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

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Acknowledgements: Our work benefitted from excellent programming and analysis by Alex Bryce, thoughtful comments from Bonnie O’Day and others at Mathematica Policy Research as well as from participants in a session of the Association of Public Policy and Management (APPAM) Fall Research Meeting in November 2013. This study was supported by the National Institute on Disability and Rehabilitation Research, U.S. Department of Education, through its Rehabilitation Research and Training Center on Employment Policy and Measurement grant to the University of New Hampshire Institute on Disability, under cooperative agreement H133B100030. The contents of this report do not necessarily represent the policy of the U.S. Department of Education or any other federal agency (Education Department General Administrative Regulations, 75.620 [b]). The authors are solely responsible for all views expressed and any errors or omissions.
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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