

Preliminary Analysis of Grad Student Healthcare Access

December 22nd 2020

Based on the 2020 GSC Quality of Life Survey

Brought to you by Caltech for Affordable Healthcare and the GSC Health Subcommittee

Sources:

2019 GSC Quality of Life Survey

655/1,199 continuing grads (response rate: 54.6%)

2020 GSC Quality of Life Survey

580/1,098 continuing grads (response rate: 52.8%)

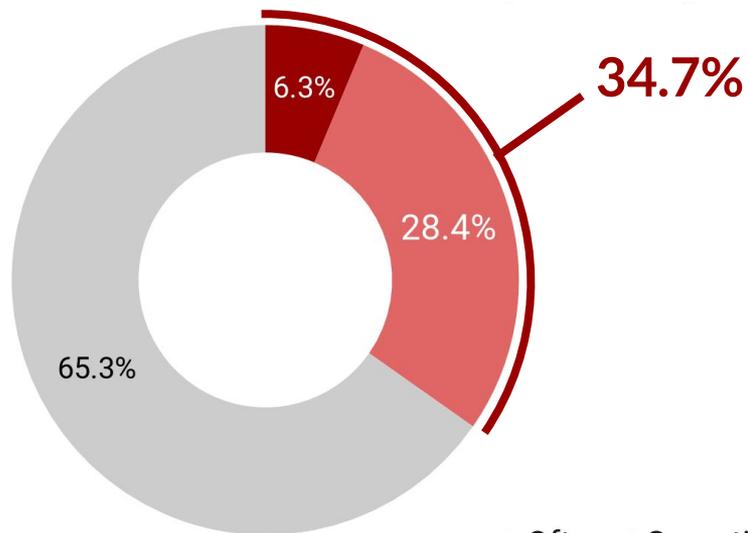
Executive Summary:

- 71.6% of respondents are avoiding medical care due to cost, more than double from last year
- 15% of respondents spent over \$1000 on medical care (not including premiums)
- An increased fraction of respondents reported no out-of-pocket costs, possibly reflecting the larger fraction of people avoiding healthcare.
- 23.8% of respondents needed medical care not covered by their health insurance plan
- 37.5% of respondents report a chronic health condition during their time at Caltech
- 6.0% of respondents identify as disabled
- 25.8% of respondents expect they will have difficulty accessing medical treatment this year
- 32 of the 48 students who applied for the Student Emergency Fund applied for health reasons
- 87.2% of respondents are experiencing a heightened level of stress, anxiety, or isolation
- 13.8% of respondents used all 25 covered mental health visits last year

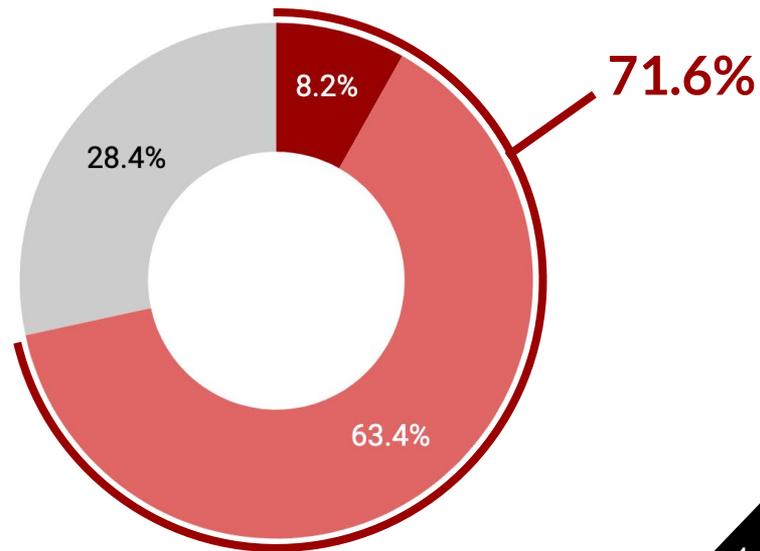
An alarming proportion of grad students are avoiding medical care due to cost. This proportion more than doubled from last year.

Q: Did you ever stop yourself from seeking medical treatment that you felt was needed due to the expected financial burden?

