that they used six or more prescription drugs in the month prior to the interview. The number of prescriptions filled ranged from zero to 20, with an average of 3.94.

There are some differences for number of prescriptions filled found by type of coverage. The average number of prescription drugs filled each month by seniors who are covered through their general health insurance plans (4.05) is slightly higher than the average for seniors who are not covered through their general health insurance plans (3.81). For respondents who are enrolled in PACE or some other public assistance program the average number of prescription drugs filled each month is 4.92. The data in Table 3 reveal a much higher average for monthly drug prescription use for those who reported getting their prescription drugs through VA (5.97).

When comparing means for all groups, that is to say, between groups who have no prescription drug coverage from any source, and those who reported coverage through any of the sources listed in Table 3, statistically significant differences were found. The

average for respondents covered through any source is 4.12, and the average for respondents not covered through any source is 3.44.

**Table 3: Extent of Prescription Drug Usage by Pennsylvania’s Seniors
(N = 1160)**

Question: How many different prescription medications or drugs did you personally use in the last month?

	Number	Percent
Zero	111	10
1	143	12
2	179	15
3	170	15
4	151	13
5	132	11
6 or more	274	24
Total	1160	100%

Overall mean/average of prescription drugs filled each month = 3.94

	Mean/average
For respondents <u>with</u> coverage through their general health insurance plan	4.05
For respondents <u>without</u> coverage through their general health insurance plan	3.81
For respondents who are enrolled in PACE/Other public assistance program	4.92
For respondents covered under VA	5.97
For respondents <u>covered through any source</u>	4.12*
For respondents <u>not covered through any source</u>	3.44

*Denotes significance at the .001 level.

When asked, “In what kind of supply do you get these medications,” almost half (47%) reported “all in a one-month supply” with nine percent saying “most in a one-month supply.” Eleven percent said that they get “most of their medications in a three-month supply,” and 23% said they get “all of their prescription drugs in a three-month supply.”

When asked about out-of-pocket drug expenses, approximately 77% of seniors said that they had paid zero to \$100 in the last month for their prescription drugs out of their own pockets. Fifteen percent reported having out-of-pocket expenses at \$101 to \$200, 4%

percent at \$201 to \$300, and only 4% reported spending over \$300 of their own money for prescription drugs.

A follow up question asked respondents to tell us whether the amount of money they had paid out of their own pockets for prescription drugs in the last month represented a “typical” or “not a typical” picture of their expenses. Seventy-five percent of respondents described the prior month’s drug expenses as “typical,” 22% as “not typical,” with 3% saying that they “did not know.” Of those individuals who reported paying a higher amount of out-of-pocket prescription drug coverage in the month prior to the interview (approximately 194 respondents), that amount ranged from \$2 to \$47, with a mean of \$21.30.

TYPE OF PRESCRIPTION DRUG ASSISTANCE ACCESSED BY PENNSYLVANIA’S SENIOR POPULATION

A series of questions in the Statewide - 2001 Study asked seniors to report information about their actual prescription drug assistance and/or insurance program. The findings from those questions are included in Tables 4 and 5. Looking first at the data in Table 4, there are some clear differences between “coverage and no coverage” within one socio-demographic group when it comes to being covered through *any type of prescription drug program*. Those differences are found by married/income with couples earning \$30,000 or more annually (82%) more likely than those earning less than \$30,000 (73%) to report being covered for prescription drugs. Also, statistically significant differences were found by number of prescription drugs filled and by region. As shown in Table 4, 80% of respondents who reported filling six or more prescription drugs each month were more likely to report being covered than were those filling five or less prescriptions. Further, those respondents residing in Allegheny (84%) and Philadelphia (75%) County, and those residing in the Northwest region of the state (79%) were significantly more likely than respondents residing in other regions to say that they were covered for prescription drug coverage.

Also shown in Table 4, although more males (64%) than females (58%) reported having prescription drug coverage under their *health insurance plan*, those differences are not statistically significant. The same is true for those differences indicated by race/ethnicity, and number of prescriptions filled within the last year.

