Benchmark on Health Care Coverage Perceptions and Readiness – Consumer Section

The First Annual Transamerica Center for Health Studies℠ Survey

September 2013
# Table of Contents

- About the Transamerica Center for Health Studies: Page 3
- About the Survey: Page 4
- Methodology: Page 5
- Terminology Used: Page 7
- Iconography Used: Page 8
- Detailed Findings: Page 9
  - The Current Health Care Landscape: Page 9
  - Health Care Benefits Management: Page 17
  - Health Care Priorities: Page 20
  - Perception of and Preparation for the Affordable Care Act: Page 28

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About the Transamerica Center for Health Studies℠

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

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

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

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

The Transamerica Center for Health StudiesSM (TCHS) has conducted a national survey of both the U.S. General Adult Population and businesses (Employers) regarding their attitudes toward health care and health insurance coverage as they face a shifting health care coverage landscape.

The Survey took place in July 2013 and asked randomly selected Americans and Employers questions about their health care needs and preferences and also about their preparedness for and expectations relating to the Affordable Care Act. The overall goals for the study are to illuminate emerging trends, promote awareness, and help educate the public about healthcare and health coverage. The 2013 Survey is the first of what will be an annual nationwide health care survey.

Harris Interactive was commissioned to conduct the survey for TCHS and it was conducted independently. TCHS is not affiliated with Harris Interactive.
Methodology: General Population Survey

- An 18-minute online survey was conducted July 9–22, 2013 among a nationally representative sample of 2,505 members of the U.S. General Adult Population using the Harris online panel. Among the respondents:
  - All were U.S. residents aged 18–64.
  - 1,704 were working (full-time, part-time, or self-employed).

- Data were weighted (statistically adjusted) on income, education, gender, race/ethnicity, region, employment status, number of employees in company, and health insurance status to:
  - Account for differences between the population available via the Internet versus by telephone.
  - Be a representative sample of the U.S. General Adult Population age 18-64.

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

This report uses the following terminology:

General
- **ACA**: Affordable Care Act
- **Gen Pop**: General Adult Population
- **Workers**: Those among the Gen Pop who are full-time, part-time, or self-employed, unless otherwise noted
- **Employers**: Weighted sample of employers surveyed

Company Size
- **Small company**: 1–49 employees (EEs)
  - **Micro company**: 1–9 employees (EEs)
  - **Small non-micro company**: 10–49 employees (EEs)
- **Medium company**: 50-499 employees (EEs)
- **Large company**: 500 or more employees (EEs)

Generations
- **Millennials**: Those born 1979-1995
  - **Younger Millennials**: Those born 1989-1995
  - **Older Millennials**: Those born 1979-1988
- **Generation X**: Those born 1965-1978
- **Baby Boomer**: Those born 1946-1964
Iconography

This report uses the following iconography:

- : Slide contains data from the Employer survey.

- : Slide contains data from the Gen Pop survey. Some slides show subsets of the Gen Pop (e.g., full-time, part-time, or self-employed Workers) rather than all of the Gen Pop.
The Current Health Care Landscape
Many Are Satisfied with the Quality of the Health Care System

Seventy-nine percent of the Gen Pop are at least somewhat satisfied with the health care system to which they have access. However, only 29 percent are “very” satisfied.

A similar majority of full-time/part-time/self-employed Workers (79 percent) are satisfied with the quality of the health care system to which they have access.

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

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Employers Are the Most Cited Source of Health Insurance

Most of the Gen Pop (57 percent) receive their health insurance primarily through an employer, and about one-fifth (21 percent) currently do not have health insurance.*

<table>
<thead>
<tr>
<th>Primary Health Insurance Benefits Received</th>
<th>57</th>
<th>2</th>
<th>0</th>
<th>8</th>
<th>5</th>
<th>5</th>
<th>1</th>
<th>2</th>
<th>21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through employer</td>
<td>57</td>
<td></td>
<td></td>
<td>8</td>
<td></td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>21</td>
</tr>
<tr>
<td>Through union</td>
<td>2</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Through trade association</td>
<td>0</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>Buy own health insurance, not through work</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive benefits through Medicare</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive benefits through Medicaid or other state funded program</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive benefits through military service</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive VA benefits from own or spouse's service</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do not have health insurance at this time</td>
<td>21</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

69 percent of Workers receive their health insurance primarily through an employer. 16 percent of Workers do not have health insurance.

