



# Examining Health Insurance Coverage Gaps among Adults in Southeastern Pennsylvania

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# Public Health Management Corporation (PHMC)

- PHMC is a nonprofit public health institute that builds healthier communities through partnerships with government, foundations, businesses, and community-based organizations
- PHMC has served the region since 1972 as a facilitator, developer, intermediary, manager, advocate, and innovator in the field of public health
  - Addictions Services
  - Health Promotion, Injury Prevention
  - Criminal Justice Treatment Initiatives
  - Early Intervention Service for Infants and Toddlers
  - HIV/AIDS Prevention
  - Nurse Managed Care
  - Services to Homeless
  - Research and Evaluation (R&E)



## PHMC's Community Health Data Base (CHDB)

- Provides population-based data to health and human service organizations
- Collects primary data through the Southeastern Pennsylvania Household Health Survey and provides secondary data sets (US Census and vital statistics)
- Supported by the following:
  - Pew Charitable Trusts;
  - William Penn Foundation;
  - United Way of Southeastern Pennsylvania;
  - Green Tree Community Health Foundation;
  - United Way of North Penn;
  - CIGNA Foundation;
  - Philadelphia Foundation;
  - North Penn Community Health Foundation;
  - Thomas Scattergood Foundation; and
  - Over 350 health and human service providers in the region



# Background

- Approximately 14.8 million US adults 19-64 years (8%) experienced a recent coverage gap—i.e., are currently insured but were uninsured sometime during the past year\*
- Even brief coverage gaps may interrupt access to healthcare services
  - Adults with a recent coverage gap are more likely than adults continuously insured throughout the year to have had to forego receiving medical care when sick due to cost, filling a prescription, or seeking dental care because of cost\*

\*Citation: Collins SR, Doty MM, Robertons R, Garber T. Help on the Horizon: Findings from The Commonwealth Fund Biennial Health Insurance Survey of 2010. 2011. The Commonwealth Fund.



# Objectives

- Using local population-based survey data from Public Health Management Corporation's (PHMC) Community Health Data Base's 2010 Southeastern Pennsylvania Household Health Survey, objectives for this presentation are:
  - To examine demographic and socio-economic characteristics of adults 18-64 years who experienced a recent coverage gap in the past year—i.e., are currently insured but were uninsured at some point in the past year
  - To examine access to care disparities between adults 18-64 years who experienced a recent coverage gap in the past year compared with adults continuously insured throughout the year and uninsured adults



# Methodology: Southeastern Pennsylvania (SEPA) Household Health Survey (HHS)

- Telephone interviews conducted in 10,000 SEPA households with adults 18 years of age or older
- Random Digit Dial (RDD) telephone survey of more than 10,000 households in SEPA
  - 9,000 telephone interviews conducted with landline phones
  - 1,000 telephone interviews conducted with cell phones
- Encompasses five-county SEPA region:
  - Bucks
  - Chester
  - Delaware
  - Montgomery
  - Philadelphia



# SEPA HHS Methodology: Continued

- First conducted in 1983
  - Additional survey years include: 1987, 1991, 1994, 1996, 1998, 2000, 2002, 2004, 2006, 2008, 2010
- Oversample of adults 60-74 years of age and adults 75 years of age or older
- Interviews in English and Spanish
  - Foreign-language proxy, if needed
- Respondents selected using Last Birthday Method
- Survey data weighted using U.S. Census for race, age, sex, household size, and income to adjust for sampling bias
  - Survey data also weighted to project results to U.S. Census counts to estimate total number of persons or households represented by survey data

