

Brief Presentation

Maryland Insurance Administration
Virtual Session

Health Inequity Root Cause and Implications

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Explaining the Social Determinants of Health

- places where people *live, learn, work, and play*
- affect a wide range of health and quality-of-life risks and outcomes.

<https://www.cdc.gov/socialdeterminants/index.htm>





Explaining the Social Determinants of Health

*Places where
people live,
work, learn,
and play are
**not all the
same***



Link between
SDoH and
Health Equity
and Inequities

***HEALTH INEQUITY results
from***

- ***the unequal distribution of power, income, goods, and services***
- ***power inequity influences structural determinants and conditions of daily life***

Reference to - CSDH (2008). *Closing the gap in a generation: health equity through action on the social determinants of health. Final Report of the Commission on Social Determinants of Health*. Geneva, World Health Organization.

Power Distribution

- *unequal distribution of power, income, goods, and services*

- *is often based on **race, ethnicity, and geographic location** which are tightly woven into the health of communities*

Drivers of Health Inequity

Figure 1

Health Disparities are Driven by Social and Economic Inequities

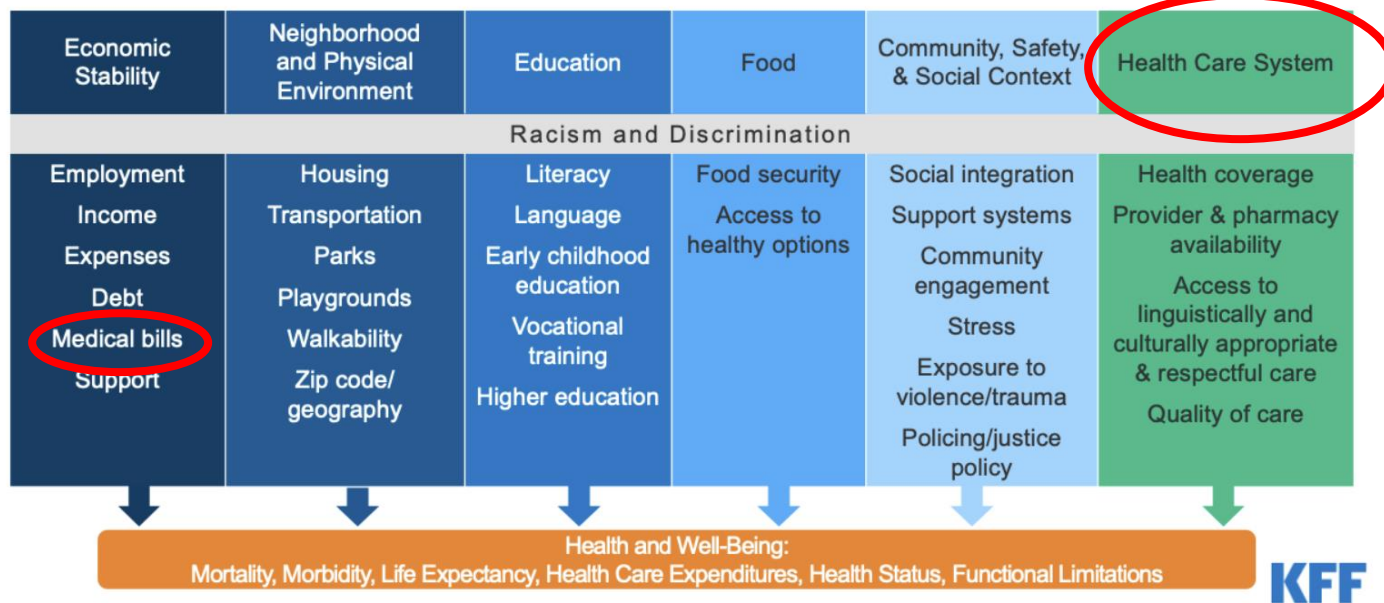
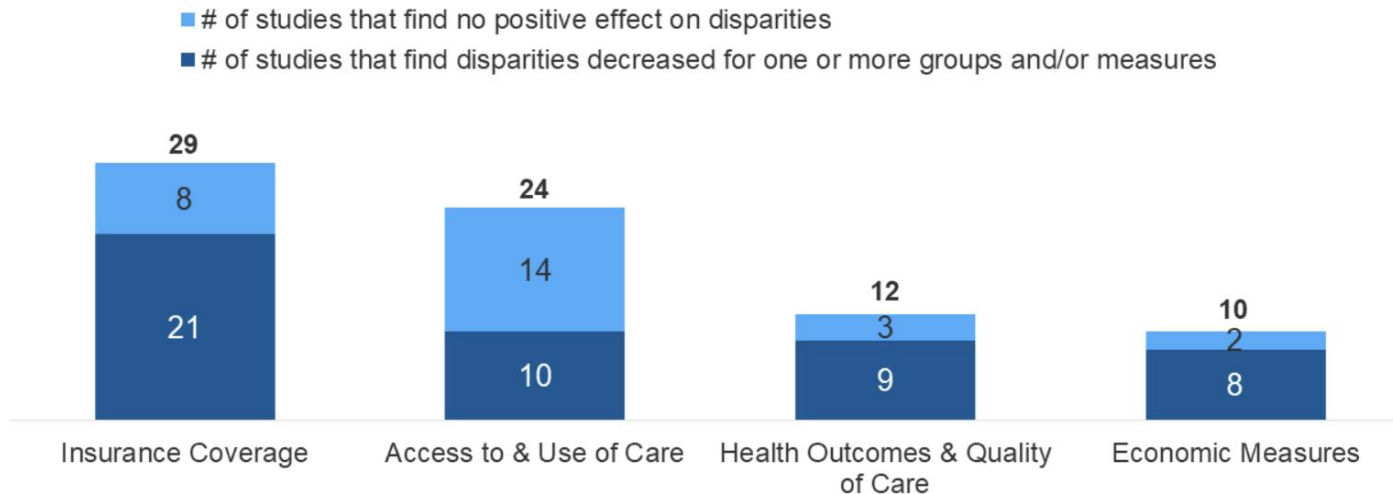


