

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

COVID-19 Ag Task Force



Florence Becot
April 16, 2020

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

4 Year Research and Extension Project

How Does Health Insurance Impact?

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

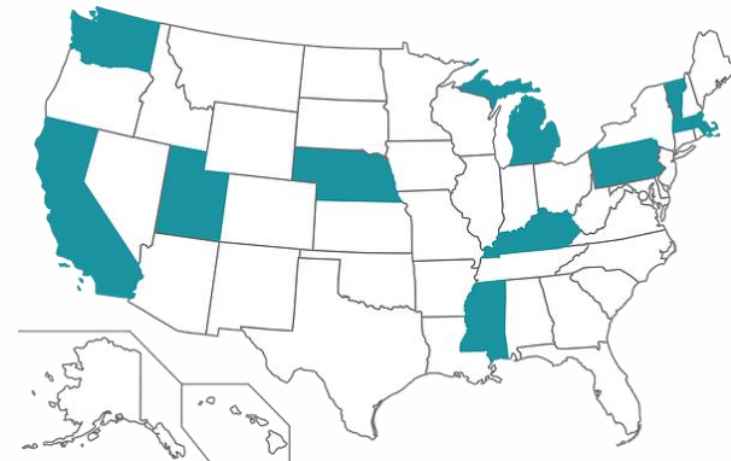


Principal investigators

- 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



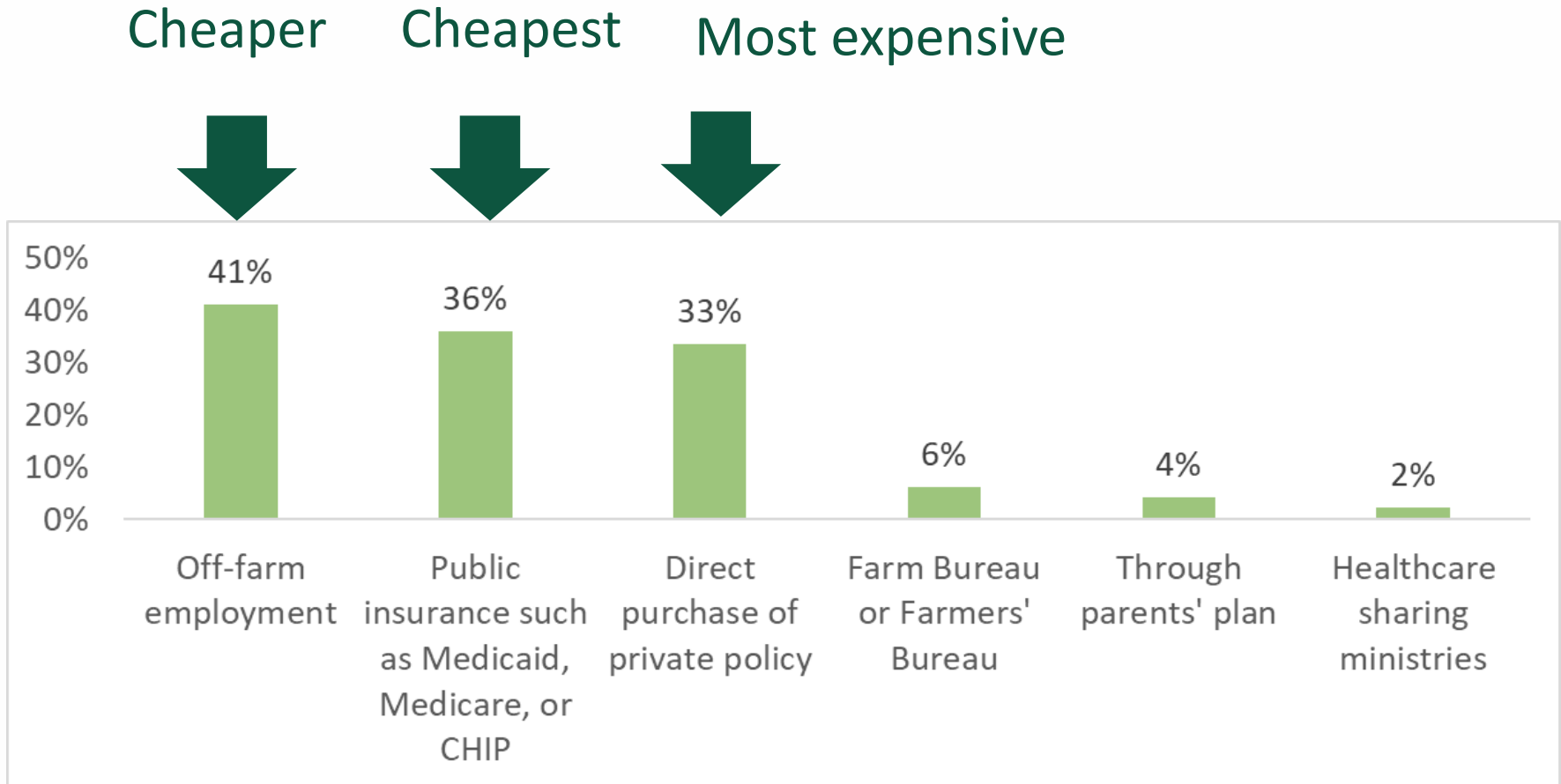
Farm families' health needs

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

— About 2/3 had a pre-existing health condition

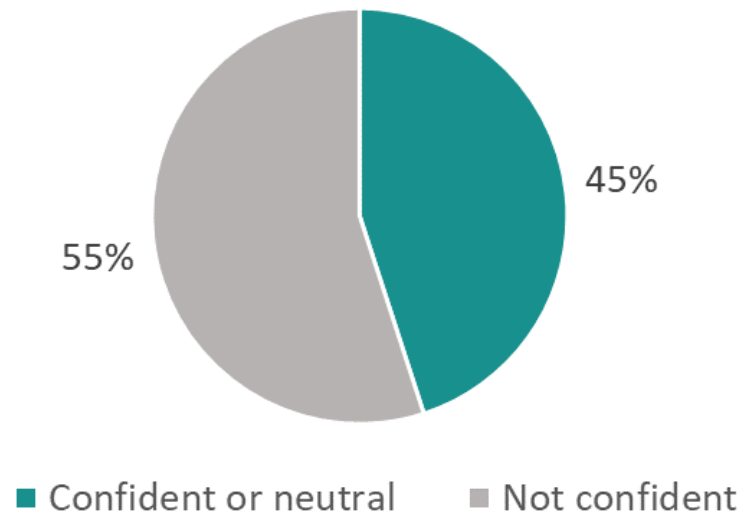
— 3/4 said that health insurance is an important or very important farm business risk management strategy

Source and cost of coverage



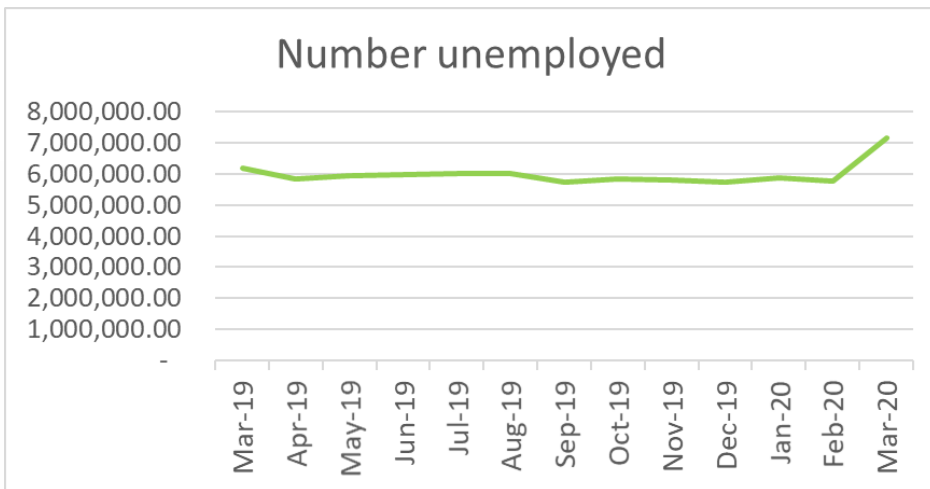
Health insurance and economic vulnerability

Confidence in ability to pay for a major illness or injury without going into debt



