

Transamerica Center for Health Studies® Survey:
Healthcare Reform Initiative – General Population

November 2015

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About the Transamerica Center for Health Studies®

The Transamerica Center for Health Studies® (TCHS) informs the national healthcare conversation, bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. Through its broad-based analysis and research findings, TCHS offers consumers and employers a guide to navigate the financial implications of the healthcare decisions they are facing.

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.

A division of the Transamerica Institute, a nonprofit, private foundation, TCHS is dedicated to identifying, researching and analyzing the most relevant healthcare issues facing consumers and employers nationwide.

The Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates (not a major medical insurer) and may receive funds from unaffiliated third parties.

About the Survey

Through this research TCHS continues its contribution to the dialog on healthcare policy by focusing on trends in healthcare coverage and personal health and wellness. The 2015 survey builds upon past studies which were focused on the ACA as a key turning point in healthcare policy in the US. As the ACA is largely considered 'settled law,' TCHS is interested in moving beyond the ACA itself by examining other topics including changes experienced due to ACA implementation, access to healthcare and wellness as a key element in cost control.

The results of the most recent study – conducted by Harris Poll via a self-administered online survey among 4,611 US adults (age 18-64) – represents the third annual survey:

- Wave 1 (Benchmark Wave): July 2013 (n=2,505)
- Wave 2: July 2014 (n=2,624)
- Wave 3: August/September 2015 (n=4,611)

Method

4,611 US adults age 18-64



August 17 - September 3, 2015



20-minute online survey

Weighting:

- Figures for education, age by gender, region and household income were weighted where necessary to bring them into line with the population of US residents ages 18 to 64 (based on March 2014 CPS), separately by race (Latino, Asian, Black/African American, and All Other), and ultimately combined into a total General Population sample. In addition to the demographic variables listed, an acculturation variable was used to weight the Latino sample to ensure representativeness among this subgroup.
- A separate weight was created for US residents ages 18-64 who are currently uninsured, utilizing the most current information from Gallup (March 2015) for age and ethnicity. A separate weight was also created for Millennials (born 1979-1997) using March 2014 CPS for type of employment (in addition to the variables above) to ensure representativeness.
- Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not and those who responded to this survey versus those who did not.

Sub-samples:

- Black/African American: n=475
- Latino: n=560 (377 interviews in English, 183 in Spanish)
- Uninsured: n=397
- Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance immediately prior): n=285

**Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.

Terminology

ACA	Patient Protection and Affordable Care Act
Americans/adults	General adult population, age 18-64
Continuously Insured	Currently insured and did not acquire new insurance in the past 12 months
Employer-provided	Insurance provided by employer, union or trade association
Exchange	Insurance purchased on an Exchange
Individual	Insurance received through a private insurance plan in the traditional market or purchased through a private health insurance company
Newly Insured	Currently insured and acquired new insurance in the past 12 months (had no insurance in prior year)

A '*' denotes a proportion between 0 and 0.5% (unless otherwise noted)

Executive Summary

The health insurance landscape is changing with more Americans covered. Individuals reporting being uninsured fell from 21% in 2013 to 11% in 2015. At the same time, satisfaction with health coverage has increased for many Americans, but not for all. (Slides 12 and 26)

- One in three insured Americans changed or acquired a new health plan in the last year. (Slide 17)
- Satisfaction with the quality of the healthcare system is at its highest since the survey was first conducted with 82% reporting that they are very or somewhat satisfied. (Slide 26)
- The percentage of Americans indicating an increase in the quality of the health insurance plans and healthcare services they have access to has roughly doubled since 2014 (7% vs. 12% and 5% vs. 11%, respectively). (Slide 27)
- Exchange buyers are more likely than those with other types of insurance to say the quality of the health insurance plans they have access to has increased, but are not more likely to say the same about the quality of healthcare service they can access. Half say their coverage has stayed the same, with equal numbers (25%) reporting it is better and worse. (Slides 88 and 89)

Only three in ten Americans reported that the ACA directly impacted their health coverage, and the majority of those that did reported a positive impact. (Slide 71)

- About half of Americans have *no strong opinion* of the ACA. (Slide 70)
- Americans also reported being less informed about the ACA than they were in 2013. The Uninsured are least likely to feel informed about the ACA (39%), while 52% of the Newly Insured and 57% of the Continuously insured feel informed. (Slide 69)

Among those who did not have a prior health insurance policy, about half now receive coverage either through a government-sponsored program or through an Exchange. (Slide 19)

- Four in five Newly Insured are satisfied with the quality of the healthcare system. (Slide 26)
- For the Newly Insured, nearly 3 in 10 (29%) say the quality of the health insurance plans they have access to has increased but only around 2 in 10 (22%) say the quality of healthcare services has increased. (Slide 87)
- Nearly 1 in 4 of the Newly Insured say they have experienced an increase in access to general or family practice doctors and specialists. (Slide 39)

Executive Summary

Even those who were Continuously Insured experienced some change in health coverage.

- Most (84%) are satisfied with the quality of the healthcare they can access – slightly higher than the Newly Insured (79%) and significantly higher than the Uninsured (60%). **(Slide 26)**
- Although they have remained insured, some in this group have noticed benefit changes:
 - 28% acquired new coverage during the past year **(Slide 17 and 27)**
 - 15% feel they have less variety of insurance options available to them **(Slide 44)**
 - 17% noticed decreased access to brand name drugs **(Slide 40)**
 - 17% noticed a decrease in the quality of health insurance plans available to them **(Slide 87)**

The Uninsured report a lack of understanding of the ACA and how to access health insurance, but also less need for insurance. Even so, more than half (59%) of the Uninsured report they cannot afford routine healthcare expenses. **(Slides 35)**

- While the percentage of those who report being uninsured has fallen, for those who remain uninsured the most common reason they say they do not have coverage is because they are not aware of the mandate (26%). Furthermore, 18% report they do not know how to apply - up from 9% in 2014. **(Slide 15)**
- The percentage of Americans overall indicating they will not purchase health insurance in the next year and pay the tax penalty continues to drop (down to 3%). **(Slide 22)**
- Though the majority of Americans overall say they feel informed about the ACA, fewer than two in five (39%) of the Uninsured feel informed. **(Slide 69)**
- 16% of the Uninsured report that they have had a pre-existing condition that rendered health insurance too expensive or not available to them, compared to 9% of Continuously Insured and 14% of Newly Insured. **(Slide 20)**
- Fewer than half of the Uninsured (46%) reported being able to afford a premium of \$100 per month. **(Slide 36)**

Executive Summary

For the majority of Americans, affordability is most important. While the majority of Americans say they can afford routine health expenses, many also report healthcare costs are on the rise. (Slides 30 and 32)

- When asked identify characteristics of the healthcare system today are most important, 54% of Americans selected affordability. **(Slide 30)**
- The percentage of Americans reporting increases in premiums (41% vs. 30%), deductibles (33% vs. 25%) and out-of-pocket expenses (36% vs. 26%) is larger than what was noted in 2014. **(Slide 31)**
- 82% of Americans say they can afford routine health expenses while nearly one in five Americans (18%) report they are unable to afford routine health expenses. **(Slide 32)**
- Just three in ten Americans feel very informed about how to find healthcare services, with 50% who feel only somewhat informed. **(Slide 66)**

At least three-quarters of Americans are satisfied with the health insurance plan (and other benefits) provided through their job. (Slide 47)

- Healthcare benefits are considered “very important” for job satisfaction to the majority of working Americans, bested only by salary/pay and work/life balance; healthcare response is the highest since it was first captured in 2013. **(Slide 48)**

Executive Summary

Two in three Americans report a chronic health condition (diagnosed by a doctor) most common being overweight, having high blood pressure or having high cholesterol. (Slide 55)

- White Americans are the most likely to report they have been diagnosed with a chronic health condition. Asian Americans are generally least likely to report being diagnosed with a chronic health condition. **(Slide 56)**
- Black Americans reported the highest rates of high blood pressure and Type 2 Diabetes but at marginally higher rates than White Americans. **(Slide 56)**

One in four Americans (28%) says prevention is their top health priority, while another one in four (26%) cite self care as their health priority. (Slide 57)

- One in five (21%) are making health changes, with 14% dealing with a current or past health condition. Seven in ten (71%) of those making health changes have at least one chronic condition that they are managing. **(Slide 57,59)**

A minority of employed adults (38%) report their employer offers a workplace wellness program, and just over half of those employees participate. (Slide 61)

- The percentage of employees saying their employer offers discounts on health costs for participation in a wellness program has increased from 31% in July 2014 to 40% in 2015. **(Slide 61)**
- Employed Americans are most likely to say they have participated in preventive screenings and vaccinations, completed a health risk appraisal or biometric monitoring. **(Slide 63)**
- Over half (57%) of those offered a wellness program report participating in it during the last year. **(Slide 61)**
- Employed adults who say the CEO and senior leaders are committed to improving the health of their employees are more likely to participate in wellness programs (66% vs. 43%). **(Slide 61)**

Health Insurance

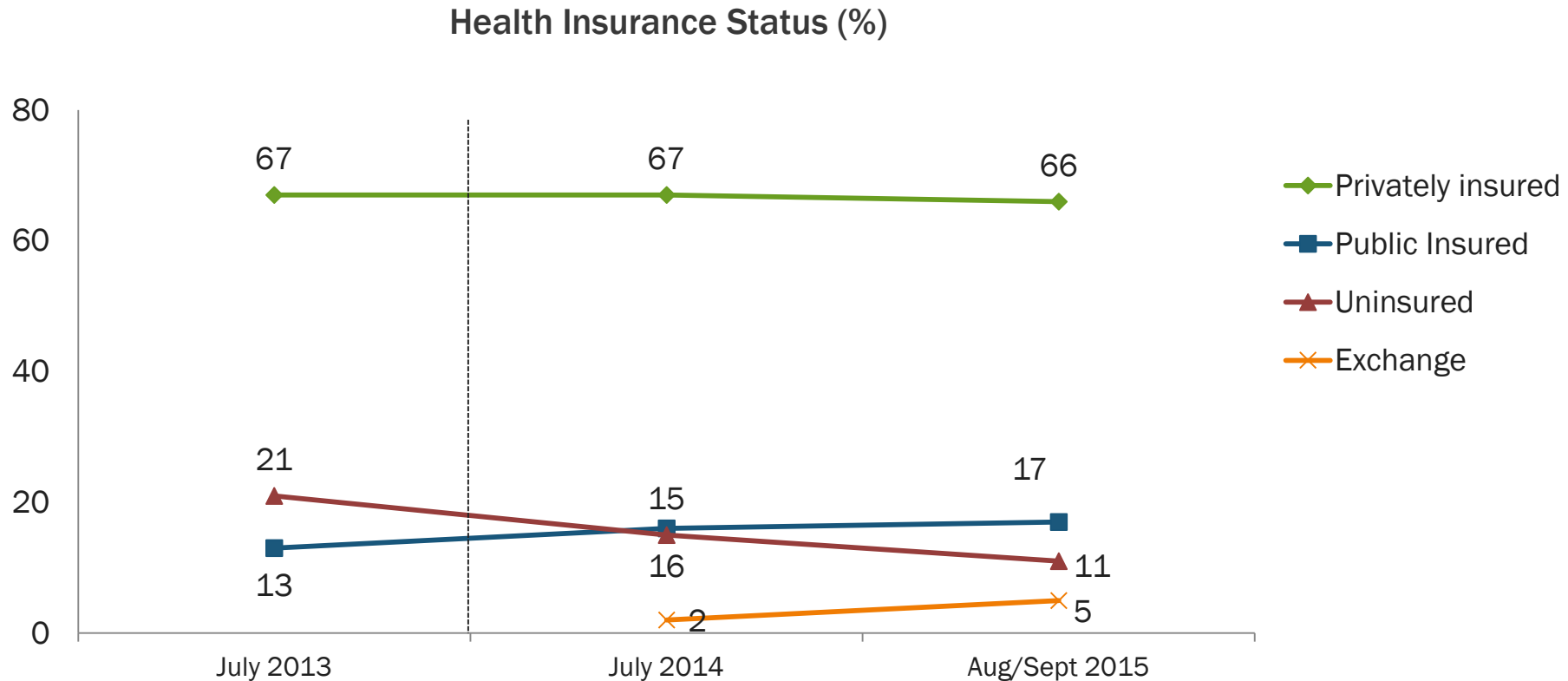
Current Insurance

Changes to Insurance

Future Plans

Big Decline in Uninsured

The percentage of uninsured Americans has fallen by about half over the past two years.



*Note: Newly insured added in July 2014

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)

Q602. Which of the following best describes how you primarily receive health insurance?

BASE: Receives Health Benefits (July 2014 n=2265, Aug/Sept 2015 n=4214)

Q615. Did you acquire new health insurance coverage within the past 12 months?

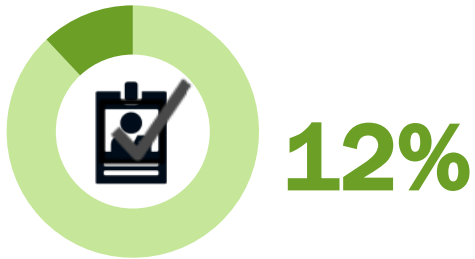
BASE: Acquired Insurance in the Last Year (July 2014 n=649, Aug/Sept 2015 n=1345)

Q620. Did you have a health insurance policy immediately prior to the policy that you are currently enrolled in?

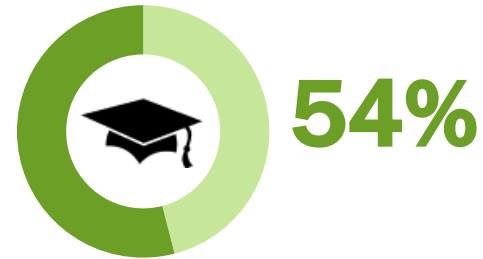
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Who is still uninsured?

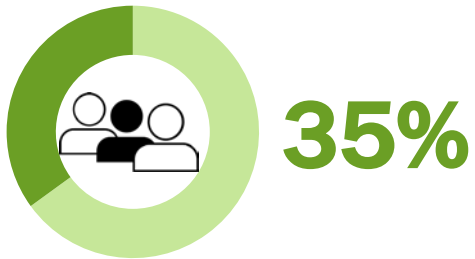
Among uninsured. . .



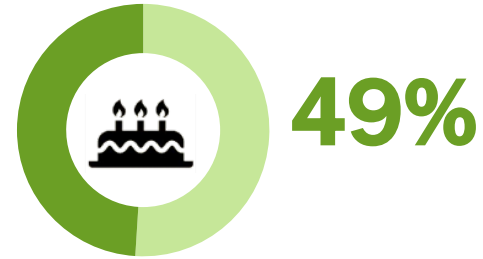
are **unemployed**, but looking, compared to 6% of Gen Pop



have a HS or less level of **education**, compared to 29% of the Gen Pop



percent are **Latino**, compared to 17% of Gen Pop



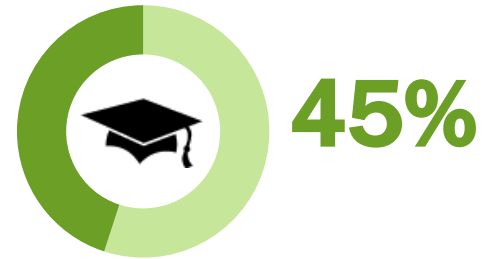
are aged **18-35**, compared to 34% of the Gen Pop

Who is newly insured?

Among newly insured. . .



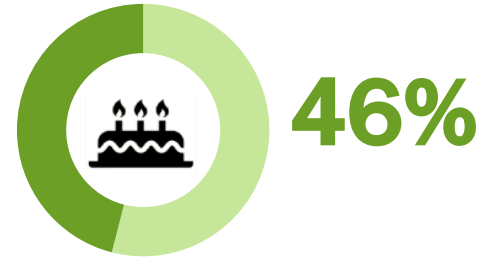
are **unemployed**, but looking, compared to 6% of Gen Pop



have a HS or less level of **education**, compared to 29% of the Gen Pop



percent are **Latino**, compared to 17% of Gen Pop

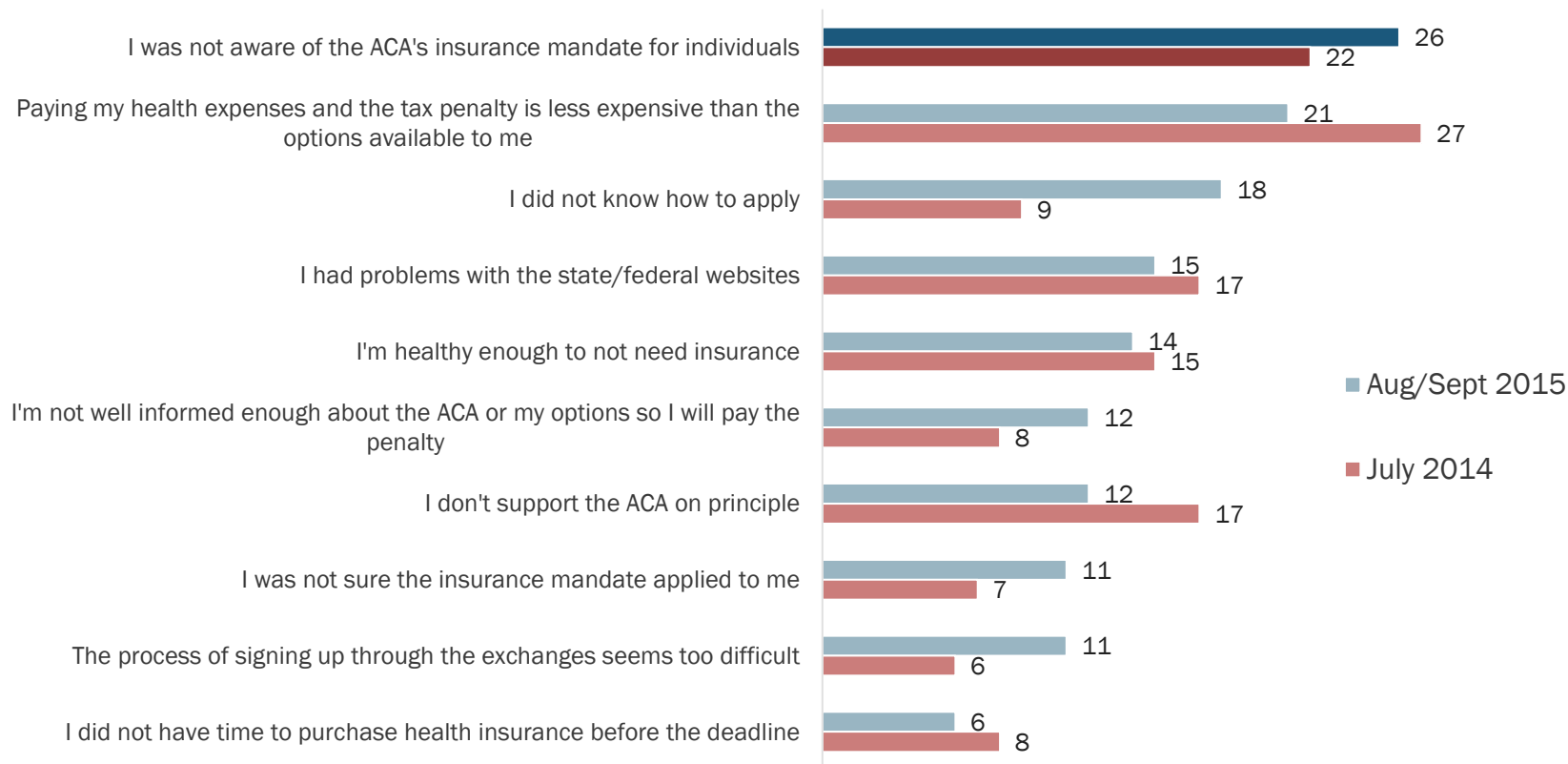


are aged **18-35**, compared to 34% of the Gen Pop

Knowledge Remains Barrier for Uninsured, Despite Mandate

While the most common reason for not obtaining coverage before the deadline was not being aware of the mandate, nearly one in five say they do not know how to apply and the same percentage say they are willing to pay the penalty.

Reason Did Not Obtain Coverage Before ACA Deadline (%)



Only Top 10 responses for 2015 shown

BASE: Uninsured (July 2014 n=359, August/September 2015 n=397)

Q1942. You mentioned that you currently do not have health insurance coverage. With the ACA's insurance mandate for individuals in effect, which of the following best explains the reason you did not obtain coverage before the deadline? Please select all that apply.

*Denotes a response volunteered if respondent selected "other." Similar responses were classified together.

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Health Insurance

Current Insurance

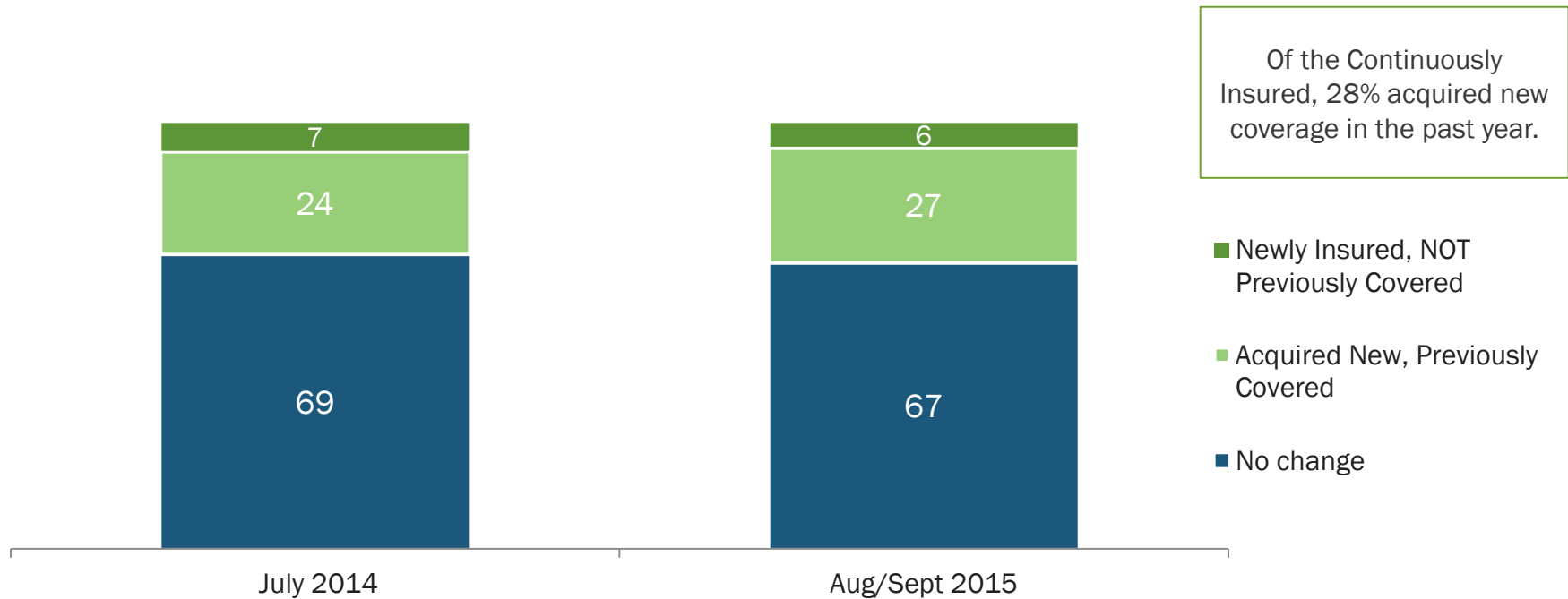
Changes to Insurance

Future Plans

One in Three Insured Changed or Acquired New Coverage in Past Year

Of those who acquired new coverage, one in five were uninsured immediately prior to their current coverage.

Acquisition of New Health Insurance Coverage in Past 12 Months



BASE: Receives Health Benefits (July 2014 n=2265) (Aug/Sept 2015 n=4214)

Q615. Did you acquire new health insurance coverage within the past 12 months?

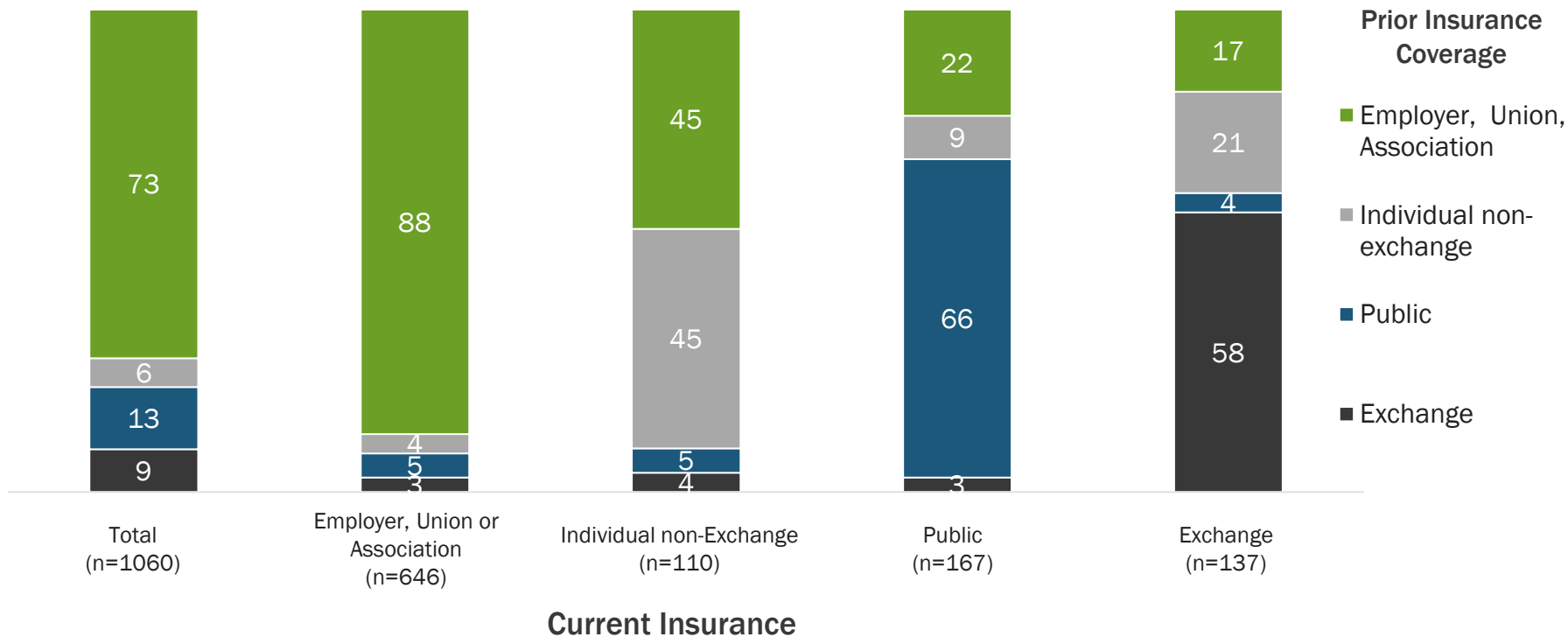
BASE: Acquired Insurance in the Last Year (July 2014 n=649) (Aug/Sept 2015 n=1345)

Q620 Did you have a health insurance policy immediately prior to the policy that you are currently enrolled in?

Insurance Changes Mostly within Employer-provided Plans

58% of those currently insured via an Exchange who made a change to their insurance in the past year say their previous plan was also through an Exchange.

Prior Status by Current Insurance



BASE: Made Change to Insurance in Past 12 Months (August/September 2015 n=1060)

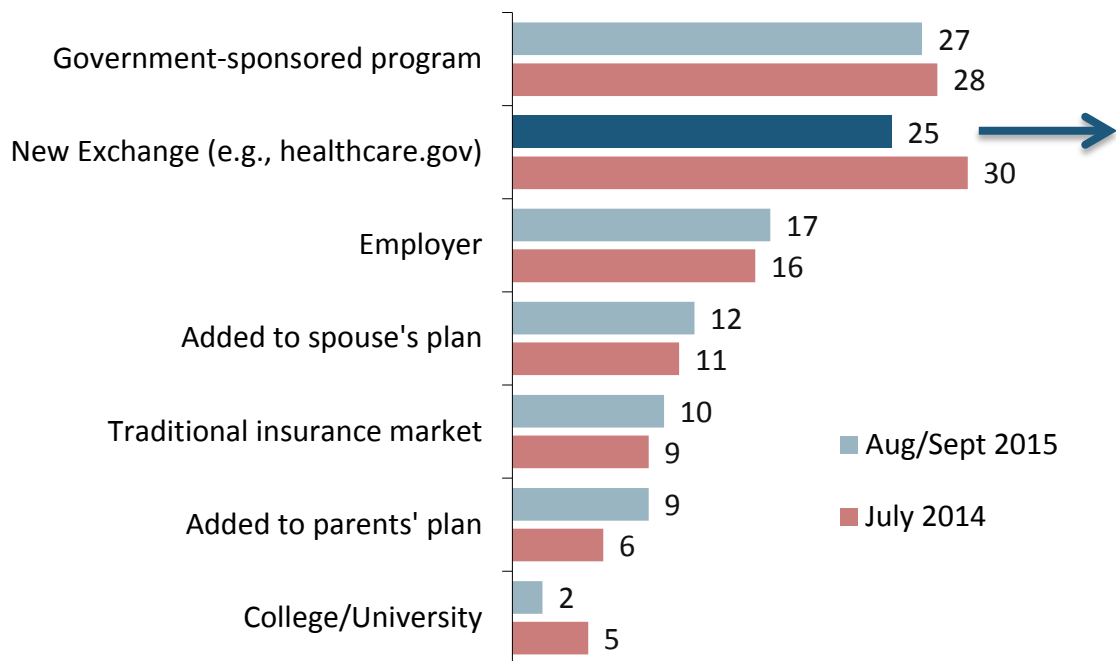
Q625. Which of the following best describes how you primarily received health insurance benefits immediately prior to the policy that you are currently enrolled in?

Exchange Covers About One in Four Newly Insured

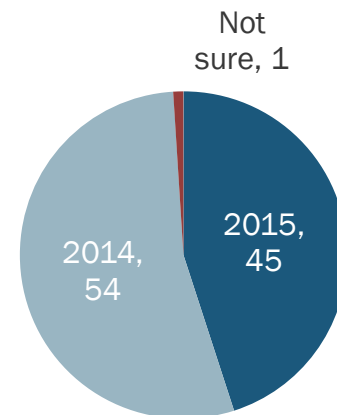
Among those who did not have a prior health insurance policy, about half received coverage recently either through a government-sponsored program or through a new Exchange.

6% of Americans report being newly insured.

Coverage for Newly Insured (%)



Year Newly Insured Purchased from the Exchange (%)



5% of Continuously Insured are currently covered by the Exchange compared to 25% of those who are Newly Insured.

BASE: Newly Insured (July 2014 n=211, August/September 2015 n=285)

Q1941. You mentioned that you acquired health insurance coverage in the past 12 months and did not have a policy immediately prior. How did you obtain your current health insurance coverage? Please select all that apply.

