

HEALTH INSURANCE COVERAGE AND HEALTH CARE ACCESS AND AFFORDABILITY

FINDINGS FROM THE 2018 MASSACHUSETTS HEALTH REFORM SURVEY



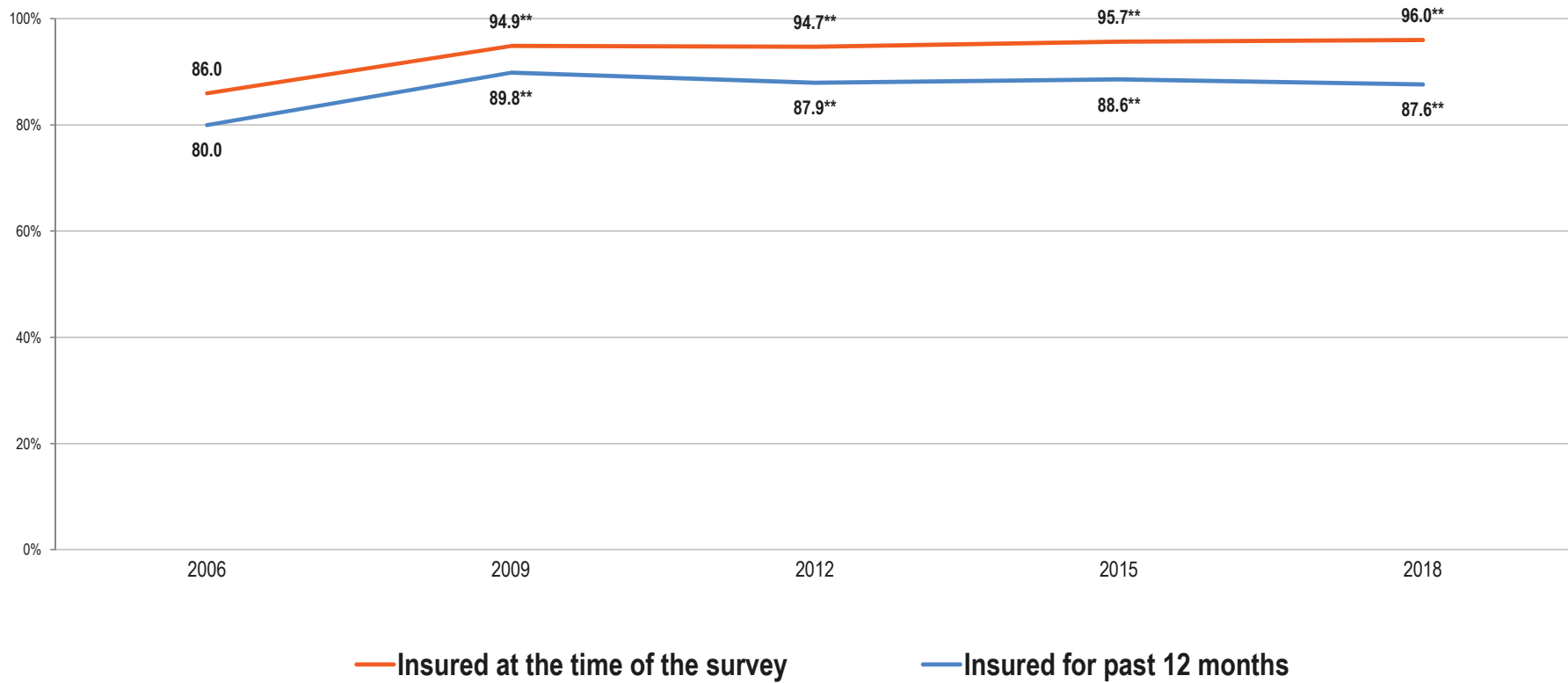
MASSACHUSETTS HEALTH REFORM SURVEY (MHRS)

- Survey of nonelderly adults ages 19 to 64 in Massachusetts
 - Telephone (landline and cell phone) interviews
 - Core questions on health insurance coverage, health care access and use, and health care affordability for individuals and their families in all years
 - New questions on mental health and substance use disorders (MH/SUDs) added in 2018
 - Conducted most years since 2006
 - As with all telephone surveys, a declining response rate over time
- Reporting on data for 2006-2018
 - For consistency with prior years, summary measures for 2018 do not include data from new MH/SUDs questions for this part of the presentation

PREVIEW OF KEY FINDINGS FROM 2018 MHRS

- Massachusetts has maintained near-universal health insurance coverage since the 2006 reforms
- However, gaps in health care access and affordability persist despite the sustained high levels of health insurance coverage
 - Low- and moderate-income adults face the greatest challenges, with affordability issues most prevalent for moderate-income adults

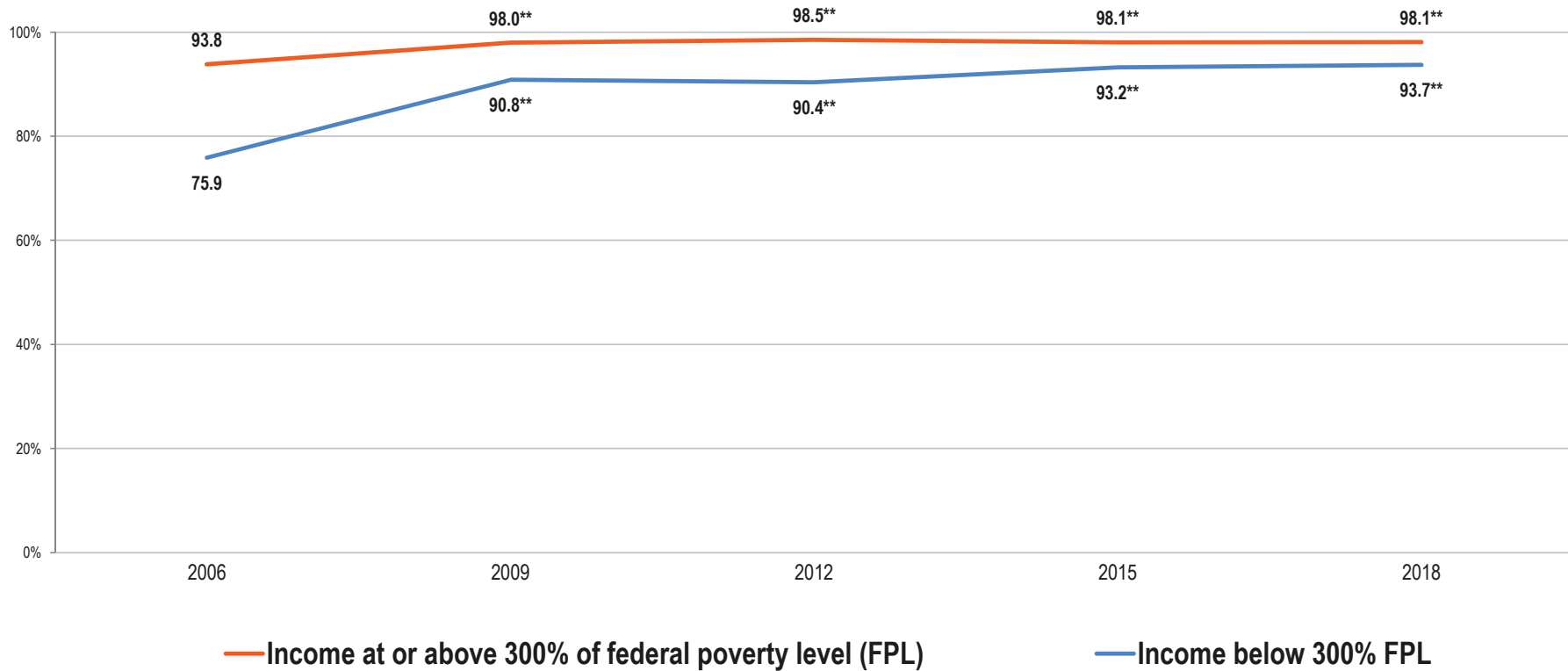
MASSACHUSETTS HAS MAINTAINED NEAR-UNIVERSAL HEALTH INSURANCE COVERAGE FOR MORE THAN 10 YEARS



