

# Impact of Health Care Costs on People in Oregon, 2019

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April 2022



# Executive Summary

This brief brings together national and state data from multiple sources to help understand how much people in Oregon are paying for health care and how the high cost of health care affects them.

The data in this report is from 2019 and provides a snapshot of health care costs and cost impacts before the COVID-19 pandemic. Future reports will explore the impact of the pandemic on health care costs and affordability.

## Key Findings



**Personal spending on health care is higher in Oregon than the national average.** The average personal spending for health care per person in 2019 in Oregon was \$7,615, compared to \$7,487 nationally.

From 2013 to 2019, Oregon's per person personal consumption expenditures on health care grew by 34 percent, compared to 27 percent nationally.



**Health insurance premiums and deductibles represent a substantial share of income for families in Oregon.** In 2019, the employee share of commercial insurance premiums for a family health insurance plan was 8.1 percent of median family income. When including the average deductible for a family health insurance plan, this increased to 13.5 percent of income.

For single-person coverage, commercial insurance premiums and deductibles in 2019 represented 4.6 percent of income on average.



**The average annual cost of family health insurance premiums in Oregon is approaching the cost of a new compact car.** In 2019, family health insurance premiums were \$19,405 and the average price of a compact car was \$20,972.



**High health care costs jeopardize the financial stability of people in Oregon.** In 2019, over 10 percent of people in Oregon reported using up all or most of their savings because of medical bills.

In 2019, at least 60 percent of Chapter 7 and Chapter 13 bankruptcy filings in Oregon included medical debt. Of those bankruptcy filers who had medical debt, 15 percent reporting having more than \$10,000 in medical debt



**High health care costs can prevent people from accessing needed care.** In 2019, almost 16 percent of people in Oregon reported they delayed medical care due to costs. Among those delaying care due to cost, dental care was most likely to be delayed.



**High health care costs burden some communities in Oregon more than others; this exacerbates health and wealth inequities across the state.** For example, Native Hawaiian or Pacific Islander Oregonians were three times as likely to report using up their savings on medical bills as white Oregonians.

Health care costs are projected to continue growing in Oregon and nationally. Future reports will explore the various factors contributing to health care cost growth; this report focuses on how health care costs affect people in Oregon and provides context for the Sustainable Health Care Cost Growth Target program and other efforts across the state to constrain health care costs.

### **Oregon's Sustainable Health Care Cost Growth Target Program**

In 2019, the Oregon Legislature established the Sustainable Health Care Cost Growth Target Program, which sets a statewide target for the annual per person growth rate of total health care spending in the state. The program will also monitor and publish reports on health care cost increases and factors driving these trends. **For more information: <https://go.usa.gov/xzFpX>**

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# How much are people in Oregon paying for health care?

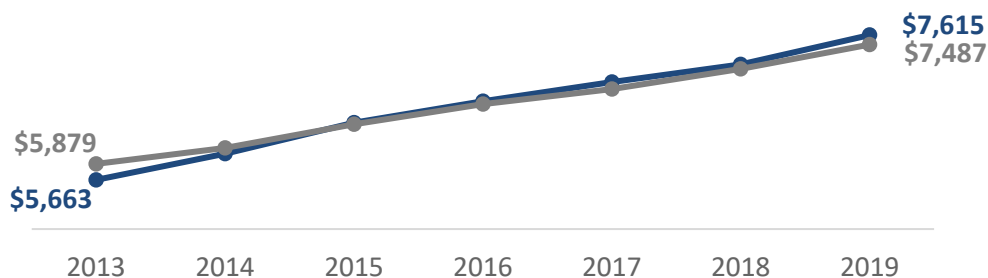
This section of the report explores health care spending in Oregon and health care spending as a portion of household budgets using economic data. This section of the report also looks at how much people are paying in premiums and deductibles for commercial health insurance.

## Personal Consumption Expenditures for Health Care

The U.S. Bureau of Economic Analysis (BEA) reported that personal consumption expenditures on health care in Oregon were more than \$32.1 billion dollars in 2019, or more than \$7,600 per person.<sup>1</sup> This includes spending on outpatient services including physician services, dental care, and paramedical services, as well as hospital and nursing home services.

Personal consumption expenditures on health care increased 34 percent between 2013 and 2019 in Oregon, compared to 27 percent nationally.<sup>1</sup>

Per person personal consumption expenditures on health care in **Oregon** are growing faster than the **U.S. average**.



Data Source: BEA Personal Consumption Expenditures by State (SAPCE2)

Note these per person expenditures on health care will vary from other reports that use health care claims and other administrative data and include different types of health care spending.

<sup>1</sup> Bureau of Economic Analysis, "Personal consumption expenditures (PCE) by major type of product (SAPCE1)," 2019. <https://apps.bea.gov/itable/iTable.cfm?ReqID=70&step=1>

Bureau of Economic Analysis, "Per capita personal consumption expenditures (PCE) by major type of product (SAPCE2)," 2019. <https://apps.bea.gov/itable/iTable.cfm?ReqID=70&step=1>. Data downloaded March 2022.

## Health Related Spending in Household Budgets, Statewide

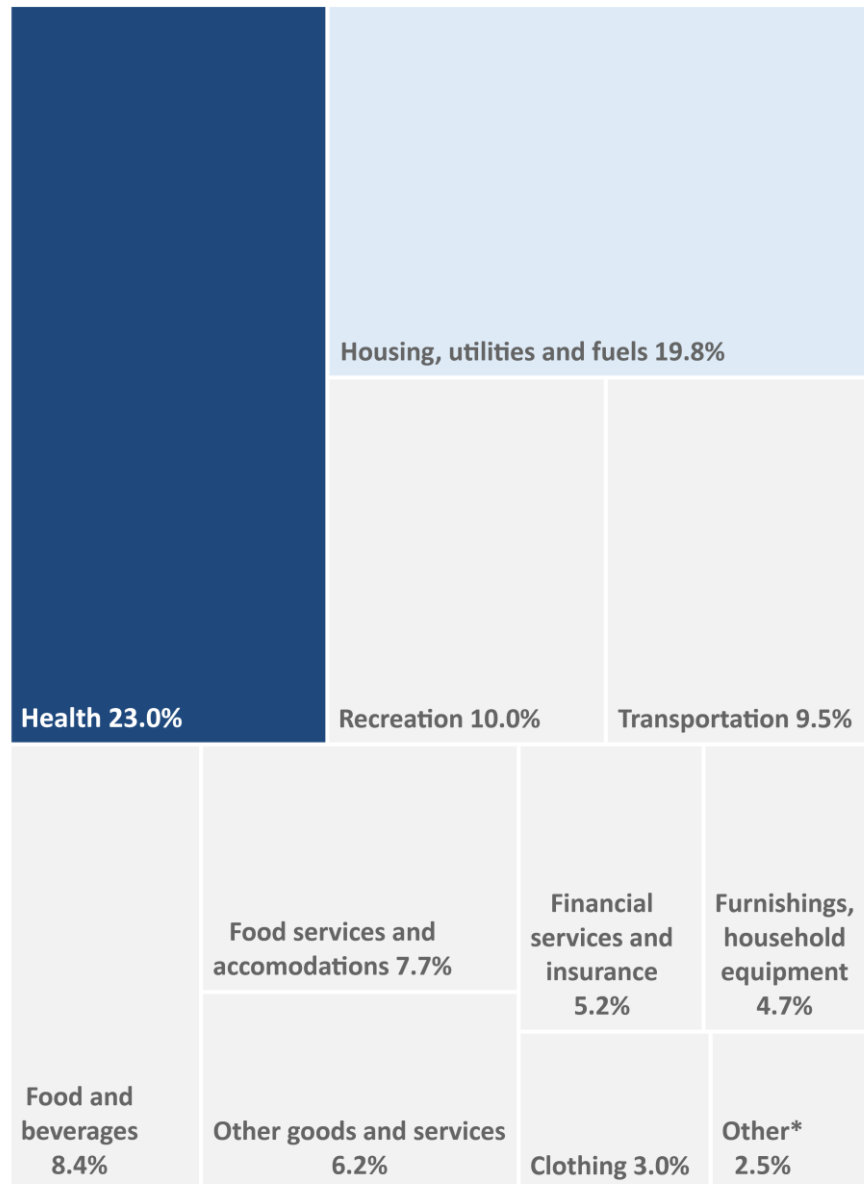
In 2019, health was the largest expense category for Oregon households.

