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Healthcare Disparities: Unaffordable Health Insurance's Impact on the Lower Class

Aura Blanco

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Healthcare Disparities: Unaffordable Health Insurance’s Impact on the Lower Class

Aura Blanco, Seton Hall University

Objectives:
- Analyze the relationship between income and health.
- Demonstrate how the lack of affordable health insurance and the changes in healthcare policies alter the well-being of low-income individuals.

Key Facts:
- In 2017, there were 39.7 million people in poverty.
- $28.5 million did not have health insurance at any point during 2017.
- Poor adults are five times more likely than those with high incomes to report being in poor health.
- In 2017, uninsured nonelderly adults were over twice as likely as those insured to have problems paying medical bills, turning into medical debt.

Policy Changes

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<td>$26 million is being eliminated in funding for grassroots groups that help individuals sign up for healthcare through ACA.</td>
<td>Drop of insurance coverage can result in a rise in healthcare costs if fewer people pay premium, making it an unreachable cost for lower class.</td>
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<td>The Tax Cuts and Jobs Act (TCJA) cuts Obamacare taxes on people who don’t get insurance.</td>
<td>1. 13 million people are estimated to drop coverage – Health insurance will be left with the sicker people. 2. Lower class will be less likely to receive preventive care and services for major health conditions and chronic diseases.</td>
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<td>The “American Patients First” plan challenges Medicare Part D beneficiaries.</td>
<td>Senior citizens are at risk of losing coverage for certain medications used to treat depression, cancer and HIV.</td>
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Health Insurance Cost without Subsidy:
- Premiums for individual coverage averaged $440 per month
- Premiums for family plans averaged $1,168 per month

Beneficiaries of Medicaid/Medicare:
- Children from low income families (Children’s Health Insurance Program)
- People with disabilities
- Pregnant women
- People living with HIV/AIDS
- Older adults

“The federal minimum wage per hour in the US is $7.25, and $8.60 in NJ = NOT enough for quality lifestyle.”

In Texas, the highest rate of uninsured children in the US.

FL is ranked 5th for people living without health insurance.

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“As a medical professional, I’ve had multiple patients refuse diagnostic exams due to their financial cost of not having insurance.” – H.D (25 Year Old Male)

“As per-diem RN, I work 12 hour shifts and many times full time. I still don’t receive medical coverage or health insurance. This is a personal issue because I currently need surgery and will be paying out of pocket.” – D.G (23 Year Old Female)

“‘As an immigrant, I can’t afford insurance because of my monthly income and expenses. I also don’t want to pay for poor services because it’s all I can afford. I pray for good health everyday.’” – R.R (58 Year Old Male)

“’To have an insurance that is decent, I have to pay $400 a month and it still doesn’t cover exams I need for my pre-existing condition.’” – G.E (30 Year Old Female)

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