

## **Prosperity and Health Belong Together**

#### Vision

The City of opportunity for workers, investors, and entrepreneurs

Economic Development, Prosperity, and Health are mutually reinforcing

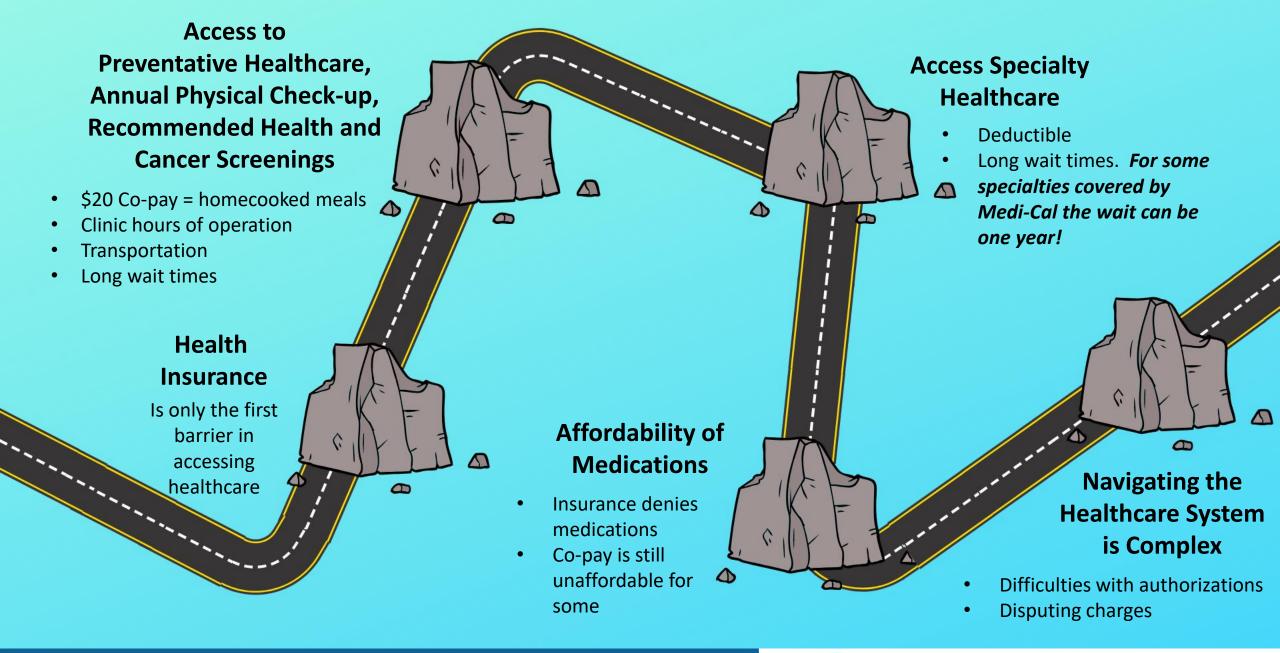


## **Inequality Negatively Impacts Economic Growth**

- In High Income Countries inequality has a significant negative effect on economic growth
- 1 percentage point increase in the Gini coefficient (a measure of inequality) decreases GDP per capita growth (a measure of economic growth) over a 5-year period, by greater than 1 percentage point
- The long-run effect of increasing inequality on the level of GDP per capita is around negative 5 percent

Source: http://pubdocs.worldbank.org/en/755201504498011731/inequality-and-growth-3-september-2017.pdf