Health care and health insurance spending represented 23% of all household spending; the next largest household spending category was housing, utilities, and fuels at 19.8%.<sup>2</sup>

This category includes spending on outpatient services (physician services, dental care, and paramedical services), hospital and nursing home services, and spending on health insurance.

See the section below on commercial insurance premiums and deductibles for more information on these costs.

Household Consumption Expenditures, Oregon 2019



\*Other spending includes communication, education, and net foreign travel and expenditures abroad.

<sup>2</sup>Bureau of Economic Analysis. "Personal consumption expenditures (PCE) by Function (SAPCE4)" 2019. <https://apps.bea.gov/itable/iTable.cfm?ReqID=70&step=1>.

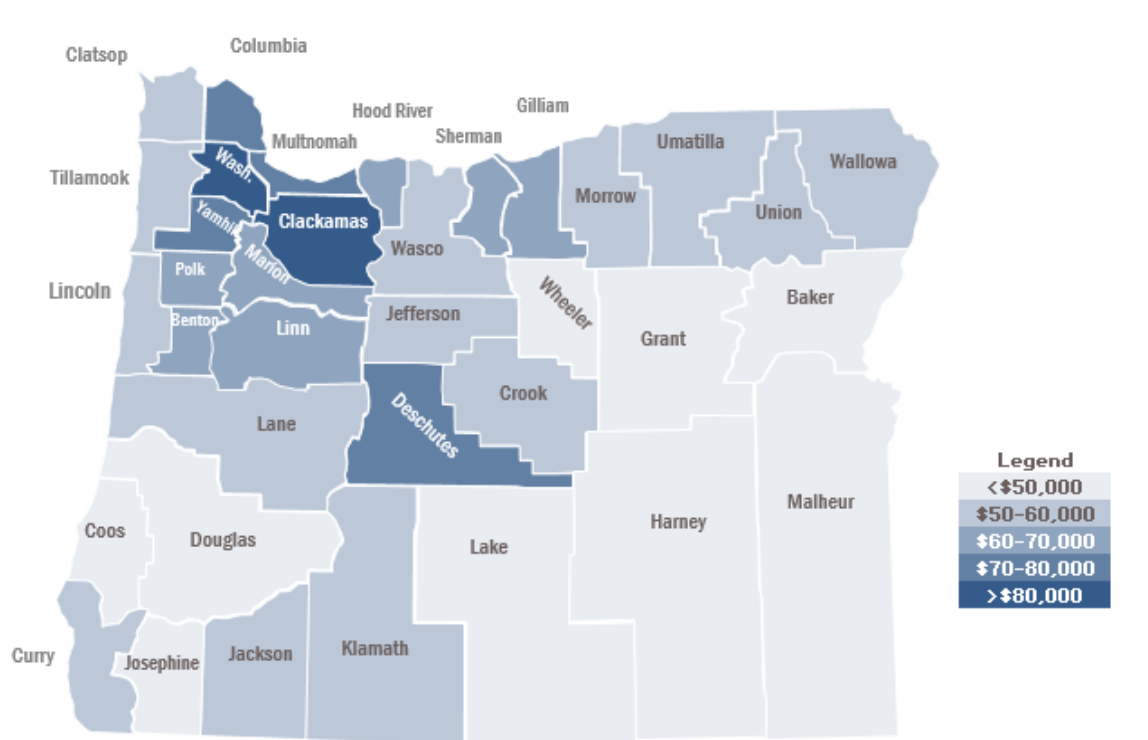
## Median Household Income across Oregon

While people in Oregon on average may spend nearly a quarter of their household budget on health care, the data on the previous page doesn't reflect the variation in household income. The graphs below show how household income in Oregon varies by county, by age, and by race and ethnicity.<sup>3</sup> Some families may spend much more or less of their income on health care.

### Median Household Income in Oregon, 2019

In 2019, Oregon's median household income reached \$76,554. Median income is the point where half the households earn more and half earn less. Median household income ranges from a high of \$85,665 in Washington County to a low of \$39,874 in Wheeler County. Oregon's urban counties tend to have higher median household incomes than rural counties.<sup>4</sup>

#### By County

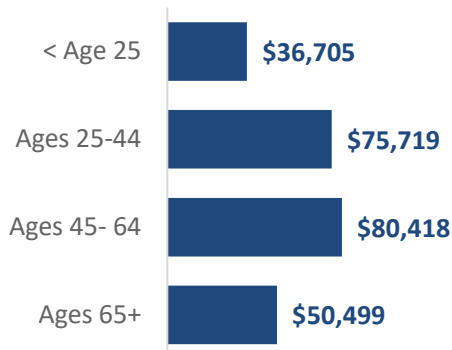


<sup>3</sup> U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates; these data are based on the householder (that is, the adult who owns or rents the housing unit).

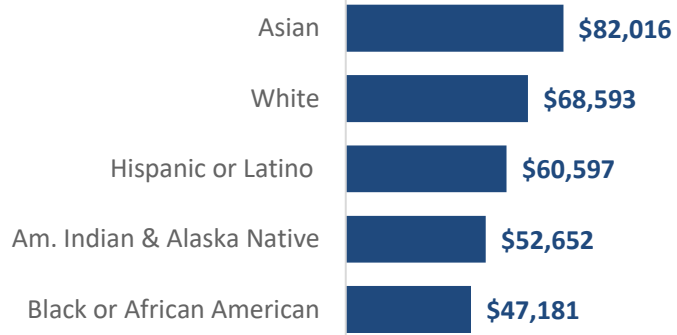
<sup>4</sup> W. Burchard, "A Closer Look at Oregon's Median Household Income," State of Oregon Employment Department, 13 Oct 2021. <https://www.qualityinfo.org/-/a-closer-look-at-oregon-s-median-household-income>

