



Connecticut Residents Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines

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.

A survey of more than 900 Connecticut adults conducted from Jan. 31-Feb. 9, 2018, found that:

- 50% experienced healthcare affordability burdens in the past year;
- Even more are worried about affording healthcare in the future; and
- Across party lines, most express strong support for policymakers to address these problems.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Connecticut is a top ranked state in terms of household income—in 2016, census data show median household income was \$73,433.¹ Nonetheless, like many Americans, Connecticut residents currently experience hardship due to high healthcare costs.

These affordability burdens take many forms. All told, 50% of adults in Connecticut experienced one or more of the following three healthcare affordability problems in the prior 12 months.

- 1.) **BEING UNINSURED DUE TO HIGH PREMIUM COSTS.** 50% of uninsured cite “too expensive” as the major reason for not having coverage.
- 2.) **DELAYING OR FOREGOING HEALTHCARE DUE TO COST.** Nearly half (43%) of Connecticut adults encountered one or more cost related barriers to getting care in the past year. In descending order of frequency, they report:
 - 33%—Delayed going to the doctor or having a procedure done
 - 24%—Avoided going altogether to the doctor or having a procedure done
 - 22%—Skipped a recommended medical test or treatment
 - 15%—Did not filled a prescription
 - 13%—Cut pills in half or skipped doses of medicine
 - 11%—Had problems getting mental healthcare

Moreover, cost was far and away the most frequently cited reason for not getting needed medical care, exceeding a host of other barriers like transportation, difficulty getting an appointment, lack of childcare and other reasons.

Of the various types of medical bills, the ones most frequently associated with an affordability barrier were dental care, doctor bills and prescription drugs, likely reflecting the frequency with which

Connecticut adults seek these services—or, in the case of dental, lower rates of coverage for these services.

3.) **STRUGGLING TO PAY MEDICAL BILLS.** Fully one quarter (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%—Placed on a long term payment plan
- 6%—Were unable to pay for basic necessities like food, heat, or housing
- 4%—Borrowed money or got a loan or another mortgage on their home

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

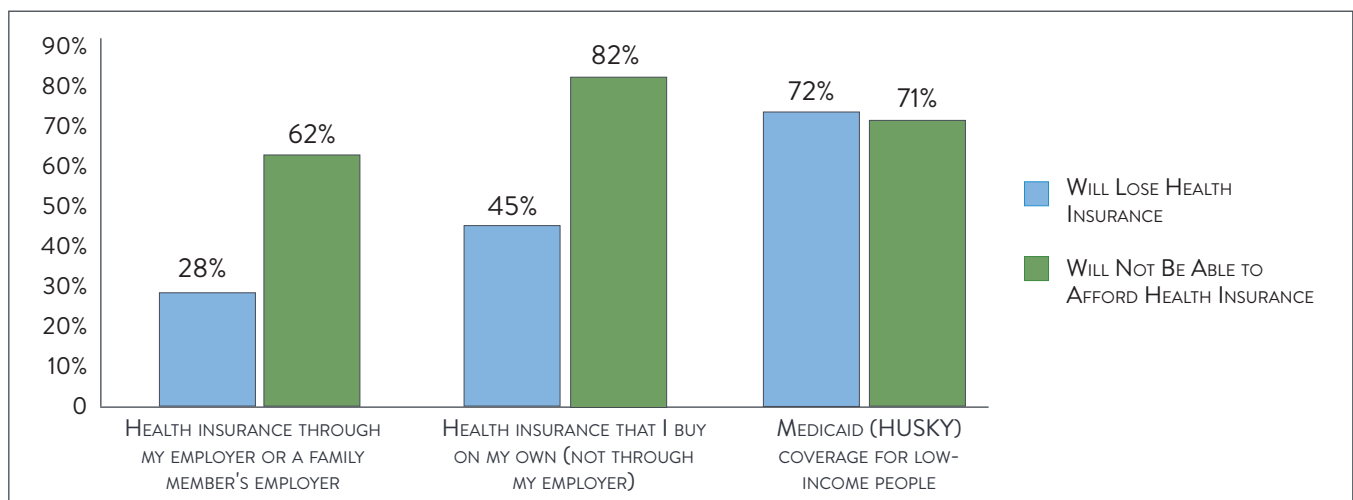
Connecticut adults also exhibit high levels of worry about affording healthcare in the future.

Overall, four out of five residents (79%) report being “worried” or “very worried” about affording some aspect of healthcare, including:²

- 66%—Won’t be able to afford medical costs when you are elderly
- 61%—Cost of a serious illness or accident
- 52%—Prescription drug costs

In addition, respondents are also “worried” or “very worried” about not being able to afford health insurance in the future (62% overall). The greatest worry is among those who buy coverage on their own—more than four out of five (82%) are worried (Figure 1). Those on Medicaid also have significant affordability concerns, but have the highest level of worry about losing coverage when compared with those with other types of coverage.

