

Measurement Issues in Determining How Many Americans Struggle Paying Medical Bills

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Filling the need for trusted information on national health issues.

Who Are We?

Who is KFF: A leader in health policy analysis, health journalism and communication, the Kaiser Family Foundation is dedicated to filling the need for trusted information on national health issues.

Who is SSRS: A full-service survey research firm with expertise in advanced survey methodologies including questionnaire design, sampling, and data analysis.

SSRS has been conducting the KFF Health Tracking Poll since 2017 as well as many other KFF projects including partnership projects with The Washington Post, and other media organizations.

HSRMC 2020 Outline

- Why are we talking about health care costs?
- How do we measure difficulty paying for health care?
- Can two surveys with nearly the exact same question wording actually be measuring two separate things?

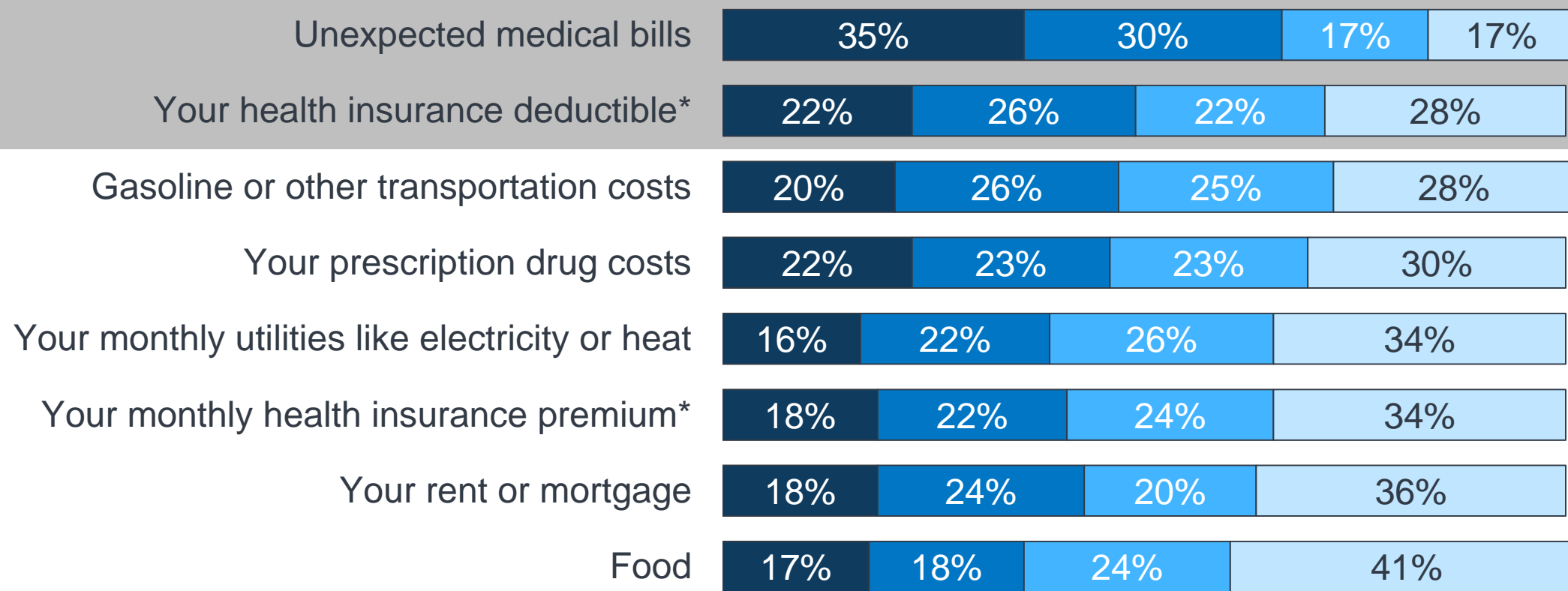
SPOILER ALERT: We think so.

Why are we talking about health care costs?

Health Care Costs Top List Of Public's Worries

How worried, if at all, are you about being able to afford each of the following for you and your family?

Very worried
 Somewhat worried
 Not too worried
 Not at all worried

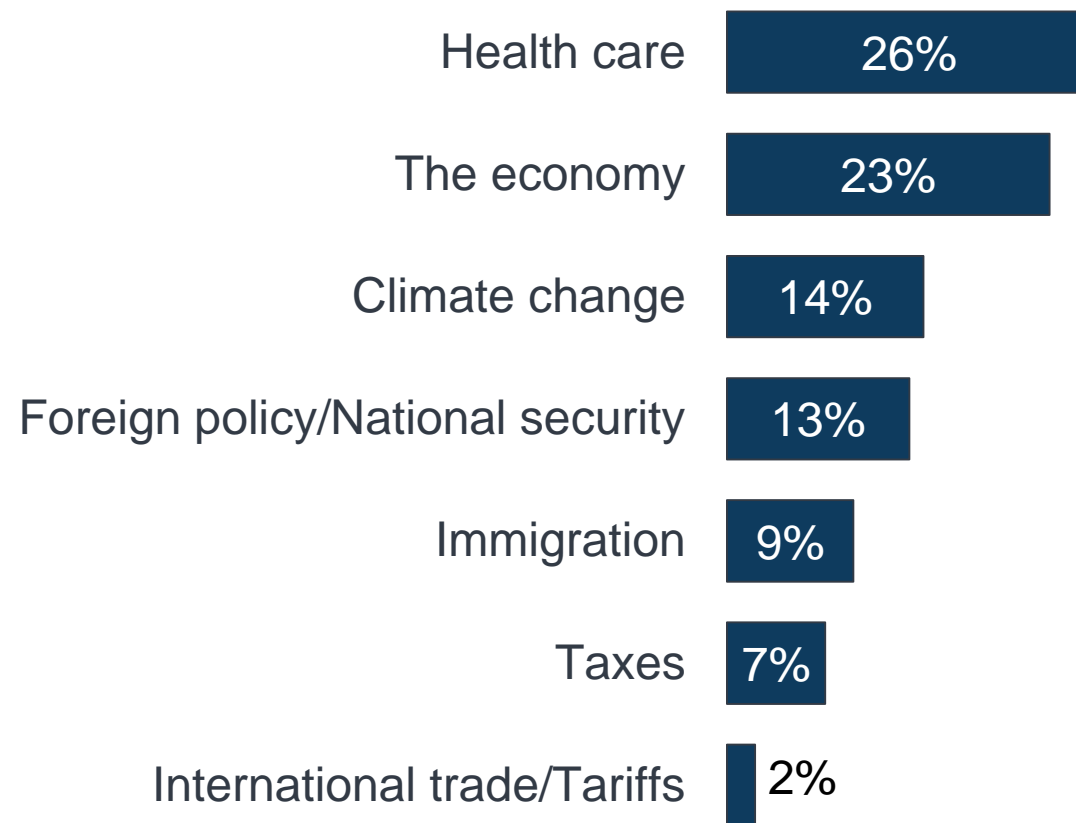


NOTE: * indicates question only asked of insured adults

SOURCE: KFF Health Tracking Poll (conducted February 13-18, 2020). See topline for full question wording and response options.

