

Department of
Health Policy



SCHOOL OF MEDICINE
VANDERBILT UNIVERSITY

Gaps in Access to Care: Uninsured and Underinsured

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Gaps in Insurance Coverage

Employer Sponsored Insurance

- Need to be/stay employed.
- Less generous insurance ~ lower pay.
- Trends in high deductibles versus savings.

Medicare

- Traditional Medicare versus Medicare Advantage

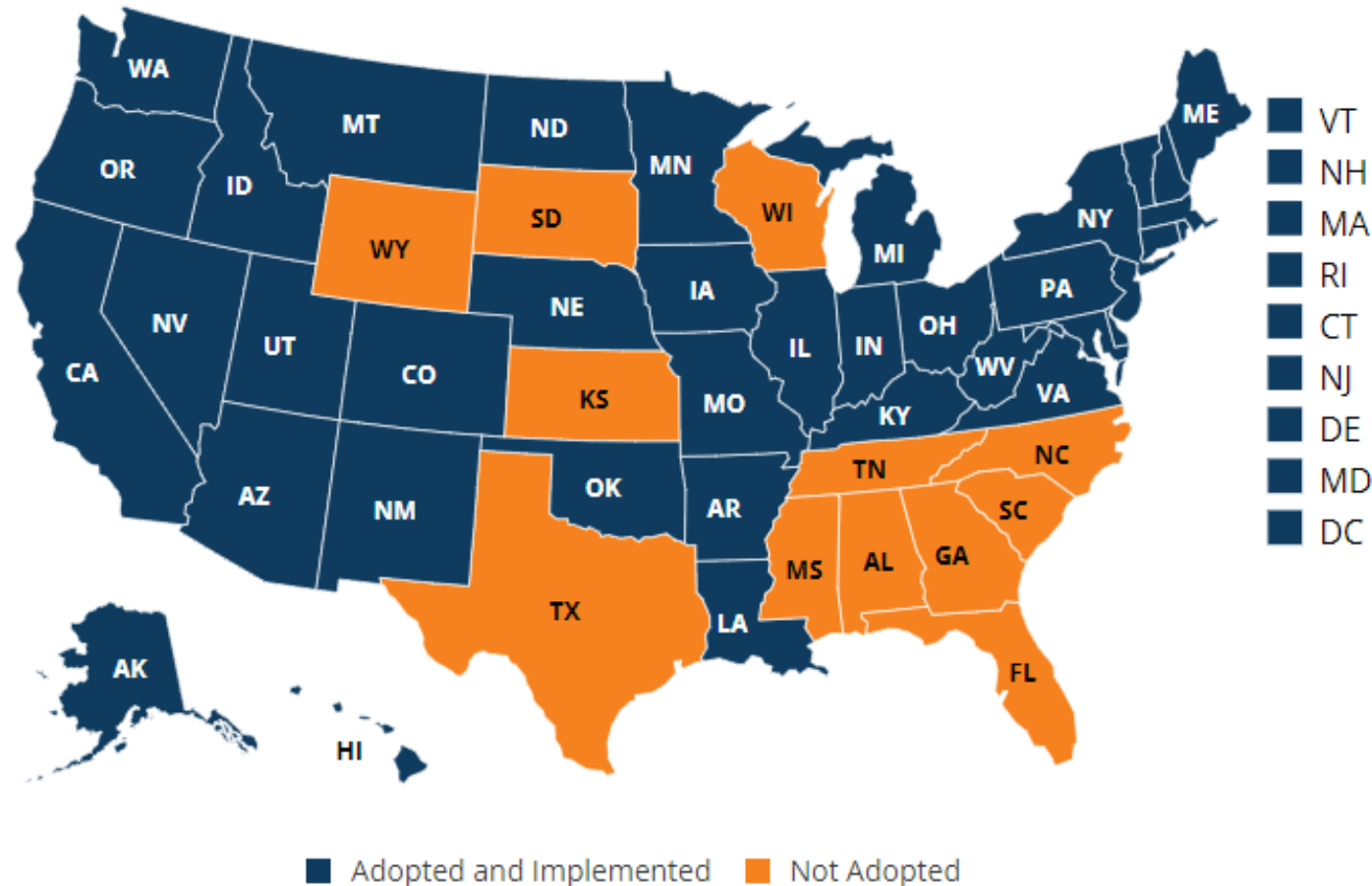
Medicaid

- Low out-of-pocket costs but limited resources.
- Less stable month-to-month coverage.

