Financial burden of medical care: Looking at new data from the National Health Interview Survey

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National Conference on Health Statistics
August 7, 2012
National Health Interview Survey (NHIS)

- Face to face household interview about all family members
  - Some telephone follow-up
- Represents the civilian, non-institutionalized population
- Fielded annually since 1957 (Insurance since 1959)
- Three components
  - Family
  - Sample adult
  - Sample child
Methods: Study Population

2011 NHIS sample:
- 40,300 families
  - 102,000 persons
  - 33,000 sample adults
  - 12,850 sample children
2011 and 2012 NHIS Extended Health Insurance and Access and Utilization Questions

- **Access to care**
  - Medicaid expansion; Private health insurance for adult dependents; Changes in coverage; turned down for insurance
  - Coordination of care; Availability of providers; Emergency room (department) use

- **Affordability of care**
  - Premiums; Medical bills; Inability to pay; Financial barriers to care; Financial barriers in medication use

- **Comprehensiveness of care**
  - Immunizations; Well child visits; Preventive care

- **Other related topics**
  - Long term care; Health information technology use
Financial Burden of Medical Care

Core questions (1997+)

- Delay or did not get needed medical care due to cost (family and person files)
- Medical care cost in the past year (family and person files)
- Did not get any of the following due to cost (sample adult and sample child files):
  - Prescription medication
  - Dental care
  - Eyeglasses
  - Mental health care services
New Data on Financial Burden of Medical Care

Family and Person files

- Problems paying medical bills in the past 12 months
- Currently have medical bills that are being paid over time
- Currently have medical bills that they are unable to pay at all
Person – based analysis
Percentages of persons who delayed or did not get needed medical care due to cost by age group: United States, 2004-2011

Percentages of persons in families with selected financial burdens of medical care: United States, 2011

- Problems paying medical bills in the past 12 months: 19.7%
- Currently have medical bills that are being paid over time: 25.9%
- Currently have medical bills that they are unable to pay at all: 10.3%
- Any financial burden of medical care: 31.9%

Problems paying medical bills in the past 12 months
Currently have medical bills that are being paid over time
Currently have medical bills that they are unable to pay at all
Any financial burden of medical care

SOURCE: CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Family – based analysis
Percentages of families with selected financial burdens of medical care: United States, 2011

- Problems paying medical bills in the past 12 months: 17.2%
- Currently have medical bills that are being paid over time: 22.0%
- Currently have medical bills that they are unable to pay at all: 8.8%
- Any financial burden of medical care: 27.6%

Source: CDC/NCHS, National Health Interview Survey, Supplemental component, 2011.
Percentages of families (no adults 65+) with any financial burden for medical care by family size, 2011

Percentages of families (no adults 65+) with selected financial burdens of medical care, by family structure: United States, 2011

Percentages of families (no adults 65+) with selected financial burdens of medical care, by family structure: United States, 2011.

- Problems paying medical bills in the past 12 months:
  - 1 adult, 0 children: 17.1%
  - 1 adult, 1+ children: 18.5%
  - 2+ adults, 0 children: 26.1%
  - 2+ adults, 1+ children: 21.6%

- Currently have medical bills that are being paid over time:
  - 1 adult, 0 children: 18.0%
  - 1 adult, 1+ children: 24.4%
  - 2+ adults, 0 children: 28.4%
  - 2+ adults, 1+ children: 30.9%

- Currently have medical bills that they are unable to pay at all:
  - 1 adult, 0 children: 8.9%
  - 1 adult, 1+ children: 9.2%
  - 2+ adults, 0 children: 16.0%
  - 2+ adults, 1+ children: 11.2%

- Any financial burden of medical care:
  - 1 adult, 0 children: 24.6%
  - 1 adult, 1+ children: 36.7%
  - 2+ adults, 0 children: 30.2%
  - 2+ adults, 1+ children: 36.8%

SOURCE: CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Percentages of families (no adults 65+) with selected financial burdens of medical care, by poverty level: United States, 2011

- Percentages of families (no adults 65+) with selected financial burdens of medical care, by poverty level: United States, 2011.

- **Problems paying medical bills in the past 12 months:**
  - < 100% FPL: 28.3%
  - 100% to 199% FPL: 33.7%
  - 200% + FPL: 14.1%

- **Currently have medical bills that are being paid over time:**
  - < 100% FPL: 23.1%
  - 100% to 199% FPL: 23.8%
  - 200% + FPL: 20.9%

- **Currently have medical bills that they are unable to pay at all:**
  - < 100% FPL: 19.6%
  - 100% to 199% FPL: 5.3%
  - 200% + FPL: 35.0%

- **Any financial burden of medical care:**
  - < 100% FPL: 45.0%
  - 100% to 199% FPL: 27.3%

**SOURCE:** CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Percentages of families (no adults 65+) with selected financial burdens of medical care, by family insurance status: United States, 2011

- Problems paying medical bills
- Medical bills unable to pay at all

<table>
<thead>
<tr>
<th>Category</th>
<th>Problems paying medical bills</th>
<th>Medical bills unable to pay at all</th>
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<tr>
<td>All</td>
<td>11.8%</td>
<td>4.0%</td>
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<tr>
<td>Private + public</td>
<td>28.3%</td>
<td>14.5%</td>
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<tr>
<td>Private + uninsured</td>
<td>31.4%</td>
<td>16.0%</td>
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<tr>
<td>Private + public + uninsured</td>
<td>41.7%</td>
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<tr>
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<td>39.1%</td>
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<tr>
<td>Public + uninsured</td>
<td>26.8%</td>
<td>26.8%</td>
</tr>
<tr>
<td>All uninsured</td>
<td>31.4%</td>
<td>20.5%</td>
</tr>
</tbody>
</table>

Source: CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Summary

- The NHIS provides a useful tool to look at financial burden of medical care from both the person and family perspectives
- Families with children are more likely to experience financial burden
- Highest financial burden is found in families at 100 to less than 200 FPL
- Families where all members have private coverage have the least financial burden
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for more information about the NHIS:
http://www.cdc.gov/nchs/nhis.htm