How Insurance Status Affects Where People Experiencing Homelessness Seek Out Healthcare

Jonah Elyachar, B.A.¹, Carla Keirns, M.D., Ph.D.¹, Jenna Ball, M.D.² ¹University of Kansas School of Medicine, Kansas City, KS, Department of History of Medicine ²University of Kansas School of Medicine-Salina, Salina, KS, Department of Family Medicine

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Introduction. Homelessness continues to have an increasing effect around the United States, and those individuals who are experiencing homelessness often use free health clinics to receive medical care.

Methods. This study assessed the free health clinic Care Beyond the Boulevard (CBB) and the population of people it serves. The authors collected survey data from 110 patients about their experiences with CBB between August 2023 and September 2023.

Results. Survey data found that two-thirds of patients seen at these clinics had some form of insurance, and half of all patients reported that they had Medicaid. The results revealed that insured patients were more likely to seek out medical care at safety-net medical centers than those who were uninsured, and the uninsured were less likely to seek out medical care at all compared to those who were insured.

Conclusions. Although safety-net clinics are intended for individuals who are low-income or uninsured, uninsured patients were less likely to use these resources than comparable insured patients of this population experiencing homelessness. Certain barriers, such as health insurance competency, access to consistent cellphone use and transportation, and previous negative experiences in the medical system, may have an impact on the perception of and hesitation to seek out care in the traditional health care setting. Future studies should explore the specific reasons individuals continue to use safety-net and free health clinics despite having health insurance coverage as well as how previous negative experiences impact future medical care in this population.

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