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Health Insurance and Preventive Care: The Relationship Between Health Insurance and Access to Preventive Health Care

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Abstract

Objective. The purpose of this study is to investigate relationships between health insurance type and access to health care and relationships between health insurance and health outcomes.

Methods. A web-based survey was administered in late March 2021 using Qualtrics to investigate access to health care, health outcomes, and attitudes of students regarding health insurance.

Results. The survey was completed by 40 college students. 73% of the participants reported their gender as female and 27% reported their gender as male. Of the participants, 98% reported having private or public health insurance. Very good health or better was reported by 72% of the participants. Respondents who reported having insurance were more likely to have at least one preventive care visit in the past year ($p=0.13$). This study did not find a relationship between health insurance and health outcomes ($p=0.92$). Participants did not agree that health care was not needed if you were healthy ($M=1.57$ Range 1-5) and disagreed with signing up for a national health plan ($M=2.77$ Range 1-5).

Conclusion. This study indicates a relationship between health insurance and access to preventive care but does not indicate a relationship between health insurance and health outcomes.

Keywords

health insurance, health access, preventive care, health outcomes

Health Insurance and Preventive Care



BOISE STATE UNIVERSITY

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The Relationship Between Health Insurance and Access to Preventive Health Care

INTRODUCTION

The objective of this study is to answer the following research questions for PUBH 382 students:

- Is there a relationship between health insurance coverage type and accessing regular preventive care?
- Is health insurance coverage related to healthier outcomes?

Affordable health care access can improve health statuses for all Americans, especially the poorest (Dickman, et al., 2017). While this is a crucial component to improving health statuses, to see true improvements, individuals need to have a better understanding of health insurance. College students are typically enrolled in a health insurance plan but have a lower understanding of health insurance and a lower utilization of health care services (James et al. 2020).

METHODS

- Anonymous web-based survey
- Developed and Analyzed in Qualtrics
- Population: Students enrolled in Research in Health Methods
- 40 participants completed the survey
- Conducted in late March 2021

RESULTS

Over half of the participants (n=40) report having two or more preventive health care visits in the past year, with 20% reporting not having any preventive health care visits.

Most participants report their health status as very good or better, with 52% reporting very good health and 20% reporting excellent health.

55.0% of participants reported at least one preventive care visit in the past six months in the office or through telehealth.

Data Analysis

- Participants are more likely to seek preventive care if insured.
- Participants are more likely to report their health status is Very Good or Excellent if aged 18-25.
- Participants are no more likely to report a better health status with or without insurance.

Attitudes towards Health Insurance.

- If you are healthy, you do not need health insurance.
 - Strong disagreement (M=1.57).
- My health insurance premiums are too high for what I use.
 - Disagreement (M=3.05).
- I would sign up for a National Health Plan.
 - Disagreement (M=2.77)

Note: M = sample mean. Participants rated their agreement or disagreement with these statements on a scale of 1 through 5, with 1 being “strongly disagree” and 5 being “strongly agree.” A higher mean indicates a stronger level of overall agreement.

DATA

Health Insurance Type

- Private, 82.5%
- Public, 15.0%
- No Insurance, 2.5%

Preventive Care Visits in Past Year

- 1, 27.5%
- 2-3, 40.0%
- 4-6, 5.0%
- 7 or more, 7.5%
- None, 20%

Note: Preventive Care may be through office visit or telehealth.

