

Barriers and Facilitators Related to Enrollment Into Health Insurance Programs

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Introduction and Rationale

All individuals experience health needs and interaction with health care systems. Health insurance coverage impacts access and utilization, and protection against extreme expense. Evidence indicated shorter lifespans and compromised general health for individuals without insurance coverage. The Gateway to Care MACRA Connecting Kids to Coverage IV grant supports provision of application assistance for enrollment into, and renewal of, CHIP/Medicaid, ACA Marketplace and other health insurance programs targeting middle and high school students, parents, and families.

Purpose

1. To evaluate 1st year process of a program that invites parents of school aged children to receive assistance to apply for health insurance, either for first time or as reenrollment.
2. To gain understanding of barriers and facilitators impacting enrollment and renewal for health insurance among parents of school-aged children.

Research Questions

- What are the barriers to successful application for health insurance of previously unenrolled individuals?
- What are the factors that encourage previously unenrolled individuals to apply for health insurance?
- What are the perceived benefits of health insurance?
- How will health insurance be used?

Brief Literature Findings

People without insurance could not obtain care as readily for either acute or chronic conditions as people with insurance, and disease processes were more advanced and more complicated upon entry into the health care system (IOM, 2002a). Health insurance affected quality of life by improving health status, reducing financial burden, and decreasing odds of depression (Woolhandler & Himmelstein, 2017). Health care disparities of minority patients meant reduced access to care, less needed intervention, and worse health outcomes. Although multiple factors affect health outcomes for minority patients, lack of insurance and disruptions in insurance are major impediments to health care access and utilization of services. Children are most vulnerable to barriers to quality health care, and deserve attention from the health care system (IOM, 2002b). Challenges to this line of inquiry include: necessity of long-term follow-up; variability of baseline health measures; and difficulty documenting disruptions in insurance coverage that affect quality of interaction with the health care system.

Interview Guide

1. How did you decide to come to the school to enroll in an insurance program?
2. Tell us about enrolling in the programs.
3. What made it hard for you to enroll before now?
4. What made it easier to enroll this time?
5. What are the problems with not having insurance?
6. How does having insurance for yourself and your family help you?
7. What is the most important reason that you want health insurance?
8. What is the most important way that you will use your health insurance?

Methods

Two focus groups were conducted with 6 and 3 members, respectively. All participants were mothers whose children attended the school at which the focus group was held and whose primary language was Spanish. Consent forms approved by the IRB were signed. Both PI and translator were present, with PI conducting the group process following the interview guide and using probe questions as appropriate. Group sessions were audiotaped, and recordings were transcribed, translated, and back translated.

Findings / Discussion

Health insurance coverage provides 'peace of mind' because it allows families to obtain preventive and emergent health services while also providing financial protection. Enrolling in and renewing health insurance coverage presents problems associated with application complexity, inadequate assistance, and eligibility confusion. Gateway to Care program has provided caring and effective assistance.

Interview excerpts:

"...to take my children to periodic checkups, immunizations, and other prevention care they ... as parents, our duty is to care about their health"
 "I called to update my record ... phone interpreter tried to help but person doing the interview was very rude."

" with no health insurance ... if he gets sick or hurt, we cannot take him to the doctor because we cannot afford that"

References

- Institute of Medicine; Committee on the Consequences of Uninsurance (2002a). *Care Without Coverage: Too Little, Too Late*. Washington, D.C.: National Academies Press.
- Institute of Medicine (2002b). *Unequal treatment: What health care providers need to know about racial and ethnic disparities in health care*. Washington, D.C.: National Academy Press.
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