SOURCE: 2006–2018 Massachusetts Health Reform Survey

** Significantly different from value in 2006 at the .05 (.01) level, two-tailed test.

NEAR-UNIVERSAL COVERAGE CONTINUES FOR BOTH HIGHER- AND LOWER-INCOME ADULTS, ALTHOUGH A GAP IN COVERAGE PERSISTS



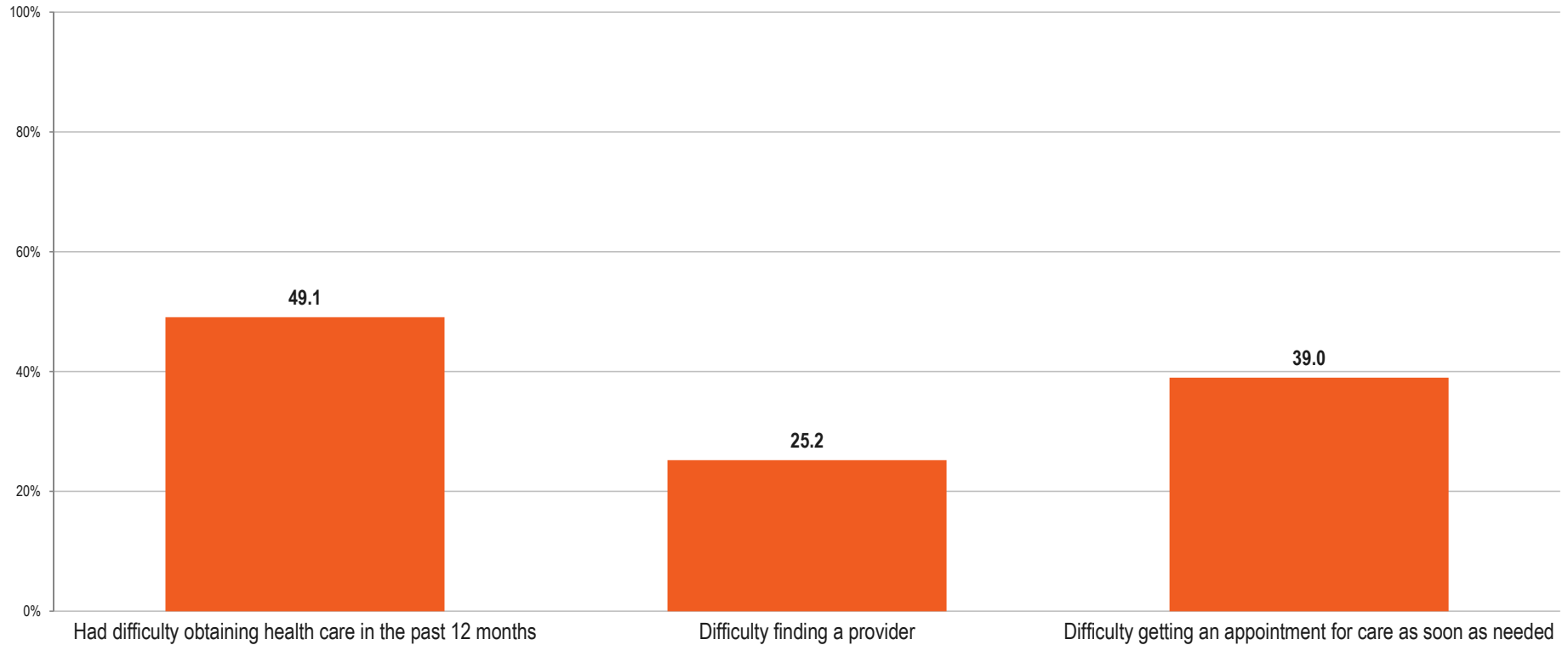
SOURCE: 2006–2018 Massachusetts Health Reform Survey

(**) Significantly different from value in 2006 at the .05 (.01) level, two-tailed test.

DESPITE NEAR-UNIVERSAL COVERAGE, GAPS IN ACCESS TO HEALTH CARE PERSISTED IN 2018

- Will focus on two measures of health care access:
 - Difficulty finding providers and/or getting appointments for needed health care
 - Going without needed health care

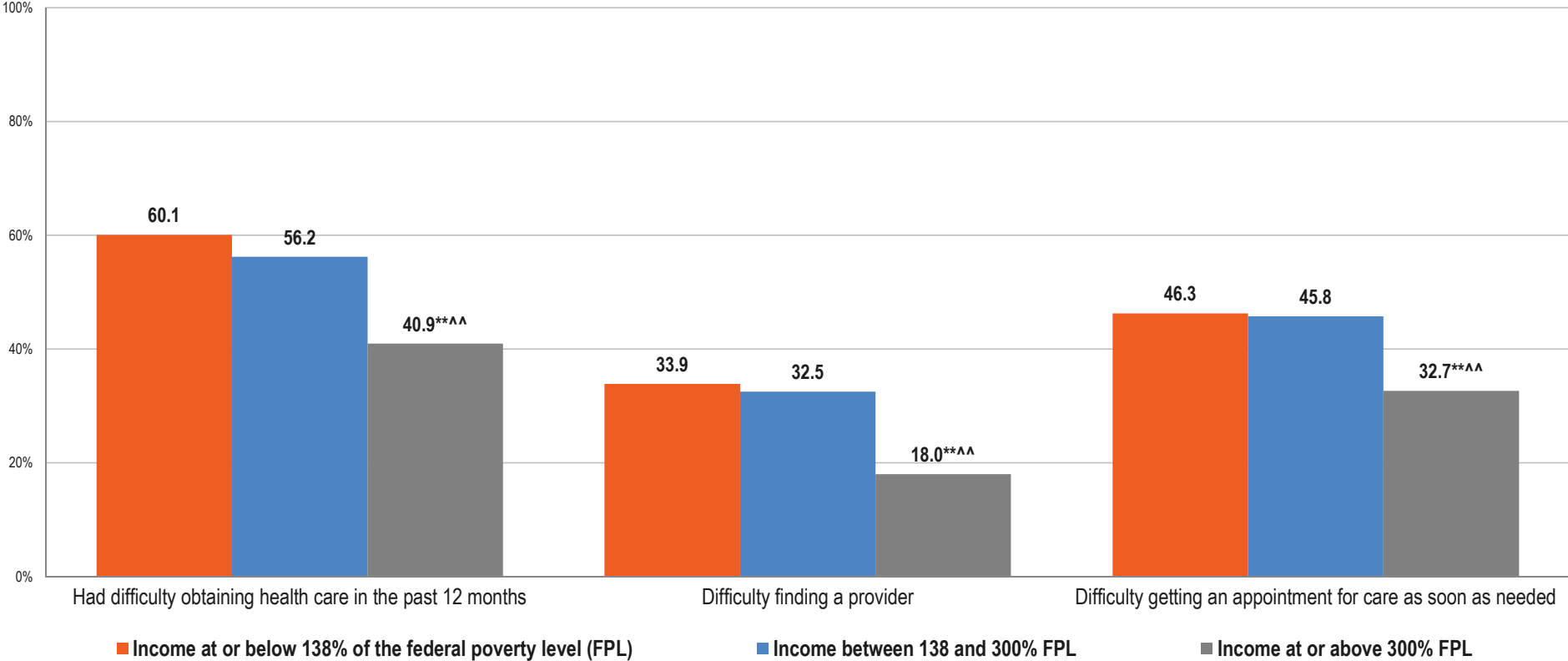
ALMOST HALF OF ADULTS REPORTED DIFFICULTY OBTAINING HEALTH CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

