



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

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**Report Prepared by
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Minnesota Members: Strong Proponents of Health Care Reform

According to a study by the Minnesota Department of Health and the University of Minnesota, approximately 374,000 – 7.2 percent of the state population - were without health insurance in 2007.¹ Although Minnesota residents are doing better than the nation as a whole in obtaining health insurance, there is still much work to be done to ensure affordable, quality health care coverage for all Minnesotans.

AARP's state office in Minnesota, in response to the needs of its membership, commissioned this survey to explore the views of those members ages 50 to 64 on the current state of health care in the state, their specific concerns about health care-related matters, and their opinions on prospective state reform. Although AARP members in Minnesota are more likely to be insured than those 50 to 64 in the general population, member concern around this issue is great.

- ✚ **According to the survey, nearly eight in ten Minnesota members agree that all residents should have access to quality, affordable, and adequate health care coverage.** A quarter of members say they are not confident that they will be able to maintain their health care coverage at a cost that is affordable to them over the next five years.
- ✚ **One in seven AARP members in Minnesota say it is difficult to pay their out-of-pocket monthly medical expenses.** Fifteen percent say that, in the last two years, they have not been able to go see a doctor when they needed to. Eight in ten of those with health care coverage say it is extremely important for them to maintain this coverage.
- ✚ **Over half say they have not seen information comparing doctors, hospitals, or health plans.** However, almost four in ten of those that did see this information say it helped them make decisions.
- ✚ **AARP members expect the Governor and the Legislature to address health care in Minnesota.** Over 75 percent say that expanding coverage for the uninsured, improving quality and reducing medical errors, and improving access to health care should be high or top priorities for state policy makers. Seven in ten members say they would be more likely to vote for a candidate who supported affordable coverage for all.

AARP strongly recommends that Minnesota policymakers and candidates for state office carefully consider the findings in this study. Minnesota members clearly support quality, affordable, and adequate health care coverage for all residents and want this to be a top priority for the Governor and Legislature. Over seven percent of the population is uninsured, and there is low public confidence that coverage will be available and affordable in the future. In addressing health care reform, government officials need to evaluate any proposed changes to ensure that residents have access to affordable health care.

¹State Health Access Data Assistance Center, University of Minnesota School of Public Health (2007). Downloaded 2/4/2007. The Census Bureau's March 2006 and 2007 Current Population Survey (CPS: Annual Social and Economic Supplements) puts the number of uninsured in Minnesota at 9 percent.

Methodology

AARP conducted the *2007 AARP Minnesota Survey: Health Care* between October 15 and November 12, 2007. Mail surveys were sent to a randomly selected sample of 2,000 members between the ages 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, 1,018 returned completed questionnaires by the survey end date, yielding a response rate of 51 percent. The survey has a sampling error of plus or minus 3.1 percent.

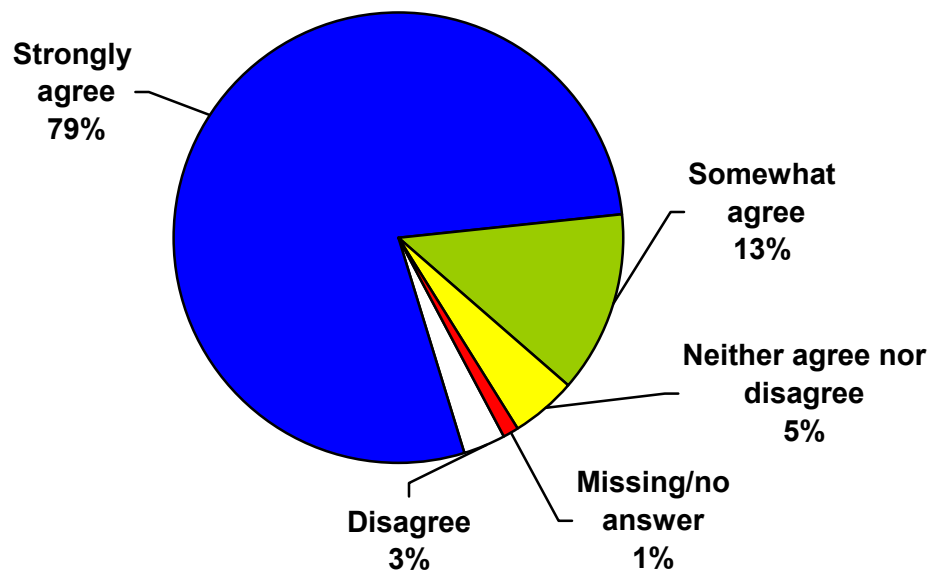
Survey responses were weighted to reflect the distribution of those AARP members between the ages of 50 and 64. As of December 31, 2007, there are 705,131 active AARP members residing in the state of Minnesota. Throughout the report, statistics representing member responses are reported in percentages. Percentages may not sum to 100 due to rounding effects.

