

## Workers Rank Health Care as the Most Critical Issue in the United States

*By Paul Fronstin, Ph.D., Employee Benefit Research Institute, and Lisa Greenwald, Greenwald & Associates*

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### AT A GLANCE

The EBRI/Greenwald & Associates Health and 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 their attitudes toward benefits in the workplace. It is co-sponsored by the Employee Benefit Research Institute (EBRI) and Greenwald & Associates with support from five private organizations.

The 2018 survey was conducted June 21–27, 2018, using Research Now's online consumer research panel. A total of 1,025 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

- **Health care most critical issue:** Workers rank health care as the most critical issue in the nation. In 2018, 26 percent of workers rank health care as the most critical issue in the United States. And more concretely, 73 percent of workers report that health insurance is one of the top three most important benefits when considering whether to stay in or choose a new job, whereas only 57 percent report that a retirement savings plan is in the top three.
- **Health care system poor or fair:** In 2018, one-half of workers describe the health care system as poor (22 percent) or fair (28 percent).
- **Confidence about the health care system is mixed and declines looking into the future:** Workers' confidence about specific aspects of the health care system is mixed and falls the further out into the future one looks.
  - For example, only 45 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, and even fewer (36 percent) are confident about their ability to get needed treatments during the next 10 years.
  - Similarly, 34 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this percentage decreases to just 30 percent when they look out over the next 10 years.
- **Confidence in workers' own health plans remains high:** Workers tend to be more favorable about their own health plans than they are about the health care system overall. One-half of workers with health insurance coverage are extremely or very satisfied with their current health plan. Workers are generally confident that their employers or unions will continue to offer health insurance in the future. Nearly two-thirds (65 percent) of workers report that they are extremely or very confident.

- **Workers concerned about cost:** Workers' dissatisfaction with health insurance is focused primarily on cost: Just 22 percent are extremely or very satisfied with the cost of their health insurance plan, and only 21 percent are satisfied with the costs of health care services not covered by insurance. Approximately one-half of workers (47 percent) report having experienced an increase in health care costs in the past year, about the same percentage since 2015, but down from 61 percent in 2013.
- **Workers satisfied with quality:** Workers are generally satisfied with the quality of medical care received. One-half of workers (47 percent) say they are extremely or very satisfied with the quality of the medical care they have received in the past two years, 35 percent are somewhat satisfied, and 13 percent are not too (7 percent) or not at all (5 percent) satisfied.
- **Rising health care costs have implications for financial wellbeing:** Of the one-half of workers reporting cost increases, 24 percent state they have decreased their contributions to retirement plans, and 41 percent have decreased their contributions to other savings. Nearly one-third also report they have had difficulty paying for basic necessities such as food, heat, and housing, while 39 percent say they have had difficulty paying other bills. At least one-third say they have used up all or most of their savings or have increased their credit card debt, 25 percent report that they have borrowed money, 30 percent have delayed retirement, 17 percent have dropped other insurance benefits, 17 percent have taken a loan or withdrawal from a retirement plan, and 18 percent have purchased additional insurance to help with expenses.

Paul Fronstin is director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI). Lisa Greenwald is executive vice president for Greenwald & Associates. Any views expressed in this report are those of the authors and should not be ascribed to the officers, trustees, or other sponsors of EBRI, Employee Benefit Research Institute-Education and Research Fund (EBRI-ERF), or their staffs. Neither EBRI nor EBRI-ERF lobbies or takes positions on specific policy proposals. EBRI invites comment on this research.

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# Workers Rank Health Care as the Most Critical Issue in the United States

By Paul Fronstin, Ph.D., Employee Benefit Research Institute, and Lisa Greenwald, Greenwald & Associates

## Introduction

This *Issue Brief* examines workers' opinions with respect to various aspects of the United States health care system using data from the 2018 EBRI/Greenwald & Associates Health and Workplace Benefits Survey (WBS), as well as from the 2013–2017 WBS. The WBS examines a broad spectrum of health care issues, including workers' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward benefits in the workplace. It also examines worker interest and attitudes toward other employee benefits.

The 2018 survey was conducted June 21–27, 2018, using Research Now's online consumer research panel. A total of 1,025 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

## Critical Issues in the United States

Workers rank health care as the most critical issue in the nation.<sup>1</sup> In 2018, 26 percent of workers rank health care as the most critical issue in the United States (Figure 1). After health care, the 2018 WBS finds that workers are most likely to identify immigration (18 percent), the role of the federal government (16 percent), and jobs (13 percent) as the most critical issues in the nation. Twelve percent identify terrorism as the most critical issue, followed by education (9 percent), and taxes (7 percent). In 2017, only 7 percent identified immigration as the most critical issue in the U.S.

It is not known if health care is the most critical issue because of workers' attitudes towards the Patient Protection and Affordable Care Act of 2010 (ACA) and health care in general, or simply because of the attention the issue has been receiving. However, as will be seen below, workers' opinions about specific aspects of the health care system and their own health insurance and health care have not changed since 2016. This suggests that the underlying reasons for workers' concern about health care are fundamental and not swayed by the current political debate.

