

Alliance to Fight for Healthcare

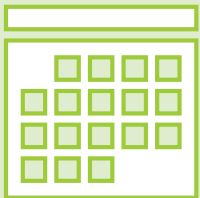
Findings and Recommendations

May 2021

Methodology



ALG Research conducted a nationwide online survey of N=1,032 registered voters who have health insurance.



Interviews were conducted April 26 – May 3, 2021.



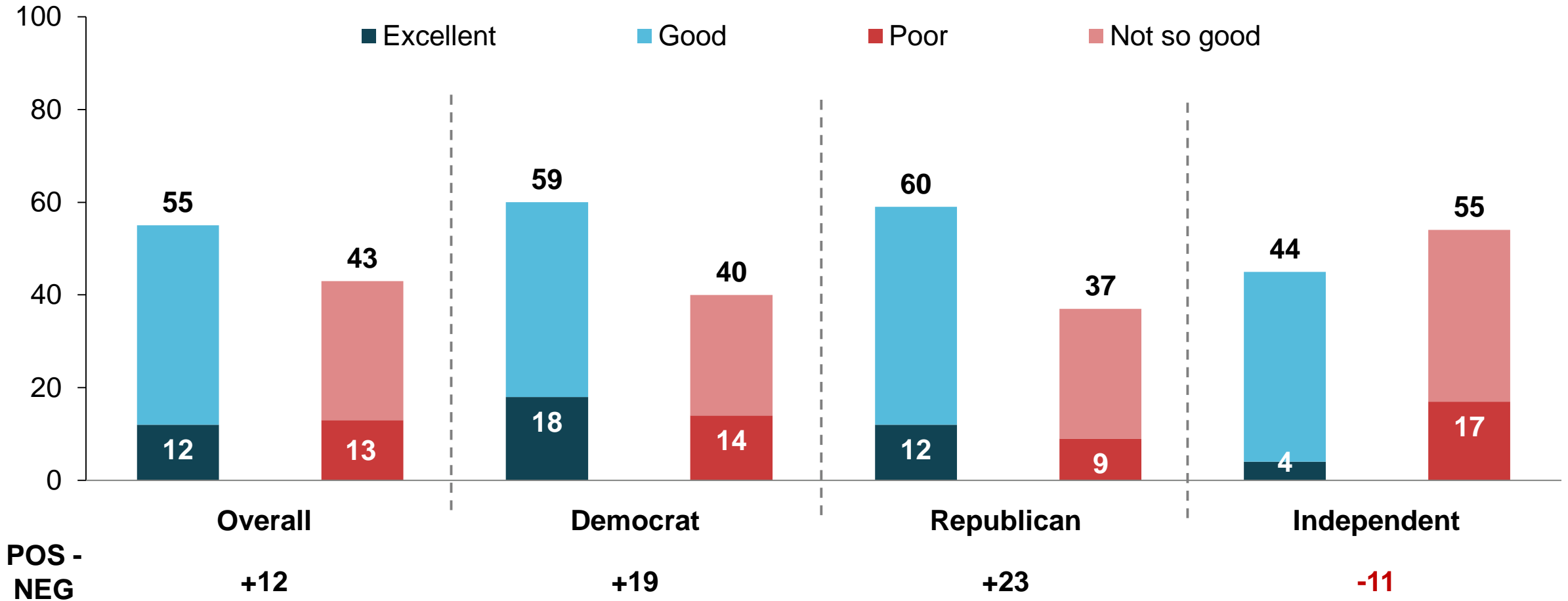
Because the survey was conducted online, all respondents have Internet access and took the survey through a computer, tablet, or smartphone. Additionally, because it was conducted online, there is not a margin of error.

THE U.S. HEALTHCARE SYSTEM

A majority give the US healthcare system a positive job rating, though sentiment is extremely soft (12% excellent vs. 43% good).

Independents rate the system negatively while partisans hold similar – and positive – opinions.

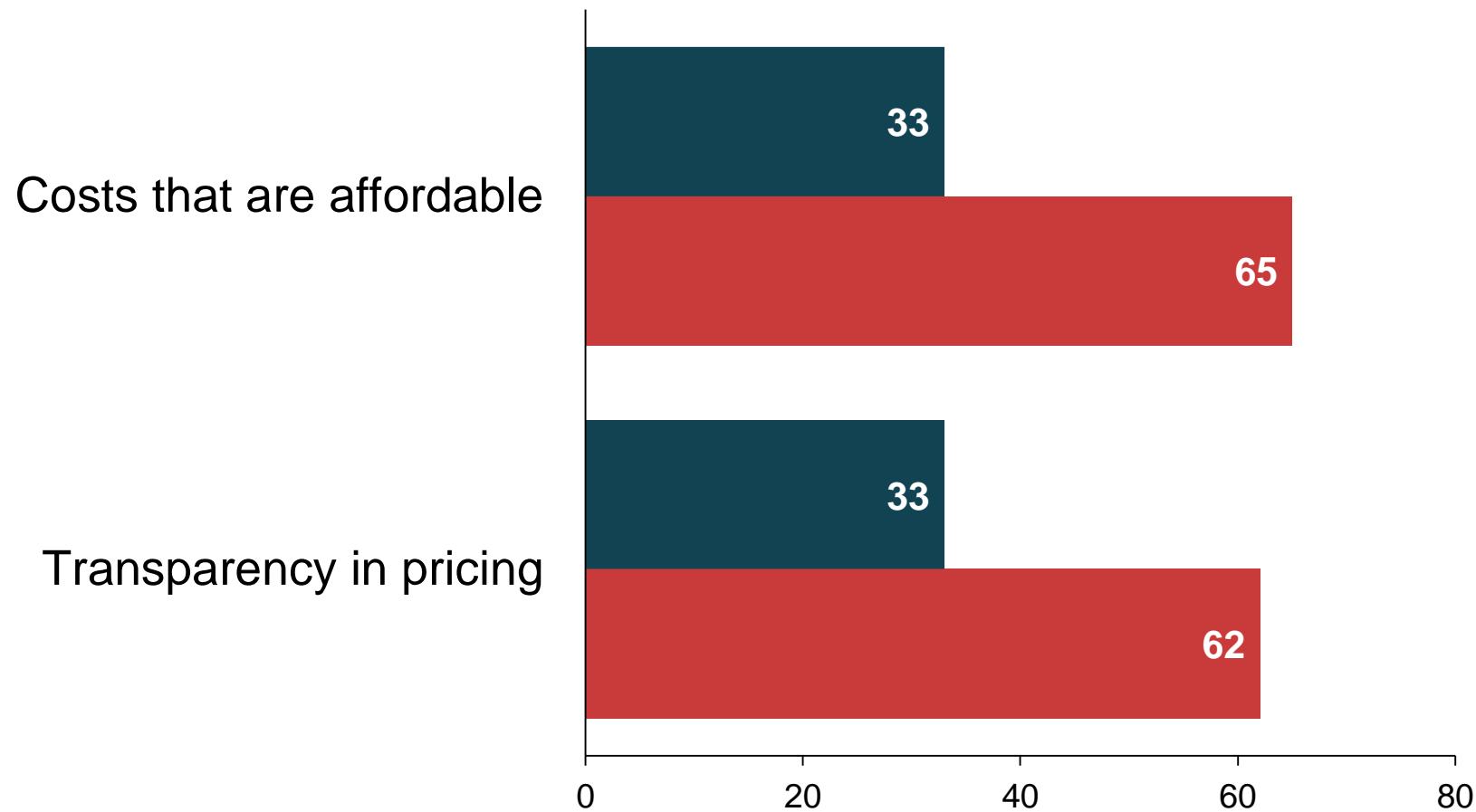
How would you rate the U.S. healthcare system?



