



Floridians Struggle to Afford High Healthcare Costs; Support 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 Florida.

KEY FINDINGS

A survey of more than 1,200 Florida adults, conducted from June 28 to July 13, 2019, found that:

- More than half (55%) experienced healthcare affordability burdens in the past year;
- More than three-quarters (78%) are worried about affording healthcare in the future; and
- Across party lines, they expressed strong support for government-led solutions.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Floridians currently experience hardship due to high healthcare costs. All told, 55% of Florida adults experienced one or more of the following healthcare affordability burdens in the prior 12 months:

1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 56% 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

Nearly half (46%) of Florida adults encountered one or more cost related barriers to getting healthcare during the prior 12 months, including:

- 30%—Delayed going to the doctor or having a procedure done
- 25%—Avoided going to the doctor or having a procedure done altogether
- 25%—Skipped a recommended medical test or treatment
- 22%—Did not fill a prescription
- 18%—Cut pills in half or skipped doses of medicine
- 15%—Had problems accessing mental healthcare

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, lack of childcare and other reasons.

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

3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Floridians got the care they needed but then struggled to pay the resulting bill. About one-third (34%) of Florida adults experienced one or more of these struggles while paying off medical bills:

- 13%—Contacted by a collection agency
- 12%—Used up all or most of their savings
- 10%—Unable to pay for basic necessities like food, heat, or housing
- 9%—Borrowed money or got a loan or another mortgage on home
- 8%—Racked up large amounts of credit card debt
- 5%—Placed on a long-term payment plan

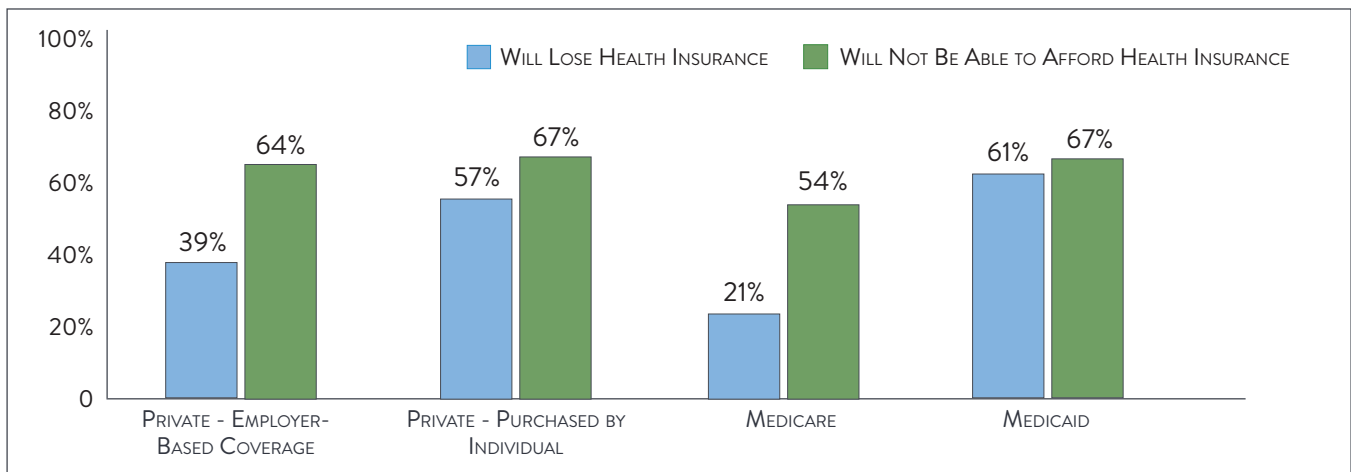
HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

In even greater numbers, Florida adults worried about affording healthcare in the future. Overall, more than three-fourths (78%) were “worried” or “very worried” about affording some aspect of healthcare in the future, including:

- 66%—Cost of nursing home and home care services
- 63%—Medical costs when elderly
- 62%—Cost of a serious illness or accident
- 54%—Cost of prescription drugs

In addition, most respondents (61%) were “worried” or “very worried” about not being able to *afford* health insurance in the future. The greatest concern was among those that buy private health coverage as individuals and those on Medicaid (see Figure 1). In addition, individual market enrollees and those on Medicaid were most worried about *losing* their coverage.