BASE: Newly insured by ACA. (August/September 2015 n=65*)

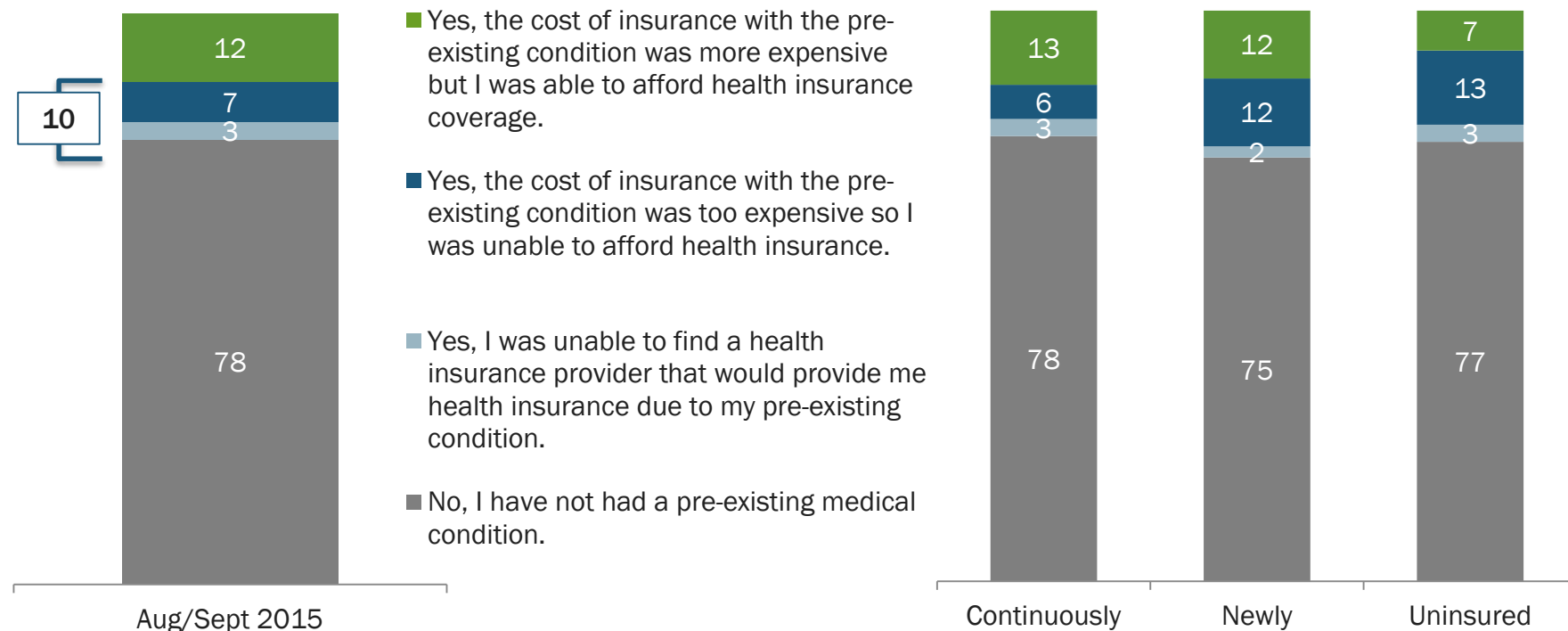
Q1941B. You mentioned that you purchased health insurance through the new Exchanges such as healthcare.gov. In which year did you buy insurance on the Exchange?

*Caution: Small base. Results are directional in nature.

22% of Americans Still Feel Impacted Because of a Pre-existing Condition

One in ten Americans believe a pre-existing condition has made healthcare coverage unattainable, either due to cost or availability. For the Uninsured, the percentage is closer to one in six.

Pre-existing Medical Conditions (%)



BASE: All Qualified Respondents (Q99/1) (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397) Q732. Do you currently have or have you ever had a pre-existing medical condition that has made it difficult to get or afford health insurance?

Health Insurance

Current Insurance

Changes to Insurance

Future Plans

Only 3% Plan on Paying the Penalty

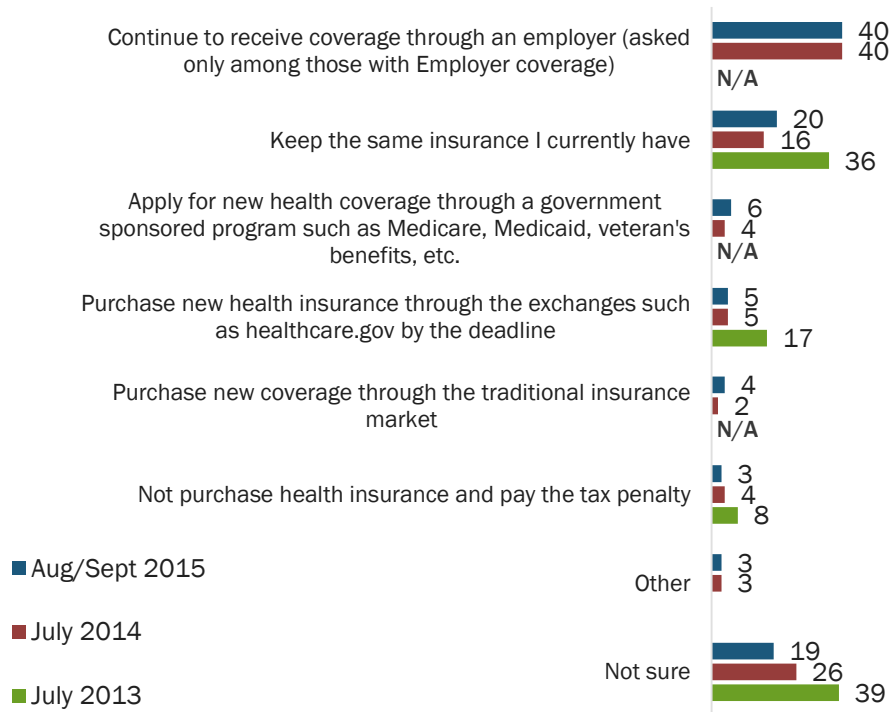
Looking to next year, most do not plan on changing their coverage. The percentage indicating they will not purchase health insurance and pay the penalty continues to drop. Additionally, the percentage indicating they are not sure what they plan to do next year continues to drop.

Insurance Plans for 2016 (%)

By Type of Coverage

	Employer*	Individual	Exchange	Uninsured
Continue to receive coverage through an employer (asked only among those with Employer coverage)	70%	-	-	-
Keep the same insurance I currently have	3%	56%	43%	-
Apply for new health coverage through a government sponsored program such as Medicare, Medicaid, veteran's benefits, etc.	3%	3%	4%	19%
Purchase new health insurance through the exchanges such as healthcare.gov by the deadline	3%	5%	22%	9%
Purchase new coverage through the traditional insurance market	3%	6%	7%	8%
Not purchase health insurance and pay the tax penalty	2%	3%	1%	19%
Other	2%	2%	2%	8%
Not sure	14%	24%	20%	38%

*Receive insurance through employer, union or trade association



BASE: All Qualified Respondents (July 2013 n=955, July 2014 n=2624, August/September 2015 n=4611; Employer Provided n=2486, Individual n=386, Exchange n=286, Uninsured 2015 n=397)

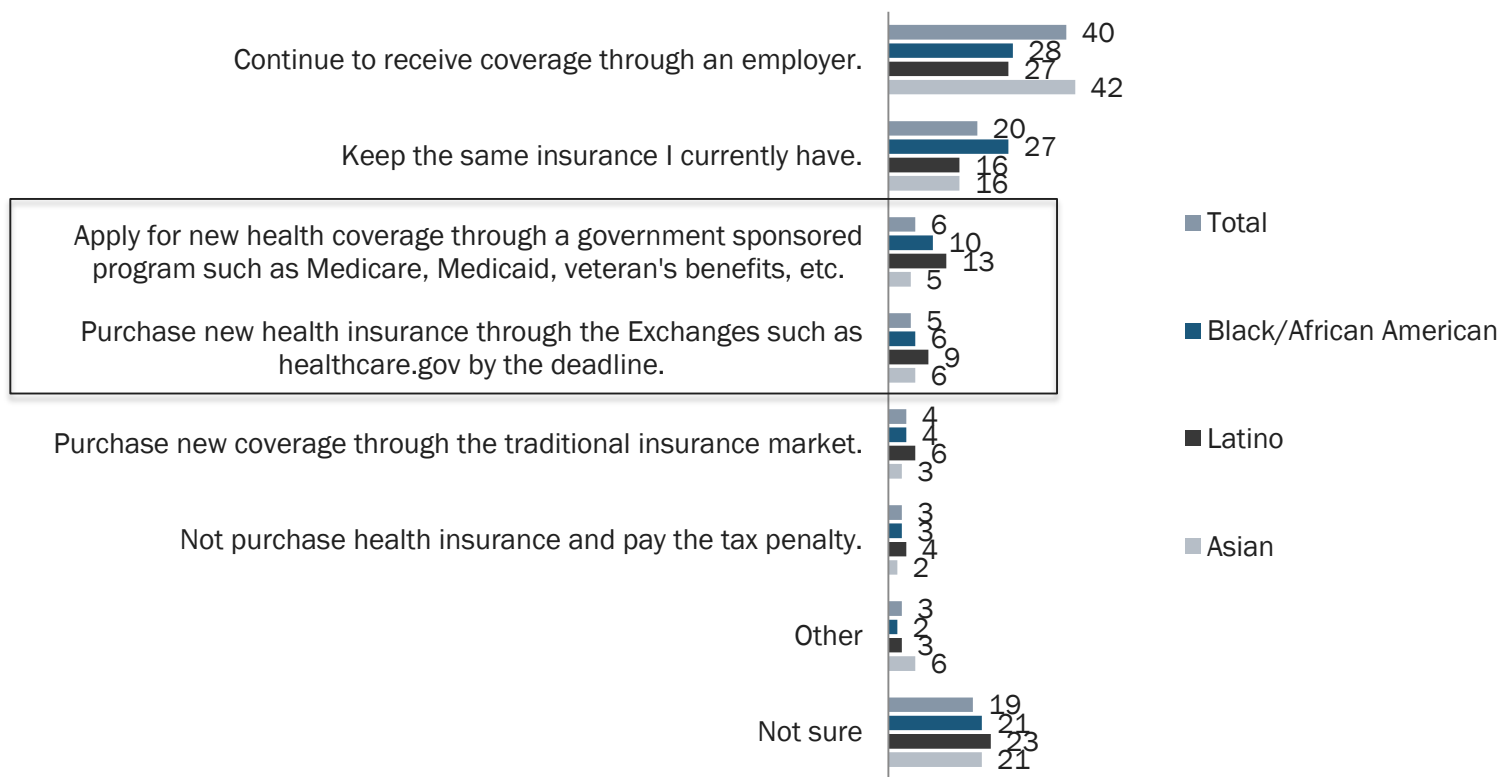
Q1944. Which of the following do you plan to do for 2016?

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Latinos Likely to Make Changes

Latinos are least likely to say they plan on continuing to receive coverage through their employer and the most likely to say they plan on applying for coverage through a government sponsored program or purchasing new health insurance through Exchanges next year.

Insurance Plans for 2016 by Race/Ethnicity (%)



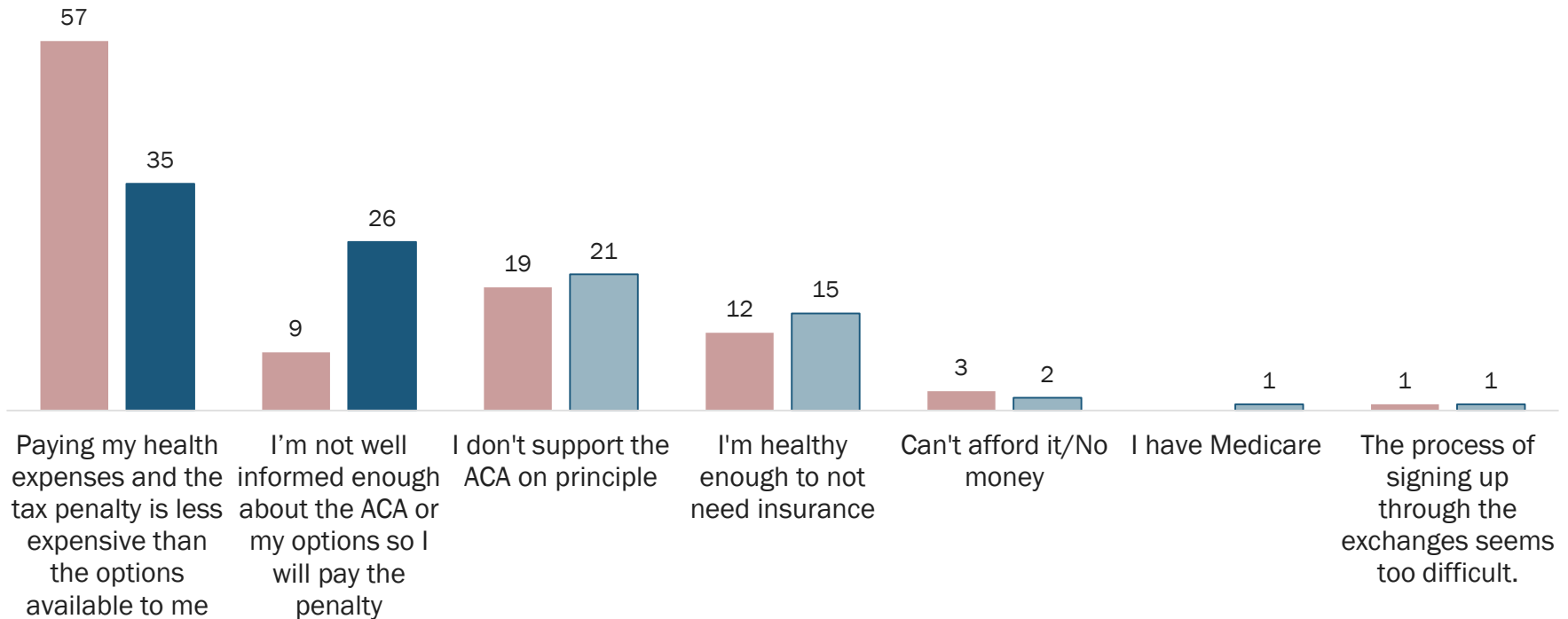
BASE: All Qualified Respondents (August/September 2015 n=4611; White n=3002; Black n=475; Latino n=560; Asian n=434) Q1944. Which of the following do you plan to do for 2016?

Only 3% Are Planning to Pay the Penalty, But the Rationale is Shifting

The percentage has dropped by 22% for those who say that paying their health expenses and the tax penalty is less expensive than the options available to them, while the percentage has gone up by 17% for those who say they're not well informed enough about the ACA or their options.

Reason for Choosing to Pay the Penalty (%)

■ July 2014 ■ Aug/Sept 2015



BASE: Planning To Pay Penalty (July 2014 n=81*, August/September 2015 n=127)

Q1965. For what reason will you choose not to purchase health insurance? (Select the answer that best represents your reason.)

*Caution: Small base. Results are directional in nature.

Perceptions of Healthcare

Satisfaction

Quality & Affordability

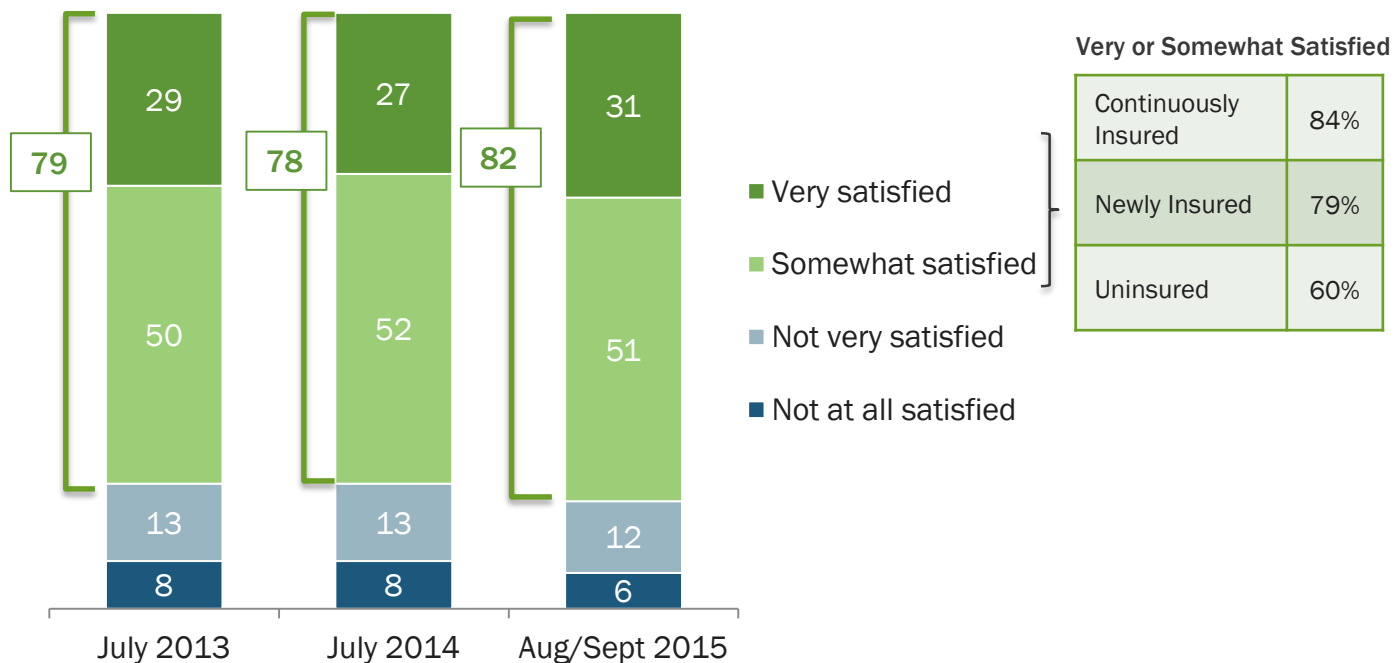
Access

Coverage

Health care Satisfaction Is Higher Than in Past Two Years

More than eight in ten Americans say they are somewhat/very satisfied with the quality of the healthcare system today. Of those who are uninsured, 60% say they are somewhat/very satisfied with the quality of the healthcare system today.

Satisfaction with Quality of Healthcare System (%)



Millennials (80%) are less likely than Baby Boomers (85%) to say they are satisfied with the quality of healthcare system they have access to.

Men (34%) are more likely than women (28%) to say they are very satisfied with the quality of healthcare system.

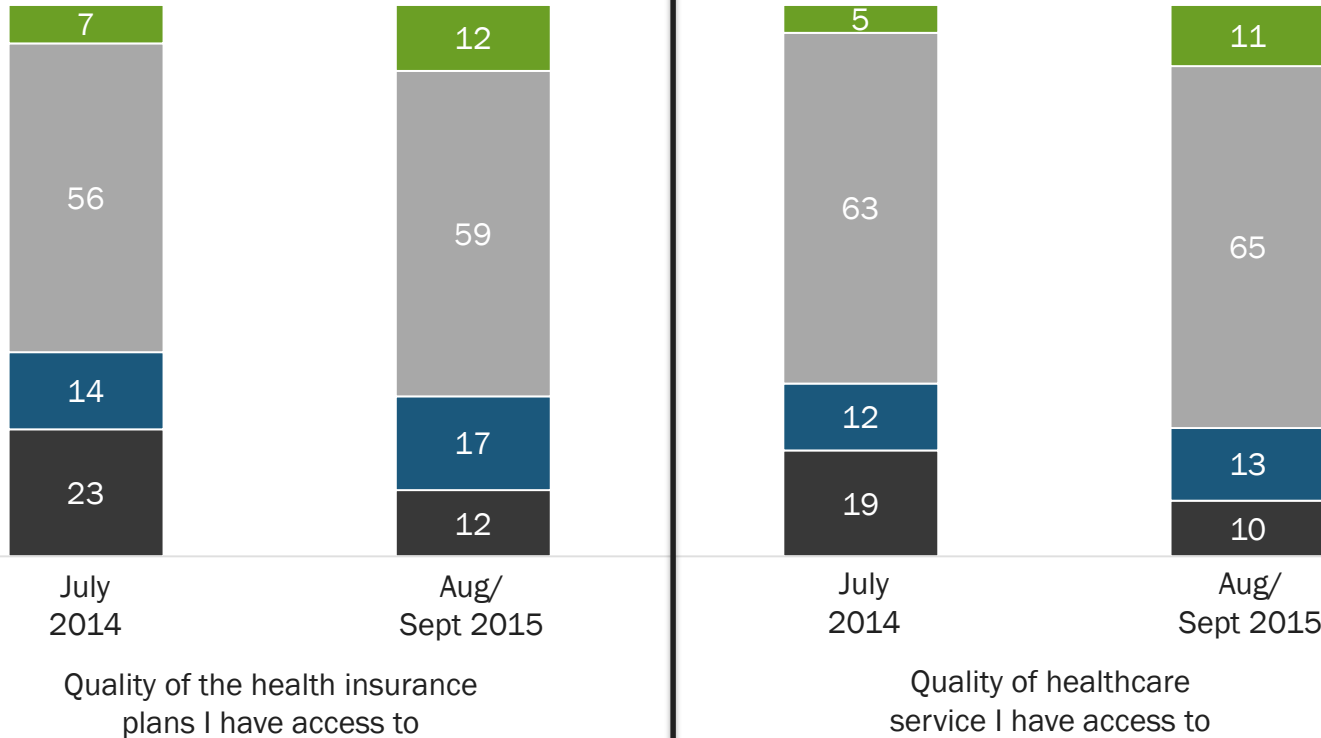
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, Continuously Insured 2015 n=3929, Newly Insured 2015 n=285, Uninsured 2015 n=397)

Q730. Overall, how satisfied are you with the quality of the healthcare system you have access to today? When we say healthcare system we are referring to all things related to healthcare including doctors, nurses and other healthcare providers, hospitals, insurance, etc.

Americans See Some Increase in Healthcare Quality

The percentage of Americans indicating an increase in the quality of the health insurance plans and healthcare services they have access to has increased. However, the percentage indicating a decrease in quality of the health insurance plans has also grown since 2014.

Trended: Changes to Quality (%)



Latinos are most likely feel the quality of healthcare plans they have access to have increased (19% of compared to 10% of White, 17% of Black, and 12% of Asian Americans).

- Increased
- Stayed about the same
- Decreased
- Not applicable/Don't know

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

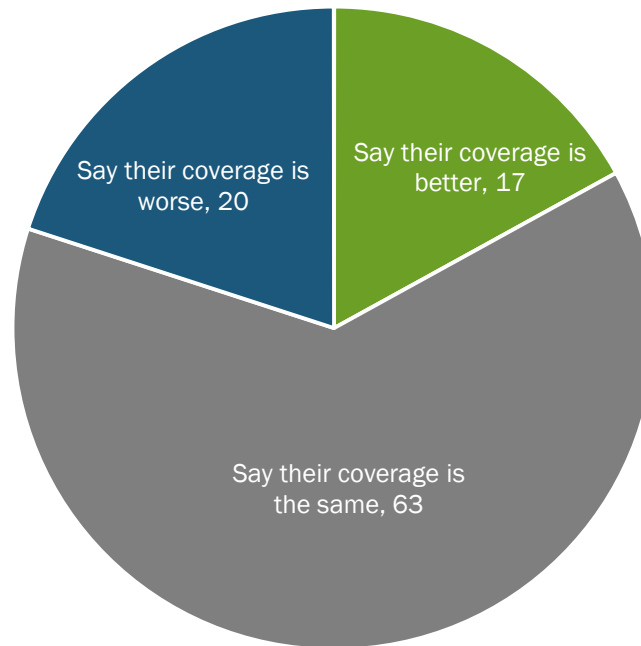
Health Insurance Is No Better, But No Worse Than 1-2 Years Ago

Almost two-thirds of Americans feel their health insurance coverage has remained about the same as it was 1-2 years ago.

Black (23%) and Latino (24%) Americans are more likely than White Americans (15%) to say their insurance coverage is better than it was 1 to 2 years ago.

Millennials (24%) are more likely than Baby Boomers (11%) and Gen X (14%) to say their insurance coverage is better than it was 1 to 2 years ago.

Relative Health Insurance Coverage (%)



*New in 2015

BASE: All Qualified Employed Full or Part Time (August/September 2015 n=2495)

Q1106A. Thinking back, is your health insurance coverage worse, the same or better than it was 1 to 2 years ago?

Perceptions of Healthcare

Satisfaction

Quality & Affordability

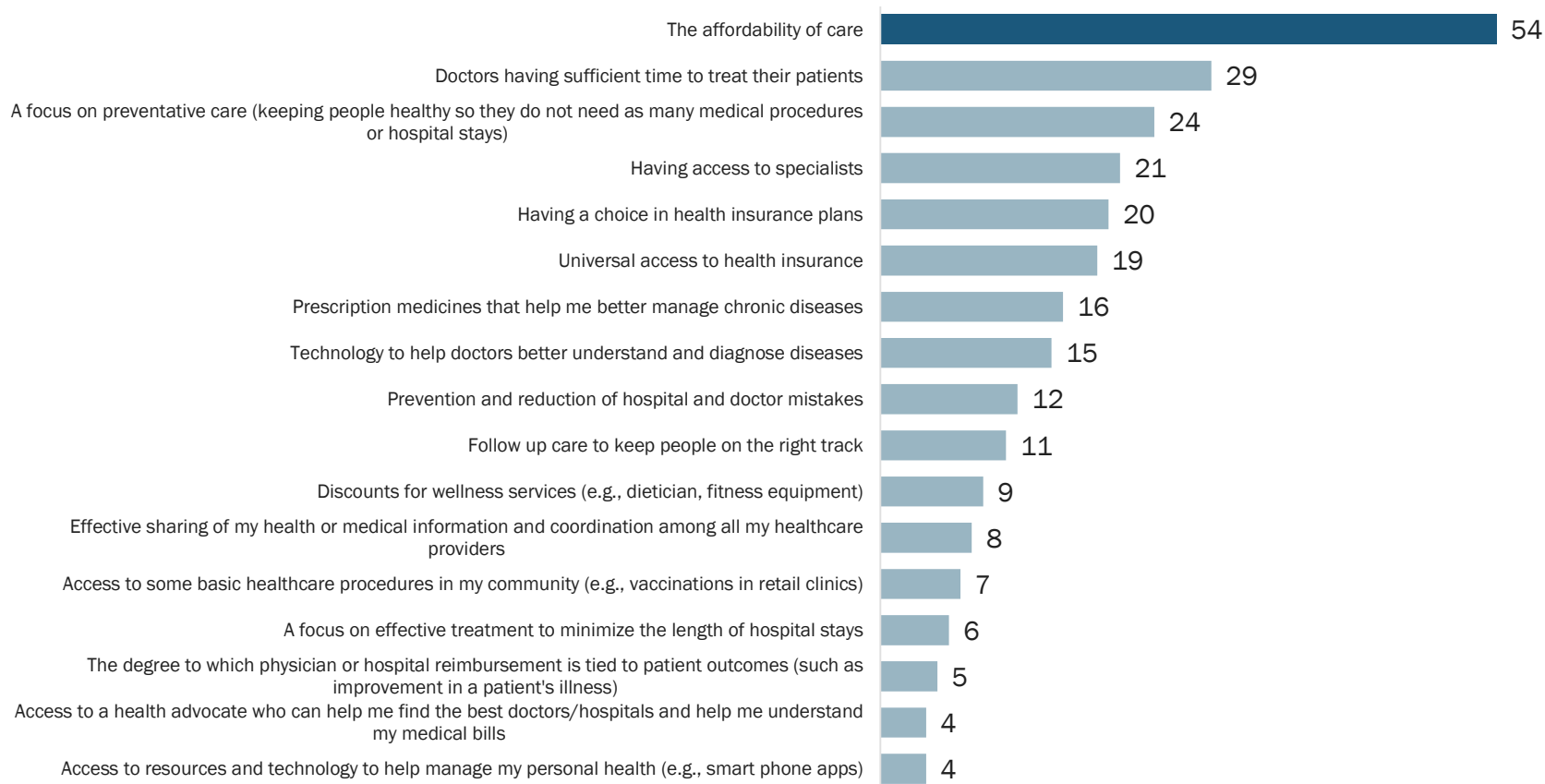
Access

Coverage

For the Majority of Americans, Affordability Is Most Important

When asked to identify characteristics of the healthcare system that are most important to them, affordability of care is most commonly selected. Reimbursements tied to outcomes, access to a health advocate and access to resources and technology to help manage health were the least likely to be selected as important.

Most Important Characteristics in Healthcare System (%)



*Note: Only 2015 data shown

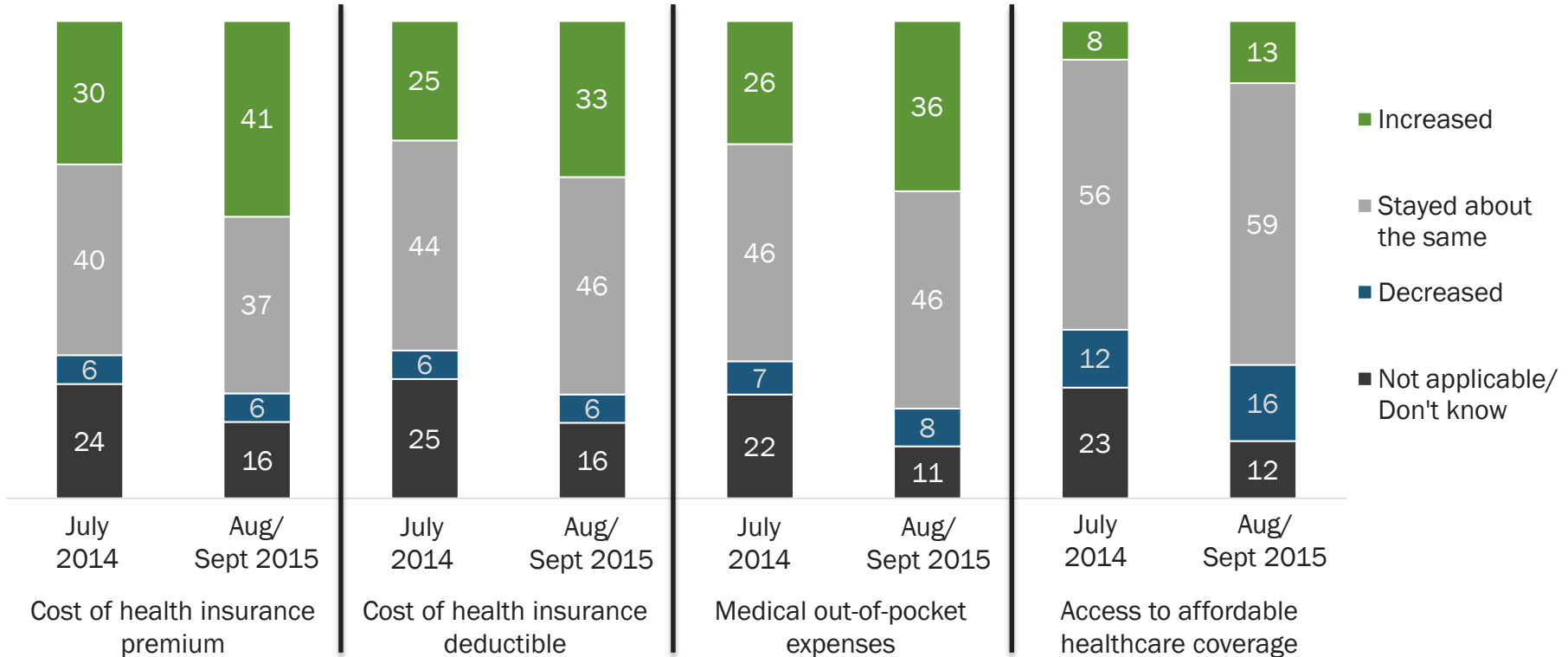
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Americans Report Healthcare Costs Are on the Rise

53% of adults say either the cost of their premium, health insurance deductible or out-of-pocket medical expenses has increased.