Jan 2018 - Jan 2019



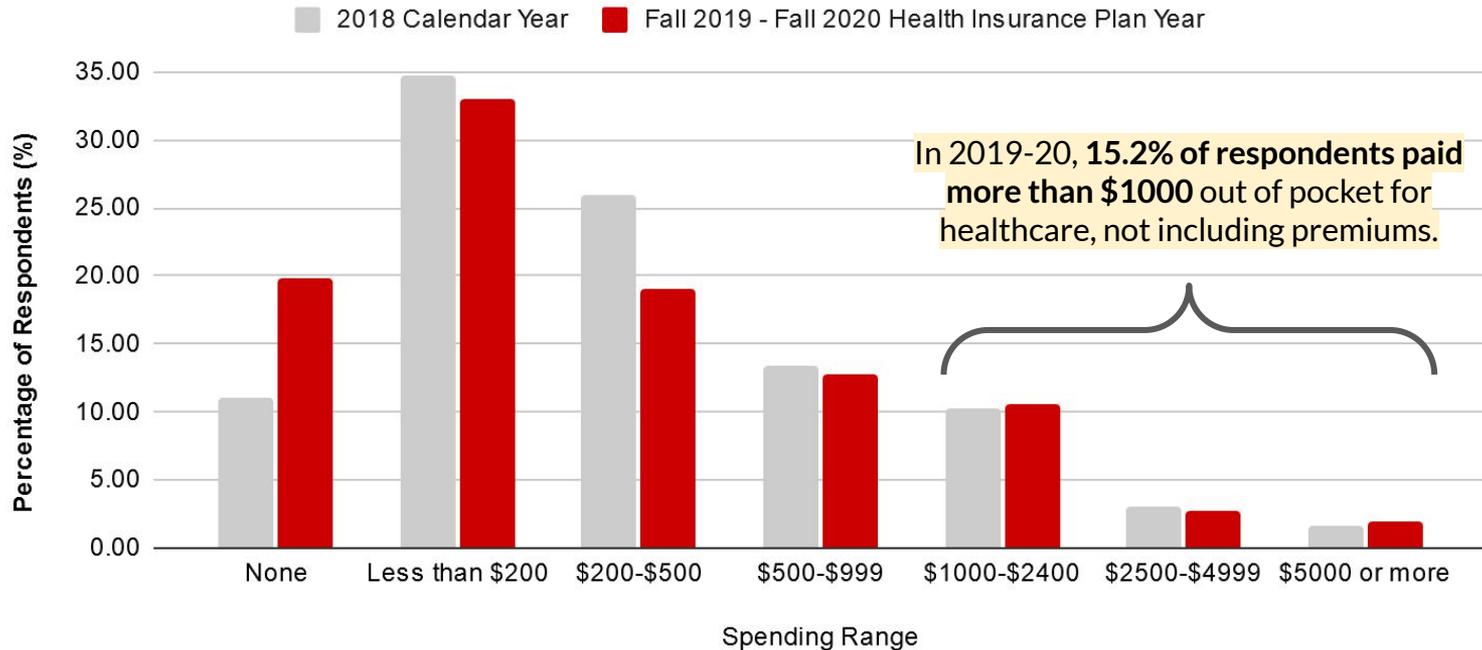
Sept 2019 - Sept 2020



• Often • Sometimes • Never

A significant minority of grad students have large out-of-pocket healthcare costs on top of the premium.

Q: What was your total out-of-pocket spending on healthcare?



A larger fraction of respondents avoiding healthcare is reflected in the distribution of out-of-pocket costs.

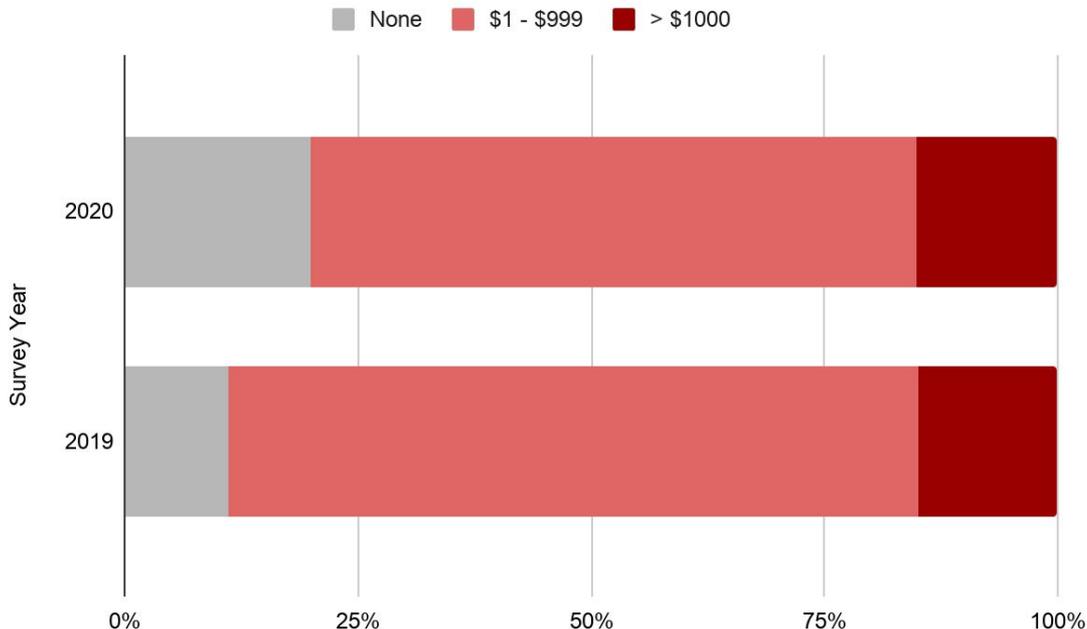
Q: What was your total out-of-pocket spending on healthcare?

