



CONSORTIUM FOR CITIZENS  
WITH DISABILITIES

## **UNDERFUNDED HEALTHCARE FOR RISK ADJUSTED PEOPLE: IMPLICATIONS FOR DISABILITY PREVENTION**

*Under funded health high risk pools for vulnerable populations with poor health may lead to disability.*

A forum was held that analyzed “Health Care Proposals: Cost and Coverage Compared” at the National Press Club. Persons in attendance were health care policy experts.

### **Summary,**

Private insurance companies risk adjust people before they are insured. Thus, the question is raised as whom will serve patients who are at risk of high medical expenses. Some proposals call for high risk pools of people with chronic health conditions. There are several estimates that indicate the ratio of percentage of high healthcare cost people to medical expenditures is high. One widely disseminated ratio is that 20% of the population consumes 80% of healthcare expenditures or approximately \$1.6 trillion a year of the healthcare economy. Proposals suggest subsidization by the states for high risk pools. Questions have been raised as to the adequacy of subsidization of people of high health risk.

### **Disability Prevention Issue**

There are predictions that health risk pools will be under funded so many low income persons with poor health may not be able to access timely and effective health care. The consequence of access to timely needed health care for vulnerable populations may result in diminished health that can lead to disability.

### **Intervention**

The issue of under funding “high risk health care pools” was raised at the forum. A letter was sent to a forum presenter that linked the consequences of an under funded “health risk pool” with diminished patient health and disability

### **Recommendation**

There should be adequate, affordable healthcare for all, all of the time.