

As policymakers in Washington consider health reform, those on both sides of the debate frequently note that most Americans who have health insurance are satisfied with their coverage. Opponents cite it as a reason to reject comprehensive reform, while proponents say they want to reform the parts of the health system that don't work while allowing Americans who are happy with their insurance to keep the coverage that they have.<sup>1</sup> This data note digs deeper into Americans' reported satisfaction with their health insurance, examines Americans' reported health care experiences and worries, and explores who is more and less likely to say they are satisfied with the cost and quality of their coverage.

In many ways, the Kaiser Family Foundation's August 2009 tracking poll supports conventional wisdom, finding that most Americans with insurance give their plan a favorable rating, and most are satisfied with various aspects of their coverage and care.

But the survey evidence also suggests that positive ratings do not necessarily paint a complete picture. First, despite their reported satisfaction, significant minorities of insured Americans have trouble paying for care, put off care because they can't afford it, and worry about the future of their coverage. Second, though most Americans say their insurance is "excellent" or "good" – significant portions of those who rate their insurance positively still say they face problems paying their medical bills or are dissatisfied with certain aspects of their health insurance coverage. And third, satisfaction with coverage is not uniform. Younger Americans, those with lower incomes and those who report being in poor personal health are significantly less likely to say they are satisfied with their insurance than their counterparts.

### Insurance Ratings, an Overview:

Despite the public's range of health care experiences and worries, a large majority of insured Americans still express positive feelings when asked generally about their health insurance coverage. More than one in three (36 percent) rate their insurance coverage as excellent and half (54 percent) consider their insurance coverage good, a finding that has been consistent over time. Only nine percent said their insurance was not so good or poor. Looking at the population overall, a solid majority of the total public – 73 percent – have insurance coverage that they rate favorably.

		Among those with health insurance	Among all adults
<b>How would you rate your overall health insurance coverage?</b>	<b>Excellent</b>	36%	29%
	<b>Good</b>	54%	44%
	<b>Not so good</b>	5%	4%
	<b>Poor</b>	4%	3%
	<b>Uninsured*</b>	--	19%

\* Question not asked of uninsured. Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)

When asked about specific aspects of their health care quality, cost and coverage, majorities also report being at least somewhat satisfied with much of their medical experience. However, the percent who say they are "very" satisfied varies – with insured Americans most likely to say they are satisfied with the

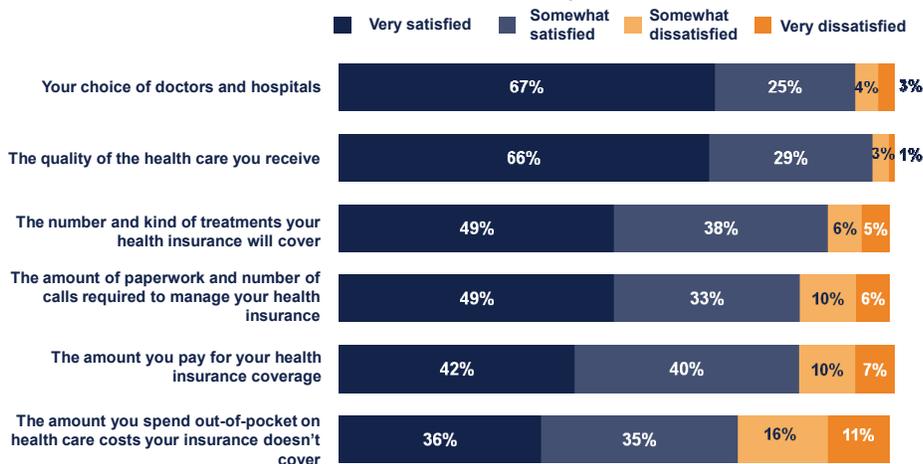
<sup>1</sup> See, for example, Obama's September 9, 2009 remarks to a joint session of Congress. "First, if you are among the hundreds of millions of Americans who already have health insurance... nothing in this plan will require you or your employer to change the coverage or the doctor you have. Let me repeat this: Nothing in our plan requires you to change what you have."

quality of care they receive and their choice of doctors and hospitals, and least likely to say they are satisfied with the amount they pay for their insurance coverage and spend out-of-pocket on health care costs.