Changes to Cost (%)



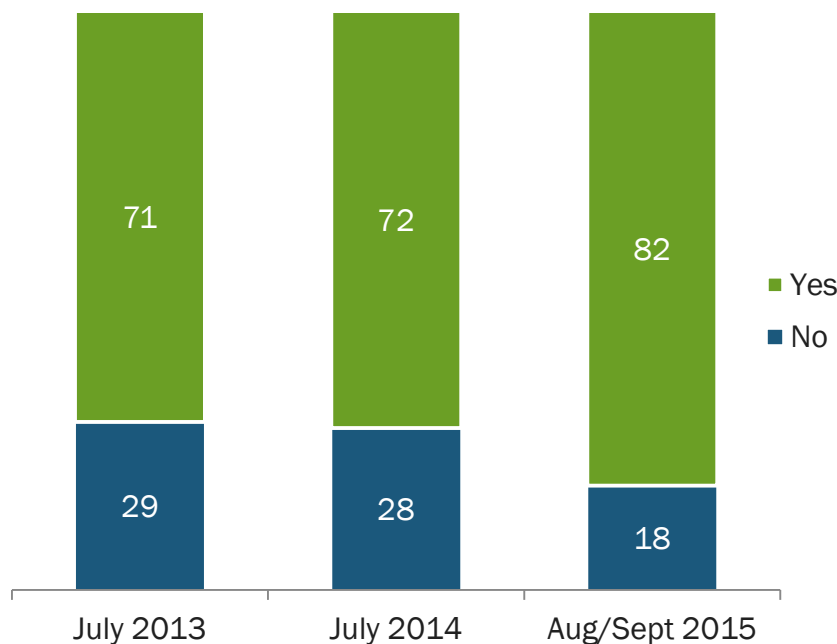
Millennials (17%) are more likely than Gen X (9%) and Baby Boomers (12%) to say access to affordable coverage has increased.

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)
 Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
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82% Say They Are Able to Afford Routine Health Expenses

While a growing majority of Americans say they are currently able to afford their routine healthcare expenses, nearly one in five say they cannot.

Currently Able To Afford Routine Healthcare Expenses (%)



Men are more likely than women to say they are currently able to afford routine healthcare expenses (87% vs. 79%).

Millennials (20%) are more likely than Gen X (17%) and Baby Boomers (12%) to say they cannot afford routine healthcare expenses.

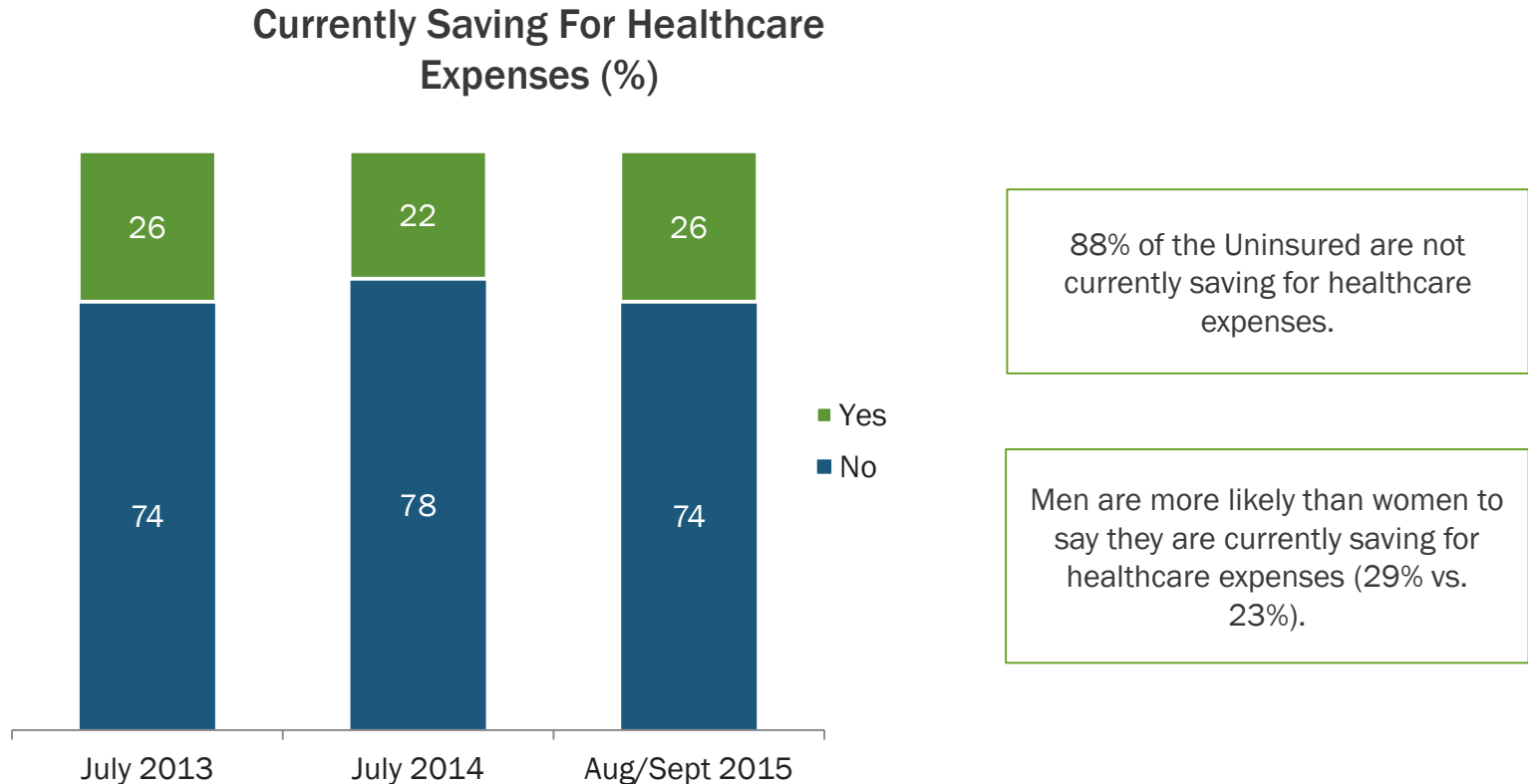
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)

Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

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A Minority of Americans Currently Save for Health Expenses

Only 26% of Americans are saving for healthcare expenses. However, 88% of the Uninsured are not currently saving.



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)

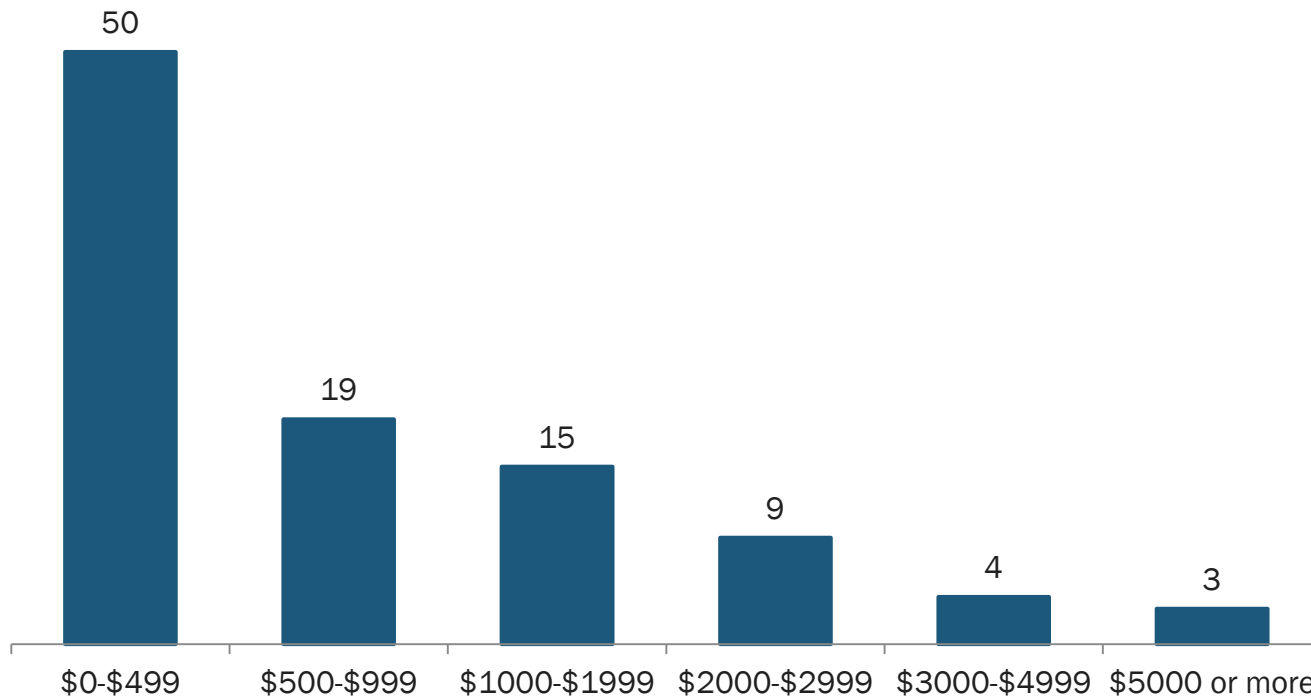
Q755. Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

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Annual Healthcare Budget Is Less than \$1K for Most Americans

Nearly seven in ten Americans spend less than \$1,000 on their own routine health expenses each year, not including premiums.

Annual Health Expenses (%)



New in 2015

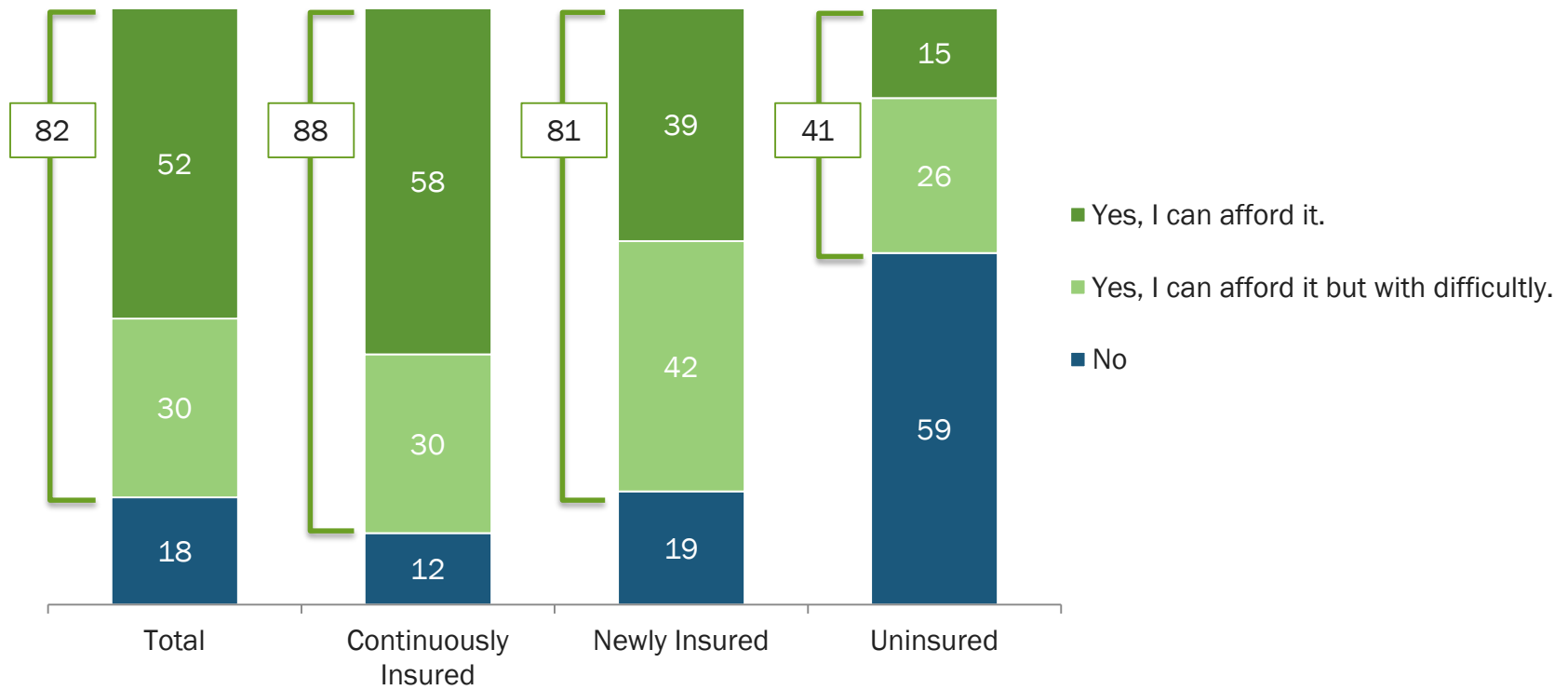
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q765. To the best of your knowledge, how much do you spend on routine ANNUAL health expenses for yourself (not your family)? Routine health expenses include health insurance co-pays, deductibles and out-of-pocket expenses. Please do not include health insurance premiums that you pay for yourself.

Most Uninsured Adults Cannot Afford Healthcare Expenses

Although the majority of Americans overall say they can afford routine healthcare expenses, three in five of the Uninsured say they cannot.

Ability to Afford Routine Healthcare Expenses (%)

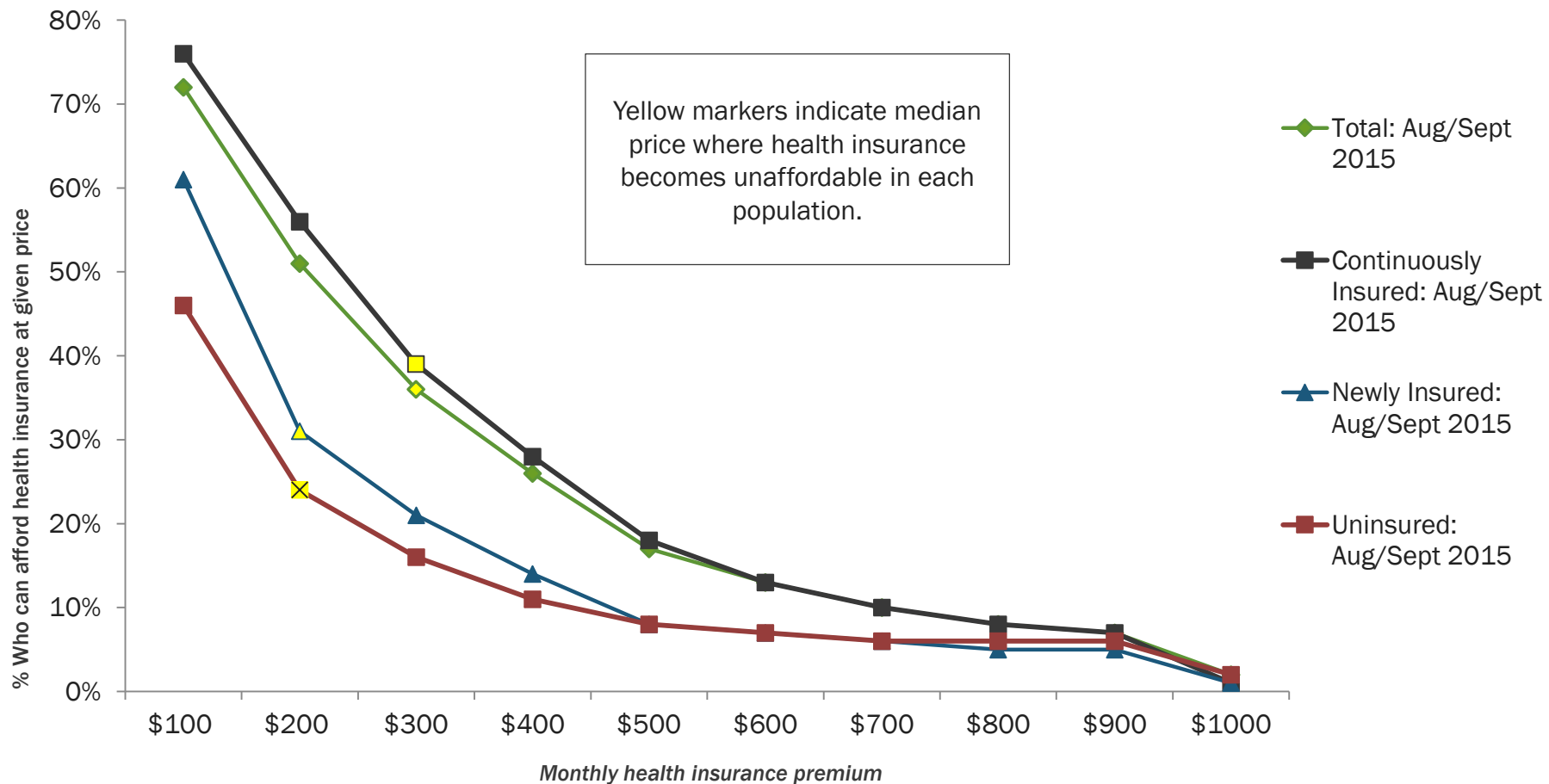


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397)
Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Less than Half of Uninsured Can Afford a \$100 Premium

Most Newly Insured or Uninsured say they cannot afford health insurance if the premium climbs above \$100/month.

Affordability of Health Insurance at Price Points (%)



BASE: All Qualified Respondents (August/September 2015: Continuously insured n=3929, Newly insured n= 285, Uninsured n= 397)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Perceptions of Healthcare

Satisfaction

Quality & Affordability

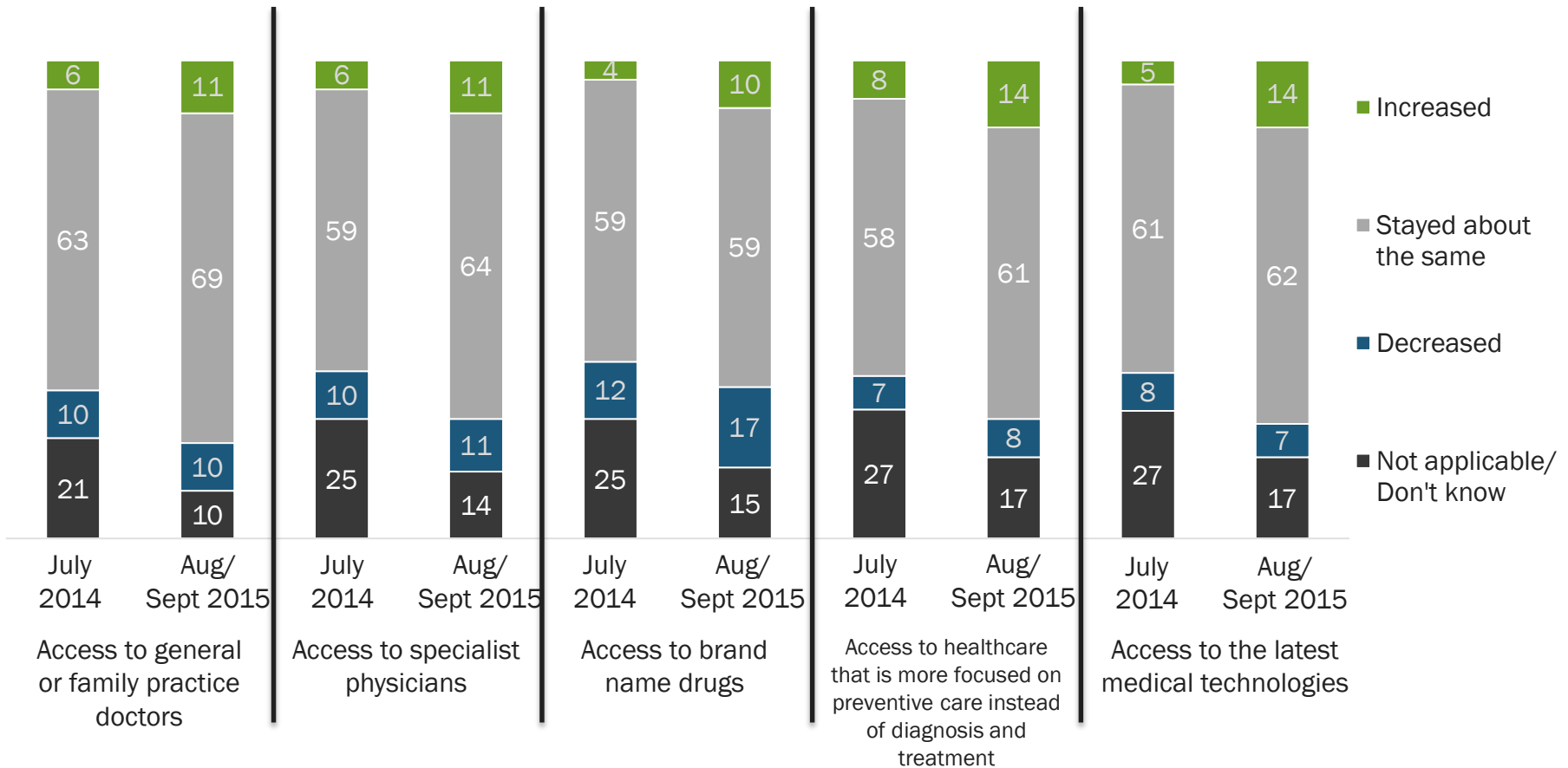
Access

Coverage

Americans Report Positive Changes in Access

Whether it is access to general family practice, specialists, brand name drugs or medical technologies, Americans are more likely to say their access has increased than in 2014. However, there was also a significant rise in the percentage reporting their access to brand name drugs has decreased.

Trended: Changes to Access (%)



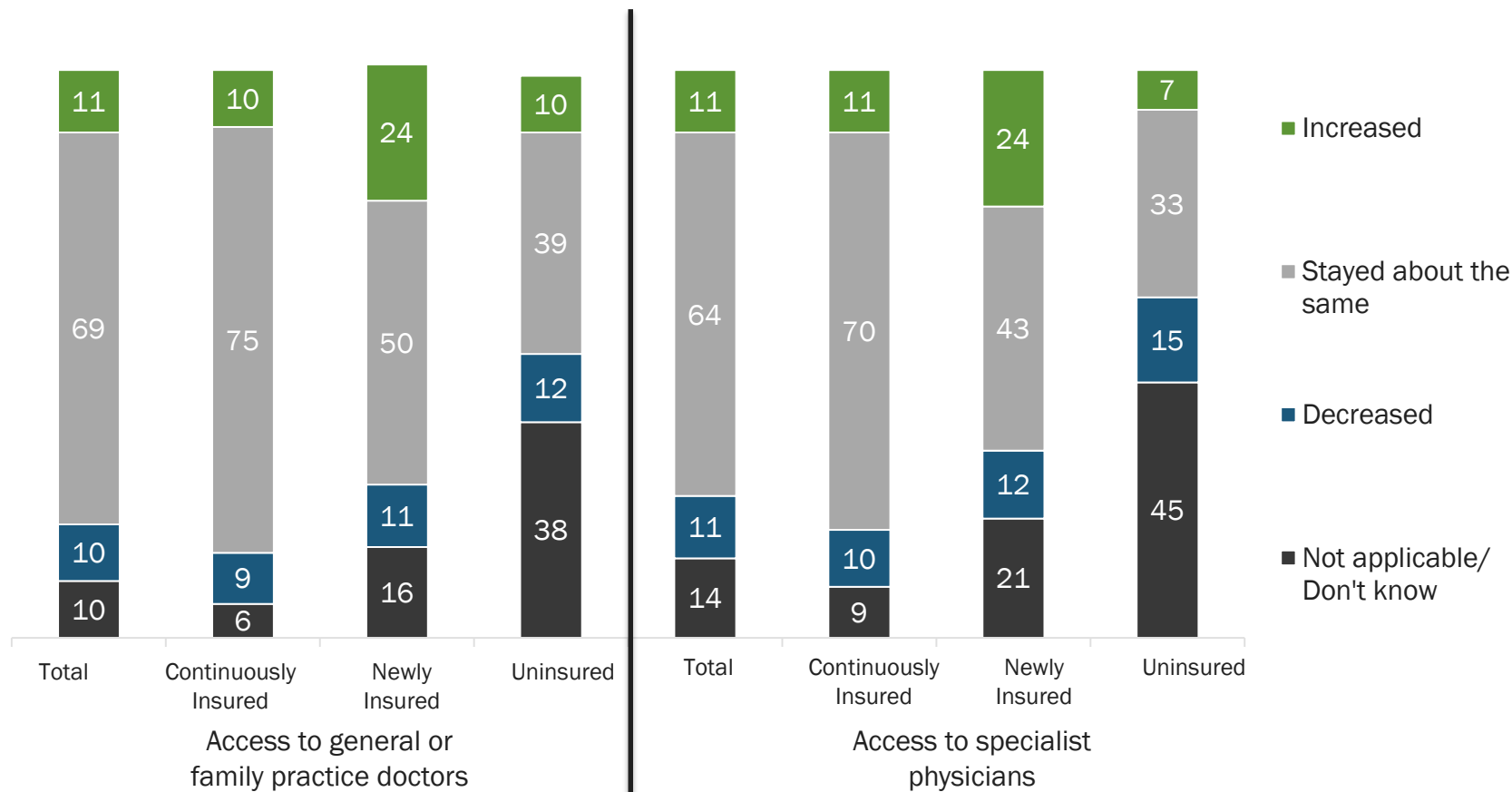
- Increased
- Stayed about the same
- Decreased
- Not applicable/Don't know

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)
 Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Physician Access Improved Most for Newly Insured

Nearly one in four of the Newly Insured say they have experienced an increase in access to general or family practice doctors and specialists.

Changes to Access by Insurance Status (%)

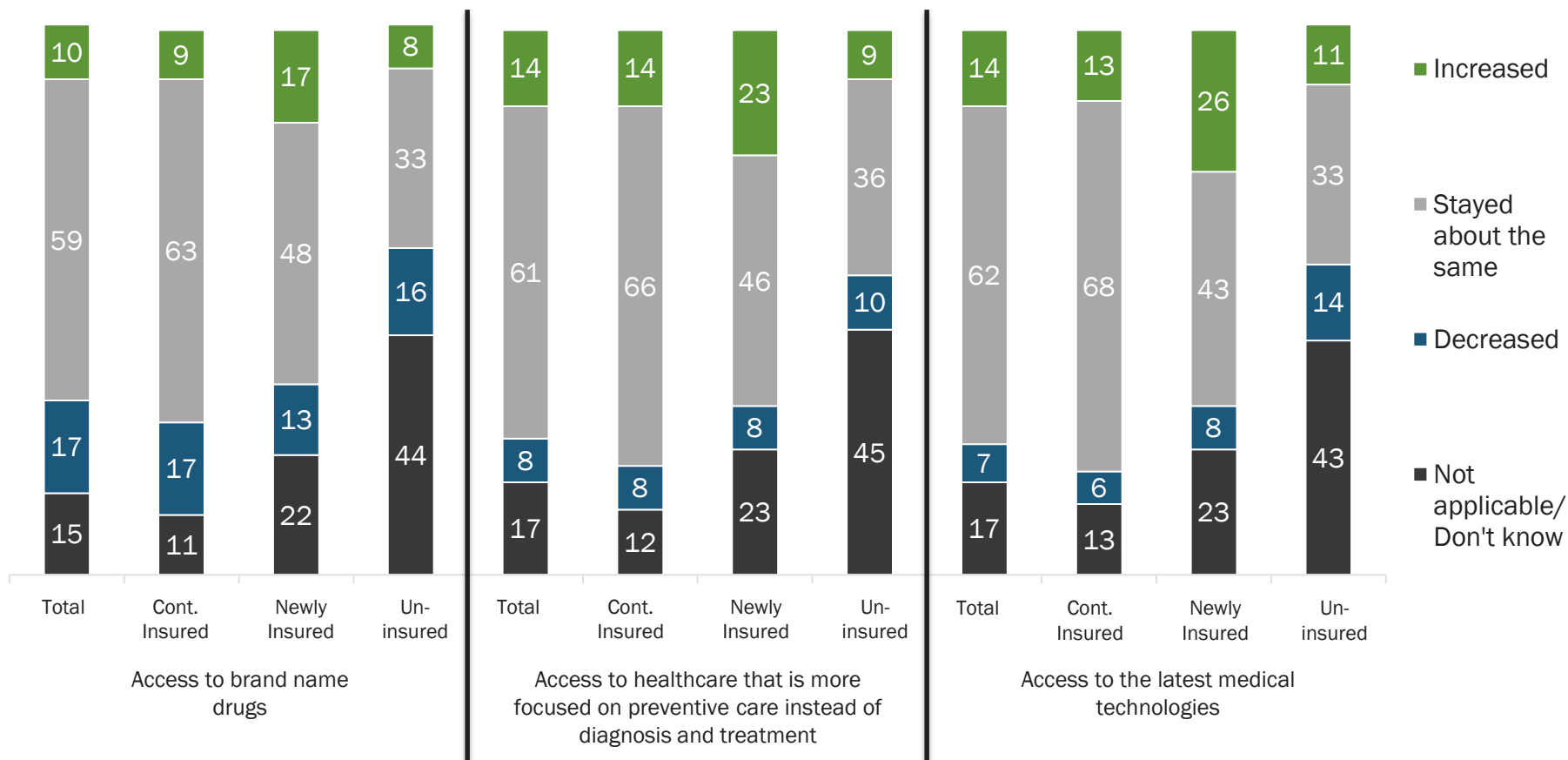


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Many Uninsured Not Sure How to Access Rx or Care

Over two in five of the uninsured do not know how to access drugs, preventive care or medial technology, or feel it is not applicable to them. Around one in five Newly Insured report the same, although Newly Insured are most likely to see increased access to brand name drugs, preventive care, and the latest medical technologies.

