

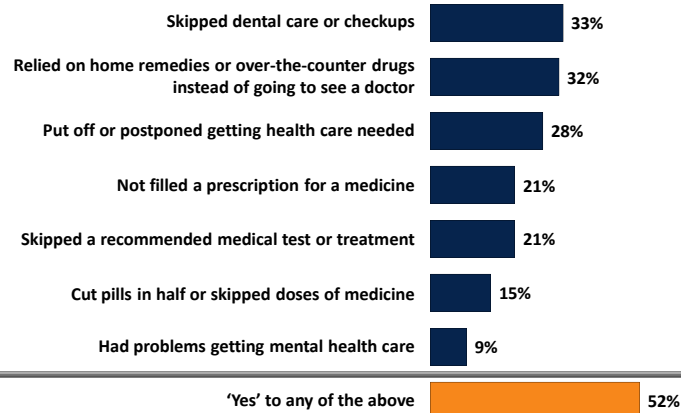
Since passage of the Affordable Care Act in March 2010, the public and political debates have centered on the overall merits of the law, while less focus has been placed on the current challenges Americans are facing in the health care system. Our March *Health Tracking Poll* reviewed several key questions on the problems Americans are facing affording health care and the confidence they have in their ability to pay for care. The survey suggests that many Americans continue to report problems paying medical bills and are taking specific actions to limit personal health spending. Health care-related problems and worries are particularly intense among the uninsured, those with lower incomes, those with health problems, and for members of racial and ethnic minority groups. To a somewhat lesser extent, there are also differences in problems and worries by gender and age.

PUTTING OFF CARE DUE TO COST

Almost a quarter of Americans (23 percent) report they or a family member had problems paying for medical bills in the past year. Difficulty paying bills can lead to tough choices as people negotiate tight budgets. In an effort to allay costs, roughly half (52 percent) report foregoing or delaying medical care in the past year. The public is most likely to report skipping dental care or checkups (33 percent) and relying on home remedies or over the counter drugs instead of going to see a doctor (32 percent). Twenty-eight percent report that because of the cost they have postponed needed health care, 21 percent say they have skipped a recommended medical test or treatment, and an equal share (21 percent) did not fill a prescription for a medicine. Smaller shares report they cut pills in half or skipped doses of medicine (15 percent) or had problems getting mental health care (9 percent) in the past year due to the cost.

Half Put Off Care Due to Cost

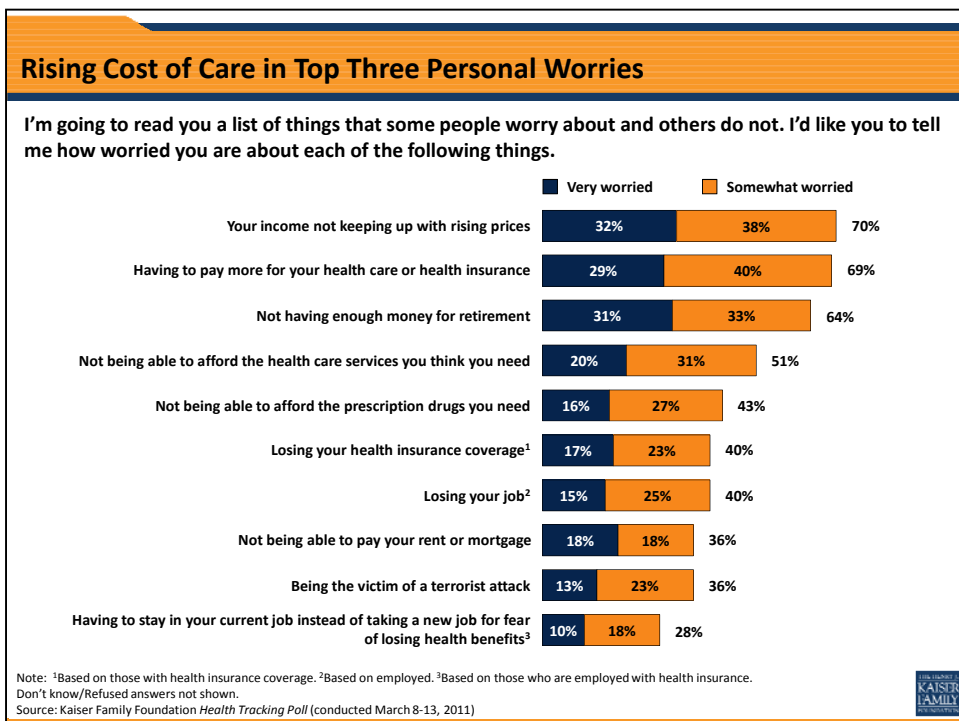
Percent who say they or another family member living in their household have done each of the following in the past 12 months because of the cost:



