Sixth Annual Nationwide TCHS Consumers Healthcare Survey:
Stressed Out: Americans and Healthcare

October 2018

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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 dialog on healthcare policy by focusing on trends in healthcare coverage and personal health and wellness. The 2018 survey builds upon past studies and gauges how US adults perceive healthcare, health coverage and policy, their personal health, and how they manage medical expenses.

The results of the most recent study – conducted by The Harris Poll via a self-administered online survey among 3,604 US adults (ages 18-64) – represent the sixth 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 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.

• August 2017 Annual Wave – A survey among 4,602 adults again 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.
Method

3,604 US adults ages 18-64 August 8 – 17, 2018 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 2017 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 2017 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=309
- Latino: n=309
- Asian/Pacific Islander: n=311
- Uninsured: n=388
- Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance in prior year): n=145

* 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**

<table>
<thead>
<tr>
<th>Private Insurance</th>
<th>Public Insurance</th>
<th>Exchange Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>I receive benefits through an employer (mine or someone else’s)</td>
<td>I receive benefits through Medicare (for age or disability reasons)</td>
<td>I buy my own health insurance (on a) public health insurance Exchange, such as healthcare.gov or the state-based Exchange</td>
</tr>
<tr>
<td>I receive benefits through a union (mine or someone else’s)</td>
<td>I receive benefits through Medicaid or another state funded program</td>
<td></td>
</tr>
<tr>
<td>I receive benefits through a trade association (mine or someone else’s)</td>
<td>I receive benefits through military service (mine or someone else’s)</td>
<td></td>
</tr>
<tr>
<td>I receive benefits from a private insurance plan in the traditional market from my spouse</td>
<td>I receive VA benefits from my own service or through my spouse</td>
<td></td>
</tr>
<tr>
<td>I receive benefits from a private insurance plan in the traditional market from my parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I receive benefits through college or university</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I buy my own health insurance from a private health insurance company</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Executive Summary

Introduction

Transamerica Center for Health Studies is a national non-profit and thought leader empowering Americans to achieve the best health outcomes, value, and protection from their healthcare. In August 2018, our Sixth Annual Nationwide Consumer Healthcare Survey queried 3,604 American adults to gauge how they perceive healthcare, health coverage and policy, their personal health, and how they manage medical expenses. Our survey results support public and private healthcare professionals looking to make informed decisions regarding healthcare policy, costs, and insurance.

Key Findings:

Healthcare costs are a major stress for Americans (62%), second only to money (72%). (pg. 117)

• Respondents said the ability to pay for needed care (35%) is the most pressing issue in healthcare. Nearly half (48%) said they received an unexpected or surprise medical bill they thought or were told would be covered by insurance. (pgs. 54, 83)

• One in five (17%) Americans cannot afford routine healthcare expenses, including prescription drugs. The vast majority of respondents (79%) feel pharmaceutical companies are responsible for high prescription drug prices. (pgs. 66, 86)

• Sixty-nine percent of US adults are paying for significant healthcare expenses through a variety of means, including savings (35%), credit cards (28%), disposable income (24%), loans from family (8%), or a 401k withdrawal (6 percent). Only 27 percent indicate they do not have significant healthcare expenses. (pg. 78, 88)

• A majority of Americans say their most important health related priorities are paying preventive healthcare expenses (56%) and self-care (55%). Sixty-one percent of employees say they are not offered a workplace wellness program. (pgs. 116, 122)
Executive Summary

A majority of Americans (55%) are aware of potential changes to healthcare policy and are very or extremely concerned about them. (pg. 37)

• Overall, 62 percent of Americans report having a chronic illness and 35 percent of all adults fear losing coverage because of a pre-existing condition if healthcare law/policy changes. The most common health conditions reported were mental health-related (21%) and high blood pressure (19%). About half (45%) say they would want healthcare policy requiring pre-existing condition coverage. (pgs. 17, 47-48, 69, 113)

• About two in five (41%) have a positive view of the Affordable Care Act and thirty-percent have a negative view. However, the majority (56%) do not believe the government should require (mandate) healthcare coverage, with the largest groups being white (60%) Baby Boomers (63%), and those living in rural areas. (66%) (pgs. 29, 38, 40-41, 44)

The price of health insurance is rising and unaffordable for many. (pg. 22, pg. 59)

• Overall, about one in three Americans saw an increase in health insurance premiums (35%), out-of-pocket expenses (31%), and deductibles (29%). More than a third (35%) of Americans would want government limits on out-of-pocket expenses included in healthcare policy. (pgs. 48, 59, 64)

• About one in three (35%) insured adults acquired new health insurance in the past twelve months. The majority (61%) of uninsured respondents say cost prevents them from obtaining health coverage. (pgs. 22, 24)
Executive Summary

• About half (47%) report having to stay at their current job because they need the health insurance. Twenty-seven percent had to leave a previous job because the company did not offer health insurance. (pg. 46)

• Latinos (69%) are least able to afford health insurance and are by far the most uninsured (26%). African Americans report poorer health compared to last year (29% vs 21%) (pgs. 14, 112)
Health Insurance
Current Insurance
Changes to Insurance
Insurance Status Remains Consistent Since 2014

Thirteen percent of adults are uninsured, consistent with the past three years (11 percent in 2015, 12 percent in 2016 and 2017). Most adults (67 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 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q602. Which of the following best describes how you primarily receive health insurance?
Insurance Status Differs by Gender

More men than women are insured with private health insurance. More women than men have government insurance or are uninsured.

Health insurance status by gender (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private</td>
<td>67</td>
<td>72</td>
<td>63</td>
</tr>
<tr>
<td>Public</td>
<td>16</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>Exchange</td>
<td>4</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Uninsured</td>
<td>13</td>
<td>11</td>
<td>15</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2018 n=3604, Males n=1421, Females n=2148)
Q602. Which of the following best describes how you primarily receive health insurance?

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Latinos Are the Least Likely to Be Insured

More than one in four Latinos (26 percent) say they are uninsured. White and Asian/Pacific Islanders are most likely to be insured, more than 7 in 10 through private plans. Black/African Americans are the most likely of any ethnicity to be insured through public insurance (25 percent). The proportion of uninsured Latinos grew from 23% in 2017 to 26% in 2018. The proportion of privately insured Asian Americans grew from 76% in 2017 to 81% in 2018.

Health insurance status by race/ethnicity (%)

- **Total**
  - Private: 67
  - Public: 16
  - Exchange: 2
  - Uninsured: 13

- **White**
  - Private: 71
  - Public: 15
  - Exchange: 4
  - Uninsured: 10

- **Black/African American**
  - Private: 57
  - Public: 25
  - Exchange: 2
  - Uninsured: 16

- **Latino**
  - Private: 55
  - Public: 26
  - Exchange: 2
  - Uninsured: 5

- **Asian/Pacific Islander**
  - Private: 81
  - Public: 6
  - Exchange: 5
  - Uninsured: 8

**BASE**: All Qualified Respondents (August 2018 n=3604, White n=2581, Black/African American n=309, Latino n=309, Asian/Pacific Islander n=311)

Q602. Which of the following best describes how you primarily receive health insurance?
Millennials Most Likely to Be Uninsured

More than one out of ten of Generation Z (14 percent), Millennials (16 percent), and Generation X (12 percent) are uninsured.

Health insurance status by generation (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Generation Z</th>
<th>Millennials</th>
<th>Generation X</th>
<th>Baby Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private</td>
<td>67</td>
<td>68</td>
<td>66</td>
<td>69</td>
<td>66</td>
</tr>
<tr>
<td>Public</td>
<td>16</td>
<td>15</td>
<td>16</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Exchange</td>
<td>4</td>
<td>3</td>
<td>16</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Uninsured</td>
<td>13</td>
<td>14</td>
<td>8</td>
<td>12</td>
<td>8</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2018 n=3604, Gen Z n=267, Millennials n=1172, Gen X n=1003, Baby Boomers n=1162)

Q602. Which of the following best describes how you primarily receive health insurance?
Profiles of the Insured and the Uninsured

Insured (n=3216)

- **Average age**: 42
- **Race/Ethnicity (%):**
  - White: 63%
  - Latino: 15%
  - Black/AA: 12%
  - Asian/Pacific Islander: 7%
  - Native American: 1%
- **$28%** Earn Less than $50K a year
- **Employed/Self Employed**: 71%
- **Not employed, but looking for work**: 3%

Uninsured (n=388)

- **Average Age**: 39
- **Race/Ethnicity (%):**
  - White: 47%
  - Latino: 30%
  - Black/AA: 12%
  - Asian/Pacific Islander: 5%
  - Native American: 1%
- **$60%** Earn Less than $50K a year
- **Employed/Self Employed**: 64%
- **Not employed, but looking for work**: 8%

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

www.transamericacentерforhealthstudies.org/
Profiles of the General Population and the Continuously Insured

Total
(n=3604)

Continuously Insured
(n=3071)

Average age

Race/Ethnicity (%)

- White: 61%
- Latino: 18%
- Black/African American: 13%
- Asian/Pacific Islander: 7%
- Native American: *

Health

- 24% are in poor/fair health
- 62% have a chronic illness

Employment (%)

- Employed full-time: 52%
- Employed part-time: 10%
- Unemployed: 31%

Average age

Race/Ethnicity (%)

- White: 64%
- Latino: 14%
- Black/African American: 12%
- Asian/Pacific Islander: 7%
- Native American: *

Health

- 22% are in poor/fair health
- 64% have a chronic illness

Employment (%)

- Employed full-time: 57%
- Employed part-time: 9%
- Unemployed: 29%

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

Total
(n=3604)

Newly Insured
(n=145)

Average age

Race/Ethnicity (%)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Total (n=3604)</th>
<th>Newly Insured (n=145)</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>61%</td>
<td>44%</td>
</tr>
<tr>
<td>Latino</td>
<td>18%</td>
<td>31%</td>
</tr>
<tr>
<td>Black/African American</td>
<td>13%</td>
<td>16%</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Native American</td>
<td>*</td>
<td>2%</td>
</tr>
</tbody>
</table>

Health

- 24% are in poor/fair health
- 62% have a chronic illness
- 34% are in poor/fair health
- 67% have a chronic illness

Employment (%)

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Total (n=3604)</th>
<th>Newly Insured (n=145)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed full-time</td>
<td>52%</td>
<td>49%</td>
</tr>
<tr>
<td>Employed part-time</td>
<td>10%</td>
<td>25%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>31%</td>
<td>21%</td>
</tr>
</tbody>
</table>

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

www.transamericacenterforhealthstudies.org/
Profiles of the General Population and the Uninsured

Total
(n=3604)

Uninsured
(n=388)

Average age

41

Race/Ethnicity (%)

White 61
Latino 18
Black/African American 13
Asian/Pacific Islander 7
Native American *

Health

41

24% are in poor/fair health
62% have a chronic illness

Employment (%)

52
Employed full-time
10
Employed part-time
31
Unemployed

Average age

39

Race/Ethnicity (%)

White 47
Latino 30
Black/African American 12
Asian/Pacific Islander 5
Native American 1

Health

39

31% are in poor/fair health
48% have a chronic illness

Employment (%)

28
Employed full-time
17
Employed part-time
36
Unemployed

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

Among newly insured...

- 3% are unemployed, but looking, compared to 4% of general population.
- 53% have a HS or less level of education, compared to 37% of general population.
- 31% percent are Latino, compared to 18% of general population.
- 57% are between ages 18-34, compared to 39% of general population.

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Who Is Still Uninsured?

Among uninsured...

- **8%** are unemployed, but looking, compared to 4% of the general population.

- **56%** have a HS or less level of education, compared to 37% of the general population.

- **30%** percent are Latino, compared to 18% of the general population.

- **44%** are between ages 18-34, compared to 39% of the general population.
More than Half of Uninsured Say Obtaining Health Insurance Coverage Is Too Expensive

Thirteen percent of the uninsured say they did not know how to apply for health insurance. Almost one in five uninsured adults (17 percent) say paying their health expenses and tax penalty is less expensive than obtaining coverage. Seventeen percent of uninsured adults say they are healthy enough to not need insurance.

**Reason did not obtain coverage before ACA deadline (%)**

- Too expensive/Can't afford/No income: 61
- I'm healthy enough to not need insurance: 17
- Paying my health expenses and the tax penalty is less expensive than the options available to me: 17
- I did not know how to apply: 13
- I don't support the ACA on principle: 11
- I did not have time to purchase health insurance during open enrollment: 8
- The process of signing up through the exchanges seems too difficult: 7
- I'm not well informed enough about the ACA or my options so I will pay the penalty: 6
- I was told I qualified for Medicaid but didn't want that kind of insurance: 5
- When the health insurance mandate ended, I stopped my coverage: 5

*Only Top 10 responses for 2018 shown*

**BASE:** Uninsured (August 2018 n=388)

Q1942. You mentioned that you currently do not have health insurance coverage. Which of the following best explains the reason you did not obtain coverage in 2018? Please select all that apply.

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Health Insurance

Current Insurance

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

Of the insured who made changes, five percent were previously uninsured. Of the continuously insured, 30 percent acquired new coverage in the past year.

Changes to health insurance coverage in past 12 months (%)

<table>
<thead>
<tr>
<th>Month</th>
<th>Newly insured, NOT previously covered</th>
<th>Acquired new, previously covered</th>
<th>No change</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2014</td>
<td>8</td>
<td>23</td>
<td>69</td>
</tr>
<tr>
<td>August 2015</td>
<td>7</td>
<td>26</td>
<td>67</td>
</tr>
<tr>
<td>September 2016</td>
<td>5</td>
<td>27</td>
<td>68</td>
</tr>
<tr>
<td>August 2017</td>
<td>6</td>
<td>28</td>
<td>66</td>
</tr>
<tr>
<td>August 2018</td>
<td>5</td>
<td>30</td>
<td>65</td>
</tr>
</tbody>
</table>

Base: Receive Health Insurance Benefits (July 2014 n=2265, August 2015 n=4214, September 2016 n=4167, August 2017 n=4153, August 2018 n=3216)
Q615. Did you acquire new health insurance coverage within the past 12 months?
Base: Acquired New Health Insurance Coverage Within Past 12 Months (July 2014 n=649, August 2015 n=1345, September 2016 n=1318, August 2017 n=1328, August 2018 n=1036)
Q620 Did you have a health insurance policy immediately prior to the policy that you are currently enrolled in?
Majority of Adults Are Not Making Changes to Their Source of Health Coverage

Seventy-one percent of Exchange-covered Americans had Exchange health plans previously, while 78 percent of public (government) health plan-covered Americans had public health plans previously. In 2018, 37 percent covered in individual non-exchange plans had prior coverage through an employer or union, compared to 18 percent in 2017.

Prior coverage to current insurance (%)

<table>
<thead>
<tr>
<th>Prior insurance coverage</th>
<th>Total (n=891)</th>
<th>Employer, union or association (n=521)</th>
<th>Individual non-exchange (n=137)</th>
<th>Public (n=115)</th>
<th>Exchange (n=118)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer, union, association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td>67</td>
<td>90</td>
<td>37</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Private health insurance company</td>
<td>11</td>
<td>2</td>
<td>2</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Individual non-exchange</td>
<td>11</td>
<td>30</td>
<td>29</td>
<td>78</td>
<td>71</td>
</tr>
<tr>
<td>Exchange</td>
<td>7</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

BASE: Made Change to Insurance in Past 12 Months (August 2018 n=891)
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, 16 percent of continuously insured switched to a different provider/insurer and 15 percent kept the same insurer but switched health plans.

