



Delaware Health Care: A Study of Current Challenges and the Support for State Reform



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**Report Prepared by
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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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AARP Members Age 50-64 in Delaware: Strong Proponents of Health Care Reform

According to the Delaware Health Care Commission, approximately 105,000 Delaware residents - 13 percent of the state population - were without health insurance in 2006. Although Delawareans are doing better than the nation as a whole in obtaining health insurance, the uninsured rate in the state has steadily increased over the past five years, raising concern among policymakers, residents, and specifically, AARP members.

AARP's Delaware State Office, in response to the needs of its membership, commissioned this survey to explore the views of those members age 50 to 64 on the current state of health care in Delaware, their specific concerns about health care-related matters, and their opinions on prospective state reform. This mail survey of 2,000 randomly selected AARP members age 50-64 in Delaware was conducted in September 2007. Eight hundred twenty-eight surveys were returned yielding a response rate of 41 percent and a sampling error of plus or minus 3.5 percent.¹

- ✚ **According to the survey, seven in ten AARP members age 50-64 in Delaware believe that health care in Delaware is in a *state of crisis* or has *major problems*.** The less income members earn, the more they seem to believe that health care is in fact in crisis.
- ✚ **AARP members age 50-64 in Delaware are concerned primarily with matters of health care *cost*, followed by overall *quality* and *convenience* of care.** Approximately seven in ten members are *extremely* or *very worried* about having to pay more for their health care, as well as not being able to afford the services they believe they will need, in addition to other unforeseen costs.
- ✚ **Four in ten AARP members age 50-64 in Delaware with health care coverage are *not confident* that they will be able to maintain their present level of health care coverage over the next five years.**
- ✚ **Nine in ten members consider it *extremely* or *very important* for the state of Delaware to reduce the number of residents without health care coverage, as well as to make health care more affordable for all.** Despite significant concern about health care-related costs, nearly one-half of those surveyed would choose the improvement of health care quality and medical error reduction as the primary issue for state policymakers to work on in the coming year.

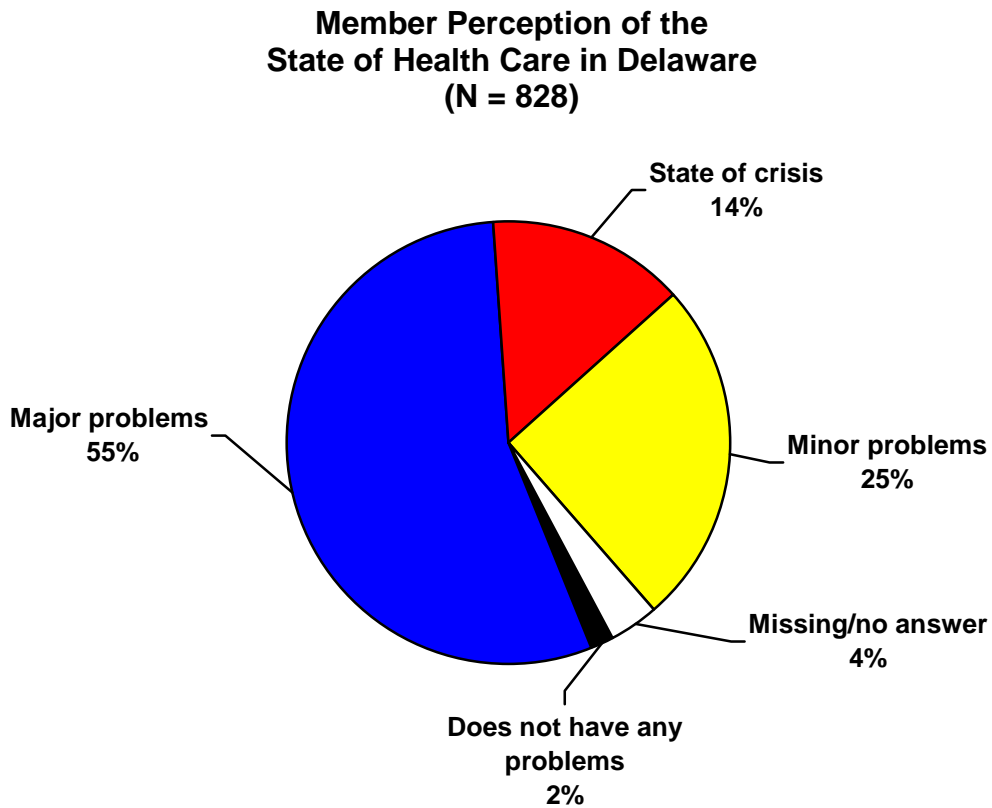
Delaware policymakers and candidates for state office should consider the findings in this study, as there appears to be overwhelming support for improving health care reform in the

¹ See page 15 for a detailed methodology.

state, specifically in the areas of cost controls, and overall quality improvement. Roughly one in seven Delawareans, as well as those members surveyed, are uninsured. Government officials need to examine the feasibility of any proposed statewide systems that will not only provide each resident, regardless of income level, with access to basic health coverage, but ensure the affordability of such plans for all Delawareans in need.

Detailed Findings

Seven in ten AARP members age 50-64 in Delaware believe that health care in Delaware is in a *state of crisis*, or at the least, has *major problems*.