## Median Household Income in Oregon, 2019

### By Age



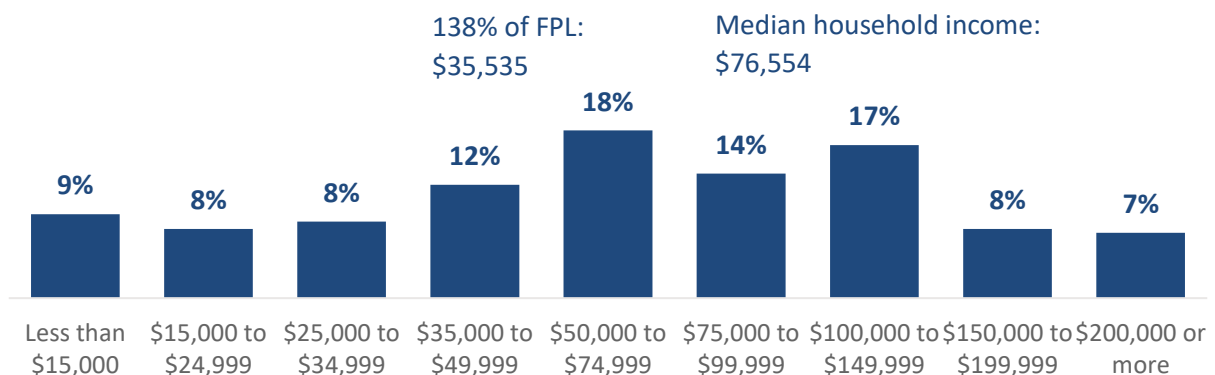
### By Race/Ethnicity



## Income Distribution in Oregon, 2019

In 2019, Oregon's median household income was \$76,554. But many households make less than that (25 percent of households earned less than 138 percent of the Federal Poverty Level in 2019) and health care costs may be even more of a burden. The graph below shows the income distribution in Oregon.<sup>5</sup>

### Household income distribution in Oregon, 2019



Note, one in four households in Oregon does not have any earnings income. Their income comes from investments (interest, dividends, or net rental income); Social Security; retirement or disability income; public assistance; or other types of income. These households are not included in income reporting above.<sup>6</sup>

<sup>5</sup> American Community Survey one-year estimates, household income, 2019. 138% of FPL calculated for a household of 4, using the 2019 federal poverty guidelines. See page 18 for more details on FPL.

<sup>6</sup> W. Burchard, "A Closer Look at Oregon's Median Household Income," State of Oregon Employment Department, 13 Oct 2021. <https://www.qualityinfo.org/-/a-closer-look-at-oregon-s-median-household-income>



## Spending on Health Insurance Premiums and Deductibles

Another way to look at health care spending focuses on health insurance premiums and deductible costs for individuals with employer-sponsored, commercial health insurance. These are some of the costs that people pay for health care, but may not capture all spending (for example, prescriptions that are not covered by an insurance plan).

### Definitions

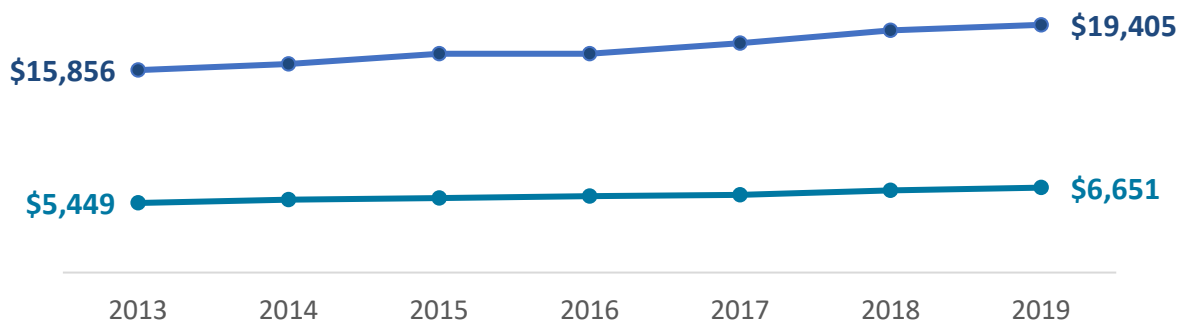
Health insurance premiums are the monthly amounts that individuals pay for their health insurance coverage, regardless of whether they see a doctor or receive any health care services.

A deductible is the amount that an individual pays for their care before their health insurance starts to pay. For example, an individual with a \$2,000 deductible would need to pay \$2,000 for health care services before their health insurance would begin paying. Unlike health insurance premiums, the deductible is only paid when people seek health care services

### Health Insurance Premiums

Commercial health insurance premiums in Oregon have increased by 22 percent between 2013 and 2019, for both single and family plans. In 2019, the average family premium was \$19,405 and the average single premium was \$6,651. This includes the premium cost paid by the employer and paid by the employee. See page 11 for the respective shares of premiums.

Average Oregon **family** and **single** commercial health insurance premiums have increased 22 percent between 2013 and 2019

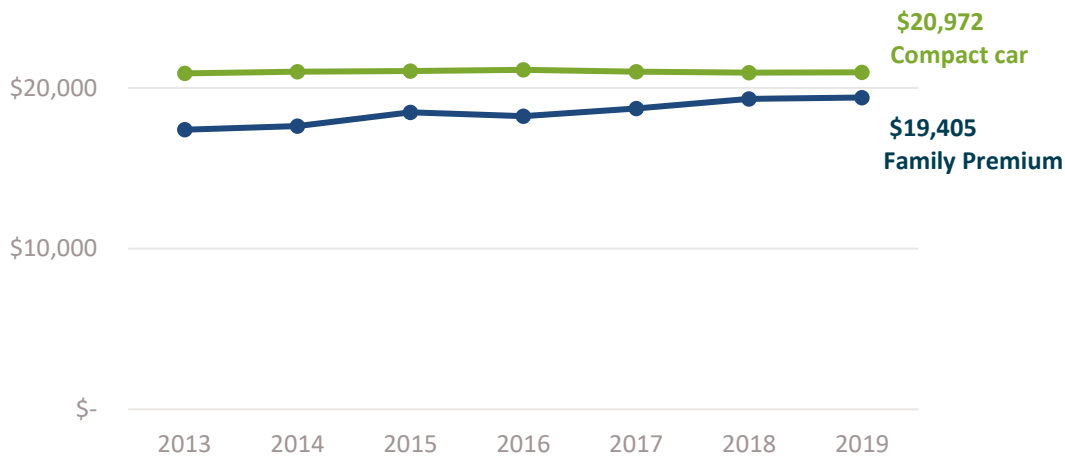


Data source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component.

Oregon families and employers are paying almost the equivalent of a new car per family every year in the form of health insurance premiums.

This includes the premium cost paid by the employer and paid by the employee. While health insurance premiums have increased by 12 percent (inflation-adjusted) in Oregon over six years, the average cost of a compact car has increased less than 1 percent.

The average annual cost of **family health insurance premiums** in Oregon is approaching the cost of a **new compact car**



Data sources: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component. Kelley Blue Book Dec 2019. US Bureau of Labor Statistics, “New vehicles in U.S. city average, all urban consumers, not seasonally adjusted.”

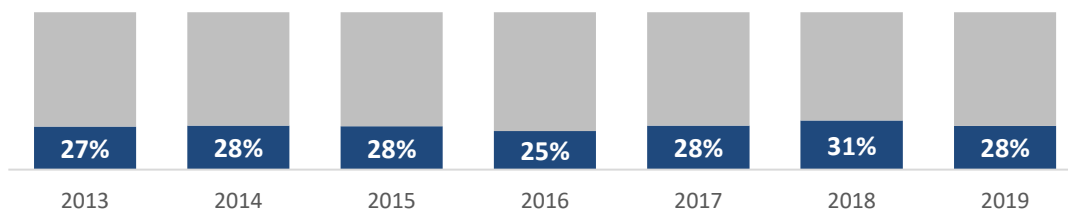
## Health Insurance Premiums, Employee and Employer Contributions

Health insurance premium costs are paid by both the individual (employee) and their employer. On average, people in Oregon pay between a quarter and a third of their premium costs for family plans, and less than a quarter for single plans; employers pay the rest. However, the employer share of health insurance premiums is often considered part of total compensation and employees often experience these increasing health insurance costs through lower wages.

