

# 2024 Washington State Health Care Affordability Survey

August 2024



## Key Findings

A survey of more than 1,000 residents of Washington conducted in June of 2024 found that the high costs of health care lead many Washingtonians to delay medical treatment, incur debt, and worry about current and future health care costs.

Of the Washington residents surveyed:

- 31% live in a household that has medical debt;
- 57% have avoided seeking medical treatment or modified their use of prescriptions in the last year due to the cost;
- 63% could not pay or would struggle to pay an unexpected \$500 medical bill;
- 88% are concerned about the cost of their health care in the future; and
- 87% believe Washington lawmakers should take action to address health care costs, with broad support across party lines.

## Health Care Challenges

The rising cost of health care is a concern for many Washington residents. Eight out of ten survey respondents (80%) believe the cost of health care is higher than it needs to be.

Across the state, small business owners, families, and patients say the cost of care limits their access to the physical, behavioral, and dental health services they need. In fact, almost six out of ten surveyed Washingtonians (57%) have experienced one or more of the following burdens:

- 36% delayed or skipped going to the dentist;
- 29% delayed or skipped going to a doctor or health care provider;
- 22% skipped a recommended test or treatment;
- 24% cut pills in half, skipped a medication dose, or did not fill a prescription;
- 12% did not get behavioral health or substance use treatment; and
- 11% did not get a medical device.

Notably, households that own a small business are more likely than others to report experiencing any of those burdens of health care costs (75%). The impact of health care costs is also particularly high among some communities of color, with 75% of African American respondents and 75% of Hispanic/Latino respondents reporting impacts to their physical health care.<sup>1</sup>

### **Health Insurance**

Despite a high rate of health insurance coverage in Washington, three out of four surveyed residents report facing any of ten challenges related to insurance affordability, understandability, usability, and provider access (75%).

Those who live in a household that owns a small business are more likely than others to report difficulties affording health insurance (63%, compared to 52% overall). As shown in Figure 12, small business owning households are also more likely than others to report difficulties understanding health insurance (73%, compared to 54% among all surveyed voters) and using their insurance (70% compared to 52% overall).<sup>2</sup>

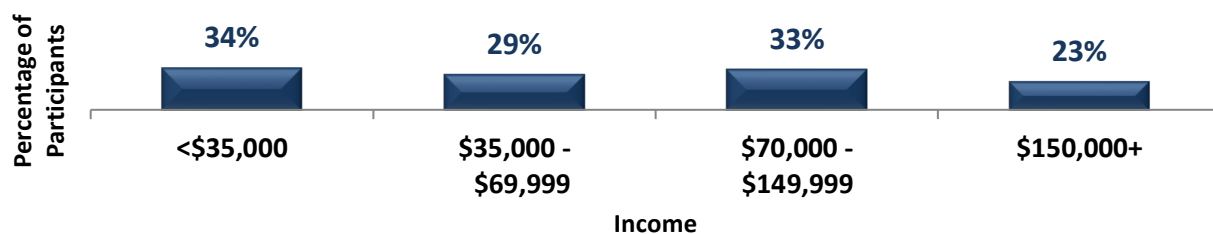
**Figure 1. Health Insurance Difficulties**

Percentage of households experiencing difficulty in past two years	Total	Household Owns Small Business	Has a Disability	Rural
<b>TOTAL EXPERIENCING ANY DIFFICULTY</b> (Affording, Understanding, Using, Accessing)	<b>75%</b>	<b>90%</b>	<b>81%</b>	<b>70%</b>
<b>AFFORDING</b>	52%	63%	55%	49%
Out-of-pocket costs for prescription medications are too high	34%	39%	40%	34%
Out-of-pocket costs for medical services are too high	34%	41%	37%	33%
Monthly premium costs are too high	29%	44%	32%	30%

### **Medical Bills and Medical Debt**

Overall, three in ten respondents (31%) live in a household with medical debt, a share that's generally consistent across income levels. In addition, six out of ten respondents (63%) say they could not pay an unexpected \$500 medical bill or would have to cut back on other basic expenses in order to pay it.

**Figure 2. Current Medical Debt by Income**



<sup>1</sup> See Figures 10 and 11.

<sup>2</sup> See Figures 12 and 13.

The rate of medical debt varies across different populations. Households that own a small business (44%) are more likely than those who do not (29%) to have medical debt. Individuals with a disability have a higher prevalence of medical debt (41%) than those who do not have a disability (26%).