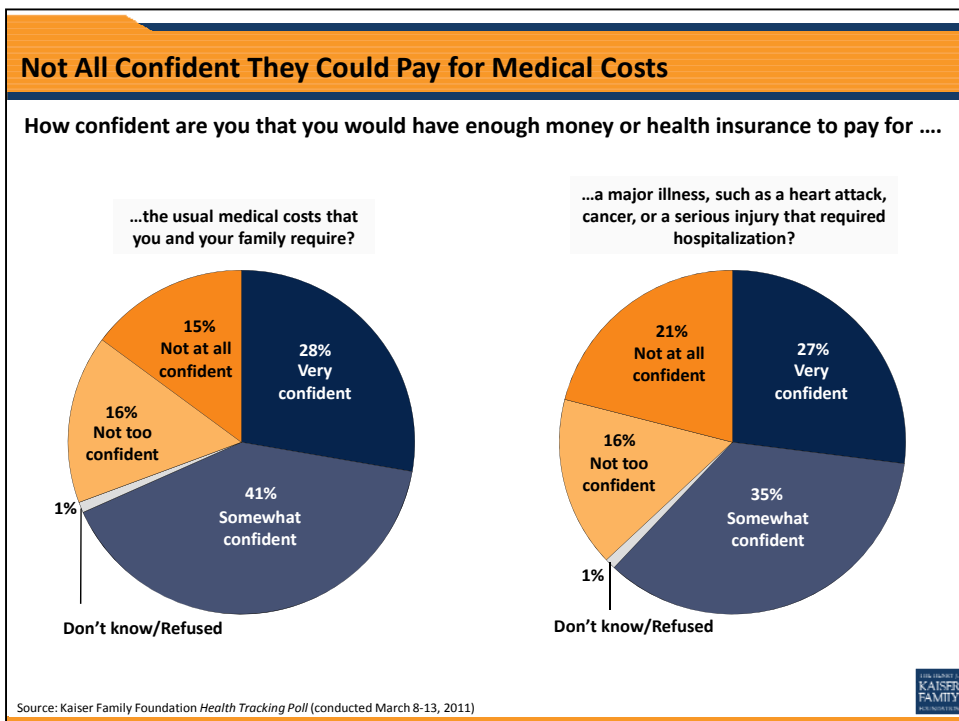
Source: Kaiser Family Foundation *Health Tracking Poll* (conducted March 8-13, 2011)

SOME EXPERIENCE PROBLEMS, MANY MORE WORRY

While substantial shares of Americans report problems paying for care, even larger shares report they are worried about being able to afford health care and maintain insurance coverage. In the current climate of economic uncertainty, rising prices and having to pay more for health care and insurance are the two top worries at 70 percent and 69 percent, respectively. Not having enough money for retirement comes in as the third most anxiety-producing scenario (64 percent), followed by not being able to afford needed health care services (51 percent) or prescription drugs (43 percent), losing health insurance coverage among those who have it (40 percent), and losing a job for those currently employed (40 percent). A smaller but still considerable share report being worried about having to stay in a current job instead of taking a new job for fear of losing health benefits (28 percent).



In addition to worrying about health care costs, significant shares of Americans doubt their ability to pay for care they need, whether for routine services or more major medical needs such as hospitalization. Three in ten (31 percent) lack confidence in their ability to pay for usual medical costs and almost four in ten (37 percent) question whether they have enough money or insurance to cover a major medical illness.



PERCEPTIONS OF RISING PRICES AND FINANCIAL BURDEN

Even those with insurance are not immune from concerns about paying for health care. Half of insured Americans reported that their health insurance premiums have been going up lately, and 22 percent said this has been a financial burden for them. When asked about deductibles and copayments, four in ten report that these costs have been rising, and about half of that group say it's a financial burden.

