

Kaiser's first health care tracking survey of 2009 finds a public increasingly worried about the affordability and availability of care, with many postponing or skipping treatments because of cost concerns and a notable minority significantly handicapped by medical debt. Majority support for moving forward on health care reform remains stable despite the ongoing drip of bad economic news, but the public's expectation that reform could take place without significant cost could pose a challenge to those pushing for policy changes.

Many skip care because of cost

Fully half of Americans (53 percent) say that their household has cut back on health care in some way over the past year because of cost concerns. The most common behaviors are relying on home remedies and over-the-counter drugs rather than going to the doctor or skipping dental care, with a third saying they had done each. Roughly one in four has put off health care they needed more generally, one in five has not filled a prescription, and one in six has cut pills in half or skipped doses to make their prescription last longer. Those who are currently out of work and seeking a job, or currently without health insurance, are significantly more likely than other groups to have put off some sort of treatment.

Consequences of Health Care Costs

In the past 12 months, have you or another family member living in your household done each of the following because of the cost, or not?



To get a better idea of the kinds of care people were skipping, the 27 percent of Americans who specifically said their household had "put off or postponed getting health care [they] needed" were asked what types of care they had foregone. The most common responses are delaying going to the doctor for a temporary illness (19 percent have done this) or for preventive care (also 19 percent). But nearly as many – 16 percent—have put off care for a more serious problem, either a doctor's visit related to a chronic illness such as diabetes or a major or minor surgery.

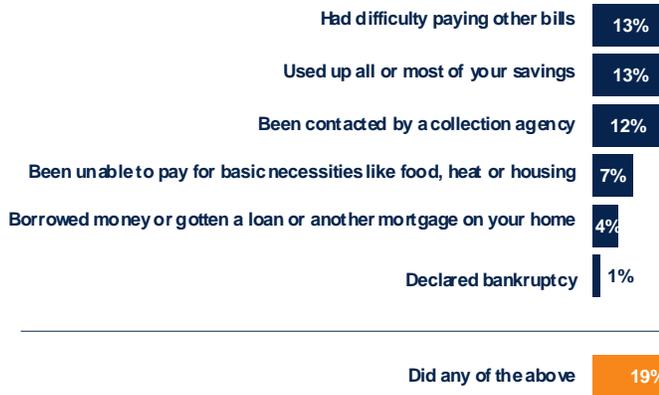
Someone in household put off or postponed getting needed health care	27%
<i>Type of care postponed (multiple responses accepted)</i>	
A visit to the doctor for a temporary illness such as a cold or a stomach flu	19
Preventive care, such as a yearly physical exam	19
<i>NET: Chronic care visit, major or minor surgery</i>	16
A visit to the doctor to check on an ongoing health problem, such as diabetes or asthma	10
A minor surgery that could be done in the doctor's office	6
A major surgery that would require an overnight hospital stay	5

Medical debt exacts high toll

Sometimes needed care is too urgent to be postponed, no matter what one's financial resources. In those cases, many people are forced into medical debt. The survey suggests that one in five Americans have found themselves forced into serious financial straits recently due to family medical bills. Asked if they had experienced a list of six critical problems as a result of medical debt, 19 percent report they have dealt with at least one during the past year.

Financial Consequences of Medical Bills

In the past twelve months, have you done each of the following because of medical bills, or not?



Specifically, 13 percent say they have used up all or most of their savings trying to pay off high medical bills over the course of the last 12 months, and just as many say their medical debt means they have difficulty paying other bills. A similar proportion (12 percent) have been contacted by a collection agency, and 7 percent are unable to pay for basic necessities like food, heat or housing.

Those who had problems paying for care over the past year say these bills stemmed from a variety of sources: overall, 6 percent report that their medical debt was mainly caused by doctors visits, 5 percent say they were paying for emergency room care, 3 percent for other hospital stays and 3 percent for prescription drugs.

