Association of Inadequate Provider Networks with Unmet Need for Health Services and Self-Employment among People with Disabilities

Abstract

Lots of people in the United States have disabilities, and they often need special medical care. Some health insurance plans are becoming more popular, but they limit which doctors and hospitals you can see. This might be a problem for people with disabilities.

Here's what we did to understand this:

- 1. We talked to about 1,000 people with disabilities in a big survey in 2018.
- 2. We used some math to see if having a limited network of doctors and hospitals (inadequate network) was connected to two things:
 - If they couldn't get the healthcare they needed (unmet needs).
 - If they had a job or were self-employed.
- 3. We found that people with inadequate networks were more likely to have unmet healthcare needs.
- 4. But having an inadequate network didn't seem to have a big effect on whether they had a job or were self-employed.
- 5. However, for people with good health, having an inadequate network was linked to being self-employed.

So, this study tells us that doctors and policymakers need to think about how the quality of your health insurance can affect your health. And the people who make the rules should keep an eye on how these limited networks affect people's health.

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