

BETTER CARE AMERICA

Social Determinants of Health

Most of a person's health can be linked to factors other than medical care, called "social determinants of health" or "social barriers to health." Health insurance providers are building new solutions to address these social barriers.

Not every health care problem can—or should—be addressed with a prescription pad. Social barriers such as limited access to healthy foods, reliable transportation, health care services, and unsafe or unstable housing can have a dramatic impact on a person's or community's overall health. These determinants play a significant role in a person's ability to make healthy choices, access quality health care, and live a healthy life.

68% of Americans say they have challenges in [at least one](#) risk category that might qualify as a social barrier to health.

The COVID-19 crisis has exacerbated social barriers to health and highlighted the pressing need to address them. A [recent study](#) found that a majority (54%) of Americans are worried about losing their housing during the COVID-19 crisis. These findings are greater for households making less than \$40,000 and for Black and Latinx respondents. Millions more Americans are experiencing food insecurity due to the economic impacts of COVID-19, with researchers estimating that the number of households experiencing food insecurity [more than doubled](#) between 2019 and 2020.

HOUSING



Children aged 4 and under living in low-income, unstable housing have [increased risk](#) of hospitalization and developmental delays.

TRANSPORTATION



[Estimates](#) show that in a given year, **3.6 million Americans** do not obtain medical care due to transportation barriers.

LACK OF FOOD



Food insecure households **spend 45% more** on medical care than people in food-secure households.

SOCIAL ISOLATION



Individuals who lack social connections or report frequent feelings of loneliness tend to [suffer higher rates of heart disease, depression, and cognitive decline](#).

During the COVID-19 crisis and beyond, social barriers have reduced access to care and had a negative impact on communities of color, and they are underlying factors that contribute directly to health inequity. Health equity cannot be achieved without addressing social determinants to health.

Today, we know more than ever about how our environment and social circumstances affect our well-being. By applying what we know, we can improve individual and community health, and advance health equity while giving people greater peace of mind. **Health insurance providers are committed to ensuring that every American has affordable coverage and high-quality care** – no matter where they live or how much they make.

80% of health insurance providers now integrate social barrier initiatives into their programs for the people they serve. Health insurance providers are creating new programs that help people and their communities become healthier. These strategies are an important part of how health insurance providers improve health, enhance quality of life, and reduce long-term costs.

Health insurance providers are implementing innovative solutions to:

- promote healthier diets
- improve living conditions inside the home
- help people get to and from medical appointments
- fight homelessness and improve housing affordability

By implementing new programs and building social and physical environments that promote well-being for all Americans, health insurance providers continue to break down barriers to better health for individuals and the communities in which they live.

REACH OUT ANYTIME

Better Care America

Claire Gollegly
cgollegly@ahip.org

Federal Affairs and Policy

Aron Griffin
agriffin@ahip.org

Katie Allen
kallen@ahip.org

Kate Callanan
kcallanan@ahip.org

Sean Dugan
sdugan@ahip.org

Rebekah Armstrong
rarmstrong@ahip.org

For more information about how health insurance providers are effectively addressing social barriers for the people they serve, visit AHIP's Project Link: <https://www.ahip.org/project-link/>

For more information about how health insurance providers are stepping up to fight COVID-19, visit <https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>

To hear from Americans about their experiences with health care coverage, visit <https://bettercareamerica.org/stories/>