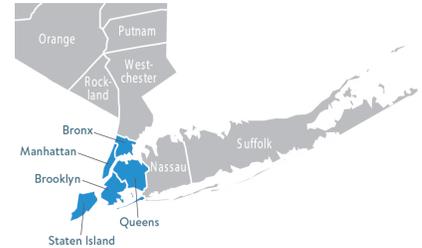




DATA BRIEF NO. 38 | MARCH 2019

New York City Boroughs: 59% 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 the New York City Boroughs experienced healthcare affordability burdens at rates higher than other regions of the state. All told, more than half (59%) of adults in the New York City Boroughs experienced one or more of the following healthcare affordability burdens in the prior 12 months.

1.) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

- 54% 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

Fully half (50%) of adults in the New York City Boroughs who needed healthcare during the year encountered one or more cost related barriers to getting that care. In descending order of frequency, they reported:

- 36%—Skipped a recommended medical test or treatment
- 34%—Delayed going to the doctor or having a procedure done
- 29%—Cut pills in half or skipped doses of medicine
- 28%—Avoided going altogether to the doctor or having a procedure done
- 24%—Did not fill a prescription
- 22%—Had problems getting mental healthcare

Cost was far and away the most frequently cited reason for not getting needed medical care, exceeding 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

Nearly one-half (46%) of adults in New York City’s Boroughs experienced one or more of these struggles to pay their medical bills:

- 24%—Used up all or most of their savings
- 15%—Were unable to pay for basic necessities like food, heat, or housing
- 14%—Borrowed money or got a loan or another mortgage on their home
- 13%—Contacted by a collection agency
- 9%—Racked up large amounts of credit card debt
- 7%—Placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of the New York City Boroughs also exhibited high levels of worry about affording healthcare in the future. In descending order, respondents were “worried” or “very worried” about: health insurance becoming too expensive (71%); costs when elderly (67%); affording nursing home and home care services (66%); cost of a serious illness or accident (65%); prescription drug costs (62%); losing health insurance (53%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

New York City Boroughs residents were not satisfied with the health system. Just 40% agreed or strongly agreed with the statement “We have a great health care system in the U.S.,” while 71% 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 (44%), as well as actions they should be taking—67% 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):

- Authorize the Attorney General to take legal action to prevent price gouging or unfair prescription drug price hikes (89%/89%/94%/82%)
- Show what a fair price would be for specific procedures—(89%/88%/94%/80%)
- Require insurers to provide upfront cost estimates to consumers—(88%/86%/91%/83%)
- Make it easy to switch insurers if a health plan drops your doctor—(91%/92%/94%/84%)

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

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Contact the Hub: 2000 M Street, NW, Suite 400, Washington, DC 20036
(202) 828-5100 | www.HealthcareValueHub.org | @HealthValueHub