

RURAL HEALTH CARE

COMPREHENSIVE HEALTH CARE FOR ALL

POLICY BRIEF

Wisconsin Farmers Union members believe that access to quality health care, including mental health care, should be a right of all people rather than a privilege. Wisconsin Farmers Union supports a comprehensive single-payer system of health care which offers affordable and accessible health care for all.

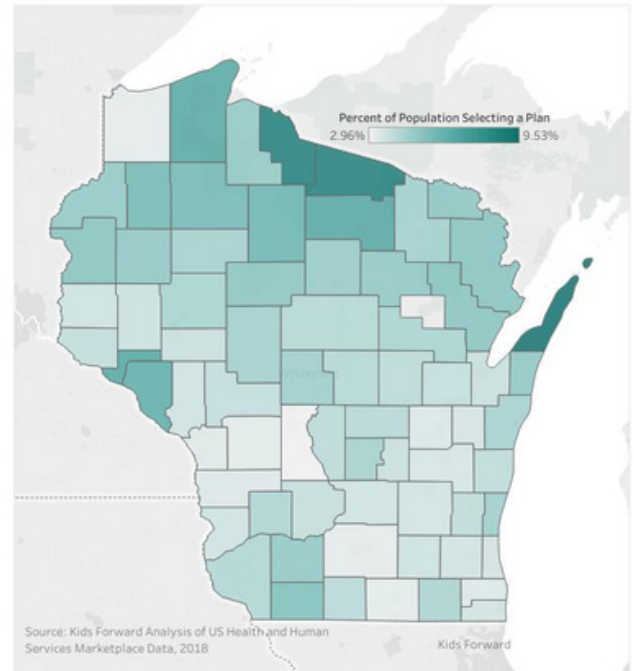
HEALTH CARE ACCESS

Farmers, among other groups of self-employed individuals, often find it difficult to access affordable health care, creating a roadblock for prospective farmers and a significant cost and area of vulnerability for continuing farmers. Prior to the Affordable Care Act (ACA), farmers were often excluded from private health insurance due to health and safety risks inherent in farming. It is no surprise that rural residents are twice as likely to participate in the health insurance marketplace as those in urban areas.¹

Despite increased access to health insurance under the ACA, many farmers and rural residents struggle with high premiums, copays, and deductibles. A 2020 University of Minnesota study found that people living in rural areas have the fewest health insurance plan options and pay the highest premiums.²



18 of the 20 Counties with the Highest Percentage of People Buying Marketplace Plans are Rural



Rural residents are 2x as likely to participate in the health insurance marketplace as those in urban areas.

-- Wisconsin Council of Children and Families/Kids Forward

¹ <https://kidsforward.org/expanding-badgercare-is-a-win-win-for-wisconsin/>

² <https://www.sph.umn.edu/news/rural-areas-have-higher-individual-health-insurance-premiums-and-fewer-plan-choices/>

WHAT CAN THE STATE DO?

ACCEPT FEDERAL MEDICAID EXPANSION FUNDS

WFU Supports accepting federal funds to expand BadgerCare, which would increase income eligibility from 100% to 138% of the federal poverty level and provide health insurance to an additional 80,000 people in Wisconsin. Expanding BadgerCare would also save \$300 million in the state budget due to the injection of federal funds.³

CREATE A PUBLIC OPTION FOR BADGERCARE

BadgerCare efficiently provides health insurance to lower-income citizens of Wisconsin, and could offer health insurance to the general public at a significant cost savings for both the state and those currently purchasing private health insurance. Wisconsin Farmers Union advocates for the inclusion of a BadgerCare public option on the Healthcare.gov marketplace to allow Wisconsin citizens to apply federal premium subsidies to make health insurance even more affordable.

EXPAND MENTAL HEALTH SERVICES

While farmers experience higher levels of psychological distress and depression than the general population, they are less likely to seek help. Even for those who do seek help, resources may not be available, as 60% of rural Americans live in areas with mental health professional shortages.⁴ WFU advocates for funding in the state budget to improve access to rural mental health services and to help those struggling with substance use and addiction, which is often associate with mental health disorders.

³ <http://www.wisconsinbudgetproject.org/new-estimate-of-badgercare-expansion-savings-1-billion-over-six-years>
⁴ <https://www.nlm.nih.gov/news/media/2018/mental-health-and-rural-america-challenges-and-opportunities>

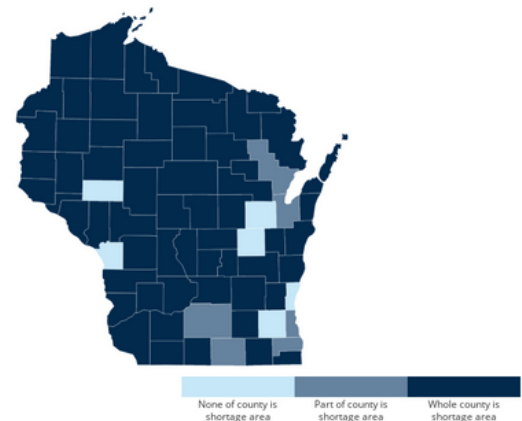
SUPPORT SINGLE-PAYER HEALTH CARE

Rather than using public resources to undermine existing federal health care policy, the State of Wisconsin should encourage our congressional delegation to support single-payer health care at the federal level. BadgerCare public option would look very similar to a single-payer system, but at the state level. If Wisconsin adopts this framework, it will send a clear signal to congress that the United Sates needs universal health care.



“We are producers, yet we are historically under-insured or uninsured. It conveys the idea that food is essential, but the person growing the food is not.”
-- Alicia Razvi, Dane County Farmers Union

Health Professional Shortage Areas: Mental Health, by County, 2023 - Wisconsin



Source: data.HRSA.gov, May 2023.



Learn more at www.wisconsinfarmersunion.com
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