



TOPLINE & METHODOLOGY

Cigna/Ipsos Supplemental Health Study

Conducted by Ipsos using the probability-based KnowledgePanel®
A survey among a representative US sample (ages 18+) who are employed full-time (at least 30 hours) and have experienced a qualifying life event in the past three years

Interview dates: July 21 - 29, 2021
Number of interviews, adults: 1,010

Margin of error for the total sample: +/- 4.2 percentage points at the 95% confidence level

1. How would you rate the following aspects of your life during this health event?

Total Excellent/Good Summary

	Total (N=1,010)	Has supplemental health insurance (N=203)	No supplemental health insurance (N=803)
The healthcare you received	82%	74%	85%
The support you received from friends and family	79%	77%	79%
Your family relationships	78%	77%	78%
Your job or work performance	77%	71%	79%
The physical health of your family members	71%	65%	73%
The mental health of your family members	69%	70%	69%
Your financial health	66%	64%	67%
The financial support from your healthcare coverage	63%	60%	64%
Your mental health	62%	58%	63%
Your physical health	58%	55%	59%

a. Your physical health

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	13%	13%	13%
Good	45%	42%	46%
Average	23%	24%	23%
Fair	13%	11%	13%
Poor	5%	8%	4%
Don't know	*	-	*
Does not apply to me	*	-	*
Skipped	*	1%	*
<i>Excellent/Good (net)</i>	<i>58%</i>	<i>55%</i>	<i>59%</i>
<i>Fair/Poor (net)</i>	<i>18%</i>	<i>19%</i>	<i>17%</i>

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b. Your mental health

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	24%	22%	24%
Good	39%	35%	39%
Average	19%	19%	19%
Fair	11%	10%	11%
Poor	7%	11%	6%
Don't know	*	1%	-
Does not apply to me	*	-	1%
Skipped	*	1%	*
<i>Excellent/Good (net)</i>	<i>62%</i>	<i>58%</i>	<i>63%</i>
<i>Fair/Poor (net)</i>	<i>18%</i>	<i>21%</i>	<i>16%</i>

c. Your financial health

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	24%	26%	24%
Good	42%	37%	43%
Average	18%	16%	19%
Fair	11%	16%	9%
Poor	4%	3%	4%
Don't know	*	-	*
Does not apply to me	1%	-	1%
Skipped	*	1%	-
<i>Excellent/Good (net)</i>	<i>66%</i>	<i>64%</i>	<i>67%</i>
<i>Fair/Poor (net)</i>	<i>15%</i>	<i>19%</i>	<i>13%</i>

d. Your family relationships

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	40%	42%	39%
Good	37%	35%	38%
Average	12%	12%	13%
Fair	6%	7%	6%
Poor	2%	4%	2%
Don't know	-	-	-
Does not apply to me	1%	*	1%
Skipped	*	-	*
<i>Excellent/Good (net)</i>	<i>78%</i>	<i>77%</i>	<i>78%</i>
<i>Fair/Poor (net)</i>	<i>9%</i>	<i>11%</i>	<i>8%</i>

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e. The mental health of your family members

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	23%	23%	23%
Good	46%	47%	46%
Average	16%	17%	16%
Fair	7%	9%	7%
Poor	3%	3%	3%
Don't know	1%	-	1%
Does not apply to me	3%	1%	4%
Skipped	-	-	-
<i>Excellent/Good (net)</i>	<i>69%</i>	<i>70%</i>	<i>69%</i>
<i>Fair/Poor (net)</i>	<i>11%</i>	<i>12%</i>	<i>10%</i>

f. The physical health of your family members

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	21%	22%	21%
Good	50%	43%	52%
Average	18%	23%	16%
Fair	6%	7%	6%
Poor	1%	4%	1%
Don't know	1%	-	1%
Does not apply to me	2%	1%	3%
Skipped	1%	-	1%
<i>Excellent/Good (net)</i>	<i>71%</i>	<i>65%</i>	<i>73%</i>
<i>Fair/Poor (net)</i>	<i>8%</i>	<i>11%</i>	<i>7%</i>

g. Your job or work performance

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	34%	39%	32%
Good	44%	32%	47%
Average	13%	17%	12%
Fair	4%	4%	4%
Poor	4%	6%	3%
Don't know	*	-	*
Does not apply to me	2%	1%	2%
Skipped	*	1%	*
<i>Excellent/Good (net)</i>	<i>77%</i>	<i>71%</i>	<i>79%</i>
<i>Fair/Poor (net)</i>	<i>7%</i>	<i>10%</i>	<i>7%</i>

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h. The healthcare you received

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	37%	42%	36%
Good	45%	32%	49%
Average	12%	18%	11%
Fair	3%	6%	3%
Poor	1%	-	1%
Don't know	*	1%	-
Does not apply to me	1%	*	1%
Skipped	*	-	*
<i>Excellent/Good (net)</i>	<i>82%</i>	<i>74%</i>	<i>85%</i>
<i>Fair/Poor (net)</i>	<i>4%</i>	<i>6%</i>	<i>4%</i>

i. The support you received from friends and family

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	45%	50%	43%
Good	34%	27%	36%
Average	11%	13%	11%
Fair	5%	4%	6%
Poor	2%	5%	1%
Don't know	-	-	-
Does not apply to me	2%	-	2%
Skipped	1%	-	1%
<i>Excellent/Good (net)</i>	<i>79%</i>	<i>77%</i>	<i>79%</i>
<i>Fair/Poor (net)</i>	<i>7%</i>	<i>10%</i>	<i>7%</i>

j. The financial support from your healthcare coverage

	Total	Has supplemental health insurance	No supplemental health insurance
Excellent	25%	31%	23%
Good	38%	29%	40%
Average	21%	25%	19%
Fair	8%	7%	8%
Poor	6%	8%	6%
Don't know	1%	-	1%
Does not apply to me	2%	1%	2%
Skipped	*	-	*
<i>Excellent/Good (net)</i>	<i>63%</i>	<i>60%</i>	<i>64%</i>
<i>Fair/Poor (net)</i>	<i>14%</i>	<i>14%</i>	<i>14%</i>



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2. Thinking back to this health event, please answer the following to the best of your ability.
[Open-end responses provided separately]
3. Specifically, do you wish you had done any of the following? Please select all that apply.

	Total	Has supplemental health insurance	No supplemental health insurance
Improved my eating or physical activity habits	35%	45%	32%
Increased emergency savings for unexpected expenses	18%	27%	15%
Taken my doctor or health professional's advice about healthy living	13%	20%	10%
Got preventative care before the event	12%	16%	10%
Had more screening or testing before the event	12%	24%	9%
Visited the doctor more regularly before the event	11%	13%	11%
Sought mental health support in addition to physical health support	9%	11%	9%
Discussed healthy living practices with my doctor	8%	12%	8%
Visited the doctor more regularly during the event	7%	9%	7%
Enrolled in additional medical coverage (i.e. accidental injury, critical illness, etc.)	5%	9%	4%
Encouraged my family to get mental health support to help them deal with my condition	3%	3%	3%
None of these	43%	28%	47%
Skipped	1%	-	1%



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4. **[Asked if Q3 ≠ None of these]** As a result of the health event, are you currently doing any of the following?

