Barriers & Challenges to Healthcare Coverage in Rural/Urban Areas

Jalen Redhair
AZ Center for Rural Health-Navigator
Thursday │ 3/31/16

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Arizona Center for Rural Health

Est. 1981, CRH serves AZ through its mission “to improve the health & wellness of rural populations” by housing the:

1. State Office of Rural Health
2. Rural Hospital Flexibility Program
3. Small Hospital Improvement Program
4. Western Region Public Health Training Center
5. AzCRH Navigator Consortium

http://crh.arizona.edu
Az CRH Navigator Consortium
Connecting Arizonans with Affordable Health Insurance Coverage

AzCRH’s Navigators

Jalen S. Redhair
[Coconino, Navajo, Mojave, Apache, based in Flagstaff]

Lizbeth Vasquez
[Yuma, based in San Luis]

Maria Losoya
[Santa Cruz/Cochise, based in Nogales]

Alma Ramirez
(Phoenix/ Maricopa County)

Ariel Tarango
(Eloy/Pinal County)

Ana Casanova
(Tucson/Pima County)

Amaury Gama
[Santa Cruz/Cochise, based in Rio Rico]

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Arizona Tribes

- Ak-Chin Indian Community
- Cocopah Indian
- Colorado River Indian Tribes (CRIT)
- Fort McDowell Yavapai
- Fort Mojave
- Fort Yuma-Quechan
- Gila River Indian Community
- Havasupai
- Hualapai
- Hopi
- Kaibab Band of Paiute
- Navajo
- Pascua Yaqui
- Salt River Pima-Maricopa Indian Community
- San Carlos Apache
- San Juan Southern Paiute
- Tohono O’odham
- Tonto Apache
- White Mountain Apache
- Yavapai Apache
- Yavapai-Prescott
- Pueblo of Zuni

22 Tribes
Rural Health Challenges

Higher poverty
Fewer providers
Poorer outcomes
Higher uninsured
Precarious finances
Transportation

85-90% of active physicians, pharmacists, nurse practitioners, & physician assistants live in Phoenix or Tucson

http://crh.arizona.edu/2015-supply-demand
Enroll America: 3 Barriers

Access:

Fear:
New & potentially confusing programs/systems; misleading advertisements

Knowledge:
Correct and timely information-that is culturally appropriate

Enroll America Academy Training, Tucson, AZ, 9/30/15
What are the most important reasons you didn't look for insurance?

Of those who did not try to enroll (open enrollment one):

- Website was broken
- I heard bad stories in the news
- I don't need insurance
- I am waiting to get insurance through a job
- It was too confusing
- I didn't think I was eligible
- I don't want Obamacare
- I can't afford insurance

Why didn’t you sign up for health insurance?

Of those who looked for insurance but did not enroll (open enrollment one):

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thought I had more time to apply</td>
<td>15%</td>
</tr>
<tr>
<td>Don't want Obamacare</td>
<td>20%</td>
</tr>
<tr>
<td>Not sure I was eligible</td>
<td>25%</td>
</tr>
<tr>
<td>Could not get my questions answered</td>
<td>30%</td>
</tr>
<tr>
<td>Could not figure out plans' costs</td>
<td>20%</td>
</tr>
<tr>
<td>It was too confusing</td>
<td>25%</td>
</tr>
<tr>
<td>Website problems</td>
<td>10%</td>
</tr>
<tr>
<td>The costs aren't worth it</td>
<td>40%</td>
</tr>
</tbody>
</table>

n=345

Low Arizona Participation Rates - Rural, American Indian
“Nearly one in three American Indians and Alaska Natives is uninsured.”

Barriers & Challenges for Tribal Consumers

- Mixed family status (claimed on taxes or not)
- Native & Non-native households
- Valid street address
- Fluctuating/ Seasonal employment
- Continuously changing contact information
- Confidentiality in rural settings
- Tendency to fill out the exemption form rather than enroll
Barriers & Challenges for Communities

- 1.2 million uninsured Arizonans in 2013
- 20.4% uninsured in 2013; 17.5% in 2014
- Plenty of uninsured to assist in Arizona

Competition:

Close-knit communities

- Navajo: Arizona, Utah, New Mexico

Across State Borders:

Across National Borders:

- Tohono O’odham

## RURAL: Apache, Coconino, Gila, Mojave, Navajo

3 Insurers, 18 Plans, 0.5M Pop

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<table>
<thead>
<tr>
<th>Insurers</th>
<th>Lowest Cost Premium/Deduct/Max After Subsidy (Est Yearly Cost $)</th>
<th>Total Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS</td>
<td>25/6550/6550 ($592)</td>
<td>5</td>
</tr>
<tr>
<td>Health Choice</td>
<td>4/6850/6850 ($280)</td>
<td>3</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>61/5500/6500 ($1,018)</td>
<td>10</td>
</tr>
<tr>
<td>TOTAL PLANS</td>
<td>6</td>
<td>18</td>
</tr>
</tbody>
</table>

