2015 MASSACHUSETTS HEALTH INSURANCE SURVEY
KEY FINDINGS

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Susan Sherr, David Dutwin, and Kathy Langdale, SSRS

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OVERVIEW

The Massachusetts Health Insurance Survey (MHIS), conducted by the Center for Health Information and Analysis (CHIA), provides information on health insurance coverage, health care access and use and health care affordability for Massachusetts residents. The MHIS is a tool used by CHIA, legislators, policymakers, employers, insurers and other stakeholders to track and monitor the experiences of Massachusetts residents in obtaining timely and affordable health care.

In 2014, the MHIS methodology was modified to provide a better understanding of health insurance coverage in the Commonwealth. Specifically, the 2014 and 2015 MHIS used a dual-frame random digit dialing (RDD) landline and cell phone sample, with the survey completed entirely over the phone. The 2008-2011 surveys used a dual-frame landline RDD and address-based sample, with surveys completed by phone, via the Internet, and in hard copy.

While the methodology remains the same as 2014, the 2015 MHIS made a number of changes in survey content, adding questions on long-term care insurance; access to and use of nurse practitioners, physician’s assistants, midwives and mental health providers; the quality of care received; and medical debt to better reflect the mission of CHIA.
The 2015 Massachusetts Health Insurance Survey (MHIS) provides information on health insurance coverage, health care access and use and health care affordability for the non-institutionalized population in Massachusetts. Detailed information is collected for one randomly selected household member (referred to as the target person in the household).

Target adults tend to respond to the survey for themselves, while a proxy, generally a parent, responds for a target child. The data reported here are for the household target person. For simplicity, we refer to the target person as the respondent in discussing survey findings.

The survey is conducted in English and Spanish and its average completion time was 23 minutes in 2015. The 2015 MHIS was fielded between May 18 and August 2 2015. Surveys were completed with 5,002 Massachusetts households, collecting data on 5,002 target persons, including 621 children aged 0 to 18, 3,057 non-elderly adults aged 19 to 64, and 1,324 elderly adults aged 65 and older.

The overall response rate for the 2015 MHIS was 24.6 percent, combining the response rate of 22.1 percent for the landline telephone sample and the 29.5 percent for the cell phone sample. All estimates based on the survey are prepared using weights that adjust for the complex survey design, for undercoverage, and for survey nonresponse.

Additional information about the MHIS is available in the MHIS Methodology Report.
1. HEALTH INSURANCE COVERAGE AND UNINSURANCE
Uninsurance Rate in Massachusetts in 2008-2011, 2014 and 2015

Note: Due to a change in survey design for the MHIS in 2014, estimates for 2014 and 2015 are not directly comparable to estimates for 2008-2011.
Health Insurance Coverage in Massachusetts in 2015

- Insured at the time of the survey: 96.4%
- Insured at any time over the past 12 months: 98.5%
- Always insured over the past 12 months: 92.0%

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage in Massachusetts in 2015, by Age Group

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage in Massachusetts in 2015, by Gender

- Insured at the time of the survey:
  - Female: 97.7%
  - Male: 94.9%

- Insured at any time over the past 12 months:
  - Female: 99.4%
  - Male: 97.6%

- Always insured over the past 12 months:
  - Female: 93.7%
  - Male: 90.3%

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage in Massachusetts in 2015, by Race/Ethnicity

- White, non-Hispanic
- Black, non-Hispanic
- Other or multiple races, non-Hispanic
- Hispanic

Insured at the time of the survey:
- White, non-Hispanic: 96.9%
- Black, non-Hispanic: 97.1%
- Other or multiple races, non-Hispanic: 96.2%
- Hispanic: 92.2%

Insured at any time over the past 12 months:
- White, non-Hispanic: 98.9%
- Black, non-Hispanic: 99.1%
- Other or multiple races, non-Hispanic: 97.8%
- Hispanic: 95.9%

Always insured over the past 12 months:
- White, non-Hispanic: 93.0%
- Black, non-Hispanic: 93.0%
- Other or multiple races, non-Hispanic: 92.4%
- Hispanic: 84.7%

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage in Massachusetts in 2015, by Family Income

Insured at the time of the survey:
- Income at or below 138% of the Federal Poverty Level (FPL): 93.6%
- Income between 138 and 299% of the FPL: 95.6%
- Income between 300 and 399% of the FPL: 96.6%
- Income at or above 400% of the FPL: 98.6%

Insured at any time over the past 12 months:
- Income at or below 138% of the FPL: 97.6%
- Income between 138 and 299% of the FPL: 97.9%
- Income between 300 and 399% of the FPL: 98.8%
- Income at or above 400% of the FPL: 99.5%