The fraction of respondents paying high out-of-pocket costs has **remained the same** between the 2019 and 2020 surveys.

The fraction with low **but nonzero** out-of-pocket costs **has decreased**, whereas the fraction with no out-of-pocket costs **has increased**.

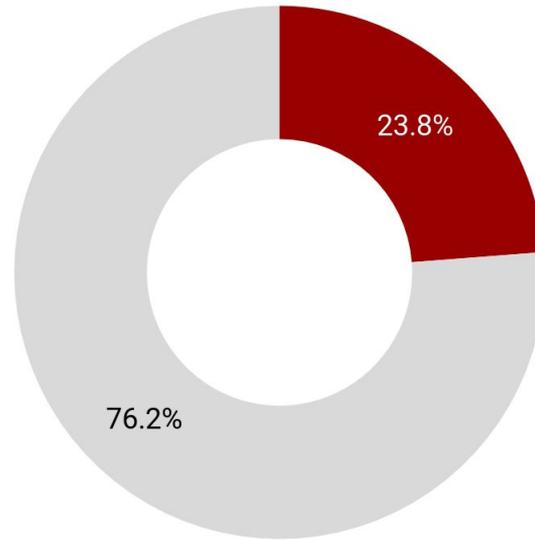
Note that in September 2019, between the two survey periods, the Caltech student health plan deductible increased, whereas the out-of-pocket maximum remained the same.

This data suggests that the increased deductible may have disincentivized students with non-urgent situations from seeking healthcare at all.



The insurance plan does not cover needed medical care for a significant fraction of grad students.

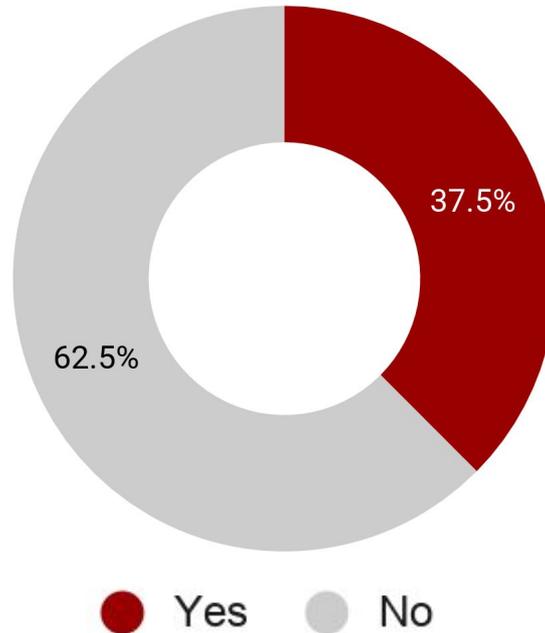
Q: During your time at Caltech, did you need a medication/medical procedure that was not covered by insurance (includes denial of prior authorization requests)?



● Yes ● No

37.5% of respondents report experiencing a chronic health condition during their time at Caltech.

