Access to quality, comprehensive clinical care is important for health. Barriers to care result in unmet health needs, delays in provision of appropriate treatment, and increased costs from avoidable ER visits and hospitalizations. Health insurance coverage improves the affordability of health care services. However, even those who have health insurance are not assured access to needed health care.

Affordability of medical care is an important concern among adults living in LA County. To assess this issue, the 2007 Los Angeles County Health Survey asked respondents if there was ever a time in the past year when they needed, but could not afford:

1. Dental care (including check-ups);
2. To see a medical doctor for a health problem;
3. Prescription medicine; and/or
4. Mental health care or counseling.

Disparities in Accessing Needed Medical Services

- Over one in five (approximately 1.4 million) adults reported being uninsured in 2007. Those living under the federal poverty level (<100% FPL) reported the highest rates of being uninsured (Figure 1).

Figure 1: Health Insurance Coverage Among Adults ages 18-64 by Household Income, LACHS 2007

- 43% of adults living in households below the federal poverty level were uninsured.
- Overall, adults living in LA County reported cost as a barrier to accessing dental care (22.3%) more often than a medical doctor (11.8%), prescription medicine (12.1%), or mental health care (5.9%).
- Cost as a barrier to accessing medical care decreased as income increased, but remained substantial even for those living well above the FPL (Figure 2).

Figure 2: Cost as a Barrier to Accessing Medical Care Among Adults ages 18-64 by Income, LACHS 2007

†Values are ≤ 2%
§Based on U.S. Census 2006 Federal Poverty Level (FPL) Thresholds, which for a family of four (2 adults, 2 dependents) correspond to annual incomes of $20,444 (100% FPL), $40,888 (200% FPL) and $61,332 (300% FPL).

Cost as a barrier to accessing medical care was highest among those with less than a high school education compared to those with some college.

Many more uninsured adults reported cost as a barrier to accessing care (Figure 3).

More women than men reported cost as a barrier to accessing:
- dental care (24.0% vs. 20.5%, respectively);
- a medical doctor (13.4% vs. 10.1%);
- prescription medicine (13.7% vs. 10.5%); and
- mental health care (6.4% vs. 5.5%).

Cost as a barrier to accessing medical care varied geographically. Residents in the Service Planning Areas of South and Metro reported the greatest difficulty accessing medical care due to cost.

More than twice as many African Americans and Latinos reported cost as a barrier to seeing a doctor for a medical problem and to purchasing prescription medicines compared to whites (Figure 4).

Figure 3: Cost as a Barrier to Accessing Medical Care Among Adults ages 18-64 by Insurance Status, LACHS 2007

<table>
<thead>
<tr>
<th>Service</th>
<th>Uninsured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Care‡</td>
<td>37%</td>
<td>12%</td>
</tr>
<tr>
<td>Medical Doctor</td>
<td>31%</td>
<td>7%</td>
</tr>
<tr>
<td>Prescription Medicine</td>
<td>26%</td>
<td>9%</td>
</tr>
<tr>
<td>Mental Health Care</td>
<td>13%</td>
<td>4%</td>
</tr>
</tbody>
</table>

‡ Analyzed by dental insurance status

Figure 4: Cost as a Barrier to Accessing Medical Care Among Adults ages 18-64 by Race/Ethnicity, LACHS 2007

Did You Know?

As a result of the Affordable Care Act (ACA), many low-income California residents will gain health care coverage that requires little to no cost sharing due to the expansion of Medicaid.

Under ACA, Medicaid will be expanded to provide health care coverage for individuals or families with an income less than 133% of the federal poverty level. For low-income uninsured adult residents who qualify, Healthy Way LA is a health program that provides health care coverage at no cost.

Overall, the new legislation aims to reduce disparities in health by making appropriate, comprehensive health care services more accessible and affordable.

For more information, please refer to www.healthcare.gov. For further information about Los Angeles County’s Healthy Way LA program, please refer to http://www.ladhs.org/wps/portal/HWLA.