

DATA BRIEF NO. 89 | FEBRUARY 2021

Pennsylvania Residents Struggle to Afford High Healthcare Costs; COVID Fears Add to Support for a Range of Government Solutions Across Party Lines

KEY FINDINGS

A survey of more than 1,150 Pennsylvania adults, conducted from Oct. 30, 2020 to Dec. 10, 2020, found that:

- 1 in 2 experienced healthcare affordability burdens in the past year;
- 3 in 4 are worried about affording healthcare in the future;
- 3 in 5 are worried about affording treatment for COVID-19 if they need it;
- Nearly 7 in 10 identified healthcare as the top issue the government should address in the coming year; and
- Across party lines, 9 in 10 expressed support for a broad array of government led solutions.

Survey context: During the survey period, Pennsylvania's weekly initial unemployment claims averaged from 23,051 in early November to 22,756 in late December (compared to 12,518 in early November 2019 and 39,258 in late December 2019).¹ Further, residents were unable to apply for rental or mortgage assistance after November 1, which may have contributed to considerations on affordability.²

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Pennsylvania adults currently experience hardship due to high healthcare costs. All told, half of Pennsylvania adults (50%) experienced one or more of the following healthcare affordability burdens in the prior 12 months:

1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

With Pennsylvania's relatively low uninsurance rate of 5.7%,³ we received too few responses to provide a reliable estimate for this statistic. However, these respondents are included in the overall "burdened" population.

2) DELAYING OR FORGOING HEALTHCARE DUE TO COST

Forty-four percent of Pennsylvania adults encountered one or more cost-related interruptions to getting healthcare during the prior 12 months, including:

- 27%—Skipped needed dental care
- 26%—Delayed going to the doctor or having a procedure done
- 22%—Cut pills in half, skipped doses of medicine or did not fill a prescription⁴
- 21%—Avoided going to the doctor or having a procedure done altogether
- 21%—Skipped a recommended medical test or treatment
- 12%—Had problems getting mental healthcare

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

Of the various types of medical bills, the ones most frequently associated with an affordability barrier were doctor bills, dental bills and prescription drugs, likely reflecting the frequency with which Pennsylvania adults seek these services—or, in the case of dental, perhaps lower rates of coverage for these services.

3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Pennsylvania adults got the care they needed but struggled to pay the resulting bill. One in four Pennsylvania adults (25%) experienced one or more of these struggles to pay their medical bills:

- 10%—Contacted by a collection agency
- 8%—Used up all or most of their savings
- 7%—Unable to pay for basic necessities like food, heat or housing
- 6%—Racked up large amounts of credit card debt
- 6%—Borrowed money, got a loan or another mortgage on their home
- 5%—Placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

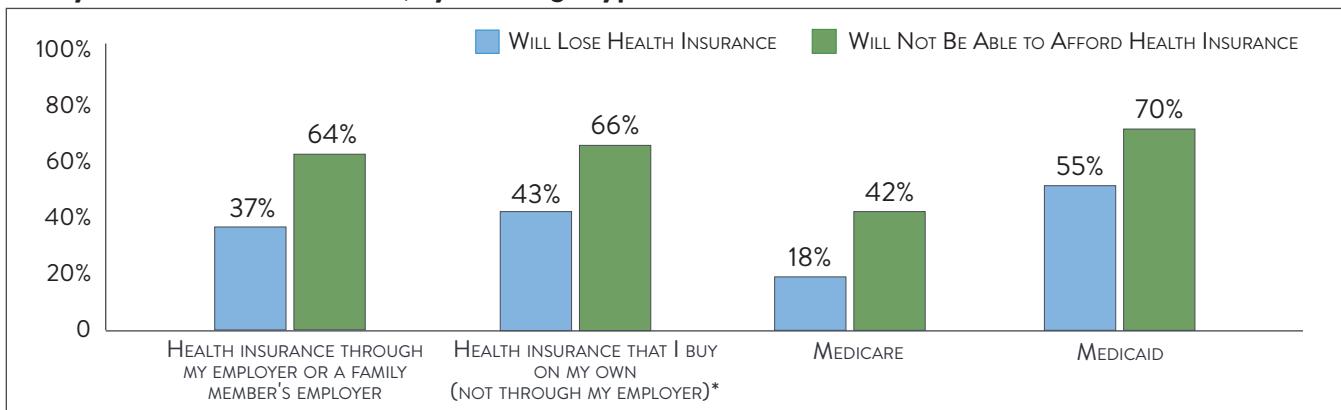
Pennsylvania adults also exhibit high levels of worry about affording healthcare in the future.