## Satisfaction With the Current Health Care System

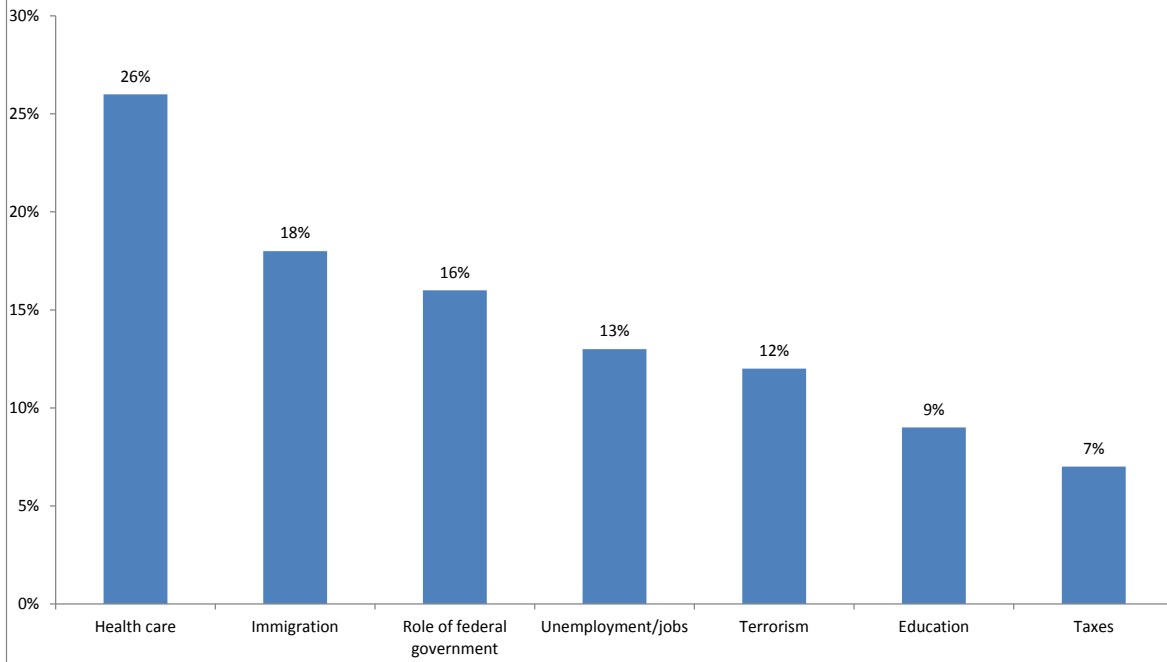
When asked to rate the health care system, a majority of workers (50 percent) describe it as poor (22 percent) or fair (28 percent) (Figure 2). One-quarter (28 percent) consider it good, while only a small minority rate it as very good (14 percent) or excellent (7 percent). The percentage of workers rating the health care system as fair or poor was 50 percent in 2018, down from 60 percent in 2016 (Figure 3).

Still, considering the longer-term, the percentage of workers rating the health care system as excellent or very good, while still low, has increased since 2014, the year that most major provisions of the ACA took effect. In 2018, 21 percent of workers rate the health care system as excellent or very good, up from 11 percent in 2014.

## Confidence in Specific Aspects of the Current Health Care System

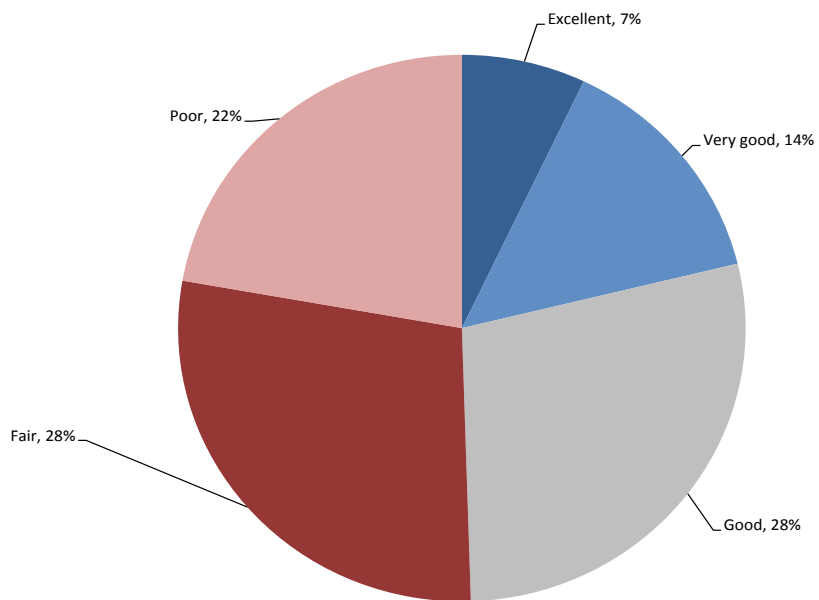
Confidence in various aspects of the health care system has been fairly level or higher since 2013. According to the 2018 WBS, nearly one-half (45 percent) of workers are extremely or very confident that they are able to get the treatments they need (Figure 4).

Figure 1  
Most Critical Issue in the United States, 2018



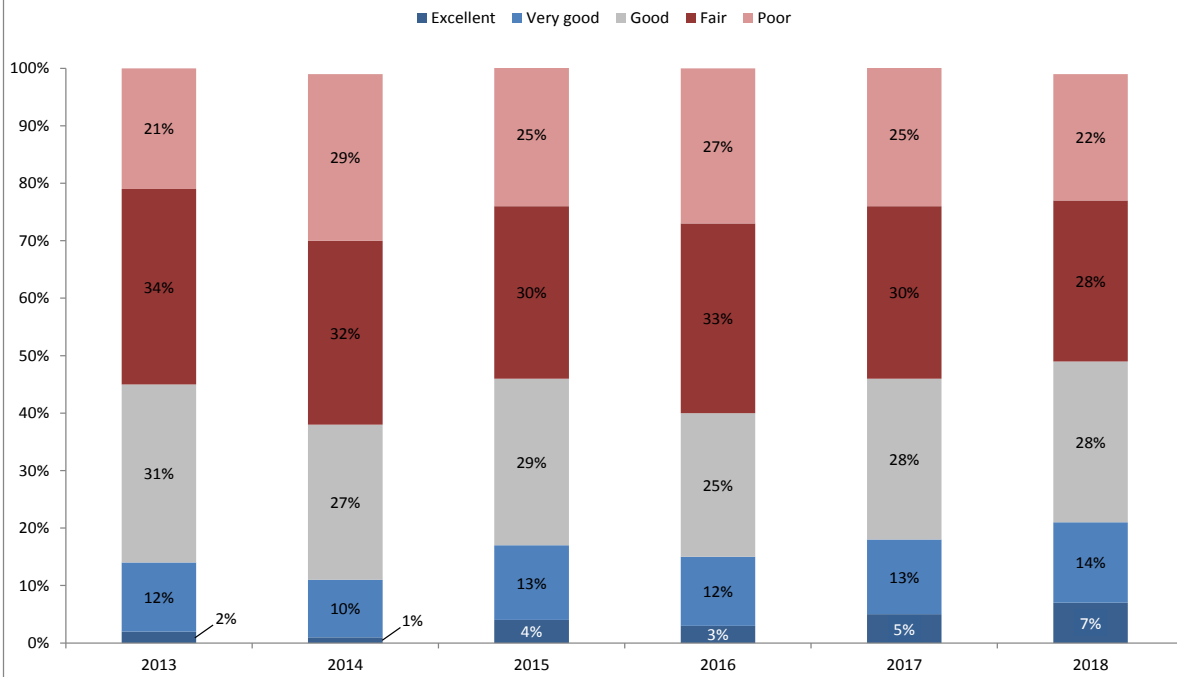
Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

