

Seventh Annual U.S. Healthcare Consumer Survey

Americans Settle in During Healthcare Uncertainty



Table of Contents

1. About the Transamerica Center for Health Studies	3
2. About the Survey	4
3. Methodology	5
4. Terminology	6
5. Insurance Classifications	7
6. Overview/Key Findings	8
7. Detailed Findings: Health Insurance	16
8. Healthcare Policy	33
9. Perceptions of Healthcare	57
10. Employer Health Benefits	137
11. Wellness	145
12. Health Information & Technology	164
13. Demographics	179
14. Appendix	186

About the Transamerica Center for Health Studies®

The Transamerica Center for Health Studies® (TCHS) – a division of the Transamerica Institute® – is 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 Survey

Through this research, TCHS continues contributing to the dialogue on healthcare policy by assessing trends in health coverage and personal health and wellness. The 2019 survey builds upon past studies and examines how Americans feel about health coverage. The results of the most recent study – conducted by The Harris Poll via a self-administered online survey among 3,760 US adults (ages 18-64) – represent the seventh annual survey:

July 2013

- Benchmark Wave
- A survey among 2,505 adults to measure the public's use and views on healthcare. Supplemented by November 2013 Pulse Wave – A survey among 1,005 adults to measure the public's use and views on healthcare five weeks into the Affordable Care Act (ACA) open enrollment period.

July 2014

- Annual Wave
- A survey among 2,624 adults to measure the public's behavioral and attitudinal response to the ACA.

September 2015

- Annual Wave
- A survey among 4,611 adults to measure changes experienced due to the ACA implementation, access to healthcare and wellness as a key element in cost control.

September 2016

- Annual Wave
- A survey among 4,636 adults builds upon past studies and examines what causes Americans stress, and how they plan to deal with it, along with how Americans are planning and paying for out-of-pocket healthcare expenses.

August 2017

- Annual Wave
- A survey among 4,602 adults builds upon past studies and examines what Americans think of the uncertainty in health coverage and how they plan to deal with it, along with how Americans view and are paying for healthcare expenses.

September 2018

- Annual Wave
- A survey among 3,604 adults probes what Americans think of the uncertainty in health coverage along with how Americans view and are paying for healthcare expenses including a new focus on prescription drugs.

Methodology

3,760 US adults ages 18-64



August 7–19, 2019



20-minute online survey

Weighting:

- Figures for education, age by gender, region, and household income were weighted where necessary to bring them into line with the population of US residents ages 18 to 64 (based on the March 2018 Current Population Survey), separately by race (Latino, Asian/Pacific Islander (PI), Black/African American (AA), and All Other), and ultimately combined into a total General Population sample. A separate weight was created for US residents ages 18-64 who are currently Uninsured, utilizing the most current information from Gallup 2018 for age and ethnicity. A separate weight was also created for Millennials (ages 23-39) and Generation Z (Gen Z, ages 18-22) using the March 2018 Current Population Survey for type of employment (in addition to the variables above) to ensure representativeness.
- Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who responded to this survey versus those who did not.

Sub-samples:

- Black/African American: n=384
- Latino: n=381
- Asian/Pacific Islander: n=362
- Uninsured: n=376
- Newly Insured: n=186

Report Notes:

- Percentages may not add up to 100% due to weighting, computer rounding, and/or the acceptance of multiple responses.
- An “*” indicates a percentage greater than zero but less than 1%. A “-” indicates a value of zero.
- Statistical significance tests were conducted at the 95% level of confidence. All comparative claims in this report are statistically significant.

Terminology

ACA

Patient Protection and Affordable Care Act

Americans/ adults

General adult population, ages 18-64

Continuously Insured

Currently insured and did not acquire new insurance in the past 12 months

Newly insured

Currently insured and acquired new insurance in the past 12 months (had no insurance in prior year)

Uninsured

Does not currently have health insurance

Employer-provided

Insurance provided by employer, union, or trade association

Exchange

Insurance purchased on an Exchange

Individual

Insurance received through a private insurance plan in the traditional market or purchased through a private health insurance company

Insurance Classifications

Private Insurance

- I receive benefits through an employer (mine or someone else's)
 - I receive benefits through a union (mine or someone else's)
 - I receive benefits through a trade association (mine or someone else's)
 - I receive benefits from a private insurance plan in the traditional market from my spouse
 - I receive benefits from a private insurance plan in the traditional market from my parents
 - I receive benefits through college or university
 - I buy my own health insurance from a private health insurance company
-

Public Insurance

- I receive benefits through Medicare (for age or disability reasons)
 - I receive benefits through Medicaid or another state funded program
 - I receive benefits through military service (mine or someone else's)
 - I receive VA benefits from my own service or through my spouse
-

Exchange Insurance

- I buy my own health insurance (on a) public health insurance Exchange, such as healthcare.gov or a state-based Exchange

7th Annual TCHS Consumer Survey/ Key Findings: Health Coverage

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*, comes as efforts to repeal and replace the ACA were made (largely unsuccessful) and regulatory changes to the ACA have occurred over recent years. As a result of these changes, consumers have varying degrees of awareness that possible health policy changes may impact their health coverage and healthcare in general. The following are some key findings from the survey, focused on *health coverage, policy, healthcare, affordability, health technology, and prescription drugs*.

Health coverage is largely the mechanism for accessing U.S. healthcare, and despite the removal of the tax penalty for not having health insurance, insured rates remain stable. Coverage rates differ among demographic groups and the sources of coverage are fluid.

- The percentage of adults reporting they are uninsured remains consistent with last year, holding at 13%. (Q602)
 - As seen in previous waves of the survey, adults who say they are uninsured tend to be younger, people of color, have lower household incomes, and report being in poorer health.
 - When asked why they have not obtained coverage, the most common response by far is cost (48%). (Q1942)
- Notably, compared with last year, Asian/Pacific Islander adults are twice as likely to have public insurance (12% vs. 6% in 2018). (Q602)
- Newly insured adults are increasingly covered by state-funded programs.
 - Of those who did not previously have health insurance, the most common sources of coverage are employers (41%) and state programs (28% up from 18% in 2018). (Q1941a)

Key Findings: Healthcare Policy

The ACA has been the framework of American healthcare for nine years, impacting every aspect of Americans' access to healthcare. Because of political and policy changes in Washington, DC, consumer attitudes toward the ACA and varied perspectives among demographic groups are evolving. Similarly, attention to the Capitol and potential changes to the ACA remains a focus with differences among demographic groups, particularly regarding the individual and employer health insurance mandates and impacts on key components of the ACA, such as protections for those with preexisting conditions.

- **Support of the ACA has remained solid – especially among people of color.**
 - Over two in five Americans have a positive impression of the ACA (42%), furthering the trend since 2017. (Q1916)
 - Black/African American adults are more likely to have a very positive impression of the ACA (35% vs. 17% White, 25% Latino, 19% Asian/Pacific Islander and 18% Other). (Q1916)
- **People of color are also more likely than their White adult counterparts to be concerned about potential changes coming out of Washington.**
 - The majority (67%) are at least somewhat aware of potential healthcare policy changes from Washington. Among those who are aware of potential changes, more than half (53%) are concerned about these potential changes. (Q1370, Q1373)
 - However, Black/African American adults are more likely to be extremely/very concerned than White and Asian/Pacific Islander adults (65% vs. 51% White and 40% Asian/Pacific Islander). (Q1373)
- **Among younger adults, positive views of the ACA are more common than negative but about one-third have neutral views.**
 - Gen Z and Millennials are more likely to have neutral views (38% Gen Z and 34% Millennials vs. 27% Gen X and 21% Baby Boomers). (Q1916)

Key Findings: Healthcare Policy (continued)

- Younger adults are more likely to say they are aware of potential policy changes and are most likely to believe the government should have an individual mandate for insurance coverage.
 - Gen X and Baby Boomers are more likely to be not at all/somewhat aware (80% Gen X and 82% Baby Boomers vs. 66% Gen Z and 70% Millennials). (Q1370)
 - Gen Z adults are the most likely to believe the government should require individuals to obtain health coverage (59% vs. 47% Millennials, 41% Gen X and 37% Baby Boomers). (Q1920)
- If the employer mandate is removed, the most desired reaction among employed adults (30%) is for companies to not make any changes in coverage. (Q1375)
- The biggest fear associated with policy changes is losing healthcare due to a preexisting condition, though it is declining.
 - When asked about fears associated with health policy changes, around a quarter or more say losing healthcare due to a preexisting condition (31%), a reduction in Medicare (29%) and Medicaid (26%), no annual out-of-pocket limits (24%), and no lifetime limits (23%) are their biggest fears. (Q1930)
 - However, the fear of losing healthcare because of a preexisting condition if changes to policy were to occur is on the decline (31% compared to 35% in 2018). (Q1930)
 - Though adults in 2019 are more likely to say they have a preexisting condition than in past years, more adults say that they are still able to get coverage and to be able to afford it (18%). (Q732)

Key Findings: Healthcare

How consumers manage their healthcare is the lynchpin of personal health and determines the effectiveness of the American healthcare system. In turn, access to healthcare is mostly linked to an individual's health insurance, and health insurance options are based on private, government, and employer-based coverage.

- Satisfaction with healthcare is at its highest level since the survey was first conducted in 2013 and the same can be said for the percentage of adults who feel the quality of their insurance has increased.
 - 84% of adults say they are satisfied with the quality of the healthcare system they have access to today. (Q730)
 - 13% say the quality of the health insurance plans they have access to has increased. (Q1927)
 - There was an increase in the number of people visiting urgent care in 2019 (25% vs. 21% in 2018) and walk-in clinics (19% vs. 15% in 2018). (Q719)
- However, satisfaction with Exchanges may be waning.
 - Around one in four adults insured via an Exchange (26%) say there has been a decrease in the quality of health insurance plans they have access to. (Q1927)
 - And, similar proportions of those on Exchanges (23%) say the number/variety of health insurance options they have access to has decreased – consistent with 2018 findings. (Q1927)
 - 11% of adults insured via employer plan, 11% insured via individual plan, and 9% insured via public plan saw a decrease in the quality of health insurance plans they have access to. (Q1927)

Key Findings: Healthcare (continued)

- Insurance is on the rise as an important factor in staying at a job with around half of employed adults saying they can not switch jobs because they need the health insurance.
 - Half of employed adults (51%) agree they have to stay at their current job for the health insurance. More than one in five (22%) strongly agree with this, which increased significantly from 18% in 2018. (Q1935)
 - Three in five (61%) say healthcare benefits are very important to their overall job satisfaction, second only to salary/pay (72%). (Q1105)

On the other hand, lack of health insurance can also be a driver to switch jobs as three in 10 adults (30%) had to leave a previous job because the company did not offer health insurance. (Q1935)

- Americans are beginning to utilize technology to supplement their healthcare.
 - One in ten (10%) of Americans had a telemedicine visit in 2019. (Q719)
 - One in three adults have asked their doctor about a diagnosis or treatment they found online. (Q5)
 - More than a quarter used mobile health technology to help monitor or diagnose a health condition in the past 12 months. (Q9)
 - Almost one in five adults (17%) say they have insisted on receiving a treatment, medication or test against their doctor's recommendation. (Q6)

Key Findings: Affordability

For each of the seven years of this survey, cost has been a major concern for consumers. Whether it is paying premiums, out-of-pocket health costs, the level of deductibles, affordability is top of mind. This concern and the realities of costly care can impact whether consumers receive the healthcare they need to maintain or regain their personal health. When paying these healthcare costs, it can affect consumers' financial well-being, spilling over into missing out on other basic needs.

- Affordability is still most important to adults when thinking about characteristics of the healthcare system today.
 - Being able to pay for necessary care (32%) and being seen in a timely manner (28%) are by far the most important to Americans. (Q735)
- While there are positive signs in the arena of affordability, the most common barrier for not enrolling in major medical remains cost.
 - Slightly fewer report premium costs increased in 2019 (30% compared to 35% in 2018). (Q1927)
 - The same is true for deductibles (26% compared to 29% in 2018). (Q1927)
 - When asked why they did not enroll in health insurance, nearly one-quarter report they did not obtain health coverage due to cost (24%). (Q1112)
- However, the majority report access to affordable coverage has not changed for them personally.
 - Similar to 2018, three in five (60%) say access to affordable health coverage stayed the same while around one in seven say it increased (14%) or decreased (15%). (Q1927)
- Despite the majority of Americans saying they can afford routine healthcare expenses (82%), more than one in four (27%) have canceled an appointment due to the expected costs, most commonly Latinos (37%), Generation Z (33%) and Millennials (31%). (Q760, Q11)
- Almost one in four (22%) say they have not taken prescribed medications in the past 12 months due to the expense. (Q7)

Key Findings: Affordability (continued)

- The number of adults indicating they are saving for healthcare expenses in a Flexible Spending Account (FSA), Health Savings Account (HSA), or bank account continues to increase from 2014, but still is only a minority.
 - One-third (33%) – up from a low of 22% in 2014 – say they are saving for healthcare expenses. (Q755)
 - However, this aligns with the proportion of adults reporting they have been hit by an unexpected bill they thought was covered by insurance (37%). (Q2220)
- Though insurance costs may be down, many report using savings or credit cards to pay for unexpected expenses.
 - Privately insured adults are more likely to pay out-of-pocket expenses with savings (37% vs. 18%), credit cards (36% vs. 19%), disposable income (28% vs. 16%), or 401(k) withdrawals (10% vs. 4%) compared to those covered by public plans. (Q763)

Key Findings: Prescription Drugs

Prescription drugs are a necessary component of preventing disease and/or maintaining personal health, as necessary as physicians, clinics, hospitals, medical technology, etc. Because of this, prescription drugs have a direct impact on consumers and they are sensitive to the quality and cost of these medical treatments. Just as with the ACA and health insurance, prescription drugs are a focus of healthcare policy.

- Most agree drug prices are too high and that the government should intervene.
 - More than seven in 10 adults (71%) say prescription drug prices are too high. (Q2)
 - A majority also feel the federal government should be allowed to negotiate these prices (78%). (Q4)
 - Almost nine in 10 adults (87%) are comfortable taking generic versions of brand name medications. (Q3)
- The proportion of adults who cannot afford prescriptions appears to be on the rise.
 - One in five adults (21%) have had trouble affording prescription drugs in the past six months, a sentiment that has increased slightly from 17% in 2018. (Q2200)
- When asked who is responsible for high prescription drug prices, the vast majority of Americans say pharmaceutical companies (78%) and insurance companies (59%), but when asked who is the *most* responsible, adults overwhelmingly point to pharmaceutical companies (53%). (Q2205)

Detailed Findings:

Health Insurance

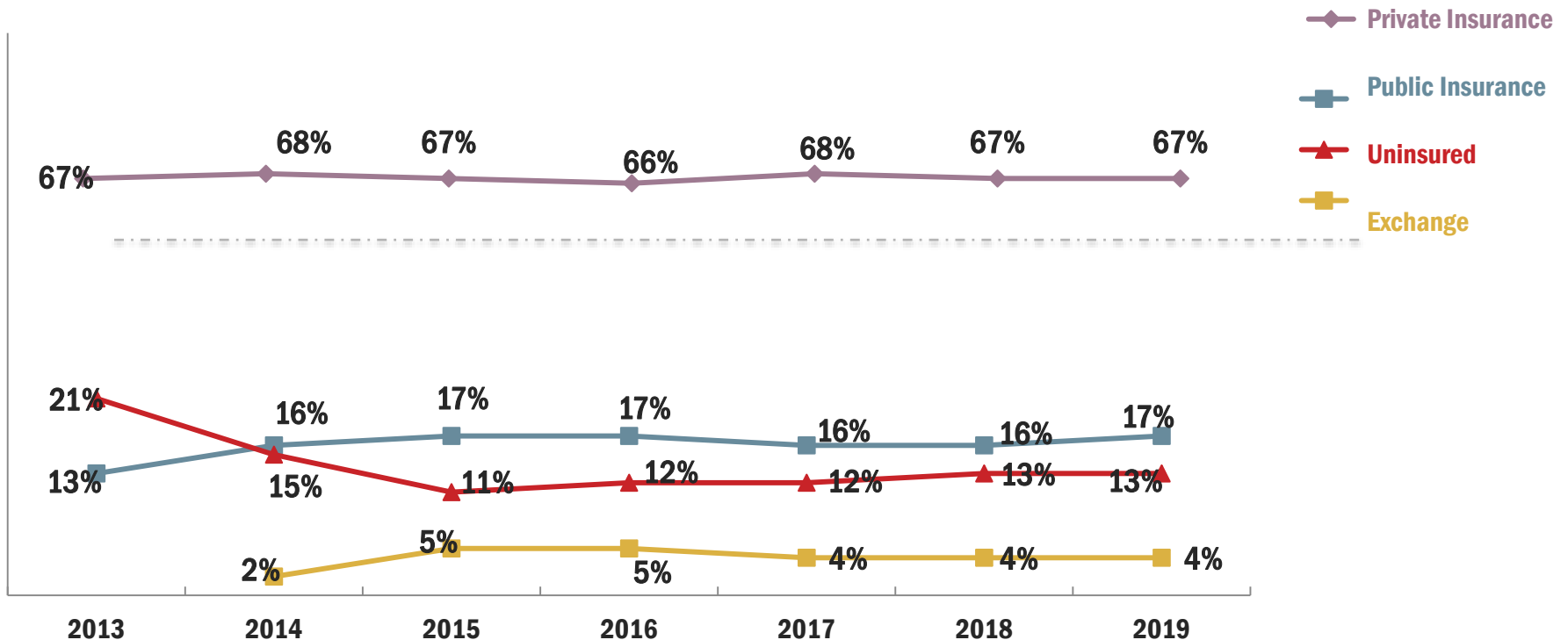
Current Insurance

Changes to Insurance

Insurance Trends Unwavering

Consistent with previous years, two-thirds (67%) have private insurance while almost one in five (17%) have public insurance. While there has been no decrease in the number of uninsured Americans, the number has not risen either, holding consistent from last year at 13%.

Health Insurance Status



*Note: Exchange added in July 2014

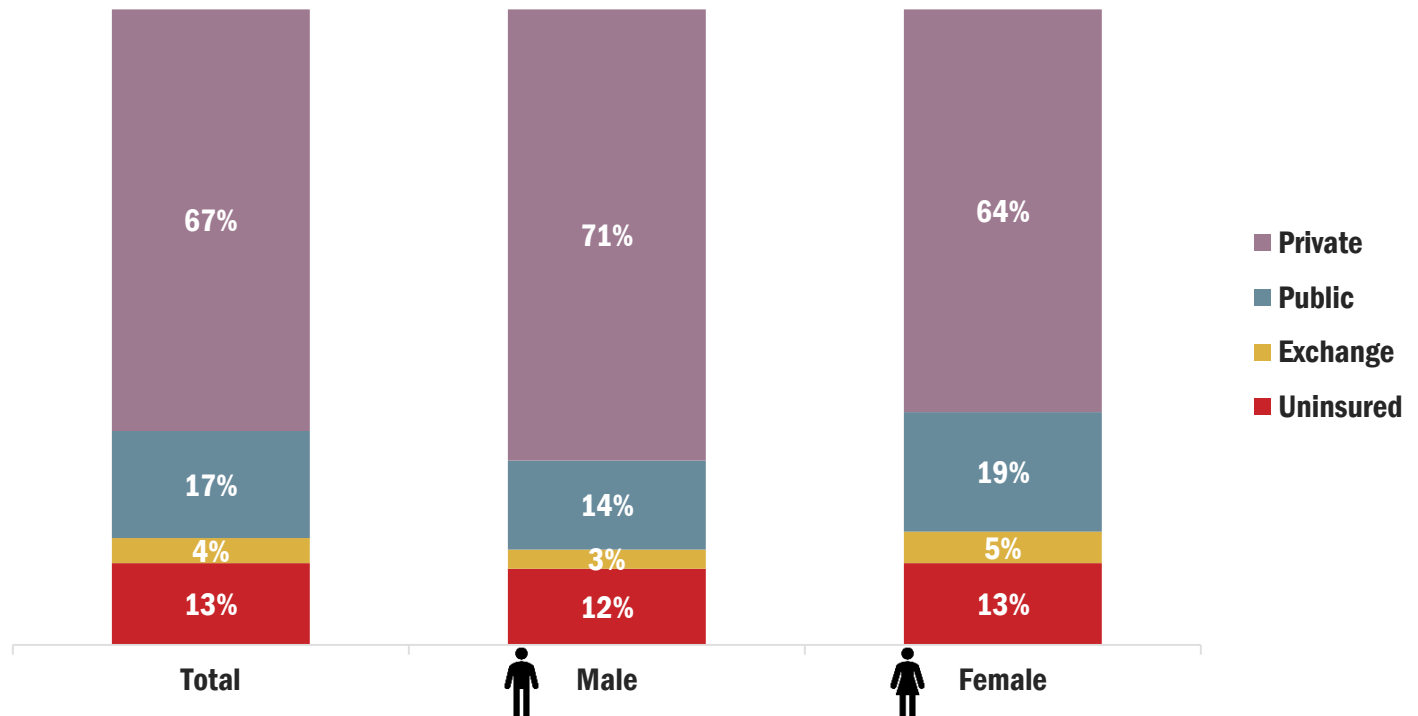
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q602. Which of the following best describes how you primarily receive health insurance?

Insurance Status Differs by Gender

Women and men are similarly likely to be insured. However, women are more likely than men to have public insurance or be insured through an Exchange, while more men report having private insurance.

Health Insurance Status by Gender



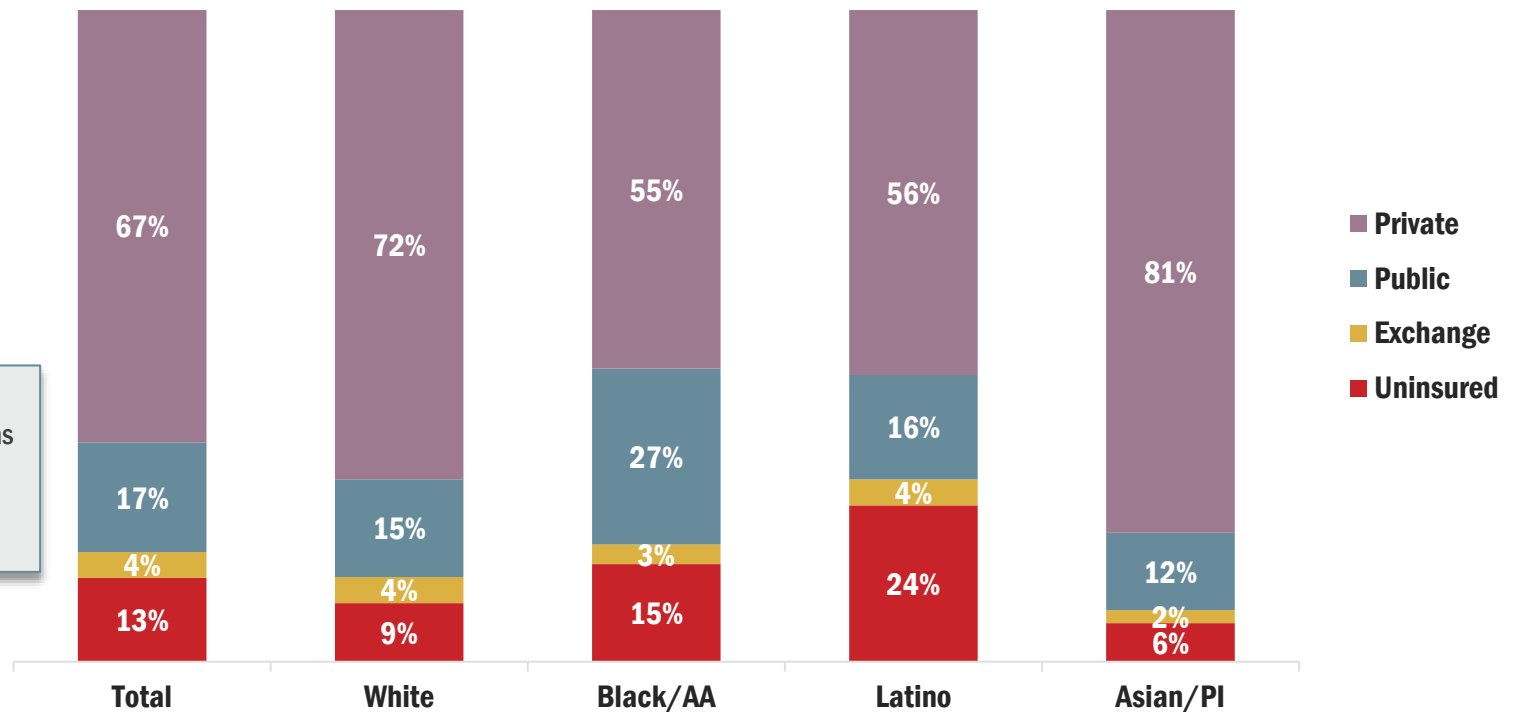
BASE: All Qualified Respondents (August 2019 n=3760; Male n=1544; Female n=2121)

Q602. Which of the following best describes how you primarily receive health insurance?

Latinos Most Likely to be Uninsured - Again

Slightly fewer Latinos say they are uninsured compared with last year (24% vs. 26% in 2018), but they are still most likely to be uninsured. More than 4 in 5 Asian/Pacific Islander adults have private insurance followed further behind by 72% of Whites who report private insurance. One-quarter (27%) of Black/African American adults have public insurance.

Health Insurance Status by Race/Ethnicity



Compared to last year, Asian/PI adults are twice as likely to have public insurance (12% vs. 6% in 2018).

BASE: All Qualified Respondents (August 2019 n=3760; White n=2519; Black/AA n=384; Latino n=381; Asian/PI n=362)

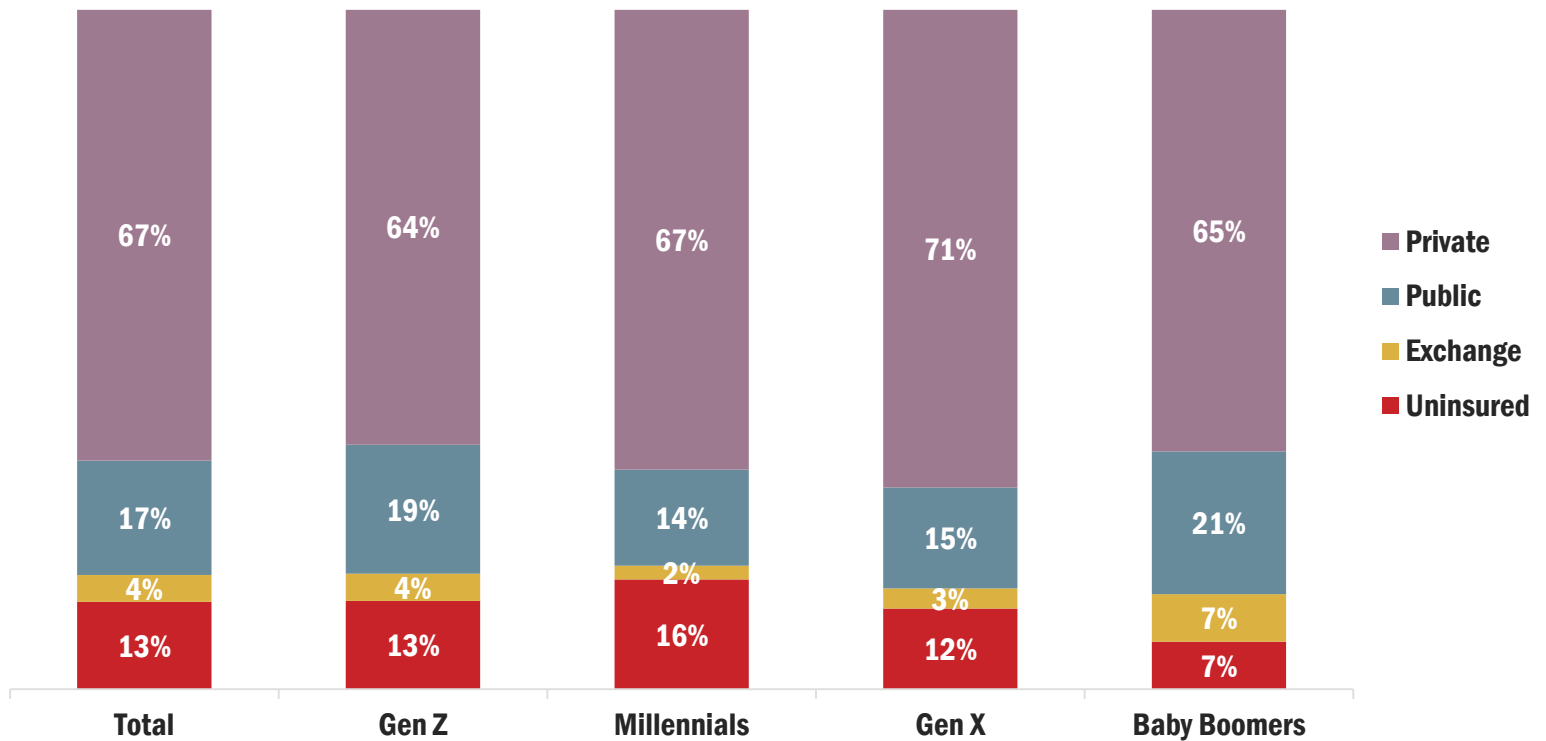
Q602. Which of the following best describes how you primarily receive health insurance?

www.transamericacenterforhealthstudies.org/

Millennials More Likely to Be Uninsured

Sixteen percent of Millennials report being uninsured, while 71% of Gen X are privately insured, and Baby Boomers are the more likely to have public insurance or insured through an Exchange (21% and 7%, respectively).

Health Insurance Status by Generation



BASE: All Qualified Respondents (August 2019 n=3760; Gen Z n=410; Millennials n=1241; Gen X n=1050; Baby Boomers n=1059)

Q602. Which of the following best describes how you primarily receive health insurance?

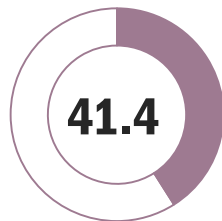
www.transamericacenterforhealthstudies.org/

Profiles of the Insured and Uninsured

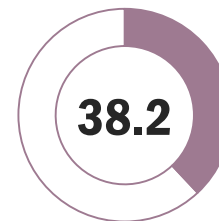
Average age



Insured
n=3384



Uninsured
n=376



Race/
Ethnicity

White

Black/AA

Latino

Asian/PI



Annual income
less than \$50K

25%



54%



Employment

Employed

Not employed, but looking
for work

75%



64%

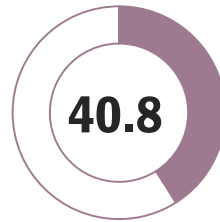


Profile of the Continuously Insured

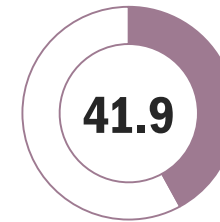
Average age



Total
n=3760



Continuously insured
n=3198



Race/
Ethnicity

White

Black/AA

Latino

Asian/PI



Health

Poor/fair health

Chronic illness

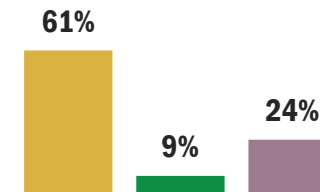
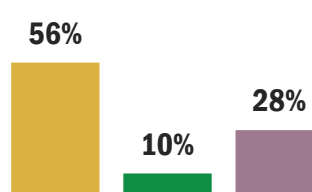


Employment

Employed full time

Employed part time

Unemployed

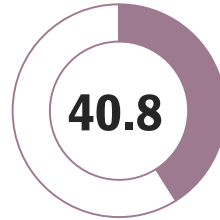


Profile of the Newly Insured

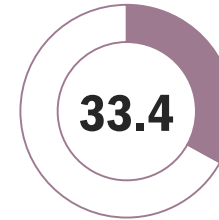
Average age



Total
n=3760



Newly insured
n=186



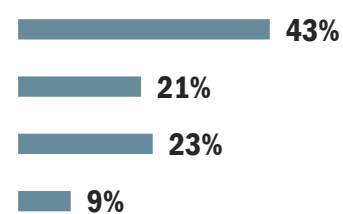
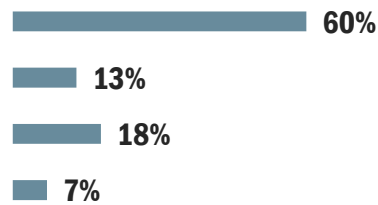
Race/
Ethnicity

White

Black/AA

Latino

Asian/PI



Health

Poor/fair health

Chronic illness

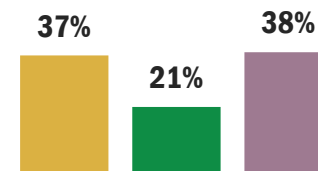
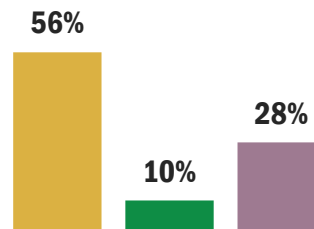


Employment

Employed full time

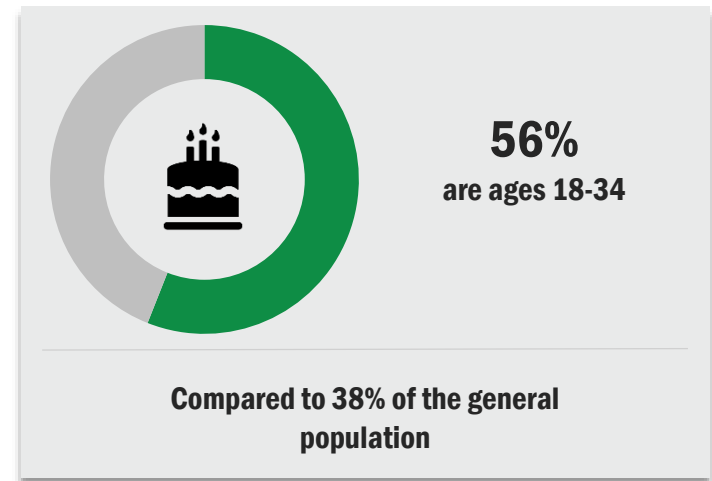
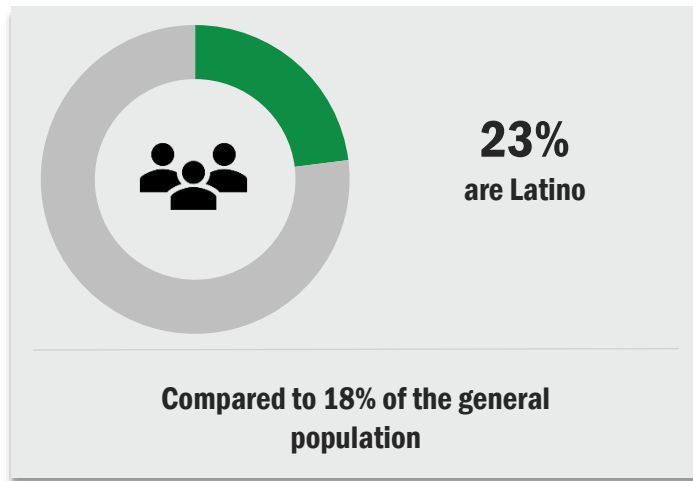
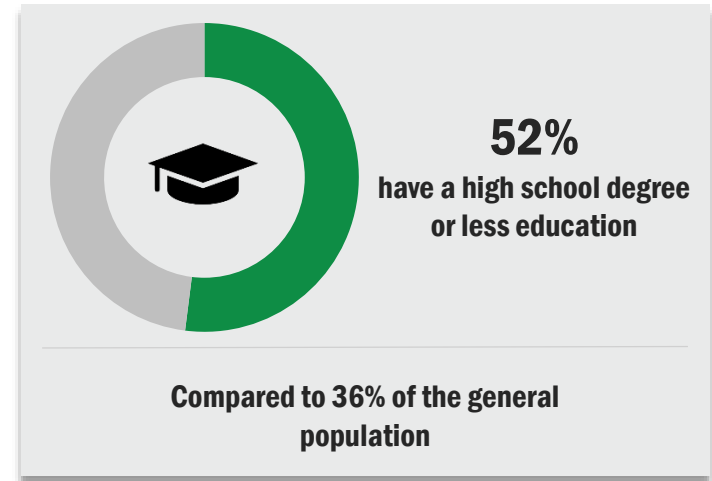
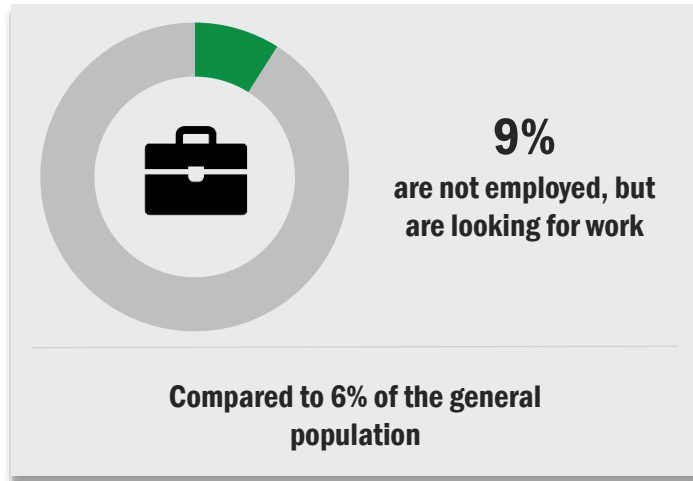
Employed part time

Unemployed



Who Are Newly Insured?

Among newly insured...

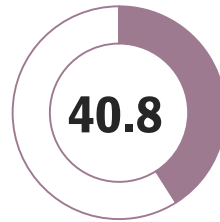


Profile of the Uninsured

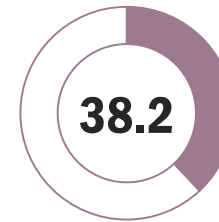
Average age



Total
n=3760



Uninsured
n=376



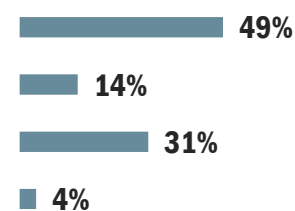
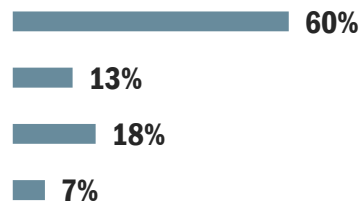
Race/
Ethnicity

White

Black/AA

Latino

Asian/PI



Health

Poor/fair health

Chronic illness

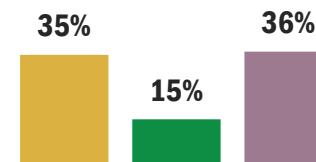
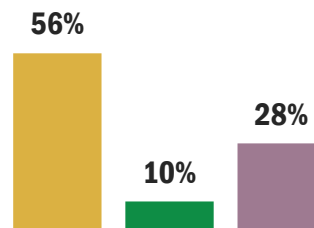


Employment

Employed full time

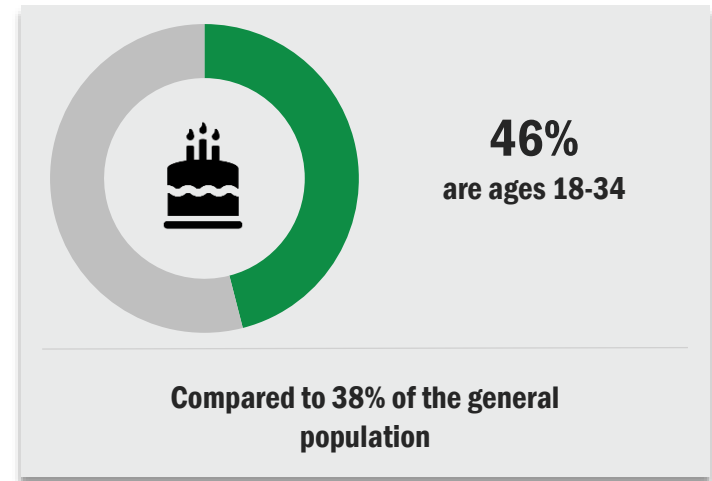
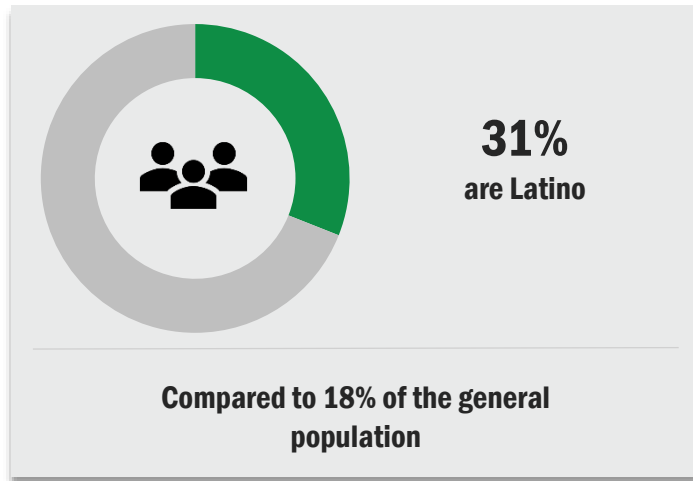
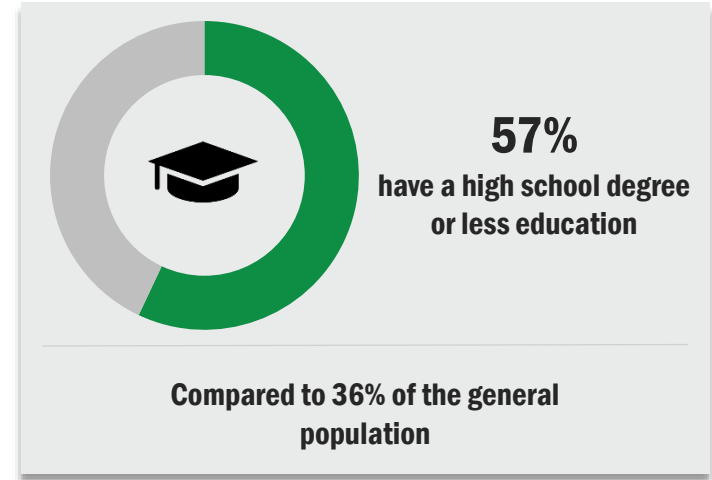
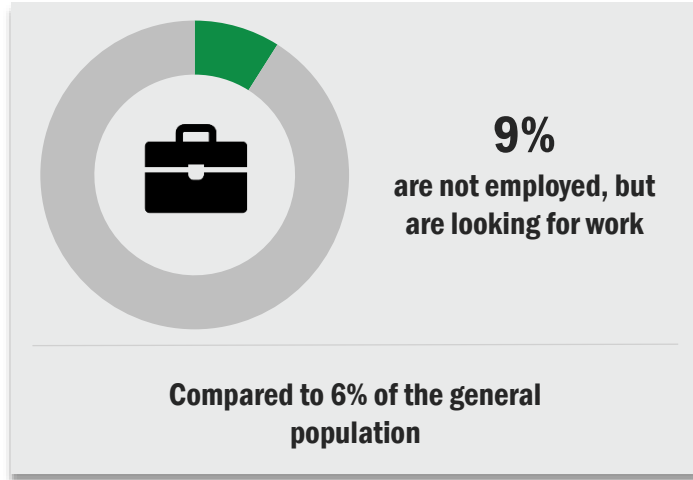
Employed part time

Unemployed



Who Are Uninsured?

Among uninsured...

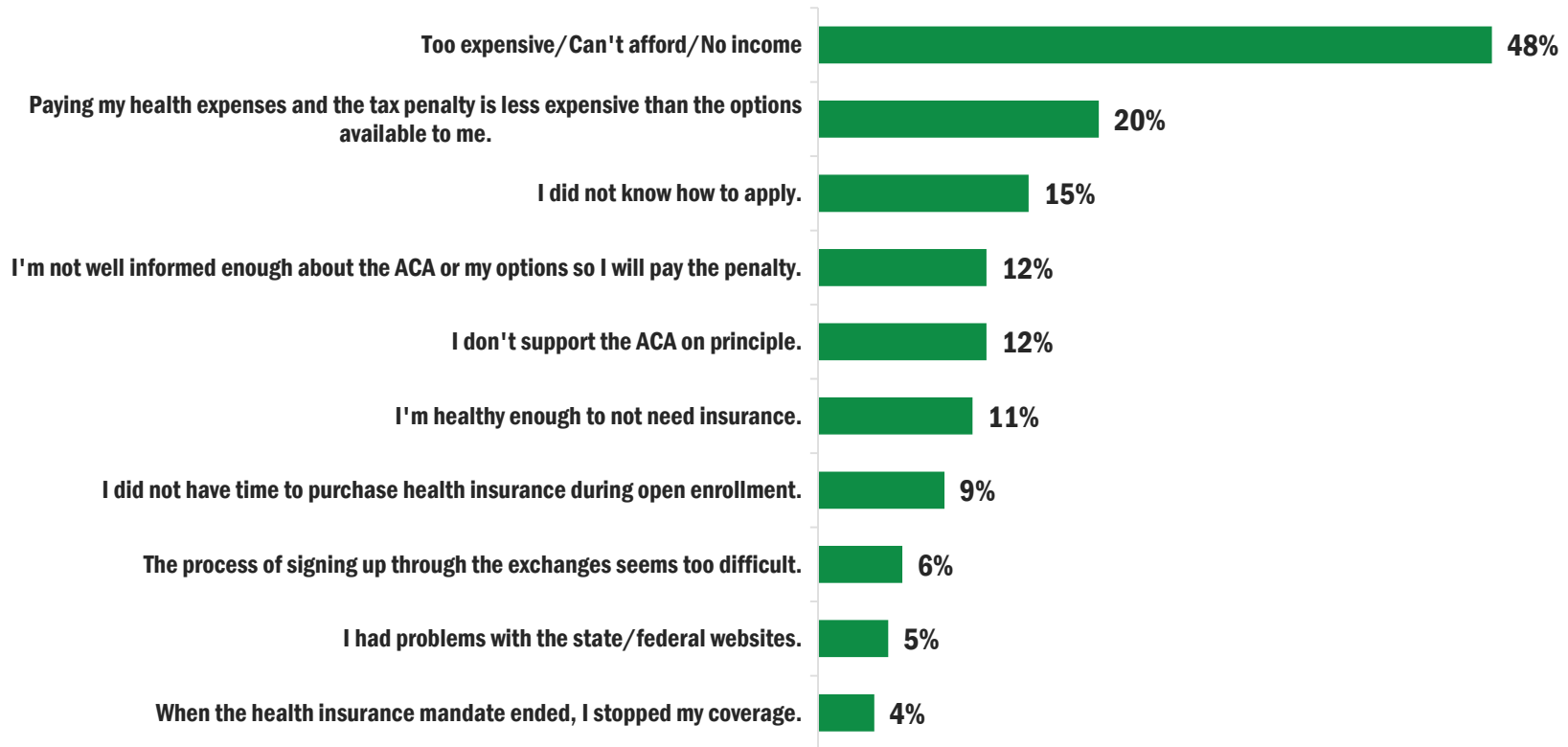


Almost Half Say Obtaining Health Coverage Is Too Expensive While One in Five Prefer to Pay Medical Expenses Out-of-Pocket

Twelve percent of uninsured adults do not support the ACA, while the same proportion (12%) say they are not well informed enough about the ACA.

Reason Did Not Obtain Coverage Before ACA Deadline

Only top 10 responses shown



BASE: Uninsured (n=376)

Q1942. You mentioned that you currently do not have health insurance coverage. Which of the following best explains the reason you did not obtain coverage in 2019?

Detailed Findings:

Health Insurance

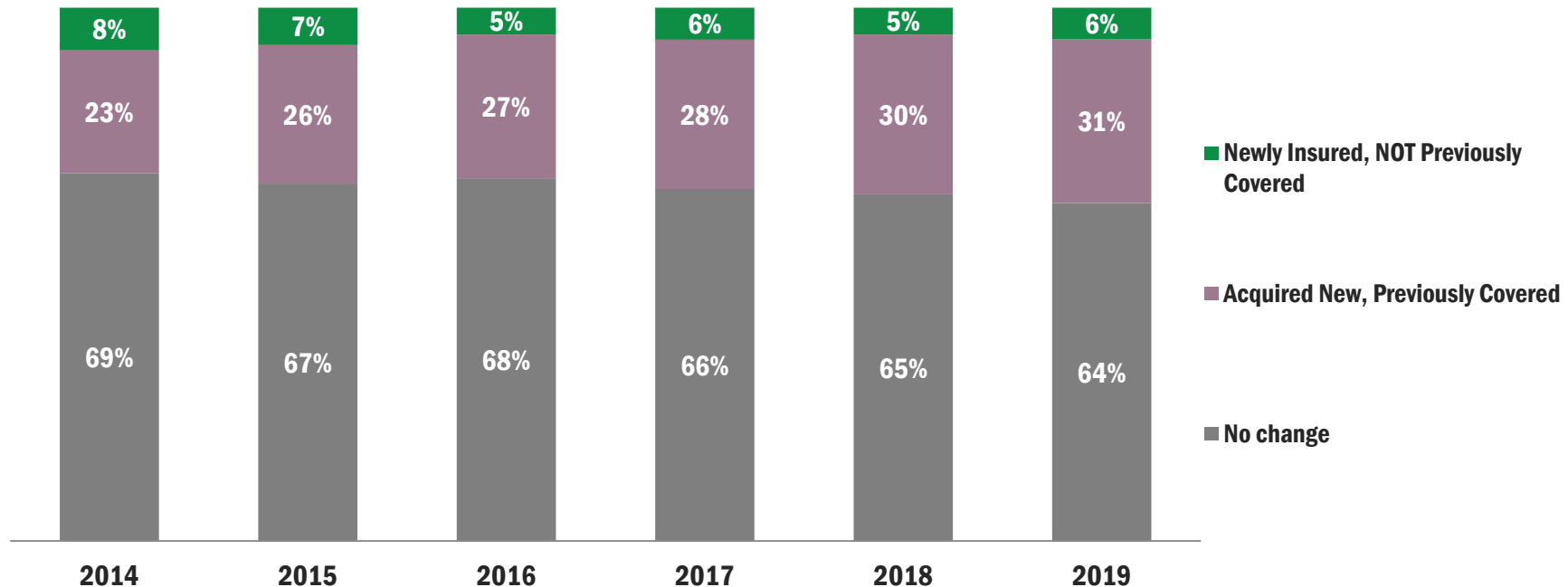
Current Insurance

Changes to Insurance

Significant Majority Did Not Make Changes to Health Insurance in Past 12 Months

Similar to last year, 6% of insured adults acquired new health insurance and were not previously covered.

Changes to Health Insurance Coverage in Past 12 Months



BASE: Receive Health Insurance Benefits (July 2014 n=2265, Aug/Sept 2015 n=4214, September 2016 n=4167, August 2017 n=4153, August 2018 n=3216, August 2019 n=3384)

Q615. Did you acquire new health insurance coverage within the past 12 months?

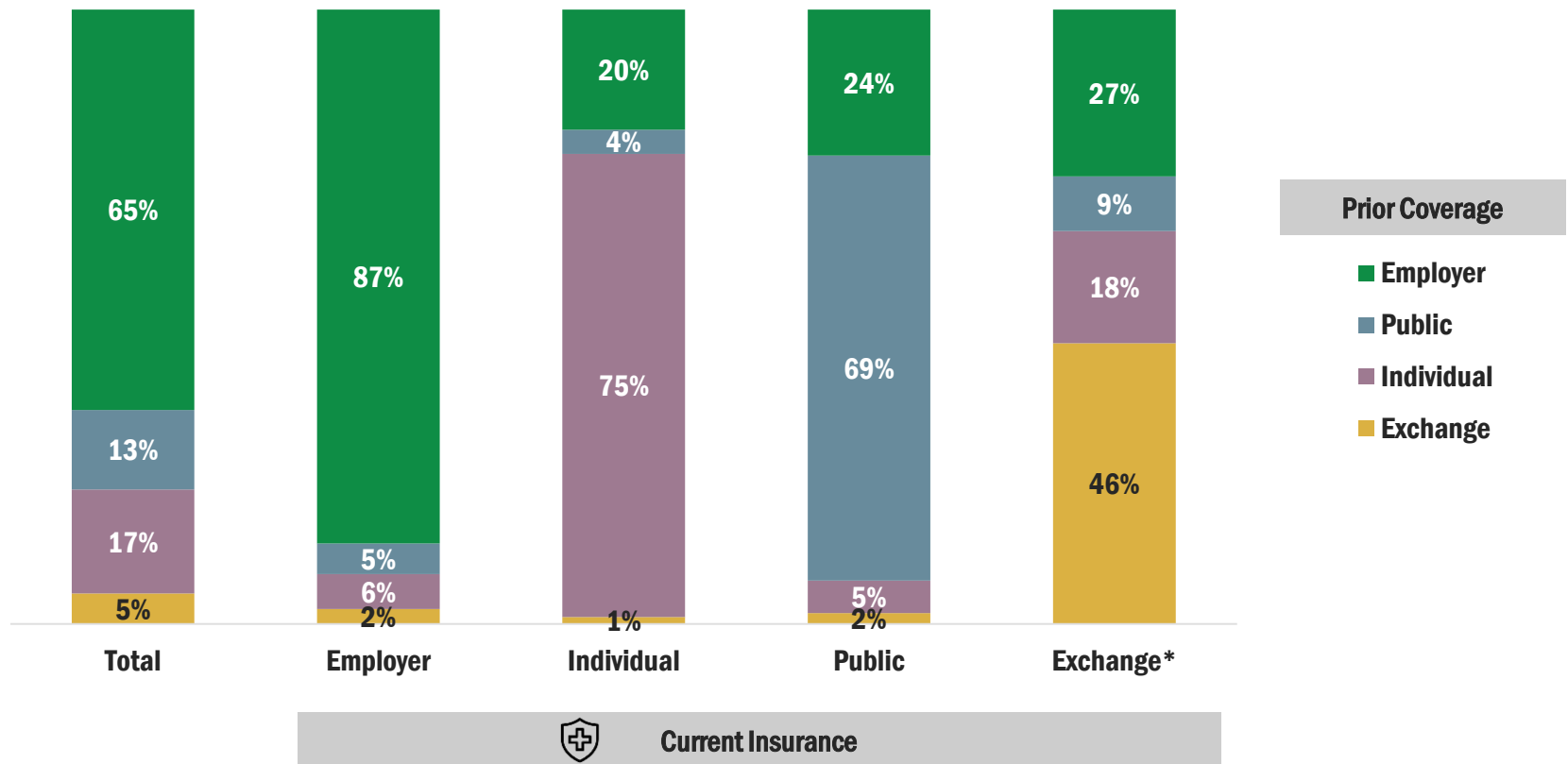
BASE: Acquired New Health Insurance Coverage Within Past 12 Months (July 2014 n=649, Aug/Sept 2015 n=1345, September 2016 n=1318, August 2017 n=1328, August 2018 n=1036, August 2019 n=1194)

Q620. Did you have a health insurance policy immediately prior to the policy that you are currently enrolled in?

Fewer Covered Through an Exchange but Majority Did Not Make Changes to Type of Health Coverage

Among those who had prior health insurance, more than two in three with employer (87%), individual (75%), or public (69%) insurance were previously covered under similar policies.

Coverage Prior to Current Insurance



*Small base size (n<100)

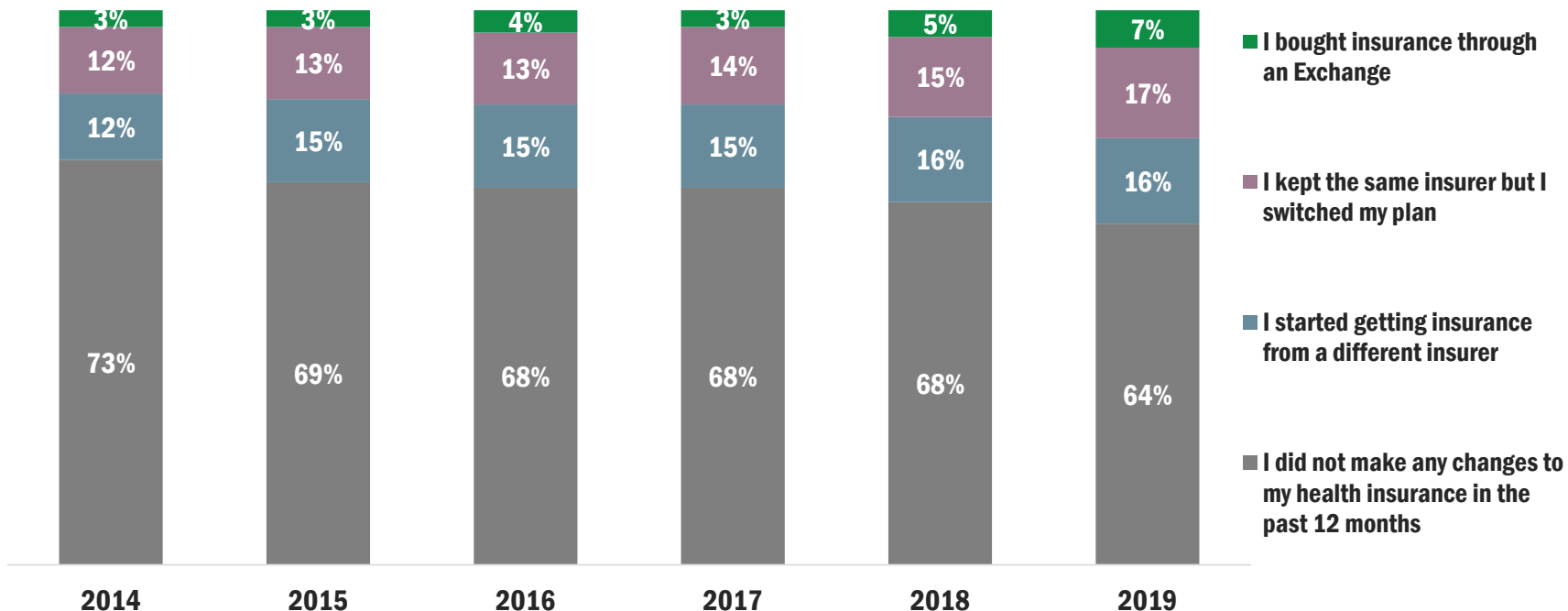
BASE: Had Previous Health Insurance Plan (August 2019 n=1008, Employer n=645, Individual n=143, Public n=134, Exchange n=86)

Q625. Which of the following best describes how you primarily received health insurance benefits immediately prior to the policy that you currently enrolled in?

More Adults Made Insurance Changes in the Past 12 Months as Compared With Previous Years

Among the continuously insured, the proportion of those who did not change health insurance in the past 12 months dropped significantly. Meanwhile, more adults bought insurance through an Exchange this year.

Health Insurance Changes

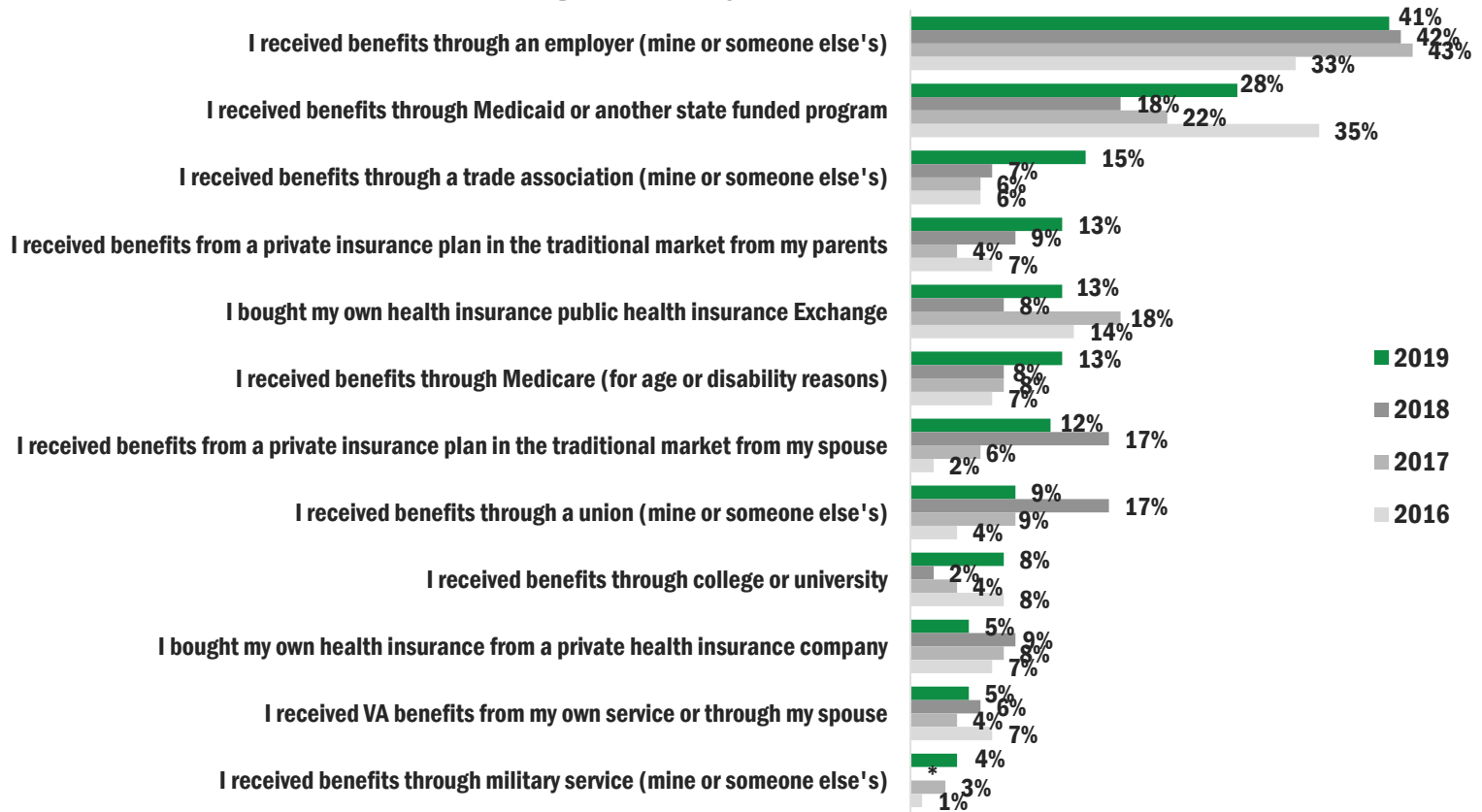


BASE: Continuously Insured (July 2014 n=2054, August/September 2015 n=3929, September 2016 n=3962, August 2017 n=3947, August 2018 n=3071 August 2019 n=3198)
Q1943. Please Indicate any changes you have made to your health insurance in the past 12 months.