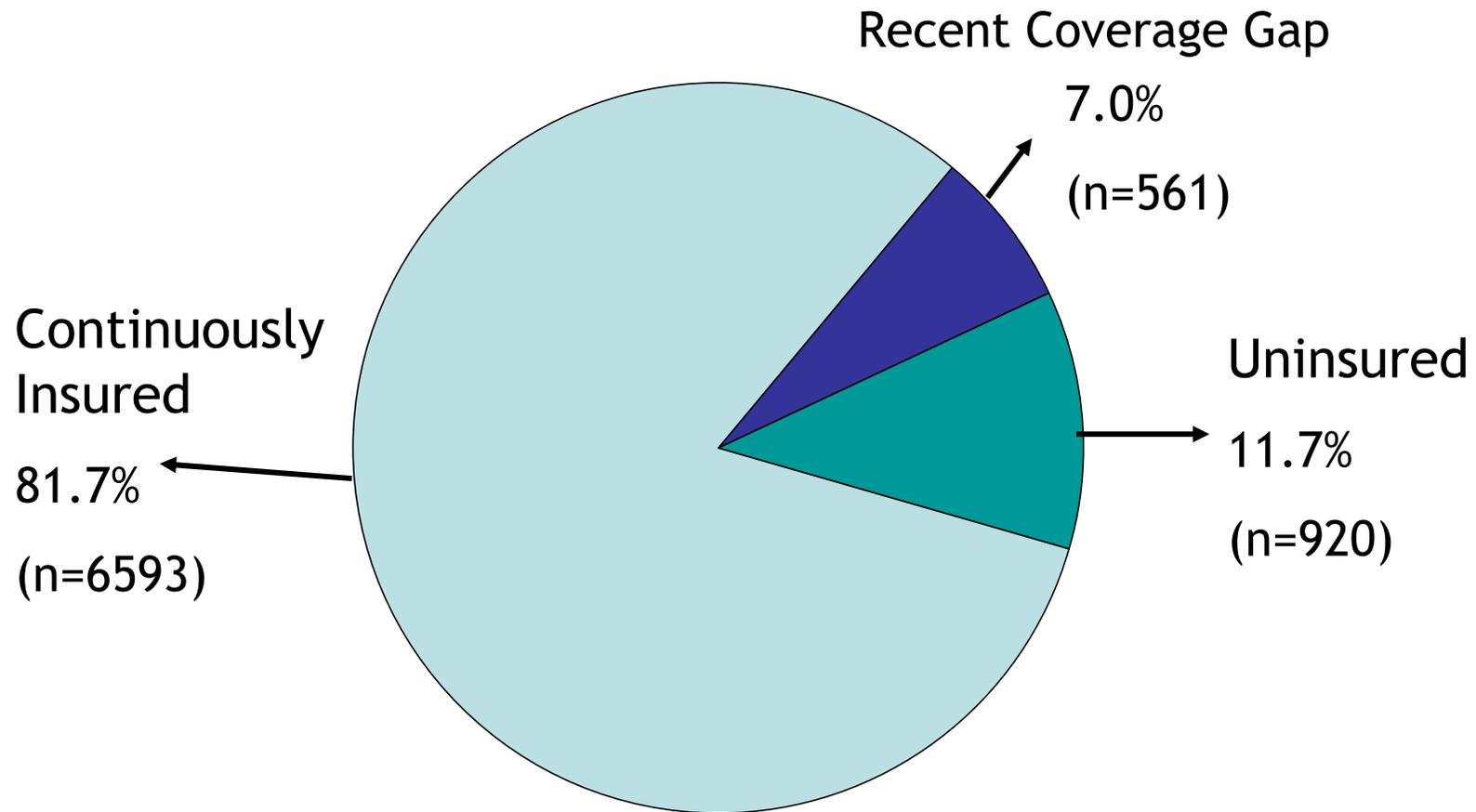


# Defining Health Insurance Status, Household Health Survey

- Adults are asked a series of questions about insurance types through:
  - Work, school, union;
  - Purchased directly;
  - Medicare A;
  - Medicare B;
  - VA-CHAMP;
  - AdultBasic;
  - Some other source
- Adults currently insured are then asked whether they have been without health insurance coverage at any time in the past year



## Figure 1. Distribution of Insurance Coverage Status among Adults (18-64 yrs), SEPA, 2010



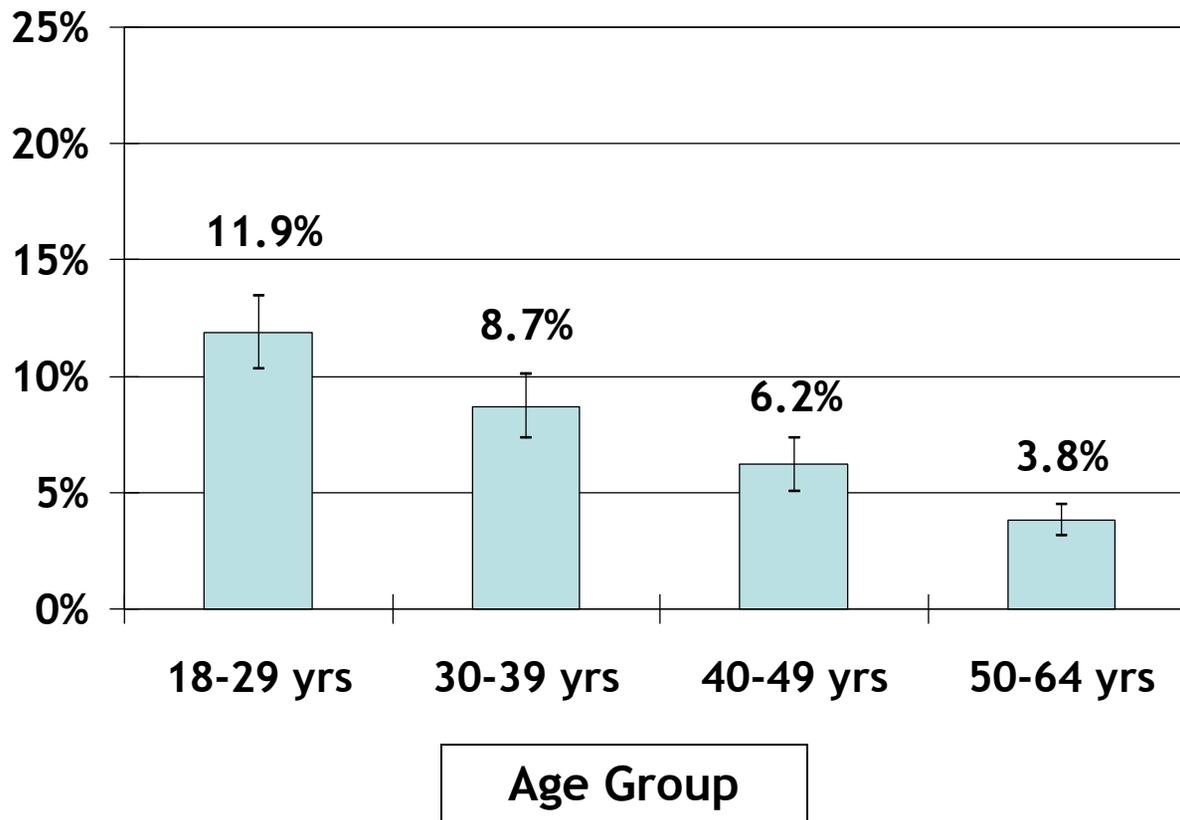
Note: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



# Demographic and Socio-economic Characteristics of Adults Who Experienced a Recent Coverage Gap



## Figure 2. Experienced Recent Coverage Gap in Past Year among Adults (18-64 yrs) by Age, SEPA, 2010, with 95% Confidence Intervals

