

# **Financing a Prescription Drug Program in Utah: An AARP Survey**



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**Data Collected by Woelfel Research, Inc  
Report Prepared by Jennifer H. Sauer, M.A.**

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## Background

According to a recent report by the Utah Department of Health, approximately 200,000 Utahns lacked health insurance coverage in 2001, which is estimated to be nearly equal to that of the national rate for uninsured individuals. Furthermore, among those who had coverage, about 240,000 were underinsured<sup>1</sup>. Utah's Department of Health survey also found that cost was reported as a principal barrier to health care, and the proportion of Utahns unable to get needed health care due to cost is similar to that of U.S. proportions. Health insurance coverage is an important part of the health care system and without it, people find it difficult to afford many of the services, products, and treatments necessary for living with chronic health conditions, preventing the advancement of many diseases, and maintaining quality of life.

Among personal health expenditures, prescription drugs are the fastest rising component. Contributing to this rise in spending is the increase in the *average cost* of a prescription drug by 9 percent to \$49.84 between 2000 and 2001. In Utah, the average price of a retail prescription was \$46.76 in 2001<sup>2</sup>, and the average number of prescriptions in Utah per capita is 10 – nearly equal to the national average of 10.9 prescriptions. However, compared to the decrease in per capita expenditure in other health care areas, the cost of prescription drugs in Utah has continued to rise even when per capita income has leveled off.

A recent AARP Public Policy paper on trends in prescription drug costs and coverage found that prescription drugs are a major part of Medicare beneficiaries out-of-pocket health care expenses after premium payments<sup>3</sup>. Americans age 65 and older consume about one-third of all prescription medications dispensed in the United States, therefore spending more out-of-pocket on prescription drugs than on most other forms of health care services or products – an average of \$480 per month. About 30 percent of non-institutionalized Medicare beneficiaries lacked prescription drug coverage in 1998, and 2001 projections estimated the proportion of those without prescription drug coverage to have increased by about one-third.

To date, 33 states have implemented some form of a state prescription drug assistance program to help people pay for their medications. The Utah State Legislature is now considering financing and implementing such a program in their state as the proportion of Utah's elderly population is expected to increase from 8.8 percent in 1995 to 17.1 percent by 2025<sup>4</sup>.

The purpose of this survey is to gauge Utahns' experience with prescription drugs in terms of their concern for being able to afford their medications and the extent of financial burden they feel when paying for prescription drugs. A detailed methodology can be found on page 10. A copy of the questionnaire, annotated with weighted responses to all questions, is in the appendix of the report.

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<sup>1</sup> 2003 Public Health Outcome Measures Report, Utah Department of Health.

<sup>2</sup> State Health Facts Online. The Henry J. Kaiser Family Foundation.

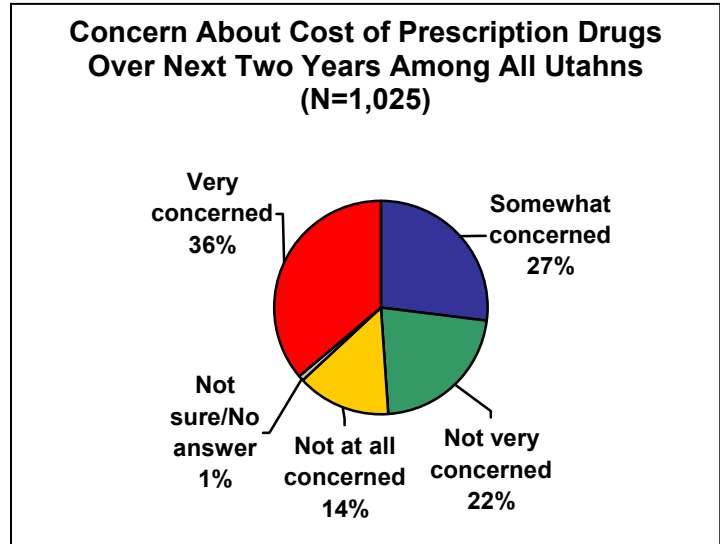
<sup>3</sup> Gross, David, AARP Public Policy Institute. Trends In The Costs, Coverage, And Use Of Prescription Drugs By Medicare Beneficiaries. July 2001. Also see AARP Research Website: [http://research.aarp.org/health/dd63\\_trends.html](http://research.aarp.org/health/dd63_trends.html).

<sup>4</sup> U.S. Bureau of the Census, Population Division, Population Paper Listing #47, Population Product #45.

## Findings

### Many Utahns are very or somewhat concerned about being able to afford the cost of their prescription drugs over the next two years.

Over one-third (36%) of all Utahns report they are very concerned about being able to afford their prescription drugs in the near future, and another quarter (27%) report they are somewhat concerned. However, one in five (22%) Utahns report they are not too concerned, and fourteen percent are not at all concerned about the cost of prescription drugs in the next two years.



Utahns ages 50 and older and those with lower annual incomes less than \$20,000 are more likely than younger respondents and those with higher incomes to say they are very concerned about paying for their prescription drugs in the next two years (see table in Appendix A).

### Of those Utahns who have taken prescription medication in the last 12 months, most are currently taking them on a regular basis.

Almost three-quarters (71%) of Utahns report having taken prescription medication in the last 12 months, and among these respondents, seven in ten (69%) say they are currently taking them on a regular basis.

	% Taken Prescription Medication in Last 12 months (N=1,025)	% Take Prescription Medication on Regular Basis (n=732)
<b>Yes</b>	71%	69%
<b>No</b>	29%	31%
<b>DK</b>	<1%	<1%

Utahns ages 50 and older are more likely than those younger to have taken prescription drugs in the last 12 months (see table in Appendix A). Similarly, among those taking prescription medication in the

past year (n=732), the likelihood of taking them on a regular basis significantly increases with age, and most Utahns age 65 and older take prescription medications regularly. In addition, those Utahns with annual incomes between \$40,000 and \$74,999 are more likely than those with higher or lower incomes to report having taken prescription medication in the last 12 months. Utahns do not differ by income level with respect to taking medication on a regular basis.

**Among Utahns taking prescription medication on a regular basis, most are taking them for high blood pressure, depression, or allergies.**

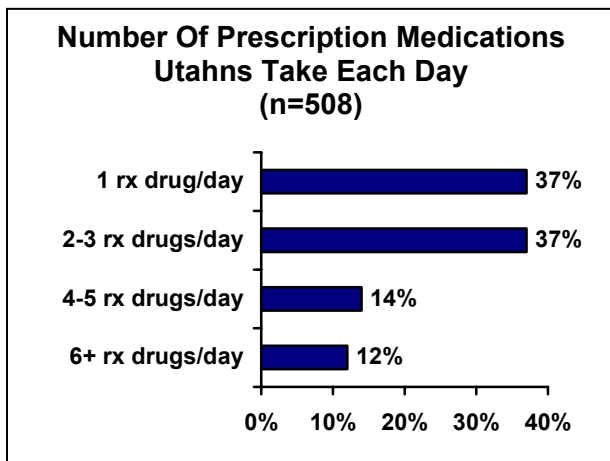
Of Utahns currently taking prescription medication on a regular basis, nearly one-third (31%) indicate they are taking it for high-blood pressure, and one in five are taking it for either depression (21%) or allergies (21%). At least one in ten report taking prescription drugs regularly for arthritis (16%), heart disease (11%), asthma (11%), or diabetes (11%). Less than 3 percent are taking prescription medication on a regular basis for cancer, stroke, or emphysema. In addition, almost half (45%) are taking prescription medications regularly for other health conditions including thyroid, high cholesterol, and ulcer or stomach problems.

