

Special Report on Health Access Disparities

A Report from the 2021 LHIS



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Sponsored by the Louisiana Department of Health

Introduction

This special report from the 2021 Louisiana Health Insurance Survey looks at disparities in access to healthcare across demographic groups. This report updates the 2019 report on the same topic using the 2021 LHS data. Satisfaction with insurance and providers and access to care are similar to the previous year, with consistent results across most demographic groups. The additional year of data provides some insights based on comparisons across years and a more detailed look at the data that were not available in the prior report.

The 2021 Louisiana Health Insurance Survey surveyed 8,587 households comprised of more than 25,000 individuals in Louisiana. They were asked the following two questions about healthcare access: 1) Does your health insurance offer benefits to cover services that meet your needs? Would you say never, sometimes, usually, always? And 2) Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

Both of these questions were asked of every member of the household, including insured and uninsured individuals. Health care disparities may arise due to differences in access to health insurance coverage across sex, race, health insurance plan, and urban or rural location. Given that uninsured individuals are included in the analysis, changes in health insurance coverage between groups may also affect health care disparities. For expositional purposes, we focus on the proportion of respondents selecting “usually” or “always” to both access questions.



Figures 1 – 4 provide breakouts on health disparities by sex. Figures 1 and 2 display results for the question “Does your health insurance offer benefits to cover services that meet your needs?” In general, overall satisfaction is roughly ten percent higher for children than adults in both years and decreased slightly between 2019 and 2021. For children, there is little difference in satisfaction between males and females. For adults, males are less likely than females to be satisfied with their access to services and providers. We return to the explanation of this result after reviewing results on the second question.

Figure 1. Meets Needs Results for Children

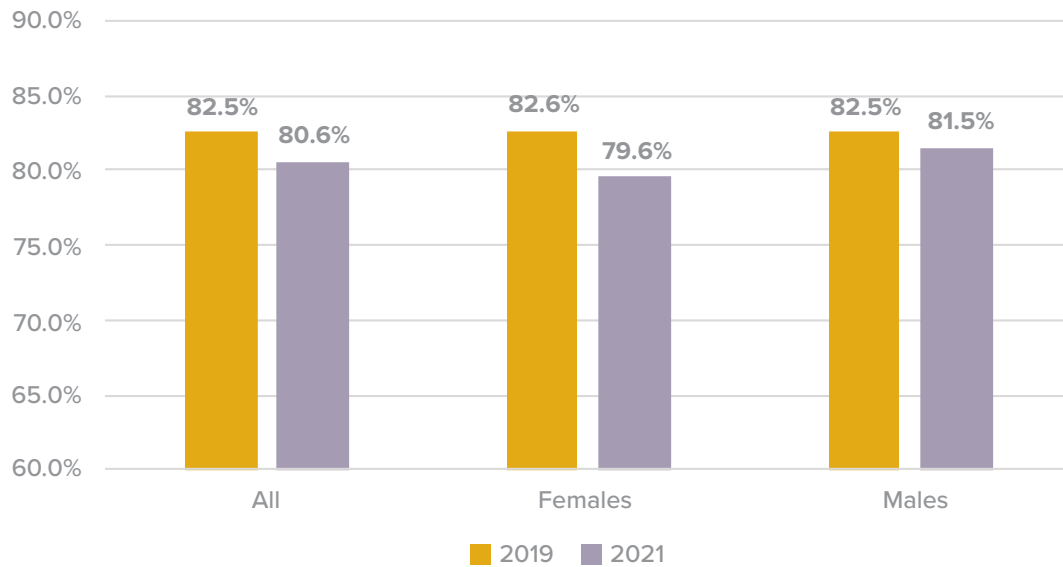
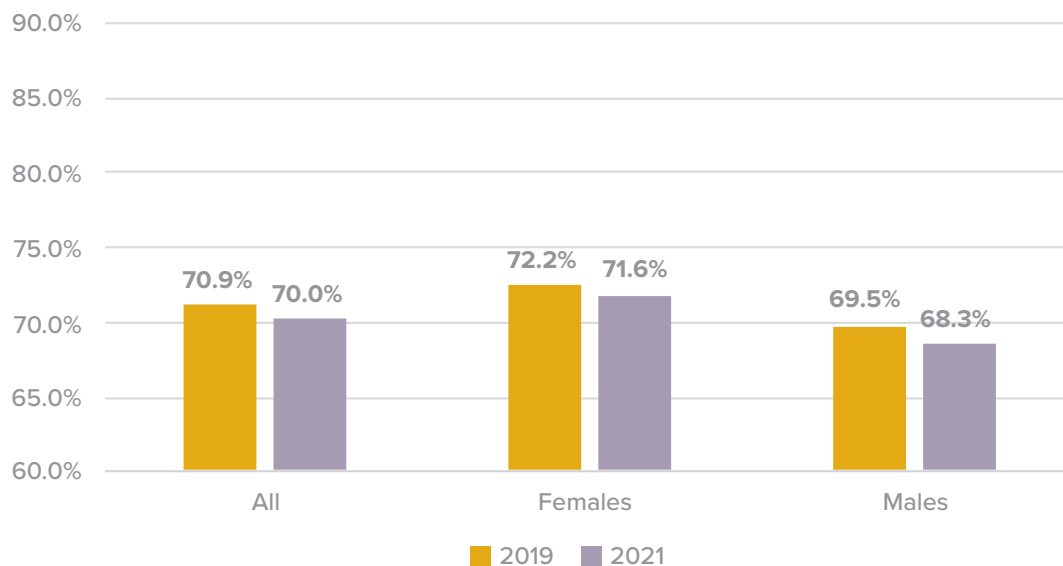


Figure 2. Meets Needs Results for Adults



Figures 3 and 4 ask the question “Does your health insurance allow you to see the health care providers you need?” For the second question on access to providers, we see very similar general patterns as those in Figures 1 and 2 on satisfaction with coverage. The self-reported access to providers is better for children than adults and lower for adult males than for females. We see improvement in access to providers across years for children and a very modest decrease for adults.

