

# Financial Burden and Cost-related Barriers to Care: Changes Since Implementation of the ACA

## AUTHORS

**Colin Planalp**  
Research Fellow, SHADAC

**Lacey Hartman**  
Senior Research Fellow,  
SHADAC

## SUMMARY

This brief examines U.S. and state-level changes in family health spending, trouble paying medical bills, and delayed or forgone care due to cost since the ACA was implemented in 2014.

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**California Health Care Foundation**

## INTRODUCTION

The Affordable Care Act (ACA) aimed to improve Americans' access to health care and reduce the burden of health care costs on individuals and families, particularly for those with modest incomes. To meet those objectives, the law included provisions to expand health insurance coverage, primarily by: 1) expanding eligibility for Medicaid to adults with incomes up to 138% of Federal Poverty Guidelines (FPG), and 2) providing financial assistance to make individual-market health insurance premiums more affordable for people with moderate incomes, from 139-400% of FPG (see Table 1). A 2012 U.S. Supreme Court ruling effectively made the ACA's Medicaid expansion optional for states, and since then 31 states and the District of Columbia have expanded their programs.

**Table 1: 2015 Federal Poverty Guidelines**

	138% FPG	400% FPG
Single person	\$16,243	\$47,080
Family of four	\$33,465	\$97,000

Source: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation

Since implementation of the ACA's coverage expansions in 2014, U.S. uninsurance rates have dropped significantly from 14.4% in 2013 to a historic low of 9.4% in 2015.<sup>i</sup> Additionally, all 50 states and the District of Columbia have experienced declines in uninsurance.<sup>ii</sup> However, to better understand the impacts of the ACA, it also is important to consider whether those increases in health insurance coverage have translated into reductions in the financial burden of health care. In this issue brief, we examine how measures of consumer health care costs have changed since the ACA, both at the U.S. and state level.

To assess whether and how the ACA has affected the financial burden of health care on individuals and families, we looked for changes in the percentages of people: 1) spending more than 10% of their family income on health care (i.e., high-burden spending), 2) who reported trouble paying medical bills in the past year, and 3) who delayed or went without needed medical care due to the cost.

For the overall population, we found a statistically significant reduction in the percentage of people with high-burden health care spending from 2013 to 2015. The patterns among different segments of the population suggest the decline in high-burden spending was largely driven by the ACA. For example, people with individual-market coverage saw some of the largest drops in high-burden health spending, likely due to the ACA's financial assistance provisions (i.e., advanced premium tax credits and cost-sharing subsidies). Medicare beneficiaries also experienced relatively large declines in high-burden health spending, probably due to the ACA's provision to close the Part D "donut hole" for prescription drugs.

People with lower and moderate incomes (i.e., 0-400% FPG) also experienced a statistically significant decline in high-burden spending, while those with higher incomes did not—suggesting these may be impacts of the ACA’s Medicaid expansion and Marketplace financial assistance provisions. Additionally, we found a statistically significant decline in people reporting trouble paying medical bills since implementation of the ACA, and statistically significant declines in people saying they delayed or went without needed health care due to the cost.

## HEALTH CARE COSTS

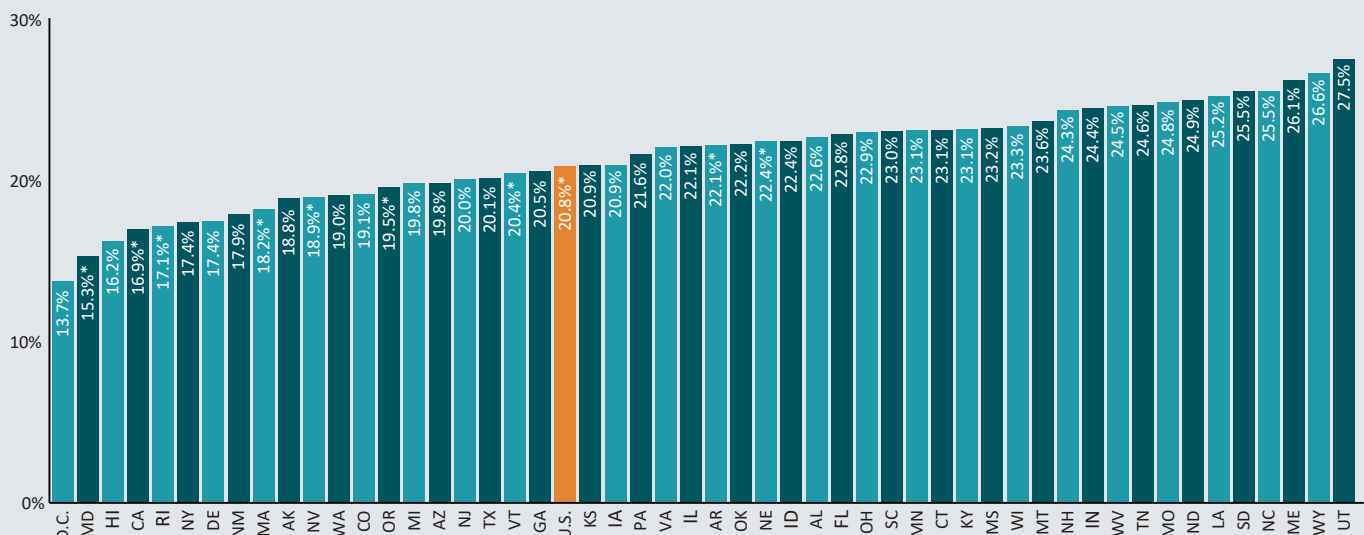
### High-burden health care spending

As a measure of the burden that health care costs place on families’ budgets, we looked at the percentage of people who reported spending more than 10% of family income on their families’ total out-of-pocket (OOP) health care costs. To calculate OOP costs, we included spending on health insurance premiums and other costs that people incur when obtaining health care, such as co-pays, co-insurance, deductibles and payments for prescription medications. The rates reported in this section represent the percentage of people of all ages with high-burden spending (i.e., people who reported their family OOP costs were greater than 10% of their family income). We examined these for the overall U.S. and state populations, as well as by coverage source and income level. Additionally, we present changes in OOP costs in dollars at the U.S. level for the overall population, and by coverage source and income level. We do not report OOP costs by state, but these data are available in the Appendix.

#### Overall population

From 2013-2015, the U.S. experienced a relatively small but statistically significant 1.1 percentage point decline in the share of people with high-burden health spending since 2013, from 21.9% in 2013 to 20.8% in 2015. Nine states also experienced significant declines in the share of their populations with high-burden spending; none saw significant increases (see Figure 1). The shares of each state’s population experiencing high-burden spending varied widely, from 13.7% in the District of Columbia to double that (27.5%) in Utah.

Figure 1: Percentage of People Reporting High-burden Health Spending, 2015 (all ages)

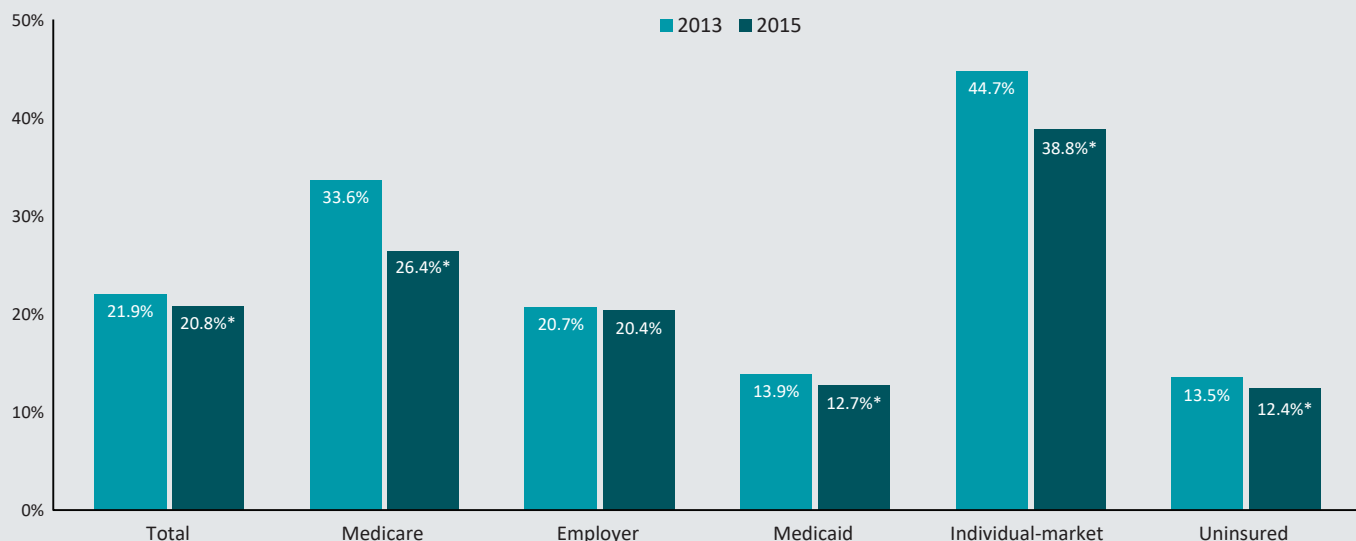


Source: SHADAC analysis of Current Population Survey  
 \* Difference between 2013 and 2015 rate is statistically significant at 95% level.

#### Coverage source

High-burden spending also varied by coverage source at the U.S. level, both before and after the ACA. People with individual-market coverage had the highest rates of high-burden spending,<sup>iii</sup> followed by Medicare, employer-sponsored insurance (ESI), and Medicaid and the uninsured (see Figure 2).

**Figure 2: U.S. Rates of High-burden Health Spending by Coverage Source, 2013 & 2015 (all ages)**



Source: SHADAC analysis of Current Population Survey  
 \* Difference between 2013 and 2015 rates are statistically significant at 95% level.

