

2014 MASSACHUSETTS HEALTH INSURANCE SURVEY

KEY FINDINGS

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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 perceived 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 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. In 2014, the MHIS also oversampled landlines in areas with higher

concentrations of low income residents and oversampled respondents with prepaid cell phones not attached to a permanent account.

Both oversampling strategies were designed to increase the number of interviews completed with low income and uninsured respondents.

Because of the change in methodology, it is not possible to determine whether any changes over time are due to the survey design change or due to underlying changes in health insurance coverage, health care access, and health care affordability in Massachusetts. Therefore, the 2014 MHIS should be considered a new baseline and should not be used to calculate changes from earlier years of the survey.

Along with changes in methodology, the 2014 MHIS introduces two new topics: insurance coverage transitions and respondents' strategies to lower their health care costs.

BACKGROUND ON THE MHIS

The Massachusetts Health Insurance Survey (MHIS) provides information on health insurance coverage, health care access and use and perceived health care affordability for the non-institutionalized population in Massachusetts. Information on health insurance coverage and demographic information is collected for all members of the household, with more detailed information collected for one randomly selected household member (referred to as the target person in the household) and other members of his or her family who are residing 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 is 21 minutes. The 2014 MHIS was fielded between May 14 and July 30, 2014. Surveys were completed with 4,024 Massachusetts households, collecting data on 4,024 target persons, including 504 children aged 0 to 18, 2,553 non-elderly adults aged 19 to 64, and 967 elderly adults aged 65 and older.

The overall response rate for the 2014 MHIS was 30.9 percent, combining the response rate of 32.4 percent for the landline telephone sample and the 27.7 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.

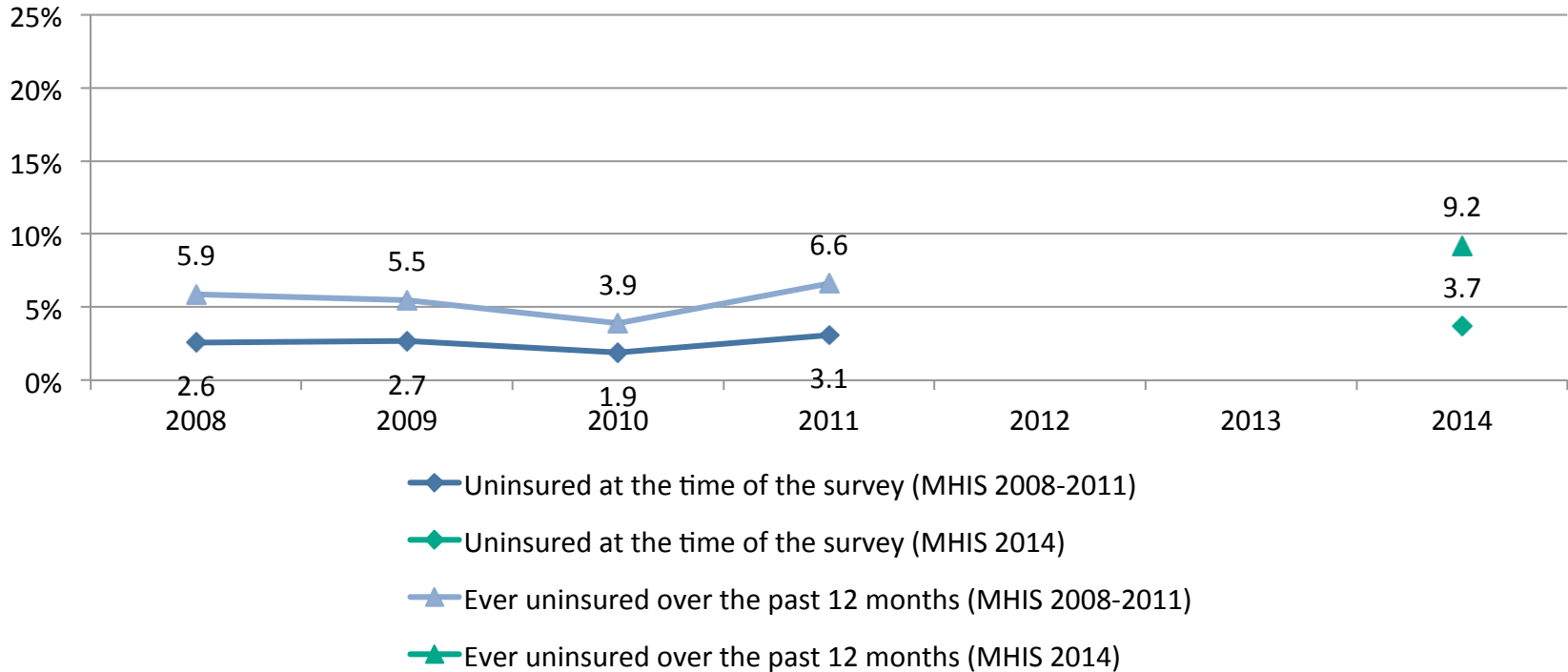
Additional information about the MHIS is available in the MHIS Methodology Report.

1. HEALTH INSURANCE COVERAGE AND UNINSURANCE



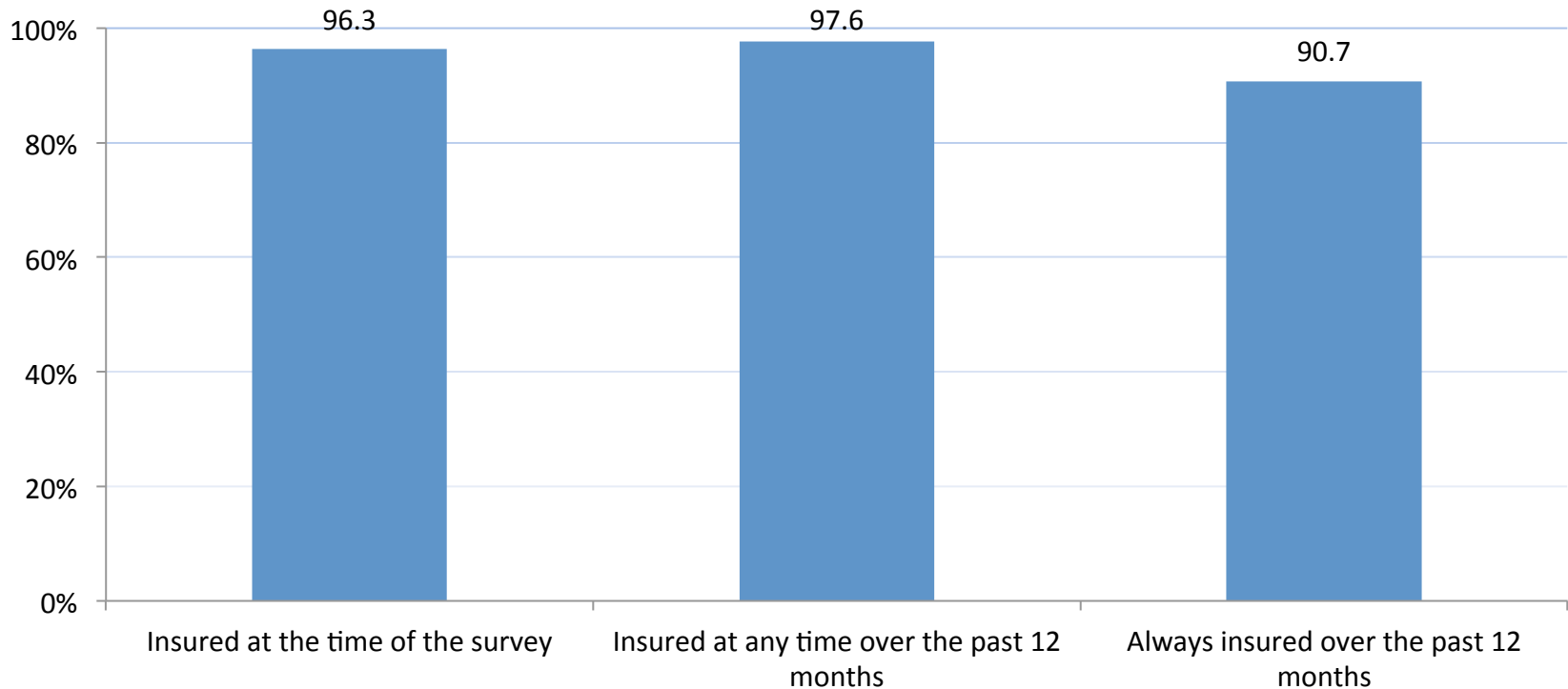
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Uninsurance Rate for All Massachusetts Respondents, 2008-2011 and 2014



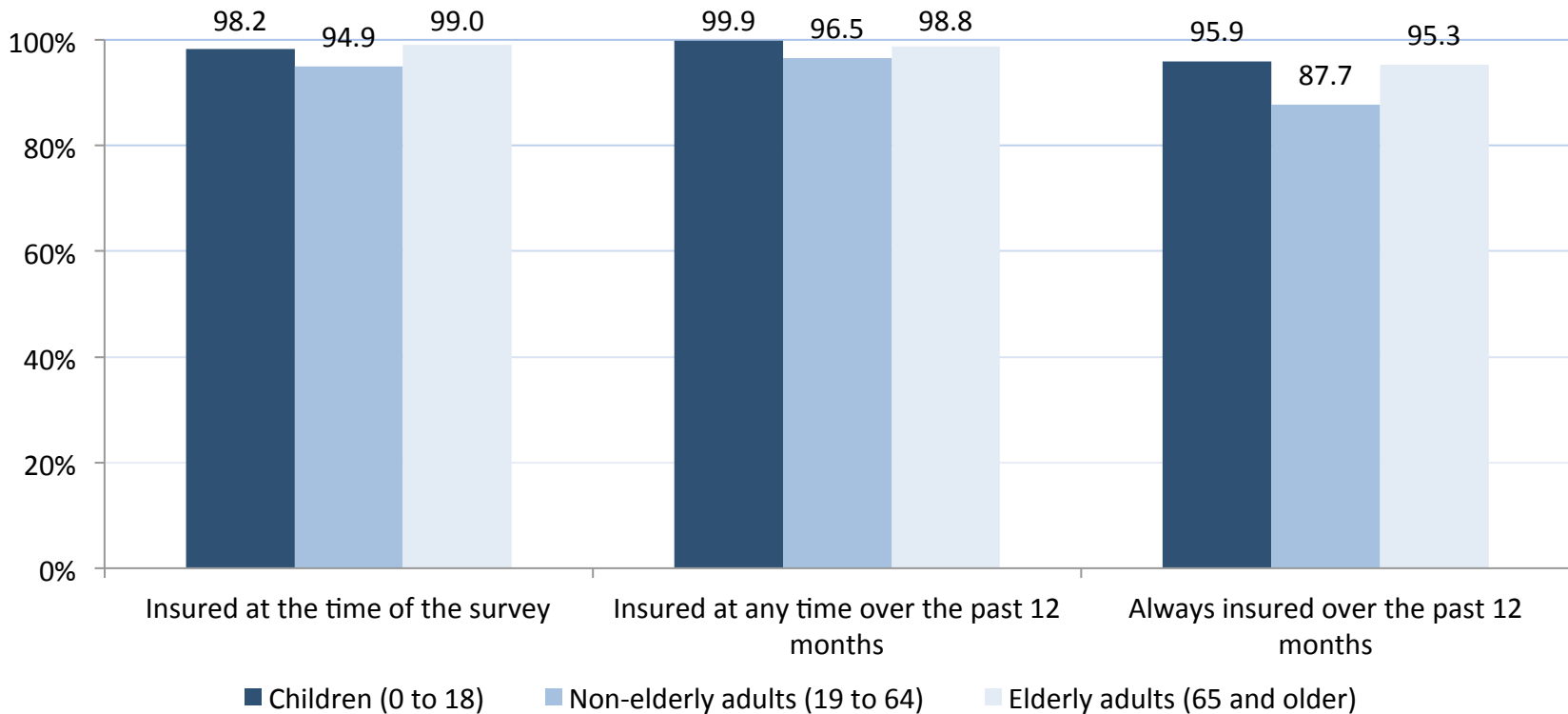
Note: Due to a change in survey design for the MHIS in 2014, estimates for 2014 are not directly comparable to estimates for 2008-2011.
Source: 2008-2011, 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage for All Massachusetts Respondents in 2014



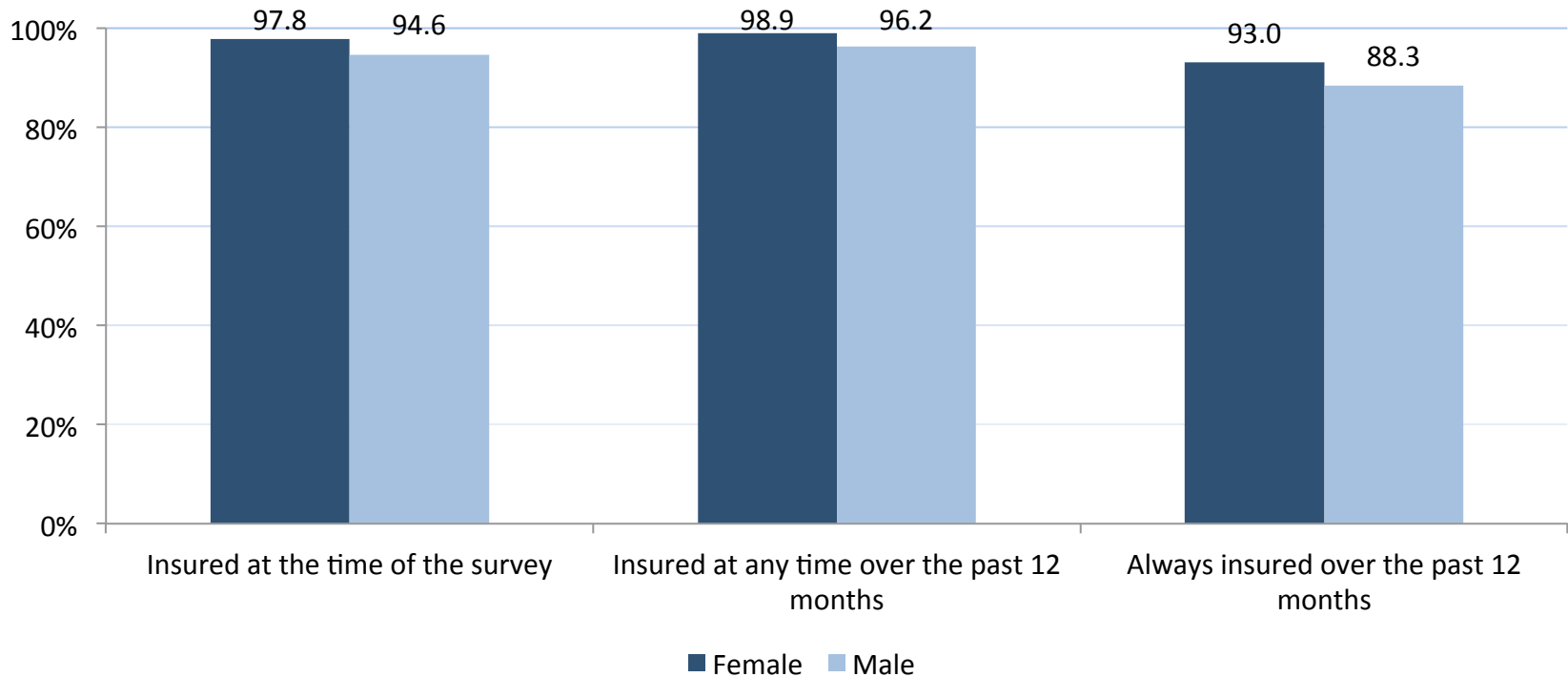
Source: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage in Massachusetts in 2014, by Age Group



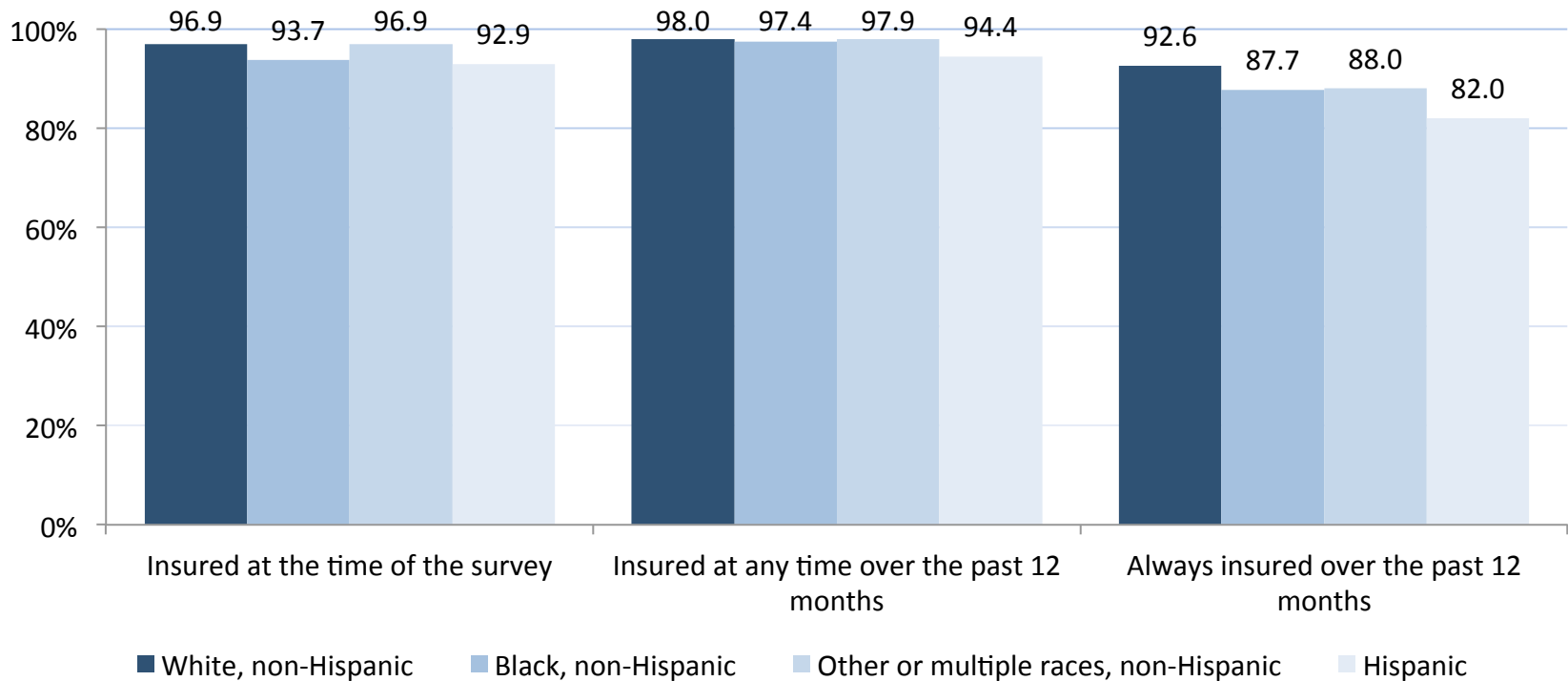
Source: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage in Massachusetts in 2014, by Gender



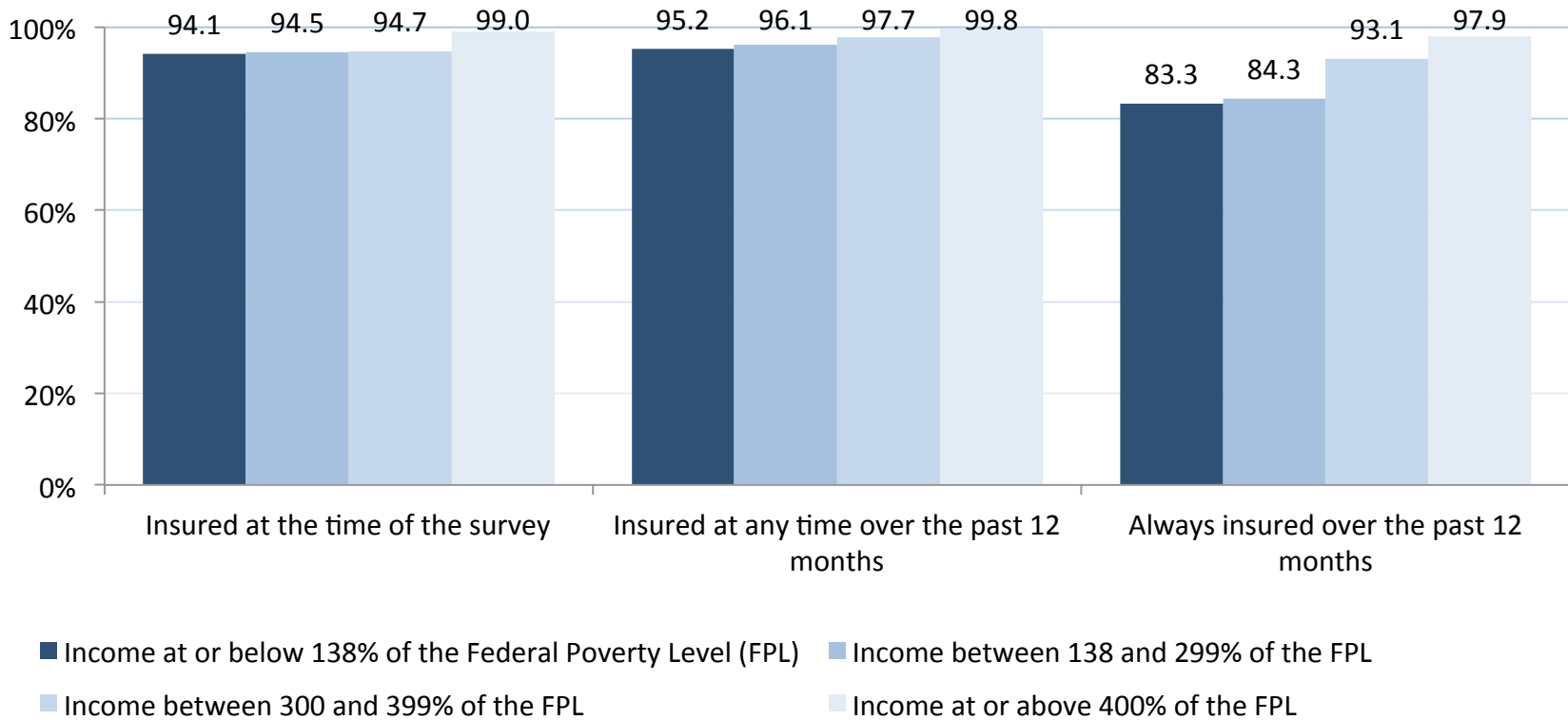
Source: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage in Massachusetts in 2014, by Race/Ethnicity