Negative opinions of the healthcare system are entirely driven by affordability/cost and transparency.

U.S. Healthcare System Negative Job Ratings

■ Positive ■ Negative



OVERALL NET	ESI NET	INDEP NET
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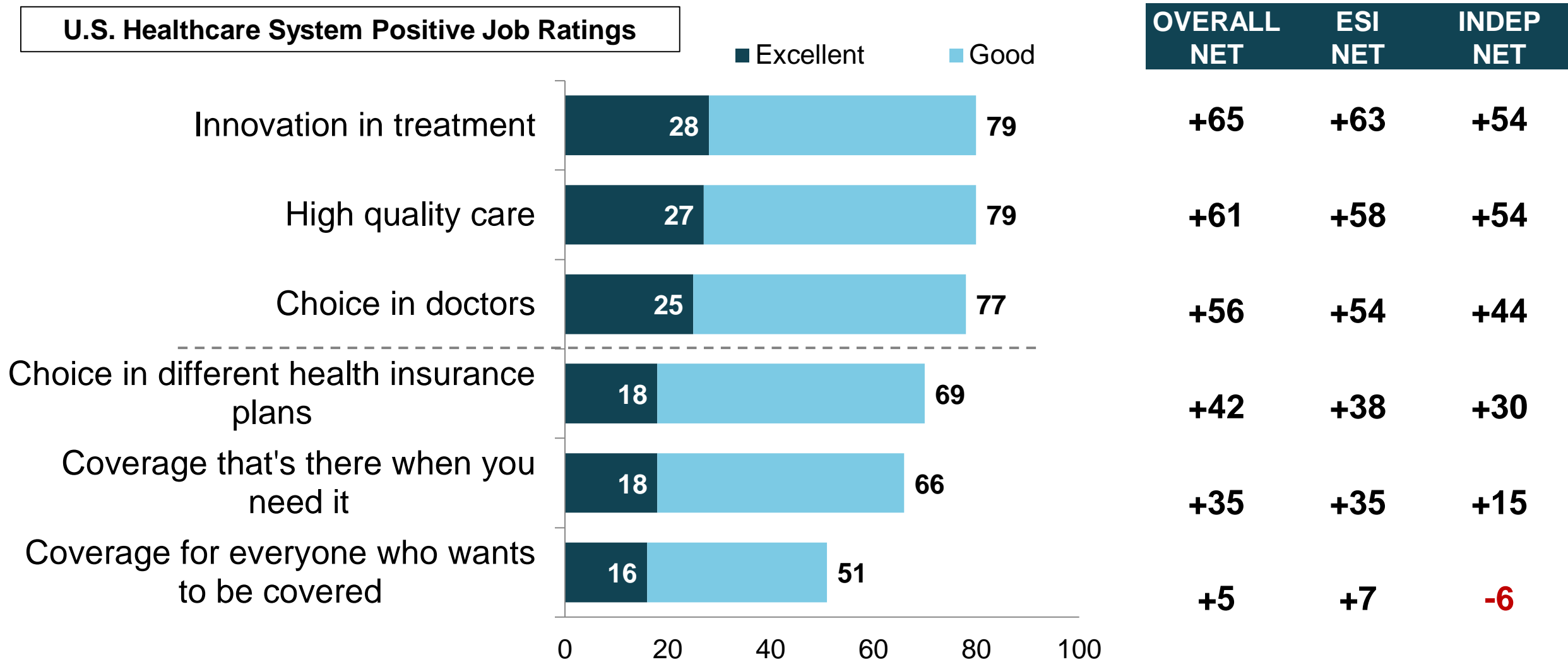
-32	-28	-53
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-29	-24	-48
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Beyond cost, opinions of the healthcare system are positive but soft. More than three-quarters give the system a positive job rating on innovation, quality of care, and choice in doctors.