Among people with individual-market coverage, there was a large, statistically significant 5.9 percentage point decline in the share of people with high-burden spending in the U.S. (from 44.7% to 38.8%). In addition, five states saw significant declines in the percentage of people with individual-market coverage who experienced high-burden spending, while one state (Oklahoma) saw a significant increase (see Table 2). This is consistent with the declines in OOP spending we found among people with individual-market coverage. From 2013-2015, people in the U.S. with individual-market coverage saw a statistically significant decline in average spending of \$1,324 (from \$6,831 to \$5,508), in contrast with OOP spending for the overall population, which increased \$100.<sup>iv</sup> This was likely driven at least in part by the ACA's provisions providing financial assistance for people with moderate incomes to purchase coverage, as well as related subsidies to reduce cost-sharing (e.g., deductibles) for people with incomes up to 250% FPG.

**Table 2: States With Statistically Significant Changes in Individual-market High-burden Health Spending, 2013 & 2015 (all ages)**

State	2013	2015	Difference
Kentucky	54.2%	27.2%	-27.1 pp
Michigan	59.1%	34.9%	-24.2 pp
Rhode Island	42.3%	25.5%	-16.8 pp
North Dakota	56.7%	40.4%	-16.4 pp
California	42.9%	33.8%	-9.1 pp
Oklahoma	30.7%	51.4%	20.7 pp

Source: SHADAC analysis of Current Population Survey

Since 2013, the U.S. experienced a relatively large, statistically significant 7.3 percentage point decline in the percentage of Medicare beneficiaries with high-burden spending (from 33.6% to 26.4%). This coincided with a statistically significant decline in OOP costs of \$394 for Medicare beneficiaries (from \$3,489 to \$3,096 in 2015) and contrasts with the OOP spending for the overall population, which increased slightly. Additionally, 24 states saw significant declines in high-burden spending among Medicare beneficiaries, and none saw significant increases (see Figure 3). Other evidence suggests the declines in high-burden spending and OOP costs among people with Medicare may be the result of an ACA provision aimed at reducing the financial burden of prescription drug costs for Medicare beneficiaries. Over time, the law gradually closes the Medicare Part D prescription drug “donut hole”, a coverage gap in which beneficiaries had to pay 100% of their drug costs.<sup>v,vi</sup> According to the U.S. Centers for Medicare & Medicaid Services, in 2015 Medicare beneficiaries saved \$1,054 on average because of this ACA policy.<sup>vii</sup>



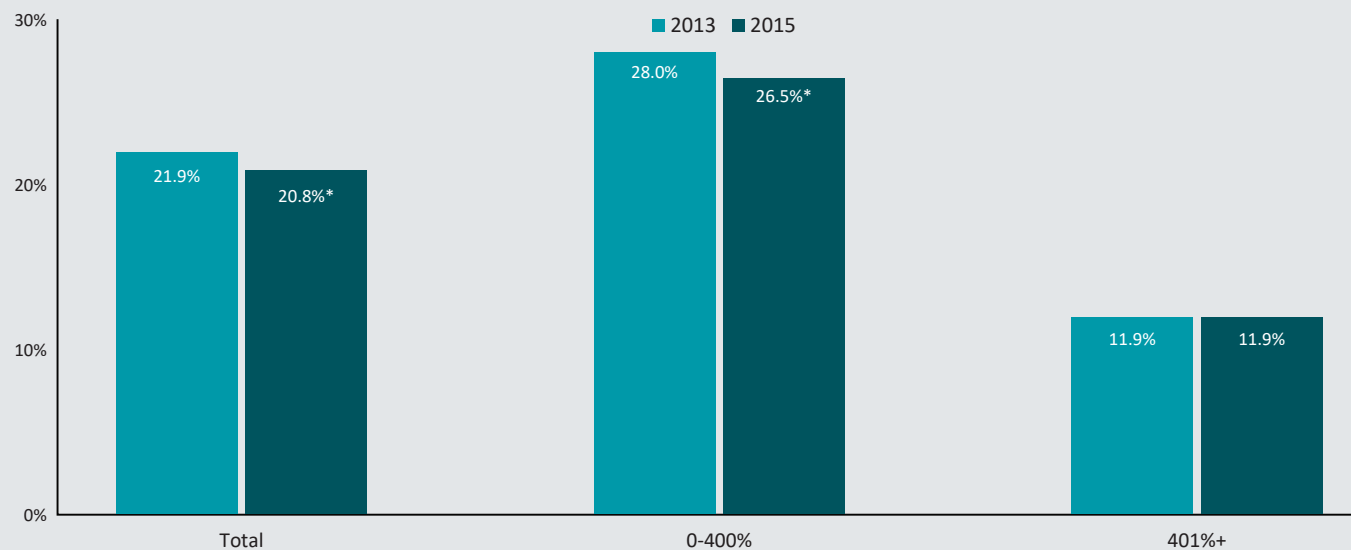
While the ACA did include some provisions to encourage employers to offer affordable health insurance—such as the requirement for large employers to offer health insurance that meets certain affordability standards or pay a penalty—these provisions do not appear to have changed the amount people with ESI spend on health care relative to their incomes.

### Income

We also examined high-burden spending by income, looking at two groups: First, we looked at people with incomes from 0-400% FPG, which make them eligible for the ACA’s coverage expansion provisions, including Medicaid expansion coverage (0-138% FPG in expansion states) and financial assistance to purchase individual-market insurance through the ACA marketplaces (139-400% FPG in Medicaid expansion states, and 100-400% FPG in non-expansion states). Second, we looked at people with incomes of 401% FPG and above, who are not eligible for Medicaid expansion or financial assistance.

At the U.S. level, we found a statistically significant decline of 1.5 percentage points in the share of people with family incomes from 0-400% FPG with high-burden spending, from 28.0% in 2013 to 26.5% in 2015 (see Figure 4). At the state level, eight experienced significant declines in rates of high-burden spending, and none experienced significant increases (see Table 4).

**Figure 4: U.S. Rates of High-burden Health Spending by Income Level, 2013 & 2015 (all ages)**



Source: SHADAC analysis of Current Population Survey  
 \* Difference between 2013 and 2015 rates are statistically significant at 95% level.

**Table 4: States With Statistically Significant Changes in High-burden Spending among People with Incomes from 0-400% FPG, 2013 & 2015 (all ages)**

State	2013	2015	Difference
Nebraska	39.0%	29.4%	-9.6 pp
Maryland	28.7%	20.6%	-8.1 pp
Oregon	33.0%	26.0%	-7.0 pp
Arkansas	32.9%	26.8%	-6.1 pp
Colorado	30.3%	25.3%	-5.0 pp
Alabama	32.5%	27.7%	-4.8 pp
South Carolina	33.2%	28.4%	-4.8 pp
California	22.9%	20.9%	-2.0 pp

Source: SHADAC analysis of Current Population Survey

Above 400% FPG, the U.S. saw no significant change in rates of high-burden spending, and only two states saw significant increases (New Mexico, Pennsylvania) while two saw decreases (District of Columbia, Rhode Island). At the same time, there was a slight statistically significant increase of \$231 in OOP spending for people with incomes over 400% FPG (from \$4,690 to \$4,921). Considered together, the declines in high-burden spending among people with lower and moderate incomes while high-burden spending remained stable among those with higher incomes suggests these improvements were driven by the ACA's coverage expansions.

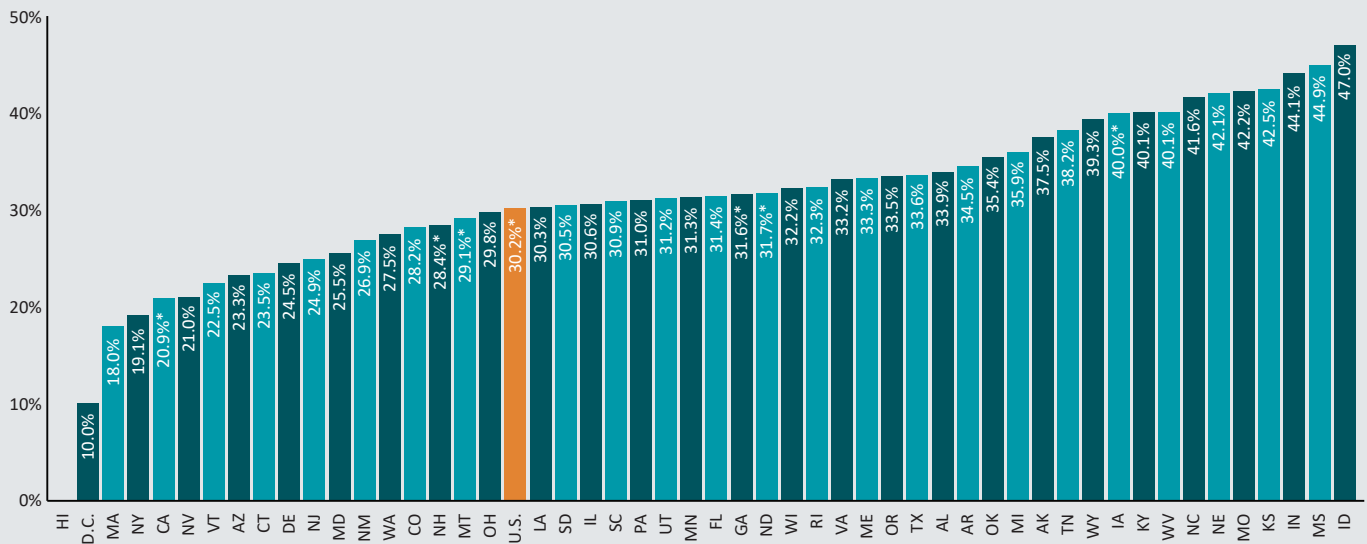
## EFFECTS OF HEALTH CARE COSTS

To evaluate the impacts of health care costs on consumers—particularly the costs that individuals spend directly on health care services—we also analyzed three measures from the 2013 and 2015 National Health Interview Survey. These measures are the percentages of the non-elderly population (children and adults age 64 and younger) who reported: 1) trouble paying medical bills, 2) delaying medical care due to cost, and 3) going without medical care due to cost.