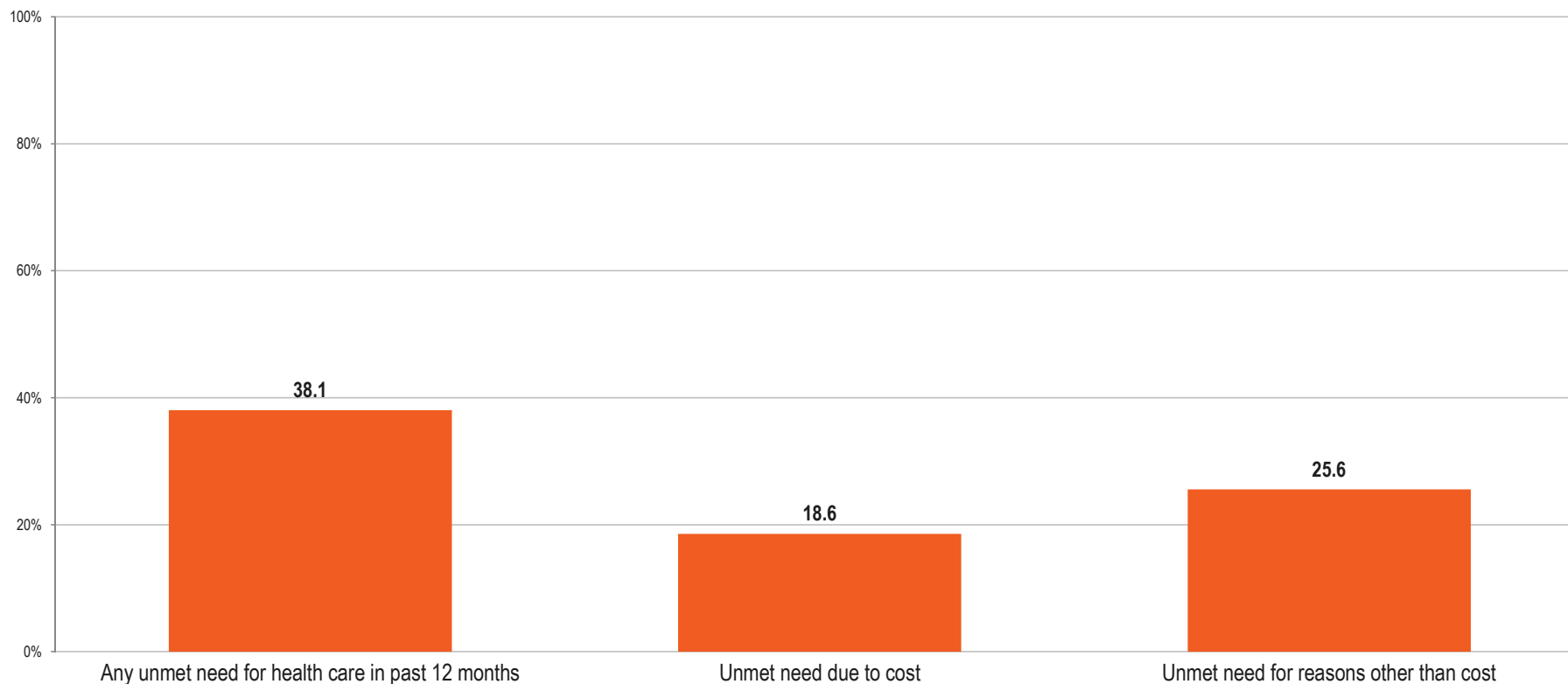
NOTE: These are unadjusted estimates. "Difficulty finding a provider" includes being told by doctor's office or clinic that they were not accepting the respondent's health insurance type, any health insurance or new patients. "Problem getting an appointment" is defined as "sometimes" or "never" getting an appointment as soon as needed.

LOW- AND MODERATE-INCOME ADULTS WERE MOST LIKELY TO HAVE DIFFICULTY OBTAINING HEALTH CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.
 (**) Significantly different from value for low-income adults at the .05 (.01) level, two-tailed test.
 ^^ Significantly different from value for moderate-income adults at the .05 (.01) level, two-tailed test.

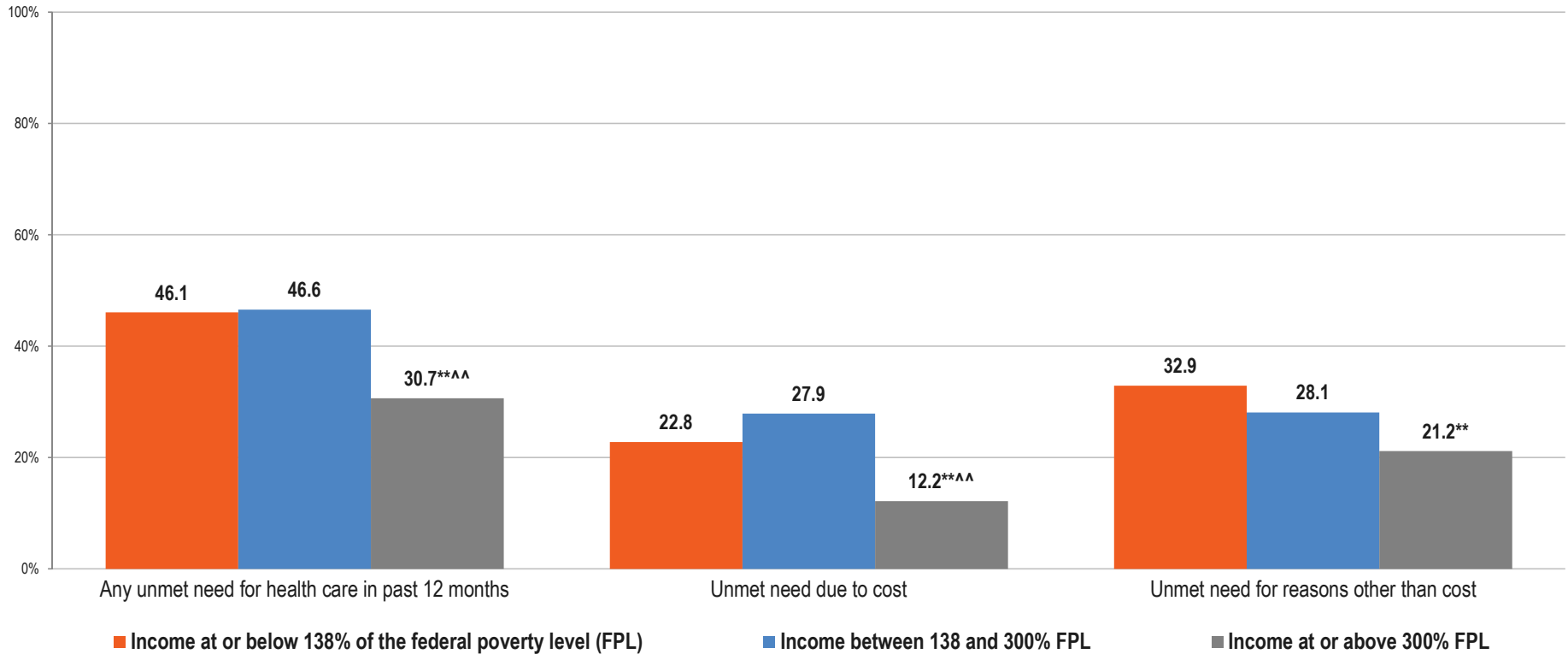
MORE THAN 1 IN 3 ADULTS HAD UNMET NEED FOR HEALTH CARE IN 2018, MOST OFTEN FOR REASONS OTHER THAN COST



SOURCE: 2018 Massachusetts Health Reform Survey.

NOTE: "Unmet need for reasons other than costs" includes problems with the availability of care, the accessibility of care, or personal issues.

LOW- AND MODERATE-INCOME ADULTS WERE MORE LIKELY TO HAVE UNMET NEED FOR CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