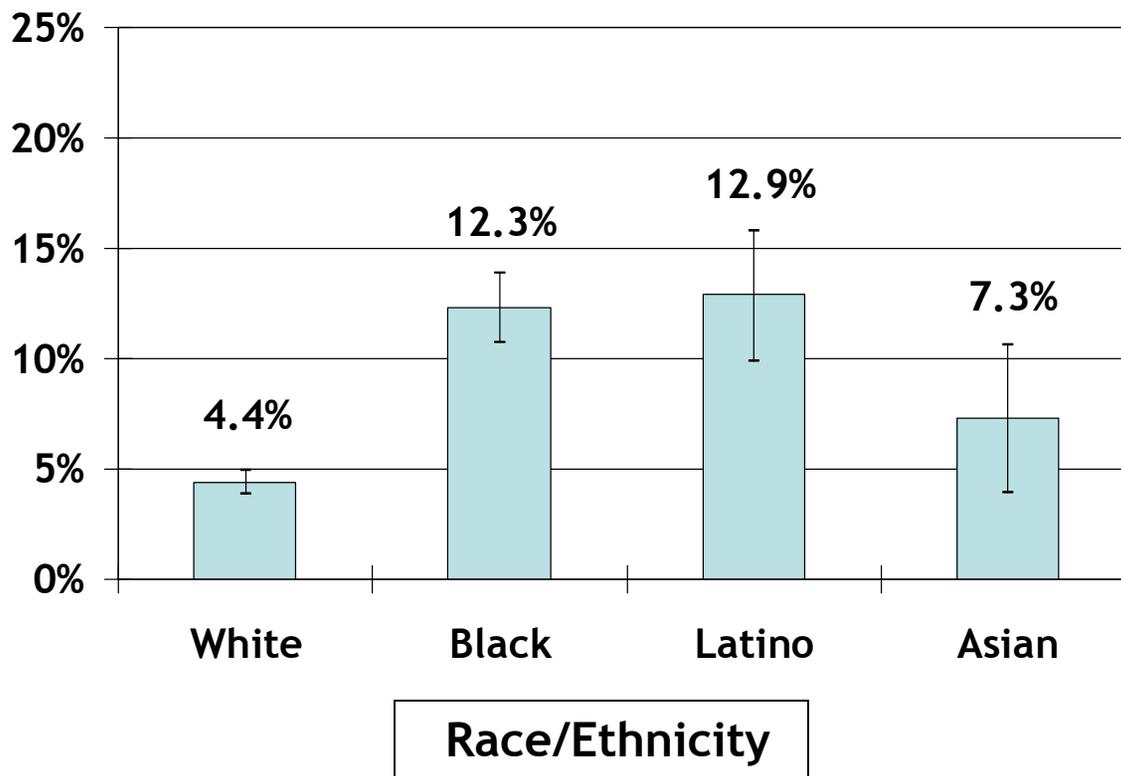


In SEPA, 11.9% of adults 18-29 yrs experienced a recent coverage gap in health insurance, representing more than 59,000 young adults in the region.

Note: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



## Figure 3. Experienced Recent Coverage Gap in Past Year among Adults (18-64 yrs) by Race/Ethnicity, SEPA, 2010, with 95% Confidence Intervals

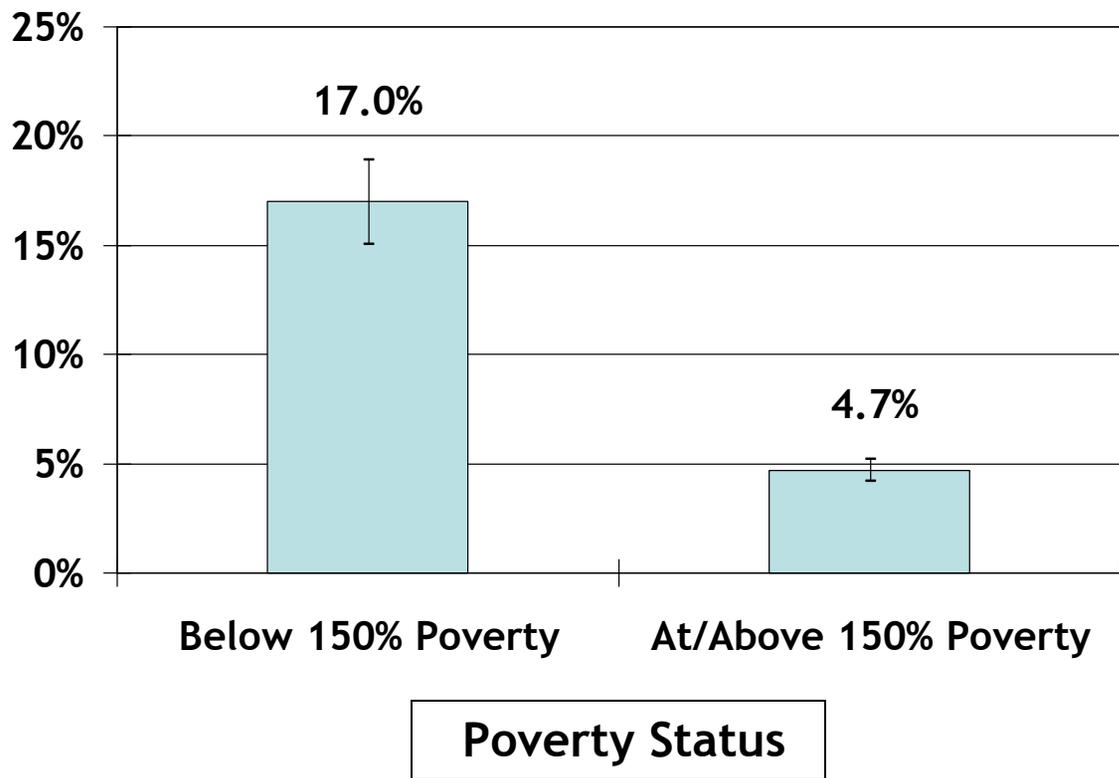


In SEPA, 12.9% of Latino adults and 12.3% of Black adults experienced recent coverage gaps in health insurance, representing more than 19,800 Latino adults and 62,800 Black adults.

