

Figure 1
Changes in Health Care Usage Resulting From Cost Increases,
Among Those Experiencing Increase in Costs, 2004–2007

	2004	2005	2006	2007
Try to take better care of yourself	74%	71%	80%	81%
Choose generic drugs when available	81	79	82	78
Talk to the doctor more carefully about treatment options and costs	58	57	57	66
Go to the doctor only for more serious conditions or symptoms	57	54	56	64
Delay going to the doctor	45	40	44	50
Switch to over-the-counter drugs	40	33	36	42
Look for cheaper health insurance	26	28	26	29
Look for less expensive health care providers	28	27	26	33
Not fill or skip doses of your prescribed medication	NA	21	22	28

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2007 Health Confidence Survey.

Figure 3
Shifts in Resources Resulting From Cost Increases,
Among Those Experiencing Increase in Costs, 2004–2007

	2004	2005	2006	2007
Decrease your contributions to a retirement plan, such as a 401(k), 403(b), or 457 plan, or an IRA ^a	25%	26%	36%	30%
Decrease your contributions to other savings	48	45	53	52
Have difficulty paying for basic necessities, like food, heat, and housing	18	24	28	29
Have difficulty paying other bills	30	34	37	36
Use up all or most of your savings	26	29	33	28
Increase your credit card debt	NA	NA	22	20
Borrow money	15	18	21	16

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2007 Health Confidence Survey.
^a Individual retirement account.