Healthcare Consumers in a Time of Uncertainty: Fifth Annual Nationwide TCHS Survey

October 2017
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About the Transamerica Center for Health Studies®

The 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.

Transamerica Institute® is a nonprofit, private foundation funded by contributions from Transamerica Life Insurance Company and its affiliates, as well as unaffiliated third parties. None of the contributors are major medical insurers.
About the Survey

Through this research, TCHS continues its contribution to the dialogue on healthcare policy by focusing on trends in healthcare coverage and personal health and wellness. The 2017 survey builds upon past studies and examines what Americans think of the uncertainty in healthcare coverage and how they plan to deal with it, along with how Americans view and are paying for healthcare expenses.

The results of the most recent study – conducted by Harris Poll via a self-administered online survey among 4,602 US adults (ages 18-64) – represent the fifth annual survey:

• July 2013 Benchmark Wave – A survey among 2,505 adults to measure the public’s use and views on healthcare. Supplemented by November 2013 Pulse Wave – A survey among 1,005 adults to measure the public’s use and views on healthcare five weeks into the Affordable Care Act (ACA) open enrollment period.
• July 2014 Annual Wave – A survey among 2,624 adults to measure the public’s behavioral and attitudinal response to the ACA.
• August/September 2015 Annual Wave – A survey among 4,611 adults to measure changes experienced due to the ACA implementation, access to healthcare and wellness as a key element in cost control.
• September 2016 Annual Wave – A survey among 4,636 adults builds upon past studies and examines what causes Americans stress, and how they plan to deal with it, along with how Americans are planning and paying for out-of-pocket healthcare expenses.
Method

4,602 US adults ages 18-64  July 19 – August 2, 2017  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 2016 Current Population Survey), separately by race (Latino, Asian/Pacific Islander, Black/African American, and All Other), and ultimately combined into a total General Population sample. A separate weight was created for US residents ages 18-64 who are currently Uninsured, utilizing the most current information from Gallup (March 2017) for age and ethnicity. A separate weight was also created for Millennials (age 21-36) and Generation Z (age 18-20) using March 2016 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=403
• Latino: n=402
• Uninsured: n=449
• Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance in prior year): n=206

* 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, ages 18-64
- **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
- **Continuously Insured**: Currently insured and did not acquire new insurance in the past 12 months
- **Newly Insured**: Currently insured and acquired new insurance in the past 12 months (had no insurance in prior year)
- **Uninsured**: Does not currently have health insurance

An ‘*’ denotes a proportion between 0 and 0.5% (unless otherwise noted)
Insurance Classifications

**Private Insurance**
- I receive benefits through an employer (mine or someone else’s)
- I receive benefits through a union (mine or someone else’s)
- I receive benefits through a trade association (mine or someone else’s)
- I receive benefits from a private insurance plan in the traditional market from my spouse
- I receive benefits from a private insurance plan in the traditional market from my parents
- I receive benefits through college or university
- I buy my own health insurance from a private health insurance company

**Public Insurance**
- I receive benefits through Medicare (for age or disability reasons)
- I receive benefits through Medicaid or another state funded program
- I receive benefits through military service (mine or someone else’s)
- I receive VA benefits from my own service or through my spouse

**Exchange Insurance**
- I buy my own health insurance (on a) public health insurance Exchange, such as healthcare.gov or the state-based Exchange

www.transamericacenterforhealthstudies.org/
Insurance

Policy

A notable minority of Americans say they have been directly impacted in a positive way by the Affordable Care Act (ACA). However, Americans are more polarized about the ACA than in past years.

• About three in 10 (28 percent) Americans believe the ACA has directly impacted their health insurance in a positive way. (Q1965A)

• While the percentage of Americans having a positive impression of the ACA grew, those with a negative view also grew in comparison to 2015 and 2016. When asked about their overall impression of the ACA, 43 percent of adults say positive, 32 percent say negative, and 26 percent are neutral. (Q1916)

The vast majority are aware of possible policy changes on the horizon, and most of these Americans express concern.

• More than four in five (81 percent) say they are at least somewhat aware of the potential changes to healthcare policy coming out of Washington with a 38 percent saying they are extremely or very aware. (Q1370)

• Of those who say they are aware of the potential changes to healthcare policy coming out of Washington, 92 percent say they are at least somewhat concerned about the potential changes with nearly three in five (59 percent) saying they are extremely of very concerned. (Q1373)
Policy (continued)

Losing healthcare because of a pre-existing condition is Americans’ most common fear when it comes to policy changes. Maintaining health coverage for pre-existing conditions, annual out-of-pocket limits, and a ban on lifetime limits are at the top of their wish list.

- Over two-thirds (67 percent) of respondents reported at least one existing health condition, and of the respondents, mental health conditions constituted almost a quarter (23 percent) of the reported conditions. (Q718)
- When asked about their biggest fears of changes in healthcare law/policy, more than two in five say losing healthcare because of a pre-existing condition (42 percent), three in 10 (30 percent) say their employer no longer being mandated to offer healthcare coverage, and a quarter say reestablishing lifetime/annual out-of-pocket limits (24 percent). (Q1930)

When asked what they would like to see included in healthcare policy, the most common responses were:
- Pre-existing condition coverage (56 percent)
- Annual out-of-pocket limits (i.e. a set maximum amount they pay out-of-pocket during a policy period/year (40 percent)
- Ban on lifetime insurance coverage limits (i.e. a dollar amount limit to covered costs) (37 percent)
- Gynecological care (36 percent) (Q1925)
While most Americans do not agree with the Affordable Care Act’s (ACA’s) individual health coverage mandate, nearly half of employees want their employer to not change the coverage they offer or to increase health coverage if the mandate was removed.

- Most respondents (57 percent) do not believe the government (either states or federal) should require individuals to obtain healthcare coverage. (Q1920)
- However, a third of employed adults (33 percent) say that they would not want their company to make any changes if the employer mandate is removed by Congress and the President, and 15 percent of employed adults say they would like their employer to increase coverage. Fourteen percent say they would want their employer to evaluate their coverage options. (Q1375)

The Uninsured are more likely to have a negative impression of the ACA than the Insured, and rural Americans are similarly more negative than urban or suburban Americans.

- Four out of 10 Uninsured have a negative impression of the ACA (with 30 percent positive), compared to 31 percent negative for the Insured. (Q1916)
- Almost half (47 percent) of rural Americans have a negative impression of the ACA, compared to a 19 percent negative (and a 57 percent positive) impression for urban Americans and a 34 percent negative impression for suburban Americans. (Q1916)
Executive Summary

Insurance

Coverage

Health insurance coverage remains unchanged since 2016 but satisfaction with coverage may be on the decline.

- The proportion of Americans Uninsured remains unchanged (12 percent). (Q602)
- However, nearly a quarter (23 percent) of employees say their health insurance coverage is worse than it was one/two years ago which is a directional increase from 2016 (20 percent). (Q1106A)

The Newly Insured obtained coverage largely through employer-based policies but nearly one in five gained it through Medicaid or an Exchange.

- Five percent of Americans are Newly Insured (acquired health insurance coverage in the past 12 months and did not have a policy immediately prior).
- When the Newly Insured were asked how they obtained their current health insurance, the most common responses were:
  - I received health coverage through an employer (mine or someone else's) (43 percent)
  - I received health coverage through Medicaid or another government program (22 percent)
  - I bought my own health insurance through a health insurance Exchange (18 percent) (Q1941a)
Coverage (continued)

The Uninsured are most likely to point to expense and lack of awareness as reasons for not complying with the mandate.

- The most common reasons for not having insurance are:
  - Paying my health expenses and the tax penalty is less expensive than the options available to me (27 percent)
  - I was not aware of the Affordable Care Act’s (ACA’s) insurance mandate for individuals (18 percent)
  - I did not know how to apply (17 percent)
  - I do not support the ACA on principle (16 percent) (Q1942)

The need for employer-based health insurance keeps half of Americans in their current jobs; this lack of mobility may be stifling their potential.

- Half of respondents (51 percent) feel they have to stay in their current job because they need health insurance and 24 percent say they had to leave a previous job because the company did not offer health insurance. (Q1935)
- For those who stay in their job because they need health insurance, nearly one in five said that, without health insurance concerns, they would change jobs in the same field (19 percent) and over one in 10 say they would start their own business (15 percent), change jobs in a different field (13 percent), or retire (11 percent). (Q1940)
Executive Summary

Healthcare

Quality

Most Americans feel informed about how to find the healthcare services they need and many use time their provider spends with them as a marker for quality.

- A majority of Americans (80 percent) say they feel very or somewhat informed about how to find the healthcare services they need. (Q1000)
- Being seen by their doctor in a timely manner/not having long waits (28 percent) was the most common quality-related response when adults were asked what was most important to them about the healthcare system. (Q735)
- One in five (20 percent) say providers having sufficient time to treat their patients is an important characteristic, and nearly the same proportion (19 percent) say focusing on preventive care is important. (Q735)
Executive Summary

Healthcare

**Cost**

Ability to pay for healthcare is most important to Americans, but a sizeable number say they cannot afford routine care and it is a common source of stress.

- When asked about the most important characteristic of the healthcare system, the most common response was being able to pay for needed healthcare (36 percent) (Q735)
- Nearly one in five respondents (19 percent) say they are currently not able to afford routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.) (Q760)
- When asked to identify sources of stress, healthcare costs (62 percent) was bested only by money (75 percent) and the economy (64 percent). More than half (54 percent) of Americans say health problems affecting their family are a very or somewhat significant source of stress. (Q2100)
Executive Summary

Healthcare

Role of Employers

Satisfaction with health plans and benefits offered through employers is relatively high.

• Most Americans (82 percent) are satisfied with the healthcare system they have access to today. (Q730)

• And a strong majority of employees (77 percent) say they are satisfied with the health insurance plans and other health benefits available to them through work. (Q1116)

Most employees feel employers should try to improve the health of employees and that this effort would likely strengthen their commitment to their job.

• Salary is most commonly reported as very important to overall job satisfaction (73 percent) followed by healthcare benefits (60 percent), which outweighs flexibility (57 percent), retirement benefits (56 percent), and financial strength/stability of the company (55 percent). (Q1105)

• More than half (56 percent) of employees say employers should play an active role in improving the health of their employees. (Q1130C)

• And, nearly three in five employees (59 percent) say they would have greater commitment to their company if they were offered programs to improve their health and well-being. (Q1935)
Role of Employers (continued)
Employers have varied program offerings, but workload and lack of incentives may limit participation.

- Employers most commonly offer preventive screenings and vaccinations (66 percent), exercise programs (65 percent), smoking cessation programs (61 percent), health risk appraisals (61 percent), and programs to monitor health goals/biometrics (61 percent). (Q1131)
- Most commonly, lack of participation is due to employees feeling that they do not need these programs or lack interest in them. In addition, lack of time due to workload is noted by 21 percent of those who are offered but do not participate in health goals/biometric monitoring and 19 percent of those are offered but do not participate in exercise programs. Meanwhile, 16 percent of those who are offered but do not participate in completing a health risk appraisal cite lack of an incentive to do so. (Q1132)
Executive Summary

Wellness

Under half of employees are offered workplace wellness/health promotion programs, but most who are offered participate in some way.

• Two in five employees (40 percent) say their employer offers a workplace wellness/health promotion program. (Q1130A)
• Of those who have access to workplace wellness/health promotion programs, 60 percent say they have participated within the last year. (Q1130B)

Most employees would like to be incentivized through lower health insurance premiums for workplace wellness program participation, and most are – although many are unclear if those savings are offered through their employer.

• Two-thirds (67 percent) of employees feel lower health insurance premiums should be offered for participation in workplace wellness/health promotion programs. (Q1130C)
• Nearly three in five (59 percent) employees who are offered a workplace wellness program say related healthcare cost savings are offered by their employer. (Q775A)
• But about a quarter of employees who are offered a workplace wellness program (24 percent) do not know if they are offered related healthcare savings. (Q775A)
Health Insurance

Current Insurance

Changes to Insurance
Insurance Status Remains Consistent Since 2014

Twelve percent of adults are Uninsured, consistent with 2015 (11 percent) and 2016 (12 percent). Most adults (68 percent) continue to receive insurance through private insurance.

*Note: Exchange added in July 2014

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

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

www.transamericacenterforhealthstudies.org/
Insurance Status Differs by Gender

Men are more likely than women to be insured with private health insurance. Women are more likely than men to be insured with public health coverage.

Health Insurance Status by Gender (%)

BASE: All Qualified Respondents (Total August 2017 n=4602, Male n=1732, Female n=2847)
Q602. Which of the following best describes how you primarily receive health insurance?
Latinos Are the Least Likely to Be Insured

About one in four Latinos (23 percent) say they are uninsured. About three quarters of Whites and Asian/Pacific Islanders are most likely to be insured through private plans. Black/African Americans are the most likely to be insured through public health insurance.

![Health Insurance Status by Race/Ethnicity (%)](chart)

**BASE:** All Qualified Respondents (Total August 2017 n=4602, White n=3253, Black/African American n=403, Latino n=402, Asian/Pacific Islander n=406)

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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Baby Boomers Are the Most Likely to Be Insured

Over one out of ten of Generation Z (16 percent), Millennials (14 percent), and Generation X (11 percent) are uninsured.

Health Insurance Status by Generation (%)

<table>
<thead>
<tr>
<th>Generation</th>
<th>Total</th>
<th>Generation Z</th>
<th>Millennials</th>
<th>Generation X</th>
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<td>16</td>
<td>14</td>
<td>11</td>
<td>8</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Generation Z n=192, Millennial n=1674, Generation X n=1278, Baby Boomer n=1458)

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

www.transamericacenterforhealthstudies.org/
Profiles of the Insured and the Uninsured

**Insured**
(n=4153)

- Average age: 42
- Race/Ethnicity (%):
  - White: 64
  - Latino: 15
  - Black/AA: 6
  - Asian/Pacific Islander: 12
  - Native American: *

- **$30% Earn Less than $50k a year**
- **72% Employed**, 4% Not employed, but looking for work

**Uninsured**
(n=449)

- Average Age: 38
- Race/Ethnicity (%):
  - White: 49
  - Latino: 24
  - Black/AA: 16
  - Asian/Pacific Islander: 4
  - Native American: 2

- **$64% Earn Less than $50k a year**
- **62% Employed**, 12% Not employed, but looking for work

*An *' denotes a proportion between 0 and 0.5% (unless otherwise noted)*
Profiles of the General Population and the Continuously Insured

### Average age

#### Total (n=4602)

- Average age: 41

#### Continuously Insured (n=3947)

- Average age: 42

### Race/Ethnicity (%)

#### Total (n=4602)

- White: 61%
- Latino: 18%
- Black/AA: 13%
- Asian/Pacific Islander: 6%
- Native American: *

#### Continuously Insured (n=3947)

- White: 64%
- Latino: 15%
- Black/AA: 12%
- Asian/Pacific Islander: 7%
- Native American: *

### Health

#### Total (n=4602)

- 21% are in poor/ fair health
- 67% have a chronic illness

#### Continuously Insured (n=3947)

- 19% are in poor/ fair health
- 68% have a chronic illness

### Employment (%)

#### Total (n=4602)

- Employed Full-Time: 54%
- Employed Part-Time: 11%
- Unemployed: 30%

#### Continuously Insured (n=3947)

- Employed Full-Time: 57%
- Employed Part-Time: 10%
- Unemployed: 28%

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

www.transamericacenterforhealthstudies.org/
Profiles of the General Population and the Newly Insured

Total (n=4602)

- **Average age**: 41
- **Race/Ethnicity (%)**:
  - White: 61
  - Latino: 18
  - Black/AA: 13
  - Asian/Pacific Islander: 6
  - Native American: *
- **Health**: 21% are in poor/fair health, 67% have a chronic illness
- **Employment (%)**:
  - Employed Full-Time: 54
  - Employed Part-Time: 11
  - Unemployed: 30

Newly Insured (n=206)

- **Average age**: 33
- **Race/Ethnicity (%)**:
  - White: 50
  - Latino: 23
  - Black/AA: 23
  - Asian/Pacific Islander: 2
  - Native American: 0
- **Health**: 30% are in poor/fair health, 66% have a chronic illness
- **Employment (%)**:
  - Employed Full-Time: 47
  - Employed Part-Time: 16
  - Unemployed: 35

An*' denotes a proportion between 0 and 0.5% (unless otherwise noted)
Profiles of the General Population and the Uninsured

<table>
<thead>
<tr>
<th>Total (n=4602)</th>
<th>Uninsured (n=449)</th>
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<tbody>
<tr>
<td><strong>Average age</strong></td>
<td><strong>Average age</strong></td>
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<thead>
<tr>
<th>Race/Ethnicity (%)</th>
<th>Total</th>
<th>Uninsured</th>
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</thead>
<tbody>
<tr>
<td>White</td>
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<td>49</td>
</tr>
<tr>
<td>Latino</td>
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<td>Black/AA</td>
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<td>Asian/Pacific Islander</td>
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<tr>
<td>Native American</td>
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<thead>
<tr>
<th>Health</th>
<th>Total</th>
<th>Uninsured</th>
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<tbody>
<tr>
<td>21% are in poor/ fair health</td>
<td>67% have a chronic illness</td>
<td>29% are in poor/ fair health</td>
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<table>
<thead>
<tr>
<th>Employment (%)</th>
<th>Total</th>
<th>Uninsured</th>
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<tbody>
<tr>
<td>Employed Full-Time</td>
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<tr>
<td>Employed Part-Time</td>
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<td>16</td>
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<tr>
<td>Unemployed</td>
<td>30</td>
<td>38</td>
</tr>
</tbody>
</table>

An '*' denotes a proportion between 0 and 0.5% (unless otherwise noted).
Who Is Newly Insured?

Among Newly Insured...

- 9% are unemployed, but looking, compared to 5% of General Population
- 42% have a HS or less level of education, compared to 30% of General Population
- 23% percent are Latino, compared to 18% of General Population
- 60% are ages 18-34, compared to 38% of General Population
Who Is Still Uninsured?