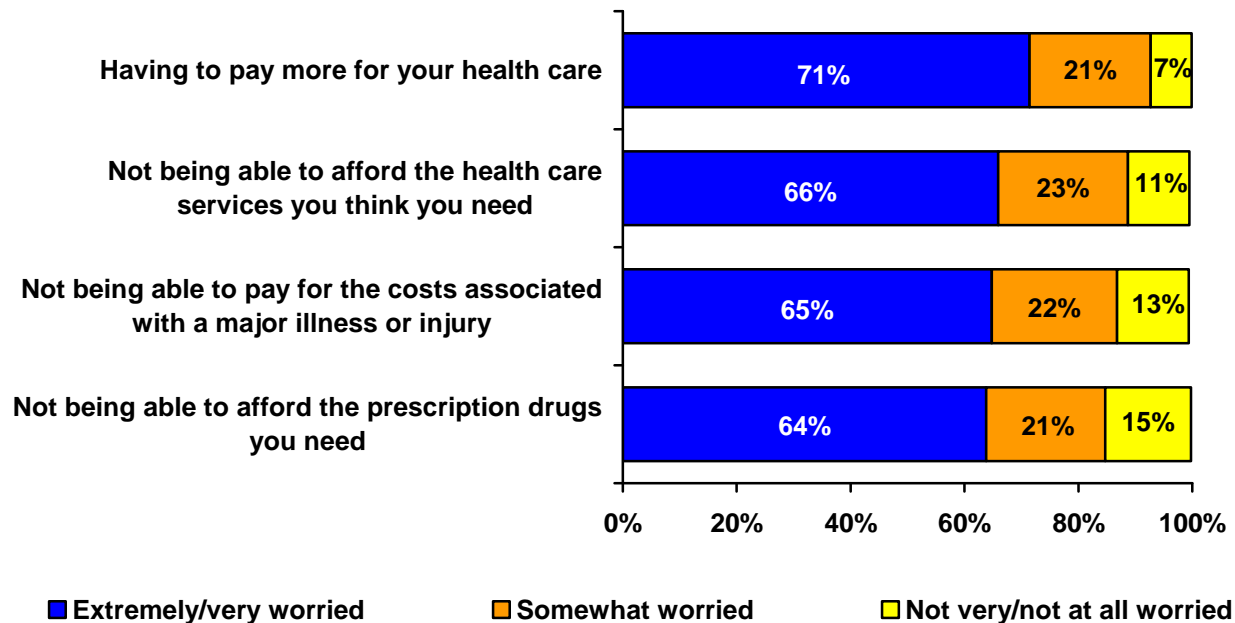


- ✚ The less income members earn, the more they believe that health care in Delaware is in a *state of crisis*. Specifically, 22 percent of those members who earn less than \$20K per year and 16 percent of those who earn between \$20K and \$50K per year believe that the state is facing a health care crisis, versus only five percent of those earning between \$75K and \$100K per year and nine percent of those earning greater than \$100K annually.

HEALTH CARE CONCERNS

According to the survey, AARP members age 50-64 in Delaware are concerned primarily with matters of health care *cost*, followed by overall *quality* and *convenience* of care.

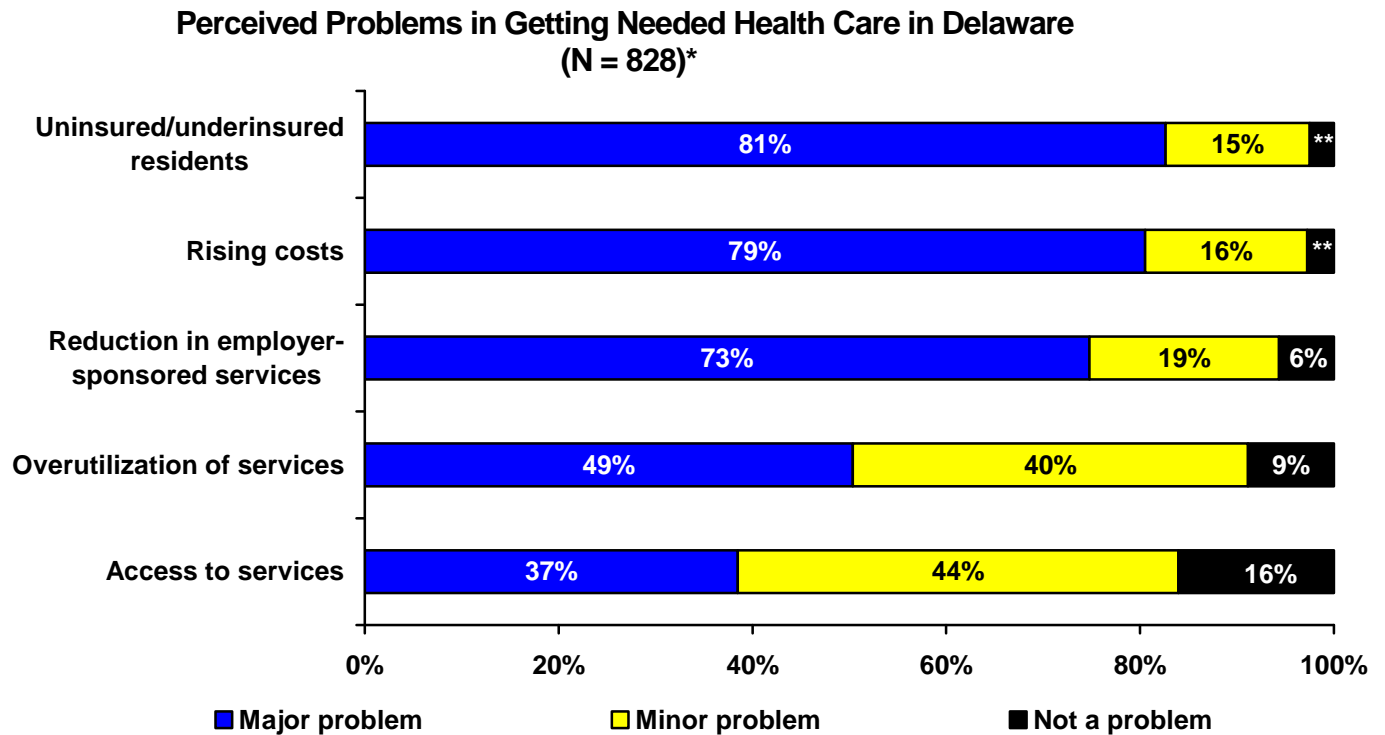
Members' Primary Health Care Concerns (N = 828)*



* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

- ✚ When asked what worries them (with regard to health care), more than seven in ten members (71%) claim to be *extremely* or *very worried* about having to pay more for their current care, and approximately two in three (65%) are worried about not being able to afford the services they think they will need, as well as the unforeseen costs associated with a major illness/injury or necessary prescription drugs.
- ✚ The survey also gauged whether or not members are being proactive in managing their own health care. It is interesting to note that only one in three members (33%) have created their own set of medical records to ensure that they and all of their health care providers have all of their records.
- ✚ More significantly, 27 percent of members claim to have avoided going to the doctor altogether because they could not afford it.
- ✚ Further, one in five respondents (21%) claim to have never checked the medication that a pharmacist gave them with the prescription that their doctor had written.

Four in five AARP members age 50-64 in Delaware believe that the numbers of uninsured or underinsured residents, as well as the rising costs of health care services, are *major problems* in their state.



