Disability in Focus: Health Care Access

New Hampshire Disability and Public Health Project

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New Hampshire Adults with Disabilities Need Better Access to Health Care

Despite the fact that the majority (80%) of NH adults with disabilities have health insurance, barriers to health care persist. Cost is cited as the number one reason for delayed care, and individuals often note that they struggle with expensive copays, high deductibles, and insufficient or unreliable insurance coverage.

In addition to cost, other barriers to health care access are widely reported, such as:

- Medical needs & supplies not covered by insurance;
- Lack of transportation; and
- Difficulty getting time off from work.

### Primary insurance type among insured NH adults (%)

<table>
<thead>
<tr>
<th></th>
<th>Insured through employer</th>
<th>Purchased by self or family</th>
<th>Medicare</th>
<th>Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>No disability</td>
<td>77</td>
<td>11</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Mobility only</td>
<td>44</td>
<td>5</td>
<td>27</td>
<td>15</td>
</tr>
<tr>
<td>Cognitive only</td>
<td>46</td>
<td>12</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Visual only</td>
<td>63</td>
<td>14</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>Multiple limitations</td>
<td>21</td>
<td>7</td>
<td>36</td>
<td>18</td>
</tr>
</tbody>
</table>

**Policy Options:**

- Improve coverage & reimbursement for health care providers, services, and supplies
- Expand access to transportation
- Promote workplace policies that allow employees to make up or earn paid time off for preventive care as well as illness

“I really get sick of people who think my life is easy and everything gets handed to me just because I use a wheelchair and I have Medicaid. The truth is, that Medicaid used to pay for 10 Foley catheters a month and now they only pay 2 per month. You can only reuse a catheter so many times before you end up with an infection and in the hospital. I also pay for all of my own incontinence supplies because the briefs Medicaid will pay for are cheap, constantly rip and just don’t fit right. My quality of life has really gone downhill. I take more medication now because I am forever battling a urinary tract infection and I have no money for anything extra.”

Crystol, Portsmouth, NH

This issue of *Disability In Focus* reports weighted data from adults ages 18 to 64 who responded to the 2014 Health Care Access Module of the Behavioral Risk Factor Surveillance System (BRFSS).
In NH, adults with disabilities are significantly more likely than adults without disabilities to delay needed medical care due to cost, lack of transportation, and other barriers. This is especially true for adults with multiple limitations (45% due to cost, 51% for other reasons).