



DATA BRIEF NO. 18 | OCTOBER 2018

South Central/Lehigh Valley Pennsylvania: 47% of Adults Experienced Healthcare Affordability Burdens in the Past Year



Residents of Pennsylvania's South Central/Lehigh Valley region experienced healthcare affordability burdens at rates similar to the other regions of Pennsylvania. All told, about half (47%) of the region's adults experienced one or more of the following healthcare affordability burdens in the prior 12 months.

BEING UNINSURED DUE TO HIGH PREMIUM COSTS

• 62% of uninsured adults cited "too expensive" as the major reason for not having coverage, far exceeding reasons, like "don't need it" and "don't know how to get it."

DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Fully one-third (37%) of South Central/Lehigh Valley region adults who needed healthcare during the year encountered one or more cost-related barriers to getting that care. In descending order of frequency, they report:

- 25%—Delayed going to the doctor or having a procedure done
- 23%—Skipped a recommended medical test or treatment
- 22%—Avoided going altogether to the doctor or having a procedure done
- 15%—Did not fill a prescription
- 14%—Cut pills in half or skipped doses of medicine
- 11%—Had problems getting mental healthcare

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, 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 South Central/Lehigh Valley region adults 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

One-third (32%) of adults in the South Central/Lehigh Valley region experienced one or more of these struggles to pay their medical bills:

- 15%—Contacted by a collection agency
- 11%—Used up all or most of their savings
- 10%—Were unable to pay for basic necessities like food, heat or housing
- 7%—Placed on a long-term payment plan
- 6%—Racked up large amounts of credit card debt
- 5%—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 South Central/Lehigh Valley region also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were "worried" or "very worried" about: costs when elderly (67%); affording nursing home and home care services (67%); cost of a serious illness or accident (65%); health insurance becoming too expensive (63%); prescription drug costs (56%); and losing health insurance (40%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

South Central/Lehigh Valley region residents were extremely dissatisfied with the health system: Just 24% agreed or strongly agreed with the statement "We have a great healthcare system in the U.S.," while 77% agreed or strongly agreed "the system needs to change."

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

- 52% believed taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability.
- 50% 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 support across party lines, including (*Total/Republican/Democrat/Neither*):

- Make it easy to switch insurers if a health plan drops your doctor (93%/95%/94%/83%)
- Show what a fair price would be for specific procedures (92%/94%/91%/87%)
- Require insurers to provide upfront cost estimates to consumers (91%/95%/93%/81%)
- Prohibit drug companies from charging more in the U.S. than abroad (91%/94%/91%/83%)
- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (91%/92%/91%/87%)

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 can help assess whether or not progress is being made.

Note: For survey methodology and state-wide data, see Pennsylvania Residents Struggle to Afford High Healthcare Costs: Support a Range of Government Solutions Across Party Lines, Data Brief No. 15 (October 2018). Available at www.HealthcareValueHub.org/PA-2018-Healthcare-Survey.





ABOUT ALTARUM'S HEALTHCARE VALUE HUB

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