Figure 1
Worry About Health Insurance, by Coverage Type

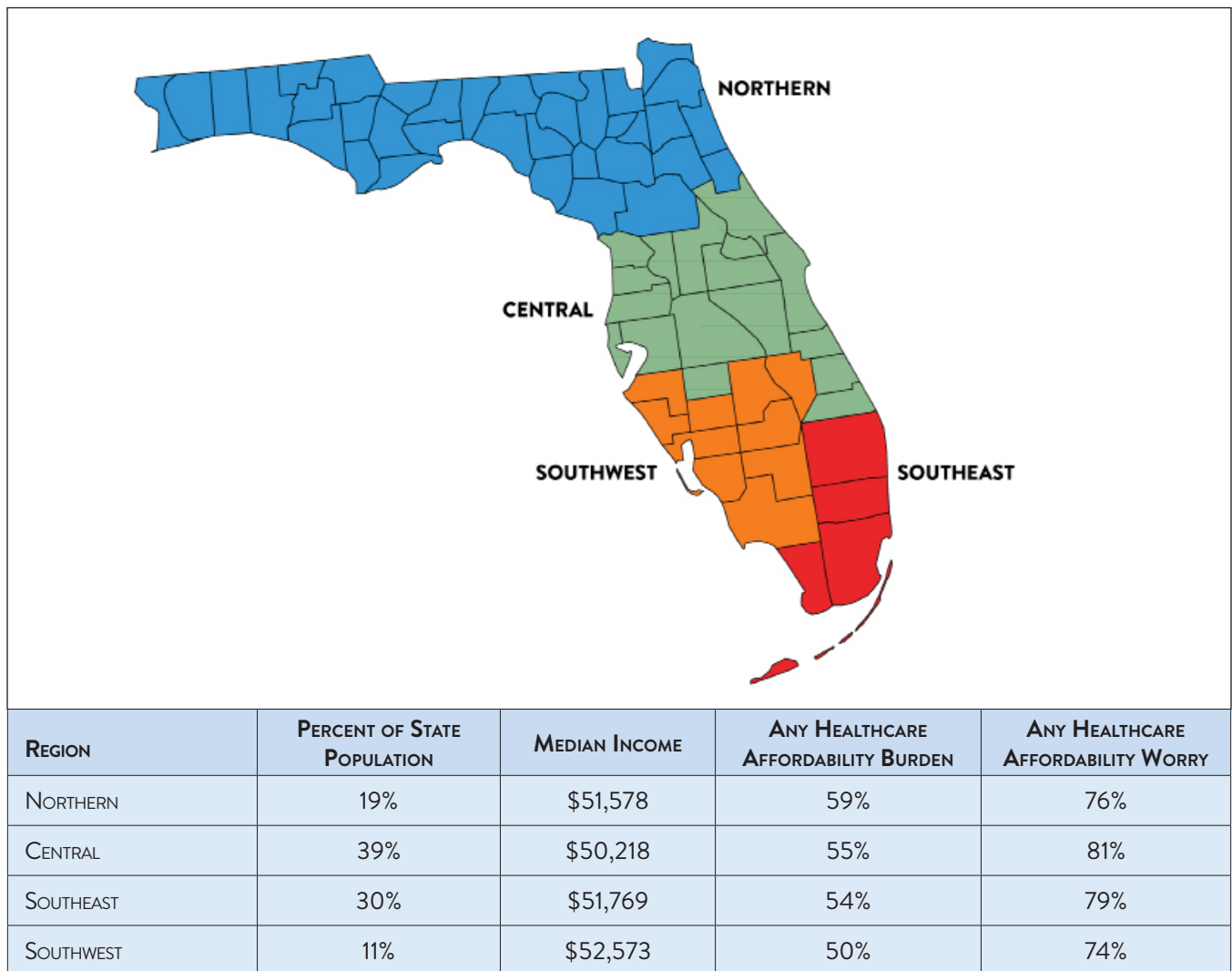


Source: 2019 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed only modest regional differences in how Florida adults experienced healthcare affordability burdens. Responses were grouped into four regions and presented in Figure 2.

Figure 2
Regional Demographic Characteristics in Florida



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 2019 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Note: For the counties comprising these Florida regions, go to www.healthcarevaluehub.org/Florida-2019-Healthcare-Survey

Individuals in the Northern Region reported the greatest rate of healthcare affordability burdens—59% of adults had one or more healthcare affordability burdens.