Health Condition Requiring Prescription Medication on Regular Basis*	% of Utahns (n=508)
High blood pressure	31%
Depression	21%
Allergies	21%
Arthritis	16%
Heart disease	11%
Asthma	11%
Diabetes	11%
Cancer	2%
Stroke	2%
Emphysema	1%
Other	45%

\* Multiple response survey item so percents will not add up to 100.

Utahns age 65 and older are considerably more likely than those younger to report taking prescription drugs on a regular basis for high blood pressure, arthritis, heart disease, and diabetes (see table in Appendix A). However, younger Utahns are more likely than those ages 65 and older to report taking medication for depression. Those with annual incomes lower than \$75,000 are more likely than higher income respondents to take prescription medication for either high blood pressure or depression. Utahns with incomes less than \$40,000 are more likely than higher income respondents to take medications regularly for diabetes and arthritis.

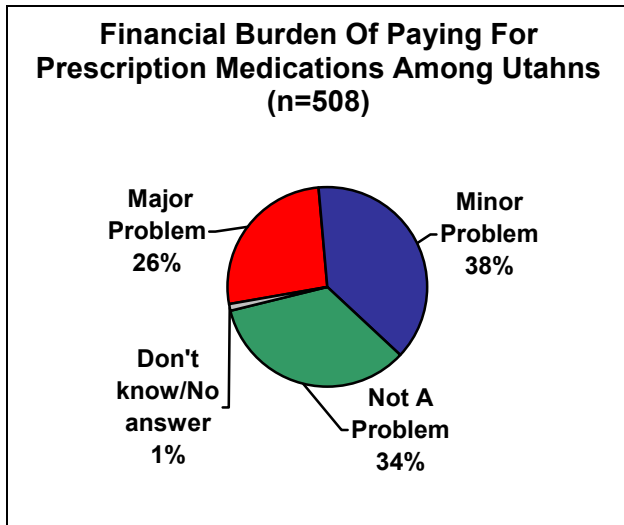
**Of those Utahns who are taking prescription medication on a regular basis, three-quarters take between one and three medications each day.**



Thirty-seven percent of those Utahns taking prescription drugs on a regular basis say they take only one drug each day. Another thirty-seven percent (37%) are taking two to three drugs each day. One in seven (14%) take four to five drugs each day, and one in ten (12%) are taking six or more prescription medications each day.

Utahns ages 50 and older are more likely than those younger to report taking four or more medications each day (see table in Appendix A).

**Over six in ten Utahns who take prescriptions on a regular basis say that paying for their prescription medications is a major or minor financial problem for them.**



One-quarter (26%) of those Utahns taking prescription medication on a regular basis say that paying for their prescription medications is a major financial problem, and about four in ten (38%) say it is a minor financial problem for them.

Respondents ages 50 and older and those with those with lower annual incomes less than \$20,000 are more likely than younger Utahns ages 18 to 34 and those with higher incomes to say that paying for their prescription medications is a major financial problem for them (see table in Appendix A).

**Most Utahns are covered by some form of health insurance, but those ages 65 and older are significantly less likely than younger Utahns to have prescription drug coverage.**

The level of concern expressed by Utahns about the cost of prescription drugs is particularly interesting given that most (88%) report they are covered by some form of health insurance, and most of these respondents (71%) report their main source of coverage as their current or former employer or union (see table in Appendix B for types of health insurance coverage reported). Among those covered by a health care plan (n=901), most (88%) say it includes prescription drug coverage. Out of all Utahns, however, nearly nine in ten (88%) report they do not participate in any prescription drug discount program such as those offered by local retailers or pharmacies (see Questions 2, 4, and 5 in Annotated Questionnaire in Appendix B).

Respondents age 65 and older and those with annual incomes less than \$20,000 are far less likely than those younger and those with higher incomes to have prescription drug coverage included in their health insurance plan (see table in Appendix A).

**Half of those Utahns taking prescription medication on a regular basis spent \$100 or more out-of-pocket on their prescription medications in a three month period.**

At the time of this survey, out-of-pocket expenditures for Utahns taking prescription medications on a regular basis in the past three months averaged \$225<sup>5</sup>. About one quarter (26%) spent between \$100 and \$250 of their own money for their prescriptions in the past three months, and another quarter (25%) say they spent \$250 or more out of their own pocket for their medications.

Among respondents taking prescription medications in the last 12 months and on a regular basis, those ages 50 and older are more likely than younger Utahns to report spending \$250 or more out of their own pocket for prescription medication in the past three months (see table in Appendix A). In fact, over one-third (38%) of Utahns ages 65 and older report

spending \$250 or more of their own money on their prescription drugs. Not surprisingly, the likelihood spending \$100 or more out-of-pocket on prescription medication in the last three months significantly increases with age.

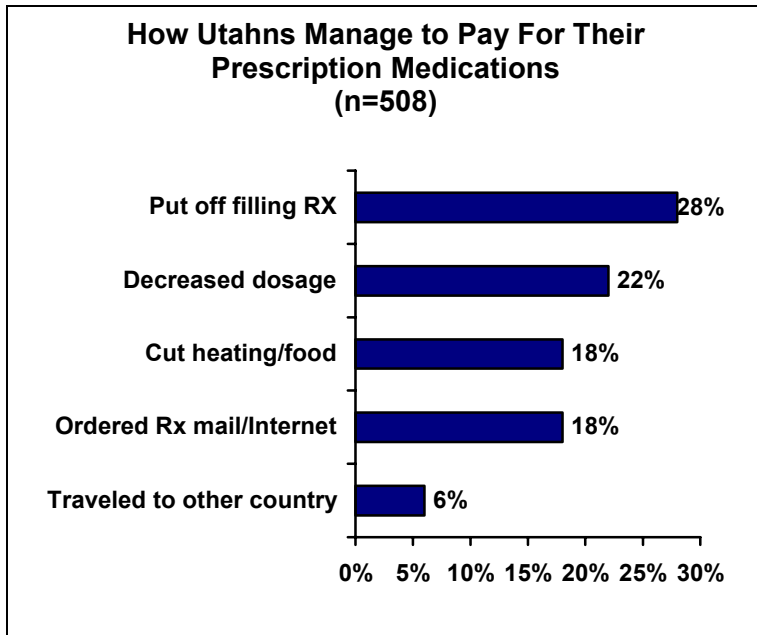
Utahns with annual incomes less than \$20,000 are more likely than those with incomes of \$75,000 or more to report spending \$250 or more out-of-pocket on their prescription medications in the past three months. Similarly, Utahns with annual incomes less than \$40,000 are more likely than those with higher incomes to indicate having spent \$100 or more of their own money on prescription drugs in the past three months (see table in Appendix A).

<b>Amount of Money Spent On Prescription Medications In Past 3 Months</b>	<b>% Of Utahns (n=508)</b>
Less than \$10	2%
\$10 but less than \$25	8%
\$25 but less than \$50	14%
\$50 but less than \$75	12%
\$75 but less than \$100	8%
\$100 but less than \$250	26%
\$250 but less than \$500	13%
\$500 but less than \$750	3%
\$750 but less than \$1,000	6%
\$1,000 or more	2%
Nothing	5%

<sup>5</sup> Frequency distribution of all reported expenditures yielded an mean of \$225.



