



DATA BRIEF NO. 30 | FEBRUARY 2019

Colorado Residents Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines

Nationally, consumer worry about healthcare affordability is well documented but now – for the first time—a new survey reveals how affordability concerns and ideas for action play out in Colorado.

A survey of more than 970 Colorado adults conducted from December 20, 2018 to January 2, 2019, found that:

- More than half experienced healthcare affordability burdens in the past year;
- Even more are worried about affording healthcare in the future; and
- Across party lines, they express strong support for policymakers to address these problems.

A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Colorado residents currently experience hardship due to high healthcare costs. All told, **58%** of Colorado adults experienced one or more of the following healthcare affordability burdens in the prior 12 months.

1.) 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,” “don’t know how to get it” and other potential barriers.

2.) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Half (50%) of Colorado 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 the following healthcare short-cuts to deal with cost:

- **39%**—Delayed going to the doctor or having a procedure done
- **34%**—Avoided going altogether to the doctor or having a procedure done
- **33%**—Skipped a recommended medical test or treatment
- **22%**—Did not fill a prescription
- **20%**—Cut pills in half or skipped doses of medicine
- **18%**—Had problems getting mental healthcare

Moreover, cost was by far the most frequently cited reason (27%) for not getting needed medical care, exceeding a host of other possible 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 doctor bills, dental bills and prescription drugs, likely reflecting the frequency with which Colorado adults seek these services—or, in the case of dental, perhaps lower rates of coverage for these services.

STRUGGLING TO PAY MEDICAL BILLS

More than one-third (39%) of Colorado adults experienced one or more of these struggles to pay their medical bills:

- 20%—used up all or most of their savings
- 17%—unable to pay for basic necessities like food, heat, or housing
- 15%—contacted by a collection agency
- 11%—borrowed money or got a loan or another mortgage on their home
- 10%—racked up large amounts of credit card debt
- 10%—placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

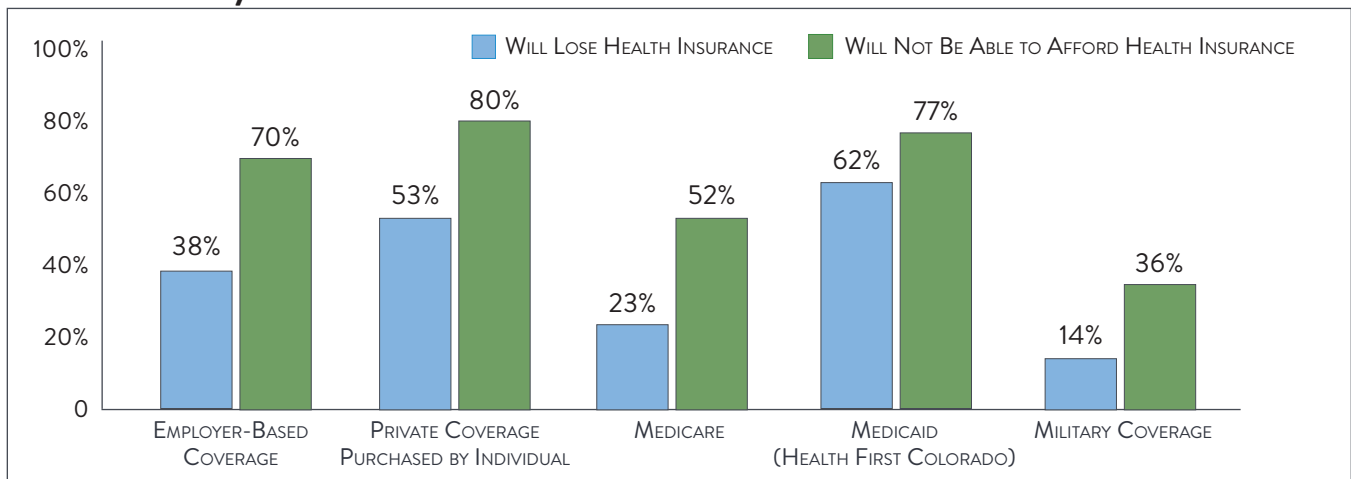
Even adults not currently facing a healthcare affordability burden report being worried about affording healthcare in the future.

Overall, four out of five (82%) Colorado adults reported being “worried” or “very worried” about affording one or more aspects of healthcare, such as:

- 68%—Won’t be able to afford nursing home and home care services
- 68%—Won’t be able to afford medical costs when elderly
- 66%—Cost of a serious illness or accident
- 53%—Prescription drug costs

In addition, respondents were “worried” or “very worried” about not being able to afford health insurance in the future (68%). The greatest concern was among those that buy private health coverage and those that have Medicaid (Health First Colorado)—more than three quarters of those adults expressed worry (see Figure 1). In light of low cost of coverage for Medicaid recipients, it is possible that fears of affordability were related to fears about losing this coverage. As Figure 1 shows, more than half of Medicaid recipients were worried about losing their coverage.

Figure 1
Somewhat or Very Worried About Health Insurance



Source: 2018-2019 Poll of Colorado Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed some regional differences in how Colorado experience healthcare affordability burdens. Responses were mapped into the regions in Table 1.

Table 1

Regional Healthcare Burden Differences in Colorado

	PERCENT OF STATE POPULATION	MEDIAN INCOME	ANY HEALTHCARE AFFORDABILITY BURDEN	ANY HEALTHCARE AFFORDABILITY WORRY
DENVER METRO	56%	\$72,799	56%	83%
REST OF COLORADO	44%	\$59,667	62%	82%

Source: Population and Income from U.S. Census Bureau; Income is a weighted average of median income by county.