Every region had high rates of worry about affording healthcare in the future, although these concerns were highest in central part of the state.

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

In light of these healthcare affordability concerns, it is not surprising that Floridians were extremely dissatisfied with the health system. Statewide:

- Just **29%** agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.,”
- While **72%** agreed or strongly agreed “the system needs to change.”

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

PERSONAL ACTIONS

Floridians 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:

- **63%**—Taking better care of my personal health
- **40%**—Writing or calling my FEDERAL representative asking them to take action
- **38%**—Writing or calling my STATE representative asking them to take action
- **34%**—Researching treatments myself, before going to the doctor

They also reported actions they have already taken, like researching the cost of drug beforehand (**67%**), as well as actions they should be taking—**78%** said they would switch from a brand to a generic drug if there's a cost savings.

GOVERNMENT ACTIONS

But far and away, Florida residents see government as the key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems trumps other issues that Floridians 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. Healthcare was the most frequently cited issue, far exceeding eight other options. The top vote getters were:

- **68%**—Healthcare
- **45%**—Immigration
- **35%**—Environment

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

- **56%**—Addressing high healthcare costs, including prescription drugs;
- **37%**—Preserving consumer protections, such as: you can't be denied coverage or charged more if you have a pre-existing medical condition; and
- **34%**—Getting health insurance to those who cannot afford coverage.

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

- 76%—Drug companies charging too much money
- 70%—Hospitals charging too much money
- 66%—Insurance companies charging too much money

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

- 91%—Make it easy to switch insurers if a health plan drops your doctor
- 90%—Show what a fair price would be for specific procedures
- 90%—Require insurers to provide upfront cost estimates to consumers
- 90%—Authorize the attorney general to take legal action to prevent price gouging or unfair prescription drug price hikes

SUPPORT FOR ACTION ACROSS PARTY LINES

What is remarkable about the findings is high support for change regardless of the respondent’s political affiliation (see Table 1).

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. Annual surveys can help assess whether or not progress is being made.

Table 1
Percent Who Agreed/Strongly Agreed, by Political Affiliation

SELECTED SURVEY QUESTIONS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.	29%	41%	20%	27%
THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE	71%	68%	76%	69%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	76%	72%	80%	74%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	70%	68%	70%	71%
THE GOVERNMENT SHOULD MAKE IT EASY TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	91%	92%	90%	90%
THE GOVERNMENT SHOULD REQUIRE HOSPITALS AND DOCTORS TO PROVIDE UP-FRONT PATIENT COST ESTIMATES	90%	90%	91%	87%
THE GOVERNMENT SHOULD REQUIRE INSURERS TO PROVIDE UP-FRONT PATIENT COST ESTIMATES	90%	93%	89%	88%

Source: 2019 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

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 containing a demographically balanced sample of approximately 1,300 respondents who live in Florida. The survey was conducted 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 1,241 cases for analysis with sample balancing occurring in age, gender and income to be demographically representative of Florida. After those exclusions, the demographic composition of respondents was as follows.

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
HOUSEHOLD INCOME		
Under \$30,000	251	20%
\$30K - \$40K	132	11%
\$40K - \$50K	107	9%
\$50K - \$60K	132	11%
\$60K - \$75K	126	10%
\$75K - \$100K	162	13%
\$100K - \$150K	186	15%
\$150K+	145	12%
PARTY AFFILIATION		
REPUBLICAN	460	37%
DEMOCRAT	435	35%
NEITHER	346	28%
AGE		
18-24	182	15%
25-34	101	8%
35-44	121	10%
45-54	162	13%
55-64	347	28%
65+	314	26%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER		
MALE	576	46%
FEMALE	665	54%
INSURANCE STATUS		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	382	31%
HEALTH INSURANCE I BUY ON MY OWN	140	11%
MEDICARE	516	42%
MEDICAID	68	5%
TRICARE/MILITARY HEALTH SYSTEM	25	2%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	16	1%
NO COVERAGE OF ANY TYPE	76	6%
I DON’T KNOW	18	1%
HEALTH STATUS		
EXCELLENT	192	15%
VERY GOOD	424	34%
GOOD	411	33%
FAIR	168	14%
POOR	46	4%

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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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