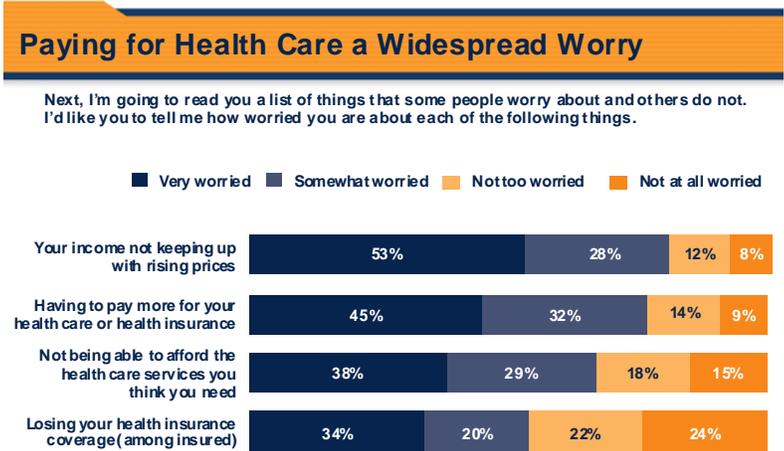
The one silver lining to this story: the overall proportion who report at least some problems paying health care bills in the past year (22 percent) is currently down from a record high of 32 percent last October, a time when a number of Kaiser's health care problem measures reached a peak. Note the October survey was fielded one week after President Bush signed the financial bailout bill into law and in the wake of spreading news about the subprime mortgage crisis.

Worries about paying for health care are up

As the economic recession lingers and deepens, worries about health care costs are on the rise. Currently, nearly half of Americans (45 percent) report they are “very” worried about having to pay more for their health care or health insurance, the highest proportion measured in Kaiser polls since late 2006. Roughly four in ten (38 percent) are very worried about affording the health care services they need, a proportion which rises to 56 percent among those who think it very likely that someone in their household will lose a job this year. A third of those with existing coverage are very worried about losing it.

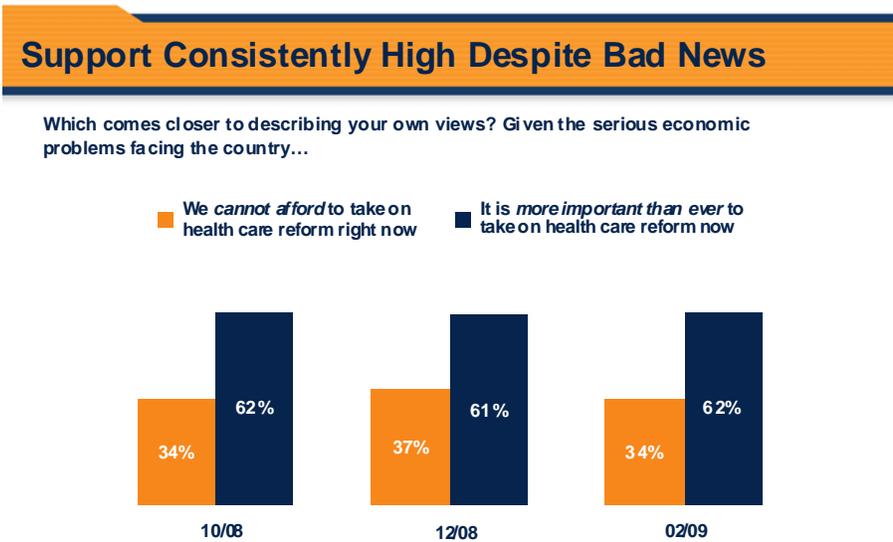
These concerns are much more widespread among those with low incomes, but middle class families are far from immune from worry: among those in households making \$30,000 to \$75,000 per year, a third are very worried about losing their health care benefits.

Meanwhile, worries among the uninsured are sky high: seven in ten are very worried about affording the medical care they need.



Economic problems spurring desire for reform

Despite the fact that economic news has continued to worsen over the past several months, the proportion of Americans who say that the country's economic problems make it more important than ever to take on health care reform has remained remarkably stable at roughly six in ten. The partisan divide of opinion here also remains large: a substantial majority of Democrats (79 percent) say reform is more important than ever, while most Republicans (58 percent) say the nation cannot afford to tackle health care at this point. Independents tilt the balance by being in favor of shorter term reform, 57 percent to 37 percent who think the bad economy means reform should wait.