Among Uninsured...

- 12% are unemployed, but looking, compared to 5% of General Population
- 46% have a HS or less level of education, compared to 30% of General Population
- 24% percent are Latino, compared to 18% of General Population
- 46% are ages 18-34, compared to 38% of General Population
Uninsured Feel Paying Health Expenses and Tax Penalty Is Cheaper than Health Insurance

Most commonly, the Uninsured say paying their health expenses and the tax penalty is less expensive than the options available to them (27 percent). About one in six uninsured adults (18 percent) are unaware of the Affordable Care Act’s (ACA’s) health insurance mandate for individuals.

Reason Did Not Obtain Coverage Before ACA Deadline (%)

- Paying my health expenses and the tax penalty is less expensive than the options available to me: 27%
- I was not aware of the ACA's insurance mandate for individuals: 18%
- I did not know how to apply: 17%
- I don't support the ACA on principle: 16%
- I'm healthy enough to not need insurance: 13%
- I was not sure the insurance mandate applied to me: 9%
- Too expensive/Can't afford/No income: 9%
- I'm not well informed enough about the ACA or my options so I will pay the penalty: 8%
- I did not have time to purchase health insurance before the deadline: 6%
- I had problems with the state/federal websites: 5%

39% of uninsured adults did not obtain coverage because they were unaware of the mandate, did not know how to apply, did not know the mandate applied to them and/or are not informed about the ACA.

BASE: Uninsured (August 2017 n=449)
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.
Tax Penalty Continues to Be Seen as Cheaper than Purchasing Health Insurance for Many Uninsured

Compared to 2015, uninsured adults were 8 percentage points less likely to say they did not obtain coverage because they were not aware of the ACA’s insurance mandate for individuals.

**Trended: Reason Did Not Obtain Coverage Before ACA Deadline (%)**

- Paying my health expenses and the tax penalty is less expensive than the options available to me: Aug 2017 27, Sept 2016 21, Aug/Sept 2015 26, July 2014 27
- I was not aware of the ACA’s insurance mandate for individuals: Aug 2017 24, Sept 2016 22, Aug/Sept 2015 26, July 2014 24
- I did not know how to apply: Aug 2017 18, Sept 2016 13, Aug/Sept 2015 17, July 2014 13
- I don't support the ACA on principle: Aug 2017 16, Sept 2016 12, Aug/Sept 2015 17, July 2014 12
- I'm healthy enough to not need insurance: Aug 2017 15, Sept 2016 13, Aug/Sept 2015 17, July 2014 13
- I was not sure the insurance mandate applied to me: Aug 2017 11, Sept 2016 9, Aug/Sept 2015 14, July 2014 9
- Too expensive/Can't afford/No income: Aug 2017 9, Sept 2016 7, Aug/Sept 2015 11, July 2014 N/A
- I'm not well informed enough about the ACA or my options so I will pay the penalty: Aug 2017 12, Sept 2016 8, Aug/Sept 2015 12, July 2014 8
- I did not have time to purchase health insurance before the deadline: Aug 2017 8, Sept 2016 6, Aug/Sept 2015 8, July 2014 6

*BASE: Uninsured (July 2014 n=359, August/September 2015 n=397, September 2016 n=469, August 2017 n=449)

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. [www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Health Insurance

Current Insurance

Changes to Insurance
About Two-Thirds of the Insured Made No Changes to Health Coverage in Past 12 Months

Of the Insured who made changes to their health plan, 6 percent were previously Uninsured.

Changes to Health Insurance Coverage in Past 12 Months Among Insured (%)

- **Newly Insured, NOT Previously Covered**
- **Acquired New, Previously Covered**
- **No change**

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<td>68</td>
<td>66</td>
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Of the Continuously Insured, 30% acquired new coverage in the past year.

Base: Receive Health Insurance Benefits (July 2014 n=2265, Aug/Sept 2015 n=4214, September 2016 n=4167, August 2017 n=4153)

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


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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Most Adults Are Not Making Changes to Their Source of Health Coverage

Ninety-one percent of Americans were previously and are currently covered by an Employer, Union or Association, 74 percent of Exchange-covered Americans had Exchange health plans previously, and 66 percent of public (government) health plan-covered Americans had public health plans previously. Those who get insurance privately were most likely to have made changes.

Prior Coverage to Current Insurance (%)

Prior Insurance Coverage

- Employer, Union, Association: 62%
- Public: 10%
- Private health insurance company: 10%
- Individual non-exchange: 10%
- Exchange: 8%

Current Insurance

Total (n=1122)

Employer, Union or Association (n=641)

Individual Non-Exchange (n=176)

Public (n=162)

Exchange (n=143)

BASE: Made Change to Insurance in Past 12 Months (August 2017 n=1122)

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?
Consistent with 2016, Few Made Changes to Health Insurance in the Past Year

However, 15 percent of Continuously Insured switched to a different provider/insurer and 14 percent kept the same insurer but switched health plans.

### Health Insurance Changes (%)

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<tr>
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</thead>
<tbody>
<tr>
<td>I bought insurance through an exchange</td>
<td>12</td>
<td>13</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>I kept the same insurer but I switched my plan</td>
<td>12</td>
<td>15</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>I started getting insurance from a different insurer</td>
<td>73</td>
<td>69</td>
<td>68</td>
<td>68</td>
</tr>
<tr>
<td>I did not make any changes to my health insurance in the past 12 months</td>
<td>68</td>
<td>68</td>
<td>68</td>
<td>68</td>
</tr>
</tbody>
</table>

BASE: Continuously Insured (July 2014 n=2054, August/September 2015 n=3929, September 2016 n=3962, August 2017 n=3947)
Q1943. Please Indicate any changes you have made to your health insurance in the past 12 months.

www.transamericacenterforhealthstudies.org/
More Than Two in Five Newly Insured Individuals Now Receive Health Coverage through an Employer

Among those who did not have prior health insurance, more than one in five (22 percent) now receive benefits through Medicaid, and 18 percent receive coverage through a health insurance Exchange.

Five percent of Americans report being Newly Insured.

Coverage for Newly Insured (%)

- I received benefits through an employer (mine or someone else's): 43% in August 2017, 33% in September 2016.
- I received benefits through Medicaid or another state funded program: 35% in August 2017, 22% in September 2016.
- I bought my own health insurance public health insurance Exchange: 18% in August 2017, 14% in September 2016.
- I received benefits through a union (mine or someone else's): 9% in August 2017, 4% in September 2016.
- I bought my own health insurance from a private health insurance company: 8% in August 2017, 7% in September 2016.
- I received benefits through Medicare (for age or disability reasons): 7% in August 2017, 8% in September 2016.
- I received benefits from a private insurance plan in the traditional market from my spouse: 6% in August 2017, 2% in September 2016.
- I received benefits through a trade association (mine or someone else's): 6% in August 2017, 6% in September 2016.
- I received benefits from a private insurance plan in the traditional market from my parents: 4% in August 2017, 4% in September 2016.
- I received benefits through college or university: 7% in August 2017, 4% in September 2016.
- I received VA benefits from my own service or through my spouse: 7% in August 2017, 4% in September 2016.
- I received benefits through military service (mine or someone else's): 1% in August 2017, 3% in September 2016.

*Note: New in 2016

BASE: Newly Insured (September 2016 n=205, August 2017 n=206)

Q1941a. 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.
Healthcare Policy
Affordable Care Act
Potential Policy Changes
Americans Are More Polarized About the ACA than in Past Years, with Less Neutral Views

Notably, Americans are more likely to have a positive impression of the ACA than in 2016 and 2015. At the same time, they are also more likely to have a negative impression than in previous years.

**Overall Impression of ACA (%)**

Generation Z (54 percent) are more likely than Millennials (41 percent), Generation X (42 percent) and Baby Boomers (37 percent) to have a positive overall impression of the ACA.

### BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602) Q1916. What is your overall impression of the ACA?
Youngest Generation Z Most Likely to Have a Positive Impression of the ACA

Fifty-four percent of Generation Z has a positive impression of the ACA, while only 37 percent of Baby Boomers feel the same.

---

Overall Impression of ACA (%)

BASE: All Qualified Respondents (August 2017 n=4602, Gen Z n=192, Millennials n=1674, Gen X n=1278, Baby Boomer n=1458)
Q1916. What is your overall impression of the ACA?

www.transamericacenterforhealthstudies.org/
Men Are More Likely than Women to Have a Positive Impression of the ACA

Almost half of men have a positive impression of the ACA, while only two in five women have a positive impression of the ACA. However, women are more likely than men to feel neutral.

**Overall Impression of ACA (%)**

- **Total**: 43% Very positive, 20% Somewhat positive, 22% Neutral, 13% Somewhat negative, 19% Very negative
- **Male**: 46% Very positive, 22% Somewhat positive, 22% Neutral, 13% Somewhat negative, 19% Very negative
- **Female**: 40% Very positive, 19% Somewhat positive, 21% Neutral, 12% Somewhat negative, 19% Very negative

**BASE**: All Qualified Respondents (August 2017 n=4602, Male n=1732 Female n=2847)

Q1916. What is your overall impression of the ACA?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Black/African American Adults Are Most Likely to Have a Positive Impression of the ACA

Almost two in three Black/African American adults have a positive impression of the ACA, followed by Latino (51 percent), Asian/Pacific Islander (45 percent), and White (56 percent) adults.

<table>
<thead>
<tr>
<th>Overall Impression of ACA (%)</th>
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</thead>
<tbody>
<tr>
<td>Very positive</td>
</tr>
<tr>
<td>Somewhat positive</td>
</tr>
<tr>
<td>Neutral</td>
</tr>
<tr>
<td>Somewhat negative</td>
</tr>
<tr>
<td>Very negative</td>
</tr>
</tbody>
</table>

**Total**
- Very positive: 43%
- Somewhat positive: 20%
- Neutral: 17%
- Somewhat negative: 64%
- Very negative: 32%

**White**
- Very positive: 36%
- Somewhat positive: 19%
- Neutral: 37%
- Somewhat negative: 16%
- Very negative: 41%

**Black/AA**
- Very positive: 64%
- Somewhat positive: 26%
- Neutral: 23%
- Somewhat negative: 30%
- Very negative: 13%

**Latino**
- Very positive: 51%
- Somewhat positive: 28%
- Neutral: 27%
- Somewhat negative: 22%
- Very negative: 11%

**Asian/Pacific Islander**
- Very positive: 45%
- Somewhat positive: 29%
- Neutral: 38%
- Somewhat negative: 17%
- Very negative: 9%

**BASE:** All Qualified Respondents (August 2017 n=4602, White n=3253, Black/AA n=403, Latino n=402, Asian/Pacific Islander n=406)
Q1916. What is your overall impression of the ACA?
Forty Percent of Uninsured Have Negative Impression of the ACA

Insured Adults (31 percent) are more likely than uninsured adults (40 percent) to have a positive impression of the ACA.

Overall Impression of ACA (%)

BASE: All Qualified Respondents (August 2017 n=4602, Insured n= 4153, Uninsured No n=449)
Q1916. What is your overall impression of the ACA?

www.transamericacenterforhealthstudies.org/
Almost Half of Public/Government-Covered Adults Have a Positive Impression of the ACA

Over two in five private insurance-covered adults also have a positive impression of the ACA.

Overall Impression of ACA (%)

<table>
<thead>
<tr>
<th></th>
<th>Very positive</th>
<th>Somewhat positive</th>
<th>Neutral</th>
<th>Somewhat negative</th>
<th>Very negative</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>43</td>
<td>20</td>
<td>22</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td><strong>Private</strong></td>
<td>43</td>
<td>20</td>
<td>22</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td><strong>Public</strong></td>
<td>46</td>
<td>22</td>
<td>23</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td><strong>Uninsured</strong></td>
<td>30</td>
<td>17</td>
<td>30</td>
<td>12</td>
<td>28</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2017 n=4602, Privately Insured n=2888, Publicly Insured n=1009, Uninsured n=449)
Q1916. What is your overall impression of the ACA?

www.transamericacenterforhealthstudies.org/
Those Who Live in Urban Areas Are Most Likely to Have a Positive Impression of the ACA

Almost three in five adults who live in an urban setting have a positive impression of the ACA, while almost half (47 percent) of rural residents have a negative impression of the ACA.

Overall Impression of ACA (%)

BASE: All Qualified Respondents (August 2017 n=4602, Urban n=1482, Suburban n=1910, Rural n=1210)
Q1916. What is your overall impression of the ACA?
Most Americans Have Not Experienced a Change Due to the ACA

Almost three in 10 Americans believe the ACA has positively impacted their health insurance choices. Most (63 percent) say that the impact of the ACA has been neither positive or negative.

Believe Health Insurance Changes Experienced Due to ACA (%)

Generation Z (42 percent), Millennials (38 percent) and Generation X (22 percent) adults are more likely than Baby Boomers (14 percent) to say that they have seen a positive change.

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

Q1965A. How have your health insurance choices for 2017 been directly impacted by the ACA? Please select all that apply.

www.transamericacenterforhealthstudies.org/
The Most Commonly Felt ACA Impact Is Increased Access to Medicaid Coverage

Other impacts include purchasing health coverage through a health insurance Exchange and obtaining coverage through an employer (theirs or their spouse’s).

Impact of the ACA on Health Insurance Choices (%)

- I now have insurance through Medicaid. 7%
- I can purchase health coverage on an Exchange 7%
- My employer or my spouse's employer now offers health insurance coverage. 6%
- I have a pre-existing condition and can now get health insurance coverage. 5%
- I am now able to get dependent coverage. 5%
- I am able to get coverage through my parent(s)'s insurance. 5%
- My employer no longer offers health insurance coverage for part time workers. 4%
- I can purchase a catastrophic care plan. 4%
- My employer or my spouse's employer no longer offers health insurance coverage. 4%
- I lost my health coverage because the health insurer stopped offering my plan 3%
- I haven't noticed a difference in my choices. 63%

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602)

Q1965A. How have your health insurance choices for 2017 been directly impacted by the ACA? Please select all that apply.

www.transamericacenterforhealthstudies.org/
Healthcare Policy

Affordable Care Act

Potential Policy Changes
Most Are Aware of and Concerned about Looming Healthcare Changes

Among those who are aware of potential changes coming out of Washington, the vast majority are at least somewhat concerned (92 percent).

### Awareness of Changes to Healthcare Policy (%)

- Extremely aware: 17%
- Very aware: 21%
- Somewhat aware: 43%
- Not at all aware: 19%

### Concern of Potential Changes to Healthcare Policy (%)

- Extremely concerned: 32%
- Very concerned: 28%
- Somewhat concerned: 33%
- Not at all concerned: 8%

*New in 2017

**BASE:** All Qualified Respondents (August 2017 n=4602)

Q1370 How aware are you of the potential changes to healthcare policy coming out of Washington?

**BASE:** Aware of Changes (August 2017 n=3680)

Q1373 You mentioned that you are aware of the potential changes to healthcare policy coming out of Washington. How concerned are you about these potential changes?
About Three in Five Americans Do Not Support a Healthcare Mandate

Fifty-seven percent of Americans do not believe the government should mandate that individuals obtain healthcare coverage.

Feelings About Healthcare Mandate (%)

I believe the government (either state or federal) should require individuals to obtain healthcare coverage.

I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.

43  57

Baby Boomers are more likely than Generation X, Generation Z and Millennials to say that they do not believe the government should require individuals to obtain healthcare coverage, respectively (64 percent vs. 60 percent, 48 percent and 56 percent)

*New in 2017
BASE: All Qualified Respondents (August 2017 n=4602)
Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.
Women More Likely Than Men to Oppose Government Mandate to Obtain Health Coverage

Women believe government should not require health coverage by 10 percent more than men (62 percent to 52 percent).

Feelings About Healthcare Mandate (%)

- I believe the government (either state or federal) should require individuals to obtain healthcare coverage.
  - Total: 43% (Women: 38%; Men: 48%)
  - I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.
  - Total: 57% (Women: 62%; Men: 52%)

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602)

Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.

www.transamericacenterforhealthstudies.org/
Baby Boomers Are More Likely than Other Generations to Oppose Government Mandate to Obtain Health Coverage

Whereas Generation Z are more likely, and the only generation with a majority view (52 percent), to believe that individuals should be required to obtain health coverage.

Feelings About Healthcare Mandate (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Generation Z</th>
<th>Millennial</th>
<th>Generation X</th>
<th>Baby Boomer</th>
</tr>
</thead>
<tbody>
<tr>
<td>I believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>43</td>
<td>52</td>
<td>44</td>
<td>40</td>
<td>36</td>
</tr>
<tr>
<td>I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>57</td>
<td>48</td>
<td>56</td>
<td>60</td>
<td>64</td>
</tr>
</tbody>
</table>

*New in 2017
BASE: All Qualified Respondents (August 2017 n=4602, Gen Z n=192, Millennial n=1674, Gen X n=1278, Baby Boomer n=1458)
Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.
White Americans Most Likely to Oppose Government Mandate to Obtain Health Coverage

Whereas majorities of Latinos, Black/African Americans, and Asian/Pacific Islanders are more likely than Whites to believe that individuals should be required to obtain health coverage.

<table>
<thead>
<tr>
<th>Feelings About Healthcare Mandate (%)</th>
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</thead>
<tbody>
<tr>
<td>I believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Black/AA</td>
</tr>
<tr>
<td>Latino</td>
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<tr>
<td>Asian/PI</td>
</tr>
</tbody>
</table>

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, White n=3253, Black/ AA n=403, Latino n=402, Asian/Pacific Islander n=406)

Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.

www.transamericacenterforhealthstudies.org/
Feelings About Healthcare Mandate (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Insured</th>
<th>Uninsured</th>
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<tbody>
<tr>
<td>I believe the</td>
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<td>45</td>
<td>24</td>
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<tr>
<td>government (either</td>
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<td>should require</td>
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<td>obtain healthcare</td>
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<td>coverage.</td>
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<td>76</td>
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<tr>
<td>I do not believe the</td>
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<td>government (either</td>
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<td>obtain healthcare</td>
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<tr>
<td>coverage.</td>
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</table>

Uninsured Are More Likely than Insured to Oppose Government Mandate to Obtain Health Coverage

Whereas Insured are more likely (45 percent to 24 percent) to believe that individuals should be required to obtain health coverage.

Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, Uninsured n=449, Insured n=4153)
Those with Private and Public Insurance More Likely than Uninsured to Support Government Mandate to Obtain Health Coverage

Whereas those with private (non-government) health insurance (45 percent) are more likely to believe that individuals should be required to obtain health coverage.

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<tr>
<th></th>
<th>Total</th>
<th>Private</th>
<th>Public</th>
<th>Uninsured</th>
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<tbody>
<tr>
<td>I believe the</td>
<td>43</td>
<td>45</td>
<td>40</td>
<td>24</td>
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<tr>
<td>government (either</td>
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<td>state or federal)</td>
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<tr>
<td>should require</td>
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<td>coverage.</td>
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<tr>
<td>I do not believe</td>
<td>57</td>
<td>55</td>
<td>60</td>
<td>76</td>
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<td>the government (</td>
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<td>require individuals</td>
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<td>coverage.</td>
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</tbody>
</table>

*New in 2017*

**BASE:** All Qualified Respondents (August 2017 n=4602, Privately n=2888, Publicly n=1009, Uninsured n=449)

Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.
Feelings About Healthcare Mandate (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Urban</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Suburban</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Rural</td>
<td>27</td>
<td>73</td>
</tr>
</tbody>
</table>

I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.

Those in Rural Areas Are More Likely than Those from Urban Areas to Oppose Government Mandate to Obtain Health Coverage

Whereas those in suburban areas are in between rural and urban dwellers in their views about the individual health coverage requirement (40 percent support, compared to 57 percent and 27 percent).

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, Urban n=1482, Suburban n=1910, Rural n=1210)

Q1920 Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain healthcare coverage.

www.transamericacentreforhealthstudies.org/
One out of Three Employed Adults Do Not Want Employers to Make Changes If Mandate Is Removed

Fifteen percent of employed adults say they would like their employer to increase coverage.

**Desired Reaction of Company if Employer Mandate Is Removed (%)**

- I would like my company to increase coverage: 15%
- I would want my company to evaluate/think about their coverage options: 14%
- I am not sure how I would want my company to react: 12%
- Continue to cover children up to age 26: 5%
- I would want my company reduce coverage: 4%
- Stop covering children up to age 26: 2%
- I would not want my company to make any changes: 33%
- I work for a small business and the mandate does not apply: 14%

*New in 2017
BASE: Employed Respondents (August 2017 n=2887)
Q1375 If the employer mandate is removed, by Congress and the President which one of the following best describes how you would like your company to react? The employer mandate is where employers with 50 or more full-time employees must offer health insurance to every employee working over 30 hours per week.

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Half of Employed Adults Stay at Their Current Job for the Employer-Based Health Insurance

Almost a quarter of employees say they had to leave a previous job because the company did not offer health insurance or health benefits.

**Health Insurance Impact on Employment (%)**

- **I have to stay at my current job because I need the health insurance**
  - Strongly agree: 24%
  - Somewhat agree: 27%
  - Somewhat disagree: 19%
  - Strongly disagree: 30%

- **I had to leave a previous job because the company did not offer health insurance or health benefits.**
  - Strongly agree: 9%
  - Somewhat agree: 15%
  - Somewhat disagree: 17%
  - Strongly disagree: 59%

*New in 2017

BASE: All Employed Respondents (August 2017 n=2887)
Q1935. How much do you agree or disagree with the following statements?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
If Health Insurance Was Not a Concern, Almost One in Five Would Change Jobs in the Same Field

Fifteen percent of adults who are staying in their current job for the health insurance say they would start their own business if obtaining health insurance was not a concern, and 13 percent would change jobs in a different field.

Actions Taken if Health Insurance was NOT a Concern (%)

- Change jobs in the same field: 19%
- Start my own business: 15%
- Change jobs in a different field: 13%
- Retire: 11%
- Go back to school/learn a different trade: 8%
- Be a stay at home spouse or partner: 8%
- Other: 4%
- I don't know: 22%

*New in 2017
BASE: Are Staying in Current Job For Health Insurance (August 2017 n=1440)
Q1940 You mentioned you have to stay at your current job because you need to keep your health insurance. If health insurance was not a concern, which one of the following, if any, would you do?
Two in Five Adults Fear Losing Coverage Due to a Pre-Existing Condition

Moreover, three in 10 adults fear a reduction in Medicare for seniors (31 percent) and a similar number fear their employer no longer being mandated to offer health coverage (30 percent).

**Biggest Fears of Changes in Healthcare Law/Policy (%)**

- Losing healthcare because of a pre-existing condition: 42%
- Reduction in Medicare for seniors: 31%
- Employer no longer being mandated to offer healthcare coverage: 30%
- No lifetime/annual out-of-pocket limits: 24%
- Limited access to gynecological care: 21%
- Limited access to family planning/maternity care: 21%
- Losing dependent coverage for adult children up to 26 years old: 19%
- Lack of tax-payer funded high-risk pool: 11%
- Reduced contribution limits for Health Savings Accounts: 10%
- Increase contribution limits for Health Savings Accounts: 8%
- Other: 5%
- I don’t have any fears regarding healthcare policy: 18%

*New in 2017*

**BASE: All Qualified Respondents (August 2017 n=4602)**

Q1930 Which of the following are your biggest fears of changes in healthcare law/policy? Please select all that apply.
Majority of Adults Want Pre-Existing Condition Coverage Included in Healthcare Policy

Over half of adults (56 percent) report pre-existing condition coverage as the top most common feature they want included in healthcare policy, and two in five adults (40 percent) would also like annual out-of-pocket limits included in health coverage.

**Desired Inclusions in Healthcare Policy (%)**

- Pre-existing condition coverage: 56%
- Annual out of pocket limits: 40%
- Expansion of Medicare for seniors: 37%
- Family planning/maternity care: 37%
- Ban on lifetime insurance coverage limits: 37%
- Gynecological care: 36%
- Expansion of Medicaid for low income children, disabled, and adults: 35%
- Dependent coverage for adult children up to 26 years old: 35%
- Single payer system or universal coverage: 32%
- Mandatory employer based coverage: 32%
- Increase contribution limits for Health Savings Accounts: 19%
- Individual healthcare mandate: 17%
- Tax-payer funded high-risk pool: 10%
- Reduction of Medicaid for low income children, disabled, and adults: 7%
- Reduction in Medicare for seniors: 5%
- Reduced contribution limits for Health Savings Accounts: 4%
- Other: 4%
- Don’t know: 10%

*New in 2017

**BASE:** All Qualified Respondents (August 2017 n=4602)

Q1925 Which of the following would you like to see included in healthcare policy? Please select all that apply.

www.transamericacenterforhealthstudies.org/
Perceptions of Healthcare
Satisfaction & Quality
Affordability
Access
Coverage
Little Change in Satisfaction with Healthcare System

Since the slight increase from 2014, adults continue to show little change in their satisfaction with the quality of the healthcare system.

Satisfaction with Quality of Healthcare System (%)

Uninsured adults (54 percent) are less likely than insured (68 percent) to say that they are satisfied with the quality of the healthcare system they have access to.

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, Aug/Sept 2015 n=4611, Sept 2016 n=4636, Aug 2017 n=4602)

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.

www.transamericacenterforhealthstudies.org/
Year Over Year, Perceptions of Quality in Health Insurance and Healthcare Service Have Improved Slightly

While most Americans feel their top quality concerns have stayed the same, perceptions of an increase in quality of health insurance, healthcare service, and the variety of health insurance options to choose from have increased (plus 5 percent, plus 7 percent and plus 5 percent, respectively) since 2014.

**Trended: Changes to Quality (%)**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>The quality of the health insurance plans</td>
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<tr>
<td>Increased</td>
<td>7</td>
<td>12</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>56</td>
<td>59</td>
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<td>Decreased</td>
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<tr>
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<td>23</td>
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<td>14</td>
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</thead>
<tbody>
<tr>
<td>The quality of healthcare service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>5</td>
<td>11</td>
<td>9</td>
<td>12</td>
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<tr>
<td>Stayed about the same</td>
<td>63</td>
<td>65</td>
<td>67</td>
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<tr>
<td>Decreased</td>
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<td>13</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>19</td>
<td>10</td>
<td>12</td>
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<tbody>
<tr>
<td>The amount/variety of health insurance options I am able to choose</td>
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<td></td>
</tr>
<tr>
<td>Increased</td>
<td>7</td>
<td>11</td>
<td>9</td>
<td>12</td>
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<tr>
<td>Stayed about the same</td>
<td>56</td>
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<td>56</td>
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<tr>
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<td>18</td>
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<td>26</td>
<td>15</td>
<td>16</td>
<td>15</td>
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</table>

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
About one in five Newly Insured said the quality of health insurance plans (18 percent) and health care services (21 percent) they have access to has increased.

**Quality Improvements for Plans Felt Most by the Newly Insured**

Changes to **Quality** by Insurance Status (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Continuously Insured</th>
<th>Newly Insured</th>
<th>Uninsured</th>
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<tbody>
<tr>
<td><strong>Quality of the health insurance plans I have access to</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>12</td>
<td>12</td>
<td>18</td>
<td>5</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>57</td>
<td>62</td>
<td>43</td>
<td>25</td>
</tr>
<tr>
<td>Decreased</td>
<td>18</td>
<td>23</td>
<td>23</td>
<td>43</td>
</tr>
<tr>
<td>Not applicable/ Don't know</td>
<td>14</td>
<td>9</td>
<td>16</td>
<td>10</td>
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<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Continuously Insured</th>
<th>Newly Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Quality of healthcare service I have access to</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Stayed about the same</td>
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<td>70</td>
<td>44</td>
<td>38</td>
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<tr>
<td>Decreased</td>
<td>13</td>
<td>13</td>
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<td>22</td>
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<tr>
<td>Not applicable/ Don't know</td>
<td>10</td>
<td>7</td>
<td>13</td>
<td>33</td>
</tr>
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</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

[261x8]www.transamericacenterforhealthstudies.org/
Almost one in five adults (19 percent) with Exchange policies say that the quality of healthcare service they have access to has decreased. However, of those with individual health plans, 23 percent believe the quality of their plans has increased, along with a 20 percent increase in the quality of their healthcare service.

### Changes to Quality by Insurance Type (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Employer Provided</th>
<th>Individual</th>
<th>Exchange</th>
<th>Public</th>
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<tbody>
<tr>
<td>Quality of the health insurance plans I have access to</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>12</td>
<td>12</td>
<td>23</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>57</td>
<td>64</td>
<td>46</td>
<td>59</td>
<td>59</td>
</tr>
<tr>
<td>Decreased</td>
<td>12</td>
<td>12</td>
<td>20</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>9</td>
<td>64</td>
<td>18</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
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<th>Exchange</th>
<th>Public</th>
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</thead>
<tbody>
<tr>
<td>Quality of healthcare service I have access to</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>12</td>
<td>12</td>
<td>20</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>65</td>
<td>72</td>
<td>56</td>
<td>63</td>
<td>64</td>
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<tr>
<td>Decreased</td>
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<td>10</td>
<td>16</td>
<td>19</td>
<td>12</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>10</td>
<td>6</td>
<td>8</td>
<td>5</td>
<td>14</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2017 n=4602, Employer Provided n=2436, Individual n=452, Exchange n=256, Public n=1009)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
Affordability Is Most Important Aspect of Healthcare System

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).

Most Important Characteristics in Healthcare System (%)

Five Most Common Responses

- Being able to pay for the care I need: 36%
- Being seen by my doctor in a timely manner, not having long waits: 28%
- Doctors/providers having sufficient time to treat their patients: 20%
- Having a choice in health insurance plans: 20%
- Universal access to health insurance: 20%

Compared to 2016, adults were more likely to say universal access to health insurance was one of the most important characteristics of the healthcare system today (20 percent in 2017 vs. 17 percent in 2016)

*Note: Only 2017 data shown
BASE: All Qualified Respondents (August 2017 n=4602)
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

www.transamericacenterforhealthstudies.org/
Americans Value Being Seen in a Timely Manner

More than a quarter (28 percent) feel that being seen by their doctor in a timely manner is one of the most commonly reported important quality-related characteristics of the healthcare system, followed by one in five who feel that doctors/providers should have sufficient time to treat their patients is most important.

**Most Important Characteristics in Healthcare System (%)**

- **Quality-Related Characteristics**
  - Being seen by my doctor in a timely manner, not having long waits**: 28 percent
  - Doctors/providers having sufficient time to treat their patients**: 20 percent
  - A focus on preventative care (keeping people healthy so they do not need as many medical procedures or hospital stays) 19 percent
  - Technology to help doctors/providers better understand and diagnose diseases 10 percent
  - Prevention and reduction of hospital and doctor mistakes 8 percent
  - Follow up care to keep people on the right track 8 percent
  - Effective sharing of my health or medical information and coordination among all my healthcare doctors/providers 6 percent
  - A focus on effective treatment to minimize the length of hospital stays 6 percent
  - The degree to which physician or hospital reimbursement is tied to patient outcomes (such as improvement in a patient's illness) 4 percent

*Note: Only 2017 data shown

**Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the second most commonly mentioned characteristic overall.

**BASE: All Qualified Respondents (August 2017 n=4602)

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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Plan Choice and Universal Access Are Important Aspects of Healthcare

About one in five (19 percent) say having access to specialists is one of the most important access-related characteristics of the healthcare system.

### Most Important Characteristics in Healthcare System (%)

**Access-Related Characteristics**

- **Having a choice in health insurance plans**
  - **20%**

- **Universal access to health insurance**
  - **20%**

- **Having access to specialists (e.g., orthopedic doctors, ear nose and throat doctors)**
  - **19%**

- **Prescription medicines that help me better manage chronic diseases**
  - **14%**

- **Access to mental health care**
  - **10%**

- **Being able to use technology to make appointments or access health records**
  - **6%**

- **Access to basic primary care in my community (e.g., clinics, emergency care, etc.)**
  - **6%**

- **Access to a health advocate (e.g., someone who can help find the best doctors/providers/ hospitals, understand my medical bills, etc.)**
  - **5%**

- **Having email or text access to doctors/providers**
  - **4%**

- **Access to resources and technology to help manage my personal health (e.g., smart phone apps)**
  - **4%**

---

*Note: Only 2017 data shown
**Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the third most commonly mentioned characteristic overall.
BASE: All Qualified Respondents (August 2017 n=4602)
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

www.transamericacenterforhealthstudies.org/
Almost Half of Adults Feel Affordability Is Most Important

More than a third of Americans (36 percent) feel being able to afford the care they need is an important aspect of the healthcare system today.

**Most Important Characteristics in Healthcare System (%)**

- **Affordability-Related Characteristics**
  - Being able to pay for the care I need**: 36%
  - Access to free or affordable birth control: 8%
  - Discounts for wellness services (e.g., dietician, fitness equipment): 7%

**Affordability Related Characteristics (NET): 48%**

10 percent of women and 15 percent of Millennials say access to free or affordable birth control is one of the most important characteristics of today’s healthcare system.

*Note: Only 2017 data shown
**Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the most commonly mentioned characteristic overall.
BASE: All Qualified Respondents (August 2017 n=4602)
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.
Perceptions of Healthcare

Satisfaction & Quality

Affordability

Access

Coverage
Almost Two in Five Americans Say Costs of Premiums Have Increased

Just over one in 10 Americans (13 percent) say their access to affordable health coverage has increased.

Latino adults (19 percent) are more likely than White (12 percent), Black/AA (11 percent) and Asian/Pacific Islander (10 percent) adults to say access to affordable coverage has increased.

Millennials (18 percent) are more likely than Generation X (10 percent) and Baby Boomers (6 percent) to say access to affordable coverage has increased.

*Trended Slide in the Appendix

BASE: All Qualified Respondents (August 2017 n=4602)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

<table>
<thead>
<tr>
<th>Cost of health insurance premium</th>
<th>Cost of health insurance deductible</th>
<th>Medical out-of-pocket expenses</th>
<th>Access to affordable healthcare coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>Increased</td>
<td>Increased</td>
<td>Increased</td>
</tr>
<tr>
<td>Stayed the Same</td>
<td>Stayed the Same</td>
<td>Decreased</td>
<td>Decreased</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>Not applicable/Don't know</td>
<td>Not applicable</td>
<td>Not applicable/Don't know</td>
</tr>
</tbody>
</table>

Almost Two in Five Americans Say Costs of Premiums Have Increased

Just over one in 10 Americans (13 percent) say their access to affordable health coverage has increased.

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BASE: All Qualified Respondents (August 2017 n=4602)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

<table>
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<tr>
<th>Cost of health insurance premium</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>Increased</td>
<td>Increased</td>
<td>Increased</td>
</tr>
<tr>
<td>Stayed the Same</td>
<td>Stayed the Same</td>
<td>Decreased</td>
<td>Decreased</td>
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<tr>
<td>Not applicable/Don't know</td>
<td>Not applicable/Don't know</td>
<td>Not applicable</td>
<td>Not applicable/Don't know</td>
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</tbody>
</table>
Americans are divided in regards to access to affordable health coverage with 13 percent experiencing an increase and 17 percent experiencing a decrease. For most (57 percent) access to affordable healthcare coverage stayed the same.

**Trended: Changes to Cost (%)**

- **Cost of health insurance premium**

- **Cost of health insurance deductible**

- **Medical out-of-pocket expenses**

- **Access to affordable healthcare coverage**

---

**BASE:** All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Expense a Common Barrier for Insurance Enrollment

When those who are offered but do not obtain health coverage (Uninsured) were asked to give a main reason why they were not enrolled, nearly three in 10 mentioned expense.

