



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

Nationally, consumer worry about healthcare affordability is well documented but now—for the first time—a new survey reveals how affordability concerns and ideas for action play out in Utah.

A survey of more than 1,000 Utah adults conducted from August 28 to September 14, 2018, found that:

- More than half experienced healthcare affordability burdens in the past year;
- Even more are worried about affording healthcare in the future; and
- Across party lines, they express strong support for policymakers to address these problems.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Utah residents currently experience hardship due to high healthcare costs. All told, 60% of Utah adults experienced one or more of the following healthcare affordability burdens in the prior 12 months.

1.) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

58% of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding reasons like “don’t need it,” “don’t know how to get it” and other reasons.

2.) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

More than half (53%) of Utah adults who needed healthcare during the year encountered one or more cost-related barriers to getting that care. In descending order of frequency, they reported:

- 41%—Delayed going to the doctor or having a procedure done
- 34%—Avoided going to the doctor or having a procedure done
- 30%—Skipped a recommended medical test or treatment
- 24%—Did not fill a prescription
- 19%—Cut pills in half or skipped doses of medicine
- 17%—Had problems getting mental healthcare

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 Utah adults seek these services—or, in the case of dental, lower rates of coverage for these services.

3.) STRUGGLING TO PAY MEDICAL BILLS

One-third (33%) of Utah adults experienced one or more of these struggles to pay their medical bill:

- 17%—used up all or most of their savings
- 11%—contacted by a collection agency
- 10%—unable to pay for basic necessities like food, heat, or housing
- 10%—racked up large amounts of credit card debt
- 10%—placed on a long-term payment plan
- 9%—borrowed money or got a loan or another mortgage on their home

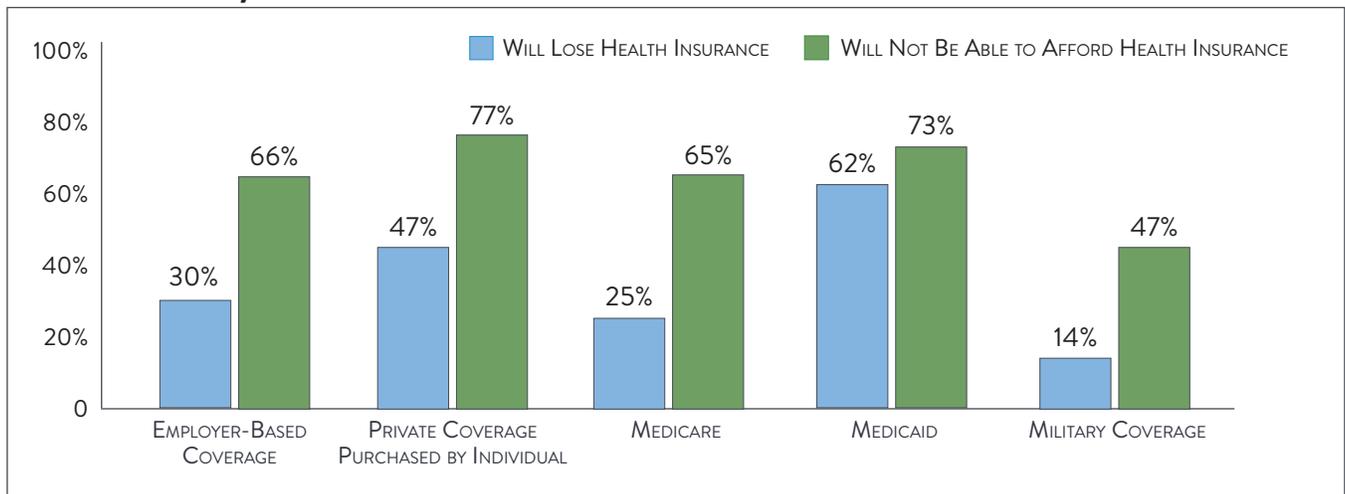
HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Utah adults worry about affording healthcare in the future in numbers that exceed the number currently experiencing a healthcare affordability burden. Overall, more than four out of five (85%) reported being “worried” or “very worried” about affording some aspect of healthcare, including:

