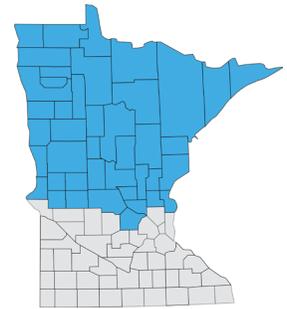




DATA BRIEF NO. 29 | FEBRUARY 2019

## Northern & Western Region of Minnesota: 50% of Adults Experienced Healthcare Affordability Burdens in the Past Year



Residents of the Northern & Western Region experienced healthcare affordability burdens at rates similar to the other regions of Minnesota. All told, half (50%) of Northern & Western Region adults experienced one or more of the following healthcare affordability burdens in the prior 12 months.

### 1.) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 50% of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding reasons like “don’t need it” and “don’t know how to get it.”

### 2.) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Nearly one half (44%) of Northern & Western Region 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:

- 35%—Delayed going to the doctor or having a procedure done
- 30%—Avoided going altogether to the doctor or having a procedure done
- 27%—Skipped a recommended medical test or treatment
- 21%—Did not fill a prescription
- 15%—Cut pills in half or skipped doses of medicine
- 11%—Had problems getting mental healthcare

Cost was far and away 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 prescription drugs, doctor bills and dental care, likely reflecting the frequency with which Northern & Western Region adults seek these services—or, in the case of dental, lower rates of coverage for these services.

### 3.) MANY WHO RECEIVED CARE STRUGGLE TO PAY THE RESULTING MEDICAL BILL

Nearly one-third (31%) of Northern & Western Region adults experienced one or more of these struggles to pay their medical bills:

- 14%—Contacted by a collection agency
- 13%—Used up all or most of their savings
- 12%—Racked up large amounts of credit card debt
- 9%—Were unable to pay for basic necessities like food, heat, or housing
- 8%—Placed on a long-term payment plan
- 6%—Borrowed money or got a loan or another mortgage on their home

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

Residents of the Northern & Western Region also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: health insurance becoming too expensive (69%); affording nursing home and home care services (68%); costs when elderly (65%); cost of a serious illness or accident (60%); prescription drug costs (53%); and losing health insurance (37%).

## DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Northern & Western Region residents were extremely dissatisfied with the health system: Just 33% 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.”

Respondents see a role for themselves in solving healthcare affordability problems. They reported actions they have already taken, like researching the cost of drug beforehand (43%), as well as future actions—58% believe 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 see a role for their elected representatives. The following strategies received support across party lines, including (Total/Republican/Democrat/Neither):

- Show what a fair price would be for specific procedures (92%/93%/93%/90%)
- Prohibit drug companies from charging more in the U.S. than abroad (93%/95%/95%/90%)
- Make it easy to switch insurers if a health plan drops your doctor (93%/93%/95%/92%)
- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (95%/96%/97%/92%)

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

**Note:** For survey methodology and state-wide data, see [www.HealthcareValueHub.org/Minnesota-2019-Healthcare-Survey](http://www.HealthcareValueHub.org/Minnesota-2019-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](http://www.HealthcareValueHub.org) | @HealthValueHub