

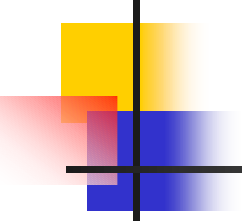


Welfare Reform and Access to Health Care

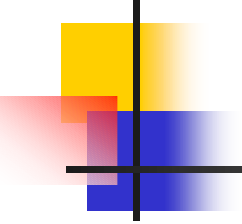
Karen Seccombe, Ph.D. seccombek@pdx.edu

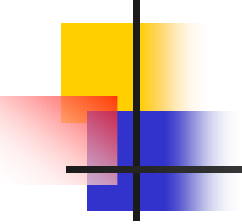
Kim Hoffman, A.B.D. kimh@pdx.edu

*School of Community Health
Portland State University*



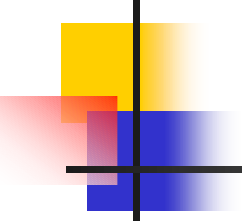
“You can always get a place to stay by shacking up if you have to, and you can get food at a soup kitchen. But how am I supposed to pay for all those high price fancy doctor bills?”

- 
-
- Health problems, fear of losing insurance, and access to care are major concerns among welfare recipients
 - Medicaid was ranked as the most important benefit



National data indicate that poor women have greater health problems:

- self reports
- disability
- ADL

- 
-
- Poor children are more likely to suffer from chronic and acute ailments
 - iron deficiency, diarrhea, asthma, lead paint poisoning...



Transitional Medicaid

When families leave TANF they receive 1 year of transitional Medicaid coverage

After that, where do they get coverage?

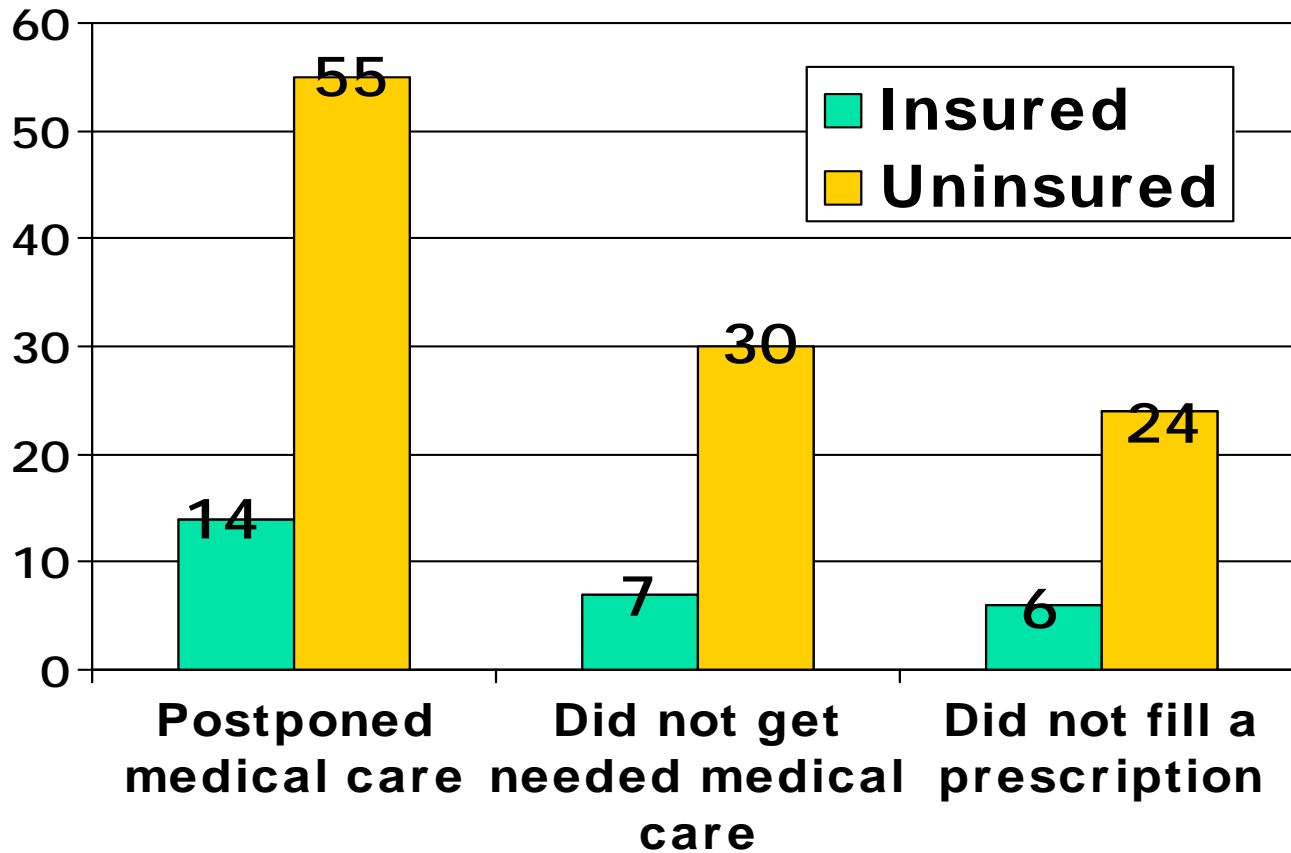
Are they able to get the health care that they need?

National and State Research Findings



Studies commonly report that 25-35% of adults and 15% of children are completely uninsured after leaving welfare.

Consequences of Being Uninsured



Kaiser Family Foundation



Research Questions

- Do families lose their health insurance after transitional Medicaid?
- If so, with what consequences?
- Are welfare recipients concerned about this?