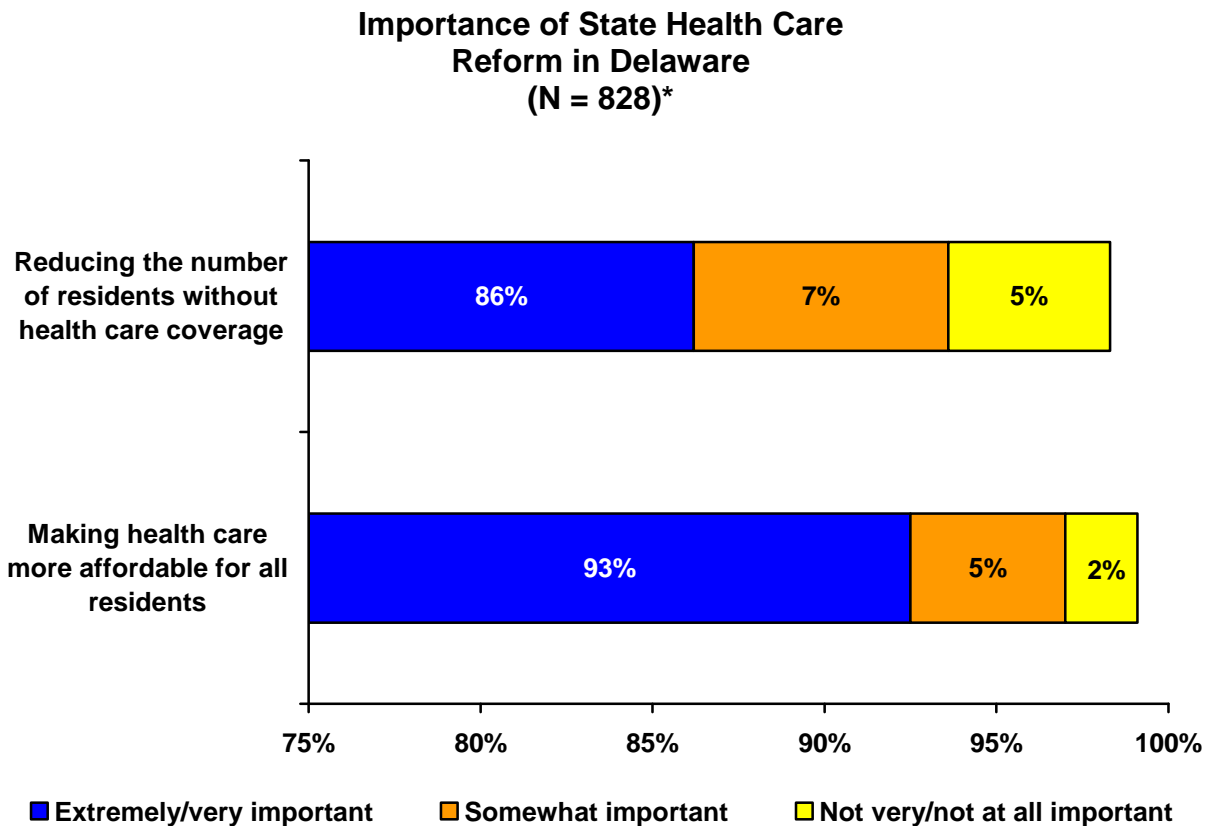
* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

** Less than 5 percent of respondents consider these *not a problem* (uninsured/underinsured residents: 2%; rising costs: 3%)

- ✚ Having likely incurred higher costs for health care, it is not surprising that a greater proportion of members (88%) who rate their health as *fair* or *poor* consider rising health care costs a *major problem*, versus those members who claim to be in *excellent* health (72%).
- ✚ Members who characterize their political views as *conservative* are more likely than *moderates* or *liberals* to consider the overutilization of health care services when they are not needed a *major problem* in their state (conservative: 57%; moderate: 46%; liberal: 39%).
- ✚ Members who claim to be *extremely* or *very interested* in state government activities that affect residents age 50 and older are more likely than those who are not as interested to consider both rising costs of health care services and the reduction in employer-sponsored health coverage in the state *major problems* as well (those members *extremely* or *very* interested in government: 81% consider rising costs a *major problem* versus those *not very* or *not at all* interested: 62%; those members *extremely* or *very* interested in government: 76% consider a reduction in employer-based coverage a *major problem* versus those *not very* or *not at all* interested: 55%).

OPINIONS ON POTENTIAL STATE HEALTH CARE REFORM

Nine in ten AARP members age 50-64 in Delaware consider it *extremely* or *very important* for the state to reduce the number of residents without health care coverage and to make health care affordable for all. Those with higher annual income levels and more conservative political views tend to place less importance on such potential reform.



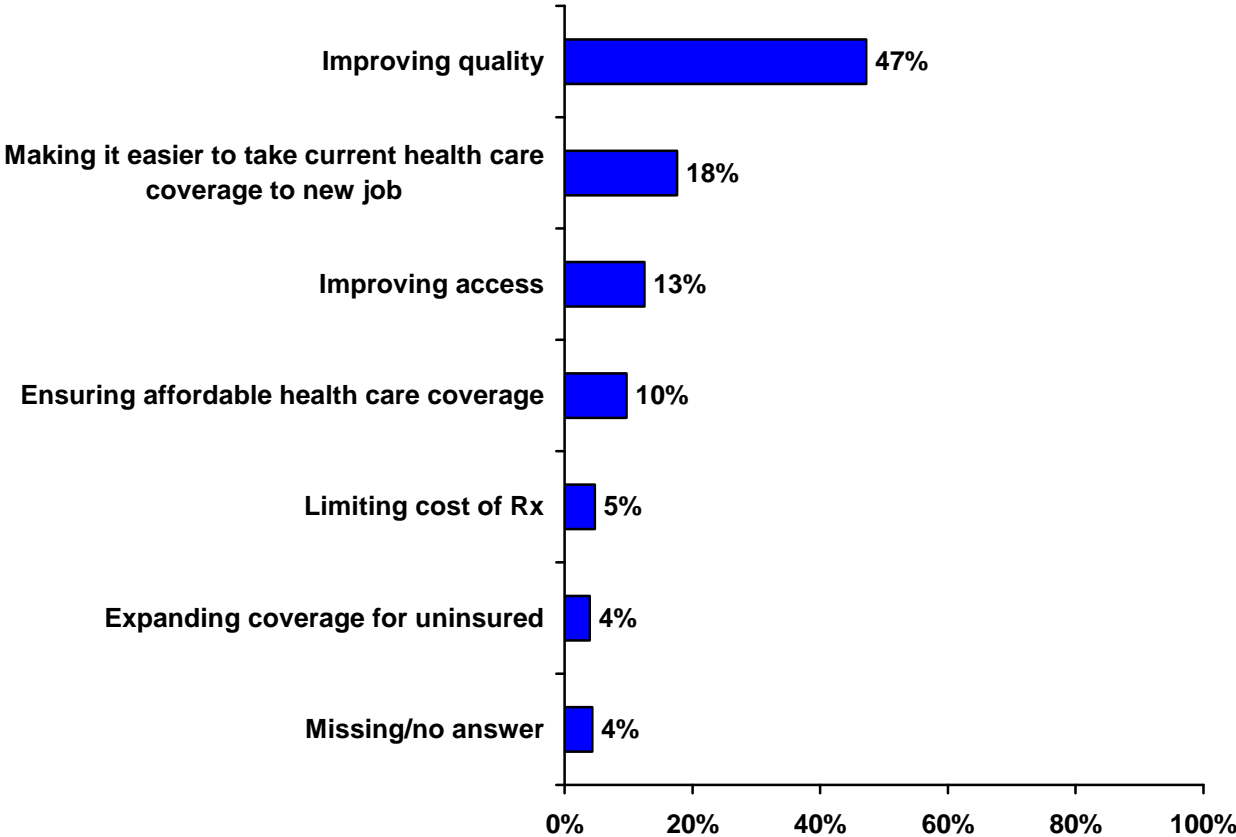
* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

- ✚ Members with relatively lower annual incomes place more importance on the state reducing the number of residents without health care coverage than do their higher-income counterparts. For instance, 77 percent of respondents earning less than \$20K annually consider it *extremely* or *very important*, versus only 56 percent of those earning more than \$100K per year.
- ✚ Members who characterize their political views as *liberal* or *moderate* are more likely to *strongly agree* that all Delaware residents should have access to the same basic health care coverage than their *conservative* counterparts (liberal: 77%; moderate: 68%; conservative: 50%).

