Chapter 32
Medicare and Medicaid Services Online:
Government Initiatives Narrowing Online Access Inequalities

Mary Schmeida
Kent State University, USA

Ramona McNeal
University of Northern Iowa, USA

ABSTRACT

Government initiatives in the United States have been passed in an effort to increase citizen usage of e-government programs. One such service is the availability of online health insurance information. However, not all demographic groups have been equally able to access these services, primarily the poor and rural American. As more legislation is passed, including the advancement of broadband services to remote areas, infrastructure barriers are being removed, opening access to Medicare and Medicaid websites for these vulnerable groups. The purpose of this chapter is to analyze factors predicting the impact of recent government actions on citizen access to health insurance information online. This topic is explored using multivariate regression analysis and individual level data from the Internet and American Life Project. The findings suggest that healthcare needs and quality of Internet access may be playing a more important role in health insurance information services than other factors.

INTRODUCTION

Historic inequalities in Internet usage are narrowing; U.S. citizens are now more able and inclined to access online healthcare information online including insurance information from Medicare and Medicaid, and private health insurance sites. Demographic factors such as age, education, income, and race/ethnicity have historically been found to create inequalities in Internet access and usage necessary to search online for information and services (Schmeida, & McNeal, 2007; Schmeida, & McNeal, 2009). However, federal and state government initiatives aimed at increasing

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Internet usage across demographic groups show favorable improvement in narrowing disparities in Internet usage. The objective of this chapter is to explore the impact of government efforts to increase Internet searches for public and private health insurance information. This chapter uses empirical analysis of demographic and environmental factors that historically have been associated with Internet access inequalities to explore the extent that these inequalities have narrowed in online searches for insurance information on years 2008 through 2012.

BACKGROUND

The U.S. federal and state-local governments have adopted some form of electronic government practice to increase Medicare and Medicaid enrollment by broadening access to information and services through advanced communication technology such as the Internet. To improve access to these public health insurance programs, the federal government has established Web-based information on Medicare eligibility criteria, enrollment guidelines, public health service centers, among other information. States have also made considerable progress in Website technical development (West, 2005) with each of the 50 states providing residents with Medicaid online service information. These changes in government practices are part of a larger trend in information provision and management in the public sector. Starting with the Clinton Administration, all levels (federal, state and local) began adopting practices of electronic or e-government, which "refer to the delivery of information and services via the Internet or other digital means" (West, 2004, p. 2).

E-government policies were adopted under the Clinton Administration with hopes that the Internet could be used to deliver goods and services in a way that would reduce government cost and increase efficiency. These same goals helped motivate the passage of the *E-government Act 2002*, signed into law by President George W. Bush on December 17, 2002. Despite the promises of e-government, there are factors that limited the potential for government savings through delivery of government services and information online. One such issue is the "two-systems" problem. Until the government can bring all citizens online, it will need to deliver services and information in two ways. The first is the traditional methods including face-to-face, phone and mail and second through electronic means. This will limit the potential for cost savings (Fountain, 2001).

In order to recoup money invested in e-government strategies, citizens would need to come online in greater numbers. More specifically, the government would need to address the "digital divide" or inequalities in Internet access and usage. Solving the digital divide is not simply a matter of providing Internet access. Belanger & Carter (2009) found that the two main reasons why citizens do not use e-government more often is the access divide and skills divide. Although they identify lack of Internet access as the main reason citizens do not use e-government services, they found that lack of technical skills was also a deterrent to e-government usage. Mossberger, Tolbert & Stansbury (2003) describe technology skills in terms of two broad categories. The first category is technical competencies that include the necessary skills to use hardware and software such as typing and using a mouse. The second category (information literacy) concerns the ability to determine which information to obtain from the Internet for specific tasks, related to basic literacy (Mossberger, Tolbert & Stansbury, 2003, pp. 38). Their research found that individuals lacking technical skills tended to be older, less educated, Latino, African American and less affluent. Early research on Internet access in the United States (National Telecommunications and Information Administration [NTIA] 2000) found a similar divide based on access. Those least likely to have Internet access were female, less affluent, older, less educated, African American or Latino, had mental or physical