Oregon Health Plan

- Unique expanded Medicaid program
- Watched around the country
- Successfully reduced uninsured in Oregon from 18% to 11%

Agency for Healthcare Research and Quality (AHRQ)

- Telephone Survey in Oregon
 - Wave 1 N = 637
 - Wave 2 N= 552
- In-depth Qualitative Interviews
 - Wave 1 N = 90
 - Wave 2 N= 83

English and Spanish



Retention

- Quarterly phone “check-ups”
- National on-line directory
- Mailings
- Home visits



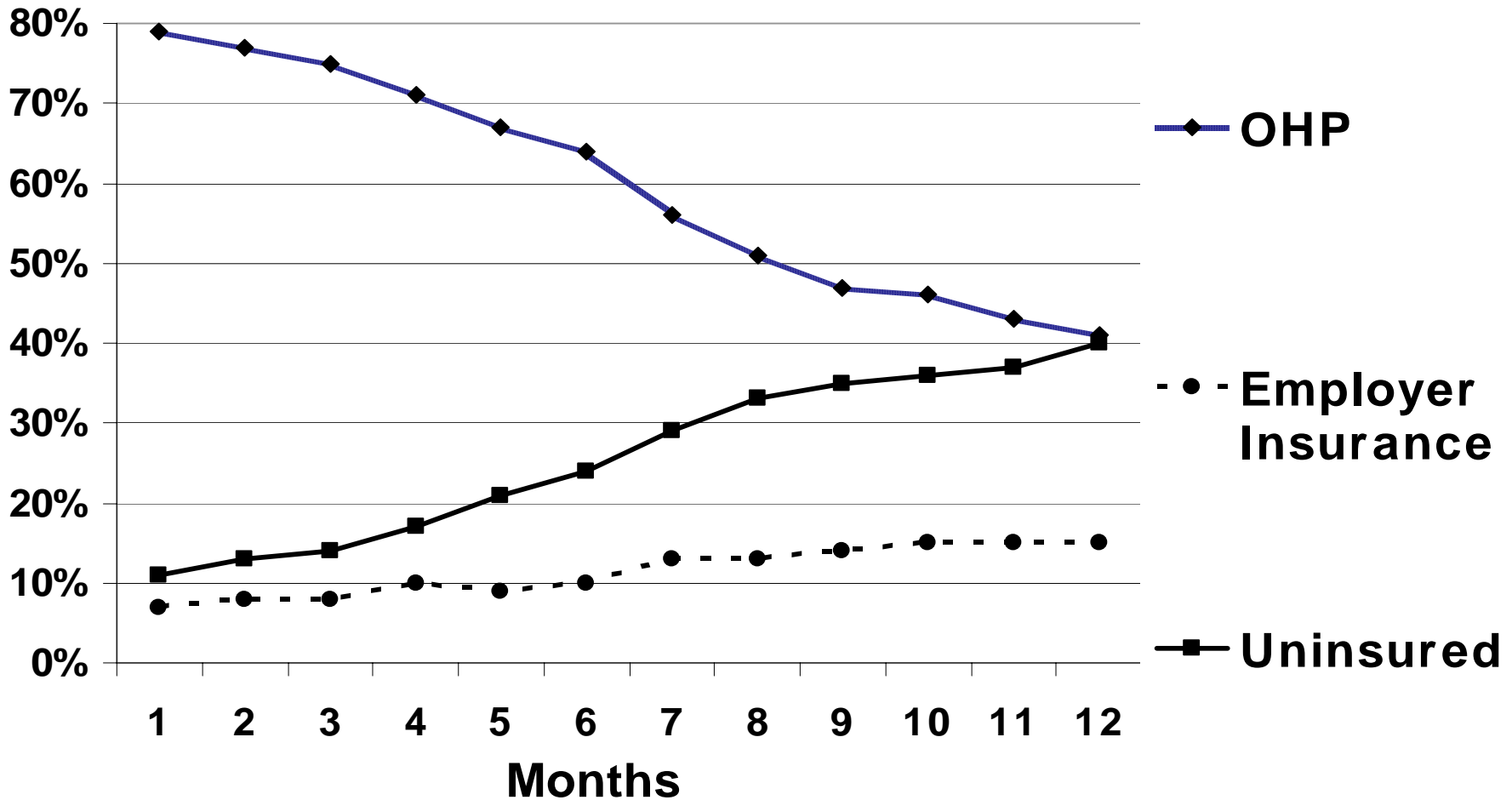
Sample Characteristics

■ Female	90%
■ Male	10%
■ African American	6%
■ Hispanic	18%
■ White and Other	76%
■ English speaking	89%
■ Spanish speaking	11%