Despite members' significant concern for health care-related costs, if they were to pick one health care issue for the Governor and State Legislature to work on in the next year, half (47%) of those surveyed would choose the improvement of health care quality and the reduction of medical errors.

Given their overwhelming concerns about health care-related costs, it is interesting to note that only one in ten respondents would choose the ensuring of affordable health care coverage as the single issue that they believe the state government should work on in 2007-2008.

If AARP Members Age 50-64 in Delaware Had to Pick ONE Health Care Issue for the Governor and State Legislature to Work on in 2007-2008, Which Would it Be? (N = 828)*

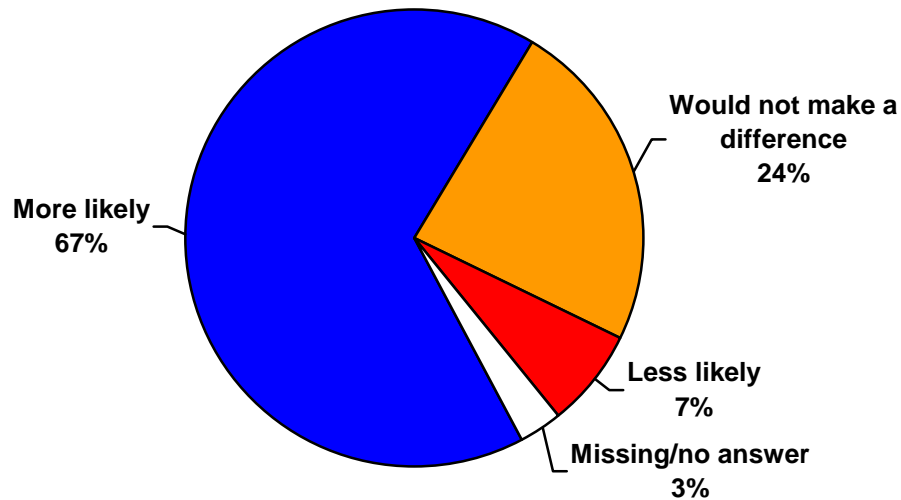


* Please interpret these results with caution, as respondents were "aided" with six options from which to choose.

If a candidate for public office was to support the development of a health care system that gave the same basic coverage to all Delawareans, two in three AARP members age 50-64 in Delaware claim that they would be more inclined to vote for this individual. On the other hand, it would not make a difference to 24 percent of these members when voting.

Likelihood of Members to Vote for a Candidate for State Public Office if they Supported Same Basic Health Care Coverage for all Delaware Residents (N = 828)*

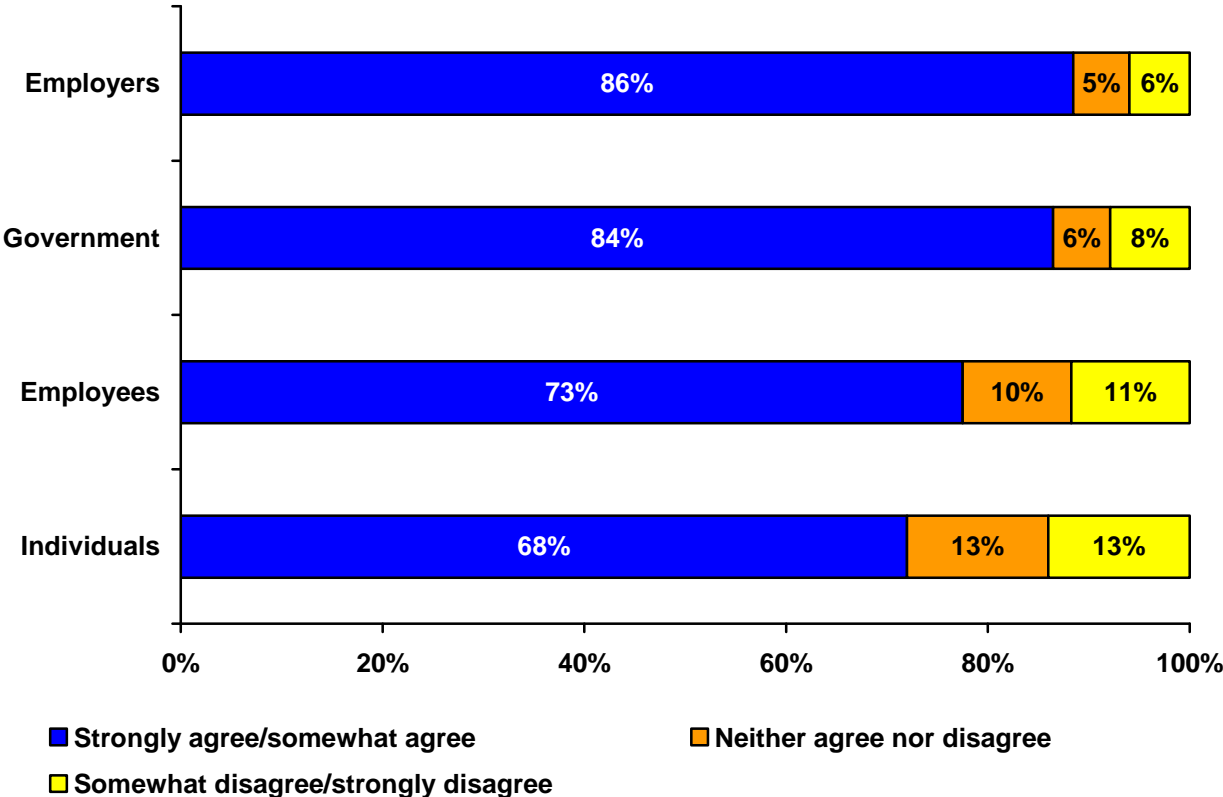
Likelihood of Members to Vote for a Candidate for State Public Office if they Supported Same Basic Health Care Coverage for all Delaware Residents (N = 828)*



* Percentage may not sum to 100 due to rounding effects.

More than four in five AARP members age 50-64 in Delaware agree that *employers* and the *government* should contribute to a system so that everyone in the state can have the same basic health care coverage. It is not surprising then that a lesser proportion of respondents believe that *employees* and *individuals* should contribute to the same system.

