

## Chapter 8. Affordable Care

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### 8.1. Financial Burden of Health Care Cost

#### Measure ID

MEPS\_43, 80101011

#### Measure Title

People under age 65 whose family’s health insurance premiums and out-of-pocket medical expenditures were more than 10% of total family income

#### Measure Source

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

#### Table Description

Geographic Representation: National

Years Available: 2006 to 2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

#### Denominator

U.S. civilian noninstitutionalized population under age 65

#### Numerator

Subset of the Denominator whose family’s out-of-pocket medical expenditures were more than 10% of total family income

#### Comments

Health insurance premium is determined as the sum of insurance premiums (imputed) and Medicare Part B expenditures. Total family income is the sum of person-level pretax total income, refund income, and sale income. “Family” is defined in terms of health insurance eligibility units (HIEUs), which are composed of individuals who could be covered as a family under most private health insurance plans. For income, insurance, expenditures, and premiums, a family is defined in terms of HIEUs.

## **8.2. Usual Source of Care**

### **Measure ID**

MEPS\_45, 80201011

### **Measure Title**

People without a usual source of care who indicated a financial or insurance reason for not having a source of care

### **Measure Source**

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

### **Table Description**

Geographic Representation: National

Years Available: 2002-2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

### **Data Source**

AHRQ, CFACT, MEPS

### **Denominator**

U.S. civilian noninstitutionalized population who reported having no usual source of care

### **Numerator**

Subset of the Denominator who indicated a financial or insurance reason for not having a usual source of care

### **Comments**

Estimates exclude nonrespondents and “Don’t Know” responses.

**Measure ID**

MEPS\_47, 80201021

**Measure Title**

People unable to get or delayed in getting medical care, dental care, or prescription medications due to financial or insurance reasons

**Measure Source**

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

**Table Description**

Geographic Representation: National

Years Available: 2002-2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

**Data Source**

AHRQ, CFACT, MEPS

**Denominator**

U.S. civilian noninstitutionalized population who were unable to get or delayed in getting needed medical care, dental care, or prescription medications

**Numerator**

Subset of the Denominator reporting at least one of the following reasons for being unable to get or delaying in getting needed medical care, dental care, or prescription medications: 1) could not afford care, (2) insurance company would not approve/cover/pay, or (3) doctor refused family insurance plan

**Comments**

Estimates exclude nonrespondents and “Don’t Know” responses.

**Measure ID**

MEPS\_48, 80201022

**Measure Title**

People unable to get or delayed in getting needed medical care due to financial or insurance reasons

**Measure Source**

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

**Table Description**

Geographic Representation: National

Years Available: 2002-2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

**Data Source**

AHRQ, CFACT, MEPS

**Denominator**

U.S. civilian noninstitutionalized population who were unable to get or delayed in getting needed medical care, tests or treatments

**Numerator**

Subset of the Denominator reporting at least one of the following reasons for being unable to get or delaying in getting needed medical care 1) could not afford care, (2) insurance company would not approve/cover/pay, or (3) doctor refused family insurance plan

**Comments**

HP2020 measure 6.1 is persons unable to obtain or delaying needed medical care, dental care, or prescription medications (percent)

HP2020 measure 6.2 is persons unable to obtain or delaying needed medical care (percent)

**Measure ID**

MEPS\_49, 80201023

**Measure Title**

People unable to get or delayed in getting needed dental care due to financial or insurance reasons

**Measure Source**

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

**Table Description**

Geographic Representation: National

Years Available: 2002-2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

**Data Source**

AHRQ, CFACT, MEPS

**Denominator**

U.S. civilian noninstitutionalized population who were unable to get or delayed in getting needed dental care

**Numerator**

Subset of the Denominator reporting at least one of the following reasons for being unable to get or delaying in getting needed dental care: 1) could not afford care, (2) insurance company would not approve/cover/pay, or (3) doctor refused family insurance plan

**Comments**

Estimates exclude nonrespondents and “Don’t Know” responses.

**Measure ID**

MEPS\_50, 80201024

**Measure Title**

People unable to get or delayed in getting needed prescription medications due to financial or insurance reasons

**Measure Source**

Agency for Healthcare Research and Quality (AHRQ), Center for Financing, Access, and Cost Trends (CFACT), Medical Expenditure Panel Survey (MEPS)

**Table Description**

Geographic Representation: National

Years Available: 2002-2015

Population Subgroups: age, gender, race, ethnicity, family income, education, employment status, health insurance, Medicaid/CHIP, residence location, language spoken at home, perceived health status, activity limitations, number of chronic conditions, U.S. born.

**Data Source**

AHRQ, CFACT, MEPS

**Denominator**

U.S. civilian noninstitutionalized population who were unable to get or delayed in getting needed prescription medications

**Numerator**

Subset of the Denominator reporting at least one of the following reasons for being unable to get or delaying in getting needed prescription medications: 1) could not afford care, (2) insurance company would not approve/cover/pay, or (3) doctor refused family insurance plan

**Comments**

Estimates exclude nonrespondents and “Don’t Know” responses.

**Measure ID**

BRFSS\_14, 80201031

**Measure Title**

Adults who needed to see a doctor but could not because of cost in the past year

**Measure Source**

Healthy People 2020

**Table Description**

Geographic Representation: National

Years Available: 2009 to 2010

Population Subgroups: Activity limitation, age, education, health insurance, income, race, ethnicity, location of residence, marital status, obesity status, sex

**Data Source**

Centers for Disease Control and Prevention (CDC), National Center for

Health Statistics (NCHS), Behavioral Risk Factor Surveillance System (BRFSS)

**Denominator**

U.S. civilian noninstitutionalized population

**Numerator**

Subset of the Denominator who report needing to see a doctor in but could not because of cost in the past year