Reason Not Enrolled in Health Insurance (Major Medical) (%)

- It is too expensive: 29%
- I am not enrolled in my employer’s health plan: 27%
- I do not need it: 12%
- I am not interested: 8%
- It does not provide the coverage I need: 8%
- I missed enrollment: 5%
- I did not know how to enroll: 3%

BASE: Not Enrolled In At Least One Program Offered (August 2017 n=504)
Q1112. What is the main reason you are not enrolled in these benefits?

www.transamericacenterforhealthstudies.org/
Most Are Able to Afford Routine Health Expenses

However, nearly one in five (19 percent) say they are currently not able to afford routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.) – a proportion that has remained consistent since 2015.

Currently Able to Afford Routine Healthcare Expenses (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Able to Afford</th>
<th>Not Able to Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2013</td>
<td>71%</td>
<td>29%</td>
</tr>
<tr>
<td>July 2014</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>Aug/Sept 2015</td>
<td>82%</td>
<td>18%</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>81%</td>
<td>19%</td>
</tr>
<tr>
<td>August 2017</td>
<td>81%</td>
<td>19%</td>
</tr>
</tbody>
</table>

White (85 percent) and Asian/PI (88 percent) adults are more likely than Black/AA (78 percent) and Latino (70 percent) to say they are currently able to afford routine healthcare expenses.
Almost Two in Three Uninsured Adults Cannot Afford Health Expenses

Almost half of adults (46 percent) either cannot afford their routine health expenses at all or can, but with difficulty.

Ability to Afford Routine Healthcare Expenses (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Continuously Insured</th>
<th>Newly Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, I can afford it.</td>
<td>54</td>
<td>60</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>Yes, I can afford it but with difficulty.</td>
<td>27</td>
<td>27</td>
<td>30</td>
<td>21</td>
</tr>
<tr>
<td>No</td>
<td>19</td>
<td>13</td>
<td>28</td>
<td>65</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)

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

www.transamericacenterforhealthstudies.org/
One in Four Impacted by a Pre-Existing Condition

Fifteen percent of Americans say that they were able to afford health coverage, but the cost of health insurance was more expensive because of a pre-existing condition.

Pre-existing Medical Conditions (%)

- No, I have not had a pre-existing medical condition.
- Yes, I was unable to find a health insurance provider that would provide me health insurance due to my pre-existing condition.
- Yes, the cost of insurance with the pre-existing condition was too expensive so I was unable to afford health insurance.
- Yes, the cost of insurance with the pre-existing condition was more expensive but I was able to afford health insurance.

BASE: All Qualified Respondents (Total Sept 2016 n=4636, Total Aug 2017 n=4602 Continuously Insured 2017 n=3947, Newly Insured 2017 n=206, Uninsured 2017 n=449)
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?

www.transamericacenterforhealthstudies.org/
Monthly Healthcare Spending for Most Is Less Than $100

Typically, Americans spend less than $50 a month on health expenses, at a median of $44.

Monthly Health Expenses (%)

- September 2016
- August 2017

Median Monthly Expenses: $44

*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602)

Q765a. To the best of your knowledge, how much do you spend on routine MONTHLY 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.

www.transamericacenterforhealthstudies.org/
Nearly Two-Thirds of Uninsured Cannot Afford a $100 Premium

Newly Insured cannot afford more than $200/month, while the Continuously Insured cannot afford more than $300/month.

**Affordability of Health Insurance at Price Points (%)**

Yellow markers indicate median price where health insurance becomes unaffordable in each population.

64 percent of Adults say they cannot afford more than $300 in health insurance premiums.

**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.

BASE: All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)
Nearly Three in Five Public/Government-Insured Adults Cannot Afford $100 Monthly Premium

Privately Insured adults ($401) can afford a much higher monthly than both Public-Insured adults ($197) and Uninsured adults ($178).

**Affordability of Health Insurance at Price Points (%)**

Yellow markers indicate median price where health insurance becomes unaffordable in each population.

BASE: All Qualified Respondents (Total August 2017 n=4602, Privately Insured n=2888, Public-Insured n=1009, Uninsured n=449)

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.

www.transamericacenterforhealthstudies.org/
On Average, Men Can Afford a Higher Monthly Health Insurance Premium than Women

Women say that at a price of $299, health insurance premiums become affordable while men say they can afford up to $382.

Affordability of Health Insurance at Price Points (%)

On Average, Men Can Afford a Higher Monthly Health Insurance Premium than Women

Women say that at a price of $299, health insurance premiums become affordable while men say they can afford up to $382.

Affordability of Health Insurance at Price Points (%)

On Average, Men Can Afford a Higher Monthly Health Insurance Premium than Women

Women say that at a price of $299, health insurance premiums become affordable while men say they can afford up to $382.
On Average, Whites and Asian/Pacific Islanders Can Afford a Higher Monthly Health Insurance Premium than Black/African Americans and Latinos

Whites ($363) and Asian/Pacific Islanders ($395) on average can afford higher monthly health insurance premiums than Black/African Americans ($282) and Latinos ($273).

**Affordability of Health Insurance at Price Points (%)**

Yellow markers indicate median price where health insurance becomes unaffordable in each population.

**BASE:** All Qualified Respondents (Total August 2017 n=4602, White n=3253, Black/AA=403, Latino n=402, Asian/Pacific Islander n=406)

**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.

www.transamericacenterforhealthstudies.org/
On Average, Baby Boomers Can Afford Higher Monthly Premiums than Millennials and Generation X

Baby Boomers ($357) can afford higher monthly health insurance premiums than Millennials ($328) and Generation X ($329).

Affordability of Health Insurance at Price Points (%)

Yellow markers indicate median price where health insurance becomes unaffordable in each population.

BASE: All Qualified Respondents (Total August 2017 n=4602, Gen Z n=192, Millennials n=1674, Gen X n=1278, Baby Boomers n=1458)

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.
Nearly Three in 10 with a Chronic Illness Cannot Afford a $100 Monthly Health Insurance Premium

Those without a chronic illness ($360) can afford higher monthly health insurance premiums than those with a chronic illness ($327).

Affordability of Health Insurance at Price Points (%)

Yellow markers indicate median price where health insurance becomes unaffordable in each population.

BASE: All Qualified Respondents (Total August 2017 n=4602, Chronic Illness n=3217, Doesn’t Have Chronic Illness n=1385)

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.
Typical Limit for Insurance Premiums at $300/month in 2017

However, most Americans can only afford premiums of less than $200/month.

The median point where insurance becomes unaffordable is $300/month.

Monthly health insurance premium

% Who cannot afford health insurance at given price

Affordability of Health Insurance at Price Points (%)

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

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.

www.transamericacenterforhealthstudies.org/
Majority of Americans Are Not Saving for Healthcare Expenses

Fewer than a third of adults (30 percent) say they are currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc. This has directionally increased since 2014.

Currently Saving For Healthcare Expenses (%)

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>26</td>
<td>22</td>
<td>26</td>
<td>27</td>
<td>30</td>
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<tr>
<td>No</td>
<td>74</td>
<td>78</td>
<td>74</td>
<td>73</td>
<td>70</td>
</tr>
</tbody>
</table>

Men are more likely than women to say they are currently saving for healthcare expenses (35 percent vs. 25 percent).

93 percent of Uninsured are not currently saving for healthcare expenses.

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602) Q755. Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.? www.transamericacenterforhealthstudies.org/
Three in 10 Adults Without Significant Out-of-Pocket Healthcare Expenses Do Not Know How They Would Pay Them

Of those who do, most use savings or credit cards to pay for significant out-of-pocket expenses.

*New in 2016
BASE: All Qualified Respondents (August 2017 n=4602)
Q762 Do you have significant out-of-pocket healthcare expenses?
BASE: Has Significant Out-of-Pocket Healthcare Expenses (August 2017 n=1381)
Q763 How do you pay your significant out-of-pocket healthcare expenses?
BASE: Doesn’t Have Significant Out-of-Pocket Healthcare Expenses (August 2017 n=3221)
Q764 If you were to have a significant out-of-pocket healthcare expense, how would you pay for it?

www.transamericacenterforhealthstudies.org/
Men Are More Likely than Women to Pay Significant Out-of-Pocket Healthcare Expenses with Savings and 401(k) Withdrawals

While women are more likely (combined 42 percent to 27 percent on two questions) to say that they do not know how they would pay these expenses.

**Method Used to Pay Out-of-Pocket Healthcare Expenses (%)**

<table>
<thead>
<tr>
<th>Method</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>33</td>
<td>44</td>
</tr>
<tr>
<td>Credit cards</td>
<td>43</td>
<td>33</td>
</tr>
<tr>
<td>Disposable income</td>
<td>26</td>
<td>31</td>
</tr>
<tr>
<td>401(k) withdrawals</td>
<td>24</td>
<td>6</td>
</tr>
<tr>
<td>Loans from family</td>
<td>18</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>I don't know</td>
<td>8</td>
<td>4</td>
</tr>
</tbody>
</table>

**Method Would Use to Pay Out-of-Pocket Healthcare Expenses (%)**

<table>
<thead>
<tr>
<th>Method</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>43</td>
<td>34</td>
</tr>
<tr>
<td>Credit cards</td>
<td>28</td>
<td>29</td>
</tr>
<tr>
<td>Disposable income</td>
<td>21</td>
<td>12</td>
</tr>
<tr>
<td>401(k) withdrawals</td>
<td>10</td>
<td>6</td>
</tr>
<tr>
<td>Loans from family</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>I don't know</td>
<td>34</td>
<td>23</td>
</tr>
</tbody>
</table>

*New in 2016

BASE: Has Significant Out-of-Pocket Healthcare Expenses (August 2017 n=1381, Men n=531, Women n=845)
Q763 How do you pay your significant out-of-pocket healthcare expenses?
Q764 If you were to have a significant out-of-pocket healthcare expense, how would you pay for it?

www.transamericacenterforhealthstudies.org/
Insured Adults Are More Likely than Uninsured Adults to Say That They Will Use Savings and Disposable Income for Out-of-Pocket Expenses

While uninsured adults are more likely to say they do not know (51 percent and 14 percent) how they will pay for out-of-pocket healthcare expenses.

<table>
<thead>
<tr>
<th>Method Used to Pay Out-of-Pocket Healthcare Expenses (%)</th>
<th>Method Would Use to Pay Out-of-Pocket Healthcare Expenses (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Savings</strong></td>
<td><strong>Savings</strong></td>
</tr>
<tr>
<td>Insured: 25</td>
<td>Insured: 20</td>
</tr>
<tr>
<td>Uninsured: 39</td>
<td>Uninsured: 40</td>
</tr>
<tr>
<td><strong>Credit cards</strong></td>
<td><strong>Credit cards</strong></td>
</tr>
<tr>
<td>Insured: 22</td>
<td>Insured: 14</td>
</tr>
<tr>
<td>Uninsured: 40</td>
<td>Uninsured: 30</td>
</tr>
<tr>
<td><strong>Disposable income</strong></td>
<td><strong>Disposable income</strong></td>
</tr>
<tr>
<td>Insured: 23</td>
<td>Insured: 8</td>
</tr>
<tr>
<td>Uninsured: 29</td>
<td>Uninsured: 17</td>
</tr>
<tr>
<td><strong>401(k) withdrawals</strong></td>
<td><strong>401(k) withdrawals</strong></td>
</tr>
<tr>
<td>Insured: 16</td>
<td>Insured: 9</td>
</tr>
<tr>
<td>Uninsured: 14</td>
<td>Uninsured: 9</td>
</tr>
<tr>
<td><strong>Loans from family</strong></td>
<td><strong>Loans from family</strong></td>
</tr>
<tr>
<td>Insured: 14</td>
<td>Insured: 10</td>
</tr>
<tr>
<td>Uninsured: 13</td>
<td>Uninsured: 15</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td><strong>Other</strong></td>
</tr>
<tr>
<td>Insured: 12</td>
<td>Insured: 6</td>
</tr>
<tr>
<td>Uninsured: 22</td>
<td>Uninsured: 6</td>
</tr>
<tr>
<td><strong>I don't know</strong></td>
<td><strong>I don't know</strong></td>
</tr>
<tr>
<td>Insured: 6</td>
<td>Insured: 25</td>
</tr>
<tr>
<td>Uninsured: 14</td>
<td>Uninsured: 51</td>
</tr>
</tbody>
</table>

*New in 2016

**BASE:** Has Significant Out-of-Pocket Healthcare Expenses (August 2017 n=3221, Insured n=1252, Uninsured n=129)

Q763 How do you pay your significant out-of-pocket healthcare expenses?

**BASE:** Doesn’t Have Significant Out-of-Pocket Healthcare Expenses (August 2017 n=3221, Insured n=2901, Uninsured n=320)

Q764 If you were to have a significant out-of-pocket healthcare expense, how would you pay for it?
Adults with Private Insurance Are Most Likely to Use Savings Or Credit Cards to Pay for Out-of-Pocket Healthcare Expenses

Uninsured adults and public/government-insured adults are most likely to not know how they would pay (51 percent and 49 percent) for significant out-of-pocket healthcare expenses.

Method Used to Pay Out-of-Pocket Healthcare Expenses (%)

<table>
<thead>
<tr>
<th>Method</th>
<th>Private</th>
<th>Public</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>21</td>
<td>25</td>
<td>42</td>
</tr>
<tr>
<td>Credit cards</td>
<td>22</td>
<td>28</td>
<td>42</td>
</tr>
<tr>
<td>Disposable income</td>
<td>23</td>
<td>27</td>
<td>30</td>
</tr>
<tr>
<td>401(k) withdrawals</td>
<td>10</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Loans from family</td>
<td>13</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>Other</td>
<td>12</td>
<td>14</td>
<td>22</td>
</tr>
<tr>
<td>I don't know</td>
<td>4</td>
<td>14</td>
<td>14</td>
</tr>
</tbody>
</table>

Method Would Use to Pay Out-of-Pocket Healthcare Expenses (%)

<table>
<thead>
<tr>
<th>Method</th>
<th>Private</th>
<th>Public</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>22</td>
<td>20</td>
<td>46</td>
</tr>
<tr>
<td>Credit cards</td>
<td>16</td>
<td>14</td>
<td>34</td>
</tr>
<tr>
<td>Disposable income</td>
<td>10</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td>401(k) withdrawals</td>
<td>3</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Loans from family</td>
<td>10</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>I don't know</td>
<td>19</td>
<td>42</td>
<td>49</td>
</tr>
</tbody>
</table>

*New in 2016

BASE: Has Significant Out-of-Pocket Healthcare Expenses (Privately Insured n=950, Publicly Insured n=213, Uninsured n=129)
Q763 How do you pay your significant out-of-pocket healthcare expenses?

BASE: Doesn't Have Significant Out-of-Pocket Healthcare Expenses (Privately Insured n=1938, Publicly Insured n=796, Uninsured n=320)
Q764 If you were to have a significant out-of-pocket healthcare expense, how would you pay for it?

www.transamericacenterforhealthstudies.org/
More than Half Feel Employer Is Concerned about Health Insurance and Healthcare Expense Affordability

Almost three in five (59 percent) feel their employer is very/somewhat concerned about the affordability of health insurance for their employees, and 53 percent feel their employer is very/somewhat concerned about their employees being able to afford their out-of-pocket healthcare expenses.

**Perceived Employer Concern (%)**

**September 2016**
- The affordability of health insurance for their employees:
  - Very concerned: 17%
  - Somewhat concerned: 40%
  - Not very concerned: 22%
  - Not at all concerned: 21%

**August 2017**
- The affordability of health insurance for their employees:
  - Very concerned: 20%
  - Somewhat concerned: 39%
  - Not very concerned: 23%
  - Not at all concerned: 18%

**September 2016**
- Their employees being able to afford their out-of-pocket healthcare expenses:
  - Very concerned: 17%
  - Somewhat concerned: 35%
  - Not very concerned: 26%
  - Not at all concerned: 21%

**August 2017**
- Their employees being able to afford their out-of-pocket healthcare expenses:
  - Very concerned: 17%
  - Somewhat concerned: 35%
  - Not very concerned: 27%
  - Not at all concerned: 20%

*New in 2016

BASE: All Qualified Employed (September 2016 n=2849, August 2017 n=2887)

Q2120. How concerned is your company about the following?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Almost Half of Employed Adults Who Feel Healthcare Expenses Are Unaffordable Are Taking Advantage of All Healthcare Cost Savings Measures

However, over half are not, or do not know if they are taking advantage of all healthcare cost savings measures offered by their employer.

Taking Advantage of All the Healthcare Savings Measures Offered by Employer (%)

- Yes: 48%
- No: 26%
- Don't know: 26%

BASE: Employed and Feels Healthcare Costs are Unaffordable (August 2017 n=1301)

Q775 To the best of your knowledge are you taking advantage of all the healthcare cost savings measures that are offered by your employer?

www.transamericacenterforhealthstudies.org/
Perceptions of Healthcare

Satisfaction & Quality
Affordability
Access
Coverage
Majority Have Seen Few Changes in Health Insurance Access for Dependents or the Number of Options Offered by Employers

However, since 2014, about one in 10 say that the number of health insurance benefits packages offered by their employer has decreased.

Trended: Changes to Access (%)

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>My access to health insurance plans that provide coverage for my dependents</td>
<td>6% (50)</td>
<td>11% (53)</td>
<td>8% (54)</td>
<td>11% (52)</td>
<td>3% (50)</td>
<td>9% (52)</td>
<td>9% (53)</td>
<td>9% (52)</td>
</tr>
<tr>
<td>The number of health insurance benefits packages offered by my employer</td>
<td>7% (38)</td>
<td>8% (28)</td>
<td>8% (29)</td>
<td>9% (28)</td>
<td>12% (35)</td>
<td>13% (26)</td>
<td>12% (27)</td>
<td>13% (26)</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Americans Report Little Change in Access to Healthcare

While most Americans feel their access to healthcare has stayed the same, nearly one in six (15 percent) say that their access to brand name drugs has decreased.

