

The May *Health Tracking Poll* finds that many Americans continue to report problems paying medical bills and are taking specific actions to limit personal health spending. A quarter report they have had problems paying medical bills in the past year and six in ten say they have cut corners to avoid health care costs. The survey also finds that health care can be a point of stress as many Americans report being worried about losing their health insurance or not being able to afford needed care. Health care-related problems and worries are particularly intense among the uninsured, those with lower incomes, and those in poor health. For example, eight in ten of the uninsured and those with health problems say they have delayed or skipped care due to cost in the past year, as did seven in ten lower income Americans. To a somewhat lesser extent, women, adults under 65 years old, and members of racial and ethnic minority groups are more likely to report problems and worries than their peers.

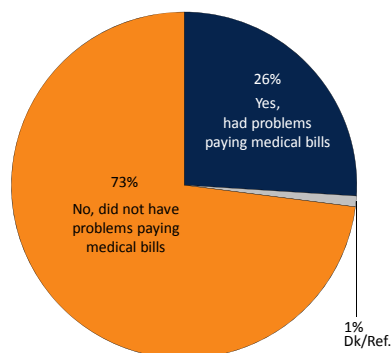
While economic challenges facing the country continue and the Supreme Court is deciding the fate of the Affordable Care Act (ACA), the survey finds that the problems and concerns related to health care costs and access are wide-spread. Many provisions of the ACA are designed to improve access and affordability to health care and health insurance, but most of these changes will not be implemented until 2014.

PUTTING OFF CARE DUE TO COST

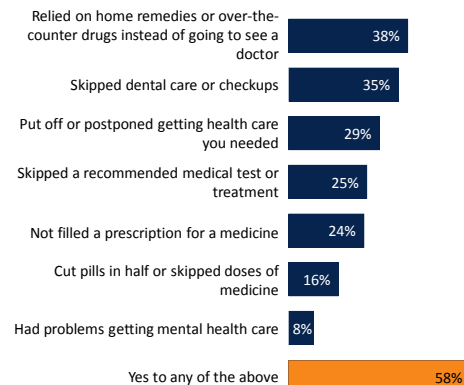
About a quarter of Americans (26 percent) report they or a family member had problems paying for medical bills in the past year. Difficulty paying bills can lead to tough choices as people negotiate tight budgets. In an effort to allay costs, roughly six in ten (58 percent) report foregoing or delaying medical care in the past year. The public is most likely to report relying on home remedies or over the counter drugs instead of going to see a doctor (38 percent) and skipping dental care or checkups (35 percent). Twenty-nine percent report that because of the cost they have postponed needed health care, 25 percent say they have skipped a recommended medical test or treatment, 25 percent say they have skipped a recommended medical test or treatment, and a similar share (24 percent) did not fill a prescription for a medicine. Smaller shares report they cut pills in half or skipped doses of medicine (16 percent) or had problems getting mental health care (8 percent) in the past year due to the cost.

One Quarter Of Public Reports Having Problems Paying Medical Bills, Majority Have Delayed Care Due To Cost

In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not?



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



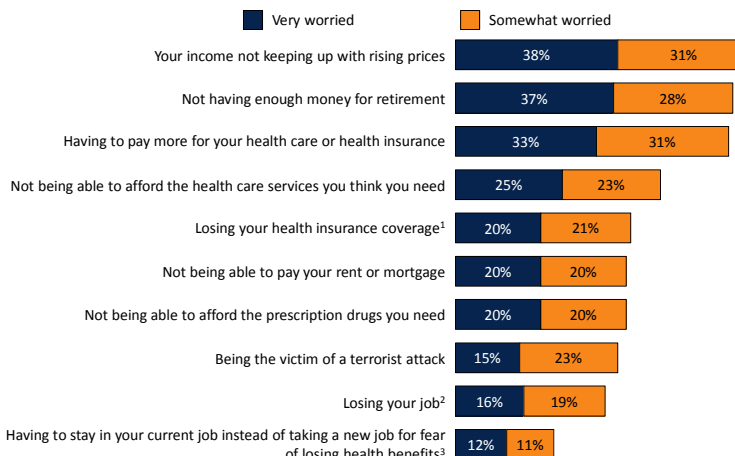
Source: Kaiser Family Foundation Health Tracking Poll (conducted May 8-14, 2012)

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. Given the current climate of economic uncertainty, the survey asked Americans about their level of worry on a number of health-related concerns and also included a few other economic issues for comparison. Almost two-thirds (64 percent) of Americans say they are worried about having to pay more for health care and health insurance, ranking roughly as high as worry about rising prices (69 percent) and not having enough money for retirement (65 percent). Other health care worries include not being able to afford needed health care services (48 percent) or prescription drugs (40 percent), and losing health insurance coverage among those who have it (41 percent)—shares that fall in a relatively narrow range with worries unrelated to health care such as not being able to pay rent or a mortgage (40 percent), being the victim of a terrorist attack (38 percent), and losing a job for those currently employed (35 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 (23 percent).

