

Special Report on Health Access Disparities

A Report from the 2019 LHIS



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EXECUTIVE SUMMARY

This report focuses on differences in access to healthcare in Louisiana across demographic groups and plans. The results are based on Louisiana Health Insurance Survey respondent's responses to two questions requested by the Office of Public Health.

Does your health insurance offer benefits or cover services that meet your needs? Would you say never, sometimes, usually, always?

Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

The first question focuses on whether health insurance meets needs while the second asks whether health insurance allows needed provider access. The respondent was asked to answer these questions for all household members including children. Key observations are:

- ▶ Both questions yield very similar results for most comparisons.
- ▶ Louisiana's children fare better than adults both in terms of getting the care they need and access to providers.
- ▶ No significant gender differences exist for children, but females are more likely to have better health insurance coverage than males in terms of both criteria.
- ▶ In terms of race, white children are more likely to have health insurance coverage that meets their needs and that allows access to providers they need than Black children. Other races fare worse than Black children.
- ▶ Racial disparities follow the same pattern and differences are larger across races for adults.
- ▶ Those who do not have insurance are much less likely to have needs met and get access to the providers they need than Louisianans with any type of insurance.
- ▶ All plan types perform similarly for children. Medicaid coverage performs better than employer-sponsored and private insurance by some criteria.
- ▶ For adults, employer-sponsored insurance respondents were slightly more likely to say that coverage meets their needs and allows access to providers they need than those on Medicaid or private insurance.
- ▶ Children in rural areas are less likely to have insurance that allows their needs to be met and less likely to have access to providers that meet their needs than those in urban areas. Differences by geographic area are very small for adults.

I. Introduction

Disparities in access to healthcare across demographic groups has long been a subject of concern in public policy. This report examines those disparities based on data from 8,538 Louisiana households surveyed in the Louisiana Health Insurance Survey. We focus on two key survey questions: 1) Does your health insurance offer benefits or cover services that meet your needs? and 2) Does your health insurance allow you to see the health care providers you need? In general, the two questions provide similar results on disparities; thus, the discussion in this report frequently will not distinguish between the two questions.

For the purposes of this report, we did not limit analysis to those who had insurance coverage. Both questions were asked of those without coverage as well as those with coverage and are interpreted as general questions on whether they could get coverage they needed and access to providers for those with no insurance in this report. Given our methodology, health care disparities may arise due to differences in access to health insurance coverage across groups. This methodology could also track changes in disparities due to changes in health care coverage. Given this fact, our estimates provide broad measures of disparities in access.

The report is organized by demographic group or breakout. We begin with gender, then race, then type of health insurance plan, and conclude with a breakout based on location in an urban or rural area. For reference, all tables begin with an “All” column to allow quick comparisons to the full population.

II. Gender

Tables 1-4 provide gender breakouts on health disparities for the two key questions. Overall, results find little difference between the health insurance coverage for male and female children. For adults, the health care coverage for males is less likely to meet needs and less likely to provide access to providers.

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 1. Meets Needs Results for Children

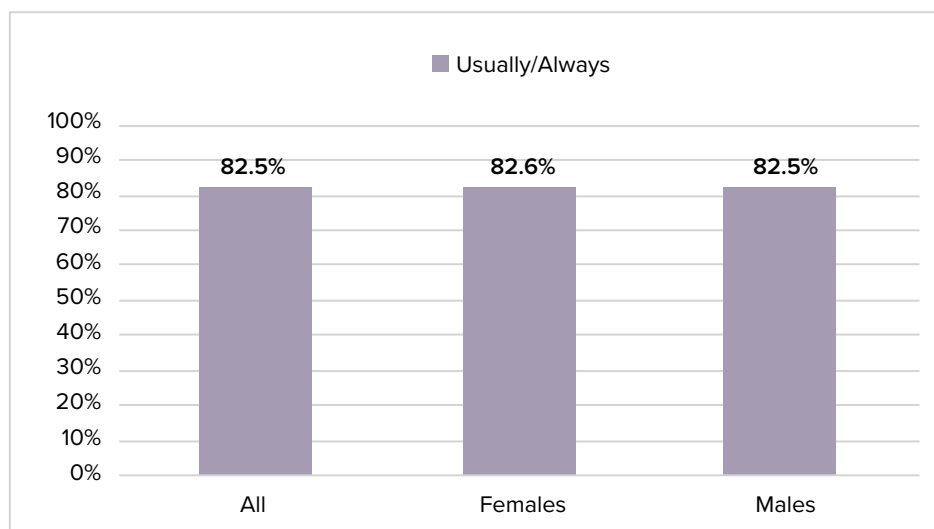
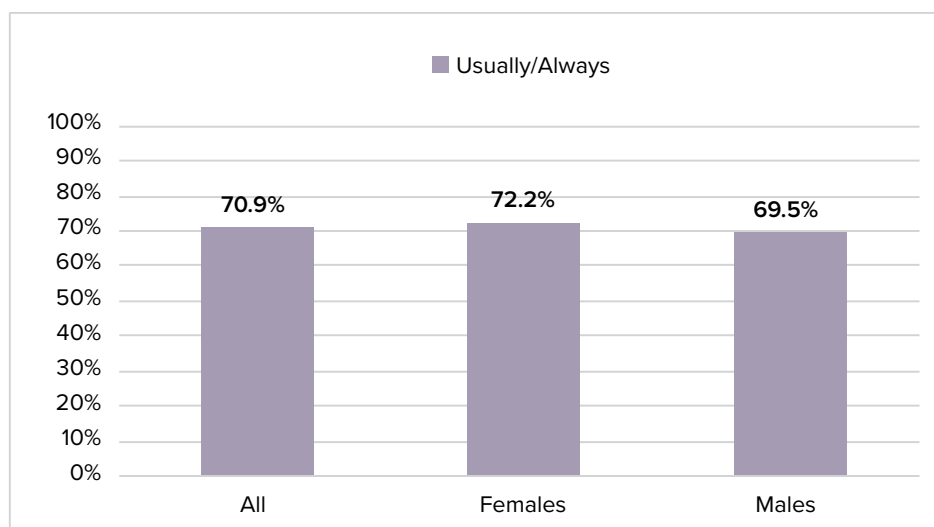


