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# Women's Health Council of RI Financial Health as a Stressor Survey Results

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Survey Response Collection: **3/29/19 - 4/12/19**

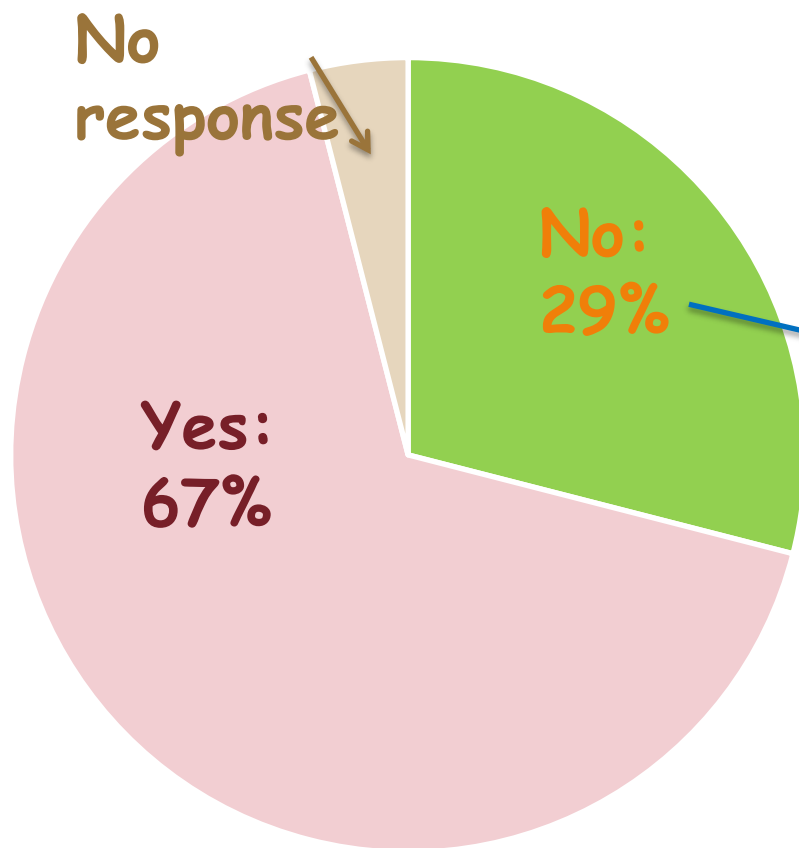
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*Thank you for your participation!*

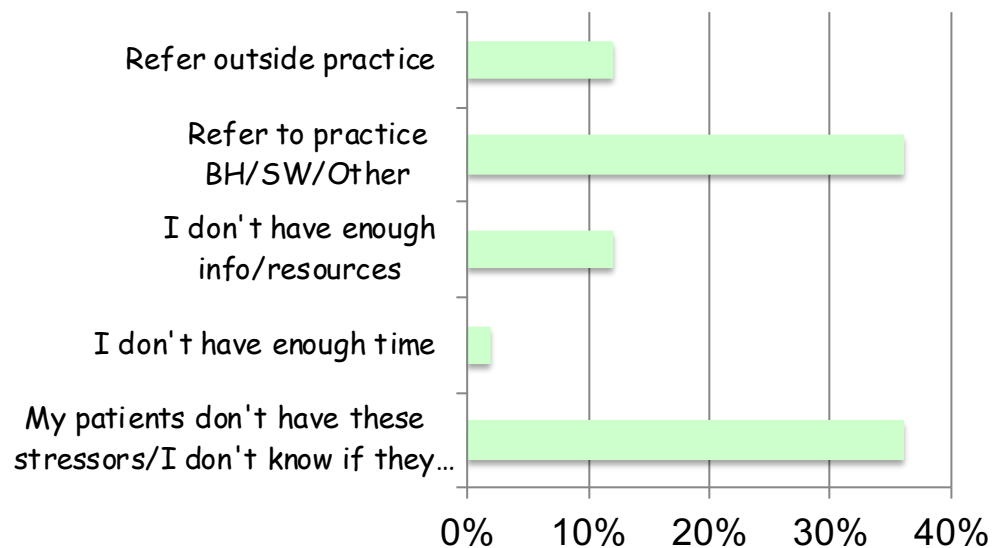
# Do you and your patients discuss issues that cause them financial stress?