CONCLUSION

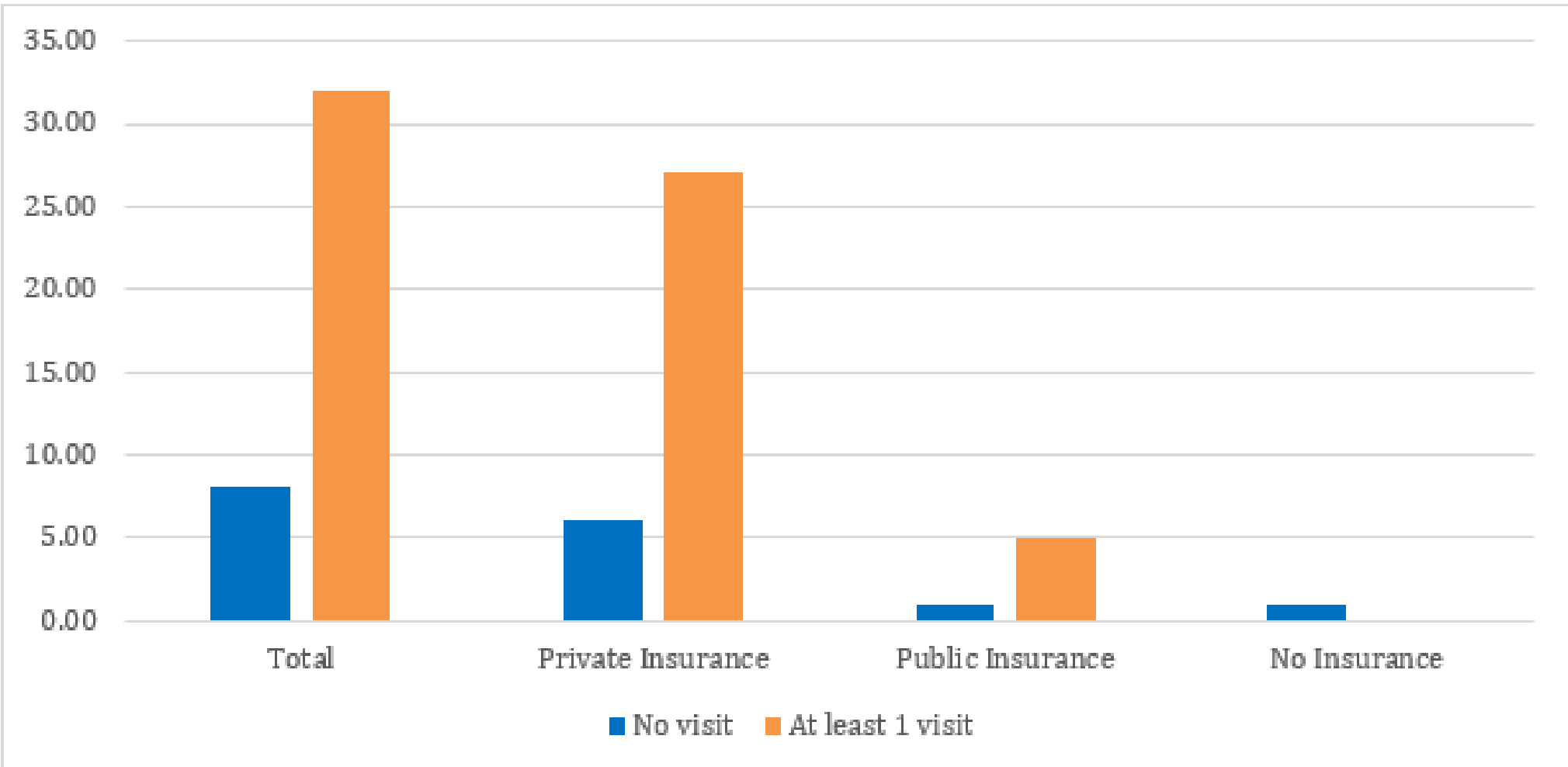
These preliminary findings suggest there may be a relationship between the type of health insurance an individual has and their access to regular preventive health care (See Figure 1).

The preliminary findings of this survey did not find a relationship between health insurance coverage and healthier outcomes (See Figure 2).

Next steps may include refining the definition of health status and analysis of available data sets.

