

Notes

Workers Rank Health Care as the Most Critical Issue in the United States

By Paul Fronstin, Ph.D., Employee Benefit Research Institute, and Lisa Greenwald, Greenwald & Associates

AT A GLANCE

The EBRI/Greenwald & Associates Health and Workplace Benefits Survey (WBS) examines a broad spectrum of health care issues, including workers' satisfaction with health care today, their confidence in the health care system and the Medicare program, and their attitudes toward benefits in the workplace. It is co-sponsored by the Employee Benefit Research Institute (EBRI) and Greenwald & Associates with support from six private organizations.

The 2017 survey was conducted June 13–22, 2017, using Research Now's online consumer research panel. A total of 1,518 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

This *EBRI Notes* article identifies the key findings of the 2017 survey:

- **Health care most critical issue:** Workers rank health care as the most critical issue in the nation. In 2017, 31 percent of workers rank health care as the most critical issue in the United States. And more concretely, 60 percent of workers report that health insurance is extremely important when considering whether to stay in or choose a new job, whereas only 42 percent report that a retirement savings plan is extremely important.
- **Health care system poor or fair:** In 2017, a majority of workers (55 percent) describe the health care system as poor (25 percent) or fair (30 percent).
- **Confidence about the health care system is mixed and declines looking into the future:** Workers' confidence about specific aspects of the health care system overall is mixed and falls the further out into the future one looks.
 - For example, 45 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, only 34 percent are confident about their ability to get needed treatments during the next 10 years, and just 26 percent are confident about this once they are eligible for Medicare.
 - Similarly, 30 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this percentage decreases to 26 percent when they look out over the next 10 years and to 23 percent when they consider the Medicare years.

- **Confidence in workers' own health plans remains high:** Workers tend to be more favorable about their own health plans than they are about the health care system overall. One-half of workers with health insurance coverage are extremely or very satisfied with their current health plan. Workers are generally confident that their employers or unions will continue to offer health insurance in the future. Nearly two-thirds (63 percent) of workers report that they are extremely or very confident.
- **Workers concerned about cost:** Workers' dissatisfaction with health insurance is focused primarily on cost: just 22 percent are extremely or very satisfied with the cost of their health insurance plan, and only 18 percent are satisfied with the costs of health care services not covered by insurance. Approximately one-half of workers (48 percent) report having experienced an increase in health care costs in the past year, about the same percentage as in 2016 and 2015, but down from 61 percent in 2013.
- **Workers satisfied with quality:** Workers are generally satisfied with the quality of medical care received. One-half of workers (49 percent) say they are extremely or very satisfied with the quality of the medical care they have received in the past two years, 33 percent are somewhat satisfied, and 13 percent are not too (8 percent) or not at all (5 percent) satisfied.
- **Workers' views since 2016:** Workers' opinions about the health care system and their own health care have not changed since 2016. This suggests that the underlying reasons for workers' concern about health care are fundamental and not swayed by the current political debate.
- **Rising health care costs has implications for financial wellbeing:** Of the one-half of workers reporting cost increases, 26 percent state they have decreased their contributions to retirement plans, and 43 percent have decreased their contributions to other savings. More than one-quarter also report they have had difficulty paying for basic necessities such as food, heat, and housing, while 36 percent say they have had difficulty paying other bills. Nearly one-third say they have used up all or most of their savings or have increased their credit card debt, 22 percent report that they have borrowed money, 27 percent have delayed retirement, 19 percent have dropped other insurance benefits, 15 percent have taken a loan or withdrawal from a retirement plan, and 13 percent have purchased additional insurance to help with expenses.

Paul Fronstin is director of the Health Education and Research Program at the Employee Benefit Research Institute (EBRI). Lisa Greenwald is an assistant vice president for Greenwald & Associates. This *Issue Brief* was written with assistance from the Institute's research and editorial staffs. Any views expressed in this report are those of the authors and should not be ascribed to the officers, trustees, or other sponsors of EBRI, Employee Benefit Research Institute-Education and Research Fund (EBRI-ERF), or their staffs. Neither EBRI nor EBRI-ERF lobbies or takes positions on specific policy proposals. EBRI invites comment on this research.

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2017 Health and Workplace Benefits Survey Partners

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Introduction

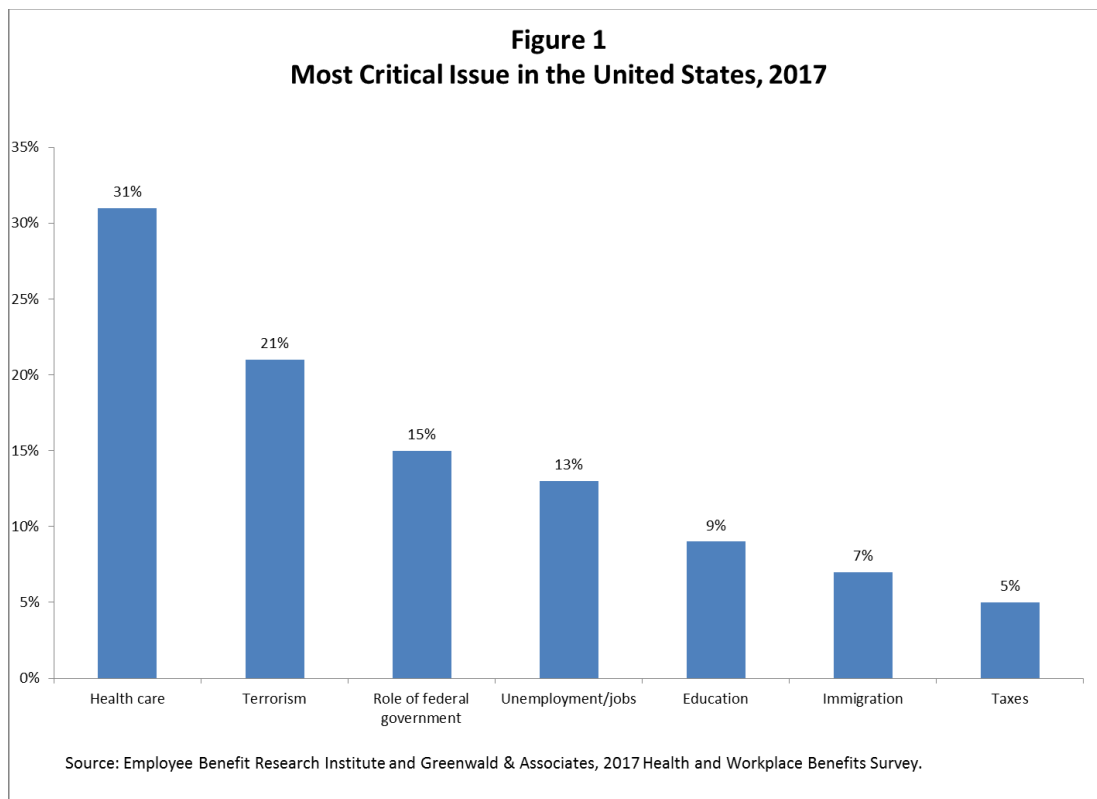
This *EBRI Notes* article examines workers' opinions with respect to various aspects of the United States health care system using data from the 2017 EBRI/Greenwald & Associates Health and Workplace Benefits Survey (WBS), as well as from the 1998–2012 EBRI/Greenwald & Associates Health Confidence Survey (HCS) and the 2013–2016 WBS. The WBS and HCS examine a broad spectrum of health care issues, including workers' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward benefits in the workplace.

