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Fall 12-2020

### Health Insurance Availability

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#### Recommended Citation

Shakespear, Madison, "Health Insurance Availability" (2020). *Sociology Student Work Collection*. 67.  
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DEC  
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# Health Insurance Availability



Madison Shakespear

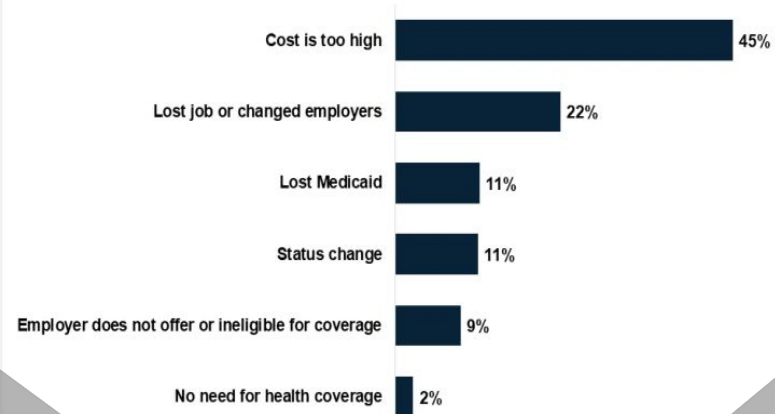




# What is the issue? Why is health insurance availability a problem?

Health insurance availability is a serious issue because our health and appearance are not only important to our standard of living, but also to how we are perceived by others. If low-income people are unable to get the medical attention that they need, then the lower-class citizens will continue getting sick or injured, while also continuing to go untreated. This results in the development of chronic conditions throughout the low-income population, and the further social segregation of upper and lower classes.

Reasons for Being Uninsured Among Uninsured Nonelderly Adults, 2017



## Who is affected?

The majority of the United States population that is not covered by health insurance is made up of low-income workers and non-native U.S. immigrants. This is primarily due to the financial inconvenience that comes with having insurance. On average, the monthly payment for health insurance per individual is \$574. That number jumps up to \$1,634 for the average family coverage (Ramsey). "In 2019, 73.7% of uninsured adults said that they were uninsured because the cost of coverage was too high" (Tolbert).

Vox

### Supreme Court: A new case could strip health care from thousands of the poorest Americans

If Medicaid beneficiaries risk losing health care if they aren't also employed, ... losses in health insurance coverage in the policy's initial six months but no ... such as poor families with dependent children or certain low-income ...  
13 hours ago

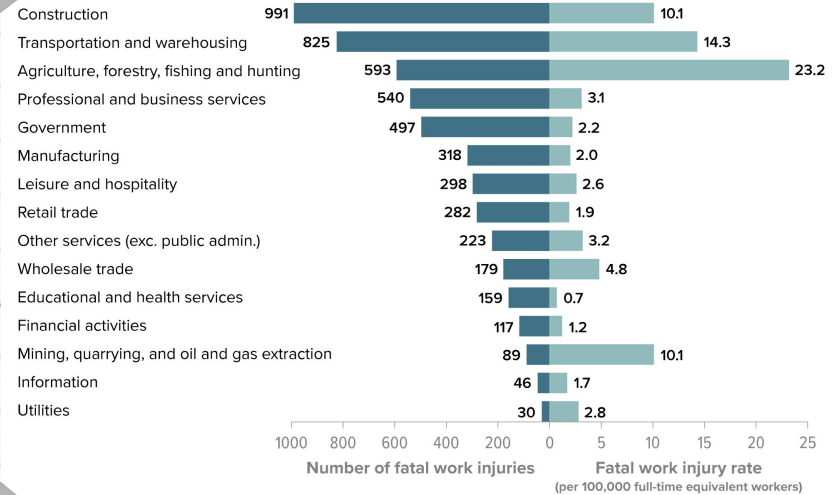




# Why they should be the ones covered by insurance

Low-income citizens are the least likely to receive healthcare benefits through work. They are also the most likely to be injured while at work or at home. Low-income workers are also often forced into their line of work because of their lack of higher education. Because of this, they are typically the ones forced to work in the less-favorable, and oftentimes dangerous fields, such as working construction or in warehouses.

