Highlights of NHIS trend analysis (1998-2015)

Jae Kennedy, PI, Collaborative on Health Reform and Independent Living
Lex Freiden, CHRIL co-I; and Liz Wood, CHRIL research scientist

In 2015, an estimated 22.7 million adults in the United States aged 18 to 64 (11.6% of the working-age population) received disability benefits (i.e. SSI or SSDI), and/or reported that a physical, mental or emotional problem limited their ability to perform self-care (ADLs), everyday chores (IADLs), work at a job or business, remember things, or walk without using special equipment. Compared to adults without disabilities, this population is much more likely to be in fair or poor health, to experience serious psychological distress, and to report multiple co-morbid health conditions. They are also more than twice as likely to have incomes below the poverty level.

Consequently, working-age individuals with disabilities are uniquely reliant on health insurance. This analysis uses annual data from the National Health Interview Survey (NHIS) to track changes in insurance coverage, healthcare access, and health service utilization among working-age adults with disabilities, and compare these measures to those of non-disabled adults.

Coverage

Working-age adults with disabilities have consistently higher rates of insurance coverage than adults without disabilities (see figure 1). Uninsurance rates for both groups declined after full implementation of the Affordable Care Act in 2014.

Adults with disabilities have consistently lower rates of private insurance coverage than adults without disabilities, presumably due to lower rates of workforce participation and (prior to ACA implementation) structural barriers to private insurance coverage like pre-existing condition exclusions.

After implementation of the ACA, rates of private insurance coverage for adults with disabilities rose slightly, from about 33.9% in 2013 to 36.6% by 2015. However, economic conditions also improved during this period, leading to higher rates of employment among adults with and without disabilities and greater access to employer-based health insurance.

By 2008, more adults with disabilities were receiving public insurance than private insurance. In 2015, adults with disabilities were over four times more likely to receive public insurance (54.7%) than those without disabilities (12.5%).

Affordability and access

Working-age adults with disabilities are much more likely to report delaying or forgoing needed medical care due to cost than adults without disabilities (see figure 2). In 2015, approximately 18.4% of adults with disabilities delayed medical care due to cost, and 15.0% did not receive medical care due to cost (compared to 7.3% and 5.0% of adults without disabilities).

These disparities are due in part to the lower median incomes of adults with disabilities, but they are also due to the relative intensity of medical care utilization – people who frequently use medical services incur significantly greater out-of-pocket costs, and are more likely to engage in behaviors to reduce those costs.

Utilization

Working-age adults with disabilities have much higher inpatient and outpatient medical care utilization than adults without disabilities (see figure 3). In 2015, approximately 20.1% of adults with disabilities reported one or more hospital stays (compared to 4.9% of adults without disabilities), and 36.3% of adults with disabilities reported ten or more office visits (compared to 6.1% of adults without disabilities).
**Figure 1**: Percentage of adults with and without disabilities aged 18-64 who were uninsured or had private or public coverage at the time of the interview: United States, 1998-2015

- Private - adults with disabilities
- Public - adults with disabilities
- Uninsured - adults with disabilities
- Private - adults without disabilities
- Public - adults without disabilities
- Uninsured - adults without disabilities

**Figure 2**: Percentage of adults with or without disabilities aged 18-64 who did not receive medical care or delayed seeking medical care in the past year due to cost: United States, 1998-2015

- Delayed seeking care - adults with disabilities
- Did not receive care - adults with disabilities
- Delayed seeking care - adults without disabilities
- Did not receive care - adults without disabilities

**Figure 3**: Percentage of adults with or without disabilities aged 18-64 who stayed in the hospital overnight or visited doctors or other health professionals ten or more times in the past year: United States, 1998-2015

- 1+ hospital stays - adults with disabilities
- 10+ office visits - adults with disabilities
- 1+ overnight hospital stays - adults without disabilities
- 10+ office visits - adults without disabilities