

STATE PLANNING GRANT (SPG) ON ACCESS TO HEALTH INSURANCE

WHY THE FOCUS ON INSURANCE COVERAGE? COMPARED TO THE INSURED ...

The uninsured have reduced access to health care (process measure)

- Less likely to have regular source of care
- Less likely to have had recent physician visit
- Less likely to use preventive services
- Less likely to receive follow-up care after hospital discharge
- More likely to delay seeking care
- More likely to report they have not received needed care
- More likely to use pharmacist than physician for medical triage

The uninsured have poorer medical outcomes & lower quality of life (outcome measure)

- Higher mortality in general and higher in-hospital mortality in particular (e.g., up to 3X more likely to die in-hospital)
- More likely to experience adverse health outcomes, e.g., more likely to be diagnosed with cancer at a late stage with lower survival rates (colon, melanoma, breast, prostate)
 - Women w/ breast cancer: 49% higher adjusted risk of death
 - Pregnant women: 31% higher likelihood of adverse hospital outcome
 - Chronic back pain: Much less likely (2.7X) to get back to work quickly
- More likely to require emergency hospital care and have avoidable hospitalizations, e.g., diabetes, hypertension, pneumonia, bleeding ulcers, asthma
- Less likely to undergo certain high cost or discretionary procedures, e.g. coronary bypass surgery, total hip replacement
- Women: more likely to be at higher risk of cardiovascular disease

MYTHS ABOUT THE UNINSURED ARE WORTH SHATTERING

- **Myth** – most uninsured are not working
- **Truth** – majority of uninsured are workers or their dependents
- **Myth** – young adults are uninsured by choice (young and immortal)
- **Truth** – when offered coverage, young adults are only slightly less likely than older workers to participate; 7 of 10 young adults regard health insurance as a very important factor when choosing a job
- **Myth** – getting children covered is sufficient for their obtaining care
- **Truth** – parents coverage is important to kids getting care -- kids whose parents are not covered are less likely to get the care they need --affects whether kids receive care at all and how much care
- **Myth** – uninsured get the care they need
- **Truth** – see above – Uninsured Live Sicker, Die Earlier

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