



## Illinois Adults Struggle to Afford High Healthcare Costs; Support a Range of Government Solutions Across Party Lines

Nationally, consumer worry about healthcare affordability has been well documented, but now—for the first time—a new survey looks specifically at how affordability concerns and ideas for action play out in Illinois.

### KEY FINDINGS

A survey of more than 1,000 Illinois adults, conducted from Jan. 9, 2020 to Jan. 17, 2020, found that:

- Over half (56%) experienced healthcare affordability burdens in the past year;
- Four out of five (81%) are worried about affording healthcare in the future; and
- Across party lines, they express strong support for government-led solutions.

### A RANGE OF HEALTHCARE AFFORDABILITY BURDENS

Like many Americans, Illinois adults currently experience hardship due to high healthcare costs. All told, 56% of Illinois adults experienced one or more of the following healthcare affordability burdens in the prior 12 months:

#### 1) BEING UNINSURED DUE TO HIGH PREMIUM COSTS

Almost half (45%) of uninsured adults cited “too expensive” as the major reason for not having coverage, far exceeding other reasons like “don’t need it” and “don’t know how to get it.”

#### 2) DELAYING OR FORGOING HEALTHCARE DUE TO COST

Half (49%) of Illinois adults encountered one or more cost related barriers to getting healthcare during the prior 12 months, including:

- 30%—Skipped needed dental care
- 29%—Delayed going to the doctor or having a procedure done
- 26%—Skipped a recommended medical test or treatment
- 25%—Avoided going to the doctor or having a procedure done altogether
- 21%—Did not fill a prescription
- 19%—Cut pills in half or skipped doses of medicine

At lower rates, respondents also reported trouble getting mental healthcare and/or 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.

Of the various types of medical bills, the ones most frequently associated with an affordability barrier were doctor visits, dental and prescriptions, likely reflecting the frequency with which Illinois adults seek these services—or, in the case of dental, perhaps lower rates of coverage for these services.

### 3) STRUGGLING TO PAY MEDICAL BILLS

Other times, Illinois adults got the care they needed but struggled to pay the resulting bill. Almost a third (32%) of Illinois adults experienced one or more of these struggles to pay their medical bills:

- 11%—Contacted by a collection agency
- 10%—Used up all or most of their savings
- 10%—Unable to pay for basic necessities like food, heat or housing
- 9%—Borrowed money or got a loan or another mortgage on their home
- 8%—Racked up large amounts of credit card debt
- 7%—Placed on a long-term payment plan