Estimated Tax Credit = $254/mo

Source: https://www.healthcare.gov/see-plans/#/purchased

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Slide compliments of Daniel Derksen, MD Director of the Arizona Center for Rural Health, December 2015
# RURAL: Cochise, Graham, Greenlee, La Paz, Pinal, Santa Cruz, Yavapai, Yuma

**AZ Marketplace:** 2 Insurers, 15 Plans, 1.0M Pop

> Slide compliments of Daniel Derksen, MD Director of the Arizona Center for Rural Health

<table>
<thead>
<tr>
<th>Insurers</th>
<th>BRONZE</th>
<th>SILVER</th>
<th>GOLD</th>
<th>TOTAL PLANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS</td>
<td>50/6550/6550 ($892)</td>
<td>101/750/2000 ($1,495)</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>37/5500/6500 ($736)</td>
<td>72/800/2250 ($1,155)</td>
<td>123/0/6850 ($1,590)</td>
<td>10</td>
</tr>
<tr>
<td>TOTAL PLANS</td>
<td>5</td>
<td>7</td>
<td>3</td>
<td>15</td>
</tr>
</tbody>
</table>

**Estimated Tax Credit = $191/mo**

Source: https://www.healthcare.gov/see-plans/#/purchased

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**Az CRH Navigator Consortium**

**THE UNIVERSITY OF ARIZONA MEI & ENID ZUCKERMAN COLLEGE OF PUBLIC HEALTH Center for Rural Health**

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*Jalen Redhair*
## Pima County: AZ Marketplace

5 Insurers, 28 Plans, 1.0M Pop, Uninsured 115,000

Slide compliments of Daniel Derksen, MD Director of the Arizona Center for Rural Health

### Insurers

<table>
<thead>
<tr>
<th>Insurers</th>
<th>BRONZE Premium/Deduct/Max After Subsidy (Est Yearly Cost $)</th>
<th>SILVER Premium/Deduct/Max After Subsidy (Est Yearly Cost $)</th>
<th>GOLD Premium/Deduct/Max After Subsidy (Est Yearly Cost $)</th>
<th>Platinum Premium/Deduct/Max After Subsidy (Est Yearly Cost $)</th>
<th>TOTAL PLANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS (5)</td>
<td>94/6550/6550 ($1,413)</td>
<td>136/750/2000 ($1,922)</td>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>Health Choice (3)</td>
<td>93/6850/6850 ($1,355)</td>
<td>118/600/2200 ($1,595)</td>
<td>159/1500/4500 ($2,090)</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Health Net (6)</td>
<td>80/5750/6200 ($1,242)</td>
<td>100/500/2250 ($1,304)</td>
<td>134/500/6000 ($1,800)</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Humana (4)</td>
<td>76/6450/6450 ($1,196)</td>
<td>109/900/1500 ($1,449)</td>
<td>150/2250/3500 ($1,952)</td>
<td>200/500/1500 ($2,549)</td>
<td>4</td>
</tr>
<tr>
<td>United (10)</td>
<td>51/5500/6500 ($896)</td>
<td>75/800/2250 ($1,190)</td>
<td>$111/0/6850 ($1,447)</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>TOTAL PLANS</td>
<td>28</td>
<td>9</td>
<td>11</td>
<td>7</td>
<td>28</td>
</tr>
</tbody>
</table>

### Estimated Tax Credit = $110/mo

Source: [https://www.healthcare.gov/see-plans/#/purchased](https://www.healthcare.gov/see-plans/#/purchased)
IHS and the ACA

• IHS is **not** health insurance
• Required to maintain minimum essential coverage or pay a fine
• If you do not have healthcare coverage and receive services from IHS, you will need to:
  – Sign up for health insurance coverage
  – Pay the Shared Responsibility Payment or
  – Apply for an exemption

**The ACA increases health coverage options for uninsured American Indians and Alaska Natives.**

https://www.ihs.gov/aca/
Medicaid accounts for 70% of total third party revenues of IHS. 

Graph: http://www.niib.org/legislative/budget_formulation.php
How the Marketplace Benefits Tribes

• Members of federally recognized tribes with income 100-300% FPL may have zero out of pocket costs (copays, deductibles, coinsurance)

• Enroll in the Marketplace at any time

• Enrollment in Marketplace or Medicaid strengthens IHS programs & services in Tribal communities

www.Tribalhealthcare.org
FIND LOCAL HELP

Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.

Enter Your ZIP Code: 85714
Search Within: 10 miles
Language: Spanish

Search For Help

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Az CRH Navigator Consortium
Connecting Arizonans with Affordable Health Insurance Coverage

1-844-790-4946
Or
Call me at (520)822-4094

www.coveraz.org/connector
"Alone we can do so little, together we can do so much."
--Helen Keller

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