Always insured over the past 12 months:
- Income at or below 138% of the FPL: 85.9%
- Income between 138 and 299% of the FPL: 91.5%
- Income between 300 and 399% of the FPL: 92.9%
- Income at or above 400% of the FPL: 96.2%

Source: 2015 Massachusetts Health Insurance Survey
## Health Insurance Coverage in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Insured at the time of the survey (%)</th>
<th>Insured at any time over the past 12 months (%)</th>
<th>Always insured over the past 12 months (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>94.2</td>
<td>97.7</td>
<td>91.1</td>
</tr>
<tr>
<td>Central MA</td>
<td>95.8</td>
<td>97.6</td>
<td>92.9</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>98.3</td>
<td>99.5</td>
<td>94.2</td>
</tr>
<tr>
<td>Metro West</td>
<td>98.7</td>
<td>99.7</td>
<td>93.6</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>96.1</td>
<td>98.2</td>
<td>90.8</td>
</tr>
<tr>
<td>Metro South</td>
<td>93.9</td>
<td>98.1</td>
<td>90.9</td>
</tr>
<tr>
<td>Southcoast</td>
<td>96.4</td>
<td>98.1</td>
<td>90.6</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>97.5</td>
<td>99.4</td>
<td>89.6</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey
Transitions in Health Insurance Coverage in Massachusetts in 2015

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.
Source: 2015 Massachusetts Health Insurance Survey
Transitions in Health Insurance Coverage in Massachusetts in 2015, by Age Group

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.

Source: 2015 Massachusetts Health Insurance Survey
Transitions in Health Insurance Coverage in Massachusetts in 2015, by Gender

Always insured over past 12 months: 93.7% Female, 90.3% Male
Ever uninsured over past 12 months: 6.3% Female, 9.7% Male
Gained coverage over past 12 months: 4.0% Female, 4.6% Male
Lost coverage over past 12 months: 1.7% Female, 2.6% Male
Always uninsured over past 12 months: 0.6% Female, 2.4% Male

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.
Source: 2015 Massachusetts Health Insurance Survey
Transitions in Health Insurance Coverage in Massachusetts in 2015, by Race and Ethnicity

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.

Source: 2015 Massachusetts Health Insurance Survey
Transitions in Health Insurance Coverage in Massachusetts in 2015, by Family Income

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.

Source: 2015 Massachusetts Health Insurance Survey
## Transitions in Health Insurance Coverage in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Always insured over the past 12 months (%)</th>
<th>Ever uninsured over the past 12 months (%)</th>
<th>Gained coverage over the past 12 months (%)</th>
<th>Lost coverage over the past 12 months (%)</th>
<th>Always uninsured over the past 12 months (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>91.1</td>
<td>8.9</td>
<td>3.1</td>
<td>3.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Central MA</td>
<td>92.9</td>
<td>7.1</td>
<td>2.9</td>
<td>1.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>94.2</td>
<td>5.8</td>
<td>4.1</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Metro West</td>
<td>93.6</td>
<td>6.4</td>
<td>5.1</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>90.8</td>
<td>9.2</td>
<td>5.3</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Metro South</td>
<td>90.9</td>
<td>9.1</td>
<td>3.0</td>
<td>4.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Southcoast</td>
<td>90.6</td>
<td>9.4</td>
<td>5.7</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>89.6</td>
<td>10.4</td>
<td>7.9</td>
<td>1.8</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Note: The categories listed in this figure are not mutually exclusive. The group “Ever uninsured over past 12 months” includes those always uninsured over the past 12 months, gaining coverage over the past 12 months, and losing coverage over the past 12 months.

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage among Insured Respondents in Massachusetts in 2015

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent’s application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage among Insured Respondents in Massachusetts in 2015, by Age Group

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent's application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage among Insured Respondents in Massachusetts in 2015, by Gender

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent’s application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.

Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage among Insured Respondents in Massachusetts in 2015, by Race and Ethnicity

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent’s application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.
Source: 2015 Massachusetts Health Insurance Survey
Health Insurance Coverage among Insured Respondents in Massachusetts in 2015, by Family Income

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent's application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.

