

BETTER CARE AMERICA

Improving Coverage and Care in Rural America

From the mountains of West Virginia to the rolling hills of the Dakotas to the forests of Arkansas and beyond, nearly 60 million Americans live in rural America. They work hard to put food on the table and take care of their families. **And they do it all while facing greater health challenges than those living in urban and suburban areas.**

Rural hospitals are closing, leaving fewer doctors and fewer health care services available. Hospitals serve as safety nets for rural communities, but 20% of them are at risk of closing because of the high cost of delivering care in rural areas. That means millions of people – like kids with behavioral and developmental issues and people with complex health conditions - face higher barriers to care than those in urban areas. It also means those in rural areas are less likely to have preventive care like cancer screenings and immunizations.

Rural Americans tend to be older. 25% of Americans age 65+ live in rural areas. They're more likely to have chronic conditions that require complex care. Unfortunately, just like rural hospitals, rural nursing facilities and long-term care centers are closing or merging.

Economic, structural, and social barriers to care are especially common in rural areas. The relationship between geography, opportunity, and health is complicated – but it adds up to show rural Americans are less likely to have access to healthy food, stable housing, public transportation, childcare, broadband internet... the list goes on. The more difficult it is to access those things, the more difficult it is to be, get, and stay healthy.

All Americans – no matter where they live – deserve affordable coverage and access to high-quality care. Health insurance providers are working hard to serve rural America.

REACH OUT ANYTIME

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MEETING UNIQUE CHALLENGES WITH EFFECTIVE SOLUTIONS

Health insurance providers are working hard to meet the care needs specific to rural Americans. Some of their solutions include:

- **Expanding and improving telehealth services.** More and more rural families are using telehealth services for primary care, substance use disorder treatment, and behavioral health care. Health insurance providers also often work with telehealth companies to provide remote patient monitoring for conditions like diabetes, high blood pressure, and cardiovascular disease.
- **Incentivizing doctors, nurses, and other clinicians to practice in rural areas.** To help expand access to high-quality care, health insurance providers help connect rural doctors and nurses with specialists at larger facilities for consultations. These relationships give patients access to tools, technology and treatments that may not have been available otherwise. Some even offer scholarships for medical students who commit to practice high-demand care specialties in rural areas.
- **Developing new and better payment methods.** In partnership with states, the federal government, and other health care leaders, health insurance providers are working to restructure the system to make care more accessible and affordable in rural areas. These state-driven programs are uniquely tailored to best serve the needs of residents, but innovations include payment models that provide more predictable financing to rural hospitals and even special incentive programs for rural hospitals that meet value-based benchmarks.

ADDRESSING THE OPIOID EPIDEMIC

The opioid epidemic has hit rural areas especially hard. Patients in rural America are more likely to be prescribed opioids and more likely to die of an overdose. Community programs are often underfunded and understaffed, and access to alternative pain management methods can be limited.

Just as health insurance providers are working on a case-by-case, state-by-state basis to meet the unique access and affordability needs of rural Americans, they're doing the same to address the opioid epidemic. These regionally-tailored programs vary across the country, but include:

- **Cigna's** \$100,000 grant to the St. Vincent Healthcare Foundation in Billings, MT to help improve health outcomes of Native American women and babies through increased access to care including drug education
- **Magellan Health's** SHADE program, which provides digital therapy sessions to help change patient behavior and thinking around substance use
- **UPMC's** training on drug treatments for Pennsylvania doctors and clinicians, available through Substance Abuse and Mental Health Services Administration (SAMHSA) grants

What is AHIP's STOP Initiative? The Safe, Transparent Opioid Prescribing (STOP) Initiative is a partnership between health insurance providers, doctors, and policymakers to promote evidence-based pain care and reduce unnecessary opioid prescribing.