



# ZIP CODES MATTER: IMPLICATIONS FOR RURAL EMPLOYEE HEALTH AND WELLBEING

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# Legal Disclaimer

*This presentation is provided for educational purposes only. The content should not be construed as legal advice, nor is it binding on any enforcement agency.*



# Introductions

- Wendy Coduti
- Ally Kambach
- Julia Salnikova



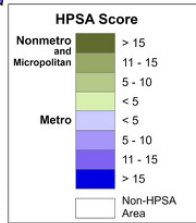
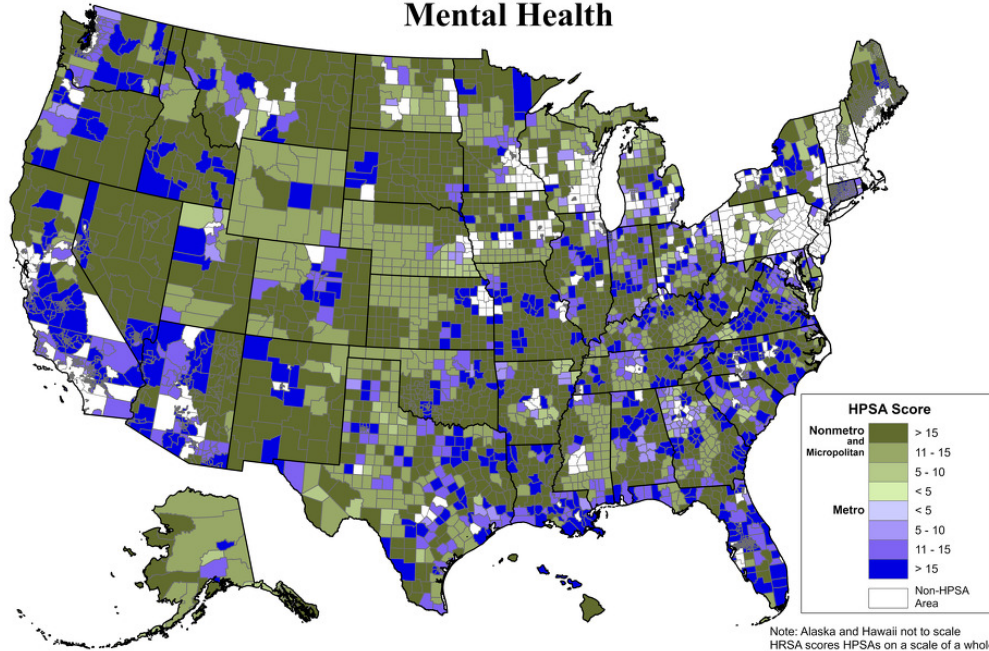
## Overview

- Discuss rural health challenges and access to care barriers
- Identify how rural access to care (physical and behavioral) impacts employee health and productivity
- Identify employer solutions to help rural employees navigate access to care barriers, including employees who are caregivers of rural residents

# Quick Questions

- When you hear the word “rural” what comes to mind?
- How many of you live, or have lived, in a rural area?
  - What were some challenges you faced?
- Employers: How much of your workforce resides in a rural area?

## Health Professional Shortage Areas Mental Health

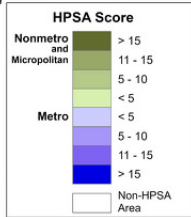
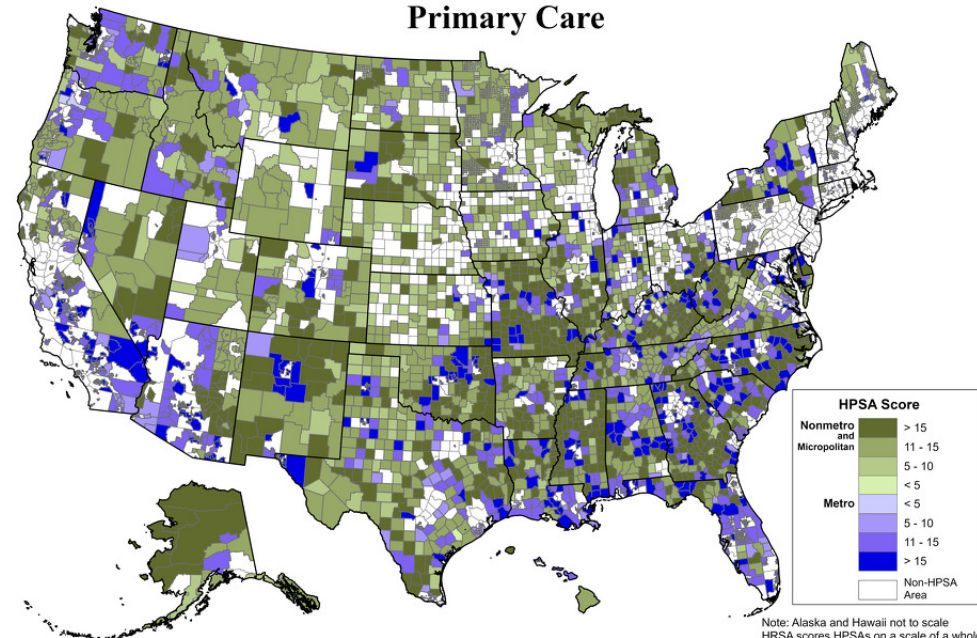


