

## Health Insurance is Key to Farm & Ranch Viability

2017 National Farmer and Rancher Survey Findings

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### Health Insurance is a National Farm Policy Issue

Health insurance is tied to farm and ranch risk management, farm viability and economic development.

- Three out of four farmers and ranchers (73%) report that health insurance is an important or very important risk management strategy for their farm or ranch  
-“You have to have insurance. We have a risky job.”

- Three out of four farmers and ranchers (74%) prefer to have USDA represent their needs in national health insurance policy discussions.

### Growing the Next Generation of Farmers

Young and beginning farmers and ranchers identify access to health insurance as one of the most significant issues impacting the future of their farm or ranch.

- Two out of five (41%) young farm and ranch families (18-34 years old) are enrolled in a public insurance program, e.g. Medicaid, Tricare, or CHIP.

Young and beginning farmers and ranchers most frequently reported expanded Medicaid options allow them to have:

- Health insurance for their children
- Time and energy to invest in the farm or ranch rather than having to seek a full-time off-farm or ranch job with benefits.  
-“This insurance [Medicaid] reduces the risk of farming for me and I don’t worry as much about

### Farm & Ranch Succession and Land Transfer

- Almost half of farmers and ranchers (45%) are concerned they will have to sell some or all of their farm or ranch assets to address health related costs such as long-term care, nursing home, or in-home health assistance.
- Two out of three farmers and ranchers (64%) report having a pre-existing health condition.
- With an average age of 58, farmers and ranchers are vulnerable to higher insurance premiums due to age-rating bands.
- One in two farmers and ranchers (52%) are not confident they could pay the costs of a major illness such as a heart attack, cancer or loss of limb without going into debt.

### Rural Jobs and Health Insurance

The vast majority of farmers and ranchers (92%) report they and their families had health insurance in 2016. One out of three (32%) have two or more plans within a household. Among farmers and ranchers over age 65, three quarters (73%) have Medicare or a public option.

Among farmers and ranchers 18-64 years old:

- A quarter (23%) purchased a plan on the marketplace
- Three out of four (72%) have an off-farm job, primarily for additional income and health insurance

Over half (59%) of farm and ranch families receive benefits through public sector employers (health, education, government) (Fig 1). A decrease in public sector employment options or benefits will negatively affect the economic and social well-being of farm and ranch families and rural communities.

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