The 2017 survey was conducted June 13–22, 2017, using Research Now's online consumer research panel. A total of 1,518 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

Critical Issues in the United States

Workers rank health care as the most critical issue in the nation.¹ In 2017, 31 percent of workers rank health care as the most critical issue in the United States (Figure 1). After health care, the 2017 WBS finds that workers are most likely to identify terrorism (21 percent), the role of the federal government (15 percent), and jobs (13 percent) as the most critical issues in the nation. Only 9 percent identify education as the most critical issue, followed by immigration (7 percent), and taxes (5 percent).

It is not known if health care is the most critical issue because workers favor or oppose repealing the ACA, or simply because of the attention the issue received before and during fielding of the survey. However, as will be seen below, workers' opinions about specific aspects of the health care system and their own health insurance and health care have not changed since 2016. This suggests that the underlying reasons for workers' concern about health care are fundamental and not swayed by the current political debate.

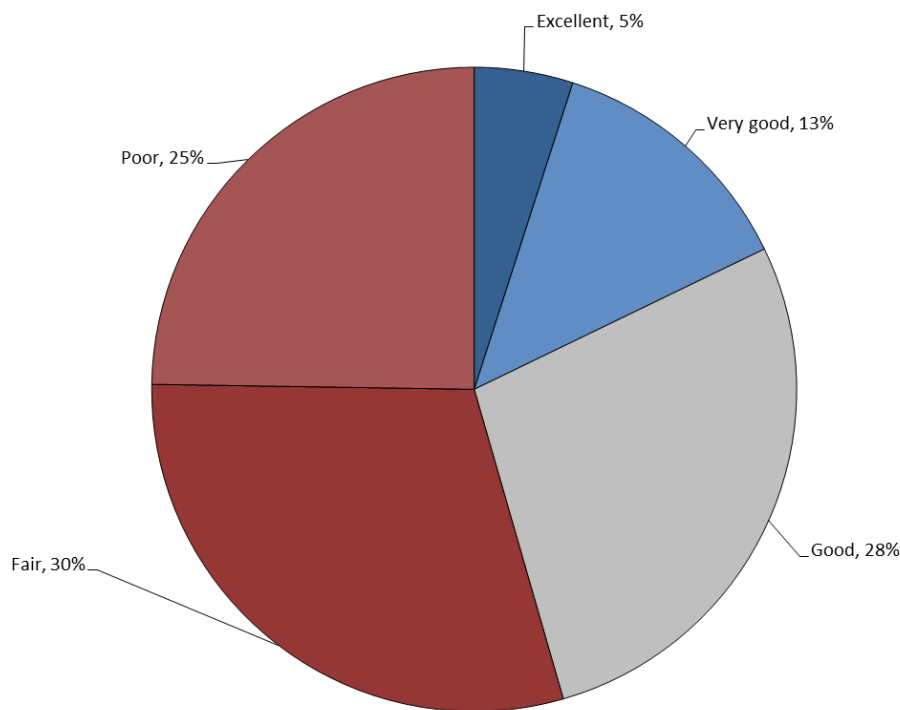


Satisfaction With the Current Health Care System

When asked to rate the health care system, a majority of workers (55 percent) describe it as poor (25 percent) or fair (30 percent) (Figure 2). One quarter (28 percent) consider it good, while only a small minority rate it as very good (13 percent) or excellent (5 percent). The percentage of workers rating the health care system as fair or poor was higher (60 percent) in 2016 than in 2017, and this decline in dissatisfaction is statistically significant (Figure 3).

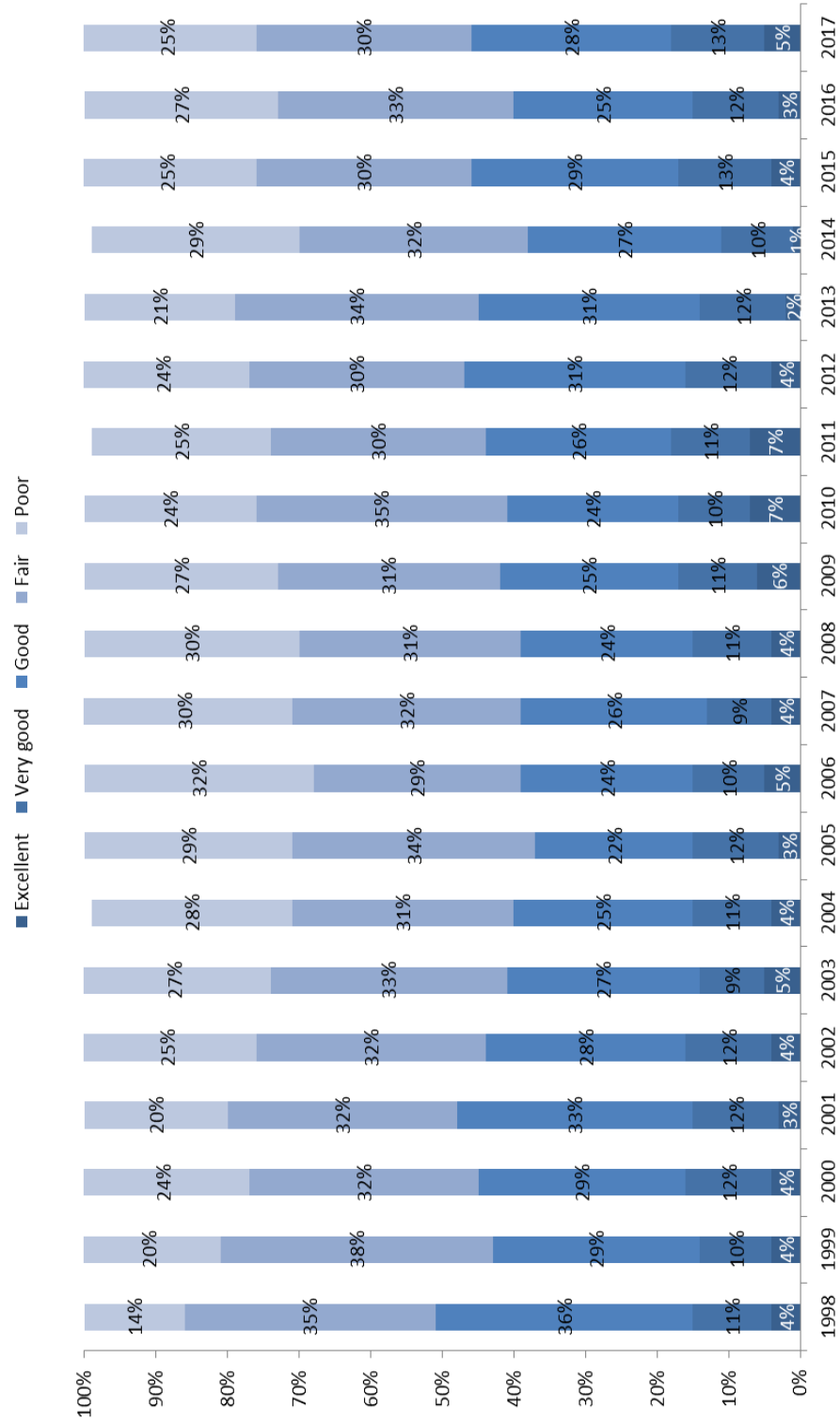
With respect to the 1998–2016 period, the percentage of workers rating the health care system as poor more than doubled between 1998 and 2006 (rising from 14 percent to 32 percent), and has been mostly in the mid-20 percent range since then.

