

Health Policy Priority Briefs

Affordable Health Care

What is Affordable Health Care?

Affordable Healthcare: refers to expanding accessibility to healthcare by ensuring that both healthcare insurance and healthcare services are priced so that people, regardless of their income or background, can afford them without facing financial strain. Affordable healthcare increases accessibility and erases health disparities. Addressing health disparities in the South is a critical step to advancing equity for African Americans and low-income groups.

Affordable Health Care in the South

The status of affordable health care in the South leaves much room for improvement. The South has six out of the top ten [most expensive states](#) for healthcare but experiences significant negative health disparities, especially their African American population (**North Carolina, Georgia, Texas, Louisiana, South Carolina, Florida**). Out of the top twenty states with the [highest rate of uninsured African Americans](#), ten of them are southern states (**North Carolina, Georgia, Texas, South Carolina, Florida, Mississippi, Alabama, Tennessee, and Arkansas**).^{[2] iv}

How Affordable Health Care Can Advance Equity in the South

Providing affordable healthcare is a critical step to improving equity in the South for African Americans. African Americans have higher infant and maternal mortality rates and higher rates of chronic health conditions such as hypertension, diabetes, obesity, and heart disease compared to their white counterparts. These disparities could be reduced significantly by expanding access to affordable and quality healthcare in the South. Affordable healthcare would also alleviate the economic burden of healthcare cost, lead to early detection of diseases, expand the healthcare infrastructure to rural areas, and help manage chronic conditions.

Affordable healthcare metrics include:

- **Insurance Coverage Rates:** High rates of insurance coverage within low-income communities.
- **Out-of-Pocket Spending:** Reduce the proportion of income spent on healthcare expenses by low-income individuals.
- **Access to Low-Cost Services:** Increase the presence of community health centers, clinics, and other low-cost healthcare facilities in low-income areas.
- **Preventive Care Access:** Facilitate access to preventive services such as vaccinations, screenings, and regular check-ups.
- **Affordable Prescription Medication:** Expand access to affordable, necessary medications for low-income individuals.
- **Reduce and Eliminate Medical Debt:** reduce the prevalence of medical debt and bankruptcy within low-income communities.

Legislative Efforts Related to Affordable Health Care

1. **Alabama:** [Senate Bill 236](#) would have eliminated the certificate of need requirement for any proposed new or expanded medical facility or health care service to be located in a rural area. Certificates of need programs often serve as a barrier for health care providers to enter new markets. The regulatory processes associated with obtaining a certificate of need can deter smaller healthcare providers, potentially limiting choice and access in areas such as rural locations where access to healthcare is needed.
2. **Alabama:** [House Bill 401](#) would have prohibited surprise billing by setting a minimum rate for health insurers to pay out-of-network ambulance providers, which would be considered a payment in full. This would prevent ambulance services from charging more than the in-network cost sharing amount and eliminate unexpected and/or unanticipated costs being passed on to individuals.
3. **Florida:** [House Bill 7089](#) created the Transparency in Health and Human Services Act, which establishes a 3-year statute of limitations for actions to collect medical debt, and will now require licensed medical facilities to have a consumer-friendly list of standard charges online for at least 300 shoppable health care services, providing people with an opportunity to review and choose where to receive care based upon cost associated with

that care. The bill will also require facilities to establish internal grievance processes for patients to dispute charges and prohibits collection activities by licensed facilities.

Health Literacy

What Is Health Literacy?

Healthy Literacy refers to the ability of individuals to obtain, process, and understand basic health information and services needed to make appropriate health decisions. It enables individuals to understand their healthcare options, navigate complex health systems, and access preventive services and treatments.

