

**UC Davis**  
**Public Health Sciences**

**Title**

Barriers to Enrollment in Health Insurance for Patients at Free Clinics: A Review of the Literature

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**Author**

Goupil, Julia

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## Background

- The passage of the Affordable Care Act (ACA) in 2010 has expanded healthcare access in the United States
- Despite the passage of the ACA, more than 32 million Americans remain uninsured
- Uninsured patients rely heavily on safety-net services for care, including student-run clinics and other free clinics, which serve over 1.8 million patients annually

## Research Objective

- Review the existing literature on the barriers that prevent uninsured patients of free clinics from enrolling in health insurance programs as well as review the literature discussing the protocols in place at these clinics to assist with health insurance enrollment

## Methods

- Narrative literature review
- PubMed search string: (insured OR uninsured OR insurance status OR insurance enrollment) AND (((student-run clinics) OR (student-run clinic)) OR ("free clinic" OR "free clinics"))
- Inclusion criteria: Peer-reviewed, published, written in English, discussed barriers faced by patients at free clinics when enrolling in health insurance and/or the process by which the free clinic(s) helped enroll patients in insurance programs



## Results and Discussion



**Cost**

- Cost was the most frequently identified barrier
- Perceived cost may prevent patients from applying for health insurance even when the actual cost would not be prohibitive



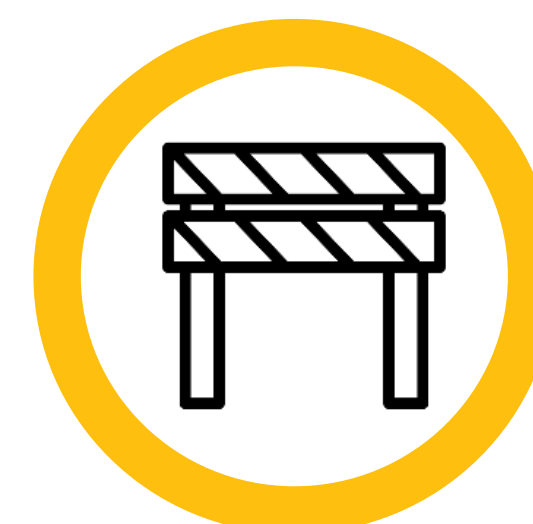
**Immigration Status/Eligibility**

- Non-qualifying immigration status (e.g. undocumented) was a common barrier to enrollment in insurance programs
- Many patients believe they are ineligible for Medicaid or other government programs, even when they appear to be eligible – perceived ineligibility may be a barrier for patients



**Lack of Knowledge/Resources**

- Many patients are unaware they are eligible for Medicaid or other government programs
- Patients often do not know how to apply for health insurance and/or lack the resources necessary to complete an application (e.g. access to a computer, a form of identification, assistance with the application form)



**Other Barriers**

- Other barriers noted include lack of trust in the application process, satisfaction with services received at free clinics, and lack of interest in enrolling in health insurance



**Enrollment Process**

- Some clinics use universal screening to assess insurance status and eligibility, others have no formal screening process
- Some clinics help with applications on-site, while others refer patients to outside organizations



**Tracking Application Outcomes**

- Few clinics keep track of the outcomes of insurance applications, making it difficult to determine the effectiveness of their enrollment protocols

## Conclusion

- The main barriers faced by uninsured patients of free clinics when enrolling in health insurance are cost, immigration/eligibility status, and lack of knowledge
- Many clinics do not have formal processes for identifying and enrolling eligible patients and/or do not offer on-site assistance with enrollment
- More research is needed to identify strategies to address barriers to enrolling in insurance and to establish effective clinic protocols for enrolling patients in insurance