



DATA BRIEF NO. 11 | MAY 2018

Louisville Metro Region: 64% of Residents Experienced Health Affordability Burdens in the Past Year



Reflecting higher income and higher rates of coverage, adults in the Louisville metro region of Kentucky experienced the lowest rate of healthcare affordability burdens in the state—although almost two-thirds still had one or more of the burdens below.

BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 3% of adults in the Louisville metro region were uninsured for the prior 12 months
- 67% of them cite “too expensive” as the major reason for not having coverage

DELAYING OR FOREGOING HEALTHCARE DUE TO COST

About half (49%) of adults in the Louisville metro region who needed healthcare during the year encountered one or more cost related barriers to getting that care. In descending order of frequency, they report:

- 36%—Delayed going to the doctor or having a procedure done
- 29%—Avoiding going altogether to the doctor or having a procedure done
- 28%—Did not fill a prescription
- 25%—Skipped a recommended medical test or treatment
- 18%—Cut pills in half or skipped doses of medicine
- 12%—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 adults in the Louisville region seek these services—or, in the case of dental, lower rates of coverage for these services.

MANY WHO RECEIVED CARE STRUGGLE TO PAY THE RESULTING MEDICAL BILLS

Half (51%) of adults in the Louisville metro region experienced one or more of these struggles to pay their medical bills:

- 19%—Contacted by a collection agency
- 17%—Used up all or most of their savings
- 13%—Were unable to pay for basic necessities like food, heat, or housing
- 13%—Racked up large amounts of credit card debt
- 12%—Placed on a long-term payment plan
- 11%—Borrowed money or got a loan or another mortgage on their home

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of the Louisville metro region also exhibit high levels of worry about affording healthcare in the future. In descending order respondents were “worried” or “very worried” about: affording care when elderly (70%); affording nursing home and home care services (69%); the cost of a serious illness or accident (65%); health insurance becoming too expensive (64%); prescription drug costs (51%); and losing health insurance (34%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Louisville metro region residents are extremely dissatisfied with the health system: Just 23% agree or strongly agree with the statement “*We have a great healthcare system in the U.S.,*” while 69% agree or strongly agree “*the system needs to change.*”

Respondents endorsed a wide range of strategies to tackle healthcare affordability. They identified personal actions they could take, including:

- 66% believe taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability.
- 73% have tried to find out the cost of a drug beforehand

But in far greater numbers they see a role for their elected representatives. Strategies typically received bipartisan support, including (*Total/Republican/Democrat/Neither*):

- Require insurers to provide upfront cost estimates to consumers (93%/93%/94%/90%)
- Show what a fair price would be for specific procedures (93%/90%/93%/95%)
- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (94%/93%/93%/95%)

The high burden of healthcare affordability along with high levels of support for change suggest that elected leaders and other stakeholders should make addressing this need a top priority. Annual surveys can help assess whether or not progress is being made.

Note: For survey methodology and state-wide data, see *Kentucky Residents Struggle to Afford High Healthcare Costs: Express Bipartisan Support for a Range of Government Solutions*, Data Brief No. 7 (May 2018). Available at www.HealthcareValueHub.org/KY-2018-Healthcare-Poll.



ABOUT ALTARUM'S HEALTHCARE VALUE HUB

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