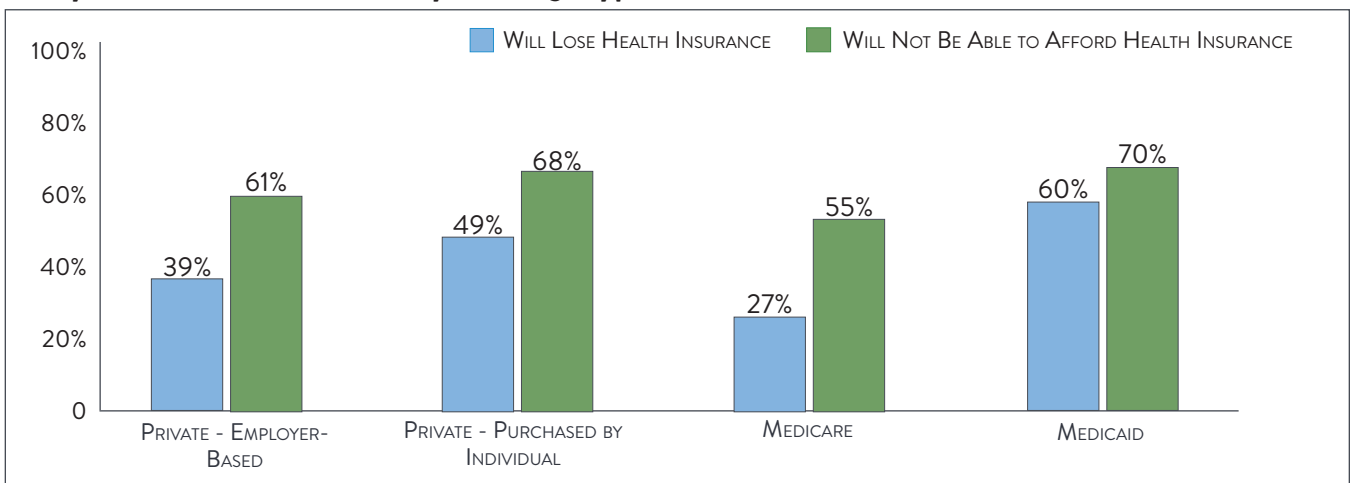
### HIGH LEVELS OF WORRY ABOUT AFFORDING HEALTHCARE IN THE FUTURE

In even greater numbers, Illinois adults worry about affording healthcare in the future. Overall, 4 out of 5 (81%) adults reported being “worried” or “very worried” about affording some aspect of healthcare in the future, including:

- 65%—Cost of nursing home and home care services
- 63%—Medical costs when elderly
- 62%—Cost of a serious illness or accident
- 54%—Cost of prescription drugs

In addition, most respondents (62%) were “worried” or “very worried” about not being able to afford health insurance in the future. The greatest concern was among those who buy private health coverage as individuals and those on Medicaid—more than two-thirds are worried (see Figure 1). In addition, those on Medicaid and individual market enrollees were worried about losing their coverage.

