



Kentucky

Affordability Study Strikes a Chord

#weagree



Advocacy partners



KENTUCKY EQUAL JUSTICE CENTER



And many more . . .

KEJC Health Advocacy Team

Outreach and enrollment?

You bet!

It made us better policy advocates:

- ▶ Tap consumer stories
- ▶ Inform feedback loop to cure glitches
- ▶ Provide consumer assistance

And litigate when needed . . .

“ . . . community based lawyering”

A tale of two states and two elections

2015 and 2016 . . .

Purple State

- ▶ Medicaid expansion
- ▶ State-based exchange
- ▶ kynectors on the ground
- ▶ Last D chamber in South
- ▶ State Innovation Model

Red State

- ▶ kynect brand abolished
- ▶ Medicaid waiver
 - ▶ Premiums
 - ▶ Copayments
 - ▶ Lockouts
 - ▶ Work requirements
- ▶ State Innovation Model shelved



. . . and 2018

Narrative Arc

Opportunity

- ▶ Medicaid expansion
- ▶ Community-based kynectors
- ▶ Health system transformation

Threat

- ▶ ACA repeal or sabotage
- ▶ 1115 waiver
- ▶ “Skin in the game” model

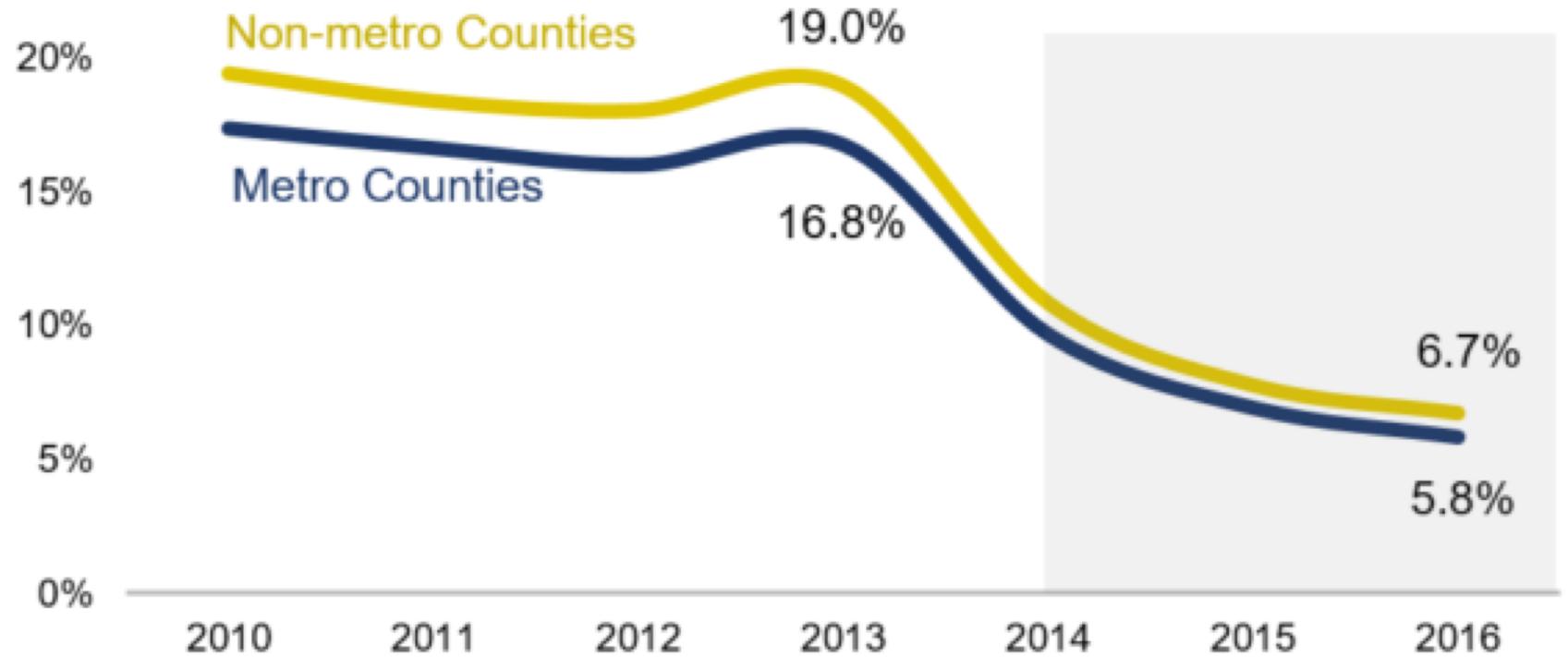
Hope

Still standing . . .

