



DATA BRIEF NO. 80 | OCTOBER 2020

Mississippi Residents Struggle to Afford High Healthcare Costs; COVID Fears Add to Support for 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 Mississippi.

KEY FINDINGS

A survey of more than 900 Mississippi adults, conducted from May 7, 2020 to June 9, 2020, found that:

- Well over half (68%) experienced healthcare affordability burdens in the past year;
- More than three-quarters (78%) are worried about affording healthcare in the future;
- High numbers are worried about becoming ill from the coronavirus; and
- Across party lines, they express strong support for government-led solutions.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Mississippi adults currently experience hardship due to high healthcare costs. All told, 68% of Mississippi adults experienced one or more of the following healthcare affordability burdens in the prior 12 months:

1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

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

2) DELAYING OR FORGOING HEALTHCARE DUE TO COST

Roughly 3 out of 5 Mississippi adults (58%) encountered one or more cost-related barriers to getting healthcare during the prior 12 months:

- 32%—Skipped needed dental care
- 32%—Delayed going to the doctor or having a procedure done
- 29%—Skipped a recommended medical test or treatment
- 28%—Avoided going to the doctor or having a procedure done altogether
- 27%—Did not fill a prescription
- 21%—Cut pills in half or skipped doses of medicine

At lower rates, respondents also reported problems getting mental healthcare and/or addiction treatment. 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 and lack of childcare.

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

3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Mississippi adults got the care they needed but struggled to pay the resulting bill. About 2 out of 5 Mississippi adults (42%) experienced one or more of these struggles to pay their medical bills:

- 19%—Contacted by a collection agency
- 13%—Unable to pay for basic necessities like food, heat or housing
- 10%—Borrowed money, got a loan or another mortgage on their home
- 10%—Used up all or most of their savings
- 9%—Placed on a long-term payment plan
- 8%—Racked up large amounts of credit card debt

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Mississippi adults also worry about affording healthcare in the future. Overall, 3 in 4 adults (78%) reported being “worried” or “very worried” about affording some aspect of healthcare in the future, including:

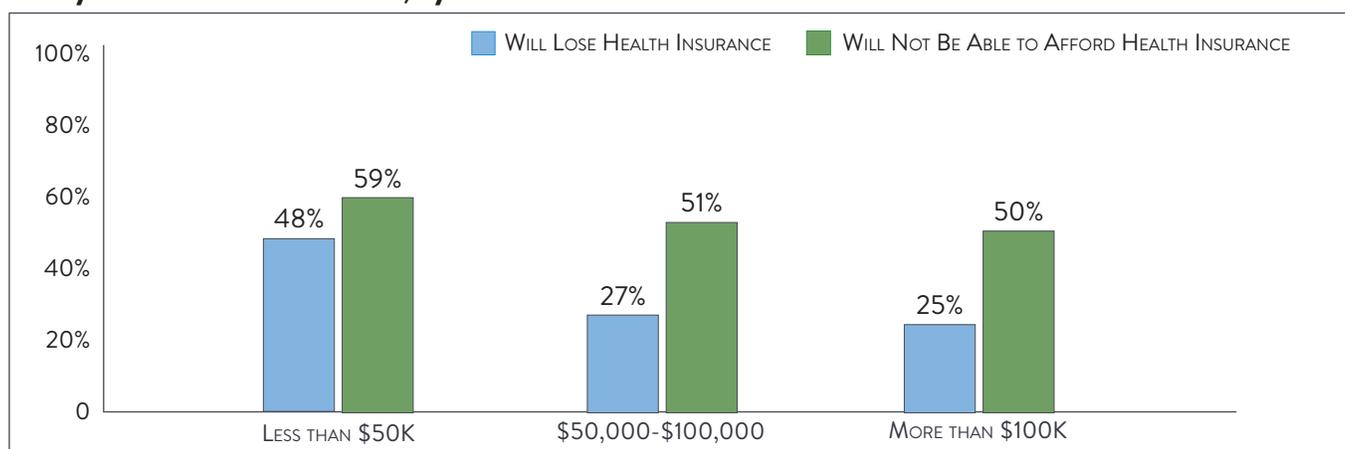
- 57%—Cost of a serious illness or accident
- 55%—Affording health insurance in the future