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**Health insurance changes (%)**

- **July 2014**: 73%
  - I bought insurance through an Exchange: 3%
  - I kept the same insurer but I switched my plan: 12%
  - I started getting insurance from a different insurer: 12%
  - I did not make any changes to my health insurance in the past 12 months: 12%

- **Aug/Sept 2015**: 69%
  - I bought insurance through an Exchange: 3%
  - I kept the same insurer but I switched my plan: 13%
  - I started getting insurance from a different insurer: 15%
  - I did not make any changes to my health insurance in the past 12 months: 15%

- **September 2016**: 68%
  - I bought insurance through an Exchange: 4%
  - I kept the same insurer but I switched my plan: 13%
  - I started getting insurance from a different insurer: 15%
  - I did not make any changes to my health insurance in the past 12 months: 14%

- **August 2017**: 68%
  - I bought insurance through an Exchange: 3%
  - I kept the same insurer but I switched my plan: 15%
  - I started getting insurance from a different insurer: 15%
  - I did not make any changes to my health insurance in the past 12 months: 16%

- **August 2018**: 68%
  - I bought insurance through an Exchange: 5%
  - I kept the same insurer but I switched my plan: 15%
  - I started getting insurance from a different insurer: 16%

---

**BASE:** Continuously Insured (July 2014 n=2054, August 2015 n=3929, September 2016 n=3962, August 2017 n=3947, August 2018 n=3071)

Q1943. Please Indicate any changes you have made to your health insurance in the past 12 months.

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More than Two in Five Newly Insured Individuals Now Receive Health Coverage through an Employer

Among those who did not have prior health insurance, slightly more than one in six (18 percent) now receive benefits through Medicaid, and just eight 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) 42%
- I received benefits through Medicaid or another state funded program 18%
- I received benefits through a union (mine or someone else's) 4%
- I received benefits from a private insurance plan in the traditional market from my spouse 2%
- I bought my own health insurance from a private health insurance company 9%
- I received benefits from a private insurance plan in the traditional market from my parents 4%
- I bought my own health insurance public health insurance Exchange 7%
- I received benefits through Medicare (for age or disability reasons) 8%
- I received benefits through a trade association (mine or someone else's) 7%
- I received VA benefits from my own service or through my spouse 6%
- I received benefits through college or university 2%
- I received benefits through military service (mine or someone else's) 1%

*Note: New in 2016

BASE: Newly Insured (September 2016 n=205, August 2017 n=206, August 2018 n=145)
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.

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Healthcare Policy
Affordable Care Act
Potential Policy Changes
Similar to 2017, Americans Are More Polarized about the ACA than in Past Years, with Less Neutral Views

Notably, Americans are more likely than in 2016 and 2015 to have a positive impression of the ACA. Overall impression of ACA in general decreases with age (Generation Z 43 percent, Millennials 44 percent, Generation X 40 percent, and Baby Boomers 38 percent).

**Overall Impression of ACA (%)**

<table>
<thead>
<tr>
<th>Year</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>Aug/Sept 2015</td>
<td>29</td>
<td>18</td>
<td>48</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>September 2016</td>
<td>25</td>
<td>18</td>
<td>51</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>August 2017</td>
<td>43</td>
<td>22</td>
<td>26</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td>August 2018</td>
<td>41</td>
<td>22</td>
<td>29</td>
<td>12</td>
<td>17</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q1916. What is your overall impression of the ACA?

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Youngest Generation Most Likely to Have a Neutral Impression of the ACA

Baby Boomers are more likely (41 percent) than all other generations to have a negative view of the ACA. Generation Z was more neutral towards the ACA in 2018 compared to 2017, 42% vs. 30%, and also had a less positive impression of the ACA in 2018 compared to 2017, 43% vs. 54%, respectively.

Overall impression of ACA (%)

BASE: All Qualified Respondents (August 2018 n=3604, Gen Z n=267, Millennials n=1172, Gen X n=1003, Baby Boomer n=1162)
Q1916. What is your overall impression of the ACA?
Men Are More Likely than Women to Have a Positive Impression of the ACA

Close to half of men have a positive impression of the ACA (45 percent), while fewer than two in five women have a positive impression. Negative impressions of the ACA are similar across genders.

<table>
<thead>
<tr>
<th>Overall impression of ACA (%)</th>
<th>Total</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very positive</td>
<td>41</td>
<td>45</td>
<td>37</td>
</tr>
<tr>
<td>Somewhat positive</td>
<td>22</td>
<td>25</td>
<td>20</td>
</tr>
<tr>
<td>Neutral</td>
<td>29</td>
<td>27</td>
<td>32</td>
</tr>
<tr>
<td>Somewhat negative</td>
<td>12</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Very negative</td>
<td>17</td>
<td>19</td>
<td>16</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2018 n=3604, Male n=1421 Female n=2148)
Q1916. What is your overall impression of the ACA?

www.transamericacenterforhealthstudies.org/
African American Adults Are Most Likely to Have a Positive Impression of the ACA

Almost three in five African American adults (56 percent) have a positive impression of the ACA. Whites are most likely to have a negative view (37 percent). Fewer African Americans (56 percent versus 64 percent) and Latinos (42 percent versus 51 percent) reported positive impressions of the ACA in 2018 compared to 2017. However, Asian Americans reported less negative impressions in 2018 compared to 2017, 17 percent vs 31 percent.
Nearly Four in Ten Uninsured Have Negative Impression of the ACA

Insured adults (44 percent) are more likely than uninsured (25 percent) to have a positive impression of the ACA.

Overall impression of ACA (%)

**Total**
- Very positive: 19
- Somewhat positive: 22
- Neutral: 29
- Somewhat negative: 12
- Very negative: 17

**Uninsured**
- Very positive: 12
- Somewhat positive: 13
- Neutral: 37
- Somewhat negative: 11
- Very negative: 28

**Insured**
- Very positive: 20
- Somewhat positive: 24
- Neutral: 28
- Somewhat negative: 12
- Very negative: 16

BASE: All Qualified Respondents (August 2018 n=3604, Insured n= 3216, Uninsured n=388)
Q1916. What is your overall impression of the ACA?
About Two in Five Publicly Insured Adults Have a Positive Impression of the ACA

Just one-quarter of those uninsured have a positive impression of ACA.

Overall impression of ACA (%)

- **Very positive**
- **Somewhat positive**
- **Neutral**
- **Somewhat negative**
- **Very negative**

**BASE:** All Qualified Respondents (August 2018 n=3604, Privately Insured n=2247, Publicly Insured n=775, Uninsured n=388)

Q1916. What is your overall impression of the ACA?

**Just one-quarter of those uninsured have a positive impression of ACA.**
Those Who Live in Urban Areas Are Most Likely to Have a Positive Impression of the ACA

Half of adults who live in an urban setting have a positive impression of the ACA, while almost two in five (39 percent) rural residents have a negative impression of the ACA.

Overall impression of ACA (%)

- **Very positive**
- **Somewhat positive**
- **Neutral**
- **Somewhat negative**
- **Very negative**

**BASE:** All Qualified Respondents (August 2018 n=3604, Urban n=1054, Suburban n=1651, Rural n= 899)

Q1916. What is your overall impression of the ACA?
Healthcare Policy
Affordable Care Act
Potential Policy Changes
Majority Are at Least Somewhat Aware of Potential 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 potential changes to healthcare policy (%)**
- Extremely aware: 9
- Very aware: 15
- Somewhat aware: 42
- Not at all aware: 34

**Concern of potential changes to healthcare policy (%)**
- Extremely concerned: 25
- Very concerned: 30
- Somewhat concerned: 37
- Not at all concerned: 8

BASE: All Qualified Respondents (August 2018 n=3604)
Q1370 How aware are you of the potential changes to healthcare policy coming out of Washington?
BASE: Aware of Changes (August 2018 n=2341)
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?

www.transamericacenterforhealthstudies.org/
Forty-four percent believe the government should require healthcare coverage.

<table>
<thead>
<tr>
<th>Feelings about healthcare mandate</th>
<th>2017</th>
<th>2018</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>44</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>56</td>
</tr>
</tbody>
</table>

*New in 2017*

**BASE:** All Qualified Respondents (August 2017 n=4602, August 2018 n=3604)

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/](http://www.transamericacenterforhealthstudies.org/)
Women More Likely Than Men to Oppose Government Mandate to Obtain Health Coverage

Women believe government should not require health coverage by nearly 10 percent more than men (60 percent to 51 percent).

Feelings about healthcare mandate

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>I believe the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>government (either</td>
<td>44</td>
<td>49</td>
<td>40</td>
</tr>
<tr>
<td>state or federal)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>should require</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>individuals to</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>obtain healthcare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>coverage.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I do not</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>believe the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>government (either</td>
<td>56</td>
<td>51</td>
<td>60</td>
</tr>
<tr>
<td>state or federal)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>should require</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>individuals to</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>obtain healthcare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>coverage.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*New in 2017
BASE: All Qualified Respondents (August 2018 n=3604, Men n=1421, Women n=2148)
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 and Gen X More Likely than Others to Oppose Government Mandate to Obtain Health Coverage

Nearly six in 10 of Generation Z believe the government should require individuals to obtain healthcare coverage. Generation Z and Millennials are notably more favorable of mandating coverage compared to 2017 (52% in 2017 vs. 59% in 2018 and 44% in 2017 vs. 50% in 2018, respectively).

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>44%</td>
<td>59%</td>
<td>50%</td>
<td>39%</td>
<td>37%</td>
</tr>
<tr>
<td>I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>56%</td>
<td>41%</td>
<td>50%</td>
<td>61%</td>
<td>63%</td>
</tr>
</tbody>
</table>

*New in 2017

BASE: All Qualified Respondents (August 2018 n=3604, Gen Z n=267, Millennial n=1172, Gen X n=1003, Baby Boomer n=1162)

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/
White and Latino Americans are Most Likely to Oppose Government Mandate to Obtain Health Coverage

Whereas majorities of African Americans and Asian Americans are more likely to believe that individuals should be required to obtain health coverage. The proportion of African Americans supporting the mandate grew from 54 percent in 2017 to 61 percent in 2018. However, the proportion of Latinos opposing the mandate grew from 47 percent in 2017 to 56 percent in 2018.

Feelings about healthcare mandate

<table>
<thead>
<tr>
<th></th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td>White</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Black/African American</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Latino</td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td>Asian/PI</td>
<td>57</td>
<td>43</td>
</tr>
</tbody>
</table>

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.

*New in 2017*

BASE: All Qualified Respondents (August 2018 n=3604, White n=2581, Black/African American n=309, Latino n=309, Asian/Pacific Islander n=311)

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

Whereas Insured are more likely (47 percent to 24 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>Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>I believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>44</td>
<td>47</td>
<td>24</td>
</tr>
<tr>
<td>I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>56</td>
<td>53</td>
<td>76</td>
</tr>
</tbody>
</table>

*New in 2017

BASE: All Qualified Respondents (August 2018 n=3604, Uninsured n=388, Insured n=3216)

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/
Those with Private and Public Insurance More Likely than Uninsured to Support Government Mandate to Obtain Health Coverage

Uninsured more likely to believe coverage should not be required (76 percent).

Feelings about healthcare mandate

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th></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>44</td>
<td>56</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Private</th>
<th></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>47</td>
<td>53</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Public</th>
<th></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>46</td>
<td>54</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Uninsured</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.</td>
<td>24</td>
<td>76</td>
<td></td>
</tr>
</tbody>
</table>

*New in 2017
BASE: All Qualified Respondents (August 2018 n=3604, Privately n=2247, Publicly n=775, Uninsured n=388)

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.
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 (58 percent support, compared to 66 percent and 46 percent).

### Feelings about healthcare mandate

<table>
<thead>
<tr>
<th></th>
<th>I believe the government (either state or federal) should require individuals to obtain healthcare coverage.</th>
<th>I do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td><strong>Urban</strong></td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td><strong>Suburban</strong></td>
<td>42</td>
<td>58</td>
</tr>
<tr>
<td><strong>Rural</strong></td>
<td>34</td>
<td>66</td>
</tr>
</tbody>
</table>

*New in 2017

BASE: All Qualified Respondents (August 2018 n=3604, Urban n=1054, Suburban n=1651, Rural n=899)

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.
Fewer Than Three in Ten Employed Adults Do Not Want Employers to Make Changes If Mandate Is Removed

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

Desired reaction of company if employer mandate is removed (%)

- I would not want my company to make any changes: 2018 - 28%, 2017 - 33%
- I would like my company to increase coverage: 2018 - 17%, 2017 - 15%
- I work for a small business and the mandate does not apply: 2018 - 15%, 2017 - 14%
- I would want my company to evaluate/think about their coverage options: 2018 - 14%, 2017 - 14%
- I am not sure how I would want my company to react: 2018 - 12%, 2017 - 12%
- Continue to cover children up to age 26: 2018 - 5%, 2017 - 7%
- I would want my company reduce coverage: 2018 - 5%, 2017 - 4%
- Stop covering children up to age 26: 2018 - 3%, 2017 - 2%

*New in 2017

BASE: Employed Respondents (August 2017 n=2887, August 2018 n=2197)

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/
About Half of Adults Stay at Their Current Job for the Employer-Based Health Insurance

Over one 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**
  - 2017: Strongly agree 24%, Somewhat agree 30%, Somewhat disagree 28%, Strongly disagree 19%
  - 2018: Strongly agree 24%, Somewhat agree 27%, Somewhat disagree 28%, Strongly disagree 30%

- **I had to leave a previous job because the company did not offer health insurance or health benefits**
  - 2017: Strongly agree 9%, Somewhat agree 17%, Somewhat disagree 15%, Strongly disagree 59%
  - 2018: Strongly agree 11%, Somewhat agree 16%, Somewhat disagree 27%, Strongly disagree 54%

*New in 2017

BASE: All Employed Respondents (August 2017 n=2887, August 2018 n=2197)

Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/
More than One-third Adults Fear Losing Coverage Due to a Pre-Existing Condition

Moreover, three in 10 adults fear a reduction in Medicare for seniors (30 percent) and a similar number fear their employer no longer being mandated to offer health coverage (28 percent).

<table>
<thead>
<tr>
<th>Biggest fears of changes in healthcare law/policy (%)</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Losing healthcare because of a pre-existing condition</td>
<td>35</td>
<td>42</td>
</tr>
<tr>
<td>Reduction in Medicare for seniors</td>
<td>30</td>
<td>31</td>
</tr>
<tr>
<td>Employer no longer being mandated to offer healthcare coverage</td>
<td>28</td>
<td>30</td>
</tr>
<tr>
<td>Reduction of Medicaid for low income children, disabled, and adults</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>No annual out-of-pocket limits</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Limited access to family planning/maternity care</td>
<td>19</td>
<td>18</td>
</tr>
<tr>
<td>Limited access to gynecological care</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>Losing dependent coverage for adult children up to 26 years old</td>
<td>18</td>
<td>19</td>
</tr>
<tr>
<td>No lifetime limits</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lack of tax-payer funded high-risk pool</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Reduced contribution limits for Health Savings Accounts</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Increase contribution limits for Health Savings Accounts</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Expensive/Not affordable</td>
<td>1</td>
<td>N/A</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>I don’t have any fears regarding healthcare policy</td>
<td>18</td>
<td>21</td>
</tr>
</tbody>
</table>

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604)

Q1930 Which of the following are your biggest fears of changes in healthcare law/policy? Please select all that apply.

www.transamericacenterforhealthstudies.org/
Close to Half of Adults Want Pre-Existing Condition Coverage Included in Healthcare Policy, Down From 2017

Over one third (35 percent) would also like annual out-of-pocket limits included in health coverage.

