

Making Health Care Affordable for New Jersey: Real Families, Real Health Care Stories

How Much Can New Jersey Families Afford to Spend on Health Care?

KEY FINDINGS

- **A majority of families cannot make ends meet and are operating in the red.** 52.9% of respondents reported monthly expenses outpacing monthly income resulting in a negative cash flow by month's end.
- **Families are delaying needed health care because of high costs.** 46.4% of respondents report forgoing needed medical care due to cost or lack of insurance in the past year.
- **Health care costs cause financial hardship for families.** 13% of families reported having medical debt, the result of unpaid health care bills.
- **Uninsured families report delaying care at high rates.** 77.0% of families without health insurance report delaying needed care due to cost or lack of insurance in the last year.
- **Many with health insurance also cannot afford needed care.** 32.1% of insured respondents report delaying needed care due to cost in the past year.
- **Those with chronic health conditions are more likely to delay care.** 54.0% of those with chronic health conditions report delaying needed care due to cost or lack of insurance compared with 46.4% of total respondents.

POLICY RECOMMENDATIONS

1. *Develop and implement a sliding scale affordability measure based on income to ensure that New Jersey families are not required to pay more for health care than they can afford.*
2. *The affordability scale should provide full subsidies to cover the entire cost of health care for families up to 200% FPL and sliding scale subsidies for families at least up to 399% FPL.*
3. *New Jersey must collect more data to determine how much families above 400% FPL can afford to spend on health care.*

The aim of this project is to aid policymakers in understanding how much real families living in New Jersey can afford to spend on health care, based on real stories and household budgets of people living across the State. The findings presented in this report come from 648 families who attended over 40 community-based workshops throughout New Jersey. The findings provide an important narrative reflecting the real “kitchen table” health care affordability concerns a large segment of New Jersey residents face every day.

The NJ Consumer Voices for Coverage Leadership Team is represented by the following organizations: AARP New Jersey, Camden Churches Organized for People, Communication Workers of America, Health Professionals and Allied Employees, Hispanic Directors Association of NJ, NJ Appleseed Public Interest Law Center, NJ Catholic Conference, NJ Citizen Action Education Fund, NJ Health Care Quality Institute, NJ Public Interest Research Group, NJ Policy Perspective, NJ State Conference of the National Association for the Advancement of Colored People, PICO New Jersey, and the Women's Fund of NJ.