### Changes to Access (%)

<table>
<thead>
<tr>
<th>Access to the latest medical technologies</th>
<th>Access to healthcare that is more focused on preventive care instead of diagnosis and treatment</th>
<th>Access to brand name drugs</th>
<th>Access to general or family practice doctors</th>
<th>Access to specialist physicians</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>14%</td>
<td>10%</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Increased</td>
<td>Stayed about the same</td>
<td>Increased</td>
<td>Decreased</td>
<td>Not applicable/ Don't know</td>
</tr>
<tr>
<td>61%</td>
<td>60%</td>
<td>59%</td>
<td>68%</td>
<td>63%</td>
</tr>
<tr>
<td>9%</td>
<td>8%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>17%</td>
<td>17%</td>
<td>16%</td>
<td>11%</td>
<td>14%</td>
</tr>
</tbody>
</table>

When looking at access across the board, the proportion of Americans saying their access has increased has declined.

**BASE:** All Qualified Respondents (August 2017 n=4602)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Adults are more likely in 2017 (13 percent) than they were in 2016 (9 percent) to say that they have increased access to specialist physicians.

**Year Over Year, Americans Report Little Change in Access to Providers or Prescription Drugs**

Trended: Changes to Access (%)

<table>
<thead>
<tr>
<th>Access to general or family practice doctors</th>
<th>Access to specialist physicians</th>
<th>Access to brand name drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>July 2014</strong></td>
<td><strong>Aug/Sept 2014</strong></td>
<td><strong>Aug/Sept 2015</strong></td>
</tr>
<tr>
<td>Increased: Changes to Access (%)</td>
<td>Increased: Changes to Access (%)</td>
<td>Increased: Changes to Access (%)</td>
</tr>
<tr>
<td>6</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>63</td>
<td>69</td>
<td>70</td>
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<td>11</td>
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<tr>
<td>6</td>
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<td>59</td>
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<td>25</td>
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<td>17</td>
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<tr>
<td>10</td>
<td>10</td>
<td>16</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
Consistent with Previous Years, Americans Report Little Change in Access to Preventive Care or Medical Technologies

At least three out of five Americans feel that their access to preventive care and the latest medical technologies has stayed the same.

Trended: Changes to Access (%)
Physician and Specialist Access Improved Mostly for the Newly Insured

Over one in five of the Newly Insured say they have experienced an increase in access to general/family practice doctors and specialists.

Changes to **Access** by Insurance Status (%)

<table>
<thead>
<tr>
<th></th>
<th>Increased</th>
<th>Stayed about the same</th>
<th>Decreased</th>
<th>Not applicable/ Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to general or family practice doctors</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>11</td>
<td>68</td>
<td>32</td>
<td>8</td>
</tr>
<tr>
<td>Continuously Insured</td>
<td>11</td>
<td>72</td>
<td>32</td>
<td>9</td>
</tr>
<tr>
<td>Newly Insured</td>
<td>21</td>
<td>52</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Uninsured</td>
<td>8</td>
<td>43</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td><strong>Access to specialist physicians</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>63</td>
<td>10</td>
<td>31</td>
</tr>
<tr>
<td>Continuously Insured</td>
<td>13</td>
<td>68</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td>Newly Insured</td>
<td>21</td>
<td>49</td>
<td>17</td>
<td>22</td>
</tr>
<tr>
<td>Uninsured</td>
<td>8</td>
<td>39</td>
<td>13</td>
<td>39</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Most Continuously Insured Adults Say Access to Prescription Drugs, Preventive Care, or Medical Technologies Has Stayed the Same

The Newly Insured are more likely than uninsured adults to say they have experienced an increase in access to preventive care and latest medical technologies.

### Changes to Access by Insurance Status (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Cont. Insured</th>
<th>Newly Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to brand name drugs</td>
<td>59</td>
<td>62</td>
<td>46</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>15</td>
<td>15</td>
<td>19</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>16</td>
<td>13</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>Access to healthcare that is more focused on preventive care instead of diagnosis and treatment</td>
<td>60</td>
<td>64</td>
<td>53</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>7</td>
<td>8</td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>14</td>
<td>23</td>
<td>19</td>
</tr>
<tr>
<td>Access to the latest medical technologies</td>
<td>61</td>
<td>65</td>
<td>48</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>11</td>
<td>20</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>14</td>
<td>20</td>
<td>41</td>
</tr>
</tbody>
</table>

### BASE

All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Those with Individual Plans the Most Likely to Report an Increase in Access to Preventive Care

However, significantly more of those with employer-provided or health Exchange health plans saw no change in access to prescription drugs, preventive care, or medical technologies.

Changes to Access by Insurance Type (%)

<table>
<thead>
<tr>
<th>Access to brand name drugs</th>
<th>Total</th>
<th>Employer Provided</th>
<th>Individual</th>
<th>Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>10</td>
<td>11</td>
<td>18</td>
<td>7</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>59</td>
<td>64</td>
<td>51</td>
<td>59</td>
</tr>
<tr>
<td>Decreased</td>
<td>15</td>
<td>13</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>16</td>
<td>11</td>
<td>15</td>
<td>16</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Access to healthcare that is more focused on preventive care instead of diagnosis and treatment</th>
<th>Total</th>
<th>Employer Provided</th>
<th>Individual</th>
<th>Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>14</td>
<td>14</td>
<td>26</td>
<td>16</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>60</td>
<td>67</td>
<td>51</td>
<td>61</td>
</tr>
<tr>
<td>Decreased</td>
<td>8</td>
<td>6</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>17</td>
<td>13</td>
<td>14</td>
<td>13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Access to the latest medical technologies</th>
<th>Total</th>
<th>Employer Provided</th>
<th>Individual</th>
<th>Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>13</td>
<td>14</td>
<td>21</td>
<td>8</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>61</td>
<td>68</td>
<td>54</td>
<td>66</td>
</tr>
<tr>
<td>Decreased</td>
<td>9</td>
<td>6</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>17</td>
<td>12</td>
<td>15</td>
<td>15</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Employer Provided n=2436, Individual n=452, Exchange n=256)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Individual Plan Participants Report Increased Specialist Physician Access

However, those insured via health insurance Exchanges are the most likely to say their access to both specialist physicians and general or family practice doctors has decreased.

Changes to Access by Insurance Type (%)

Access to general or family practice doctors

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Increased</th>
<th>Stayed about the same</th>
<th>Decreased</th>
<th>Not applicable/Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>11</td>
<td>68</td>
<td>22</td>
<td>6</td>
</tr>
<tr>
<td>Employer Provided</td>
<td>11</td>
<td>75</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Individual</td>
<td>22</td>
<td>59</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Exchange</td>
<td>6</td>
<td>70</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>63</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Employer Provided</td>
<td>13</td>
<td>71</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Individual</td>
<td>23</td>
<td>53</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Exchange</td>
<td>8</td>
<td>66</td>
<td>16</td>
<td>10</td>
</tr>
</tbody>
</table>

Access to specialist physicians

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Increased</th>
<th>Stayed about the same</th>
<th>Decreased</th>
<th>Not applicable/Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>11</td>
<td>68</td>
<td>22</td>
<td>6</td>
</tr>
<tr>
<td>Employer Provided</td>
<td>11</td>
<td>75</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Individual</td>
<td>22</td>
<td>59</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Exchange</td>
<td>6</td>
<td>70</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>63</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Employer Provided</td>
<td>13</td>
<td>71</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Individual</td>
<td>23</td>
<td>53</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Exchange</td>
<td>8</td>
<td>66</td>
<td>16</td>
<td>10</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2017 n=4602, Employer Provided n=2436, Individual n=452, Exchange n=256)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Perceptions of Healthcare

Satisfaction & Quality
Affordability
Access
Coverage
For Over Three in Five of Employed Adults, Health Coverage Has Not Changed

However, 23 percent say their health insurance coverage is worse than it was one to two years ago, a slight increase from the past two years.

Relative Health Insurance Coverage (%)

<table>
<thead>
<tr>
<th></th>
<th>Aug/Sept 2015</th>
<th>September 2016</th>
<th>August 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Say their coverage is better</td>
<td>17</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Say their coverage is the same</td>
<td>63</td>
<td>62</td>
<td>61</td>
</tr>
<tr>
<td>Say their coverage is worse</td>
<td>20</td>
<td>20</td>
<td>23</td>
</tr>
</tbody>
</table>

*New in 2015
BASE: All Qualified Employed Respondents (August/September 2015 n=2495, September 2016 n=2575, August 2017 n=2635)
Q1106A. Thinking back, is your health insurance coverage worse, the same or better than it was 1 to 2 years ago?

www.transamericacenterforhealthstudies.org/
Those With Individual Health Plans the Most Likely to See Improvement in Coverage

However, those with employer-based plans and Exchange plans are more likely to feel that their coverage is worse than it was one to two years ago.

Relative Health Insurance Coverage by Insurance Type (%)

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Better</th>
<th>Same</th>
<th>Worse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>17</td>
<td>61</td>
<td>23</td>
</tr>
<tr>
<td>Employer-Provided</td>
<td>16</td>
<td>62</td>
<td>22</td>
</tr>
<tr>
<td>Individual</td>
<td>37</td>
<td>51</td>
<td>13</td>
</tr>
<tr>
<td>Exchange</td>
<td>17</td>
<td>49</td>
<td>34</td>
</tr>
</tbody>
</table>

Net difference between positive and negative

-6% -6% 24% -17%

Say their coverage is better
Say their coverage is the same
Say their coverage is worse

*New in 2015
BASE: All Qualified Employed Respondents (Total August 2017 n=2635; Employer Provided n=1871; Individual n=233; Exchange n=121)
Q1106A. Thinking back, is your health insurance coverage worse, the same or better than it was 1 to 2 years ago?
Less than One in Five Experienced Decrease in Health Coverage

While majorities say their health coverage has stayed the same, about one in 10 say they have experienced an increase in coverage.

Changes to Coverage (%)

<table>
<thead>
<tr>
<th>changes</th>
<th>increased</th>
<th>stayed about the same</th>
<th>decreased</th>
<th>not applicable/don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount/variety of health insurance options</td>
<td>12</td>
<td>56</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Access to health insurance plans that provide coverage for dependents</td>
<td>11</td>
<td>52</td>
<td>9</td>
<td>28</td>
</tr>
<tr>
<td>The number of health insurance benefits packages offered by employer</td>
<td>9</td>
<td>52</td>
<td>13</td>
<td>26</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2017 n=4602)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
Health Coverage Options and Access Consistent for the Continuously Insured

However, the Newly Insured are significantly more likely than the Continuously Insured or the Uninsured to say that access to health insurance plans that provide coverage for dependents has increased.

### Changes to Coverage by Insurance Status (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Cont. Insured</th>
<th>Newly Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount/variety of health insurance options</td>
<td>11</td>
<td>12</td>
<td>52</td>
<td>18</td>
</tr>
<tr>
<td>Access to health insurance plans that provide coverage for dependents</td>
<td>11</td>
<td>12</td>
<td>52</td>
<td>18</td>
</tr>
<tr>
<td>The number of health insurance benefits packages offered by employer</td>
<td>9</td>
<td>10</td>
<td>13</td>
<td>6</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449) Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)

A Third With Health Exchange Coverage Report a Decrease in Amount/Variety of Options

Those with Exchange coverage (34 percent) are the most likely to say that the number/variety of health insurance options has decreased.

Changes to Coverage by Insurance Type (%)

The amount/variety of health insurance options

Access to health insurance plans that provide coverage for dependents

The number of health insurance benefits packages offered by employer

BASE: All Qualified Respondents (Total August 2017 n=4602, Employer Provided n=2436, Individual n=452, Exchange n=256)
Employer Health Benefits
Programs and Satisfaction
Benefit Offerings Remain Consistent with 2015 and 2016

Consistent with years past, over half of employees are enrolled in health insurance (56 percent) and dental insurance (54 percent) through their employer.

**Employer-Offered Benefits (%)**

- **Health insurance (major medical)**
  - Don't know: 10
  - Not offered: 16
  - Not enrolled in it: 18
  - Enrolled: 56
  - Offered:
    - 2015: 73
    - 2016: 71
    - 2017: 74

- **Dental insurance**
  - Don't know: 9
  - Not offered: 18
  - Not enrolled in it: 18
  - Enrolled: 54
  - Offered:
    - 2015: 72
    - 2016: 71
    - 2017: 72

- **Vision insurance**
  - Don't know: 11
  - Not offered: 23
  - Not enrolled in it: 20
  - Enrolled: 47
  - Offered:
    - 2015: 67
    - 2016: 65
    - 2017: 66

- **Short-term disability insurance**
  - Don't know: 20
  - Not offered: 26
  - Not enrolled in it: 20
  - Enrolled: 34
  - Offered:
    - 2015: 58
    - 2016: 54
    - 2017: 55

- **Long-term disability**
  - Don't know: 20
  - Not offered: 26
  - Not enrolled in it: 22
  - Enrolled: 32
  - Offered:
    - 2015: 55
    - 2016: 51
    - 2017: 54

- **Accidental death and dismemberment insurance**
  - Don't know: 21
  - Not offered: 26
  - Not enrolled in it: 19
  - Enrolled: 34
  - Offered:
    - 2015: 55
    - 2016: 51
    - 2017: 53

- **Flexible spending account**
  - Don't know: 19
  - Not offered: 30
  - Not enrolled in it: 27
  - Enrolled: 24
  - Offered:
    - 2015: 53
    - 2016: 50
    - 2017: 51

- **Health savings account**
  - Don't know: 21
  - Not offered: 31
  - Not enrolled in it: 25
  - Enrolled: 24
  - Offered:
    - 2015: 49
    - 2016: 49
    - 2017: 49

**BASE:** All Qualified Employed Respondents (August/September 2015 n=2752, September 2016 n=2849, August 2017 n=2887)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?
More Than Three in Four Employees Satisfied with Employer-Based Benefits

Seventy-seven percent of Americans are satisfied with the health insurance and other healthcare benefits provided through their job.

In 2016, 79 percent of Americans were satisfied with their health insurance, and 79 percent were satisfied with the other health benefits offered to them through work.
Satisfaction with Employer Health Benefits Holds Since 2013

Similar to each of the previous four years, at least three-quarters of Americans are satisfied with the health insurance provided through their job.

Satisfaction with Health Insurance (%)

I am satisfied with the health insurance plan available to me through work.

July 2013: 26% strongly agree, 49% somewhat agree, 14% somewhat disagree, 11% strongly disagree
July 2014: 29% strongly agree, 49% somewhat agree, 12% somewhat disagree, 9% strongly disagree
Aug/Sept 2015: 34% strongly agree, 43% somewhat agree, 15% somewhat disagree, 8% strongly disagree
Sept. 2016: 30% strongly agree, 49% somewhat agree, 12% somewhat disagree, 9% strongly disagree
August 2017: 32% strongly agree, 45% somewhat agree, 12% somewhat disagree, 10% strongly disagree

BASE: All Qualified Employed Respondents (July 2013 n=1366, July 2014 n=1109, August 2015 n=1983, September 2016 n=2019, August 2017 n=2114)
Q1116. How much do you agree or disagree with the following statements?
About three-quarters of Americans are satisfied with the health benefits other than health insurance provided through their job. However, one in 10 strongly disagree that they are satisfied.

**Satisfaction with Health Benefits**

<table>
<thead>
<tr>
<th>Year</th>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>Somewhat Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2013</td>
<td>22</td>
<td>52</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>July 2014</td>
<td>25</td>
<td>51</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Aug/Sept 2015</td>
<td>29</td>
<td>49</td>
<td>16</td>
<td>7</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>27</td>
<td>52</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>August 2017</td>
<td>28</td>
<td>49</td>
<td>14</td>
<td>10</td>
</tr>
</tbody>
</table>

I am satisfied with the healthcare benefits other than health insurance available to me through work.

**BASE:** All Qualified Employed Respondents (July 2013 n=1374, July 2014 n=1184, August 2015 n=2207, September 2016 n=2247, August 2017 n=2355)

Q1116. How much do you agree or disagree with the following statements?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Employer-Based Health Benefits Are Important for Job Satisfaction

Employer-based healthcare benefits (60 percent) are second only to salary/pay (73 percent) in importance to employees.

Importance in Job Satisfaction (% Very Important)

- Salary/Pay: 73%
- Healthcare benefits: 60%
- Flexibility for work/life balance: 57%
- Retirement benefits: 56%
- Financial strength/stability of the company: 55%
- Support of direct manager: 47%
- Team environment: 40%
- Career advancement: 39%
- Commute: 39%
- Company culture: 36%
- Company’s reputation in the industry: 36%
- Caregiving leave: 27%
- Maternity leave/benefits: 24%
- A wellness program: 23%
- Paternity leave/benefits: 20%
- Other benefits (life, disability, etc.): 36%

BASE: Employed Respondents (August 2017 n=2635)
Q1106. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

www.transamericacenterforhealthstudies.org/
Baby Boomers Are Most Likely to Say Employer-Based Health Benefits Are Very Important to Job Satisfaction

Only 54 percent of Millennials feel that health benefits are very important to job satisfaction.

<table>
<thead>
<tr>
<th>Factor</th>
<th>Total</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Baby Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary/Pay</td>
<td>73</td>
<td>68</td>
<td>77</td>
<td>77</td>
</tr>
<tr>
<td>Healthcare benefits</td>
<td>60</td>
<td>54</td>
<td>63</td>
<td>67</td>
</tr>
<tr>
<td>Flexibility for work/life balance</td>
<td>57</td>
<td>57</td>
<td>58</td>
<td>53</td>
</tr>
<tr>
<td>Retirement benefits</td>
<td>56</td>
<td>50</td>
<td>59</td>
<td>63</td>
</tr>
<tr>
<td>Financial strength/stability</td>
<td>55</td>
<td>54</td>
<td>60</td>
<td>56</td>
</tr>
<tr>
<td>Support of direct manager</td>
<td>47</td>
<td>46</td>
<td>45</td>
<td>47</td>
</tr>
<tr>
<td>Team environment</td>
<td>40</td>
<td>43</td>
<td>40</td>
<td>35</td>
</tr>
<tr>
<td>Career advancement</td>
<td>39</td>
<td>50</td>
<td>38</td>
<td>19</td>
</tr>
</tbody>
</table>

**Importance in Job Satisfaction (% Very Important)**

*BASE: Employed Respondents (August 2017 n=2635, Millennials n=1085, Gen X n=822, Baby Boomers n=674)*

Q1106. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Wellness

General Health Trends

Wellness (Health Promotion) Programs
More Than Three Out of Four Americans Rate Their General Health As Good or Excellent Over the Last Few Years

In 2017, most Americans (79 percent) still rate their general health as being good or excellent overall.