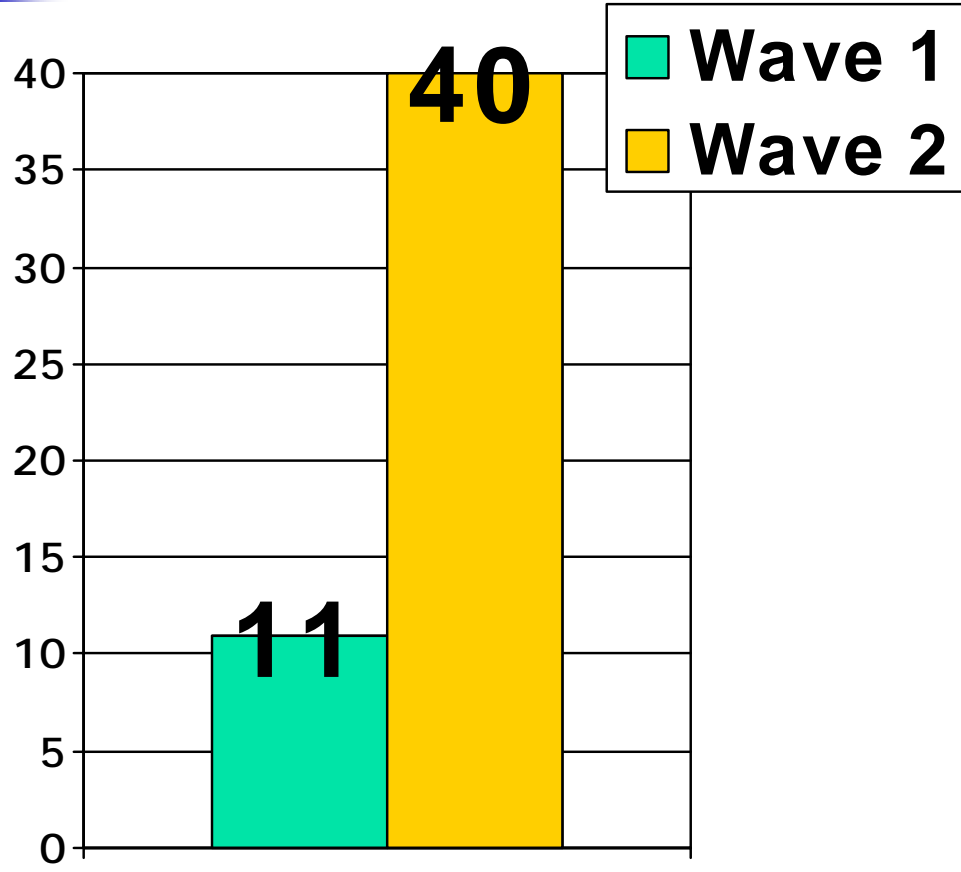
Very close to statewide averages

Insurance Trends Over Year

Following Wave 1 Interview

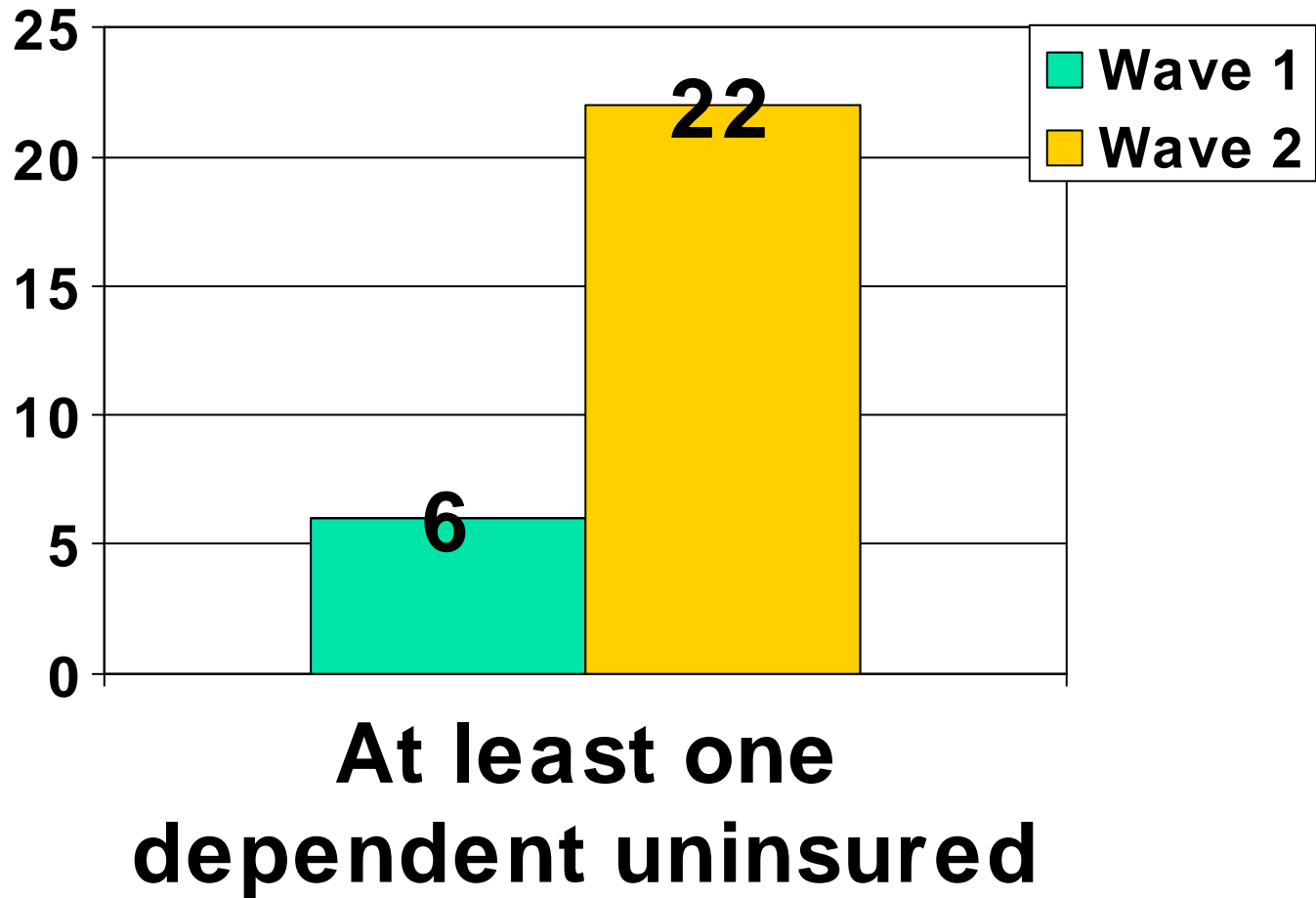


Adults Currently Uninsured



**57% were
without dental
insurance at
Wave 2**

Children Currently Uninsured

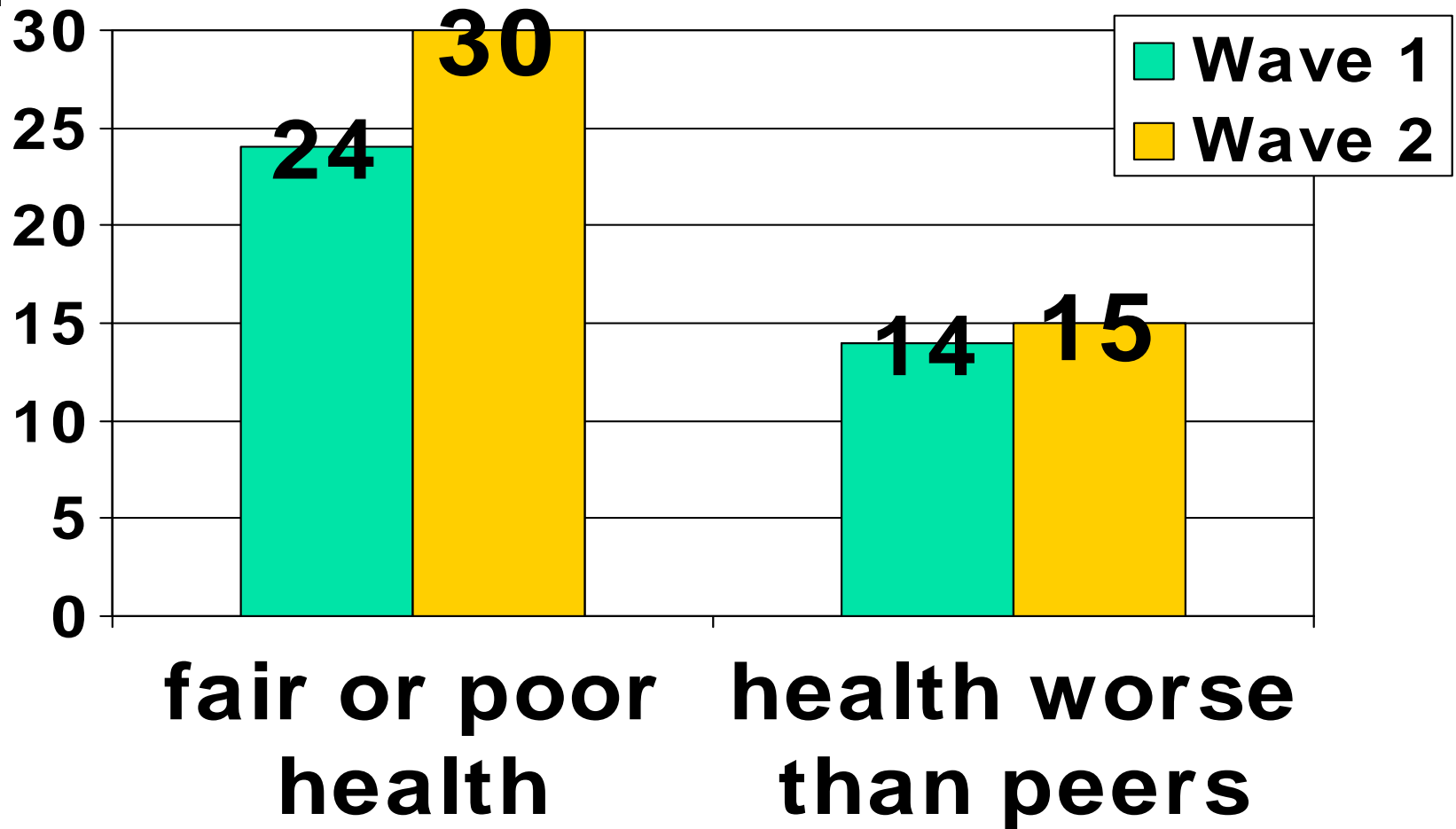