Levels of Agreement that Certain Groups Should Contribute to a Health Care Coverage System (N = 828)*

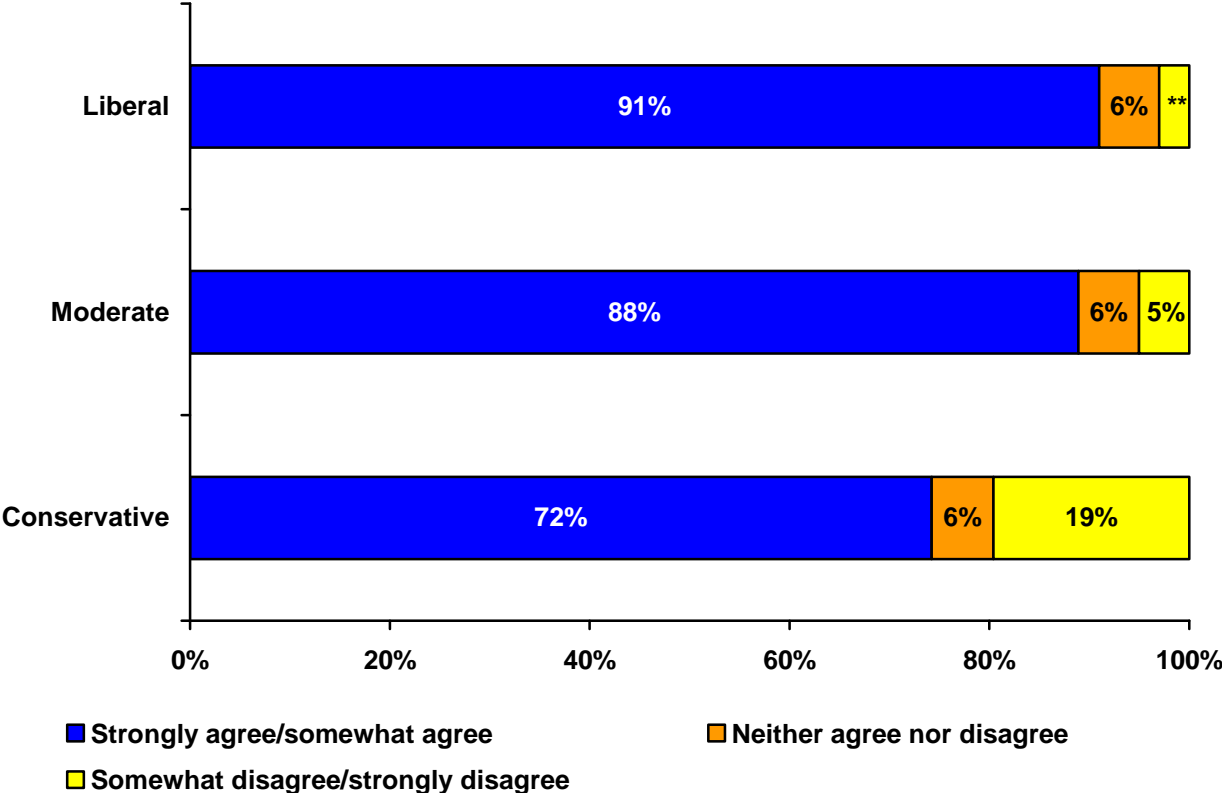


* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.

✚ Nearly 80 percent of those members who earn more than \$100K per year agree that *individuals* should contribute to such a system, versus only 60 percent of members who earn less than \$50K annually.

Over 90 percent of those members surveyed who characterize their political views as liberal agree that the *government* should be contributing to this “basic health care coverage system,” versus only 72 percent of their conservative counterparts.

Levels of Agreement that the Government Should Contribute to a Health Care Coverage System (By Political Characterization) (N = 828)*

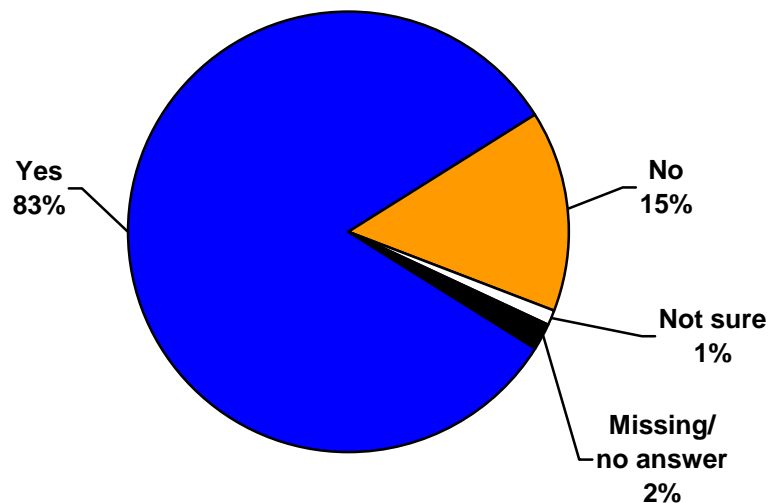


* Percentage may not sum to 100 due to the accounting of *Missing/No Answer* responses.
 ** Less than 5 percent (3%) of “liberal” respondents *disagreed* that the government should contribute to a basic health care coverage system.

Health Care Coverage Profile of AARP Members Age 50-64 in Delaware

It is important to note that 15 percent of AARP members age 50-64 in Delaware surveyed *do not* have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid.

Do members have any Kind of Health Care Coverage, Including Health Insurance or Government Plans? (N = 828)*