General Health (%)

July 2013: Excellent 22, Good 59, Fair 17, Poor 2
July 2014: Excellent 21, Good 57, Fair 19, Poor 3
Aug/Sept 2015: Excellent 20, Good 58, Fair 19, Poor 2
September 2016: Excellent 21, Good 58, Fair 19, Poor 2
August 2017: Excellent 21, Good 58, Fair 18, Poor 2

74 percent of those who say they have been diagnosed with a chronic illness rate their health as good or excellent.

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)
Q715. Overall, how would you describe your general health?

www.transamericacenterforhealthstudies.org/
Majority of Adults Report A Health Condition

The most common health conditions reported by adults are high blood pressure, high cholesterol, and being overweight.

Respondent Health Conditions (%)

- High blood pressure: 19 (August 2017), 18 (September 2016), 19 (August/September 2015)
- High cholesterol: 17 (August 2017), 18 (September 2016), 18 (August/September 2015)
- Overweight: 17 (August 2017), 19 (September 2016), 19 (August/September 2015)
- Depression: 16 (August 2017), 18 (September 2016), 21 (August/September 2015)
- An anxiety disorder (such as generalized anxiety disorder, panic disorder or PTSD): 12 (August 2017), 13 (September 2016), 13 (August/September 2015)
- Migraines*: 9 (August 2017), 12 (September 2016), 12 (August/September 2015)
- Arthritis: 11 (August 2017), 11 (September 2016), 12 (August/September 2015)
- Obesity: 10 (August 2017), 10 (September 2016), 10 (August/September 2015)
- Heartburn/GERD: NA (August 2017), 9 (September 2016), 10 (August/September 2015)
- Asthma or other respiratory disease: 9 (August 2017), 9 (September 2016), 9 (August/September 2015)
- Type 2 Diabetes: 8 (August 2017), 8 (September 2016), 8 (August/September 2015)
- Chronic pain: 7 (August 2017), 7 (September 2016), 9 (August/September 2015)
- Other: 6 (August 2017), 8 (September 2016), 9 (August/September 2015)
- None: 32 (August 2017), 37 (September 2016)

23 percent of adults say they have been diagnosed with either depression, anxiety, ADD/ADHD, or alcohol or drug dependency. Overall, 67 percent say they have been diagnosed with a chronic illness.

*Response added in 2016

BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

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

www.transamericacenterforhealthstudies.org/
Asian/Pacific Islanders Least Likely to Be Diagnosed with a Chronic Health Condition

Black/African Americans are most likely to report having high blood pressure while Latinos are most likely to be overweight.

**Respondent Health Conditions (%)**

- **Any**
  - Total: 67%
  - White: 68%
  - Black/African American: 64%
  - Latino: 70%

- **High blood pressure**
  - Total: 24%
  - White: 19%
  - Black/African American: 20%
  - Latino: 15%
  - Asian/Pacific Islander: 16%

- **High cholesterol**
  - Total: 20%
  - White: 18%
  - Black/African American: 17%
  - Latino: 17%
  - Asian/Pacific Islander: 16%

- **Overweight**
  - Total: 22%
  - White: 17%
  - Black/African American: 17%
  - Latino: 12%
  - Asian/Pacific Islander: 10%

- **Depression**
  - Total: 17%
  - White: 16%
  - Black/African American: 11%
  - Latino: 16%
  - Asian/Pacific Islander: 10%

- **An anxiety disorder**
  - Total: 16%
  - White: 13%
  - Black/African American: 10%
  - Latino: 10%
  - Asian/Pacific Islander: 7%

*New in 2015

**BASE:** All Qualified Respondents (August 2017 Total n=4602, White n=3253, Black/African American n=403, Latino n=402, Asian/Pacific Islander n=406)

Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.
Visits to Doctors’ Offices Most Common Healthcare Interaction

When asked how many times they have taken certain actions for their health in the past year, 76 percent of adults said they have visited a doctor’s office. The second most-common action is having blood drawn for lab analysis (60 percent).

Actions Taken in the Past 12 Months (%)

*New in 2016
**Response Modified in 2017

BASE: All Qualified Respondents (August 2015 n = 4611, September 2016 n= 4636, August 2017 n=4602)

Q719. In the past 12 months how many times have you ever had to do any of the following due to your health?

www.transamericacenterforhealthstudies.org/
Majority Prioritize Self-Care and Preventive Healthcare

Over one-third of Americans prioritize making personal health changes.

Top Two Most Important Health-Related Priority (%)

- Self-care - taking actions to care for my physical, mental and emotional health: August 2017 - 57%, September 2016 - 54%.
- Staying healthy - covering basic preventive healthcare expenses: August 2017 - 54%, September 2016 - 61%.
- Making personal health changes: August 2017 - 39%, September 2016 - 38%.
- Managing a chronic illness/condition: August 2017 - 19%, September 2016 - 18%.
- Paying current/past medical bills: August 2017 - 14%, September 2016 - 14%.
- Helping an immediate family member manage a chronic illness/condition or recover from a major medical event/condition: August 2017 - 11%, September 2016 - 9%.
- Recovering from a major medical event/condition: August 2017 - 5%, September 2016 - 4%.

*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602)

Q726. Which two of the following are your most important health-related priorities right now?

35% prioritize the management of a health condition.

Only response options for August 2017 >1% shown

www.transamericacenterforhealthstudies.org/
Healthcare Costs Are a Significant Source of Stress for Over Three in Five Americans, and Higher than 2016

Sixty-two percent say healthcare costs are a very/somewhat significant source of stress – more than family responsibilities, work, or housing costs. Only money and the economy are more commonly mentioned.

<table>
<thead>
<tr>
<th>Sources of Stress (%)</th>
<th>Very/somewhat significant source of stress</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
</tr>
<tr>
<td>Money</td>
<td>8</td>
</tr>
<tr>
<td>The economy</td>
<td>10</td>
</tr>
<tr>
<td>Healthcare costs</td>
<td>14</td>
</tr>
<tr>
<td>Family responsibilities</td>
<td>15</td>
</tr>
<tr>
<td>Work</td>
<td>19</td>
</tr>
<tr>
<td>Housing costs (e.g., mortgage or rent)</td>
<td>18</td>
</tr>
<tr>
<td>Personal health concerns</td>
<td>15</td>
</tr>
<tr>
<td>Health problems affecting my family</td>
<td>19</td>
</tr>
<tr>
<td>Job stability</td>
<td>25</td>
</tr>
<tr>
<td>Relationships (e.g., spouse, kids, girl/boyfriend)</td>
<td>22</td>
</tr>
<tr>
<td>Personal safety</td>
<td>21</td>
</tr>
</tbody>
</table>

*New in 2016
BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602)
Q2100. Now, please indicate how significant a source of stress the following is in your life:
Most Listen to Music or Exercise to Manage Stress

Almost three in five say they listen to music to manage stress.

Stress Management Techniques (%)

- **Listen to music**: August 2017: 58%, September 2016: 55%
- **Exercise or walk**: August 2017: 52%, September 2016: 53%
- **Spend time with family or friends**: August 2017: 47%, September 2016: 44%
- **Surf the Internet/go online**: August 2017: 45%, September 2016: 45%
- **Watch TV/movies for more than two hours per day**: August 2017: 44%, September 2016: 45%
- **Read**: August 2017: 40%, September 2016: 39%
- **Nap/sleep**: August 2017: 38%, September 2016: 38%
- **Spend time doing a hobby**: August 2017: 36%, September 2016: 33%
- **Pray**: August 2017: 35%, September 2016: 31%
- **Eat**: August 2017: 30%, September 2016: 29%
- **Other**: August 2017: 5%, September 2016: 4%
- **I do nothing to help manage my stress**: August 2017: 4%, September 2016: 6%

*New in 2016

**BASE**: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602)

Q2110. Which if the following do you do to help you manage stress? Please select all that apply

www.transamericacenterforhealthstudies.org/
Those Who Live in an Urban Setting Are Most Stressed

Compared to those in suburban and rural locations, those in urban locations are most likely to be very/somewhat stressed about money, the economy, housing costs, healthcare costs, family responsibilities, and work.

Very/Somewhat Significant Sources of Stress %

<table>
<thead>
<tr>
<th>Source of Stress</th>
<th>Total</th>
<th>Urban</th>
<th>Suburban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money</td>
<td>75</td>
<td>71</td>
<td>76</td>
<td>78</td>
</tr>
<tr>
<td>The economy</td>
<td>64</td>
<td>60</td>
<td>62</td>
<td>62</td>
</tr>
<tr>
<td>Healthcare costs</td>
<td>62</td>
<td>62</td>
<td>65</td>
<td>65</td>
</tr>
<tr>
<td>Family responsibilities</td>
<td>59</td>
<td>55</td>
<td>60</td>
<td>66</td>
</tr>
<tr>
<td>Work</td>
<td>60</td>
<td>60</td>
<td>61</td>
<td>61</td>
</tr>
<tr>
<td>Housing costs (e.g., mortgage or rent)</td>
<td>59</td>
<td>54</td>
<td>56</td>
<td>68</td>
</tr>
<tr>
<td>Personal health concerns</td>
<td>53</td>
<td>53</td>
<td>56</td>
<td>62</td>
</tr>
<tr>
<td>Health problems affecting my family</td>
<td>48</td>
<td>48</td>
<td>54</td>
<td>61</td>
</tr>
<tr>
<td>Job stability</td>
<td>51</td>
<td>51</td>
<td>54</td>
<td>63</td>
</tr>
<tr>
<td>Relationships (e.g., spouse, kids, girl/boyfriend)</td>
<td>46</td>
<td>45</td>
<td>51</td>
<td>60</td>
</tr>
<tr>
<td>Personal safety</td>
<td>38</td>
<td>39</td>
<td>47</td>
<td>58</td>
</tr>
</tbody>
</table>

*New in 2016

BASE: All Qualified Respondents (August 2017 n=4602, Urban n=1482, Suburban n=1910, Rural n=1210)

Q2100. Now, please indicate how significant a source of stress the following is in your life:

www.transamericacenterforhealthstudies.org/
Wellness

General Health Trends

Wellness (Health Promotion) Programs
Fewer Than Half Feel Employer Cares about Their Wellbeing

Two-thirds (67 percent) of employed adults feel that lower health insurance premiums should be offered for participation in health promotion programs and 56 percent feel employers should play an active role in improving the health of their employees.

<table>
<thead>
<tr>
<th>Employee Attitudes Towards Employer Role in Health, Benefits (%)</th>
<th>Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lower health insurance premiums should be offered for participation in health promotion programs</td>
<td>67</td>
</tr>
<tr>
<td>Employers should play an active role in improving the health of their employees</td>
<td>56</td>
</tr>
<tr>
<td>My work environment allows me to maintain good health</td>
<td>48</td>
</tr>
<tr>
<td>My employer cares about my health and wellbeing</td>
<td>46</td>
</tr>
<tr>
<td>My company's leaders are committed to worker health, safety, and wellbeing</td>
<td>45</td>
</tr>
<tr>
<td>My employer provides me with resources necessary to maintain good health</td>
<td>40</td>
</tr>
<tr>
<td>Our CEO and senior leaders are committed to improving the health of the employees</td>
<td>34</td>
</tr>
<tr>
<td>Our CEO and senior leaders feel it is their responsibility to take care of their employees' health insurance needs</td>
<td>33</td>
</tr>
</tbody>
</table>

BASE: All Qualified Employed Respondents (August 2017 n=2887)  
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.
Supporting Employee Health May Increase Commitment to Job

About three in five employed adults (59 percent) say they would have a greater commitment to their company if they offered programs to improve their health and well-being.

Health Insurance Impact on Employment (%)

- Strongly agree: 25
- Somewhat agree: 34
- Somewhat disagree: 21
- Strongly disagree: 20

I would have greater commitment to my company if they offered programs to improve my health and well-being.

*New in 2017
BASE: All Employed Respondents (August 2017 n=2887)
Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/
When Wellness Programs Are Offered, Most Participate

Two in five employed Americans (40 percent) say they are offered workplace wellness programs by their employer. Of those who have wellness programs available to them, 60 percent participate - consistent with results in the past two years.

**Availability of Workplace Wellness Program (%)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2014</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td>Aug/Sept 2015</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>36</td>
<td>64</td>
</tr>
<tr>
<td>August 2017</td>
<td>40</td>
<td>60</td>
</tr>
</tbody>
</table>

**Participation in Wellness Programs (%)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2014</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Aug/Sept 2015</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>August 2017</td>
<td>60</td>
<td>40</td>
</tr>
</tbody>
</table>

BASE: All Qualified Employed Respondents (August/September 2015 n=2752, September 2016 n=2849, August 2017 n=2887)
Q1130A. Does your employer offer a workplace wellness (health promotion) program?
BASE: All Qualified Employed Respondents (July 2014 n=1545)
(2014 Question Text) Q1111. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?
BASE: All Qualified Employed Respondents And Offered Wellness Program (August/September 2015 n=964, September 2016 n=1053, August 2017 n=1133)
Q1130B. Have you participated in this program in the last 12 months?
BASE: All Qualified Employed Respondents (July 2014 n=1545)
(2014 Question Text) Q1130. Do you participate in any of the following?

www.transamericacenterforhealthstudies.org/
Over Three in Four Employees Are Satisfied with their Employer-Based Health Insurance

Almost one in five employed adults (23 percent) are not satisfied with the health insurance plan available to them through their company.

Satisfaction with Health Insurance Plan and Benefits (%)

*New in 2017

**BASE:** All Qualified Employed Respondents (August 2017 n=2114)

Q1116. How much do you agree or disagree with the following statements?

I am satisfied with the health insurance plan available to me through work.

- Strongly agree: 32%
- Somewhat agree: 45%
- Somewhat disagree: 12%
- Strongly disagree: 10%

*www.transamericacenterforhealthstudies.org/*
Health Screening and Exercise Programs Most Commonly Offered

Health screening and health risk appraisals have the highest employee participation, while exercise programs and health screenings are the most commonly offered by employers.

<table>
<thead>
<tr>
<th>Wellness Programs Offered (%)</th>
<th>Offered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative screenings and vaccinations</td>
<td>66</td>
</tr>
<tr>
<td>Exercise programs - either on-site or discounts for local gyms</td>
<td>65</td>
</tr>
<tr>
<td>Completing a health risk appraisal</td>
<td>61</td>
</tr>
<tr>
<td>Monitoring of health goals/biometrics - BMI/weight loss, cholesterol levels, blood pressure, etc.</td>
<td>61</td>
</tr>
<tr>
<td>Smoking cessation programs</td>
<td>61</td>
</tr>
<tr>
<td>Weight management programs</td>
<td>60</td>
</tr>
<tr>
<td>Corporate sponsored challenges</td>
<td>56</td>
</tr>
<tr>
<td>Managed programs for substance abuse or mental health</td>
<td>54</td>
</tr>
<tr>
<td>Healthy food options - on-site cafeteria or healthy snack options</td>
<td>53</td>
</tr>
<tr>
<td>Ergonomic workstations (e.g., standing desks, adjustable workspace furniture)</td>
<td>53</td>
</tr>
<tr>
<td>Lunchtime lectures/education on healthy behaviors</td>
<td>48</td>
</tr>
<tr>
<td>Social engagement</td>
<td>47</td>
</tr>
<tr>
<td>Individual mental or physical health tracking through a wearable device or online program</td>
<td>46</td>
</tr>
<tr>
<td>Mindfulness, meditation, yoga, relaxation training</td>
<td>45</td>
</tr>
<tr>
<td>On-site health clinic - for routine visits at my office</td>
<td>43</td>
</tr>
<tr>
<td>Case managers to track disease management</td>
<td>40</td>
</tr>
<tr>
<td>Medication adherence programs</td>
<td>36</td>
</tr>
</tbody>
</table>

BASE: All Qualified Full Time, Part Time, Self Employed And Offered Wellness Program (August 2017 n=1133)
Q1131. Which of the following does your employer offer?

www.transamericacenterforhealthstudies.org/
Over One-Quarter Receive Health Information as Part of a Workplace Wellness Program

Of those who receive health information, most (58 percent) receive it on a laptop/desktop computer, with in-person communication much less likely (38 percent).

Receives Health Information as a Part of a Workplace Wellness Program (%)

- Yes: 27%
- No: 73%

Method Used to Receive Health Information (%)

- Laptop/ Desktop computer: 58%
- In-person/ Face-to-face: 38%
- Smart phone - apps or internet search: 29%
- Phone call/ conversation over the phone: 22%
- Tablet: 20%
- None of the above: 4%

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602)
Q745A Do you receive information about your personal health as part of a workplace wellness (health promotion) program?
Q745B You mentioned you receive information about your health as part of a workplace wellness program. How do you receive this health information?

www.transamericacenterforhealthstudies.org/
Almost Three in Five Employees Say that Healthcare Costs Savings Are Offered by Their Company’s Wellness Program

Under one-quarter of employed adults who are offered a wellness plan (24 percent) do not know if healthcare savings are included.

Healthcare Cost Savings Offered by Company’s Wellness Program (%)

- Yes: 59%
- No: 17%
- Don't know: 24%

*New in 2017

BASE: Employed and Has Wellness Plan Offered (August 2017 n=1133)

Q775A Are healthcare cost savings offered as part of your company’s wellness program?

www.transamericacenterforhealthstudies.org/
Lack of Interest or Perceived Need Are Barriers to Workplace Wellness Participation

Of those who are offered a wellness program by their employer and do not participate, 27 percent say they do not because they are not interested, while 22 percent do not feel they need it.