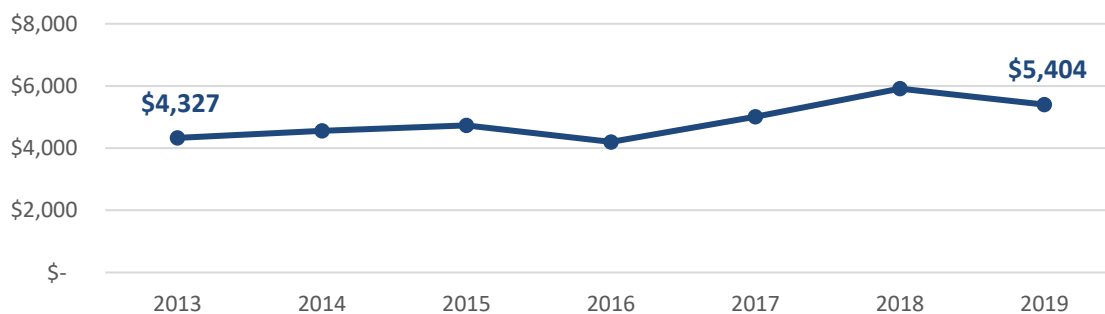
The graphs below show the employee and employer share of commercial health insurance premium costs, as well as the average dollar amounts for the employee share. While the employee share remains stable over time, the payment amounts are increasing.

### Family Plans

#### Employee Share of Commercial Health Insurance Premiums in Oregon - Family Plans 2013-2019



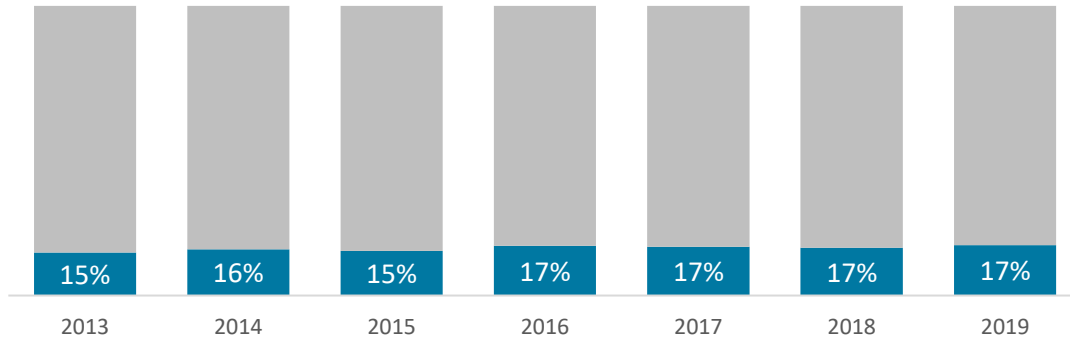
The **dollars employees paid for their share** of commercial health insurance premiums in Oregon for **family plans** increased **25 percent** between 2013 and 2019.



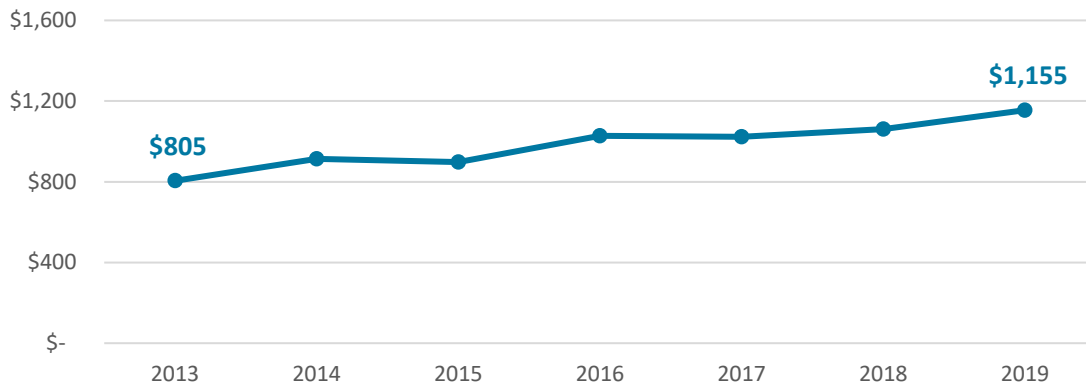
Data source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component.

## Single-Person Plans

### Employee Share of Commercial Health Insurance Premiums in Oregon - Single Plans 2013-2019



The **dollars employees paid for their share** of commercial health insurance premiums in Oregon for a single person plan increased **44 percent** between 2013 and 2019.



Data source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component.

## Total Health Insurance Premium Costs relative to Household Income

Researchers have looked at total premium costs (that is, premium costs paid by both the employer and the employee) as a percentage of household income to calculate an overall cost burden for health insurance. In general, total premium costs are around 30% of household income, nationally.<sup>7</sup>

In Oregon, the cost burden for households in 2019 is 28.9 percent.<sup>8</sup>



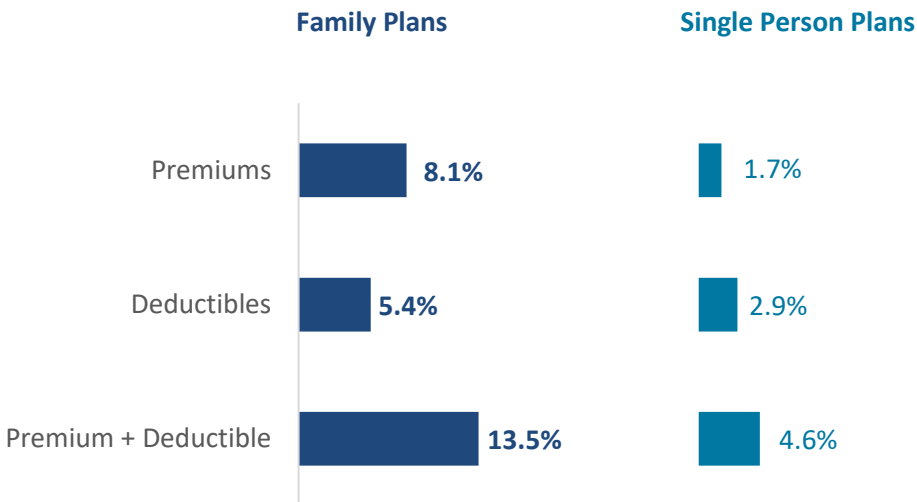
“Families can withstand rapidly rising health insurance premiums so long as incomes keep up. But if premiums rise significantly faster than incomes, then health care costs can swamp new income growth.”

- Penn LDI and United States of Care, The Burden of Health Care Costs on Working Families

## Employee Share of Premium Costs relative to Household Income

The graph below shows the dollars that individuals pay for their share of premiums and deductibles, relative to household income.