### Trouble paying medical bills

For this measure, we included people who reported that during the past year they had trouble paying or were paying off medical bills over time. Between 2013–2015, there was a statistically significant 2.6 percentage point decline in the rate of people reporting trouble paying medical bills in the U.S. (from 32.8% to 30.2%). In addition, five states also saw significant declines in trouble paying medical bills (California, Georgia, Montana, New Hampshire, North Dakota), while one (Iowa) experienced a significant increase. Rates of trouble paying medical bills varied substantially across states, from 10.0% in the District of Columbia to 47.0% in Idaho (see Figure 5). It is important to note that, while there was a significant decline, this measure may be slower to change because it includes people who reported paying medical bills off over time. It is possible that some people who were uninsured before the ACA may still be paying off large medical bills, despite having obtained coverage since 2014.

Figure 5: Percentage of People Reporting Trouble Paying Medical Bills, 2015 (ages 0-64)

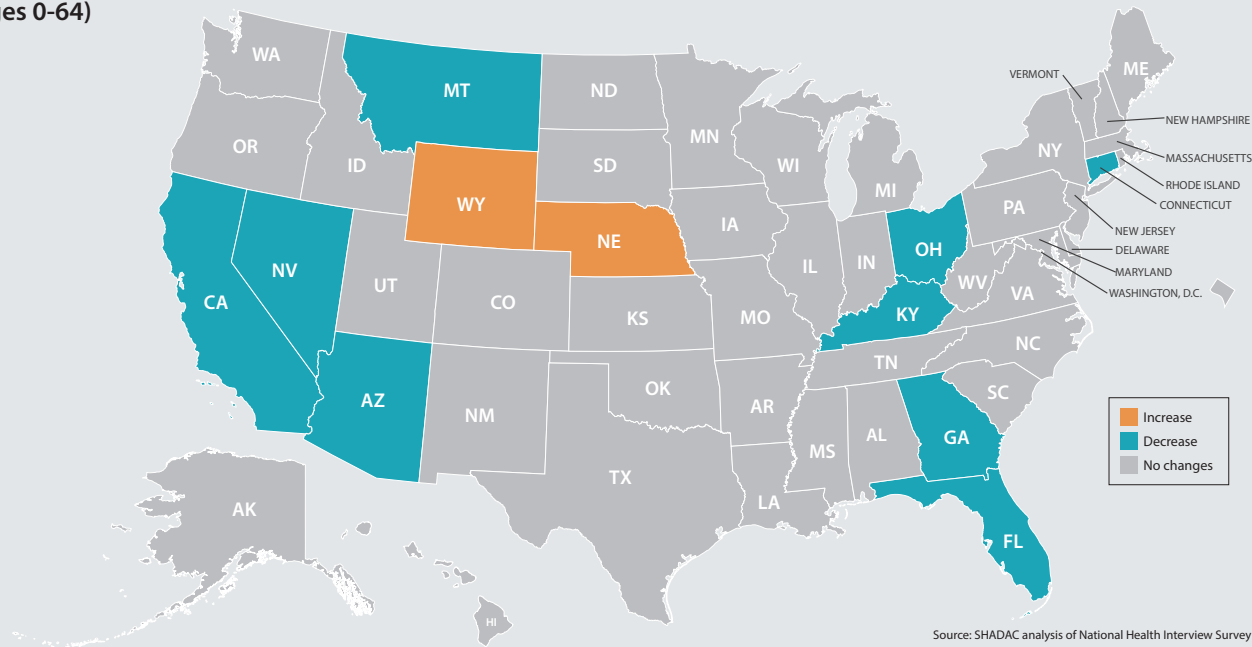


Source: SHADAC analysis of National Health Interview Survey  
 \* Difference between 2013 and 2015 rate is statistically significant at 95% level.

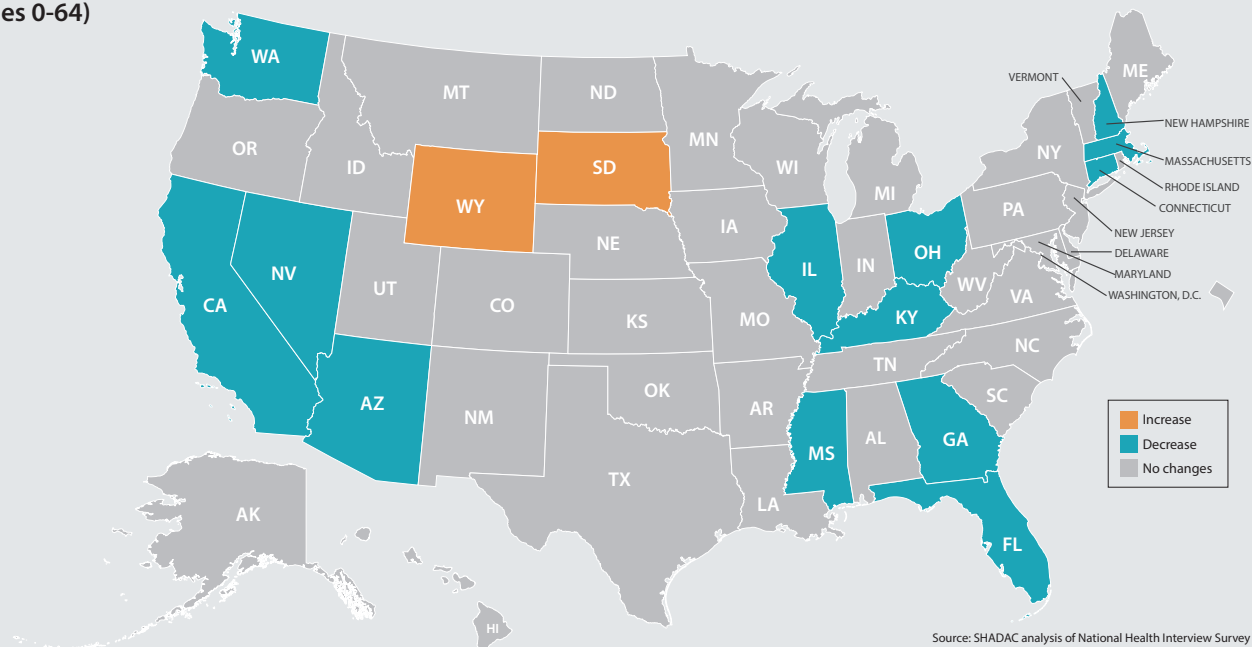
### Delayed and forgone care due to cost

Since 2013, there was a statistically significant 1.7 percentage point drop in people reporting they delayed getting needed medical care due to cost in the U.S. (from 8.5% to 6.8%). The rates of delayed care due to cost also declined significantly in nine states, while they increased in two (Nebraska and Wyoming) (see Figure 6). Also since 2013, there was a statistically significant decline of 1.6 percentage points in people reporting they went without needed medical care due to the cost in the U.S. (6.5% to 4.9%). The rates of forgone care due to cost also declined in 13 states, although they increased in two (South Dakota and Wyoming) (see Figure 7).

**Figure 6: Statistically Significant Changes in Rates of People Needing but Delaying Care Due to Cost, 2013-2015 (ages 0-64)**



**Figure 7: Statistically Significant Changes in Rates of People Needing but Going Without Care Due to Cost, 2013-2015 (ages 0-64)**



## Conclusions

Since implementation of the ACA, the U.S. has seen statistically significant declines in the percentage of people reporting high-burden health spending, as well as significant declines in people reporting trouble paying medical bills and delayed or forgone care due to cost. Additionally, the largest improvements were concentrated mainly among segments of the population targeted by key provisions of the ACA, providing evidence that the law likely contributed to those improvements. While we did not find significant changes in most states, the state-level changes that were statistically significant also mostly reflected the U.S.-level findings of reduced financial burden and cost-related barriers to care.

While rates of high-burden spending declined a statistically significant 1.1 percentage points for the overall U.S. population, there were larger statistically significant declines of 5.9 percentage points among people with individual-market coverage and 7.3 percentage points among Medicare beneficiaries. States also reflected these patterns: Of the six states with significant changes in high-burden spending among people with individual-market coverage, five experienced declines; and 24 states experienced significant declines in high-burden spending among Medicare beneficiaries (none increased). The ACA included provisions aimed at reducing the cost of health care for both of these groups—by providing financial assistance to make individual-market health insurance premiums more affordable and by closing the Part D donut hole to reduce Medicare beneficiaries' prescription drug costs. There also was a statistically significant decline in high-burden spending of 1.5 percentage points for people with incomes eligible for ACA coverage expansion provisions (0-400% FPG), and eight states experienced significant declines.

We also found that since implementation of the ACA, the U.S. has experienced a statistically significant decline in the percentage of people reporting trouble paying medical bills for children and non-elderly adults (2.6 percentage points), as well as statistically significant declines in rates of delayed care due to cost (1.7 percentage points) and forgone care due to cost (1.6 percentage points). While we didn't find changes in most states, those states that did experience changes in these measures largely reflected the national trends toward improvements. Of the six states with significant changes in trouble paying medical bills, five saw improvements. Of the 11 states with significant changes in delayed medical care due to cost, nine saw improvements; and among the 15 states with significant changes in forgone care due to cost, 13 saw improvements. Although these changes were relatively small and early in the implementation of the ACA, considering them in combination with our findings of declining rates of high-burden spending suggests the ACA may also have played a role in these improvements.