Table 2. Meets Needs Results for Adults



2. Does your health insurance allow you to see the health care providers you need?

Table 3. Providers Results for Children

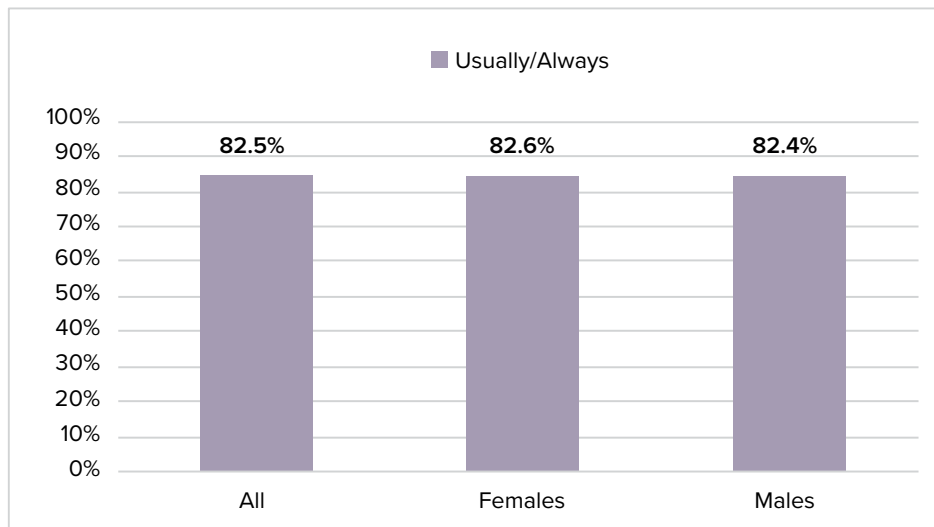
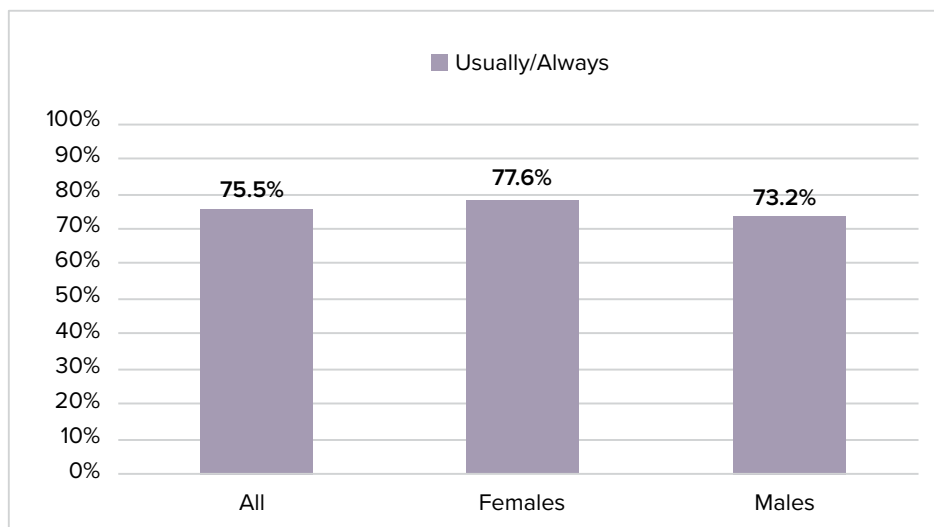


Table 4. Providers Results for Adults



III. Race

A similar racial breakout is presented in Tables 5-8. In terms of Louisiana's largest demographic groups, white children in Louisiana are more likely to have coverage that provides benefits that cover their needs and access to providers that they need than Black children or children in other races.¹ Health insurance coverage for children from other races is rated as worse on both criteria than that for both Black and white children.