Cost burden for people in Oregon with commercial health insurance, reported as a percent of median household income, 2019



<sup>7</sup> <https://unitedstatesofcare.org/wp-content/uploads/2021/02/Penn-LDI-USofCare-Cost-Burden-Brief.pdf>

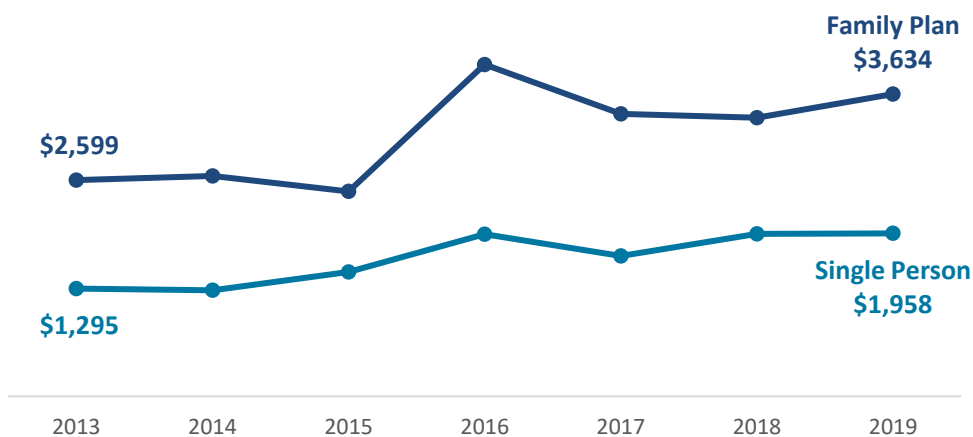
<sup>8</sup> PennLDI approach refreshed with 2019 data for Oregon, not adjusted by Regional Price Parities.

## Deductibles

In addition to paying health insurance premiums, many individuals must also pay a deductible as part of their health insurance plan. A deductible is the amount that an individual pays for their care before their health insurance starts to pay. Unlike health insurance premiums, the deductible is only paid when people seek health care services. Nine out of 10 people in Oregon with commercial health insurance have a deductible.<sup>9</sup>

Between 2013 and 2019, deductibles for commercial insurance family plans grew by 40 percent to an average of \$3,634, and deductibles for single plans grew 51 percent to an average of \$1,958. In contrast, median household income in Oregon has only grown 33 percent.<sup>10</sup>

Average deductibles in Oregon for commercial health insurance, 2013-2019



Data source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey Insurance Component.

<sup>9</sup> Percent of individuals with commercial health insurance with a deductible range from 90% in 2013 to 97.4% in 2019. Medical Expenditure Panel Survey data.

<sup>10</sup> U.S. Census Bureau. American Community Survey one-year estimates, median household income for Oregon, 2013-2019. <https://data.census.gov/>

## Can people afford to pay cost-sharing amounts?

Researchers at the Kaiser Family Foundation (KFF) analyzed data from the 2019 Survey of Consumer Finances to understand whether people can afford to pay typical deductibles and out-of-pocket maximum amounts common with commercial health insurance plans.<sup>11</sup>

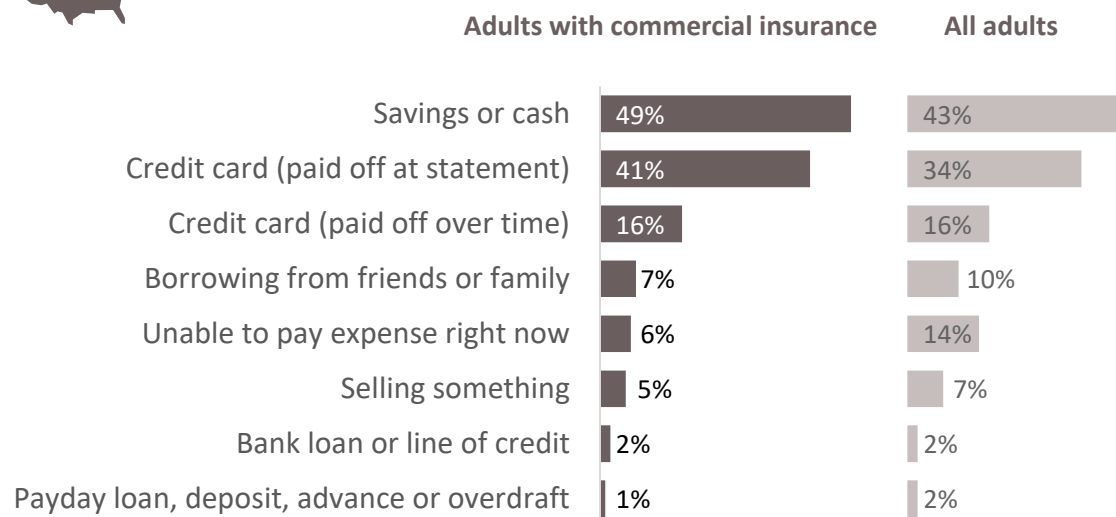
They found that 45 percent of single-person, non-elderly households could not pay over \$2,000 from their current liquid assets, and that 63 percent could not pay over \$6,000. The average single-person deductible in Oregon in 2019 was \$1,958.

They found that 42 percent of multi-person households could not pay over \$4,000 from their current liquid assets, and that 61 percent could not pay over \$12,000. The average deductible for a family plan in Oregon in 2019 was \$3,634.

Lower income households were much less likely to have liquid assets available to pay typical cost sharing amounts. In addition, many non-elderly adults would struggle to meet an emergency expense of \$400.



### How non-elderly adults would meet an emergency expense of \$400



Data source: KFF analysis of the Survey of Household Economics and Decisionmaking, 2020

<sup>11</sup> <https://www.healthsystemtracker.org/brief/many-households-do-not-have-enough-money-to-pay-cost-sharing-in-typical-private-health-plans/>

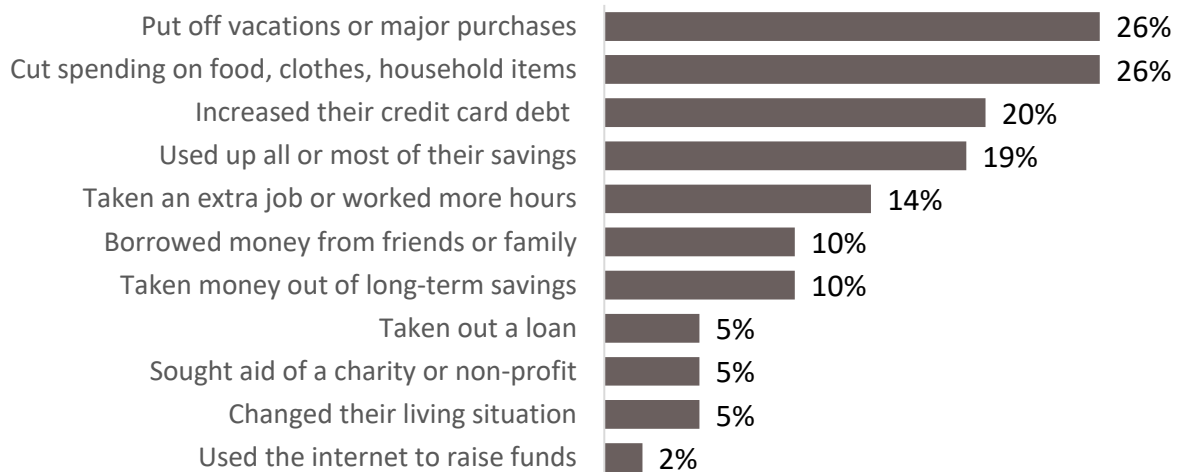
# What are the impacts of high health care costs?

An April 2021 poll found that two-thirds (60%) of people in Oregon worry about affording medical costs from a serious illness or accident.<sup>12</sup> National survey data supports this – many people with employer-sponsored insurance report making sacrifices to cover health care costs.

Nationally, in the last year, 26% of adults with employer-sponsored insurance reported cutting spending on food, clothing, and household items to pay for health-related expenses; 20% said that they took on additional credit card debt.<sup>13</sup>



## Percent of adults with employer-sponsored insurance who report doing each in the past 12-months to pay for health care or insurance costs



This section of the report explores some of the ways that high health care costs impact people in Oregon: physically, mentally, and financially. High health care costs also impact some communities more than others, and health care affordability challenges can exacerbate existing health and wealth inequities.

