

Confidence in the Health Care System and Access to Health Care

**December 10, 2009
EBRI-ERF Forum
Washington, D.C.**

**Mathew Greenwald
Mathew Greenwald & Associates**



Methodology of Health Confidence Survey

- **12th annual measure of confidence in the health care system**
- **1,000 telephone interviews of Americans age 21+ (820 landline, 180 cell phone interviews)**
- **Interviews conducted May 8 to June 2, 2009**
- **Data weighted by age, gender, and education to reflect national population ages 21+**
- **Margin of error for questions asked of all respondents is approximately +/- 3.5 percentage points**

High Accumulation Needed for Health Care

Accumulation Needed by Married Couple, Both Age 65, for Average Medigap Policy (F), Medicare Part B, Medicare Part D and Average Prescription Drug Spending (*in 2018*)

<u>Longevity</u> <u>(in percentile)</u>	<u>Accumulation</u> <u>Needed</u>
50 th	\$325,000
75 th	\$424,000
90 th	\$511,000

Source: Employee Benefit Research Institute, Issue Brief #317, May 2008, "Savings Needed for Funding Health Insurance and Health Care Expenses in Retirement: Findings from a Simulation Model"

The economy dominates the list of this year's most critical concerns.

Which one of the following issues do you believe is the most critical in America today? *
(2009 n=1,000)

	1998 (%)	2004 (%)	2008 (%)	2009 (%)
The economy	9	17	33	47
Health care	14	22	13	15
The federal budget deficit	6	4	NA	12
Education	24	13	NA	7
The war	NA	16	11	7
Terrorism	NA	21	6	4
Energy and gas prices	NA	NA	24	4

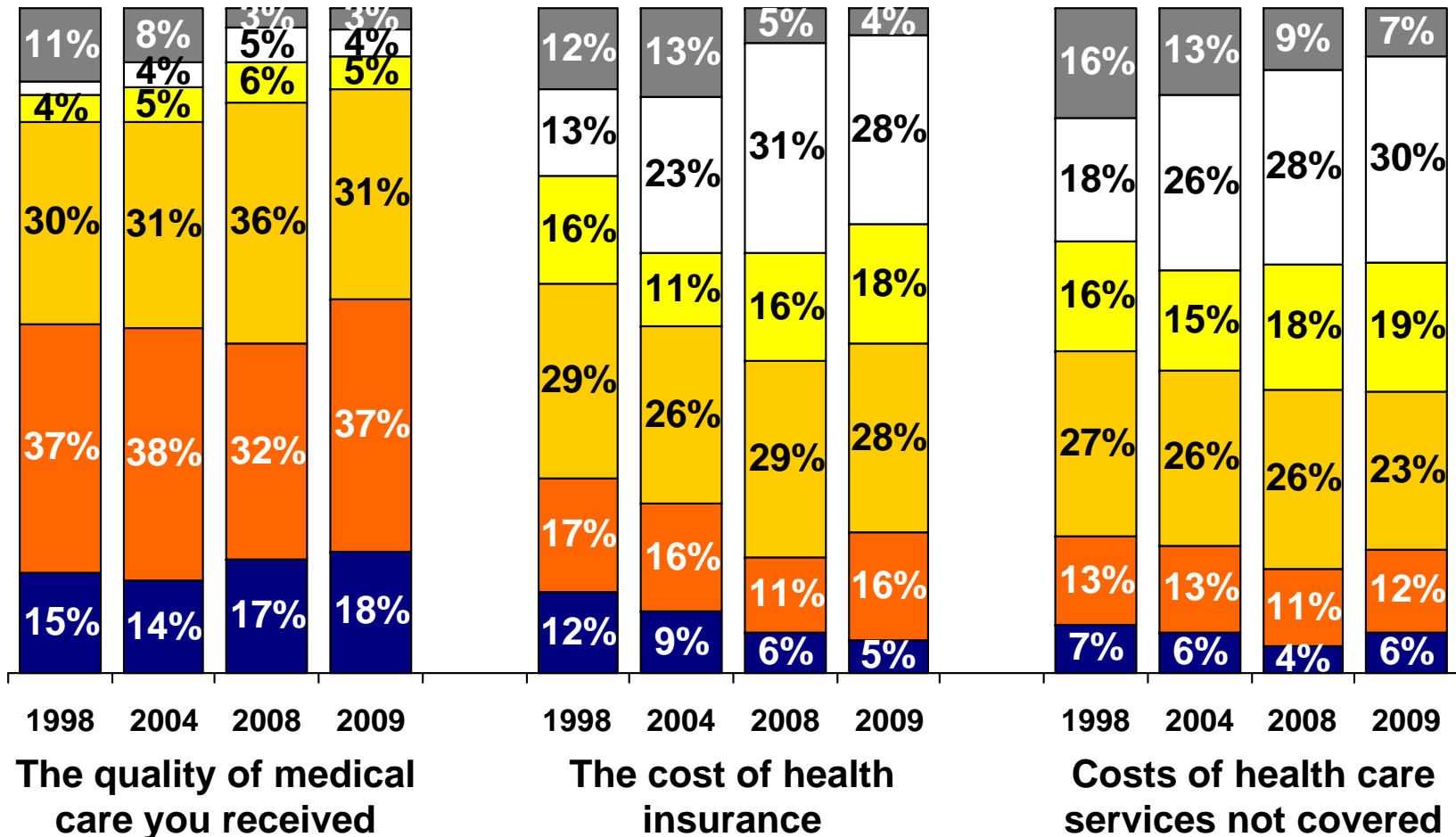
*The seven response categories offered vary from year to year.

