



Understanding Healthcare Reform

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Population of Focus: Uninsured and Underinsured

With a distinct focus on impact on low-income and vulnerable populations, the health policy clerkship explored the changes under state and national reform and its impact on healthcare delivery. The clerkship provided a platform for the students to meet with the entire spectrum of players involved in health policy and delivery of care ranging from lobbyists for individuals and employers, think-tanks, and policy makers to providers such as UMass Memorial, Worcester Family Health Center, and Edward Kennedy Community Health Center. The focus of discussion throughout the clerkship also centered around the remaining uninsured population in Massachusetts that, as we learned, experiences the greatest health disparity, and certain health sites who care for a disproportionate share of these patients.

Current Status of Healthcare

- 439,000 more Massachusetts residents have coverage after healthcare state reform of 2006.
- Compared to the national uninsured average of 18%, Massachusetts is ahead of the curve in healthcare coverage, with 96.9% of residents with insurance, the highest in the nation.
- Massachusetts's coverage for children is even stronger, 98.1% of Massachusetts children are insured.

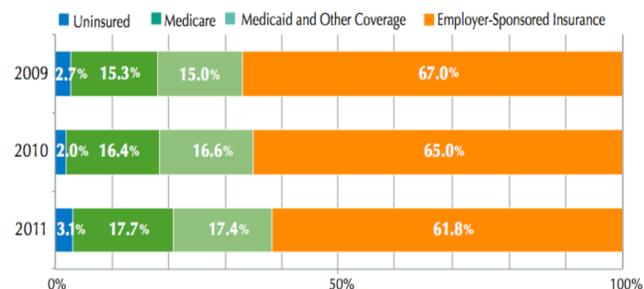


Figure 1. Massachusetts Residents Health Insurance Coverage (2009-2011). Center for Health Information and Analysis. Report 2013.

Who Is Still Uninsured?

Contrary to popular belief, uninsured individuals are not always unemployed. As a general population, these individuals often share the following characteristics:

- Low-income, working families
- Self-employed or employer does not offer insurance
- Minorities
- Non-elderly (19-64)
- Single
- Male

References

- Center for Health Information and Analysis. Report 2013.
- Kaiser Family Foundation. Who are the Uninsured? 2012.
- Kaiser Family Foundation. Affordable Care Act Primer 2012.
- Blue Cross Blue Shield Foundation. Reaching the Remaining Uninsured in Massachusetts 2013.
- JAMA. Medicaid Expansion Under the Affordable Care Act 2013

