

Notes

2012 Health Confidence Survey: Americans Remain Confident About Health Care, Concerned About Costs, Following Supreme Court Decision, p. 2

A T A G L A N C E

2012 Health Confidence Survey: Americans Remain Confident About Health Care, Concerned About Costs, Following Supreme Court Decision, by *Paul Fronstin, Ph.D., EBRI*

- Confidence about various aspects of today's health care system has remained fairly level before and after the passage of the Patient Protection and Affordable Care Act (PPACA), and has not apparently been impacted by the June 2012 Supreme Court decision.
- Asked to rate the health care system, Americans offer a diverse perspective: 28 percent consider it to be "good," 28 percent say "fair," and 26 percent rate it "poor," while 12 percent rate it very good and 5 percent say it is "excellent." However, the 2012 Health Confidence Survey finds that the percentage of Americans rating the health care system as poor doubled between 1998 and 2004 (rising from 15 percent to 30 percent).
- In contrast with the ratings for the health care system overall, Americans' rating of their own health plans continues to be generally favorable—more than half of those with health insurance are extremely or very satisfied with their current plans, and a third are somewhat satisfied.
- Dissatisfaction with the health care system appears to be focused primarily on cost.
- Among those experiencing cost increases in their plans in the past year, 31 percent state they have decreased their contributions to retirement plans, and more than half have decreased their contributions to other savings as a result.

2012 Health Confidence Survey: Americans Remain Confident About Health Care, Concerned About Costs, Following Supreme Court Decision

By Paul Fronstin, Ph.D., Employee Benefit Research Institute

Introduction

The June 2012 decision by the Supreme Court of the United States that found the individual mandate in the Patient Protection and Affordable Care Act of 2010 (PPACA) to be constitutional (as a tax) opens a new chapter of uncertainty in terms of the future of health reform. Calls for repealing, and in some cases replacing, PPACA have continued, and it seems that the issue will not be resolved until at least the November 2012 election. Even after the election, Congress may be able to prevent certain parts of the law from being implemented by refusing to fund them.

This paper examines public opinion with respect to health care reform and other aspects of health care both before and after the Supreme Court decision, using data from the 2012 EBRI/MGA Health Confidence Survey (HCS), as well as from previous waves of the survey. The HCS examines a broad spectrum of health care issues, including Americans' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward health care reform.

The American Health Care System

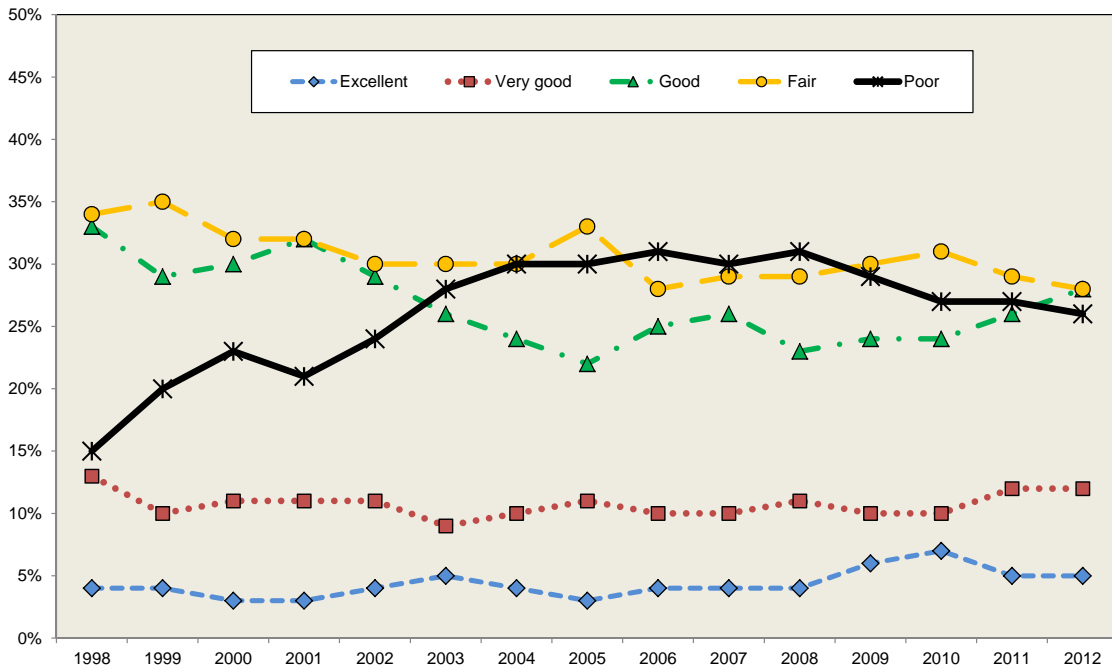
Health care is not the issue that the majority of Americans consider to be the most pressing in America today. The 2012 HCS finds they are much more likely to identify the economy (35 percent) when asked about the most critical issue; health care (16 percent) is in a three-way tie with unemployment (17 percent) and the federal budget deficit (13 percent) as the next-most frequently selected issue. Twelve percent of the population considers education to be the most pressing issue. Nevertheless, two years after passage of PPACA and implementation of a number of provisions in the legislation, dissatisfaction with the American health care system remains widespread.