**Meet Janet** 

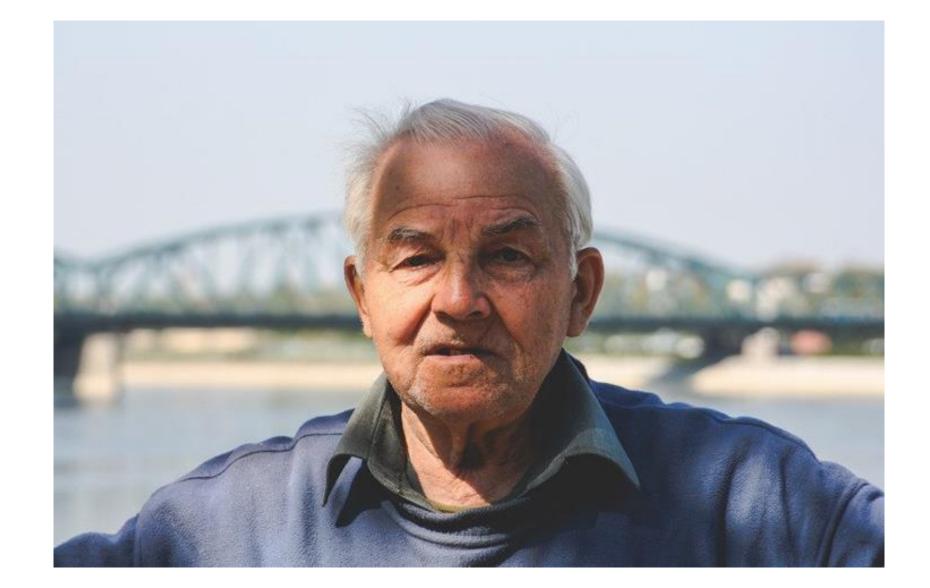


## Being Un- or Under-insured has Cascading Consequences

- Janet has a Urinary Tract Infection this is a manageable infection, a relatively minor health issue today.
- Janet is a single mother to a 7-year old son, and works two part-time jobs earning the minimum wage. Because her employment is part-time she does not have paid time off from work to go to the doctor. She waits one more week.
- During this time she takes frequent bathroom breaks, and is fired from one job.
- This does, however, grant her the opportunity to schedule a doctor's visit during standard business hours, which is the only time her doctor's office is open.
- Because she waited a week to schedule her doctor's appointment (for a job that ended up firing her) the infection has now spread to her bladder.
- The doctor's office is so impacted that the first available appointment is 3 months out. She simply cannot wait.
- Instead, Janet goes to the Emergency Room at her local hospital. Janet must bring her son because she does not have anyone to watch him. It is peak flu season and the ER has a long wait time.
- Three days later, Janet and her son come down with the flu, possibly contracted while waiting for hours in the ER with contagious persons. Janet stays home to care for her son.
- She is reprimanded at her remaining part-time job and loses a few shifts, reducing her hours from 30 to 20.
- She receives a \$1,300 bill for her ER visit. That is the rent for the studio apartment she shares with her child.

Source: Based on a composite of client testimonies from City of Long Beach Department of Health & Human Services' Public Health Nursing Program, 2020. Picture on preceding page is not a picture of any client of this program.





**Meet James** 



## Being Un- or Under-insured has Cascading Consequences

- James, 62 years old, has worked regularly since age 17, but has never found a job with secure employee benefits.
- He survives on a marginal income: adequate funds for food and a room in a single room occupancy hotel, but certainly not enough for savings.
- James has eye cataracts, a frequent accompaniment of older age and treatable with out-patient surgery for those patients with health insurance.
- James marginal income entitles him to Medicaid benefits, but he is unable to navigate the public welfare system and has no one to guide him through forms, appointments, and examinations.
- He is fired from his long-held kitchen job because he cannot see the food stains on the dishes.
- After working 2 days as a messenger, he is let go because items were delivered to incorrect addresses.
- James goes to a homeless shelter. However, even there, his health problem remains troublesome:
   he almost loses his bed because he fails to sign a daily bed roster he cannot see.

Source: True client testimony of James Barnam from New York City. Picture on preceding page is not a picture of James Barnam. https://www.ncbi.nlm.nih.gov/books/NBK218236/



## **Medical Emergencies Can Lead to Homelessness**

- 78% of U.S. workers are living paycheck to paycheck to make ends meet
- More than half of minimum wage workers say they have to work more than one job to make ends meet
- 28% of workers making \$50,000-\$99,999 usually or always live paycheck to paycheck, and 70% are in debt

- 57% of U.S. personal bankruptcies are due to medical bills
- Half of all persons experiencing homelessness lost their housing following the loss of a job or inability to pay their bills
- Employer-based health insurance means the loss of a job often results in the loss of health insurance

Source: http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey

Source: <a href="https://www.theatlantic.com/politics/archive/2016/01/how-health-and-homelessness-are-connectedmedically/458871/">https://www.theatlantic.com/politics/archive/2016/01/how-health-and-homelessness-are-connectedmedically/458871/</a>



