

# INEQUITIES IN HEALTH INSURANCE

[YOURUNITEDWAY.ORG/HEALTH-EQUITY](http://YOURUNITEDWAY.ORG/HEALTH-EQUITY)



United Way of Greater Richmond & Petersburg



We used data on **insurance coverage** to identify inequities in our service area. Here's what we found:

## THE IMPORTANCE OF HEALTH INSURANCE

Research has proven that people without health insurance receive less medical care and have worse health outcomes than people with health insurance. An unexpected health problem is also more likely to become a major financial burden for people without insurance as well as people who are under-insured. Surveys of bankruptcy filers have found that health expenses are the most common contributing factor in financial problems, making this an issue that affects people along each of the *Steps to Success*.

White individuals make up...

**59%** of the population

But only account for...

**44%** of total uninsured.

Hispanic individuals make up...

**11%** of the population

But account for...

**25%** of total uninsured.

Black individuals make up...

**19%** of the population

But account for...

**22%** of total uninsured.



People under age 65 living below 200% of poverty make up  $\frac{1}{4}$  of the population...



...but account for nearly **half** of all people uninsured.

## HOW CAN YOU HELP?

Donate today at: [yourunitedway.org/donate](http://yourunitedway.org/donate).  
Your donation helps us make equitable health a reality for our region.



United Way of Greater  
Richmond & Petersburg

# OUR WORK IN HEALTH EQUITY: HEALTH INSURANCE

As a part of United Way of Greater Richmond & Petersburg's 2020-22 funding cycle, **20** programs at **16** partner agencies supporting equitable health care access are receiving a total of **\$3,030,000** in community investments.

## VIRGINIA DENTAL ASSOCIATION DONATED DENTAL SERVICES

Since its beginning in 1997, Virginia Dental Association Foundation's Donated Dental Services (DDS) has provided dental services valued at over \$15.2 million to over 4,200 patients. The program matches eligible low-income seniors and adults with disabilities with volunteer dentists, specialists and dental laboratories in their area that provide comprehensive treatment free of charge in their private offices and clinics.

The program's goal is to restore their patients to good oral health. To qualify for services, patients must be 62 or older or permanently disabled and have household income that is 150% or less of the federal poverty guidelines. Also in support of the program, DDS staff members provide case management, remaining involved throughout the process to ensure that screening, intake, treatment and follow up all go as planned.

## ACCESS NOW SPECIALTY MEDICAL CARE FOR THE UNINSURED

Access Now is the only free clinic for specialty medical care for the uninsured in Central Virginia, coordinating with health system partners to provide interventional, surgical and diagnostic services to patients. It meets the complex needs of the patient with dignity and respect regardless of the patient's inability to pay. Access Now provides 49 unique specialty services through 1,072 physician volunteers at a value of more than \$5 million annually.