Total Yes Summary

	Total (N=542)	Has supplemental health insurance (N=132)	No supplemental health insurance (N=406)
Improving my eating or physical activity habits	75%	84%	72%
Taking my doctor or health professional's advice about healthy living	64%	79%	58%
Getting preventative care	59%	65%	57%
Visiting the doctor more regularly	56%	63%	53%
Discussing healthy living practices with my doctor	56%	70%	50%
More screening or testing	49%	59%	46%
Increasing emergency savings for unexpected expenses	42%	48%	40%
Seeking mental health support in addition to physical health support	22%	28%	20%
Encouraging my family to get mental health support to help them deal with my condition	18%	27%	15%
Enrolled in additional medical coverage through work (i.e. accidental injury, critical illness, etc.)	16%	33%	10%

a. Getting preventative care

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	59%	65%	57%
No	41%	35%	43%
Skipped	*	-	1%

b. Visiting the doctor more regularly

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	56%	63%	53%
No	44%	37%	46%
Skipped	*	-	1%

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c. More screening and testing

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	49%	59%	46%
No	50%	41%	54%
Skipped	*	-	1%

d. Enrolled in additional medical coverage through work (i.e. accidental injury, critical illness, etc.)

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	16%	33%	10%
No	82%	67%	88%
Skipped	1%	-	2%

e. Taking my doctor or health professional's advice about healthy living

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	64%	79%	58%
No	35%	21%	41%
Skipped	*	-	1%

f. Discussing healthy living practices with my doctor

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	56%	70%	50%
No	43%	30%	49%
Skipped	1%	-	1%

g. Improving my eating or physical activity habits

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	75%	84%	72%
No	24%	16%	28%
Skipped	*	-	*

h. Seeking mental health support in addition to physical health support

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	22%	28%	20%
No	77%	72%	80%
Skipped	*	*	*

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- i. Encouraging my family to get mental health support to help them deal with my condition

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	18%	27%	15%
No	81%	73%	84%
Skipped	*	-	1%

- j. Increasing emergency savings for unexpected expenses

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	42%	48%	40%
No	57%	51%	59%
Skipped	1%	1%	1%

5. How knowledgeable, if at all, would you say you are about what is covered by your medical insurance?

	Total	Has supplemental health insurance	No supplemental health insurance
Very knowledgeable	24%	28%	22%
Somewhat knowledgeable	56%	54%	57%
Not very knowledgeable	15%	15%	15%
Not at all knowledgeable	3%	3%	3%
Don't know	1%	-	1%
Skipped	1%	-	1%
<i>Very/somewhat knowledgeable (net)</i>	<i>80%</i>	<i>83%</i>	<i>79%</i>
<i>Not very/Not at all knowledgeable (net)</i>	<i>18%</i>	<i>17%</i>	<i>18%</i>

6. Thinking back to before this health event, how knowledgeable, if at all, would you say you were about what is covered by your medical insurance?

	Total	Has supplemental health insurance	No supplemental health insurance
Very knowledgeable	21%	28%	19%
Somewhat knowledgeable	52%	46%	53%
Not very knowledgeable	20%	20%	19%
Not at all knowledgeable	6%	5%	6%
Don't know	1%	-	2%
Skipped	*	-	*
<i>Very/somewhat knowledgeable (net)</i>	<i>73%</i>	<i>75%</i>	<i>72%</i>
<i>Not very/Not at all knowledgeable (net)</i>	<i>25%</i>	<i>25%</i>	<i>25%</i>

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7. During this health event, how often did you feel you were in control of each of the following?

Total At Least Sometimes Summary

	Total	Has supplemental health insurance	No supplemental health insurance
Decisions about the care you received	92%	92%	92%
Your ability to see your preferred doctors/healthcare providers	90%	94%	89%
Your finances unrelated to health costs	90%	91%	89%
Your peace of mind or wellbeing	89%	89%	89%
Your future in general	88%	89%	87%
Your work life	87%	87%	87%
Taking care of your family/home life	85%	89%	84%
Financial decisions related to the care you received	83%	86%	82%

a. Decisions about the care you received

	Total	Has supplemental health insurance	No supplemental health insurance
Always	40%	42%	39%
Often	31%	35%	30%
Sometimes	21%	15%	23%
Rarely	4%	3%	5%
Never	1%	2%	1%
Don't know	1%	3%	1%
Does not apply to me	1%	-	1%
Skipped	*	-	*
<i>At least sometimes (net)</i>	92%	92%	92%
<i>Rarely/never (net)</i>	6%	5%	6%

b. Financial decisions related to the care you received

	Total	Has supplemental health insurance	No supplemental health insurance
Always	37%	38%	36%
Often	27%	27%	27%
Sometimes	19%	21%	19%
Rarely	9%	7%	9%
Never	6%	5%	6%
Don't know	1%	1%	1%
Does not apply to me	2%	*	2%
Skipped	*	*	*
<i>At least sometimes (net)</i>	83%	86%	82%
<i>Rarely/never (net)</i>	14%	13%	15%

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c. Your ability to see your preferred doctors/healthcare providers

	Total	Has supplemental health insurance	No supplemental health insurance
Always	43%	42%	43%
Often	31%	36%	30%
Sometimes	16%	16%	17%
Rarely	5%	4%	6%
Never	2%	2%	2%
Don't know	1%	*	1%
Does not apply to me	1%	-	2%
Skipped	*	-	*
<i>At least sometimes (net)</i>	<i>90%</i>	<i>94%</i>	<i>89%</i>
<i>Rarely/never (net)</i>	<i>7%</i>	<i>6%</i>	<i>8%</i>

d. Your finances unrelated to health costs

	Total	Has supplemental health insurance	No supplemental health insurance
Always	43%	42%	43%
Often	29%	29%	29%
Sometimes	18%	20%	17%
Rarely	6%	8%	5%
Never	3%	2%	3%
Don't know	1%	-	1%
Does not apply to me	*	*	*
Skipped	*	-	*
<i>At least sometimes (net)</i>	<i>90%</i>	<i>91%</i>	<i>89%</i>
<i>Rarely/never (net)</i>	<i>9%</i>	<i>9%</i>	<i>8%</i>

e. Taking care of your family/home life

	Total	Has supplemental health insurance	No supplemental health insurance
Always	34%	33%	34%
Often	28%	29%	27%
Sometimes	23%	26%	23%
Rarely	9%	9%	9%
Never	2%	2%	3%
Don't know	1%	-	1%
Does not apply to me	2%	*	2%
Skipped	*	-	*
<i>At least sometimes (net)</i>	<i>85%</i>	<i>89%</i>	<i>84%</i>
<i>Rarely/never (net)</i>	<i>12%</i>	<i>11%</i>	<i>12%</i>