Two in Five Newly Insured Receive Coverage Through an Employer; More Than One in Four Are Covered by a State Program

Of the newly insured, the most common new coverage sources are employers or state programs, with 15% also receiving health insurance through a trade association, private plan from parents (13%), Exchange (13%), or Medicare (13%).

Coverage for Newly Insured



*Note: New in 2018

BASE: Newly Insured (September 2016 n=205, August 2017 n=206, August 2018 n=145, August 2019 n=186)

Q1941a. You mentioned that you acquired health insurance coverage in the past 12 months and did not have a policy immediately prior. How did you obtain your current health insurance coverage? Please select all that apply.

Detailed Findings:

Healthcare Policy

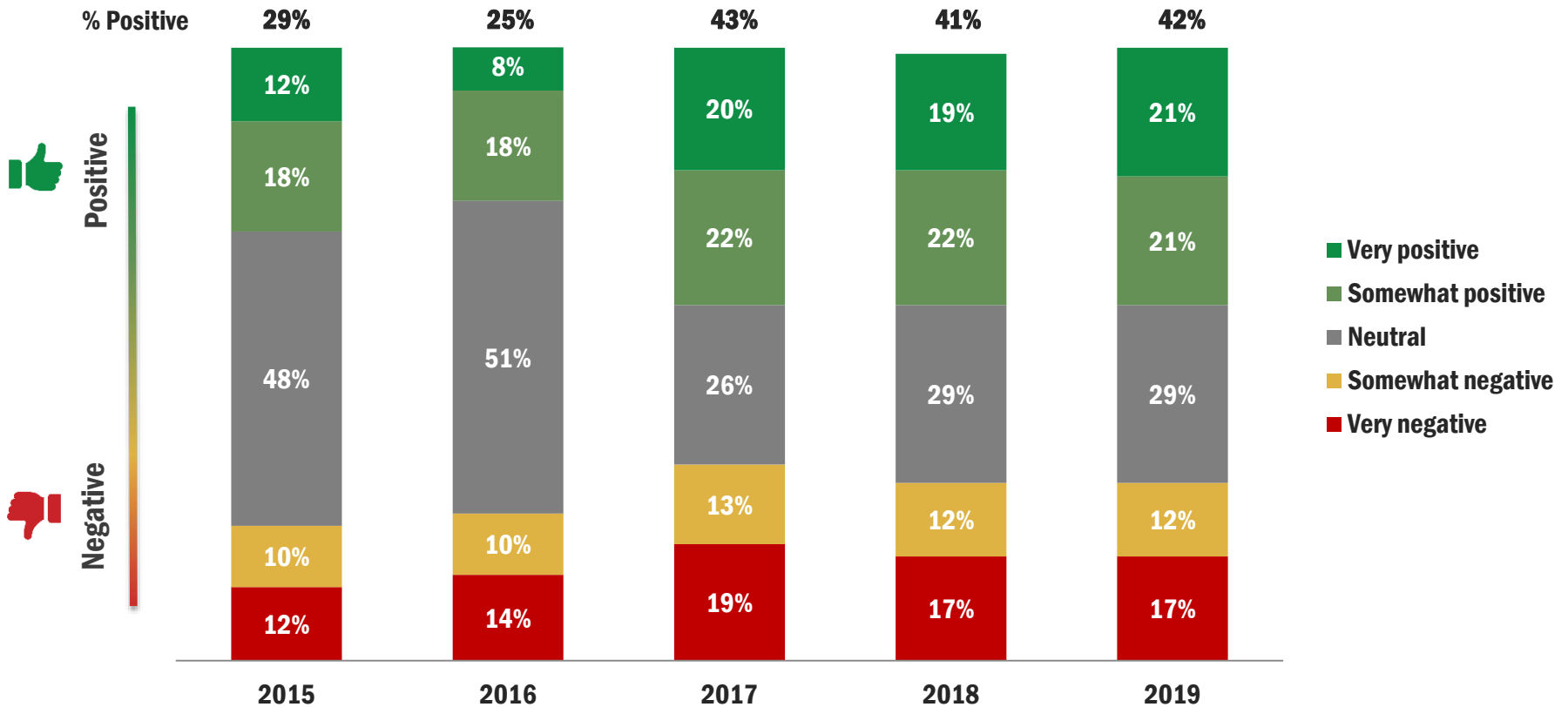
Affordable Care Act

Potential Policy Changes

Impressions of the Affordable Care Act (ACA) Holding Steady Since 2017

Two in five Americans have a positive impression of the ACA, furthering the trend since 2017.

Overall Impression of ACA: Trend



BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

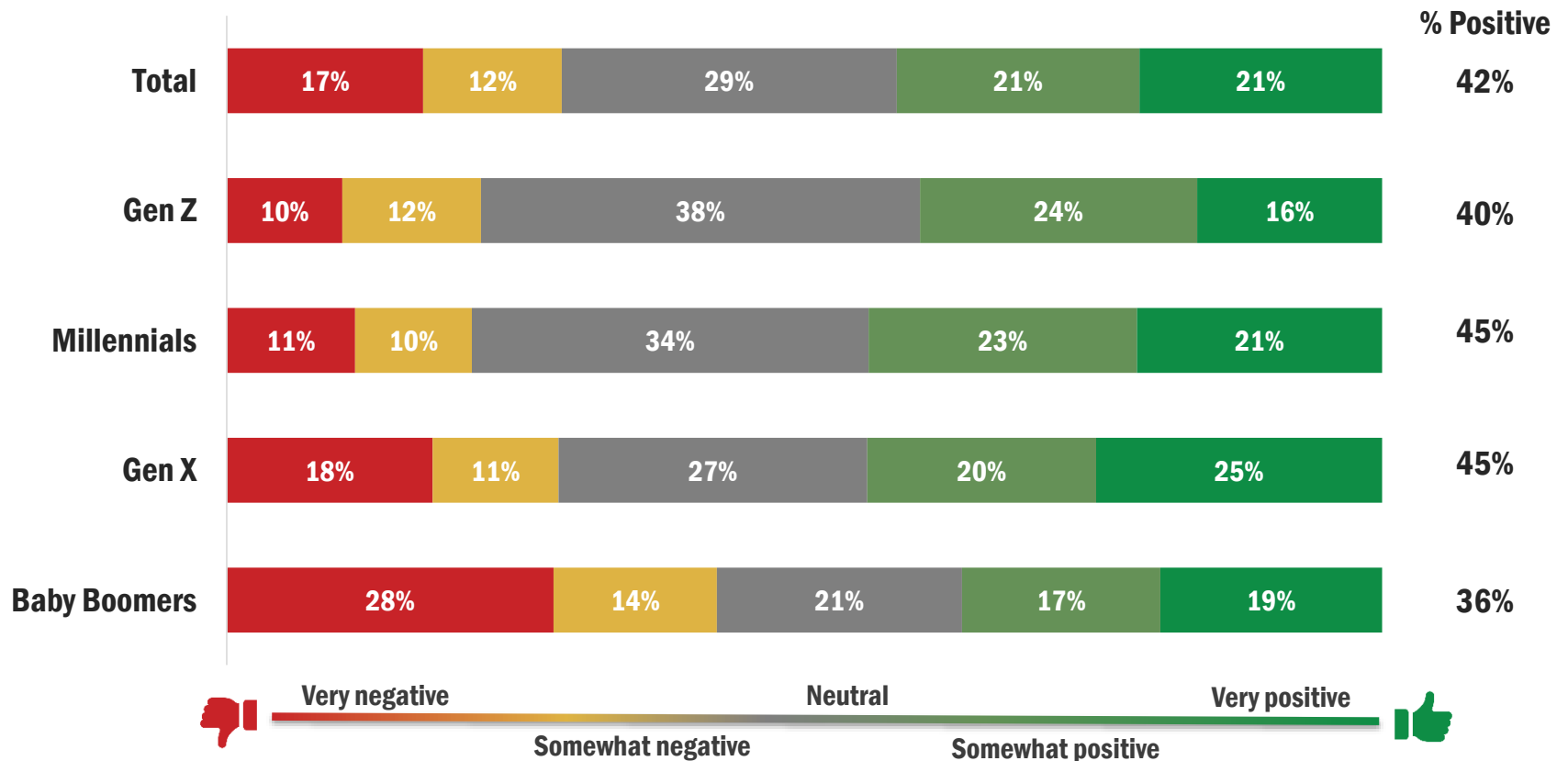
Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

Baby Boomers Most Likely to Have a Negative Impression of the ACA

Baby Boomers are more likely to have a negative impression of the ACA (42%) compared with younger adults, Gen Z, and Millennials, who are more likely to have neutral views (38% Gen Z, 34% Millennial vs. 27% Gen X, 21% Baby Boomers).

Overall Impression of ACA



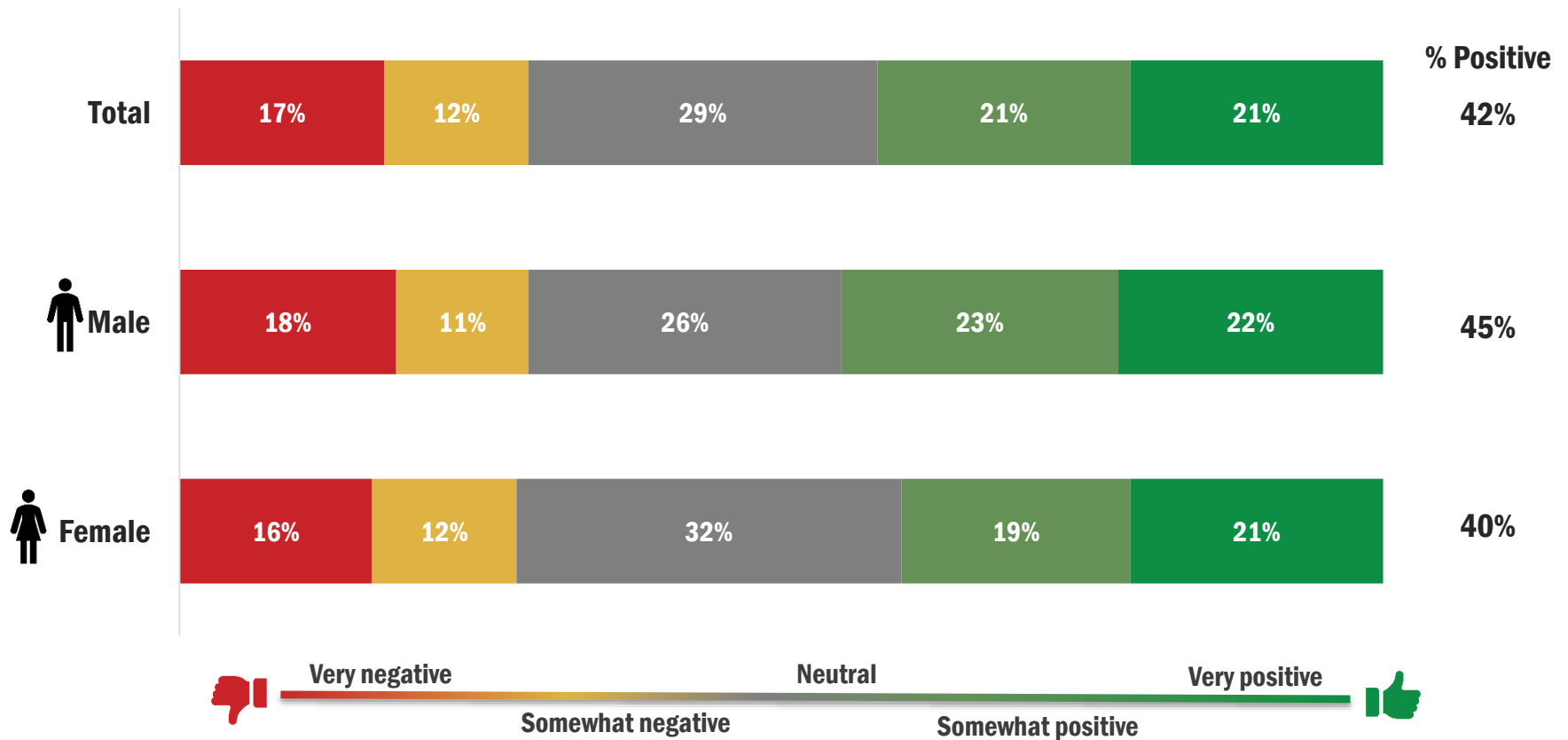
BASE: All Qualified Respondents (August 2019 n=3760, Gen Z n=410, Millennial n=1241, Gen X n=1050, Baby Boomer n=1059)

Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

Men More Likely Than Women to Have Positive Impression of the ACA

Almost one-third (32%) of women say they have a neutral impression of the ACA, while men are more polarized and almost half (45%) have a positive impression.

Overall Impression of ACA



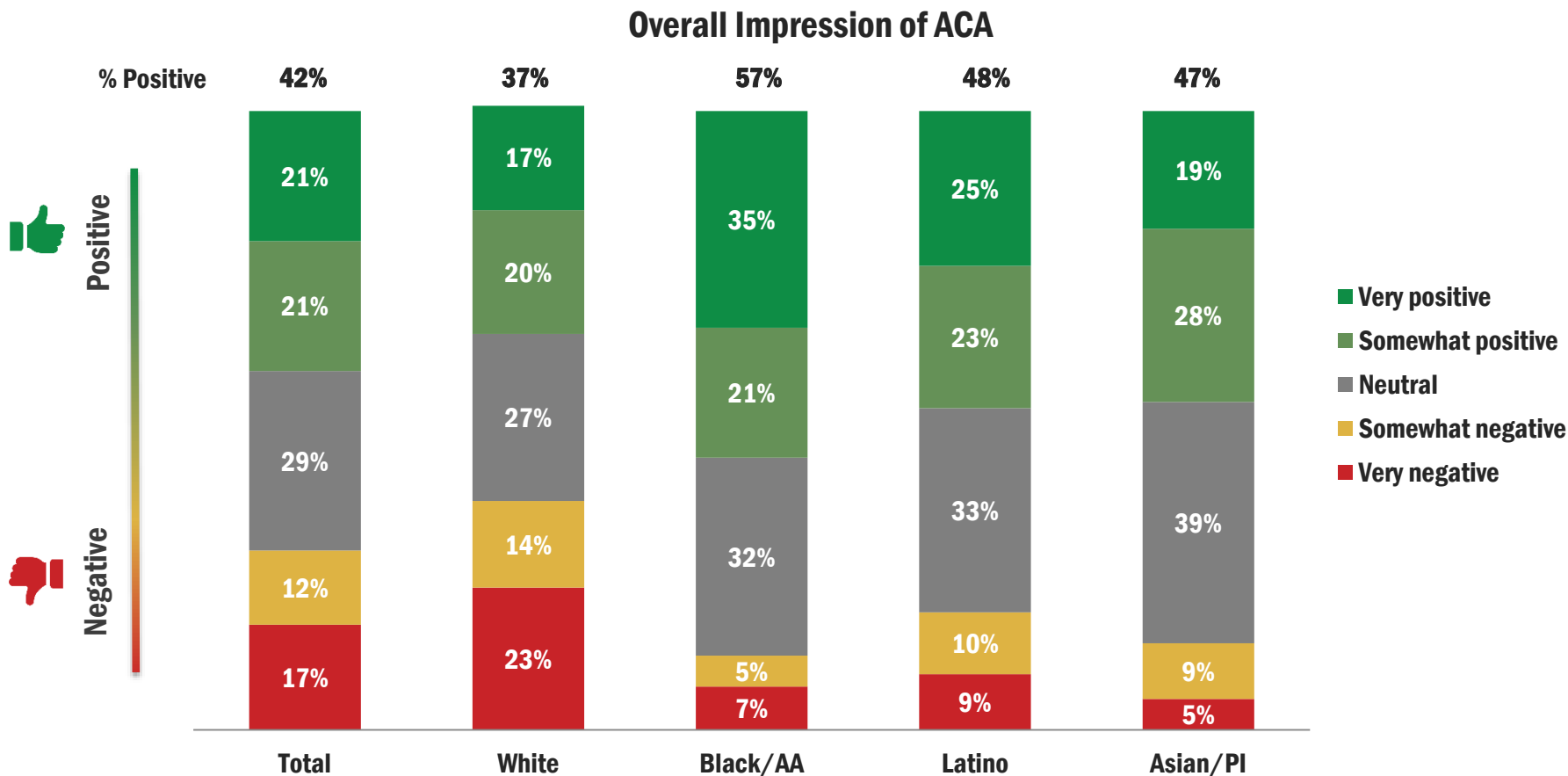
BASE: All Qualified Respondents (August 2019 n=3760, Male n=1544, Female n=2121)

Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

Black/African American Adults More Likely to Have a Very Positive Impression While Whites Have More Negative Views

White adults are almost twice as likely as other races to have a negative impression of the ACA and Black/African American adults are more likely to have a very positive impression. Two in 5 Asian/Pacific Islander adults (39%) report a neutral impression of the ACA.



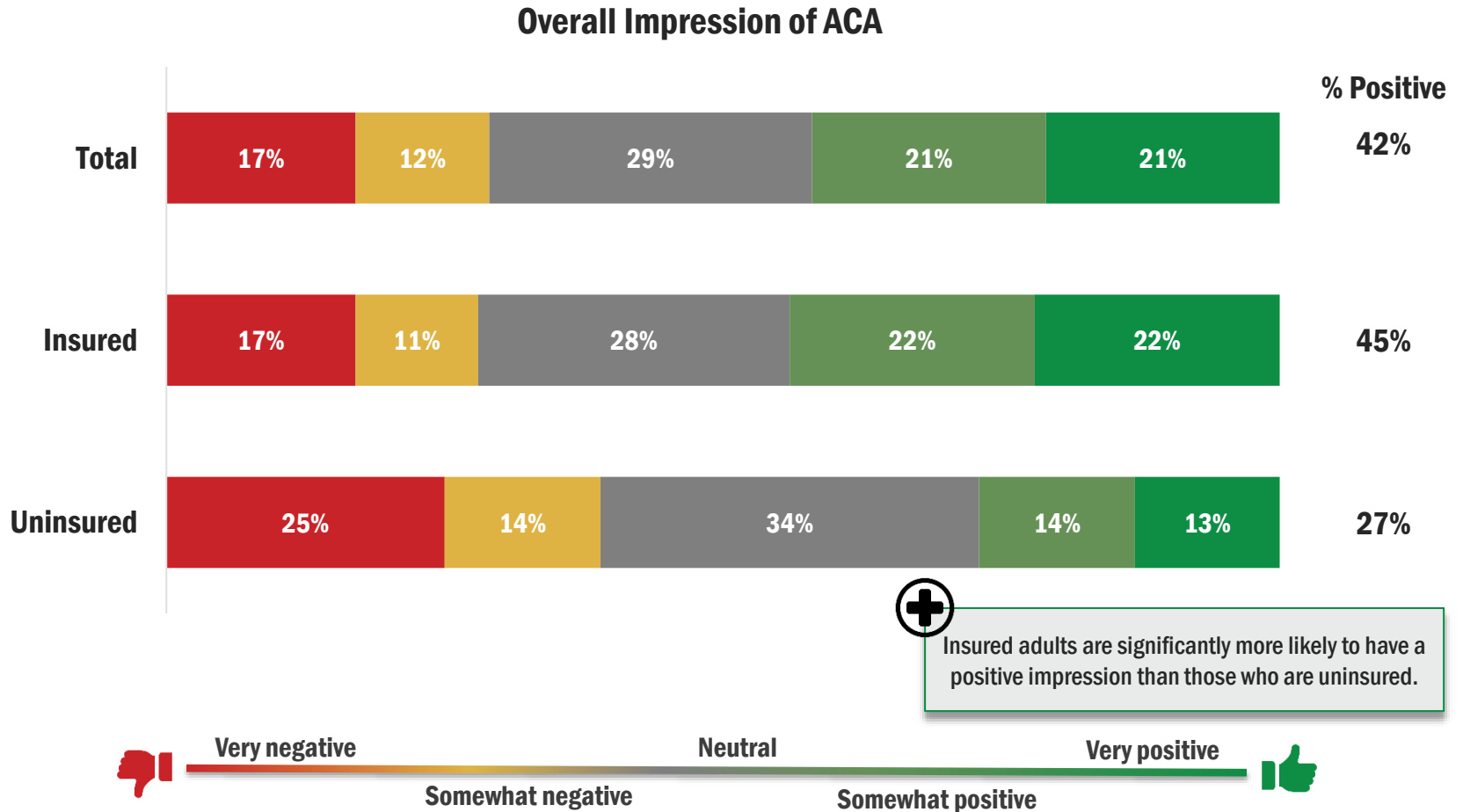
BASE: All Qualified Respondents (August 2019 n=3760, White n=2519, Black/AA n=384, Latino n=381, Asian/PI n=362)

Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

Insured Adults Almost Twice as Likely to Have a Positive Impression of the ACA as Uninsured Adults

One-quarter of uninsured adults (25%) have a very negative impression of the ACA whereas only 17% of insured adults report that same sentiment.



BASE: All Qualified Respondents (August 2019 n=3760, Uninsured n=376, Insured n=3384)

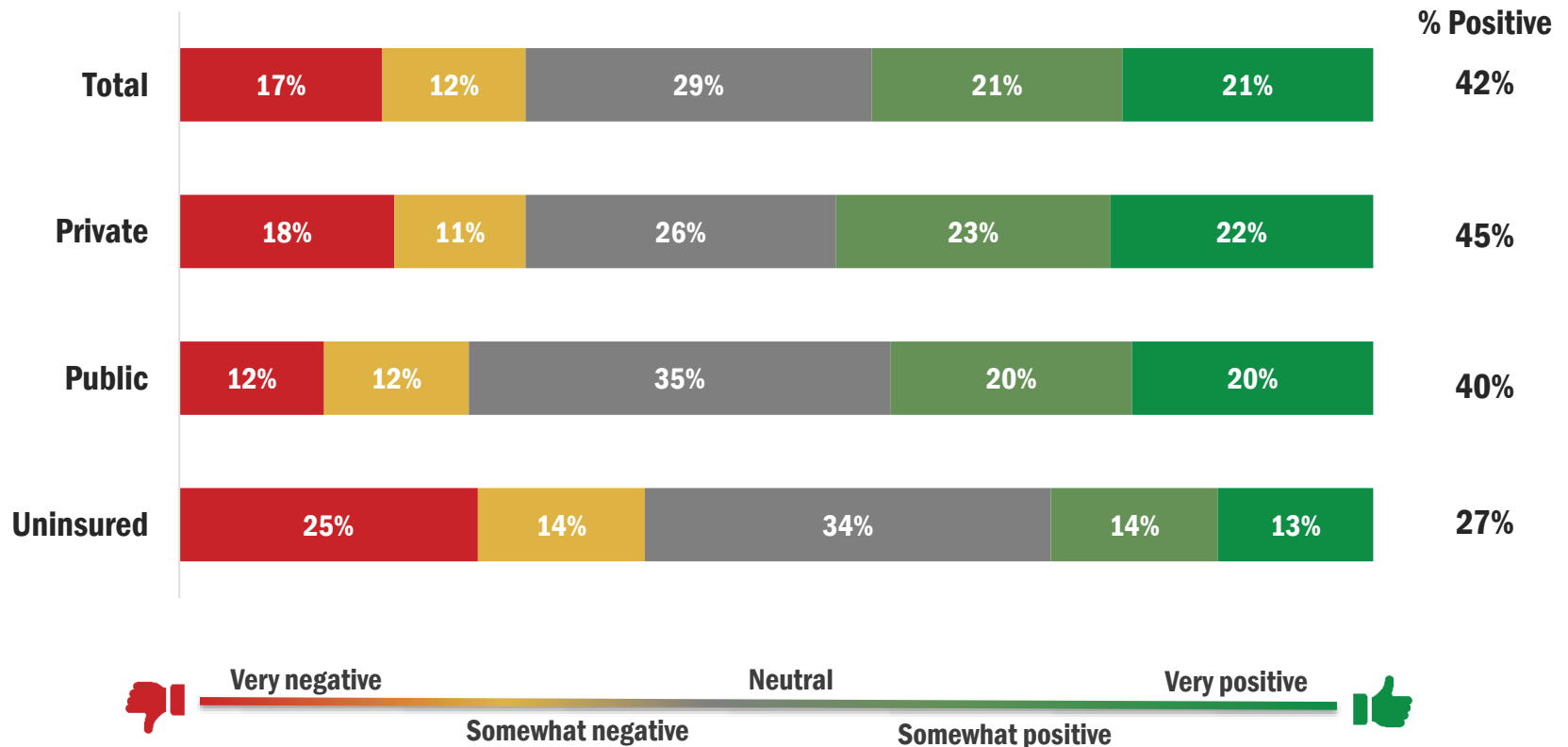
Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

About One in Five Privately and Publicly Insured Adults Have a Very Positive Impression of the ACA

Only one-quarter of uninsured adults (27%) have a positive impression of the ACA as more than one-third (39%) report a negative stance (vs. 29% for private insured and 25% for public insured).

Overall Impression of ACA



BASE: All Qualified Respondents (August 2019 n=3760, Private n=2465, Public n=743, Uninsured n=376)

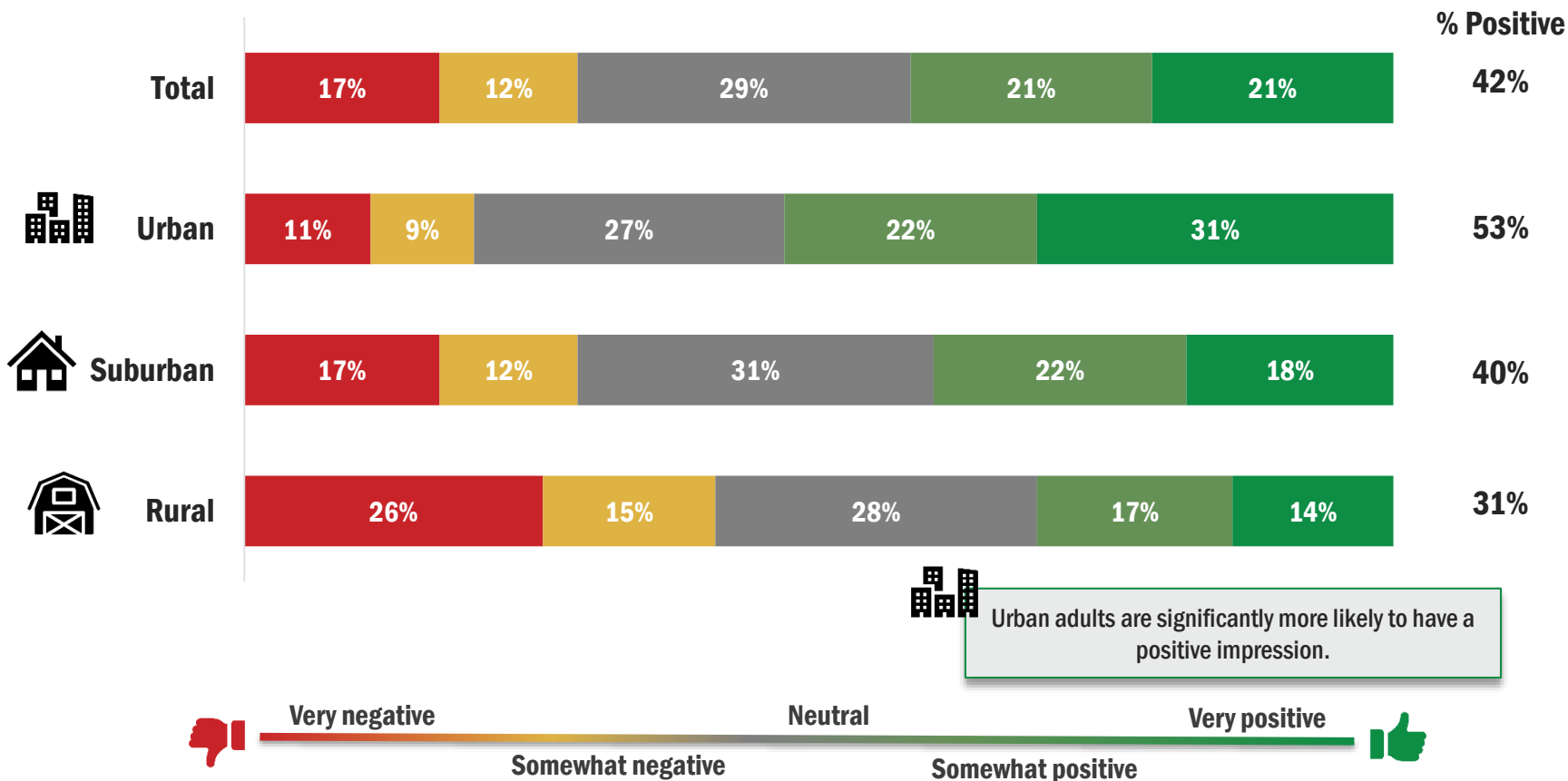
Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

More Than Half of Adults in Urban Areas Have a Positive Impression of the ACA

Almost one-third of urban adults (31%) have a very positive impression of the ACA while only 14% of rural adults report the same.

Overall Impression of ACA



BASE: All Qualified Respondents (August 2019 n=3760, Urban n=1099, Suburban n=1795, Rural n=866)

Q1916. What is your overall impression of the Affordable Care Act (ACA), also known as Obamacare?

www.transamericacenterforhealthstudies.org/

Detailed Findings:

Healthcare Policy

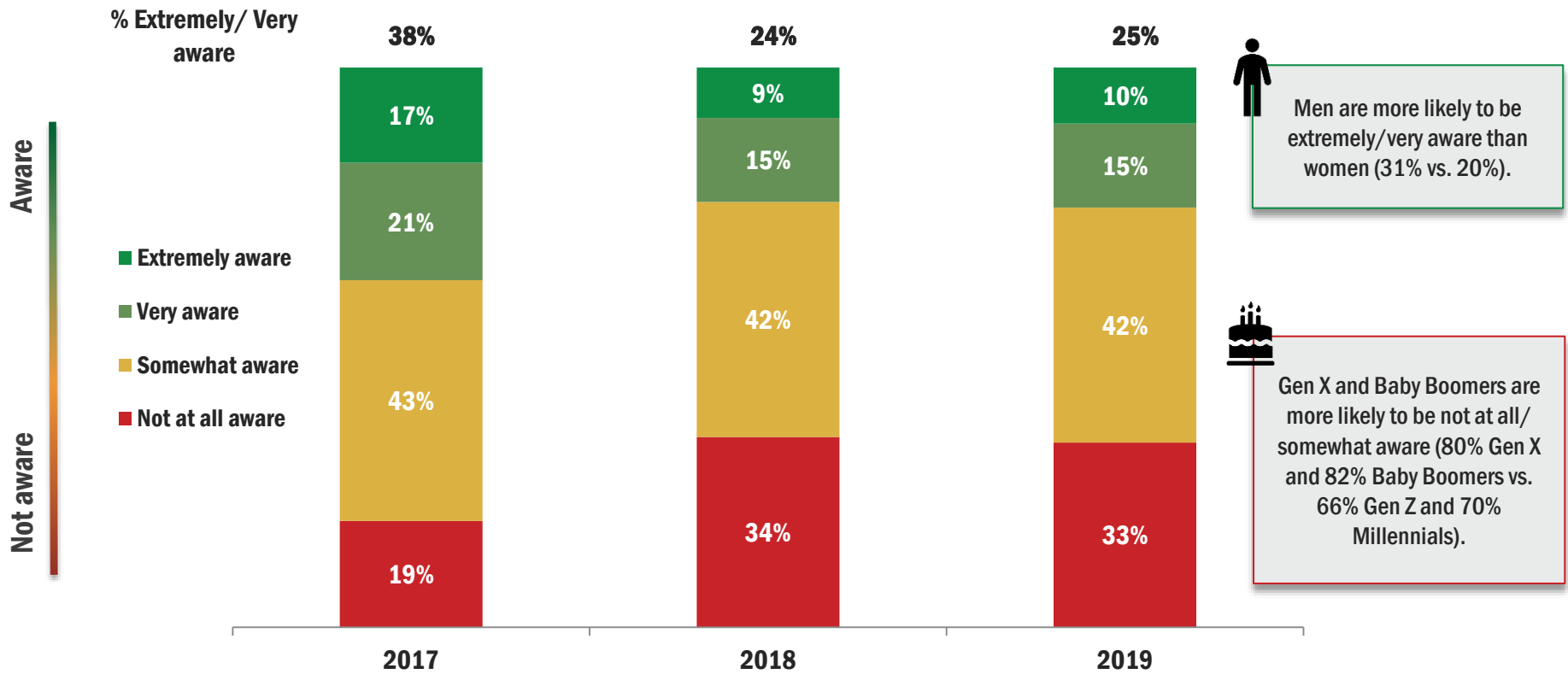
Affordable Care Act

Potential Policy Changes

Healthcare Policy Awareness Remains Consistent from 2018

Two in three Americans (66%) are at least somewhat aware of potential healthcare policy changes from Washington.

Awareness of Potential Healthcare Policy Changes



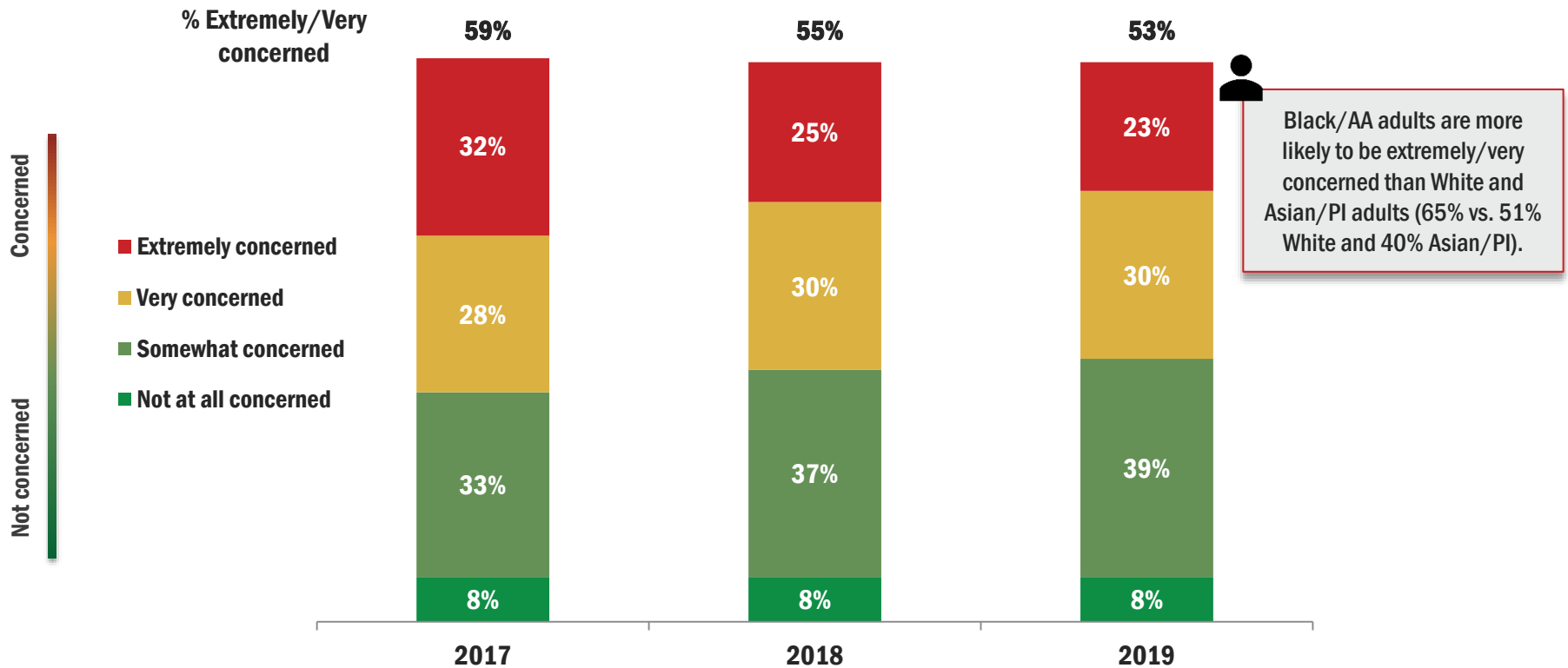
BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1370. How aware are you of the potential changes to healthcare policy coming out of Washington?

Like Awareness, Concern Remains Consistent from 2018

Among those who are aware, the vast majority (92%) are at least somewhat concerned about policy changes coming out of Washington.

Concern about Potential Healthcare Policy Changes



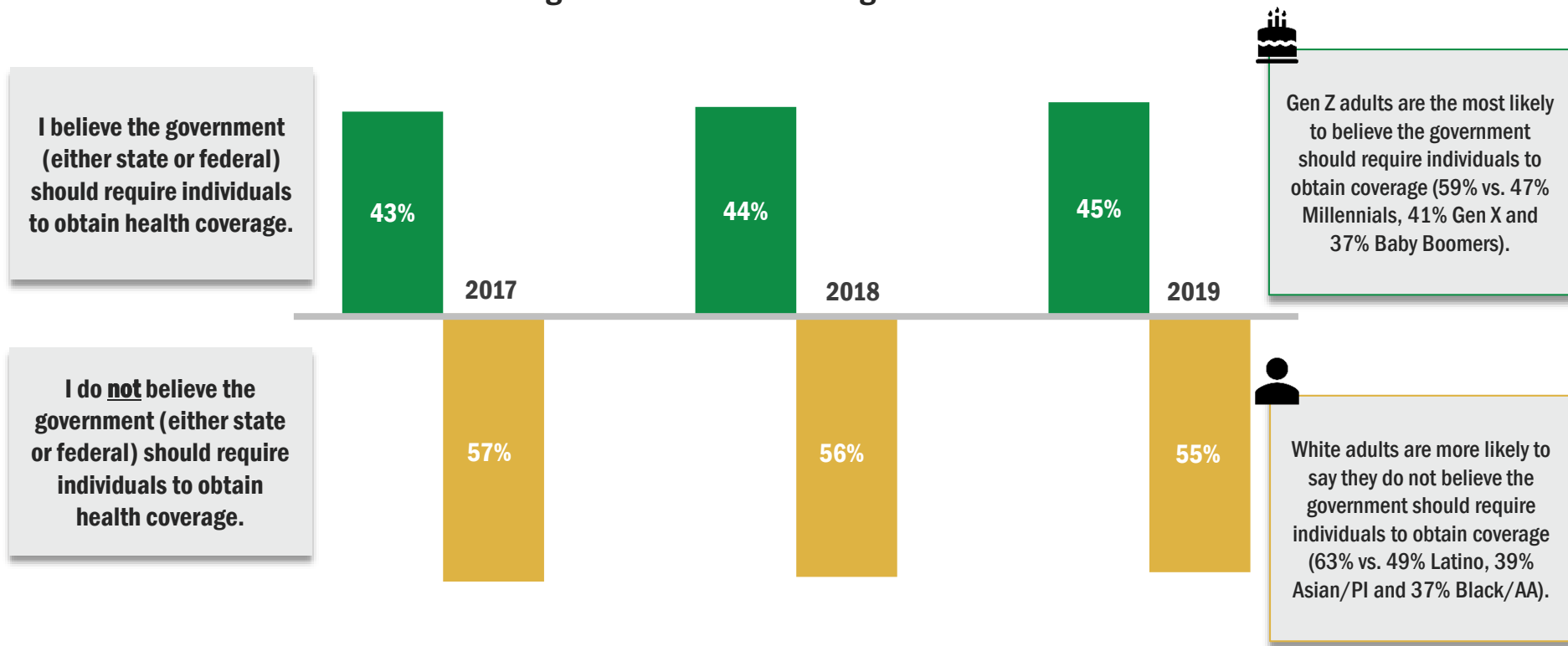
BASE: Aware of Changes (August 2017 n=3680, August 2018 n=2341, August 2019 n=2457)

Q1373. You mentioned that you are aware of the potential changes to healthcare policy coming out of Washington. How concerned are you about these potential changes?

Majority of Adults Believe the Government Should Not Require Individual Healthcare Coverage

However, 45% of Americans believe the government should require individuals to purchase health insurance, consistent since 2017.

Feelings about Health Coverage Mandate: Trend



*New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

Slightly More Women Oppose Government-Mandated Healthcare Coverage

More than half (55%) believe the government should not require health coverage.

Feelings about Health Coverage Mandate



*New in 2017
BASE: All Qualified Respondents (August 2019 n=3760, Male n=1544, Female n=2121)
Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

Gen Z More Likely to Favor Government-Mandated Health Coverage

Opposition to government-mandated health coverage is higher among older generations.

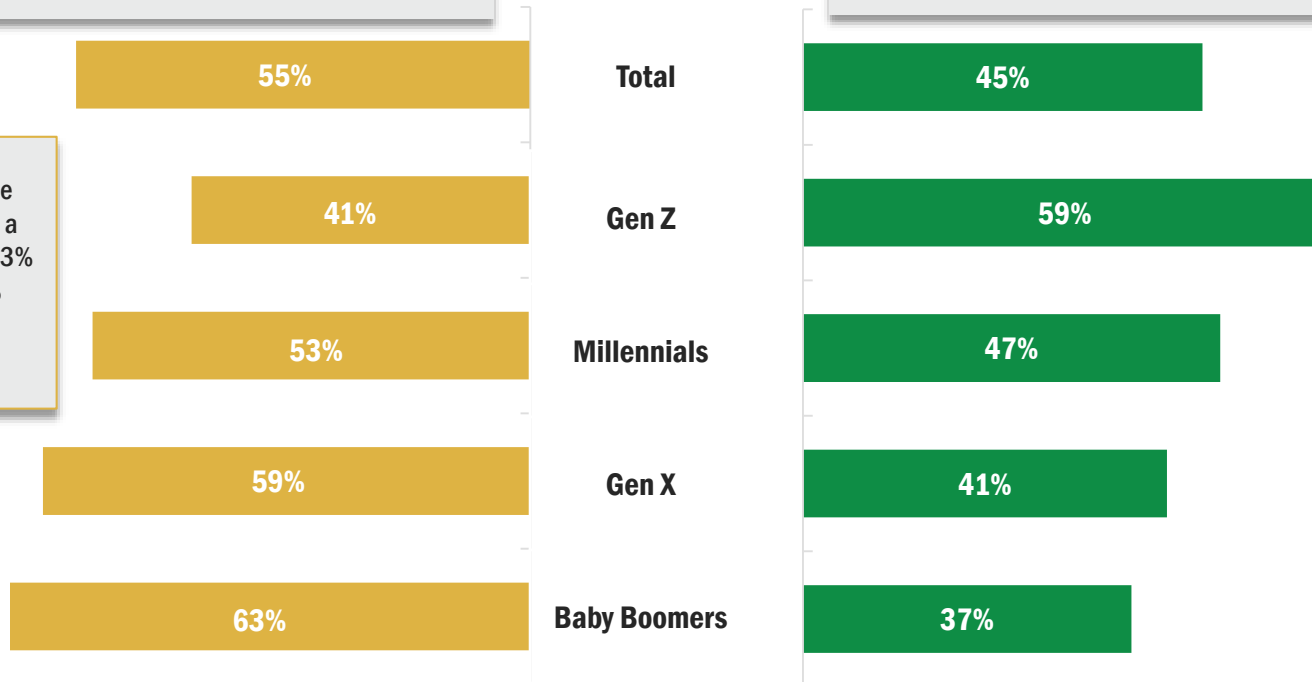
Feelings about Health Coverage Mandate

I do **not** believe the government (either state or federal) should require individuals to obtain health coverage.

I believe the government (either state or federal) should require individuals to obtain health coverage.



Baby Boomers are the most likely to oppose a healthcare mandate (63% vs. 41% Gen Z, 53% Millennials, and 59% Gen X).



*New in 2017

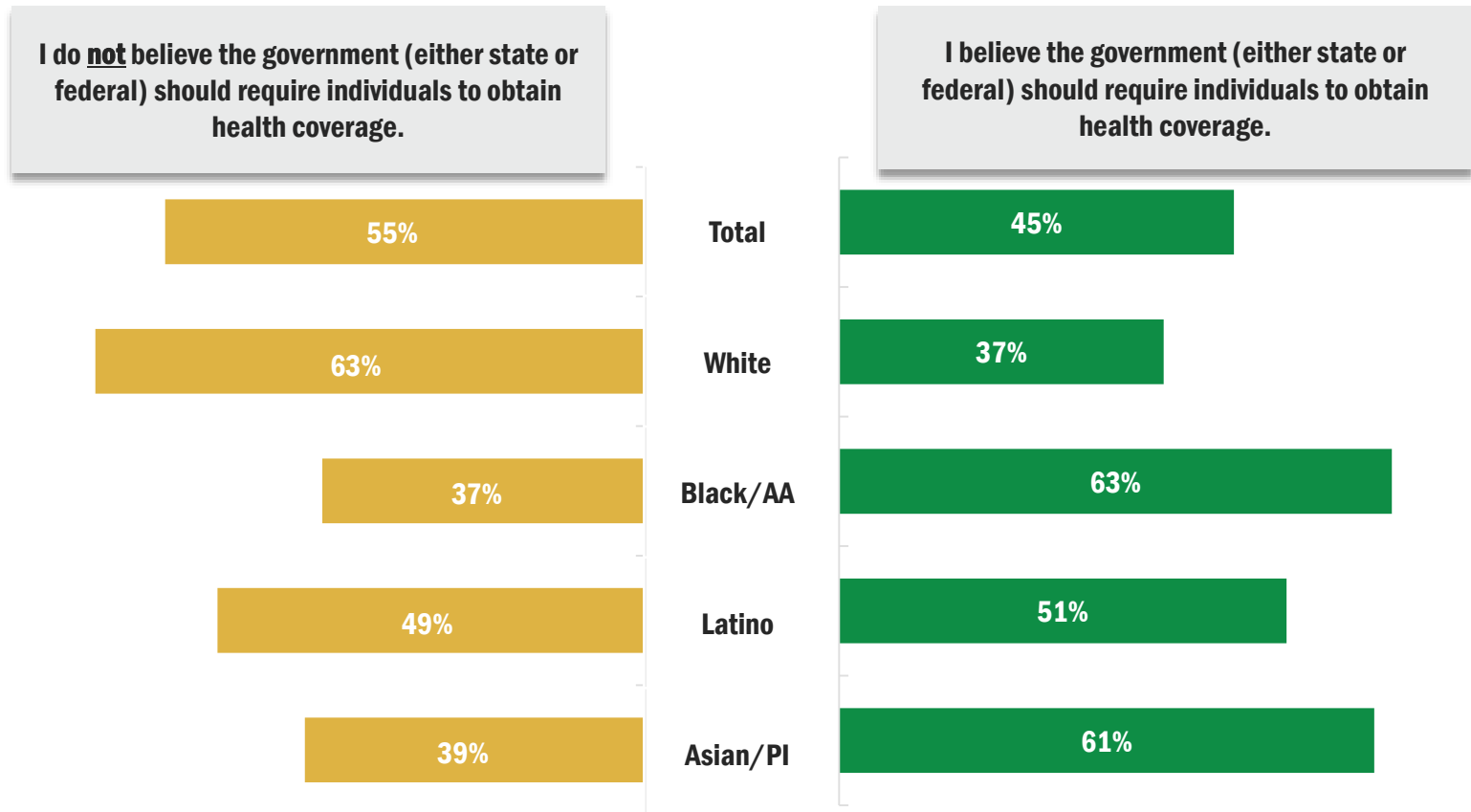
BASE: All Qualified Respondents (August 2019 n=3760, Gen Z n=410, Millennial n=1241, Gen X n=1050, Baby Boomer n=1059)

Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

White Adults Most Likely to Oppose Healthcare Mandate

More than three in five Black/African American and Asian/Pacific Islander adults are in favor of the government requiring individuals to obtain health coverage, whereas Latino adults slightly favor the government mandating coverage.

Feelings about Health Coverage Mandate

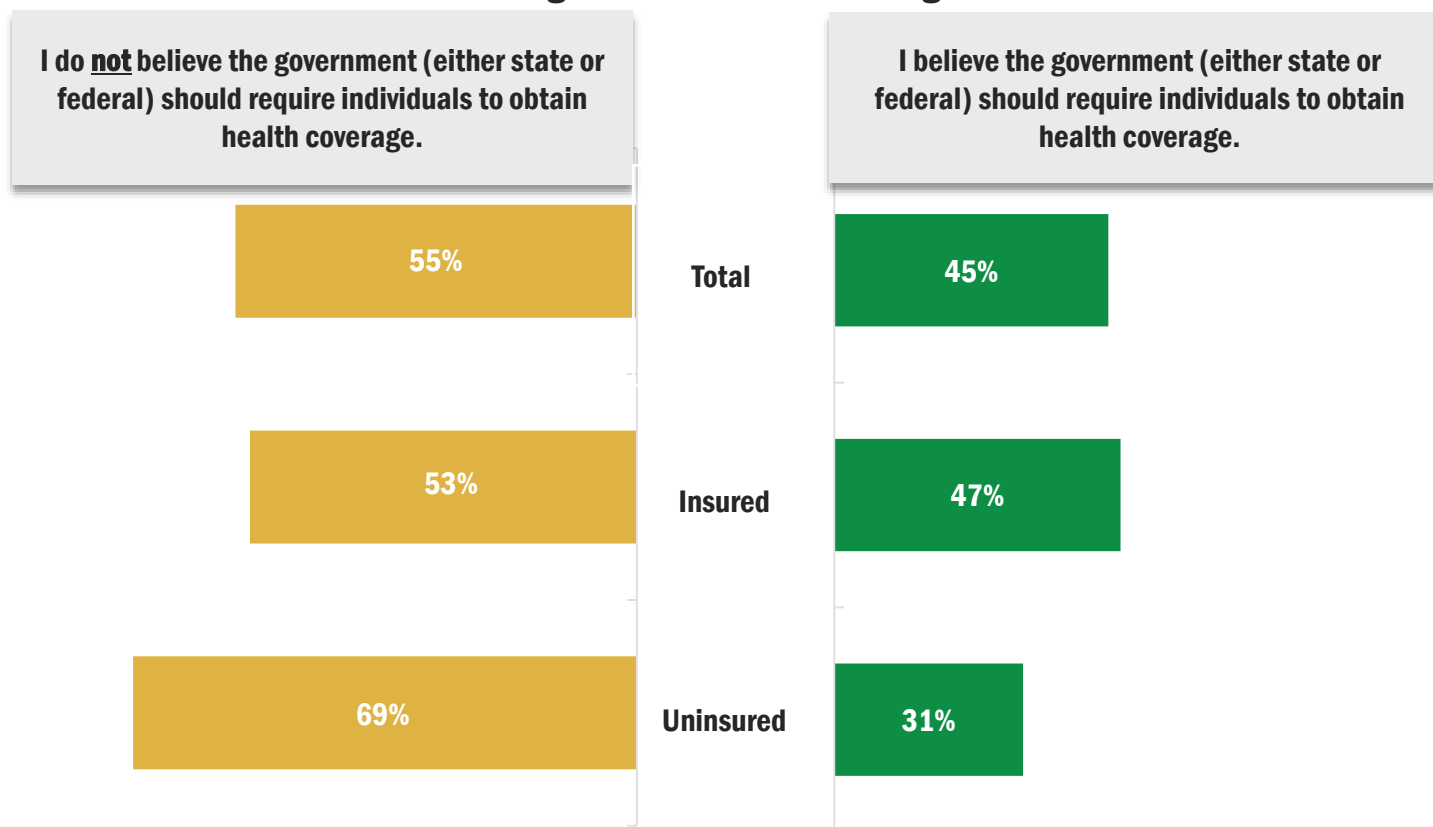


*New in 2017
BASE: All Qualified Respondents (August 2019 n=3760, White n=2519, Black/AA n=384, Latino n=381, Asian/Pacific Islander n=362)
Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

Uninsured Far More Likely to Oppose Government Healthcare Mandate

More than two-thirds of uninsured adults (69%) do not believe the government should require health coverage while fewer insured adults (53%) report such opposition.

Feelings about Health Coverage Mandate



*New in 2017

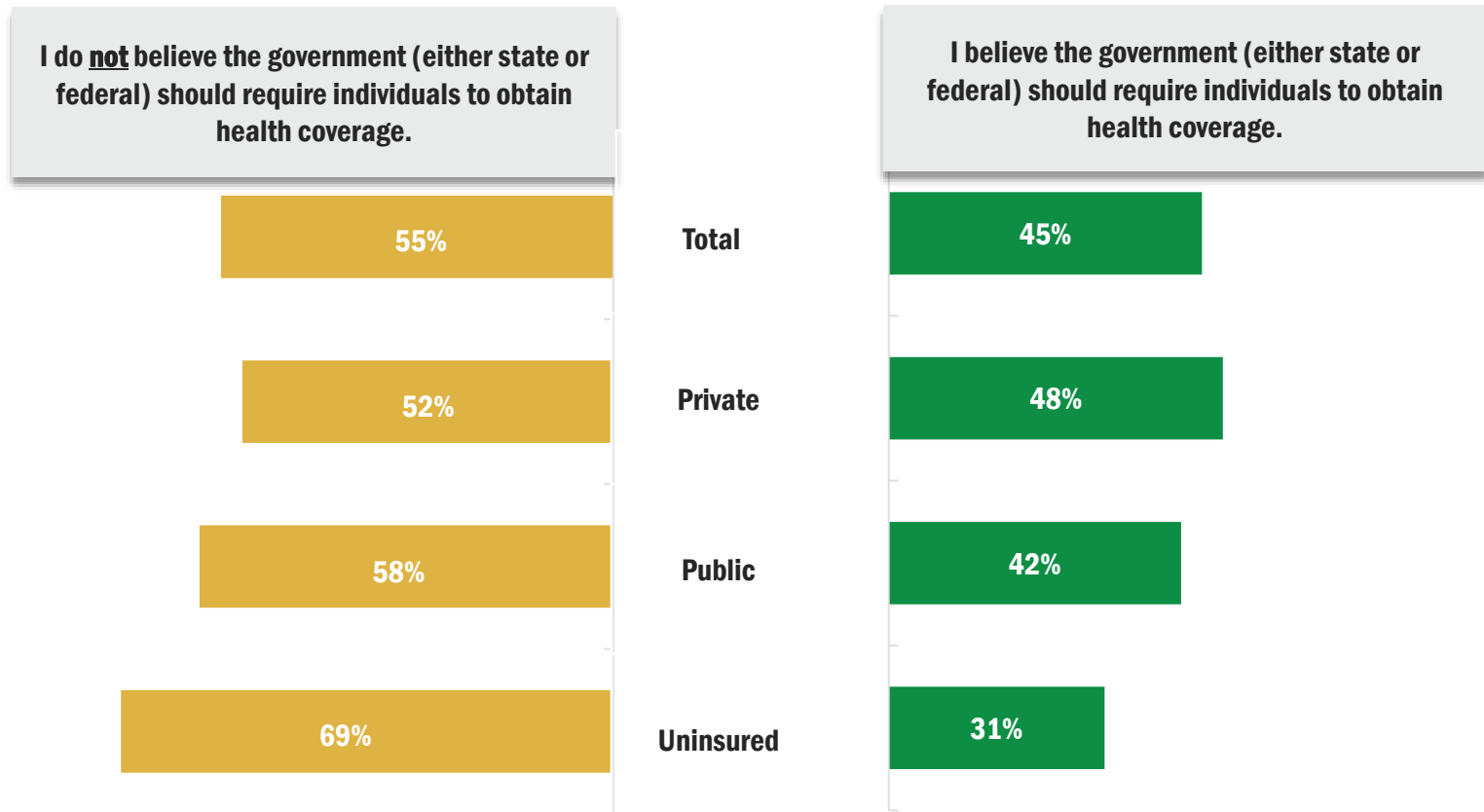
BASE: All Qualified Respondents (August 2019 n=3760, Insured n=3384, Uninsured n=376)

Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By "healthcare mandate" we mean a law requiring individuals to obtain health coverage.

More Than Half of Privately and Publicly Insured Adults Oppose Healthcare Mandate

Uninsured adults are more likely to oppose government required health coverage.

Feelings about Health Coverage Mandate

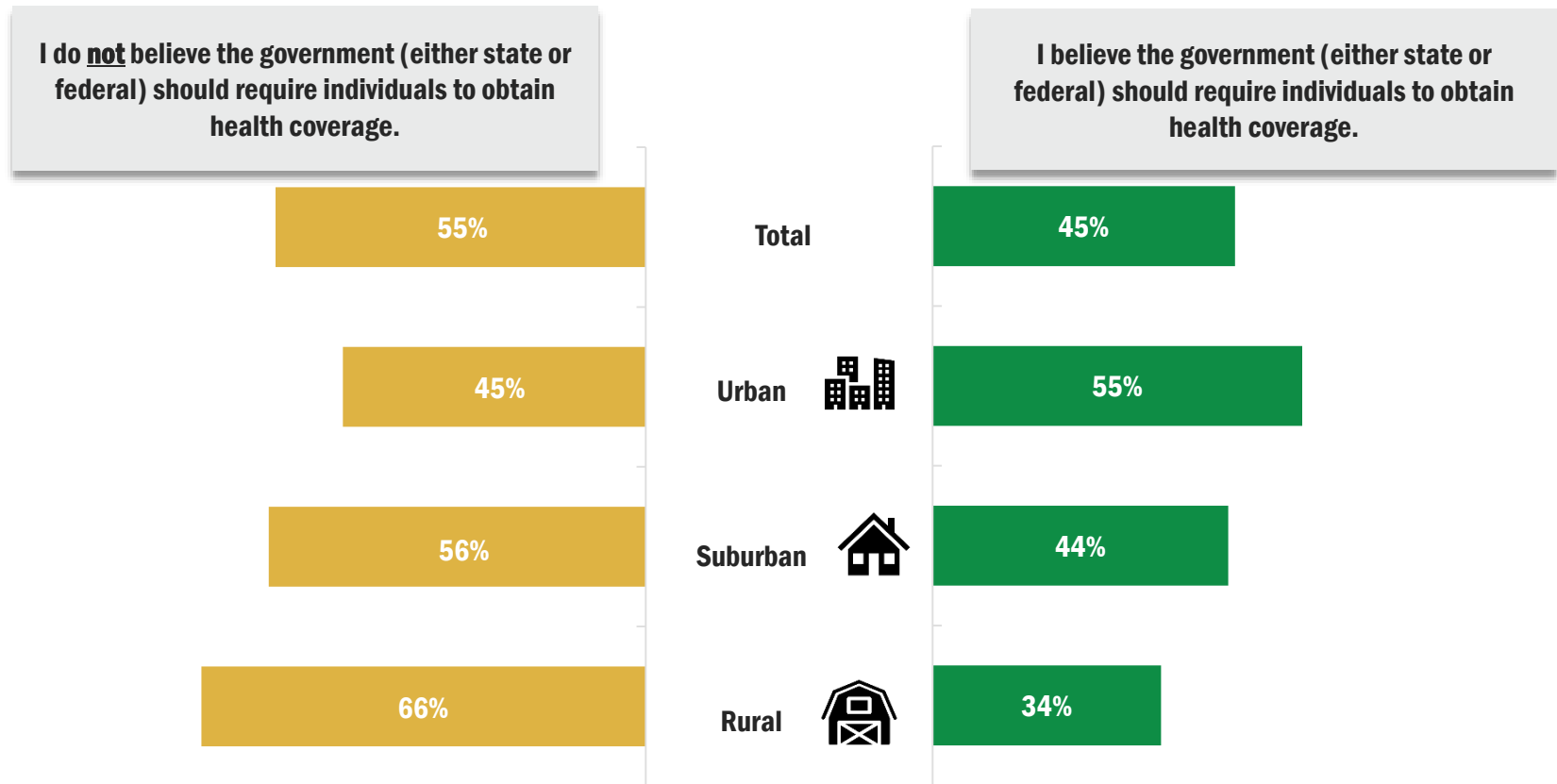


*New in 2017
BASE: All Qualified Respondents (August 2019 n=3760, Private n=2465, Public n=743, Uninsured n=376)
Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

Adults in Rural Areas Are Most Likely to Oppose a Government Mandate to Obtain Healthcare Coverage

More than half of urban adults (55%) are in favor of government required health coverage but only one-third (34%) of those in rural areas feel the same.

