

Americans Largely Pleased with Health Coverage but Concerned about Affordability

New survey finds more than half of workers stay at their job to keep health benefits

LOS ANGELES –October 15, 2019 – Six years after Health Insurance Exchanges were first launched as a result of the Affordable Care Act (ACA), Americans report they are largely satisfied with their healthcare options, according to a survey of 3,760 adults ages 18-64 in August 2019 by national nonprofit Transamerica Center for Health Studies[®] (TCHS). This seventh annual survey, *Americans Settle in During Healthcare Uncertainty*, found 84% of Americans are very or somewhat satisfied with the quality of their healthcare.

Still, costs remain a concern. Nearly one-third of Americans (32%) say being able to pay for the care they need is the most important component of the healthcare system. Healthcare costs are having a negative impact on personal healthcare with over one-quarter of Americans (27%) canceling a medical appointment due to expected costs (most often Latinos (37%), Generation Z (33%), and Millennials (31%)). Among the uninsured, 48% say they don't have coverage because of the cost, and more than seven in 10 (71%) say prescription drugs are too costly.

"Health costs can be very expensive, particularly for the 66% of Americans reporting a physical or mental health condition," said Hector De La Torre, executive director of TCHS. "Even for those without a health condition, there is always a concern that they or their loved ones may someday require healthcare that can devastate their finances."

On the national policy level, over two in five Americans (42%) have a positive impression of the ACA, holding mostly consistent since 2017. Black/African American adults are more likely to have a very positive impression of the ACA (35% vs. 25% Latino, 19% Asian/Pacific Islander, and 17% White).

A strong majority of Americans agree that drug prices are too high and that the government should intervene:

- A significant majority (78%) feel the federal government should be allowed to negotiate prescription drug prices.
- Almost a quarter (22%) have purposely not taken medications as prescribed by their doctor in the past 12 months because the cost was too high.

In addition to not taking prescribed medications due to cost, over one in three adults (34%) have asked their doctor about a diagnosis or treatment they found online and almost one in five adults (17%) say they have insisted on receiving a treatment, medication, or test against their doctor's recommendation.

"Whether medications or treatments, this shows that patients are taking actions outside of their health provider's recommendation and potentially affecting their ability to recover from disease or maintain good health," said De La Torre of TCHS.

There are some positive signs with regard to affordability:

- Slightly fewer Americans report premium costs increased in 2019 (30% compared to 35% in 2018).
- The same is true for deductibles (26% compared to 29% in 2018).

Employer-based health coverage is a linchpin of health insurance, and just over half of employed adults (51%) agree they have to stay at their current job for the health insurance. Moreover, a striking 30% said they had to leave a previous job because their company did not offer health insurance and health benefits, and this trend has steadily increased since 2017.

"With healthcare in the U.S. adapting to the ACA over several years, followed by uncertainty due to attempts to repeal and replace it, and then elimination of the individual mandate requiring Americans to have health insurance in 2018, consumers are understandably cautious as they try to keep or find employer-based health coverage," said De La Torre of TCHS. "The desire to find stability in health coverage is demonstrated in our new survey, ***Americans Settle in During Healthcare Uncertainty***, with the consistent number of Americans having health coverage (87%) over recent years and the most common sources of new coverage for the previously uninsured being employers (41%) and state programs (28%, up from 18% in 2018)."

ABOUT THE TRANSAMERICA CENTER FOR HEALTH STUDIES

Transamerica Center for Health Studies (TCHS) – a division of [Transamerica Institute®](#), – is a national nonprofit focused on empowering consumers and employers to achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with healthcare experts and organizations that are equally focused on health coverage and personal health and wellness. Transamerica Institute® is a nonprofit, private foundation funded by contributions from Transamerica Life Insurance Company and its affiliates, as well as unaffiliated third parties. None of the contributors are major medical insurers.

About the Seventh Annual TCHS Consumer Healthcare Survey

The analysis contained in *Americans Settle in During Healthcare Uncertainty* was prepared internally by the research team at TCHS. A self-administered online survey was conducted by The Harris Poll on behalf of TCHS among a nationally representative sample of 3,760 US adults (ages 18- 64), from August 7th to August 19th 2019. Figures for education, age by gender, region and household income were weighted where necessary to align them with the population of US residents ages 18 to 64, then separately by race, and combined into a total General Population sample. A separate weight was created for US residents ages 18-64 who are currently uninsured, as well as for age and ethnicity. A separate weight was created for Millennials and Generation Z to ensure representativeness.