## Specifics of Satisfaction with Coverage (among insured)

AMONG THOSE WITH HEALTH INSURANCE:

For each specific item I name, please tell me how satisfied you are with it.



Note: Asked of those who say they currently have health insurance. "Don't know/Refused" responses not shown.  
Source: Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)



## Coverage Ratings Only One Measure of Health Care Experiences

Satisfaction with coverage, however, is only one facet of the public's complex relationship with their health insurance. In August, a substantial minority, one in five (20 percent) of those who have insurance, report problems paying their medical bills, and much of this group says these bills caused substantial problems - like using all or most of their savings (9 percent of the overall insured public), being unable to pay for basic necessities like food, housing or heat (5 percent), or declaring bankruptcy (2 percent).

Health insurance is also not always sufficient to cover health needs, and in July 2009, many insured Americans reported delaying care over the past year due to cost. Roughly one in five (22 percent) said they put off or postponed care they needed and three in ten (29 percent) said they relied on home remedies instead of seeing a doctor. About one in six also reported skipping a recommended medical test or treatment (16 percent), or not filling a prescription for medicine (17 percent). Overall, 44 percent of insured Americans said they delayed or postponed care in at least one way because of cost over the past year.<sup>2</sup>

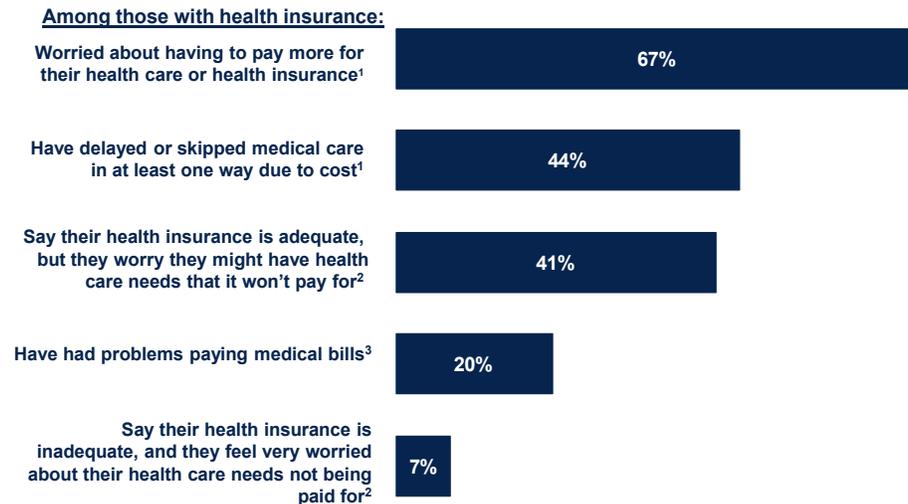
Many Americans are also worried about the uncertain future, particularly when it comes to cost. In a March 2009 survey, about half said they were worried about whether their insurance was adequate enough to cover their health care needs, including seven percent who described their insurance as inadequate. The percent who said they worried they would have health care needs that would not be paid for increased to almost two thirds (64 percent) among those in fair or poor health – presumably a population more likely to use and need medical services.<sup>3</sup>

<sup>2</sup> Kaiser Family Foundation *Health Tracking Poll* (conducted July 7-14, 2009)

<sup>3</sup> NPR/Kaiser Family Foundation/Harvard School of Public Health *The Public and the Health Care Delivery System* (Mar. 12-22, 2009)

Those with health insurance also express underlying anxiety about the future of their coverage. In July 2009, a large majority of those with insurance, about two in three (67 percent), said they were worried about having to pay more for their health care or insurance in the future and about half (52 percent) said they were worried about losing their insurance coverage altogether.<sup>4</sup>

## Reported Medical Experiences Among Those with Insurance



<sup>1</sup> Kaiser Family Foundation *Health Tracking Poll* (conducted July 7-14, 2009)