Feelings about Health Coverage Mandate

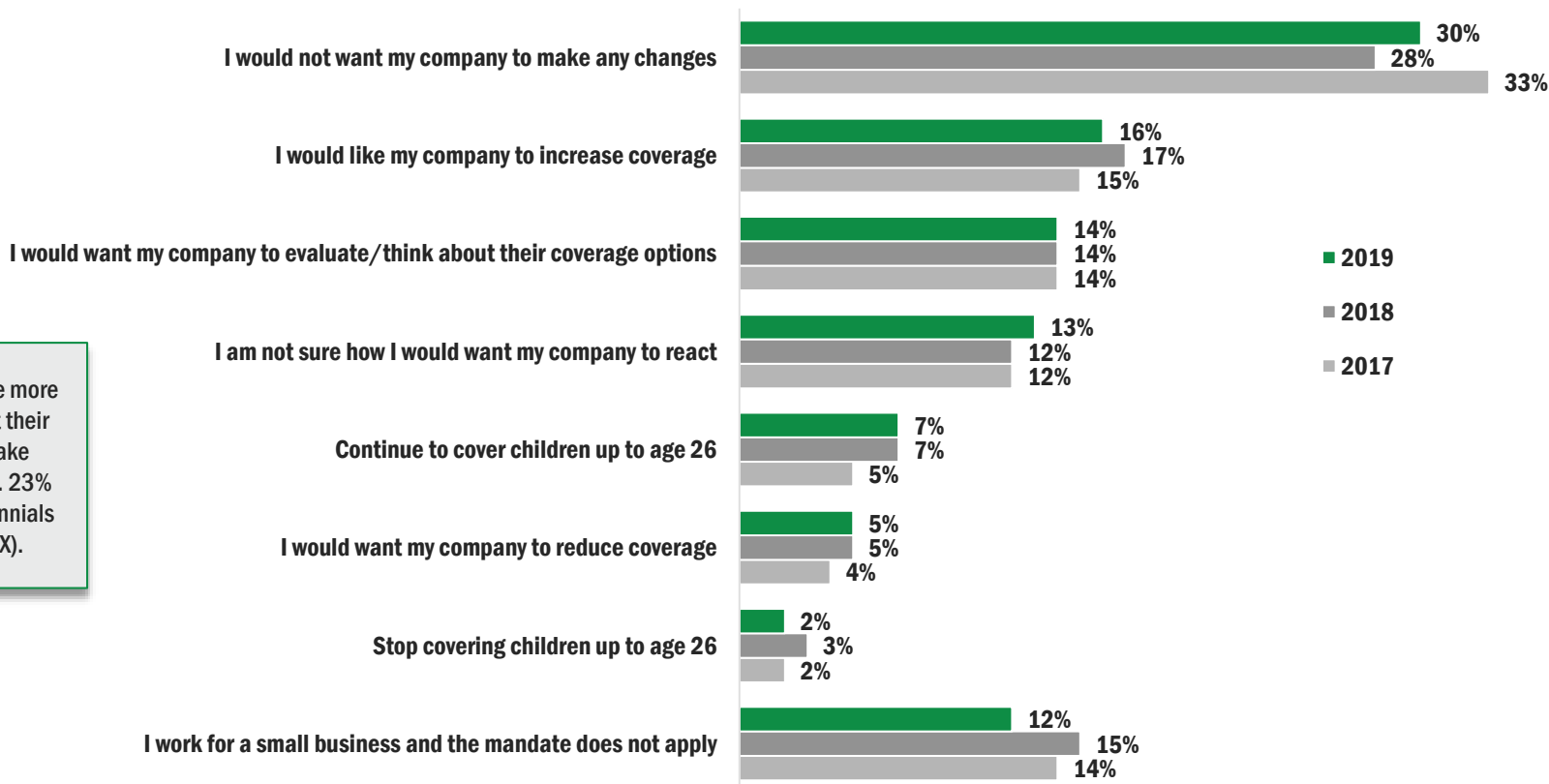


*New in 2017
BASE: All Qualified Respondents (August 2019 n=3760, Urban n=1099, Suburban n=1795, Rural n=866)
Q1920. Which of the following statements come closest to how you feel about a healthcare mandate? By “healthcare mandate” we mean a law requiring individuals to obtain health coverage.

Nearly One in Six Adults Want Their Company to Increase Health Coverage if the Employer Mandate Is Removed

Opinions on potential company reactions to an elimination of the employer mandate for health coverage are mainly consistent with previous years. Most commonly, three in 10 (30%) would not want their company to make any changes to employer-based coverage and 16% would like increased employer-based coverage.

Desired Company Reaction if Employer Mandate is Removed



Baby Boomers are more likely to not want their company to make changes (38% vs. 23% Gen Z, 25% Millennials and 31% Gen X).

*New in 2017

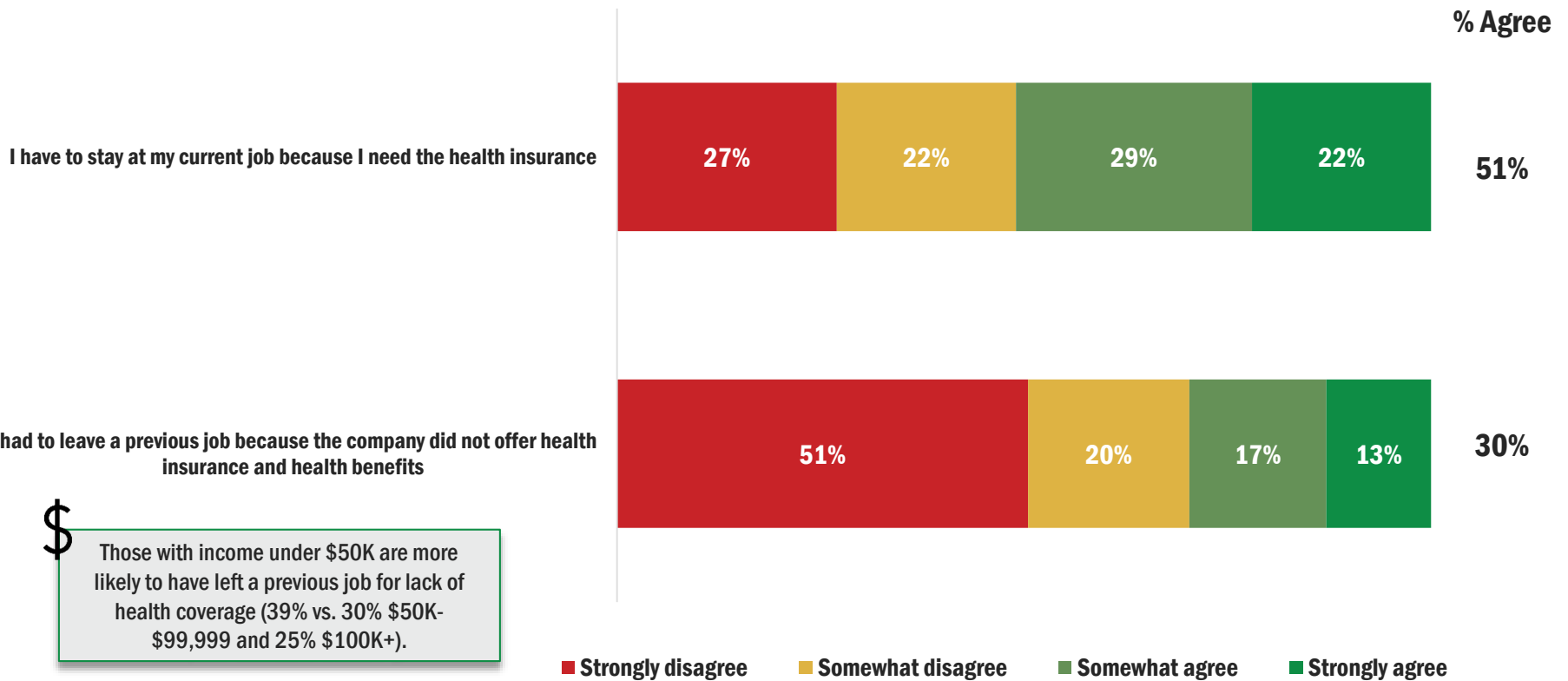
BASE: Employed Respondents (August 2017 n=2887, August 2018 n=2197, August 2019 n=2572)

Q1375. If the employer mandate is removed, by Congress and the President which one of the following best describes how you would like your company to react? The employer mandate is where employers with 50 or more full-time employees must offer health insurance to every employee working over 30 hours per week.

Half of Employed Adults Say They Have to Stay at Their Job for Health Insurance

Three in 10 employed adults (30%) had to leave a previous job because the company did not offer health insurance and benefits, with lower income individuals more likely to agree with this statement.

Health Insurance Impact on Employment



BASE: All Employed Respondents (August 2019 n=2572)

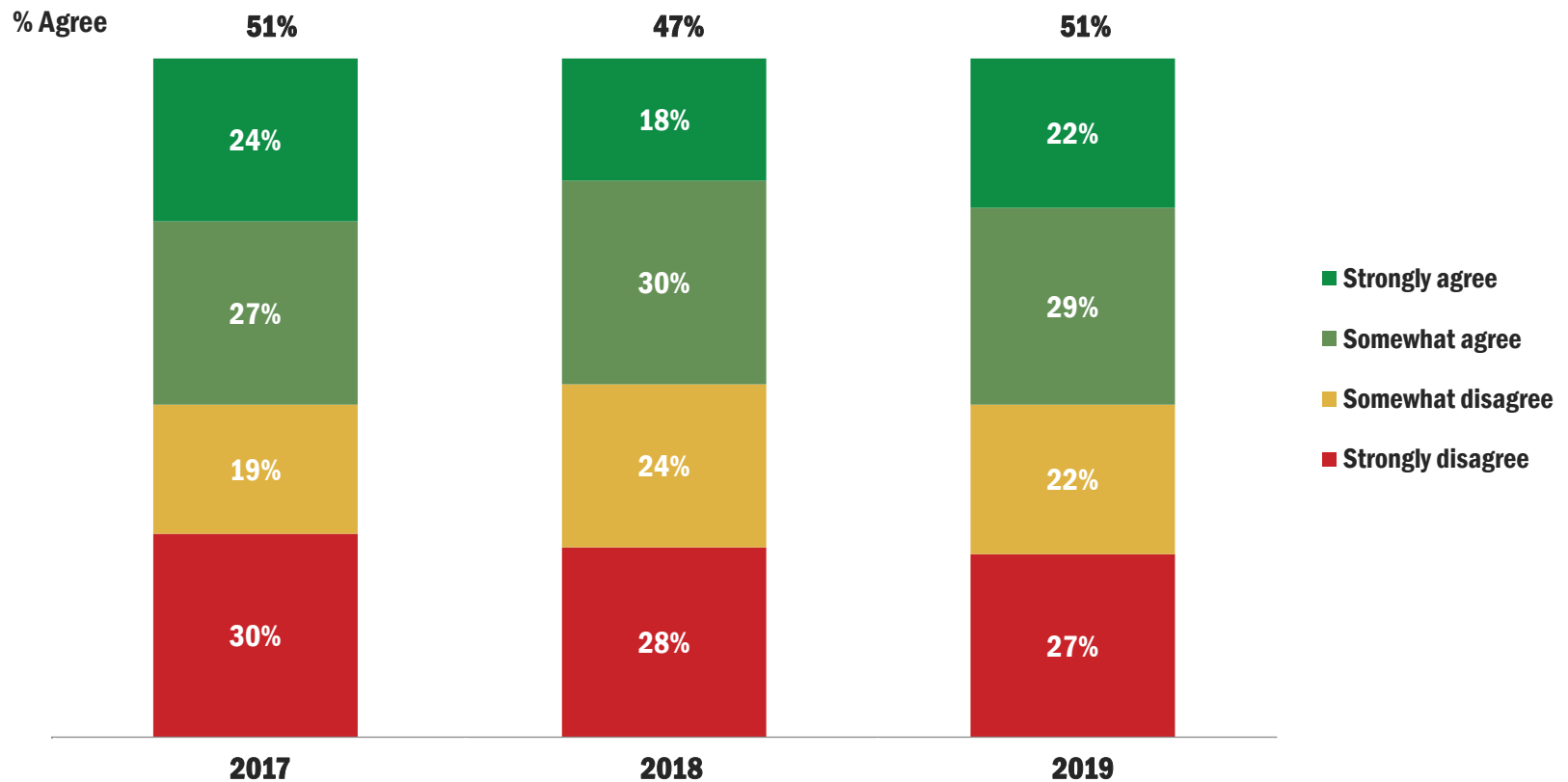
Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/

Employed Adults Who Stay at Their Current Job for Insurance Returns to Levels from 2017

Half of employed adults (51%) agree they have to stay at their current job because they “need the health insurance.” Slightly more than one in five (22%) strongly agree with this statement, which increased significantly from 18% in 2018.

“I have to stay at my current job because I need the health insurance”



* New in 2017

BASE: All Employed Respondents (August 2017 n=2887, August 2018 n=2197, 2019 n=2572)

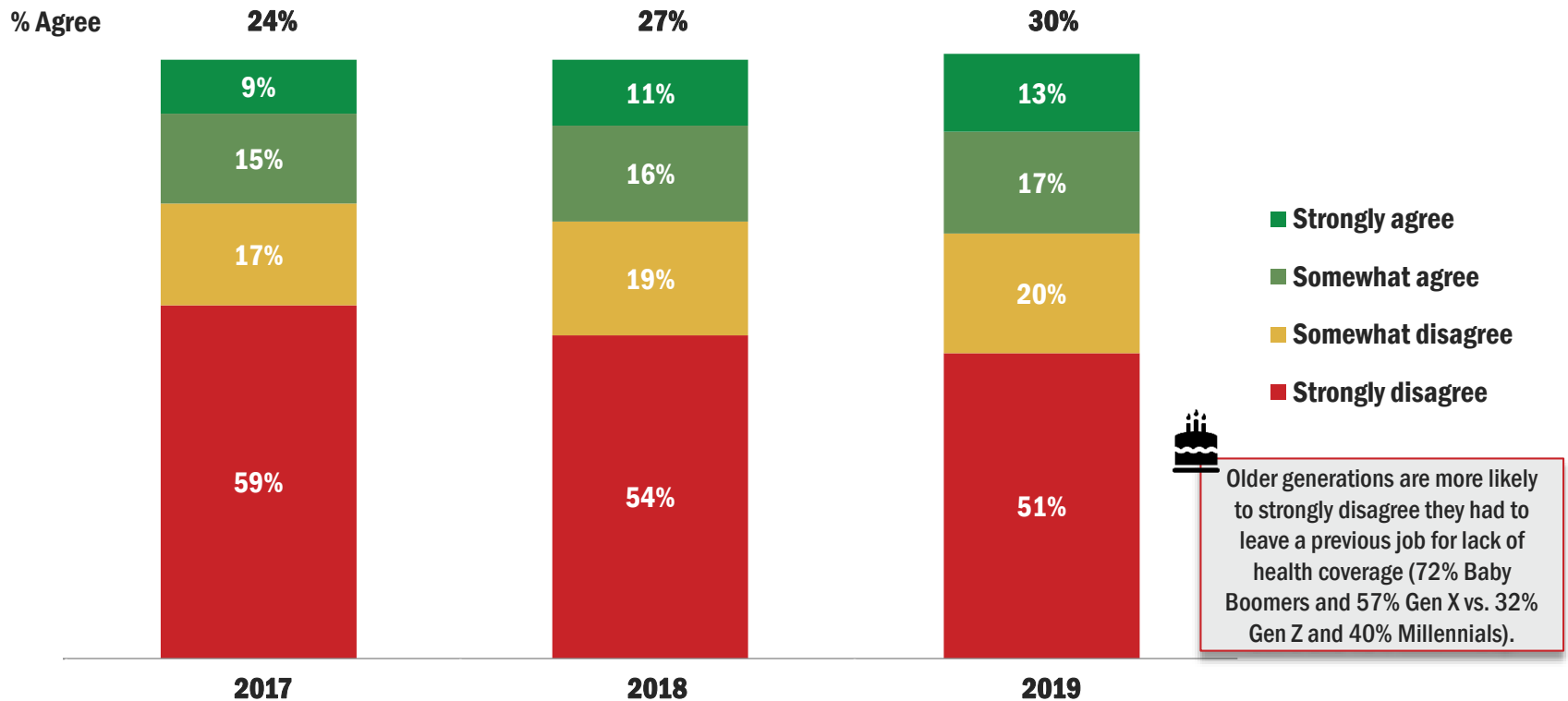
Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/

More Employed Adults Had to Leave a Job Due to Lack of Health Benefits in 2019

Compared with previous years, more employed adults in 2019 agree they had to leave a job due to lack of health insurance and health benefits.

“I had to leave a previous job because the company did not offer health insurance and health benefits”



* New in 2017

BASE: All Employed Respondents (August 2017 n=2887, August 2018 n=2197, 2019 n=2572)

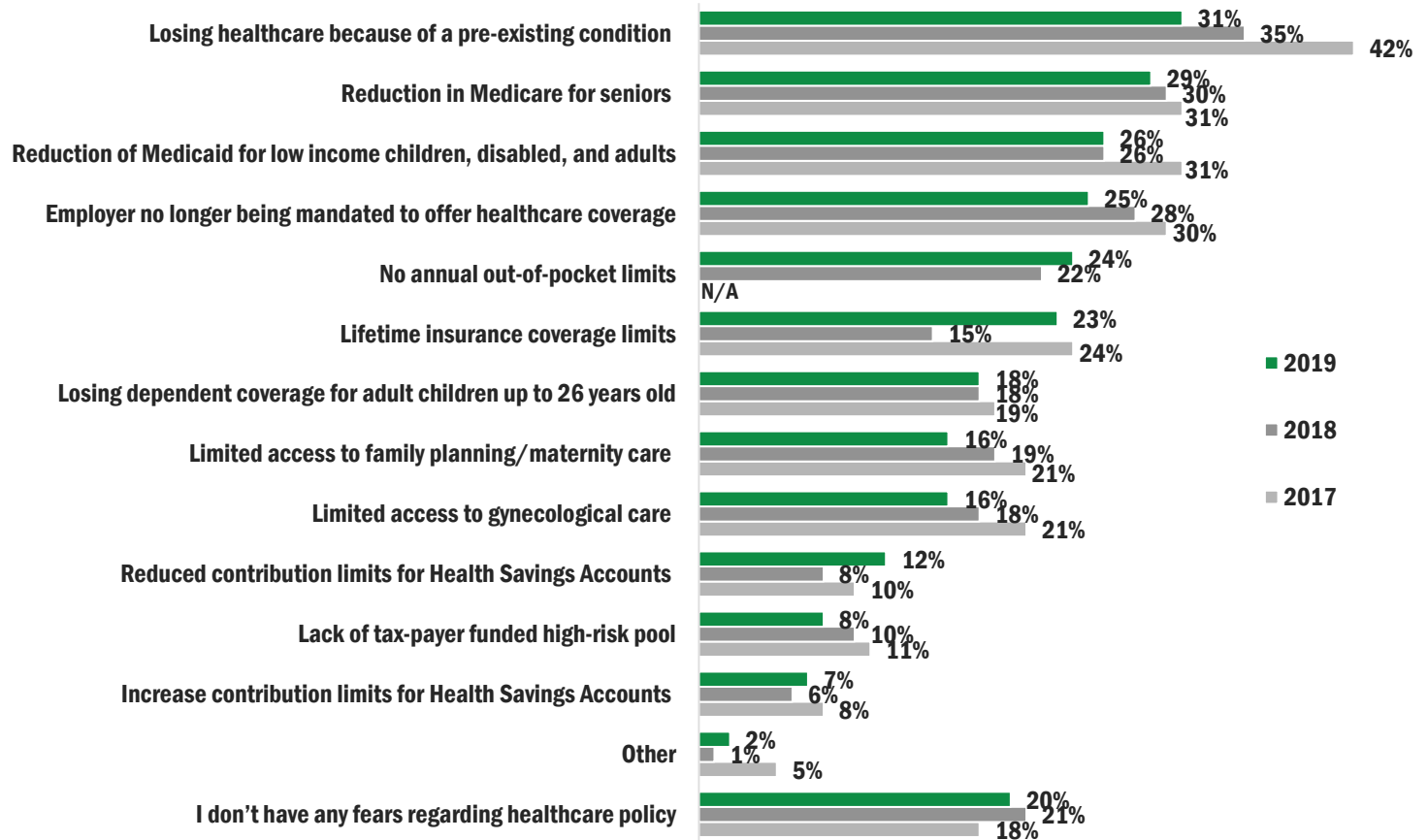
Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/

Three in 10 Adults Fear Losing Healthcare Due to a Preexisting Condition

Compared with previous years, slightly more adults in 2019 report no annual out-of-pocket limits and no lifetime limits as their biggest fears of changes in healthcare law/policy.

Biggest Fears of Changes in Healthcare Law/Policy



* New in 2017

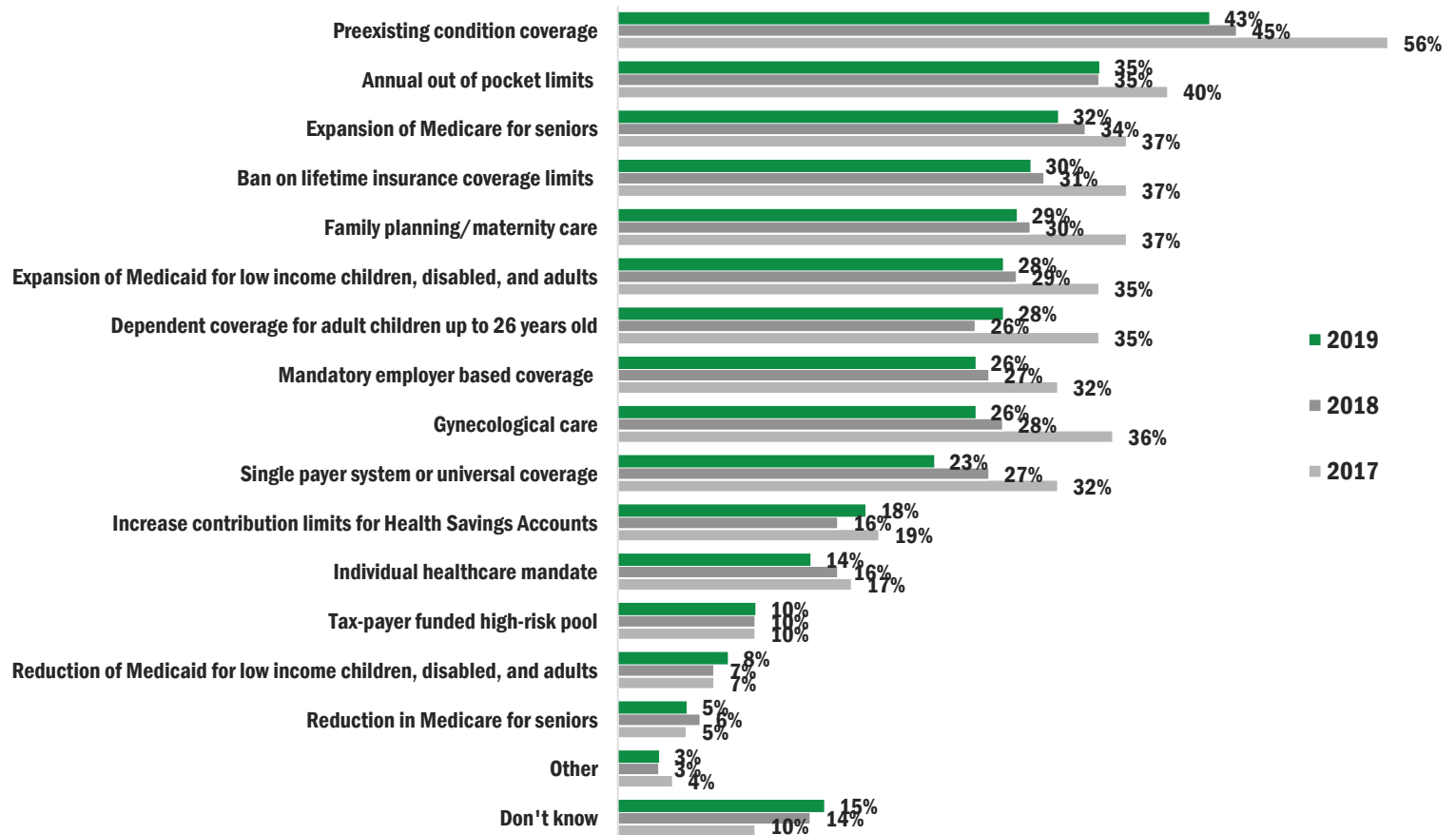
BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1930. Which of the following are your biggest fears of changes in healthcare law/policy? Please select all that apply.

Two in Five Want Preexisting Condition Coverage, A Decrease Since 2017

Thirty-five percent of adults say they want annual out-of-pocket limits included in healthcare policy while slightly fewer (32%) would like expansion of Medicare for seniors.

Desired Inclusions in Healthcare Policy



* New in 2017

BASE: All Qualified Respondents (August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1925. Which of the following would you like to see included in healthcare policy? Please select all that apply.

Detailed Findings:

Perceptions of Healthcare

Satisfaction & Quality

Affordability

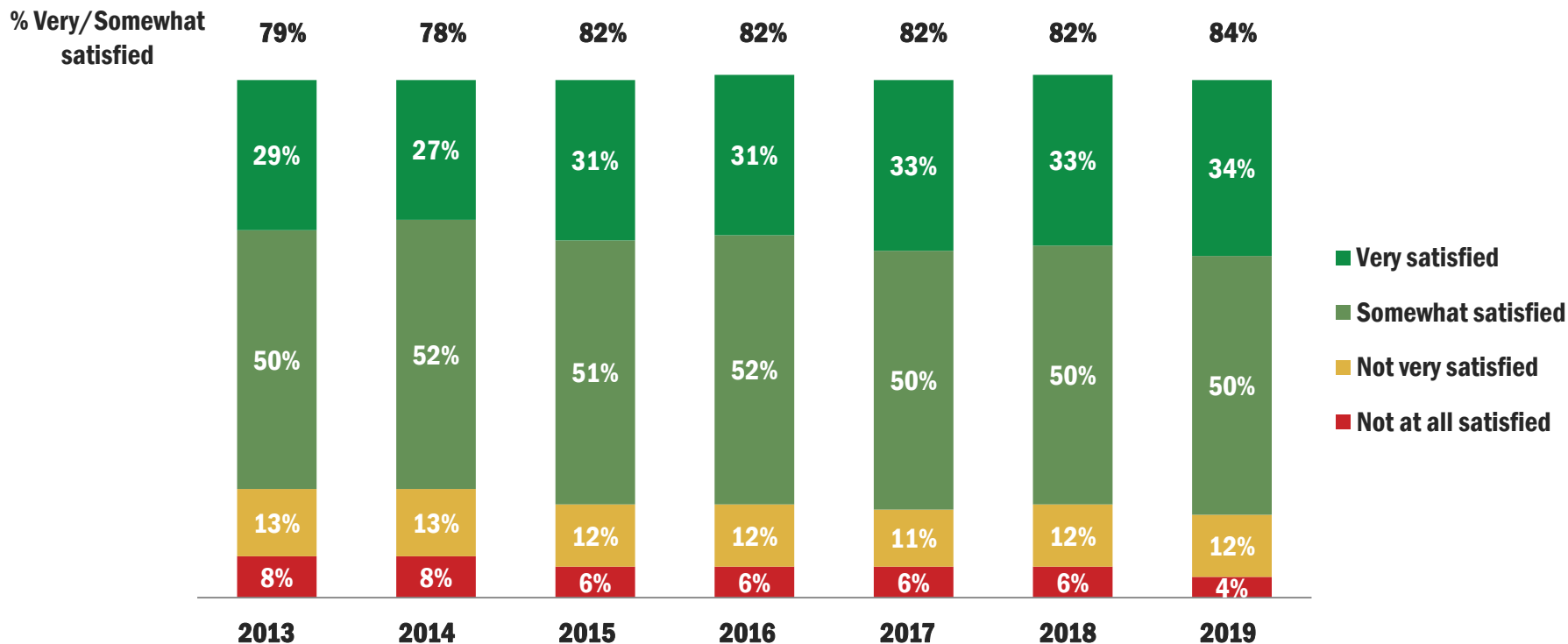
Access

Coverage

Satisfaction with Healthcare System Increases Slightly in 2019

One-third of adults (34%) are very satisfied with the quality of the healthcare system and half (50%) are somewhat satisfied. Only a small minority (4%) say they are not at all satisfied.

Satisfaction with Quality of Healthcare System



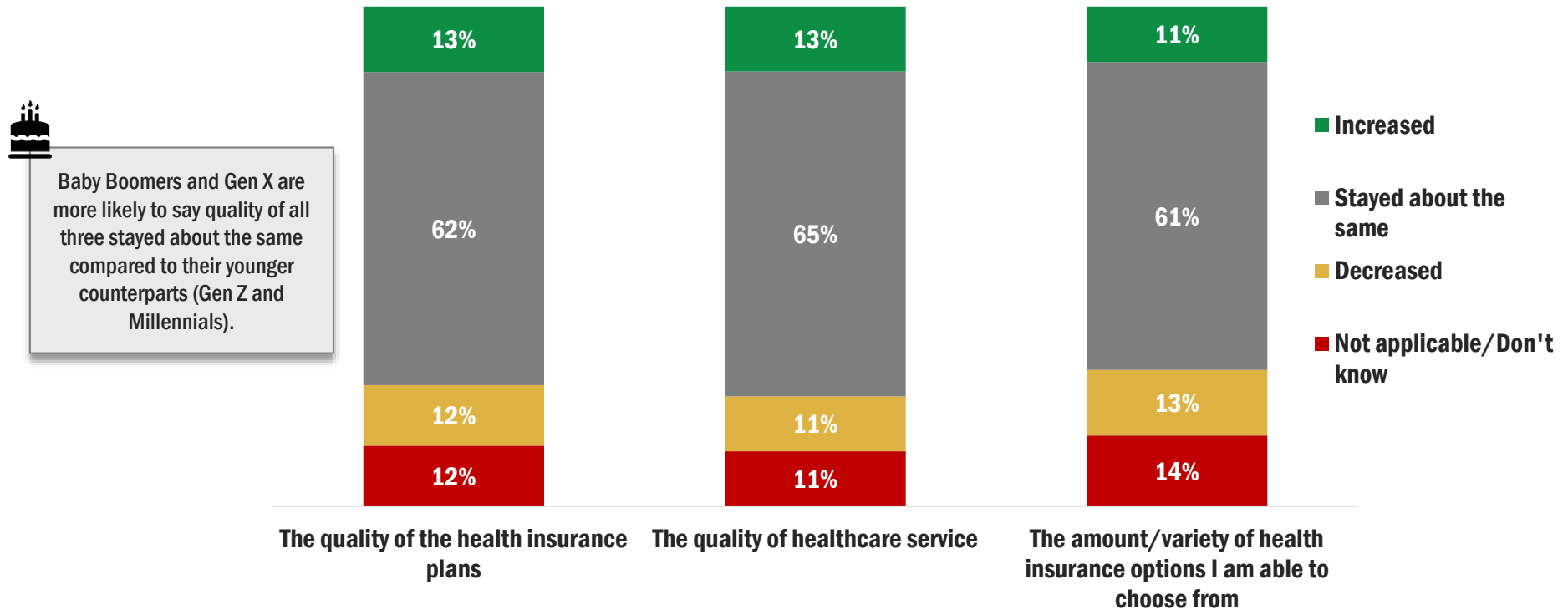
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, Aug/Sept 2015 n=4611, Sept 2016 n=4636, Aug 2017 n=4602, Aug 2018 n=3604, Aug 2019 n=3760)

Q730. Overall, how satisfied are you with the quality of the healthcare system you have access to today? When we say healthcare system we are referring to all things related to healthcare including doctors, nurses and other healthcare providers, hospitals, insurance, etc.

Majority Say Many Aspects of Healthcare Quality Have Stayed the Same

About one in eight (13%) say the quality of health insurance plans and healthcare service has increased, while slightly fewer report the quality of each has decreased for them personally.

Changes to Quality Summary



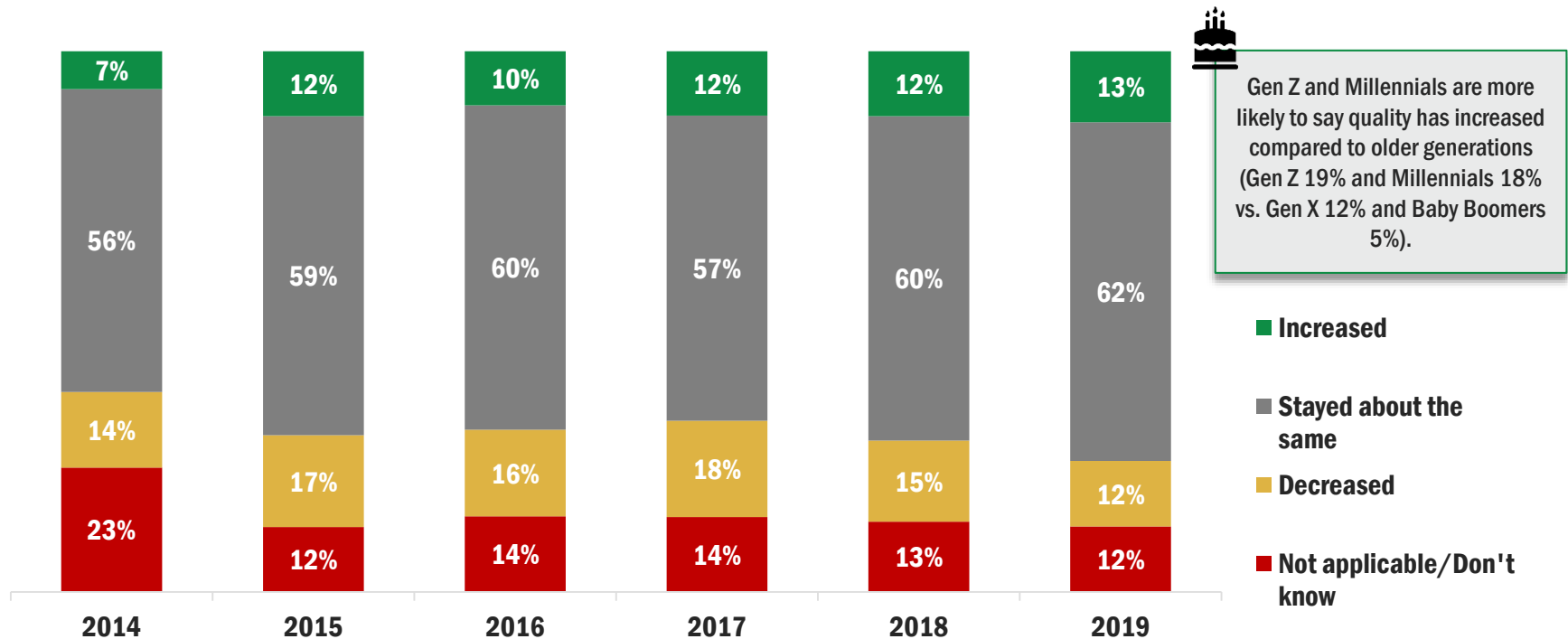
BASE: All Qualified Respondents (August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

Almost Two of Three Adults Say Their Health Insurance Plan Quality Has Stayed the Same Compared to Prior Years

Slightly fewer adults report that the quality of their health insurance plan has decreased in 2019 compared with previous years, and 13% say the quality of their health plan has increased.

Changes to Quality of Health Insurance Plans: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

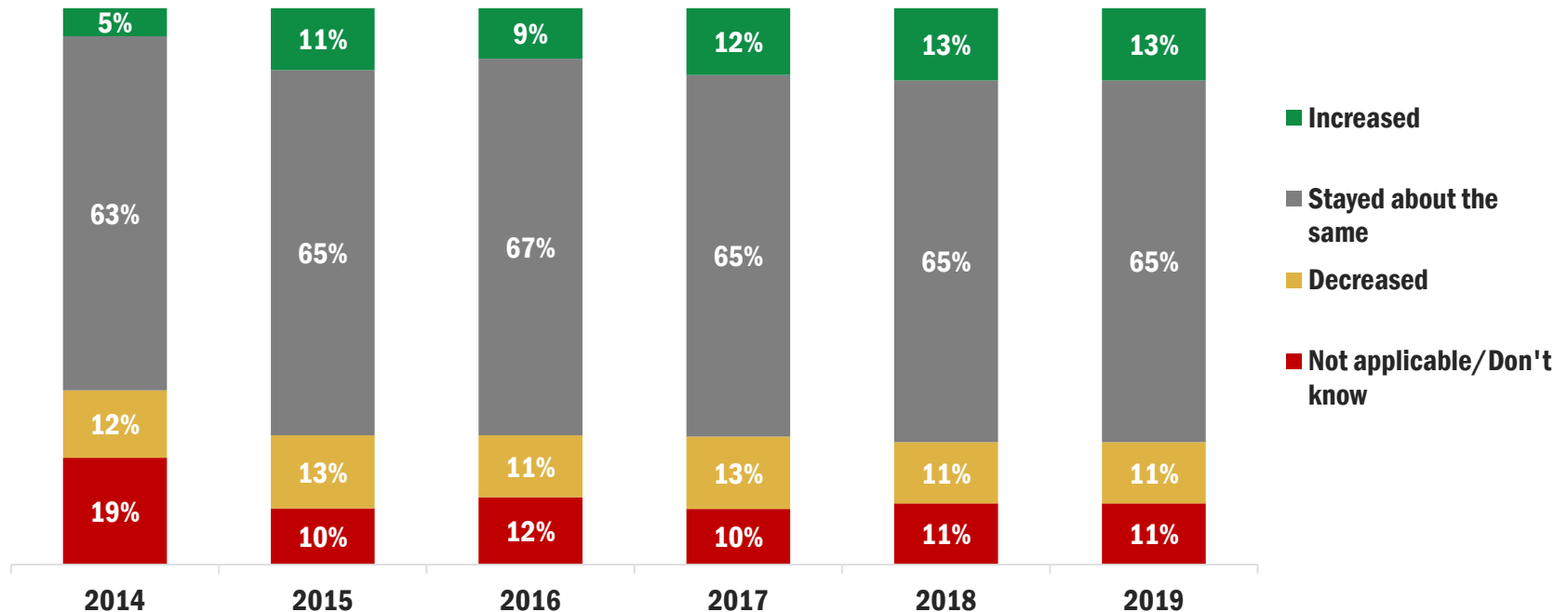
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Quality of Healthcare Service Remains Consistent Year over Year

Nearly two-thirds (65%) say the quality of healthcare service they have access to has stayed about the same, a constant sentiment since 2017.

Changes to Quality of Healthcare Service: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

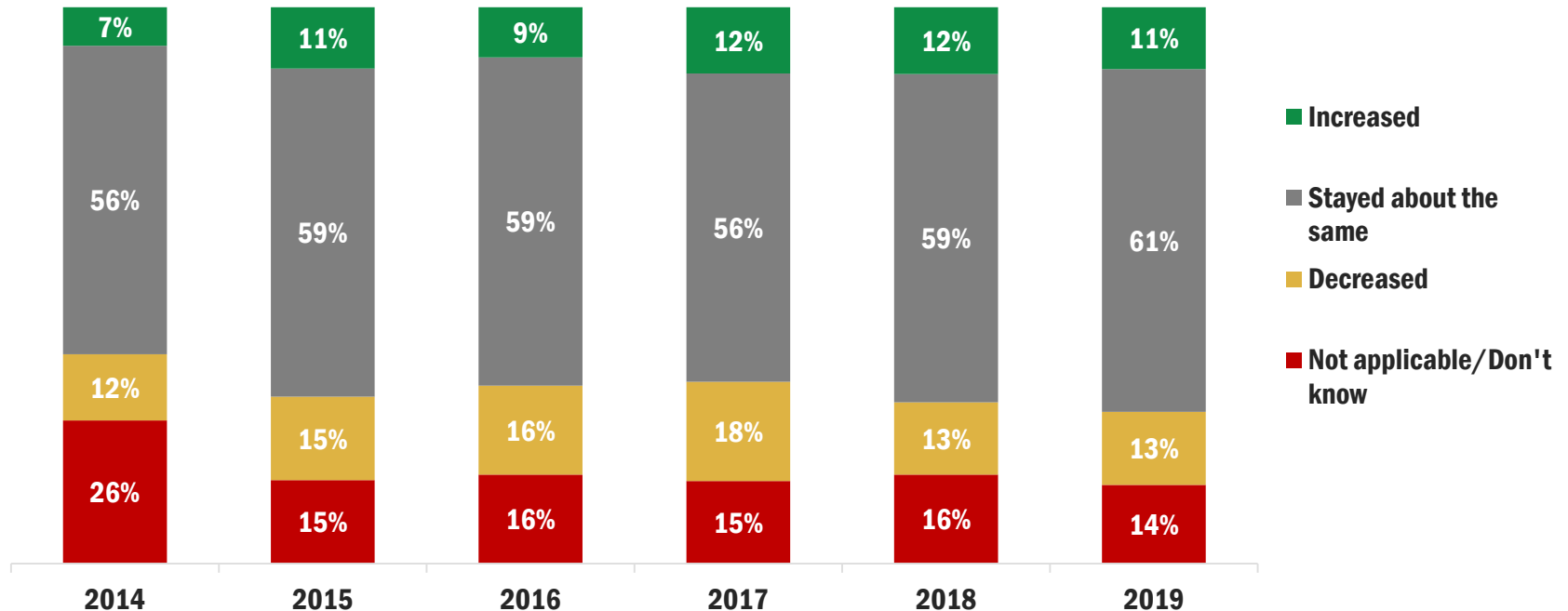
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Health Insurance Options Mostly Stayed the Same

Only about one in 10 (11%) say the number or variety of health insurance options they have has increased, while the majority say they stayed the same.

Changes to Number/Variety of Health Insurance Options: Trend



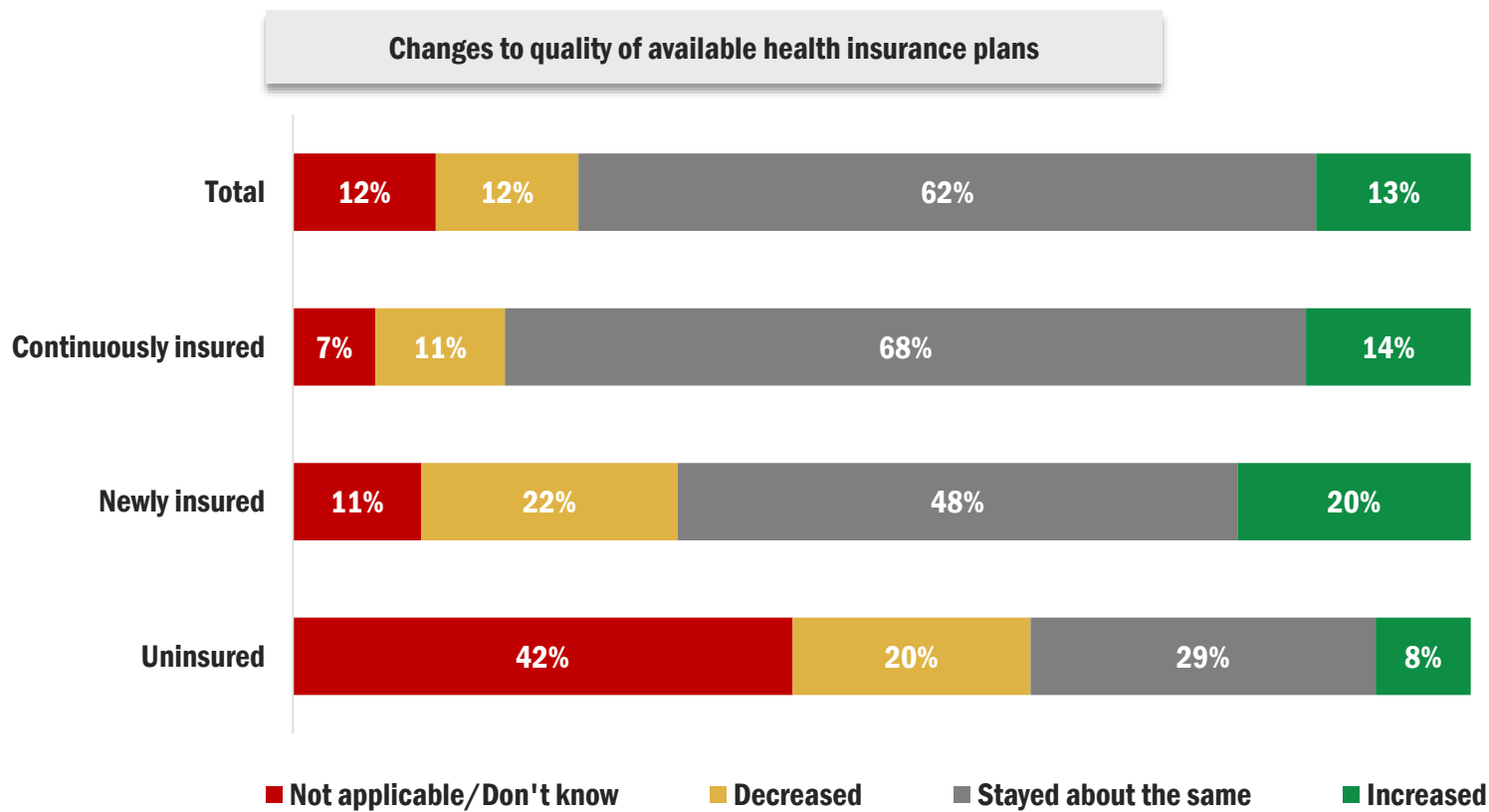
BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Newly Insured More Commonly Say the Quality of Health Insurance Plans They Can Access Has Increased

The majority of continuously insured (68%) say the health insurance plans they have access to have stayed about the same, but less than half of newly insured (48%) and uninsured (29%) report the same consistency.



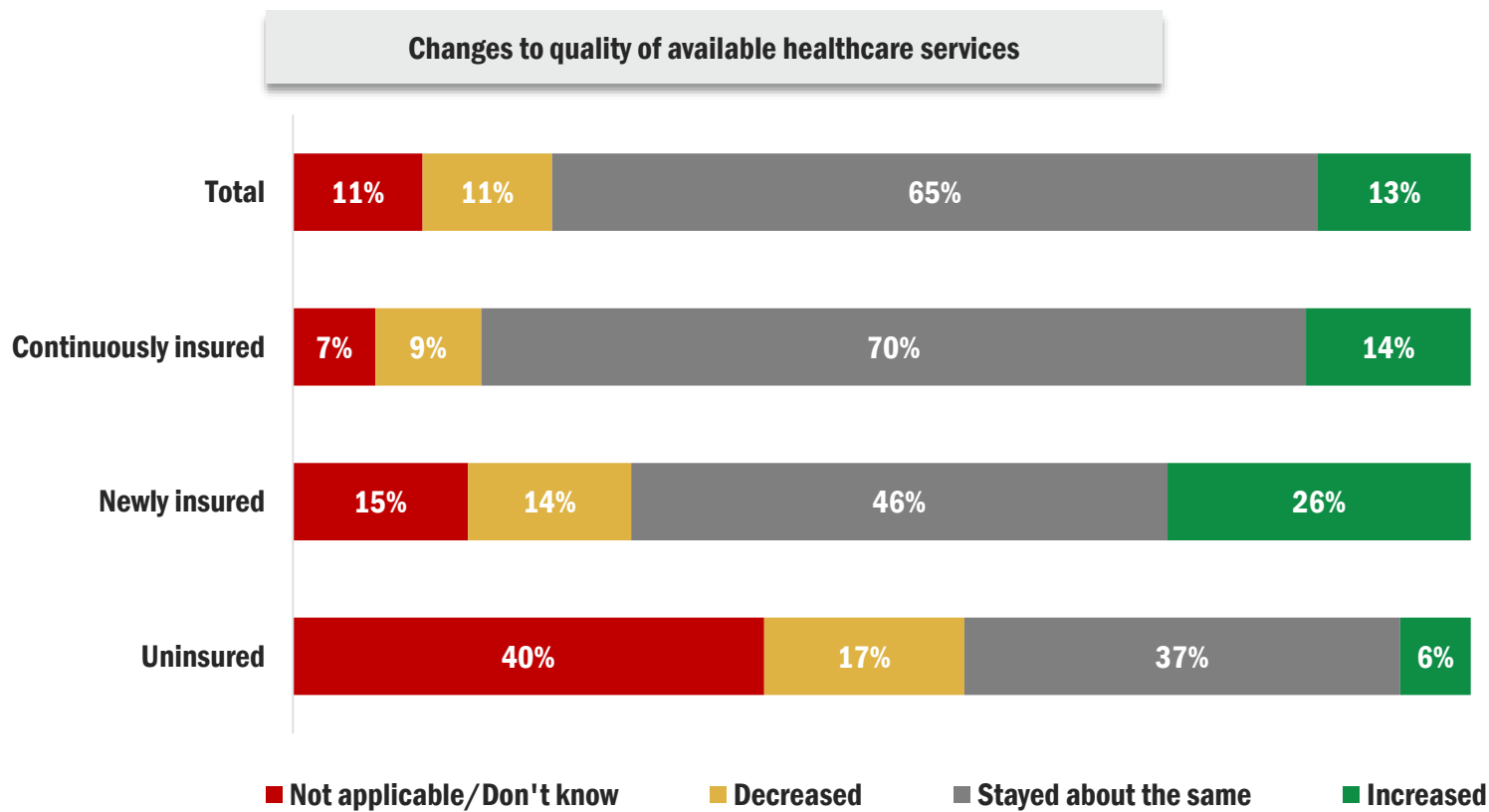
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Newly Insured are More Likely to Report an Increase in Quality of Healthcare Services They Access

More than one in four newly insured (26%) say the quality of healthcare service they have access to has increased, making them almost two times as likely as continuously insured adults (14%) to say this.



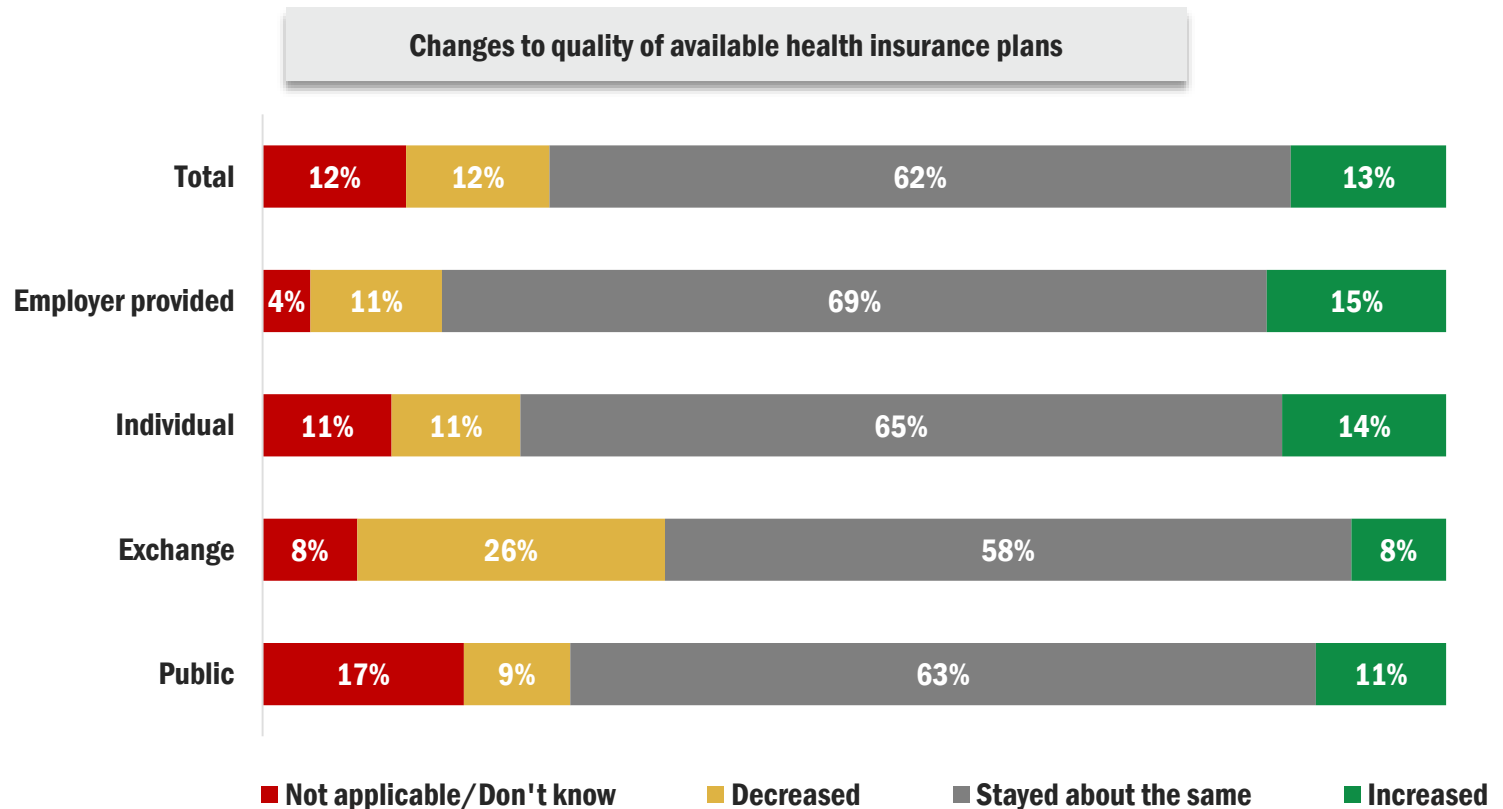
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Adults Insured Via an Exchange Are Most Likely to Report a Decrease in Quality of Health Insurance Plans

Regardless of insurance type, more than half of Americans say the quality of health insurance plans they have access to has stayed about the same.



BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176, Public n=743)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

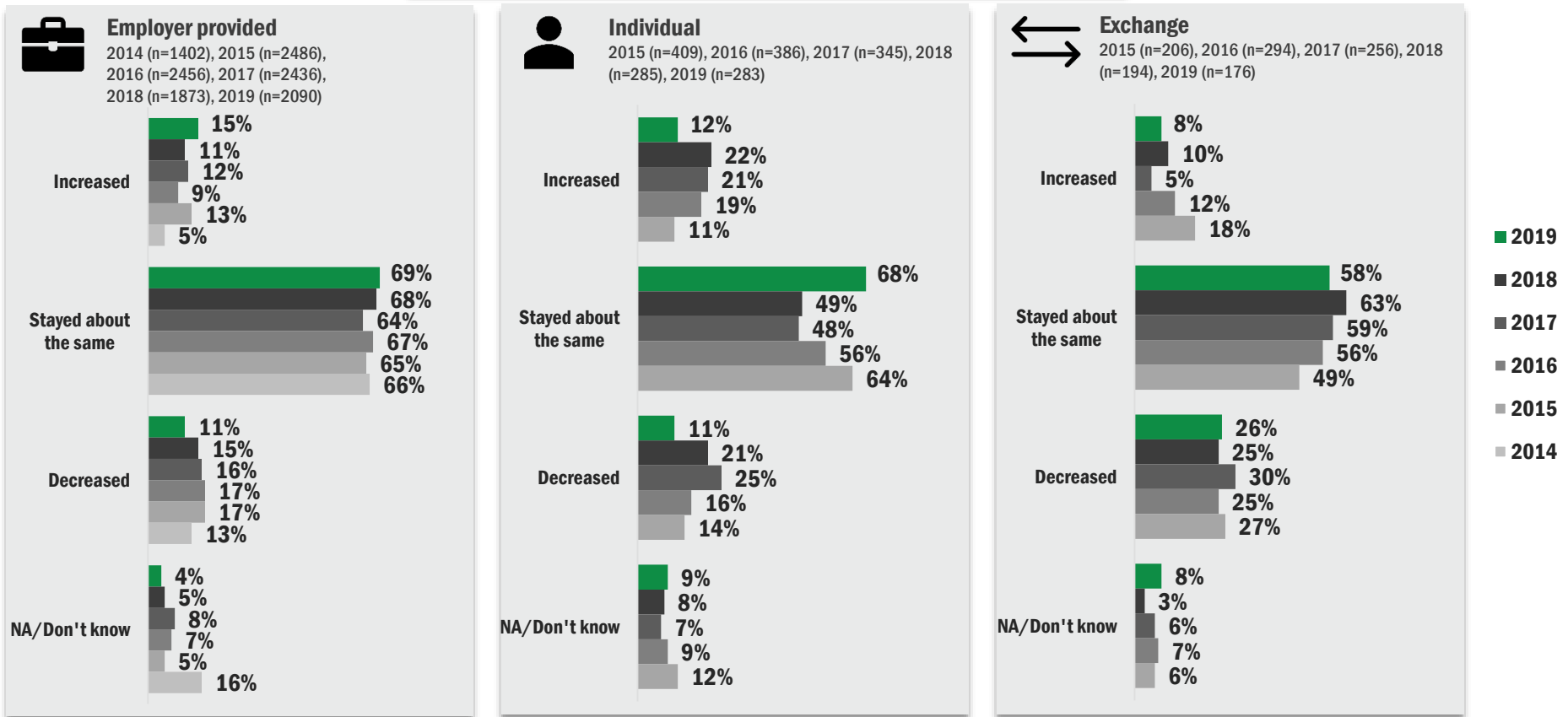
www.transamericacenterforhealthstudies.org/

Individually Insured Adults Reporting Increased Quality of Health Insurance Plans Decreases Since 2018

Regardless of insurance type, the majority say quality of health insurance plans they have access to has stayed the same, which is a trend generally seen over the past few years.

Changes to Quality by Insurance Type: Trend

Quality of the health insurance plans I have access to



BASE: All Qualified Respondents

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

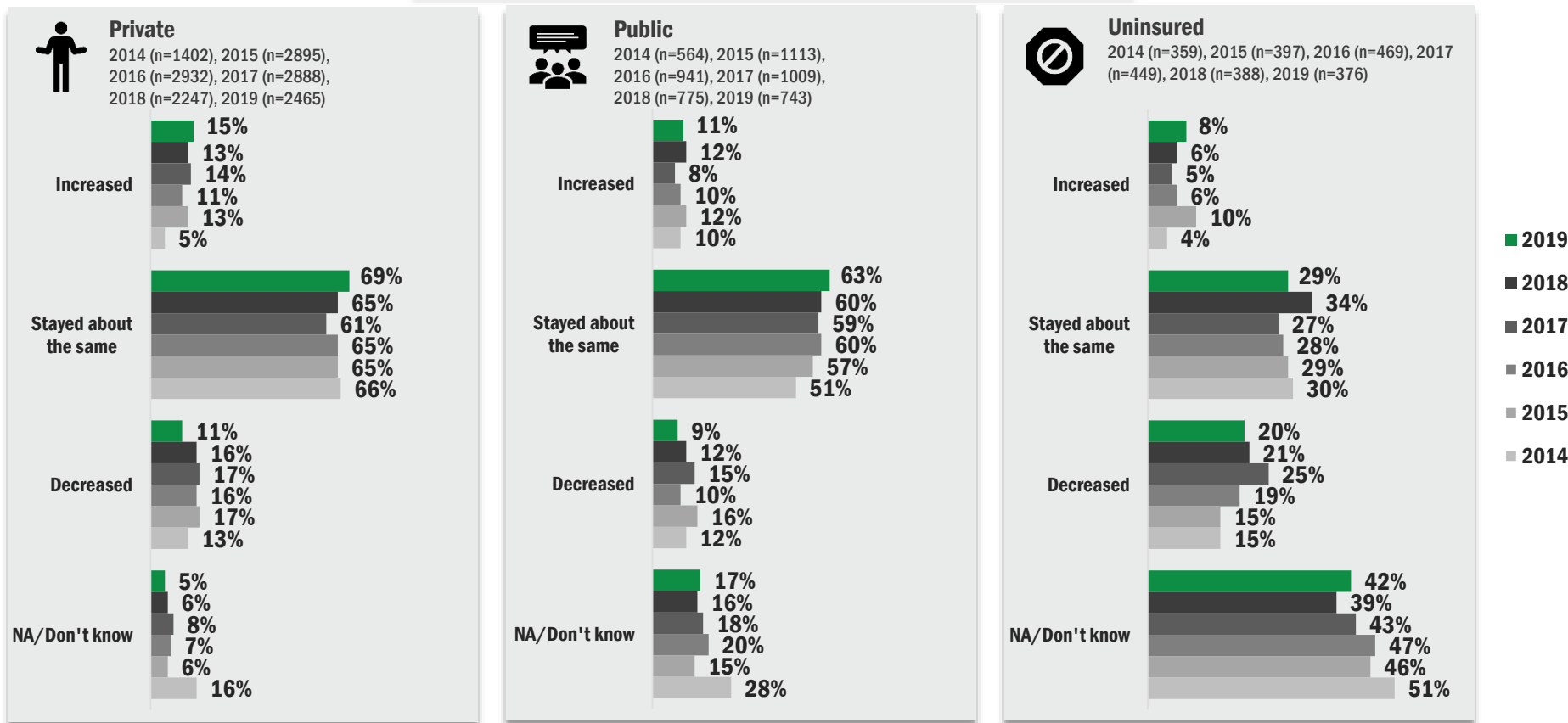
www.transamericacenterforhealthstudies.org/

Regardless of Insurance Status The Health Insurance Plans Adults Access Each Year Stays Consistent

On par with previous years, a majority of privately and publicly insured adults say the quality of health insurance plans they have access to has stayed the same, while only around 3 in 10 uninsured adults say the same.

Changes to Quality by Insurance Status: Trend

Quality of the health insurance plans I have access to



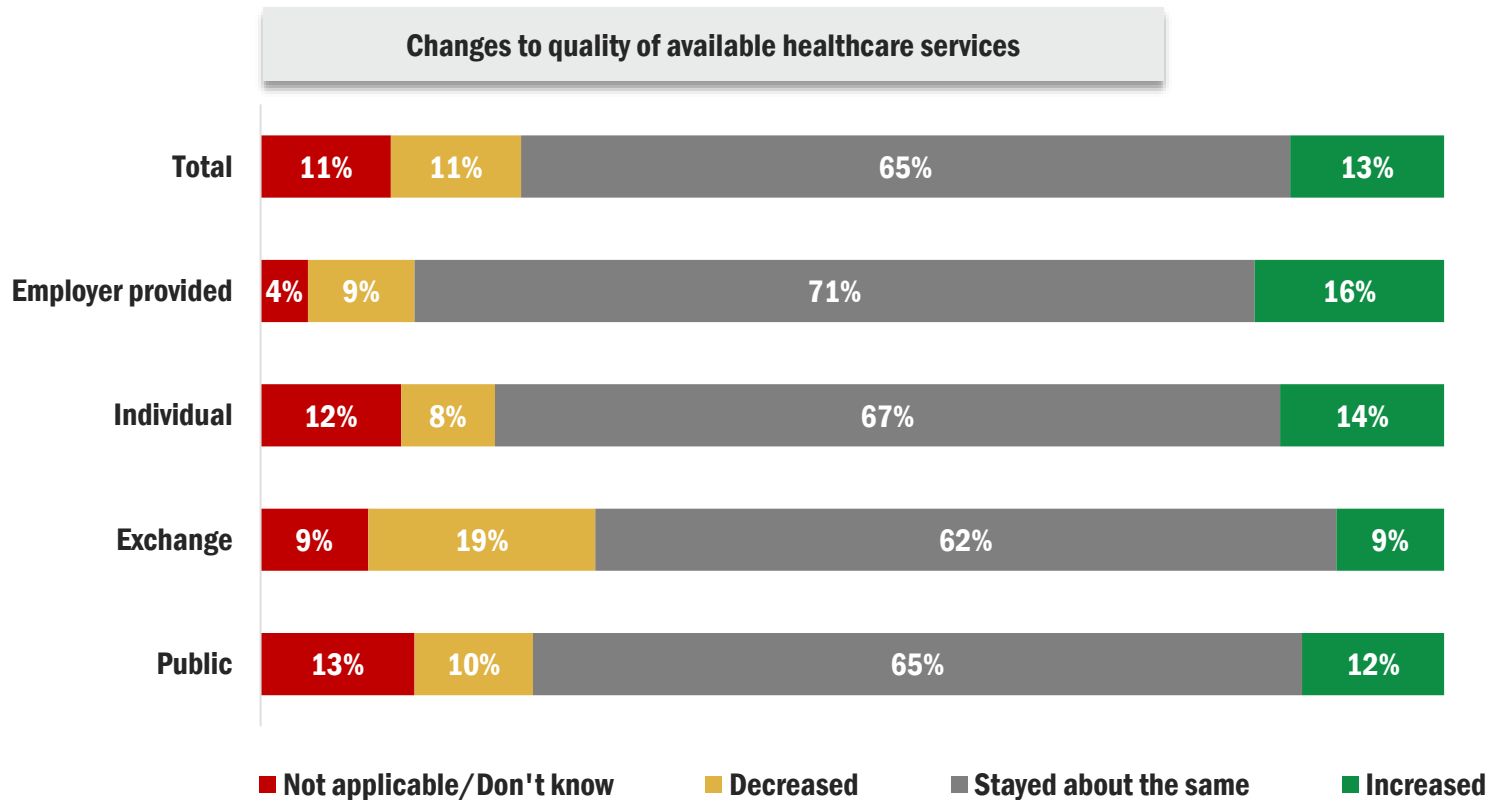
BASE: All Qualified Respondents

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Regardless of Insurance Type Most Say the Quality of Healthcare Services They Access Has Not Changed

More than one in 10 insured via their employer (16%), an individual plan (14%), or who are publicly insured (12%) say this quality has increased.



BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176, Public n=743)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

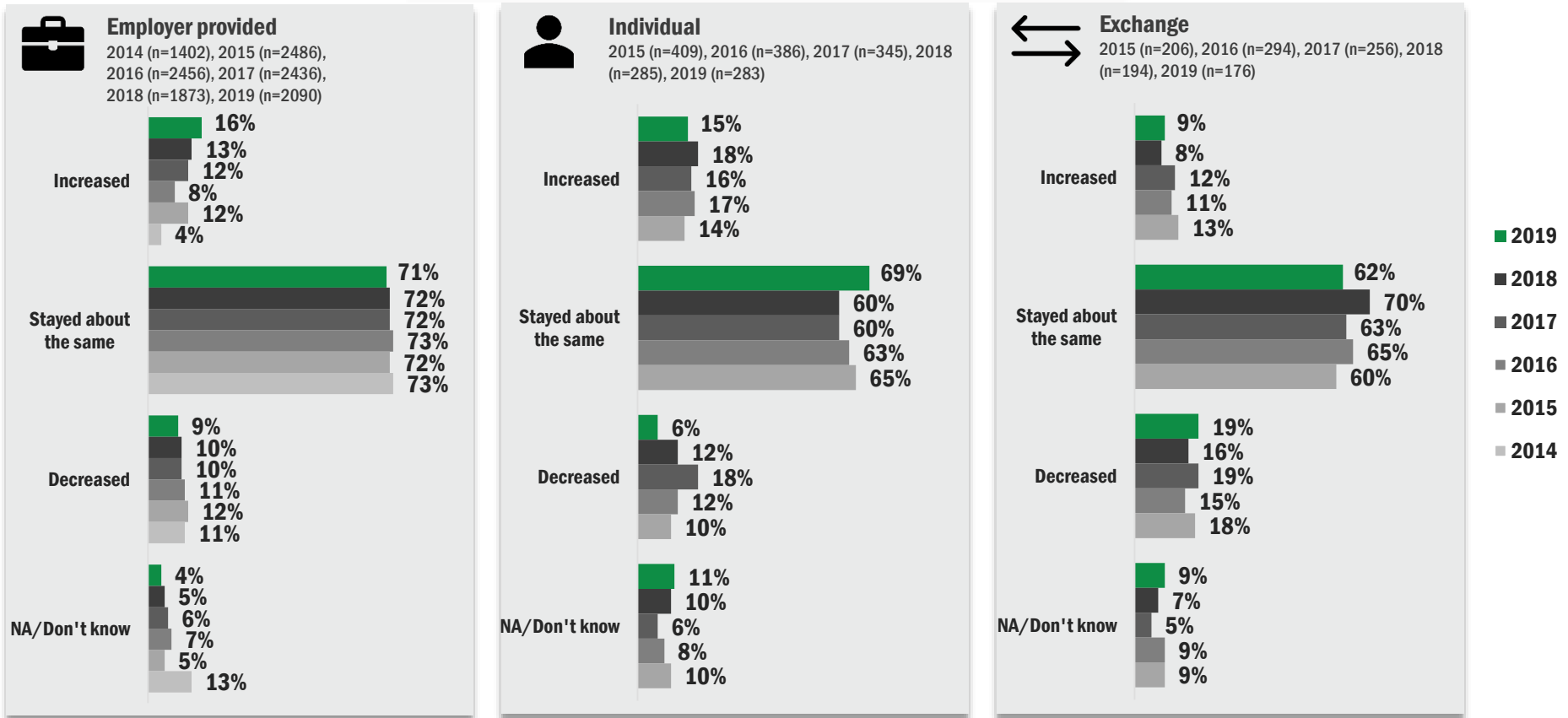
www.transamericacenterforhealthstudies.org/

Changes to Quality of Healthcare Service on Par With Previous Years Regardless of Insurance Type

Individuals insured via an Exchange report more commonly that the quality of healthcare service they access has decreased, as compared with those covered individually or through an employer.

Changes to Quality by Insurance Type: Trend

Quality of the healthcare service I have access to



BASE: All Qualified Respondents

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

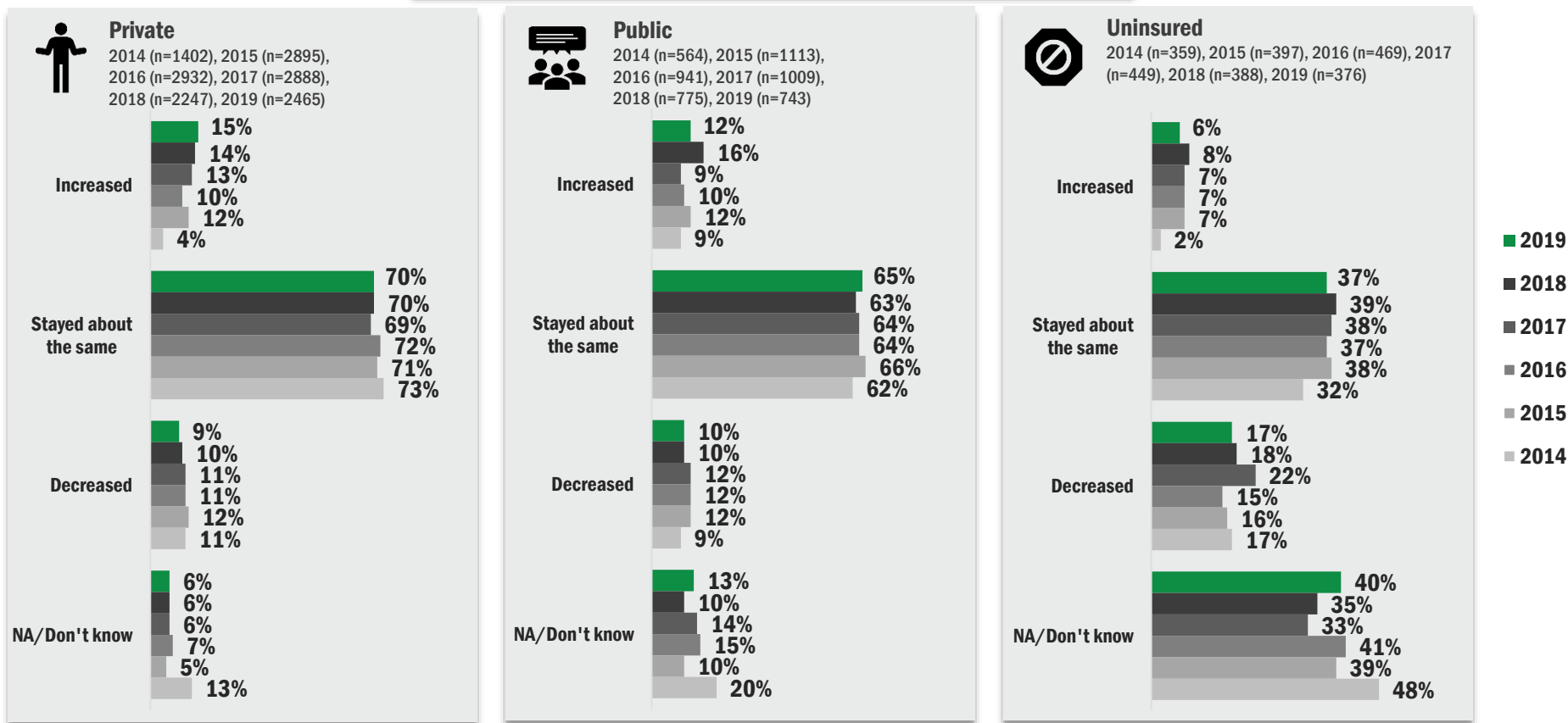
www.transamericacenterforhealthstudies.org/

Privately and Publicly Insured More Likely Than Uninsured To Say Quality of Healthcare Service Has Stayed the Same

Changes by insurance status are reported fairly consistently year over year.

Changes to Quality by Insurance Status: Trend

Quality of the healthcare service I have access to



BASE: All Qualified Respondents

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

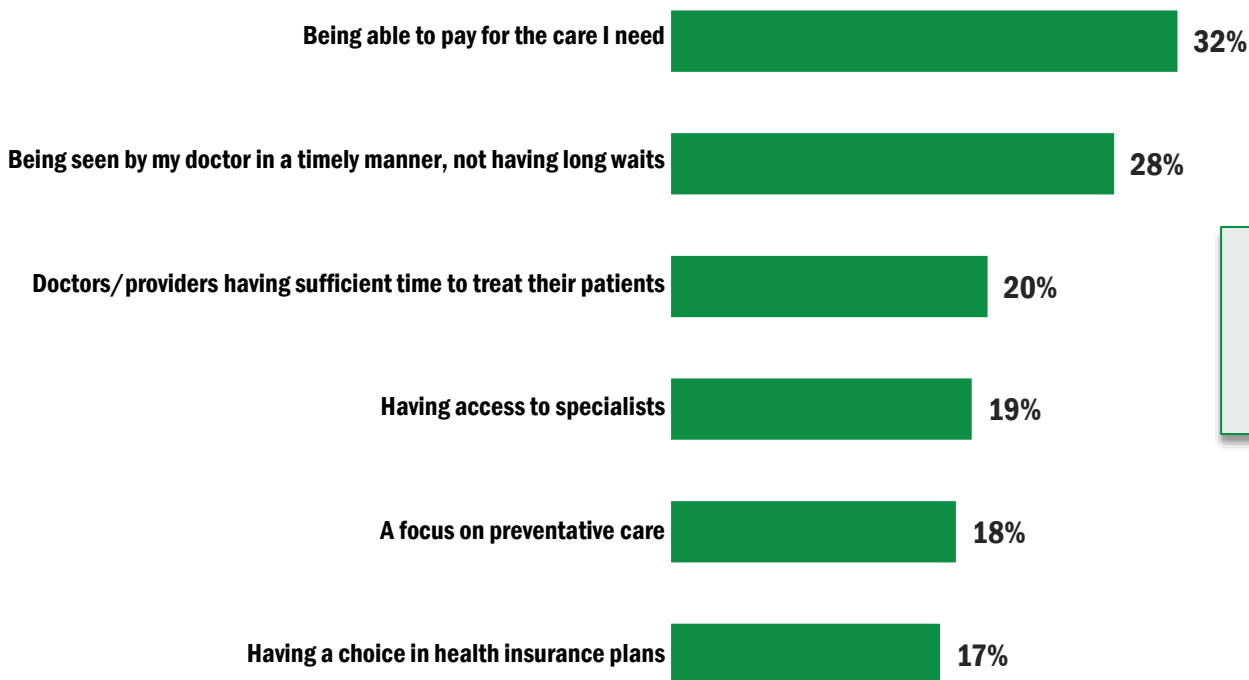
www.transamericacenterforhealthstudies.org/

One-Third Say Affordability is Most Important

Being able to pay for necessary care (32%) and being seen in a timely manner (28%) are by far the most important characteristics of the healthcare system.

Most Important Characteristics in Healthcare System

Six Most Common Responses



Those who say being able to pay for the care they need has fallen significantly since being added in 2015 (32% vs. 35% 2018, 36% 2017, 41% 2016, 54% 2015).

*Note: Only 2019 data shown

BASE: All Qualified Respondents (August 2019 n=3760)

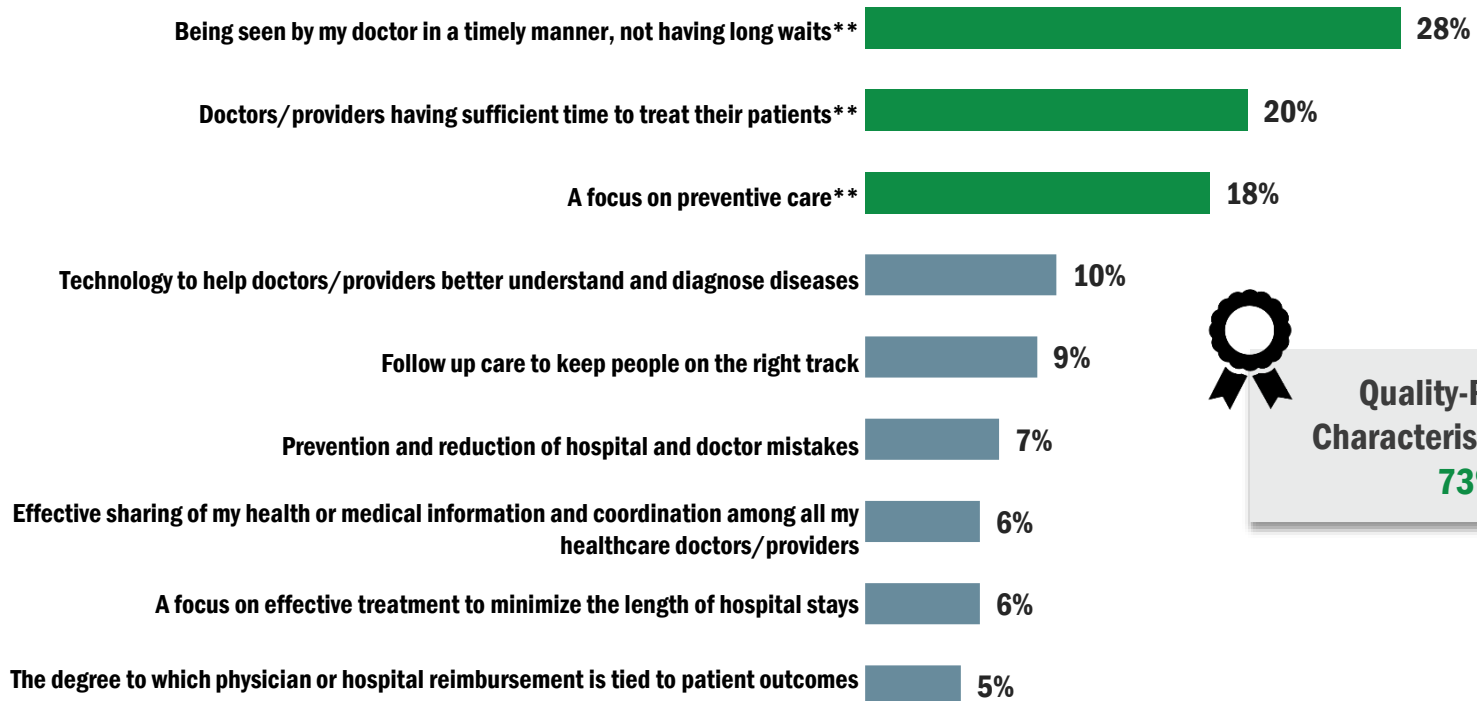
Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Timeliness Is Important to Many Adults

Time is important to Americans: being seen in a timely manner (28%) and doctors spending sufficient time with their patients (20%) are the top two quality-related characteristics in importance.

Most Important Characteristics in Healthcare System

Quality-Related Characteristics



*Note: Only 2019 data shown

** Respondents were shown a list including characteristics related to access, quality and affordability. These statements were the second, third, and fifth most commonly mentioned characteristics overall, respectively.

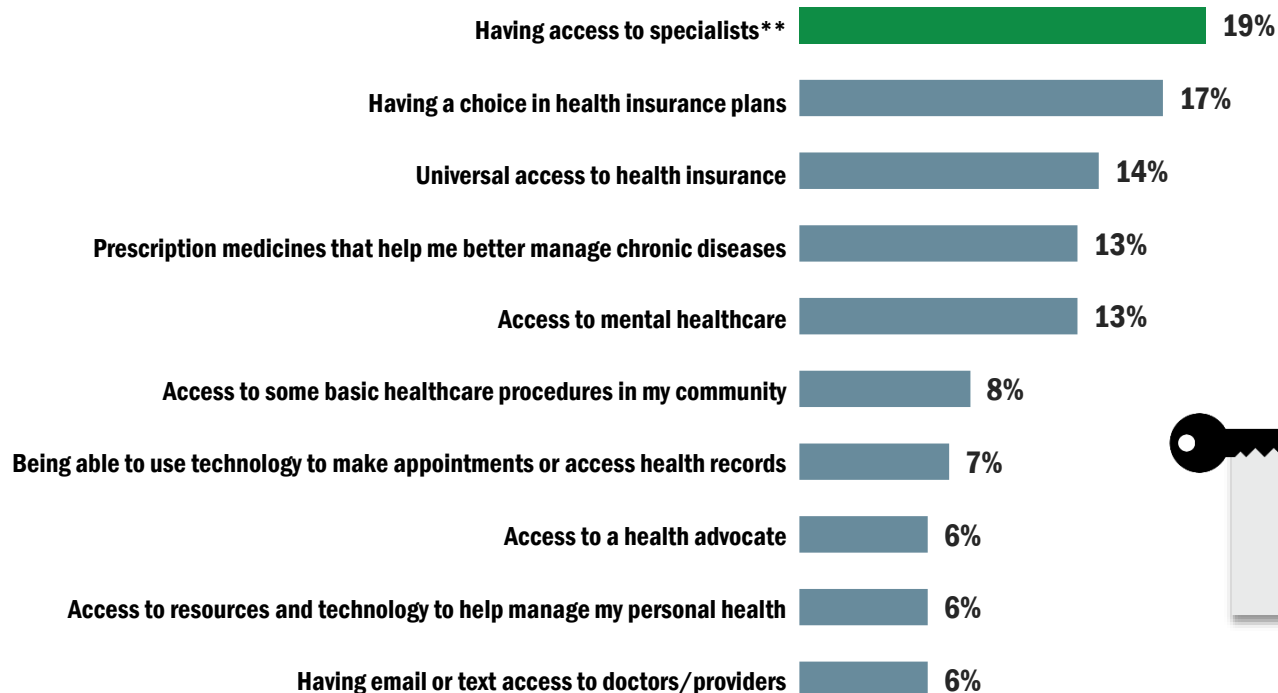
BASE: All Qualified Respondents (August 2019 n=3760)

Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Three in Four Say Access-Related Characteristics are Most Important

Access to specialists (19%) rises to the top as an important access-related characteristic of the healthcare system, followed closely by having a choice in health insurance (17%).

Most Important Characteristics in Healthcare System *Access-Related Characteristics*



Access-Related
Characteristics (NET):
75%

*Note: Only 2019 data shown

** Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the fourth most commonly mentioned characteristic overall.

BASE: All Qualified Respondents (August 2019 n=3760)

Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

One-Third of Adults Say the Ability to Pay for Care is Most Important

While more than two in five (42%) say affordability-related characteristics are the most important, being able to pay for care (32%) is by far the most important feature as less than one in 10 say discounts for wellness services (8%) and free/affordable birth control (6%) are most important.

Most Important Characteristics in Healthcare System

Affordability-Related Characteristics

Being able to pay for the care I need** 32%

Discounts for wellness services 8%

Access to free or affordable birth control 6%

Women and younger adults (Gen Z, Millennials) are more likely than men and older adults (Gen X, Baby Boomers), respectively, to say any affordability-related characteristics are important.

\$ Affordability-Related Characteristics (NET): 42%

*Note: Only 2019 data shown

** Respondents were shown a list including characteristics related to access, quality and affordability. This statement was the most commonly mentioned characteristic overall.

BASE: All Qualified Respondents (August 2019 n=3760)

Q735. What characteristics of the healthcare system today are most important to you? Please select up to three characteristics from the following list.

Detailed Findings:

Perceptions of Healthcare

Satisfaction & Quality

Affordability

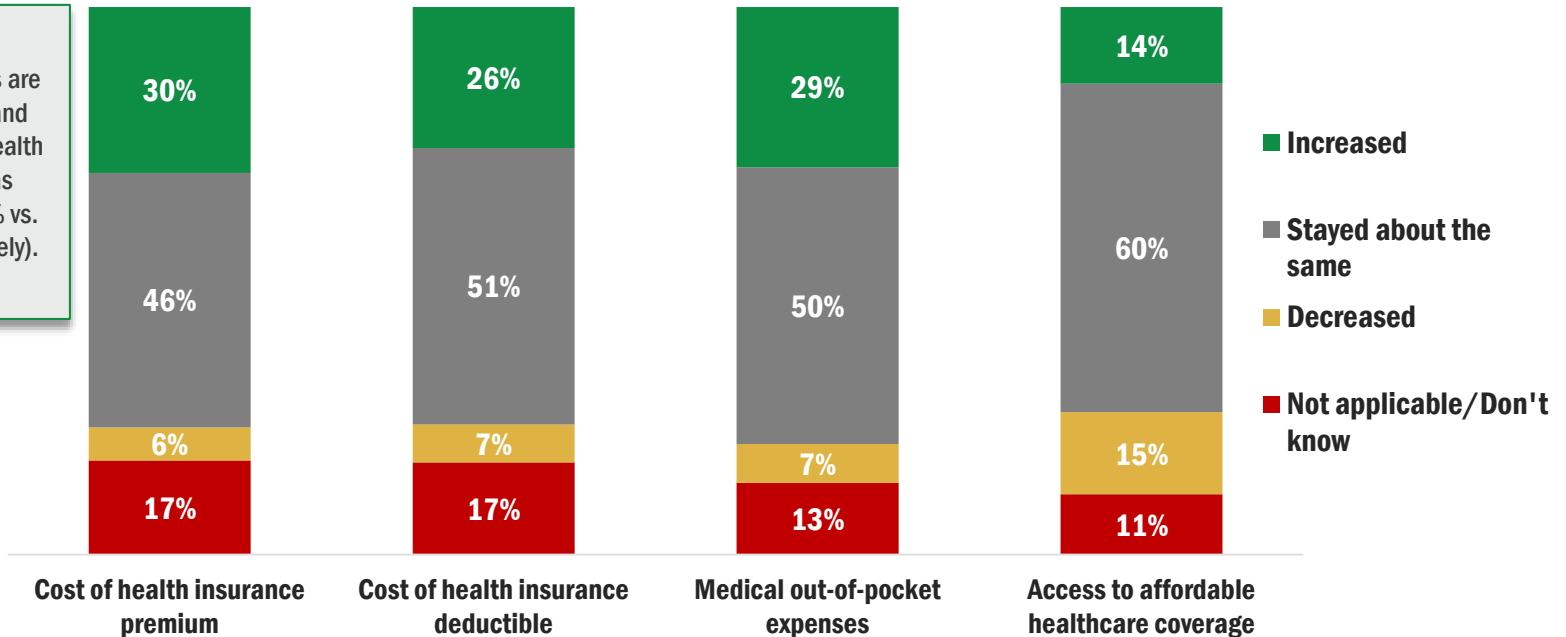
Access

Coverage

About Half Say Costs Stayed the Same, but Many Also Report Increases in Various Healthcare Costs

Three in 10 say their premium costs (30%), deductibles (26%), and out-of-pocket expenses (29%) increased, and 15% say access to affordable coverage decreased.

Changes to Cost Summary



Gen X and Baby Boomers are more likely than Gen Z and Millennials to say their health insurance premium has increased (34% and 41% vs. 20% and 26%, respectively).

Black/AA adults are more likely than White and Asian/PI adults to say access to affordable coverage has increased (22% vs. 11% and 12%, respectively).

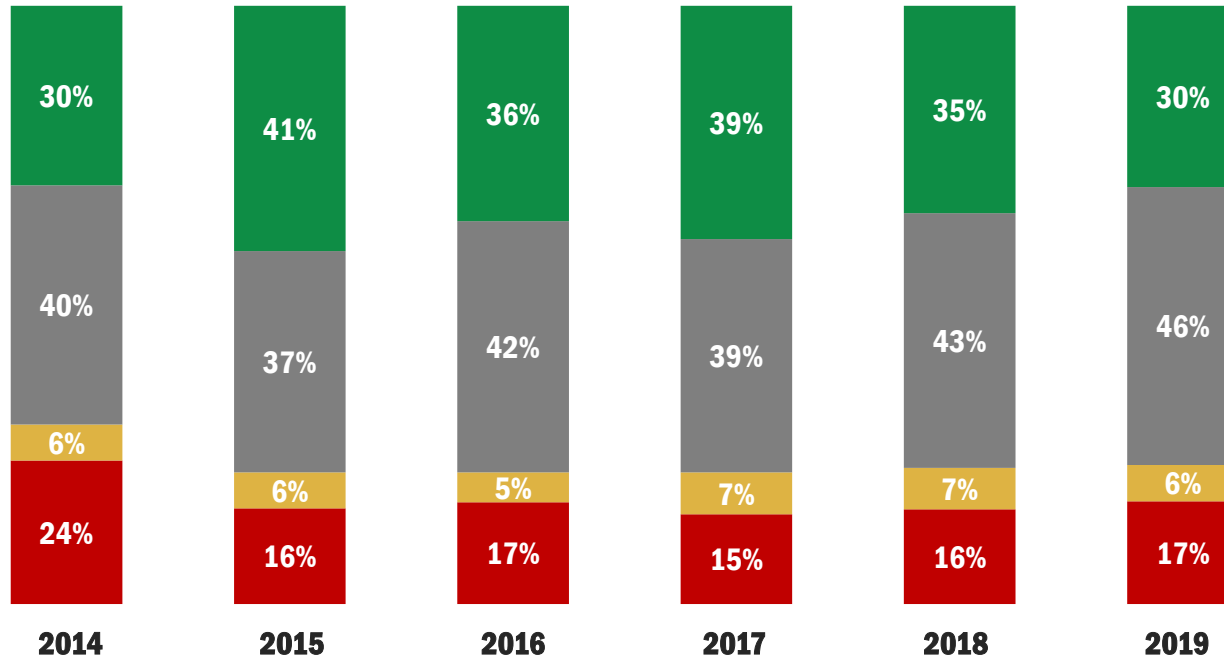
BASE: All Qualified Respondents (August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

Slightly Fewer Report Premium Costs Increased in 2019

Almost half of Americans (46%) say health insurance premiums have stayed about the same and only a small percent (6%) report that these costs have decreased, for a combined amount of 52%.

Changes to Cost of Health Insurance Premium: Trend



White and Asian/PI adults are more likely than Black/AA and Latino adults to say premiums increased (34% and 40% vs. 23% and 21%, respectively).

- Increased
- Stayed about the same
- Decreased
- Not applicable/Don't know

BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

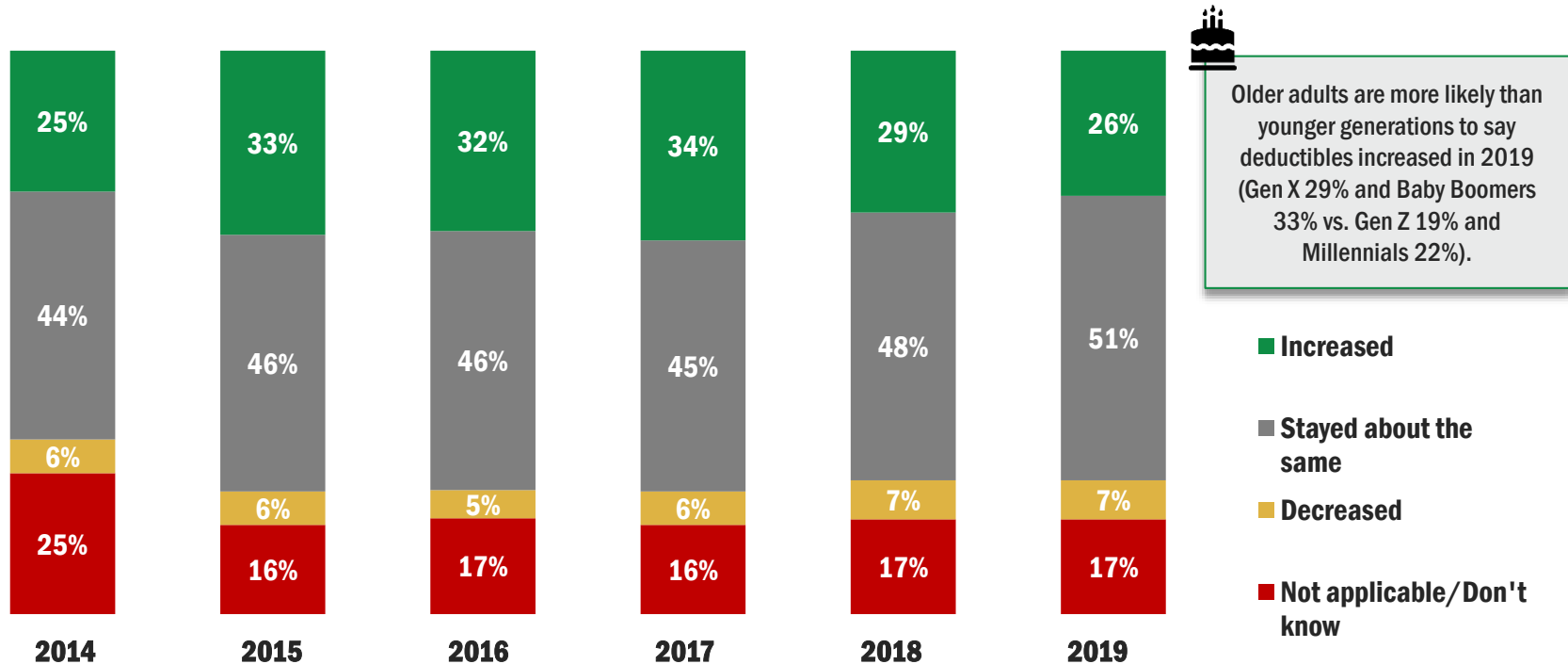
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Slightly Fewer Report Deductible Cost Increases in 2019

Almost half (46%) say health insurance deductibles have stayed about the same and only a small minority (7%) report that these costs have decreased, for a combined amount of 53%.

Changes to Cost of Health Insurance Deductible: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

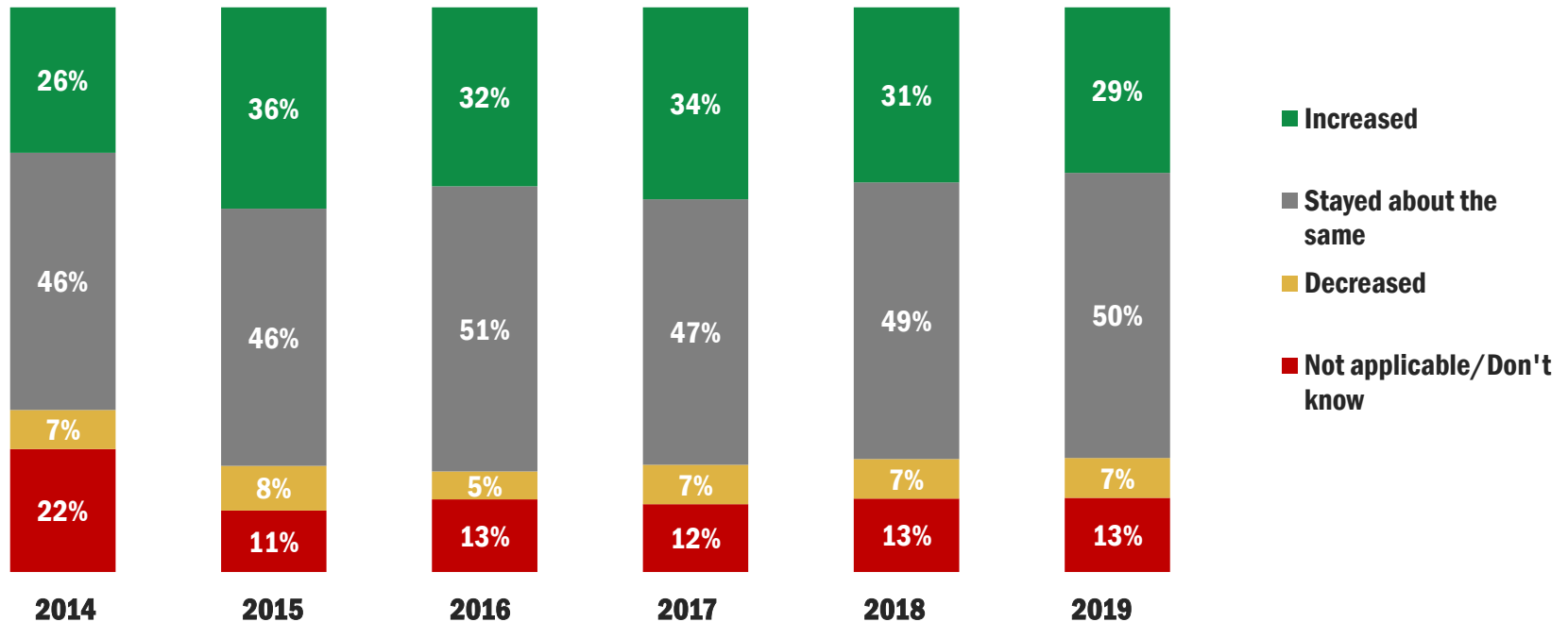
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Half of Adults Say Out-of-Pocket Expenses Stayed the Same

Twenty-nine percent of Americans report increased medical out-of-pocket expenses.

Changes to Medical Out-of-Pocket Expenses: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

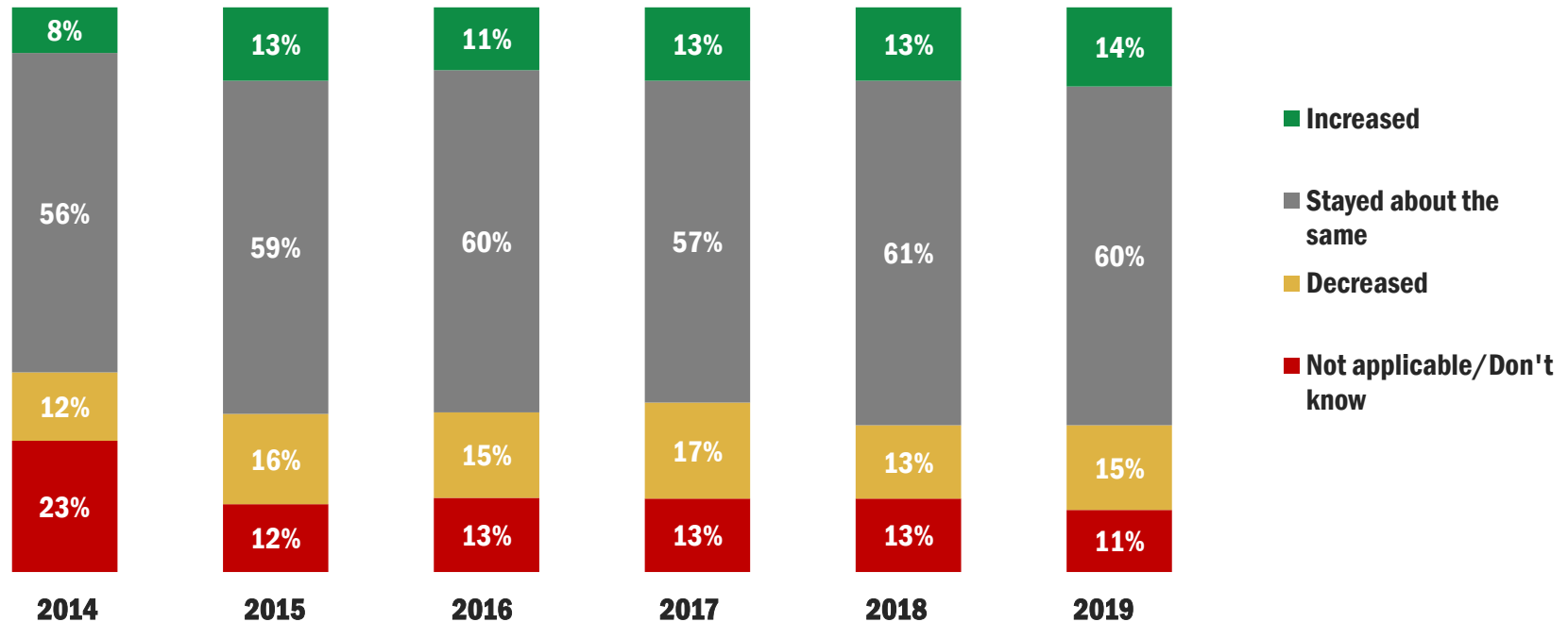
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority Report Access to Affordable Coverage Has Not Changed for Them Personally

Three in five (60%) say access to affordable health coverage stayed the same while around one in seven say it increased (14%) or decreased (15%).

Changes to Affordable Healthcare Coverage: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

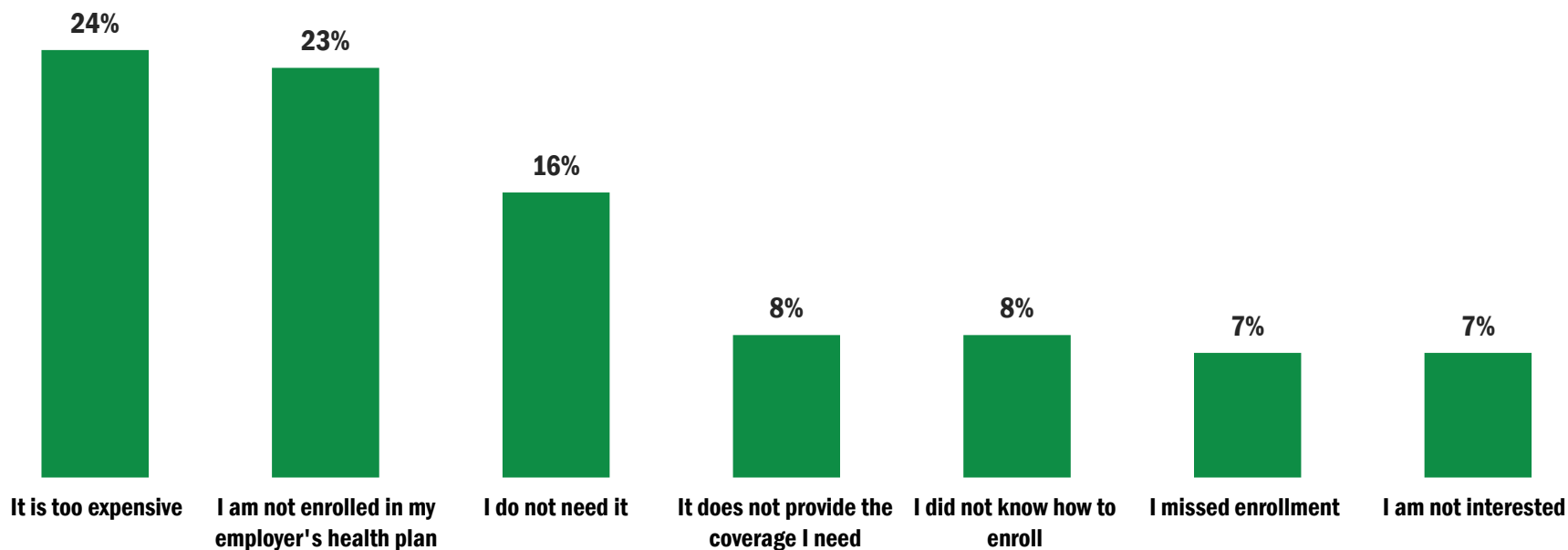
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Expense and Lack of Enrollment Common Barriers to Health Coverage

Among those without major medical coverage, one-quarter report they did not obtain health coverage due to cost (24%) or because they are not enrolled in their employer's plan (23%). Fewer (16%) say health insurance is not a necessity.

Reason Not Enrolled in Health Insurance (Major Medical)



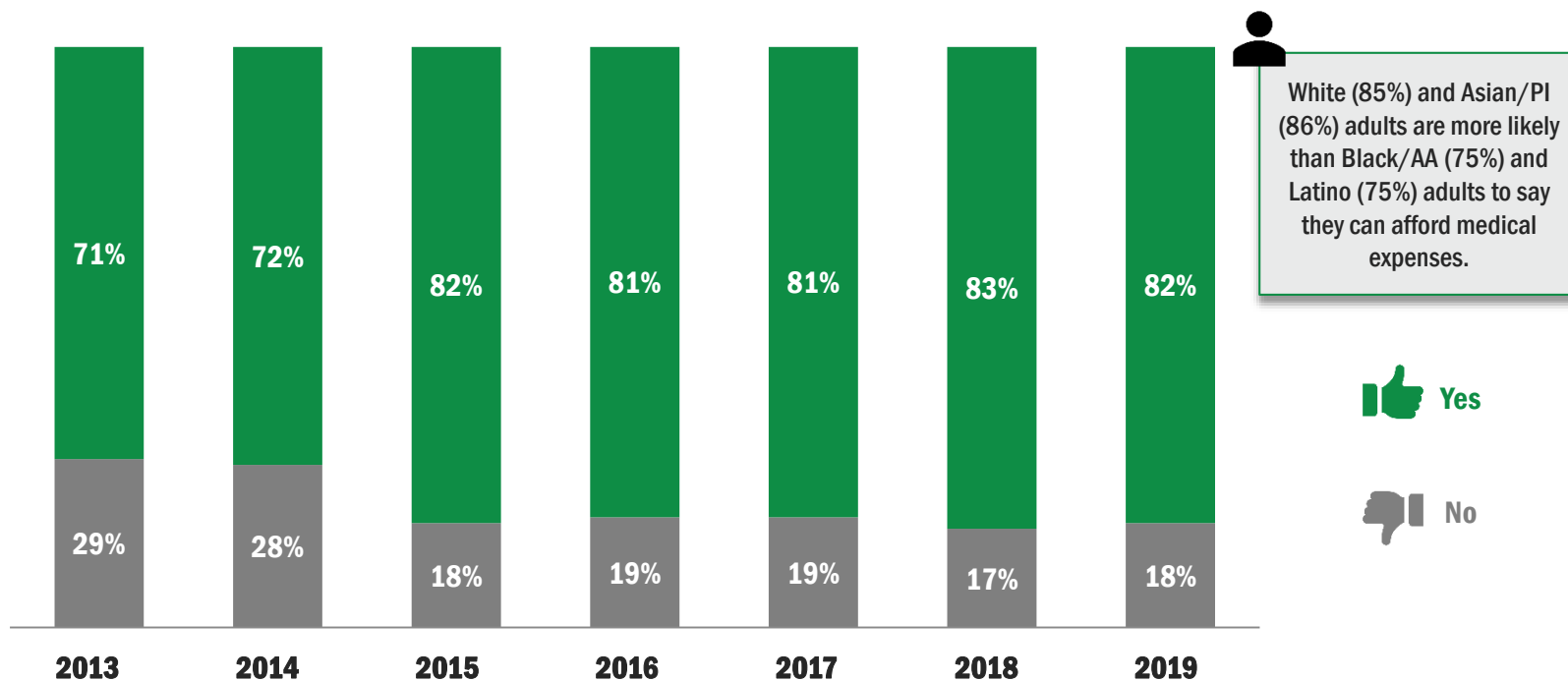
BASE: Not Enrolled In Major Medical (August 2019 n=501)

Q1112. What is the main reason you are not enrolled in these benefits?

Majority Are Able to Afford Healthcare Expenses

Almost one in five (18%) cannot currently afford routine healthcare expenses, furthering the trend seen since 2015.

Ability to Afford Routine Healthcare Expenses



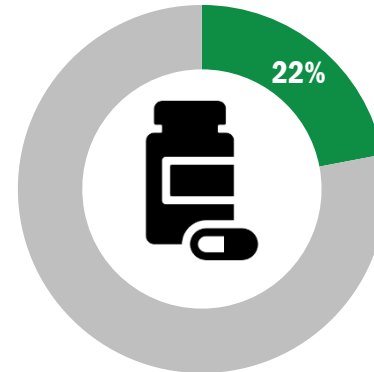
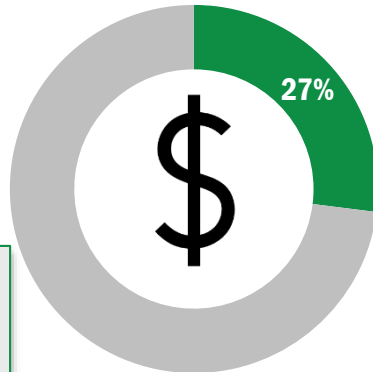
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, Aug/Sept 2015 n=4611, Sept 2016 n=4636, Aug 2017 n=4602, Aug 2018 n=3604, Aug 2019 n=3760)

Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Cost Proves to Be a Barrier to Visiting the Doctor and Taking Prescriptions for Some

Despite the majority of Americans saying they can afford routine healthcare expenses, more than one in four (27%) have ever canceled an appointment due to the associated costs and slightly fewer (22%) say they haven't taken prescribed medications due to the expense.

Negative Impact of Cost on Healthcare



Latino adults are the most likely to say they have canceled an appointment due to expected costs (37% vs. 25% White, 26% Black/AA and 19% Asian/PI).

Baby Boomers are the least likely to say they have canceled an appointment due to expected costs (18% vs. 33% Gen Z, 31% Millennials and 25% Gen X).

Baby Boomers are the least likely to say they have not taken meds as prescribed due to high cost (12% vs. 32% Gen Z, 27% Millennials and 19% Gen X).

27%
Have canceled a medical appointment due to expected healthcare costs

22%
Have not taken their prescription medications because the cost was too high in the past 12 months

*New in 2019

BASE: All Qualified Respondents (August 2019 n=3760)

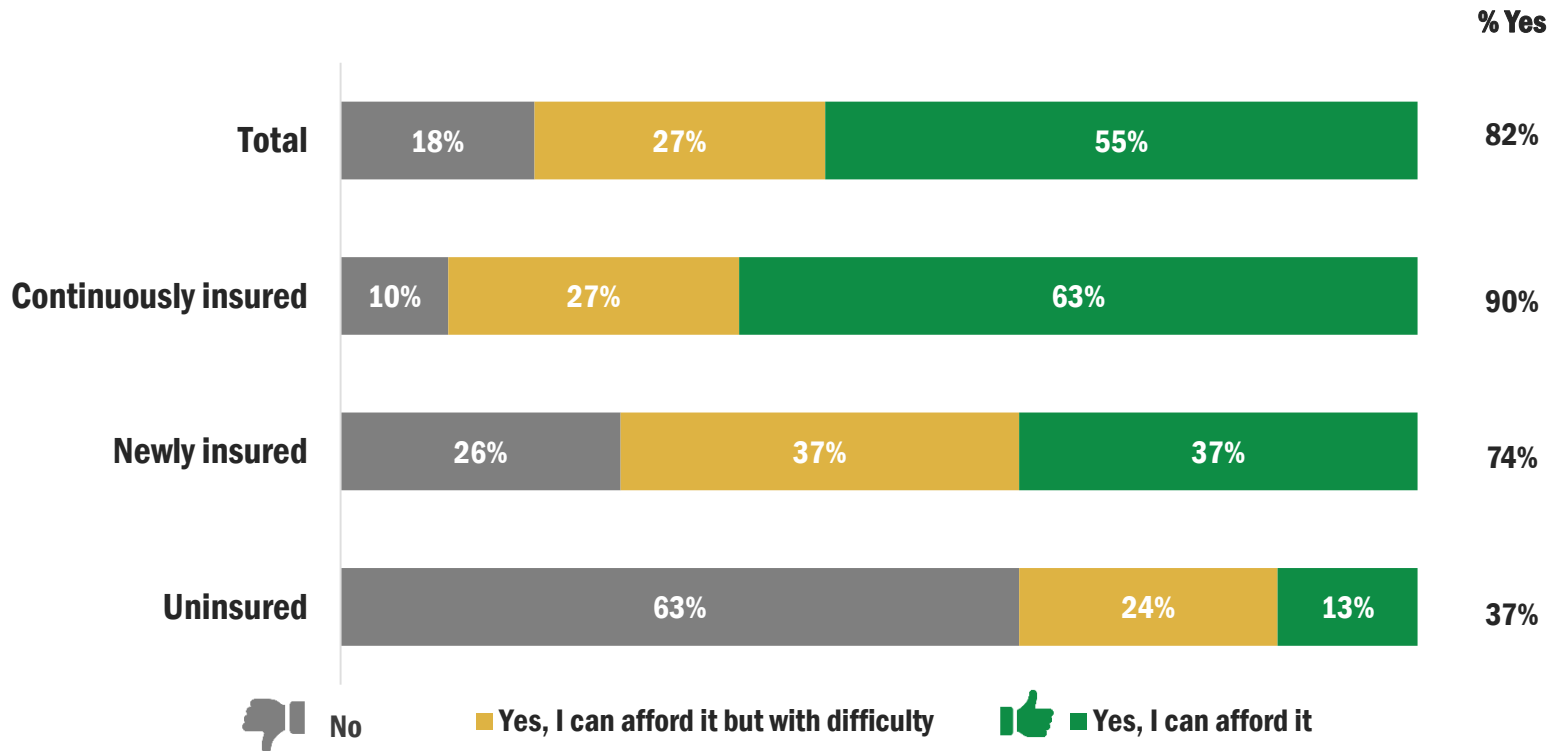
Q11. Have you ever canceled a medical appointment due to expected healthcare costs?

Q7. In the past 12 months, have you ever purposefully not taken medications as prescribed by your doctor (i.e., dosage, duration of time, etc.) because the cost was too high?

Majority of Continuously Insured Can Afford Healthcare Expenses, but Uninsured Cannot

Continuously insured are more likely than others to be able to afford routine healthcare expenses. One-quarter (26%) of newly insured and almost two-thirds (63%) of uninsured adults report they cannot afford routine healthcare expenses.

Ability to Afford Routine Healthcare Expenses



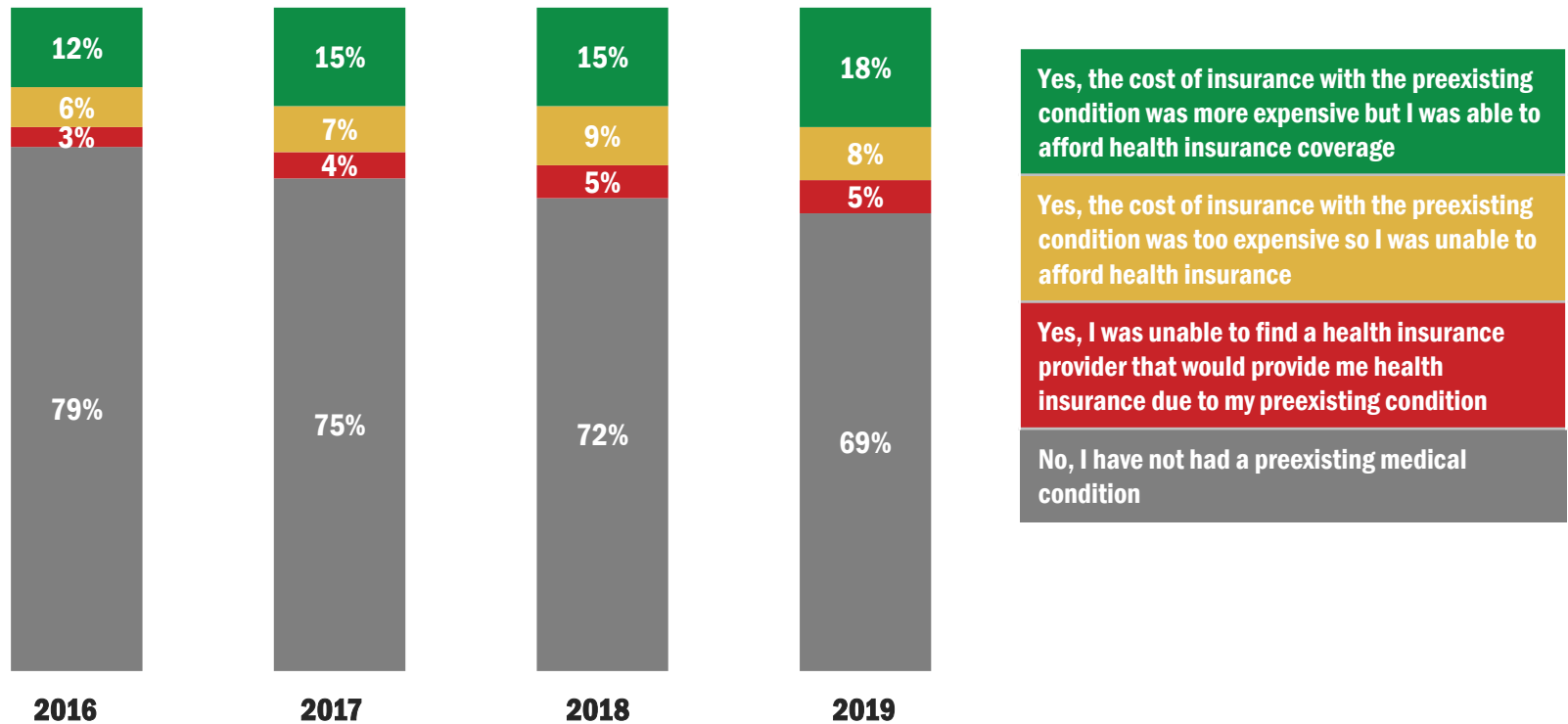
BASE: All Qualified Respondents (Total n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q760. Are you currently able to afford your routine healthcare expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?

Rates of Preexisting Conditions Have Increased Steadily Since 2016

Almost one in five (18%) say the cost of health insurance with a preexisting condition was more expensive but still affordable, a trend that has increased since 2016.

Preexisting Medical Conditions



BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q732. Do you currently have or have you ever had a preexisting medical condition that has made it difficult to get or afford health insurance?

Uninsured Adults More Frequently Say They Have Not Had a Preexisting Condition

Almost one in five (17%) newly insured adults say the cost of insurance with their condition was unaffordable but only 7% of continuously insured adults report the same.

Preexisting Medical Conditions



No, I have not had a preexisting medical condition

Yes, I was unable to find a health insurance provider that would provide me health insurance due to my preexisting condition

Yes, the cost of insurance with the preexisting condition was too expensive so I was unable to afford health insurance

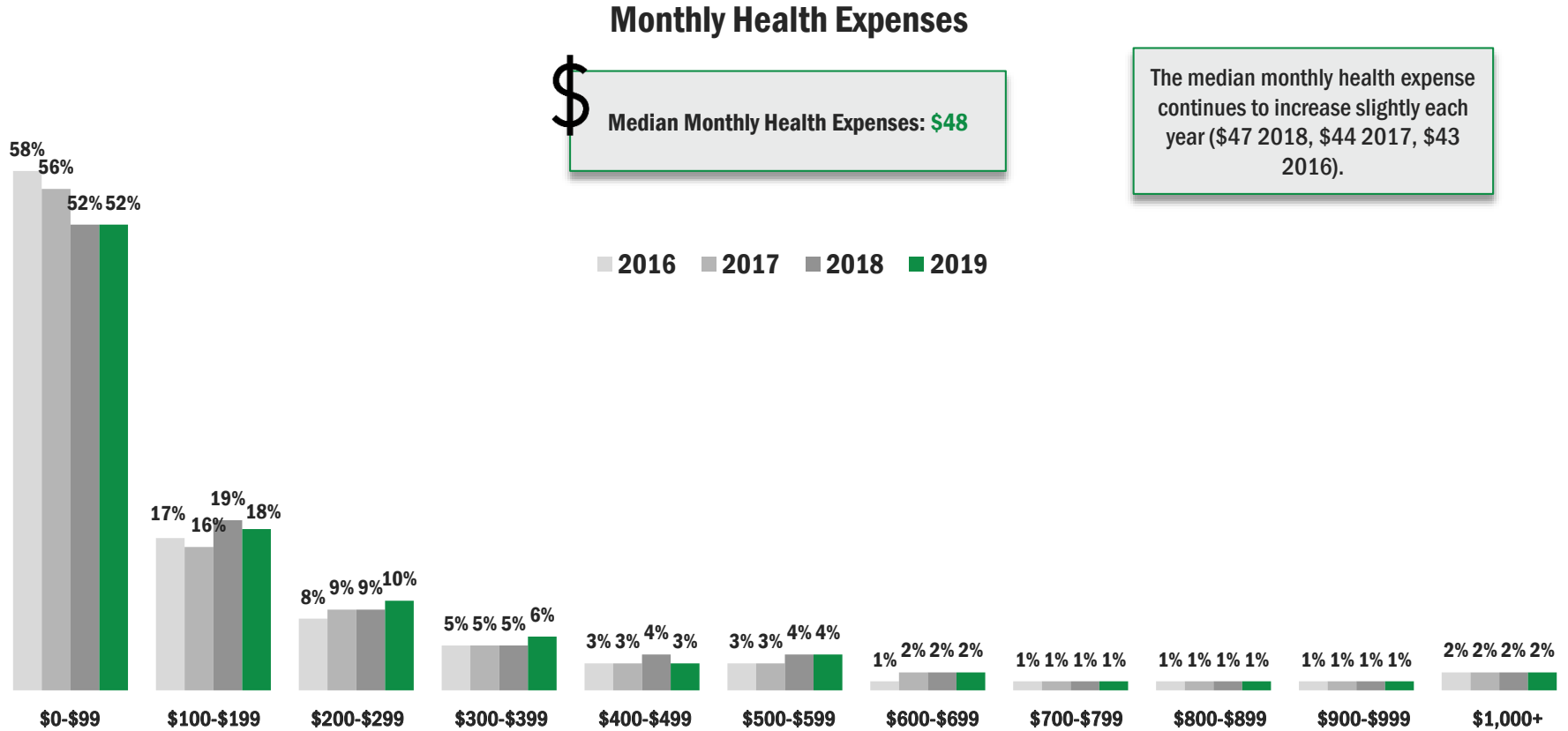
Yes, the cost of insurance with the preexisting condition was more expensive but I was able to afford health insurance coverage

BASE: All Qualified Respondents (n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q732. Do you currently have or have you ever had a preexisting medical condition that has made it difficult to get or afford health insurance?

Americans Generally Spend Less Than \$50 per Month on Health Expenses

More than half (52%) of Americans spend between \$0 and \$99 per month on routine health expenses for themselves.



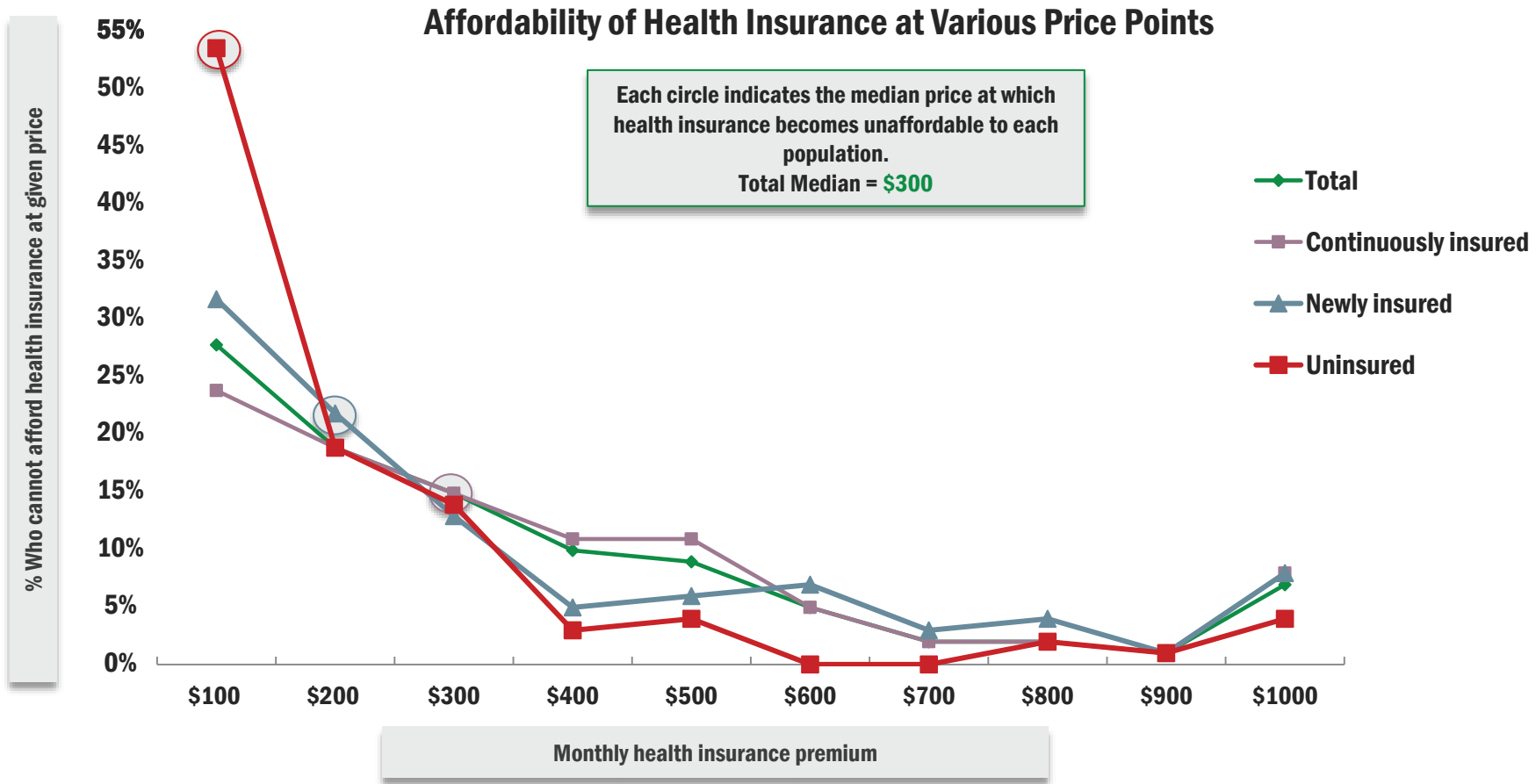
*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q765a. To the best of your knowledge, how much do you spend on routine MONTHLY health expenses for yourself (not your family)? Routine health expenses include health insurance co-pays, deductibles and out-of-pocket expenses. Please do not include health insurance premiums that you pay for yourself.

