HSRMC 2020 Session 6: Health Insurance Attitudes Towards Cost of Care

Kathleen Call: Health Insurance Literacy: How Best to Measure and Does it Matter to Health Access and Affordability

Ashley Kirzinger: Measurement Issues in Determining How Many Americans Struggle to Pay Medical Bills

Didem Bernard: Measures of Health Care Affordability: Financial Burden and Barriers to Care

Common Themes

- How to best measure and describe the experiences of people who are falling through the cracks in the health care system in one way or another

- Relevance to current policy discussions at the state and national level (protecting people from the high cost of prescription drugs, surprise medical bills)

- Multiple ways of measuring concepts: literacy, affordability, etc.

- Different survey approaches can provide different types of information on the same topic, all of which can be valuable in different ways

Thoughts/Questions on Call et al

- Are either of these really measuring literacy? Is there a better way to measure people's **actual** ability to understand and use their own insurance?

- Surprising that heavier users of health care don't differ, particularly on the likelihood measure. Thoughts on this?

- Is there any information about the structure of people's coverage that could be matched? (i.e. high deductibles, narrow networks?)

Thoughts/Questions on Bernard and Selden

- Burden measure is interesting because it includes insurance premiums, not just out of pocket costs, so provides something novel compared to other questions.
  - Particularly shows something interesting for elderly, who generally have robust coverage but lower incomes

- Do all of these measures really relate to affordability? (particularly not having a usual source of care, which is higher for those with no health conditions and those with public coverage)

- Some unexpected results – what to make of these?
  - Uninsured don't differ from ESI on high cost burden
  - Whites more likely to have high cost burden

Thoughts/Questions on Kirzinger et al

- Audience?