Almost Two-Thirds Say They Worry About The Rising Cost of Health Care

I'm going to read you a list of things that some people worry about and others do not. I'd like you to tell me how worried you are about each of the following things:



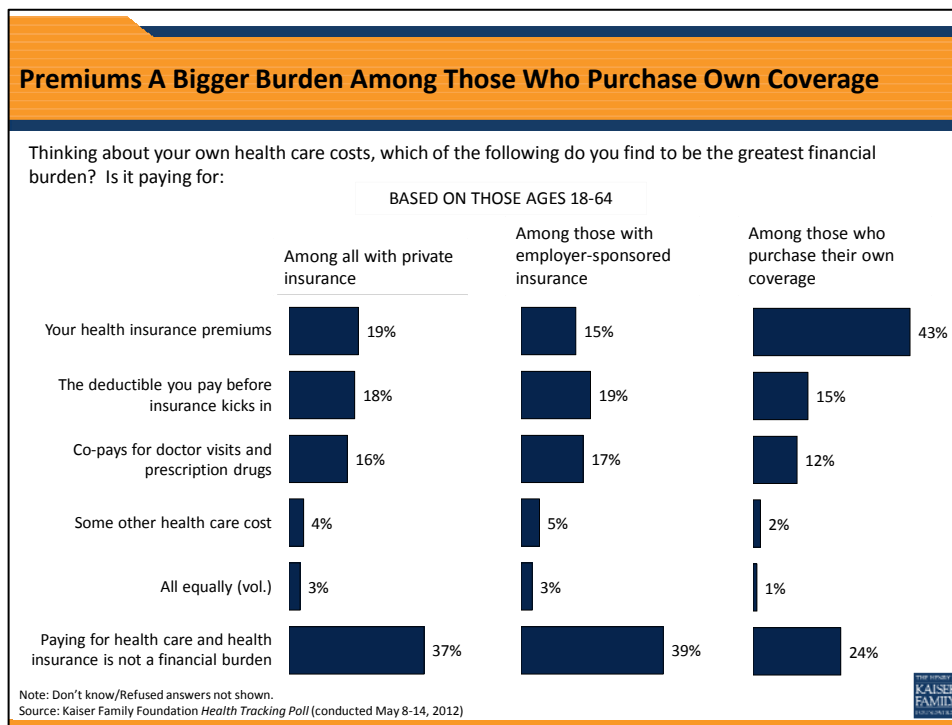
Note: ¹Based on those with health insurance coverage. ²Based on employed. ³Based on those who are employed with health insurance.
Source: Kaiser Family Foundation *Health Tracking Poll* (conducted May 8-14, 2012)

PERCEPTIONS OF RISING PRICES AND FINANCIAL BURDEN

People with insurance are not immune from concerns about paying for health care. Among Americans ages 18-64 with private health insurance, about half (52 percent) report that their health insurance premiums have been going up lately, and 28 percent say this has been a financial burden for them. In terms of deductibles and copayments, about four in ten (42 percent) report that these costs have been rising, and about half of that group say it's a financial burden. Those who purchase insurance on their own are more likely than those with employer-sponsored coverage to report that that premiums have gone up lately (67 percent vs. 49 percent) and that the rising premiums have been a financial burden for them (45 percent vs. 25 percent).

