



## Virginians 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 Virginia.

### KEY FINDINGS

A survey of more than 1,100 Virginia adults, conducted from March 12 to April 2, 2019, found that:

- More than half (55%) experienced healthcare affordability burdens in the past year;
- More than three-quarters (78%) were 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, Virginians currently experience hardship due to high healthcare costs. All told, 55% of Virginia adults experienced one or more of the following healthcare affordability burdens in the prior 12 months:

#### 1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 64% 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 Virginia adults encountered one or more cost related barriers to getting health care during the prior 12 months, including:

- 33%—Delayed going to the doctor or having a procedure done
- 29%—Avoided going to the doctor or having a procedure done altogether
- 25%—Skipped a recommended medical test or treatment
- 20%—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, and prescriptions, likely reflecting the frequency with which Virginia adults seek these services—or, in the case of dental, lower rates of coverage for these services.

### 3) STRUGGLING TO PAY MEDICAL BILLS

In other cases, Virginians got the care they needed but then struggled to pay the resulting bill. Thirty-percent of Virginia adults experienced one or more of these struggles while paying off medical bills:

- 14%—Contacted by a collection agency
- 11%—Unable to pay for basic necessities like food, heat, or housing
- 9%—Used up all or most of their savings
- 9%—Racked up large amounts of credit card debt
- 9%—Borrowed money or got a loan or another mortgage on home
- 7%—Placed on a long-term payment plan

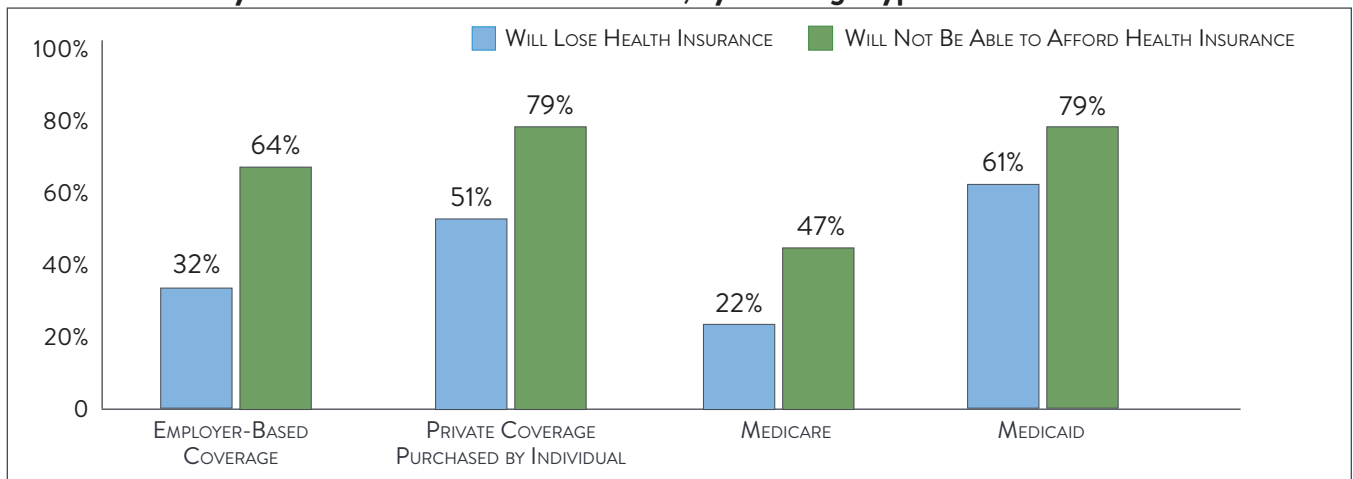
### HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

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

- 65%—Cost of nursing home and home care services
- 62%—Medical costs when elderly
- 59%—Cost of a serious illness or accident
- 50%—Cost of prescription drugs

In addition, most respondents (63%) 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—more than three-fourths of those adults were worried (see Figure 1). In addition, those on Medicaid were the most worried about *losing* their coverage—a concern that may be tied to their worries about affording coverage.