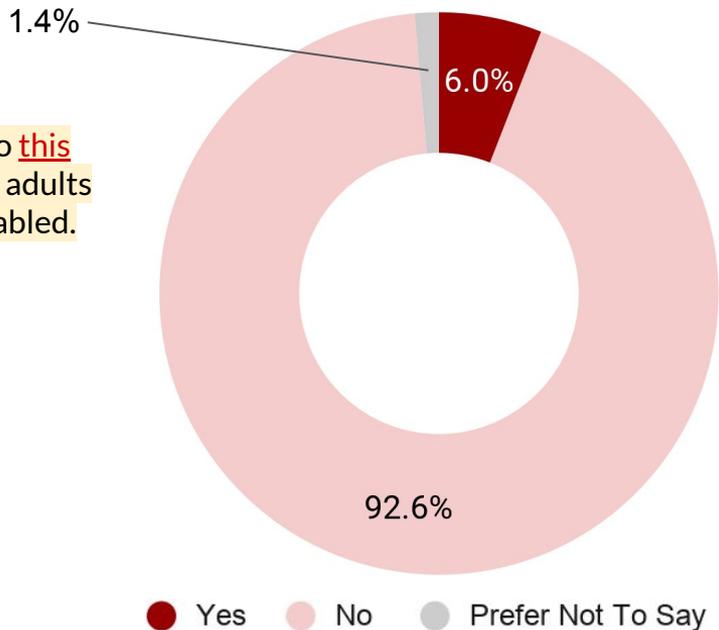
Q: Since coming to Caltech, have you ever had a chronic health condition? This includes mental health conditions. Chronic is defined as lasting longer than 3 months.



6.0% of respondents identify as disabled.

Do you have a disability? (Examples of disability include, but are not limited to: mobility impairment, cognitive or intellectual disability, hearing impairment, visual impairment, chronic illness.)

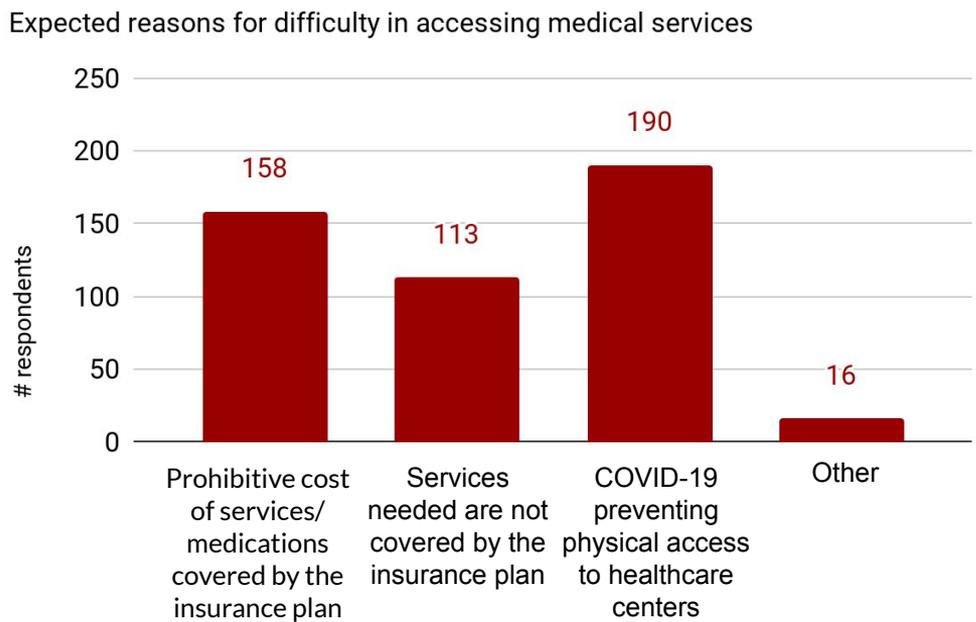
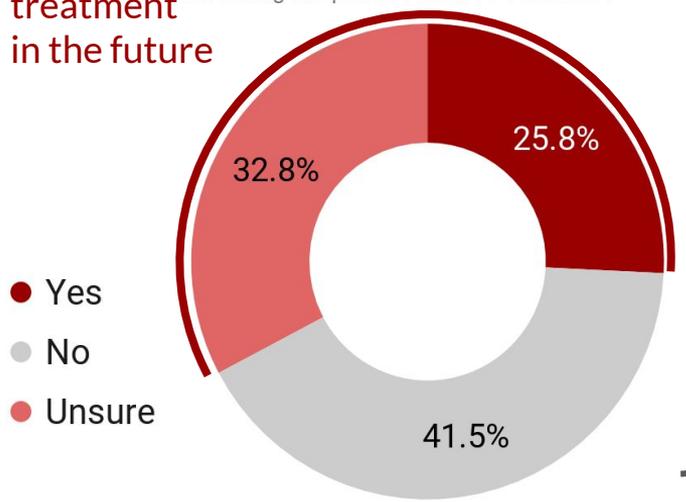
For comparison, according to [this report](#), an estimated 10.6% of adults in the US aged 18-64 are disabled.



Many graduate students expect that it will be difficult to access the medical treatment they'll need in the future.