Figure 2  
Rating of Health Care System in America, 2018



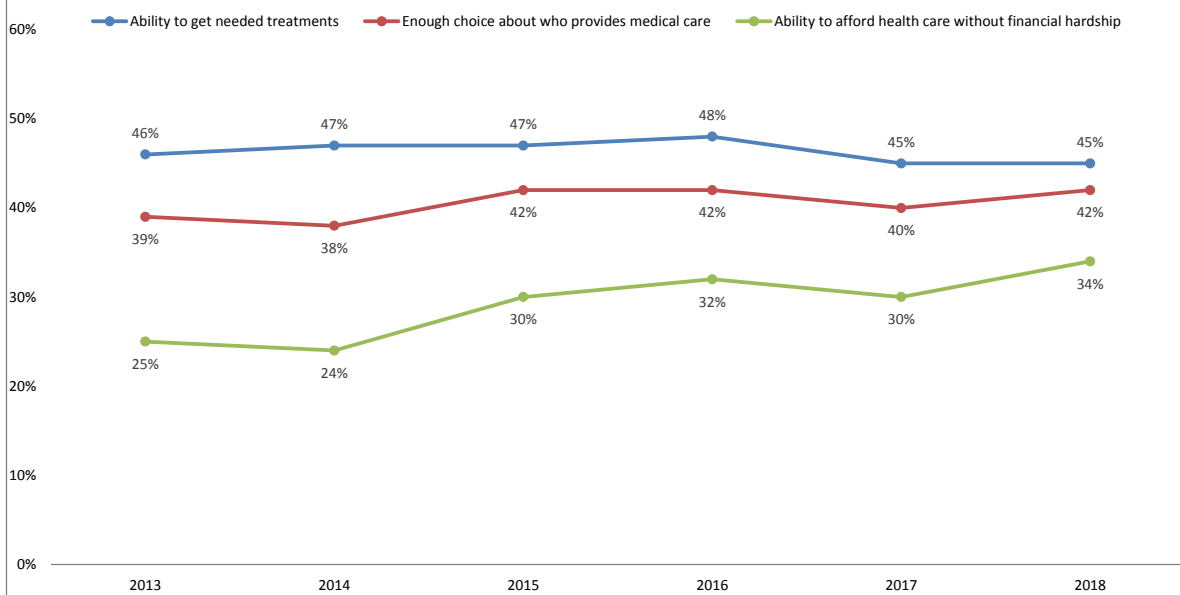
Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 3**  
Rating of Health Care System in America, 2013–2018



Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

**Figure 4**  
Confidence in Selected Aspects of Today's Health Care System, 2013–2018  
(Percent Extremely or Very Confident)



Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

Confidence in having enough choice about who provides medical care also remains fairly steady. In 2018, 42 percent of workers are extremely or very confident that they have enough choice about who provides their medical care.

Confidence in workers' ability to afford health care without financial hardship is up since 2013. In 2013, 25 percent of workers were extremely or very confident that they could afford health care without financial hardship. By 2018, it was up to 34 percent.

## **Confidence in the Future Health Care System**

Confidence in the health care system decreases as workers look to the future. While 45 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, only 36 percent are confident about their ability to get needed treatments during the next 10 years (Figure 5).

Similarly, 42 percent are confident they have enough choice about who provides their medical care today, but only 34 percent are confident about this aspect of the health care system over the next 10 years.

Finally, 34 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this decreases to 30 percent when they look out over the next 10 years.

## **Satisfaction With Their Own Health Plans**

In contrast to the ratings for the health care system overall, workers continue to rate their own health plans as generally favorable. One-half (49 percent) of those with health insurance coverage are extremely or very satisfied with their current plans, and 38 percent are somewhat satisfied (Figure 6). Only 13 percent say they are not too satisfied (9 percent) or not at all satisfied (4 percent). These figures are essentially unchanged from 2016.

Despite the consistent high levels of satisfaction with personal health insurance plans, 18 percent of workers report that they would give up wages for more health benefits. Conversely, 24 percent report that they would give up health benefits for higher wages (Figure 7). Yet, health insurance continues to be by far the most important employee benefit. When considering whether to stay in a current job or choose a new one, 73 percent of workers report that health insurance is important in their decision; 57 percent of workers report that a retirement savings plan is important (Figure 8). The other benefits examined are far less important than health insurance and a retirement savings plan.

Satisfaction with health care quality remains consistently strong. Forty-seven percent of workers say they are extremely or very satisfied with the quality of the medical care they have received in the past two years (Figure 9).

Workers' views are consistently worse with respect to cost, however. For example, just 22 percent are extremely or very satisfied with the cost of their health insurance plan, and only 21 percent are satisfied with the costs of health care services not covered by insurance. This is interesting in light of their overall acceptance of current trade-offs between wages and health care costs discussed above. Workers may begrudgingly accept that these costs must be borne.

