

## FINANCIAL SCREENING QUESTIONS

Add financial screening questions to your intake and/or workflow. These routine questions normalize the topic for patients and staff. Screening identifies patients in need of the conversation. Please see sample screening questions below. It is recommended to include at least one question from the Social Determinants of Health and Cost of Care groups.

### Financial Hardship

Thinking back over the past month, how often have you had serious financial worries?<sup>1</sup>

On a scale of 1 to 10, with 10 being the most severe and 1 being the least severe, how would you rate your financial hardship in the last 12 months?<sup>2</sup>

1 Creed PA, Macintyre SR, "The Relative Effects of Deprivation of the Latent and Manifest Benefits of Employment on the Well-Being of Unemployed People," Journal of Occupational Health Psychology 6, no. 4 (2001): [324-331], <http://psycnet.apa.org/record/2001-18503-005>

2 National Patient Advocate Foundation

### Social Determinants of Health

Please indicate how often this describes you: I don't have enough money to pay my bills:  
Never, Rarely, Sometime, Often, Always.<sup>3</sup>

Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?  
Yes, No, Don't Know.<sup>4</sup>

How difficult is it for you to live on your total household income right now?<sup>5</sup>

In the next two months, how much do you anticipate having to reduce your standard of living to the bare necessities of life?<sup>6</sup>

3 Steven G. Aldana and Wendy Liljenquist, "Validity And Reliability Of A Financial Strain Survey," Financial Counseling and Planning 9, no. 2 (1998): [18], <https://afcpe.org/assets/pdf/vol922.pdf>, accessed in Health Leads Social Needs Screening Toolkit

4 Measuring Financial Literacy: Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy (Organisation for Economic Co-operation and Development, 2011), [18], <https://www.oecd.org/finance/financial-education/49319977.pdf>.

5 Vinokur AD, Price RH, Caplan RD, "Hard Times and Hurtful Partners: How Financial Strain Affects Depression and Relationship Satisfaction of Unemployed Persons and Their Spouses," Journal of Personality and Social Psychology 71, no. 1 (1996): [166-179], <http://psycnet.apa.org/record/1996-01782-012>

6 National Patient Advocate Foundation

### Cost of Medications

In the last 12 months, did you skip medications to save money?<sup>7</sup>

7 Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey (2011), [https://meps.ahrq.gov/mepsweb/survey\\_comp/survey.jsps](https://meps.ahrq.gov/mepsweb/survey_comp/survey.jsps), accessed in Health Leads Social Needs Screening Toolkit

### Cost of Care

In the last 12 months, was there a time when you needed to see a doctor but could not because of cost?  
Yes, No.<sup>8</sup>

In the last 12 months, have you experienced a financial hardship due to the cost of your medical care? Yes, No, Not Sure/Don't Know.<sup>9</sup>

Do you have to dip into savings to pay for a medical visit, test or procedure?<sup>10</sup>

8 Social Needs Screening Toolkit (Health Leads, 2016), [14], <https://healthleadsusa.org/wp-content/uploads/2016/07/Health-Leads-Screening-Toolkit-July-2016.pdf>.

9 National Patient Advocate Foundation

10 Ibid/www.oecd.org/finance/financial-education/49319977.pdf

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