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

In general, Americans are satisfied with health care quality, but not costs.

I would like to ask you about some specific aspects of the health care you have received over the past two years. How satisfied are you about the following? (2009 n=1,000)

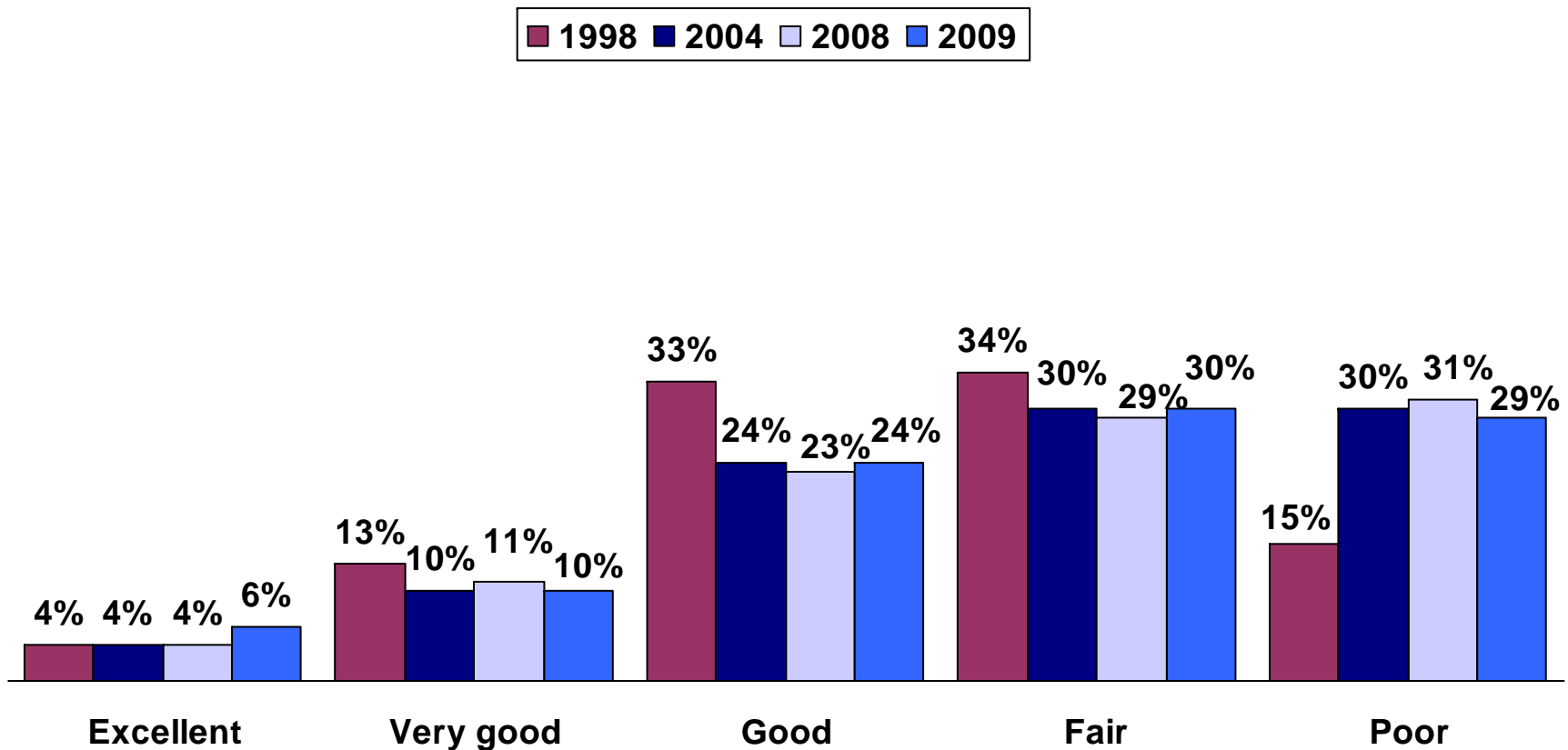
■ Extremely
 ■ Very
 ■ Somewhat
 ■ Not too
 ■ Not at all
 ■ Not applicable