Desired inclusions in healthcare policy (%)

- Pre-existing condition coverage: 45% in 2018, 56% in 2017
- Annual out of pocket limits: 35% in 2018, 40% in 2017
- Expansion of Medicare for seniors: 34% in 2018, 40% in 2017
- Ban on lifetime insurance coverage limits: 31% in 2018, 37% in 2017
- Family planning/maternity care: 30% in 2018, 37% in 2017
- Expansion of Medicaid for low income children, disabled, and adults: 29% in 2018, 35% in 2017
- Gynecological care: 28% in 2018, 35% in 2017
- Single payer system or universal coverage: 27% in 2018, 32% in 2017
- Mandatory employer based coverage: 27% in 2018, 32% in 2017
- Dependent coverage for adult children up to 26 years old: 26% in 2018, 35% in 2017
- Increase contribution limits for Health Savings Accounts: 16% in 2018, 19% in 2017
- Individual healthcare mandate: 16% in 2018, 19% in 2017
- Tax-payer funded high-risk pool: 10% in 2018, 17% in 2017
- Reduction of Medicaid for low income children, disabled, and adults: 7% in 2018, 14% in 2017
- Reduction in Medicare for seniors: 5% in 2018, 6% in 2017
- Reduced contribution limits for Health Savings Accounts: 4% in 2018, 5% in 2017
- Other: 3% in 2018, 4% in 2017
- Don’t know: 10% in 2018, 14% in 2017

*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604)
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

Satisfaction with the quality of the healthcare system has remained consistent since 2013.

Satisfaction with quality of healthcare system (%)

July 2013: 79 Very satisfied, 50 Somewhat satisfied, 13 Not very satisfied, 8 Not at all satisfied
July 2014: 78 Very satisfied, 52 Somewhat satisfied, 13 Not very satisfied, 8 Not at all satisfied
August 2015: 82 Very satisfied, 51 Somewhat satisfied, 12 Not very satisfied, 6 Not at all satisfied
September 2016: 82 Very satisfied, 52 Somewhat satisfied, 12 Not very satisfied, 6 Not at all satisfied
August 2017: 82 Very satisfied, 50 Somewhat satisfied, 11 Not very satisfied, 6 Not at all satisfied
August 2018: 82 Very satisfied, 50 Somewhat satisfied, 12 Not very satisfied, 6 Not at all satisfied

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August 2015 n=4611, Sept 2016 n=4636, Aug 2017 n=4602, Aug 2018 n=3604)
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.
Year over Year, Perceptions of Quality in Health Insurance and Healthcare Service Have Remained Consistent

Since 2014, Americans view the quality of their health insurance plans have stayed the same or increased, rising slightly by four percent.

The quality of the health insurance plans

The quality of healthcare service

The number/variety of health insurance options I am able to choose

BASE: All Qualified Respondents (July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Quality Improvements for Plans Felt Most by the Newly Insured

One in five “newly insured” said the quality of health insurance plans (20 percent) and health care services (15 percent) they have access to has increased.

Changes to quality by insurance status (%)

<table>
<thead>
<tr>
<th>Quality of the health insurance plans I have access to</th>
<th>Quality of healthcare service I have access to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>Increased</td>
<td>Increased</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>Stayed about the same</td>
</tr>
<tr>
<td>Decreased</td>
<td>Decreased</td>
</tr>
<tr>
<td>Not applicable/ Don’t know</td>
<td>Not applicable/ Don’t know</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?
One in six adults (16 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 17 percent increase in the quality of their healthcare service.

**Changes to quality by insurance type (%)**

<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>Total</td>
<td>12%</td>
<td>60%</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Employer Provided</td>
<td>15%</td>
<td>68%</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>Individual</td>
<td>23%</td>
<td>48%</td>
<td>20%</td>
<td>12%</td>
</tr>
<tr>
<td>Exchange</td>
<td>10%</td>
<td>63%</td>
<td>25%</td>
<td>12%</td>
</tr>
<tr>
<td>Public</td>
<td>12%</td>
<td>60%</td>
<td>16%</td>
<td>16%</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2018 n=3604, Employer Provided n=1873, Individual n=374, Exchange n=194, Public n=775)
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

[Diagram showing the changes to quality by insurance type]
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 (35 percent) followed by being seen in a timely manner (28 percent). Access to specialists and preventive care replaced having a choice in plans and universal access from top five important aspects of healthcare system.

**Most important characteristics in healthcare system (%)**

*Five* most common responses

- Being able to pay for the care I need: 35%
- 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 access to specialists (e.g., orthopedic doctors, ear/nose and throat doctors): 19%
- A focus on preventive care (keeping people healthy so they do not need as many medical procedures or hospital stays): 19%

*Note: Only 2018 data shown*

**BASE:** All Qualified Respondents (August 2018 n=3604)

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/)
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 the most important quality-related characteristic 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 (%)

<table>
<thead>
<tr>
<th>Quality-related characteristics</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being seen by my doctor in a timely manner, not having long waits**</td>
<td>28</td>
</tr>
<tr>
<td>Doctors/providers having sufficient time to treat their patients**</td>
<td>20</td>
</tr>
<tr>
<td>A focus on preventative care (keeping people healthy so they do not need as many medical procedures or hospital stays)</td>
<td>19</td>
</tr>
<tr>
<td>Technology to help doctors/providers better understand and diagnose diseases</td>
<td>11</td>
</tr>
<tr>
<td>Follow up care to keep people on the right track</td>
<td>10</td>
</tr>
<tr>
<td>Prevention and reduction of hospital and doctor mistakes</td>
<td>8</td>
</tr>
<tr>
<td>Effective sharing of my health or medical information and coordination among all my healthcare doctors/providers</td>
<td>7</td>
</tr>
<tr>
<td>A focus on effective treatment to minimize the length of hospital stays</td>
<td>5</td>
</tr>
<tr>
<td>The degree to which physician or hospital reimbursement is tied to patient outcomes (such as improvement in a patient's illness)</td>
<td>3</td>
</tr>
</tbody>
</table>

**Note: Only 2018 data shown

**Respondents were shown a list including characteristics related to access, quality and affordability. These statement were the second, third, and fifth most commonly mentioned characteristics overall, respectively.

BASE: All Qualified Respondents (August 2018 n=3604)

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/
Access to Specialists and Universal Access 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. Compared to 2017, adults were slightly less likely to say universal access to health insurance (20 percent in 2017 vs. 18 percent in 2018)

Most important characteristics in healthcare system (%)

Access-related characteristics

- Having access to specialists (e.g., orthopedic doctors, ear/nose and throat doctors)**: 19%
- Universal access to health insurance: 18%
- Having a choice in health insurance plans: 18%
- Prescription medicines that help me better manage chronic diseases: 13%
- Access to mental health care: 11%
- Access to some basic healthcare procedures in my community (e.g., vaccinations in retail clinics): 7%
- Access to a health advocate (e.g., someone who can help me find the best doctors/providers/hospitals, understand my medical bills, etc.): 7%
- Being able to use technology to make appointments or access health records: 6%
- Access to resources and technology to help manage my personal health (e.g., smart phone apps): 5%
- Having email or text access to doctors/providers: 4%

*Note: Only 2017 data shown
**Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the fourth most commonly mentioned characteristic overall.

BASE: All Qualified Respondents (August 2018 n=3604)
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list. www.transamericacentерforhealthstudies.org/
Almost Half of Adults Feel Affordability Is Most Important

More than a third of Americans (35 percent) feel being able to afford the care they need is an important aspect of the healthcare system today. Eleven percent of women and nine percent of Millennials say access to free or affordable birth control is one of the most important characteristics of today’s healthcare system.

**Most important characteristics in healthcare system (%)**

**Affordability-related characteristics**

- Being able to pay for the care I need**: 35%
- Discounts for wellness services (e.g., dietician, fitness equipment): 9%
- Access to free or affordable birth control: 7%

*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 2018 n=3604)**

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/)
Perceptions of Healthcare
Satisfaction & Quality
Affordability
Access
Coverage
More than One-third of Americans Say Costs of Premiums Have Increased

About three in 10 say costs of health insurance deductibles and medical out-of-pocket expenses have increased. African American adults (18 percent) are more likely than White (11 percent), Asian Americans (10 percent) adults to say access to affordable coverage has increased. Millennials (14 percent) are more likely than Generation X (8 percent) to say access to affordable coverage has increased.

Changes to cost (%)

- Cost of health insurance premium:
  - Increased: 43%
  - Stayed the same: 35%
  - Decreased: 16%
  - Not applicable/Don't know: 7%

- Cost of health insurance deductible:
  - Increased: 48%
  - Stayed the same: 17%
  - Decreased: 13%
  - Not applicable/Don't know: 7%

- Medical out-of-pocket expenses:
  - Increased: 49%
  - Stayed the same: 13%
  - Decreased: 13%
  - Not applicable/Don't know: 13%

- Access to affordable healthcare coverage:
  - Increased: 61%
  - Stayed the same: 13%
  - Decreased: 13%
  - Not applicable/Don't know: 13%

*Trended Slide in the Appendix

BASE: All Qualified Respondents (August 2018 n=3604)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?
Steady Increase of Premiums for African Americans

Since 2014, the percentage of African Americans reporting cost of premiums have grown from 19 to 32 percent.
Cost of Deductible Spikes for African Americans

There has been a notable increase in the percentage of African Americans reporting an increase in cost of health insurance deductibles.

![](chart.png)

BASE: All Qualified Respondents (July 2014 White n=1863, Black/African American n=214, Latino n=211, Asian n=274; August 2015 White n=3002, Black/African American n=475, Latino n=560, Asian n=434; September 2016 White n=3300, Black/African American n=404, Latino n=408, Asian n=405; August 2017 White n=3253, Black/African American n=403, Latino n=402, Asian n=406; August 2018 White n=2581, Black/African American n=309, Latino n=309, Asian n=311)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

[www.transamericacentерforhealthstudies.org](http://www.transamericacentерforhealthstudies.org/)
African Americans Report Rise in Out-of-Pocket Expenses

The percentage of African Americans reporting an increase of out-of-pocket expenses rose by 9 percentage points.

Medical out-of-pocket expenses
% increase by race/ethnicity

BASE: All Qualified Respondents (July 2014 White n=1863, Black/African American n=214, Latino n=211, Asian n=274; August 2015 White n=3002, Black/African American n=475, Latino n=560, Asian n=434; September 2016 White n=3300, Black/African American n=404, Latino n=408, Asian n=405; August 2017 White n=3253, Black/African American n=403, Latino n=402, Asian n=406; August 2018 White n=2581, Black/African American n=309, Latino n=309, Asian n=311) Q1927. Have each of the following increased, decreased or stayed about the same for you personally?
African Americans Note a Rise in Access to Affordable Coverage

The proportion of African Americans reporting an increase in access to affordable coverage returned to levels seen in 2015.

Access to affordable healthcare coverage
% increase by race/ethnicity

BASE: All Qualified Respondents (July 2014 White n=1863, Black/African American n=214, Latino n=211, Asian n=274; August 2015 White n=3002, Black/African American n=475, Latino n=560, Asian n=434; September 2016 White n=3300, Black/African American n=404, Latino n=408, Asian n=405; August 2017 White n=3253, Black/African American n=403, Latino n=402, Asian n=406; August 2018 White n=2581, Black/African American n=309, Latino n=309, Asian n=311) Q1927. Have each of the following increased, decreased or stayed about the same for you personally?
Over One Third of Adults Say Cost of Health Insurance Premiums Have Increased

Majority say there has been no change in the accessibility of affordable healthcare coverage.

### Trended: changes to cost (%)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of health insurance premium</td>
<td>30%</td>
<td>41%</td>
<td>36%</td>
<td>39%</td>
<td>35%</td>
</tr>
<tr>
<td>Cost of health insurance deductible</td>
<td>40%</td>
<td>37%</td>
<td>42%</td>
<td>39%</td>
<td>43%</td>
</tr>
<tr>
<td>Medical out-of-pocket expenses</td>
<td>64%</td>
<td>68%</td>
<td>68%</td>
<td>69%</td>
<td>69%</td>
</tr>
<tr>
<td>Access to affordable healthcare coverage</td>
<td>64%</td>
<td>68%</td>
<td>68%</td>
<td>69%</td>
<td>69%</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
Expense a Common Barrier for Insurance Enrollment

When those who are offered but do not obtain health coverage were asked to give a main reason why they were not enrolled, nearly one in five mentioned expense.

Reason not enrolled in health insurance (major medical) (%)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not enrolled in my employer's health plan</td>
<td>28</td>
</tr>
<tr>
<td>It is too expensive</td>
<td>20</td>
</tr>
<tr>
<td>I do not need it</td>
<td>14</td>
</tr>
<tr>
<td>I am not interested</td>
<td>14</td>
</tr>
<tr>
<td>It does not provide the coverage I need</td>
<td>7</td>
</tr>
<tr>
<td>I missed enrollment</td>
<td>4</td>
</tr>
<tr>
<td>I did not know how to enroll</td>
<td>4</td>
</tr>
</tbody>
</table>

BASE: Not Enrolled In At Least One Program Offered (August 2018 n=380)
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, close to one in five (17 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. White (86 percent) and Asian Americans (93 percent), and African American (81 percent) adults are more likely than Latinos (69 percent) to say they are currently able to afford routine healthcare expenses.

Currently able to afford routine healthcare expenses (%)

<table>
<thead>
<tr>
<th>Period</th>
<th>Yes</th>
<th>No</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>
<tr>
<td>August 2018</td>
<td>83</td>
<td>17</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?
More than Half of the Uninsured Cannot Afford Expenses

More than one-quarter of all adults (27 percent) can afford their health expenses, but with difficulty. The proportion of newly insured that can afford routine healthcare expenses increased from 72 percent in 2017 to 82 percent in 2018.

Ability to afford routine healthcare expenses (%)

BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)
Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

- Yes, I can afford it.
- Yes, I can afford it but with difficulty.
- No

www.transamericacenterforhealthstudies.org/
Asian Americans Most Likely to Be Able to Afford Care

Over nine in 10 Asian/Pacific Islanders say they are able to afford routine healthcare expenses compared to slightly more than two in three Latino Americans.

### Ability to afford routine healthcare expenses (%)

<table>
<thead>
<tr>
<th>Group</th>
<th>Yes, I can afford it</th>
<th>Yes, I can afford it but with difficulty</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>83</td>
<td>27</td>
<td>17</td>
</tr>
<tr>
<td>White</td>
<td>86</td>
<td>27</td>
<td>14</td>
</tr>
<tr>
<td>Black/AA</td>
<td>81</td>
<td>30</td>
<td>19</td>
</tr>
<tr>
<td>Latino</td>
<td>69</td>
<td>26</td>
<td>31</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>65</td>
<td>28</td>
<td>7</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2018 n=3604, White n=2581, Black/African American n=309, Latino n=309; Asian/Pacific Islander n=311)

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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Fifteen percent of Americans say they were able to afford health coverage, but the cost of health insurance was more expensive because of a pre-existing condition. The proportion of newly insured adults that previously found insurance unaffordable with their pre-existing condition increased from 5% in 2017 to 21% in 2018.

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 coverage.**

### BASE: All Qualified Respondents
- Total Sept 2016 n=4636
- Total Aug 2017 n=4602
- Total Aug 2018 n=3604
- Continuously Insured 2018 n=3071
- Newly Insured 2018 n=145
- Uninsured 2018 n=388

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 About Half of Americans is Less Than $100

Typically, Americans spend less than $50 a month on health expenses. The average monthly healthcare expenses increased from $179 in 2017 to $192 in 2018. The median monthly expenses increased from $44 in 2017 to $47 in 2018.

