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Barriers and Facilitators Related to Enrollment Into Health Insurance Programs

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Purpose:

Health insurance coverage for the underserved population is of primary concern due to the impact that it can have on health care access and utilization as well as protection against extreme expense. The purpose of this evaluative study is to increase understanding of barriers and facilitators impacting enrollment into and/or renewal of health insurance programs among parents of school aged children. The program being evaluated provides assistance for parents of school aged children to apply for enrollment or reenrollment into a health insurance plan.

Major research questions are: What are barriers to successful application for health insurance? What factors encourage individuals not enrolled to apply for health insurance? What are the barriers to successful application for re-enrollment for health insurance? What are the factors that encourage successful application for re-enrollment for health insurance? What are perceived benefits of health insurance? How will health insurance be used?

Methods:

The Gateway to Care MACRA Connecting Kids to Coverage IV grant project management staff assists parents of school-age children who are potentially eligible for Medicaid and/or Children's Health Insurance Program (CHIP) to enroll or reenroll in health insurance plans. For this evaluative study, guided focus groups are being conducted for those parents who have been assisted by program staff to enroll or reenroll in insurance programs for which they are eligible. Recruitment of parents to participate in the focus groups is accomplished via English and Spanish language flyers posted at the schools attended by their children. Group participants are both English and Spanish speaking; thus, groups are conducted in either English or Spanish, with parents choosing the group that uses their preferred language. In addition to the English speaking primary investigator, a translator also is present in the Spanish speaking groups. Groups have no more than 10 participants. On the day of the focus group, the study objectives are explained, and consent forms in English or Spanish are reviewed and signed.

The interview guide is designed to address the following areas related to health insurance: nature of decision-making that results in enrollment, including barriers and facilitators; experience of actually enrolling or renewing; role played by those assisting with enrollment process; perceived benefits to having health insurance; and, primary intended use of health insurance.

Results:

This project is ongoing, with the majority of focus groups to be completed during the spring semester of 2018. However, several trends are noted. Application processes are complex and difficult to understand. Parents often perceive condescension by those designated to help with enrollment. Individuals 'designated' to answer questions about the application and/or renewal process sometimes are without the resources to respond in a timely manner to questions. When receiving help from more than one person, different answers are often given regarding requirements. Fear is a primary response to not having insurance and/or to being at high risk of losing insurance; fear is related to catastrophic expense and/or to potential lack of access to care. Families with children with disabilities or chronic illnesses report feeling helpless without insurance and greatly relieved when they have insurance. Simplicity of the application process, availability of assistance, and respect are reported to increase the chances that under-served individuals actually obtain health insurance.

Conclusion:

In addition to an effect on mortality, health insurance also affects quality of life by improving health status, reducing financial burden, and decreasing the odds of depression (Woolhandler & Himmelstein, 2017). Preliminary findings from this study are similar to those found in the literature review. Health care disparities of minority patients include reduced access to care, less intervention, and worse health outcomes (IOM, 2002b). Although multiple factors affect health outcomes for minority patients, lack of insurance and disruptions in insurance are major to health care access and utilization of services. Eliminating health disparities, i.e., inequality in accessing and maintaining quality health care, has been established as a goal by the Department of Health and Human Services (USDHHS, 2000), and evidence suggests that insurance coverage is a primary component necessary to meet this goal. Additional focus groups over the next 4 months will increase clarity about the influences on obtaining and maintaining health insurance.

Title:

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Keywords:

Health disparities, Health insurance accessibility and Insurance barriers

References:

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Abstract Summary:

This evaluative study uses focus groups to increase understanding of how families eligible for Medicaid and/or CHIP successfully enroll or do not enroll in health insurance programs, and how they maintain or do not maintain their coverage once obtained. Barriers and facilitators are identified and explored.

Content Outline:

I. Introduction to Challenges of Obtaining Health Insurance

- A. Significance of health disparities
- B. Health insurance accessibility
- C. Access to health insurance and health outcomes

II. Health Insurance Coverage

- A. Barriers to accessing health care services
- B. Barriers to obtaining and maintaining insurance
- C. Effects of uninsurance and disruptions in insurance coverage on the health of children

III. Evaluation of Program to Enroll Families Eligible for Medicaid or CHIP into Insurance Program

- A. Description of recruitment to participate in focus groups
- B. Description of focus group interview guides
- C. Facilitators and barriers to obtaining and maintaining health insurance

IV. Conclusions

- A. Barriers include lack of assistance, lack of respect, complexity and lack of clarity
- B. Fear of impossible expense and/or of lack of care impact those without insurance
- C. Disability and chronic illness issues exacerbate fear related to lack of coverage
- D. Competent assistance, respectful interactions, and simpler instructions are helpful

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Professional Experience: 1995-present: Faculty, Texas Woman's University Research interests: interprofessional factors in patient safety considerations; safe practice in intensive care environments; recruitment and retentions of nurses; needs and problems of the emerging workforce; stressors and stress management among student nurses; and, access to care. My general background in human potential development, health promotion, and motivational interviewing informs this research effectively. My faculty position and research interests contribute to my interest in Sigma Theta Tau International.

Author Summary: Dr. Peggy Landrum, Clinical Professor at Texas Woman's University, is focused on behaviors among professional health care providers that affect patient safety. She has worked for several years with colleagues from Baylor College of Medicine and University of Houston College of Pharmacy to explore communication factors that promote and detract from patient care. More recently, she is working with teams to evaluate barriers and facilitators to obtaining health insurance coverage.