KEY FINDINGS FROM THE 2012 MASSACHUSETTS HEALTH REFORM SURVEY

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MASSACHUSETTS HEALTH REFORM SURVEY

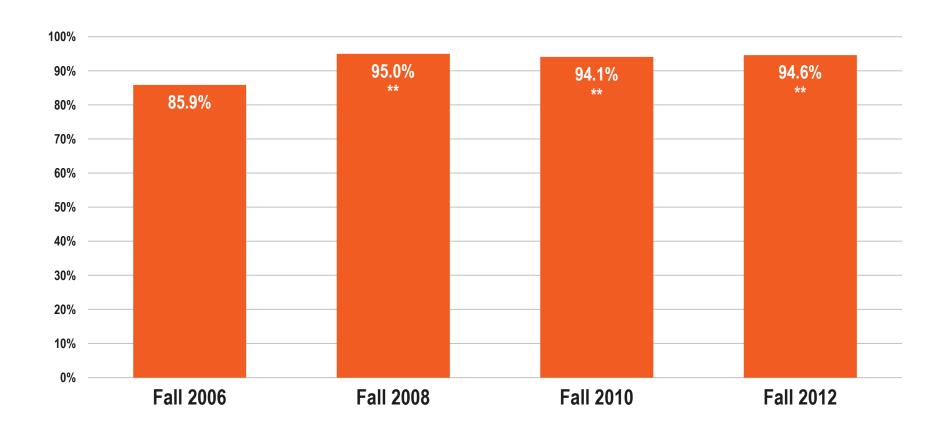
- Survey of nonelderly adults 19 to 64 in Massachusetts conducted in most years since 2006
 - Telephone (landline and cell phone) interviews
 - Questions on health insurance coverage, health care access and use, and health care affordability for individuals and their families
 - Sample sizes 3000+ in each year
- Reporting on data for 2006-2012,
 with some preliminary findings from 2013

KEY FINDINGS FOR 2012

- Gains in health insurance coverage have continued into 2012
- Satisfaction with health insurance coverage and quality of care remains high
- Access to health care remains very good
- Affordability of health care is a challenge for many Massachusetts families, regardless of income level

HEALTH INSURANCE COVERAGE

Gains in health insurance coverage in Massachusetts have continued into 2012, with most nonelderly adults covered at the time of the survey.

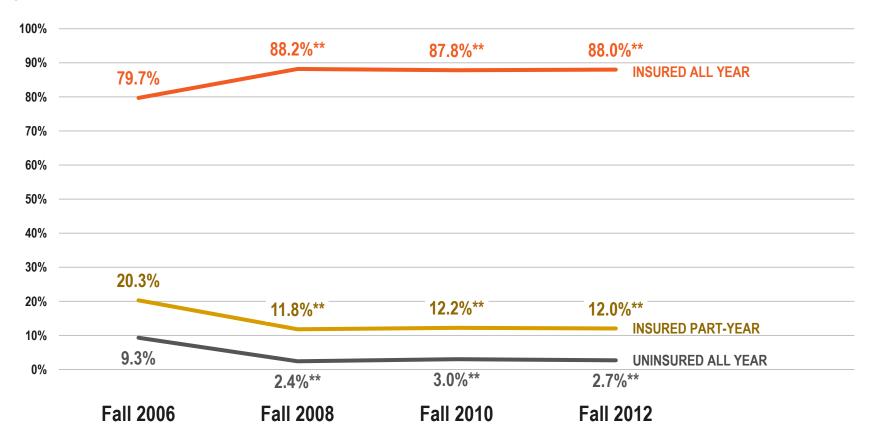


SOURCE: 2006-2012 Massachusetts Health Reform Survey (MHRS).

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

^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

There have also been sustained gains in continuity of health insurance coverage in Massachusetts in 2012, with most nonelderly adults covered all year.