Healthy People 2030, a [project](#) of the U.S. Department of Health and Human Services Office of Disease Prevention and Health Promotion, defines health literacy two ways:

1. Personal - how well you can find, understand, and use information and services to make health-related decisions.
2. Organizational - how well organizations enable people to find, understand, and use information and services

Health Literacy in the South

Health literacy in the South is particularly important given that the lack of insurance and healthcare infrastructure adds barriers to seeking timely and appropriate healthcare. In fact, [health literacy level](#)—rather than race—might be a more salient factor in use of preventive health services and in the prediction of health outcomes.^(iv) Individuals with low health literacy often experience worse health outcomes, such as chronic conditions, less frequent use of preventive health services, and poorer ability to manage chronic diseases. According to the Center for Disease Control's [Health Literacy Action Plan](#), limited health literacy affects people of all ages, races, incomes, and education levels, but the impact of limited health literacy disproportionately affects lower socioeconomic and minority groups.

How Health Literacy Can Advance Equity in the South

Health literacy improves equity in the South because it empowers African Americans to better communicate their healthcare needs, allows

them to manage chronic diseases, adhere to treatment plans, and engage in preventive health behaviors. The [National Assessment of Adult Literacy](#) revealed that 58% of African Americans had basic or below basic health literacy, compared with 28% of non-Hispanic Whites.

This is problematic as [studies](#) have found that health literacy is associated with low use of preventive health services and could contribute to worse outcomes for serious diseases like HIV among African Americans in the deep south. Health literacy combat this disparity and empower African Americans to overcome systemic barriers, have culturally tailored health information, and improve health outcomes.

Metrics of success include:

1. Improved Health Knowledge: Increase in individuals' knowledge and understanding of key health concepts, preventive measures, and disease management strategies.
2. Enhanced Health Behaviors: Adoption of healthier behaviors and lifestyle choices among individuals, including dietary improvements, increased physical activity, and regular preventive care utilization.
3. Increased Access to Healthcare Services: Improvement in individuals' ability to access and navigate healthcare services, including scheduling appointments, understanding medical instructions, and adhering to treatment plans.
4. Reduced Disparities in Health Outcomes: Reduction in disparities in health outcomes and healthcare utilization between socio-economic groups, racial/ethnic populations, and geographic regions.

Health Literacy Initiatives

There are several initiatives currently in place in Southern states that serve as great models for those states that have yet to adopt or establish such programs and initiatives so that people can make well-informed decisions about their health because they have the information they have the information and services they need to do so. The promotion of, funding for, and access to these initiatives and resources should be maintained and increased to ensure that all who could benefit from them can be equipped with the tools needed to prevent health

problems, protect their health, and better manage when problems do arise.

1. Alabama: The [Alabama Health Literacy Initiative](#) is designed to support patient-centered educational opportunities, guide outreach activities, and create partnerships to advance health literacy and improve health outcomes in the state of Alabama.
2. Arkansas: The University of Arkansas for Medical Sciences' [Center for Health Literacy](#) has a mission to improve society and population health by making health information easier to understand and use
3. Florida: The [Florida Health Literacy Initiative](#) provides health-education resources to local adult programs for English Speakers of Other Languages (ESOL) and to family literacy programs so that students in these programs can make informed choices about their health and nutrition.
4. Kentucky: [Health Literacy Kentucky](#) is a statewide coalition working for a healthier commonwealth through improved health literacy. Their resources include tools for teaching community members, healthcare professionals, and teens interested in the healthcare profession, as well as advocacy information for consumers, providers, and policymakers to address billing and coding issues for preventative services that should be free.

Healthy Food Access

What Is Healthy Food Access?

Healthy Food Access refers to the availability, affordability, and proximity of nutritious food options for all communities regardless of socioeconomic status. It encompasses efforts to ensure that individuals and families in low-income communities have equitable access to fresh, healthy foods that are essential for maintaining optimal health and well-being.

Healthy Food Access Disparities in the South

Thirteen percent of southern households experience food insecurity, which is higher than northern states, on average. This [food insecurity](#) hurts children and families, and contributes to underperformance in

health outcomes and equity, including low birthweight, obesity, diabetes, and disparity in health status based on high school education.