<sup>2</sup> NPR/Kaiser Family Foundation/Harvard School of Public Health *The Public and the Health Care Delivery System* (Mar. 12-22, 2009)

<sup>3</sup> Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)



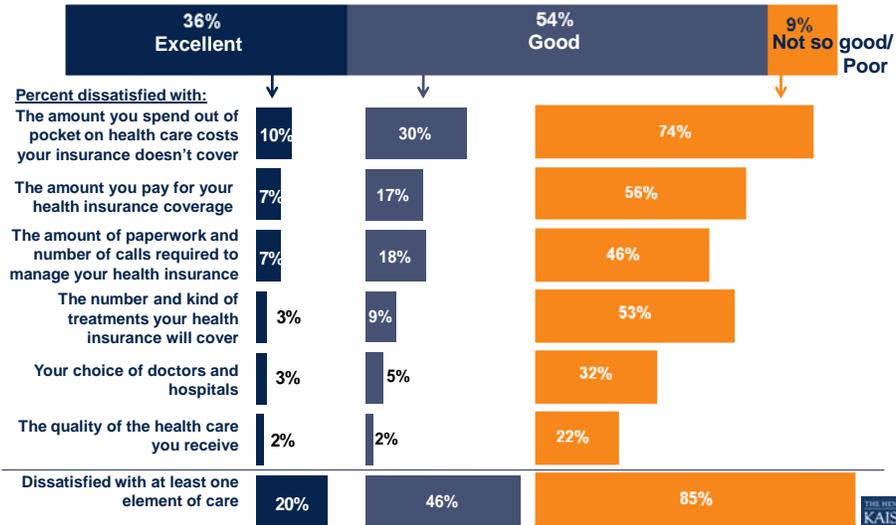
## Positive Ratings Coexist with Real Dissatisfactions

Though a large majority of Americans say their health insurance is excellent or good, many within these groups are still dissatisfied with at least one element of their health care or have had problems paying medical bills. On the August tracking poll, one in five (20 percent) of those who say their health insurance coverage is excellent report being dissatisfied with at least one element of their coverage, and among those who say their coverage is good, nearly half (46 percent) are dissatisfied with at least one element. Less surprisingly, among those who say their insurance is not so good or poor, 85 percent say they are dissatisfied with at least one element of their care.

<sup>4</sup> Kaiser Family Foundation *Health Tracking Poll* (conducted July 7-14, 2009)

## Some Dissatisfaction Despite Positive Ratings

How would you rate your overall insurance coverage?\*



\*Asked of those who say they currently have health insurance. "Don't know/Refused" responses not shown.  
Source: Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)



Those who rate their health insurance highly are also not immune from problems with medical bills. One in seven (14 percent) of those who say their coverage is excellent report having had problems paying medical bills in the past 12 months. One in five (19 percent) of those who rate their insurance as good and more than four in ten (44 percent) of those who say their insurance coverage is not so good or poor have had problems paying medical bills in the past year.

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\*Asked of those who say they currently have health insurance. "Don't know/Refused" responses not shown.  
Source: Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)



Examined in sum, we find that one third (32 percent) of those who rate their coverage as excellent, and more than one half (54 percent) of those who say their coverage is good, were dissatisfied with at least one element of their coverage or had problems paying medical bills in the past year.

## Who is Most/Least Satisfied?

We also examined Americans' insurance ratings by age, income and health status, and in general, found that younger Americans, those with lower incomes and those reporting fair or poor health are less likely to say they are satisfied with their insurance coverage than their counterparts.

Seniors, most of whom are covered by the Medicare program, are more likely than younger adults to rate their insurance coverage as excellent. Specifically, while half (51 percent) of insured seniors say their coverage is excellent, one in three (32 percent) of those insured under 65 say the same, a level of satisfaction which does not vary much between those insured through an employer (33 percent) or those who purchased an insurance plan on their own (27 percent). Among the non-elderly who purchase insurance on their own, one in eight (13 percent) rate their coverage as poor, compared to just two percent of those with employer sponsored insurance.

