



November 2022

HEALTH INSURANCE



A Public Health Fact Sheet from the Chatham County Public Health Department

INTRODUCTION

Study after study shows that having health insurance coverage improves health outcomes, including decreases in mortality, more people quitting smoking, lower rates of depression, and a greater sense of well-being. Additionally, having health insurance makes someone more likely to access mental health and substance use disorder treatment, and have a regular source of care. Also, critically, health insurance coverage lowers cost barriers to care. Those who do not have health insurance of any kind frequently lack access to many of these benefits. Truly capturing the complexities of health insurance and its effect on Chatham County would require more than one page. However, we felt it important to report who has health insurance in Chatham, who doesn't, and what it would take for more people to get health insurance. Most of the data presented in this report was gathered for the 2021 Chatham County Community Assessment, which details health outcomes and information on other topics. The Assessment, past Assessments, and other reports can be found online at the Chatham County website at www.chathamcountync.gov/healthreports.

Source: Report: The Importance of Health Coverage. American Hospital Association. <https://www.aha.org/guidesreports/report-importance-health-coverage>. Accessed November 1, 2022.

WHO HAS HEALTH INSURANCE IN CHATHAM COUNTY? WHO DOESN'T?

Note: The disparities presented below are similar to disparities in insurance coverage experienced in both North Carolina and the United States. However, Chatham County Hispanic or Latino residents, foreign born residents, and residents with education less than high school were much more likely than their national peers to not have health insurance.



Source: S2701: Selected Characteristics of Health Insurance Coverage in the United States. 2020: ACS 5-Year Estimates Subject Tables. U.S. Census Bureau. https://data.census.gov/cedsci/table?q=Health%20Insurance&g=0100000US_0400000US37_0500000US37037&tid=ACST5Y2020.S2701. Accessed October 31, 2022.

CHATHAM COUNTY RESIDENTS ON HEALTH INSURANCE

The 2021 Chatham County Community Survey asked Chatham adults about a number of topics, including their health insurance status. Around 1 in 10 (10.1%) said they did not have health insurance at any time within the past 12 months. That group cited a number of reasons why they did not have coverage, with the most popular answers below. Additionally, more than 1 in 12 Chatham County adults (8.7%) reported not having a regular healthcare provider, with health insurance or the lack thereof being a major cause.

BARRIERS TO HAVING HEALTH INSURANCE

REASON	PERCENT
Too expensive	50.8%
Lost job	27.8%
Switched jobs	11.9%
Did not know how to get health insurance	3.6%
Prefer not to say	4.6%

REASONS FOR NOT HAVING A REGULAR HEALTH PROVIDER

REASON	PERCENT
Did not have health insurance	47.2%
Go to urgent care or ER if sick	35.9%
Copays/deductibles are too high	19.4%
Health insurance not taken by preferred provider	15.2%
I am never sick	13.1%
No options close enough to me	8.9%
Bad experience with healthcare in the past	8.9%
I don't have time	2.6%

Source: Chatham County Community Survey. Chatham Health Alliance; 2021.

MEDICARE/MEDICAID IN CHATHAM COUNTY

Medicare is federal health insurance for people 65 and older and younger people living with certain illnesses or disabilities.



20,675

Total Medicare enrollment in Chatham County, 2021

26.5%

Percent of Chatham County residents enrolled in Medicare, 2021

Medicaid is a federal and state-level health insurance program for people with a low income.



11,196

Total Medicaid enrollment in Chatham County, 2021

14.5%

Percent of Chatham County residents enrolled in Medicaid, 2021

Sources: Medicare Monthly Enrollment. Centers for Medicare and Medicaid Services. <https://data.cms.gov/summary-statistics-on-beneficiary-enrollment/medicare-and-medicare-reports/medicare-monthly-enrollment/data>. Accessed November 2, 2022.

Dashboards. NC Medicaid – Division of Health Benefits. NC Department of Health and Human Services. <https://medicaid.ncdhhs.gov/reports/dashboards>. Accessed October 31, 2022.

MEDICAID EXPANSION IN NORTH CAROLINA

The Affordable Care Act granted individual states the authority to expand Medicaid eligibility to additional individuals. Adults are eligible if they live in a household with yearly income at or below 100% of the federal poverty level, while children are eligible if they live in a household with yearly income at or below 133% of the federal poverty level. States that approve Medicaid expansion can raise the eligibility level for adults to at or below 133% of the federal poverty level. North Carolina is one of a handful of states that have not done so, despite studies showing it would increase the number of people who would have health insurance coverage, as shown in the figures below.

IF MEDICAID WAS EXPANDED IN NC...

372,400

uninsured nonelderly adults would become eligible, around 37% of NC's uninsured nonelderly population. Between 4,000-6,000 of these people live in Chatham or Lee counties.

73%

of that newly-eligible population are currently living below the poverty level. Additionally, one-half are Black/African American, Hispanic or Latino, or other racial or ethnic minorities.

Sources: Who Could Medicaid Reach with Expansion in North Carolina?. Kaiser Family Foundation.

<https://files.kff.org/attachment/fact-sheet-medicare-expansion-NC>. Accessed October 31, 2022.

Garfield R, Orgera K, & Damico A. The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid. Kaiser Family Foundation. <https://www.kff.org/medicaid/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicare/>. Published January 21, 2021. Accessed November 2, 2022.

For more information, or if you have questions, contact:

Maia Fulton-Black, Population Health Data Scientist, CCPHD
maia.fultonblack@chathamcountync.gov

Zachary Horner, Public Information Officer, CCPHD
zachary.horner@chathamcountync.gov

Chatham County Public Health Department
 80 East St., Pittsboro | (919) 542-8220
 1000 S. Tenth Ave., Siler City | (919) 742-5641
www.chathamcountync.gov/publichealth
www.facebook.com/chathamhealth

