

Q and A on Lack of Access to Health Care as a Barrier to Academic Success at CUNY

March 2019 | A Report by Healthy CUNY and CUNY Graduate School of Public Health and Health Policy



IS YOUR
ANXIETY
BECOMING A BURDEN?

**GET UNBURDENED.
GET INSURED.**

Anxiety can be the cause of students dropping out of college and many students don't know how to deal with it. Being uninsured doesn't help. Many students are unaware that they are eligible for health benefits, including mental health under Medicaid. Remember, a healthy mind leads to a brighter future.

Get informed and get insured. Visit your campus health service office to see to see if you qualify.

  **COVER CUNY**
CONNECTING STUDENTS TO HEALTH

1. HOW IS ACCESS TO HEALTH CARE A PROBLEM FOR CUNY STUDENTS?

Health care access is defined as being able to get the health care one needs, when it is needed and at an affordable cost.¹ In general, having health insurance is associated with better health, lower health care costs, and less debt.² Conversely, not having health insurance is associated with higher rates of preventable deaths and illnesses,³ more trouble paying medical bills and higher debt,⁴ and use of less effective and more expensive medical care.⁵

Young adults are especially likely to be uninsured. The Affordable Care Act remedied this somewhat by extending health insurance coverage for those under 26 years of age with a mandate that they be covered by their parents' health insurance plans and by expanding eligibility for Medicaid. Between 2010 and 2013, the US Department of Health and Human Services (HHS) estimates that 2.3 million young adults between 18 and 25 years of age gained

coverage because they were able to join their parents' insurance plans.⁶ Despite these gains, young adults are much more likely to be uninsured than the rest of the population. In 2017, while only 8.8 percent of all adults in the United States lacked health insurance, 14 percent of those between 19 and 25 years were uninsured, a rate about 1.6 times higher.⁷ One study found that more than half of uninsured young adults went without needed care, including not seeing a doctor, failing to fill a prescription, or skipping a recommended test, treatment or follow-up visit, because of cost.⁸

Another part of health care access is having a regular health care provider, a doctor, other health professional or clinic that can provide most of the care a person needs. A study of uninsured young adults found that only one-third of uninsured young adults had a regular doctor, compared with 81 percent of those with insurance for the entire year. Having a regular doctor improves continuity of care, use of preventive services, and getting early care for emerging conditions.⁹

For the many CUNY students who are facing a mental health concern such as depression or anxiety disorders, sexual or reproductive health care needs such as contraception, abortion or pregnancy services, chronic diseases such as asthma, diabetes or hypertension, or disabilities that require specialized health services, having health insurance and a regular provider of care can help to get early care before the problem worsens. For all CUNY students, health insurance and a regular health care provider enables students to prevent, identify early and get prompt and effective treatment for conditions that can cause absences from school, distract from academic work or lead to medical debts.

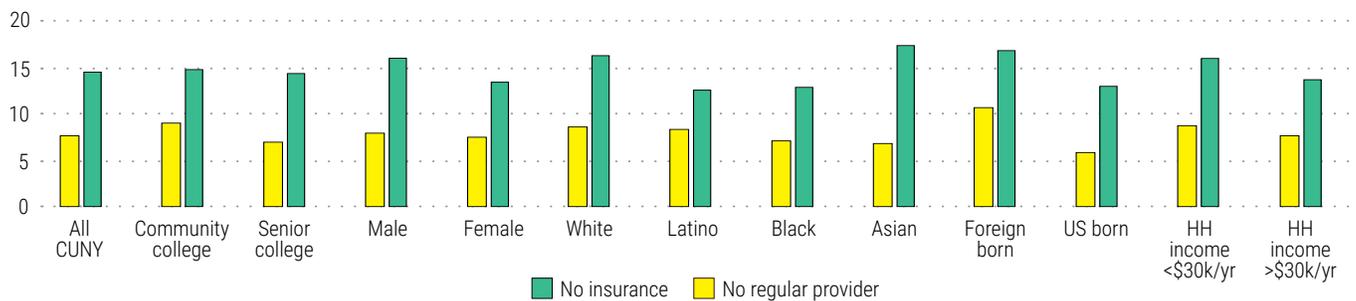
2. HOW MANY CUNY STUDENTS LACK ACCESS TO HEALTH CARE?

According to the 2018 Healthy CUNY survey, 7.9 percent of CUNY undergraduates, an estimated 19,309 students lacked health insurance in the last 12 months and 14.7 percent—an estimated 35,930 -- did not have a regular health care provider.

