

# Improving Access to Care for Rural Communities During COVID-19

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The crisis is exacerbating the already well-documented challenges of delivering [health care to rural areas](#) - including a lack of providers, insufficient health care infrastructure, and unsustainable financial models to support delivery of the care that's needed.

Residents of rural communities tend to be older and sicker than their urban counterparts, putting them at high risk for coronavirus infection and severe illness. Hospitals in rural areas have also been closing at an unprecedented pace. Policymakers, public health officials, doctors and hospitals, health insurance providers, and other stakeholders are working together to address the needs of rural communities during this crisis.

Health insurance providers are taking decisive action by:

**Expanding and encouraging telehealth.** By waiving cost-sharing for telehealth services and expanding programs, insurance providers are facilitating care for many Americans at an essential time. Telehealth is especially beneficial for patients who are at a higher risk of infection when leaving home to commute to a doctor's office. Telehealth is also a convenient way to access care that otherwise may be far away in some rural communities. For doctors, expanded telehealth eases the burden on the health system, allowing hospitals to care for people who need it most, while limiting the exposure of health care workers to the disease.

**Strengthening provider capacity.** Insurance providers are partnering with hospitals to enhance their capacity to provide care for the most vulnerable patients in the most affected and at-risk regions so they can more effectively manage an increasingly complex and uncertain environment. By simplifying and accelerating discharge and transfer of patients from hospitals to the safest available, clinically appropriate post-acute care facility or home, insurance providers are making sure hospital resources are available to those who need them most.

**Delivering support for vulnerable populations.** Across the country, health insurance providers are delivering support to rural communities to ensure that vulnerable populations stay safe and healthy. Individual companies have made financial contributions directly to community organizations, including those working to feed children and older Americans, for example.

**Supporting doctors and hospitals.** The COVID-19 crisis has had a severe financial impact on providers across the country. Health insurance providers have stepped in to offer financial assistance to providers that need it via relief funds and direct donations. Several health insurance providers are building new pathways to support the most financially vulnerable hospitals through the crisis, including those in rural areas.

These actions build on work health insurance providers are [already taking](#) to ensure access to care in rural America, including provider-to-provider Project ECHO programs, which are especially relevant in a time when in-person interaction may create risks. Insurance providers continue their efforts to address the social determinants of health (SDOH) that face residents in rural parts of the country -- specifically food security, housing stability, transportation challenges, employment, and social isolation.

Health insurance providers are committed to working 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.

Visit AHIP's [website](#) to learn more about how health insurance providers are responding to COVID-19.