

Healthcare Consumers in a Time of Uncertainty

**The 5th Annual Transamerica Center for Health
Studies Consumer Healthcare Survey**



**Focus on the Uninsured, Newly Insured and
Exchange-insured Americans' Views on Healthcare**

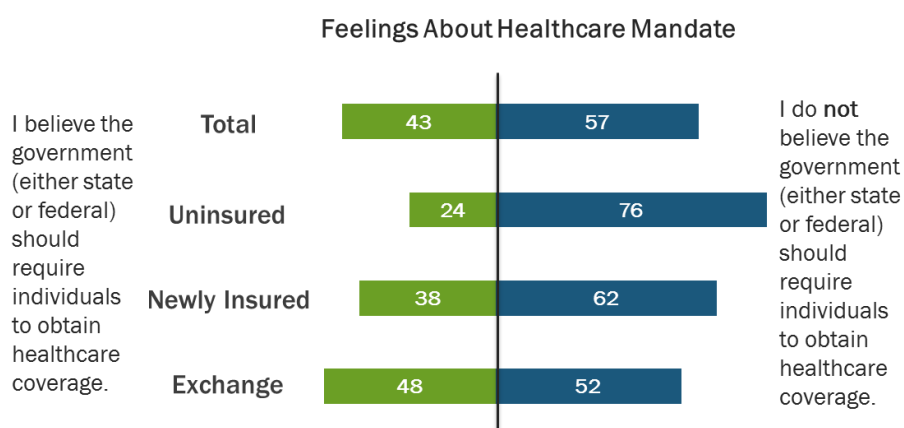
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TRANSAMERICA CENTER
FOR HEALTH STUDIES®

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There has been a robust debate on healthcare policy in the United States with several bill proposals, political deliberations, Executive Orders and yet unseen effects. Healthcare and the future of the Affordable Care Act (ACA) continue to capture the attention of the nation.

In the fifth annual [national survey](#) by the Transamerica Center for Health Studies® (TCHS), Americans responded to this time of healthcare uncertainty. Perhaps those most immediately impacted by the unresolved discussion on healthcare are the Uninsured, Newly Insured, and Exchange-insured. These consumers weighed in about their concerns, hopes, and experiences with the U.S. healthcare system.

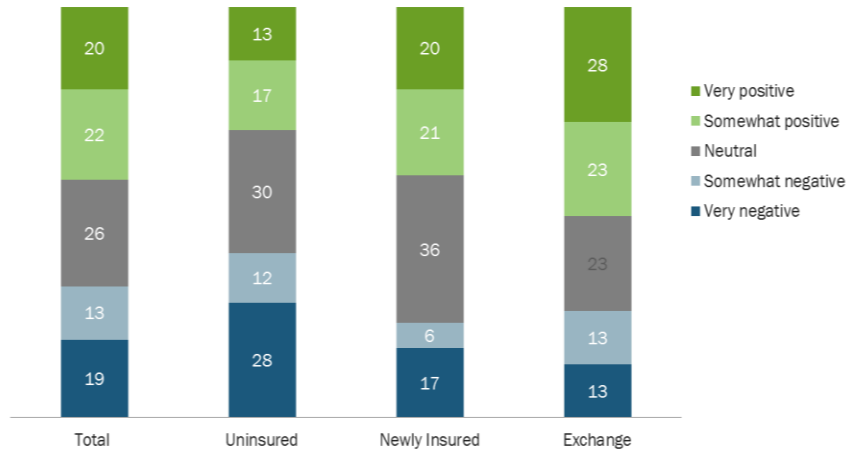


When asked about the healthcare mandate, the Uninsured (76 percent) and Newly Insured (62 percent) were more likely to say that they “do not believe the government (either state or federal) should require individuals to obtain healthcare coverage.” The Exchange population, however, are more split, with 52 percent against and 48 percent in favor of the healthcare coverage mandate.

Opinions and Concerns

While discussions in Washington remain in flux, the Uninsured are noticeably less likely (69 percent) to say they are at least somewhat aware of the potential changes to healthcare policy coming out of Washington, compared to the awareness of Newly Insured (73 percent) or Exchange-insured (85 percent) Americans.