When asked to rate the health care system, Americans offer a diverse perspective: A quarter describe it as poor (26 percent); another quarter (28 percent) describe it as fair; 28 percent consider it good; while 12 percent rate it as very good or excellent (5 percent) (Figure 1). The HCS finds that the percentage of Americans rating the health care system as poor doubled between 1998 and 2004 (rising from 15 percent to 30 percent), although that percentage appears to have recently dropped slightly. The increases in the percentage reporting that the health care system is excellent, very good or good are not statistically significant.

In 2008 and 2009, the HCS asked a series of questions regarding support or opposition for various broad concepts pertaining to the health-reform debate. At the time, Americans were generally supportive of health-insurance-market reforms. Indeed, despite the fight over the constitutionality of PPACA over the past two years, and the fact that between 40 percent and 50 percent of Americans view the law unfavorably,¹ Americans continue to highly support some aspects of the law today about as much as they did in 2008 and 2009, before the law was passed.

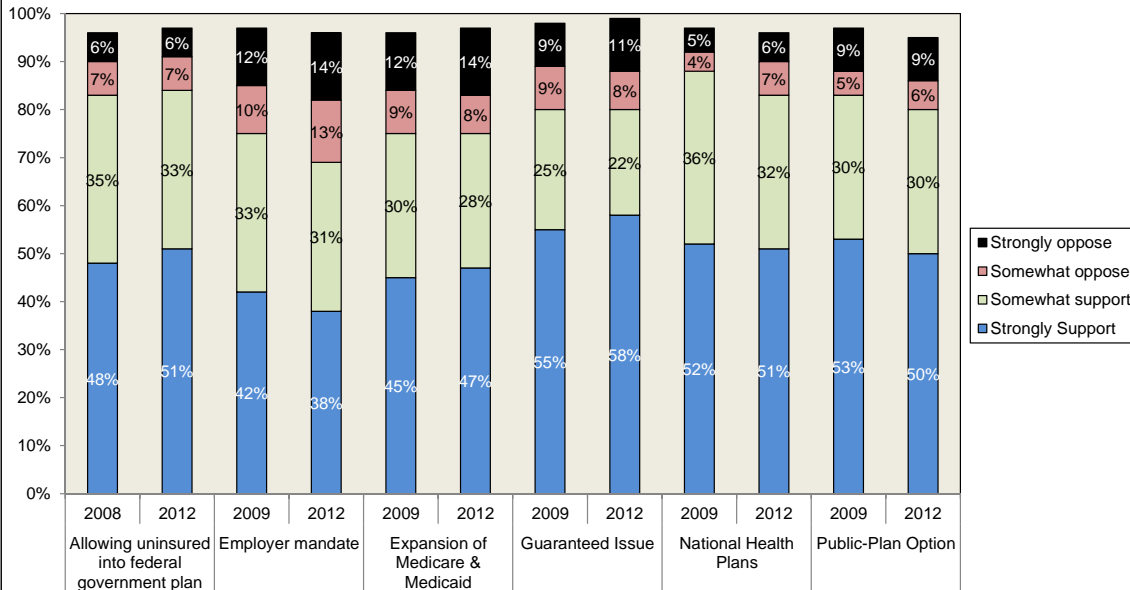
Almost one-half (48 percent in 2008) *strongly* supported allowing the uninsured into the federal employees' plan, while another 35 percent *somewhat* supported it (Figure 2). Only 13 percent opposed allowing such a health-insurance-market reform.

