"It Costs Too Much To Be Healthy"

The high cost of health care is deterring parents from taking their children to the doctor or buying prescription medication, regardless of how much money they make or whether they have health insurance, according to a study presented at the Pediatric Academic Societies (PAS) annual meeting in Denver.

Previous research has shown that families who have difficulty paying their medical bills may delay or forgo needed care. In this study, researchers sought to determine factors that affect families' decisions to put off or go without care, including the cost of health care relative to a family's income and having a child with a physical, social, behavioral or cognitive limitation such as asthma, autism or obesity.

Investigators, led by Lauren E. Wisk, a doctoral student and graduate research assistant in the School of Medicine and Public Health at the University of Wisconsin, examined data from the 2001-2006 Medical Expenditure Panel Surveys on 6,273 families with at least one child. Excessive financial burden was defined as insurance premiums and out-of-pocket health care expenses exceeding 10 percent of family income. Delayed or forgone care was defined as putting off or going without medical care or prescription medications for a parent or child due to cost and/or insurance-related reasons.

Results showed that experiencing excessive financial burden, having a child with an ongoing activity limitation and a parent having intermittent insurance all increased the likelihood that families would delay or go without care. However, when the parent and child had the same insurance, they were more likely to get the care they needed. Additionally, significant racial/ethnic and income-related disparities existed in the experience of delayed or forgone care. For example, non-Hispanic black families were less likely to report delayed or forgone care than non-Hispanic white families.

"Every U.S. family has a finite amount of resources available to them, and every day they have to make decisions about how to allocate those resources. This is especially true in today's economy where you hear people talk about 'feeling the pinch,'" Wisk said. "This study shows the unfortunate reality of the situation. Families aren't choosing to spend their money on going to the doctor when someone is sick because of how much it cost them to see the doctor last time. They're sacrificing their health because it costs too much to be healthy."

Wisk said public policies that reduce financial burden and provide insurance for families as a unit rather than individuals, such as BadgerCare in Wisconsin, may allow families to get the care they need. "Moreover, families of children with activity limitations represent a particularly vulnerable group," she said, "and policies are needed to help provide accessible, affordable health care for these children."

Even when families are insured, they still bear part of the burden of health care costs (through premiums, deductibles, co-pays, etc.), she noted. When these costs exceed a certain threshold relative to a family's available income, they delay or forgo health care. The researchers are planning to study how delaying or forgoing care affects health down the road. "We expect that if people aren't getting the care they need, they'll be sicker as a result," Wisk said. "When you put this all together and look at the big picture, the cost of health care in the U.S. could actually be causing Americans to be sicker."

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