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Workers Rank Health Care Most Important Issue Facing U.S.

EBRI /Greenwald & Associates Workplace Benefits Survey Finds Dissatisfaction Rooted in Rising Costs

Washington, D.C. – October 11, 2018 – Workers rank health care as the most critical issue in the country. A new Health and Workplace Benefits Survey conducted by the Employee Benefit Research Institute (EBRI) — a private, non-partisan, non-profit research group — and Greenwald & Associates— an independent market research firm — looked at workers’ satisfaction and confidence in the health care system as a whole, as well as attitudes toward benefits in the workplace.

The survey finds 26 percent of workers rank health care as the most important issue in the nation, followed by immigration (18 percent), the role of the federal government (16 percent), and jobs (13 percent). Nearly three-quarters of workers cited health insurance as one of the top three most important benefits factoring into staying in or choosing a new job, while just over half ranked retirement savings plans in the top three. The survey also reveals that less than half of workers are extremely or very confident about their ability to get the health treatments they need today, and just over a third are confident about their ability to get needed treatments over the next ten years.

“These findings illustrate the continued concern and frustration workers have toward our health care system,” said Paul Fronstin, Director of the Health Research and Education Program at EBRI. “It is therefore not surprising that plan sponsors are engaged in changing the health care system on behalf of their employees.”

Rising Costs Lead to Lower Satisfaction

Workers’ dissatisfaction with health insurance is mostly focused on cost — only about 20 percent are extremely or very satisfied with the cost of their health insurance plan, as well as the costs of health care services not covered by insurance. Nearly half of workers report experiencing a rise in health care costs over the past year, about the same percentage since 2015, but down from 61 percent in 2013.

Workers reporting cost increases are changing the way they use the health care system. Nearly three-quarters say these higher costs have led them to try to take better care of themselves, and more than half indicate they choose generic drugs more often. About half only go to the doctor for more serious conditions or symptoms, and 45 percent delay going to the doctor.

Rising health care costs have also reduced the financial wellbeing of workers. Nearly a quarter of workers reporting cost hikes decreased contributions to retirement plans, and 41 percent decreased other saving contributions. Nearly one-third report having had difficulty paying for necessities such as food, heat, and housing, while 39 percent struggle to pay other bills. At least one-third say they have used up all or most of their savings or have increased their credit card debt, a quarter borrowed money, 30 percent have delayed retirement, and 17 percent have dropped other insurance benefits.

Workers Trust Their Own Health Plan More Than the Health Care System

Workers are satisfied with the quality of the medical care they receive, with 82 percent of workers identifying as extremely, very, or somewhat satisfied with the quality of the medical care they have received in the past two years. Half of workers with health insurance coverage say they are extremely or very satisfied with their current health plan, and more than a third are somewhat satisfied. However, half of workers also describe America's health care system as poor or fair.

Access to Health Insurance Anticipated to Continue

Workers are generally confident that their employers or unions will continue to offer health insurance in the future. However, nearly a quarter of workers report they would give up health benefits for higher wages. In contrast, 18 percent of workers report that they would give up wages for more health benefits.

The 2018 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 study also examines worker interest and attitudes towards other employee benefits. The 2018 survey was conducted June 21-27, with a total of 1,025 workers ages 21-64 participating. The data is weighted by gender, age, and education.

About EBRI:

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and financial security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, who include a broad range of public, private, for-profit and nonprofit organizations. For more information visit www.ebri.org

About Greenwald & Associates:

Greenwald & Associates is a leading, full-service market research firm specializing in retirement, employee benefits, and health care research. For more information, go to www.greenwaldresearch.com