How Health Insurance Providers Address Inequities

Michelle Jester, MA, PMP
Executive Director of Social Determinants of Health
America’s Health Insurance Plans
mjester@ahip.org
## Health Plan Strategies to Reduce Inequities

### Leveraging Data Analytics to Identify & Reduce Disparities
- Improving Demographic Data Standards (race, ethnicity, language, SOGI, disability, veteran, spirituality)
- Reviewing AI & algorithms to reduce potential harmful biases
- AHIP launched workgroup focused on health equity topics, such as data, diverse provider networks, and training

### Promoting Diverse & Culturally Humble Provider Networks
- Loan repayment programs and NHSC
- Diversifying types of staff & employ from local community (CHWs, doulas, etc)
- Facilitating consumers’ ability to find someone they feel comfortable seeing for care
- Developing “Best in Class” Unconscious Bias/Anti-Racism/Cultural Humility Training for insurance industry, brokers, & provider networks

### Exploring Health Equity Measures for VBC
- To incentivize and reward orgs who focus on health equity
- Focusing on: access, quality, member experience, community partnerships, data infrastructure, culture/structure of equity, accountability
- AHIP launched workgroup focused on this topic

### Implementing Programs that Reduce Inequities
- Enhancing outreach materials to better reach diverse populations
- Partnering with CBOs and local provider orgs
- Investing in CBOs to move from reducing disparities to advancing equity
Efforts to Advance Health Equity in SDOH Space: Importance of Focusing Upstream

[individual level: health-related social needs]

[population and community level: social determinants of health/socioeconomic living conditions]

[system & policy level: structural & political determinants of health]

**Upstream (Focus on Equity)**
- Ex: Advocating for community investment and fair policies that advance equity (e.g., increase affordable housing options & policies)

**Midstream**
- Ex: Partnering and investing in CBOs; purchasing buildings to provide supportive housing

**Downstream**
- Ex: Assess needs and provide services to address those needs (housing navigation services, referrals to food banks, etc.)

**Outcomes:**
- Addressing upstream root causes that lead to SDOH. Can help broader pops, more communities, & lead to sustainable change
- Improving community conditions but still working within inequitable system
- Addressing individual needs. Not addressing root cause of the problem so problem will persist
Innovating to Reduce Inequities During the COVID-19 Crisis

**Inequity Emerging During Pandemic**

- **Digital Divide**
  - Supply phones with data plans so people can access telehealth. Provide digital literacy technical assistance
  - Convert community resource centers to provide free public WiFi along with private spaces with computers & webcams so that people can have telehealth visits & sign up for benefits

- **Accessing COVID-19 Vaccines**
  - Vaccine Community Connectors Program with White House
  - Reaching homebound and other hard to reach populations
  - Provide transportation to COVID testing and vaccination sites

- **SDOH Inequities**
  - Repurpose medical vans to deliver food to people in need.
  - Supply online grocery delivery services or boxes of essentials
  - Connect people with employers who were still hiring during pandemic, education opportunities, etc.
  - Address social isolation and loneliness through Togetherness Programs that pair people together to help build relationships
Questions or Comments?

Michelle Jester
Executive Director, Social Determinants of Health
mjester@ahip.org