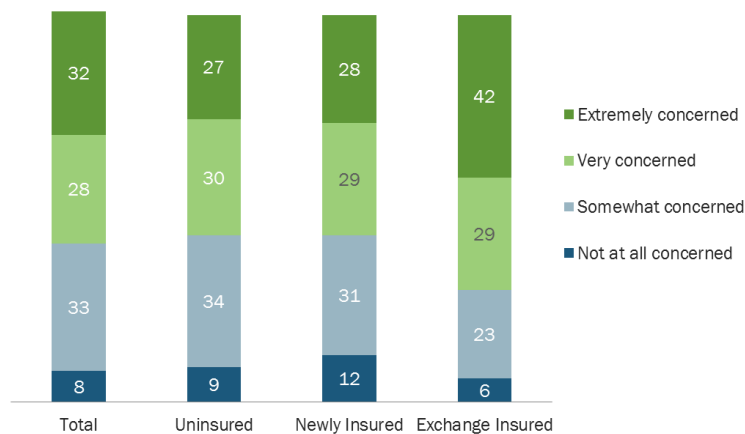
Overall Impression of ACA (%)



The ACA and its impact has remained a heavily-discussed subject since being enacted. In particular, the survey found that the Uninsured are more likely to have a negative impression of the ACA (30 percent positive versus 40 percent negative), compared to the Newly Insured (41 percent positive, 23 percent negative) or Exchange-insured (51 percent positive, 26 percent negative) adults.

A positive perception of the ACA's effects on Americans and their choices for health insurance are felt more by those insured through an Exchange (54 percent) or the Newly Insured (47 percent), while the Uninsured have the lowest positive outlook at 17 percent.

Concern of Potential Changes to Healthcare Policy (%)

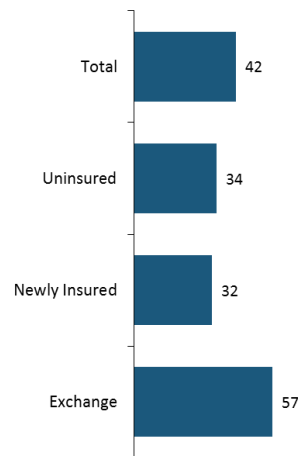


With potentially more at stake, Exchange-insured Americans who are aware of conversations in Washington regarding healthcare are more likely to be extremely/very concerned (71 percent) about the potential changes compared to the Uninsured and Newly Insured (both 57 percent).

Pre-existing Conditions

With potential changes ahead, those insured through an Exchange are more likely to say that they are afraid of losing healthcare because of a pre-existing condition (57 percent) than the Uninsured (34 percent) or the Newly Insured (32 percent).

Afraid of Losing Healthcare Because of Pre-Existing Condition (%)

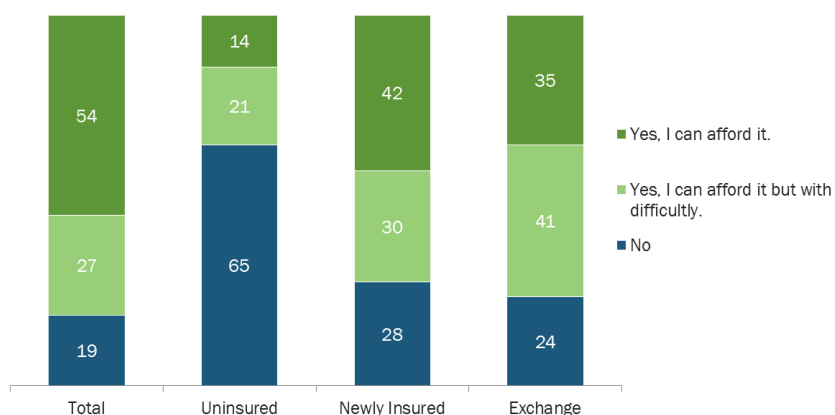


With regard to pre-existing conditions, the survey found that 66 percent of both Newly Insured and Exchange-insured adults report having at least one medical condition. Interestingly, a lesser number (57 percent) of the Uninsured reported having at least one medical condition. These concerns are echoed in a related question that found pre-existing condition coverage to be the most desired component of health insurance for each of the Newly Insured (49 percent), Uninsured (50 percent), and Exchange-insured (70 percent).

Affordability

When asked about the most important characteristic of the healthcare system, the most common response among all respondents was “being able to pay for the care I need” (36 percent). This is consistent with previous years, as nearly one in five (19 percent) say they are currently not able to afford routine healthcare expenses in addition to their premiums (i.e., health insurance co-pays, deductibles, out-of-pocket expenses, etc.). At the same time, just over one in 10 Americans (13 percent) say their access to affordable healthcare coverage has increased compared to last year.