Among the Insured, Perceptions of Rising Costs and Their Financial Burden			
	Any Private Insurance (18-64)	Employer-Sponsored Insurance (18-64)	Individual Health Insurance (18-64)
Health Insurance Premiums			
Going up	52%	49%	67% ^a
Financial burden	28	25	45 ^a
Not financial burden	24	24	21
Going down	1	1	1
Holding steady	35	36	27
Deductible and Co-pay Expenses			
Going up	42%	42%	46%
Financial burden	23	22	28
Not financial burden	19	20	16
Going down	3	3	4
Holding steady	49	49	47
^a Indicates a statistically significant difference from those with employer-sponsored health insurance at p<0.05.			
Source: Kaiser Family Foundation <i>Health Tracking Poll</i> (conducted May 8-14, 2012)			

When those ages 18-64 with private health insurance are asked which form of health care costs personally cause the greatest financial burden, roughly equal shares say health insurance premiums (19 percent), the plan deductible (18 percent), and copayments for doctor visits and prescription drugs (16 percent). An additional 37 percent report that paying for health care and health insurance is not a financial burden for them. These reported health care cost burdens vary greatly by insurance type. Those with individual health insurance are much more likely than those with employer-sponsored coverage to say that premiums are their greatest financial burden (43 percent vs. 15 percent), while those with coverage through an employer are more likely to report that paying for health care and health insurance is not a financial burden for them than those with individual insurance (39 percent vs. 24 percent). Premiums, deductibles and copayment costs have different impacts on Americans' decisions to seek care.



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 (47 percent) say they have had problems paying medical bills in the past year, compared to 23 percent of those with health insurance. Fully eight in ten of the uninsured (81 percent) report delaying or foregoing care due to cost in the past year, compared to 55 percent of those with coverage. And, for each of the specific measures in the table below the uninsured are considerably 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 (46 percent vs. 21 percent) or prescription drugs (39 percent vs. 17 percent). Half of the uninsured (51 percent) are very worried about having to pay more for health care or health insurance, compared to three in ten (30 percent) of those with insurance.

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	47%	23% ^a
Delayed or skipped care in the past year due to cost	81%	55% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	59%	36% ^a
Skipped dental care or checkups	54	33 ^a
Put off or postponed getting health care needed	49	27 ^a
Skipped a recommended medical test or treatment	44	23 ^a
Not filled a prescription for a medicine	43	20 ^a
Cut pills in half or skipped doses of medicine	25	15 ^a
Had problems getting mental health care	16	7 ^a
Very worried about...		
...having to pay more for health care or insurance	51%	30% ^a
...not being able to afford the health care services you think you need	46	21 ^a
...not being able to afford the prescription drugs you need	39	17 ^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 May 8-14, 2012)		

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 generally 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. About four in ten (39 percent) of those who earn less than \$40,000 annually report problems paying for medical care in the past year, nearly twice as many as those making between \$40,000 and \$90,000 a year (22 percent), and three times as many as those earning \$90,000 or more a year (13 percent). A striking seven in ten (72 percent) lower income Americans report delaying or not getting the care they need due to the cost in the past year, compared to roughly half or less 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 compared to those in the highest income category, while those in the middle income range fall in between.

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 (42 percent) lower income adults say they are “very worried” about having to pay for health care or insurance, compared to three in ten (31 percent) of those earning between \$40,000 and \$90,000 annually, and two in ten (22 percent) of those making \$90,000 or more annually.

Problems and Worries by Household Income			
	Earn less than \$40,000 per year	Earn \$40,000 to less than \$90,000 per year	Earn \$90,000 or more per year
Have had problems paying medical bills in the past 12 months	39%	22% ^a	13% ^{ab}
Delayed or skipped care in the past year due to cost	72%	54% ^a	38% ^{ab}
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	49%	36% ^a	22% ^{ab}
Skipped dental care or checkups	46	33 ^a	19 ^{ab}
Put off or postponed getting health care needed	43	27 ^a	15 ^{ab}
Skipped a recommended medical test or treatment	32	25 ^a	16 ^{ab}
Not filled a prescription for a medicine	37	19 ^a	8 ^{ab}
Cut pills in half or skipped doses of medicine	25	13 ^a	8 ^a
Had problems getting mental health care	13	6 ^a	3 ^a
Very worried about...			
...having to pay more for health care or insurance	42%	31% ^a	22% ^{ab}
...not being able to afford the health care services you think you need	38	18 ^a	13 ^a
...not being able to afford the prescription drugs you need	33	13 ^a	8 ^a
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	20	9 ^a	10 ^a
...losing your health insurance coverage**	31	15 ^a	12 ^a
^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 May 8-14, 2012)			

Self-Reported Health Status. People with health problems have more interaction with the health care system and spend more on medical care. As a result, it may not be surprising 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-five percent of those in fair or poor health say they have had problems paying medical bills in the past year, compared to three in ten (29 percent) of those reporting “good” health and 19 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 three-quarters (77 percent) of those in poor health say they have skipped or delayed care in one form or another. Sizable shares of people in better health also report skipping care—roughly half (48 percent) of those in excellent or very good health say they have done so. In order to avoid prescription drug costs, sizeable shares of those in poor health report not filling a prescription for a medicine (40 percent), and cutting pills in half or skipping doses of medicine (34 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, roughly half of those in fair or poor health say they are very worried about having to pay more for health care or insurance (51 percent) or are very worried about not being able to afford the health services they need (47 percent); higher shares than those in good or excellent health. Not surprisingly, those in need of health care most are also most worried about losing health insurance coverage.

