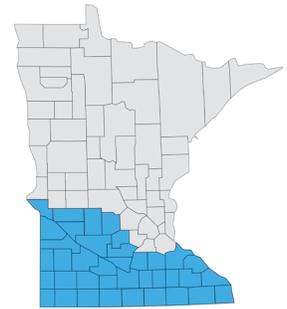




DATA BRIEF NO. 28 | FEBRUARY 2019

Southern Region of Minnesota: 46% of Adults Experienced Healthcare Affordability Burdens in the Past Year



Residents of the Southern Region experienced healthcare affordability burdens at rates similar to the other regions of Minnesota. All told, nearly half (46%) of Southern Region adults experienced one or more healthcare affordability burdens in the prior 12 months. Being uninsured due to unaffordable premiums is included in the overall tally of affordability burdens but cannot be separately reported for the Southern Region due to small sample size. Also included in the overall tally:

1.) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Well over one-third (40%) of Southern 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:

- 30%—Delayed going to the doctor or having a procedure done
- 22%—Skipped a recommended medical test or treatment
- 21%—Avoided going altogether to the doctor or having a procedure done
- 15%—Did not fill a prescription
- 11%—Cut pills in half or skipped doses of medicine
- 4%—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 dental care, doctor bills and prescription drugs, likely reflecting the frequency with which Southern Region adults seek these services—or, in the case of dental, lower rates of coverage for these services.

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

More than one-quarter (27%) of Southern Region adults experienced one or more of these struggles to pay their medical bills:

- 12%—Contacted by a collection agency
- 10%—Used up all or most of their savings
- 7%—Borrowed money or got a loan or another mortgage on their home
- 7%—Were unable to pay for basic necessities like food, heat, or housing
- 7%—Placed on a long-term payment plan
- 5%—Racked up large amounts of credit card debt

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of the Southern Region also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: affording nursing home and home care services (70%); costs when elderly (65%); health insurance becoming too expensive (65%); cost of a serious illness or accident (57%); prescription drug costs (49%); and losing health insurance (25%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Southern Region residents were extremely dissatisfied with the health system: Just 22% agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.,” while 78% 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 (34%), as well as future actions—60% 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):

- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (94%/94%/96%/94%)
- Require insurers to provide upfront cost estimates to consumers (94%/94%/98%/92%)
- Make it easy to switch insurers if a health plan drops your doctor (94%/98%/94%/91%)
- Show what a fair price would be for specific procedures (95%/94%/98%/94%)

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.



ABOUT ALTARUM'S HEALTHCARE VALUE HUB

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