Medical debt is not the only effect of high health care costs. Two out of three surveyed Washingtonians (65%) have experienced at least one of several financial, emotional, or medical impacts of high medical costs listed in the survey. Certain populations are particularly likely to experience a negative impact of medical costs: 78% of households with a small business, 72% of people with a disability, and 74% of Hispanic/Latino individuals, compared to the average of 65%.<sup>3</sup>

**Figure 3. Effects of Medical Costs**

Percentage experiencing impacts	Total	Household Owns Small Business	Has a Disability	Rural
<b>TOTAL EXPERIENCING ANY IMPACT</b> (Financial, Emotional/ Medical, Debt, Credit)	<b>65%</b>	<b>78%</b>	<b>72%</b>	<b>63%</b>
<b>FINANCIAL</b>	55%	66%	64%	56%
Reduce other spending (vacations, dining out)	44%	50%	51%	43%
Struggle to pay for necessities, like food, heat, housing	30%	38%	44%	33%
Use up all or most savings	30%	40%	37%	31%
Withdraw money from a retirement or college fund	16%	22%	21%	17%
<b>EMOTIONAL/MEDICAL</b>	45%	58%	53%	43%
Lose sleep because of worry about a medical expense	30%	31%	40%	32%
Prioritize medical needs (like choosing one medicine over another)	26%	28%	38%	28%
Feel afraid to change jobs due to loss of health insurance	23%	38%	23%	19%
<b>DEBT</b>	44%	59%	51%	42%
Go on a payment plan with a hospital or provider	27%	36%	33%	25%
Rack up credit card/other debt	24%	40%	31%	19%
Get a loan or gift from family or friends	20%	31%	26%	19%
<b>CREDIT</b>	36%	49%	48%	33%
Have a lower credit score	29%	40%	38%	25%
Get contacted by a collection agency or creditor	24%	34%	35%	18%
Get taken to court for a medical debt	6%	14%	9%	8%

More than four in ten (44%) of those surveyed who have medical debt say the largest share of that debt came from hospital care.

<sup>3</sup> See Figures 14 and 15.

**Figure 4. Primary Source of Medical Debt** (Among those who currently have medical debt)

Percentage citing as primary source of medical debt	Total	Household Owns Small Business	Has a Disability	Rural
Hospital or hospital-owned facility	<b>44%</b>	36%	35%	42%
Urgent care facility	<b>16%</b>	26%	17%	28%
Primary care physician’s office/clinic outside a hospital	<b>15%</b>	19%	18%	7%
Specialty care physician’s office/clinic outside a hospital	<b>15%</b>	14%	12%	12%
Other	<b>8%</b>	1%	14%	8%

Three in four respondents report being very (41%) or somewhat (36%) concerned about paying the out-of-pocket costs for hospital care, either for a scheduled procedure or emergency treatment. Communities of color are particularly likely to be concerned: Asian Americans/Native Hawaiians/Pacific Islanders (85%), African Americans (84%), and Hispanic/Latino individuals (81%).<sup>4</sup>

Currently, Washington hospitals can add a “facility fee” to the charges for medical services provided in an office affiliated with a hospital system, even if the office providing that care is not located on a hospital campus. These fees are not always paid by insurance. Four out of ten surveyed households have been charged a hospital facility fee (39%), rising to half for those who have received treatment in a hospital in the past year (50%). Hispanic/Latino individuals (62%), those who currently have medical debt from a hospital (62%), and those who live in a small-business-owning household (54%) are particularly likely to recall being charged a facility fee.

Washington state law requires hospitals to inform all patients about the availability of financial assistance or charity care. For larger hospitals, patients are eligible for free care if their income is up to 300% of the Federal Poverty Level (FPL) and discounted care up to 400% of FPL. Patients with incomes up to 200% of FPL are eligible for free care at smaller hospitals and discounted care up to 300% of FPL. Only 36% of respondents who received hospital care within the past year report that they were told about financial assistance during their last hospital visit. Only 20% of Asian American/Native Hawaiian/Pacific Islander respondents recall being told about financial assistance or charity care, compared to 51% of Hispanic/Latino respondents.

