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## Community Uninsurance and Quality of Health Care

### Expanding Health Insurance Coverage to the Uninsured Could Narrow Access and Quality Gaps for People with Coverage

Expanding coverage to the 47 million Americans who now lack health insurance could greatly improve care for people who already are protected, according to a new study in the September-October issue of the journal *Health Affairs*. Researchers found that insured adults who live in communities with high uninsurance rates are more likely to face problems with access to care and quality than those who live in communities where more people are covered.

Economists Mark Pauly and José Pagán compared differences in health care access, use, and quality between 9,552 insured adults in 10 communities with the highest and 10 with the lowest proportions of uninsured adults. Communities with high rates of uninsurance had an average of about 27 percent of adults without health insurance. Communities with low rates of uninsurance had an average of nearly seven percent of adults who lacked coverage.

The authors found that insured adults who live in communities with high proportions of uninsured people were less likely to have a place to go when they were sick or needed health care advice, less likely to visit a doctor, and less likely to have had a physician exam within the last year, compared with their peers in low-uninsurance communities. They also reported more problems getting referred to

a specialist and were less likely to report that they were satisfied with their doctor.

“Everyone knows that something needs to be done to cover the uninsured, but the arguments put forth often focus on the potential financial savings to the insured populations that come from providing health care coverage for those who lack it,” said Pagán, professor and director of the Institute for Population Health Policy at the University of Texas-Pan American. “By covering the uninsured, we end up with a higher-quality health care system overall, particularly if the uninsured are kept in the same financing and delivery systems as the insured.”

Pauly and Pagán also analyzed Community Tracking Survey (CTS) data from almost 5,000 physicians and more than 25,000 adults and found that doctors who practice in communities with high uninsurance rates are more likely to be dissatisfied with their careers and have a lower perception of the quality of care they provide than their peers in communities with lower uninsurance rates. An analysis of another CTS survey of 2,170 physicians showed that primary care doctors who practice in communities with a large uninsured population reported that they were less likely to be able to refer their patients to high-quality specialists. Their analysis also showed that the higher the community uninsurance rate, the less likely it is that



specialists are able to deliver high-quality care to their patients.

“It is in the self-interest of those who are less vulnerable to be concerned about the plight of the more vulnerable and be willing to pay to make a change,” said study coauthor Pauly, a professor at the Wharton School at the University of Pennsylvania. “Those who live in communities with high rates of uninsurance face not only the higher costs related to uncompensated and charity care, but also lower-quality care as a result of low demand for quality by the uninsured.”

This study is part of a series of papers in the September-October issue of Health Affairs that focuses on vulnerable populations. The issue was supported by the Robert Wood Johnson Foundation. Other articles look at how early-life conditions can determine an individual’s health over a lifetime, explore policy options for providing health care to immigrants, and examine the most effective strategies for policymakers to address health inequalities and the potential effect of consumer-directed care on vulnerable populations.

September 11, 2007, *Health Affairs* press release, [www.healthaffairs.org](http://www.healthaffairs.org)  
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