



New England Research Institutes

Mandatory Health Insurance in Massachusetts – A Serendipitous Evaluation

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Background

- 49.5 million American adults (28%) have no health insurance.
- In 2006, under pressure from the federal government, Massachusetts passed a law which:
 - Expanded Medicaid HMOs to cover the poor (free of charge) and near poor (with partial subsidies); and
 - Established an "individual mandate," requiring every uninsured person to purchase insurance.

Research questions

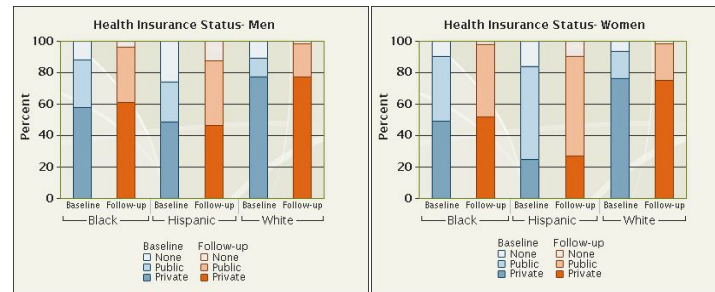
- Before current US health insurance reforms go into effect it would be prudent to inquire if the "Massachusetts Experiment" has actually worked.
 - Has it produced the desired change of universal coverage in Massachusetts?
 - Who has gained, lost, or still lacks health insurance?
 - Has mandatory health insurance changed health care utilization?
 - Has it reduced health care disparities known to exist prior to the introduction of mandatory health insurance?

Methods

- The Boston Area Community Health (BACH) survey has been underway since 2002, prior to the introduction of mandatory health insurance in 2007.
- The baseline study
 - Random sample of 5,500 Boston residents
 - Men and Women
 - Age 30-79 at baseline
 - Roughly equal number of black, Hispanic, and white individuals.
 - Detailed in-home interviews were conducted from 2002-2005.
- The follow-up study
 - Starting in 2006, BACH participants were re-contacted and interviewed again.

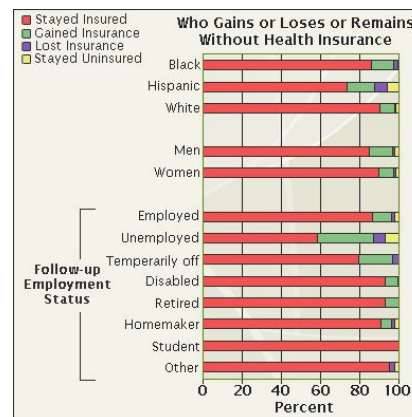
Findings

How has mandatory health insurance affected who has different types of health insurance?



- Mandatory health insurance has increased the proportion of the population covered by health insurance.
- However, the increase in coverage occurs in the groups with public insurance (which includes the subsidized plans).

Who gains or loses or remains without health insurance following mandatory health insurance?



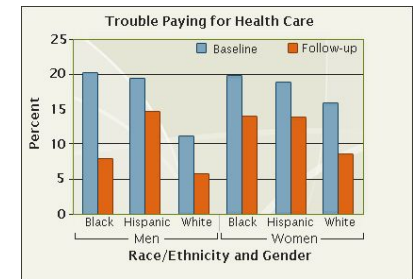
Hispanic men and women experienced the greatest gains in health insurance coverage.

However, they are still the least likely to have health insurance of any kind.

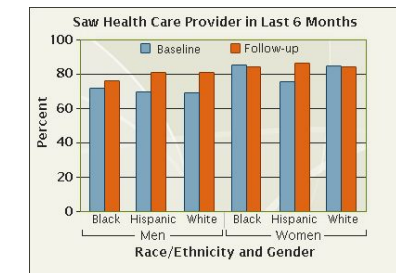
- 15.3% gained health insurance, and
- 10.9% are still uninsured.

Does mandatory health insurance affect the proportion of people who have trouble paying for health care?

Mandatory health insurance substantially reduces the proportion of people who report having trouble paying for health care.



Does mandatory health insurance affect visits to a health care provider in the last 6 months?



All groups of men and Hispanic women were more likely to report they had visited a health care provider in the past 6 months.

Conclusions

- Mandatory health insurance has achieved its principal goal-to increase the proportion of the population with health insurance.
- Health care utilization was increased and the proportion of the population reporting difficulty paying for health care was reduced
- Mandatory health insurance in Massachusetts has reduced, but still has not eliminated, health care disparities.

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