**At least one-half of Utahns taking prescription drugs on a regular basis have had to make at least one difficult decision in order to afford them.**



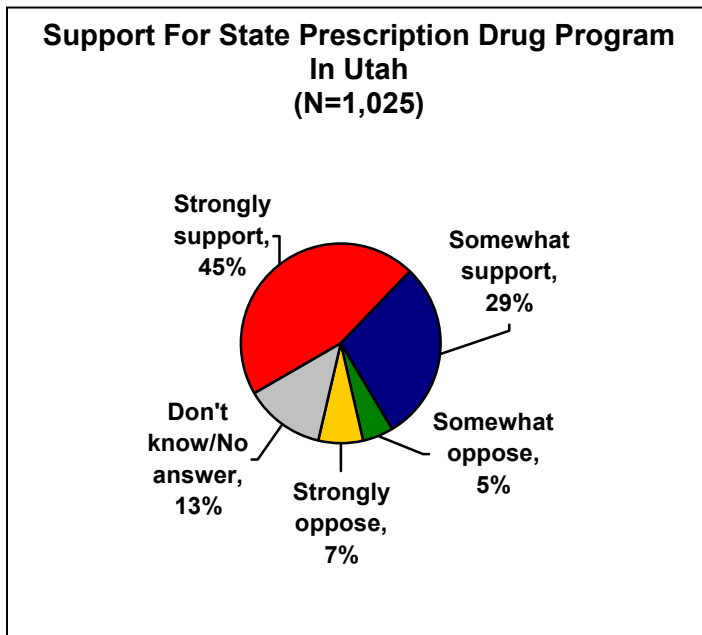
Among those Utahns who report taking prescription medications on a regular basis, over one-quarter (28%) say they put off getting a prescription filled because they didn't have enough money to pay for it. Another one in five say they have decreased the dosage to make the medication last longer (22%). About one in six say they cut back on necessary items such as food or heating fuel (18%) or have ordered their prescriptions through the mail or Internet (18%) in order to afford the prescription medication<sup>6</sup>. Only 6 percent of Utahns have traveled to another country to buy their prescription medications because they cost less.

Additional analysis shows that among those Utahns who have taken prescription medication in the last 12 months and on a regular basis, one half (50%) have employed *at least* one of the five approaches tested in the survey as a way to afford their medications.

Utahns ages 65 and older are less likely than those younger to report putting off getting a prescription filled, but respondents ages 35 and older are more likely than younger respondents to order their prescriptions through the mail or the Internet because they cost less (see table in Appendix A). In addition, Utahns ages 35 to 49 are significantly more likely than those younger or older to decrease their dosage to make it last longer. Finally, respondents also differ by income level with respect to the approach they have used to afford their medications: Utahns with annual incomes less than \$75,000 say they have put off filling a prescription or have decreased their dosage in order to afford their medications

<sup>6</sup> AARP acknowledges that the reimportation of prescription drugs into the U.S. from travel to another country or via the internet is generally illegal and can be a risk to the safety and health of the consumer.

**Three-quarters of all Utahns strongly or somewhat support the state offering a prescription drug program, and most would still support this program even if they were not eligible for its benefits.**



Almost half of all Utahns say they would strongly support a state-funded prescription drug program, and nearly another third say they would somewhat support this initiative. When asked if they would still support a prescription drug program in Utah, seven in ten (70%) of all Utahns say they would.

Strong support for a state prescription drug plan is unvarying across both age and income groups. Likewise, Utahns do not differ by age or income level in their continued support for this plan even if they are not eligible for its benefits.

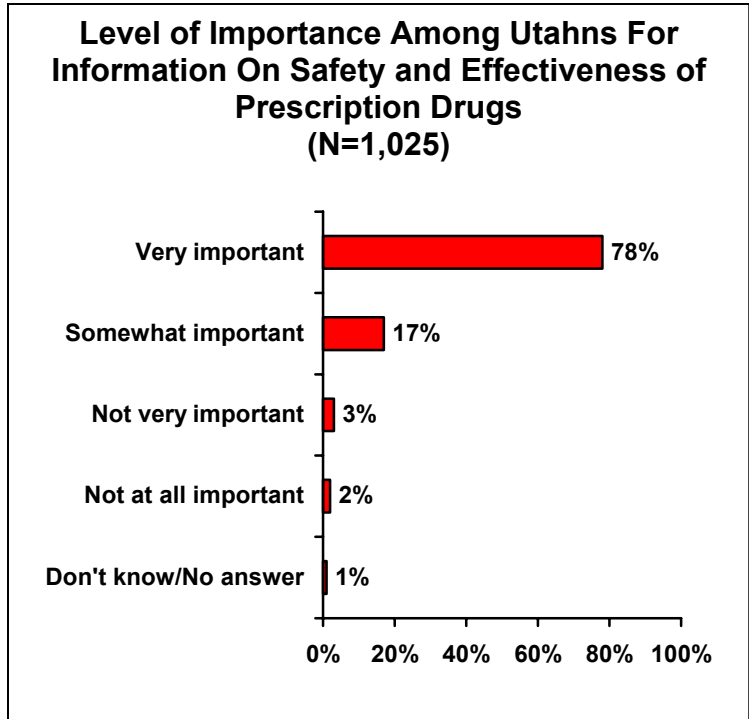
**Seventy-three percent of all Utahns would enroll in a state prescription drug program if it was based only on their income level, and most of these respondents would pay a co-payment or premium.**

Three-quarters (73%) of Utahns say that if participation in a state prescription drug program were based only on their annual income level, and they were eligible to receive its benefits, they would enroll in it. Among these respondents (n=749), most (88%) would still enroll in the program even if they had to pay a co-payment or a premium (see Question 21a in Annotated Questionnaire in Appendix B for verbatim responses to not willing to pay co-payment or premium).

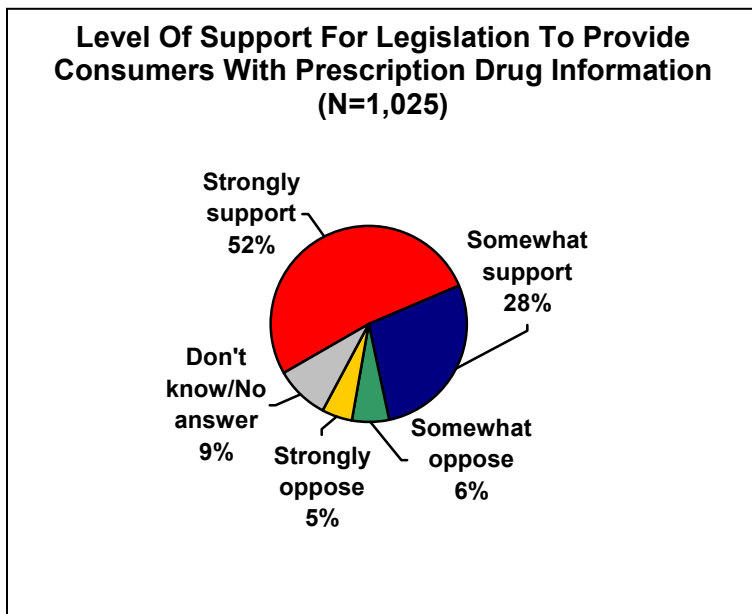
Among Utahns who would enroll in a state prescription drug program (n=749), respondents ages 50 to 64 are more likely than those younger or older to pay a co-payment or premium (see table in Appendix A). Utahns with annual incomes less than \$40,000 are more likely than those with incomes of \$40,000 or more to enroll in a state prescription drug program. However, respondents with annual incomes between \$20,000 and \$40,000 are also more likely than higher income respondents (of \$75,000 or more) to enroll in this state program. In addition, those with incomes of \$20,000 to \$39,999 are much less likely than respondents with high annual incomes of \$75,000 or more to pay a co-payment or premium for a state funded prescription drug program.