Those working part-time (35 percent) or not working (30 percent) are more likely not to have health insurance compared to those working full-time (13 percent).

Workers in small companies (29 percent) are more likely than those working in medium (15 percent) or large (11 percent) companies not to have health insurance.

Those without a 4 year college degree (26 percent) are more likely than those with a college degree (10 percent) to not have health insurance.

*Note: For comparison, the U.S. Census 2012 Current Population Survey (CPS) has an uninsured rate of 21 percent among Americans 18-64 years of age.

BASE: Total Gen Pop (n=2505)

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

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Health Care Benefits Play a Role in Job Satisfaction

Health care benefits was the fourth most cited important factor for job satisfaction among full-time and part-time Workers (55 percent say it is very important), and Employers indicate it is the fourth most important factor in attracting and retaining employees (48 percent say it is very important).
Quality in the Health Care System Consists of Different Elements

The Gen Pop most frequently cites characteristics of quality, such as doctors having sufficient time to treat patients (42 percent), a focus on preventative care (40 percent), and technology to help doctors better understand and diagnose diseases (32 percent).

### Characteristics of Quality in the Health Care System

- Doctors having sufficient time to treat their patients: 42 percent
- A focus on preventative care: 40 percent
- Technology to help doctors better understand and diagnose diseases: 32 percent
- Universal access to health insurance: 22 percent
- Having a choice in health insurance plans: 22 percent
- Follow up care to keep people on the right track: 18 percent
- Prevention of hospital and facility-related infections: 17 percent
- Prescription medicines that help me better manage chronic diseases: 16 percent
- A focus on effective treatment to minimize the length of hospital stays: 14 percent
- Effective sharing of my health or medical information and coordination among all my healthcare providers: 13 percent
- Specialized surgeries that were not possible 10 years ago: 13 percent
- Standardization of processes to reduce mistakes: 11 percent
- Access to some basic healthcare procedures in more convenient places: 10 percent
- Other: 3 percent

BASE: Total Gen Pop (n=2505)

Q735. When you think of the word “quality” in the health care system today, what are some of the characteristics that come to mind? Please select up to three characteristics from the following list that you associate most with quality.

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Deep Knowledge of Health Insurance Options Is Low Among the General Population and Employers

Most of the Gen Pop (75 percent) and Employers (81 percent) are at least somewhat informed about their personal and their company’s health insurance options, but only 22 percent and 37 percent, respectively, are “very informed.”

**Women** (28 percent) are more likely not to feel informed compared to men (22 percent).

**Employees of small companies** (32 percent) are more likely than those in medium (21 percent), or large (18 percent) companies not to feel informed.

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**Q1000.** How informed do you feel about your current options for health insurance (i.e., major medical insurance)?

**Q1005.** Regardless of whether you offer insurance, how informed do you feel about your company’s current options for health insurance (i.e., major medical health insurance)?

BASE: Total Gen Pop (n=2505)

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Ways to Lower Health Care Costs Are the Most Cited Elements Missing from Health Care Options

Low monthly premiums, co-pays, and deductibles (40 percent) and discounts for wellness services (31 percent) are the two most cited elements mentioned by the Gen Pop that are missing from their current health care options.

### Missing Elements from Current Health Care Options

- Low monthly premiums, co-pays, and/or deductibles: 40 percent
- Discounts for wellness services (e.g., dietician, fitness equipment): 31 percent
- A wider variety of insurance plans to choose from: 24 percent
- Affordable access to brand name drugs: 24 percent
- Affordable access to the best doctors in my area: 24 percent
- Direct access to specialists: 22 percent
- Affordable access to the latest medical technologies: 21 percent
- Health insurance access for my family: 20 percent
- Coverage for specific items that my family or I need: 19 percent
- Physician or hospital reimbursement tied to patient outcomes: 19 percent
- Affordable access to specialty drugs for diseases like cancer, rheumatoid arthritis, or MS: 17 percent
- Access to a health advocate who can help me find the best doctors/hospitals and help me understand my medical bills: 15 percent
- None of the above: 22 percent

**Baby Boomers** (44 percent) are more likely than **Younger Millennials** (29 percent) to indicate low monthly premiums, co-pays, and/or deductibles as missing from their current health care options.

