Ipsos Public Affairs

Consumers for Quality Care

Health Care Experience Study

April 17, 2018

Executive summary

- Americans are acutely worried about paying for health care – even more than they worry about costs associated with retirement, college, housing, or child care.

- What people pay is the main pain point: Americans are more concerned about premiums, deductibles, and co-pays than they are about access to care or quality of care.

- When asked who is responsible for their out-of-pocket costs, Americans mostly blame insurance companies, pharmaceutical companies, and the federal government.

- Although the majority of Americans are able to get health care when they need it, there are troubling indicators about quality and access.

- Regardless of political persuasion, Americans share common frustrations about their health care, and have shared priorities for change.

BACKGROUND ON THE STUDY

Demographics

Gender profile

48% Male

52% Female

Education profile

No college degree
72%

College degree
28%

Telephone interviewing

1,200 age 18+ Gen Pop Americans
- Boost of 250 African Americans
- Boost of 250 Hispanics

Weighted to general population

Interviews between March 13th and 25th 2018

Age profile

18-36	37-54	55+
32%	**29%**	**40%**

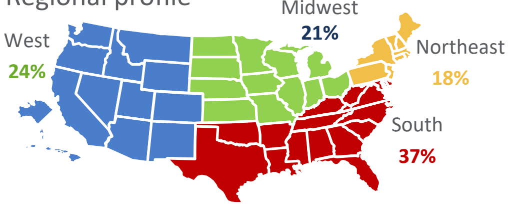
Income profile

Under $50K	$50K+
38%	**49%**

Political Party

Democrats	Republicans	Independents
31%	**23%**	**37%**

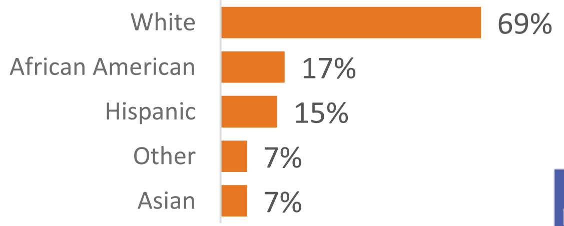
Regional profile



Household composition profile

Not Married	Married	Children in household
47%	**53%**	**28%**

Racial profile

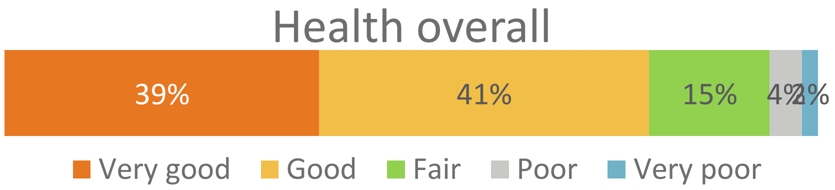


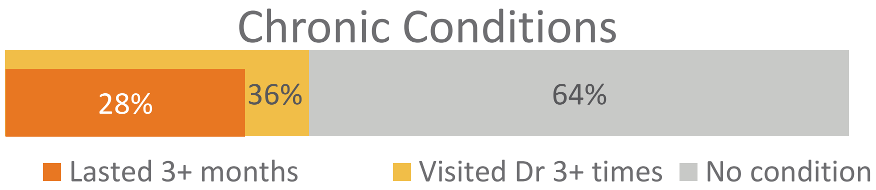
Base: All Respondents (Total n=1700)

Respondent insurance type and health status

Health insurance type

Private	62%
Medicare	16%
Medicaid	7%
VA & Military	4%
Other health insurance	4%
Uninsured	5%





Q17 Are you currently covered by any of the following types of health insurance or health coverage plans?

BASE: ALL RESPONDENTS (TOTAL N=1700)

Methodology

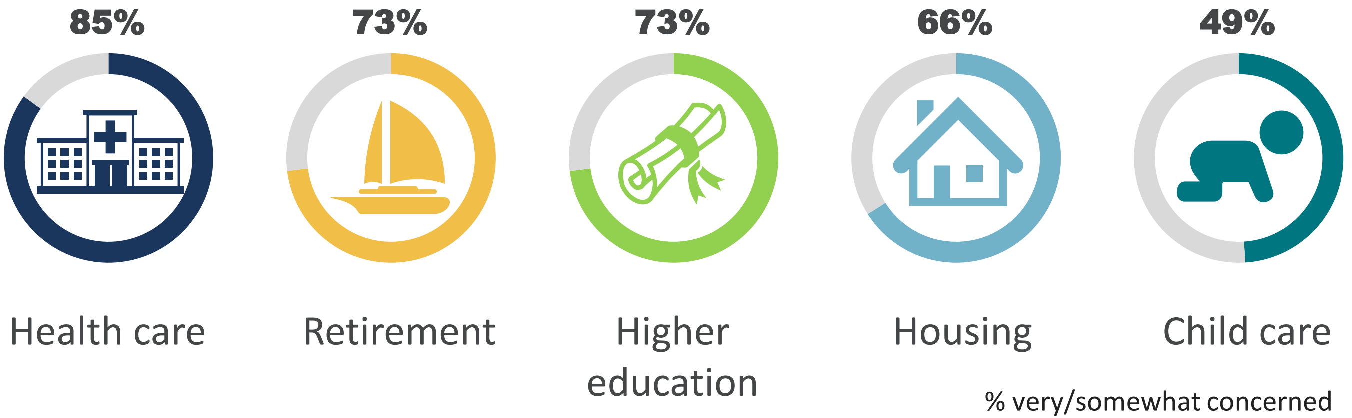
Telephone interviewing

Sample
For the base survey, Random-digit dialing (RDD), a technique for drawing a sample of households from the frame or set of telephone numbers, was used. Sample was split 50/50 between landline and cell phone numbers. List sample was used for the African American and Hispanic oversamples, also split 50/50 landline and cell phone.

Weighting
To correct for the disproportionate stratified sample, sample weighted using a statistical technique called rim weighting, in which all of the population marginal profiles of interest are replicated in the sample. The sample was weighted by gender, age, race/ethnicity, region, education and by type of insurance. Demographic profiles used were sourced from the most recent Current Population Survey (CPS).

THE HEALTH CARE SYSTEM

A large majority of Americans are concerned about the cost of health care – more so than paying for retirement, college, housing, and child care



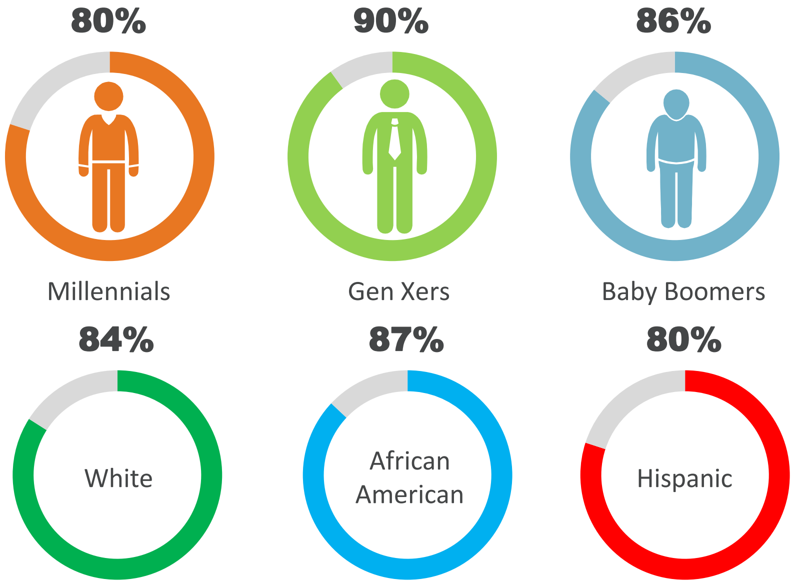
% very/somewhat concerned

Q1 How concerned are you, if at all, with the costs of the following: [ITEM] Are you very concerned, somewhat concerned, somewhat unconcerned, or very unconcerned?

Base: All Respondents (Total n=1700)

Gen Xers and women are most concerned about the cost of health care in America

- **Gen Xers** (90%) are statistically significantly **more** worried about the cost of health care compared to **millennials** (80%) or **baby boomers** (86%).
- **African Americans** (87%) are somewhat more concerned about the cost of health care than **white** (84%) or **Hispanic** (80%) Americans.
- **Women** are statistically significantly **more** concerned than **men** about the cost of health care (88% and 83% respectively).

