Institute for Youth in Policy

5214F Diamond Heights Blvd #3055
San Francisco, CA 94109
+1 (715) 469-6884
fellowship@yipinstitute.org
www.yipinstitute.org/fellowship/

Title: Inequality in Access to Healthcare in the United States

Name: Beeta Barkhordar

I. Executive summary

Healthcare services remain inaccessible to many Americans because of lack of healthcare coverage and rising costs of medical services, Low-income individuals, the uninsured, minorities, and underserved populations experience rising obstacles in accessing timely health care services This research brief analyzes the impact of unequal access to healthcare among vulnerable groups and discusses several policy measures to address these disparities. In addition, it considers the current challenges of healthcare affordability and coverage.

II. Overview

The American healthcare system is distinct among developed nations in that it lacks a universal healthcare program and operates under a fee-for-service model. Such a health system relies heavily on people's socio-economic status, particularly insurance coverage, leaving many uninsured. This leads to millions of Americans being deprived of necessary health care facilities such as preventive, emergent, medication-based, and chronic care services such as diabetes and heart diseases. Instead, access to these services is often determined by a person's financial position.

Several studies reveal how such a health system affects patients and their healthcare decision-making. According to a 2023 poll by the Kaiser Family Foundation (KFF), 36% of American adults reported not receiving medical services they needed due to a lack of finances in the previous year.

A. Relevance

Social inequity plays a huge role in determining whether one is able to get medical care in the US. Factors such as: social class, insurance status, and inequalities associated with race usually affect the kind of health services that one can get. For instance race is a determining factor because race is heavily tied to systemic factors like where they live, socioeconomic status, and environmental exposure. Access to healthcare has been formed by variables like social class, race, age, and place of residence. Problems like gaps in insurance, high out-of-pocket costs, and differences in quality of services from place to place make these challenges even worse. KFF research indicates that 44% of U.S. adults experience difficulty in affording healthcare, demonstrating that cost remains a significant barrier, even among insured individuals. Thus, access to healthcare is determined not only by service availability but also by affordability. Financial barriers persist as a major obstacle to equitable care nationwide.

III. History

A. Current Stances

The United States uses a fee-for-service healthcare system and is still one of the few

developed countries without universal coverage. Access to healthcare has long been unequal. People with low incomes, immigrants, and racial minorities have faced the most trouble getting steady, high-quality care. These differences have led to ongoing gaps in health outcomes between groups.

Reforms such as the Affordable Care Act of 2010 were aimed at improving care access and reducing inequalities. The act prohibited insurers from denying coverage based on pre-existing conditions and made it easier for citizens to obtain insurance under Medicaid and marketplace coverage. Programs such as Medicaid and Children's Health Insurance Program are also useful for vulnerable populations; however, the availability depends on the state.and there are still many uninsured individuals. There is still debate about whether these small changes are enough or if the United States should move to a universal healthcare system. Even with more people covered, millions of Americans still have insurance gaps and struggle to pay for care. These ongoing problems show that healthcare inequality is still a major issue in the country.

IV. Policy Problem

A. Stakeholders

The primary stakeholders include patients, especially low-income populations, uninsured individuals, older people, ethnic and racial groups, and people living in medically underserved areas. In addition, these factors are usually responsible for preventing people from getting timely medical treatment and taking necessary measures in terms of prevention of diseases. Consequently, they are compelled to postpone their medical examinations or avoid visiting healthcare facilities because of their limited financial resources or the absence of appropriate insurance. It would be reasonable if patients could play an active role in setting the healthcare policy because it should satisfy their interests.

Apart from patients, there are other parties that include medical practitioners, hospitals, insurance companies, and governmental agencies. They are also interested in making the healthcare system work properly because they will benefit significantly when the society becomes healthier. Nevertheless, increasing medical expenses and uneven insurance coverage may lead to discrimination. That is why the importance of making the healthcare sector more accessible cannot be overestimated.

B. Risks of Indifference

The problem of indifference towards healthcare inequality exists because of the ongoing degradation of both public health and social inequality. If there is no change from government bodies and other organizations, millions of Americans will continue to postpone any treatment until the situation deteriorates drastically, which not only will overload hospitals and emergency wards but also will negatively affect their well-being.

