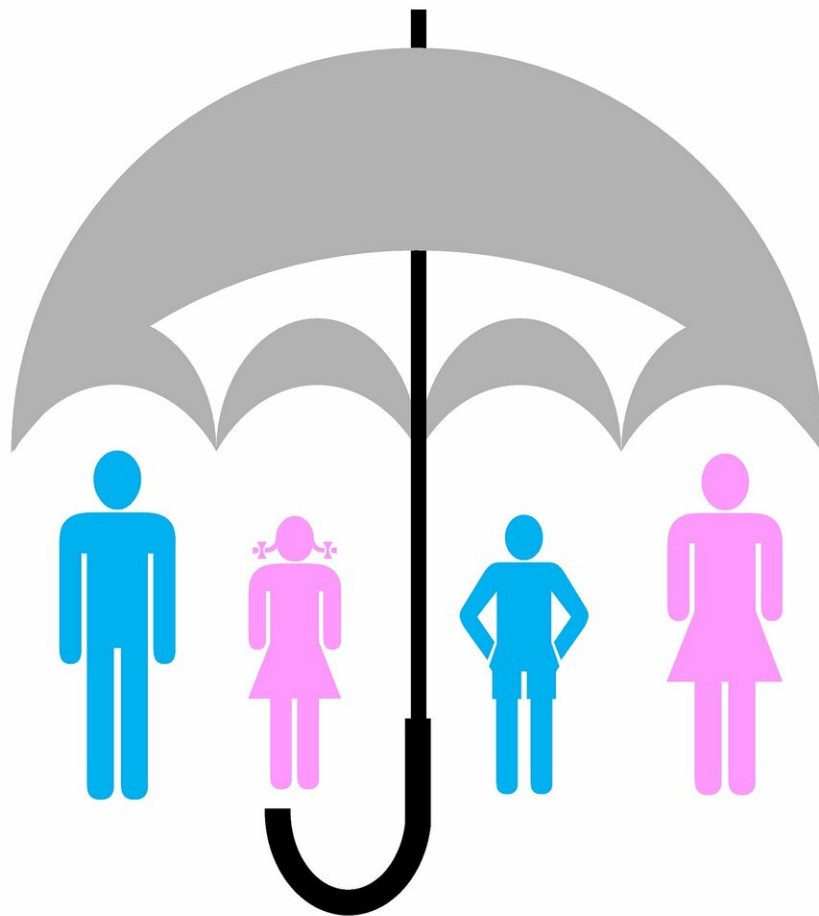


# Affordability and access challenges among subscribers to non-group insurance plans

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The Affordable Care Act (ACA) expanded access to non-group health insurance through the creation of insurance Marketplaces that include subsidies and decision support, but challenges remain.

A new study led by researchers at the Harvard Pilgrim Health Care Institute examines the cost-related experiences of families with non-group [health](#) insurance plans purchased on or off the Marketplace. The findings were published in *JAMA Health Forum* on February 18, 2022.

"We conducted this survey study to assess the cost-related experiences of families in non-group plans that were purchased on or off the Marketplace," said lead author Alison Galbraith, Associate Professor of Population Medicine at Harvard Medical School and the Harvard Pilgrim Health Care Institute. "Our results showed that despite lower out-of-pocket spending among subsidy-eligible Marketplace enrollees, negative cost-related experiences persist."

The study population, drawn from a single insurer, included more than 1,200 enrollees who purchased non-group health [insurance](#) on or off the ACA Marketplaces in Massachusetts, Maine, and New Hampshire. Study results showed that affordability challenges were common among non-group enrollees. For [low-income](#), subsidy-eligible families, enrollment in Marketplace plans was associated with lower risk of high out-of-pocket and high total spending compared to enrollment off-Marketplace, although delayed or forgone care due to cost and financial burden did not differ. Use of brokers or navigators was associated with lower probability of high out-of-pocket costs, but otherwise experiences were no better with decision support.

Regarding possible next steps, Dr. Galbraith adds that their "findings suggest that building on ACA coverage gains by expanding eligibility and the dollar amount of subsidies could address the remaining affordability challenges facing non-group enrollees and families."

**More information:** Alison A. Galbraith et al, Affordability and Access Challenges Among US Subscribers to Nongroup Insurance Plans, *JAMA Health Forum* (2022). [DOI: 10.1001/jamahealthforum.2021.5141](https://doi.org/10.1001/jamahealthforum.2021.5141)

Provided by Harvard Pilgrim Health Care Institute

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