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

The majority of Americans continue to rate the health care system as fair or poor.

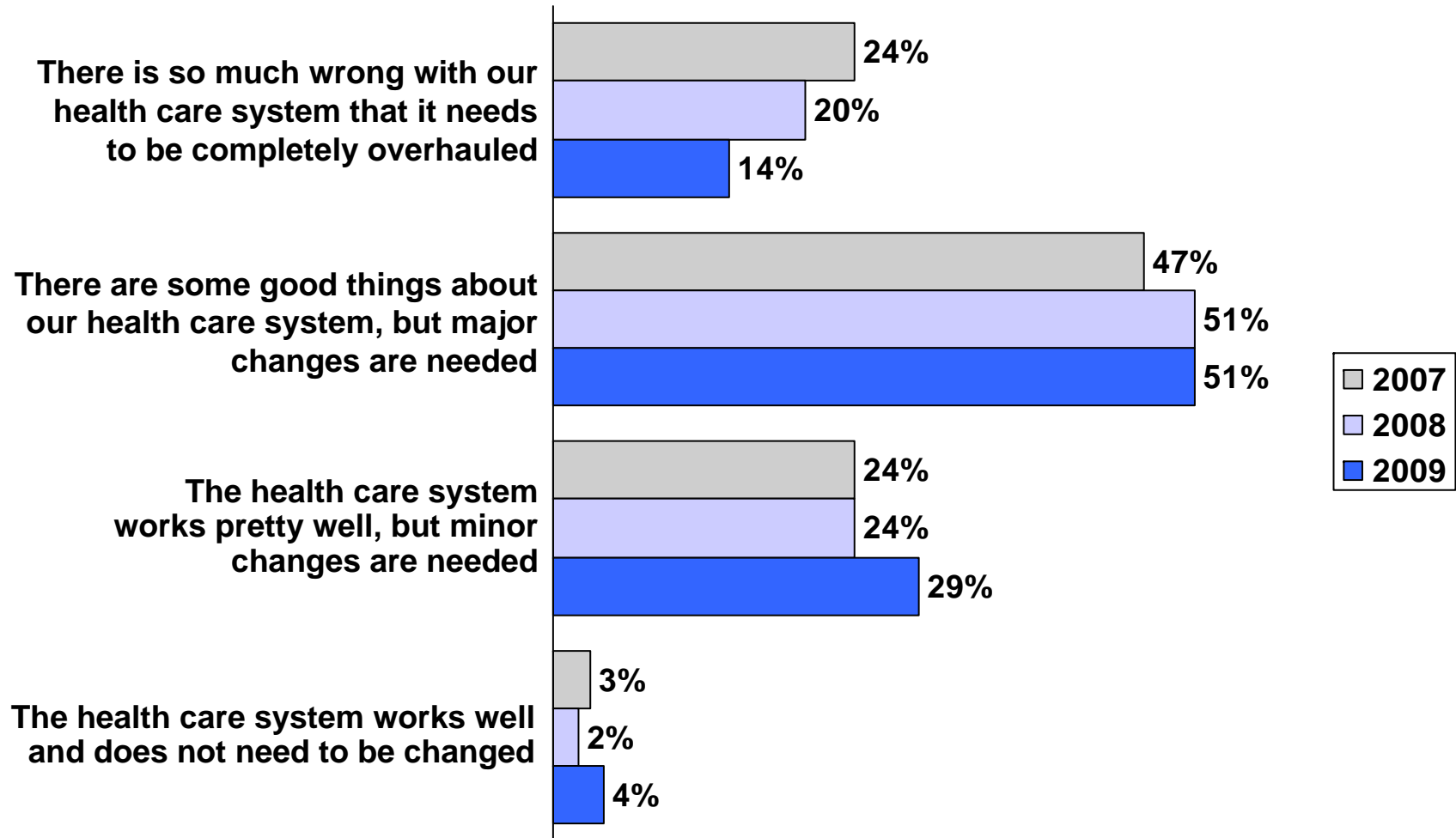
How would you rate the health care system in America today? (2009 n=1,000)