As shown in Table 1, rates of health insurance coverage and having a regular health care provider varied by student characteristic.

The table shows that compared to their respective peers, community college, male, white and Latino (compared to Black and Asian), and foreign born students as well as those from households with annual incomes less than \$30,000 had higher rates of non-insurance, and, in most cases, lack of a regular provider of health care. Also (not shown in table), students over 25 were more likely to lack health care insurance than younger students. The most commonly cited reasons for lacking coverage were that it was too expensive, prior coverage had expired, or students did not believe they were eligible for insurance.

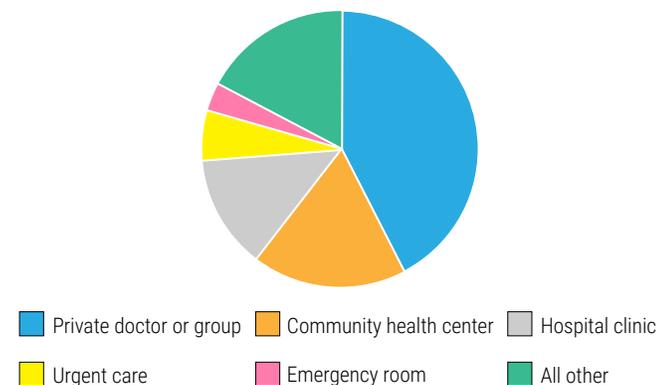
Table 1. Rates(%) of CUNY students without health insurance or regular provider, 2018



For students who do have health care insurance, 58 percent are covered by private health insurance and 42 percent by a public insurer such as Medicaid, Medicare or the veterans administration. As shown in Table 2, for students who had a regular source of health care, private doctors or physicians’ groups were the most common source of care(58 percent), followed by neighborhood or community health centers(24 percent and out-patient clinics at a hospital(18 percent). In addition, 8 percent used urgent care centers as their regular source of care, and more than 4 percent used hospital emergency rooms.

3. HOW DOES LACK OF ACCESS TO HEALTH

Table 2. Sources of regular health care (%) for CUNY students, 2018



CARE AFFECT ACADEMIC SUCCESS?

Few researchers have systematically studied the impact of health insurance coverage on academic success. Some evidence suggests that students who have access to their parents’ health insurance are more likely to enroll in college than those whose parents lack coverage. One study found that a young person who has access to health insurance via a parent is 5 percent to 22 percent more likely to enroll as a full-time student than an individual without parental health insurance.¹⁰

Several plausible pathways may link having health insurance with

outcomes that influence academic success in college students including better use of preventive services, thus avoiding more serious illnesses and absences or leaves; earlier intervention for depression, an important cause of academic problems; fewer unintended pregnancies as a result of better access to contraceptive care; better management of chronic conditions such as diabetes and asthma; and lower medical debts that could interfere with tuition payments. To our knowledge, empirical studies have not yet tested these hypotheses.

On the 2018 Healthy CUNY survey, 13.5 percent of CUNY undergraduates—an estimated 33,000 students-- reported that some health problem had interfered with their school work. Overall, 13.2 percent of CUNY students reported they had been diagnosed with a chronic condition in the last five years, with asthma, diabetes and hypertension the most commonly reported illnesses. Students with one or more chronic conditions were more likely to have a Grade Point Average less than 2.5, to have failed out of a degree program and to have taken a leave of absence from school.

In interviews with Healthy CUNY researchers, students explained how access to health insurance affected their lives. One young woman explained how she desperately needed mental health counseling but could not afford the expensive co-pays that were required from her mother’s insurance plan.

“I went to the [campus counseling center] during my freshman year but they only do crisis sessions or screening for off-site places. At the place they sent me, they asked for an insurance card or else I had to get insurance myself. So I was forced to get a job to get visits.”

Initially, she could not find the care she needed because of limited resources at the campus clinic and lack of insurance coverage. After unsuccessful attempts to acquire insurance, this student did eventually enroll in Medicaid with the help of a family friend. She explained:

“I feel a huge relief knowing that I have my own insurance and full coverage. With my mom, it was a huge fight every time I wanted to get something or if I really needed therapy. And she told me she wouldn’t pay for it, that I didn’t need it enough. That was an additional stress. In addition, I also had to pay for my co-pay every visit. Now I feel like I am more secure

and don't have to worry about convincing someone I need the healthcare. And I have money to get my metro card to get to school.”