Statistically significant differences were found for age, education, marital status/income, and region. As shown in Table 4, a higher percentage of individuals in the over 80 category (46%) were more likely to report not having prescription drug coverage under their health insurance plans than were seniors in other age categories. Citizens who reported having a less than high school education were also more likely to report having no coverage (50%) than were citizens in the remaining education categories, and married seniors in the over \$30,000 income category were significantly more likely to say they had coverage for prescription drugs under their health insurance plans than were their lower income counterparts. There were no significant differences found within the married and/or single populations in the remaining income categories listed in Table 4.

**Table 4: Prescription Drug Coverage by Socio-Demographic Groups
(Percentages Reported)**

<i>Respondents' prescription drug coverage through....</i>				
	Any source?		Health insurance?	
	Yes	No	Yes	No
Total	74	26	60	39
Gender				
Male	77	23	64	35
Female	28	23	58	40
Age				
65-70	76	24	68*	31
71-75	71	29	57	42
76-80	75	25	60	38
Over 80	71	29	50	46
Race/ethnicity				
White	74	26	60	38
Other	78	22	68	32
Education				
Less than high school	68	32	47*	50
High school graduate	75	25	60	38
Some college/two-year technical degree	76	24	63	35
College graduate	69	31	64	35
Post-graduate work	83	17	79	21
Marital status/income				
Married - \$30,000 +	82*	18	75*	24
Married – Under \$30,000	73	27	56	42
Single - \$30,000 +	69	31	66	32
Single – Under \$30,000	71	28	52	45
Married – Under \$11,500	83	17	54	46
\$11,500 - \$20,000	70	30	49	51
\$20,000 - \$25,000	70	30	58	42
\$25,000 - \$30,000	76	24	63	37
Single – Under \$8,500	83	17	43	57
\$8,500 - \$17,000	77	33	50	50
\$17,000 - \$20,000	63	37	55	45
\$20,000 - \$25,000	73	27	64	36
\$25,000 - \$30,000	64	36	52	49

Table 4: continued

	Any source?		Health insurance?	
	Yes	No	Yes	No
Number of prescription drugs filled in the last month				
None	71*	29	59	36
One	66	34	61	39
Two	69	31	56	43
Three	73	27	61	37
Four	77	23	67	32
Five	78	22	61	39
Six or more	80	20	63	37
Region				
Northwest	79*	21	57*	40
North Central	69	31	55	45
Northeast	71	29	57	41
Southwest	76	24	65	34
South Central	69	31	54	43
Southeast	71	29	59	41
Allegheny	84	16	73	25
Philadelphia	75	25	69	29

*Significant at the .05 level or better. Denotes statistically significant differences within categories for this demographic variable. Numbers may not total to 100% due to rounding and/or missing data.

With regard to region, and also shown in Table 4, the highest percentages for persons without prescription drug coverage were found in the North Central (45%) and South Central (43%) regions of the state. The highest percentages of individuals reported having coverage were found in the Allegheny (73%) and Philadelphia (69%) regions. As noted above, these differences are statistically significant.

Interviewers asked respondents if they received any type of assistance with their prescription drug costs from several different sources. As shown in Table 5, possible sources included through a health insurance plan, the PACE program or some other type of public prescription drug program, a non-insurance drug discount plan, Veterans Affairs, samples from doctors' offices, or other sources such as friends, family members, religious or community groups, etc.

Looking first at the question related to their health insurance plans, 60% reported this as a source of prescription drug coverage and 39% did not. Eleven percent reported getting prescription drugs from PACE/PACENET or some other type of public assistance program, and only 10% reported receiving assistance with their prescription drug expenses from some non-insurance, drug discount plan.

Of the 28% (330 individuals) of seniors who reported being veterans, about one-third (35%) of them said that they had applied or were registered to receive health care or

health services at a Department of Veterans Affairs facility. Only 19% of veterans reported getting prescription drug assistance from Veterans Affairs. As shown in Table 5, **a clear majority (81%) of respondents who are veterans reported that they do not receive assistance from VA with their prescription drug costs.** Veterans must register for health services in the VA system in order to receive prescription coverage.