Figure 1
Somewhat or Very Worried About Health Insurance



Source: 2018 Poll of Connecticut Adults, Ages 18+ - Altarum Healthcare Value Hub, Altarum’s Consumer Healthcare Experience State Survey

INCOME DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

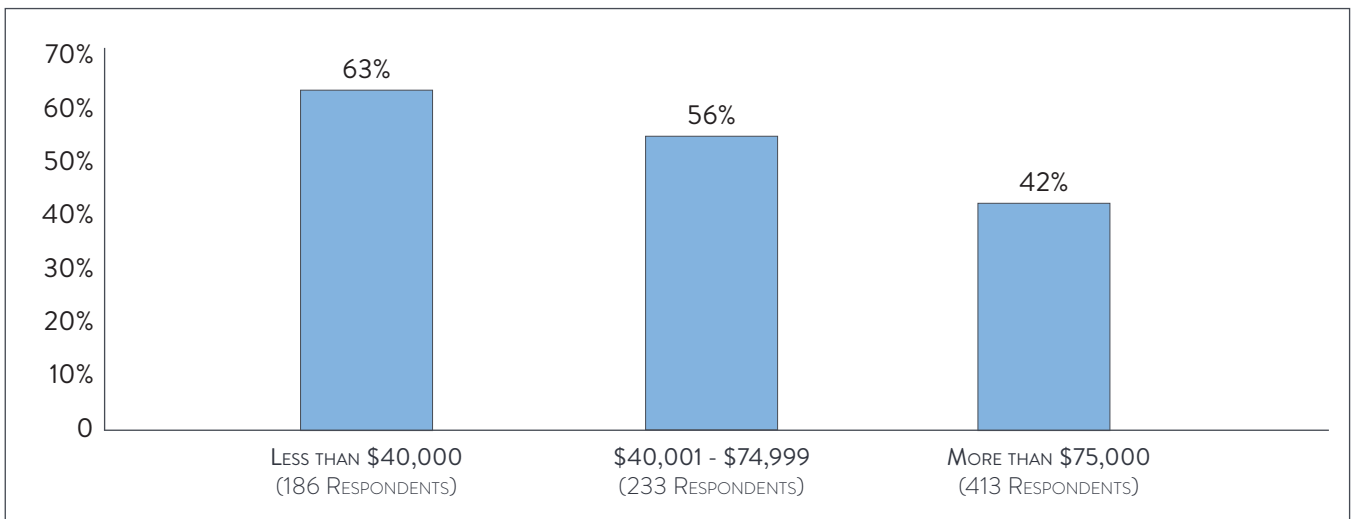
The survey also revealed income differences in how Connecticut residents experience healthcare affordability burdens. Responses were mapped into three income brackets (Figure 2).

Affordability burdens affect families quite far up the income stream, with more than 50% of residents with household incomes of \$75,000 or below facing healthcare affordability burdens. As a reminder, median household income in Connecticut was \$73,433 in 2016.³

In addition to affordability burdens experienced in last 12 months, residents in the lowest income bracket report the highest levels of worry about the future, however, high income residents are still concerned about affording healthcare costs in the future (Table 1).

Figure 2

Percent of Adults with Any Healthcare Affordability Burden in Past Year, by Household Income



Source: 2018 Poll of Connecticut Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum's Consumer Healthcare Experience State Survey

Table 1

Somewhat or Very Worried About Affording Healthcare, by Household 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%

Source: 2018 Poll of Connecticut Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum's Consumer Healthcare Experience State Survey

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

In light of these healthcare affordability concerns, it is not surprising that Connecticut residents are extremely dissatisfied with the health system. Statewide:

- Just **18%** agree or strongly agree with the statement “**We have a great healthcare system in the U.S.,**”
- while **80%** agree or strongly agree “**the system needs to change.**”

Of more than 20 options, the options cited most frequently as being a “major reason” for high healthcare costs were:

- **81%**—Drug companies charging too much money
- **74%**—Hospitals charging too much money
- **74%**—Insurance companies charging too much money
- **60%**—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

When it comes to tackling costs, respondents either agreed or strongly agreed to a number of strategies:

- **95%**—Show what a fair price would be for specific procedures
- **94%**—Require insurers to provide upfront cost estimates to consumers
- **94%**—Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes
- **94%**—Make it easy to switch insurers if a health plan drops your doctor
- **93%**—Require drug companies to provide advanced notice of price increases and information to justify those increases
- **92%**—Require hospitals and doctors to provide up front patient cost estimates
- **91%**—Prohibit drug companies from charging more in U.S. than abroad
- **89%**—Set standard prices for drugs to make them affordable
- **89%**—Set standard payment to hospitals for specific procedures
- **65%**—Make medical school free or cheaper to deal with doctor shortages
- **54%**—Pay doctors and hospitals a fixed monthly fee per patient, instead of payment for each service

What is remarkable about the findings is high support for change regardless of the respondent’s political affiliation (Table 2).