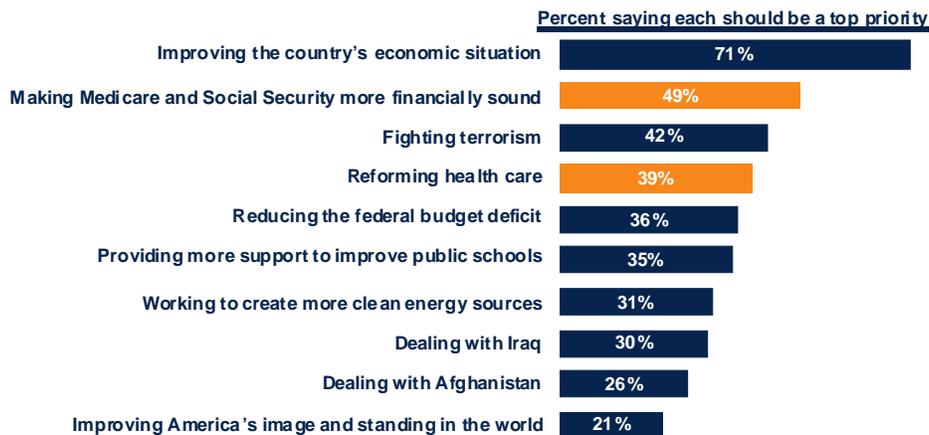


Health care also continues to rank as one of handful of top issues on the nation’s policy agenda. As has been true for months, the economy dominates the list. Interestingly this month, entitlement reform – a new addition to our list – follows as the second most important issue. Terrorism and health care are numbers three and four.

Again, there are significant differences in issue emphasis by party: health care reform ranks third among Democrats, rated as a “top priority” by half of those in the president’s party, but ninth out of ten possible issues among Republicans, with only 22 percent naming it a top priority.

Priorities for the President and Congress

I'm going to read you a list of some different things the new president and Congress might try to act on.... As I read each one, tell me if you think it should be one of their top priorities, very important but not a top priority, somewhat important, or not that important.



What does the public understand “health care reform” to mean?

When Americans hear policymakers talk about health care reform, they predominantly think about two main things: cost and coverage. Asked what the phrase means in their own words, 40 percent of the public give a response having to do with cost – people paying less for care, care being more affordable, or lowering the prices of medical goods such as prescription drugs.

Just as many – 39 percent – instead describe reform as providing insurance to more people or helping the uninsured.

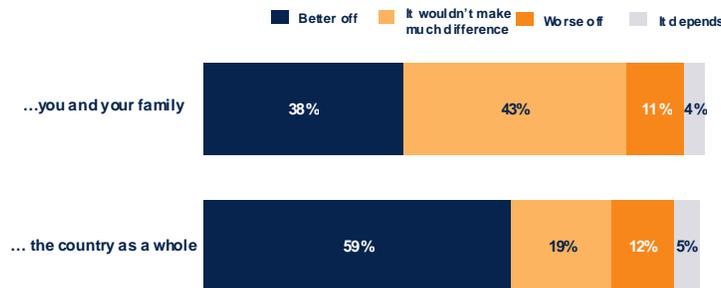
Quality or delivery system reform, the focus of much expert debate, is mentioned by 9 percent of Americans.

Health care reform: Good for the country, but what about me?

The majority of Americans currently see health care reform as likely to be good for the country as a whole, but fewer are convinced that it would benefit them personally. A solid majority of Americans – 59 percent, including a majority of Democrats and independents, though not of Republicans – say that the country would be better off if the president and Congress reformed health care.

Reform Would Help Country, Not Sure about Selves

Do you think (you and your family/the country as a whole) would be better off or worse off if the president and Congress passed health care reform, or don't you think it would make much difference?



But less than half – 38 percent – think their own families would be better off. This doesn't mean that the majority believe health care reform would make things *worse* – currently only 11 percent hold this view. Instead the plurality (43 percent) don't expect it would impact their own health care situation either way. As we learned in the 1993-1994 Clinton health care reform debate, these are key numbers to watch. Not surprisingly, Democrats are much more likely than Republicans (50 percent vs. 19 percent) to think they personally would be better off if the president and Congress pass health care reform.

