

*The Kaiser Health Security Watch is a set of tracking questions asked since February 2004 that together serve as a barometer for monitoring people's level of concern about their ability to access and pay for health care.*

Since February 2004, the Kaiser Health Security Watch has asked several questions to compare Americans' health care worries to their worries about other possible problems. We have consistently found that more Americans are worried about their health care costs than about losing their job, paying their rent or mortgage, losing money in the stock market, or being the victim of a terrorist attack. The two worries that outrank all others involve personal finances and health care costs, and in April, more than four in ten adults report being "very" worried about their income not keeping up with rising prices (43%), and just slightly fewer say they are very worried about having to pay more for health care or insurance (37%).

When asked about specific health care worries, seven in ten are at least "somewhat" worried about having to pay more for health care or insurance. In addition, over half say they are "very" or "somewhat" worried about the quality of their health care getting worse (56%) and about not being able to afford the health care services they think they need (55%) and nearly as many worry about affording needed prescription drugs (50%).

In a scale that combines six individual questions about people's ability to access and pay for care, the share of the public that is worried has been fairly steady over time at about six in ten. In April 2008, the percent of the public who say they are "very" worried about health costs and coverage (55%) is somewhat lower than it has been in recent months.

Significant differences in worries among various demographics groups persist in this latest tracking survey. Racial and ethnic minorities, people with lower incomes, and those with no health insurance consistently express more health care worries than their counterparts.

## Health Care Worries in Context With Other Worries

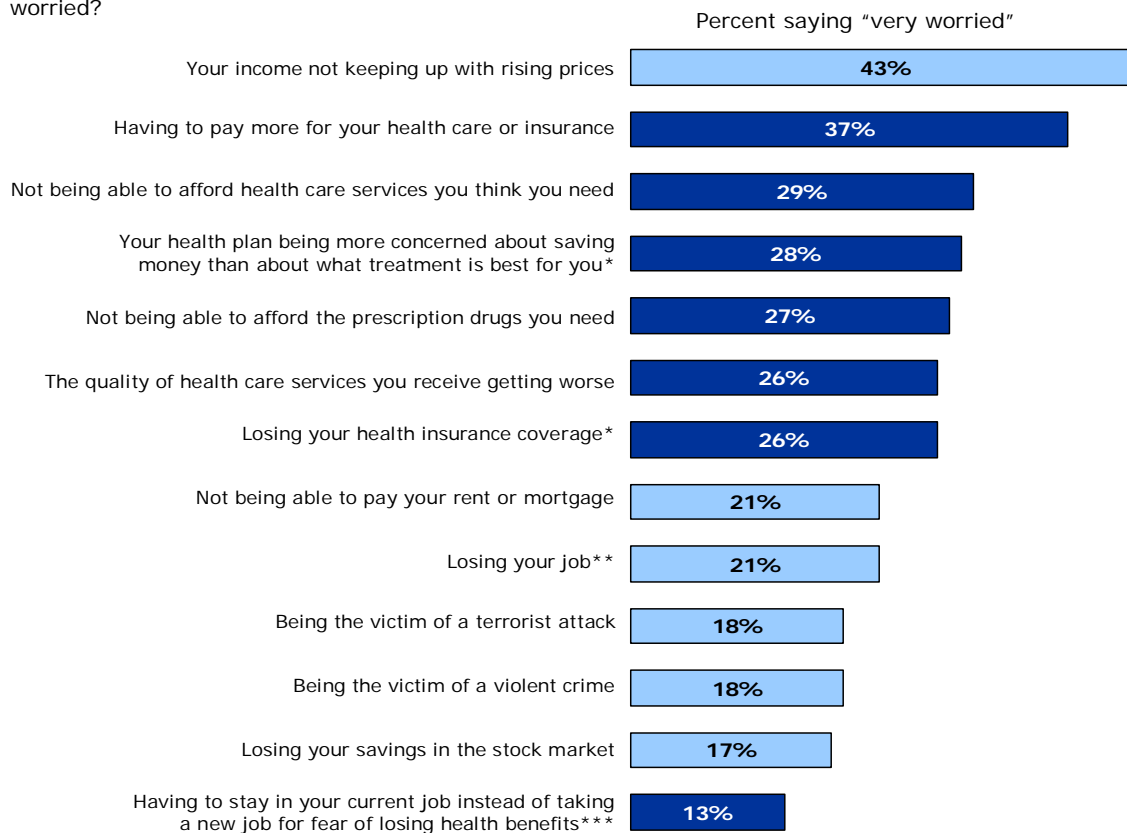
More Americans are personally worried about health care costs than about paying their rent or mortgage, being a victim of a terrorist attack or a violent crime, losing a job, or losing money in the stock market.