Among the Insured, Perceptions of Rising Costs and Their Financial Burden	
Health Insurance Premiums	
Going up	50%
Financial burden	22
Not financial burden	28
Going down	2
Holding steady	40
Deductible and Co-pay Expenses	
Going up	40%
Financial burden	19
Not financial burden	20
Going down	3
Holding steady	52
<small>Source: Kaiser Family Foundation Health Tracking Poll (conducted March 8-13, 2011)</small>	

DIFFERENCES IN HEALTH CARE WORRIES AND PROBLEMS ACROSS KEY DEMOGRAPHIC GROUPS

Insurance status. Not surprisingly, the uninsured¹ are more likely than those with insurance to report having problems paying medical bills or being anxious about their ability to afford needed care. Almost half of the uninsured (48 percent) said they have had problems paying medical bills in the past year, compared to 21 percent of those with health insurance. Fully eight in ten of the uninsured (82 percent) report delaying or foregoing care due to cost in the past year, compared to 49 percent of those with coverage. And, for each of the specific measures in the table below the uninsured are two to three times more likely to report limiting their medical care due to cost.

Given their lack of protection against medical costs, the uninsured are more than twice as likely as the insured to be “very worried” about not being able to afford needed care (45 percent vs. 17 percent). And, in terms of their ability to pay, only 4 percent of the nonelderly uninsured are very confident they would have enough money or health insurance to pay for a major illness or a serious injury that required hospitalization. For more routine medical costs, 12 percent of the uninsured are very confident they can pay for care, compared to 32 percent of those with coverage.

Problems and Worries Among Non-Elderly by Insurance Status		
	Uninsured, Less than 65 yrs old	Insured, Less than 65 yrs old
Have had problems paying medical bills in the past 12 months	48%	21% ^a
Delayed or skipped care in the past year due to cost	82%	49% ^a
Skipped dental care or checkups	58%	30% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	67	29 ^a
Put off or postponed getting health care needed	64	25 ^a
Not filled a prescription for a medicine	50	19 ^a
Skipped a recommended medical test or treatment	51	17 ^a
Cut pills in half or skipped doses of medicine	36	12 ^a
Had problems getting mental health care	23	7 ^a
Very worried about...		
...having to pay more for health care or insurance	52%	25% ^a
...not being able to afford the health care services you think you need	45	17 ^a
...not being able to afford the prescription drugs you need	42	12 ^a
Very confident about having enough money or health insurance to pay for...		
...the usual medical costs you and your family require	12%	32% ^a
...a major illness that would require hospitalization	4	30 ^a
^a = indicates a statistically significant difference from those under 65 who are uninsured at p<0.05.		
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)		

¹ In this data note, the uninsured refer to those under age 65 without health insurance. Those ages 65 or over are excluded because they have access to Medicare.

Income. Americans in lower-income households struggle with a variety of day-to-day economic problems, and these extend to health care needs as well. A third of those who earn less than \$40,000 annually report problems paying for medical care in the past year, twice as many as among higher income groups. A striking seven in ten lower income Americans have delayed or not gotten the care they need due to the cost in the past year, compared to less than half of those with higher incomes. On each individual measure, those with lower incomes are at least twice as likely to report having taken a specific action to limit personal health spending than those with higher incomes.

Across income categories large shares of Americans say they are somewhat or very worried about having to pay more for health care and health insurance, but the intensity of the worry varies. For example, four in ten lower income adults say they are “very worried,” compared to two in ten of those with higher incomes. In addition, people with the highest incomes are much more confident in their ability to pay for routine health care (53 percent) or emergent health care that would require a hospital stay (45 percent) than those with lower incomes (17 percent for both measures).

Problems and Worries by Income			
	Earn less than \$40,000 per year	Earn \$40,000 to less than \$90,000 per year	Earn more than \$90,000 per year
Have had problems paying medical bills in the past 12 months	36%	15% ^a	13% ^a
Delayed or skipped care in the past year due to cost	70%	44% ^a	31% ^{ab}
Skipped dental care or checkups	50%	25% ^a	14% ^{ab}
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	47	26 ^a	15 ^{ab}
Put off or postponed getting health care needed	43	20 ^a	14 ^a
Not filled a prescription for a medicine	32	15 ^a	11 ^a
Skipped a recommended medical test or treatment	32	16 ^a	6 ^{ab}
Cut pills in half or skipped doses of medicine	24	11 ^a	8 ^a
Had problems getting mental health care	13	7 ^a	4 ^a
Very worried about...			
...having to pay more for health care or insurance	41%	21% ^a	20% ^a
...not being able to afford the health care services you think you need	32	13 ^a	12 ^a
...not being able to afford the prescription drugs you need	27	8 ^a	7 ^a
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	16	9	5 ^a
...losing your health insurance coverage**	28	10 ^a	10 ^a
Very confident about...			
...having enough money or health insurance to pay for the usual medical costs you and your family require	17%	29% ^a	53% ^{ab}
...having enough money or health insurance to pay for a major illness that would require hospitalization	17	28 ^a	45 ^{ab}
^a = indicates a statistically significant difference from those with incomes under \$40,000 at p<0.05.			
^b = indicates a statistically significant difference from those with incomes between \$40,000 and \$89,999 at p<0.05.			
*Asked of those who are employed and have health insurance			
**Asked of those who have health insurance			
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)			