**Figure 1**  
Worry about Health Insurance, by Coverage Type

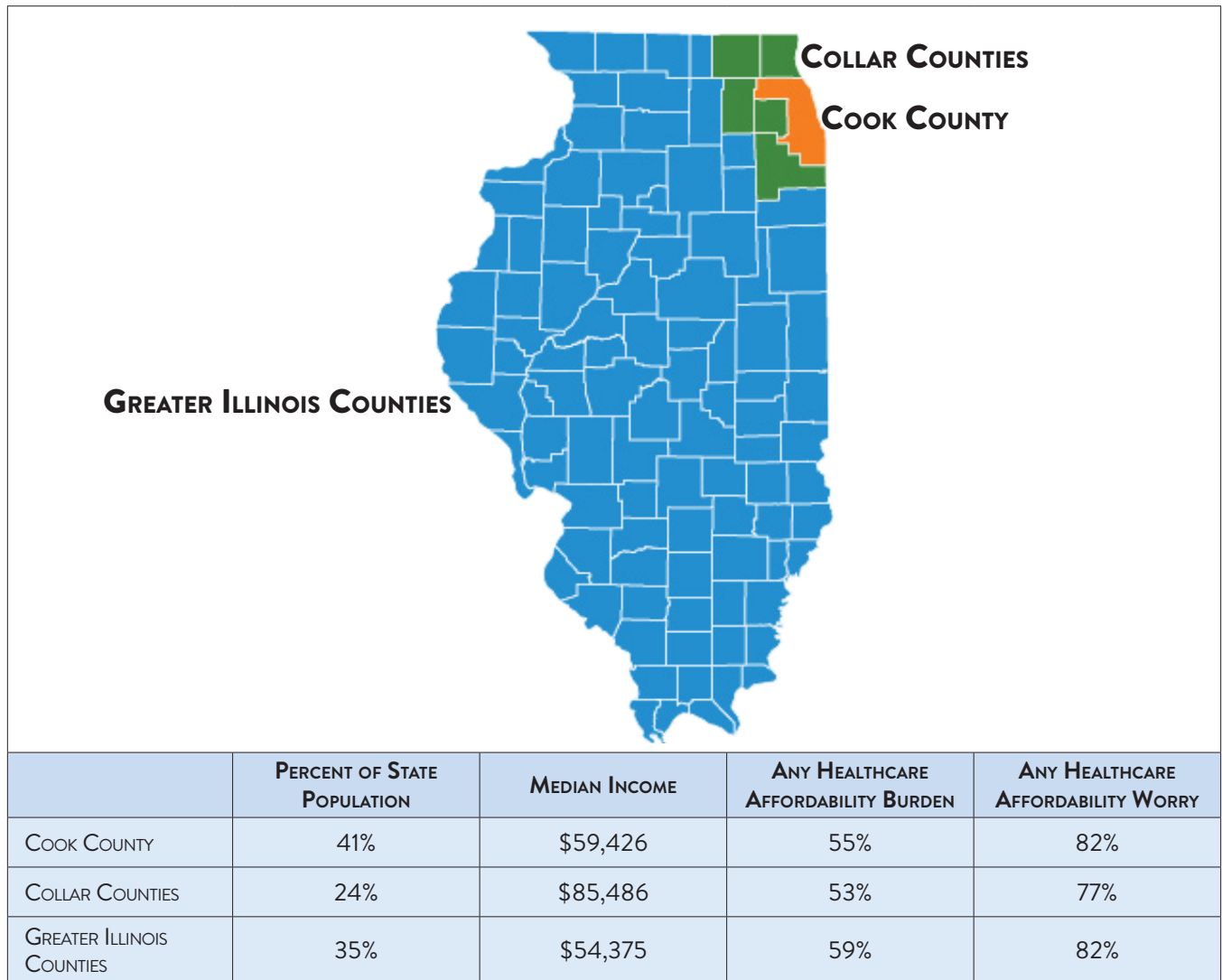


Source: 2020 Poll of Illinois Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

## REGIONAL DIFFERENCES IN HEALTHCARE AFFORDABILITY BURDENS

The survey also revealed some regional differences in how Illinoisians experience healthcare affordability burdens. Responses were grouped into three regions shown in Figure 2.

**Figure 2**  
Regional Healthcare Burden Differences in Illinois



Source and Notes: Population and Income from U.S. Census Bureau (regional income is a weighted average of median income by county); Affordability Burden and Worry are from 2020 Poll of Illinois Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

The Greater Illinois areas (beyond the Cook and Collar Counties) reported the greatest rate of healthcare affordability burdens—fifty-nine percent of adults had one or more of the three types of burdens described above. This is consistent with this region having the lowest median income. Cook County and the Collar Counties were not far behind; however, more than half of respondents reported trouble affording healthcare (See Figure 2).

In contrast, most areas of Illinois were very worried about affording healthcare in the future. Only the Collar Counties reported somewhat lower levels of worry.

## DISSATISFACTION WITH THE HEALTH SYSTEM AND SUPPORT FOR CHANGE

In light of these healthcare affordability concerns, it is not surprising that Illinois adults were extremely dissatisfied with the health system. Statewide:

- Just **28%** agreed or strongly agreed with the statement “We have a great healthcare system in the U.S.”
- While **70%** agreed or strongly agreed “the system needs to change.”

The survey asked about both personal and governmental actions to address healthcare system problems.

### PERSONAL ACTIONS

Illinois adults do see a role for themselves in addressing healthcare affordability. When asked to rank the three personal actions that would be most effective in addressing the affordability of healthcare (out of ten options), top vote getters were:

- **64%**—Taking better care of their personal health
- **39%**—Write or call my STATE representative asking them to take action
- **35%**—Write or call my FEDERAL representative asking them to take action
- **35%**—Research treatments myself, before going to the doctor

They also reported specific actions they have already taken, like researching the cost of a drug beforehand (**60%**), as well as action they should be taking—**78%** said they would switch from a brand to a generic drug if given a chance.

### GOVERNMENT ACTIONS

But far and away, Illinois residents see government as the key stakeholder that needs to act to address health system problems. Moreover, addressing healthcare problems trumps other issues that Wisconsinites want their elected representatives to work on.

At the beginning of the survey, respondents were asked what issues the government should address in the upcoming year. Healthcare was the most frequently cited issue, far exceeding the other eight options. The top vote getters were:

- **64%**—Healthcare
- **49%**—Taxes
- **39%**—Economy/Joblessness

When asked about the top three *healthcare* priorities the government should work on, top vote getters were:

- **52%**—addressing high healthcare costs, including prescription drugs
- **37%**—preserving consumer protections like: you can’t be denied coverage or charged more if you have a pre-existing medical condition
- **35%**—getting health insurance to those who cannot afford coverage

Of more than 20 options, Illinois adults believe the reason for high healthcare costs is unfair prices charged by powerful industry stakeholders:

- 72%—Drug companies charging too much money
- 66%—Hospitals charging too much money
- 62%—Insurance companies charging too much money
- 53%—Some well-known or large hospitals or doctor groups using their influence to get higher payments from insurance companies

When it comes to tackling costs and other consumer problems, respondents endorsed a number of strategies, including:

- 90%—Make it easy to switch insurers if a health plan drops your doctor
- 90%—Show what a fair price would be for specific procedures
- 90%—Require insurers to provide upfront cost estimates to consumers

**SUPPORT FOR ACTION ACROSS PARTY LINES**

What is remarkable about the findings is high support for change regardless of respondents' political affiliation (see Table 1).

