Wisconsinites Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines

Nationally, consumer worry about healthcare affordability has been well documented, but now—for the first time—a new survey looks specifically at how affordability concerns and ideas for action play out in Wisconsin.

KEY FINDINGS

A survey of more than 1,000 Wisconsin adults, conducted from Oct. 29, 2019 to Nov. 6, 2019, found that:

- More than half (**53%**) experienced healthcare affordability burdens in the past year;
- 4 in 5 (**79%**) are worried about affording healthcare in the future; and
- Across party lines, they express strong support for government-led solutions.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Wisconsin adults currently experience hardship due to high healthcare costs. All told, **53%** of Wisconsin adults experienced one or more cost related barriers to getting healthcare during the prior 12 months, including:

1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- About half **(51%)** of uninsured adults cited "too expensive" as the major reason for not having coverage, far exceeding other reasons like "don't need it" and "don't know how to get it."

2) DELAYING OR FORGOING HEALTHCARE DUE TO COST

Almost half (**47%**) of Wisconsin adult encountered one or more cost related barriers to getting healthcare during prior 12 months, including:

- **31%**—Skipped needed dental care
- **27%**—Delayed going to the doctor or having a procedure done
- **24%**—Skipped a recommended medical test or treatment
- **22%**—Avoided going to the doctor or having a procedure done altogether
- **18%**—Did not fill a prescription
- **15%**—Cut pills in half or skipped doses of medicine

At lower rates, respondents also reported trouble getting mental healthcare and/or addiction treatment. Moreover, cost was by far the most frequently cited reason for not getting needed medical care, exceeding a host of other barriers like transportation, difficulty getting an appointment, lack of childcare and other reasons.

Of the various types of medical bills, the ones most frequently associated with an affordability barrier were doctor bills, dental bills and prescription drugs, likely reflecting the frequency with which Wisconsin adults seek these services—or, in the case of dental, perhaps lower rates of coverage for these services.

Results from Altarum's Consumer Healthcare Experience State Survey

3) Struggling to Pay Medical Bills

Other times, Wisconsinites got the care they needed but struggled to pay the resulting bill. More than a quarter (**28%**) of Wisconsin adults experienced one or more of these struggles to pay their medical bills:

- **11%**—Used up all or most of their savings
- **10%**—Contacted by a collection agency
- **8%**—Unable to pay for basic necessities like food, heat or housing
- **6%**—Racked up large amounts of credit card debt
- **6%**—Placed on a long-term payment plan
- **5%**—Borrowed money, got a loan or another mortgage on home

High Levels of Worry About Affording Healthcare in the Future

In even greater numbers, Wisconsin adults worry about affording healthcare in the future. Overall, roughly 4 in 5 adults (**79%**) report being "worried" or "very worried" about affording some aspect of healthcare in the future, including:

- **71%**—Cost of nursing home and home care services
- **66%**—Medical costs when elderly
- **64%**—Cost of a serious illness or accident
- **53%**—Cost of prescription drugs

In addition, most respondents (**65%**) were "worried" or "very worried" about not being able to afford health insurance in the future. The greatest concern was among those who buy private health coverage as individuals or have Medicaid—approximately 4 in 5 are worried (see Figure 1). In addition, those on Medicaid and individual market enrollees were worried about losing their coverage.

