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# ***Healthcare Experience and Concerns September 2009***



## Method

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- Telephone surveys utilizing a random probability sample of telephone households were conducted among 1,002 adults 18+ years of age to assess their behaviors and attitudes regarding healthcare.
  - ✓ Interviewing took place over September 17-20, 2009.
- The questionnaire was fielded via Opinion Research Corporation's Caravan twice-weekly national telephone omnibus survey.
  - ✓ ORC used a probability sample of telephone households to achieve a nationally representative probability sample, and weighted completed interviews by age, sex, geographic region and race.
- The results of this study are intended for external communications. Methodology statement for public release:
  - ✓ The Consumer Reports National Research Center conducted a telephone survey of a nationally representative probability sample of telephone households. 1,002 interviews were completed among adults aged 18+. Interviewing took place over September 17-20, 2009.
    - ⇒ The margin of error is +/- 3.2% points at a 95% confidence level.



# Summary

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- Americans perceive healthcare costs rising much faster than other health care costs.
- One-in four (28%) American have lost or experienced cutbacks in their healthcare coverage in the past year. This has affected all groups including those earning \$100,000 or more.
- One-half (51%) of Americans have faced difficult healthcare choices in the past year, including:
  - ✓ Putting off a doctors visit because of cost
  - ✓ Unable to afford medical bill or medications
  - ✓ Put off a procedure because of cost
  - ✓ Declined medical test because of cost
  - ✓ Skipped filling a prescription because of cost
- Those healthcare concerns that resonate strongest among Americans are:
  - ✓ A major financial loss or setback from medical cost due to an illness or accident
  - ✓ Unable to afford healthcare in the future
  - ✓ Needed care being denied or rationed by health insurance companies



# Healthcare Costs

- Over the past two-years well over half of consumers (59%) felt that the cost of healthcare has increased much more or more than the other expenses they encounter.
  - ✓ The relatively rapid escalation in healthcare costs was most apparent to:
    - ⇒ Those 35-64 years of age (66%)
    - ⇒ Earning \$100K or more (66%)
    - ⇒ Those that have lost or have experienced cutbacks in healthcare coverage in the past year (74%)

QM1 - Compared to other expenses you encounter, over the PAST TWO YEARS would you say the cost of healthcare has . . . (READ LIST. RECORD ONE ANSWER)

	Total	Age			HHLI Income			Past Year Lost/Reduced Health Coverage
		18-34	35-64	65+	<\$50K	\$50-99.9K	\$100K+	
Base (Unweighted)	1002	113	667	217	388	295	191	281
	%	%	%	%	%	%	%	%
<b>Increased much more/more (NET)</b>	<b>59</b>	<b>47</b>	<b>66</b>	<b>59</b>	<b>57</b>	<b>59</b>	<b>66</b>	<b>74</b>
Increased much more than other expenses	27	16	32	29	24	30	31	36
Increased more than other expenses	32	31	34	29	33	30	35	38
Increased about the same as other expenses	30	37	25	32	32	29	28	16
Increased less than other expenses	5	7	4	3	2	7	5	3
Increased much less than other expenses	3	4	3	3	4	4	1	4
<b>Increased much less/less (NET)</b>	<b>8</b>	<b>10</b>	<b>7</b>	<b>6</b>	<b>7</b>	<b>10</b>	<b>6</b>	<b>7</b>
Don't know	3	5	2	2	4	2	0	3
Refused	0	-	-	0	-	0	-	-



# Lost or Reduced Coverage

- In the past year more than one-quarter (28%) of Americans have lost or experienced cutbacks in their healthcare coverage. Reported losses in healthcare was most pronounced among:
  - ✓ Among those 35-64 (33%)
  - ✓ Earning less than \$50K (34%)
- Even among those earning \$100-thousand or more on-fifth (21%) have experienced a loss or cutback in healthcare coverage.

QM3 - In the PAST YEAR have you lost or experienced cutbacks in your healthcare coverage?

	Total	Age			HHLD Income			Past Year Lost/Reduced Health Coverage
		18-34	35-64	65+	<\$50K	\$50-99.9K	\$100K+	
Base (Unweighted)	1002	113	667	217	388	295	191	281
	%	%	%	%	%	%	%	%
Yes	28	25	33	17	34	26	21	100
No	68	70	64	80	60	72	79	-
Do not have healthcare coverage (Not Read)	2	2	2	2	4	0	-	-
Don't know	1	3	0	1	1	2	-	-
Refused	0	-	-	-	-	-	-	-



# Experiences Over the Past Year

- One-half of Americans (51%) have been confronted with difficult choices in healthcare over the past year. Those most affected were those under 64 years of age, earning less than \$50K, or have lost or have face cutbacks in healthcare coverage.
  - ✓ More than one-quarter (28%) have put of a doctor visit because of cost, 25% have been unable to afford medical bills or medications.