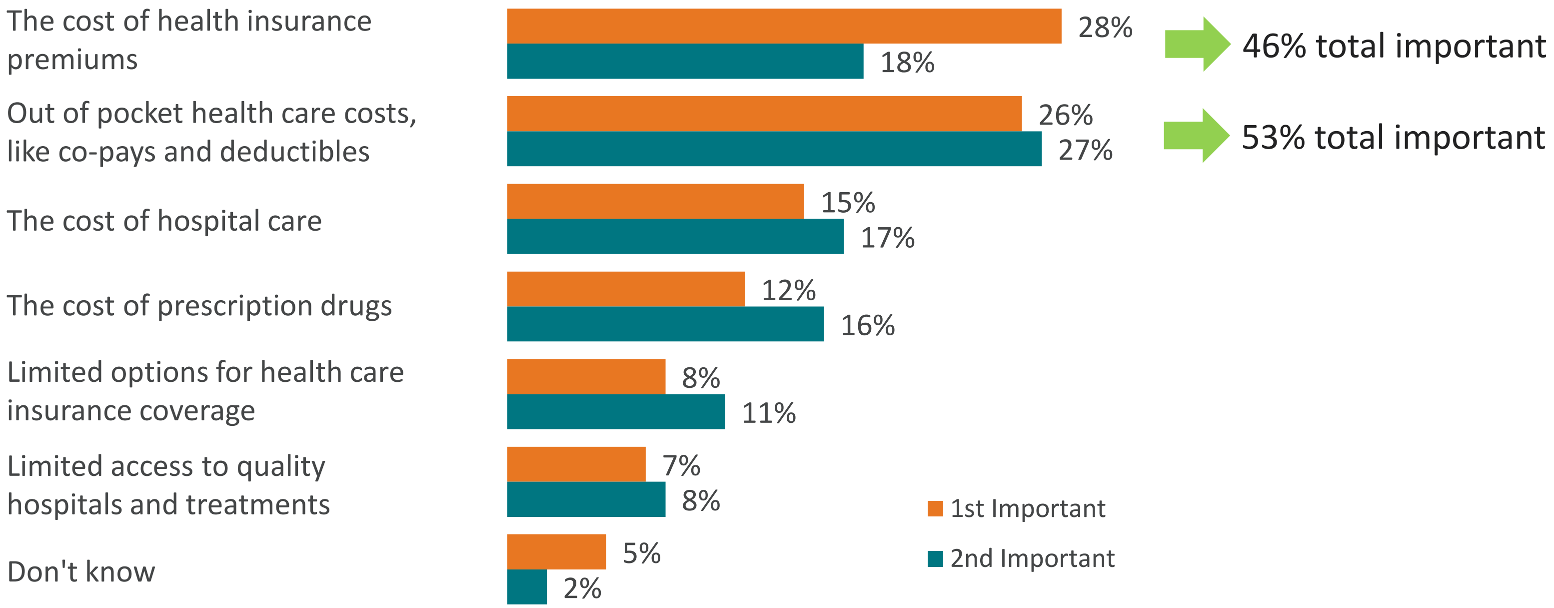


% very/somewhat concerned

Q1 How concerned are you, if at all, with the costs of the following: Health care. Are you very concerned, somewhat concerned, somewhat unconcerned, or very unconcerned?

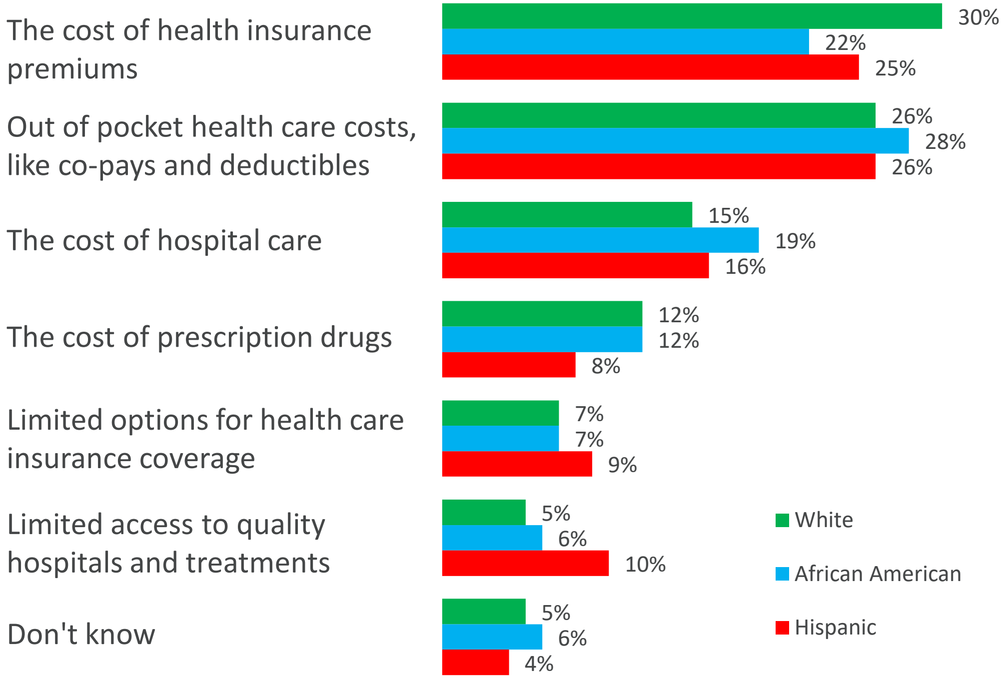
Base: All Respondents (Total n=1700)

Premiums, co-pays, deductibles are top concerns for majority of Americans – by a wide margin



Q3 From the following list, which health care issue is most important to you?
Q4 And from the same list, which health care issue is the second most important to you?
Base: All Respondents (Total n=1700)

Costs of health care are the biggest concern for all races and ethnicities



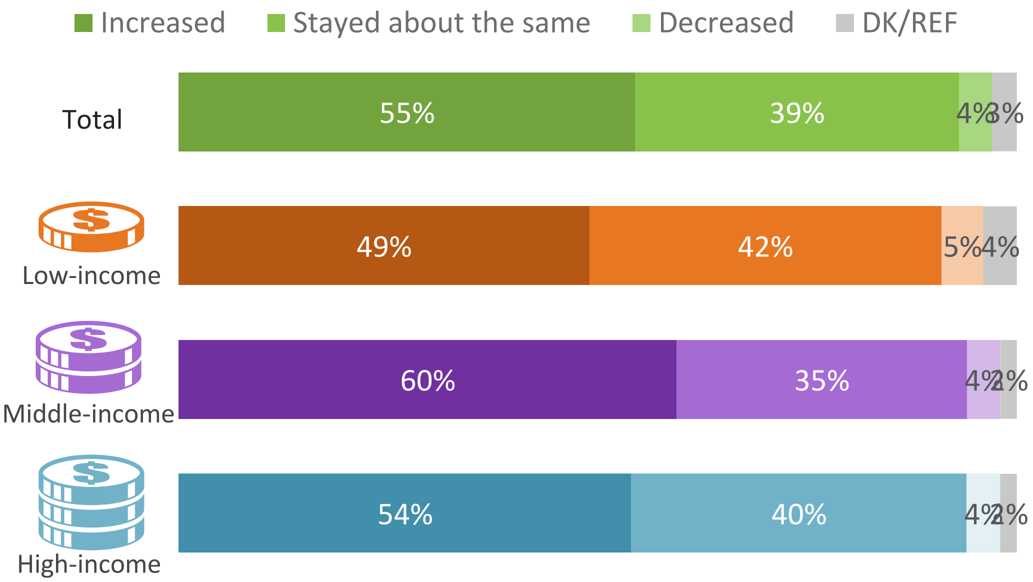
- **White** Americans are most concerned with the cost of health insurance **premiums** (30%), while **African Americans'** top concern is **out-of-pocket costs** (28%).
- **Hispanics** (10%) are statistically significantly more concerned than **white** (5%) or **African Americans** (6%) about **limited access to quality hospitals or treatments.**

Q3 From the following list, which health care issue is most important to you?
Base: All Respondents (Total n=1700)

Most say out-of-pocket expenses are increasing

A little more than half of Americans say the **out-of-pocket** expenses for health care have **increased** in the past 2 years (55%).

- **Middle-income** Americans are feeling the '**pain**' of health care costs; 60% of middle-income say costs have increased compared to 49% of low- and 54% of high-income.
- **Republicans** are statistically significantly more likely to say out-of-pocket expenses are increasing (62%) compared to **Democrats** (51%) or **Independents** (52%).
- **Families with children** are statistically significantly more likely than those **without children** to say out-of-pocket costs have **increased** in the past 2 years (65% and 51% respectively).