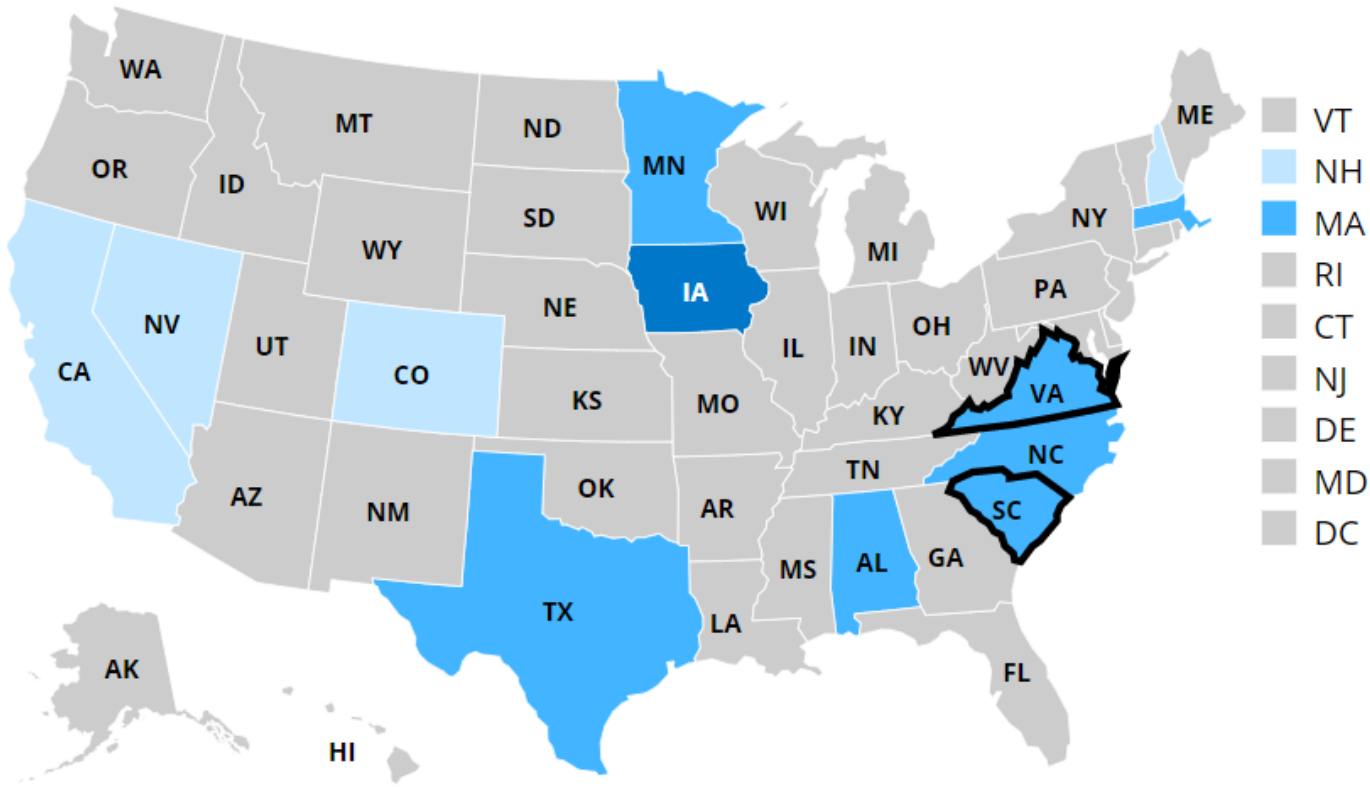
The 2020 Election: Health Care And The Economy Are The Top Issues For Voters

AMONG REGISTERED VOTERS: Percent who say each of the following is the **most important** in deciding their vote for president:



SOURCE: KFF Health Tracking Poll (conducted February 13-18, 2020). See topline for full question wording and response options.

Health Care In The 2020 Democratic Primary: KFF Analysis of AP VoteCast Data



■ Bernie Sanders
 ■ Joe Biden
 ■ Pete Buttigieg
 ■ N/A

Virginia



Joe Biden

gained the most delegates with 53.3% of the vote.

34% of Virginia primary voters said **health care** is the most important issue. It was **the top issue** for voters.

Percent who favor **single-payer**: 56%
public option: 85%

Health Care Costs Unite Partisans

<u>RANK</u>	<u>DEMOCRATS</u>	<u>INDEPENDENTS</u>	<u>REPUBLICANS</u>
1	Increasing access to health care 32%	Health care costs 24%	Health care costs 24%
2	Health care costs 24%	Increasing access to health care 20%	Against Medicare-for-all 19%
3	In favor of Medicare-for-all 10%	Against Medicare-for-all 14%	Increasing access to health care 15%
4	Against Medicare-for-all 4%	In favor of Medicare-for-all 2%	Repealing the ACA 3%

NOTE: Question asked of those who say health care is very or somewhat important to their vote (88%). Percentages reported based on total registered voters. Open-ended responses, top four shown
 SOURCE: KFF Health Tracking Poll (conducted February 13-18, 2020). See topline for full question wording and response options.

Number of Uninsured and Uninsured Rate among the Nonelderly Population, 2008-2018



NOTE: Includes nonelderly individuals ages 0 to 64.

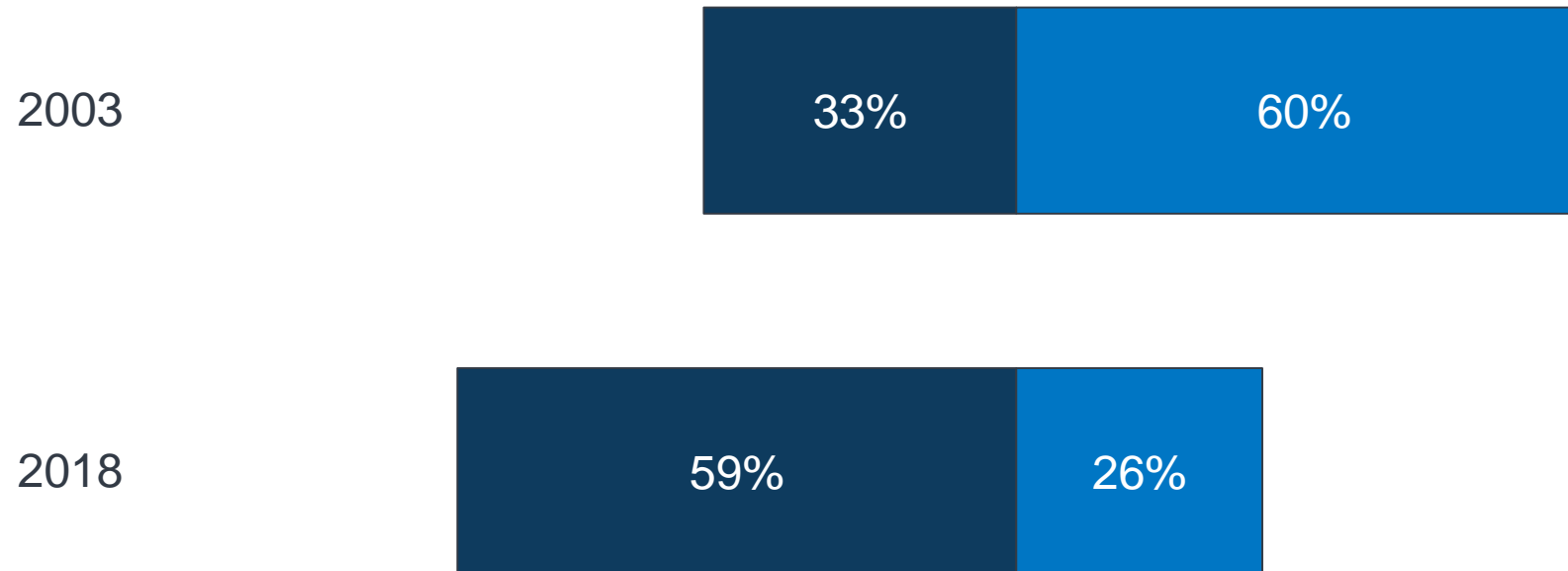
SOURCE: KFF analysis of 2008-2018 American Community Survey, 1-Year Estimates.