Source: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage in Massachusetts in 2014, by Family Income



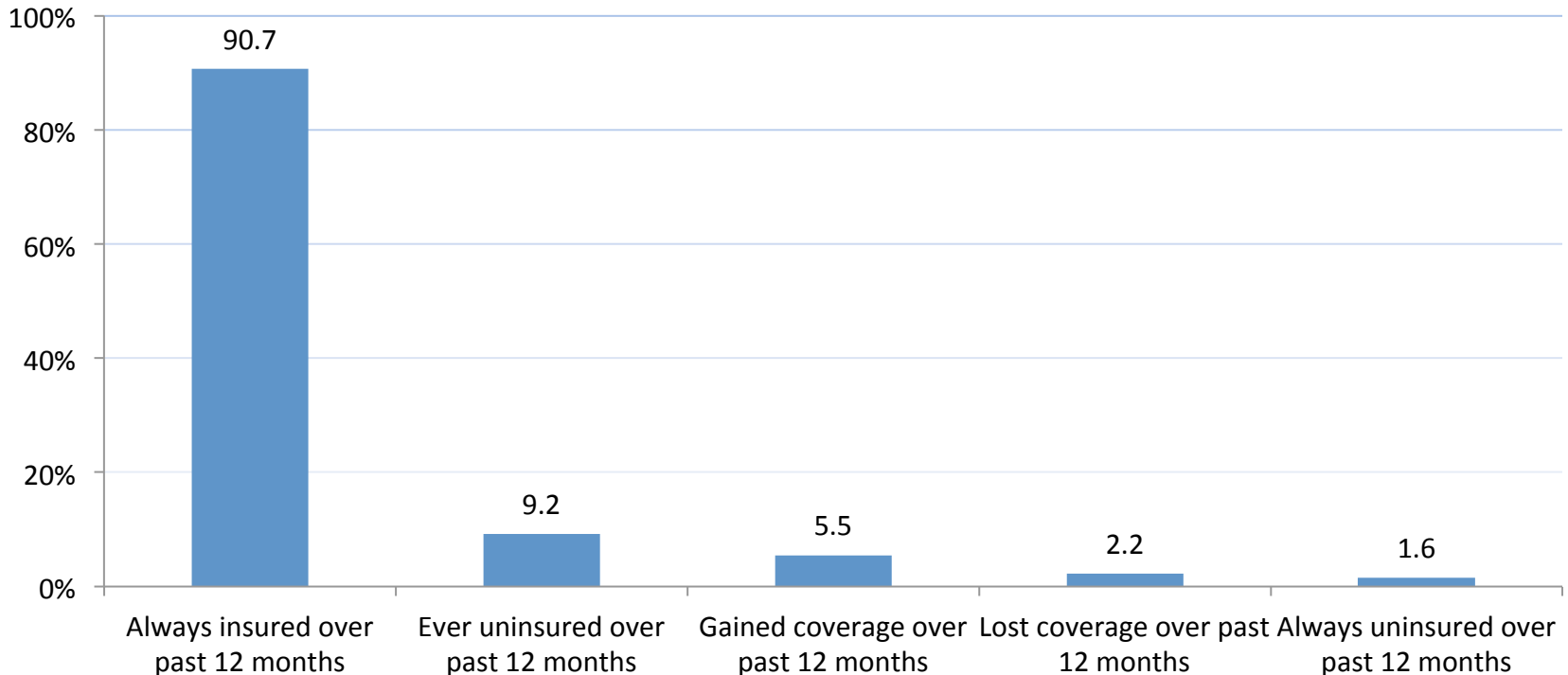
Source: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage in Massachusetts in 2014, by Region

	Insured at the time of the survey (%)	Insured at any time over the past 12 months (%)	Always insured over the past 12 months (%)
Western MA	96.5	96.8	90.5
Central MA	96.2	97.6	89.0
Northeast MA	96.9	98.5	91.3
Metro West	98.6	99.2	94.1
Metro Boston	93.9	96.0	87.6
Metro South	97.0	97.6	92.0
Southcoast	98.2	99.6	94.7
Cape and Islands	96.6	98.1	94.9

Source: 2014 Massachusetts Health Insurance Survey

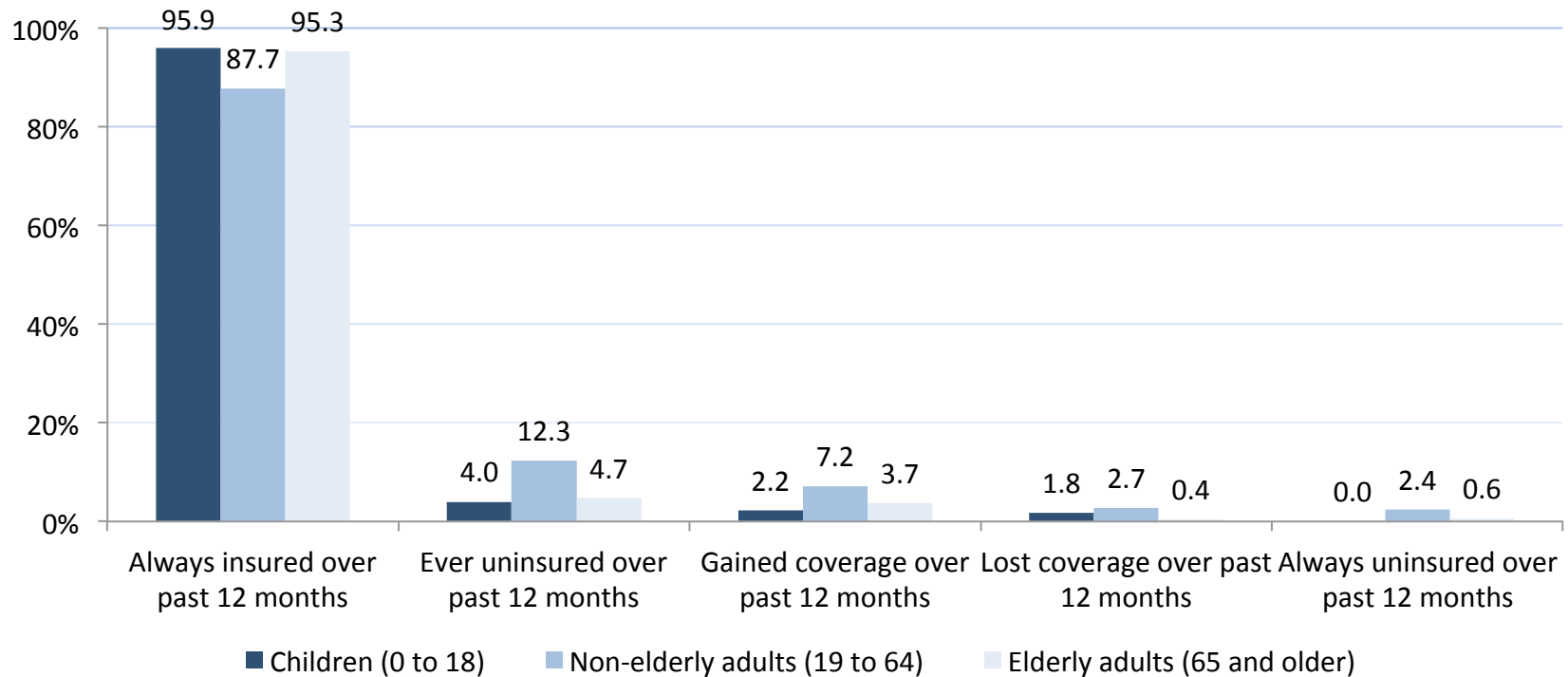
Transitions in Health Insurance Coverage for All Massachusetts Respondents in 2014



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: 2014 Massachusetts Health Insurance Survey

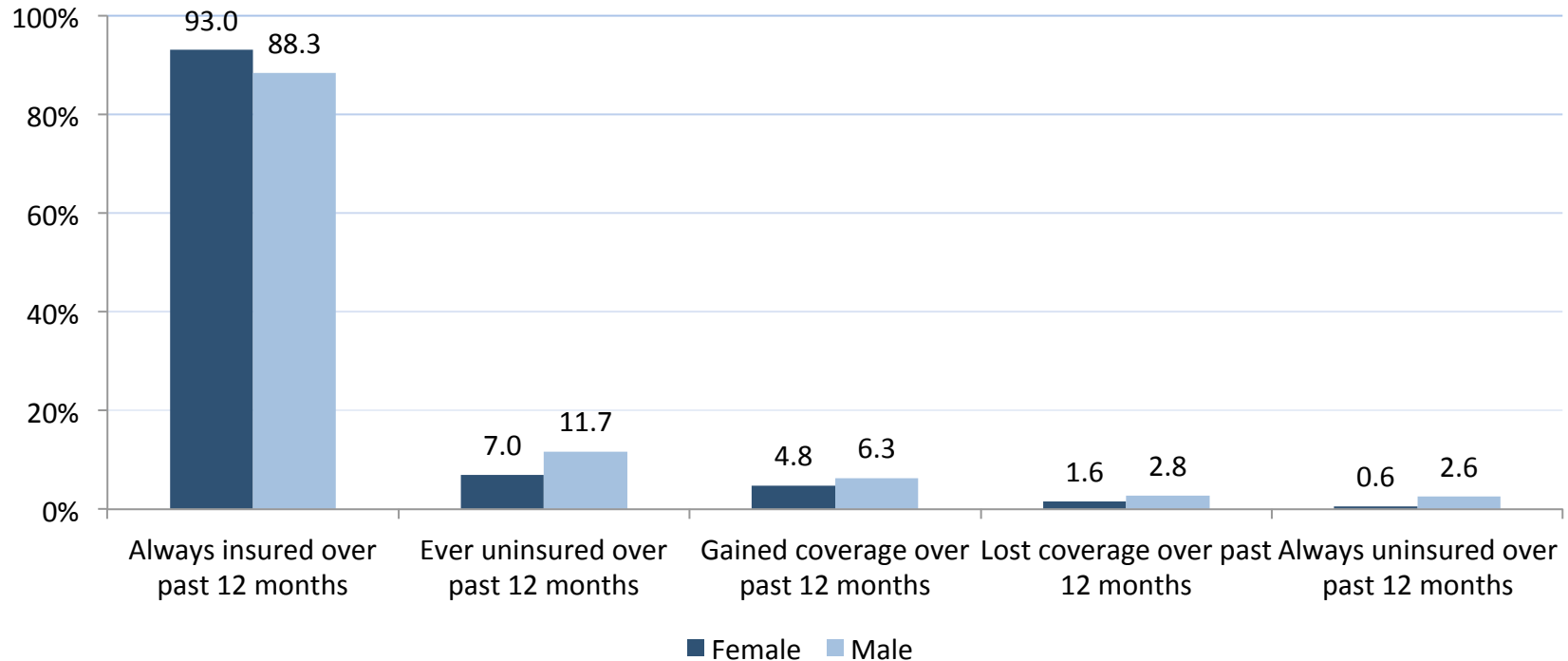
Transitions in Health Insurance Coverage in Massachusetts in 2014, by Age Group



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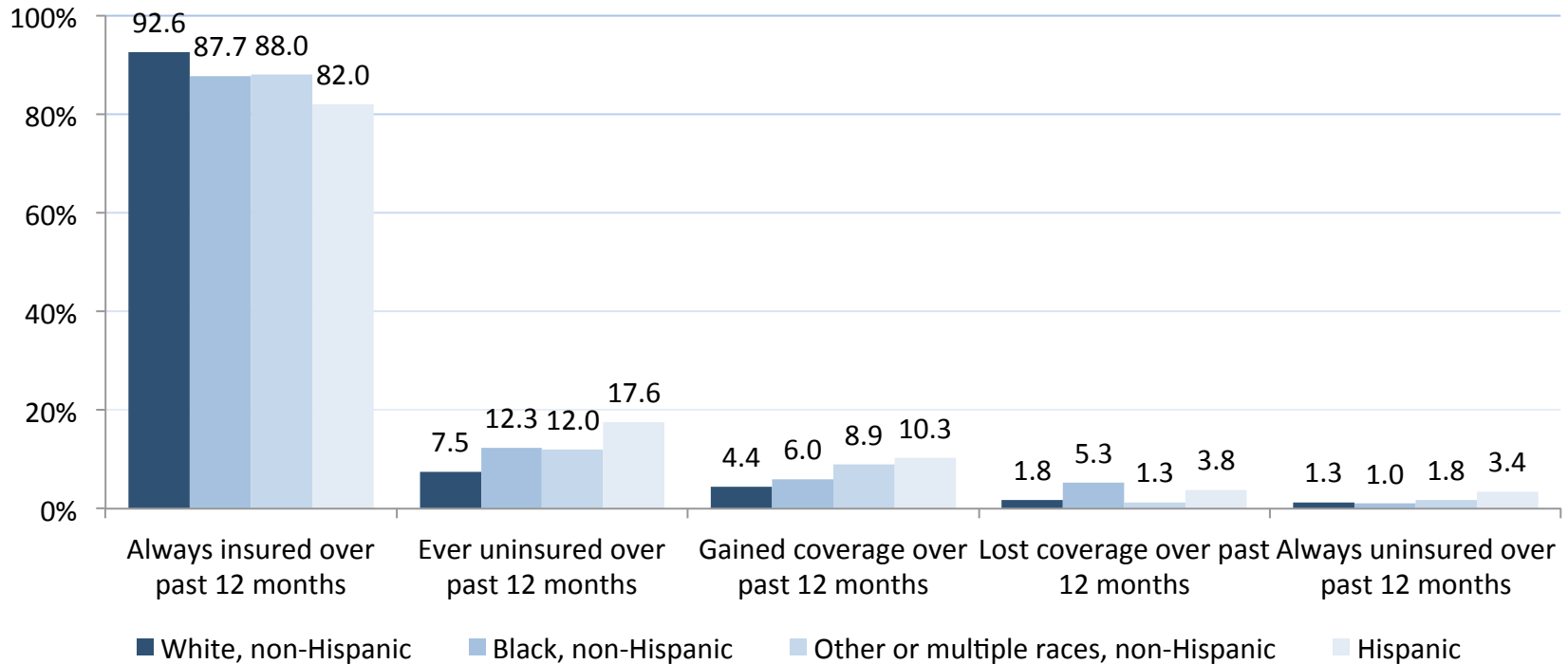
Transitions in Health Insurance Coverage in Massachusetts in 2014, by Gender



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: 2014 Massachusetts Health Insurance Survey

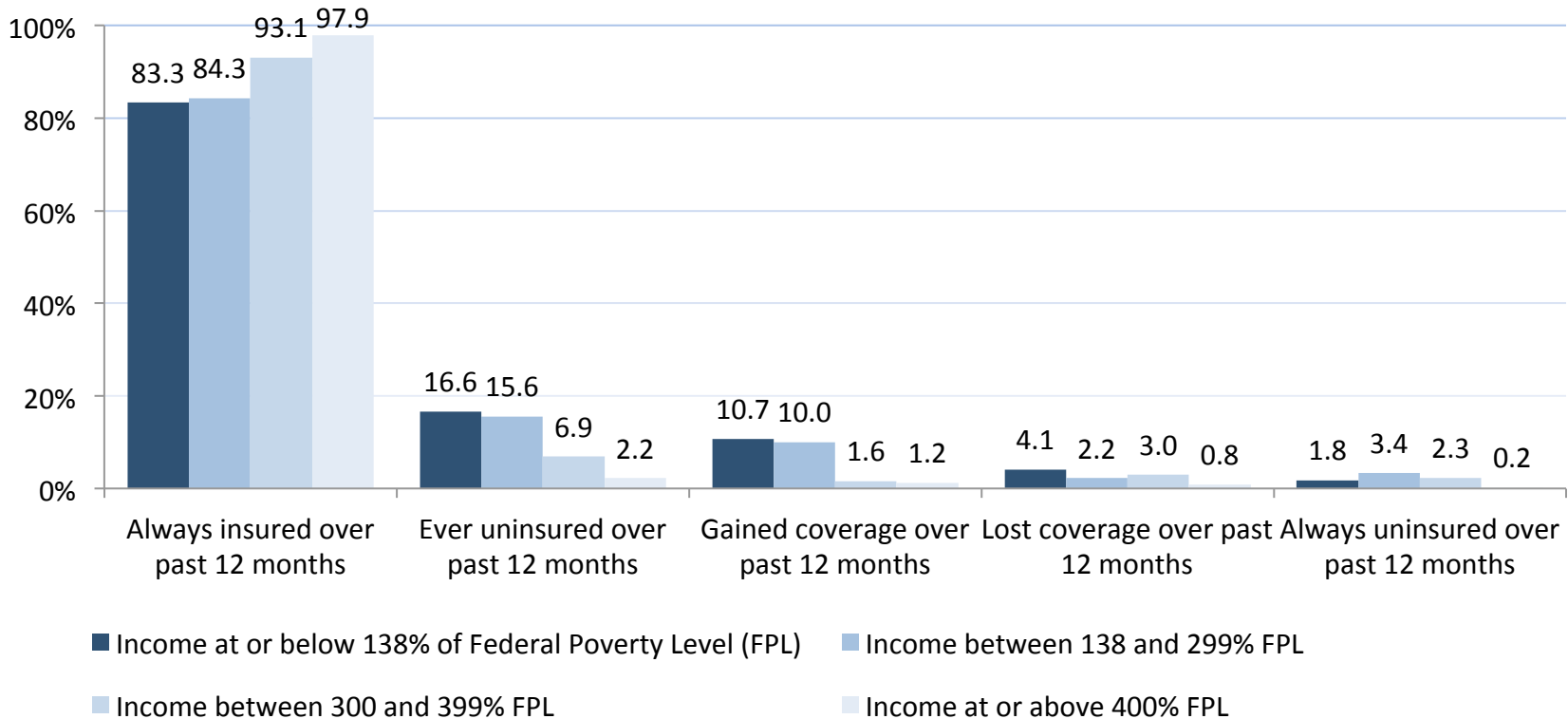
Transitions in Health Insurance Coverage in Massachusetts in 2014, by Race and Ethnicity



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: 2014 Massachusetts Health Insurance Survey

Transitions in Health Insurance Coverage in Massachusetts in 2014, 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: 2014 Massachusetts Health Insurance Survey

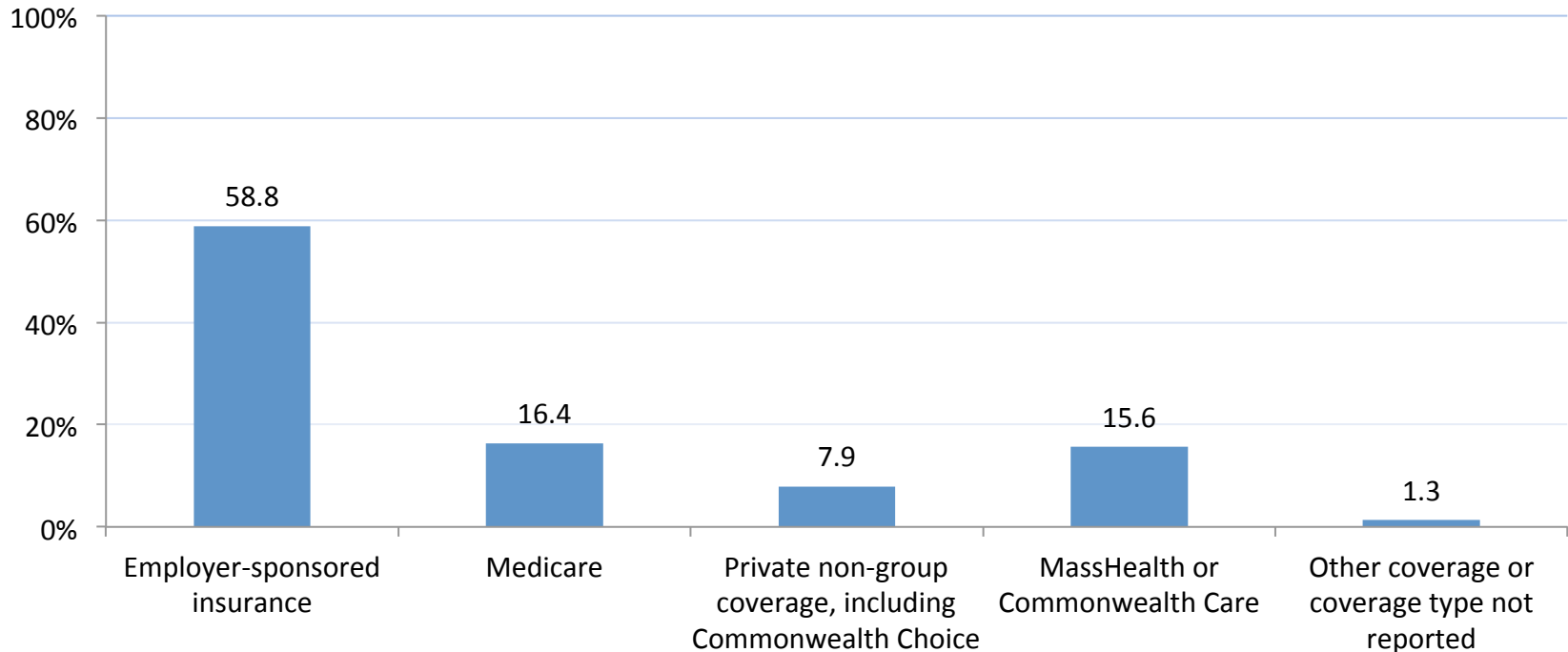
Transitions in Health Insurance Coverage in Massachusetts in 2014, by Region