<sup>12</sup> <https://www.healthcarevaluehub.org/advocate-resources/publications/oregon-residents-worry-about-high-hospital-costs-have-difficulty-estimating-quality-cost-care-and-express-bipartisan-support-gove>

<sup>13</sup> <https://www.healthsystemtracker.org/brief/many-households-do-not-have-enough-money-to-pay-cost-sharing-in-typical-private-health-plans/>



## About the Oregon Health Insurance Survey

The data in this section of the report come from the 2019 Oregon Health Insurance Survey. OHIS is an important source of information about health care coverage and progress toward health equity goals in the state.

The survey provides detailed information about the impacts of health system reform efforts on health care coverage, access to care, and utilization. OHIS is fielded every two years.

Click the icon to explore interactive OHIS data on coverage, access, utilization, and costs.

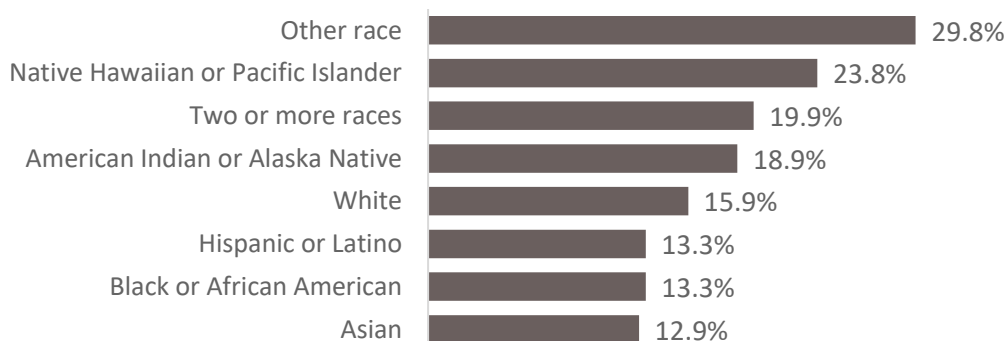


## How to read these graphs

The OHIS data presented on the next four pages is reported by groups, showing the percent of people in each group who responded “yes” to the question. Because results are shown for each group, the results across all groups do not add up to 100 percent.

For example, in the graph below, 12.9 percent of Asian survey respondents reported they delayed medical care due to cost, compared to 29.8 percent of survey respondents who indicated their race was other.

Delayed medical care due to costs, by race/ethnicity



Note the race/ethnicity categories used in this section are not aligned with Oregon’s REALD standards.<sup>14</sup>

<sup>14</sup> <https://www.oregon.gov/oha/OEI/Pages/REALD.aspx>

## Federal Poverty Level

In addition to reporting results for respondents by race/ethnicity and for respondents with certain types of health insurance, OHIS survey responses on the next four pages are also broken out by Federal Poverty Level (FPL).

FPL is commonly used to refer to the federal poverty guidelines that the Department of Health and Human Services issues each year. The FPL is an income amount that is used to determine eligibility for Medicaid and the Children’s Health Insurance Program; to determine eligibility for ACA premium tax credits and cost sharing reductions; and eligibility for Medicare Savings Programs.

Survey results are reported for three groups:

- People earning less than 138% of FPL
- People earning between 138 – 400% of FPL
- People earning more than 400% FPL

These are common thresholds used for FPL reporting, as people who earn up to 138% of FPL are Medicaid eligible, and premium tax credit eligibility for the Health Insurance Marketplace starts at 138% FPL and normally ends at 400% of FPL.<sup>15</sup>

For an individual, 138% of the FPL in 2018 was \$16,753 and 400% was \$48,560.

# of Persons	Poverty Guideline	138%	400%
1	\$12,140	\$16,753	\$48,560
2	\$16,460	\$22,715	\$65,840
3	\$20,780	\$28,676	\$83,120
4	\$25,100	\$34,638	\$100,400

The 2018 Federal Poverty Guidelines are used with the 2019 OHIS because income is from the previous year, not the survey year.

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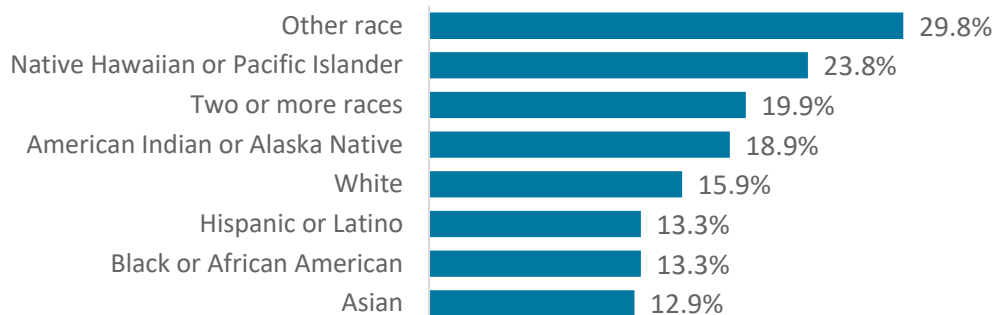
<sup>15</sup> <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2018-poverty-guidelines> and <https://www.healthinsurance.org/glossary/federal-poverty-level/>

## Delaying Care

In 2019, **15.7 percent of people in Oregon reported delaying medical care due to costs**, but some communities were more likely to experience delays in care due to costs than others.<sup>16</sup> For example, among Native Hawaiian or Pacific Islanders in Oregon, 23.8 percent reported delaying medical care due to cost, compared to 15.9 percent of white people. People without insurance and people making less than \$49,000 per year (which for a single person was less than 400% of the federal poverty level) were also more likely to report delaying care due to costs.

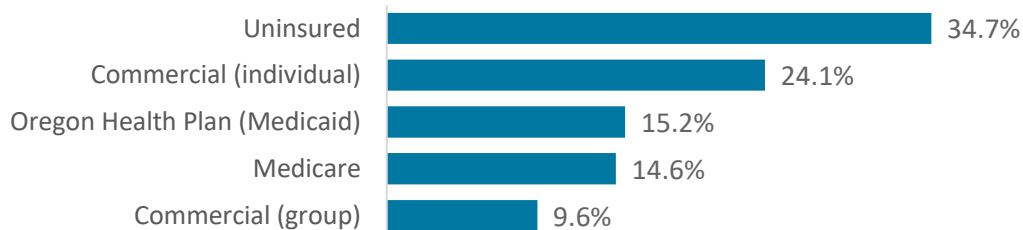
### People in Oregon reporting they delayed medical care due to cost, by

#### Race/Ethnicity



**Note:** \*Estimates for Asian, Native Hawaiian/Pacific Islander, and other race have small sample sizes and are statistically unreliable; interpret with caution.

