



UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

# Health Care Affordability In Connecticut

Highlights from 2018 Altarum Healthcare Value Hub  
Consumer Healthcare Experience State Survey (CHESS)

February 19, 2019

[universalhealthct.org](http://universalhealthct.org)

Find us on Facebook | Twitter: @uhcf\_ct | Instagram: uhcf.ct



## 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**.



UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

# 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 Connecticut

- 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.

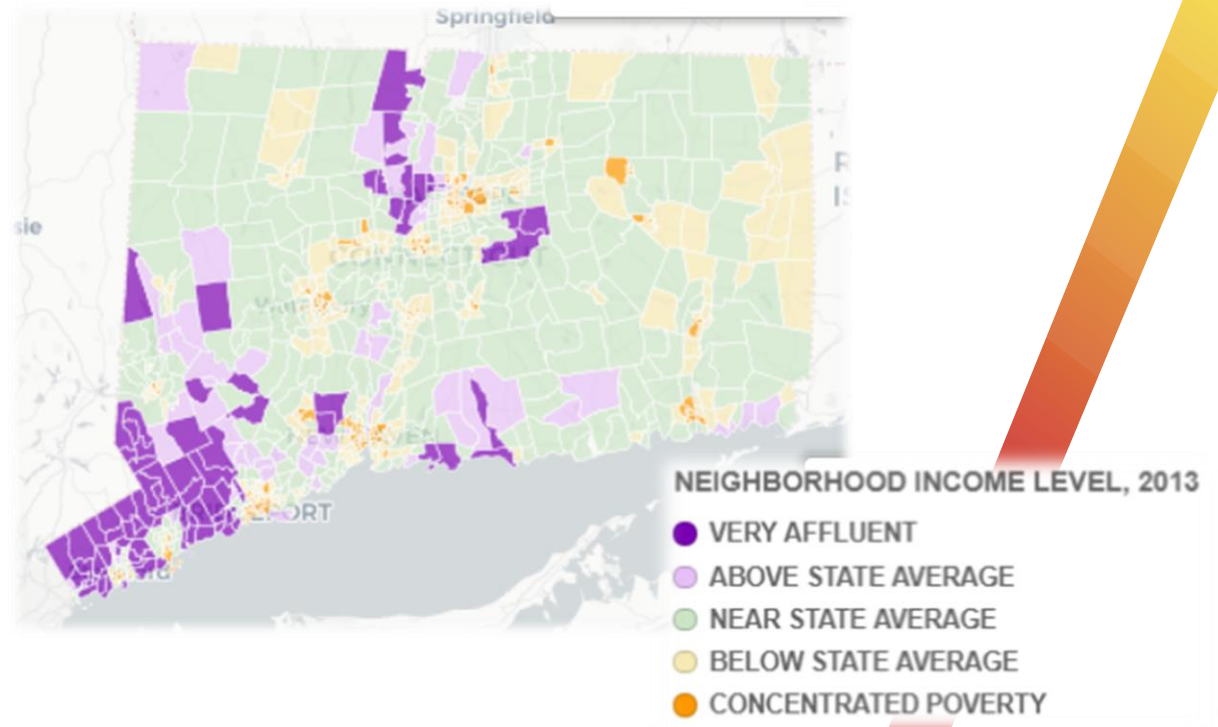