Adults Cannot Typically Afford Health Insurance Premiums Above \$300 Per Month

Newly insured adults generally cannot afford a health insurance premium of more than \$200 per month, while the continuously insured generally cannot afford above \$300 per month.

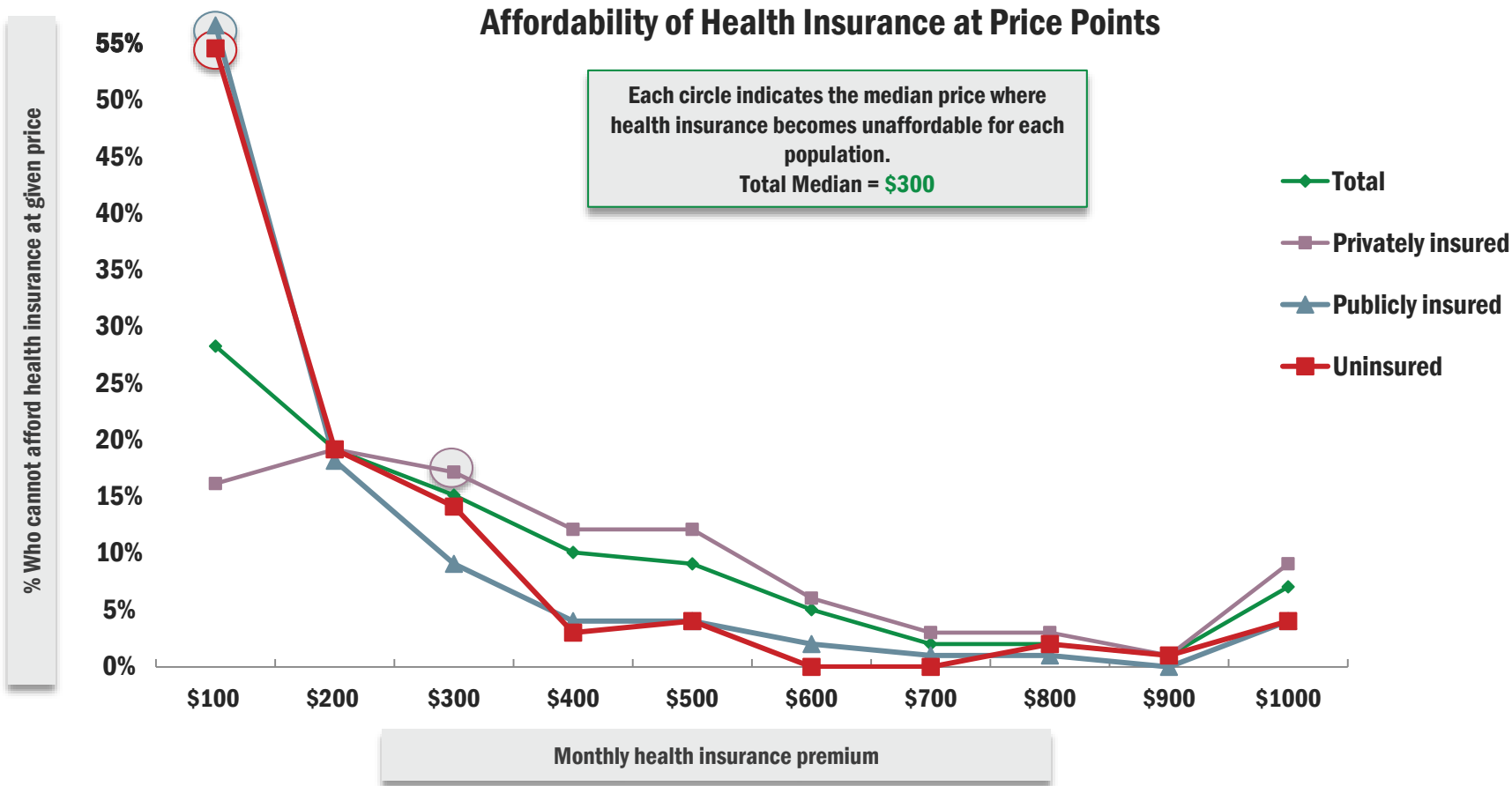


BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

More Than Half of Publicly Insured and Uninsured Adults Typically Cannot Afford Health Insurance Premiums Above \$100 Per Month

Meanwhile, those who are privately insured on average cannot afford a health insurance premium of more than \$300 per month.



BASE: All Qualified Respondents (August 2019 n=3760, Privately Insured n=2465, Publicly Insured n=743, Uninsured n=376)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Men are Typically Able to Afford Higher Health Insurance Premiums Than Women

Monthly health insurance premiums generally become unaffordable for women at \$200 per month, while men report being able to afford up to \$300 per month.

Affordability of Health Insurance at Price Points

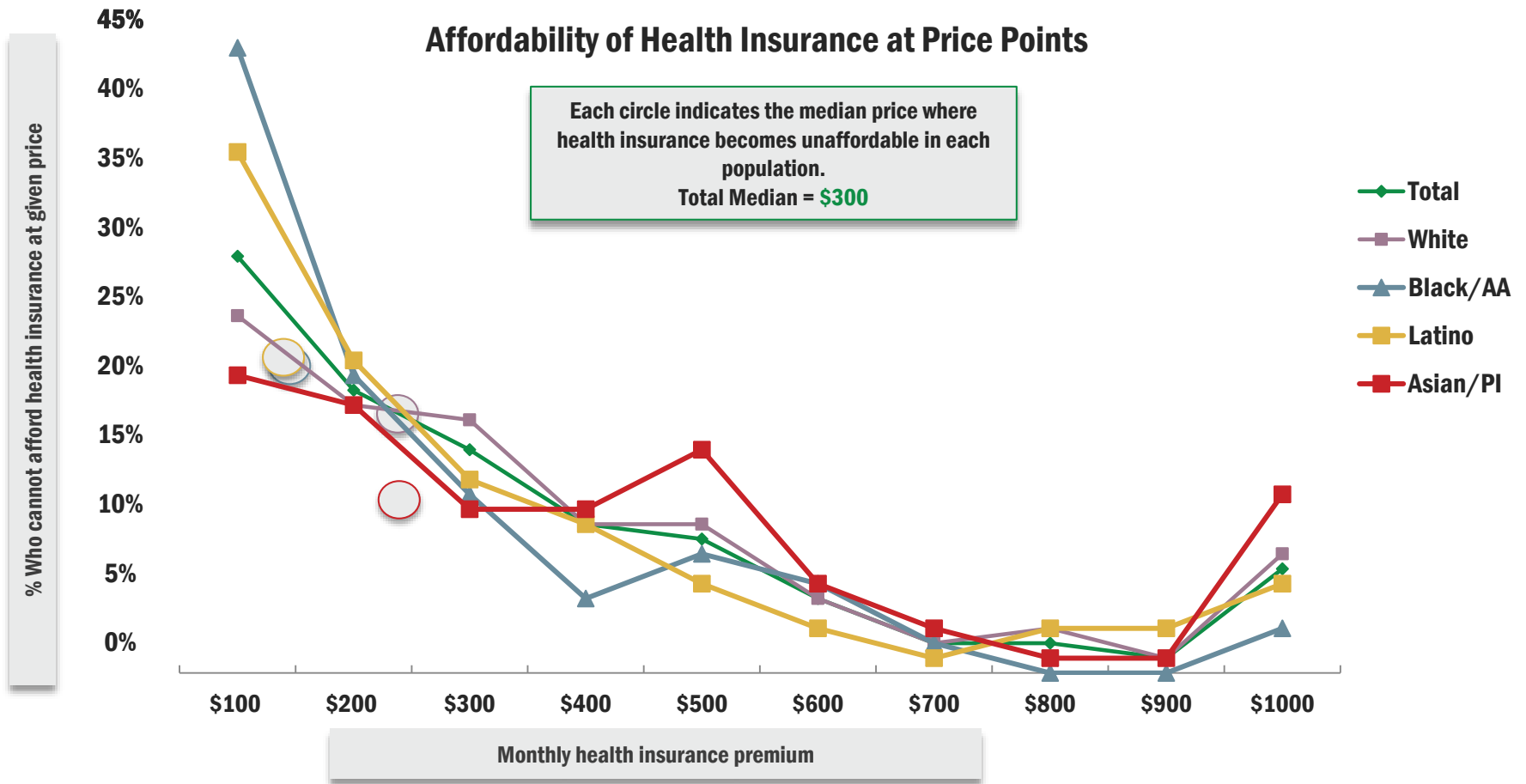


BASE: All Qualified Respondents (August 2019 n=3760, Male n=1544, Female n=2121)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

White and Asian/Pacific Islander Adults Can Afford Higher Monthly Health Insurance Premiums on Average

Black/African American and Latino adults generally say health insurance premiums become unaffordable at \$200 per month, but White and Asian/Pacific Islander adults say they can afford up to \$300 per month.

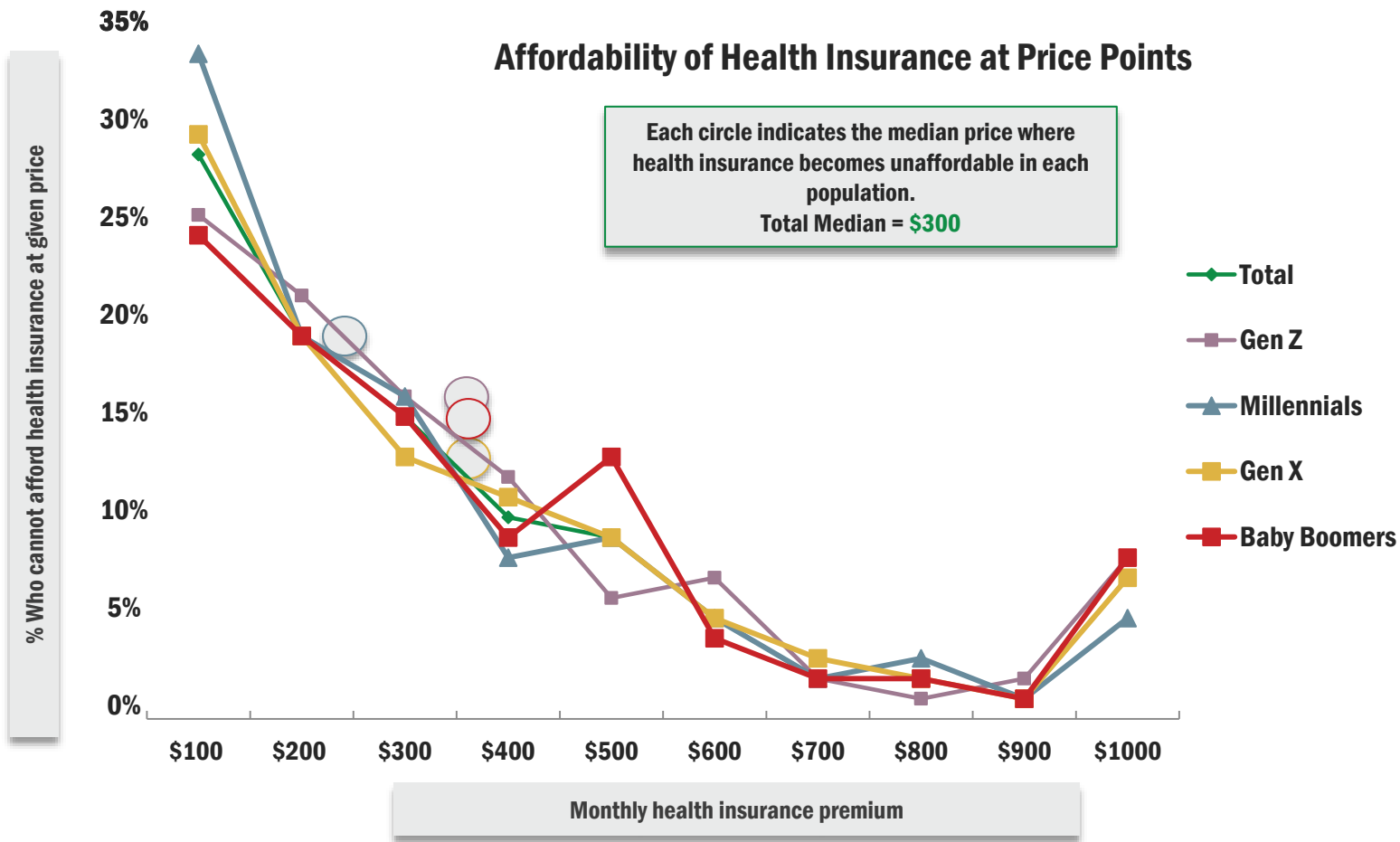


BASE: All Qualified Respondents (August 2019 n=3760, White n=2519, Black/AA n=384, Latino n=381, Asian/PI n=362)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Millennials on Average Can Afford Less Than Others

While Millennials say health insurance premiums at \$200 per month are unaffordable, all other generations say they are able to spend up to \$300 per month on average.

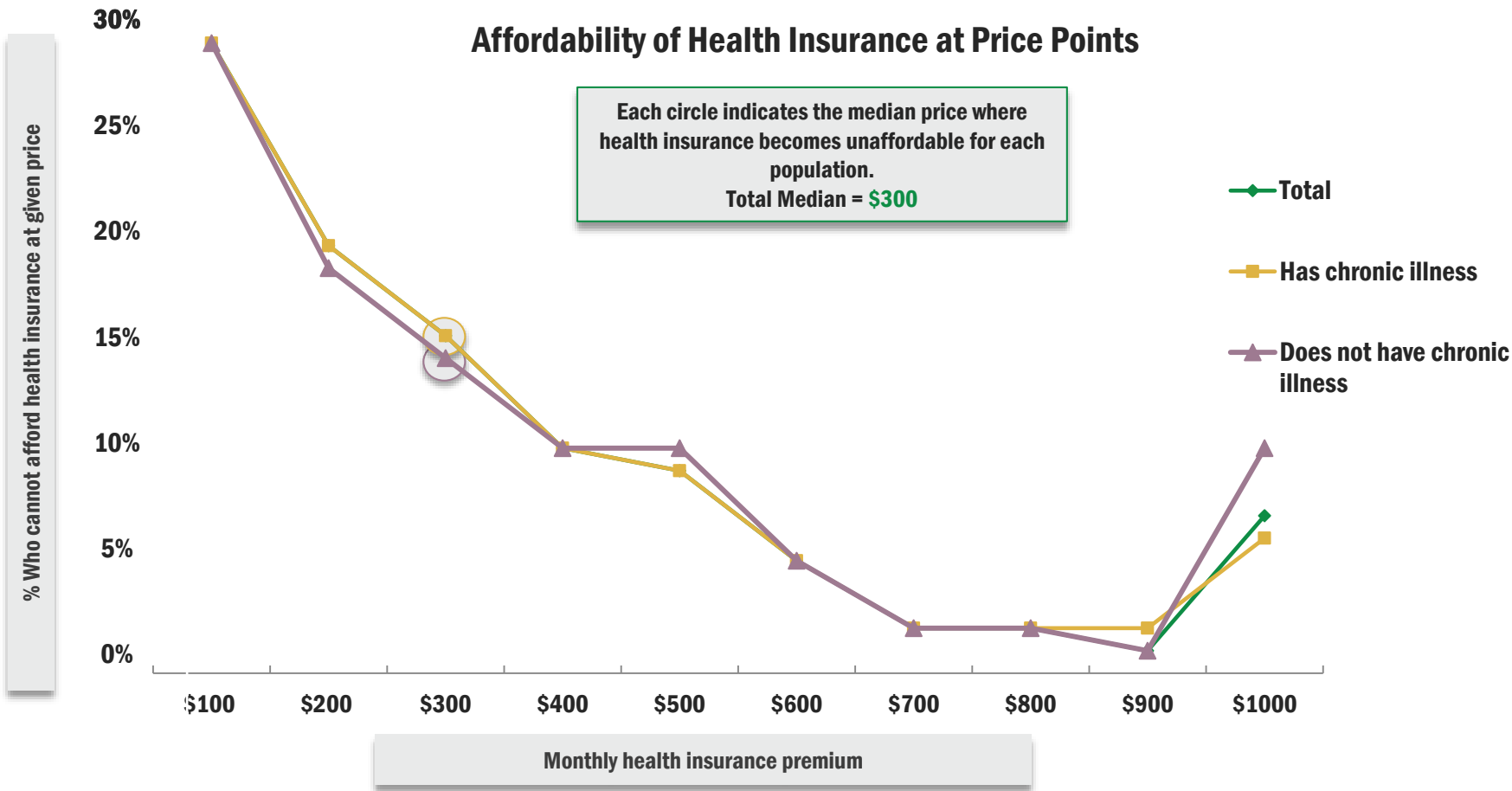


BASE: All Qualified Respondents (August 2019 n=3760, Gen Z n=373, Millennials n=1247, Gen X n=1044, Baby Boomers n=1089)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

On Average, Having a Chronic Illness Does Not Impact Affordability of Health Insurance Premiums

Those with and without a chronic illness say they typically cannot afford monthly health insurance premiums over \$300.



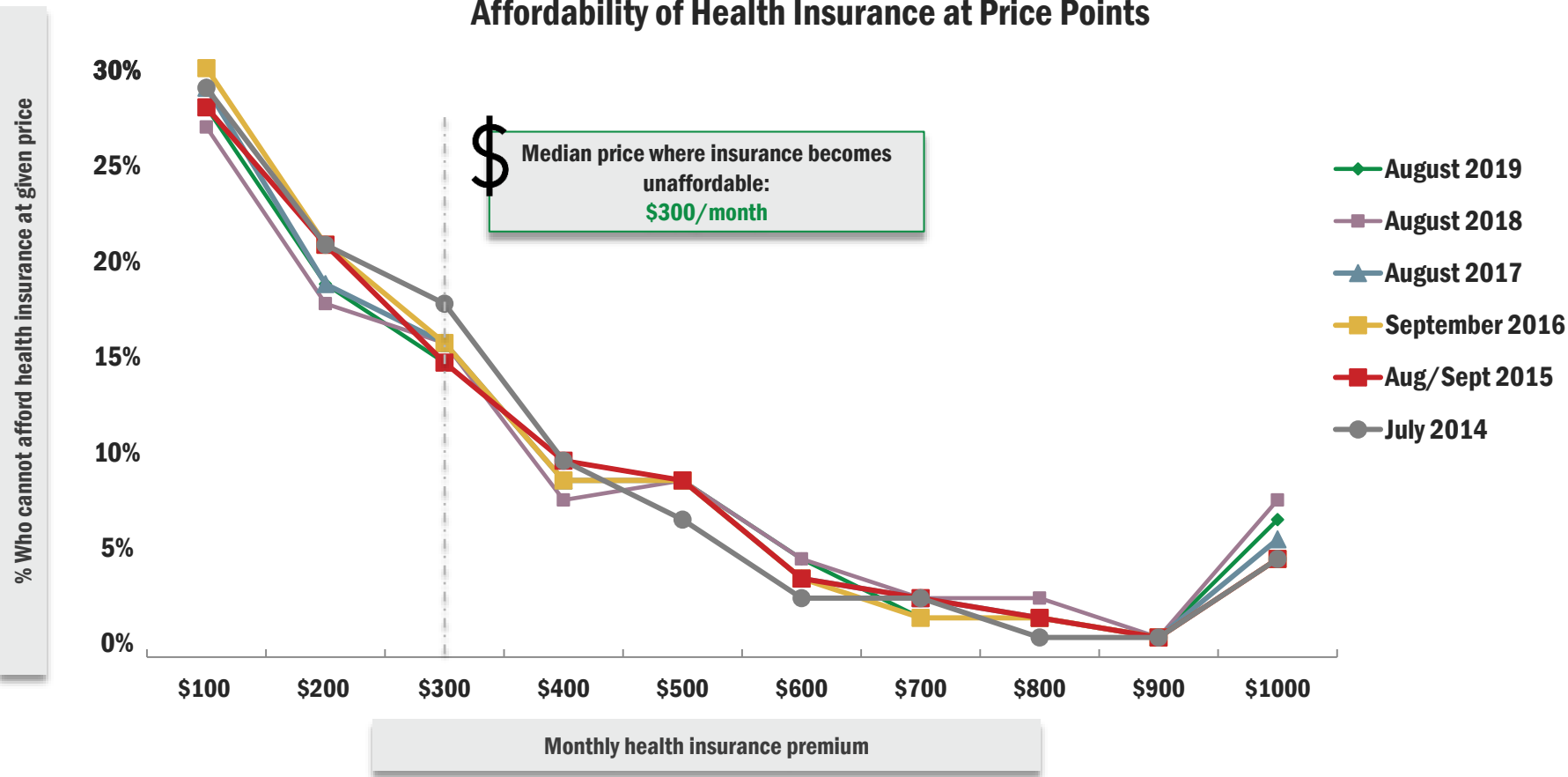
BASE: All Qualified Respondents (August 2019 n=3760, Has Chronic Illness n=2537, Does Not Have Chronic Illness n=1168)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Overall Affordability of Health Insurance Remains at \$300

But almost half of Americans (47%) can only afford monthly health insurance premiums \$200 or less.

Affordability of Health Insurance at Price Points



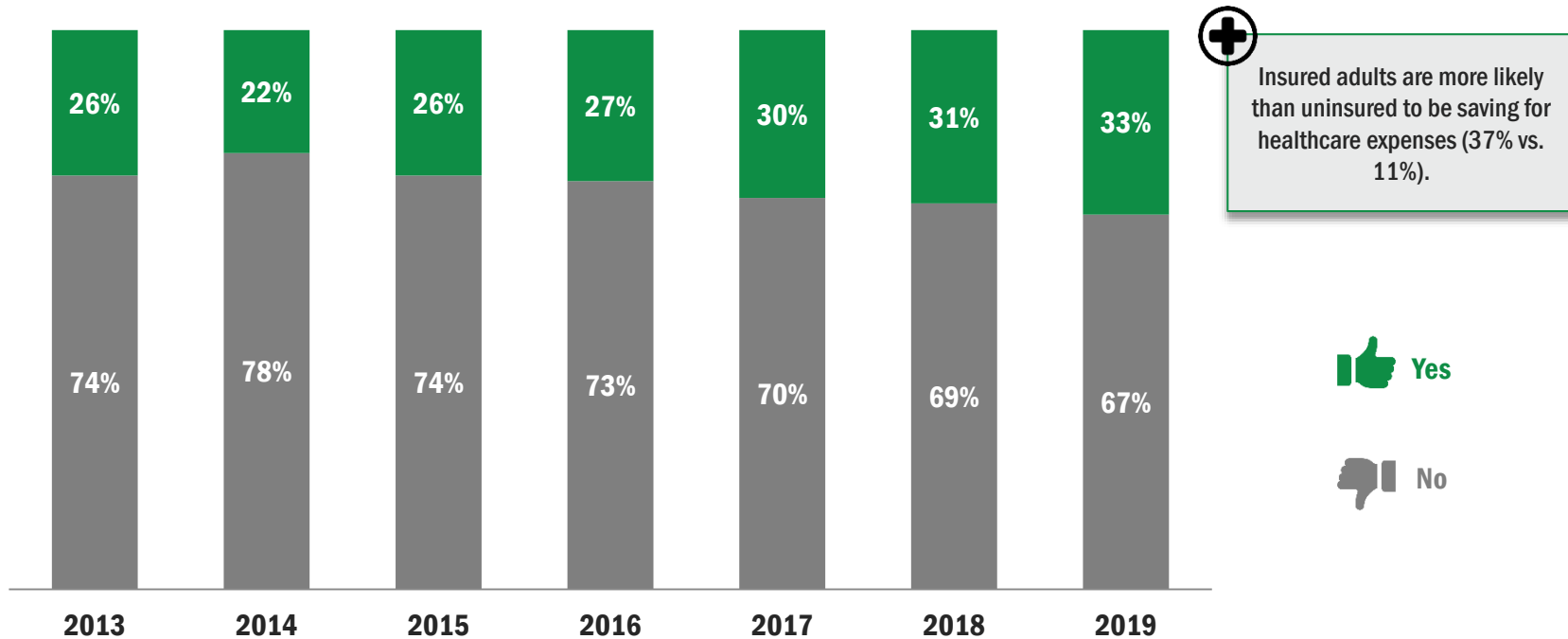
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q810. At what monthly price does a health insurance premium become unaffordable to you? Please factor in the cost for only yourself as an individual, NOT including any dependent coverage and select the statement that indicates the lowest monthly premium that would be unaffordable to you.

Only One-Third of Americans are Saving for Healthcare Expenses

The number of adults indicating they are saving for healthcare expenses in a Flexible Saving Account (FSA), Health Savings Account (HSA), or bank account continues to increase from 2014 but still is only about one out of three.

Currently Saving for Healthcare Expenses



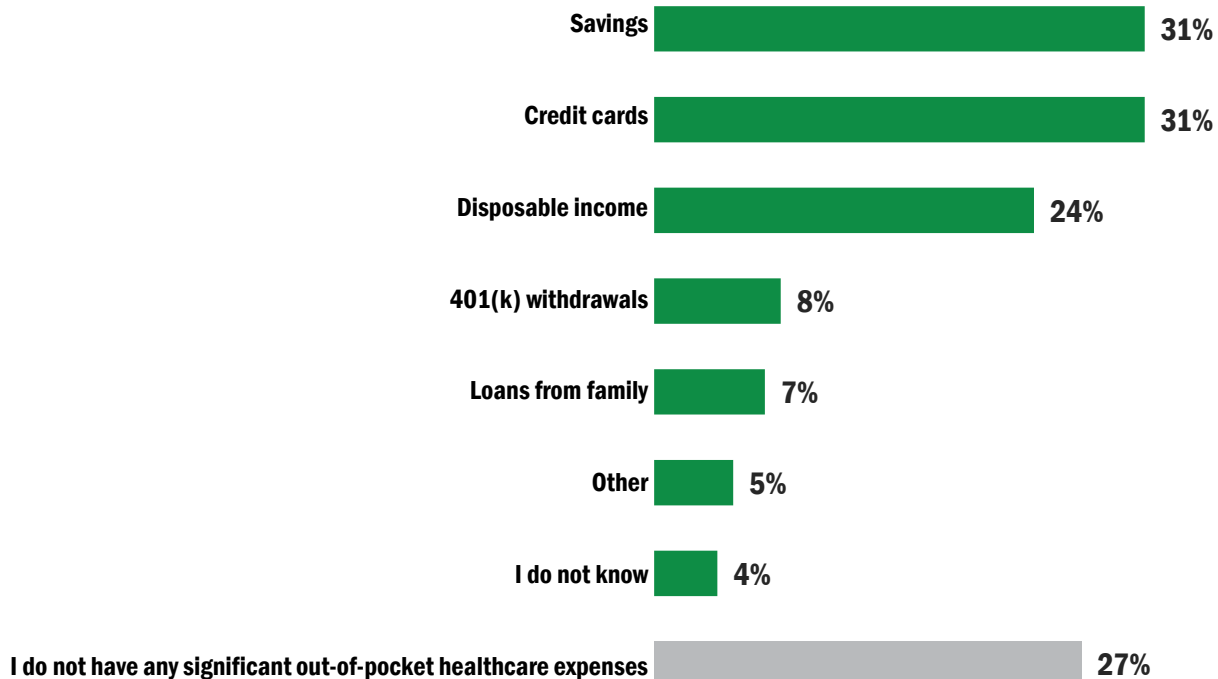
BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, Aug/Sept 2015 n=4611, Sept 2016 n=4636, Aug 2017 n=4602, Aug 2018 n=3604, Aug 2019 n=3760)

Q755. Are you currently saving for healthcare expenses, in accounts such as a flexible spending account (FSA), health savings account (HSA), bank account, etc.?

Savings and Credit Cards are the Most Common Payment Method for Out-of-Pocket Expenses

Almost one-third of adults use savings (31%) or credit cards (31%) to pay significant out-of-pocket healthcare expenses.

Method Used/Would Use to Pay Significant Out-of-Pocket Healthcare Expenses



*Note: Revised in 2018

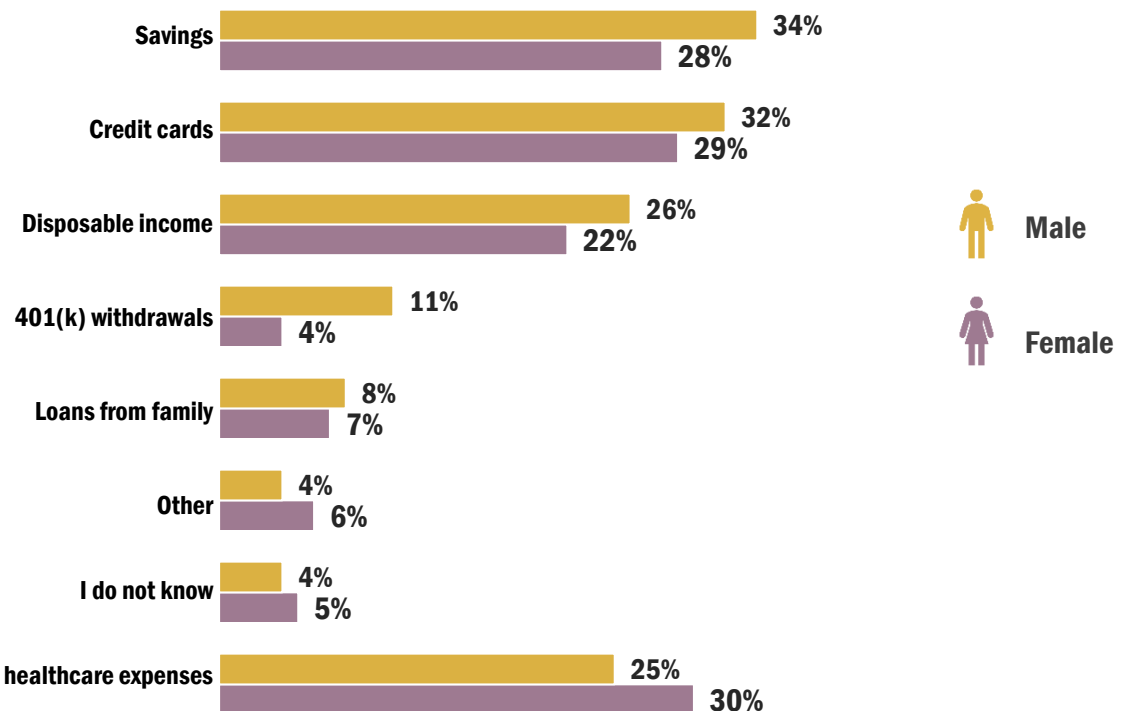
BASE: All Qualified Respondents (n=3760)

Q763. How do you pay your significant out-of-pocket healthcare expenses?

Women are More Likely to Say They Do Not Have Significant Out-of-Pocket Healthcare Expenses

Men are more likely than women to pay their out-of-pocket healthcare costs using savings, credit cards, and disposable income.

Method Used/Would Use to Pay Significant Out-of-Pocket Expenses



Note: men are more likely to be insured privately (71% vs. 64%) while women are more likely to be insured via a public program (19% vs. 14%) or Exchange (5% vs. 3%).

*Note: Revised in 2018

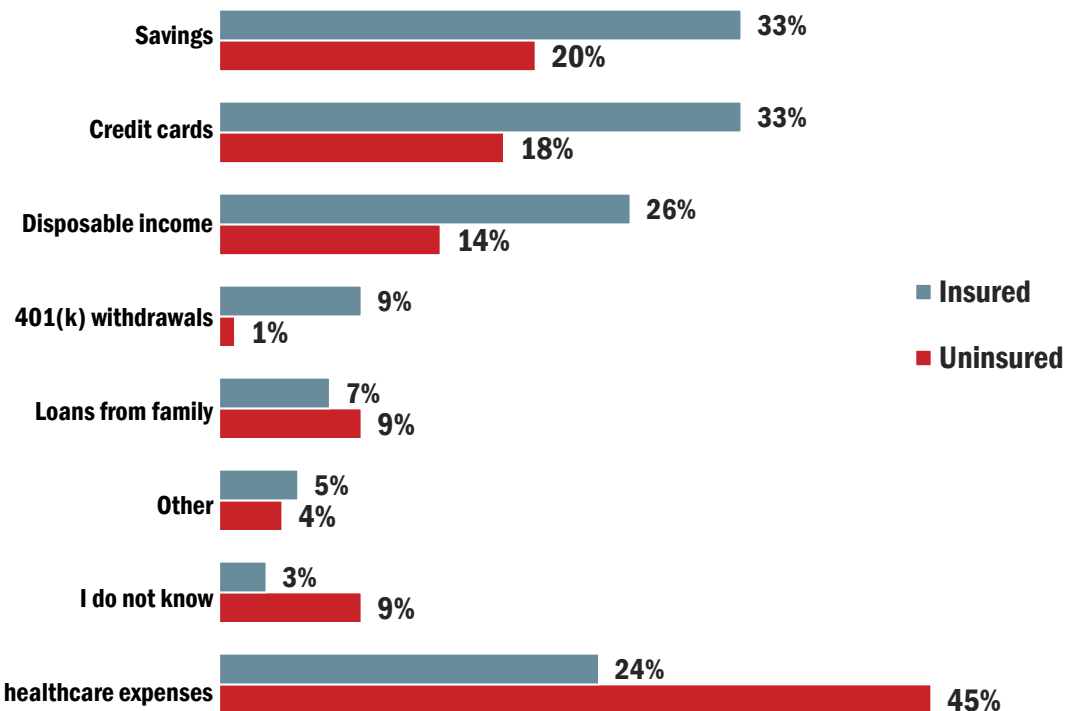
BASE: All Qualified Respondents (n=3760, Male n=1544, Female n=2121)

Q763. How do you pay your significant out-of-pocket healthcare expenses?

Uninsured Adults Are More Likely to Say They Do Not Have Any Out-of-Pocket Healthcare Expenses

Insured adults are more likely than uninsured adults to pay out-of-pocket healthcare expenses using savings, credit cards, disposable income, or 401(k) withdrawals.

Method Used/Would Use to Pay Significant Out-of-Pocket Expenses



78% of insured adults say their general health is excellent/good, while only 66% of uninsured adults, despite saying they have fewer out-of-pocket expenses, report the same.

*Note: Revised in 2018

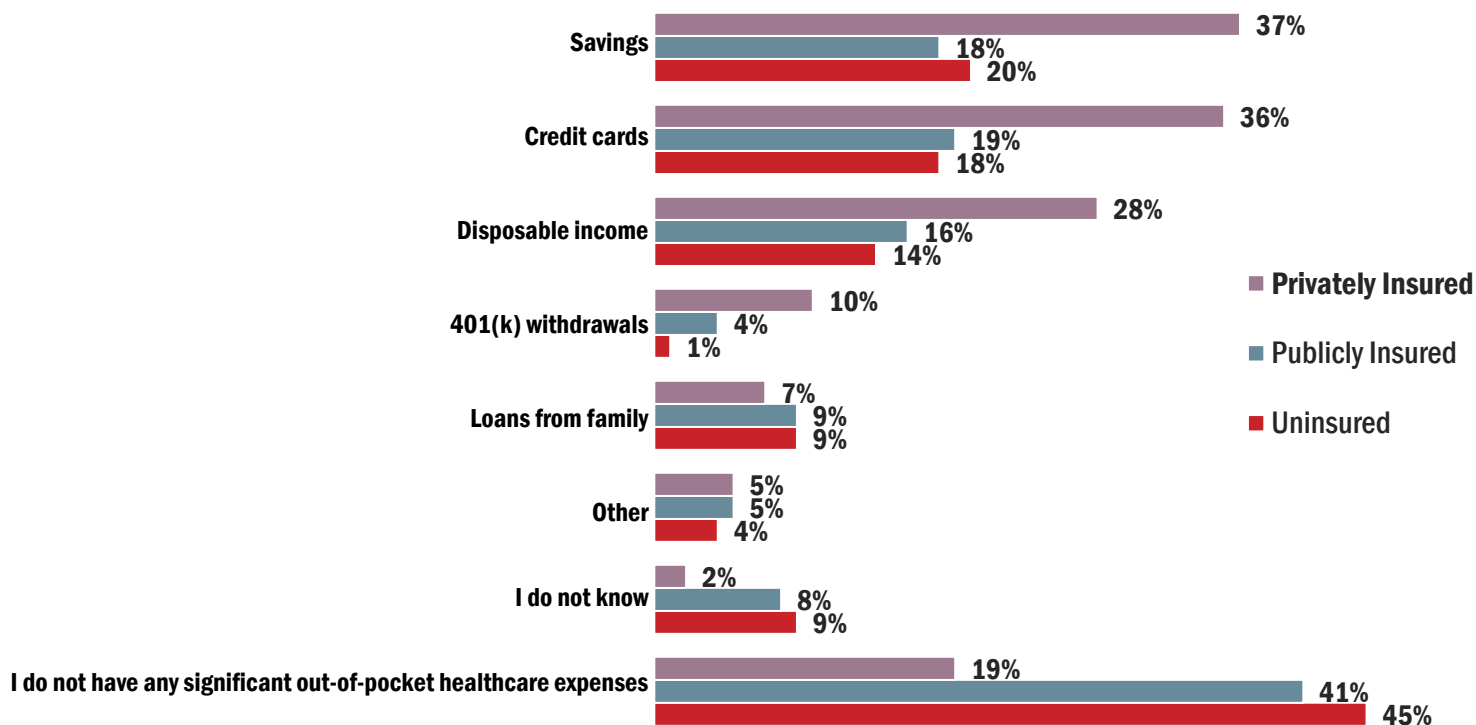
BASE: All Qualified Respondents (n=3760, Insured n=3384, Uninsured n=376)

Q763. How do you pay your significant out-of-pocket healthcare expenses?

Privately Insured Adults More Likely to Pay Out-of-Pocket Expenses With Savings, Credit Cards, Disposable Income, or 401(k) Withdrawals

Publicly insured and uninsured adults are more likely to report they do not have any significant out-of-pocket healthcare expenses.

Method Used/Would Use to Pay Significant Out-of-Pocket Expenses



*Note: Revised in 2018

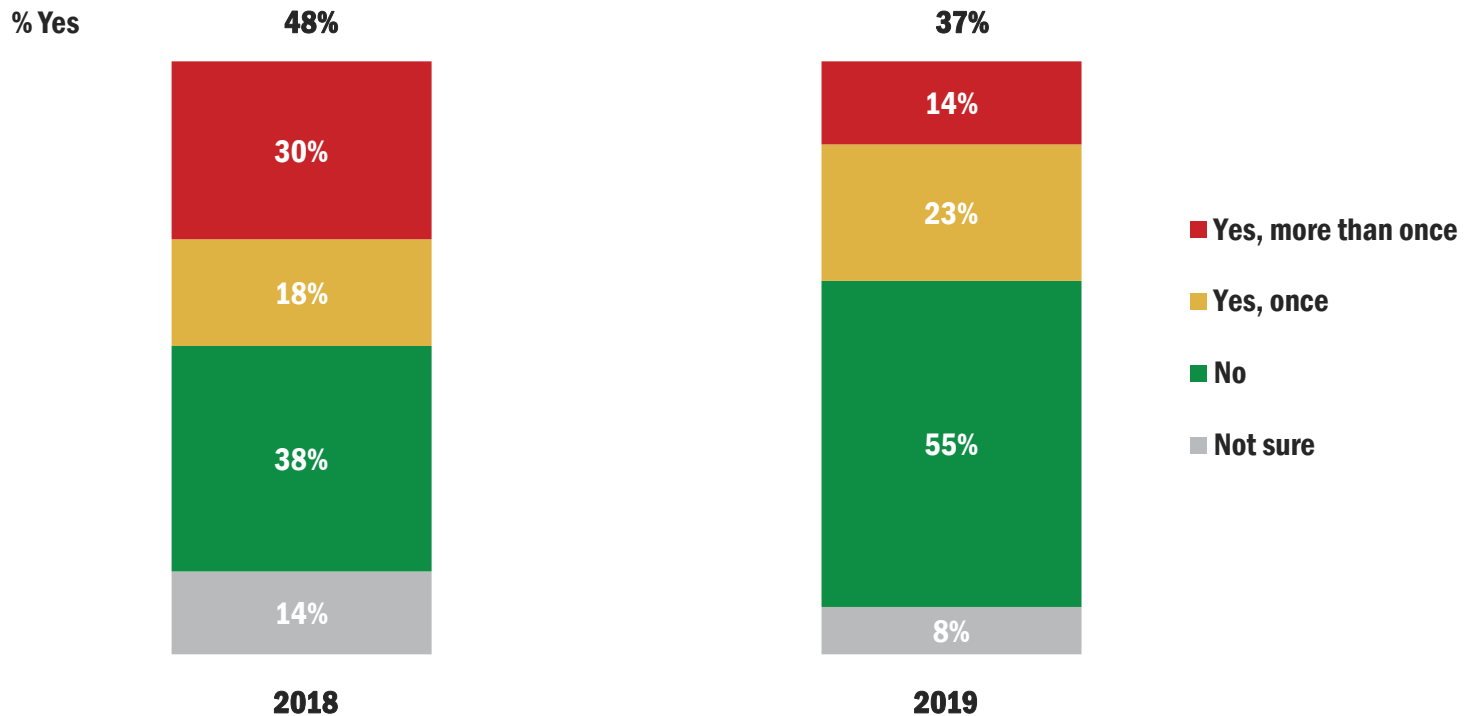
BASE: All Qualified Respondents (n=3760, Privately Insured n=2465, Publicly Insured n=743, Uninsured n=376)

Q763. How do you pay your significant out-of-pocket healthcare expenses?

Fewer Adults Report Unexpected Billing for Covered Health Treatment

Fifty-five percent of adults have never been ‘surprise billed’, but more than one-third of adults (37%) say they have been unexpectedly billed for a health treatment they thought was fully covered by insurance.

Unexpected Billing for Health Treatments That Insurance Should Have Fully Covered



*New in 2018

BASE: All Qualified Respondents (August 2018 n=3604, August 2019 n=3760)

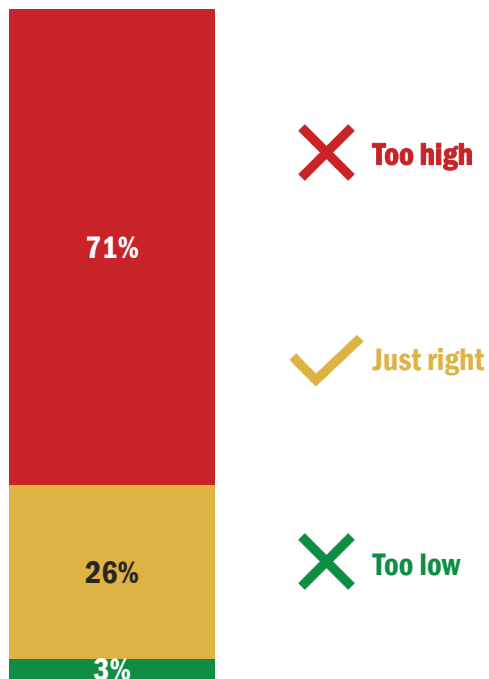
Q2220. Have you ever been billed for a health treatment or service that you were told or thought was fully covered by your insurance?

www.transamericacenterforhealthstudies.org/

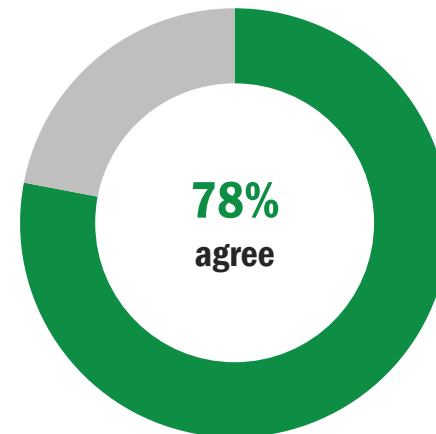
Majority Say Prescription Drug Prices Are Too High

More than seven in 10 adults (71%) say prescription drug prices are too high and that the federal government should be allowed to negotiate these prices (78%). Only a quarter of Americans (26%) feel that prescription drug prices are just right.

Opinion on Prescription Drug Prices



Government Regulation of Drug Prices



“The federal government should be allowed to negotiate prescription drug prices”

*New in 2019

BASE: All Qualified Respondents (August 2019 n=3760)

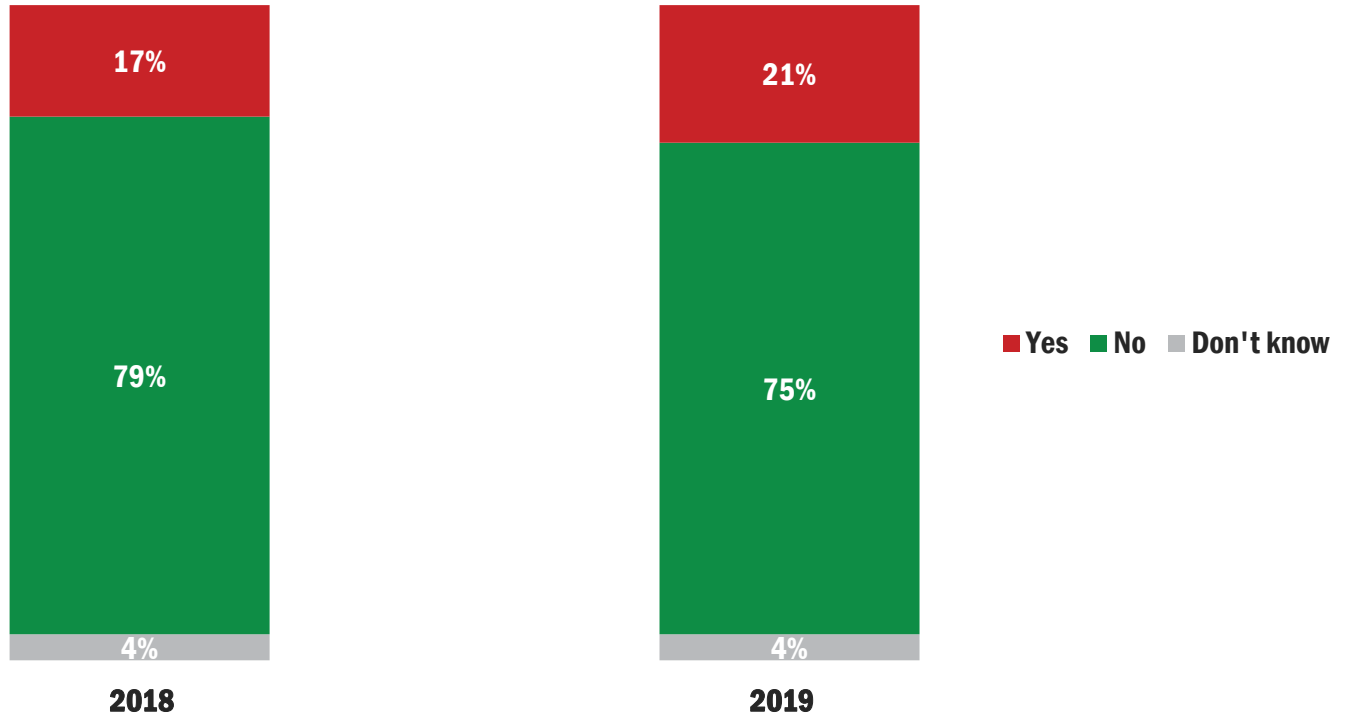
Q2. Which of the following best represents your opinion on prescription drug prices?

Q4. How much do you agree with the following statement?

Three in Four Adults Have No Difficulty Affording Prescription Drugs

One in five adults (21%) had difficulty affording prescription drugs for themselves or a family member in the past six months, a proportion that has increased slightly from 17% in 2018.

Difficulty Affording Prescription Drugs



*New in 2018

BASE: All Qualified Respondents (August 2018 n=3604, August 2019 n=3760)

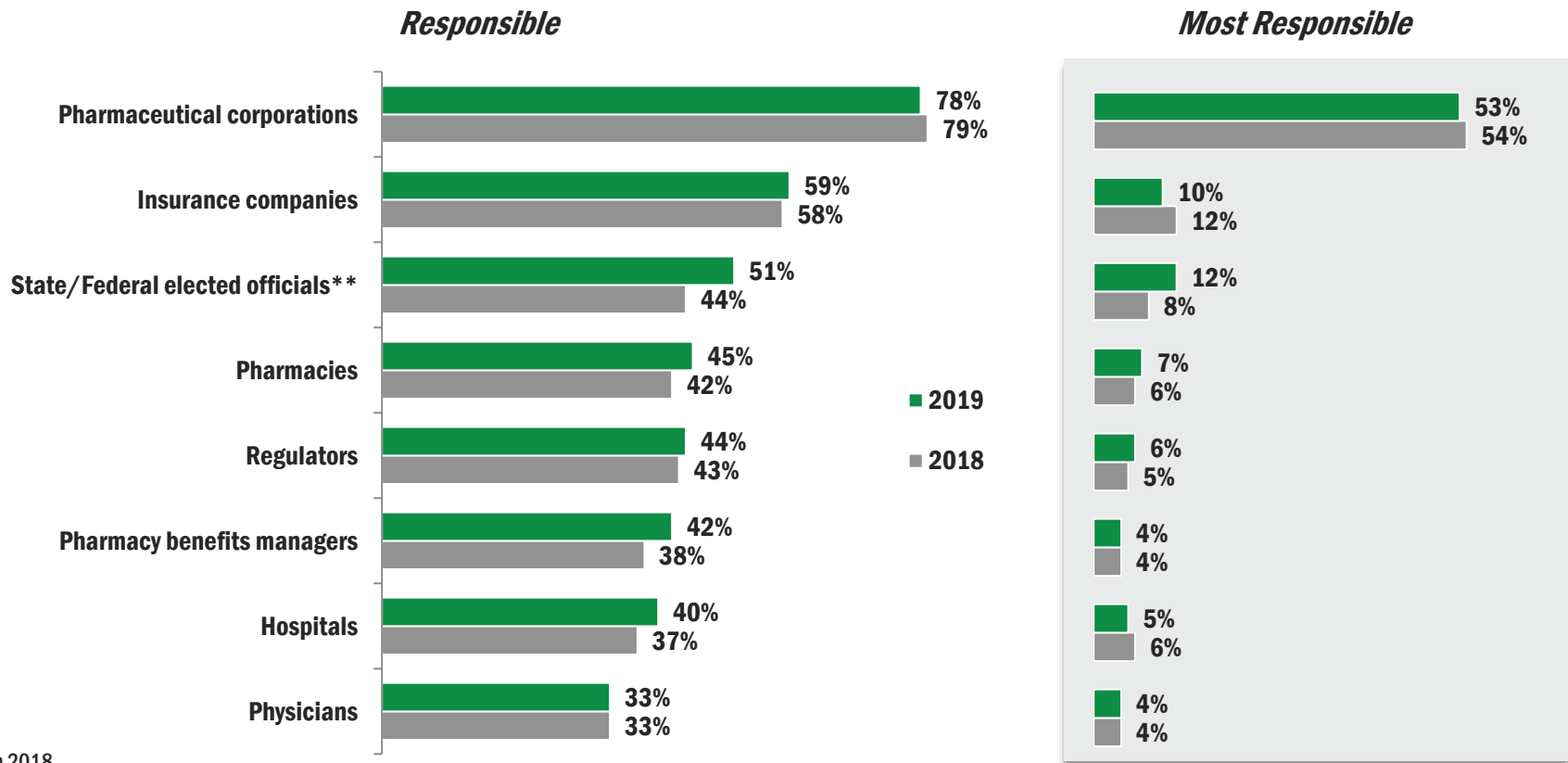
Q2200. Have you had difficulty affording prescription drugs for yourself or a family member in the past six months?

www.transamericacenterforhealthstudies.org/

Pharmaceutical Companies by Far Are Seen as Most Responsible for High Drug Prices

When asked who is responsible for high prescription drug prices, the vast majority of Americans say it is pharmaceutical companies and insurance companies. When asked who is most responsible, pharmaceutical companies are the most common response.

Groups Responsible for High Drug Prices



*New in 2018

**Updated in 2019

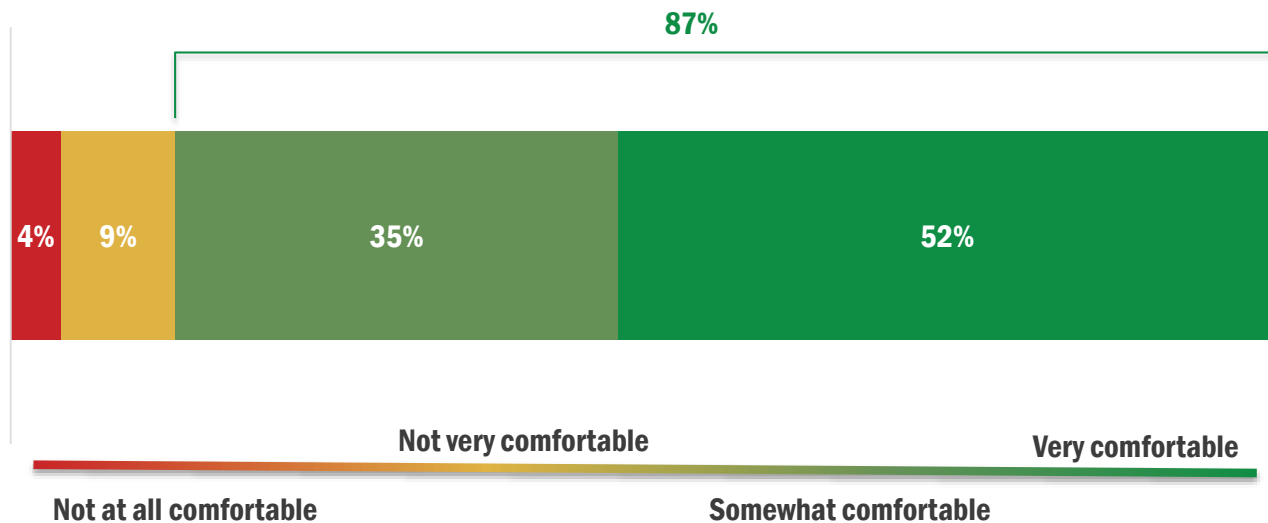
BASE: All Qualified Respondents (August 2019 n=3760)

Q2205. Which of the following groups do you feel are responsible for high prescription drug prices?

Most Adults Are Comfortable Taking Generic Medications

Almost nine in 10 adults (87%) are comfortable taking generic versions of brand name medications. However, two-thirds (69%) also say this willingness depends on the type of medication.

Comfort Taking Generic Version of a Brand Name Medication



69% agree with the statement “My comfort level with taking a generic version of a brand name medication depends on the type of medication.”

*New in 2019

BASE: All Qualified Respondents (n=3760)

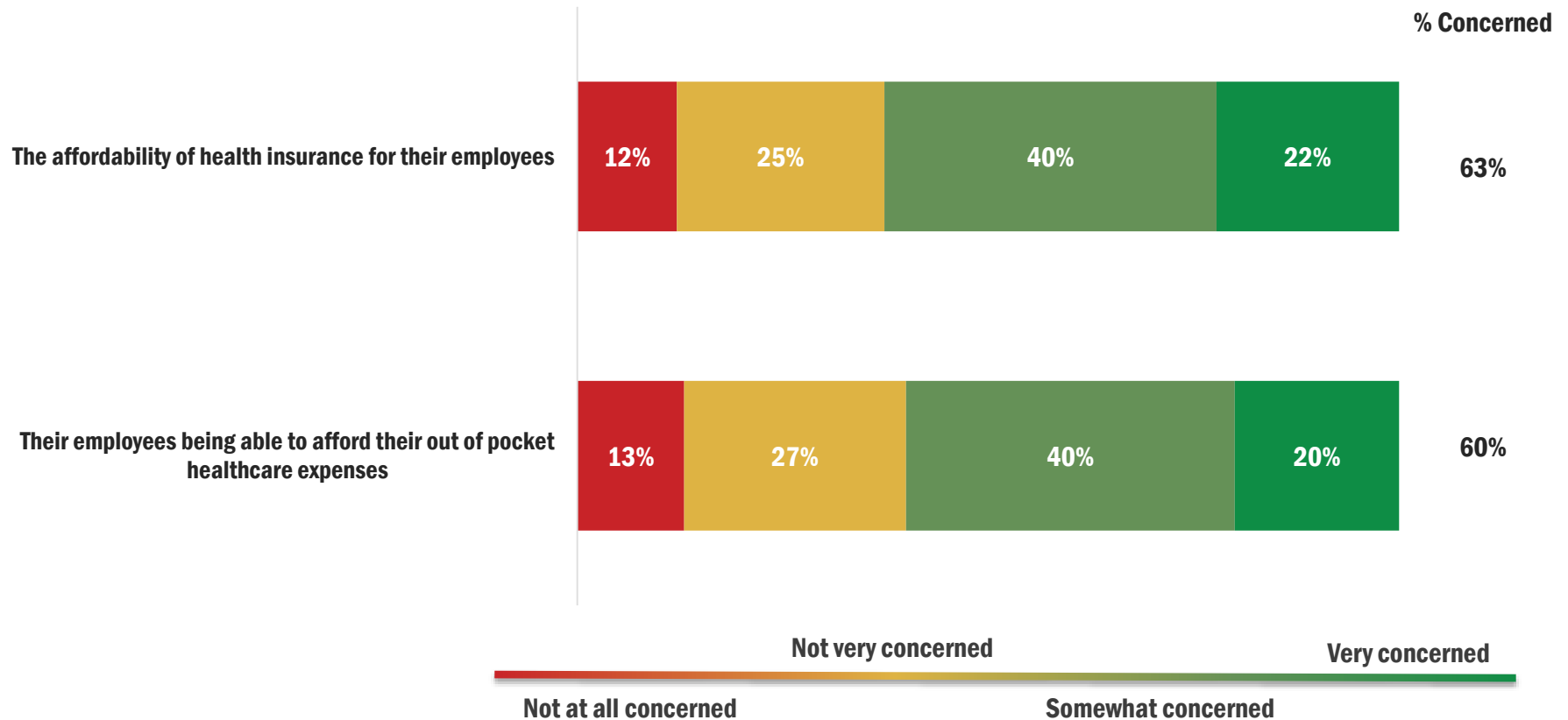
Q3. How comfortable are you taking a generic version of a brand name medication?

Q3a. How much do you agree with the following statement?

Majority Believe Their Employer Is Concerned about Healthcare Affordability

About one in five employed Americans perceive their employer to be very concerned about health insurance affordability (22% vs. 12% not at all concerned) and out of pocket healthcare expenses (20% vs. 13% not at all concerned).

Perceived Employer Concern Summary

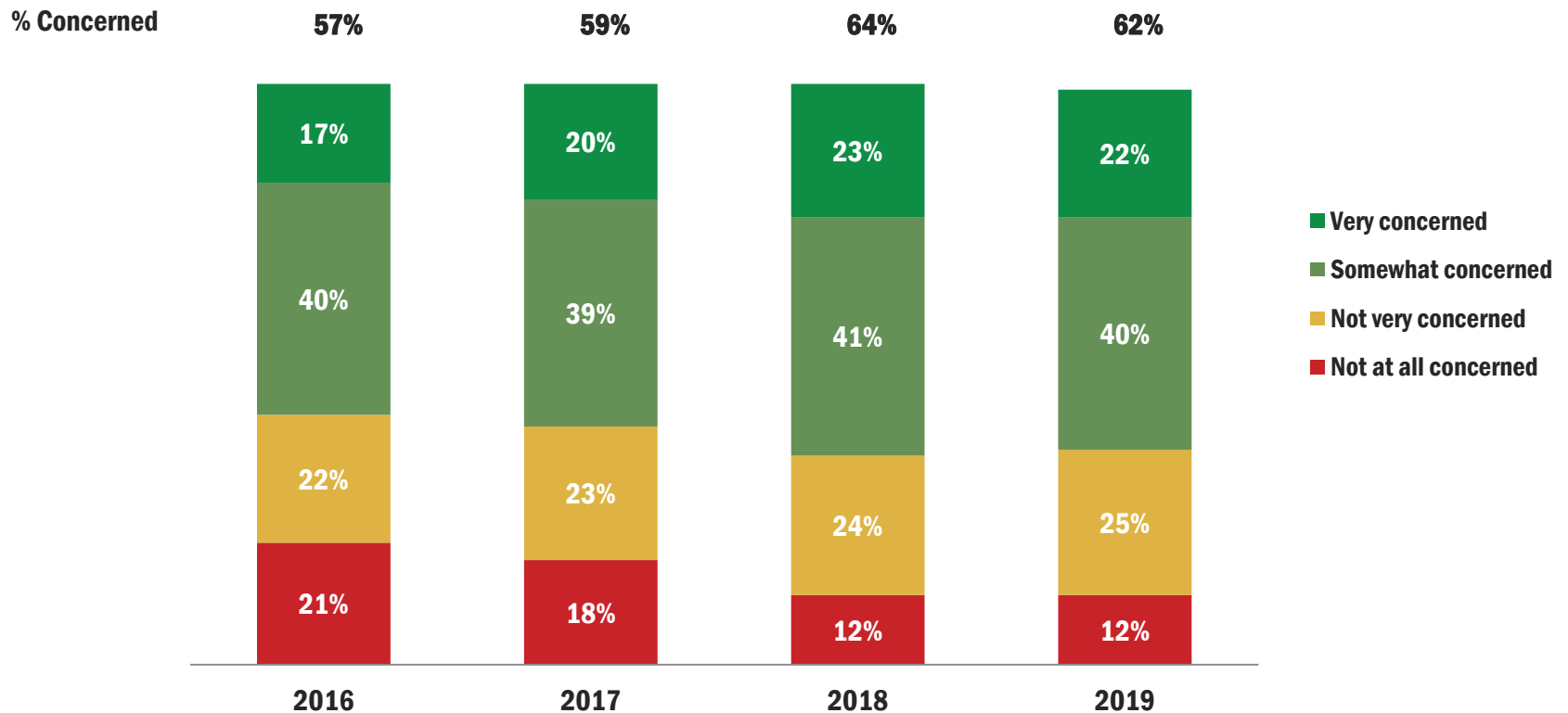


BASE: All Employed Respondents (n=2572)
Q2120. How concerned is your company about the following?