**Figure 5. Awareness of Hospital Financial Assistance**

	Total	Household Owns Small Business	Has a Disability	Caucasian	Hispanic/Latino	African American	AA/NH/PI*
Percentage who recall being told about charity care	<b>36%</b>	48%	44%	37%	51%	47%	20%

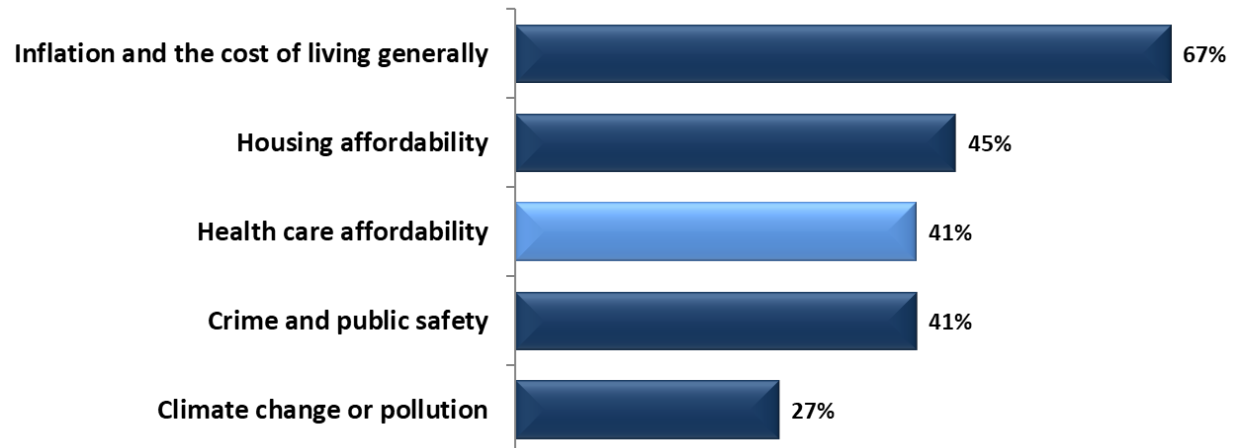
\* Represents Asian Americans/Native Hawaiians//Pacific Islanders

<sup>4</sup> See Figure 18.

## Support for Policy Action

Eight out of ten respondents (80%) believe reducing costs is critical to improving the health care system in Washington, but six out of ten (61%) do not believe that private industry alone can regulate costs. Of the Washington residents surveyed, 41% feel health care affordability is one of the most important issues for elected officials to address, below only inflation and housing affordability but on par with public safety.

**Figure 6. Top Five Priorities for Elected Officials to Address**



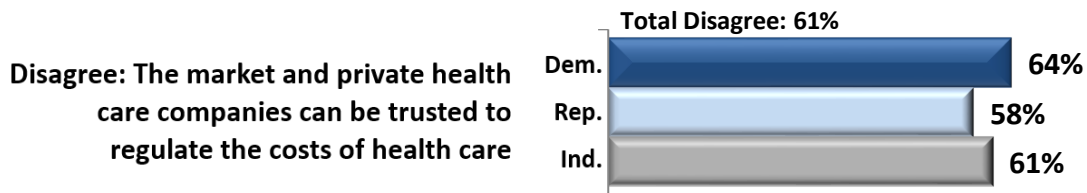
When asked to select the most effective improvements to the health care system, eight in ten (83%) prioritize reducing the costs of health care, whether by making health insurance more affordable, lowering prescription drug prices, or banning extra charges (like facility fees).

Several other improvements were also popular:

- 52% – making health insurance more affordable to buy and use;
- 46% – lowering prescription drug prices;
- 33% – getting rid of extra charges, like facility fees;
- 29% – improving the quality of care;
- 29% – making it easier to find providers who accept specific insurance;
- 29% – making it easier to find providers without a wait;
- 23% – limiting hospital and health system consolidation and monopolies;
- 20% – reducing paperwork and administrative overhead.

