

## Disparities remain in Massachusetts health insurance rates, study says

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Though Massachusetts boasts the highest health insurance coverage of any state, those benefits have not been distributed equally, a new study says.

From 2009 to 2013 much of the state had near-total health coverage, while some cities - including several in Western Massachusetts - maintained elevated rates of uninsurance, according to [an analysis of census data](#) from the Urban Institute and the Blue Cross Blue Shield of Massachusetts Foundation. Rates ranged from 12.3 percent uninsured in New Ashford to 0.4 percent in Groton.

"Those numbers are pretty consistent with what we've seen in terms of the uninsurance rates in Massachusetts. It's very low," said Jason Lefferts, communication director for Massachusetts Health Connector, the state's healthcare exchange. "What we know historically, urban areas and young minorities are key populations that we have focused on and we need to continue to focus on."

Data from the Blue Cross Blue Shield of Massachusetts Foundation, Kaiser Family Foundation

The state's 2013 uninsured rate of 4 percent was exceeded from 2009 to 2013 by Springfield, at 6.3 percent, Palmer, at 5.1 percent, and Greenfield, at 4.7 percent, with West Springfield, Holyoke and Easthampton hovering at a 4.5 percent average. Westfield, Chicopee and Northampton beat the state average, with rates of 3.7, 3.3 and 2.9 percent respectively. Boston clocked in at 5.3 percent, and Worcester recorded a 4.9 percent rate.

Brian Rosman, research director for the healthcare advocacy group Healthcare for All, said the study shows that the state's work encouraging residents to sign up for health insurance is not yet done. In the recent open enrollment period, Healthcare for All partnered with the state to run information sessions and promote the insurance marketplace in cities like Springfield and Worcester.

"What this survey points to is the need for ongoing enrollment efforts," Rosman said. "We think this needs to go on every year." According to Rosman, the disparities could be linked to language barriers. Though paper forms for the state's health insurance marketplace are available in multiple languages, its online enrollment platform is only in English.

It's an issue the state is aware of, Lefferts said. Massachusetts has had a public insurance marketplace since 2006, but this year's enrollment period was the first in

which residents could apply through the Health Connector website. While a variety of languages are available for off-line applications, the online exchange, for now, is offered solely in English.

"One of our long term plans is to provide some additional languages," Lefferts said. The Urban Institute conducted the analysis based on the American Community Survey, an annual effort by the U.S. census bureau to track the demographics and socioeconomic circumstances of the country's population. Researchers used a multi-year average because single year results have their locations redacted to protect the identities of responders.

The Blue Cross Blue Shield of Massachusetts Foundation put out a [similar study](#) in 2013 tracking rates from earlier years. Springfield has not shown improvement in its insurance rate among adult ages 18 to 64; according to the studies, 9.3 percent of adults were uninsured in the 2008 to 2010 period, while 9.4 percent were uninsured from 2009 to 2013. Holyoke's adult rate also rose from 6.5 to 6.7 percent. Westfield saw a decline from 6.4 percent to 5.3 percent.

Massachusetts' uninsurance rate has declined sharply since then-Gov. Mitt Romney signed a 2006 bill targeting universal health insurance. According to the [Kaiser Family Foundation](#), 10.9 percent of residents were uninsured in 2006; 4 percent were in 2013. It is the lowest rate in the country, with a national average of 13 percent uninsured and the lowest insured states, Nevada and Texas, having 20 percent of their populations uninsured.

Though disparities remain, Rosman believes Massachusetts is making progress. "I think the new administration is totally committed to trying to enroll as many people as possible, and what this survey points out is that it takes extraordinary effort in some parts of the state," he said.