

Health Care Affordability

DESCRIPTION

Cost is one of many barriers that individuals face when accessing health care. A Gallup poll conducted in March 2018 found that 55 percent of Americans worry “a great deal” about the availability and affordability of health care, topping concerns about other issues Gallup tested.¹ Most Americans have worried a great deal about health care each time Gallup has asked about it since 2001. It is the only issue Gallup has measured consistently to maintain this level of worry.¹ Challenges affording care also result in some Americans saying they have delayed or skipped care due to costs in the past year. Large shares of the public say that lowering people’s health care and prescription drug costs should be a top priority for lawmakers. Sizable shares of those with health insurance say that affording their premiums, deductibles, and other cost sharing expenses (copays for doctor visits and prescription drugs) is difficult for them.² In the U.S., the experience of health care has not been equal for everyone. Some people have gotten worse quality health care, have had a harder time getting health care, or have had more health issues because of their disability, race, ethnicity, sexual orientation or income.³

HOW WE ARE DOING

In 2016, in the Twin Cities Metro Area, 9.6 percent of adults reported not seeing a doctor in the past 12 months because of cost, the highest percentage in the past 3 years.⁴ Adults responding to the 2014 SHAPE survey, when asked “During the past 12 months how difficult has it been for you and your family to pay for health insurance premiums, co-pays and deductibles?”, 22.1 percent of Ramsey County adults reported “very difficult” or “somewhat difficult.” Adults aged 35-44 were most likely to report paying as being “very difficult.”⁵

BENCHMARK INDICATOR

Healthy People 2020⁶: Reduce the proportion of persons who are unable to obtain or delay in obtaining necessary medical care, dental care, or prescription medicines.

U.S. Target: 9 percent

DISPARITIES

Within Ramsey County, more St. Paul adults reported struggling to afford health care costs (24.1 percent) than adults in suburban Ramsey County (20.1 percent). Disparities are also present by age and income. Ramsey County adults 65 and older responded it was not too difficult or not at all difficult to pay for health insurance costs, likely because adults 65 and older are eligible for Medicare coverage. It is not surprising that individuals with more education or higher household income reported less difficulty paying for health insurance premiums, co-pays and deductibles than adults with less education or lower income.⁵

RISK FACTORS

Health care-related worries and problems paying for care are particularly prevalent among the uninsured, individuals with lower incomes, and those in poorer health; but women and members of racial minority groups are also more likely than their peers to report these issues.²

Information to note

- Among Ramsey County adults, 22.1% reported it has been very difficult or somewhat difficult to pay for health care expenses.
- Metro adults with less education or lower income report more difficulty affording health insurance costs.

Community voice

“Lack of affordable health care.”

- White Female, age 25-34

Respondents expressed the financial burden of medical care and prescriptions. Many stated medical insurance is becoming unaffordable.

¹Jones J. U.S. concerns about healthcare high; energy, unemployment low. Gallup. 2018. https://news.gallup.com/poll/231533/concerns-healthcare-high-energy-unemployment-low.aspx?utm_source=alert&utm_medium=email&utm_content=morelink&utm_campaign=syndication. Published March 26, 2018. Accessed July 2018.

²Dijulio B, Kirzinger A, Wu B, Brodie M. Data note: Americans’ challenges with health care costs. Kaiser Family Foundation. 2017. <https://www.kff.org/health-costs/poll-finding/data-note-americans-challenges-with-health-care-costs/>. Published March 2, 2017. Accessed July 2018.

³Health Care in Minnesota: Overview – The Details. Disability Benefits 101. https://mn.db101.org/mn/programs/health_coverage/aca/program2.htm. Updated June 28, 2016. Accessed July, 2018.

⁴BRFSS Prevalence & Trends Data. Centers for Disease Control and Prevention. <https://www.cdc.gov/brfss/brfssprevalence/>. Accessed July 2018.

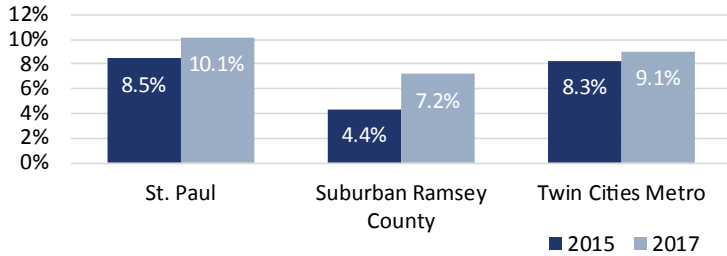
⁵Saint Paul – Ramsey County Public Health. Metro SHAPE Ramsey County Data Book 2014. <https://www.ramseycounty.us/your-government/open-government/research-data/public-health-data>. Accessed July 2018.

⁶Access to Health Services. Healthy People 2020. <https://www.healthypeople.gov/2020/topics-objectives/topic/Access-to-Health-Services/objectives>. Accessed July 2018.