**Average  
Household  
Income**

**TOP 1% (\$660K+)**

**\$2.4  
million/year**

**BOTTOM 99%**

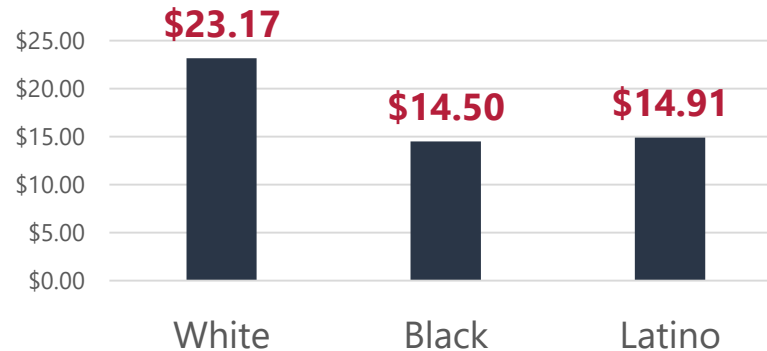
**\$56,445**



# Staggering racial and ethnic disparities exist in Connecticut.

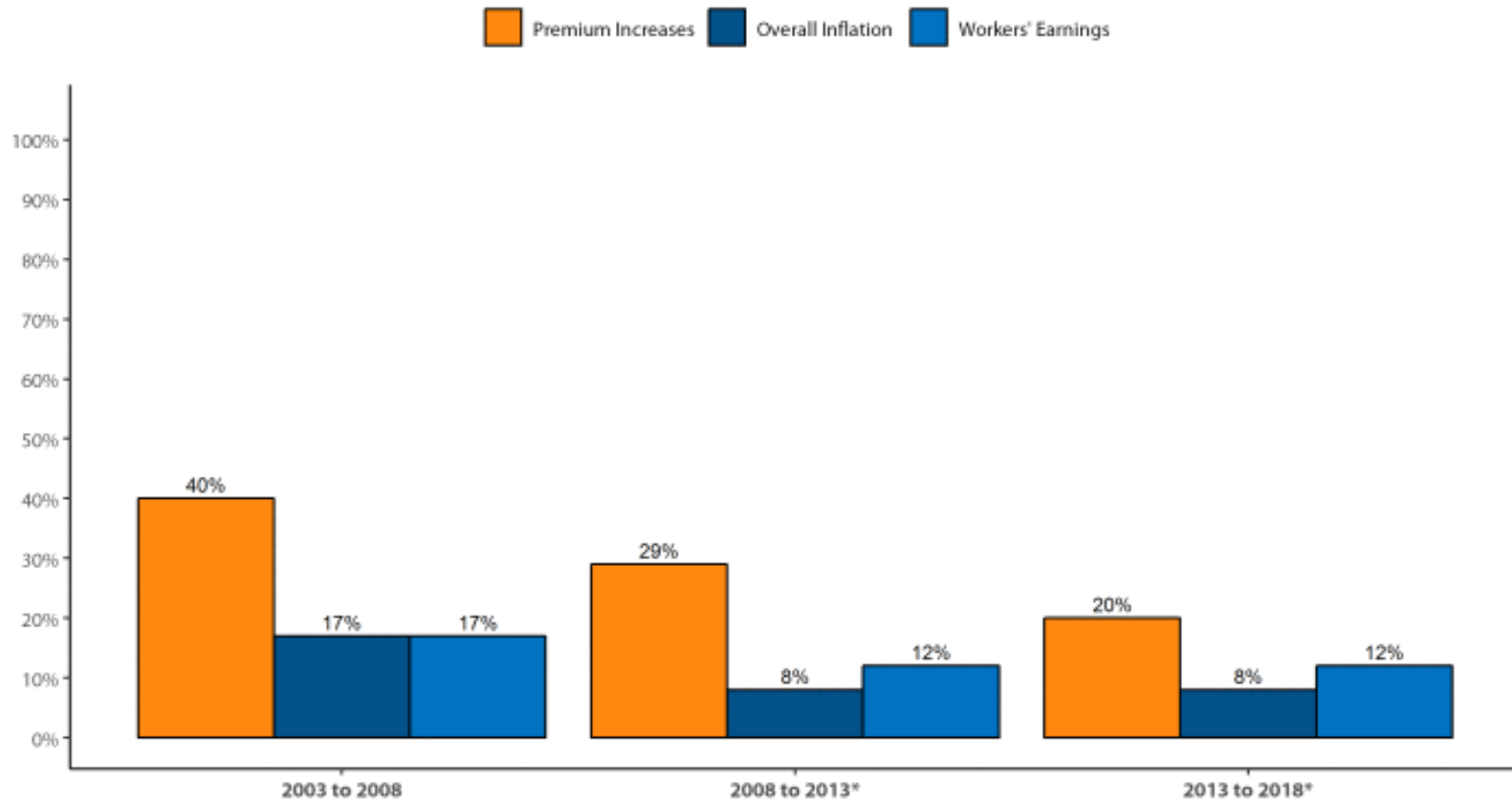
“The impact of ... economic pressures on workers and their families is widespread and disproportionately affects women and people of color. Despite some recent signs that Connecticut’s economy is growing and wages for low-wage workers are increasing, working families continue to struggle to reach a decent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