Source: 2015 Massachusetts Health Insurance Survey
# Health Insurance Coverage among Insured Respondents in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Employer-sponsored insurance (%)</th>
<th>Medicare (%)</th>
<th>Private non-group coverage, including Commonwealth Choice (%)</th>
<th>MassHealth or Commonwealth Care (%)</th>
<th>Other coverage or coverage type not reported (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>50.8</td>
<td>18.4</td>
<td>13.7</td>
<td>16.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Central MA</td>
<td>54.5</td>
<td>19.1</td>
<td>7.1</td>
<td>18.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>58.1</td>
<td>12.9</td>
<td>13.3</td>
<td>15.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Metro West</td>
<td>65.7</td>
<td>12.9</td>
<td>10.6</td>
<td>10.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>61.8</td>
<td>10.7</td>
<td>8.5</td>
<td>18.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Metro South</td>
<td>62.0</td>
<td>14.2</td>
<td>8.7</td>
<td>14.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Southcoast</td>
<td>40.8</td>
<td>21.6</td>
<td>6.4</td>
<td>27.7</td>
<td>3.6</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>43.4</td>
<td>24.1</td>
<td>18.8</td>
<td>12.2</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Notes: Respondents were assigned a single coverage type based on the following hierarchy: employer-sponsored insurance; Medicare; private non-group coverage including Commonwealth Choice; MassHealth or Commonwealth Care; and other coverage. Medicare coverage estimates include Railroad Retirement board coverage. MassHealth or Commonwealth Care includes temporary coverage while the respondent's application for coverage from the Health Connector or MassHealth is being processed. Estimates may not sum to 100% due to rounding. It is important to remember that survey respondents often have difficulty reporting type of insurance coverage correctly.

Source: 2015 Massachusetts Health Insurance Survey
2. PRIVATE LONG-TERM CARE INSURANCE
Private Long-Term Care Insurance Among Adults 50 and Older in 2015

With private long-term care insurance, 13.2%

Without private long-term care insurance, 86.8%

Source: 2015 Massachusetts Health Insurance Survey
Among Adults 50 and Older Without Private Long-Term Care Insurance in 2015, Reasons for Not Having Coverage

- Costs too much: 46.9%
- Do not need: 17.8%
- Have not considered: 13.8%
- Medicare will cover: 2.6%
- Medicaid will cover: 1.0%

Source: 2015 Massachusetts Health Insurance Survey
3. HEALTH CARE ACCESS AND USE
Health Care Access and Use in Massachusetts in 2008-2011, 2014 and 2015

![Chart showing health care access and use in Massachusetts from 2008 to 2015. The chart displays the percentage of people with a usual source of care (excluding the emergency department) and the percentage of people who had a visit to a general doctor or specialist in the past 12 months.]

Note: Due to a change in survey design for the MHIS in 2014, Massachusetts estimates for 2014 and 2015 are not directly comparable to estimates for 2008-2011.

Health Care Access and Use in Massachusetts in 2015

- Had a usual source of care (excluding the emergency department): 89.0%
- Had a visit to a general doctor or specialist in the past 12 months: 87.6%
- Had a visit to a physician's assistant, nurse practitioner or midwife in the past 12 months: 37.8%
- Had a preventive care visit in the past 12 months: 74.2%
- Had a mental health care visit in the past 12 months: 17.9%

Source: 2015 Massachusetts Health Insurance Survey
Health Care Access and Use in Massachusetts in 2015, by Age Group

- Had a usual source of care (excluding the emergency department)
  - Children (0 to 18): 97.8%
  - Non-elderly adults (19 to 64): 95.2%
  - Elderly adults (65 and older): 95.6%

- Had a visit to a general doctor or specialist in the past 12 months
  - Children: 94.0%
  - Non-elderly adults: 83.3%
  - Elderly adults: 86.2%

- Had a visit to a physician’s assistant, nurse practitioner or midwife in the past 12 months
  - Children: 38.4%
  - Non-elderly adults: 37.0%
  - Elderly adults: 68.3%

- Had a preventive care visit in the past 12 months
  - Children: 81.3%
  - Non-elderly adults: 80.0%
  - Elderly adults: 9.1%

- Had a mental health care visit in the past 12 months
  - Children: 17.9%
  - Non-elderly adults: 19.9%
  - Elderly adults: 9.1%

Source: 2015 Massachusetts Health Insurance Survey
Health Care Access and Use in Massachusetts in 2015, by Gender

- Had a usual source of care (excluding the emergency department)
  - Female: 91.3%
  - Male: 86.5%

- Had a visit to a general doctor or specialist in the past 12 months
  - Female: 90.8%
  - Male: 84.1%

- Had a visit to a physician's assistant, nurse practitioner or midwife in the past 12 months
  - Female: 40.9%
  - Male: 34.4%

- Had a preventive care visit in the past 12 months
  - Female: 76.2%
  - Male: 72.0%

- Had a mental health care visit in the past 12 months
  - Female: 20.2%
  - Male: 15.4%

Source: 2015 Massachusetts Health Insurance Survey
Health Care Access and Use in Massachusetts in 2015, by Race and Ethnicity

- Had a usual source of care (excluding the emergency department)
- Had a visit to a general doctor or specialist in the past 12 months
- Had a visit to a physician's assistant, nurse practitioner or midwife in the past 12 months
- Had a preventive care visit in the past 12 months
- Had a mental health care visit in the past 12 months