Ability to Afford Routine Healthcare Expenses (%)



Not surprisingly, the Uninsured were the least likely to say that they can afford routine healthcare expenses. Only 14 percent of the Uninsured reported that they can afford routine health expenses, 21 percent saying they could afford but with difficulty, and an alarming 65 percent saying that they cannot afford routine health expenses at all.

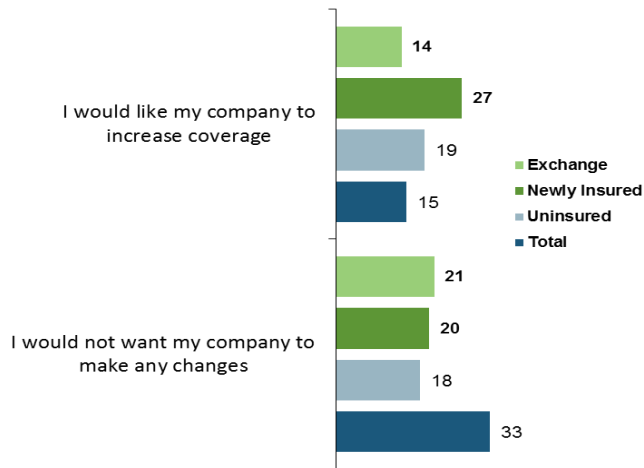
Among the Newly Insured, the response was quite different with 42 percent responding that they can afford routine health expenses, 30 percent reporting “yes, but with difficulty”, and 28 percent responding that they cannot afford routine health expenses. Respondents that are insured through an Exchange were the least likely to report that they cannot afford routine health expenses (24 percent), with an additional 41 percent responding that they can afford routine health expenses but with difficulty, and over a third (35 percent) reported that they can afford routine health expenses.

Despite this concern about affordability, the survey also found that only 7 percent of Uninsured and 13 percent of Exchange-insured Americans say they are currently saving for healthcare expenses in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc. Meanwhile, 24 percent of Newly Insured Americans say they are saving for healthcare expenses, a result that is closer to the figure for the overall population (30 percent).

Employer Mandate

Compared to the overall population (33 percent), less Uninsured (18 percent), Newly Insured, (20 percent) and Exchange-insured (21 percent) say that they would not want their company to make any changes should the healthcare mandate end.

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



Also, with the fate of the employer-based health coverage mandate up in the air, Americans are concerned over how their employers may react should it be removed. The second most common response regarding employer-based coverage among each is that they would like their company to increase coverage, with 27 percent of the Newly Insured, 19 percent of the Uninsured, and 14 percent of the Exchange-insured expressing this preference.

Healthcare Priorities

When asked what characteristics of the healthcare system are most important to them, the Uninsured (76 percent), Newly Insured (77 percent) and Exchange-insured (81 percent) populations stand in agreement that access to health insurance is most important.

When asked what their major sources of stress are, the Uninsured rank healthcare costs second (bested only by money). For the Exchange-insured, money and healthcare costs tied for first place as their top source of stress, while the Newly Insured ranked healthcare costs as fifth, but personal health concerns ranked second.

Please visit www.transamericacenterforhealthstudies.org to read the full report or to access any of our free consumer guides on health coverage, and health and wellness.

ABOUT THE SURVEY

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

SURVEY METHODOLOGY

The survey was conducted online within the U.S. by Harris Poll on behalf of Transamerica Center for Health Studies between July 19 and August 2, 2017. The general population survey was a self-administered online survey among 4,602 U.S. adults (ages 18 to 64). Figures for education, age by gender, region and household income were weighted where necessary to align with the population of U.S. residents ages 18 to 64. Data were weighted separately by race (White/Caucasian, Latino, Black/African American and All Other), and ultimately combined to a total general population sample. A separate weight was created for U.S. residents, ages 18 to 64, who are currently uninsured to bring them into line with the uninsured population of U.S. adults. A separate weight was also created for U.S. resident's ages 18 to 35, to bring them into line with the current U.S. adults 18 to 35, "Millennials." Propensity score weighting also was issued to adjust for respondents' propensity to be online.

ABOUT TRANSAMERICA CENTER FOR HEALTH STUDIES®

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