**Baby Boomers** (29 percent) are less likely than **Older Millennials** (37 percent) to indicate discounts for wellness services as missing from their current health care options. **Workers** (34 percent) are more likely than the Gen Pop to select discounts for wellness as missing from health care options.

BASE: Total Gen Pop (n=2505)
Q805. Which of the following elements are missing from your current health care options that are important to you? Please select all that apply.

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High Level of Interest Exists in Different Approaches to Health Care Services

When asked about possible approaches to health care, receiving cash incentives, or discounts on health insurance premiums for healthy behaviors (78 percent) and receiving primary care or disease management from a nurse practitioner or physician’s assistant (68 percent) are the two proposed approaches to generate the most interest.

Potential Approaches to Health Care
Very/Somewhat Interested

- Receiving cash incentives or insurance premium discounts for healthy behaviors: 78
- Receiving regular primary care or disease management from a Nurse Practitioner or Physician's Assistant in lieu of a doctor for lower healthcare costs: 68
- Receiving healthcare services and procedures from an Accountable Care Organization: 64
- Receiving routine healthcare procedures from clinics set up in retail locations rather than a doctor's office: 62
- Receiving healthcare services and procedures from a Patient Centered Medical Home: 61
Health Care Benefits Management
Employers Offer Several Channels Workers Find Helpful When Seeking Health Insurance-Related Information

Employers cite online tools and employee benefits advisors as the options most often provided to employees for advice about health care benefits, but less than half (40 percent) of Employers reported any single option as being provided to their employees.

### Helpful Options When Seeking Health Insurance-Related Information

- **Online tools and resources**: 59%
- **Employee benefits advisor**: 47%
- **Printed brochures and flyers sent in the mail**: 36%
- **One-on-one counseling**: 31%
- **Informative emails**: 31%
- **Group meetings, workshops, or seminars**: 23%
- **Other**: 5%
- **Not sure**: 9%

### Options Offered by Company Regarding Education or Advice on Health Insurance

- **Online tools and resources**: 40%
- **Employee benefits advisor**: 32%
- **Group meetings, workshops, or seminars**: 32%
- **Printed brochures and flyers sent in the mail**: 31%
- **Informative emails**: 30%
- **One-on-one counseling**: 15%
- **Other**: 9%
- **Not sure**: 18%

**Younger Millennials** (49 percent) are more likely than Baby Boomers (24 percent) to find one-on-one counseling useful.

BASE: Full-time, part-time, or self-employed Workers and offered/have access to health care benefits (n=1426)

Q1120. When seeking information and/or advice about health care benefits, saving for health care costs, or planning for health care costs, which of the following options do you find helpful? Please select all that apply.

BASE: Total Employers (n=758)

Q1100. Which of the following options does your company, insurance plan provider or benefits advisor offer to your employees regarding education and/or advice about health care benefits, saving for health care costs, or planning for health care costs?

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Workers Need Comparative Information about Health Insurance

Compared to Employers, a higher proportion of Workers indicate they need a comparison of costs (50 percent vs. 24 percent) and coverage of available health insurance plans (47 percent vs. 30 percent) and an unbiased resource (40 percent vs. 16 percent).

Information Needed by Workers (Full-Time/Part-Time/Self-Employed) to Make Informed Health Insurance Decisions

1. A description of what benefits are available - 51
2. A comparison of how the cost of health insurance may change from what I pay now - 50
3. A comparison of coverage among health insurance plans that are available - 47
4. An unbiased resource on my options/choices - 40
5. A comparison of how access to doctors and health care providers may change - 34
6. A quality rating of doctors in the network - 34
7. Materials from my employer on options/choices - 32
8. Information on health care exchanges - 24
9. A list of questions that I should be asking my employer - 24
10. None- I don’t need any information - 15

Information Provided by Company to Help Employees Make Informed Health Insurance Decisions

1. What benefits are available - 47
2. A comparison of how the cost (premiums, co-pays, etc.) of health insurance may change from what they pay now - 24
3. A comparison of coverage among health insurance plans that are available - 30
4. An unbiased resource on their options/choices - 16
5. A comparison of how access to doctors and providers may change from what is available to them now - 19
6. A quality rating of doctors in the network - 17
7. Materials from my company on options/choices - 33
8. Other - 1
9. None of the above - 26

Only 12 percent of Employers provide all three pieces of information.
Health Care Priorities
Most People Are Not Actively Saving for Health Care Expenses

The majority (74 percent) of the Gen Pop currently isn’t saving for health care expenses.