	Always insured over the past 12 months (%)	Ever uninsured over the past 12 months (%)	Gained coverage over the past 12 months (%)	Lost coverage over the past 12 months (%)	Always uninsured over the past 12 months (%)
Western MA	90.5	9.5	6.0	1.9	1.6
Central MA	89.0	11.0	7.1	1.9	2.0
Northeast MA	91.3	8.5	5.5	1.9	1.2
Metro West	94.1	5.9	4.3	1.1	0.4
Metro Boston	87.6	12.3	6.2	4.0	2.2
Metro South	92.0	8.1	5.1	1.0	2.0
Southcoast	94.7	5.3	3.5	1.5	0.3
Cape and Islands	94.9	5.5	2.1	1.5	1.9

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: 2014 Massachusetts Health Insurance Survey

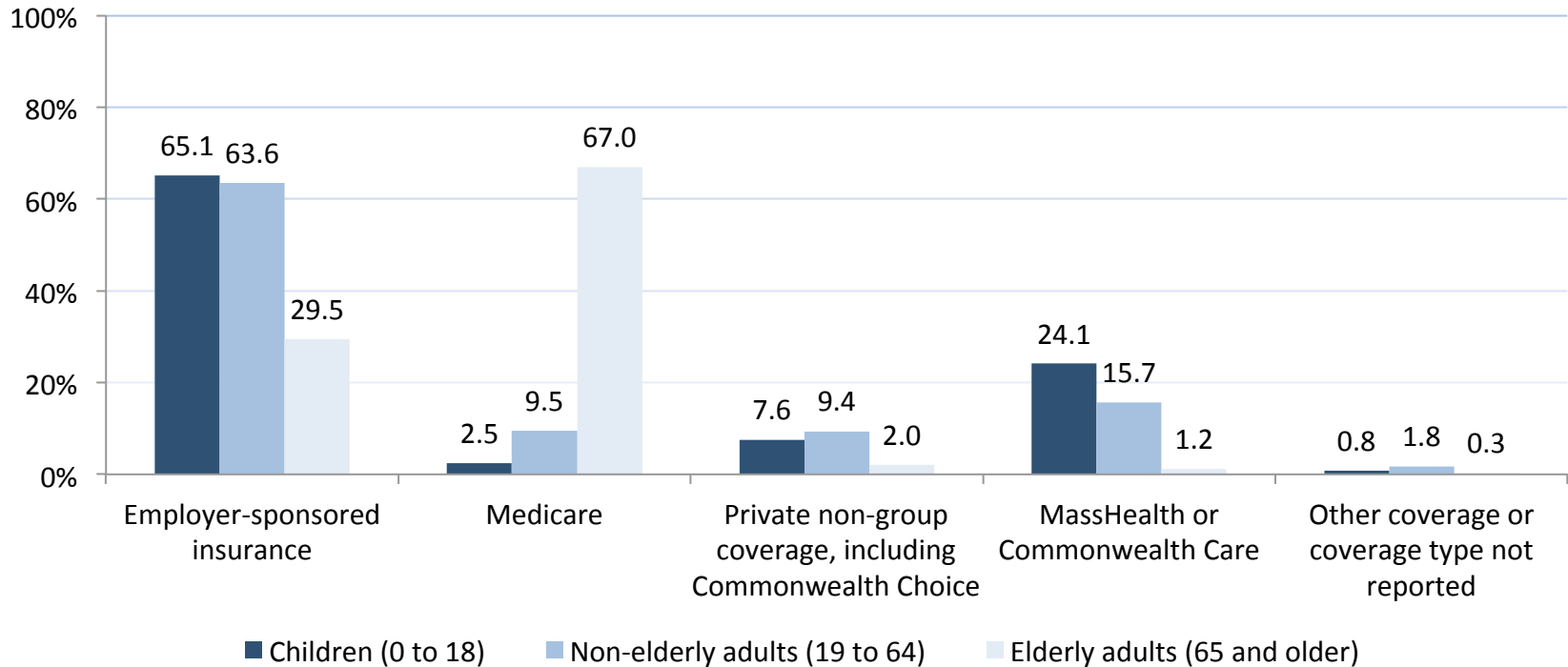
Health Insurance Coverage among Insured Respondents in Massachusetts in 2014



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: 2014 Massachusetts Health Insurance Survey

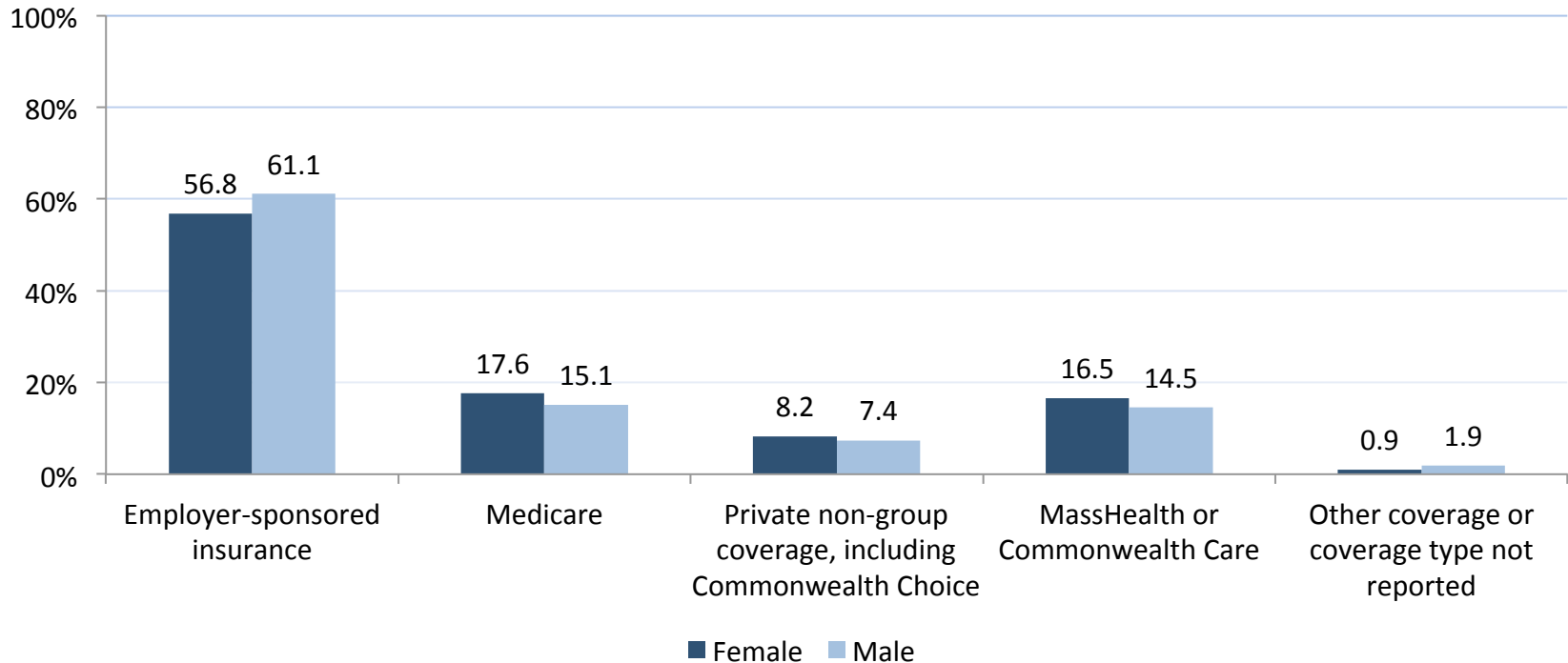
Health Insurance Coverage among Insured Respondents in Massachusetts in 2014, by Age Group



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: 2014 Massachusetts Health Insurance Survey

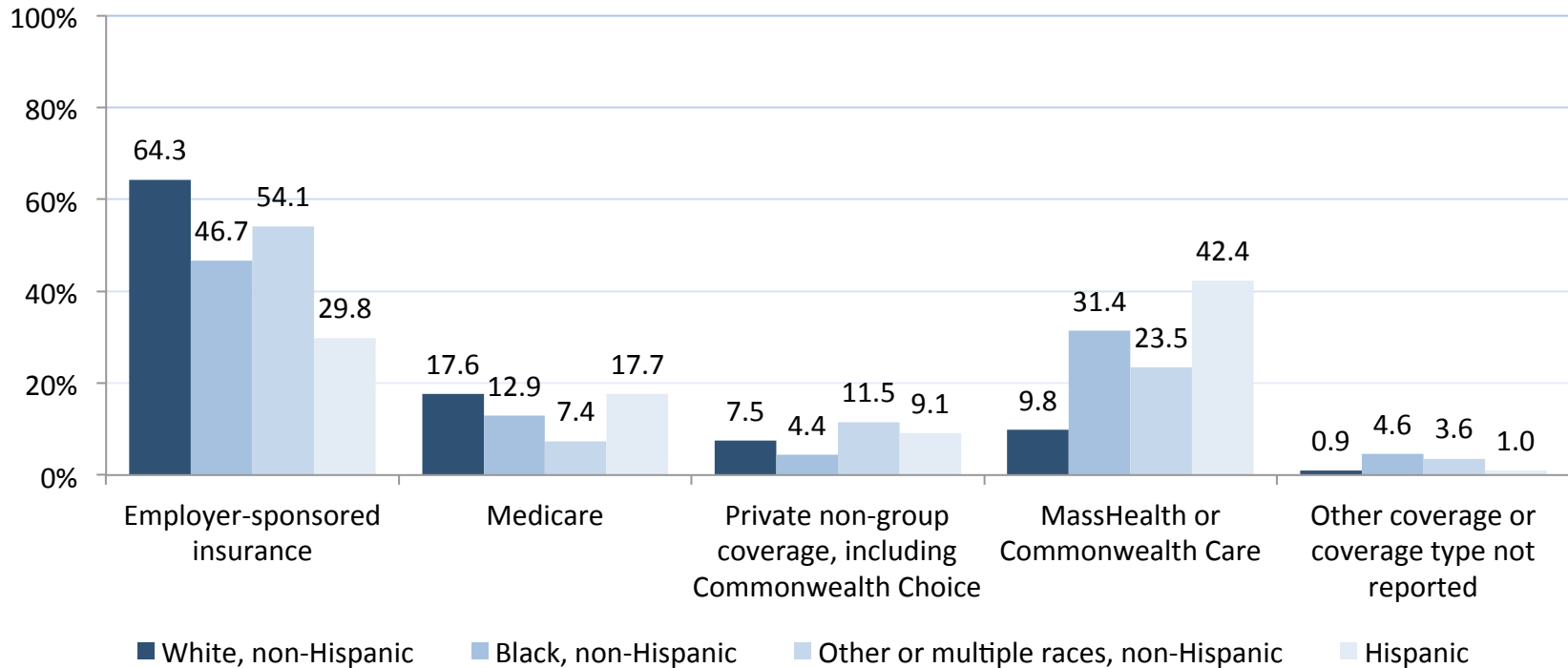
Health Insurance Coverage among Insured Respondents in Massachusetts in 2014, by Gender



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.

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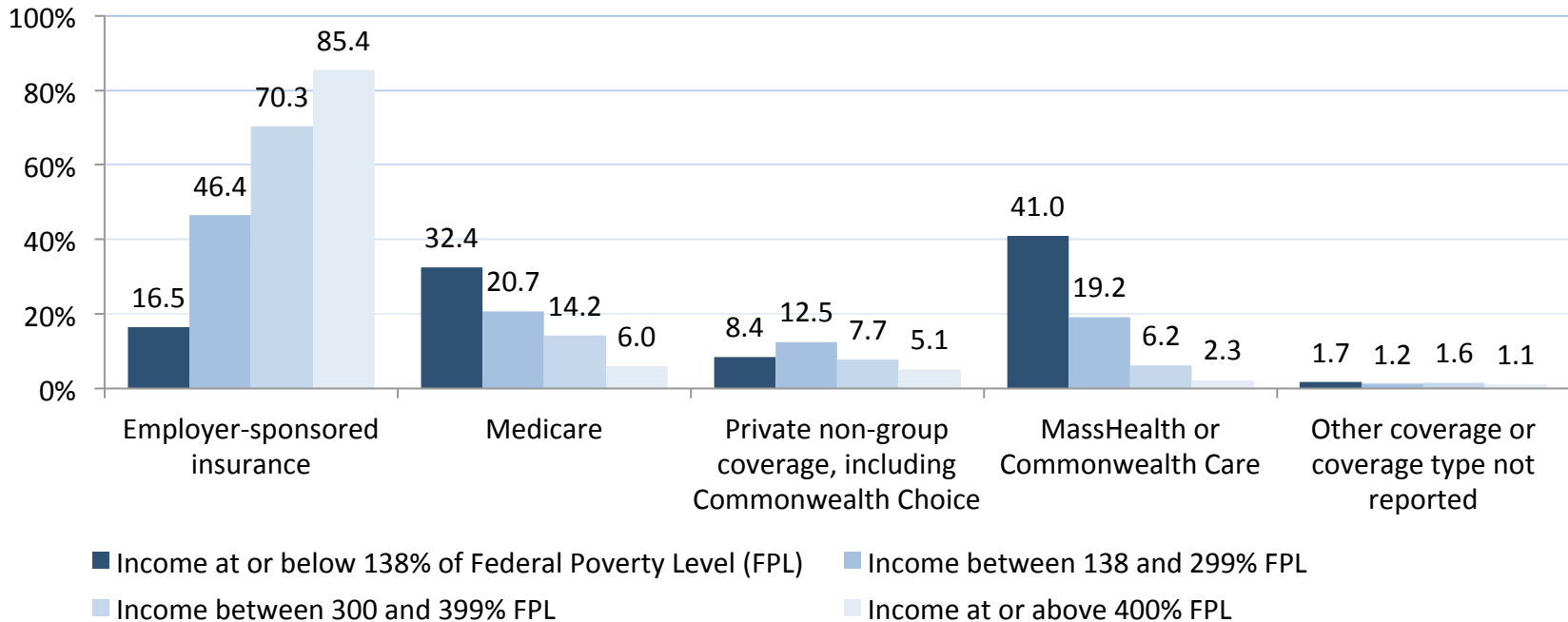
Health Insurance Coverage among Insured Respondents in Massachusetts in 2014, by Race and Ethnicity



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: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage among Insured Respondents in Massachusetts in 2014, 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: 2014 Massachusetts Health Insurance Survey

Health Insurance Coverage among Insured Respondents in Massachusetts in 2014, by Region

	Employer-sponsored insurance (%)	Medicare (%)	Private non-group coverage, including Commonwealth Choice (%)	MassHealth or Commonwealth Care (%)	Other coverage or coverage type not reported (%)
Western MA	50.9	20.4	9.8	18.3	0.5
Central MA	58.2	19.5	6.3	13.2	2.8
Northeast MA	63.7	11.7	7.8	16.5	0.4
Metro West	69.4	15.8	6.4	6.9	1.5
Metro Boston	60.4	12.8	7.5	17.5	1.9
Metro South	57.4	21.1	6.0	13.6	2.0
Southcoast	42.6	23.7	9.7	23.4	0.7
Cape and Islands	47.8	19.7	17.0	15.4	0.2

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.

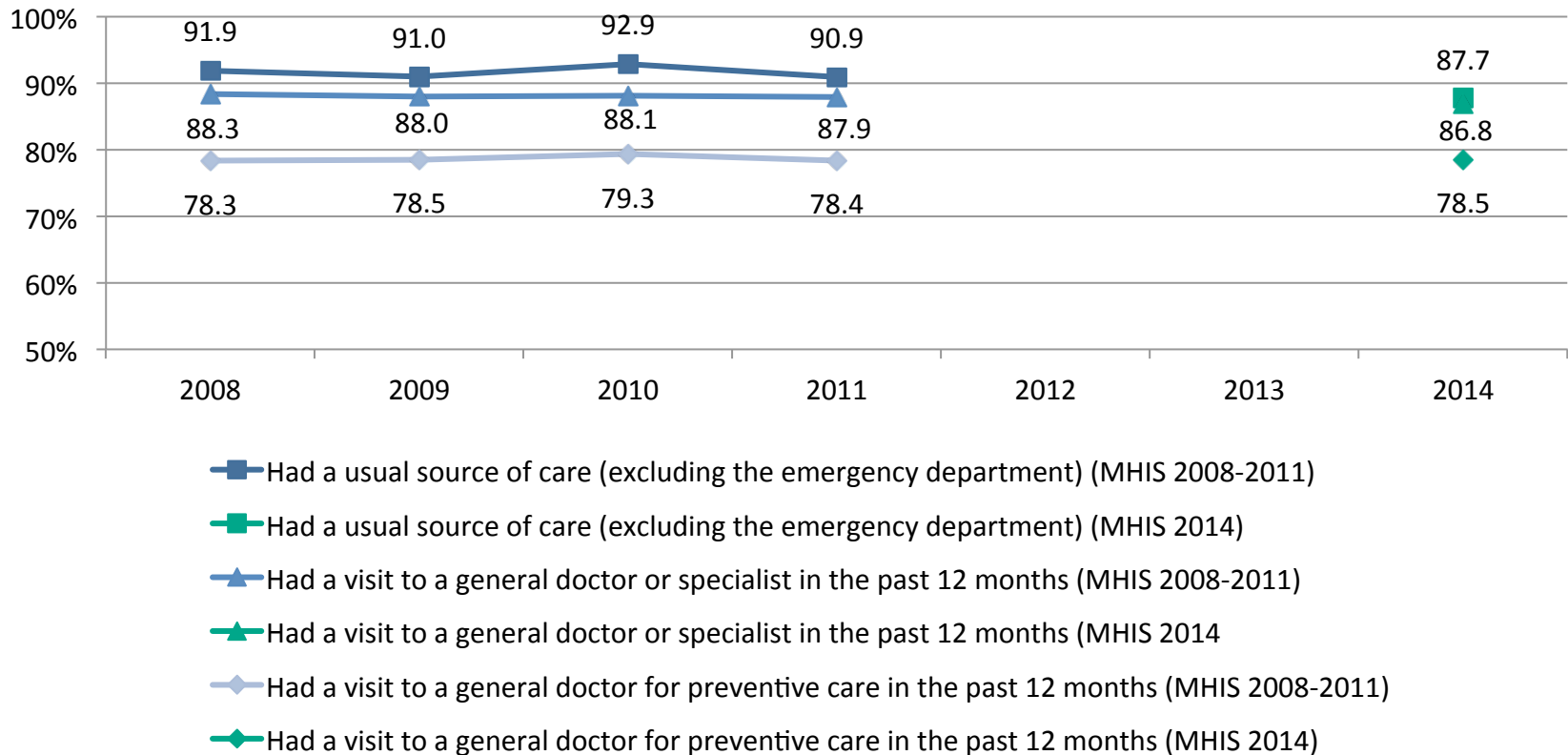
Source: 2014 Massachusetts Health Insurance Survey

2. HEALTH CARE ACCESS AND USE



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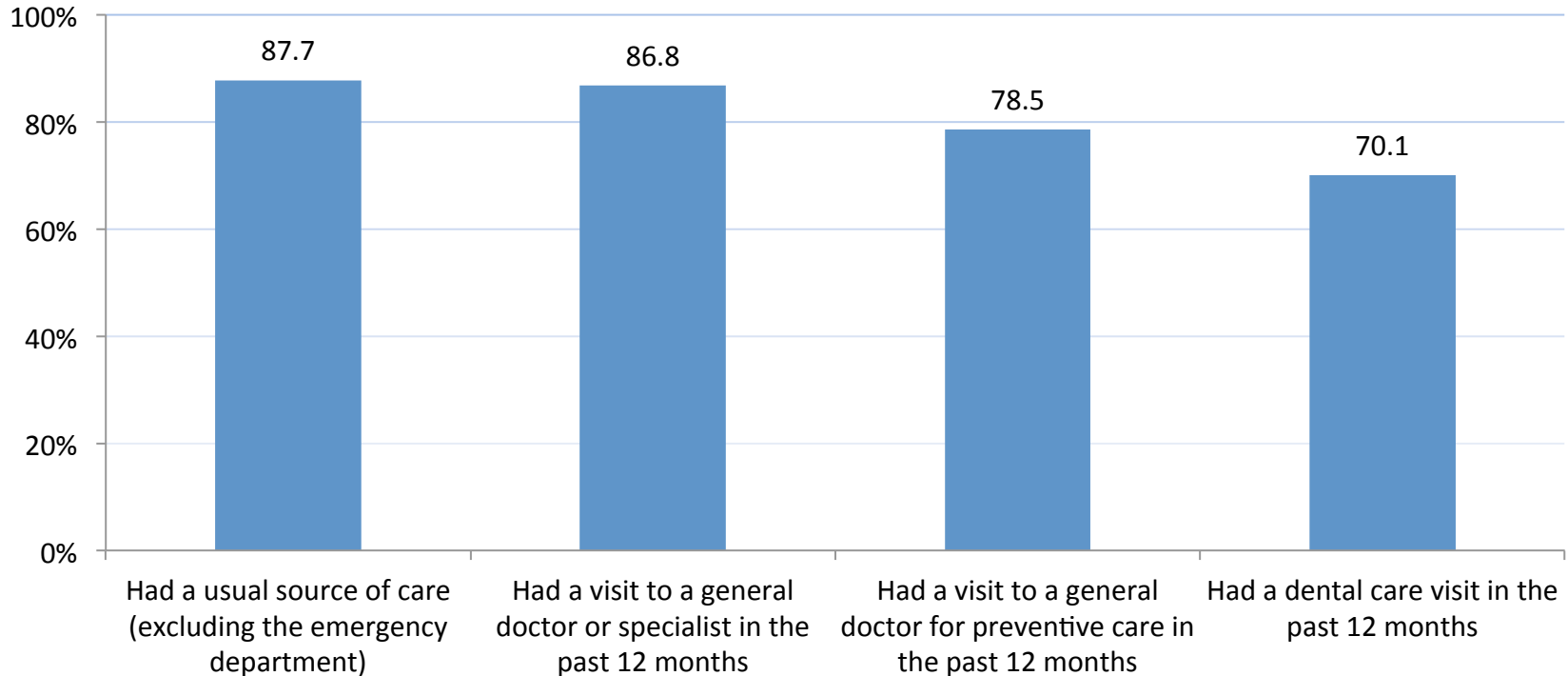
Health Care Access and Use for All Massachusetts Respondents, 2008-2011 and 2014



