

Financial and Health Burdens of Chronic Disease Grow

Almost three in 10 working-age Americans with diabetes, asthma, depression or other chronic conditions lived in families with problems paying medical bills in 2007 — a significant increase from two in 10 in 2003, according to a national study released by the Center for Studying Health System Change (HSC) and funded by the Robert Wood Johnson Foundation. In 2007, 28 percent of working-age adults (18 to 64) with chronic conditions — more than 20 million people — reported that their families had trouble paying medical bills in the past year — up from 21 percent in 2003, according to findings from HSC's 2007 Health Tracking Household Survey, a nationally representative survey containing information on 10,000 working-age adults.

The survey also found that:

- Working-age adults with chronic conditions and medical bill problems were much more likely to forgo or delay needed care because of cost concerns — 25 percent, or 5.1 million people, went without needed care; 50 percent, or 10 million people, delayed care; and 56 percent, or 11.3 million people, did not fill a drug prescription in 2007.
- In 2007, 39 percent of the working-age population, or 72 million people, had at least one chronic health condition, such as diabetes, asthma or depression — a significant increase from 35 percent in 2003 and 34 percent in 2001.
- The rise in chronic conditions, especially for diabetes, hypertension and heart disease, tracked rising U.S. obesity rates. Between 2003 and 2007, the proportion of working-age Americans classified as obese — those with a BMI of 30 or higher — grew from 25 percent to 29 percent.
- Uninsured, working-age people with chronic conditions were especially vulnerable to medical bill problems: 62 percent, or 5.7 million people, were in families with such problems — a sharp increase from 45 percent in 2003. Likewise, 20 percent of privately insured people with chronic conditions, or 9.4 million people, lived in families with medical bill problems — an increase from 16 percent in 2003.
- While rates of access problems remained stable — at high levels — for the uninsured with medical debt between 2003 and 2007, unmet need and delayed care problems for the privately insured with medical debt increased significantly — a finding that is consistent with trends of increased patient cost sharing in commercial insurance during this period.
- Among privately insured, working-age adults with chronic conditions and low incomes — less than 200 percent of poverty, or \$41,300 for a family of four in 2007 — 37 percent reported family medical bill problems, underscoring the limitations of private insurance alone in protecting people from the high costs of treating chronic conditions.

The proportion of working-age people with chronic conditions with private insurance

declined steadily this decade. In 2007, 65 percent were privately insured — down from 68 percent in 2003 and 71 percent in 2001. About one-fifth of working-age people with chronic conditions had public insurance, primarily Medicaid and Medicare, in 2007, an increase from 17 percent in 2003. The increase in public coverage helped to compensate for much of the private coverage decline, resulting in relatively stable levels of uninsurance (13 percent in 2007) among working-age people with chronic condition.

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