



Why Coverage Matters

Health Insurance Critical for Heart Disease and Stroke Patients

OVERVIEW

In 2016, 48% (121.5 million) of U.S. adults had at least one cardiovascular disease (CVD) related condition.¹ For these patients, access to affordable and adequate health insurance is a matter of life and death. Further, the link between quality health insurance, quality health care and health outcomes for this population is clear and well documented. Americans with CVD risk factors who are underinsured or do not have access health insurance, have higher mortality rates² and poorer blood pressure control³ than their adequately insured counterparts. Uninsured stroke patients also suffer from greater neurological impairments, longer hospital stays,⁴ and higher risk of death⁵ than similar patients with adequate coverage. Not having coverage or having inadequate coverage also impacts patients' financial stability. More than 60% of all bankruptcies in 2007 were a result of illness and medical bills - more than a quarter of these bankruptcies were the result of CVD. Nearly 80% of those who filed for medical bankruptcy were insured.⁶ Additionally, uninsured and underinsured patients are more likely to report access issues related to cost, including not filling a prescription, forgoing needed specialist care,⁷ or even not seeking medical care during an acute heart attack.⁸ Delaying care can have huge negative consequences for both patients and for the healthcare system. To that extent, it is clear that not having access to quality, comprehensive health coverage and care is bad for patients.

DESPITE GAINS UNDER THE ACA, THERE'S MORE WORK TO BE DONE

The Affordable Care Act (ACA), passed in 2010, resulted in significant coverage gains across the population, with 18.2 million people gaining coverage between 2010 and 2018. A study released in 2016 by the American Heart Association revealed that more than six million adults at risk of CVD and 1.3 million with heart disease, hypertension or stroke gained health insurance between 2013 and 2014 alone.⁹ Medicaid expansion has been particularly integral in extending access to quality health care and coverage to low-income populations disproportionately affected by CVD. Numerous state and national studies have found that in states that expanded Medicaid, there was a significant increase in adults receiving consistent care for their chronic conditions, an increase in the use of preventive services and screening, and increased access to specialty care.¹⁰ Studies have also shown that expansion states have experienced greater improvements in cardiovascular outcomes including larger declines in uninsured hospitalizations for cardiovascular events¹¹ and smaller increases in rates of cardiovascular mortality¹² compared with nonexpansion states. Additionally, between the passage of the ACA in 2010 and 2017, personal financial bankruptcies have also dropped by 50%.¹³

However, in 2018, 30.4 million people still lacked health insurance¹⁴, 20.6 million having CVD or cardiovascular risk factors.¹⁵ Half of those without health insurance are eligible for coverage or ACA subsidies to help them get coverage, but remain uninsured, primarily due to affordability. Another 44 million Americans are underinsured, more than in 2010 when the ACA was passed.⁷ Moreover, gains in access to quality care and coverage have not been experienced equitably, with racial and ethnic minority groups more likely to be uninsured than whites. To achieve our mission to be a relentless force for longer, healthier lives, we must continue our critical work to improve health care in this country.

ASSOCIATION COVERAGE PRIORITIES

The AHA advocates that efforts to reform the health system should incorporate the following principles to preserve and equitably expand access to adequate, affordable coverage and care to everyone living in the United States.

Adequate health benefits must be maintained. All plans should be required to cover a full range of needed health benefits with a comprehensive and stable network of providers and plan features. Guaranteed access to evidence-based preventive services without cost-sharing should be preserved. Information regarding coverage and costs should be available, actionable, simple and clear.

Access to care must be maintained by preserving patient protections currently in place including prohibitions on preexisting condition exclusions, annual and lifetime limits, insurance policy rescissions, gender pricing and excessive premiums for older adults.

Affordability should be improved but not at the expense of adequacy of coverage. This includes reasonable premiums and cost sharing and limits on out-of-pocket expenses including for individuals who are less healthy, older, and low-income. The health system should also emphasize the provision of high-value care, mitigate unnecessary health spending and the provision of low-value care, and ensure that affordability extends beyond individuals, to employers, governments, and society at large.