Overall, 3 in 4 adults (74%) report being “worried” or “very worried” about affording some aspect of healthcare in the future, including:

- 65%—Cost of affording nursing home or home healthcare
- 61%—Medical costs when elderly
- 60%—Health insurance will become too expensive
- 58%—Medical costs in the event of a serious illness or accident
- 50%—Cost of needed prescription drugs

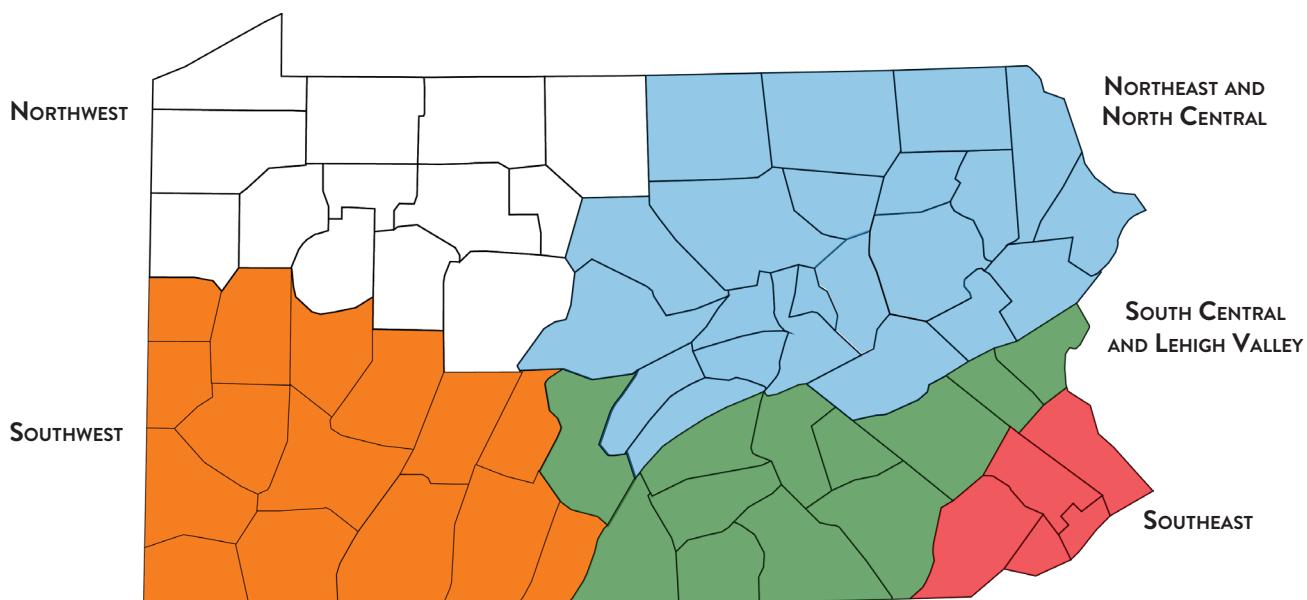
While the two most common worries—*affording the cost of nursing home or caregiving services* and *medical costs when elderly*—are applicable solely to an older population, they were most frequently reported by respondents ages 35-44, followed by respondents ages 45-54. This finding indicates that residents may be worried about affording the cost of care for aging parents, in addition to themselves.

Furthermore, 38% of respondents of all ages are “worried” or “very worried” about losing their health insurance. These concerns vary by type of insurance coverage, with people who buy insurance on their own and those on Medicaid being most concerned about losing their coverage. Notably, residents with employer-sponsored coverage and those who bought insurance on their own had similar levels of worry about losing and affording coverage. Concerns about affording health insurance exceeded fears about losing coverage across all insurance types (see Figure 1).

