

Misericordia University Healthcare Survey



METHODOLOGY

The Ketchum Global Research Network conducted a national telephone survey of 1,008 Americans to gather information about consumer attitudes surrounding healthcare reform. The Ketchum Global Research Network designed and analyzed the survey which was fielded by Braun Research from November 6 through November 16, 2009. The margin of error is +/-3.1% at the 95 percent confidence level.

KEY HIGHLIGHTS

- A strong majority of Americans say they have healthcare insurance, and the likelihood increases with income. Older Americans are more likely to have healthcare insurance and more likely to say they use it regularly.
- Most Americans get their healthcare insurance from their employer or their spouse's employer. Older Americans are more likely to get healthcare through the government or a secondary source. A majority of 18 to 24 years olds are still covered under their parents' healthcare coverage.
- Nearly all Americans with healthcare insurance are satisfied with their coverage, though only three in five are taking advantage of all preventative tests covered by their insurance. A quarter of Americans says the discussion about healthcare reform has impacted how they use their healthcare – some say they are maximizing use of their current healthcare insurance, while others are minimizing their use of the health care system.
- The recession has pressured Americans to prioritize healthcare alongside other expenses and many have changed their behavior including dealing with illness without treatment and visiting the doctor less. A third of Americans are concerned about losing their healthcare insurance and one in ten Americans has been forced to drop their healthcare insurance.
- The cost of healthcare causes stress for more than half of Americans, and three in ten say it has led to arguments or tension with family or friends. More than half of Americans also say the cost of healthcare has impacted their spending habits. The cost of healthcare is more likely to cause stress and changes in spending among lower income Americans and the uninsured.
- Holiday spending will be lower this year for two in five Americans due to rising healthcare costs. Only one in five Americans says their spending will not change this holiday season while others say their spending will be impacted by the cost of gas and household items, recession fears, job worries, and healthcare costs.
- A majority of Americans have been following the health care debate and most are frustrated or annoyed with the current debate. Older Americans nearing retirement are more likely than younger Americans to be following the debate and to feel anger, tension, and helplessness.
- Top concerns about healthcare reform include the cost to future generations and impact on the federal deficit, the cost of out of pocket expenses, and accessible and quality coverage. Conservatives and parents are more likely than others to be particularly sensitive to the possible negative impacts of healthcare reform.
- Most Americans say they are honest with their healthcare provider and insurance provider about their health conditions. However, nearly a quarter admit that they would consider withholding information from an insurance provider if it might limit their ability to access healthcare.
- Families and doctors are the most trusted sources of information about healthcare reform. Younger people trust President Obama, though politicians in general garner very little trust from Americans. Though Americans say they

put less trust in news programs, newspapers, and Web sites, they continue to turn to them as sources of information about healthcare reform.

DETAILED FINDINGS

HEALTHCARE INSURANCE COVERAGE

A strong majority of Americans say they have healthcare insurance, and the likelihood increases with income. Older Americans are more likely to have healthcare insurance and more likely to say they use it regularly.

- A majority of Americans (84%) say they currently have healthcare insurance.
 - Those ages 55 and older are more likely to have healthcare insurance coverage than other Americans (94%).
 - Americans with higher incomes are also more likely to have healthcare insurance (\$50-100K: 95%; \$100K+: 99%).
- Most Americans (72%) say they use their healthcare insurance regularly or periodically.
- Two in five Americans (41%) regularly use their healthcare insurance.
 - The likelihood of Americans regularly using their healthcare insurance increases with age (18-24: 29%; 25-34: 30%; 35-44: 37%; 45-54: 46%; 55+: 50%).
- About a quarter of Americans (27%) of Americans seldom or never use their healthcare insurance.
 - Nine percent (9%) of single Americans never use their healthcare insurance (compared to 4% among Americans overall).

SOURCES OF HEALTHCARE INSURANCE

Most Americans get their healthcare insurance from their employer or their spouse's employer. Older Americans are more likely to get healthcare through the government or a secondary source. A majority of 18 to 24 years olds are still covered under their parents' healthcare coverage.

