

Unmet Medical Need due to Cost

West Virginia Social Survey Report

WVSS-20-06

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Background

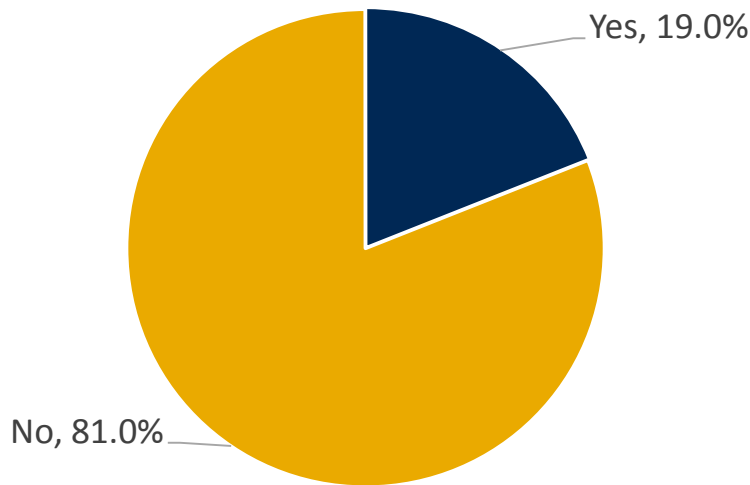
The cost of medical care is a primary reason why individuals do not receive treatment even when they need it. Data from the 2018 National Health Interview Survey finds that 9.7% of individuals had a time in the past twelve months when they did not get needed medical care because they could not afford it. This represented a decrease from 12.1% in 2013.

This report uses the West Virginia Social Survey to estimate the proportion of WV residents who had unmet medical needs due to the cost, and to examine some of the patterns underlying those with unmet medical needs.

Highlights

- 19.0% of West Virginia residents report not receiving medical care in the past year due to cost. This is about twice the national rate.
- Those with lower incomes and poorer health are more likely to report having unmet medical needs due to cost.
- West Virginians aged 25-29 are the most likely to say they have unmet medical needs due to cost, while those over age 70 are least likely to say they have not received medical care in the past year due to cost.

Figure 1 - "During the past 12 months, was there any time when you needed medical care but DID NOT GET IT because of the cost?"



Data: 2020 West Virginia Social Survey

Unmet Medical Need Due to Cost

The West Virginia Social Survey (WVSS) asked residents, "During the past 12 months, was there any time when you needed medical care but DID NOT GET IT because of the cost?"

As seen in Figure 1, 19.0% of West Virginians reported that they had unmet medical needs in the past year because they could not afford the care.

This represents about twice the rate seen in [data representing the national population](#).

Differences by Income

Using the WVSS data, we can examine the pattern of unmet medical need across different characteristics of state residents.

We might expect that individuals with lower incomes would be more likely to say that they have not received medical care in the past year due to concerns about the cost.

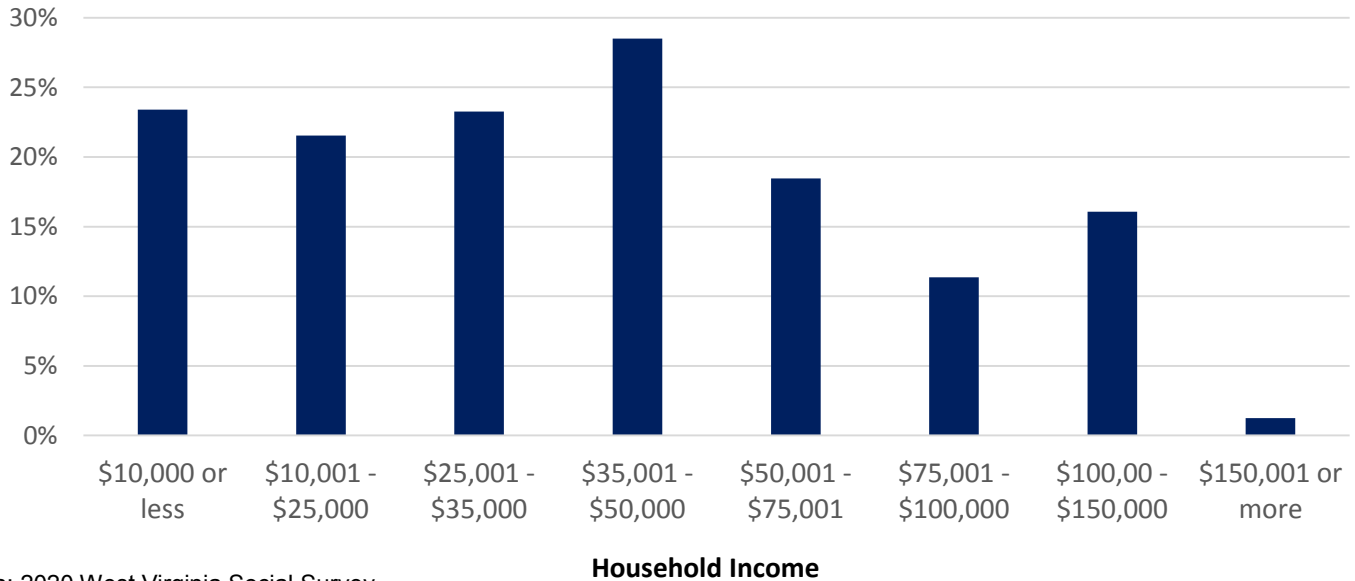
Indeed, as seen in Figure 2, individuals in lower income households are more likely to say that they have had unmet medical needs due to cost.