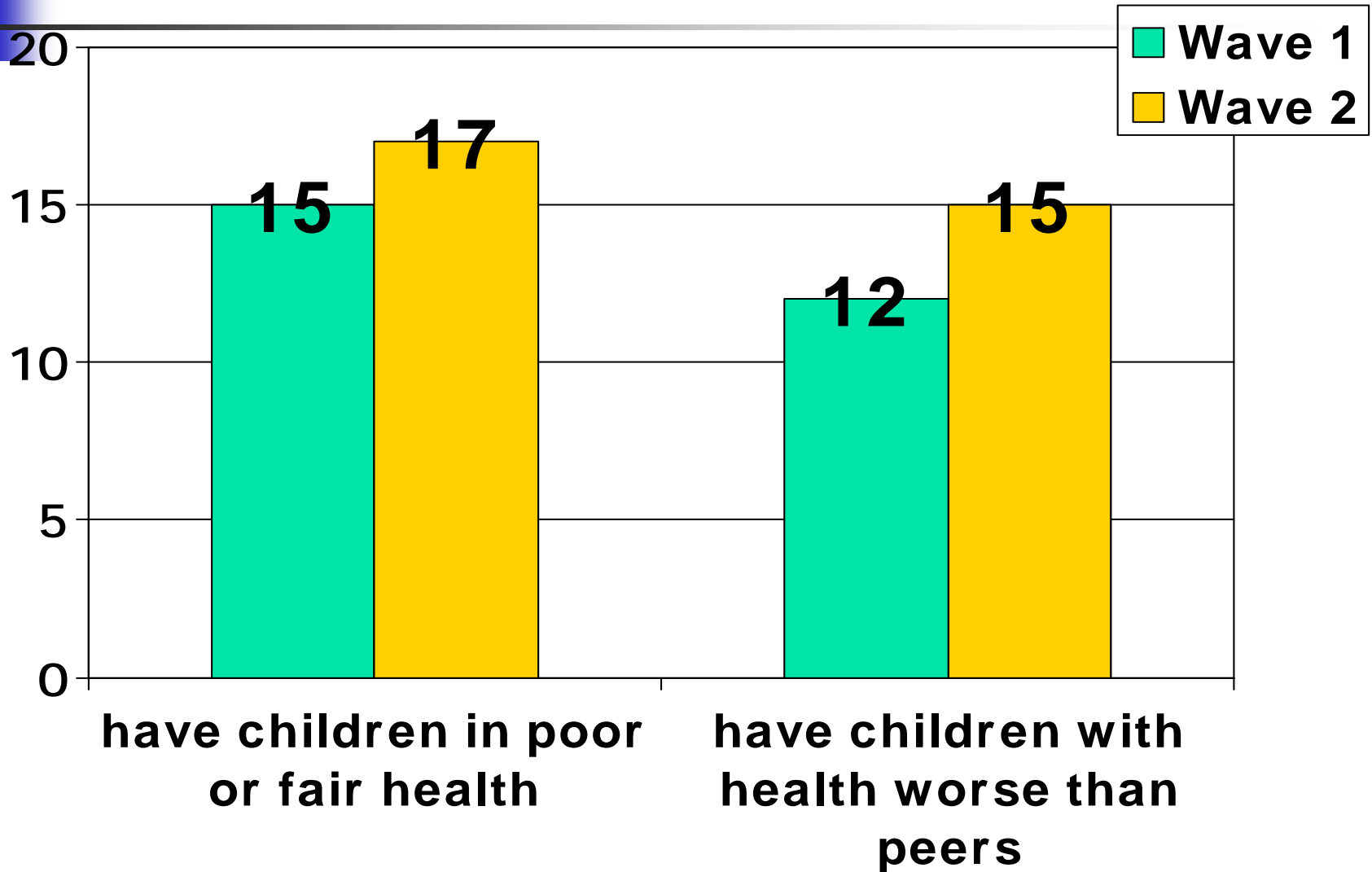
Health Status, Wave 2

- **30% of adults have fair or poor health**
- **20% say health interferes with job**
- **22% limited in activity due to health**
- **39% have chronic problem or pain**
- **14% less healthy than 6 months ago**
- **17% have child with fair or poor health**