There is particular worry about affording care when elderly:

- 62%—Cost of nursing home and home care services
- 60%—Medical costs when elderly

The greatest concern was among those with household incomes of \$50,000 or below—59% of individuals in this group are worried that their health insurance will become too expensive (see Figure 1). Notably, residents with higher incomes also experienced high levels of worry about affording healthcare in the future—51% of those making \$50,000-\$100,000 and 50% of those earning more than \$100,000 are worried that their health insurance will become too expensive.

Figure 1
Worry about Health Insurance, by Income Level



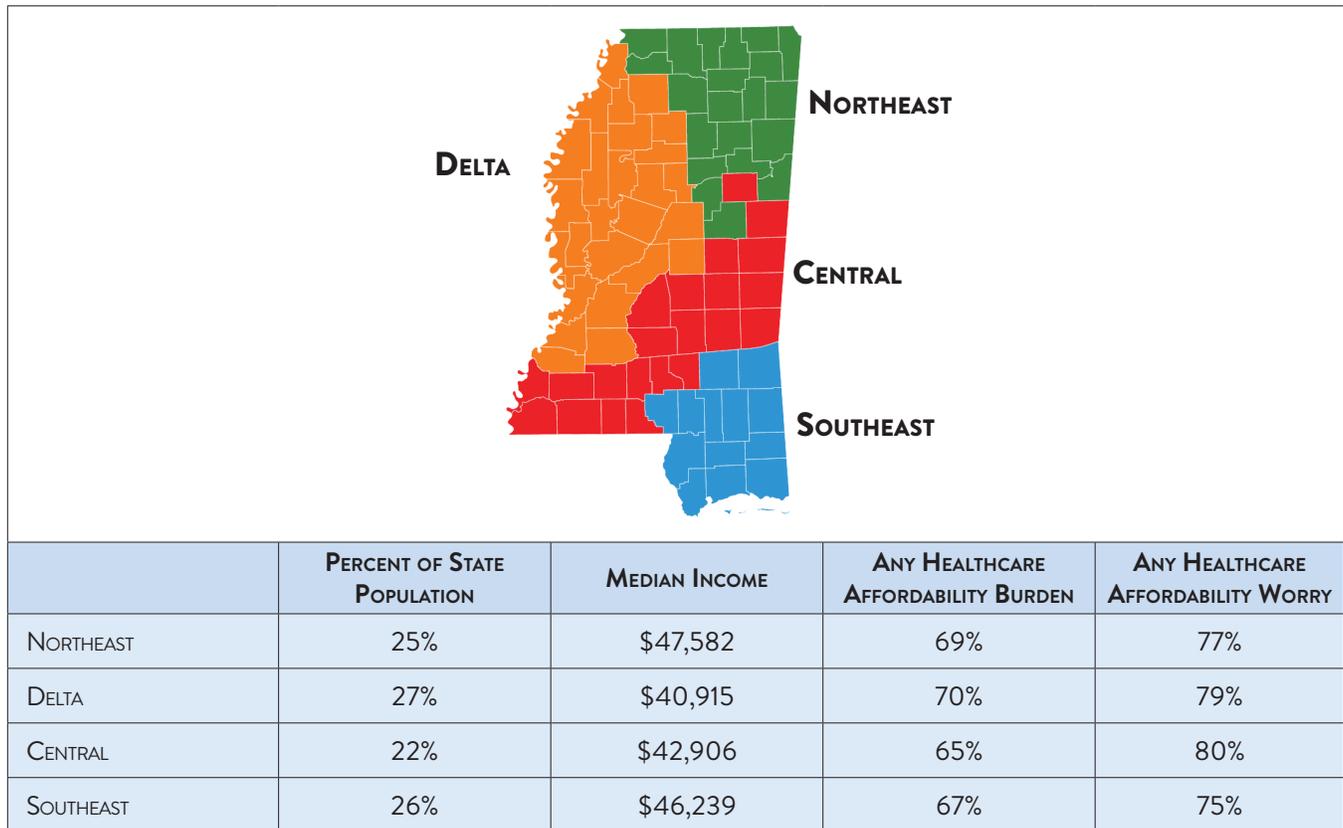
Source: 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed some regional differences in how Mississippi adults experience healthcare affordability burdens. Responses were grouped into the four regions shown in Figure 2.