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<sup>i</sup> SHADAC analysis of the American Community Survey (ACS) Public Use Microdata Sample (PUMS) files. Accessible at: <http://datacenter.shadac.org/trend/236/coverage-type-total>

<sup>ii</sup> SHADAC. "Now Available: 2014 Coverage estimates from the ACS & CPS." (2015). Accessible at: <http://www.shadac.org/news/now-available-2014-coverage-estimates-acs-cps>

<sup>iii</sup> Individual-market coverage includes people who report purchasing health insurance directly from an insurer. It includes people who purchase coverage both on and off of ACA health insurance marketplaces, as well as with and without ACA financial assistance (i.e., advanced premium tax credits and cost-sharing subsidies).

<sup>iv</sup> Due to rounding, the changes in dollars or percentage points from 2013-2015 described in the report may not match exactly those in charts.

<sup>v</sup> Centers for Medicare & Medicaid Services (CMS). "More than 10 million people with Medicare have saved over \$20 billion on prescription drugs since 2010." (2016). Accessible at: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2016-Press-releases-items/2016-02-08.html>

<sup>vi</sup> CMS. "What is the Donut Hole?" (2010). Accessible at: <https://blog.medicare.gov/2010/08/09/what-is-the-donut-hole/>

<sup>vii</sup> CMS. "Part D Donut Hole Savings by State 2015." (Undated). Accessible at: <https://downloads.cms.gov/files/Part%20D%20dount%20hole%20savings%20by%20state%20YTD%202015.pdf>

<sup>viii</sup> Lukanen, E., Schwehr, N., and Hest, R. 2017. "State-Level Trends in Employer-Sponsored Health Insurance, 2011-2015." Minneapolis, MN: SHADAC. Accessible at: [http://www.shadac.org/sites/default/files/publications/ESI\\_2016\\_Slide%20Deck\\_FINAL\\_2.21.2017.pdf](http://www.shadac.org/sites/default/files/publications/ESI_2016_Slide%20Deck_FINAL_2.21.2017.pdf)



**APPENDIX TABLE 1A: MEAN OUT-OF-POCKET SPENDING (TOTAL AND BY INCOME)**

State	Total			0-400% FPG			401%+ FPG		
	2013	2015	Change	2013	2015	Change	2013	2015	Change
Alabama	\$3,178	\$2,901	-\$277	\$2,667	\$2,457	-\$210	\$4,382	\$3,868	-\$514
Alaska	\$3,891	\$3,991	\$100	\$3,119	\$3,276	\$156	\$5,311	\$5,322	\$11
Arizona	\$3,075	\$3,028	-\$47	\$2,415	\$2,175	-\$240	\$4,481	\$4,703	\$222
Arkansas	\$3,118	\$3,221	\$103	\$2,618	\$2,650	\$32	\$4,470	\$4,675	\$206
California	\$2,950	\$2,903	-\$47	\$2,060	\$2,043	-\$16	\$4,428	\$4,233	-\$196
Colorado	\$3,981	\$3,593	-\$388	\$2,903	\$2,546	-\$358	\$5,243	\$4,957	-\$286
Connecticut	\$3,895	\$4,895	\$1,000 *	\$2,861	\$3,324	\$463	\$4,951	\$6,383	\$1,432 *
Delaware	\$2,854	\$2,904	\$50	\$2,267	\$2,027	-\$240	\$3,818	\$3,996	\$178
D.C.	\$2,833	\$2,780	-\$53	\$1,429	\$1,638	\$208	\$4,590	\$3,980	-\$610
Florida	\$3,322	\$3,397	\$75	\$2,695	\$2,460	-\$236	\$4,586	\$5,277	\$691
Georgia	\$3,162	\$3,131	-\$31	\$2,302	\$2,358	\$56	\$4,836	\$4,511	-\$325
Hawaii	\$2,394	\$2,345	-\$49	\$2,083	\$1,943	-\$140	\$3,034	\$3,075	\$41
Idaho	\$4,011	\$4,031	\$21	\$3,587	\$3,343	-\$245	\$4,999	\$5,538	\$539
Illinois	\$3,762	\$3,974	\$212	\$2,817	\$2,928	\$112	\$5,119	\$5,319	\$199
Indiana	\$3,552	\$4,995	\$1,443	\$3,055	\$3,055	\$0	\$4,406	--	--
Iowa	\$4,079	\$4,007	-\$72	\$3,475	\$3,239	-\$236	\$4,950	\$5,071	\$120
Kansas	\$3,814	\$3,738	-\$76	\$3,149	\$2,885	-\$264	\$4,958	\$5,152	\$194
Kentucky	\$2,844	\$2,934	\$89	\$2,416	\$2,615	\$199	\$3,931	\$3,659	-\$272
Louisiana	\$3,174	\$3,291	\$116	\$2,209	\$2,413	\$204	\$5,179	\$5,143	-\$36
Maine	\$3,639	\$4,077	\$437	\$2,903	\$3,399	\$497	\$4,800	\$5,160	\$360
Maryland	\$3,517	\$3,318	-\$198	\$2,700	\$2,134	-\$566 *	\$4,440	\$4,512	\$71
Massachusetts	\$3,878	\$3,485	-\$393	\$2,718	\$2,372	-\$346	\$4,987	\$4,619	-\$368
Michigan	\$3,495	\$3,395	-\$100	\$3,027	\$2,614	-\$413	\$4,281	\$4,568	\$287
Minnesota	\$4,679	\$4,698	\$19	\$3,696	\$3,785	\$89	\$5,782	\$5,753	-\$29
Mississippi	\$2,980	\$2,933	-\$47	\$2,379	\$2,115	-\$264	\$4,604	\$5,414	\$810
Missouri	\$3,926	\$4,749	\$823	\$3,107	\$3,574	\$467	\$5,252	\$6,320	\$1,068
Montana	\$3,575	\$3,815	\$240	\$2,880	\$3,193	\$313	\$4,941	\$4,873	-\$68
Nebraska	\$4,685	\$3,708	-\$977 *	\$3,993	\$3,102	-\$891 *	\$5,764	\$4,641	-\$1,123 *
Nevada	\$3,211	\$2,679	-\$531	\$2,500	\$2,257	-\$244	\$4,769	\$3,730	-\$1,039 *
New Hampshire	\$4,169	\$4,613	\$444	\$3,219	\$3,367	\$147	\$5,106	\$5,663	\$557
New Jersey	\$3,857	\$3,868	\$10	\$2,870	\$2,685	-\$185	\$4,886	\$5,081	\$195
New Mexico	\$2,851	\$2,420	-\$432	\$2,141	\$1,729	-\$412	\$4,474	\$4,191	-\$282
New York	\$2,602	\$3,050	\$448 *	\$1,812	\$2,096	\$284	\$3,778	\$4,339	\$560
North Carolina	\$3,415	\$3,708	\$293	\$2,586	\$3,030	\$444	\$5,145	\$4,970	-\$176
North Dakota	\$4,474	\$4,206	-\$268	\$3,510	\$3,527	\$17	\$5,691	\$5,190	-\$500
Ohio	\$3,536	\$3,788	\$252	\$2,908	\$3,015	\$107	\$4,757	\$5,107	\$350
Oklahoma	\$3,137	\$3,993	\$856	\$2,894	\$3,343	\$449	\$3,698	\$5,488	\$1,790 *
Oregon	\$3,749	\$3,752	\$4	\$3,204	\$2,676	-\$528	\$4,739	\$5,385	\$646
Pennsylvania	\$3,260	\$3,752	\$492 *	\$2,715	\$2,963	\$248	\$4,024	\$4,732	\$708 *
Rhode Island	\$3,748	\$2,881	-\$867 *	\$2,671	\$2,335	-\$336	\$5,115	\$3,621	-\$1,494 *
South Carolina	\$3,293	\$3,381	\$89	\$2,710	\$2,731	\$21	\$4,557	\$4,754	\$196
South Dakota	\$4,490	\$4,267	-\$223	\$3,380	\$3,585	\$205	\$6,263	\$5,405	-\$858
Tennessee	\$3,590	\$3,712	\$122	\$3,119	\$2,992	-\$127	\$4,733	\$5,152	\$419
Texas	\$3,345	\$3,257	-\$88	\$2,442	\$2,399	-\$43	\$5,146	\$4,770	-\$376
Utah	\$4,709	\$5,144	\$435	\$4,223	\$5,063	\$840	\$5,525	\$5,281	-\$244
Vermont	\$4,164	\$3,251	-\$913 *	\$3,506	\$2,410	-\$1,096 *	\$5,049	\$4,288	-\$761 *
Virginia	\$3,796	\$3,900	\$104	\$2,910	\$2,781	-\$129	\$4,761	\$5,397	\$637
Washington	\$3,454	\$3,683	\$228	\$2,739	\$2,541	-\$198	\$4,412	\$5,148	\$736 *
West Virginia	\$3,362	\$3,224	-\$138	\$2,737	\$2,674	-\$63	\$4,841	\$4,501	-\$340
Wisconsin	\$4,660	\$4,250	-\$409	\$4,118	\$3,429	-\$690	\$5,387	\$5,507	\$120
Wyoming	\$3,974	\$4,643	\$669	\$3,058	\$3,998	\$940	\$5,294	\$5,565	\$271
U.S.	\$3,417	\$3,517	\$100 *	\$2,650	\$2,623	-\$27	\$4,690	\$4,921	\$231 *

\* Difference is statistically significant at the 95% level.  
 -- Estimate is unreliable due to relative standard error greater than 30%.