State residents with household incomes between \$35,000 and \$50,000 are the most likely to report such unmet needs due to cost (28.5%). Those with incomes below \$35,000 also have higher-than-average rates of unmet medical needs due to cost.

It is possible that safety net programs provide some assistance to those in the bottom income levels that are not available to those in the \$35,000 to \$50,000 income category.

On the other hand, only 1.3% of WV residents in households

Figure 2 - Percentage Reporting Inability to Afford Needed Medical Care by Household Income



Data: 2020 West Virginia Social Survey

with incomes over \$150,000 report not receiving medical care in the past year due to the cost of the care.

Differences by Health

Of course, having unmet medical needs is also a function of an individual’s health. As seen in Figure 3, the rate of unmet medical need due to cost is highest among West Virginians who say their health is “poor” (26.7%) or “fair” (24.8%).

On the other hand, only 15.3% of state residents saying that their health is “good” and 11.7% of those saying their health is “excellent” say they have not received medical care in the past year due to cost.

This highlights that unmet medical needs due to affordability is in part a function of cost, but also a function of the actual medical needs of state residents.

Differences by Age

Interestingly, as seen in figure 3, unmet medical needs due to cost are lowest among older West Virginians. Almost 40% of state residents aged 25-29 say they have not received medical care due to cost in the past year.

On the other hand, the rate of unmet medical need due to cost drops consistently after age 50. Only 14.3% of West Virginians aged 60-69, 10.2% of residents aged 70-79, and 6.2%

of residents over the age of 80 report such unmet medical needs

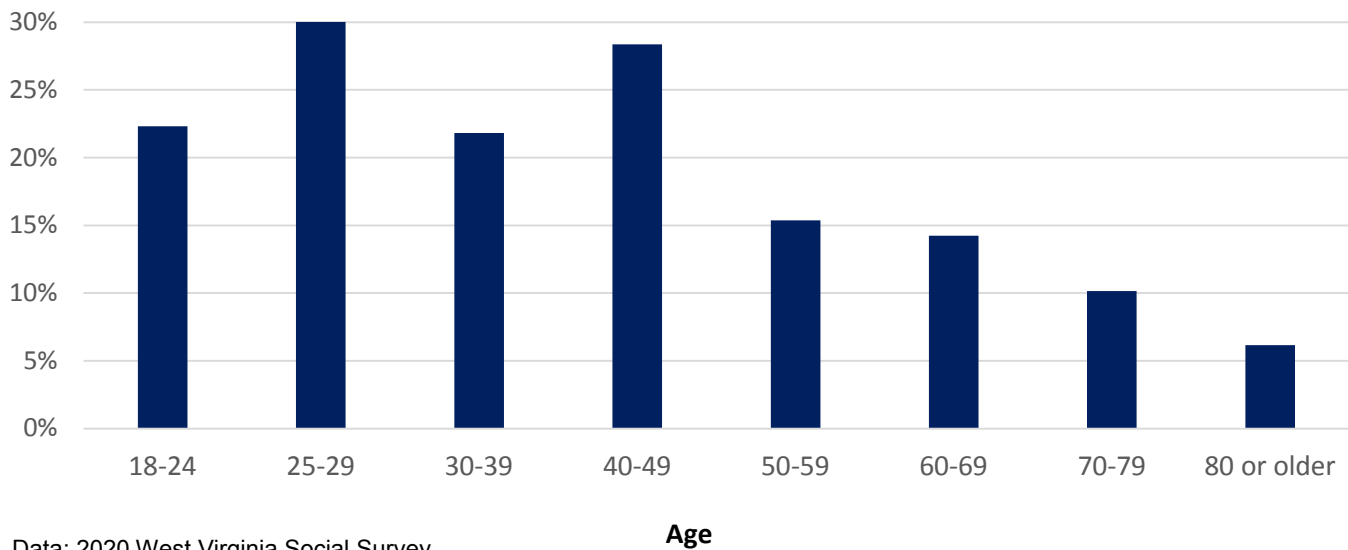
These age patterns could be a function of the average financial security of individuals across age groups and the safety net programs available across ages (e.g., Medicare).

Summary

The rate of unmet medical needs due to cost is greater among West Virginians than the U.S. population as a whole.

This is particularly a problem for West Virginians in lower income households and those with poorer health.

Figure 3 - Percentage Reporting Inability to Afford Needed Medical Care by Age



Data: 2020 West Virginia Social Survey

On the contrary, unmet medical need due to cost is less of a problem among West Virginians aged 50 or older relative to those under 50

Association of Public Opinion Research Definition #3). Data are weighted to be representative of the West Virginia adult population.

Data Source

The WVSS is produced by the Survey Research Center at West Virginia University. The purpose of the WVSS is to gather information on the attitudes, concerns, and challenges facing WV residents.

The WVSS is a mail survey utilizing an address-based sample of nearly 5,000 households across the state.

The 2020 WVSS received nearly 1,900 responses for a response rate of 38.1% (American

Suggested Citation

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