To make sure that the evidence was clear as to those who do not have any type of drug coverage, a follow up question asked respondents to indicate again whether they did indeed have that particular type of coverage or assistance. Of the 328 respondents who responded “no” to that follow up question, as shown in Table 5, 47% said that they get assistance with obtaining their prescription drugs through getting samples from their doctor on a regular basis. Another 4% (only 12 individuals) said that they get assistance from some other source.

Table 5: Type of Prescription Drug Assistance Used by Pennsylvania’s Senior Population

Do you receive any type of assistance with your prescription drug costs from any of the following sources.....

	Yes		No	
	Number	Percent	Number	Percent
Under your health insurance plan?	706	60	454	39
Through Veterans Affairs?	64	19	266	81
PACE/PACENET or some other public program?	132	11	1048	88
A non-insurance, drug discount plan?	117	10	1052	89

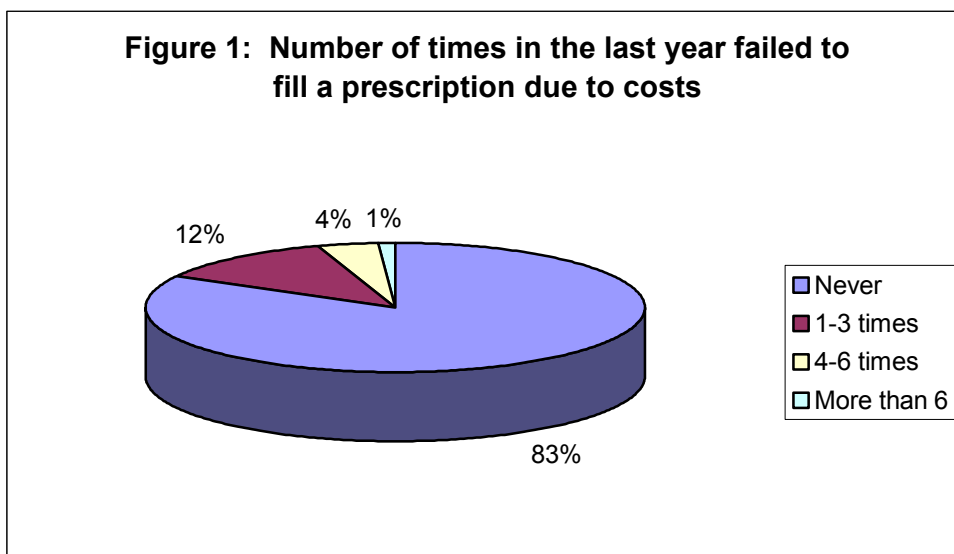
Of the 304 respondents who reported that they do not have any type of prescription drug coverage:

	Yes		No	
	Number	Percent	Number	Percent
Regularly get samples from your doctor?	155	47	172	52
Other sources (family, friends, etc.)	12	4	316	96

It is important to point out that if the 28% figure from the sample, that is, the percentage of citizens who reported having no assistance with prescription drug costs, is extrapolated beyond the sample and applied to Pennsylvania’s 65 and over population in general (1,919,165 individuals), the number of seniors in Pennsylvania without prescription drug coverage would be estimated to be approximately 537,366.

To examine the issue of failure to get a prescription filled because of costs, a question asked seniors to tell us the “number of times in the last year you failed to fill a prescription due to costs.” As shown in Figure 1, 12% of respondents reported “one to three” times, 4% reported “four to six times,” and only 1% reported “more than six times.” Well over a majority of citizens (83%) said that they never, in the last year, had failed to fill a prescription due to costs.