Figure 2
Rating of Health Care System in America, 2017



Source: Employee Benefit Research Institute and Greenwald & Associates, 2017 Health and Workplace Benefits Survey.

Figure 3
Rating of Health Care System in America, 1998–2017



Source: Employee Benefit Research Institute and Greenwald & Associates, 1998–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Confidence in Specific Aspects of the Current Health Care System

Confidence in various aspects of the health care system has been fairly level since 2013. According to the 2017 WBS, nearly one-half (45 percent) of workers report being extremely or very confident that they are able to get the treatments they need (Figure 4). Nearly 4 in 10 (38 percent) report being somewhat confident that they are able to get the treatments they need, and 18 percent are not too (12 percent) or not at all (6 percent) confident.

Confidence in having enough choice about who provides medical care also remains fairly steady. In 2017, 40 percent of workers are extremely or very confident that they have enough choice about who provides their medical care. Thirty-nine percent are somewhat confident, and 20 percent are not too confident (14 percent) or not at all confident (6 percent).

Figure 4
Confidence in Selected Aspects of Today's Health Care System, 2002–2017

	Ability to Get Needed Treatments															
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely confident	20%	17%	16%	22%	22%	20%	17%	22%	26%	22%	23%	14%	12%	13%	14%	15%
Very confident	33	34	36	37	31	32	32	36	32	35	33	32	35	34	34	30
Somewhat confident	35	36	33	31	31	33	35	28	25	27	30	33	33	37	34	38
Not too confident	7	7	9	4	7	6	6	8	7	9	8	14	14	11	12	12
Not at all confident	5	6	6	6	8	9	10	6	11	7	7	6	6	6	6	6
	Enough Choice About Who Provides Medical Care															
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely confident	18%	12%	12%	15%	14%	12%	13%	18%	21%	17%	15%	12%	10%	12%	11%	13%
Very confident	24	27	27	32	25	29	26	29	25	33	32	27	28	30	31	27
Somewhat confident	38	40	40	36	41	38	36	33	32	32	32	35	35	37	36	39
Not too confident	13	11	10	10	7	9	12	11	10	7	7	20	19	17	15	14
Not at all confident	8	10	10	8	13	12	12	9	12	11	13	7	8	5	7	6
	Ability to Afford Health Care Without Financial Hardship															
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely confident	14%	12%	11%	13%	10%	13%	10%	13%	18%	13%	13%	8%	7%	9%	10%	11%
Very confident	22	17	24	22	19	18	18	21	20	22	19	17	17	21	22	19
Somewhat confident	33	34	34	34	33	32	29	29	25	29	33	29	34	33	32	33
Not too confident	13	16	11	13	14	18	16	13	13	15	12	30	28	24	22	22
Not at all confident	18	21	19	19	23	20	26	23	25	21	23	17	14	13	14	15

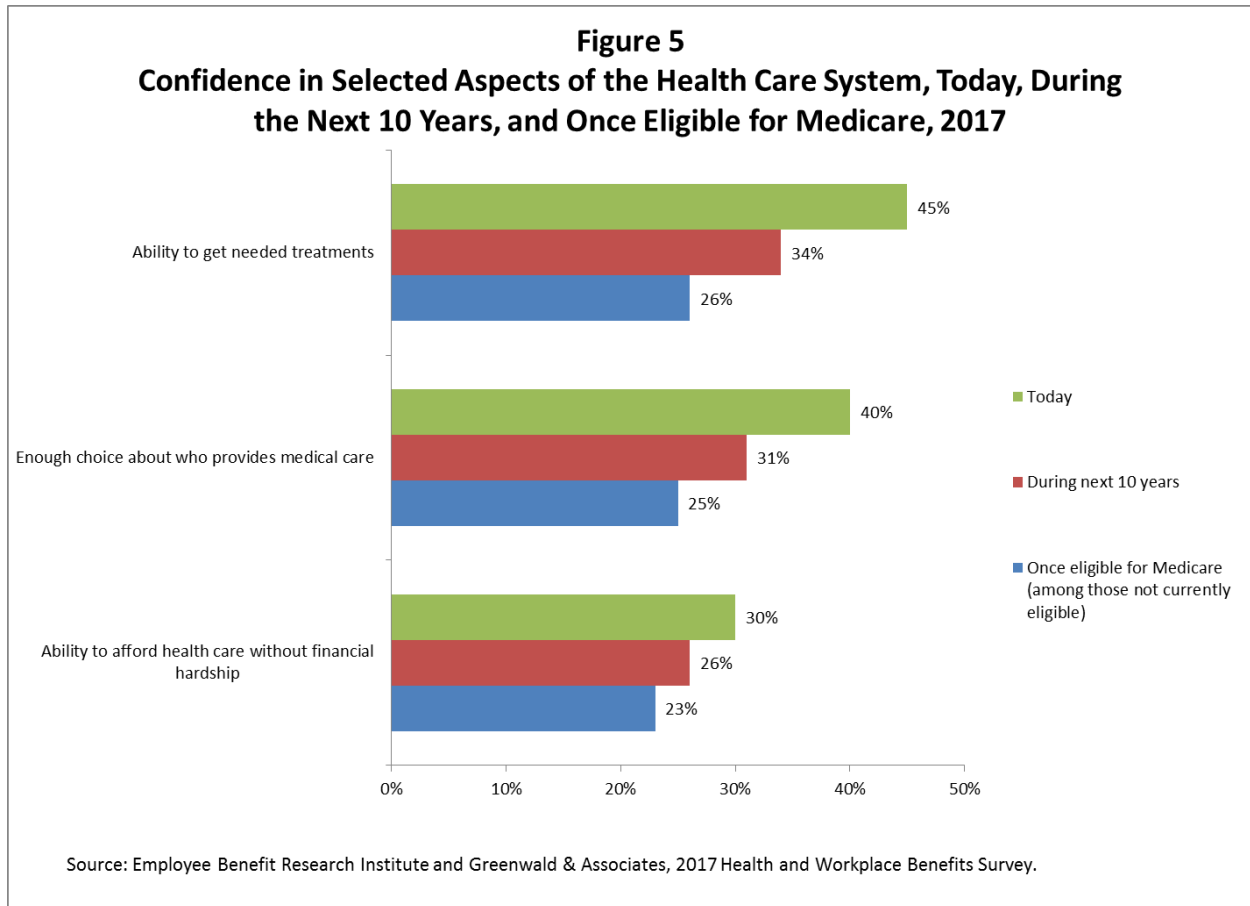
Source: Employee Benefit Research Institute and Greenwald & Associates, 2002–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Confidence in the Future Health Care System