Changes to Access by Insurance Status (%)

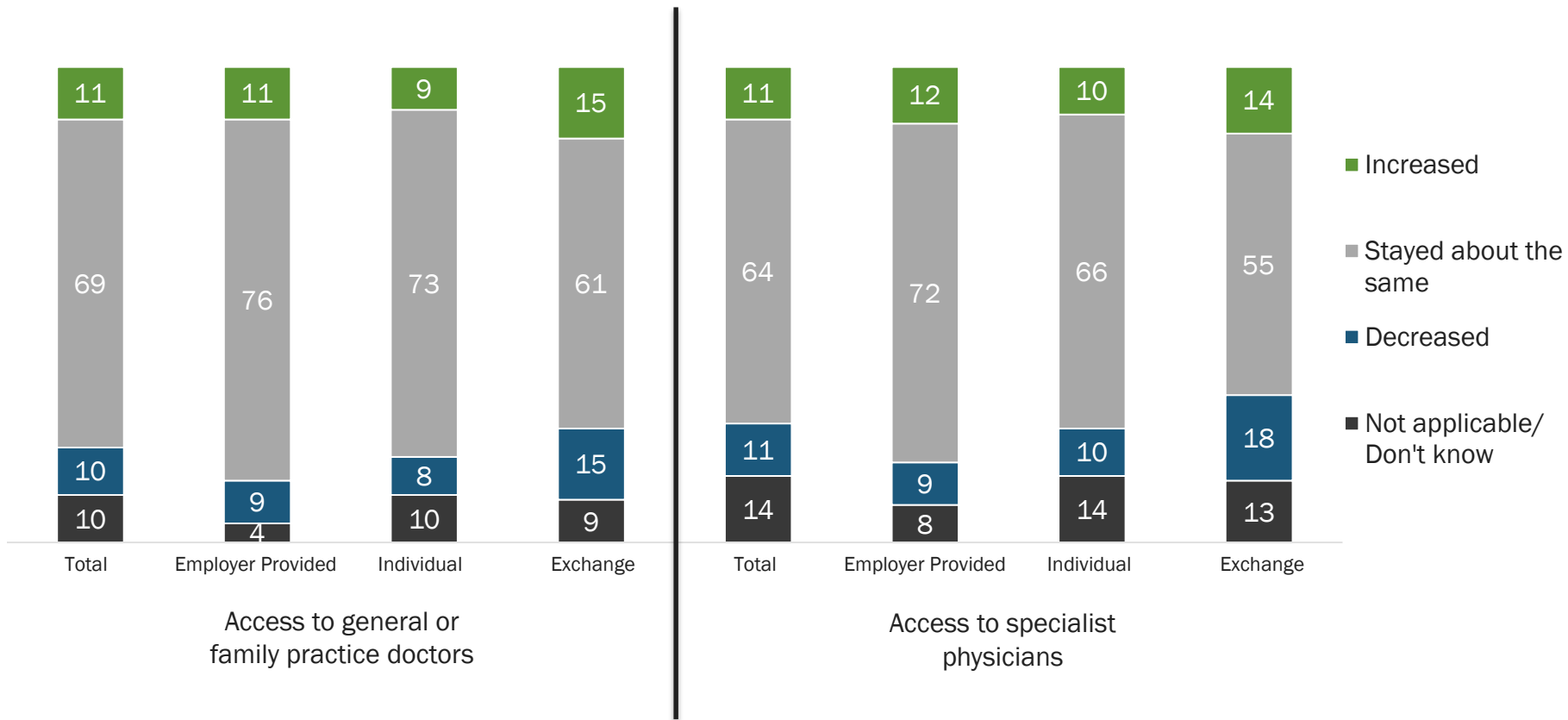


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Exchange Plans Allow Increased Physician Access for Some

Americans receiving insurance through an Exchange are slightly more likely than those with other types of insurance to say their access to general/family practice doctors have both increased and decreased.

Changes to Access by Insurance Type (%)



BASE: All Qualified Respondents (Total August/September 2015 n=4611, Employer Provided n=2486, Individual n=386, Exchange n=286) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Perceptions of Healthcare

Satisfaction

Quality & Affordability

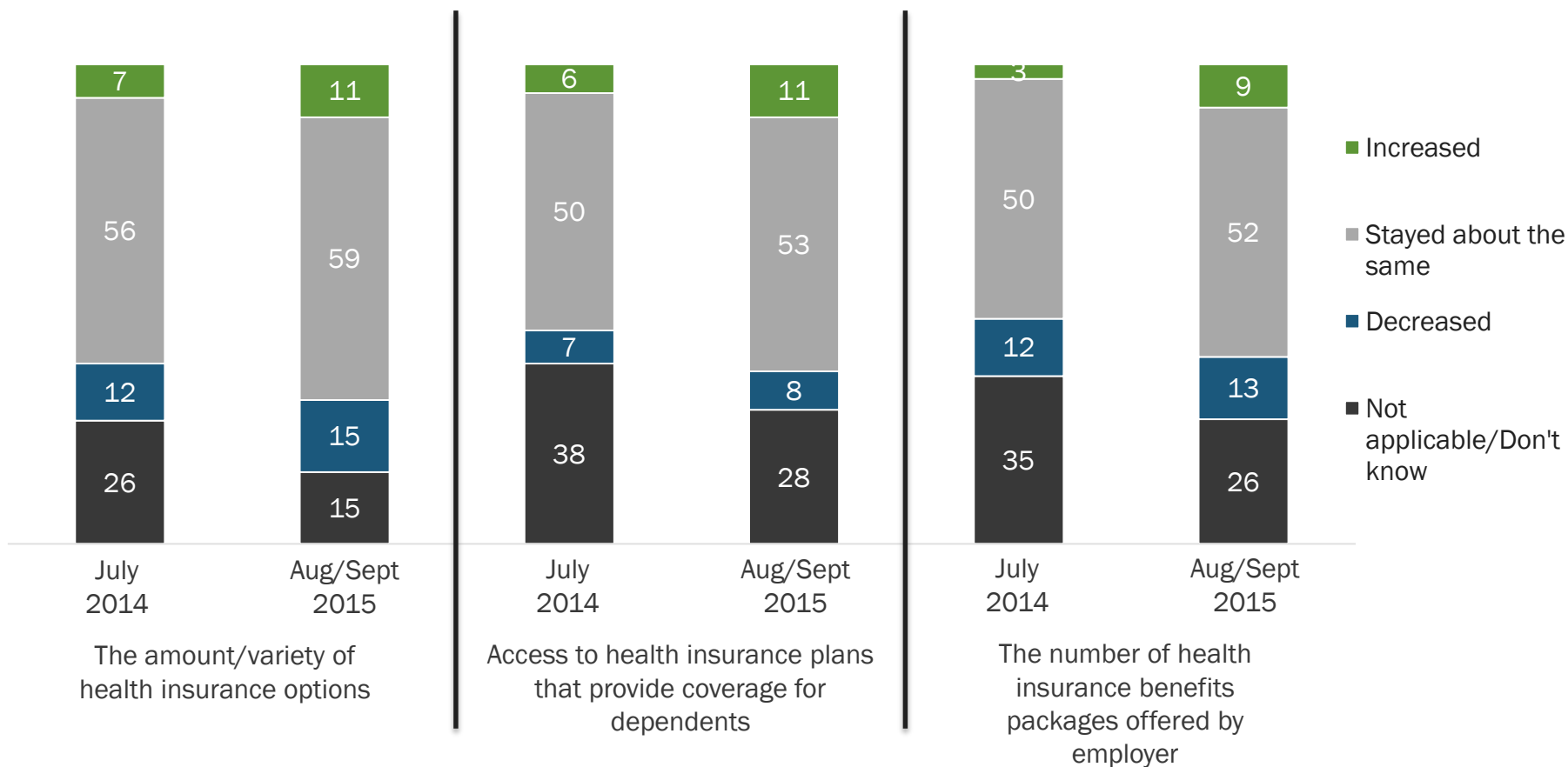
Access

Coverage

Increased Awareness of Plan Options

Variety, access to plans and number of benefits that provide coverage for dependents have slightly increased since 2014 indicating a slight growth in access. However, the variety of plans and packages is more likely to have decreased than increased.

Trended: Changes to Coverage (%)

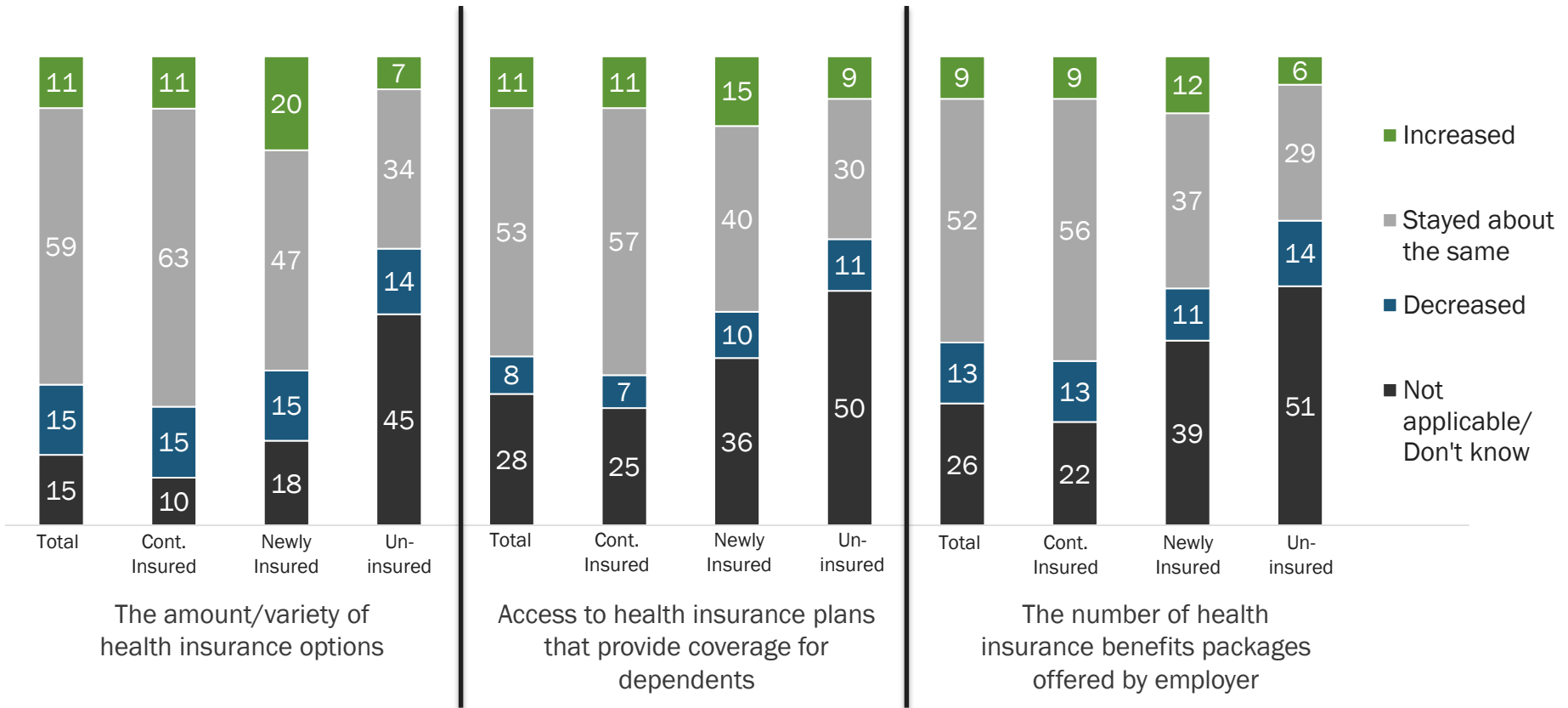


BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)
 Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Continuously Insured Experienced Change in Plan Choice

The Continuously Insured are significantly more likely than the Newly Insured and Uninsured to say that the amount and variety of health insurance options has increased or stayed the same.

Changes to Coverage by Insurance Status (%)

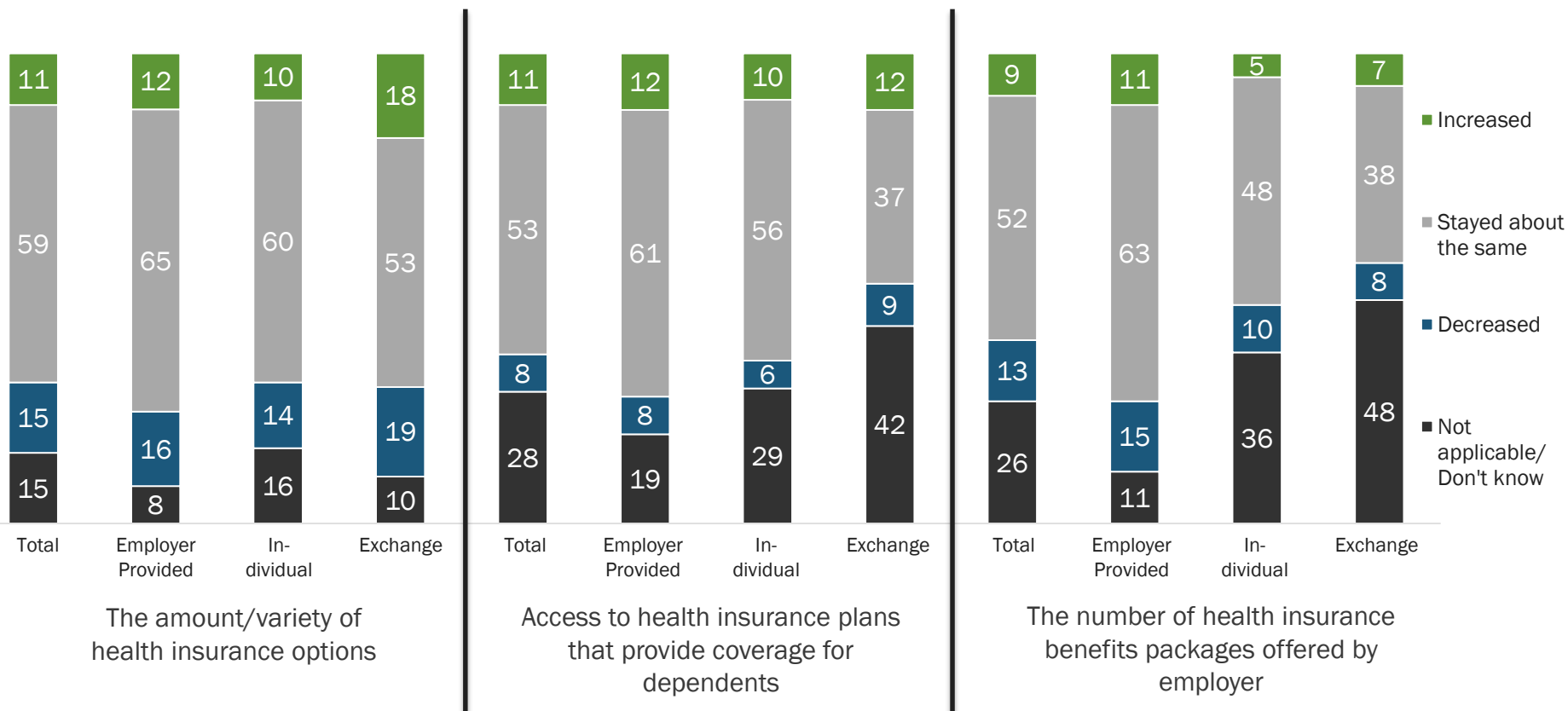


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Employer Coverage Changing for Some

Those with Employer provided coverage are more likely (around three-quarters) than those with Individual or Exchange coverage to say that the amount and variety of health insurance options has increased or stayed the same.

Changes to Coverage by Insurance Type (%)



BASE: All Qualified Respondents (Total August/September 2015 n=4611, Employer Provided n=2486, Individual n=386, Exchange n=286) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Employer Health Benefits

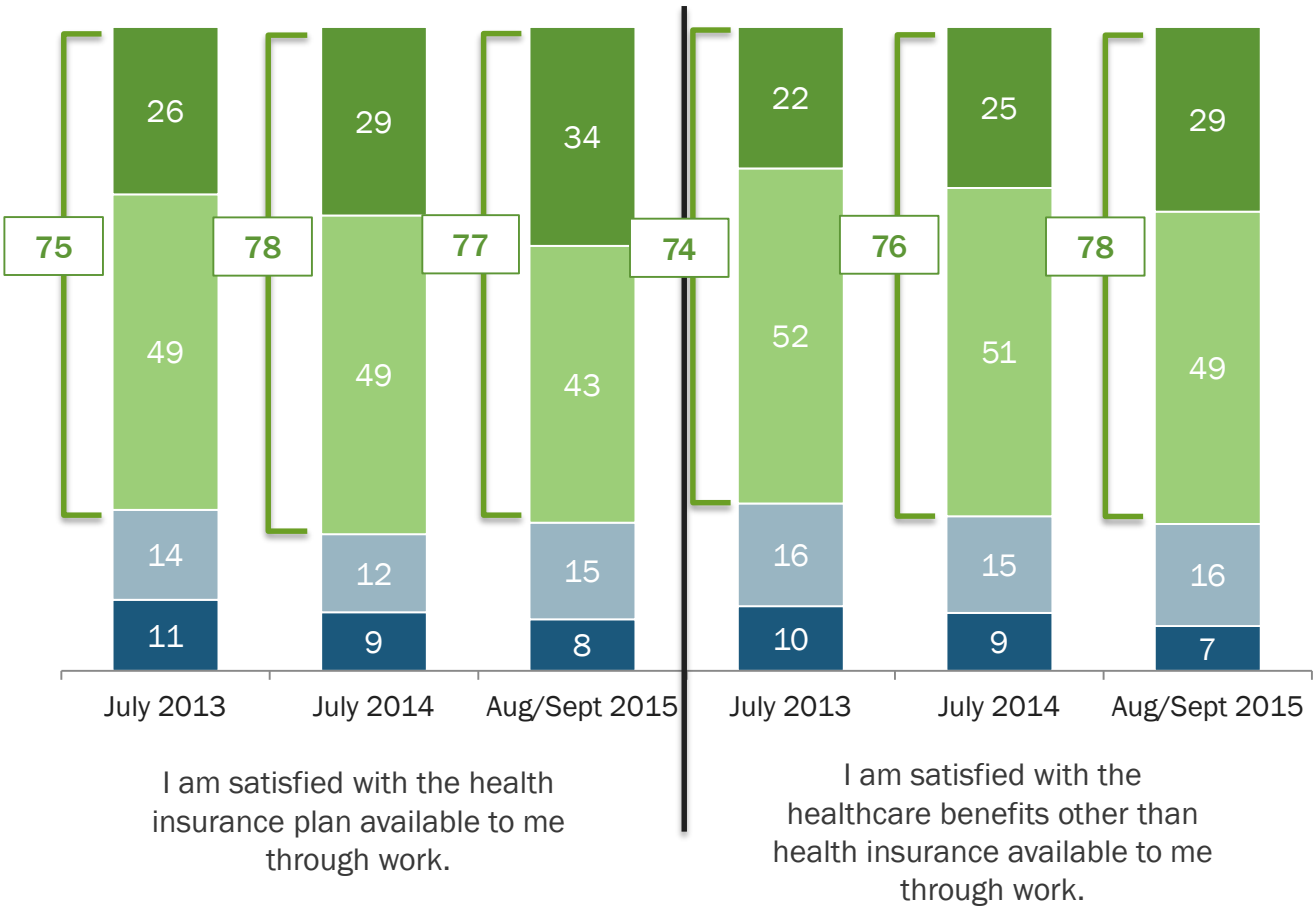
Satisfaction

Health Insurance Programs

Satisfaction Holds Steady with Employer Benefits

Similar to two years ago, at least three-quarters of Americans are satisfied with the health insurance plan (and other benefits) provided through their job.

Satisfaction with Health Insurance Plan and Benefits



Latinos are least likely to say they are satisfied with health insurance plan offered through work (63% agree compared to 78% of White, 86% of Black, and 84% of Asian Americans).

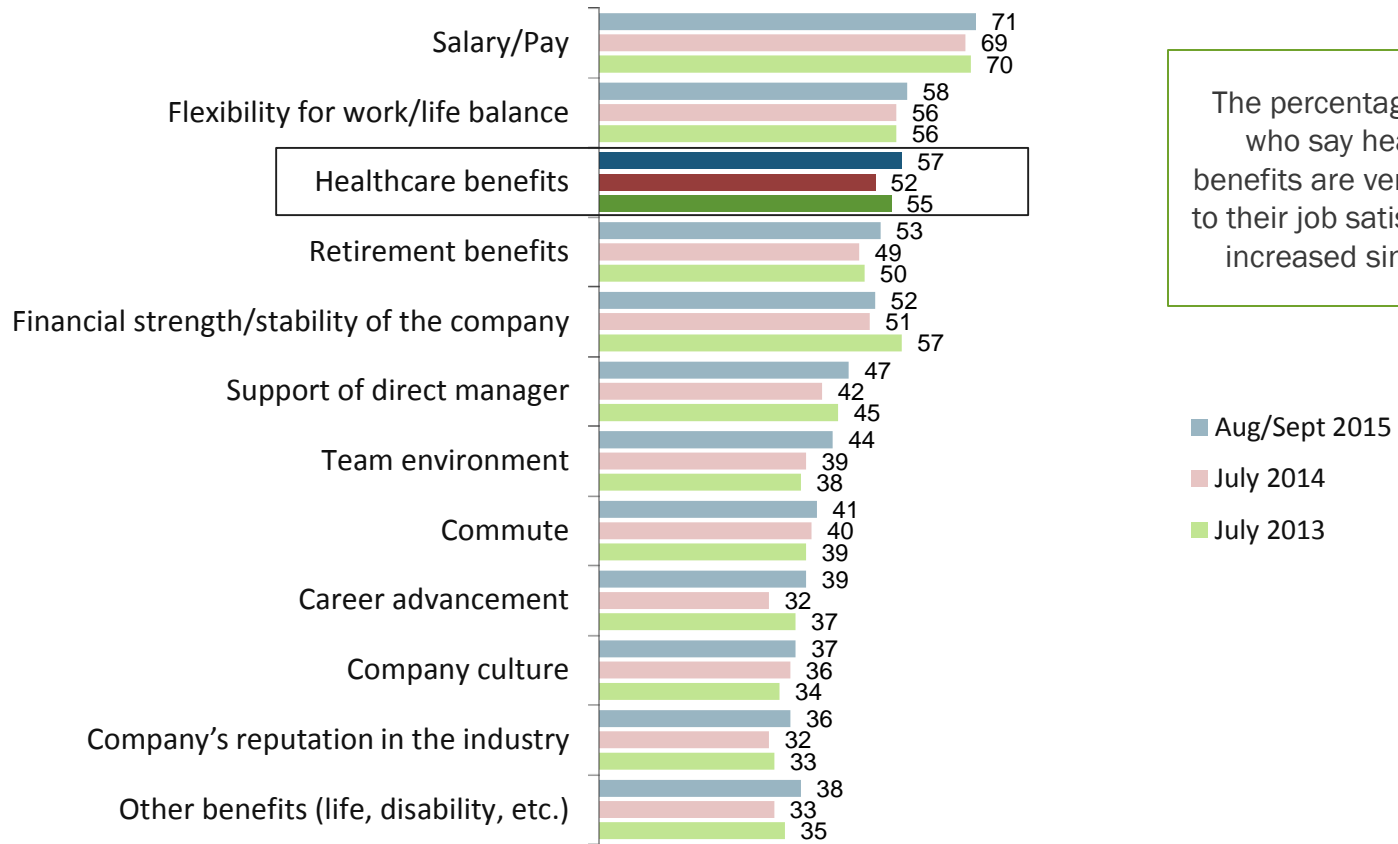
- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

BASE: All Qualified Full, Part or Self Workers (July 2013 n=1366/1374, July 2014 n=1109/1184, August/September 2015 n=1983/2207)
 Q1116. How much do you agree or disagree with the following statements?

Health Benefits Are Important To Job Satisfaction

When thinking about job satisfaction, healthcare benefits are considered “very important” to the majority of working Americans, bested only by salary/pay and work/life balance; healthcare is the highest since it was first captured in 2013.

Importance in Job Satisfaction (% Very Important)



The percentage of those who say healthcare benefits are very important to their job satisfaction has increased since 2014.

■ Aug/Sept 2015
 ■ July 2014
 ■ July 2013

BASE: Employed Respondents (July 2013 n=1615, July 2014 n=1380, August/September 2015 n=2495)
 Q1106. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

One in Seven Americans Report They Are Caregivers

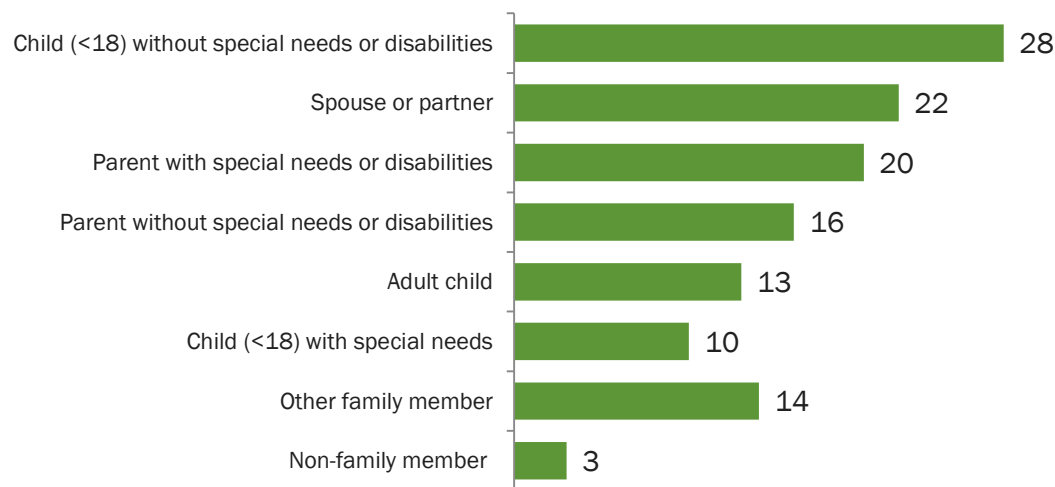
14% of Americans say they provide dependent care most commonly to a child with special needs or disabilities, a spouse or partner, or a parent with special needs or disabilities.



14% of respondents are providing care to a family member, a child or a sick, elderly or disabled person.

Recipients of Care

Person to Whom Caregiver Provides Care (%)



Men and women are similarly likely to provide care (13% and 15% respectively). However, men are more likely to provide care to a spouse or partner (35% compared with 11%), while women are more likely to provide care to a parent with special needs or disabilities (25% compared with 14%).

*New in 2015

BASE: All Qualified Respondents. (August/September 2015 n=4611)

Q717A. Are you currently providing unpaid care to a family member, a child or a sick, elderly, or disabled person?

BASE: All Qualified Respondents and Caregiver. (August/September 2015 n=595)

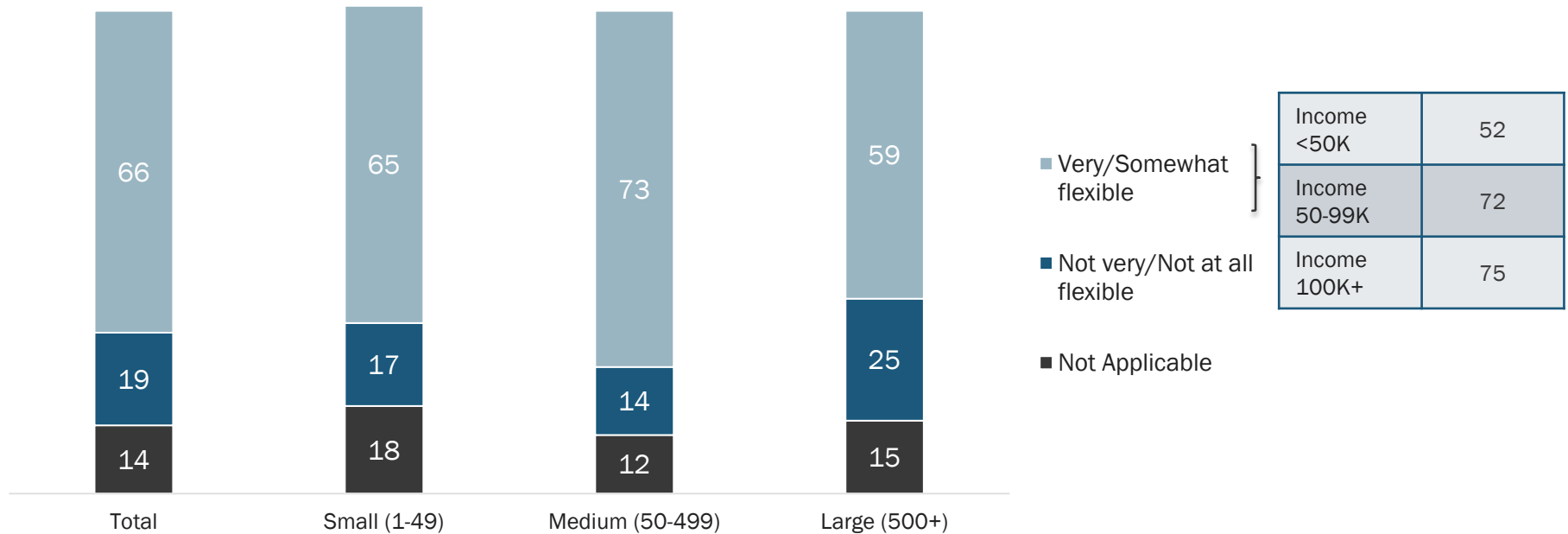
Q718B. You mention you provide unpaid care. To whom do you provide care?

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Workplace Flexibility Is Fairly Available (When Needed)

14% of Americans say they provide dependent care. Large employers are the least flexible when it comes to caregiving responsibilities; 25% of those employed by large companies say their employer is not very/not at all flexible, compared to 14% of those employed by medium sized companies and 17% of those employed by small companies.

Flexibility about Caregiving by Company Size (%)



*New in 2015

BASE: All Qualified Respondents. (August/September 2015 n=4611)

Q717A. Are you currently providing unpaid care to a family member, a child or a sick, elderly, or disabled person?

BASE: Qualified and full time, part time, self employed and caregiver. (August/September 2015 Total n=353, Small n=112, Medium n=110, Large n=131)

Q719C. Earlier you mentioned you provide unpaid care. How flexible is your company when it comes to your caregiving responsibilities?