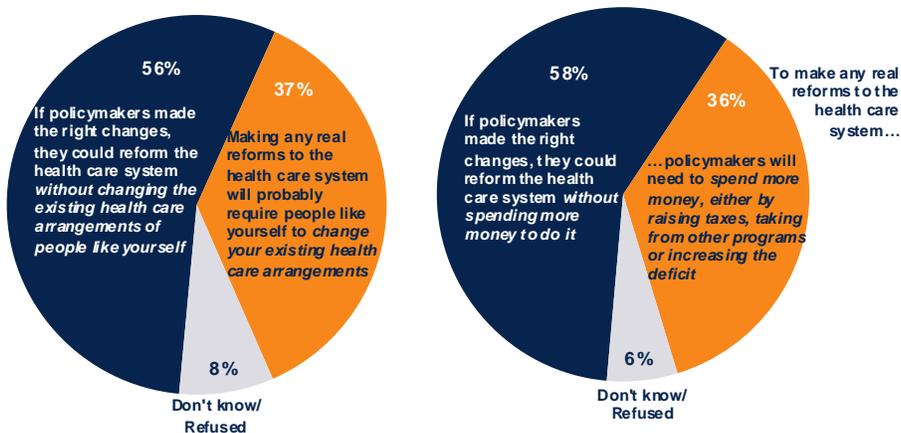
Stakes high in expectations game

The survey suggests that Americans are setting the bar high for policymakers interested in tackling health care. A majority (58 percent) say that if policymakers made the right changes, they could reform health care “without spending more money to do it.” Interestingly, there is widespread unanimity on this point: majorities in each party, each age group, and at all income levels believe this is the case.

Just as many – 56 percent – think that policymakers will be able to reform the system without changing the arrangements of people like themselves. Again, this is a view held across income levels, age groups, and party affiliation.

Majority Say Reform Can Happen without Sacrifice

Which comes closer to your opinion...?



Who do you trust on health care reform?

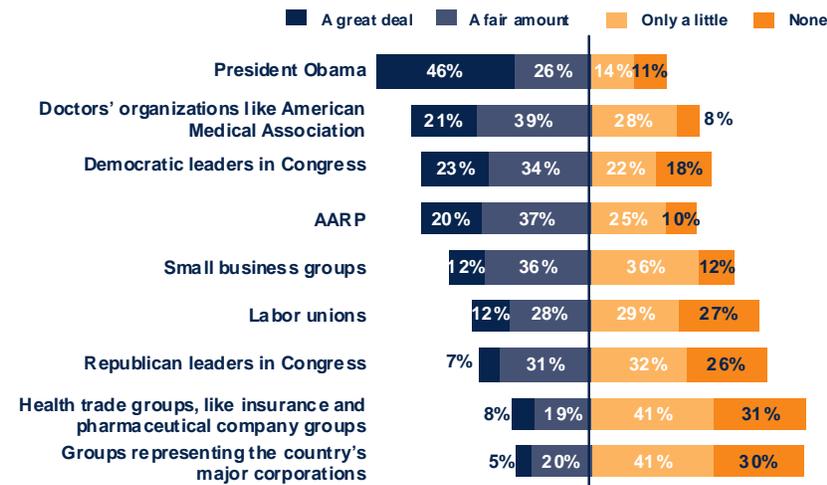
In these early weeks of the new administration, and before any real health care debate has been joined, the survey suggests that the public has the most confidence in President Obama as an actor in any future reform effort.

Of a list of nine groups or individuals likely to be involved in any policy debate, majorities say they have confidence in four to “do or recommend the right thing for health care reform:” Obama (72 percent, including 46 percent who say they have a “great deal” of confidence, more than twenty points higher than the next most trusted), doctors’ organizations (60 percent), Democratic leaders in Congress (57 percent) and AARP (57 percent).

At this very early stage, majorities currently say they have little or no confidence in four other groups: health trade groups (72 percent), big business organizations (71 percent), Republicans in Congress (58 percent), and labor unions (56 percent). Opinion is divided equally on small business groups, with 48 percent expressing confidence and 48 percent disagreeing.

Whose Recommendations Do You Trust?

As I read the names of some people and groups, please tell me how much confidence you have in each of them to do or recommend the right thing for health care reform.



Methodology: This *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation. The survey was conducted February 3 – 12, 2009, among a nationally representative sample of 1,204 adults ages 18 and older. Telephone interviews conducted by landline (903) and cell phone (301, including 123 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates. The margin of sampling error for the total sample is plus or minus 3 percentage points. For results based on subgroups, the margin of sampling error is higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

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