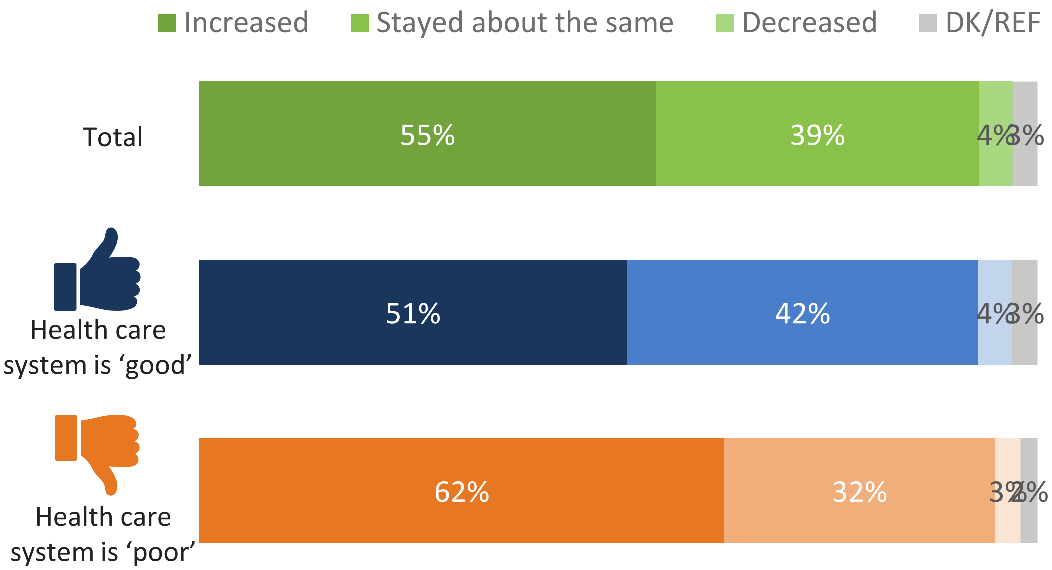


Q6 In the past TWO years, have the costs that you pay out of pocket for health care increased, decreased, or stayed about the same?
Base: All Respondents (Total n=1700)

Those who rate the quality of health care as poor or very poor also say out-of-pocket expenses are increasing

- Those who rate health care as **'very good' or 'good'** are statistically significantly more likely to say out-of-pocket expenses are **staying the same** (42%) compared to those with a **'very poor' or 'poor' rating** (32%).

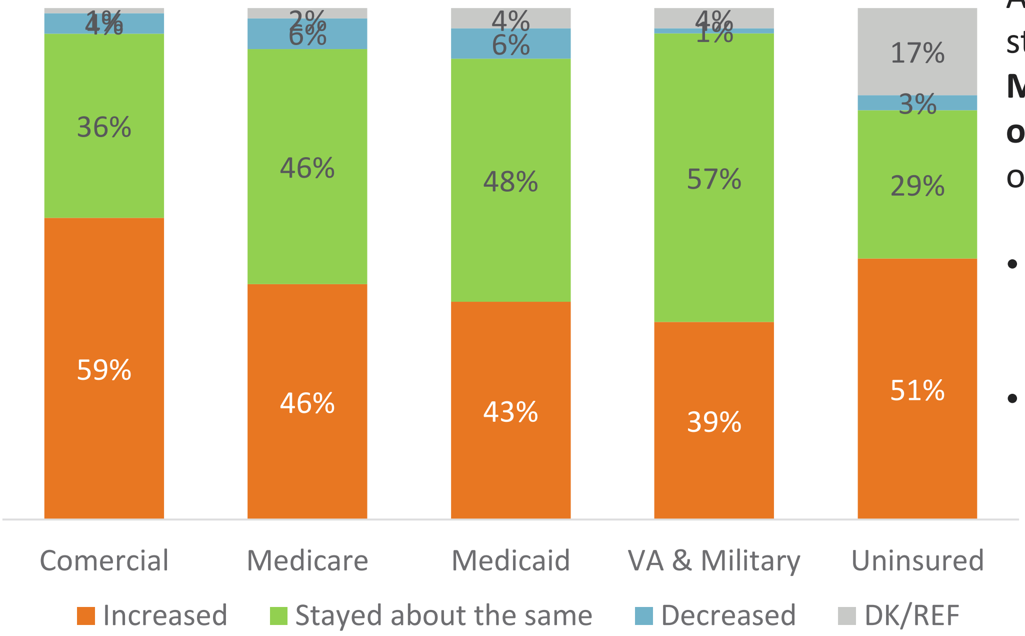
- Those who rate the **quality of health care** as a whole as **'poor' or 'very poor'** are statistically significantly more likely to say out-of-pocket costs for health care are **increasing** (62%) compared to those who rate the **quality of health care** in the US as **'very good' or 'good'** (51%).



Q6 In the past TWO years, have the costs that you pay out of pocket for health care increased, decreased, or stayed about the same?

Base: All Respondents (Total n=1700)

Those with private insurance are most likely to say out-of-pocket costs are increasing, even more than those who are uninsured



Americans with **private** insurance (59%) are statistically significantly more likely than those with **Medicare** (46%), **Medicaid** (43%), or **VA, military, or other government** (39%) insurance to say out-of-pocket health care spending has **increased**.

- Uninsured Americans are also more likely to say out-of-pocket expenses are increasing (51%).
- Americans with **VA, military, or other government** insurance (57%), **Medicaid** (48), and **Medicare** (46%) are statistically significantly more likely than those with **private** (36%) or **uninsured** (29%) to say out-of-pocket costs have stayed the same.

Q6 In the past TWO years, have the costs that you pay out of pocket for health care increased, decreased, or stayed about the same?

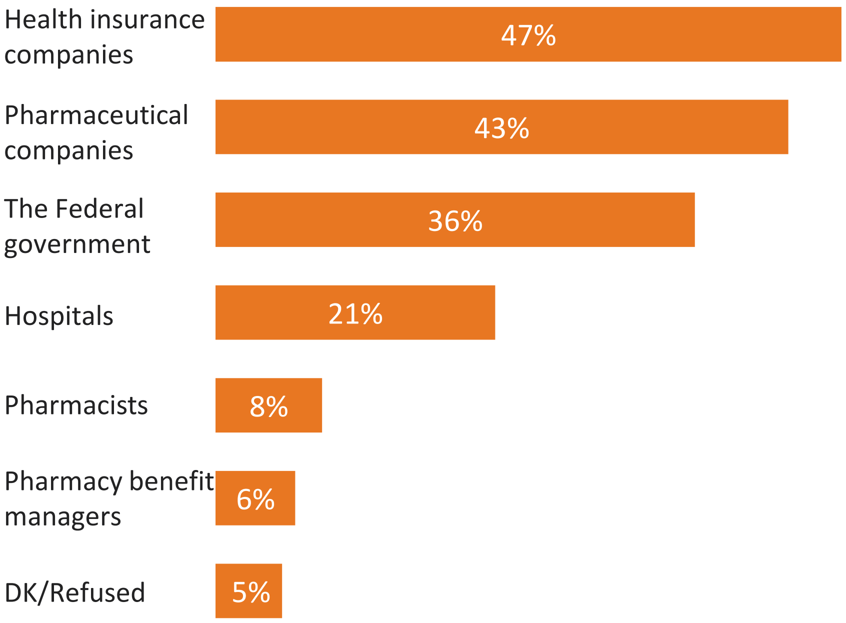
Base: All Respondents (Total n=1700)

Americans say insurance and Rx companies are most responsible for health care costs

About half of Americans say **health insurance companies** are responsible for the cost paid out-of-pocket for health care (47%) and about two in five say the **pharmaceutical companies** are responsible (43%).

About one-third of Americans say the **Federal government** is responsible for the amount of out of pocket costs paid for health care (36%).

- Partisanship does not seem to drive views of the **Federal government** responsibility for the cost of health care, as about one-third of both **Democrats** (35%) and **Republicans** (32%) believe that the Federal government is responsible for those costs.