Monthly health expenses (%)

- **$0 - $99**: 58% (Sep 2016), 56% (Aug 2017), 52% (Aug 2018)
- **$100 - $199**: 17% (Sep 2016), 16% (Aug 2017), 19% (Aug 2018)
- **$200 - $299**: 8% (Sep 2016), 9% (Aug 2017), 9% (Aug 2018)
- **$300 - $399**: 5% (Sep 2016), 5% (Aug 2017), 5% (Aug 2018)
- **$400 - $499**: 3% (Sep 2016), 3% (Aug 2017), 4% (Aug 2018)
- **$500 - $599**: 3% (Sep 2016), 3% (Aug 2017), 4% (Aug 2018)
- **$600 - $699**: 1% (Sep 2016), 2% (Aug 2017), 2% (Aug 2018)
- **$700 - $799**: 1% (Sep 2016), 1% (Aug 2017), 1% (Aug 2018)
- **$800 - $899**: 1% (Sep 2016), 1% (Aug 2017), 1% (Aug 2018)
- **$900 - $999**: 1% (Sep 2016), 1% (Aug 2017), 1% (Aug 2018)
- **$1000 or more**: 2% (Sep 2016), 2% (Aug 2017), 2% (Aug 2018)

*New in 2016*

**BASE**: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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/](http://www.transamericacenterforhealthstudies.org/)
Nearly Two-Thirds Cannot Afford a $300 Premium

Newly insured cannot afford more than $200/month, while the continuously insured cannot afford more than $300/month. Sixty-one percent of adults say they cannot afford more than $300 in health insurance premiums.

Affordability of health insurance at price points (%)

% Who cannot afford health insurance at given price

Monthly health insurance premium

Phone: $100 $200 $300 $400 $500 $600 $700 $800 $900 $1000

Total: August 2018
Continuously insured: August 2018
Newly insured: August 2018
Uninsured: August 2018

Note: Yellow markers indicate median price where health insurance becomes unaffordable in each population
BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)
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/
Nearly Three in Five Public/Government-Insured Adults Cannot Afford $100 Monthly Premium

For privately insured, health insurance becomes unaffordable at $300.

**Affordability of health insurance at price points (%)**

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

BASE: All Qualified Respondents (Total August 2018 n=3604, Privately Insured n=2247, Public-Insured n=775, Uninsured n=388)

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 $200, health insurance premiums become affordable while men say they can afford up to $300. In 2017, both genders reported being able to afford more expensive premiums, $299 and $382, respectively.

Affordability of health insurance at price points (%)

Note: Yellow markers indicate median price where health insurance becomes unaffordable in each population
BASE: All Qualified Respondents (Total August 2018 n=3604, Men n=1421, Women n=2148)
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, Whites and Asian Americans Can Afford Higher Premiums

Whites ($379) and Asian Americans ($407) on average can afford higher monthly health insurance premiums than African Americans ($308) and Latinos ($321).

Affordability of health insurance at price points (%)

On Average, Whites and Asian Americans Can Afford Higher Premiums

Whites ($379) and Asian Americans ($407) on average can afford higher monthly health insurance premiums than African Americans ($308) and Latinos ($321).

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

BASE: All Qualified Respondents (Total August 2018 n=3604, White n=2581, Black/African American =309, Latino n=309, Asian/Pacific Islander n=311)

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, Millennials Can Afford Less Than Others

Baby Boomers ($411) can afford higher monthly health insurance premiums than those in Generation Z ($359), Millennials ($343), and Generation X ($351).

Affordability of health insurance at price points (%)

Note: Yellow markers indicate median price where health insurance becomes unaffordable in each population
BASE: All Qualified Respondents (Total August 2018 n=3604, Gen Z n=267, Millennials n=1172, Gen X n=1003, Baby Boomers n=1162)

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

Those without a chronic illness can afford higher monthly health insurance premiums than those with a chronic illness.

Affordability of health insurance at price points (%)

% Who cannot afford health insurance at given price

Monthly health insurance premium

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

BASE: All Qualified Respondents (Total August 2018 n=3604, Chronic Illness n=2424, Doesn’t Have Chronic Illness n=1114)

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/
Typical Limit for Insurance Premiums at $300/month in 2018

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

Affordability of health insurance at price points (%)

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

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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

About three in 10 adults (31 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. Men are more likely than women to say they are currently saving for healthcare expenses (37 percent vs. 25 percent). However, 89 percent of uninsured are not currently saving for healthcare expenses.

Currently saving for healthcare expenses (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 2013</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>July 2014</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Aug. 2015</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Aug. 2017</td>
<td>30</td>
<td>70</td>
</tr>
<tr>
<td>Aug. 2018</td>
<td>31</td>
<td>69</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

Q755. Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?
About Three in Four Adults Have Significant Out-of-Pocket Healthcare Expenses

Of those who do, most use savings or credit cards to pay for significant out-of-pocket expenses. Fourteen percent took loans from family and 401k withdrawals to pay out-of-pocket expenses.

Method used or would use to pay significant out-of-pocket expenses (%)

- Savings: 35%
- Credit cards: 28%
- Disposable income: 24%
- Loans from family: 8%
- 401(k) withdrawals: 6%
- Other: 5%
- I don't know: 4%
- I don't have any significant out-of-pocket healthcare expenses: 27%

*Revised in 2018

BASE: Has Significant Out-of-Pocket Healthcare Expenses (August 2018 n=3604)

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

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

Women are more likely than men to say they do not have any significant out-of-pocket expenses.

Method used to pay out-of-pocket healthcare expenses (%)

- **Savings**: Men 38%, Women 32%
- **Credit cards**: Men 31%, Women 25%
- **Disposable income**: Men 27%, Women 21%
- **Loans from family**: Men 8%, Women 8%
- **401(k) withdrawals**: Men 9%, Women 3%
- **Other**: Men 5%, Women 5%
- **I don't know**: Men 3%, Women 8%
- **I don't have any significant out-of-pocket healthcare expenses**: Men 31%, Women 23%

*Revised in 2018

BASE: Has Significant Out-of-Pocket Healthcare Expenses (August 2018 n=3604, Men n=1421, Women n=2148)

Q763 How do you pay your significant out-of-pocket healthcare expenses?
Insured Adults Are More Likely than Uninsured Adults to Say They Will Use Savings and Disposable Income for Out-of-Pocket Expenses

While uninsured adults are more likely to say they do not have any (43 percent and 25 percent) out-of-pocket healthcare expenses.

Method used to pay out-of-pocket healthcare expenses (%)

- Savings: 37% Insured, 21% Uninsured
- Credit cards: 29% Insured, 17% Uninsured
- Disposable income: 26% Insured, 14% Uninsured
- Loans from family: 10% Insured, 7% Uninsured
- 401(k) withdrawals: 7% Insured, 3% Uninsured
- Other: 6% Insured, 5% Uninsured
- I don't know: 6% Insured, 3% Uninsured
- I don't have any significant out-of-pocket healthcare expenses: 43% Insured, 25% Uninsured

*Revised in 2018

BASE: Has Significant Out-of-Pocket Healthcare Expenses (August 2018 n=3604, Insured n=3216, Uninsured n=388)

Q763 How do you pay your significant out-of-pocket healthcare expenses?
Adults with Private Insurance Are Most Likely to Use Savings, Credit Cards, or Disposable Income to Pay for Out-of-Pocket Healthcare Expenses

Uninsured adults and public/government-insured adults are most likely to not have any significant out-of-pocket healthcare expenses.

Method used to pay out-of-pocket healthcare expenses (%)

- **Savings**
  - Private: 22
  - Public: 19
  - Uninsured: 21

- **Credit cards**
  - Private: 17
  - Public: 14
  - Uninsured: 17

- **Disposable income**
  - Private: 14
  - Public: 10
  - Uninsured: 17

- **Loans from family**
  - Private: 7
  - Public: 10
  - Uninsured: 10

- **401(k) withdrawals**
  - Private: 3
  - Public: 3
  - Uninsured: 4

- **Other**
  - Private: 7
  - Public: 6
  - Uninsured: 6

- **I don't know**
  - Private: 20
  - Public: 6
  - Uninsured: 6

- **I don't have any significant out-of-pocket healthcare expenses**
  - Private: 42
  - Public: 43
  - Uninsured: 43

*Revised in 2018*

BASE: Has Significant Out-of-Pocket Healthcare Expenses (Privately Insured n=2247, Publicly Insured n=775, Uninsured n=388)

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

www.transamericacenterforhealthstudies.org/
Almost Half Say They Have Had Unexpected Billing for Treatments that Should Have been Covered

Thirty percent say they have received unexpected billing more than once.

*New in 2018

Q2220 Have you ever been billed for a health treatment or service that you were told or thought was fully covered by your insurance?

www.transamericacenterforhealthstudies.org/
Almost Four in Five Adults Say They Have No Difficulty Affording Prescription Drugs

However, around one in six say they have difficulty affording prescription drugs. More than one in five of those with a chronic illness (22 percent) say they have had difficulty affording prescription drugs.

Difficulty affording prescription drugs (%)

- Yes: 79
- No: 17
- Don't know: 4

*New in 2018
BASE: All Qualified Respondents (August 2018 n=3604)
Q2200. Have you had difficulty affording prescription drugs for yourself or a family member in the past six months?

www.transamericacentertforsocialstudies.org/
Latinos Are Most Likely to Face Difficulty Affording Rx Drugs

More than one in five Latino Americans say they have had difficulty affording prescription drugs in the past six months.

Difficulty affording prescription drugs (%)

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>17</td>
<td>79</td>
<td>4</td>
</tr>
<tr>
<td>White</td>
<td>16</td>
<td>81</td>
<td>3</td>
</tr>
<tr>
<td>Black/African American</td>
<td>16</td>
<td>81</td>
<td>3</td>
</tr>
<tr>
<td>Latino</td>
<td>22</td>
<td>68</td>
<td>10</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>13</td>
<td>82</td>
<td>5</td>
</tr>
</tbody>
</table>

*New in 2018
BASE: All Qualified Respondents (Total August 2018 n=3604, White n=2581, Black/African American n=309, Latino n=309; Asian/Pacific Islander n=311)
Q2200. Have you had difficulty affording prescription drugs for yourself or a family member in the past six months?
www.transamericacenterforhealthstudies.org/
Pharmaceutical Corporations and Insurance Companies Seen Mostly Responsible for High Drug Prices

Further, around two in five say elected officials, regulators, pharmacies, and pharmacy benefits managers are responsible.

<table>
<thead>
<tr>
<th>Group</th>
<th>Responsible</th>
<th>Most responsible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pharmaceutical corporations</td>
<td>79</td>
<td>54</td>
</tr>
<tr>
<td>Insurance companies</td>
<td>58</td>
<td>12</td>
</tr>
<tr>
<td>Elected officials</td>
<td>44</td>
<td>8</td>
</tr>
<tr>
<td>Regulators</td>
<td>43</td>
<td>5</td>
</tr>
<tr>
<td>Pharmacies</td>
<td>42</td>
<td>6</td>
</tr>
<tr>
<td>Pharmacy benefits managers</td>
<td>38</td>
<td>4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>37</td>
<td>6</td>
</tr>
<tr>
<td>Physicians</td>
<td>33</td>
<td>4</td>
</tr>
</tbody>
</table>

*New in 2018

BASE: All Qualified Respondents (August 2018 n=3604)

Q2205 Which of the following groups do you feel are responsible for high prescription drug prices?

www.transamericacenterforhealthstudies.org/
Three-quarters Say Lowering Prescription Drug Prices Should Be an Important Priority for Federal Elected Officials

About two in five say it is absolutely essential. Nearly 32 percent of Americans say the same of state/local elected officials.

importance of lowering prescription drug prices for elected officials (%)

<table>
<thead>
<tr>
<th>Importance</th>
<th>Federal elected officials</th>
<th>State/local elected officials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolutely essential</td>
<td>39</td>
<td>32</td>
</tr>
<tr>
<td>Very important</td>
<td>35</td>
<td>37</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Not at all important</td>
<td>6</td>
<td>7</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2018 n=3604)

Q2210 How important of a priority should lowering prescription drug prices be for each of the following groups?

www.transamericacenterforhealthstudies.org/
Perceived Employer Concern About Affordability Jumps

Sixty-four percent feel their employer is very/somewhat concerned about the affordability of health insurance for their employees – up five percentage points since 2017. More employees also feel their employer is very/somewhat concerned about the affordability of out-of-pocket healthcare expenses – up eight percentage points since 2017.

The affordability of health insurance for their employees

- September 2016: Very concerned 57%, Somewhat concerned 40%, Not very concerned 22%, Not at all concerned 21%
- August 2017: Very concerned 59%, Somewhat concerned 39%, Not very concerned 23%, Not at all concerned 18%
- August 2018: Very concerned 64%, Somewhat concerned 41%, Not very concerned 24%, Not at all concerned 12%

Their employees being able to afford their out of pocket healthcare expenses

- September 2016: Very concerned 17%, Somewhat concerned 52%, Not very concerned 26%, Not at all concerned 21%
- August 2017: Very concerned 17%, Somewhat concerned 53%, Not very concerned 27%, Not at all concerned 20%
- August 2018: Very concerned 20%, Somewhat concerned 41%, Not very concerned 27%, Not at all concerned 12%

*New in 2016

BASE: All Qualified Employed (September 2016 n=2849, August 2017 n=2887, August 2018 n=2197)

Q210. How concerned is your company about the following?

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>
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</thead>
<tbody>
<tr>
<td>My access to health insurance plans that provide coverage for my dependents</td>
<td>6%</td>
<td>11%</td>
<td>8%</td>
<td>11%</td>
<td>11%</td>
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<tr>
<td></td>
<td>50%</td>
<td>53%</td>
<td>54%</td>
<td>52%</td>
<td>55%</td>
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<td></td>
<td>7%</td>
<td>8%</td>
<td>8%</td>
<td>9%</td>
<td>8%</td>
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<td></td>
<td>38%</td>
<td>28%</td>
<td>29%</td>
<td>28%</td>
<td>26%</td>
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</thead>
<tbody>
<tr>
<td>The number of health insurance benefits packages offered by my employer</td>
<td>3%</td>
<td>12%</td>
<td>50%</td>
<td>13%</td>
<td>10%</td>
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<td></td>
<td>52%</td>
<td>52%</td>
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<td></td>
<td>26%</td>
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<td>10%</td>
<td>13%</td>
<td>10%</td>
<td>13%</td>
<td>10%</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2017 n=3604)

Q1927. 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, about one in five (13 percent) say that their access to the latest medical technologies, more preventive care, and specialist physicians has increased.

Changes to access (%)

- **Access to the latest medical technologies**:
  - Increased: 7%
  - Stayed about the same: 63%
  - Decreased: 17%
  - Not applicable/Don't know: 13%

- **Access to healthcare that is more focused on preventive care instead of diagnosis and treatment**:
  - Increased: 7%
  - Stayed about the same: 62%
  - Decreased: 17%
  - Not applicable/Don't know: 16%

- **Access to brand name drugs**:
  - Increased: 12%
  - Stayed about the same: 62%
  - Decreased: 8%
  - Not applicable/Don't know: 11%

- **Access to general or family practice doctors**:
  - Increased: 13%
  - Stayed about the same: 69%
  - Decreased: 8%
  - Not applicable/Don't know: 15%

**BASE**: All Qualified Respondents (August 2018 n=3604)

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

[www.transamericacentercforhealthstudies.org/](http://www.transamericacentercforhealthstudies.org/)
Year over Year, Americans Report Little Change in Access to Providers or Prescription Drugs

Adults are equally likely as in 2017 to say their access to general/family practice doctors, specialist physicians, and brand name drugs has increased.