Figure 1
Rating of Health Care System in America, 1998–2012



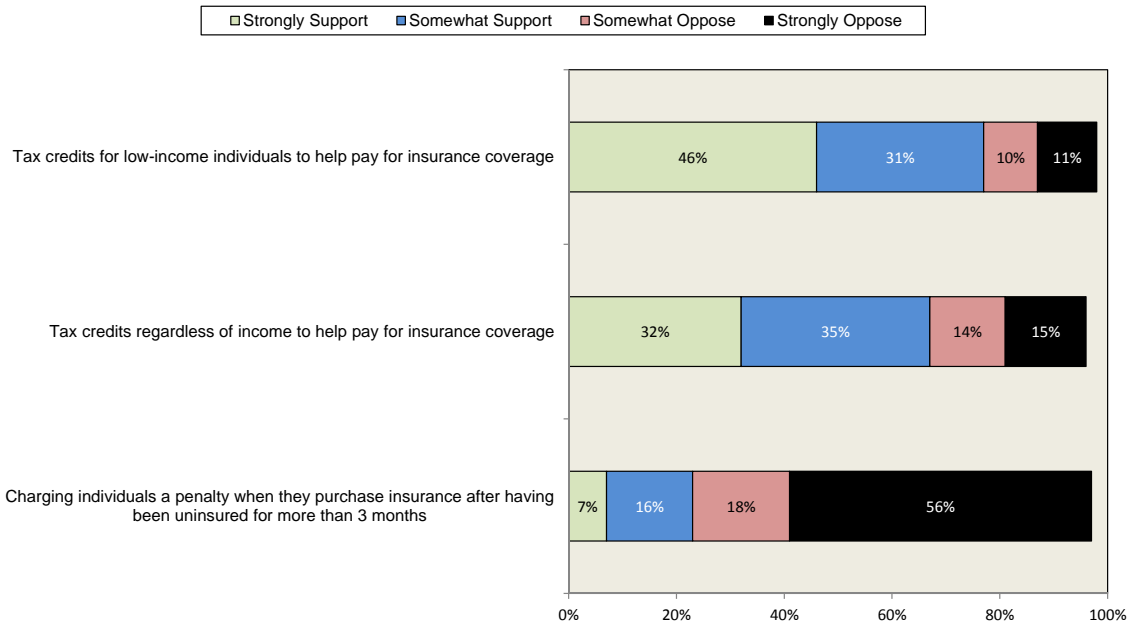
Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2012 Health Confidence Surveys.

Figure 2
Support for Strategies to Expand Health Insurance Coverage, Before PPACA Passed and After Supreme Court Ruling, by Year Question Was Asked



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008, 2009 and 2012 Health Confidence Surveys.
Note: Bar charts do not sum to 100% because Don't Know and Refused to Answer are not included.

Figure 3
Support for Strategies to Expand Health Insurance Coverage if PPACA Was Repealed, 2012



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2012 Health Confidence Survey.
 Note: Bar charts do not sum to 100% because *Don't Know* and *Refused to Answer* are not included.