Roughly four in ten adults (43%) say they are very worried about their income not keeping up with rising prices, and just slightly fewer say the same about having to pay more for their health care or health insurance (37%). In our three years of tracking, income not keeping up with rising prices and having to pay more for health care and insurance have always been the top two worries; in some months, the concern about income has been slightly higher, and in others, health care cost worries have been slightly higher (see chart on the next page).

Among other specific health care worries, between a quarter and three in ten say they are very worried about not being able to afford health care services (29%) and prescription drugs (27%) they think they need, and about the quality of their health care getting worse (26%). Similar shares of those with health insurance say they are very worried about their health plan being more concerned about saving money than what is best for them (28%), and about losing their coverage (26%).

Health care worries rank ahead of other non-health concerns for the public, including not being able to pay their rent or mortgage (21%), losing a job (21% of those who are employed), being the victim of a terrorist attack or a violent crime (18% each), or losing money in the stock market (17%).

I'm going to read you a list of things that some people worry about and others do not. How worried are you about each of the following things – are you very worried, somewhat worried, not too worried, or not at all worried?



\* Based on those with health insurance coverage only.

\*\* Based on employed only.

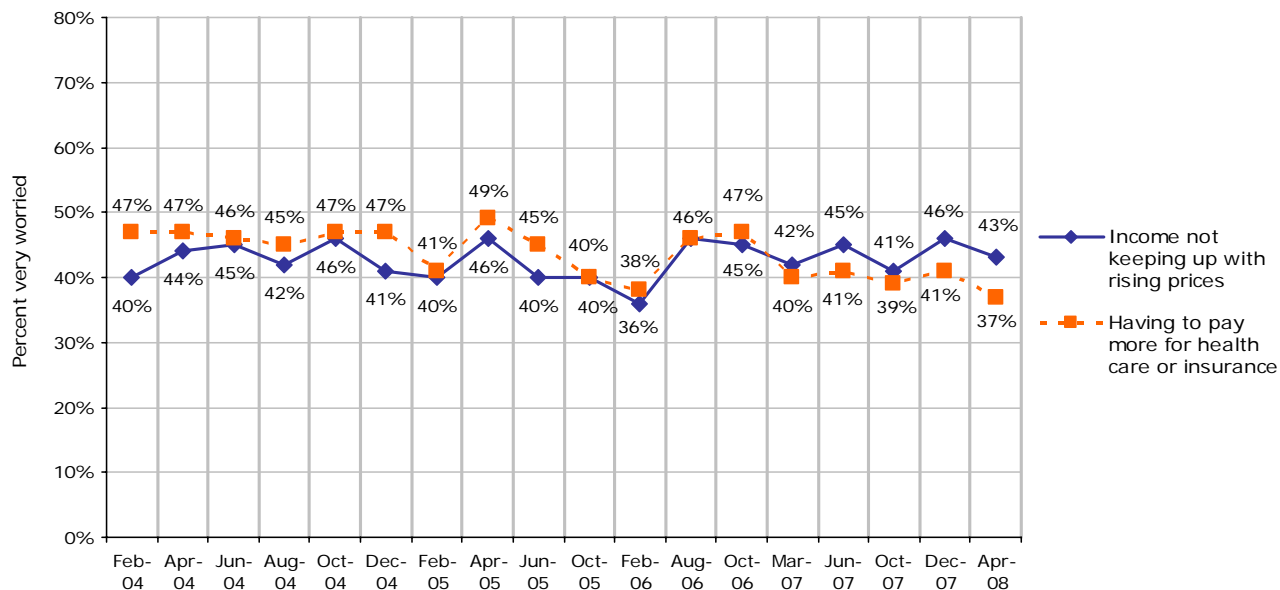
\*\*\* Based on those who are employed with health insurance coverage only.

