Health Security In America
Why Measure Health Security?

Catholic Healthcare West (CHW), the eighth largest hospital system in the nation, developed the Health Security Index® in 2007 to gauge Americans' perceptions and beliefs about their ability to access the care they need and maintain their health. The Index provides an opportunity to explore the degree to which perceptions of health security align with or diverge from confidence in the economy or prospects for employment. It also brings health security more fully into the healthcare reform debate.

While a number of tools exist to track economic trends in the U.S. including consumer confidence, hiring forecasts, financial security and job satisfaction, these important measures do not provide focus on the more than 16 percent of the gross domestic product tied to healthcare.

In the United States, where access to healthcare is closely tied to employment, health security should be part of the evaluation of consumer confidence and the economic outlook for the country. Further, healthcare access and affordability are directly related to Americans’ overall wellbeing. Our economic outlook means little if the American people are not healthy.

Health Security Index Methodology

The Health Security Index measures U.S. adult perceptions regarding their ability to maintain control of their health and the quality of the healthcare services they receive. CHW commissioned The Segmentation Company, a division of Yankelovich, Inc., to conduct the study, securing responses from 1,151 adults nationwide who participated in a 20-minute telephone interview. Interviews took place in February 2008. The margin of error is ±3%.

The Health Security Index ranking is calculated based on responses to a subset of 17 questions in the survey. The maximum ranking on the Index is 100. Respondents either rank low, medium, or high.

The 17 questions used to construct the Index can be grouped into five broad categories:

- Overall affordability of healthcare
- Ability to access quality healthcare
- Ability to pay for quality healthcare
- Level of concern about key healthcare issues
- Perceived individual health security

CHW will conduct the Index survey on an annual basis to track the status of the nation’s health security over time. For the full data presentation, please visit: www.healthsecurityindex.org.
America’s Health Security Ranking

Concerns about affordability and access contribute to a national Health Security Index ranking for the United States of 66 out of a possible 100. This Index ranking is unchanged from 2007, illustrating that Americans are no more or less secure after one year’s time.

Understanding Health Security Rankings

The Health Security Index is a composite measure of the level of concern and vulnerability expressed by U.S. adults regarding their ability to manage their health and to access and afford quality health services.

Only one in five (22%) U.S. adults indicate they are extremely secure about their healthcare and 16 percent indicate they are not secure. The rest of the nation hovers in the middle, secure for now because they are relatively healthy and have employer or government sponsored health insurance.

The level of health security continues to vary significantly across key subgroups of the nation’s population (as shown in Figures 1 and 2). Income, health status and insurance coverage separate those who are secure and those who are not secure in their health.

Fig. 1: Populations with High Health Security Ranking

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals earning in excess of $75K per year</td>
<td>75</td>
<td>74</td>
</tr>
<tr>
<td>Those who report being in excellent health</td>
<td>73</td>
<td>74</td>
</tr>
<tr>
<td>Republicans</td>
<td>72</td>
<td>N/A</td>
</tr>
<tr>
<td>Insured through an employer or self-purchased plan</td>
<td>70</td>
<td>69</td>
</tr>
<tr>
<td>Whites</td>
<td>68</td>
<td>67</td>
</tr>
</tbody>
</table>

Fig. 2: Populations with Low Health Security Ranking

<table>
<thead>
<tr>
<th>POPULATION</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>The uninsured</td>
<td>48</td>
<td>49</td>
</tr>
<tr>
<td>Those who report being in fair to poor health</td>
<td>55</td>
<td>56</td>
</tr>
<tr>
<td>Individuals earning less than $35K per year</td>
<td>59</td>
<td>60</td>
</tr>
<tr>
<td>Hispanics/Latinos</td>
<td>61</td>
<td>60</td>
</tr>
<tr>
<td>African Americans</td>
<td>62</td>
<td>63</td>
</tr>
</tbody>
</table>

Key Findings

In addition to the overall Index ranking, the national survey provides key insights into the perceptions Americans have about their health and the healthcare system.

1. The number one concern regarding health security is affordability.

2. Those living without health insurance are more than three times as likely to have to choose between paying for basic necessities and healthcare.

3. More than eight out of ten (83%) young Americans (ages 25-34) worry that Medicare will not be available for them when they retire.