Figure 1
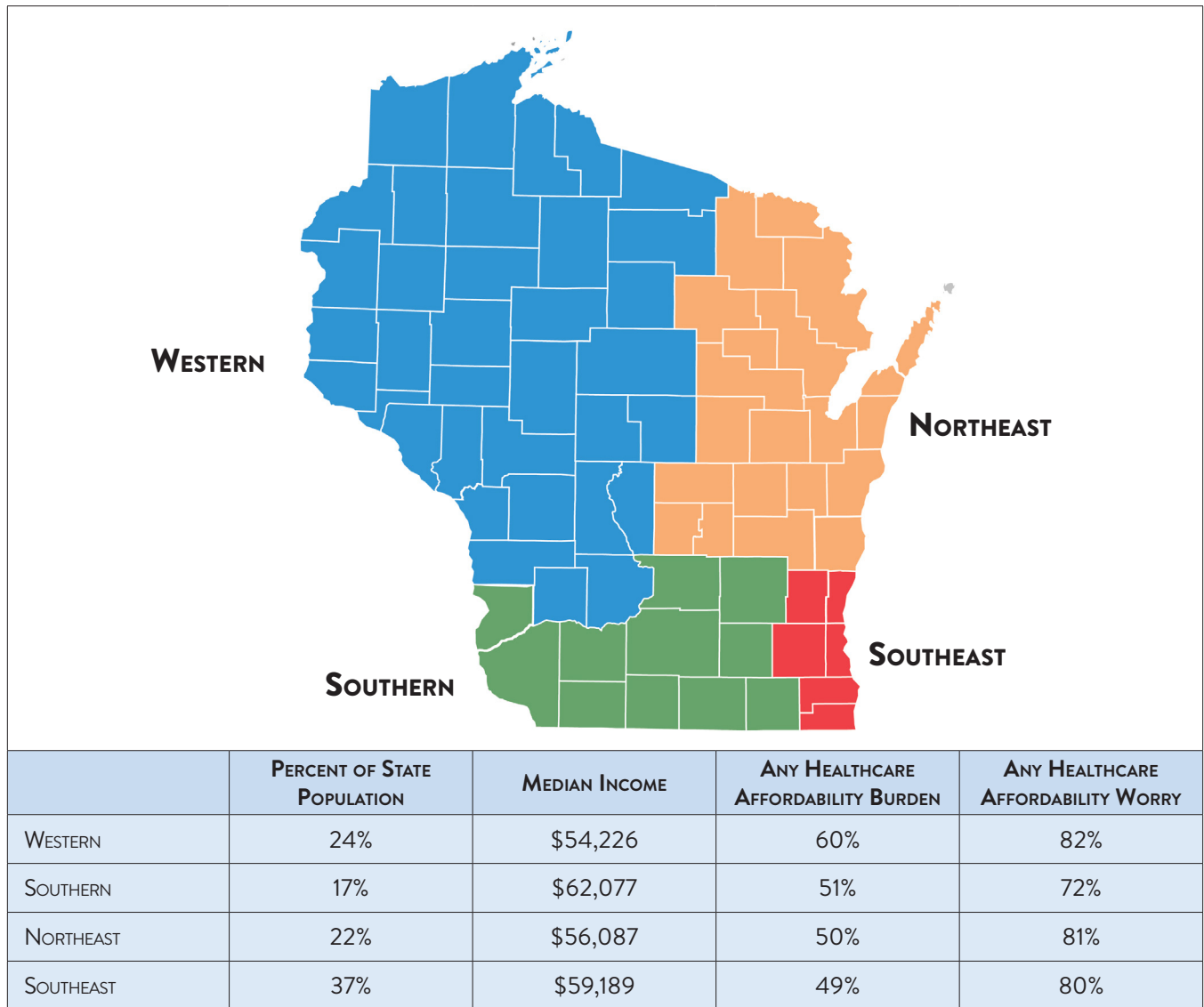**Worry about Health Insurance, by Coverage Type**
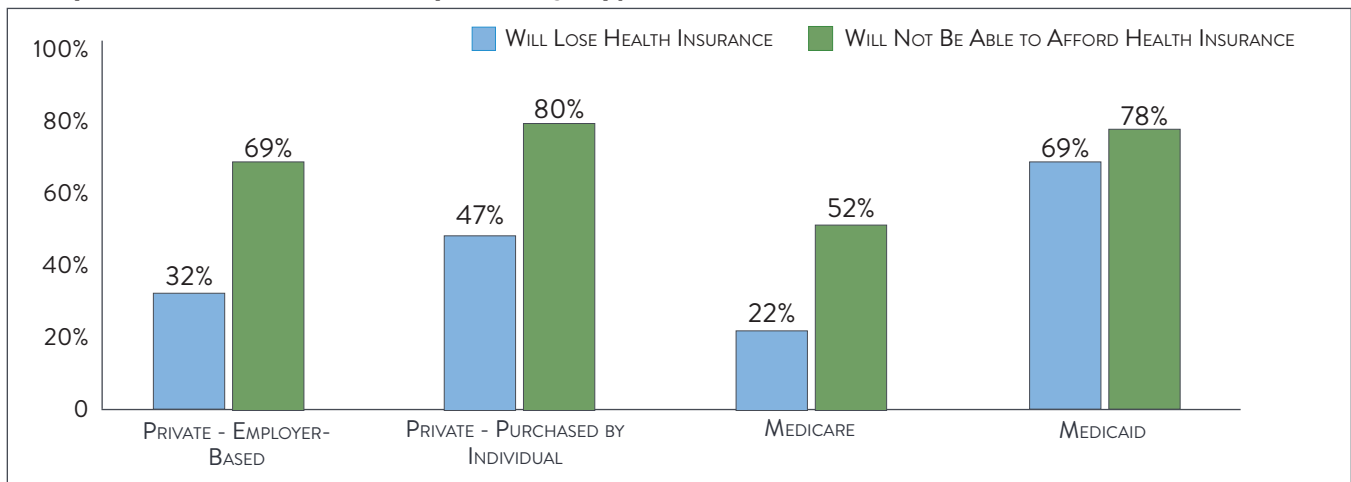
Source: 2019 Poll of Wisconsin Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed some regional differences in how Wisconsinites experience healthcare affordability burdens. Responses were grouped into four regions shown in Figure 2.

