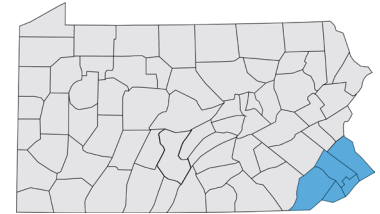




DATA BRIEF NO. 17 | OCTOBER 2018

## Southeast Pennsylvania: 48% of Adults Experienced Healthcare Affordability Burdens in the Past Year



Residents of Pennsylvania's Southeast region experienced healthcare affordability burdens at rates similar to the other regions of Pennsylvania. All told, about half (48%) of Southeast region adults experienced one or more of the following healthcare affordability burdens in the prior 12 months.

### BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 56% of uninsured adults 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.”

### DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Fully one-third (39%) of Southeast region adults who needed healthcare during the year encountered one or more cost-related barriers to getting that care. In descending order of frequency, they report:

- 28%—Delayed going to the doctor or having a procedure done
- 24%—Skipped a recommended medical test or treatment
- 22%—Avoided going altogether to the doctor or having a procedure done
- 20%—Did not fill a prescription
- 18%—Cut pills in half or skipped doses of medicine
- 11%—Had problems getting mental healthcare

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 were doctor bills, prescription drugs and dental care, likely reflecting the frequency with which Southeast region adults seek these services—or, in the case of dental, lower rates of coverage for these services.

### MANY WHO RECEIVED CARE STRUGGLE TO PAY THE RESULTING MEDICAL BILLS

More than one quarter (29%) of adults in the Southeast region experienced one or more of these struggles to pay their medical bills:

- 13%—Contacted by a collection agency
- 10%—Used up all or most of their savings
- 8%—Were unable to pay for basic necessities like food, heat, or housing
- 8%—Borrowed money or got a loan or another mortgage on their home
- 7%—Racked up large amounts of credit card debt
- 6%—Placed on a long-term payment plan

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

Residents of the Southeast region also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: affording nursing home and home care services (70%); health insurance becoming too expensive (67%); costs when elderly (66%); cost of a serious illness or accident (65%); prescription drug costs (58%); and losing health insurance (41%).

## DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Southeast region residents were extremely dissatisfied with the health system: Just 27% agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.,” while 78% agreed or strongly agreed “the system needs to change.”

Respondents endorsed a wide range of strategies to tackle healthcare affordability. They identified personal actions they could take, including:

- 62% believed taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability.
- 49% have tried to find out the cost of a drug beforehand.

But in far greater numbers they see a role for their elected representatives. Strategies typically received support across party lines, including (*Total/Republican/Democrat/Neither*):

- Make it easy to switch insurers if a health plan drops your doctor (92%/95%/92%/89%)
- Show what a fair price would be for specific procedures (92%/92%/88%/95%)
- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (91%/88%/94%/89%)
- Require insurers to provide upfront cost estimates to consumers (90%/96%/84%/89%)

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 can help assess whether or not progress is being made.

**Note:** For survey methodology and state-wide data, see *Pennsylvania Residents Struggle to Afford High Healthcare Costs: Support a Range of Government Solutions Across Party Lines*, Data Brief No. 15 (October 2018). Available at [www.HealthcareValueHub.org/PA-2018-Healthcare-Survey](http://www.HealthcareValueHub.org/PA-2018-Healthcare-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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