



DATA BRIEF NO. 76 | AUGUST 2020

## Northern Kentucky: 53% of Adults Experienced Healthcare Affordability Burdens in the Past Year



According to a survey of Kentucky adults, conducted from May 8, 2020 to May 26, 2020, residents of the Northern region have experienced high levels of healthcare affordability burdens. More than half of Northern Kentucky adults (53%) experienced one or more of the following healthcare affordability burdens in the prior 12 months.

### 1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS<sup>1</sup>

### 2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Nearly half of Northern region adults (47%) who needed healthcare during the prior 12 months encountered one or more cost-related barriers to getting that care:

- 33%—Delayed going to the doctor or having a procedure done
- 28%—Skipped needed dental care
- 24%—Avoided going to the doctor or having a procedure done altogether
- 23%—Skipped a recommended medical test or treatment
- 22%—Did not fill a prescription
- 16%—Cut pills in half or skipped doses of medicine

At lower rates, respondents also reported problems getting mental health and addiction treatment. 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 and lack of childcare.

### 3) STRUGGLING TO PAY MEDICAL BILLS

In the prior 12 months, nearly a third of Northern Kentucky adults (30%) experienced one or more of these struggles to pay their medical bills:

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

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

Residents of Northern Kentucky also reported high levels of worry about affording healthcare in the future. More than three-quarters of respondents (76%) reported being “worried” or “very worried” about one or more

of the following topics: affording nursing home and home care services (66%); health insurance becoming too expensive (61%); costs when elderly (59%); cost of a serious illness or accident (56%); cost of needed dental care (49%); prescription drug costs (48%); and losing health insurance (34%).

**DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE**

Residents of Northern Kentucky were extremely dissatisfied with the health system. Almost 7 in 10 (69%) agreed or strongly agreed that “the system needs to change,” while just 26% agreed or strongly agreed that “we have a great healthcare system in the U.S.”

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of a drug beforehand (63%), as well as actions they should be taking—75% believed 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. Examples of strategies that received support across party lines are presented in 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 the cost of healthcare 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/STATEMENTS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
THE GOVERNMENT SHOULD MAKE IT EASY TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	90%	90%	89%	90%
THE GOVERNMENT SHOULD EXPAND HEALTH INSURANCE OPTIONS SO THAT EVERYONE CAN AFFORD QUALITY COVERAGE	90%	89%	93%	90%
THE GOVERNMENT SHOULD REQUIRE DRUG COMPANIES TO PROVIDE ADVANCED NOTICE OF PRICE INCREASES AND INFORMATION TO JUSTIFY THOSE INCREASES	90%	90%	92%	89%

**NOTE**

1. We received too few responses at the regional level to provide a reliable estimate for this statistic, but these respondents are included in the overall “burdened” population.

For survey methodology and state-wide data, see [www.healthcarevaluehub.org/kentucky-healthcare-survey](http://www.healthcarevaluehub.org/kentucky-healthcare-survey).








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

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