



DATA BRIEF NO. 153 | AUGUST 2023

Florida Residents Struggle to Afford High Health Care Costs, Particularly in Rural Regions

A RANGE OF HEALTH CARE AFFORDABILITY BURDENS

According to a survey of Florida adults, conducted from May 3 to May 23, 2023, respondents living in rural areas of Florida experience greater health care affordability burdens than those living in non-rural areas of the state. Seven out of ten Florida adults living in rural counties (70%) experienced one or more of the following health care affordability burdens in the prior 12 months, compared to nearly six out of ten (59%) non-rural respondents (see Appendix A).

1) BEING UNINSURED DUE TO HIGH COSTS

Over half (57%) of respondents living in rural areas cited “too expensive” as the major reason for not having coverage, compared to 43% of respondents living in non-rural areas, far exceeding other reasons like “don’t need it” and “don’t know how to get it.”

2) DELAYING OR FORGOING HEALTH CARE DUE TO COST

Nearly two-thirds (63%) of rural Florida respondents encountered one or more cost-related barriers to getting health care during the prior twelve months, compared to 51% of respondents living in non-rural regions (see Table 1).

Moreover, for both groups, 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.

3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Florida respondents got the care they needed but struggled to pay the resulting bill.

In the prior 12 months, four out of ten Florida adults in rural counties (41%) experienced one or more of these struggles to pay their medical bills, compared to 38% of respondents living in non-rural areas (see Table 2).

Table 1
Percent of Respondents Who Delayed or Went Without Health Care Due to Cost, by Geographic Setting

	Rural Respondents	Non-Rural Respondents
Skipped needed dental care	43%	32%
Delayed going to the doctor or having a procedure done	39%	28%
Skipped a recommended medical test or treatment	37%	25%
Avoided going to the doctor or having a procedure done altogether	33%	24%
Skipped needed vision services	31%	20%
Did not fill a prescription	29%	18%
Cut pills in half or skipped doses of medicine	24%	16%
Had problems getting mental health care and/or addiction treatment	22%	18%
Skipped needed hearing services	20%	14%
Skipped or delayed getting a medical assistive device (wheelchair, cane/walker, scooter, other supports)	14%	13%

Source: 2023 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Table 2
Percent of Respondents Who Struggled to Pay Medical Bills, by Geographic Setting

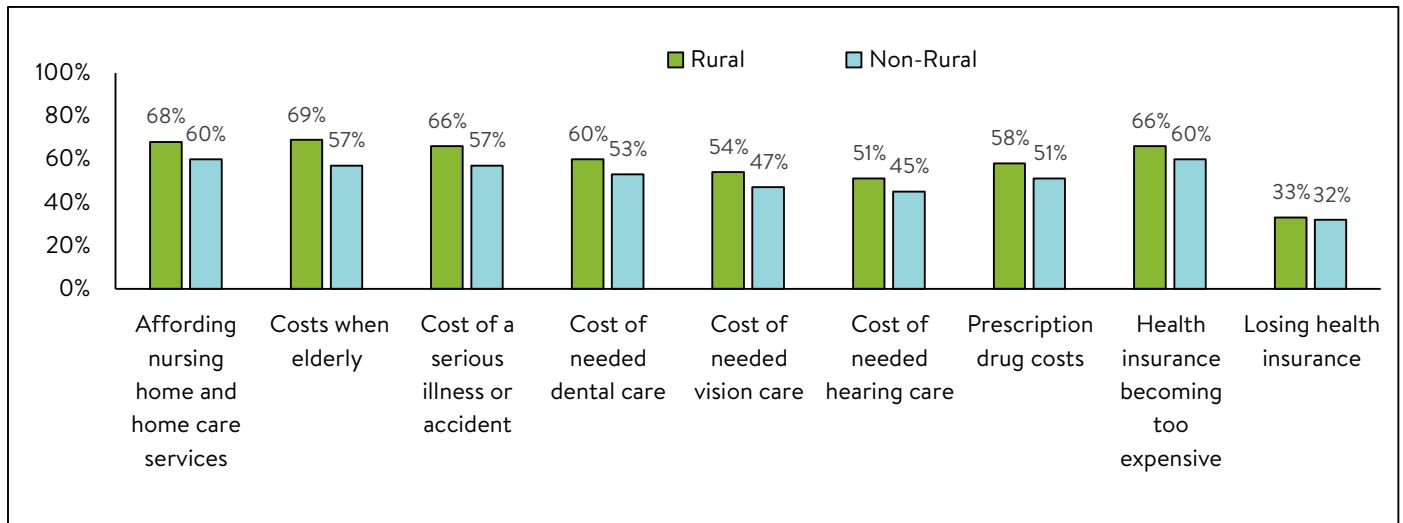
	Rural Respondents	Non-Rural Respondents
Contacted by a collection agency	21%	12%
Used up all or most of their savings	17%	15%
Were unable to pay for basic necessities like food, heat, or housing	16%	11%
Racked up large amounts of credit card debt	13%	11%
Borrowed money, got a loan or another mortgage on their home	11%	10%
Placed on a long-term payment plan	7%	7%