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	19%	29% ^a	45% ^{ab}
Delayed or skipped care in the past year due to cost	48%	63% ^a	77% ^{ab}
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	30%	41% ^a	53% ^{ab}
Skipped dental care or checkups	29	37 ^a	49 ^{ab}
Put off or postponed getting health care needed	21	34 ^a	45 ^{ab}
Skipped a recommended medical test or treatment	19	25 ^a	44 ^{ab}
Not filled a prescription for a medicine	16	30 ^a	40 ^{ab}
Cut pills in half or skipped doses of medicine	10	17 ^a	34 ^{ab}
Had problems getting mental health care	4	10 ^a	18 ^{ab}
Very worried about...			
...having to pay more for health care or insurance	26%	34% ^a	51% ^{ab}
...not being able to afford the health care services you think you need	17	25 ^a	47 ^{ab}
...not being able to afford the prescription drugs you need	14	21 ^a	35 ^{ab}
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	8	16 ^a	***
...losing your health insurance coverage**	13	22 ^a	42 ^{ab}
^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 May 8-14, 2012)			

Age. Problems paying for medical bills are fairly evenly spread among the non-elderly population, with about three in ten adults ages 18 to 64 reporting trouble—29 percent of 18 to 29 year olds, 30 percent of 30-49 year olds, and 26 percent of 50-64 year olds. Adults 65 or over, most of whom have health insurance through Medicare, are least likely to report problems paying for care (17 percent). Similarly, somewhat fewer seniors report skipping care to save money. About four in ten seniors (43 percent) report taking at least one action to delay or skip care, compared to roughly six in ten in other age groups. And, more specifically, seniors are about half as likely as younger people to say they have put off or postponed getting needed health care.

Seniors are less likely to report feeling worried about their financial stability compared to adults less than 65. For example, a quarter or more of non-seniors are very worried about not being able to afford health care services they think they need, compared to 15 percent of seniors. And, about twice as many adults under age 65 say they are very worried about being able to afford the prescription drugs they need than adults 65 or older.

Problems and Worries by Age				
	Age 18-29	Age 30-49	Age 50-64	Age 65 or older
Have had problems paying medical bills in the past 12 months	29%	30%	26%	17% ^{abc}
Delayed or skipped care in the past year due to cost	58%	65%	60%	43% ^{abc}
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	41%	44%	38%	19% ^{abc}
Skipped dental care or checkups	35	38	40	23 ^{abc}
Put off or postponed getting health care needed	30	34	32	15 ^{abc}
Skipped a recommended medical test or treatment	23	32 ^a	28	12 ^{abc}
Not filled a prescription for a medicine	27	28	21	20 ^b
Cut pills in half or skipped doses of medicine	14	19	18	13
Had problems getting mental health care	10	10	8	3 ^{abc}
Very worried about...				
...having to pay more for health care or insurance	28%	38% ^a	37% ^a	25% ^{bc}
...not being able to afford the health care services you think you need	25	30	26	15 ^{abc}
...not being able to afford the prescription drugs you need	25	21	21	11 ^{abc}
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	11	11	15	***
...losing your health insurance coverage**	17	24	21	16 ^b
^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 May 8-14, 2012)				

Gender. Women are somewhat more likely than men to report delaying or skipping care due to cost (64 percent vs. 52 percent). Similar shares of men and women report that they have had problems paying medical bills in the past year (26 percent and 27 percent).

Somewhat more women report being worried when it comes to health care than men. Thirty-seven percent of women say they are very worried about having to pay more for health care or insurance, compared to three in ten men. In addition, 30 percent of women say they are very worried about being able to afford needed health care services, while twenty percent of men say the same.