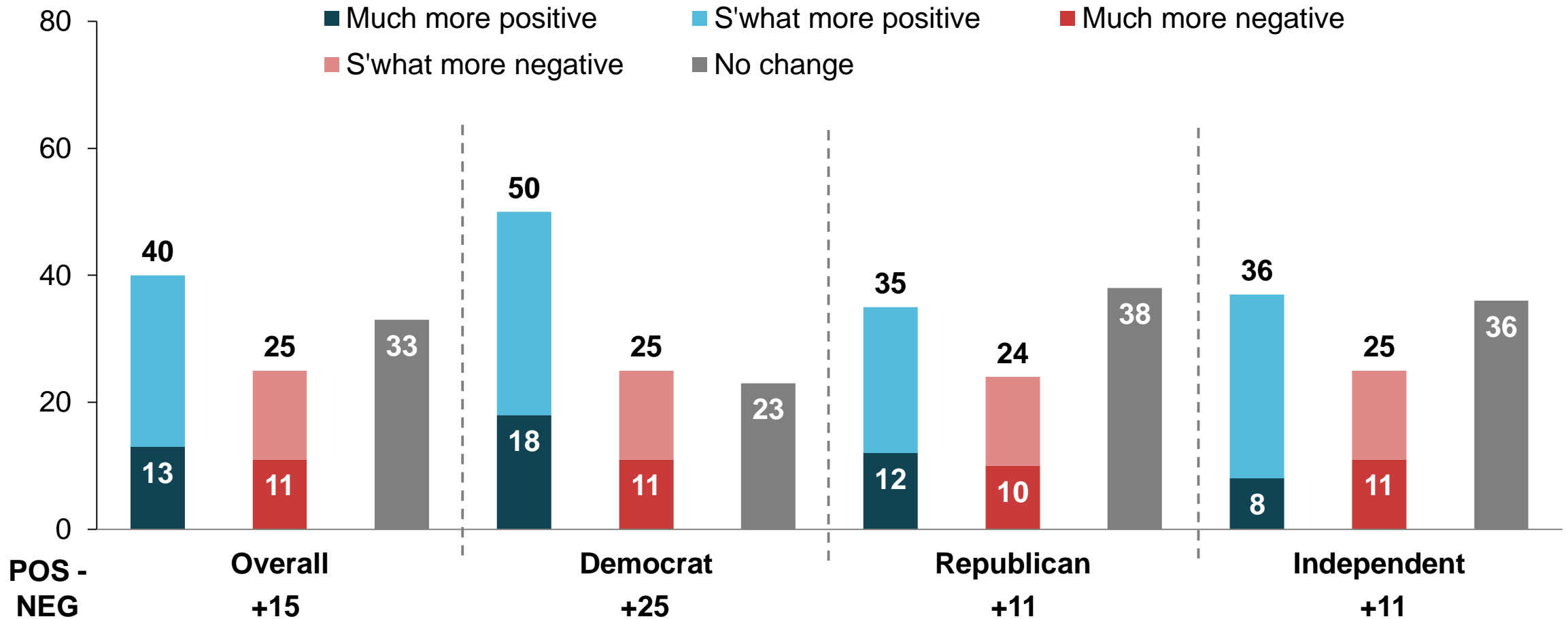
Opinions are divided on coverage for all who want it, only narrowly receiving a positive rating.

U.S. Healthcare System Positive Job Ratings



The pandemic has made voters, particularly Democrats, more positive toward the U.S. healthcare system.

How has the coronavirus pandemic changed how you feel toward the U.S. healthcare system? Has it made you...?

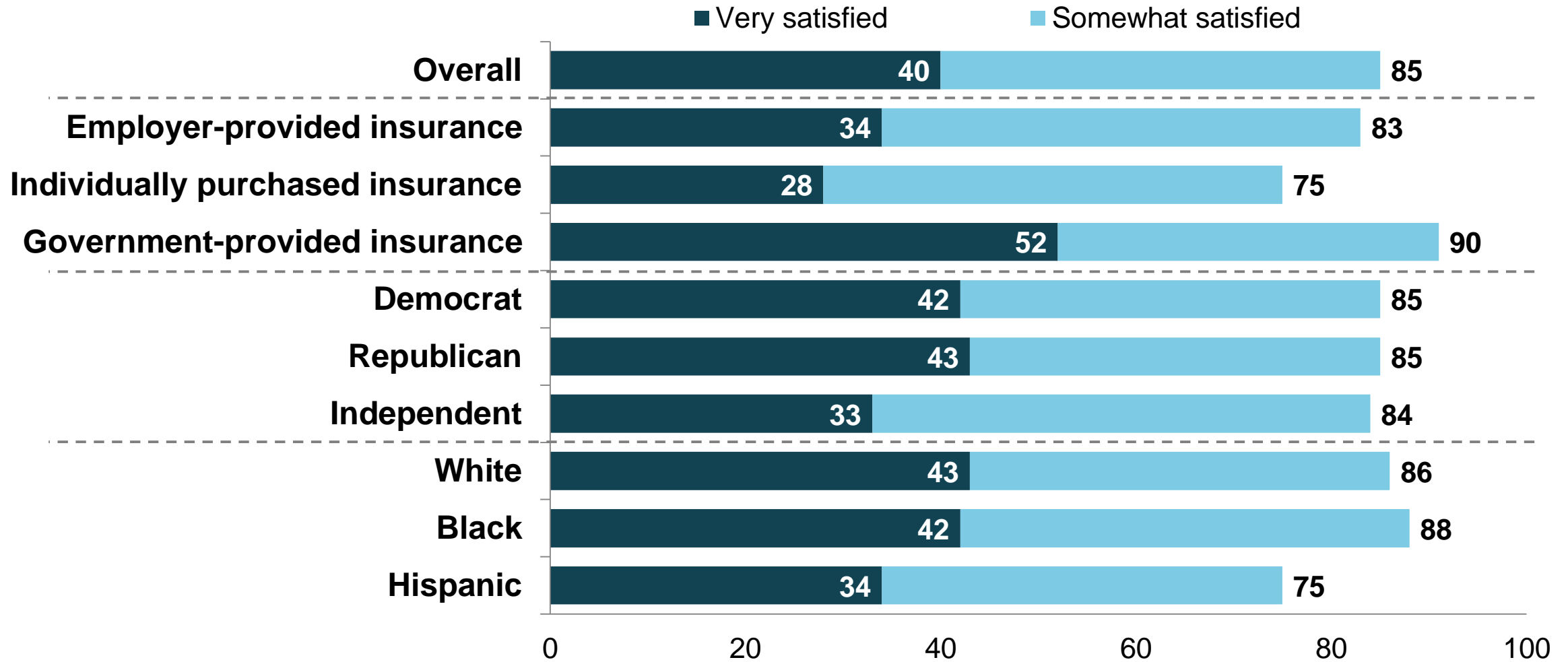


EXPERIENCE WITH PERSONAL HEALTH INSURANCE

Personal satisfaction with one's health insurance is high, though intensity is muted.

There is no partisan difference in insurance satisfaction.

How satisfied are you with your current health insurance?