In addition, neglecting these problems will bring financial consequences to the families of patients who have no proper healthcare, since the lack of initial help usually results in higher bills. Consequently, the social gap between the poor and rich population of America will only widen.

C. Nonpartisan Reasoning

As mentioned above, inequality in healthcare does not affect one individual alone; it affects entire families, communities, and even national economies in the long run. This means that it would be extremely beneficial for non-partisan interventions to be made to address this issue for reasons that include but are not limited to the following:

1) Economic development and improvement in overall productivity levels: Better access to healthcare will positively impact the entire economy. Individuals who are healthier will also be able to work properly and will make contributions to the national economy through this medium. Thus, when individuals have reliable healthcare services at their disposal, their families also benefit financially due to increased productivity and stability.

2) Efficient functioning of healthcare facilities: With access to preventive care facilities, people might not require emergency hospitalization and thus, the healthcare facilities will also be able to function in a better manner and provide more efficient services to people. Therefore, the overall healthcare facility becomes efficient and sustainable.

3) Equity within society and health of the community: The problem of healthcare inequity has impacts on the stability of the whole family, the education of children, and the development of the community. It is only when people have access to good healthcare that they can be assured of having enough money to take care of themselves and raise their families and contribute to the community in which they live.

V. Tried Policy

One of the most prominent policies introduced to address healthcare inequality is the Affordable Care Act, which was enacted in 2010. This policy included expanding Medicaid eligibility, creating exchanges, and prohibiting insurance companies from rejecting applicants based on their pre-existing conditions. Over the past ten years since the ACA's implementation, the number of uninsured individuals decreased by nearly half compared to its level before the ACA introduction. According to The Commonwealth Fund, 48.7 million Americans did not have health insurance prior to ACA implementation, while this number dropped to only about 26 million people.

Nevertheless, this policy failed to address healthcare inequality entirely. While some states refused to extend Medicaid benefits, leaving millions of low-income adults without access to affordable insurance programs, healthcare provision continues to be highly dependent on one's location.

VI. Policy Options

Expanding Medicaid

The first policy response would be to expand Medicaid eligibility nationwide. As of today, health insurance coverage depends on whether a certain state decided to expand Medicaid. In this regard, according to the Kaiser Family Foundation, the proportion of uninsured persons among those who reside in non-expansion states is 14.5% compared with only 8.0% of the residents of expansion states. Therefore,

nationwide expansion of Medicaid will greatly increase health insurance coverage rates in America.

Transparent Healthcare Pricing

As for policy responses, mandated price transparency is the first step. Many people cannot estimate the cost of services provided before they receive medical assistance because the prices of various health treatments and procedures may surprise them. According to The Commonwealth Fund, one out of ten working-age adults paid back their medical debts by 2024.

Public Insurance Plan

As for another policy solution, the creation of a public insurance plan can provide people with more affordable health services and promote competition between insurers. Public insurance is expected to attract middle-class families who currently have difficulties affording expensive insurance policies from private health insurance companies. The Centers for Medicare and Medicaid Services have documented an increase in the expenditures on healthcare in America to $5.3 trillion in 2024, indicating the importance of controlling costs in the healthcare industry.

VII. Conclusions

As such, this brief has discussed a number of issues related to inequality in healthcare in the United States, examining the key obstacles that hinder millions of Americans from obtaining proper healthcare and the potential policies that could reduce discrepancies in this field. Without any doubt, the economic disparity, absence of proper insurance coverage, and constant growth in healthcare expenses are among the primary factors that contribute to healthcare inequality in the country. However, considering all the discussed policy proposals, it appears that the nationwide Medicaid expansion is the most plausible one.

That being said, access to healthcare is undoubtedly an important aspect which should not be taken lightly. In order to properly analyze the issue, it is crucial to pay attention to even minor elements that affect inequality in the field. Policy measures must be taken to deal with health care inequality, which can include increasing access and lowering costs associated with health care to make it more affordable. The nationwide expansion of Medicaid would ensure increased access to insurance among people with limited income levels. Meanwhile, policies that promote healthcare price transparency and the development of a public option plan could help decrease financial barriers and make healthcare more affordable.

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