**APPENDIX TABLE 1B: MEAN OUT-OF-POCKET SPENDING (BY COVERAGE SOURCE)**

State	Medicare			Employer			Medicaid			Individual			Uninsured		
	2013	2015	Change	2013	2015	Change	2013	2015	Change	2013	2015	Change	2013	2015	Change
Alabama	\$3,109	\$2,122	-\$986 *	\$4,068	\$3,738	-\$329	\$982	--	--	\$5,783	\$4,657	-\$1,126	\$1,759	\$1,107	-\$652
Alaska	\$3,389	\$3,630	\$241	\$4,670	\$5,042	\$372	--	\$997	--	\$8,274	\$6,258	-\$2,015	\$1,264	\$1,259	-\$5
Arizona	\$3,703	\$3,760	\$57	\$4,308	\$4,110	-\$198	\$635	\$464	-\$170	\$7,456	\$5,982	-\$1,475	\$1,047	\$632	-\$415 *
Arkansas	\$2,924	\$2,538	-\$385	\$4,138	\$4,549	\$412	\$1,579	\$789	-\$790 *	\$5,328	\$3,128	-\$2,200 *	\$1,320	\$1,738	\$417
California	\$3,433	\$2,981	-\$452	\$3,767	\$3,696	-\$72	\$657	\$643	-\$14	\$7,345	\$4,839	-\$2,505 *	\$665	\$731	\$66
Colorado	\$3,801	\$3,770	-\$31	\$4,685	\$4,368	-\$317	\$984	\$936	-\$49	\$6,924	\$4,681	-\$2,243 *	\$1,058	\$1,269	\$211
Connecticut	\$3,174	\$3,468	\$294	\$4,707	\$5,739	\$1,032 *	--	\$913	--	\$10,014	\$10,658	\$644	\$1,088	--	--
Delaware	\$3,057	\$2,944	-\$113	\$3,490	\$3,394	-\$96	\$544	--	--	\$6,077	\$6,111	\$34	\$995	--	--
D.C.	\$3,100	\$3,168	\$68	\$3,672	\$3,134	-\$538 *	--	--	--	\$7,095	\$6,429	-\$666	\$585	\$607	\$22
Florida	\$3,465	\$3,498	\$33	\$4,402	\$4,716	\$315	\$1,073	\$1,027	-\$46	\$7,177	\$4,012	-\$3,165 *	\$959	\$721	-\$238 *
Georgia	\$3,170	\$2,678	-\$492	\$4,142	\$4,438	\$296	\$1,115	\$787	-\$328	\$6,291	\$4,748	-\$1,543	\$774	\$651	-\$123
Hawaii	\$2,667	\$2,186	-\$481	\$2,635	\$2,598	-\$36	\$871	\$787	-\$84	\$5,232	\$3,913	-\$1,319	\$429	--	--
Idaho	\$3,437	\$4,402	\$965	\$4,811	\$4,701	-\$110	\$1,599	\$1,455	-\$144	\$8,094	\$7,112	-\$982	\$1,359	\$1,050	-\$309
Illinois	\$3,874	\$3,950	\$76	\$4,698	\$4,793	\$95	\$884	\$825	-\$59	\$6,587	\$6,306	-\$282	\$837	\$750	-\$87
Indiana	\$3,763	\$3,227	-\$535	\$4,308	--	--	\$658	\$873	\$215	\$8,233	\$5,749	-\$2,484	\$1,145	\$1,066	-\$79
Iowa	\$4,123	\$3,331	-\$791	\$4,597	\$4,578	-\$20	\$1,579	\$1,293	-\$286	\$6,215	\$6,880	\$665	\$1,756	\$1,306	-\$450
Kansas	\$5,368	\$2,967	-\$2,400	\$4,266	\$4,771	\$505	\$1,298	\$1,261	-\$37	\$5,216	\$4,656	-\$560	\$850	\$567	-\$283
Kentucky	\$3,743	\$2,994	-\$750	\$3,529	\$3,511	-\$18	\$888	\$1,275	\$387	\$5,084	\$2,555	-\$2,528 *	\$896	\$2,697	\$1,800 *
Louisiana	\$3,177	\$2,177	-\$999 *	\$4,434	\$4,647	\$213	\$740	\$939	\$198	\$5,013	\$4,064	-\$949	\$794	\$1,225	\$431 *
Maine	\$3,332	\$3,308	-\$25	\$4,554	\$5,152	\$597	\$887	--	--	\$8,232	\$5,049	-\$3,183	\$1,482	--	--
Maryland	\$3,898	\$2,920	-\$978 *	\$4,090	\$4,095	\$5	\$1,081	\$754	-\$328	\$6,598	\$3,728	-\$2,870 *	\$1,029	\$838	-\$192
Massachusetts	\$3,684	\$2,883	-\$801 *	\$4,686	\$4,295	-\$391	\$568	\$488	-\$80	\$4,919	\$4,686	-\$232	\$2,206	--	--
Michigan	\$3,055	\$3,394	\$339	\$4,017	\$3,947	-\$70	\$807	\$493	-\$314 *	\$9,224	\$7,377	-\$1,848	--	\$685	--
Minnesota	\$4,371	\$4,107	-\$265	\$5,303	\$5,478	\$175	\$1,355	\$1,231	-\$124	\$7,647	\$7,171	-\$476	\$1,518	\$988	-\$530
Mississippi	\$2,853	\$2,761	-\$91	\$4,146	\$4,023	-\$123	\$948	\$873	-\$75	--	\$4,716	--	\$940	\$1,252	\$313
Missouri	\$4,005	\$2,887	-\$1,119 *	\$4,799	\$6,151	\$1,352	\$1,013	\$924	-\$89	\$6,756	\$5,767	-\$989	\$847	--	--
Montana	\$3,549	\$3,185	-\$364	\$4,685	\$4,593	-\$92	\$1,652	\$2,212	\$560	\$5,199	\$5,805	\$606	\$868	\$1,475	\$607 *
Nebraska	\$4,368	\$2,589	-\$1,779 *	\$5,326	\$4,594	-\$731 *	\$1,606	\$1,385	-\$221	\$8,209	\$5,332	-\$2,877 *	\$1,340	\$829	-\$511 *
Nevada	\$3,270	\$2,334	-\$936 *	\$3,586	\$3,317	-\$269	\$1,010	--	--	\$5,781	--	--	--	\$1,144	--
New Hampshire	\$3,996	\$3,985	-\$11	\$4,914	\$5,350	\$437	\$1,543	\$1,122	-\$421	\$8,442	\$7,008	-\$1,434	\$1,115	\$1,159	\$44
New Jersey	\$3,954	\$2,615	-\$1,338 *	\$4,507	\$4,948	\$441	\$939	\$760	-\$179	\$10,023	\$7,314	-\$2,709	\$1,039	\$793	-\$246
New Mexico	\$3,160	\$2,482	-\$677	\$4,110	\$3,788	-\$323	--	\$497	--	\$5,683	\$3,023	-\$2,661 *	\$665	--	--
New York	\$2,626	\$2,436	-\$190	\$3,466	\$3,973	\$506	\$394	\$496	\$102	\$4,573	\$5,169	\$596	\$678	\$896	\$218
North Carolina	\$2,692	\$3,072	\$380	\$4,877	\$4,569	-\$308	\$869	\$1,378	\$510 *	\$5,060	\$6,232	\$1,173	\$1,123	\$1,041	-\$82
North Dakota	\$3,743	\$3,250	-\$493	\$4,842	\$4,755	-\$87	--	\$837	--	\$9,644	\$7,901	-\$1,742	\$1,276	\$1,129	-\$147
Ohio	\$3,254	\$3,306	\$52	\$4,560	\$4,768	\$208	\$1,110	\$673	-\$436	\$6,131	\$6,417	\$286	\$863	\$1,354	\$490
Oklahoma	\$2,859	\$2,540	-\$319	\$4,055	\$4,677	\$622	--	--	--	\$4,954	\$10,361	\$5,406	\$1,166	\$1,021	-\$145
Oregon	\$4,310	\$3,280	-\$1,031 *	\$4,310	\$4,633	\$324	\$1,461	\$996	-\$465	\$6,636	\$7,484	\$847	\$1,607	\$787	-\$820 *
Pennsylvania	\$3,443	\$3,600	\$157	\$3,654	\$4,363	\$709 *	--	\$1,049	--	\$6,618	\$7,130	\$512	\$827	\$759	-\$67
Rhode Island	\$3,706	\$3,057	-\$649	\$4,457	\$3,536	-\$921 *	\$667	\$574	-\$93	\$6,524	\$2,210	-\$4,314 *	\$1,296	--	--
South Carolina	\$3,926	\$3,143	-\$783	\$4,365	\$4,219	-\$146	\$889	\$1,297	\$408	\$4,195	\$5,934	\$1,739	\$1,017	\$884	-\$133
South Dakota	\$3,542	\$3,406	-\$136	\$5,197	\$5,132	-\$65	\$1,590	--	--	\$8,450	\$8,066	-\$384	\$1,312	\$611	-\$701 *
Tennessee	\$3,619	\$2,406	-\$1,213 *	\$4,584	\$4,980	\$396	\$782	\$1,233	\$451 *	\$9,676	\$7,048	-\$2,628	\$1,194	\$1,016	-\$178
Texas	\$2,976	\$2,613	-\$363	\$4,740	\$4,452	-\$288	\$982	\$832	-\$150	\$7,083	\$4,993	-\$2,091 *	\$850	\$845	-\$5
Utah	\$5,030	\$3,124	-\$1,906 *	\$5,259	\$6,364	\$1,106	\$2,089	--	--	\$8,593	\$4,708	-\$3,885 *	\$1,378	\$1,908	\$530
Vermont	\$3,437	\$3,036	-\$401	\$5,067	\$3,694	-\$1,374 *	\$1,269	\$1,080	-\$189	\$11,297	--	--	\$1,269	\$928	-\$341
Virginia	\$4,455	\$3,581	-\$874	\$4,334	\$4,547	\$213	\$1,034	\$1,688	\$655	\$5,648	\$5,025	-\$623	\$998	\$1,267	\$269
Washington	\$4,209	\$3,587	-\$622	\$3,876	\$4,550	\$674 *	\$1,126	\$965	-\$161	\$7,457	\$6,061	-\$1,397	\$951	\$1,071	\$121
West Virginia	\$3,861	\$2,718	-\$1,143 *	\$4,275	\$4,181	-\$93	\$1,044	\$893	-\$151	\$7,124	\$6,300	-\$825	\$1,110	\$2,544	\$1,435
Wisconsin	\$4,373	\$3,655	-\$718	\$5,543	\$4,963	-\$580	\$1,361	\$1,004	-\$357	\$8,532	\$8,003	-\$528	\$1,556	\$936	-\$620
Wyoming	\$4,297	\$4,052	-\$245	\$4,736	\$5,093	\$357	\$1,362	\$1,724	\$362	\$7,128	\$7,070	-\$58	\$1,526	\$2,797	\$1,271
U.S.	\$3,489	\$3,096	-\$394 *	\$4,303	\$4,489	\$187 *	\$928	\$867	-\$61	\$6,831	\$5,508	-\$1,324 *	\$1,016	\$974	-\$42

\* Difference is statistically significant at the 95% level.  
 -- Estimate is unreliable due to relative standard error greater than 30%.