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

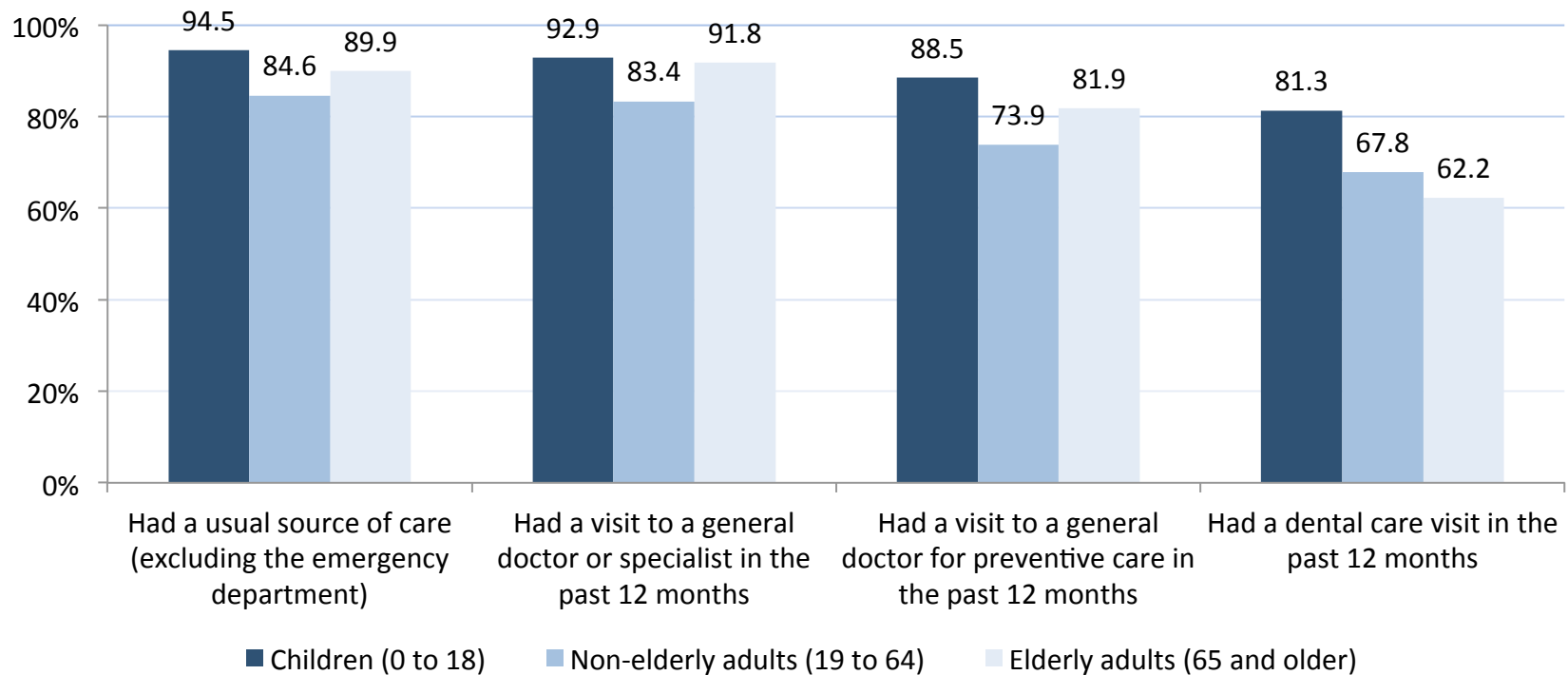
Source: 2008-2011, 2014 Massachusetts Health Insurance Survey

Health Care Access and Use for All Massachusetts Respondents in 2014



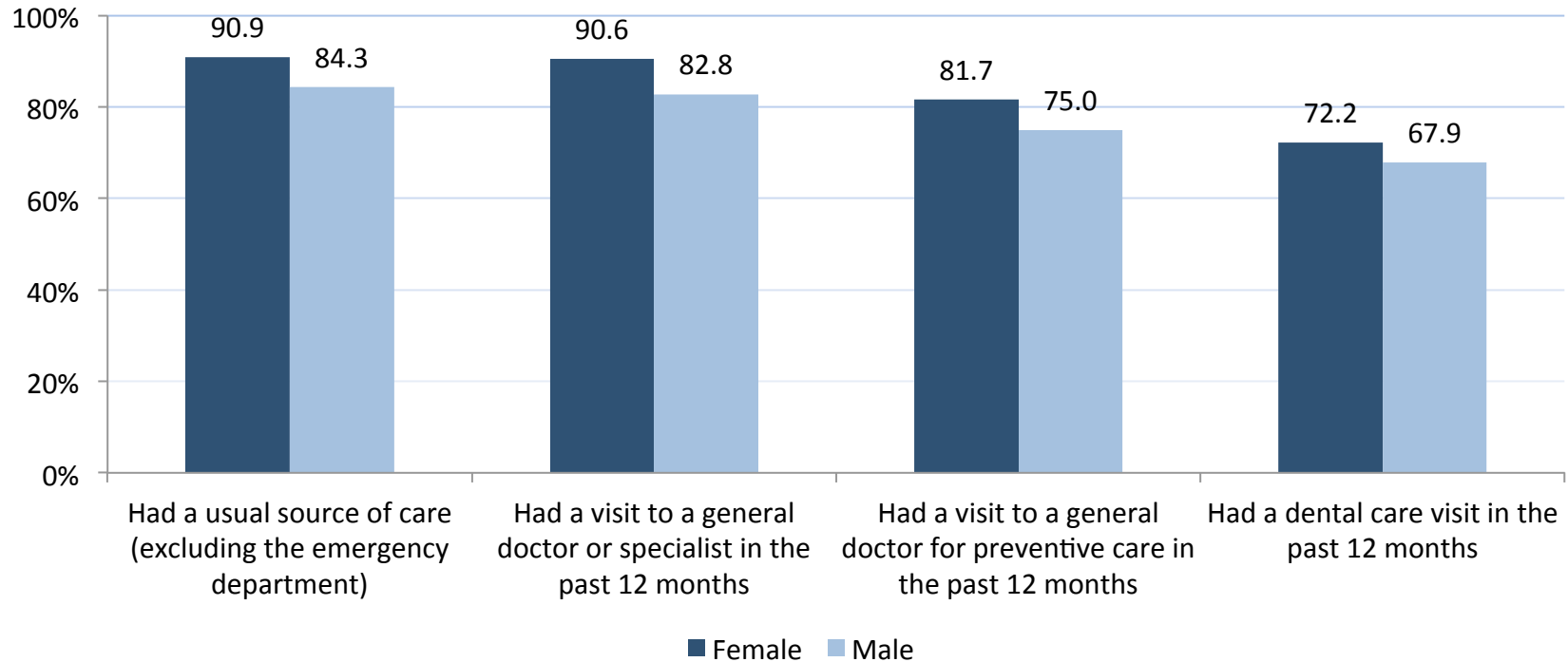
Source: 2014 Massachusetts Health Insurance Survey

Health Care Access and Use in Massachusetts in 2014, by Age Group



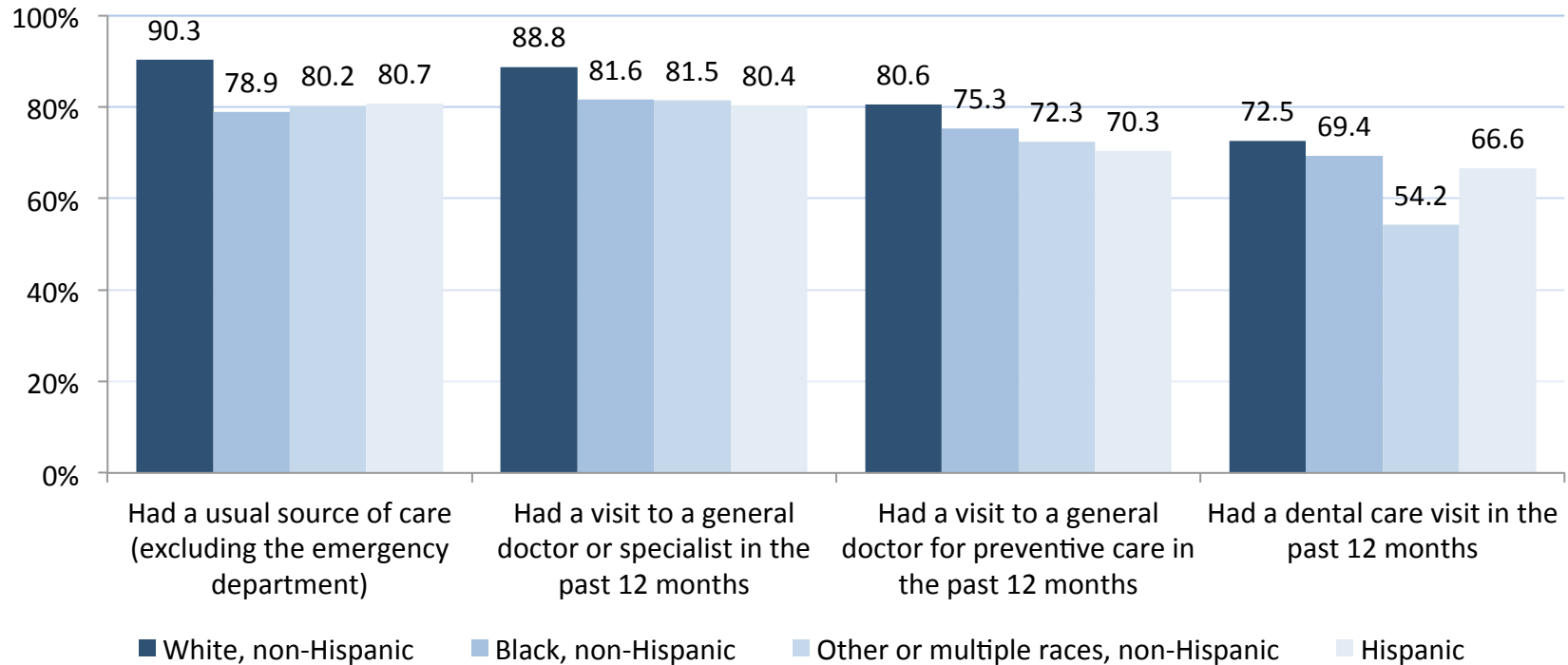
Source: 2014 Massachusetts Health Insurance Survey

Health Care Access and Use in Massachusetts in 2014, by Gender



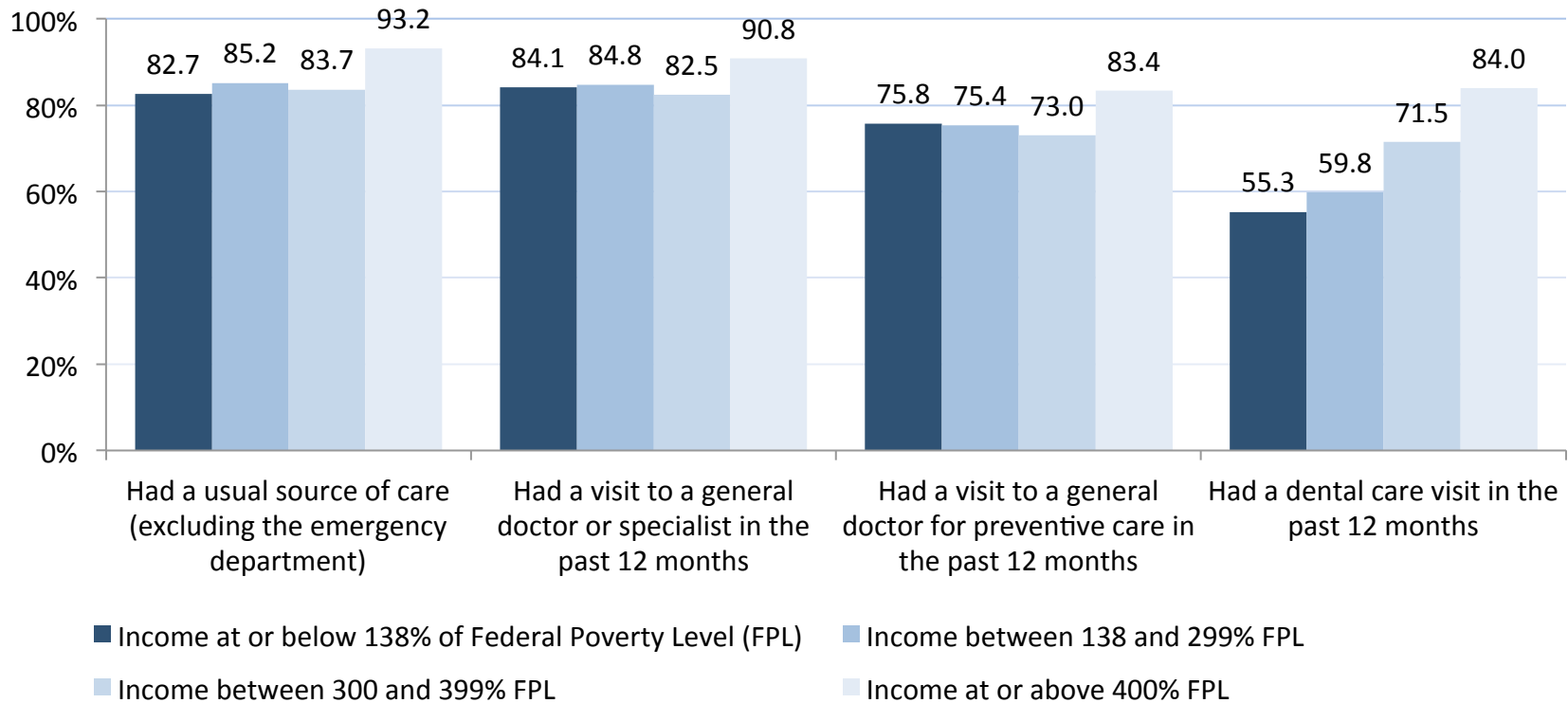
Source: 2014 Massachusetts Health Insurance Survey

Health Care Access and Use in Massachusetts in 2014, by Race and Ethnicity



Source: 2014 Massachusetts Health Insurance Survey

Health Care Access and Use in Massachusetts in 2014, by Family Income



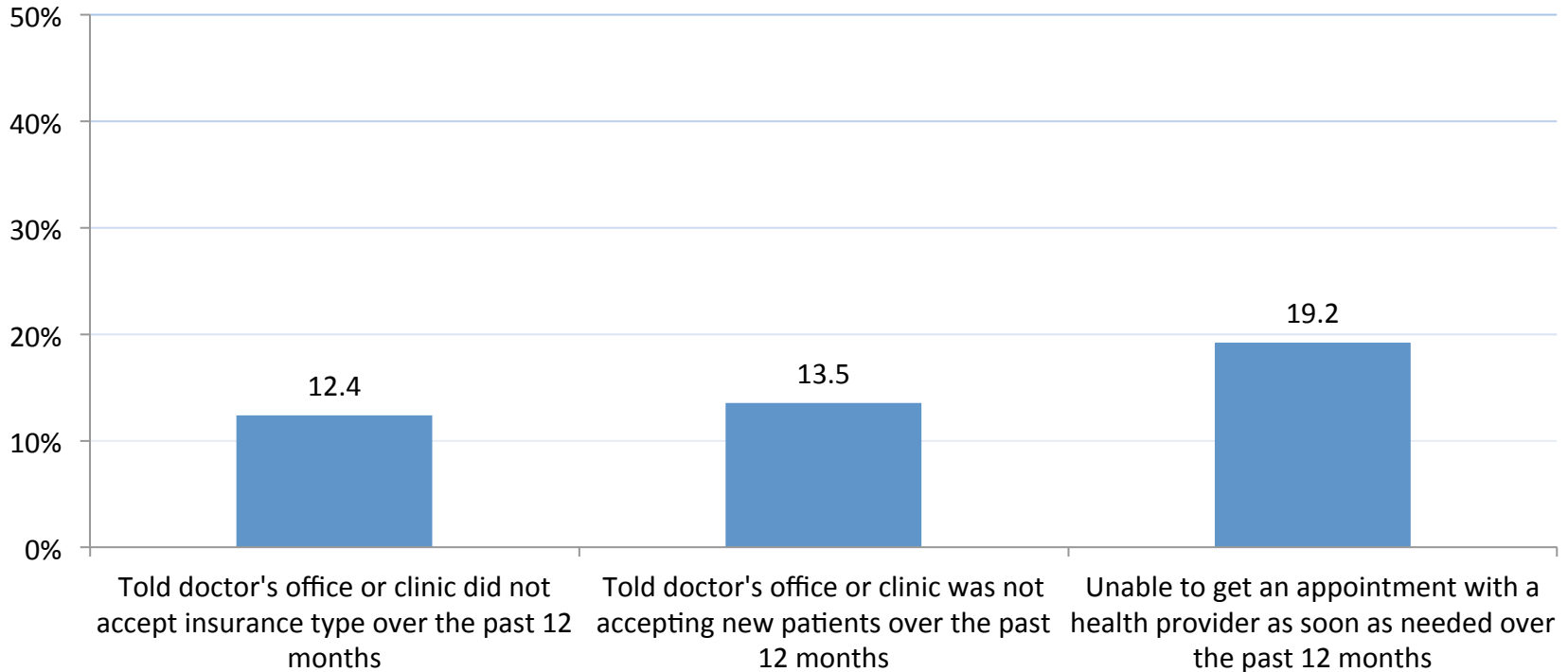
Source: 2014 Massachusetts Health Insurance Survey

Health Care Access and Use in Massachusetts in 2014, by Region

	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 general doctor for preventive care in the past 12 months (%)	Had a dental care visit in the past 12 months (%)
Western MA	85.8	86.3	78.5	65.8
Central MA	85.5	86.9	80.0	65.6
Northeast MA	91.3	88.7	81.2	71.7
Metro West	90.0	92.8	83.0	81.2
Metro Boston	82.9	80.6	70.6	68.6
Metro South	90.2	88.0	80.4	70.9
Southcoast	89.3	93.6	84.9	61.6
Cape and Islands	94.1	87.4	80.8	78.7

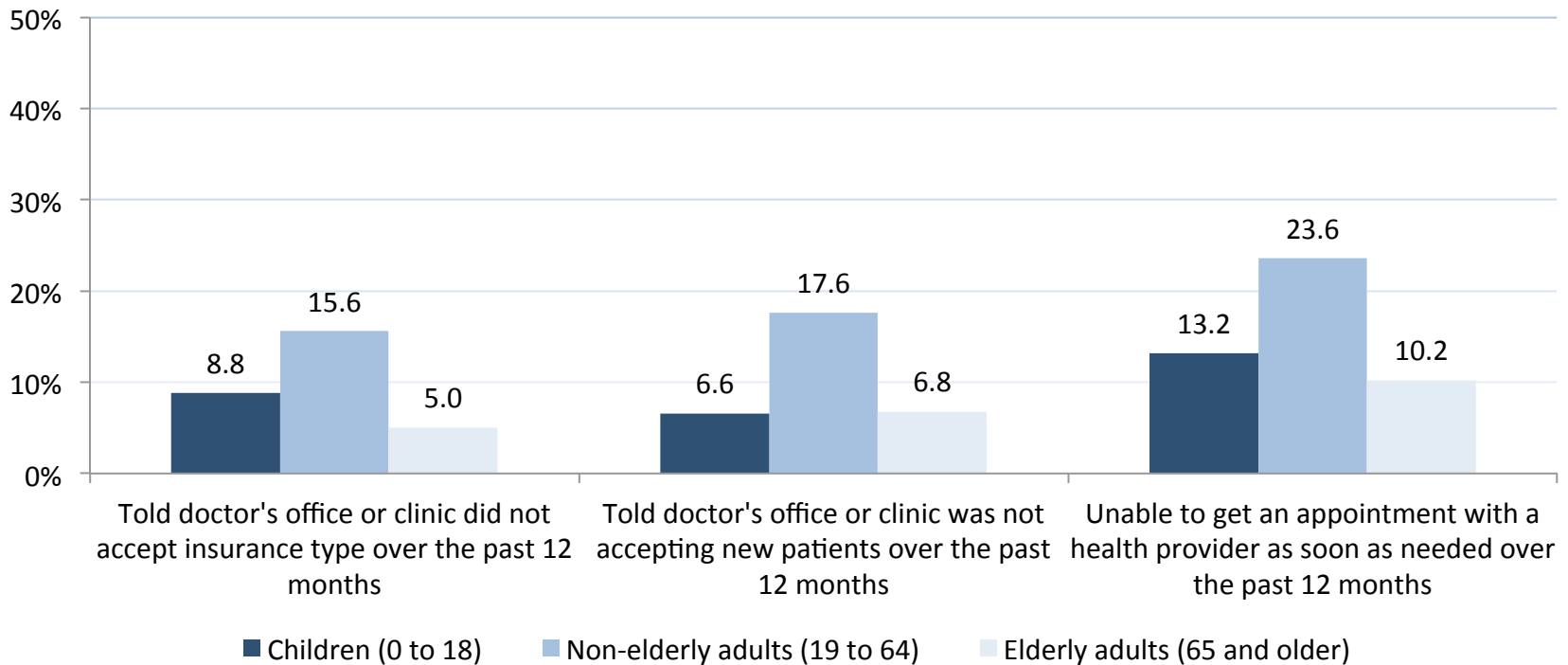
Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care for All Massachusetts Respondents in 2014