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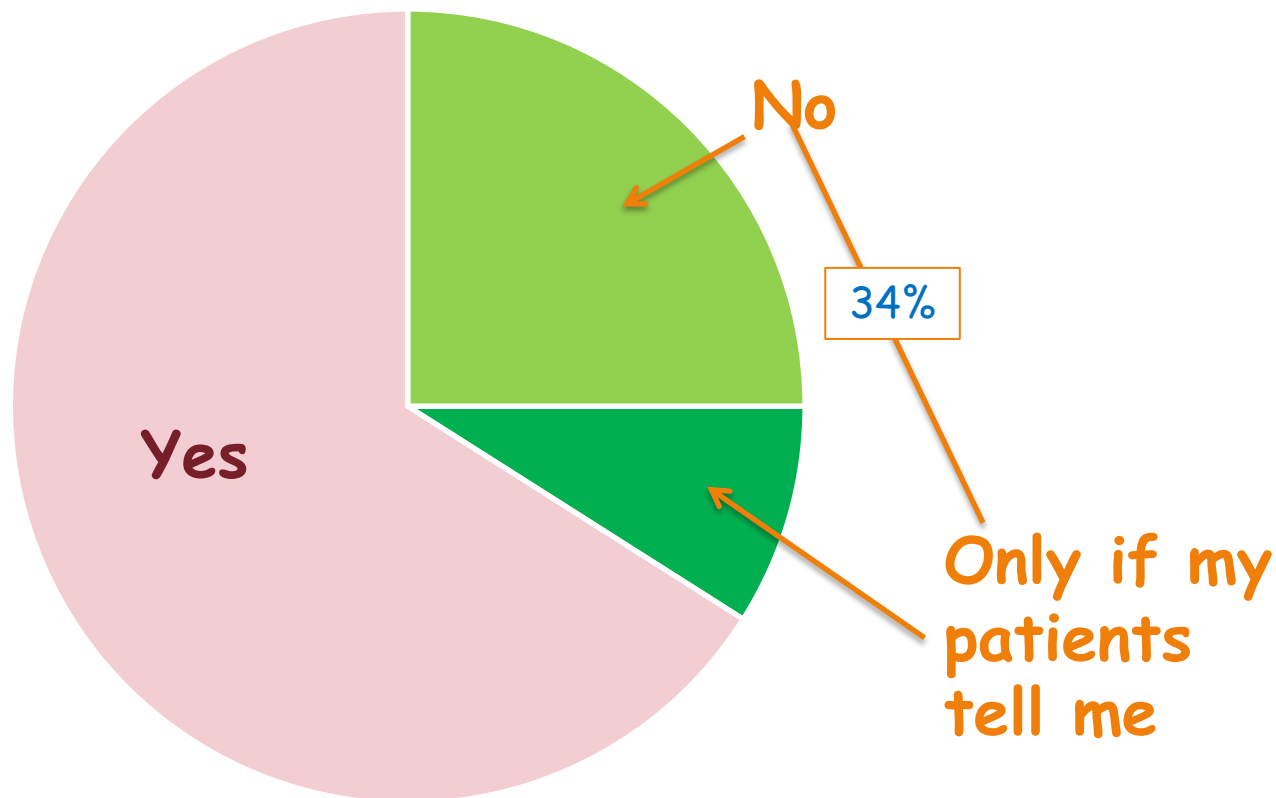
Why do you not?



Do you understand the financial burden of your referral decisions on your patients?