Source: 2023 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTH CARE IN THE FUTURE

Though respondents living in rural areas reported slightly greater rates of worry, large shares of both rural and non-rural residents reported worrying about affording health care in the future. Well over three-quarters of respondents in both rural counties (84%) and non-rural counties (78%) reported being “worried” or “very worried” about one or more of the following topics: affording nursing home and home care services; health insurance becoming too expensive; costs when elderly; cost of a serious illness or accident; cost of needed dental, vision, and hearing care; prescription drug costs; and losing health insurance (see Figure 1).

Figure 1
Worry About Affording Health Care in the Future, by Geographic Setting



Source: 2023 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

IMPACT OF HOSPITAL CONSOLIDATION

In addition to the above health care affordability burdens, 7% of rural respondents and 11% of non-rural respondents reported that they or a family member were unable to access their preferred health care organization because of a merger that made their preferred organization out-of-network. When asked about the greatest burden hospital mergers had created for respondents and their families, the top three most frequently reported issues were:

- 34%—It created an added financial burden
- 26%—It has created an added wait time burden when searching for a new provider accepting patients
- 21%—It has created a gap in my continuity of care (my former provider knew me and now I have to explain everything again)

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Florida respondents living in rural areas report greater dissatisfaction with the health system than respondents living in non-rural areas. Almost three-quarters (74%) of rural respondents agreed or strongly agreed that “*the system needs to change,*” and just 21% agreed or strongly agreed that “*we have a great healthcare system in the U.S.,*” compared to 65% and 35% of Florida respondents in non-rural counties, respectively.

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of prescription medication, with at least 55% of respondents in both rural and non-rural counties said they had tried to find the cost of a drug beforehand. They also reported on actions they should be taking—with 71% of respondents in rural counties and 75% of respondents in non-rural counties believing 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 to address health system problems. There is also support for change regardless of respondents' political affiliation (see Table 3).

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

ABOUT THE ALTARUM 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 health care 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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Table 3
Percent of Respondents who Agreed/Strongly Agreed, By Geographic Setting and Political Affiliation

Selected Survey Statements/ Questions	Rural Respondents				Non-Rural Respondents			
	Total Percent of Respondents	Republican	Democrat	Neither	Total Percent of Respondents	Republican	Democrat	Neither
The government should require insurers to provide upfront cost estimates to consumers	91%	94%	91%	87%	91%	89%	93%	91%
The government should show what a fair price would be for specific procedures	93%	94%	91%	93%	90%	90%	91%	90%
The government should require drug companies to provide advanced notice of price increases and information to justify those increases	91%	92%	93%	89%	90%	91%	91%	88%
The government should cap out-of-pocket costs for life-saving medications, such as insulin	89%	90%	90%	89%	90%	86%	92%	91%

Selected Survey Statements/ Questions	Rural Respondents				Non-Rural Respondents			
	Total Percent of Respondents	Republican	Democrat	Neither	Total Percent of Respondents	Republican	Democrat	Neither
The government should set standard prices for drugs to make them affordable	90%	89%	92%	90%	89%	84%	93%	89%
Expand health insurance options so that everyone can afford quality coverage	86%	85%	90%	86%	89%	85%	94%	89%

Source: 2023 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 possible policy solutions.