Confidence in the health care system decreases as workers look to the future. While 45 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, only 34 percent are confident about their ability to get needed treatments during the next 10 years, and just 26 percent are confident about this once they are eligible for Medicare (Figure 5).

Similarly, 40 percent are confident they have enough choice about who provides their medical care today, but only 31 percent are confident about this aspect of the health care system over the next 10 years, and just 25 percent are confident that they will have enough choice once they are eligible for Medicare.

Finally, 30 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this percentage decreases to 26 percent when they look out over the next 10 years and to 23 percent when they consider the Medicare years.



Satisfaction With Their Own Health Plans

In contrast to the ratings for the health care system overall, workers’ ratings of their own health plans continue to be generally favorable. One-half (50 percent) of those with health insurance coverage are extremely or very satisfied with their current plans, and 39 percent are somewhat satisfied (Figure 6). Only 12 percent say they are not too satisfied (9 percent) or not at all satisfied (3 percent). These figures are statistically unchanged from 2016.

Figure 6
Satisfaction With Current Health Plan, 1998–2017

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely satisfied	13%	11%	12%	11%	11%	12%	13%	15%	15%	16%	14%	21%	22%	22%	17%	12%	11%	12%	11%	13%
Very satisfied	36	38	34	40	40	36	33	38	34	35	37	36	35	37	36	39	39	38	38	37
Somewhat satisfied	38	40	42	38	37	43	38	36	39	37	35	30	33	29	33	37	38	41	39	39
Not too satisfied	8	7	8	7	7	8	11	8	7	4	8	8	7	6	9	8	9	7	9	9
Not at all satisfied	4	4	4	4	6	2	5	3	4	7	5	5	3	6	5	2	2	2	3	3

Source: Employee Benefit Research Institute and Greenwald & Associates, 1998–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Despite the consistent high levels of satisfaction with personal health insurance plans, 17 percent of workers report that they would give up wages for more health benefits, and 20 percent report that they would give up health benefits for higher wages (Figure 7). These findings are unchanged from 2016. Yet, health insurance continues to be by far the most important employee benefit. When considering whether to stay in a current job

or choosing a new job, 60 percent of workers report that health insurance is extremely important in their job decision, compared to 42 percent of workers reporting that a retirement savings plan is extremely important (Figure 8). The other benefits examined were less important than a retirement savings plan (data not shown in Figure 7).

Workers' views are quite different with respect to cost. For example, just 22 percent are extremely or very satisfied with the cost of their health insurance plan, and only 18 percent are satisfied with the costs of health care services not covered by insurance. This is interesting in light of their overall acceptance of current trade-offs between wages and health care costs discussed above. Workers may begrudgingly accept that these costs must be born.

With respect to more specific aspects of health care, satisfaction with health care quality continues to remain fairly high, with 49 percent of workers saying they are extremely or very satisfied with the quality of the medical care they have received in the past two years, 33 percent saying they are somewhat satisfied, and 13 percent reporting that they are not too (8 percent) or not at all (5 percent) satisfied (Figure 9). These figures are also statistically unchanged from 2016.