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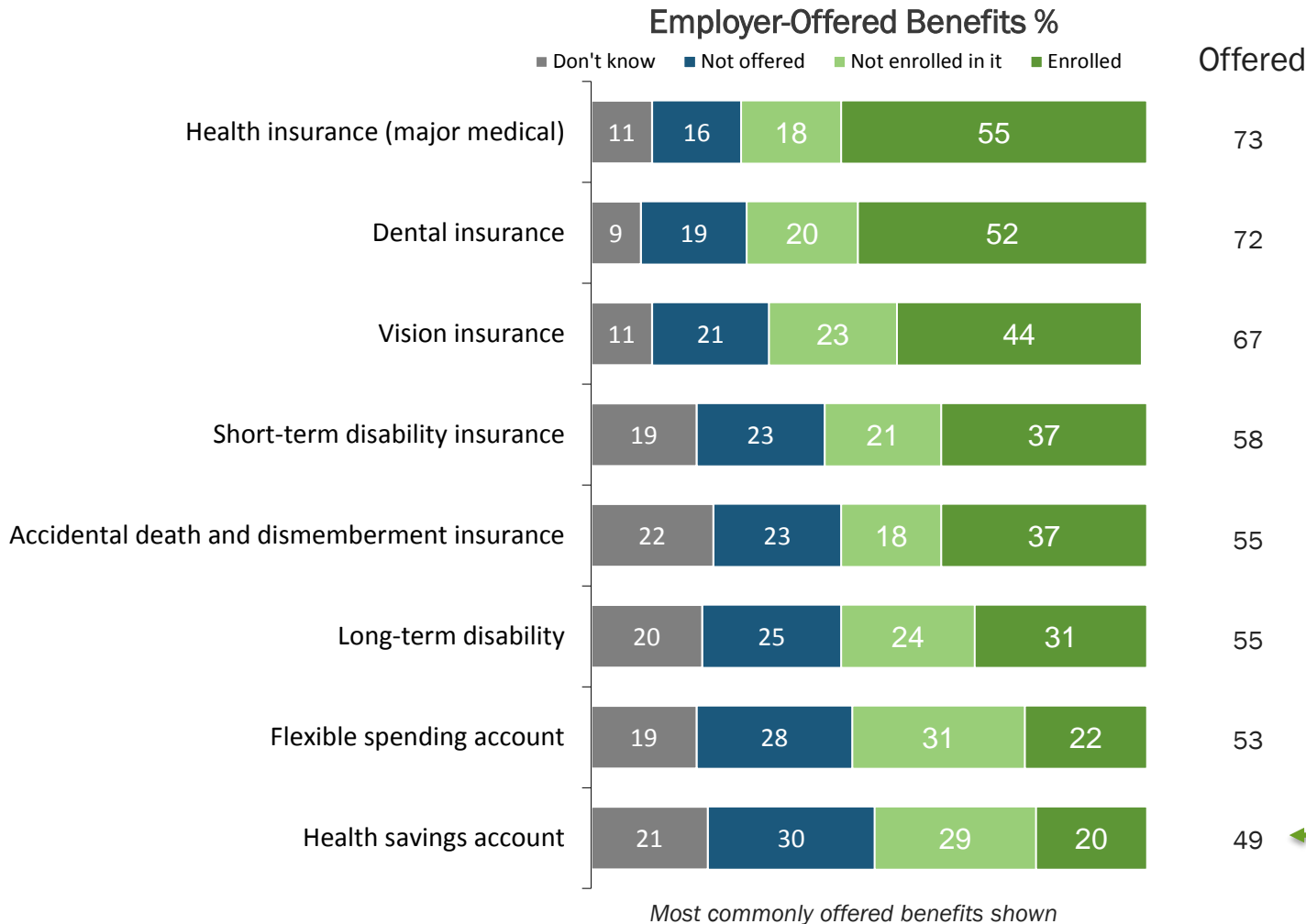
Employer Health Benefits

Satisfaction

Health Insurance Programs

Awareness of Employer Health Insurance Offering Declines

The percentage of employees reporting their employer offers health insurance has declined since 2013. The availability of health savings accounts on the other hand has increased during the same time period.



The percentage of employees reporting that their employer offers a health savings account has increased from 44% in 2014 to 49% in 2015.



BASE: Employed Full or Part Time (August/September 2015 n=2752)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

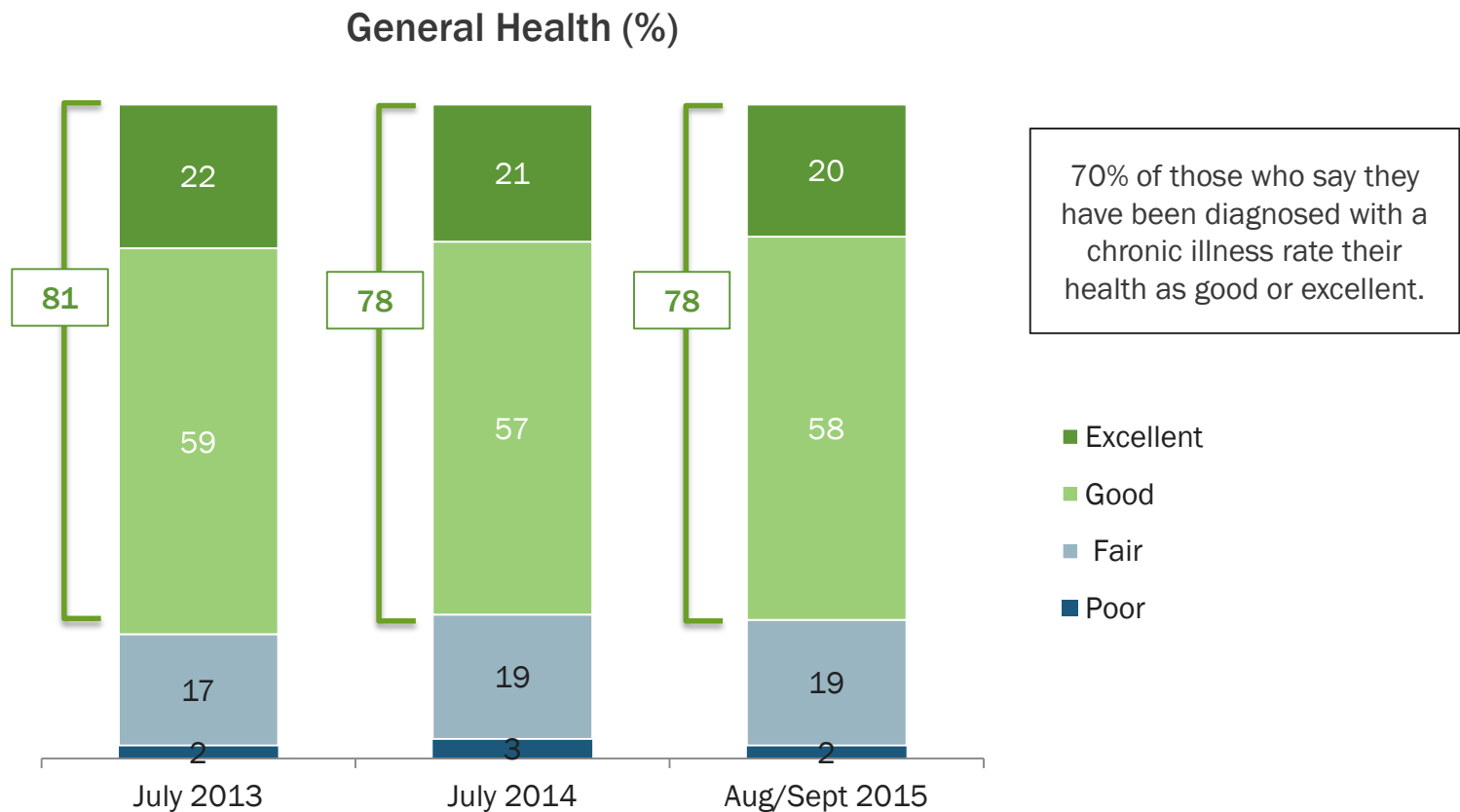
Wellness

General Health Trends

Employer Wellness Programs

Most Americans Rate Their Health As Good Or Excellent, About The Same As Two Years Ago

Most Americans (78%) still rate their health as being good overall.

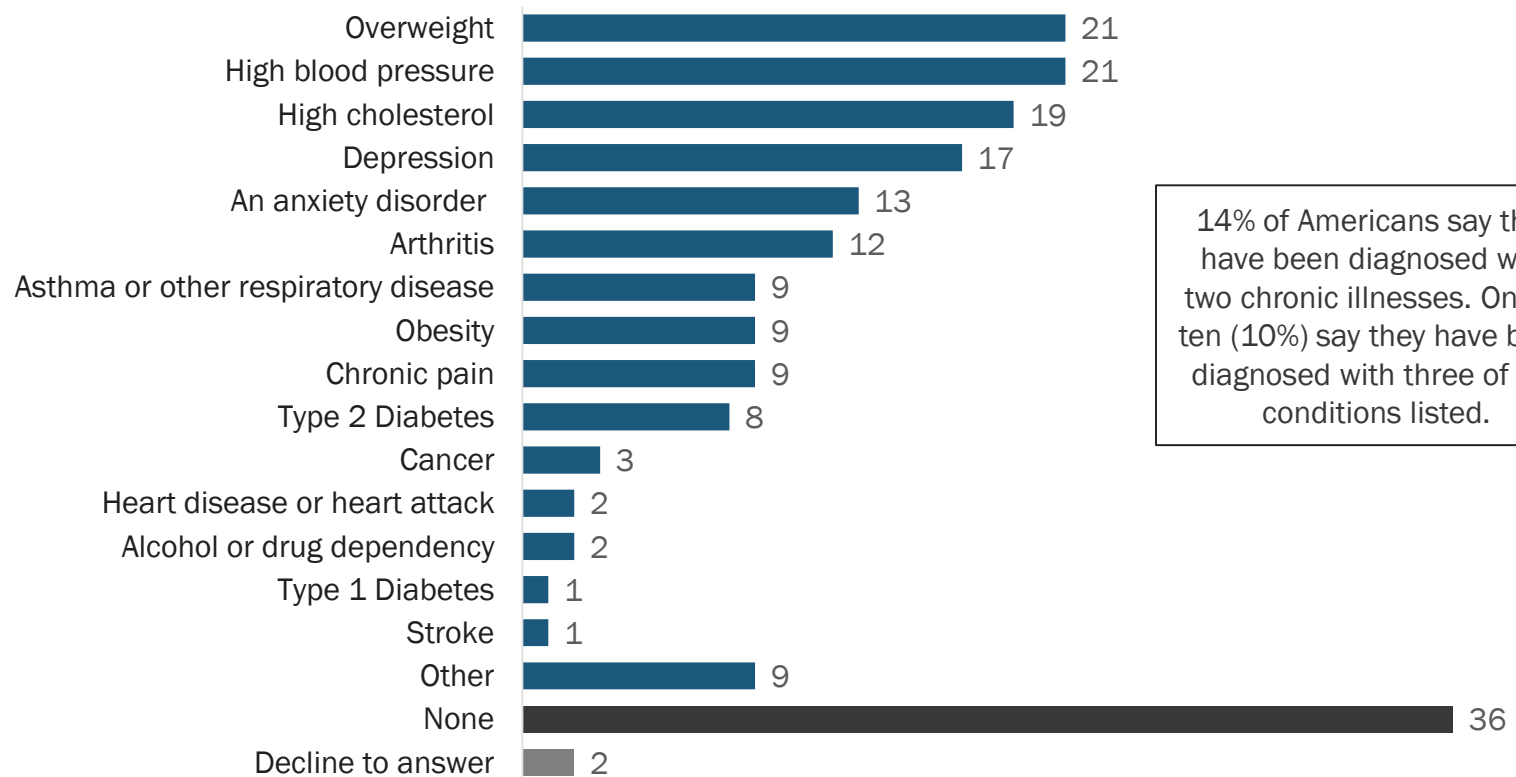


BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)
Q715. Overall, how would you describe your general health?

Two in Three Americans Report Some Health Condition

Nearly two-thirds of Americans have at least one healthcare condition diagnosed by a doctor, most commonly being overweight, having high blood pressure or having high cholesterol. More Americans have depression or an anxiety disorder than arthritis, asthma, chronic pain, or diabetes.

Respondent Health Conditions (%)



14% of Americans say they have been diagnosed with two chronic illnesses. One in ten (10%) say they have been diagnosed with three of the conditions listed.

*New in 2015

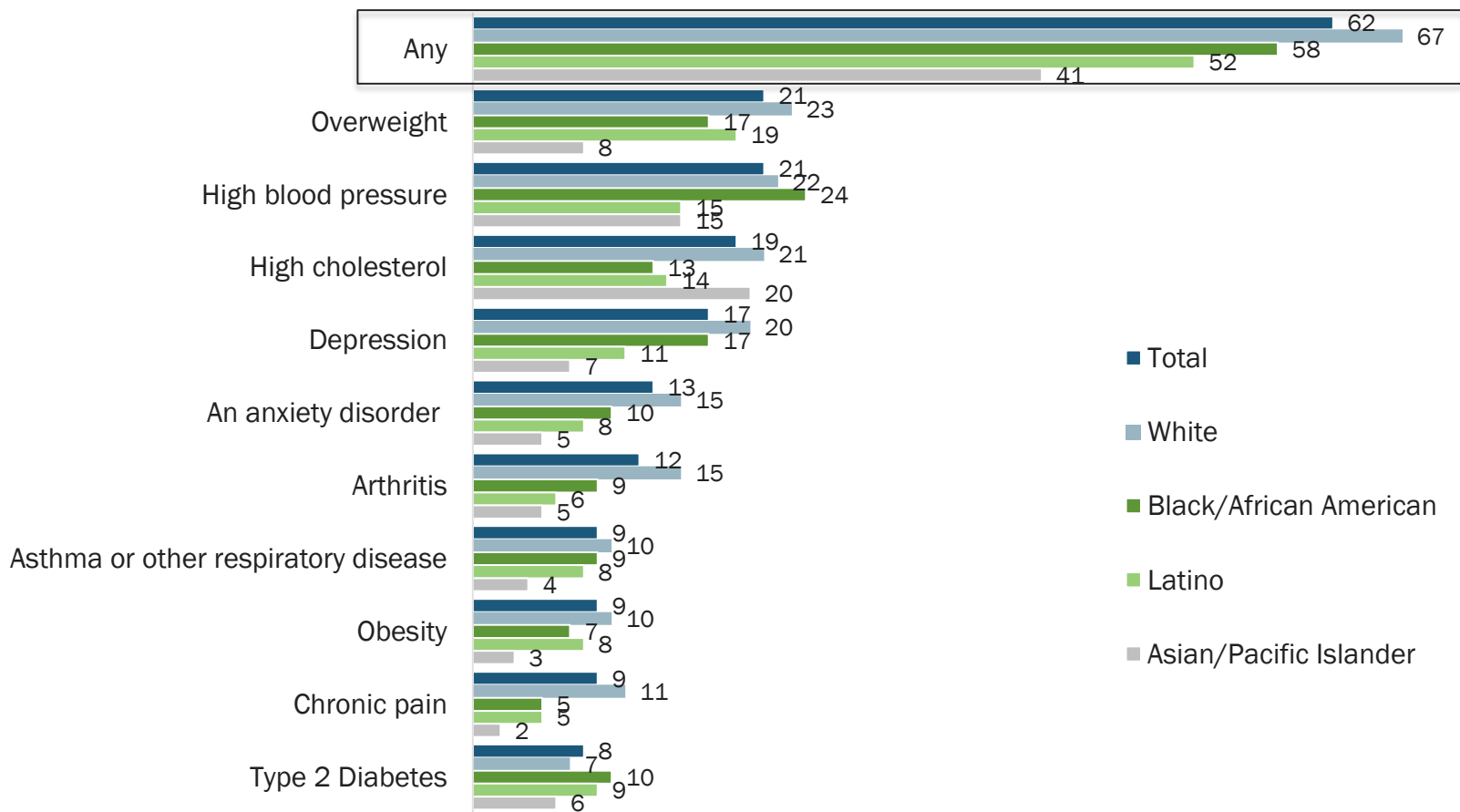
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

White Americans Most Likely to Have Been Diagnosed With a Variety of Chronic Health Conditions

Asian Americans are generally least likely to report being diagnosed with a chronic health condition.

Respondent Health Conditions (%)



*Only Top 10 responses shown

*New in 2015
 BASE: All Qualified Respondents (August/September 2015 Total n=4611, White n=3002, Black/African American n=475, Latino n=560, Asian/Pacific Islander n=434)

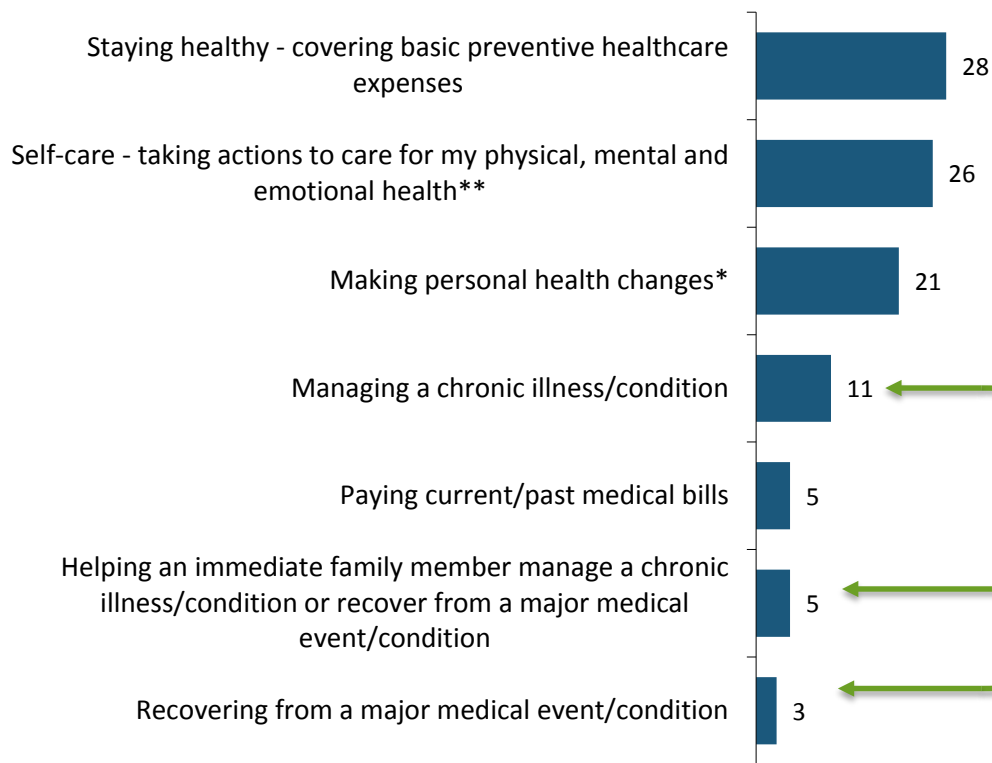
Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

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Preventive Health, Self-Care Are Priorities for Many

For Americans, covering preventive healthcare expenses and taking actions to care for their physical, mental and emotional health are most likely to be their health-related priorities.

Most Important Health-Related Priority (%)



Men are more likely to prioritize staying healthy than women (32% compared to 25% of females), while women are more likely to prioritize making personal health changes (24% compared to 17% of males).

19% prioritize the management of a health condition.

Only response options for Aug/Sept-15 >1% shown

*Note: Added in July 2014

**Note: Added in August/September 2015

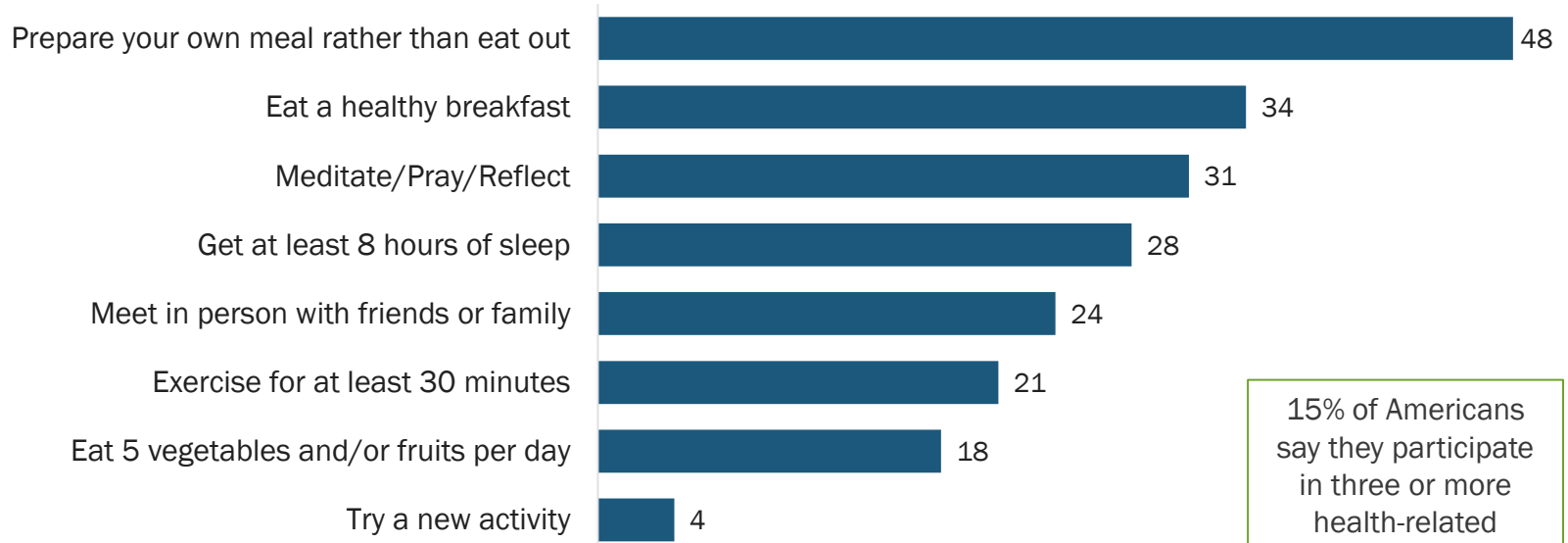
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q725. Which one of the following is your most important health-related priority right now?

A Minority Engage in Healthy Behaviors Daily

Roughly a quarter say they get at least 8 hours of sleep per night and less say they exercise or eat the recommended amount of fruits and vegetables daily.

Participation in Health-Related Behaviors
% Engaging Daily



15% of Americans say they participate in three or more health-related behaviors daily.

Participation in Unhealthy Behaviors
% Engaging Daily



*New in 2015

BASE: All Qualified Respondents (August/September 2015 n=4611)

Q716. How often do you engage in the following behaviors?

Focus on Prevention Associated with Better Health

Americans focused on prevention are more likely to say their overall health is excellent or good (91%) than Americans who are managing health (51%) though they are equally likely to be insured. 92% of those managing health report a chronic condition, while 45% of those whose priority is prevention say they have a chronic condition.

Health Priority Profile

	Total n=4611	Prevention n=1260	Self Care n=1200	Making Changes n=916	Managing Health (NET) n=690
Age					
Average Age in Years	41.7	41.7	40.1	39.9	47.2
Health					
% Overall Health Excellent/good	78	91	82	75	51
% with Chronic Condition	62	45	58	71	92
Healthy Behaviors (% engaging daily)					
Prepare your own meal rather than eat out	48	48	50	44	51
Eat a healthy breakfast	34	38	36	30	32
Meditate/Pray/Reflect	31	31	35	28	31
Get at least 8 hours of sleep	28	30	31	21	27
Exercise for at least 30 minutes (% daily)	21	26	20	18	18
Eat 5 vegetables and/or fruits per day	18	20	19	17	17
Use tobacco (cigarettes, chewing tobacco or cigars)	17	11	16	20	23
Insurance Status					
% Insured	89	92	86	88	95

Men are more likely than women to focus on staying healthy (32% vs. 25%), while women are more likely than men to prioritize making personal changes (24% vs. 17%).

Asian Americans (43%) are far more likely than White (28%), Black (29%), and Latino Americans (26%) to say they are focused on staying healthy.

BASE: All Qualified Respondents (August/September 2015 n=4611)

Q725. Which one of the following is your most important health-related priority right now?

Wellness

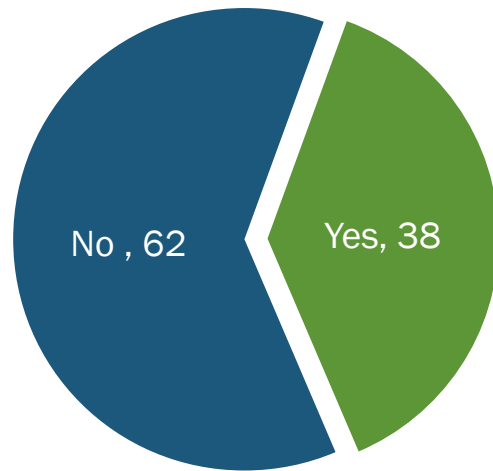
General Health Trends

Employer Wellness Programs

Wellness Programs Are Offered to Two in Five – Most Participate

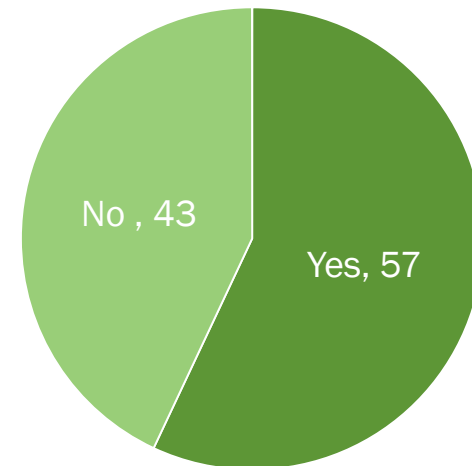
Two in five employed Americans say wellness programs are offered at their workplace. More than half say they have participated in the past year.

Availability of Workplace Wellness Program (%)



The percentage of employees saying their employer offers discounts on health costs for participation in a wellness program has increased from 31% in July 2014 to 40% in 2015.

Participation in Wellness Programs (%)



Employed adults who say their CEO and senior leaders are committed to improving the health of their employees are more likely to participate in wellness programs (66% vs. 43%).

BASE: Employed Full Time, Part Time, Self Employed (August/September 2015 n=2752)

Q1130A. Does your employer offer a workplace wellness (health promotion) program?

BASE: Employed Full Time, Part Time, Self Employed And Offered Wellness Program (August/September 2015 n=964)

Q1130B. Have you participated in this program in the last 12 months?

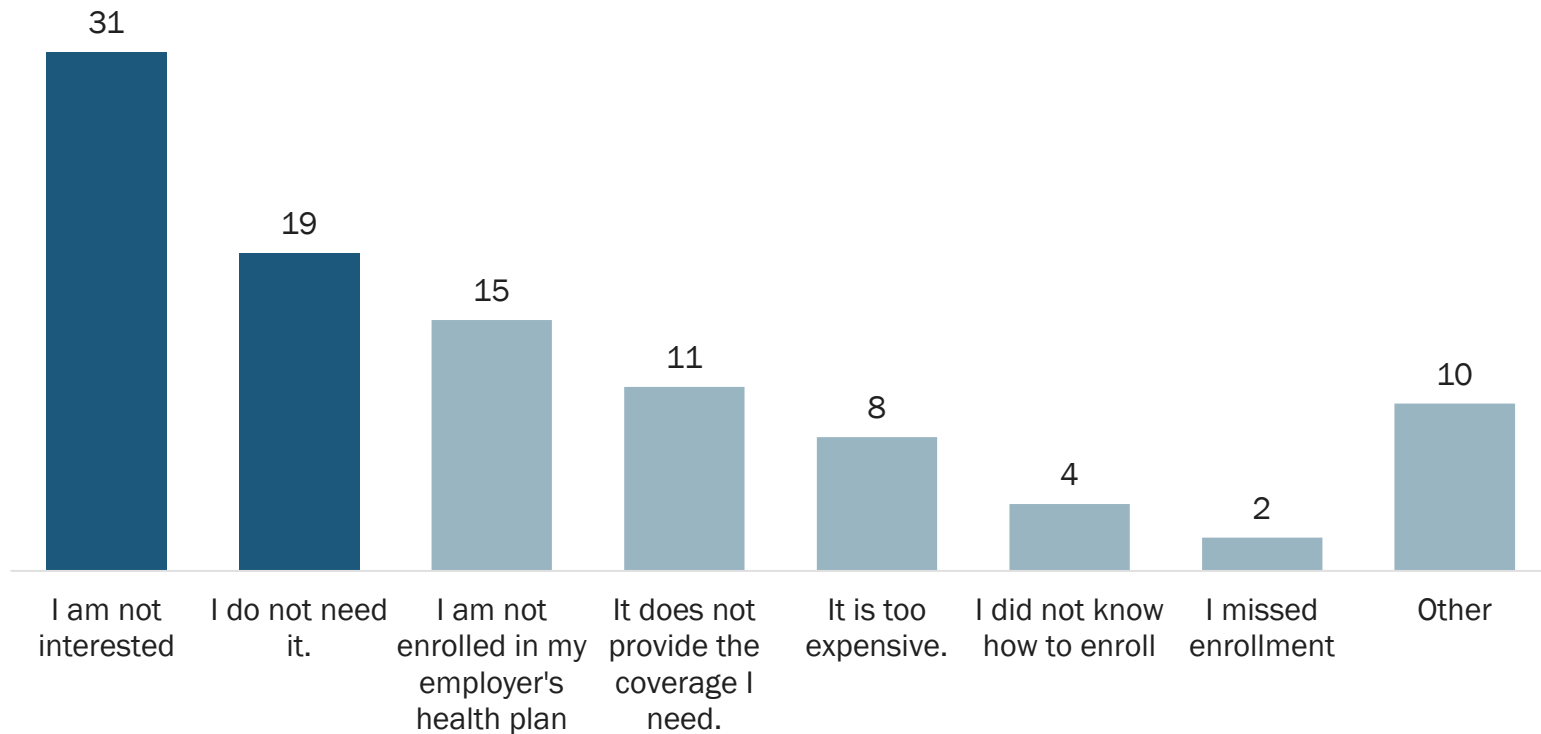
BASE: Employed Full or Part Time (August/September n=2752)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

Lack of Interest, Need is Barrier to Wellness Participation

Of those who are offered a wellness program by their employer and are not enrolled, nearly a third say the reason why they are not enrolled is because they are not interested or feel they do not need it.