**APPENDIX TABLE 2A: HIGH-BURDEN SPENDING, RATES (TOTAL AND BY INCOME)**

State	Total			0-400% FPG			401%+ FPG		
	2013	2015	Change	2013	2015	Change	2013	2015	Change
Alabama	26.3%	22.6%	-3.7 pp	32.5%	27.7%	-4.8 pp*	11.8%	11.4%	-0.4 pp
Alaska	21.7%	18.8%	-2.9 pp	27.5%	23.5%	-4.0 pp	11.0%	10.1%	-0.9 pp
Arizona	18.7%	19.8%	1.1 pp	22.9%	24.0%	1.1 pp	9.6%	11.5%	1.8 pp
Arkansas	26.9%	22.1%	-4.7 pp*	32.9%	26.8%	-6.1 pp*	10.6%	10.4%	-0.2 pp
California	18.6%	16.9%	-1.7 pp*	22.9%	20.9%	-2.0 pp*	11.5%	10.8%	-0.7 pp
Colorado	21.2%	19.1%	-2.2 pp	30.3%	25.3%	-5.0 pp*	10.6%	10.9%	0.4 pp
Connecticut	20.0%	23.1%	3.1 pp	28.4%	33.3%	4.8 pp	11.4%	13.4%	2.0 pp
Delaware	19.1%	17.4%	-1.7 pp	23.5%	23.7%	0.3 pp	11.9%	9.5%	-2.4 pp
D.C.	15.4%	13.7%	-1.7 pp	21.5%	21.9%	0.4 pp	7.8%	5.2%	-2.6 pp*
Florida	23.5%	22.8%	-0.7 pp	28.2%	27.0%	-1.2 pp	14.1%	14.5%	0.4 pp
Georgia	20.3%	20.5%	0.3 pp	24.6%	26.4%	1.9 pp	11.9%	10.0%	-1.8 pp
Hawaii	16.5%	16.2%	-0.3 pp	20.4%	20.1%	-0.4 pp	8.5%	9.2%	0.8 pp
Idaho	25.1%	22.4%	-2.7 pp	30.3%	26.1%	-4.3 pp	12.9%	14.4%	1.5 pp
Illinois	22.4%	22.1%	-0.3 pp	29.1%	29.4%	0.3 pp	12.6%	12.7%	0.0 pp
Indiana	25.8%	24.4%	-1.4 pp	33.3%	29.3%	-4.0 pp	13.0%	15.9%	2.9 pp
Iowa	24.1%	20.9%	-3.2 pp	32.6%	30.4%	-2.2 pp	11.9%	7.8%	-4.1 pp
Kansas	22.9%	20.9%	-2.0 pp	28.0%	27.6%	-0.4 pp	14.0%	9.8%	-4.2 pp
Kentucky	23.4%	23.1%	-0.3 pp	28.6%	29.7%	1.0 pp	10.1%	8.3%	-1.8 pp
Louisiana	23.9%	25.2%	1.3 pp	27.8%	30.0%	2.2 pp	15.8%	15.1%	-0.7 pp
Maine	22.7%	26.1%	3.4 pp	30.0%	32.7%	2.7 pp	11.2%	15.6%	4.4 pp
Maryland	20.1%	15.3%	-4.8 pp*	28.7%	20.6%	-8.1 pp*	10.3%	9.9%	-0.5 pp
Massachusetts	21.5%	18.2%	-3.4 pp*	31.4%	27.1%	-4.3 pp	12.0%	9.0%	-3.0 pp
Michigan	21.2%	19.8%	-1.5 pp	28.4%	25.9%	-2.5 pp	9.2%	10.6%	1.4 pp
Minnesota	25.1%	23.1%	-2.0 pp	35.2%	32.3%	-3.0 pp	13.7%	12.4%	-1.2 pp
Mississippi	24.8%	23.2%	-1.7 pp	29.4%	25.5%	-3.9 pp	12.6%	16.2%	3.6 pp
Missouri	26.1%	24.8%	-1.3 pp	33.9%	31.3%	-2.7 pp	13.5%	16.2%	2.7 pp
Montana	25.9%	23.6%	-2.3 pp	31.1%	30.1%	-1.0 pp	15.8%	12.7%	-3.1 pp
Nebraska	29.8%	22.4%	-7.4 pp*	39.0%	29.4%	-9.6 pp*	15.4%	11.6%	-3.8 pp
Nevada	22.8%	18.9%	-3.9 pp*	28.2%	23.5%	-4.7 pp	11.0%	7.6%	-3.4 pp
New Hampshire	23.0%	24.3%	1.3 pp	31.3%	35.0%	3.7 pp	14.8%	15.3%	0.4 pp
New Jersey	22.5%	20.0%	-2.5 pp	31.1%	27.8%	-3.3 pp	13.6%	12.0%	-1.6 pp
New Mexico	18.3%	17.9%	-0.4 pp	22.7%	19.4%	-3.4 pp	8.0%	14.1%	6.1 pp*
New York	17.2%	17.4%	0.1 pp	22.3%	21.7%	-0.7 pp	9.7%	11.5%	1.9 pp
North Carolina	24.4%	25.5%	1.0 pp	28.8%	32.3%	3.5 pp	15.5%	12.9%	-2.6 pp
North Dakota	26.3%	24.9%	-1.4 pp	35.3%	32.1%	-3.2 pp	15.0%	14.6%	-0.4 pp
Ohio	22.7%	22.9%	0.2 pp	29.0%	28.5%	-0.5 pp	10.6%	13.4%	2.8 pp
Oklahoma	19.4%	22.2%	2.8 pp	22.8%	26.3%	3.5 pp	11.6%	12.8%	1.3 pp
Oregon	25.6%	19.5%	-6.1 pp*	33.0%	26.0%	-7.0 pp*	12.3%	9.8%	-2.5 pp
Pennsylvania	21.2%	21.6%	0.4 pp	30.1%	29.3%	-0.8 pp	8.7%	12.0%	3.4 pp*
Rhode Island	21.2%	17.1%	-4.1 pp*	28.2%	25.3%	-3.0 pp	12.3%	6.0%	-6.3 pp*
South Carolina	27.1%	23.0%	-4.0 pp	33.2%	28.4%	-4.8 pp*	13.7%	11.7%	-2.0 pp
South Dakota	24.1%	25.5%	1.3 pp	29.1%	32.4%	3.3 pp	16.1%	13.9%	-2.2 pp
Tennessee	25.0%	24.6%	-0.4 pp	29.8%	30.3%	0.4 pp	13.1%	13.3%	0.2 pp
Texas	21.7%	20.1%	-1.5 pp	26.0%	24.8%	-1.3 pp	12.9%	11.9%	-1.0 pp
Utah	28.6%	27.5%	-1.2 pp	37.1%	35.6%	-1.5 pp	14.4%	13.8%	-0.6 pp
Vermont	24.3%	20.4%	-3.9 pp*	34.0%	29.5%	-4.5 pp	11.3%	9.2%	-2.1 pp
Virginia	20.9%	22.0%	1.1 pp	30.3%	29.6%	-0.7 pp	10.6%	11.8%	1.2 pp
Washington	20.6%	19.0%	-1.6 pp	27.5%	24.4%	-3.2 pp	11.3%	12.2%	0.8 pp
West Virginia	24.7%	24.5%	-0.1 pp	28.9%	29.3%	0.4 pp	14.7%	13.5%	-1.2 pp
Wisconsin	26.6%	23.3%	-3.3 pp	36.4%	30.7%	-5.7 pp	13.4%	12.1%	-1.4 pp
Wyoming	24.2%	26.6%	2.3 pp	32.5%	35.7%	3.2 pp	12.4%	13.6%	1.1 pp
U.S.	21.9%	20.8%	-1.1 pp*	28.0%	26.5%	-1.5 pp*	11.9%	11.9%	0.0 pp

\* Difference is statistically significant at the 95% level.  
 -- Estimate is unreliable due to relative standard error greater than 30%.