- 70%—Won’t be able to afford nursing home and home care services
- 69%—Cost of a serious illness or accident
- 68%—Won’t be able to afford medical costs when elderly
- 54%—Prescription drug costs

In addition, respondents were “worried” or “very worried” about not being able to afford health insurance in the future (69%). The greatest concern was among those that buy private health coverage or have Medicaid—almost three quarters of adults were worried (see Figure 1). In addition, more than half of Medicaid recipients were worried about losing their coverage.

Figure 1
Somewhat or Very Worried About Health Insurance



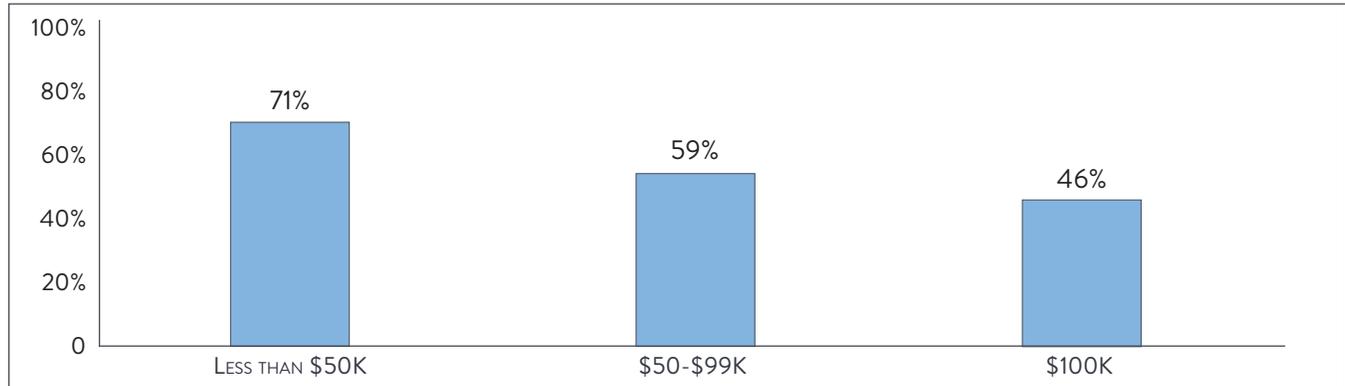
Source: 2018 Poll of Utah Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

INCOME DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

Families with household incomes of less than \$50,000 reported starkly higher levels of healthcare affordability burdens (see Figure 2) and worry (see Table 1). Surprisingly, the data also show affordability burdens and worry affect families quite far up the income ladder. As a reminder, median household income in Utah was \$65,977 in 2016.¹

Figure 2

Percent of Utah Adults with Any Healthcare Affordability Burden in Past Year, by Household Income



Source: 2018 Poll of Utah Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Table 1

Worry About Affording Healthcare, by Household Income

| | LESS THAN \$50,000 | \$50,000-\$99,999 | MORE THAN \$100,000 |
|--|--------------------|-------------------|---------------------|
| WORRY ABOUT AFFORDING THE COSTS OF SERIOUS ILLNESS OR ACCIDENT | 81% | 67% | 56% |
| WORRY ABOUT AFFORDING MEDICAL COSTS WHEN ELDERLY | 75% | 64% | 63% |
| OVERALL WORRY OF AFFORDING ANY HEALTHCARE BURDEN | 91% | 84% | 79% |

Source: 2018 Poll of Utah Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

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

- Just **26%** agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.”
- While **77%** agreed or strongly agreed “the system needs to change.”

Of more than 20 options, the options cited most frequently as being a “major reason” for high healthcare costs were:

- **79%**—Drug companies charging too much money
- **68%**—Hospitals charging too much money
- **65%**—Insurance companies charging too much money
- **57%**—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

When it comes to tackling health costs and other fixes, respondents endorsed a number of strategies, including these top vote getters:

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

What is remarkable about the findings is high support for change regardless of the respondent’s political affiliation (see Table 2).

