

Livingston County Study of Access to Health Care and Insurance Coverage

Community Partners:

- 1Genesee Valley Health Partnership*
- 1Blue Cross Blue Shield of the Rochester Area*
- 1Finger Lakes Health Systems Agency*
- 1Livingston County Health Department*
- 1Monroe Plan for Medical Care*
- 1Noyes Memorial Hospital*
- 1Preferred Care*
- 1Tri-County Family Medicine*

Goal:

To ensure that the people of Livingston County are continuously covered by affordable health insurance and able to access appropriate, affordable health care services when they are needed.

Objectives:

1. To identify populations that are at high risk of and the primary factors contributing to not having health insurance.
2. To identify the populations that currently experience difficulty accessing affordable health care.
3. To evaluate the effectiveness of the current facilitated enrollment efforts and identify opportunities to enhance and expand the program.
4. Determine a demographic and geographic profile of the uninsured/self-pay patients and identify trends and challenges in providing care to the uninsured population.

Rural Health Insurance Studies

- Qualitative Studies

- Yates County 1999: 12 % Uninsured
- Livingston County 1999: 2 % Uninsured

- Quantitative Studies

- Seneca County 2000: 21 % Uninsured
- Monroe County 2000: 10 % Uninsured (with significant disparities)

- National Studies

- Rural 1997: 17.5% adjacent 21.95 non-adjacent Uninsured
- National 2001: 14.6 % Uninsured

Methods

- Qualitative Data Collection
 - Individual Interviews
 - Professional Interviews
 - Employer Interviews
 - Focus Groups
- Quantitative Data Collection
 - Unpaid Self-pay Claims
 - Tri-County Family Medicine
 - Noyes Memorial Hospital Emergency Department

Uninsured

- Qualitative Data:
 - Demographics
 - Barriers to Health Care Insurance
 - Access to Care
 - Utilization of Health Care
- Quantitative Data:
 - Unpaid Self-pay Patients with Outstanding Claims

Uninsured Participants *Highlights*

- Young Adults
 - more practical to pay out of pocket than to purchase health care insurance
 - Lose parents coverage before financially stable
- Most uninsured participants had a primary care physician.
- Access to dental care is a significant problem.
- Other findings are available in the handout.

Publicly Insured

- Qualitative Data:
 - Demographics
 - Public Health Insurance Administration
 - Enrollment
 - Eligibility
 - Application & Renewal
 - Option Program & Premiums
 - Access to Care

Publicly Insured Participants *Highlights*

- Application, enrollment, and renewal processes are confusing and cumbersome, resulting in delays in obtaining insurance and gaps in coverage.
- Medicaid prescription coverage has many exemptions.
- More outreach of public insurance programs and health care services is needed.
- Access to dental care is a significant problem.
- Other findings are available in the handout.

The partnership will present to the GVHP a list of recommendations and a framework for developing interventions that will reduce barriers to health insurance and access to affordable health care.