WHAT RAMSEY COUNTY IS DOING

Ramsey County provides funding to five Ramsey County community clinics to help off-set the cost of medical and dental services provided to uninsured and underinsured clients. Saint Paul – Ramsey County Public Health maintains a surveillance role, monitoring the level of insured/uninsured status in Ramsey County.

Health Care Costs: Financial Burden* and Foregone Care** Among Adults

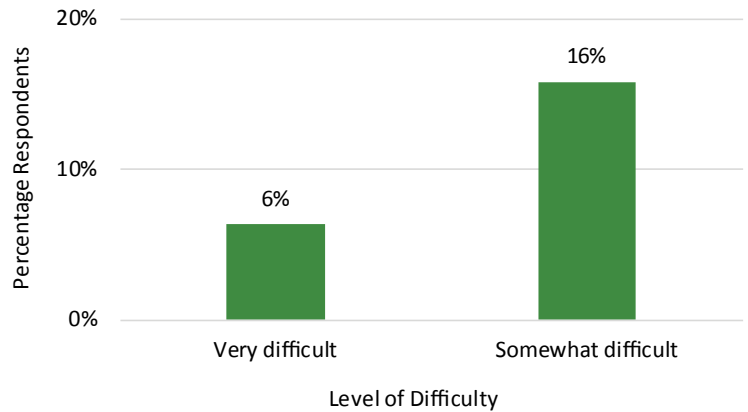


* Financial burden includes having to set up a payment plan with a hospital or doctor's office or problems paying medical bills or other basic bills due to medical bills in the past 12 months.

** Foregone care includes forgone prescriptions, dental care, routine medical care, mental/behavioral health care or specialist care due to cost in the last 12 months.

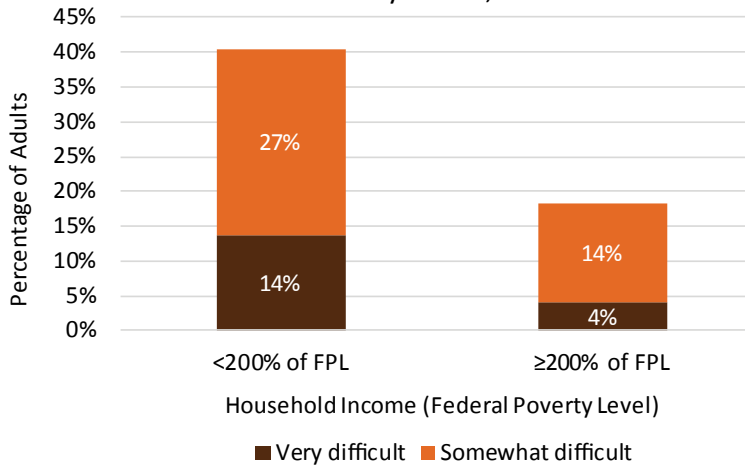
Source: Minnesota Health Access Survey.⁷

Difficulty Paying for Health Insurance, Ramsey County, 2014



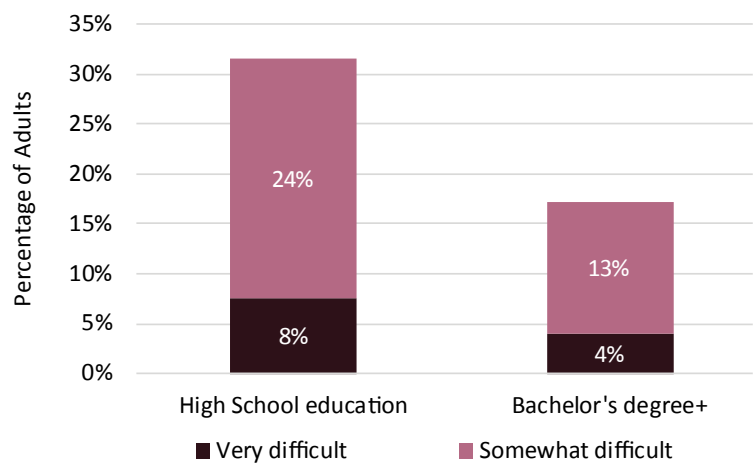
Source: Metro SHAPE Ramsey County Data Book.⁸

Difficulty Paying for Health Insurance Costs, Six County Metro, 2014



Source: Metro SHAPE Six County Data Book.⁹

Difficulty Paying for Health Insurance Costs by Education Level, Six County Metro, 2014



Source: Metro SHAPE Six County Data Book.⁹

⁷ Minnesota Department of Health. Minnesota Health Access Survey. Personal communication from MDH Health Economics Division. July 2018.

⁸ Saint Paul – Ramsey County Public Health. Metro SHAPE Ramsey County Data Book 2014. <https://www.ramseycounty.us/your-government/open-government/research-data/public-health-data>. Accessed July 2018.

⁹ Metro Public Health Analyst Network. Metro SHAPE Six County Data Book. 2014.