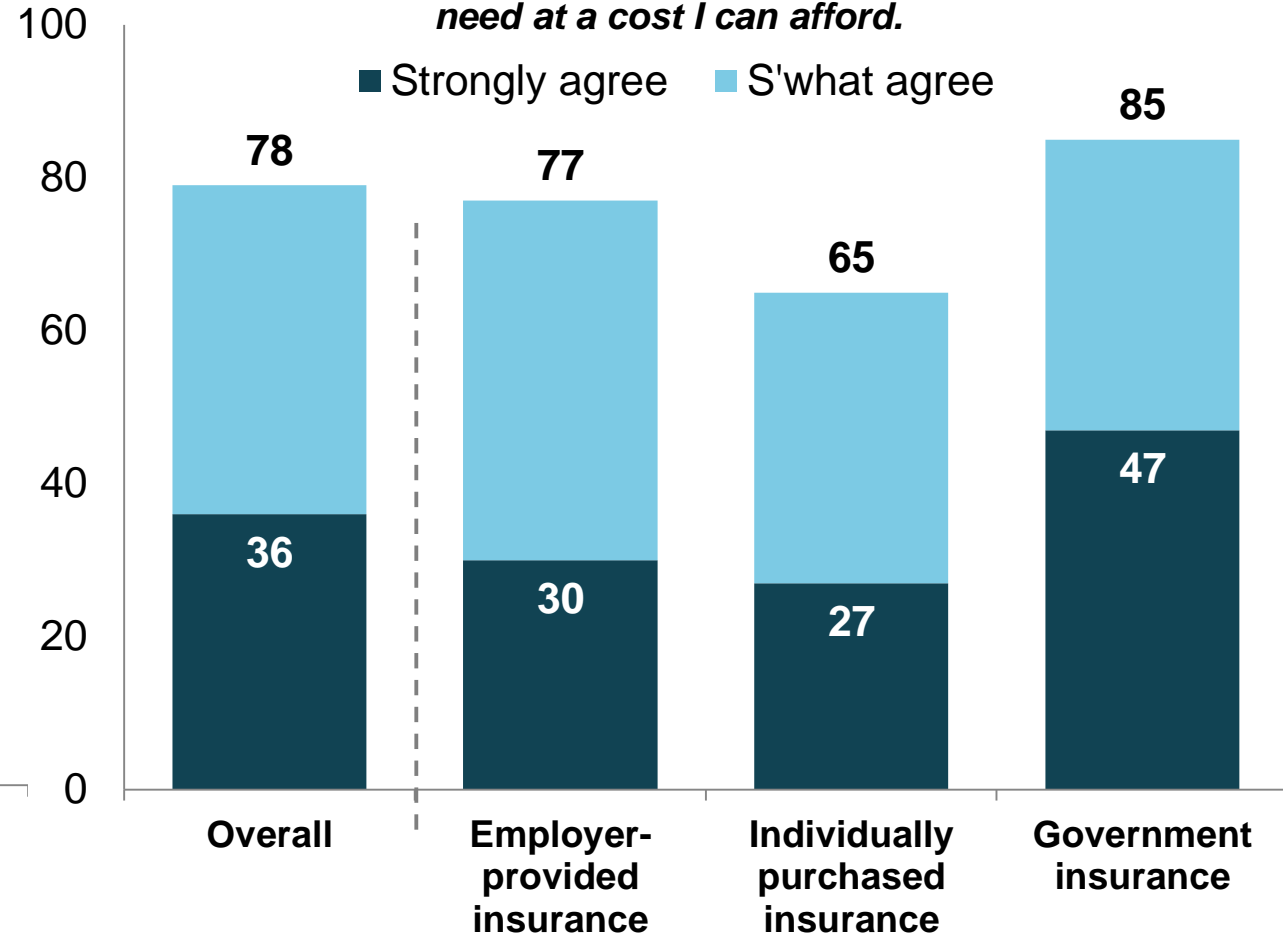
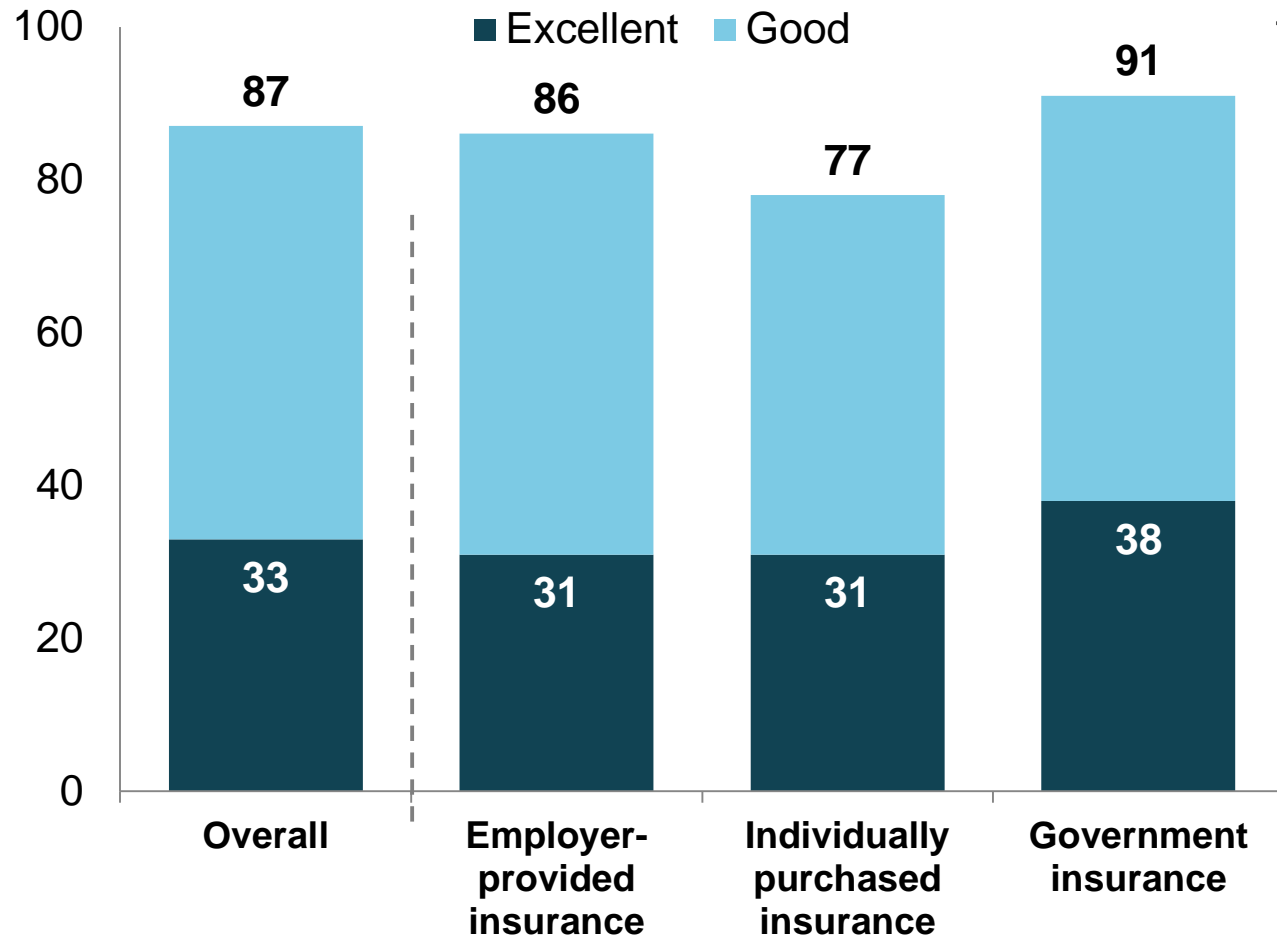