Generalizing the findings from the Statewide - 2001 Study to the general population, it could be estimated that about 326,258 Pennsylvanians aged 65 and over failed to get a prescription filled in the year prior to the survey at least once.³



Two questions regarding prescription drug coverage asked respondents about copays and deductibles. Copays were defined as “having to pay a certain amount of money out-of-pocket each time a prescription is filled.” Deductible was defined as “having to pay up to a certain amount on your own before your prescription coverage benefits begin.”

Differences by copay and deductible expenses between individuals covered through their general health insurance plan and under PACE or some other public assistance prescription drug program are listed in Table 6. Eighty-four percent of respondents who

³ Calculated as 17% (percentages reported in Figure 2 for those categories) of 1,919,165 (2000 Census data estimate of the 65 and over Pennsylvania population).

reported being covered through their general health insurance program reported having a co-pay, with an average of \$12.92. A smaller percentage (79%) of seniors who reported being covered under PACE or some “other” public program for prescription drugs said that they have a co-pay, with a mean (average) of \$6.87. **Not shown in Table 6 is the fact that a majority (69%) of Pennsylvania’s 65 and over population who have a copay associated with their prescription drug coverage pay \$10 or less each time they fill a prescription.**

With regard to deductibles for the two groups, a substantially higher percentage (28%) of seniors covered for prescription drugs under a general health insurance program reported having a deductible than did their counterparts enrolled in PACE or some other public program (18%). The average deductible for those enrolled in a drug prescription plan under their general health insurance was somewhat lower (\$262.94) than that found for individuals covered through some sort of public assistance program for prescription drugs (\$434.21) (see Table 6).

Table 6: Characteristics of Co-Pay Expenses and Deductibles by Type of Coverage (Percent responding “yes”)

<i>Question</i>	<i>Type of Coverage</i>	
	Through General Health Insurance Program	Through PACE/Other Public Assistance Program
<u>Do you have a copay?</u>	84%	79%
Range	\$1 - \$170	\$1 - \$15
Average co-pay	\$12.92	\$6.87
<u>Do you have a deductible?</u>	28%	18%
Range	\$1 - \$1,400	\$100 - \$1,250
Average annual deductible	\$262.94	\$434.21

Eight percent of respondents who reported having a deductible for prescription drug coverage reported that deductible as less than \$100, 36% as \$100-\$199, 27% as \$200-\$299, 3% as \$300-\$399, and **27% reported an annual deductible of \$400 or more.**

QUALITY OF LIFE ISSUES FOR PENNSYLVANIA’S ELDERLY POPULATION

A series of questions were included in the Statewide - 2001 Study to examine the overall physical and mental health of Pennsylvania’s 65 and over population. Those questions are listed in Table 7 below. Citizens were asked to describe their health along three different dimensions, with response categories of “excellent,” “very good,” “good,” “fair,” and “poor.”

As shown in Table 7, overall, respondents reported being in good physical and mental health. Only 26% of citizens described their general physical health as “fair” or “poor,” and even fewer reported their mental/emotional health that way (6%). Eleven percent of respondents did say that their ability to think clearly and remember things was “fair” or “poor.”

**Table 7: Quality of Life Issues for Pennsylvania’s 65 and Older Population
(N = 1195)***

Please tell us how you would describe your general physical health, your mental and emotional health, and your ability to think clearly and remember things.

	Percentages reported		
	Excellent/Very Good	Good	Fair/Poor
Your general physical health?	35	39	26
Your mental and emotional health?	60	34	6
Your ability to think clearly and remember things?	52	37	11

*Numbers may not total to 100% due to rounding and/or missing data.

