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New Research from EBRI:

Uninsured Are More Likely Than Insured to Be Dissatisfied With Quality of the Health Care They Receive, Study Says

WASHINGTON—Uninsured Americans are more likely than individuals with insurance coverage to be dissatisfied with the quality of health care received and they are less confident in various aspects of health care, according to a study published today by the nonpartisan Employee Benefit Research Institute (EBRI). The gap in satisfaction and confidence has also grown over time. Similar differences in satisfaction and confidence are found by health status.

The findings, based on the 2009 EBRI/MGA Health Confidence Survey, have potential implications for the current debate over overhauling the U.S. health care system.

“While these sharp differences in attitudes are not surprising, shoring up the system for the uninsured and individuals with chronic conditions means changing the health care system for everyone—notably for those with insurance coverage and in good health,” writes Paul Fronstin, author of the study and director of the EBRI health research and education program. “Ultimately, will the needs of the few outweigh the satisfaction of the many?” Fronstin adds in the study published in the September *EBRI Notes*, available at www.ebri.org.

Here are some of the statistical points from the Health Confidence Survey cited in the study:

Satisfaction Levels by Insured Status

- Americans covered by health insurance are significantly more likely to be satisfied than uninsured Americans with the quality of medical care received in the past two years. Specifically, 62 percent of Americans with health insurance were extremely or very satisfied with the quality of health care they have received. In contrast, 26 percent of uninsured Americans were satisfied with the quality of health care received.
- Individuals with health insurance were significantly more likely than the uninsured to be confident in various aspects of their current health care, with relatively large percentages of uninsured individuals being not confident. Sixty-five percent of insured individuals were extremely or very confident they will be able to get needed treatments, compared with 17 percent among uninsured individuals.

Trends in Satisfaction

- Over time, satisfaction with the quality of health care received has not changed significantly for insured individuals. Between 2004 and 2005, the percentage of insured individuals reporting that they were extremely or very satisfied with the quality of care received increased from 55 percent to 61 percent. The percentage who were extremely or very satisfied gradually declined to 53 percent in 2008, before jumping to 62 percent in 2009.
- Among uninsured individuals, satisfaction levels have also bounced around since the Health Confidence Survey was first conducted in 1998. However, unlike the trend for insured individuals, the percentage of uninsured individuals who were satisfied with the quality of care received has declined since 2001. In

2001, 43 percent of uninsured individuals were extremely or very satisfied with the quality of health care received. By 2009, only 26 percent were extremely or very satisfied.

- In contrast, the percentage of uninsured individuals who were somewhat satisfied with the quality of health care received increased from 29 percent to 42 percent between 2001 and 2009, and the percentage not satisfied increased from 10 percent to 20 percent.

Satisfaction, Confidence by Health Status

- The 2009 Health Confidence Survey found that persons in excellent, very good, or good health were more likely than those in fair or poor health to be extremely or very satisfied with the quality of health care received. Sixty percent of healthier persons were satisfied with the quality of health care received as compared to 37 percent among those in fair or poor health.
- Less healthy people were also less confident than healthier people in their ability to get needed treatments and in their ability to afford health care without financial hardship. Nearly 60 percent of healthier individuals were confident in their ability to get needed treatments, whereas 44 percent of less healthy individuals were confident. Twenty-two percent of less healthy people were not confident in their ability to get needed treatments, compared with 13 percent among healthier people.

The EBRI/MGA Health Confidence Survey (HCS) was conducted within the United States between May 8 and June 2, 2009, through 21-minute random telephone interviews with 1,000 individuals age 21 and older. The margin of error for the survey is plus or minus 3.5 percentage points. The survey was sponsored by EBRI and Mathew Greenwald & Associates, a market research firm based in Washington, DC. Additional information about the 2009 Health Confidence Survey appeared in the July 2009 *EBRI Issue Brief*.

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Satisfaction With Quality of Medical Care Received, by Insurance Status, 1998–2009												
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Insured												
Extremely or very satisfied	57%	51%	52%	54%	55%	57%	55%	61%	56%	55%	53%	62%
Somewhat satisfied	30	30	34	32	33	30	31	28	33	33	35	29
Not too or not at all satisfied	5	8	8	6	6	7	7	9	7	9	9	6
Uninsured												
Extremely or very satisfied	25	26	36	43	33	30	35	33	28	24	26	26
Somewhat satisfied	35	34	36	29	36	38	30	46	40	50	46	42
Not too or not at all satisfied	12	15	15	10	15	11	18	11	22	10	18	20

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2009 Health Confidence Surveys.