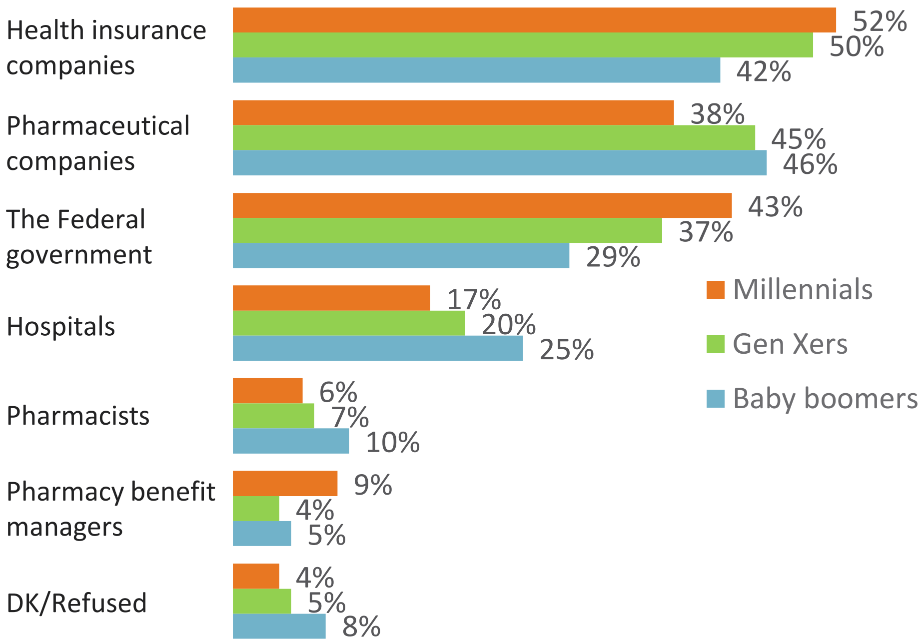
Q7 From the following list, which TWO do you think are most responsible for the costs that you pay out of pocket for health care?

Base: All Respondents (Total n=1700)

Americans blame health insurance and Rx companies for out-of-pocket-costs – younger Americans also blame the Federal govt.

Millennials and **gen Xers** are statistically significantly **more** likely than **baby boomers** to say **the health insurance companies** and the **Federal government** are responsible for the cost they pay out-of-pocket for health care.

Baby boomers say the **pharmaceutical company** is **most** responsible for the price they pay out of pocket and are statistically significantly more likely than millennials to say the **hospital** is responsible.

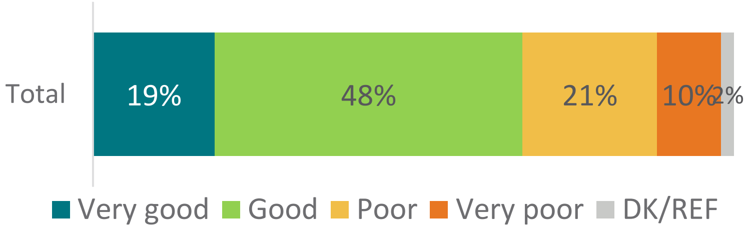


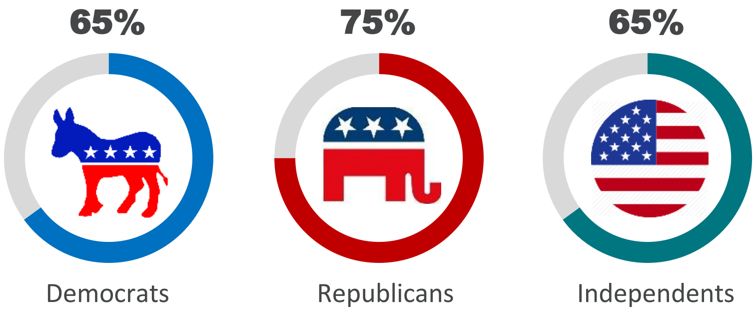
Q7 From the following list, which TWO do you think are most responsible for the costs that you pay out of pocket for health care?

Base: All Respondents (Total n=1700)

HEALTH CARE

Overall, Americans are ‘OK’ with the quality of US health care





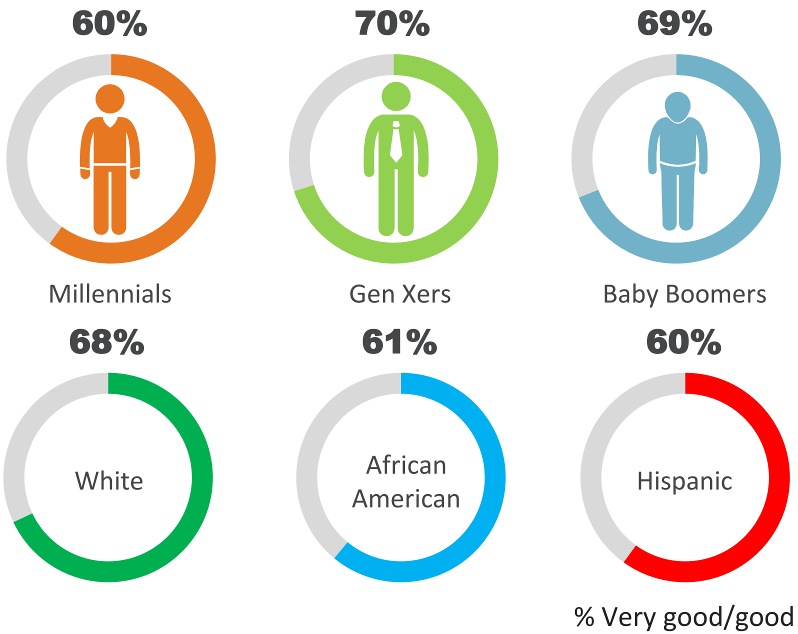
% Very good/good

Seven in ten Americans rate the quality of health care in America as just **good** (48%) or **poor** (21%). Far **fewer** Americans have a **strong positive** (19%) or **negative** (10%) perception about the quality of health care.

- Americans who say they are in **‘good health**’ are statistically significantly more likely to rate the quality of health care as **very good or good** (69%) compared to those in **‘fair health’** (55%) or ‘**poor health’** (61%).
- Americans who earn a **high-income** (79%) rate the health care system statistically significantly **higher** than **low-** or **middle-income** Americans (63% for both groups).
- **Republicans** are statistically significantly more likely to rate the quality of health care as **‘very good’** (26%) compared to **Democrats** (14%) or **Independents** (17%). Although, **Republicans** (49%), **Democrats** (51%), and **Independents** (48%) are equally likely to rate the quality of health care as ‘good’.

Q2 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health care in this country?
Base: All Respondents (Total n=1700)

Older Americans are somewhat more 'OK' with the quality of US health care

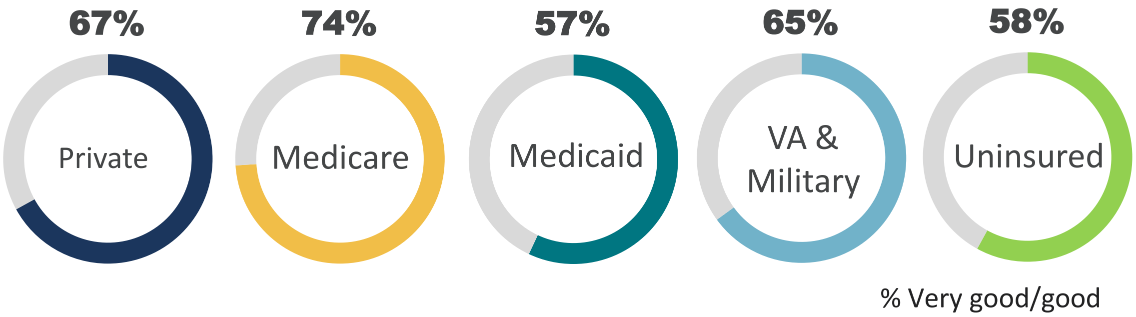


- **Gen Xers** (70%) and **baby boomers** (69%) are statistically significantly more likely than **millennials** (60%) to rate the health care system as **very good or good.**
- **White** Americans (68%) rate the health care system statistically significantly **higher** than **African American** (61%) or **Hispanics** (60%).

Q2 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health care in this country?
Base: All Respondents (Total n=1700)

Americans with Medicare rate health care quality highest

- Americans with **Medicare** rate the quality of health care higher than any other insurer (74%).
- Americans with **private** insurance (67%) have the second highest rating followed by **VA, Military, and other government** insurance type (65%).
- **Uninsured** Americans (58%) and those with **Medicaid** (57%) rate the quality of health care lowest.