Among those with health insurance		Age		
		65+	Less than 65	
How would you rate your overall health insurance coverage?	Total	Total insured	Plan through own/spouse's employer	Plan you purchased yourself
	Excellent	51%	32%	33%
	Good	40%	57%	60%
	Not so good	5%	6%	5%
	Poor	3%	4%	2%

Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)

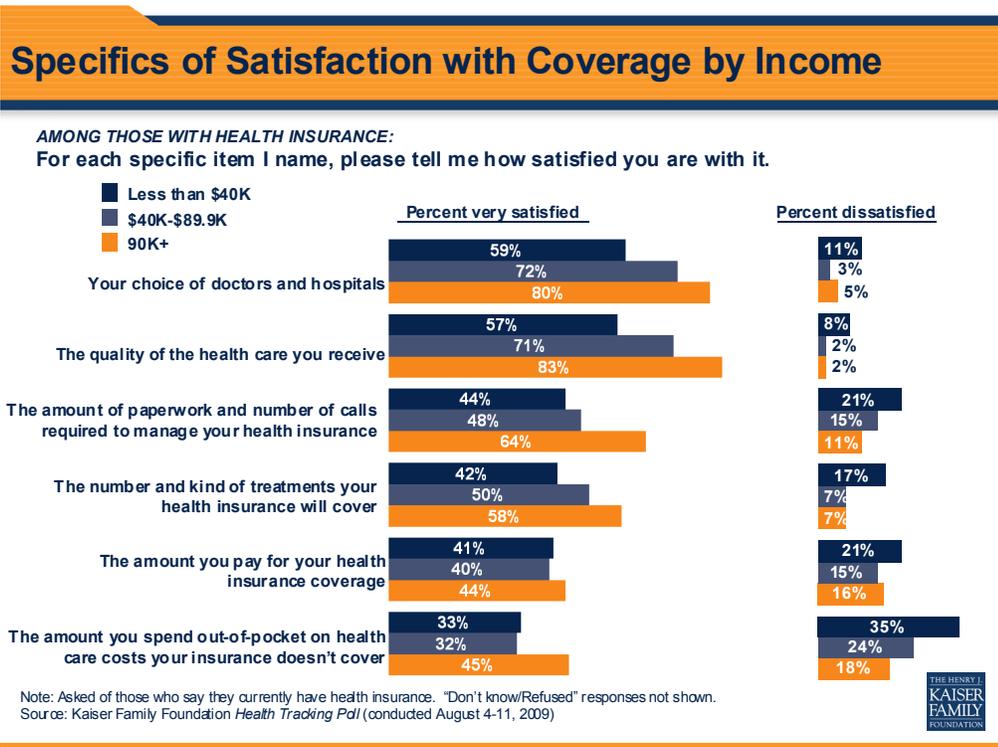
Satisfaction with health insurance also varies by income level. Among those with higher incomes (\$90,000/year or more), about half (52 percent) rate their coverage as excellent. This number falls to just over a fourth (28 percent) among those insured earning less than \$40,000/year. Here too, one in six (17 percent) of those with lower incomes say their coverage is not so good or poor, compared with just four percent of those with higher incomes.

Among those with health insurance		Household income		
		<\$40K	\$40K-\$89.9K	\$90K+
How would you rate your overall health insurance coverage?	Excellent	28%	36%	52%
	Good	54%	58%	42%
	Not so good	10%	4%	2%
	Poor	7%	2%	2%

Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)

Among those with insurance, people with higher incomes are also more likely than those with lower incomes to say they are very satisfied with specific aspects of their coverage, and conversely people with lower incomes are more likely to say they are dissatisfied. For example, about six in ten (57 percent) of those earning less than \$40,000/year say they are very satisfied with the quality of care they receive, compared with seven in ten (71 percent) among those in the middle income group and eight in ten (83 percent) among those in the higher income group.

When it comes to cost over a third (35 percent) of those with lower incomes are at least somewhat dissatisfied with the amount they spend out-of-pocket on health care, twice the number of higher earners who say the same (18 percent).