Note: Alaska and Hawaii not to scale  
 HPSA scores HPSAs on a scale of a whole number (0-25 for mental health), with higher scores indicating greater need

Source(s): data.HRSA.gov, U.S. Department of Health and Human Services, April 2024



## Health Professional Shortage Areas Primary Care



Note: Alaska and Hawaii not to scale  
 HPSA scores HPSAs on a scale of a whole number (0-26 for primary care), with higher scores indicating greater need

Source(s): data.HRSA.gov, U.S. Department of Health and Human Services, April 2024



# What is rural?

- **15%-20% of U.S. population lives in rural area<sup>1</sup>**
  - 23% older adults live in rural areas<sup>2</sup>
- **More than two dozen rural definitions currently used by Federal agencies**
  - Why does it matter?
    - Research, policy analysis, and program eligibility/implementation
- **How will we use term “rural”? (USDA)<sup>3</sup>**
  - Open countryside,
  - rural towns (places with fewer than 5,000 people and 2,000 housing units), and
  - urban areas with populations ranging up to 50,000 people that are not part of larger labor market areas (metropolitan areas.)<sup>4</sup>

# Rural Health Challenges

## 60% of a person's health is determined solely by their zip code<sup>1</sup>

- 7 out of 10 U.S. deaths are caused by chronic disease<sup>2</sup>
- ~50% of U.S. has been diagnosed with one chronic illness<sup>3</sup>
  - 90% adults 65+ have one or more chronic conditions<sup>4</sup>
- Rural residents receive nearly all their health care from PCP, nurse practitioners, PAs<sup>5</sup>
- In the last decade, over 100 rural hospitals have closed and over 30% of all rural hospitals at risk of closing in near future<sup>6</sup>
- Confidentiality (actual/perceived)



<sup>1</sup> [Your Zip Code is More Important than Your Genetic Code](#) » NCRC

<sup>2</sup> [Safeguarding Americans' Health](#) | CDC Foundation

<sup>3</sup> [Prevalence of Multiple Chronic Conditions Among US Adults, 2018](#) (cdc.gov)

<sup>4</sup> [The Top 10 Most Common Chronic Diseases for Older Adults](#) (ncoa.org)

<sup>5</sup> <https://www.gao.gov/blog/why-health-care-harder-access-rural-america>

<sup>6</sup> <https://ruralhospitals.chqpr.org/#:~:text=Millions%20of%20Americans%20are%20facing,closing%20in%20the%20near%20future.>



# Rural Health Challenges

**Rural residents encounter challenges with accessing specialists, obtaining preventative screenings, and often have more risk factors for certain health conditions**

- Only 5.6% of oncologists in the U.S. provide care in rural areas<sup>1</sup>
- Rural areas have 20% fewer primary care providers<sup>2</sup>
- By 2030, the anticipated supply of OB/GYNs is expected to meet only about 50% of the demand in rural areas<sup>3</sup>
- 65% of rural areas do not have a psychiatrist<sup>1</sup>
- 28% of rural homes lack access to broadband hindering access to telehealth<sup>1</sup>

# Rural Health Challenges

## People who live in rural areas have higher rates of suicide and depression<sup>1</sup>

- Suicide rates in rural areas are 64%-68% higher compared to individuals living in urban areas
- Depression, anxiety, and behavioral conditions are more prevalent in rural children compared to urban children
- Over half of those that die by suicide contacted their primary care provider the month before

## Rural risk factors for suicide include:

- Isolated location
- Access to services (cost, transportation, distance-related issues)
- Socioeconomic (unemployment/underemployment, persistent poverty)
- Sociocultural factors (stigma, culture of stoicism)