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f. Your work life

	Total	Has supplemental health insurance	No supplemental health insurance
Always	34%	30%	35%
Often	32%	31%	32%
Sometimes	21%	26%	20%
Rarely	7%	5%	8%
Never	3%	6%	2%
Don't know	1%	1%	1%
Does not apply to me	1%	1%	2%
Skipped	1%	*	1%
<i>At least sometimes (net)</i>	<i>87%</i>	<i>87%</i>	<i>87%</i>
<i>Rarely/never (net)</i>	<i>11%</i>	<i>11%</i>	<i>10%</i>

g. Your future in general

	Total	Has supplemental health insurance	No supplemental health insurance
Always	29%	30%	29%
Often	32%	35%	32%
Sometimes	26%	24%	27%
Rarely	9%	10%	9%
Never	1%	1%	2%
Don't know	1%	1%	1%
Does not apply to me	1%	-	1%
Skipped	*	-	1%
<i>At least sometimes (net)</i>	<i>88%</i>	<i>89%</i>	<i>87%</i>
<i>Rarely/never (net)</i>	<i>10%</i>	<i>11%</i>	<i>10%</i>

h. Your peace of mind or wellbeing

	Total	Has supplemental health insurance	No supplemental health insurance
Always	28%	29%	27%
Often	34%	33%	34%
Sometimes	27%	27%	27%
Rarely	8%	9%	8%
Never	2%	2%	2%
Don't know	*	-	*
Does not apply to me	1%	-	1%
Skipped	*	-	*
<i>At least sometimes (net)</i>	<i>89%</i>	<i>89%</i>	<i>89%</i>
<i>Rarely/never (net)</i>	<i>10%</i>	<i>11%</i>	<i>10%</i>

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8. [Asked if any Q7 = Rarely or Never] Approximately how long did it take for you to regain control of the following?

Total A Month or Less Summary

	Total (N=333)	Has supplemental health insurance (N=59)	No supplemental health insurance (N=272)
Decisions about the care you received	47%	20%	53%
Your ability to see your preferred doctors/healthcare providers	47%	46%	47%
Taking care of your family/home life	39%	23%	43%
Your finances unrelated to health costs	28%	30%	28%
Your work life	27%	23%	27%
Financial decisions related to the care you received	26%	27%	25%
Your peace of mind or wellbeing	24%	9%	29%
Your future in general	12%	4%	14%

a. Decisions about the care you received

	Total (N=68)	Has supplemental health insurance (N=13)	No supplemental health insurance (N=55)
Less than a week	29%	13%	33%
2-3 weeks	9%	3%	11%
A month	9%	4%	10%
2-3 months	10%	29%	5%
6 months to a year	16%	36%	10%
Over a year	5%	-	6%
I haven't regained control yet	22%	15%	24%
Skipped	1%	-	1%
<i>A month or less (net)</i>	<i>47%</i>	<i>20%</i>	<i>53%</i>
<i>Two months or more (net)</i>	<i>30%</i>	<i>65%</i>	<i>22%</i>

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b. Financial decisions related to the care you received

	Total (N=150)	Has supplemental health insurance (N=22)	No supplemental health insurance (N=128)
Less than a week	14%	23%	12%
2-3 weeks	4%	-	5%
A month	8%	5%	9%
2-3 months	22%	20%	22%
6 months to a year	19%	25%	17%
Over a year	7%	5%	8%
I haven't regained control yet	27%	22%	28%
Skipped	-	-	-
<i>A month or less (net)</i>	<i>26%</i>	<i>27%</i>	<i>25%</i>
<i>Two months or more (net)</i>	<i>47%</i>	<i>51%</i>	<i>46%</i>

c. Your ability to see your preferred doctors/healthcare providers

	Total (N=75)	Has supplemental health insurance (N=12)	No supplemental health insurance (N=63)
Less than a week	27%	46%	23%
2-3 weeks	11%	-	13%
A month	9%	-	11%
2-3 months	13%	16%	12%
6 months to a year	13%	19%	12%
Over a year	6%	4%	6%
I haven't regained control yet	21%	15%	23%
Skipped	-	-	-
<i>A month or less (net)</i>	<i>47%</i>	<i>46%</i>	<i>47%</i>
<i>Two months or more (net)</i>	<i>31%</i>	<i>38%</i>	<i>30%</i>

d. Your finances unrelated to health costs

	Total (N=77)	Has supplemental health insurance (N=11)	No supplemental health insurance (N=66)
Less than a week	17%	20%	16%
2-3 weeks	2%	-	2%
A month	9%	10%	9%
2-3 months	24%	45%	18%
6 months to a year	12%	6%	14%
Over a year	4%	2%	5%
I haven't regained control yet	31%	17%	36%
Skipped	-	-	-
<i>A month or less (net)</i>	<i>28%</i>	<i>30%</i>	<i>28%</i>
<i>Two months or more (net)</i>	<i>40%</i>	<i>53%</i>	<i>37%</i>

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e. Taking care of your family/home life

	Total (N=100)	Has supplemental health insurance (N=19)	No supplemental health insurance (N=81)
Less than a week	11%	1%	13%
2-3 weeks	13%	8%	14%
A month	15%	13%	16%
2-3 months	23%	28%	21%
6 months to a year	10%	7%	11%
Over a year	7%	16%	5%
I haven't regained control yet	21%	26%	20%
Skipped	-	-	-
<i>A month or less (net)</i>	39%	23%	43%
<i>Two months or more (net)</i>	40%	51%	37%

f. Your work life

	Total (N=111)	Has supplemental health insurance (N=21)	No supplemental health insurance (N=88)
Less than a week	5%	5%	6%
2-3 weeks	12%	6%	13%
A month	9%	12%	9%
2-3 months	25%	35%	22%
6 months to a year	15%	7%	17%
Over a year	6%	4%	7%
I haven't regained control yet	28%	31%	27%
Skipped	-	-	-
<i>A month or less (net)</i>	27%	23%	27%
<i>Two months or more (net)</i>	46%	46%	46%

g. Your future in general

	Total (N=89)	Has supplemental health insurance (N=15)	No supplemental health insurance (N=74)
Less than a week	6%	-	8%
2-3 weeks	3%	4%	2%
A month	3%	-	4%
2-3 months	7%	8%	7%
6 months to a year	27%	63%	17%
Over a year	11%	4%	13%
I haven't regained control yet	43%	20%	50%
Skipped	-	-	-
<i>A month or less (net)</i>	12%	4%	14%
<i>Two months or more (net)</i>	45%	76%	36%

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h. Your peace of mind or wellbeing

	Total (N=100)	Has supplemental health insurance (N=22)	No supplemental health insurance (N=78)
Less than a week	7%	2%	8%
2-3 weeks	12%	-	15%
A month	6%	8%	5%
2-3 months	6%	17%	3%
6 months to a year	21%	37%	17%
Over a year	7%	1%	9%
I haven't regained control yet	41%	36%	42%
Skipped	-	-	-
<i>A month or less (net)</i>	<i>24%</i>	<i>9%</i>	<i>29%</i>
<i>Two months or more (net)</i>	<i>35%</i>	<i>55%</i>	<i>29%</i>

9. [Asked if any Q7 = Rarely or Never] What, if anything, helped you to feel more in control during this health event? Select all that apply.