**Most Utahns say it is very important for all consumers to have access to information comparing the safety and effectiveness of prescription drugs.**

Respondents were told that several states are developing information on the safety and effectiveness of prescription drugs that would be made available at no cost to all consumers, doctors, and pharmacists to help choose the right drug at the best cost. They were also informed that this type of information is currently not available in Utah. When asked how important it would be to them to have this type of information made available to Utahns, almost eight in ten (78%) Utahns say it is very important to them. In addition, this level of importance is consistent across all age and income groups (see table in Appendix A).



**Most Utahns would strongly or somewhat support legislation to make information available to all consumers on the safety and effectiveness of prescription drugs.**



Over half of all Utahns say they would strongly support legislation that would allow consumers access to information on the safety and effectiveness of their prescription drugs. Another quarter (28%) say they would somewhat support this initiative.

Strong support for this type of legislation does not vary across age groups. However, Utahns with incomes between \$20,000 and \$40,000 are more likely than those with higher incomes to strongly support legislation ensuring prescription drug information to all consumers (see table in Appendix A).

## Conclusions

Clearly Utahns are in support of a state funded prescription drug program. Nearly half say they would strongly support such a program, and most say they would enroll in the program if it was based on income and they were eligible for its benefits. Furthermore, among those who support a state funded prescription drug program, most would continue to support it even if they are not eligible for its benefits, and among those who would enroll in a such a program, most would enroll even if they had to pay a co-payment or premium.

While most Utahns have some form of health insurance and prescription drug coverage, over one-third (or approximately 237,170 Utahns age 18 and older) of all respondents are very concerned about being able to afford their prescription drugs in the near future. Another third indicate that paying for their medications is a major or minor financial problem for them. Not surprisingly, this is even more true for those Utahns with lower annual incomes.

Much of Utahns' concern and financial anxiety over being able to afford prescription drugs may in part be attributed to the steady increase in prescription drug prices. However, among Utahns taking prescription drugs on a regular basis, the reported average amount of money spent out of their own pockets in the past three months for medications is about \$225, and about a quarter of them spent \$250 or more. In addition, one-quarter of these Utahns are currently taking four or more medications per day, and the most commonly reported medications are for high blood pressure, depression, allergies, arthritis, or heart disease.

This survey found that Utahns ages 50 and older are more likely than those younger to be very concerned about being able to afford their prescription medication in the next two years. They are also more likely than Utahns under 50 years of age to have spent \$250 or more on their medications in last three months, and more likely than the very young (ages 18 to 34) to say that paying for their prescription medications poses a major financial problem for them. These findings are interesting in light of other research on Medicare beneficiaries and prescription drug costs. AARP's Public Policy Institute report on prescription drug trends notes that close to a third of Medicare beneficiaries without drug coverage fill fewer prescriptions but spend more out of pocket – about 40% more out-of-pocket than those with drug coverage. In addition they point out that Medicare beneficiaries with hypertension (high-blood pressure) were less likely to use their medication which may also help reduce the risk of a heart attack, stroke, heart failure, or kidney failure.

As Utah considers a prescription drug assistance programs for its citizens of all ages, they need to keep in mind the rapidly growing numbers of older persons in the state and the increasing demand and reliance they will have on health care in general, but prescription medication in particular.

## Methodology

AARP commissioned Woelfel Research, Inc. to conduct a random digit dial (RDD) telephone survey of adults age 18 or older in Utah. A total of 1,025 interviews were completed, with an over-sample of 200 respondents ages 50 and older. The survey was conducted from March 21, 2003 to April 3, 2003 yielding an 18 percent response rate and a 93 percent cooperation rate.<sup>7</sup> The survey has a sampling error of plus or minus 3 percent. This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of  $\pm 3$  percentage points of what would have been obtained if every person in Utah age 18 or older had been surveyed. Survey responses were weighted to reflect the distribution of age and gender in the adult population of Utah. Weighted responses to all survey questions are in the attached annotated questionnaire. Subgroup analysis is reported where age and income differences are significant at the 95 percent confidence level. Geographic locale of respondents was examined by metro and non-metro codes as determined by the United States Department of Agriculture<sup>8</sup>. Cross tabulation of this new variable with questions in the survey yielded no differences between Utahns residing in a metro or non-metro area except with respect to taking medications regularly – among Utahns who report taking prescription medication in the last 12 months (n=732), those Utahns living in a non-metro area are more likely than those living in a metro area to report taking medications on a regular basis.

For more information about this study, contact Jennifer H. Sauer, AARP Knowledge Management, (202) 434-6207.

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<sup>7</sup> The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 from the following publication: The American Association for Public Opinion Research. 2000. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys*. Ann Arbor, Michigan: AAPOR.

<sup>8</sup> Rural-Urban Continuum Codes for Metro and Nonmetro Counties, 1993. By Margaret A. Butler and Calvin L. Beale. Agriculture and Rural Economy Division, Economic Research Service, U.S. Department of Agriculture. Staff Report No. 9425, September 1994.

Rural-Urban Continuum Codes for Metro and Nonmetro Counties. By Margaret A. Butler. Agriculture and Rural Economy Division, Economic Research Service, U.S. Department of Agriculture. Staff Report No. 9028, April 1990.

# Appendix A

## Tables

Age and income tables are included if there were significant differences and are ordered to follow along with report.

**Q1. Many Utahns are very or somewhat concerned about being able to afford the cost of their prescription drugs over the next two years.**

Level of Concern Among People In Utah Age 18+	Total % (N=1,025)	Ages 18 to 34 (n=418)	Ages 35 to 49 (n=286)	Ages 50 to 64 (n=165)	Ages 65+ (n=123)
Very concerned	36%	30%	37%	43%	50%
Somewhat concerned	27	29	30	22	21
Not very concerned	22	27	20	18	13
Not at all concerned	14	14	12	17	14
Not sure/Don't know	1	1	1	*	2

Level of Concern Among People In Utah Age 18+	Total % (N=1,025)	Annual Income <\$20,000 (n=188)	Annual Income \$20K to \$39.9K (n=284)	Annual Income \$40K to \$74.9K (n=271)	Annual Income \$75K+ (n=120)
Very concerned	36%	51%	38%	32%	26%
Somewhat concerned	27	22	29	29	26
Not very concerned	22	14	23	25	26
Not at all concerned	14	12	10	13	22
Not sure/Don't know	1	2	1	1	-