Figure 4
Confidence in Selected Aspects of Today's Health Care System, 2002–2012

	Ability to Get Needed Treatments										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Extremely confident	21%	18%	17%	22%	20%	19%	19%	22%	25%	23%	22%
Very confident	34	33	33	37	33	34	32	35	30	34	34
Somewhat confident	32	34	34	29	31	32	32	28	26	26	27
Not too confident	6	7	7	5	7	7	7	7	7	8	8
Not at all confident	6	6	9	6	8	8	9	8	11	8	9
	Enough Choice About Who Provides Medical Care										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Extremely confident	20%	13%	15%	16%	14%	12%	16%	19%	21%	17%	19%
Very confident	25	30	27	33	28	31	26	30	26	30	31
Somewhat confident	35	36	36	32	38	35	33	29	30	31	30
Not too confident	10	11	9	8	7	9	12	11	10	9	8
Not at all confident	8	9	12	9	11	11	11	10	12	11	12
	Ability to Afford Health Care Without Financial Hardship										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Extremely confident	14%	13%	11%	12%	11%	12%	12%	11%	16%	12%	14%
Very confident	21	19	23	21	18	19	19	20	18	20	20
Somewhat confident	33	31	31	33	32	31	26	29	25	29	30
Not too confident	13	16	11	13	13	15	16	12	12	14	12
Not at all confident	18	21	23	21	25	21	26	26	28	24	24

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2002–2012 Health Confidence Surveys.

The percentage of individuals who say they are extremely or very confident that they are able to afford health care without financial hardship was also unchanged between 2011 and 2012. However, it is only 34 percent in 2012, lower than the 50-percent-confidence rate in having enough choice about who provides medical care and lower than the 56-percent-confidence level in ability to get needed treatments. Thirty percent are somewhat confident that they are able to afford health care without financial hardship, and 36 percent are not too (12 percent) or not at all (24 percent) confident.

Confidence about the health care system decreases as Americans look to the future. While 56 percent of Americans indicate they are extremely or very confident about their ability to get the treatments they need today, only 31 percent are confident about their ability to get needed treatments during the next 10 years, and just 23 percent are confident about this once they are eligible for Medicare (Figure 5). Similarly, 50 percent are confident they have enough choice about who provides their medical care today, but only 29 percent are confident about this aspect of the health care system over the next 10 years, and just 19 percent are confident that they will have enough choice once they are eligible for Medicare. Finally, 34 percent of Americans say they are confident they are able to afford health care without financial hardship today, but this percentage decreases to 25 percent when they look out over the next 10 years and to 17 percent when they consider the Medicare years.

Confidence in the future availability of employment-based health benefits shifted slightly in 2012, although the changes were not statistically significant. While the percentage of Americans reporting that they are extremely or very confident that their employers will continue providing health coverage fell from 57 percent in 2011 to 56 percent in 2012 (a change that is not statistically significant), the percentage reporting that they are extremely confident increased from 29 percent to 33 percent, and the percentage reporting that they are very confident fell from 28 percent to 23 percent (Figure 6). Even these changes are not statistically significant. One-quarter (26 percent) report that they are somewhat confident in 2012, 10 percent are not too confident, and 6 percent are not at all confident.

Satisfaction With Health Care

In contrast to the ratings for the health care system overall, Americans' ratings of their own health plans continue to be generally favorable, according to the 2012 HCS. Nearly 6 in 10 (57 percent) of those with health insurance coverage are extremely or very satisfied with their current plans, and 32 percent are somewhat satisfied (Figure 7). Only 10 percent say they are not too or not at all satisfied.

Dissatisfaction with the health care system appears to be focused primarily on cost. Satisfaction with health care quality continues to remain fairly high: just 22 percent are extremely or very satisfied with the cost of their health insurance plans, and only 16 percent are satisfied with the costs of health care services not covered by insurance (Figure 8).

Cost Trends

About one-half (52 percent) of Americans with health insurance coverage report having experienced an increase in health care costs in the past year, the lowest rate since this question was added to the survey in 2006 (Figure 9). In response, consumers continue to report they are changing the way they use the health care system. Eighty-five percent say these increased costs have led them to try to take better care of themselves, and 67 percent indicate they choose generic drugs more often (Figure 10). More than one-half also say they talk to the doctor more carefully about treatment options and costs (58 percent) and go to the doctor only for more serious conditions or symptoms (54 percent).