Trended: changes to access (%)

- **Access to general or family practice doctors**
  - July 2014: 63%
  - Aug 2015: 69%
  - Sept 2016: 70%
  - Aug 2017: 68%
  - Aug 2018: 69%

- **Access to specialist physicians**
  - July 2014: 59%
  - Aug 2015: 64%
  - Sept 2016: 66%
  - Aug 2017: 63%
  - Aug 2018: 64%

- **Access to brand name drugs**
  - July 2014: 4%
  - Aug 2015: 10%
  - Sept 2016: 7%
  - Aug 2017: 10%
  - Aug 2018: 10%

BASE: All Qualified Respondents (July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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

www.transamericacenterforhealthstudies.org/
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 (%)

Access to healthcare that is more focused on preventive care instead of diagnosis and treatment

Access to the latest medical technologies

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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

www.transamericacenterforhealthstudies.org/
One-quarter of Newly Insured Say Access to General Doctors Has Increased

Around one in six of the uninsured say their access to general doctors (16%) and specialist physicians (15%) has decreased.

**Changes to access by insurance status (%)**

<table>
<thead>
<tr>
<th>Access to general or family practice doctors</th>
<th>Access to specialist physicians</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>Continuous insured</td>
<td>Newly insured</td>
</tr>
<tr>
<td>Increased</td>
<td>Stayed about the same</td>
</tr>
</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)

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 no more likely than those continually insured to say there has been a change in access.

Changes to access by insurance status (%)

Access to brand name drugs

<table>
<thead>
<tr>
<th>Total</th>
<th>Cont. insured</th>
<th>Newly insured</th>
<th>Un-insured</th>
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<tr>
<td>10</td>
<td>11</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>62</td>
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<td>40</td>
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</table>

Access to healthcare that is more focused on preventive care instead of diagnosis and treatment

<table>
<thead>
<tr>
<th>Total</th>
<th>Cont. insured</th>
<th>Newly insured</th>
<th>Un-insured</th>
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<tr>
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<tr>
<td>13</td>
<td>14</td>
<td>15</td>
<td>11</td>
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<td>62</td>
<td>67</td>
<td>50</td>
<td>37</td>
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</tbody>
</table>

Access to the latest medical technologies

<table>
<thead>
<tr>
<th>Total</th>
<th>Cont. insured</th>
<th>Newly insured</th>
<th>Un-insured</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td>13</td>
<td>14</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>63</td>
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<td>40</td>
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</tbody>
</table>

BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)

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

www.transamericacenterforhealthstudies.org/
All Insurance Types Equally Likely to See Increase in Preventive Care

Those with health insurance Exchanges are least likely to see increase in latest medical technologies.

Changes to **access** by insurance type (%)

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Employer provided</th>
<th>Individual</th>
<th>Exchange</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to brand name drugs</td>
<td>62</td>
<td>12</td>
<td>14</td>
<td>16</td>
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<td>Increased</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>69</td>
<td>69</td>
<td>63</td>
<td>56</td>
</tr>
<tr>
<td>Decreased</td>
<td>56</td>
<td>16</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Not applicable/Don't know</td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>20</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Employer provided</th>
<th>Individual</th>
<th>Exchange</th>
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<tbody>
<tr>
<td>Access to healthcare that is more focused on preventive care instead of diagnosis and treatment</td>
<td>62</td>
<td>7</td>
<td>9</td>
<td>7</td>
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<tr>
<td>Increased</td>
<td>13</td>
<td>14</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>62</td>
<td>69</td>
<td>60</td>
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<td>Decreased</td>
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<tr>
<td>Not applicable/Don't know</td>
<td>10</td>
<td>10</td>
<td>10</td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Employer provided</th>
<th>Individual</th>
<th>Exchange</th>
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</thead>
<tbody>
<tr>
<td>Access to the latest medical technologies</td>
<td>63</td>
<td>7</td>
<td>11</td>
<td>11</td>
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<tr>
<td>Increased</td>
<td>13</td>
<td>14</td>
<td>17</td>
<td>5</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>70</td>
<td>7</td>
<td>11</td>
<td>12</td>
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<tr>
<td>Decreased</td>
<td>60</td>
<td>5</td>
<td>12</td>
<td>20</td>
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<tr>
<td>Not applicable/Don't know</td>
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<td>10</td>
<td>10</td>
<td>20</td>
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</tbody>
</table>

BASE: All Qualified Respondents (Total August 2018 n=3604, Employer Provided n=1873, Individual n=374, Exchange n=194)

Q1928. Have each of the following increased, decreased or stayed about the same for you personally?
Nearly Two in Five Individual Plan Participants See Increased Physician Access

However, those insured via health insurance Exchanges are the most likely to say their access to specialist physicians has decreased.

### Changes to access by insurance type (%)

<table>
<thead>
<tr>
<th></th>
<th>Total (n=3604)</th>
<th>Employer Provided (n=1873)</th>
<th>Individual (n=374)</th>
<th>Exchange (n=194)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to general or family practice doctors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increased</td>
<td>12</td>
<td>8</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>69</td>
<td>77</td>
<td>63</td>
<td>73</td>
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<tr>
<td>Decreased</td>
<td>11</td>
<td>5</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>Not applicable/ Don't know</td>
<td>11</td>
<td>11</td>
<td>9</td>
<td>13</td>
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<tr>
<td>Access to specialist physicians</td>
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<td></td>
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<td></td>
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<tr>
<td>Increased</td>
<td>13</td>
<td>12</td>
<td>19</td>
<td>9</td>
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<tr>
<td>Stayed about the same</td>
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<td>73</td>
<td>61</td>
<td>63</td>
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<td>Decreased</td>
<td>8</td>
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<tr>
<td>Not applicable/ Don't know</td>
<td>15</td>
<td>11</td>
<td>11</td>
<td>13</td>
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</tbody>
</table>

**BASE:** All Qualified Respondents (Total August 2018 n=3604, Employer Provided n=1873, Individual n=374, Exchange n=194)

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

www.transamericacenterforhealthstudies.org/
Over One in 10 Had a Problem Receiving Medical Care Because of Language Barrier

Over half of those who faced a language barrier were Spanish speaking.

Problems receiving medical care due to language barrier (%)

<table>
<thead>
<tr>
<th>Language</th>
<th>Yes, once</th>
<th>Yes, more than once</th>
<th>No</th>
<th>Not sure</th>
<th>Total</th>
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<tbody>
<tr>
<td>Spanish</td>
<td>4</td>
<td>6</td>
<td>7</td>
<td></td>
<td>83</td>
</tr>
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<td>French</td>
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<td>12</td>
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<tr>
<td>Arabic</td>
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<tr>
<td>Other</td>
<td>20</td>
<td>0</td>
<td>0</td>
<td></td>
<td>20</td>
</tr>
</tbody>
</table>

*New in 2018

BASE: All Qualified Respondents (August 2018 n=3604)
Q2230 Have you or a family member had a problem receiving medical care because of a language barrier?
BASE: Has Had Problems Due to Language Barrier (August 2018 n=356)
Q2230x You mentioned you or a family member has had a problem receiving medical care because of a language barrier. Which language were you speaking?

www.transamericacenterforhealthstudies.org/
Perceptions of Healthcare
Satisfaction & Quality
Affordability
Access
Coverage
About One in 10 Experienced Decrease in Coverage

Similarly, 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 to coverage</th>
<th>The amount/variety of health insurance options</th>
<th>Access to health insurance plans that provide coverage for dependents</th>
<th>The number of health insurance benefits packages offered by employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
<td>12</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Stayed about the same</td>
<td>59</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Decreased</td>
<td>13</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Not applicable/ Don't know</td>
<td>16</td>
<td>26</td>
<td>25</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (August 2018 n=3604)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Health Coverage Options and Access Mainly Consistent for the Continuously Insured

About half of those newly insured say coverage has remained consistent.

Changes to coverage by insurance status (%)

- **The amount/variety of health insurance options**
  - Total: 12% increased, 64% stayed about the same, 28% decreased, 10% not applicable/Don't know
  - Cont. insured: 13% increased, 64% stayed about the same, 26% decreased, 10% not applicable/Don't know
  - Newly insured: 15% increased, 49% stayed about the same, 19% decreased, 12% not applicable/Don't know
  - Uninsured: 16% increased, 22% stayed about the same, 46% decreased, 10% not applicable/Don't know

- **Access to health insurance plans that provide coverage for dependents**
  - Total: 11% increased, 55% stayed about the same, 52% decreased, 6% not applicable/Don't know
  - Cont. insured: 12% increased, 59% stayed about the same, 14% decreased, 6% not applicable/Don't know
  - Newly insured: 8% increased, 22% stayed about the same, 26% decreased, 10% not applicable/Don't know
  - Uninsured: 10% increased, 22% stayed about the same, 26% decreased, 10% not applicable/Don't know

- **The number of health insurance benefits packages offered by employer**
  - Total: 10% increased, 55% stayed about the same, 58% decreased, 9% not applicable/Don't know
  - Cont. insured: 11% increased, 59% stayed about the same, 10% decreased, 9% not applicable/Don't know
  - Newly insured: 10% increased, 20% stayed about the same, 24% decreased, 9% not applicable/Don't know
  - Uninsured: 10% increased, 20% stayed about the same, 49% decreased, 9% not applicable/Don't know

*BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally? [www.transamericacenterforhealthstudies.org/]*
About One Quarter with Health Exchange Coverage Report a Decrease in Number/Variety of Options

Those insured by their employer and those individually insured are twice as likely as those insured on the Exchange to say number/variety of health insurance options has increased.

<table>
<thead>
<tr>
<th>Changes to coverage by insurance type (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>The amount/vary of health insurance options</strong></td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>59%</td>
</tr>
<tr>
<td>14%</td>
</tr>
<tr>
<td>13%</td>
</tr>
<tr>
<td>16%</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2018 n=3604, Employer Provided n=1873, Individual n=374, Exchange n=194)
Q1928. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/
Employer Health Benefits
Programs and Satisfaction
Benefit Offerings Remain Largely Consistent with 2017

Consistent with years past, over half of employees are enrolled in health insurance (53 percent) and dental insurance (50 percent) through their employer.

<table>
<thead>
<tr>
<th>Benefit Offerings</th>
<th>Offered 2015</th>
<th>Offered 2016</th>
<th>Offered 2017</th>
<th>Offered 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health insurance (major medical)</td>
<td>73</td>
<td>71</td>
<td>74</td>
<td>72</td>
</tr>
<tr>
<td>Dental insurance</td>
<td>72</td>
<td>71</td>
<td>72</td>
<td>72</td>
</tr>
<tr>
<td>Vision insurance</td>
<td>67</td>
<td>65</td>
<td>66</td>
<td>67</td>
</tr>
<tr>
<td>Short-term disability insurance</td>
<td>58</td>
<td>54</td>
<td>55</td>
<td>58</td>
</tr>
<tr>
<td>Long-term disability</td>
<td>55</td>
<td>51</td>
<td>54</td>
<td>55</td>
</tr>
<tr>
<td>Accidental death and dismemberment insurance</td>
<td>55</td>
<td>51</td>
<td>53</td>
<td>55</td>
</tr>
<tr>
<td>Health savings account</td>
<td>49</td>
<td>49</td>
<td>49</td>
<td>53</td>
</tr>
<tr>
<td>Flexible spending account</td>
<td>53</td>
<td>50</td>
<td>51</td>
<td>52</td>
</tr>
</tbody>
</table>

BASE: All Qualified Employed Respondents (August 2015 n=2752, September 2016 n=2849, August 2017 n=2887, August 2018 n=2197)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate? www.transamericacenterforhealthstudies.org/
About Eight in 10 Employees Satisfied with Employer-Based Benefits

Eighty-three percent of Americans are satisfied with the health insurance plan available to them through work and 79 percent are satisfied with the other healthcare benefits provided through their job. This is more satisfaction than in 2017, when 77 percent of Americans were satisfied with their health insurance and 77 percent were satisfied with the other health benefits offered to them through work.

Satisfaction with health insurance plan and health benefits

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

- Strongly agree: 34%
- Somewhat agree: 49%
- Somewhat disagree: 12%
- Strongly disagree: 5%

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

- Strongly agree: 31%
- Somewhat agree: 48%
- Somewhat disagree: 15%
- Strongly disagree: 6%
More Employees Are Satisfied with Insurance than Ever Before

More than four in five (83 percent) of Employees say they are satisfied with their health insurance plan available to them through work.

Satisfaction with health insurance

July 2013: Strongly agree 26, Somewhat agree 49, Somewhat disagree 14, Strongly disagree 11
July 2014: Strongly agree 29, Somewhat agree 49, Somewhat disagree 12, Strongly disagree 9
August 2015: Strongly agree 34, Somewhat agree 43, Somewhat disagree 15, Strongly disagree 8
Sept. 2016: Strongly agree 30, Somewhat agree 49, Somewhat disagree 12, Strongly disagree 9
August 2017: Strongly agree 32, Somewhat agree 45, Somewhat disagree 12, Strongly disagree 10
August 2018: Strongly agree 34, Somewhat agree 49, Somewhat disagree 12, Strongly disagree 5

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, August 2018 n=1537)
Q1116. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/
Satisfaction with Employer Health Benefits Other than Health Insurance Remains Consistent

Nearly eight in 10 Employees are satisfied with the health benefits other than health insurance provided through their job. However, six percent strongly disagree.

**Satisfaction with health benefits**

<table>
<thead>
<tr>
<th>Month</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>74</td>
<td>52</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>July 2014</td>
<td>76</td>
<td>51</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>August 2015</td>
<td>78</td>
<td>49</td>
<td>16</td>
<td>7</td>
</tr>
<tr>
<td>Sept. 2016</td>
<td>79</td>
<td>52</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>August 2017</td>
<td>77</td>
<td>49</td>
<td>14</td>
<td>10</td>
</tr>
<tr>
<td>August 2018</td>
<td>79</td>
<td>48</td>
<td>15</td>
<td>6</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, August 2018 n=1727)

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

www.transamericacenterforhealthstudies.org/
Employer-Based Health Benefits Are Important for Job Satisfaction

Employer-based healthcare benefits (60 percent) are second only to salary/pay (72 percent) in importance to employees.

Importance in job satisfaction (% very important)

- Salary/Pay: 72%
- Healthcare benefits: 60%
- Flexibility for work/life balance: 56%
- Retirement benefits: 56%
- Financial strength/stability of the company: 54%
- Support of direct manager: 46%
- Commute: 41%
- Team environment: 41%
- Career advancement: 40%
- Company culture: 38%
- Company’s reputation in the industry: 38%
- A wellness program: 28%
- Caregiving leave: 25%
- Maternity leave/benefits: 24%
- Paternity leave/benefits: 22%
- Other benefits (life, disability, etc.): 36%

BASE: Employed Respondents (August 2018 n=1977)
Q1106. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?
Baby Boomers Are Most Likely to Say Healthcare Benefits Are Very Important to Job Satisfaction

Only 44 percent of Gen Z and 56 percent of Millennials feel that health benefits are very important to job satisfaction.