## Financial Worries

The public's worries about health care costs mirror more general concerns about personal finances. Of the thirteen items asked as part of the Health Security Watch, people consistently express the highest level of worry about their income falling behind rising prices and having to pay more for health care and insurance. In each month since we began tracking, between about four in ten and half say they are "very" worried about each of these things.

While still outranking many other worries, the percent who say they are very worried about having to pay more for health care or insurance in the April 2008 tracking poll (37%) is somewhat lower than it has been in recent months.

How worried are you about each of the following things...?



## Specific Health Care Worries

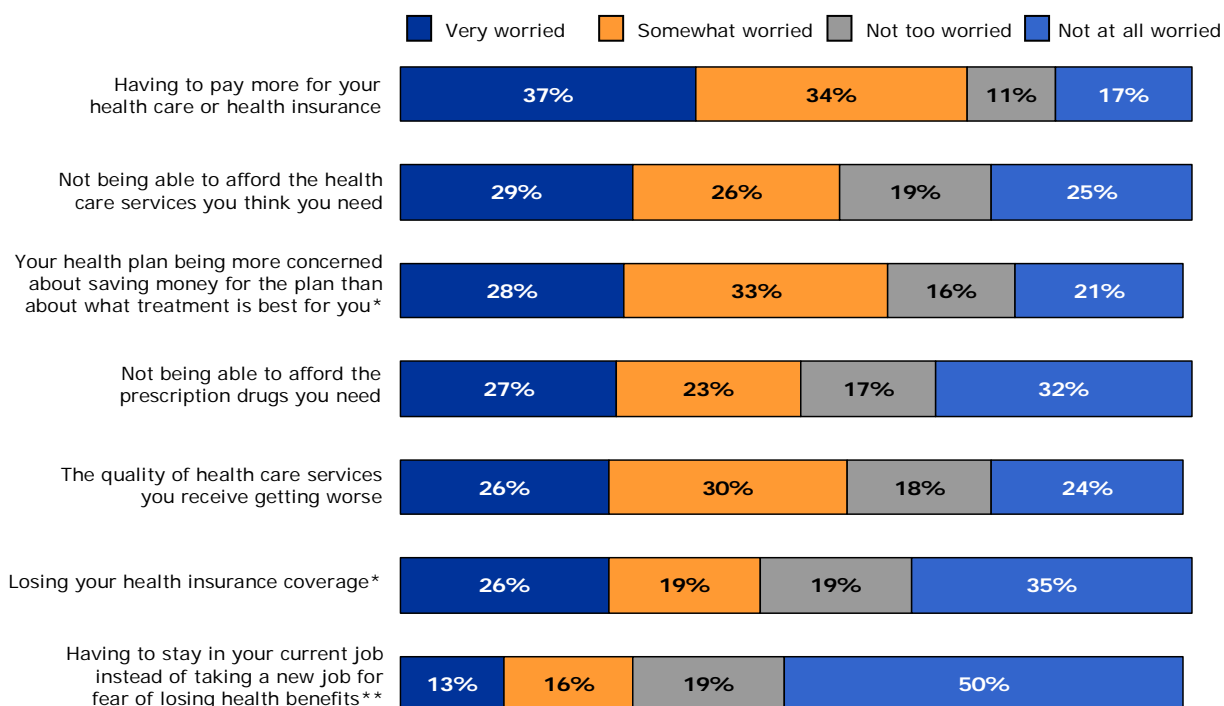
Among health care worries, affordability is the top concern, with nearly four in ten (37%) saying they are very worried about having to pay more for health care or insurance. Fewer, but still nearly three in ten, say they are very worried about not being able to afford necessary health care services (29%) and prescription drugs (27%), and about the declining quality of their health care (26%).