**Reason Not Enrolled in Workplace Wellness Program (%)**

- I am not interested: 27%
- I do not need it: 22%
- I am not enrolled in my employer's health plan: 15%
- It is too expensive: 11%
- It does not provide the coverage I need: 8%
- I missed enrollment: 6%
- I did not know how to enroll: 5%
- Other: 3%

.BASE: Not Enrolled In At Least One Wellness Program Offered (August 2017 n= 559)

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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Lack of Interest or Perceived Need Continue as Barriers to Workplace Wellness Participation in Recent Years

Similar to 2015 and 2016, most employees who were offered, but did not participate, in a workplace wellness program did not do so because they are not interested or feel they do not need it.

Reason Not Enrolled in Workplace Wellness Program (%)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not interested.</td>
<td>27</td>
<td>22</td>
<td>31</td>
</tr>
<tr>
<td>I do not need it.</td>
<td>28</td>
<td>21</td>
<td>19</td>
</tr>
<tr>
<td>I am not enrolled in my employer's health plan.</td>
<td>15</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>It is too expensive.</td>
<td>15</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>It does not provide the coverage I need.</td>
<td>11</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>I missed enrollment.</td>
<td>12</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>I did not know how to enroll.</td>
<td>6</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

BASE: Not Enrolled In At Least One Program Offered (August/September 2015 n = 486, September 2016 n=499, August 2017 n = 559) Q1112. What is the main reason you are not enrolled in these benefits? www.transamericacenterforhealthstudies.org/
Lack of Interest, Time, and Perceived Need Are Top Barriers for Health Monitoring Participation

Additionally, many do not participate in these wellness programs because they take similar actions on their own.

**Reason for Not Participating**
*Shown in order of percentage enrolled in program*

**Preventive screening and vaccinations (n=246)**

**Top 3 Reasons for Not Enrolling**
- I do not need it (31%)
- I am not interested (25%)
- I already do similar things on my own (22%)

**Bottom 2 Reasons for Not Enrolling**
- It is too expensive (10%)
- I do not like what is offered (7%)  

**Completing a health risk appraisal (n=223)**

**Top 3 Reasons for Not Enrolling**
- I am not interested (20%)
- I am healthy (18%)
- I do not need it (18%)
- There is no incentive to participate (16%)

**Bottom 2 Reasons for Not Enrolling**
- I do not think I would be successful (10%)
- I do not know anyone else who participates (10%)

**Monitoring of health goals/biometrics (n=262)**

**Top 3 Reasons for Not Enrolling**
- I am not interested (21%)
- I do not have time due to work obligations (overtime, second job, etc.) (21%)
- I do not need it (20%)
- I already do similar things on my own (18%)

**Bottom 2 Reasons for Not Enrolling**
- I do not think I would be successful (10%)
- I do not know anyone else who participates (10%)
- It is too expensive (10%)
- My workload is too heavy (7%)

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary)

Q1132. Which of the following are reasons why you do not participate?

www.transamericacenterforhealthstudies.org/
Lack of Interest is Main Barrier for Exercise Programs, Health Food Options, and Corporate Challenges

Over one-fifth of adults who do not participate in exercise programs (22 percent) and healthy food options (24 percent) do not participate because they take similar actions on their own.

<table>
<thead>
<tr>
<th>Reason for Not Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Healthy food options</strong></td>
</tr>
<tr>
<td>(n=224)</td>
</tr>
<tr>
<td><strong>Exercise Programs</strong></td>
</tr>
<tr>
<td>(n=388)</td>
</tr>
<tr>
<td><strong>Corporate sponsored challenges</strong></td>
</tr>
<tr>
<td>(n=297)</td>
</tr>
</tbody>
</table>

### Top 3 Reasons for Not Enrolling

#### Healthy food options
- I am not interested (28%)
- I am healthy (24%)
- I already do similar things on my own (24%)
- I do not need it (20%)

#### Exercise Programs
- I am not interested (26%)
- I already do similar things on my own (22%)
- I do not have time due to work obligations (overtime, second job, etc.) (19%)

#### Corporate sponsored challenges
- I am not interested (27%)
- There is no incentive to participate (19%)
- I do not have time due to family obligations (17%)

### Bottom 2 Reasons for Not Enrolling

#### Healthy food options
- My employer does not encourage participation (14%)
- My manager will not give me the time to participate (14%)
- I work remotely (13%)

#### Exercise Programs
- I am not enrolled in my employer's health plan (9%)
- My manager will not give me the time to participate (9%)
- My employer does not encourage participation (6%)

#### Corporate sponsored challenges
- I work remotely (10%)
- I have concerns about the privacy of my personal information (8%)
- It is too expensive (8%)
- I do not think I would be successful (8%)

---

**BASE**: All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary)  
Q1132. Which of the following are reasons why you do not participate?
Perceived Lack of Need Is a Barrier for Ergonomic Workstations and On-Site Health Clinics

Many do not participate in on-site health clinics because they feel they are healthy (26 percent) or lack of need (22 percent).

<table>
<thead>
<tr>
<th>Reason for Not Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shown in order of percentage enrolled in program</td>
</tr>
</tbody>
</table>

**Ergonomic workstations** (n=280)

**Top 3 Reasons for Not Enrolling**
- I do not need it (29%)
- I am not interested (19%)
- I already do similar things on my own (15%)
- I do not have time during work to participate (15%)
- The reward is not worth the effort (15%)

**Bottom 2 Reasons for Not Enrolling**
- I have a disability that prevents me from being able to participate (9%)
- My manager will not give me the time to participate (8%)
- I do not have time due to work obligations (overtime, second job, etc.) (8%)

**On-site health clinics** (n=200)

**Top 3 Reasons for Not Enrolling**
- I am healthy (26%)
- I am not enrolled in my employer's health plan (24%)
- I do not need it (22%)

**Bottom 2 Reasons for Not Enrolling**
- I work remotely (14%)
- I have concerns about the privacy of my personal information (14%)
- My employer does not encourage participation (12%)
- I do not think I would be successful (12%)

**Weight Management Programs** (n=385)

**Top 3 Reasons for Not Enrolling**
- I do not need it (29%)
- I am not interested (25%)
- I already do similar things on my own (20%)

**Bottom 2 Reasons for Not Enrolling**
- My employer does not encourage participation (6%)
- I do not know anyone else who participates (5%)

**BASE:** All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary)
Q1132. Which of the following are reasons why you do not participate?

[www.transamericacenterrforhealthstudies.org/](http://www.transamericacenterrforhealthstudies.org/)
Lack of Interest is Main Barrier for Lunchtime Lectures and Social Engagement

Over one-quarter of adults who do not participate in lunchtime lectures (27 percent) and social engagements (32 percent) cite lack of interest.

<table>
<thead>
<tr>
<th>Lunchtime lectures/education on healthy behaviors (n=267)</th>
<th>Social engagement (n=249)</th>
<th>Individual mental or physical health tracking through a wearable device or online program (n=243)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Top 3 Reasons for Not Enrolling</strong></td>
<td><strong>Top 3 Reasons for Not Enrolling</strong></td>
<td><strong>Top 3 Reasons for Not Enrolling</strong></td>
</tr>
<tr>
<td>- I am not interested (27%)</td>
<td>- I am not interested (32%)</td>
<td>- I do not need it (26%)</td>
</tr>
<tr>
<td>- I do not have time during work to participate (21%)</td>
<td>- I do not need it (21%)</td>
<td>- I am not interested (21%)</td>
</tr>
<tr>
<td>- I work remotely (20%)</td>
<td>- I do not have time during work to participate (19%)</td>
<td>- I am healthy (19%)</td>
</tr>
<tr>
<td>- I do not have time due to work obligations (overtime, second job, etc.) (20%)</td>
<td></td>
<td>- I do not know anyone else who participates (19%)</td>
</tr>
<tr>
<td><strong>Bottom 2 Reasons for Not Enrolling</strong></td>
<td><strong>Bottom 2 Reasons for Not Enrolling</strong></td>
<td><strong>Bottom 2 Reasons for Not Enrolling</strong></td>
</tr>
<tr>
<td>- I have a disability that prevents me from being able to participate (10%)</td>
<td>- My employer does not encourage participation (8%)</td>
<td>- I do not think I would be successful (12%)</td>
</tr>
<tr>
<td>- I do not think I would be successful (7%)</td>
<td>- I do not think I would be successful (6%)</td>
<td>- My manager will not give me the time to participate (12%)</td>
</tr>
<tr>
<td></td>
<td>- I work remotely (9%)</td>
<td>- I work remotely (9%)</td>
</tr>
</tbody>
</table>

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary) Q1132. Which of the following are reasons why you do not participate?

www.transamericacenterforhealthstudies.org/
Perceived Lack of Need Is a Main Reason for Not Participating in Smoking or Substance Abuse Programs

Many do not participate because they are not interested or believe they are healthy.

Managed programs for substance abuse or mental health (n=378)

**Top 3 Reasons for Not Enrolling**
- I do not need it (45%)
- I am not interested (20%)
- I am healthy (19%)

**Bottom 2 Reasons for Not Enrolling**
- My manager will not give me the time to participate (6%)
- My employer does not encourage participation (6%)
- I do not know anyone else who participates (5%)

Smoking cessation programs (n=460)

**Top 3 Reasons for Not Enrolling**
- I do not need it (52%)
- I am healthy (18%)
- I am not interested (17%)

**Bottom 2 Reasons for Not Enrolling**
- My manager will not give me the time to participate (6%)
- I do not have time due to family obligations (6%)
- I do not think I would be successful (5%)
- My employer does not encourage participation (5%)
- The reward is not worth the effort (5%)

Medication adherence programs (n=189)

**Top 3 Reasons for Not Enrolling**
- I do not need it (25%)
- The reward is not worth the effort (23%)
- I am healthy (22%)
- My employer does not encourage participation (22%)

**Bottom 2 Reasons for Not Enrolling**
- I do not think I would be successful (12%)
- There is no incentive to participate (11%)
- I do not know anyone else who participates (11%)

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary) Q1132. Which of the following are reasons why you do not participate?

www.transamericacenterforhealthstudies.org/
Lack of Interest Top Reason for Not Participating in Mindfulness Training

Many do not participate because they are not interested but around one in five cite lack of time or already doing similar things on their own.

<table>
<thead>
<tr>
<th>Case managers to track disease management (n=216)</th>
<th>Mindfulness, meditation, yoga, relaxation training (n=275)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Top 3 Reasons for Not Enrolling</strong></td>
<td><strong>Top 3 Reasons for Not Enrolling</strong></td>
</tr>
<tr>
<td>• I do not need it (30%)</td>
<td>• I am not interested (30%)</td>
</tr>
<tr>
<td>• I am healthy (21%)</td>
<td>• I do not have time during work to participate (20%)</td>
</tr>
<tr>
<td>• I am not interested (18%)</td>
<td>• I already do similar things on my own (19%)</td>
</tr>
<tr>
<td></td>
<td>• My workload is too heavy (19%)</td>
</tr>
<tr>
<td><strong>Bottom 2 Reasons for Not Enrolling</strong></td>
<td><strong>Bottom 2 Reasons for Not Enrolling</strong></td>
</tr>
<tr>
<td>• I do not have time during work to participate</td>
<td>• I have concerns about the privacy of my personal</td>
</tr>
<tr>
<td>(10%)</td>
<td>Information (11%)</td>
</tr>
<tr>
<td>• I do not have time due to work obligations</td>
<td>• My employer does not encourage participation (11%)</td>
</tr>
<tr>
<td>(overtime, second job, etc.) (10%)</td>
<td>• I do not have time due to family obligations (11%)</td>
</tr>
<tr>
<td>• My workload is too heavy (9%)</td>
<td>• I do not know anyone else who participates (8%)</td>
</tr>
<tr>
<td>• There is no incentive to participate (9%)</td>
<td></td>
</tr>
<tr>
<td>• It is too expensive (9%)</td>
<td></td>
</tr>
<tr>
<td>• My manager will not give me the time to</td>
<td></td>
</tr>
<tr>
<td>participate (9%)</td>
<td></td>
</tr>
</tbody>
</table>

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2017 n=Base vary)
Q1132. Which of the following are reasons why you do not participate?
Knowledge and Information

Knowledge of Health and Healthcare

Sources of Information and Access
Americans 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, over nine in 10 (91 percent) say they feel very/somewhat informed about their health, and only 80 percent feel the same about how to find the healthcare services they need.

Rating of Feeling Informed (%)

New in 2015
BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)
Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Generation Z Not as Likely to Feel Informed about Finding Healthcare Services

Baby Boomers (87 percent) are more likely than Generation X (82 percent), Millennials (75 percent), or Generation Z (61 percent) to feel informed about finding healthcare services they need.

Feeling Informed About Finding Health Services by Generation (%)

<table>
<thead>
<tr>
<th>Generation</th>
<th>Very informed</th>
<th>Somewhat informed</th>
<th>Not very informed</th>
<th>Not at all informed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>80</td>
<td>50</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Generation Z</td>
<td>61</td>
<td>43</td>
<td>29</td>
<td>10</td>
</tr>
<tr>
<td>Millennials</td>
<td>75</td>
<td>49</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>Generation X</td>
<td>82</td>
<td>51</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>87</td>
<td>52</td>
<td>9</td>
<td>4</td>
</tr>
</tbody>
</table>

*New in 2015

BASE: All Qualified Respondents (August 2017 Total n=4602, Generation Z n=192 Millennial n=1674, Generation X n=1278, Baby Boomers n=1458) Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Whites Most Likely to Feel Informed about Finding Services

Whites (83 percent) are more likely than Black/African Americans (81 percent), Asian/Pacific Islanders (76 percent), and Latinos (73 percent) to feel informed about finding health services.

Feeling Informed About Finding Health Services by Ethnicity (%)

*New in 2015
BASE: All Qualified Respondents (August 2017 Total n=4602, White n=3253, Black/AA n=403, Latino n=402, Asian n=406)
Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Majority of Men and Women Feel Informed about Finding Services

Eighty-two percent of men and 79 percent of women feel informed about finding the healthcare services they need.

Feeling Informed About Finding Healthcare Services by Gender (%)

<table>
<thead>
<tr>
<th></th>
<th>Very informed</th>
<th>Somewhat informed</th>
<th>Not very informed</th>
<th>Not at all informed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>30</td>
<td>50</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>Men</td>
<td>33</td>
<td>49</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Women</td>
<td>28</td>
<td>51</td>
<td>14</td>
<td>7</td>
</tr>
</tbody>
</table>

*New in 2015
BASE: All Qualified Respondents (August 2017 Total n=4602, Men n=1732, Women n=2847)
Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Knowledge and Information

Knowledge of Health and Healthcare

Sources of Information and Access
Americans Mostly Rely on Physicians, Nurses and Other Healthcare Professionals for Health Information

In addition, three in ten (30 percent) rely on friends and family, and 29 percent rely on medical websites.

**Common Sources of Health Information (%)**

*Ten Most Common Responses*

<table>
<thead>
<tr>
<th>Source</th>
<th>Rely on</th>
<th>Rely on Most</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physicians, nurses and other healthcare professionals</td>
<td>41</td>
<td>33</td>
</tr>
<tr>
<td>Friends and family</td>
<td>30</td>
<td>8</td>
</tr>
<tr>
<td>A medical website like WebMD, Medscape</td>
<td>29</td>
<td>7</td>
</tr>
<tr>
<td>A search engine like Google, Yahoo or Bing</td>
<td>27</td>
<td>8</td>
</tr>
<tr>
<td>Health insurance companies</td>
<td>23</td>
<td>6</td>
</tr>
<tr>
<td>Pharmacist</td>
<td>22</td>
<td>3</td>
</tr>
<tr>
<td>My employer or my spouse/partner's employer</td>
<td>19</td>
<td>7</td>
</tr>
<tr>
<td>A government website such as <a href="http://www.healthcare.gov">www.healthcare.gov</a></td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td>Hospital website</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>Articles in magazines or newspapers</td>
<td>16</td>
<td>1</td>
</tr>
</tbody>
</table>

Baby Boomers (46 percent) are most likely to say they rely on physicians, nurses and other health care professionals compared to other generations.

Generation Z are most likely to rely on family and friends (61 percent) compared to 35 percent of Millennials, 26 percent of Generation X and 20 percent of Baby Boomers.

*Updated in 2016*

**BASE: All Qualified Respondents (August 2017 n=4602,3232)**

*Q740a. 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.*

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Doctors and Friends and Family Are Key Sources for Offline Health Information

Americans are more likely to rely on physicians, nurses and other healthcare professionals, but family and friends are a close second.

Common Sources of Health Information (%)

- **Physicians, nurses and other healthcare professionals**: 41%
- **Friends and family**: 30%
- **Health insurance companies**: 23%
- **Pharmacist**: 22%
- **My employer or my spouse/partner's employer**: 19%
- **Articles in magazines or newspapers**: 16%
- **My health insurance agent**: 15%
- **Coworkers**: 15%
- **News programs on television or radio**: 15%
- **Printed brochures or flyers**: 13%
- **Advertising on television, magazines, newspapers, or radio**: 12%
- **A financial or benefits advisor**: 12%
- **Communication from elected officials**: 12%
- **Group meetings, workshops, or seminars**: 12%
- **A foundation/non-profit**: 11%
- **A navigator or guide for an Exchange**: 10%

*Updated in 2016
**New in 2016

BASE: All Qualified Respondents (August 2017 n=4602,3232)

*Q740a. 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.

www.transamericacenterforhealthstudies.org/
Online Resources Relied on by Many, But Not a Majority

Americans are more likely to say they rely on medical websites like WebMD and Medscape than they are to rely on a government website such as www.healthcare.gov.

Common Sources of Health Information (%)

*Q740a. 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.