Currently Saving for Health Care Expenses

- Yes: 26%
- No: 74%

Those who do not have a 4 year college degree (79 percent) are more likely than those with a college degree (64 percent) to not be saving for health care expenses.

Workers in small companies (77 percent) have the highest proportion of not saving for health care expenses compared to those in medium (69 percent) or large (64 percent) companies.
Workers Are Not Taking Advantage of FSAs and HSAs

Twenty-eight percent of Workers have access to a flexible spending account but do not participate and 22 percent of Workers have access to a health savings account but do not participate.
Most People Say They Are Able to Afford Health Care Expenses

In light of the lack of saving for health care expenses, a strong majority (71 percent) of the Gen Pop indicate they are able to afford their routine health care expenses. However, that still leaves 29 percent of the Gen Pop who are unable to afford routine health care expenses.

Employees of small companies (31 percent) are more likely than employees in medium (22 percent) or large companies (22 percent) to indicate they are not able to afford current health care expenses.
Women Feel Less Able to Afford Health Care Expenses

Women (68 percent) are less likely than men (75 percent) to say they are able to afford routine health care expenses – in fact nearly one-third (32 percent) of women say they are not able to afford them.
Workers and Employers Have Conflicting Priorities Regarding Trade-Off between Quality and Price for Health Insurance

The majority (62 percent) of Workers have a preference for higher quality over lower price regarding health insurance while the majority (57 percent) of Employers have a preference for lower price over quality.

Health Insurance Quality vs. Price

- **Workers**:
  - I would prefer to pay more for a higher quality health insurance option: 62%
  - I would prefer to reduce insurance costs even if it means a lower quality health insurance option: 38%

- **Employers**:  
  - My company would prefer to pay more for a higher quality health insurance option: 43%
  - My company would prefer to reduce insurance costs even if it means a lower quality health insurance option: 57%

BASE: Total full-time, part-time or self-employed Workers (n=1704)
Q1040. Which of the following statements is closer to your view?
BASE: Total Employers (n=758)
Q935. Which of the following statements is closer to your company’s view?

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Workers and Employers Agree on Job Offer Preferences

The Gen Pop that is working or searching for work is fairly split on their preference for a higher salary vs. excellent health care benefits (51 percent vs. 49 percent). Employers are almost equally as split regarding their beliefs about what potential employees prefer (53 percent for higher salary vs. 47 percent for excellent health care benefits).

**Excellent Health Care Benefits vs. Higher Salary**

- **Employed or Looking for Work**
  - A higher than expected salary, but reduced or minimal health care benefits: 51
  - Excellent health care benefits, but only meets your minimum salary requirements: 49

- **Total Employers**
  - A higher than expected salary, but reduced or minimal health care benefits: 53
  - Excellent health care benefits, but only meets their minimum salary requirements: 47

BASE: Full-time, part-time, or self-employed workers or unemployed but looking for work (n=1888)
Q1125. Suppose that two job offers come your way. Which of the following job offers would you choose?
BASE: Total Employers (n=758)
Q930. Suppose your company could offer the following two choices in a job offer to a potential employee. Which one of the following options do you feel would be of greater preference to a potential employee?

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Workers Prefer to Receive Health Insurance through Employer

Although full-time and part-time Workers overwhelmingly prefer (and the majority of Employers also acknowledge their employees would prefer) to receive health insurance through their Employer (71 percent and 64 percent, respectively), Employers are split in their company’s preference in continuing to provide health insurance directly.

Employees in small companies (36 percent) are more likely than employees in medium (25 percent) or large (26 percent) companies to prefer receiving a bonus or subsidy to buy their own health insurance.
Perception of and Preparation for the ACA
Level of Being Informed about the ACA Differs Between the Gen Pop and Employers

A much higher proportion of Employers (70 percent) feel informed about the ACA compared to a little less than half (48 percent) of the Gen Pop feeling informed about the ACA.

Those who are not informed are more likely to:
- Be women
- Be unemployed
- Not be college graduates
- Have household incomes of less than $100,000 per year

Small companies (39 percent) are more likely not to be informed than medium (22 percent) or large (25 percent) companies. Specifically, micro companies (44 percent) are more likely not to be informed than small non-micro companies (31 percent).
Level of Being Informed about Aspects of the ACA Varies

While there is an overall feeling among the Gen Pop of not being informed about the ACA (52 percent), there are strong majorities of those who feel informed about certain specific aspects of the ACA. The Gen Pop is least informed (39 percent) about subsidies for families earning less than $92,000 per year.