# Access to care and impact on employee health and productivity (for employer AND employee)

- \$1 trillion in lost productivity attributed to depression and anxiety globally<sup>1</sup>
- Caregivers spend up to an average of 32 hours/week providing unpaid care<sup>2</sup>
  - 8.4 million Americans are caregivers to an adult with an emotional or mental health condition<sup>2FY</sup>
- 1 in 2 employers say cancer is the biggest driver of health care costs (86% say among top 3)<sup>3</sup>
- \$13,700 is average amount an individual with diabetes spends on medical expenses each year<sup>4</sup>
- Heart disease cost the United States about \$239.9 billion each year from 2018 to 2019. This includes the cost of health care services, medicines, and lost productivity due to death<sup>5</sup>
- Musculoskeletal accounts for 38% more lost time than average injury/illness<sup>6</sup>



<sup>1</sup> John Hopkins Medicine, Mental Health Disorder Statistics, <https://www.hopkinsmedicine.org/health/wellness-and-prevention/mental-health-disorder-statistics>

<sup>2</sup> National Alliance on Mental Illness (NAMI), The Ripple Effect of Mental Illness, 2023.

<sup>3</sup> 2024 Large Employer Health Care Strategy and Plan Design Survey Part 5: Health Care Costs and 2024 Priorities

<sup>4</sup> Diabetes: Infographic | Johns Hopkins Medicine (NOTE: other content not listed as 2 is from this source)

<sup>5</sup> <https://www.cdc.gov/heartdisease/facts>

<sup>6</sup> Centers for Disease Control and Prevention, 2016

# Lack of access to Healthcare isn't the only issue...

Rural employee's top caregiving needs are “care for self” and “care for child” vs. Urban needs are more “care for parent”<sup>1</sup>

- 17% of US adult population are caregivers
- About 30% of caregivers live in rural settings
- Most care recipients in the US are female, in contrast rural care recipients are more likely male and have a greater number of health conditions
- Rural caregivers themselves are at much greater risk of social isolation than more suburban or urban caregivers;

## Housing needs<sup>2</sup>

- Affordability and availability is the number one issue with no local support mechanisms in place. “Nationwide, homelessness rose less than a half percent from 2020 to 2022 but almost 6% in rural communities.
- 25% of rural households spend 50% of their income on housing
- 34% of rural renters can't find affordable rental housing

## Transportation<sup>2</sup>

- Lack of reliable transportation to drive to appointments with only 35% of rural residents having access to airline, rail and bus services<sup>3</sup>



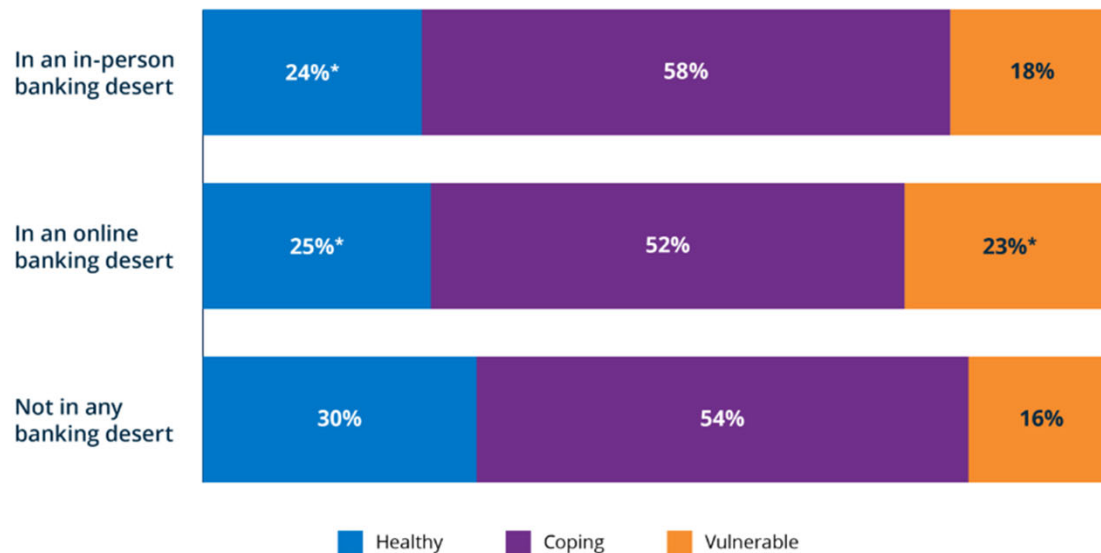
<sup>1</sup> [Caregiver Statistics: A Data Portrait of Family Caregiving in 2023](#)

<sup>2</sup> [Report: Homelessness in Rural U.S. Increased from 2020 to 2022 \(dailyvonder.com\)](#)

<sup>3</sup> [www.ruralhealthinfo.org/topics/transportation](http://www.ruralhealthinfo.org/topics/transportation)

# Barriers to Financial Services...

Rural communities are experiencing a fast-paced exodus of in-person banking services, with rural communities 10 times more likely than urban communities to be located in banking deserts.”



