

# Social Determinants of Health

## Health Care Access and Quality



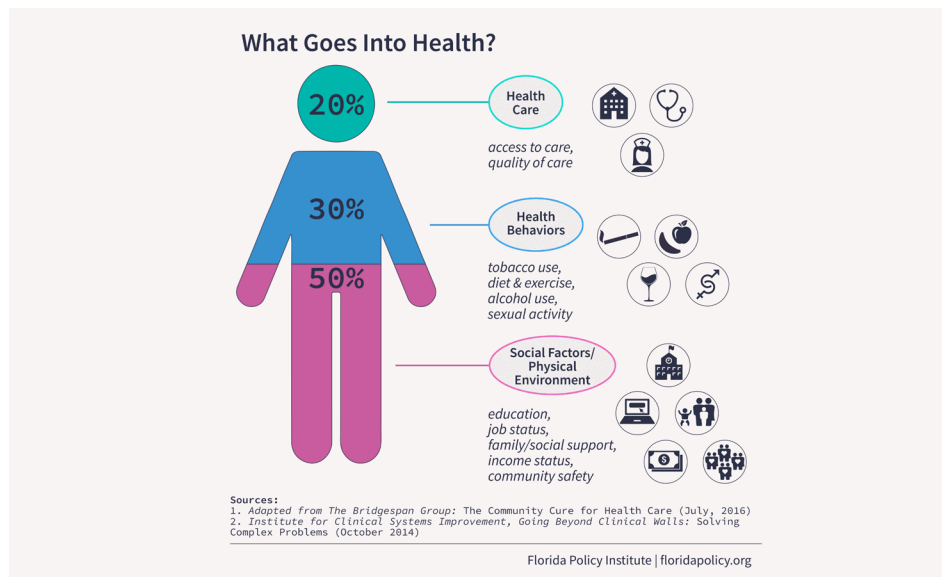
## INTRODUCTION

According to the U.S. Department of Health and Human Services (DHHS), social determinants of health (SDOH) are environmental conditions that impact the health of individuals. These include where a person is born; where they live, eat, pray; their age; and economic background. SDOH can be broken down into five groups:<sup>1</sup>

1. Health Care Access and Quality;
2. Education Access and Quality;
3. Social and Community Context;
4. Neighborhood and Built Environment; and
5. Economic Stability.

SDOH have a major impact on a person's health, well-being, and quality of life. Research shows that 80 percent of an individual's health is determined by social factors and only 20 percent is the result of actually receiving care in a medical setting (hospital, clinic, etc.).<sup>2</sup>

This is the first in a series of economic commentaries from Florida TaxWatch on the social determinants of health, with commentaries on education access and quality, social and community context, neighborhood and built environment, and economic stability, to follow. Florida TaxWatch anticipates the release of a final report summarizing the economic commentaries in the Fall of 2024.



## HEALTH CARE ACCESS AND QUALITY

There are many people in Florida who do not receive the health care that they need because they do not have easy access to adequate health care services. The DHHS formed the "Healthy People 2030" initiative, which provides a ten-year framework for public health objectives and related data tools to help track the progress of those objectives.<sup>3</sup>

The biggest contributor to inaccessible health care is cost. According to the National Health Interview Survey, as of 2019, 8.5 percent of U.S. residents were unable to obtain, or delayed obtaining, medical care due to costs.<sup>4</sup> A 2019 survey of more than 1,200 Florida adults found that more than half (55 percent) experienced healthcare affordability burdens in the past year and more than three-quarters (78 percent) are worried about affording health care in the future.<sup>5</sup>

Individuals who are uninsured or underinsured in the U.S. often have other barriers to necessary health care services, including distance to health care providers and the availability of physicians.

### HOW IS FLORIDA'S HEALTH CARE ACCESS AND QUALITY?

In 2021, Florida ranked 41st in terms of overall health care and health care access. This ranking can be attributed to the large number of uninsured adults, the skyrocketing insurance costs, and policy decisions that make health care less available and affordable for all population types.<sup>6</sup> In terms of uninsured people, Florida has consistently ranked in the bottom 10 states when compared to the national percentage.

1 DHHS, "Priority Areas – Social Determinants of Health," retrieved from <https://health.gov/healthypeople/priority-areas/social-determinants-health>, accessed on April 1, 2024.

