

Humphrey Taylor

Chairman of *The Harris Poll*®

Robert Leitman

Group President, Health Care,
Education & Public Policy

Satisfaction with Own Health Insurance Remarkably Stable

Most people in the United States continue to give their own insurance good marks, whether employer-provided, individually purchased, Medicare or Medicaid

People who follow or who are closely involved with the health insurance industry are aware of many changes. Employers are introducing new types of plans. Employees are being asked to pick up more of their own costs. The Medicare Reform bill has passed but has not been implemented. Consultants preach the virtues of so-called consumer-driven health plans. States make changes in their Medicaid plans. However, if consumer attitudes to health insurance were to be viewed as evidence, you would be forgiven for thinking that nothing much is changing.

For the fifth time in six years, Harris Interactive has asked the insured public to rate their own insurance plans. Two thirds of them continue to give their plans an A or a B, with only 10% giving them a D or an F. Substantial but not overwhelming majorities continue to say that they would recommend their own health plans to family members who are basically healthy (76%) or who have a serious or chronic illness (68%).

Of course, these results could be much better with many more As and fewer Cs, Ds and Fs, and fewer people saying they would not recommend their own plans. But the **big picture** is that most people rate their health insurance positively and only a third or less, depending on the question, give their health insurance negative marks.

A Paradox

This remarkable stability of public satisfaction, with most people being satisfied with their own insurance, stands in stark contrast to the very negative views many people have of the health insurance industry and managed care (see *The Harris Poll*® #31, May 28, 2003), which have increased greatly over the same six years.

This reinforces the view which we have expressed before that the greatly increased hostility to managed care and the health insurance industry was mainly driven by the media, and by physician-patient conversations, rather than by personal experience.

What's Ahead in Health Care News?

During this year, Harris Interactive and IMS Health will launch a global physician poll that provides insights on the perspectives and experiences of physicians in the U.S., U.K., France, Germany, Italy and Spain. Look for results in upcoming issues of the Harris Interactive *Health Care News*.

SUMMARY A

Those Unhappy with Employer-Provided Plans: Key Trends (1999-2004)

Base: Adults Insured by Employers or Unions

	1999	2000	2001	2002	2004
	%	%	%	%	%
Adults who gave their employer-provided health plans a grade of C, D, or F	29	26	31	31	31
Adults who would not recommend their employer-provided health plans to friends who are healthy	20	15	22	19	17
Adults who would not recommend their employer-provided health plans to friends who have serious chronic illnesses	28	25	26	26	24

SUMMARY B

Those Unhappy with Different Types of Plans (2001-2004)

Base: Insured Adults

	Covered by:										
	Employer-Provided Plans			Medicare			Medicaid			Privately Bought	
	2001	2002	2004	2001	2002	2004	2001	2002	2004	2002	2004
	%	%	%	%	%	%	%	%	%	%	%
Give their health plans a low rating (C, D, or F)	31	31	31	24	26	29	31	36	36	31	30
Would not recommend their plans to friends who are healthy	22	19	17	18	19	23	31	21	27	17	15
Would not recommend their plans to friends who have serious or chronic illnesses	26	26	24	21	20	22	24	23	33	25	22

Modest Changes Since 2001

In general, satisfaction levels have been remarkably stable. The main points to note are:

- The very modest changes relating to employer-provided insurance suggest a possible increase in satisfaction with those saying they would not recommend their plans marginally lower now than in 2001 or 2002.
- This year's survey produced slightly higher levels of dissatisfaction with Medicare: those giving the programs a C, D or F rose from 26% to 29%, and those who would not recommend Medicare also increased modestly.
- Dissatisfaction with Medicaid has increased to some extent with more people now saying they would not recommend it to friends or family members who have serious or chronic illnesses (33%).

Satisfaction With Medicaid Is Lower Than For Other Plans

There are now only modest differences in the levels of dissatisfaction with employer-provided, privately purchased insurance and Medicare programs. **However, Medicaid beneficiaries are more likely to be dissatisfied**, with 36% of them rating Medicaid D, E or F, 27% not recommending Medicaid to healthy friends and family and 33% not recommending it to those who have serious or chronic illnesses.

