

CONSUMER EXPERIENCES WITH HEALTH PLANS

THE KAISER FAMILY FOUNDATION/ CONSUMERS' UNION

FINAL TOPLINE RESULTS

December 21, 1999

Job #98039

N=2,500 U.S. adults ages 18 to 64 with health coverage other than Medicare

Margin of error: plus or minus 2 percentage points

Square root of design effect: 1.05

Field period: October 20 – December 8, 1999

1. When a company isn't delivering what they promised or you're having a serious problem with their products or services, do you feel it's usually worth the time and effort to complain to someone, or that it's NOT usually worth the time and effort?

67 Worth time and effort
28 Not worth time and effort
5 Don't know/Refused

2. *Consumer Reports* magazine provides ratings, recommendations and other information about products and services people buy. Have you ever used *Consumer Reports* to help make a purchase decision?

52 Yes
48 No
*¹ Don't know/Refused

NOTE: Some results will not add to 100% because of rounding. Unless otherwise indicated, trends are from the following surveys conducted for The Henry J. Kaiser Family Foundation by Princeton Survey Research Associates: the April 1999 Health News Interest Index, August 1998 Health News Interest Index, April 1998 Health News Interest Index, 1998 Consumer Bill of Rights Survey, and 1997 Managed Care Survey.

¹ An asterisk indicates values less than .5%.

3. Now I'm going to read you a short list of things that might make some people feel stress. As I read each one, tell me if this is something that makes you feel a lot of stress, some stress, only a little stress, or no stress at all. How about... Is this something that makes you feel a lot of stress, some stress, only a little stress, or no stress at all?

	<u>A lot</u>	<u>Some</u>	<u>Only a little</u>	<u>None</u>	<u>Doesn't apply to me</u>	<u>DK/ Ref.</u>
a. Doing your taxes	17	19	24	37	2	*
b. Dealing with your health insurance company	14	20	24	41	1	*
c. Dealing with your auto mechanic, or the place that services your vehicle	12	18	26	42	2	*
d. Dealing with your auto insurance company	7	12	26	53	2	*

4. Now I have some questions about health care... Have you seen or heard anything about the proposed patients' rights legislation that has been debated in Congress?

43 Yes
56 No
1 Don't know/Refused

5. Do you happen to know the name of the agency or department in your STATE government that regulates HMOs and other health plans, or not? What is the name?

9 Yes, gave name
2 Yes, didn't give name
89 No, don't know
* Refused

6. As far as you know, in your state do you have the right to appeal to the state or to an independent medical expert if your health plan refuses coverage for medical services you think you need?

42 Yes
17 No
40 Don't know/Refused

7. Now I'd like you to think about the health insurance plan that is your MAIN source of health coverage... Based on all your experience with your health plan, what letter grade would you give it for its performance – “A” for excellent, “B” for good, “C” for average, “D” for poor, or “F” for failing?²

<u>Current</u>	<u>4/99</u>	<u>8/98</u>	<u>1/98</u>	<u>9/97</u>
22 A -- excellent	28	27	28	24
42 B -- good	41	41	42	44
25 C -- average	22	22	21	20
5 D -- poor	3	6	5	7
2 F -- failing	3	2	2	3
2 Not with plan long enough to rate (VOL.)	1	2	2	2
2 Don't know/Refused	2	1	1	2
	(n=812)	(n=754)	(n=826)	(n=778)

8. Have you been enrolled in your current health plan for at least one year?

86 Yes
 14 No
 * Don't know/Refused

9. I'm going to read you a list of different services that health insurance plans sometimes provide. Please tell me which of these services, if any, your health plan has provided you in the past 12 months. Has your health plan...?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Helped you manage or control a chronic illness, such as diabetes or high blood pressure?	23	76	1
b. Provided you with preventive care services, such as information or treatment to stop smoking or lose weight?	26	72	2
c. Reminded you to get a particular test, such as a cholesterol test or a cancer screening?	30	68	1

² The current question is based on 18 to 64 year-olds with health care other than Medicare. The trends are based on 18 to 64 year-olds with any form of health insurance.