This survey, conducted from May 3 to May 23, 2023, used a web panel from online survey company Dynata with a demographically balanced sample of approximately 1,514 respondents who live in Florida. Information about Dynata’s recruitment and compensation methods can be found [here](#). The survey was conducted in English or Spanish 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 1,376 cases for analysis. After those exclusions, the demographic composition of respondents was as follows, although not all demographic information has complete response rates:

Demographic Characteristic	Frequency	Percentage
Gender		
Woman	752	55%
Man	594	43%
Transwoman	3	<1%
Transman	5	<1%
Genderqueer/Nonbinary	2	<1%
Insurance Type		
Health insurance through employer or family member’s employer	395	29%
Health insurance I buy on my own	206	15%
Medicare, coverage for seniors and those with serious disabilities	354	26%
Medicaid, coverage for low-income earners	205	15%
TRICARE/Military Health System coverage	33	2%
Department of Veterans Affairs (VA) Healthcare	27	2%
No coverage of any type	107	8%
I don’t know	49	4%
Race		
American Indian or Native Alaskan	41	3%
Asian	110	8%
Black or African American	277	20%
Native Hawaiian or Other Pacific Islander	17	1%
White, Non-Hispanic/Latino	913	52%
Prefer Not to Answer	28	2%
Two or More Races	51	4%
Ethnicity		
Hispanic or Latino	311	23%
Non-Hispanic or Latino	1,065	77%
Age		
18-24	272	20%
25-34	236	17%
35-44	182	13%
45-54	205	15%
55-64	268	20%
65+	200	15%

Demographic Characteristic	Frequency	Percentage
Household Income		
Under \$20K	210	15%
\$20K-\$29K	166	12%
\$30K - \$39K	127	9%
\$40K - \$49K	144	10%
\$50K - \$59K	131	10%
\$60K - \$74K	143	10%
\$75K - \$99K	178	13%
\$100K - \$149K	179	13%
\$150+	98	7%
Self-Reported Health Status		
Excellent	207	15%
Very Good	442	32%
Good	469	34%
Fair	213	15%
Poor	45	3%
Disability		
Mobility: Serious difficulty walking or climbing stairs	224	16%
Cognition: Serious difficulty concentrating, remembering or making decisions	151	11%
Independent Living: Serious difficulty doing errands alone, such as visiting a doctor’s office	123	9%
Hearing: Deafness or serious difficulty hearing	92	7%
Vision: Blindness or serious difficulty seeing, even when wearing glasses	80	6%
Self-Care: Difficulty dressing or bathing	71	5%
No disability or long-term health condition	935	68%
Party Affiliation		
Republican	467	34%
Democrat	417	30%
Neither	492	36%

Source: 2023 Poll of Florida Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

Percentages in the body of the brief are based on weighted values, while the data presented in the demographic table is unweighted. An explanation of weighted versus unweighted variables is available [here](#). Altarum does not conduct statistical calculations on the significance of differences between groups in findings. Therefore, determinations that one group experienced a significantly different affordability burden than another should not be inferred. Rather, comparisons are for conversational purposes. The groups selected for this brief were selected by advocate partners in each state based on organizational/advocacy priorities. We do not report any estimates under N=100 and a co-efficient of variance more than 0.30.

Appendix A

The state was divided into rural and non-rural regions, by county.

Rural	Non-Rural
Baker County, Florida	Alachua County, Florida
Bradford County, Florida	Bay County, Florida
Calhoun County, Florida	Brevard County, Florida
Columbia County, Florida	Broward County, Florida
DeSoto County, Florida	Charlotte County, Florida
Dixie County, Florida	Citrus County, Florida
Franklin County, Florida	Clay County, Florida
Gadsden County, Florida	Collier County, Florida
Gilchrist County, Florida	Duval County, Florida
Glades County, Florida	Escambia County, Florida
Gulf County, Florida	Flagler County, Florida
Hamilton County, Florida	Hernando County, Florida
Hardee County, Florida	Hillsborough County, Florida
Hendry County, Florida	Indian River County, Florida
Highlands County, Florida	Lake County, Florida
Holmes County, Florida	Lee County, Florida
Jackson County, Florida	Leon County, Florida
Jefferson County, Florida	Manatee County, Florida
Lafayette County, Florida	Marion County, Florida
Levy County, Florida	Martin County, Florida
Liberty County, Florida	Miami-Dade County, Florida
Madison County, Florida	Okaloosa County, Florida
Monroe County, Florida	Orange County, Florida
Nassau County, Florida	Osceola County, Florida
Okeechobee County, Florida	Palm Beach County, Florida
Putnam County, Florida	Pasco County, Florida
Sumter County, Florida	Pinellas County, Florida
Suwannee County, Florida	Polk County, Florida
Taylor County, Florida	Santa Rosa County, Florida
Union County, Florida	Sarasota County, Florida
Wakulla County, Florida	Seminole County, Florida
Walton County, Florida	St. Johns County, Florida
Washington County, Florida	St. Lucie County, Florida
	Volusia County, Florida