Detailed Findings

HEALTH CARE REFORM

Nearly eight in ten Minnesota members strongly agree that all Minnesotans should have access to quality, affordable, and adequate health care coverage.

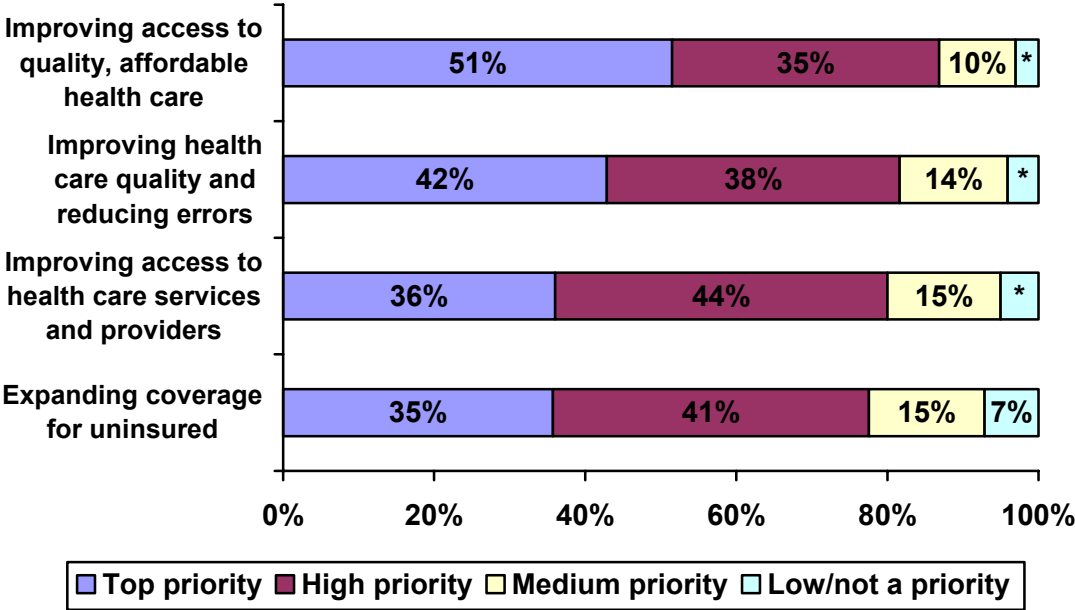
**Agree that All Minnesotans Should Have Access to Quality,
Affordable, and Adequate Health Care Coverage
(N = 1,018)**



- ✚ Seven in ten members (71%) say that they would be more likely to vote for a candidate for state office if the candidate supported access to affordable and adequate health care coverage for all residents.
- ✚ Almost nine in ten AARP Minnesota members say it is extremely (57%) or very (30%) important for health care workers who provide hands-on care in institutions such as hospitals and nursing homes to have access to health care insurance.

Improving access to quality, affordable health care and improving the quality of care and reducing medical errors are the top and high priorities members would like to see the Governor and State Legislature address.