Figure 3. Providers, Children

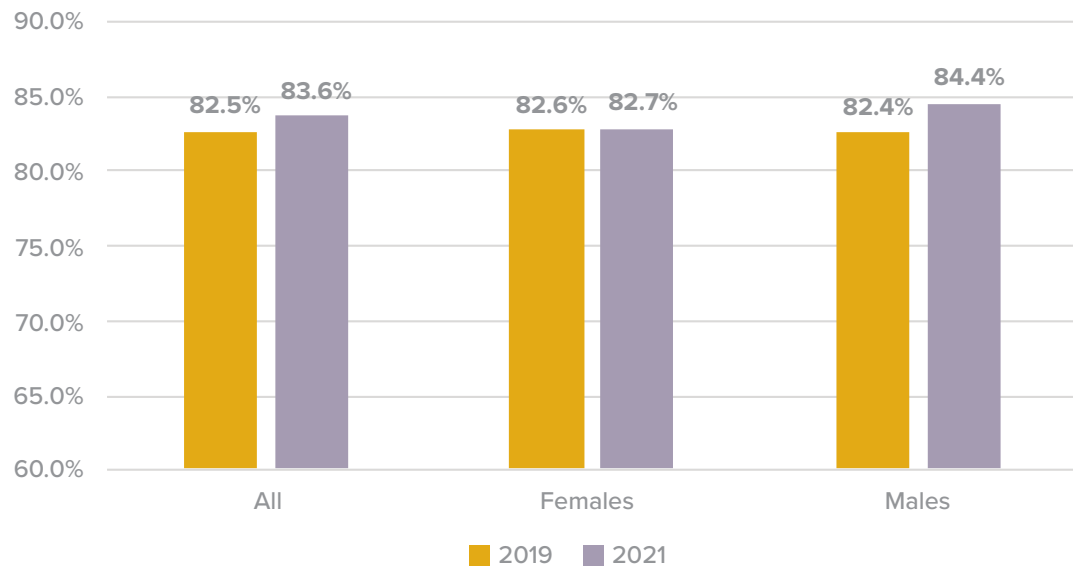
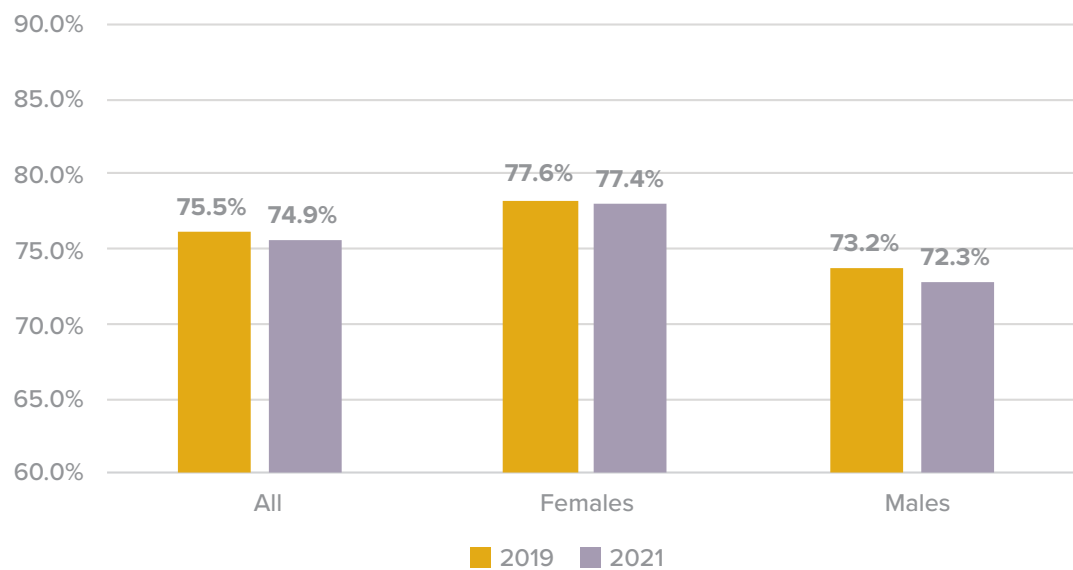