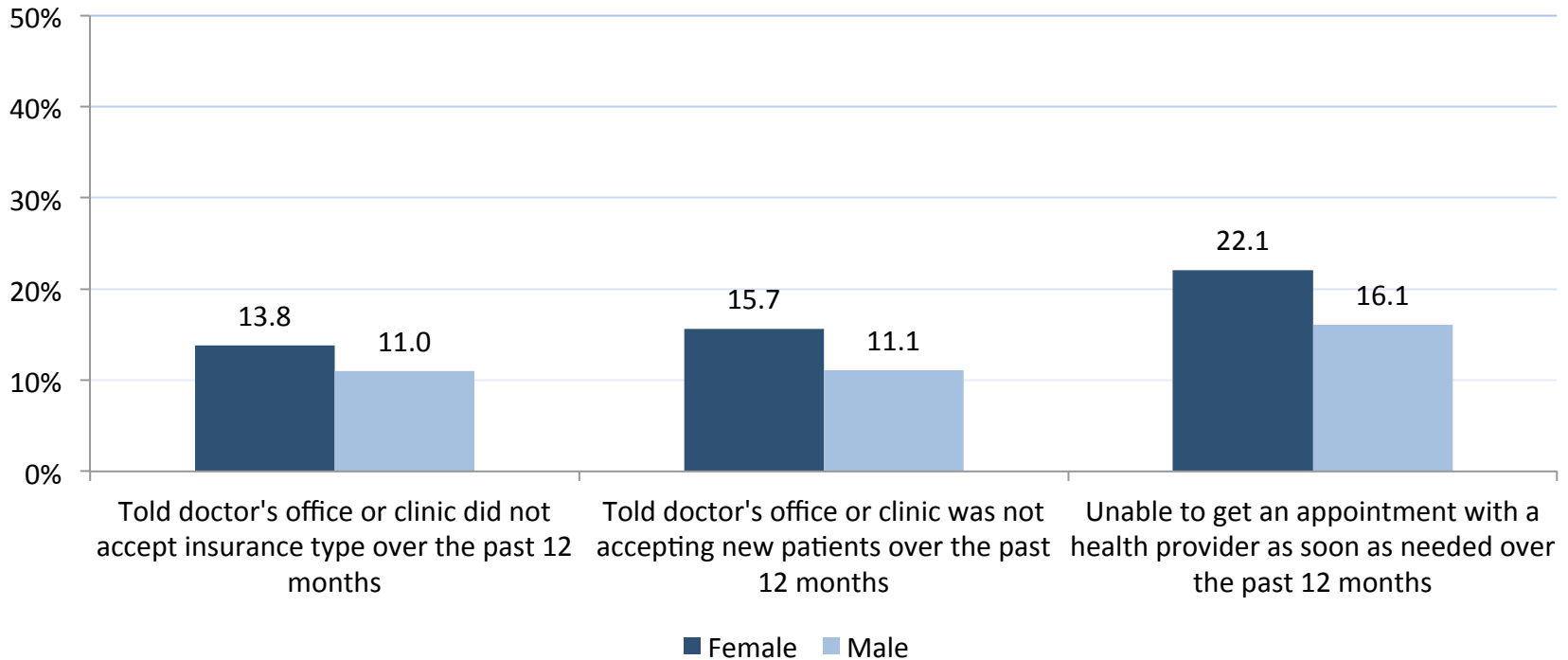
Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care in Massachusetts in 2014, by Age Group



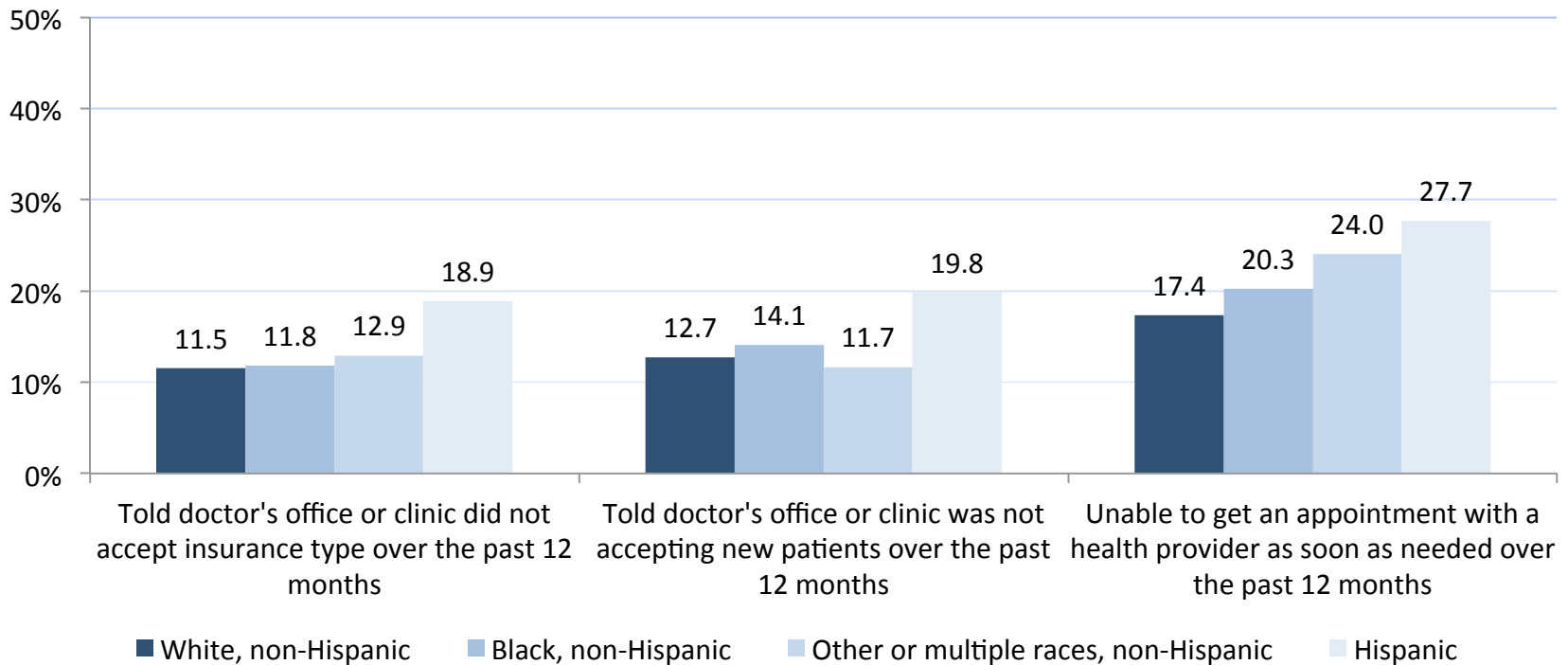
Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care in Massachusetts in 2014, by Gender



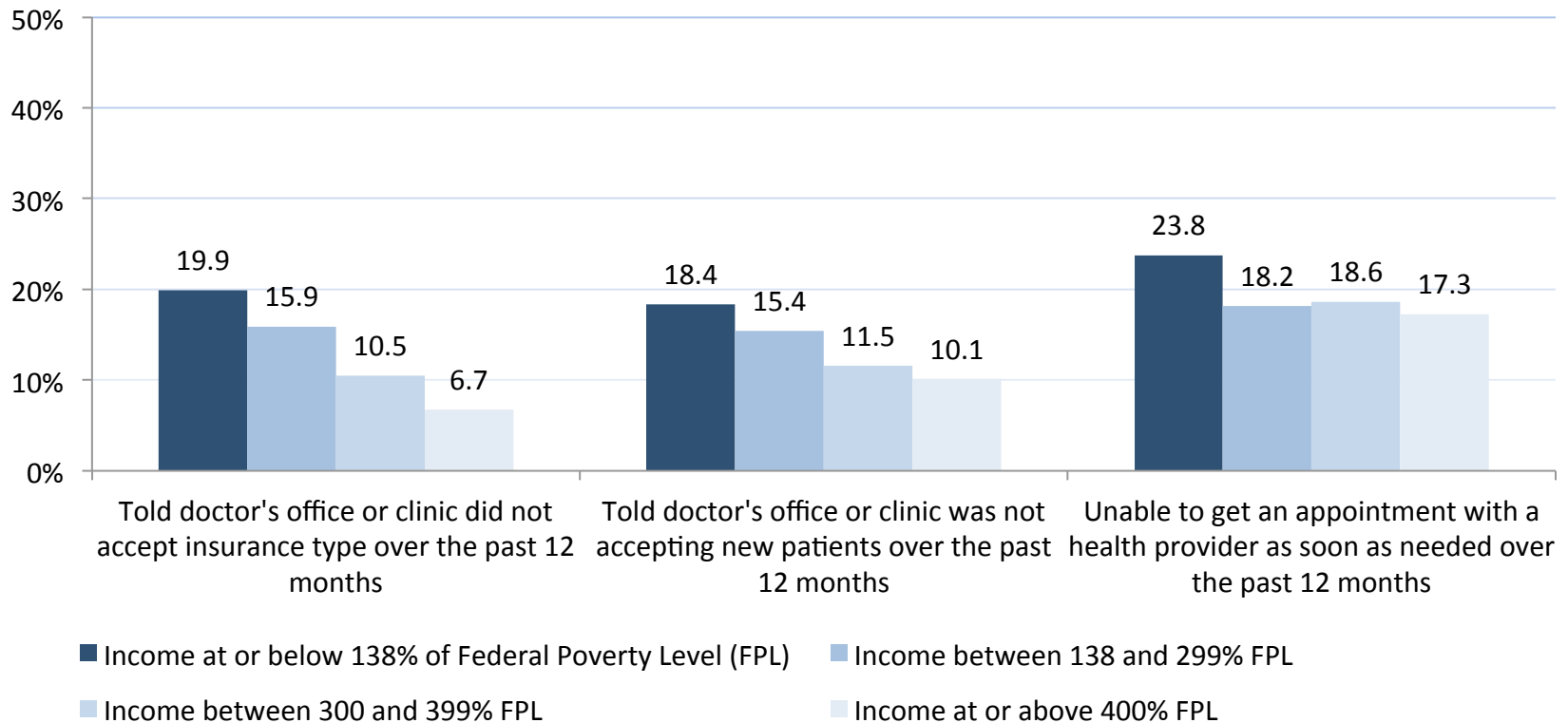
Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care in Massachusetts in 2014, by Race and Ethnicity



Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care in Massachusetts in 2014, by Family Income



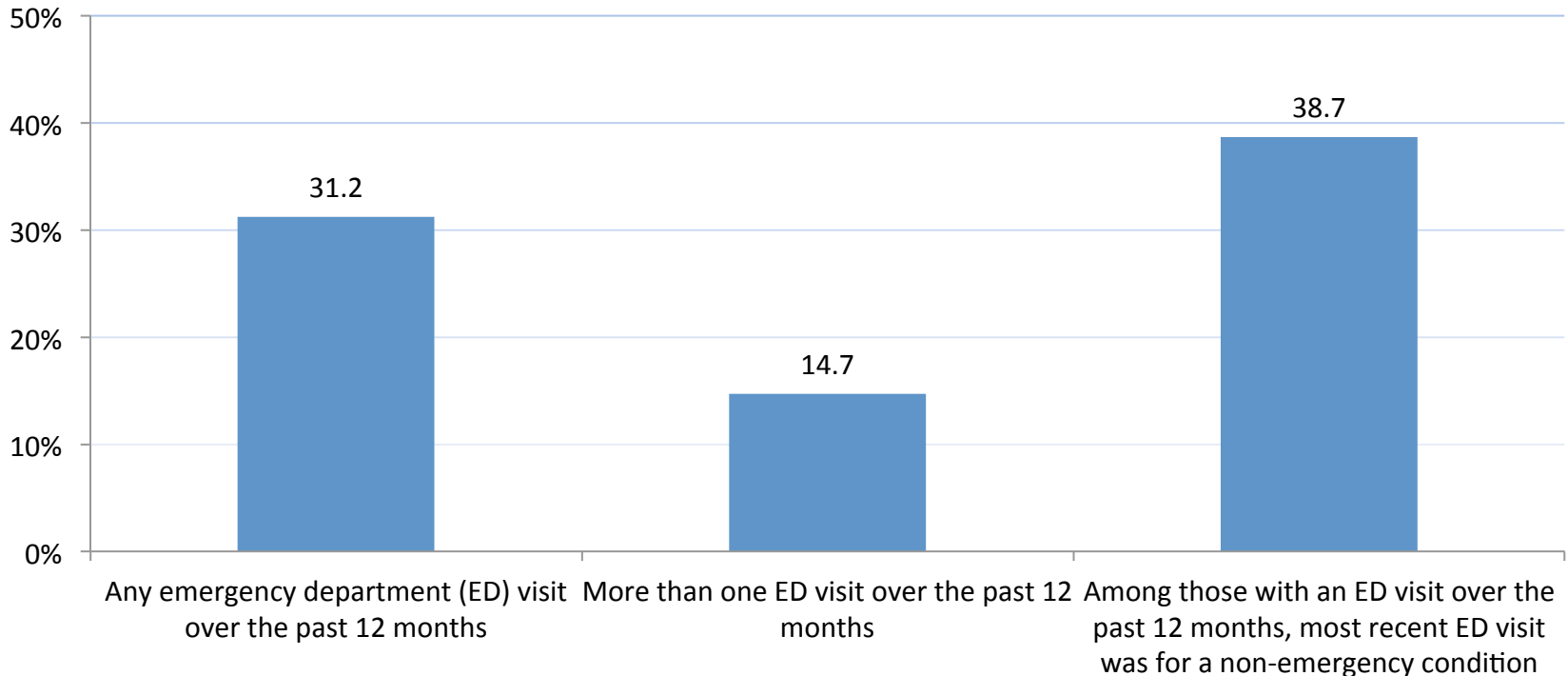
Source: 2014 Massachusetts Health Insurance Survey

Difficulties Getting Health Care in Massachusetts in 2014, by Region

	Told doctor's office or clinic did not accept insurance type over the past 12 months	Told doctor's office or clinic was not accepting new patients over the past 12 months	Unable to get an appointment with a health provider as soon as needed over the past 12 months
Western MA	15.9	18.3	18.6
Central MA	13.2	12.9	20.5
Northeast MA	9.5	8.4	16.5
Metro West	13.1	18.1	20.3
Metro Boston	11.2	12.5	20.0
Metro South	13.6	14.0	20.1
Southcoast	14.8	15.2	22.8
Cape and Islands	14.3	18.0	17.2

Source: 2014 Massachusetts Health Insurance Survey

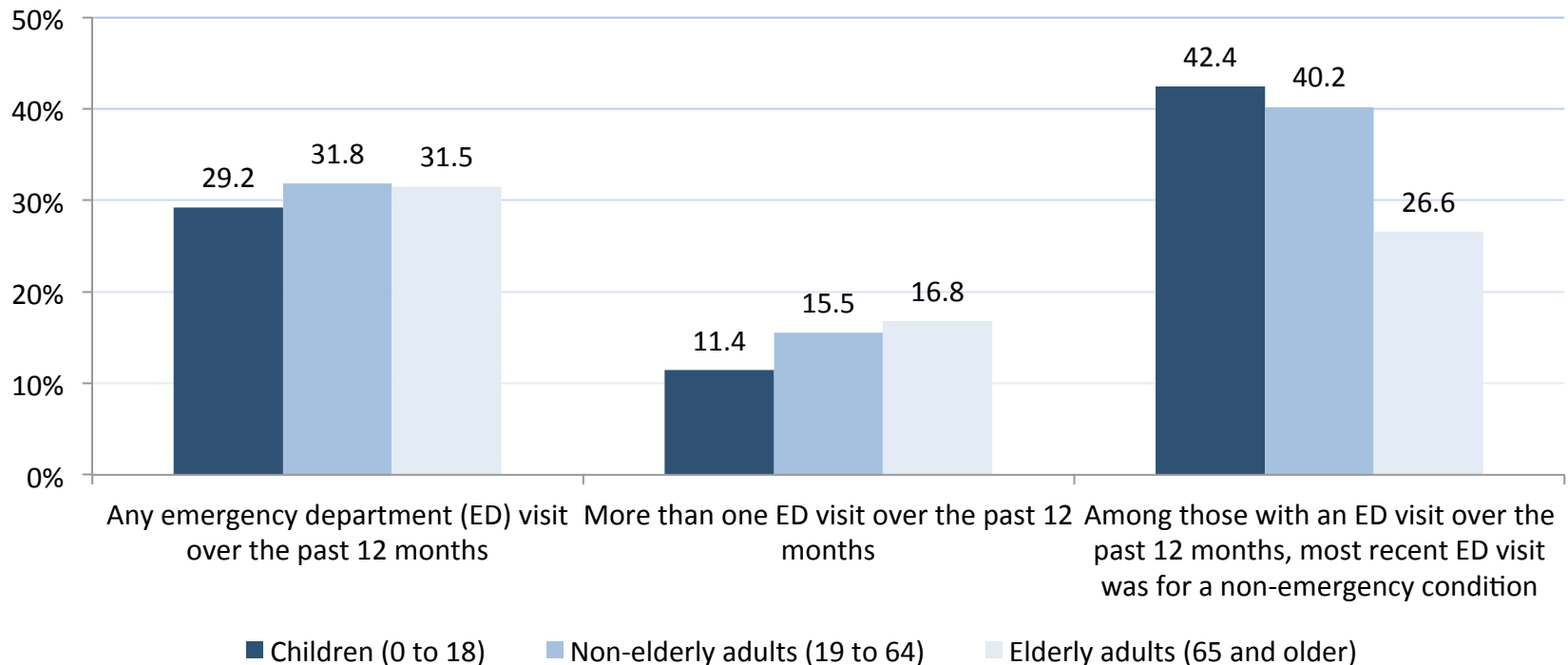
Emergency Department Use by All Massachusetts Respondents in 2014



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: 2014 Massachusetts Health Insurance Survey

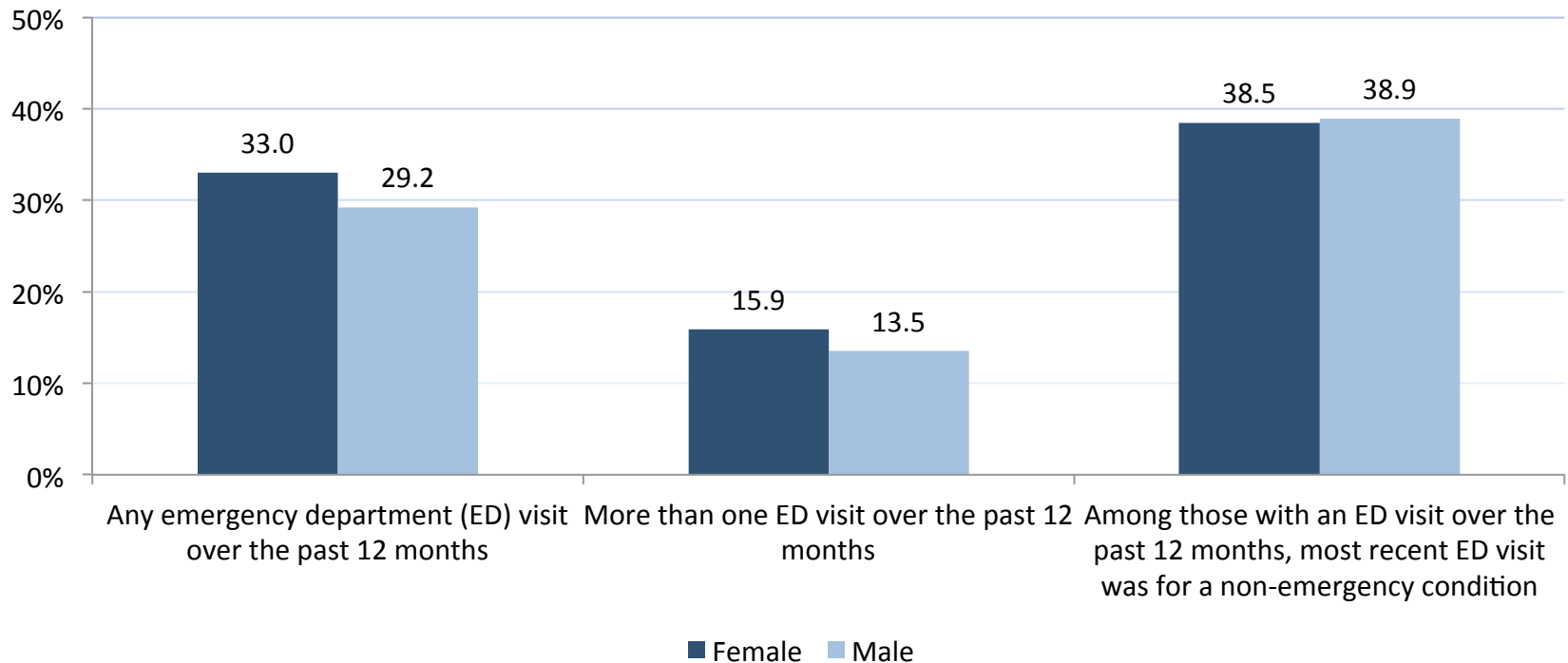
Emergency Department Use in Massachusetts in 2014, by Age Group



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Source: 2014 Massachusetts Health Insurance Survey