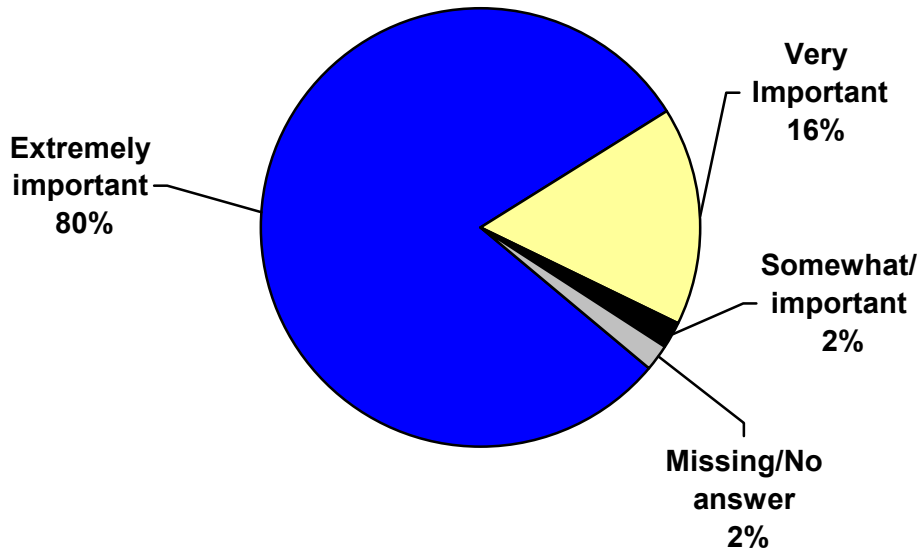
**Priorities for Governor and State Legislature in Coming Years
(N = 1,018)***



* indicates a percentage of less than 5 percent.

HEALTH CARE IN MINNESOTA

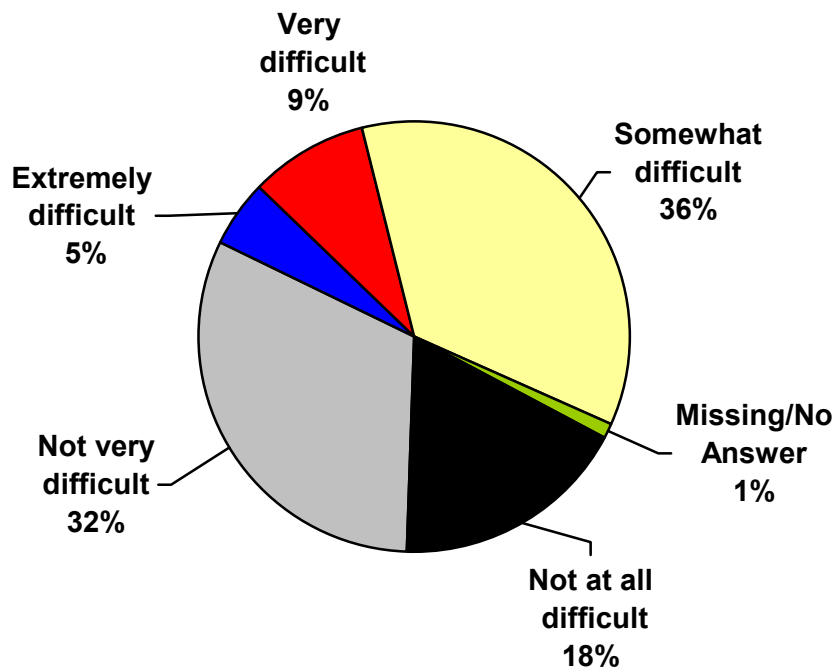
Most (90%) Minnesota members report having some kind of health care coverage. For nearly all (96%) members with health care coverage, maintaining that coverage are extremely or very important.



- ✚ Of those members with health care insurance, about half (48%) say they have coverage through their current employer. Over one in ten have coverage through a previous employer (14%), a spouse's employer (13%), or an individual policy (11%).
- ✚ Fully a quarter of members say that they are not very (20%) or not at all (6%) confident that they will be able to maintain their current health care coverage at a cost that they can afford over the next five years.

One in seven Minnesota AARP members says that it is extremely or very difficult for them to pay for their out-of-pocket medical expenses every month.