<table>
<thead>
<tr>
<th>Importance in job satisfaction (% very important)</th>
<th>Total</th>
<th>Gen Z</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Baby Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary/Pay</td>
<td>72</td>
<td>65</td>
<td>67</td>
<td>76</td>
<td>75</td>
</tr>
<tr>
<td>Healthcare benefits</td>
<td>60</td>
<td>44</td>
<td>56</td>
<td>63</td>
<td>70</td>
</tr>
<tr>
<td>Flexibility for work/life balance</td>
<td>56</td>
<td>54</td>
<td>55</td>
<td>61</td>
<td>50</td>
</tr>
<tr>
<td>Retirement benefits</td>
<td>56</td>
<td>41</td>
<td>50</td>
<td>60</td>
<td>65</td>
</tr>
<tr>
<td>Financial strength/stability</td>
<td>54</td>
<td>44</td>
<td>49</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Support of direct manager</td>
<td>46</td>
<td>35</td>
<td>44</td>
<td>51</td>
<td>44</td>
</tr>
<tr>
<td>Team environment</td>
<td>41</td>
<td>29</td>
<td>45</td>
<td>40</td>
<td>37</td>
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<tr>
<td>Commute</td>
<td>41</td>
<td>31</td>
<td>43</td>
<td>45</td>
<td>37</td>
</tr>
</tbody>
</table>

BASE: Employed Respondents (August 2018 n=1977, Millennials n=770, Gen Z n=97, Gen X n= 632, Baby Boomers n= 478) Q1106. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction? www.transamericacenterforhealthstudies.org/
Wellness

General Health Trends

Wellness (Health Promotion) Programs
About Three out of Four Americans Rate Their Health As Good or Excellent Over the Last Few Years

In 2018, most Americans (76 percent) still rate their health as being good overall. Seventy percent of those who say they have been diagnosed with a chronic illness rate their health as good or excellent.

General health (%)

<table>
<thead>
<tr>
<th></th>
<th>July 2013</th>
<th>July 2014</th>
<th>August 2015</th>
<th>September 2016</th>
<th>August 2017</th>
<th>August 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>22</td>
<td>21</td>
<td>20</td>
<td>21</td>
<td>21</td>
<td>21</td>
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<tr>
<td>Good</td>
<td>59</td>
<td>57</td>
<td>58</td>
<td>58</td>
<td>58</td>
<td>56</td>
</tr>
<tr>
<td>Fair</td>
<td>17</td>
<td>19</td>
<td>19</td>
<td>19</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Poor</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

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, August 2018 n=3604)

Q715. Overall, how would you describe your general health?

www.transamericacenterforhealthstudies.org/
Asian Americans and White Americans Most Likely to Be in Good Health

African Americans are least likely to say they are in excellent or good health, and compared to 2017, reported more likely to say their health was fair or poor (29% vs 21%).

General health (%)

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>76</td>
<td>56</td>
<td>19</td>
<td>2</td>
</tr>
<tr>
<td>White</td>
<td>78</td>
<td>57</td>
<td>19</td>
<td>3</td>
</tr>
<tr>
<td>Black/African American</td>
<td>71</td>
<td>51</td>
<td>26</td>
<td>3</td>
</tr>
<tr>
<td>Latino</td>
<td>75</td>
<td>55</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>79</td>
<td>59</td>
<td>20</td>
<td>1</td>
</tr>
</tbody>
</table>

BASE: All Qualified Respondents (Total August 2018 n=3604, White n=2581, Black/African American n=309, Latino n=309; Asian/Pacific Islander n=311)
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. Twenty-one percent of adults say they have been diagnosed with either depression, anxiety, ADD/ADHD, or alcohol or drug dependency. Overall, 62 percent say they have been diagnosed with a chronic illness.

**Respondent health conditions (%)**

- High blood pressure: 19%, 19%, 19%, 21%
- High cholesterol: 17%, 18%, 17%, 19%
- Overweight: 16%, 17%, 18%, 21%
- Depression: 16%, 16%, 15%, 17%
- An anxiety disorder (such as generalized anxiety disorder, panic disorder or PTSD): 11%, 13%, 12%, 13%
- Migraines*: 11%, 12%
- Arthritis: 11%, 11%, 11%, 12%
- Heartburn/GERD*: 9%, 10%
- Obesity: 8%, 8%, 9%
- Asthma or other respiratory disease: 8%, 8%, 9%
- Type 2 Diabetes: 8%, 8%, 8%
- Chronic pain: 7%, 7%, 9%
- Other: 7%, 6%, 9%
- None: 32%, 37%, 36%

*Only responses ≥ 5% for 2017 shown

*Response added in 2016

**BASE:** All Qualified Respondents (August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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 Americans Least Likely to Be Diagnosed with a Chronic Health Condition

African Americans are most likely to report having high blood pressure.

Respondent health conditions (%)

- **Any**
  - Total: 62%
  - White: 65%
  - Black/African American: 64%
  - Latino: 55%
  - Asian/Pacific Islander: 48%

- **High blood pressure**
  - Total: 23%
  - White: 20%
  - Black/African American: 19%
  - Latino: 12%
  - Asian/Pacific Islander: 12%

- **High cholesterol**
  - Total: 20%
  - White: 17%
  - Black/African American: 14%
  - Latino: 12%
  - Asian/Pacific Islander: 11%

- **Overweight**
  - Total: 18%
  - White: 16%
  - Black/African American: 15%
  - Latino: 15%
  - Asian/Pacific Islander: 10%

- **Depression**
  - Total: 17%
  - White: 16%
  - Black/African American: 15%
  - Latino: 11%
  - Asian/Pacific Islander: 10%

- **Arthritis**
  - Total: 5%
  - White: 5%
  - Black/African American: 11%
  - Latino: 11%
  - Asian/Pacific Islander: 14%

*Only Top 5 responses for Total shown

*New in 2015

**BASE:** All Qualified Respondents (August 2018 Total n=3604, White n=2581, Black/African American n=309, Latino n=309, Asian/Pacific Islander n=311)

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/](http://www.transamericacenterforhealthstudies.org/)
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, 73 percent of adults said they have visited a doctor’s office. The second most-common action is having blood drawn for lab analysis (55 percent).

Actions taken in the past 12 months (%)

- Visit a doctor’s office
- Have blood drawn for lab analysis*
- Have an imaging scan
- Visit an urgent care center**
- Go to the emergency room (then released)**
- Have chiropractic work or massage therapy*
- Visit a walk-in retail clinic
- Visit a mental health professional*
- Be admitted to a hospital
- Visit a work-based on-site medical clinic
- Have acupuncture*

*New in 2016
**Response Modified in 2017

BASE: All Qualified Respondents (August 2015 n = 4611, September 2016 n= 4636, August 2017 n=4602, August 2018 n=3604)

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 Preventive Healthcare and Self-Care

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

Top two most important health-related priority (%)

- Staying healthy - covering basic preventive healthcare expenses
  - August 2018: 56%
  - August 2017: 54%
  - September 2016: 61%

- Self-care - taking actions to care for my physical, mental and emotional health
  - August 2018: 55%
  - August 2017: 57%
  - September 2016: 54%

- Making personal health changes
  - August 2018: 37%
  - August 2017: 39%
  - September 2016: 38%

- Managing a chronic illness/condition
  - August 2018: 18%
  - August 2017: 19%
  - September 2016: 18%

- Paying current/past medical bills
  - August 2018: 13%
  - 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 2018: 12%
  - August 2017: 11%
  - September 2016: 9%

- Recovering from a major medical event/condition
  - August 2018: 6%
  - August 2017: 5%
  - September 2016: 4%

Only response options for August 2018 >1% shown

*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)

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

www.transamericacenterforhealthstudies.org/
Healthcare Costs Are a Significant Source of Stress for over Three in Five Americans, Consistent with 2017

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

<table>
<thead>
<tr>
<th>Sources of stress</th>
<th>Not at all significant</th>
<th>Not very significant</th>
<th>Somewhat significant</th>
<th>Very significant</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money</td>
<td>10</td>
<td>18</td>
<td>33</td>
<td>38</td>
<td>74</td>
<td>75</td>
<td>72</td>
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<tr>
<td>Healthcare costs</td>
<td>16</td>
<td>22</td>
<td>34</td>
<td>28</td>
<td>56</td>
<td>62</td>
<td>62</td>
</tr>
<tr>
<td>The economy</td>
<td>13</td>
<td>26</td>
<td>37</td>
<td>24</td>
<td>63</td>
<td>64</td>
<td>61</td>
</tr>
<tr>
<td>Family responsibilities</td>
<td>17</td>
<td>24</td>
<td>35</td>
<td>25</td>
<td>56</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Housing costs (e.g., mortgage or rent)</td>
<td>19</td>
<td>25</td>
<td>30</td>
<td>26</td>
<td>57</td>
<td>59</td>
<td>56</td>
</tr>
<tr>
<td>Work</td>
<td>21</td>
<td>23</td>
<td>32</td>
<td>24</td>
<td>56</td>
<td>60</td>
<td>56</td>
</tr>
<tr>
<td>Personal health concerns</td>
<td>17</td>
<td>26</td>
<td>34</td>
<td>22</td>
<td>50</td>
<td>56</td>
<td>56</td>
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<tr>
<td>Health problems affecting my family</td>
<td>19</td>
<td>27</td>
<td>31</td>
<td>22</td>
<td>47</td>
<td>54</td>
<td>54</td>
</tr>
<tr>
<td>Relationships (e.g., spouse, kids, girl/boyfriend)</td>
<td>24</td>
<td>25</td>
<td>29</td>
<td>21</td>
<td>48</td>
<td>51</td>
<td>50</td>
</tr>
<tr>
<td>Job stability</td>
<td>25</td>
<td>26</td>
<td>27</td>
<td>22</td>
<td>48</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Personal safety</td>
<td>22</td>
<td>31</td>
<td>27</td>
<td>19</td>
<td>41</td>
<td>45</td>
<td>47</td>
</tr>
</tbody>
</table>

*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604)
Q2100. Now, please indicate how significant a source of stress the following is in your life:

www.transamericacenterforhealthstudies.org/
Urbanites are most Likely to Be Stressed

Money is the stressor most commonly reported by adults, regardless of their urbanicity.

<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>72%</td>
<td>74%</td>
<td>72%</td>
<td>70%</td>
</tr>
<tr>
<td>Healthcare costs</td>
<td>62%</td>
<td>66%</td>
<td>63%</td>
<td>66%</td>
</tr>
<tr>
<td>The economy</td>
<td>58%</td>
<td>59%</td>
<td>60%</td>
<td>61%</td>
</tr>
<tr>
<td>Family responsibilities</td>
<td>56%</td>
<td>55%</td>
<td>55%</td>
<td>62%</td>
</tr>
<tr>
<td>Housing costs (e.g., mortgage or rent)</td>
<td>56%</td>
<td>55%</td>
<td>56%</td>
<td>64%</td>
</tr>
<tr>
<td>Personal health concerns</td>
<td>52%</td>
<td>56%</td>
<td>57%</td>
<td>62%</td>
</tr>
<tr>
<td>Work</td>
<td>53%</td>
<td>53%</td>
<td>56%</td>
<td>61%</td>
</tr>
<tr>
<td>Health problems affecting my family</td>
<td>49%</td>
<td>49%</td>
<td>54%</td>
<td>55%</td>
</tr>
<tr>
<td>Relationships (e.g., spouse, kids, girl/boyfriend)</td>
<td>46%</td>
<td>49%</td>
<td>50%</td>
<td>58%</td>
</tr>
<tr>
<td>Job stability</td>
<td>45%</td>
<td>48%</td>
<td>49%</td>
<td>55%</td>
</tr>
<tr>
<td>Personal safety</td>
<td>43%</td>
<td>43%</td>
<td>47%</td>
<td>54%</td>
</tr>
</tbody>
</table>

*New in 2016

BASE: All Qualified Respondents (August 2018 n=3604, Urban n=1054, Suburban n=1651, Rural n=899)

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
About Half Feel Employer Cares About Their Wellbeing

Nearly seven in 10 employed adults feel that lower health insurance premiums should be offered for participation on health promotion programs.

Employee attitudes towards employer role in health, benefits (%)

- **Lower health insurance premiums should be offered for participation in health promotion programs**
  - Strongly disagree: 23%
  - Disagree: 27%
  - Neither agree nor disagree: 41%
  - Agree: 27%
  - Agree: 67%

- **Employers should play an active role in improving the health of their employees**
  - Strongly disagree: 3%
  - Disagree: 7%
  - Neither agree nor disagree: 31%
  - Agree: 38%
  - Strongly agree: 22%
  - Agree: 59%

- **My employer cares about my health and wellbeing**
  - Strongly disagree: 6%
  - Disagree: 8%
  - Neither agree nor disagree: 34%
  - Agree: 36%
  - Strongly agree: 17%
  - Agree: 52%

- **My work environment allows me to maintain good health**
  - Strongly disagree: 5%
  - Disagree: 10%
  - Neither agree nor disagree: 33%
  - Agree: 35%
  - Strongly agree: 17%
  - Agree: 52%

- **My company's leaders are committed to worker health, safety, and wellbeing**
  - Strongly disagree: 6%
  - Disagree: 9%
  - Neither agree nor disagree: 36%
  - Agree: 34%
  - Strongly agree: 16%
  - Agree: 50%

- **My employer provides me with resources necessary to maintain good health**
  - Strongly disagree: 6%
  - Disagree: 11%
  - Neither agree nor disagree: 35%
  - Agree: 32%
  - Strongly agree: 15%
  - Agree: 47%

- **Our CEO and senior leaders are committed to improving the health of the employees**
  - Strongly disagree: 8%
  - Disagree: 10%
  - Neither agree nor disagree: 43%
  - Agree: 26%
  - Strongly agree: 14%
  - Agree: 40%

- **Our CEO and senior leaders feel it is their responsibility to take care of their employees' health insurance needs**
  - Strongly disagree: 9%
  - Disagree: 12%
  - Neither agree nor disagree: 41%
  - Agree: 24%
  - Strongly agree: 13%
  - Agree: 38%

**BASE: All Qualified Employed Respondents (August 2018 n=2197)**

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.

www.transamericacenterforhealthstudies.org/
Supporting Employee Health May Increase Commitment to Job

About three in five adults (61 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 (%)

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

August 2017

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

August 2018

- Strongly agree: 24%
- Somewhat agree: 37%
- Somewhat disagree: 21%
- Strongly disagree: 18%

*New in 2017

BASE: All Employed Respondents (August 2018 n=2197)

Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/
Most Employees Say They Are Not Offered a Wellness Program

However, nearly two in five employed Americans (39 percent) say they are offered workplace wellness programs by their employer – consistent with past 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>August 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>
<tr>
<td>August 2018</td>
<td>39</td>
<td>61</td>
</tr>
</tbody>
</table>

BASE: All Qualified Employed Respondents (August 2015 n=2752, September 2016 n=2849, August 2017 n=2887, August 2018 n=2197)

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?

www.transamericacenterforhealthstudies.org/
Over Eight in 10 Employees Are Satisfied with their Employer-Based Health Insurance

Almost one in five employed adults (17 percent) are not satisfied with the health insurance plan available to them through their company. However, the proportion of respondents satisfied with their employer-based health insurance plan increased from 77% in 2017 to 83% in 2018.