Satisfaction with coverage also varies by health status. Those who say they are in fair or poor health, presumably people who utilize the medical system more frequently, are less likely to rate their plans as excellent, and more likely to rate them as not so good or poor. For example, compared to those who say they are in excellent health, those in fair or poor health are about half as likely to give their coverage the highest rating (28 percent vs. 52 percent), and three times as likely to say their coverage is not so good or poor (22 percent vs. 7 percent).

Among those with health insurance		Self Reported Health Status			
		Excellent	Very good	Good	Fair/Poor
How would you rate your overall health insurance coverage?	Excellent	52%	36%	24%	28%
	Good	40%	60%	60%	49%
	Not so good	4%	2%	9%	12%
	Poor	3%	1%	4%	10%

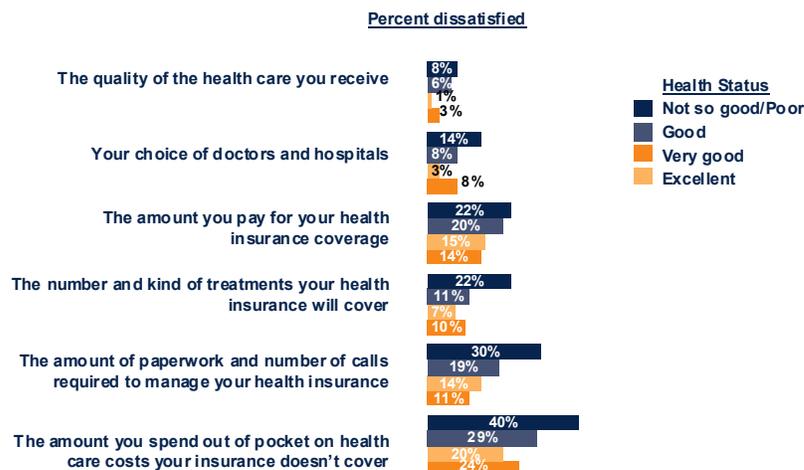
Kaiser Family Foundation *Health Tracking Poll* (conducted August 4-11, 2009)

Similarly, when asked about satisfaction with specific elements of their health care plan, those who report fair or poor health are more likely to be dissatisfied with each element of their coverage.

## Specifics of Dissatisfaction with Coverage by Health Status

AMONG THOSE WITH HEALTH INSURANCE:

For each specific item I name, please tell me how satisfied you are with it.



Note: Asked of those who say they currently have health insurance. "Don't know/Refused" responses not shown.  
Source: Kaiser Family Foundation *Health Tracking Pdl* (conducted August 4-11, 2009)



## Conclusion

Though a large majority of the public reports satisfaction with their health insurance coverage, a closer look identifies significant variations among demographic groups and those with differing health care needs. The non-elderly, lower income Americans and those in fair or poor health - the very people who are most likely to need to use health care services - are less likely to say they are satisfied with their health coverage than their counterparts. And though most Americans say their insurance is excellent or good - significant portions of these groups still report problems paying their medical bills or dissatisfaction with certain aspects of their coverage. Higher levels of dissatisfaction with coverage are also clustered among those who are more vulnerable and likely to use the health care system - those with low incomes or in poor health.

As policy makers, interest groups and the news media continue to discuss the potential effects of health reform on individual families, it is important to remember that, though most Americans express a level of contentedness with their health insurance coverage, dissatisfaction, anxiety and problems with cost remain. Significant minorities report problems paying medical bills or delaying care and a majority of Americans say they are at least somewhat worried about being able to afford the health care services they need, their quality of health care services getting worse, and, among those who are insured, losing their coverage.<sup>5</sup> Balancing these real problems and concerns about the future with the public's reported contentedness with the status quo remains one of the biggest hurdles to garnering widespread public support for reform.

<sup>5</sup> Kaiser Family Foundation [Health Security Watch](#)

This publication (#7979) is available on the Kaiser Family Foundation's website at [www.kff.org](http://www.kff.org).