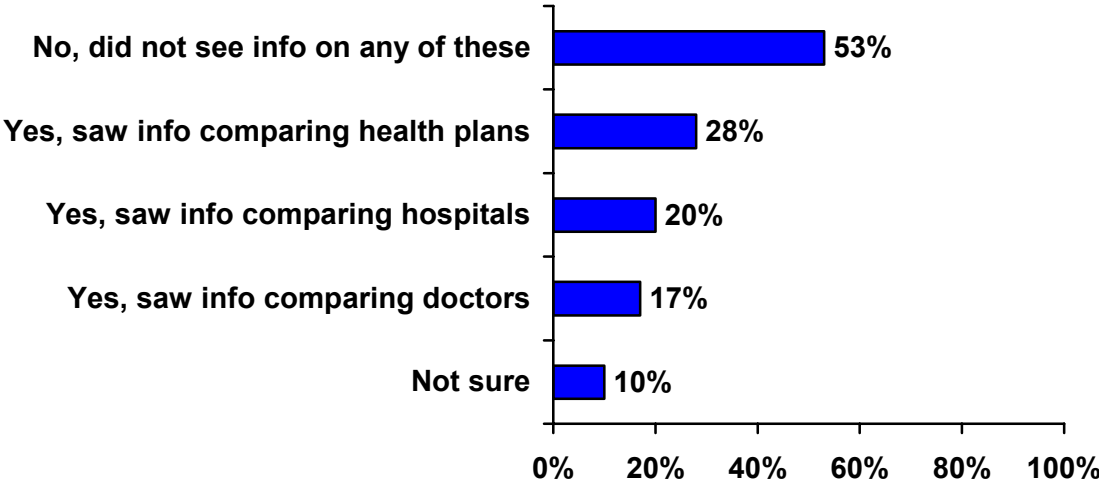
Difficulty of Paying Out-of-Pocket Monthly Medical Expenses (N = 1,018)



- ✚ Half (51%) of Minnesota members say that they pay between \$100 and \$499 in out-of-pocket monthly medical expenses, which includes things such as prescription drug costs and co-pays for doctors' visits. Almost two in ten (18%) pay \$500 or more each month in medical expenses.
- ✚ Fifteen percent of AARP Minnesota members say that there was a time in the last two years when they needed to see a doctor but did not. Two-thirds (66%) of these members say the reason they did not see a doctor was because the cost was too high.

Information comparing doctors, hospitals, and health insurance plans is available through a variety of sources. It may be given out at work, come in the mail, appear in local magazines or newspapers, or found on the Internet. More than half of Minnesota members say they have not seen information comparing the quality of different doctors, hospitals, or health plans.