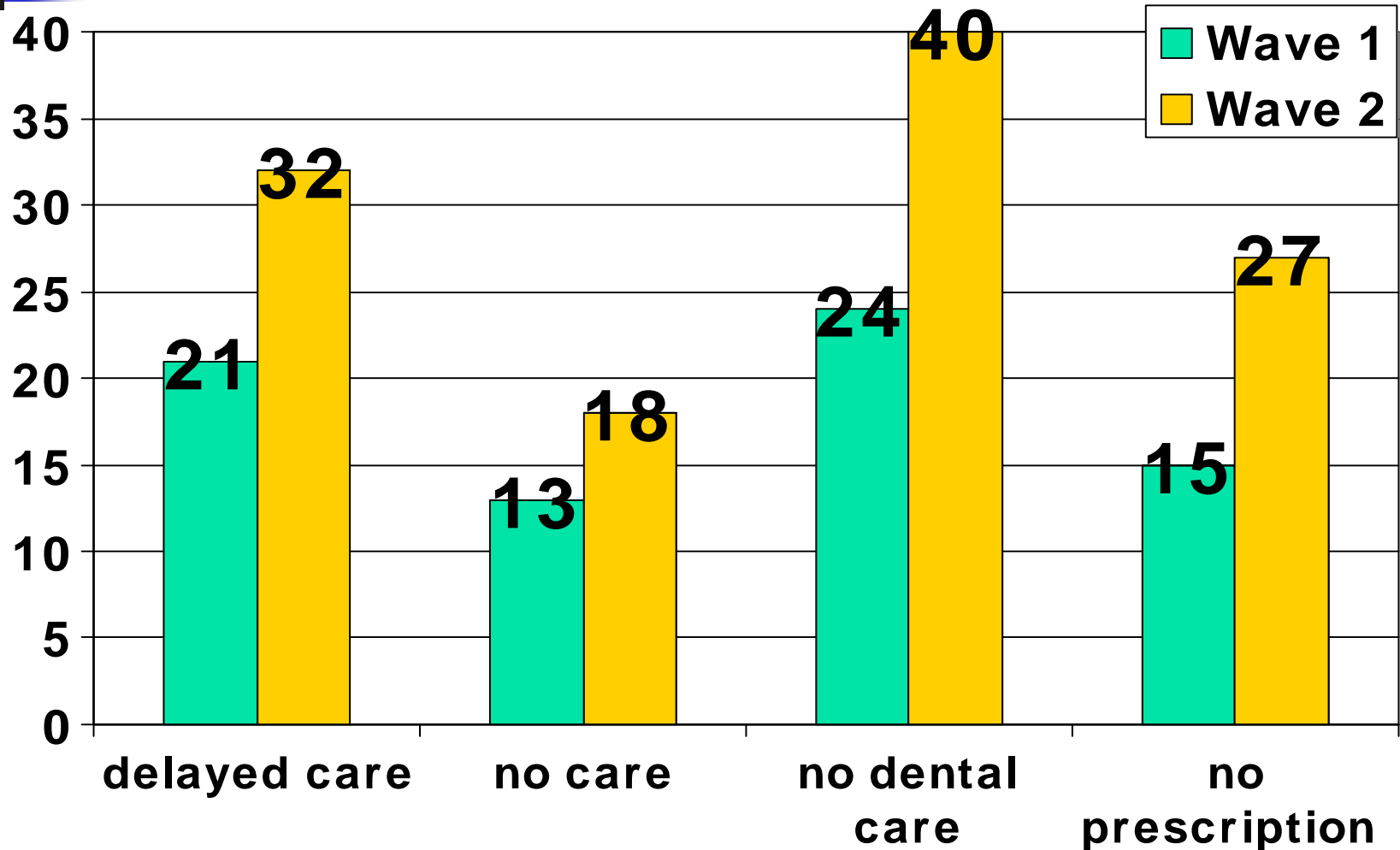
Adult: Changes in Health

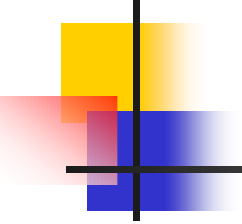


Children: Changes in Health



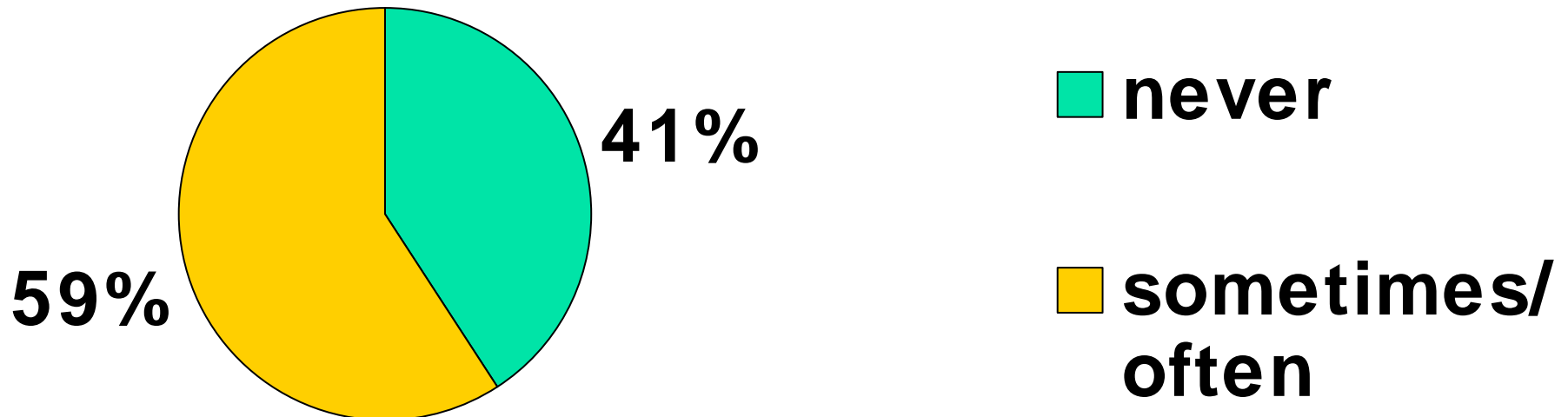
Are They Getting Care?