Median hourly wages by race/ethnicity (in 2017\*) dollars



## Affordability & Extreme Income Inequality

**Figure 1.13**  
**Cumulative Premium Increases, Inflation, and Earnings for Covered Workers with Family Coverage, 2003-2018**

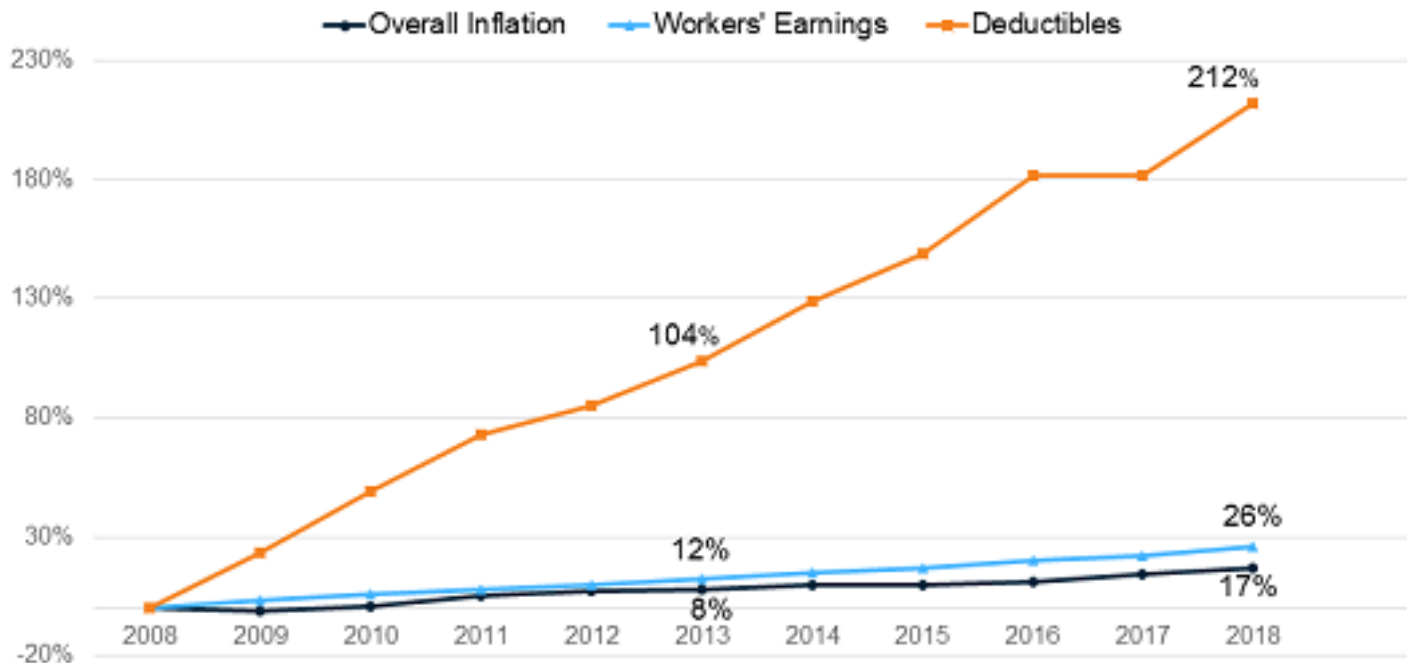


\* Percentage change in family premium is statistically different from previous five year period shown ( $p < .05$ ).