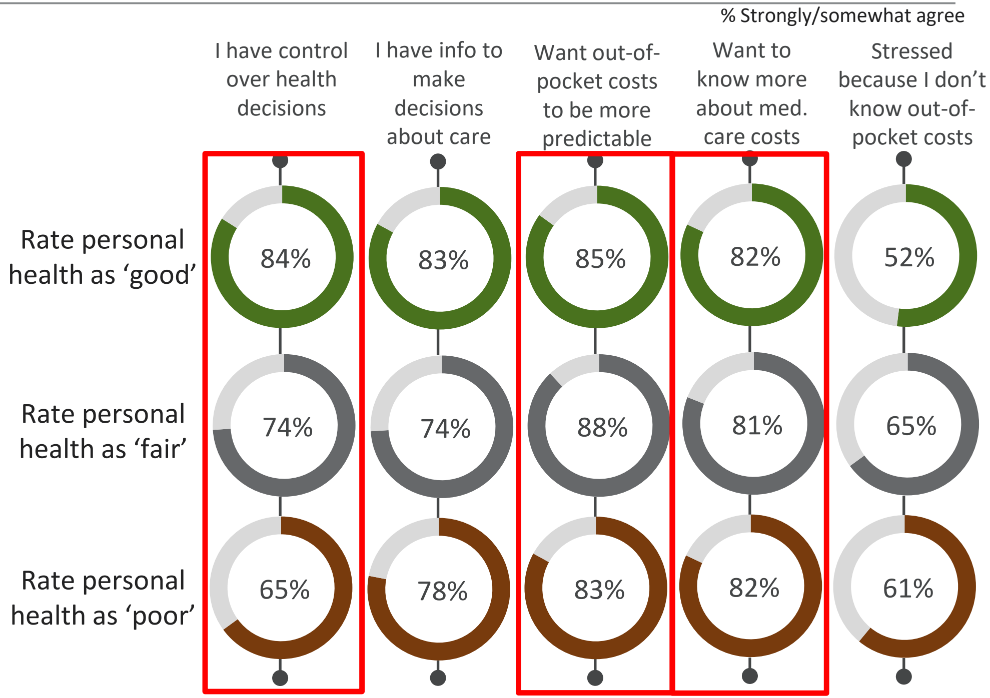
Q2 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health care in this country?

Base: All Respondents (Total n=1700)

Americans want their out-of-pocket costs to be predictable and transparent

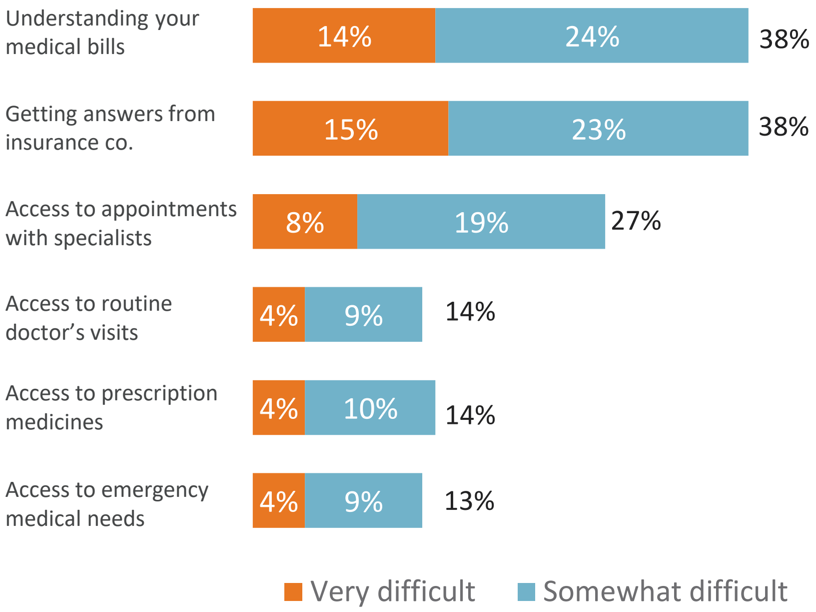
Most Americans feel they are in **control of decisions** that affect their health (81%), but they would also want more **predictability** (85%) and want to **know more about costs** (82%).

- Americans in **'good'** health (84%) are statistically significantly more likely than those with **'fair'** (74%) or **'poor'** (65%) health to say they have **control of their health decisions**.



Q12 For the following statements, would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?
Base: Split sample (Total n=1700)

Two in five Americans have trouble understanding their medical bills or getting answers from the insurance company



Two in five Americans say it **is very or somewhat difficult** to **understand their medical bills** (38%) or **get answers from their insurance company** (38%).

- Americans who say the health care system is **very poor or poor** are statistically significantly **more** likely than those who say it is **very good or good** to say it is **difficult** to:
  - **understand their medical bills** (50% vs. 32%),
  - **get answers from their insurance company** (50% vs. 33%),
  - **get appointments with specialists** (37% vs. 22%),
  - **get a routine doctor's visit** (23% vs. 9%)
  - **get prescription drugs** (23% vs. 10%), and
  - **get emergency care** (21% vs. 10%).

- Those who do **not have insurance** are statistically significantly **more** likely than those with any **health insurance** to say it is **difficult** to **get a routine doctor's appointment** (34% vs. 11%).

- **Low-income** Americans (20%) are statistically significantly more likely than **middle-** (13%) or **high-income** (4%) Americans to say it is **difficult** to get **emergency care**.

Q8 Thinking about your health care in general, how easy would you say [ITEM] is? Would you say it is very easy, somewhat easy, somewhat difficult, or very difficult?

Base: All Respondents (Total n=1700)

% Very/somewhat easy

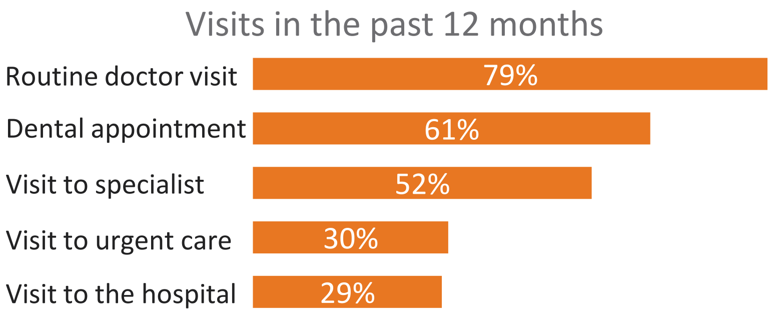
One in five Americans have NOT had a routine doctor's visit in the past 12 months

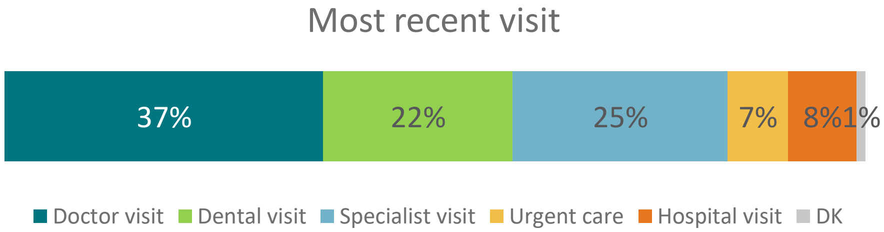
- **Baby boomers** (88%) and **gen Xers** (82%) are statistically significantly more likely to have had a **doctor's visit** in the past year than **millennials** (65%).

- **Women** were statistically significantly **more** likely than **men** to have had a **routine visit** to the doctor (87% vs. 71%), a **dental visit** (64% vs. 58%) or a **visit to a specialist** (57% vs. 48%) in the past 12 months.

- **Uninsured** Americans are statistically significantly less likely than those with any other type of insurance to have had a **routine doctor's visit** (47%), a **dental appointment** (31%), or a **visit with a specialist** (28%) in the past year.

Most Americans have had a **routine doctor's appointment** (79%) or a **dental appointment** (61%) in the past 12 months.



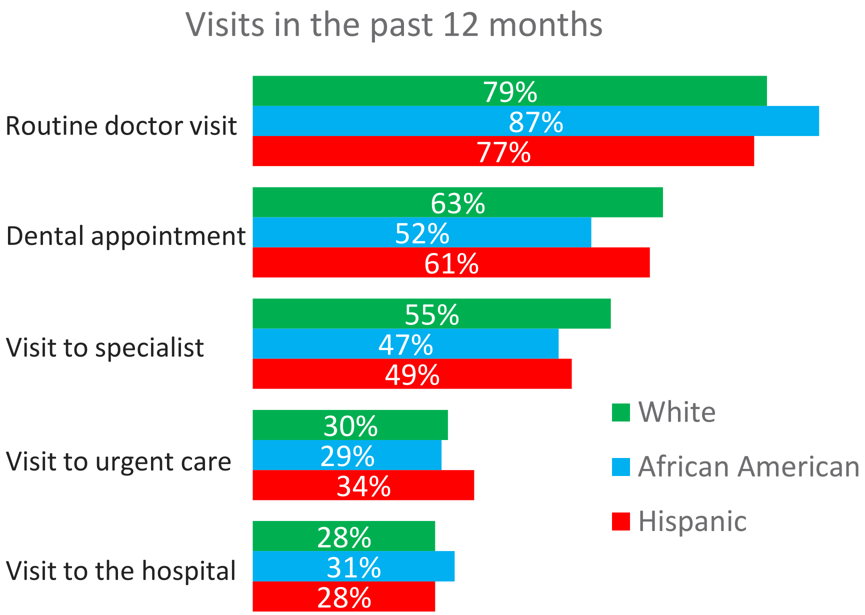


Q9 Have you had the type of visits with a doctor or other health professional in the past 12 months?
Q10 Which visit took place most recently?
Base: All Respondents (Total n=1700)

African Americans are more likely to have had a doctor's appt, but less likely to have gone to the dentist

African Americans are statistically significantly **more** likely to have had a **routine doctor's** appointment in the past 12 months than **white** or **Hispanic Americans**.

