



# Cost Conversations

PATIENT  
PERSPECTIVES

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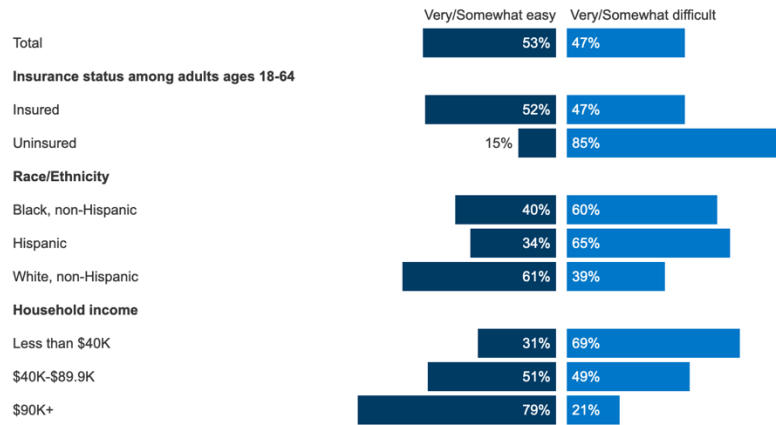
# Overview

Patients are significantly burdened by high medical costs in the US. It is one of the leading affordability concern for US adults. Around half of adults say they find it difficulty to afford healthcare costs, and many families forgo or postpone medical care due to costs. For those that receive medical care, many families make notable financial sacrifices to pay for it, including taking on more debt or cutting back on other daily expenses. Although these issues are most detrimental to those in historically minoritized communities and those with low income, these problems affect patients of all sociodemographic categories, as well as those with and without insurance. Studies consistently demonstrate patients are open to discussing their healthcare costs with their physicians and other members of the care team, but these conversations rarely happen during medical encounters.

Figure 1

## Half Of Adults Say It Is Difficult To Afford Health Care Costs, Including Large Shares Of The Uninsured, Black And Hispanic Adults, And Those With Lower Incomes

In general, how easy or difficult is it for you to afford your health care costs?



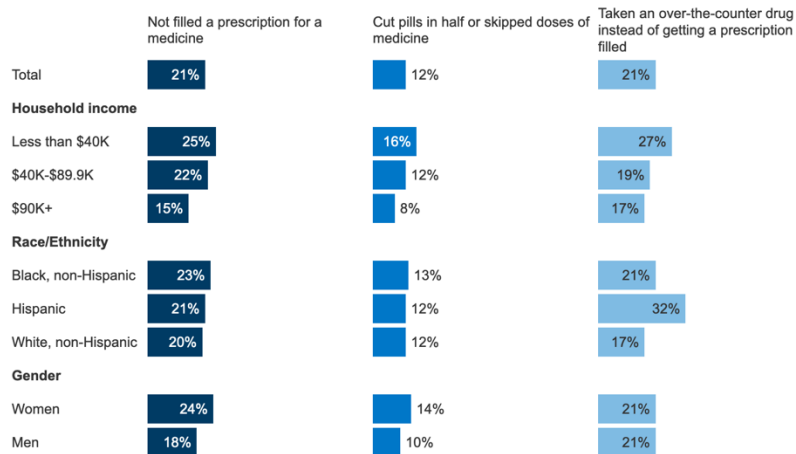
NOTE: See topline for full question wording.  
SOURCE: KFF Health Care Debt Survey (Feb. 25-Mar. 20, 2022) • PNG

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Figure 6

## Two In Ten Adults Say They Have Not Filled A Prescription Or Taken An Over-The-Counter Drug Instead Due To Cost

Percent who say in the past 12 months, they have done each of the following due to cost:



NOTE: See topline for full question wording.  
SOURCE: KFF Health Tracking Poll (July 11-19, 2023) • PNG

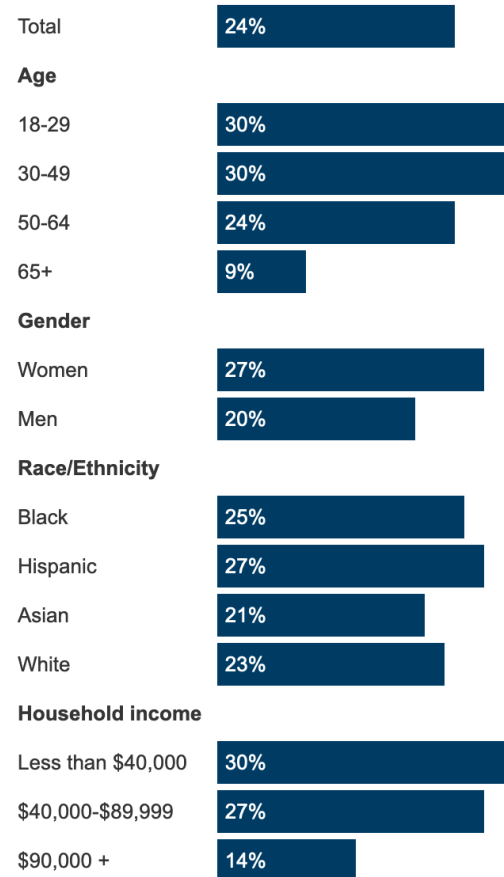
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Figure 2

