Health Disparities, Health Insurance, and People of Color

The Florida Picture

R. Paul Duncan, Ph.D.
Allyson G. Hall, Ph.D.

Department of Health Services Research, Management and Policy, and University of Florida Center for Medicaid and the Uninsured
What are health disparities?

Health disparities are differences in the incidence, prevalence, mortality, and burden of diseases and other adverse health conditions that exist among specific population groups in the United States

--------National Institutes of Health
Age-adjusted death rates from heart disease, 2002

Per 100,000 resident population

- All Persons: 241
- White, not Hispanic: 239
- Black/AA: 308
- American Indian: 157
- Asian/Pacific Islander: 135
- Hispanic or Latino: 181

Health, United States, 2004
Age-adjusted death rates from HIV, 2002

Per 100,000 resident population

Health, United States, 2004
Age-adjusted death rates from cerebrovascular disease, 1997-2002

Per 100,000 resident population

Black/AA male
Hispanic/Latino male
White male
Black/AA female
Hispanic/Latino female
White female

Health, United States, 2004
Percent with untreated dental caries, by race/ethnicity

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All Persons</td>
<td>48%</td>
<td>28%</td>
<td>26%</td>
</tr>
<tr>
<td>White, Not Hispanic</td>
<td>46%</td>
<td>24%</td>
<td>21%</td>
</tr>
<tr>
<td>Black, AA</td>
<td>68%</td>
<td>48%</td>
<td>43%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>62%</td>
<td>40%</td>
<td>39%</td>
</tr>
</tbody>
</table>

Health, United States, 2004
Why do these disparities exist?

- Poverty
- Education
- Occupational Conditions
- Living Conditions
- Individual Health Behaviors
- Differential Use of Health Care Services
Examples of differential health service use across racial and ethnic groups

- Whites are 78 percent more likely to receive a revascularization procedure (Ayanian, et al 1993)

- For oral cancers, whites are more likely to receive surgery compared to blacks (Tomar et al, 2004)

- African-Americans are less likely than whites to be referred to a kidney transplant center for evaluation (Ayanian et al, 1999)
Reasons for differential use

- Limited availability of providers
- Provider bias/racism
- Patient preferences
- Lack of health insurance
Why is health insurance important?

- Less likely to have a usual source of care
- Fewer office visits
- Delay in getting care
- Delay in getting needed prescription drugs
- Links to overall health
 Percent with problems getting medical care, by race/ethnicity and health insurance status, Florida 2004

- Has Health Insurance
- Uninsured

<table>
<thead>
<tr>
<th>% with No USOC</th>
<th>Delay care because of cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>37</td>
<td>37</td>
</tr>
</tbody>
</table>

2004 Florida Health Insurance Study (FHIS)
Health insurance matters to people

You either have to go homeless or go hungry to pay a hospital bill or pay for some medicine.

*Uninsured Person from Tampa*
Percent of uninsured Floridians under age 65, 1999 and 2004

- 1999: 16.8%
- 2004: 19.2%

2004 Florida Health Insurance Study (FHIS)
Importance of employer-based coverage

And how are we going to get new homes built. But they don't care about the men building the homes. Because they don't make it mandatory for these construction companies to give these guys insurance.

Uninsured Person from Jacksonville
Importance of employer-based coverage

Well when you have the economy like it is when the big companies that used to offer health care and insurance are all closed. They're closing offices right and left, those are the places where people could get group insurance. They no longer exist for many people. And they're not coming back.

*Uninsured Person from Panama City*
Percent Uninsured, Adults aged 18-64 by Race/Ethnicity and Employment Status, 2004

- **Black**
  - Full-Time: 49%
  - Part-Time: 32%
  - Unemployed: 20%

- **Hispanic**
  - Full-Time: 41%
  - Part-Time: 32%
  - Unemployed: 16%

- **Other**
  - Full-Time: 27%
  - Part-Time: 40%
  - Unemployed: 13%

- **White**
  - Full-Time: 42%
  - Part-Time: 23%
  - Unemployed: 13%

*2004 Florida Health Insurance Study (FHIS)*
Percent uninsured adult workers, by race/ethnicity and employment sector, 2004

2004 Florida Health Insurance Study (FHIS)
Percent uninsured, adult workers by race/ethnicity and firm size, 2004

2004 Florida Health Insurance Study (FHIS)
Percent uninsured full-time workers in Miami-Dade county, by race/ethnicity, 2004

2002 Florida Health Insurance Study (FHIS)
Importance of public coverage

- Current enrollment in Medicaid 2.2 million people
- In 2002 Medicaid financed 44 percent of all births in Florida
- 10 percent of whites, 25 percent of blacks, 17 percent of Hispanics enrolled in Florida Medicaid 2002-2003

Kaiser Family Foundation, State Health Facts on Line
The Future: Medicaid Reform

- Increased Patient Responsibility
- Marketplace Decisions
- Bridging Public and Private Coverage
- Premium-based Approach
- As stated: will not reduce eligibility levels
Final thoughts

Before the grace of God, it could be us and believe me child, I am one paycheck away from disaster. And people need to be treated with the respect they deserve regardless of whether they have insurance or a dime in their pocket or more money than God.

Uninsured Person from Panama City