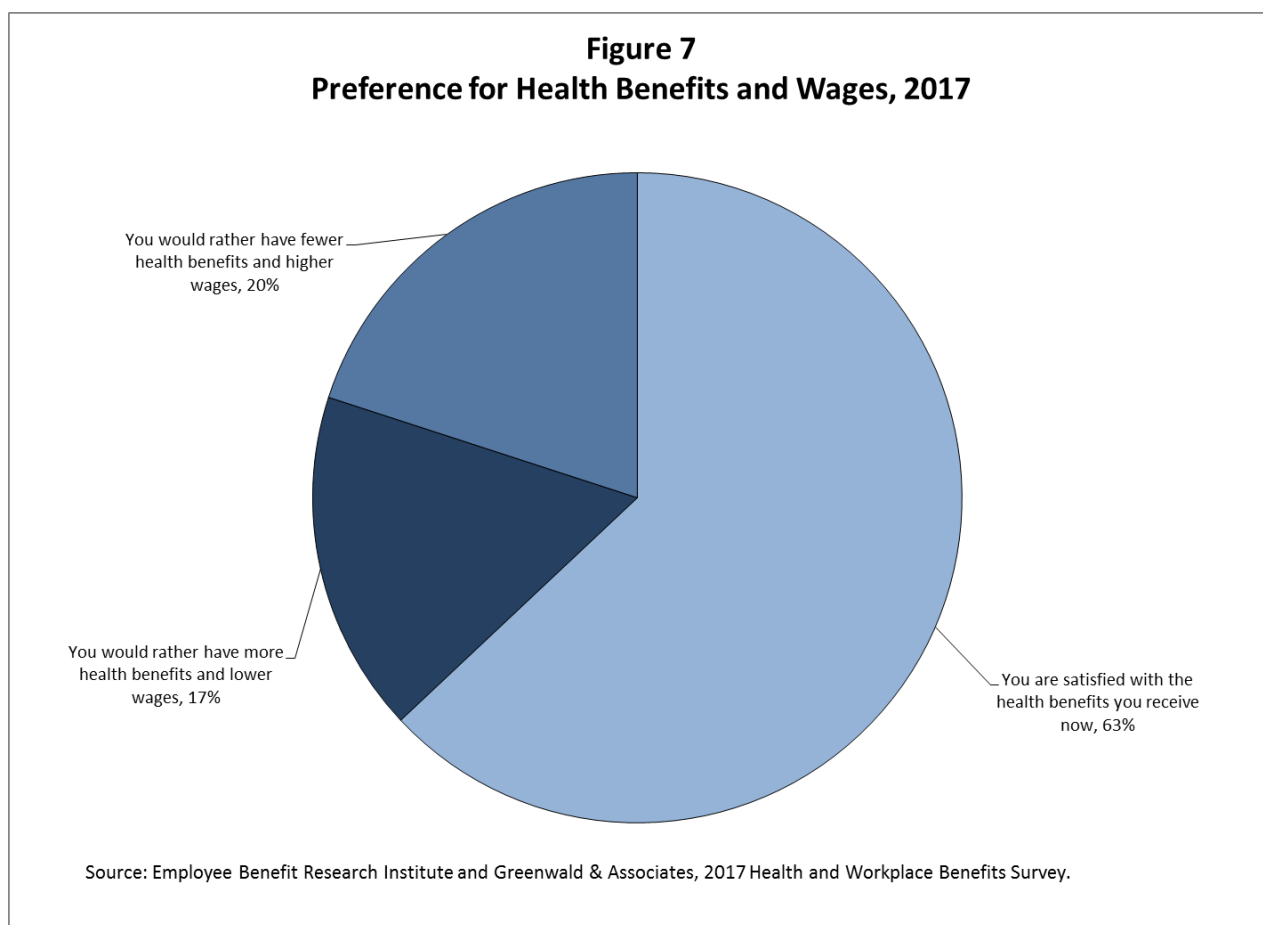
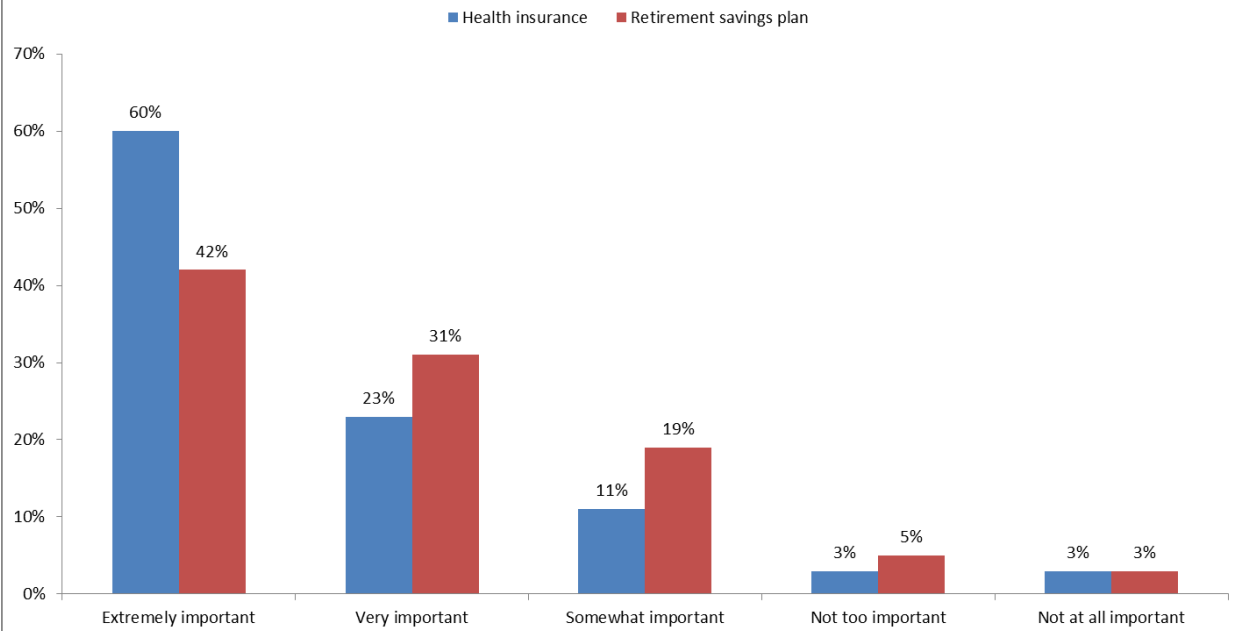


Figure 8
Importance of Health and Retirement Benefits When Considering Job Decision, 2017



Source: Employee Benefit Research Institute and Greenwald & Associates, 2017 Health and Workplace Benefits Survey.

Figure 9
Satisfaction With Selected Aspects of Health Care Received in Past Two Years, 1998–2017

	Quality of Medical Care Received																			
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely satisfied	14%	11%	10%	12%	12%	13%	13%	12%	16%	15%	15%	19%	20%	18%	17%	14%	11%	12%	11%	14%
Very satisfied	35	35	36	39	39	38	40	39	34	35	33	38	40	38	40	36	35	35	34	35
Somewhat satisfied	33	33	38	33	37	33	32	35	36	38	39	32	29	31	31	31	32	35	33	33
Not too satisfied	5	5	6	5	4	5	5	3	4	4	5	4	5	4	3	9	10	8	9	8
Not at all satisfied	1	4	4	2	1	2	2	6	5	4	5	4	3	4	5	5	5	5	6	5
Not applicable	12	13	7	9	7	10	9	4	5	5	4	3	4	5	4	7	7	5	6	5
	Cost of Health Insurance																			
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely satisfied	11%	5%	8%	9%	8%	7%	10%	7%	4%	5%	5%	4%	7%	4%	5%	4%	4%	6%	5%	8%
Very satisfied	15	15	13	17	16	14	14	17	9	10	11	16	13	12	13	9	9	11	12	14
Somewhat satisfied	30	33	30	27	27	26	28	34	28	31	30	29	29	32	25	23	25	28	24	26
Not too satisfied	18	18	19	17	17	18	14	16	17	20	16	17	17	19	19	26	24	23	24	24
Not at all satisfied	14	13	22	17	24	22	22	21	38	31	33	30	31	31	33	30	31	29	30	25
Not applicable	13	16	9	12	8	13	13	6	4	3	5	3	4	2	5	8	7	3	5	3
	Health Costs Not Covered by Insurance																			
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely satisfied	6%	4%	4%	6%	4%	4%	5%	7%	4%	5%	4%	6%	6%	4%	4%	3%	3%	5%	5%	7%
Very satisfied	13	13	12	15	13	14	10	13	9	8	9	11	11	11	9	8	7	10	10	11
Somewhat satisfied	28	31	30	27	27	25	28	28	30	32	30	24	22	28	30	19	19	21	22	23
Not too satisfied	16	19	18	16	20	21	17	18	19	20	18	22	15	19	16	25	25	24	22	25
Not at all satisfied	19	14	24	23	27	24	27	22	32	30	28	31	38	31	33	35	34	34	32	26
Not applicable	17	18	12	13	9	13	13	12	7	6	10	7	8	7	8	10	12	7	9	8

Source: Employee Benefit Research Institute and Greenwald & Associates, 1998–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Confidence in Their Own Future Health Plans

Workers are generally confident that their employers or unions will continue to offer health insurance in the future. In 2017, 30 percent of workers report that they are extremely confident their employers or unions will continue to offer coverage, 33 percent say they are very confident, and 29 percent indicate they are somewhat confident (Figure 10).

