



Moving from Welfare to Work:

Planning for and securing health insurance in the context of welfare reform

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Larger study

AHRQ-funded project entitled:

“The Impact of the Oregon Health Plan on TANF Leavers’ Ability to Care for their Families’ Health”

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Research Context

- One year not enough for most TANF leavers to find coverage
- Studies focus on economic struggles; less on health insurance
- Many former TANF recipients can't rely on new employers for coverage



Purpose

- Identify gaps in respondent knowledge about OHP
- Outline respondent motivations for and approaches to planning for health insurance coverage after expiration of transitional OHP coverage



Methods

- Representative sample of all individuals leaving TANF in Oregon 6-7 months prior to first interview
- Two year panel study
 - quantitative
 - qualitative
- 83 of 551 respondents participated in-depth, semi-structured face-to-face interviews



Insurance Status

- At Wave 2, only 2/3 of respondents and their children are all insured
- Those with insurance tend to be covered by the OHP
- Thus, knowledge of OHP procedures is of paramount importance



Lack of knowledge and information

- Assumptions regarding continuation of OHP coverage
- “Just get a job” mentality as a barrier to planning
- Communication between workers and TANF leavers



Assumptions about OHP coverage


Many respondents did not have sufficient information

- about income cutoffs
- about future coverage options



“Just get a job”

- Pressure exerted on TANF recipients can deflect attention from gathering information for health insurance planning



“Their big push was just finding a job, any job. Don’t care if it pays minimum wage, don’t care what it does, just get a job. I tried to talk to her because I had been with the state before...saying I really would like to go where I can get the benefits and stuff I need for the family, and it was like, well, you can try, but in the meantime, you’re going to have to take anything you can get.”

(W1-153)



Communication

- Worker – TANF leaver communication impacts knowledge
- Conflicting information from different relevant offices
- Computer/paperwork glitches




Planning: motivations and actions

- “Day to day” mentality as barrier
- Dire health needs as (potentially) motivating force for planning
- Logistical problems/barriers to applying for OHP
- “Trade offs”: Limiting work to keep insurance



“Day to day” mentality

- Lack of active planning was often used as a coping strategy
 - Avoid stressful or depressing processes
 - Push aside worries due to more immediate concerns




“I just take it one day at a time. So if that’s my obstacle that I have to overcome tomorrow, then I’ll have to overcome [it] tomorrow. Today my obstacle is I got to take a shower, I’ve got to get to work, and I have to make sure my son practices his cursive...” (W1-286)



Health needs as motivational force

- Seeking out information
- Acquiring a job with adequate health insurance
- Limiting income to stay qualified for assistance



“It sounds terrible to say it this way, but this is reality...I will work a job that makes less for his security.”

W1-123

“I know when I was pushing myself to get off of the state, it was my worst fear, not being able to cover my medical costs, and it still is.”

W2-380




Problems applying for OHP

- Work schedules and OHP office hours
- Lack of public transportation
- Problems with mailings



Limiting work to keep insurance

- Sacrificing hours to secure or maintain OHP coverage
- Child support
- Discouraging raises from employers



“I barely made it last time. I barely made it and I’m supposed to be getting another raise, and these raises are killing me...You almost want to say ‘Don’t give me no raise!’ you know, because it doesn’t even itself out if your job is going to give you fifty cents more an hour and that fifty cents just put you over”

(W2-019)



Policy Implications

- TANF workers should assist recipients in planning
- “OHP specialists”
- Expansion of FHIAP