

Health Care in America: Satisfaction and Confidence

The 2003 Health Confidence Survey (HCS) represents the sixth wave of an annual survey to assess the attitudes of the American public regarding the health care system in the United States. The 2003 HCS finds that Americans are increasingly concerned about health care, and they are especially concerned with health care costs.

While American health care consumers remain mostly satisfied with their health care in general, they are increasingly dissatisfied with the costs of their health care and health insurance. Likewise, they are least likely to feel confident about issues related to health care costs, and they have become less confident in their ability to afford health care over time. Finally, as Americans look to the future, their confidence in various aspects of health care in America declines.

Low Ratings for the U.S. Health Care System

Americans consistently give the American health care system low ratings, and they are more likely now than in 1998 to identify health care as the most critical issue facing the nation. Health care costs are named as the single biggest issue facing health care today.

- In 2003, 28 percent of Americans rate the health care system in the United States as *poor*, up from 15 percent in 1998 and 21 percent in 2001.
- Twenty percent of Americans say health care is the single most critical concern facing America today, while in 1998 just 14 percent said so. In 2003, health care is second only to the economy (27 percent) as the most critical issue.
- For the majority of Americans, health care costs are the single biggest issue facing the health care system in America today:
 - ◇ 23 percent cite health care costs in general.
 - ◇ 17 percent mention the cost of health insurance.
 - ◇ 8 percent mention the cost of prescription drugs.
 - ◇ 10 percent cite issues that relate to the uninsured, such as:
 - Accessibility for the poor.
 - Medicaid for lower income people.
 - Universal health care.

Americans Increasingly Dissatisfied With Health Care Costs

Although American health care consumers' satisfaction with some aspects of their care (such as their ability to choose their doctor and the quality of the medical care they receive) has shown little change over the six years tracked by the HCS, they are increasingly likely to report being dissatisfied with health care costs (Figure 1).

- More than 4 in 10 say they are *not too* or *not at all* satisfied with the cost of their health insurance in 2003 (44 percent), compared with one-third in 1998 and 2001 (32 percent and 33 percent, respectively).
- Almost half report being *not too* or *not at all* satisfied with the costs of health care not covered by their insurance (48 percent), compared with 37 percent each in 1998 and 2001.

Confidence Now, in the Next 10 Years, and on Medicare: Americans Less Confident As They Look Ahead

Americans express a moderate degree of confidence in health care today, but as they look forward to the next 10 years and to Medicare, their confidence declines (Figure 2).

Figure 1

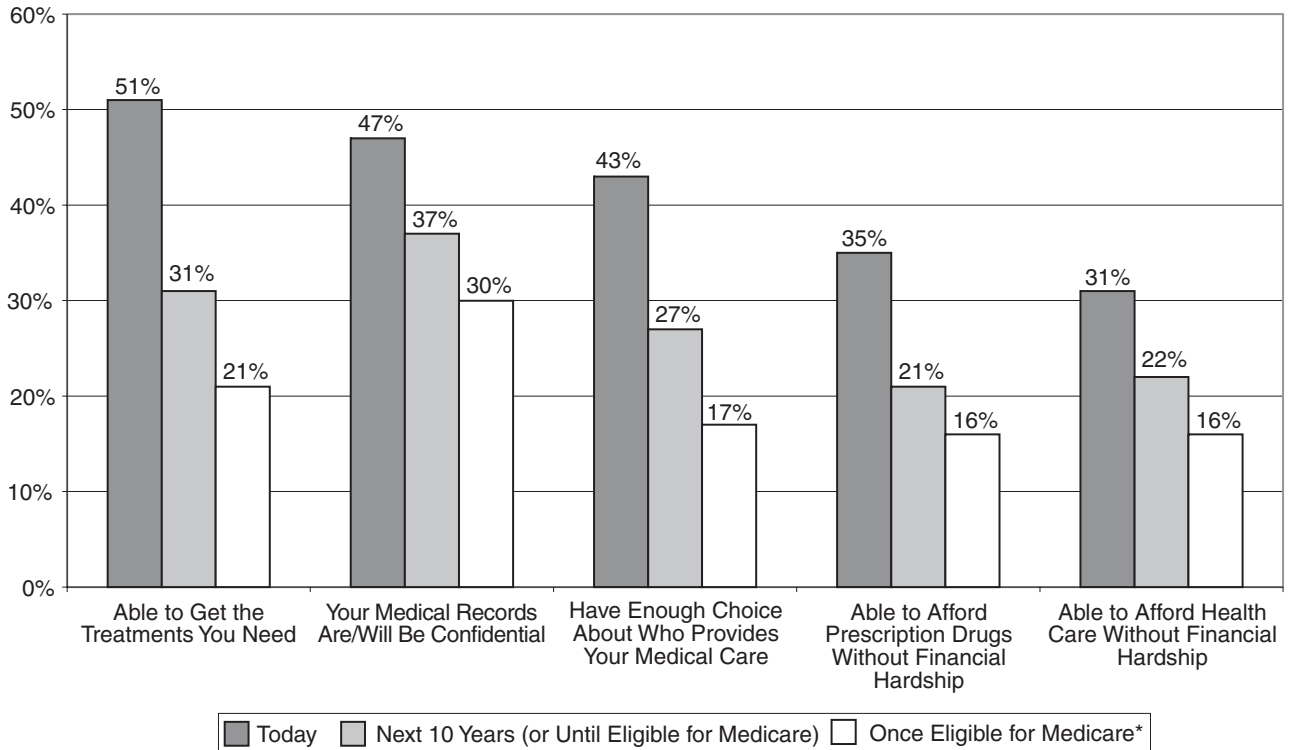
Satisfaction With Health Care Costs, Among Those Receiving Care in Past Two Years, 1998–2003

