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CONTACT: Julie Burns
(617) 246-3361
julie.burns@bcbsma.com

Affordability Gap Remains Despite Coverage Gains

Massachusetts has the highest coverage rate in the nation,
but rising health care costs are forcing difficult choices.

BOSTON – March 26, 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 2012 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 by the Urban Institute annually from fall 2006 to fall 2012 (with the exception of 2011) to track the law's impact on access, use of services, and affordability of care.

Nearly half of low- to middle-income Massachusetts adults – those earning between 138 and 400 percent of the federal poverty level – reported that they and their families had experienced problems with health care costs, and nearly a quarter of insured adults with incomes below 138 percent of the federal poverty level reported going without needed care because of cost. Overall, 37.1 percent of adults reported experiencing problems with health care spending over the past year, and 16.4 percent reported going without needed care because of the cost.

“High health care costs are forcing Massachusetts residents to make tough choices about whether to seek medical care, fill prescriptions or pay for regular household expenses,” said Audrey Shelto, the Foundation’s president. “Making health care more affordable for residents of the Commonwealth - especially for low-income and vulnerable populations - is going to require collective action by insurers, providers, government officials and consumers. We look forward to advancing this discussion.”

The MHRS results are the focus of a BCBSMA Foundation forum, ***Beyond Coverage: Turning to Affordability***, held today in Boston.

- Survey highlights include: health insurance coverage remains strong in Massachusetts with 94.6 percent of nonelderly adults insured at the time of the survey, up from 85.9 percent in 2006 and well above estimates for the nation as a whole of 79.7 percent.¹
- Access to health care continues to remain strong in Massachusetts. Nearly 9 out of 10 nonelderly adults (87.8 percent) have a place they usually go when they are sick or need advice about their health (other than a hospital emergency room). The national average is 80.9 percent.
- There have been improvements in two access measures where Massachusetts has lagged behind national averages. In 2012, 13.0 percent of Massachusetts adults reported being told by a doctor's office that it was not accepting new patients, down from 16.4 percent in 2008. The national average is 11.2 percent. Adults reporting problems getting primary care fell to 10.9 percent in 2012, down from 14.1 percent in 2008. Nationally, 11.6 percent reported problems getting primary care.
- The burden of health care costs is creating difficult choices for many Massachusetts residents, as they cut back on non-health-related spending and reduce their financial security to pay for health care. The roughly 25 percent of adults who reported financial problems because of health care costs employ a range of strategies to address their problems, including: cutting back on other, non-health related spending (89.0 percent), cutting back on, or spending from, their savings (77.0 percent), cutting back on health care use (57.2 percent), or borrowing or taking on credit card debt (42.7 percent).

Phil Johnston, Chairman of the Board of the Blue Cross Blue Shield of Massachusetts Foundation, said, "The message from our survey is clear: We need to finish the work of health reform by making 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 public use files of the survey results from each year the Massachusetts Health Reform Survey (MHRS) was fielded (i.e., 2006 – 2010, 2012). The public use files 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 2012 (with the exception of 2011), the survey has tracked the impact of reform for key measures related to access, use of services and affordability of care. The 2012 survey was co-funded by the BCBSMA Foundation and Robert Wood Johnson Foundation. The survey is fielded by the Social Science Research

¹ All national results included come from the 2012 National Health Interview Survey.

Solutions (SSRS) and is a telephone interview of approximately 3000 non-elderly adults ages 19 to 64 in Massachusetts. There is an oversample of low-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 and 2012 surveys added cell-phone samples to capture the increasing share of Massachusetts households living in homes without a landline telephone. Low-income is defined as those households with incomes below 300% FPL.

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 vulnerable and low-income 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 is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban scholars have conducted research and delivered evidence-based solutions that improve lives, strengthen communities, and increase the effectiveness of public policy.