



September 11, 2020

Uninsured Americans face barriers to Covid-19 testing and treatment

Lawmakers are at odds over how to provide Covid-19 testing and treatment to uninsured Americans, who face higher barriers to medical care, and are likelier to contract the virus, than those with health insurance. Jobs held by uninsured adults often put them at higher risk of exposure to the virus. Seven of the top 10 occupations held by uninsured adults, including truck drivers, cooks and janitors, have been deemed essential positions.

Several states with high rates of uninsured adults — like Texas, Florida and Georgia — also lead in total Covid-19 cases.



Free Covid-19 testing was made available to the uninsured when the Families First Coronavirus Response Act was signed into law on March 18. The law provided states the option to expand Medicaid coverage to include diagnosis and testing for uninsured individuals with full federal funding. However, just 19 states have

been approved for the funding, and the law does not include Covid-19 treatment costs for those without insurance.

According to the Kaiser Family Foundation, uninsured adults are more likely than insured adults to forgo needed medical care due to cost. Even if an individual believes they may have been exposed to Covid-19, they may not seek testing due to fear of out-of-pocket costs. They may also be unsure where to get tested.



Leaders are looking for other ways to expand Covid-19 treatment services for uninsured individuals.

An existing law, the Emergency Medical Treatment and Labor Act, requires hospitals to treat and stabilize any individual who walks into an emergency room, regardless of whether they have

insurance. However the law does not stipulate that hospitals must provide services for free — which still deters the uninsured from seeking care.

The Trump administration has set aside billions to cover Covid-19 treatment for the uninsured, although the program only covers patients whose primary diagnosis is Covid-19. That means patients who later get complications that may stem from coronavirus don't qualify for the coverage.

Democratic presidential nominee Joe Biden has proposed using the National Disaster Medical System (a federally coordinated health care system) and expanding its authority to reimburse providers for testing, treatment and vaccine costs for the uninsured.

Sources: U.S. Census, Kaiser Family Foundation, NCSL

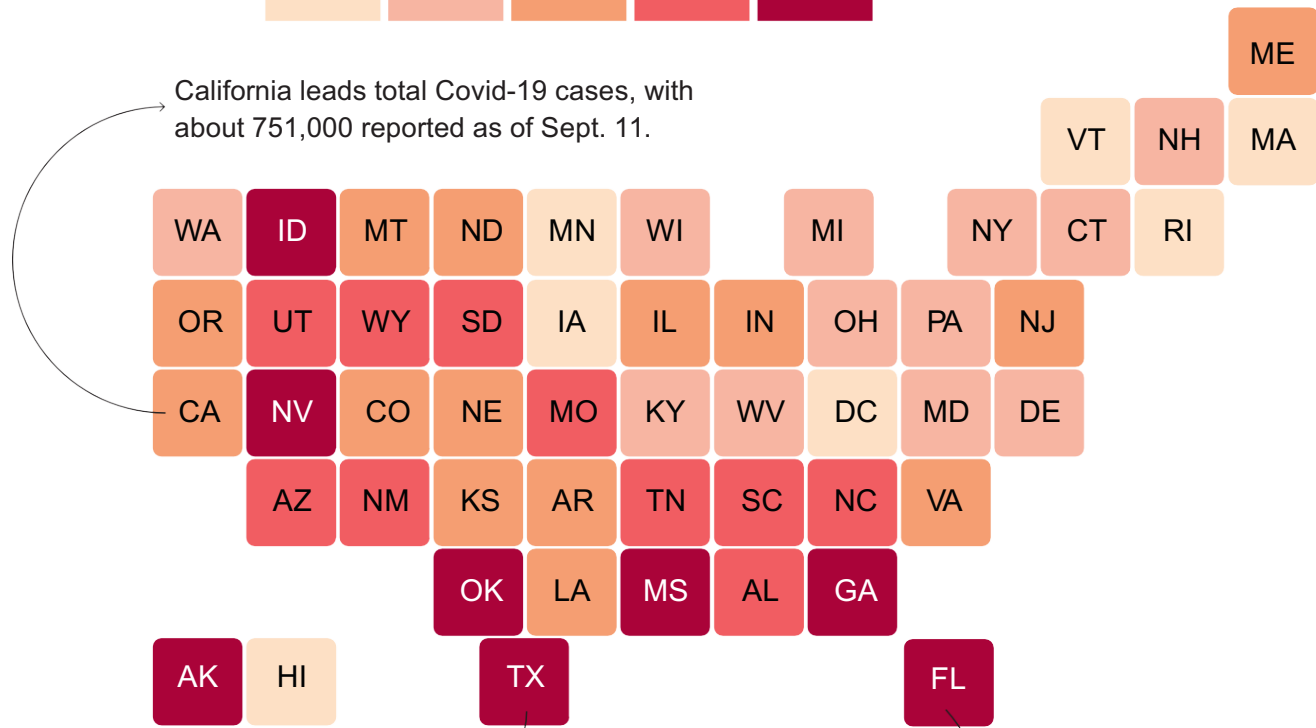
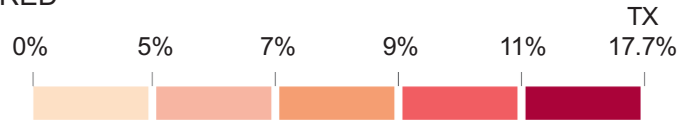


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Uninsured rates high in Southern states

PERCENTAGE OF UNINSURED



California leads total Covid-19 cases, with about 751,000 reported as of Sept. 11.

17.7 percent of Texans are uninsured, the highest percentage of any state. Texas also reported more than 676,000 cases of Covid-19, second only to California.