Saw Information Comparing Doctors, Hospitals, or Health Plans
(N=1,018)*

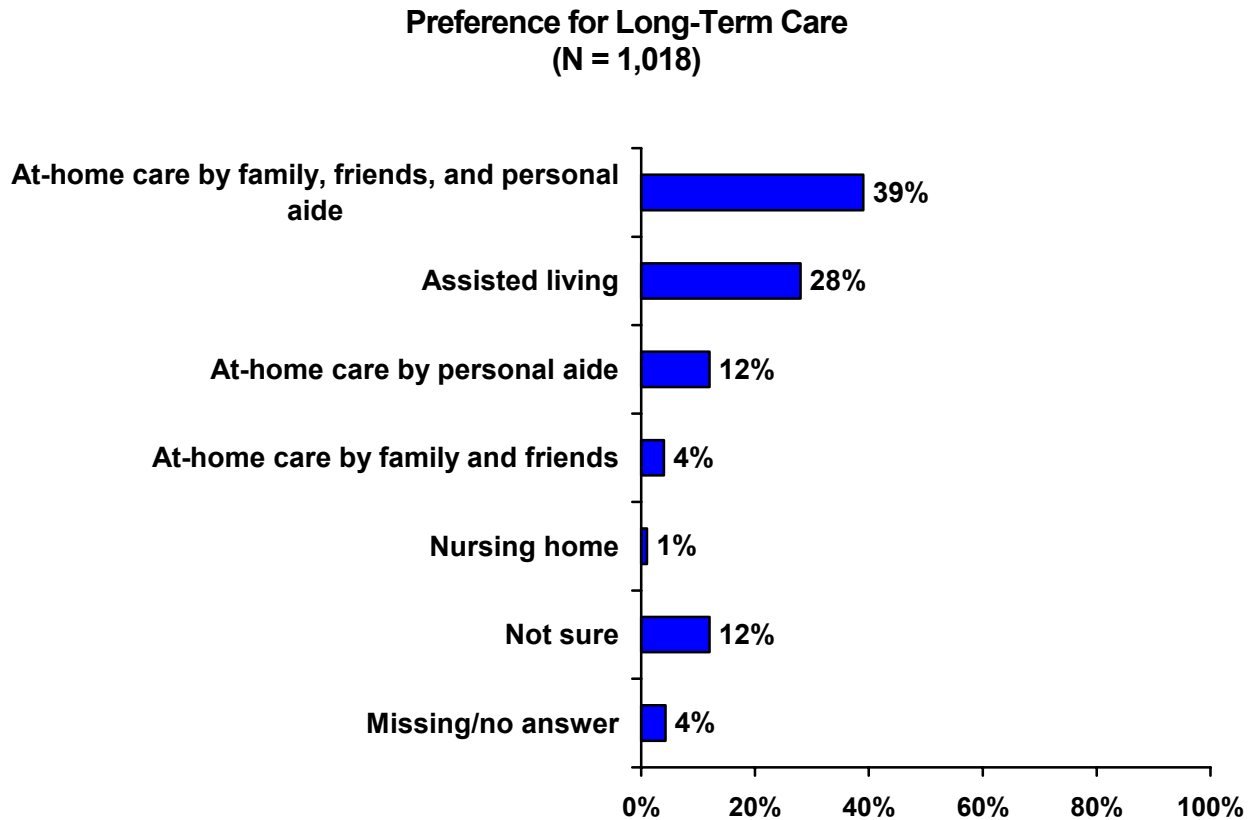


*Multiple responses allowed

Those members (n=369) who had seen information comparing the quality of doctors, hospitals, or health plans were asked if they used this information to make health care decisions. Almost four in ten (38%) say that this information did help them make decisions.