#### Type of Insurance



#### Federal Poverty Level



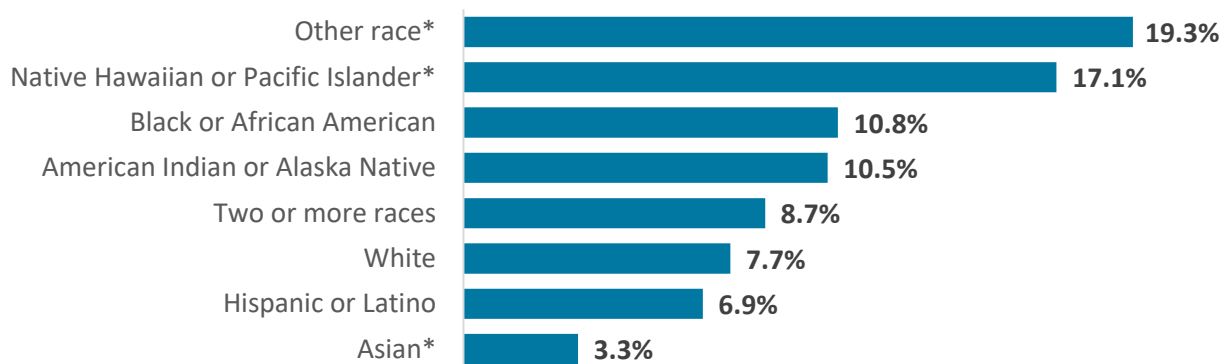
<sup>16</sup> All data presented in this section come from the Oregon Health Insurance Survey, 2019.

## Unable to Pay Medical Bills in the Past Year

In 2019, 7.7 percent of people in Oregon reported they were unable to pay their medical bills in the past 12 months, but some communities were more likely to experience difficulties than others.<sup>17</sup> For example, 15.1 percent of uninsured people in Oregon reported they were unable to pay medical bills in the past year, compared to 6 percent of people in Oregon with commercial (group) health insurance.

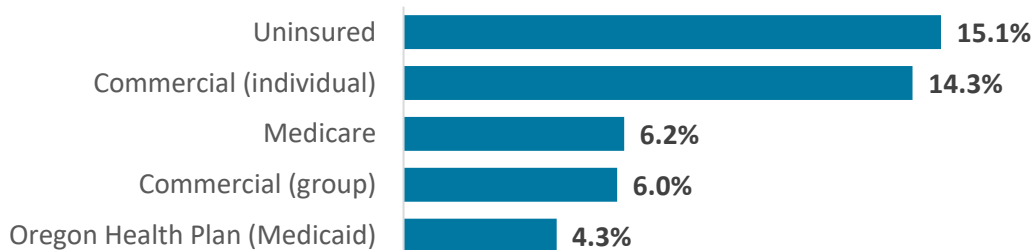
### People in Oregon reporting they were unable to pay medical bills, by

#### Race and Ethnicity

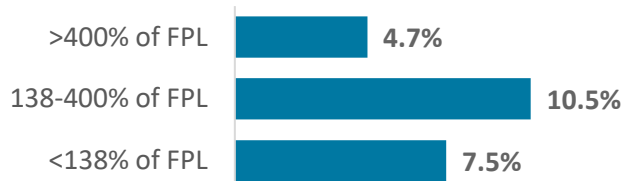


**Note:** \*Estimates for Asian, Native Hawaiian/Pacific Islander, and other race have small sample sizes and are statistically unreliable; interpret with caution.

#### Type of Insurance



#### Federal Poverty Level



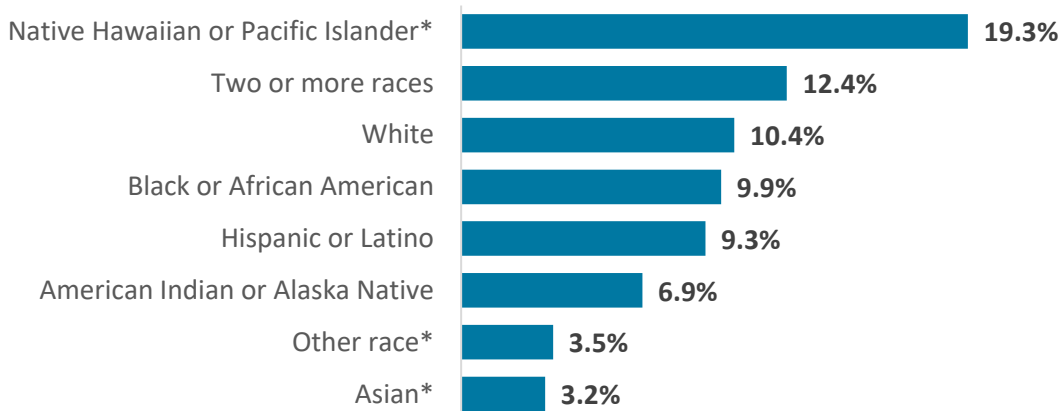
<sup>17</sup> All data presented in this section comes from the Oregon Health Insurance Survey, 2019.

## Difficulty Paying Medical Bills over Time

In 2019, 10 percent of people in Oregon had trouble paying their medical bills over time but some communities were more likely to experience difficulties than others.<sup>18</sup> For example, 19.3 percent of Native Hawaiian or Pacific Islanders in Oregon reported they were unable to pay medical bills over time, compared to 10 percent of White and 3.2 percent of Asian people.

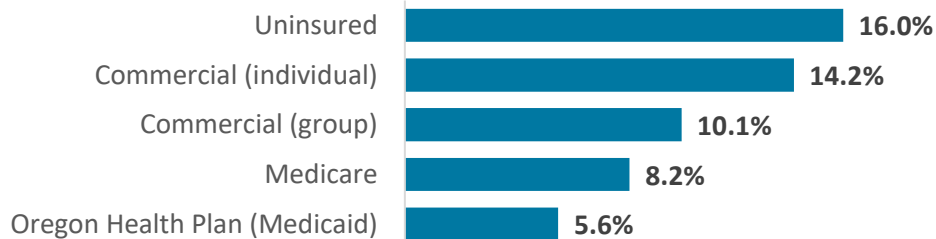
### People in Oregon reporting they were unable to pay medical bills over time, by

#### Race and Ethnicity



**Note:** \*Estimates for Asian, Native Hawaiian/Pacific Islander, and other race have small sample sizes and are statistically unreliable; interpret with caution.

#### Type of Insurance



#### Federal Poverty Level



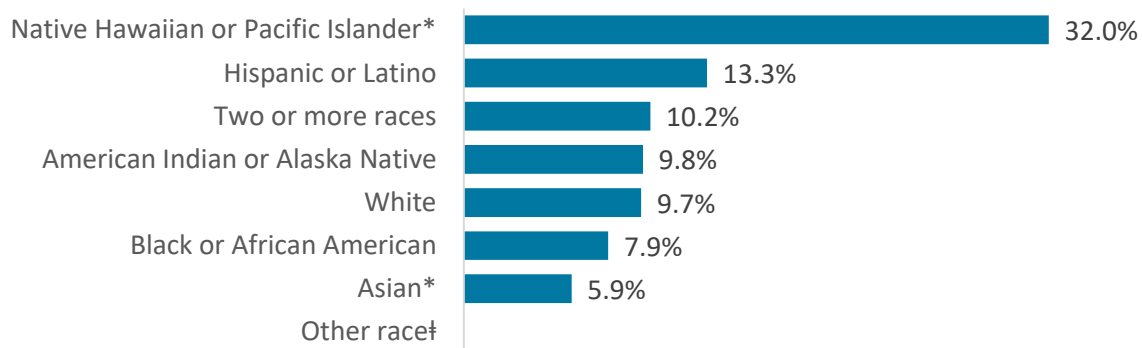
<sup>18</sup> All data presented in this section comes from the Oregon Health Insurance Survey, 2019.

## Using Up Savings to Pay Medical Bills

In 2019, 10.2 percent of people in Oregon reported using up all or most of their savings to pay medical bills but some communities were more likely to experience difficulties than others.<sup>19</sup> For example, 32 percent of Native Hawaiian or Pacific Islanders in Oregon reported they used up their savings on medical bills, compared to just under 10 percent of American Indian or Alaska Native and white people in Oregon.

