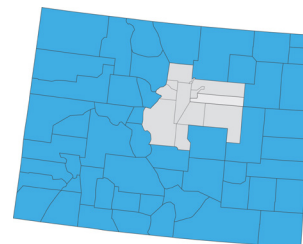




DATA BRIEF NO. 32 | FEBRUARY 2019

Outside the Denver Metro Region: **62% of Adults Experienced Healthcare Affordability Burdens in the Past Year**



According to a survey conducted from Dec. 20, 2018 to Jan. 2, 2019, Colorado residents outside the Denver Metro Region experienced healthcare affordability burdens at somewhat higher rates compared to the Denver region. All told, in the prior 12 months, nearly two-thirds (62%) of adults outside the Denver region experienced one or more of the following healthcare affordability burdens.

1.) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 76% of uninsured adults outside the Denver region cited “too expensive” as the major reason for not having coverage, far exceeding reasons like “don’t need it” and “don’t know how to get it.”

2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Well over half (54%) of Colorado adults outside the Denver region who needed healthcare during the year encountered one or more cost-related barriers getting care. In descending order of frequency, they reported:

- 44%—Delayed going to the doctor or having a procedure done
- 38%—Avoided going altogether to the doctor or having a procedure done
- 37%—Skipped a recommended medical test or treatment
- 21%—Did not fill a prescription
- 19%—Cut pills in half or skipped doses of medicine
- 16%—Had problems getting mental healthcare

Cost was far and away the most frequently cited reason for not getting needed medical care, exceeding 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 in descending order of frequency were dental care, doctor bills and prescription drugs, likely reflecting the frequency with which 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 BILLS

Two out of five (40%) of Colorado adults residing outside the Denver region experienced one or more of these struggles to pay their medical bills:

- 17%—Used up all or most of their savings
- 15%—Were unable to pay for basic necessities like food, heat, or housing
- 14%—Were contacted by a collection agency
- 11%—Borrowed money or got a loan or another mortgage on their home
- 9%—Racked up large amounts of credit card debt
- 8%—Placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Coloradans outside the Denver region also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: costs when elderly (67%); cost of a serious illness or accident (65%); health insurance becoming too expensive (63%); affording nursing home and home care services (63%); prescription drug costs (49%); losing health insurance (38%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Colorado adults outside the Denver region were extremely dissatisfied with the health system. Just 24% agreed or strongly agreed with the statement “We have a great health care system in the U.S.,” while 82% 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 (48%), as well as actions they can take in the future—69% 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. Strategies typically received support across party lines and include (Total/Republican/Democrat/Neither):

- Make it easy to switch insurers if a health plan drops your doctor—(94%/89%/99%/95%)
- Require insurers to provide upfront cost estimates to consumers—(94%/90%/97%/95%)
- Require hospitals to provide upfront cost estimates to consumers—(93%/92%/93%/95%)
- Prohibit drug companies from charging more in the U.S. than abroad—(92%/86%/98%/91%)

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 burdens can help assess whether or not progress is being made.

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



ABOUT ALTARUM'S HEALTHCARE VALUE HUB

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Contact the Hub: 2000 M Street, NW, Suite 400, Washington, DC 20036
(202) 828-5100 | www.HealthcareValueHub.org | @HealthValueHub