Figure 2

Regional Healthcare Burden Differences in Wisconsin

	PERCENT OF STATE POPULATION	MEDIAN INCOME	ANY HEALTHCARE AFFORDABILITY BURDEN	ANY HEALTHCARE AFFORDABILITY WORRY
WESTERN	24%	$54,226	60%	82%
SOUTHERN	17%	$62,077	51%	72%
NORTHEAST	22%	$56,087	50%	81%
SOUTHEAST	37%	$59,189	49%	80%

Source and Note: Population and Income from U.S. Census Bureau (regional income is a weighted average of median income by county); Affordability Burden and Worry are from 2019 Poll of Wisconsin Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

The Western region of Wisconsin reported the greatest rate of healthcare affordability burdens—sixty percent of adults had one or more of the three types of burdens described above. This is consistent with this region having the lowest median income. In the other three regions, about half of respondents reported trouble affording healthcare.

In contrast, most regions of Wisconsin were very worried about affording healthcare in the future. Only the Southern region reported somewhat lower levels of worry.

Dissatisfaction with the Health System and Support for Change

In light of these healthcare affordability concerns, it is not surprising that Wisconsinites were extremely dissatisfied with the health system. Statewide:

- Just **25%** agreed or strongly agreed with the statement "We have a great healthcare system in the U.S.,"
- While **74%** agreed or strongly agreed "the system needs to change."

The survey asked about both personal and governmental actions to address healthcare system problems.

Personal Actions

Wisconsinites do see a role for themselves in addressing healthcare affordability. When asked to rank the three personal actions that would be most effective in addressing the affordability of healthcare (out of ten options), top vote getters were:

- **63%**—Taking better care of their personal health
- **41%**—Write or call my STATE representative asking them to take action
- **39%**—Write or call my FEDERAL representative asking them to take action
- **31%**—Research treatments myself, before going to the doctor

They also reported specific actions they have already taken, like researching the cost of a drug beforehand (**51%**), as well as action they should be taking—**83**% said they would switch from a brand to a generic drug if given a chance.

Government Actions

But far and away, Wisconsin residents see government as the key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems trumps other issues that Wisconsinites want their elected representatives to work on.