Source: 2015 Massachusetts Health Insurance Survey
Health Care Access and Use in Massachusetts in 2015, by Family Income

-Had a usual source of care (excluding the emergency department)
-Had a visit to a general doctor or specialist in the past 12 months
- Had a visit to a physician's assistant, nurse practitioner or midwife in the past 12 months
- Had a preventive care visit in the past 12 months
- Had a mental health care visit in the past 12 months

Source: 2015 Massachusetts Health Insurance Survey
Health Care Access and Use in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Had a usual source of care (excluding the emergency department) (%)</th>
<th>Had a visit to a general doctor or specialist in the past 12 months (%)</th>
<th>Had a visit to a physician’s assistant, nurse practitioner or midwife in the past 12 months (%)</th>
<th>Had a preventive care visit in the past 12 months (%)</th>
<th>Had a mental health care visit in the past 12 months (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>88.8</td>
<td>88.3</td>
<td>39.1</td>
<td>71.1</td>
<td>19.3</td>
</tr>
<tr>
<td>Central MA</td>
<td>88.9</td>
<td>88.1</td>
<td>35.8</td>
<td>73.8</td>
<td>19.2</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>91.5</td>
<td>88.3</td>
<td>40.6</td>
<td>77.8</td>
<td>18.1</td>
</tr>
<tr>
<td>Metro West</td>
<td>86.7</td>
<td>88.7</td>
<td>34.3</td>
<td>76.4</td>
<td>16.3</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>89.5</td>
<td>87.5</td>
<td>36.6</td>
<td>72.4</td>
<td>18.2</td>
</tr>
<tr>
<td>Metro South</td>
<td>85.8</td>
<td>84.6</td>
<td>37.5</td>
<td>69.3</td>
<td>16.2</td>
</tr>
<tr>
<td>Southcoast</td>
<td>87.2</td>
<td>88.1</td>
<td>35.3</td>
<td>80.2</td>
<td>18.1</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>91.1</td>
<td>86.4</td>
<td>44.8</td>
<td>77.8</td>
<td>16.1</td>
</tr>
</tbody>
</table>
Difficulties Getting Health Care in Massachusetts in 2015

- Told doctor's office or clinic did not accept insurance type over the past 12 months: 14.0%
- Told doctor's office or clinic was not accepting new patients over the past 12 months: 14.0%
- Unable to get an appointment with a health provider as soon as needed over the past 12 months: 20.9%

Source: 2015 Massachusetts Health Insurance Survey
DifficultiesGetting Health Care in Massachusetts in 2015, by Age Group

<table>
<thead>
<tr>
<th>Situation</th>
<th>Children (0 to 18)</th>
<th>Non-elderly adults (19 to 64)</th>
<th>Elderly adults (65 and older)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Told doctor’s office or clinic did not accept insurance type over the past 12 months</td>
<td>8.8</td>
<td>17.5</td>
<td>6.8</td>
</tr>
<tr>
<td>Told doctor’s office or clinic was not accepting new patients over the past 12 months</td>
<td>9.5</td>
<td>17.3</td>
<td>7.1</td>
</tr>
<tr>
<td>Unable to get an appointment with a health provider as soon as needed over the past 12 months</td>
<td>17.4</td>
<td>23.7</td>
<td>14.0</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey
Difficulties Getting Health Care in Massachusetts in 2015, by Gender

- Told doctor's office or clinic did not accept insurance type over the past 12 months: Female 16.0%, Male 11.9%
- Told doctor's office or clinic was not accepting new patients over the past 12 months: Female 16.0%, Male 11.9%
- Unable to get an appointment with a health provider as soon as needed over the past 12 months: Female 22.9%, Male 18.7%

Source: 2015 Massachusetts Health Insurance Survey
Difficulties Getting Health Care in Massachusetts in 2015, by Race and Ethnicity

- Told doctor's office or clinic did not accept insurance type over the past 12 months:
  - White, non-Hispanic: 12.9%
  - Black, non-Hispanic: 14.5%
  - Other or multiple races, non-Hispanic: 10.1%
  - Hispanic: 22.8%

- Told doctor's office or clinic was not accepting new patients over the past 12 months:
  - White, non-Hispanic: 14.0%
  - Black, non-Hispanic: 10.8%
  - Other or multiple races, non-Hispanic: 9.6%
  - Hispanic: 18.2%

- Unable to get an appointment with a health provider as soon as needed over the past 12 months:
  - White, non-Hispanic: 19.6%
  - Black, non-Hispanic: 25.0%
  - Other or multiple races, non-Hispanic: 17.5%
  - Hispanic: 28.4%