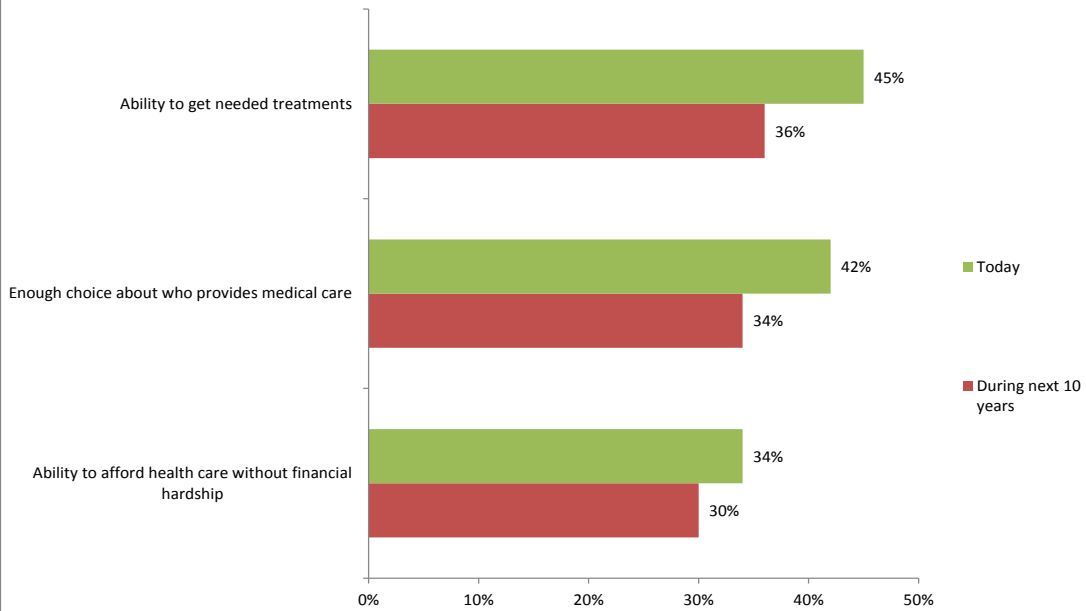
## **Confidence in Their Own Future Health Plans**

Workers are generally confident that their employers or unions will continue to offer health insurance in the future. In 2018, 28 percent of workers report that they are extremely confident their employers or unions will continue to offer coverage, 37 percent say they are very confident, and 27 percent indicate they are somewhat confident (Figure 10).

The percentages of those who are not too or not at all confident their employers or unions will continue to offer health insurance have been low historically, and 2018 is no exception. Only 6 percent are not too confident and 2 percent are not at all confident that their employers or unions will continue to offer health insurance.

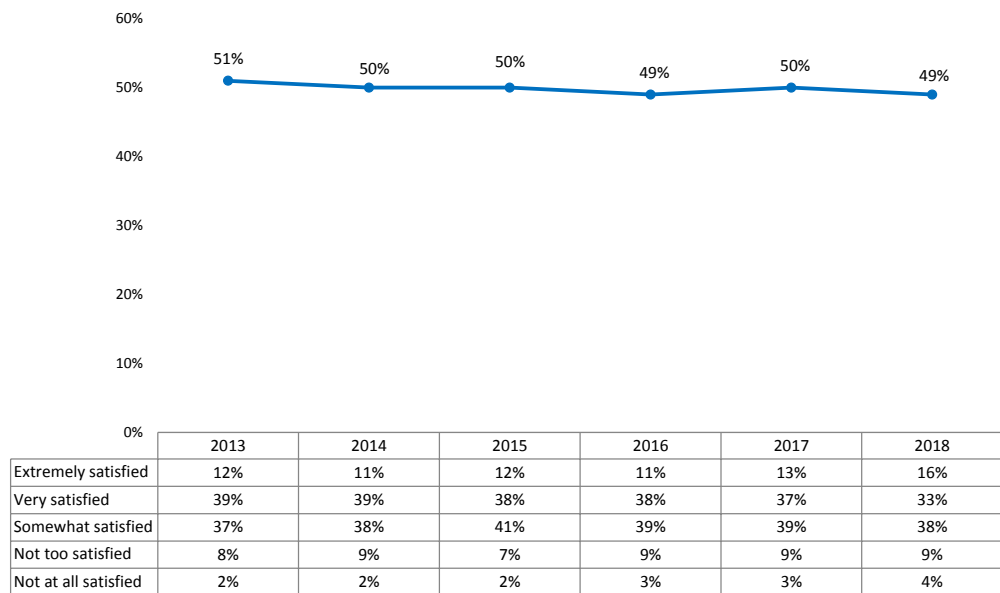


**Figure 5**  
**Confidence in Selected Aspects of the Health Care System, Today and During the Next 10 Years, 2018**



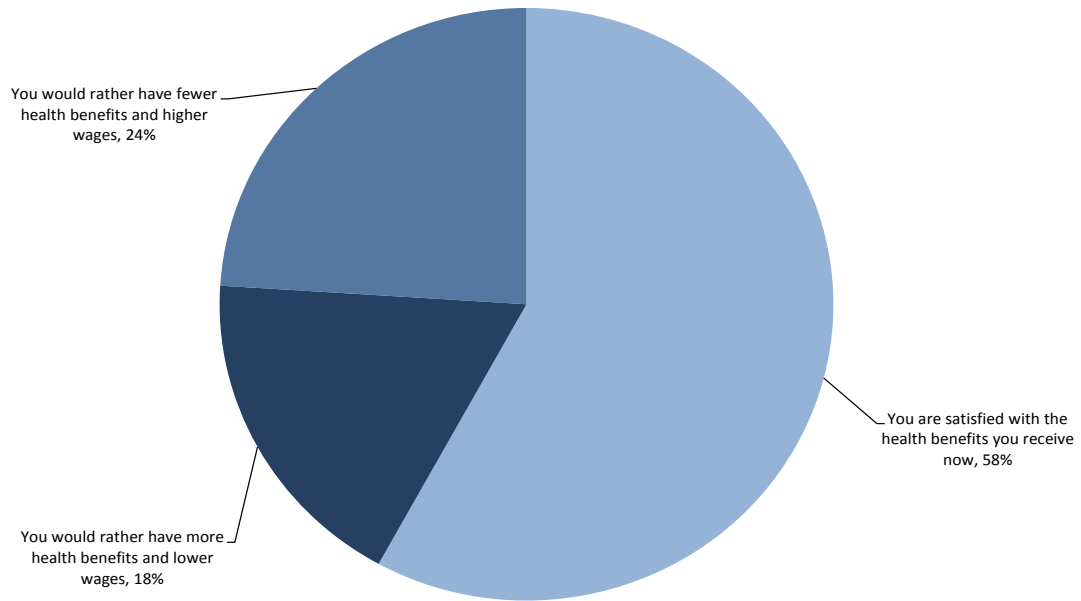
Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 6**  
**Satisfaction With Current Health Plan, 2013–2018**  
**(Percent Extremely or Very Satisfied)**