Figure 1: Health Disparities are Driven by Social and Economic Inequities

<https://www.kff.org/racial-equity-and-health-policy/issue-brief/disparities-in-health-and-health-care-5-key-question-and-answers/>

Figure 1

Impact of Medicaid Expansion on Racial/Ethnic Disparities



NOTES: Studies may have findings in multiple areas and be counted in multiple bars. Many studies have mixed findings; for example, finding a decrease in disparities for one racial/ethnic group but no effect on disparities among other groups.

SOURCE: KFF analysis of 65 studies of the impact of state Medicaid expansion published between January 2014 and July 2020.



Figure 1: Impact of Medicaid Expansion on Racial/Ethnic Disparities

<https://www.kff.org/medicaid/issue-brief/effects-of-the-aca-medicare-expansion-on-racial-disparities-in-health-and-health-care/>

What Insurance Can Do



- The 2020 NAIC Summit - “Underwriting guidelines for home insurance were based on age and value which, regulators discovered, was a proxy for race given past discrimination in the neighborhoods”
- Redlining practices have produced long-term effects even as the practices have been outlawed but linger through “place-based” decision-making
- The most “in need” zip codes (communities) receive the highest risk ratings and therefore exacerbate inequities
- The direct and indirect costs are considerable



<https://www.reviews.com/insurance/homeowners/why-minorities-are-overpaying-for-home-insurance-how-to-change/>

Inequity in Homeowner and Auto Insurance

Observations

- *inequities have a strong racial and spatial component*
- *equal allocation of resources where inequity exists does not resolve the problem.*
- *standard practices fail to address systemic issues*
- *efforts to redress inequities require systemic change and coordinated effort – transformative approaches*

MSU Center for Urban Health Equity



*ACTION-ORIENTED
RESEARCH AND
PRACTICE*

*ASSET BASED
COMMUNITY-
DRIVEN AGENDA*

*NETWORK DRIVEN
- COLLABORATION
AND
COORDINATION*