Regardless of type of insurance, voters also highly rate the quality of health coverage offered by their insurance and more than three-quarters agree that their health insurance “covers the benefits and services I need at a cost I can afford.”

How would you rate the quality of health coverage provided by your health insurance plan?

Do you agree or disagree with the following statement?

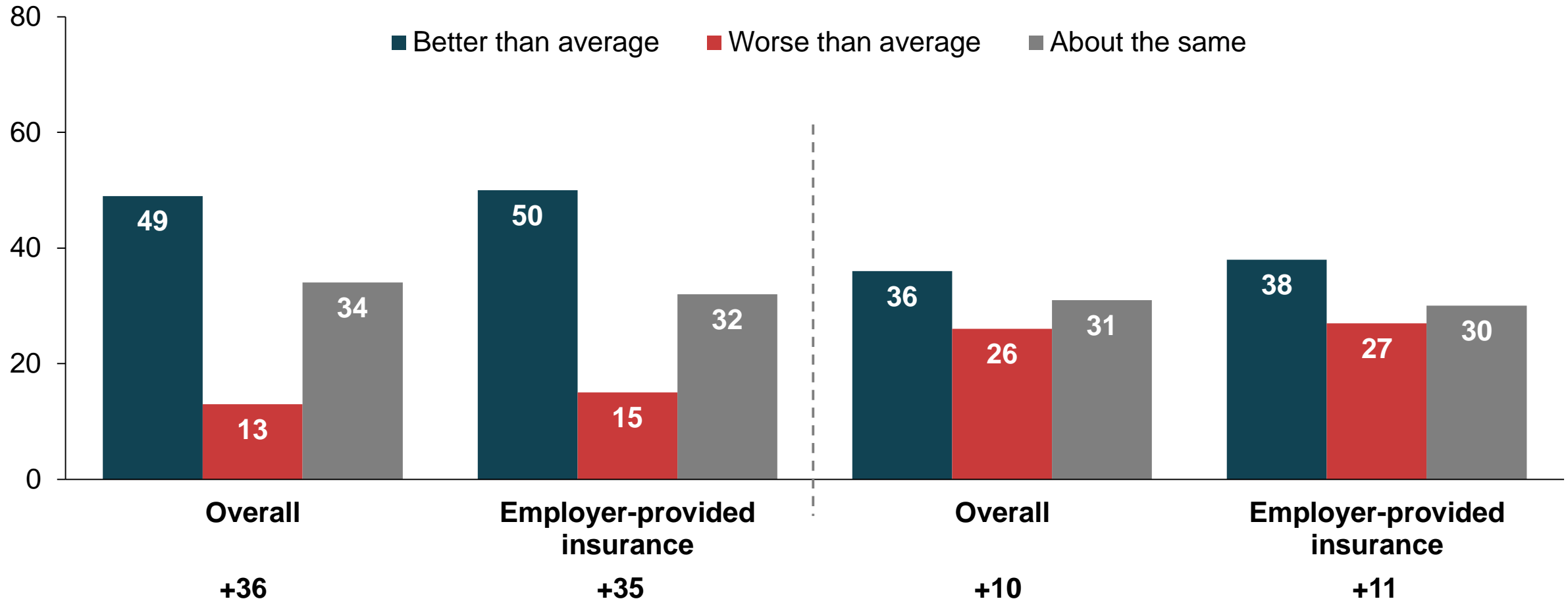
The health insurance I have today covers the benefits and services I need at a cost I can afford.



Nearly a majority nationwide and among those with ESI feel the quality of care they receive is better than average. A plurality also feel their cost of care is better than average, though opinions are more mixed.

*In general, do you think the **quality of care** you receive when compared to others in the country is...?*

*In general, do you think the **cost of care** you receive when compared to others in the country is...?*



Cost concerns vary by insurance type – ESI holders choose deductibles followed by premiums, and individual plan holders choose premiums. Government insurees are most impacted by Rx costs.