**Figure 1**  
Somewhat or Very Worried About Health Insurance, by Coverage Type

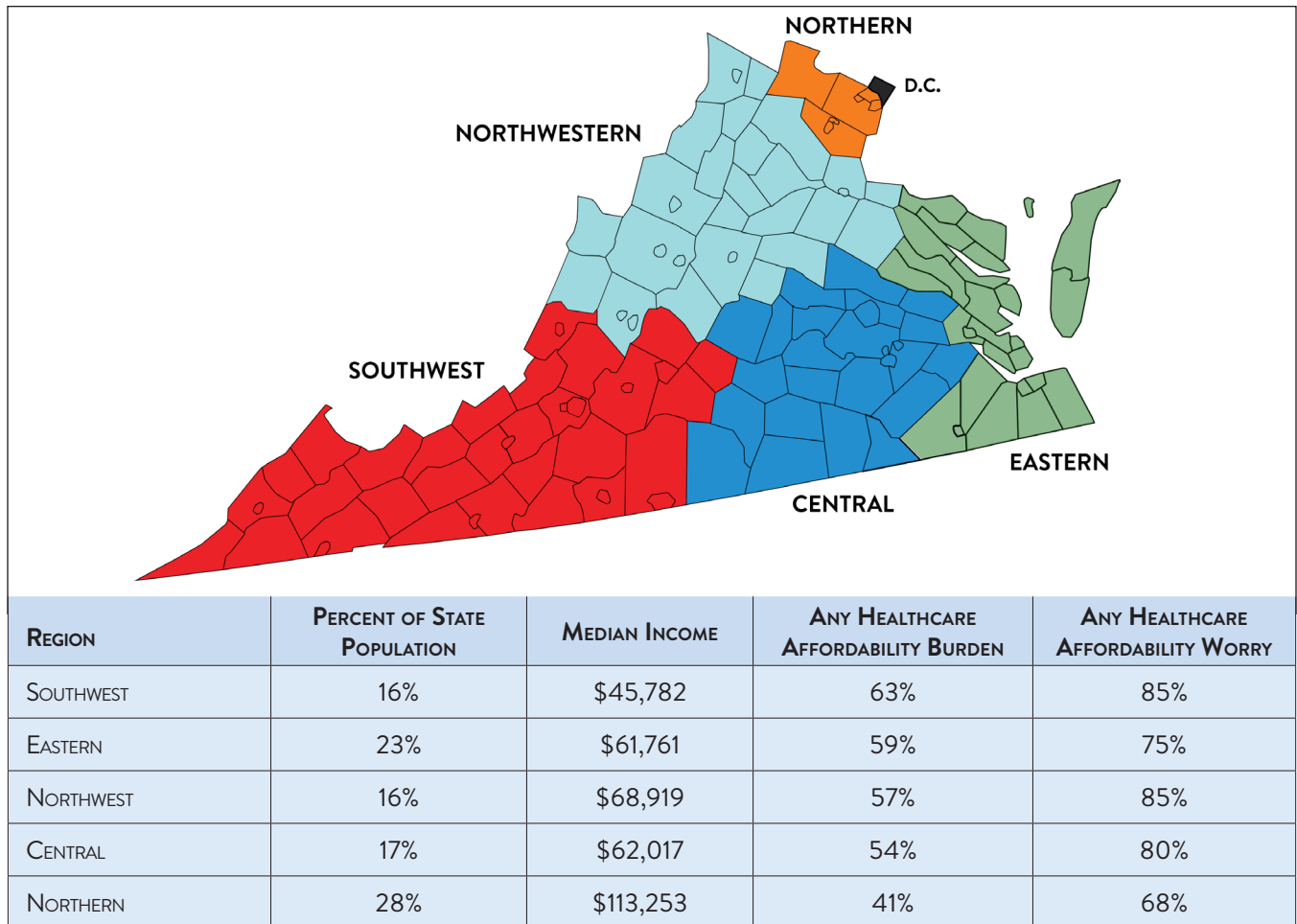


Source: 2019 Poll of Virginia Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey

## REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

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

**Figure 2**  
Regional Demographic Characteristics in Virginia



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 Virginia Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Note: For the counties and cities comprising these Virginia regions, go to [www.healthvarevaluehub.org/Virginia-2019-Healthcare-Survey](http://www.healthvarevaluehub.org/Virginia-2019-Healthcare-Survey)

Individuals in the Southwest Region reported the greatest rate of healthcare affordability burdens—63% of adults had one or more of the three types of burdens described above. In contrast, the high-income, Northern Region reported the fewest affordability burdens, although still high, affecting 41% of adults.