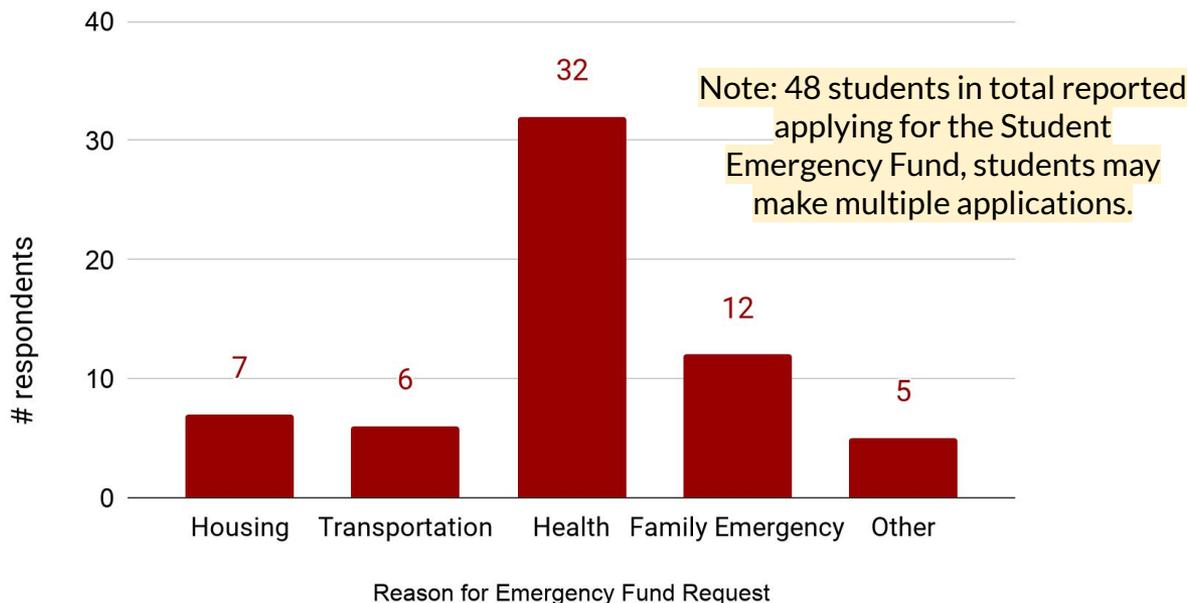
Q: Do you expect that you will have difficulty accessing medical treatment that you believe is needed during the period Fall 2020-Fall 2021?

58.6% of respondents said yes or that they were unsure if it would be difficult to access needed medical treatment in the future



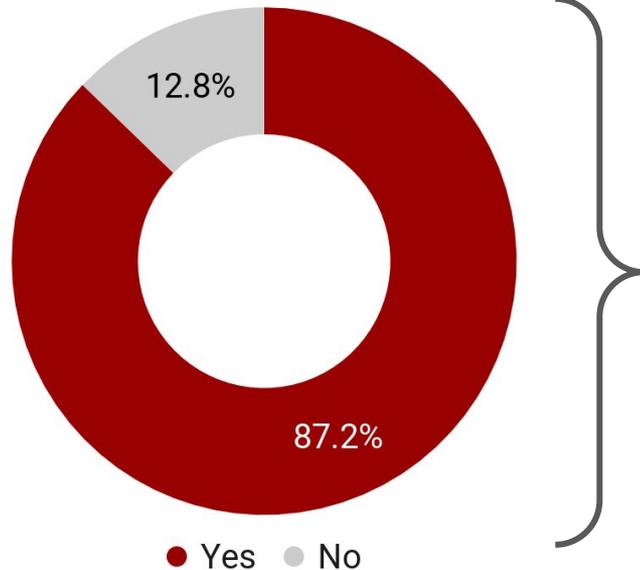
A significant fraction of students applying to the Student Emergency Fund are applying for health reasons.

Q: (If you applied for funding from the Graduate Studies Office's Student Emergency fund), indicate which, if any, categories correspond to the reason you applied for the Emergency Fund (Select all that apply.)



Graduate students are experiencing more stress, anxiety, or isolation.

Q: Over the last 6 months, have you experienced an increased level of stress, anxiety, or isolation?



Factors that contributed to that increase:

Physical or mental health risks to you or your loved ones (57% of respondents)

Difficulty accessing regular medical care or treatment (18.3% of respondents)

Lack of accommodations for chronic illness or disability (5.3% of respondents)

Lack of mental health days or vacation days (33.4% of respondents)

13.8% of students used all of their covered mental health visits. Student advocacy over the past year prevented cuts to mental health coverage.

Q: Have you used your 25 covered mental health visits with no co-pay for this insurance year (September 2019-September 2020)?