Table 7a reports findings of differences on questions of physical and mental health by type of prescription drug coverage. The only statistically significant differences within groups are found for the following:

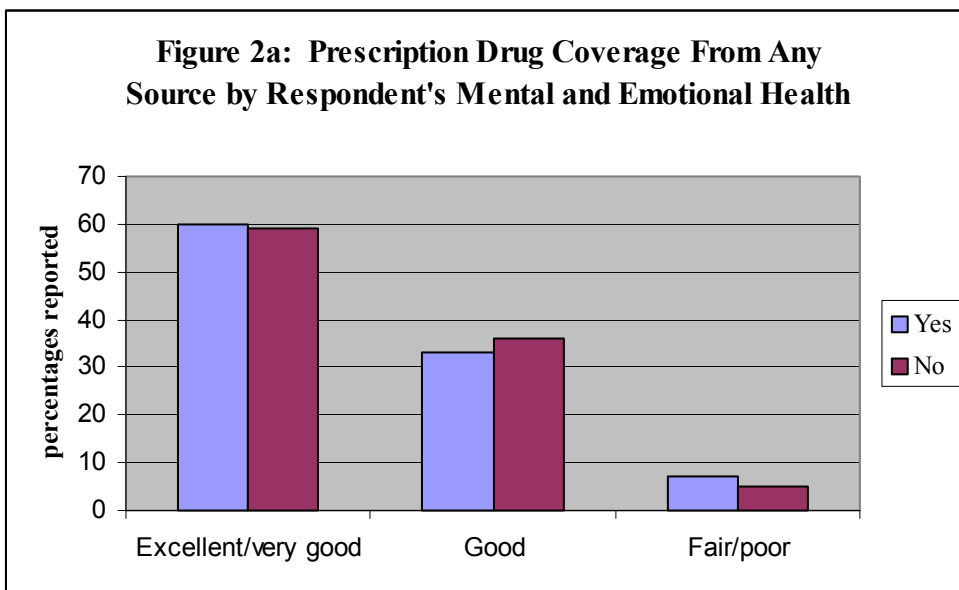
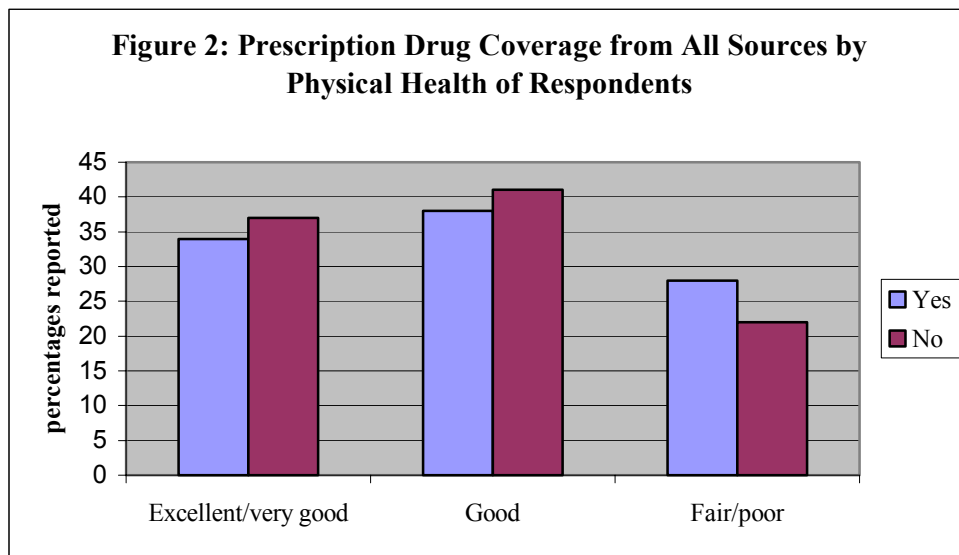
- Those respondents who reported coverage through PACE/PACENET or through some other public prescription drug program were more likely to report their general physical health as “fair or poor.”
- When it comes to mental and emotional health, only 8% of veterans who reported their mental health as “fair or poor” reported being covered for prescription drugs through Veterans Affairs.