4. Seven out of ten (69%) believe the time has come for universal healthcare in America.

5. Almost half (46%) of U.S. adults believe the healthcare system in America is getting worse.
More than half the nation (53%) rates their health as excellent or very good while one in five (19%) rate their health as fair or poor. Younger adults (ages 18 – 34), more affluent members of society, and those within a normal BMI are most inclined to rate their health as excellent. Interestingly, those who identify themselves as Republican also fit into this group, with 25 percent rating their health as excellent, compared to 16 percent of Democrats and 17 percent of Independents.

When asked about an overall change in health status, 17 percent of U.S. adults reported their health is better today than it was one year ago (down from 21% in 2007), while 18 percent report their health is worse (16% in 2007). Those individuals suffering from obesity, those who are divorced, separated or widowed, those lacking insurance, and those who earn less than $35,000 per year are most likely to report a decline in health over the one-year time frame.

As shown in Figures 3 and 4, individual perceptions of health status do not necessarily align with the identified risk factors that are known to adversely impact health. For example, while 53 percent of respondents rate their health as either excellent or very good, 66 percent are overweight or obese (based on calculated BMI scores).

Almost half (46%) of U.S. adults believe the healthcare system in the U.S. is getting worse.

Confidence in the U.S. Healthcare System

Attitudes about the current state of U.S. healthcare are mixed. Whereas half the nation (52%) believes U.S. healthcare is either the best or better than other developed countries, roughly one in five (22%) believe U.S. healthcare is somewhat worse or much worse than the rest of the developed world. Further, 39 percent of U.S. adults are inclined to believe that healthcare is getting better in this country, while nearly half (46%) believe it is getting worse.
Affordability

The overall Health Security Index ranking is principally driven down by concerns related to healthcare affordability. One in three (33%) U.S. adults say “affordable healthcare for all Americans” is the most serious healthcare challenge facing the nation today (up from 22% in 2007).

More than half (56%) of U.S. adults say their healthcare costs increased either significantly or slightly over the past year. This increase has not come without consequences: half (49%) say this increase has made them significantly or somewhat more concerned with their ability to pay for their healthcare today.

Healthcare affordability is directly linked to employment status, and in 2008 there is more anxiety surrounding job loss (48% are worried about losing their job, up from 44% in 2007). Seventy percent of those employed are unsure if they could afford health insurance if they lost their job.

Additionally, as shown in Figure 6, those living without health insurance are more than three times as likely as those with insurance to have had to choose between paying for basic necessities (such as groceries or heat for their homes) and healthcare. Other subgroups impacted by this compromise include those under the age of 25, minorities and those in poor health.

Nearly nine out of ten (88%) U.S. adults are worried about the number of Americans living without health insurance.

<table>
<thead>
<tr>
<th>PERCENTAGE</th>
<th>AFFORDABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>88%</td>
<td>U.S. adults worried about the number of Americans living without health insurance</td>
</tr>
<tr>
<td>58%</td>
<td>U.S. adults worry about their ability to afford the healthcare services they need</td>
</tr>
<tr>
<td>34%</td>
<td>U.S. adults indicate that they cannot afford necessary healthcare services</td>
</tr>
</tbody>
</table>

Over the past year, I had to choose between buying medicine and paying for other necessities, like groceries or heat for my home.
Affordability and Medicare

As illustrated in Figures 7 and 8, U.S. adults are not optimistic about the prospects for affordable healthcare in the near and distant future. Those who are closest to retirement (age 50-64) are more worried about the availability of Medicare when they retire than they were last year (70%, up from 64% in 2007).

The same can be said for younger Americans (age 25-34), where 83 percent are worried about the availability of Medicare during retirement (compared to 79% last year).

Additionally, more than one in three (35%) Democrats are very worried about the availability of Medicare during retirement, compared to 26 percent of Republicans and 26 percent of Independents.

More than eight out of ten (83%) young Americans are worried about the availability of Medicare when they retire.

Fig. 7: Americans Worry About Medicare Availability

Fig. 8: Medicare Concern Varies Across Population

Very or somewhat worried: The availability of Medicare when you retire.
Access and Quality

Americans remain largely confident in their ability to access physicians and healthcare facilities. In 2008, two-thirds (65%) of Americans say they are confident in their ability to access quality medical care (up from 61%).

Slightly more U.S. adults in general say they have a primary care physician (80%, up from 77% in 2007). Among those who do not have a primary care physician, 17% say it is because they have not found one yet (up from 10%). This is, in part, driven by younger individuals age 18-24 (29%) and 25-34 (16%).