Satisfaction with health insurance plan and benefits

- **Strongly agree**: 83
- **Somewhat agree**: 49
- **Somewhat disagree**: 12
- **Strongly disagree**: 5

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

*New in 2017

BASE: All Qualified Employed Respondents (August 2018 n=1537)

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

www.transamericacenterforhealthstudies.org/
Screening and Risk Appraisals Have Highest Enrollment

Health screening and health risk appraisals are also among the most commonly offered. The percentage of adults saying they are enrolled in managed programs for substance abuse or mental health has increased since 2015 (2015 15%, 2016 16%, 2017 21%, 2018 22%)

<table>
<thead>
<tr>
<th>Wellness programs offered (%)</th>
<th>Don’t know</th>
<th>Not offered</th>
<th>Not enrolled in</th>
<th>Enrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive screenings and vaccinations</td>
<td>16</td>
<td>18</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>Completing a health risk appraisal</td>
<td>17</td>
<td>20</td>
<td>25</td>
<td>38</td>
</tr>
<tr>
<td>Monitoring of health goals/biometrics</td>
<td>17</td>
<td>18</td>
<td>28</td>
<td>37</td>
</tr>
<tr>
<td>Healthy food options - on-site cafeteria or healthy snack options</td>
<td>14</td>
<td>29</td>
<td>25</td>
<td>33</td>
</tr>
<tr>
<td>Corporate sponsored challenges</td>
<td>19</td>
<td>22</td>
<td>29</td>
<td>29</td>
</tr>
<tr>
<td>Exercise programs - either on-site or discounts for local gyms</td>
<td>15</td>
<td>22</td>
<td>35</td>
<td>29</td>
</tr>
<tr>
<td>Ergonomic workstations (e.g., standing desks, adjustable workspace furniture)</td>
<td>13</td>
<td>29</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>On-site health clinic - for routine visits at my office</td>
<td>17</td>
<td>38</td>
<td>18</td>
<td>27</td>
</tr>
<tr>
<td>Individual mental or physical health tracking through a wearable device or online program</td>
<td>20</td>
<td>31</td>
<td>24</td>
<td>26</td>
</tr>
<tr>
<td>Social engagement (social clubs, interest groups, sports teams)</td>
<td>18</td>
<td>30</td>
<td>28</td>
<td>24</td>
</tr>
<tr>
<td>Weight management programs</td>
<td>18</td>
<td>22</td>
<td>36</td>
<td>24</td>
</tr>
<tr>
<td>Managed programs for substance abuse or mental health</td>
<td>21</td>
<td>21</td>
<td>36</td>
<td>22</td>
</tr>
<tr>
<td>Lunchtime lectures/education on healthy behaviors</td>
<td>20</td>
<td>31</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>Mindfulness, meditation, yoga, relaxation training</td>
<td>21</td>
<td>31</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>Medication adherence programs</td>
<td>30</td>
<td>29</td>
<td>23</td>
<td>18</td>
</tr>
<tr>
<td>Smoking cessation programs</td>
<td>22</td>
<td>19</td>
<td>42</td>
<td>17</td>
</tr>
<tr>
<td>Case managers to track disease management</td>
<td>28</td>
<td>30</td>
<td>26</td>
<td>16</td>
</tr>
</tbody>
</table>

BASE: All Qualified Full Time, Part Time, Self Employed And Offered Wellness Program (September 2016 n=1053, August 2017 n=1133, August 2018 n=779)
Q1131. Which of the following does your employer offer?
Over Three-Quarters Receive Health Information as Part of a Workplace Wellness Program

Of those who receive health information, most (37 percent) receive it on a laptop/desktop computer, with in-person communication much less likely (20 percent).

### Method used to receive health information (%)

- **Laptop/Desktop computer**: 37%
- **Printed material/Pamphlet**: 28%
- **In-person/Face-to-face**: 20%
- **Smart phone - apps or internet search**: 18%
- **Phone call/conversation over the phone**: 12%
- **Tablet**: 9%
- **Other**: 3%

*Updated in 2018

**BASE: All Qualified Employed Respondent (August 2018 n=2197)**

Q745B You mentioned you receive information about your health as part of a wellness program. How do you receive this health information?
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, 26 percent say they do not because they are not interested while 19 percent do not feel they need it.
Lack of Interest or Perceived Need Continue as Barriers to Workplace Wellness Participation in Recent Years

Similar to previous years, 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>Reason</th>
<th>August 2018</th>
<th>August 2017</th>
<th>September 2016</th>
<th>August 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not interested.</td>
<td>26</td>
<td>27</td>
<td>28</td>
<td>31</td>
</tr>
<tr>
<td>I do not need it.</td>
<td>19</td>
<td>22</td>
<td>21</td>
<td>19</td>
</tr>
<tr>
<td>I am not enrolled in my employer's health plan.</td>
<td>16</td>
<td>15</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>It is too expensive.</td>
<td>12</td>
<td>11</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>It does not provide the coverage I need.</td>
<td>10</td>
<td>8</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>I missed enrollment.</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>I did not know how to enroll.</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>5</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>

BASE: Not Enrolled In At Least One Program Offered (August 2015 n= 486, September 2016 n=499, August 2017 n= 559 , August 2018 n= 417)

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

[www.transamericacenterforhealthstudies.org/](http://www.transamericacenterforhealthstudies.org/)
Lack of Interest And Perceived Healthiness Are Top Barriers for Health Monitoring Participation

Many do not participate in these wellness programs because they feel they do not need it.

**Reason for not participating**
*Shown in order of percentage enrolled in program*

**Monitoring of health goals/biometrics**
(n=211)

**Top 3 reasons for not enrolling**
- I am not interested (17%)
- I am healthy (17%)
- I do not need it (16%)

**Bottom 2 reasons for not enrolling**
- I do not know anyone else who participates (4%)
- My manager won't give me the time to participate (3%)

**Corporate sponsored challenges**
(n=231)

**Top 3 reasons for not enrolling**
- I am not interested (22%)
- I am healthy (17%)
- I do not need it (15%)
- My workload is too heavy (15%)

**Bottom 2 reasons for not enrolling**
- I am not enrolled in my employer's health plan (5%)
- My employer does not encourage participation (5%)
- I have a disability that prevents me from being able to participate (5%)

**BASE:** All Employed Respondents Not Enrolled in at least one wellness program (August 2018 n=Base vary)

Q1132. Which of the following are reasons why you do not participate?
Lack of Interest Is Main Barrier For Exercise Programs, Ergonomic Workstations

Three in 10 feel they do not need to use a wearable device or online program to track physical/mental health.

<table>
<thead>
<tr>
<th>Exercise programs (n=283)</th>
<th>Ergonomic workstations (n=204)</th>
<th>Individual mental or physical health tracking through a wearable device or online program (n=190)</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 (21%)</td>
<td>• I am not interested (24%)</td>
<td>• I do not need it (31%)</td>
</tr>
<tr>
<td>• I already do similar things on my own (21%)</td>
<td>• I do not need it (17%)</td>
<td>• I am healthy (22%)</td>
</tr>
<tr>
<td>• I do not have time during work to participate (20%)</td>
<td>• I am healthy (13%)</td>
<td>• I am not interested (16%)</td>
</tr>
<tr>
<td><strong>Bottom 2 reasons for not enrolling</strong></td>
<td><strong>Bottom 4 reasons for not enrolling</strong></td>
<td><strong>Bottom 3 reasons for not enrolling</strong></td>
</tr>
<tr>
<td>• I have a disability that prevents me from being able to participate (5%)</td>
<td>• I do not have time due to work obligations (overtime, second job, etc.) (3%)</td>
<td>• I am not enrolled in my employer's health plan (4%)</td>
</tr>
<tr>
<td>• My manager will not give me the time to participate (4%)</td>
<td>• I do not know anyone else who participates (3%)</td>
<td>• It is too expensive (4%)</td>
</tr>
<tr>
<td></td>
<td>• I do not have time due to family obligations (3%)</td>
<td>• I have a disability that prevents me from being able to participate (3%)</td>
</tr>
<tr>
<td></td>
<td>• My manager won't give me the time to participate (2%)</td>
<td></td>
</tr>
</tbody>
</table>

Base: All Employed Respondents Not Enrolled in at least one wellness program (August 2018 n=Base vary)
Q1132. Which of the following are reasons why you do not participate?

www.transamericacenterforhealthstudies.org/
Most Feel They Do Not Need Weight Management or Substance Abuse/Mental Health Programs

Many do not participate in social engagement because they feel they do not need it.

Reason for not participating
Shown in order of percentage enrolled in program

Weight management programs
(n=284)

Top 3 reasons for not enrolling

• I do not need it (23%)
• I am not interested (23%)
• I am healthy (19%)

Bottom 2 reasons for not enrolling

• I do not think I would be successful (2%)
• I have a disability that prevents me from being able to participate (1%)

Managed programs for substance abuse or mental health
(n=255)

Top 3 reasons for not enrolling

• I do not need it (39%)
• I am healthy (26%)
• I am not interested (13%)

Bottom 2 reasons for not enrolling

• I do not like what is offered (2%)
• I have a disability that prevents me from being able to participate (2%)

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2018 n=Base vary)
Q1132. Which of the following are reasons why you do not participate?
Many Uninterested Or Find Lunchtime Lectures And Mindfulness/Meditation/Yoga Unnecessary

Over one in 10 do not participate because they already feel they are healthy.

<table>
<thead>
<tr>
<th>Reason for not participating</th>
<th>Shown in order of percentage enrolled in program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lunchtime lectures/education on healthy behaviors</td>
<td>(n=214)</td>
</tr>
<tr>
<td>Top 3 reasons for not enrolling</td>
<td></td>
</tr>
<tr>
<td>• I do not need it (24%)</td>
<td></td>
</tr>
<tr>
<td>• I am healthy (16%)</td>
<td></td>
</tr>
<tr>
<td>• I am not interested (15%)</td>
<td></td>
</tr>
<tr>
<td>Bottom 3 reasons for not enrolling</td>
<td></td>
</tr>
<tr>
<td>• I do not have time due to family obligations (4%)</td>
<td></td>
</tr>
<tr>
<td>• I do not like what is offered (4%)</td>
<td></td>
</tr>
<tr>
<td>• I do not know anyone else who participates (3%)</td>
<td></td>
</tr>
<tr>
<td>Mindfulness, meditation, yoga, relaxation training</td>
<td>(n=200)</td>
</tr>
<tr>
<td>Top 3 reasons for not enrolling</td>
<td></td>
</tr>
<tr>
<td>• I am not interested (26%)</td>
<td></td>
</tr>
<tr>
<td>• I am healthy (15%)</td>
<td></td>
</tr>
<tr>
<td>• I do not need it (15%)</td>
<td></td>
</tr>
<tr>
<td>Bottom 2 reasons for not enrolling</td>
<td></td>
</tr>
<tr>
<td>• My manager will not give me the time to participate (4%)</td>
<td></td>
</tr>
<tr>
<td>• The reward is not worth the effort (3%)</td>
<td></td>
</tr>
</tbody>
</table>

BASE: All Employed Respondents Not Enrolled in at least one wellness program (August 2018 n=Base vary)
Q1132. Which of the following are reasons why you do not participate?

www.transamericacenterforhealthstudies.org/
Knowledge and Information

Knowledge of Health and Healthcare

Sources of Information and Access
Americans Feel Informed about Both Their Health and Healthcare Services

When asked how informed they feel about their health and how to find the services they need, nine in 10 (90 percent) say they feel very/somewhat informed about their health, and 81 percent feel the same about healthcare services.

Rating of feeling informed (%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Your health</th>
<th>How to find the healthcare services you need</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Very informed</td>
<td>Somewhat informed</td>
</tr>
<tr>
<td>2015</td>
<td>91%</td>
<td>46%</td>
</tr>
<tr>
<td>2016</td>
<td>44%</td>
<td>44%</td>
</tr>
<tr>
<td>2017</td>
<td>48%</td>
<td>45%</td>
</tr>
<tr>
<td>2018</td>
<td>80%</td>
<td>81%</td>
</tr>
</tbody>
</table>

New in 2015

BASE: All Qualified Respondents (August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604) Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Generation Z Less Likely to Feel Informed about Finding Services

Just 66 percent of Gen Z is informed, while nearly nine in 10 of Baby Boomers say the same.

Feeling informed about finding health services by generation (%)

<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>81</td>
<td>66</td>
<td>19</td>
<td>5</td>
</tr>
<tr>
<td>Generation Z</td>
<td>50</td>
<td>47</td>
<td>27</td>
<td>14</td>
</tr>
<tr>
<td>Millennials</td>
<td>78</td>
<td>50</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Generation X</td>
<td>84</td>
<td>52</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Baby Boomers</td>
<td>88</td>
<td>49</td>
<td>4</td>
<td>8</td>
</tr>
</tbody>
</table>

*New in 2015

BASE: All Qualified Respondents (August 2018 Total n=3604, Generation Z n=267 Millennial n=1172, Generation X n=1003, Baby Boomers n=1162)

Q1000. How informed do you feel about the following?

www.transamericacenterforhealthstudies.org/
Majority Feel Informed about Finding Health Services
Whites (82 percent) and African Americans (84 percent), most likely to be at least somewhat informed.

Feeling informed about finding health services by ethnicity (%)

<table>
<thead>
<tr>
<th>Ethnicity</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>81</td>
<td>50</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>White</td>
<td>82</td>
<td>50</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>Black/African American</td>
<td>84</td>
<td>40</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>Latino</td>
<td>79</td>
<td>53</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>78</td>
<td>64</td>
<td>14</td>
<td>5</td>
</tr>
</tbody>
</table>

*New in 2015

BASE: All Qualified Respondents (August 2018 Total n=3604, White n=2581, Black/African American n=309, Latino n=309, Asian/Pacific Islander n=311)

Q1000. How informed do you feel about the following?

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

Eighty-one percent of both women and men feel informed about finding health services.

Feeling informed about finding health services by gender (%)

<table>
<thead>
<tr>
<th>Gender</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>81</td>
<td>50</td>
<td>14</td>
<td>5</td>
</tr>
<tr>
<td>Men</td>
<td>81</td>
<td>49</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Women</td>
<td>81</td>
<td>51</td>
<td>14</td>
<td>5</td>
</tr>
</tbody>
</table>

*New in 2015

BASE: All Qualified Respondents (August 2018 Total n=3604, Men n=1421, Women n=2148)

Q1000. How informed do you feel about the following?

[graph showing breakdown of responses by gender]

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, nearly one quarter rely on friends and family, and 21 percent rely on medical websites. Baby Boomers are most likely (40 percent) to say they rely on physicians, nurses and other health care professionals. Generation Z is most likely to rely on family and friends (38 percent) for health information compared to 25 percent of Millennials, 21 percent of Generation X and 19 percent of Baby Boomers.

**Common sources of health information (%)**

<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>32</td>
<td></td>
</tr>
<tr>
<td>Friends and family</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>A medical website like WebMD, Medscape</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>A search engine like Google, Yahoo or Bing</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Health insurance companies</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Pharmacist</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>My employer or my spouse/partner's employer</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>A government website such as <a href="http://www.healthcare.gov">www.healthcare.gov</a></td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Hospital website</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Online videos (e.g., YouTube, Vimeo, Vivo, etc.)</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Social media (e.g., Facebook, Twitter, etc.)</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

*Updated in 2016

BASE: All Qualified Respondents (August 2018 n=3604)

*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/
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. Offline resources (NET) comprised 52% of total healthcare resources used in 2018, down from 64% of the total (NET) in 2017.

**Common sources of health information (%)**

*Offline resources*

- Physicians, nurses and other healthcare professionals: 32%
- Friends and family: 24%
- Health insurance companies: 17%
- Pharmacist: 15%
- My employer or my spouse/partner's employer: 14%
- My health insurance agent: 9%
- Articles in magazines or newspapers: 9%
- Coworkers: 9%
- News programs on television or radio: 8%
- Printed brochures or flyers: 8%
- A foundation/non-profit: 7%
- A financial or benefits advisor: 7%
- Communication from elected officials (local, state, and...): 6%
- Advertising on television, magazines, newspapers, or radio: 6%
- Group meetings, workshops, or seminars: 6%
- A navigator or guide for an Exchange: 1%

*Updated in 2016
**New in 2016

BASE: All Qualified Respondents (August 2018 n=3604)

*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. Online resources (NET) comprised 39% of total healthcare resources used in 2018, down from 49% of the total (NET) in 2017.

