

April 2020 Covid-19 Survey: Summary Findings

Office of The Health Care Advocate

May 2020



The Office of the Health Care Advocate works to increase access to high-quality, affordable health care for all Vermonters. We advocate through individual consumer assistance and systemic advocacy on health care issues.

The Office of the Health Care Advocate fielded an online survey from Sunday April 12, 2020 through Sunday April 26, 2020 to gain a better understanding of how the Covid-19 pandemic was impacting Vermonters. 2,501 persons responded to the survey.

The following is a summary description of the survey findings. Please reach out to the Office of the Health Care Advocate if you have questions about this survey. We can be reached by email at HCA@vtlegalaid.org.

Limitations of the Survey

Even with the large number of respondents ($n = 2,501$), survey findings cannot be generalized to how *all* Vermonters are being impacted by the Covid-19 crisis as we were unable to administer the survey to a representative sample of Vermonters. Further, due to the small number of certain sub-groups of respondents (e.g. uninsured respondents), particular caution should be exercised in interpreting our findings about these respondent sub-groups

After acknowledging those caveats, however, we believe that the value of releasing the survey findings, particularly given the dearth of Vermont-specific data on this topic, outweighs the risks attendant to third parties inaccurately interpreting the findings.

Respondents' Health Insurance Status

97.6% (2,440 of 2,501) of respondents stated that they had some type of health insurance. A much smaller percentage of respondents, 2.3% (57 of 2,501), indicated that they had no health insurance. We were unable to determine the insurance status of an even smaller percentage of respondents, 0.2% (4 of 2501). In Table 1, we present a tabulation of respondents by health insurance status.

Table 1. Respondents' health insurance status (universe: all respondents).

Insurance Status	Count	Percent
Insured	2440	97.6%
Uninsured	57	2.3%
Unclear	4	0.2%
Total	2501	100.0%

Roughly 43% (1,081 of 2,501) of respondents indicated that their health insurance was through a public payer (e.g. Medicare, Medicaid, Tricare, etc.) whereas approximately 50% (1,261 of 2,501) of respondents had individual or employer-sponsored insurance. We were unable to determine the payer type of 4% (102 of 2,501) of respondents although we were able to determine that the respondent did have health insurance. 2.3% (57 of 2,501) of respondents indicated that they did not have health insurance. In Table 2, we present a tabulation of respondents by health insurance payer type.

Table 2. Respondents’ health insurance by payer type (universe: all respondents).

Payer Type	Count	Percent
Private	1081	43.2%
Public	1261	50.4%
Unclear	102	4.1%
Uninsured	57	2.3%
Total	2501	100.0%

Access to Non-Covid-19 Care during the Covid-19 Crisis

64% (1,610 of 2,501) of respondents indicated that they needed non-Covid-19 care during the Covid-19 crisis. Of these respondents who needed non-Covid-19 care, 45% (717 of 1610) responded that they were choosing to wait to get medical care until after the Covid-19 crisis and 28% (441 of 1,610) indicated that they were having difficulties receiving care (including the cancellation of appointments). 18% (441 of 1,610) indicated that they had no difficulties receiving non-Covid-19 care. In Table 3, we present a tabulation of respondents who reported they needed non-Covid-19 care during the Covid-19 crisis by access to non-Covid-19 care.

Table 3. Respondents’ access to non-Covid-19 care during the Covid-19 crisis (universe: respondents who needed non-Covid-19 care).

Access to Non-Covid-19 Care	Count	Percent
Problems getting professional medical care (incl. cancellations of appointments)	441	26.1%
Waiting to get professional medical care	717	42.5%
Got professional medical care and didn't have any problems	452	26.8%
Other	77	4.6%
Total	1687	100.0%

Of the 74% (1,850 of 2,501) of respondents who stated they or someone in their household had a chronic health condition other than a mental health issue, 18% (325 of 1,850) reported that they or a household member had problems managing their chronic condition during the Covid-19 crisis.

65% (1,646 of 2,501) of respondents indicated that they or a member of their household were managing a mental health condition. Of respondents or household members managing a mental health condition, 21% (343 of 1,646) reported that they or a household member had problems managing a mental health condition during the Covid-19 crisis.

Loss of Income during the Covid-19 Crisis

A large number of respondents lost income during the Covid-19 crisis. Specifically, 43% (1,080 of 2,501) of respondents reported a loss of income due to the Covid-19 crisis. In Table 4, we present a tabulation of respondents’ answers to the question, “Have you lost income as a result of the Covid-19 crisis?”

Table 4. Whether respondents lost income or not during the Covid-19 crisis (universe: all respondents).

Loss of Income	Count	Percent
Yes (includes persons receiving Unemployment Insurance)	1080	43.2%
No	1374	54.9%
Loss of Worth of Investments	26	1.0%
Other	21	0.8%
Total	2501	100.0%

Affording Basic Necessities during the Covid-19 Crisis

Roughly 1 in 4 respondents, 28% (706 of 2,501), reported that they were concerned about being able to afford basic necessities (not including health care) during the Covid-19 crisis. There was a noticeable difference between the percentage of insured and uninsured respondents concerned about being able to afford basic necessities (not including health care). 27% (670 of 2,440) of insured respondent indicated that they were concerned about being able to afford basic necessities (not including health care). In contrast, 61% (35 of 57) of uninsured respondents were concerned about being able to afford basic necessities (not including health care) during the Covid-19 crisis. In Table 5, we present a cross tabulation of responses to the question regarding concern about being able to pay for basic necessities (not including health care) and respondents' insurance statuses.

Table 5. Respondent's insurance status by concern about affording basic necessities during the Covid-19 crisis (universe: all respondents).

Insurance Status	Concerned about affording for basic necessities	Not concerned about affording basic necessities	Count
Insured	670	1770	2440
Uninsured	35	22	57
Unclear	1	3	4
Total	706	1795	2501

Affording Monthly Health Insurance Premium during the Covid-19 Crisis

3% (74 of 2,440) of insured respondents indicated that they were concerned that they would be unable to pay their monthly health insurance premium during the Covid-19 crisis. In Table 6, we present a tabulation of responses to the question regarding concern paying monthly health insurance premium during the Covid-19 crisis.

Table 6. Insured respondents' concern about affording their monthly health insurance premium during the Covid-19 crisis (universe: insured respondents).

Concerned about affording premium	Count	Percent
No	1963	80.5%
Other	403	16.5%
Yes	74	3.0%
Total	2440	100.0%

Affording Medical Bills during the Covid-19 Crisis

20% (501 of 2,501) of respondents were concerned about paying medical bills during the Covid-19 crisis. In Table 7, we present a tabulation of respondents' answers to the question "During the Covid-19 crisis, are you concerned you won't be able to afford medical bills?"

Table 7. Whether respondents are concerned about affording medical bills during the Covid-19 crisis (universe: all respondents).

Concerned about affording medical bills	Count	Percent
Yes	509	20.4%
No	1992	79.6%
Total	2501	100.0%

There was a substantial difference between the percentage of respondents concerned about paying medical bills by their insurance status. 19% (473 of 2,440) of insured respondents stated that they were concerned about paying medical bills during the Covid-19 crisis. In contrast, 61% (35 of 57) of uninsured respondent indicated that they were concerned about paying medical bills.

Access to Covid-19 Care during the Covid-19 Crisis

1% (35 of 2,501) of respondents stated that they required professional medical care for Covid-19. Of the 35 respondents that stated they required professional medical care for Covid-19, 9 reported that they had problems with receiving care and 21 reported that they had no problems receiving care.