	Total (N=333)	Has supplemental health insurance (N=59)	No supplemental health insurance (N=272)
Understanding the extent of my injury/illness	44%	30%	48%
Returning to work	39%	45%	38%
Being able to return to the quality of life before my injury/illness	38%	35%	38%
Understanding how much my insurance covered	28%	30%	27%
When I realized I had enough funds to cover the costs	22%	18%	23%
Understanding the amount I owe	21%	9%	24%
Having access to a resource such as an employee assistance program or support group	6%	3%	7%
Something else	6%	7%	6%
Nothing helped me feel in control	10%	7%	11%
Don't know	8%	4%	9%
Skipped	*	-	*

TOPLINE & METHODOLOGY

10. [Asked if more than one selected in Q9] Which of these made you feel **most** in control during this health event? Select one.

	Total (N=196)	Has supplemental health insurance (N=35)	No supplemental health insurance (N=160)
Being able to return to the quality of life before my injury/illness	30%	31%	29%
Understanding the extent of my injury/illness	23%	15%	25%
Returning to work	17%	24%	15%
When I realized I had enough funds to cover the costs	11%	27%	7%
Understanding the amount I owe	7%	-	9%
Understanding how much my insurance covered	7%	3%	8%
Having access to a resource such as an employee assistance program or support group	-	-	-
Something else	4%	1%	5%
None of these	2%	-	2%
Don't know	-	-	-
Skipped	-	-	-

11. How much of the healthcare costs from this health event were covered by your health insurance?

	Total	Has supplemental health insurance	No supplemental health insurance
0-10%	4%	3%	4%
11-25%	3%	2%	3%
26-50%	6%	8%	5%
51-75%	20%	23%	20%
76-100%	54%	60%	52%
Don't know	13%	5%	15%
Skipped	-	-	-



TOPLINE & METHODOLOGY

12. What health insurance plan type are you enrolled in?

	Total	Has supplemental health insurance	No supplemental health insurance
Preferred Provider Organization (PPO) – PPO plans offer a larger network of doctors and hospitals to choose from and you don't need a referral to see a specialist and out-of-network doctors.	61%	59%	61%
Health Maintenance Organization (HMO) – This plan offers a local network of doctors and hospitals that you're required to choose from and has lower premiums than other healthcare options. Your primary care physician (PCP) coordinates your healthcare and referrals are needed to see a specialist.	24%	21%	25%
Exclusive Provider Organization (EPO) – EPO plans offer a local network of doctors and hospitals to choose from and only cover in-network care.	4%	6%	3%
Point of Service (POS) – This plan requires you to receive a referral from your primary care physician (PCP) to see a specialist and also covers out-of-network doctors.	4%	7%	3%
Don't know	8%	7%	8%
Skipped	*	-	1%



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13. Which, if any, supplemental health coverage did you have **at the time** of your health event?
Select all that apply.

These products are separate from and in addition to your primary medical/health policy and require payment of a separate premium.

	Total	Has supplemental health insurance	No supplemental health insurance
Accidental Injury (AI) – This plan provides a cash benefit when you suffer certain injuries or undergo certain medical treatments and care as a result of an accident.	13%	61%	-
Critical Illness (CI) – CI insurance provides a benefit when you're diagnosed with a covered critical illness.	8%	38%	-
Hospital Indemnity (HI) – HI insurance provides a benefit when you have a hospital stay as a result of a covered injury/illness.	8%	36%	-
Other	3%	15%	-
None of the above	66%	-	85%
Don't know	12%	-	15%
Skipped	*	-	-

- 13A. **[Asked if Q13 = AI, CI, HI, or Other]** Did you file a claim with your supplemental health coverage(s) to support your health event?

Total Yes Summary

	Total (N=203)	Has supplemental health insurance	No supplemental health insurance
Hospital Indemnity (HI) – HI insurance provides a benefit when you have a hospital stay as a result of a covered injury/illness.	44%	-	-
Critical Illness (CI) – CI insurance provides a benefit when you're diagnosed with a covered critical illness.	30%	-	-
Accidental Injury (AI) – This plan provides a cash benefit when you suffer certain injuries or undergo certain medical treatments and care as a result of an accident.	24%	-	-
Other	38%	-	-

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- a. Accidental Injury (AI) – This plan provides a cash benefit when you suffer certain injuries or undergo certain medical treatments and care as a result of an accident.

	Total (N=127)	Has supplemental health insurance	No supplemental health insurance
Yes	24%	-	-
No	74%	-	-
Don't know	3%	-	-
Skipped	-	-	-

- b. Critical Illness (CI) – CI insurance provides a benefit when you're diagnosed with a covered critical illness.

	Total (N=79)	Has supplemental health insurance	No supplemental health insurance
Yes	30%	-	-
No	68%	-	-
Don't know	2%	-	-
Skipped	-	-	-

- c. Hospital Indemnity (HI) – HI insurance provides a benefit when you have a hospital stay as a result of a covered injury/illness.

	Total (N=61)	Has supplemental health insurance	No supplemental health insurance
Yes	44%	-	-
No	53%	-	-
Don't know	3%	-	-
Skipped	-	-	-

- d. Other

	Total (N=34)	Has supplemental health insurance	No supplemental health insurance
Yes	38%	-	-
No	58%	-	-
Don't know	2%	-	-
Skipped	2%	-	-

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Q13B. [Asked if filed a claim (Q13A = Yes for any)] Was your claim approved or denied?

Total Approved

	Total (N=84)	Has supplemental health insurance	No supplemental health insurance
Critical Illness (CI) – CI insurance provides a benefit when you're diagnosed with a covered critical illness.	80%	-	-
Hospital Indemnity (HI) – HI insurance provides a benefit when you have a hospital stay as a result of a covered injury/illness.	80%	-	-
Accidental Injury (AI) – This plan provides a cash benefit when you suffer certain injuries or undergo certain medical treatments and care as a result of an accident.	79%	-	-
Other	97%	-	-

a. Accidental Injury (AI) – This plan provides a cash benefit when you suffer certain injuries or undergo certain medical treatments and care as a result of an accident.

