

November 16, 2016:

**Prevention/UCLA Center for Health Policy Research Survey:
American Attitudes about Health Insurance Survey Results**

General Notes

The Prevention/UCLA Center for Health Policy Research survey used a probability sample of more than 400 men and women nationally ages 45 to 64 who have health insurance. UCLA weighted the survey results. The survey respondents were matched with Census data in terms of race, income level and other diverse demographic characteristics to ensure a representative sample of the general population. The survey was conducted during the last week of September 2016.

Results

Q: Out of all the people living in your household, who does your health plan cover?

All people:

Myself:	42.76%
Myself and spouse/partner:	21.18%
Myself and child/children:	9.4%
Myself, spouse/partner, and child/children:	26.96%

Takeaway: More than half of the population must consider their health and the health of at least one other person when shopping for a plan.

Q: How did you obtain your current health insurance?

All people:

My employer or spouse's employer:	71.39%
The Health Insurance Marketplace Exchange:	7.5%
Bought it directly from an insurance company:	4%
Received it from some other government insurance program:	16%

Takeaway: Although the majority of the population received health insurance through an employer or spouse's employer, nearly 30% of the population accesses coverage through public programs or individual plans.

Male Vs. Female:

2.68% of males vs. 11.65% of females reported getting their insurance from the Marketplace.

Takeaway: Four times as many women as men purchased their insurance from the Marketplace.

Please note that further questions will also be broken down based on where people got their insurance.

Q: How satisfied are you with your current insurance plan?

All people:

Very satisfied:	43.76%
Somewhat satisfied:	47.05%
Unsatisfied:	6.41%
Very unsatisfied:	2.78%

Percent of population who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

Very satisfied:	32.09% vs. 42.98%
Somewhat satisfied:	49.79% vs. 48.81%
Unsatisfied:	14.23% vs. 6.05%
Very unsatisfied:	3.89% vs. 2.46%

Takeaway: Twice as many people who purchased their insurance privately or through the Marketplace expressed dissatisfaction compared to those who obtained it through an employer. However, overall satisfaction rates are high no matter how the insurance was obtained.

Q: Would you keep your exact health plan if the cost to you stayed the same?

All people vs. people who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

Yes:	92.47%
No:	7.53%

Percent of population who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

Yes:	80.94%
No:	19.06%

Takeaway: Most people are happy enough with their current plan to keep it if the price doesn't go up substantially.

Q: Would you keep your exact health plan next year if the cost to you rose 15%?

All people:

Yes: 54.24%

No: 45.76%

Percent of population who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

Yes: 43.08%

No: 56.92%

Takeaway: For about half of the population, a double-digit price increase — the amount that has been forecast in some states — would increase the likelihood of wanting to leave that plan by about sixfold. This indicates that people are price-conscious and may mean that some people can't afford a bigger premium.

Q: Including the cost you pay out of pocket or your employer takes out of your paycheck automatically, how much do you pay per month for your plan's premium?

All people:

Under \$300: 44.82%

\$301-\$500: 17.32%

\$501-\$700: 12.34%

\$701-\$900: 5.83%

\$901-\$1,100: 3.38%

More than \$1,100: 5.15%

Not sure: 11.15%

Family coverage vs. self-only coverage:

Under \$300: 28.81% vs. 66.26%

\$301-\$500: 23.37% vs. 9.2%

\$501-\$700: 14.99% vs. 8.78%

\$701-\$900: 7.99% vs. 2.95%

\$901-\$1,100: 5.48% vs. .57%

More than \$1,100: 7.78% vs. 1.64%

Not sure: 11.57% vs. 10.59%

Takeaway: Families do spend considerably more on premiums than individuals. Nearly 15% of those with coverage for 2 or more people reported spending more than \$900 monthly on premiums; more than one-third spend more than \$500 per month. Also 1 in 10 people is unsure how much they spend monthly on premiums.

Q: Approximately how much have you spent on medical expenses this year so far? Include copays, deductibles, prescriptions, doctor visits, and other non-dental medical bills that weren't covered by your insurance?

