ACCESS — OVERVIEW

Health insurance coverage was made Healthy People 2010 objective 1-1 for a reason—access to health and medical services including primary care, diagnostics, preventive care and tertiary care depends, to a large degree, on whether a person has health insurance.

According to the Institute of Medicine, the impacts of not having health coverage can be significant, including:

- Loss of health and premature death
- Loss of opportunity for normal development and educational achievement among children with untreated preventable health conditions
- Loss of peace of mind because of uncertainty and anxiety due to the medical and financial consequences of serious illness or injury
- Increased burden on hospitals and health providers from providing uncompensated care to the uninsured
- Lost productivity as a result of the poorer health and premature death or disability of uninsured workers

Other important determinants of access to healthcare include the actual utilization of health services and the health outcomes associated with the utilization. Both of these determinants, however, are significantly more difficult to measure (IOM 2003).

Determinants used is this report include health insurance and having a usual source of care.

Health Insurance Coverage

During 2005, the most recent year available, 13.6% of children under age 19 and 22.8% of adults ages 19 to 64 living in the North Inland region were without health insurance coverage all or part of the year. These levels of insurance coverage were very similar to both state and county levels.
ACCESS (continued)

Examination of health insurance coverage by various demographic sub-groups living in the North Inland region found there are several segments of the population with very low coverage rates. These include:

- Persons ages 18 - 24 - 39.4%
- Latino children ages 0-18 - 59.8%
- Children ages 0 -18 living in households with incomes under 100% federal poverty level - 62.8%
- Adults with less than a high school education - 43.4%
- Latinos ages 19-64 - 43.5%
- Adults ages 19 - 64 living in households with incomes under 100% federal poverty level - 29.6%
ACCESS (continued)

Usual Source of Care

Having a usual source of healthcare, a widely used measure of access also known as having a “medical home,” has been linked to improved health status and outcomes (Epstein, 2001). While the North Inland region rates are very similar to both the state and county rates, review of various demographic sub-groups living in the North Inland region found there are several segments of the population with very low rates. These include:

- Persons ages 19 - 24 - 65.8%
- Latinos - 74%
- Adults with less than a high school education - 74.5%
- Persons living in households with incomes under 100% federal poverty level - 76.8%