	Total (N=33)	Has supplemental health insurance	No supplemental health insurance
Approved	79%	-	-
Denied	2%	-	-
Don't know	19%	-	-
Skipped	-	-	-

b. Critical Illness (CI) – CI insurance provides a benefit when you're diagnosed with a covered critical illness.

	Total (N=29)	Has supplemental health insurance	No supplemental health insurance
Approved	80%	-	-
Denied	3%	-	-
Don't know	17%	-	-
Skipped	-	-	-

c. Hospital Indemnity (HI) – HI insurance provides a benefit when you have a hospital stay as a result of a covered injury/illness.

	Total (N=29)	Has supplemental health insurance	No supplemental health insurance
Approved	80%	-	-
Denied	20%	-	-
Don't know	-	-	-
Skipped	-	-	-

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d. Other

	Total (N=15)	Has supplemental health insurance	No supplemental health insurance
Approved	97%	-	-
Denied	-	-	-
Don't know	3%	-	-
Skipped	-	-	-

14. **[Asked if filed a claim (Q13A = Yes for any)]** How satisfied or unsatisfied were you with your additional coverage that you filed a claim for during your health event?

Total Very/Somewhat Satisfied Summary

	Total (N=84)	Has supplemental health insurance	No supplemental health insurance
Critical Illness (CI)	75%	-	-
Accidental Injury (AI)	63%	-	-
Hospital Indemnity (HI)	57%	-	-
Other	81%	-	-

a. Accidental Injury (AI)

	Total (N=33)	Has supplemental health insurance	No supplemental health insurance
Very satisfied	47%	-	-
Somewhat satisfied	15%	-	-
Neither satisfied nor unsatisfied	10%	-	-
Somewhat unsatisfied	7%	-	-
Very unsatisfied	12%	-	-
Don't know	8%	-	-
Skipped	-	-	-
Very/somewhat satisfied (net)	63%	-	-
Somewhat/very unsatisfied (net)	19%	-	-

b. Critical Illness (CI)

	Total (N=29)	Has supplemental health insurance	No supplemental health insurance
Very satisfied	59%	-	-
Somewhat satisfied	17%	-	-
Neither satisfied nor unsatisfied	1%	-	-
Somewhat unsatisfied	5%	-	-
Very unsatisfied	6%	-	-
Don't know	12%	-	-
Skipped	-	-	-
Very/somewhat satisfied (net)	75%	-	-
Somewhat/very unsatisfied (net)	11%	-	-

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c. Hospital Indemnity (HI)

	Total (N=29)	Has supplemental health insurance	No supplemental health insurance
Very satisfied	40%	-	-
Somewhat satisfied	17%	-	-
Neither satisfied nor unsatisfied	12%	-	-
Somewhat unsatisfied	2%	-	-
Very unsatisfied	29%	-	-
Don't know	-	-	-
Skipped	-	-	-
<i>Very/somewhat satisfied (net)</i>	<i>57%</i>	-	-
<i>Somewhat/very unsatisfied (net)</i>	<i>31%</i>	-	-

d. Other

	Total (N=15)	Has supplemental health insurance	No supplemental health insurance
Very satisfied	78%	-	-
Somewhat satisfied	4%	-	-
Neither satisfied nor unsatisfied	9%	-	-
Somewhat unsatisfied	-	-	-
Very unsatisfied	10%	-	-
Don't know	-	-	-
Skipped	-	-	-
<i>Very/somewhat satisfied (net)</i>	<i>81%</i>	-	-
<i>Somewhat/very unsatisfied (net)</i>	<i>10%</i>	-	-

15. [Asked if Q13 = AI, CI, HI, or Other] Following your health event, did you remain enrolled in ...?

Total Yes Summary

	Total (N=203)	Has supplemental health insurance	No supplemental health insurance
Critical Illness (CI)	82%	-	-
Accidental Injury (AI)	81%	-	-
Hospital Indemnity (HI)	75%	-	-
Other	70%	-	-

a. Accidental Injury (AI)

	Total (N=127)	Has supplemental health insurance	No supplemental health insurance
Yes	81%	-	-
No	19%	-	-
Skipped	-	-	-



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b. Critical Illness (CI)

	Total (N=79)	Has supplemental health insurance	No supplemental health insurance
Yes	82%	-	-
No	18%	-	-
Skipped	-	-	-

c. Hospital Indemnity (HI)

	Total (N=61)	Has supplemental health insurance	No supplemental health insurance
Yes	75%	-	-
No	25%	-	-
Skipped	-	-	-

d. Other

	Total (N=34)	Has supplemental health insurance	No supplemental health insurance
Yes	70%	-	-
No	30%	-	-
Skipped	-	-	-

16. **[Asked if does not have supplemental insurance (Q13 = None or Don't know)]** What would you say is the main reason you did not have any additional health coverage during the health event?

	Total (N=803)	Has supplemental health insurance	No supplemental health insurance
Didn't think I needed it	33%	-	-
Too expensive	15%	-	-
Didn't think it was worth the money	12%	-	-
It was not offered by my/my spouse's employer	12%	-	-
Wasn't aware it was an option	7%	-	-
I've been meaning to enroll but haven't had time	1%	-	-
Other	2%	-	-
None of the above	17%	-	-
Skipped	*	-	-



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17. **[Asked if does not have supplemental insurance (Q13 = None or Don't know)]**
Following your health event, did you enroll in any additional health coverage?

	Total (N=803)	Has supplemental health insurance	No supplemental health insurance
Yes	7%	-	-
No	92%	-	-
Skipped	1%	-	-

18. **[Asked if enrolled in additional health coverage (Q17 = yes)]** Which type of policy did you enroll in?

	Total (N=44)	Has supplemental health insurance	No supplemental health insurance
Critical Illness (CI)	39%	-	-
Accidental Injury (AI)	13%	-	-
Skipped	9%	-	-
Hospital Indemnity (HI)	7%	-	-
Other	32%	-	-

19. **[Asked if did not enroll in additional health coverage (Q17 = no)]** What would you say is the main reason you currently still do not have any additional medical coverage?

	Total (N=756)	Has supplemental health insurance	No supplemental health insurance
Didn't think I needed it	32%	-	-
Too expensive	21%	-	-
Didn't think it was worth the money	15%	-	-
It was not offered by my/my spouse's employer	10%	-	-
Wasn't aware it was an option	5%	-	-
I've been meaning to enroll but haven't had time	2%	-	-
Other	4%	-	-
None of the above	11%	-	-
Skipped	-	-	-

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20. During the health event, where did the majority of your support come from?