Table 7a: Respondents' Assessment of Their Physical and Mental Health by Type of Prescription Drug Coverage

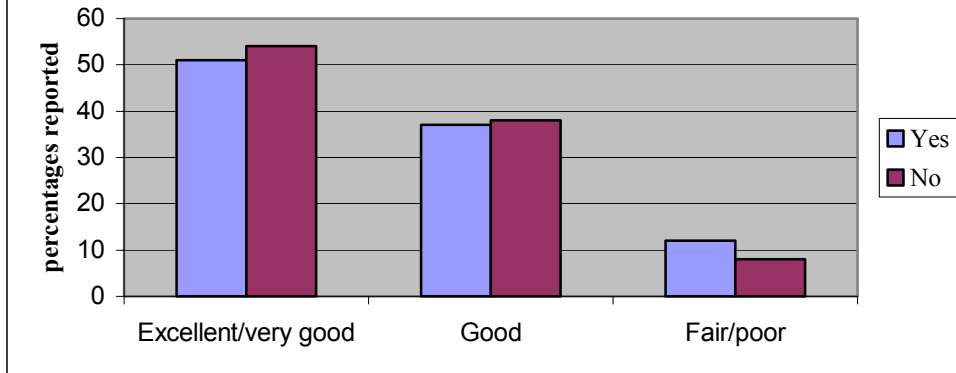
<i>Percent responding "yes" to various types of coverage</i>			
	Excellent/Very Good	Good	Fair/Poor
General physical health.....			
Under general health insurance plan?	37	38	25
Through PACE or some other public assistance program? *			
PACE/PACENET	23	17	40
Other	16	37	47
Through Veterans Affairs?	25	42	33
Mental and emotional health....			
Under general health insurance plan?	61	33	7
Through PACE or some other public assistance program?			
PACE/PACENET	50	42	9
Other public program	70	20	10
Through Veterans Affairs?*	46	46	8
Your ability to think clearly and remember things.....			
Under general health insurance plan?	51	37	12
Through PACE or some other public assistance program?			
PACE/PACENET	47	40	13
Other	53	27	20
Through Veterans Affairs?	42	42	16
*Differences	significant	at	\leq .05.

Not shown in Table 7a, an additional question asked citizens about the extent to which pain interfered with their normal activities. About two-thirds (67%) of respondents responded “not at all” or “a little” to that question, with 18% reporting “moderately.” Only 15% of the 65 and over population reported that pain interfered with their normal activities “quite a bit” or “extremely.”

Figures 2 through 2b reveal, however, that when the data were analyzed creating a new variable that, in essence, measured whether respondents had prescription drug coverage from *any of the programs listed in Table 7a* (1 = yes; 2 = no), there were no significant differences found.



**Figure 2b: Prescription Drug Coverage from Any Source
by Respondent's Ability to Think Clearly and Remember
Things**



**APPENDIX A - TABLE 1: PROFILE OF RESPONDENTS TO THE
STATEWIDE – 2001 STUDY (N = 1195)***

	Number	Percentage
Gender		
Male	447	38
Female	739	62
Age		
65-70	410	35
71-75	328	28
76-80	254	22
Over	175	15
Race/Ethnicity		
White	1131	96
Black/African-American	44	4
Other	6	Less than 1%
Education		
Less than high school	183	16
High school graduate	565	48
Some college/tech degree	237	20
College graduate	111	9
Post-graduate work	82	7
Marital Status		
Married	659	55
Divorced	55	5
Widowed	434	37
Married, but separated	8	Less than 1%
Never married	35	3
Income		
Married – Under \$30,000	305	56
Married – Over \$30,000	243	44
Single – Under \$30,000	391	85
Single – Over \$30,000	69	15
Household Size		
Single-member household	430	36
Two-member household	642	55
Three- or more member household	105	9
Employment Status		
Retired, but working	117	10
Retired, not working	986	83
Not retired, working	31	3
Not retired, not working/ homemaker	46	4
Region		
Northwest	109	9
North Central	85	7
North East	144	12
Southwest	179	15
South Central	184	16
Southeast	257	22
Allegheny County	137	12
Philadelphia County	79	7

*Numbers may not total to 1195 and percentages may not total to 100% due to missing data and/or rounding procedures.

APPENDIX B

PACE Statistical Analysis Districts

PENNSYLVANIA COUNTIES BY REGION AND URBANICITY
Urban counties are shaded

