

## **Insurance lapses impact refugee health: Removing barriers**

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**PRESENTATION FORMAT:** Oral Presentation

**TOPIC/TARGET AUDIENCE:** OPHA attendees, health care and social service providers, community activists, policy leaders, people working with non-English readers and/or refugees and immigrants,

**ABSTRACT:** Background: Oregon resettled over 1000 refugees from 23 countries in 2015. After escaping violence and persecution, many now face barriers to health in America. A difficulty we have identified is the too-common experience of losing health care coverage due to Oregon Health Plan (OHP) insurance lapses. Insurance coverage is often lost due to language barriers when refugees cannot read renewal notices or access resources to assist them with the applications. We have identified consequences of loss of insurance coverage, including but not limited to: loss of health care and worsening chronic conditions, missed appointments and screenings, medication adherence issues, lack of prenatal care, unforeseen medical bill burden, added stress, and mistrust of health care system. Methods: Interviews and surveys of: refugees, refugee resettlement case managers, health clinic managers, community health nurses and workers, Oregon Health Authority staff, Immigrant and Refugee Community Organization staff, certified assistants, legal aid attorneys. Review of literature, other state insurance processes, ACA. Conclusion: Solutions explored include systems changes such as automatic renewals and electronic flagging of non-English readers, education needs for case managers, clinic staff and community leaders and partnerships with advocacy groups, libraries, schools and food banks. While the project focuses on the refugee population, the issues and solutions apply to many vulnerable people of Oregon. It is hoped that lessons learned will benefit Oregon's public health.

**OBJECTIVE(S):** Participants will:

- Identify several reasons for health insurance lapse.
- List several consequences of health insurance lapse.
- Discuss several solutions to the issue of health insurance lapse.
- Identify the social justice issues of insurance lapse.

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