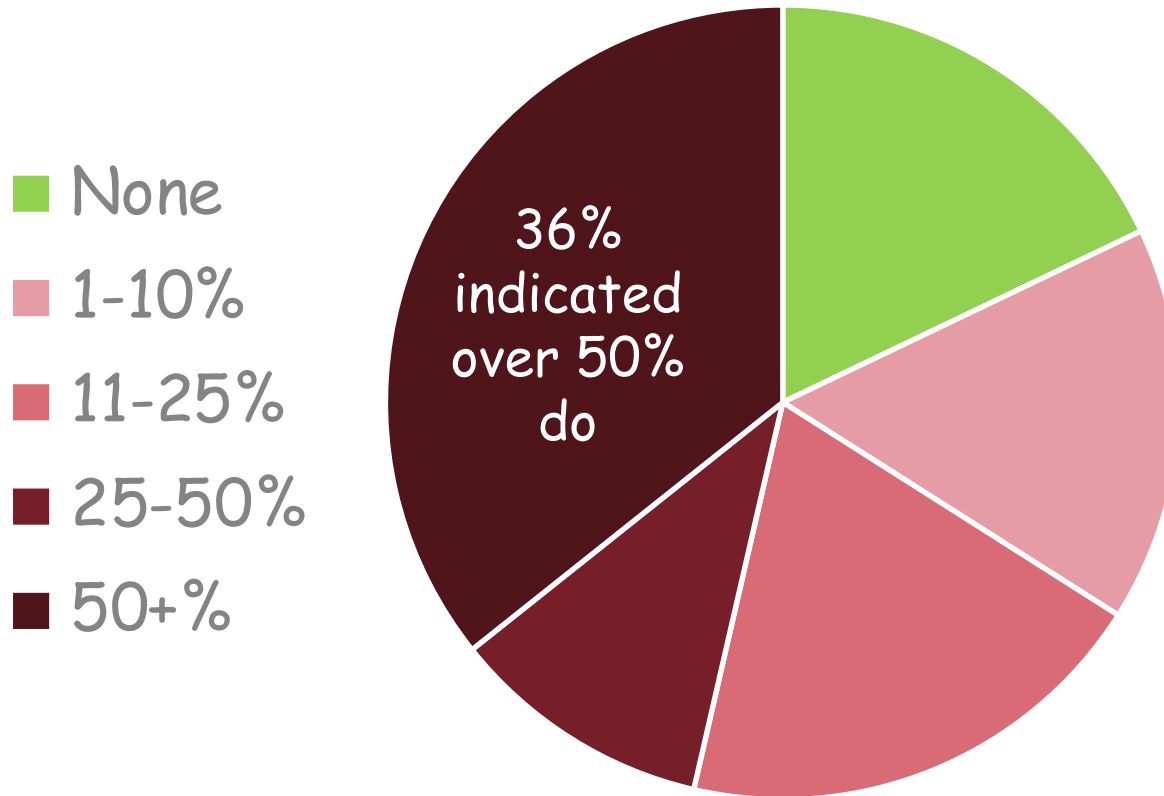
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# Percentage of your patients that have financial stress from child or elder care obligations that is impacting their health



# Patient Financial Stressors: Perceived Burden on Patients and Burden on You to Discuss



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The stressors with the greatest burden on patients are the hardest for providers to discuss, likely for a number of reasons

Weighted average\* with higher numbers more burdensome

Stressor	Perceived Burden on Patients	Burden on You to Discuss (overall rank)
General difficulty in "making ends meet"	7.3	6.0 (4)
Out of pocket burden of health insurance	6.9	7.3 (1)
Lack of understanding of health insurance coverage	6.5	6.8 (2)
Reluctance to get services/medications due to cost	6.5	6.2 (3)
Impact of loss of income when leave work for medical appointments	6.2	5.3 (7)
Bad decisions on health insurance coverage options	5.4	5.6 (5)
Home less or housing insecure	5.1	5.4 (6)
Financial burden of child care	5.0	5.1 (8)
Financial burden of elderly parents	4.7	4.6 (9)
Financial implications of end of life planning	3.0	4.2 (10)

\*To calculate the average weight, the responses were weighted based on the number reported.

# Patient Financial Stressors: Perceived Burdens and Resources Needed for Providers



Weighted average\* with higher numbers more burdensome/resource need

Stressor	Perceived Burden on Patients	Burden on You to Discuss	Resources Needed**
General difficulty in "making ends meet"	7.3	6.0 (4)	6.1 (10)
Out of pocket burden of health insurance	6.9	7.3 (1)	6.3 (9)
Lack of understanding of health insurance coverage	6.5	6.8 (2)	7.3 (2)
Reluctance to get services/medications due to cost	6.5	6.2 (3)	6.9 (6)
Impact of loss of income if leave work for medical appointments	6.2	5.3 (7)	7.9 (1)
Bad decisions on health insurance coverage options	5.4	5.6 (5)	7.3 (2)
Home less or housing insecure	5.1	5.4 (6)	7.1 (5)
Financial burden of child care	5.0	5.1 (8)	6.6 (8)
Financial burden of elderly parents	4.7	4.6 (9)	6.9 (6)
Financial implications of end of life planning	3.0	4.2 (10)	7.3 (2)

\*To calculate the average weight, the responses were weighted based on the number reported.

