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Affordability Still a Challenge

Massachusetts has the highest coverage rate in the nation, but health care costs continue to burden the Commonwealth's residents.

BOSTON – November 24, 2014 – Massachusetts has maintained the high levels of health coverage and access that were achieved by the state's groundbreaking 2006 reform law, but the cost of care continues to remain a significant burden, especially for low- and middle-income individuals and families.

These are among the findings of the 2013 Massachusetts Health Reform Survey (MHRS), commissioned by the Blue Cross Blue Shield of Massachusetts Foundation and the Robert Wood Johnson Foundation. The MHRS has been conducted annually by the Urban Institute from fall 2006 to fall 2013 (with the exception of 2011) to track the law's impact on access, use of services, and affordability of care.

As in 2012, roughly 40 percent of adults reported that health care costs caused problems for them and their family in 2013 (42.8 percent in 2012 versus 40.8 percent in 2013). Those with higher health care needs due to health or disability issues, those with lower incomes, and those enrolled in a high-deductible health plan (with its higher out-of-pocket costs) were more likely to experience problems with the cost of health care.

“High health care costs are continuing to cause problems for many Massachusetts residents, particularly for those who are most vulnerable,” said Audrey Shelto, the Foundation's president. “Making health care more affordable for residents of the Commonwealth must be a priority. We look forward to advancing the discussion of this important policy issue among insurers, providers, government officials and consumers.”

- Survey highlights include: health insurance coverage remains strong in Massachusetts with 95.2 percent of nonelderly adults insured at the time of the survey, up from 86.0 percent in 2006 and well above estimates for the nation as a whole of 79.6 percent.¹
- Access to health care continues to remain strong in Massachusetts. Nearly 9 out of 10 nonelderly adults (87.5 percent) have a place they usually go when they are sick or need

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All national results included come from the 2013 National Health Interview Survey.

advice about their health (other than a hospital emergency room). The national average is 80.7 percent.

- However, nearly a third (29.8 percent) of full-year insured adults in Massachusetts reported going without needed health care in 2013, most often for medical care (17.0 percent), prescription drugs (12.9 percent), and dental care (12.7 percent). Among the full-year insured adults, 13.8 percent indicated the reason for not getting the care they felt they needed was due to its costs – with adults with lower incomes (below 300 percent of the federal poverty level) being more likely to go without needed care because of its cost (20 percent) compared to those with higher-incomes (8 percent).

Phil Johnston, Chairman of the Board of the Blue Cross Blue Shield of Massachusetts Foundation, said, “The tough job of finishing health reform will not be complete until we make high-quality care affordable as well as accessible. There’s reason to be optimistic now that Massachusetts has a comprehensive cost containment law on the books, and I hope these findings will lead to a renewed sense of urgency – and action – by all sectors of the health care community.”

In an effort to expand opportunities for researchers to understand the experience of Massachusetts consumers with accessing and affording health care, the BCBSMA Foundation and RWJF also announced today that they will be making available a public use file of the 2013 survey as they did with the previous years’ surveys (i.e., 2006 – 2010, 2012). The 2013 public use file will be available through the Inter-University Consortium for Political and Social Research (www.icpsr.umich.edu/icpsrweb/landing.jsp).

For the full survey and associated publications, please visit www.bluecrossmafoundation.org.

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About the Massachusetts Health Reform Survey:

Conducted annually by the Urban Institute from fall 2006 to fall 2013 (with the exception of 2011), the survey has tracked health insurance coverage, health care access and use of services and affordability of care. The 2013 survey was co-funded by the BCBSMA Foundation and Robert Wood Johnson Foundation. The survey is fielded by the Social Science Research Solutions (SSRS) and is a telephone interview of approximately 3000 non-elderly adults ages 19 to 64 in Massachusetts. There is an oversample of lower-income persons to allow for more detailed analysis of the impact of reform on this population. The 2006-2009 surveys focused on households with landline telephones; the 2010, 2012 and 2013 surveys added cell-phone samples to capture the increasing share of Massachusetts households living in homes without a landline telephone. Lower-income is defined as those families with incomes below 300 percent of the federal poverty level.

About the Blue Cross Blue Shield of Massachusetts Foundation:

The mission of the Blue Cross Blue Shield of Massachusetts Foundation is to expand access to health care for low-income and vulnerable individuals and families in the Commonwealth. The Foundation was founded in 2001 with an initial endowment from Blue Cross Blue Shield of Massachusetts. It operates separately from the company and is governed by its own Board of Directors.

About the Robert Wood Johnson Foundation:

For more than 40 years the Robert Wood Johnson Foundation has worked to improve the health and health care of all Americans. We are striving to build a national culture of health that will enable all Americans to live longer, healthier lives now and for generations to come. For more information, visit www.rwjf.org. Follow the Foundation on Twitter at www.rwjf.org/twitter or on Facebook at www.rwjf.org/facebook.

About the Urban Institute:

The nonprofit [Urban Institute](http://www.urbaninstitute.org) is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban Institute scholars have conducted research and delivered evidence-based solutions that improve lives, strengthen communities, and increase the effectiveness of public policy.