Shift In Importance Placed On Cost Factors Versus Coverage Factors In Health Insurance From 2003 To 2018

Percent who say each is the **most important** feature to them and their family in a health insurance plan:

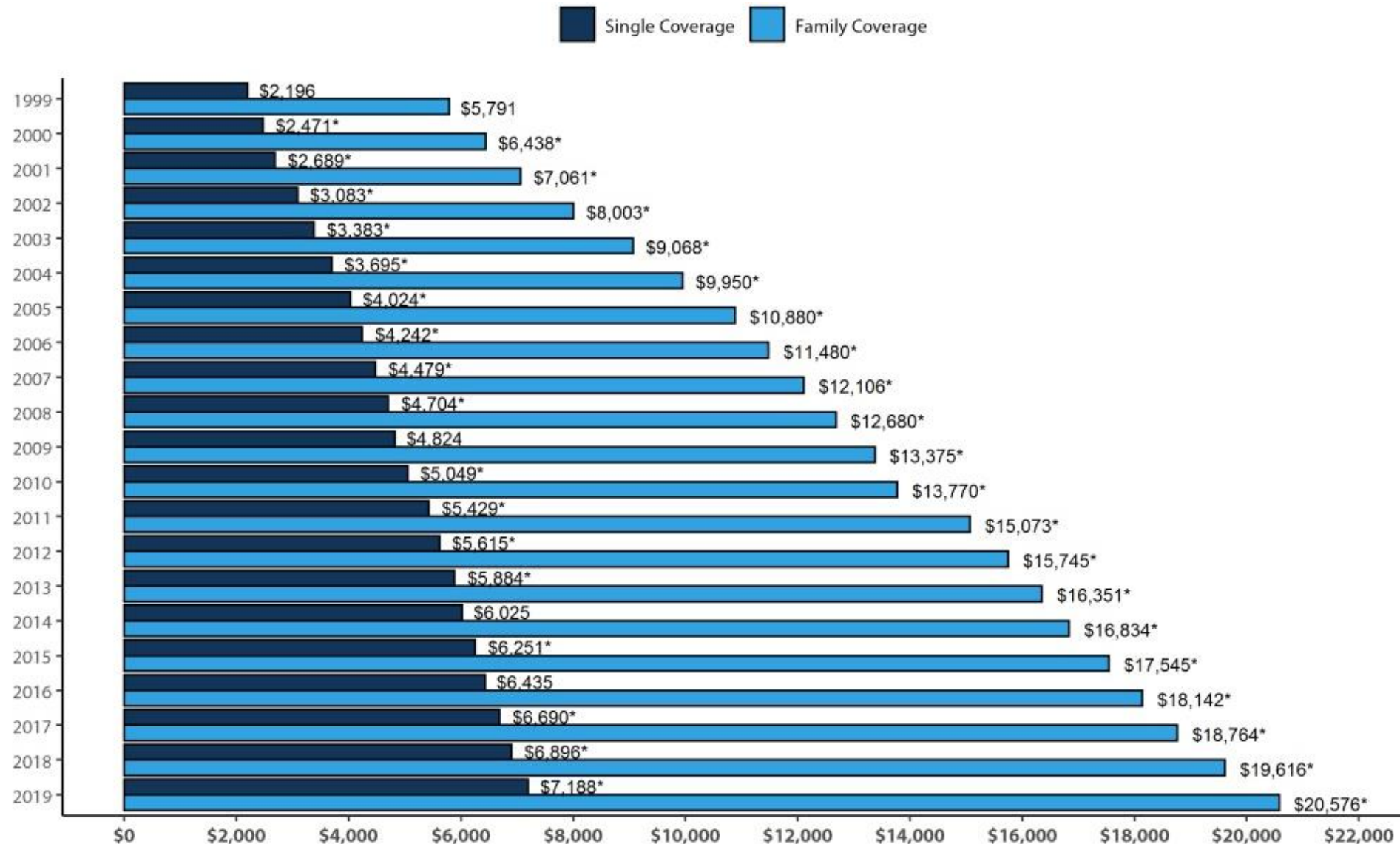
■ Cost-related (low premium, deductible, co-pays)

■ Coverage-related (range of benefits, choice of providers)



SOURCE: KFF/LA Times Survey of Adults with Employer-Sponsored Health Insurance (Sept. 25-Oct. 9, 2018); KFF Health Insurance Survey (Apr. 30-Jul. 20, 2003). See topline for full question wording.

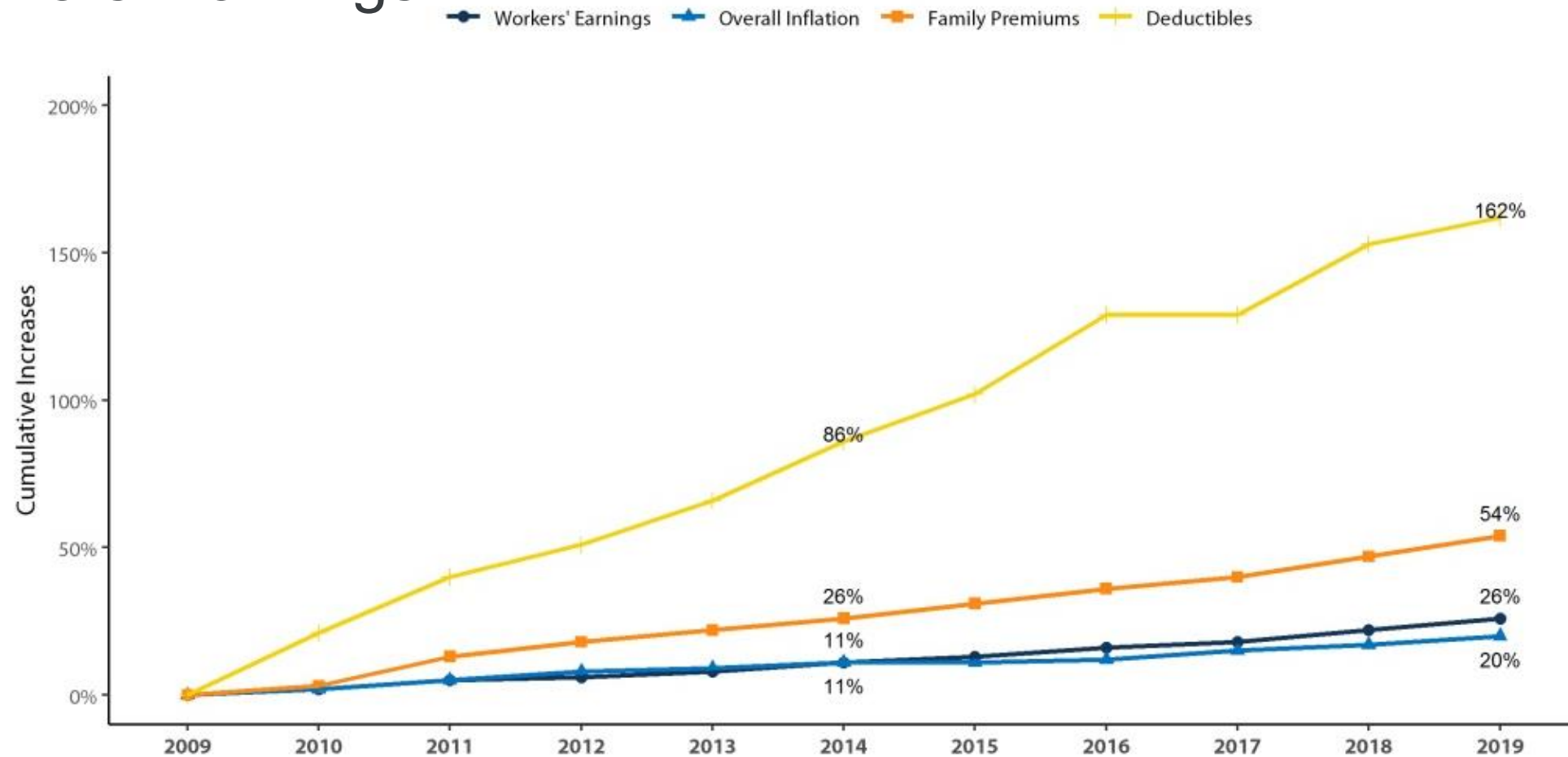
Average Annual Premiums For Single And Family Coverage



