


The Role of Insurance Coverage in Advancing Health Equity

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Pronouns: She/Her/Hers





The Century Foundation is a progressive, independent think tank that conducts research, develops solutions, and drives policy change to make people's lives better. We pursue economic, racial and gender equity across a number of policy issues. We were founded in 1919 by the progressive business leader Edward Filene.

Presentation Overview

- Snapshot - Who's getting covered?
- How can coverage advance equity?
- Federal Policy Update: Coverage Expansions
- Progress
- Where do we go from here?
- Suggested readings by Dr. Taylor

Snapshot - Who's getting covered?

- African Americans and Latinx people still most likely to be uninsured or underinsured
- COVID-19 pandemic has made matters worse
- People of color are disproportionately represented in publicly-funded health insurance programs
- Affordability under private insurance still a major issue
 - Average family spends 11% of household income
 - African Americans spend almost 20% of household income

How can coverage advance equity?

1

Increase
access to care

2

Enhance
affordability

3

Address
health
provider
shortages

4

Dismantle
structural
racism and
inequality

Federal Policy Update: Coverage Expansions

- Health Care EO issued on January 28, 2021
 - Official Policy - high-quality health care accessible and affordable to all
 - Special Enrollment Period
 - Agency review
- Expanded premium tax credits as part of American Rescue Plan Act
- New incentives for Medicaid expansion
- State option to extend postpartum coverage under Medicaid to 1 year

A stethoscope and a pen are resting on a document. The document has the words "HEALTH INSURANCE" printed on it in a large, bold, sans-serif font. The entire scene is overlaid with a semi-transparent orange filter.

HEALTH INSURANCE

1 million sign-ups during SEP

Progress: Access

- More than 100 million people fully vaccinated against COVID-19
- Expansions in access to treatment for substance use disorder and mental health care
- Joint efforts across agencies to address intersectional nature of health care disparities

Progress: Affordability

- Free COVID-19 testing and vaccines
- Free COVID-19 treatment for Medicaid enrollees and the uninsured
- Expanded premium tax credits
- Adoption of rules to lower health care costs in 2022 health insurance marketplace plans



Progress: Health provider shortages

- Focus on reaching rural communities
- Advancements in telehealth coverage and access
- Enhancements in medical workforce for rural and underserved communities
- Increased investments in community-based organizations and FQHCs

Progress: Structural racism and inequality

- CDC Declaration - Racism as Public Health Crisis
- Biden EO on advancing racial equity
- Investment in implicit bias training
- Anti-racism in Public Health Act



Where do we go from here?

- Address structural racism within the health care system
- Make coverage more affordable
- Implement targeted solutions for those struggling with financial security and communities of color
- Engage affected communities in development of solutions

Suggested Readings By Dr. Taylor

- *The Century Foundation's Top Policy Priorities for 2021*
- *Promoting Better Maternal Health Outcomes by Closing the Medicaid Postpartum Coverage Gap*
- *Racism, Inequality and Health Care for African Americans*
- *Health Reform's North Star: 10 Guidelines to Reach Universal Health Care Coverage*

Thank you!



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