Uninsured

- Cash payments

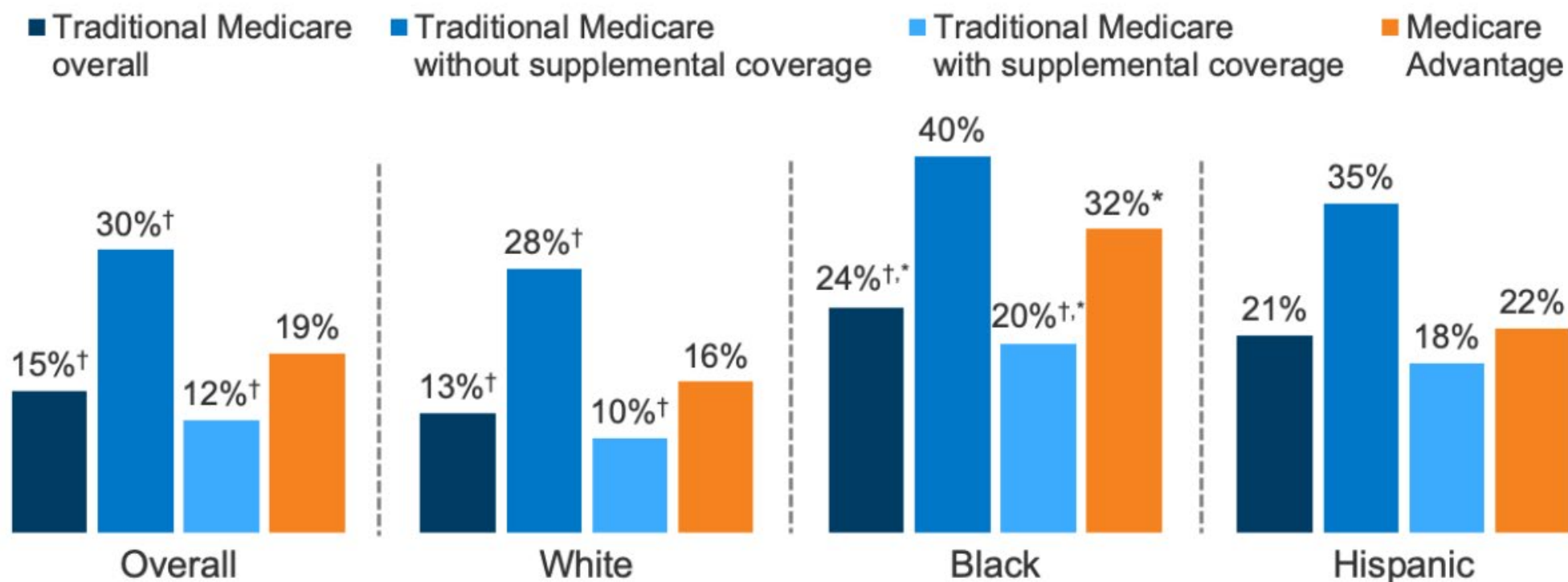
Policy Opportunities to Increase Access to Care and Reduce Health Inequities: Medicaid Expansion



SOURCE: <https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>

Policy Opportunities to Increase Access to Care and Reduce Health Inequities: Improve Medicare Coverage

