Health Care Affordability In Connecticut
Highlights from 2018 Altarum Healthcare Value Hub Consumer Healthcare Experience State Survey (CHESS)

February 19, 2019

universalhealthct.org
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Universal Health Care Foundation Mission Statement

• To serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut.

• We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.
Health Care Affordability in the Connecticut Context
Recent reports point out the struggles of everyday people to afford living in Connecticut.

Housing, food and transportation are expensive.

Job creation and wages are stagnant.
Affordability: Two Connecticuts

- 40% of Connecticut households fall under the income threshold for meeting basic needs – they are ALICE: (Asset-Limited, Income-Constrained, Employed)

- Increasing disparities in health and longevity by income, race, and ethnicity
Some of the poorest cities in the country can be found just miles away from some of the wealthiest communities in the country.

Average Household Income

**Top 1% ($660K+)**

$2.4 million/year

**Bottom 99%**

$56,445
Staggering racial and ethnic disparities exist in Connecticut.

“The impact of … economic pressures on workers and their families is widespread and disproportionately affects women and people of color. Despite some recent signs that Connecticut’s economy is growing and wages for low-wage workers are increasing, working families continue to struggle to reach a decent standard of living.”

Affordability & Extreme Income Inequality
Figure 1.13
Cumulative Premium Increases, Inflation, and Earnings for Covered Workers with Family Coverage, 2003-2018

* Percentage change in family premium is statistically different from previous five year period shown (p < .05).

Since 2008, General Annual Deductibles for Covered Workers Have Increased Eight Times as Fast as Wages

NOTE: Average general annual deductibles are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.

SOURCE: KFF and KFF/HRET Employer Health Benefits Surveys. Consumer Price Index, U.S. City Average of Annual Inflation (April to April); Seasonally Adjusted Data from the Current Employment Statistics Survey (April to April).
Connecticut Residents Struggle to Afford Health Care

Highlights from Altarum Healthcare Value Hub Consumer Healthcare Experience State Survey (CHESS)
Partnership with

Consumer Healthcare Experience State Survey

- Survey conducted in February 2018
- About 900 adult Connecticut residents polled
- Various questions about health care affordability asked
- English only
- 3 briefs:
  - Health Care Affordability
  - Difficulty Navigating the Health Care System
  - Prescription Drug Costs
50% of Connecticut adults experienced a problem with health care affordability in the past year.

"We were in a really, really tough spot — we almost lost our cars, almost got evicted — all because of health care costs."

-Montreal
43% of Connecticut adults delayed or did not get care due to cost

33%
Delayed going to the doctor or having a procedure done

24%
Avoided going to the doctor or having a procedure done

22%
Skipped a recommended medical test or treatment
24% of Connecticut adults experienced one or more of these struggles to pay their medical bills:

- 10% contacted by a collection agency
- 9% used up all or most of their savings
- 7% racked up large amounts of credit card debt
- 6% were unable to pay for basic necessities like food, heat, or housing

“I split more than one half of my take home pay between rent & health care. It is difficult to keep my head above water. There has to be a better, more affordable way.

Carlos
Worry About Affording Health Care in the Future, By Income

<table>
<thead>
<tr>
<th>Worry About Affording the Costs of Serious Illness or Accident</th>
<th>Less Than $40,000</th>
<th>$40,001 - $74,999</th>
<th>More Than $75,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>77%</td>
<td>66%</td>
<td>51%</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Worry About Affording Medical Costs When Elderly</th>
<th>75%</th>
<th>67%</th>
<th>61%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Worry of Affording Any Healthcare Burden</td>
<td>86%</td>
<td>82%</td>
<td>75%</td>
</tr>
</tbody>
</table>
Worry About Losing or Affording Coverage

Somewhat Worried or Very Worried About Health Insurance

Health insurance through my employer or a family member's employer: 28%
Health insurance that I buy on my own (not through my employer): 45%
Medicaid (HUSKY), coverage for low income people: 72% 71%

Will Lose Health Insurance
Will Not Be Able To Afford Health Insurance
50% of Connecticut's uninsured adults cite “too expensive” as the major reason for not having coverage.
Connecticut Residents are Worried about High Prescription Drug Prices

Highlights from Altarum Healthcare Value Hub Consumer Healthcare Experience State Survey (CHESS)
88% of people who take prescriptions regularly worry they won’t be able to afford their medications.

"I take care of my six year old grandson, Jamell- he has sickle cell anemia, and has to take medication for the rest of his life. We can’t afford to pay for his medicine out of pocket."

-Cheryl
50% of those with employer provided insurance

64% of those who buy insurance on their own

Report being worried they won’t be able to afford the prescription drugs they need
20% reported they were so worried about drug prices they did one or more of the following:

- not fill a prescription
- cut pills in half
- skip a prescribed dose
Connecticut Residents Agree on Health Care Affordability Solutions Across Party Lines

Highlights from Altarum Healthcare Value Hub Consumer Healthcare Experience State Survey (CHESS)
The US health care system needs to change

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Republican</th>
<th>Democrat</th>
<th>Neither</th>
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<tbody>
<tr>
<td></td>
<td>80%</td>
<td>73%</td>
<td>81%</td>
<td>85%</td>
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What do people think are major reasons for rising health care costs?

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<tbody>
<tr>
<td>Drug companies charging too much money</td>
<td>81%</td>
<td>73%</td>
<td>83%</td>
<td>84%</td>
</tr>
<tr>
<td>Hospitals charging too much money</td>
<td>74%</td>
<td>71%</td>
<td>72%</td>
<td>77%</td>
</tr>
<tr>
<td>Insurance companies charging too much money</td>
<td>74%</td>
<td>66%</td>
<td>78%</td>
<td>77%</td>
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People agree on government solutions across party lines

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<tr>
<td>Show what a fair price would be for specific procedures</td>
<td>95%</td>
<td>93%</td>
<td>96%</td>
<td>96%</td>
</tr>
<tr>
<td>Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes</td>
<td>94%</td>
<td>92%</td>
<td>94%</td>
<td>96%</td>
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<tr>
<td>Make it easy to switch insurers if a health plan drops your doctor</td>
<td>94%</td>
<td>94%</td>
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<td>Require drug companies to provide advanced notice of price increases and information to justify those increases</td>
<td>93%</td>
<td>88%</td>
<td>95%</td>
<td>95%</td>
</tr>
<tr>
<td>Set standard payment to hospitals for specific procedures</td>
<td>89%</td>
<td>82%</td>
<td>92%</td>
<td>91%</td>
</tr>
<tr>
<td>Set standard prices for drugs to make them affordable</td>
<td>89%</td>
<td>85%</td>
<td>92%</td>
<td>92%</td>
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Health Care Affordability Poll
More Resources on our Website!

- Universalhealthct.org
  - 3 briefs
  - One page highlights
  - Infographics
  - Stories