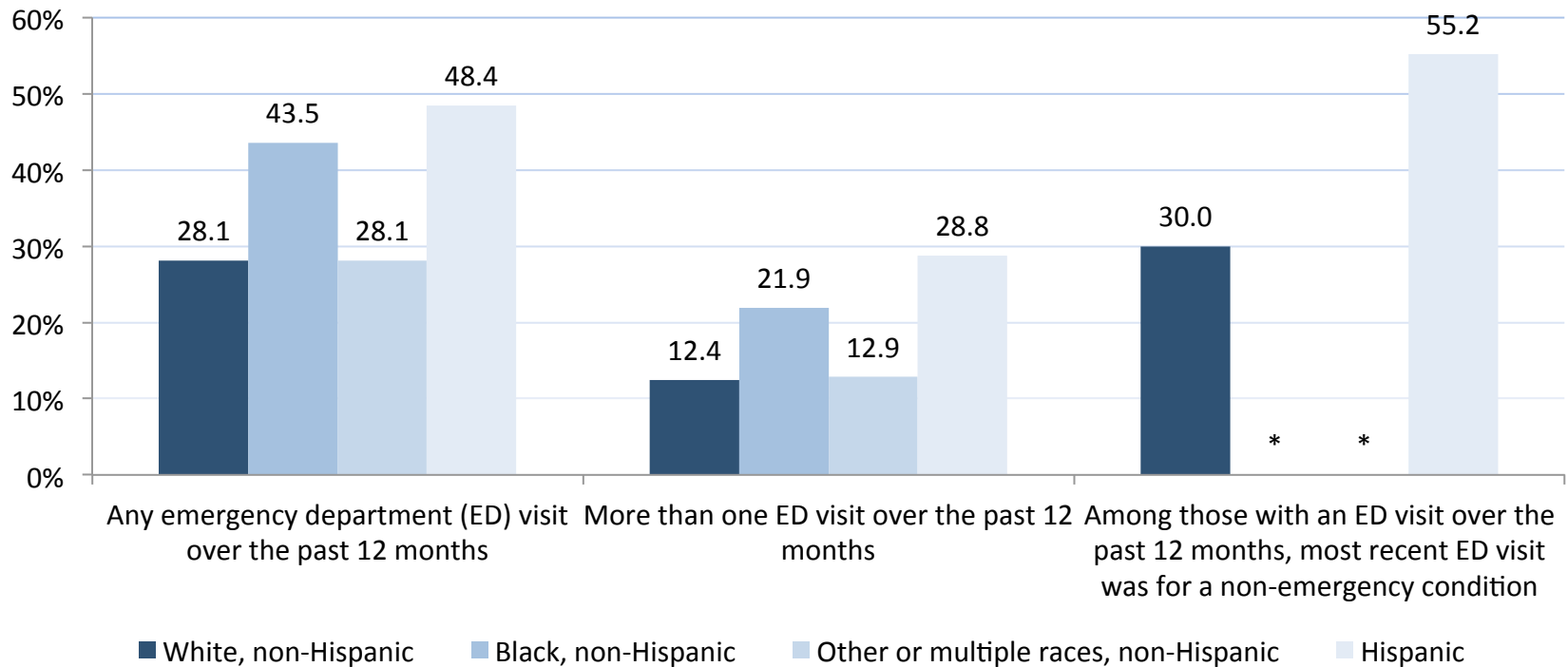
Emergency Department Use in Massachusetts in 2014, by Gender



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: 2014 Massachusetts Health Insurance Survey

Emergency Department Use in Massachusetts in 2014, by Race and Ethnicity

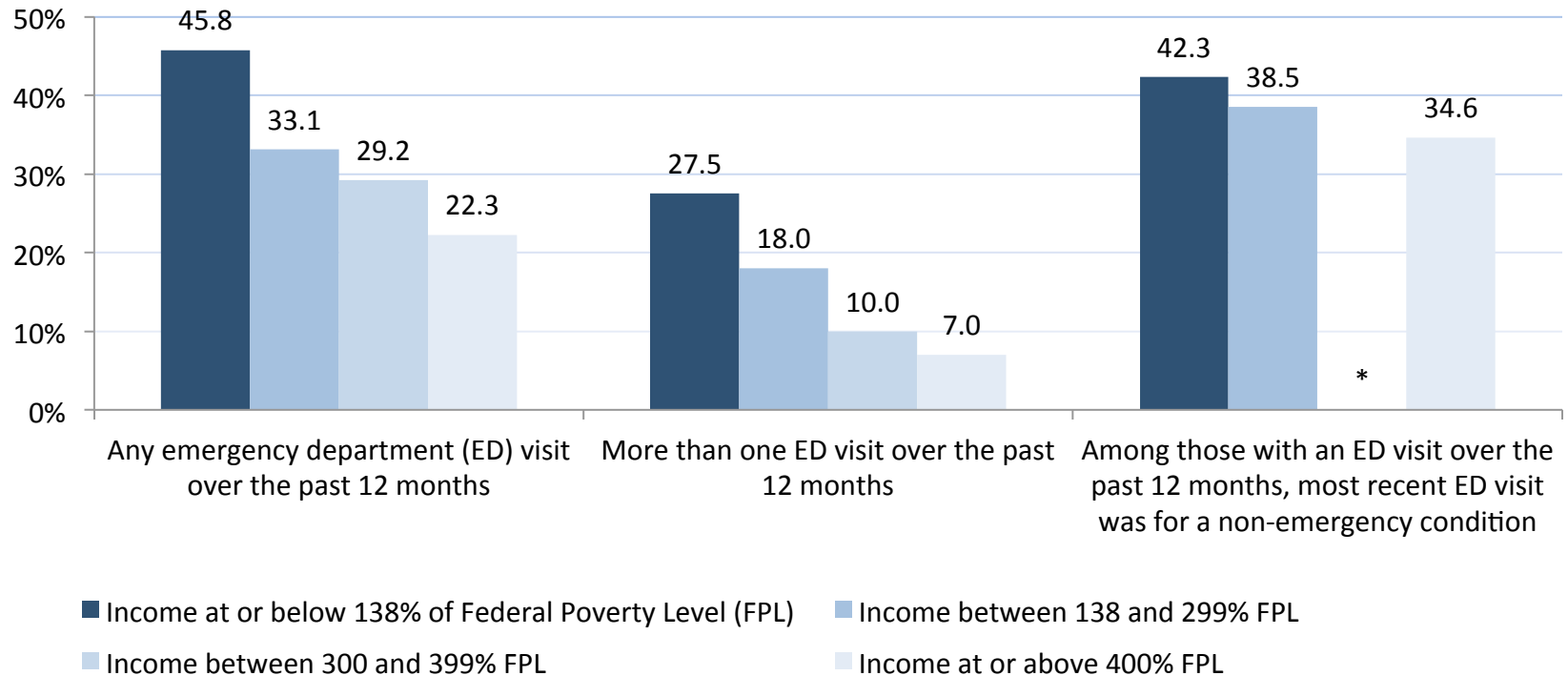


* The value has been suppressed due to small sample size.

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: 2014 Massachusetts Health Insurance Survey

Emergency Department Use in Massachusetts in 2014, by Family Income



* 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: 2014 Massachusetts Health Insurance Survey

Emergency Department Use in Massachusetts in 2014, by Region

	Any emergency department (ED) visit over the past 12 months (%)	More than one ED visit over the past 12 months (%)	Among those with an ED visit over the past 12 months, most recent ED visit was for a non-emergency condition (%)
Western MA	32.3	16.6	37.8
Central MA	34.5	20.2	43.4
Northeast MA	27.4	12.0	38.9
Metro West	28.7	12.0	*
Metro Boston	33.2	16.0	39.4
Metro South	29.7	11.8	*
Southcoast	35.8	17.3	*
Cape and Islands	31.3	13.7	*

* 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.

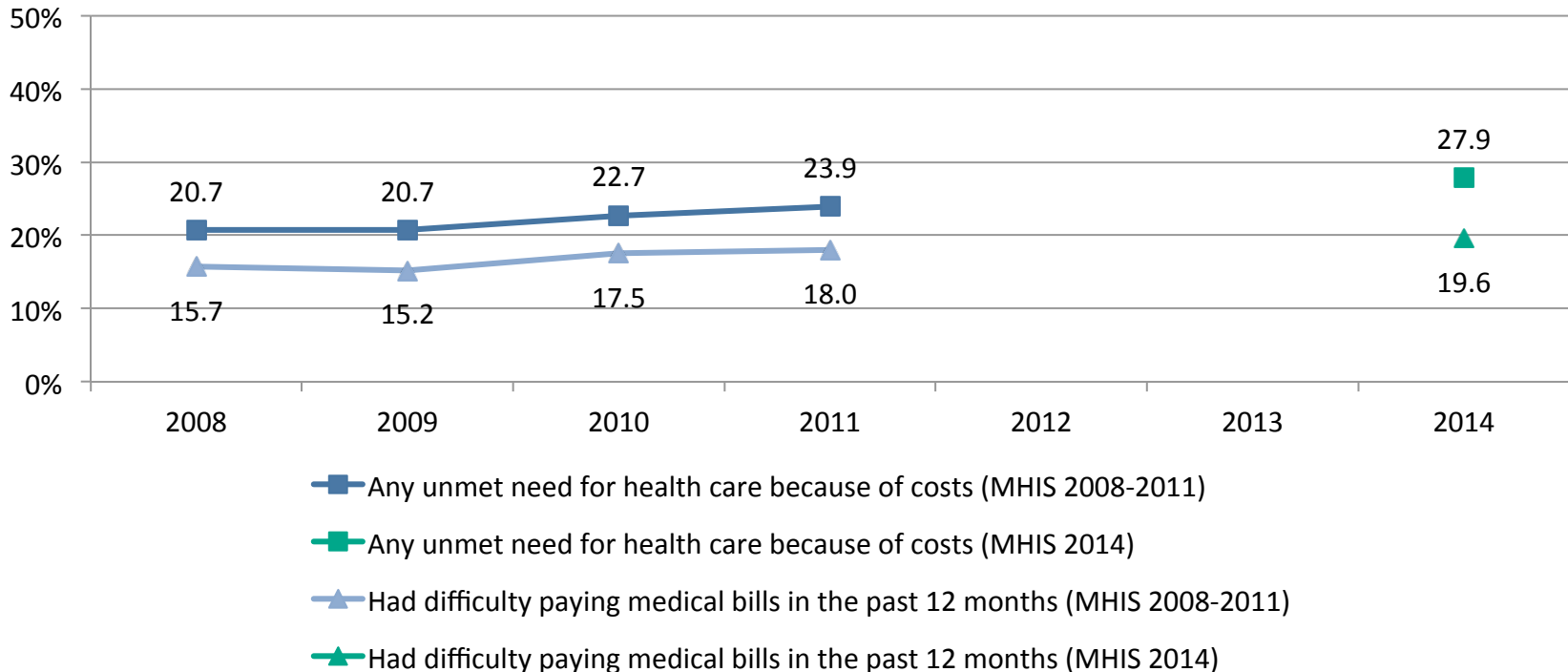
Source: 2014 Massachusetts Health Insurance Survey

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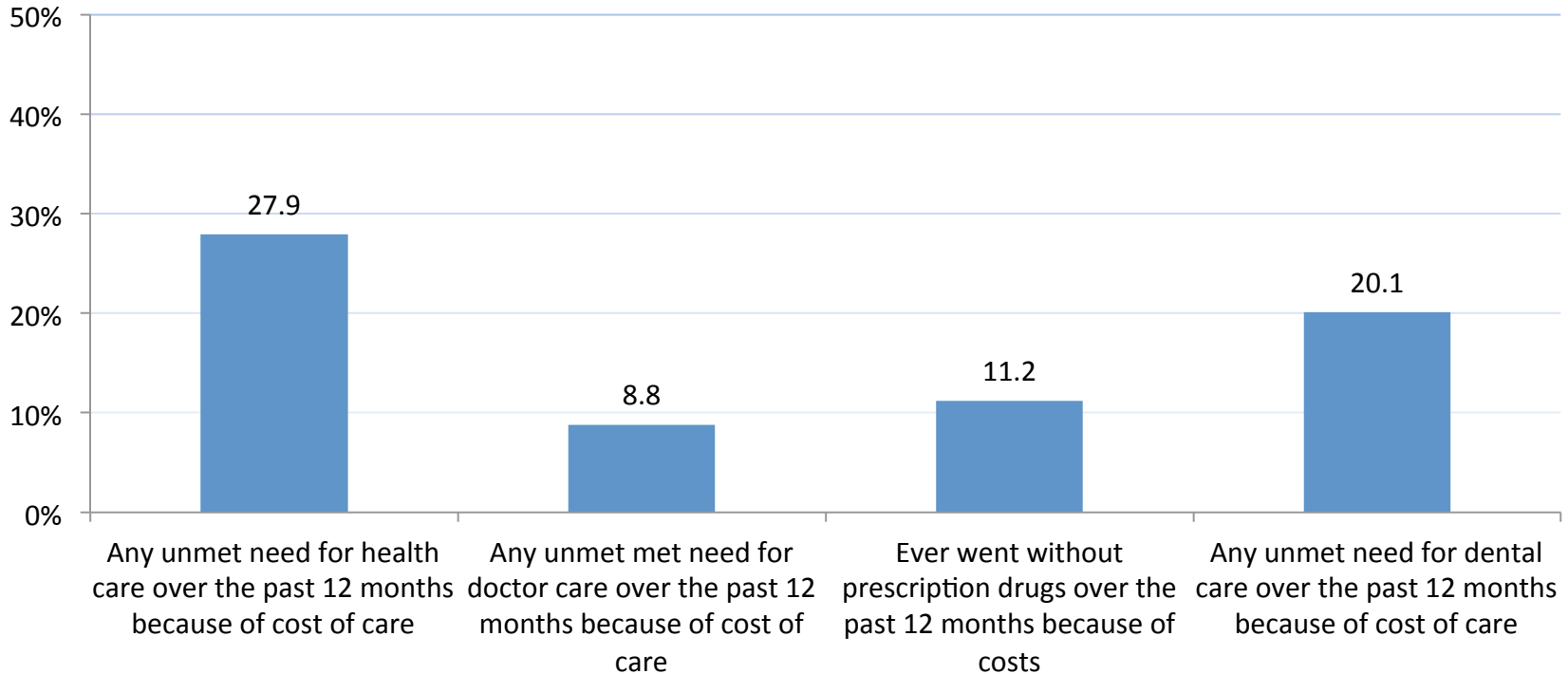
Unmet Health Care Needs and Difficulty Paying Family Medical Bills for All Massachusetts Respondents, 2008-2011 and 2014



Note: Due to a change in survey design for the MHIS in 2014, estimates for 2014 are not directly comparable to estimates from 2008-2011. Estimates for unmet need for health care due to costs include unmet needs for dental as well as medical care. Medical care includes doctor care, specialist care, and prescription drugs.

Source: 2008-2011, 2014 Massachusetts Health Insurance Survey

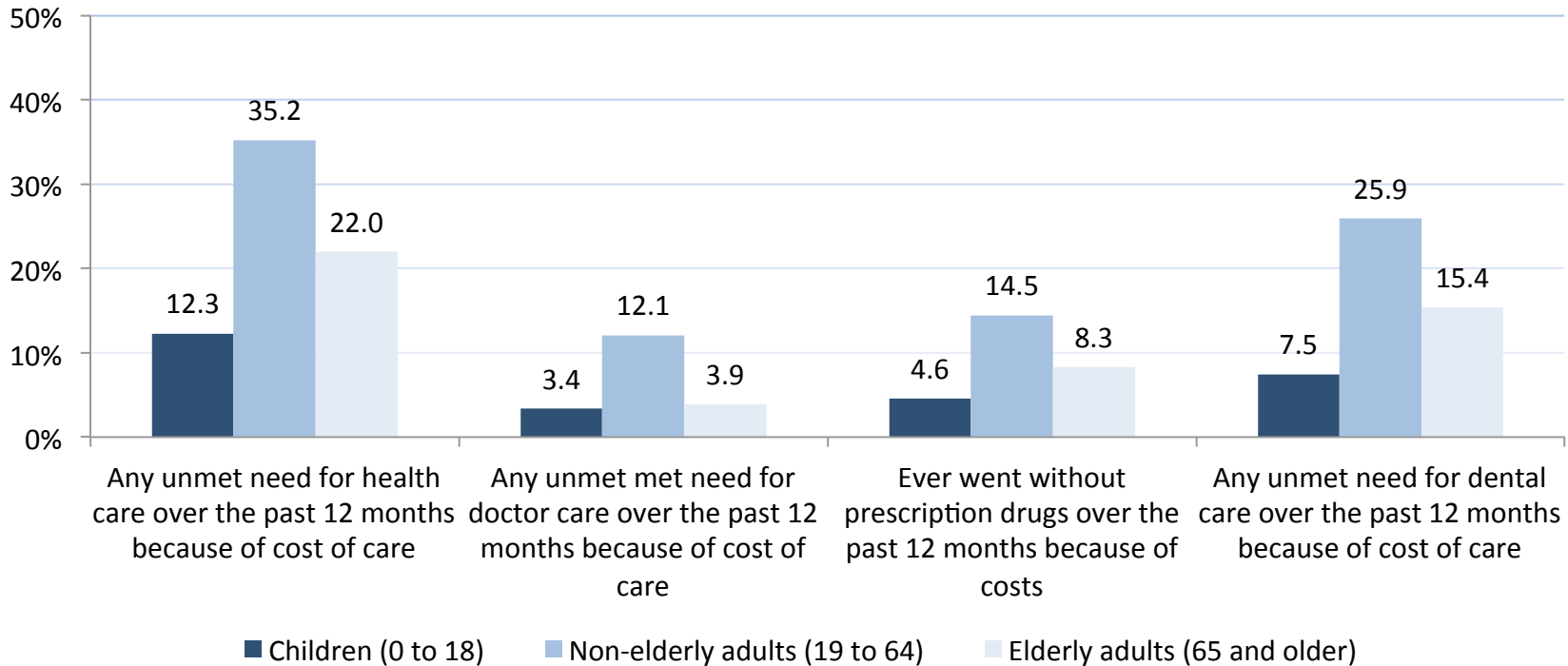
Reported Unmet Need for Health Care Because of Costs for All Massachusetts Respondents in 2014



Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: unmet need for doctor care, unmet need for specialist care, unmet need for dental care, or ever went without a prescription drug because of costs. Medical care includes doctor care, specialist care, and prescription drugs.

Source: 2014 Massachusetts Health Insurance Survey

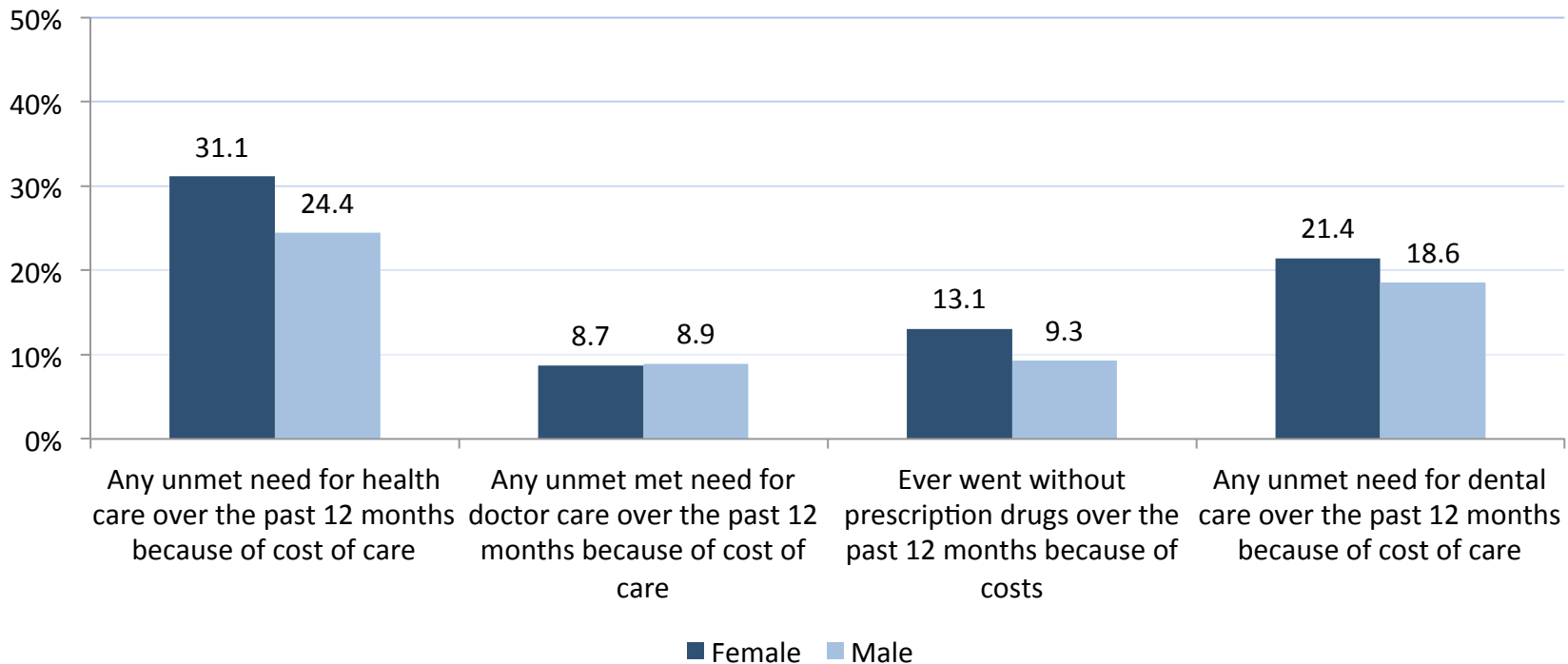
Reported Unmet Need for Health Care Because of Costs in Massachusetts in 2014, by Age Group



Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: unmet need for doctor care, unmet need for specialist care, unmet need for dental care, or ever went without a prescription drug because of costs. Medical care includes doctor care, specialist care, and prescription drugs.