* Estimate is statistically different from estimate for the previous year shown ($p < .05$).

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2017

Cumulative Increases In Premiums, Deductibles, Inflation, And Workers' Earnings



NOTE: Average general annual deductibles are for single coverage and are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.

SOURCE: KFF Employer Health Benefits Survey, 2018-2019; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2009-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 2009-2019; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2009-2019 (April to April).

Measuring Difficulty Paying Health Care Costs

Questions (1,780)

Studies/Datasets (826)

View: 50 ▾

Sort: Oldest ▾

Questions: 1-50 of 1,780 Page 1 of 36



Select All



- The cost of living has been rising steadily in recent years. Is it your impression that health care costs have been increasing a good deal more than the cost of living in general, increasing somewhat more, increasing at about the same rate, or increasing less than the cost of living in general?



Survey by The Roper Organization.

Interview Date(s): 09/27/1975 - 10/04/1975

Country(ies):



The Gold Standard: NCHS, National Health Interview Survey

“In the past 12 months, did you or anyone in the family have problems paying or were unable to pay any medical bills?”

Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care

The Burden Of Medical Debt

- Joint survey with New York Times conducted August 28-September 28, 2015 led by KFF Public Opinion and Survey Research Director Liz Hamel.
- **Purpose:** the causes of medical bill problems and the impacts they have on individuals and their families, finances, and access to health care. To provide context, a shorter companion survey was conducted among those who do not report having medical bill problems.
- **Population:** Adults, 18-64 who say they or someone in their household had problems paying medical bills in the past year, but also a comparison group of those without such difficulties.

cold showers, can't fix plumbing. other needed repairs have been patched as best as possible but not fixed.

- man, 62, South

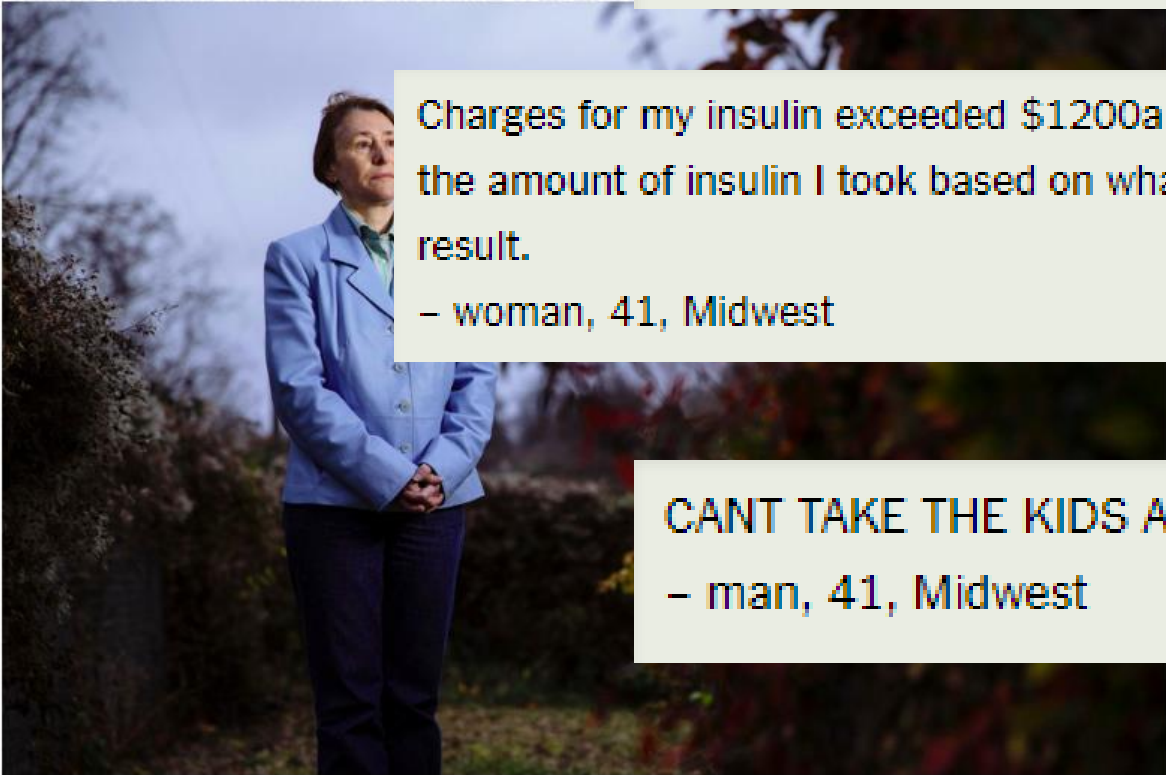
'I Am Drowning.' The Voice

By MARGOT SANGER-KATZ JAN. 11, 2016

became a recluse. dont do anything. my diet consists of frozen tv dinners.

- man, 59, Midwest

Readers responded with their own experiences of medical



Lauren Shields, 60, at home in

Charges for my insulin exceeded \$1200a month (3 X the amount of my house payment) I had to reduce the amount of insulin I took based on what I could afford, my health was negatively impacted as a result.

- woman, 41, Midwest

through Medicare, but have still taken on \$5,000 in credit card

CANT TAKE THE KIDS ANYWHERE WISH I COULD DO MORE FOR MY KIDS!!!!!!!

- man, 41, Midwest

Christmas presents this year because the money's not there."

Whitney Curtis for The New York Times

Methodology

- NORC AmeriSpeak panel, which is recruited via address-based probability sampling. Interviews were conducted mainly via the internet, with about 20% of interviews conducted via phone.
- Interviews were administered online and by telephone in English and Spanish, including a longer interview with 1,204 adults who reported problems paying household medical bills in the past 12 months and a shorter comparison survey with 1,371 who did not report such problems.
- Total sample: 2,575 respondents, 18-64 years old.
- Small monetary incentive for participation
- Panel conditioning: In 2015, AmeriSpeak was a brand-new panel, and the open-ended responses to the survey questions indicate that most respondents really were experiencing problems, and not just making up answers to qualify for the survey.

Question Wording

“In the **past 12 months**, did **you or anyone in the family** have problems paying or were unable to pay any medical bills?”

Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care”

NHIS

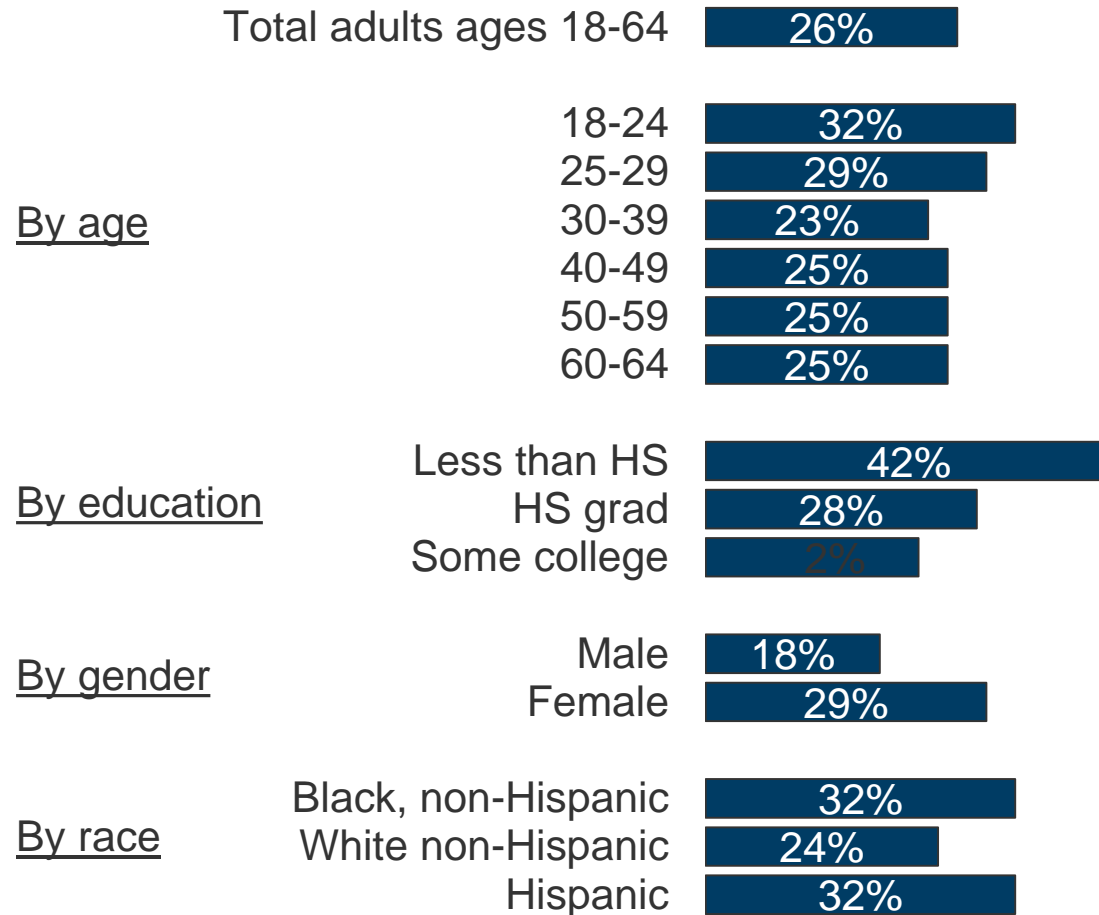
“In the **past 12 months**, did **you or anyone in your household** have problems paying or an inability to pay any medical bills, such as bills for doctors, dentists, medication, or home care?”

(IF NEEDED: This includes bills you have had problems paying over the past 12 months, even if the initial bill was incurred more than 12 months ago.)

KFF

2015: KFF/NYT Medical Bills Survey

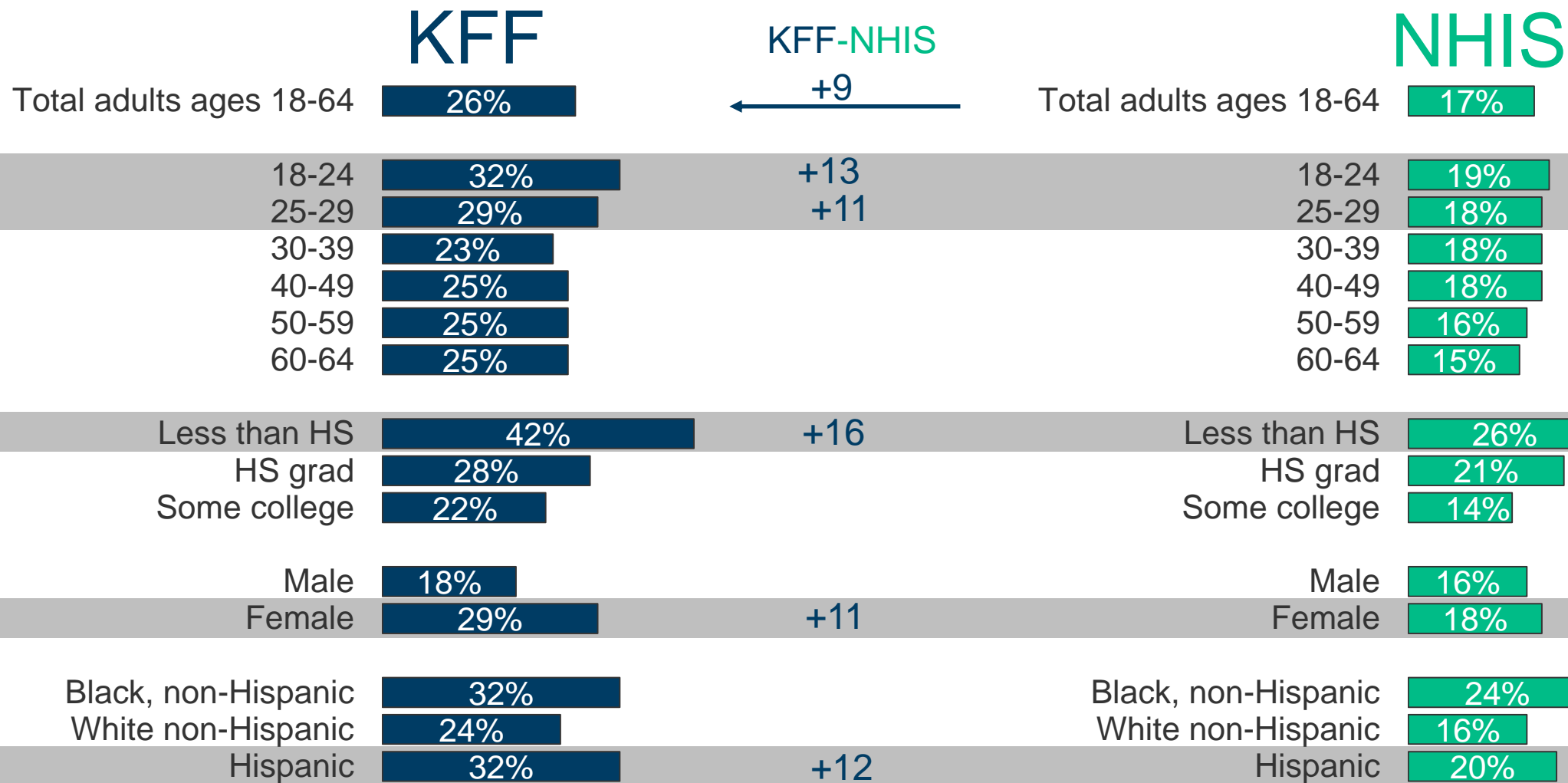
Percent of 18-64 who say they or someone in their household had problems paying medical bills in the past 12 months:



SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015)