For both children and adults, Black people are more likely to say that coverage always meets their needs or provides needed access than white people. However, they are also more likely to say that their health insurance never or only sometimes meets their needs. The differences may in part reflect differences in access to health insurance coverage across race.

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 5. Meets Needs Results for Children

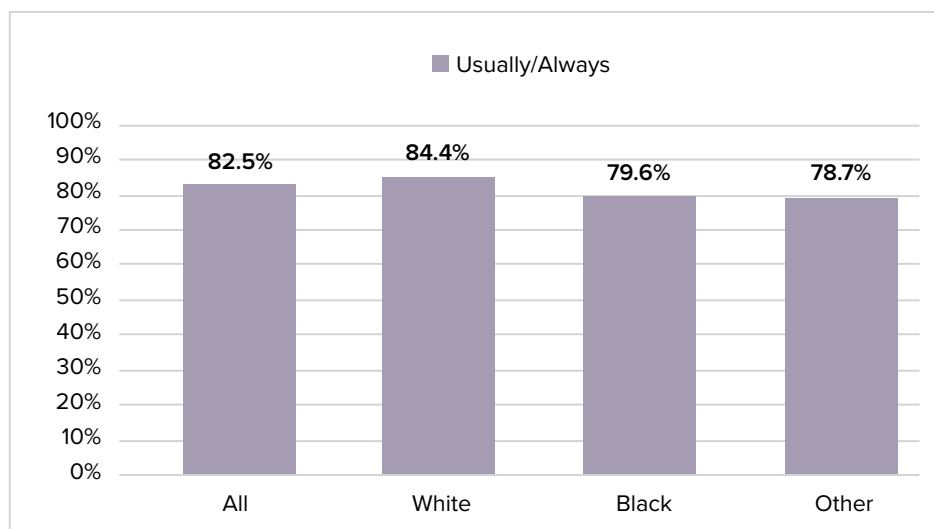
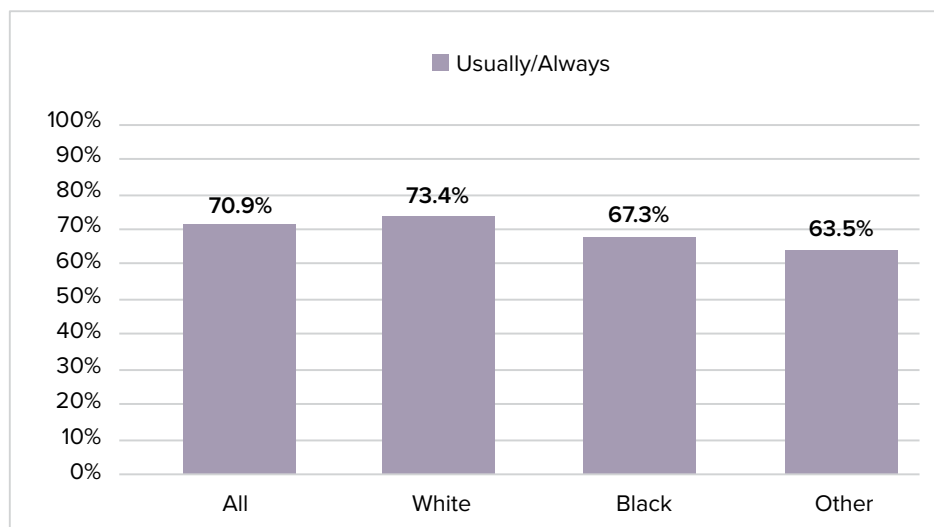


Table 6. Meets Needs Results for Adults



¹ Other race includes respondents selecting American Indian or Alaska Native, Asian/Pacific Islander, Hispanic, or choosing an "Other" category which allowed the respondent to choose some other race.

