COVID-19 and the Health Insurance Coverage Gap In North Carolina

Care4Carolina
Expanding access. Enhancing prosperity.

*There are 38 states that have opted to close the health insurance coverage gap. North Carolina is **one of 12 remaining states** that has not yet enacted a solution.*

Coverage Gap Prior to the Pandemic

- Prior to the COVID-19 pandemic, it was estimated that over 500,000 North Carolinians would gain health coverage from closing the coverage gap. [1]
- Individuals that fall into the coverage gap are more likely to delay needed health care and lack access to life-saving preventive services, like screenings. [2,3]
- The majority of people that fall into the coverage gap are working North Carolinians, but they do not have the option to receive affordable health insurance through their employer. Frontline workers in food service, construction, and child care are among the top professions that would benefit most from closing the coverage gap. [4]

COVID Makes Things Worse

- Kaiser Family Foundation estimates that up to 750,000 North Carolinians would now benefit from closing the coverage gap. This nearly 50% increase can be attributed to loss of income and employment due to the pandemic. [5]
- Many of the occupations most in need of health coverage prior to the pandemic have been declared "essential workers", putting their lives at risk to keep the state operating. [4]
- COVID is causing devastating financial distress for many primary care practices, especially in already stressed rural communities. [6]
- The presence of the coverage gap has heightened racial health disparities in North Carolina. African Americans represent 22% of the state population, but they account for 37% of the COVID deaths in the state. Lack of health insurance is a risk factor for death related to COVID. [7]

Closing the Coverage Gap Will Help

- Increased health coverage means greater access to timely testing and treatment for COVID to reduce the spread of the virus and prevent death. Removing the cost barrier and fear of crippling medical bills will also encourage individuals to seek care sooner, reducing the time that they can transmit the virus prior to their own diagnosis.
- Reducing the amount of uncompensated care helps to stabilize the health care system.
- It would provide a lifeline to struggling families who are already facing economic devastation due to COVID.

Data Sources

1. North Carolina Community Health Center Association. (2020). North Carolina still has a coverage gap. Retrieved from https://www.ncchca.org/community-resources/policy-advocacy/nc-insurance-gap/
2. Spencer, J., Gertner, A., & Silberman, P. (2019). Health status and access to care for North Carolina Medicaid gap population. *North Carolina Medical Journal, 80*(5), 269-275
3. American Hospital Association. (2018). The importance of health coverage. Retrieved from www.aha.org
4. FamiliesUSA. (2019). North Carolina workers and businnesses that stand to benefit from Medicaid expansion: Top occupations of North Carolina who would receive coverage through Medicaid expansion.
5. Garfield, R., Rudowitz, R., & Damico, A. (2020, June 25). How many uninsured adults could be reached if all states expanded Medicaid? – Tables. Retrieved from Kaiser Family Foundation website: https://www.kff.org/report-section/how-many-uninsured-adults-could-be-reached-if-all-states-expanded-medicaid-tables/
6. North Carolina Academy of Family Physicians, & North Carolina Pediatric Society. (2020). NC Academy of Family Physicians and NC Pediatric Society COVID-19 Impact Survey Results.
7. Munn, W., & North Carolina Justice Center. (2020, April 28). African Americans are contracting and dying from COVID-19 at higher rates. We know why. Retrieved from https://www.ncjustice.org/publications/african-americans-are-contracting-and-dying-from-covid-19-at-higher-rates-we-know-why/#easy-footnote-11-6348