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?