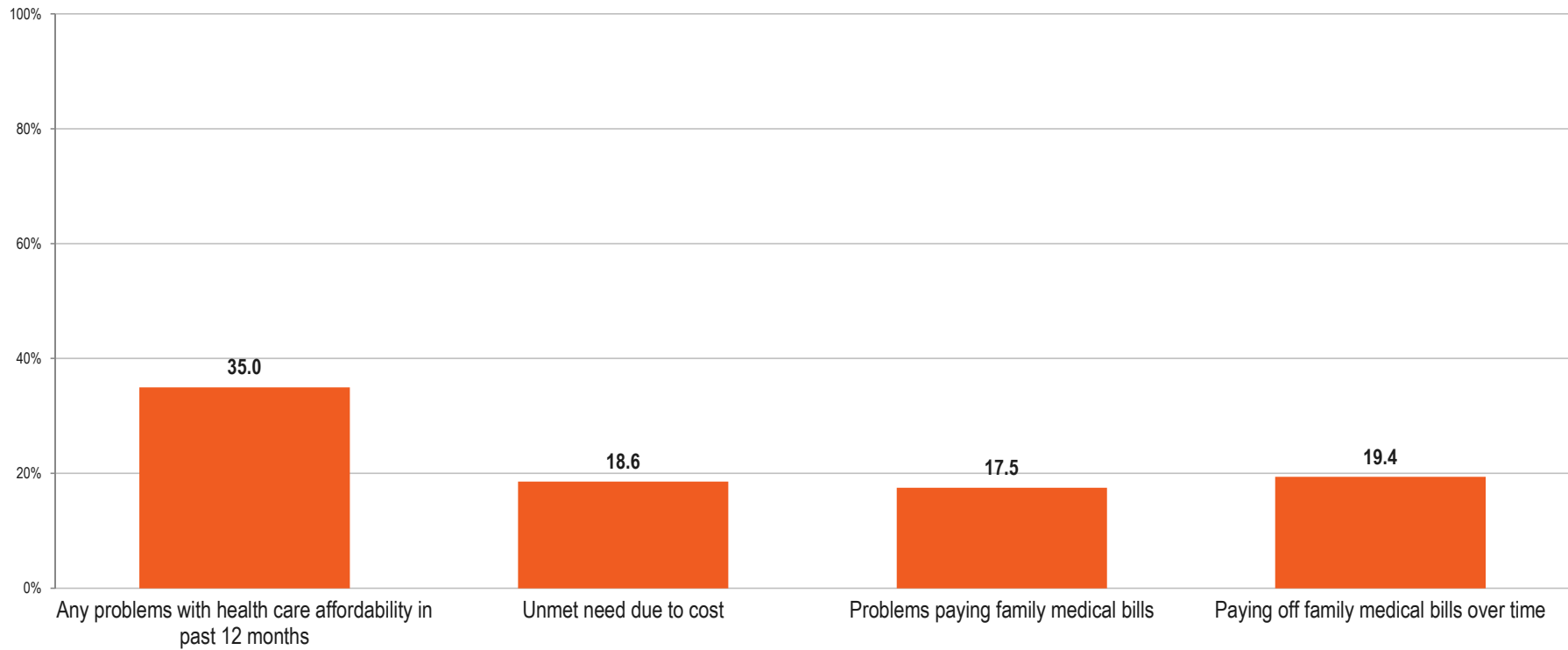
^{**} Significantly different from value for low-income adults at the .05 (.01) level, two-tailed test.

^{^^} Significantly different from value for moderate-income adults at the .05 (.01) level, two-tailed test.

DESPITE NEAR-UNIVERSAL COVERAGE, PROBLEMS WITH AFFORDABILITY OF HEALTH CARE PERSISTED IN 2018

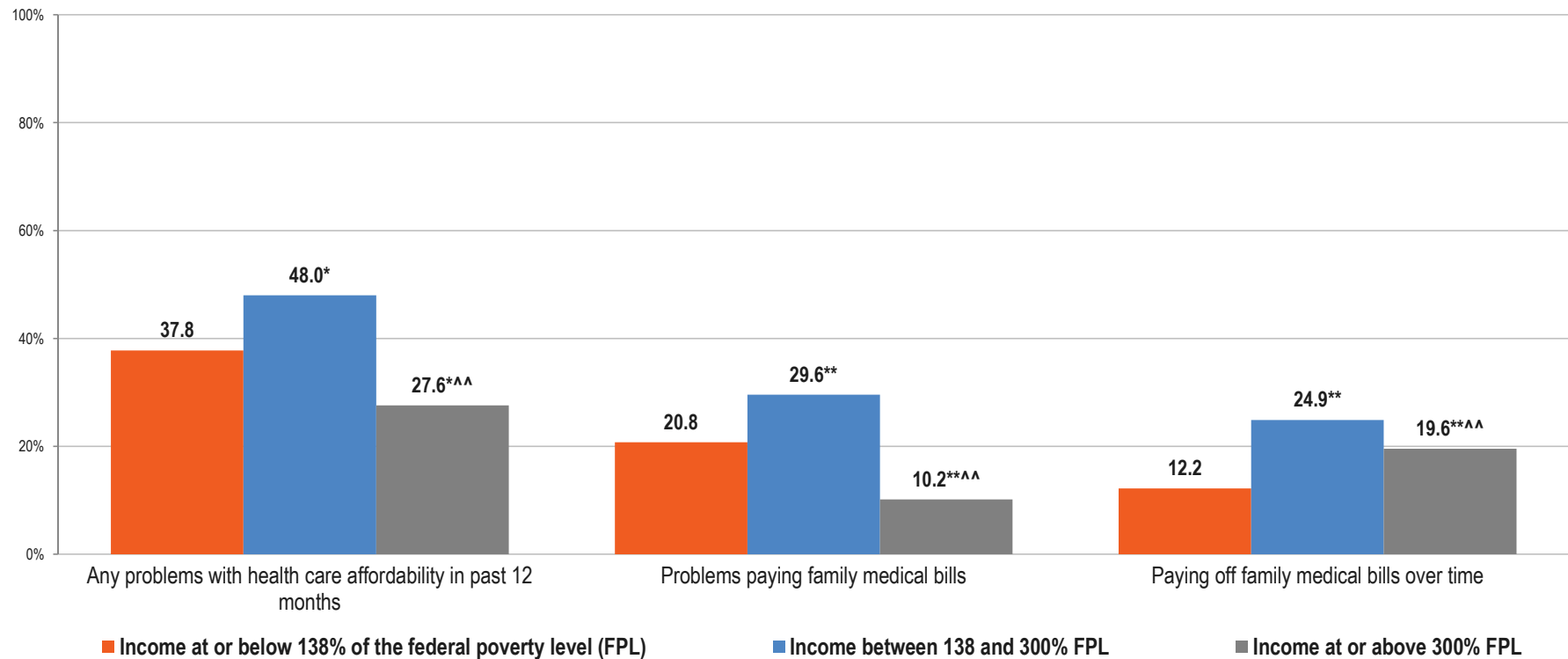
- Will focus on problems with health care affordability that includes:
 - Going without needed health care due to cost
 - Problems paying family medical bills
 - Medical debt (defined as paying family medical bills off over time)

MORE THAN ONE-THIRD OF ADULTS HAD PROBLEMS WITH HEALTH CARE AFFORDABILITY IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

LOW- AND MODERATE-INCOME ADULTS WERE MORE LIKELY TO HAVE PROBLEMS WITH HEALTH CARE AFFORDABILITY IN 2018, WITH MODERATE-INCOME ADULTS FACING THE GREATEST CHALLENGE



SOURCE: 2018 Massachusetts Health Reform Survey.

*** Significantly different from value for low-income adults at the .05 (.01) level, two-tailed test.

^(^)^ Significantly different from value for moderate-income adults at the .05 (.01) level, two-tailed test.

KEY FINDINGS FROM 2018 MHRS

- Massachusetts has maintained near-universal health insurance coverage since the 2006 reforms
- However, gaps in health care access and affordability persist despite the sustained high levels of health insurance coverage
 - Low- and moderate-income adults face the greatest challenges, with affordability issues most prevalent for moderate-income adults

HEALTH CARE ACCESS AND AFFORDABILITY FOR ADULTS SEEKING CARE FOR MENTAL HEALTH AND/OR SUBSTANCE USE DISORDERS (MH/SUDs)

