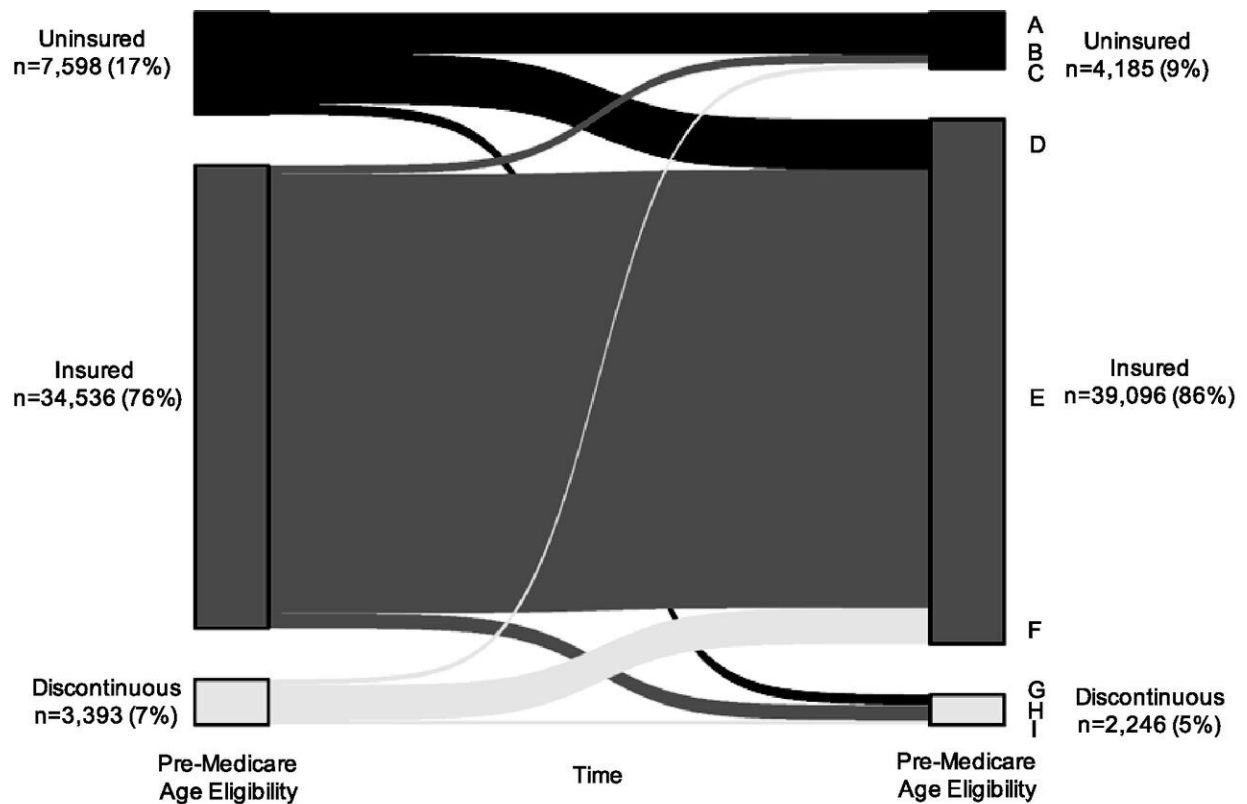


# Study finds that a quarter of low-income older Americans don't have health insurance

September 14 2023, by Franny White



A: Continuously Uninsured, 3,117 (7%)    B: Lost Insurance, 676 (1%)    C: Lost Insurance, 392 (1%)  
 D: Gained Insurance, 3,716 (8%)    E: Continuously Insured, 32,722 (72%)    F: Gained Insurance, 2,658 (6%)  
 G: Discontinuously Insured, 765 (2%)    H: Discontinuously Insured, 1,138 (2%)    I: Discontinuously Insured, 343 (1%)

Longitudinal insurance patterns from pre- to post-Medicare age eligibility among 45,527 patients from community health centers. Credit: *The Journal of the American Board of Family Medicine* (2023). DOI: 10.3122/jabfm.2023.230106R1

A new Oregon Health & Science University-led study reveals gaps in health insurance coverage for older Americans, who typically have more health issues than the rest of the population.

Published in the [\*Journal of the American Board of Family Medicine\*](#), the study found about a quarter of low-income patients receiving care at community health centers remain uninsured when they turn 65, the age at which most Americans become eligible for Medicare federal [health insurance](#).

"It's particularly concerning to think of [older adults](#) not having health insurance, given that the prevalence of disease and related complications increase with age," said the study's corresponding author, Nathalie Huguet, Ph.D., an associate professor of family medicine in the OHSU School of Medicine. "It's more challenging to manage [health conditions](#) in the United States without insurance. This can lead to costly hospital stays and avoidable illnesses that require expensive health care services."

For this study, Huguet and colleagues examined electronic health record data for more than 45,000 patients who became eligible for Medicare between 2014 and 2019. The records were for patient encounters at community health centers, which provide care regardless of a patient's ability to pay and largely serve people of limited financial means.

Their deep dive into the data determined it was more common for Hispanic Americans to lose [insurance coverage](#) at 65. Medicare requires its participants to be either U.S. citizens or permanent legal residents, placing government insurance out of reach for older adults who are undocumented immigrants. Further, patients with low incomes may not be able to afford Medicare premiums.

The researchers also discovered that patients tend to be diagnosed with new chronic health conditions like diabetes or [high blood pressure](#) after

they become eligible for Medicare. About 86% of the study's patients had two or more chronic health conditions after they turned 65, compared with 77% beforehand. Patients who had been uninsured and then obtained insurance through Medicare were diagnosed with more new [chronic conditions](#) than patients who had insurance before enrolling in Medicare.

"It's likely these patients unknowingly had chronic conditions beforehand," Huguet said. "Medicare enables older Americans to receive the essential health care that they need. However, having access to health care earlier in life can also prevent conditions from developing or getting worse as we age."

Huguet and her colleagues hope their findings will encourage policymakers to better support aging Americans by improving their access to health care overall, as well as specifically to improve preventive care access. They also hope it will inspire community health centers to integrate more geriatric-focused care in their operations.

**More information:** Nathalie Huguet et al, Impact of Health Insurance Patterns on Chronic Health Conditions Among Older Patients, *The Journal of the American Board of Family Medicine* (2023). [DOI: 10.3122/jabfm.2023.230106R1](#)

Provided by Oregon Health & Science University

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