With more than 655,000 cases, Florida reported the third-highest number of Covid-19 cases as of Sep. 11. The state also has an uninsured rate of 13 percent — one of the highest in the country.

Sources: U.S. Census, Kaiser Family Foundation, NCSL

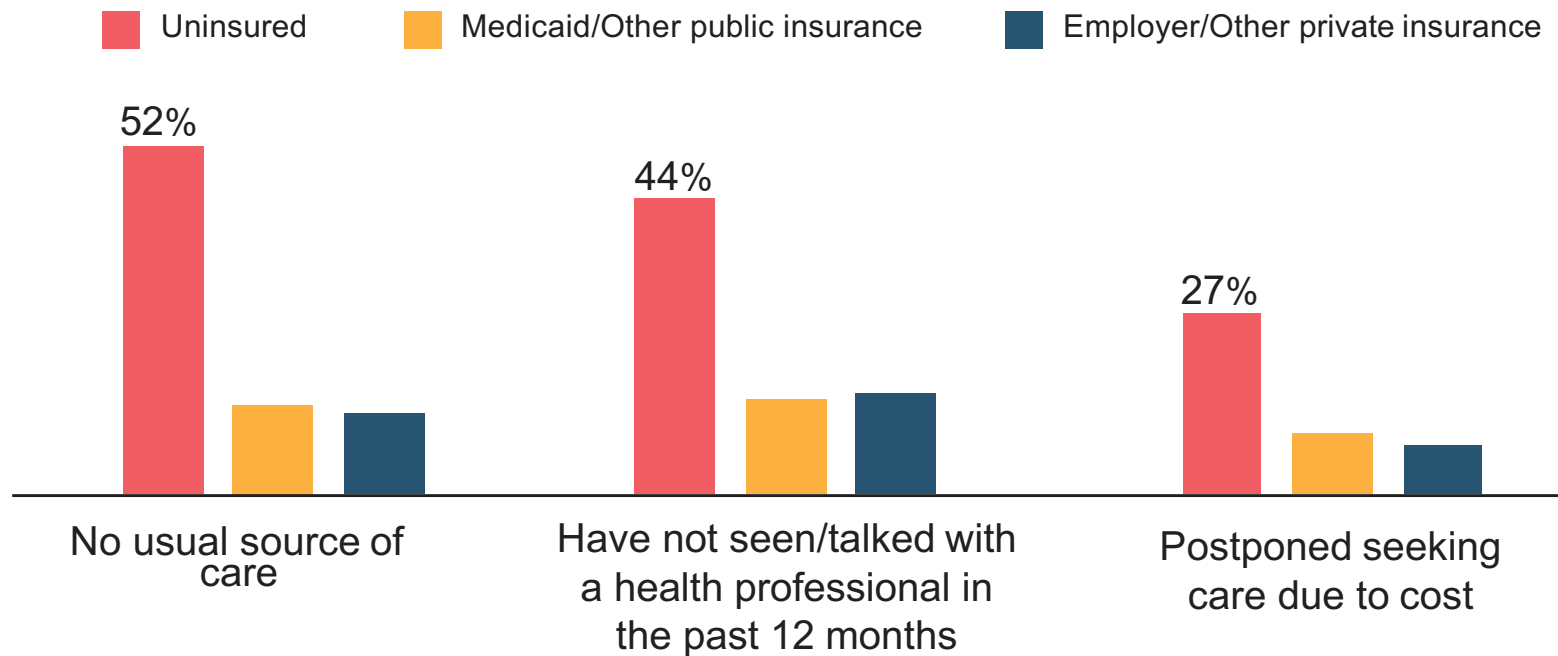


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Uninsured adults more likely to forgo medical care

PERCENTAGE BY INSURANCE STATUS, AS OF 2018



Sources: U.S. Census, Kaiser Family Foundation, NCSL

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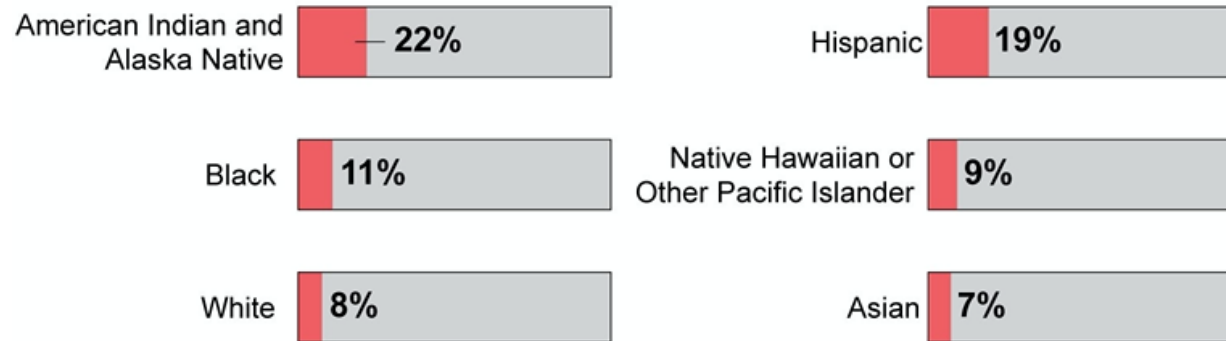


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American Indian and Alaska Natives have the highest rate of uninsured

PERCENTAGE OF UNINSURED



Occupations with the largest number of uninsured workers

Deemed essential workers

- Construction laborers
- Cooks
- Driver/sales workers and truck drivers
- Cashiers
- Waiters and waitresses
- Janitors and building cleaners
- Landscaping and groundskeeping workers

Nonessential workers

- Maids and housekeeping cleaners
- Carpenters
- Retail salespeople

Sources: U.S. Census, Kaiser Family Foundation, NCSL