Note: Denver Metro counties include: Adams, Arapahoe, Boulder, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson and Park.

Individuals outside the Denver Metro Region reported the greatest rate of healthcare affordability burdens-**62%** of adults had one or more of the three types of burdens described above. In contrast, the Denver metro region showed fewer affordability burdens, although still high, affecting more than half (**56%**) of adults (see Table 1)

Perhaps reflecting these high rates of healthcare affordability burdens, residents of Colorado were fairly similar with respect to healthcare worry across regions:

- Worry about affording medical costs when elderly: **70%** for the Denver metro region, compared to **67%** for the rest of the state.
- Worry about affording the costs of serious illness or accident: **67%** for the Denver metro region, compared to **65%** for the rest of the state.

Perhaps most important, overall levels of worry about healthcare affordability exceeded 80% in both regions (Table 1).

Additional regional detail is available at healthcarevaluehub.org/Colorado-2019-healthcare-survey/

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

In light of these healthcare affordability concerns, it is not surprising that Colorado residents were extremely dissatisfied with the health system. Statewide:

- Just **27%** agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.,”
- While **79%** agreed or strongly agreed “The system needs to change.”

Of more than 20 options, the options cited most frequently as being a “major reason” for high healthcare costs were:

- **74%**—Drug companies charging too much money
- **71%**—Hospitals charging too much money
- **70%**—Insurance companies charging too much money
- **56%**—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

When it comes to tackling costs, respondents endorsed a number of strategies:

- 93%—Make it easy to switch insurers if a health plan drops your doctor
- 93%—Show what a fair price would be for specific procedures
- 93%—Require insurers to provide upfront cost estimates to consumers
- 93%—Require hospitals and doctors to provide up front patient cost estimates

What is remarkable about these findings is high support for change regardless of the respondent's political affiliation (see Table 2).

Table 2
Percent Who Agreed/Strongly Agreed, by Political Affiliation

SELECTED SURVEY QUESTIONS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
DO YOU AGREE WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.?	27%	39%	25%	19%
DO YOU AGREE THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE?	79%	74%	84%	80%
THE GOVERNMENT SHOULD AUTHORIZE THE ATTORNEY GENERAL TO TAKE LEGAL ACTION TO PREVENT PRICE GOUGING OR UNFAIR PRESCRIPTION DRUG PRICE HIKES	91%	89%	94%	90%
THE GOVERNMENT SHOULD REQUIRE DRUG COMPANIES TO PROVIDE ADVANCED NOTICE OF PRICE INCREASES AND INFORMATION TO JUSTIFY THOSE INCREASES	90%	85%	96%	89%
THE GOVERNMENT SHOULD SHOW WHAT A FAIR PRICE WOULD BE FOR SPECIFIC PROCEDURES	93%	93%	94%	93%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	74%	70%	74%	78%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	71%	70%	73%	70%

Source: 2018-2019 Poll of Colorado Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

While Colorado residents are united in calling for a role for government in addressing high healthcare costs, they also see a role for themselves:

- 82% would switch from a brand to a generic if given the option
- 68% report that taking better care of their personal health is one of the top three actions that would be most effective in addressing affordability
- 46% have tried to find out the cost of a drug beforehand

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

Methodology

Altarum’s Consumer Healthcare Experience State Survey (CHESS) is designed to elicit respondents’ unbiased views on a wide range of health system issues, including confidence using the health system, financial burden, and views on fixes that might be needed.

The survey used a web panel from SSI Research Now containing a demographically balanced sample of approximately 1,000 respondents who live in Colorado. The survey was conducted only in English and restricted to adults ages 18 and older. Respondents who finished the survey in less than half the median time were excluded from the final sample, leaving 971 cases for analysis with sample balancing occurring in age, gender and income to be demographically representative of Colorado. After those exclusions, the demographic composition of respondents is as follows.

Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
HOUSEHOLD INCOME		
Under \$30K	116	12%
\$30K - \$40K	95	10%
\$40K - \$50K	92	9%
\$50K - \$60K	94	10%
\$60K - \$75K	116	12%
\$75K - \$100K	154	16%
\$100K - \$150K	170	18%
\$150K+	134	14%
PARTY AFFILIATION		
REPUBLICAN	299	31%
DEMOCRAT	323	33%
NEITHER	349	36%
AGE		
18-24	15	<1%
25-34	135	14%
35-44	140	15%
45-54	101	10%
55-64	245	25%
65+	329	34%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
GENDER		
MALE	464	48%
FEMALE	507	52%
INSURANCE STATUS		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	425	44%
HEALTH INSURANCE I BUY ON MY OWN	88	9%
MEDICARE	312	32%
MEDICAID (HEALTH FIRST COLORADO)	81	8%
TRICARE/MILITARY HEALTH SYSTEM	28	3%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	8	1%
NO COVERAGE OF ANY TYPE	21	2%
I DON’T KNOW	8	1%
HEALTH STATUS		
EXCELLENT	174	18%
VERY GOOD	402	41%
GOOD	276	28%
FAIR	104	11%
POOR	15	2%

Source: 2018-2019 Poll of Colorado Adults, Ages 18+, Altarum Healthcare Value Hub, Altarum’s Consumer Healthcare Experience State 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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