Figure 5

Confidence in Selected Aspects of the Health Care System, Today, During the Next 10 Years, and Once Eligible for Medicare, 2012

	Ability to Get Needed Treatments		
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	22%	11%	6%
Very confident	34	20	17
Somewhat confident	27	33	37
Not too confident	8	13	19
Not at all confident	9	20	19
Enough Choice About Who Provides Medical Care			
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	19%	10%	7%
Very confident	31	19	12
Somewhat confident	30	32	35
Not too confident	8	16	21
Not at all confident	12	21	21
Ability to Afford Health Care Without Financial Hardship			
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	14%	9%	6%
Very confident	20	16	11
Somewhat confident	30	30	37
Not too confident	12	19	19
Not at all confident	24	24	24

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2012 Health Confidence Survey.

Figure 6

Confidence That Employer or Union Will Continue to Offer Health Insurance, Selected Years, 2000–2012

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Extremely confident	30%	28%	27%	29%	35%	-	-	28%	-	29%	21%	29%	33%
Very confident	38	36	34	32	27	-	-	30	-	30	31	28	23
Somewhat	25	26	27	26	23	-	-	28	-	25	30	24	26
Not too confident	4	5	7	8	7	-	-	6	-	7	8	10	10
Not at all confident	3	4	4	5	6	-	-	6	-	8	8	8	6

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2000–2012 Health Confidence Surveys.

Figure 7

Satisfaction With Current Health Plan, 1998–2012

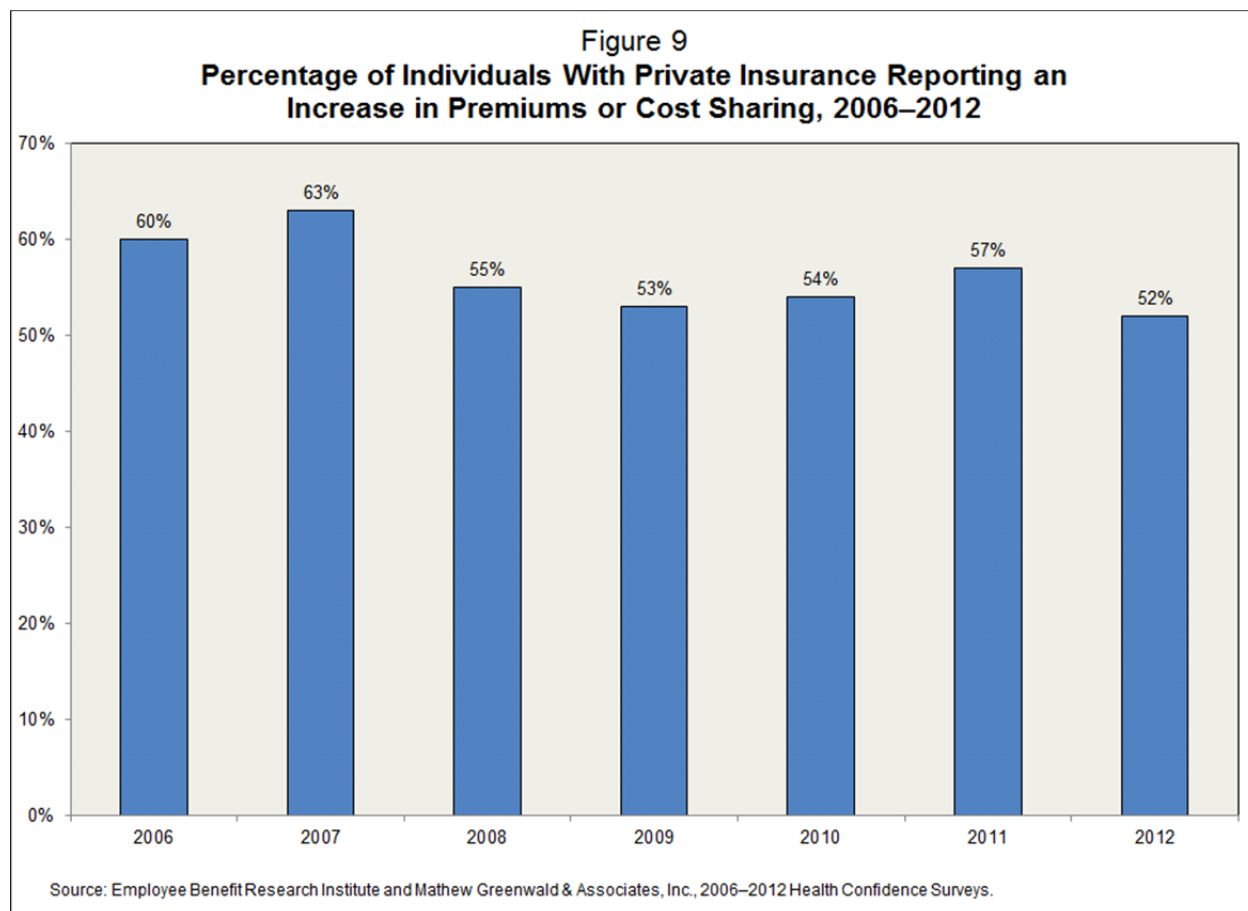
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Extremely satisfied	16%	15%	14%	12%	13%	14%	16%	17%	18%	17%	17%	21%	25%	23%	21%
Very satisfied	36	38	36	39	39	36	31	37	36	38	36	37	33	37	36
Somewhat satisfied	35	36	38	35	34	41	36	35	35	33	33	30	30	29	32
Not too satisfied	8	6	7	7	7	7	9	6	6	5	9	7	6	6	6
Not at all satisfied	3	3	4	3	6	2	6	4	3	7	5	4	4	5	4