2015: KFF/NYT Medical Bills Survey

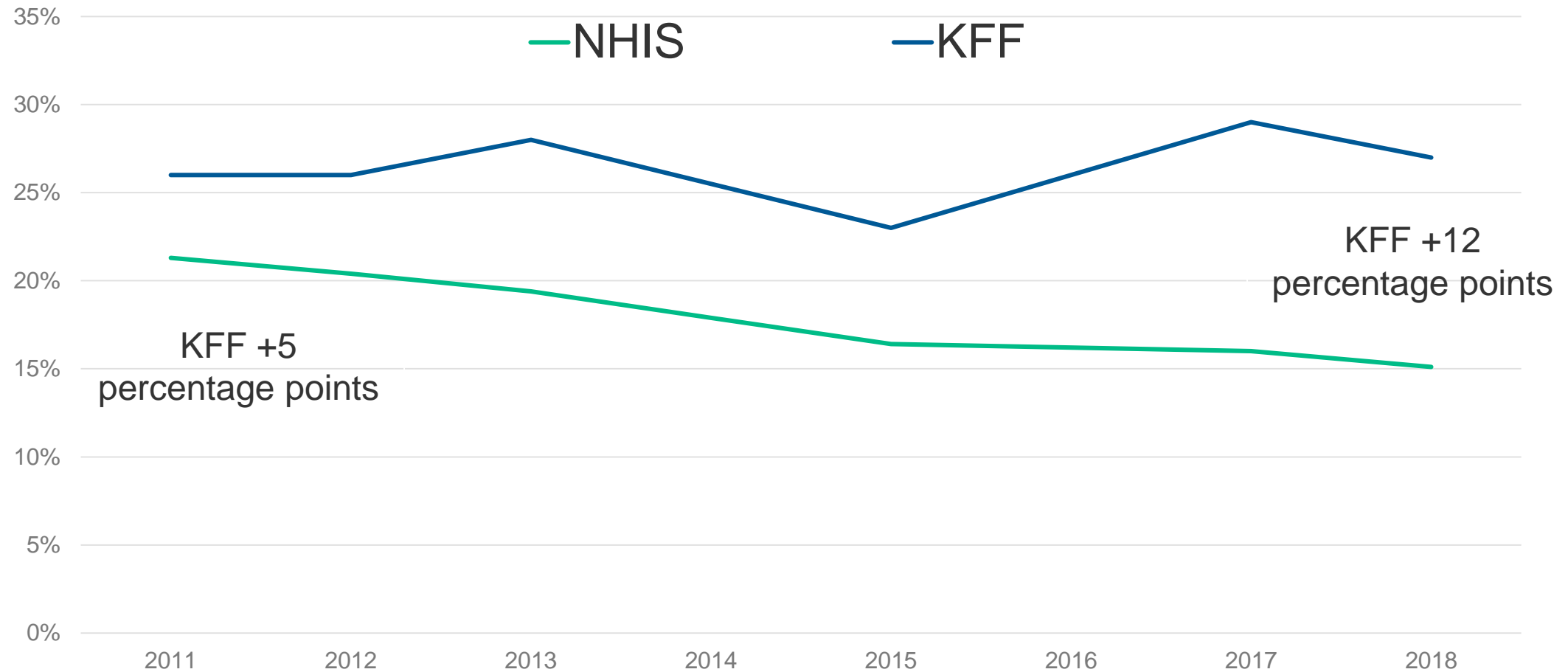
Percent of 18-64 who say they or someone in their **household/family** had problems paying medical bills in the past 12 months:



SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015), NHIS

Steady Decline In NHIS, No Decline In KFF

Share of 18-64 year olds who report difficulty paying medical bills:



Other Public Surveys Also Have Higher Estimates

Question wording (org, year)	Results v. Comparable NHIS
During the last 12 months, were there times when you had problems paying or were unable to pay for medical bills? (Commonwealth Fund, 2012)	27% v. 18.8%*
In the past 12 months, please tell me if you and your family experienced any of the following things. First, have you and your family had problems paying medical bills, or not? (KFF, 2013)	28% v. 17.9%*
In the past 12 months did you or anyone in your family have problems paying or were unable to pay any medical bills? Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care. For this study, we're interested in your immediate family, which would include you, your spouse (if applicable), and any children or stepchildren under 19 who are living with you. (Urban Institute, 2014)	20% v. 16.5%*

NOTE: Data accessed using The Roper Center, Ipoll.

*Indicate where difference is outside of 95% confidence interval

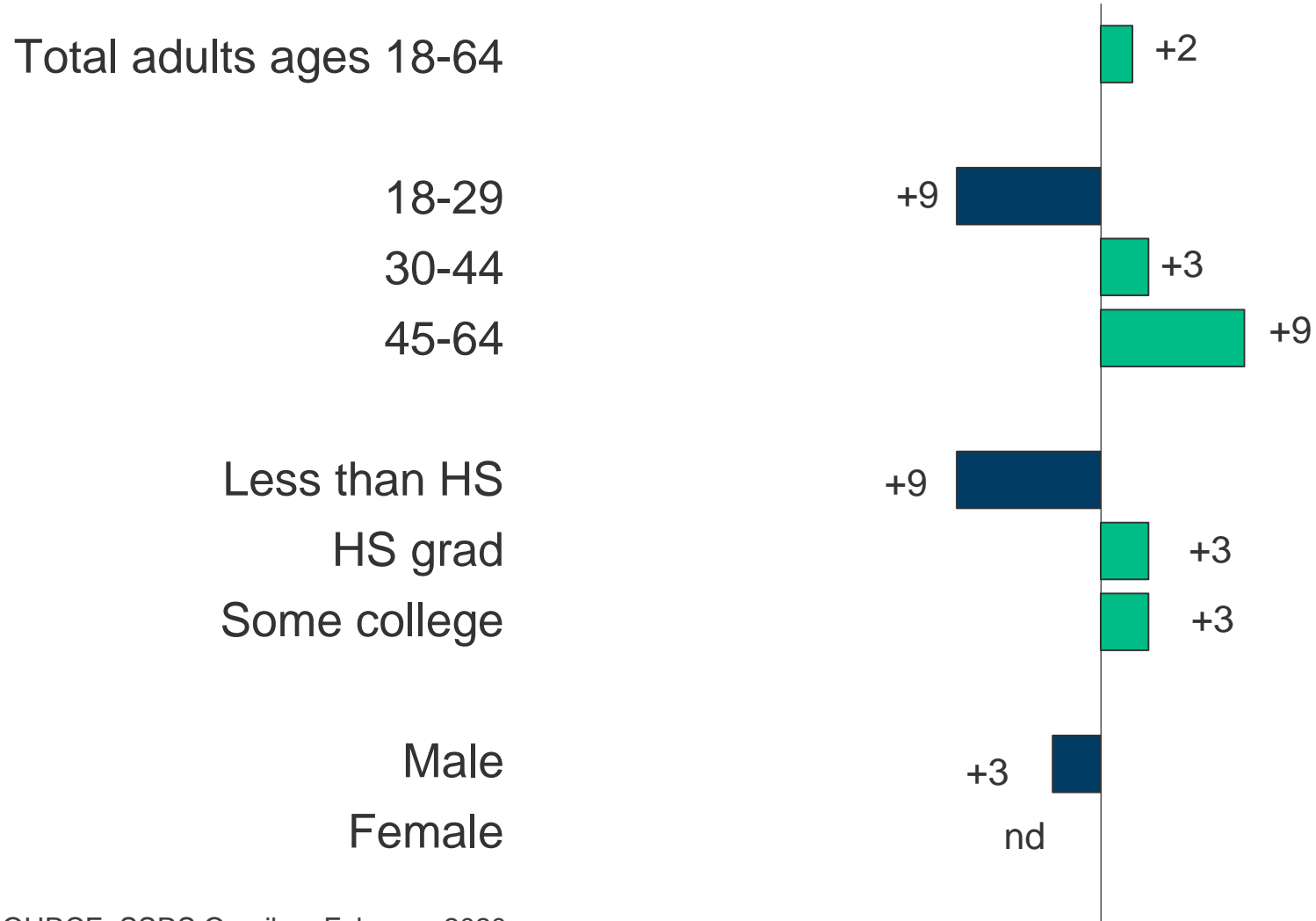
Reconciling the Differences

Some Differences Can Be Tested, Some Cannot

- Some wording differences: family v. household
- Drastically different response rates
 - NHIS: ~70%
 - KFF: ~10%
- Mode Differences
- Sampling Frame
- Survey sponsor