FACT SHEET: Why Coverage Matters

-
- ¹ Virani SS, et al; on behalf of the American Heart Association Council on Epidemiology and Prevention Statistics Committee and Stroke Statistics Subcommittee. Heart disease and stroke statistics–2020 update: a report from the American Heart Association. *Circulation*. 2020;141:00–00. DOI: 10.1161/CIR.0000000000000757
- ² McWilliams JM, Zaslavsky AM, Meara E, Ayanian JZ. Health insurance coverage and mortality among the near-elderly. *Health Affairs* 2004; 23(4): 223-233.
- ² Shen JJ, Washington EL. Disparities in outcomes among patients with stroke associated with insurance status. *Stroke* 38(3):1010-1016.
- ³ Duru OK, Vargas RB, Kerman D, Pan D, Norris KC. Health Insurance status and hypertension monitoring and control in the United States. *Am J Hypertens* 2007 ;20:348-353.
- ⁴ Rice T,LaVarreda SA,Ponce NA, Brown ER. The impact of private and public health insurance on medication use for adults with chronic diseases. *Med Care Res Rev* 2005; 62(1): 231-249.
- ⁵ McWilliams JM, Meara E, Zaslavsky AM, Ayanian JZ. Health of previously uninsured adults after acquiring Medicare coverage. *JAMA*. 2007; 298:2886 –2894.
- ⁶ Himmelstein DU, Thorne D, Warren E, Woolhandler S. Medical Bankruptcy in the United States, 2007: Results of a National Study. *The American Journal of Medicine* (2009).
- ⁷ Collins SR, Bhupal HK, Doty MM. Health insurance coverage eight years after the ACA: fewer uninsured Americans and shorter coverage gaps, but more underinsured. The Commonwealth Fund. February 2019. https://www.commonwealthfund.org/sites/default/files/2019-02/Collins_hlt_ins_coverage_8_years_after_ACA_2018_biennial_survey_sb.pdf
- ⁸ Smolderen KG, et al. Health Care Insurance, Financial Concerns in Accessing Care, and Delays to Hospital Presentation in Acute Myocardial Infarction. *JAMA* 2010;303(14)1392-1400.
- ⁹ Americans' Cardiovascular Risk and Changes in Health Insurance Coverage: The Role of Recent Coverage Expansions
Leighton Ku, Erika Steinmetz, and Brian Bruen of George Washington University, December 2016.
- ¹⁰ Larissa Antonisse, et al., The Effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review, Kaiser Family Foundation (February 2017), available at <http://kff.org/report-section/the-effects-of-medicaid-expansion-under-the-aca-updated-findings-from-a-literature-review-table-2/>
- ¹¹ Akhbarue E, Pool LR, Yancy CW, Greenland P, Lloyd-Jones D. Association of State Medicaid Expansion With Rate of Uninsured Hospitalizations for Major Cardiovascular Events, 2009-2014. *JAMA Netw Open*. Published online August 24, 2018(4):e181296. doi:10.1001/jamanetworkopen.2018.1296
- ¹² Khatana SAM, Bhatla A, Nathan AS, Giri J, Shen C, Kazi DS, Yeh RW, Groeneveld PW. Association of Medicaid expansion with cardiovascular mortality. *JAMA Cardiol*. 2019;4:671–679. doi:10.1001/jamacardio.2019.1651
- ¹³ American Bankruptcy Institute. Cited in *How the Affordable Care Act Drove Down Personal Bankruptcy*, Consumer Reports. May 2, 2017. Accessed June 19, 2017 at: <http://www.consumerreports.org/personal-bankruptcy/how-the-aca-drove-down-personal-bankruptcy/>
- ¹⁴ Cohen RA, Terlizzi EP, Martinez ME. Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2018. Centers for Disease Control and Prevention. May 2019. Available at: <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201905.pdf>
- ¹⁵ Barghi A, Torres H, Kressin NR, McCormick D. Coverage and access for Americans with cardiovascular disease or risk factors after the ACA: a quasi-experimental study. *Journal of General Internal Medicine*. 2019; 34:1797-1805. <https://doi.org/10.1007/s11606-019-05108-1>