2 Florida Policy Institute, "Connecting Public Health, Policy, and Health Equity," retrieved from <https://www.floridapolicy.org/posts/connecting-public-health-policy-and-health-equity>, accessed on April 1, 2024.

3 DHHS, "About Healthy People 2030," retrieved from <https://health.gov/healthypeople/about#:~:text=What%20is%20Healthy%20People%202030,over%20the%20first%204%20decades>, accessed on April 1, 2024.

4 DHHS, "Health Care Access and Quality – AHS-04," retrieved from <https://health.gov/healthypeople/objectives-and-data/browse-objectives/health-care-access-and-quality/reduce-proportion-people-who-cant-get-medical-care-when-they-need-it-ahs-04>, accessed on April 2nd, 2024.

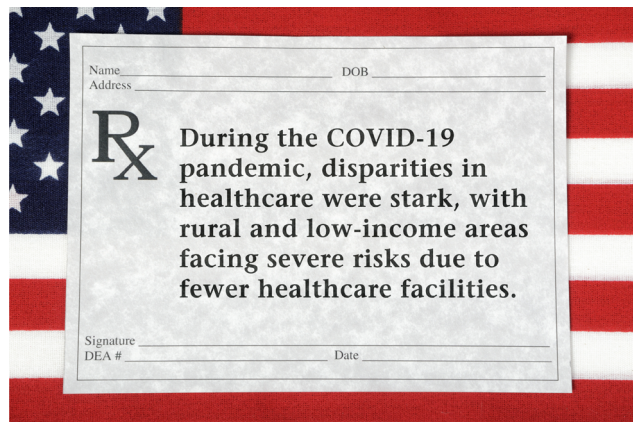
5 Healthcare Value Hub, "Floridians Struggle to Afford Healthcare Costs; Support a Range of Government Solutions Across Party Lines," retrieved from <https://www.healthcarevaluehub.org/advocate-resources/publications/floridians-struggle-afford-high-healthcare-costs-support-range-government-solutions-across-party-lines>, accessed on April 4th, 2024.

6 Harvard Business Review, "The Fastest Growing U.S. States Have The Worst Health Care," retrieved from <https://hbr.org/2021/06/the-fastest-growing-u-s-states-have-the-worst-health-care>, accessed on April 3, 2024.

## HEALTH DISPARITIES DUE TO INACCESSIBILITY

Social, cultural, economic, and geographic barriers must be considered to increase health care delivery efficiency. Rural areas, low-income neighborhoods, areas with dense populations of minority groups, generally have fewer health care facilities. Such a disparity was seen during the COVID-19 pandemic nationwide. Individuals faced an increased risk of severe illness, inconsistent health care due to unreliable transportation, and fewer physicians due to residential segregation.<sup>7</sup>

Florida's existing physician shortage also plays a big role in health care access and quality. The number of physicians is not enough to meet the demands of Florida's growing population, especially in rural areas. In January of 2024, Florida TaxWatch published "Addressing Florida's Escalating Physician Shortage: Strategies and Solutions"<sup>8</sup> which focuses on the physician shortage in Florida and on strategies to improve



access in rural areas. According to the data, by 2030, an additional 22,000 physicians will be required to bridge the gap. Primary care offices with limited office hours, located only in urban areas, and cultural barriers can further widen the health care services gap. Low-income families depend heavily on government subsidized healthcare services and on physicians who understand their circumstances and first language to receive necessary care.<sup>9</sup>

## HEALTH DISPARITIES DUE TO INSURANCE

Having health insurance, private or public, can make a significant difference in health care costs. A lack of insurance is the driving cause of health disparities according to the Healthy People 2030 initiative.

People without health insurance are less likely to have a primary care provider and to have sufficient funds to access needed medical care and medications. In 2018, one-in-ten individuals nationwide did not have any kind of health insurance.<sup>10</sup> As of 2023, only 40 percent of Florida's population had employer-sponsored health insurance.<sup>11</sup>

Not having health insurance can lead to postponing doctor visits and other preventative measures, such as screenings for cancer, diabetes, and cardiovascular diseases. For children, necessary immunizations may be skipped or taken at a later age due to lack of insurance for dependents.