- Three in five Americans (61%) get their healthcare insurance from their employer or their spouse's employer.
 - Forty-six percent (46%) get their healthcare from their own employer and 15 percent get it from their spouse's employer.
 - Americans ages 35-44 are most likely to get their healthcare insurance from their employer (70%).
 - Men are more likely than women to get healthcare from their employer (57% versus 36%), while women are more likely than men to get coverage from their spouse's employer (20% versus 9%).
- About a quarter of Americans (24%) get their healthcare insurance from the government (Medicare/Medicaid).
 - Over half of Americans ages 65 and older get their healthcare from the government (58%).
- Less than one in ten (8%) purchase their healthcare insurance through a secondary provider.
 - Americans ages 65 and older are more likely than others to buy insurance through a secondary provider (18%).
 - Divorced and widowed Americans are also more likely to purchase their healthcare insurance through a secondary provider (13%).
- Only six percent (6%) get their healthcare insurance from their parents.
 - Over half of Americans ages 18-24 get their healthcare from their parents (56%).

USE OF HEALTH INSURANCE

Nearly all Americans with healthcare insurance are satisfied with their coverage, though only three in five are taking advantage of all preventative tests covered by their insurance. A quarter of Americans says the discussion about healthcare reform has impacted how they use their healthcare – some say they are maximizing use of their current healthcare insurance, while others are minimizing their use of the health care system.

- Nine in ten Americans (91%) who have healthcare insurance say they are currently satisfied with their healthcare coverage.

- Nearly all of Americans ages 65 and older with healthcare insurance (95%) are satisfied with their healthcare coverage.
- Three in five Americans (61%) say that they get all the preventative tests that are covered by their healthcare insurance.
 - Americans ages 45 and older and those with a household income of \$100K or more are more likely than others to say they are getting all tests that are covered (68% and 74% respectively).
- About a fifth of Americans (22%) only get some of the preventative tests that are covered by their insurance and 15 percent do not get any of the tests that are covered by their insurance.
 - 18-24 year olds are more likely than others to not get any preventative tests that are covered by their insurance (32%).
- A quarter of Americans (23%) says that the current discussion about healthcare reform has impacted how they personally will use their healthcare and an additional 15 percent say it may impact how they use their healthcare in the future.
 - Americans with a household income of less than \$40K are more likely than those with higher household incomes to say that the current reform discussions have impacted their use of their healthcare (33% compared to just 13% among those with a household income of \$75K or more).
 - Very conservative Americans are more likely than others to say the current discussions have impacted how they will use their healthcare (32%).
- Of those Americans that say that healthcare reform has impacted how they use their healthcare:
 - More than half (55%) say that they will only do what is absolutely necessary.
 - More than a quarter (28%) says that they will take advantage of everything that is covered by their insurance.
 - About a quarter (24%) says that they will see their doctor/hospital less often, while 17 percent say they will see their doctor/hospital more often.
 - Sixteen percent (16%) say they will see specialists less often, while eight percent (8%) say they will see specialists more often.

RECESSION AND HEALTHCARE

The recession has pressured Americans to prioritize healthcare alongside other expenses and many have changed their behavior including dealing with illness without treatment and visiting the doctor less. A third of Americans are concerned about losing their healthcare insurance and one in ten Americans has been forced to drop their healthcare insurance.

- More than one in ten Americans has been forced to drop their healthcare coverage due to the recession (11%).
 - Those most likely to say they have dropped their coverage due to the recession include Hispanics (29%), very liberal Americans (25%), lower income Americans with a household income of \$20K or less (23%) and those who are single (18%).
- A third of Americans (33%) are concerned about losing their healthcare insurance.
 - Americans ages 45-54 are particularly likely to be concerned about losing their coverage (43%).
- Faced with the current recession, nearly half of Americans (48%) try to “get over” being sick without treatment and 38 percent are trying to visit the doctor less frequently while at the same time, nearly a quarter (24%) are taking fewer sick days at work.
 - Those with a household income of \$50K or less are more likely than others to try to “get over” sicknesses (59%) and take fewer sick days (31%).
 - More than half of Americans with a household income of \$30K or less (54%) are trying to go to the doctor less often.
 - Also likely to take fewer sick days are Americans without healthcare insurance and African Americans (41% each).
- More than a quarter of Americans (27%) are avoiding elective procedures to save money.