The percentages of those who are not too or not at all confident their employers or unions will continue to offer health insurance have been low historically, and 2017 is no exception. Only 5 percent are not too confident and 3 percent are not at all confident that their employers or unions will continue to offer health insurance.

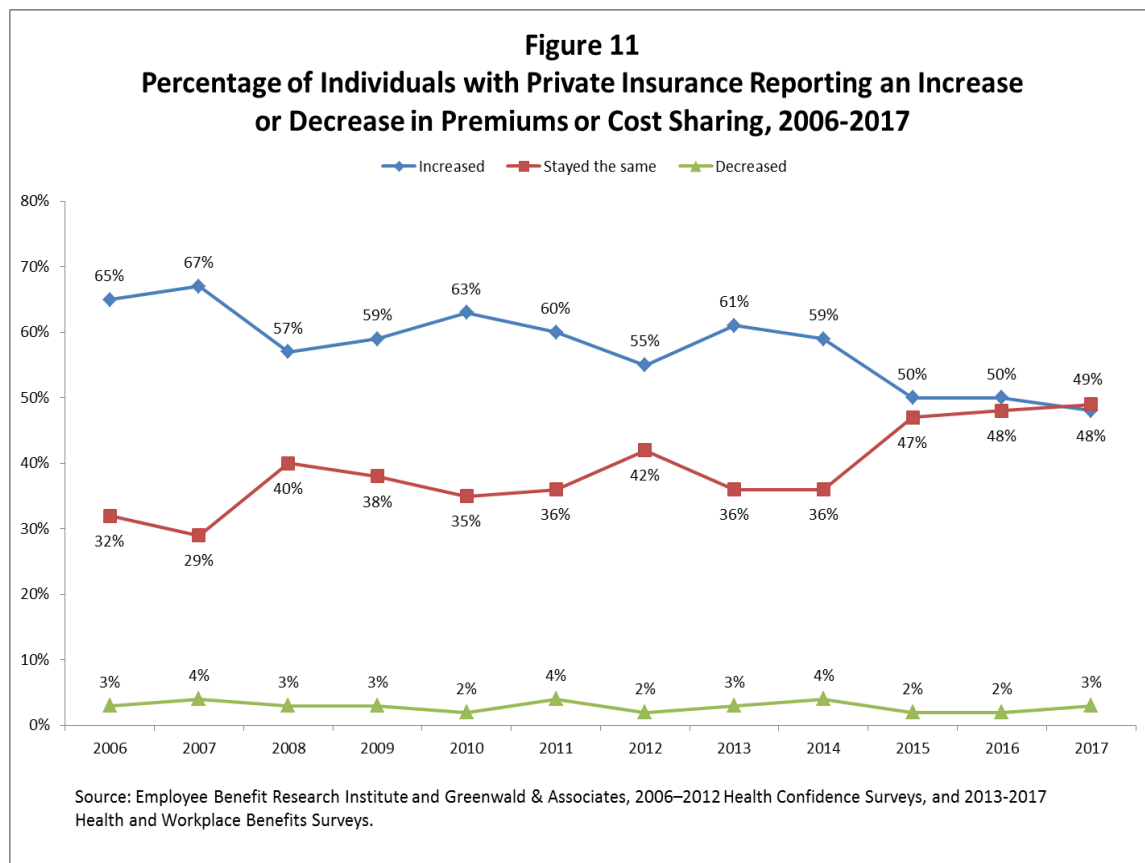
Figure 10
Confidence That Employer or Union Will Continue to Offer Health Insurance, Selected Years, 2000–2017

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Extremely confident	31%	29%	28%	29%	37%	-	-	29%	-	32%	24%	30%	35%	28%	29%	29%	25%	30%
Very confident	40	36	35	32	27	-	-	30	-	31	31	30	23	37	35	35	38	33
Somewhat confident	24	25	27	25	24	-	-	30	-	24	31	23	27	28	27	27	28	29
Not too confident	3	5	7	8	7	-	-	6	-	5	8	9	10	6	7	5	5	5
Not at all confident	2	4	3	6	5	-	-	6	-	8	7	8	6	2	2	4	4	3

Source: Employee Benefit Research Institute and Greenwald & Associates, 2000–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Health Care Costs

Approximately one-half of workers (48 percent) report having experienced an increase in health care costs in the past year, about the same as it was in 2016 and 2015, but down from 61 percent in 2013 (Figure 11). The percentage reporting that they did not experience a change in health care costs increased from 36 percent to 49 percent between 2014 and 2017.



Workers who reported cost increases also continue to report that they are changing the way they use the health care system. Nearly 7 in 10 (68 percent) say these increased costs lead them to try to take better care of themselves, and 63 percent indicate they choose generic drugs more often (Figure 12). About two in three also say they go to the doctor only for more serious conditions or symptoms (63 percent) and 55 percent delay going to the doctor. The prevalence of some of these actions has declined since 2013 (Figure 13).

The rising cost of health care also causes many workers to encounter financial difficulties. Of the workers reporting cost increases in their plans in the past year, 26 percent state they have decreased their contributions to retirement plans, and 43 percent have decreased their contributions to other savings as a result (Figure 14). More than one-quarter (28 percent) also report they have had difficulty paying for basic necessities such as food, heat, and housing, while 36 percent say they have had difficulty paying other bills. Nearly one-third (30 percent) say they have used up all or most of their savings or have increased their credit card debt (34 percent), 22 percent report that they have borrowed money, 27 percent have delayed retirement, 19 percent have dropped other insurance benefits, 15 percent have taken a loan or withdrawal from a retirement plan, and 13 percent have purchased additional insurance to help with expenses. Over the last decade or so, the percentage of workers reporting that they have reduced contributions to a retirement plan or other savings has fallen, while the percentage reporting that they have increased credit card debt has risen (Figure 15).

