# 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey: Most Workers Continue to Give Low Ratings to Health Care System, but Declining Number Report Health Care Cost Increases, p. 2 

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## 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey: Most Workers Continue to Give Low Ratings to Health Care System, but Declining Number Report Health Care Cost Increases, by Paul Fronstin, Ph.D., EBRI, and Ruth Helman, Greenwald \& Associates

- The 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey (WBS) finds that when asked to rate the U.S. health care system, many workers describe it as poor ( 25 percent) or fair ( 30 percent). Only a small minority rate it as excellent (4 percent) or very good (13 percent). Dissatisfaction with the health care system appears to be focused primarily on cost.
- In contrast to the ratings for the health care system overall, workers' ratings of their own health plans continue to be generally favorable. One-half of those with health insurance coverage are extremely or very satisfied. Only 9 percent are not satisfied with their current health plan.
- One-half of workers with health insurance coverage report having experienced an increase in health care costs in the past year, an historical low in the survey. The percentage reporting that they did not experience a change in health care costs increased from 36 percent to 47 percent between 2014 and 2015.


# 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey: Most Workers Continue to Give Low Ratings to Health Care System, but Declining Number Report Health Care Cost Increases 

By Paul Fronstin, Ph.D., Employee Benefit Research Institute, and Ruth Helman, Greenwald \& Associates, Inc.

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## Introduction

Five years after passage of the Patient Protection and Affordable Care Act of 2010 (PPACA), implementation of many of its provisions and delay of others, a majority of workers continue to give low marks to the U.S. health care system.

This article examines public opinion with respect to various aspects of the United States health care system using data from the 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey (WBS) as well as from the 1998-2012 EBRI/Greenwald \& Associates Health Confidence Survey (HCS) and the 2013-2014 WBS. The WBS and HCS examine a broad spectrum of health care issues, including workers' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward benefits in the workplace.

## The U.S. Health Care System

Health care is not the issue that the majority of workers consider to be the most pressing in the United States today. The 2015 WBS finds they are most likely to identify the economy ( 38 percent) when asked about the most critical issue; health care ( 20 percent) is the second-most critical issue named, followed by the federal budget deficit (13 percent), education (9 percent), and the environment (8 percent). Seven percent of workers consider immigration to be the most pressing issue, and 5 percent report it to be unemployment. Nevertheless, five years after passage of PPACA and implementation of a number of provisions in the legislation, dissatisfaction with the U.S. health care system remains widespread.

When asked to rate the health care system, a majority of workers ( 55 percent) continue to describe it as poor ( 25 percent) or fair ( 30 percent). Three in 10 ( 29 percent) consider it good, while only a small minority rate it as very good (13 percent) or excellent (4 percent) (Figure 1). The 2013-2015 WBS and the 1998-2012 HCS find that the percentage of workers rating the health care system as poor more than doubled between 1998 and 2006 (rising from 14 percent to 32 percent). While that percentage fell between 2006 and 2013, it jumped to 29 percent in 2014, and fell to 25 percent in 2015. Between 2006 and 2013, the percentage of workers reporting that the health care system was fair or poor fell from 61 percent to 55 percent, then increased to 61 percent in 2014 , and fell again to 55 percent in 2015.

## Satisfaction With Employment-based Health Benefits

In contrast to the ratings for the health care system overall, workers' ratings of their own health plans continue to be generally favorable. One-half ( 50 percent) of those with health insurance coverage are extremely or very satisfied
with their current plans, and 41 percent are somewhat satisfied (Figure 2). Only 9 percent say they are not too ( 7 percent) or not at all (2 percent) satisfied.


Dissatisfaction with the health care system appears to be focused primarily on cost. Satisfaction with health care quality continues to remain fairly high, with 47 percent of workers saying they are extremely or very satisfied with the quality of the medical care they have received in the past two years, 35 percent somewhat satisfied, and 13 percent not too ( 8 percent) or not at all ( 5 percent) satisfied (Figure 3). In contrast, just 17 percent are extremely or very satisfied with the cost of their health insurance plan, and only 15 percent are satisfied with the costs of health care services not covered by insurance.

## Confidence in the Health Care System

Confidence about various aspects of today's health care system has also remained fairly level before and after the passage of PPACA. According to the 2015 WBS, nearly one-half ( 47 percent) of workers report being extremely or very confident that they are able to get the treatments they need (Figure 4). Nearly 4 in 10 (37 percent) report being somewhat confident that they are able to get the treatments they need in 2015, and 17 percent are not too (11 percent) or not at all (6 percent) confident.