Figure 1**Worry about Health Insurance, by Coverage Type**

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

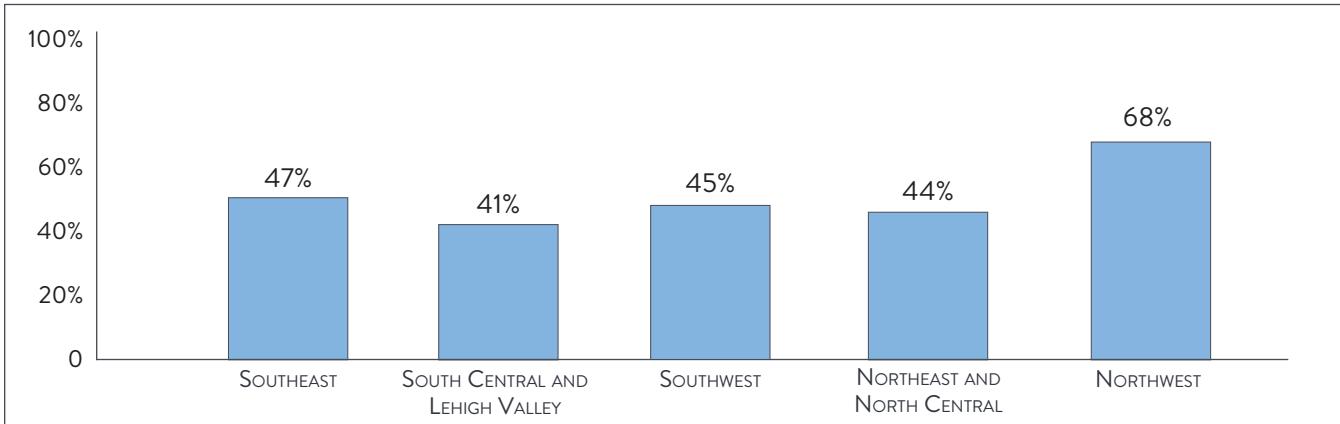
*Note: Responses from people who individually purchased health insurance numbered fewer than 100, the threshold to produce a reliable result. Use this estimate with caution.

REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed regional differences in how Pennsylvania adults experience healthcare affordability burdens.

Affordability burdens affect families in every region of Pennsylvania, with 68% of residents in the Northwest region facing healthcare affordability burdens—the highest in the state (see Figure 2). Not surprisingly, rural residents experienced healthcare affordability burdens at higher rates than those in other areas of the state. Nearly 6 in 10 rural adults (57%) experienced affordability burdens, compared to nearly 5 in 10 adults (47%) in other areas.

Worries about affording healthcare in the future are also high throughout the state. Though residents in the Northwest region reported the highest levels of worry, a vast majority of adults in the other regions of Pennsylvania report being worried, as well (see Table 1).

Figure 2**Percent of Pennsylvania Adults with Any Healthcare Affordability Burden in Past Year, by Region**

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Table 1**Percent Worried or Very Worried, by Region**

WORRY	TOTAL	SOUTHEAST	SOUTH CENTRAL/ LEHIGH VALLEY	SOUTHWEST	NORTHEAST/ NORTH CENTRAL	NORTHWEST
ANY HEALTHCARE AFFORDABILITY WORRY	74%	69%	66%	76%	73%	83%
AFFORDING THE COSTS OF NURSING HOME OR CAREGIVING SERVICES	65%	58%	63%	62%	70%	73%
AFFORDING HEALTH INSURANCE IN THE FUTURE	60%	56%	54%	61%	58%	68%
AFFORDING MEDICAL COSTS WHEN ELDERLY	61%	54%	54%	62%	58%	73%
AFFORDING MEDICAL COSTS IN THE EVENT OF A SERIOUS ILLNESS OR ACCIDENT	58%	53%	48%	59%	53%	71%
AFFORDING NEEDED PRESCRIPTION DRUGS	50%	45%	46%	48%	46%	63%
LOSING HEALTH INSURANCE	38%	35%	30%	39%	32%	48%

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

COVID Worries

In addition to affordability worries, Pennsylvania adults were asked about their top worries related to the COVID crisis.⁵ When asked about “affording treatment of coronavirus/COVID-19 if you need it,” 59% of respondents were worried or very worried.