Note: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



### Figure 4. Experienced Recent Coverage Gap in Past Year among Adults (18-64 yrs) by 150% Federal Poverty Level, SEPA, 2010, with 95% Confidence Intervals

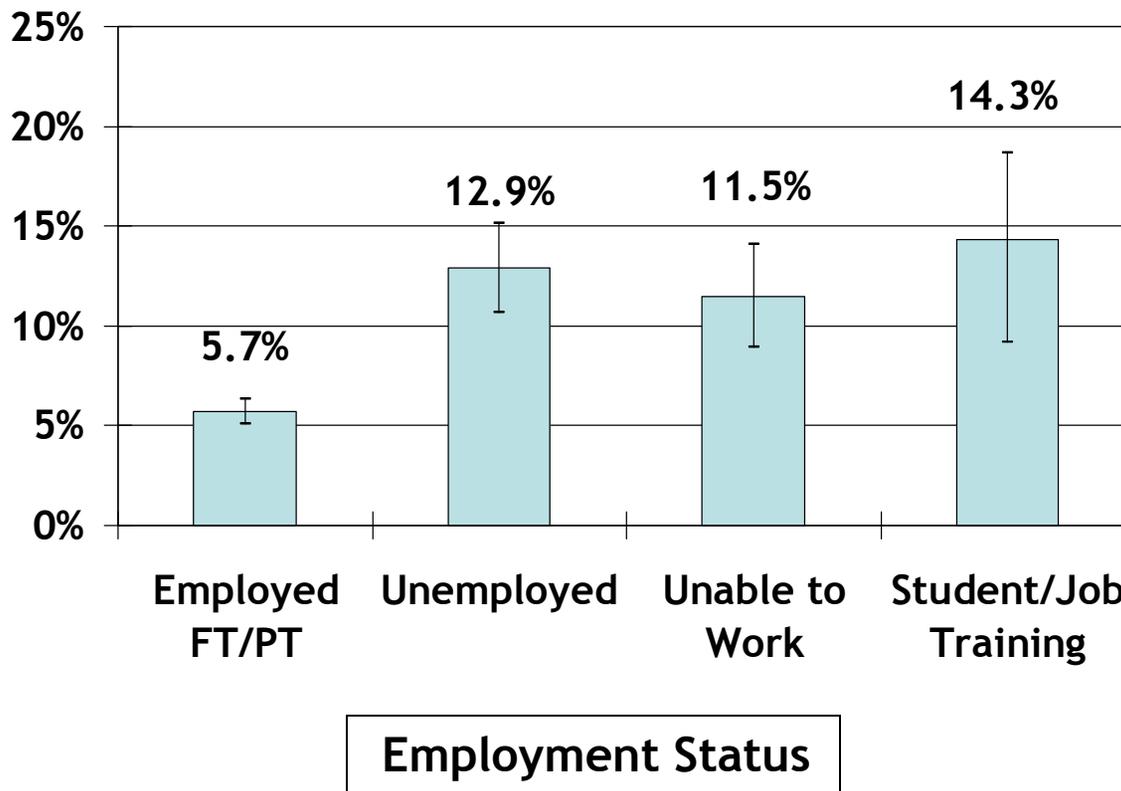


In SEPA, nearly one in five adults living below 150% of the Federal Poverty Level (17.0%) experienced a recent coverage gap in health insurance, representing more than 74,400 poor and low-income adults in the region.

Notes: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year. Poverty level is calculated based on family size and income.



### Figure 5. Experienced Recent Coverage Gap in Past Year among Adults (18-64 yrs) by Employment Status, SEPA, 2010, with 95% Confidence Intervals

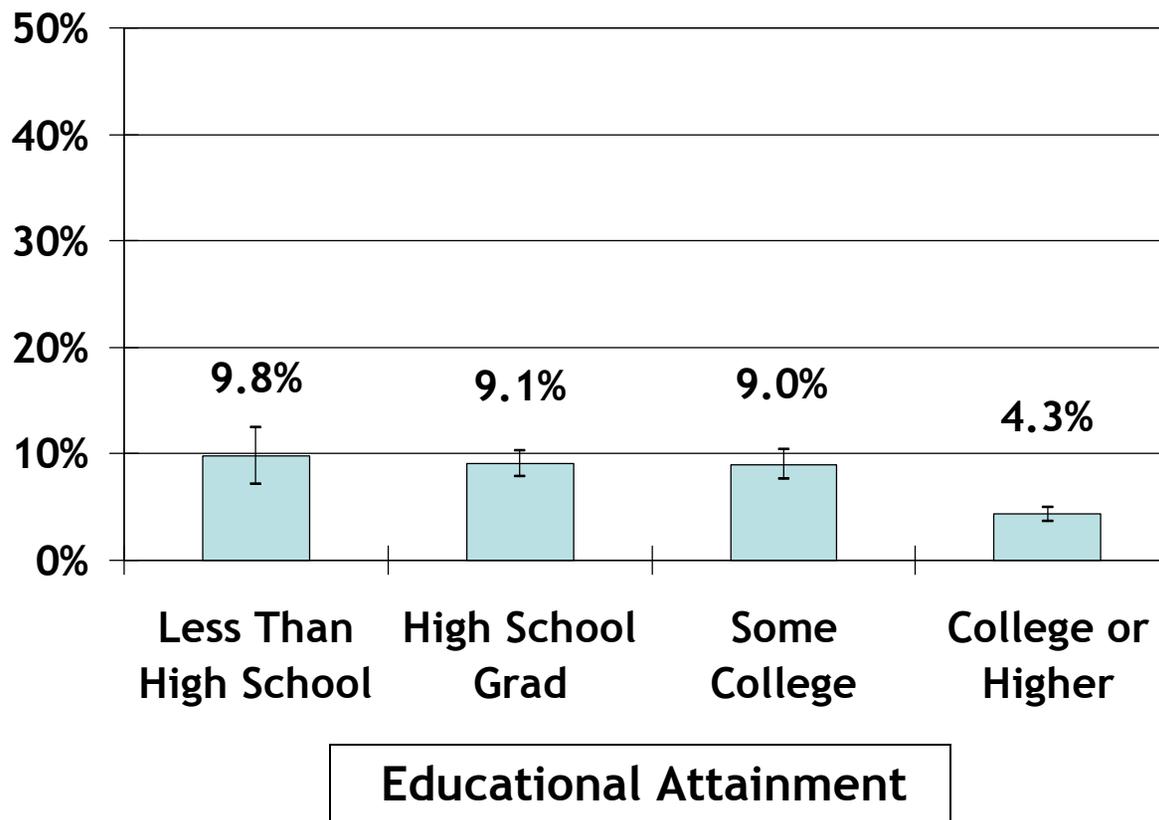


In SEPA, employed adults (5.7%) are the least likely employment status group to have experienced a recent coverage gap.