Florida's rate of uninsured (11.2 percent in 2022) remains higher than the national average of eight percent. In 2022, Florida ranked 46th among the 50 states in terms of uninsured population, with only Georgia, Oklahoma, Wyoming, and Texas ranked lower.<sup>12</sup>

Those who are underinsured also face health care barriers. Inadequately insured individuals are those who have health insurance that does not cover services they may require under certain medical conditions or emergencies. Employers may choose not to fund dependent insurance at a subsidized rate, leading to more children being uninsured and not receiving proper preventative and primary care. At present, there are no data or evidence-based indicators to measure underinsured population.

Florida's plan to conduct Medicaid redeterminations is designed to ensure that eligible individuals continue to receive Medicaid coverage and ineligible individuals are referred to other coverage where possible. One year later, about 979,000 people have been disenrolled, 460,000 of which are children.<sup>13</sup>

7 DHHS, "Healthy People 2023 – Access to Health Services," retrieved from <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/access-health-services>, accessed on April 2nd, 2024.

8 Florida TaxWatch, "Addressing Florida's Escalating Physician Shortage: Strategies and Solutions," January 2024.

9 DHHS, "Healthy People 2023 - Access to Primary Care," retrieved from <https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/access-primary-care>, accessed on April 2, 2024.

10 DHHS, "Health Care Access and Quality," retrieved from <https://health.gov/healthypeople/objectives-and-data/browse-objectives/health-care-access-and-quality>, accessed on April 1st, 2024.

11 Georgetown University – Center on Health Insurance Reforms, "Florida Insurance Media Guide," April 2023.

12 United Health Foundation, "Uninsured in Florida," retrieved from <https://www.americashealthrankings.org/explore/measures/HealthInsurance/FL>, accessed on April 3, 2024.

13 Joe Mario Pedersen, "Thousands of Florida Kids Lost Medicaid. Now Some Have No Coverage," retrieved from <https://health.wusf.usf.edu/health-news-florida/2024-03-25/thousands-florida-kids-lost-medicaid-now-some-have-no-coverage#>, June 5, 2024

## ECONOMIC IMPACT OF THE UNINSURED

The economic costs associated with the lack of insurance are large. Uninsured people depend heavily on the emergency department of local hospitals as they are less likely to have access to lower-cost care; however, even in this case, not all portions of service are provided for free under law. A 2021 study found that, nationwide, 3.2 million uninsured emergency department patients were at risk of having to pay catastrophic health expenditures.<sup>14</sup> While 35 percent of these bills were paid or forgiven by the hospital under forgiveness programs for self-pay individuals, the rest remain unpaid. This can cause undue financial harm to both the uninsured individual and the hospitals.<sup>15</sup>

Financial harm is caused not only to the hospital and the uninsured, but it is also a significant financial loss to the government as well. Each year from 2015 to 2017, an estimated \$42.4 billion was spent on provider uncompensated care costs associated with caring for the uninsured.<sup>16</sup> Nearly 80 percent of that cost was compensated through public funding, amounting to nearly \$102 billion across the three years.

Uninsured people are less likely to seek health care because of the costs, leading them to poorer health outcomes. The economic impact is manifested in lower productivity, time lost from work, lower earnings, and on the intrinsic value placed on one year of healthy life.<sup>17</sup>



14 Catastrophic health expenditure is defined as that which exceeds a person's post-tax income by 40 percent.  
 15 JAMA Health Forum, "Assessing Catastrophic Health Expenditures Among Uninsured People Who Seek Care in US Hospital-Based Emergency Departments," December 2021.  
 16 Kaiser Family Foundation, "Sources of Payment for Uncompensated Care for the Uninsured," retrieved from <https://www.kff.org/uninsured/issue-brief/sources-of-payment-for-uncompensated-care-for-the-uninsured/>, accessed on May 29th, 2024.  
 17 Missouri Foundation for Health, "Consequences of the Lack of Health Insurance on Health and Earnings," 2006.  
 18 National Rural Health Association, "About Rural Health Care," retrieved from <https://www.ruralhealth.us/about-us/about-rural-health-care>, June 12, 2024.