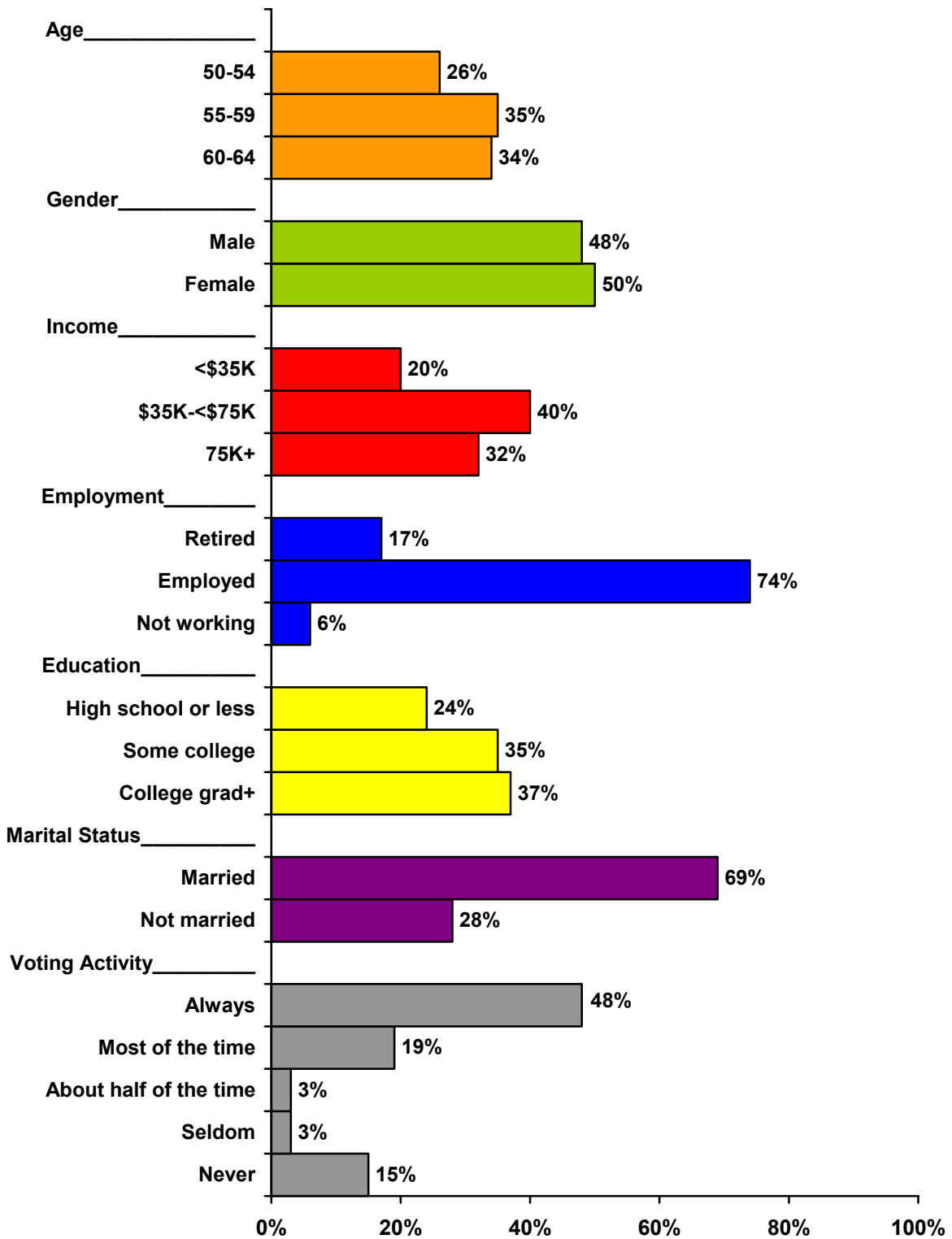
LONG-TERM CARE IN MINNESOTA

When asked how they would prefer to receive any needed long-term care services for themselves or a family member, AARP Minnesota members say they would like to have care provided at home by both family and friends and a personal care aide.



- ✚ About half (46%) of members say it is at least somewhat likely that they or a family member will need long-term care services in the next five years (extremely likely, 13%; very likely, 11%; somewhat likely, 23%).
- ✚ More than four in ten (45%) members say that they or someone in their household has provided unpaid care to a relative or friend in the past 12 months.

Respondent Demographics (N = 1,018)



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

APPENDIX

ANNOTATED QUESTIONNAIRE

2007 AARP Minnesota Survey: Health Care Annotated Questionnaire

(Weighted N=1,018; Sampling Error= +/-2.2%)

Health Care

1. How would you describe your health today? (N=1,018 total respondents.)

- 15% Excellent
- 36% Very good
- 34% Good
- 13% Fair
- 2% Poor
- 1% Missing / No Answer

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid? (N=1,018 total respondents.)

- 90% Yes
- 9% No → *SKIP TO QUESTION 6*
- <0.5% Not sure → *SKIP TO QUESTION 6*
- 1% Missing / No Answer

3. What is your primary source of health care coverage? (Check only one) (n=918 respondents with health care coverage.)

- 48% Through current employer
- 13% Through your spouse's employer
- 11% On your own, through individual insurance policy
- 14% Through a previous employer or spouse's previous employer (may be a retirement benefit)
- 1% Veteran or military benefits
- 1% Medicaid or Medical Assistance
- 4% Medicare
- 2% Other (specify): _____
- 7% Missing / No Answer

4. How important is it to you to maintain your current health care coverage? (n=918 respondents with health care coverage.)

80%	Extremely important
16%	Very important
2%	Somewhat important
<0.5%	Not very important
0%	Not at all important
3%	Missing / No Answer

5. How confident are you that you will be able to maintain your current health care coverage at a cost you can afford over the next five years? (n=918 respondents with health care coverage.)

11%	Extremely confident
23%	Very confident
37%	Somewhat confident
20%	Not very confident
6%	Not at all confident
3%	Missing / No Answer

6. How much do you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays each month? (N=1,018 total respondents.)

11%	Less than \$50 per month
14%	\$50 but less than \$100 per month
20%	\$100 but less than \$200 per month
31%	\$200 but less than \$500 per month
14%	\$500 but less than \$1000 per month
4%	\$1000 or more per month
2%	Nothing; do not currently pay any out-of-pocket medical expenses
2%	Not sure
3%	Missing / No Answer

7. Given your current overall financial condition, how difficult is it to pay for these monthly out-of-pocket medical expenses? (N=1,018 total respondents.)