African Americans are statistically **less** likely than **white** or **Hispanic** Americans to have had a **dental appointment** in the past 12 months.



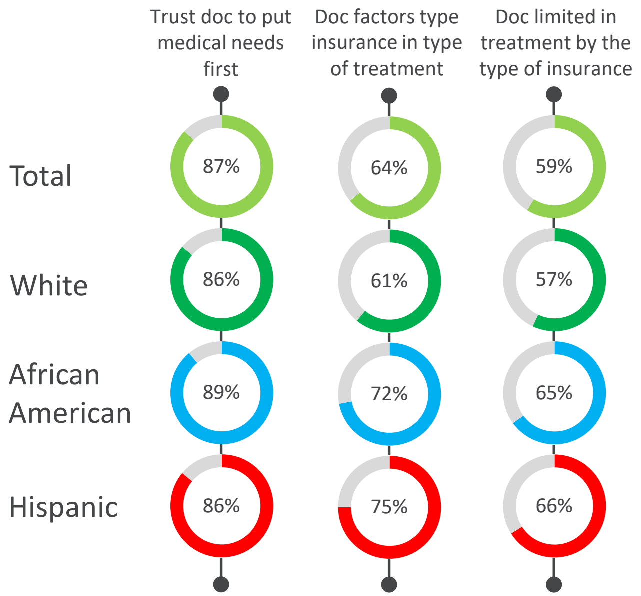
Q9 Have you had the type of visits with a doctor or other health professional in the past 12 months?
Q10 Which visit took place most recently?
Base: All Respondents (Total n=1700)

Two in three Americans think their doctor factors type of insurance into their treatment and a majority say their doctor's treatment options are limited due to their insurance

The vast majority of Americans trust that their doctor is putting their **medical needs above all other considerations** (87%), although, two-thirds think their **doctor factors in their insurance** type (64%) and about three-fifths say their doctor is **limited by what their insurance will cover** (59%).

- **African American** and **Hispanic** Americans are statistically significantly more likely than **white** Americans to say their **doctor factors in their insurance** type when deciding how to treat them (72% of African American, 75% of Hispanic, and 61% of white) and that the **doctor's options are limited by their insurance** coverage (65% of African American, 66% of Hispanic, and 57% of white).

- Americans with **Medicaid** are most likely to feel their doctor is **limited by their insurance** (76%); even more than **uninsured** Americans (68%).



Q14 When it comes to the physician or medical provider that provides most of your care, do you agree or disagree with the following statements.

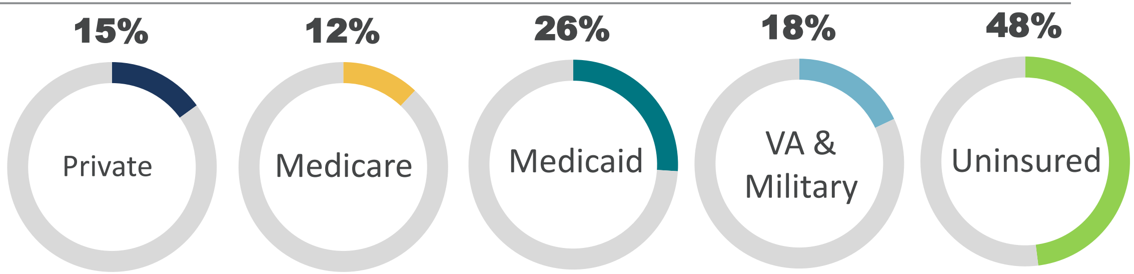
Base: All Respondents (Total n=1700)

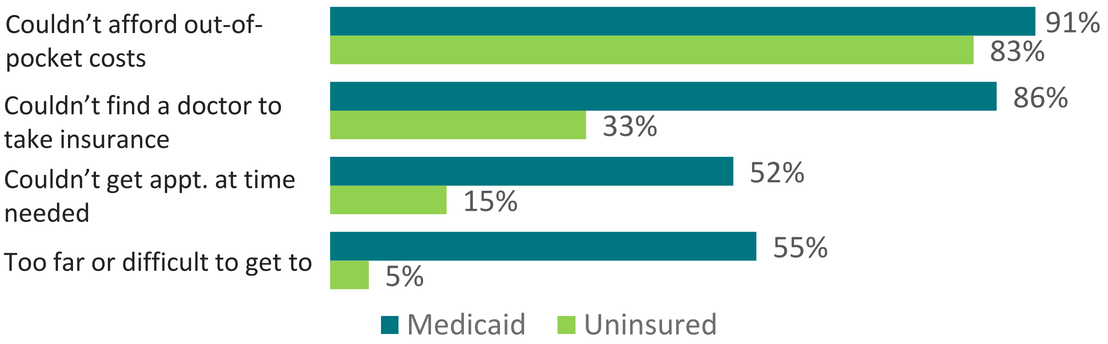
% Strongly/somewhat agree

Half of uninsured Americans have experienced being unable to get health care when they needed it in the past 2 years

The majority of Americans said they were able to get the health care they needed in the past 2 years. Less than one-fifth of Americans report having at least one occurrence when they **needed health care but were not able to receive it** (17%); these Americans are overwhelmingly on Medicaid or uninsured (74%).

- Half of **uninsured** Americans (48%) and one-quarter of those with **Medicaid** (26%) report having at least one instance when they could not get the care they needed.
    - For those **without insurance**, **cost** is the main limiting factor preventing them from getting the care they needed (83%).
    - Those with **Medicare** struggle with both **cost** (91%) and **finding a doctor who takes their insurance** (86%).





Q15 Was there a time in the past TWO years when you felt you needed health care but did not get it, OR did you get health care every time you needed it in the past 2 years?

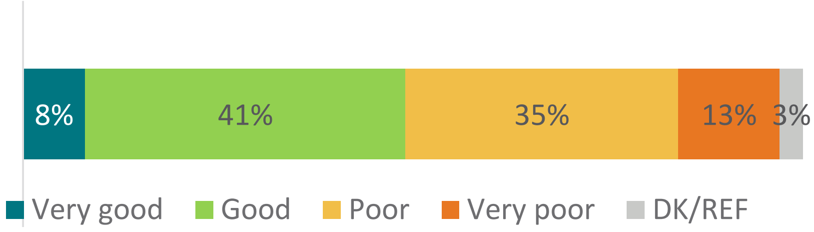
Q16 Please tell me if any of the following were or were not reasons you could not get the health care you needed.

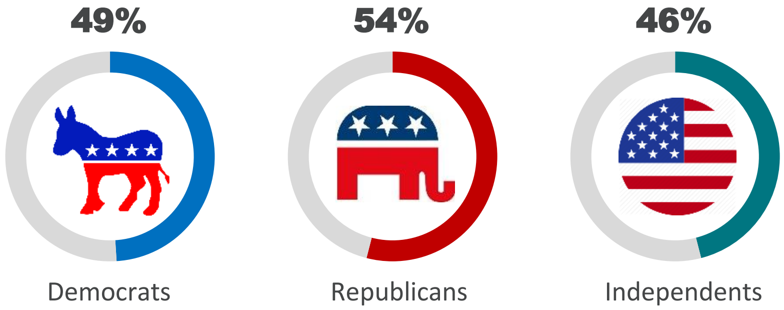
Base: All Respondents (Total n=1700) (q16 Those who did not get care n=296)

% Very good/good

HEALTH INSURANCE

Unlike their positive rating of the health care system, Americans are split on the quality of health insurance coverage in the US





% Very good/good

Half of Americans say the **quality of health insurance coverage is very good or good** (49%).