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

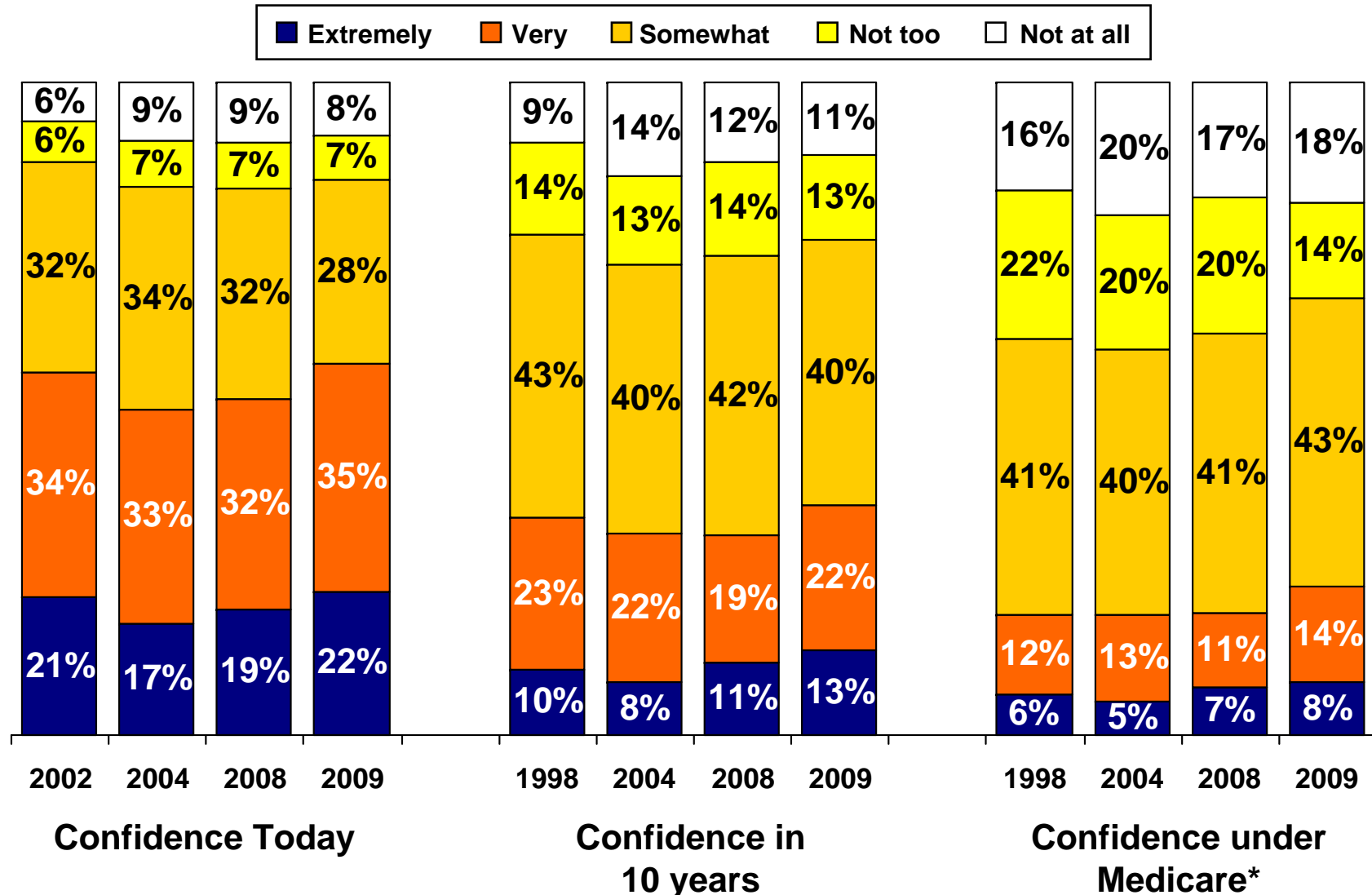
Half think major changes are needed; a seventh say the system needs a complete overhaul.