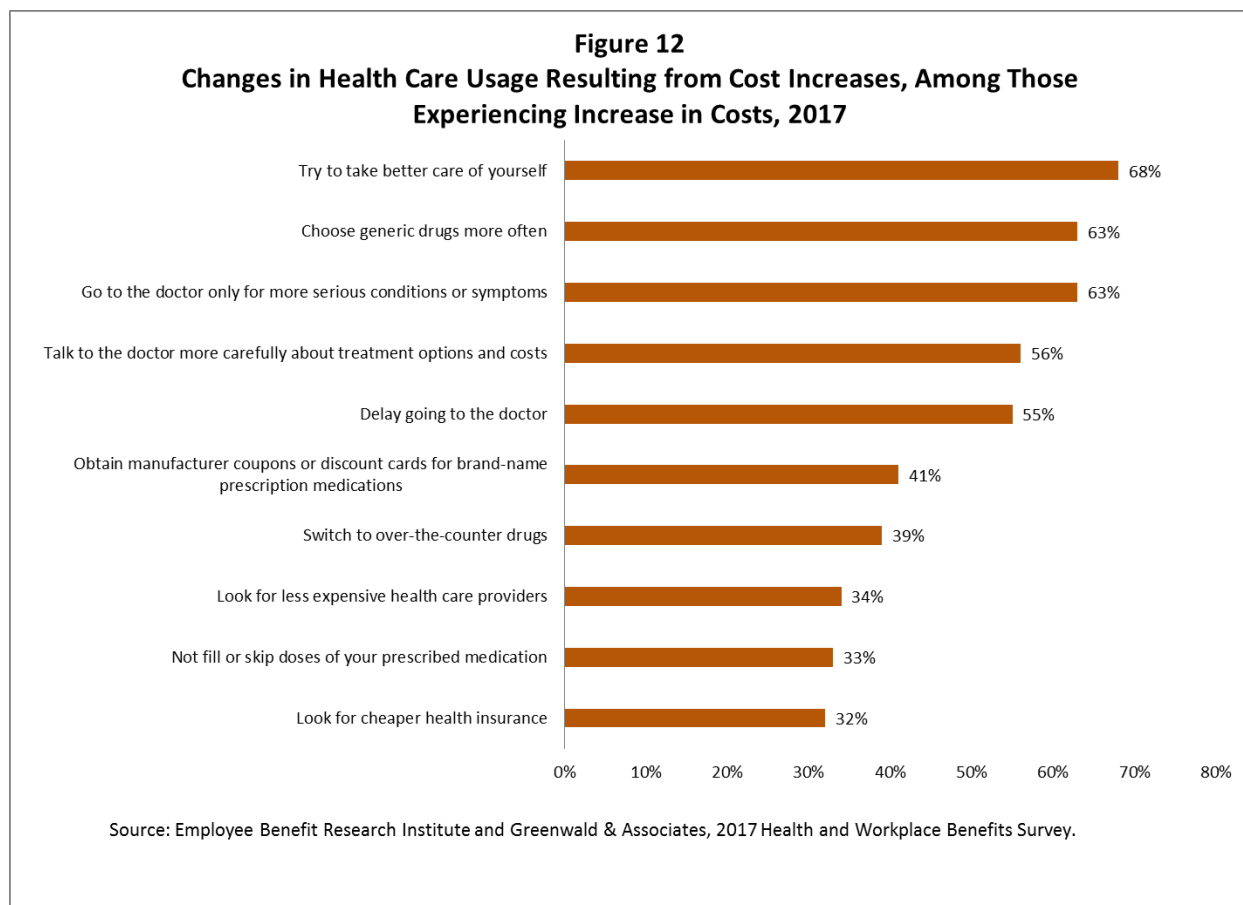
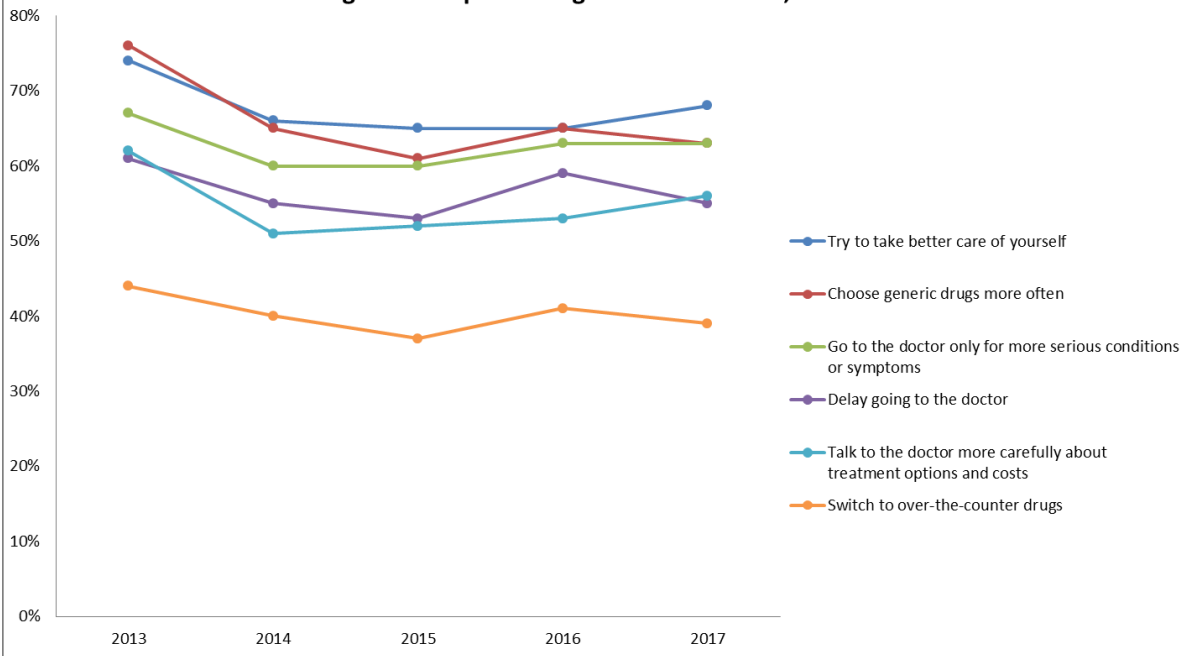
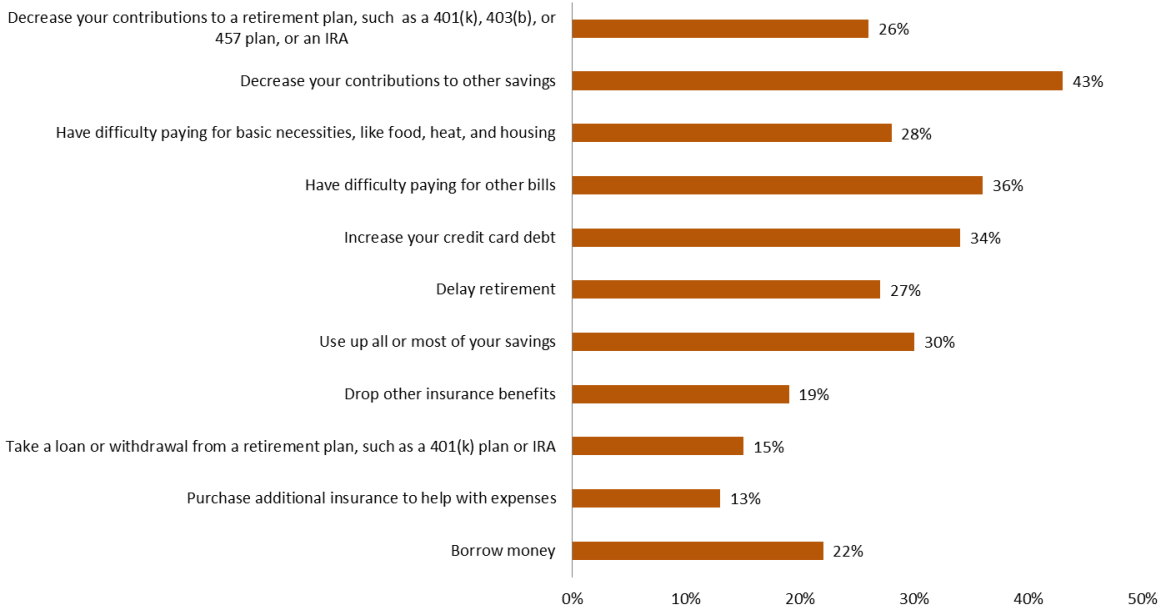


