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THOSE WITH PUBLIC COVERAGE FACE BARRIERS OBTAINING HEALTH CARE

Gaps in Access Raise Concerns about Systemic Barriers in Massachusetts' Health Care System

Boston – The Blue Cross Blue Shield of Massachusetts Foundation today released further analysis of the 2013 Massachusetts Health Reform Survey (MHRS), prepared by the Urban Institute, comparing the experience of adults with public coverage to adults with employer sponsored insurance (ESI) across several access and affordability measures. Massachusetts' health reform success is in part attributed to a strong system of public health insurance that covers a substantial number of low- and moderate-income residents of the Commonwealth. In March 2015, 1.9 million people were enrolled in Mass Health (the Medicaid program in Massachusetts) and Connector Care representing more than a quarter of the insurance coverage in the Bay State.

The 2013 MHRS highlights the state's ongoing success at maintaining near universal health insurance coverage and high levels of health care use following the 2006 health care reform ; however, while Mass Health and Commonwealth Care (a subsidized insurance program that ended with implementation of the Affordable Care Act most of whose members transitioned to Mass Health or Connector Care) - collectively referred to as public coverage – provide substantially better access to care than being uninsured, this particular analysis shows that problems with access to care were more prevalent for adults with public coverage than for those with ESI. These disparities persist even when the results are adjusted for differences in health status and socioeconomic factors.

Compared with adults with ESI who are similar in terms of their health and socioeconomic status, those with public coverage are:

- Nearly four times as likely to have difficulties finding a provider taking new patients (25.1% vs. 6.5%)
- Nearly three times as likely to have difficulties finding a provider taking his or her insurance type (23.7% vs. 8.1%)
- More than twice as likely to have difficulties finding a primary care provider (18.7% vs. 7.8%)

"Identifying effective strategies to bolster access to care for adults with public coverage will require a better understanding of the barriers they face, including possible gaps in physician and dental care networks," said Audrey Shelto, President of the Blue Cross Blue Shield of Massachusetts Foundation. "Addressing the barriers so that adults with public coverage are obtaining the right care, at the right time, and in the right setting, offers the potential for improved quality of care and lower health care costs."

Compared with adults with ESI who are similar in terms of their health and socioeconomic status, those with public coverage are:

- More likely to have gone without needed care in the prior year (46.4% vs. 32.0%)
- More than four times as likely to have an unmet need for care due to difficulties finding a provider (11.6% vs. 2.7%)
- Two and a half times as likely to have unmet need for dental care (26.9% vs. 10.4%) and 60% more likely to have unmet need for medical care (25.7% vs. 16.6%)



- More likely to have had two or more emergency department (ED) visits in the prior year (37.9% vs. 23.0%)
- More likely to report that their most recent visit to the ED was for a non-emergent condition (26.0% vs. 16.7%)

On the other hand, it appears that public coverage provides greater financial protection from high levels of health care spending than ESI for adults with similar health care needs and socioeconomic status.

 Adults with public coverage are half as likely as similar adults with ESI to face out-of-pocket health care spending equal to 5% or more of family income (16.9% vs. 32.7%)

The persistence of gaps in access to care for full-year insured adults with public coverage raises concerns about systemic barriers to care within the Massachusetts health care system and the high prevalence of affordability challenges for both public and ESI coverage raises concerns about affordability for all adults. Mass Health provides a comprehensive set of benefits; it is important that individuals with Mass Health coverage get the support they need to gain access to these services.

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About the Massachusetts Health Reform Survey:

Conducted annually by the Urban Institute from fall 2006 to fall 2013 (with the exception of 2011), the survey has tracked health insurance coverage, health care access and use of services and affordability of care. The 2013 survey was co-funded by the BCBSMA Foundation and Robert Wood Johnson Foundation. The survey is fielded by the Social Science Research Solutions (SSRS) and is a telephone interview of approximately 3,000 non-elderly adults ages 19 to 64 in Massachusetts. There is an oversample of lower-income persons to allow for more detailed analysis of the impact of reform on this population. The 2006-2009 surveys focused on households with landline telephones; the 2010, 2012 and 2013 surveys added cell-phone samples to capture the increasing share of Massachusetts households living in homes without a landline telephone. Lower-income is defined as those families with incomes below 300 percent of the federal poverty level.

About the Blue Cross Blue Shield of Massachusetts Foundation:

The mission of the <u>Blue Cross Blue Shield of Massachusetts Foundation</u> is to expand access to health care for low-income and vulnerable individuals and families in the Commonwealth. The Foundation was founded in 2001 with an initial endowment from Blue Cross Blue Shield of Massachusetts. It operates separately from the company and is governed by its own Board of Directors.

About the Robert Wood Johnson Foundation:

For more than 40 years the Robert Wood Johnson Foundation has worked to improve the health and health care of all Americans. The Foundation is striving to build a national culture of health that will enable all Americans to live longer, healthier lives now and for generations to come. For more information, visit <u>www.rwjf.org</u>. Follow the Foundation on Twitter at <u>www.rwjf.org/twitter</u> or on Facebook at <u>www.rwjf.org/facebook</u>.

About the Urban Institute:

The nonprofit <u>Urban Institute</u> is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban Institute scholars have conducted research and delivered evidence-based solutions that improve lives, strengthen communities, and increase the effectiveness of public policy.