Among those who currently have health insurance coverage, almost three in ten report being very worried that their health plan is more concerned about money than about what is best for them (28%), and nearly as many (26%) say they are very worried about losing their health insurance coverage.

Although half (50%) of those who are currently employed and have health insurance express no worry at all about having to stay in their current job instead of taking a new job for fear of losing health benefits, still three in ten (29%) say they are very or somewhat worried about finding themselves in this situation.

The last time worries were about this low was in February 2006, however, levels of worry began rising again shortly after that. Our continued tracking in the future will help determine whether or not the relatively lower level of worry seen in April 2008 will persist over time.

How worried are you about each of the following things...?



\* Based on those with health insurance.

\*\* Based on those who are employed and have health insurance.

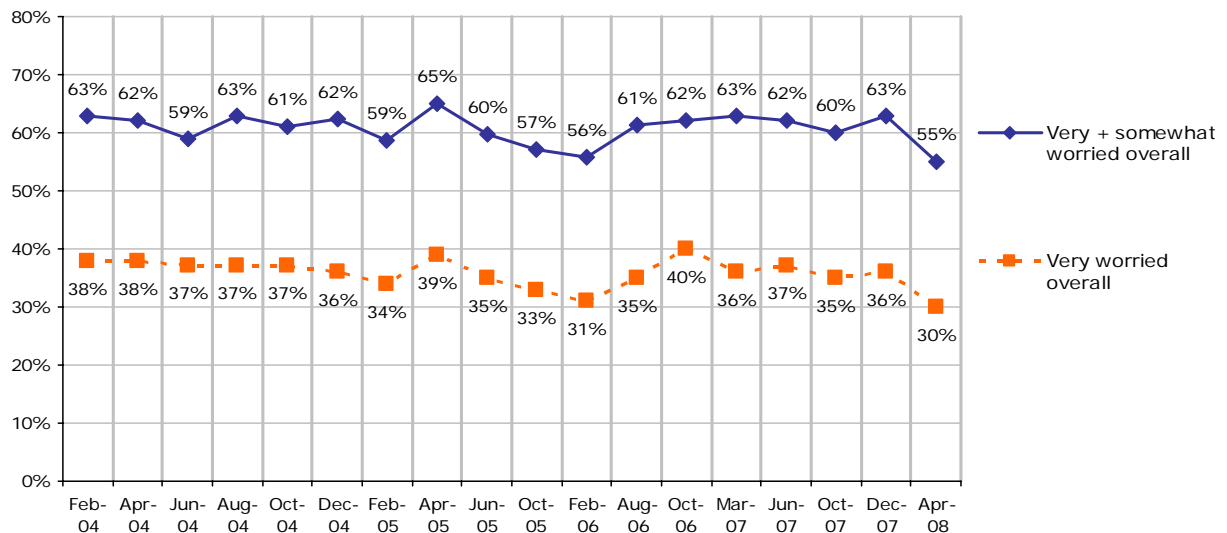
## Health Security Watch Trends

We use the following six questions about health care worries to calculate whether people are worried or not worried overall about their own ability to access and pay for health care:

How worried are you about each of the following things:

