

US Rural Residents Face Health and Health Care-Related Vulnerabilities

New survey report offers insights and comparisons of rural, urban, and suburban residents

LOS ANGELES – June 10, 2020 – Only 69 percent of rural residents describe themselves as being in “excellent” or “good” health, which is less than what is reported by urban (80 percent) and suburban (78 percent) residents, according to ***Left Behind: Health Care in Rural America***, a new study released today by nonprofit Transamerica Center for Health Studies® (TCHS). Based on the 7th Annual TCHS Consumer Health Care Survey, conducted in August 2019 among 3,760 U.S. residents age 18 to 64, the new study illuminates the health and health care-related risks among rural residents and offers comparisons with urban and suburban residents.

“Much of the attention surrounding the COVID-19 pandemic has focused primarily on cities and larger metropolitan areas. We also need to focus on rural areas and the unique vulnerabilities their residents are facing,” said Christopher Wells, national program manager for TCHS.

Health care in rural areas is often less accessible than in urban and suburban areas for a number of reasons, including fewer hospitals to reach medical professionals and longer travel times to health facilities. In addition, the survey findings point to other potential systemic issues:

- **Rural residents are less likely to have health insurance.** Eighty-one percent of rural residents have health insurance— and a concerning 19 percent do not. In contrast, 90 percent of urban and 89 percent of suburban residents have health insurance.
- **Seventy-five percent of rural residents indicate they are able to afford routine health care expenses** (e.g., health insurance co-pays, deductibles, and out-of-pockets expenses), which is fewer than reported by urban (82 percent) and suburban residents (85 percent).
- **Less than three in four rural residents (73 percent) have one primary care doctor they regularly see**, compared with 83 percent of urban and 82 percent of suburban residents.
- **Only 28 percent of rural residents are very satisfied with the quality of the health care system they have access to today**, compared with 42 percent of urban and 32 percent of suburban residents.

“Employers across all regions of the country play a crucial role in providing workers with health insurance coverage and workplace wellness programs, but in rural areas, this is happening to a lesser extent,” Wells said. The survey findings illustrate disparities:

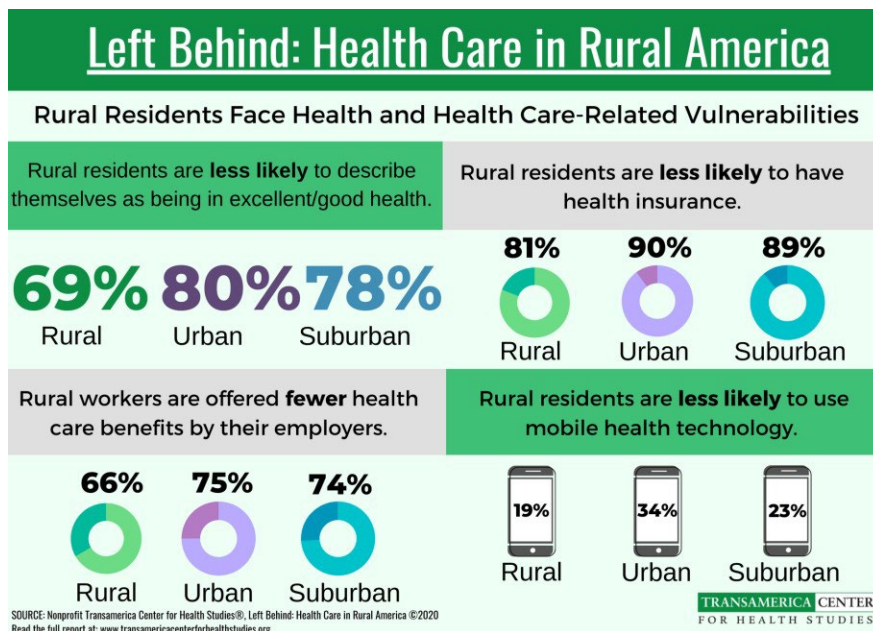
- **Rural workers are less likely to say they are offered various health care benefits** than urban and suburban workers, but their total enrollment rates are comparable. For example, two in three rural workers (66 percent) say they are offered major medical insurance, which is lower than found among urban (75 percent) and suburban (74 percent) workers. However, among those offered this benefit, approximately three in four enroll in them regardless of location (74 percent rural, 74 percent urban, and 75 percent suburban).
- **Only three in 10 rural workers (30 percent) are offered a workplace wellness program by their employer**, compared with urban (52 percent) and suburban (43 percent) workers.

“Rural residents face certain health care-related challenges that are somewhat beyond their control. However, they may be overlooking opportunities to improve their situation that are within their reach,” said Wells.

The survey findings identify ways rural residents can potentially improve their health and their ability to navigate the health care system:

- **Rural residents can place a greater emphasis on prioritizing their health.** Almost one in four rural residents (23 percent) say they don't have any health-related priorities right now, a finding that is significantly higher than reported by urban (12 percent) and suburban (14 percent) residents. Rural residents are also less likely to say one of their two most important health-related priorities is "staying healthy – covering basic preventive health care expenses" (36 percent), compared with urban (46 percent) and suburban (52 percent) residents.
- **Rural residents can benefit from mobile health technology, if available.** At the time of the survey in 2019, only around one in five rural residents (19 percent) report having used mobile health technology in the past 12 months, such as an app to help monitor or diagnose a health condition, compared with 34 percent of urban and 23 percent of suburban residents.
- **Rural residents can increase their level of awareness of potential changes in health care policy.** Only around one in five rural residents (19 percent) say they are extremely or very aware of potential changes to health care policy coming out of Washington D.C., a finding that is similar to suburban residents (22 percent) but lower than urban residents (34 percent).

"Even before COVID-19, many rural residents faced health and health care-related risks. The pandemic greatly magnifies these risks. At a societal level, more can and should be done to enhance the accessibility and affordability of health care," said Wells. "At an individual level, it is extremely important that rural residents be hypervigilant in safeguarding their health and follow the CDC's recommendations for taking precautionary measures, such as social distancing, wearing a mask, and frequent hand washing."



Left Behind: Health Care in Rural America provides in-depth findings and recommendations for the general public, employers, and policymakers.

####

About Transamerica Center for Health Studies

Transamerica Center for Health Studies® (TCHS) is a division of Transamerica Institute®, (TI) a nonprofit, private foundation. TCHS is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. TCHS engages with the American public through national surveys, research findings, and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness. TI is funded by contributions from Transamerica Life Insurance Company and its affiliates, as well as unaffiliated third parties. None of the contributors are major medical insurers. TCHS and TI and their representatives cannot give ERISA, tax, or legal advice, and TCHS is not an agent of any government agency including, but not limited to, state or federal health benefit exchanges.

About the 7th Annual TCHS Consumer Health Care Survey

The analysis contained in *Left Behind: Health Care in Rural America* was prepared internally by the research team at TCHS. A self-administered online survey was conducted by The Harris Poll on behalf of TCHS among a nationally representative sample of 3,760 U.S. adults (ages 18-64), from August 7th to August 19th, 2019. Figures for education, age by gender, region, and household income were weighted where necessary to align them with the population of U.S. residents ages 18-64.

A separate weight was created for U.S. residents ages 18-64 by age (Millennials and Generation Z), by ethnicity, for those who are currently uninsured, and for those who are employed, and then combined into a total General Population sample. A full methodology is available in the report.