

# Improving Access to Care for Communities of Color During COVID-19

The COVID-19 crisis has affected every community in the United States. Communities of color have been disproportionately impacted by COVID-19. For example, data from the [Centers for Disease Control \(CDC\)](#) indicate that African Americans account for about 30% of confirmed COVID-19 cases, despite only representing 13% of the population.

Researchers believe this is due in part to longstanding disparities in care, and because communities of color in the U.S. may have multiple risk factors. Public health officials, providers, health insurance providers, and other stakeholders are working to better understand how best to help. And health insurance providers are stepping up their efforts to help the most vulnerable communities during this unprecedented time.

Insurance providers have well-established programs to address the social determinants of health (SDOH). Social barriers may include limited access to health care, as well as food insecurity, housing stability, and a lack of access to transportation. Insurance providers have also implemented culturally and linguistically relevant communications and programs to better reach underserved communities.

During the COVID-19 pandemic, insurance providers are strengthening these efforts through proactive outreach to their members. This assistance is essential during a crisis when timely access to effective care can save lives and protect the health of the whole community.

Health insurance provider initiatives to support people at high-risk, such as communities of color, include:

- **Establishing a physical presence in communities of color.** This presence may be at a service center or retail site to allow members to walk in for services and educational resources. Services may include providing COVID-19 diagnostic testing, as well as connecting people with other needed services (e.g., housing, food and financial assistance).
- **Conducting proactive outreach using tailored messaging to raise awareness.** Information often includes resources about how best to protect

themselves, their families and communities based on the latest information from the CDC and other credible sources.

- **Promoting awareness of telehealth** and other safe ways to access health care services that may be available to them without seeking in-person care – reducing their own risk of infection.
- **Helping to bridge economic gaps**, providing information such as grace periods for premium payments that may be available to them.
- **Targeting interventions to improve care and outcomes**, leveraging health insurance provider data and sharing it with public and private partners as they work together to create solutions.
- **Connecting people with community resources** to assist with critical needs such as housing, food and financial assistance.
- **Making financial contributions** to organizations that are well-positioned to meet the growing needs of people who may need access to food and other services.

Health insurance providers are committed to working together with state, federal, and local officials, providers and other partners – from supporting America’s public health heroes, to offering specific policy and regulatory changes, to assisting governors, legislatures, the Congress and the Administration. Together, we can and will defeat and overcome the COVID-19 crisis.

For more information, please visit AHIP’s [website](#) to learn how health insurance providers are responding to COVID-19.