

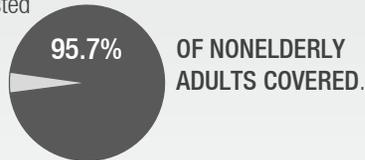
# HEALTH CARE COVERAGE, ACCESS, AND AFFORDABILITY IN MASSACHUSETTS: 2015 UPDATE

Source: 2015 Massachusetts Health Reform Survey

The 2015 Massachusetts Health Reform Survey highlights sustained gains in health insurance coverage since the passage of Massachusetts' 2006 health care reform law, as well as persistent gaps in health care access and affordability for many of those with insurance coverage. Low-income adults and those with health problems tend to be disproportionately impacted by these gaps. The survey findings are a reminder that the goals of health care reform are not fully achieved by simply reducing the number of people who are uninsured.

## HEALTH INSURANCE COVERAGE remains strong.

In 2015, gains in health insurance coverage achieved under MA reforms persisted with



Most **HAVE INSURANCE COVERAGE ALL YEAR,**



but some **EXPERIENCE GAPS IN COVERAGE DURING THE YEAR,**



and a small percentage are **UNINSURED ALL YEAR.**



## DENTAL INSURANCE COVERAGE is less common.

Despite near universal insurance coverage for health care,

**more than one in four adults**



**27% HAD NO INSURANCE FOR DENTAL CARE.**

## Health insurance coverage doesn't guarantee **ACCESS TO HEALTH CARE.**

	Full-year insured nonelderly adults <b>GOING WITHOUT NEEDED CARE</b> in past 12 months:	<b>DIFFICULTY OBTAINING CARE DUE TO PROVIDER ACCESS ISSUES*</b> in past 12 months for full-year insured nonelderly adults:
Family income at or below 138% FPL**	52.3%	53.5%
Family income between 139 and 399% FPL	39.5%	52.8%
Family income at or above 400% FPL	26.9%	38.5%
Fair or poor health	53.7%	55.8%
Good, very good, or excellent health	34.5%	45.4%
With a health limitation or chronic condition	44.7%	50.5%
With no health limitation or chronic condition	28.4%	43.0%

**FAMILY INCOME**  
**HEALTH STATUS**

\* **Provider access issues** include: being told doctor's office or clinic doesn't accept individual's type of health insurance or wasn't accepting new patients, problems getting appointment with a general doctor or specialist as soon as needed.

\*\* FPL=Federal Poverty Level

## Health insurance coverage doesn't guarantee **AFFORDABLE HEALTH CARE.**

	<b>HEALTH CARE COSTS CAUSED FINANCIAL AND NON-FINANCIAL PROBLEMS</b> over past 12 months for full-year insured nonelderly adults and their families:	<b>GOING WITHOUT NEEDED CARE BECAUSE OF HEALTH CARE COSTS</b> among full-year insured nonelderly adults:
Family income at or below 138% FPL	52.1%	27.9%
Family income between 139 and 399% FPL	50.3%	21.7%
Family income at or above 400% FPL	32.2%	12.6%
Fair or poor health	65.5%	28.6%
Good, very good, or excellent health	39.4%	17.8%
With a health limitation or chronic condition	51.8%	23.5%
With no health limitation or chronic condition	33.0%	14.6%