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