



DATA BRIEF NO. 66 | FEBRUARY 2020

Cook County, Illinois: Fifty-Five Percent of Adults Experienced Healthcare Affordability Burdens in the Past Year



According to a survey of Illinois adults conducted from January 9 to January 17, 2020, over half (55%) of residents in Cook County faced high healthcare affordability burdens — experiencing one or more of the following issues within the prior 12 months.

1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

Forty percent of uninsured adults cited "too expensive" as the major reason for not having coverage, far exceeding reasons like, "don't need it," "don't know how to get it" and other reasons.

2) DELAYING OR FOREGOING HEALTHCARE DUE TO COST

Almost half (48%) of adults in Cook County encountered one or more cost-related barriers to getting healthcare in the prior 12 months, including:

- 25%—Skipped needed dental care
- 25%—Delayed going to the doctor or having a procedure done
- 24%—Skipped a recommended medical test or treatment
- 23%—Avoided going to the doctor or having a procedure done
- 18%—Did not fill a prescription
- 18%—Cut pills in half or skipped doses of medicine.
- 13%—Had problems getting mental healthcare

Fewer residents reported difficulty in accessing addiction treatment. Moreover, cost was by far the most frequently cited reason for not getting needed medical care, exceeding a host of other barriers like transportation, difficulty getting an appointment, lack of childcare, and other reasons.

3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Illinoisans got the care they needed but then struggled to pay the resulting bill. In the prior 12 months, about one-third (35%) of Cook County adults experienced one or more of these struggles to pay their medical bills:

- 13%—Borrowed money or got a loan or another mortgage on their home
- 12%—Were unable to pay for basic necessities like food, heat or housing
- 11%—Racked up large amounts of credit card debt
- 11%—Contacted by a collection agency
- 8%—Used up all or most of their savings
- 7%—Placed on a long-term payment plan

HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

Residents of Cook County also reported high levels of worry about affording healthcare in the future. About eight in ten (82%) of respondents reported being "worried" or "very worried" about one or more of these topics: affording nursing home and home care services (65%); costs when elderly (63%); cost of a serious illness or accident (63%); health insurance becoming too expensive (61%); prescription drug costs (55%); cost of needed dental care (54%) and losing health insurance (42%).

DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

Residents of Cook County were extremely dissatisfied with the health system. Just 31% agreed or strongly agreed with the statement "We have a great health care system in the U.S.," while 72% agreed or strongly agreed with "the system needs to change."

Respondents do see a role for themselves in solving problems. They reported actions they have already taken, like researching the cost of a drug beforehand (64%), as well as actions they should be taking—63% believe that taking better care of their personal health is one of the top things they can do personally to address affordability.

But in far greater numbers they saw a role for their elected representatives. Examples of strategies that received support across party lines included (Total/Republican/Democrat/Neither):

- Require insurers to provide upfront cost estimates to consumers—(88%/88%/89%/87%)
- Show what a fair price would be for specific procedures—(87%/85%/90%/84%)
- Require hospitals and doctors to provide upfront patient cost estimates—(86%/88%/87%/81%)
- Make it easy to switch insurers if a health plan drops your doctor—(86%/88%/87%/81%)

The high burden of healthcare affordability along with high levels of support for change suggest that elected leaders and other stakeholders need to make addressing the cost of healthcare a top priority. Annual surveys can help assess whether or not progress is being made.

Note: For survey methodology and state-wide data, see <https://www.healthcarevaluehub.org/Illinois-2020-Healthcare-Survey>



ABOUT ALTARUM'S HEALTHCARE VALUE HUB

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