









DATA BRIEF NO. 39 | MARCH 2019

Long Island, New York:

48% of Adults Experienced Healthcare Affordability Burdens in the Past Year



According to a survey of New York adults conducted from Dec. 20, 2018 to Jan. 2, 2019, residents of Long Island experienced healthcare affordability burdens at high rates, but not as high as the New York City Boroughs. All told, nearly half (48%) of adults in Long Island experienced one or more of the following healthcare affordability burdens in the prior 12 months.

1.) Being Uninsured Due to High Premium Costs

• 38% of uninsured adults cited "too expensive" as the major reason for not having coverage, far exceeding other reasons like "don't need it," "don't know how to get it" and other reasons.

2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Nearly half (41%) of Long Island 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:

- 21%—Skipped a recommended medical test or treatment
- 20%—Did not filled a prescription
- 19%—Delayed going to the doctor or having a procedure done
- 18%—Cut pills in half or skipped doses of medicine
- 17%—Avoided going altogether to the doctor or having a procedure done
- 11%—Had problems getting mental healthcare

Of the various types of medical bills, the ones most frequently associated with an affordability barrier were prescription drugs, dental care and doctor bills, likely reflecting the frequency with which Long Island 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

One-quarter (25%) of Long Island adults experienced one or more of these struggles to pay their medical bills:

- 11%—Were unable to pay for basic necessities like food, heat, or housing
- 11%—Contacted by a collection agency
- 7%—Borrowed money or got a loan or another mortgage on their home
- 5%—Used up all or most of their savings
- 4%—Racked up large amounts of credit card debt
- 4%—Placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of Long Island 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 (62%); health insurance becoming too expensive (61%); cost of a serious illness or accident (57%); costs when elderly (54%); prescription drug costs (48%); and losing health insurance (34%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Long Island residents were not satisfied with the health system. Just 20% agreed or strongly agreed with the statement "We have a great health care system in the U.S.," while 72% agreed or strongly agreed with "the system needs to change."

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of drug beforehand (49%), as well as actions they should be taking—56% 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 saw a role for their elected representatives. Examples of strategies that received support across party lines included (Total/Republican/Democrat/Neither):

- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (88%/81%/94%/80%)
- Show what a fair price would be for specific procedures—(88%/90%/90%/81%)
- Require insurers to provide upfront cost estimates to consumers—(89%/76%/95%/93%)
- Make it easy to switch insurers if a health plan drops your doctor—(91%/82%/97%/89%)

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 of residents' affordability burden can help assess whether or not progress is being made.

Note: For survey methodology and state-wide data, see https://www.healthcarevaluehub.org/New-York-2019-Healthcare-Survey











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