Source: 2014 Massachusetts Health Insurance Survey

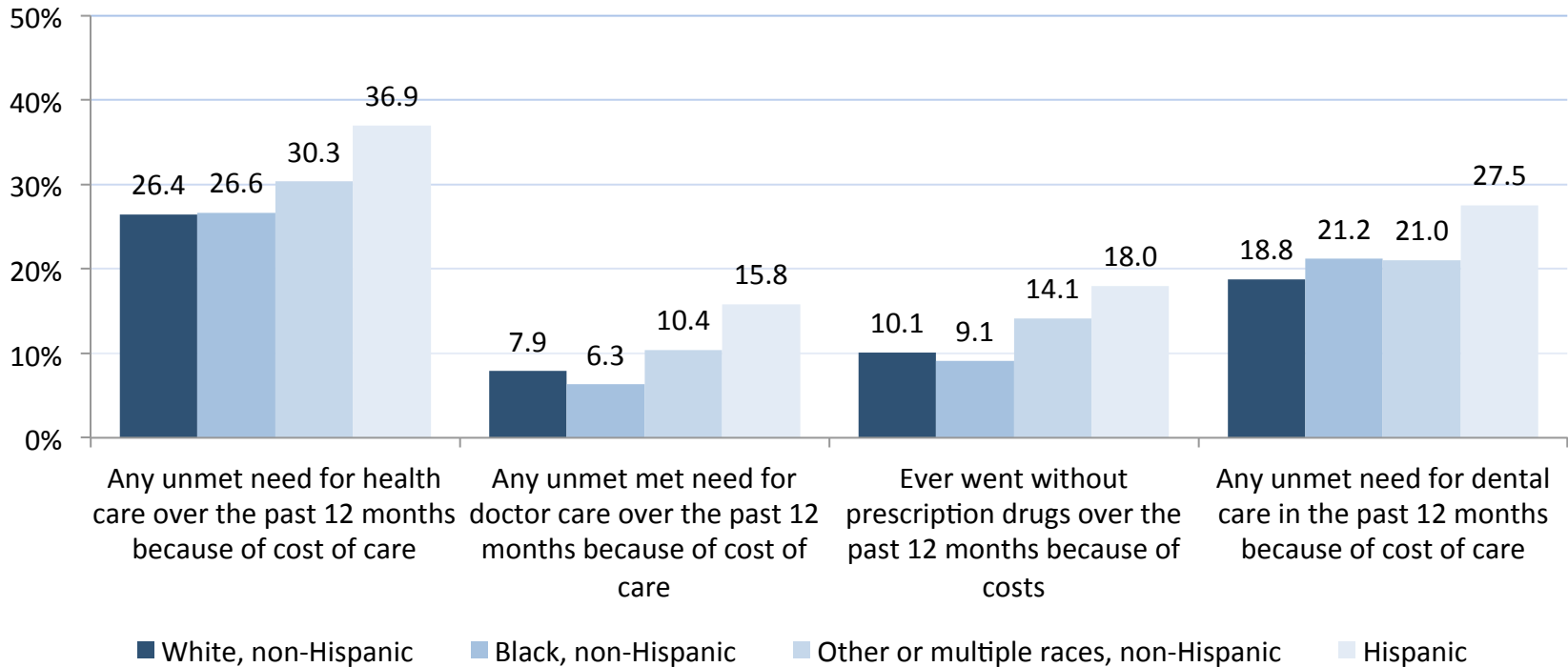
Reported Unmet Need for Health Care Because of Costs in Massachusetts in 2014, by Gender



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Source: 2014 Massachusetts Health Insurance Survey

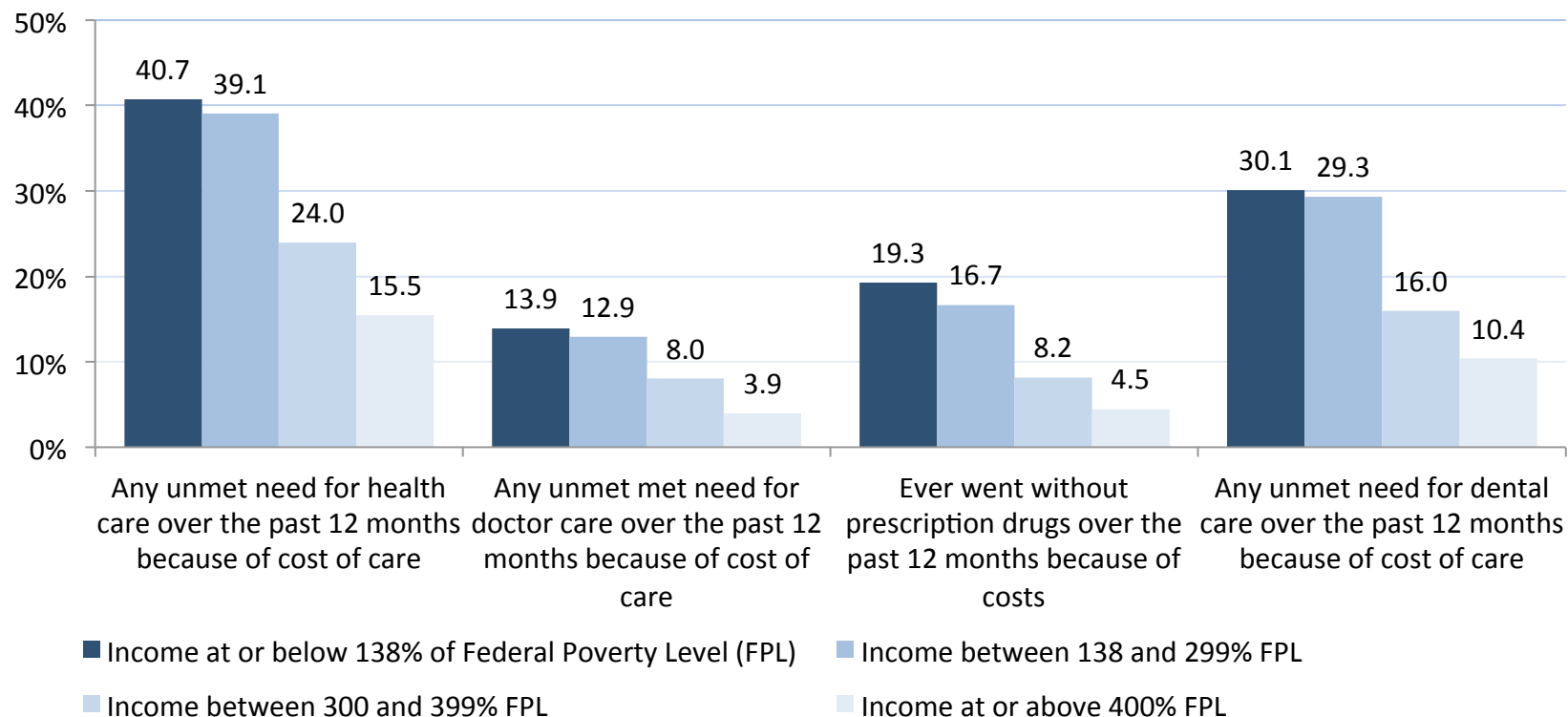
Reported Unmet Need for Health Care Because of Costs in Massachusetts in 2014, by Race and Ethnicity



Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: unmet need for doctor care, unmet need for specialist care, unmet need for dental care, or ever went without a prescription drug because of costs. Medical care includes doctor care, specialist care, and prescription drugs.

Source: 2014 Massachusetts Health Insurance Survey

Reported Unmet Need for Health Care Because of Costs in Massachusetts in 2014, By Family Income



Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: unmet need for doctor care, unmet need for specialist care, unmet need for dental care, or ever went without a prescription drug because of costs. Medical care includes doctor care, specialist care, and prescription drugs.

Source: 2014 Massachusetts Health Insurance Survey

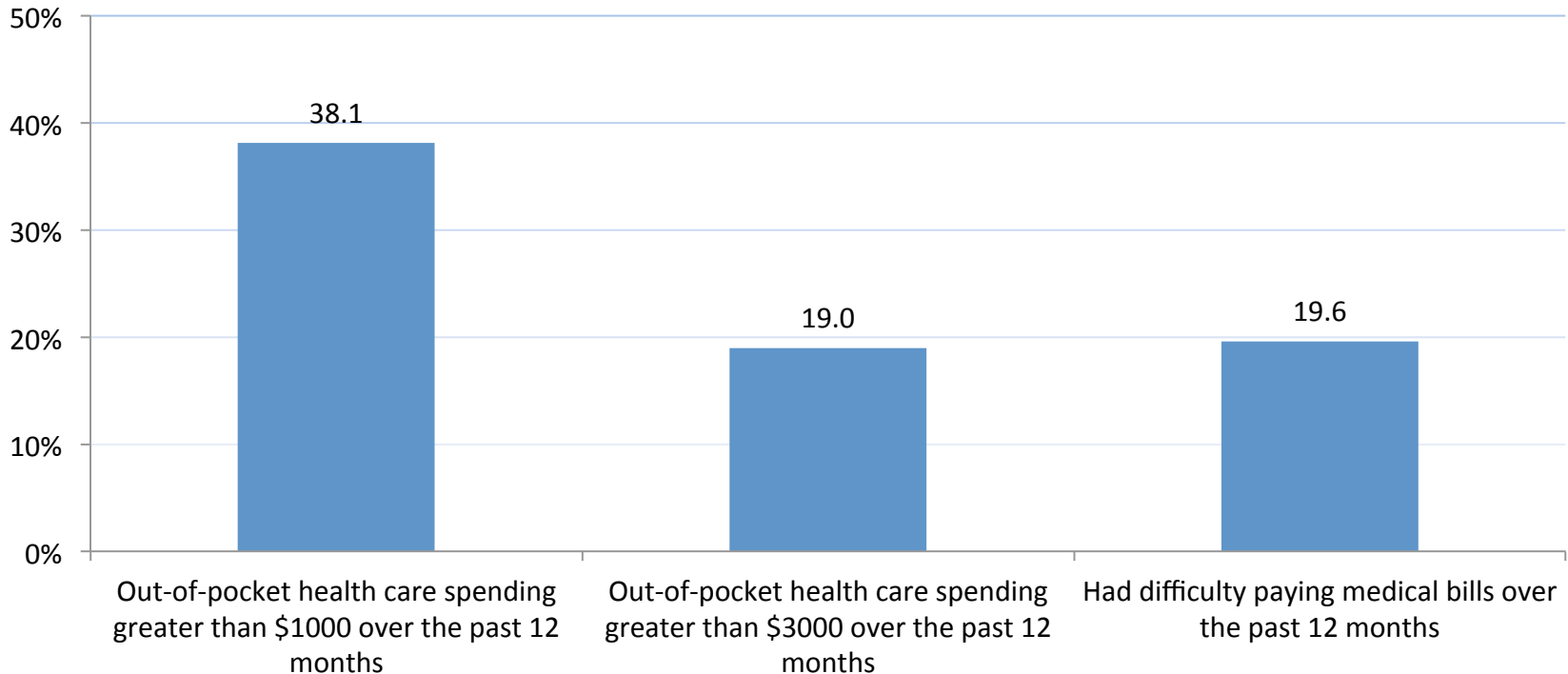
Reported Unmet Need for Health Care Because of Costs in Massachusetts in 2014, by Region

	Any unmet need for health care over the past 12 months because of costs (%)	Any unmet need for doctor care over the past 12 months because of costs (%)	Ever went without prescription drugs over the past 12 months because of costs (%)	Any unmet need for dental care over the past 12 months because of costs (%)
Western MA	37.7	11.2	17.3	27.5
Central MA	28.0	11.1	10.9	18.1
Northeast MA	24.1	7.8	10.4	18.8
Metro West	23.9	8.1	9.0	13.0
Metro Boston	26.8	7.8	9.8	19.9
Metro South	27.3	9.2	9.4	21.7
Southcoast	31.9	7.4	15.6	21.5
Cape and Islands	31.0	9.7	12.3	21.9

Note: Any unmet need for care is defined as reporting one or more of the following unmet needs for care due to cost: unmet need for doctor care, unmet need for specialist care, unmet need for dental care, or ever went without a prescription drug because of costs. Medical care includes doctor care, specialist care, and prescription drugs.

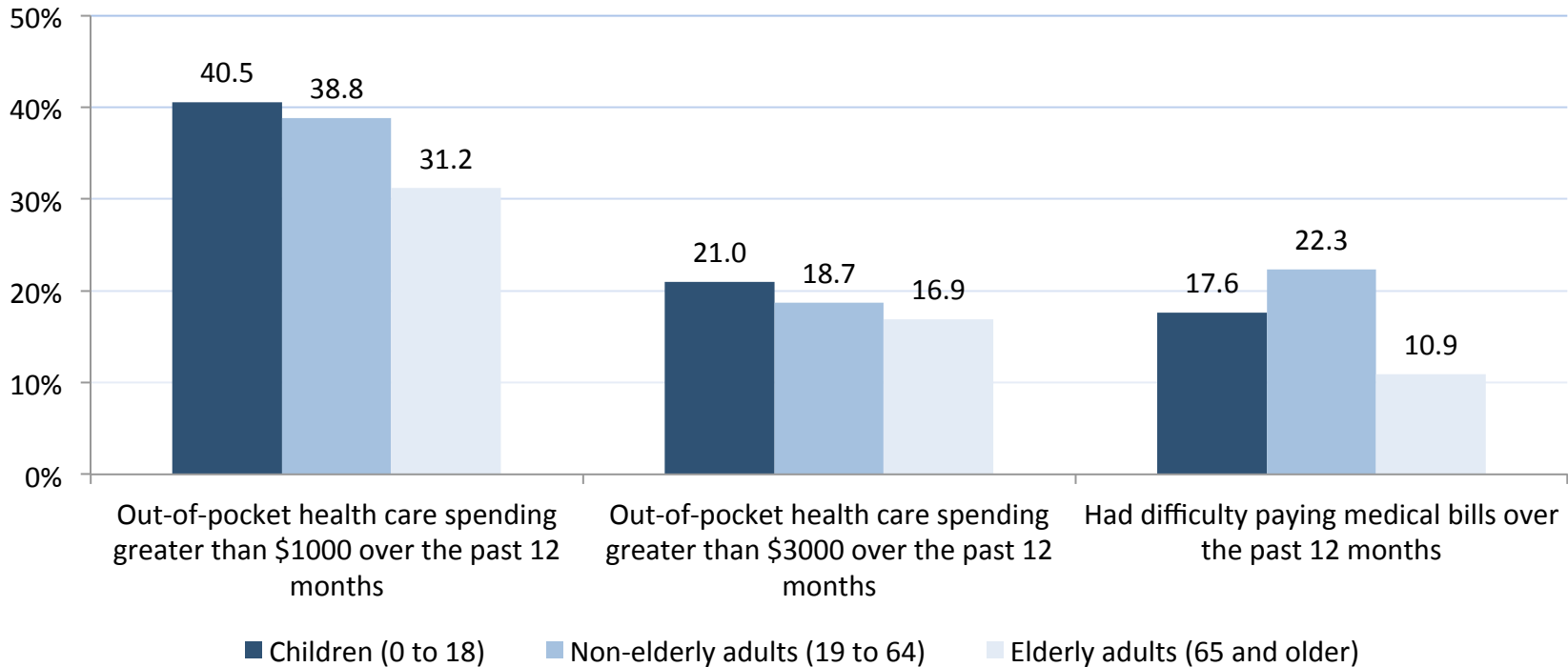
Source: 2014 Massachusetts Health Insurance Survey

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills for All Massachusetts Respondents in 2014



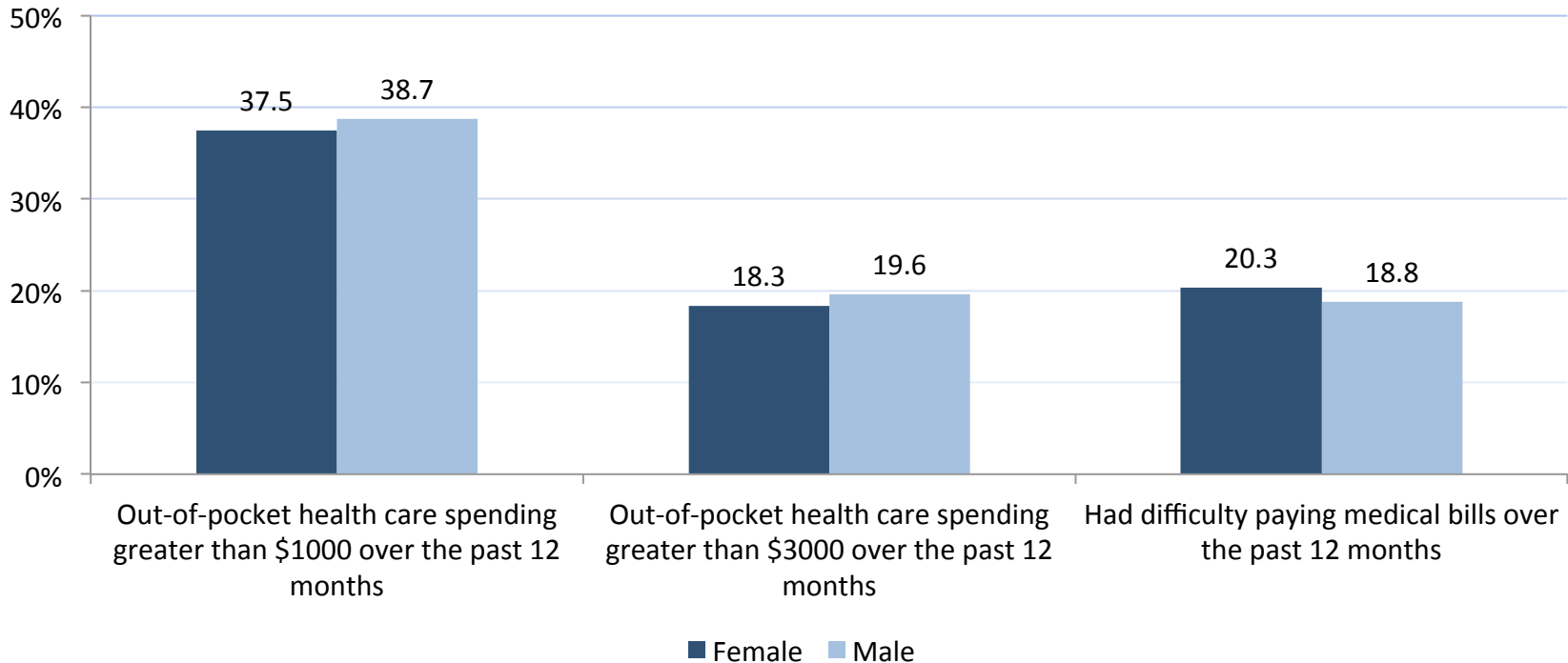
Source: 2014 Massachusetts Health Insurance Survey

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2014, by Age Group



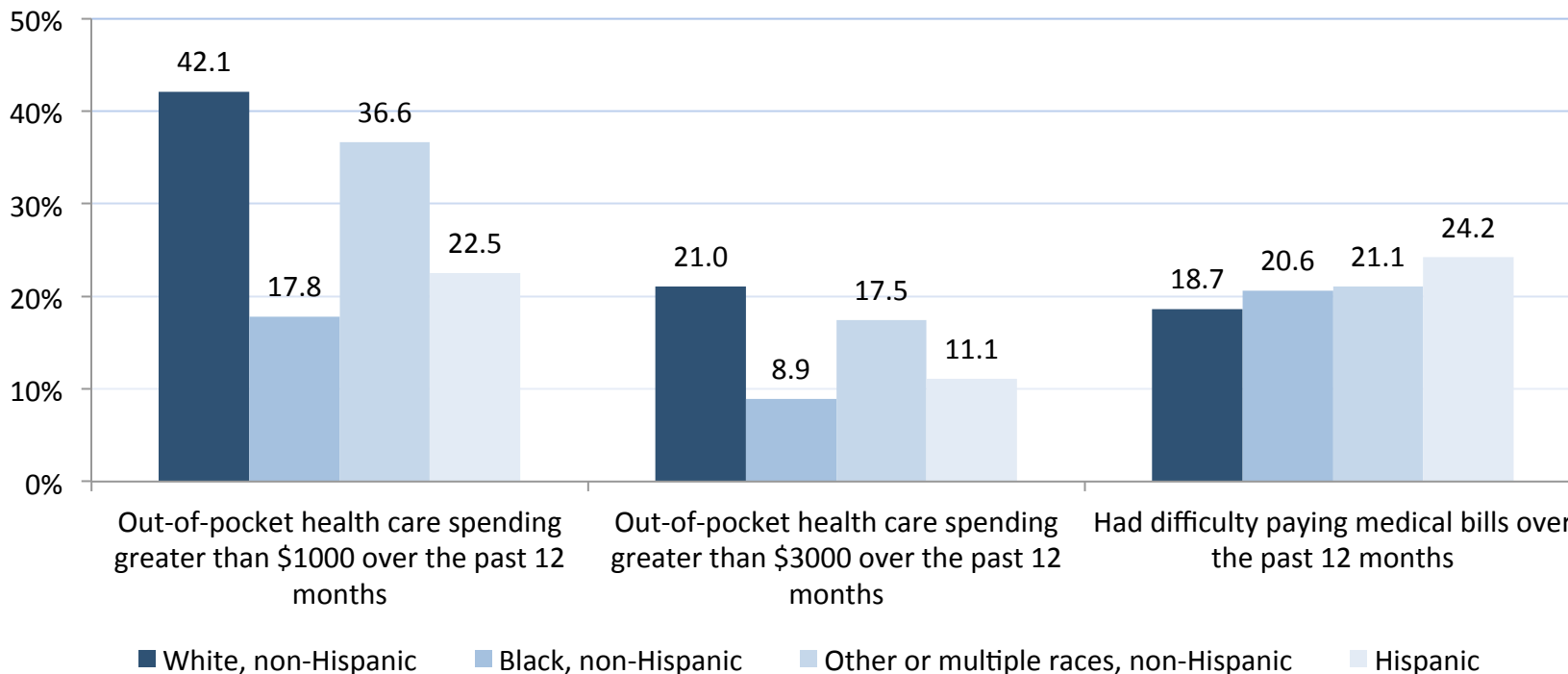
Source: 2014 Massachusetts Health Insurance Survey