	Total	Has supplemental health insurance	No supplemental health insurance
Spouse/Significant other/Partner	52%	50%	53%
A healthcare professional (e.g. doctor, nurse, etc.)	11%	14%	10%
Other family member(s)	7%	9%	6%
Parent(s)	6%	2%	6%
Friend(s)	5%	5%	5%
Child/Children	3%	4%	3%
Other	1%	2%	1%
I did not have additional support	15%	14%	15%
Skipped	*	1%	*

21. How much of a negative impact, if any, did the health event have on the following?

Total Major/Moderate Negative Impact Summary

	Total	Has supplemental health insurance	No supplemental health insurance
Being able to afford big purchases such as a car or home	18%	28%	16%
Work or career advancement	13%	19%	11%
Ability to pay household bills	12%	26%	8%
When/if you would be able to retire	11%	19%	9%
Ability to buy groceries	11%	20%	8%
Ability to pay for medications/prescriptions	11%	19%	9%
Relationships with family/friends	11%	20%	8%
[If Parent] Ability to afford childcare	10%	24%	6%

a. Work or career advancement

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	5%	11%	4%
Moderate negative impact	8%	9%	8%
Minor negative impact	15%	12%	16%
No negative impact at all	64%	61%	65%
Does not apply to me	8%	8%	8%
Skipped	*	-	*
<i>Major/moderate impact (net)</i>	<i>13%</i>	<i>19%</i>	<i>11%</i>
<i>Minor/No negative impact (net)</i>	<i>79%</i>	<i>73%</i>	<i>81%</i>

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b. [If Parent] Ability to afford childcare

	Total (N=244)	Has supplemental health insurance (N=47)	No supplemental health insurance (N=197)
Major negative impact	4%	10%	2%
Moderate negative impact	6%	14%	3%
Minor negative impact	8%	10%	8%
No negative impact at all	62%	57%	63%
Does not apply to me	19%	9%	23%
Skipped	*	-	1%
<i>Major/moderate impact (net)</i>	<i>10%</i>	<i>24%</i>	<i>6%</i>
<i>Minor/No negative impact (net)</i>	<i>70%</i>	<i>67%</i>	<i>71%</i>

c. Being able to afford big purchases such as a car or home

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	9%	12%	9%
Moderate negative impact	9%	16%	7%
Minor negative impact	14%	16%	14%
No negative impact at all	55%	45%	58%
Does not apply to me	12%	11%	12%
Skipped	*	-	*
<i>Major/moderate impact (net)</i>	<i>18%</i>	<i>28%</i>	<i>16%</i>
<i>Minor/No negative impact (net)</i>	<i>69%</i>	<i>61%</i>	<i>71%</i>

d. When/if you would be able to retire

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	5%	10%	4%
Moderate negative impact	6%	9%	5%
Minor negative impact	10%	10%	10%
No negative impact at all	67%	60%	69%
Does not apply to me	11%	9%	12%
Skipped	1%	1%	*
<i>Major/moderate impact (net)</i>	<i>11%</i>	<i>19%</i>	<i>9%</i>
<i>Minor/No negative impact (net)</i>	<i>77%</i>	<i>71%</i>	<i>79%</i>

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e. Ability to pay household bills

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	3%	5%	3%
Moderate negative impact	9%	21%	6%
Minor negative impact	17%	19%	17%
No negative impact at all	66%	51%	70%
Does not apply to me	5%	3%	5%
Skipped	*	-	*
<i>Major/moderate impact (net)</i>	<i>12%</i>	<i>26%</i>	<i>8%</i>
<i>Minor/No negative impact (net)</i>	<i>83%</i>	<i>70%</i>	<i>86%</i>

f. Ability to buy groceries

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	3%	4%	3%
Moderate negative impact	8%	15%	6%
Minor negative impact	14%	18%	13%
No negative impact at all	70%	59%	73%
Does not apply to me	5%	3%	6%
Skipped	*	-	*
<i>Major/moderate impact (net)</i>	<i>11%</i>	<i>20%</i>	<i>8%</i>
<i>Minor/No negative impact (net)</i>	<i>84%</i>	<i>77%</i>	<i>86%</i>

g. Ability to pay for medications/prescriptions

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	4%	7%	4%
Moderate negative impact	7%	12%	6%
Minor negative impact	14%	18%	13%
No negative impact at all	69%	58%	72%
Does not apply to me	6%	5%	6%
Skipped	*	1%	*
<i>Major/moderate impact (net)</i>	<i>11%</i>	<i>19%</i>	<i>9%</i>
<i>Minor/No negative impact (net)</i>	<i>83%</i>	<i>76%</i>	<i>85%</i>

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h. Relationships with family/friends

	Total	Has supplemental health insurance	No supplemental health insurance
Major negative impact	2%	4%	1%
Moderate negative impact	9%	16%	7%
Minor negative impact	17%	14%	18%
No negative impact at all	66%	61%	68%
Does not apply to me	5%	4%	5%
Skipped	1%	1%	1%
<i>Major/moderate impact (net)</i>	<i>11%</i>	<i>20%</i>	<i>8%</i>
<i>Minor/No negative impact (net)</i>	<i>84%</i>	<i>75%</i>	<i>86%</i>

22. Did your working situation change in any of the following ways as a result of the health event?

	Total	Has supplemental health insurance	No supplemental health insurance
I had to go on short-term disability	11%	18%	10%
I had to work from home	11%	13%	11%
I had to take a sabbatical	3%	4%	3%
I had to go on long-term disability	2%	6%	1%
I had to leave my job	2%	3%	2%
None of these	70%	57%	73%
Skipped	*	-	*

23. Please indicate if you agree or disagree with the following statements.

Total Agree Summary

	Total	Has supplemental health insurance	No supplemental health insurance
[If Q13 = 1, 2, OR 3] Having a supplemental health plan provides me with peace of mind in the event of an unexpected health event or diagnosis.	75%	-	-
[If Q13 = 1, 2, OR 3] Supplemental health plans make unexpected health events more affordable.	72%	-	-
At the beginning of the health event, I understood how much it would impact my life.	57%	53%	58%
I needed more support to help me navigate this health event.	35%	42%	33%
Supplemental health plans are not worth the additional investment.	34%	20%	38%
I was not financially ready for this health event.	30%	42%	27%

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a. Supplemental health plans make unexpected health events more affordable.

	Total (N=176)	Has supplemental health insurance	No supplemental health insurance
Strongly agree	29%	-	-
Somewhat agree	43%	-	-
Somewhat disagree	10%	-	-
Strongly disagree	3%	-	-
Don't know	14%	-	-
Skipped	-	-	-
<i>Agree (net)</i>	<i>72%</i>	-	-
<i>Disagree (net)</i>	<i>13%</i>	-	-

b. Having a supplemental health plan provides me with peace of mind in the event of an unexpected health event or diagnosis.