Interprofessional Network for the Uninsured and Underinsured

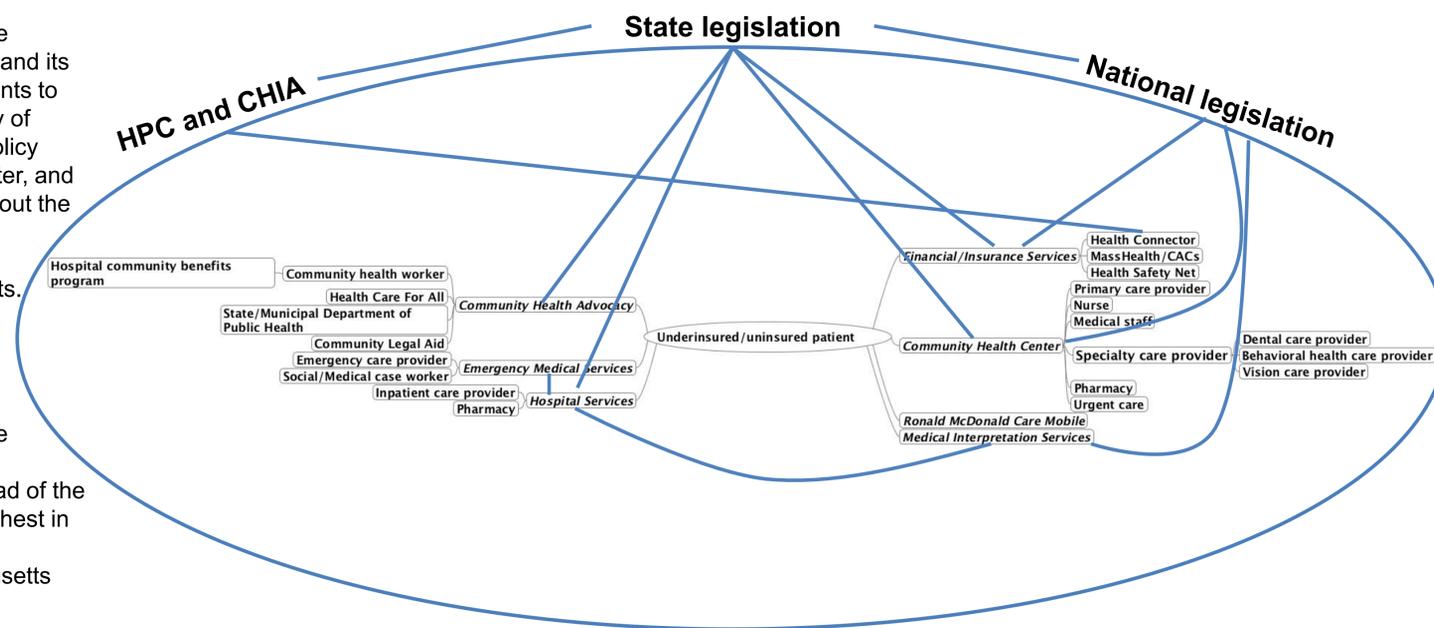
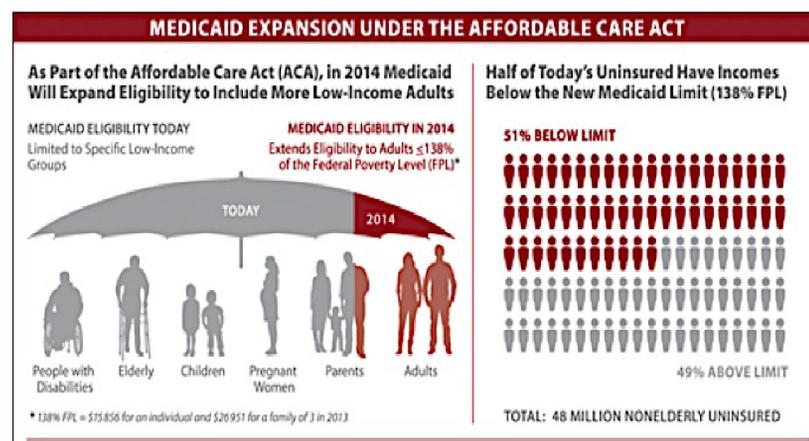


Figure 2. Interprofessional Healthcare System Map. Direct and Indirect Relationships between Uninsured/Underinsured populations and the healthcare system.

National Healthcare Reform



- Nationally, Medicaid eligibility will expand to cover all low income adults up to \$15,282 (133% of the Federal Poverty Level). Previously, Medicaid primarily covered children, pregnant women, parents, disabled, and elderly.
- Individuals and families with incomes between 100-400% of the Federal Poverty Level can receive a tax credit to go toward purchasing insurance.
- Creation of a health insurance marketplace to facilitate purchase of insurance and promote transparency in pricing and benefits.
- Insurance market reforms that improve access and strengthen consumer protection – coverage for pre-existing conditions, coverage for preventive care without cost sharing, standardized essential health benefits, limits on consumer out-of-pocket costs.

Summary Points

- There remains a need to reform healthcare delivery
- Barriers to healthcare go beyond access to insurance (i.e., health literacy, enrollment, transportation, local coverage)
- The healthcare system comprises a complex network of local, state and federal departments
- National healthcare reform will expand health insurance coverage to many Americans and increase transparency of cost and quality
- As Massachusetts has addressed coverage, the next stage of our reform includes cost containment efforts regulated by state agencies

Lessons and Recommendations

As the healthcare system is difficult for patients to navigate, it is imperative for health professionals to be knowledgeable about the shifting landscape of healthcare and the varied social determinants of health. To this end, medical students should assume a proactive role in educating themselves on the underlying issues surrounding delivery of patient-centered care throughout their training. This will allow for improved implementation in the future.

Service Project

Goal: To educate healthcare professionals on the core areas of health reform through video and social media.

1. Need for Reform – Identify myths, realities, and barriers to health
2. Reforms and Innovation – Health exchange marketplace, cost containment and insurance reform
3. Patient-Centered Care and Community Engagement

Call to Action: Harness the power of social media and stimulate community dialogue on topics related to healthcare reform and ideas for improving the healthcare system.

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