**Q6. Utahns who have taken prescription medication in the last 12 months.**

Taken Prescription Medication In Last 12 Months	Total % (N=1,025)	Ages 18 to 34 (n=418)	Ages 35 to 49 (n=286)	Ages 50 to 64 (n=165)	Ages 65+ (n=123)
Yes	71%	64%	66%	84%	91%
No	29	36	34	16	8
Don't know	*	-	-	-	*

Taken Prescription Medication In Last 12 Months	Total % (N=1,025)	Annual Income <\$20,000 (n=188)	Annual Income \$20K to \$39.9K (n=284)	Annual Income \$40K to \$74.9K (n=271)	Annual Income \$75K+ (n=120)
Yes	71%	65%	69%	81%	67%
No	29	35	31	19	33
Don't know	*	*	-	-	-

**Q7. Among Utahns who have taken prescription medication in the last 12 months, seven in ten report taking them on a regular basis.**

Taking prescription medications on a regular basis	Total % (N=732)	Ages 18 to 34 (n=270)	Ages 35 to 49 (n=189)	Ages 50 to 64 (n=140)	Ages 65+ (n=112)
Yes	69%	55%	69%	81%	93%
No	31	45	31	19	8

**Q8. Among Utahns taking prescription medication on a regular basis, most are taking prescription medication for high blood pressure, depression, or allergies.**

Chronic Conditions Requiring Prescription Medication	Total % (N=508)	Ages 18 to 34 (n=148)	Ages 35 to 49 (n=130)	Ages 50 to 64 (n=113)	Ages 65+ (n=103)
High Blood Pressure	31%	5%	27%	43%	60%
Allergies	21	16	24	28	19
Depression	21	23	26	21	14
Arthritis	16	4	12	25	30
Heart Disease	11	1	8	12	30
Asthma	11	12	10	13	9
Diabetes	11	3	11	12	20
Stroke	2	-	2	2	7
Cancer	2	-	1	2	7
Other	45	36	48	56	43

Chronic Conditions Requiring Prescription Medication	Total % (N=508)	Annual Income <\$20,000 (n=88)	Annual Income \$20K to \$39.9K (n=132)	Annual Income \$40K to \$74.9K (n=149)	Annual Income \$75K+ (n=58)
High Blood Pressure	31%	34%	33%	31%	15%
Allergies	21	26	16	22	25
Depression	21	29	23	22	8
Arthritis	16	25	18	14	5
Heart Disease	11	15	12	8	6
Asthma	11	22	12	5	11
Diabetes	11	17	12	6	10
Stroke	2	4	2	2	1
Cancer	2	3	3	2	-
Other	45	43	41	48	46



**Q9. Of those Utahns who are taking prescription medication on a regular basis, three-quarters take between one and three medications each day.**

How Many Prescription Medications Taken Each Day	Total % (N=508)	Ages 18 to 34 (n=148)	Ages 35 to 49 (n=130)	Ages 50 to 64 (n=113)	Ages 65+ (n=103)
One	37%	60%	41%	25%	14%
2-3	37	34	39	39	37
4-5	14	5	8	20	28
6 or more	12	2	12	17	21

How Many Prescription Medications Taken Each Day	Total % (N=508)	Annual Income <\$20,000 (n=88)	Annual Income \$20K to \$39.9K (n=132)	Annual Income \$40K to \$74.9K (n=149)	Annual Income \$75K+ (n=58)
One	37%	33%	35%	38%	45%
2-3	37	31	40	44	36
4-5	14	15	18	9	14
6 or more	12	22	7	10	6

**Q11. Over six in ten Utahns taking medication on a regular basis say that paying for their prescription medications is major or minor financial problem for them.**

Level Of Difficulty Paying For Prescription Medication	Total % (N=508)	Ages 18 to 34 (n=148)	Ages 35 to 49 (n=130)	Ages 50 to 64 (n=113)	Ages 65+ (n=103)
Major Financial Problem	26%	17%	28%	31%	31%
Minor Financial Problem	38	40	41	37	37
Not a problem	34	43	29	33	30
Don't know/no answer	1	1	2	-	2

Level Of Difficulty Paying For Prescription Medication	Total % (N=508)	Annual Income <\$20,000 (n=88)	Annual Income \$20K to \$39.9K (n=132)	Annual Income \$40K to \$74.9K (n=149)	Annual Income \$75K+ (n=58)
Major Financial Problem	26%	47%	28%	22%	4%
Minor Financial Problem	38	32	46	41	38
Not a problem	34	19	26	36	58
Don't know/no answer	1	2	-	1	-

## Q2. Are Utahns covered by any form of health insurance?

Covered by health insurance	Total % (N=1,025)	Ages 18 to 34 (n=418)	Ages 35 to 49 (n=286)	Ages 50 to 64 (n=165)	Ages 65+ (n=123)
Yes	88%	86%	86%	90%	97%
No	12	15	14	10	3

Covered by health insurance	Total % (N=1,025)	Annual Income <\$20,000 (n=188)	Annual Income \$20K to \$39.9K (n=284)	Annual Income \$40K to \$74.9K (n=271)	Annual Income \$75K+ (n=120)
Yes	88%	72%	86%	95%	95%
No	12	28	14	6	5

## Q3. Utahns' main source of health care coverage.

Type of Health Care Coverage	Total % (N=901)	Ages 18 to 34 (n=358)	Ages 35 to 49 (n=246)	Ages 50 to 64 (n=149)	Ages 65+ (n=118)
Health insurance through current employer or union	65%	75%	78%	67%	6%
Health insurance through a former employer or union	6	2	2	14	15
Health insurance through some other source	10	10	13	6	8
Medicare	11	2	3	6	61
Medigap	*	-	-	-	2
Medicaid	3	4	4	1	1
The Utah Primary Care Network	*	*	-	1	-
Some other government program	2	2	*	1	3

### Q3. Con't.

Type of Health Care Coverage	Total % (N=901)	Annual Income <\$20,000 (n=135)	Annual Income \$20K to \$39.9K (n=245)	Annual Income \$40K to \$74.9K (n=256)	Annual Income \$75K+ (n=114)
Health insurance through a current employer or union	65%	33%	66%	83%	77%
Health insurance through a former employer or union	6	3	6	6	3
Health insurance through some other source	10	12	9	6	13
Medicare	11	28	11	4	3
Medigap	*	1	-	*	-
Medicaid	3	11	3	-	-
The Utah Primary Care Network	*	1	1	*	-
Some other government program	2	3	2	1	1

### Q3b. Verbatim Responses of 'Other' Secondary Sources of Health Care Coverage

Other Sources of Health Care Coverage	% of Utahns (N=901)
Health insurance through current employer or union	8%
Health insurance through a former employer or union	4
Health insurance through some other source	3
Medicare	6
Medigap	2
Medicaid	3
The Utah Primary Care Network	2
Some other government program	3
Other	4
None	79

**Q4. Provide coverage for prescription medications.**

Provide coverage for prescription medications	Total % (N=901)	Ages 18 to 34 (n=358)	Ages 35 to 49 (n=246)	Ages 50 to 64 (n=149)	Ages 65+ (n=118)
<b>Yes</b>	88%	92%	96%	92%	57%
<b>No</b>	11	5	4	8	41

Provide coverage for prescription medications	Total % (N=901)	Annual Income <\$20,000 (n=135)	Annual Income \$20K to \$39.9K (n=245)	Annual Income \$40K to \$74.9K (n=256)	Annual Income \$75K+ (n=114)
<b>Yes</b>	88%	72%	89%	93%	94%
<b>No</b>	12	23	9	6	6

