Farm Families’ Health Insurance Coverage in the midst of COVID-19

COVID-19 Ag Task Force

Florence Becot
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Outline

- Farm families’ health insurance coverage
- Impact of COVID-19 on health insurance coverage
- Health insurance options
- List of resources
Farm families’ health insurance coverage
How Does Health Insurance Impact?

• Economic development through food and agriculture
• Farm and Ranch
  • Development
  • Workforce Vitality
  • Risk Management
  • Quality of Life
• Family Health

Principal investigators
• Shoshanah Inwood at The Ohio State University
• Alana Knudson at the Walsh Center for Rural Health Analysis at NORC
HIREDnAg data

- Farm and ranch household survey
  - Data collected: February-April 2017
  - Randomly selected farmers
  - 1,292 completed surveys

- 10 case study states
  
  CA, KY, MA, MI, MS, NE, PA, UT, VT, WA
Farm families’ health needs

About 1/3 had a health problem that makes it difficult to farm

About 2/3 had a pre-existing health condition

3/4 said that health insurance is an important or very important farm business risk management strategy
Source and cost of coverage

Cheaper | Cheapest | Most expensive

- Off-farm employment: 41%
- Public insurance such as Medicaid, Medicare, or CHIP: 36%
- Direct purchase of private policy: 33%
- Farm Bureau or Farmers' Bureau: 6%
- Through parents' plan: 4%
- Healthcare sharing ministries: 2%
Confidence in ability to pay for a major illness or injury without going into debt

- Confident or neutral: 55%
- Not confident: 45%
Impact of COVID-19 on health insurance coverage
Rapid changes in the labor markets

Drops in farm income

- Number unemployed


Connellsville School Board votes to furlough more than 40 teachers at end of school year

Lawmakers look to help dairy industry ‘on the verge of collapse’ over COVID-19 crisis

Pennsylvania Congressman Fred Keller joined other lawmakers in...
Health insurance options
Disclaimer

- Health insurance is **COMPLICATED**
- Health insurance rules and options vary by states and individuals’ situations
- Focus is on providing general information about options and resources on where to find information
Health insurance options

• If loss of off-farm employment coverage:
  • Continuation of Health Coverage (COBRA)
  • Special enrollment period on the health insurance Marketplace

• If farm or household income drops AND have Marketplace plan
  • Update income information through marketplace

• If do not currently have coverage
List of resources
Key health insurance coverage resources

- Health insurance marketplace
  - 1-800-318-2596
  - [www.healthcare.gov](http://www.healthcare.gov)
  - [https://localhelp.healthcare.gov/](https://localhelp.healthcare.gov/)

- Local insurance agents

- States departments of health services, insurance

- Smart Choice and Smart Use Health Insurance™ Consumer Resources:
  - [https://extension.umd.edu/insure](https://extension.umd.edu/insure)
Health insurance and health care for farmers

• Research findings on health insurance and additional resources:
  • www.hirednag.net

• Supporting the mental health of farm families in the North Central region
  • May 6th webinar: http://bit.ly/3b8jcVgmentalhealth
  • Article: https://www.joe.org/joe/2019december/rb1.php

• Health and safety on the farm
  • www.marshfieldresearch.org/nfmc
  • https://www.marshfieldresearch.org/nccrahs
Contact information

becot.florence@marshfieldresearch.org

715-389-9379

@FarmMedicine
@nccrahs
@umash_umn