- **A medical website like WebMD, Medscape**: 29% rely on, 7% rely on most
- **A search engine like Google, Yahoo or Bing**: 27% rely on, 8% rely on most
- **A government website such as www.healthcare.gov**: 17% rely on, 3% rely on most
- **Hospital website**: 17% rely on, 2% rely on most
- **Social media (e.g., Facebook, Twitter, etc.)**: 15% rely on, 1% rely on most
- **Online videos (e.g., YouTube, Vimeo, Vivo, etc.)**: 14% rely on, 2% rely on most
- **Online discussion boards**: 14% rely on, 1% rely on most
- **Online blogs/commentary**: 14% rely on, 1% rely on most
- **Email subscription from health/medical websites**: 13% rely on, 1% rely on most

Online Resources (NET) 49%

*Updated in 2016

**Response updated in 2017

BASE: All Qualified Respondents (August 2017 n=4602,3232)

*Q740a. 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.

www.transamericacenterforhealthstudies.org/
Moms Are a Common Source for Health Information

Among adults who rely on family or friends for health information, a mother or step-mother is the most likely source (49 percent).

Friends and Family Relied on for Health Information (%)

- My mother/step-mother: 49%
- My spouse, partner or significant other: 42%
- My father/step-father: 26%
- Personal friends: 24%
- My sister: 16%
- My brother: 10%
- Other: 5%

30 percent of adults rely on family and friends for health information, and 8 percent rely on them the most.

*Updated in 2016
**New in 2016

BASE: All Qualified Respondents (August 2017 n=4602,3232)

*Q740a. 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.

BASE: Rely on Family and Friends for Health Information (August 2017 n=1346)

**Q742. Whom, specifically, do you rely on?
Demographics
## Demographics

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>47%</td>
<td>47%</td>
<td>48%</td>
<td>47%</td>
<td>47%</td>
</tr>
<tr>
<td>Female</td>
<td>53%</td>
<td>53%</td>
<td>52%</td>
<td>52%</td>
<td>52%</td>
</tr>
<tr>
<td><strong>Employment Status</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed full time</td>
<td>53%</td>
<td>49%</td>
<td>51%</td>
<td>52%</td>
<td>54%</td>
</tr>
<tr>
<td>Employed part time</td>
<td>10%</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Not employed, but</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>looking for work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not employed and</td>
<td>1%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>not looking for</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not employed,</td>
<td>4%</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>unable to work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>due to a disability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or illness</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired</td>
<td>5%</td>
<td>8%</td>
<td>6%</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Student</td>
<td>5%</td>
<td>4%</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Stay-at-home spouse</td>
<td>8%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>or partner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-34</td>
<td>33%</td>
<td>33%</td>
<td>34%</td>
<td>36%</td>
<td>38%</td>
</tr>
<tr>
<td>35-49</td>
<td>34%</td>
<td>32%</td>
<td>34%</td>
<td>32%</td>
<td>30%</td>
</tr>
<tr>
<td>50-59</td>
<td>23%</td>
<td>22%</td>
<td>19%</td>
<td>21%</td>
<td>20%</td>
</tr>
<tr>
<td>60+</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
<td>11%</td>
<td>12%</td>
</tr>
</tbody>
</table>

www.transamericacentterforhealthstudies.org/
## Demographics

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>71%</td>
<td>64%</td>
<td>62%</td>
<td>62%</td>
<td>61%</td>
</tr>
<tr>
<td>Latino</td>
<td>14%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
<td>18%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>10%</td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
<td>13%</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>2%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Native American or Alaskan Native</td>
<td>*</td>
<td>*</td>
<td>1%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Mixed Race</td>
<td>-</td>
<td>-</td>
<td>1%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Some other race</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Basis</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary basis</td>
<td>N/A</td>
<td>N/A</td>
<td>46%</td>
<td>45%</td>
<td>46%</td>
</tr>
<tr>
<td>Hourly basis</td>
<td>N/A</td>
<td>N/A</td>
<td>50%</td>
<td>49%</td>
<td>50%</td>
</tr>
<tr>
<td>Decline to answer</td>
<td>N/A</td>
<td>N/A</td>
<td>4%</td>
<td>5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

An ‘*’ denotes a proportion between 0 and 0.5% (unless otherwise noted)
## Demographics

<table>
<thead>
<tr>
<th>Primarily Receive Health Insurance</th>
<th>July 2013 (n=2505)</th>
<th>July 2014 (n=2624)</th>
<th>Aug/Sept 2015 (n=4611)</th>
<th>September 2016 (n=4636)</th>
<th>August 2017 (n=4602)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIVATELY INSURED</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I receive benefits through an employer</td>
<td>59%</td>
<td>58%</td>
<td>67%</td>
<td>66%</td>
<td>68%</td>
</tr>
<tr>
<td>I buy my own health insurance, not through any organization</td>
<td>8%</td>
<td>9%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>I buy my own health insurance from a private health insurance company</td>
<td>N/A</td>
<td>N/A</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>I receive benefits from a private insurance plan in the traditional market from my spouse or parents</td>
<td>N/A</td>
<td>N/A</td>
<td>3%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>I receive benefits from a private insurance plan in the traditional market from my spouse</td>
<td>N/A</td>
<td>N/A</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>I receive benefits from a private insurance plan in the traditional market from my parents</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>I receive benefits through a union</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>I receive benefits through a trade association</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>*</td>
<td>1%</td>
</tr>
<tr>
<td>I receive benefits through college or university</td>
<td>N/A</td>
<td>N/A</td>
<td>*</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>PUBLIC INSURED</td>
<td>13%</td>
<td>16%</td>
<td>17%</td>
<td>17%</td>
<td>16%</td>
</tr>
<tr>
<td>I receive benefits through Medicaid or another state funded program</td>
<td>5%</td>
<td>6%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>I receive benefits through Medicare</td>
<td>5%</td>
<td>7%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>I receive benefits through military service</td>
<td>1%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>I receive VA benefits from my own service or through my spouse</td>
<td>2%</td>
<td>1%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>I receive benefits through a state Exchange</td>
<td>N/A</td>
<td>2%</td>
<td>2%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>I buy my own health insurance public health insurance Exchange, such as healthcare.gov or the state-based Exchange</td>
<td>N/A</td>
<td>N/A</td>
<td>4%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>UNINSURED (I do not have health insurance at this time)</td>
<td>21%</td>
<td>15%</td>
<td>11%</td>
<td>12%</td>
<td>12%</td>
</tr>
</tbody>
</table>

An ‘*’ denotes a proportion between 0 and 0.5% (unless otherwise noted)

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
### Demographics

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>The primary insured</td>
<td>74%</td>
<td>74%</td>
<td>72%</td>
<td>71%</td>
<td>71%</td>
</tr>
<tr>
<td>A dependent or spouse</td>
<td>26%</td>
<td>26%</td>
<td>28%</td>
<td>29%</td>
<td>29%</td>
</tr>
<tr>
<td>Spouse</td>
<td>N/A</td>
<td>N/A</td>
<td>17%</td>
<td>16%</td>
<td>15%</td>
</tr>
<tr>
<td>Dependent</td>
<td>26%</td>
<td>26%</td>
<td>14%</td>
<td>13%</td>
<td>14%</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Professional services, including finance, legal, engineering, and healthcare</td>
<td>24%</td>
<td>21%</td>
<td>25%</td>
<td>26%</td>
<td>23%</td>
</tr>
<tr>
<td>Service industries such as retail trade, hospitality, or administration</td>
<td>16%</td>
<td>16%</td>
<td>18%</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>14%</td>
<td>14%</td>
<td>15%</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>Agriculture, mining or construction</td>
<td>4%</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Transportation, communications, or utilities</td>
<td>8%</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Education</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Some other type of business</td>
<td>31%</td>
<td>36%</td>
<td>28%</td>
<td>31%</td>
<td>27%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
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<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban or city area</td>
<td>N/A</td>
<td>N/A</td>
<td>34%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td>Suburban area next to city</td>
<td>N/A</td>
<td>N/A</td>
<td>43%</td>
<td>44%</td>
<td>43%</td>
</tr>
<tr>
<td>Small town or rural area</td>
<td>N/A</td>
<td>N/A</td>
<td>23%</td>
<td>21%</td>
<td>23%</td>
</tr>
</tbody>
</table>
## Demographics

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Senior professional/technical worker</td>
<td>N/A</td>
<td>N/A</td>
<td>12%</td>
<td>14%</td>
<td>15%</td>
</tr>
<tr>
<td>Junior professional/Technical worker</td>
<td>N/A</td>
<td>N/A</td>
<td>11%</td>
<td>12%</td>
<td>12%</td>
</tr>
<tr>
<td>Administrator/executive/manager</td>
<td>N/A</td>
<td>N/A</td>
<td>18%</td>
<td>17%</td>
<td>19%</td>
</tr>
<tr>
<td>Office staff (secretary, office helper)</td>
<td>N/A</td>
<td>N/A</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>Farmer, fisherman, hunter</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Skilled worker (foreman, group leader, craftsman)</td>
<td>N/A</td>
<td>N/A</td>
<td>8%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Non-skilled worker</td>
<td>N/A</td>
<td>N/A</td>
<td>4%</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Army officer, police Lieutenant/Captain or higher</td>
<td>N/A</td>
<td>N/A</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Soldier, police Sergeant/Detective/Officer</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Driver</td>
<td>N/A</td>
<td>N/A</td>
<td>2%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Service worker</td>
<td>N/A</td>
<td>N/A</td>
<td>9%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Athlete, actor, musician</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>N/A</td>
<td>N/A</td>
<td>16%</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>N/A</td>
<td>N/A</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

An ‘*’ denotes a proportion between 0 and 0.5% (unless otherwise noted)
## Demographics

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>N/A</td>
<td>8%</td>
<td>8%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>N/A</td>
<td>8%</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>N/A</td>
<td>9%</td>
<td>8%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>N/A</td>
<td>12%</td>
<td>12%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>N/A</td>
<td>19%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>$75,000 to $89,999</td>
<td>N/A</td>
<td>9%</td>
<td>9%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>$90,000 to $99,999</td>
<td>N/A</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>N/A</td>
<td>10%</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>N/A</td>
<td>7%</td>
<td>6%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>N/A</td>
<td>5%</td>
<td>5%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>$200,000 to $249,999</td>
<td>N/A</td>
<td>1%</td>
<td>2%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>$250,000 or more</td>
<td>N/A</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>N/A</td>
<td>6%</td>
<td>7%</td>
<td>6%</td>
<td>6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employer Size (Full-time Only)</th>
<th>July 2013 (n=1704)</th>
<th>July 2014 (n=1545)</th>
<th>Aug/Sept 2015 (n=2752)</th>
<th>Sept. 2016 (n=2849)</th>
<th>August 2017 (n=2887)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 5</td>
<td>10%</td>
<td>14%</td>
<td>14%</td>
<td>13%</td>
<td>12%</td>
</tr>
<tr>
<td>6 – 9</td>
<td>6%</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>10 - 24</td>
<td>8%</td>
<td>7%</td>
<td>7%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>25 – 49</td>
<td>8%</td>
<td>8%</td>
<td>6%</td>
<td>9%</td>
<td>8%</td>
</tr>
<tr>
<td>50 - 99</td>
<td>10%</td>
<td>7%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>100 – 499</td>
<td>14%</td>
<td>15%</td>
<td>19%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>500 - 999</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>1000 or more</td>
<td>34%</td>
<td>35%</td>
<td>35%</td>
<td>31%</td>
<td>34%</td>
</tr>
</tbody>
</table>

www.transamericacenterforhealthstudies.org/
Appendix
Most Are the Primary Insured

About seven in 10 Americans are the primary-covered on their insurance.

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

BASE: Insured (July 2013 n=2150, July 2014 n=2265, Aug/Sept 2015 n=4214, September 2016 n=4167, August 2017 n=4153)

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

www.transamericacenterforhealthstudies.org/
Majority Lacks Familiarity with Insurance Alternatives

Consistent with previous years, only about one in 10 say they are very familiar with alternative or supplemental insurance programs.

Trended: Information about Alternative/Supplemental Insurance Products (%)

- **Very familiar**
  - July 2013: 8%
  - July 2014: 11%
  - Aug/Sept 2015: 11%
  - September 2016: 9%
  - August 2017: 12%

- **Somewhat familiar**
  - July 2013: 36%
  - July 2014: 31%
  - Aug/Sept 2015: 36%
  - September 2016: 36%
  - August 2017: 34%

- **Not very familiar**
  - July 2013: 21%
  - July 2014: 23%
  - Aug/Sept 2015: 29%
  - September 2016: 30%
  - August 2017: 31%

- **Not at all familiar**
  - July 2013: 43%
  - July 2014: 42%
  - Aug/Sept 2015: 46%
  - September 2016: 45%
  - August 2017: 46%

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602)

Q1035. How familiar are you with alternative or supplemental insurance products?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Majority of Newly Insured and Uninsured Unfamiliar with Alternative/Supplemental Insurance

Those who are Continuously Insured are more likely than those who are Newly Insured or Uninsured to be familiar with alternative or supplemental insurance programs (49 percent vs. 39 percent and 32 percent).

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

BASE: All Qualified Respondents (Total August 2017 n=4602, Continuously Insured n=3947, Newly Insured n=206, Uninsured n=449)

Q1035. How familiar are you with alternative or supplemental insurance products?
Many Do Not Know if Supplemental Insurance Is Offered

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

<table>
<thead>
<tr>
<th>Employer-Offered Benefits (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Offered</strong></td>
</tr>
<tr>
<td>Long-term care insurance</td>
</tr>
<tr>
<td>Accident insurance</td>
</tr>
<tr>
<td>Hospital Intensive Care</td>
</tr>
<tr>
<td>Critical illness insurance</td>
</tr>
<tr>
<td>Limited medical insurance</td>
</tr>
<tr>
<td>Hospital Confinement Indemnity/Hospital Confinement Sickness Indemnity</td>
</tr>
<tr>
<td>Post-retirement healthcare</td>
</tr>
<tr>
<td>Health benefits for active employees who are eligible for Medicare</td>
</tr>
<tr>
<td>Cancer insurance</td>
</tr>
</tbody>
</table>

**BASE:** Employed Full or Part Time (August 2017 n=2887)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?
Expense Most Common Barrier to Health-Related Benefit Enrollment

Over one in 10 cited lack of need as a reason they are not enrolled in health, dental, or vision benefits.

*Does not include none, don’t know and decline to answer

BASE: Not Enrolled In At Least One Program Offered (August 2017 n=Base vary)

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

Shown in order of percentage enrolled in program

Reason for Not Enrolling (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Health (n=504)</th>
<th>Dental (n=524)</th>
<th>Vision (n=596)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>29</td>
<td>23</td>
<td>21</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>27</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Don't need it</td>
<td>12</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Not interested</td>
<td>8</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Doesn't provide coverage needed</td>
<td>8</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>5</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Don't know how to enroll</td>
<td>3</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>7</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>
Perceived Lack of Need and Expense Barriers for Disability Insurance Enrollment

Lack of interest is also a common barrier for disability insurance enrollment.

Reason for Not Enrolling (%)

Shown in order of percentage enrolled in program

- Too expensive
- Not enrolled in employer's health plan
- Don't need it
- Not interested
- Doesn't provide coverage needed
- Missed enrollment
- Don't know how to enroll
- Other

<table>
<thead>
<tr>
<th>Reason for Not Enrolling (%)</th>
<th>Short-term disability (n=612)</th>
<th>Long-term disability (n=628)</th>
<th>Critical illness (n=479)</th>
<th>Hospital intensive care (n=392)</th>
<th>Hospital confinement indemnity (n=408)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>23</td>
<td>28</td>
<td>27</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>13</td>
<td>13</td>
<td>13</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>Don't need it</td>
<td>24</td>
<td>21</td>
<td>24</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Not interested</td>
<td>17</td>
<td>21</td>
<td>16</td>
<td>18</td>
<td>15</td>
</tr>
<tr>
<td>Doesn't provide coverage needed</td>
<td>8</td>
<td>13</td>
<td>9</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>8</td>
<td>6</td>
<td>9</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Don't know how to enroll</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>6</td>
<td>3</td>
</tr>
</tbody>
</table>

*Does not include none, don’t know and decline to answer

BASE: Not Enrolled In At Least One Program Offered (August 2017 n=Base vary)

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

www.transamericacenterforhealthstudies.org/
Expenses and Insufficient Coverage Common Barriers for Long-Term Care and Accidental Death Insurance Enrollment

Perceived lack of need also a top reason for not enrolling in these health-related benefits.

*Does not include none, don’t know and decline to answer

BASE: Not Enrolled In At Least One Program Offered (August 2017 n=Base vary)

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

Shown in order of percentage enrolled in program

Reason for Not Enrolling (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Long-term care (n=604)</th>
<th>Accidental death and dismemberment (n=517)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>29</td>
<td>22</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>Don’t need it</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Not interested</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Doesn’t provide coverage needed</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know how to enroll</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

* The chart shows the reasons for not enrolling in long-term care and accidental death insurance, with the most common reasons being cost and insufficient coverage. Perceived lack of need is also a significant reason for not enrolling. The data is collected from a sample of respondents who have not enrolled in at least one of these benefits, with the base sample varying for each reason.
Perceived Lack of Need Hinders Enrollment in Flexible Spending Accounts and Health Savings Accounts

At least three in 10 do not enroll in FSAs or HSAs because they feel they do not need it. Additionally, over one in five do not enroll because they are not interested.

Shown in order of percentage enrolled in program

Reason for Not Enrolling (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Flexible spending account (n=834)</th>
<th>Health savings account (n=752)</th>
<th>Employee wellness program (n=559)</th>
<th>Discounts on health costs for participation in a wellness program (n=434)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>12</td>
<td>13</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>34</td>
<td>30</td>
<td>22</td>
<td>17</td>
</tr>
<tr>
<td>Don't need it</td>
<td>23</td>
<td>22</td>
<td>27</td>
<td>24</td>
</tr>
<tr>
<td>Not interested</td>
<td>6</td>
<td>8</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Doesn't provide coverage needed</td>
<td>4</td>
<td>4</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>4</td>
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<tr>
<td>Don't know how to enroll</td>
<td>5</td>
<td>3</td>
<td>3</td>
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<tr>
<td>Other</td>
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<td>5</td>
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</tr>
</tbody>
</table>

*Does not include none, don’t know and decline to answer

BASE: Not Enrolled In At Least One Program Offered (August 2017 n=Base vary)
Q1112. What is the main reason you are not enrolled in these benefits?

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