However, it cannot be said that access to healthcare for the uninsured has improved:
- Only 32 percent of the uninsured say they have a primary care physician (down from 35% in 2007) and only half (48%) say they have a doctor they trust (down from 52%).
- Nearly eight in ten (77%) are worried about their ability to see a healthcare professional when they are sick (up from 72%).
- Only one-third (32%) of the uninsured say they are confident in their ability to access quality medical care (31% in 2007).

Of particular note, one-fifth of U.S. adults (18%) report they are likely to stay at home for a non-urgent health condition (up from 7% in 2007).

Fig. 9: Concern About Healthcare Quality Available in Their Communities

<table>
<thead>
<tr>
<th>POPULATION GROUP</th>
<th>PERCENTAGE WORRIED ABOUT QUALITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uninsured</td>
<td>78%</td>
</tr>
<tr>
<td>Hispanics/Latinos</td>
<td>72%</td>
</tr>
<tr>
<td>African Americans</td>
<td>59%</td>
</tr>
<tr>
<td>General Population</td>
<td>49%</td>
</tr>
<tr>
<td>Currently Employed</td>
<td>45%</td>
</tr>
<tr>
<td>Retired</td>
<td>40%</td>
</tr>
</tbody>
</table>

Very or somewhat worried: The quality of healthcare available to you and your family in your community.
In this election year 80 percent of U.S. adults believe Congress needs to address the issue of affordability in the coming year, as shown in Figure 10. Given the elevated public discourse surrounding the reform issue, political party affiliation was recorded in order to explore commonalities and differences in opinion across party lines.

Thirty-three percent of U.S. adults cite affordable healthcare for all Americans as the most important healthcare challenge facing the nation, up from 22 percent in 2007. Democrats (35%), Republicans (33%), and Independents (40%) similarly recognize affordability as the most important healthcare challenge.

![Fig 10: Americans Feel Congress Should Make Providing Affordable Healthcare a Top Priority in the Coming Year](chart.png)

Support for specific reform measures remains high, with seven out of ten U.S. adults (69%) believing the time has come for universal healthcare in America (down from 72% in 2007). Democrats are much more supportive than Republicans (84% vs. 45%) of this idea, while 67 percent of Independents support it. Support also tends to decline with age. Whereas 72 percent of 18-24 year-olds and 78 percent of 25-34 year-olds support this idea, only 60 percent of those 65 and older do.

The notion of raising taxes to achieve universal healthcare has lost some support. Today 57 percent of Americans agree we need universal healthcare in America, even if it means increasing taxes, down from 63 percent in 2007. Republicans are the least supportive of this statement (only 38% agree), while Democrats are the most supportive (70% agree), with Independents falling in between (59%).

**Support for Specific Reform Measures**

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There is broad support across party lines for two policies regarding healthcare reform:

- Eighty-one percent of Republicans and 80 percent of Democrats agree that America’s health insurance system should allow each individual to select the health insurance plan that meets his/her needs. This initiative also draws support from Independents (86%) and those who are undecided (82%).
- Eighty-two percent of Democrats and 78 percent of Republicans agree that low income families should get tax credits so they can better afford healthcare. Eighty percent of Independents and those who are undecided also agree.

There are varying levels of support for those policies that necessitate more government involvement:

- Sixty-nine percent of the general population agree the government should give employers a mandate to provide healthcare plans to all of their employees (77% of Democrats agree, compared to 57% of Republicans).
- Fifty-nine percent agree that the government should require all individuals to purchase health insurance coverage, but subsidize those who can’t afford it (68% Democrats, 48% Republicans).

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**Eighty-one percent believe America’s healthcare system should allow each individual to choose the health plan that best meets his/her needs.**

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### Fig. 11: Reform Concepts With Cross-Party Support

<table>
<thead>
<tr>
<th>REFORM CONCEPTS</th>
<th>GEN. POP.</th>
<th>REP.</th>
<th>DEM.</th>
<th>IND.</th>
</tr>
</thead>
<tbody>
<tr>
<td>America’s health insurance system should allow each individual to choose the plan that best meets his/her needs</td>
<td>81%</td>
<td>81%</td>
<td>80%</td>
<td>86%</td>
</tr>
<tr>
<td>Lower income families should get tax credits so they can better afford health insurance</td>
<td>79%</td>
<td>78%</td>
<td>82%</td>
<td>80%</td>
</tr>
</tbody>
</table>