Which of the following comes closest to your view about the health care system in America today? (2009 n=1,000)



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, 2007-2009 Health Confidence Survey

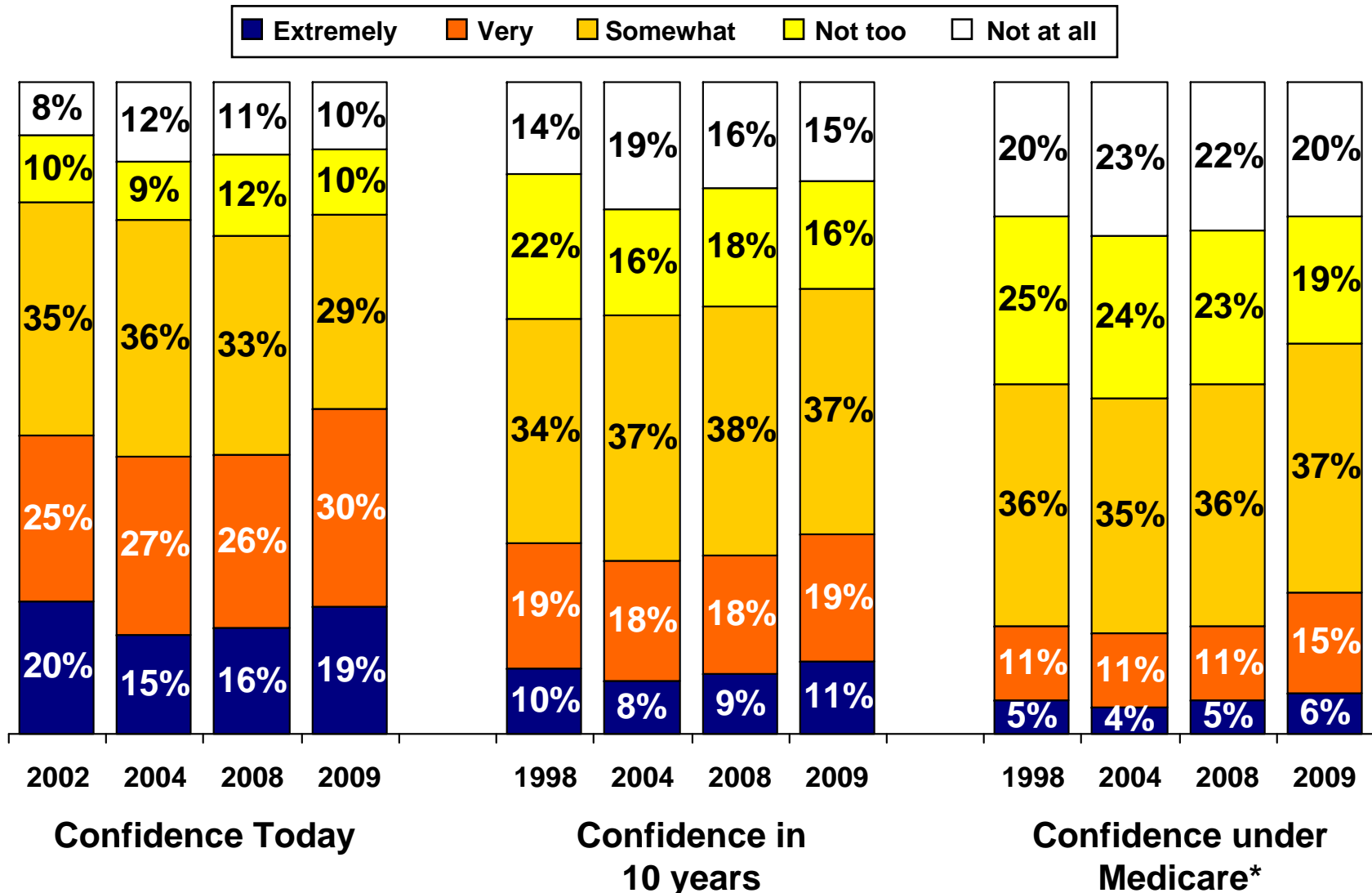
Current confidence reasonably high in ability to get needed treatment