- Particularly likely to forgo elective procedures are Americans without healthcare insurance (52%) and those with a household income of \$20K or less (45%).

THE EFFECTS OF HEALTHCARE COSTS

The cost of healthcare causes stress for more than half of Americans, and three in ten say it has led to arguments or tension with family or friends. More than half of Americans also say the cost of healthcare has impacted their spending habits. The cost of healthcare is more likely to cause stress and changes in spending among lower income Americans and the uninsured.

- Over half of Americans (53%) say the cost of healthcare causes stress in their lives.
 - Those with a household income of \$30K or less are more likely than others to say that the cost of healthcare causes stress (67%), while those with a household income of \$100K or more are much less likely to say it causes stress (28%).
 - Very liberal Americans are more likely than very conservative Americans to say that the cost of healthcare causes them stress (71% compared to 42%).
- A third of Americans (31%) agree that *“The cost of healthcare has caused arguments or tension between myself and my friends or family.”*
 - Those with a household income of \$30K or less are more likely than others to say that healthcare causes arguments or tension between them and friends or family (42%).
 - Americans without healthcare insurance are more likely to agree with the above statement than Americans with healthcare (55% versus 26%).
 - Three-quarters of Americans (72%) who have healthcare and four out of five (81%) Americans who are very satisfied with their current healthcare insurance do not argue with friends and family about healthcare costs.
- A quarter of Americans (25%) have argued with their friends about healthcare reform and almost as many (22%) have with argued with their families.
 - One in five (19%) have argued with random people.
 - Arguments are less likely with co-workers (17% have argued about health care reform with a co-worker) and spouses or significant others (11%).
 - Americans ages 55 and older are less likely to argue about healthcare reform (60% have not argued with anyone over the topic).
- Over half of Americans (52%) say that the cost of healthcare has impacted their spending habits, including a quarter (26%) who completely agrees with the statement.
 - The likelihood that healthcare costs have impacted spending habits decreases as household income increases (<\$50K: 61%; \$50-100K: 48%; \$100K+: 39%).
 - Americans without healthcare are more likely than those with healthcare to say that healthcare costs impact their spending (70% versus 49%).
 - Divorced Americans are more likely to say that healthcare costs impact their spending habits (54%, including 34% who completely agree).

HEALTHCARE COSTS AND HOLIDAY SPENDING

Holiday spending will be lower this year for two in five Americans due to rising healthcare costs. Only one in five Americans says their spending will not change this holiday season while others say their spending will be impacted by the cost of gas and household items, recession fears, job worries, and healthcare costs.

- Two in five Americans (40%) expect to spend less during the holidays this year because of rising healthcare costs.
 - Women are more likely than men to agree with this statement (46% versus 34%).
 - Those without healthcare insurance are more likely than others to agree that they expect to spend less (62%).

- Americans' likelihood of spending less during the holidays because of healthcare costs decreases as household income increases (<\$50K: 50%; \$50-100K: 31%; \$100K+ 19%).
- Americans who do not expect to spend less this holiday season are more likely to be those with a household income of \$75K or more (78% disagree with the statement).
- Forty percent (40%) of Americans indicate that the cost of gas and other household items will impact how much money they will spend this holiday season.
- Thirty-six percent (36%) of Americans say that recession fears will impact their holiday spending this year.
 - 35-64 year olds are the more likely than younger Americans to say recession fears will impact their holiday spending (42%).
- Just over a quarter (27%) of Americans say that job worries will impact their holiday spending this year.
 - 25-34 year olds are the most likely to say that job worries will impact their holiday spending (38%).
 - Americans without healthcare insurance are more likely than Americans overall to say job worries will impact holiday spending (38%).
- About a quarter (24%) of Americans says the cost of healthcare is a determining factor in the amount of holiday spending.
- Just one in five (21%) Americans says that their spending will not change this holiday season.
 - Seniors (ages 65 and older) are more likely than others to say that their holiday spending will not change this year (29%) as well as Americans who are very satisfied with their current healthcare insurance (29%).

