

18.2 million at increased risk of severe COVID-19 uninsured or underinsured

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Even before soaring unemployment caused millions of Americans to lose their health insurance, 18.2 million individuals at increased risk of severe COVID-19 were either uninsured or underinsured, according to a new study published today (June 10) in the *Journal of General Internal Medicine* by researchers at Harvard Medical School and CUNY's Hunter College. Although most of those at high medical and financial risk were white, racial minorities were over-represented.

Researchers determined who was at risk of severe COVID-19 based on age and medical risk factors such as diabetes. They found that Blacks, Native Americans, lower-income individuals of all races/ethnicities, and those residing in rural areas or in states that had not expanded Medicaid were doubly disadvantaged: they were both more likely to be at high risk of severe COVID-19 and to lack adequate coverage. For instance, compared to non-Hispanic whites, Blacks were 42% and Native Americans 90% more likely to be at risk for severe COVID-19, and high-risk persons from those racial groups were 51% and 53% more likely to have

inadequate coverage compared to high-risk whites. Persons in states that failed to expand Medicaid were 6% more likely to be high risk, and 52% more likely to have inadequate coverage compared to those in states that accepted the ACA's Medicaid expansion. Hispanics at high medical risk were more than twice as likely as non-Hispanic whites to have inadequate coverage.

"The pandemic is laying bare the lethal inequality of American society and American health care," said lead author Dr. Adam Gaffney, a pulmonary and critical care physician at the Cambridge Health Alliance and Harvard Medical School. "Our ICU has been flooded with poor and [minority patients](#); having COVID-19 is scary enough without worrying that you'll be bankrupted by medical bills," he added.

Despite recent federal actions to help fund COVID-19 care, and some insurers' promises to upgrade coverage for the disease, many American still lack protection from COVID-19's costs. The Families First Coronavirus Response Act mandated full coverage for COVID-19 testing, but not for treatment, and the CARES Act provided some funding for hospitals treating uninsured patients, but the protection is far from adequate. While some private insurers have promised to waive copays and deductibles for treatment as well as testing, this promise doesn't apply to out-of-network care, or to the majority of privately-insured workers whose employers are self-insured. Moreover, most of these waivers will expire by July 1. A Gallup poll found that many remain fearful of treatment costs, with 14% of Americans saying they would avoid care because of costs even if they develop symptoms of COVID-19.

"These promises of new protections for patients with COVID-19 are full of holes," noted senior author Dr. Danny McCormick, a primary care physician and associate professor at Harvard Medical School. "COVID-19 threatens the health of

people everywhere, but only in the U.S. will it also ruin patients financially. When people avoid testing and care because they fear the costs, it fuels the epidemic's spread," he added.

The investigators also noted that the new federal legislation and insurers' promises won't help patients with COVID-19-like symptoms who are found to have a different diagnosis. "It's not just COVID care that's unaffordable," said co-author Dr. Steffie Woolhandler, Distinguished Professor of Public Health at CUNY's Hunter College and a Lecturer in Medicine at Harvard Medical School. "Patients with heart disease, asthma, and diabetes need protection too. Medicare for All is the long-term answer. But in the meantime, passage of the stopgap Medicare expansion bills introduced by Sen. Bernie Sanders and Rep. Pramila Jayapal would ensure that patients can get the care they need during the crisis, regardless of their diagnosis."

More information: Adam W. Gaffney et al. 18.2 Million Individuals at Increased Risk of Severe COVID-19 Illness Are Un- or Underinsured, *Journal of General Internal Medicine*, published online ahead of print June 10, 2020. [DOI: 10.1007/s11606-020-05899-8](https://doi.org/10.1007/s11606-020-05899-8)

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