Separately, out of twelve possible responses, respondents were asked to pick the top three things they were most worried about (see Table 2). “Becoming ill from the virus” was not only the most frequently selected by respondents, but it exceeded other worries by a wide margin. Fifty-six percent of respondents selected “Becoming ill from the virus” as one of their top three concerns, while 27% of respondents selected the next most common worry, “Job loss and resulting lack of wages,” as a top three concern.

Table 2**Worries Related to COVID-19/Coronavirus Pandemic**

Most Commonly Selected Worries
YOU OR A FAMILY MEMBER BECOMING ILL FROM THE CORONAVIRUS
JOB LOSS AND RESULTING LACK OF WAGES
STRUGGLING WITH ANXIETY/DEPRESSION/OTHER MENTAL HEALTH ISSUES
AFFORDING TREATMENT IF SOMEONE IN YOUR FAMILY GETS THE CORONAVIRUS
Commonly Selected Worries
DECREASED VALUE OF RETIREMENT SAVINGS
CHILDREN MISSING SCHOOL/CHILDCARE
JOB LOSS AND RESULTING LOSS OF HEALTH COVERAGE
Least Commonly Selected Worries
SAFETY AT WORK—NOT GETTING THE VIRUS AT WORK
UNAVAILABILITY OF COVID TREATMENT IF YOU OR A FAMILY MEMBER GETS SICK
INABILITY TO GET TREATMENT FOR OTHER HEALTH PROBLEMS

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

In smaller numbers, Pennsylvania adults worried about many other issues, including: children missing school/child care (20%), job loss and resulting loss of health coverage (19%), safety at work—not getting the virus at work (19%), unavailability of COVID treatment if they or their family member gets sick (16%), inability to get treatment for other health problems (16%) and something else (14%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

In light of these healthcare affordability and COVID concerns, it is not surprising that Pennsylvania adults were extremely dissatisfied with the health system. Statewide:

- Just 34% agreed or strongly agreed that “we have a great healthcare system in the U.S.”
- While 68% agreed or strongly agreed that “the system needs to change.”

The survey asked about both personal and governmental actions to address health system problems.

PERSONAL ACTIONS

Pennsylvania adults do see a role for themselves in addressing healthcare affordability. Respondents reported specific actions they have already taken, like researching the cost of a drug beforehand (52%), as well as action they should be taking—78% said they would switch from a brand name to a less expensive generic drug if given a chance.

When asked to select the top three personal actions that would be most effective in addressing the affordability of healthcare (out of ten options), the most common responses were: “take better care of my personal health” (70%); “research treatments myself, before going to the doctor” (36%); “write or call my STATE representative asking them to take action” (34%); and “write or call my FEDERAL representative asking them to take action” (33%).

GOVERNMENT ACTIONS

But far and away, Pennsylvania residents see government as the key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems was a higher priority than other issues that Pennsylvania residents want their elected representatives to work on.

At the beginning of the survey, respondents were asked what issues the government should address in the upcoming year. The top vote getters were:

- 67%—Healthcare
- 66%—Economy/Joblessness
- 43%—Taxes

The economic woes brought on by the COVID crisis likely contributed to “Economy/Joblessness” as a primary concern, but addressing healthcare remained the top issue that Pennsylvania adults want their elected representatives to work on.

When asked about the top three *healthcare* priorities the government should work on, top vote getters were:

- 51%—Address high healthcare costs, including prescription drugs⁶
- 40%—Preserve consumer protections preventing people from being denied coverage or charged more for having a pre-existing medical condition
- 31%—Get health insurance to those who cannot afford coverage

Of more than 20 options, Pennsylvania adults believe the reason for high healthcare costs is unfair prices charged by powerful industry stakeholders:

- 70%—Drug companies charging too much money
- 65%—Insurance companies charging too much money
- 65%—Hospitals charging too much money

When it comes to tackling costs, respondents endorsed a number of strategies, including:

- 93%—Expand health insurance options so that everyone can afford quality coverage
- 93%—Make it easy to switch insurers if a health plan drops your doctor
- 92%—Show what a fair price would be for specific procedures
- 92%—Ensure patients can't be charged out-of-network prices if they encounter an out-of-network provider through no fault of their own

SUPPORT FOR ACTION ACROSS PARTY LINES

What is remarkable about the findings is high support for change regardless of respondents' political affiliation (see Table 3).