2. Does your health insurance allow you to see the health care providers you need?

Table 7. Providers Results for Children

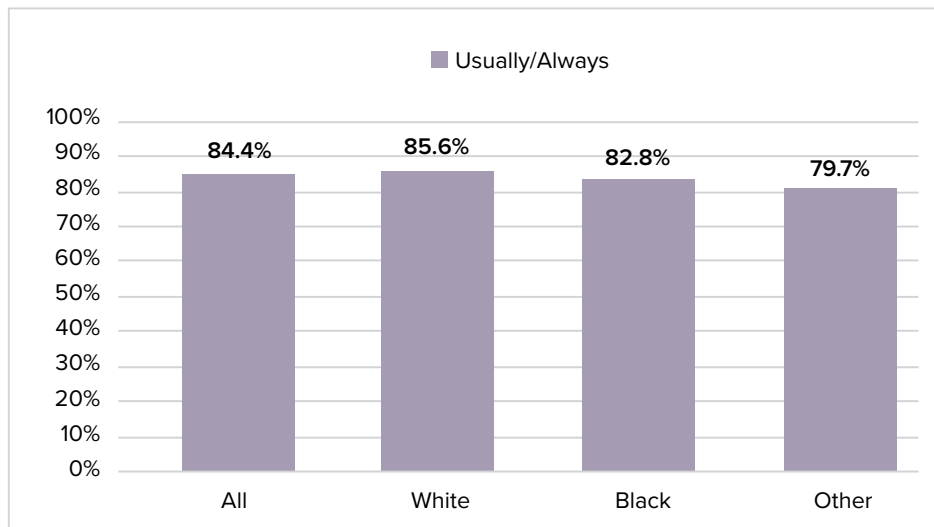
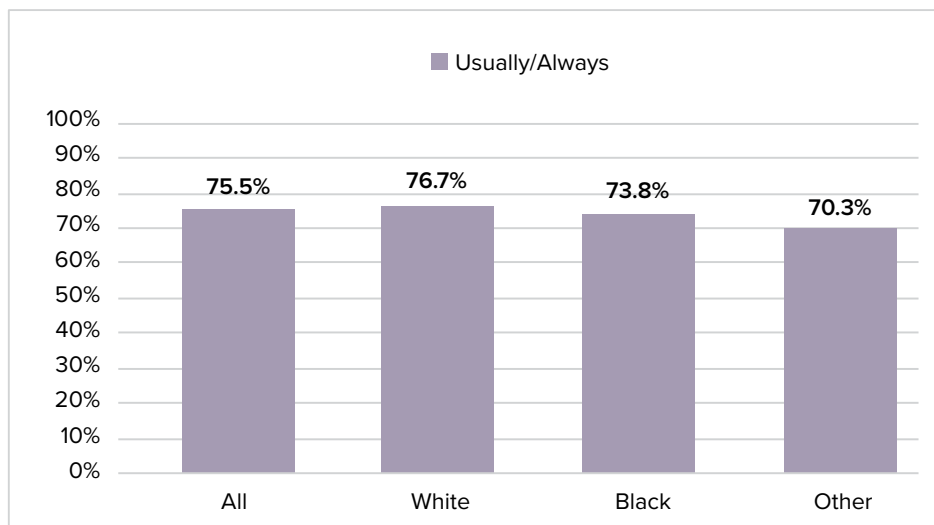


Table 8. Providers Results for Adults



IV. Insurance Plan Type

Unlike the full Louisiana Health Insurance Survey report, we include responses from those that did not report having health insurance in this analysis. This allows an assessment of the ability of all insurance plans to meet needs and provide access to providers relative to individuals who do not have insurance.

Not surprisingly, the majority of those without insurance report never having care that meets needs or access to providers that meet their needs. All forms of insurance offer dramatic improvements over being uninsured.

In general, Medicaid performs very well in terms of meeting needs and providing access to providers that meet needs. For children, a significantly larger portion of those on Medicaid report always having coverage that meets their needs or having access to providers than those with employer-sponsored or private insurance. This pattern is slightly reversed for adults, where employer coverage outperforms Medicaid on both criteria.

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 9. Meets Needs Results for Children

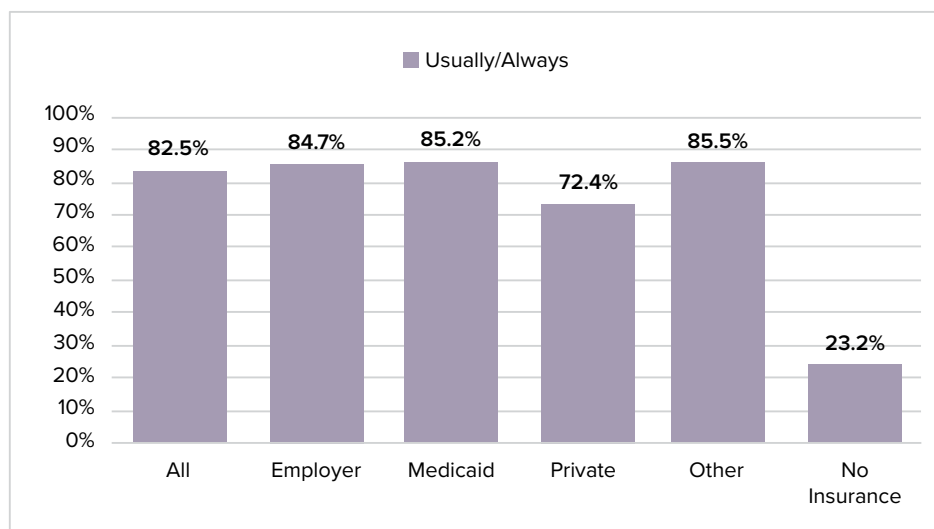
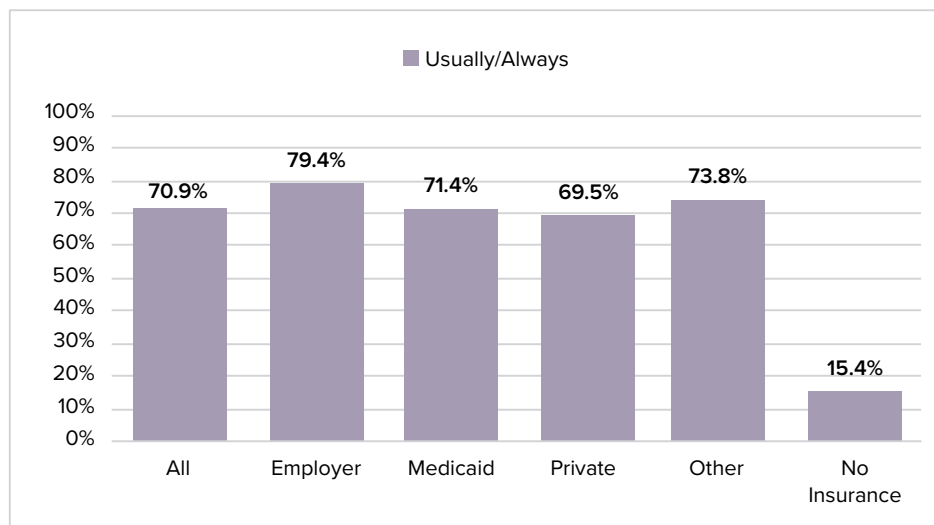