10. We'd like to know what type of contact you've had with your health insurance plan in the past 12 months. In the past year, have you...?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Filed a claim with your plan?	60	39	1
b. Contacted your plan to get information about the benefits covered?	42	57	1
c. Contacted your plan to sign up with a particular doctor?	32	67	1
d. Contacted your plan for some other reason?	29	71	*
<i>Had any contact in the past twelve months:</i>	79		

11. All in all, have your recent experiences in dealing with your health plan been...

Based on those who have had contact with their health plan in the past year; n=1977

- 34 Very positive
- 49 Somewhat positive
- 11 Somewhat negative
- 4 Very negative
- 2 Mixed (VOL.)
- 1 Don't know/Refused

12. Based on your recent experiences dealing with people who work at your health plan, do you generally find them to be..., or not?

Based on those who have had contact with their health plan in the past year; n=1977

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Friendly and helpful?	84	9	6
b. Easy to get ahold of?	71	23	6
c. Fair to health plan members like yourself?	84	9	6

13. In the past 12 months, have you personally had any problems with your main health plan related to...?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Misunderstandings over which health services your plan covers	14	85	1
b. Delays in receiving care or treatment	8	92	*
c. Being denied care or treatment by the plan	8	91	1
d. Your plan not covering a particular treatment or kind of care you needed	17	82	1
e. Difficulty getting an appointment with a doctor	12	87	*
f. Difficulty getting referrals to see a medical specialist	8	91	1
g. Difficulty selecting a doctor in the plan	10	89	1
h. Administrators or other plan staff being insensitive or not helpful	10	89	1
i. Being forced to change doctors or your doctor being dropped from the plan	11	88	1
j. Not being able to get the specific medication you need	10	89	1
k. Language or communication with plan staff	6	93	1
l. Billing or payment for services	22	77	1
m. Difficulty getting someone from the plan on the phone to answer your questions	17	82	1
n. Something else that I haven't already mentioned	3	96	*
<i>Experienced any problem in the past twelve months:</i>	51		

14. Thinking about ALL of the kinds of problems I just mentioned, is there anyone else in your household who has experienced any of these problems with their main health plan in the past 12 months?

- 53 Total households with problem
 - 40 Self only
 - 2 Other household member only
 - 11 Self and other household member
- 47 Total No/Don't know

15. Which ONE of these problems with your health plan happened most recently? Which ONE of these problems would you say was most serious?

- 3 Misunderstandings over which health services your plan covers
- 1 Delays in receiving care or treatment
- 1 Being denied care or treatment by the plan
- 6 Your plan not covering a particular treatment or kind of care you needed
- 5 Difficulty getting an appointment with a doctor
- 3 Difficulty getting referrals to see a medical specialist
- 2 Difficulty selecting a doctor in the plan
- 1 Administrators or other plan staff being insensitive or not helpful
- 4 Being forced to change doctors or your doctor being dropped from the plan
- 4 Not being able to get the specific medication you need
- 1 Language or communication with plan staff
- 12 Billing or payment for services
- 4 Difficulty getting someone from the plan on the phone to answer your questions
- 1 Something else
- 1 Problem unspecified
- 49 Reported no problem

16. Did you have this problem with your CURRENT health plan or with a previous health plan?

- 47 Current plan
- 3 Previous plan/Not sure
- 1 Problem unspecified
- 49 Did not experience a problem

17. Thinking about the most recent problem you had with your health plan, did this problem occur because a particular benefit was not offered under your health plan or did it occur because of some other reason?

Based on those who experienced a problem; n=1278

- 18 Particular benefit not offered
- 75 Some other reason
- 5 Don't know/Refused
- 1 Problem unspecified

18. Was the problem you experienced related to getting appropriate medical care or was it related to billing and paperwork issues ONLY?