Figure 4. Providers, Adults

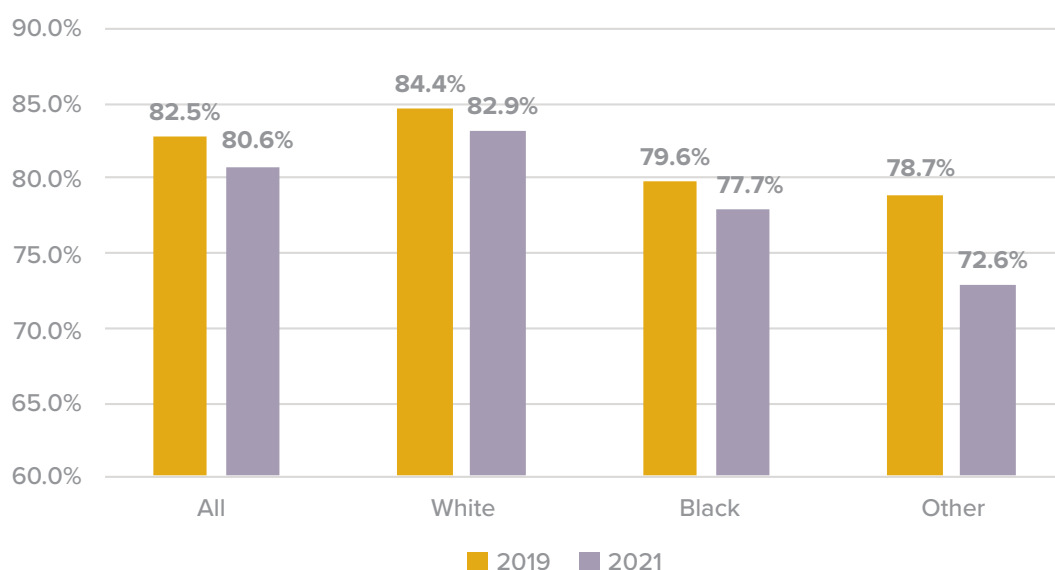


A key part of the explanation for these results is that all computations are based on the full sample and do not remove the uninsured. The 2021 Louisiana Health Insurance Survey (LHIS) found that 12% of adult males and only 7% of females were uninsured. The gap in satisfaction between adult males and females disappears when those without insurance are removed from the sample and the gap on access to providers drops to 1%. Males are less satisfied with coverage and access to providers than females because they are less likely to have insurance coverage.

Race

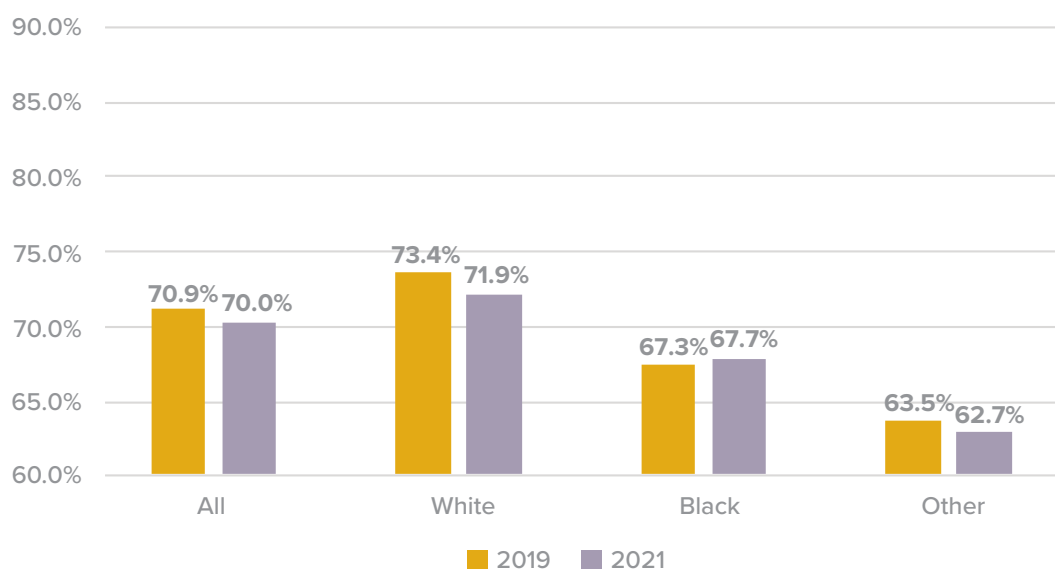
The second demographic breakout of health disparities is for race, presented in Figures 5 – 8. Other races include respondents reporting Hispanic, Asian/Pacific Islander, Native American/Eskimo and those choosing other or not to report the race for this question.¹ Figures 5 and 6 focus on the question “Does your health insurance offer benefits to cover services that meet your needs?”

Figure 5. Meets Needs Results for Children



In general, white respondents report greater satisfaction with coverage for both children and adults than other races.

Figure 6. Meets Needs Results for Adults



Figures 7 and 8 focus on the question “Does your health insurance allow you to see the health care providers

¹ Our treatment of Hispanic as race rather than ethnicity follows an older convention and is chosen to allow comparisons across LHIS results dating back to 2003. The 2023 LHIS will adopt the new convention of including two questions, one on race and a second on ethnicity.

you need?” and show very similar results. White respondents report better access to providers for both children and adults. We conducted similar analysis for race to see if gaps can be attributed to those lacking coverage. Results indicate that differences in both satisfaction with coverage and are essentially unaffected when the sample is restricted to those with insurance coverage. This finding indicates that some other factor is leading to health disparities in satisfaction with insurance coverage and access. For example, providers may be located closer to white respondents than other groups on average, or transportation may limit access.