NEW DATA FROM THE 2018 MASSACHUSETTS HEALTH REFORM SURVEY



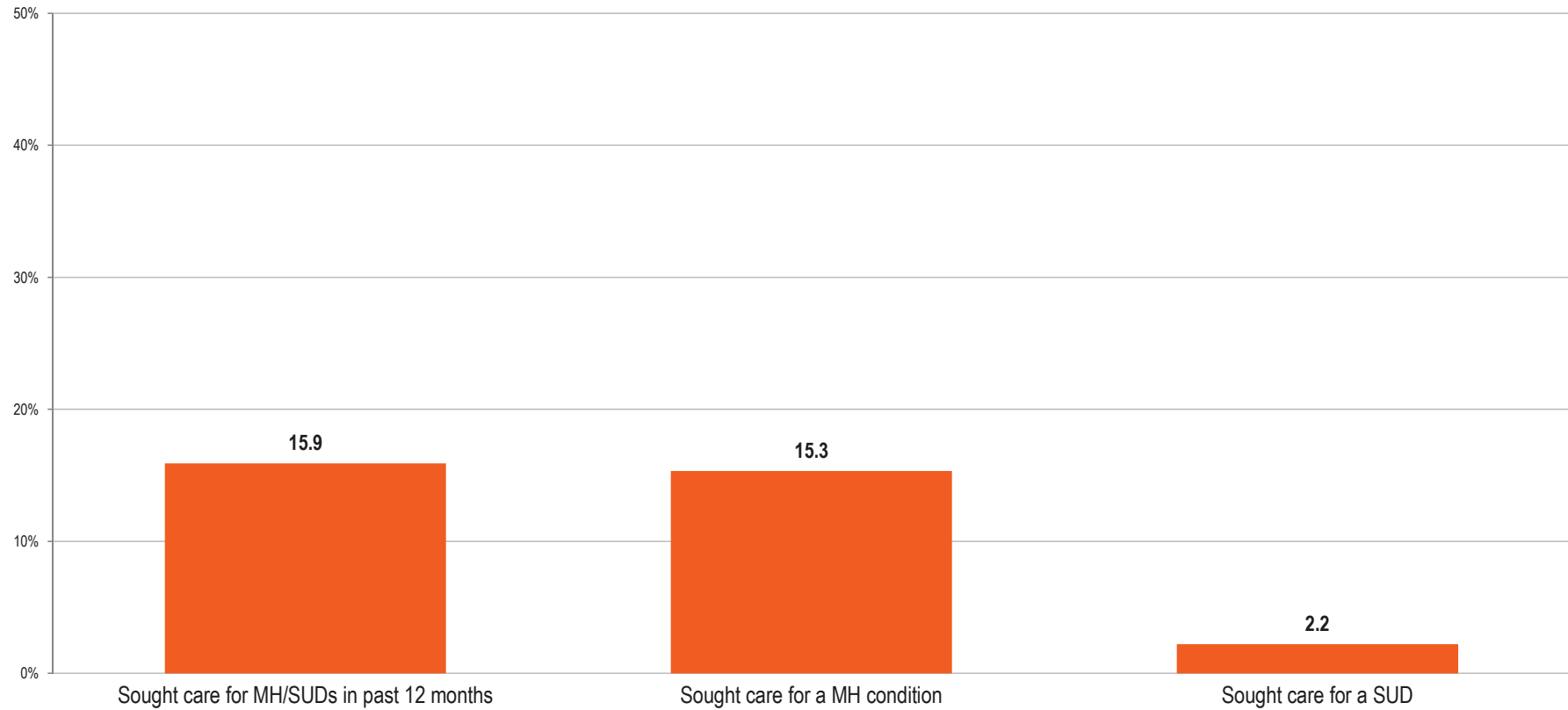
NEW MH/SUDs QUESTIONS IN THE 2018 MASSACHUSETTS HEALTH REFORM SURVEY (MHRs)

- Use of MH/SUDs care over the past year
 - MH/SUDs services and MH/SUDs prescription drugs
- Unmet need for MH/SUDs care over the past year
 - Unmet need due to costs
 - Unmet need due to reasons other than costs
- Difficulty obtaining MH/SUDs care over the past year
 - Difficulty finding a MH/SUDs provider
 - Problem getting an appointment for MH/SUDs care as soon as needed
- Reporting on data for 2018
 - Summary measures include data from new MH/SUDs questions for this part of the presentation

PREVIEW OF KEY FINDINGS FROM THE 2018 MHRS ON MH/SUDs CARE

- The need for MH/SUDs care affects many in Massachusetts and crosses all age, sex, race/ethnicity, and income groups
 - But is more common among younger, female, white/non-Hispanic, and lower-income adults
- Adults who seek care for MH/SUDs face significant barriers to obtaining health care overall and, especially, for MH/SUDs services and prescription drugs
- Health insurance coverage does not eliminate those barriers to care

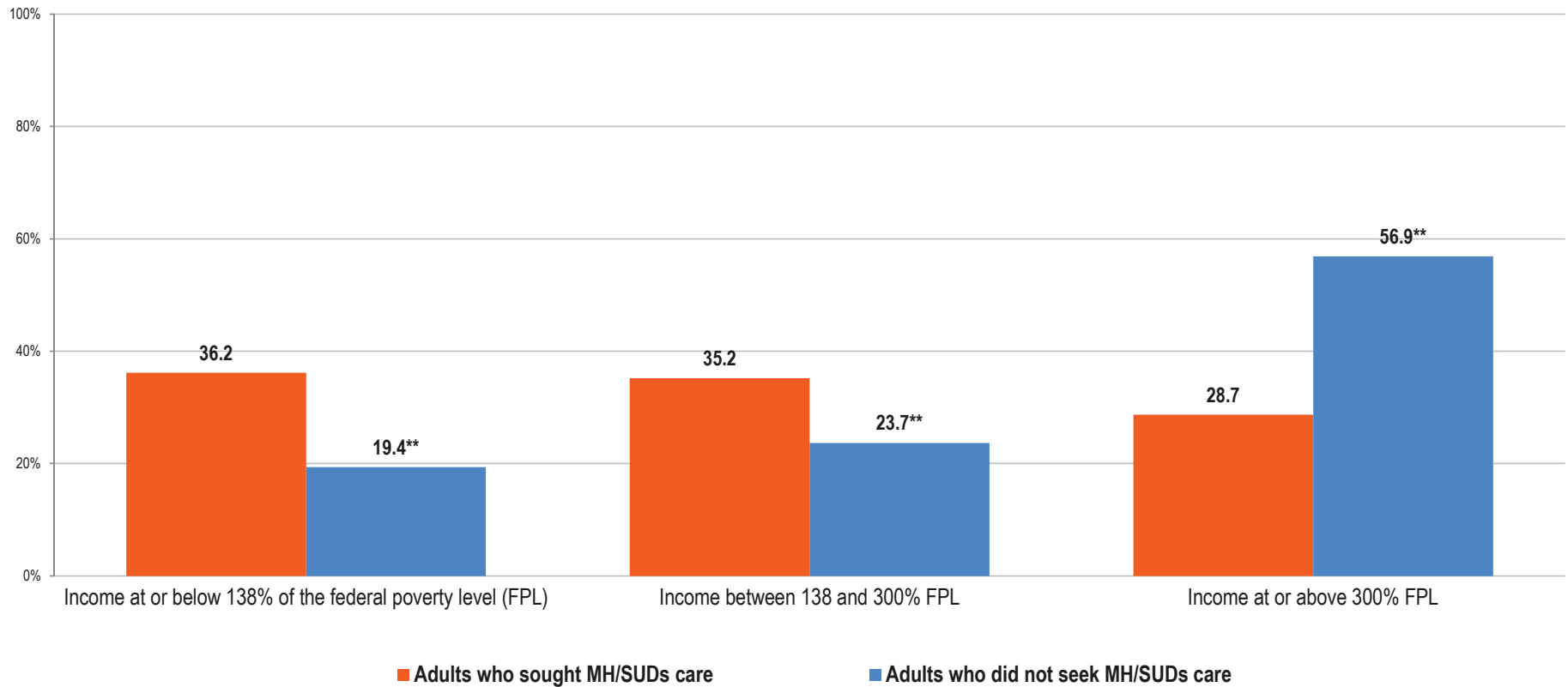
MORE THAN 1 IN 7 ADULTS SOUGHT MH/SUDs CARE OVER THE PAST YEAR IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

NOTE: "Sought care" is defined as obtained MH/SUDs care or tried to obtain MH/SUDs care.