4. WHAT SERVICES ARE AVAILABLE TO HELP CUNY STUDENTS FIND HEALTH CARE?

Since the Affordable Care Act passed, New York State, New York City and CUNY have established several education, outreach and enrollment programs to encourage and facilitate health care coverage.¹¹ In addition, the Single Stop Centers on eight CUNY campuses facilitate enrollment in health insurance, including enrollment in Medicaid, a public health insurance program for low income individuals and families. CoverCUNY, a collaboration between the CUNY University Student Senate (USS) and the CUNY School of Public Health (CUNY SPH) developed media campaigns to make information on insurance options widely available.

5. WHAT OBSTACLES MAKE IT HARD FOR CUNY STUDENTS TO GET HELP FOR THIS PROBLEM?

Through interviews and focus groups with students and health insurance enrollers, a team of Healthy CUNY researchers identified several obstacles to health insurance enrollment.¹² Enrollers reported that nearly all CUNY students they encounter are unable to afford commercial marketplace health plans. Some students stated they had chosen to pay the tax penalty assessed for being uninsured over the high monthly cost of marketplace plans. Students reported prioritizing “day to day” expenses over health insurance. A key informant described a common attitude among students as “I’ll just suck it up at the end of the year when I file my taxes and get the penalty.”¹³

Students reported that the complicated, multi-step, multi-appointment process for acquiring insurance was a critical barrier to enrollment, noting that the lack of communications about enrollment opportunities and the difficulty finding locations make the complex process even more opaque. As one observed, “when there are extra steps, students don’t come back sometimes.” Students reported that these complex processes were stressful and anxiety-producing. Others believed they were not vulnerable to health problems. One observed, “we’re young; we don’t think that anything may happen to us.”¹⁴

Some students expressed distrust and suspicion with government as possible barriers to enrollment. As one reported:

“It just makes me feel, like, kind of distrustful towards the government. Because I feel the way that they’re viewing people, it’s like they’re putting price tags on people.”

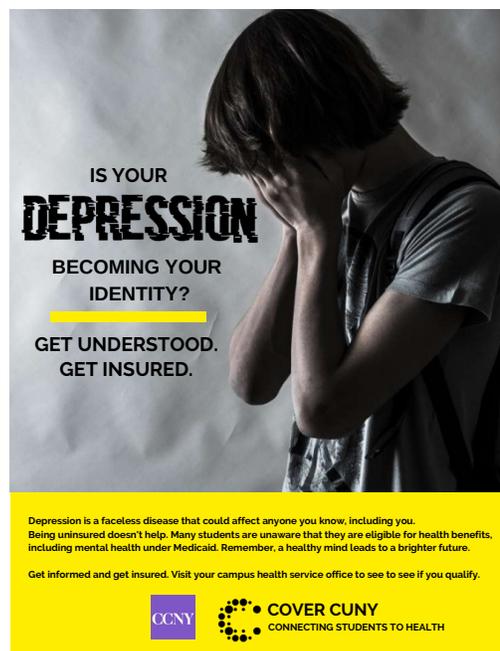
CUNY does not yet have a systematic plan to help students find sources of health care or regular health care providers in their communities, presenting an opportunity for improvement in increasing the number of students who have a regular health care provider and the health and academic benefits this brings.

6. WHAT ARE SOME WAYS CUNY CAN PROMOTE ACCESS TO HEALTH CARE AND REDUCE THE IMPACT OF LIMITED ACCESS ON ACADEMIC SUCCESS?

Based on the evidence presented in this report, Healthy CUNY suggests several recommendations. CUNY should:

- Provide insurance information to students during registration process and direct students without coverage to appropriate help.
- Develop a systematic and coordinated campaign to educate students about health insurance options and promote health insurance literacy.
- Promote and facilitate Medicaid enrollment at CUNY, given that many students seem to be eligible but unenrolled in this public program.
- Develop close relationships and outreach programs with newly created New York City and State programs designed to provide enhanced access to health insurance and health care for immigrants living in New York City.
- Establish partnerships with major New York City health care providers including Health and Hospitals Corporation, community health centers, and major medical centers to facilitate enrollment of CUNY students in their services and improve exchange of information that will help students to succeed in school.

By implementing these recommendations, CUNY will improve the current and future well-being of its students, promote their academic success, and contribute to New York City and State’s goals of universal access to health care coverage.



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