Affordability survey empowers consumers and advocates with bipartisan agenda

Opportunity seized

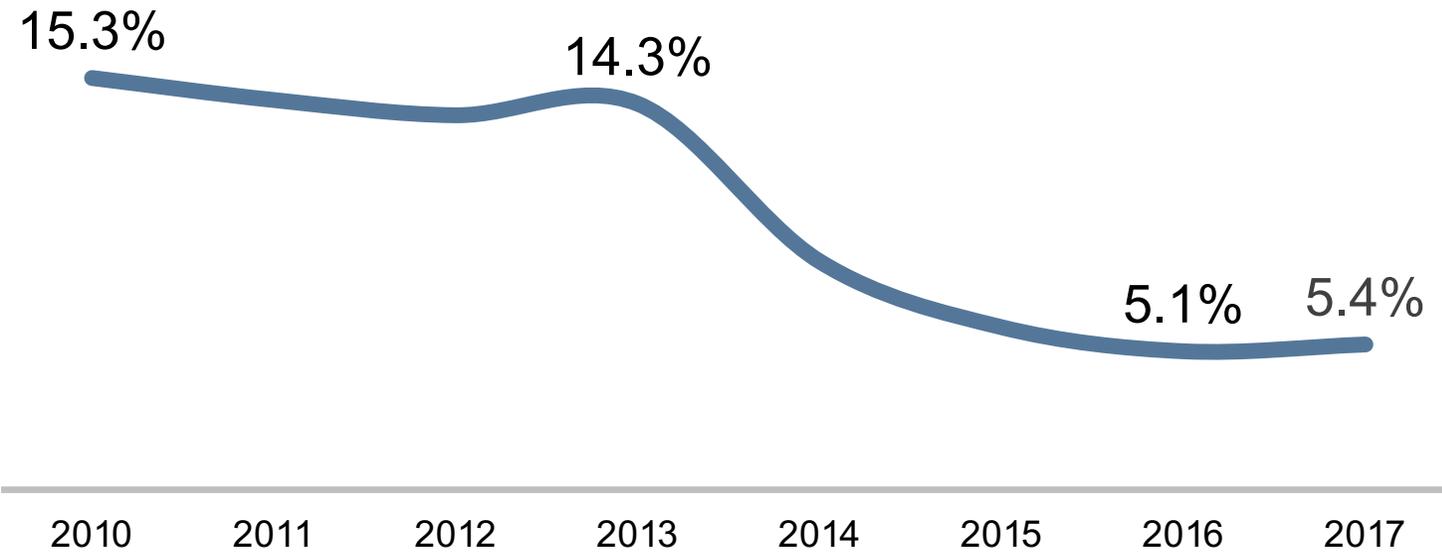
Gray section depicts Medicaid expansion in Kentucky.



Source: Kentucky Center for Economic Policy analysis of 2010-2016 Census Small Area Health Insurance Estimates and 2013 metro and non-metro county designations.

What's At Stake?

Kentucky's Rate of Uninsured Plummeted, But Has Stalled Out



Source: American Community Survey 1 year estimates data 2010-2017.

SCOPE OF THE PROBLEM

Consumers Union Survey (2015)

