









DATA BRIEF NO. 74 | AUGUST 2020

# **Eastern Kentucky:**

# 68% of Adults Experienced Healthcare Affordability Burdens in the Past Year



According to a survey of Kentucky adults, conducted from May 8, 2020 to May 26, 2020, residents of the Eastern region have experienced the highest level of healthcare affordability burdens in the state. Almost 7 in 10 Eastern Kentucky adults (68%) experienced one or more of the following healthcare affordability burdens in the prior 12 months.

# 1) Being Uninsured Due to High Premium Costs<sup>1</sup>

## 2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Nearly 6 in 10 Eastern Kentucky adults (58%) who needed healthcare during the prior 12 months encountered one or more cost-related barriers to getting that care:

- 37%—Skipped needed dental care
- 36%—Delayed going to the doctor or having a procedure done
- 32%—Skipped a recommended medical test or treatment
- 28%—Avoided going to the doctor or having a procedure done altogether
- 27%—Cut pills in half or skipped doses of medicine
- 26%—Did not fill a prescription

At lower rates, respondents also reported problems getting mental health and 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 and lack of childcare.

#### 3) STRUGGLING TO PAY MEDICAL BILLS

In the prior 12 months, over a third of Eastern Kentucky adults (38%) experienced one or more of these struggles to pay their medical bills:

- 17%—Contacted by a collection agency
- 11%—Borrowed money, got a loan or another mortgage on their home
- 11%—Were unable to pay for basic necessities like food, heat or housing
- 10%—Placed on a long-term payment plan
- 9%—Used up all or most of their savings
- 7%—Racked up large amounts of credit card debt

#### HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of Eastern Kentucky also reported high levels of worry about affording healthcare in the future. Well over three-quarters of respondents (84%) reported being "worried" or "very worried" about one or more of

the following topics: cost of a serious illness or accident (71%); affording nursing home and home care services (69%); costs when elderly (68%); health insurance becoming too expensive (65%); prescription drug costs (63%); cost of needed dental care (61%); and losing health insurance (47%).

## DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Residents of Eastern Kentucky were extremely dissatisfied with the health system. More than 7 in 10 (71%) agreed or strongly agreed that "the system needs to change," while just 26% agreed or strongly agreed that "we have a great healthcare system in the U.S."

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of a drug beforehand (59%), as well as actions they should be taking—69% believed that taking better care of their personal health is one of the top things they can do personally to address affordability.

But, in far greater numbers, they saw a role for their elected representatives. Examples of strategies that received support across party lines are presented in 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 the cost of healthcare 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

		GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS		
SELECTED SURVEY QUESTIONS/STATEMENTS	TOTAL	REPUBLICAN	DEMOCRAT	Neither
The government should expand health insurance options so that everyone can afford quality coverage	92%	92%	94%	91%
THE GOVERNMENT SHOULD SET STANDARD PRICES FOR DRUGS TO MAKE THEM AFFORDABLE	89%	92%	88%	84%
THE GOVERNMENT SHOULD REQUIRE ISURERS TO PROVIDE UP-FRONT COST ESTIMATES TO CONSUMERS	89%	92%	93%	78%

Source: 2020 Poll of Kentucky Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Surve

#### NOTE

1. We received too few responses at the regional level to provide a reliable estimate for this statistic, but these respondents are included in the overall "burdened" population.

For survey methodology and state-wide data, see www.healthcarevaluehub.org/kentucky-healthcare-survey.











# **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.

Contact the Hub: 2000 M Street, NW, Suite 400, Washington, DC 20036 (202) 828-5100 | www.HealthcareValueHub.org | @HealthValueHub