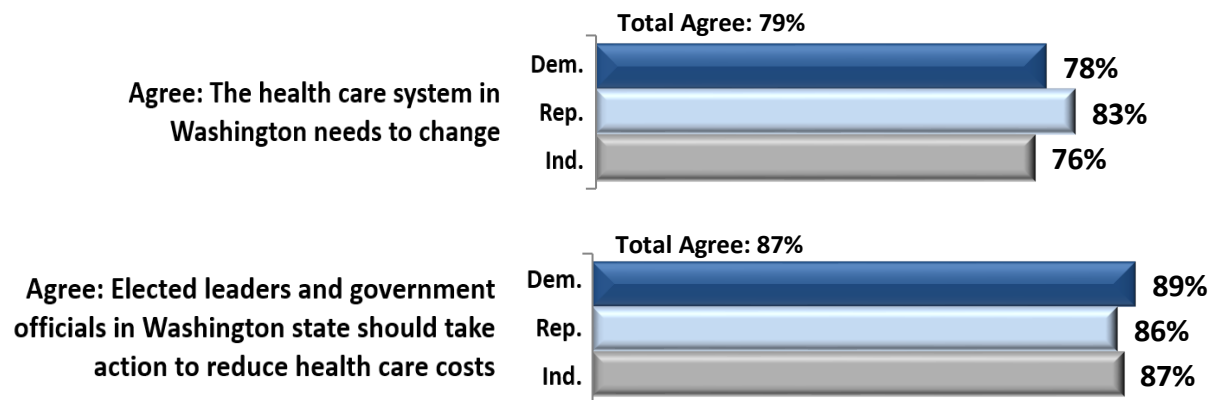
Six in ten (61%) respondents disagree that the market and private health care companies can be trusted to regulate the costs of health care on their own, and a strong majority of respondents (84%) across party lines would support a law preventing hospitals from charging facility fees for services outside the hospital.

**Figure 7. Cross-Party Trust in the Private Market to Regulate Health Care Costs**



The vast majority of respondents believe government action is necessary to lower health care costs. Almost nine out of ten respondents (87%) believe elected officials in the state should work to reduce health care costs, with support from 89% of Democrats, 86% of Republicans, and 87% of Independents.

**Figure 8. Cross-Party Support for Health System Change**



## Methodology and Demographic Information

The survey was conducted online by Digital Research, Inc. between June 13 and June 27, 2024. A total of 1,006 participants completed the 15-minute survey. All survey participants were registered to vote in Washington and reported that they are extremely or very likely to vote in the general election in November of 2024.

The total results have a margin of sampling error of +/- 3 percentage points at the 95% confidence level; subgroups will have a higher margin of error. Final data were statistically weighted to ensure the survey's sample reflected the demographics of the state's population. This weighting had minimal impact on the results.

**Figure 9. Demographic Characteristics of Survey Participants**

Gender		County		County (Cont.)		Age		
Male	49%	King County	27%	Walla Walla County	1%	18 to 24	11%	
Female	49%	Pierce County	12%	Island County	1%	25 to 29	9%	
Non-binary/Prefer not to say	2%	Spokane County	9%	Douglas County	1%	30 to 34	10%	
<b>Race/Ethnicity</b>		Snohomish County	8%	Whitman County	1%	35 to 39	10%	
White or Caucasian	78%	Clark County	7%	Stevens County	1%	40 to 44	9%	
Asian American/Native Hawaiian/ Pacific Islander (AA/NH/PI)	13%	Thurston County	6%	Franklin County	1%	45 to 49	7%	
Hispanic or Latino	6%	Kitsap County	4%	Columbia County	1%	50 to 54	8%	
Black or African American	5%	Yakima County	4%	Pacific County	1%	55 to 59	7%	
American Indian	3%	Benton County	4%	Counties represented by less than 1% of participants are not shown.		60 to 64	8%	
Alaskan native	1%	Whatcom County	3%			65 years and over	21%	
Middle Eastern or North African	<0.5%	Grays Harbor County	1%			Average	47 yrs.	
Some other way	<0.5%	Lewis County	1%			<b>Area</b>		
Prefer to not say	<0.5%	Skagit County	1%			Rural	13%	
		Grant County	1%			Suburban	54%	
		Kittitas County	1%			Urban	31%	
		Clallam County	1%			Not sure	2%	
		Cowlitz County	1%					
		Chelan County	1%					

