Universal Health Insurance Access Efforts in Massachusetts

Lessons Learned for Public Health Systems Across the United States

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Overview

PRODUCTS
- Literature and Data Review on the effects of Chapter 58 on public health architecture and population health outcomes
- Qualitative Findings Report based upon the reflections of 29 MA public health, health care, and legislative leaders on the passage and implementation of Chapter 58
- Case Study outlining research findings and detailing lessons learned for public health systems across the U.S.

STUDY AIMS
The Affordable Care Act was modeled after MA’s 2006 health care reform efforts, entitled An Act Providing Access to Affordable, Quality, Accountable Health Care (Chapter 58).

This study aimed to:
- Examine the impact of Chapter 58 upon MA’s public health and safety net systems
- Draw lessons learned to:
  - Inform the ACA’s implementation
  - Forecast potential effects on public health practice
  - Highlight opportunities to improve population health outcomes

Case Study

As recounted by a MA Department of Public Health Leader...

COMPONENTS of Chapter 58
- Medicaid Expansion (known as MassHealth)
- Commonwealth Health Insurance Connector, a health insurance exchange established to enable residents to access both subsidized and non-subsidized private health insurance
- Insurance Market Reforms introduced
- Requirements for individuals and employers established

PUBLIC HEALTH PROVISIONS of Chapter 58
- A one-time $15 million increase to public health line items, such as tobacco control (Section 2)
- Establishment of the MA Health Disparities Council and requirements around collecting data on race and ethnicity (Section 3, Part 6)
- Commissioning of a formal study of the potential role of community health workers (Section 110)
- A mandated smoking-cessation benefit to MA’s Medicaid program enrollees (Section 104)

MA’s UNIQUE CONTEXT
- Direct safety net services primarily provided by non-governmental providers
- MA Department of Public Health connects out many public health services and functions
- 351 cities and towns with autonomous local health departments

MDPH has long provided tens of millions of dollars in grants to community-based substance abuse providers to buy detoxification (detox), residential, and other services for clients who lacked insurance. After Chapter 58 passed, MDPH assumed that these contracts could be reduced for detox services since more people would have insurance and insurance always covered detox. The remaining grant funding was mandated as the “payer of last resort.” Almost immediately, however, the flaws in that approach became clear. Within six to nine months, the detox directors raised their concerns. They had seen an increase in clients with insurance, as expected, but each insurance plan required a co-pay in order to access care. Most clients who sought detox were penniless at the point they entered care. The facilities were in a bind; they didn’t want to turn anyone away but they couldn’t afford to waive the co-pays either. The providers had found it easier in the pre-Chapter 58 days when they could bill MDPH for the total cost of care for an uninsured patient. MDPH and the providers tried unsuccessfully to advocate for a global insurance policy to eliminate co-pays for detox. As a result, the detox facilities incurred greater debt. This was an example of an unintended and unwanted consequence.

Investing in Enrollment Efforts is Key to Success

Strategies for Enrollment
- Conducting public education campaigns
- Utilizing community health workers for outreach and navigation
- Facilitating enrollment and ensuring convenient community access points
- Streamlining the benefit enrollment processes
- Insuring public and private funding to support these approaches

Public Health Leader…

As recounted by a

RECOMMENDATIONS

1. Get a seat at the table and communicate the public health message
   “We learned the hard way that if we didn’t fight for a seat at the table and struggle to determine our role, others who were here would make decisions that affected us.”
   - Former Public Health Commissioner John Hancock

2. Focus on population health improvement and workforce development

3. Collect population data to monitor health outcomes of reform

4. Rethink and reprioritize traditional public health functions
   As health care is shifting to more managed care, some functions still need to be maintained by public health (see case study in the middle column).

Other clinical services that could benefit from remaining under the public health umbrella include infectious diseases with a population impact that require specialized treatment (e.g., TB), services requiring confidentiality that is not yet possible through the insurance system (e.g. family planning), infectious, chronic, mental, and educational services.

5. Maintain safety net functions (and prepare for demand increases)

6. Seek additional funding dedicated to public health
   Established a Prevention and Wellness Trust Fund
   The MA Prevention and Wellness Trust Fund was established through Chapter 324 passed in 2012 to provide a more intentional source of funding for community prevention.

Monies from the trust fund must be used to:
- Reduce the rate of common preventable health conditions
- Increase healthy habits
- Increase the adoption of effective health management and workplace wellness programs
- Address health disparities
- Build evidence on effective prevention programming

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