Problems and Worries by Gender		
	Men	Women
Have had problems paying medical bills in the past 12 months	26%	27%
Delayed or skipped care in the past year due to cost	52%	64% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	33%	42% ^a
Skipped dental care or checkups	32	39 ^a
Put off or postponed getting health care needed	25	34 ^a
Skipped a recommended medical test or treatment	21	29 ^a
Not filled a prescription for a medicine	21	28 ^a
Cut pills in half or skipped doses of medicine	14	18
Had problems getting mental health care	7	9
Very worried about...		
...having to pay more for health care or insurance	30%	37% ^a
...not being able to afford the health care services you think you need	20	30 ^a
...not being able to afford the prescription drugs you need	16	24 ^a
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	10	15
...losing your health insurance coverage**	17	24 ^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 May 8-14, 2012)		

Race/Ethnicity. Problems also vary somewhat by race and ethnicity, with Latinos being more likely to report passing up on needed care for cost reasons. About seven in ten Latinos (69 percent) report delaying or skipping some form of treatment or care due to cost, while just over half of whites say they have done so. Specifically, Latinos are more likely than whites to report that they have not filled a prescription for a medicine due to cost (34 percent vs. 22 percent). Similar shares of whites, blacks and Hispanics report having had problems paying for medical bills in the past year.

Hispanics, and to a lesser extent blacks, are more likely than whites to report being anxious about not being able to afford medical treatments. In terms of other health care worries, Hispanics are more likely than whites or blacks to report being worried about having to pay more for health care or insurance and not being able to afford prescription drugs.

Problems and Worries by Race/Ethnicity			
	White	African American	Hispanic
Have had problems paying medical bills in the past 12 months	25%	25%	31%
Delayed or skipped care in the past year due to cost	55%	58%	69% ^a
Relied on home remedies or over-the-counter drugs instead of going to see a doctor	36%	35%	42%
Skipped dental care or checkups	34	34	40
Put off or postponed getting health care needed	28	29	32
Skipped a recommended medical test or treatment	25	23	24
Not filled a prescription for a medicine	22	25	34 ^a
Cut pills in half or skipped doses of medicine	17	13	15
Had problems getting mental health care	7	8	8
Very worried about...			
...having to pay more for health care or insurance	31%	25%	46% ^{ab}
...not being able to afford the health care services you think you need	20	31 ^a	42 ^a
...not being able to afford the prescription drugs you need	17	21	38 ^{ab}
...having to stay in your current job instead of taking a new job for fear of losing health benefits*	10	***	***
...losing your health insurance coverage**	18	***	***
^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 May 8-14, 2012)			

METHODOLOGY

This *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation. The survey was conducted May 8-14, 2012, among a nationally representative random digit dial telephone sample of 1,218 adults ages 18 and older, living in the United States, including Alaska and Hawaii. Interviews conducted by landline (704) and cell phone (514, including 294 who had no landline telephone) were carried out in English and Spanish by Braun Research, Inc. under the direction of Princeton Survey Research Associates International (PSRAI). The combined landline and cell phone sample was weighted to balance the sample demographics to match Census estimates for the national population on sex, age, education, race, Hispanic origin, nativity (for Hispanics only), region, and telephone usage.

All statistical tests of significance account for the effect of weighting. The margin of sampling error including the design effect is plus or minus 3 percentage points. For results based on 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.

The full question wording and methodology of the polls can be viewed online at: <http://www.kff.org/kaiserpolls/8315.cfm>.

	Number of Respondents	Margin of Sampling Error
Total	1218	+/- 3 percentage points
Insurance Status		
Uninsured (under age 65)	185	+/- 8 percentage points
Insured (under age 65)	720	+/- 4 percentage points
Annual Household Income		
Less than \$40,000 per year	409	+/- 6 percentage points
\$40,000 to less than \$90,000 per year	442	+/- 5 percentage points
\$90,000 or more per year	207	+/- 8 percentage points
Self-Reported Health Status		
Excellent/Very good health	652	+/- 4 percentage points
Good health	337	+/- 6 percentage points
Fair/Poor health	219	+/- 8 percentage points
Age		
18-29 years-old	195	+/- 8 percentage points
30-49 years-old	345	+/- 6 percentage points
50-64 years-old	375	+/- 6 percentage points
65 or more years-old	291	+/- 7 percentage points
Gender		
Male	632	+/- 4 percentage points
Female	586	+/- 5 percentage points
Race/Ethnicity		
White	859	+/- 4 percentage points
Black	122	+/- 10 percentage points
Hispanic	152	+/- 9 percentage points

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