Perception of Employer Concern about Affordability of Health Insurance Consistent with 2018

Almost two-thirds of employed adults (62%) say their employer is at least somewhat concerned about the affordability of health insurance, while an additional 25% say their employer is not very concerned. Only one in eight report their employer is not at all concerned with this.

Perceived Employer Concern: Affordability of Health Insurance



*New in 2016

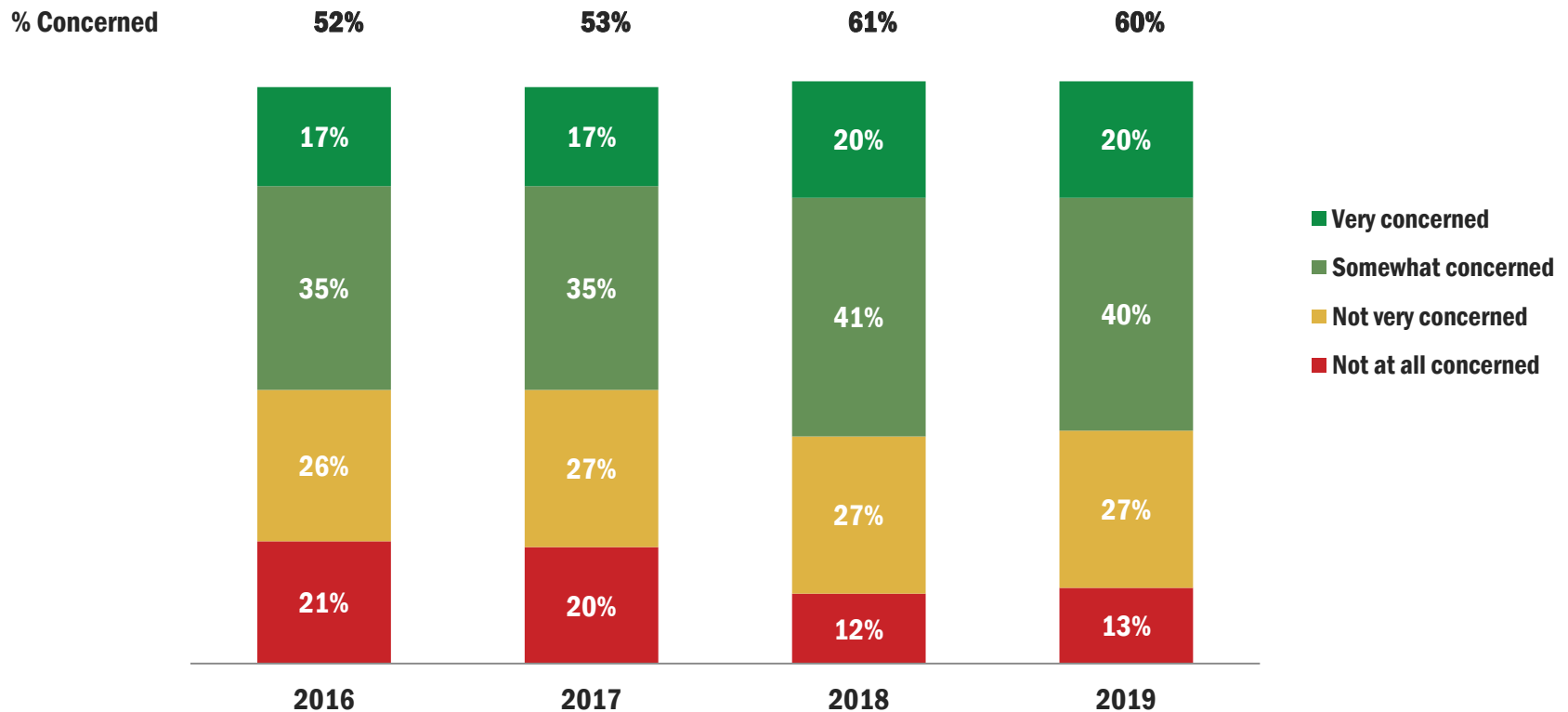
BASE: All Employed Respondents (September 2016 n=2849, August 2017 n=2887, August 2018 n=2197, August 2019 n=2572)

Q2120. How concerned is your company about the following?

Perception of Employer Concern about Out-of-Pocket Healthcare Expenses Consistent with 2018

Three in five employed adults (60%) say their employer is at least somewhat concerned about the affordability of out-of-pocket healthcare expenses. Only 13% report their employer is not at all concerned with this.

Perceived Employer Concern: Out-of-Pocket Healthcare Expenses



*New in 2016

BASE: All Employed Respondents (September 2016 n=2849, August 2017 n=2887, August 2018 n=2197, August 2019 n=2572)

Q2120. How concerned is your company about the following?

Detailed Findings:

Perceptions of Healthcare

Satisfaction & Quality

Affordability

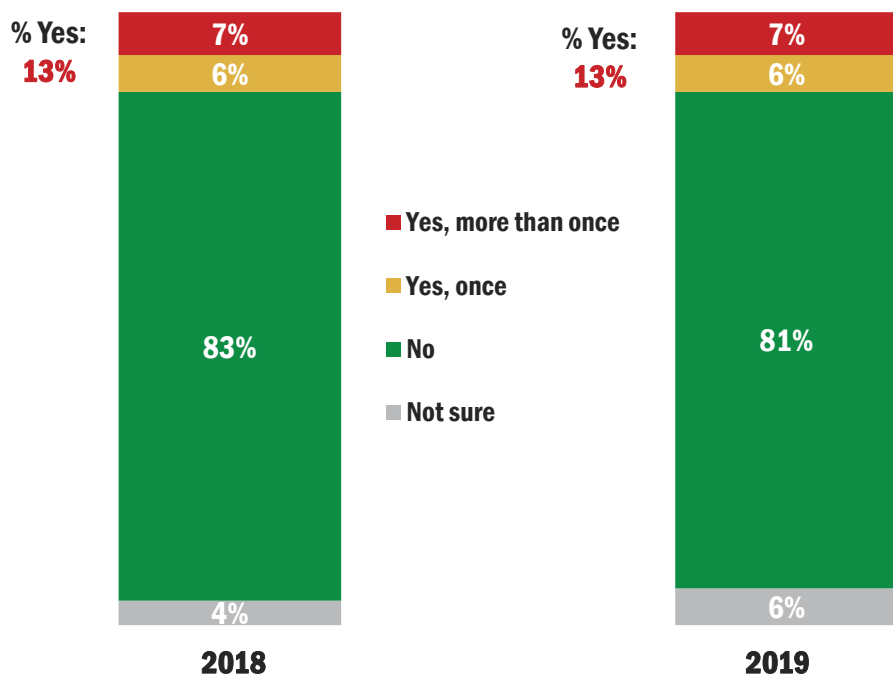
Access

Coverage

One in Eight Adults Report Problems Receiving Medical Care due to a Language Barrier

Of those who had problems due to a language barrier, the language most commonly spoken was Spanish (45%).

Problems Receiving Medical Care Due to Language Barrier



Language Speaking when Faced Barrier *Among those who had problems due to a language barrier*



*New in 2018

BASE: All Qualified Respondents (August 2018 n=3604, August 2019 n=3760)

Q2230. Have you or a family member had a problem receiving medical care because of a language barrier?

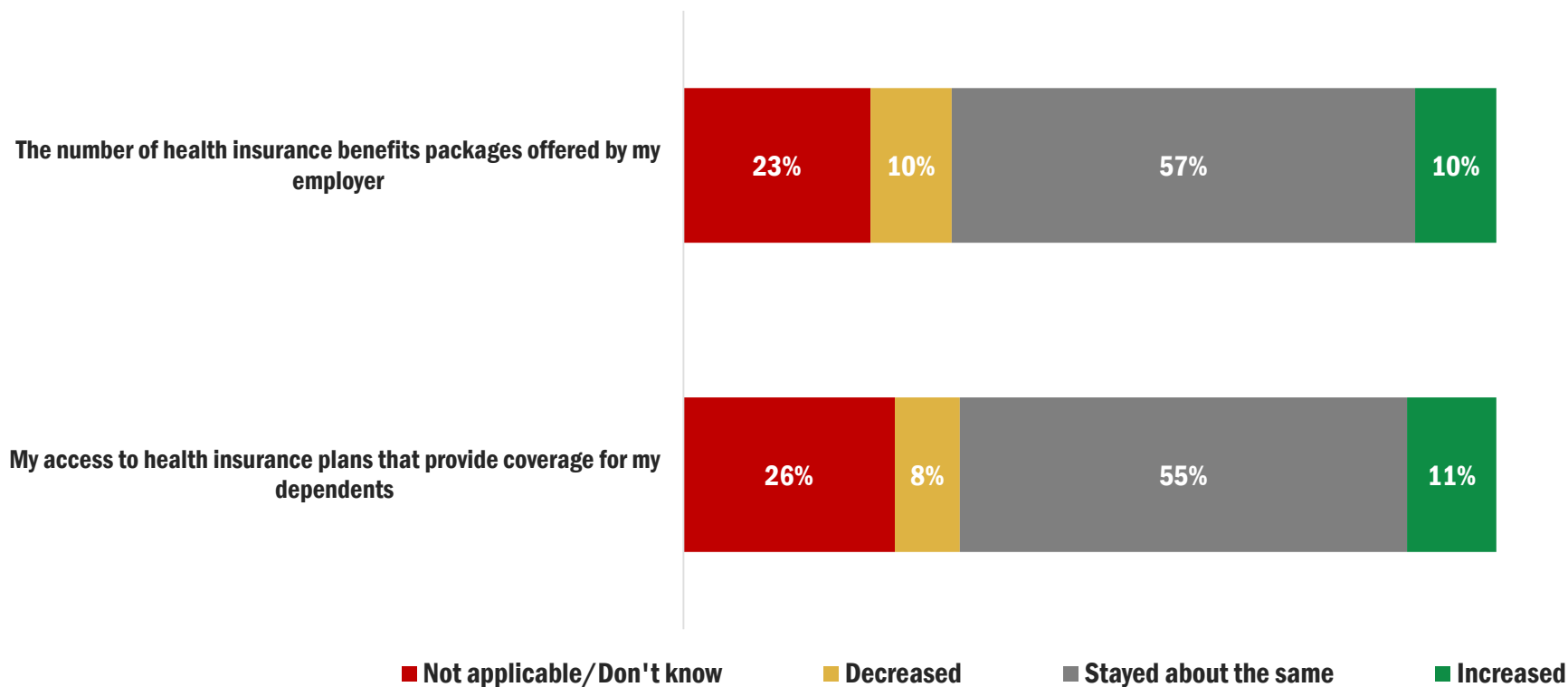
BASE: Has Had Problems Due To Language Barrier (August 2019 n=480)

Q2230x. You mentioned you or a family member has had a problem receiving medical care because of a language barrier. Which language were you speaking?

Majority of Adults Report No Changes to Health Insurance Access for Dependents or Plans Offered by Employer

One in 10 Americans say their access to health insurance packages from their employer (10%) and access to insurance plans covering their dependents (11%) has increased.

Changes to Access Summary



BASE: All Qualified Respondents (August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

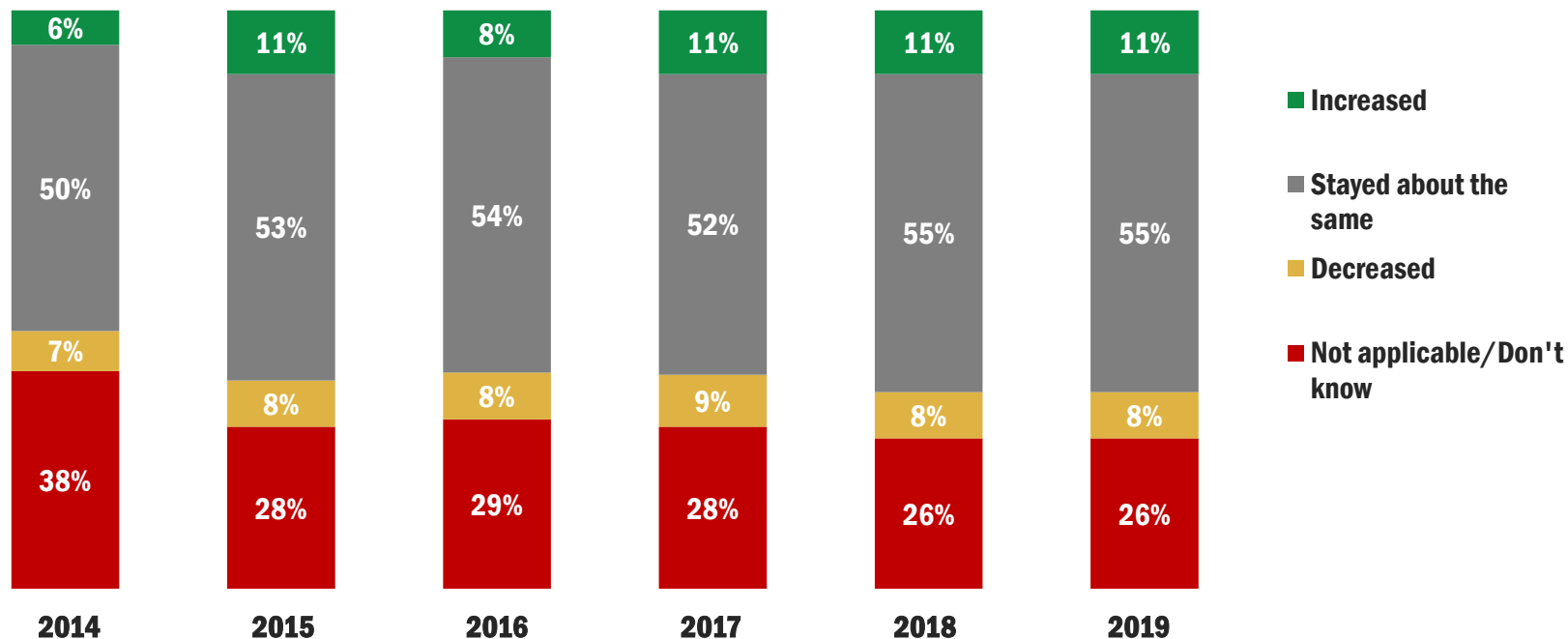
www.transamericacenterforhealthstudies.org/

Dependent Coverage in Health Insurance Plans Similar to Previous Year

More than half (55%) report their access to health insurance plans that provide coverage for their dependents has stayed the same. Roughly one in 10 say this access increased (11%), but slightly fewer say it decreased (8%).

Changes to Access: Trend

Access to health insurance plans that provide dependent coverage



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

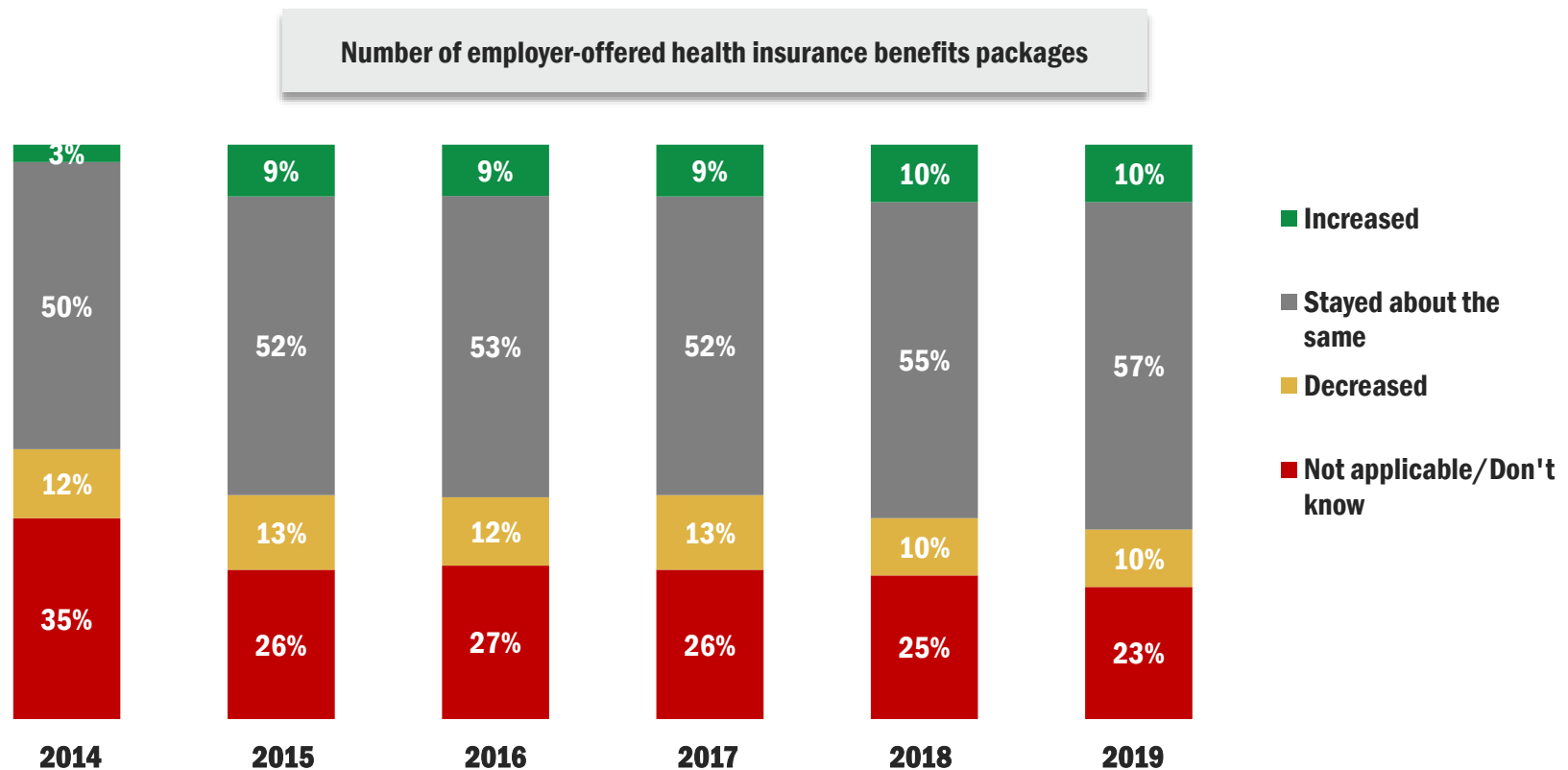
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority Say Access to Health Insurance Benefits Packages from Employer Has Not Changed

More than half (57%) report their access to the number of health insurance packages offered by their employer has stayed the same. One in 10 say this access increased (10%) or decreased (10%).

Changes to Access: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

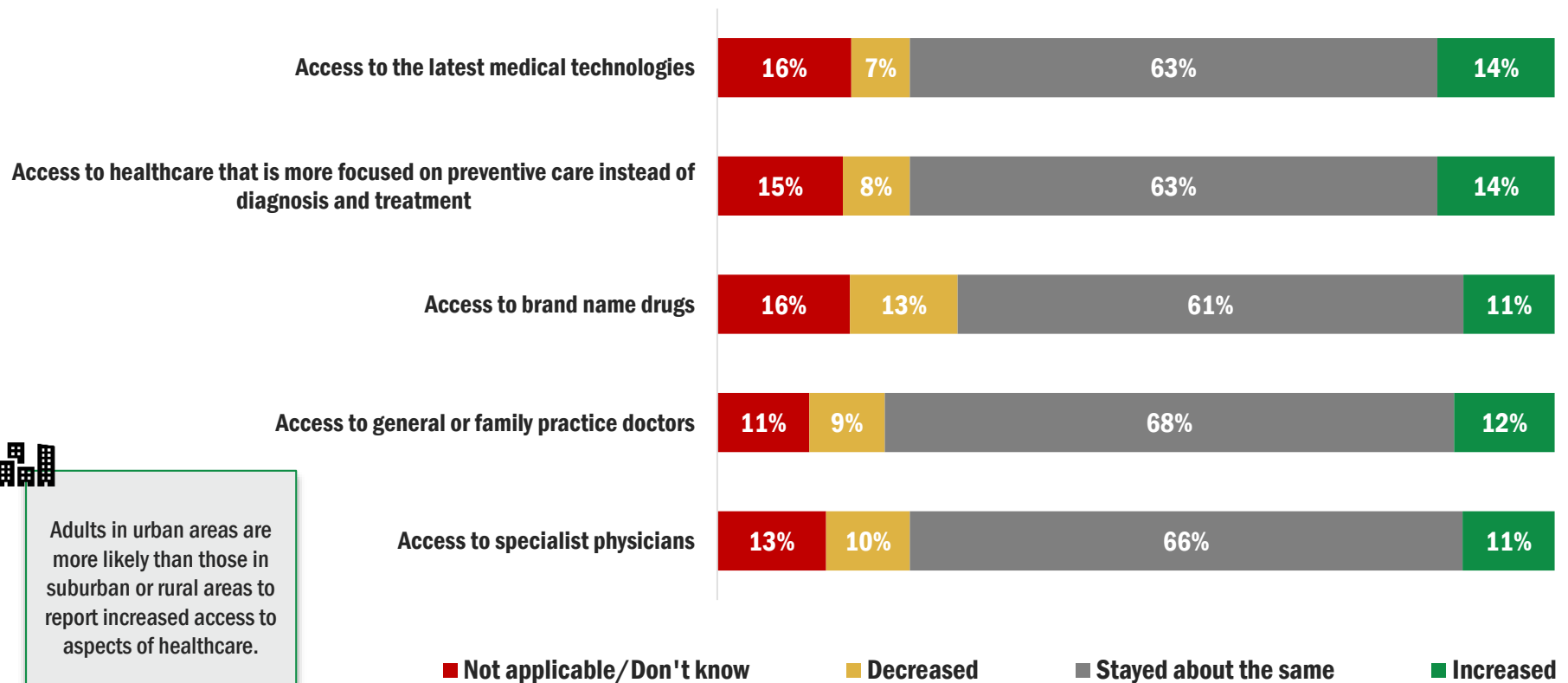
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority Report No Changes to Healthcare Access

More than three in five report access to various aspects of healthcare have stayed about the same. Americans are almost twice as likely to say their access to preventive care has increased (14%) rather than decreased (8%).

Changes to Access: Summary



Adults in urban areas are more likely than those in suburban or rural areas to report increased access to aspects of healthcare.

BASE: All Qualified Respondents (August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

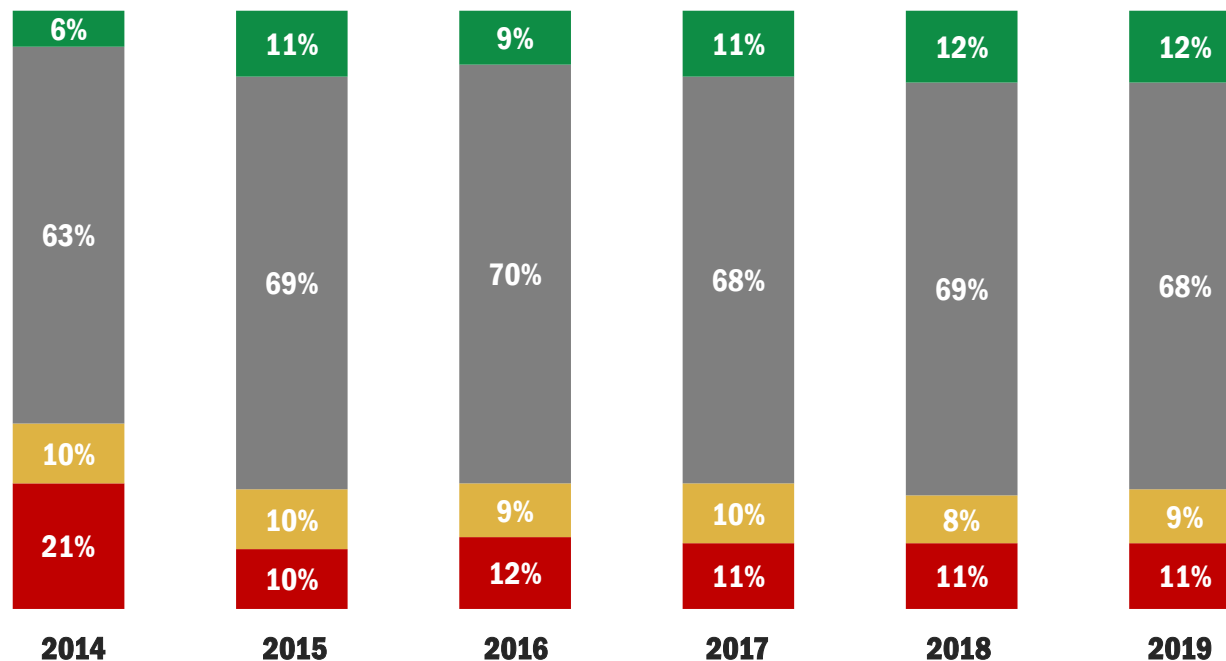
www.transamericacenterforhealthstudies.org/

Access to Primary Care Doctors Remains Consistent from Previous Year

More than two-thirds (68%) say their access to general or family practice doctors has stayed about the same. One in eight (12%) say this access has increased, but less than one in 10 (9%) say it decreased.

Changes to Access: Trend

Access to general or family practice doctors



Those with private insurance are more likely than those with public insurance or uninsured to say their access to doctors increased (14% vs. 9% and 4%, respectively).



Black/AA and Latino adults are more likely than White and Asian/PI adults to say their access to doctors has increased (21% and 15% vs. 10% and 8%, respectively).

- Increased
- Stayed about the same
- Decreased
- Not applicable/Don't know

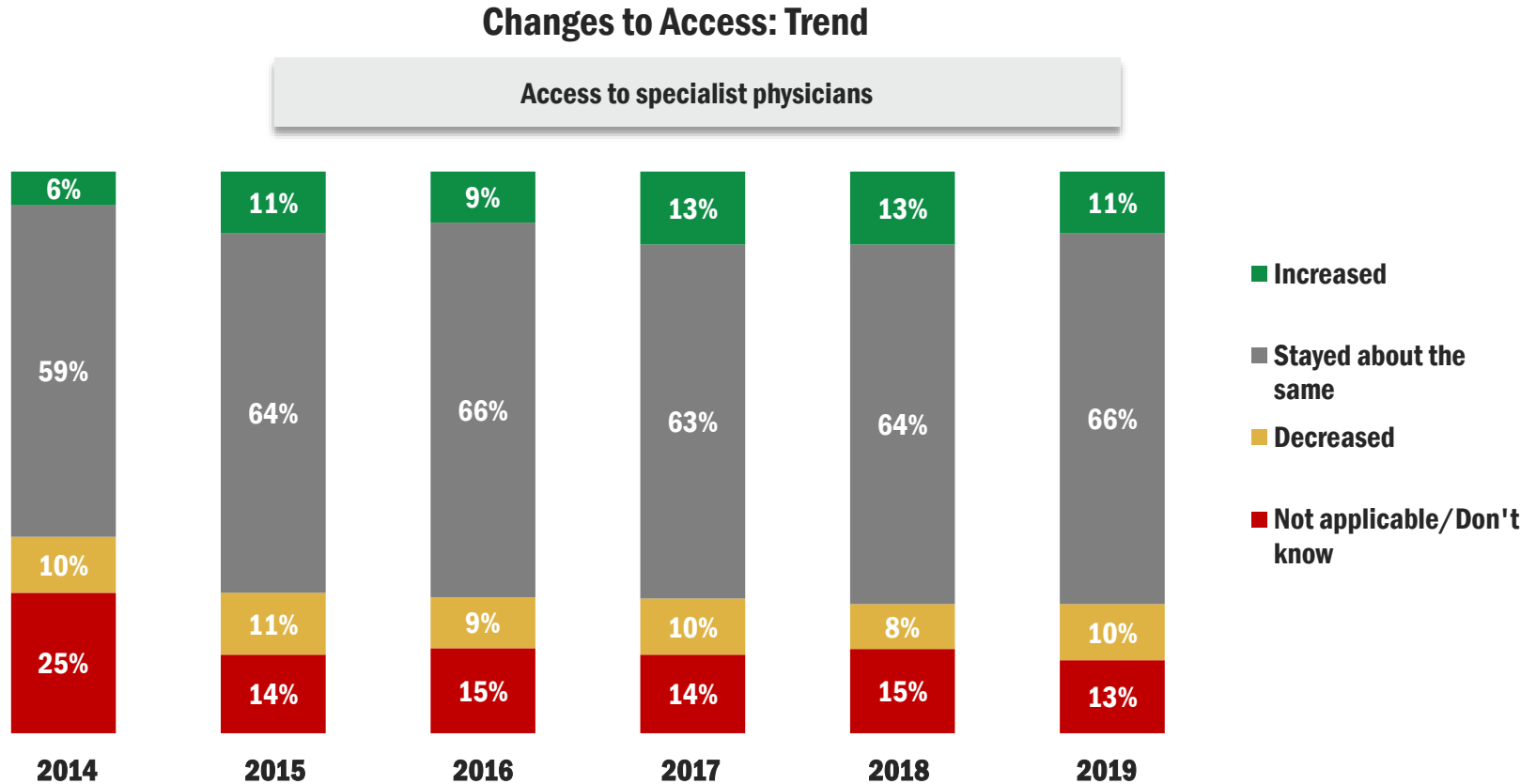
BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Slightly More Say Access to Specialist Physicians Decreased in 2019 Compared to Previous Year

The majority of Americans (66%) report no change in access to specialist physicians, while approximately one in 10 say this access has increased (11%) or decreased (10%).



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

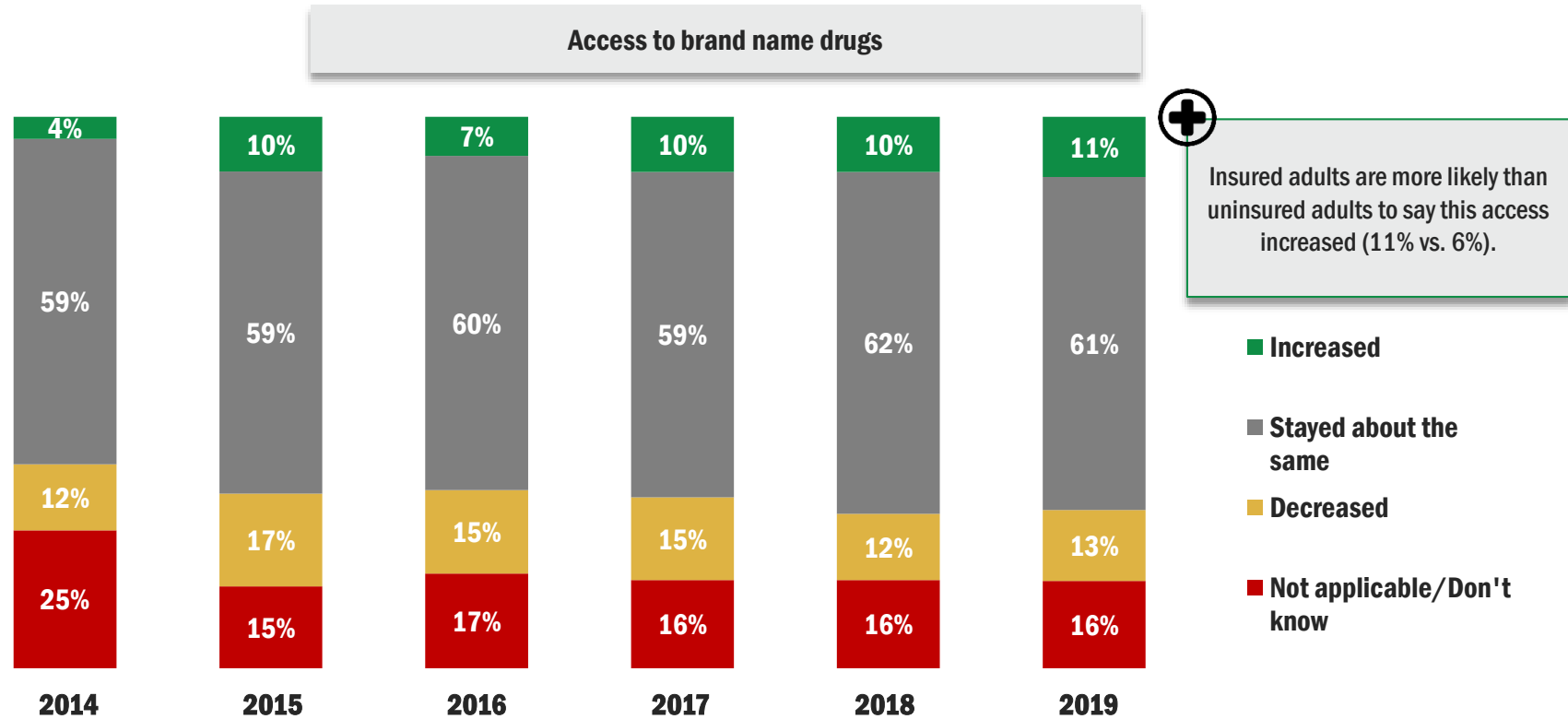
Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Access to Brand Name Drugs Remains Unchanged from Previous Year

The majority of Americans (61%) report no change in access to brand name drugs. About one in eight (13%) report this access has decreased while slightly fewer (11%) report an increase.

Changes to Access: Trend



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

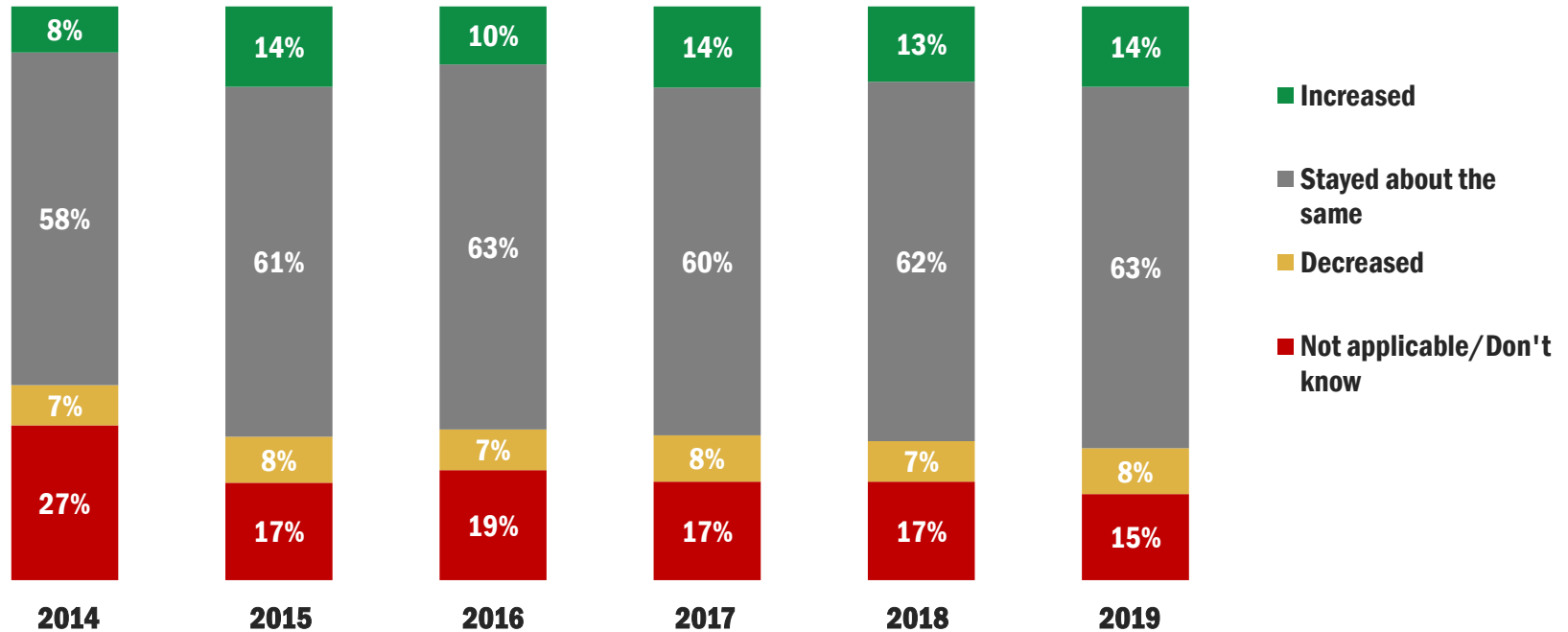
www.transamericacenterforhealthstudies.org/

Americans Report Little Change in Access to Preventive Healthcare

Few report that access to preventive healthcare has increased (14%) or decreased (8%) as the vast majority say their access has stayed about the same.

Changes to Access: Trend

Access to healthcare that is more focused on preventive care instead of diagnosis and treatment



BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

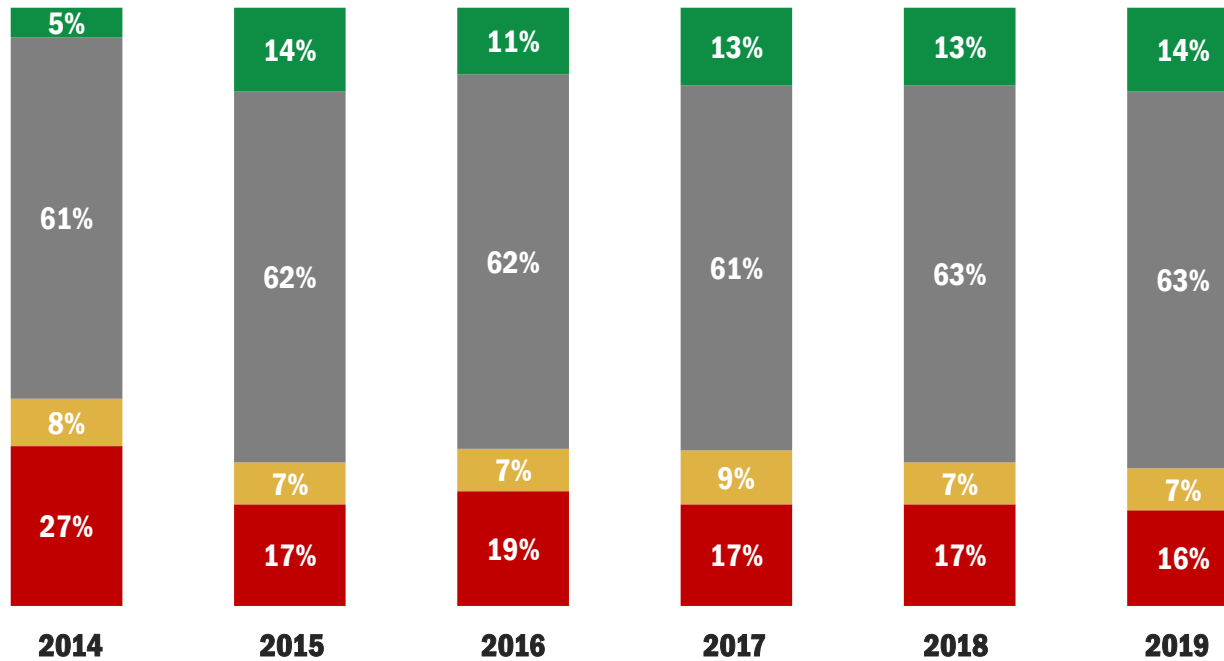
www.transamericacenterforhealthstudies.org/

Access to Medical Technologies Remains Consistent from Previous Year

Nearly two in three Americans (63%) say access to the latest medical technologies has stayed about the same for them. However, insured adults are twice as likely to say this access increased (14%) rather than decreased (7%).

Changes to Access: Trend

Access to the latest medical technologies



Insured adults are more likely than uninsured adults to say this access increased (14% vs. 7%).

- Increased
- Stayed about the same
- Decreased
- Not applicable/Don't know

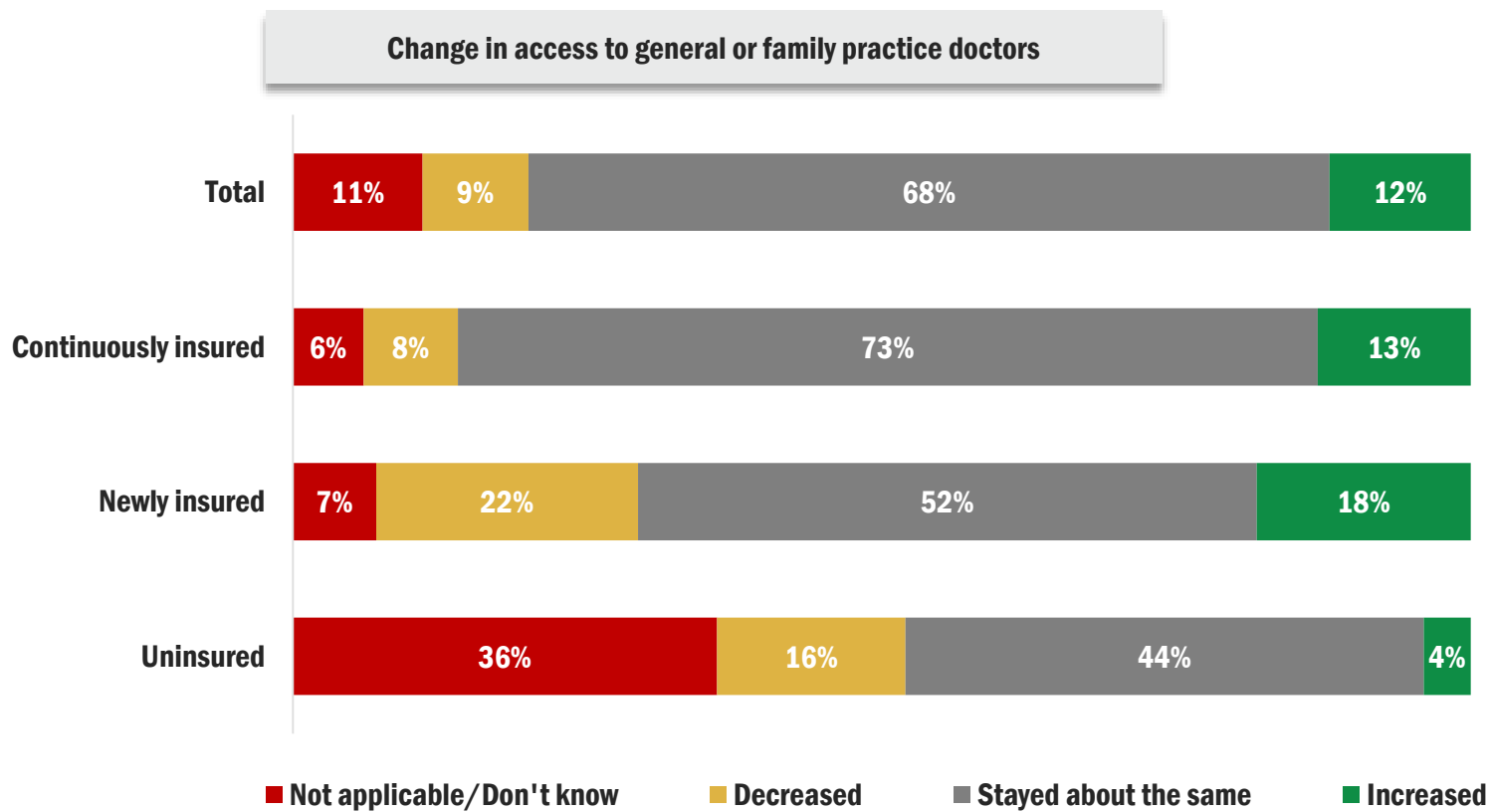
BASE: All Qualified Respondents (July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

More Than one in Five Newly Insured Say Access to General Doctors Has Decreased

Continuously insured adults are the most likely to say access to general or family practice doctors has stayed about the same. Around one in five newly insured adults say this access has increased (18%) or decreased (22%).



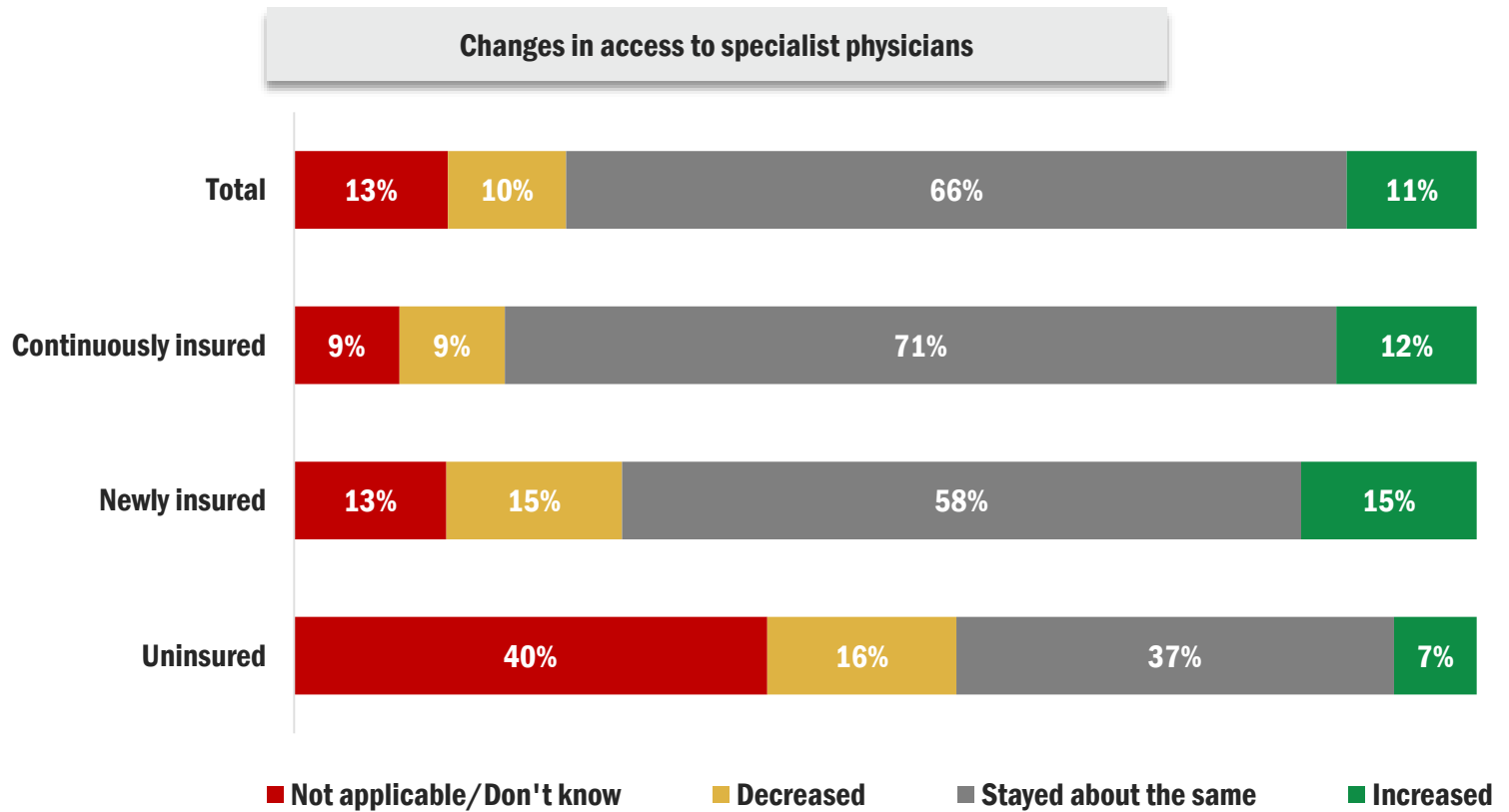
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Continuously Insured More Commonly Report No Change in Access to Specialist Physicians

More than seven in 10 continuously insured adults (71%) say their access to specialist physicians has not changed, whereas only 37% of uninsured and 58% of newly insured adults report the same.



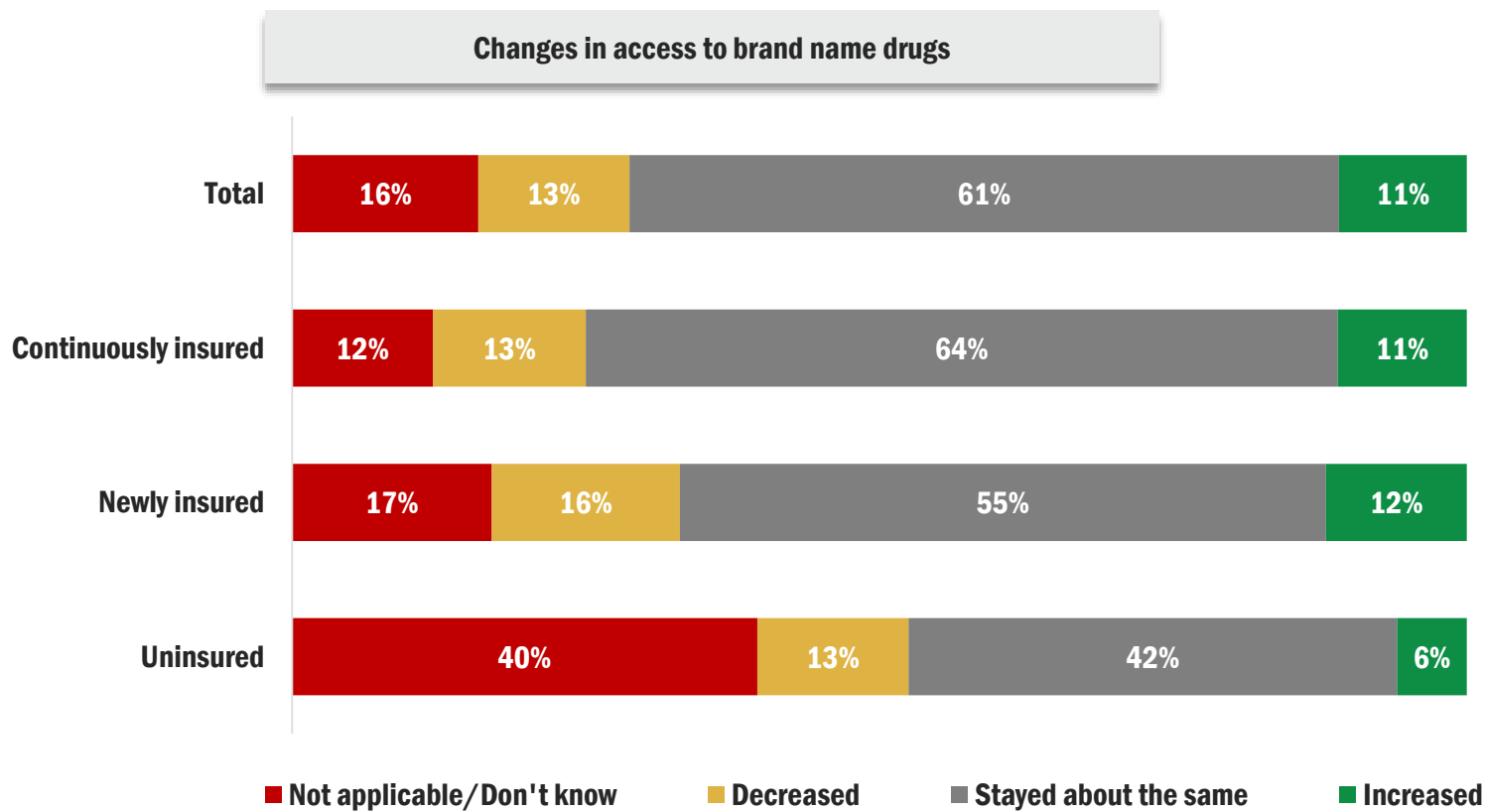
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority of Continuously and Newly Insured Adults Say Access to Brand Name Drugs Has Not Changed

Continuously insured adults (11%) are more likely than uninsured adults (6%) to report this access has increased.



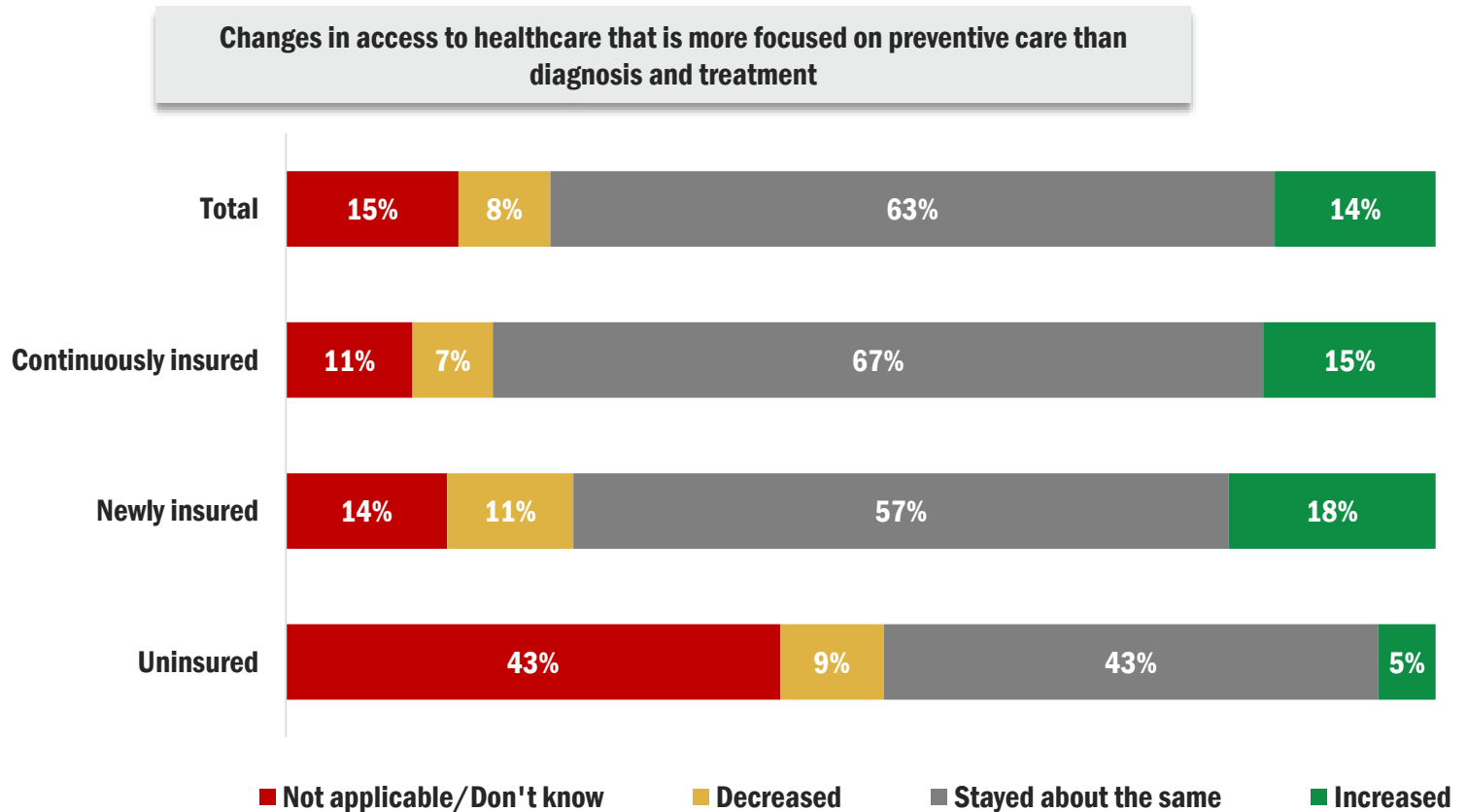
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Most Insured Adults Say Access to Preventive Healthcare Has Stayed the Same

Almost one in five newly insured (18%) and continuously insured adults (15%) say access to healthcare that is more focused on preventive care than diagnosis and treatment has increased.



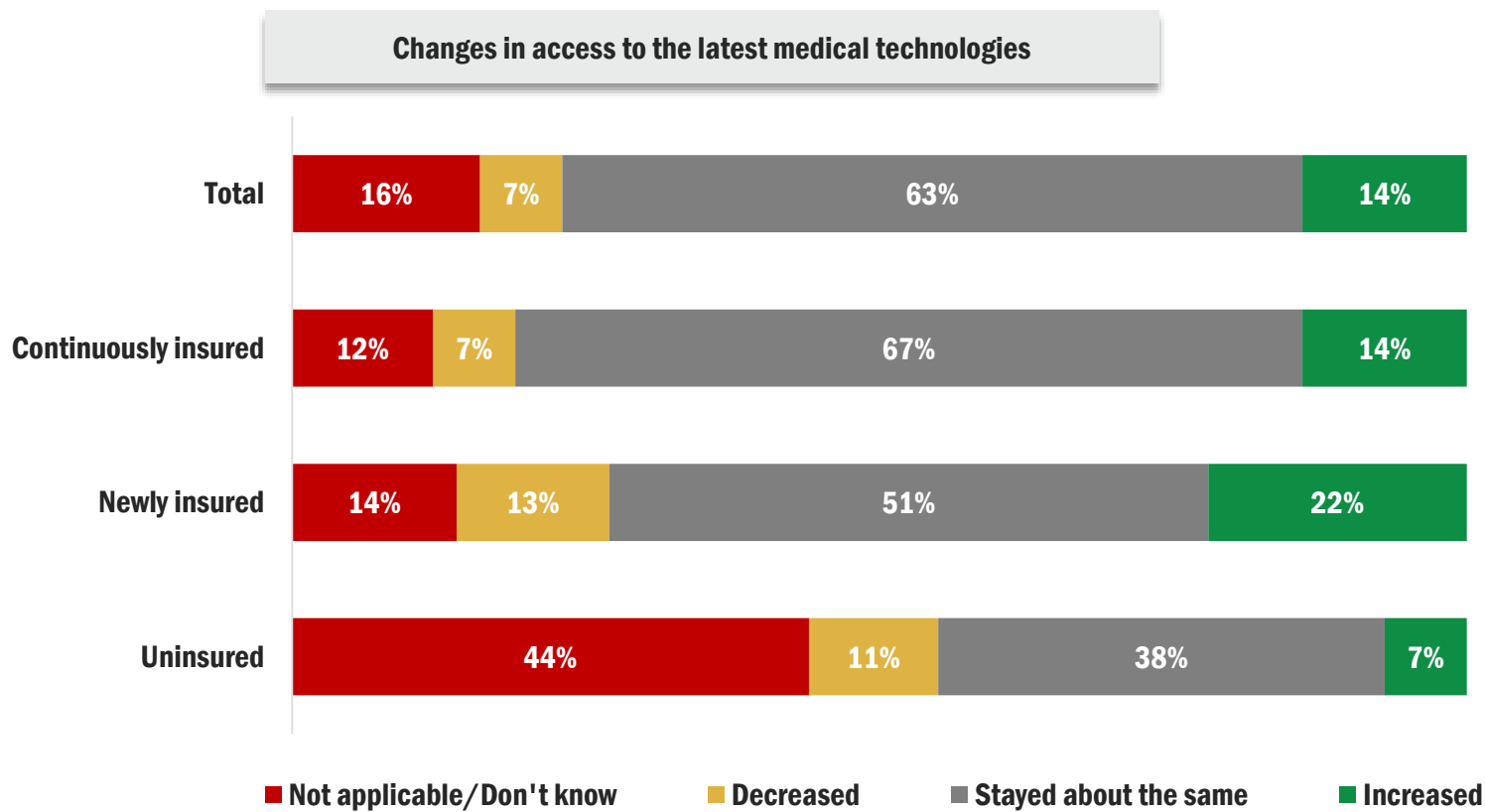
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Newly Insured Adults Most Likely to Report Increases in Access to the Latest Medical Technologies

While most insured adults say access to the latest medical technologies has remained the same, more than one in five newly insured (22%) say this access has increased.



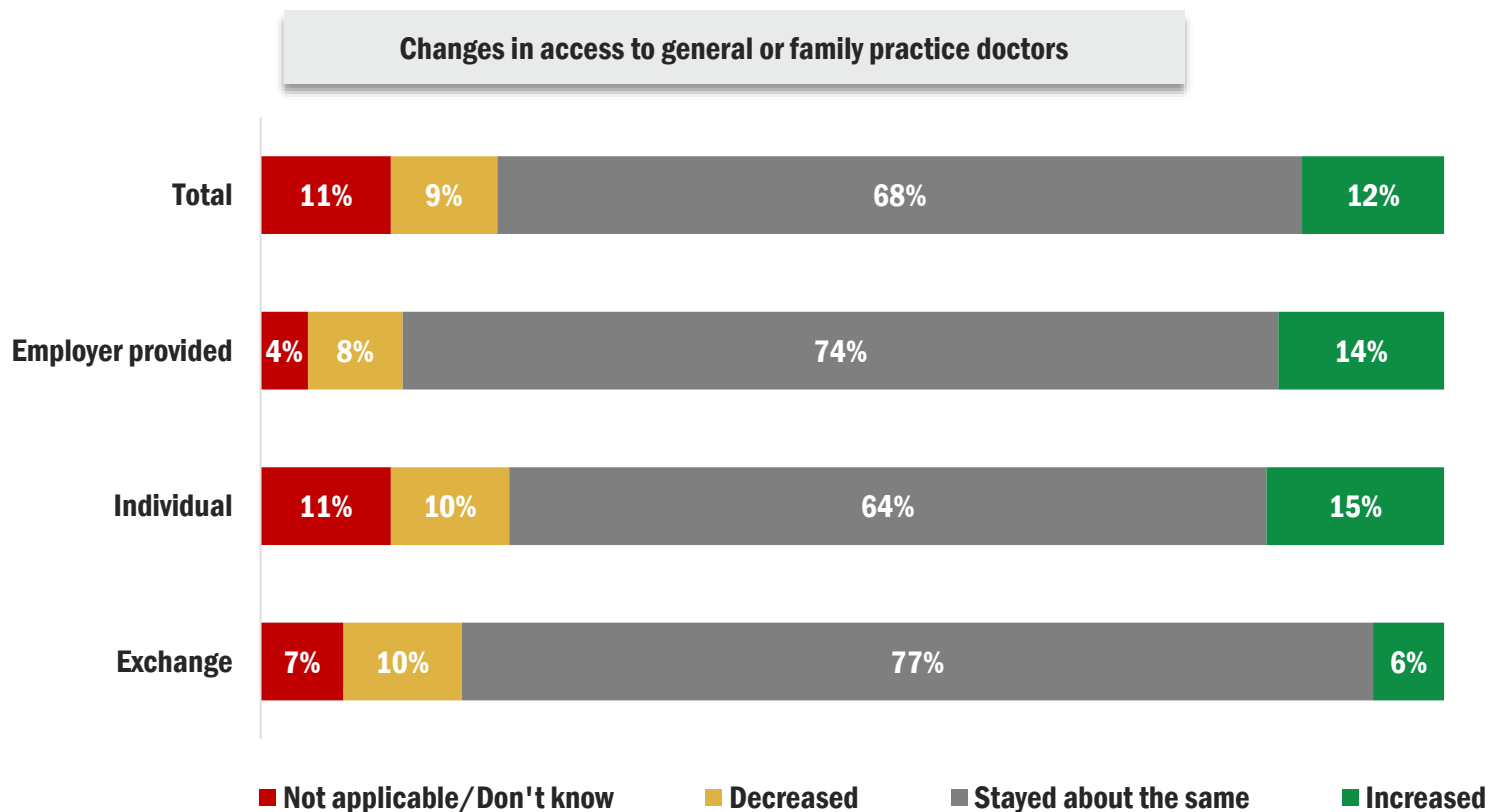
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Regardless of Insurance Type, Majority Say Access to Primary Care Doctors Has Stayed the Same

One in seven adults with individual (15%) or employer provided (14%) insurance say their access to general or family practice doctors has increased.