Additionally, [eight out of the ten](#) states with the highest percentage of their population living in a food desert are located in the South (Mississippi, Arkansas, Louisiana, Georgia, Texas, Alabama, South Carolina, and Tennessee). Whether an area is considered a food desert is [evaluated](#) through analysis of a number of factors, including access to food measured by distance to a store or the number of stores in an area, and neighborhood resources such as the average income of the neighborhood and access to public transportation.

Lack of access to healthy food is [particularly pronounced](#) for African Americans, as their food insecurity rate (48%) is almost twice as high as white (25%) households. Black communities often have [limited access](#) to full-service grocery stores and are more likely to have excessive access to dollar stores and liquor stores that provide nutrient-poor, inexpensive food items.

How Healthy Food Access Can Advance Equity in the South

As with many other issues, improving access to health foods can advance race and class equity by addressing the systemic inequalities that contribute to health disparities among marginalized communities. As set forth above, many low-income and minority neighborhoods in the South are classified as food deserts and this limited access leads to higher rates of diet-related health issues. Providing access to healthy food will improve equity in the South because it would lessen the disparity of food insecurity between Blacks and whites. It would also increase the availability of healthy foods in low-income areas and reduce chronic diet-related diseases that African Americans disproportionately suffer from, like obesity, high blood pressure and hypertension.

States and municipalities can address food insecurity and decrease the footprint of food deserts through [measures](#) such as tax incentives for retailers, mobile farmers markets and food trucks, community development grants to support urban farms and community gardens, and through legislative measures that address the root causes of food

deserts, such as zoning laws and economic development policies. Additionally, improving access to healthy foods can enhance educational and economic opportunities for marginalized communities. Proper nutrition is crucial for [cognitive development](#) and academic performance, which affects and influences long-term educational achievement and prospects for career and job placement later in life. Adults also stand to benefit cognitively from improved health outcomes through increased productivity and reduced healthcare costs, providing more bandwidth to participate and contribute to both family and community. By addressing food insecurity and ensuring equitable access to healthy foods, public policy can help to break down the barriers that lead to a cycle of poverty and provide a foundation for a more equitable and healthier South.

Efforts Related to Expanding Healthy Food Access

1. **West Virginia:** [House Bill 4169](#) sought to establish a two-year pilot program to provide residents of food deserts in West Virginia with access to fresh and affordable produce. The bill failed to be enacted into law prior to the adjournment of the 2024 legislative session.
2. **Mississippi:** [House Bill 877](#), co-sponsored by Unum Fellow Rep. Zakiay Summers, would have required the Mississippi Department of Health to track food deserts and provide an annual report identifying the location of these deserts and health issues associated with their existence. Unfortunately, the bill died in committee. It is important to note that Mississippi ranks as the state with the highest percentage of its overall population living in a food desert.
3. **North Carolina:** House Bill 1050 would create a grant program to support non-profit organizations working to address food insecurity in North Carolina. The bill was referred to the Committee on Appropriations on May 6, 2024.

Maternal & Pediatric Health

What is Maternal & Pediatric Health?

Maternal and Pediatric health fit together to ensure families stay healthy through medical check-ups, vaccines, and treatments. For the mother, it includes medical services and support aimed at promoting her

health and well-being during pregnancy, childbirth, and the postpartum period. Her [maternal healthcare](#) aims to ensure safe pregnancies, reduce maternal mortality and morbidity, and promote positive maternal and neonatal outcomes.¹⁰ For the child, it includes medical care and support for infants, children, and adolescents from birth up to the age of eighteen, and focuses on wellness and prevention.

Maternal & Pediatric Health in the South

Except for Texas, the South has a disproportionately higher rate of infant mortality and preterm birth than the rest of the country. The [U.S. Maternal Vulnerability Index](#) has found that people in the South are at the greatest risk of negative infant and maternal health outcomes.¹¹ A [2021 March of Dimes](#) report offering a comprehensive overview of the health of mothers and infants across the country gave all southern states the grade of (D) or the lowest grade (F).