POLICIES TO ADDRESS COVID CONCERNs

In addition to residents' views on the policies and approaches below, new questions were asked about support for and against policies related to the COVID crisis. Out of 11 possible responses, respondents were asked to pick the **top three** policies that would help address COVID-related problems. There was significant diversity in the policies supported, with the highest percentages of respondents selecting

“Additional Federal stimulus” and “More financial help for small businesses” as a top three priority. The next most supported policies received nearly equal levels of support (see Table 4). “More financial help for large businesses” received the least support, as it was a priority for only a small percentage of respondents.

Table 3**Percent Who Agreed/Strongly Agreed, by Political Affiliation**

SELECTED SURVEY QUESTIONS/STATEMENTS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	70%	71%	69%	69%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	65%	66%	62%	66%
THE GOVERNMENT SHOULD EXPAND HEALTH INSURANCE OPTIONS SO THAT EVERYONE CAN AFFORD QUALITY COVERAGE	93%	90%	95%	94%
THE GOVERNMENT SHOULD MAKE IT EASY TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	93%	93%	94%	91%
THE GOVERNMENT SHOULD AUTHORIZE THE ATTORNEY GENERAL TO TAKE LEGAL ACTION TO PREVENT PRICE GOUGING OR UNFAIR PRESCRIPTION DRUG PRICE HIKES	92%	93%	91%	91%
THE GOVERNMENT SHOULD SHOW WHAT A FAIR PRICE WOULD BE FOR SPECIFIC PROCEDURES	92%	91%	94%	92%
THE GOVERNMENT SHOULD REQUIRE HOSPITALS AND DOCTORS TO PROVIDE UP-FRONT PATIENT COST ESTIMATES	91%	92%	93%	89%

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Table 4**Support for Policies to Address COVID Concerns**

Most Commonly Selected Policies
ADDITIONAL FEDERAL STIMULUS PAYMENTS*
MORE FINANCIAL HELP FOR SMALL BUSINESSES
UNIVERSAL HEALTH COVERAGE FOR ALL
PRICE LIMITS ON NEEDED VACCINES TO ENSURE AVAILABILITY TO ALL
Commonly Selected Policies
PRICE LIMITS ON CORONAVIRUS TREATMENTS TO ENSURE AVAILABILITY TO ALL
IMPROVED PUBLIC HEALTH EMERGENCY PREPAREDNESS
MANDATORY PAID TIME OFF FOR ILLNESS
GOVERNMENT OVERSIGHT OF VACCINE AND TREATMENT DEVELOPMENT
Least Commonly Selected Policies
UNEMPLOYMENT BENEFITS FOR “GIG” WORKERS AND TIPPED WORKERS
SOMETHING ELSE
MORE FINANCIAL HELP FOR LARGE BUSINESSES

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

*This survey was fielded shortly before the second federal stimulus bill passed Congress in December 2020, but after the Coronavirus Preparedness and Response Supplemental Appropriations Act; The Families First Response Act; and the Coronavirus Aid, Relief and Economic Security (CARES) Act went into effect in March 2020.

The high burden of healthcare affordability, along with high levels of support for change, suggest that elected leaders and other stakeholders need to make addressing this consumer burden a top priority. Moreover, the current COVID crisis is leading state residents to take a hard look at how well health and public health systems are working for them, with strong support for a wide variety of actions. Annual surveys can help assess whether or not progress is being made.

COMPARING 2021 RESULTS TO THE 2018 CHES SURVEY

We caution readers against drawing strong conclusions about changes observed between the 2018 and 2021 CHES surveys. While the findings from the two surveys are remarkably consistent, small differences in the weighting approach and in the instrument itself (most significantly the addition of the COVID questions) indicate that direct comparisons should not be made. For more information on the Pennsylvania state surveys, go to www.healthcarevaluehub.org/pennsylvania-state-survey.