## WHAT CAN BE DONE?

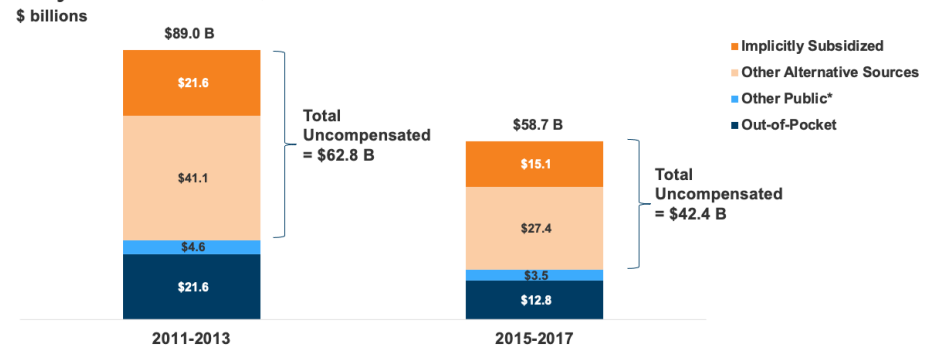
Too many Floridians lack access to the health care they need. Although healthcare services are widely available throughout Florida, they are not available to everyone, depending on where they live. In the U.S., there are 1.3 physicians for every 1,000 persons in rural areas, compared to 3.1 physicians for every 1,000 persons in urban areas.<sup>18</sup> Florida's rapidly aging population faces the growing problems of chronic disease and having to balance their need for high-quality care with rising healthcare costs.

Every Floridian should be able to obtain essential and affordable healthcare services where and when they are needed. Making this a reality will depend in large part on our ability to decentralize the provision of health care in areas where access has been limited, and to use advances in technology (e.g., artificial intelligence) to build a better-connected healthcare system.

Decentralization means bringing health care to the patients instead of bringing the patients to health care. One approach is to physically bring healthcare personnel, equipment, and treatment services to unserved or underserved communities. Mobile clinics and screening and diagnostic

Figure 2

Uncompensated Care for the Nonelderly Uninsured by Payment Source, 2011-2013 versus 2015-2017



NOTES: All changes between two time periods statistically significant at the 0.01 level using two-tailed tests except change in other public spending, which was not significantly different between the two time periods. \* Other public includes Medicaid payments for people not reported to be enrolled in Medicaid during the year. Some of these reported payments may result from confusion between Medicaid and other state and local programs or may be for people not enrolled in Medicaid but presumed eligible by a provider who ultimately received payments from Medicaid.  
 SOURCE: Medical Expenditure Panel Survey-Household Component, 2011-2013 and 2015-2017



units, for example, can be set up in rural areas. Another approach is through virtual care. Policies to promote and expand telehealth and telemedicine can reduce the disparities of health care in unserved or underserved communities, reduce unnecessary emergency department visits, and greatly reduce the need for patients to travel.

As Florida's healthcare system decentralizes, it will be crucial that technological advances are put into place to make sure the different parts of the system can communicate with each other; that knowledge is shared; and that patient data follow the patient. The future role of artificial intelligence in making this connected system work efficiently is expected to have a significant impact on access to quality and affordable health care in unserved and underserved communities.

Other policy changes can make a big difference to health care access in Florida. Expanding the scope of practice for physicians' assistants and advanced practice registered nurses can help to mitigate the physician shortage. Implementing the "Live Healthy Agenda" is a big step towards enhancing health care access and quality in the state. A lack of insurance often contributes to a lack of health care; however, even among those with insurance, insurance barriers continue to impede access to health care, especially among the country's underserved.

These, and other innovations in treatment and technological advances, will provide opportunities to expand access to care and to make care more affordable. As Florida continues its rapid population growth, particularly among its elderly, access to affordable, quality health care will play a major role in improving health outcomes for Floridians. A healthy population means a healthy workforce. A healthy workforce means a healthy economy.

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As an independent, nonpartisan, nonprofit taxpayer research institute and government watchdog, it is the mission of Florida TaxWatch to provide the taxpayers of Florida and public officials with high quality, independent research and analysis of issues related to state and local government taxation, expenditures, policies, and programs. Florida TaxWatch works to improve the productivity and accountability of Florida government. Its research recommends productivity enhancements and explains the statewide impact of fiscal and economic policies and practices on citizens and businesses.

Florida TaxWatch is supported by voluntary, tax-deductible donations and private grants. Donations provide a solid, lasting foundation that has enabled Florida TaxWatch to bring about a more effective, responsive government that is accountable to the citizens it serves since 1979.

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