**Dangerous jobs: US fatal work injuries by industry for 2016**



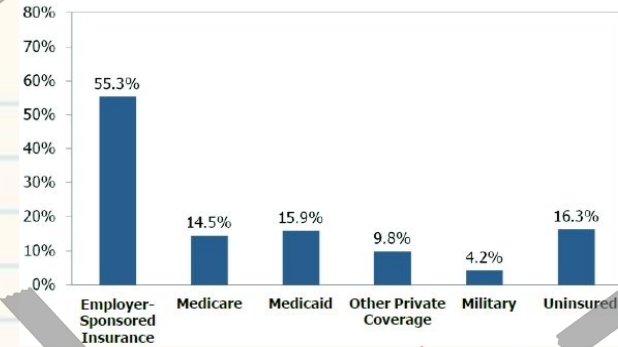
SOURCE: U.S. BUREAU OF LABOR STATISTICS, CURRENT POPULATION SURVEY, CENSUS OF FATAL OCCUPATIONAL INJURIES 2017

KNOWABLE MAGAZINE

# Facts

- “Many people do not have access to coverage through a job, and some people, particularly poor adults in states that did not expand Medicaid, remain ineligible for financial assistance for coverage” (Tolbert).
- “Undocumented immigrants are ineligible for Medicaid or Marketplace coverage” (Tolbert).
- “Racial, ethnic, socioeconomic and other minority groups are more likely to delay healthcare and to go without the necessary healthcare or medication they should have been prescribed” (Mandal).
- “Racial and ethnic minorities are often given a health insurance plan that limits the amount of services available to them as well as the number of providers they can use” (Mandal).
- Young single men are the lowest-risk group when it comes to health insurance (Ramsey).

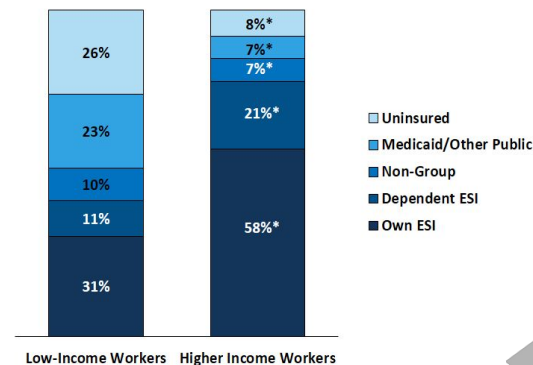
Sources of Insurance Coverage, 2010



# Statistics

- “3 in 10 uninsured adults in 2019 went without needed medical care due to cost” (Tolbert).
- “In 2019, 9.2% of people, or 29.6 million, were not covered by health insurance at the time of interview, according to the ACS, up from 8.9% and 28.6 million” (Keisler-Starkey).
- “Between 2018 and 2019, the percentage of people without health insurance coverage decreased in 1 state and increased in 19 states” (Keisler-Starkey).
- “The number of uninsured children grew by over 327,000 from 2018 to 2019 and the uninsured rate for children ticked up nearly 0.5 percentage points from just under 5.1% in 2018 to 5.6% in 2019” (Tolbert).

Health Insurance Coverage of Low-Income and Higher Income Workers, 2014





## The numbers (based on U.S. averages)

### INCOME

\$994 (average weekly income in the U.S. according to U.S. Bureau of Labor Statistics) → **\$51,688** (average annual salary in the U.S.)

### EXPENSE

\$574 (spent on health insurance per individual per month) x 12 months = **\$6,888/year** spent on health insurance per individual

### REMAINDER

\$51,688  
- \$ 6,888

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\$44,800 (≈\$3,733/month) left over to pay for rent/mortgage, car insurance, gas, electricity, food, etc.

# Annotated Bibliography (1/4)

"Access to Health Services." *Access to Health Services | Healthy People 2020*,

[www.healthypeople.gov/2020/topics-objectives/topic/Access-to-Health-Services](http://www.healthypeople.gov/2020/topics-objectives/topic/Access-to-Health-Services). Accessed on 03 Dec. 2020.

This website gave me a better understanding of the general concept of healthcare, what health insurance provides, and why it is important to have.

