## NEWS

Provided by: National Insurance Services

## Record Number of Americans Delayed Medical Care in 2022 Due to Cost

The annual Gallup <u>poll</u> found that a record number of Americans postponed medical care last year. In the survey, 38% of respondents said they or a family member postponed care in 2022, compared to 26% in 2021. The 2022 percentage is the highest figure since Gallup began tracking Americans' postponed medical care in 2001.

The survey, conducted from Nov. 9 to Dec. 2, 2022, asked respondents about medical treatment within the past 12 months. Given the poll's timing, most Americans said inflation is creating hardships for them, impacting their decisions to receive medical care. Moreover, it remains to be seen how quickly inflation will return to normal after a year and a half of unusually rapid increases. A full deceleration may well be a long process, pushing Americans to continue making health-related decisions based on cost.

Americans were more than twice as likely to report the delayed treatment in their family was for a serious rather than a nonserious condition or illness. In 2022, 27% of respondents said the treatment they delayed was for a "somewhat" or "very" serious condition, while 11% said it was "not very" or "not at all" serious.

Lower-income adults (an annual household income under \$40,000), younger adults (aged 18 to 49) and women have consistently been more likely than their counterparts to say they or a family member have delayed care for a serious medical condition.

## Takeaway

Not surprisingly, many Americans are deciding to hold off on medical care for financial reasons. This behavior is expected to continue as inflation strains Americans' finances. Employers can help workers struggling with health care costs by sharing the following tips:

- Use in-network providers to control the cost of health care services.
- Consider the deductible and opt for additional treatments once the deductible has been hit to save costs.
- Seek preventive care, including screenings and immunizations, which are often covered at no cost.
- Boost health literacy by being an engaged patient and asking providers questions about treatments, alternative options and costs.

Employers should continue to monitor health care trends, utilization and spending. Contact National Insurance Services today for more on employee financial wellness.



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