Education		Employment Status		Household Income		Member(s) of Household with a Disability	
Some high school or less	4%	Employed full-time	42%	Under \$15,000	9%	Participant has a disability	29%
High school graduate or GED	25%	Employed part-time	10%	\$15,000 – \$19,999	5%	Other household member has a disability	19%
Some college, vocational school, or an Associate's degree	31%	Unemployed and looking for work	7%	\$20,000 – \$24,999	5%	No one in household has a disability	54%
Bachelor's degree	24%	Stay-at-home / unpaid caregiver	4%	\$25,000 – \$29,999	5%	Not sure	3%
Postgraduate work or an advanced degree	16%	Student	3%	\$30,000 – \$34,999	5%	<b>Source of Health Insurance</b>	
<b>Political Party</b>		Retired	22%	\$35,000 – \$39,999	4%	Employer	38%
Strong Republican	14%	Disabled, unable to work	9%	\$40,000 – \$44,999	4%	Medicare	28%
Moderate Republican	18%	Something else	1%	\$45,000 – \$49,999	3%	Apple Health/Medicaid	25%
Independent	22%	Prefer not to say	1%	\$50,000 – \$54,999	7%	Health insurance marketplace	9%
Moderate Democrat	19%	<b>Likelihood to Vote</b>		\$55,000 – \$59,999	3%	Parent's health plan	5%
Strong Democrat	23%	Extremely likely	83%	\$60,000 – \$69,999	7%	Veterans Administration (VA Health, TriCare, CHAMPUS)	5%
None of the above	2%	Very likely	17%	\$70,000 – \$99,999	15%	A union	2%
Not sure	3%	<b>Small Business Owner in Household</b>		\$100,000 – \$149,999	14%	A health care sharing ministry	< 5%
		Yes	12%	\$150,000 – \$199,999	6%	Indian Health Service	< 5%
		No	87%	\$200,000 or more	4%	Through another source	2%
		Unsure	1%	Prefer not to say	3%		

## Appendix

**Figure 10. Steps Taken to Manage Health Care Costs**

Percentage who have experienced impact	Total	Household Owns Small Business	Has a Disability	Rural
<b>TOTAL EXPERIENCING IMPACTS</b>	<b>57%</b>	<b>75%</b>	<b>65%</b>	<b>54%</b>
Delayed or skipped going to the dentist	36%	42%	40%	31%
Delayed or skipped going to a doctor or health care provider	29%	38%	32%	22%
Skipped a recommended test or treatment	22%	26%	27%	20%
Not filled a prescription	18%	21%	25%	24%
Not gotten behavioral health, substance use treatment	12%	26%	16%	8%
Cut pills in half or skipped a medication dose	12%	18%	17%	9%
Not gotten a medical device	11%	24%	12%	12%

**Figure 11. Steps Taken to Manage Health Care Costs by Race/Ethnicity**

Percentage who have experienced impact	Total	Caucasian	Hispanic/Latino	African American	AA/NH/PI*
<b>TOTAL EXPERIENCING IMPACTS</b>	<b>57%</b>	<b>57%</b>	<b>75%</b>	<b>75%</b>	<b>44%</b>
Delayed or skipped going to the dentist	36%	37%	42%	50%	24%
Delayed or skipped going to a doctor or health care provider	29%	28%	38%	39%	22%
Skipped a recommended test or treatment	22%	24%	31%	21%	15%
Not filled a prescription	18%	19%	19%	21%	10%
Cut pills in half or skipped a medication dose	12%	13%	16%	24%	3%
Not gotten behavioral health, substance use treatment	12%	13%	28%	15%	4%
Not gotten a medical device	11%	11%	15%	17%	7%

\* Represents Asian Americans/Native Hawaiians//Pacific Islanders



**Figure 12. Health Insurance Difficulties**

Percentage of households experiencing difficulty in past two years	Total	Household Owns Small Business	Has a Disability	Rural
<b>TOTAL EXPERIENCING ANY DIFFICULTY</b> (Understanding, Using, Affording, Accessing)	<b>75%</b>	<b>90%</b>	<b>81%</b>	<b>70%</b>
<b>UNDERSTANDING</b>	<b>54%</b>	<b>73%</b>	<b>62%</b>	<b>48%</b>
Difficulty understanding what health insurance covers and pays for	43%	56%	48%	42%
Difficulty understanding what providers are in insurance network	35%	51%	42%	28%
Difficulty understanding/choosing health insurance plans/options	32%	50%	39%	23%
<b>USAGE</b>	<b>52%</b>	<b>70%</b>	<b>63%</b>	<b>44%</b>
Difficulty having insurance cover a medical service, prescription	41%	56%	51%	36%
Difficulty finding a provider that takes specific insurance	33%	46%	42%	25%
<b>AFFORDING</b>	<b>52%</b>	<b>63%</b>	<b>55%</b>	<b>49%</b>
Difficulty using health insurance for prescription medications because the out-of-pocket costs for medicines are too high	34%	39%	40%	34%
Difficulty using health insurance for medical services because the out-of-pocket costs for those services are too high	34%	41%	37%	33%
Difficulty affording the monthly premiums of health insurance	29%	44%	32%	30%
<b>ACCESSING</b>	<b>51%</b>	<b>66%</b>	<b>60%</b>	<b>44%</b>
Difficulty finding health care providers in a timely manner	44%	56%	50%	37%
Difficulty accessing mental or behavioral health care providers	27%	41%	35%	21%

