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New Research from EBRI:

Health Reform Does Not Increase Confidence in Health Care System

WASHINGTON—Findings from the 2010 Health Confidence Survey (HCS) demonstrate that, despite the recent passage of health reform, dissatisfaction with the American health care system remains widespread. Furthermore, while confidence regarding various aspects of today’s health care system is not high, it has neither fallen nor increased as a result of the passage of health reform.

The HCS, an annual survey by the nonpartisan Employee Benefit Research Institute (EBRI) and Mathew Greenwald & Associates, notes that since health reform was enacted just in March of this year, and implementing regulations have yet to be fully issued, the impact of the law—the Patient Protection and Affordable Care Act of 2010 (PPACA)—has yet to be felt.

However, confidence in the future availability of employment-based health benefits may have been affected by the passage of health reform, with fewer individuals confident that employment-based health coverage will be available to them in the future. The survey finds most Americans do not know when the legislation takes full effect.

Full results of the 2010 HCS appear in the September issue of EBRI Notes, online at www.ebri.org

“It is still too early to determine how the new health reform law is being received, but we do know Americans have been and continue to be unhappy with the nation’s health care system,” said Paul Fronstin, director of EBRI’s Health Research and Education Program. “But people do see the law as detrimental to employment-based health coverage, which is where most Americans currently obtain their health insurance coverage.”

The 2010 HCS represents the 13th wave of an annual survey to assess the attitudes of the American public regarding the health care system in the United States. Among its key findings:

• The HCS was conducted two months after the passage of health reform, and finds that dissatisfaction with the American health care system remains widespread. A majority of Americans rate the health care system as poor (27 percent) or fair (31 percent).

• Confidence about various aspects of today’s health care system has remained fairly level despite the passage of health reform. More than one-half of survey respondents report being extremely or very confident that they are able to get the treatments they need. Confidence in having enough choice about who provides medical care is largely unchanged from 2009 levels. The percentage of individuals who say they are extremely confident that they are able to afford health care without financial hardship increased from 11 percent to 16 percent between 2009 and 2010. The increase
came at the expense of decreases in the percentage reporting that they were very or somewhat confident.

- Americans’ ratings of their own health plan are generally favorable. Fifty-eight percent of those with health insurance coverage are extremely or very satisfied with their current plan, and 30 percent are somewhat satisfied.

- Satisfaction with health care quality continues to remain fairly high, with 59 percent of Americans saying they are extremely or very satisfied with the quality of the medical care they have received in the past two years. This is the highest level of satisfaction reported since the HCS was started in 1998. In contrast, just 22 percent are extremely or very satisfied with the cost of their health insurance, and only 19 percent are satisfied with the cost of health care services not covered by insurance.

- Confidence in the future availability of employment-based health benefits fell. In 2010, 52 percent of individuals with employment-based coverage reported that they were extremely or very confident that their (or their spouse’s) employer or union would continue to offer health insurance, down from 59 percent in 2009. The decline may be due to passage of health reform, the continuing weak economy, or both.

- Many Americans see themselves as good consumers of the health care system. Three-quarters report that they always or often have their doctor or medical professional explain to them why a test was needed, and two-thirds say they ask their doctor about the risks of treatment or side effects of medications. Slightly more than one-half indicate they ask about the success rate of the treatment option. Fewer say they always or often bring a list of medications, bring a list of symptoms, ask about less costly treatment options or medications, or ask for less invasive or easier treatment options.

- Many Americans have tried to find objective information about various aspects of health care. Nearly one-half tried to find information on the advantages and disadvantages of different treatment options, whereas 1 in 3 tried to find information about a doctor’s training and the costs of different treatments. Fewer had sought information on costs of doctors and hospitals, the number and success rate of hospital-based procedures, or disciplinary actions. Among those seeking information, between 17 percent and 35 percent found all of the information they sought, whereas between 54 percent and 72 percent found some of the information being sought.

- Many Americans may not be ready to use rating systems to make decisions about providers. Only about 1 in 3 indicates they would be extremely or very comfortable using such a rating system to find a doctor or hospital. Individuals rank the importance of information about the effectiveness of different types of treatments much more highly than a rating system based on cost. One-half think information about the effectiveness of different types of treatments would be extremely important if they were trying to choose a treatment, and 31 percent think it would be very important.