5%	Extremely difficult
9%	Very difficult
36%	Somewhat difficult
32%	Not very difficult
18%	Not at all difficult
1%	Missing / No Answer

8. Do you have health care coverage for the following? (N=1,018 total respondents.)

	Yes	No	Not Sure	Missing /No Answer
	▼	▼	▼	▼
a. Vision	58%	37%	3%	2%
b. Doctor visits when ill	88%	8%	2%	2%
c. Preventive care such as annual physicals or screenings	86%	10%	2%	2%
d. Hospitalization	94%	4%	1%	1%
e. Prescription drugs.....	89%	9%	1%	2%
f. Mental health care	71%	10%	16%	3%
g. Substance abuse treatments.....	60%	13%	25%	3%
h. Dental	63%	34%	2%	2%

9. Was there any time in the last 2 years when you did not have health care coverage? (N=1,018 total respondents.)

- 8% Yes
- 91% No → **SKIP TO QUESTION 11**
- <0.5% Not sure → **SKIP TO QUESTION 11**
- 1% Missing / No Answer

10. What is the main reason that you are currently without health care coverage, or have been without health care coverage in the last 2 years? (n=80 respondents who did not have health coverage in past 2 years or currently.)

- 24% Lost job/became unemployed
- 4% Not available through employer
- 32% Could not afford it
- 7% Could not find an insurer (for example, due to a pre-existing condition)
- 4% Didn't feel it was necessary
- 12% Other (specify): _____
- 1% Not sure
- 17% Missing / No Answer

11. Was there a time in the past two years when you needed to see a doctor but did not? (N=1,018 total respondents.)

- 15% Yes
- 83% No → **SKIP TO QUESTION 13**
- <0.5% Not sure → **SKIP TO QUESTION 13**
- 2% Missing / No Answer

12. Why were you unable to see a doctor? (n=150 respondents who should have seen a doctor but did not in last 2 years.)

	Yes	No	Not Sure	Missing / No Answer
	▼	▼	▼	▼
a. Did not have health insurance	29%	37%	0%	35%
b. Cost was too high	66%	13%	1%	20%
c. Could not take time off work	19%	41%	1%	39%
d. Unable to get an appointment.....	21%	39%	1%	40%
e. Prescription drugs.....	12%	38%	3%	47%
f. Other (specify):_____.....	11%	18%	5%	66%

13. Information comparing doctors, hospitals, and health insurance plans is available in different places. For example, it might be given out at work, come to you in the mail, appear in a magazine or newspaper, or be found on the Internet. 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) (N=1,018 total respondents.)

- 17% Yes, saw information comparing the quality of doctors
- 20% Yes, saw information comparing the quality of hospitals
- 28% Yes, saw information comparing the quality of health plans
- 53% No, did not see information on any of these → **SKIP TO QUESTION 15**
- 10% Not sure → **SKIP TO QUESTION 15**
- 1% Missing /No Answer

14. Did you use the information you saw comparing the quality of doctors, hospitals, or health insurance plans to make health care decisions? (n=369 respondents who have seen information.)

38% Yes
56% No
5% Not sure
1% Missing / No Answer

15. How strongly do you agree or disagree that all Minnesotans should have access to quality, affordable and adequate health care coverage? (N=1,018 total respondents.)

79% Strongly agree
13% Somewhat agree
5% Neither agree nor disagree
2% Somewhat disagree
1% Strongly disagree
1% Missing / No Answer

16. Currently, many health care workers in Minnesota do not have affordable health insurance. How important is it to you that health care workers who provide hands-on care in institutions such as nursing homes and hospitals have access to health insurance? (N=1,018 total respondents.)

57% Extremely important
30% Very important
10% Somewhat important
1% Not very important
1% Not at all important
1% Missing /No Answer

17. If a candidate for state office supported access to affordable and adequate health care coverage for all Minnesotans, 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? (N=1,018 total respondents.)

71% More likely
4% Less likely
13% Would not make a difference
12% Not sure
1% Missing / No Answer

18. How much of a priority should each of the following be for the Governor and State Legislature in the coming years? (N=1,018 total respondents.)

	Top Priority	High Priority	Medium Priority	Low Priority	Not a Priority	Missing / No Answer
	▼	▼	▼	▼	▼	▼
a. Expanding coverage for the uninsured.....	35%	41%	15%	5%	2%	2%
b. Improving health care quality and reducing medical errors.....	42%	38%	14%	3%	1%	2%
c. Improving access to healthcare services and providers	36%	44%	15%	4%	1%	1%
d. Improving access to quality, affordable health care.....	51%	35%	10%	2%	1%	1%

Long-Term Care Services

Long-term care refers to supports and services provided over an extended period of time at home, in a community setting such as an adult day care center or assisted living facility, or in a nursing home. These supports and services are available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating.