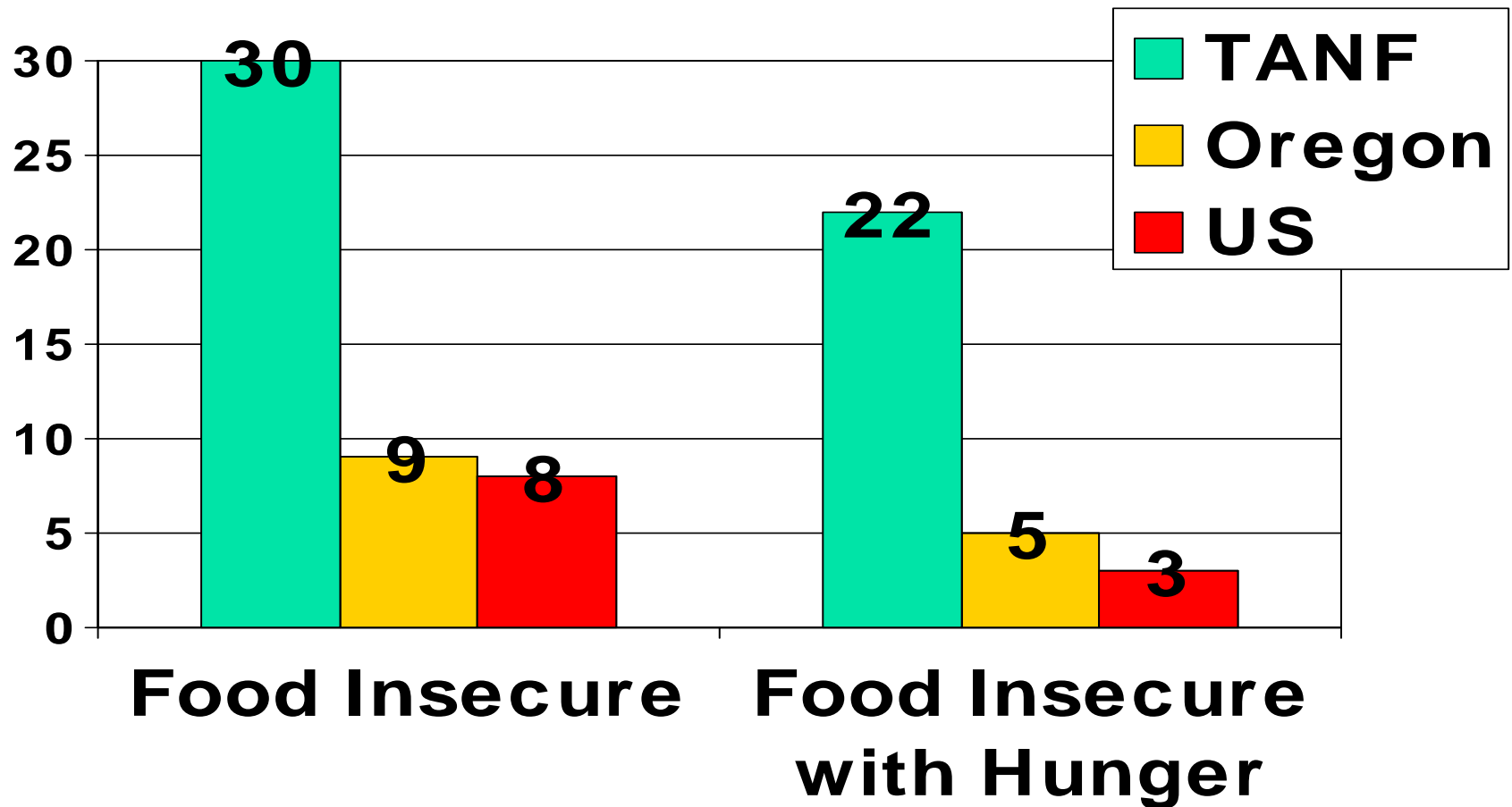
- 
-
- *“I can’t tell you where my diabetes is right now....”*
 - *“I’m down to my last bottle of insulin...”*

Food Insecurity

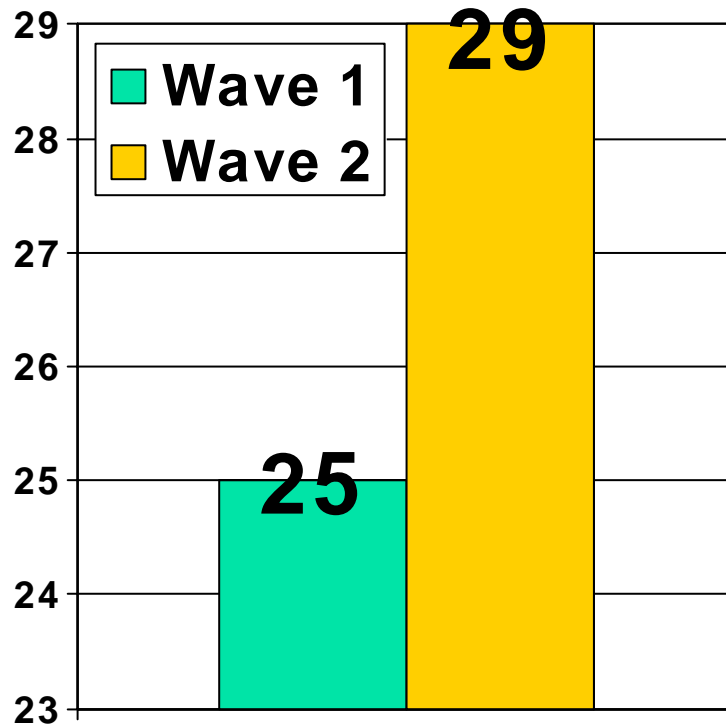
**Please consider this statement:
the food that I bought didn't last; I
didn't have money to get more**