	Total (N=176)	Has supplemental health insurance	No supplemental health insurance
Strongly agree	31%	-	-
Somewhat agree	44%	-	-
Somewhat disagree	10%	-	-
Strongly disagree	5%	-	-
Don't know	11%	-	-
Skipped	-	-	-
<i>Agree (net)</i>	<i>75%</i>	-	-
<i>Disagree (net)</i>	<i>15%</i>	-	-

c. Supplemental health plans are not worth the additional investment.

	Total	Has supplemental health insurance	No supplemental health insurance
Strongly agree	8%	7%	8%
Somewhat agree	26%	13%	29%
Somewhat disagree	20%	39%	15%
Strongly disagree	12%	27%	7%
Don't know	34%	14%	39%
Skipped	*	-	1%
<i>Agree (net)</i>	<i>34%</i>	<i>20%</i>	<i>38%</i>
<i>Disagree (net)</i>	<i>32%</i>	<i>66%</i>	<i>22%</i>

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d. At the beginning of the health event, I understood how much it would impact my life.

	Total	Has supplemental health insurance	No supplemental health insurance
Strongly agree	20%	17%	21%
Somewhat agree	37%	36%	37%
Somewhat disagree	21%	23%	20%
Strongly disagree	17%	20%	16%
Don't know	5%	4%	5%
Skipped	*	-	1%
<i>Agree (net)</i>	<i>57%</i>	<i>53%</i>	<i>58%</i>
<i>Disagree (net)</i>	<i>38%</i>	<i>43%</i>	<i>36%</i>

e. I needed more support to help me navigate this health event.

	Total	Has supplemental health insurance	No supplemental health insurance
Strongly agree	10%	13%	9%
Somewhat agree	25%	29%	24%
Somewhat disagree	24%	24%	24%
Strongly disagree	37%	30%	39%
Don't know	4%	3%	5%
Skipped	*	-	*
<i>Agree (net)</i>	<i>35%</i>	<i>42%</i>	<i>33%</i>
<i>Disagree (net)</i>	<i>61%</i>	<i>54%</i>	<i>62%</i>

f. I was not financially ready for this health event.

	Total	Has supplemental health insurance	No supplemental health insurance
Strongly agree	14%	21%	12%
Somewhat agree	16%	21%	15%
Somewhat disagree	23%	20%	23%
Strongly disagree	44%	35%	46%
Don't know	3%	3%	4%
Skipped	*	-	*
<i>Agree (net)</i>	<i>30%</i>	<i>42%</i>	<i>27%</i>
<i>Disagree (net)</i>	<i>66%</i>	<i>55%</i>	<i>69%</i>

24. Did you use any resources to help you navigate this health event (e.g. employee assistance programs or support programs)?

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	10%	17%	8%
No	87%	81%	89%
Don't know	3%	2%	3%
Skipped	*	*	*



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25. [Asked if used resources (Q24 = yes)] Which, if any, of the following resources were the most helpful for you? Select up to two.

	Total (N=105)	Has supplemental health insurance (N=34)	No supplemental health insurance (N=71)
Employee assistance programs	40%	55%	33%
Online support group	19%	7%	25%
Virtual care (Telehealth)	16%	18%	15%
Online member portal	11%	23%	5%
Mobile apps	10%	7%	12%
Member resource center	7%	5%	7%
Peer support groups (in-person)	5%	6%	4%
Other (specify)	16%	7%	21%
None of the above	10%	6%	12%
Don't know	-	-	-
Skipped	-	-	-

26. To what extent do you feel the following statements apply to you?

Total Agree Summary

	Total	Has supplemental health insurance	No supplemental health insurance
I know how to behave in different social situations.	94%	93%	94%
I am treated fairly in my community.	94%	96%	93%
I have opportunities to apply my abilities in life (like skills, a job, caring for others).	92%	89%	92%
My family have usually supported me through life.	90%	89%	90%
I feel supported by my friends.	88%	89%	88%
I talk to my family/partner about how I feel.	83%	84%	83%
I feel that I belong in my community.	83%	83%	83%

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a. I know how to behave in different social situations.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	41%	43%	41%
Quite a bit	36%	34%	36%
Somewhat	17%	16%	17%
A little bit	4%	4%	4%
Not at all	1%	2%	1%
Skipped	*	1%	*
At least somewhat (net)	94%	93%	94%
A little bit/not at all (net)	6%	6%	6%

b. My family have usually supported me through life.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	44%	46%	44%
Quite a bit	27%	25%	28%
Somewhat	18%	17%	19%
A little bit	7%	6%	7%
Not at all	3%	5%	2%
Skipped	*	*	*
At least somewhat (net)	90%	89%	90%
A little bit/not at all (net)	10%	11%	10%

c. I talk to my family/partner about how I feel.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	31%	27%	33%
Quite a bit	27%	28%	27%
Somewhat	25%	28%	24%
A little bit	11%	8%	12%
Not at all	5%	9%	4%
Skipped	*	-	*
At least somewhat (net)	83%	84%	83%
A little bit/not at all (net)	16%	16%	16%

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d. I feel supported by my friends.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	31%	33%	30%
Quite a bit	32%	32%	32%
Somewhat	26%	24%	27%
A little bit	9%	9%	9%
Not at all	3%	2%	3%
Skipped	*	-	*
<i>At least somewhat (net)</i>	88%	89%	88%
<i>A little bit/not at all (net)</i>	12%	11%	12%

e. I feel that I belong in my community.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	22%	25%	21%
Quite a bit	28%	27%	28%
Somewhat	34%	31%	35%
A little bit	10%	12%	10%
Not at all	6%	5%	6%
Skipped	*	-	1%
<i>At least somewhat (net)</i>	83%	83%	83%
<i>A little bit/not at all (net)</i>	16%	17%	16%

f. I am treated fairly in my community.

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	29%	30%	29%
Quite a bit	36%	34%	37%
Somewhat	28%	31%	28%
A little bit	4%	3%	4%
Not at all	1%	1%	2%
Skipped	1%	-	1%
<i>At least somewhat (net)</i>	94%	96%	93%
<i>A little bit/not at all (net)</i>	5%	4%	6%

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g. I have opportunities to apply my abilities in life (like skills, a job, caring for others).

