

HS 100

Lab 5



May 2, 2003
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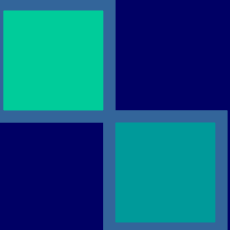



Agenda

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- Midterm Review and Feedback
 - What's Next?
 - Access to Care
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What's Next?

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- Medicare and Medicaid
 - Pharmaceuticals
 - Mental Health Services
 - Long Term Care
 - Single Payor and the Politics of HC Delivery
 - Tobacco Policy
 - Health Services for Children
 - Healthcare for the Homeless
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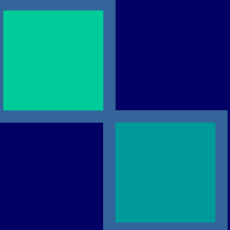



Access to Care

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- Three IOM reports discuss potential access to care
 - Coverage Matters
 - Care Without Coverage
 - Health Insurance Is a Family Matter
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Coverage Matters

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- The uninsured population includes people from all social and economic groups
 - 85% of the uninsured are members of working families
 - Despite working, 2/3 of the uninsured have incomes <200% FPL
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Care Without Coverage

- Adults without coverage do not get the care that they need
 - Therefore more likely to suffer poor health and premature death than insured adults
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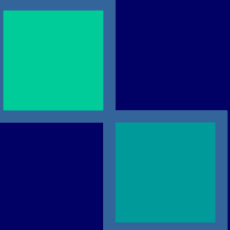



Care Without Coverage

- Results of increased U.S. coverage:
 - Reduce some racial and ethnic disparities in healthcare use
 - Reduce disparities in morbidity and mortality among ethnic groups
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Care Without Coverage

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- To facilitate the receipt of appropriate care, health insurance needs a broad scope of provisions:
 - Adequate provider participation
 - Preventive services
 - Prescription drugs
 - Mental health care
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Care Without Coverage

- To enhance health and life expectancy:
 - Broad-based health insurance across entire uninsured population is more useful than health insurance aimed only at the seriously ill
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Care Without Coverage

- Policy Implications:
 1. Strong empirical evidence affirms that having health insurance results in better health outcomes.
 2. Scope of benefits, especially coverage of screening, prescription drugs, and mental health services, is related to receipt of appropriate care.
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Care Without Coverage



- Policy Implications:


3. Continuity of coverage appears to account for some of the health benefits of health insurance.

4. Insurance coverage that begins only after a person becomes seriously ill will not achieve all of these potentially positive impacts on health.






Health Insurance is a Family Matter

- If any family members are not covered:
 - Parents and children are less likely to get timely health services
 - Use of health services is more likely to adversely affect family finances
 - The health of children and their long-term development can be compromised
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Health Insurance is a Family Matter



- One in five families have at least one uninsured member
 - Approximately 58 million individuals are uninsured themselves or live with a family member who is uninsured
 - 2000:
 - 100% FPL for a family of 2 = \$11,250
 - 100% FPL for a family of 3 = \$14,150
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Health Insurance is a Family Matter

- 90% of families whose income > 200% FPL have all members insured
 - Among families with <50% FPL, only 59% are able to obtain insurance for entire family
 - Risk factors that make families less likely to have insurance:
 - Headed by single parent
 - Recent immigrants
 - Members of racial/ethnic minority group
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Health Insurance is a Family Matter



- Out of pocket medical expenses can be substantial for uninsured low-income families
 - Families with no members insured during the year are > 2X as likely as families with all members insured to have medical expenses that exceed 10% of their income
 - Uninsured families pay >40% of own medical costs, despite living in relative poverty
 - Medical bills are a factor in nearly half of all personal bankruptcy filings
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Health Insurance is a Family Matter

- Parental use of health services is a strong predictor of child use
 - Uninsured parents are more likely to suffer from:
 - Poor physical or mental health
 - Trouble getting care
 - Lack of a regular source of care
 - Some states have expanded Medicaid and SCHIP coverage to include parents
 - Not in California
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Health Insurance is a Family Matter



- Having insurance...
 - Improves children's access to routine well-child care
 - Provides continued access to care for teens
 - Fosters early intervention
 - Leads to better health outcomes for children with certain treatable conditions
 - Leads to better access to care and outcomes for children with serious illnesses and disabilities
 - Improves access to prenatal care and newborn care
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Health Insurance is a Family Matter

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- Overall...
 - The Committee concludes that the financial, physical, and emotional well-being of all members of a family may be adversely affected if any family member lacks coverage
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For more information...

- Visit the project website at www.iom.edu/uninsured
 - To order copies of *Care Without Coverage* or to read the report online, visit www.nap.edu
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