Confidence in having enough choices about who provides medical care also remains fairly steady. In 2015, 4 in 10 workers ( 42 percent) are extremely or very confident that they have enough choices about who provides their medical care. Thirty-seven percent are somewhat confident, and 22 percent are not too ( 17 percent) or not at all (5 percent) confident.

| Figure 2Satisfaction With Current Health Plan, 1998-2015 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Extremely Satisfied | 13\% | 11\% | 12\% | 11\% | 11\% | 12\% | 13\% | 15\% | 15\% | 16\% | 14\% | 21\% | 22\% | 22\% | 17\% | 12\% | 11\% | 12\% |
| Very Satisfied | 36 | 38 | 34 | 40 | 40 | 36 | 33 | 38 | 34 | 35 | 37 | 36 | 35 | 37 | 36 | 39 | 39 | 38 |
| Somewhat Satisfied | 38 | 40 | 42 | 38 | 37 | 43 | 38 | 36 | 39 | 37 | 35 | 30 | 33 | 29 | 33 | 37 | 38 | 41 |
| Not Too Satisfied | 8 | 7 | 8 | 7 | 7 | 8 | 11 | 8 | 7 | 4 | 8 | 8 | 7 | 6 | 9 | 8 | 9 | 7 |
| Not at All Satisfied | 4 | 4 | 4 | 4 | 6 | 2 | 5 | 3 | 4 | 7 | 5 | 5 | 3 | 6 | 5 | 2 | 2 | 2 |
| Source: Employee Benefit Research Institute and Greenwald \& Associates, Inc., 1998-2012 Health Confidence Surveys, and 2013-2015 Health and Voluntary Workplace Benefits Surveys. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |





| Figure 6 <br> Confidence That Employer or Union Will Continue to Offer Health Insurance, Selected Years, 2000-2015 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Extremely Confident | 31\% | 29\% | 28\% | 29\% | 37\% |  | - | 29\% | - | 32\% | 24\% | 30\% | 35\% | 28\% | 29\% | 29\% |
| Very Confident | 40 | 36 | 35 | 32 | 27 | - | - | 30 | - | 31 | 31 | 30 | 23 | 37 | 35 | 35 |
| Somewhat Confident | t 24 | 25 | 27 | 25 | 24 | - | - | 30 | - | 24 | 31 | 23 | 27 | 28 | 27 | 27 |
| Not To Confident | 3 | 5 | 7 | 8 | 7 | - | - | 6 | - | 5 | 8 | 9 | 10 | 6 | 7 | 5 |
| Not at All Confident | 2 | 4 | 3 | 6 | 5 | - | - | 6 | - | 8 | 7 | 8 | 6 | 2 | 2 | 4 |

Confidence about the health care system decreases as workers look to the future. While 47 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, only 33 percent are confident about their ability to get needed treatments during the next 10 years, and just 26 percent are confident about this once they are eligible for Medicare (Figure 5). Similarly, 42 percent are confident they have enough choices about who provides their medical care today, but only 30 percent are confident about this aspect of the health care system over the next 10 years, and just 25 percent are confident that they will have enough choices once they are eligible for Medicare. Finally, 30 percent of workers say they are confident that they are able to afford health care without financial hardship today, but this percentage decreases to 25 percent when they look out over the next 10 years and to 24 percent when they consider the Medicare years.

Workers are generally confident that their employers or unions will continue to offer health insurance in the future. In 2015, 29 percent of workers report that they are extremely confident their employers or unions will continue to offer coverage, 35 percent are very confident, and 27 percent are somewhat confident (Figure 6). The percentages of those who are not too or not at all confident their employer or union will continue to offer health insurance have been low historically, and 2015 is no exception. Only 5 percent are not too confident and 4 percent are not at all confident that their employers or unions will continue to offer health insurance.

## The Cost of Health Care

One-half of workers report having experienced an increase in health care costs in the past year, down from 61 percent in 2013 (Figure 7). The one-half experiencing an increase in health care costs is also a historical low for the survey. The percentage reporting that they did not experience a change in health care costs increased from 36 percent to 47 percent between 2014 and 2015.

Figure 7
Percentage of Individuals With Private Insurance Reporting an Increase or Decrease in Premiums or Cost Sharing, 2006-2015


Source: Employee Benefit Research Institute and Greenwald \& Associates, Inc., 2006-2012 Health Confidence Surveys, and 2013-2015 Health and Voluntary Workplace Benefits Surveys.

Workers experiencing cost increases continue to report that they are changing the way they use the health care system. Nearly 7 in 10 ( 69 percent) say these increased costs lead them to try to take better care of themselves, and 52 percent indicate they choose generic drugs more often (Figure 8). One-half also say they go to the doctor only for more serious conditions or symptoms (49 percent) and about 4 in 10 delay going to the doctor ( 43 percent).