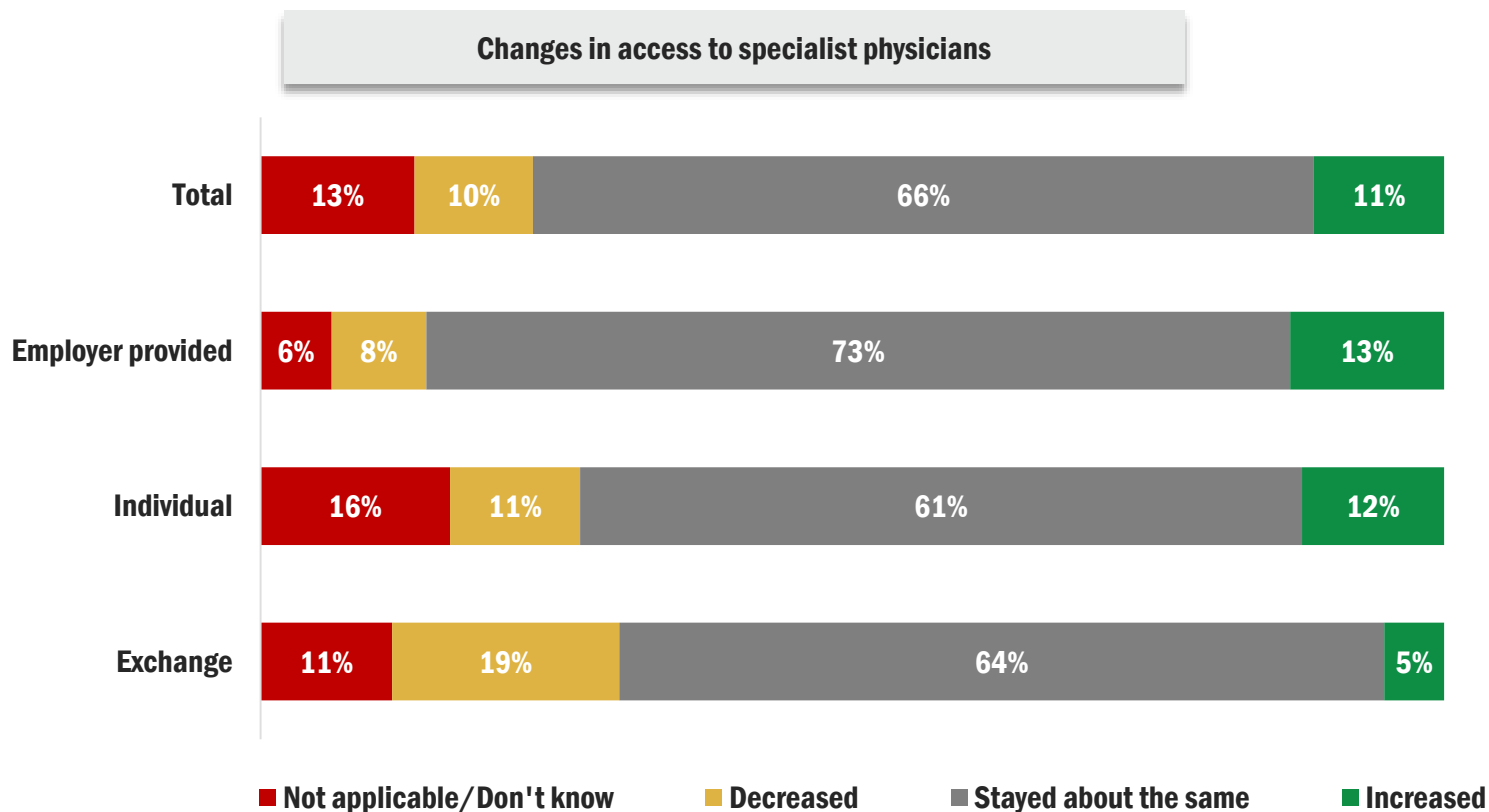
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Nearly One in Five Adults with Coverage from a Health Insurance Exchange Report Decreased Access to Specialist Physicians

On average, more than three in five adults (66%) report access to specialist physicians has stayed about the same.



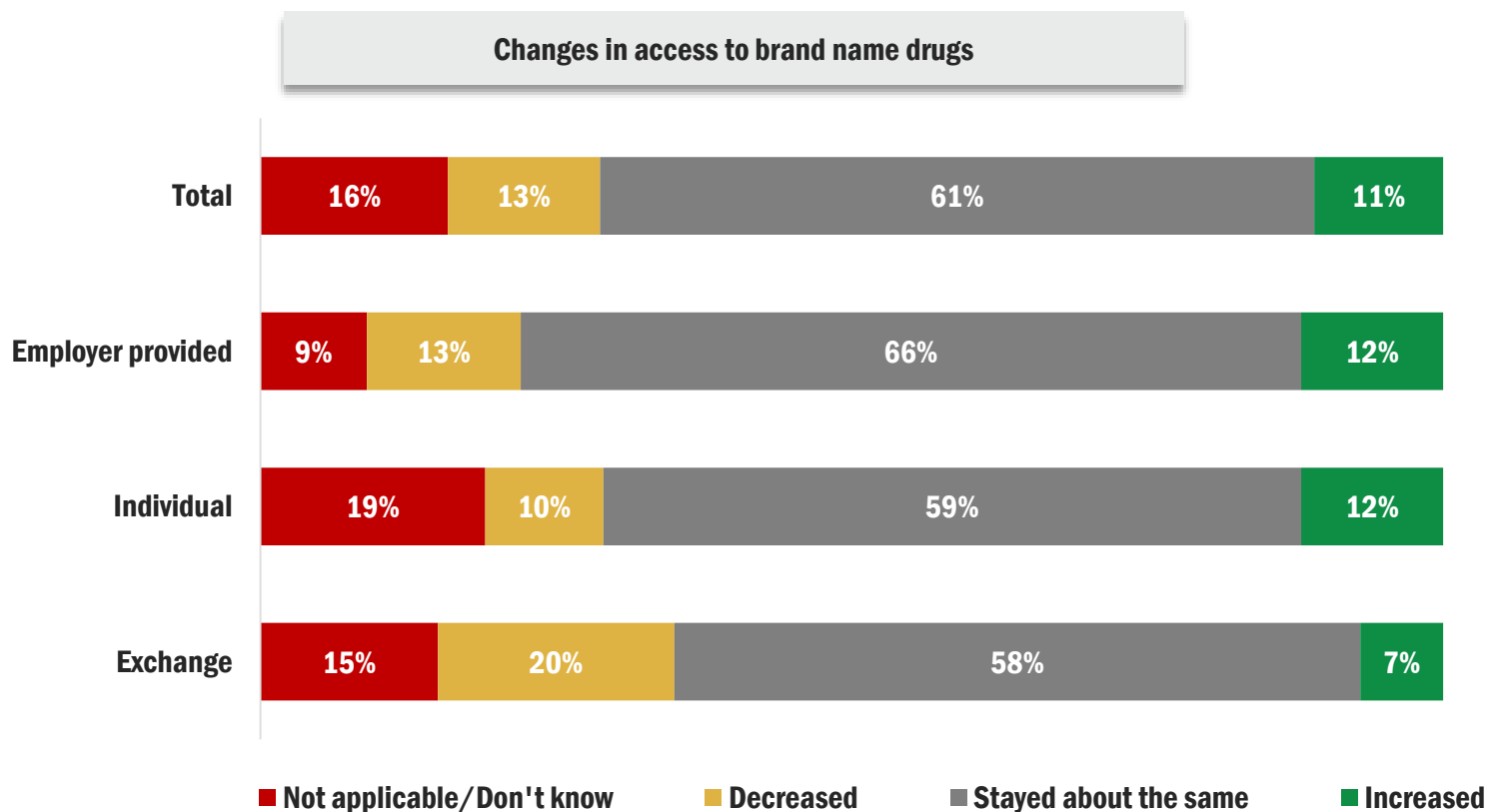
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority Report Access to Brand Name Drugs is Unchanged

More than one in 10 adults with employer provided (12%) or individual (12%) insurance say this access has increased. However, one in five adults insured via an Exchange (20%) say access to brand name drugs has decreased.



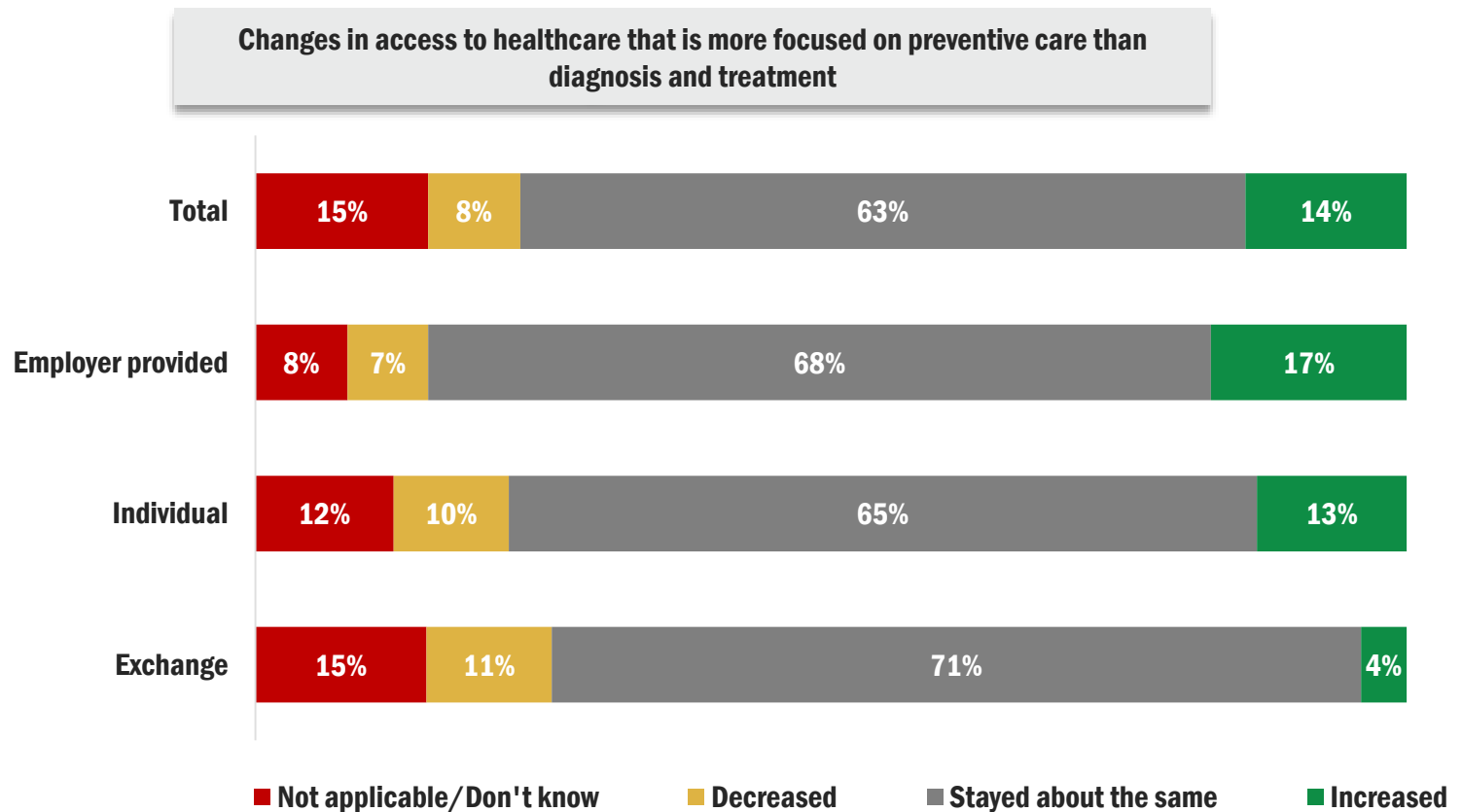
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Strong Majority Regardless of Insurance Type Report No Changes in Access to Preventive Healthcare

Adults insured via an insurance Exchange are least likely to say (4%) access to healthcare that is focused on preventive care has increased.



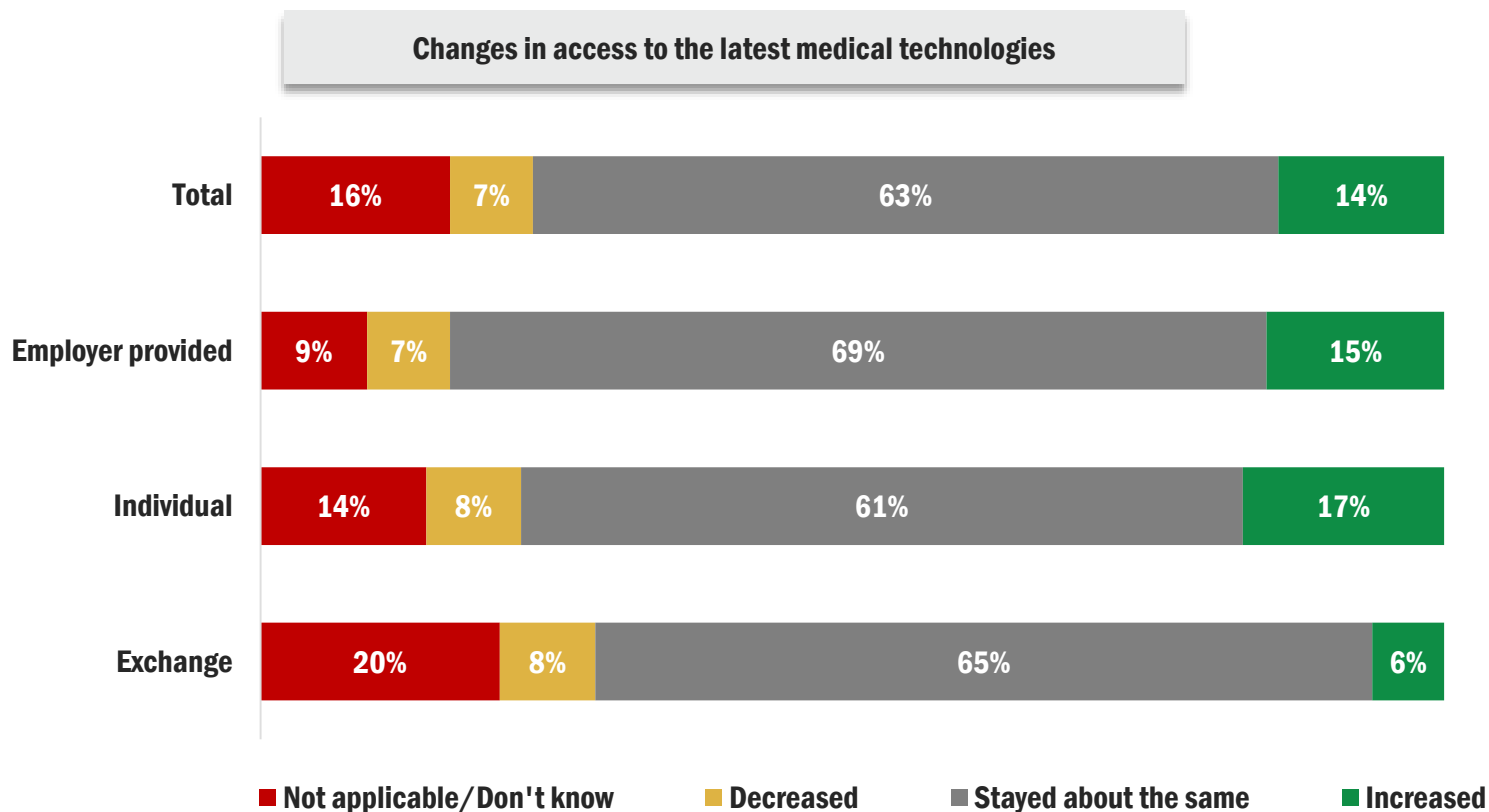
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority of Adults Say Access to Medical Technologies Has Stayed about the Same

Nearly one in five adults with individual (17%) or employer provided (15%) health insurance say their access to the latest medical technologies has increased. These groups are more likely to cite this than those insured via an Exchange (6%).



BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Detailed Findings:

Perceptions of Healthcare

Satisfaction & Quality

Affordability

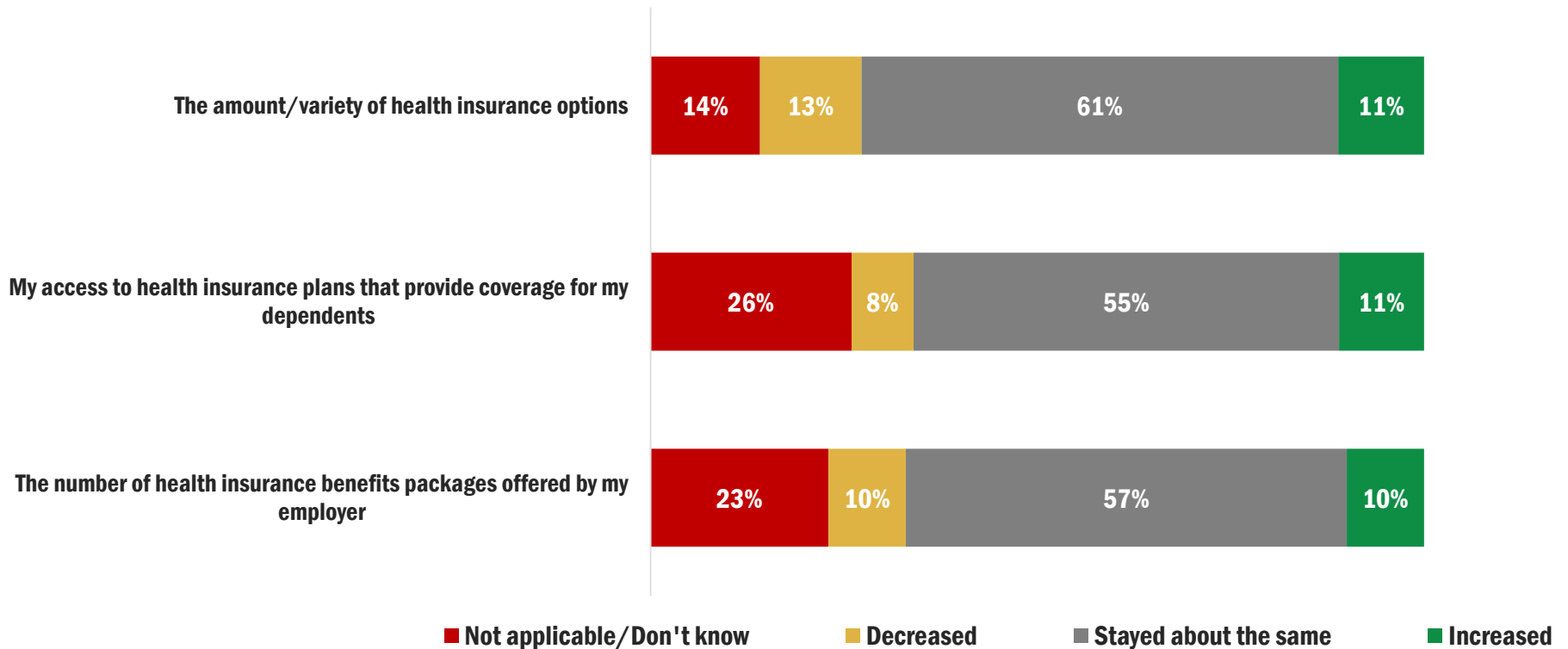
Access

Coverage

More Than Half Report Health Coverage Has Stayed the Same

One in 10 Americans say their coverage has increased regarding the number/variety of health insurance options (11%), access to plans covering dependents (11%), and number of health insurance benefits packages offered by their employer (10%).

Changes to Coverage: Summary



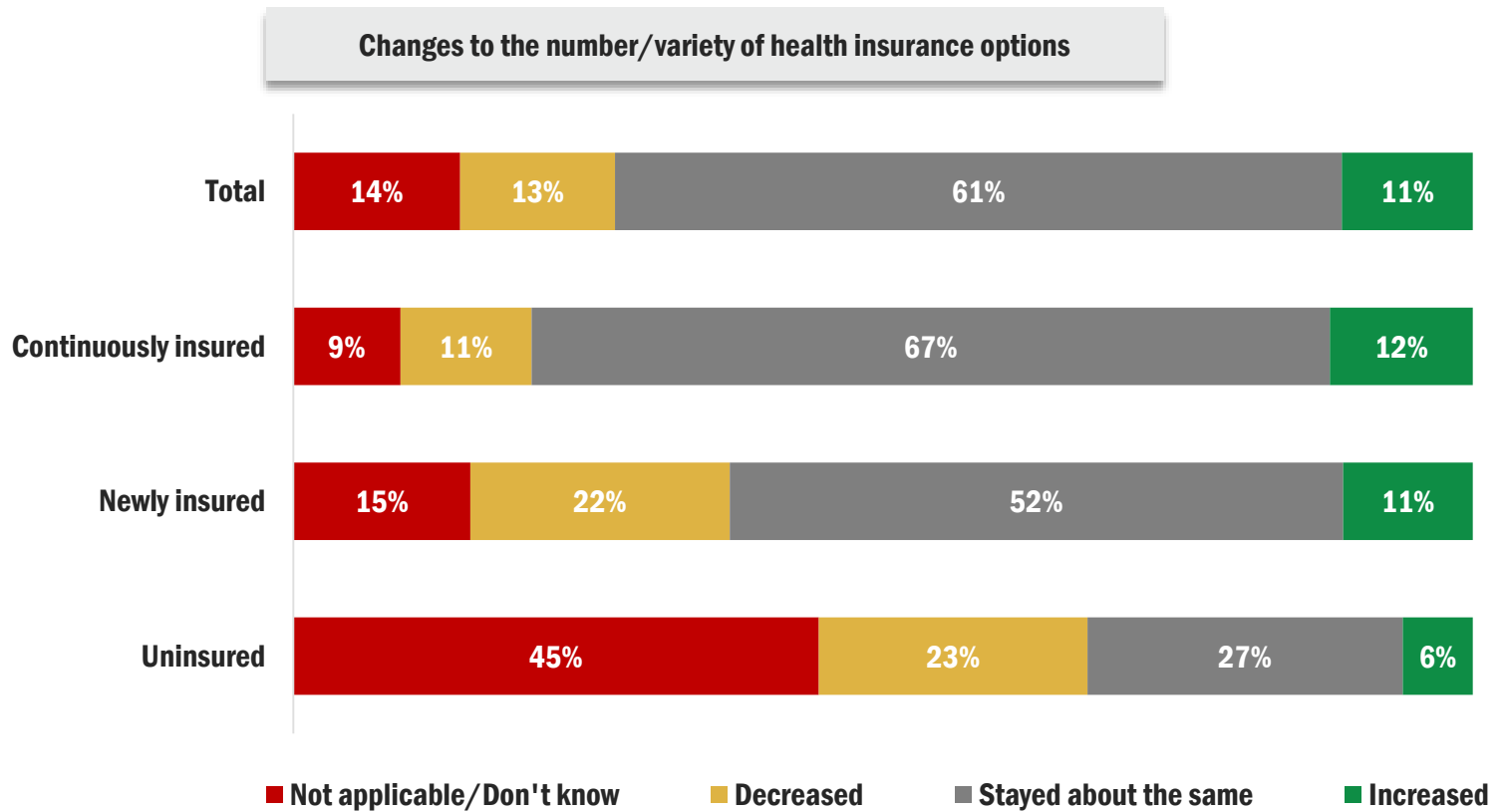
BASE: All Qualified Respondents (August 2019 n=3760)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Majority of Insured Adults Say Their Health Insurance Options Have Stayed about the Same

More than one in five newly insured (22%) and uninsured (23%) adults say their health insurance options have decreased.



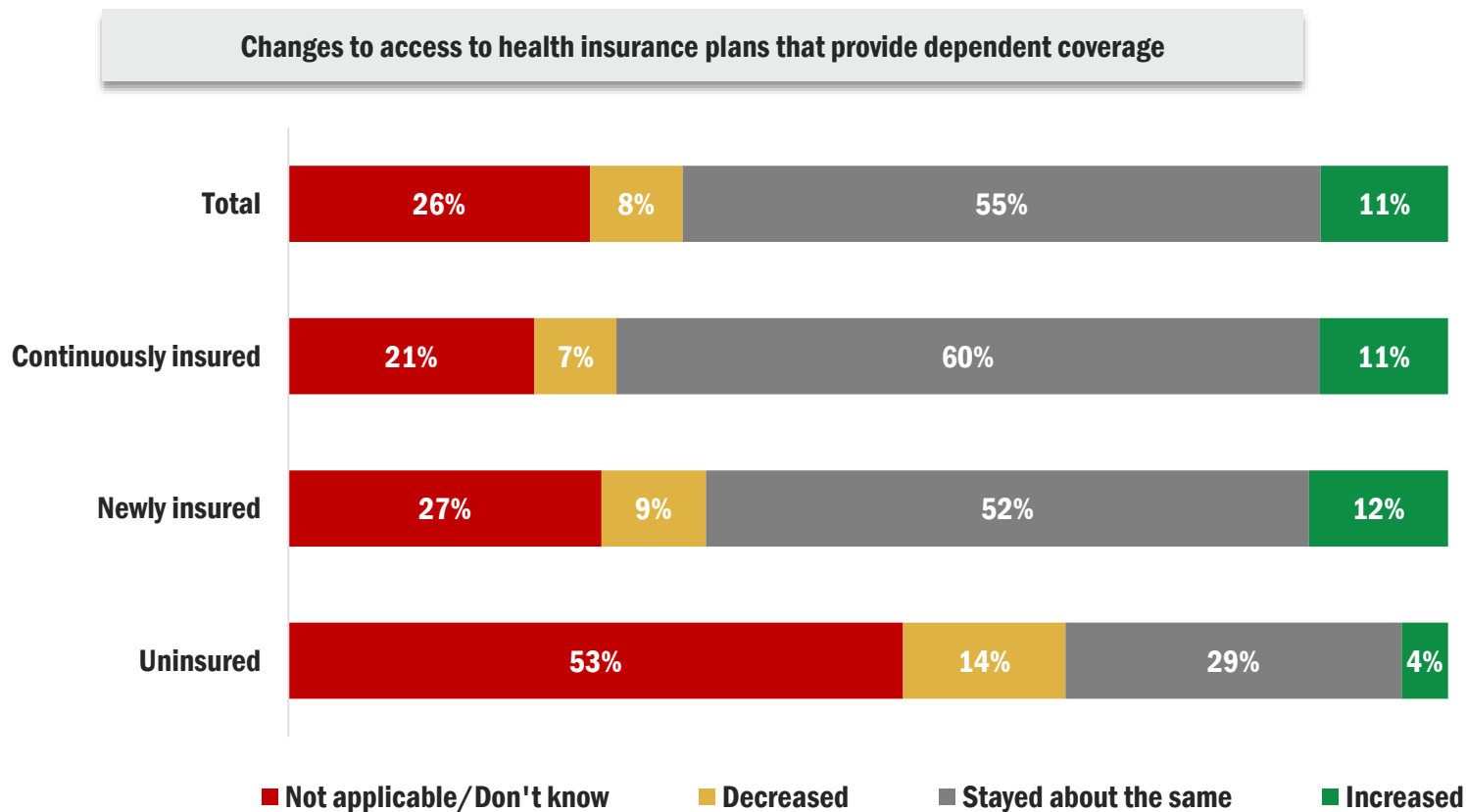
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Uninsured Adults Are the Least Likely to Report Increases in Access to Plans Covering Dependents

Three in five continuously insured (60%) and more than half of newly insured (52%) adults say their access to health insurance plans providing coverage for dependents has remained the same. Only 4% of uninsured adults say access has increased, while 14% of those uninsured report decreases.



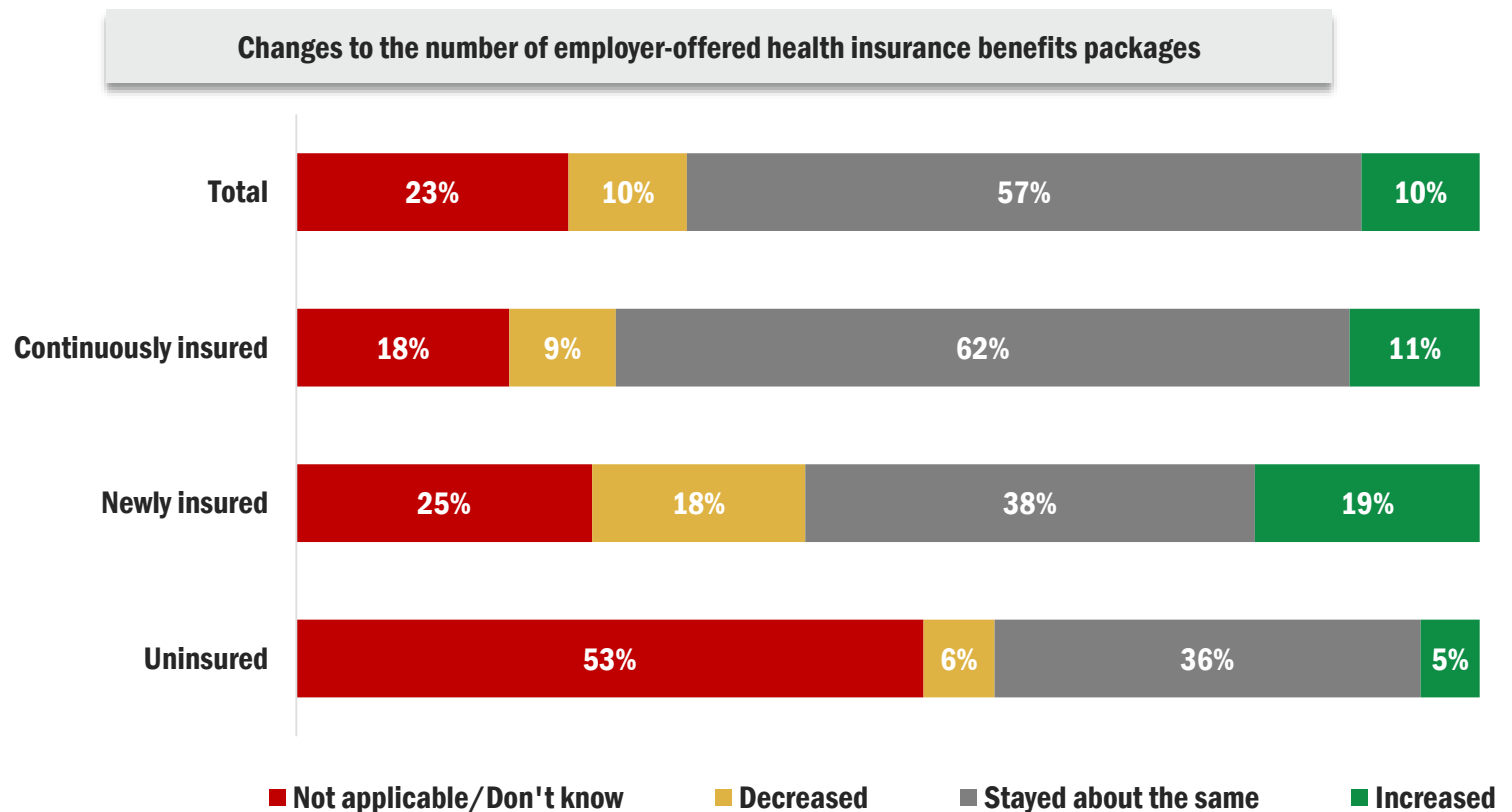
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Almost One in Five Newly Insured Adults Say the Number of Health Packages from Their Employer Has Changed

Slightly more than one in three newly insured (38%) and uninsured (36%) adults say this coverage has stayed the same, while almost two in three continuously insured (62%) report it has stayed the same.



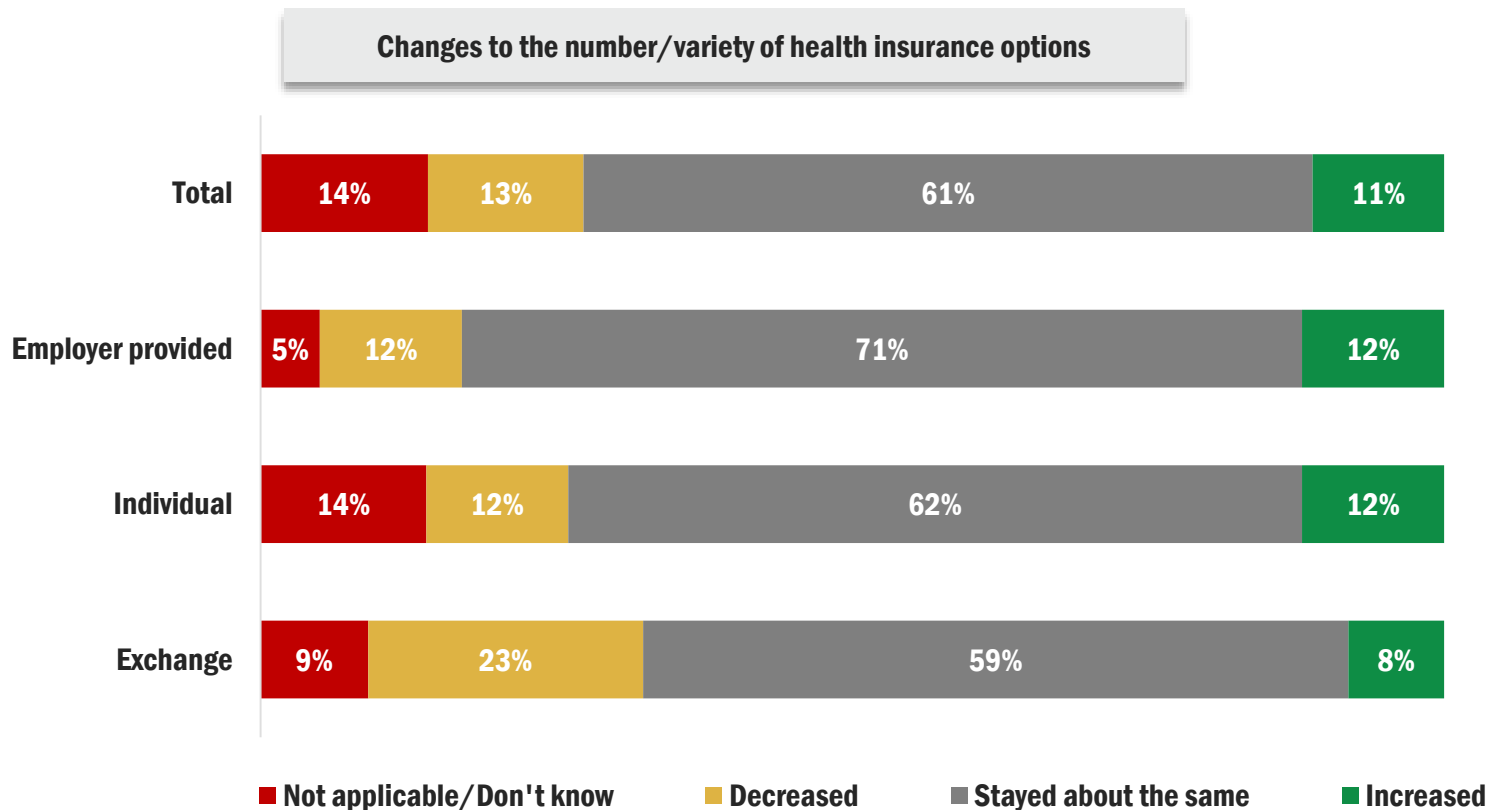
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

One-Quarter of Adults With Exchange Coverage Report Decreases in Number/Variety of Insurance Options

More than half of Americans (61%) report the number/variety of health insurance options they have access to has stayed about the same regardless of insurance type.



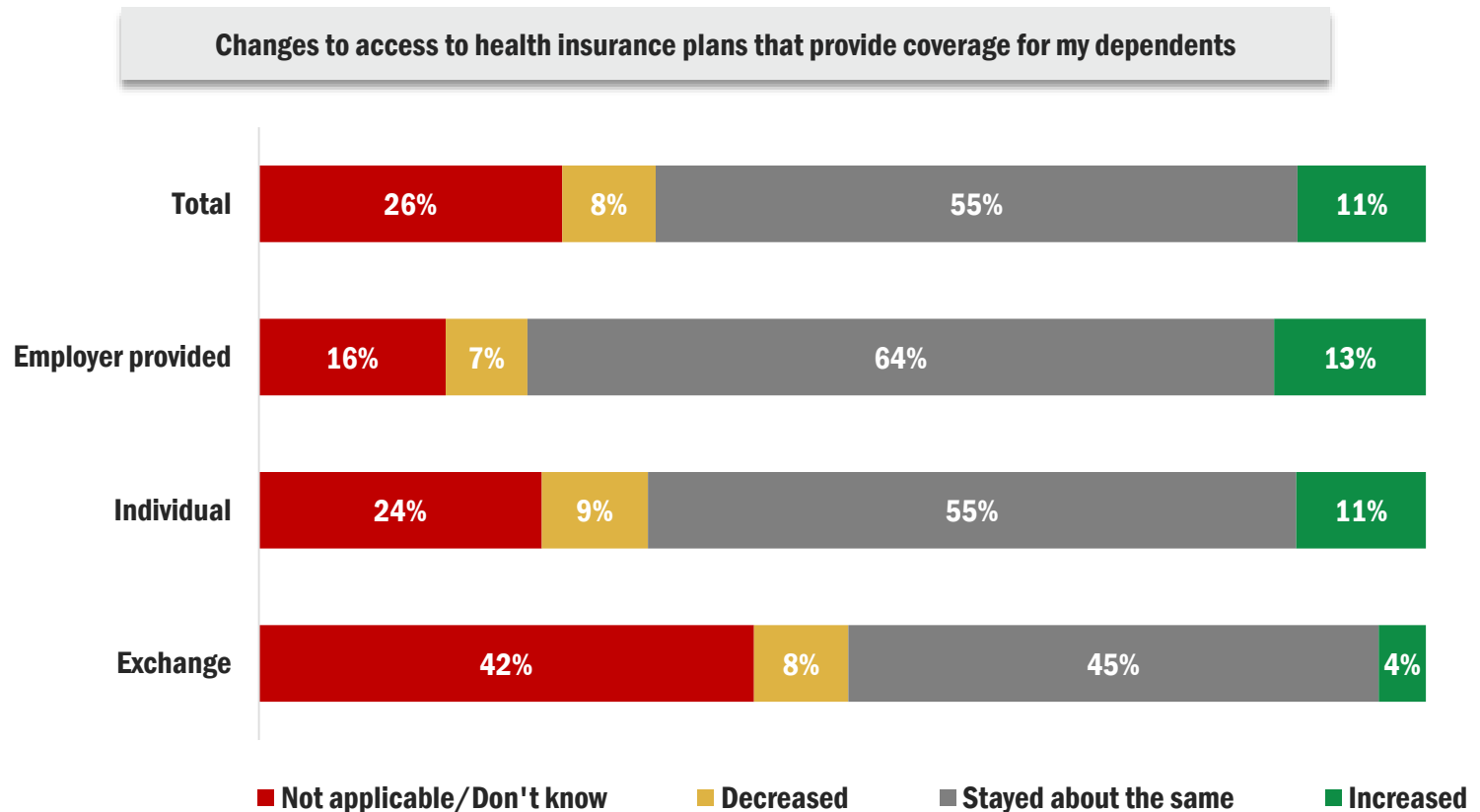
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Approximately Half Report No Change in Access to Health Insurance Plans Covering Their Dependents

Adults insured via an Exchange (45%) are the least likely to report this coverage has stayed the same.



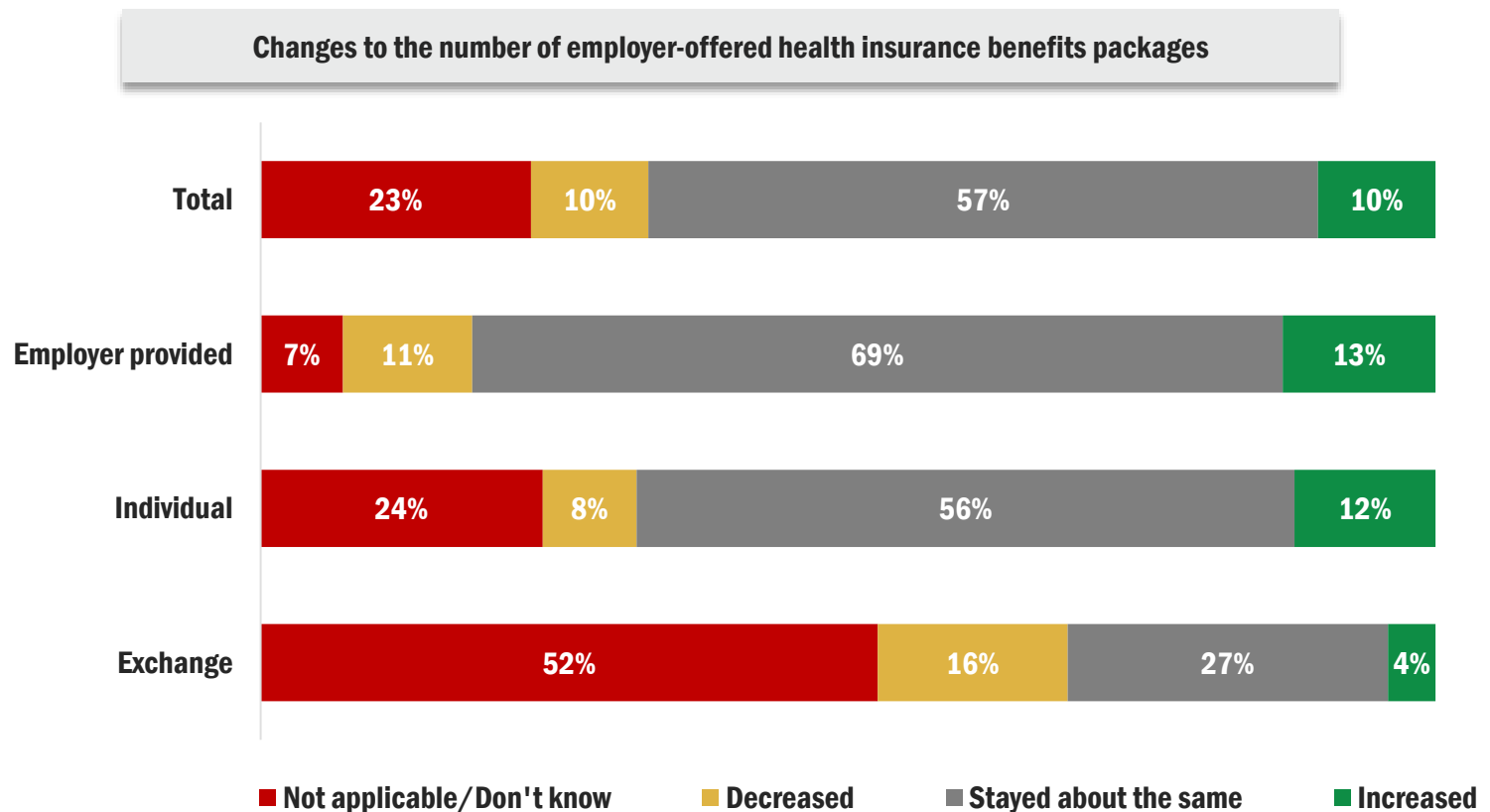
BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Adults Insured Via an Exchange Are Four Times as Likely to Say Benefits Offered by Their Employer Decreased Rather Than Increased

More than half of those with employer provided (69%) or individual insurance (56%) say the number of health insurance benefits packages offered by their employer has stayed the same.



BASE: All Qualified Respondents (August 2019 n=3760, Employer provided n=2090, Individual n=375, Exchange n=176)

Q1927. Have each of the following increased, decreased or stayed about the same for you personally?

www.transamericacenterforhealthstudies.org/

Detailed Findings:

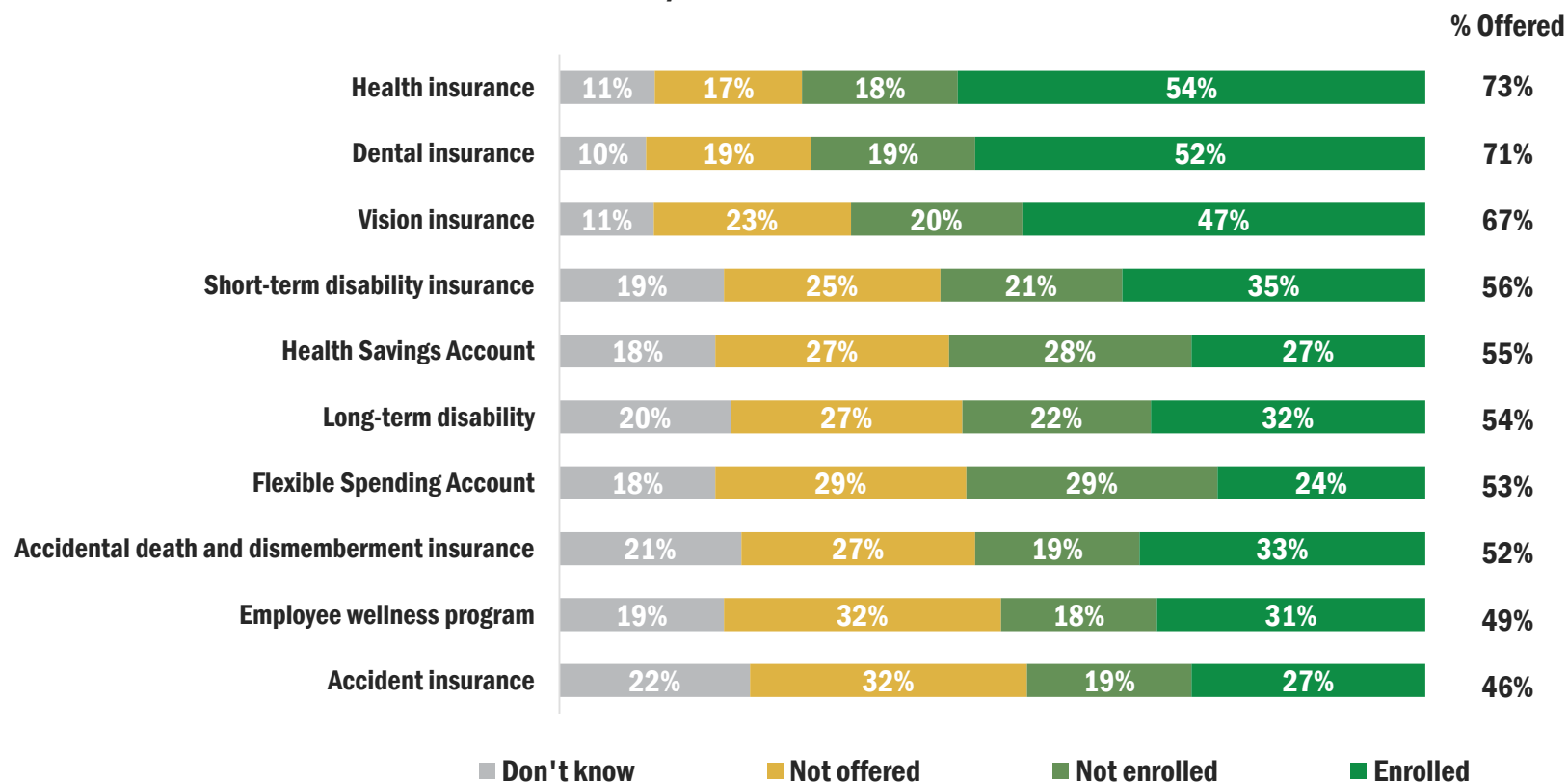
Employer Health Benefits

Programs & Satisfaction

Majority of Companies Offer Supplemental Insurance, but Many Adults Are Not Enrolled

More than half of employed adults say their employers offer Health Saving Accounts (HSAs) (55%) and Flexible Spending Accounts (FSAs) (53%), but nearly three in 10 employees are not enrolled (28% and 29%, respectively).

Employer-Offered Benefits
Top 10 benefits listed



BASE: All Employed Respondents (August 2019 n=2572)

Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

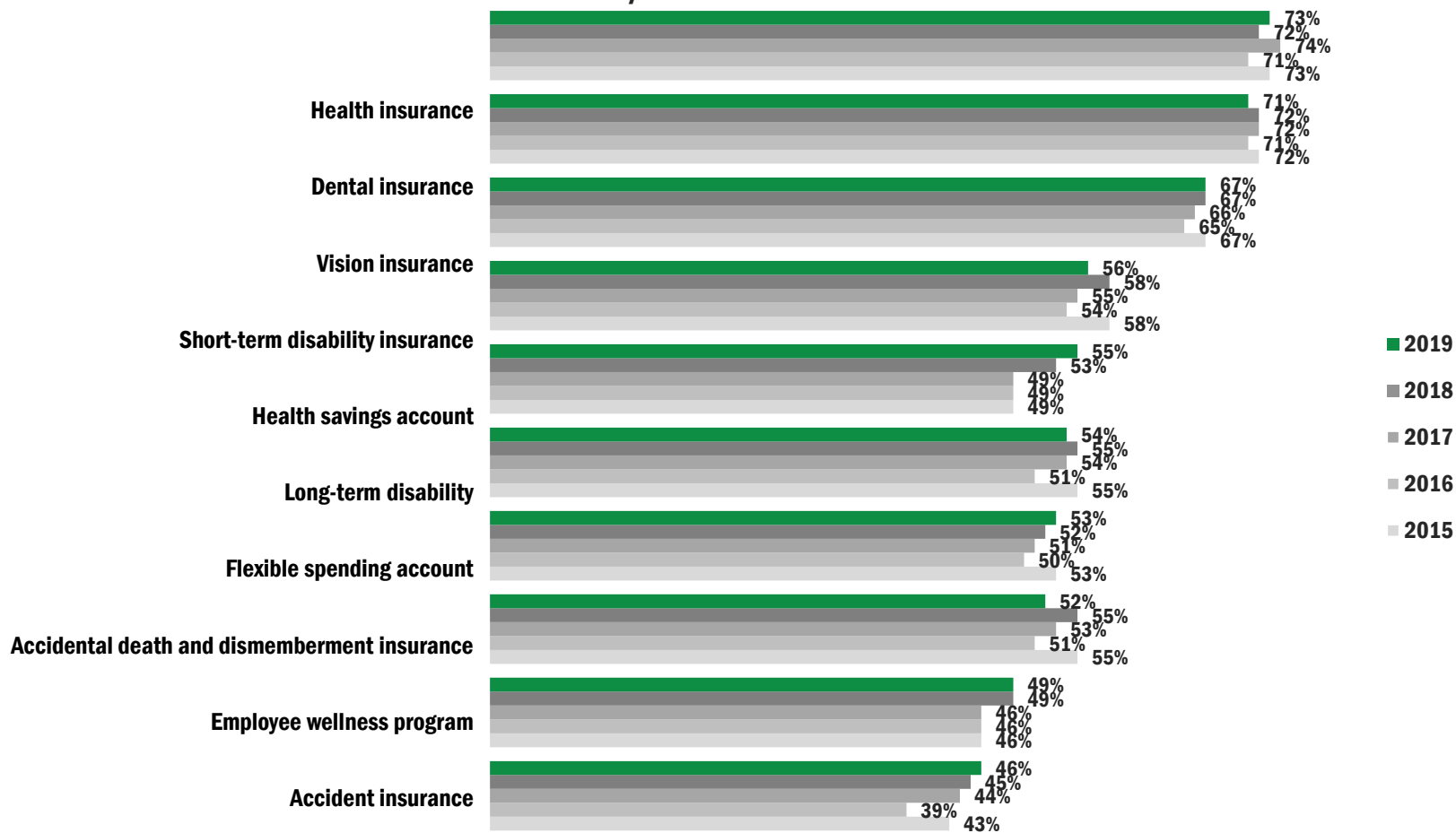
www.transamericacenterforhealthstudies.org/

More Companies Now Offer Health Savings Accounts and Rates of Workplace Wellness Programs Remain High

The most commonly offered healthcare benefits reported by employed Americans are health insurance (73%) and dental insurance (71%). Slightly more say their employers now offer health savings accounts (55%), flexible spending accounts (53%), and accident insurance (46%), compared with previous years.

Employer-Offered Benefits

Top 10 benefits listed



BASE: All Employed Respondents (August/September 2015 n=2752, September 2016 n=2849, August 2017 n=2887, August 2018 n=2197, August 2019 n=2572)

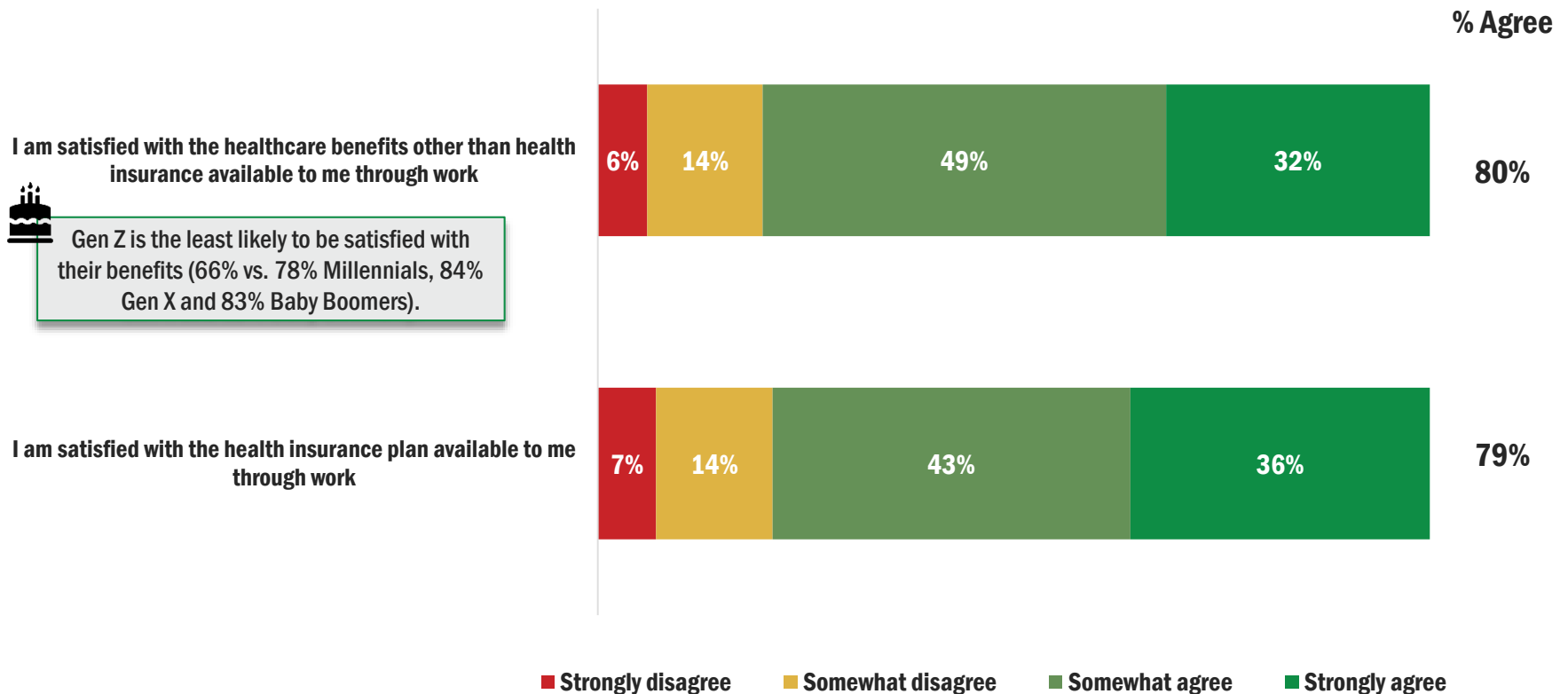
Q1110. Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

www.transamericacenterforhealthstudies.org/

Vast Majority of Employed Adults Offered Health Insurance Through Work Are Satisfied

About one-third of employed Americans who are offered various health insurance benefits by their employers strongly agree that they are satisfied with health insurance plans (36%) and other healthcare benefits (32%) available to them through work.

Satisfaction With Health Insurance Plan and Health Benefits Summary



I am satisfied with the healthcare benefits other than health insurance available to me through work



Gen Z is the least likely to be satisfied with their benefits (66% vs. 78% Millennials, 84% Gen X and 83% Baby Boomers).

I am satisfied with the health insurance plan available to me through work

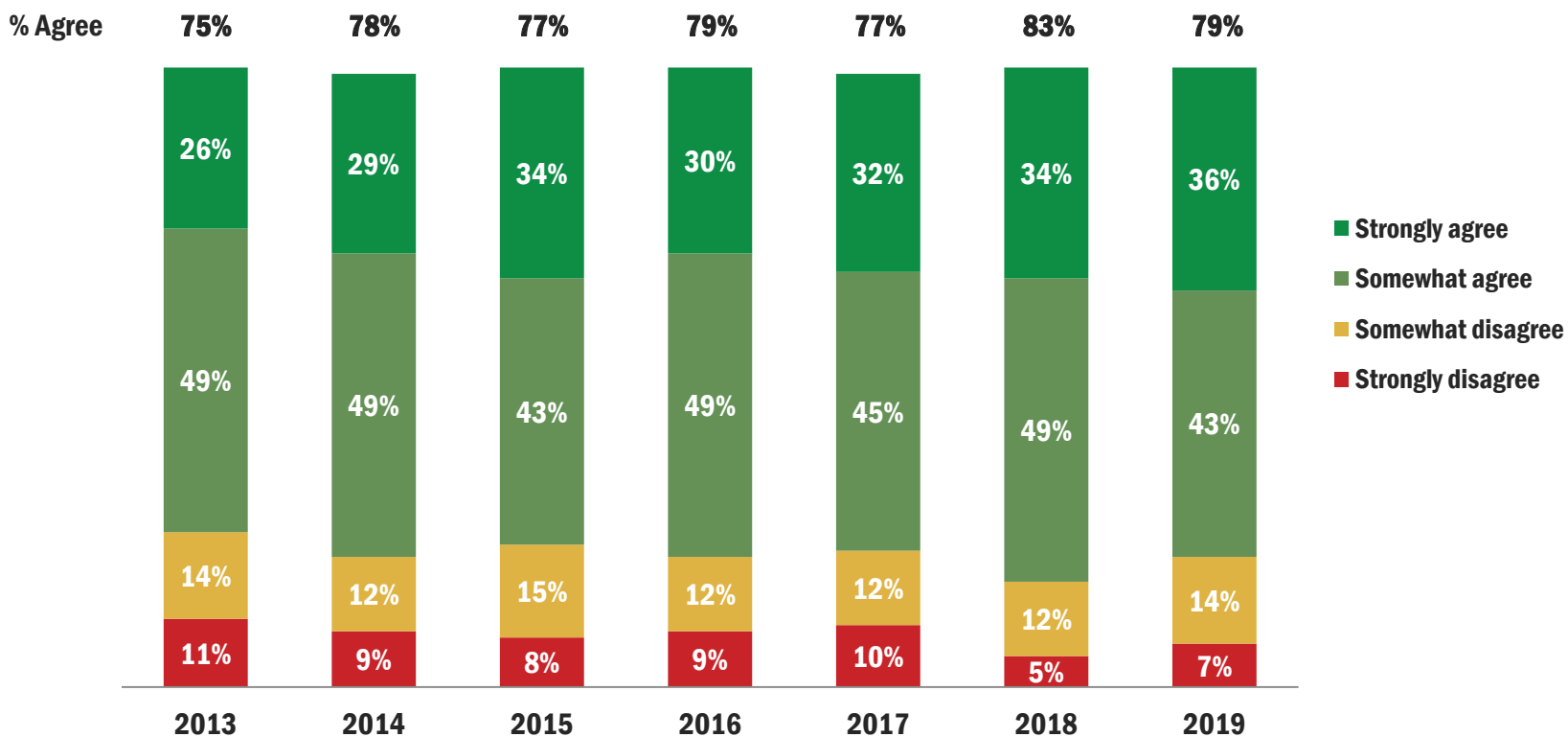
BASE: All Employed Respondents And Offered Non-Health Insurance Benefits (August 2019 n=2131) / All Employed Respondents And Offered Health Insurance Benefits (August 2019 n=1874)

Q1116. How much do you agree or disagree with the following statements?

Satisfaction of Employees Offered Insurance Remains Consistent with Previous Years

More than one in three employed adults (36%) who are offered health insurance benefits by their employers strongly agree they are satisfied with their health insurance plan.