While Connecticut residents are united in calling for a role for government in addressing high healthcare costs, they also see a role for themselves:

- **83%**—Would switch from a brand to a generic if given the option
- **67%**—Have tried to find out the cost of a drug beforehand
- **56%**—Reported that taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability.
- **49%**—Reported that people not taking care of their health is a major reason for high healthcare costs

The high levels of public concern coupled with strong support for change suggest that elected leaders and other stakeholders must make addressing healthcare affordability a top policy priority. Among other methods, annual surveys can help assess whether or not progress is being made.

Table 2
Percent Who Agree/Strongly Agree, by Political Affiliation

SELECTED SURVEY QUESTIONS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
DO YOU AGREE WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.?	18%	31%	13%	13%
DO YOU AGREE THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE?	80%	73%	81%	85%
THE GOVERNMENT SHOULD SHOW WHAT A FAIR PRICE WOULD BE FOR SPECIFIC PROCEDURES	95%	93%	96%	96%
THE GOVERNMENT SHOULD AUTHORIZE THE ATTORNEY GENERAL TO TAKE LEGAL ACTION TO PREVENT PRICE GOUGING OR UNFAIR PRESCRIPTION DRUG PRICE HIKES	94%	92%	94%	96%
THE GOVERNMENT SHOULD MAKE IT EASY TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	94%	94%	94%	95%
THE GOVERNMENT SHOULD REQUIRE DRUG COMPANIES TO PROVIDE ADVANCED NOTICE OF PRICE INCREASES AND INFORMATION TO JUSTIFY THOSE INCREASES	93%	88%	95%	95%
THE GOVERNMENT SHOULD SET STANDARD PAYMENT TO HOSPITALS FOR SPECIFIC PROCEDURES	89%	82%	92%	91%
THE GOVERNMENT SHOULD SET STANDARD PRICES FOR DRUGS TO MAKE THEM AFFORDABLE	89%	85%	92%	92%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	81%	73%	83%	84%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	74%	71%	72%	77%

Source: 2018 Poll of Connecticut Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum's Consumer Healthcare Experience State Survey

NOTES

1. Guzman, Gloria, *Household Income: 2016, American Community Survey Briefs*, U.S. Census Bureau (September 2017). <https://www.census.gov/content/dam/Census/library/publications/2017/acs/acsbr16-02.pdf>
2. Additional worries are losing health insurance (34%); affording health insurance (61%); affording nursing home or home care (67%).
3. Guzman (September 2017).

Methodology

Altarum’s Consumer Healthcare Experience State Survey (CHESS) is designed to elicit respondents’ unbiased views on a wide range of health system issues, including confidence using the health system, financial burden and views on fixes that might be needed. Other survey reports are available at www.HealthcareValueHub.org/CT-2018-Healthcare-Survey.

The survey used a web panel from SSI Research Now with a demographically balanced sample of approximately 1,000 respondents who live in Connecticut. The survey was conducted only in English and restricted to adults ages 18 and older. Respondents who finished the survey in less than half the median time were excluded from the final sample, leaving 926 cases for analysis. After those exclusions, the demographic composition of respondents can be found in the table below. Additional information on the survey instrument is available upon request by emailing hubinfo@altarum.org.

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE	DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER			AGE		
MALE	452	49%	18-24	63	7%
FEMALE	474	51%	25-34	175	19%
HOUSEHOLD INCOME			35-44	153	17%
Under \$20K	69	8%	45-54	147	16%
\$20K - \$29K	54	6%	55-64	203	22%
\$30K - \$39K	63	7%	65+	185	20%
\$40K - \$49K	62	7%	INSURANCE STATUS		
\$50K - \$59K	61	7%	HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	516	56%
\$60K - \$74K	110	12%	HEALTH INSURANCE I BUY ON MY OWN	67	7%
\$75K - \$99K	136	15%	MEDICARE	180	19%
\$100K - \$149K	169	18%	MEDICAID (HUSKY)	126	14%
\$150+	108	12%	TRICARE/MILITARY HEALTH SYSTEM	7	1%
PARTY AFFILIATION			DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	6	1%
REPUBLICAN	242	26%	NO COVERAGE OF ANY TYPE	14	2%
DEMOCRAT	325	35%	I DON’T KNOW	10	1%
NEITHER	359	39%			

Source: 2018 Poll of Connecticut Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum’s Consumer Healthcare Experience State Survey



ABOUT ALTARUM’S HEALTHCARE VALUE HUB

With support from the Robert Wood Johnson Foundation, the Healthcare Value Hub provides free, timely information about the policies and practices needed to achieve health systems that are equitable, affordable, and focused on the goals and needs of the people the system is meant to serve. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans.

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