NOTES

1. Pennsylvania's Office of Unemployment Compensation, *Unemployment Compensation Claim Statistics & COVID-19*. <https://www.uc.pa.gov/COVID-19/Pages/UC-Claim-Statistics.aspx> (accessed on Jan. 20, 2021).
2. Pennsylvania's Office of the Governor, *Order of the Governor of the Commonwealth of Pennsylvania Staying the Application Deadline Under the COVID Relief Mortgage and Rental Assistance Grant Program*. (October 2020). <https://www.phfa.org/forms/pacares/executiveorder/mortgage-rental-assistance-program-order.pdf>
3. Kaiser Family Foundation, *Health Insurance Coverage of the Total Population*, 2019. Retrieved from: <https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&selectedRows=%7B%22states%22%7B%22pennsylvania%22%7D%7D%7D&sortModel=%7B%22colId%22%7D%22Location%22,%22sort%22%7D%22desc%22%7D>
4. Of the current 44% of Pennsylvania adults who encountered one or more cost-related interruptions to getting healthcare during the prior 12 months, 17% did not fill a prescription, while 14% cut pills in half or skipped doses of medicine due to cost.
5. COVID-19 is the disease caused by the coronavirus, which was characterized as a pandemic by the World Health Organization on March 11, 2020. For a comparison of how respondents from Connecticut, Kentucky, Mississippi and New Jersey answered our COVID questions, please see Healthcare Value Hub, *How COVID Has Shaped Residents' Broader Attitudes Towards the Health System*, Data Brief No. 86.
6. To learn more about Pennsylvania residents' worries and support for solutions to address high prescription drug costs, see Healthcare Value Hub, *Pennsylvania Residents Worried about High Drug Costs; Support a Range of Government Solutions*, Data Brief No. 90 (forthcoming).

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.

The survey used a web panel from Dynata with a demographically balanced sample of approximately 1,250 respondents who live in Pennsylvania. The survey was conducted only in English and Spanish and was 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 1,157 cases for analysis. After those exclusions, the demographic composition of respondents was as follows, although not all demographic information has complete response rates:

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
HOUSEHOLD INCOME		
Under \$20K	171	15%
\$20K - \$30K	123	11%
\$30K - \$40K	116	10%
\$40K - \$50K	113	10%
\$50K - \$60K	111	10%
\$60K - \$75K	100	9%
\$75K - \$100K	153	13%
\$100K - \$150K	172	15%
\$150K+	98	8%
PARTY AFFILIATION		
REPUBLICAN	453	39%
DEMOCRAT	411	36%
NEITHER	293	25%
AGE		
18-24	106	9%
25-34	159	14%
35-44	138	12%
45-54	207	18%
55-64	317	28%
65+	216	19%
HEALTH STATUS		
EXCELLENT	142	12%
VERY GOOD	380	33%
GOOD	443	38%
FAIR	163	14%
POOR	29	3%

Source: 2020 Poll of Pennsylvania Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Note: Percentages in the body of the brief are based on weighted values, while the data presented in the demographic table is unweighted.

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER		
MALE	462	40%
FEMALE	695	60%
INSURANCE STATUS		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER'S EMPLOYER	459	40%
HEALTH INSURANCE I BUY ON MY OWN	95	8%
MEDICARE	355	31%
MEDICAID	155	13%
TRICARE/MILITARY HEALTH SYSTEM	15	1%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	8	1%
NO COVERAGE OF ANY TYPE	34	3%
I DON'T KNOW	36	3%
RACE		
AMERICAN INDIAN OR NATIVE ALASKAN	8	1%
ASIAN	17	1%
BLACK OR AFRICAN AMERICAN	51	4%
NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER	5	<1%
WHITE	1052	91%
PREFER NOT TO ANSWER	23	2%
ETHNICITY		
HISPANIC OR LATINO ORIGIN - YES	94	8%
HISPANIC OR LATINO ORIGIN - NO	1063	92%



This survey was conducted for the Community Voices for Health project, supported by the Robert Wood Johnson Foundation and in collaboration with Public Agenda. For more information on Community Voices for Health, visit www.communityvoicesforhealth.org

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 that address high healthcare costs and poor quality, bringing better value to consumers. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans by applying research-based and field-tested solutions that transform our systems of health and healthcare.

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