Access to Cancer Care for Low-Income and Uninsured Patients

Nurse and Social Worker Online Training

Updated June 2014

The University of Texas MD Anderson Cancer Center
Making Cancer History®
Health Disparities Exist For Underserved Populations In Texas

Competency 1

Presented by:
Lewis Foxhall, MD
VP for Health Policy
Professor, Clinical Cancer Prevention
UT MD Anderson Cancer Center

Updated June 2014.
Competency 1 Objectives

• Describe the problem of healthcare disparities for cancer care in Texas.

• Identify the population affected and where they live.

• Acknowledge that health disparities experienced by underserved populations in Texas has impact on the entire health care system.
Objective 1

Describe the problem of healthcare disparities for cancer care in Texas
Cancer Health Disparities and Priority Populations

• Differences in health status among population groups.

• Defined by age, sex, race/ethnicity, income, geography, education or other characteristics.
Cancer Health Disparities and Priority Populations

- Priority populations:
  - Older populations
  - Racial and ethnic populations
  - Medically underserved (uninsured)
  - Children
  - Low income
  - Limited mobility
  - Geographic factors
Cancer Health Disparities and Priority Populations

- Racial and ethnic minorities and those of lower socioeconomic status:
  - Less likely to receive timely cancer screenings
  - More likely to be diagnosed at later stage
  - Less likely to survive
Cancer Health Disparities and Priority Populations

• Contributing factors:
  – Genetic predisposition
  – Racial ethnic socio-economic and geographic factors
  – Access to care

• Patient’s care experience:
  – Trust in health care providers
  – Variations in timeliness in seeking and getting care
Cancer Health Disparities and Priority Populations

- Environmental exposures
- Lifestyle choices, cultural beliefs, linguistic barriers
Lack of Insurance

Uninsured based on income levels (2012)

Percent Uninsured in US and Texas Three Year Average 2010-2012

<table>
<thead>
<tr>
<th></th>
<th>Texas Percent</th>
<th>U.S. Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>30.9%</td>
<td>21.0%</td>
</tr>
<tr>
<td><strong>Sex (all ages)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>24.2%</td>
<td>16.7%</td>
</tr>
<tr>
<td>Female</td>
<td>22.0%</td>
<td>13.6%</td>
</tr>
<tr>
<td><strong>Race and Ethnicity (all ages)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Hispanic White</td>
<td>13.6%</td>
<td>10.6%</td>
</tr>
<tr>
<td>Black</td>
<td>20.7%</td>
<td>17.7%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>35.2%</td>
<td>29.9%</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Education*</td>
<td>46.4%</td>
<td>31.0%</td>
</tr>
<tr>
<td>Low Income**</td>
<td>33.4%</td>
<td>23.7%</td>
</tr>
</tbody>
</table>

*Adults 25 and older with less than a high school diploma.
**Total household income of less than $25,000.

Objective 2

Identify the population affected and where they live
Who Are The Uninsured In Texas?

- 22.5% (5.7 million) of Texans are without health insurance, the highest in the nation.
- Nationally, 14.8% (over 45 million) Americans are without health insurance.

Who Are The Uninsured In Texas?

• Approximately 70% of the uninsured in Texas are U.S. citizens.

• Non-citizens constitute approximately 30% of the uninsured in the state.

A 2008 report completed by the Task Force on Access to Health Care in Texas stated:

- Over 70% of all Texas businesses are small employers, with fewer than 50 employees.
- 79% of uninsured Texans work or have a working family member.

The report continued:

• Only 37% of small employers offer health insurance benefits to their employees.

• Only 35% of these employees actually enroll in insurance plans, primarily because of the lack of affordable coverage.

• 68% of non-poor uninsured Texans are White, non-Hispanic individuals.

Who Are The Uninsured In Texas?

- The average cost of the combined worker and employer contributions for family health insurance coverage ($9,100 annually) is almost half of the federal poverty limit.

- Most adults do not qualify for Medicaid in Texas.

Who Are The Uninsured In Texas?

- Texas Children’s Health Insurance Program covers children in families that earn less than 200% of the federal poverty level, but does not provide coverage for adults.

• Texas has the highest uninsured rate in the nation, at 22.5% or 5.7 million uninsured people in 2012.