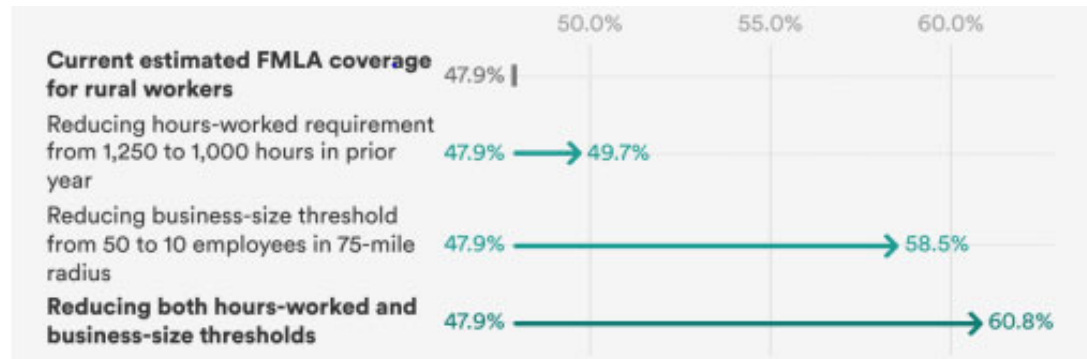
- People living in a banking desert were less frequently Financially Healthy than people not living in a banking desert.
- People who live in a banking desert more frequently struggle to save and plan financially.
- Residents of banking deserts were both at a greater risk of facing short-term savings challenges and less frequently reported having enough savings to cover at least three months of living expenses (50% and 44%, respectively), compared with those living in communities with more available banking services (58%).

# FMLA Limitations for Rural America

**44% of the workforce is not eligible for FMLA due to employment factors prevalent in rural America<sup>1</sup>**

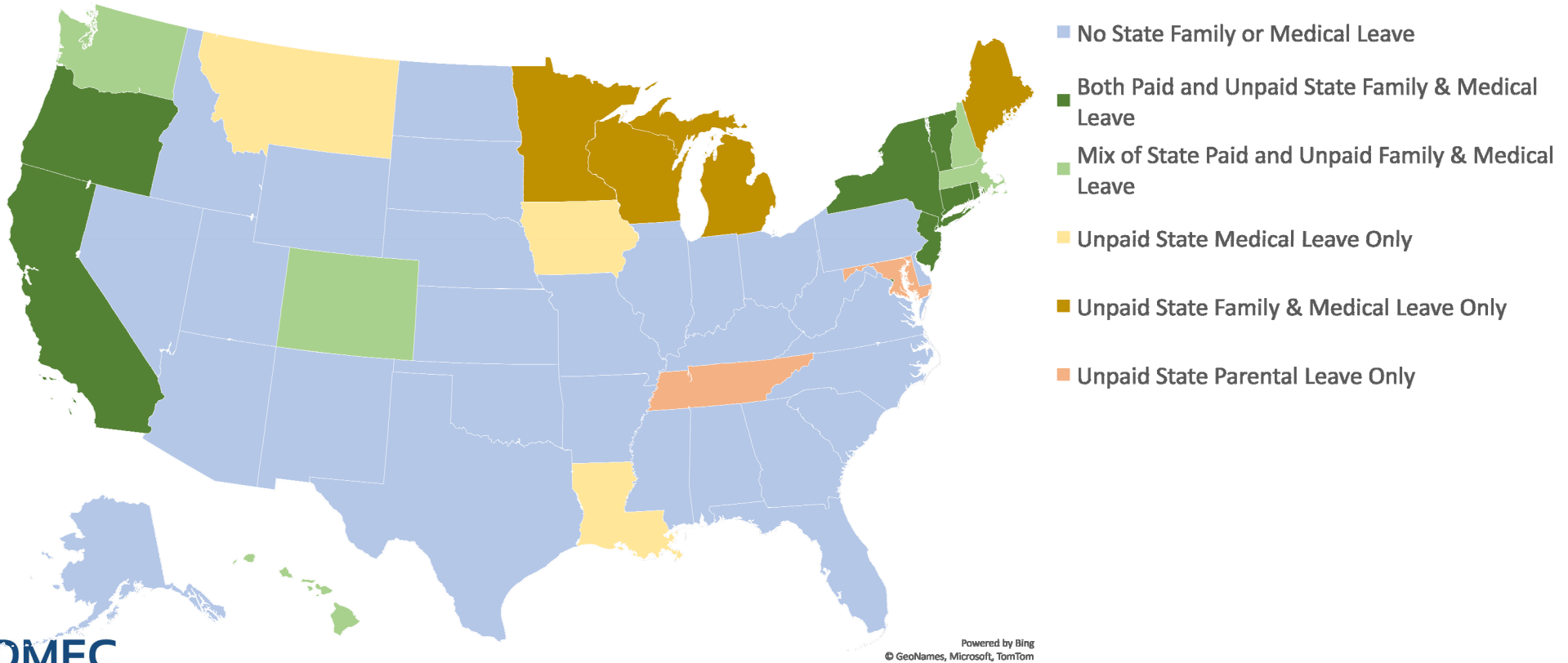
- Employer worksites must have 50 or more employees within a 75-mile radius
- Employees must have worked at least 1250 hours in the past 12 months and have at least 1-year of tenure

