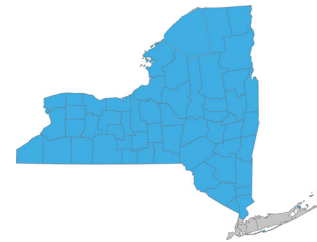




DATA BRIEF NO. 40 | MARCH 2019

## Upstate New York: 45% of Adults Experienced Healthcare Affordability Burdens in the Past Year



According to a survey of New York adults conducted from Dec. 20, 2018 to Jan. 2, 2019, residents of Upstate New York experienced healthcare affordability burdens at high rates, but not as high as the New York City Boroughs. All told, nearly half (45%) of adults in Upstate New York experienced one or more of the following healthcare affordability burdens in the prior 12 months.

### 1.) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 45% of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding other reasons like “don’t need it,” “don’t know how to get it” and other reasons.

### 2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Well over one-third (39%) of Upstate New York adults who needed healthcare during the year encountered one or more cost related barriers to getting that care. In descending order of frequency, they reported:

- 29%—Delayed going to the doctor or having a procedure done
- 24%—Avoided going altogether to the doctor or having a procedure done
- 21%—Skipped a recommended medical test or treatment
- 18%—Did not fill a prescription
- 16%—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.

### 3) MANY WHO RECEIVED CARE STRUGGLE TO PAY THE RESULTING MEDICAL BILL

One-quarter (25%) of Upstate New York adults experienced one or more of these struggles to pay their medical bills:

- 10%—Were unable to pay for basic necessities like food, heat, or housing
- 9%—Contacted by a collection agency
- 8%—Used up all or most of their savings
- 7%—Racked up large amounts of credit card debt
- 4%—Placed on a long-term payment plan
- 4%—Borrowed money or got a loan or another mortgage on their home

## HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of Upstate New York also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: affording nursing home and home care services (66%); cost of a serious illness or accident (60%); costs when elderly (60%); health insurance becoming too expensive (58%); prescription drug costs (52%); and losing health insurance (37%).

## DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Upstate New York residents were not satisfied with the health system. Just 27% agreed or strongly agreed with the statement “We have a great health care system in the U.S.,” while 74% agreed or strongly agreed with “the system needs to change.”

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of drug beforehand (40%), as well as actions they should be taking—58% believe that taking better care of their personal health is one of the top things they can do personally to address affordability.

But in far greater numbers they saw a role for their elected representatives. Examples of strategies that received support across party lines included (Total/Republican/Democrat/Neither):

- Prohibit drug companies from charging more in the U.S. than abroad (91%/88%/93%/92%)
- Show what a fair price would be for specific procedures—(92%/89%/93%/93%)
- Require insurers to provide upfront cost estimates to consumers—(94%/92%/96%/93%)
- Make it easy to switch insurers if a health plan drops your doctor—(96%/93%/98%/94%)

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 the cost of healthcare a top priority. Annual surveys of residents’ affordability burden can help assess whether or not progress is being made.

**Note:** For survey methodology and state-wide data, see <https://www.healthcarevaluehub.org/New-York-2019-Healthcare-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 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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