**APPENDIX TABLE 2B: HIGH-BURDEN SPENDING, RATES (BY COVERAGE SOURCE)**

State	Medicare			Employer			Medicaid			Individual			Uninsured		
	2013	2015	Change	2013	2015	Change	2013	2015	Change	2013	2015	Change	2013	2015	Change
Alabama	35.0%	24.6%	-10.4 pp *	23.4%	20.9%	-2.5 pp	21.9%	17.8%	-4.1 pp	48.0%	50.5%	2.5 pp	23.4%	17.3%	-6.1 pp
Alaska	26.2%	22.3%	-3.9 pp	21.6%	20.4%	-1.2 pp	18.6%	13.1%	-5.5 pp	38.9%	41.9%	3.0 pp	16.7%	7.4%	-9.3 pp *
Arizona	34.1%	28.6%	-5.5 pp	18.6%	20.7%	2.2 pp	8.5%	12.2%	3.7 pp	51.9%	39.4%	-12.5 pp	11.1%	9.0%	-2.2 pp
Arkansas	35.3%	27.5%	-7.8 pp	25.4%	22.0%	-3.4 pp	22.6%	12.4%	-10.2 pp *	36.3%	32.2%	-4.1 pp	21.0%	20.9%	-0.1 pp
California	28.4%	21.9%	-6.6 pp *	18.3%	16.9%	-1.4 pp	11.4%	8.3%	-3.1 pp *	42.9%	33.8%	-9.1 pp *	10.4%	10.4%	0.0 pp
Colorado	28.8%	27.5%	-1.3 pp	18.7%	17.6%	-1.1 pp	16.1%	14.6%	-1.5 pp	43.4%	25.0%	-18.4 pp *	15.0%	16.3%	1.3 pp
Connecticut	29.9%	28.6%	-1.3 pp	17.9%	22.3%	4.5 pp	10.1%	12.0%	1.9 pp	53.8%	45.8%	-8.0 pp	16.5%	--	--
Delaware	24.8%	27.1%	2.2 pp	17.5%	14.6%	-2.8 pp	16.7%	12.3%	-4.4 pp	48.5%	42.1%	-6.4 pp	11.2%	--	--
D.C.	27.5%	28.1%	0.6 pp	13.4%	9.8%	-3.6 pp *	9.2%	6.6%	-2.7 pp	39.2%	36.6%	-2.5 pp	12.1%	--	--
Florida	33.1%	27.8%	-5.3 pp *	25.0%	23.1%	-1.9 pp	11.2%	15.8%	4.6 pp *	41.1%	33.7%	-7.4 pp	13.6%	13.1%	-0.5 pp
Georgia	29.6%	22.9%	-6.7 pp	18.9%	22.2%	3.3 pp	15.7%	15.9%	0.2 pp	42.4%	37.1%	-5.3 pp	13.5%	10.1%	-3.4 pp
Hawaii	24.0%	21.7%	-2.3 pp	15.6%	14.6%	-1.1 pp	10.0%	11.3%	1.3 pp	40.5%	45.2%	4.7 pp	--	13.4%	--
Idaho	27.2%	28.5%	1.3 pp	25.5%	22.3%	-3.2 pp	18.0%	13.0%	-5.0 pp	53.9%	43.8%	-10.1 pp	12.8%	10.0%	-2.7 pp
Illinois	39.4%	32.1%	-7.3 pp *	20.7%	21.0%	0.3 pp	11.3%	13.7%	2.4 pp	44.6%	40.0%	-4.7 pp	11.9%	6.2%	-5.7 pp *
Indiana	42.0%	29.9%	-12.1 pp *	24.2%	25.4%	1.2 pp	13.9%	16.9%	3.0 pp	60.1%	46.3%	-13.9 pp	13.4%	9.0%	-4.4 pp
Iowa	39.1%	29.0%	-10.0 pp *	20.0%	17.7%	-2.3 pp	17.8%	15.5%	-2.3 pp	48.9%	38.6%	-10.3 pp	16.7%	--	--
Kansas	36.1%	23.5%	-12.6 pp *	21.2%	21.8%	0.6 pp	20.9%	9.9%	-11.0 pp *	35.9%	36.7%	0.8 pp	9.8%	10.7%	0.9 pp
Kentucky	37.8%	32.3%	-5.5 pp	20.8%	20.1%	-0.7 pp	17.4%	19.0%	1.6 pp	54.2%	27.2%	-27.1 pp *	16.5%	22.7%	6.2 pp
Louisiana	37.5%	28.6%	-8.9 pp	24.4%	26.9%	2.6 pp	12.4%	16.3%	3.9 pp	48.0%	34.0%	-14.0 pp	12.8%	18.4%	5.6 pp
Maine	32.1%	29.5%	-2.6 pp	20.6%	25.7%	5.1 pp	13.4%	--	--	54.8%	46.7%	-8.1 pp	19.3%	--	--
Maryland	39.3%	25.9%	-13.5 pp *	16.1%	12.6%	-3.5 pp	12.7%	15.3%	2.6 pp	39.2%	27.1%	-12.1 pp	13.0%	--	--
Massachusetts	33.4%	24.6%	-8.8 pp *	19.1%	17.7%	-1.4 pp	11.6%	12.6%	1.0 pp	41.8%	28.7%	-13.1 pp	24.8%	--	--
Michigan	30.4%	26.1%	-4.4 pp	19.7%	19.5%	-0.2 pp	11.7%	9.2%	-2.5 pp	59.1%	34.9%	-24.2 pp *	14.0%	10.3%	-3.8 pp
Minnesota	42.7%	35.8%	-6.9 pp	21.4%	19.1%	-2.3 pp	15.6%	15.8%	0.2 pp	47.5%	44.2%	-3.2 pp	16.1%	--	--
Mississippi	32.5%	32.3%	-0.2 pp	24.2%	23.6%	-0.6 pp	20.6%	11.2%	-9.4 pp *	53.6%	44.8%	-8.8 pp	17.2%	16.0%	-1.1 pp
Missouri	37.4%	27.1%	-10.3 pp *	24.1%	25.5%	1.4 pp	16.2%	11.9%	-4.3 pp	46.7%	43.7%	-3.0 pp	14.5%	--	--
Montana	34.4%	25.7%	-8.6 pp *	26.1%	23.1%	-3.0 pp	22.3%	20.7%	-1.5 pp	50.9%	43.7%	-7.3 pp	9.4%	12.4%	3.1 pp
Nebraska	49.4%	22.4%	-27.0 pp *	25.5%	22.6%	-2.9 pp	28.2%	--	--	46.2%	47.5%	1.3 pp	13.4%	--	--
Nevada	30.1%	22.6%	-7.4 pp	21.3%	17.5%	-3.8 pp	18.6%	10.2%	-8.5 pp	47.6%	41.2%	-6.5 pp	17.8%	16.4%	-1.4 pp
New Hampshire	35.8%	30.4%	-5.4 pp	21.0%	23.5%	2.5 pp	17.1%	18.1%	1.0 pp	45.5%	38.2%	-7.3 pp	13.2%	--	--
New Jersey	33.1%	21.3%	-11.7 pp *	20.5%	20.0%	-0.6 pp	17.7%	10.9%	-6.8 pp *	53.6%	46.0%	-7.6 pp	14.1%	13.1%	-1.0 pp
New Mexico	29.5%	22.5%	-7.0 pp	20.1%	22.0%	1.9 pp	--	7.9%	--	29.4%	27.6%	-1.8 pp	7.5%	10.1%	2.6 pp
New York	25.8%	17.7%	-8.1 pp *	16.8%	17.7%	1.0 pp	9.6%	8.7%	-0.9 pp	35.7%	34.9%	-0.8 pp	10.9%	14.3%	3.4 pp
North Carolina	29.8%	30.7%	0.9 pp	23.7%	24.2%	0.5 pp	22.0%	19.5%	-2.5 pp	40.3%	50.3%	10.1 pp	17.3%	14.6%	-2.7 pp
North Dakota	38.6%	32.3%	-6.3 pp	22.7%	24.6%	1.8 pp	15.7%	11.7%	-4.0 pp	56.7%	40.4%	-16.4 pp *	14.1%	--	--
Ohio	33.1%	30.9%	-2.2 pp	21.9%	23.1%	1.1 pp	13.5%	9.7%	-3.8 pp	48.9%	40.4%	-8.5 pp	12.2%	16.4%	4.2 pp
Oklahoma	26.4%	26.3%	-0.1 pp	20.7%	20.8%	0.1 pp	13.4%	18.2%	4.7 pp	30.7%	51.4%	20.7 pp *	10.7%	11.7%	1.0 pp
Oregon	42.2%	25.5%	-16.7 pp *	22.5%	17.7%	-4.8 pp	15.3%	8.2%	-7.0 pp *	50.2%	55.4%	5.1 pp	14.9%	10.3%	-4.5 pp
Pennsylvania	39.1%	30.0%	-9.1 pp *	16.2%	19.0%	2.8 pp *	18.9%	15.1%	-3.7 pp	42.0%	50.0%	8.1 pp	11.7%	9.0%	-2.7 pp
Rhode Island	36.0%	25.2%	-10.7 pp *	17.6%	16.9%	-0.7 pp	8.7%	--	--	42.3%	25.5%	-16.8 pp *	17.8%	--	--
South Carolina	34.9%	26.3%	-8.7 pp *	25.9%	21.9%	-4.0 pp	20.4%	19.9%	-0.5 pp	45.4%	45.6%	0.2 pp	23.3%	13.7%	-9.5 pp *
South Dakota	29.6%	32.4%	2.8 pp	22.8%	23.4%	0.6 pp	15.6%	12.2%	-3.5 pp	47.0%	59.3%	12.2 pp	12.3%	8.8%	-3.5 pp
Tennessee	34.8%	26.4%	-8.4 pp *	25.9%	24.9%	-1.0 pp	13.9%	17.3%	3.4 pp	48.3%	51.8%	3.5 pp	14.1%	12.9%	-1.2 pp
Texas	30.2%	24.2%	-6.0 pp *	23.6%	20.9%	-2.8 pp *	13.7%	12.4%	-1.3 pp	44.9%	37.1%	-7.8 pp	12.1%	12.8%	0.7 pp
Utah	47.8%	25.8%	-22.0 pp *	25.9%	27.5%	1.6 pp	29.2%	27.7%	-1.5 pp	46.7%	38.9%	-7.8 pp	16.3%	21.2%	4.9 pp
Vermont	32.4%	26.2%	-6.2 pp	23.5%	15.9%	-7.6 pp *	16.1%	13.2%	-2.9 pp	51.4%	57.0%	5.6 pp	10.4%	15.9%	5.5 pp
Virginia	36.5%	32.0%	-4.4 pp	18.2%	18.2%	0.0 pp	17.2%	20.7%	3.4 pp	35.2%	39.2%	4.1 pp	13.4%	15.7%	2.4 pp
Washington	41.1%	24.4%	-16.7 pp *	16.7%	18.5%	1.9 pp	11.8%	11.7%	-0.1 pp	47.6%	41.5%	-6.1 pp	12.1%	7.0%	-5.1 pp *
West Virginia	43.1%	30.0%	-13.1 pp *	19.8%	24.7%	5.0 pp	12.9%	13.7%	0.8 pp	64.8%	44.7%	-20.1 pp	19.8%	21.8%	2.0 pp
Wisconsin	41.7%	28.4%	-13.3 pp *	23.3%	22.7%	-0.7 pp	11.9%	16.0%	4.1 pp	62.5%	48.7%	-13.8 pp	21.2%	--	--
Wyoming	35.1%	38.2%	3.1 pp	22.7%	23.2%	0.5 pp	24.4%	23.6%	-0.8 pp	41.0%	37.1%	-3.9 pp	16.8%	23.9%	7.1 pp
U.S.	33.6%	26.4%	-7.3 pp *	20.7%	20.4%	-0.3 pp	13.9%	12.7%	-1.2 pp *	44.7%	38.8%	-5.9 pp *	13.5%	12.4%	-1.1 pp *

