



## **Annual Survey Finds Three out of Four Americans are Concerned about Potential Healthcare Policy Changes**

*Two in Five Adults Fear Losing Health Coverage Due to a Pre-Existing Condition*

LOS ANGELES – October 12, 2017 – A new [survey](#) from the national non-profit [Transamerica Center for Health Studies](#) (TCHS) shows that 81 percent of Americans are aware of the healthcare debates in Washington, D.C. and of those, 92 percent are concerned about those changes and 59 percent are very or extremely concerned. [Healthcare Consumers in a Time of Uncertainty](#) is an online survey of more than 4,600 Americans, ages 18-64, that was conducted by Harris Poll on behalf of TCHS. The three biggest fears among Americans include:

- Loss of coverage for those with pre-existing conditions (42 percent);
- Reduction in Medicare coverage for seniors (31 percent);
- No employer mandate to offer healthcare coverage (30 percent).

The survey also found that more than two-thirds (67 percent) of Americans reported having at least one chronic health condition, and 19 percent cited managing a chronic illness/condition (e.g., heart disease, diabetes, high blood pressure) as one of their top two most important health-related priorities right now.

“With such high rates of chronic health conditions, it is not surprising that so many Americans are concerned about losing coverage due to their pre-existing conditions,” said Hector De La Torre, executive director of TCHS. “This concern is reflected by a substantial 56 percent of Americans who think health insurance should cover people with pre-existing conditions. This strong consensus is counter to the ongoing split over the Affordable Care Act (ACA), with 43 percent having a positive view and 32 percent having a negative view of the ACA (and 26 percent neutral on the ACA compared to 51 percent in 2016).”

### **Affordability**

When asked about the most important characteristics of the healthcare system, the most common response was “being able to pay for the care I need” (36 percent). Consistent with previous years, affordability remains a top concern, with nearly one in five (19 percent) saying they are currently not able to afford routine healthcare expenses (i.e., health insurance co-pays, deductibles, out-of-pocket expenses, etc.). Only about one in 10 Americans (13 percent) say their access to affordable healthcare coverage has increased in the past one to two years.

Interestingly, the survey found variations in increased access to affordable coverage among racial and generational segments, with Latino adults (19 percent) more likely than White/Caucasian (12 percent), Black/African American (11 percent), and Asian/Pacific Islander (10 percent) adults to say access to affordable coverage has increased. In addition, Millennials

(18 percent) are more likely than Generation X (10 percent) and Baby Boomers (six percent) to say access to affordable coverage has increased.

“Year after year, we have found that affordability is top of mind for Americans and yet few say they are currently saving for healthcare expenses, and a substantial proportion of employed adults are not sure they are taking advantage of the healthcare savings offered by their employer,” said De La Torre. “As we approach open enrollment in the Exchanges, employer-based coverage and Medicare, it is crucial that individuals understand their healthcare options and comparison shop so they can make the most informed decisions for their situation.”

Other key findings include:

- Fifty-seven percent do not feel the government (state or federal) should require individuals to purchase health coverage.
- Twenty-eight percent believe that the ACA has directly impacted their health insurance choices in 2017 in a positive way.
- Fifty-one percent of employed Americans feel they must stay at their current job because they need the health insurance.
- Sixty-two percent say healthcare costs are a very/somewhat significant source of stress, more than family responsibilities, work and housing costs. Only money and the economy are more commonly mentioned as sources of stress.
- Almost half (47 percent) of rural Americans have a negative impression of the ACA, compared to a 19 percent of urban Americans and 34 of suburban Americans.

### **The Uninsured and Newly Insured**

The survey found that 12 percent of adults are uninsured, which is down from 15 percent in 2014 and 21 percent in 2013. One in four Latinos (23 percent) are uninsured, the highest rate among racial groups, compared to 15 percent among Black/African Americans, eight percent among White/Caucasians, and six percent among Asian/Pacific Islanders. Most commonly, the uninsured say paying their health expenses and the penalty is less expensive than the health coverage options available to them (29 percent). About one in six (18 percent) uninsured adults (still claim they are unaware of the ACA’s insurance mandate for individuals). Thirty-nine percent of uninsured adults did not obtain coverage before the ACA mandate because they were unaware of it, did not know how to apply, did not know the mandate applied to them, or were not informed about the ACA.

At the same time, in the last 12 months, five percent of previously uninsured Americans obtained health coverage. Many obtained coverage through their own or someone else’s employer (43 percent), Medicaid or another government program (22 percent), or individual coverage, including through health insurance Exchanges (18 percent).

Finally, 40 percent of the uninsured have a negative impression of the ACA (with 30 percent positive), compared to 31 percent negative and 44 percent positive for the insured.

## **ABOUT THE SURVEY**

[\*Healthcare Consumers in a Time of Uncertainty\*](#) is the fifth annual healthcare survey released by TCHS that is intended to track Americans' attitudes about and experience using the U.S. healthcare system. The annual study reveals year-over-year comparisons and emerging trends in consumer healthcare and wellness.

## **SURVEY METHOD**

The survey was conducted online within the U.S. by Harris Poll on behalf of Transamerica Center for Health Studies between July 19 and August 2, 2017. The general population survey was a self-administered online survey among 4,602 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/Caucasian (n=3253), Latino (n=402), Black/African American, (n=403), Asian/Pacific Islander (n=406), and All Other (n=82), and ultimately combined to a total general population sample. A separate weight was created for U.S. residents, ages 18 to 64, who are currently uninsured (n=449) to bring them into line with the uninsured population of U.S. adults. Separate weight were also created for U.S. resident's ages 18 to 36, to bring them into line with the current U.S. adults 18 to 36, "Generation Z" (ages 18-20) n=192 and "Millennials" (ages 21-36) n=1674. Propensity score weighting also was issued to adjust for respondents' propensity to be online.

## **ABOUT TRANSAMERICA CENTER FOR HEALTH STUDIES®**

[\*Transamerica Center for Health Studies\*](#)® (TCHS) is a division of [\*Transamerica Institute\*](#),® a non-profit, private foundation. TCHS informs the national healthcare conversation by bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. TCHS is focused on empowering consumers and employers so that they can achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. Through its broad-based analysis and research findings, the Transamerica Center for Health Studies offers consumers and employers a guide to navigate the financial implications of the healthcare decisions they are facing.

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