

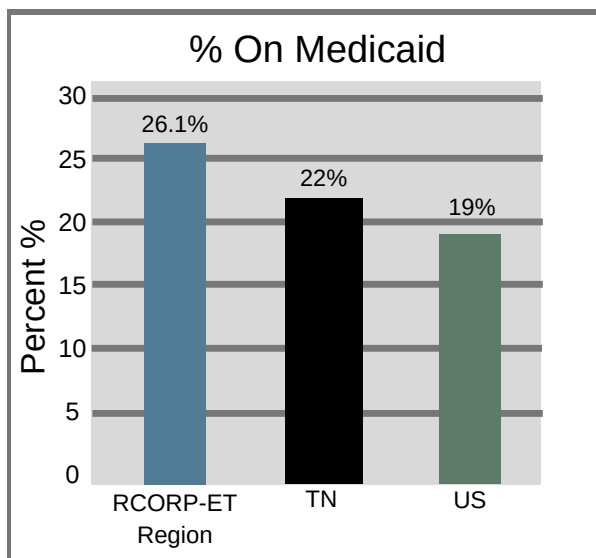
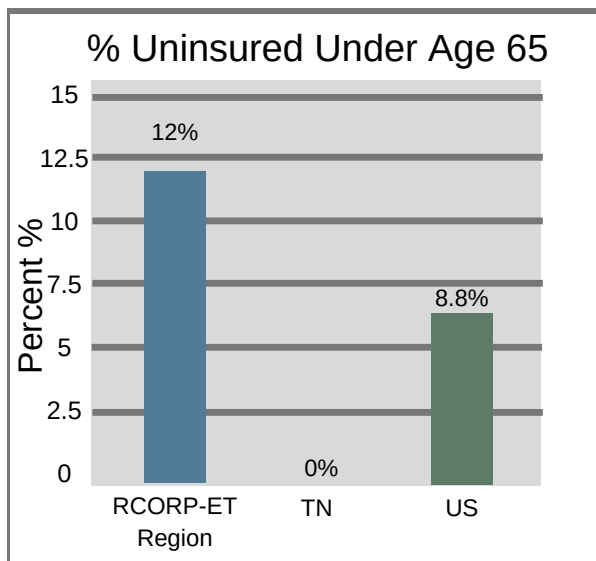
HEALTH INSURANCE COVERAGE

FACT SHEET - APRIL 2019

SEVERITY

Size of the Problem

Over 360,000 people live in the RCORP-ET region in East Tennessee.¹ Compared to Tennessee and the U.S. in general, a greater percent of people in the RCORP-ET region experience poverty (21.7%) and unemployment (6.1%). They are also more likely to be uninsured (12%) or enrolled in Medicaid (26.1%) compared to the state and the nation.



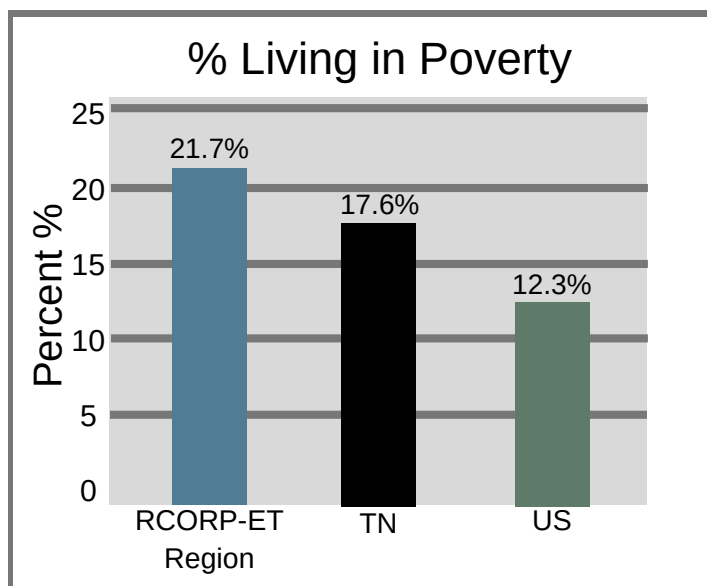
Seriousness

Research indicates that adults on Medicaid or with no insurance coverage have greater risk of OUD diagnoses than those with private insurance.² As such, being enrolled in a private health insurance program is a protective factor to prevent OUD.

All state Medicaid programs cover at least one medication used as part of MAT,³ and most cover all three of these medications. State Medicaid programs also cover many counseling and other support services, delivered either as part of MAT or separately.

A report released by the Boyd Center at UT's College of Business in 2018 showed that the uninsured rate of Tennessee residents is at 6.7%, an increase from 6.1% in the previous year. More respondents noted the inability to afford insurance as the major reason for not being insured, reversing a downward trend since 2014. Affordability continues to be the major reason cited for not having insurance, cited by approximately 80 percent of respondents across all income categories.

This is particularly important given the high proportion of the RCORP-ET population that experiences poverty.



UNEMPLOYMENT

FACT SHEET - APRIL 2019



Health insurance coverage is related to enhanced health across several arenas including mental and physical health. Access to quality mental health services as well as treatment and recovery services is largely limited by health insurance coverage. This is particularly important because people who are healthy are more likely to be employed. Employers are oftentimes the provider of health insurance.

RIPPLE EFFECT

If insurance coverage was provided for those who are currently uninsured, this would likely impact the following in a healthy fashion:

- Blood-borne pathogen transmission
- Cost of treatment
- Mental health

FEASIBILITY

Tennessee did not adopt the expansion of Medicaid related to the Affordable Care Act. Since this decision, state legislators have yet to provide a solution to increase insurance coverage of the uninsured.

COMMUNITY VIEW

The community strengths and themes survey asked that adults in the 10-county region, pick the top three strengths and challenges related to opioid use disorder and community health. Treatment covered by health insurance was identified as both a challenge and a strength within the RCORP-ET region.

- 6 individuals who took the survey chose lack of insurance coverage for inpatient treatment as a community challenge
- 90 individuals chose insurance pays for inpatient treatment as a community strength

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References

1. US Census Bureau. Accessed July 13, 2018.
2. Han B, Compton WM, Jones CM, Cai R. Nonmedical Prescription Opioid Use and Use Disorders Among Adults Aged 18 Through 64 Years in the United States, 2003-2013. *JAMA*. 2015;314(14):1468–1478. doi:10.1001/jama.2015.11859
3. Colleen M. Grogan, et al., "Survey Highlights Differences in Medicaid Coverage for Substance Use Treatment and Opioid Use Disorder Medications," *Health Affairs* 35, no. 12 (Dec. 2016):2289-2296, <http://content.healthaffairs.org/content/35/12/2289.full>,