2020: Experiment On SSRS Omnibus

Family (KFF wording) **Household (NHIS wording)**



In 2018, KFF had +12 percentage points

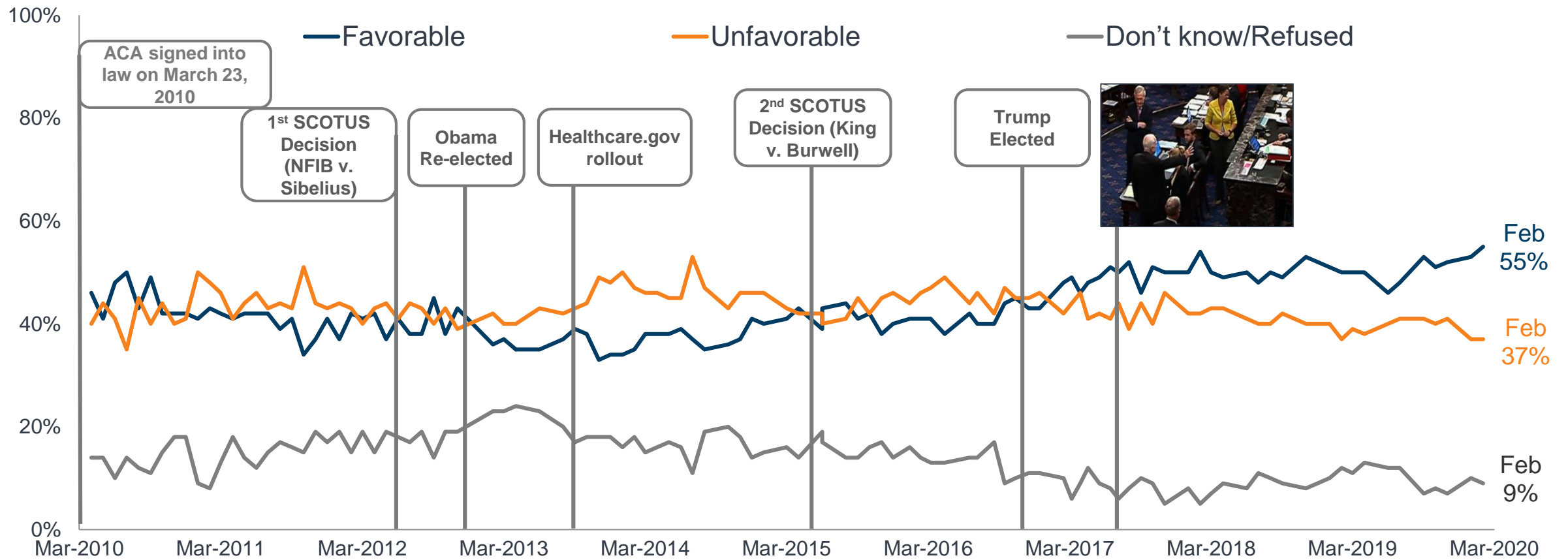
SOURCE: SSRS Omnibus February 2020

What Could Be Happening?

- Does the survey context ask respondents to recall a different measure?
- Broad v. narrow measure
- Central v. peripheral routes of processing
- Pocketbook v. sociotropic economic voting (and the role of partisanship)

Opinion on ACA Long Divided, But More Favorable Since 2017 Repeal Efforts

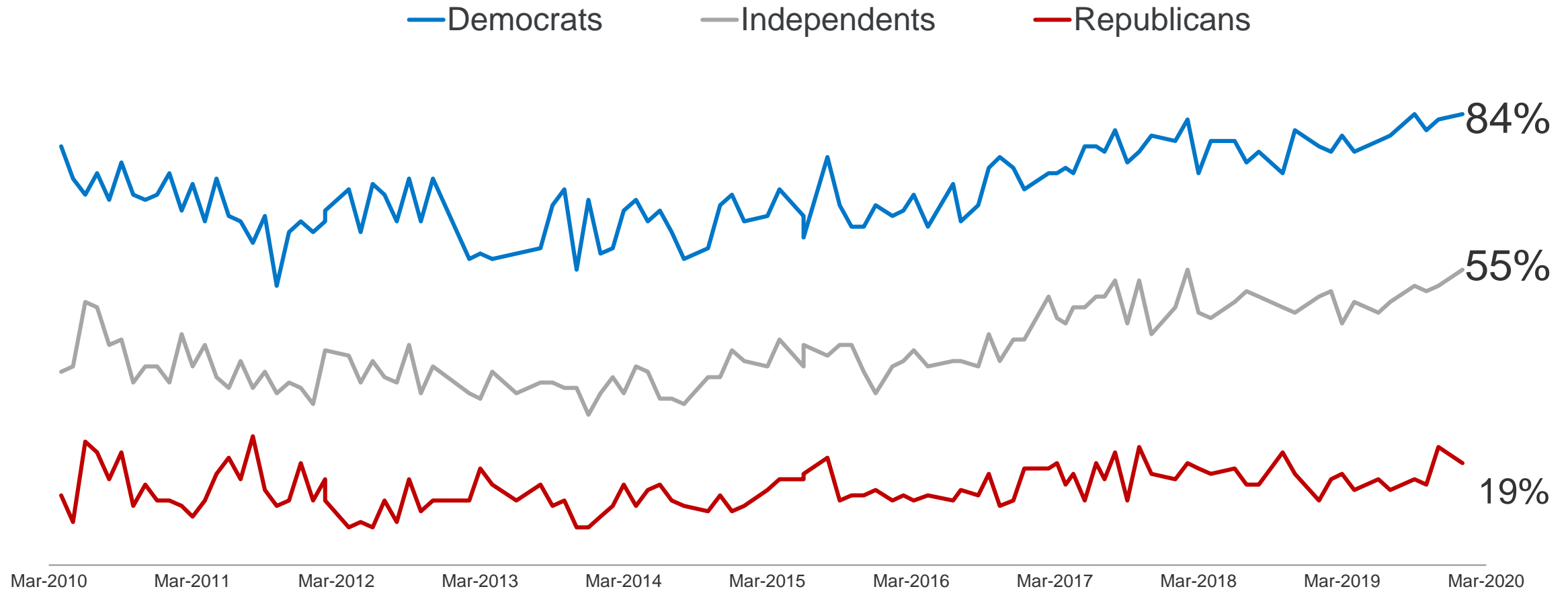
Do you have a generally favorable or generally unfavorable opinion of the 2010 health reform law?



SOURCE: KFF Health Tracking Polls. See toplines for full question wording.