Food insecurity; state and national levels

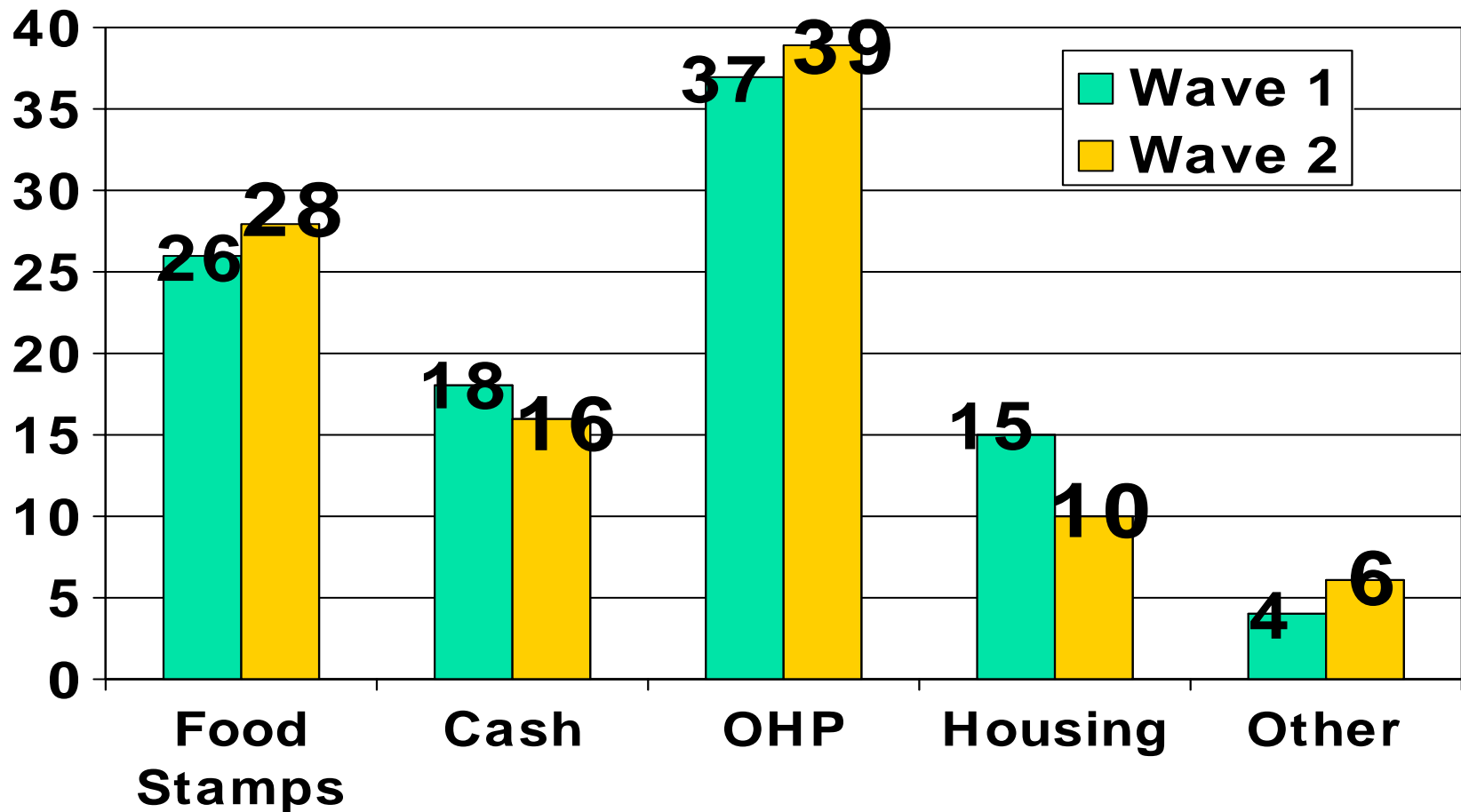


Clinically Depressed



*"I think that's
part of my
depression..."*

Most Important Benefit





Importance of Health Insurance

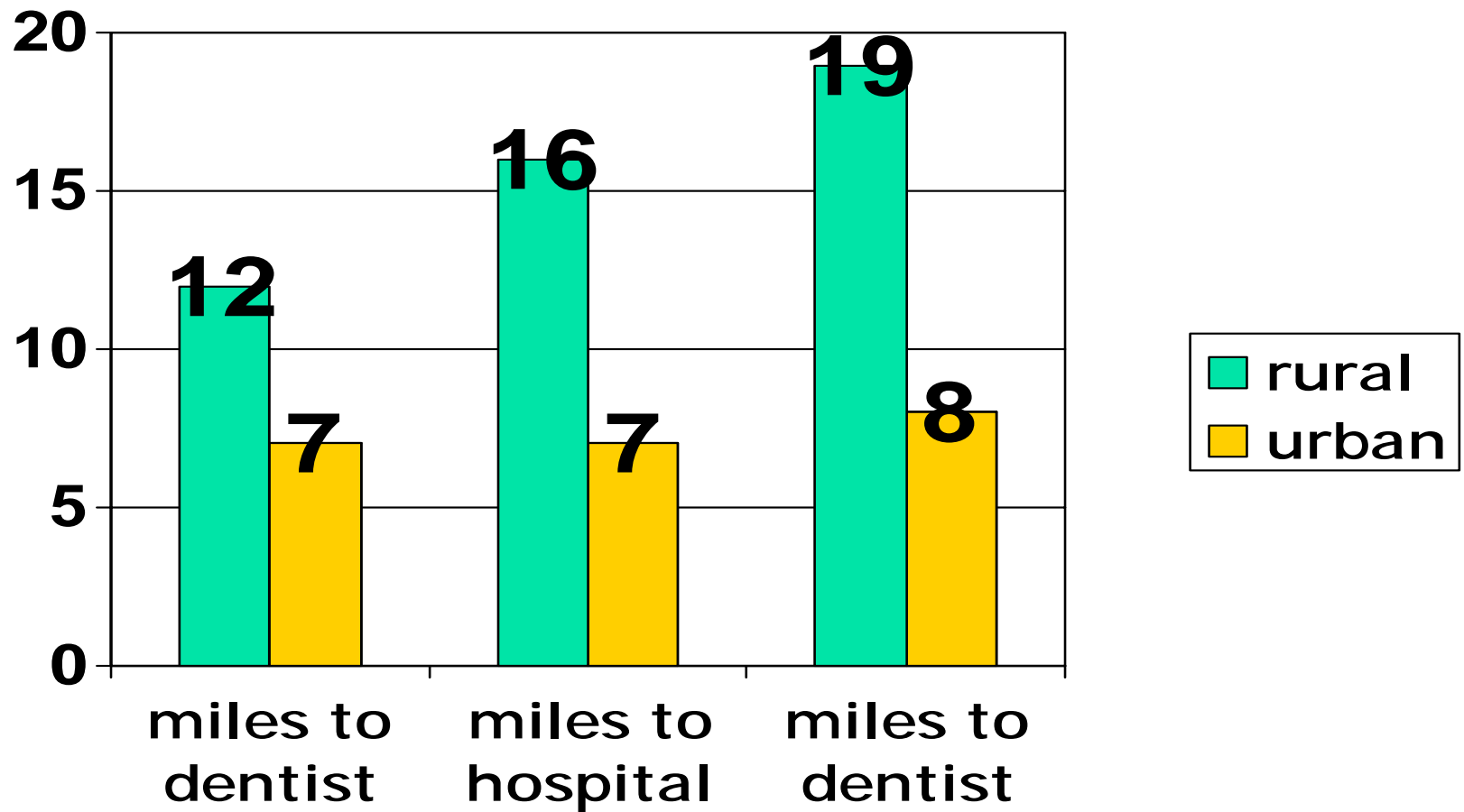
- 40% claim OHP (Medicaid) is most valuable benefit
- 94% report that health insurance is of great importance to their family
- 40% worry more about getting health care since leaving TANF