**Q10. Half of Utahns spent \$100 or more out-of-pocket on their prescription medications in a three month period.**

Amount Of Money Spent On Prescription Drugs Out-of-Pocket	Total % (N=508)	Ages 18 to 34 (n=148)	Ages 35 to 49 (n=130)	Ages 50 to 64 (n=113)	Ages 65+ (n=103)
Nothing	5%	5%	4%	4%	5%
Less than \$10	2	7	-	1	1
\$10 but less than \$25	8	10	8	7	6
\$25 but less than \$50	14	20	14	16	3
\$50 but less than \$75	12	16	9	12	9
\$75 but less than \$100	8	7	10	6	9
\$100 but less than \$250	26	22	31	24	29
\$250 but less than \$500	13	8	14	16	15
\$500 but less than \$750	3	1	3	4	7
\$750 but less than \$1,000	6	4	3	6	12
\$1,000 or more	2	-	3	3	3
Don't know	*	-	-	-	1

Amount Of Money Spent On Prescription Drugs Out-of-Pocket	Total % (N=508)	Annual Income <\$20,000 (n=88)	Annual Income \$20K to \$39.9K (n=132)	Annual Income \$40K to \$74.9K (n=149)	Annual Income \$75K+ (n=58)
Nothing	5%	4%	3%	4%	7%
Less than \$10	2	5	2	1	2
\$10 but less than \$25	8	3	9	8	6
\$25 but less than \$50	14	11	13	16	20
\$50 but less than \$75	12	15	11	11	18
\$75 but less than \$100	8	6	7	11	7
\$100 but less than \$250	26	19	32	27	23
\$250 but less than \$500	13	17	15	12	11
\$500 but less than \$750	3	7	2	4	2
\$750 but less than \$1,000	6	10	7	*	3
\$1,000 or more	2	1	1	5	-
Don't know	*	-	-	*	-

**Q 12-16. Utahns taking prescription medications on a regular basis have made difficult decisions in order to afford them.**

Approach to Affording Prescription Medications	Total % (N=508)	Ages 18 to 34 (n=148)	Ages 35 to 49 (n=130)	Ages 50 to 64 (n=113)	Ages 65+ (n=103)
Put off filling prescription	28%	35%	37%	26%	12%
Decrease dosage	22	20	35	19	13
Cut heating or food costs	18	18	26	14	10
Order via mail/Internet	18	5	23	27	19
Travel to other country	6	2	8	6	11

Approach to Affording Prescription Medications	Total % (N=508)	Annual Income <\$20,000 (n=88)	Annual Income \$20K to \$39.9K (n=132)	Annual Income \$40K to \$74.9K (n=149)	Annual Income \$75K+ (n=58)
Put off filling prescription	28%	41%	35%	29%	9%
Decrease dosage	22	32	25	22	12
Cut heating or food costs	18	34	26	11	2
Order via mail/Internet	18	11	17	21	19
Travel to other country	6	7	4	9	3

**Q17. Three-quarters of all Utahns strongly or somewhat support the state offering a prescription drug program, and most would still support this program even if they were not eligible.**

Level Of Support For State Prescription Drug Plan	Total % (N=1,025)	Ages 18 to 34 (n=418)	Ages 35 to 49 (n=286)	Ages 50 to 64 (n=165)	Ages 65+ (n=123)
Strongly support	45%	42%	44%	52%	50%
Somewhat support	29	37	24	22	22
Somewhat oppose	7	7	8	7	3
Strongly oppose	5	4	4	8	3
Not sure/don't know	13	9	18	9	18

Support For State Prescription Drug Plan	Total % (N=1,025)	Annual Income <\$20,000 (n=188)	Annual Income \$20K to \$39.9K (n=284)	Annual Income \$40K to \$74.9K (n=271)	Annual Income \$75K+ (n=120)
Strongly support	45%	49	49	43	41
Somewhat support	29	35	32	25	23
Somewhat oppose	7	3	4	9	15
Strongly oppose	5	2	4	6	8
Not sure/don't know	13	9	10	16	10

**Q21. Utahns would participate in state prescription drug program if eligible.**

Participate in state prescription drug program	Total % (N=1,025)	Ages 18 to 34 (n=418)	Ages 35 to 49 (n=286)	Ages 50 to 64 (n=165)	Ages 65+ (n=123)
Yes	73%	75%	71%	76%	75%
No	17	17	17	18	13
Don't know	9	8	11	6	11

**Q29. Would you still enroll in this program even if you had to pay a small co-payment.**

Would Enroll In Program Even With Copayment	Total % (N=749)	Ages 18 to 34 (n=314)	Ages 35 to 49 (n=204)	Ages 50 to 64 (n=126)	Ages 65+ (n=92)
Yes	88%	87%	86%	93%	85%
No	6	7	8	2	8
Don't know	6	6	6	5	7

Would Enroll In Program Even With Copayment	Total % (N=1,025)	Annual Income <\$20,000 (n=156)	Annual Income \$20K to \$39.9K (n=220)	Annual Income \$40K to \$74.9K (n=189)	Annual Income \$75K+ (n=80)
Yes	88%	87%	86%	88%	93%
No	29	6	7	7	4
Don't know	6	6	7	6	2

**Q. 23 Most Utahns would strongly or somewhat support legislation to make information available to all consumers on the safety and effectiveness of prescription drugs.**

Support for Legislation Making Prescription Drug Information Available	Total % (N=1,025)	Annual Income <\$20,000 (n=188)	Annual Income \$20K to \$39.9K (n=284)	Annual Income \$40K to \$74.9K (n=271)	Annual Income \$75K+ (n=120)
Strongly support	52%	53%	60%	50%	47%
Somewhat support	28	35	25	27	30
Somewhat oppose	6	6	5	7	8
Strongly oppose	5	1	2	6	9
Not sure/don't know	8	5	8	9	5



# **Appendix B**

## **Annotated Survey**

# Financing a Prescription Drug Program in Utah: An AARP Survey

Weighted N= 1,025 Utahns age 18+, Response Rate = 18%, Sampling Error = +/-3%

(Percentages may not add to 100% due to rounding or multiple responses. A "\*" means less than 1%.)

## INTRODUCTION:

Hello, my name is \_\_\_\_\_ and I'm calling from Woelful Research, a national research firm. This is not a telemarketing call, we are not calling for an insurance company, and we're not selling anything. We are conducting a survey in Utah to learn more about how people like you are affected by prescription drug costs. Your views are important and we appreciate your participation. Our questions for you should only take about 8-10 minutes of your time. Can you hear me okay? (IF NECESSARY)

## Screening

S1. First, just to verify, are you a resident of Utah who is age 18 or older?

**Yes**

**No** (ASK TO SPEAK TO UTAH RESIDENT AGE 18+. IF NONE IN HH, THANK AND TERMINATE)

**Don't know** (ASK TO SPEAK TO UTAH RESIDENT AGE 18+. IF NONE, THANK AND TERMINATE)

**Refused** (THANK AND TERMINATE)

## Questionnaire

*First, I'd like to begin by asking you some questions about your health care coverage.*

1. How concerned are you about being able to afford the cost of your prescription drugs over the next two years?

<u>%</u>	
36	Very concerned
27	Somewhat concerned
22	Not very concerned
14	Not at all concerned
1	(DON'T READ) Not sure

2. Are you, yourself, now covered by any form of health insurance? This would include any private or employee health insurance plan and government programs like Medicare or Medicaid.

