PANDEMIC HEALTH INSURANCE COVERAGE, AFFORDABILITY, AND ACCESS TO/UTILIZATION OF CARE AMONG U.S. ADULTS

SHADAC COVID-19 SURVEY, APRIL 2020

SHADAC
STATE HEALTH ACCESS DATA ASSISTANCE CENTER

August 2020
In light of the sudden arrival of the novel coronavirus, and as part of our mission to collect and leverage sound health data to inform or evaluate policy decisions for states and federal organizations, the State Health Access Data Assistance Center (SHADAC) created a survey to determine the impacts of the coronavirus pandemic on issues such as health care access, health care utilization, and health insurance coverage.

The SHADAC COVID-19 survey was conducted as part of the AmeriSpeak omnibus survey conducted by NORC at the University of Chicago.

The survey was conducted using a mix of phone and online modes from April 24 and 26, 2020, among a nationally representative sample of 1,007 respondents age 18 and older.

Acknowledgement: We appreciate contributions to the survey by Sarah Gollust of the University of Minnesota School of Public Health and Brendan Saloner of the Johns Hopkins University Bloomberg School of Public Health.
HEALTH INSURANCE COVERAGE

HEALTH INSURANCE COVERAGE LOSSES

4.0%  
Lost health insurance due to COVID

10.2 MILLION  
Lost health insurance due to COVID

The SHADAC COVID-19 Survey found that 4.0 percent of U.S. adults, or roughly 10.2 million individuals, have lost health insurance coverage since the pandemic began, either losing their health insurance through an employer or by canceling their coverage to pay for other expenses.

HEALTH CARE ACCESS AND UTILIZATION
Percent of U.S. Adults who Delayed Seeking Medical, Dental, and/or Mental Health Care Due to Cost

Percent of U.S. Adults who Experienced Changes in Access to Medical, Dental, and/or Mental Health Care due to COVID

- **No effect on access to health care services**: 48.9%
- **Change in access to health care services**: 51.1%
  - Delayed seeking care (medical, dental, or mental health) or canceled appointment to avoid COVID exposure: 27.9%
  - Provider canceled appointment (medical, dental, or mental health) due to COVID: 33.6%

**Note**: Because respondents could report multiple access-to-care impacts, the subcategories don’t add to the 51.1% who reported a change in access.  
**Source**: SHADAC analysis of the SHADAC COVID-19 Survey, April 24-26, 2020.
ْPercent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Age

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Gender

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Race/Ethnicity

- **Total**: 51.1%
- **White**: 51.8%
- **Black**: 47.1%
- **Hispanic**: 49.6%
- **Other or multiple**: 54.0%

*Statistically significant difference from the Total category at a 95% confidence level.

**Source:** SHADAC analysis of the SHADAC COVID-19 Survey, April 24-26, 2020.
Percent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Chronic Condition

*Statistically significant difference from the Total category at a 95% confidence level.

While the percent of establishments offering coverage increased from 45.3% to 46.9% between 2016 and 2017 (not shown), there were no significant changes in the percent of employee offer, employee eligibility, or employee take-up.

Only one state (South Carolina) saw a change in the percent of eligible employees enrolled in ESI between 2016 and 2017, where the percent of eligible employees increased from 73.8% to 80.3%.

Offer, eligibility, and take-up rates continued to vary by state in 2017:

i. Employee offer rates ranged from 92.3% in the District of Columbia to 69.5% in Wyoming.

ii. The percent of employees eligible for ESI at offering establishments varied from a high of 82.3% in Alabama to a low of 71.1% in Vermont.

iii. The percent of ESI-eligible employees who enrolled (take-up rate) ranged from a high of 80.3% in South Carolina down to 66.0% in New Mexico.

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Income Level

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults who Experienced Changes in Access to Health Care due to COVID by Urbanicity

*Statistically significant difference from the Total category at a 95% confidence level.

HEALTH CARE AFFORDABILITY
HEALTH CARE AFFORDABILITY CONCERNS

Percent of U.S. Adults Concerned about Affordability of:

COVID-related Care

- Very worried: 14.5%
- Somewhat worried: 25.1%
- Not too worried: 34.1%
- Not worried at all: 26.3%

Non-COVID-related Care

- Very worried: 13.4%
- Somewhat worried: 24.8%
- Not too worried: 35.5%
- Not worried at all: 26.3%

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Age

*Statistically significant difference from the Total category at a 95% confidence level.

HEALTH CARE AFFORDABILITY CONCERNS

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Gender

COVID-related care
- Total: 39.6%
- Male: 32.6%
- Female: 46.2%*

Non-COVID-related care
- Total: 38.2%
- Male: 31.9%
- Female: 44.2%*

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Race/Ethnicity

COVID-related care

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Other or multiple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>39.6%</td>
<td>33.2%*</td>
<td>45.2%</td>
<td>55.5%*</td>
<td>48.2%</td>
</tr>
</tbody>
</table>

Non-COVID-related care

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Other or multiple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>38.2%</td>
<td>33.5%*</td>
<td>37.9%</td>
<td>53.0%*</td>
<td>43.9%</td>
</tr>
</tbody>
</table>

*Statistically significant difference from the Total category at a 95% confidence level.

HEALTH CARE AFFORDABILITY CONCERNS

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Health Status

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Excellent, very good, or good</th>
<th>Fair or poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>COVID-related care</td>
<td>39.7%</td>
<td>36.4%*</td>
<td></td>
</tr>
<tr>
<td>Non-COVID-related care</td>
<td>38.2%</td>
<td>35.0%*</td>
<td></td>
</tr>
</tbody>
</table>

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Education Level

<table>
<thead>
<tr>
<th>Education Level</th>
<th>COVID-related care</th>
<th>Non-COVID-related care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>39.6%</td>
<td>38.2%</td>
</tr>
<tr>
<td>High school diploma or less</td>
<td>46.1%</td>
<td>44.4%</td>
</tr>
<tr>
<td>Some college</td>
<td>42.1%</td>
<td>39.1%</td>
</tr>
<tr>
<td>Bachelor’s degree or above</td>
<td>31.0%*</td>
<td>31.0%*</td>
</tr>
</tbody>
</table>

*Statistically significant difference from the Total category at a 95% confidence level.

Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Income

**COVID-related care**
- Total: 39.6%
- $0-$29,999: 50.9%
- $30,000-$59,999: 46.7%
- $60,000-$99,999: 33.3%
- $100,000 or more: 24.5%

**Non-COVID-related care**
- Total: 38.2%
- $0-$29,999: 45.1%
- $30,000-$59,999: 48.4%
- $60,000-$99,999: 33.0%
- $100,000 or more: 23.3%

*Statistically significant difference from the Total category at a 95% confidence level.

**Source:** SHADAC analysis of the SHADAC COVID-19 Survey, April 24-26, 2020.
Percent of U.S. Adults Who are Very or Somewhat Worried about Health Care Affordability by Urbanicity

*Statistically significant difference from the Total category at a 95% confidence level.

For more detail on the results from the SHADAC COVID-19 survey, conducted as part of the NORC AmeriSpeak omnibus survey, SHADAC has produced two issue briefs highlighting important findings.

The first brief covers topics relating to loss of health insurance coverage and delayed medical care due to cost.

The second brief covers topics relating to increased stress and resultant coping responses.
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