
Jody Schimmel
Gina Livermore

Presented at the 2013 APPAM Fall Meeting
Washington, DC
November 8, 2013
Background and Policy Problem

- Significant emphasis has been placed on competitive employment for workers with disabilities over the past two decades.

- Workers with disabilities may have complex health needs and need access to care to continue working.

- Employment is innately tied to health insurance coverage in the United States:
  - Potential gain of private coverage from employer.
  - Potential loss of public coverage if work too much.
Do workers with disabilities report the same access to health care as their non-disabled counterparts?

To what extent do differences in characteristics between workers with and without disabilities explain observed access disparities across these groups?

How have these disparities changed over time, and what factors explain that change?
Data and Sample Selection

- Integrated Health Interview Survey, 1997-2011
  - Derived from the National Health Interview Survey
  - Cross-wave consistent measures of key variables
- Sample includes individuals age 18-64 who report being employed for pay
- Sample stratified by disability status
  - Self-report of a health condition that limits work
- Assessed health care access barriers related to costs, transportation, and other factors
Access barriers are reported more often by workers with disabilities

Source: Analysis of 2009-2011 National Health Interview Survey (NHIS)
Workers with disabilities are different than their non-disabled counterparts

<table>
<thead>
<tr>
<th></th>
<th>Not Work-Limited</th>
<th>Work-Limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 45-64</td>
<td>41</td>
<td>62</td>
</tr>
<tr>
<td>Health is very good/excellent</td>
<td>71</td>
<td>28</td>
</tr>
<tr>
<td>Income &lt; 100% FPL</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>Income &gt; 400% FPL</td>
<td>47</td>
<td>34</td>
</tr>
<tr>
<td>Employed full-time</td>
<td>79</td>
<td>56</td>
</tr>
<tr>
<td>Has employer-sponsored health insurance</td>
<td>69</td>
<td>56</td>
</tr>
<tr>
<td>Has public health insurance</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>Uninsured</td>
<td>18</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Analysis of 2009-2011 National Health Interview Survey (NHIS)
Gaps in access narrow but persist after controlling for characteristics

Source: Analysis of 2009-2011 National Health Interview Survey (NHIS)
Access Difficulties Vary by Characteristic, But Relative Difference Persists

Source: Analysis of 2009-2011 National Health Interview Survey (NHIS)
Access to care gaps by disability status have not gotten smaller over time.

Percent of Workers Who Reported Delaying Medical Care Due to Cost in Past Year

- Work-limited (unadjusted): 31.3%
- Not work-limited (unadjusted): 10.6%

Source: Analysis of 1997-2011 National Health Interview Survey (NHIS)
Access to care gaps by disability status have not gotten smaller over time.

### Percent of Workers Who Reported Delaying Medical Care Due to Cost in Past Year

<table>
<thead>
<tr>
<th>Year</th>
<th>Work-limited (unadjusted)</th>
<th>Work-limited (adjusted)</th>
<th>Not work-limited (unadjusted)</th>
<th>Not work-limited (adjusted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997-1999</td>
<td>22.6%</td>
<td>11.5%</td>
<td>7.2%</td>
<td>6.5%</td>
</tr>
<tr>
<td>2000-2002</td>
<td>25.5%</td>
<td>14.5%</td>
<td>8.1%</td>
<td>7.2%</td>
</tr>
<tr>
<td>2003-2005</td>
<td>28.2%</td>
<td>16.3%</td>
<td>8.7%</td>
<td>7.5%</td>
</tr>
<tr>
<td>2006-2008</td>
<td>31.3%</td>
<td>17.4%</td>
<td>9.2%</td>
<td>8.0%</td>
</tr>
<tr>
<td>2009-2011</td>
<td>31.3%</td>
<td>17.4%</td>
<td>9.2%</td>
<td>8.0%</td>
</tr>
</tbody>
</table>

Source: Analysis of 1997-2011 National Health Interview Survey (NHIS)
Summary of Current Findings

● Workers with disabilities report high levels of difficulty accessing care relative to their non-disabled counterparts
  – Gaps persist after controlling for differences in characteristics across the groups

● In proportional terms, gaps relative to non-disabled counterparts are not smaller for workers with disabilities who have health insurance or high income

● Access to care disparities have not gotten smaller in past 15 years
Analysis in Progress: Digging Deeper Into Observed Trends

- Population of workers with disabilities has changed over past 15 years; how has this affected access?
  - Use 1997-1999 group characteristics to predict what access would have been in 2009-2011 without changes in the population

- How does utilization among workers based on disability status?
  - Are the services that workers with disabilities are more likely to use also more costly (or not covered by insurance), or is it simply an issue of volume?
Workers with disabilities are more likely to work part-time, in smaller firms, be paid hourly, have paid sick time, and in certain industries and occupations.

How do access disparities differ after controlling for differences in the nature of employment between workers with and without disabilities?

Cross-sectional analysis; data only available from 2006-2011.
How Might the ACA Change the Picture?

● Features of the ACA salient to workers with disabilities:
  – Medicaid expansion for those with incomes <138% FPL (in some states)
  – Purchase coverage on the exchange
  – Subsidies for those with income <400% FPL
  – Small firms exempt from requirement to provide coverage

● We will explore whether and how workers with disabilities might be affected by these changes
Contact Information

Jody Schimmel
Center for Studying Disability Policy
Mathematica Policy Research
600 Maryland Ave., SW, Suite 550
Washington, DC 20024
(202) 554-7550
jschimmel@mathematica-mpr.com
www.DisabilityPolicyResearch.org
Extra Slides Showing Trends Over Time, Holding Individual Characteristics Constant
Gaps Remain When Holding Health Insurance Constant

Percent of Workers Who Reported Delaying Medical Care Due to Cost in Past Year
(Solid=work-limited, dashed=not work-limited)

Source: Analysis of 1997-2011 National Health Interview Survey (NHIS)
Gaps Remain When Holding Income Relative to FPL Constant

Percent of Workers Who Reported Delaying Care Due to Cost in Past Year
(Solid=work-limited, dashed=not work-limited)

Source: Analysis of 1997-2011 National Health Interview Survey (NHIS)
Note: FPL=Federal Poverty Guideline
Gaps Remain When Holding Self-Reported Health Status Constant

Percent of Workers Who Reported Delaying Care Due to Cost in Past Year
(Solid=work-limited, dashed=not work-limited)

Source: Analysis of 1997-2011 National Health Interview Survey (NHIS)