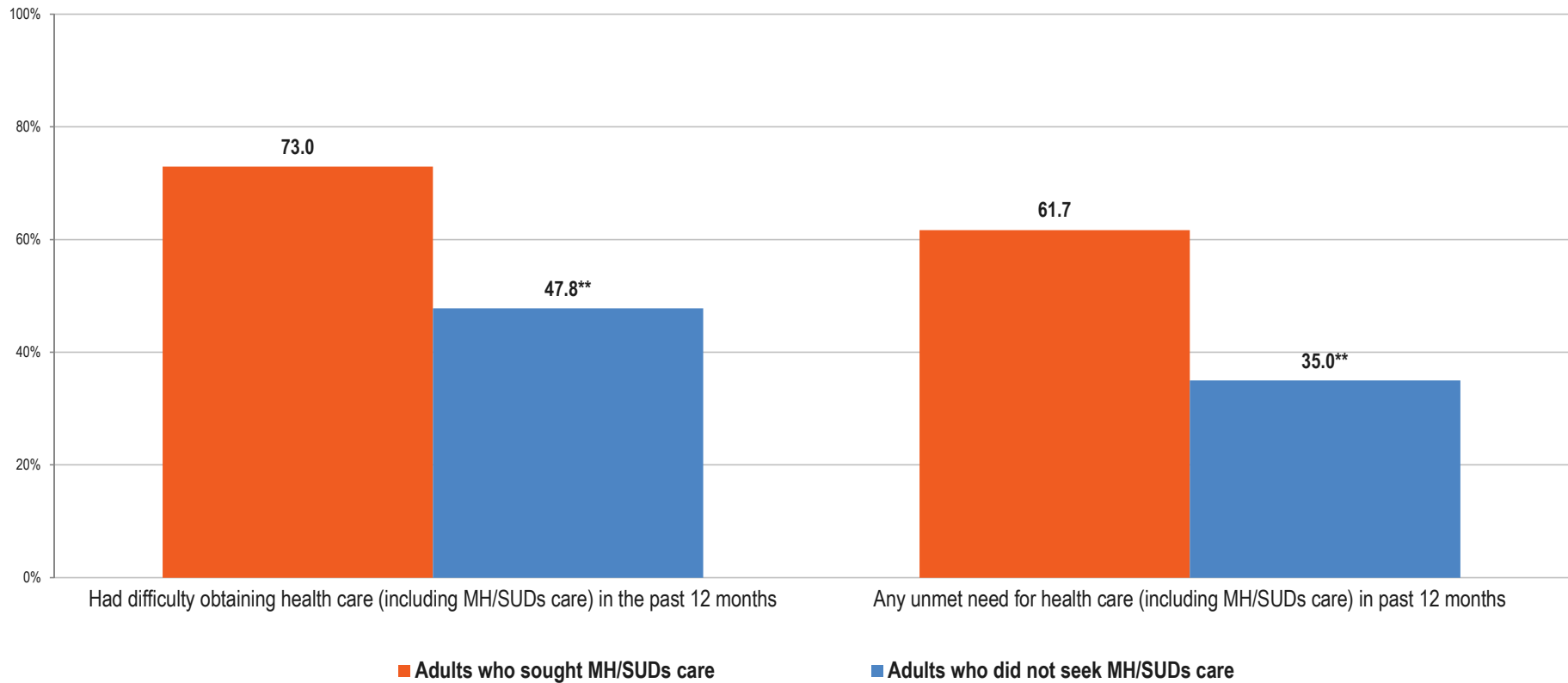
ADULTS WHO SOUGHT MH/SUDs CARE IN 2018 CROSSED ALL INCOME GROUPS, BUT WERE DISPROPORTIONATELY LOWER-INCOME



SOURCE: 2018 Massachusetts Health Reform Survey.

** Significantly different from value for adults who sought MH/SUDs care at the .05(.01) level, two-tailed test.

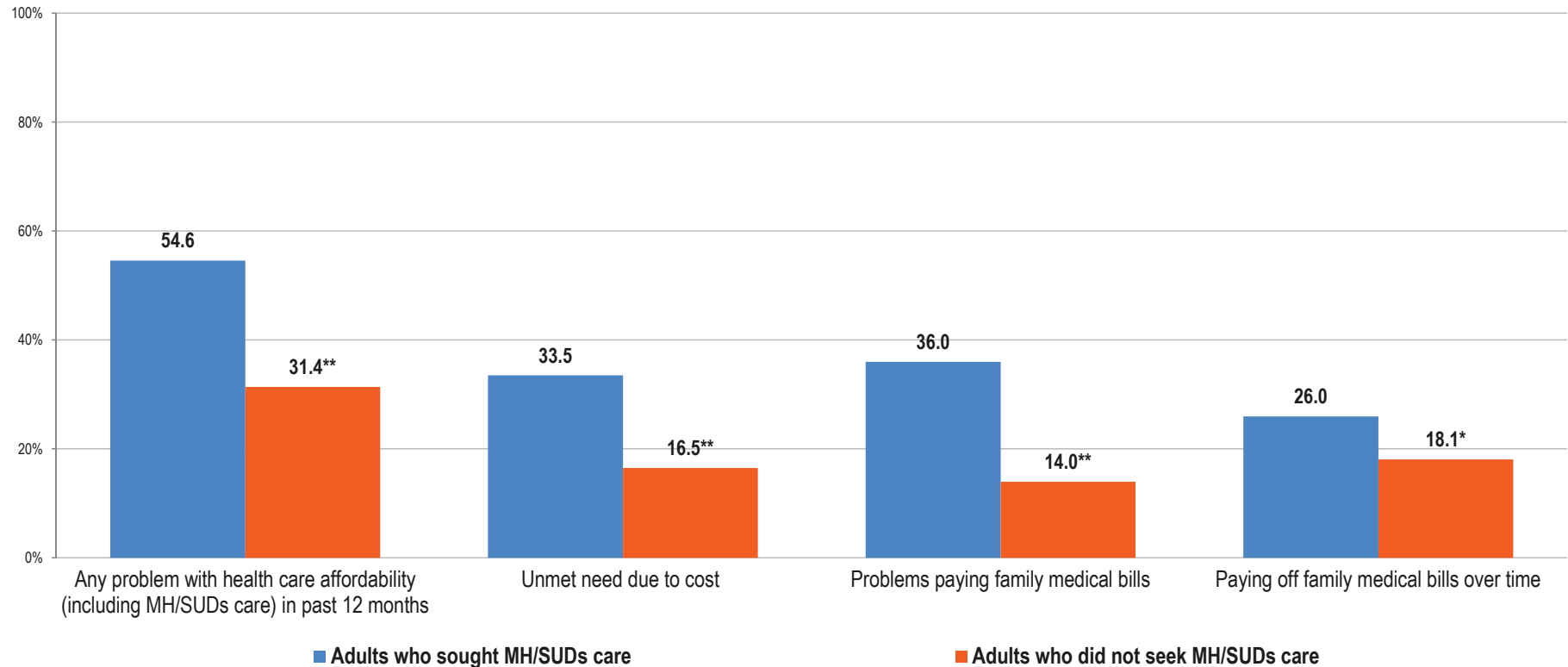
ADULTS WHO SOUGHT MH/SUDs CARE WERE MORE LIKELY TO HAVE DIFFICULTY OBTAINING HEALTH CARE OVERALL AND TO GO WITHOUT NEEDED CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

** Significantly different from value for adults who sought MH/SUDs care at the .05(.01) level, two-tailed test.

ADULTS WHO SOUGHT MH/SUDs CARE WERE MORE LIKELY TO FACE HEALTH CARE AFFORDABILITY ISSUES IN 2018

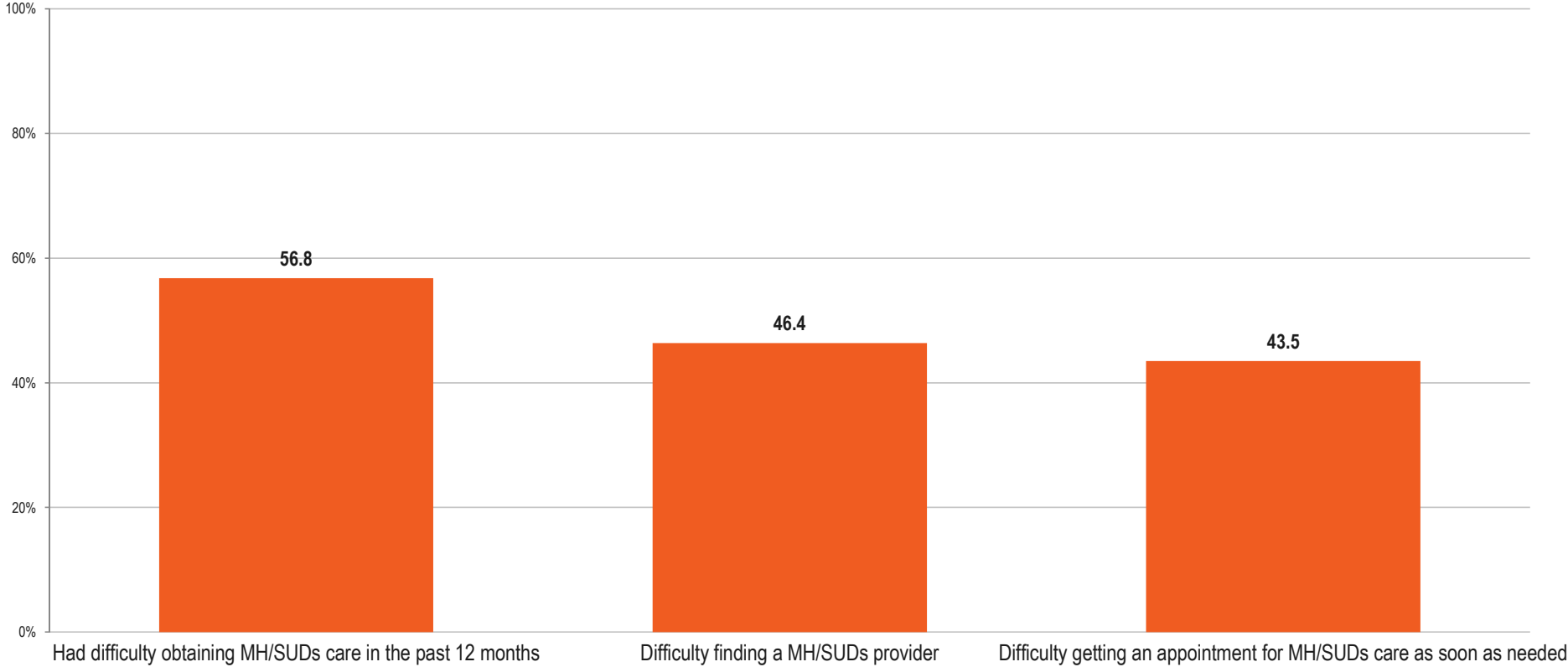


SOURCE: 2018 Massachusetts Health Reform Survey.