<table>
<thead>
<tr>
<th>Aspect of ACA</th>
<th>Percent Informed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowing everyone eligible to qualify for health insurance, even if they have pre-existing conditions</td>
<td>62</td>
</tr>
<tr>
<td>Requiring everyone eligible to have health insurance or pay a penalty for opting out</td>
<td>62</td>
</tr>
<tr>
<td>Providing coverage under their parents’ plan for children up to age 26</td>
<td>62</td>
</tr>
<tr>
<td>Requiring all eligible businesses with 50+ employees to provide or pay for health insurance</td>
<td>60</td>
</tr>
<tr>
<td>Creating state health insurance exchanges (either run by the state or federal government) where everyone eligible can buy insurance coverage</td>
<td>50</td>
</tr>
<tr>
<td>Expanding state Medicaid programs to cover more people who previously wouldn’t have been eligible</td>
<td>47</td>
</tr>
<tr>
<td>No annual or lifetime limits on health coverage</td>
<td>45</td>
</tr>
<tr>
<td>Providing some eligible individuals and families who earn less than $92,000 per year with government subsidies that lower the cost of health insurance plans</td>
<td>39</td>
</tr>
</tbody>
</table>

Q1925. How informed are you about the following aspects of the ACA?

BASE: Total Gen Pop (n=2505)
Increased Costs Is the Most Cited ACA Concern among the Gen Pop

A majority (54 percent) of the Gen Pop is concerned that the costs of health insurance and out-of-pocket costs will increase.

**Concerns about the ACA**

- Costs of my health insurance and out-of-pocket expenses will increase: 54%
- The quality of health care I will have access to will decline because more people will be seeking health care services, putting a strain on resources: 38%
- The health insurance plans I will have access to will be low quality plans: 36%
- My employer will reduce or even remove health care benefits: 33%
- I will have less access to affordable health care: 32%
- I will have access to fewer specialist physicians: 30%
- I will have less health insurance plans to choose from: 28%
- I will have access to fewer general or family practice doctors: 27%
- I will have less access to the latest medical technologies: 26%
- I will have less access to brand name drugs: 23%
- Government in charge/Socialized medicine: 1%
- Being penalized/fined for not having insurance: 1%
- I have no concerns about the ACA: 25%
Gen Pop Interest in ACA Improvements Are Related to Reduced Costs and Increased Access to Coverage

In contrast to their cost-related concerns, decreases in the costs of health insurance and out-of-pocket expenses (44 percent) and more access to affordable health care coverage (37 percent) are the two possible impacts that receive the most interest among the Gen Pop.

Interest in Improvements Resulting from the ACA

- Costs of my health insurance and out-of-pocket expenses will decrease: 44%
- I will have more access to affordable health care coverage: 37%
- I will no longer be discriminated against due to pre-existing conditions: 31%
- I will have access to health care coverage: 31%
- My employer will be able to offer more affordable health insurance: 29%
- I will have more access to a larger variety of health insurance plans: 28%
- I will have more access to advanced, sophisticated procedures, medication, and medical devices: 26%
- I will have more access to health care that is more focused on preventative care instead of diagnosis and treatment: 26%
- I will have more access to specialist physicians: 25%
- Physicians or hospitals will be reimbursed based on patient outcomes (such as improvement in a patient’s illness): 23%
- I will have more access to general or family practice doctors: 22%
- I will have more access to health insurance plans that provide coverage for my dependents: 18%
- The ACA will provide no improvements I'm interested in: 26%
- Other: 2%

Workers in small companies (26 percent) are less interested than Workers in medium (38 percent) or large (36 percent) companies to in their company hypothetically being able to offer more affordable health insurance.
Many Feel Prepared to Make Health Insurance-Related Decisions as a Result of the ACA

Majorities of the Gen Pop (63 percent) and Employers (73 percent) are prepared to make decisions regarding their health insurance options once the ACA mandates go into effect.