• From 2008 to 2009, the Texas poverty rate increased from 15.8% to 17.1%. From 2009 to 2010, the rate increased to 17.9%. The rate went up to 18.5% in 2011 before falling back to 17.9% in 2012.
# Uninsured Population in Texas

<table>
<thead>
<tr>
<th>Health Insurance Status of Total Population</th>
<th>Texas</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
<td>%</td>
<td>#</td>
</tr>
<tr>
<td>Employer</td>
<td>11,665,700</td>
<td>45</td>
</tr>
<tr>
<td>Individual</td>
<td>979,000</td>
<td>4</td>
</tr>
<tr>
<td>Medicaid</td>
<td>3,891,200</td>
<td>15</td>
</tr>
<tr>
<td>Medicare</td>
<td>2,626,300</td>
<td>10</td>
</tr>
<tr>
<td>Other Public</td>
<td>359,100</td>
<td>1</td>
</tr>
<tr>
<td>Uninsured</td>
<td>6,252,600</td>
<td>24</td>
</tr>
</tbody>
</table>

Population by Income, Texas, 2012

Texas, Median Household Income, 2012

Map Legend

<table>
<thead>
<tr>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$75,049 to $121,250</td>
</tr>
<tr>
<td>$58,777 to $75,048</td>
</tr>
<tr>
<td>$51,371 to $58,776</td>
</tr>
<tr>
<td>$42,347 to $51,370</td>
</tr>
<tr>
<td>$35,438 to $42,346</td>
</tr>
<tr>
<td>$22,126 to $35,437</td>
</tr>
<tr>
<td>No Data</td>
</tr>
</tbody>
</table>

Texas, Percent in Poverty, 2012

Working-Age Texans Are Most Likely to be Uninsured

- Under 19: 17.4% uninsured
- 19 to 64: 33.9% uninsured
- 65 and over: 4.5% uninsured

Texas Medicaid: Who is covered?

August 2012, HHSC data

- Disabled, 418,368
- Elderly, 320,467
- Poor Parents, 143,406
- TANF Parent, 82,660
- Maternity, 93,531
- CHIP, 583,151
- Medicaid Children, 2,540,312

Total enrolled 8/1/2012: 3.6 million Medicaid; 583,000 CHIP
1 in 7 Texans, but 42% of Texas kids

Source: Center for Public Policy Priorities. (2013). Snapshot: Texas and ACA after the 83rd Regular Session
Annual income limit is for a family of three for child and parent categories. For SSI and Long Term Care, income cap is for one person.

Source: Center for Public Policy Priorities. (2013). *Snapshot: Texas and ACA after the 83rd Regular Session*
Objective 3

Acknowledge that health disparities experienced by underserved populations in Texas has impact on the entire health care system
Uninsured Impact on Health System

• Costs of care for the uninsured are added to health insurance premiums.

• Premiums rise and more employers drop coverage.

• Public programs such as Medicaid and the Children’s Health Insurance Program continue to increase in cost to the state.
Uninsured Impact on Health System

EXHIBIT 5
Links Between Business and the Uninsured

Uninsured go to emergency rooms for free federally-mandated care

Hospitals have higher uncompensated care costs

Hospitals increase charges to paying customers to offset uncompensated care costs

Insurance companies pay higher claims, passing cost to insured through higher health insurance premiums

Some employees or employers drop coverage due to high premiums

More uninsured

Source: Texas State Comptroller’s office.
Uninsured Impact on Health System

• The combination of rising health care costs and government reductions puts the Medicaid and CHIP populations at risk for limited access to care.
• Federal law mandates access for all individuals through the emergency room.

• At some point, uninsured become so ill and must seek emergency care.

• If treated at public hospital, local taxes support costs.
Hidden “Tax”

• If treated at other hospitals, the facility bears the cost and may find it necessary to increase the price it charges to insured patients or their employer to compensate.

• This results in increased insurance premiums.
Impact of Lack of Coverage

• Less likely to have a usual source of care outside the hospital emergency room.

• Often delay or do without needed medical care including primary and preventive care.

• Uninsured have poorer health quality and die earlier than those who have insurance.
Impact of Lack of Coverage

• Medical care is more costly for the uninsured, and this increases costs to health care system.