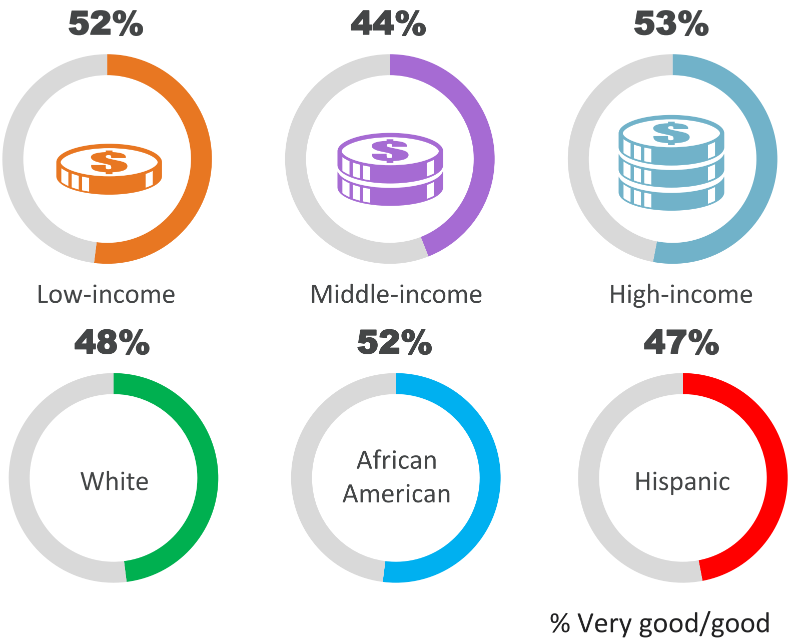
- While all Americans rate the quality of health insurance coverage lower than the quality of the health care system, the trends across party are similar.
    - **Republicans** are statistically significantly more likely to rate the quality of health insurance coverage as **'very good'** (11%) compared to **Democrats** (7%) or **Independents** (6%). Although, **Republicans** (43%), **Democrats** (42%), and **Independents** (40%) are equally likely to rate the quality of health insurance coverage as 'good'.

- **Gen Xers** (50%) and **baby boomers** (52%) are slightly **more** likely than **millennials** (44%) to rate the quality of health insurance coverage as very good or good.

- Americans who live in the **suburbs** are statistically significantly **more** likely to rate the quality of health insurance coverage as **very good or good** (54%) compared to those in **cities** (43%) or **rural** areas (46%).

Q5 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health insurance coverage in this country?
Base: All Respondents (Total n=1700)

Rating of the quality of health insurance coverage is mixed across income level and race/ethnicity



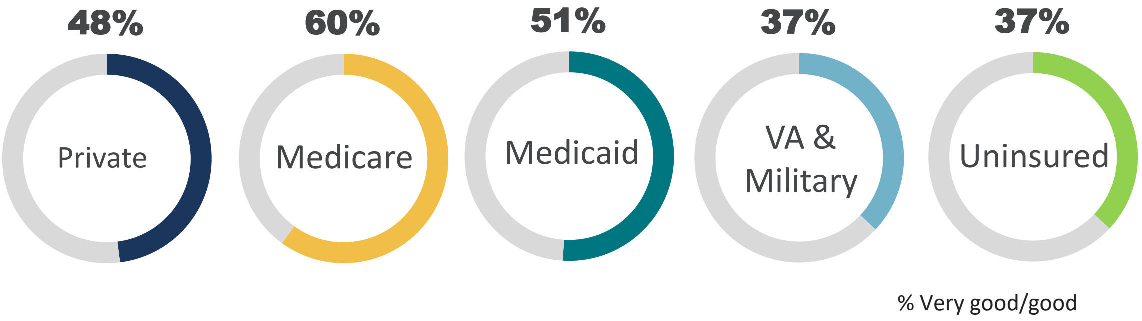
- **Low-** and **high-income** Americans are statistically significantly more likely than **middle-income** Americans to rate the quality of health insurance coverage as very good or good.
- **White** and **Hispanic** Americans rate the quality of health insurance coverage slightly **lower** than **African Americans**.

Q5 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health insurance coverage in this country?

Base: All Respondents (Total n=1700)

Medicare consumers rate the quality of health insurance coverage highest

- Americans with **Medicare** rate the quality of health insurance coverage higher than any other insurer (60%).
- Americans with **Medicaid** give health insurance coverage the second highest quality rating (51%), followed closely by those with **private** insurance (48%).
- **VA, Military, and other government** insurance type (37%) and **Uninsured** Americans (37%) rate the quality of health insurance coverage the lowest.

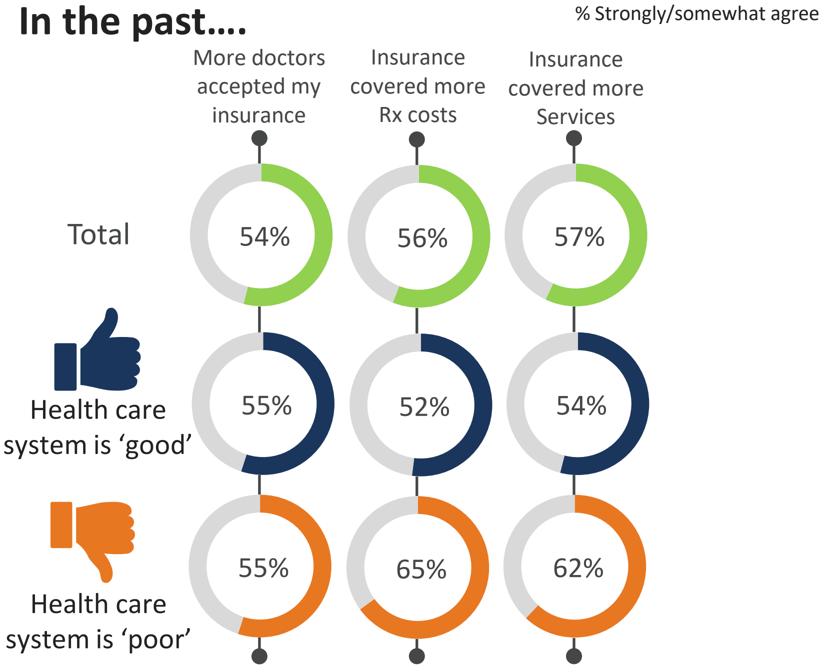


Q5 Thinking about the health care system in America as a whole, overall, how would you rate the quality of health insurance coverage in this country?
Base: All Respondents (Total n=1700)

The majority of Americans believe their insurance coverage is shrinking

A little more than half of Americans say more **services were covered by** (57%), **prescription drugs were covered by** (56%) and **doctors accepted** (54%) their insurance in the past.

- Those who rated the **quality of health care in the US lower**, 'poor' or 'very poor', were statistically significantly more likely to say they have noticed a change in the **prescription drugs** (65%) and **services** (62%) covered by their insurance than those who rated the quality of health care as 'very good' or 'good' (52% and 54% respectively).
- **Gen Xers** (64%) are statistically significantly more likely than **millennials** (51%) or **baby boomers** (56%) to say their **insurance used to cover more services**.
- **Low-income** Americans (62%) are statistically significantly more likely than **middle-** (54%) or **high-** income (47%) to say more **doctors used to accept their insurance**.

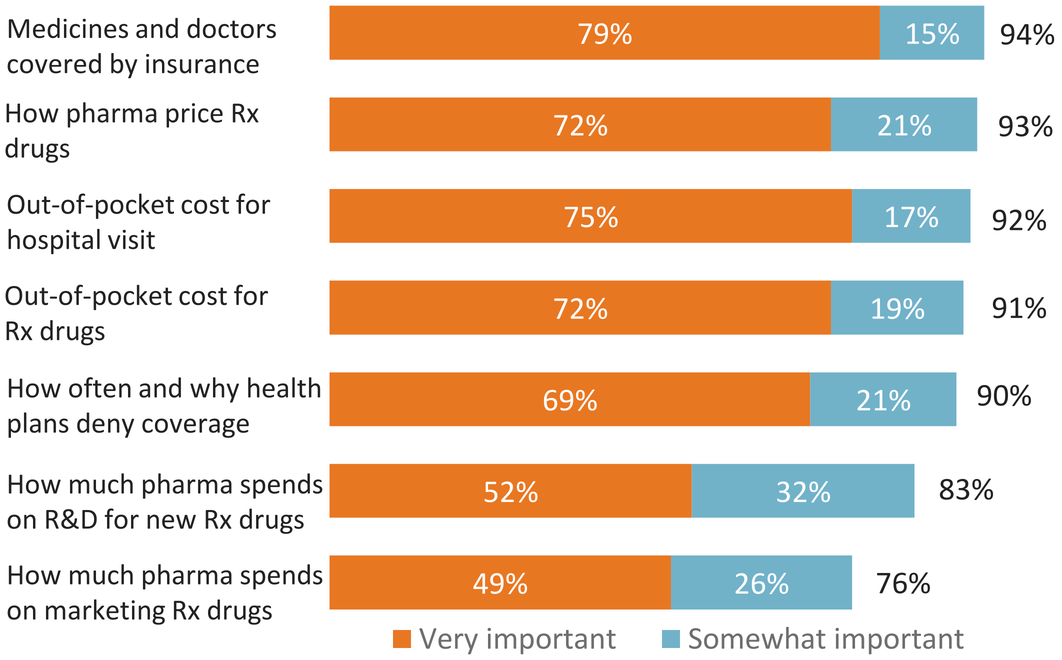


Q11 For the following statements, would you say you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?
Base: All Respondents (Total n=1700)

HEALTH POLICY

Transparency in health care is very important to Americans

Americans are more concerned with issues that **directly impact** consumers and their wallet than those that **do not have a noticeable impact** on them.