**Figure 13. Health Insurance Difficulties by Race/Ethnicity**

Percentage of households experiencing difficulty in past two years	Total	Caucasian	Hispanic/Latino	African American	AA/NH/PI*
<b>TOTAL EXPERIENCING ANY DIFFICULTY</b> (Understanding, Using, Affording, Accessing)	<b>75%</b>	<b>76%</b>	<b>83%</b>	<b>74%</b>	<b>70%</b>
<b>UNDERSTANDING</b>	<b>54%</b>	<b>54%</b>	<b>73%</b>	<b>53%</b>	<b>51%</b>
Difficulty understanding what health insurance covers, pays for	43%	44%	47%	40%	40%
Difficulty understanding what providers are in insurance network	35%	35%	42%	31%	39%
Difficulty understanding/choosing health insurance plans/options	32%	31%	43%	30%	38%
<b>USAGE</b>	<b>52%</b>	<b>54%</b>	<b>58%</b>	<b>48%</b>	<b>36%</b>
Difficulty having insurance cover a medical service, prescription	41%	42%	49%	36%	33%

Difficulty finding a provider that takes specific insurance	33%	35%	32%	31%	17%
<b>AFFORDING</b>	<b>52%</b>	<b>52%</b>	<b>52%</b>	<b>53%</b>	<b>44%</b>
Difficulty using health insurance for prescription medications because the out-of-pocket costs for medicines are too high	34%	35%	37%	38%	25%
Difficulty using health insurance for medical services because the out-of-pocket costs for those services are too high	34%	35%	34%	30%	25%
Difficulty affording the monthly premiums of health insurance	29%	29%	24%	28%	28%
<b>ACCESSING</b>	<b>51%</b>	<b>52%</b>	<b>49%</b>	<b>47%</b>	<b>44%</b>
Difficulty finding health care providers in a timely manner	44%	45%	44%	39%	40%
Difficulty accessing mental or behavioral health care providers	27%	28%	31%	37%	19%

\* Represents Asian Americans/Native Hawaiians//Pacific Islanders

**Figure 14. Effects of Medical Costs**

Percentage experiencing impacts	Total	Household Owns Small Business	Has a Disability	Rural
<b>TOTAL EXPERIENCING ANY IMPACT</b> (Financial, Emotional/ Medical, Debt, Credit)	<b>65%</b>	<b>78%</b>	<b>72%</b>	<b>63%</b>
<b>FINANCIAL</b>	<b>55%</b>	<b>66%</b>	<b>64%</b>	<b>56%</b>
Reduce other spending (vacations, dining out)	44%	50%	51%	43%
Struggle to pay for necessities, like food, heat, housing	30%	38%	44%	33%
Use up all or most savings	30%	40%	37%	31%
Withdraw money from a retirement or college fund	16%	22%	21%	17%
<b>EMOTIONAL/MEDICAL</b>	<b>45%</b>	<b>58%</b>	<b>53%</b>	<b>43%</b>
Lose sleep because of worry about a medical expense	30%	31%	40%	32%
Prioritize medical needs (e.g., choosing one medicine over another)	26%	28%	38%	28%
Feel afraid to change jobs due to loss of health insurance	23%	38%	23%	19%
<b>DEBT</b>	<b>44%</b>	<b>59%</b>	<b>51%</b>	<b>42%</b>
Go on a payment plan with a hospital or provider	27%	36%	33%	25%
Rack up credit card/other debt	24%	40%	31%	19%
Get a loan or gift from family or friends	20%	31%	26%	19%
<b>CREDIT</b>	<b>36%</b>	<b>49%</b>	<b>48%</b>	<b>33%</b>
Have a lower credit score	29%	40%	38%	25%
Get contacted by a collection agency or creditor	24%	34%	35%	18%
Get taken to court for a medical debt	6%	14%	9%	8%

