



NEWS

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Information Contacts:

Paul Cunningham

501-224-7878

pcunningham@arkhospitals.org

L. Lamor Williams

501-366-8977

lamor@manganholcomb.com

STUDY: THOSE WITH HEALTH INSURANCE ARE HEALTHIER THAN UNINSURED

Arkansas Hospital Association urges enrollment in affordable insurance plans

[Little Rock, Ark.] – No one should have to choose between providing food for the family and putting off a doctor’s visit. No one should have to cut back on medications because they can’t afford their monthly prescriptions, but everyday, hundreds of Arkansans do just that because they don’t have health insurance coverage to help with medical costs.

The Kaiser Family Foundation found, in a report released late last month, that almost a third of uninsured adults in 2013 went without needed medical care due to cost. The report also found that people with health insurance are generally healthier than their uninsured peers.

The study precedes the second open enrollment period – Nov. 15 through Feb. 15 – of the Health Insurance Marketplace and Arkansas Private Option, programs aimed at providing affordable healthcare coverage options to the uninsured.

The Arkansas Hospital Association is encouraging uninsured Arkansans to visit HealthCare.gov during the enrollment period to find the plan that best suits their needs, said Bo Ryall, president of the Arkansas Hospital Association.

“In the first six months of this year, hospitals recorded 36,400 fewer emergency room visits by uninsured patients. That’s a 35.5 percent decline,” Ryall said. “This shows that fewer patients are using emergency rooms as their point of entry into the healthcare system. Instead they are seeking care in more appropriate settings such as physician offices and hospital outpatient clinics because they have health insurance to cover the cost.”

According to the Kaiser study, the uninsured receive less preventive care and recommended screenings than the insured. In 2013, only 33 percent of uninsured adults reported a preventive visit with a physician in the last year, compared to 74 percent of adults with employer coverage and 67 percent of adults with Medicaid. The study also revealed that the uninsured are at higher risk for preventable hospitalizations and for missed diagnoses of serious health conditions.

“After a chronic condition is diagnosed, they are less likely to receive follow-up care and as a result are more likely to have their health decline,” the study states.

Through the Health Insurance Marketplace, residents can purchase insurance plans that can be made more affordable by tax credits allotted based on income level and family size. The Arkansas Private Option plan, also available through the Marketplace, uses federal dollars to buy private health insurance for low-income residents. Those residents who purchased a health insurance plan through the Marketplace last year need to renew their policy during this year’s open enrollment period.

The programs launched in 2013 and more than 204,000 Arkansans have enrolled, Ryall said. Nationally, in 2013, about 41 million Americans were uninsured. As of April 2014, 8 million have enrolled in one of the programs, the Kaiser Foundation reports.

Ryall also notes that having the proper health insurance coverage has another benefit.

“The Kaiser Family Foundation’s study also found that an estimated 1 in 3 Americans report having difficulty paying their medical bills within the past year,” Ryall said. “Nearly 40 percent of uninsured adults said they had outstanding medical bills and a fifth of those said they had medical bills that caused serious financial strain.”

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About the Arkansas Hospital Association

The Arkansas Hospital Association assists 104 member hospitals in Arkansas through advocacy, education, quality improvement and policy analysis.