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New Research from EBRI:

Workers Like Their Health Plans, But Worry About Future Access and Affordability

WASHINGTON—Well over one-half of all workers say they are not satisfied with the U.S. health care system as a whole, but are considerably more positive about their own health plan, according to new research by the nonpartisan Employee Benefit Research Institute (EBRI).

According to the 2016 Health and Voluntary Workplace Benefits Survey (WBS) conducted by EBRI and Greenwald & Associates, 60 percent of American workers rate the nation's health care system as poor or fair. Just 15 percent rate it as good or excellent.

However, almost one-half rate their own plan as good or excellent.

Not surprisingly, cost is driving factor in dissatisfaction with the overall health care system, and many of those experiencing cost increases are putting off saving and changing the way they use the system.

“Of the workers reporting cost increases in their plans in the past year, 28 percent state they have decreased their contributions to retirement plans, and one-half have decreased their contributions to other savings as a result,” noted Paul Fronstin, director of EBRI's Health Research and Education Program and co-author of the report.

The survey also found that workers are generally confident that their employers or unions will continue to offer health insurance in the future, but are less confident about the future of the health care system.

Among the key findings of the WBS:

- **Ratings:** When asked to rate the U.S. health care system overall, many workers describe it as poor (27 percent) or fair (33 percent) and only a small minority rate it as excellent (3 percent) or very good (12 percent).
- **Cost:** Dissatisfaction with the health care system is focused primarily on cost: Just 17 percent are extremely or very satisfied with the cost of their health insurance plan, and only 15 percent are satisfied with the costs of health care services not covered by insurance.
- **Effects of Cost Increases:** Half of all workers report having experienced a health care cost increase in the past year, down from 61 percent in 2013. Those experiencing an increase are changing the way they use the health care system, such as trying to take better care of themselves, choosing generic drugs, or delaying going to the doctor. Of the workers reporting cost increases in their plans in the past year, 28 percent state they have decreased their

contributions to retirement plans, and one-half (48 percent) have decreased their contributions to other savings as a result.

- **Own Plans:** Workers tend to be more favorable about their own health plans than they are about the health care system overall. One-half of those with health insurance coverage are extremely or very satisfied with their coverage, while only 12 percent are not satisfied with their current health plan.
- **Future of Benefits:** Workers are generally confident that their employers or unions will continue to offer health insurance in the future. Twenty-five percent of workers report that they are extremely confident their employers or unions will continue to offer coverage, 38 percent are very confident, and 28 percent are somewhat confident.
- **Future of Health Care:** By contrast, workers' confidence about the future of the health care system overall decreases.
 - While 48 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 29 percent are confident about this once they are eligible for Medicare.
 - Similarly, 42 percent are confident they have enough choices 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 26 percent are confident that they will have enough choices once they are eligible for Medicare.
 - Finally, 32 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this percentage decreases to 25 percent both when they look out over the next 10 years and when they consider the Medicare years.

The full report, “Workers Like Their Benefits, Are Confident of Future Availability, But Dissatisfied With the Health Care System and Pessimistic About Future Access and Affordability,” is published in the Oct. 19 *EBRI Notes*, online at www.ebri.org

The 2016 EBRI/Greenwald & Associates Health and Voluntary 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 eight private organizations and was conducted online June 16–23, 2016, using the Research Now consumer panel. A total of 1,500 workers in the United States ages 21–64 participated in the survey, with the weighted by gender, age, and education to reflect the actual proportions in the employed population.

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