The rising cost of health care also causes many workers to encounter financial difficulties. Among those experiencing cost increases in their plans in the past year, 23 percent state they have decreased their contributions to retirement plans, and 4 in 10 ( 43 percent) have decreased their contributions to other savings as a result (Figure 9). Nearly onequarter ( 23 percent) also report they have had difficulty paying for basic necessities such as food, heat, and housing, while 34 percent say they have had difficulty paying other bills. About one-quarter ( 23 percent) say they have used up all or most of their savings, 26 percent have increased their credit card debt, 13 percent report that they have borrowed money, 27 percent have delayed retirement, 15 percent have dropped other insurance benefits, 10 percent have taken a loan or withdrawal from a retirement account, and 5 percent have purchased additional insurance to help with expenses.

| Figure 8 |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Changes in Health Care Usage Resulting from Cost Increases, Among Those Experiencing Increase in Costs, 2006-2015 |  |  |  |  |  |  |  |  |  |  |
|  | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Try to take better care of yourself | 78\% | 79\% | 80\% | 85\% | 82\% | 79\% | 84\% | 79\% | 73\% | 69\% |
| Choose generic drugs more often | 80 | 78 | 67 | 70 | 65 | 62 | 69 | 70 | 61 | 52 |
| Go to the doctor only for more serious conditions or symptoms | 59 | 69 | 57 | 60 | 55 | 57 | 53 | 61 | 55 | 49 |
| Delay going to the doctor | 48 | 57 | 43 | 41 | 40 | 42 | 48 | 53 | 49 | 43 |
| Talk to the doctor more carefully about treatment options and costs | 59 | 66 | 58 | 59 | 56 | 54 | 56 | 53 | 45 | 41 |
| Sw itch to over-the-counter drugs | 38 | 42 | 33 | 31 | 24 | 31 | 32 | 37 | 32 | 28 |
| Obtained manufacturer coupons or discount cards for brand-name prescription medications |  |  |  |  |  |  |  |  | 32 | 29 |
| Look for cheaper health insurance | 26 | 30 | 23 | 21 | 22 | 25 | 18 | 25 | 25 | 25 |
| Not fill or skip doses of your prescribed medication | 24 | 29 | 20 | 21 | 20 | 20 | 22 | 25 | 25 | 19 |
| Look for less expensive health care providers | 24 | 34 | 26 | 20 | 23 | 24 | 20 | 24 | 25 | 25 |
| Source: Emplo yee Benefit Research Institute and Greenwald \& Associates, Inc., 2006-2012 Health Confidence Surveys, and 2013-2015 Health and Voluntary Workplace Benefits Surveys. |  |  |  |  |  |  |  |  |  |  |


| Figure 9 <br> Shifts in Resources Resulting From Cost Increases, Among Those Experiencing Increase in Costs, 2006-2015 |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Decrease your contributions to a retirement plan, such as a 401(k), 403(b), or 457 plan, or an IRA | 38\% | 35\% | 34\% | 35\% | 34\% | 31\% | 37\% | 32\% | 27\% | 23\% |
| Decrease your contributions to other savings | 53 | 55 | 56 | 54 | 60 | 57 | 60 | 57 | 47 | 43 |
| Have difficulty paying for basic necessities, like food, heat, and housing | 27 | 27 | 23 | 27 | 24 | 21 | 27 | 22 | 21 | 23 |
| Have difficulty paying for other bills | 38 | 37 | 33 | 36 | 34 | 31 | 43 | 38 | 32 | 34 |
| Increase your credit card debt | 23 | 22 | 24 | 25 | 25 | 23 | 24 | 33 | 32 | 26 |
| Delay retirement |  |  |  |  |  |  |  |  | 28 | 27 |
| Use up all or most of your savings | 32 | 27 | 22 | 25 | 25 | 24 | 28 | 27 | 23 | 23 |
| Drop other insurance benefits | - | - | - | - | - | - | - | - | 16 | 15 |
| Take a loan or w ithdraw al from a retirement plan, such as a 401(k) plan or IRA | - | - | - | - | - | - | - | - | - | 10 |
| Purchase additional insurance to help with expenses | - | - | - | - | - | - | - | - | - | 5 |
| Borrow money | 21 | 14 | 16 | 21 | 19 | 11 | 15 | 16 | 16 | 13 |
| Source: Emplo yee Benefit Research Institute and Greenwald \& Associates, Inc., 2006-2012 Health Confidence Surveys, and 2013-2015 Health and Voluntary Workplace Benefits Surveys. |  |  |  |  |  |  |  |  |  |  |

## Appendix-The 2015 WBS

These findings are part of the 2015 EBRI/Greenwald \& Associates Health and Voluntary Workplace Benefits Survey (WBS), which examines a broad spectrum of health care issues, including workers' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward benefits in the workplace. The survey was conducted online June 10-19, 2015, using the Research Now consumer panel. A total of 1,500 workers in the United States ages 21-64 participated in the survey. The data are weighted by gender, age, and education to reflect the actual proportions in the employed population.

Previously published trend data from the EBRI/Greenwald \& Associates Health Confidence Survey (HCS) may differ from those published in more recent reports as the prior data have been recut from the total adult population to match the survey population of the WBS: workers ages 21-64. In addition, comparisons of 2015 data with data from years prior to 2013 should be viewed with caution due to the move from telephone to online methodology in 2013.

No theoretical basis exists for judging the accuracy of estimates obtained from non-probability samples such as the one used for the WBS. However, there are possible sources of error in all surveys (both probability and nonprobability) that may affect the reliability of survey results. These include imperfect sampling frames, refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, interviewer bias, and screening. While attempts are made to minimize these factors, it is impossible to quantify the errors that may result from them.

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