SOURCE: KFF Employer Health Benefits Survey, 2018; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2003-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 2003-2018; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2003-2018 (April to April).



## 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).





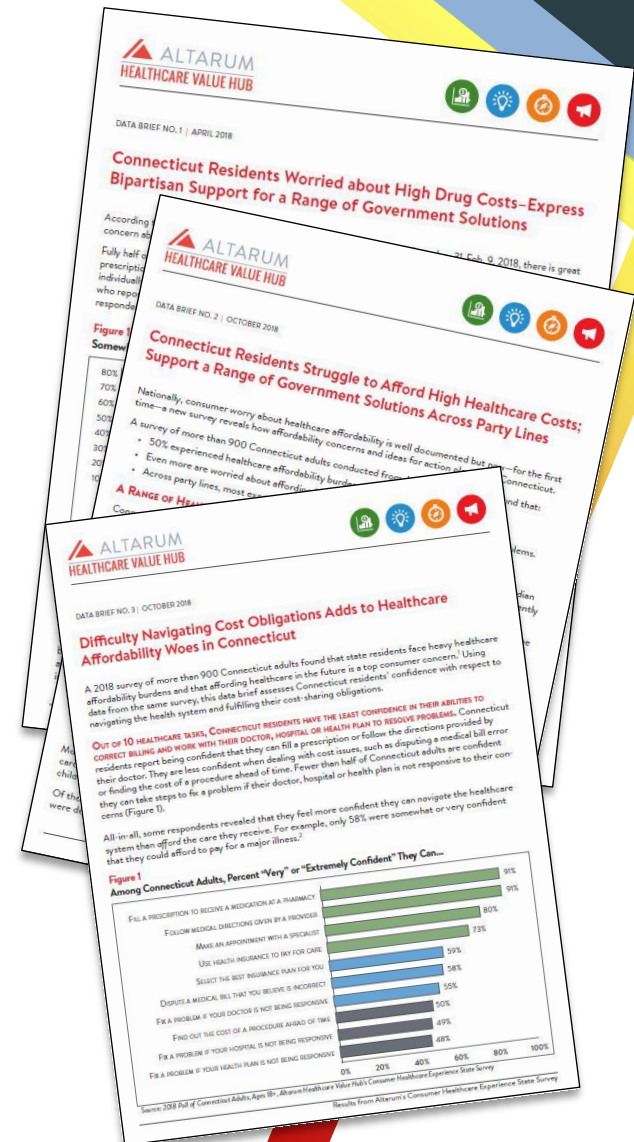
UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

