

**Disparities in Access to Care Among Workers by Disability Status:
Will the ACA Reforms Change the Landscape?**

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Abstract:

The Affordable Care Act (ACA) is salient for workers with a disability because of their significant health care needs, relatively low incomes, and the complex interactions among work, federal disability benefits, and eligibility for public health insurance. Using data from the 2006–2011 National Health Interview Surveys, in this study, we document the characteristics and health insurance profiles of workers with a disability and consider the extent to which these factors are correlated with the ability to access adequate health care. We find significantly higher rates of reported difficulties accessing health care for cost-related and structural reasons among employed adults with self-reported health conditions limiting the ability to work than among their non-work-limited peers, even after controlling for personal characteristics and health insurance coverage. The findings suggest that although the ACA will improve access to health insurance, it remains to be seen whether it will substantially reduce the likelihood that workers with disabilities will experience barriers to health care access relative to their non-disabled peers.

Keywords: access to care, workers, employment, Affordable Care Act, disparities