Figure 2

Regional Healthcare Burden Differences in Mississippi



Sources: Population and income from U.S. Census Bureau (regional income is a weighted average of median income by county); Affordability burden and worry are from 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

While all regions of Mississippi were very worried about affording healthcare in the future, the Delta and Central regions of Mississippi reported the greatest levels of worry, at approximately **80%**. All regions reported high rates of healthcare affordability burdens with the Northeast and Delta regions reporting slightly higher burdens than the other regions (see Figure 2).

More detail is available in the 2020 regional Mississippi reports, which are available from: www.healthcarevaluehub.org/advocate-resources/mississippi-state-survey

COVID WORRIES

In addition to affordability worries, new questions were asked about respondents' top worries related to the COVID crisis.¹ When asked if worried about “affording treatment of coronavirus/COVID-19 if you need it,” **60%** of respondents were “worried” or “very worried.”

Separately, out of twelve possible responses, respondents were asked to pick the top three things they were most worried about (see Table 1). “Becoming ill from the virus,” not only ranked as the top worry among the choices, but it exceeded other worries by a wide margin, garnering about twice as many “votes” as the next most common worry, “Affording treatment if someone in your family gets the virus.”

Table 1
Worries Related to COVID-19/Coronavirus Pandemic

WORRY	PERCENT OF THE TIME THAT WORRY WAS IDENTIFIED AS A "TOP 3" CONCERN
YOU OR A FAMILY MEMBER BECOMING ILL FROM THE CORONAVIRUS	19%
AFFORDING TREATMENT IF SOMEONE IN YOUR FAMILY GETS THE VIRUS	10%
INABILITY TO GET TREATMENT FOR OTHER HEALTH PROBLEMS	9%
JOB LOSS AND RESULTING LACK OF WAGES	9%
SAFETY AT WORK; NOT GETTING THE VIRUS AT WORK	8%
DECREASED VALUE OF RETIREMENT SAVINGS	8%
STRUGGLING WITH ANXIETY/DEPRESSION/OTHER MENTAL HEALTH ISSUES	7%
JOB LOSS AND RESULTING LOSS OF HEALTH COVERAGE	7%
CHILDREN MISSING SCHOOL/CHILD CARE	7%
COVID TREATMENT ISN'T AVAILABLE IN YOUR AREA IF YOU OR A FAMILY MEMBER GET SICK	6%
SOMETHING ELSE	6%
ABILITY TO VOTE SAFELY	5%

Source: 2020 Poll of Mississippi 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 and COVID concerns, it is not surprising that Mississippi adults were extremely dissatisfied with the health system. Statewide:

- Just **32%** agreed or strongly agreed that “*we have a great healthcare system in the U.S.*”
- While **62%** agreed or strongly agreed that “*the system needs to change.*”

The survey asked about both personal and governmental actions to address health system problems.

PERSONAL ACTIONS

Mississippi adults do see a role for themselves in addressing healthcare affordability. When asked to rank the top three personal actions that would be most effective in addressing the affordability of healthcare (out of ten options), top vote getters were:

- **68%**—Taking better care of my personal health
- **42%**—Research treatments myself, before going to the doctor
- **31%**—Write or call my STATE representative asking them to take action
- **30%**—Do more to compare doctors on cost and quality before getting services

They also reported specific actions they have already taken, like researching the cost of drug beforehand (**62%**), as well as action they should be taking—**68%** said they would switch from a brand to a less expensive generic drug if given a chance.