# Connecticut Residents Struggle to Afford Health Care

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

## 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.



# 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*

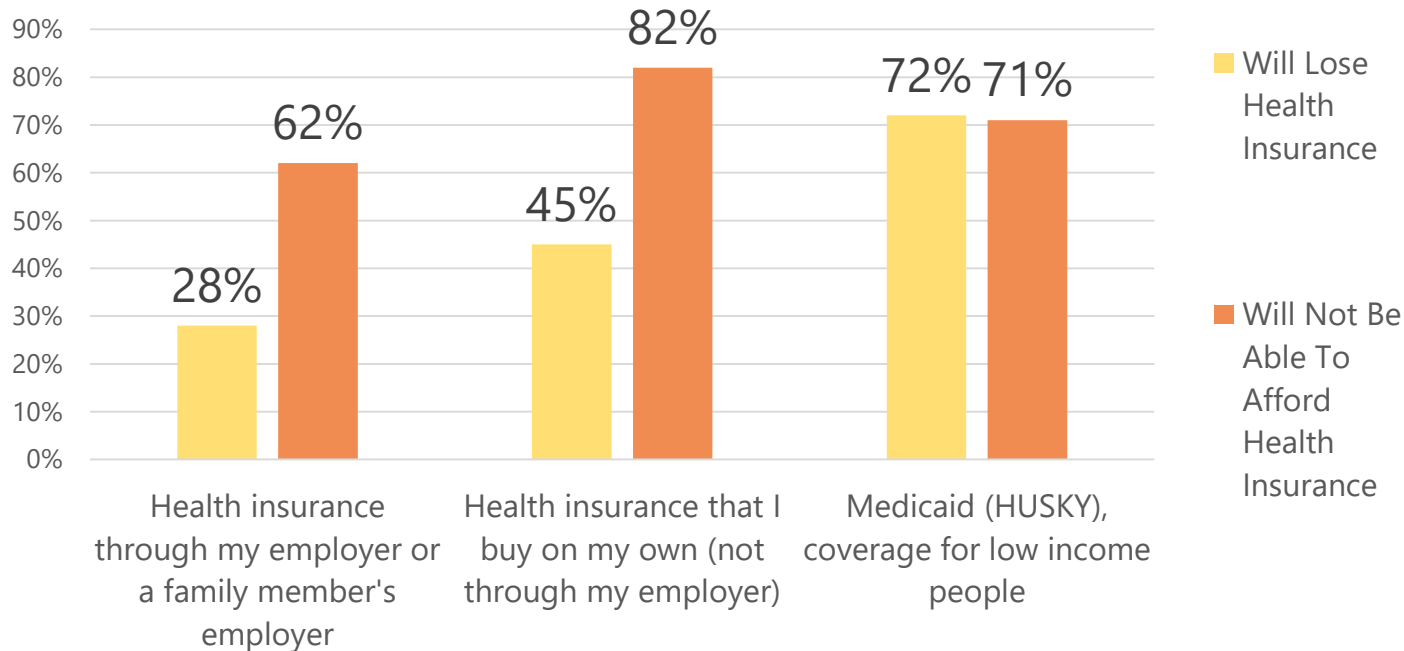


Worry About Affording Health Care in the Future, By Income	Less Than \$40,000	\$40,001 - \$74,999	More Than \$75,000
Worry About Affording the Costs of Serious Illness or Accident	77%	66%	51%
Worry About Affording Medical Costs When Elderly	75%	67%	61%
Overall Worry of Affording Any Healthcare Burden	86%	82%	75%

# Worry About Losing or Affording Coverage



Somewhat Worried or Very Worried About Health Insurance





50% of  
Connecticut's  
uninsured  
adults cite “too  
expensive” as  
the major  
reason for not  
having  
coverage





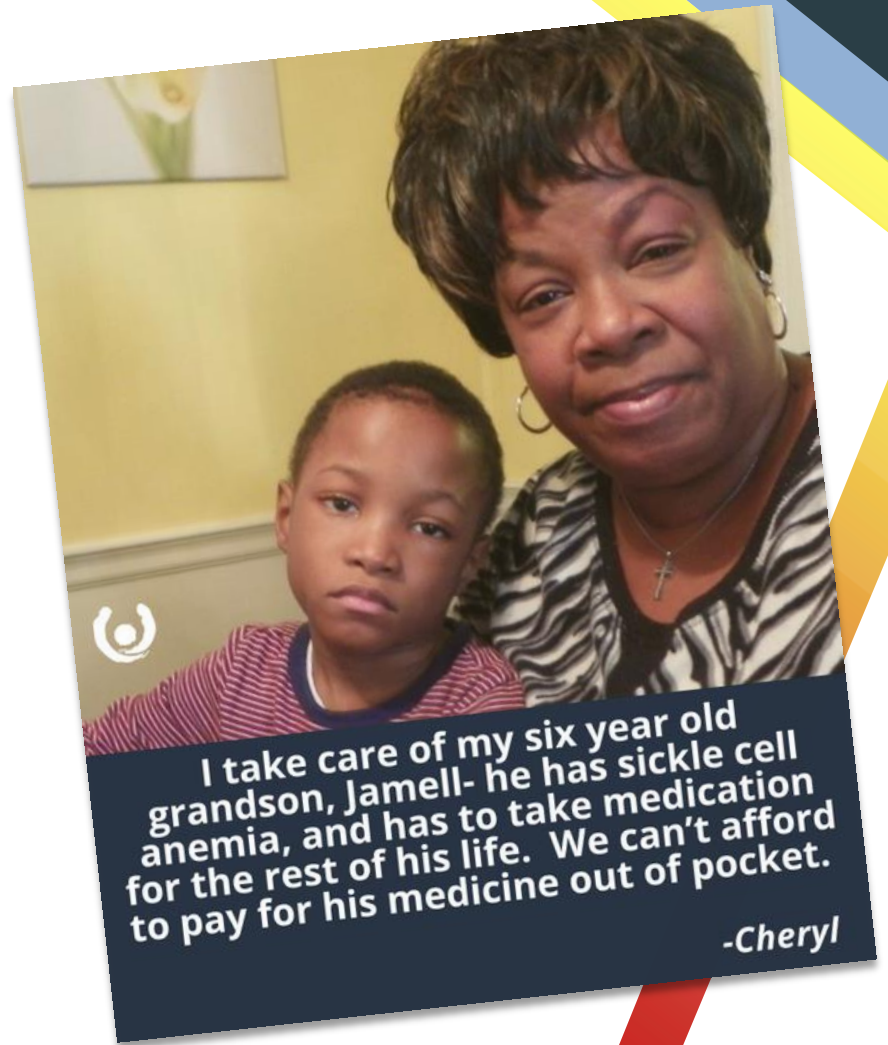
UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