NOTE: "Sought care" is defined as obtained MH/SUDs care or tried to obtain MH/SUDs care.

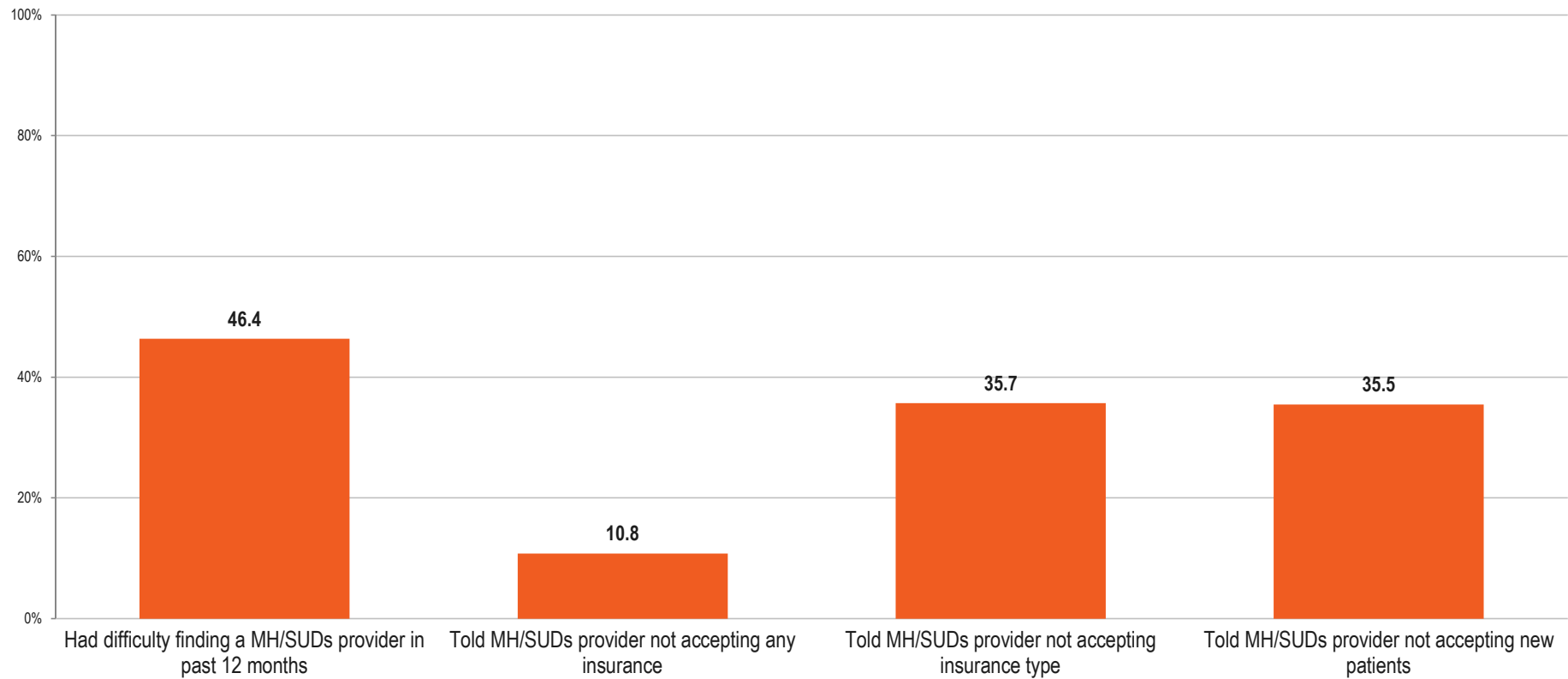
** Significantly different from value for adults who sought MH/SUDs care at the .05(.01) level, two-tailed test.

MORE THAN HALF OF ADULTS WHO SOUGHT MH/SUDs CARE REPORTED DIFFICULTY OBTAINING MH/SUDs CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.
*(**) Significantly different from value for adults who sought MH/SUDs care at the .05(.01) level, two-tailed test.

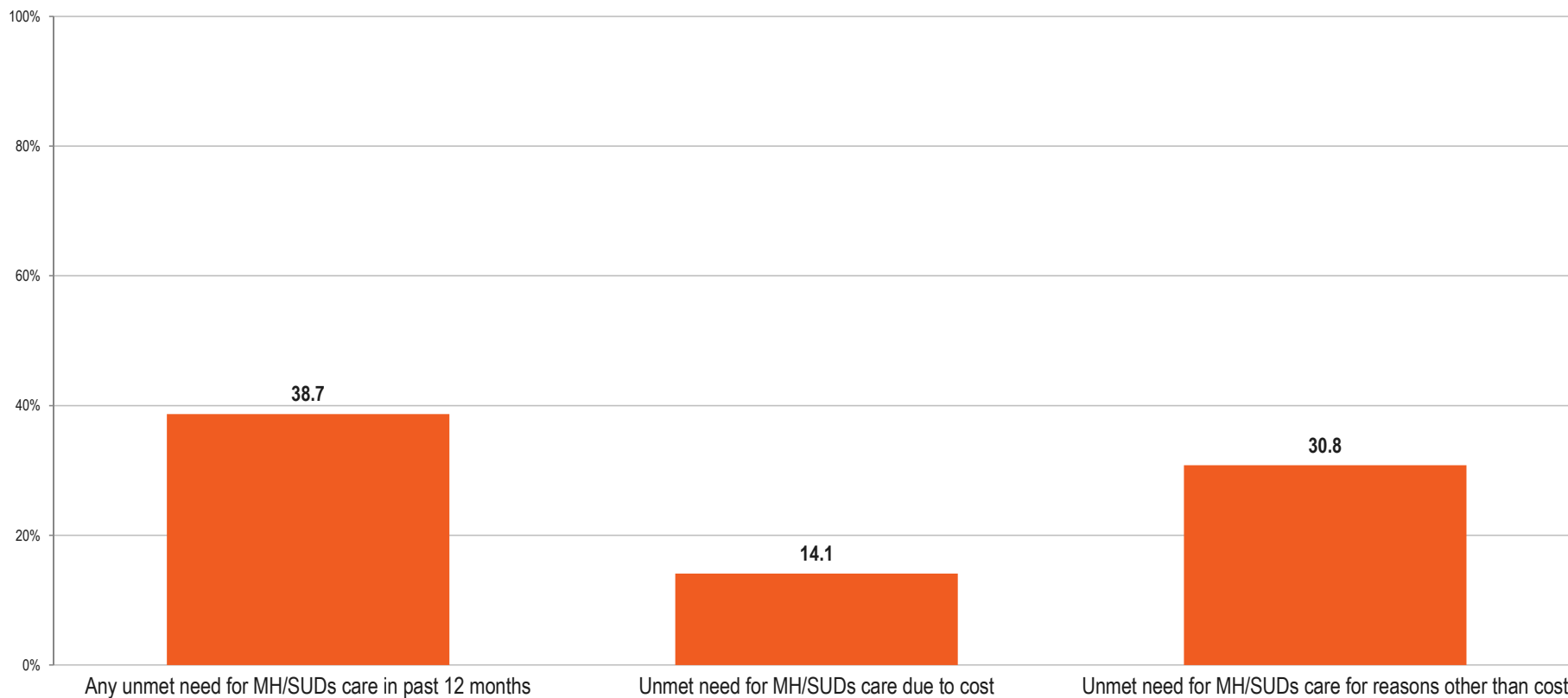
DIFFICULTY FINDING A MH/SUDs PROVIDER IN 2018 OFTEN DUE TO PROVIDERS NOT ACCEPTING TYPE OF INSURANCE OR NOT ACCEPTING NEW PATIENTS



SOURCE: 2018 Massachusetts Health Reform Survey.

