John M. Eisenberg and Elaine J. Power
“Transforming Insurance Coverage Into Quality Health Care: Voltage Drops From Potential to Delivered Quality”
Daniel Prinz
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- explores points of vulnerability in the US healthcare system at which the potential to achieve high-quality care can be lost

- access to insurance coverage
  - 1 in 6 Americans uninsured
  - poor and minority populations and younger people disproportionately affected

- enrollment in available insurance plans
  - even when insurance plans are available, people do not enroll
  - they are costly, disproportionately so for low-wage workers

- access to covered services, clinicians, and healthcare institutions
  - some services are not covered
  - plans don’t contract with providers
  - cost-sharing requirements can deter patients from seeking care

- choice of plans, clinicians, and healthcare institutions
  - choices usually based on prices rather than overall value
  - most people are not offered a choice
  - difficult to make informed choices
- People prefer choice of physician, but informed choice is complicated

- Access to a consistent source of primary care
  - People with regular source of care are more likely to get preventive services
  - Hospital closures, contract changes, employers shifting insurance companies
  - Hispanic Americans and adolescent girls are especially likely to lack a regular provider

- Access to referral services
  - Many people don’t trust their PCP to refer them to the right specialist or find it difficult to see a specialist
  - Administrative limitations are meant to curb overuse but can lead to underuse
  - There are racial (and age) disparities in referrals

- Delivery of high-quality health services
  - Quality gaps well-documented
  - IOM estimates that medical errors result in 44,000 to 98,000 deaths per year

- Insurance coverage has been improved but is not sufficient for people to receive high-quality health services because there are voltage drops between insurance coverage and quality care