Figure 7. Providers Results for Children

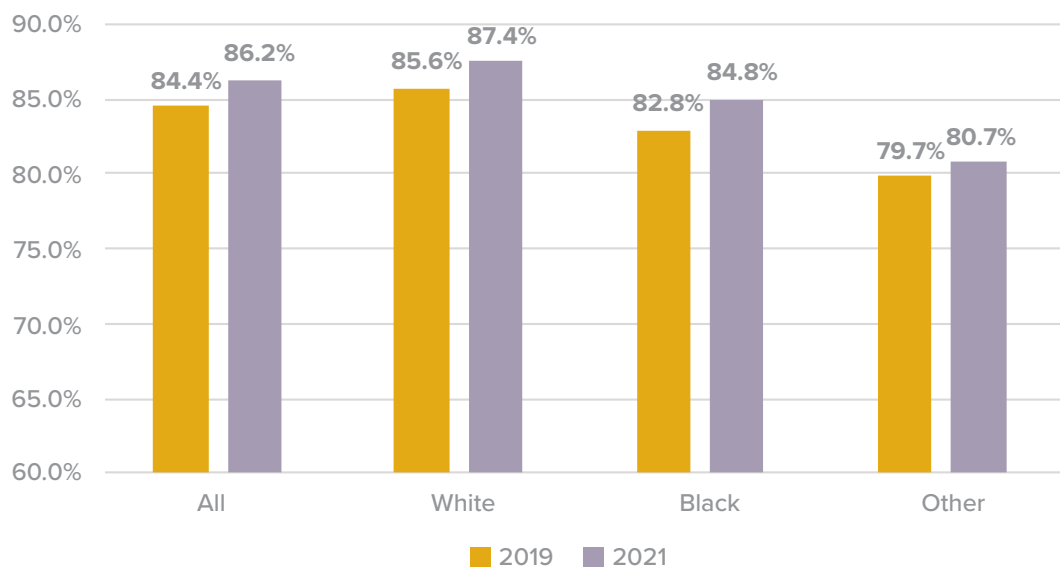
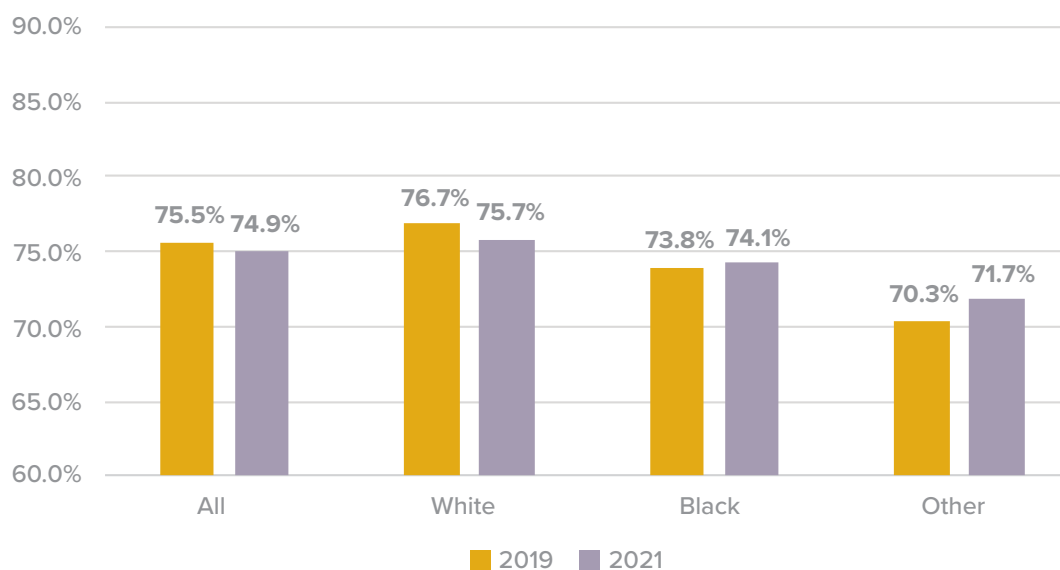


Figure 8. Providers Results for Adults



Insurance Plan

Figures 9-12 provide results for different types of health insurance plans. For children, satisfaction with insurance coverage was generally similar across insurance type with the exception of lower satisfaction among those with private insurance. Among adults with health insurance plans, those with employer insurance were generally more satisfied than those with Medicaid, who were more satisfied with private insurance. Not surprisingly, those with no insurance reported quite low satisfaction for both children and adults. Figures 9 and 10 display results for “Does your health insurance offer benefits to cover services that meet your needs?”

Figure 9. Meets Needs Results for Children

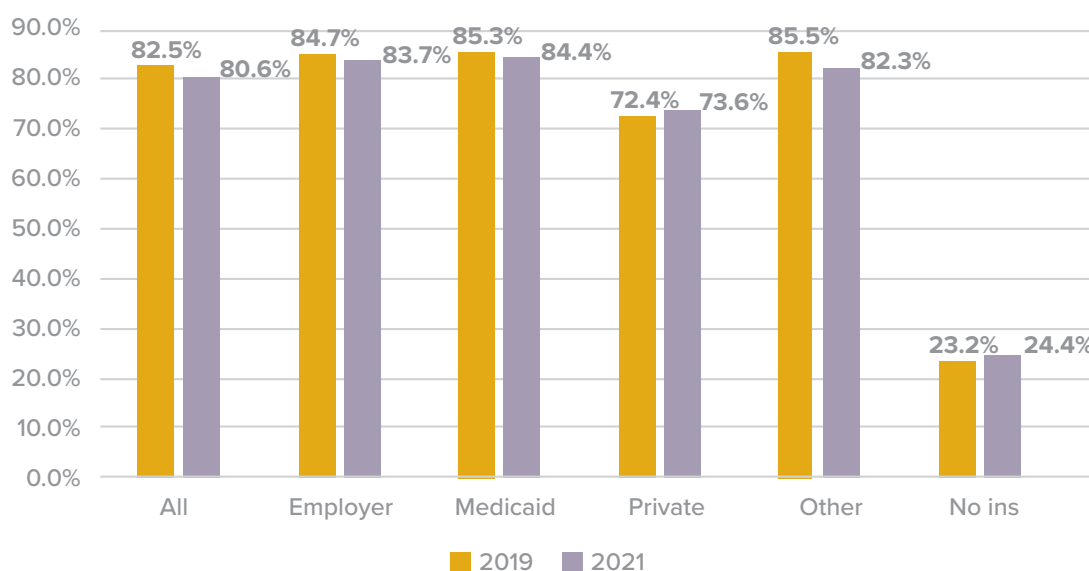
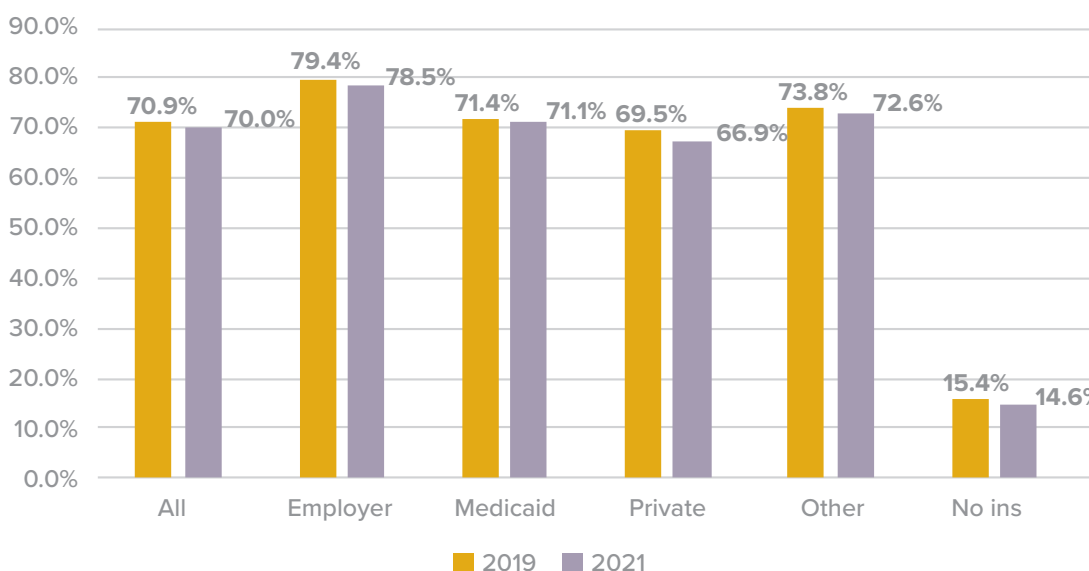