THE HEALTHCARE REFORM DEBATE

A majority of Americans have been following the health care debate and most are frustrated or annoyed with the current debate. Older Americans nearing retirement are more likely than younger Americans to be following the debate and to feel anger, tension, and helplessness.

- Three quarters (75%) of Americans have been closely following the current debate surrounding healthcare reform, including more than a third (36%) who say they have been following the debate *very* closely.
 - Americans ages 45 and older are more likely to be following the debate (85%).
 - Americans ages 55 to 64 are particularly likely to be following the debate *very* closely (52%).
- Sixteen percent (16%) of Americans have been following the debate, but not very closely, while the remaining nine percent are either not interested or have not been following the healthcare debate at all.
 - Half of Americans ages 18-24 (52%) have not been following the debate – the same group that is likely to be covered under their parents' healthcare insurance (56% get healthcare from parents).
- Half of Americans (50%) are frustrated by the current debate about healthcare reform and two in five (41%) feel annoyed.
 - Those who say they are following the debate very closely are particularly likely to say they are frustrated (57%).
 - While younger people (18-24 year olds) are most likely to be annoyed by the debate (48%), older Americans nearing retirement (55 to 64 year olds) are more likely than others to feel frustrated (60%).
 - Strong liberals are more likely to be annoyed than frustrated (49%).
- Nearly a third of Americans (30%) say the debate makes them angry, and similar numbers feel anticipatory (29%), tense (28%) or helpless (28%).
 - Those who are particularly likely to feel anger include very conservative Americans (62%), Americans who follow the debate very closely (42%), and 45 to 64 year olds (40%).
 - Pre-retirement Americans (ages 55 to 64) are also likely to feel helplessness (41%) and tension (34%).
- Just over a quarter (27%) of Americans feel optimistic and one in ten (11%) feel excited.

CONCERNS ABOUT HEALTHCARE REFORM

Top concerns about healthcare reform include the cost to future generations and impact on the federal deficit, the cost of out of pocket expenses, and accessible and quality coverage. Conservatives and parents are more likely than others to be particularly sensitive to the possible negative impacts of healthcare reform.

- Americans are most concerned about how healthcare reform will impact the cost to future generations and the federal deficit (84%), the cost of out of pocket expenses (83%), and the accessibility to and quality of coverage (82%).
 - Conservative Americans are more likely than others to be concerned about the impact to the cost of future generations and the federal deficit (92%).
 - Americans with a household income of \$30-40K particularly likely to be concerned about the cost of out of pocket expenses (92%).
 - Parents are more concerned than others about access to and quality of coverage (87%).
- Also key concerns are a lack of physicians and healthcare providers (73%) and a lack of choice in terms of where to go for healthcare (71%).
 - Conservatives (84%) and parents (79%) are more likely than others to be concerned about a lack of physicians and healthcare providers.
 - Conservatives (83%) and Americans ages 45-64 (58%) are more likely than others to be concerned about a lack of choice on where to go.
- Two-thirds of Americans (65%) are concerned about long lines at offices and clinics.
 - Conservatives (75%) and Americans ages 35-44 (73%) are more likely than others to be concerned about long lines at offices and clinics.

HEALTHCARE AND “THE TRUTH”

Most Americans say they are honest with their healthcare provider and insurance provider about their health conditions. However, nearly a quarter admit that they would consider withholding information from an insurance provider if it might limit their ability to access healthcare.