Please choose the TWO that are the biggest cost issue for you personally.	Overall	Employer-provided insurance	Individually purchased insurance	Govt-provided insurance
Deductibles	38	44	35	29
Premiums	36	38	43	29
Unexpected medical bills	29	30	29	28
Prescription drugs	28	25	29	32
Copays	21	23	22	19
Out-of-network charges	20	20	18	22

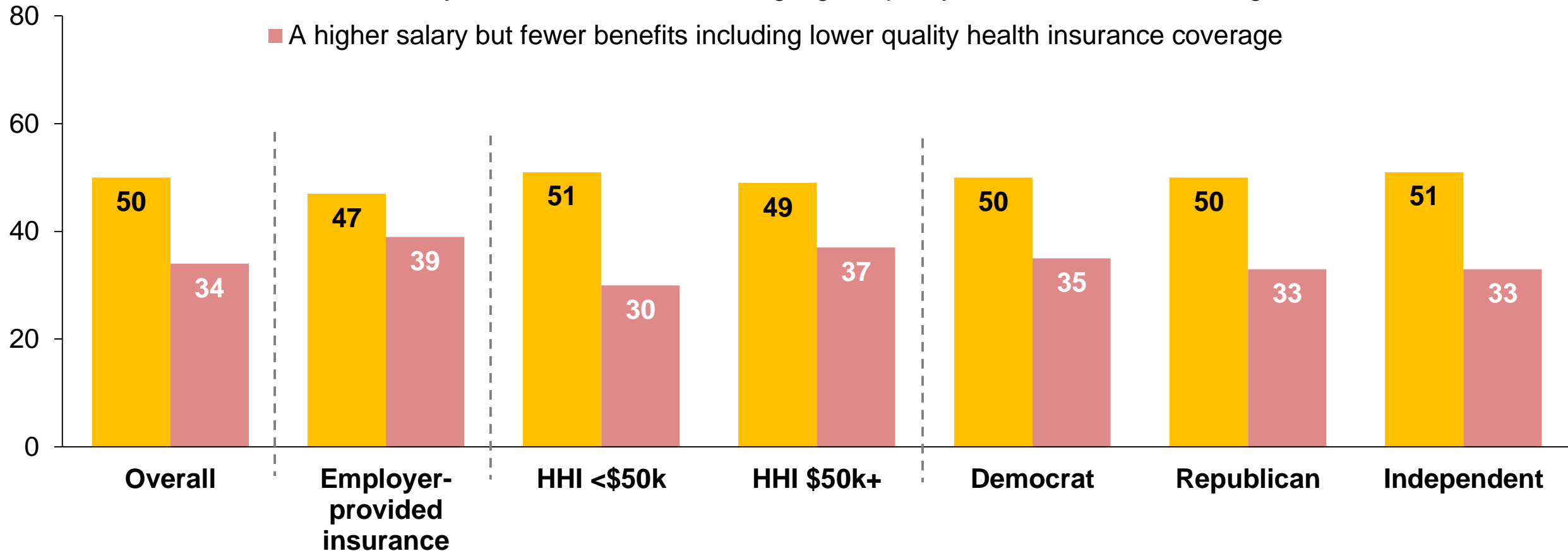
Voters prioritize lower premiums, particularly those making less money.

Health Insurance Priorities	Overall	Employer-provided insurance	HHI <\$50k	HHI \$50k+
Which of the following is more important to you when choosing a health insurance plan?				
A plan with a higher deductible but lower monthly premiums	51	55	44	56
A plan with a lower deductible but higher monthly premiums	30	31	30	31
Which of the following is more important to you when choosing a health insurance plan?				
A plan with higher monthly premiums but more choice of in-network providers	40	40	33	44
A plan with lower monthly premiums but fewer choices of in-network providers	44	50	44	45

Across the board, a good benefits package is preferred to higher salary, even among lower income households.

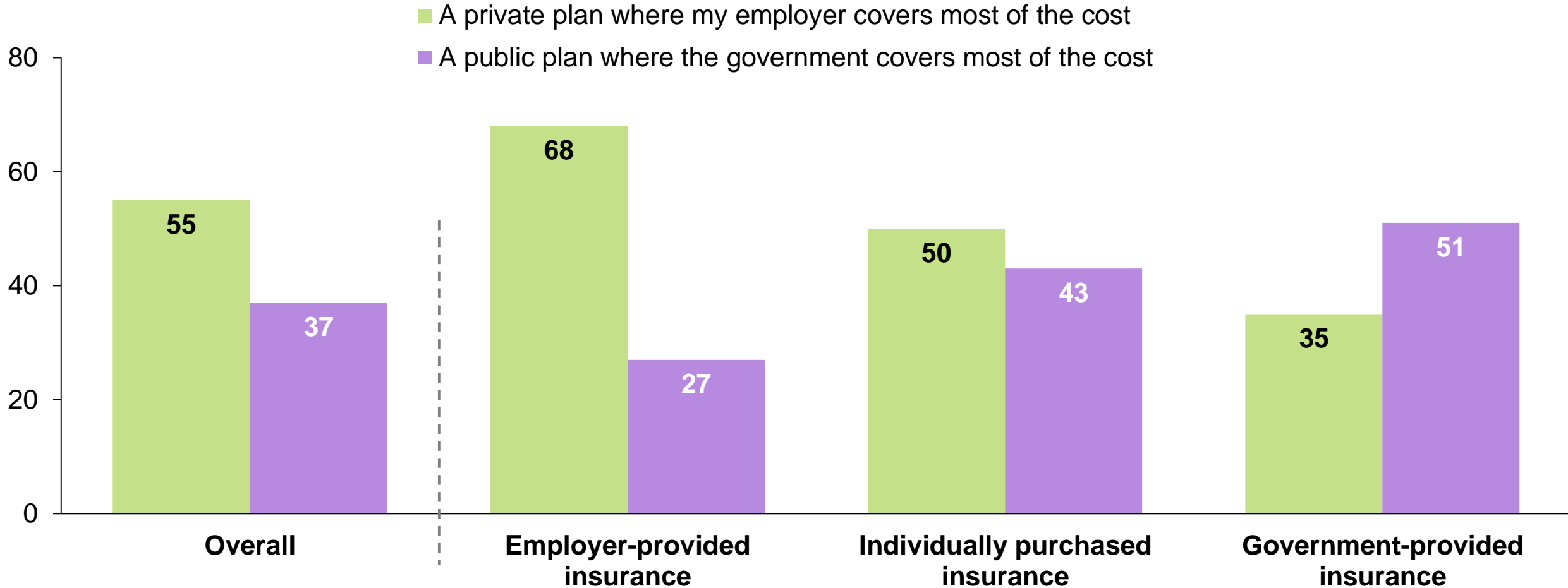
Which of the following is more important to you in a job?

- A lower salary but more benefits including higher quality health insurance coverage
- A higher salary but fewer benefits including lower quality health insurance coverage



Insurance type drives preference between a public or private plan - ESI holders strongly prefer an employer plan, government holders prefer public. Individual holders are divided.