### Fig. 12: Reform Concepts Without Cross-Party Support

<table>
<thead>
<tr>
<th>REFORM CONCEPTS</th>
<th>GEN. POP.</th>
<th>REP.</th>
<th>DEM.</th>
<th>IND.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The time has come for universal healthcare in America</td>
<td>69%</td>
<td>45%</td>
<td>84%</td>
<td>67%</td>
</tr>
<tr>
<td>We need universal healthcare in America, even if it means increasing taxes</td>
<td>57%</td>
<td>38%</td>
<td>70%</td>
<td>59%</td>
</tr>
<tr>
<td>The government should tax upper income Americans in order to pay for insurance for those who are uninsured</td>
<td>48%</td>
<td>34%</td>
<td>59%</td>
<td>47%</td>
</tr>
<tr>
<td>The government should mandate employers provide insurance to all their employees</td>
<td>69%</td>
<td>57%</td>
<td>77%</td>
<td>60%</td>
</tr>
<tr>
<td>The government should require all individuals to purchase health insurance, but subsidize those who can’t afford it</td>
<td>59%</td>
<td>48%</td>
<td>68%</td>
<td>51%</td>
</tr>
</tbody>
</table>
CHW’s Perspective

Health security is an issue that affects all of us. Every person has a fundamental human right to quality healthcare – healthcare that is affordable, accessible and compassionate.

As the nation begins to transform the healthcare system to one that is sustainable, it will be important that we, as a society, ensure that healthcare in the U.S. respects the dignity of every person and delivers the quality, compassionate care we expect and deserve.

Meaningful reform will require dialogue, the acceptance of diverse views and above all, compromise. With the human right of healthcare at stake, all of us must work together to make sure future generations inherit a healthcare system that embraces quality and compassion.

We are taking the necessary steps in the communities we serve to ensure affordability never deters someone from seeking needed care. In 2007 we provided $922 million in charity care and community benefits (including the unpaid costs of Medicare and Medicaid). We offer one of the most generous financial assistance programs in the nation, we work to assist those without health insurance to sign up for government or private programs they may qualify for, and we’ve been active at the local, state and federal levels advocating for compassionate reform.

We believe any real, lasting solution to the crisis in healthcare must be guided by four principles:

- **Universal Access**: Every person has the right to be treated with dignity. That includes the right to high quality healthcare delivered with compassion. A fundamental decision must be made to ensure that everyone has access to healthcare.

- **Stable Financing**: A healthcare system that provides universal coverage to all persons must also include a financing structure that ensures reliable, long-term access to care. All sectors of society need to share the responsibility for a sustainable, universal healthcare delivery system. In so doing we can ensure the people providing care can deliver it to everyone who needs it.

- **Improved Quality**: Quality must become the primary focus for measuring the adequacy of the healthcare system. A compassionate, universal healthcare system must be committed to measuring, reporting, and constantly improving the quality of care provided.

- **Improved Accountability**: Local, state, and federal governments need to take greater responsibility for ensuring that healthcare is fully available, adequately financed, and of the highest quality possible. Government agencies must ensure that their decisions maintain access to care, provide for adequate financing, ensure quality services and support diversified, community-based care.
About CHW

Catholic Healthcare West (CHW) is the eighth largest hospital system in the nation and the largest not-for-profit hospital system in California. Founded in 1986, the CHW network of more than 9,500 physicians and approximately 50,000 employees serves a population spanning 22 million people at 41 hospitals across California, Arizona and Nevada. CHW is committed to delivering compassionate, high-quality, affordable healthcare services with special attention to the poor and underserved. Seven orders of women religious sponsor the organization. For more information, please visit our website at www.chwHEALTH.org.

About Yankelovich, Inc.

Yankelovich delivers measurable breakthroughs in marketing productivity for its clients. For more than 30 years, The Yankelovich MONITOR® has tracked and forecasted consumer value and lifestyle trends. Our Insights Integration™ solutions directly link our 5 key research findings on why people buy to databases of customers and prospects. The Segmentation Company (TSC) is a full-service custom research and consulting firm that helps clients precisely target their customers through segmentation and brand equity and positioning work. Yankelovich and TSC are headquartered in Chapel Hill, NC.
For more information about the Health Security Index visit healthsecurityindex.org

To learn more about Catholic Healthcare West visit chwHEALTH.org