* Under age 65 and not covered by Medicare (n=748)

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, 2002–2009 Health Confidence Surveys

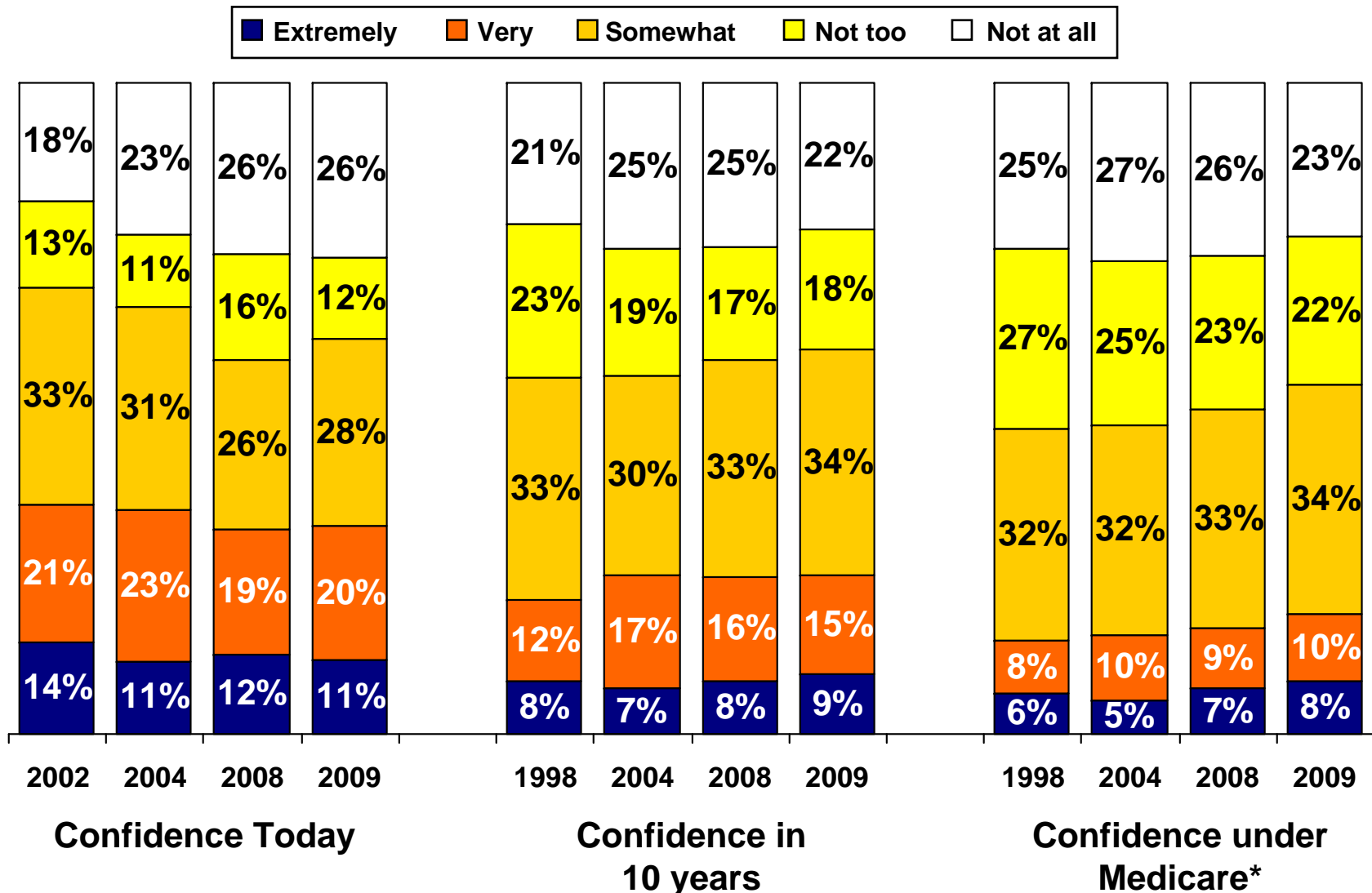
Lower confidence in choice about care provider