Regardless of what type of health insurance you have right now, which kind of coverage would you prefer to have?

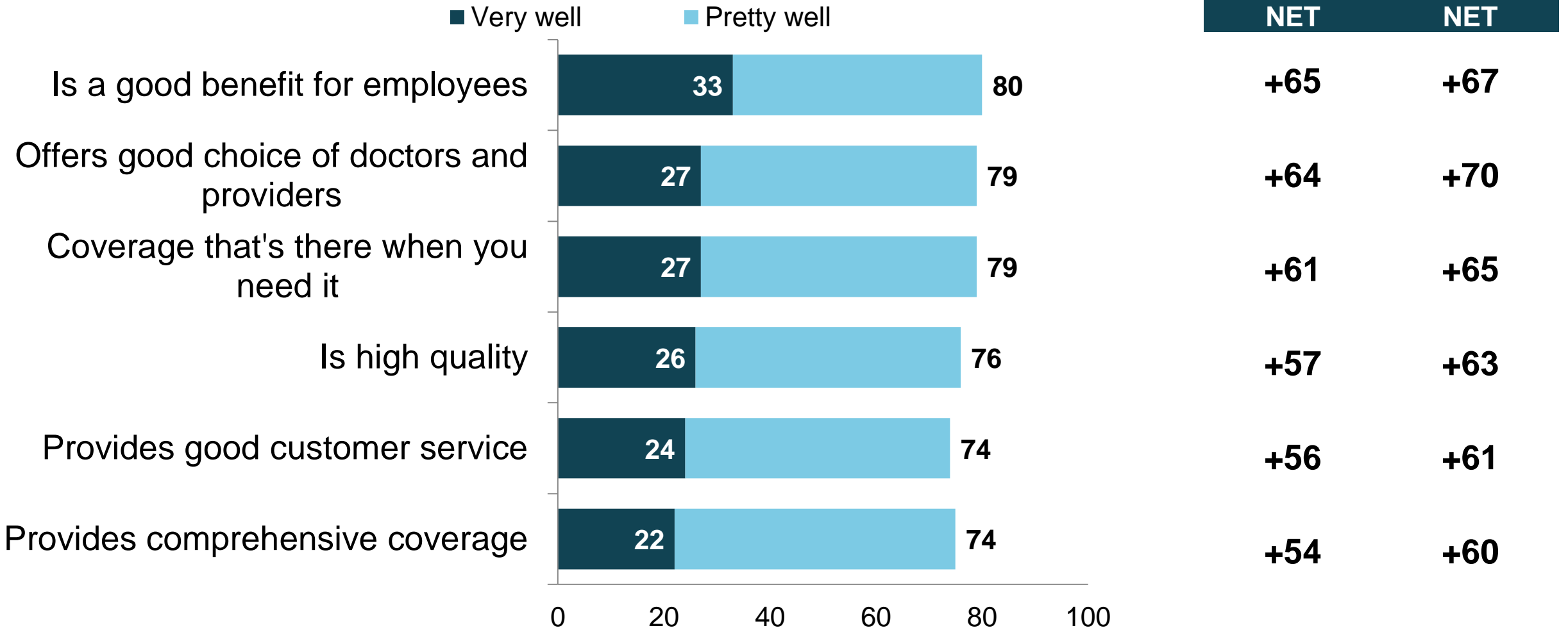


ATTITUDES TOWARD EMPLOYER INSURANCE

Voters ascribe each of the positive traits tested to ESI by wide margins. Those who have ESI themselves describe the coverage in even better terms.

Opinions are soft, with most voters saying the trait describes ESI “pretty well” rather than “very well.”

Employer-provided Health Insurance Traits – Top Tier



While affordability and transparency again earn the lowest ratings, voters are still more likely to describe ESI as affordable or transparent about its pricing than not.