Note: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



### Figure 6. Experienced Recent Coverage Gap in Past Year among Adults (18-64 yrs) by Educational Attainment, SEPA, 2010, with 95% Confidence Intervals



In SEPA, adults with a college degree or higher are the least likely educational attainment group (4.3%) to have experienced a recent coverage gap.

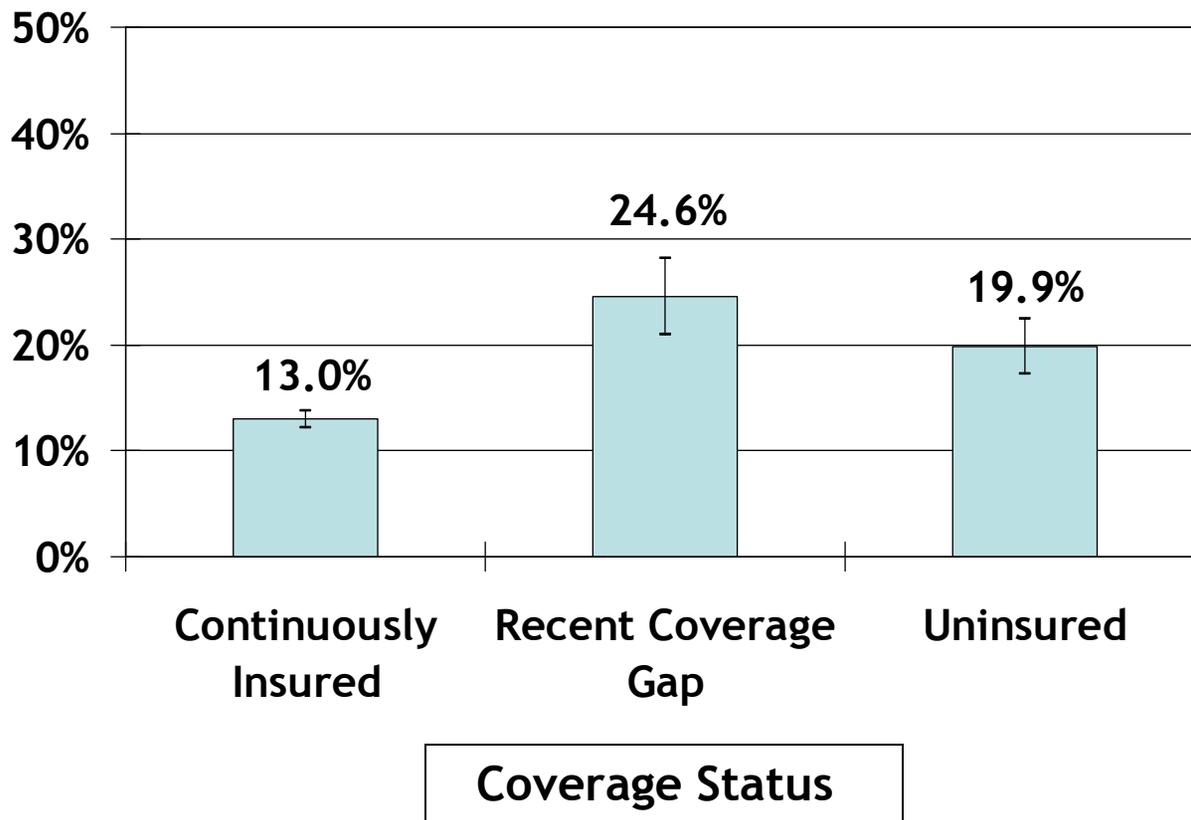
Note: Recent coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