Based on those who experienced a problem; n=1278

<u>Current</u>	<u>4/98</u>
34 Related to care	32
49 Related to billing and paperwork ONLY	63
12 (VOL.) Related to something else ³	
4 Don't know/Refused	5
1 Problem unspecified	
	(n=258) ⁴

- 19/20. And because of the problem you had with your health plan, was appropriate medical care delayed OR was it never received? About how long was care delayed due to the problem you were having with your health plan?

Based on those who said problem was related to care; n=434

49 Total care delayed
10 One or two days
6 More than two days but less than one week
6 At least one week but less than two weeks
11 At least two weeks but less than one month
14 One month or longer
2 Don't know/ Don't remember how long
28 Care never received
22 Neither (VOL.)
1 Don't know/Refused

21. Did the problem you experienced with your health plan cause you to feel a lot of stress, some stress, only a little stress, or no stress at all?

Based on those who experienced a problem; n=1278

28 A lot of stress
34 Some stress
25 Only a little stress
11 No stress at all
1 Don't know/Refused
1 Problem unspecified

³ In the trend question, this response category is "Both types of problems." In the current survey, respondents who answered "Both types of problems" are included under "Related to care." Therefore, respondents who said "Both" in the trend question (6%) were moved to "Related to care."

⁴ The trend question is based on insured adults ages 18-64 who said they experienced a problem with their health plan in the past year.

22. As a direct result of the most recent problem you had with your health plan, did you end up paying more for treatment or services than you normally would have, or experience some other financial consequence related to the problem?

Based on those who experienced a problem; n=1278

- 38 Yes
- 57 No
- 4 Don't know/Refused
- 1 Problem unspecified

23. About how much were these additional costs?

Based on those who experienced a financial consequence; n=480

- 17 Less than \$50
- 36 At least \$50 but less than \$200
- 22 At least \$200 but less than \$500
- 6 At least \$500 but less than \$1,000
- 14 \$1,000 or more
- 5 Don't know/Refused

24. How much of an impact did these additional costs have on you and your family? Would you say these additional costs had a major impact on you and your family, a minor impact, or no impact at all?

Based on those who experienced a financial consequence; n=480

- 32 A major impact
- 54 A minor impact
- 13 No impact
- 1 Don't know/Refused

25. As a direct result of the most recent problem you experienced with your health plan, did you lose time at work, school, or any other major life activities that you otherwise wouldn't have lost?

Based on those who experienced a problem; n=1278

- 21 Yes
- 76 No
- 1 Don't know/Refused
- 1 Problem unspecified

26. About how much time was lost due to the problem you had with your health plan? Was it...

Based on those who lost time from work/school/life activities; n=277

- 16 less than 2 hours
- 29 at least 2 hours but less than 1 day
- 13 at least 1 day but less than 2 days
- 14 at least 2 days but less 1 week
- 10 at least 1 week but less than 2 weeks
- 18 more than 2 weeks
- 1 Don't know/Refused

27. And how much of an inconvenience was the time lost from work, school, or life activities? Was it...

Based on those who lost time from work/school/life activities; n=277

- 53 A major inconvenience
- 45 A minor inconvenience
- 2 No inconvenience at all
- 1 Don't know/Refused

28. As a direct result of the most recent problem you had with your health plan, did you experience...

Based on those who experienced a problem; n=1278

- 3 A very serious decline in your health
- 6 A somewhat serious decline in your health
- 12 A decline in your health that was not too serious
- 76 No decline in your health at all
- 2 Don't know/Refused
- 1 Problem unspecified

29. Just briefly, can you tell me what kind of decline in health you suffered?

Based on those who suffered a very serious decline in health; n=40

- 15 Depression/Anxiety
- 10 Back pain/injury
- 9 Arthritis/Joint pain
- 8 Stroke
- 6 Heart problems
- 52 Other⁵

⁵ All responses mentioned by less than five percent are included under "Other."