Employer-provided Health Insurance Traits – Lower Tier

■ Very well ■ Pretty well

**OVERALL
NET**

**ESI
NET**

Is affordable

19

59

+22

+31

Is transparent about its pricing

14

49

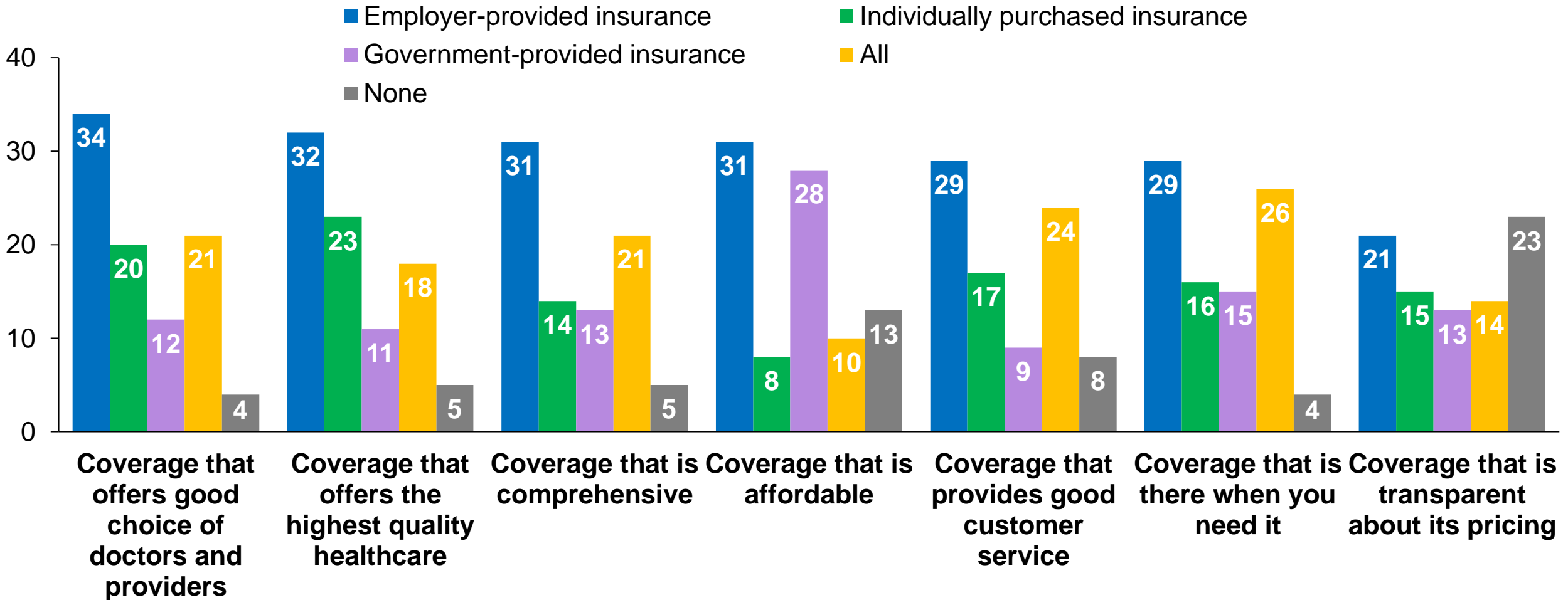
+7

+13

0 20 40 60 80 100

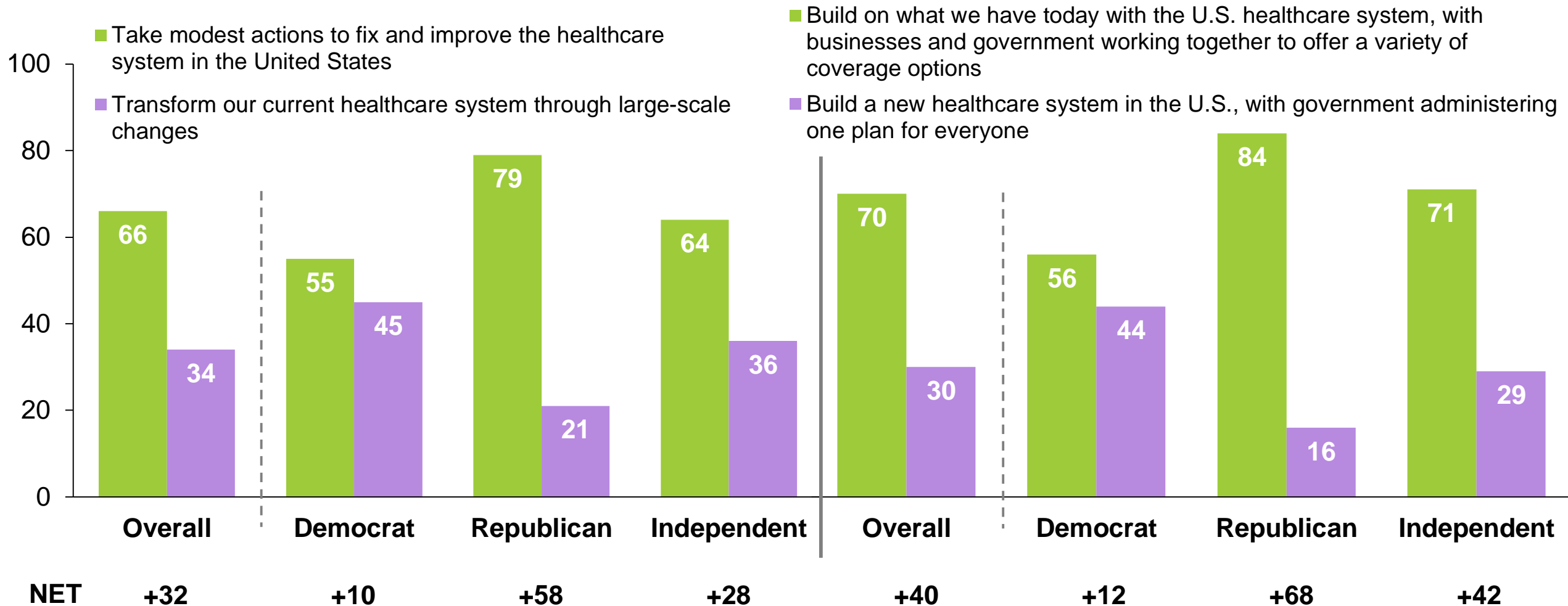
ESI comes out on top across nearly all measures tested, particularly on choice, quality, and comprehensive coverage. Government insurance comes closest to ESI on affordability, while a 23% plurality feel “none” are most transparent about their pricing.

Regardless of what type of insurance you currently have, from what you know or have heard, which type of health insurance coverage do you think does a better job on the following...



Voters are averse to major changes in the healthcare system and voters across partisan lines would prefer building on what we have today and taking modest actions to improve the system (66%) over large-scale changes (34%).

Which of the following actions do you prefer, even if neither is exactly right?



KEY FINDINGS

Key Findings – The System & Personal Insurance

- **The U.S. healthcare system earns a positive job rating (55% positive / 43% negative), though sentiment is soft and concerns revolve around cost.** Negative attitudes are entirely driven by cost, and the system gets its worst ratings on affordability and transparency in pricing. Deductibles and premiums drive the most cost concerns. Outside of cost, the system is viewed positively on quality (79% positive), innovation in treatment (79%), and choice in doctors (77%).
- **Personal satisfaction with one's own healthcare coverage is high.** 85% of voters are satisfied with their personal health insurance, and 87% consider the quality of that insurance excellent or good. More than three-quarters (78%) agree that their health insurance “covers the benefits and services I need at a cost I can afford,” including one-third who strongly agree with this sentiment.
 - When choosing a health insurance plan, low premiums are most valued, even at the expense of a higher deductible.
- **Voters prioritize a job with good benefits over higher salary.** Regardless of income, voters are looking for a job that offers good benefits and would sacrifice a higher salary for it.

Key Findings – ESI & Policy

- **Voters are averse to *major* changes in the healthcare system.** They have a much stronger appetite for an incremental approach than completely overhauling the system.
- **Employer-provided coverage is popular.** Voters ascribe each of the positive traits tested to ESI, especially “is a good benefit for employees” (80% describes well). One-third of voters nationwide and 36% of those who have ESI say this describes the coverage “very well.” ESI is viewed as better than individual or government plans at providing good coverage, choice, and quality care.
- **Consistent with larger findings about the system, the best way to improve ESI runs through cost.** Although a majority believes ESI is affordable (59%) and a plurality believe it is transparent about pricing (49%), these are the thinnest ratings. Comparatively, voters praise ESI for quality, coverage, and choice.