Source: 2015 Massachusetts Health Insurance Survey
Difficulties Getting Health Care in Massachusetts in 2015, by Family Income

Source: 2015 Massachusetts Health Insurance Survey
## Difficulties Getting Health Care in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Told doctor's office or clinic did not accept insurance type over the past 12 months</th>
<th>Told doctor's office or clinic was not accepting new patients over the past 12 months</th>
<th>Unable to get an appointment with a health provider as soon as needed over the past 12 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>21.2</td>
<td>19.0</td>
<td>27.3</td>
</tr>
<tr>
<td>Central MA</td>
<td>14.2</td>
<td>19.8</td>
<td>20.7</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>14.3</td>
<td>12.5</td>
<td>20.2</td>
</tr>
<tr>
<td>Metro West</td>
<td>12.9</td>
<td>13.0</td>
<td>15.9</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>11.0</td>
<td>11.9</td>
<td>22.5</td>
</tr>
<tr>
<td>Metro South</td>
<td>15.3</td>
<td>11.6</td>
<td>18.0</td>
</tr>
<tr>
<td>Southcoast</td>
<td>10.3</td>
<td>12.8</td>
<td>18.6</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>11.8</td>
<td>15.3</td>
<td>19.9</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey
Emergency Department Use in Massachusetts in 2015

- Any emergency department (ED) visit over the past 12 months: 33.6%
- More than one ED visit over the past 12 months: 17.0%
- Among those with an ED visit over the past 12 months, most recent ED visit was for a non-emergency condition: 38.2%

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.
Source: 2015 Massachusetts Health Insurance Survey
Emergency Department Use in Massachusetts in 2015, by Age Group

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.

Source: 2015 Massachusetts Health Insurance Survey
Emergency Department Use in Massachusetts in 2015, by Gender

Any emergency department (ED) visit over the past 12 months:
- Female: 34.1%
- Male: 33.1%

More than one ED visit over the past 12 months:
- Female: 17.2%
- Male: 16.9%

Among those with an ED visit over the past 12 months, most recent ED visit was for a non-emergency condition:
- Female: 37.8%
- Male: 38.6%

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.
Source: 2015 Massachusetts Health Insurance Survey
Emergency Department Use in Massachusetts in 2015, by Race and Ethnicity

- **Any emergency department (ED) visit over the past 12 months**: 30.2% White, non-Hispanic, 46.3% Black, non-Hispanic, 50.8% Other or multiple races, non-Hispanic, 57.0% Hispanic

- **More than one ED visit over the past 12 months**: 14.6% White, non-Hispanic, 24.0% Black, non-Hispanic, 13.0% Other or multiple races, non-Hispanic, 30.8% Hispanic

- **Among those with an ED visit over the past 12 months, most recent ED visit was for a non-emergency condition**: 33.8% White, non-Hispanic, 34.7% Black, non-Hispanic, 57.0% Hispanic

* The value has been suppressed due to small sample size.

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.

Source: 2015 Massachusetts Health Insurance Survey
Emergency Department Use in Massachusetts in 2015, by Family Income

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.
Source: 2015 Massachusetts Health Insurance Survey
<table>
<thead>
<tr>
<th>Region</th>
<th>Any emergency department (ED) visit over the past 12 months (%)</th>
<th>More than one ED visit over the past 12 months (%)</th>
<th>Among those with an ED visit over the past 12 months, most recent ED visit was for a non-emergency condition (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>35.5</td>
<td>18.3</td>
<td>28.6</td>
</tr>
<tr>
<td>Central MA</td>
<td>41.9</td>
<td>22.9</td>
<td>43.4</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>33.5</td>
<td>15.4</td>
<td>38.0</td>
</tr>
<tr>
<td>Metro West</td>
<td>27.4</td>
<td>15.4</td>
<td>*</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>31.5</td>
<td>15.2</td>
<td>39.7</td>
</tr>
<tr>
<td>Metro South</td>
<td>30.4</td>
<td>14.4</td>
<td>38.1</td>
</tr>
<tr>
<td>Southcoast</td>
<td>37.7</td>
<td>24.5</td>
<td>*</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>37.6</td>
<td>19.1</td>
<td>*</td>
</tr>
</tbody>
</table>

* The value has been suppressed due to small sample size.

Note: A non-emergency condition is one that the respondent thought could have been treated by a regular doctor if one had been available.