Table 10. Meets Needs Results for Adults



Employer-sponsored insurance is health insurance purchased through or sponsored by employers. Private insurance is purchased by individuals directly or through the Marketplace. Other includes former employer coverage (such as COBRA), coverage provided by someone not in the household, military, and Medicare.

2. Does your health insurance allow you to see the health care providers you need?

Table 11. Providers Results for Children

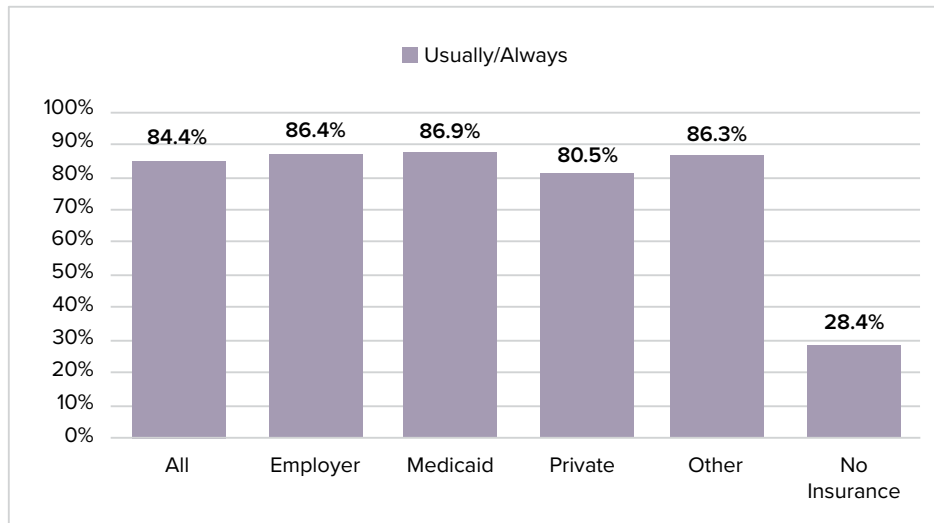
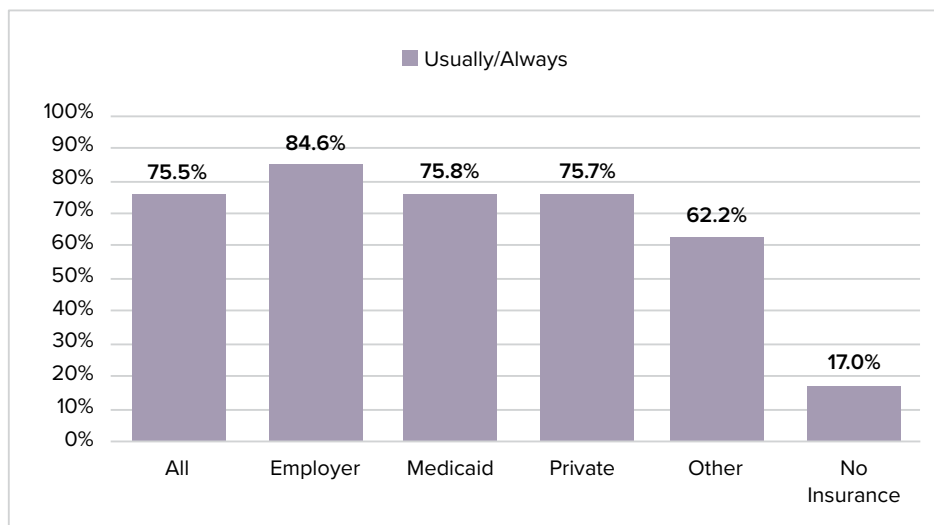


Table 12. Providers Results for Adults



V. Rural/Urban

In terms of urban and rural disparities, we begin by applying the Health Research and Services Administration (HRSA) definitions to classify all parishes as a metropolitan area, micropolitan area, or rural.² Following standard HRSA methodology, we aggregate micropolitan³ and rural areas into our category rural and classify metropolitan areas as urban to simplify to a binary urban/rural designation.