Figure 10. Meets Needs Results for Adults



Figures 11 and 12 display results for “Does your health insurance allow you to see the health care providers you need?” In terms of access to providers, results were similar. An exception is that those with “other” insurance types (Military, Medicare, former employer coverage or coverage by someone not in the household) reported less access to providers. As expected, access to providers was clearly a problem for the uninsured.

Figure 11. Provider Results for Children

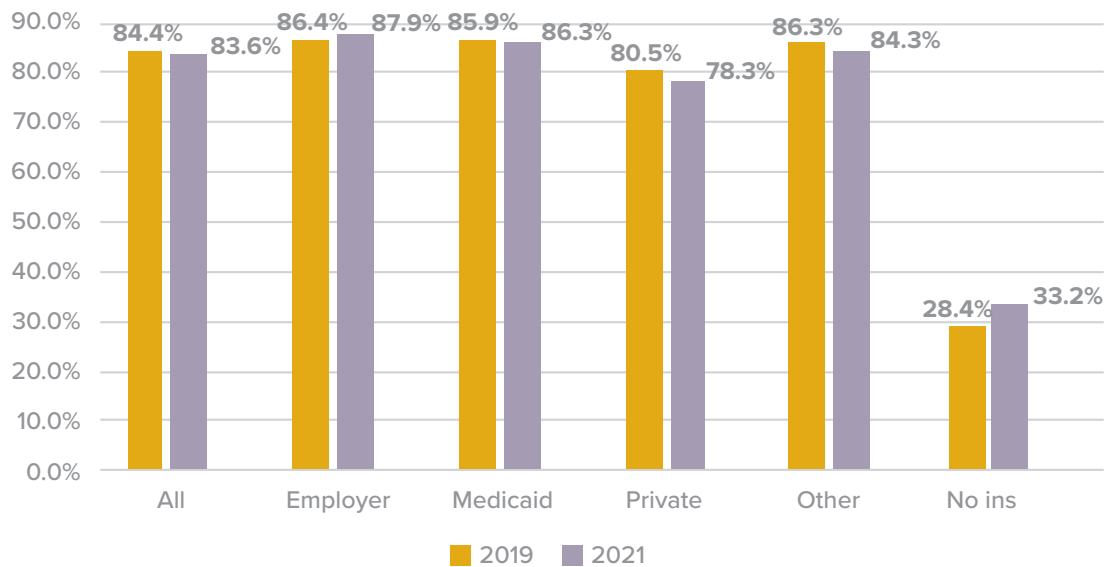
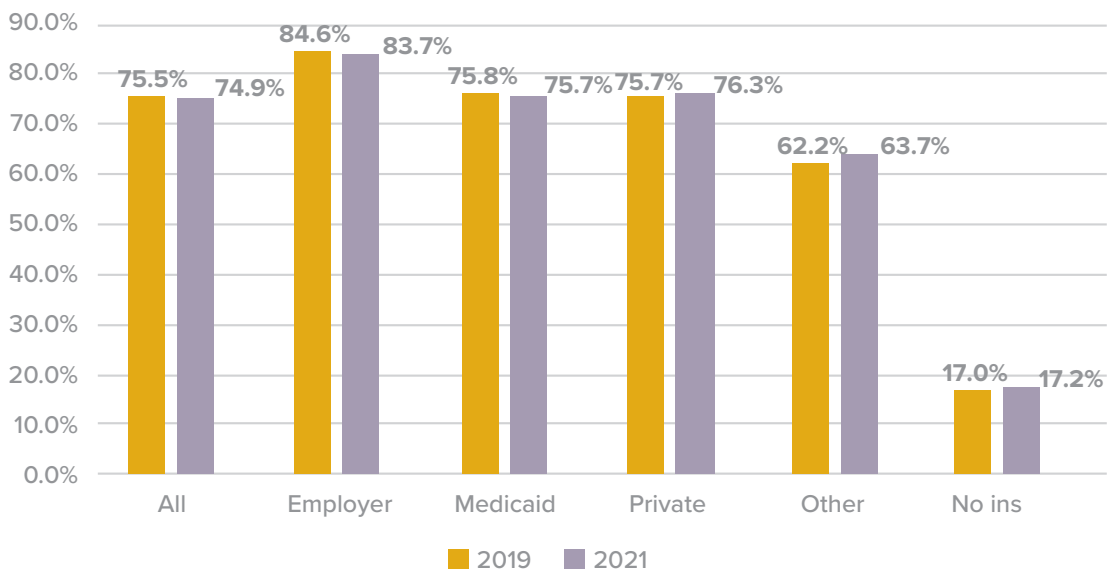


Figure 12. Provider Results for Adults



Urban or Rural Location

Finally, Figures 13 – 16 break out rural and urban parishes in Louisiana. Results from both urban and rural communities were very similar overall. Figures 13 and 14 focus on “Does your health insurance offer benefits to cover services that meet your needs?”

