



Thomson Reuters Study Finds Baby Boomers and Generation X Face Healthcare Cost Hurdles

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Survey Measures Impact of Recession on Healthcare Use by Demographic Segment

ANN ARBOR, Mich., June 22 /PRNewswire/ -- Twenty-five percent of Americans say they had difficulty paying for healthcare in the past 12 months, with the Baby Boomer and Generation X age groups leading the way, according to a study published today by Thomson Reuters. The study, which tracks the impact of the recession on consumers' healthcare behaviors, also found that Generation X and Baby Boomers are 3.5 times more likely to postpone care due to the cost than are older Americans.

The analysis is based on a telephone survey of 3,007 households conducted from April 21 to May 3 -- a segment of the Thomson Reuters PULSE Healthcare Survey, the nation's largest and longest running privately funded household survey on health behavior and utilization. Responses covering a three-year period were then analyzed to chart long-term trends in consumer healthcare utilization among different demographic groups.

Following are the key findings of the analysis:

- **Difficulty Paying for Healthcare Persists:** One in four Americans said they had difficulty paying for care in the previous 12 months -- similar to the findings from a wave of the survey conducted in March. Those in the Baby Boomer and Generation X age groups are more likely than Millennials and the Silent Generation to say they are experiencing difficulty paying for care.
- **High Unemployment Rears Its Head:** The percentage of households that reported losing a job in the last three months increased to 13.5 percent in April, up from 11.4 percent in March. Unemployment is the single strongest driver of payment difficulty among healthcare consumers, the study found.
- **Gen X and Boomers 3.5 Times More Likely to Postpone Care Due to Cost:** Age impacts deferral of healthcare more than any other demographic factor, including household income, employment, and primary insurance. Generation X and Baby Boomers are 3.5 times more likely to postpone care due to cost than the Silent Generation.
- **Negative Expectations for Future Care:** When asked about their expectations for the next three months, 20 percent of consumers said they expect to have difficulty paying for health insurance or healthcare services. Baby Boomers are 4.5 times more likely than the Silent Generation to say they expect to have difficulty paying for care in the next three months.
- **Older Americans Least Affected by Economy When It Comes to Healthcare:** Older Americans, who have the access to Medicare, are less affected by the economic downturn when it comes to healthcare behavior.

For the study, the Millennial Generation was defined as being born after 1984, Generation X was born between 1965 and 1984, the Baby Boom Generation was born between 1946 and 1964, and the Silent Generation was born before 1946.

"It is important for healthcare providers, employers, and policy makers to consider how the economy and healthcare policies affect demographic segments differently," said Gary Pickens, chief research officer for the Healthcare and Science business of Thomson Reuters and lead author of the study. "Clearly, the age groups that represent the largest slice of the employer-sponsored insurance landscape -- Baby Boomers and Generation X -- are most susceptible to the ebbs and flows of the economy."

The study is part of a series of research papers assessing the impact of the current recession on the healthcare system. Future reports will track hospital financial performance, healthcare outcomes, and additional consumer trends.

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