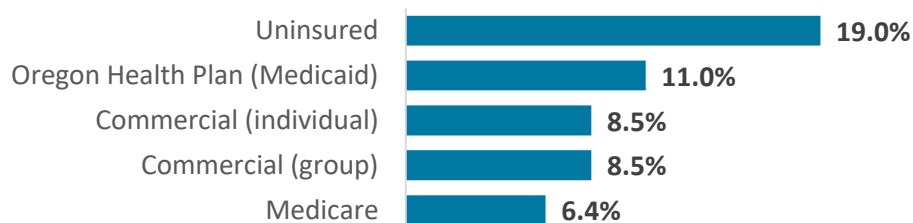
### People in Oregon reporting they used up all or most of their savings to pay medical bills, by

#### Race and Ethnicity



**Note:** \*Estimates for Asian and Native Hawaiian/Pacific Islander have small sample sizes and are statistically unreliable; interpret with caution. †Estimate for other race has been suppressed; statistically unreliable.

#### Type of Insurance



#### Federal Poverty Level



<sup>19</sup> All data presented in this section comes from the Oregon Health Insurance Survey, 2019.

## Medical Debt

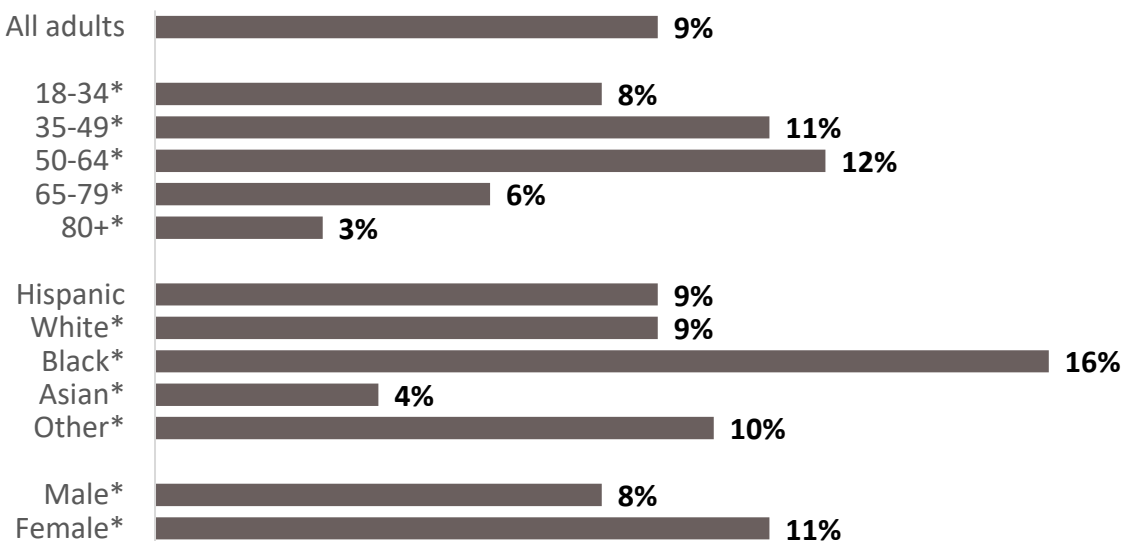
Even though 94 percent of people in Oregon had insurance coverage in 2019, medical debt is still a concern. For people with limited assets, even a small unexpected medical bill can be unaffordable. High deductibles and other forms of cost sharing may contribute to people receiving medical bills that they are unable to pay. For people with significant medical needs, medical debt may build up over time.

People with medical debt report cutting spending on food, clothing, and other household items; spending down savings to pay for medical bills; borrowing money from friends or family members; or taking on additional debts.



A Census Bureau analysis found that 17 percent of households nationally owed medical debt in 2019.<sup>20</sup> Researchers at KFF explored national survey data to learn more about what medical debt for individuals looks like across the country.<sup>21</sup>

### Share of U.S. Adults who Owe Over \$250 in Unpaid Medical Bills, 2019



\*Estimate is statistically different from estimate for all other adults ( $p < 0.05$ )

Notes: this analysis is limited to adults owing over \$250 in medical debt. Persons of Hispanic origin may be of any race but are categorized as Hispanic; other groups are non-Hispanic.

<sup>20</sup> <https://www.census.gov/data/tables/2019/demo/wealth/wealth-asset-ownership.html>

<sup>21</sup> <https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/>

## Medical Bankruptcy in Oregon

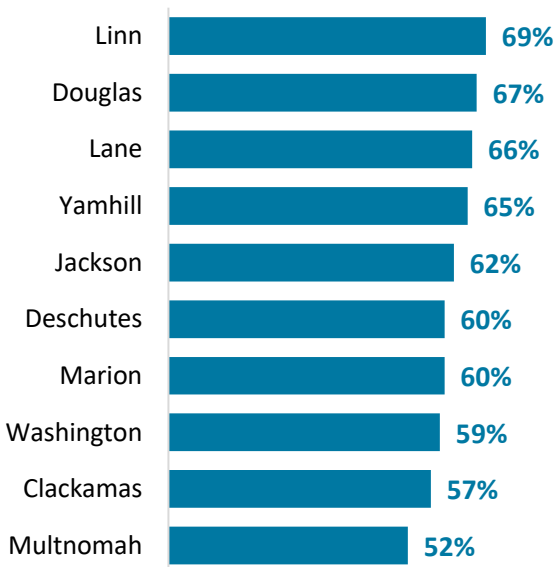
In 2021, OSPIRG published *Unhealthy Debt: Medical Costs and Bankruptcies in Oregon*, in which they analyzed nearly 8,000 Chapter 7 and Chapter 13 2019 bankruptcy filings in Oregon.<sup>22</sup>



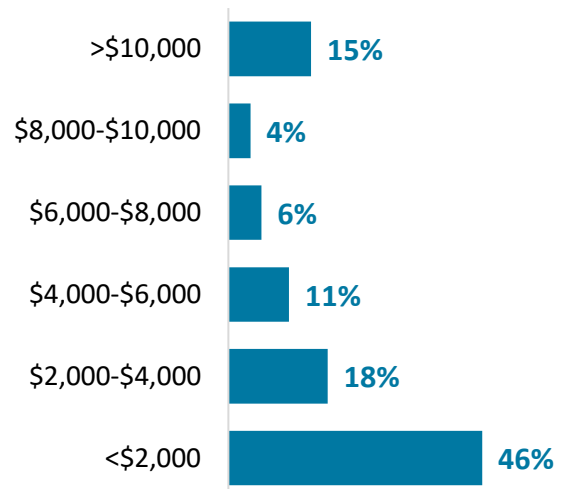
Their analysis found that in 2019, at least 60 percent of Chapter 7 and Chapter 13 bankruptcy filings in Oregon included medical debt and that medical debt was a problem across the state.

The mean medical debt was \$2,326. Among filers who had medical debt, 15 percent reported having over \$10,000 of medical debt and two filers reported more than \$500,000 of medical debt.

Percent of bankruptcy filers with medical debt, for Oregon's 10 most populated counties, 2019



Medical debt among those who filed for bankruptcy in 2019 in Oregon



Note: Excludes bankruptcy filers who indicated having medical debt but listed the amount as \$0.

[Click to read the full report on OSPIRG's website.](#)

<sup>22</sup> OSPIRG, "Unhealthy Debt: Medical costs and bankruptcies in Oregon," 2021. <https://ospirg.org/reports/orp/unhealthy-debt-medical-costs-and-bankruptcies-oregon>



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