

Most People Continue to Think Well of Their Own Health Insurance

Medicare beneficiaries are somewhat more satisfied than people with employer-sponsored plans, Medicaid or individually purchased health insurance

While between a fifth and a third of Americans with health insurance are unhappy with their own health plans (depending on which plans, and which measures of unhappiness are used) most people continue to be satisfied with their health insurance. This is true with employer-provided plans, health insurance which is bought by individuals and families, Medicare and Medicaid. However, those with Medicare coverage tend to be more satisfied and to have fewer complaints than those with other types of coverage.

These are some of the results of a Harris Interactive survey of 949 adults with health insurance surveyed by telephone between December 12 and 16, 2002.

It is important to contrast these generally positive attitudes to people's *own* health plans and their more negative attitudes to managed care *in general*. Many other surveys have shown that people feel much more positively about *their* doctors, *their* members of Congress, *their* local communities and *their* local schools than they do about doctors, congressmen, society and schools generally. Clearly, many people who are satisfied with their own health insurance are critical of health insurance and managed care in general.

We believe that these differences reflect the difference between personal experiences and the impact of negative media reports. The personal experiences of the public with their own health plans are not nearly as bad as their beliefs about health insurance and managed care, which in many cases come from what they see on television, in movies or read in magazines and newspapers.

SUMMARY A

Those Unhappy With Employer-Provided Plans: Key Trends

Base: Adults Insured by Employer or Union

	1999	2000	2001	2002
	%	%	%	%
Adults who gave their employer-provided health plans a grade of C, D, or F	29	26	31	31
Adults who would not recommend their employer-provided health plans to friends/relatives who are healthy	20	15	22	19
Adults who would not recommend their employer-provided health plans to friends/relatives who have serious chronic illnesses	28	25	26	26

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SUMMARY B

Those Unhappy With Different Types Of Plans (2001-2002)

Base: Insured Adults

	Covered by:						
	Employer-Provided Plans		Medicare		Medicaid		Privately Bought
	2001	Dec. 2002	2001	Dec. 2002	2001	Dec. 2002	2002
	%	%	%	%	%	%	%
Give their health plans a low rating (C, D, or F)	31	31	24	26	31	36	31
Would not recommend their plans to friends/relatives who are healthy	22	19	18	19	31	21	17
Would not recommend their plans to friends/relatives who have serious or chronic illnesses	26	26	21	20	24	23	25

Only Very Modest Changes Over The Last 12 Months

While levels of satisfaction have not changed much between December 2001 and December 2002, there have been some changes. Specifically:

- Those with employer-provided insurance who give their plans very poor grades (D or F) have increased from 8% to 13%, the highest number we have recorded over the four years we have asked this question.
- However, marginally, more people with employer-provided insurance give their plans an A (up from 26% to 29%) and they are also more likely to “definitely recommend” their plans to both healthy (up from 33% to 40%) and sick (up from 32% to 38%) friends.

In other words, satisfaction has polarized somewhat with more people giving their employer-provided plans *strongly* positive or *strongly* negative ratings. However, the latest numbers are very close to what they were two years earlier in December 2000.

Medicare Does Better

Medicare beneficiaries show the lowest levels of dissatisfaction and the highest levels of satisfaction:

- Only 26% give their insurance a C, D or F, compared to 31%, 36% and 31% for those with the three other types of insurance.
- 39% give their insurance an A compared to 29%, 28% and 30% for the other types of insurance.
- Only 20% would not recommend their health insurance to a sick friend, compared to 26%, 23% and 25% for the other types of insurance.

Plenty Of Room For Improvement

While the health insurance and managed care industry can derive some comfort from these numbers, there is much room for improvement. Both employer-provided and directly purchased health insurance score worse than Medicare and about the same as Medicaid.

TABLE 1-A

Rating Of Own Health Plan: 1998-2002

“I want to know how you rate your current health plan, thinking about all your experiences with that plan, would you give it a grade of A, B, C, D, or F?”

Base: Insured Adults

	1998	1999	2000	2001	2002
	%	%	%	%	%
A	33	30	34	29	31
B	39	39	35	38	35
C	18	22	19	23	20
D	5	5	6	4	8
F	3	2	2	4	4
Not sure/Refused	2	2	4	2	2

TABLE 1-B

Rating Of Those With Different Types Of Plans (Now)

“I want to know how you rate your current health plan, thinking about all your experiences with that plan, would you give it a grade of A, B, C, D, or F?”

Base: Insured Adults

	Employer-Provided	Medicare	Medicaid	Privately Bought
	%	%	%	%
A	29	39	28	30
B	39	31	36	36
C	18	15	25	20
D	9	8	7	8
F	4	2	2	3
Not sure/Refused	1	4	2	3

TABLE 1-C

Rating Of Own Health Plan: Trends 1999-2002 Employer-Provided Plans

“I want to know how you rate your current health plan, thinking about all your experiences with that plan, would you give it a grade of A, B, C, D, or F?”

Base: Adults Insured by Employer or Union

	Currently Insured Through Work, Union			
	1999	2000	2001	2002
	%	%	%	%
A	26	34	26	29
B	43	36	41	39
C	22	18	23	18
D	6	6	4	9
F	1	2	4	4
Not sure/Refused	2	5	2	1

TABLE 2-A

Recommending Health Plan To A Healthy Relative Or Friend: 1998-2002

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who is basically healthy?”

Base: Insured Adults

	1998	1999	2000	2001	2002
	%	%	%	%	%
Definitely recommend	39	31	41	34	40
Probably recommend	40	44	37	39	36
Probably not recommend	12	13	11	16	10
Definitely not recommend	7	8	6	7	8
Not sure/Refused	3	5	4	4	5

TABLE 2-B

Recommending Health Plan To A Healthy Relative Or Friend: 1999-2002 Employer-Provided Plans

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who is basically healthy?”

Base: Adults Insured by Employer or Union

	Currently Insured Through Work, Union			
	1999	2000	2001	2002
	%	%	%	%
Definitely recommend	26	42	33	40
Probably recommend	53	40	42	37
Probably not recommend	12	9	17	11
Definitely not recommend	8	6	6	7
Not sure/Refused	2	3	3	4

TABLE 3-A

Recommending Health Plan To A Sick Relative Or Friend: 1998-2002

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who has a serious or chronic illness?”

Base: Insured Adults

	1998	1999	2000	2001	2002
	%	%	%	%	%
Definitely recommend	34	28	38	34	38
Probably recommend	34	38	30	33	29
Probably not recommend	16	13	13	14	15
Definitely not recommend	13	14	12	11	11
Not sure/Refused	3	7	6	6	7

TABLE 3-B

**Recommending Health Plan To A Sick Relative Or Friend:
1999-2002 Employer-Provided Plans**

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who has a serious or chronic illness?”

Base: Adults Insured by Employer or Union

	Currently Insured Through Work, Union			
	1999	2000	2001	2002
	%	%	%	%
Definitely recommend	24	36	32	38
Probably recommend	44	33	35	30
Probably not recommend	14	13	15	15
Definitely not recommend	14	12	11	11
Not sure/Refused	4	6	6	6

Methodology

This Harris Interactive survey was conducted by telephone within the United States between December 12 and 16, 2002, among a sample of 949 insured adults (18+). Figures for age, sex, race, education, number of adults and number of voice/telephone lines in the household were weighted where necessary to align them with their actual proportions in the population.

In theory, with a probability sample of this size, one can say with 95 percent certainty that the results have a statistical precision of plus or minus three percentage points of what they would be if the entire adult population had been polled with complete accuracy.

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