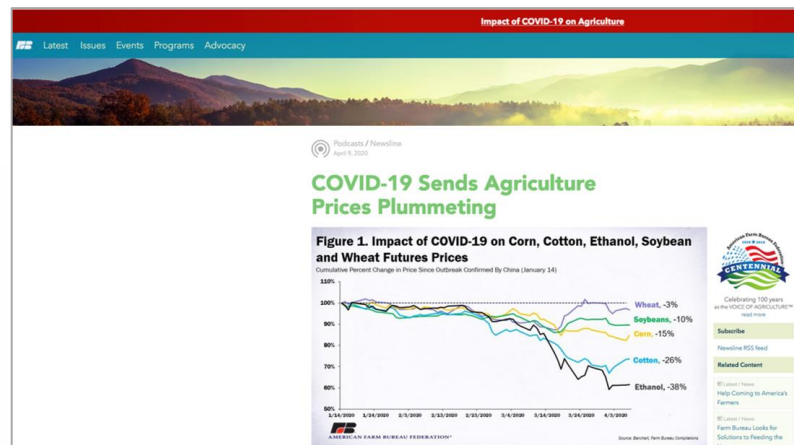
Impact of COVID-19 on health insurance coverage

Rapid changes in the labor markets



Data: U.S. Bureau of Labor Statistics Current Population Survey

Drops in farm income



Lawmakers look to help dairy industry 'on the verge of collapse' over COVID-19 crisis
 by WJAC Staff | Monday, April 13th 2020

Cow (WJAC).PNG

Facebook icon: Pennsylvania Congressman Fred Keller joined other lawmakers in

Health insurance options

Disclaimer

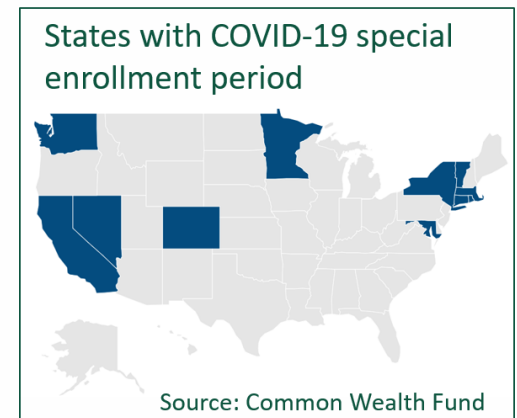
- Health insurance is **COMPLICATED**
- Health insurance rules and options vary by states and individuals' situations
- Focus is on providing general information about options and resources on where to find information



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
- <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>

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