GOVERNMENT ACTIONS

Additionally, Mississippi residents see the government as a key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems trumps other issues that Mississippi residents want their elected representatives to work on.

At the beginning of the survey, respondents were asked what issues the government should address in the upcoming year. The top vote getters were:

- 63%—Healthcare
- 57%—Economy/Joblessness
- 36%—Taxes

The economic woes brought on by the COVID crisis likely contributed to “Economy/Joblessness” as a primary concern, but addressing healthcare remained the top issue that Mississippi adults want their elected representatives to work on.

When asked about the top three *healthcare* priorities the government should work on, top vote getters were:

- 47%—Address high healthcare costs including prescription drugs
- 33%—Preserve consumer protections like: you can’t be denied coverage or charged more if you have a pre-existing medical condition
- 32%—Improve Medicare coverage for seniors and those with serious disabilities

Of more than 20 options, Mississippi residents believe the reason for high healthcare costs is unfair prices charged by powerful industry stakeholders:

- 68%—Drug companies charging too much money
- 61%—Hospitals charging too much money
- 59%—Insurance companies charging too much money

When it comes to tackling costs, respondents endorsed a number of strategies, including:

- 85%—Ensure the cost of widely needed vaccines are affordable for all
- 84%—Show what a fair price would be for specific procedures
- 84%—Make it easy to switch insurers if a health plan drops your doctor
- 84%—Expand health insurance options so that everyone can afford quality coverage

SUPPORT FOR ACTION ACROSS PARTY LINES

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

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

SELECTED SURVEY QUESTIONS/STATEMENTS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.	32%	38%	28%	28%
THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE	62%	60%	62%	65%
MAJOR REASON FOR RISING HEALTHCARE COSTS: <i>DRUG COMPANIES CHARGING TOO MUCH MONEY</i>	68%	71%	66%	67%
MAJOR REASON FOR RISING HEALTHCARE COSTS: <i>HOSPITALS CHARGING TOO MUCH MONEY</i>	61%	64%	57%	59%
ENSURE THE COST OF WIDELY NEEDED VACCINES ARE AFFORDABLE FOR ALL	85%	86%	84%	85%
THE GOVERNMENT SHOULD MAKE IT EASIER TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	84%	87%	80%	85%
THE GOVERNMENT SHOULD SHOW WHAT A FAIR PRICE WOULD BE FOR SPECIFIC PROCEDURES	84%	87%	82%	84%
THE GOVERNMENT SHOULD EXPAND HEALTH INSURANCE OPTIONS SO THAT EVERYONE CAN AFFORD QUALITY COVERAGE	84%	85%	84%	83%

Source: 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

POLICIES TO ADDRESS COVID CONCERNS

In addition to residents' views on the policies and approaches above, questions were asked about support for and against policies related to the COVID crisis. Out of eleven possible responses, respondents were asked to pick the **top three** policies that would help address COVID-related problems. There was significant diversity in the policies supported, with the front runner, “*Additional federal stimulus payments*,” closely followed by a large group of policies receiving nearly equal numbers of votes (see Table 3). The least supported policy was “*More financial help for large businesses*.”

