

TRANSAMERICA CENTER FOR HEALTH STUDIES®

Annual Healthcare Survey: Americans Cite Affordability and Doctor Visits as Most Important Aspects of U.S. Healthcare System

Amidst changes in leadership, Americans continue to battle rising healthcare costs and chronic illnesses

LOS ANGELES —November 18, 2016 /PRNewswire/ -- The fourth annual healthcare survey released today by the national non-profit [Transamerica Center for Health Studies \(TCHS\)](#) shows that Americans continue to feel the most important aspect of the U.S. healthcare system is affordability, followed by ample meeting time with physicians during office visits. On average, two in five (41 percent) consumers say being able to afford medical care is at the top of their healthcare priority list, and yet 56 percent of Americans feel healthcare costs are a very or somewhat significant source of stress – just behind money (74 percent), the economy (63 percent), and housing costs (57 percent).

"Since the start of the ACA, our annual TCHS survey has shown that access to affordable and quality healthcare is imperative to Americans," said Hector De La Torre, Executive Director of the Transamerica Center for Health Studies. "Moving into 2017, Americans' top priorities are access to care, one-on-one time with doctors and paying for associated expenses. These consumer priorities are vital as they can inform any changes to the ACA going forward."

Approximately one in three Americans think healthcare-related costs, including premiums (36 percent), deductibles (32 percent) and out-of-pocket expenses (32 percent) have increased. More than half (58 percent) spend approximately \$0 to \$99 per month on routine health expenses and the majority (81 percent) say they can afford their routine healthcare expenses. Since this survey was first conducted in 2013, Americans are more likely to say they can afford healthcare costs today compared to four years ago (81 percent vs. 71 percent).

However, a large gap still remains in comparison with the uninsured, 63 percent of whom say they cannot afford routine healthcare expenses.

After a three-year decline from a first-year peak of 21 percent, the percentage of those surveyed who are uninsured has held steady at 12 percent over the past year. Among the uninsured, the leading reasons for not having coverage are the perception that even with the tax penalty involved, it's cheaper than buying a policy (26 percent) and not being aware of the mandate for coverage (24 percent). The average age of the uninsured is 38, which rose slightly from age 37 last year. Sixty-five percent of the uninsured earn less than \$50,000 per year and more Latinos (29 percent) are uninsured when compared across ethnic groups.

However, Latinos have made the biggest gain in access to affordable coverage over the past few years. Latino adults (17 percent) are more likely than White (11 percent), Black/African America (9 percent) and Asian Americans (6 percent) adults to say their access to affordable coverage has increased.

"We've seen significant gains in the number of the insured since 2014. However, our survey results also show that many Americans are concerned about the cost of healthcare coverage and dealing with chronic illnesses," said De La Torre.

For example, 62 percent of adults in the U.S. have been diagnosed with a chronic illness. The most commonly reported conditions include high blood pressure, weight issues and high cholesterol. White Americans are most likely (65 percent) to report being diagnosed with a chronic health condition and Asian Americans least likely (46 percent).

Other key findings from the survey include:

- Americans who are insured through an Exchange are more likely than those insured by other means (employer, individual) to say the quality of health insurance plans they have access to have decreased.
- One in five Americans (20 percent) says their health insurance coverage is worse than it was one to two years ago.
- Roughly half of Americans (51 percent) have a neutral opinion of the ACA and its impact on the U.S. healthcare system.
- On average, only 27 percent of Americans are saving for health expenses.
- Around three in five (57 percent) Americans think their employer is very or somewhat concerned about the affordability of health insurance for their employees.
- More than half of Americans (54 percent) feel healthcare benefits are a very important factor in their job satisfaction, following compensation (70 percent) as the top factor.

ABOUT THE SURVEY

The survey was conducted online within the United States by Harris Poll on behalf of the Transamerica Center for Health Studies. The general population survey was a self-administered online survey among 4,636 U.S. adults (ages 18 to 64). Figures for education, age by gender, region and household income were weighted where necessary to align with the population of U.S. residents ages 18 to 64. Data were weighted separately by race (White, Latino, Asian, Black/African American and All Other), and ultimately combined into a total general population sample. A separate weight was created for U.S. residents, ages 18 to 64, who are currently uninsured to bring them into line with the uninsured population of U.S. adults. A separate weight was also created for U.S. residents ages 18 to 35, to bring them into line with the current U.S. adults 18 to 35, "Millennials." Propensity score weighting also was issued to adjust for respondents' propensity to be online. The survey was fielded September 6 to 22, 2016.

ABOUT THE TRANSAMERICA CENTER FOR HEALTH STUDIES®

[Transamerica Center for Health Studies®](#) (TCHS) – a division of the [Transamerica Institute®](#), – is focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness.

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