1 in 3 privately insured have received a surprise medical bills

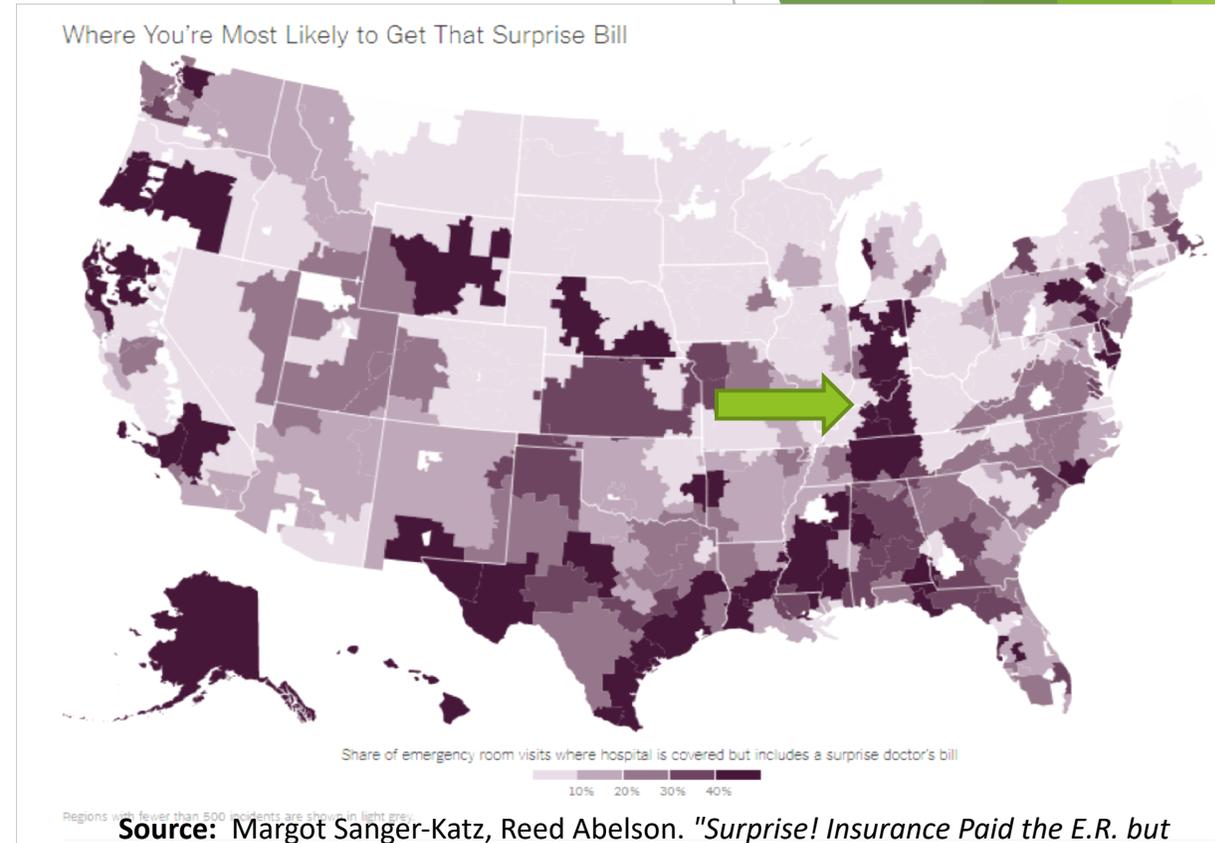
1 in 4 people got surprise bills from an out-of-network provider

Health Affairs (2016)

14% of ED visits

9% of hospital stays

20% of patients admitted via ED



The affordability survey

- Spans types of coverage
- Touches widely shared experiences
- Responses cross party lines



Kentucky Residents Struggle to Afford High Healthcare Costs; Express Bipartisan Support for a Range of Government Solutions

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 Kentucky. A survey of more than 900 Kentucky adults conducted from Feb. 7-Feb. 23, 2018, found that:

- 72% experienced healthcare affordability burdens in the past year,
- even more are worried about affording healthcare in the future; and
- many express strong bipartisan support for policymakers to address these problems.

AFFORDABILITY BURDENS TAKE MANY FORMS

All told, a shocking 72% of adults in Kentucky experienced one or more of the following healthcare affordability problems.

BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 12% of Kentucky adults were uninsured all or part of the prior 12 months
- 67% of them cite “too expensive” as the major reason for not having coverage.

DELAYING OR FOREGOING HEALTHCARE DUE TO COST

More than half (55%) of Kentucky adults who needed healthcare during the year encountered one or more cost related barriers to getting that care. In descending order of frequency, they report:

- 39%—Delayed going to the doctor or having a procedure done
- 33%—Avoiding going altogether to the doctor or having a procedure done
- 30%—Skipped a recommended medical test or treatment
- 29%—Did not fill a prescription
- 23%—Cut pills in half or skipped doses of medicine
- 11%—Had problems getting mental healthcare