# 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





**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**





UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

# 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**

Total	Republican	Democrat	Neither
80%	73%	81%	85%

## What do people think are major reasons for rising health care costs?

	Total	Republican	Democrat	Neither
Drug companies charging too much money	81%	73%	83%	84%
Hospitals charging too much money	74%	71%	72%	77%
Insurance companies charging too much money	74%	66%	78%	77%



# People agree on government solutions across party lines

	Total	Republican	Democrat	Neither
Show what a fair price would be for specific procedures	95%	93%	96%	96%
Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes	94%	92%	94%	96%
Make it easy to switch insurers if a health plan drops your doctor	94%	94%	94%	95%

## People agree on government solutions across party lines

	Total	Republican	Democrat	Neither
Require drug companies to provide advanced notice of price increases and information to justify those increases	93%	88%	95%	95%
Set standard payment to hospitals for specific procedures	89%	82%	92%	91%
Set standard prices for drugs to make them affordable	89%	85%	92%	92%

# Health Care Affordability Poll

## More Resources on our Website!

- [Universalhealthct.org](http://Universalhealthct.org)
  - 3 briefs
  - One page highlights
  - Infographics
  - Stories

UNIVERSAL HEALTH CARE FOUNDATION OF CONNECTICUT

ALTARUM HEALTHCARE VALUE HUB

**Poll of Connecticut Residents Shows the Struggle to Afford Healthcare & Support For a Range of Solutions Across Party Lines**

Data from Altarum's Consumer Healthcare Experience State Survey

**Poll of Connecticut Residents Shows Struggles with High Healthcare Costs and Support for Government Solutions Across Party Lines**

According to a survey of more than 900 Connecticut adults conducted from Jan. 31-Feb. 9, 2018, there is great concern about high health care costs and a desire to enact solutions.

[Click here to read three briefs from this poll](#)

**Connecticut Residents STRUGGLE to afford high healthcare costs**

Nationally, consumer worry about healthcare affordability is well documented but now - for the first time - a new survey reveals how affordability concerns and ideas for action play out in Connecticut.

**50%** of Connecticut adults experienced a problem with health care affordability in the past year.

**50%** of uninsured cite "too expensive" as the major reason for not having coverage.

**43%** of Connecticut adults delayed or did not get care due to cost.

UNIVERSAL HEALTH CARE FOUNDATION OF CONNECTICUT

Universal Health Care Foundation of Connecticut is working with state and national partners to make sure everyone has access to affordable, high-quality health care.