## Reports Of Problems Paying For Health Care Highest Among Those In Lower Income Households And The Uninsured

Demographics Health Status and Insurance Type

Percent who say in the past 12 months, they or a family member living with them had problems paying for health care:



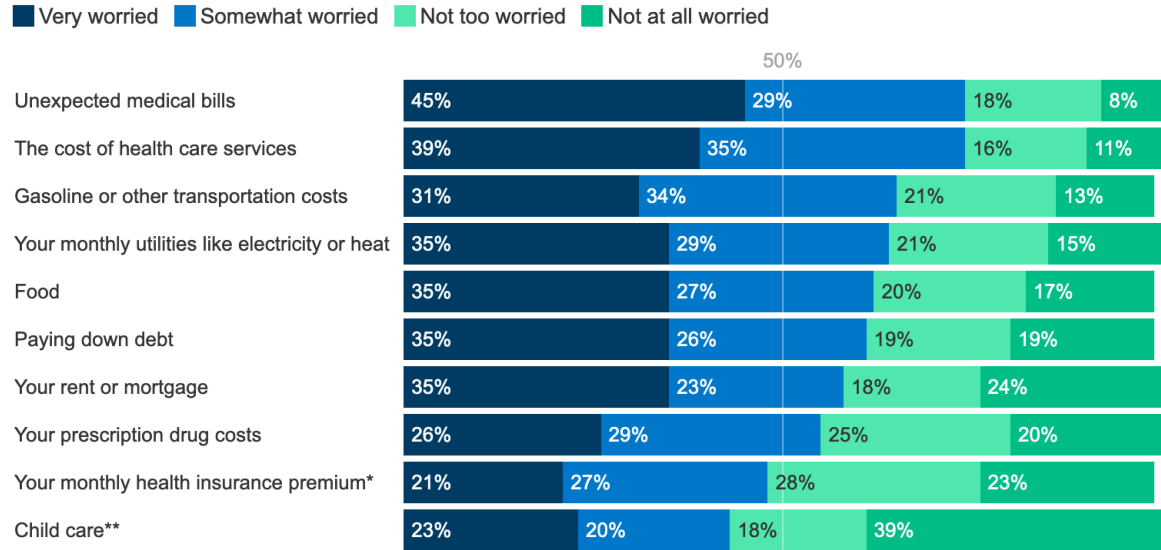
NOTE: Black and Asian groups include multiracial and single-race adults of Hispanic and non-Hispanic ethnicity. Hispanic group includes those who identify as Hispanic regardless of race. White includes single-race non-Hispanic adults only. See topline for full question wording.  
SOURCE: KFF Survey on Racism, Discrimination, and Health (June 6- August 14, 2023) • PNG

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Figure 9

## About Three In Four Adults Say They Are Worried About Being Able To Afford Unexpected Medical Bills, The Cost Of Health Care

How worried, if at all, are you about being able to afford each of the following for you and your family?



NOTE: \*Asked of insured adults. \*\*Among parents or guardians of a child under age 18 living in their household. See topline for full question wording.

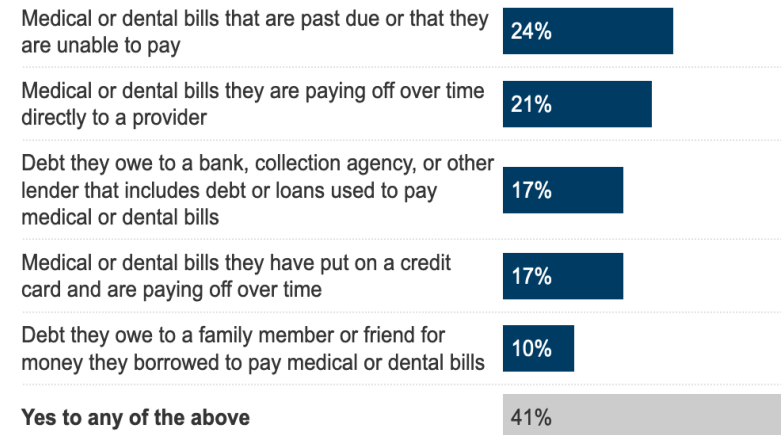
SOURCE: KFF Health Tracking Poll (Jan. 30-Feb. 7, 2024) • PNG

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Figure 8

## Four In Ten Adults Currently Have Debt Due To Medical Or Dental Bills

Percent who say they have each of the following types of debt due to medical or dental bills for themselves or for someone else's care, such as a child, spouse or parent:



NOTE: See topline for full question wording.