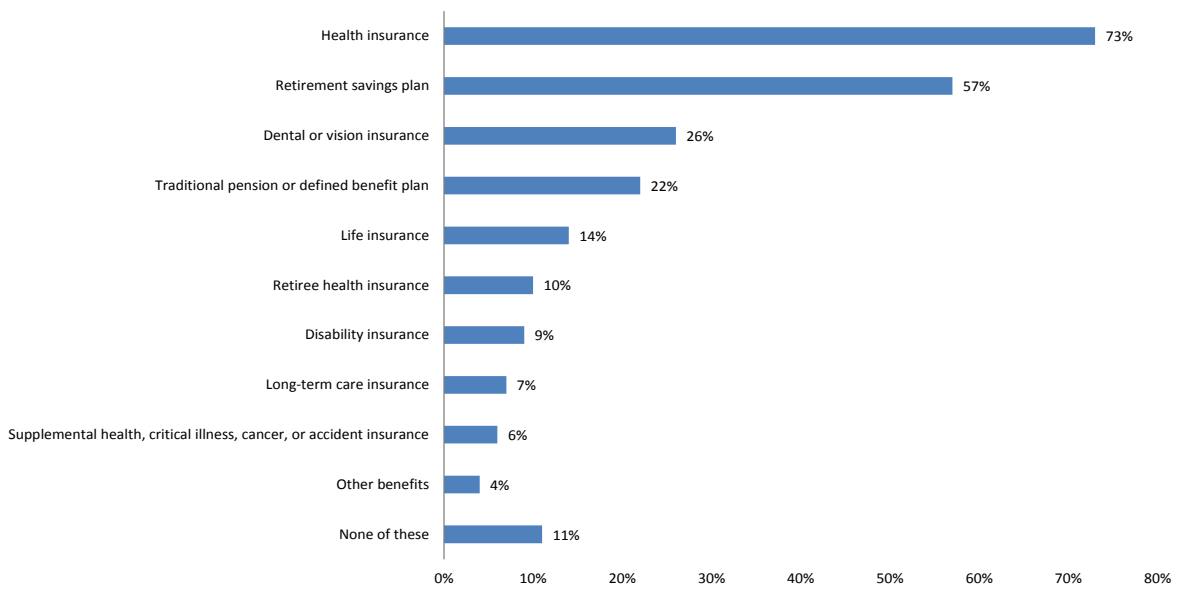
Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

**Figure 7**  
**Preference for Health Benefits and Wages, 2018**



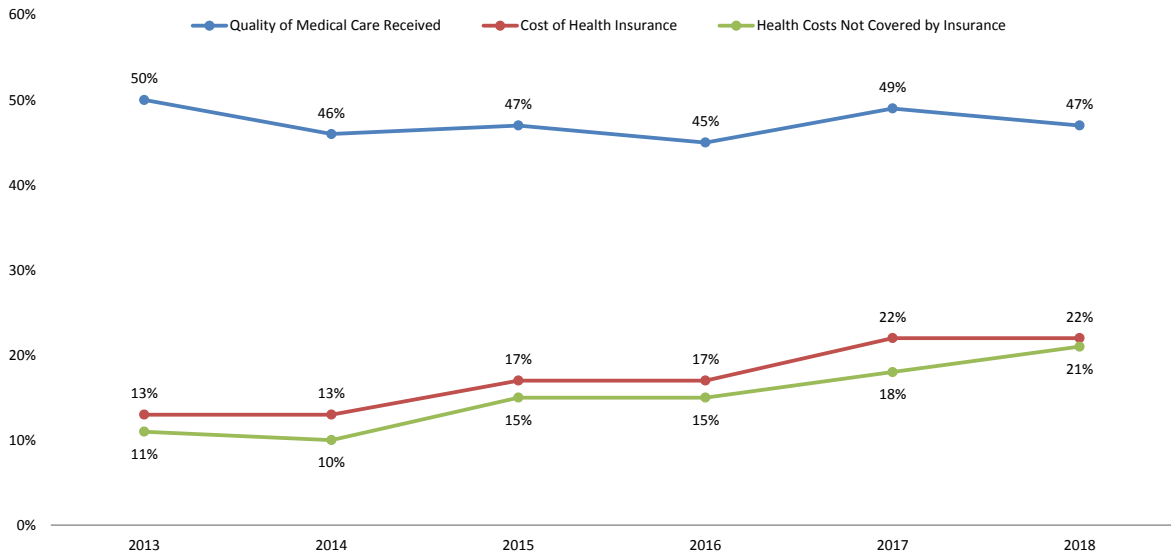
Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 8**  
**Top Three Most Important Benefits When Considering Job Decision, 2018**



Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 9**  
**Satisfaction With Selected Aspects of Health Care Received in Past Two**  
**Years, 2013–2018**  
**(Percent Extremely or Very Satisfied)**



Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

**Figure 10**  
**Confidence That Employer or Union Will Continue to Offer**  
**Health Insurance, Selected Years, 2013–2018**