Exley, Catherine. "Bridging a Gap: the (Lack of a) Sociology of Oral Health and Healthcare." Wiley Online Library, John Wiley & Sons, Ltd, 29 July 2009, <https://onlinelibrary.wiley.com/doi/full/10.1111/j.1467-9566.2009.01173.x> Accessed on 07 Dec. 2020.

This website shed light on the aspect of oral health and its impact on society and social interactions.

Jamal, Farah. "A Sociological Imagination in Public Health: Systematic Review, Qualitative Studies and Young People's Health in Schools." Jan. 2015,

<https://repository.uel.ac.uk/download/a18dcabdddc5819a224c98812abbb74000eea02973a052b50316e3bef1f0b815/1463978/Farah%20Jamal.pdf> Accessed on 07 Dec. 2020.

This website provided me with the sociological imagination viewpoint when looking at healthcare itself as a whole.

# Annotated Bibliography (2/4)

Keisler-Starkey, Katherine, and Lisa N. Bunch. "Health Insurance Coverage in the United States: 2019." The United States Census Bureau, 15 Sept. 2020, <https://www.census.gov/library/publications/2020/demo/p60-271.html> Accessed on 07 Dec. 2020.

This website provided me with facts and statistics about health insurance coverage in the United States.

Mandal, Dr. Ananya. "Disparities in Access to Health Care." *News*, 27 Feb. 2019,

[www.news-medical.net/health/Disparities-in-Access-to-Health-Care.aspx](http://www.news-medical.net/health/Disparities-in-Access-to-Health-Care.aspx). Accessed on 03 Dec. 2020.

This website provided me with a detailed list of reasons why people might turn away healthcare. A large portion of the list is related to financial inconveniences

Mechanic, David, and Donna D. Mcalpine. "Sociology of Health Care Reform: Building on Research and Analysis to

Improve Health Care." *Journal of Health and Social Behavior*, vol. 51, no. 1\_suppl, 2010,

doi:10.1177/0022146510383497. <https://journals.sagepub.com/doi/pdf/10.1177/0022146510383497> Accessed on 07 Dec. 2020.

This website discusses healthcare reform in the United States.

"Medicine and Health." American Sociological Association, <https://www.asanet.org/topics/medicine-and-health>

Accessed on 07 Dec. 2020.

This website taught me about the healthcare delivery system and how it functions.

# Annotated Bibliography (3/4)

Ramsey Solutions. "How Much Does Health Insurance Cost?" *Daveramsey.com*, Ramsey Solutions, 1 Apr. 2020,

<https://www.daveramsey.com/blog/how-much-does-health-insurance-cost> Accessed on 07 Dec. 2020.

This website provided me with the average monthly cost of health insurance in the United States.

Stepanikova, Irena, and Karen S Cook. "Effects of Poverty and Lack of Insurance on Perceptions of Racial and Ethnic Bias in Health Care." *Health Services Research*, Blackwell Science Inc, June 2008,

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2442232/> Accessed on 07 Dec. 2020.

This website mentioned the idea of there being racial or ethnic-related ties to poverty and lack of health insurance.

Tolbert, Jennifer, et al. "Key Facts about the Uninsured Population." *KFF*, 12 Nov. 2020,

<https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/#:~:text=In%20total%2C%20more%20than%20eight,the%20uninsured%20are%20nonelderly%20adults>. Accessed on 07 Dec. 2020.

This website provided me with facts and statistics about the uninsured population of the United States.

"Usual Weekly Earnings Summary." U.S. Bureau of Labor Statistics, U.S. Bureau of Labor Statistics, 16 Oct. 2020,

<https://www.bls.gov/news.release/wkyeng.nr0.htm> Accessed on 07 Dec. 2020.

This website provided me with the average weekly U.S. income.

# Annotated Bibliography (4/4)

Weinick, Robin M, et al. "Who Can't Pay for Health Care?" *Journal of General Internal Medicine*, Blackwell Science Inc,

June 2005,

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1490134/#:~:text=The%20proportion%20of%20Americans%20with,at%20least%201%20financial%20barrier>. Accessed on 07 Dec. 2020.

Rather than focusing on health insurance specifically, this website generalizes the topic to people that can't pay for health care.