Figure 13. Meets Needs Results for Children

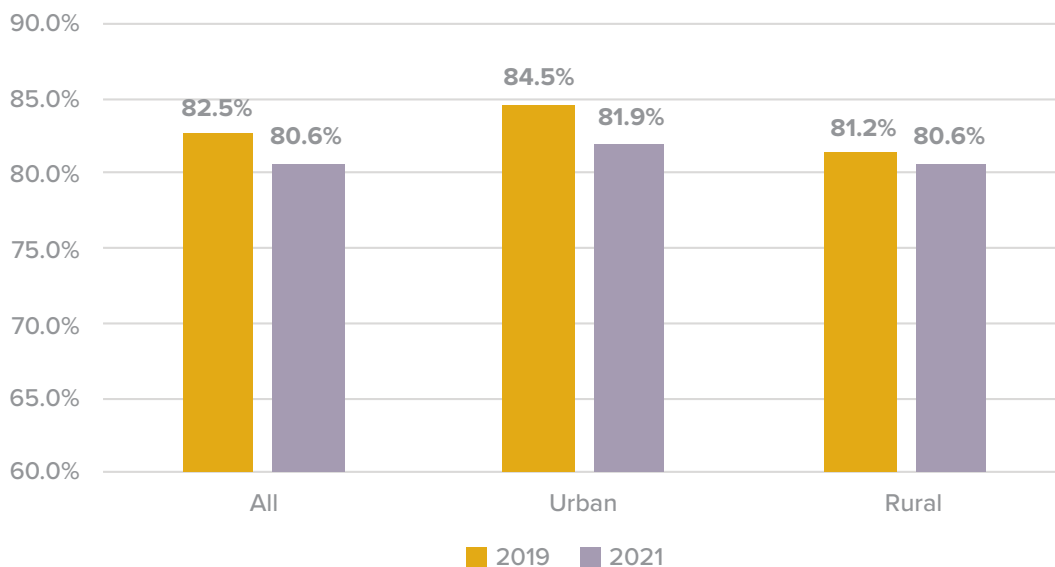


Figure 14. Meets Needs Results for Adults

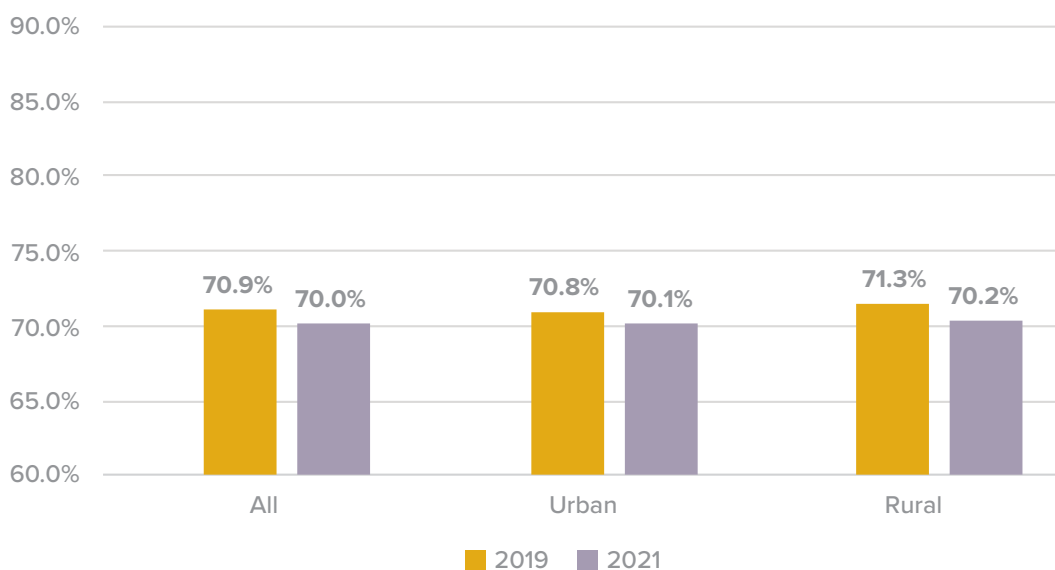


Figure 15. Provider Results for Children

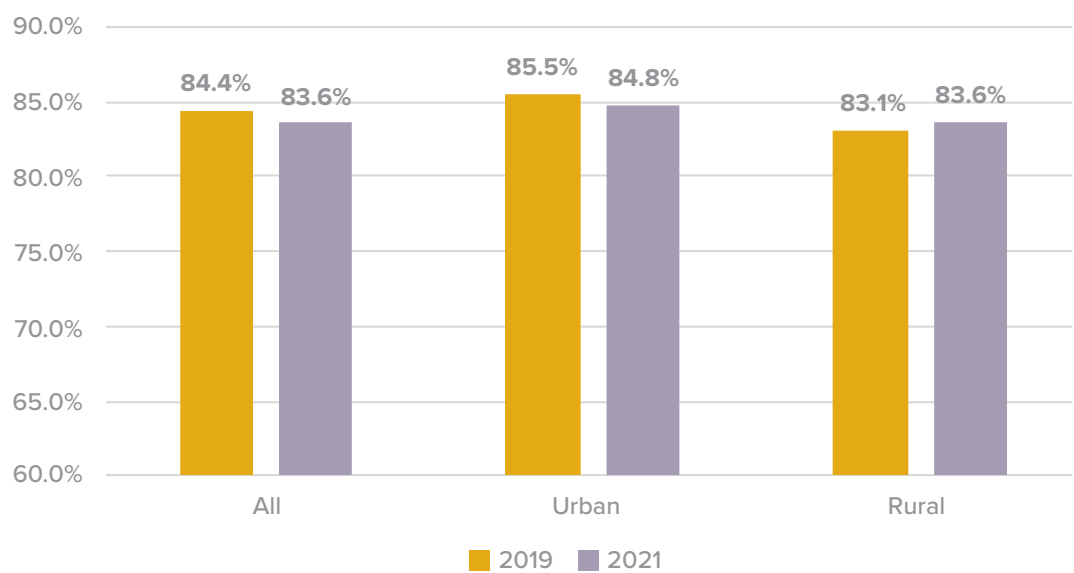
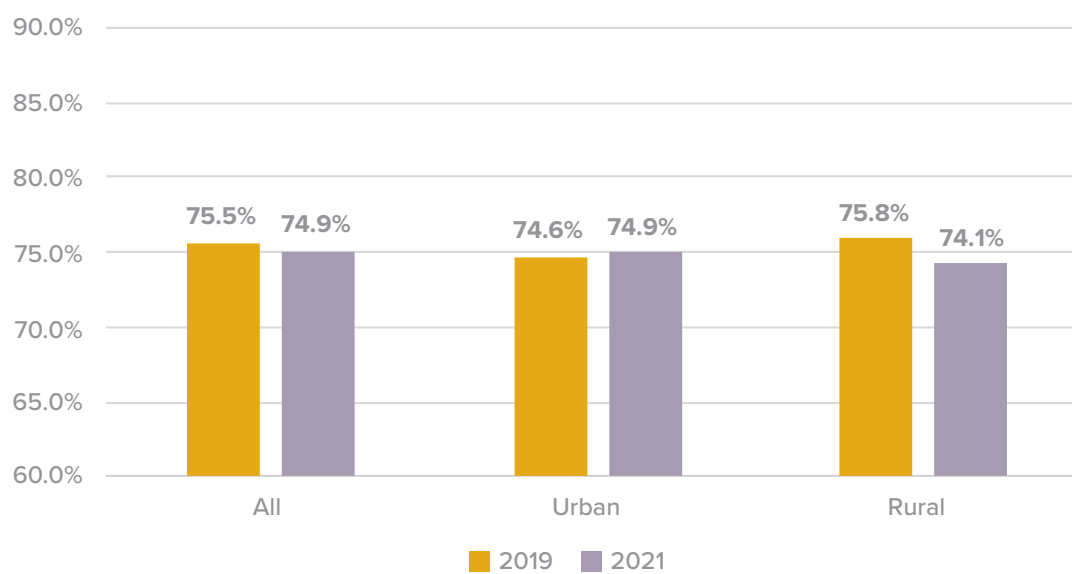


Figure 16. Provider Results for Adults



Conclusion

This report from the 2021 Louisiana Health Insurance Survey is designed to assess population health disparities in the state. Results from the two questions on satisfaction with insurance plan and providers and their ability to meet the needs of individuals show that there are some differences across different demographic groups.

In general, the patterns of disparities in both satisfaction and access across demographic groups are consistent with our prior study in 2019. Results show greater satisfaction with coverage and access to care for children than adults. In terms of disparities, the largest disparities exist in gender and race.

Regarding gender, adult males report lower satisfaction with coverage and access to providers than females. This result is attributable to lower health insurance coverage rates among adult males and disappears when the sample is restricted to those with insurance.

With regard to race, white respondents report greater satisfaction with health insurance coverage and access to providers both for children and adults. A closer examination of the data reveals that this disparity cannot be explained by lack of access to health insurance coverage.

Results later in the report show high levels of satisfaction and very good access to providers for those with Medicaid coverage and relatively small differences across insurance plan type. This suggests coverage type is not the explanation to the disparities in satisfaction and access across race. Furthermore, the small disparity between respondents in rural and urban areas seem to rule out that explanation.

Overall, the majority of adults and children who have insurance coverage report that their health insurance meets their needs and allows them to see providers usually or all of the time.

Appendix A

Louisiana Health Insurance Survey | 2021

Relevant Questions

The respondent was asked the following questions regarding each household member. Earlier in the survey, the respondent was allowed to provide either a first name or household ID number (if they preferred not to provide a name). XX in these questions was replaced by the household member's first name or the unique household member chosen by the respondent in these questions.

For respondent, show: The next questions are about your health insurance or health care plans. Does your health insurance offer benefits or cover services that meet your needs?

Would you say never, sometimes, usually, always?

For everyone else, show: The next questions are about XX's health insurance or health care plans. Does XX's health insurance offer benefits or cover services that meet their needs?

Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Q: OPH2

For respondent, show: Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

For everyone else, show: Does XX's health insurance allow them to see the health care providers [he/she] needs? Would you say never, sometimes, usually, always?

1. Never
2. Sometimes
3. Usually
4. Always
8. DON'T KNOW
9. REFUSED

Appendix B

This appendix has the crosstabs for sex, race, insurance plans, and urban/rural.

Sex

1) Does your health insurance offer benefits to cover services that meet your needs?

