

# WHAT REALLY HAPPENS WHEN PEOPLE LOSE HEALTH INSURANCE?

## *Summary of Results of New Rhode Island Study of Home Child Care Providers*

We currently face a health insurance dilemma in Rhode Island. In January through March of this year, Rlte Care rolls have dropped by more than 3,500 people. The number of uninsured in our state has doubled over the past five years. Rhode Island was once number one in the nation for providing health insurance to children, but we are quickly moving in the opposite direction.

Rlte Care is a valuable investment that provides preventive care to low-income children and their parents. By investing a small amount of money in preventive care, Rlte Care helps families be productive and saves dollars in our health care system.

### CHANGES THAT IMPACTED HOME CHILD CARE PROVIDERS

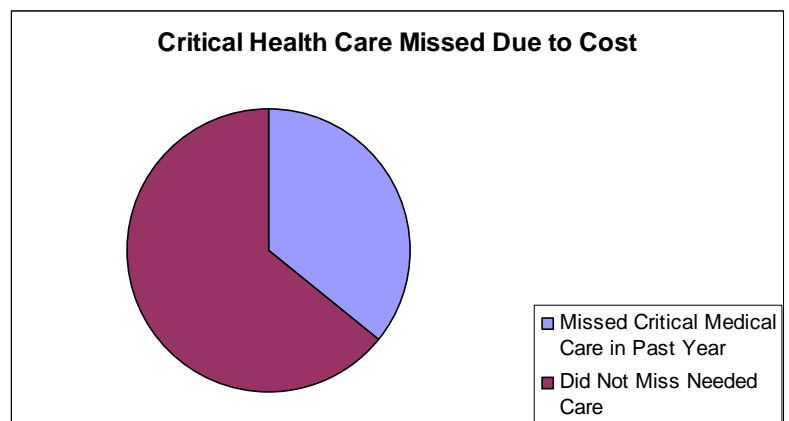
In 2005, changes were made to the Rlte Care program that changed eligibility requirements for home child care workers. As a result of the amendments, home child care providers were required to meet much more stringent eligibility requirements in order to retain state health care coverage.

### RESULTS OF THE SURVEY

The new independent statistically significant study, to be released in April 2007, found that these changes to eligibility for home child care providers had a detrimental impact upon a significant portion of the home child care providers who responded to the study. Four specific areas of people's lives were found to be impacted: physical and mental health outcomes, access to health care, personal and familial economic stability, and the viability of home child care businesses.

Early findings include:

- More than one-third (35.7%) of home child care providers reported that in the past year they were unable to get necessary medical treatment for themselves because they could not afford it;
- More than one-fourth (26.2%) of the respondents were uninsured at the time of taking the survey;
- More than half (60.5%) of the respondents who had applied for Rlte Care in the past year were denied eligibility under the new standards; and
- A few respondents have even had to close their home child care business in the wake of the changes made to the Rlte Care eligibility standards.



Many respondents clearly illustrated these statistics with their own stories in the survey:

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- “In 2001, my mom was diagnosed with ovarian cancer...her oncologist strongly suggested that I (being over 40) get screened yearly...I have not been able since losing my healthcare to have these...tests.”
- “It has affected my life! I have not been on my blood pressure medication for the past year. I am afraid of losing my life...I am not sure how my overall health is.”
- Another respondent spoke about how she worries now about her seventeen year old boy, who was previously in remission for leukemia but has been suffering from severe pain in his ribs. Since she no longer has health insurance, she cannot afford to get him medical care.

### WHY IS THIS STUDY IMPORTANT NOW?

Two major changes to the RIte Care program in the past year threaten access to health care both for Rhode Island citizens as well as for non-citizens. This study warns against the consequences of ignoring these changes, and allowing more Rhode Islanders to be uninsured in the coming months.