Figure 13
Changes in Health Care Usage Resulting from Cost Increases,
Among Those Experiencing Increase in Costs, 2013–2017



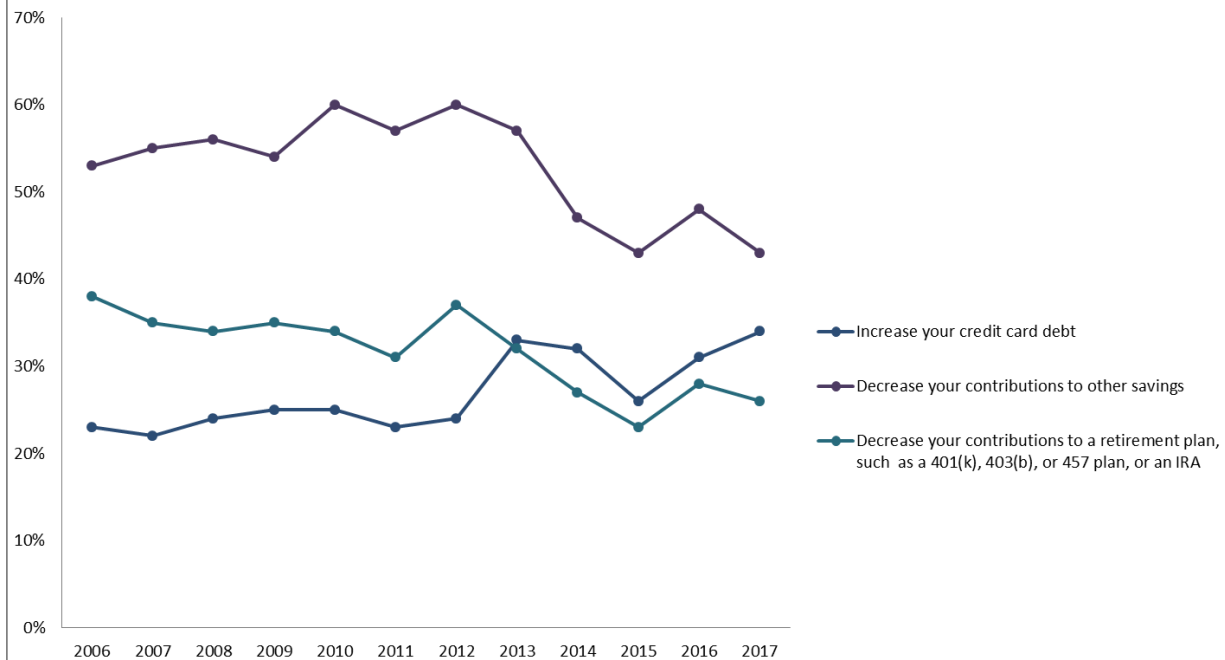
Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2017 Health and Workplace Benefits Surveys.

Figure 14
Shifts in Resources Resulting From Cost Increases,
Among Those Experiencing Increase in Costs, 2017



Source: Employee Benefit Research Institute and Greenwald & Associates, 2017 Health and Workplace Benefits Survey.

Figure 15
Shifts in Resources Resulting From Cost Increases,
Among Those Experiencing Increase in Costs, 2017



Source: Employee Benefit Research Institute and Greenwald & Associates, 2006–2012 Health Confidence Surveys, and 2013–2017 Health and Workplace Benefits Surveys.

Conclusion

Many workers rank the health care system as the most critical policy issue confronting the U.S. and health care as the most important consideration about whether and where to take a new job. Disturbingly, most workers are dissatisfied with the U.S. health care system overall and, while they relatively put more value on and are more satisfied with their own health plan, costs are a primary source of dissatisfaction.

Given workers’ general acceptance of the current balance between wages and health care costs, plan sponsors may be able to increase overall satisfaction by supporting employees during these moments of financial stress.

Furthermore, plan sponsors that want to increase worker satisfaction can focus their efforts on helping employees navigate the broader financial pressures arising from health care needs. Strong financial literacy skills will help employees know the smartest ways to adjust for unexpected health care costs based on their personal situation. In addition, some plan sponsors may want to consider promoting other voluntary benefits, such as hospital indemnity, accident insurance, critical illness insurance, and cancer insurance, where coverage rates are generally in the 5-15 percent range, as they could help employees deal with unexpected health care costs.

Appendix—The 2017 WBS

The 2017 EBRI/Greenwald & Associates Health and Workplace Benefits Survey (WBS) examines a broad spectrum of health care issues, including workers’ satisfaction with health care today, their confidence in the health care system and the Medicare program, and their attitudes toward benefits in the workplace.

The WBS is co-sponsored by the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan, public-policy research organization, and Greenwald & Associates, an independent market research firm focused on health care, benefits and retirement issues. The 2017 WBS data collection was funded by six private organizations. Staffing was donated by EBRI and Greenwald & Associates. WBS materials may be accessed at the EBRI website: www.ebri.org/hcs

The 2017 survey was conducted June 13–22, 2017, using Research Now’s online consumer research panel. A total of 1,518 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

Previously published trend data from the EBRI/Greenwald & Associates Health Confidence Survey (HCS) may differ from those published in more recent reports as the earlier data have been recut from the total adult population to match the survey population of the WBS (i.e., workers ages 21–64). In addition, 2013–2017 data are not directly comparable with data from years before 2013 due to the move from telephone to online fielding in 2013.

No theoretical basis exists for judging the accuracy of estimates obtained from non-probability samples such as the one used for the WBS. However, there are possible sources of error in all surveys (both probability and non-probability) that may affect the reliability of survey results. These include imperfect sampling frames, refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, interviewer bias, and screening. While attempts are made to minimize these factors, it is impossible to quantify the errors that may result from them.

Endnotes

¹ Health care has been included in this question each year since the survey began in 1998. However, questions on other critical issues are asked in years when they are appropriate to ask. The range of issues and the years in which they have been included in the questions asked is available upon written request.

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