Children, Meets Needs

	All	Females	Males
Never	6.1%	6.8%	5.4%
Sometimes	13.3%	13.5%	13.1%
Usually	29.8%	29.6%	30.0%
Always	50.8%	50.0%	51.4%
Did not answer	0.1%	0.1%	0.1%

Adults, Meets Needs

	All	Female	Male
Never	11.4%	9.5%	13.5%
Sometimes	18.0%	18.5%	17.4%
Usually	35.1%	36.4%	33.7%
Always	34.9%	35.1%	34.6%
Did not answer	0.6%	0.5%	0.7%

2) Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

Children, Providers

	All	Females	Males
Never	4.5%	5.1%	3.9%
Sometimes	11.9%	12.2%	11.6%
Usually	29.4%	29.1%	29.7%
Always	54.2%	53.5%	54.7%
Did not answer	0.0%	0.0%	0.1%

Adults, Providers

	All	Female	Male
Never	9.7%	7.8%	11.8%
Sometimes	14.9%	14.5%	15.2%
Usually	32.8%	33.5%	32.1%
Always	42.1%	43.9%	40.2%
Did not answer	0.5%	0.3%	0.7%

Race

1) Does your health insurance offer benefits to cover services that meet your needs?

Children, Meets Needs

	All	White	Black	Other
Never	6.1%	5.2%	6.8%	11.2%
Sometimes	13.3%	11.8%	15.5%	16.1%
Usually	29.8%	33.3%	23.4%	28.9%
Always	50.8%	49.6%	54.3%	43.8%
Did not answer	0.1%	0.1%	0.0%	0.0%

Adults, Meets Needs

	All	White	Black	Other
Never	11.4%	10.9%	11.5%	16.1%
Sometimes	18.0%	16.7%	20.1%	20.3%
Usually	35.1%	37.4%	31.0%	33.3%
Always	34.9%	34.5%	36.7%	29.4%
Did not answer	0.6%	0.5%	0.7%	0.9%

2) Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

Children, Providers

	All	White	Black	Other
Never	3.5%	3.1%	3.7%	6.1%
Sometimes	9.7%	9.0%	10.7%	12.4%
Usually	25.2%	28.1%	20.2%	23.7%
Always	60.9%	59.3%	64.6%	57.0%
Did not answer	0.6%	0.5%	0.8%	0.8%

Adults, Providers

	All	White	Black	Other
Never	9.7%	9.6%	9.5%	11.5%
Sometimes	14.9%	14.2%	15.8%	16.2%
Usually	32.8%	34.2%	29.4%	37.0%
Always	42.1%	41.5%	44.8%	34.7%
Did not answer	0.5%	0.4%	0.6%	0.7%

Insurance Plan

1) Does your health insurance offer benefits to cover services that meet your needs?

Children, Meets Needs

	All	Employer	Medicaid	Private	Other	Noins
Never	6.1%	3.7%	4.0%	6.4%	5.3%	49.1%
Sometimes	13.3%	12.5%	11.5%	20.0%	12.3%	26.4%
Usually	29.8%	33.5%	26.3%	27.5%	27.9%	12.2%
Always	50.8%	50.3%	58.1%	46.0%	54.4%	12.3%
Did not answer	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%

Adults, Meets Needs

	All	Employer	Medicaid	Private	Other	Noins
Never	11.4%	4.3%	6.7%	6.9%	7.4%	70.7%
Sometimes	18.0%	16.6%	21.9%	25.6%	19.4%	13.9%
Usually	35.1%	38.4%	36.4%	33.6%	37.4%	9.3%
Always	34.9%	40.2%	34.7%	33.4%	35.3%	5.3%
Did not answer	0.6%	0.5%	0.3%	0.6%	0.6%	0.7%

2) Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

Children, Providers

	All	Employer	Medicaid	Private	Other	Noins
Never	4.5%	2.0%	2.9%	3.3%	4.0%	48.3%
Sometimes	11.9%	10.0%	10.9%	18.4%	11.7%	18.5%
Usually	29.4%	32.7%	25.2%	27.7%	27.9%	18.3%
Always	54.2%	55.2%	61.0%	50.7%	56.4%	14.9%
Did not answer	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%

Adults, Providers

	All	Employer	Medicaid	Private	Other	Noins
Never	9.7%	2.8%	4.6%	4.3%	19.4%	69.5%
Sometimes	14.9%	13.0%	19.3%	19.2%	16.4%	12.7%
Usually	32.8%	35.1%	34.1%	34.3%	29.7%	10.1%
Always	42.1%	48.6%	41.6%	41.9%	33.9%	7.2%
Did not answer	0.5%	0.4%	0.4%	0.3%	0.6%	0.6%

Urban/Rural

1) Does your health insurance offer benefits to cover services that meet your needs?

Children, Meets Needs

	All	Urban	Rural
Never	6.1%	5.6%	5.2%
Sometimes	13.3%	12.6%	14.2%
Usually	29.8%	30.7%	28.4%
Always	50.8%	51.2%	52.2%
Did not answer	0.1%	0.0%	0.0%

Adults, Meets Needs

	All	Urban	Rural
Never	11.4%	11.6%	12.8%
Sometimes	18.0%	17.7%	16.3%
Usually	35.1%	35.5%	35.9%
Always	34.9%	34.6%	34.3%
Did not answer	0.6%	0.6%	0.7%

2) Does your health insurance allow you to see the health care providers you need? Would you say never, sometimes, usually, always?

Children, Providers

	All	Urban	Rural
Never	4.5%	4.1%	3.7%
Sometimes	11.9%	11.1%	12.7%
Usually	29.4%	30.6%	28.2%
Always	54.2%	54.1%	55.4%
Did not answer	0.0%	0.0%	0.0%

Adults, Providers

	All	Urban	Rural
Never	9.7%	9.8%	11.0%
Sometimes	14.9%	14.8%	14.5%
Usually	32.8%	33.1%	31.9%
Always	42.1%	41.8%	42.2%
Did not answer	0.5%	0.5%	0.3%