## Long Beach has a Higher Un-Insured Population than the Nation



# **Population Without Health Insurance Coverage**

9.6%

of population

Long Beach, CA

8.5%

of population

California

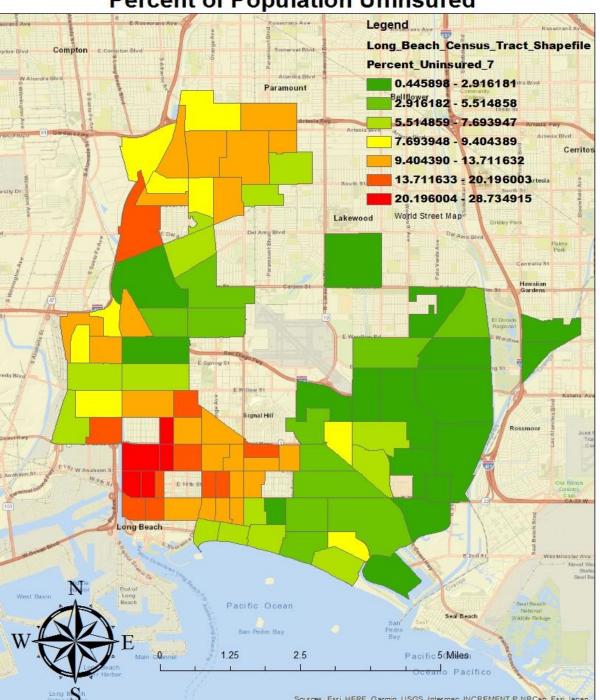
9.4% of population

United States of America

Sources: US Census ACS 5-year



**Percent of Population Uninsured** 



#### Where are the Uninsured?

- The areas with the highest uninsured rates are also the areas of the city with:
  - the highest concentration of residents under age 18
  - The highest concentration of persons living in poverty
- These areas warrant special focus and resources

# Where are the Unemployed?

ZIP	Population 16 and Over Participating in Labor Force	Pop 16 and Over Unemployed	Pop 16 and Over Percent Unemployed
90805	46,846	4,790	10.22
90813	29,482	2,804	9.51
90810	18,104	1,501	8.29
90802	22,834	1,484	6.50
90807	14,920	909	6.09
90806	22,149	1,298	5.86
90804	17,756	1,023	5.76
90815	18,424	1,013	5.50
90803	26,453	1,393	5.27
90814	9,986	496	4.97
90808	20,668	759	3.67

Source: US Census ACS 5-year, 2018



## Long Beach Health Department is Improving Access to Health Care

- City of Long Beach Department of Health and Human Services' Health Access Program:
  - Enrolled 1,520 individuals into a comprehensive health insurance program
  - Provided troubleshooting and navigation assistance to 2,849 individuals to connect them to health insurance
  - Outreached and educated 2,892 individuals
  - Made 450 referrals to other programs

- City of Long Beach Department of Health and Human Services' Public Health Nurses:
  - Provided comprehensive case management to 253 individuals
  - Public Health Nurse Case Management serves individuals of all ages, especially the most vulnerable, assessing their needs and facilitating connections to services, and ensuring access to quality health care
- Some Insurers and Medical Practices are:
  - Expanding clinic hours of operation
  - Medi-Cal now covers transportation to/from medical appointments and pharmacy



## **Business Practices Can Support Health**

- Provide job opportunities for individuals to earn a living wage
- Provide quality, comprehensive, affordable health insurance plans
  - Consider what is covered
  - Cost of co-pays, deductibles, pharmacy, labs
- Provide sick time and policies to accommodate medical appointments
  - Without penalty unpaid leave or threats of job loss
- Provide workers compensation to cover employees during non-productive time following a workplace injury
- Teach clients how to use their health-plan
  - This could be provided by employer connection or assistance programs
  - This could be provided by health insurers
- Provide on-site employer wellness programs
  - Flu vaccines, health screenings and referrals, health education



## Job Training in the Health Care Sector Can Support Health

- Creating more education and training opportunities for Long Beach workers to be employed in healthcare professions
  - Nurses
  - Primary Care Physicians
  - Nurse Practitioners
  - Dentists
  - Dental Assistants
- Incentivize Healthcare Providers to:
  - Expand hours of operation
  - Provide transportation benefits
  - Teach clients how to use their health plan





## **Additional Opportunities**

- Educate the workforce of tomorrow
  - Investing in the future workforce means investing in their parents, their communities, their schools
  - Affordable Early Childhood Education for all
  - Align with the City of Long Beach, Early Childhood Education Strategic Plan

Available here: <a href="https://www.LongBeach.gov/ECEP">www.LongBeach.gov/ECEP</a>

- Encourage full labor force participation by supporting:
  - Family-friendly Labor Policies
  - Affordable Early Childcare
  - Affordable Adult Day Care or In-Home Assistance for Elderly





