# 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



#### 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



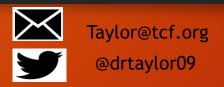
#### Where do we go from here?

- 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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