SOURCE: KFF Health Care Debt Survey (Feb. 25-Mar. 20, 2022) • PNG

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## Patient-Physician Communication About Out-of-Pocket Costs

G. Caleb Alexander, MD; Lawrence P. Casalino, MD, PhD; David O. Meltzer, MD, PhD

Author Affiliations

JAMA. 2003;290(7):953-958. doi:10.1001/jama.290.7.953

### Barriers to Patient-physician Communication About Out-of-pocket Costs

*G. Caleb Alexander, MD, MS, Lawrence P. Casalino, MD, PhD, Chien-Wen Tseng, MD, MPH, Diane McFadden, BA, David O. Meltzer, MD, PhD*

- Of 484 patients in a general internist clinic, 14% reported a problem paying medical bills, 25% reported a subjective burden from their out-of-pocket costs, and 16% reported cost-related medication nonadherence during the previous year
- 63% reported a preference to talk to their physician about their costs before receiving a test or treatment
- 85% said they had never discussed their costs with their physician, including 73% of those patients who had reported a cost-related medication nonadherence during the previous 12 months
- Only 16% believed their physician was aware of the magnitude of their out-of-pocket spending
- 11% recalled a specific instance when they wanted to discuss costs but did not
  - Most common barriers were: discomfort discussing costs (19%), insufficient time (13%), concerns there was not a viable solution (11%), concerns of compromising the quality of care (9%)

■ ORIGINAL RESEARCH & CONTRIBUTIONS

## Communication with Physicians about Health Care Costs: Survey of an Insured Population


Nora B Henrikson, PhD, MPH; Eva Chang, PhD, MPH; Kevin Ulrich, MA; Deborah King, MSW; Melissa L Anderson, MS

Perm J 2017;21:16-070

E-pub: 04/07/2017

<https://doi.org/10.7812/TPP/16-070>

- Survey of 2220 insured adults
- 81.4% strongly agreed/agreed that their physician should talk with them about their out-of-pocket costs
- 92% preferred to know their out-of-pocket costs before beginning a treatment regimen
- 21.6% reported current family medical debt and 43.7% reported one or more care-delaying behaviors due to cost
- Those who had reported delay in seeking care were more likely to want to talk to their physician about out-of-pocket costs



## A Review of Cost Communication in Oncology: Patient Attitude, Provider Acceptance, and Outcome Assessment

Ya-Chen Tina Shih, PhD<sup>1</sup>; and Chun-Ru Chien, MD, PhD<sup>2,3</sup>

- On average 60% of patients interviewed (range 20%–96%) expressed a positive attitude toward cost communication
- Only 27% (range 14%–58%) actually had cost communications with their physicians
- All but one study reported <1/3 of patients had cost conversations with their oncologists
- Of 19% of patients who discussed costs with their physicians, 57% reported lower out-of-pocket costs as a result of that discussion



Original Investigation | Pediatrics

## Parent Preferences for Transparency of Their Child's Hospitalization Costs

Hannah K. Bassett, MD; Jimmy Beck, MD, MEd; Ryan J. Collier, MD, MPH; Brian Flaherty, MD; Kristin A. Tiedt, MD; Kevin Hummel, MD; Michael J. Tchou, MD, MSc; Kristopher Kapphahn, MS; Lauren Walker, MD; Alan R. Schroeder, MD

- Of 526 parents of actively hospitalized children, 76% strongly agreed/agreed that knowing the costs of their child's medical care was important and 75% strongly agreed/agreed that a hospital employee should talk to them about their child's medical costs
- Only 49% strongly agreed/agreed that physicians should consider the parent's costs when making medical decisions for their child
- 31% recalled a specific time during their child's hospitalization they wanted to talk about costs, but 7% had ever had a cost conversation during their child's hospitalization
- The biggest barriers to having these conversations were not knowing who to talk to and worry that it would hurt the quality of their child's care



## **Cost-of-Care Conversations During Clinical Visits in Federally Qualified Health Centers**

### **An Observational Study**

Douglas D. Bradham, DrPH, MA, MPH; Deliana Garcia, MA; Alma Galván, MHC; and Corey Erb, BS

- In 67 observed encounters at Federally Qualified Health Centers, 56% did not contain any discussion of costs by any members of the medical team or patient
- In the visits where costs were discussed, physicians were the team member who was most frequently involved at 12%, followed by front desk staff (6%) and administrative staff (6%)
- When costs were discussed, it was a verbal conversation only in 39% of visits

## **Discussing Health Care Expenses in the Oncology Clinic: Analysis of Cost Conversations in Outpatient Encounters**

*Wynn G. Hunter, S. Yousuf Zafar, Ashley Hesson, J. Kelly Davis, Christine Kirby, Jamison A. Barnett, and Peter A. Ubel*

- In 677 transcribed outpatient appointments for breast cancer management, cost conversations occurred in 22% of visits
- These “conversations” had a median duration of only 33 seconds
- Conversations were most often started by oncologists
- Cost-reduction strategies were discussed in 38% of cost conversations