

# Action plan health insurance disparities essay examples

[Sociology](#), [Population](#)



One of the biggest contributors to morbidity and mortality in underserved populations is a lack of health insurance. There is an incredible disparity between race/ethnicity and access to health care (Zuekas & Taliaferro, 2009). Healthy People 2020 notes that Hispanic or Latino populations, as well as Native Americans and poor people along most racial lines, have less access to any kind of health care than whites or those with greater income (Healthy People 2020, 2013). Much of that has to do with systematic disparities in income as well, which also falls along racial lines (Ku & Matani, 2001). Education was also a factor, as people without higher education were far less likely to have sufficient incomes to justify access to health insurance (Weinick, Weigers & Cohen, 1998). Health insurance was seen to have a positive effect on health status among those who had it compared with those who did not.

Barriers to health insurance being established, many policy changes and suggestions were made as to determine methods of increasing access to health care. The benefits of increased access to health insurance include lower rates of morbidity and decreased costs overall (for both insurance companies, the health care system and the individual) when compared to being uninsured (McWilliams et al., 2007). CHIP-funded state plans, in which more public health insurance options are made available, would allow for some of these barriers to health insurance to be addressed; with income and race being sidestepped as a means to gain health insurance, more people would be able to access the care they need. Expansion of Medicaid services, including clinics and hospitals, and providing more comprehensive translator availability could allow immigrants and other non-English speakers to have

increased access to health insurance.

Another potential solution to increasing access to health care is to improve overall socioeconomic conditions to lessen the burden that race and income have as a barrier to accessing health insurance. When systemic trends of race and lower-income increasingly prevent ethnic minorities to access health care, allowing opportunities for lower-income families to have job-based health insurance or afford private health insurance is also a viable, if ambitious option.

## References

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