# Health, Access to Care, and Cost Indicators



## Figure 7. Fair or Poor Health among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Intervals

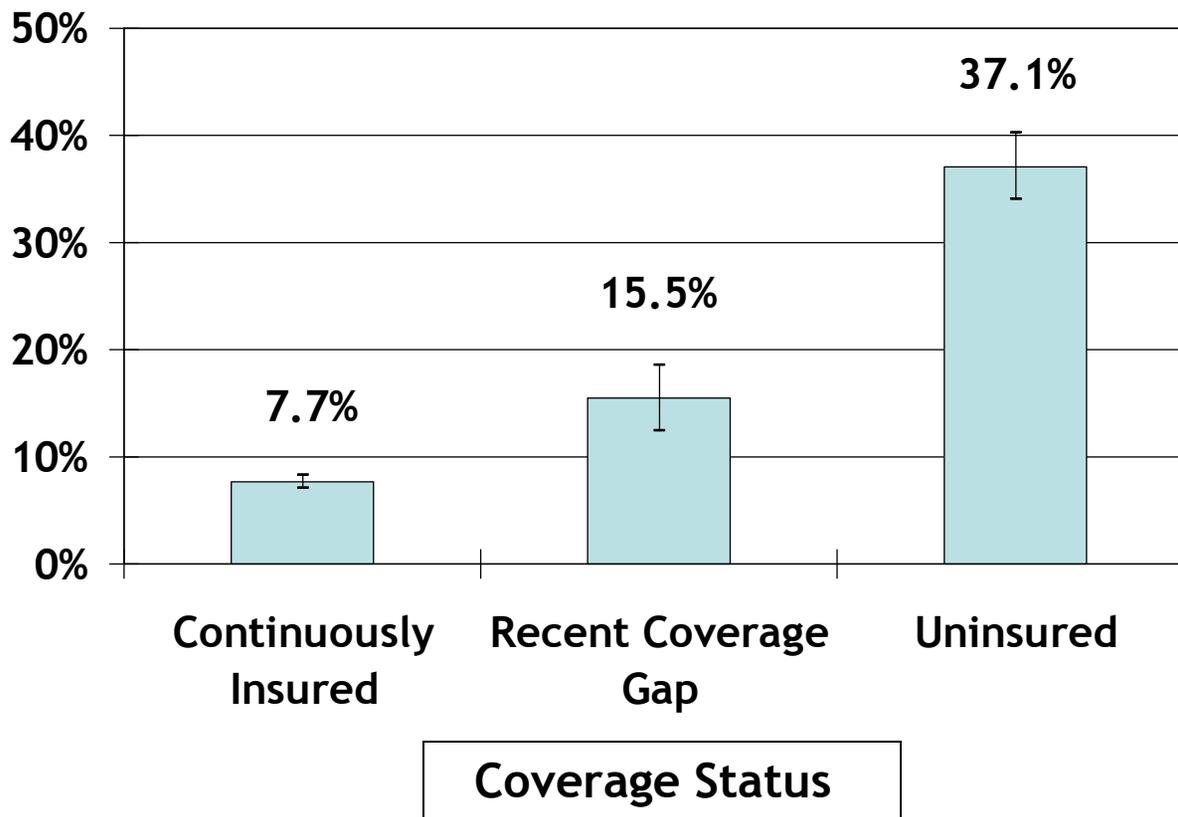


In SEPA, adults who experienced a recent coverage gap (24.6%) are similarly as likely as uninsured adults (19.9%), but significantly more likely than uninsured adults (13.0%), to be in fair or poor health.

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



### Figure 8. No Regular Source of Care among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Intervals

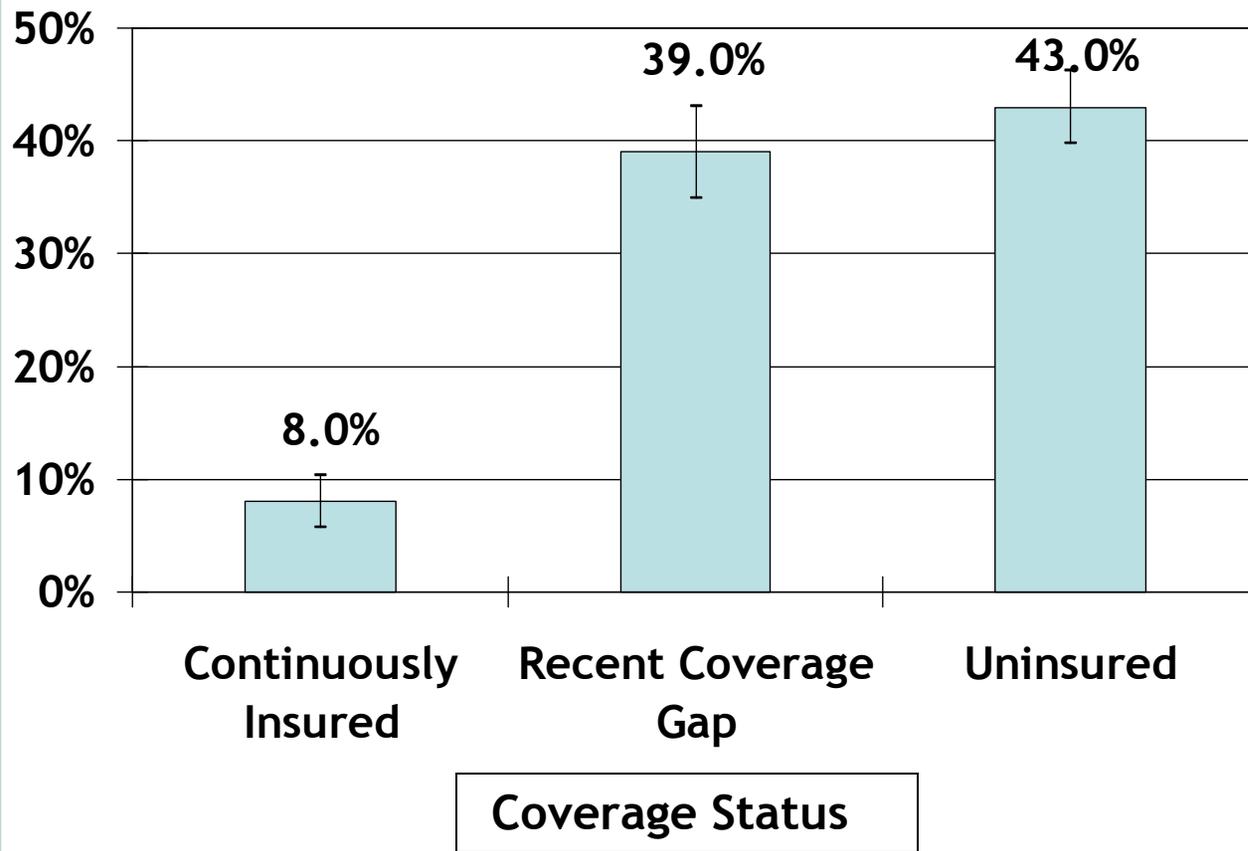


In SEPA, while uninsured adults are significantly more likely than their counterparts to have no regular source of care, 15.5% of adults who experienced a recent coverage gap do not have a regular source of care, representing 26,100 adults in the region.