	2013	2014	2015	2016	2017	2018
Extremely confident	28%	29%	29%	25%	30%	28%
Very confident	37	35	35	38	33	37
Somewhat confident	28	27	27	28	29	27
Not too confident	6	7	5	5	5	6
Not at all confident	2	2	4	4	3	2

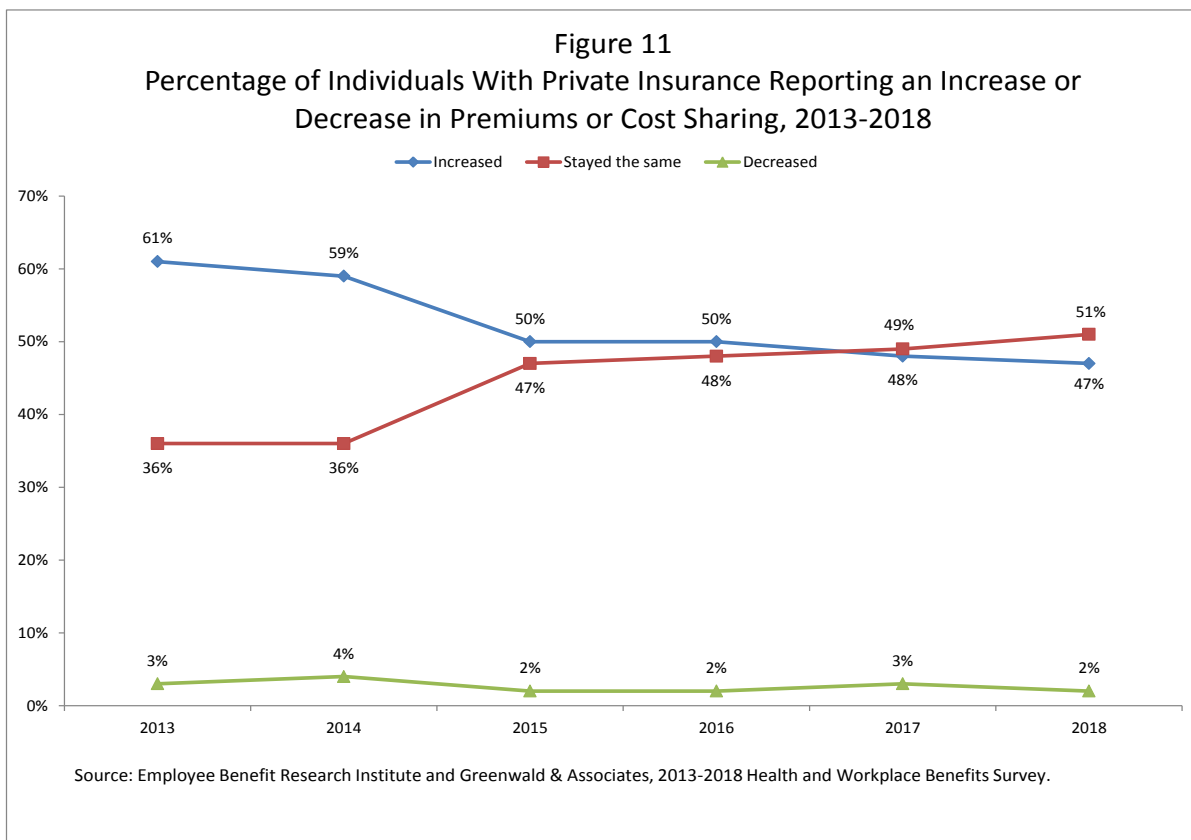
Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

## Health Care Costs

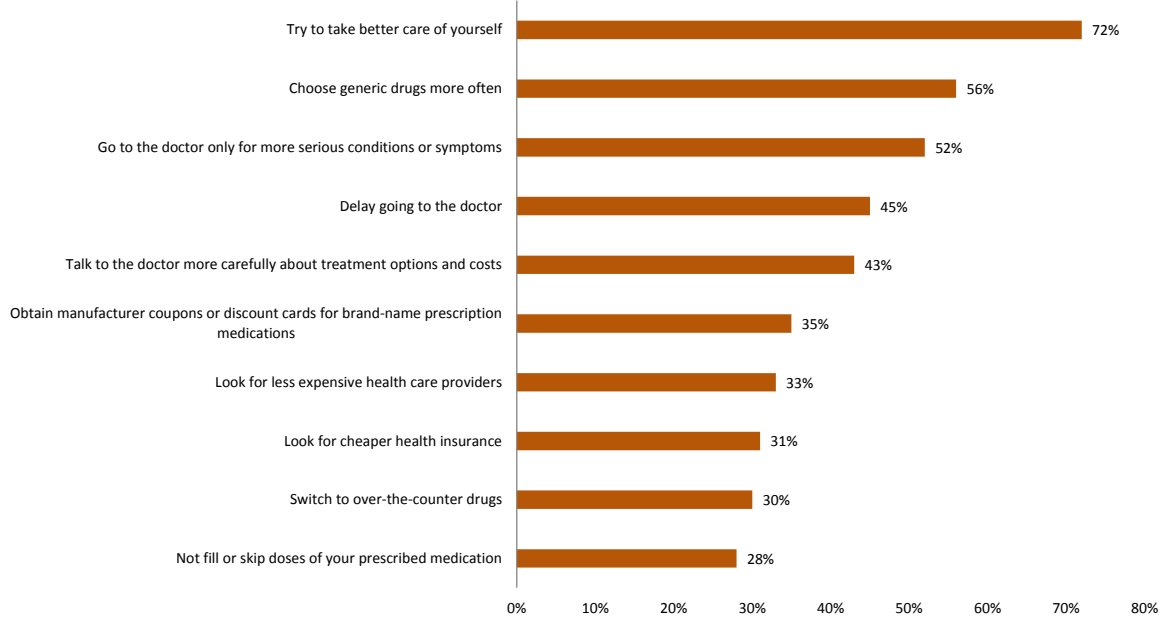
Approximately one-half of workers (47 percent) report having experienced an increase in health care costs in the past year. This is about the same as it has been since 2015, but down from 61 percent in 2013 (Figure 11). The percentage reporting that they did not experience a change in health care costs increased from 36 percent to 51 percent between 2014 and 2018.