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 this consumer burden a top priority. Annual surveys can help assess whether or not progress is being made.

**Table 1**  
**Percent Who Agreed/Strongly Agreed, by Political Affiliation**

SELECTED SURVEY QUESTIONS	TOTAL	GENERALLY SPEAKING, DO YOU THINK OF YOURSELF AS...		
		REPUBLICAN	DEMOCRAT	NEITHER
WE HAVE A GREAT HEALTHCARE SYSTEM IN THE U.S.?	28%	43%	24%	18%
THE U.S. HEALTHCARE SYSTEM NEEDS TO CHANGE?	70%	63%	78%	67%
MAJOR REASON FOR RISING HEALTHCARE COSTS: DRUG COMPANIES CHARGING TOO MUCH MONEY	72%	67%	74%	72%
MAJOR REASON FOR RISING HEALTHCARE COSTS: HOSPITALS CHARGING TOO MUCH MONEY	66%	62%	69%	66%
THE GOVERNMENT SHOULD MAKE IT EASIER TO SWITCH INSURERS IF A HEALTH PLAN DROPS YOUR DOCTOR	90%	92%	89%	88%
THE GOVERNMENT SHOULD SHOW WHAT A FAIR PRICE WOULD BE FOR A SPECIFIC PROCEDURE	90%	90%	90%	89%
THE GOVERNMENT SHOULD REQUIRE INSURERS TO PROVIDE UP FRONT PATIENT COST ESTIMATES	90%	92%	89%	89%

Source: 2020 Poll of Illinois Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

## Methodology

Altarum’s Consumer Healthcare Experience State Survey (CHESS) is designed to elicit respondents’ unbiased views on a wide range of health system issues, including confidence using the health system, financial burden, and views on fixes that might be needed.

The survey used a web panel from Dynata with a demographically balanced sample of approximately 1,047 respondents who live in Illinois. The survey was conducted only in English and restricted to adults ages 18 and older. Sample balancing occurred in age, gender and income to be demographically representative of Illinois. The demographic composition of respondents was as follows.

## Demographic Composition of Survey Respondents

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
<b>HOUSEHOLD INCOME</b>		
Under \$20K	102	10%
\$20K - \$30K	101	10%
\$30K - \$40K	92	9%
\$40K - \$50K	81	8%
\$50K - \$60K	85	8%
\$60K - \$75K	102	10%
\$75K - \$100K	172	16%
\$100K - \$150K	191	18%
\$150K+	121	12%
<b>PARTY AFFILIATION</b>		
REPUBLICAN	302	29%
DEMOCRAT	436	42%
NEITHER	309	30%
<b>AGE</b>		
18-24	69	7%
25-34	105	11%
35-44	160	17%
45-54	155	16%
55-64	211	22%
65+	258	23%

DEMOGRAPHIC CHARACTERISTIC	FREQUENCY	PERCENTAGE
<b>GENDER</b>		
MALE	408	40%
FEMALE	639	61%
<b>INSURANCE STATUS</b>		
HEALTH INSURANCE THROUGH EMPLOYER OR FAMILY MEMBER’S EMPLOYER	490	46%
HEALTH INSURANCE I BUY ON MY OWN	100	11%
MEDICARE	277	22%
MEDICAID	120	14%
TRICARE/MILITARY HEALTH SYSTEM	8	1%
DEPARTMENT OF VETERANS AFFAIRS (VA) HEALTH CARE	8	2%
NO COVERAGE OF ANY TYPE	33	4%
I DON’T KNOW	11	1%
<b>HEALTH STATUS</b>		
EXCELLENT	155	16%
VERY GOOD	377	36%
GOOD	358	33%
FAIR	128	13%
POOR	29	3%

Source: 2020 Poll of Illinois Adults, Ages 18+, Altarum Healthcare Value Hub’s Consumer Healthcare Experience State Survey



### ABOUT ALTARUM’S HEALTHCARE VALUE HUB

With support from the Robert Wood Johnson Foundation, the Healthcare Value Hub provides free, timely information about the policies and practices that address high healthcare costs and poor quality, bringing better value to consumers. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans by applying research-based and field-tested solutions that transform our systems of health and healthcare.

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