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



### Figure 9. Sick But Did Not Seek Care Due to Cost among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Intervals

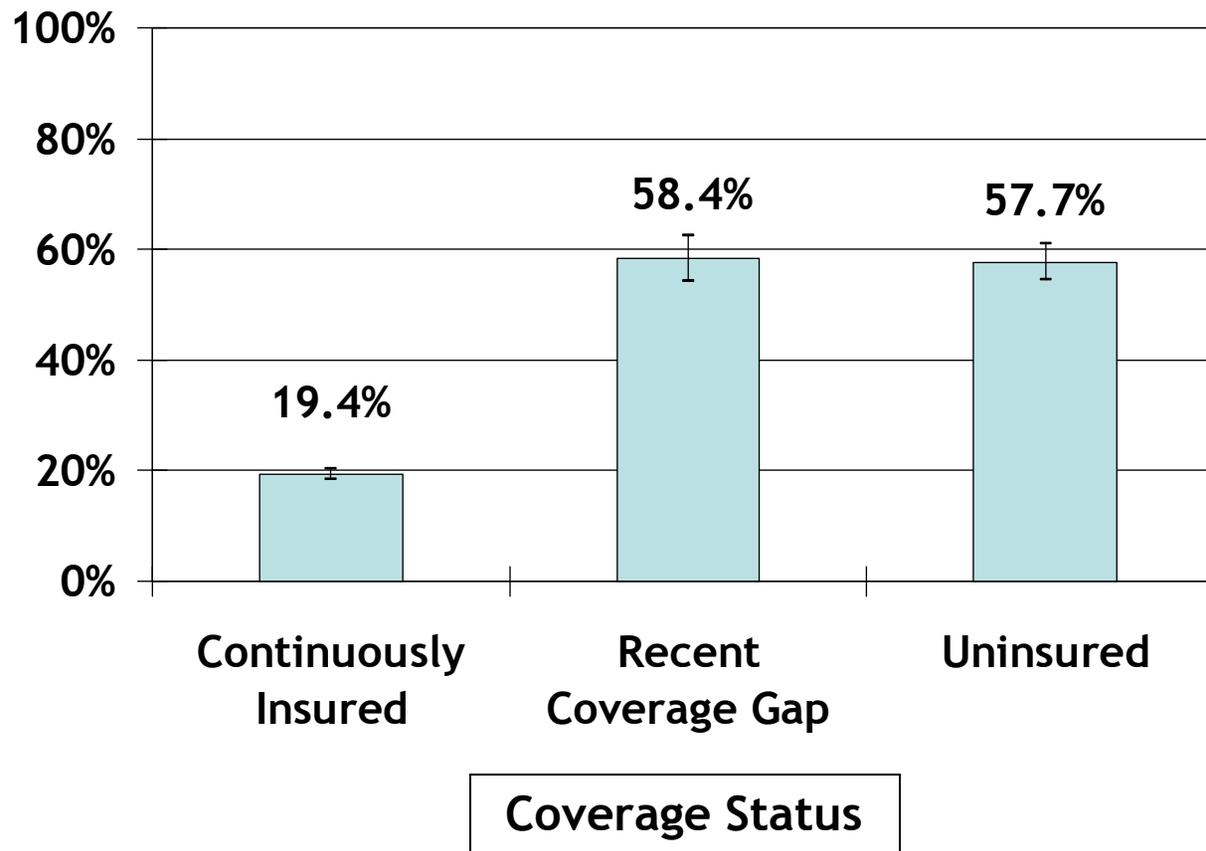


In SEPA, adults who experienced a recent coverage gap (39.0%) are similarly as likely as uninsured adults (43.0%), but significantly more likely than uninsured adults (8.0%), to have not sought care when sick due to cost.

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



## Figure 10. No Dental Care in Past Year Due to Cost among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Intervals

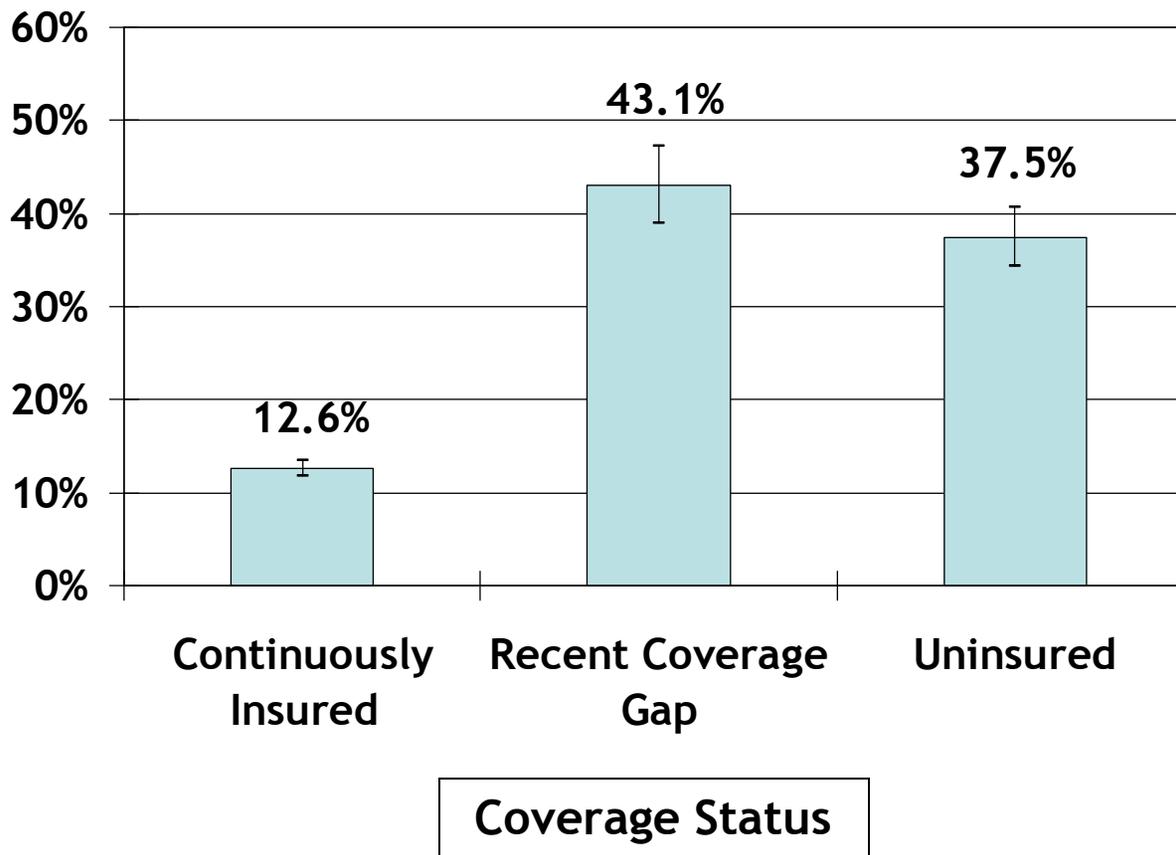


In SEPA, adults who experienced a recent coverage gap (58.4%) and uninsured adults (57.7%) are similarly as likely to have not received dental care in the past year due to cost, but are significantly more likely than adults continuously insured (19.4%).