Similar high level of resources are needed across areas, red are highest

\*\*Extrapolated from range of 1 to 5 to 1 to 10

# What resources would be helpful? A sample of responses



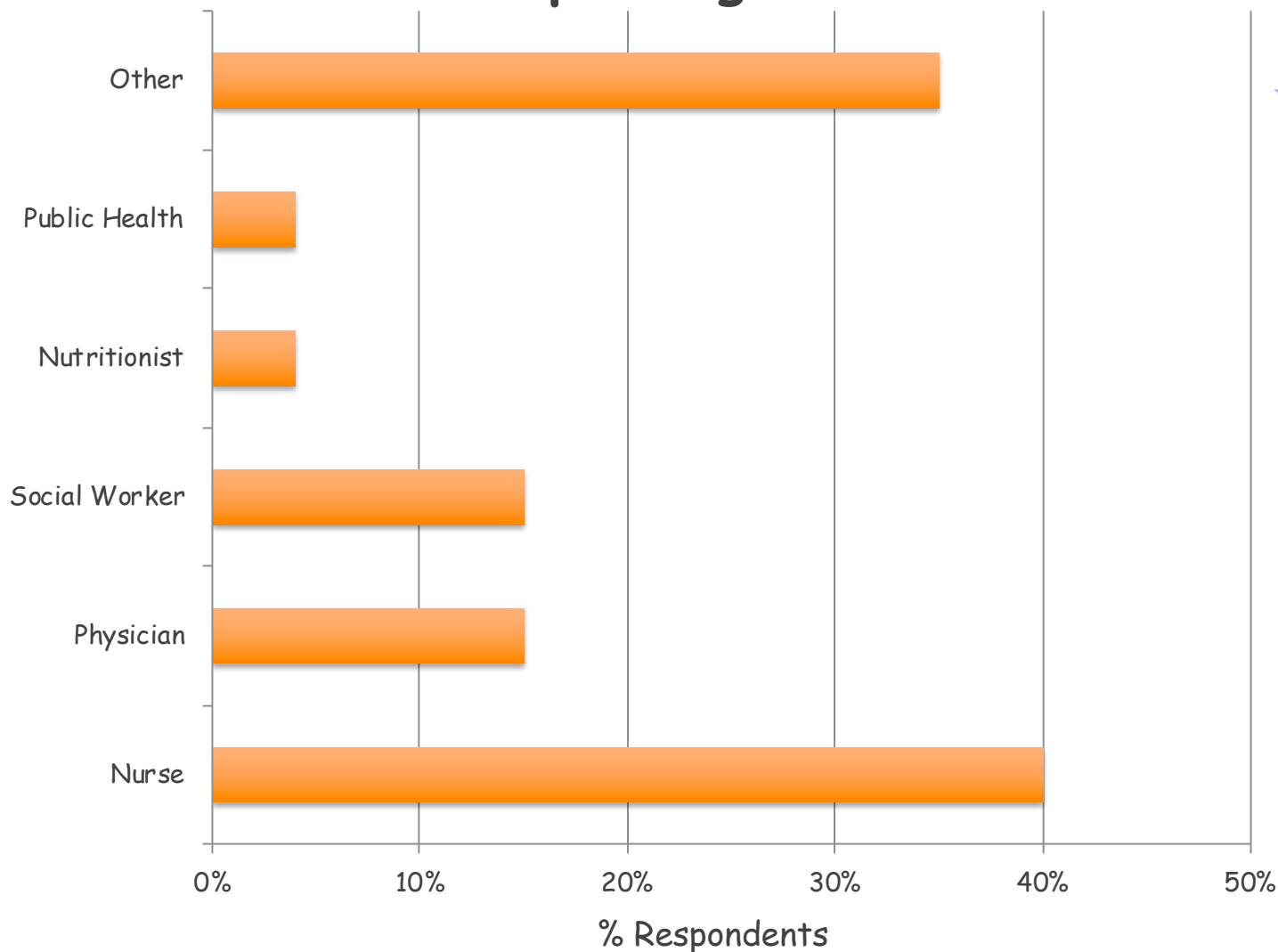
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- A handout with a simplified explanation of coverage for the most common plans for commercial insurance and for Medicare
  - Information on benefit coverage would allow me to anticipate the types of resources they will be eligible for which can help timely access for patients.
- Documentation of paperwork needed for referrals
- Information on referral options close to a patient's home
- Information on typical out of pocket expenses by insurance for common procedures
- Onsite case managers
- Would be helpful if patients were more open about their financial situation
- Would be helpful if insurers' customer service lines had representatives with better information
- I don't know what I don't know

# Types of Providers Responding



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## NOTES:

