

Taking away coverage expansions would hurt healthcare access for people with disabilities.

Purpose

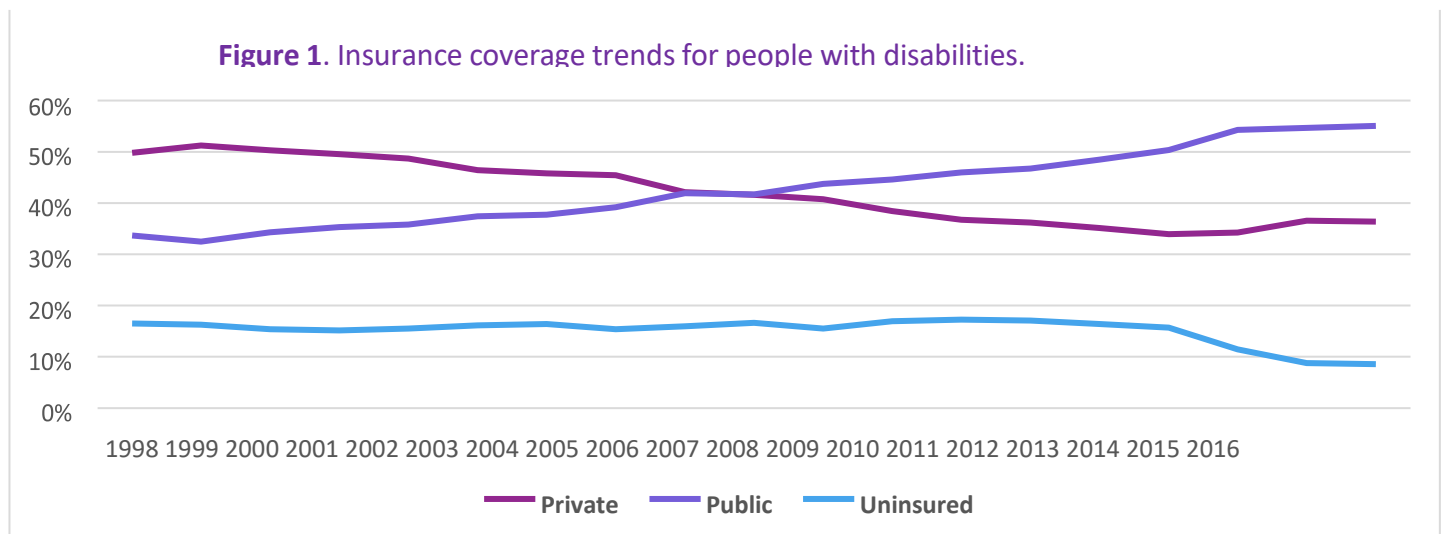
This study looks at health insurance, cost of healthcare, and problems accessing healthcare. We looked at differences between people by whether or not they had a disability. We also looked at changes before and after the Affordable Care Act (ACA) was implemented in 2014.

Population

We used data from the 1998-2016 National Health Interview Surveys (NHIS) and the 2014 Medical Expenditure Panel Survey (MEPS). We only looked at people who were working age (18-64). We did not look at people who lived in prisons or hospitals. Based on this data, about 24 million adults have a disability.

Results

After the ACA, people with disabilities were more likely to have health insurance (see [figure 1](#)). Medicaid and Medicare covered more and more people over time, but there was a noticeably big jump after Medicaid expansion in 2014.



Average healthcare costs were almost five times higher for people with disabilities. Much of this difference is because people with disabilities use more hospital services. However, the biggest difference based on disability was in drug costs. Adults with disabilities filled more than 5 times as many prescriptions as those without disabilities. Their average drug costs were nearly 7 times higher.

Yearly healthcare costs	Disability mean	No Disability mean
Total costs	\$13,492	\$2,835
Out-of-pocket costs	\$1,053	\$ 486
Hospital stays	0.2	0.0
Cost of hospital stays	\$3,526	\$ 595
Number of emergency room visits	0.5	0.1
Cost of emergency room visits	\$ 625	\$ 167
Number of prescriptions filled	34.0	6.4
Cost of prescriptions	\$4,006	\$ 599
Number of doctor visits	14	4
Cost of doctor visits	\$ 175	\$ 36

People with disabilities are much more likely to report problems getting and paying for healthcare. Difficulties included problems paying medical bills and being unable to pay medical bills. They also reported waiting to get healthcare because of cost and skipping healthcare because of cost.

Getting and paying for care	Disability %	No Disability %
Problems paying medical bills	31%	13%
Could not pay medical bills	19%	7%
Waited to get healthcare because of cost	19%	7%
Did not get healthcare because of cost	15%	5%

Take-away points

People with disabilities use a lot more healthcare than those without disabilities. They also have more problems getting and paying for healthcare services. Because of these problems, policy changes can affect them more. Taking away the ACA's coverage expansions would hurt healthcare access for people with disabilities.

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