Self-reported health status. People in poor health have more interaction with the health care system and spend more on medical care. As a result, it is understandable that those who say they are in “fair” or “poor” health are more likely to report problems paying for care, delaying care, and worrying about maintaining coverage. Forty-one percent of those in fair or poor health say they have had problems paying medical bills in the past year, compared to a quarter of those reporting “good” health and 16 percent of those reporting “excellent” or “very good” health.

Even though those in poor health presumably need the care most, they are still most likely to have delayed or skipped care in order to avoid costs. Fully two-thirds (66 percent) of those in poor health have skipped or delayed care in one form or another. Sizable shares of people in better health also report skipping care – 4 in 10 in excellent or very good health have done so – however based on their reported health status their need may be less acute. In order to avoid prescription drug costs, a third of those in poor health report not filling a prescription for a medicine (34 percent) or cutting pills in half or skipping doses of medicine (33 percent).

Those in poor health also indicate they have less financial stability than those in better health and are worried about being able to afford care. For example, forty percent in poor health said they are very worried about being able to pay for needed care, twice as many as those in good health, and almost three times as those in excellent health. Not surprisingly, those in need of health care most are also most worried about losing health insurance coverage. Confidence runs low among the sick when asked if they think they have enough money to pay for usual health care services.

Problems and Worries by Self-Reported Health Status			
	Excellent/Very Good Health	Good Health	Fair/Poor Health
Have had problems paying medical bills in the past 12 months	16%	26% ^a	41% ^{ab}
Delayed or skipped care in the past year due to cost	43%	59% ^a	66% ^{ab}
Skipped dental care or checkups	24%	38% ^a	52% ^{ab}
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	26	37 ^a	41 ^a
Put off or postponed getting health care needed	22	32 ^a	42 ^{ab}
Not filled a prescription for a medicine	15	26 ^a	34 ^a
Skipped a recommended medical test or treatment	12	27 ^a	40 ^{ab}
Cut pills in half or skipped doses of medicine	7	19 ^a	33 ^{ab}
Had problems getting mental health care	6	10	16 ^a
Very worried about...			
...having to pay more for health care or insurance	23%	29%	45% ^{ab}
...not being able to afford the health care services you think you need	14	20 ^a	40 ^{ab}
...not being able to afford the prescription drugs you need	10	15	37 ^{ab}
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	8	11	***
...losing your health insurance coverage**	12	17	35 ^{ab}
Very confident about...			
...having enough money or health insurance to pay for the usual medical costs you and your family require	33%	25% ^a	16% ^{ab}
...having enough money or health insurance to pay for a major illness that would require hospitalization	31	25	18 ^a
^a = indicates a statistically significant difference from those with “excellent” or “very good” self-reported health status at p<0.05 ^b = indicates a statistically significant difference from those with “good” self-reported health status at p<0.05 *Asked of those who are employed and have health insurance **Asked of those who have health insurance ***Sample size too small to report category			
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)			

Age. Problems paying for medical bills are fairly evenly spread among the non-elderly population, with about a quarter of adults ages 18 to 64 reporting trouble – 21 percent of 18 to 29 year olds, 26 percent of 30-49 year olds, and 28 percent of 50-65 year olds. Adults over 65, most of whom have health insurance through Medicare, are least likely to report problems paying for care (14 percent). Similarly, somewhat fewer seniors report skipping care to save money. About four in ten report taking at least one action to delay or skip care, compared to over 50 percent in other age groups. And, more specifically, seniors are about half as likely as younger people to say they have not filled a prescription due to cost.