TABLE 1-A
Rating of Own Health Plan: 1998-2004

"I want to know how you rate your current/most recent health plan, thinking about all of 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	2004
	%	%	%	%	%	%
A	33	30	34	29	31	28
B	39	39	35	38	35	39
C	18	22	19	23	20	18
D	5	5	6	4	8	8
F	3	2	2	4	4	2
Don't know/Refused	2	2	4	2	2	4

TABLE 1-B
Rating of Those With Different Types of Plans (Now)

"I want to know how you rate your current/most recent health plan, thinking about all of 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	25	36	22	26
B	42	31	40	40
C	19	15	18	19
D	10	11	16	9
F	2	4	2	2
Not sure/Refused	2	5	3	3

TABLE 1-C
Rating of Own Health Plan: Trends 1999-2004 Employer-Provided Plans

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

Base: Adults Insured by Employers or Unions

	Currently Insured Through Work, Union				
	1999	2000	2001	2002	2004
	%	%	%	%	%
A	26	34	26	29	25
B	43	36	41	39	42
C	22	18	23	18	19
D	6	6	4	9	10
F	1	2	4	4	2
Not sure/Refused	2	5	2	1	2

TABLE 2-A

Recommending Health Plan to a Healthy Relative or Friend: 1998-2004

“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	2004
	%	%	%	%	%	%
Definitely recommend	39	31	41	34	40	41
Probably recommend	40	44	37	39	36	35
Probably not recommend	12	13	11	16	10	11
Definitely not recommend	7	8	6	7	8	7
Not sure/Refused	3	5	4	4	5	6

TABLE 2-B

Recommending Health Plan to a Healthy Friend: 1999-2004 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 Employers or Unions

	Currently Insured Through Work, Union				
	1999	2000	2001	2002	2004
	%	%	%	%	%
Definitely recommend	26	42	33	40	40
Probably recommend	53	40	42	37	39
Probably not recommend	12	9	17	11	11
Definitely not recommend	8	6	6	7	6
Not sure/Refused	2	3	3	4	4

TABLE 3-A

Recommending Health Plan to a Sick Relative or Friend: 1998-2004

“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	2004
	%	%	%	%	%	%
Definitely recommend	34	28	38	34	38	37
Probably recommend	34	38	30	33	29	31
Probably not recommend	16	13	13	14	15	14
Definitely not recommend	13	14	12	11	11	10
Not sure/Refused	3	7	6	6	7	8

TABLE 3-B

Recommending Health Plan to a Sick Relative or Friend: 1999-2004 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 Employers or Unions

	Currently Insured Through Work, Union				
	1999	2000	2001	2002	2004
	%	%	%	%	%
Definitely recommend	24	36	32	38	36
Probably recommend	44	33	35	30	34
Probably not recommend	14	13	15	15	14
Definitely not recommend	14	12	11	11	9
Not sure/Refused	4	6	6	6	6

Downloadable PDFs of the Harris Interactive Health Care News are available at http://www.harrisinteractive.com/news/newsletters_healthcare.asp

Methodology

This Harris Interactive survey was conducted by telephone within the United States between February 9 and 16, 2004, among a sample of 911 insured adults, aged 18 and over. 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 probability samples of this size, one could 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 who are insured had been polled with complete accuracy. Unfortunately, there are several other possible sources of error in all polls or surveys that are probably more serious than theoretical calculations of sampling error. They include refusals to be interviewed (non-response), question wording and question order, interviewer bias, weighting by demographic control data and screening (e.g., for likely voters). It is impossible to quantify the errors that may result from these factors.

These statements conform to the principles of disclosure of the National Council on Public Polls.

About Harris Interactive®

Harris Interactive (www.harrisinteractive.com) is a worldwide market research and consulting firm best known for *The Harris Poll*®, and for pioneering the Internet method to conduct scientifically accurate market research. Headquartered in Rochester, New York, Harris Interactive combines proprietary methodologies and technology with expertise in predictive, custom and strategic research. The Company conducts international research from its U.S. offices and through wholly owned subsidiaries—London-based **HI Europe** (www.hieurope.com), Paris-based **Novatris** and Tokyo-based **Harris Interactive Japan**—as well as through the Harris Interactive Global Network of independent market- and opinion-research firms. EOE M/F/D/V

To become a member of the Harris Poll OnlineSM and be invited to participate in future online surveys, visit www.harrispollonline.com

For more information, contact us at:

877.919.4765

or visit our website at

www.harrisinteractive.com

Media inquiries, contact:

Bonnie Hughes 585.214.7541

Nancy Wong 585.214.7316