19. How likely is it that you or a family member may need long-term care services in the next five years? (N=1,018 total respondents.)

- 13% Extremely likely
- 11% Very likely
- 23% Somewhat likely
- 45% Not very likely
- 8% Not at all likely
- 1% Missing / No Answer

20. If you or a family member needed long-term care services, how would you prefer to receive those services? (Check only one) (N=1,018 total respondents.)

- 4% Have family and friends provide all the care at home
- 12% Have care provided at home by a personal care aide
- 39% Have care provided at home by both family and friends and a personal care aide
- 28% Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided
- 1% Have care provided in a nursing home
- 12% Not sure
- 4% Missing / No Answer

21. In the last twelve months, have you or anyone in your household provided unpaid care to a relative or friend 18 years or older to help them take care of themselves? This could include help with personal needs or household chores. It might be managing a person's finances, arranging for outside services, or visiting regularly to see how they are doing. This person need not live with you. (N=1,018 total respondents.)

- 45% Yes
- 52% No
- 1% Not sure
- 2% Missing / No Answer

About You

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

D1. Are you male or female? (N=1,018 total respondents.)

- 48% Male
- 50% Female
- 2% Missing / No Answer

D2. What is your age as of your last birthday? _____ (in years) (N=1,018 total respondents.)

- 26% 50 – 54
- 35% 55 – 59
- 34% 60 – 64
- 5% No answer

D3. What is your current marital status? (N=1,018 total respondents.)

- 69% Married
- 4% Not married, living with partner
- 1% Separated
- 15% Divorced
- 3% Widowed
- 6% Never married
- 3% Missing / No Answer

D4. Which of the following best describes your current employment status? (N=1,018 total respondents.)

- 4% Self-employed, part-time
- 8% Self-employed, full-time
- 12% Employed, part-time
- 51% Employed, full-time
- 17% Retired, not working at all
- 4% Not in labor force for other reasons
- 2% Unemployed but looking for work
- 3% Missing / No Answer

D5. What is the highest level of education that you completed? (N=1,018 total respondents.)

- 2% 0-12th grade (no diploma)
- 21% High school graduate (or equivalent)
- 24% Post-high school education (no degree)
- 11% 2-year college degree
- 16% 4-year college degree
- 7% Post-graduate study (no degree)
- 15% Graduate or professional degree (s)
- 4% Missing / No Answer

D6. Thinking about your state elections for Wisconsin Governor and Legislators in the last ten years, how often would you say you vote? (N=1,018 total respondents.)

Note: Question should have read *Minnesota Governor*.

- 48% Always
- 19% Most of the time
- 3% About half of the time
- 3% Seldom
- 15% Never
- 12% Missing / No Answer

D7. What is your race and/or ethnicity? (N=1,018 total respondents.)

- 95% White or Caucasian
- 1% Black or African American
- 1% American Indian or Alaska Native
- 1% Asian
- 0% Native Hawaiian or other Pacific Islander
- 1% Other: (Specify)_____
- 2% Missing / No Answer

D8. Are you of Hispanic, Spanish, or Latino origin or descent? (N=1,018 total respondents.)

- 1% Yes
- 94% No
- <0.5% Not sure
- 5% Missing / No Answer

D9. What was your annual household income before taxes in 2006? (N=1,018 total respondents.)

- 3% Less than \$10,000
- 5% \$10,000 to less than \$20,000
- 13% \$20,000 to less than \$35,000
- 15% \$35,000 to less than \$50,000
- 12% \$50,000 to less than \$60,000
- 13% \$60,000 to less than \$75,000
- 32% \$75,000 or more
- 3% Not sure
- 4% Missing / No Answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to the State Member Research Surveys, AARP, 601 E Street, NW, Washington, DC 20049, by **November 14, 2007.**



AARP
Knowledge Management
For more information, please contact Erica Dinger at:
202.434.6176 or e-mail edinger@aarp.org.