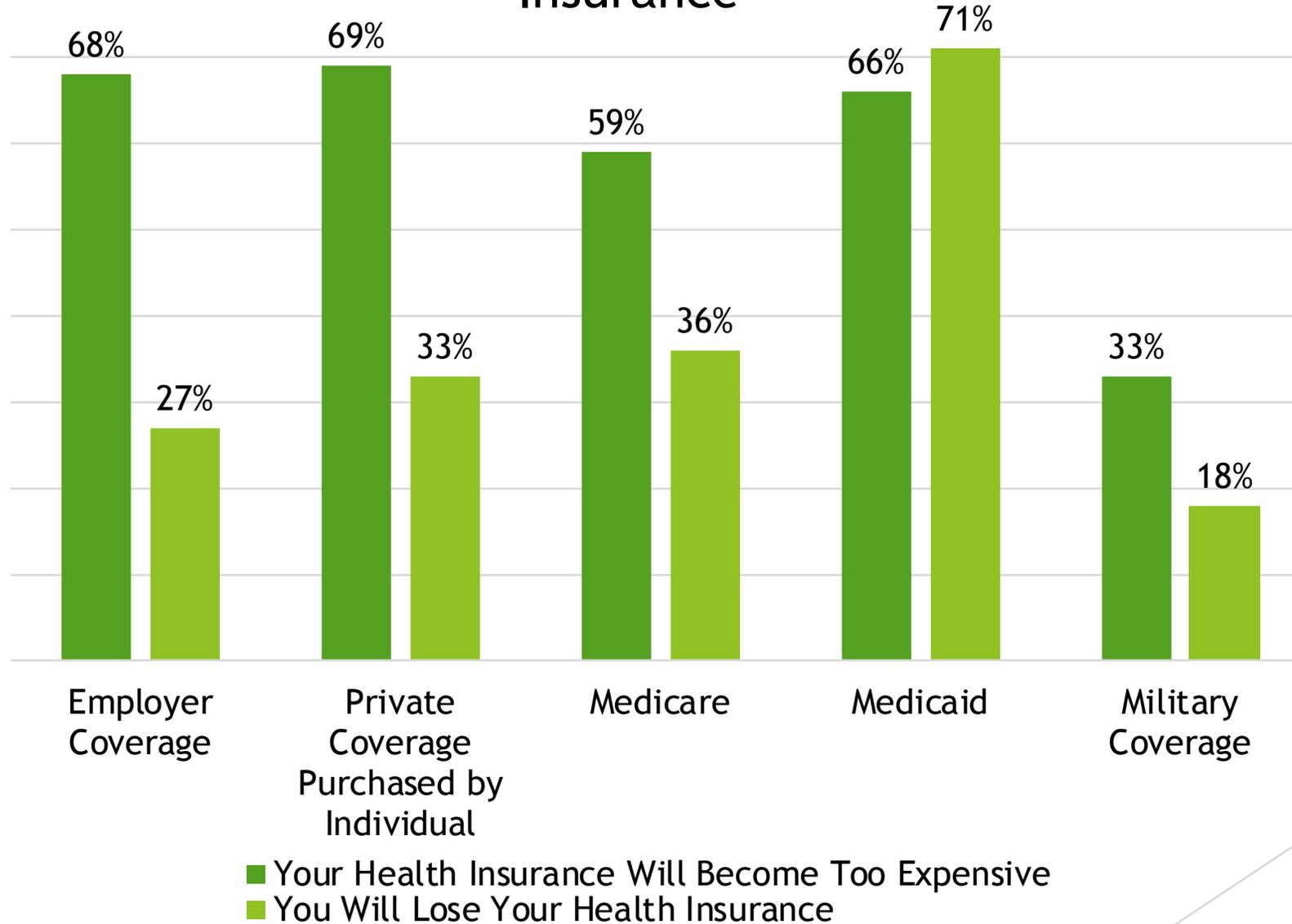
Moreover, cost was far and away the most frequently cited reason for not getting medical care, exceeding other barriers, like transportation, difficulty getting an appointment, or lack of childcare.

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

Striking findings

72% of Kentucky adults had one or more healthcare affordability burdens

Somewhat or Very Worried About Health Insurance



2018 Poll of Kentucky Adults: Support for Specific Changes



Percent who <i>Agree</i> or <i>Strongly Agree</i> :	Total	Generally speaking, do you think of yourself as...		
		Republican	Democrat	Neither
Make it easy to switch insurers if health plan drops your doctor	94%	95%	96%	92%
Show what a fair price would be for specific procedures	93%	93%	94%	93%
Require insurers to provide upfront cost estimates to consumers	93%	94%	95%	90%
Authorize the Attorney General to prevent price gouging or unfair prescription drug price hikes	93%	91%	96%	91%

Consumer Agenda for Affordable Health Care

- Creating a Healthcare Affordability Standard
- Protecting Kentuckians from Surprise Medical Bills
- Building an All Payer Claims Database
- Protecting Kentuckians from Predatory Short Term Plans
- Preserving Dental, Vision, and Transportation Benefits for Medicaid Recipients

▶ #WeAgree



Survey Shared in Multiple Settings



May 14

KVH Affordability Forum

August 23

American Cancer Society

September 23

Community Health Workers

October 19

KVH Annual Meeting

December 18

Forum 18 Path to Affordable Health Care



Promising response . . .