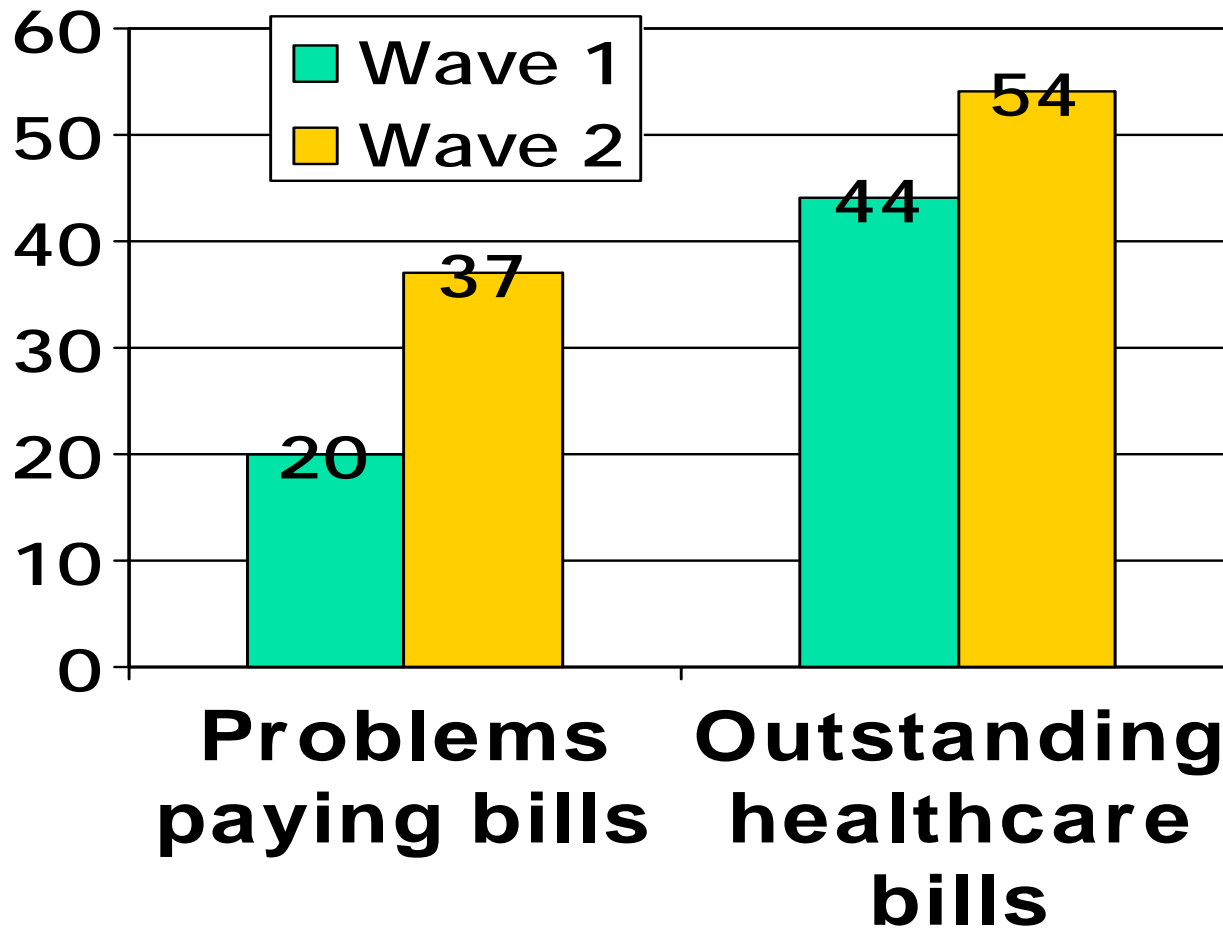
“I’ve never had to use it myself, but my daughter couldn’t do without it....”

“He has lead paint poisoning... The medical benefits—definitely it’s the medical benefits that are the most important”

Rural/Urban Differences in Access to Care



Financial Concerns



*“I’m
just
going
to dig a
grave...
”*



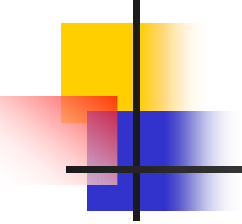
Health insurance is a pressing social policy problem

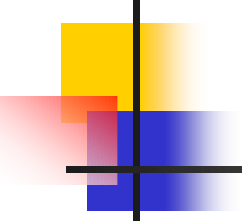
The magnitude of the problem is immense, and will only intensify over time as the single year of transitional Medicaid continues to expire for the welfare-to-work families.



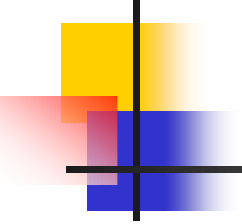
Recommendations:

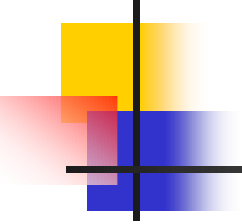
- Welfare workers should assist TANF recipients in not only job seeking but also health insurance planning.

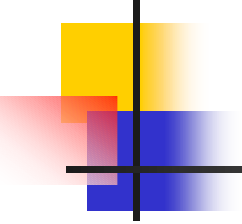
- 
-
- OHP (and other state Medicaid programs) must engage in increased outreach and provision of information.

- 
-
- Federal or state governments must provide greater incentives for businesses to provide insurance to their workers if the U.S. plans to continue to rely upon employer-sponsored insurance as the foundation for coverage.

- 
-
- Expand OHP and other state Medicaid funding

- 
-
- Establish incentives so that more providers would be willing to serve OHP clients.

- 
-
- Acknowledge personal barriers and develop policies and work with TANF-leavers to overcome them



It's been terrible... They need their shots, Scotty missed his shot, and we never got our dental work done. We had appointments. ... I've got letters saying you have to finish your appointments, yet I don't have the coverage. I'm asking for help.