**Preparedness to Make Health Insurance Choices after the ACA Mandate**

- **Total Gen Pop**
  - Very prepared: 25
  - Somewhat prepared: 38
  - Not very prepared: 23
  - Not at all prepared: 15

- **Total Employers**
  - Very prepared: 28
  - Somewhat prepared: 45
  - Not very prepared: 16
  - Not at all prepared: 12

Workers in small companies (58 percent) are less likely than Workers in medium (68 percent) or large (70 percent) companies to feel prepared. Overall 67 percent of workers feel prepared.

Q1940: As you may know, the ACA insurance mandate will go into effect in January 2014 and January 2015. In January 2014, individuals will need to have health insurance or pay a fine for opting out of health insurance. In January 2015, employers with 50 or more employees will be required to provide health insurance for all full-time employees. Knowing this, how prepared are you to make decisions regarding your health insurance choices by then?

Q1322: How prepared is your company to make decisions regarding health insurance choices for your employees by then?

**BASE:** Total Gen Pop (n=2505)

**BASE:** Total Employers (n=758)

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Among those who currently don’t have health insurance through an Employer, 39 percent indicate they aren’t sure what they’ll do when the individual mandate goes into effect in January 2014. About a fifth (17 percent) indicate they will purchase health insurance through their State Exchange.

Women (44 percent) are more likely than men (33 percent) to be unsure of what they will do. Those who are not prepared for the ACA (56 percent) are more likely than those who are prepared for the ACA (22 percent) to say they are not sure what they will do.

Of note, only 8 percent say they will not purchase health insurance.

- Purchase health insurance in my state exchange
- Pay the fine instead of purchasing health insurance
- Keep the health insurance I currently have
- Not sure

BASE: Currently do not have health insurance through an employer (n=955)
Q1942. With the ACA's insurance mandate for individuals beginning in January 2014, which of the following do you plan to do?
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Vast Majority across Generations Are Not Planning to Pay the Fine

After the individual mandate for the ACA goes into effect, 8 percent of the total Gen Pop who currently do not have health insurance through an employer plan on paying the fine instead of purchasing health insurance. This is consistent across generations, even among Younger Millennials.

Plans after ACA Mandate Goes into Effect for Those Who Don’t Have Health Insurance through an Employer

<table>
<thead>
<tr>
<th>Plan</th>
<th>Younger Millennials</th>
<th>Older Millennials</th>
<th>Generation X</th>
<th>Baby Boomer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase health insurance in my state's health insurance exchange</td>
<td>19</td>
<td>22</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>Pay the fine instead of purchasing health insurance</td>
<td>8</td>
<td>11</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Keep the health insurance I currently have</td>
<td>46</td>
<td>32</td>
<td>27</td>
<td>39</td>
</tr>
<tr>
<td>Not sure</td>
<td>27</td>
<td>35</td>
<td>48</td>
<td>41</td>
</tr>
</tbody>
</table>


BASE: Currently do not have health insurance through an Employer (n=479)

Q1942. With the ACA's insurance mandate for individuals beginning in January 2014, which of the following do you plan to do?

www.transamericacenterforhealthstudies.org
Many Have Not Taken Any Action to Prepare for ACA

More than half (57 percent) of the Gen Pop have done nothing to prepare for the ACA while a little over a quarter (28 percent) of Employers have done nothing to prepare either.

### Actions Taken to Prepare for the ACA in Past 12 Months

- Discussed it with my friends/family: 23
- Researched possible new health insurance options: 15
- Started saving more money to cover future health care expenses: 9
- Calculated health care expenses for me and/or my family: 8
- Spoken to my health care providers about possible changes in access to their services: 8
- Spoken to my employer or HR about possible changes in health care benefits: 8
- Spoken to my current health insurance company about possible changes in service: 6
- Other: 3
- Nothing: 57

### Actions Taken by Employer to Prepare for the ACA in Past 12 Months

- Researching details of the ACA: 31
- Consulting with benefits advisors: 30
- Calculating possible costs of health care benefits options in the future: 26
- Consulting the company’s current health care providers about possible changes in services/costs: 24
- Meeting internally to discuss or plan for changes: 22
- Consulting with industry experts: 20
- Researching possible new health care benefits providers: 19
- Considering replacing full-time workers with part-time or contract workers: 17
- Researching reductions in employees or full-time employees: 13
- Other: 2
- Not taking any actions at this time: 28

Like the Gen Pop, 57 percent of Workers have done nothing to prepare.

**Like the Gen Pop, 57 percent of Workers have done nothing to prepare.**