Table 3
Support for Policies to Address COVID Concerns

POLICY	PERCENT OF THE TIME THAT POLICY WAS IDENTIFIED AS A "TOP 3" POLICY SUPPORTED
ADDITIONAL FEDERAL STIMULUS PAYMENTS	13%
IMPROVED PUBLIC HEALTH EMERGENCY PREPAREDNESS	12%
MORE FINANCIAL HELP FOR SMALL BUSINESSES	12%
UNIVERSAL HEALTH COVERAGE FOR ALL	10%
PRICE LIMITS ON NEEDED VACCINES TO ENSURE AVAILABILITY TO ALL	10%
PRICE LIMITS ON CORONAVIRUS TREATMENTS TO ENSURE AVAILABILITY TO ALL	9%
GOVERNMENT OVERSIGHT OF VACCINE AND TREATMENT DEVELOPMENT	8%
MANDATORY PAID TIME OFF FOR ILLNESS	8%

Source: 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Far fewer respondents answered when asked about policies they did NOT support. Among the responses we received, 17% indicated that they did not support “*More financial help for large businesses.*” Trailing behind that (with 15% of the votes) was “*Universal health coverage for all,*” although more votes were cast overall in support. In this area, there was a lack of agreement about priorities across party lines, with Republicans far more likely to NOT support “*Universal health coverage for all*” as a means to address COVID concerns, compared to Democrats and those not affiliated with either party (see Table 4). It is important to note, however, that when asked generically about “*Expanding health insurance options so that everyone can afford quality coverage,*” 84% of respondents agreed or strongly agreed with this policy as a means of improving affordability.

When asked about the policies they did NOT support, respondents were given the option of selecting “*I support all of the policies listed.*” Eighteen percent of respondents selected this option.

Table 4
Support for COVID Policy: Universal Health Coverage for All

GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS A...	SELECTED UNIVERSAL COVERAGE AS ONE OF THE TOP 3 POLICIES SUPPORTED	SELECTED UNIVERSAL COVERAGE AS ONE OF THE TOP 3 POLICIES NOT SUPPORTED
REPUBLICAN	17%	42%
DEMOCRAT	43%	1%
NEITHER	29%	19%

Source: 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

Note: Percentages may not add up to 100 due to a portion of respondents NOT selecting universal coverage as one of the top 3 policies they support or do NOT support.

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 consumer burden a top priority. Moreover, the current COVID crisis is leading state residents to take a hard look at how well health and public health systems are working for them, with strong support for a wide variety of actions. Annual surveys can help assess whether or not progress is being made.

Note

1. COVID-19 is the disease caused by the Coronavirus, which was characterized as a pandemic by the World Health Organization on March 11, 2020. For a comparison of how respondents from Mississippi and three other states answered our COVID questions, please see Healthcare Value Hub, *How COVID Has Shaped Residents’ Broader Attitudes Towards the Health System*, Data Brief No. 86.

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 Dynata with a demographically balanced sample of approximately 1,000 respondents who live in Mississippi. 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 945 cases for analysis. After the exclusions, the demographic composition of respondents was as follows.

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
HOUSEHOLD INCOME		
Under \$20K	230	24%
\$20K - \$30K	125	13%
\$30K - \$40K	93	10%
\$40K - \$50K	83	9%
\$50K - \$60K	103	11%
\$60K - \$75K	79	8%
\$75K - \$100K	100	11%
\$100K - \$150K	88	9%
\$150K+	45	5%
PARTY AFFILIATION		
REPUBLICAN	380	40%
DEMOCRAT	271	29%
NEITHER	295	31%
AGE		
18-24	233	26%
25-34	141	16%
35-44	114	13%
45-54	125	14%
55-64	130	14%
65+	164	18%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER		
MALE	361	38%
FEMALE	585	61%
INSURANCE STATUS		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	298	32%
HEALTH INSURANCE I BUY ON MY OWN	88	9%
MEDICARE	224	24%
MEDICAID	107	11%
TRICARE/MILITARY HEALTH SYSTEM	33	3%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	23	2%
NO COVERAGE OF ANY TYPE	100	11%
I DON’T KNOW	73	8%
HEALTH STATUS		
EXCELLENT	152	16%
VERY GOOD	282	30%
GOOD	311	33%
FAIR	153	16%
POOR	48	5%

Source: 2020 Poll of Mississippi Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

Note: Percentages in the body of the brief are based on weighted values, while the data presented in the demographic table is unweighted.



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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