\* Difference is statistically significant at the 95% level.  
 -- Estimate is unreliable due to relative standard error greater than 30%.

**APPENDIX TABLE 3: TROUBLE PAYING MEDICAL BILLS, DELAYED CARE DUE TO COST, FORGONE CARE DUE TO COST**

State	Trouble Paying Medical Bills			Delayed Care Due to Cost			Forgone Care Due to Cost		
	2013	2015	Change	2013	2015	Change	2013	2015	Change
Alabama	33.4%	33.9%	0.5 pp	6.3%	7.2%	0.9 pp	5.6%	6.1%	0.5 pp
Alaska	32.1%	37.5%	5.4 pp	8.8%	6.5%	-2.3 pp	5.8%	5.9%	0.1 pp
Arizona	26.4%	23.3%	-3.1 pp	13.7%	9.3%	-4.4 pp *	11.5%	7.0%	-4.5 pp *
Arkansas	48.1%	34.5%	-13.6 pp	10.2%	7.9%	-2.3 pp	8.2%	5.9%	-2.3 pp
California	25.2%	20.9%	-4.3 pp *	8.6%	5.3%	-3.3 pp *	6.9%	3.9%	-3.0 pp *
Colorado	32.3%	28.2%	-4.1 pp	9.2%	6.8%	-2.4 pp	5.4%	4.8%	-0.6 pp
Connecticut	28.9%	23.5%	-5.4 pp	8.0%	4.6%	-3.4 pp *	5.3%	2.5%	-2.8 pp *
Delaware	28.2%	24.5%	-3.7 pp	5.4%	5.8%	0.4 pp	4.1%	4.1%	0.0 pp
D.C.	14.0%	10.0%	-4.0 pp	6.3%	4.7%	-1.6 pp	3.0%	--	-- -
Florida	31.9%	31.4%	-0.5 pp	10.7%	8.0%	-2.7 pp *	8.3%	6.2%	-2.1 pp *
Georgia	42.6%	31.6%	-11.0 pp *	9.4%	6.8%	-2.6 pp *	8.4%	5.8%	-2.6 pp *
Hawaii	15.3%	--	-- -	3.5%	--	-- -	--	--	-- -
Idaho	50.4%	47.0%	-3.4 pp	13.1%	13.3%	0.2 pp	9.2%	9.4%	0.2 pp
Illinois	30.3%	30.6%	0.3 pp	6.8%	5.8%	-1.0 pp	5.5%	3.9%	-1.6 pp *
Indiana	44.0%	44.1%	0.1 pp	11.2%	7.7%	-3.5 pp	7.5%	5.1%	-2.4 pp
Iowa	27.1%	40.0%	12.9 pp *	5.1%	5.8%	0.7 pp	3.8%	3.4%	-0.4 pp
Kansas	35.5%	42.5%	7.0 pp	8.4%	7.2%	-1.2 pp	6.2%	6.0%	-0.2 pp
Kentucky	45.8%	40.1%	-5.7 pp	11.8%	7.2%	-4.6 pp *	9.4%	5.4%	-4.0 pp *
Louisiana	29.2%	30.3%	1.1 pp	7.7%	5.7%	-2.0 pp	5.3%	4.7%	-0.6 pp
Maine	38.8%	33.3%	-5.5 pp	7.5%	7.6%	0.1 pp	--	5.3%	-- -
Maryland	27.2%	25.5%	-1.7 pp	6.4%	5.4%	-1.0 pp	4.3%	3.1%	-1.2 pp
Massachusetts	24.1%	18.0%	-6.1 pp	5.5%	3.7%	-1.8 pp	3.7%	2.2%	-1.5 pp *
Michigan	39.5%	35.9%	-3.6 pp	9.5%	7.8%	-1.7 pp	7.6%	5.7%	-1.9 pp
Minnesota	34.7%	31.3%	-3.4 pp	6.6%	5.3%	-1.3 pp	4.5%	3.0%	-1.5 pp
Mississippi	52.4%	44.9%	-7.5 pp	11.1%	6.8%	-4.3 pp	11.1%	6.6%	-4.5 pp *
Missouri	39.5%	42.2%	2.7 pp	9.3%	9.2%	-0.1 pp	5.8%	4.8%	-1.0 pp
Montana	43.6%	29.1%	-14.5 pp *	12.3%	8.4%	-3.9 pp *	9.6%	--	-- -
Nebraska	41.7%	42.1%	0.4 pp	6.5%	10.6%	4.1 pp *	5.2%	7.5%	2.3 pp
Nevada	28.7%	21.0%	-7.7 pp	10.4%	5.4%	-5.0 pp *	8.4%	4.8%	-3.6 pp *
New Hampshire	33.7%	28.4%	-5.3 pp *	8.6%	10.9%	2.3 pp	6.2%	3.9%	-2.3 pp *
New Jersey	26.6%	24.9%	-1.7 pp	5.4%	5.5%	0.1 pp	4.1%	4.2%	0.1 pp
New Mexico	30.6%	26.9%	-3.7 pp	8.5%	8.5%	0.0 pp	8.2%	7.4%	-0.8 pp
New York	20.4%	19.1%	-1.3 pp	5.3%	4.9%	-0.4 pp	4.0%	3.0%	-1.0 pp
North Carolina	40.9%	41.6%	0.7 pp	9.5%	7.9%	-1.6 pp	7.7%	5.7%	-2.0 pp
North Dakota	41.1%	31.7%	-9.4 pp *	6.4%	6.2%	-0.2 pp	3.5%	4.3%	0.8 pp
Ohio	33.6%	29.8%	-3.8 pp	9.4%	6.7%	-2.7 pp *	6.1%	3.9%	-2.2 pp *
Oklahoma	39.2%	35.4%	-3.8 pp	9.0%	6.7%	-2.3 pp	6.3%	6.2%	-0.1 pp
Oregon	35.7%	33.5%	-2.2 pp	12.6%	9.1%	-3.5 pp	7.1%	6.6%	-0.5 pp
Pennsylvania	30.8%	31.0%	0.2 pp	7.5%	7.5%	0.0 pp	5.9%	5.1%	-0.8 pp
Rhode Island	29.7%	32.3%	2.6 pp	7.4%	5.9%	-1.5 pp	5.0%	5.1%	0.1 pp
South Carolina	33.3%	30.9%	-2.4 pp	8.4%	7.5%	-0.9 pp	7.5%	6.1%	-1.4 pp
South Dakota	32.9%	30.5%	-2.4 pp	6.3%	5.5%	-0.8 pp	3.2%	5.2%	2.0 pp *
Tennessee	39.6%	38.2%	-1.4 pp	8.1%	7.3%	-0.8 pp	7.5%	5.8%	-1.7 pp
Texas	36.8%	33.6%	-3.2 pp	8.9%	7.8%	-1.1 pp	6.9%	5.9%	-1.0 pp
Utah	39.4%	31.2%	-8.2 pp	8.3%	8.2%	-0.1 pp	5.8%	5.2%	-0.6 pp
Vermont	22.4%	22.5%	0.1 pp	7.3%	--	-- -	--	--	-- -
Virginia	31.6%	33.2%	1.6 pp	8.2%	7.7%	-0.5 pp	6.4%	5.8%	-0.6 pp
Washington	32.1%	27.5%	-4.6 pp	11.2%	8.8%	-2.4 pp	8.0%	5.2%	-2.8 pp *
West Virginia	50.3%	40.1%	-10.2 pp	11.2%	8.2%	-3.0 pp	9.8%	7.6%	-2.2 pp
Wisconsin	35.3%	32.2%	-3.1 pp	5.8%	7.2%	1.4 pp	4.1%	4.3%	0.2 pp
Wyoming	44.6%	39.3%	-5.3 pp	9.3%	11.2%	1.9 pp *	5.3%	8.4%	3.1 pp *
U.S.	32.8%	30.2%	-2.6 pp *	8.5%	6.8%	-1.7 pp *	6.5%	4.9%	-1.6 pp *

\* Difference is statistically significant at the 95% level.

-- Suppressed because the number of sample cases was too small or because estimate is unreliable due to relative standard error greater than 30%.