Reason Not Enrolled in Wellness Program (%)

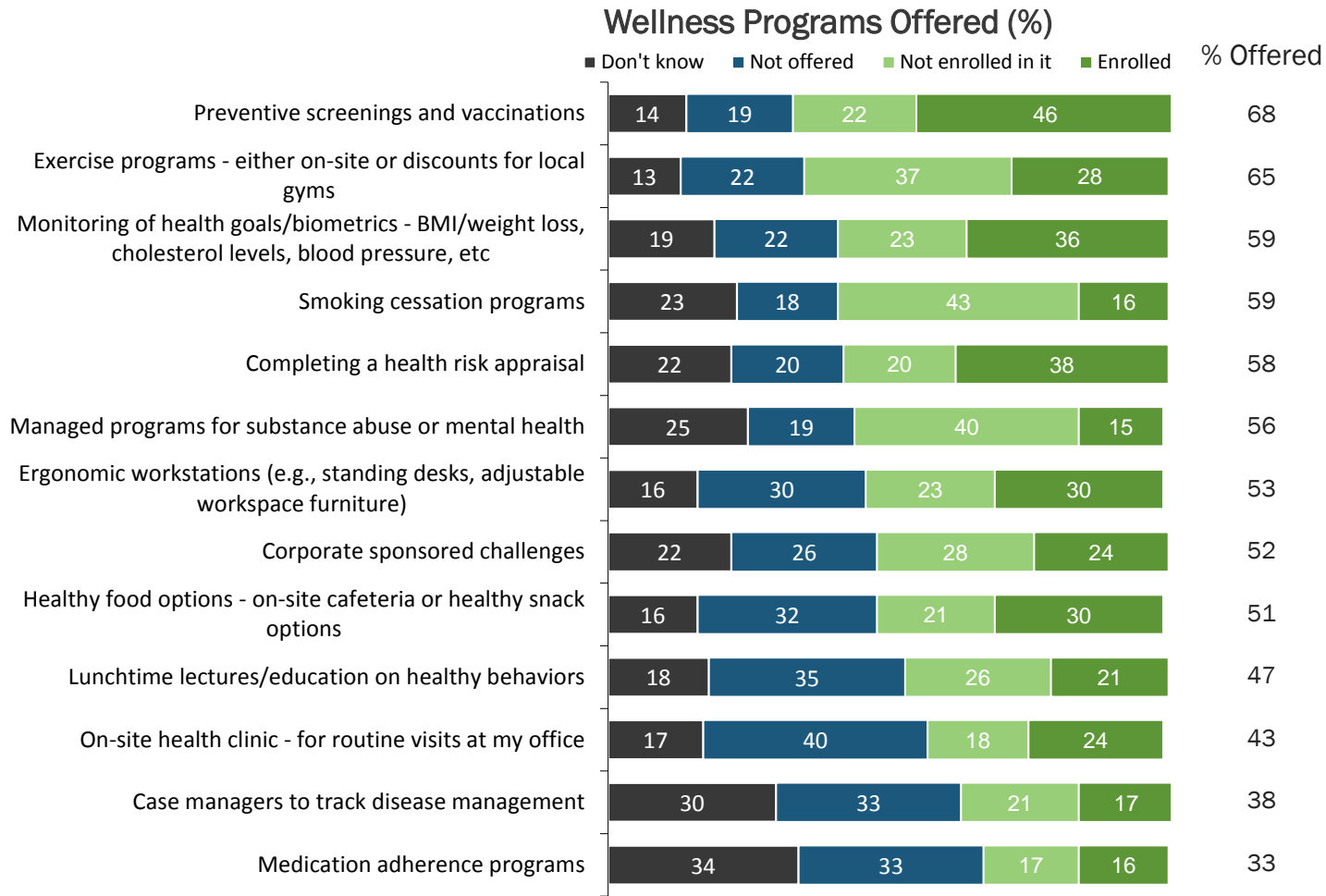


BASE: Not Enrolled In At Least One Program Offered (August/September 2015 n= 486)

Q1112. What is the main reason you are not enrolled in these benefits?

Screening and Exercise Programs Most Commonly Offered

Employed Americans are most likely to say they have participated in preventive screenings and vaccinations, completed a health risk appraisal or biometric monitoring.



New in 2015

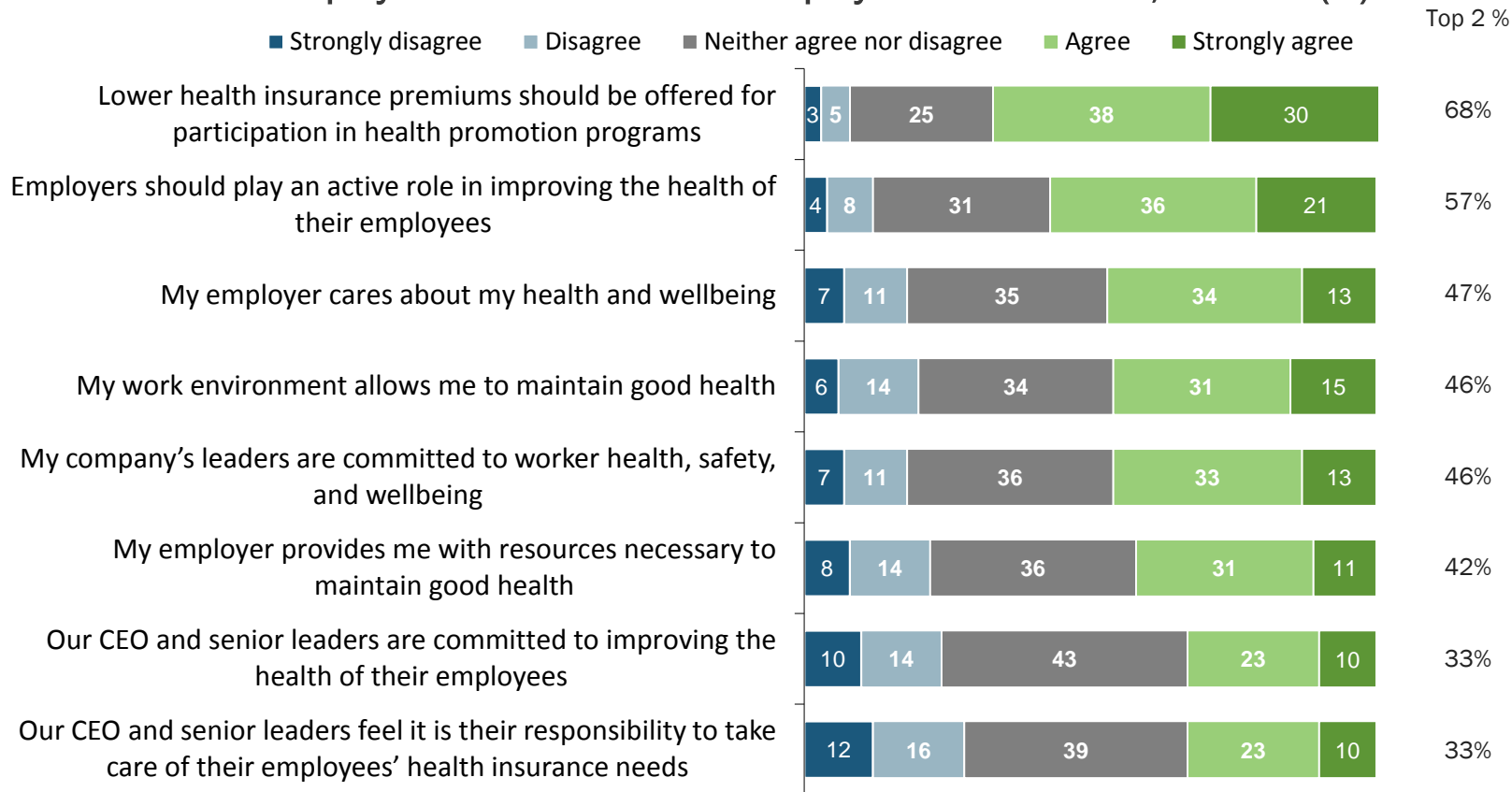
BASE: All Qualified Full Time, Part Time, Self Employed And Offered Wellness Program (August/September 2015 n=964)

Q1131. Which of the following does your employer offer?

Employees Somewhat Positive Towards Wellness Incentives

In general, the majority of employed adults feel employers should play an active role in their employees' health more than two in three feel lower health insurance premiums should be offered for participation.

Employee Attitudes Towards Employer Role in Health, Benefits (%)



New in 2015

BASE: Qualified And Full Time, Part Time, Self Employed (August/September 2015 n=2752)

Q1130C. Please state the degree to which you agree or disagree with the following statements using the following scale:

strongly disagree, disagree, neither agree nor disagree, agree, strongly agree.

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Knowledge and Information

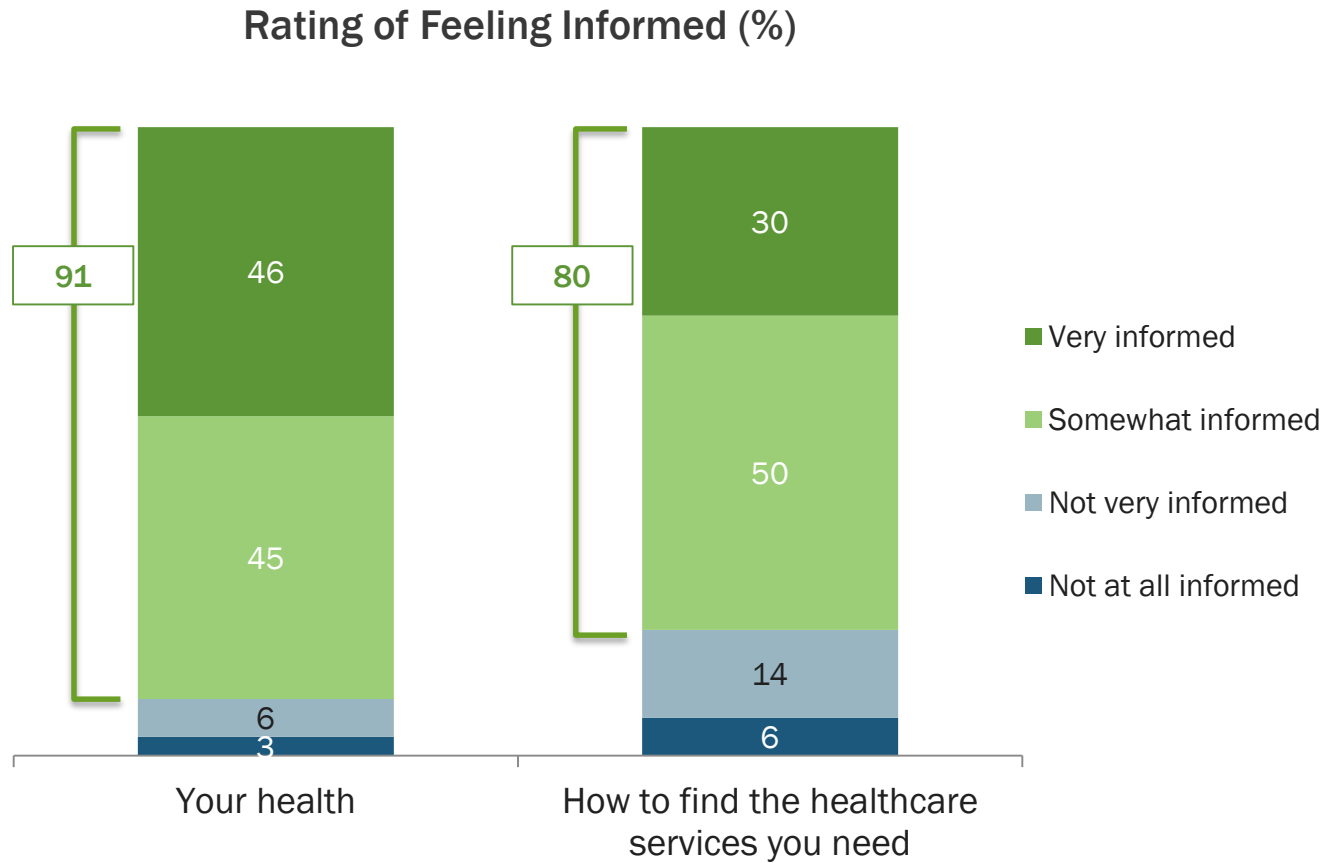
Knowledge of Health and Healthcare

ACA

Sources of Information and Access

Most Feel More Informed About Their Health Than About Healthcare Services

When asked how informed they feel about their health and how to find the services they need, Americans are more likely to say they feel informed about health than about finding healthcare services.



New in 2015

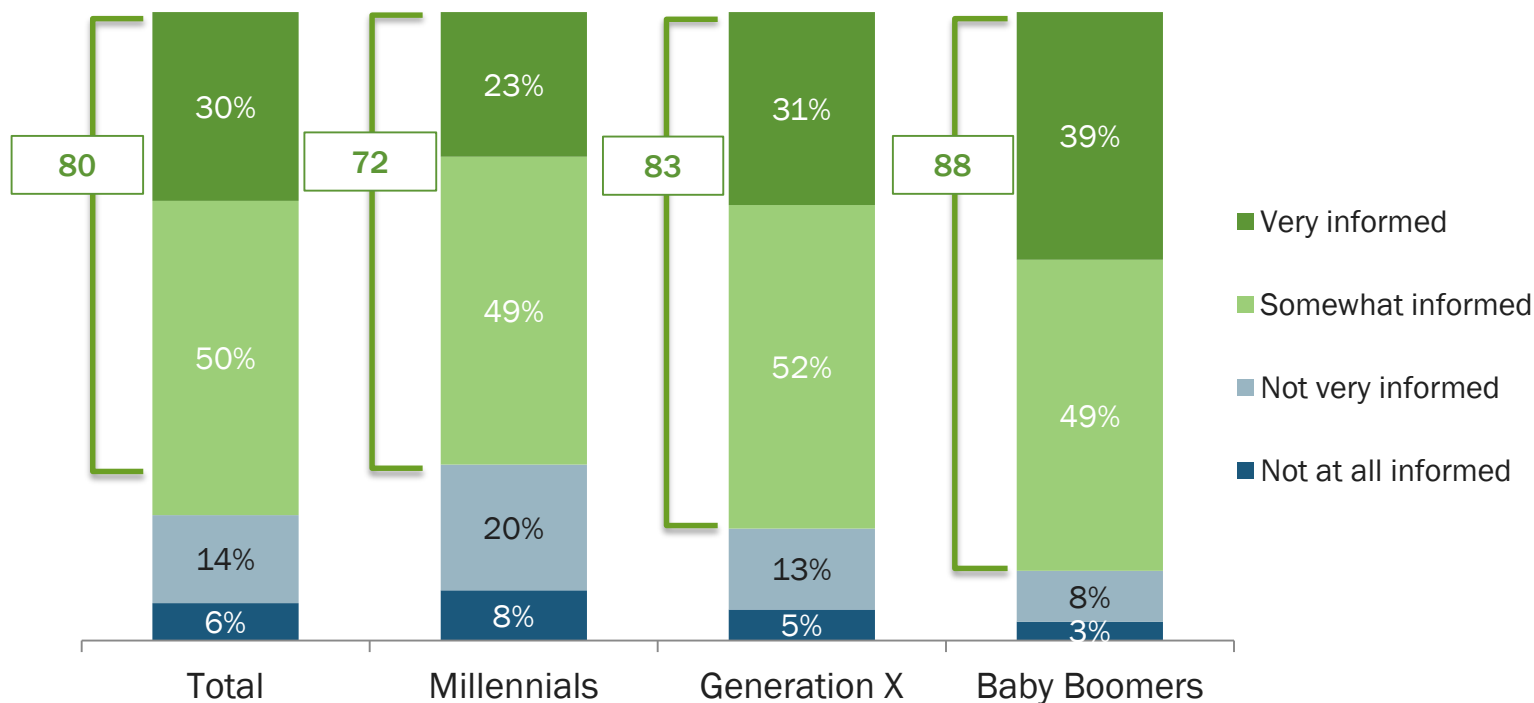
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q1000. How informed do you feel about the following?

Millennials Least Likely to Feel Informed about Finding Services

Millennials are less likely than Baby Boomers to say they feel very or somewhat informed about finding health services.

Rating of Feeling Informed About Finding Health Services by Generation (%)



New in 2015

BASE: All Qualified Respondents (August/September 2015 Total n=4611, Millennial n=1569, Generation X n=1393, Baby Boomers n=1649)

Q1000. How informed do you feel about the following?

Knowledge and Information

Knowledge of Health and Healthcare

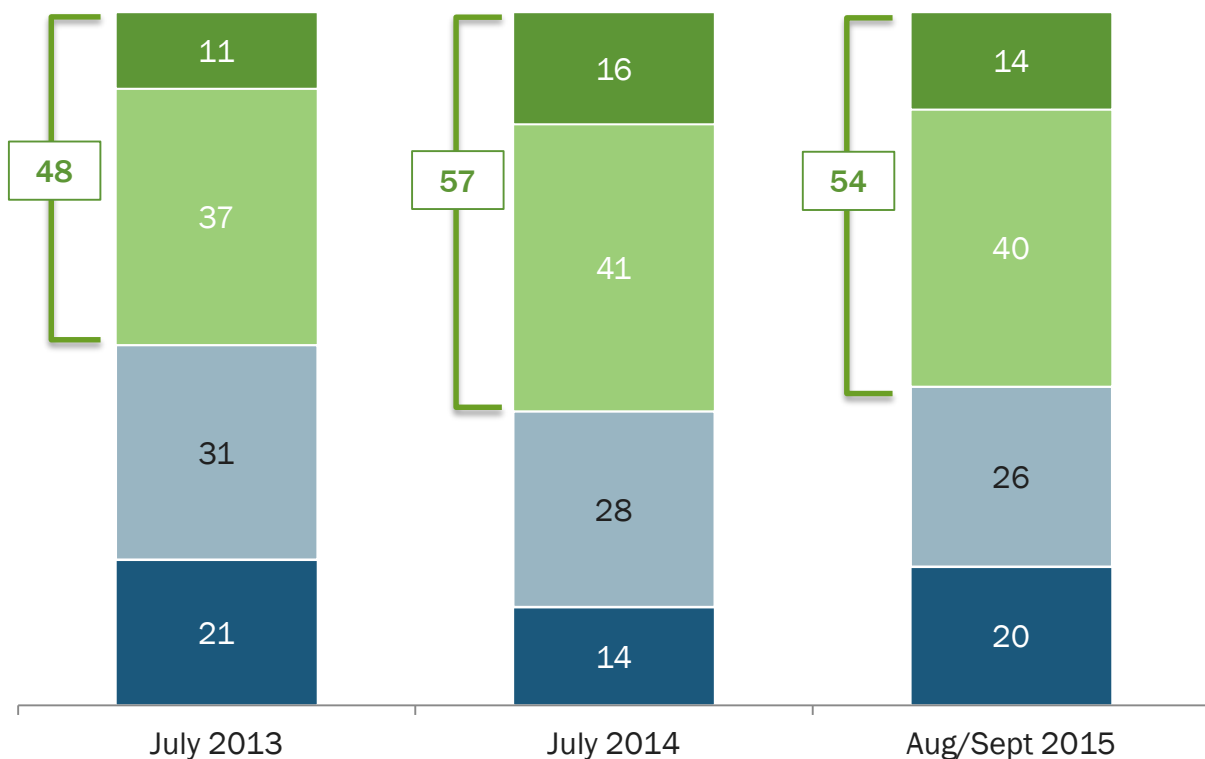
ACA

Sources of Information and Access

Americans Are More Likely Than Not to be Informed About the ACA Over the Past Two Years

The Uninsured are least likely to feel informed about the ACA (39%), while 52% of the Newly Insured and 57% of the Continuously insured feel informed.

Informed about the ACA (%)



Latinos are least likely to feel informed about ACA (41% compared to 58% of Black, 57% of White and 56% of Asian Americans).

The Uninsured are least likely to feel informed about the ACA (39%), while 52% of the Newly Insured and 57% of the Continuously insured feel informed.

- Very informed
- Somewhat informed
- Not very informed
- Not at all informed

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)
Q1915. How informed are you about the Affordable Care Act, also known as healthcare reform, the ACA?

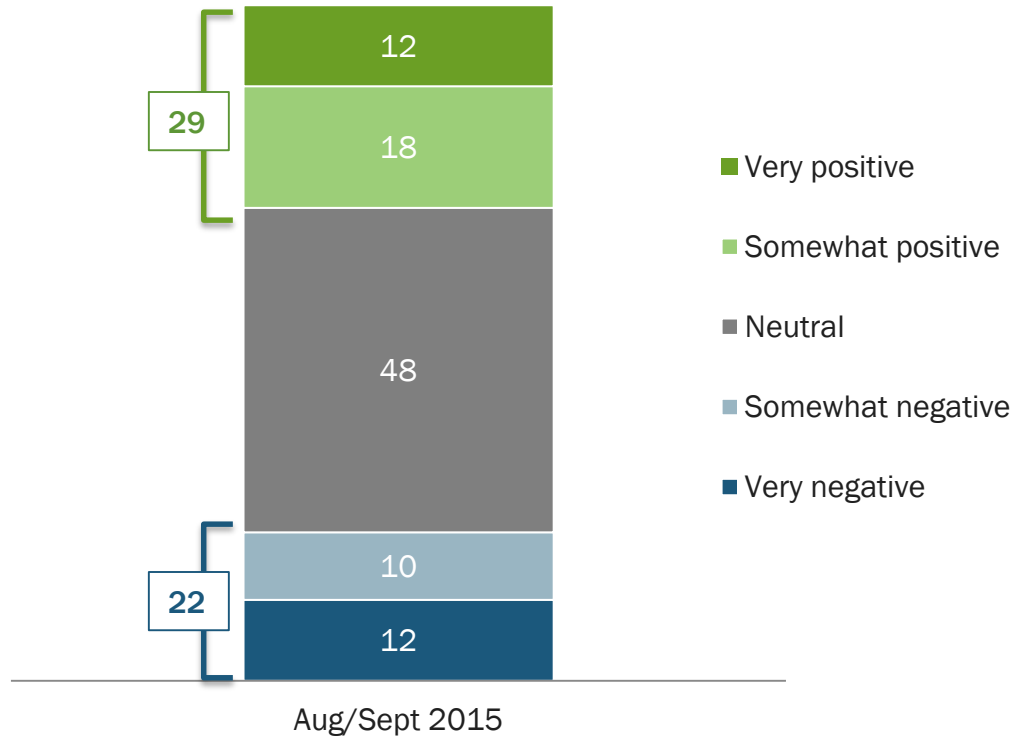
Americans Are Relatively Neutral about ACA

About half of Americans have no strong opinion about the ACA. However, among those with an opinion, the tendency is to be slightly more positive than negative.

Overall Impression of ACA (%)

While half or more Black (51%), Latino (68%), and Asian Americans (57%) are neutral towards ACA, White Americans are more likely to have an opinion though they are nearly split between positive (30%) and negative (28%).

Millennials (31%) and Baby Boomers (30%) are more likely than Generation X (25%) to say their overall impression of the ACA is positive.



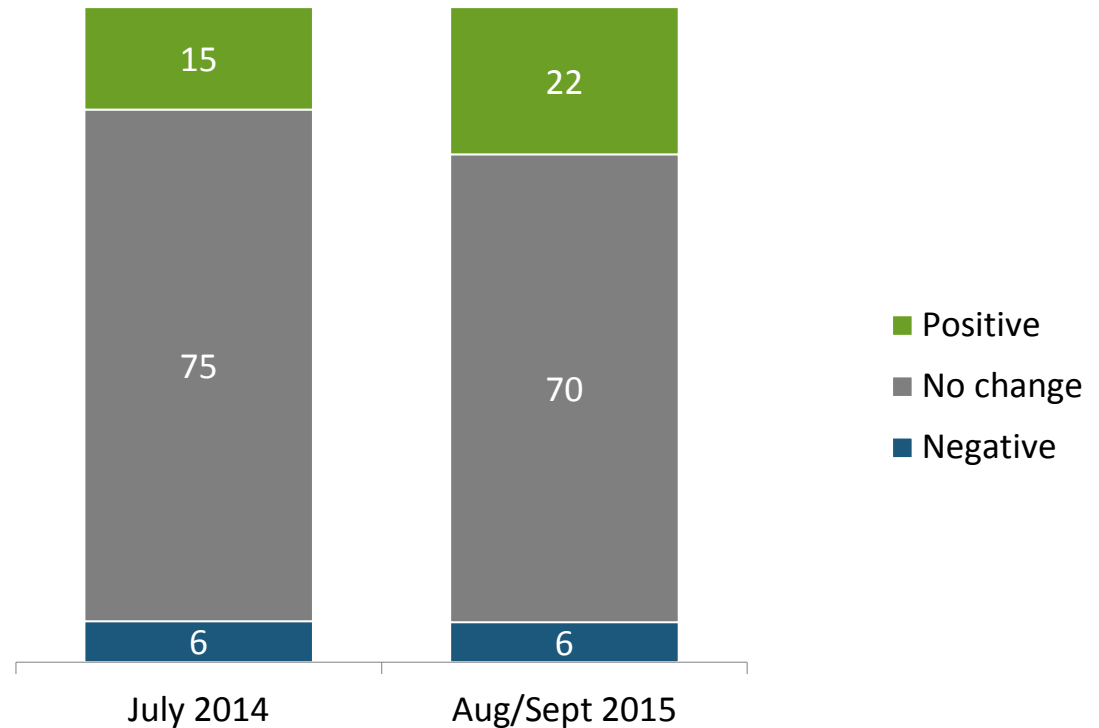
BASE: All Qualified Respondents (August/September 2015 n=4611)
Q1916. What is your overall impression of the ACA?

ACA Doesn't Impact Most, But One in Five Americans Felt a Positive Impact

About three in ten Americans believe the ACA has directly influenced health insurance – and those experiences have been disproportionately positive. 70% say they have not experienced a change.

Believe Health Insurance Changes Experienced Due to ACA (%)

Gaining insurance through Medicaid is the most common change experienced (7%) with Black Americans (10%), the Unemployed (10%) and Millennials (8%) being most likely to report the change compared to their counterparts.



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)

Q1965A. How have your health insurance choices for 2015 been directly impacted by the ACA? Please select all that apply.

Knowledge and Information

Knowledge of Health and Healthcare

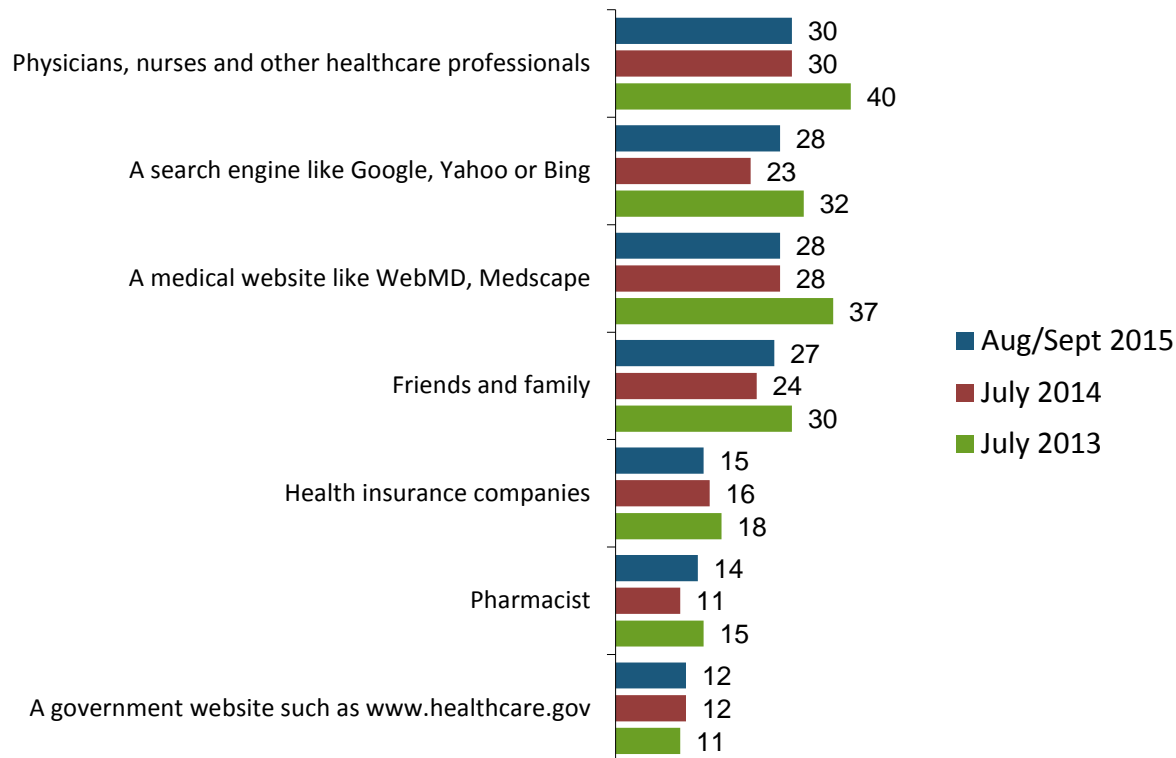
ACA

Sources of Information and Access

Healthcare Providers and Internet Searches Are Common Sources of Health Information

Americans prefer physicians/nurses, search engines, medical websites and friends/family for health information.

Common Sources of Health Information (%)



Only response options for Aug/Sept 2015 >10% shown

Baby Boomers are most likely to say they rely on physicians, nurses and healthcare professionals to gather information about their health, health insurance and healthcare providers (39% vs. 29% of Gen Xers and 23% of Millennials).

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)

Q740. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

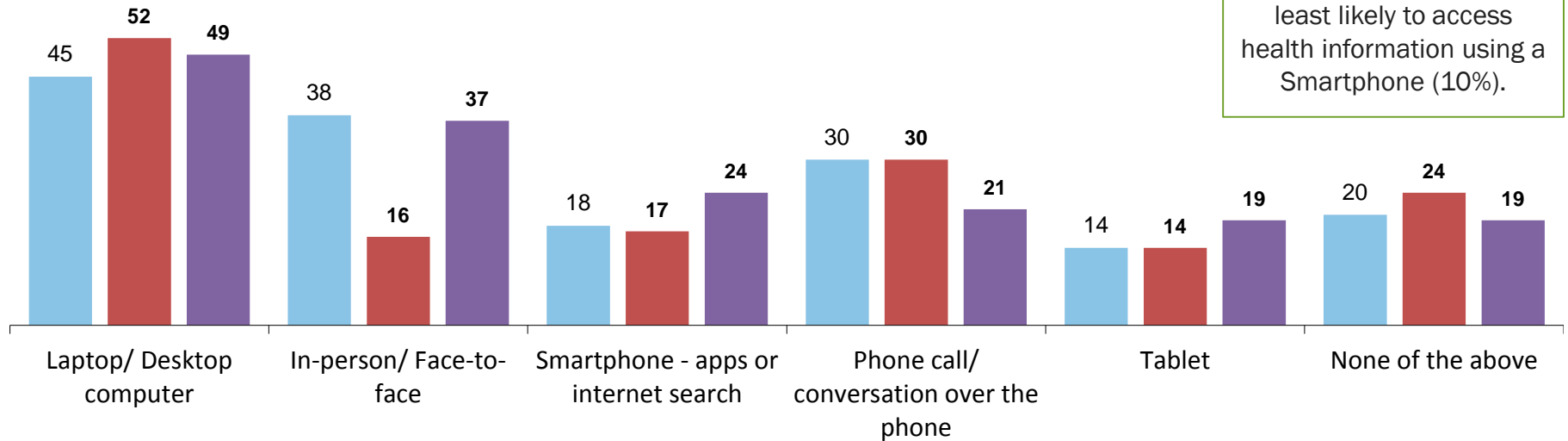
Technology Is Common Access Point for Health Information

While most use computers, many still rely on in-person or phone conversations to gather health information. Individuals are least likely to seek in-person/face-to-face health insurance information.

Latinos are least likely to access personal health information using a desktop or laptop computer (41%) but are most likely to use a Smartphone (31%).