While Utah residents are united in calling for a role for government in addressing high healthcare costs, they also see a role for themselves:

- 90% would switch from a brand to a generic if given the option
- 62% reported that taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability.
- 57% have tried to find out the cost of a drug beforehand

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 need a top priority. Annual surveys can help assess whether or not progress is being made.

Table 2
Percent Who Agreed/Strongly Agreed, by Political Affiliation

| SELECTED SURVEY QUESTIONS | TOTAL | GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS... | | |
|--|-------|--|----------|---------|
| | | REPUBLICAN | DEMOCRAT | NEITHER |
| DO YOU AGREE WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.? | 26% | 35% | 17% | 21% |
| DO YOU AGREE THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE? | 77% | 73% | 85% | 77% |
| MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY | 79% | 78% | 86% | 77% |
| MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY | 68% | 66% | 73% | 69% |
| THE GOVERNMENT SHOULD AUTHORIZE THE ATTORNEY GENERAL TO TAKE LEGAL ACTION TO PREVENT PRICE GOUGING OR UNFAIR PRESCRIPTION DRUG PRICE HIKES | 91% | 89% | 95% | 90% |
| THE GOVERNMENT SHOULD REQUIRE DRUG COMPANIES TO PROVIDE ADVANCED NOTICE OF PRICE INCREASES AND INFORMATION TO JUSTIFY THOSE INCREASES | 90% | 89% | 93% | 91% |
| THE GOVERNMENT SHOULD SET STANDARD PRICES FOR DRUGS TO MAKE THEM AFFORDABLE | 88% | 87% | 93% | 86% |

Source: 2018 Poll of Utah 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 SSI Research Now containing a demographically balanced sample of approximately 1,000 respondents who live in Utah. 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 1,080 cases for analysis with weighting occurring in age, gender and income to be demographically representative of Utah. After those exclusions, the demographic composition of respondents is found in the table below.

Demographic Composition of Survey Respondents

| DEMOGRAPHIC CHARACTERISTIC | FREQUENCY | PERCENTAGE | DEMOGRAPHIC CHARACTERISTIC | FREQUENCY | PERCENTAGE |
|----------------------------|-----------|------------|---|-----------|------------|
| HOUSEHOLD INCOME | | | GENDER | | |
| Under \$15K | 88 | 8% | MALE | 407 | 38% |
| \$15K - \$25K | 81 | 8% | FEMALE | 660 | 62% |
| \$25K - \$50K | 219 | 21% | INSURANCE STATUS | | |
| \$50K - \$75K | 222 | 21% | HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER | 601 | 56% |
| \$75K - \$100K | 147 | 14% | HEALTH INSURANCE I BUY ON MY OWN | 113 | 10% |
| \$100K - \$200K | 205 | 19% | MEDICARE | 203 | 19% |
| \$200K - \$500K | 28 | 3% | MEDICAID | 44 | 4% |
| \$500K+ | 2 | <1% | TRICARE/MILITARY HEALTH SYSTEM | 24 | 2% |
| PARTY AFFILIATION | | | DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE | 12 | 1% |
| REPUBLICAN | 444 | 41% | NO COVERAGE OF ANY TYPE | 65 | 6% |
| DEMOCRAT | 244 | 22% | I DON’T KNOW | 18 | 2% |
| NEITHER | 392 | 37% | HEALTH STATUS | | |
| AGE | | | EXCELLENT | 140 | 13% |
| 18-24 | 80 | 8% | VERY GOOD | 435 | 42% |
| 25-34 | 276 | 26% | GOOD | 354 | 31% |
| 35-44 | 176 | 17% | FAIR | 125 | 11% |
| 45-54 | 118 | 11% | POOR | 26 | 2% |
| 55-64 | 196 | 18% | | | |
| 65+ | 220 | 21% | | | |

Source: 2018 Poll of Utah Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum’s Consumer Healthcare Experience State 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.

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