

# FROM COVERAGE TO CARE:

## A PEOPLE'S REPORT ON HEALTHCARE IN NEW YORK STATE

## INTRODUCTION

Through this report, CNYH is lifting up the lived experiences of New Yorkers in the current profit-driven healthcare system. These data and testimonials reveal the unnecessary distress, sickness, and death that this healthcare system inflicts on patients, families, and communities around the state.



### METHODS

- 🍏 CNYH completed 2,409 Healthcare Rights and Access Surveys with residents all over New York state between August 2017 and January 2019



### FINDINGS

#### 🍏 INSURED YET UNABLE TO GET CARE

- A striking number of respondents faced cost barriers and inadequate coverage that prevented them from getting medical care. 50% of all privately insured respondents reported skipping or delaying at least one type of care because of cost. Three out of four (72%) of these respondents skipped or delayed multiple types of care.
- These findings reveal a crisis of underinsurance: insurance coverage is no guarantee of timely access to adequate and necessary care.

#### 🍏 UNINSURED AND INSECURE

- An overwhelming number of survey respondents (73%) reported being uninsured at some point in their lives. Lack of health insurance has been a fact of life for almost everyone.

#### 🍏 THE MARKETPLACE FAILS TO MEET HEALTHCARE NEEDS

- Respondents who purchased plans through the individual marketplace were more likely than respondents insured through other types of coverage to report problems getting the care they need (63% vs. 42%) and skipping or delaying care due to cost (63% vs. 49%).
- Despite public subsidies and increased regulation, those with marketplace private insurance plans are struggling to afford and access care.

#### 🍏 THE BURDEN OF HIGH COSTS

- Many respondents reported problems paying bills out of pocket (40%), deductibles (31%), co-pays (31%), and premiums (29%).
- When New Yorkers don't get the right care when they first need it, they can develop more advanced, complex—and often more costly—illnesses, putting unnecessary strain on families, communities, and the health system.
- Nationwide, medical debt is the single leading cause of personal bankruptcy.

#### 🍏 THE HEALTH INSURANCE SYSTEM RESTRICTS CHOICE AND FREEDOM

- New Yorkers who rely on insurance through an employer, spouse, or parent report not having the freedom to make significant life choices as they wish, for fear of losing insurance or access to covered providers or services.

## **WOMEN, PEOPLE OF COLOR, TRANSGENDER PEOPLE MOST IMPACTED**

- The survey revealed alarming results for women, transgender people, and people of color, communities more likely to experience barriers to healthcare.
- Women are disproportionately adversely affected by the failings of the current health system.
- Inadequate access to quality, timely care throughout women's lives and a lack of healthcare resources in poor and Black communities are just some of the many complex causes of maternal mortality.
- Transgender respondents overwhelmingly experienced problems at a greater rate than others getting the care they needed (69%), paying medical bills (67%), skipping or delaying needed care (77%), and developing more serious conditions because of delayed care (64%).
- Hispanic respondents were more likely to be uninsured (26%) than non-Hispanic ones (5%).
- Although we only had 20 respondents who identified as American Indian or Indigenous, 70% have had problems getting needed care.

## **HEALTHCARE WORKERS WITNESS UNEQUAL CARE**

- 65% of health professional respondents report witnessing different treatments for patients based on their health insurance status.
- Insurance status and cost dictate the type of care that patients receive, undermining the relationship between healthcare professionals and their patients.

## **LONG-TERM CARE AND SUPPORT**

- Many people try to fill gaps in long term care by caring for their loved ones themselves, but they do so at a cost: their responsibilities at home make it difficult to find work and obtain health benefits.



## **THE SOLUTION**

### **PEOPLE ARE READY FOR GUARANTEED HEALTHCARE**

Most people we surveyed overwhelmingly support a universal, publicly financed, single-payer system, and the vast majority do not view the current healthcare system favorably. 94% believe that healthcare is a human right, but 64% felt they do not have a say in decisions about our healthcare system and 84% support a single-payer healthcare system.

## **CONCLUSION**

-  Too many New Yorkers cannot afford healthcare, even if they have insurance.
-  We need a healthcare system designed to care for all New Yorkers, with special attention to meeting the needs of those who need healthcare the most.
-  If we cannot get healthcare when we need it because of cost and other barriers, even when most New Yorkers are insured, fundamental reform is necessary. Lawmakers must act.

**FOR MORE INFORMATION AND TO GET INVOLVED,  
PLEASE VISIT [WWW.NYHCAMPAIGN.ORG](http://WWW.NYHCAMPAIGN.ORG)**