	Cost of Health Insurance						Health Costs Not Covered by Insurance					
	1998	1999	2000	2001	2002	2003	1998	1999	2000	2001	2002	2003
Extremely Satisfied	13%	7%	8%	11%	9%	7%	7%	5%	5%	8%	6%	5%
Very Satisfied	18	19	16	20	18	17	14	17	15	18	16	16
Somewhat Satisfied	32	34	31	30	29	27	30	31	29	30	28	27
Not Too/Not At All Satisfied	32	33	40	33	38	44	37	37	43	37	44	48
Don't Know/Refused	1	2	1	2	2	1	4	2	2	2	4	2
Not Applicable	4	5	4	4	3	4	8	7	5	6	3	3

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2003 Health Confidence Surveys.

Figure 2

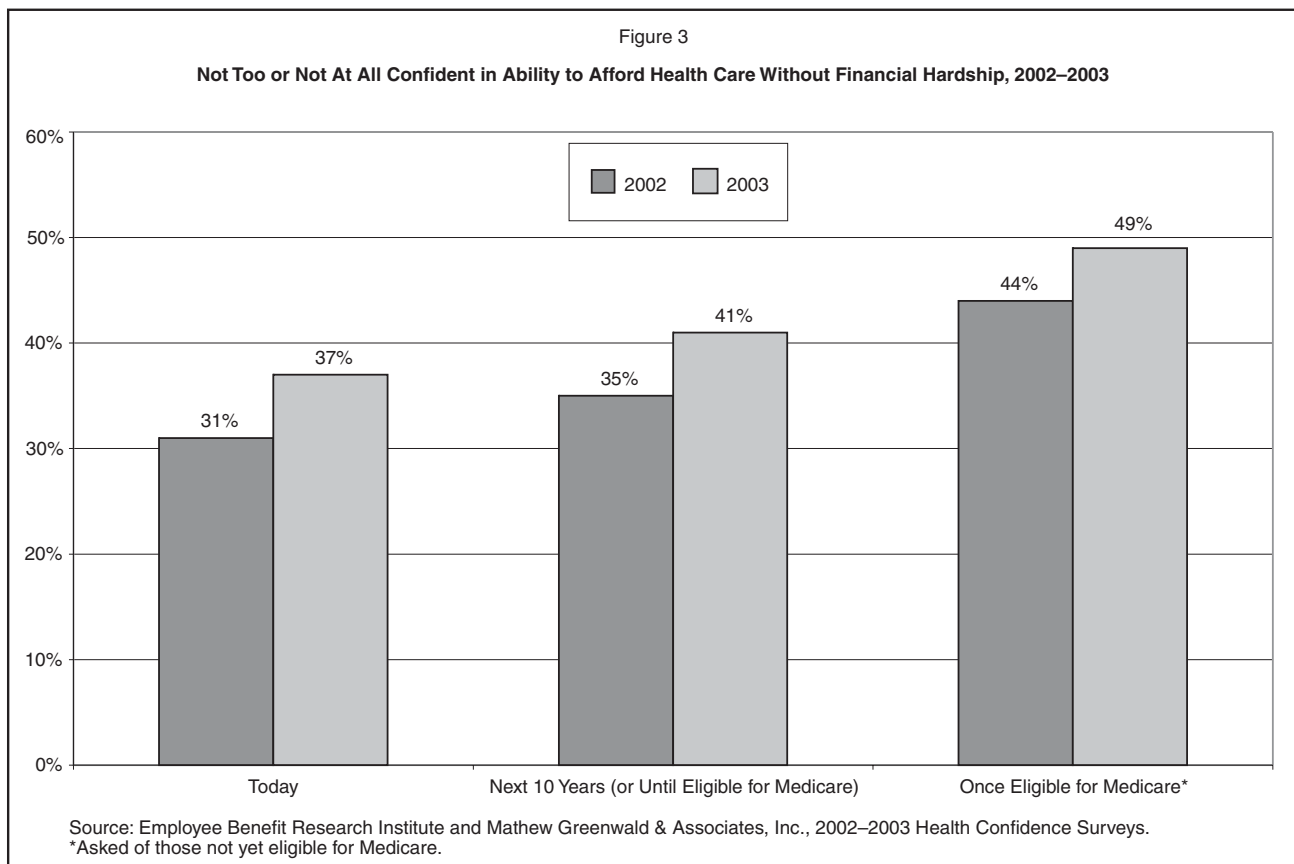
Extremely or Very Confident in Certain Aspects of Health Care Today, in the Next 10 Years, and Once Eligible for Medicare, 2003