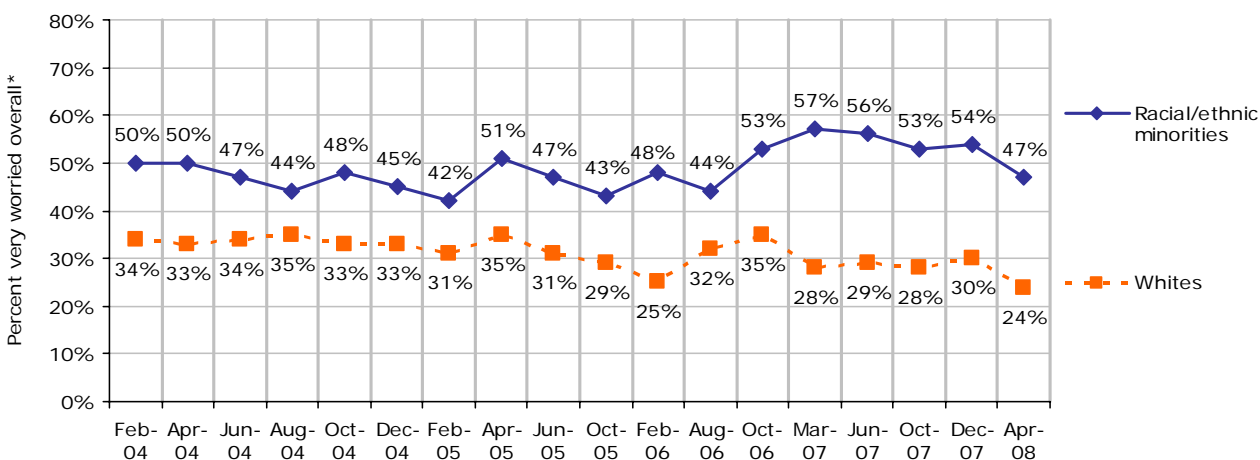
- Having to pay more for your health care or health insurance
- Not being able to afford the health care services you think you need
- Not being able to afford the prescription drugs you need
- The quality of health care services you receive getting worse
- Losing your health insurance (asked of insured only)
- Your health plan being more concerned about saving money for the plan than about what treatment is best for you (asked of insured only)

In a scale that combines these six individual questions, the share of the public who say they are either very or somewhat worried in terms of their ability to access and pay for health care has been fairly steady over time at about six in ten. In April 2008, the percent who say they are worried overall has reached a four-year low of 55%. The percent of the public who say they are “very” worried about health costs and coverage has also been fairly steady over time, between three and four in ten, and hitting a low of 30% in April 2008.



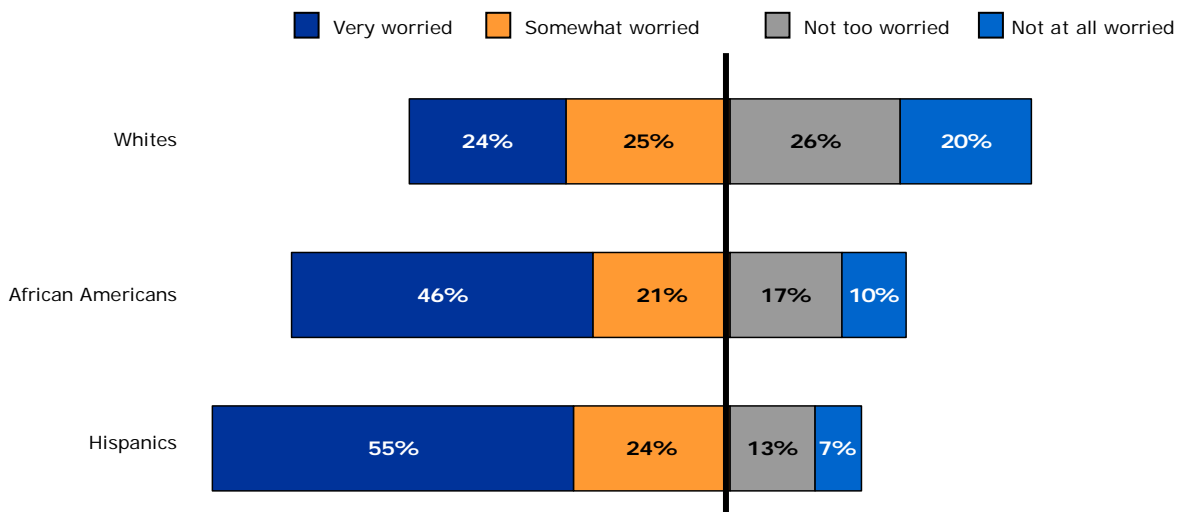
## Differences in Health Worries by Race/Ethnicity

More people who are racial and ethnic minorities than whites report being very worried about their own health care security. While the level of worry for both groups dropped somewhat, the gap between the two groups remains large, with a 23 percentage point difference in April 2008.



\*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between whites and racial/ethnic minorities in all months ( $p < 0.05$ ).