Source: 2015 Massachusetts Health Insurance Survey
4. HEALTH CARE AFFORDABILITY
Reported Unmet Need for Health Care Overall and for Physician Care Because of Costs in Massachusetts in 2015

Any unmet need for health care over the past 12 months because of cost of care: 16.9%
Any unmet need for doctor care over the past 12 months because of cost of care: 7.1%
Any unmet need for specialist care over the past 12 months because of cost of care: 7.7%

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.
Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015

Any unmet need for mental health care over the past 12 months because of cost of care: 4.1%

Any unmet need for dental care over the past 12 months because of cost of care: 18.6%

Ever went without prescription drugs over the past 12 months because of costs: 9.9%

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Health Care Overall and for Physician Care Because of Costs in Massachusetts in 2015, by Age Group

<table>
<thead>
<tr>
<th>Any unmet need for health care over the past 12 months because of cost of care</th>
<th>Any unmet need for doctor care over the past 12 months because of cost of care</th>
<th>Any unmet need for specialist care over the past 12 months because of cost of care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children (0 to 18)</strong></td>
<td><strong>Non-elderly adults (19 to 64)</strong></td>
<td><strong>Elderly adults (65 and older)</strong></td>
</tr>
<tr>
<td>21.1%</td>
<td>14.1%</td>
<td>10.3%</td>
</tr>
<tr>
<td>6.7%</td>
<td>9.8%</td>
<td>4.5%</td>
</tr>
<tr>
<td>1.5%</td>
<td>3.9%</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.
Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015, by Age Group

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Health Care Overall and for Physician Care Because of Costs in Massachusetts in 2015, by Gender

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.
Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015, by Gender

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Health Care Overall and for Physician Care Because of Costs in Massachusetts in 2015, by Race and Ethnicity

Any unmet need for health care over the past 12 months because of cost of care

- White, non-Hispanic: 16.1%
- Black, non-Hispanic: 21.1%
- Other or multiple races, non-Hispanic: 22.6%
- Hispanic: 11.7%

Any unmet need for doctor care over the past 12 months because of cost of care

- White, non-Hispanic: 6.5%
- Black, non-Hispanic: 8.5%
- Other or multiple races, non-Hispanic: 5.0%
- Hispanic: 11.9%

Any unmet need for specialist care over the past 12 months because of cost of care

- White, non-Hispanic: 7.1%
- Black, non-Hispanic: 9.6%
- Other or multiple races, non-Hispanic: 4.3%
- Hispanic: 11.7%

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015, by Race and Ethnicity

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Health Care Overall and for Physician Care Because of Costs in Massachusetts in 2015, By Family Income

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Any unmet need for health care</th>
<th>Any unmet need for doctor care</th>
<th>Any unmet need for specialist care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income at or below 138% of FPL</td>
<td>25.5</td>
<td>11.2</td>
<td>9.9</td>
</tr>
<tr>
<td>Income between 138% and 299% FPL</td>
<td>20.7</td>
<td>7.8</td>
<td>10.8</td>
</tr>
<tr>
<td>Income between 300% and 399% FPL</td>
<td>14.7</td>
<td>6.1</td>
<td>5.9</td>
</tr>
<tr>
<td>Income at or above 400% FPL</td>
<td>9.4</td>
<td>4.3</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.

Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015, by Family Income

- **Any unmet need for mental health care over the past 12 months because of cost of care**
  - Income at or below 138% of Federal Poverty Level (FPL): 5.0%
  - Income between 138 and 299% FPL: 5.9%
  - Income between 300 and 399% FPL: 1.9%
  - Income at or above 400% FPL: 2.9%

- **Any unmet need for dental care over the past 12 months because of cost of care**
  - Income at or below 138% of Federal Poverty Level (FPL): 25.8%
  - Income between 138 and 299% FPL: 21.2%
  - Income between 300 and 399% FPL: 21.2%
  - Income at or above 400% FPL: 11.5%

- **Ever went without prescription drugs over the past 12 months because of costs**
  - Income at or below 138% of Federal Poverty Level (FPL): 16.0%
  - Income between 138 and 299% FPL: 11.1%
  - Income between 300 and 399% FPL: 8.6%
  - Income at or above 400% FPL: 5.5%

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.
Source: 2015 Massachusetts Health Insurance Survey
<table>
<thead>
<tr>
<th>Region</th>
<th>Any unmet need for health care over the past 12 months because of cost of care (%)</th>
<th>Any unmet need for doctor care over the past 12 months because of cost of care (%)</th>
<th>Any unmet need for specialist care over the past 12 months because of cost of care (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>25.0</td>
<td>8.7</td>
<td>11.0</td>
</tr>
<tr>
<td>Central MA</td>
<td>18.8</td>
<td>7.9</td>
<td>6.4</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>14.5</td>
<td>6.8</td>
<td>6.8</td>
</tr>
<tr>
<td>Metro West</td>
<td>10.7</td>
<td>3.7</td>
<td>4.6</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>15.4</td>
<td>7.7</td>
<td>8.4</td>
</tr>
<tr>
<td>Metro South</td>
<td>18.4</td>
<td>7.7</td>
<td>8.1</td>
</tr>
<tr>
<td>Southcoast</td>
<td>20.6</td>
<td>7.0</td>
<td>6.9</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>15.0</td>
<td>6.1</td>
<td>8.5</td>
</tr>
</tbody>
</table>