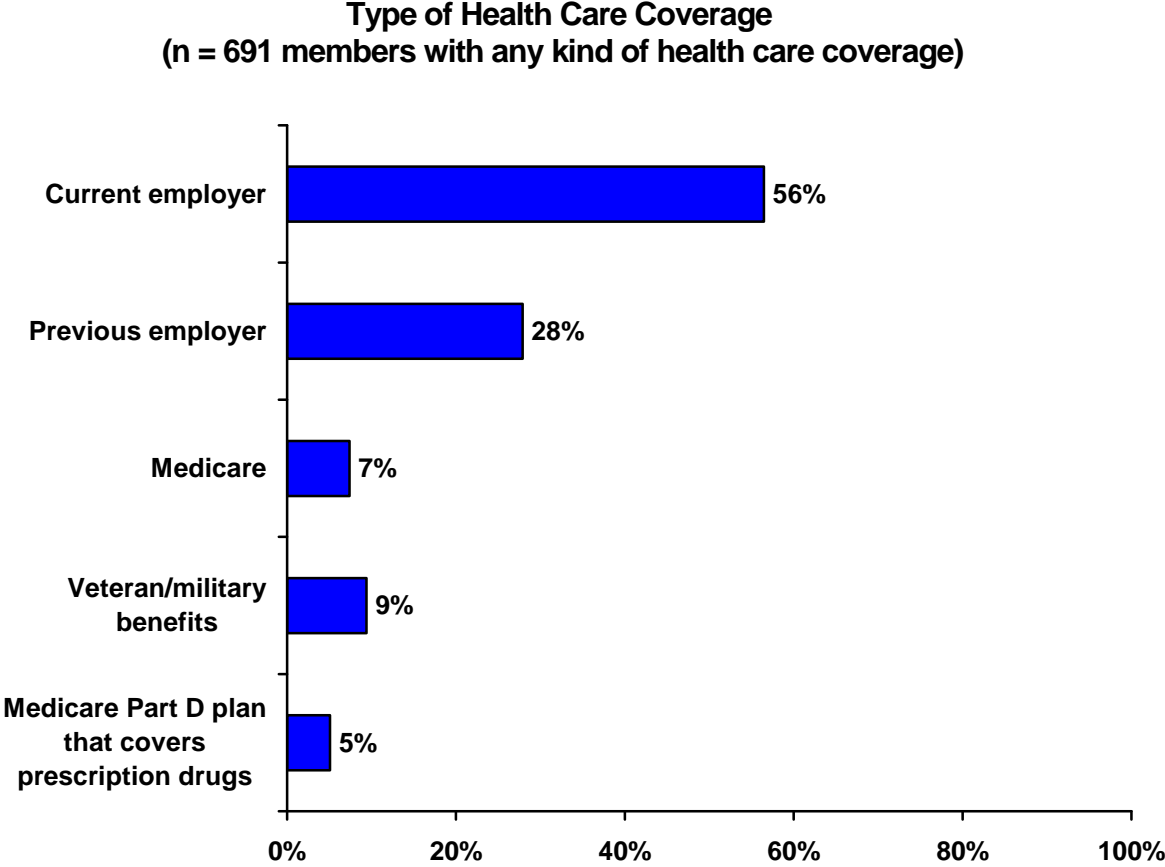


*Percentage may not sum to 100 due to rounding effects.

- ✚ Given the relative ability to afford any sort of health care coverage as incomes rise, it is not surprising that members with incomes of more than \$50K annually are much more likely to have any kind of health care coverage than those who earn less than \$50K per year (e.g. income between \$50K and \$75K: 91%; income between \$20K and \$50K: 75%).

Of the 83 percent of respondents who do have some sort of health care coverage, most maintain such coverage through their *current* or *previous employer*.

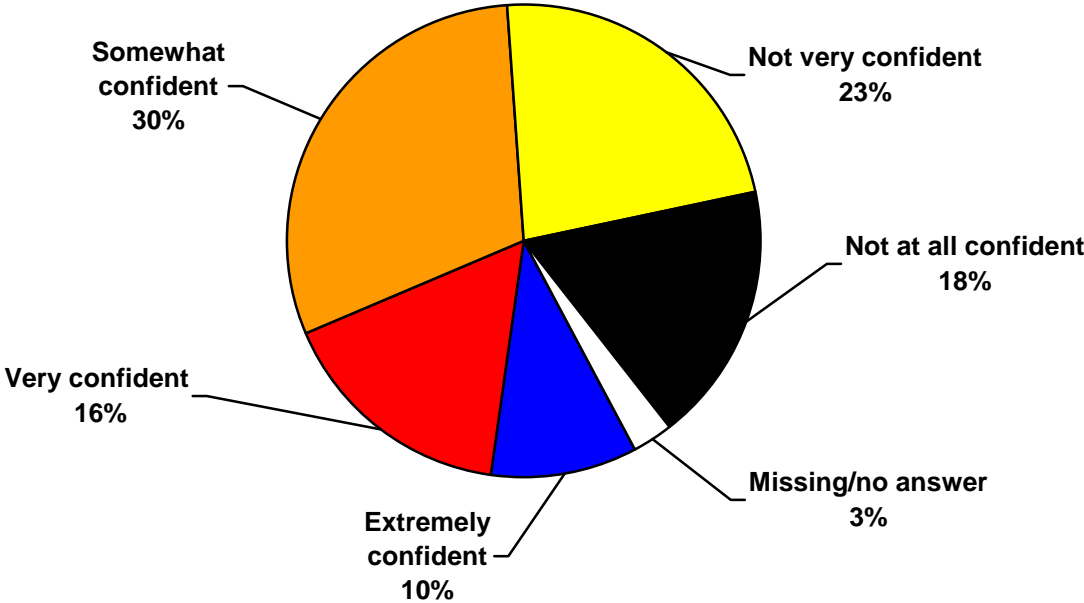
In fact, employers (both current and previous) provide health care coverage for more than eight in ten respondents who claim to have any sort of coverage at all.



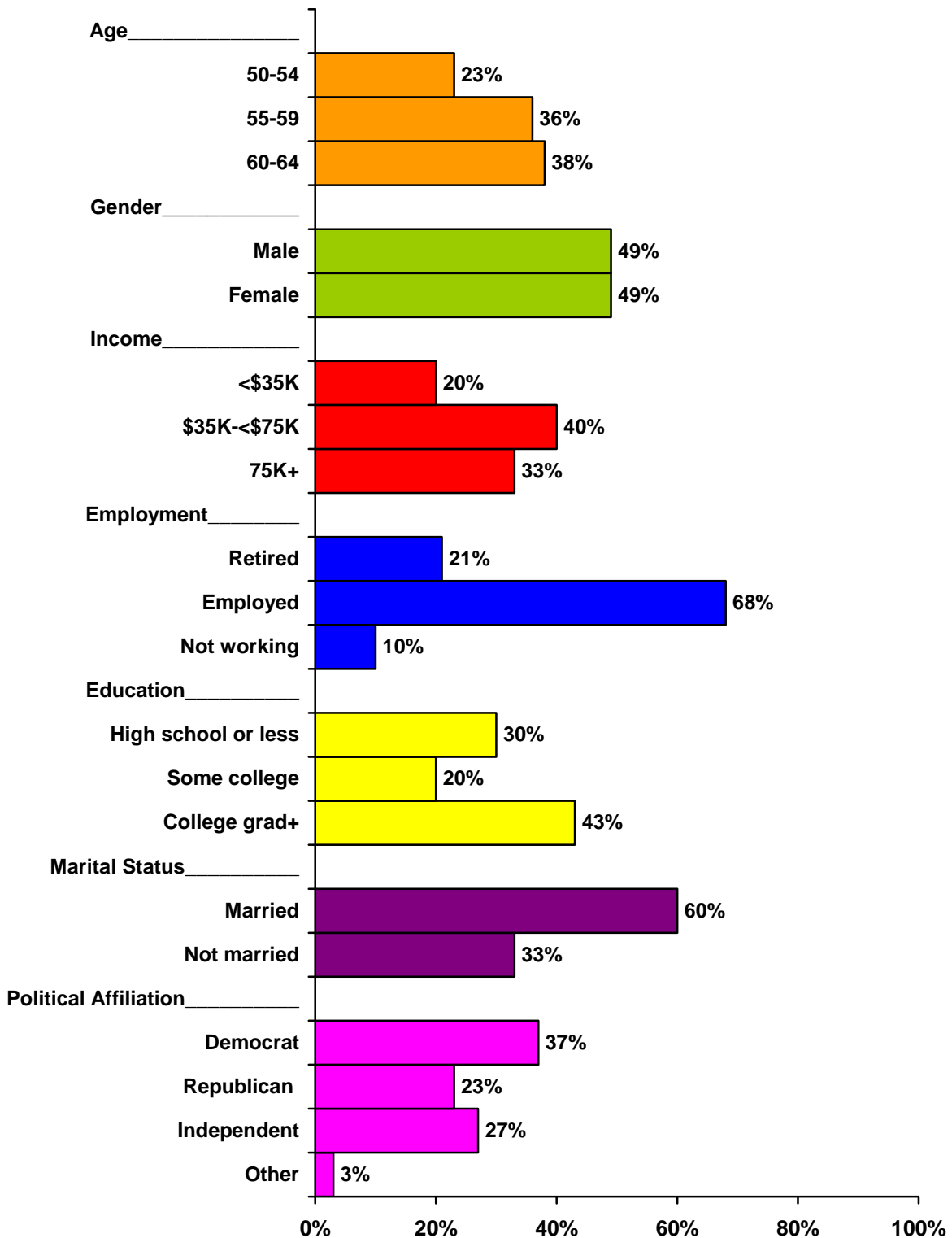
Although the amount of out-of-pocket medical expenses has stayed about the same over the past five years for nearly nine in ten members, 40 percent of those currently with coverage are not confident that they will be able to maintain their level of health care over the next five years.