* Under age 65 and not covered by Medicare (n=748)

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

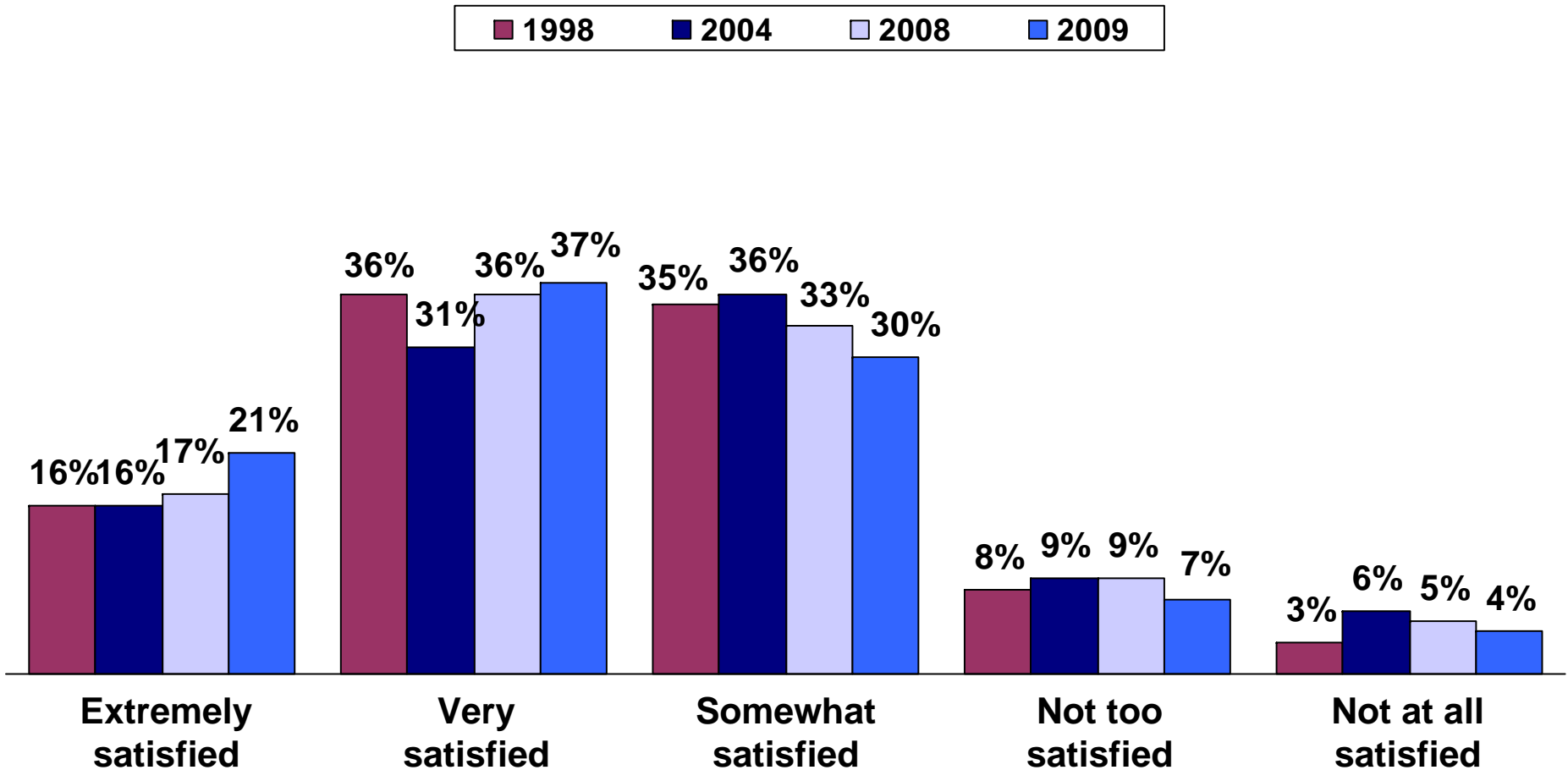
Lowest confidence in ability to afford health care



* Under age 65 and not covered by Medicare (n=748)
 Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, 1998–2009 Health Confidence Surveys

Satisfaction with own health insurance plan remains strong.