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2012 Health Confidence Surveys.

Figure 8
Satisfaction With Selected Aspects of Health Care Received in Past Two Years, 1998–2012^a

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Quality of Medical Care Received															
Extremely satisfied	15%	13%	12%	13%	13%	15%	14%	15%	15%	14%	17%	19%	21%	20%	19%
Very satisfied	37	35	37	40	39	37	38	42	37	36	32	37	38	36	38
Somewhat satisfied	30	31	35	32	34	31	31	31	30	35	36	31	27	30	29
Not too satisfied	4	6	5	4	4	5	5	4	4	5	6	5	5	5	2
Not at all satisfied	2	3	4	2	3	3	4	5	3	4	5	4	4	4	6
Don't know/ Refused	1	1	<0.4	<0.5	1	1	1	<0.5	1	1	1	1	1	1	1
Not applicable	11	11	6	9	6	8	8	3	11	4	3	3	5	4	4
Cost of Health Insurance															
Extremely satisfied	12%	7%	7%	10%	9%	6%	9%	7%	5%	5%	6%	5%	7%	6%	6%
Very satisfied	17	17	15	19	17	16	16	21	11	13	11	16	15	12	16
Somewhat satisfied	29	30	29	28	27	24	26	32	27	28	29	28	26	30	24
Not too satisfied	16	17	18	15	15	19	11	14	16	18	16	18	17	17	17
Not at all satisfied	13	13	19	15	21	21	23	19	35	30	31	28	28	29	29
Don't know/ Refused	1	2	1	2	2	1	1	2	1	2	2	2	2	2	3
Not applicable	12	15	9	12	8	12	13	6	4	3	5	4	4	3	5
Health Costs Not Covered by Insurance															
Extremely satisfied	7%	5%	5%	7%	5%	4%	6%	7%	4%	5%	4%	6%	7%	5%	6%
Very satisfied	13	15	14	17	15	15	13	14	11	11	11	12	12	10	10
Somewhat satisfied	27	28	28	28	26	25	26	30	28	29	26	23	21	26	29
Not too satisfied	16	18	18	15	18	21	15	16	16	18	18	19	14	17	15
Not at all satisfied	18	15	22	19	23	23	26	22	32	29	28	30	34	30	30
Don't know/ Refused	3	2	2	2	4	2	2	3	1	1	4	3	4	4	4
Not applicable	16	17	11	13	8	11	13	10	7	7	9	7	8	7	7

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2012 Health Confidence Surveys.
^a Statistics for 1998–2004 were recalculated and may not agree with previously published data. An intervening question screening out respondents who reported these questions were not applicable was omitted from the 2005–2010 HCS. These respondents have been added to the “not applicable” category to achieve rough compatibility with 2005–2012 data.