At the beginning of the survey, respondents were asked what issues the government should address in the upcoming year. Healthcare was the most frequently cited issue, far exceeding the other eight options. The top vote getters were:

- **73%**—Healthcare
- **43%**—Economy/Joblessness
- **36%**—Taxes

When asked about the top three *healthcare* priorities the government should work on, top vote getters were:

- **59%**—addressing high healthcare costs, including prescription drugs
- **41%**—preserving consumer protections like: you can't be denied coverage or charged more if you have a pre-existing medical condition
- **34%**—getting health insurance to those who cannot afford coverage

Of more than 20 options, Wisconsinites believe the reason for high healthcare costs is unfair prices charged by powerful industry stakeholders:

- **77%**—Drug companies charging too much money
- **65%**—Hospitals charging too much money
- **64%**—Insurance companies charging too much money
- **50%**—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

When it comes to tackling costs and other consumer problems, respondents endorsed a number of strategies, including:

- **93%**—Show what a fair price would be for specific procedures
- **92%**—Require hospitals and doctors to provide upfront cost estimates to patients
- **92%**—Require insurers to provide upfront cost estimates to patients
- **91%**—Make it easy to switch insurers if a health plan drops your doctor

SUPPORT FOR ACTION ACROSS PARTY LINES

What is remarkable about the findings is high support for change regardless of respondents' political affiliation (see Table 1).

The high burden of healthcare affordability, along with high levels of support for change, suggest that elected leaders and other stakeholders need to make addressing this consumer burden a top priority. Annual surveys can help assess whether or not progress is being made.

Table 1
Percent Who Agreed/Strongly Agreed, by Political Affiliation

SELECTED SURVEY STATEMENTS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS…		
		REPUBLICAN	DEMOCRAT	NEITHER
WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.	25%	40%	15%	21%
THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE	74%	64%	82%	76%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	77%	71%	87%	74%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	64%	58%	71%	63%
THE GOVERNMENT SHOULD MAKE IT EASIER TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	91%	91%	95%	88%
THE GOVERNMENT SHOULD REQUIRE HOSPITALS AND DOCTORS TO PROVIDE UP FRONT PATIENT COST ESTIMATES	92%	91%	94%	92%
THE GOVERNMENT SHOULD REQUIRE INSURERS TO PROVIDE UP FRONT PATIENT COST ESTIMATES	92%	93%	92%	92%

Source: 2019 Poll of Wisconsin Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Methodology

Altarum's Consumer Healthcare Experience State Survey (CHESS) is designed to elicit respondents' unbiased views on a wide range of health system issues, including confidence using the health system, financial burden, and views on fixes that might be needed.

The survey used a web panel from Dynata with a demographically balanced sample of approximately 1,000 respondents who live in Wisconsin. The survey was conducted only in English and restricted to adults ages 18 and older. Respondents who finished the survey in less than half the median time were excluded from the final sample, leaving 1,071 cases for analysis with sample balancing occurring in age, gender and income to be demographically representative of Wisconsin. After the exclusions, the demographic composition of respondents was as follows.

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
HOUSEHOLD INCOME		
Under $20K	133	14%
$20K - $30K	86	9%
$30K - $40K	109	11%
$40K - $50K	113	11%
$50K - $60K	118	10%
$60K - $75K	124	10%
$75K - $100K	153	14%
$100K - $250K	165	14%
$150K+	70	9%
PARTY AFFILIATION		
REPUBLICAN	330	31%
DEMOCRAT	376	34%
NEITHER	365	35%
AGE		
18-24	51	8%
25-34	128	17%
35-44	143	18%
45-54	159	12%
55-64	278	22%
65+	312	23%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER		
MALE	373	35%
FEMALE	698	65%
INSURANCE STATUS		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER'S EMPLOYER	479	48%
HEALTH INSURANCE I BUY ON MY OWN	79	7%
MEDICARE	349	27%
MEDICAID	90	10%
TRICARE/MILITARY HEALTH SYSTEM	10	1%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	16	2%
NO COVERAGE OF ANY TYPE	24	2%
I DON'T KNOW	24	3%
HEALTH STATUS		
EXCELLENT	120	12%
VERY GOOD	405	39%
GOOD	347	31%
FAIR	156	14%
POOR	43	4%

Source: 2019 Poll of Wisconsin Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

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ABOUT ALTARUM'S HEALTHCARE VALUE HUB

With support from the Robert Wood Johnson Foundation, the Healthcare Value Hub provides free, timely information about the policies and practices that address high healthcare costs and poor quality, bringing better value to consumers. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans by applying research-based and field-tested solutions that transform our systems of health and healthcare.

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