30. Did the decline in health you experienced cause permanent or long-lasting disability?

Based on those who experienced a problem; n=1278

- 6 Yes
- 14 No
- 78 No decline in health
- 2 Don't know/Refused
- 1 Problem unspecified

31. I'm going to read you some things people can do when they have a problem with their health insurance plan. Please tell me which of the following YOU did to try to resolve the most recent problem you experienced. Did you...

Based on those who experienced a problem; n=1278

	<u>Yes</u>	<u>No</u>	<u>DK/ Ref.</u>	<u>Problem Unspecified</u>
a. Refer to health insurance plan documents for information	46	51	1	1
b. Ask a friend or family member for help	25	73	1	1
c. Change health care plan or health care provider	10	88	1	1
d. Contact someone at the plan or your own physician	73	25	1	1
e. Contact someone outside of the health plan	21	76	1	1
f. File a formal appeal	6	91	1	1
g. Do something else I haven't already mentioned	11	87	1	1
Took any action a-g to resolve problem	88			

32. (Did you change health care plan or health care provider?) And which did you change? Did you change your health care plan or your health care provider?

Based on those who experienced a problem; n=1278

- 3 Changed plan
- 4 Changed provider
- 2 (VOL) Both
- 89 Did not change plan or provider
- 1 Don't know/Refused
- 1 Problem unspecified

33. (Did you contact someone at the plan or your own physician?) And whom did you contact? Did you contact someone at the plan or your own physician?

Based on those who experienced a problem; n=1278

- 39 Someone at plan
- 18 Own physician
- 15 (VOL) Both
- 26 Did not contact plan or own physician
- * Don't know/Refused
- 1 Problem unspecified

34. (Did you contact someone outside of the health plan?) And whom did you contact? Did you contact... ?

Based on those who experienced a problem; n=1278

	<u>Yes</u>	<u>No</u>	<u>Didn't Contact Someone Outside Plan</u>	<u>DK/ Ref.</u>	<u>Problem Unspecified</u>
a. Someone at work whose job it is to deal with health insurance issues	13	8	77	*	1
b. A lawyer	1	20	77	1	1
c. A state agency	2	18	77	1	1
d. An elected official, such as your governor, state legislator, or member of Congress	1	20	77	1	1

35. (Did you file a formal appeal?) Did you file an appeal with your health plan or with an independent organization that helps resolve problems with health plans?

Based on those who experienced a problem; n=1278

- 4 With health plan
- 1 With independent organization
- * (VOL) Both
- 1 (VOL) Other
- 92 Did not file a formal appeal
- * Don't know/Refused
- 1 Problem unspecified

36. Which of the following best describes why you didn't take any action to try to resolve your most recent problem with your health plan....

Based on those who took no action to resolve the problem; n=133

- 29 The problem resolved itself
- 25 You didn't think it would make any difference
- 15 You were confused about what to do or found it too complicated
- 5 You just haven't had time to do anything yet
- 1 You were afraid of getting in trouble with the health plan or physician
- 13 Other
- 13 Don't know/Refused/No specific reason

37. How useful was each of the things you did to resolve the most recent problem you had with your health plan? Was it very useful, somewhat useful, not too useful, or not at all useful in resolving the problem you had with your health plan?

Based on those who took each action to try to resolve the problem

		<u>Very useful</u>	<u>Somewhat useful</u>	<u>Not too useful</u>	<u>Not at all useful</u>	<u>DK/ Ref.</u>
a.	Refer to health insurance plan documents for information (n=597)	25	43	15	16	1
b.	Ask a friend or family member for help (n=312)	35	42	9	13	1
c.	Change health care plan or provider (n=130)	48	23	11	10	8
d.	Contact someone at the plan or your own physician (n=937)	41	33	10	15	2
e.	Contact someone outside of the health plan (n=278)	41	28	12	16	3
f.	File a formal appeal (n=80)	39	18	5	26	12
g.	Do something else I haven't already mentioned (n=137)	54	20	5	11	8

