

Differences in Behaviors in Seeking Care by Payer Type in a National Sample of U.S. Women

Jennifer E. Moore, PhD, RN^{1, 2}, Erin R. Smith M.S.^{1, 3}, Caroline E. Adams^{1, 2}

¹Institute for Medicaid Innovation, ²University of Michigan, ³Virginia Commonwealth University

ABSTRACT

Background/Significance. Delaying health care is associated with poor health outcomes. Cost is one of the primary barriers in obtaining care. **Objective/Purpose.** To examine delay behaviors due to cost in women for health services across payer type. **Methods.** A national, cross-sectional survey was used to assess if adult women ages 18-44 had delayed seeking services due to cost, including well-woman visits, pap tests, breast exams, and birth control. **Results.** Uninsured women delayed well-woman exams the most (41.8%), followed the Exchange (19.4%), Medicaid (16.2%), and commercial insurance (8.3%); differences were statistically significant, χ^2 (3, N = 2,344) = 234.85, $p < .001$. Uninsured women delayed pap tests the most (39.6%), followed by Medicaid (14.2%), Exchange (12.9%), and commercial insurance (6.8%); differences were statistically significant, χ^2 (3, N = 2,341) = 248.86, $p < .001$. Uninsured women delayed breast exams the most (29.4%), followed by the Exchange (15.1%), Medicaid (10.7%), and commercial insurance (5.6%); differences were statistically significant, χ^2 (3, N = 2,339) = 162.80, $p < .001$. Uninsured women had the highest rates of delaying obtaining birth control (21.3%), followed by women on the Exchange (9.7%), women covered by Medicaid (8.5%), and women with commercial insurance (4.8%); differences were statistically significant, χ^2 (3, N = 2,337) = 96.29, $p < .001$. **Discussion/Conclusions.** Uninsured women had the highest rates of delay behaviors due to cost, although other payer types reported delaying care due to cost. Results suggest that cost is still barrier associated with obtaining care, even among those with insurance.

INTRODUCTION

- Delay behaviors, in regard to seeking health care, are associated with a number of poor health outcomes, as untreated health conditions may develop complications and/or worsen over time.
- Delaying care can escalate health care expenditures, such as through increased visits to Emergency Departments (EDs).
- Delay behaviors are especially concerning for women's health, as delaying care can significantly impact reproductive health outcomes.
- Research has demonstrated that women delay care more often than men for reasons such as cost, comfort in health care settings, time constraints, childcare needs, and needing to put other family members first.
- Although delay behaviors have been widely documented, prior research has not analyzed delay behavior by payer type. This study aims to fill that gap by examining rates in delay behaviors for various health services across payer types.

METHOD

Reproductive-aged women ages 18-44 residing in the United States were given a cross-sectional survey that assessed if they had delayed seeking health care services due to cost including well-woman visits, pap tests, breast exams, and obtaining birth control.

RESULTS

Well-Woman Visits

- Differences in delaying well-woman visits due to cost were statistically significant, χ^2 (3, N = 2,344) = 234.85, $p < .001$.

Pap Tests

- Differences in delaying pap tests due to cost were statistically significant, χ^2 (3, N = 2,341) = 248.86, $p < .001$.

Breast Exams

- Differences in delaying breast exams due to cost were statistically significant, χ^2 (3, N = 2,339) = 162.80, $p < .001$.

Birth Control

- Differences in obtaining birth control due to cost were statistically significant, χ^2 (3, N = 2,337) = 96.29, $p < .001$.

Payer Type	Marketplace	Medicaid	Commercial	Uninsured
Health Care Service	Delayed (%)	Delayed (%)	Delayed (%)	Delayed (%)
Well-Woman Exam	19.4%	16.2%	8.3%	41.8%
Pap Test	12.9%	14.2%	6.8%	39.6%
Breast Exams	15.1%	10.7%	5.6%	29.4%
Birth Control	9.7%	8.5%	4.8%	21.3%

DISCUSSION

- Uninsured individuals engaged in the highest rates of delay behaviors across examined health care services, followed by individuals on the Exchange. Those with Medicaid or private insurance had lower rates of delay behaviors.
- A thorough examination of barriers to care for individuals on the Exchange is warranted. Although these individuals have health care coverage, the results from the current study may suggest that there are additional barriers that are associated with delaying health care due to the significant differences in rates compared to those with Medicaid or private insurance.
- Sustained focus on efforts to improve access to health services for the uninsured is needed, as evidenced by the high rates of delay behaviors for each health service examined.
- Future research to identify those barriers specific to each payer type will help inform future policy directions. Reform policies that address potential barriers such as cost are critical to reducing delay behaviors. Additionally, barriers such as comfort and patient-provider relationships may be addressed in changes to clinical practice.

CONCLUSION

- A number of women report delaying health care services due to cost across payer types
- Across all health care services measured in the current study, uninsured women most frequently reported delaying health care services
- Women with commercial insurance had the lowest rates of delaying health care services due to cost
- Overall, the results of the current study suggest that cost is a barrier to obtaining women's health care services, even among women with insurance coverage (e.g., Marketplace, Medicaid, and commercial insurance)

CONTACT INFORMATION

Caroline E. Adams
CAdams@MedicaidInnovation.org
Institute for Medicaid Innovation