Figure 1

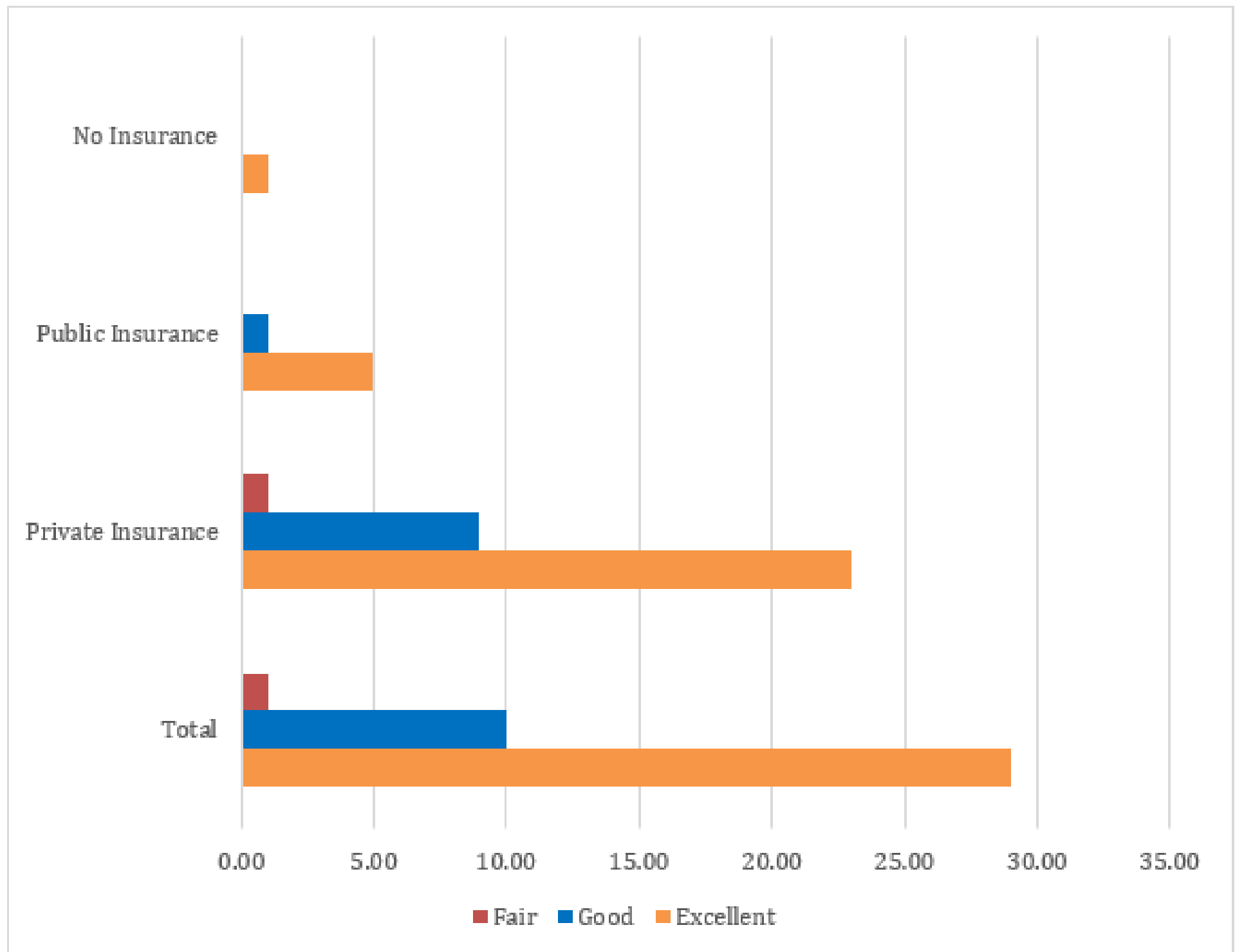
Relationship Between Insurance Type and Access to Preventive Care



Note. Participants were asked to report the type of health insurance they had, if any and if they had a preventive care visit (in person or telehealth) between March 2020-March 2021. Although not statistically significant, chi-square analysis suggests students with private insurance are more likely to have access to preventive care.

Figure 2

Relationship Between Insurance Type and Health Status



Note. Participants were asked to report the type of health insurance they had, if any, and their overall health status.

REFERENCES

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