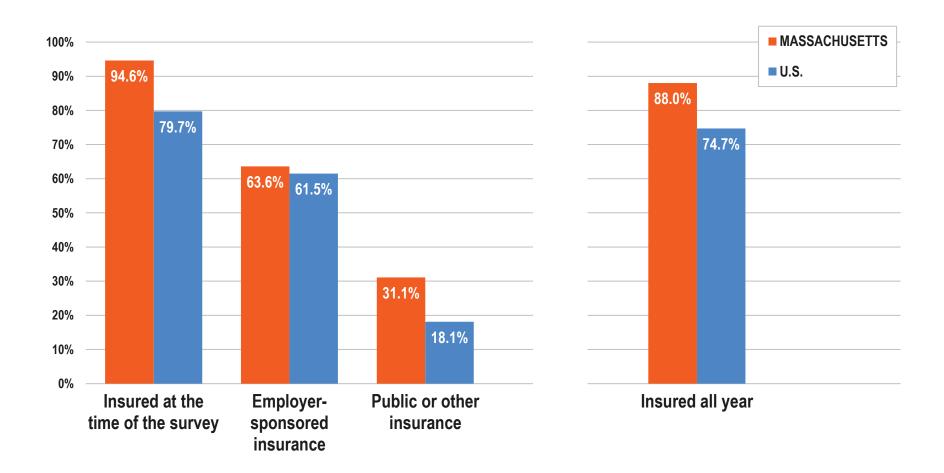


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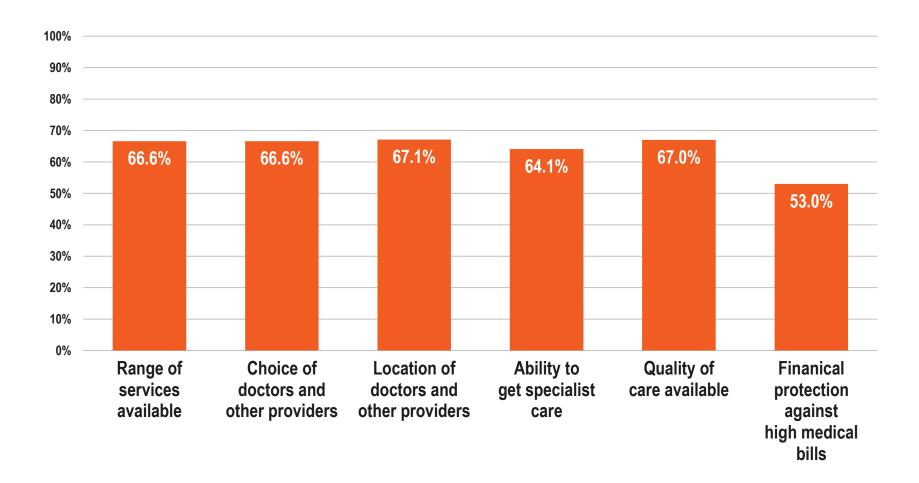
^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

The level of health insurance coverage for nonelderly adults in Massachusetts was well above that of the nation as a whole in 2012.



SOURCES: 2012 Massachusetts Health Reform Survey (MHRS), Urban Institute analysis of the 2012 Integrated Health Interview Series (IHIS).

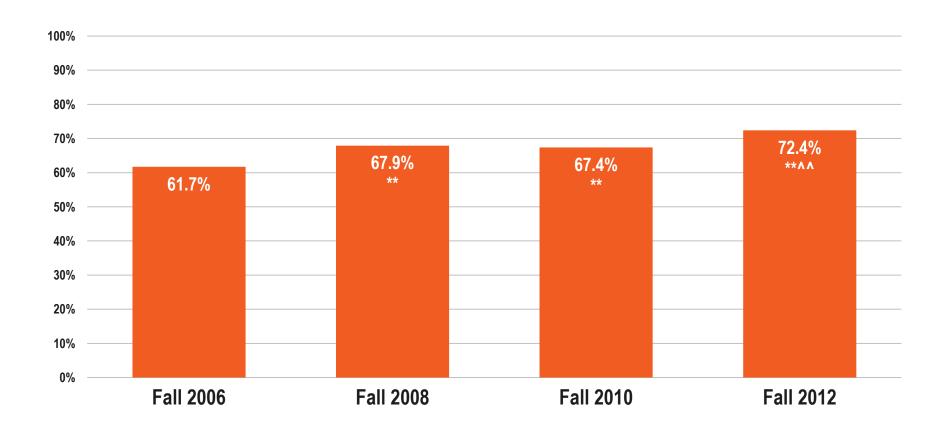
The majority of Massachusetts residents rate their health insurance coverage as very good or excellent on many dimensions.



SOURCE: 2012 Massachusetts Health Reform Survey (MHRS). NOTES: These are simple (unadjusted) estimates.

QUALITY OF HEALTH CARE

The majority of Massachusetts residents rate the quality of the health care they receive as very good or excellent.