QM2. In the PAST YEAR have you done any of the following

	<u>Total</u>	<u>Age</u>			<u>HHLID Income</u>			<u>Past Year Lost/Reduced Health Coverage</u>
		<u>18-34</u>	<u>35-64</u>	<u>65+</u>	<u>&lt;\$50K</u>	<u>\$50-99.9K</u>	<u>\$100K+</u>	
Base (Unweighted)	1002	113	667	217	388	295	191	281
	%	%	%	%	%	%	%	%
<u>Report one or more events (NET)</u>	<u>51</u>	<u>58</u>	<u>52</u>	<u>35</u>	<u>66</u>	<u>46</u>	<u>34</u>	<u>75</u>
Put off a doctors visit because of cost	28	36	28	9	39	26	12	50
You have been unable to afford medical bills or medications	25	37	22	15	39	21	9	45
Put off a medical procedure because of cost	22	26	24	9	30	21	11	42
Declined a medical test because of cost	20	24	21	8	29	16	11	35
Skipped filling a prescription because of cost	20	23	21	10	28	18	7	39
Taken an expired medication	15	12	18	11	15	16	11	23
Skipped a scheduled dosage of an Rx, NOT at your physician's or pharmacist's direction, to save money	15	18	15	8	21	13	6	29
Cut prescribed pills in half, NOT at your physician's or pharmacist's direction, to save money	13	20	10	8	18	10	7	25
Shared a prescription with someone else to save money	9	15	7	3	13	7	5	14



# Concerns

- The greatest concerns American’s have in regarding healthcare are a major financial loss or setback from medical cost due to an illness or accident (73%), not being able to afford healthcare in the future (73%), or needed care being denied or rationed by health insurance companies (73%).
- These concerns were at their highest among the middle age group, those earning less than \$50,000, and particularly strong among the one-quarter of Americans that have lost or experienced cutbacks in their healthcare coverage

QM4-Thinking of health care issues, please tell me your level of concern for each of the issues that may affect you. Very concerned or somewhat concerned

	<u>Total</u>	<u>Age</u>			<u>HHLI Income</u>			<u>Past Year Lost/Reduced Health Coverage</u>
		<u>18-34</u>	<u>35-64</u>	<u>65+</u>	<u>&lt;\$50K</u>	<u>\$50-99.9K</u>	<u>\$100K+</u>	
Base (Unweighted)	1002	113	667	217	388	295	191	281
	%	%	%	%	%	%	%	%
A major financial loss or setback from medical cost due to an illness or accident	73	72	76	69	81	74	61	91
You may not be able to afford healthcare in the future	73	67	77	71	81	72	57	88
Needed care being denied or rationed by health insurance companies	73	64	78	72	75	75	59	87
Rising costs will force you to choose between healthcare and other necessities	64	57	69	63	77	62	41	85
Being denied health coverage because of pre-existing conditions or other circumstances	63	61	67	56	70	63	51	77
Loss of healthcare coverage due to being laid off or leaving your job	54	56	62	26	56	60	46	74



# Contributing Factors to the Rising Cost of Healthcare

- Though most factors evaluated received a sizeable share of the blame for the rising cost of healthcare those pointed to most often were the uninsured using the ER for non-emergency reasons that could be handled more economically at a doctors office or clinic (61%) and drug companies promoting the newest most expensive drugs when there are proven less expensive alternatives (60%).

QM5-To what degree do you feel each of the following contributes to the rising cost of healthcare? Contributes a lot

	<u>Total</u>	<u>18-34</u>	<u>Age</u> <u>35-64</u>	<u>65+</u>	<u>&lt;\$50K</u>	<u>HHLI Income</u>		<u>Past Year</u> <u>Lost/Reduced</u> <u>Health</u> <u>Coverage</u>
						<u>\$50-99.9K</u>	<u>\$100K+</u>	
Base (Unweighted)	1002	113	667	217	388	295	191	281
	%	%	%	%	%	%	%	%
The uninsured using ER's for non-emergency reasons that could be more economically handled at a doctor's office/clinic	61	45	69	67	61	60	71	64
Drug companies promoting the newest, more expensive drugs when there are proven, less expensive alternatives	60	52	61	69	65	63	51	69
The uninsured delaying care which leads to more expensive conditions later on	49	44	51	53	50	52	48	56
Doctors prescribing unnecessary tests	44	42	45	43	48	44	38	50