38. Has this problem you experienced with your health plan been...

Based on those who experienced a problem; n=1278

- 45 Resolved to your satisfaction,
- 23 Resolved, but not in the way you would have liked
- 28 Has the problem not yet been resolved?
- 2 Don't know/Refused
- 1 Problem unspecified

39. How long did it take to resolve the problem after it first occurred?

Based on those who said the problem has been resolved; n=866

- 19 Resolved the same day
- 21 More than one day but less than one week
- 14 One or two weeks
- 14 Three or four weeks
- 14 More than one month but less than 3 months
- 13 Three months to one year
- 2 More than one year
- 3 Don't know/Refused

40. How long have you been trying to resolve this problem with your health plan?

Based on those who said the problem has not been resolved; n=367

- 8 Less than one week
- 7 One or two weeks
- 11 Three or four weeks
- 17 More than one month but less than 3 months
- 34 Three months to one year
- 15 More than one year
- 9 Don't know/Refused

41. Overall, thinking about how your health insurance plan handled or responded to your most recent problem, what letter grade would you give your plan for its response? Would you give it an "A" for excellent, "B" for good, "C" for average, "D" for poor, or "F" for failing?

Based on those who experienced a problem; n=1278

- 11 A -- excellent
- 29 B -- good
- 32 C -- average
- 14 D -- poor
- 9 F -- failing
- 3 Don't know/Refused
- 1 Problem unspecified

42. And overall, we'd like to know how the stress you felt from having this problem with your health plan compares with some other potentially stressful situations. Did you find this experience with your health plan more stressful, less stressful, or just about as stressful as...?

Based on those who experienced a problem; n=1278

	<u>More Stressful</u>	<u>Less Stressful</u>	<u>About as Stressful</u>	<u>DK/Ref.</u>	<u>Problem Unspecified</u>
a. Doing your taxes	32	36	26	4	1
b. Dealing with your auto mechanic, or the place that services your vehicle	38	32	24	4	1
c. Dealing with your auto insurance company	41	28	24	5	1

50. Now I'm going to ask you about some different resources people can use to help them resolve a problem with their health insurance plan. As I read each one, please tell me how helpful it would be for you in resolving future problems with your health insurance plan – very helpful, somewhat helpful, not too helpful, or not at all helpful.

	<u>Very helpful</u>	<u>Somewhat helpful</u>	<u>Not too helpful</u>	<u>Not at all helpful</u>	<u>DK/Ref.</u>
a. The right to sue a health plan	37	32	10	15	7
b. An independent medical expert to whom you can appeal a health plan's decision	49	38	4	6	3
c. Someone at work whose job it is to deal with health insurance issues	51	30	6	10	4
d. A state agency responsible for monitoring the way health plans operate	40	34	9	13	4
e. An independent place you could turn to for help in resolving problems with your health plan	46	38	5	7	3

51. Of those resources that you said were very helpful, which ONE of these resources do you think would be MOST helpful?

- 8 The right to sue a health plan
- 15 An independent medical expert to whom you can appeal a health plan's decision
- 23 Someone at work whose job it is to deal with health insurance issues
- 15 A state agency responsible for monitoring the way health plans operate
- 19 An independent place you could turn to for help in resolving problems with your health plan
- 19 No resources very helpful
- 1 Don't know/Refused

101. Now, I'm going to ask you about some of the characteristics of your MAIN health insurance plan. Some plans charge less if you choose your doctor from a list, but make you pay more if you go to a doctor not on the list. Does your plan work this way, or not?
- 56 Yes
 - 34 No
 - 10 Don't know/Refused
102. Some plans require you to sign up with a specific primary care doctor or group of doctors who provide all your routine health care. Does your plan work this way, or not?
- 55 Yes
 - 41 No
 - 4 Don't know/Refused
103. Some plans require you to have a referral by a primary care doctor before you can see a medical specialist. Does your plan work this way, or not?
- 61 Yes
 - 30 No
 - 9 Don't know/Refused
104. Some plans require you to have approval or a referral before they will pay for any of your costs for visiting a doctor who is not in the plan. Does your plan work this way, or not?
- 48 Yes
 - 37 No
 - 14 Don't know/Refused
105. Can you tell me the name of your MAIN health insurance plan?
- 5 Aetna
 - 22 Blue Cross/Blue Shield
 - 4 Cigna
 - 1 Humana
 - 3 Kaiser Permanente
 - 1 Pacific Care
 - 2 Prudential
 - 2 Tri Care
 - 3 United Health Care
 - 44 Other
 - 13 Don't know/Refused