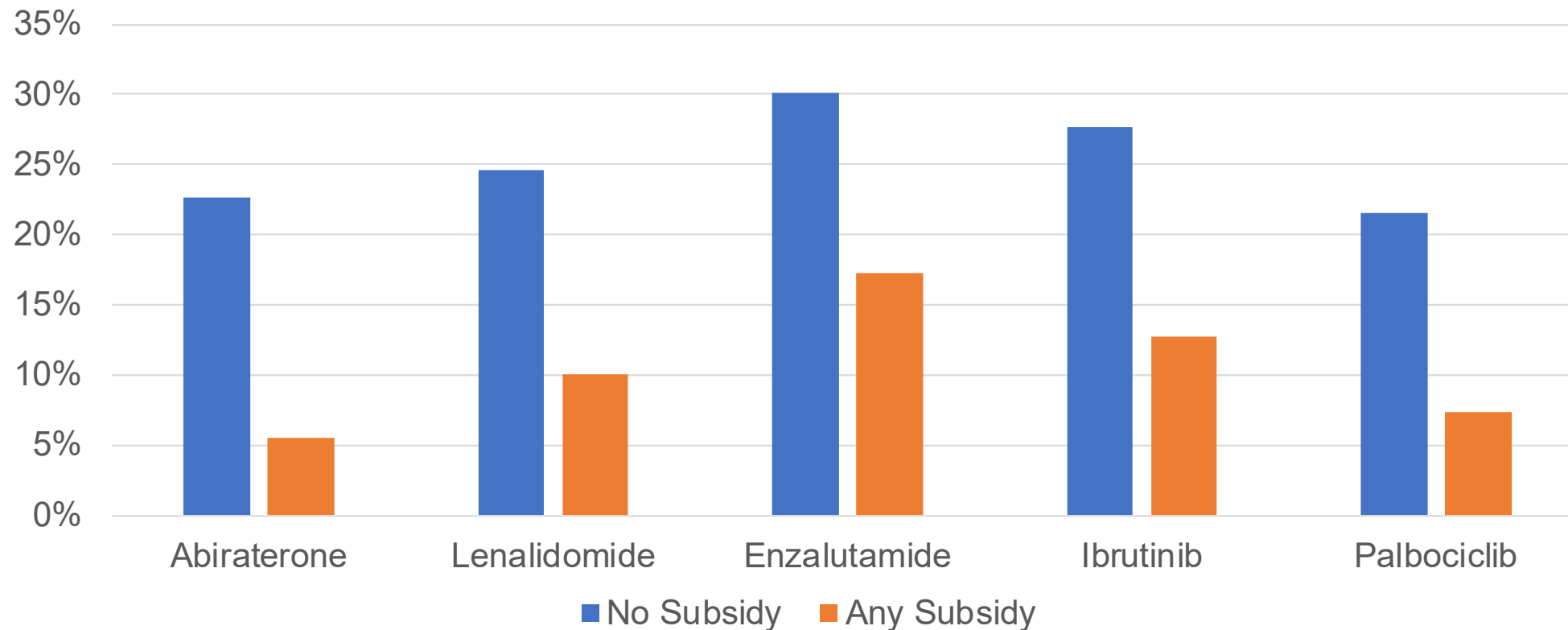
Reported Cost Related Problems in Medicare, Overall and by Race / Ethnicity



<https://www.kff.org/533a0de/>

Policy Opportunities to Increase Access to Care and Reduce Health Inequities: Cap Out-of-Pocket Costs on Part D

Non-Initiation of Part D Anticancer Drug by Medicare Beneficiaries, by Receipt of Low-Income Subsidy



Dusetzina SB, Huskamp HA, Rothman RL et al. Medication non-initiation among Medicare beneficiaries. *Under Review*.

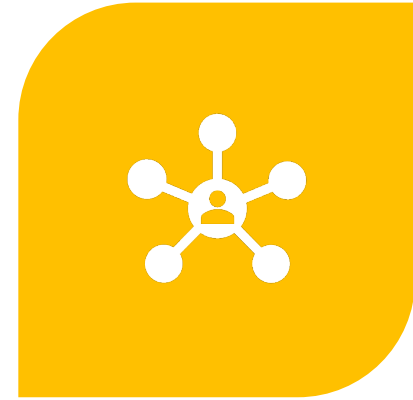
Policy Opportunities to Increase Access to Care and Reduce Health Inequities: Address Challenges in the Employer Sponsored Market



HIGH-DEDUCTIBLE HEALTH
PLANS



OUT-OF-POCKET
MAXIMUMS



NETWORK ADEQUACY /
SUPPLEMENTAL COVERAGE

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- <https://www.commonwealthfund.org/publications/issue-briefs/2020/apr/catastrophic-out-of-pocket-costs-problem-middle-income>
- <https://www.kff.org/medicare/press-release/black-medicare-beneficiaries-are-more-likely-than-white-beneficiaries-to-have-cost-related-problems-with-their-health-care-across-both-traditional-medicare-and-in-medicare-advantage-plans/>