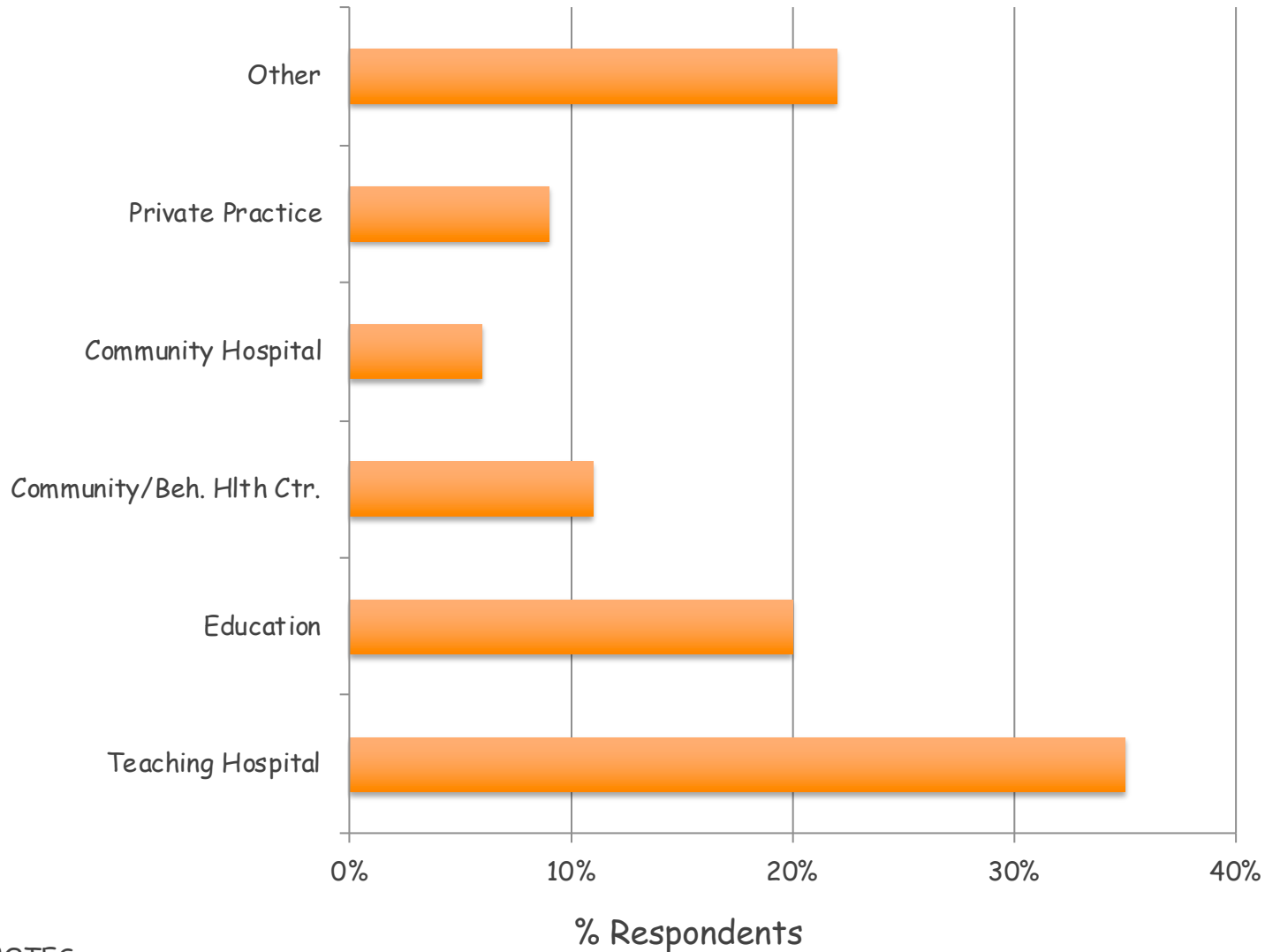
- Some respondents filled in more specific positions whereas others may not; it was counted where it was entered
- "Other" includes a wide range of providers



# Practice Setting/Employer of Respondents



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## NOTES:

- Some respondents filled in more specific positions whereas others may not; it was counted where it was entered
- "Other" includes a wide range of providers

# Respondents Practice Across the State



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Barrington

Bristol

Burrillville

Central Falls

Charlestown

Coventry

Cranston

Cumberland

East Greenwich

East Providence

Exeter

Foster

Glocester

Hopkinton

Jamestown

Johnston

Lincoln

Little Compton

Middletown

Narragansett

New Shoreham

Newport

North Kingstown

North Providence

North Smithfield

Pawtucket

Portsmouth

Providence

Scituate

Smithfield

South Kingstown

Tiverton

Warren

Warwick

West Greenwich

West Warwick

Westerly

Woonsocket

And Outside RI



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**Thank you.**