**Figure 15. Effects of Medical Costs by Race/Ethnicity**

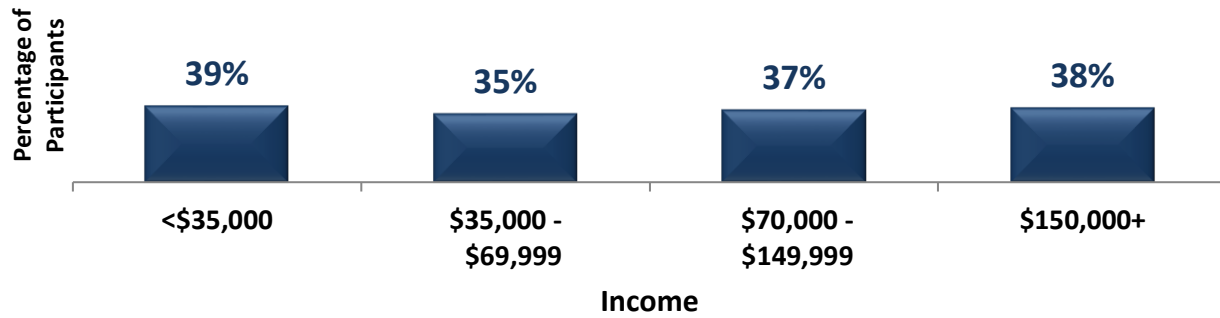
Percentage experiencing impacts	Total	Caucasian	Hispanic/Latino	African American	AA/NH/PI*
<b>TOTAL EXPERIENCING ANY IMPACT</b> (Financial, Emotional/ Medical, Debt, Credit)	<b>65%</b>	<b>65%</b>	<b>74%</b>	<b>73%</b>	<b>56%</b>
<b>FINANCIAL</b>	<b>55%</b>	<b>55%</b>	<b>68%</b>	<b>58%</b>	<b>46%</b>
Reduce other spending (vacations, dining out)	44%	45%	48%	49%	31%
Struggle to pay for necessities (food, heat, housing)	30%	33%	34%	30%	14%
Use up all or most savings	30%	31%	40%	22%	22%
Withdraw money from a retirement or college fund	16%	16%	17%	15%	14%
<b>EMOTIONAL/MEDICAL</b>	<b>45%</b>	<b>45%</b>	<b>64%</b>	<b>50%</b>	<b>40%</b>
Lose sleep because of worry about a medical expense	30%	30%	47%	35%	22%
Prioritize medical needs (e.g., choosing one medicine over another)	26%	26%	40%	24%	20%
Feel afraid to change jobs for loss of health insurance	23%	23%	27%	23%	22%
<b>DEBT</b>	<b>44%</b>	<b>44%</b>	<b>48%</b>	<b>56%</b>	<b>36%</b>
Go on a payment plan with a hospital or provider	27%	27%	35%	28%	24%
Rack up credit card/other debt	24%	25%	25%	26%	17%
Get a loan or gift from family or friends	20%	19%	29%	32%	20%
<b>CREDIT</b>	<b>36%</b>	<b>37%</b>	<b>45%</b>	<b>42%</b>	<b>24%</b>
Have a lower credit score	29%	30%	39%	34%	16%
Get contacted by a collection agency or creditor	24%	24%	26%	35%	12%
Get taken to court for a medical debt	6%	6%	13%	7%	8%

\* Represents Asian Americans/Native Hawaiians//Pacific Islanders

**Figure 16. Primary Source of Medical Debt** (Among those who currently have medical debt)

Percentage citing as primary source of medical debt	Total	Household Owns Small Business	Has a Disability	Rural
A hospital or hospital-owned facility	<b>44%</b>	36%	35%	42%
An urgent care facility	<b>16%</b>	26%	17%	28%
A primary care physician's office or clinic outside a hospital	<b>15%</b>	19%	18%	7%
A specialty care physician's office or clinic outside a hospital	<b>15%</b>	14%	12%	12%
Other	<b>8%</b>	1%	14%	8%

**Figure 17. Awareness of Hospital Financial Assistance by Income**



**Figure 18. Concern About Paying for Hospital-Based Health Care**

	Total	Household Owns Small Business	Has a Disability	Caucasian	Hispanic/Latino	African American	AA/NH/PI*
Percentage <i>very or somewhat</i> concerned about ability to pay for hospital-based health care	77%	79%	78%	76%	81%	84%	85%

\* Represents Asian Americans/Native Hawaiians//Pacific Islanders