

Human Experience



Overcoming Demand Side Rationing
in the United States

Retelling Human Experience

- One recorded background interview
- One observed health care visit
- One recorded interview immediately following health care visit
- One recorded interview 2-4 weeks later (including Test of Functional Health Literacy)
- Environmental Profiles and NLM literature

Human Experience

- Non-representative sample of six adult volunteers
- All without health insurance
- All needed care beyond primary care
- All found access to advanced health care
- Six volunteered, six completed, six compensated, in four communities

Rationing vs. Markets?



- A dubious dichotomy
- Market prices are really just another way to ration health care (Reinhardt *et al.*, 2004)



Demand Side Rationing

- **Rationing** limits the consumption of health services
- **Supply side rationing** limits the available supply of health services
- **Demand side rationing** limits the demand for health services

IOM Committee's Framework for Understanding Consequences

Determinants of Coverage



Accessing Health Care



Consequences of Uninsurance

(Institute of Medicine Committee on the Consequences of Uninsurance, 2001)

Thalia and Coverage

- Rural divorced mother in 20s living with young man
- Two children live with their father a half hour drive to the south
- Unemployed after hurting back while lifting a nursing home patient, no workman's comp filed
- No kids, not pregnant, no job, no military=no coverage

Thalia and Access

- Psychiatrist and counselor-mood disorder, history of sexual abuse
- Dermatologist-severe acne
- Endocrinologist-elevated testosterone
- Cardiologist-sinus arrhythmia
- Urgent care and Emergency Room-abdominal pain
- Surgery-emergency appendectomy

Thalia's Experience

- Complications following appendectomy



Cory and Coverage

- Cory is near 50 years old having had his best job in a foundry right out of school
- As the union jobs left town, Cory tried job training several times and today he feels crowded out of temp work by so many Mexicans
- Taking care of his mother and two disabled veteran brothers gives him a home but no health insurance

Cory and Access

- A driver's insurance paid for his initial care after being runover 3 times on a foggy night, but he still limps
- Flesh eating bacteria led to invasive surgery and unrestored genital mutilation
- Free clinic is helping Cory access advanced care, most recently to remove a mass from his throat

Cory's Experience

- Tells what he knows about doctor's offices



Jean and Coverage

- Jean married, had two children, and helped her husband start a business
- Divorce led to good paying assembly line work and a supervisory role
- Nine years later the company left her small city for China
- Jean worked with kids at fast food joints until she had a chance to invest sweat equity in an all night restaurant

Jean and Access

- Jean found a community health center to help with her elevated cholesterol, hypertension, asthma, arthritis, reflux, and spastic colon
- The center is without radiology and could not diagnose or treat her broken foot
- Local ER refused care, rewrapping her broken foot with the ace bandage she wore in the door

Jean's Experience

- Jean tells about her doctors



Carolyn and Coverage

- Carolyn is in her 50s and lives at a homeless shelter in a city just blocks from her mother
- Sexual abuse as a child, drops out of high school to have first baby
- Unsettled, job-hopping, and using drugs lead crack addiction
- No health insurance for temporary jobs

Carolyn and Access

- The shelter and a related jobs program provide the structure she considers important to her self-directed recovery from crack and alcoholism
- A local free clinic is helping her access psychiatric care, care for an injured leg, Hepatitis C, and some other conditions

Carolyn's Experience

- "Coming to the table" at an AA meeting (researcher's voice)
- Without professional addiction recovery services, case management is left to Carolyn's Mother and God
- Profoundly grateful for the limited help of a free clinic (researcher's voice)

Eddy & Jennifer's Coverage

- Hit from behind by a 65 mph SUV meant the other driver paid for care 5 years ago
- Today this couple is around 50 and without health insurance
- Lured to this small town by an employer who falsely promised health insurance
- Jennifer recently quit due to severe back pain
- Eddy was fired because he objected to misleading customers

Eddy & Jennifer's Access

- The accident played a role in Jennifer's degenerative spinal disease and she needs a two-day, half million dollar surgery to reconstruct her lower spine
- Charity care pays for most of her surgery
- Eddy uses the same charity care for his diabetes, hypertension, high cholesterol, pancreatitis, and disabling foot pain

Eddy & Jennifer's Experience

- Eddy's bartering for care (researcher's voice)
- Jennifer's perspective on charity