

Majority of U.S. Adults Worried about Cost of Medical Care and Insurance

Many fail to get necessary care due to cost

ROCHESTER, N.Y. – March 9, 2009 – Half of U.S. adults (48%) are very to extremely worried about having to pay more for their health care or health insurance, and only 8% are not worried at all. Those ages 45 to 64 years old are most worried (56%), whereas the younger generation (ages 18 to 34) are least worried (37%).

Americans are not as worried about losing their health insurance coverage altogether, though fully a third (35%) of adults are very or extremely worried. As would be expected, those ages 65 years and older are least worried (22% not at all worried) due to their Medicare coverage, and they are followed closely by the 18 to 34 year olds (18% not at all worried).

These are some of the results of a Harris Interactive/HealthDay Poll conducted online within the United States between February 25 and 27, 2009 among a national cross section of 2,078 adults age 18 and over.

The majority of U.S. adults are worried (65% somewhat, very, extremely) about being able to afford medical care and prescription medications. The 18-34 year old age group is least worried (54%), while the 45-54 year old age group is most worried (76%). This results in proportions of U.S. adults not taking care of their health due to cost. Most notably, one-third (34%) did not see a dentist although they needed dental care, close to one-third (28%) had a medical problem but did not visit a doctor, and one-fifth (22%) did not fill a prescription.

The high levels of non-compliance because of the cost of medical care remain similar to 2007 and 2008 results. For example, in 2007 and 2008, 21% and 22%, respectively, did not fill a prescription because of cost. The percentage of those who took a medication less often than directed has been steady since 2007 (19% in 2007, 17% in 2008, and 18% in 2009). According to Humphrey Taylor, Chairman of *The Harris Poll*®, “Many people are very worried. But the number of those who have lost their insurance recently is not enough to increase the already large number of patients who are non-compliant – yet.”

Those ages 45-54 years old are most likely to be non-compliant because of the cost of care. And it gets worse for those without insurance. For example, 55% of the uninsured did not see a dentist and 51% did not see a doctor when needed (vs. 30% and 24% among those with insurance, respectively).

U.S. healthcare costs have grown to \$2.5 trillion annually and the number of uninsured to some 46 million people. We consistently rank lower than other developed countries in preventing and treating many diseases. On March 5th, 2009, the President held the first White House forum on health reform, to which he invited more than 120 people who hold a wide range of views on how to fix the system. President Obama told the crowd, “Health care reform is no longer just a moral imperative, it is a fiscal imperative. If we want to create jobs and rebuild our economy, then we must address the crushing cost of health care this year, in this administration.”

Taylor commented, “Unfortunately, health care reform, however effective and however quickly it is implemented, is not going to happen fast enough to address the financial problems of those who cannot afford needed care now. However, it may ease their worries about the future.”

TABLE 1-A
WORRIED ABOUT PAYING MORE

“How worried are you about the following...?”

– Having to pay more for your healthcare or health insurance –

Base: Currently insured

	Total	Age				
		18-34	35-44	45-54	55-64	65+
	%	%	%	%	%	%
Extremely/ Very/ Somewhat Worried (NET)	78	71	78	84	84	75
Extremely Worried	24	18	25	27	32	24
Very Worried	24	19	27	29	24	25
Somewhat Worried	29	34	26	28	28	27
Not at All/Not Too Worried (NET)	22	29	22	16	16	25
Not too Worried	15	16	18	11	10	16
Not at All Worried	8	13	3	5	5	8

TABLE 1-B
WORRIED ABOUT LOSING COVERAGE

“How worried are you about the following...?”

– Losing your health insurance coverage –

Base: Currently insured

	Total	Age				
		18-34	35-44	45-54	55-64	65+
	%	%	%	%	%	%
Extremely/ Very/ Somewhat Worried (NET)	57	54	62	64	62	44
Extremely Worried	22	15	21	32	28	19
Very Worried	13	16	16	12	12	6
Somewhat Worried	22	23	25	21	21	18
Not at All/Not Too Worried (NET)	43	46	38	36	38	56
Not too Worried	29	28	28	27	25	35
Not at All Worried	15	18	10	9	13	22

TABLE 1-C

WORRIED ABOUT BEING ABLE TO AFFORD

“How worried are you about the following...?”

– Being able to afford all your medical care and prescription drugs –

Base: Currently insured

	Total	Age				
		18-34	35-44	45-54	55-64	65+
	%	%	%	%	%	%
Extremely/ Very/ Somewhat Worried (NET)	65	54	72	76	68	62
Extremely Worried	21	16	23	25	28	19
Very Worried	17	14	17	21	20	17
Somewhat Worried	26	24	32	29	20	26
Not at All/Not Too Worried (NET)	35	46	28	24	32	38
Not too Worried	25	30	23	18	19	31
Not at All Worried	10	16	5	6	13	7

TABLE 2-A

ACTIONS TAKEN PAST 12 MONTHS BECAUSE OF COST

“In the past 12 months was there a time when, because of the cost, you ...?”

Summary of “Did This”

Base: All adults

	Total	Currently Insured		Age				
		Yes	No	18-34	35-44	45-54	55-64	65+
	%	%	%	%	%	%	%	%
Did not fill a prescription for medicine	22	20	30	19	25	31	20	13
Had a specific medical problem but did not visit a doctor	28	24	51	25	33	39	29	12
Did not receive a medical test, treatment, or follow-up that was recommended by a doctor	23	21	33	22	27	28	22	14
Did not use a medical device or type of equipment that was recommended by a doctor or other health care professional	10	9	12	9	11	14	10	6
Took a medication less often than your doctor recommended	18	17	22	13	22	29	18	11
Needed dental care but did not see a dentist	34	30	55	35	41	41	30	22
Took a lower dose of a prescription medication than what your doctor recommended	15	14	19	9	16	22	17	12

TABLE 2-B
EFFECTS OF COST ON BEHAVIOR: 2007 - 2009

“In the past 12 months was there a time when, because of the cost, you ...?”

	2007	2008	2009
Base: All Respondents	2331	1701	2078
	%	%	%
Did not fill a prescription for medicine	21	20	22
Had a specific medical problem but did not visit a doctor	32	27	28
Did not receive a medical test, treatment or follow up that was recommended by a doctor	23	20	23
Did not use a medical device or type of equipment recommended by a doctor	10	8	10
Took a medication less often than you should have	19	17	18
Took a lower dose of a prescription medication than your doctor recommended	12	13	15
Needed dental care but did not see a dentist	33*	47*	34

*From the Commonwealth Fund’s International Health Policy (IHP) surveys.

IHP 2007 survey: Response options were Yes, No, Not Applicable, Don’t Know/Declined to Answer

IHP 2008 survey: Response options were Yes, No, Not Applicable.

All other 2007 and 2008 results are from Harris Interactive’s Strategic Health Perspectives.

SHP 2007 and 2008 surveys: Response options were Have, Have not (done this)

Methodology

Harris Interactive conducted this online survey within the United States between February 25 and 27, 2009 among a national cross section of 2,078 adults age 18 and over. Figures for age, gender, race/ethnicity, education, income and region were weighted where necessary to align with population proportions. Propensity score weighting was also used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Interactive avoids the words “margin of error” as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. The data have been weighted to reflect the composition of the U.S. adult population. Because the sample is based on those who agreed to be invited to participate in the Harris Interactive online research panel, no estimates of theoretical sampling error can be calculated.

These statements conform to the principles of disclosure of the National Council on Public Polls.

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