All people vs. people with private coverage (through employer, the Marketplace, or purchased from insurer):

Less than \$100:	15.85% vs. 7.91%
\$100-\$500:	25.25% vs. 24.48%
\$501-\$1,000:	17.76% vs. 20.23%
\$1,001-\$2,000:	21.86% vs. 25.34%
\$2,001-\$3,000:	4.76% vs. 5.48%
\$3,001-\$4,000:	4.84% vs. 5.66%
\$4,001-\$5,000:	3.61% vs. 4.23%
\$5,001-\$10,000:	3.94% vs. 4.45%
More than \$10,000:	2.12% vs. 2.21%

45- to 54-year-old people with private coverage vs. 55- to 64-year-old people with private coverage:

Less than \$100:	10.81% vs. 5.14%
\$100-\$500:	21.98% vs. 26.88%
\$501-\$1,000:	19.65% vs. 20.79%
\$1,001-\$2,000:	25.79% vs. 24.91%
\$2,001-\$3,000:	4.59% vs. 5.37%
\$3,001-\$4,000:	5.02% vs. 6.27%
\$4,001-\$5,000:	3.4% vs. 5.02%
\$5,001-\$10,000:	4.32% vs. 4.59%
More than \$10,000:	3.46% vs. 1.02%

Takeaway: Nearly half of those with private insurance have spent more than \$1,000 between January 1 and September 30 on medical expenses, not including premiums. Ten percent of the population has spent \$5,000 or more.

Q: Compared to how much you spend on your rent or mortgage per month, do you spend more, less or about the same on your health care expenses (including both premiums and other health care costs)?

All people:

I spend less per month on rent/mortgage than on health care:	30.31%
I spend about the same per month on rent/mortgage as I do on health care:	11.31%
I spend more per month on rent/mortgage than on health care:	58.38%

Percent of population who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

I spend less per month on rent/mortgage than on health care:	39.89% vs. 31.36%
I spend about the same per month on rent/mortgage as I do on health care:	11.96% vs. 10.91%
I spend more per month on rent/mortgage than on health care:	48.15% vs. 58.54%

Takeaway: Four in 10 people spend the same or more on health care expenses as they do rent or mortgage. This figure increases to 50% for those who have obtained their insurance through the exchange or a private insurer.

Q: Do you think your health plan is responsible for any of the following things? (Check all that apply.)

All people:

Making me healthier because my preventative exams are free: 46.49%
Making me nervous about going to the doctor or getting a test because my deductibles are high: 20.56%
Making me delay seeking treatment or filling a prescription because my deductibles are high: 17.98%
Making me change doctors because my doctor wasn't covered in the plan: 12.66%

Percent of population who bought their insurance on the Marketplace or through a private insurer vs. those who got it from an employer:

Making me healthier because my preventative exams are free: 28.41% vs. 45.42%
Making me nervous about going to the doctor or getting a test because my deductibles are high: 32.4% vs. 22.54%
Making me delay seeking treatment or filling a prescription because my deductibles are high: 27.57% vs. 18.45%
Making me change doctors because my doctor wasn't covered in the plan: 14.49% vs. 12.06%

Takeaway: High deductibles affect patient care. Regardless of the source of insurance, 1 in 5 people report being nervous about going to the doctor or getting a test because their deductibles are high.

Even though preventive exams are free with any plan, people with coverage through the Marketplace or a private insurer are 60% less likely than those with coverage from an employer to say that their insurance is making them healthier because preventive exams are free.

Insurance purchased through the Marketplace or privately is more likely to cause anxiety about going to the doctor, delays in seeking treatment, or filling a prescription than insurance from an employer. This may be related to a lack of understanding of what plans provide, paired with plan members' potentially higher likelihood of choosing high-deductible plans.

Q: In the last three years, has your insurance company denied coverage for any treatment you received?

All people:

Yes: 19.47%
No: 80.53%

Takeaway: A significant majority have not been denied coverage by their health plans. These results are very similar across the board — by age, males vs. females, and type of

insurance. However, of the nearly 20% of people who experienced denials, women were about 25% more likely to appeal denials than men (49.54% vs. 38.45%). Of everyone who appealed, the case was resolved to the consumer's satisfaction about 40% of the time.

About Prevention

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About The UCLA Center for Health Policy Research

The UCLA Center for Health Policy Research is one of the nation's leading health policy research centers and the premier source of health policy information for California. The Center improves the public's health through high-quality, objective, and evidence-based research and data that informs effective policymaking. The Center is the home of the [California Health Interview Survey \(CHIS\)](#) and is affiliated with the [UCLA Fielding School of Public Health](#).

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