Tables 13-16 provide results for this breakdown of results into urban and rural. In the case of children, respondents in rural areas were slightly more likely to report having coverage that never meets their needs or never having access to providers that they need. This gap does not exist for adults.

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 13. Meets Needs Results for Children

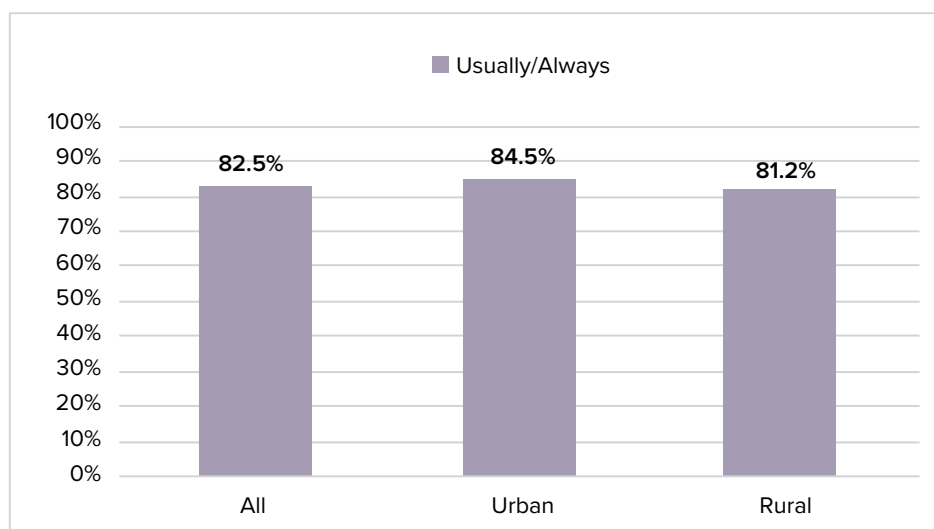
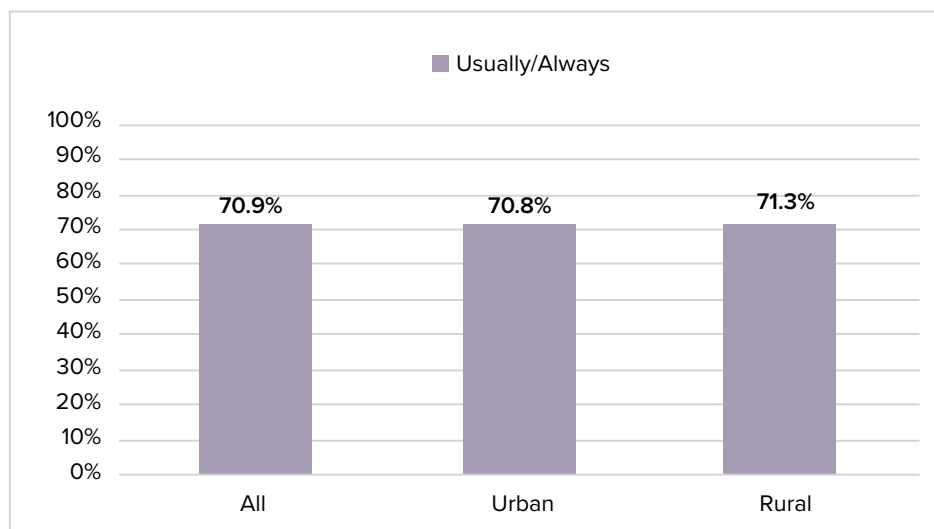


Table 14. Meets Needs Results for Adults



² See www.hrsa.gov/rural-health/about-us/definition/datafiles.html for details.

³ Micropolitan areas of Louisiana are Abbeville, Bastrop, Bogalusa, Crowley, De Ridder, Fort Polk South, Hammond, Jennings, Minden, Morgan City, Natchitoches, New Iberia, Opelousas-Eunice, Pierre-Part, Ruston, and Tallulah.