Deep And Persistent Partisan Divide

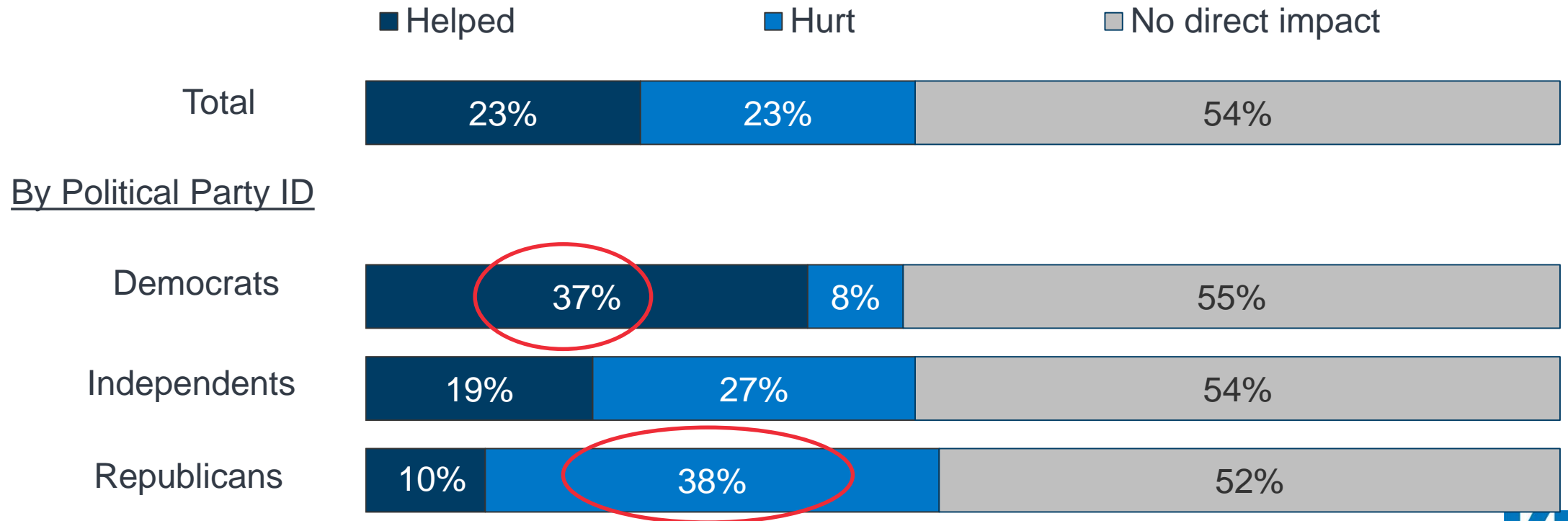
Percent who say they have a **favorable opinion** of the health reform law:



SOURCE: KFF Health Tracking Polls. See topline for full question wording and response options.

Partisan Perceptions Of Law's Personal Impact Among The General Public

So far, would you say the health care law has directly helped you and your family, directly hurt you and your family, or has it not had a direct impact?



SOURCE: KFF Health Tracking Poll (conducted June 15-21, 2016). See topline for full question wording and response options.

Is Our Measure Driven By Partisanship?

- Logistic regression models using 2018 data, predicting difficulty paying medical bills.

Independent variables	NHIS	KFF
Income	***	***
Education	***	***
Age	**	**
Gender	n.s.	*
Insured	***	***
Number of adults in hh	***	***
Party identification	n.a.	**

Testing Our Theory

- Logistic regression models using KFF data from 2016 (Obama) and 2019 (Trump) predicting difficulty paying medical bills.

Independent variables	2016 (Obama)	2019 (Trump)
Income	***	***
Education	***	***
Age	**	**
Gender	*	*
Insured	***	***
Number of adults in hh	**	***
Democrats	***	***
Republicans	n.s.	n.s.

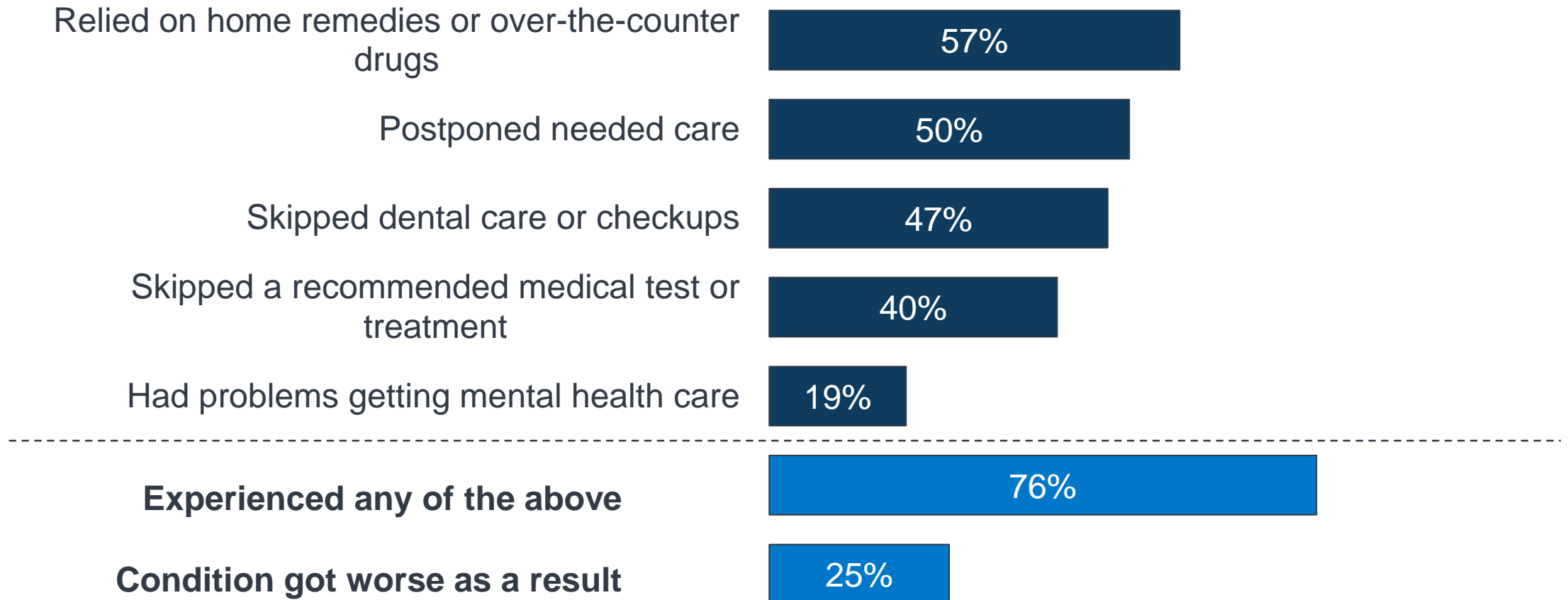
NOTE: Adults 18-64; Comparison groups are male, adults without insurance, and independents.

Where Do We Go From Here?

- Health Interview Survey is the Gold Standard, but are there uses for other surveys measuring Americans' experiences with medical bills?
- We strongly believe the answer is **YES**.
- We are also anxiously awaiting 2019 data from NHIS redesign.
- Clearly, health care costs are a major issue for Americans that is having major impacts on elections and personal behavior.

Majorities Of Uninsured Report Putting Off Care Due To Costs

Percent who say they or a family member living in their household **did each of the following in the past 12 months because of the cost:**



NOTE: Among uninsured adults ages 18-64.

SOURCE: KFF Health Tracking Poll (conducted March 13-18, 2019). See topline for full question wording and response options.



Thank you.