- Four out of five Americans (80%) say that they have *not* withheld information or bent the truth to their *healthcare provider* regarding compliance with healthcare provider’s instructions, lifestyle issues – such as exercise, smoking, drinking, food intake – personal medical history or family medical history.
 - Very liberal Americans are more likely than others to withhold information or bend the truth about their personal medical history (14%, compared to 5% among Americans overall).
- Less than one in ten (9%) says they have withheld information or bent the truth about their compliance with healthcare provider’s instructions.
 - 55 to 65 year olds are more likely than others to say they have been untruthful about their compliance with a healthcare provider’s instructions (13%).
- Seven percent (7%) of Americans say that they have withheld information/bent the truth about lifestyle issues.
- Americans are less likely to be dishonest about their personal medical history (5%) and their family’s medical history (4%).
- Nearly nine in ten Americans (87%) say that they have not withheld information or bent the truth to their *insurance provider* regarding compliance with healthcare provider’s instructions, lifestyle issues – such as exercise, smoking, drinking, food intake – personal medical history or family medical history.
 - Very liberal Americans are more likely than others to withhold information or bend the truth about their family’s medical history (16%) and their personal medical history (10%).
- If faced with a medical history that might limit their ability to access healthcare, 24 percent of Americans say they would (17%) or might (7%) withhold that information from their insurance provider in order to get coverage.
 - Those more likely to say they would withhold the information include very liberal Americans (30%), those who are single (25%) and those with a household income of \$30K or less (25%).
 - Very conservative Americans and older Americans (ages 45 and older) are more likely than others to say they would not withhold the information (75% each compared to 66% among Americans overall).

TRUSTED INFORMATION SOURCES

Families and doctors are the most trusted sources of information about healthcare reform. Younger people trust President Obama, though politicians in general garner very little trust from Americans. Though Americans say they put less trust in news programs, newspapers, and Web sites, they continue to turn to them as sources of information about healthcare reform.

- A majority of Americans (56%) trusts their family as a source of information about healthcare reform and more than half (51%) trust their doctors.
 - Younger Americans (ages 18 to 34) and single Americans are more likely than others to trust their family (68% and 65% respectively).
 - Though more than half of Americans trust their families on healthcare reform information, only 30 percent of Americans trust their friends.
 - Those most likely to say they trust their doctors for healthcare reform information include parents (59%) and those who are very satisfied with their healthcare (58%).
 - Americans ages 25 to 34 are more likely to trust their doctors than Americans ages 45-54 (63% versus 47%).
 - Those who are not following the healthcare debate at all are more likely to say they do not trust doctors (35%).
- More than a third (38%) of Americans trusts President Obama as a source for information about healthcare reform.
 - Nearly half of 18 to 34 year olds trust President Obama (46%), while nearly as many Americans ages 45 and older say they do not trust the President (49%).
 - Fewer than one in ten Americans (8%) trusts politicians in general when it comes to information about healthcare reform.
 - Older Americans are particularly likely to say they do not trust politicians while those with a lower household income (\$20K or less) are more likely than others to say they do trust politicians in general on this issue (20%).
- Three in ten Americans trust cable news networks and national news programs (31% and 28% respectively).
 - Very conservative Americans and those who follow the healthcare debate very closely are more likely to trust cable news (44% and 37% respectively).
 - Nearly twice as many as those who trust news programs turn to news programs as a source – 61 percent of Americans turn to cable news networks and 54 percent turn to national news programs.
- Nearly a quarter of Americans says they trust religious leaders (23%) and third party organizations like the American Medical Association and AARP (22%).
 - Americans who very closely follow the healthcare debate are less trusting of third party organizations (47%).
 - Fifteen percent (15%) of Americans turn to newsletters as sources of information about healthcare reform.
- Just one in five Americans (20%) says they trust newspapers for information on healthcare reform issues, however nearly half (48%) of Americans have used newspapers as a source and 24 percent have used magazines as a source.
 - Americans ages 55 to 64 are more likely than others to say they do *not* trust newspapers (55%).
- Americans are less likely to say they trust Web sites (12%) and blogs (5%) for healthcare reform information, yet 27 percent have used search engines to find information on healthcare reform, 21 percent have used health Web sites (like WebMD), and seven percent have used blogs (7%).
 - Interestingly, 18 to 24 year olds are particularly likely to say they do not trust blogs (75%).
 - Younger Americans (18-34 year olds) are more likely than others to use search engines as a source (36%).