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2003 Health Confidence Survey.
*Asked of those not yet eligible for Medicare.

- **Getting Needed Treatments:** While about one-half of Americans (51 percent) are *extremely* or *very* confident that they are able to get the treatments they need today, only 31 percent are confident in this aspect in the next 10 years (or until they are eligible for Medicare), and 21 percent are confident of their ability to get the treatments they need once they are eligible for Medicare.
- **Keeping Medical Records Confidential:** Almost one-half of Americans (47 percent) are *extremely* or *very* confident that their medical records are confidential now; 37 percent are confident that they will be confidential over the next 10 years (or until they are eligible for Medicare); and 3 in 10 are confident that their medical records will be confidential once they are eligible for Medicare (30 percent).
- **Choosing Health Care Providers:** More than 4 in 10 Americans (43 percent) are *extremely* or *very* confident that they have enough choice about their health care providers today; 27 percent are confident in their choice over the next 10 years (or until they are eligible for Medicare); and 17 percent are confident they will have enough choice about their health care providers once they are eligible for Medicare.
- **Affording Prescription Drugs:** About one-third of Americans (35 percent) are *extremely* or *very* confident in their ability to afford prescription drugs without financial hardship today; 21 percent are confident in this aspect for the next 10 years (or until they are eligible for Medicare); and 16 percent are confident that they will be able to afford prescription drugs without financial hardship once they are eligible for Medicare.
- **Affording Health Care:** About 3 in 10 Americans (31 percent) are *extremely* or *very* confident in their ability to afford health care without financial hardship now; 22 percent are confident in this aspect for the next 10 years (or until they become eligible for Medicare); and 16 percent are confident that they will be able to afford health care once they are eligible for Medicare.

Americans' confidence in affording health care offers a vivid example of the decrease in confidence since last year. Americans are more likely in 2003 than they were in 2002 to say they are not confident in their ability to afford health care without financial hardship (Figure 3).



- Thirty-seven percent of Americans in 2003 are *not too* or *not at all* confident in their ability to afford health care today, up from 31 percent in 2002.
- More than 4 in 10 (41 percent) are *not too* or *not at all* confident of being able to afford health care in the next 10 years (or until they are eligible for Medicare), up from 35 percent in 2002.
- About one-half (49 percent) are *not too* or *not at all* confident in their ability to afford health care without financial hardship once they are eligible for Medicare, up from 44 percent in 2002.

Confidence in affording health care varies among different subgroups of the American population. For example,

- Women are more likely than men to be *not too* or *not at all* confident that, once eligible for Medicare, they will be able to afford health care without hardship (54 percent versus 43 percent).
- Americans who describe their health as *fair* or *poor* are more likely than those who describe it as *excellent*, *very good*, or *good* to say they are *not too* or *not at all* confident of being able to afford future health care:
 - ◇ Six in 10 of those in *fair* or *poor* health are not confident of being able to afford health care once they are eligible for Medicare (60 percent).
 - ◇ Half of those in *good* health are not confident (52 percent).
 - ◇ More than 4 in 10 of those in *excellent* or *very good* health are not confident that will be able to afford health care once they are eligible for Medicare (43 percent).

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2003 Health Confidence Surveys.