

Center for Healthcare Research & Transformation



NEWS RELEASE

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Contact: Karen Stock (734) 998-7555; (517) 282-8985

Survey Reveals Health Insurance and Access to Care Not So Closely Linked

Center for Healthcare Research & Transformation survey reveals changing landscape of coverage in Michigan

ANN ARBOR, MI – A survey released today by the Center for Healthcare Research & Transformation (CHRT) challenges the long-held assumption that having health insurance is synonymous with having access to health care.

The survey of 1,022 Michigan adults showed that while 40 percent of those who lacked insurance delayed seeking needed care, so did 17 percent of those with health insurance – mostly due to cost concerns.

The survey also revealed that many low income urban dwellers had fewer problems accessing care than all but high income suburban dwellers – potentially reflecting the greater availability of health care “safety net” providers in urban areas. Residents in rural communities and small towns reported more problems with access to care.

“Rather than a simple count of who has health insurance and who doesn’t, we wanted to get a clearer picture of the people behind the statistics,” says Marianne Udow-Philips, director of the Center for Healthcare Transformation and Research. “And we wanted to test the connection between health insurance and access to health care.”

The survey also found that many Medicaid/Healthy Kids recipients had difficulty finding providers of care. There was a significant difference between those with Medicaid/HealthyKids coverage and those with MiChild coverage on this measure. While 35 percent of those with Medicaid/HealthyKids coverage reported difficulties finding providers who accepted their coverage, only 12 percent of those with MiChild coverage reported the same problem.

The survey also tested self perceptions of health. “We wanted to see if people’s health insurance status affected their perceptions of their own health,” says Udow-Philips.

Surprisingly, there was no significant connection between having health insurance and self perceptions of health. Forty-nine percent of those with health insurance reported themselves to be in excellent or very good health, while 47 percent of those with no health insurance reported themselves to be in excellent or very good health.

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The survey reveals increasing anxiety about loss of insurance coverage. Those in the manufacturing sector – traditionally a secure sector for health insurance – are now as worried about losing coverage as those in the arts, services, hospitality, and retail occupations – traditionally not secure sectors for health insurance. Worry level in these sectors ranges between 40 percent and 52 percent.

In contrast, those in high-tech knowledge industries, government, and construction/natural resources/mining sectors were not as worried about losing coverage, with worry levels of 21 percent or below.

“These findings point to the changing economic landscape in Michigan,” says Udow-Philips. “Worries about the potential loss of health insurance coverage have now extended to those in manufacturing.”

This is the first health coverage survey commissioned by the Center for Healthcare Research & Transformation. The survey was conducted in August 2009 by Michigan State University’s Institute for Public Policy and Social Research. The survey is part of CHRT’s “Cover Michigan” report, a detailed picture of the health coverage landscape in Michigan, to be published in April 2010.

***The Center for Healthcare Research & Transformation** sponsors research and public information to promote evidence-based health care delivery, improve population health, and expand access to care. Housed at the University of Michigan, CHRT is a partnership between U-M and Blue Cross Blue Shield of Michigan to test the best ideas for improving the effectiveness and efficiency of the health care system.*

Visit CHRT on the Web at: www.chrt.org for a copy of the survey findings.

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