



Module 8: Access to Health Services

Part 1: Background

My name is Dr. Walter Tsou. I'm an adjunct professor at the University of Pennsylvania. Today I'd like to talk about access to health services and a little background around health care access.

Access to care is one of the most important issues in any health policy for any country. People who study health policy often talk about the iron triangle of health policy. The iron triangle has three spokes: access to care, quality of care, and cost containment. The challenge for any country is how do we balance all three of these competing factors.

It's said in America we can do two out of three but not all three. We arguably have the best quality health care system in the world, and we can make it affordable, but we deny it to millions of Americans. Or, we could have universal coverage for all Americans, great quality of care, but the price would be so expensive no one could afford it. Or, we could have very affordable health care, provide it to everyone, but the quality would be so bad nobody would want it. The real challenge is how are we able to provide what really every country is faced with - quality, affordable health care for all the residents and citizens of their country.

The Institute of Medicine has stated that the access to care is one of the most important issues and defines it as the timely use of personal health services to achieve the best health outcome. What this means, of course, is timely services, meaning the point of when you first actually have some type of symptoms to the time that you can actually see a health professional that can address those symptoms, and quality of care referring to the best health outcome. We don't want to just provide care to something. We want care to really good quality health care services.

Why is access to care so important? If you think about it for you as an individual what you really want is the right care at the right time at the right place. That's a way of saying that we want really good care for ourselves, but we also want care for all our loved ones. In fact, we as a society are stronger when people have access to care that's of high quality, that's available to everyone, and that actually helps address the issues of health equity. That is to say that we provide care in a fashion that everyone in our society can participate in and equally benefit from.

How does one access care? If you think about it, you probably talk to your friends, your neighbors, your loved ones, and ask them who do they trust, who do they use for their health care provider. One of the most important things that we can do is to find the right health care provider that we can trust and communicate with. In our society we license health care providers and we allow them entrée, if you will, to the health care system. By finding that health care provider you yourself help gain access to that health care system where they can actually provide prescription drugs, diagnose you, order a lab test, make referrals, all the things that we need to get access to care.

Where we locate our health care facilities is also very important. Accessing a health care location and making sure it's available to where people need it is an important issue. When you get to see your health care provider and get access to care, he or she can actually provide an assessment of your physical, social, and mental health status. They will counsel



you about your quality of life and your lifestyle, about ways in which you can help prevent disease, disability, and even mortality. All of this, hopefully, are mechanisms with which we can improve your life expectancy.

Conversely, when you don't get access to care you have health care needs that are simply unmet. You could have delays in receiving the appropriate care that you need, which can have significant consequences over the long term. You can actually think about the fact that if there are certain populations that routinely and regularly do not receive the appropriate care they need we can create health disparities. It also means that if you don't get access to care we reduce the quality of health care services that you need, and we could have potentially preventable hospitalizations which are very costly for our society which we can avoid with appropriate and early access to care.

What are some of the barriers that we encounter in terms of why people are not getting access to care? A key one and an important one is health insurance coverage. We've typically thought about the idea that health insurance is a vital way in which we can get access to a health care provider.

But, even how we shape our health insurance is important. For example, some insurance plans have in the past excluded certain pre-existing conditions, or they've set lifetime caps on how much money they will pay for your coverage of care. All this changes with the Affordable Care Act, which changes the conditions upon which insurance companies can operate and has allowed it to make it more user friendly for us to have health insurance by eliminating things like pre-existing conditions and lifetime caps on health insurance claims.

Just because you have health insurance doesn't mean that every health care provider accepts your health insurance. Some insurance plans pay very low, and because of that providers do not accept that insurance.

Or, it can work the other way around. Some providers do not meet the cost or quality standards of the insurance companies, so they are not considered in network providers. They are often, then, considered someone who the insurance plans consider out of network. If they're an out of network provider you as an individual may have to pay a lot more money to see that provider which can reduce your access to care to that provider.

In addition to those barriers, where we locate and the availability of health facilities is very important. For example, if we design health care facilities that are not handicap accessible, or have several stairs just to get to the front door, or maybe are even on a slight hill making it difficult to get into the health facility, that can be a significant barrier to access of care.

In addition, you have to get to the facility itself. How easy is it to get there by car? Are parking facilities available? If you don't have a car, what about public transportation, or public transit available for those who are disabled? These are all important things that we have in our society to assure ourselves better access to care, and locating our facilities in areas that are amenable to public transportation is a very important factor.

You can build a health facility, but if you don't have any health providers to work in them that also is a big problem. The availability of health providers is a crucial issue, and it's particularly compounded in some areas like rural parts of America or inner city America where it's more difficult for us to find health providers who are willing to work in those locations.



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Patient factors are important. How well can you move around as a patient? Do you have limitations on your activities of daily living? How well can you get access to car service or transportation so that you can see a health care provider?

What about your ability to speak English as a first language? If English is a second language that can be a barrier for you, or if you don't speak English at all. Having some type of language and cultural barriers is one of the great challenges for many health care providers, and we as a nation have set culturally and linguistically appropriate standards, otherwise known as class standards, in an effort to try to break down some of these barriers and make sure that people even who speak other languages can get access to care.

Finally, health literacy is an important issue for us to consider. Health literacy is different from literacy. That is to say people who are very literate still have difficulty understanding the language of health care, which in its own way is often difficult to understand. It is important for us to have good health educators, people who are cognizant of the fact that people do not always understand the language of health care and have the ability to explain procedures, and medications, and diagnoses in an appropriate fashion that people can understand and follow instructions properly.

Now I want to go into the four components of access to health care as outlined in Healthy People 2020. Those four components are health insurance coverage, health services, timeliness, and our health care workforce.