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



## Figure 11. Did Not Fill a Prescription in Past Year Due to Cost among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Intervals

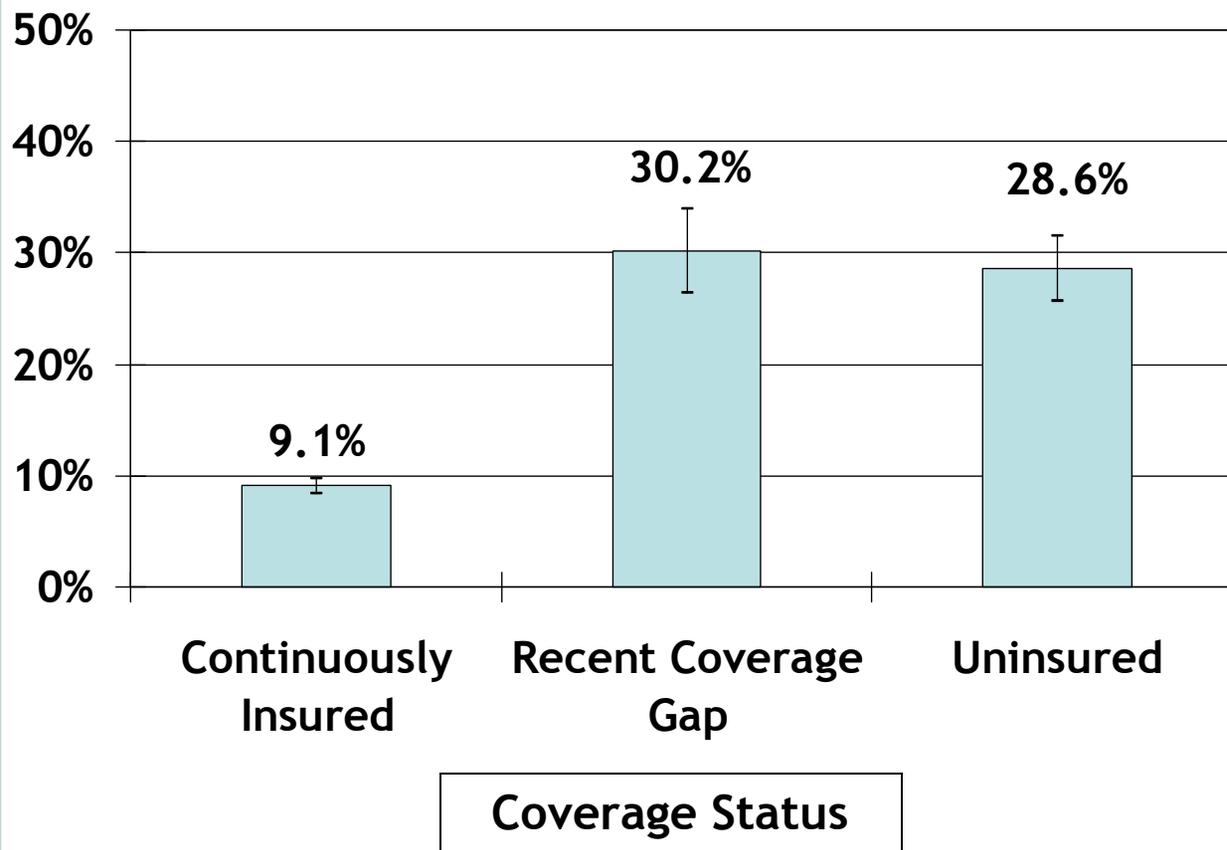


In SEPA, adults who experienced a recent coverage gap (43.1%) are similarly as likely as uninsured adults (37.5%), but significantly more likely than uninsured adults (12.6%), to have not filled a prescription due to cost.

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



## Figure 12. Cut a Meal in the Past Year Due to Cost among Adults (18-64 yrs) by Coverage Status, SEPA, 2010, with 95% Confidence Interval



In SEPA, adults who experienced a recent coverage gap (30.2%) are similarly as likely as uninsured adults (28.6%) to have cut a meal in the past year due to cost, but are significantly more likely than adults continuously insured (9.1%).

Notes: Coverage gap is defined as currently having health insurance but uninsured at some point in the past year.



# Summary and Conclusions

- In SEPA, 7.0% of adults 18-64 years have experienced a recent coverage gap in health insurance, representing an estimate of 168,700 adults in the region.
  - Adults 18-29 years, Latino or Black, living below 150% of poverty, and students are more likely than their counterparts to have experienced a recent coverage gap.
- Even though adults who experienced a recent coverage gap within the past year are currently insured, they have many similar access to care barriers as adults who are currently uninsured such as foregoing needed medical care and dental care.
- These findings suggest the importance of continuous coverage and how those with coverage gaps may experience disrupted care in our region.



## Acknowledgments

The Household Health Survey and the work of the Community Health Data Base are made possible with the support of The Pew Charitable Trusts, William Penn Foundation, United Way of SEPA, Green Tree Community Health Foundation, CIGNA Foundation, Philadelphia Foundation, and Thomas Scattergood Behavioral Health Foundation as well as nearly 400 CHDB Members and Affiliates representing the health and human service community in SEPA.

## Contact Information

To find out more about the Household Health Survey and the data presented here, please contact Sarah Ingerman ([singerman@phmc.org](mailto:singerman@phmc.org)).