	Total	Has supplemental health insurance	No supplemental health insurance
A lot	31%	30%	31%
Quite a bit	37%	41%	36%
Somewhat	23%	18%	25%
A little bit	5%	10%	4%
Not at all	2%	1%	3%
Skipped	1%	-	1%
<i>At least somewhat (net)</i>	<i>92%</i>	<i>89%</i>	<i>92%</i>
<i>A little bit/not at all (net)</i>	<i>8%</i>	<i>11%</i>	<i>7%</i>

27. How would you rate your knowledge about what is covered by supplemental health insurance?

	Total	Has supplemental health insurance	No supplemental health insurance
Very knowledgeable	5%	10%	4%
Somewhat knowledgeable	32%	47%	27%
Not very knowledgeable	29%	27%	29%
Not at all knowledgeable	26%	10%	31%
Don't know	8%	5%	9%
Skipped	*	1%	*
<i>Very/Somewhat knowledgeable (net)</i>	<i>37%</i>	<i>57%</i>	<i>31%</i>
<i>Not very/Not at all knowledgeable (net)</i>	<i>55%</i>	<i>37%</i>	<i>60%</i>

28. To the best of your knowledge, are each of the following covered by supplemental health insurance?

Total Yes Summary

	Total	Has supplemental health insurance	No supplemental health insurance
Overnight hospital stay	77%	82%	76%
Childcare	26%	18%	29%
Utility bills	24%	22%	25%
Rent	22%	22%	22%
Groceries	19%	17%	20%

a. Overnight hospital stay

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	77%	82%	76%
No	22%	18%	23%
Skipped	1%	*	1%



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b. Groceries

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	19%	17%	20%
No	80%	83%	79%
Skipped	1%	*	1%

c. Rent

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	22%	22%	22%
No	77%	77%	76%
Skipped	1%	*	1%

d. Utility bills

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	24%	22%	25%
No	75%	78%	74%
Skipped	1%	*	1%

e. Childcare

	Total	Has supplemental health insurance	No supplemental health insurance
Yes	26%	18%	29%
No	73%	82%	70%
Skipped	1%	1%	1%

29. To the best of your knowledge, please indicate whether the following statements are true or false.

Total True Summary

	Total	Has supplemental health insurance	No supplemental health insurance
Supplemental health insurance can help pay copays, deductibles, and other out-of-pocket medical expenses in the event of an accident or illness.	88%	86%	89%
Supplemental health plans can provide a cash benefit that you can use towards transportation costs, medication, and other unexpected expenses related to your health event.	76%	79%	75%
Only senior citizens (ages 65 and above) are eligible to purchase supplemental health policies.	13%	12%	13%

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- a. Supplemental health insurance can help pay copays, deductibles, and other out-of-pocket medical expenses in the event of an accident or illness.

	Total	Has supplemental health insurance	No supplemental health insurance
True	88%	86%	89%
False	11%	14%	10%
Skipped	1%	-	1%

- b. Only senior citizens (ages 65 and above) are eligible to purchase supplemental health policies.

	Total	Has supplemental health insurance	No supplemental health insurance
True	13%	12%	13%
False	87%	88%	86%
Skipped	1%	-	1%

- c. Supplemental health plans can provide a cash benefit that you can use towards transportation costs, medication, and other unexpected expenses related to your health event.

	Total	Has supplemental health insurance	No supplemental health insurance
True	76%	79%	75%
False	22%	21%	23%
Skipped	2%	-	2%

30. Given the previous information, are you more or less likely to do the following during the next open enrollment period at work?

Total More Likely Summary

	Total	Has supplemental health insurance	No supplemental health insurance
Do your own research on supplemental health plans	55%	68%	52%
Ask about information on supplemental health plans	54%	66%	51%
Purchase a supplemental health plan/Renew your supplemental health plan	41%	63%	35%
Talk to a healthcare professional on the benefits and drawbacks	38%	47%	35%

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a. Purchase a supplemental health plan/Renew your supplemental health plan

	Total	Has supplemental health insurance	No supplemental health insurance
Much more likely	9%	22%	6%
Somewhat more likely	32%	41%	30%
Somewhat less likely	15%	10%	16%
Much less likely	10%	7%	11%
Don't know	33%	20%	37%
Skipped	1%	-	1%
<i>Much more/Somewhat likely (net)</i>	<i>41%</i>	<i>63%</i>	<i>35%</i>
<i>Somewhat less/Much less likely (net)</i>	<i>25%</i>	<i>17%</i>	<i>27%</i>

b. Ask about information on supplemental health plans

	Total	Has supplemental health insurance	No supplemental health insurance
Much more likely	16%	25%	13%
Somewhat more likely	39%	41%	38%
Somewhat less likely	11%	7%	12%
Much less likely	10%	8%	10%
Don't know	25%	18%	27%
Skipped	*	-	*
<i>Much more/Somewhat likely (net)</i>	<i>54%</i>	<i>66%</i>	<i>51%</i>
<i>Somewhat less/Much less likely (net)</i>	<i>21%</i>	<i>16%</i>	<i>22%</i>

c. Do your own research on supplemental health plans

	Total	Has supplemental health insurance	No supplemental health insurance
Much more likely	15%	23%	13%
Somewhat more likely	40%	46%	39%
Somewhat less likely	11%	9%	12%
Much less likely	10%	10%	10%
Don't know	23%	13%	26%
Skipped	1%	-	1%
<i>Much more/Somewhat likely (net)</i>	<i>55%</i>	<i>68%</i>	<i>52%</i>
<i>Somewhat less/Much less likely (net)</i>	<i>21%</i>	<i>19%</i>	<i>22%</i>



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d. Talk to a healthcare professional on the benefits and drawbacks

	Total	Has supplemental health insurance	No supplemental health insurance
Much more likely	8%	15%	6%
Somewhat more likely	30%	32%	29%
Somewhat less likely	17%	22%	16%
Much less likely	12%	8%	13%
Don't know	33%	23%	35%
Skipped	*	-	*
<i>Much more/Somewhat likely (net)</i>	<i>38%</i>	<i>47%</i>	<i>35%</i>
<i>Somewhat less/Much less likely (net)</i>	<i>29%</i>	<i>30%</i>	<i>29%</i>



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About the Study

This Cigna/Ipsos Poll was conducted July 21-29, 2021, by Ipsos using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 1,010 adults age 18 or older who are employed full-time (at least 30 hours) and have experienced a qualifying life event in the past three years.

The survey was conducted using KnowledgePanel, the largest and most well-established online probability-based panel that is representative of the adult US population. Our recruitment process employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS – a database with full coverage of all delivery points in the US. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel. Those selected who do not already have internet access are provided a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. As a result of our recruitment and sampling methodologies, samples from KnowledgePanel cover all households regardless of their phone or internet status and findings can be reported with a margin of sampling error and projected to the general population.

The data were weighted to adjust for gender by age, race/ethnicity, Census region, metropolitan status, and education. The needed benchmarks were obtained from the June 2021 Monthly Current Population Survey (CPS).

- Gender (Male, Female) by Age (18–39, 40–55, and 56+)
- Race-Ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, Hispanic, 2+ Races/Non-Hispanic)
- Census Region (Northeast, Midwest, South, and West) by Metropolitan Status (Metro and Non-Metro)
- Education (Less than High School/High School, Some College, Bachelor or Higher)

The margin of sampling error is plus or minus 4.2 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.81. The margin of sampling error is higher and varies for results based on other sub-samples. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.



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About Ipsos

Ipsos is the world's third largest Insights and Analytics company, present in 90 markets and employing more than 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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