Notwithstanding, only 26 percent of those members with health care coverage are *extremely* or *very confident* that they will be able to maintain their present level of coverage at an acceptable cost over the next five years.

Member Confidence in Ability to Maintain Level of Health Care Over Next Five Years (n=691 members with any kind of health care coverage)



Respondent Demographics (N = 828)



* Percentage may not sum to 100 due to rounding effects, as well as the accounting of *Not Sure* and *Missing/No Answer* responses.

Methodology

AARP conducted the *2007 AARP Delaware Health Care Survey* between September 19 and October 17, 2007. Mail surveys were sent to a randomly selected sample of 2,000 members between the age of 50 and 64.

Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Of those surveyed, 828 returned completed questionnaires by the survey end date, yielding a response rate of 41 percent. The survey has a sampling error of plus or minus 3.5 percent.

Survey responses were weighted to reflect the distribution of those AARP members between the age of 50 and 64. As of December 30, 2007, there are 168,645 active AARP members residing in the state of Delaware. Throughout the report, statistics representing member responses are reported in percentages. Percentages may not sum to 100 due to rounding effects.

APPENDIX
ANNOTATED QUESTIONNAIRE

2007 AARP Delaware Health Care Survey

Annotated Questionnaire

(Weighted N = 828)

* Please note that cumulative percentage may not sum to 100 due to rounding effects.
 For each survey item below, check the box that best represents your opinion or experience.

1. Which of these statements do you think best describes the state of health care in Delaware today? Would you say...

- 14% It is in a state of crisis
- 55% It has major problems
- 25% It has minor problems
- 2% It does not have any problems
- 4% Missing / No Answer

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

- 83% Yes
- 15% No → *SKIP TO QUESTION 6*
- 1% Not sure
- 2% Missing / No Answer

3. Do you have any of the following types of health care coverage? (n = 691 members with any kind of health care coverage)

	Yes	No	Not Sure	Missing / No Answer
	▼	▼	▼	▼
a. Medicare, the program that provides health insurance primarily to people age 65 and older.	7%	74%	1%	18%
b. Medicare supplemental insurance, such as one that pays the co-payments and deductibles of Medicare	5%	76%	1%	18%
c. Medicaid, the program that provides health insurance and long-term care to certain low-income individuals	3%	76%	2%	18%
d. Veterans' Administration or military benefits	9%	73%	2%	17%
e. Medicare Part D plan that covers prescription drugs.....	5%	76%	1%	18%
f. Health care plan sponsored by a current employer.....	56%	33%	<0.5%	11%
g. Health care plan sponsored by a previous employer (retirement benefits).....	28%	56%	1%	15%

4. Are your dependents covered under your health care insurance plan? (n = 691 members with any kind of health care coverage)

- 43% Yes
- 19% No
- 33% Do not have any dependents
- <0.5% Not sure
- 5% Missing / No Answer

5. How confident are you that you will be able to maintain your present level of health care coverage at an acceptable cost to you over the next five years? (n = 691 members with any kind of health care coverage)

- 10% Extremely confident
- 16% Very confident
- 30% Somewhat confident
- 23% Not very confident
- 18% Not at all confident
- 1% Do not currently have health care coverage
- 3% Missing / No Answer

6. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays, would you say this amount has...

- 11% Increased over the past five years
- 2% Decreased over the past five years
- 86% Stayed about the same
- 2% Missing / No Answer

7. Information comparing doctors, hospitals, and health insurance plans is available in different places. For example, it might be given out at work, come to your home by mail, appear in a newspaper or magazine, or be found on an Internet web site. In the past 12 months, do you remember seeing any information comparing the quality among different doctors, hospitals, or health plans? (*CHECK ALL THAT APPLY*)

- 18% Yes, saw information comparing quality of doctors
- 27% Yes, saw information comparing quality of hospitals
- 32% Yes, saw information comparing quality of health plans
- 56% No, did not see information on any of these
- 1% Missing / No Answer

8. How important do you think it is for Delaware to reduce the number of residents without health care coverage? Would you say it is...

- 60% Extremely important
- 27% Very important
- 7% Somewhat important
- 3% Not very important
- 2% Not at all important
- 2% Missing / No Answer

9. How important do you think it is for Delaware to make health care more affordable for all residents? Would you say it is...

- 72% Extremely important
- 21% Very important
- 5% Somewhat important
- 2% Not very important
- <0.5% Not at all important
- 1% Missing / No Answer

10. How strongly do you agree or disagree that all Delaware residents should have access to the same basic health care coverage? Would you say you...

- 66% Strongly agree
- 19% Somewhat agree
- 7% Neither agree nor disagree
- 3% Somewhat disagree
- 3% Strongly disagree
- 2% Missing / No Answer

11. How strongly do you agree or disagree that each of the following groups should contribute to a system so that everyone can have the same basic health care coverage?