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: doctor care, specialist care, mental health care, dental care or prescription drugs.
Source: 2015 Massachusetts Health Insurance Survey
Reported Unmet Need for Mental Health Care, Dental Care and Prescription Drugs Because of Costs in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Any unmet need for mental health care over the past 12 months because of cost of care (%)</th>
<th>Any unmet need for dental care over the past 12 months because of cost of care (%)</th>
<th>Ever went without prescription drugs over the past 12 months because of costs (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>6.7</td>
<td>24.1</td>
<td>16.6</td>
</tr>
<tr>
<td>Central MA</td>
<td>3.3</td>
<td>18.3</td>
<td>12.6</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>2.3</td>
<td>17.5</td>
<td>7.7</td>
</tr>
<tr>
<td>Metro West</td>
<td>4.4</td>
<td>11.2</td>
<td>6.3</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>3.8</td>
<td>17.5</td>
<td>8.2</td>
</tr>
<tr>
<td>Metro South</td>
<td>6.2</td>
<td>22.7</td>
<td>10.1</td>
</tr>
<tr>
<td>Southcoast</td>
<td>2.9</td>
<td>22.7</td>
<td>14.9</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>4.0</td>
<td>16.5</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills for All Massachusetts Respondents in 2015

- Out-of-pocket health care spending greater than $1000 over the past 12 months: 35.1%
- Out-of-pocket health care spending greater than $3000 over the past 12 months: 16.1%
- Had difficulty paying medical bills over the past 12 months: 17.0%

Source: 2015 Massachusetts Health Insurance Survey
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2015, by Age Group

- Out-of-pocket health care spending greater than $1000 over the past 12 months:
  - Children (0 to 18): 39.8%
  - Non-elderly adults (19 to 64): 34.2%
  - Elderly adults (65 and older): 31.9%

- Out-of-pocket health care spending greater than $3000 over the past 12 months:
  - Children (0 to 18): 23.2%
  - Non-elderly adults (19 to 64): 14.0%
  - Elderly adults (65 and older): 14.5%

- Had difficulty paying medical bills over the past 12 months:
  - Children (0 to 18): 17.4%
  - Non-elderly adults (19 to 64): 18.9%
  - Elderly adults (65 and older): 8.3%

Source: 2015 Massachusetts Health Insurance Survey
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2015, by Gender

Source: 2015 Massachusetts Health Insurance Survey
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2015, by Race and Ethnicity

Source: 2015 Massachusetts Health Insurance Survey.
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2015, by Family Income

Source: 2015 Massachusetts Health Insurance Survey
Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Out-of-pocket health care spending greater than $1000 over the past 12 months (%)</th>
<th>Out-of-pocket health care spending greater than $3000 over the past 12 months (%)</th>
<th>Had difficulty paying medical bills over the past 12 months (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>34.6</td>
<td>16.9</td>
<td>22.1</td>
</tr>
<tr>
<td>Central MA</td>
<td>34.7</td>
<td>16.1</td>
<td>22.4</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>37.9</td>
<td>16.6</td>
<td>16.0</td>
</tr>
<tr>
<td>Metro West</td>
<td>44.7</td>
<td>23.1</td>
<td>12.9</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>30.7</td>
<td>13.9</td>
<td>13.3</td>
</tr>
<tr>
<td>Metro South</td>
<td>37.2</td>
<td>15.4</td>
<td>21.9</td>
</tr>
<tr>
<td>Southcoast</td>
<td>22.4</td>
<td>7.8</td>
<td>14.1</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>34.7</td>
<td>19.8</td>
<td>12.3</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey.
### Ratio of Out-of-pocket Health Care Spending to Family Income over the Past 12 Months in Massachusetts in 2015, Overall and by Age Group

<table>
<thead>
<tr>
<th>Ratio of out-of-pocket spending to family income</th>
<th>All respondents</th>
<th>Children (0-18)</th>
<th>Non-elderly adults (19-64)</th>
<th>Elderly adults (65 and older)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ratio of out-of-pocket spending to family income is less than 5%</td>
<td>91.0%</td>
<td>89.8%</td>
<td>91.9%</td>
<td>89.1%</td>
</tr>
<tr>
<td>Ratio of out-of-pocket spending to family income is 5% or more</td>
<td>9.0%</td>
<td>10.2%</td>
<td>8.1%</td>
<td>10.9%</td>
</tr>
<tr>
<td>Ratio of out-of-pocket spending to family income is 10% or more</td>
<td>3.6%</td>
<td>4.5%</td>
<td>3.1%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey
Amount of Medical Bills Being Paid Off Over Time in Massachusetts in 2015

