

Health costs burden for many, especially the poor

Nationally, the cost of health insurance has increased dramatically. Between 2002 and 2012, the employee's share of a typical family health insurance plan has increased 102% from \$5,866 in 2002 to \$11,429 in 2012.¹ This means most American families are spending a larger percentage of their income on co-pays and health insurance premiums.

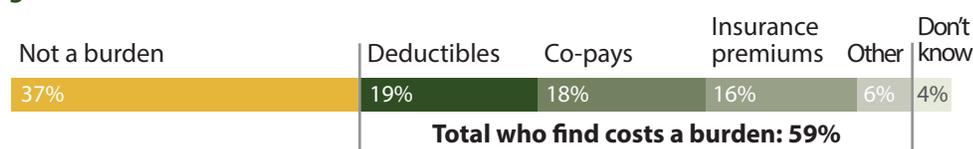
Kentucky has seen similar increases in health insurance premiums. Health insurance costs for the average Kentucky family now exceed \$15,000 per year.²

The 2012 **Kentucky Health Issues Poll (KHIP)** asked questions about the financial burden of health insurance and about going without needed healthcare due to the cost.

¹The Kaiser Family Foundation and Health Research and Educational Trust (2012). Employer Health Benefits survey. Available at: <http://ehbs.kff.org/pdf/2012/8345.pdf>

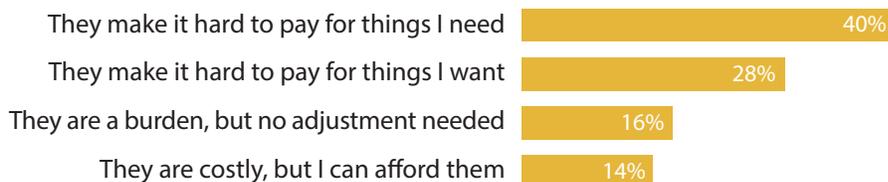
²Average per family costs for employer-based health insurance in Kentucky are estimated at \$15,417 (\$3,610 employee, \$11,807 employer). Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey (MEPS) -Insurance Component. Tables II.D.1, II.D.2, II.D.3 available at: <http://tinyurl.com/d72bf29>.

Thinking about your healthcare costs, which of the following do you find to be the greatest financial burden?



How much of a burden are your healthcare costs?*

(Asked only of those who reported a financial burden. N = 981)



*Does not add to 100% because the response "don't know" is not included.

Most report some financial burden from healthcare

When asked what (if any) part of healthcare costs are the greatest financial burden, nearly 4 in 10 (37%) report that paying for healthcare and health insurance is not a financial burden. However, almost 2 in 10 report that co-pays for doctor visits or prescription drugs (18%) or deductibles (19%) were the greatest financial burden. Less than 2 in 10 (16%) report that insurance premiums were the greatest burden and 1 in 10 (10%)

report some other source was a burden or didn't know.

Among those who identified some financial burden from healthcare costs, nearly 4 in 10 (40%) report that it makes it hard to pay for things they need. Three in 10 (28%) report it makes it hard to pay for things they want. Fewer than 2 in 10 report it is a burden but they

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³100% of the federal poverty level (FPL) for a family of four in 2011 was an annual household income of \$22,350 and 200% FPL was \$44,700.

These findings unless otherwise noted are from the Kentucky Health Issues Poll, funded by the Foundation for a Healthy Kentucky and The Health Foundation of Greater Cincinnati. The Kentucky Health Issues Poll was conducted Sept. 20-Oct. 14, 2012, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,680 adults from throughout Kentucky was interviewed by telephone. This included 1,360 landline interviews and 320 cell phone interviews with cell phone users. In 95 of 100 cases, the statewide estimates will be accurate to $\pm 2.5\%$. There are other sources of variation inherent in public opinion studies, such as non-response, question wording, or context effects that can introduce error or bias.

For more information about the Kentucky Health Issues Poll, please visit www.healthy-ky.org or www.healthfoundation.org/kentucky-health-issues-poll.

haven't had to adjust spending in other areas and 1 in 10 (14%) report it's costly but they can afford it.

People in poverty much more likely to report healthcare costs are a burden

Respondents with incomes at or near the federal poverty level (FPL³) were significantly more likely to report that healthcare costs were a burden, and to say that healthcare costs made it harder to pay for things they needed.

6 in 10 put off some form of healthcare because of cost

More than 6 in 10 Kentucky adults (64%) report that they or another family member living in their household have put off some form of healthcare because of the cost in the last 12 months. Nearly half (48%) have relied on home remedies or over-the-counter drugs instead of going to see the doctor. More than 4 in 10 (43%) have put off or postponed getting healthcare they needed. Nearly 4 in 10 have not filled a prescription (37%), skipped dental care or check-ups (37%) or skipped a recommended medical test or treatment (36%). Three in 10 adults (30%) have cut pills in half or skipped doses of medicine because of the cost.

Majority of those in poverty report going without needed care

In all these situations a majority of adults living below 100% FPL report that they or someone in their household went without needed healthcare. And adults living below 100% FPL are almost three times

Percentage of respondents who say they or another family member living in their household have done each of the following in the past 12 months because of the cost

Rely on home remedies or over-the-counter drugs instead of going to see a doctor

48%

Put off or postpone getting healthcare you needed

43%

Not fill a prescription for medicine

37%

Skip dental care or check-ups

37%

Skip a recommended medical test or treatment

36%

Cut pills in half or skip doses for medicine

30%

"Yes" to any of the above

64%

Percentage of respondents who report someone in household went without some form of healthcare because of the cost in the last 12 months

Kentucky 64%

Poverty status³

<100% FPL 84%

100%-200% FPL 77%

>200% FPL 49%

Insurance status

Uninsured 88%

Insured 56%

more likely than people living above 200% FPL to report putting off needed healthcare for themselves or a member of their household.

Large majorities of people living in poverty and uninsured go without care

Though 64% of Kentucky adults report having put off care, certain groups are much more likely than others to have done so. Large

majorities of people living in poverty (below 100% FPL, 84%) or near poverty (100%-200% FPL, 77%) report going without needed care because of the cost. That compares with less than half (49%) of those living above 200% FPL. Similarly, many more uninsured adults (88%) than insured adults (56%) report that someone in their household went without needed healthcare in the last year because of the cost.