Workers who reported cost increases also continue to report that they are changing the way they use the health care system. Nearly three-quarters (72 percent) say these increased costs lead them to try to take better care of themselves, and 56 percent indicate they choose generic drugs more often (Figure 12). About one-half also say they go to the doctor only for more serious conditions or symptoms (52 percent) and 45 percent delay going to the doctor. The prevalence of all of these actions — except for taking better care of themselves — has declined since 2017. Many have declined since 2013 (Figure 13).

The rising cost of health care also causes many workers to encounter financial difficulties. Of the 47 percent of workers reporting cost increases in their plans in the past year, 24 percent state they have decreased their contributions to retirement plans, and 41 percent have decreased their contributions to other savings as a result (Figure 14). Nearly one-third (31 percent) also report they have had difficulty paying for basic necessities such as food, heat, and housing, while 39 percent say they have had difficulty paying other bills. Nearly one-third (31 percent) say they have used up all or most of their savings or have increased their credit card debt (36 percent), 25 percent report that they have borrowed money, 30 percent have delayed retirement, 17 percent have dropped other insurance benefits, 17 percent have taken a loan or withdrawal from a retirement plan, and 18 percent have purchased additional insurance to help with expenses. Since 2012, the percentage of workers reporting that they have reduced contributions to a retirement plan or other savings has fallen, while the percentage reporting that they have increased credit card debt has risen (Figure 15).

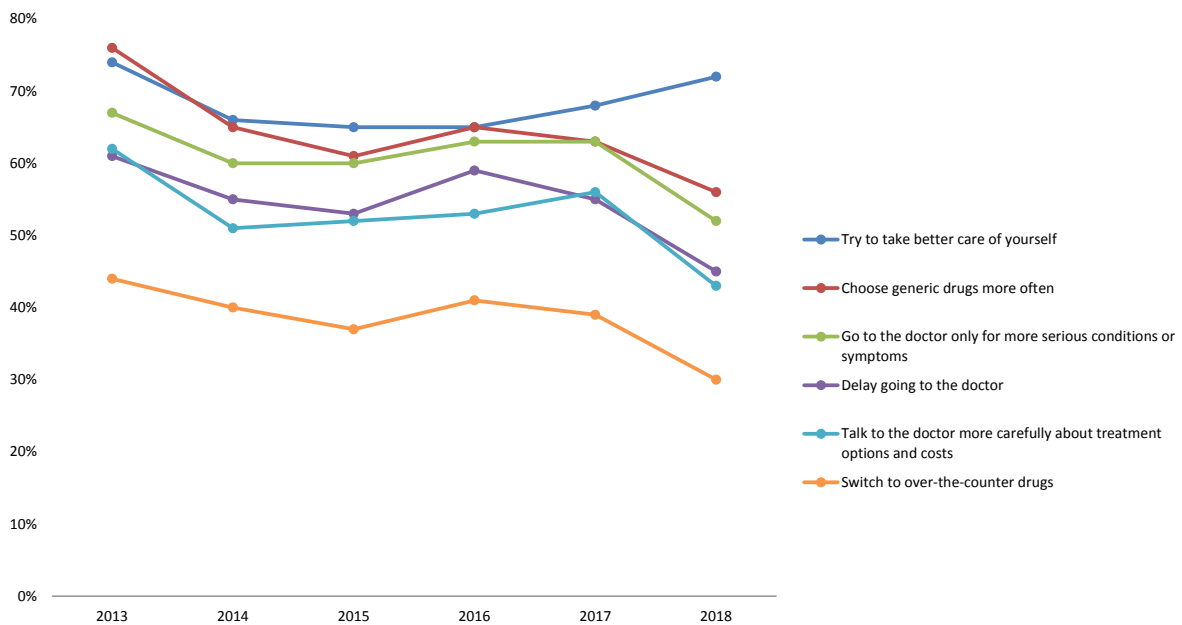


**Figure 12**  
**Changes in Health Care Usage Resulting From Cost Increases, Among Those Experiencing Increase in Costs, 2018**



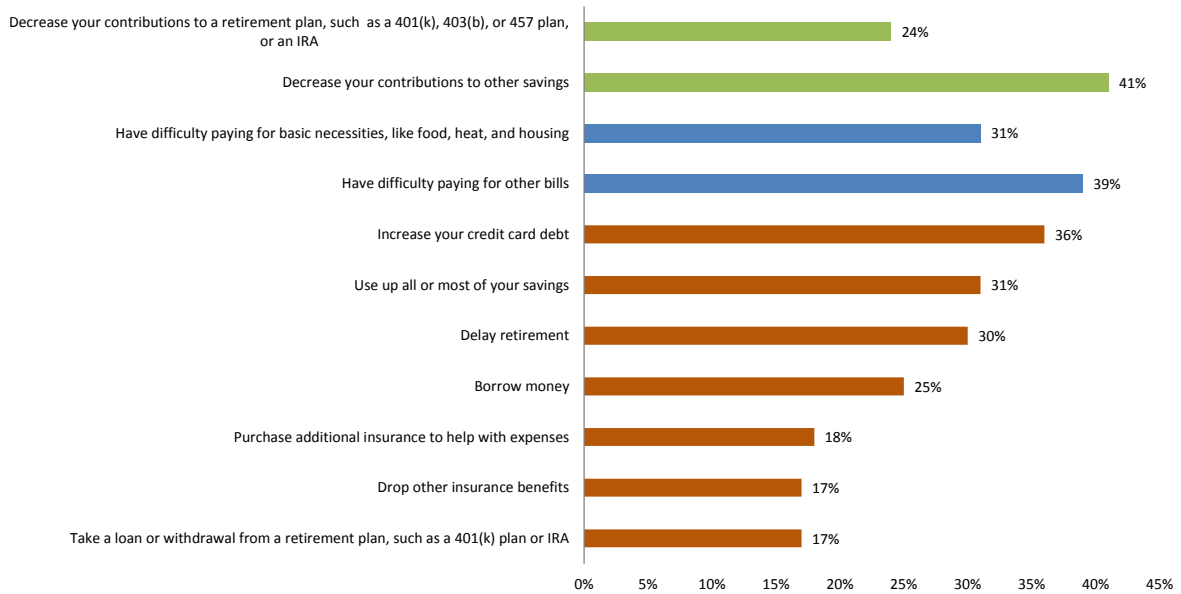
Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 13**  
**Changes in Health Care Usage Resulting From Cost Increases, Among Those Experiencing Increase in Costs, 2013–2018**