Every region had high rates of worry about affording healthcare in the future, although these concerns were highest in western 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 Virginians were extremely dissatisfied with the health system. Statewide:

- Just **28%** agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.,”
- While **74%** 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

Virginians 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:

- **60%**—Taking better care of my personal health
- **41%**—Writing or calling my FEDERAL representative asking them to take action
- **38%**—Writing or calling my STATE representative asking them to take action
- **33%**—Researching treatments myself, before going to the doctor

Respondents reported actions they have already taken, like researching the cost of drug beforehand (**61%**), as well as actions they should be taking—**80%** said they would switch from a brand to a generic drug if given a chance.

### GOVERNMENT ACTIONS

But far and away, Virginia residents see government as the key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems trumps other issues that Virginians 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:

- **63%**—Healthcare
- **39%**—Economy/Joblessness
- **37%**—Taxes

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

- **55%**—Addressing high healthcare costs, including prescription drugs;
- **36%**—Preserving consumer protections, such as: you can’t be denied coverage or charged more if you have a pre-existing medical condition; and
- **35%**—Getting health insurance to those who cannot afford coverage.

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

- 73%—Drug companies charging too much money
- 63%—Hospitals charging too much money
- 62%—Insurance companies charging too much money
- 55%—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

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

- 91%—Show what a fair price would be for specific procedures
- 89%—Require insurers to provide upfront cost estimates to consumers
- 88%—Make it easy to switch insurers if a health plan drops your doctor
- 88%—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
DO YOU AGREE WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.?	28%	41%	18%	26%
DO YOU AGREE THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE?	74%	65%	83%	74%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	73%	70%	77%	72%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	63%	62%	66%	62%
THE GOVERNMENT SHOULD MAKE IT EASY TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	89%	89%	87%	76%
THE GOVERNMENT SHOULD REQUIRE HOSPITALS AND DOCTORS TO PROVIDE UP-FRONT PATIENT COST ESTIMATES	88%	89%	87%	88%
THE GOVERNMENT SHOULD REQUIRE INSURERS TO PROVIDE UP-FRONT PATIENT COST ESTIMATES	89%	92%	90%	88%

Source: 2019 Poll of Virginia 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 SSI Research Now with a demographically balanced sample of approximately 1,200 respondents who live in Virginia. 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 1,172 cases for analysis with sample balancing occurring in age, gender and income to be demographically representative of Virginia. After those exclusions, the demographic composition of respondents was as follows.

## Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
<b>HOUSEHOLD INCOME</b>		
Under \$30K	175	15%
\$30K - \$40K	78	7%
\$40K - \$50K	76	6%
\$50K - \$60K	122	10%
\$60K - \$75K	103	9%
\$75K - \$100K	178	15%
\$100K - \$150K	235	20%
\$150K+	205	17%
<b>PARTY AFFILIATION</b>		
REPUBLICAN	384	33%
DEMOCRAT	405	35%
NEITHER	383	33%
<b>AGE</b>		
18-24	136	12%
25-34	227	19%
35-44	189	16%
45-54	211	18%
55-64	254	22%
65+	149	13%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
<b>GENDER</b>		
MALE	508	43%
FEMALE	664	57%
<b>INSURANCE STATUS</b>		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	582	50%
HEALTH INSURANCE I BUY ON MY OWN	109	9%
MEDICARE	261	20%
MEDICAID	73	6%
TRICARE/MILITARY HEALTH SYSTEM	57	5%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	15	1%
NO COVERAGE OF ANY TYPE	60	5%
I DON’T KNOW	15	1%
<b>HEALTH STATUS</b>		
EXCELLENT	166	14%
VERY GOOD	428	37%
GOOD	411	35%
FAIR	143	12%
POOR	24	2%

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



### 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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