<u>%</u>	
88	Yes
12	No <b>SKIP TO QUESTION 5</b>

3. Which of the following is your MAIN source of health insurance coverage?  
**[READ LIST. CIRCLE ONE RESPONSE ONLY] (n=901)**

- |          |  |
|----------|--|
| <u>%</u> |  |
| 65       | health insurance through a current employer or union (yours or someone else's – spouse, parent, sibling) |
| 6        | health insurance through a former employer or union (yours or someone else's – spouse, parent, sibling)  |
| 10       | Health insurance through some other source like individually purchased insurance                         |
| 11       | Medicare, the government health insurance program for persons age 65 and older                           |
| *        | Medigap, a supplement plan that covers helps cover costs not paid by Medicare                            |
| 3        | Medicaid, the government program that provides health insurance for low income families                  |
| *        | The Utah Primary Care Network plan   |
| 2        | Some other government program like the Veteran's, Dept. of Defense, CHAMPUS                              |
| 3        | Other (Specify)  |
| 1        | Not sure   |

3B. Do you have any other sources of health coverage?  
**[READ LIST AGAIN IF NECESSARY. CIRCLE ALL THAT APPLY] (n=901)**

- |          |  |
|----------|--|
| <u>%</u> |  |
| 8        | health insurance through a current employer or union (yours or someone else's – spouse, parent, sibling) |
| 4        | health insurance through a former employer or union (yours or someone else's – spouse, parent, sibling)  |
| 3        | Health insurance through some other source like individually purchased insurance                         |
| 6        | Medicare, the government health insurance program for persons age 65 and older                           |
| 2        | Medigap, a supplement plan that covers helps cover costs not paid by Medicare                            |
| 3        | Medicaid, the government program that provides health insurance for low income families                  |
| 2        | The Utah Primary Care Network plan   |
| 3        | Some other government program like the Veteran's, Dept. of Defense, CHAMPUS                              |
| 4        | Other (Specify)  |
| 79       | None   |

4. Does/do any of this/these health care plan(s) provide coverage for *prescription medications*(s)? **(n=901)**

- |           |                                 |
|-----------|---------------------------------|
| <u>%</u>  |                                 |
| <b>88</b> | <b>Yes</b>                      |
| <b>11</b> | <b>No</b>                       |
| <b>2</b>  | <b>(DO NOT READ) Don't know</b> |

5. Do you participate in any prescription drug discount programs .... such as those offered through a local drug store or pharmacy, a doctor's office, a membership organization like AARP, or a pharmaceutical company)

%  
 10 Yes  
 88 No  
 2 (DON'T READ) Don't know  
 \* (DON'T READ) No answer/Refused

6. Have you taken any prescription medications in the last 12 months?

%  
 71 Yes  
 29 No SKIP TO QUESTION 17  
 \* (DON'T READ) Don't know SKIP TO QUESTION 17  
 \* (DON'T READ) No answer/Refused SKIP TO QUESTION 17

7. Are you currently taking prescription medications on a *regular* basis? (n=732 who have taken meds in past 12 months)

%  
 69 Yes  
 31 No **SKIP TO QUESTION 17**  
 \* (DON'T READ) Don't know  
 0 (DON'T READ) No answer/Refused **SKIP TO QUESTION 17**

8. In order to better understand the long-term expense of prescription medications and length of time some people have to take them, we'd like to know a little bit about your current health. As I read a list to you of different types of health conditions, please tell me if you are taking prescription medications for any of the following health conditions

**[INTERVIEWER: This may seem personal to some people, so if respondent refuses simply let them know that is fine. If they ask why, try repeating the first sentence again and reminding them that their information is confidential]. [ROTATE 8.1 THROUGH 8.10] (n=508 who take meds regularly)**

%  
 11 Heart disease [such as arteriosclerosis or hardening of the arteries]  
 31 High blood pressure [or hypertension]  
 11 Diabetes  
 2 Cancer  
 21 Depression  
 16 Arthritis [or Rheumatism – including bursitis, neuritis, arthritis]  
 1 Emphysema  
 11 Asthma  
 21 Allergies  
 2 Stroke  
 45 Other: **[READ: Are you taking prescription medications for any other chronic health problem that I haven't mentioned?]** Specify: \_\_\_\_\_  
 0 (DON'T READ) Don't know  
 0 (DON'T READ) No answer/Refused

9. Approximately how many prescription medications do you take each day? (n=508 who take meds regularly)

# \_\_\_\_\_ - INTERVIEWER: RECORD NUMBER OF PRESCRIPTIONS –  
CODE AS FOLLOWS:

<u>%</u>	
37	1
37	2 -3
14	4 – 5
12	6 or more
0	Don't know
*	No answer/Refused

10. In the last three months or 90 days, approximately how much money did you spend out-of-pocket on prescription drugs? (n=508 who take meds regularly)

<u>%</u>	
5	Nothing
2	Less than \$10
8	\$10 but less than \$25
14	\$25 but less than \$50
12	\$50 but less than \$75
8	\$75 but less than \$100
26	\$100 but less the \$250
13	\$250 but less than \$500
3	\$500 but less than \$750
6	\$750 but less than \$1,000
2	\$1,000 or more
*	Don't know

11. Would you say that *paying* for these prescription medications is a major financial problem, a minor financial problem, or not a financial problem for you? (n=508 who take meds regularly)

<u>%</u>	
26	Major problem
38	Minor problem
34	Not a problem
1	(DON'T READ) Don't know
*	(DON'T READ) No answer/Refused

12. In the past 12 months, have you cut back on other necessary items such as food or heating fuel to be able to afford a prescription medication? (n=508 who take meds regularly)

<u>%</u>	
18	Yes
82	No
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

13. In the past 12 months have you decreased your dosage of medication so that it would last longer because you didn't have enough money to fill the next prescription? (**n=508 who take meds regularly**)

<u>%</u>	
22	Yes
78	No
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

14. (In the past 12 months) have you put off getting a prescription filled because you didn't have enough money to pay for it? (**n=508 who take meds regularly**)

<u>%</u>	
28	Yes
72	No
0	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

15. (In the past 12 months) have you ordered prescription drugs by mail or over the internet because they cost less? (**n=508 who take meds regularly**)

<u>%</u>	
18	Yes
82	No
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

16. In the past 12 months have you traveled to Canada, Mexico, or another country to purchase prescription drugs because they cost less? (**n=508 who take meds regularly**)

<u>%</u>	
6	Yes
93	No
0	(DON'T READ) Don't know
*	(DON'T READ) No answer/Refused

17. Currently, 33 states have a state prescription drug assistance program in place. However, Utah does not. Do you support or oppose Utah offering a state-funded prescription drug program for persons who may need help paying for their medications even if it means generating new funds or redistributing existing funds?

<u>%</u>	
75	Support
12	Oppose <b>GO TO QUESTION 19</b>
13	(DON'T READ) Don't know <b>GO TO QUESTION 21</b>
1	(DON'T READ) No answer/Refused <b>GO TO QUESTION 21</b>

18. And do you strongly support or somewhat support Utah offering a state-funded prescription drug program?

<u>%</u>	
45	Strongly support
29	Somewhat support
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused <b>GO TO QUESTION 20</b>

19. And do you strongly or somewhat oppose Utah offering a state-funded prescription drug program (...for those who may need help paying for their prescription drugs?)