**Common sources of health information (%)**

**Online responses**

- A medical website like WebMD, Medscape: 21%
- A search engine like Google, Yahoo or Bing: 20%
- A government website such as www.healthcare.gov: 11%
- Hospital website: 11%
- Online videos (e.g., YouTube, Vimeo, Vivo, etc.): 10%
- Social media (e.g., Facebook, Twitter, etc.): 10%
- Online blogs/commentary: 9%
- Online discussion boards: 8%
- Email subscription from health/medical websites: 8%

*Updated in 2016
**Response updated in 2017
BASE: All Qualified Respondents (August 2018 n=3604)
*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/
Demographics
### Demographics

<table>
<thead>
<tr>
<th>Gender</th>
<th>July 2013 (n=2505)</th>
<th>July 2014 (n=2624)</th>
<th>August 2015 (n=4611)</th>
<th>Sept. 2016 (n=4636)</th>
<th>August 2017 (n=4602)</th>
<th>August 2018 (n=3604)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>47%</td>
<td>47%</td>
<td>48%</td>
<td>47%</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>
<td>52%</td>
</tr>
<tr>
<td>Employment status</td>
<td></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>
<td>52%</td>
</tr>
<tr>
<td>Employed part time</td>
<td>10%</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>Self-employed</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Not employed, but looking for work</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Not employed and not looking for work</td>
<td>1%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Not employed, unable to work due to a disability or illness</td>
<td>4%</td>
<td>6%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Retired</td>
<td>5%</td>
<td>8%</td>
<td>6%</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Student</td>
<td>5%</td>
<td>4%</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Stay-at-home spouse or partner</td>
<td>8%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>Age</td>
<td></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>
<td>39%</td>
</tr>
<tr>
<td>35-49</td>
<td>34%</td>
<td>32%</td>
<td>34%</td>
<td>32%</td>
<td>30%</td>
<td>29%</td>
</tr>
<tr>
<td>50-59</td>
<td>23%</td>
<td>22%</td>
<td>19%</td>
<td>21%</td>
<td>20%</td>
<td>18%</td>
</tr>
<tr>
<td>60+</td>
<td>11%</td>
<td>13%</td>
<td>13%</td>
<td>11%</td>
<td>12%</td>
<td>14%</td>
</tr>
</tbody>
</table>
## Demographics

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>July 2013 (n=2505)</th>
<th>July 2014 (n=2624)</th>
<th>August 2015 (n=4611)</th>
<th>Sept. 2016 (n=4636)</th>
<th>August 2017 (n=4602)</th>
<th>August 2018 (n=3604)</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>71%</td>
<td>64%</td>
<td>62%</td>
<td>62%</td>
<td>61%</td>
<td>61%</td>
</tr>
<tr>
<td>Latino</td>
<td>14%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
<td>18%</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>
<td>13%</td>
</tr>
<tr>
<td>Asian/Pacific Islander</td>
<td>2%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Native American or Alaskan Native</td>
<td>*</td>
<td>*</td>
<td>1%</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Mixed Race</td>
<td>-</td>
<td>-</td>
<td>1%</td>
<td>*</td>
<td>*</td>
<td>1%</td>
</tr>
<tr>
<td>Some other race</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment basis</th>
<th>n=2752</th>
<th>n=2849</th>
<th>n=2887</th>
<th>n=2197</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary basis</td>
<td>N/A</td>
<td>N/A</td>
<td>46%</td>
<td>45%</td>
</tr>
<tr>
<td>Hourly basis</td>
<td>N/A</td>
<td>N/A</td>
<td>50%</td>
<td>49%</td>
</tr>
<tr>
<td>Decline to answer</td>
<td>N/A</td>
<td>N/A</td>
<td>4%</td>
<td>5%</td>
</tr>
</tbody>
</table>

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

www.transamericacenterforhealthstudies.org/
Demographics

<table>
<thead>
<tr>
<th>Primarily receive health insurance</th>
<th>July 2013 (n=2505)</th>
<th>July 2014 (n=2624)</th>
<th>August 2015 (n=4611)</th>
<th>September 2016 (n=4636)</th>
<th>August 2017 (n=4602)</th>
<th>August 2018 (n=3604)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIVATELY INSURED</td>
<td></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>
<td>67%</td>
</tr>
<tr>
<td>I buy my own health insurance, not through any organization</td>
<td>57%</td>
<td>56%</td>
<td>55%</td>
<td>53%</td>
<td>54%</td>
<td>52%</td>
</tr>
<tr>
<td>I buy my own health insurance from a private health insurance company</td>
<td>8%</td>
<td>9%</td>
<td>N/A</td>
<td>N/A</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 or parents</td>
<td>N/A</td>
<td>N/A</td>
<td>3%</td>
<td>4%</td>
<td>5%</td>
<td>7%</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>
<td>N/A</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>N/A</td>
<td>N/A</td>
<td>N/A</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>
<td>2%</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>
<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>
<td>*</td>
</tr>
<tr>
<td>PUBLICLY INSURED</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I receive benefits through Medicaid or another state funded program</td>
<td>13%</td>
<td>16%</td>
<td>17%</td>
<td>17%</td>
<td>16%</td>
<td>16%</td>
</tr>
<tr>
<td>I receive benefits through Medicare</td>
<td>5%</td>
<td>6%</td>
<td>8%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>I receive benefits through military service</td>
<td>5%</td>
<td>7%</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>5%</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>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>
<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>
<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>
<td>13%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Insured</th>
<th>July 2013 (n=2150)</th>
<th>July 2014 (n=2265)</th>
<th>August 2015 (n=4214)</th>
<th>Sept. 2016 (n=4167)</th>
<th>August 2017 (n=4153)</th>
<th>August 2018 (n=3216)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The primary insured</td>
<td>74%</td>
<td>74%</td>
<td>72%</td>
<td>71%</td>
<td>71%</td>
<td>67%</td>
</tr>
<tr>
<td>A dependent or spouse</td>
<td>26%</td>
<td>26%</td>
<td>28%</td>
<td>29%</td>
<td>29%</td>
<td>33%</td>
</tr>
<tr>
<td>Spouse</td>
<td>N/A</td>
<td>N/A</td>
<td>17%</td>
<td>16%</td>
<td>15%</td>
<td>16%</td>
</tr>
<tr>
<td>Dependent</td>
<td>26%</td>
<td>26%</td>
<td>14%</td>
<td>13%</td>
<td>14%</td>
<td>17%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</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>
<td>27%</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>
<td>17%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>14%</td>
<td>14%</td>
<td>15%</td>
<td>13%</td>
<td>15%</td>
<td>11%</td>
</tr>
<tr>
<td>Agriculture, mining or construction</td>
<td>4%</td>
<td>4%</td>
<td>5%</td>
<td>5%</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td>Transportation, communications, or utilities</td>
<td>8%</td>
<td>6%</td>
<td>5%</td>
<td>6%</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>
<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>
<td>31%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Area of residence</th>
<th>July 2013</th>
<th>July 2014</th>
<th>August 2015 (n=4611)</th>
<th>Sept. 2016 (n=4636)</th>
<th>August 2017 (n=4602)</th>
<th>August 2018 (n=3604)</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>
<td>34%</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>
<td>45%</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>
<td>21%</td>
</tr>
</tbody>
</table>
## Demographics

<table>
<thead>
<tr>
<th>Position at Work</th>
<th>July 2013</th>
<th>July 2014</th>
<th>August 2015 (n=2752)</th>
<th>Sept. 2016 (n=2849)</th>
<th>August 2017 (n=2887)</th>
<th>August 2018 (n=2197)</th>
</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>
<td>14%</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>
<td>11%</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>
<td>21%</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>
<td>14%</td>
</tr>
<tr>
<td>Farmer, fisherman, hunter</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>*</td>
<td>*</td>
<td>1%</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>
<td>7%</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>
<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>
<td>1%</td>
</tr>
<tr>
<td>Soldier, police sergeant/detective/office</td>
<td>N/A</td>
<td>N/A</td>
<td>1%</td>
<td>*</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>
<td>1%</td>
</tr>
<tr>
<td>Service worker</td>
<td>N/A</td>
<td>N/A</td>
<td>9%</td>
<td>8%</td>
<td>10%</td>
<td>8%</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>
<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>
<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>
<td>2%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Income</th>
<th>July 2013 (n=2624)</th>
<th>July 2014 (n=4609)</th>
<th>August 2015 (n=4525)</th>
<th>Sept. 2016 (n=4602)</th>
<th>August 2017 (n=3604)</th>
<th>August 2018 (n=3604)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $15,000</td>
<td>8%</td>
<td>9%</td>
<td>10%</td>
<td>8%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>$15,000 to $24,999</td>
<td>7%</td>
<td>8%</td>
<td>9%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>7%</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>13%</td>
<td>12%</td>
<td>15%</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
<td>17%</td>
<td>17%</td>
<td>17%</td>
</tr>
<tr>
<td>$75,000 to $89,999</td>
<td>13%</td>
<td>30%</td>
<td>25%</td>
<td>14%</td>
<td>14%</td>
<td>9%</td>
</tr>
<tr>
<td>$90,000 to $99,999</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>5%</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>12%</td>
<td>5%</td>
<td>5%</td>
<td>13%</td>
<td>13%</td>
<td>14%</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>6%</td>
<td>1%</td>
<td>1%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>4%</td>
<td>8%</td>
<td>7%</td>
<td>6%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>$200,000 to $249,999</td>
<td>2%</td>
<td>*</td>
<td>*</td>
<td>1%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>$250,000 or more</td>
<td>2%</td>
<td>*</td>
<td>*</td>
<td>3%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>6%</td>
<td>*</td>
<td>*</td>
<td>6%</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>August 2015 (n=2752)</th>
<th>Sept. 2016 (n=2849)</th>
<th>August 2017 (n=2887)</th>
<th>August 2018 (n=2197)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 5</td>
<td>10%</td>
<td>14%</td>
<td>14%</td>
<td>13%</td>
<td>12%</td>
<td>11%</td>
</tr>
<tr>
<td>6 - 9</td>
<td>6%</td>
<td>4%</td>
<td>4%</td>
<td>4%</td>
<td>5%</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>
<td>9%</td>
</tr>
<tr>
<td>25 - 49</td>
<td>8%</td>
<td>8%</td>
<td>6%</td>
<td>9%</td>
<td>8%</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>
<td>8%</td>
</tr>
<tr>
<td>100 - 499</td>
<td>14%</td>
<td>15%</td>
<td>19%</td>
<td>15%</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>500 - 999</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
<td>11%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>1000 or more</td>
<td>34%</td>
<td>35%</td>
<td>35%</td>
<td>31%</td>
<td>34%</td>
<td>31%</td>
</tr>
</tbody>
</table>

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Appendix
Most Adults are the Primary Insured

About two-thirds of Americans are the primary-covered on their insurance.

Policy holder (%)

- The primary insured: 67% (August 2018), 71% (August 2017), 71% (September 2016), 72% (August 2015), 74% (July 2014), 74% (July 2013)
- A dependent: 14% (August 2018), 13% (August 2017), 14% (September 2016), 16% (August 2015), 15% (July 2014), 16% (July 2013)
- Spouse: 17% (August 2018), 26% (August 2017), 26% (September 2016), N/A (August 2015), N/A (July 2014), 17% (July 2013)

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

BASE: Insured (July 2013 n=2150, July 2014 n=2265, August 2015 n=4214, September 2016 n=4167, August 2017 n=4153, August 2018 n=3216)

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

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Nearly Half Lack 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 (%)

BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602 August 2018 n=3604)
Q1035. How familiar are you with alternative or supplemental insurance products?
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 (52 percent vs. 40 percent and 32 percent).

Information about alternative/supplemental insurance products by insurance status (%)

- **Total**: 49% Very familiar, 38% Somewhat familiar, 21% Not very familiar, 11% Not at all familiar
- **Continuously Insured**: 52% Very familiar, 40% Somewhat familiar, 18% Not very familiar, 12% Not at all familiar
- **Newly Insured**: 40% Very familiar, 35% Somewhat familiar, 26% Not very familiar, 5% Not at all familiar
- **Uninsured**: 32% Very familiar, 32% Somewhat familiar, 37% Not very familiar, 4% Not at all familiar

BASE: All Qualified Respondents (Total August 2018 n=3604, Continuously Insured n=3071, Newly Insured n=145, Uninsured n=388)

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

www.transamericacenterforhealthstudies.org/
Many Not Enrolled in Supplemental Insurance

One quarter are unsure if their employer offers accident insurance.

BASE: Employed Full or Part Time (August 2018 n=2197)
Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?
Expense is 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.

Reason for not enrolling
Shown in order of percentage enrolled in program

<table>
<thead>
<tr>
<th>Reason</th>
<th>Health (n=380)</th>
<th>Dental (n=419)</th>
<th>Vision (n=459)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>20</td>
<td>24</td>
<td>23</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>28</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>Don't need it</td>
<td>14</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Not interested</td>
<td>14</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Doesn't provide coverage needed</td>
<td>7</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>4</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Don't know how to enroll</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>12</td>
<td>7</td>
</tr>
</tbody>
</table>

*Does not include none, don’t know and decline to answer
BASE: All Qualified Respondents (August 2018 n=Base vary)
Q1112. What is the main reason you are not enrolled in these benefits?

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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*

- Critical illness (n=375)
  - Too expensive: 28
  - Not enrolled in employer's health plan: 14
  - Don't need it: 18
  - Not interested: 7
  - Doesn't provide coverage needed: 4
  - Missed enrollment: 4
  - Don't know how to enroll: 7
  - Other: 3

- Hospital intensive care (n=288)
  - Too expensive: 26
  - Not enrolled in employer's health plan: 16
  - Don't need it: 19
  - Not interested: 9
  - Doesn't provide coverage needed: 5
  - Missed enrollment: 3
  - Don't know how to enroll: 7
  - Other: 3

- Hospital confinement indemnity (n=309)
  - Too expensive: 23
  - Not enrolled in employer's health plan: 17
  - Don't need it: 16
  - Not interested: 16
  - Doesn't provide coverage needed: 15
  - Missed enrollment: 6
  - Don't know how to enroll: 7
  - Other: 1

*Does not include none, don't know and decline to answer
BASE: All Qualified Respondents (August 2018 n=Base vary)
Q112. What is the main reason you are not enrolled in these benefits?

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

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

<table>
<thead>
<tr>
<th>Reason for not enrolling</th>
<th>Long-term care (n=432)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive</td>
<td>25</td>
</tr>
<tr>
<td>Not enrolled in employer's health plan</td>
<td>13</td>
</tr>
<tr>
<td>Don't need it</td>
<td>22</td>
</tr>
<tr>
<td>Not interested</td>
<td>21</td>
</tr>
<tr>
<td>Doesn't provide coverage needed</td>
<td>6</td>
</tr>
<tr>
<td>Missed enrollment</td>
<td>6</td>
</tr>
<tr>
<td>Don't know how to enroll</td>
<td>5</td>
</tr>
</tbody>
</table>

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

BASE: All Qualified Respondents (August 2018 n=Base vary)

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

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Lack of Interest Impedes Wellness Program Enrollment

About one in five (19 percent) do not enroll in wellness programs because they feel they do not need it. Additionally, more than one quarter do not enroll because they are not interested.

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>Flexible spending account (n=628)</th>
<th>Health savings account (n=577)</th>
<th>Employee wellness program (n=417)</th>
<th>Discounts on health costs for participation in a wellness program (n=347)</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>16</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>13</td>
<td>16</td>
<td>16</td>
<td>14</td>
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<tr>
<td>24</td>
<td>25</td>
<td>26</td>
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<td>27</td>
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<td>5</td>
<td>4</td>
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</tr>
<tr>
<td>2</td>
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<td>10</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>11</td>
<td>3</td>
</tr>
</tbody>
</table>

*Does not include none, don’t know and decline to answer
BASE: All Qualified Respondents (August 2018 n=Base vary)
Q1112. What is the main reason you are not enrolled in these benefits?

www.transamericacenterforhealthstudies.org/