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2014, by Gender



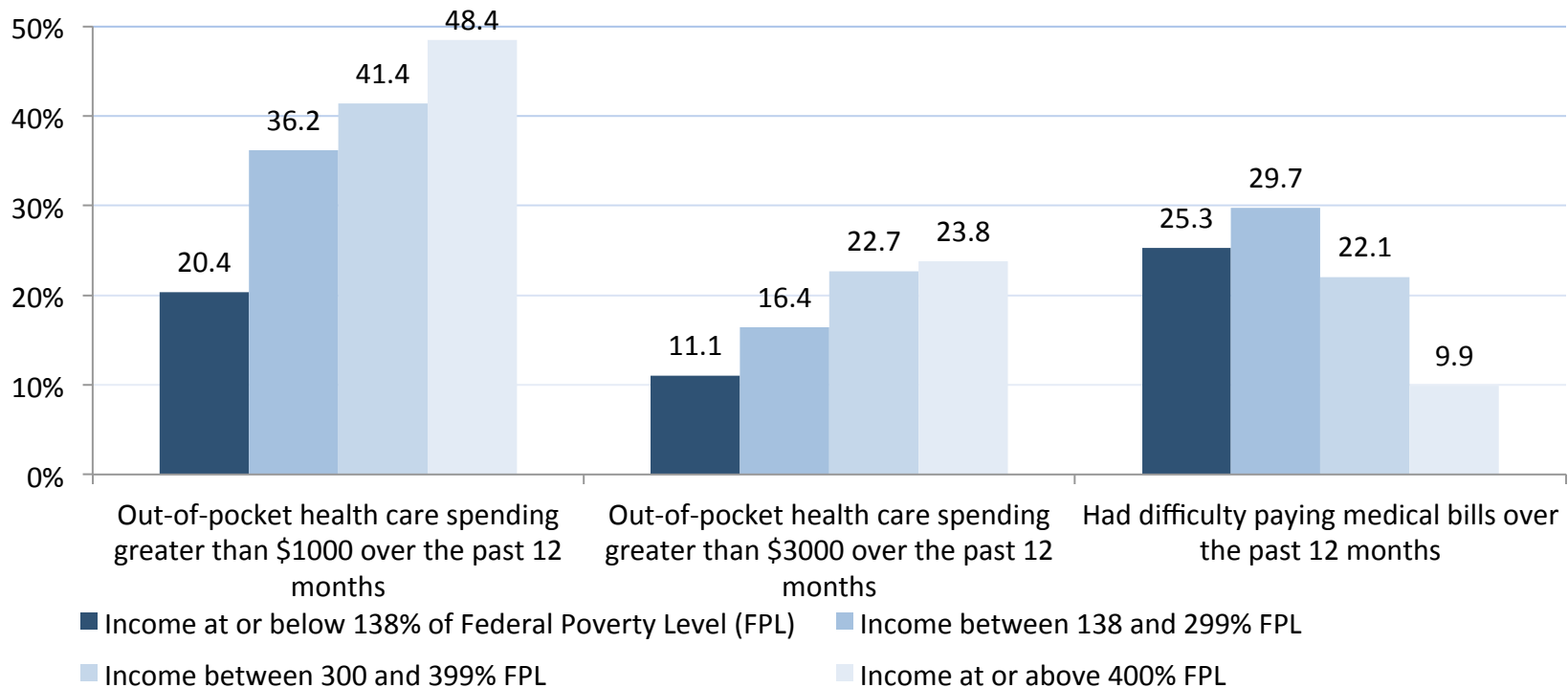
Source: 2014 Massachusetts Health Insurance Survey

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2014, by Race and Ethnicity



Source: 2014 Massachusetts Health Insurance Survey.

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2014, by Family Income



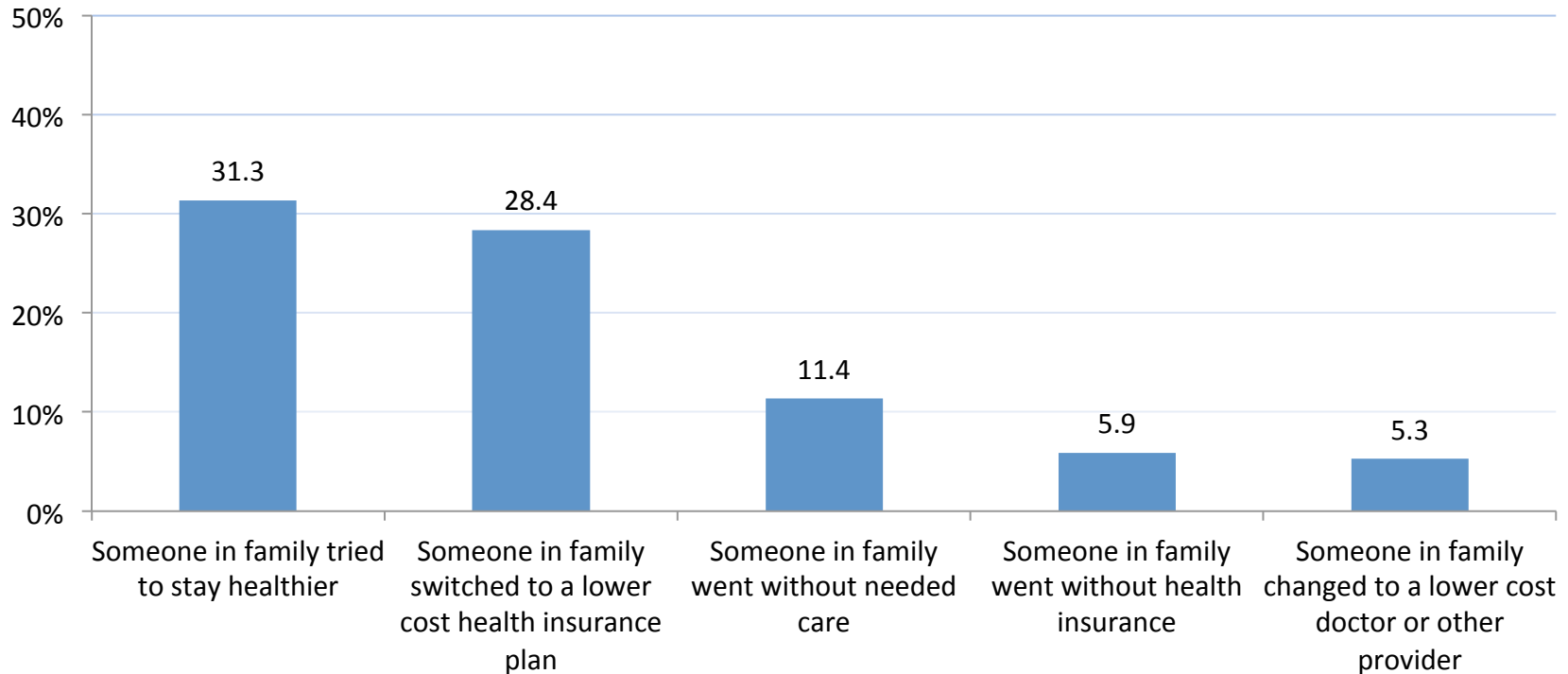
Source: 2014 Massachusetts Health Insurance Survey

Out-of-Pocket Family Health Care Spending and Difficulty Paying Family Medical Bills in Massachusetts in 2014, by Region

	Out-of-pocket health care spending greater than \$1000 over the past 12 months (%)	Out-of-pocket health care spending greater than \$3000 over the past 12 months (%)	Had difficulty paying medical bills over the past 12 months (%)
Western MA	34.3	18.8	24.8
Central MA	42.4	20.3	23.8
Northeast MA	41.1	21.5	18.8
Metro West	47.0	21.9	16.8
Metro Boston	34.6	16.0	15.5
Metro South	37.5	16.8	21.3
Southcoast	22.8	14.3	24.3
Cape and Islands	41.5	25.1	15.2

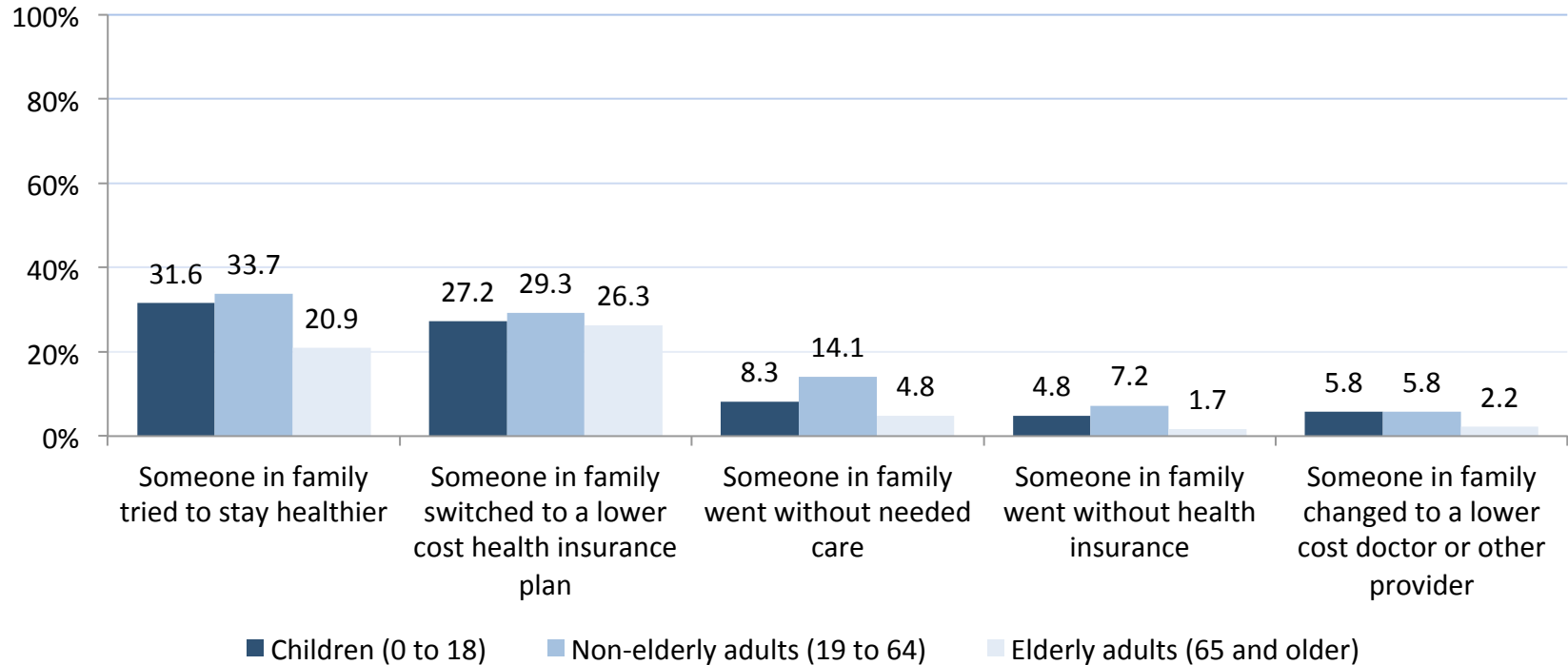
Source: 2014 Massachusetts Health Insurance Survey.

Approaches Used by Families to Lower Health Care Costs for All Massachusetts Respondents in 2014



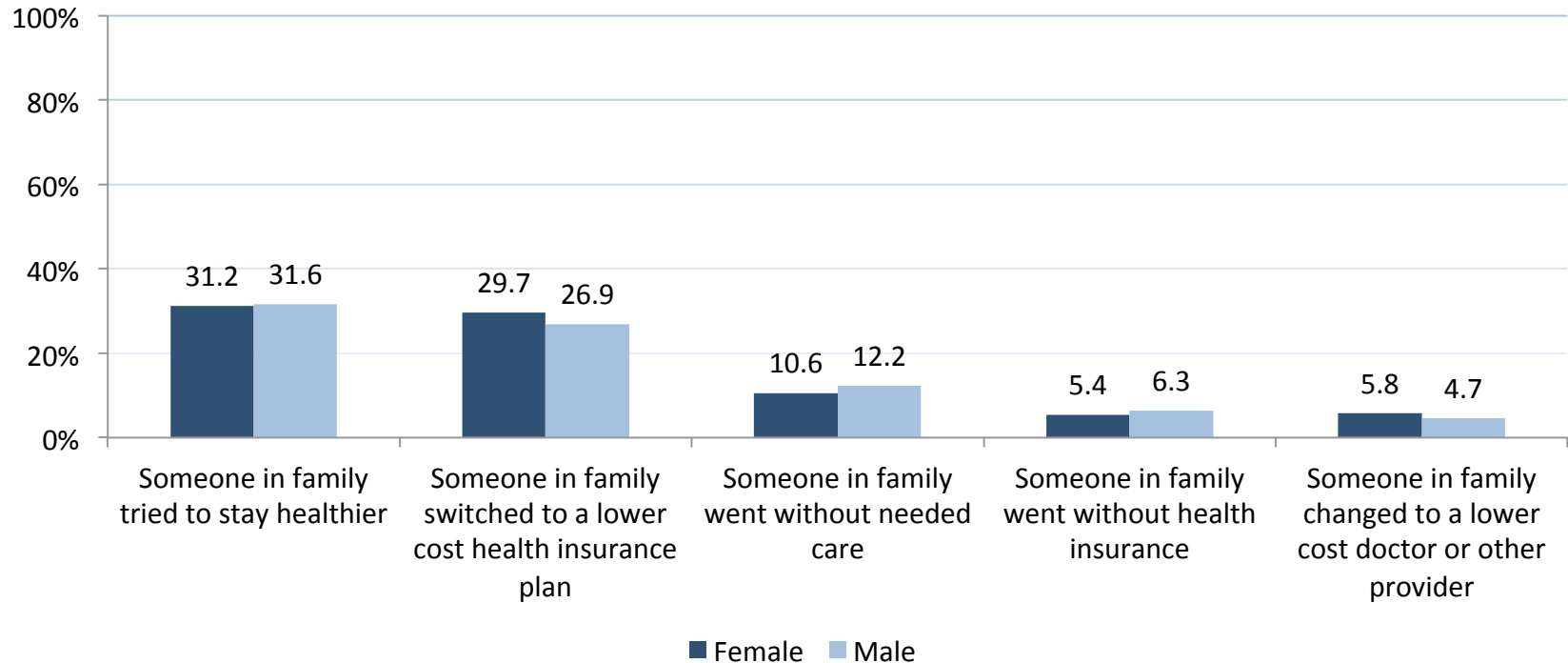
Source: 2014 Massachusetts Health Insurance Survey

Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2014, by Age Group



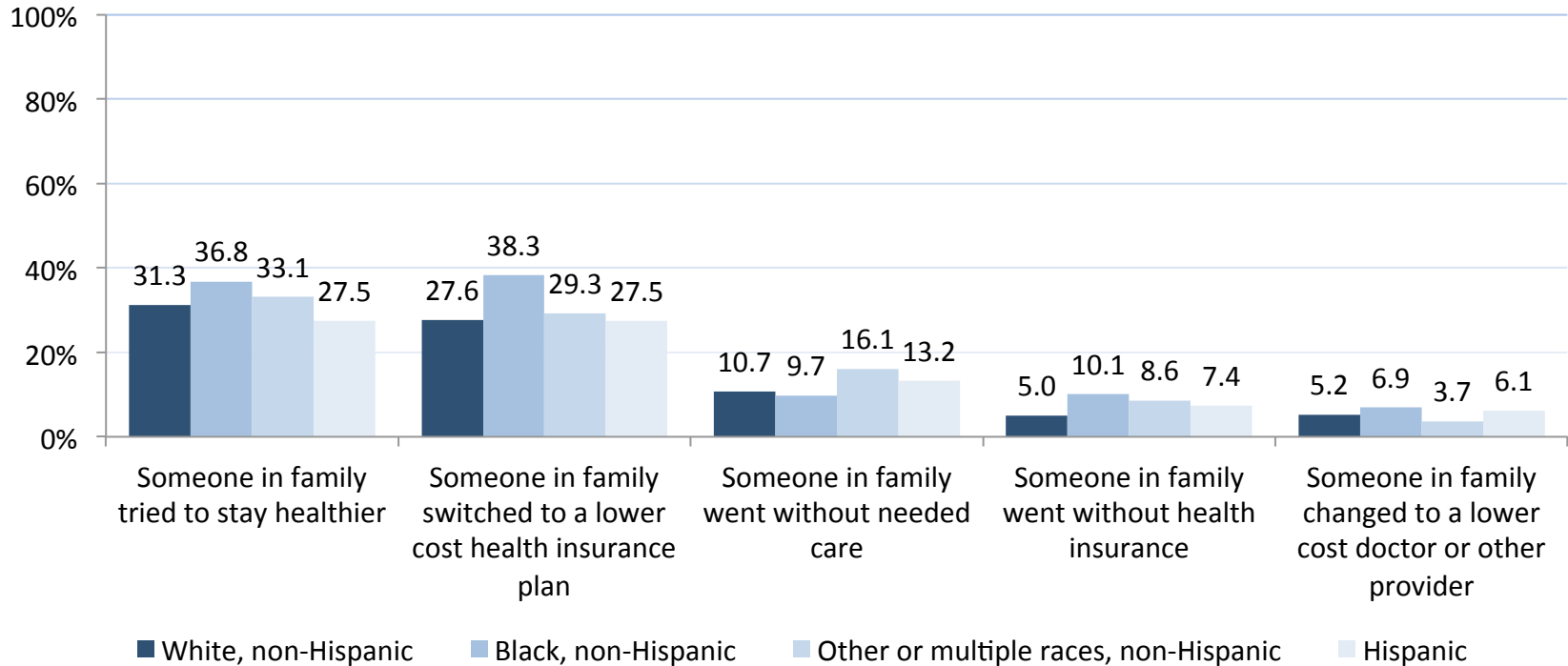
Source: 2014 Massachusetts Health Insurance Survey

Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2014, by Gender



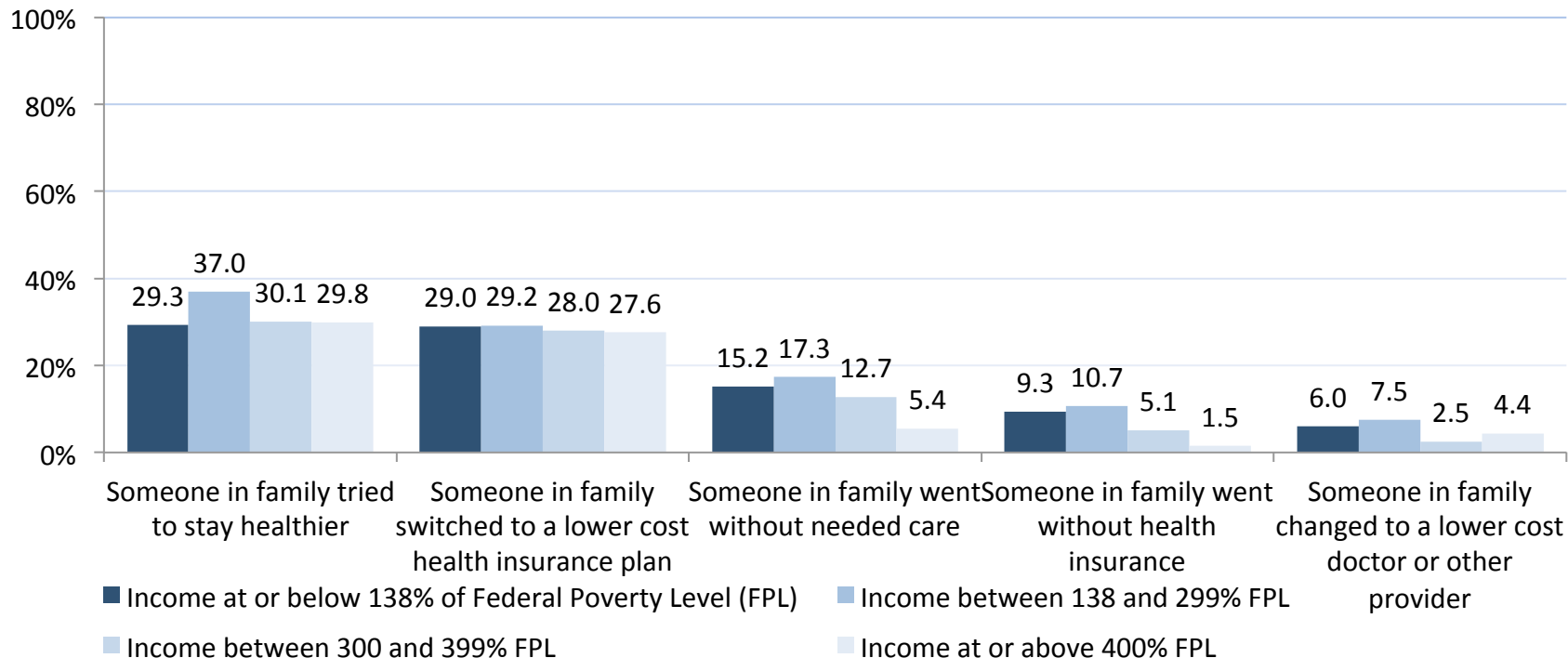
Source: 2014 Massachusetts Health Insurance Survey

Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2014, by Race and Ethnicity



Source: 2014 Massachusetts Health Insurance Survey

Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2014, by Family Income



Source: 2014 Massachusetts Health Insurance Survey

Approaches Used by Families to Lower Health Care Costs in Massachusetts in 2014, by Region

	Someone in family tried to stay healthier (%)	Someone in family switched to lower cost health insurance plan (%)	Someone in family went without needed health care (%)	Someone in family went without health insurance (%)	Someone in family changed to lower cost doctor or other health care provider (%)
Western MA	34.9	30.6	12.2	7.5	6.6
Central MA	27.6	26.1	12.3	5.1	2.7
Northeast MA	30.3	28.6	11.3	4.8	7.4
Metro West	37.5	26.6	9.0	7.5	8.3
Metro Boston	26.5	27.8	9.8	6.4	3.5
Metro South	35.1	33.1	13.0	5.0	3.4
Southcoast	36.8	26.9	16.7	4.3	5.3
Cape and Islands	31.5	20.1	10.2	6.0	5.0

Source: 2014 Massachusetts Health Insurance Survey