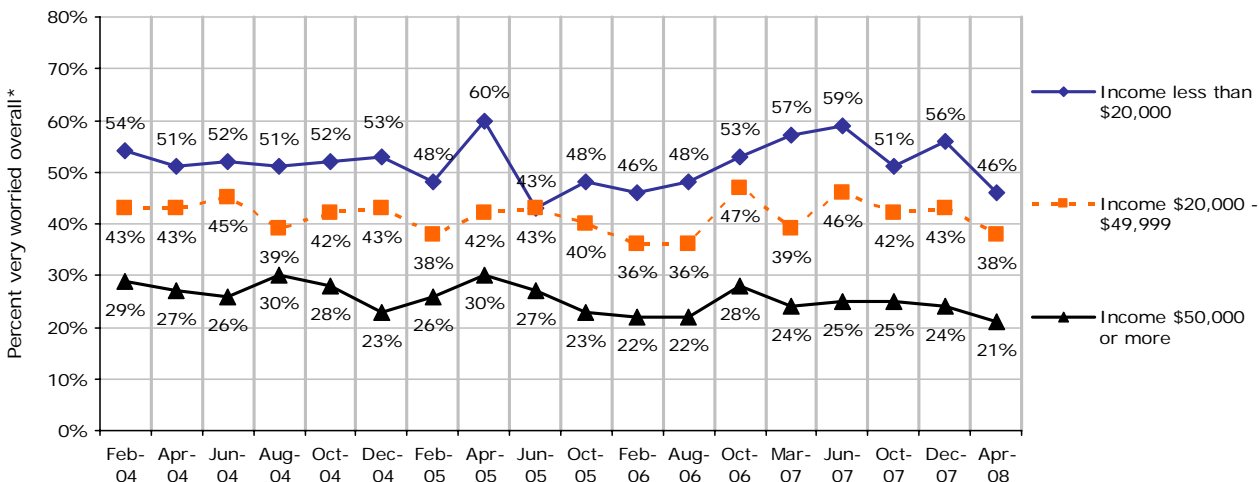
In the analysis above, whites includes non-Hispanic whites only, and minorities includes African Americans, Hispanics, and people of other races. Although the number of interviews with African Americans and Hispanics in each individual survey are usually not large enough to report on these groups, in April 2008, there was a large enough sample to examine differences among racial and ethnic groups. Looking at the levels of health care worry expressed by whites, African Americans, and Hispanics, we see that levels of worry are roughly similar for African Americans and Hispanics, and both groups report statistically higher levels of worry than whites. Whereas more than two-thirds of African Americans and Hispanics say they are at least “somewhat” worried, whites are more evenly split between being “somewhat” or “very” worried and being “not too” or “not at all” worried.



\*Percent worried calculated based on responses to the questions listed on page 5. Statistically significant differences between whites and African Americans and between whites and Hispanics ( $p < 0.05$ ).

## Differences in Health Worries by Income

People with lower incomes typically report much higher levels of worry about their own health care than their higher-income counterparts. In April 2008, although the percent dropped somewhat from 2007, still nearly half (46%) of those with incomes under \$20,000 report high levels of worry, compared with two in ten (21%) of those with incomes over \$50,000.