106. Thinking now about your own health status ...In general, would you say your health is excellent, very good, good, fair, or poor?

- 29 Excellent
- 38 Very good
- 23 Good
- 8 Fair
- 2 Poor
- * Don't know/Refused

107. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities, or not?

- 11 Yes
- 88 No
- * Don't know/ Refused

108. Has a doctor or other health professional ever told you that you have any of the following conditions?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Heart disease, including high blood pressure	16	84	1
b. Stroke	1	98	*
c. Emotional or mental illness	5	94	1
d. Cancer	3	97	1
e. Diabetes	5	95	1
<i>Has been diagnosed with any item a-e:</i>	23		

109. In the past 12 months, have you been treated for a serious or life-threatening health condition?

- 15 Yes
- 84 No
- 1 Don't know/Refused

DEMOGRAPHICS:

D1. Sex

- 49 Male
- 51 Female

D2. Now I have a few questions so we can describe the people who took part in this survey... Are you married, LIVING AS married, divorced, separated, widowed, or have you NEVER been married?

- 60 Married
- 3 Living as married
- 10 Divorced
- 3 Separated
- 2 Widowed
- 21 Never been married/Single
- * Refused

D3. In politics TODAY, do you consider yourself a Republican, Democrat, or Independent?

- 28 Republican
- 29 Democrat
- 32 Independent
- 1 Other party (VOL.)
- 6 None (VOL.)
- 2 Don't know
- 2 Refused

D4. What is the LAST grade or class that you COMPLETED in school?

- 2 None, or grade 1-8
- 7 High school incomplete (grades 9-11)
- 30 High school graduate (grade 12 or GED certificate)
- 5 Business, technical, or vocational school AFTER high school
- 26 Some college, no 4-year degree
- 19 College graduate (B.S., B.A., or other 4-year degree)
- 11 Post-graduate training or professional schooling after college (e.g., toward a master's degree or Ph.D.; law or medical school)
- * Don't know/Refused

D5. Last year, that is in 1998, what was your total family income from all sources, before taxes?

- 4 Less than \$10,000
- 7 \$10,000 to under \$20,000
- 13 \$20,000 to under \$30,000
- 26 \$30,000 to under \$50,000
- 19 \$50,000 to under \$75,000
- 10 \$75,000 to under \$100,000
- 9 \$100,000 or more
- 3 Don't know
- 9 Refused

D6/7. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Latin American background? What is your race? Are you white, black, Asian, or some other race? Do you consider yourself a WHITE Hispanic/Latino or a BLACK Hispanic/Latino?

- 78 White, non-Hispanic
- 20 Total Minority
 - 9 Black
 - 8 Hispanic
 - 2 Asian
 - 1 Other/Mixed race
- 2 Don't know/Refused

D8/9. Reporters from *Consumer Reports* magazine would like to follow up on these topics by talking more with people like yourself about experiences with health insurance plans. Would you be willing to talk with a reporter? So that a reporter can reach you more easily, may I have your first name?

- 45 Yes, gave name
- 1 Yes, didn't give name
- 54 No

Age

- 23 18-29
- 51 30-49
- 26 50-64
- 1 Don't know/Refused

Main source of health coverage

- 80 Employer-provided
- 12 Self-purchased
- 5 Government program
 - 3 Medicaid
 - 3 Other government program
- 2 Other main source
- * Don't know/Refused