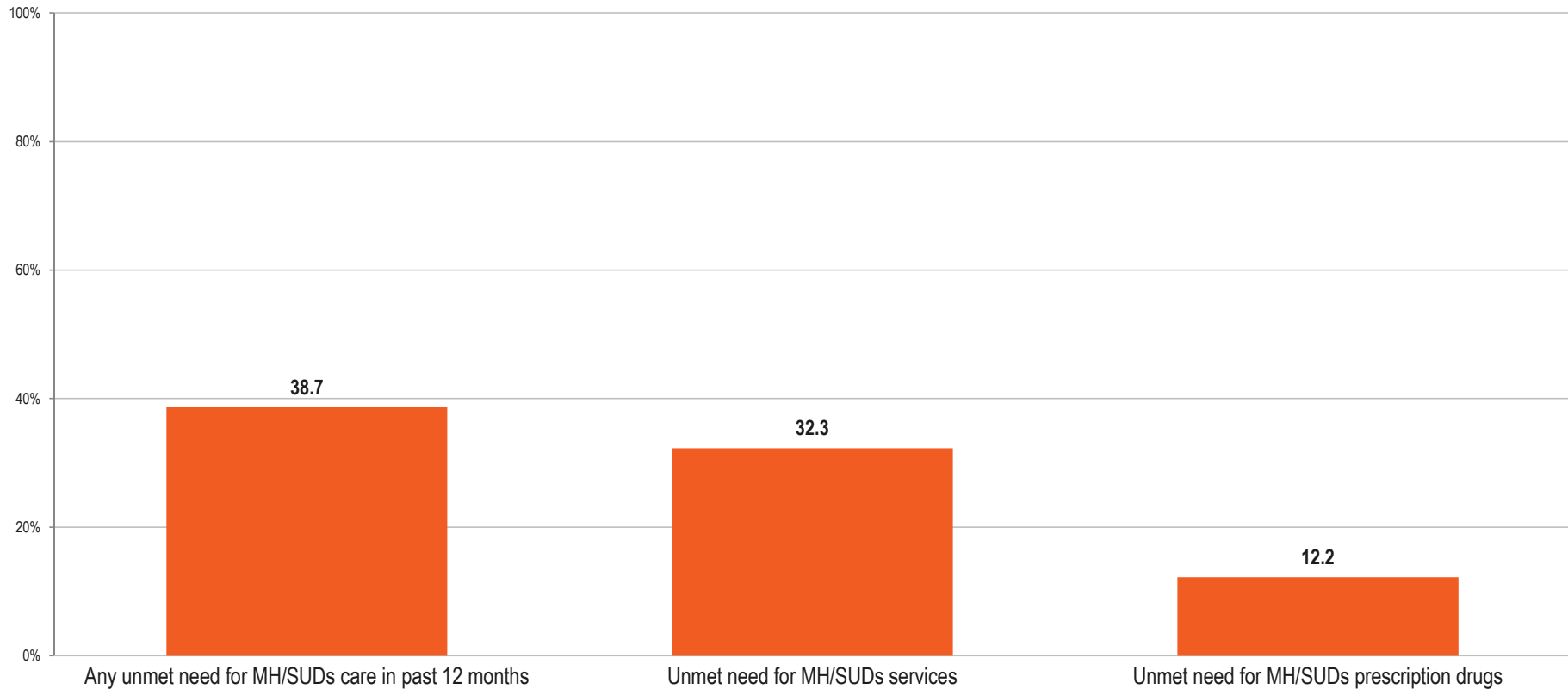
*(**) Significantly different from value for adults who sought MH/SUDs care at the .05(.01) level, two-tailed test.

MORE THAN A THIRD OF ADULTS WHO SOUGHT MH/SUDs CARE HAD UNMET NEED FOR MH/SUDs CARE IN 2018, MOST OFTEN FOR REASONS OTHER THAN COST



SOURCE: 2018 Massachusetts Health Reform Survey.

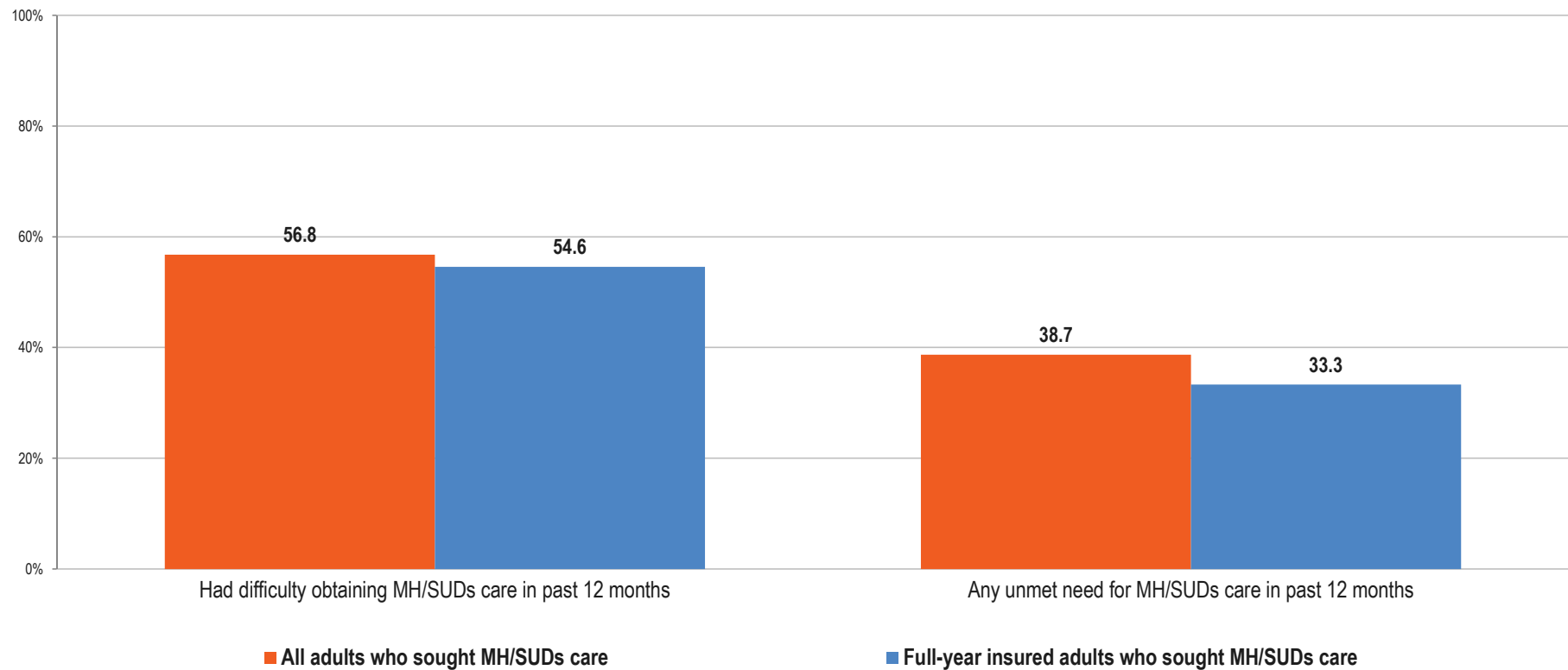
UNMET NEED FOR MH/SUDs CARE INCLUDED UNMET NEED FOR MH/SUDs SERVICES AND FOR MH/SUDs PRESCRIPTION DRUGS IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

NOTE: "MH/SUDs care" includes MH/SUDs services and MH/SUDs prescription drugs.

HEALTH INSURANCE COVERAGE HAD LITTLE AFFECT ON ACCESS TO MH/SUDs CARE IN 2018



SOURCE: 2018 Massachusetts Health Reform Survey.

FINDINGS FROM THE 2018 MHRS ON MH/SUDs CARE

- The need for MH/SUDs care affects many in Massachusetts and crosses all age, sex, race/ethnicity, and income groups
 - But is most common among younger, female, white/non-Hispanic, and lower-income adults
- Adults who seek care for MH/SUDs face significant barriers to obtaining health care overall and, especially, for MH/SUDs services and prescription drugs
- Health insurance coverage does not eliminate those barriers to care