



# EBRI News

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## **2005 Health Confidence Survey:**

### **Most Americans Satisfied With Quality of Health Care, But the Public Does Not Link Cost to Quality**

WASHINGTON—Although battered by rising health care costs, a majority of Americans remain well satisfied with the quality of the care personally received in the last two years, the 2005 Health Confidence Survey (HCS) shows. But Americans tend to view cost as one of the least important factors when considering health care quality, the survey suggests.

Almost 6 in 10 Americans (57 percent) are extremely or very satisfied with the quality of the medical care they received, according to the eighth annual HCS, released today by the nonpartisan Employee Benefit Research Institute (EBRI) and Mathew Greenwald & Associates, a public opinion and market research organization.

The survey notes that Americans' satisfaction with health care recovered from a slight dip in 2004, but it found that only about one-quarter (28 percent) of them were satisfied with the cost of health coverage. An even smaller number (21 percent) were satisfied with the cost of health care services not covered by insurance. Health insurance premiums have outpaced overall inflation every year since the late 1990s.

"Satisfaction with health care quality is high, but few are happy about the cost of health care," said Dallas Salisbury, EBRI president. "Beyond that, the survey appears to confirm the notion that Americans tend to leave cost out of the equation when considering health care quality."

Among other things, the survey found that more than half of the respondents said the dollar amount they contribute toward their health insurance premium has increased (55 percent) and about half reported the amounts they paid for prescription drugs (51 percent) and doctor visits (48 percent) have gone up.

Available today on the Web at [www.ebri.org](http://www.ebri.org), the study will be published in the November 2005 *EBRI Notes*. The study makes these additional points:

- Almost all Americans consider the characteristics of their own health care providers to be very important when judging the quality of the health care they receive. But considerably fewer indicate that information on the cost of alternative providers is very important.
- Insured Americans who have experienced an increase in health care costs in the past year indicate they have changed the way they use health care. Some of the changes were positive, but others could have negative consequences.
- The increasing cost of health care has disproportionately fallen on lower-income Americans. They are less likely to express satisfaction with health care and more likely to report shifting resources or changing health care usage to cope with cost increases.

### **Factors Considered When Judging Quality**

“The vast majority of Americans say that factors relating to their health care provider are very important when judging the quality of the health care they receive,” said Paul Fronstin, director of the EBRI health research and education program, and co-author, with Ruth Helman of Greenwald, of the *EBRI Notes* article reporting the survey results.

For example, when judging the quality of the health care they receive, Americans said some of the factors they consider very important are: the skill, experience, and training of their doctors (97 percent); their doctors’ communications skills and willingness to listen (90 percent); the degree of control patients have in making health care decisions (90 percent); and the timeliness of getting care (89 percent). By contrast, only 63 percent said that information about the cost of alternative doctors, hospitals, or treatments was the most important factor in judging the quality of the care they received.

The survey also found that a large majority of Americans are confident they have enough knowledge to discuss aspects of their health care with their doctor. But only a minority is extremely or very confident they know enough to purchase health insurance on their own (41 percent).

### **Health Care Costs Change Behavior**

Insured Americans who have experienced an increase in health care costs in the past year said they have changed the way they use health care, the survey reported.

Some of these changes are positive, such as choosing generic drugs (79 percent) or taking better care of themselves (71 percent). But others, such as not taking prescribed medications (21 percent), could have long-term negative consequences. In addition, 4 in 10 survey participants said they had delayed going to a doctor because of costs.

Increased health care costs also have affected household finances, the survey said. Many said they coped by reducing the amount they save (45 percent). Others said they experienced difficulty paying bills (34 percent), and nearly 1 in 4 (24 percent) said they had difficulty paying for food, health, and housing.

### **Views Differ According to Income**

The survey also found a considerable difference of opinion about health care between lower-income Americans and those with higher incomes. Americans with household incomes under \$35,000 a year were less than half as likely as those with incomes of at least \$75,000 to describe the health care system as excellent or very good (9 percent compared with 23 percent).

Seventy-six percent of those living in households with an annual income of less than \$35,000 reported they were covered by health insurance, compared to 99 percent of those in households with incomes of \$75,000 or more. Of those in the lower-income group, 50 percent said they were extremely or very satisfied with their current health insurance plan while 64 percent in the high-income group were extremely or very satisfied.

Americans with household incomes of \$35,000 a year or less also reported they were more likely than those with incomes of \$75,000 or more to change some behaviors. For example, 49 percent of those in the low-income group said they delayed going to a doctor because of health care cost increases compared with 29 percent in the high-income group. And 33 percent of those in the low-income group said they did not take a prescribed medication compared with 14 percent in the high-income group.

The 2005 Health Confidence Survey was conducted within the United States from June 21 to Aug. 6, through 20-minute telephone interviews with 1,003 individuals age 21 and older. The margin of error is plus or minus 3 percentage points. All questions are available on the EBRI Web site, [www.ebri.org](http://www.ebri.org). EBRI is a private, nonprofit organization committed exclusively to data dissemination and education on economic security and employee benefits; it does not lobby or take positions on legislation.

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