Adults in the pre-retiree age group (ages 50 to 64) stand out as a worried bunch, at least when compared to young adults aged 18-29 and in some cases seniors. For example, 35 percent of pre-retirees are very worried about having to pay more for health care, compared to 22 percent of young adults and 26 percent of seniors. In addition, pre-retirees with health insurance are somewhat more likely to be worried about losing their coverage than 18 to 29 year olds or 30 to 49 year olds (24 percent vs. 14 percent and 15 percent, respectively).

Problems and Worries by Age				
	Age 18-29	Age 30-49	Age 50-65	Age 65 or older
Have had problems paying medical bills in the past 12 months	21%	26%	28%	14% ^{bc}
Delayed or skipped care in the past year due to cost	52%	55%	55%	41% ^{bc}
Skipped dental care or checkups	31%	32%	39%	28% ^c
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	32	38	32	19 ^{abc}
Put off or postponed getting health care needed	32	30	31	16 ^{abc}
Not filled a prescription for a medicine	20	26	24	10 ^{abc}
Skipped a recommended medical test or treatment	17	25	24	15 ^{bc}
Cut pills in half or skipped doses of medicine	9	16 ^a	21 ^a	12 ^c
Had problems getting mental health care	14	9	8	4 ^{abc}
Very worried about...				
...having to pay more for health care or insurance	22%	30%	35% ^a	26% ^c
...not being able to afford the health care services you think you need	16	20	26 ^a	16 ^c
...not being able to afford the prescription drugs you need	11	16	21 ^a	15
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	***	9	13	***
...losing your health insurance coverage**	14	15	24 ^{ab}	18
Very confident about...				
...having enough money or health insurance to pay for the usual medical costs you and your family require	27%	29%	29%	24%
...having enough money or health insurance to pay for a major illness that would require hospitalization	21	27	27	30
^a = indicates a statistically significant difference from those ages 18-29 at p<0.05. ^b = indicates a statistically significant difference from those ages 30-49 at p<0.05. ^c = indicates a statistically significant difference from those ages 50-64 at p<0.05. *Asked of those who are employed and have health insurance **Asked of those who have health insurance ***Sample size too small to report category				
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)				

Gender. Women are somewhat more likely than men to report problems paying for health care and delaying care due to cost. Women lead men by 10 percentage points in reporting problems paying for medical bills in the past year (28 percent vs. 18 percent) and indicating that they've delayed or skipped care due to costs (57 percent vs. 47 percent). Women are often the primary health care decision makers in the home so they may be more familiar with actions taken to control costs, perhaps contributing to some of these differences.

Women also convey somewhat more worry and less confidence when it comes to health care. A third of women (32 percent) are very worried about having to pay more for health care or insurance, compared to a quarter of men (25 percent). Men also are somewhat more likely than women to have confidence that they have enough money to cover routine costs (32 percent vs. 24 percent). About three in ten say they are very confident they can afford to pay for a major illness that would require hospitalization, compared to less than a quarter of women (30 percent vs. 23 percent).

Problems and Worries by Gender		
	Men	Women
Have had problems paying medical bills in the past 12 months	18%	28% ^a
Delayed or skipped care in the past year due to cost	47%	57% ^a
Skipped dental care or checkups	27%	38% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	30	33
Put off or postponed getting health care needed	27	30
Not filled a prescription for a medicine	18	24 ^a
Skipped a recommended medical test or treatment	18	24 ^a
Cut pills in half or skipped doses of medicine	13	18 ^a
Had problems getting mental health care	6	11 ^a
Very worried about...		
...having to pay more for health care or insurance	25%	32% ^a
...not being able to afford the health care services you think you need	18	22
...not being able to afford the prescription drugs you need	12	20 ^a
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	8	12
...losing your health insurance coverage**	12	22 ^a
Very confident about...		
...having enough money or health insurance to pay for the usual medical costs you and your family require	32%	24% ^a
...having enough money or health insurance to pay for a major illness that would require hospitalization	30	23 ^a
^a = indicates a statistically significant difference from men at p<0.05.		
*Asked of those who are employed and have health insurance		
**Asked of those who have health insurance		
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)		

Race/Ethnicity. Problems paying for care also vary by race and ethnicity, with Latinos experiencing more problems paying for care than whites and being more likely to report passing up on needed care for cost reasons. One-third of Hispanics report that they have had trouble paying medical bills in the past 12 months, compared to 21 percent of whites, and two-thirds report delaying or skipping some form of treatment or care due to cost, while about half of whites say they have done so. This disparity between whites and Hispanics held true for most of the questions about delaying or avoiding care. (For blacks, the observed differences in the proportion who reported problems paying for care are not statistically different.)

