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New Research from EBRI:

**Americans in the Dark About Key Element of Health Reform;
Confidence in U.S. Health System Remains Low but Unchanged**

WASHINGTON—One year after Congress passed its landmark health reform law, the American public remains largely in the dark about one of the key elements of the law—health insurance exchanges.

And despite the deep divisions and partisanship over enactment of the health reform law, public opinion about the U.S. health care system itself is little changed: It has neither fallen nor increased as a result of passage of health reform. Dissatisfaction remains widespread, with a majority of respondents rating the health care system as poor (27 percent) or fair (29 percent).

These findings are among many from the 2011 Health Confidence Survey (HCS), the 14th annual survey to assess the American public's attitudes regarding the U.S. health care system, conducted by the nonpartisan Employee Benefit Research Institute (EBRI) and Mathew Greenwald & Associates, Inc., a Washington, DC-based market research firm. The full report is published in the September *EBRI Notes*, online at www.ebri.org

“Public confidence about various aspects of today's health care system has remained fairly level, regardless of passage of health reform,” said Paul Fronstin, director of EBRI's Health Research and Education Program and author of the report. “More than half of respondents say they're extremely or very confident they are able to get the treatments they need. Confidence in having enough choice about who provides medical care is largely unchanged from 2010 levels.”

Fronstin also noted that under the health reform law (the Patient Protection and Affordable Care Act of 2010, or PPACA), each state is to set up an “exchange” (or marketplace) by 2014, where people not covered through their employer's health benefits would shop for health insurance at competitive rates. The provision is a key part of the law's goal to broaden health insurance coverage, in this case by creating an alternative to employment-based health benefits which currently cover the vast majority of Americans who have health insurance.

The HCS finds that most Americans are not familiar with the health insurance exchange aspect of the law. Only 3 percent report that they are extremely or very familiar with health insurance exchanges, 15 percent report that they are somewhat familiar with them, 19 percent (1 in 5) are not too familiar with them, and 62 percent are not at all familiar with them.

As previous waves of the HCS have found, Americans continue to rate *their own* health plan generally favorably. Sixty percent of those with health insurance coverage are extremely or very satisfied with their current plan, and 29 percent are somewhat satisfied, the HCS finds.

Confidence in the future availability of employment-based health benefits has increased compared with longer-term levels, according to the HCS. In 2011, 57 percent of individuals with employment-based coverage reported that they were extremely or very confident that their (or their spouse's) employer or union would continue to offer health insurance. While this is up from 52 percent in 2010, the percentage who are extremely or very confident has not reached levels seen 10 years ago. Confidence was as high as 68 percent in 2000.

Other findings from this year's HCS:

Health care quality: Satisfaction with health care quality continues to remain fairly high, with 56 percent of Americans saying they are extremely or very satisfied with the quality of the medical care they have received in the past two years. In contrast, just 18 percent are extremely or very satisfied with the cost of their health insurance, and only 15 percent are satisfied with the cost of health care services not covered by insurance.

Health care consumers: Many Americans see themselves as good consumers of the health care system. Three-quarters report that they always or often have their doctor or medical professional explain to them why a test was needed, and two-thirds say they ask their doctor about the risks of treatment or side effects of medications. Six in 10 indicate they ask about the success rate of the treatment option.

Ability to afford care: The percentage of individuals who say they are extremely confident that they are able to afford health care without financial hardship fell from 16 percent to 12 percent between 2010 and 2011, after increasing from 11 percent to 16 percent between 2009 and 2010. Again, between 2010 and 2011 there was a slight shift from extremely confident to very confident.

Looking to the future: Confidence about the health care system decreases as Americans look to the future. While 57 percent of Americans indicate they are extremely or very confident about their ability to get the treatments they need today, only 30 percent are confident about their ability to get needed treatments during the next 10 years, and just 20 percent are confident about this once they are eligible for Medicare.

Rising costs: The rising cost of health care also causes many Americans to encounter financial difficulties. Among those experiencing an increase in cost under their plan in the past year, 29 percent state they have decreased their contributions to a retirement plan, and more than half (56 percent) have decreased their contributions to other savings as a result. One-quarter also indicate they have had difficulty paying for basic necessities like food, heat, and housing, while 33 percent say they had difficulty paying other bills. Twenty-seven percent say they have used up all or most of their savings, 19 percent have increased their credit card debt, and 14 percent report borrowing money. These findings are in large part unchanged from the 2010 findings.

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 2011 HCS data collection was funded by grants from 12 private organizations. The HCS was conducted by telephone between May and June, 2011, through 20-minute telephone interviews with 1,001 individuals age 21 and older, and has a statistical precision of plus or minus 3.5 percentage points. HCS materials may be accessed at the EBRI website: www.ebri.org/hcs

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