

Healthy Howard Health Plan: A Summary of Inaugural Members' Demographics, Health Status and Goals in 2009

RESEARCH REPORT #1 – Executive Summary

Prepared for Healthy Howard, Inc.
by the Department of Health, Behavior and Society,
Johns Hopkins Bloomberg School of Public Health

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EXECUTIVE SUMMARY

The Healthy Howard Health Plan (HHHP) is a public-private health care program designed to connect uninsured residents of Howard County, Maryland, to an affordable and comprehensive network of health care services. To our knowledge, it is the first plan in the nation to couple health care services with compulsory health coaching.

Data from the 2008 American Community Survey indicate that between 4.8% and 7.8% of adults under the age of 65 are uninsured in Howard County (US Census, 2008). Those estimates translate into between 11,800 and 19,300 county residents. With the turbulent economic times of the past three years, job losses and reductions in hours-worked will likely turn more people into “newly uninsured” each month. HHHP was designed to fill an important gap for thousands of working families that find themselves without affordable health care options. These are people who do not have access to an employer-sponsored health plan and cannot afford to purchase private family coverage, but do not qualify for state or federal health insurance programs.

HHHP is the vision of the Howard County Executive and Health Officer and is part of a larger initiative to build a model public health community. The Plan is administered by a non-profit organization – Healthy Howard, Inc. Operating costs are supported by member fees, county funding and private foundation grants. In addition, strong partnerships with local providers have translated into in-kind support and an expanded network of services for HHHP members.

Research Report #1 - Overview

An evaluation team was assembled prior to HHHP’s implementation. In consultation with Healthy Howard, Inc. staff, several evaluation aims were developed that serve to guide the ongoing evaluation of the Plan. The formal evaluation is being conducted by researchers from the Johns Hopkins Bloomberg School of Public Health.

Due to the uniqueness of the Plan and in order to provide timely information to funders and community partners, the evaluation team will present findings in a series of *Research Reports*. These reports will provide results from analyses of different aspects of the program and are intended to inform assessments of program performance and to facilitate specific plan improvements.

Research Report #1 examines who joined HHHP during its first year of operation. The report includes an overview of members’ demographics, results from initial Health Risk Assessments, and a description of Health Action Plan goals.

HEALTHY HOWARD HEALTH PLAN

WHO’S ELIGIBLE?

To qualify, a person must meet all of the criteria listed below:

- A Howard County resident
- A US citizen or legal permanent resident
- Between the ages of 19 & 64
- Not eligible for & not enrolled in other health care programs such as Medicaid, Medicare, MCHP or PAC
- Currently uninsured & without health insurance for at least six months (unless lay off resulted in involuntary loss of coverage)
- Annual income ≤ 300% FPL

WHAT SERVICES ARE INCLUDED?

Members have access to the following services in Howard County:

- Primary care visits
- Free or discounted prescriptions
- Diagnostic & lab tests
- Urgent care
- Emergency room care
- In-patient hospital care
- Mental health care
- Substance abuse treatment
- Specialty care
- Referrals to reduced cost dental & vision care
- Rehabilitation services
- Physical & occupational therapy
- Personalized health coaching

HOW MUCH DOES IT COST?

Members pay a monthly fee based on annual income & whether the person joins alone or with a partner.

Monthly fees:

- Individual ≤ 200% FPL \$50
- Couple ≤ 200% FPL \$80
- Individual 201%-300%FPL \$85
- Couple 201%-300%FPL \$130

Source: Healthy Howard, Inc., 2010

Research Report #1 – Key Findings

Research Report #1 provides a detailed snapshot of the inaugural members in the Healthy Howard Health Plan. The information gained from this group of previously uninsured Howard County residents regarding living and working conditions, health status, health behaviors and priority health goals expands our understanding of what it means to be without health care coverage. A bulleted list of key findings appears below. For a complete discussion of findings, please see Part IV of the report.

- **HHHP Members are Typical Howard County Residents, Based on Demographics**
 - Members reside in all parts of the county.
 - Enrollment by age, family size, marital status and ethnicity mirrors county demographics.
 - The largest percentage of members and county residents are White. Higher percentages of Blacks or African Americans and Asians are found in HHHP compared to the overall county population.
 - The Plan’s launch increased public awareness of health care options and identified already-eligible families for existing programs.

- **HHHP Members are Part of Working Families with History of Health Care Coverage**
 - Most members (84%) work or are part of working families. Eight in ten uninsured Americans are in working families (KFF, 2009).
 - The average member income in 2009 was 177% of the Federal Poverty Level (FPL). Sixty-seven percent members’ incomes are under 200% FPL. Two-thirds of uninsured Americans have incomes below 200% FPL (KFF, 2009).
 - Members reported loss of coverage from change in employment and cost of coverage as the two leading reasons for being uninsured.
 - Fifty-seven percent of members reported having health insurance at some point within the past five years.

- **HHHP Members are a Population at Risk**
 - Despite similar chronic disease prevalence rates between members and county and state populations, members’ report significantly higher rates of tobacco use, physical inactivity and poor diet.
 - Prior to joining the Plan, members reported experiencing greater unmet medical and dental needs and receiving fewer preventive services compared to self reports of Howard County or Maryland adults.

- **HHHP Members are Working to Improve Health Behaviors and Living/Working Conditions**
 - A unique aspect of HHHP is the compulsory health coaching. Each member works with a coach to develop a Health Action Plan (HAP) and set goals and action steps to work on over a six month period.
 - Goals identified from HAPs focused on one or more of these six categories – smoking; exercise/physical activity; food/diet; weight management; manage health condition (e.g. diabetes); and social factors (e.g. education, employment, finances).
 - The most common HAP goal focused on exercise/physical activity (33% of members).

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Research Report #1 and this Executive Summary were prepared by the evaluation team. Members of the evaluation team and affiliations are listed below. The evaluation plan for HHP was reviewed by the JHSPH Institutional Review Board (IRB) and deemed not human subjects research.

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A copy of *Research Report #1* is available for downloading from the Department of Health, Behavior and Society's website at <http://www.jhsph.edu/dept/hbs>

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