Sources of Information (%)

■ Healthcare Providers ■ Health Insurance ■ Personal Health



Gen X are least likely to use face-to-face contact to access personal health information (32%), while Baby Boomers are the least likely to access health information using a Smartphone (10%).

BASE: All Qualified Respondents (August/September 2015 n=4611)

Q745. How do you access the sources for information about your health, health insurance and healthcare providers?

Demographics

Demographics

Gender	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4611)
Male	47%	47%	48%
Female	53%	53%	52%
Employment Status			
Employed full time	53%	49%	51%
Employed part time	10%	11%	11%
Self-employed	5%	5%	6%
Not employed, but looking for work	8%	7%	6%
Not employed and not looking for work	1%	2%	1%
Not employed, unable to work due to a disability or illness	4%	6%	5%
Retired	5%	8%	6%
Student	5%	4%	6%
Stay-at-home spouse or partner	8%	8%	9%
Age			
18-34	33%	33%	34%
35-49	34%	32%	34%
50-59	23%	22%	19%
60+	11%	13%	13%

Ethnicity	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4611)
White	71%	64%	62%
Latino	14%	17%	17%
Black/African American	10%	12%	11%
Asian or Pacific Islander	2%	6%	6%
Native American or Alaskan Native	*	*	1%
Mixed Race	-	-	1%
Some other race	1%	1%	1%
Dependents			
0	N/A	N/A	57%
1	N/A	N/A	17%
2	N/A	N/A	16%
3	N/A	N/A	6%
4	N/A	N/A	2%
5+	N/A	N/A	2%
Mean	N/A	N/A	1.8
Payment Basis			
Salary basis	N/A	N/A	46%
Hourly basis	N/A	N/A	50%
Decline to answer	N/A	N/A	4%

Demographics

Primarily Receive Health Insurance	July 2013 (n=2505)	July 2014 (n=2624)	August/September 2015 (n=4611)
PRIVATELY INSURED	67%	67%	67%
I receive benefits through an employer	57%	56%	55%
I buy my own health insurance, not through any organization	8%	9%	6%
I receive benefits from a private insurance plan in the traditional market from my spouse or parents	N/A	N/A	3%
I receive benefits through a union	2%	2%	2%
I receive benefits through a trade association	*	*	1%
I receive benefits through college or university	N/A	N/A	*
PUBLIC INSURED	13%	18%	22%
I receive benefits through Medicaid or another state funded program	5%	6%	8%
I receive benefits through Medicare	5%	7%	5%
I buy my own health insurance public health insurance Exchange, such as healthcare.gov or the state-based Exchange	N/A	N/A	4%
I receive benefits through military service	1%	2%	2%
I receive VA benefits from my own service or through my spouse	2%	1%	2%
I receive benefits through a state Exchange			2%
UNINSURED (I do not have health insurance at this time)	21%	15%	11%
Insured	(n=2150)	(n=2265)	(n=4214)
The primary insured	74%	74%	72%
A dependent or spouse	26%	26%	28%

Demographics

Company's primary business*	July 2013 (n=914)	July 2014 (n=976)	Aug/Sept 2015 (n=1774)
Manufacturing	14%	14%	15%
Agriculture, mining or construction	4%	4%	5%
Transportation, communications, or utilities	8%	6%	5%
Professional services, including finance, legal, engineering, and healthcare	24%	21%	25%
Service industries such as retail trade, hospitality, or administration	16%	16%	18%
Education	2%	2%	3%
Some other type of business	31%	36%	28%
Area of Residence	July 2013	July 2014	Aug/Sept 2015 (n=4611)
Urban or city area	N/A	N/A	34%
Suburban area next to city	N/A	N/A	43%
Small town or rural area	N/A	N/A	23%

Position at Work	July 2013	July 2014	Aug/Sept 2015 (n=2752)
Senior professional/technical worker	N/A	N/A	12%
Junior professional/Technical worker	N/A	N/A	11%
Administrator/executive/manager	N/A	N/A	18%
Office staff (secretary, office helper)	N/A	N/A	14%
Farmer, fisherman, hunter	N/A	N/A	1%
Skilled worker (foreman, group leader, craftsman)	N/A	N/A	8%
Non-skilled worker	N/A	N/A	4%
Army officer, police Lieutenant/Captain or higher	N/A	N/A	*
Soldier, police Sergeant/Detective/Officer	N/A	N/A	1%
Driver	N/A	N/A	2%
Service worker	N/A	N/A	9%
Athlete, actor, musician	N/A	N/A	1%
Other	N/A	N/A	16%

Demographics

Income	July 2013	July 2014	Aug/Sept 2015 (n=4609)
Less than \$15,000	N/A	8%	8%
\$15,000 to \$24,999	N/A	8%	8%
\$25,000 to \$34,999	N/A	9%	8%
\$35,000 to \$49,999	N/A	12%	12%
\$50,000 to \$74,999	N/A	19%	17%
\$75,000 to \$89,999	N/A	9%	9%
\$90,000 to \$99,999	N/A	4%	5%
\$100,000 to \$124,999	N/A	10%	11%
\$125,000 to \$149,999	N/A	7%	6%
\$150,000 to \$199,999	N/A	5%	5%
\$200,000 to \$249,999	N/A	1%	2%
\$250,000 or more	N/A	2%	2%
Prefer not to answer	N/A	6%	7%

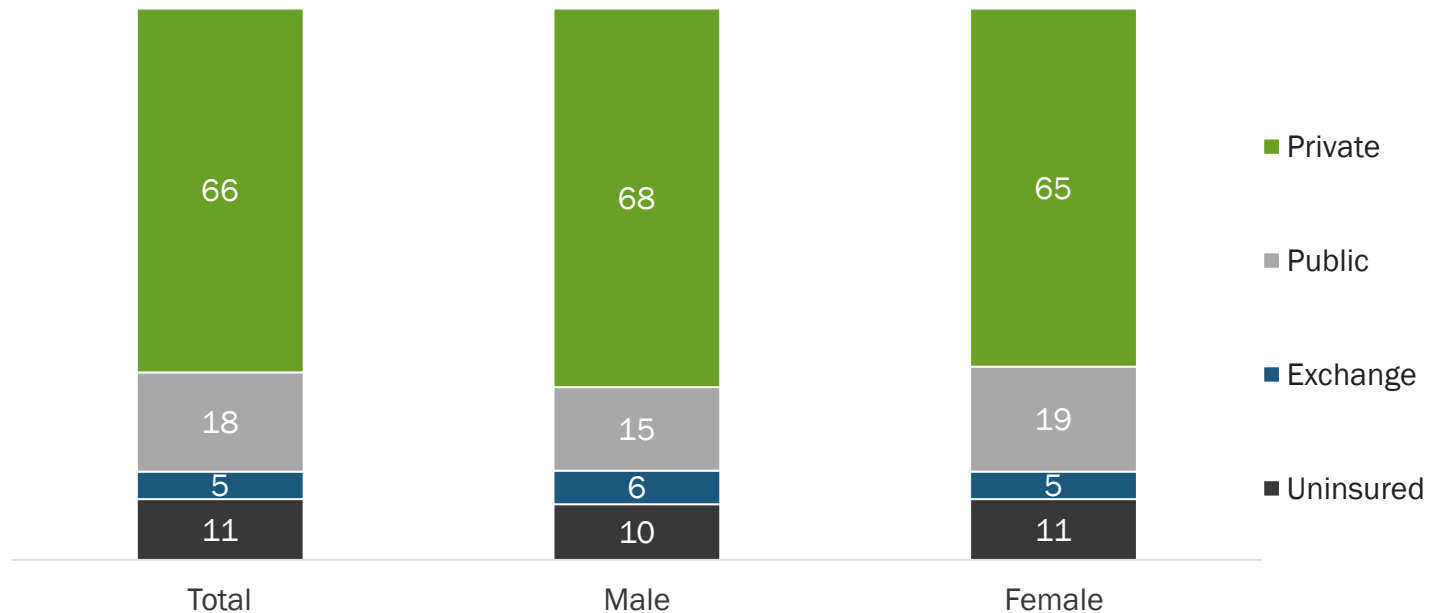
Employer Size (Full-time Only)	July 2013 (n=1704)	July 2014 (n=1545)	Aug/Sept 2015 (n=2752)
1 - 5	10%	14%	14%
6 - 9	6%	4%	4%
10 - 24	8%	7%	7%
25 - 49	8%	8%	6%
50 - 99	10%	7%	8%
100 - 499	14%	15%	19%
500 - 999	9%	9%	9%
1000 or more	34%	35%	35%

Appendix

Insurance Status Steady Across Genders

Men and women are equally as likely to be insured and to be covered under private, public as well as insurance through an Exchange.

Health Insurance Status by Gender (%)



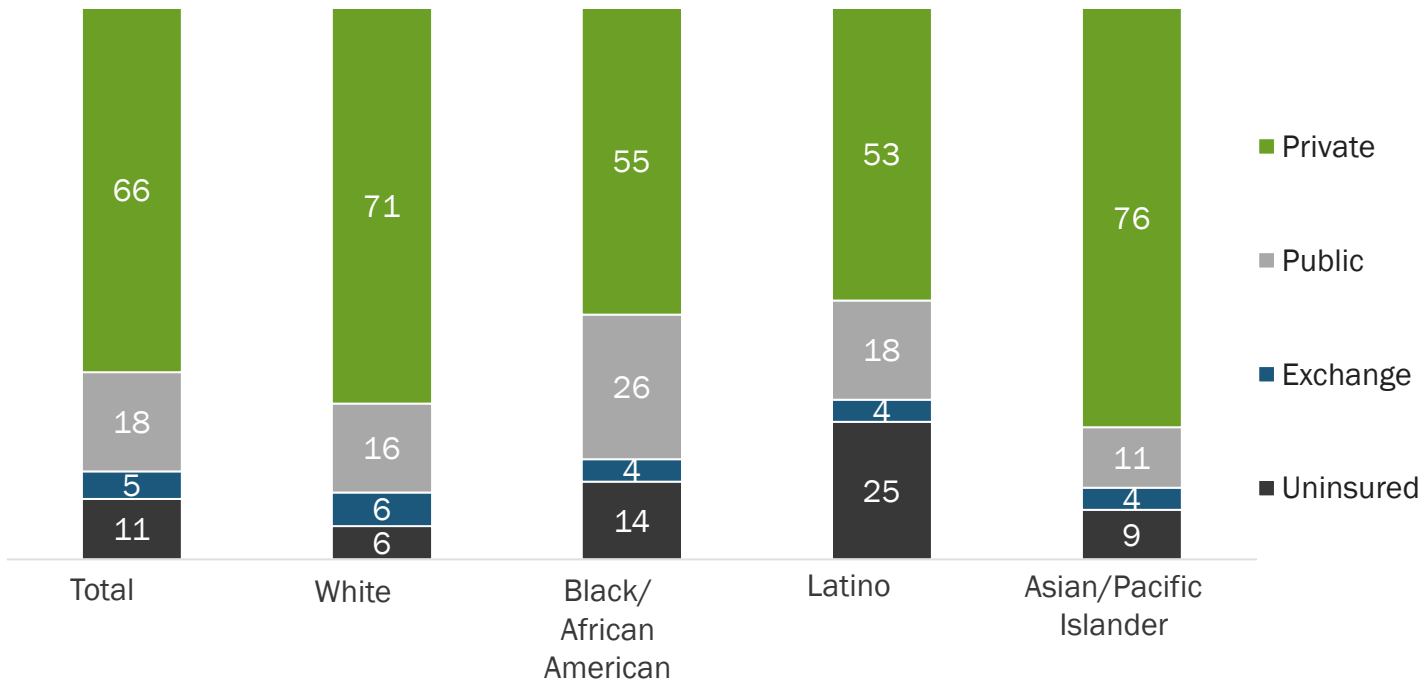
BASE: All Qualified Respondents (Total n=4611, Male n=1784, Female n=2803)

Q602. Which of the following best describes how you primarily receive health insurance?

Latinos Least Likely to be Insured

One in four Latinos say they are uninsured. White and Asian Americans are most likely to be insured specifically by private plans. Black Americans are most likely to say they are insured by public insurance.

Health Insurance Status by Race/Ethnicity (%)

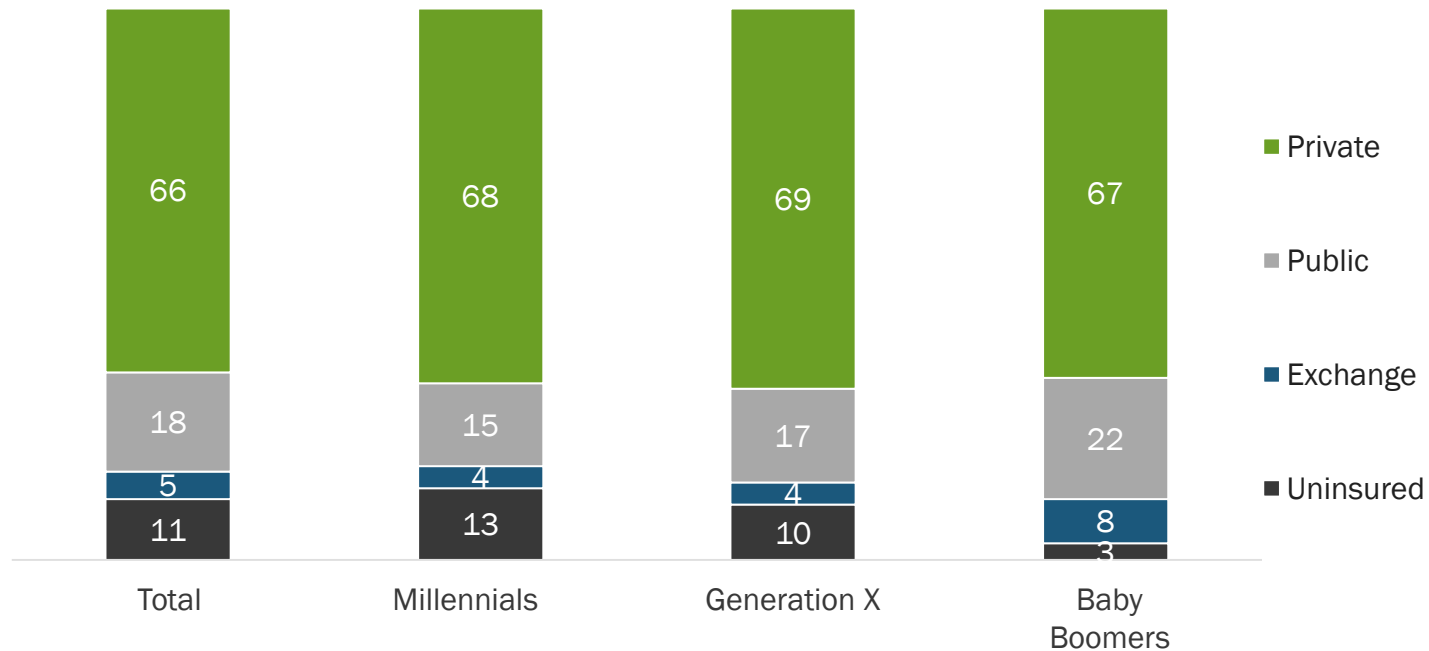


BASE: All Qualified Respondents (Total n=4611, White n=3002, Black/African American n=475, Latino n=560, Asian/Pacific Islander n=434)
 Q602. Which of the following best describes how you primarily receive health insurance?

Millennials Are Most Likely to Be Uninsured

Over one in ten Millennials report they are uninsured. Baby Boomers, the most likely to be insured, are also the most likely to be covered by an plan acquired via an Exchange.

Health Insurance Status by Generation (%)



BASE: All Qualified Respondents (Total n=4611, Millennial n=1569, Generation X n=1393, Baby Boomer 1649)
Q602. Which of the following best describes how you primarily receive health insurance?

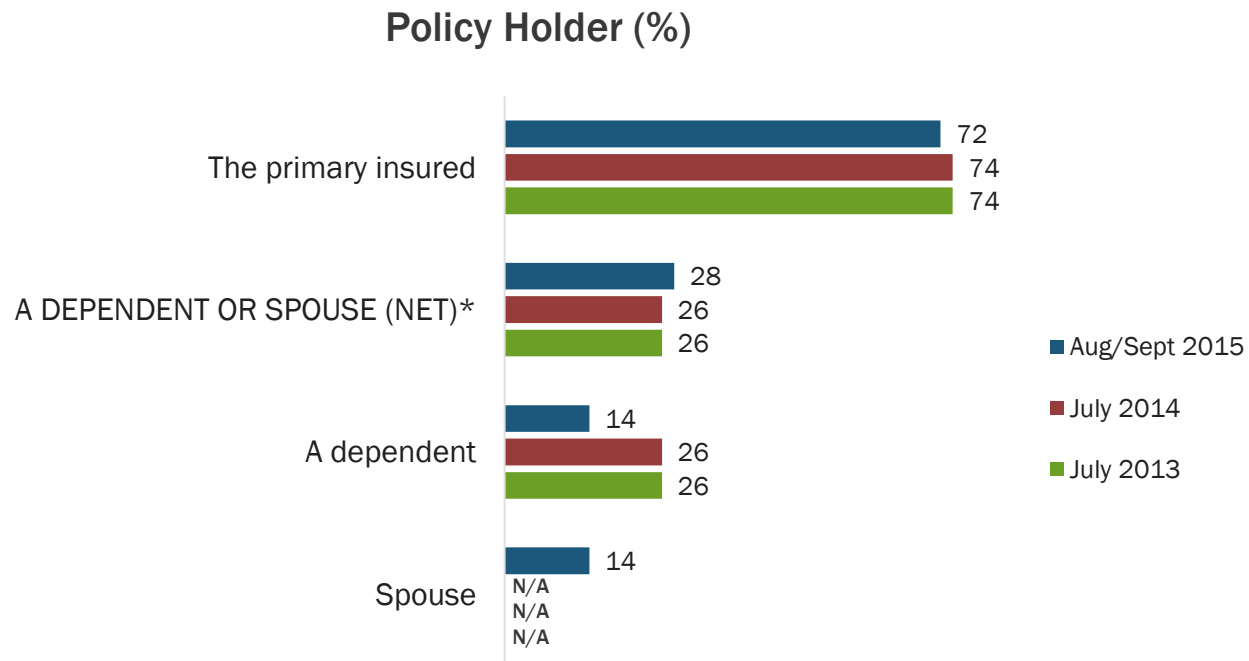
Newly Insured Younger, More Diverse, More Part Time Workers

The Uninsured are even younger and less likely to be employed than those now insured. The Newly Insured are more likely to have a chronic disease than are the Uninsured.

	Total (n=4611)	Continuously Insured (n=3929)	Newly Insured (n=285)	Uninsured (n=397)
AGE				
Average age in years	41.7	42.9	38.9	36.6
RACE/ETHNICITY				
White	62%	67%	45%	42%
Latino	17%	13%	26%	35%
Black/African American	12%	11%	19%	15%
Asian or Pacific Islander	6%	6%	6%	5%
Native American or Alaskan Native	1%	1%	2%	1%
EMPLOYMENT				
Employed Full time	51%	55%	41%	29%
Employed Part-time	11%	10%	19%	19%
Unemployed	12%	10%	12%	18%
HEALTH				
% in fair or poor health	22%	21%	26%	25%
% diagnosed with chronic illness	62%	64%	62%	42%

Most Are Insured Under Their Own Policies

Nearly three-quarters of Americans are the “primary” holding on their insurance, remaining steady over the past two years.



*Note: In 2015, dependent and spouse were separated into two response options

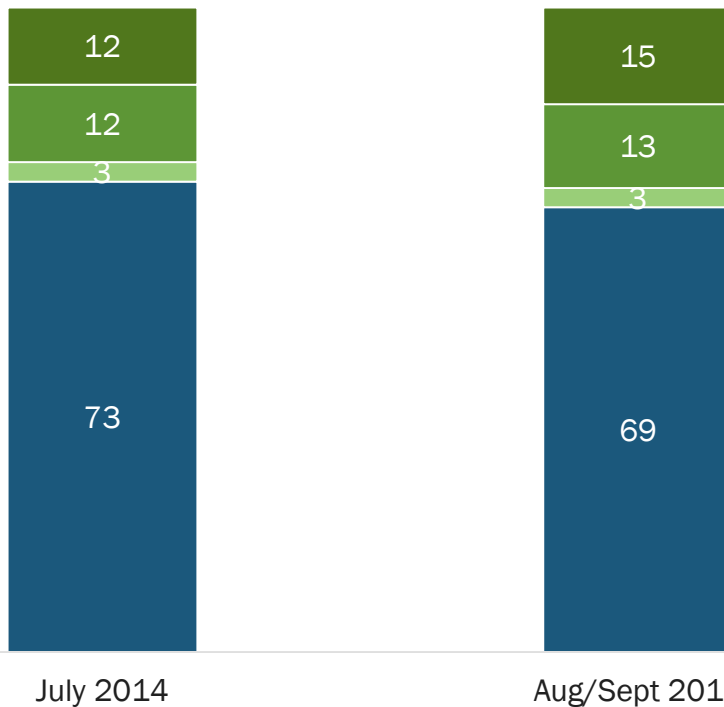
BASE: Insured (July 2013 n=2105, July 2014 n=2265, Aug/Sept 2015 n=4214)

Q610. Thinking about your health insurance, are you....? The primary insured, A dependent, Spouse

For Most, Health Insurance Remains Stable Over Past Year

However, about three in ten Americans made changes to their plan or provider in the past 12 months.

Health Insurance Changes (%)



3% of Continuously Insured who made a change bought insurance through an Exchange - the same percentage noted in 2014.

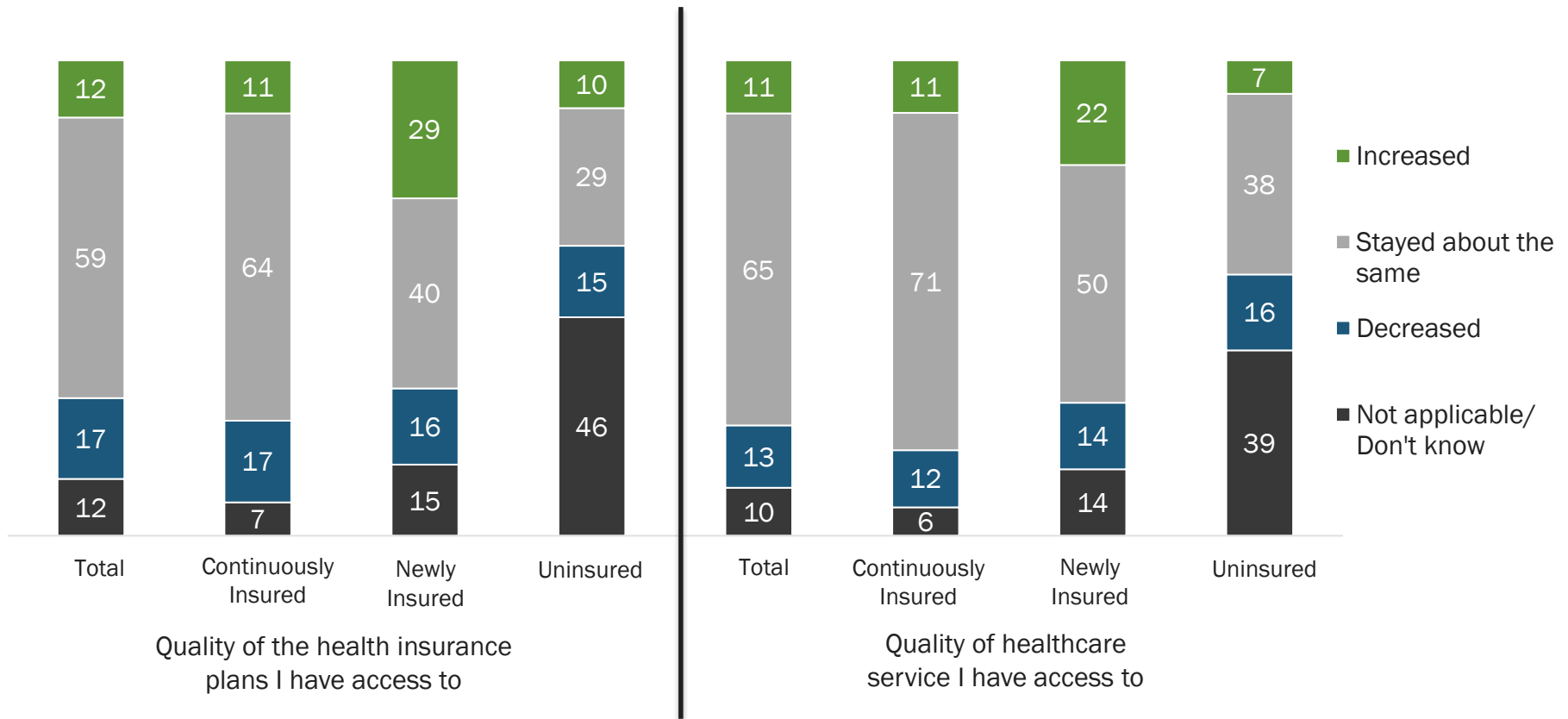
- I started getting insurance from a different insurance provider
- I kept the same provider but I switched my plan
- I bought insurance through an exchange
- I did not make any changes to my health insurance in the past 12 months

BASE: Continuously Insured (July 2014 n=2054, August/September 2015 n=3929)
Q1943. Please Indicate any changes you have made to your health insurance in the past 12 months.

Quality Improvements Less Apparent for Services

Three in ten Newly Insured Americans say the quality of the insurance plans they have access to has increased but only around two in ten say the quality of healthcare service has increased.

Changes to Quality by Insurance Status (%)

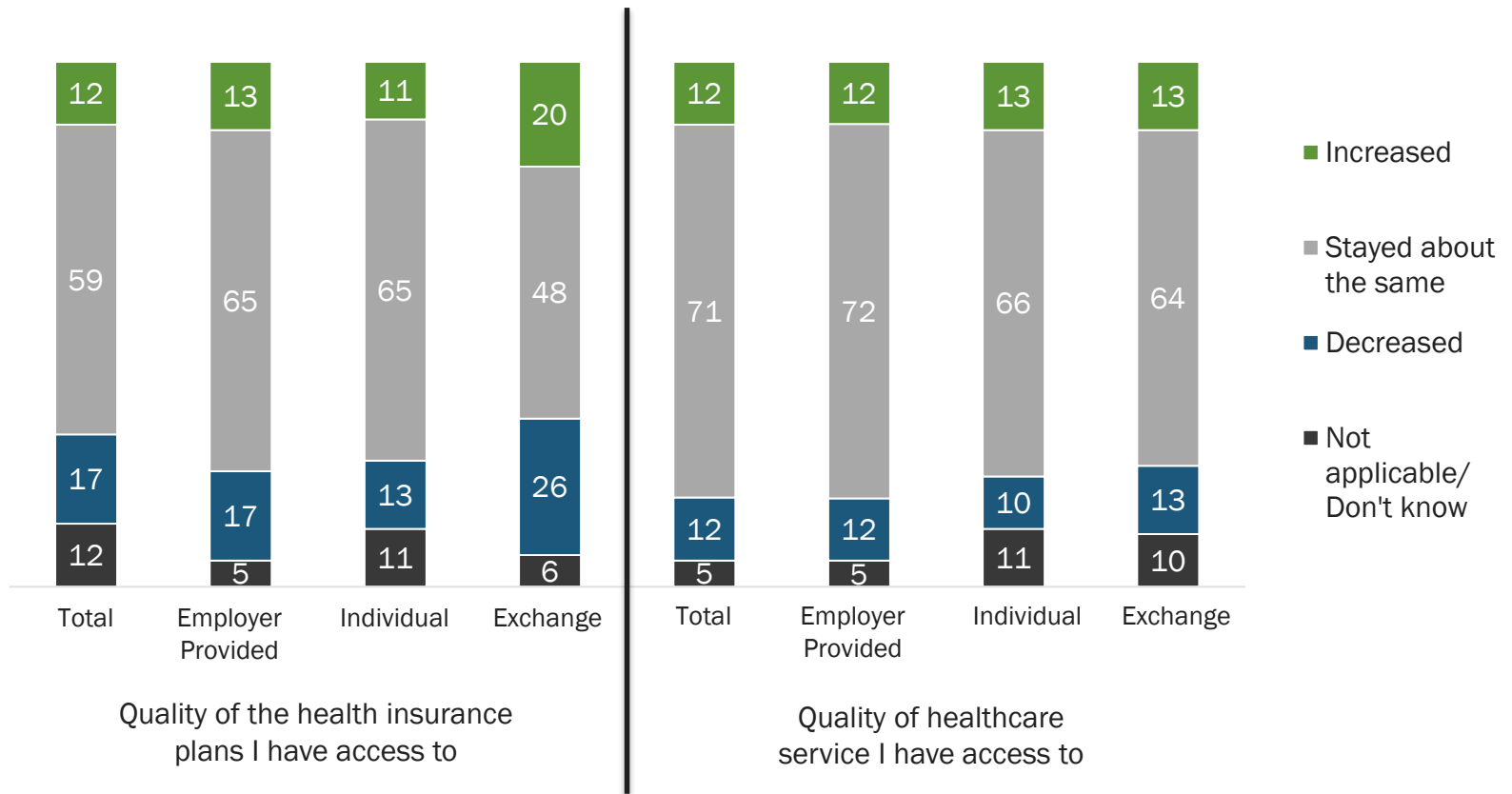


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Exchange Buyers Notice More Quality in Plan Choice

Americans insured via an Exchange are more likely than those insured by other means to say the quality of the health insurance plans they have access to has increased, but no more likely to say the same about the quality of healthcare they can access.

