Access to health care encompasses a broad concept related to the availability, affordability, and accessibility of health services. Those services may include preventive or specialty care, and emergency treatment. While having health insurance provides a gateway towards accessing the health care system, insurance alone may not ensure the necessary levels of access. Insurance coverage must be comprehensive and affordable in terms of out-of-pocket expenses, and is dependent on having adequate numbers and types of providers who accept an individual’s health insurance. Health care providers should be geographically accessible and offer services adequate to meet the needs of clients.

Evidence shows that uninsured individuals experience more adverse outcomes, including death, as compared to insured individuals. Those without insurance are more likely to be younger, of minority race or ethnicity, unemployed, have lower levels of education or income, and to smoke. These factors are co-contributors to being uninsured that, in turn, impact an individual’s ability to seek care when needed, have a regular source of care other than in an acute care setting, and maintain continuity of care.

How is it measured?
While health insurance does not ensure access to care, having some form of coverage is a widely accepted proxy for measuring health care access. Health insurance is commonly classified into private or public. In this report, private insurance represents employer-sponsored, direct-purchase, and military-based plans; while public insurance represents federal and state government-based public plans, including Medicaid, Medicare, and Child Health Plan Plus (CHP+). Individuals with health insurance may still be underinsured, which is defined as having out-of-pocket medical expenses that exceed an insured
individual’s ability to pay from usual sources of family income.

How are we doing in El Paso County?

Data from the 2011 Colorado Health Access Survey showed that about 13 percent of El Paso County residents did not have any form of public or private health insurance (Figure 1).

Most residents (63.6 percent) were insured through an employer-sponsored health plan and nearly 19 percent reported insurance coverage through a public plan such as Medicaid or Medicare. Of those with private or public insurance for the past 12 months, 12.3 percent were considered to be underinsured. Medicaid and CHP+ are public insurance programs for certain groups of individuals and families. Eligibility is based upon requirements such as age, income and assets, and whether the individual is pregnant, blind, or disabled. Although El Paso County has a higher proportion of qualified individuals enrolled in these programs overall when compared to Colorado (86.3 percent vs. 78.8 percent, respectively), there are still persons who qualify but remain unenrolled. In El Paso County in 2009, 10.3 percent (4,212) of children ages 18 years and younger who were eligible for either Medicaid or CHP+ were not enrolled. Furthermore, 24.5 percent (3,104) of eligible adults ages 19-64 years were not enrolled in Medicaid.

Figure 2 shows the usual source of care for those with and without current health insurance during 2011. Those with insurance coverage primarily visit doctor’s offices or other private clinics (70.2 percent), whereas only 23.5 percent of uninsured individuals identified such places as their usual source of care. In contrast, 44.0 percent of those
without coverage typically sought care at emergency rooms or urgent care centers, and 27.9 percent utilized community health centers or other public clinics.

The disparity of access between insured and uninsured individuals is further demonstrated when examining the utilization of preventive health services. Colorado data from 2009 and 2010 showed that insured adults ages 18 years and older are near or at the Healthy People 2020 targets for various health screenings (Figure 3). However, the proportion of uninsured adults receiving the same services is significantly lower than insured persons.

Seeking care from a primary care provider for routine and preventive care often is not an option for the un- or underinsured. Beyond insurance status, access to primary care is dependent on the proximity to and number of providers in a community. The rate of primary care physicians per population in El Paso County has been consistently lower than the state average. In 2010, there were 65 primary care physicians per 100,000 population in Colorado, but only 44 per 100,000 in El Paso County.

“44 percent of those without insurance coverage typically sought care at emergency rooms or urgent care centers, and 27.9 percent utilized community health centers or other public clinics.”

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7 Colorado Health Institute [Internet]. Workforce Data Tables. Available from: http://datacenter.coloradohealthinstitute.org/data_topic.jsp?c=5.