However, after controlling for income, age, gender, insurance coverage and health status, Hispanics are no more likely than whites to have reported problems paying for medical bills or delaying care, and there are also no statistical differences between blacks and whites. This suggests that blacks, whites and Hispanics with similar socioeconomic characteristics have similar experiences in problems paying for care or putting off care due to cost. There was one exception however; Hispanics are more likely to skip dental care even after controlling for socioeconomic factors.

When it comes to worrying about getting the care they need, blacks are more likely than whites to report being anxious about not being able to afford medical treatments and both blacks and Hispanics say they are worried about not being able to afford prescription drugs. Despite blacks being no more likely than whites to report problems paying bills or delaying care, blacks are more likely to report being very worried about not being able to afford needed health care (38 percent), compared to 24 percent of Hispanics and 16 percent of whites. When it comes to worrying, differences between blacks and whites generally persist even after controlling for income, gender, age, health status and insurance coverage. Hispanics also remain more worried than whites about losing health insurance coverage.

Problems and Worries by Race/Ethnicity			
	White	African American	Hispanic
Have had problems paying medical bills in the past 12 months	21%	28%	32% ^a
Delayed or skipped care in the past year due to cost	49%	54%	66% ^a
Skipped dental care or checkups	30%	36%	48% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	28	38	46 ^a
Put off or postponed getting health care needed	26	35	35 ^a
Not filled a prescription for a medicine	18	26	31 ^a
Skipped a recommended medical test or treatment	19	26	29 ^a
Cut pills in half or skipped doses of medicine	14	19	17
Had problems getting mental health care	7	10	17 ^a
Very worried about...			
...having to pay more for health care or insurance	28%	39% ^a	27%
...not being able to afford the health care services you think you need	16	38 ^a	24 ^b
...not being able to afford the prescription drugs you need	12	35 ^a	21 ^{ab}
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	8	***	***
...losing your health insurance coverage**	14	***	27 ^a
^a = indicates a statistically significant difference from whites at p<0.05 ^b = indicates a statistically significant difference from blacks at p<0.05 *Asked of those who are employed and have health insurance **Asked of those who have health insurance ***Sample size too small to report category			
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted March 8-13, 2011)			

Methodology

The March *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation. The survey was conducted March 8 through March 13, 2011, among a nationally representative random sample of 1,202 adults ages 18 and older. Telephone interviews conducted by landline (801) and cell phone (401, including 171 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates.

The margin of sampling error is plus or minus 3 percentage points. For results based on other subgroups, the margin of sampling error may be higher (see table below). Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

	Number of Respondents	Margin of Sampling Error
Total	1202	+/-3 percentage points
Insurance Status		
Uninsured (under age 65)	118	+/-10 percentage points
Insured (under age 65)	797	+/-4 percentage points
Annual Income		
Less than \$40,000 per year	406	+/-6 percentage points
\$40,000 to less than \$90,000 per year	440	+/-5 percentage points
\$90,000 or more per year	223	+/-8 percentage points
Self-reported health status		
Excellent/Very Good Health	623	+/-5 percentage points
Good Health	370	+/-6 percentage points
Poor/Fair Health	200	+/-8 percentage points
Age		
18-29 years old	137	+/-9 percentage points
30-49 years old	387	+/-6 percentage points
50-64 years old	391	+/-6 percentage points
65 or more years old	278	+/-7 percentage points
Gender		
Male	581	+/-5 percentage points
Female	621	+/-5 percentage points
Race/Ethnicity		
White	883	+/-4 percentage points
Black	114	+/-11 percentage points
Hispanic	141	+/-9 percentage points

The full question wording, results, charts and a brief on the poll can be viewed online at <http://www.kff.org/kaiswerpolls/8166.cfm>.

Additional copies of this publication (#8175) are available on the Kaiser Family Foundation's website at www.kff.org.

The Henry J. Kaiser Family Foundation: Headquarters 2400 Sand Hill Road, Menlo Park, CA 94025 Phone: 650.854.9400 Fax: 650.854.4800

Washington Offices and Barbara Jordan Conference Center: 1330 G Street N.W., Washington, DC 20005 Phone: 202.347.5270 Fax: 202.347.5274 www.kff.org

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