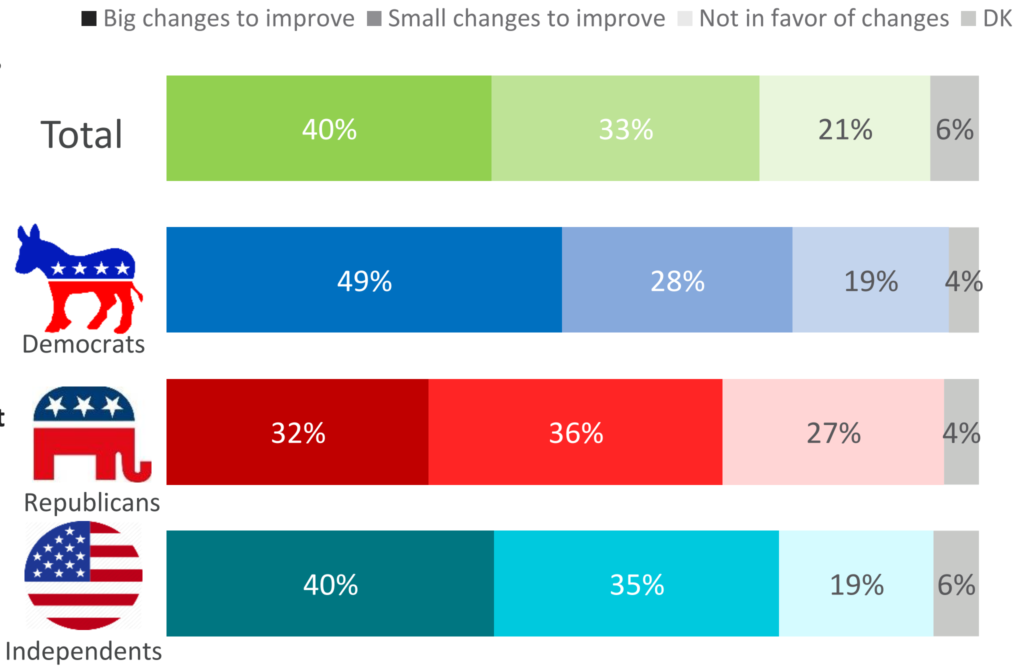
Q13 When it comes to improving transparency in health care, how important is it to you to have more transparency in each of the following areas?

Base: Split sample (Total n=1700)

Two in five Americans are in favor of lawmakers making big changes to improve the health care system

The majority of Americans are in **favor** of **making changes** to improve the health care system; two-fifths of Americans are in favor of **big changes** (40%) and one-third support **small changes** (33%).

- **Republicans** are statistically significantly more likely to support **small changes** (36%) or **no changes** (27%) than **Democrats** (28% and 19% respectively). While **Democrats** want to see **big changes** (49% compared to 32% of Republicans).
- **Millennials** (44%) and **Gen Xers** (44%) are statistically significantly more likely than **baby boomers** (35%) to say they are in favor of **big changes** to improve the health care system. While **baby boomers** are statistically significantly more likely to want to **keep it as is** (26% compared to 16% of millennials and 20% of gen Xers).
- **White** and **Hispanic Americans** support **big changes** to health care (41%, 45%, and 47% respectively compared to 33% of African Americans), while **African Americans** are more likely to want it to **stay the same** (28% compared to 20% of white and 20% of Hispanic).



Q19 Please tell me which one comes closest to your view, even if none are exactly right.
Base: All Respondents (Total n=1700)

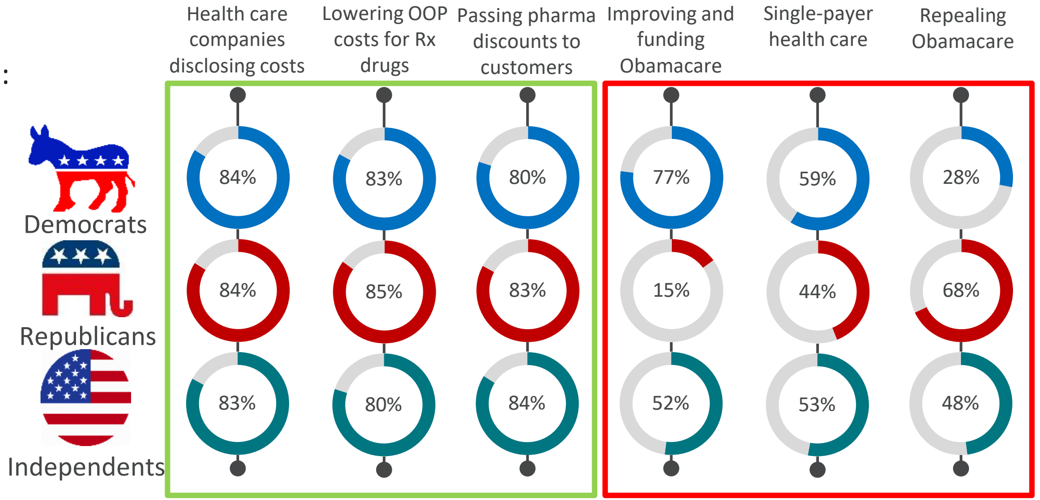
Americans are more likely to vote for a candidate who supports more transparency around costs and lowering out-of-pocket costs

Americans are more likely to back candidates who support disclosure of costs by **pharmaceutical companies, hospitals, and health insurers** (83%), and **lowering out-of-pocket expenses** for health care (81%).

- Democrats and Republicans are divided on political issues:
  - **Democrats** support **improving and funding the Affordable Care Act** (77%).
  - **Republicans** are more likely to **support repealing ACA** (68%).
  - **Independents** are pretty evenly split about ACA.

- **African American** (79%) and **Hispanic** (68%) Americans are statistically significantly more likely than **white** Americans (42%) to support **improving and funding the ACA**, while **white** Americans are statistically significantly **more** likely to **support repealing it** (49% compared to 35% African American and 39% Hispanic).

Would vote for candidates who support….



% Much/somewhat more likely

Q20 I am going to read you a series of statements. For each one, please tell me if it makes you more or less likely to support a candidate for Congress.

Base: Split sample(Total n=1700)

Contacts

Chris Jackson
Vice President

Chris.Jackson@ipsos.com
202.420.2025

Jennifer Berg
Senior Account Manger

Jennifer.Berg@ipsos.com
312.526.4224

ABOUT IPSOS

Ipsos ranks third in the global research industry. With a strong presence in 87 countries, Ipsos employs more than 16,000 people and has the ability to conduct research programs in more than 100 countries. Founded in France in 1975, Ipsos is controlled and managed by research professionals. They have built a solid Group around a multi-specialist positioning – Media and advertising research; Marketing research; Client and employee relationship management; Opinion & social research; Mobile, Online, Offline data collection and delivery.

Ipsos is listed on Eurolist – NYSE – Euronext. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

www.ipsos.com

GAME CHANGERS

At Ipsos we are passionately curious about people, markets, brands and society. We deliver information and analysis that makes our complex world easier and faster to navigate and inspires our clients to make smarter decisions.

We believe that our work is important. Security, simplicity, speed and substance applies to everything we do.

Through specialisation, we offer our clients a unique depth of knowledge and expertise. Learning from different experiences gives us perspective and inspires us to boldly call things into question, to be creative.

By nurturing a culture of collaboration and curiosity, we attract the highest calibre of people who have the ability and desire to influence and shape the future.

“GAME CHANGERS” – our tagline – summarises our ambition.