2. Does your health insurance allow you to see the health care providers you need?

Table 15. Providers Results for Children

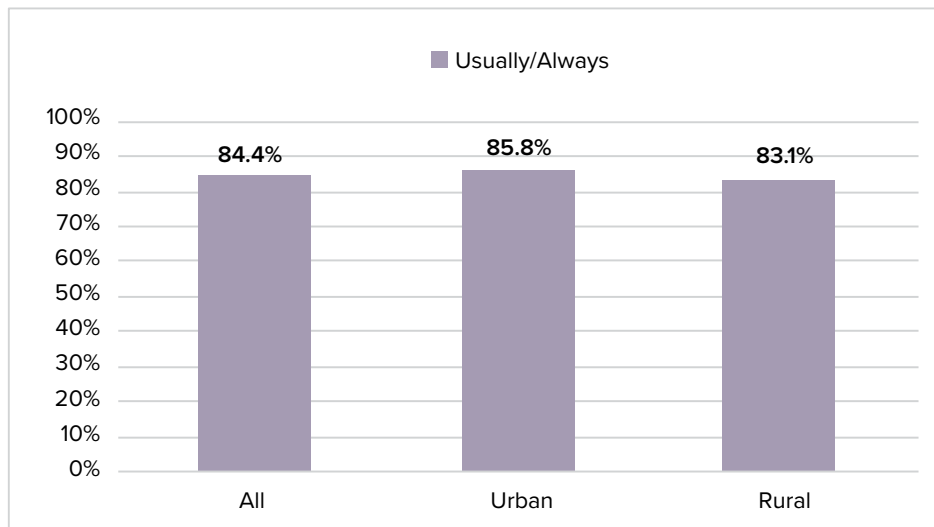
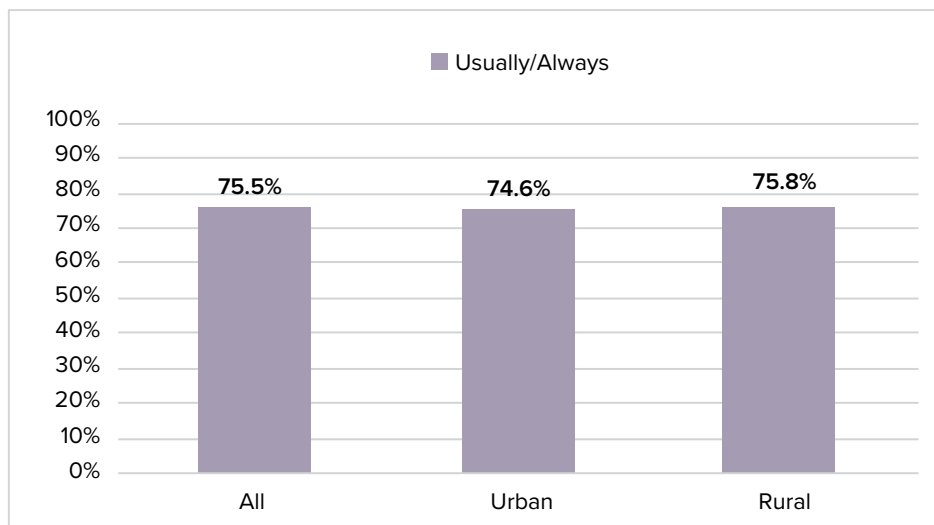


Table 16. Providers Results for Adults



VI. Conclusion

This report examines disparities in health care coverage in Louisiana. We focus on one question asking whether health insurance coverage meets needs and another asking whether the coverage gives people access to the providers they need. Both questions generally lead to very similar conclusions about the quality of coverage and disparities. Results indicate that children generally have better health insurance than adults both in terms of meeting needs and access to providers.

Our results find no gender disparities for children, but do suggest female adults in Louisiana have better health insurance coverage than males. Results indicate racial disparities in that white Louisianans report better coverage than Black citizens and other races report still a lower probability that coverage meets needs and provides access to the providers that they need. In terms of location, rural children are more likely to report less access and coverage not meeting needs than their urban counterparts.

With regard to insurance plan, we include the responses of the uninsured in our analysis and interpret responses as general information on access to healthcare. The majority of uninsured children and adults report never having coverage that meets needs or access to the providers they need. All plans perform similarly with Medicaid rated highest for children and employer-sponsored coverage rated highest for adults. Given that we include the uninsured in our analysis, the results should be interpreted as providing a broad measures of health coverage disparities. In some cases, disparities across demographic groups may stem from differences in coverage across groups. Additional research could explore this in more detail.

Appendix A

Survey Questions

Q: OPH1

For respondent, show: The next questions are about your health insurance or health care plans. Does your health insurance offer benefits or cover services that meet your needs?

Would you say never, sometimes, usually, always?

For everyone else, show: The next questions are about XX's health insurance or health care plans. Does XX's health insurance offer benefits or cover services that meet their needs?

Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Q: OPH2

For respondent, show: Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

For everyone else, show: Does XX's health insurance allow them to see the health care providers [he/she] needs? Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Appendix B

Full Results

II. Gender

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 1 Meets Needs Results for Children			
	All	Females	Males
Never	6.0%	6.1%	5.9%
Sometimes	11.5%	11.3%	11.6%
Usually	27.8%	28.2%	27.4%
Always	54.7%	54.4%	55.1%

Table 2 Meets Needs Results for Adults			
	All	Females	Males
Never	11.7%	9.8%	13.7%
Sometimes	17.4%	18.0%	16.7%
Usually	33.6%	34.6%	32.5%
Always	37.3%	37.6%	37.0%

2. Does your health insurance allow you to see the health care providers you need?

Table 3 Providers Results for Children			
	All	Females	Males
Never	5.2%	5.2%	5.2%
Sometimes	10.5%	10.5%	10.4%
Usually	27.5%	27.8%	27.1%
Always	56.9%	56.5%	57.2%

Table 4 Providers Results for Adults			
	All	Females	Males
Never	9.9%	7.9%	12.0%
Sometimes	14.7%	14.6%	14.8%
Usually	31.4%	32.4%	30.3%
Always	44.1%	45.2%	42.9%

III. Race

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 5 Meets Needs Results for Children				
	All	White	Black	Other
Never	6.0%	5.1%	7.0%	10.7%
Sometimes	11.5%	10.6%	13.4%	10.6%
Usually	27.8%	30.8%	22.4%	25.6%
Always	54.7%	53.6%	57.2%	53.1%

Table 6 Meets Needs Results for Adults				
	All	White	Black	Other
Never	11.7%	10.8%	13.0%	14.9%
Sometimes	17.4%	15.8%	19.8%	21.6%
Usually	33.6%	36.7%	27.8%	31.1%
Always	37.3%	36.7%	39.5%	32.4%

2. Does your health insurance allow you to see the health care providers you need?

Table 7 Providers Results for Children				
	All	White	Black	Other
Never	5.2%	4.4%	6.2%	8.4%
Sometimes	10.5%	10.1%	11.0%	11.8%
Usually	27.5%	30.0%	23.5%	22.3%
Always	56.9%	55.6%	59.3%	57.4%

Table 8 Providers Results for Adults				
	All	White	Black	Other
Never	9.9%	9.4%	10.4%	12.9%
Sometimes	14.7%	13.9%	15.8%	16.9%
Usually	31.4%	33.4%	27.1%	32.4%
Always	44.1%	43.3%	46.7%	37.9%

IV. Plan Type

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 9 Meets Needs Results for Children						
	All	Employer	Medicaid	Private	Other	No Insurance
Never	6.0%	3.4%	4.4%	7.4%	4.6%	61.6%
Sometimes	11.5%	11.8%	10.4%	20.2%	9.9%	15.1%
Usually	27.8%	33.2%	23.7%	26.8%	23.8%	14.7%
Always	54.7%	51.5%	61.5%	45.6%	61.7%	8.5%

Table 10 Meets Needs Results for Adults						
	All	Employer	Medicaid	Private	Other	No Insurance
Never	11.7%	4.1%	7.7%	7.8%	7.1%	72.5%
Sometimes	17.4%	16.5%	20.9%	22.7%	19.1%	12.1%
Usually	33.6%	37.3%	33.4%	34.0%	34.0%	9.3%
Always	37.3%	42.1%	38.0%	35.5%	39.8%	6.1%

2. Does your health insurance allow you to see the health care providers you need?

Table 11 Providers Results for Children						
	All	Employer	Medicaid	Private	Other	No Insurance
Never	5.2%	2.6%	3.6%	7.2%	3.7%	59.8%
Sometimes	10.5%	11.0%	9.4%	12.4%	10.0%	11.8%
Usually	27.5%	32.3%	24.5%	29.0%	23.6%	17.3%
Always	56.9%	54.1%	62.4%	51.5%	62.7%	11.1%

Table 12 Providers Results for Adults						
	All	Employer	Medicaid	Private	Other	No Insurance
Never	9.9%	2.6%	4.7%	5.4%	21.1%	70.0%
Sometimes	14.7%	12.8%	19.5%	18.9%	16.7%	13.0%
Usually	31.4%	34.6%	32.5%	33.0%	25.9%	10.1%
Always	44.1%	50.0%	43.3%	42.7%	36.3%	6.9%

1. Does your health insurance offer benefits or cover services that meet your needs?

Table 13 Meets Needs Results for Children			
	All	Urban	Rural
Never	6.0%	5.1%	9.1%
Sometimes	11.5%	10.5%	9.7%
Usually	27.8%	28.9%	24.8%
Always	54.7%	55.6%	56.4%

Table 14 Meets Needs Results for Adults			
	All	Urban	Rural
Never	11.7%	12.4%	11.8%
Sometimes	17.4%	16.8%	16.8%
Usually	33.6%	33.8%	31.8%
Always	37.3%	37.0%	39.5%

2. Does your health insurance allow you to see the health care providers you need?

Table 15 Providers Results for Children			
	All	Urban	Rural
Never	5.2%	4.7%	7.4%
Sometimes	10.5%	9.5%	9.6%
Usually	27.5%	29.0%	23.8%
Always	56.9%	56.8%	59.3%

Table 16 Providers Results for Adults			
	All	Urban	Rural
Never	9.9%	10.4%	9.9%
Sometimes	14.7%	15.0%	14.3%
Usually	31.4%	31.1%	29.3%
Always	44.1%	43.5%	46.5%

