

Health care provider deserts may leave patients in the cold

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People with health insurance under the Affordable Care Act (ACA) may have access to fewer health care providers—and may also have to drive further to see them—than people with other plans, according to

researchers.

In a new study—published today (Nov. 4) as part of the November issue of *Health Affairs*—researchers found that people with ACA [health insurance](#) are more likely to find themselves in "artificial provider deserts," areas where the [health care providers](#) near a customer are not covered by their [insurance plan](#), leaving them without access to care even though providers are nearby.

Simon Haeder, assistant professor of public policy, said this is usually not a problem for people living in cities, but it can quickly become an issue for people living in more rural areas.

"If you're of high socioeconomic status and relatively healthy, traveling long distances for care might be easier or not be a big issue for you," Haeder said. "But if you're more economically disadvantaged, and if you potentially don't speak English or have multiple medical conditions, these challenges with provider networks can have large implications for your health."

The researchers said that after the ACA was passed, there was a lot of research done on how ACA [plans](#) compared to commercial plans, like the ones people access through their employers. Haeder said that while this previous work found that ACA plans covered fewer providers and had lower premiums, researchers did not factor in how far people had to travel to see the health care providers covered by their insurance.

"We think that people probably care more about the providers that are closer to their home than they care about the ones that are very far away," Haeder said. "Previous research didn't differentiate between a provider that's next door and one that's 500 miles away. We think that's important, because normally you don't want to drive that far. So for our study, we added a travel component to the analysis."

The researchers used data on 366 endocrinologists, 1178 cardiologists, 1137 OB-GYNs and 1658 pediatricians gathered from the California Healthcare Performance Information System, for the study.

In addition to verifying which providers were covered by each plan, the researchers also used the geospatial location of each provider to calculate the number of providers within a radius of 15, 30, 60, 120 and 240 miles covered under each plan for different locations throughout California.

The researchers found that ACA insurance plans covered fewer healthcare providers, consistent with previous research. They found that in general, ACA plans cover approximately 15 to 20 percent of providers, while commercial plans cover about 30 to 35 percent of them. But the researchers also found that people covered by ACA plans often have to travel further to get to these providers, and this effect gets much more pronounced in more rural areas. Findings were consistent across all specialties.

In addition to comparing ACA plans to commercial plans, the researchers also compared both to a hypothetical fee-for-service plan, in which a customer can choose any provider they wish and are not restricted to just those covered under their plan.

According to Haeder, the hypothetical fee-for-service plan mimics the situation of American seniors currently accessing care through traditional Medicare.

"We found that while ACA plans covered fewer providers than commercial plans, both fared much worse than what customers would experience with a fee-for-service plan," Haeder said. "Overall, the ACA plans offered less provider choice than what you'd get in a standard plan, but the difference between commercial plans and the hypothetical fee-for-service plans is much bigger than the difference between the ACA

and commercial plans."

Haeder said the most [recent findings](#) could help consumers make more informed decisions about insurance options.

"There are many things to consider when choosing an insurance plan, including the fact that there are trade-offs such as lower premiums that may come along with traveling farther to access services," Haeder said. "Consumers could use these findings to help empower themselves to make decisions about their health care, and it all starts with choices they make about their [health insurance](#) plan. If they don't fully understand what they're choosing, then that's a really big problem."

Haeder also noted that ACA consumers are not the only ones experiencing access restrictions. Additionally, seniors obtaining [insurance](#) through Medicare Advantage, the private alternative to traditional Medicare, face very similar challenges, as Haeder's research recently published in the journal Health Services Research and Managerial Epidemiology indicates.

Provided by Pennsylvania State University

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