	Strongly Agree	Somewhat Agree	Neither agree nor disagree	Somewhat Disagree	Strongly Disagree	Missing / No Answer
	▼	▼	▼	▼	▼	▼
a. Employers	66%	20%	5%	2%	4%	3%
b. Employees.....	42%	32%	10%	5%	6%	5%
c. Individuals.	40%	28%	13%	6%	7%	6%
d. Government	68%	17%	6%	2%	6%	2%

12. How worried are you about each of the following?

	Extremely Worried ▼	Very Worried ▼	Somewhat Worried ▼	Not very Worried ▼	Not at all Worried ▼	Missing / No Answer ▼
a. Having to pay more for your health care	45%	26%	21%	5%	2%	<0.5%
b. Not being able to afford the health care services you think you need	45%	21%	23%	8%	3%	1%
c. Not being able to afford the prescription drugs you need	44%	20%	21%	11%	4%	<0.5%
d. The quality of health care services you receive getting worse	33%	22%	26%	16%	3%	1%
e. Finding a health care provider that is conveniently located.....	17%	15%	25%	33%	10%	1%
f. Finding a health care provider that accepts your insurance	22%	17%	26%	26%	8%	2%
g. Not being able to switch jobs because you might have to change or lose your current health insurance coverage	24%	13%	14%	16%	30%	4%
h. Not being able to pay for the costs associated with a major illness or injury.....	45%	20%	22%	9%	4%	<0.5%
i. Losing your health insurance or health care coverage.....	41%	16%	20%	14%	8%	1%

13. Have you ever done the following?

	Yes ▼	No ▼	Missing / No Answer ▼
a. Asked your doctor about your health or any treatment that he or she has prescribed	94%	6%	<0.5%
b. Brought a friend or relative to a doctors appointment so that they can help ask questions and understand what the doctor was telling you	36%	63%	<0.5%
c. Brought a list of all the medication you were taking, including non-prescription drugs, to a doctor's appointment	71%	29%	<0.5%
d. Checked the medication that a pharmacist gave you with the prescription that your doctor wrote	78%	21%	1%
e. Told a doctor, nurse, or surgeon about any drug allergies when they did not ask for this information	61%	38%	1%
f. Consulted your doctor about the hospital you use	39%	61%	1%
g. Talked to a surgeon about the details of surgery, such as exactly what they will be doing, about how long it will take, and the recovery process.....	78%	21%	1%
h. Created your own set of medical records to ensure that you and all of your health care providers have all your medical records	33%	66%	1%
i. Asked your doctor to prescribe you generic medications instead of name brand drugs.....	69%	30%	<0.5%
j. Avoided going to the doctor because you could not afford it.....	27%	72%	1%

14. Thinking about getting the health care you need when you need it in Delaware, how much of a problem do you think each of the following is in the state?

	Is a Major Problem ▼	Is a Minor Problem ▼	Is not a Problem ▼	Missing / No Answer ▼
a. Rising costs of health care services, including out-of-pocket, co-payments and insurance premium expenses	79%	16%	3%	2%
b. Reduction in employer sponsored health coverage for workers and their families	73%	19%	6%	3%
c. People using health care services when they don't really need them	49%	40%	9%	3%
d. Access to health care services and providers that are needed.	37%	44%	16%	3%
e. Number of uninsured or underinsured residents.	81%	15%	2%	3%

15. If you had to pick ONE of the following health care issues for the Governor and State Legislature to work on in 2007-2008, which of the following would it be?

- 4% Expanding coverage for the uninsured
- 47% Improving health care quality and reducing medical errors
- 13% Improving access to health care services and providers
- 5% Limiting the costs of prescription drugs
- 10% Ensuring affordable health care coverage
- 18% Making it easier to take your current health care coverage with you when you change jobs
- 4% Missing / No Answer

16. If a candidate for state public office supported the development of a health care system that gave the same basic coverage to all Delaware residents, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference in your voting?

- 67% More likely
- 24% Would not make a difference
- 7% Less likely
- 3% Missing / No Answer

ABOUT YOU

The following questions are for classification purposes only and will be kept entirely confidential.

17. How would you rate your overall health today?

- 14% Excellent
- 41% Very good
- 31% Good
- 11% Fair
- 3% Poor
- 1% Missing / No Answer

18. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?

- 22% Yes
- 77% No
- 1% Missing / No Answer

19. Are you male or female?

- 49% Male
- 49% Female
- 2% Missing / No Answer

20. What is your age as of your last birthday? _____ (in years)

- 23% 50 – 54
- 36% 55 – 59
- 38% 60 – 64
- 3% Missing / No Answer

21. What is your 5-digit Zip Code? (Write in your ZIP CODE.) _ _ _ _ _

22. Do you own or rent your residence?

- 87% Own
- 10% Rent
- 1% Not sure
- 3% Missing / No Answer

23. Including yourself, how many people live in your household?

19%	1
50%	2
15%	3
7%	4
3%	5
1%	6
1%	7 or more
5%	Missing / No Answer

24. What is your current marital status?

60%	Married
8%	Not married, living with partner
2%	Separated
17%	Divorced
6%	Widowed
7%	Missing / No Answer

25. What is the highest level of education that you completed?

5%	0-12 th grade (no diploma)
25%	High school graduate (or equivalent)
20%	Post-high school education (no degree)
10%	2-year college degree
14%	4-year college degree
5%	Post-graduate study (no degree)
14%	Graduate or professional degree (s)
8%	Missing / No Answer

26. Which of the following best describes your current employment status?

4%	Self-employed, part-time
8%	Self-employed, full-time
10%	Employed, part-time
46%	Employed, full-time
21%	Retired, not working at all
6%	Not in labor force for other reasons
4%	Unemployed but looking for work
5%	Missing / No Answer

27. What is your race?

84% White or Caucasian
10% Black or African American
1% American Indian or Alaska Native
-- Asian
-- Native Hawaiian or other Pacific Islander
1% Other
5% Missing / No Answer

28. Are you of Hispanic, Spanish, or Latino origin or descent?

1% Yes
92% No
<0.5% Not sure
7% Missing / No Answer

29. Thinking about your state elections for Delaware Governor and Legislators in the last ten years, how often would you say you vote?

62% Always
17% Most of the time
5% About half of the time
5% Seldom
7% Never
5% Missing / No Answer

30. How interested are you in state government activities that affect residents age 50 and older?

49% Extremely interested
30% Very interested
12% Somewhat interested
3% Not very interested
1% Not at all interested
1% Not sure
4% Missing / No Answer

31. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

37% Democrat
23% Republican
27% Independent
3% Other
4% Not sure
6% Missing / No Answer

32. How would you characterize your political views?

25% Conservative
43% Moderate
13% Liberal
7% None of the above
10% Not sure
3% Missing / No Answer

33. In the last 12 months, have you accessed the Internet from your home or work or from some other source such as your local library?

83% Yes
16% No
1% Missing / No Answer

34. In the last 12 months, have you visited any of AARP's Internet/Web site (aarp.org, AARPmagazine.org, etc.)?

34% Yes
50% No
16% Missing / No Answer

35. What was your annual household income before taxes in 2006?

3% Less than \$10,000
7% \$10,000 to less than \$20,000
10% \$20,000 to less than \$35,000
16% \$35,000 to less than \$50,000
11% \$50,000 to less than \$60,000
13% \$60,000 to less than \$75,000
14% \$75,000 to less than \$100,000
19% \$100,000 or more
3% Not sure
6% Missing / No Answer

**Thank you for completing this survey.
Please use the postage-paid envelope and return it to State Member Research, AARP,
601 E Street NW, Washington, DC 20049,
by October 17, 2007.**



AARP

Knowledge Management

**For more information, please contact Joanne Binette at:
202.434.6303 or e-mail jbinette@aarp.org.**