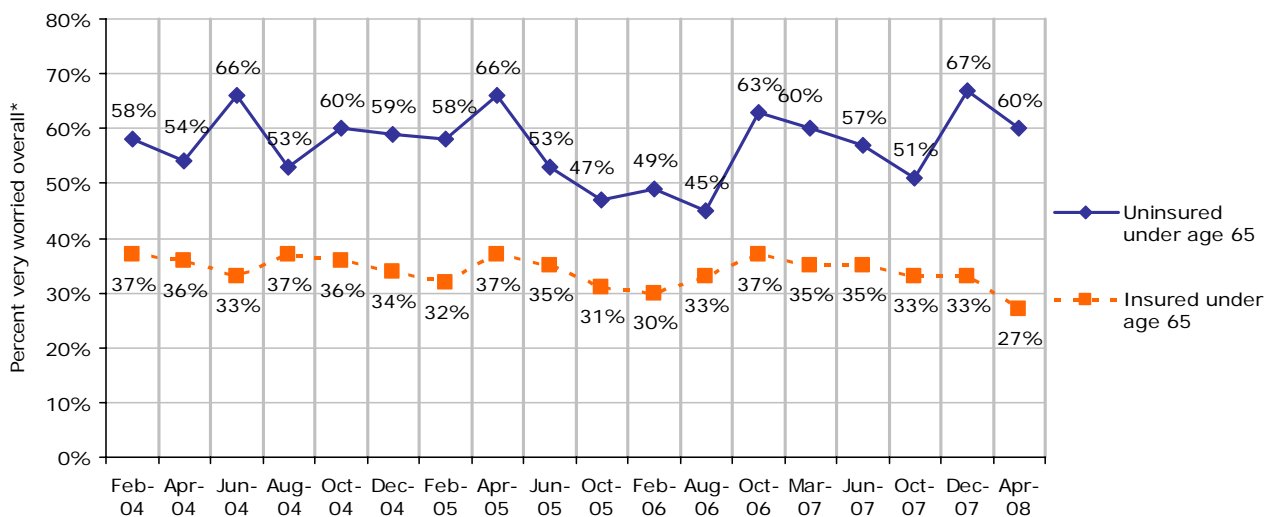


\*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between income groups in all months ( $p < 0.05$ ), except between the lowest and middle income groups in June 2004, October 2004, June 2005, October 2005, October 2006, October 2007, and April 2008.

## Differences in Health Worries by Insurance Status

Not surprisingly, those without health insurance coverage are more likely to report worrying about issues related to health care services than those with insurance. In April 2008 six in ten of the non-elderly uninsured say they are “very” worried, compared with just over a quarter (27%) of those under age 65 with insurance, a gap of 33 percentage points.

(Note: We exclude people ages 65 and over from this trend because virtually all of them have access to health insurance through Medicare.)



\*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between uninsured and insured under age 65 in all months ( $p < 0.05$ ).

## Appendix A: Health Security Watch – Full Question Wording & Results

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. (First,) how worried are you about...? Are you very worried, somewhat worried, not too worried, or not at all worried?

	<u>Very Worried</u>	<u>Somewhat Worried</u>	<u>Not too Worried</u>	<u>Not at all Worried</u>	<u>DK/ Ref.</u>
a. Having to pay more for your health care or health insurance	37	34	11	17	1
b. Not being able to afford the health care services you think you need	29	26	19	25	1
c. The quality of health care services you receive getting worse	26	30	18	24	1
d. Not being able to afford the prescription drugs you need	27	23	17	32	1
e. Being the victim of a violent crime	18	24	28	29	*
f. Being the victim of a terrorist attack	18	28	24	30	1
g. Your income not keeping up with rising prices	43	31	11	14	*
h. Losing your savings in the stock market	17	18	16	47	2
i. Not being able to pay your rent or mortgage	21	18	19	41	1
<b>Item J based on those who are employed (n=1,024)</b>					
j. Losing your job	21	18	21	40	*
<b>Item K based on those who are employed and insured (n=896)</b>					
k. Having to stay in your current job instead of taking a new job for fear of losing health benefits	13	16	19	50	1
<b>Items L-M based on those who are insured (n=1,782)</b>					
l. Losing your health insurance coverage	26	19	19	35	1
m. Your HEALTH PLAN being more concerned about saving money for the plan than about what treatment is best for you	28	33	16	21	2

\* Indicates less than .5%

**Methodology:** This Health Security Watch was asked as part of the *Kaiser Health Tracking Poll: Election 2008* and was designed, conducted, and analyzed by researchers at the Kaiser Family Foundation. A nationally representative random sample of 2,003 adults was interviewed by telephone between April 3 and April 13, 2008. The margin of sampling error for the survey is plus or minus 3 percentage points; for results based on subgroups, the margin of sampling error is higher.

Trends shown in this document are from Kaiser Family Foundation tracking surveys with sample sizes of 1,200 or more; each survey has a margin of sampling error for the total sample of plus or minus 3 percentage points.

These results can be found online at <http://www.kff.org/healthsecuritywatch.cfm>.