MODULE 8: ACCESS TO HEALTH SERVICES: MULTIPLE PERSPECTIVES

Access to Health Services: Multiple Perspectives

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Module 8: Access to Health Services

Part 2: Health Insurance Coverage
Health Insurance Coverage

• Most health care providers will not see you without insurance
  • % with and without insurance
  • Acceptance of insurance
  • Insurance benefits
  • ACA expands coverage

• Emergency room triage and stabilize
Number of Uninsured Americans
1976-2011

MILLIONS

20  25  30  35  40  45  50


Source: Himmelstein, Woolhandler & Carrasquillo - Tabulation from CPS & NHIS Data
48 Million Uninsured

Source: US Census, 2013
45,000 Adult Deaths Annually Due to Lack of health insurance

The New York Times

September 18, 2009

Study Links 45,000 U.S. Deaths to Lack Of Insurance

By REUTERS

Filed at 8:22 a.m. ET

WASHINGTON (Reuters) - Nearly 45,000 people die in the United States each year -- one every 12 minutes good care, Harvard Medical School researchers found in an analysis released on Thursday.

NY Times, Sept. 18, 2009
American Journal of Public Health, 2009
% Uninsured by Age, 2011

Income, Poverty, and Health Insurance Coverage in the United States: 2011
% Uninsured by Race/Ethnicity, 2011

Income, Poverty, and Health Insurance Coverage in the United States: 2011
Uninsured Rate by Household Income, 1999-2011

Income, Poverty, and Health Insurance Coverage in the United States: 2011
78% of the Uninsured Work, Full or PT

48 State Estimate of % Uninsured

Small Area Health Insurance Estimates, 2010, US Census
Kids Specialty Clinics Accept Public Insurance Less Often
HP2020 goal: Increase the proportion of persons with medical insurance

Baseline 2008 - 83.2%
Target 2020 - 100%

Similar goals in development include:

- Dental Insurance
- Prescription Drug Plans
- Clinical Preventive Services
Summary of Health Insurance Coverage

- Insurance coverage is an important factor in seeing a health care provider
- There are millions of people without insurance
- The uninsured are higher in young, working poor, minorities, and southern and western states
- Not all insurance is accepted by providers
- These coverage gaps can and do lead to health disparities