<u>%</u>	
5	Strongly oppose
7	Somewhat oppose
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

**GO TO QUESTION 21**

20. Would you still support Utah offering this program even if you were not eligible to receive its benefits? (n=764)

<u>%</u>	
94	Yes
3	No
3	(DON'T READ) Don't know

21. If participation in a state prescription drug program was based only on your annual income level, and you were eligible to receive its benefits, would you enroll in it?

<u>%</u>	
73	<b>Yes</b> GO TO QUESTION 21b
17	<b>No</b> GO TO QUESTION 21a
9	<b>(DON'T READ) Don't know</b> GO TO QUESTION 22
*	<b>(DON'T READ) No answer/Refused</b> GO TO QUESTION 22

21a. Why not? \_\_\_\_\_ **GO TO QUESTION 22 (n=177)**

<u>%</u>	
28	Have insurance/have coverage
14	Don't believe taxpayers should pay for my bills
16	Don't need it
12	Don't want government involvement
10	Don't use drugs very often
4	I can afford it/have enough money
1	Don't want taxes to be raised
6	Other
11	Don't know

21b. Would you still enroll in this program even if you had to pay a small co-payment or premium? (n=749)

<u>%</u>	
88	Yes
6	No
6	<b>(DON'T READ) Don't know</b>
*	<b>(DON'T READ) No answer/Refused</b>

22. Several states are developing information on the safety and effectiveness of prescription drugs based on scientific studies. This information will then be made available at no cost to all consumers, including doctors and pharmacists, to help choose the right drug at the best cost. Right now, this kind of information is not available in Utah. Even if you are not taking any prescription medicines at this time, how important is it to you that all consumers have access to information that compares the safety and effectiveness of prescription drugs?

<u>%</u>	
78	Very important
17	Somewhat important
3	Not very important
2	Not at all important
1	(DON'T READ) Don't know
*	(DON'T READ) No answer/Refused

23. Would you support or oppose legislation to make this kind of information available to all consumers in Utah, including doctors and pharmacists, even if it required the use of state funds to conduct the research?

<u>%</u>	
80	Support
11	Oppose <b>GO TO QUESTION 25</b>
8	(DON'T READ) Don't know <b>GO TO D1</b>
1	(DON'T READ) No answer/Refused <b>GO TO D1</b>

24. And is that strongly or somewhat support?

<u>%</u>	
52	Strongly support
28	Somewhat support
*	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused

**[GO TO D1]**

25. And is that strongly or somewhat oppose?

<u>%</u>	
5	Strongly oppose
6	Somewhat oppose
1	(DON'T READ) Don't know
0	(DON'T READ) No answer/Refused



## **Demographics**

*Finally, the following few questions are for classification purposes only and will be kept entirely confidential.*

**D1. (DO NOT READ)** Is respondent male or female?

<u>%</u>	
49	Male
51	Female

**D2.** What is your current marital status? **(READ LIST)**

<u>%</u>	
69	Now Married
3	Currently living with partner/significant other
6	Widowed
8	Divorced
1	Separated
14	Never Married
*	(DON'T READ) Don't Know
1	(DON'T READ) No answer/Refused

**D2a. IF MARRIED OR LIVING WITH SIGNIFICANT PARTNER:** Is any other person in your household currently taking prescription medications on a regular basis? **(n=731)**

<u>%</u>	
47	Yes
53	No

**D2b.** How many other people in your household, not including yourself, are taking prescription medications on a regular basis? **(n=343)**

<u>%</u>	
77	One
16	Two
3	Three
3	Four
*	Five

**[ASK D2b1-D2b5 FOR EACH "OTHER" IN HH TAKING PRESCRIPTIONS]**

**D2b1.** And approximately how many prescription medications do they take each day (Based on other person #1 in household currently taking prescription medications)? **(n=265)**

<u>%</u>		<u>%</u>		<u>%</u>	
36	One	5	Five	0	Nine
30	Two	3	Six	1	Ten
12	Three	1	Seven	2	More than ten
7	Four	1	Eight	2	Don't know

**D2b2.** An approximately how many prescription medications do they take each day (Based on other person #2 in household currently taking prescription medications? **(n=56)**)

<u>%</u>		<u>%</u>		<u>%</u>	
47	One	3	Five	2	Nine
27	Two	3	Six	2	Ten
3	Three	0	Seven	3	More than ten
3	Four	0	Eight	7	Don't know

**D2b3.** An approximately how many prescription medications do they take each day (Based on other person #3 in household currently taking prescription medications? **(n=11)**)

<u>%</u>	
73	One
27	Two

**D2b4.** An approximately how many prescription medications do they take each day (Based on other person #4 in household currently taking prescription medications? **(n=10)**)

<u>%</u>		<u>%</u>	
58	One	0	Four
14	Two	0	Five
0	Three	18	Six
		10	Don't know

**D2b5.** An approximately how many prescription medications do they take each day (Based on other person #5 in household currently taking prescription medications? **(n=1)**)

<u>%</u>	
100	Two

**D3.** What is the highest level of education that you completed? **(READ LIST)**

<u>%</u>	
3	Less than high school
26	High school graduate or equivalent
33	Some college or technical training beyond high school
27	College graduate (4 years)
11	Post graduate or professional degree
*	(DON'T READ) Don't Know
*	(DON'T READ) No answer/Refused

**D4.** Which of the following best describes your current employment status? **(READ LIST)**

<u>%</u>	
49	Employed or self-employed full-time
15	Employed or self-employed part-time
14	Retired and not working
5	Unemployed and looking for work
10	Homemaker
3	Disabled
4	Student
*	Something Else (specify)
*	(DON'T READ) Don't Know
*	(DON'T READ) No answer/Refused

**D5.** What was your annual household income before taxes in 2002?

<u>%</u>	
7	Less than \$10,000
12	\$10,000 to \$19,999
15	\$20,000 to \$29,999
13	\$30,000 to \$39,999
13	\$40,000 to \$49,999
14	\$50,000 to \$74,999
12	\$75,000 or more
5	(DON'T READ) Don't Know
11	(DON'T READ) No answer/Refused

**D6.** Are you of Hispanic, Spanish, or Latino origin or descent?

<u>%</u>	
5	Yes
93	No
*	(DON'T READ) Don't know
2	(DON'T READ) No answer/Refused

**D7.** What is your race?

<u>%</u>	
90	White or Caucasian
1	Black or African American
2	Asian or Pacific Islander
1	Native American or Alaskan Native
3	Other (Specify)
*	(DON'T READ) Don't Know
4	(DON'T READ) No answer/Refused

**D8.** What is your age as of your last birthday? **(in years)** \_\_\_\_\_

<u>%</u>	
17	18-24
24	25-34
28	35-49
11	50-59
5	60-64
7	65-74
5	75 or older
3	No answer/Refused

**D9.** What is your 5-digit zip code? RECORD FROM SAMPLE) \_\_\_\_\_

***Thank you for completing this survey.***

**AARP**

**Knowledge Management**

**For more information please contact Jennifer Sauer (202) 434-6207.**