Changes to Quality by Insurance Type (%)

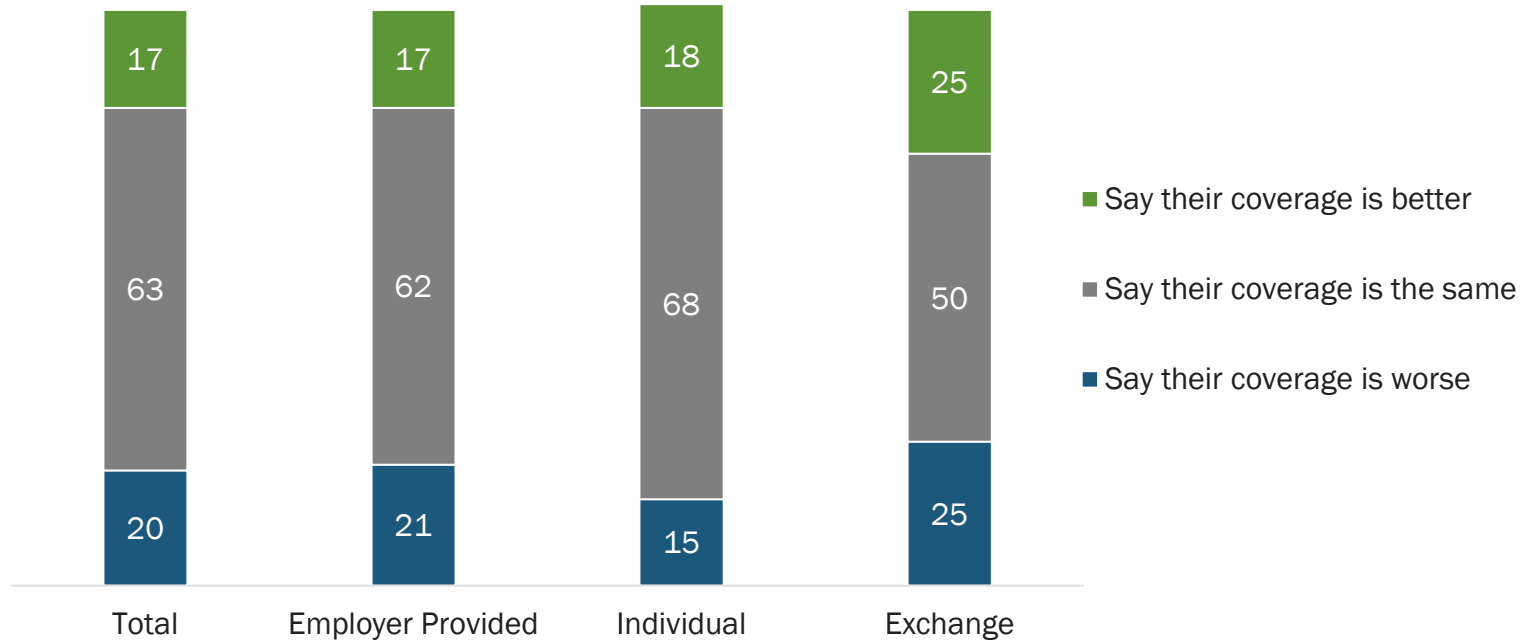


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Employer Provided n=2486, Individual n=386, Exchange n=286) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Not All Purchasing on Exchange See Improvement in Coverage

Americans who currently receive their insurance through an Exchange are slightly more likely than those with employer-provided and individual health insurance to say their coverage is better than it was 1-2 years ago, though half note it is the same.

Relative Health Insurance Coverage by Insurance Type (%)



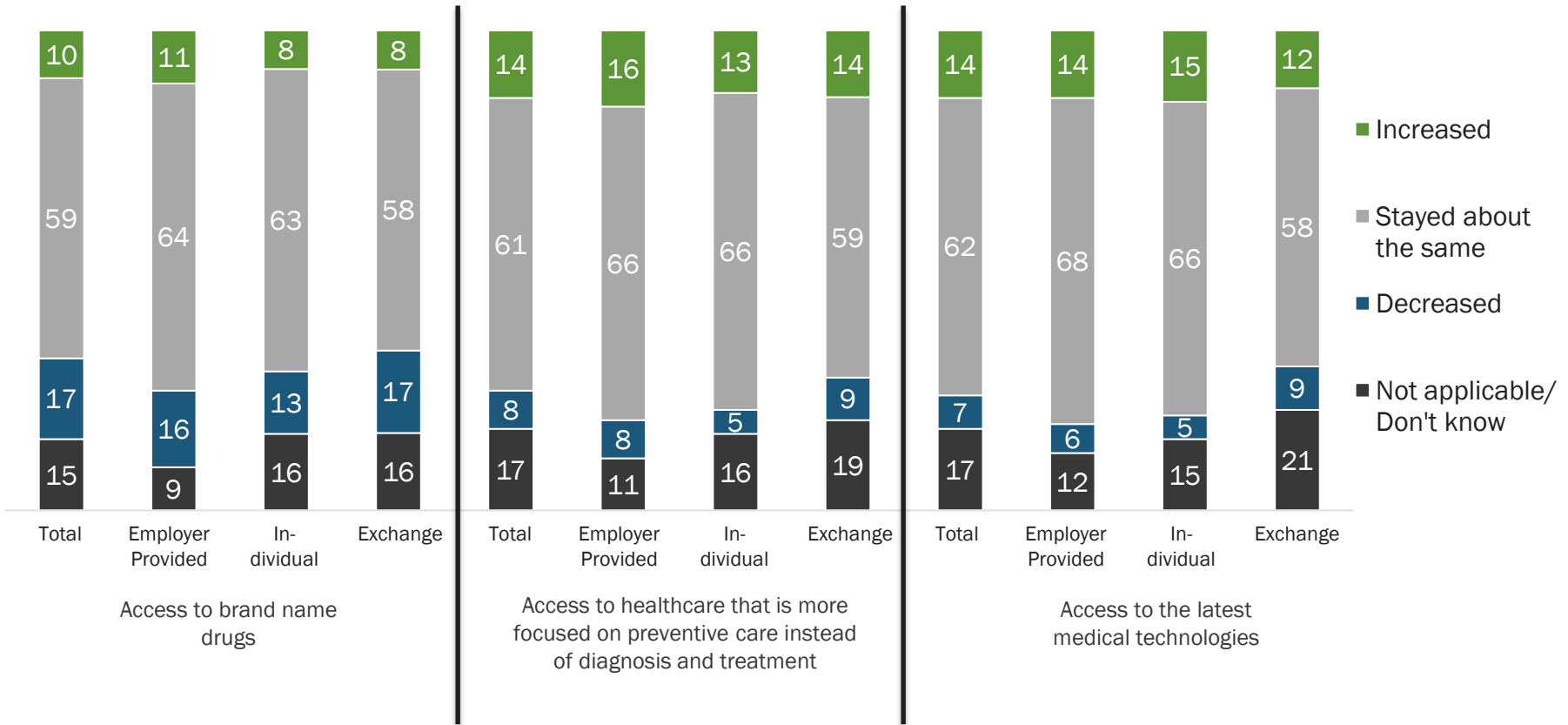
*New in 2015

BASE: All Qualified Employed Full or Part Time (Total August/September 2015 n=4611; Employer Provided n=2486; Individual n=386; Exchange n=286) Q1106A. Thinking back, is your health insurance coverage worse, the same or better than it was 1 to 2 years ago?

Across Insurance Types Changes to Access Are Similar

Those with Employer coverage are only slightly more likely to have seen an increase in preventive care and brand name drugs compared to those buying on their own or on the Exchanges.

Changes to Access by Insurance Type (%)



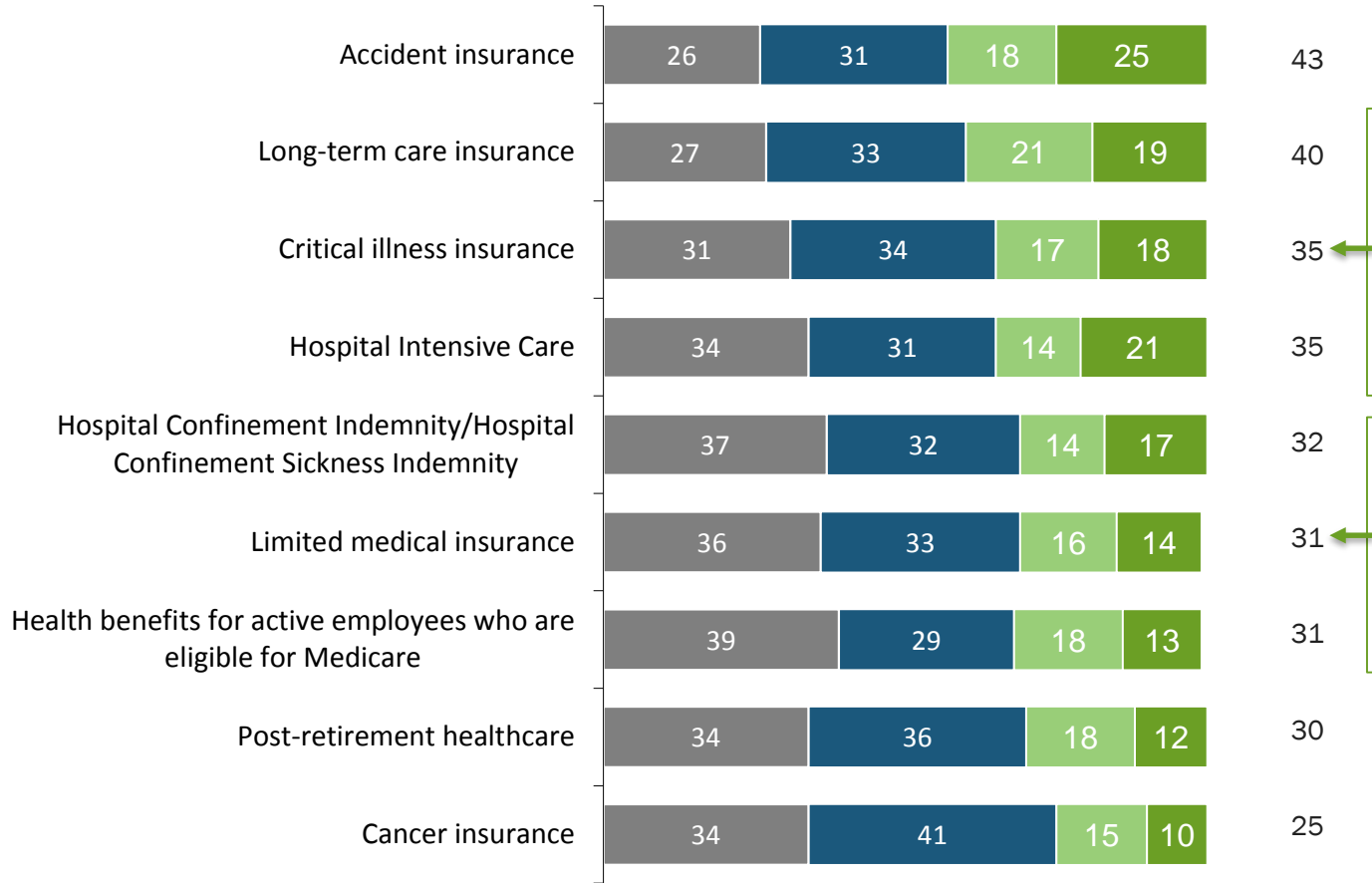
BASE: All Qualified Respondents (Total August/September 2015 n=4611, Employer Provided n=2486, Individual n=386, Exchange n=286) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

Many Unaware of Supplemental Insurance Offerings

Many are unaware of whether their employer offers supplemental insurance offerings including cancer insurance, hospital intensive care and limited medical insurance.

Employer-Offered Benefits % (2 of 2)

■ Don't know ■ Not offered ■ Not enrolled in it ■ Enrolled



The percentage of employees reporting that their employer offers critical illness insurance has increased from a low of 27% in July 2013 to 35% in 2015.

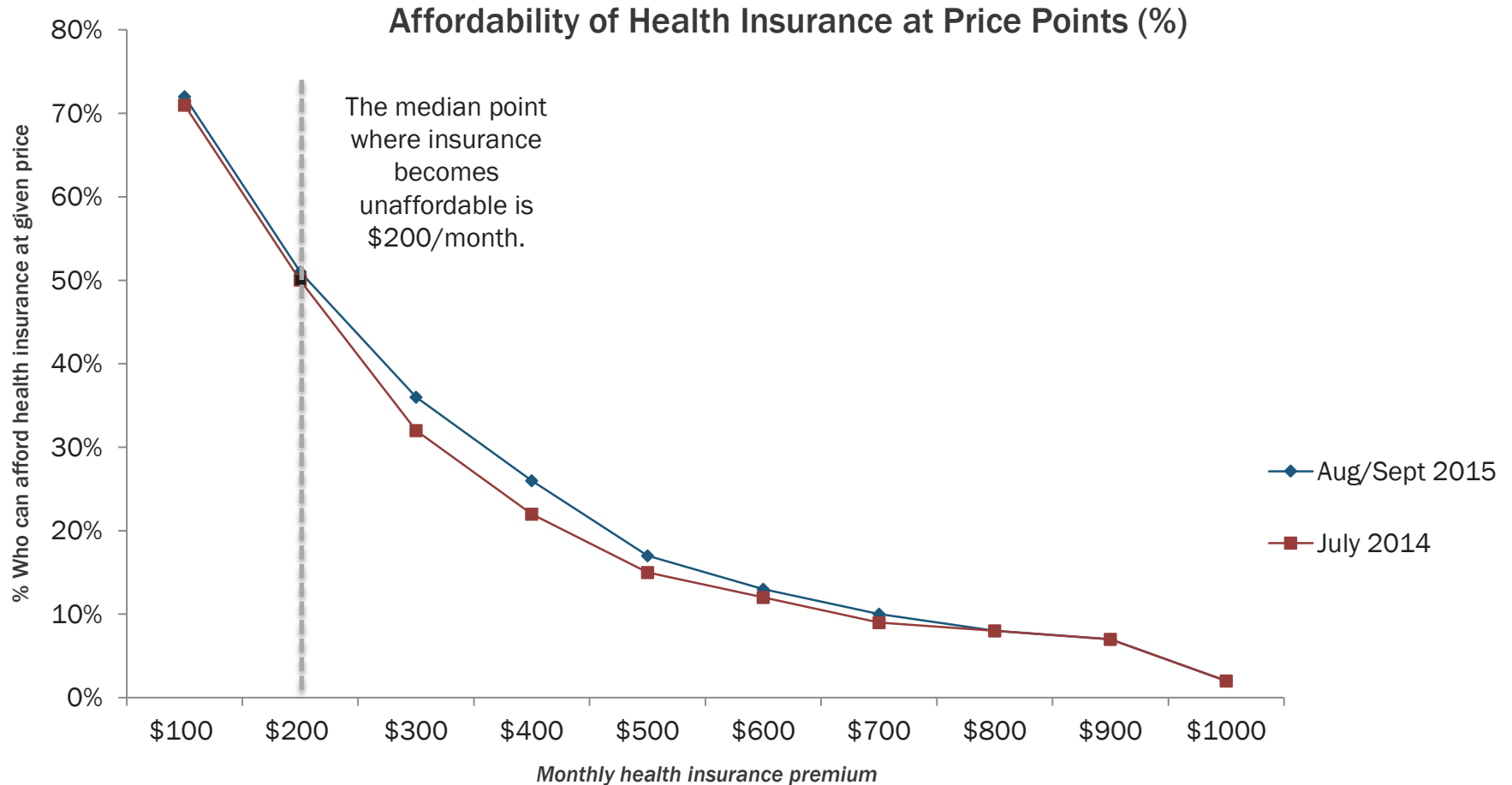
The percentage of employees reporting that their employer offers limited medical insurance has increased from 26% in July 2014 to 31% in 2015.

BASE: Employed Full or Part Time (August/September 2015 n=2752)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

\$200/month Is Typical Cap for Insurance Premiums

Most Americans can afford \$100 premiums. More than half say they cannot afford a premium that is \$300 or more per month.



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Expense Is a Barrier for Insurance Enrollment

However, being uninterested is the most common reason for not being enrolled in employee wellness programs.

Reason for Not Enrolling

Shown in order of percentage enrolled in program

	It is too expensive.	I am not enrolled in my employer's health plan	I do not need it.	I am not interested	It does not provide the coverage I need.	I missed enrollment	I did not know how to enroll	Other
Health insurance (major medical)	23%	20%	17%	9%	9%	4%	3%	14%
Dental insurance	29%	16%	15%	12%	7%	5%	3%	12%
Vision insurance	21%	16%	27%	13%	11%	3%	2%	7%
Short-term disability insurance	18%	16%	27%	19%	6%	5%	3%	8%
Long-term disability	22%	13%	22%	20%	5%	6%	3%	8%
Accidental death and dismemberment insurance	20%	17%	23%	19%	7%	4%	4%	6%
Flexible spending account	14%	10%	25%	31%	7%	4%	2%	7%
Health savings account	10%	10%	27%	29%	8%	4%	4%	8%
Employee wellness program	8%	15%	19%	31%	11%	2%	4%	10%
Accident insurance	19%	14%	23%	24%	7%	4%	3%	7%
Long-term care insurance	23%	13%	23%	20%	5%	4%	4%	8%
Discounts on health costs for participation in a wellness program	11%	18%	20%	26%	10%	5%	2%	8%
Critical illness insurance	24%	13%	20%	21%	8%	2%	3%	9%
Hospital Intensive Care	20%	14%	23%	19%	10%	4%	3%	7%
Hospital Confinement Indemnity/ Hospital Confinement Sickness Indemnity	15%	19%	23%	17%	9%	2%	6%	8%

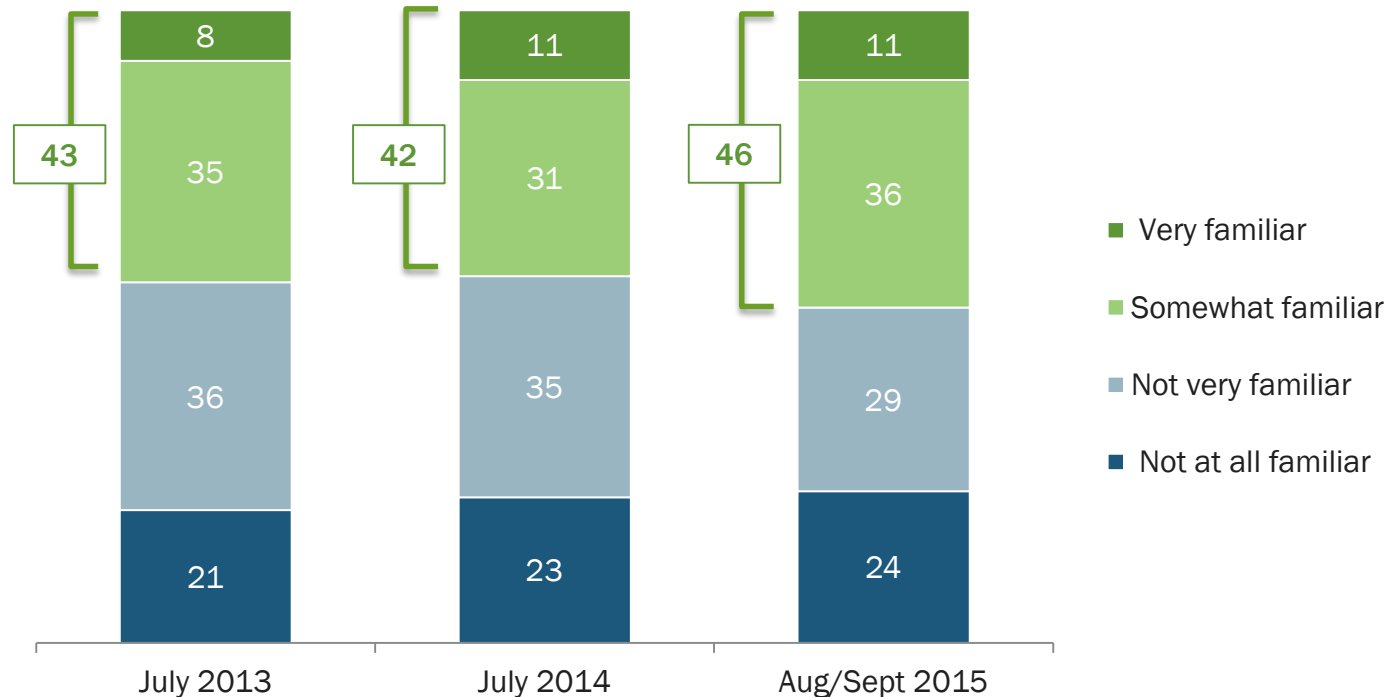
BASE: All Qualified Respondents (August/September 2015 n=4611)

Q1112. What is the main reason you are not enrolled in these benefits?

Knowledge Is Not Extensive on Insurance Alternatives

Most Americans admit they are not very or not at all familiar with alternative/supplemental insurance products. Only about one in ten say they are very familiar.

Information about Alternative/Supplemental Insurance Products (%)

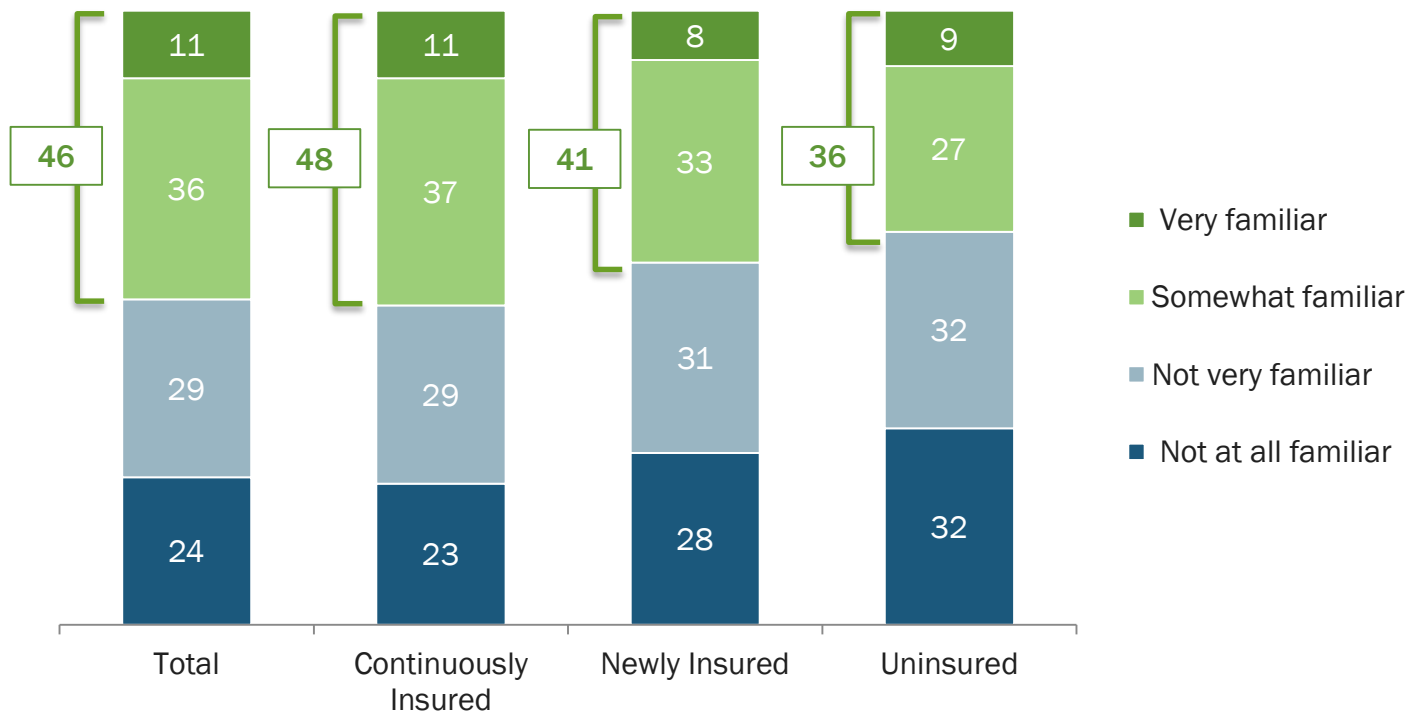


BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611)
Q1035. How familiar are you with alternative or supplemental insurance products?

Uninsured Unlikely to Be Familiar with Alternative Insurance

Those who are Continuously Insured are more likely than the Uninsured to say they are familiar with alternative or supplemental insurance products.

Information about Alternative/Supplemental Insurance Products by Insurance Status (%)

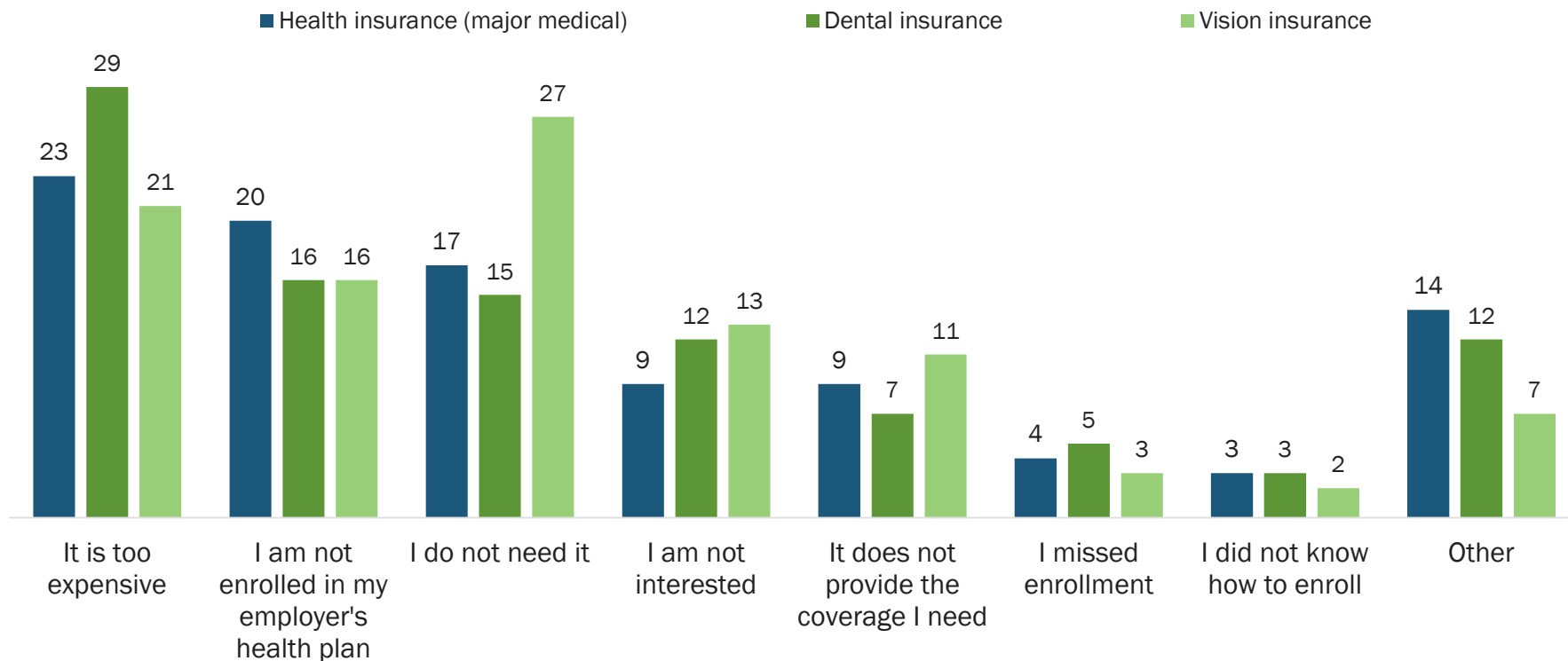


BASE: All Qualified Respondents (Total August/September 2015 n=4611, Continuously Insured n=3929, Newly Insured n=285, Uninsured n=397)
Q1035. How familiar are you with alternative or supplemental insurance products?

Expense Most Common Barrier for Healthcare Enrollment

Of those who are not enrolled in health insurance, the most common response was expense followed by not being enrolled in their employer's health plan and perceived lack of need.

Reason Not Enrolled : Major Benefits (%)

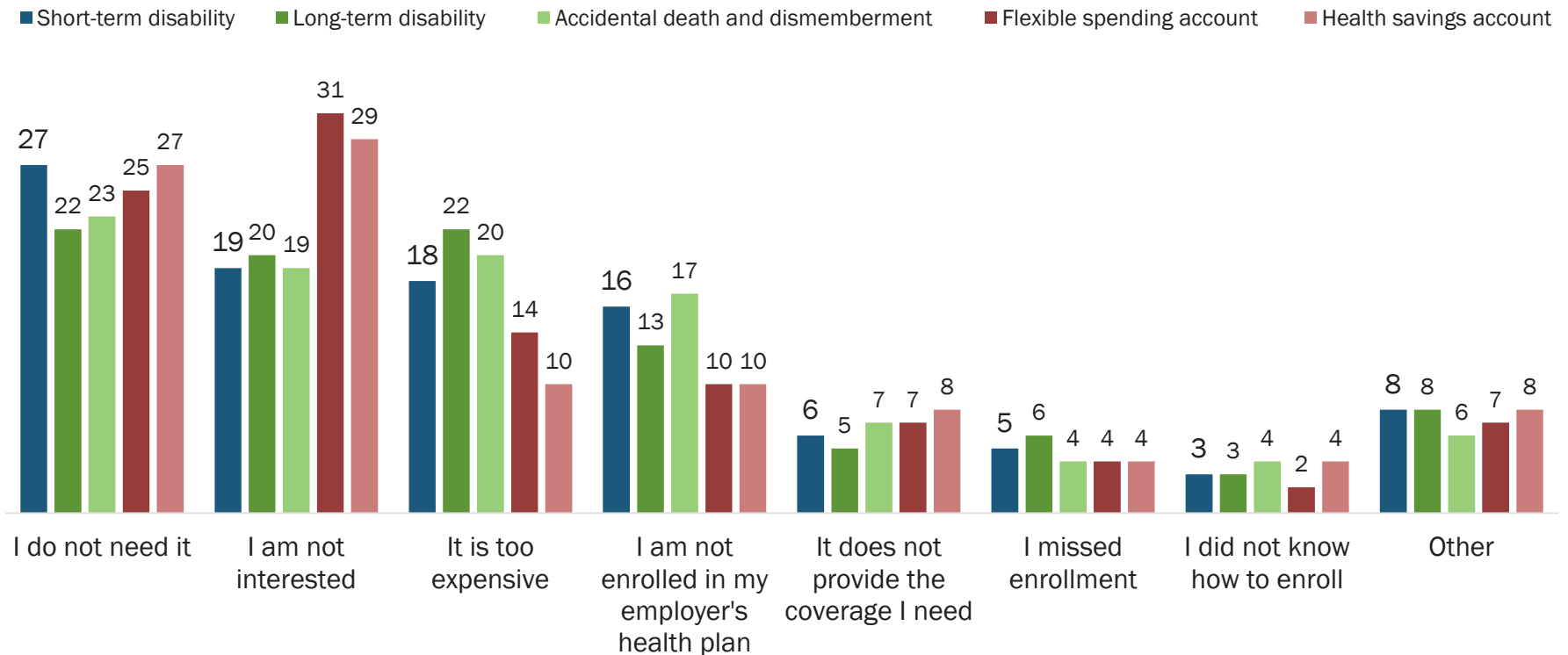


BASE: Not Enrolled In At Least One Program Offered (August/September 2015 Health insurance n=438, Dental insurance n=465, Vision Insurance n=586) Q1112. What is the main reason you are not enrolled in these benefits?

Perceived Lack of Need is Most Common Barrier for Supplemental Insurance

Of those who are offered supplemental insurance such as short-term and long-term disability, accidental death the most common reason for not enrolling is lack of need. The most common reason for not enrolling in FSAs and HSAs is lack of interest.

Reason Not Enrolled: Supplemental Benefits (%)



BASE: Not Enrolled In At Least One Program Offered (August/September 2015 Short-term disability n=555, Long-term disability n=639, Accidental death and dismemberment n=458, Flexible spending account n=851, Health savings account n=743)

Q1112. What is the main reason you are not enrolled in these benefits?

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