

## **Close the Health Insurance Coverage Gap**

### **Endorse Care4Carolina's efforts to close the insurance gap.**

#### **Status**

Endorse efforts through healthcare and Medicaid reform to close the health insurance coverage gap in North Carolina to assure access to affordable and quality health care. In North Carolina, a coverage gap exists for more than 400,000 low-income individuals that have no affordable health insurance options available to them. They do not have the stability of health insurance which forces them to access needed care through the emergency room. Such hospital visits inflict expensive costs on our state's taxpayers – costs that could be avoided if more individuals had insurance to help them take preventative measures to stay healthy.

#### **Funding**

The uninsured with cardiovascular disease experience higher mortality rates and poorer blood pressure control than their insured counterparts. Similarly, those who suffer a stroke experience greater neurological impairments, longer hospital stays and a 24-56% higher risk of death than the insured. They are also less likely to have access to life-saving medications because of costs.

- Uninsured and underinsured patients are more likely to delay seeking medical care during an acute heart attack.
- One study found that people who had trouble paying their medical bills did significantly worse after heart attacks than patients who were not under such financial duress. In addition, these individuals were readmitted to the hospital at an 11% higher rate than other patients.
- A 12-year study of more than 7,000 Americans showed that individuals without health insurance, especially those with heart disease, stroke, high blood pressure or diabetes, experienced a dramatic improvement in health when they become eligible for Medicare coverage at age 65.
- Another study found that those without insurance coverage before enrolling in Medicare were more likely to be hospitalized for heart attack, heart failure, or stroke. Researchers also found 12% more cases of angina among financially distressed patients.

State legislation is required to enable the state Medicaid program to extend coverage to individuals that currently are in the gap. At the current time under the Affordable Care Act there is reimbursement from the Federal Government to cover the majority of the costs.