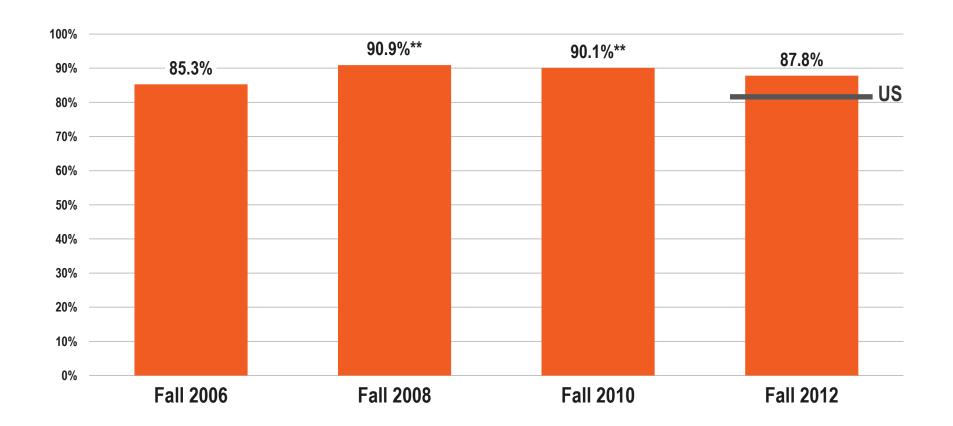
SOURCE: 2006-2012 Massachusetts Health Reform Survey (MHRS).

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^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

ACCESS TO HEALTH CARE

Access to care continued to be strong in Massachusetts in 2012, with most nonelderly adults reporting a usual source of care.

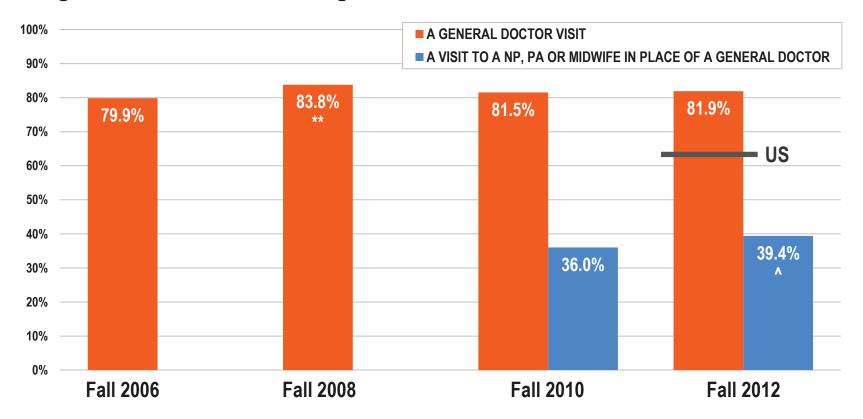


SOURCE: 2006-2012 Massachusetts Health Reform Survey (MHRS); Estimate for US based on 2012 Integrated Health Interview Series (IHIS).

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

^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

Most nonelderly adults also reported a general doctor visit in the past year, with visits to a nurse practitioner, physician assistant, or midwife in place of a general doctor increasing in 2012.

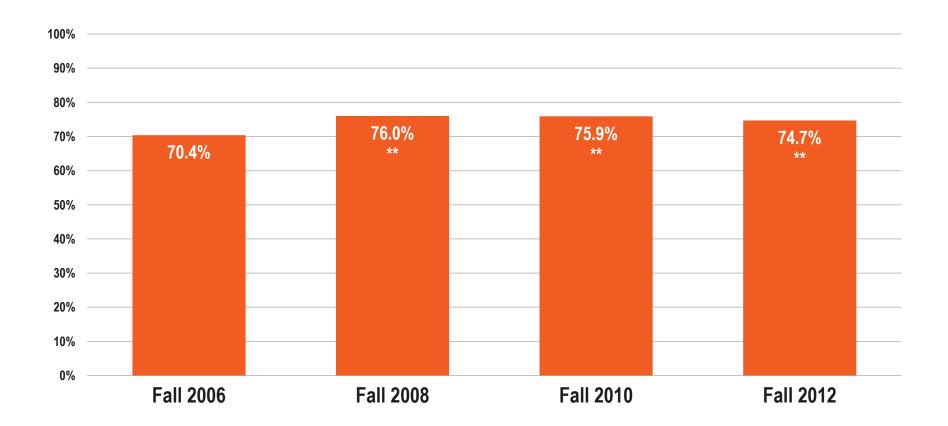


SOURCE: 2006-2012 Massachusetts Health Reform Survey (MHRS); Estimate for US based on 2012 Integrated Health Interview Series (IHIS).

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^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

Most nonelderly adults also reported a preventive care visit over the past year.



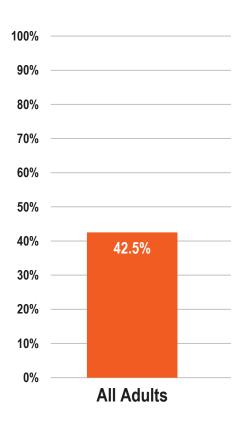
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^{^(^^)} For 2010 and 2012, significantly different from the value two years prior at the .05 (.01) level, two-tailed test.

HEALTH CARE AFFORDABILITY

Problems with health care affordability are an issue for many families, including middle- and high-income families.