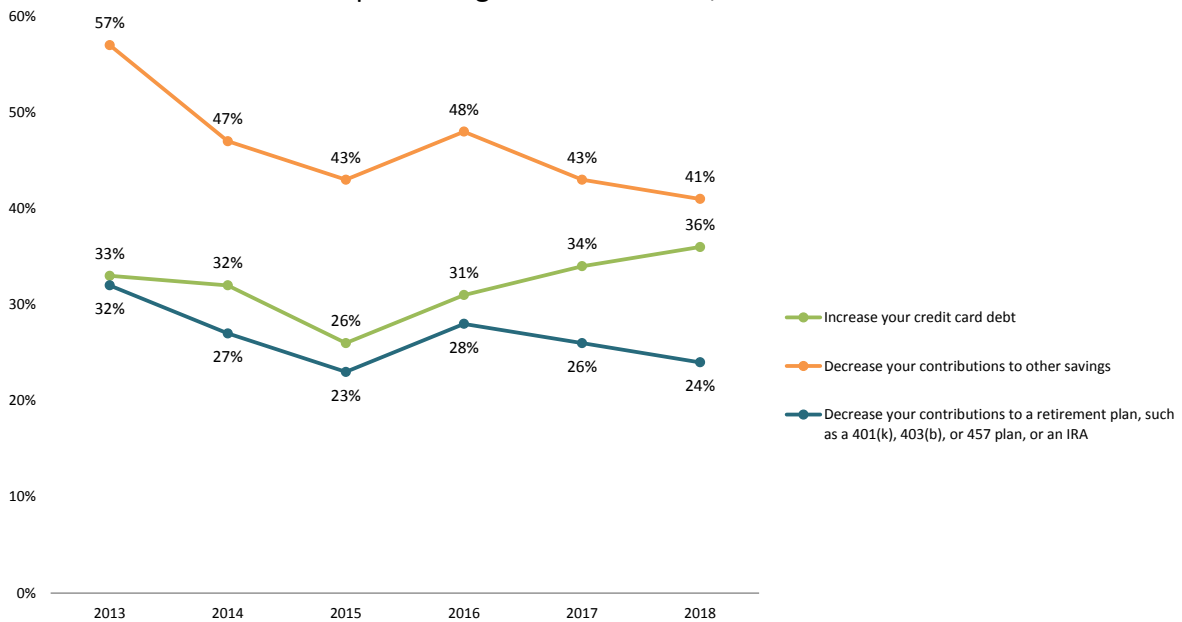
Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

**Figure 14**  
Shifts in Resources Resulting From Cost Increases, Among Those Experiencing Increase in Costs, 2018



Source: Employee Benefit Research Institute and Greenwald & Associates, 2018 Health and Workplace Benefits Survey.

**Figure 15**  
Shifts in Resources Resulting From Cost Increases, Among Those Experiencing Increase in Costs, 2013-2018



Source: Employee Benefit Research Institute and Greenwald & Associates, 2013-2018 Health and Workplace Benefits Survey.

## Conclusion

Many workers rank the health care system as the most critical policy issue confronting the U.S. and health care as the most important consideration about whether and where to take a new job. Disturbingly, most workers are dissatisfied with the U.S. health care system overall and, while they put relatively more value on and are more satisfied with their own health plan, costs are a primary source of dissatisfaction.

Given that the majority of workers generally accept the current balance between wages and health care costs, plan sponsors may be able to increase overall satisfaction by supporting employees during moments of financial stress.

Furthermore, plan sponsors that want to increase worker satisfaction can focus their efforts on helping employees navigate the broader financial pressures arising from health care needs. Strong well-being support can help employees adjust for unexpected health care costs based on their personal situation. In addition, some plan sponsors may want to consider promoting other voluntary benefits, such as hospital indemnity, accident insurance, critical illness insurance, and cancer insurance, where coverage rates are generally in the 5–15 percent range, as they could help employees deal with unexpected health care costs.

## Appendix—The 2018 WBS

The 2018 EBRI/Greenwald & Associates Health and 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 also examines worker interest and attitudes towards other employee benefits.

The WBS is co-sponsored by the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan, public-policy research organization, and Greenwald & Associates, an independent market research firm focused on health care, benefits, and retirement issues. The 2018 WBS data collection was funded by five private organizations. Staffing was donated by EBRI and Greenwald & Associates. WBS materials may be accessed at the EBRI website: <https://www.ebri.org/surveys/hcs/>

The 2018 survey was conducted June 21–27, 2018, using Research Now's online consumer research panel. A total of 1,025 workers in the United States ages 21–64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

No theoretical basis exists for judging the accuracy of estimates obtained from non-probability samples such as the one used for the WBS. However, there are possible sources of error in all surveys (both probability and non-probability) that may affect the reliability of survey results. These include imperfect sampling frames, refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, interviewer bias, and screening. While attempts are made to minimize these factors, it is impossible to quantify the errors that may result from them.

## Notes

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<sup>1</sup> Health care has been included in this question each year since the survey began in 1998. However, questions on other critical issues are included in years when they are appropriate to ask. The range of issues and the years in which they have been included in the questions asked is available upon written request.