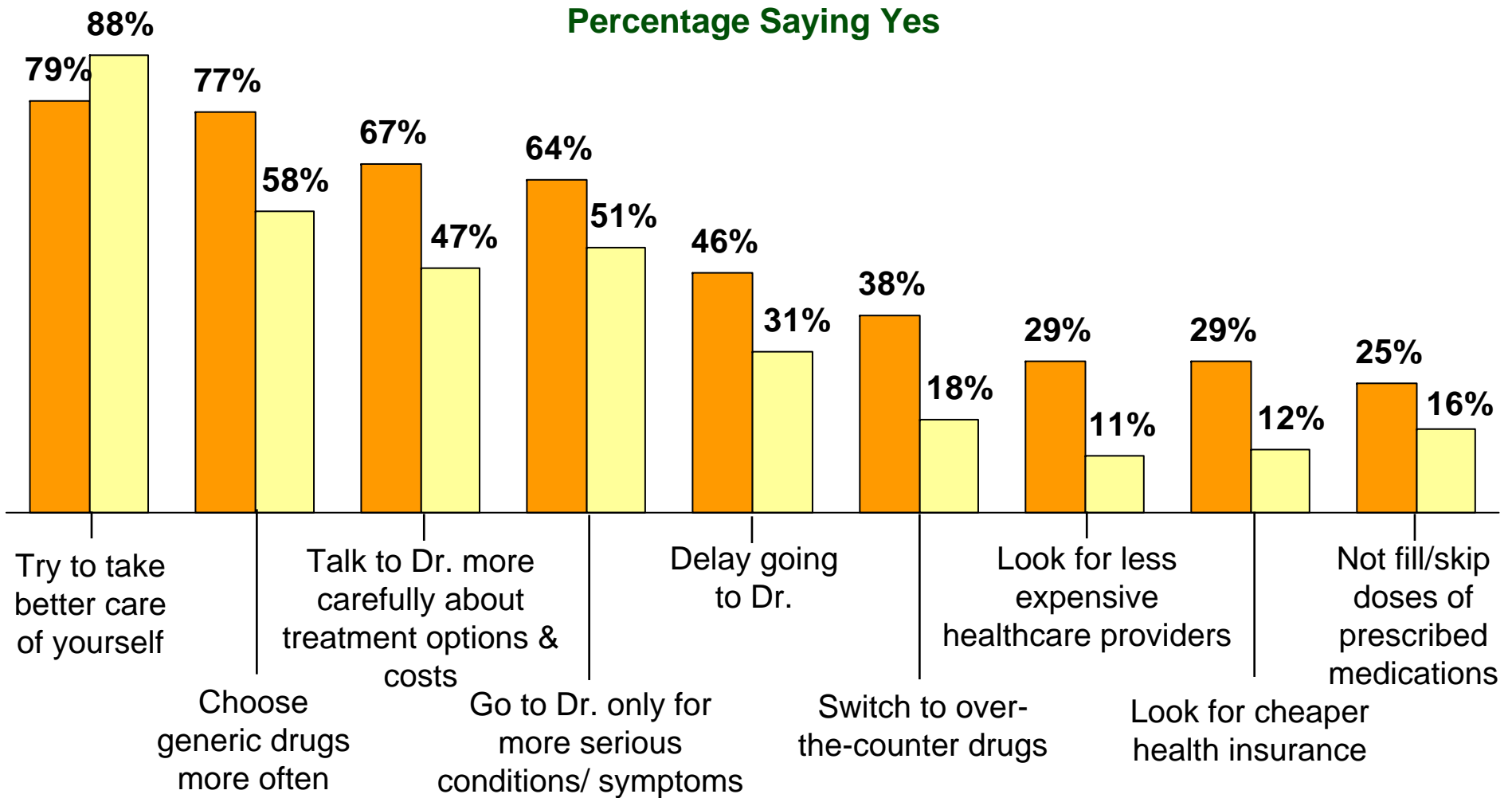
Overall, how satisfied are you with your current health insurance plan? Among those with health insurance coverage (2009 n=862)



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

Those experiencing cost increases are more likely than other insureds to report changes in behavior.

■ Had increased costs (n=484)
 ■ No increased costs (n=378)



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, 2009 Health Confidence Survey