Children do not fare any better in the South, with [five of the top ten states](#) with the highest infant mortality rates being located in the South. Mississippi leads the nation with 9.11 infant deaths per 1,000 live births, with Arkansas, Louisiana, West Virginia, and Georgia with over 7 deaths per 1,000 live births each. Some of these disparities can be attributed to the lack of prenatal care in the South. According to the [Kaiser Family Foundation](#), in states like Mississippi, Alabama, and Louisiana, a higher percentage of women receive late or no prenatal care compared to the national average.

How Improved Maternal & Pediatric Health Can Advance Equity in the South

Improving maternal and pediatric health and outcomes in the South can significantly advance racial and class equity by addressing the stark disparities that disproportionately affect minority and low-income families in the region. Black women, for example, experience [higher rates of maternal mortality](#) and several maternal morbidity compared to their white counterparts, due to factors such as limited access to quality healthcare, implicit bias in medical treatment, and socioeconomic stressors. Combined with the limited options available to women regarding their reproductive health after the *Dobbs* decision, [studies](#) suggest an exacerbation of the maternal morbidity crisis. By [implementing policies](#) that enhance access to prenatal and postnatal

care, providing education on maternal health, and ensuring equitable healthcare practices, these initiatives can reduce the racial disparities in maternal health outcomes, fostering a more equitable healthcare system that addresses the needs of those it serves without regard to race or class.

Additionally, improving infant health outcomes can provide long-term benefits for racial and class equity as infants from minority and low-income communities are [more likely to face health challenges](#) such as low birth weight and premature birth, which can lead to developmental delays and chronic health issues. Ensuring that these infants receive adequate healthcare, nutrition, and developmental support from birth throughout their childhood can improve their chances of thriving both in childhood and later on in life. This can lead to better educational outcomes and economic opportunities, potentially breaking the cycle of poverty and disadvantage.

Metrics for measuring success include:

1. **Reduction in Maternal Mortality Rates:** A significant decrease in maternal mortality rates, particularly among Black women.
2. **Decrease in Preterm Birth Rates:** Reduction in preterm birth rates, as preterm birth is a [leading cause](#) of infant mortality and long-term health issues.
3. **Improvement in Access to Prenatal Care:** Increase in the percentage of pregnant women receiving [early and adequate prenatal care](#).
4. **Reduction in Racial Disparities:** Narrowing racial disparities in maternal and pediatric health outcomes, particularly between Black and white populations.
5. **Improvement in [Child Health Outcomes](#):** Reductions in infant mortality rates, improvements in childhood vaccination rates, and decreases in the prevalence of chronic conditions such as asthma and obesity among children.

Legislative Efforts Related to Maternal & Pediatric Health

Despite all of the recent changes related to to restrictions on reproductive freedom in the United States and especially in the South, there were significant measures enacted during the 2024 legislative

session that have the potential to alleviate or eliminate some of the negative effects of restrictions on reproductive rights and provide additional opportunities for improved maternal and child health outcomes in the region. A few examples have been provided below.

1. **Arkansas:** [Senate Bill 51](#) appropriates creates the University of Arkansas for Medical Sciences Maternal Health Workforce Trust Fund to provide obstetrician-gynecologist residencies and fellowships, family practice obstetrician fellowships, and nursing midwife certifications, with spending and allocation of funding to be prioritized in accordance with the recommendations of the Maternal Mortality Review Committee.
2. **Florida:** [House Bill 415](#) now requires the Department of Health, in consultation with the Department of Children and Families and the Agency for Health Care Administration, to maintain a website that provides information and links to certain pregnancy and parenting resources.
3. **Georgia:** [House Bill 1046](#) created the State Commission on Maternal and Infant Health, charged with duties and responsibilities including making policy recommendations regarding programs of perinatal care with local communities, their physicians and perinatal facilities, and the general public; and establishing indices to measure the quality and determine the effectiveness of perinatal care in Georgia.
4. **Kentucky:** [Senate Bill 74](#) was enacted and established a state maternal psychiatry access program, also known as Kentucky Lifeline for Moms, to help health care practitioners meet the needs of mothers with mental illness or intellectual disabilities.

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