**Family and Medical Leave Act (FMLA) coverage estimates for rural workers aged 25-34<sup>2</sup>**



<sup>1</sup>Vicki Shabo & Hannah Friedman, New America, "Health, Work, and Care in Rural America: Distances to Hospital-Based and Skilled Nursing Care Make Paid Leave Critical for Rural Communities," November 2022. <sup>2</sup>Kelly Jones and Farah Tasneem. (January 2022). FMLA Eligibility of Underserved Communities, prepared for the U.S. Department of Labor Chief Evaluation office.

# State Family, Medical, and Parental Leaves



National Partnership for Women & Families, Raising Expectations: As State-by-State Analysis of Laws that Help Working Family Caregivers, (Washington DC, 2018). Updated for legislation in effect as of 7/1/2024.

# Employer Solutions



# Company Sponsored Solutions

To address the federal and state leave gaps, employers can help address the disparate access to leave

## Paid Sick Time

- Provides employees with a bank of paid time off for sickness
- Some employers may allow use for caregiver duties
- Sick days earned with tenure

## Short Term Disability

- Only covers employee's own health condition
- Most plans require an earnings loss and doctor certification
- Employment waiting periods may apply
- Employees must opt-in to Voluntary plans

## Company Leave

- Company defines leave reasons and eligibility
- Most prevalent company leave type is Parental
- Companies with 200+ lives more apt to offer
- May be paid or unpaid

# Considerations for Employers

## 1 Know your company's geography

- Where are your rural locations?
- Can you identify virtual employees working in rural locations?
- Don't make assumptions!
- Create meaningful workplace connections for those living in rural areas

## 4 Alternatives to Doctor Medical Certification

- Lengthen timeframe for submission of medical
- Accept Telemedicine as an "in person" visit – Don't forget the lessons from Covid!
- Employers may waive medical certification, but beware of setting precedent

## 2 Remove employee barriers to taking leave

- Offer paid leave or allow employees to use paid sick days for leave reasons
- Continue health care coverage during approved leaves
- Extend job protection and prevent retaliation

## 5 Don't forget to Accommodate

- Consider accommodations under the Americans with Disabilities Act (ADA)
- Leave as an Accommodation if FMLA ineligible or exhausted
- Make exceptions to company policies
- Develop TRTW program

## 3 Define eligibility to expand access

- Waive reduced worksite minimum employee requirements
- Reduce hours worked and/or tenure requirements
- Expand family member definition

## 6 Educate Employees and Supervisors

- Eligible employees are entitled to take leave for qualified reasons
- Travel to/from medical appointments may be covered
- Leave contributes to healthy, productive, loyal employees

# Considerations for Employers

## 1 Review your wellbeing offerings

- What is offered? Does it address the needs of rural employees?
- Who is using it? Segment the use by location to understand where the underuse may be coming from
- Wellness reimbursement programs
- Waive behavioral health copays

## 2 Leverage Digital Technologies

- Technology is democratizing access, but...
- Need to provide access to high-speed internet and mobile devices
- Provide training on digital tools and platforms
- Offer space/room(s) with internet to hold telehealth appointments

## 3 Financial Wellbeing Solutions

- Debt and Credit counseling
- Student Debt support
- Medical debt support

## 4 Caregiving Support

- Childcare assistance/ Eldercare
- Help with identifying local resources or opening up a geographic radius
- Evaluating alternative care options

## 5 Housing Counseling

- Supporting employees with rental counseling
- How to purchase a first home
- Evictions and Foreclosures

## 6 Transportation Solutions

- Ride sharing programs
- Transport allowances for those who need to travel for medical reasons
- Rural work location consider offering onsite clinics, health services, mobile health units

# Questions?