Interestingly, in 2012, the highest percentage of people since the question was added 2004 report that they are trying to take better care of themselves because of rising health care costs. It was also found that almost all other reactions to rising health care costs as they pertain to the way consumers interact with the health care system were at their lowest point since 2004.

Among those experiencing cost increases in their plans in the past year, 31 percent state they have decreased their contributions to retirement plans, and more than half (53 percent) have decreased their contributions to other savings as a result (Figure 11). The rising cost of health care also causes many Americans to encounter financial difficulties. Three in 10 (31 percent) report they have had difficulty paying for basic necessities such as food, heat, and housing, while 42 percent say they have had difficulty paying other bills. Three in 10 (29 percent) say they have used up all or most of their savings, 24 percent have increased their credit card debt, and 16 percent report that they have borrowed money. These findings are in large part unchanged from the recent findings.

The 2012 HCS

These findings are part of the 15th annual Health Confidence Survey (HCS), which examines a broad spectrum of health care issues, including Americans' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward health care reform. The survey was conducted within the United States between June 28 and July 20, 2012, through 21-minute telephone interviews with 800 individuals ages 21 and older. Random digit dialing with a cell phone supplement was used to obtain a representative cross section of the U.S. population. Interview quotas were established by gender and employment

status of the respondents, and the data were weighted by gender, age, and education to reflect the actual proportions in the population.

In theory, the weighted sample of 800 yields a statistical precision of plus or minus 4.3 percentage points (with 95 percent confidence) of what the results would be if the entire population ages 21 and older were surveyed with complete accuracy. However, there are other possible sources of error in all surveys that may be more serious than theoretical calculations of sampling error. These include 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.

The HCS is co-sponsored by the Employee Benefit Research Institute (EBRI), a private, nonprofit, nonpartisan public policy research organization, and Mathew Greenwald & Associates, Inc., a Washington, DC-based market research firm. The 2012 HCS data collection was funded by grants from eight private organizations. Staffing was donated by EBRI and Greenwald & Associates. HCS materials and a list of underwriters may be accessed at the EBRI website: www.ebri.org/surveys/hcs/

Endnotes

¹ See slide 9 in <http://www.kff.org/kaiserpolls/upload/8329-C.PDF>

Figure 10
Changes in Health Care Usage Resulting from Cost Increases,
Among Those Experiencing an Increase in Costs, 2004–2012

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Try to take better care of yourself	74%	71%	80%	81%	76%	79%	80%	74%	85%
Choose generic drugs when available	81	79	82	78	74	77	73	69	67
Talk to the doctor more carefully about treatment options and costs	58	57	57	66	63	67	69	64	58
Go to the doctor only for more serious conditions or symptoms	57	54	56	64	62	64	58	59	54
Delay going to the doctor	45	40	44	50	47	46	44	44	40
Switch to over-the-counter drugs	40	33	36	42	39	38	36	36	30
Look for cheaper health insurance	26	28	26	29	33	29	33	34	19
Look for less expensive health care providers	28	27	26	33	33	29	34	31	21
Not fill or skip doses of your prescribed medication	NA	21	22	28	20	25	25	26	20

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2012 Health Confidence Surveys.

Figure 11
Shifts in Resources Resulting From Cost Increases,
Among Those Experiencing an Increase in Costs, 2004–2012

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Decrease your contributions to a retirement plan, such as a 401(k), 403(b), or 457 plan, or an IRA	25%	26%	36%	30%	29%	32%	31%	29%	31%
Decrease your contributions to other savings	48	45	53	52	54	53	55	56	53
Have difficulty paying for basic necessities, like food, heat, and housing	18	24	28	29	27	29	28	25	31
Have difficulty paying for other bills	30	34	37	36	34	37	37	33	42
Use up all or most of your savings	26	29	33	28	27	29	29	27	29
Increase your credit card debt	NA	NA	22	20	22	25	24	19	24
Borrow money	15	18	21	16	15	20	21	14	16

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2012 Health Confidence Surveys.



Notes

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