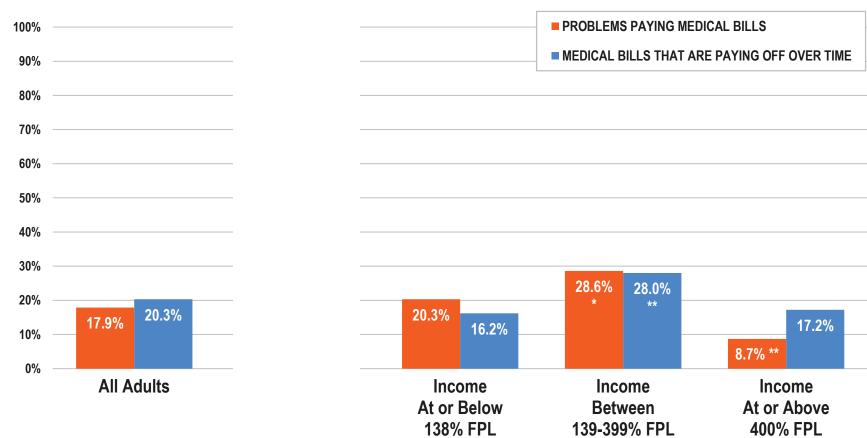


SOURCE: 2012 Massachusetts Health Reform Survey (MHRS).

NOTES: These are simple (unadjusted) estimates. FPL is federal poverty level.

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

In 2012, roughly one in five nonelderly adults in Massachusetts had problems paying medical bills and one in five had medical bills they were paying off over time.

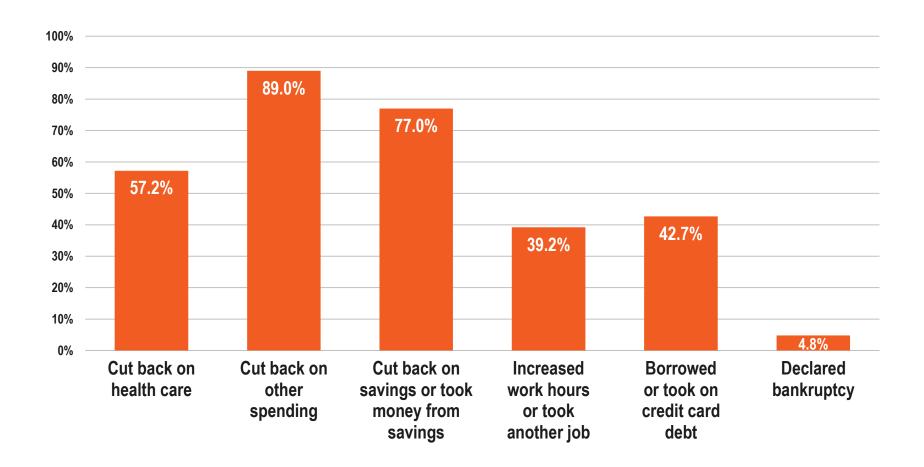


SOURCE: 2012 Massachusetts Health Reform Survey (MHRS).

NOTES: These are simple (unadjusted) estimates. FPL is federal poverty level.

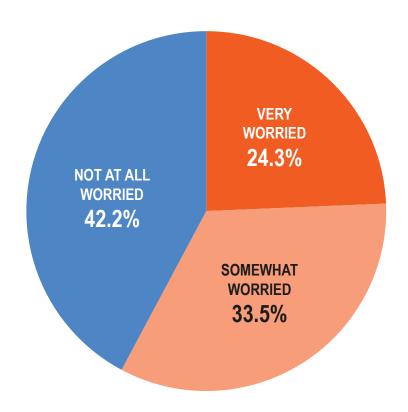
^{* (**)} Significantly different from low-income adults at the .05 (.01) level, two-tailed test.

Families used a range of strategies to address the financial problems caused by health care spending in Massachusetts in 2012.



SOURCE: 2012 Massachusetts Health Reform Survey (MHRS). NOTE: These are simple (unadjusted) estimates.

Many nonelderly adults in Massachusetts were worried about their ability to afford health care in the future in 2012.



SOURCE: 2012 Massachusetts Health Reform Survey (MHRS).

NOTE: These are simple (unadjusted) estimates. These estimates exclude a small share of respondents who did not respond to the question.

A PREVIEW OF FINDINGS FROM THE 2013 MHRS

- Insurance coverage and access to health care remain strong
 - 95.1 percent of nonelderly adults in Massachusetts were insured in Fall 2013
- Health care affordability continues to be a challenge for many
 - In 2013, nearly half of nonelderly adults in Massachusetts reported problems with health care costs in the past year, including:
 - One in five reporting problems paying medical bills
 - One in five with medical debt they were paying off over time
 - One in five with out-of-pocket health care costs (excluding premiums) greater than 5 percent of family income
 - One in six with unmet need for health care because of costs

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