- 83.3% No medical debt
- 6.3% Medical debt of less than $2,000
- 8.7% Medical debt of $2,000 to $8,000
- 1.4% Medical debt of more than $8,000

Source: 2015 Massachusetts Health Insurance Survey
Age of Medical Bills Being Paid Off Over Time in Massachusetts in 2015

- 83.3% of medical debt was paid off in the last year.
- 7.0% of medical debt was paid off from 1 to 5 years ago.
- 1.1% of medical debt was paid off from more than 5 years ago.
- 8.4% of individuals had no medical debt.

Source: 2015 Massachusetts Health Insurance Survey
Implications of Difficulties with Medical Bills for Families in Massachusetts in 2015

- Cut back on savings or took money out of savings: 14.2%
- Borrowed money or took on credit card debt: 7.5%
- Declared bankruptcy: 0.4%
- Contacted by collection agency about medical debt: 9.6%

Source: 2015 Massachusetts Health Insurance Survey
Implications of Difficulties Paying Medical Bills in Massachusetts in 2015, Overall and by Age Group

Source: 2015 Massachusetts Health Insurance Survey
Implications of Difficulties Paying Medical Bills in Massachusetts in 2015, by Family Income

- Cut back on savings or took money out of savings account
- Borrowed money or took on credit card debt
- Declared bankruptcy
- Contacted by collection agency about debt or medical bills

Source: 2015 Massachusetts Health Insurance Survey
Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015

- Someone in family tried to stay healthier: 31.2%
- Someone in family switched to a lower cost health insurance plan: 10.2%
- Someone in family went without needed care: 13.3%
- Someone in family went without health insurance: 6.1%
- Someone in family changed to a lower cost doctor or other provider: 5.2%

Source: 2015 Massachusetts Health Insurance Survey
Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015, by Age Group

Source: 2015 Massachusetts Health Insurance Survey
Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015, by Gender

- Someone in family tried to stay healthier: 31.7% (Female) and 30.7% (Male)
- Someone in family switched to a lower cost health insurance plan: 10.3% (Female) and 10.0% (Male)
- Someone in family went without needed care: 13.6% (Female) and 13.0% (Male)
- Someone in family went without health insurance: 6.0% (Female) and 6.2% (Male)
- Someone in family changed to a lower cost doctor or other provider: 5.7% (Female) and 4.5% (Male)

Source: 2015 Massachusetts Health Insurance Survey
Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015, by Race and Ethnicity

Source: 2015 Massachusetts Health Insurance Survey
Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015, by Family Income

Source: 2015 Massachusetts Health Insurance Survey
## Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2015, by Region

<table>
<thead>
<tr>
<th>Region</th>
<th>Someone in family tried to stay healthier (%)</th>
<th>Someone in family switched to lower cost health insurance plan (%)</th>
<th>Someone in family went without needed health care (%)</th>
<th>Someone in family went without health insurance (%)</th>
<th>Someone in family changed to lower cost doctor or other health care provider (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western MA</td>
<td>42.0</td>
<td>13.5</td>
<td>19.2</td>
<td>9.1</td>
<td>8.3</td>
</tr>
<tr>
<td>Central MA</td>
<td>34.2</td>
<td>7.2</td>
<td>17.6</td>
<td>7.2</td>
<td>6.1</td>
</tr>
<tr>
<td>Northeast MA</td>
<td>30.5</td>
<td>12.2</td>
<td>13.0</td>
<td>6.0</td>
<td>4.6</td>
</tr>
<tr>
<td>Metro West</td>
<td>30.6</td>
<td>8.0</td>
<td>9.5</td>
<td>4.3</td>
<td>3.8</td>
</tr>
<tr>
<td>Metro Boston</td>
<td>24.7</td>
<td>9.0</td>
<td>9.9</td>
<td>4.4</td>
<td>4.7</td>
</tr>
<tr>
<td>Metro South</td>
<td>32.2</td>
<td>11.2</td>
<td>15.1</td>
<td>7.4</td>
<td>5.5</td>
</tr>
<tr>
<td>Southcoast</td>
<td>30.8</td>
<td>8.9</td>
<td>9.9</td>
<td>3.8</td>
<td>4.0</td>
</tr>
<tr>
<td>Cape and Islands</td>
<td>31.1</td>
<td>8.8</td>
<td>14.2</td>
<td>7.9</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Source: 2015 Massachusetts Health Insurance Survey