Satisfaction With Health Insurance: Employer-Based Coverage



BASE: All Employed Respondents And Offered Health Insurance Benefits (July 2013 n= 1366, July 2014 n=1109, August 2015 n=1983, September 2016 n=2019, August 2017 n=2114, August 2018 n=1537, August 2019 n=1874)

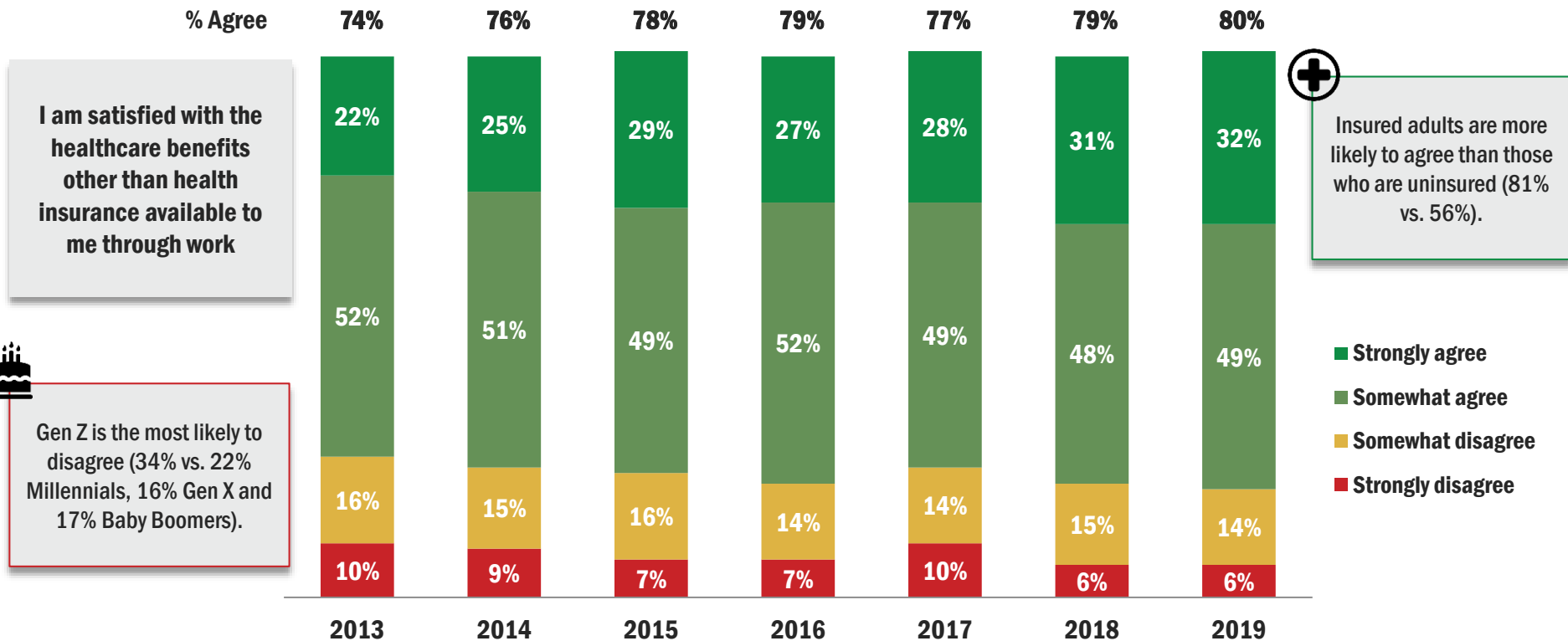
Q1116. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/

Insured and Older Employees More Likely to Report Satisfaction With Healthcare Benefits Other Than Health Insurance

Eight in 10 employed adults (80%) who are offered healthcare benefits other than health at work are satisfied with these benefits. Less than one in 10 (6%) strongly disagree with this sentiment.

Satisfaction With Health Benefits Other Than Health Insurance: Trend



BASE: All Employed Respondents And Offered Non-Health Insurance Benefits (July 2013 n=1374, July 2014 n=1184, August 2015 n=2207, September 2016 n=2247, August 2017 n=2355, August 2018 n=1727, August 2019 n=2131)

Q1116. How much do you agree or disagree with the following statements?

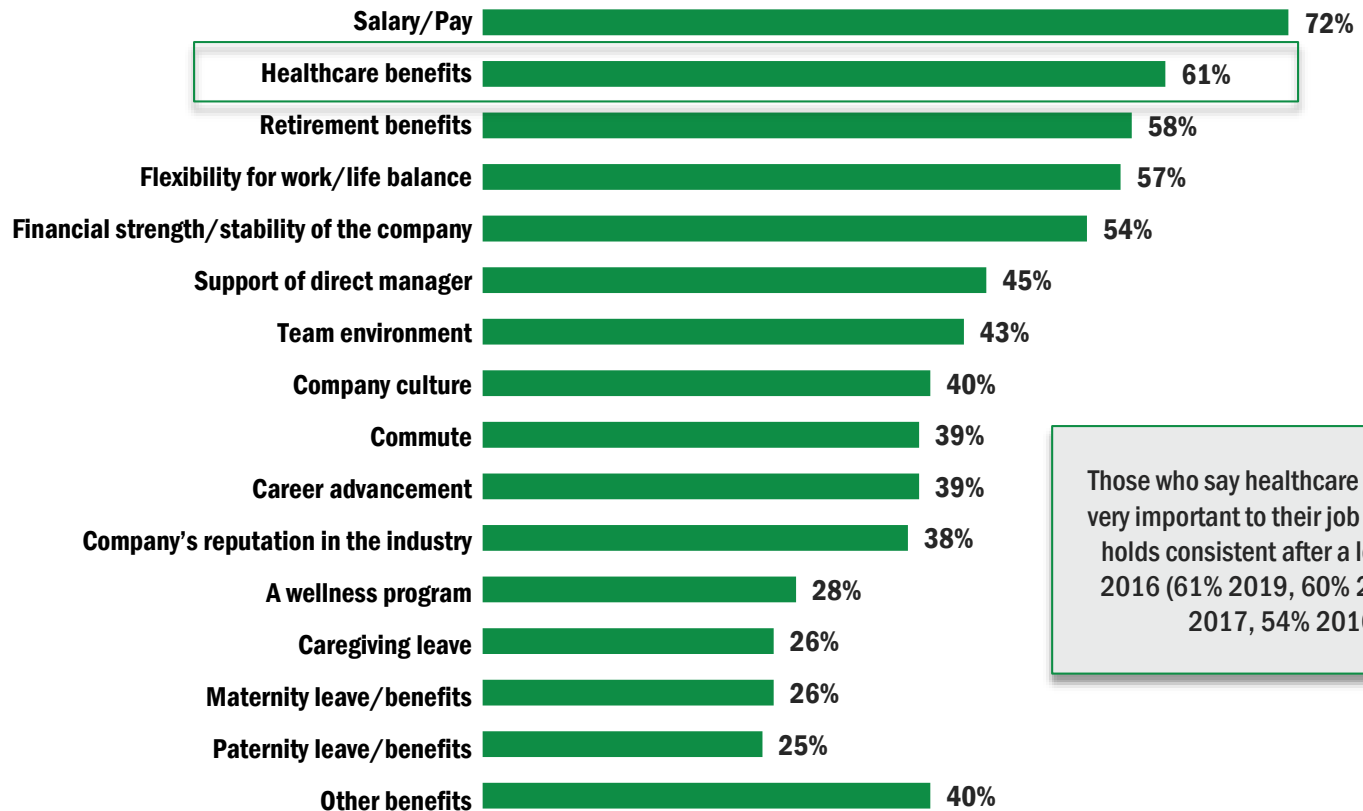
www.transamericacenterforhealthstudies.org/

Healthcare Benefits are Very Important for the Majority of Employed Adults

Three in five employed adults (61%) say healthcare benefits are very important to their overall job satisfaction, second only to salary/pay (72%).

Importance in Job Satisfaction

% Very important



Those who say healthcare benefits are very important to their job satisfaction holds consistent after a low point in 2016 (61% 2019, 60% 2018, 60% 2017, 54% 2016).

*Note: Only 2019 data shown

BASE: All Qualified Employed Respondents (August 2019 n=2372)

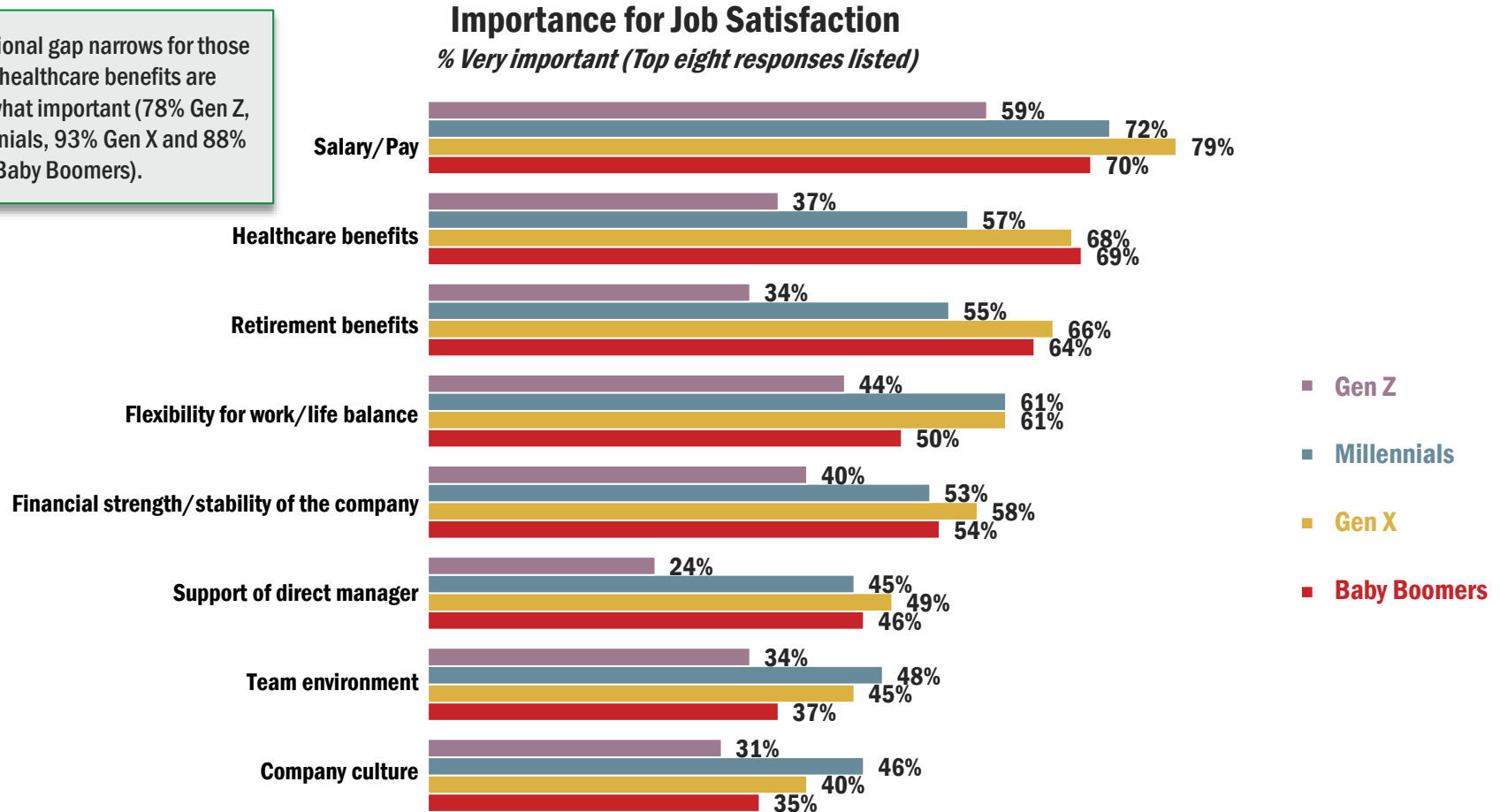
Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

Baby Boomers and Gen X are More Likely to Say Healthcare Benefits are Very Important for Job Satisfaction

Less than two in five employed Gen Z adults (37%) say healthcare benefits are very important to their overall job satisfaction.



The generational gap narrows for those who say healthcare benefits are very/somewhat important (78% Gen Z, 89% Millennials, 93% Gen X and 88% Baby Boomers).



*Note: Only 2019 data shown

BASE: All Qualified Employed Respondents (August 2019 n=2372, Gen Z n=194, Millennials n=916, Gen X n=718, Baby Boomers n=544)

Q1105. When thinking about your job/career, how important is each of the following factors in your overall job satisfaction?

Detailed Findings:

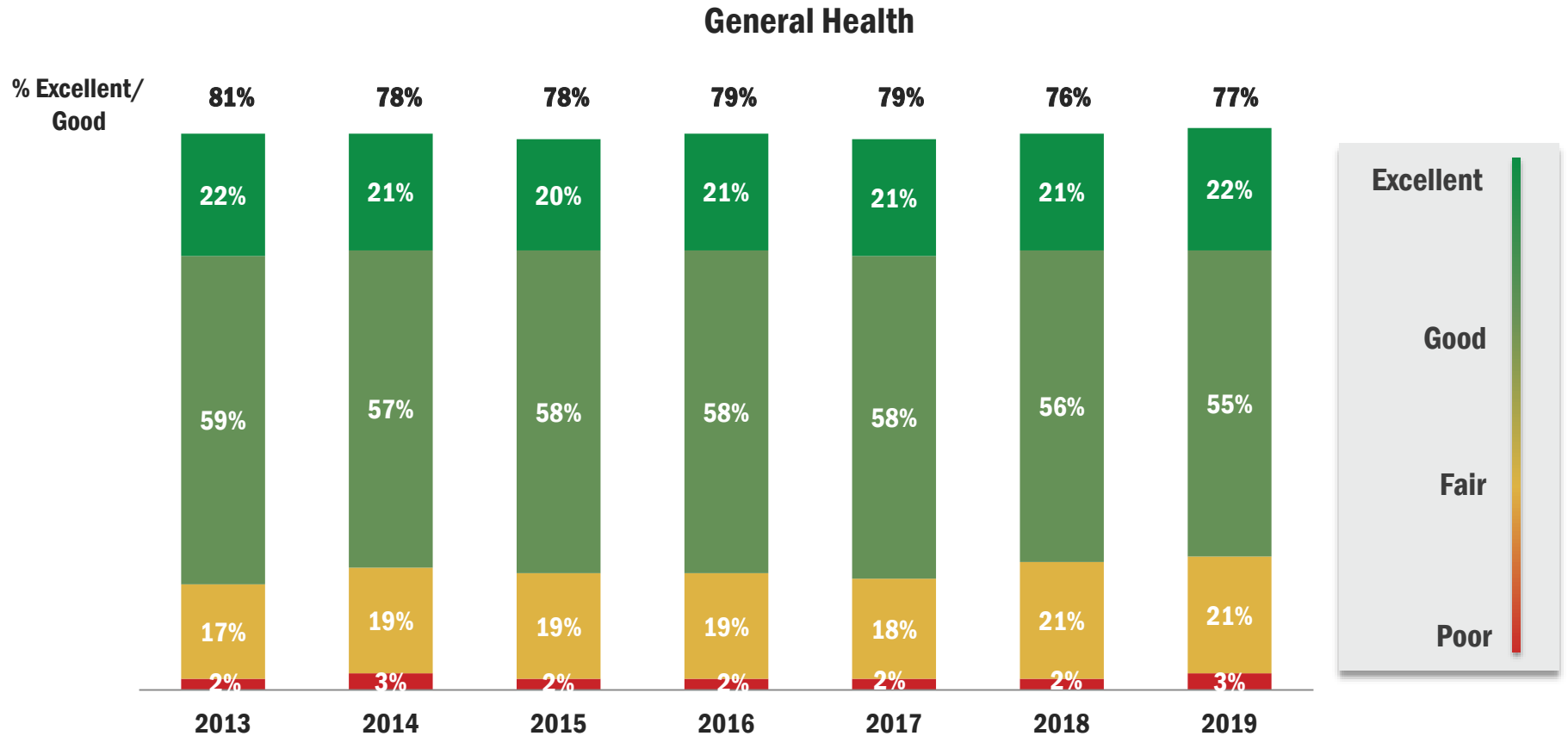
Wellness

General Health Trends

Wellness (Health Promotion) Programs

Three in Four Americans Feel Their General Health is Good or Excellent

More than one in five (22%) say their health is excellent while more than half (55%) say it is good, consistent with previous years.



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q715. Overall, how would you describe your general health?

Two in Three Adults Report a Physical or Mental Health Condition

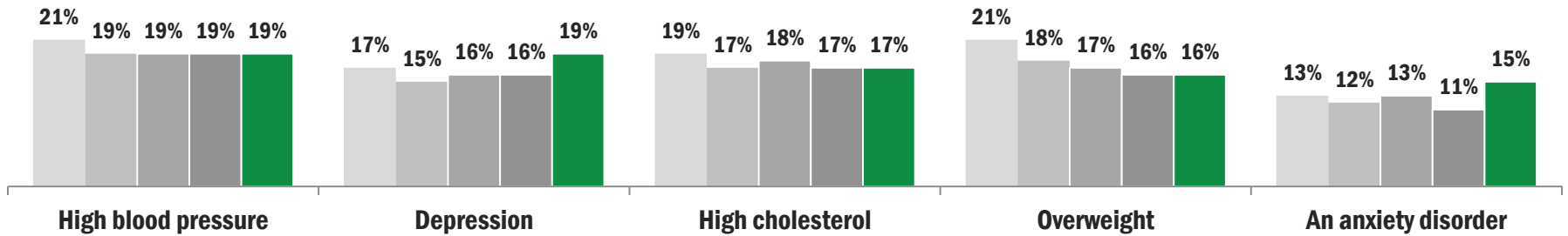
Among adults reporting health conditions, those with mental health conditions (such as depression and anxiety disorders) have increased since 2018.



Any Health Condition
(2019 NET): 66%

Health Conditions Top five responses shown

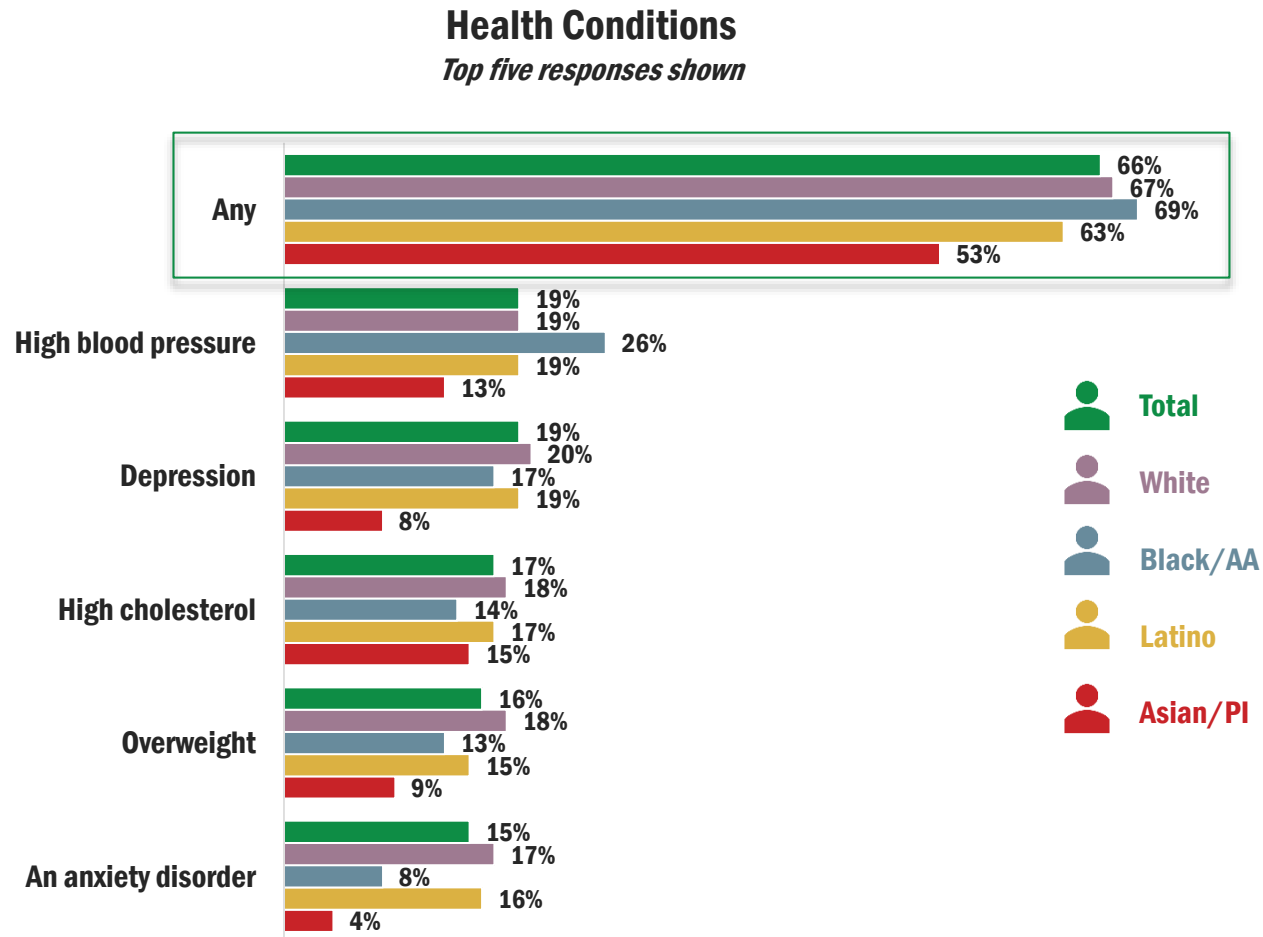
■ 2015 ■ 2016 ■ 2017 ■ 2018 ■ 2019



*New in 2015
BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

Asian/Pacific Islander Adults Are Least Likely to Have a Chronic Health Condition

Black/African American adults most commonly report high blood pressure, while White adults somewhat more frequently cite a mental health diagnosis of depression.



*New in 2015

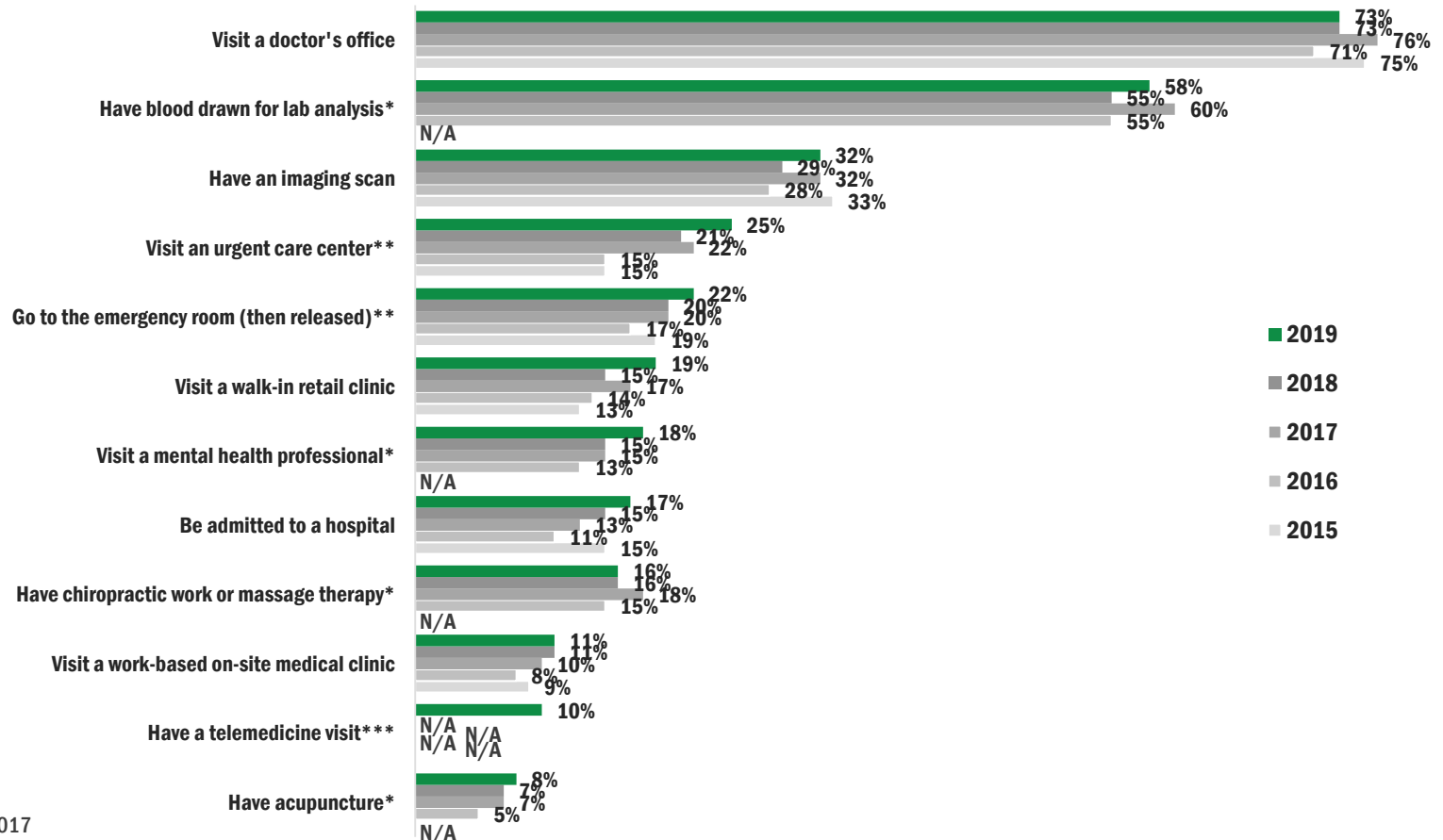
BASE: All Qualified Respondents (August 2019 n=3760, White n=2519, Black/AA n=384, Latino n=381, Asian/PI n=362)

Q718. Have you ever been told by a healthcare provider that you have any of the following conditions? Please select all that apply.

Visiting a Doctor's Office Is the Most Common Healthcare Interaction

At the same time, Americans increasingly report visiting an urgent care center (25%), a walk-in retail clinic (19%), or a mental health professional (18%).

Actions Taken in the Past 12 Months



*New in 2016
 ** Response Modified in 2017
 ***New in 2019

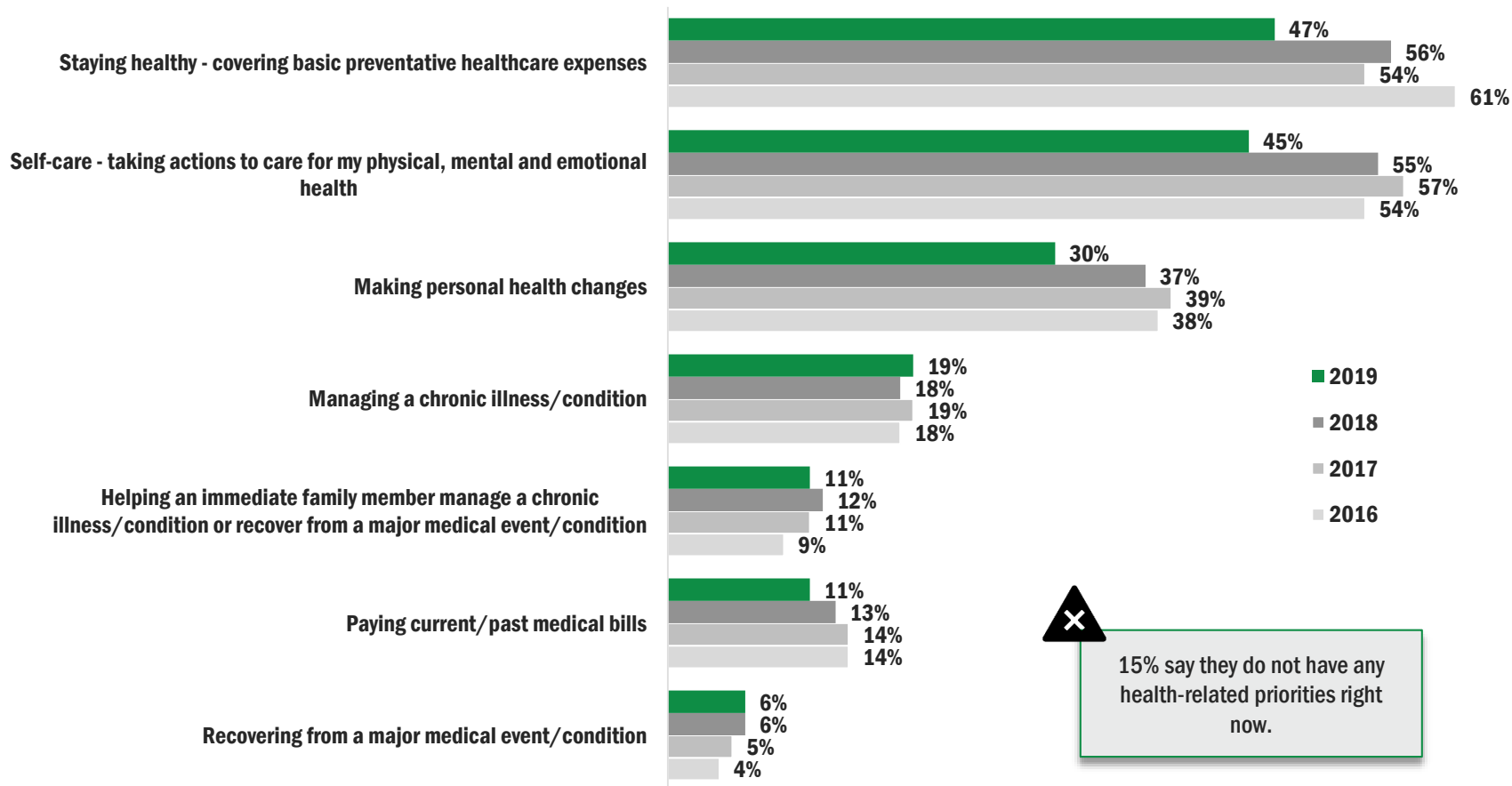
BASE: All Qualified Respondents (August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q719. In the past 12 months how many times have you ever had to do any of the following due to your health?

Nearly Half of Adults Prioritize Preventive Healthcare and Self-Care

Consistent with previous years, preventive healthcare and self-care rise to the top as health-related priorities, followed by making personal health changes.

Two Most Important Health Priorities



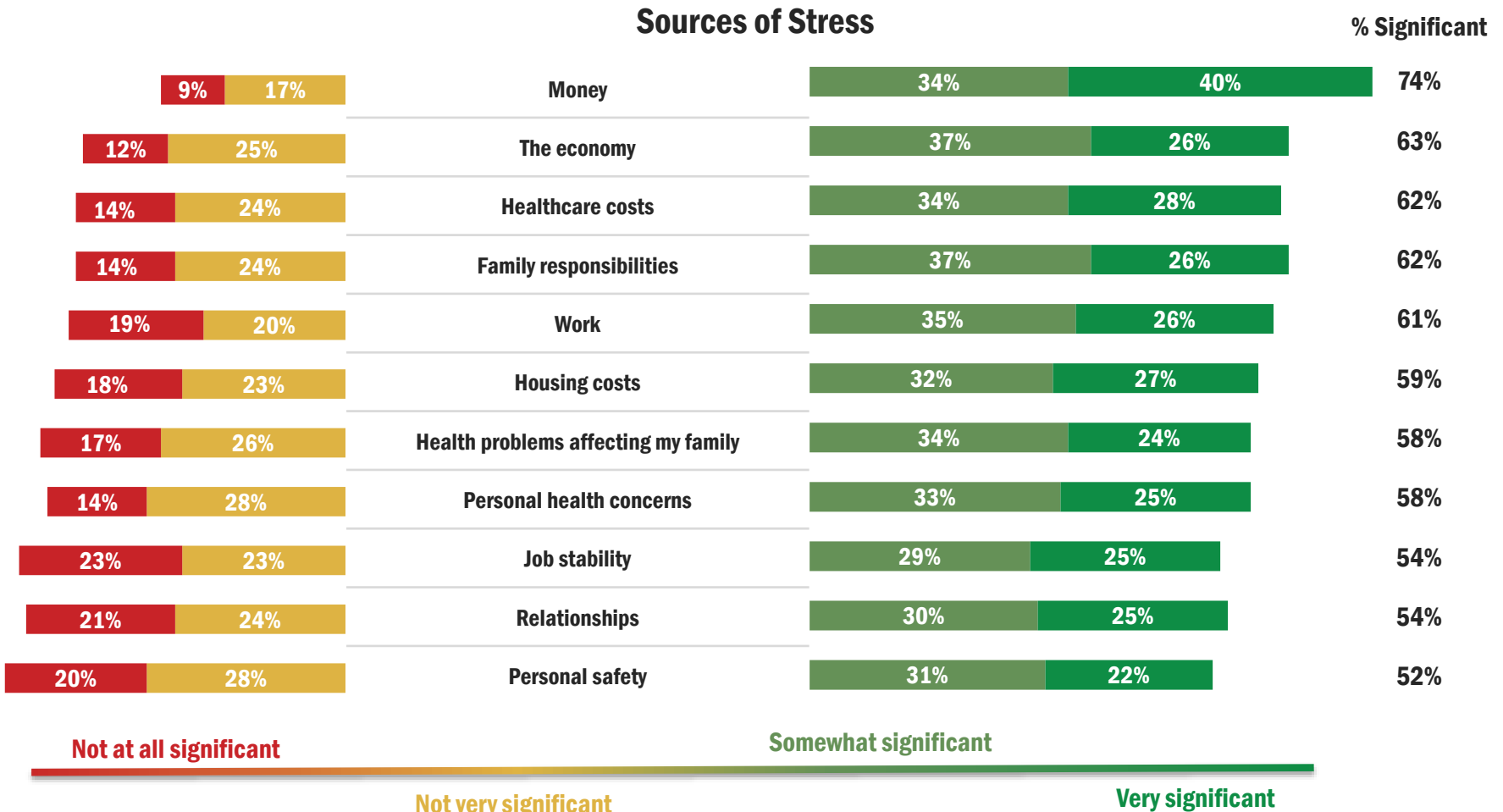
*New in 2016

BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q726. Which two of the following are your most important health-related priorities right now?

More Than Three in Five Say Healthcare Costs are a Significant Source of Stress

Healthcare costs are in the top three sources of stress for Americans, following money and the economy.



*New in 2016

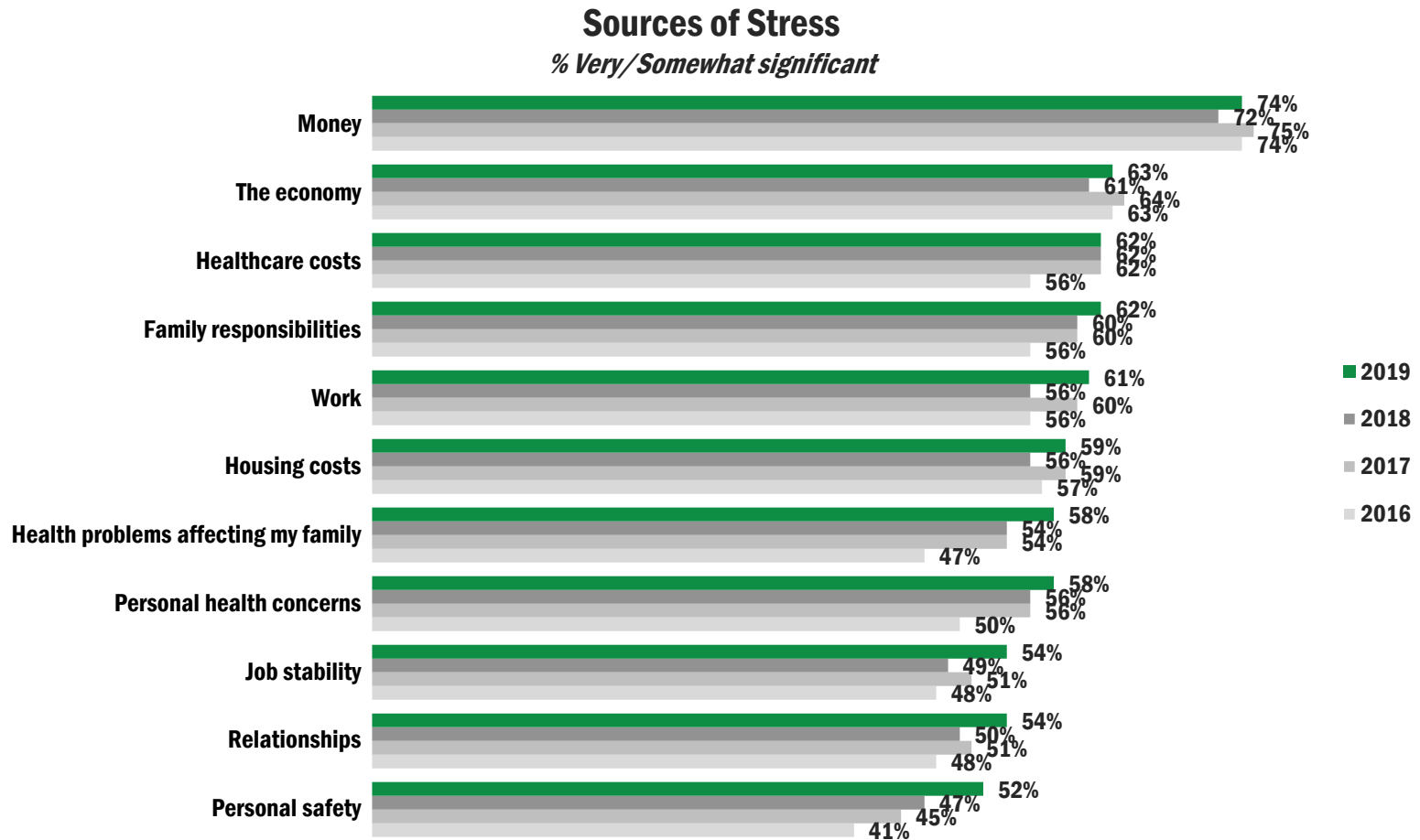
BASE: All Qualified Respondents (August 2019 n=3760)

Q2100. Now, please indicate how significant a source of stress the following is in your life:

www.transamericacenterforhealthstudies.org/

Health Problems and Personal Health Concerns Have Risen in Recent Years

More than three in five adults (62%) say healthcare costs are a significant source of stress for them. Similar proportions say the economy (63%), family responsibilities (62%), and work (61%) are sources of stress.



*New in 2016

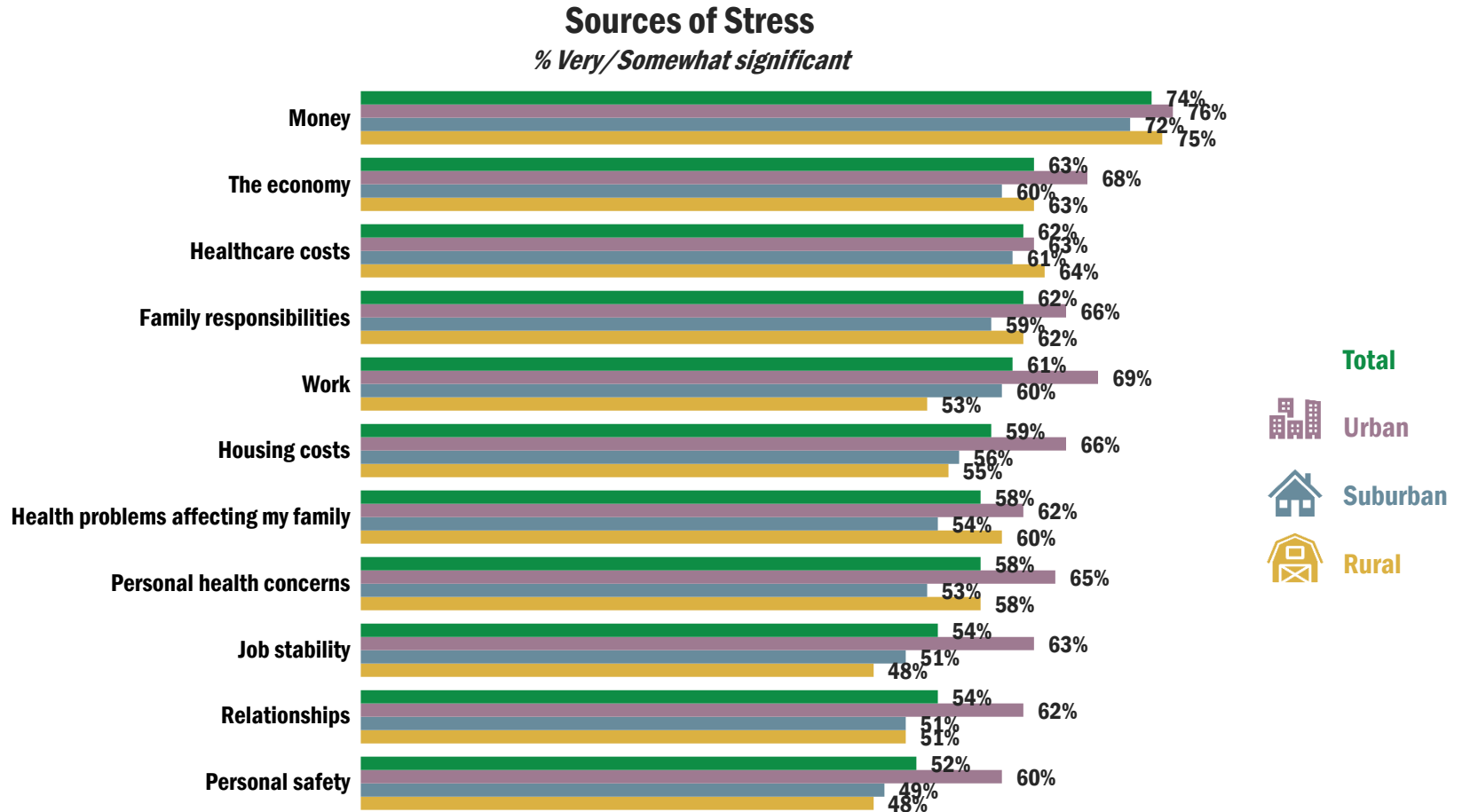
BASE: All Qualified Respondents (September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)

Q2100. Now, please indicate how significant a source of stress the following is in your life:

www.transamericacenterforhealthstudies.org/

Adults in Urban Areas Are More Likely to Feel Significant Stressors

More than three in five urban adults say each source is a significant stressor in their life. Money is the most common source of stress for all Americans.



*New in 2016

BASE: All Qualified Respondents (August 2019 n=3760, Urban n=1099, Suburban n=1795, Rural n=866)

Q2100. Now, please indicate how significant a source of stress the following is in your life:

www.transamericacenterforhealthstudies.org/

Detailed Findings:

Wellness

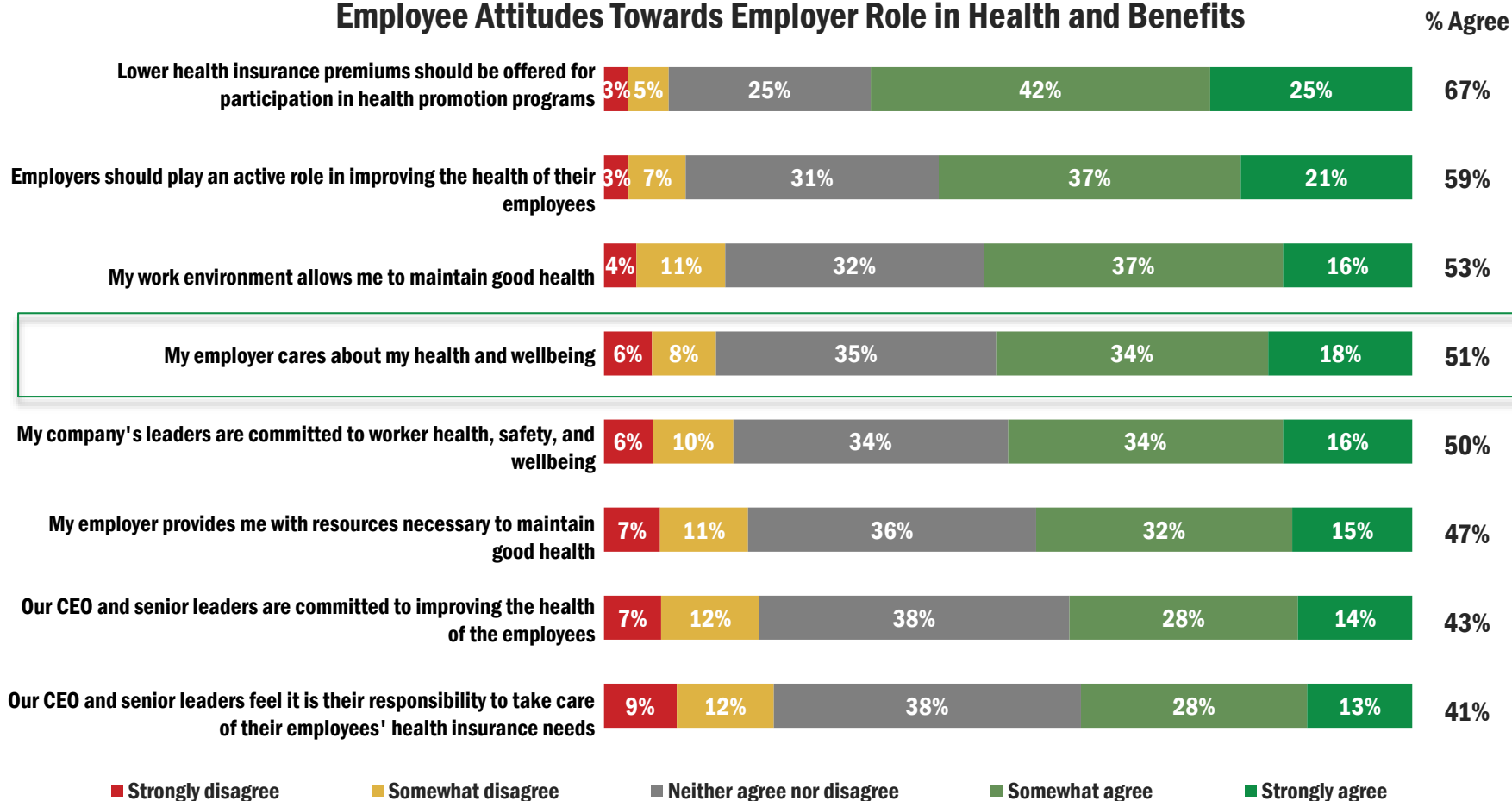
General Health Trends

Wellness (Health Promotion) Programs

Half of Workers Agree Their Employer Cares about Employee Health and Wellbeing

Among employed adults, 67% agree that lower health insurance premiums should be offered for participation in health promotion programs, and 59% agree that employers should play an active role in improving the health of their employees.

Employee Attitudes Towards Employer Role in Health and Benefits



BASE: All Employed Respondents (August 2019 n=2572)

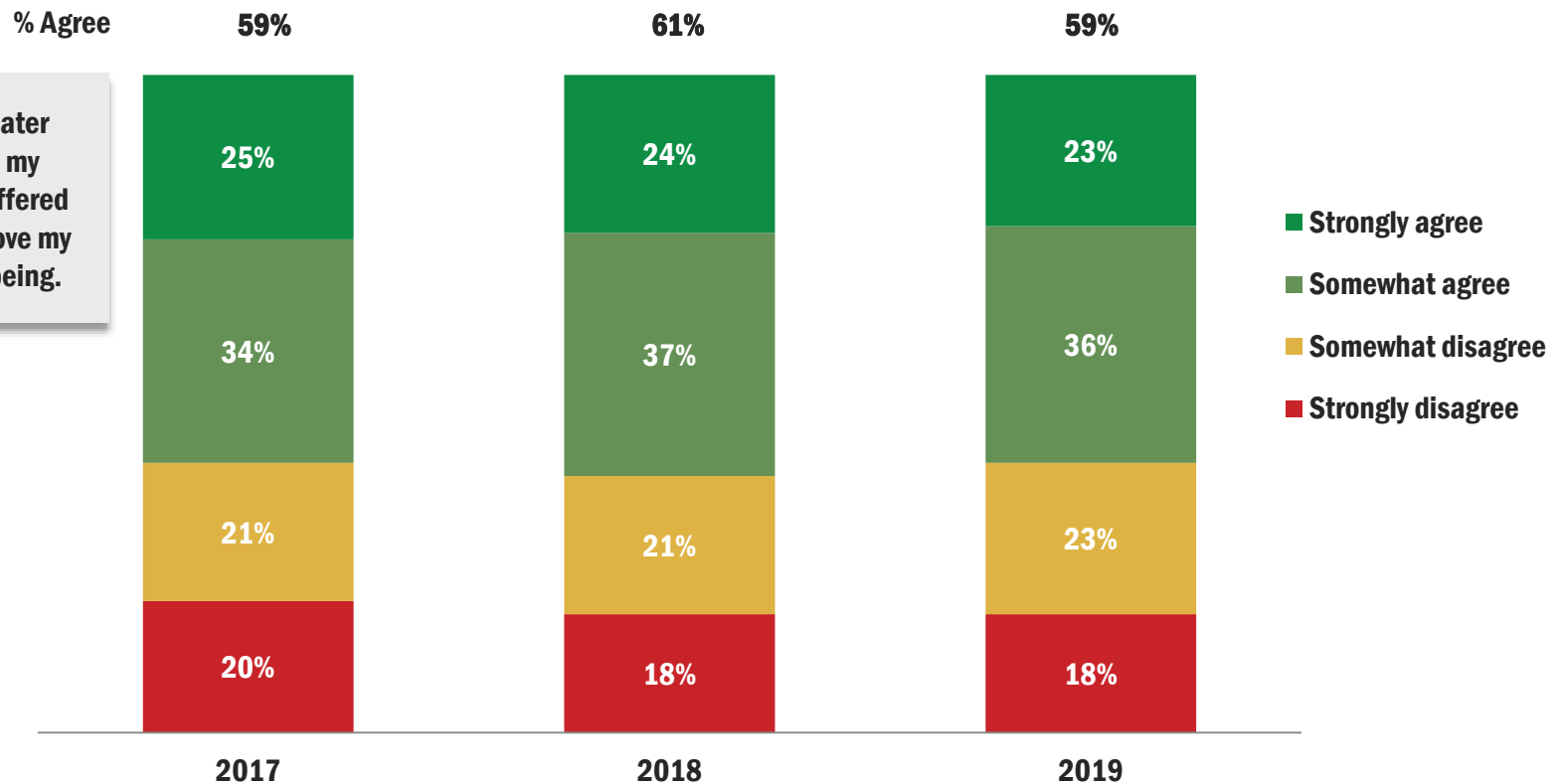
Q1130C. Please state the degree to which you agree or disagree with the following statements using the following scale: strongly disagree, disagree, neither agree nor disagree, agree, strongly agree.

www.transamericacenterforhealthstudies.org/

Majority of Employed Adults Would Be More Committed with Employee Health Programs

More than half of employed adults (59%) agree they would have greater commitment to their company if they offered programs to improve their health and well-being. This has stayed consistent since 2017.

Health Insurance Impact on Employment



*New in 2017

BASE: All Employed Respondents (August 2019 n=2572)

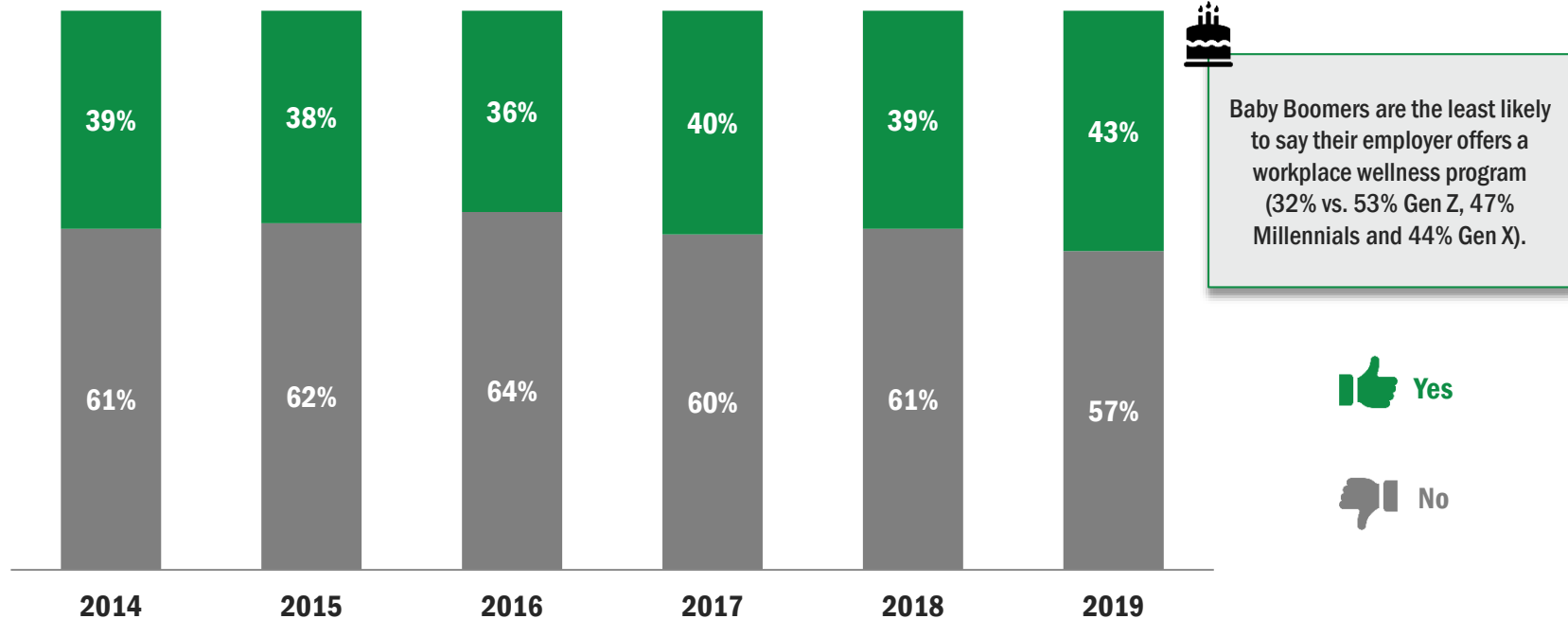
Q1935. How much do you agree or disagree with the following statements?

www.transamericacenterforhealthstudies.org/

Employed Adults Report More Workplace Wellness Programs in 2019

More than two in five employed adults (43%) say their employer offers a workplace wellness program, a finding that has increased somewhat since 2014 (39%).

Availability of Workplace Wellness Program



BASE: All Qualified Employed Respondents (August/September 2015 n=2752, September 2016 n=2849, August 2017 n=2887, August 2018 n=2197, August 2019 n=2572)

Q1130A. Does your employer offer a workplace wellness (health promotion) program?

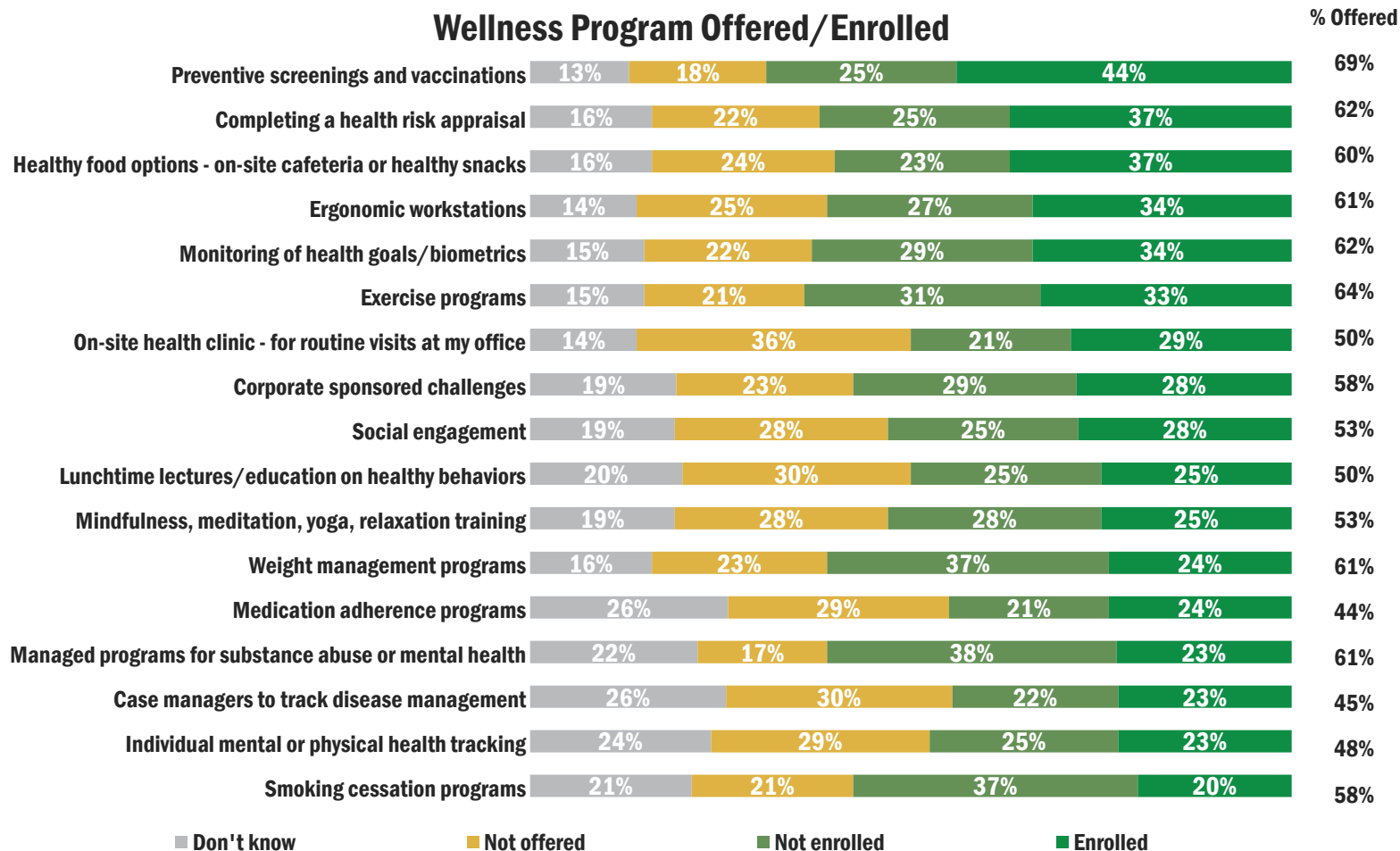
BASE: All Qualified Employed Respondents (July 2014 n=1545)

Q1110. (2014 Question Text) Which of the following healthcare benefits does your company offer you, personally, even if you choose not to participate?

www.transamericacenterforhealthstudies.org/

Employee Preventive Screenings And Vaccinations Are the Most Commonly Offered and Used Workplace Wellness Programs

Among those who are offered a workplace wellness program by their employer, the most common offerings are healthy food options, ergonomic workstations, on-site health clinics, social engagement, relaxation training, medication adherence programs, and managed programs for substance abuse or mental health.



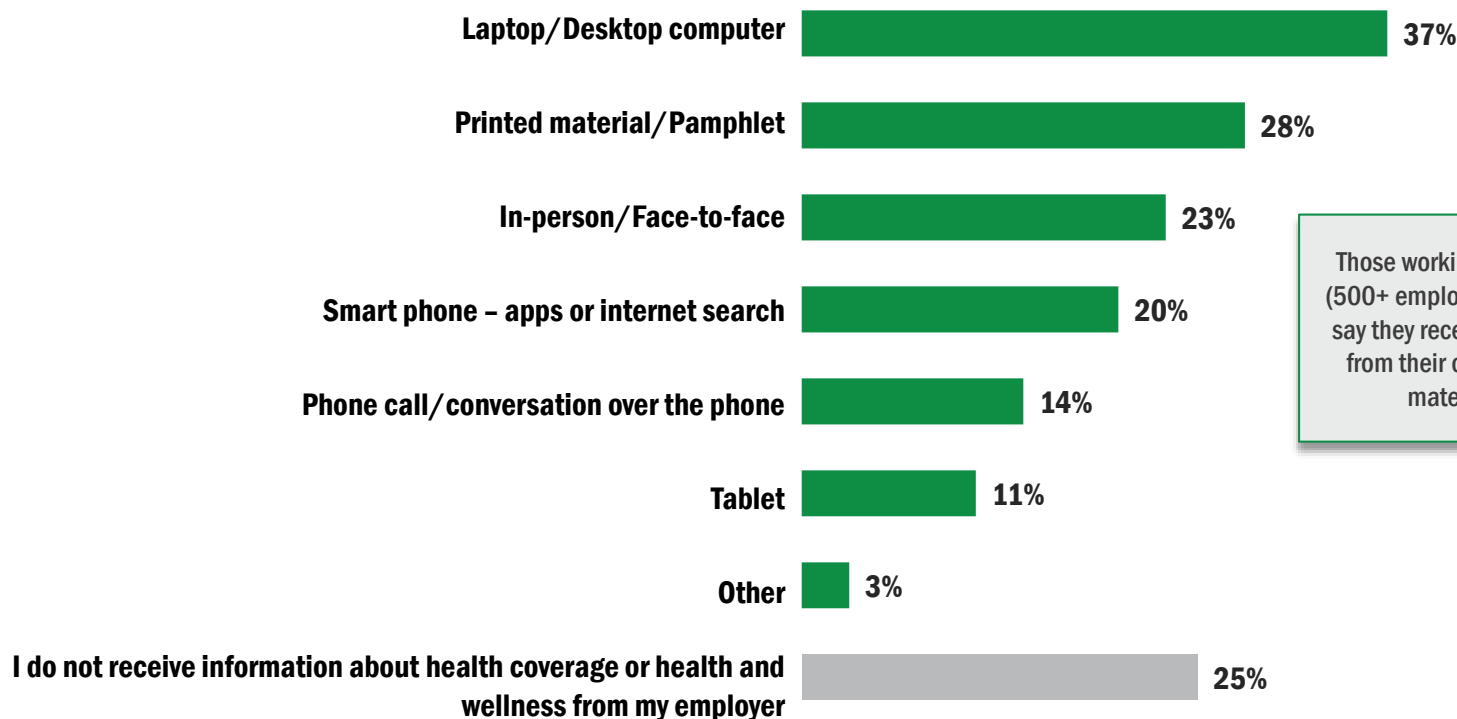
BASE: All Employed Respondents And Offered Wellness Program (August 2019 n=1112)

Q1130. Which of the following does your employer offer?

Most Common Method to Receive Health Information is a Computer

Three in four (75%) receive information about health and wellness or health coverage from their employer.

Method Used to Receive Health Information



Those working at large companies (500+ employees) are more likely to say they receive health information from their computer and printed material/pamphlet.

*Note: Updated in 2018

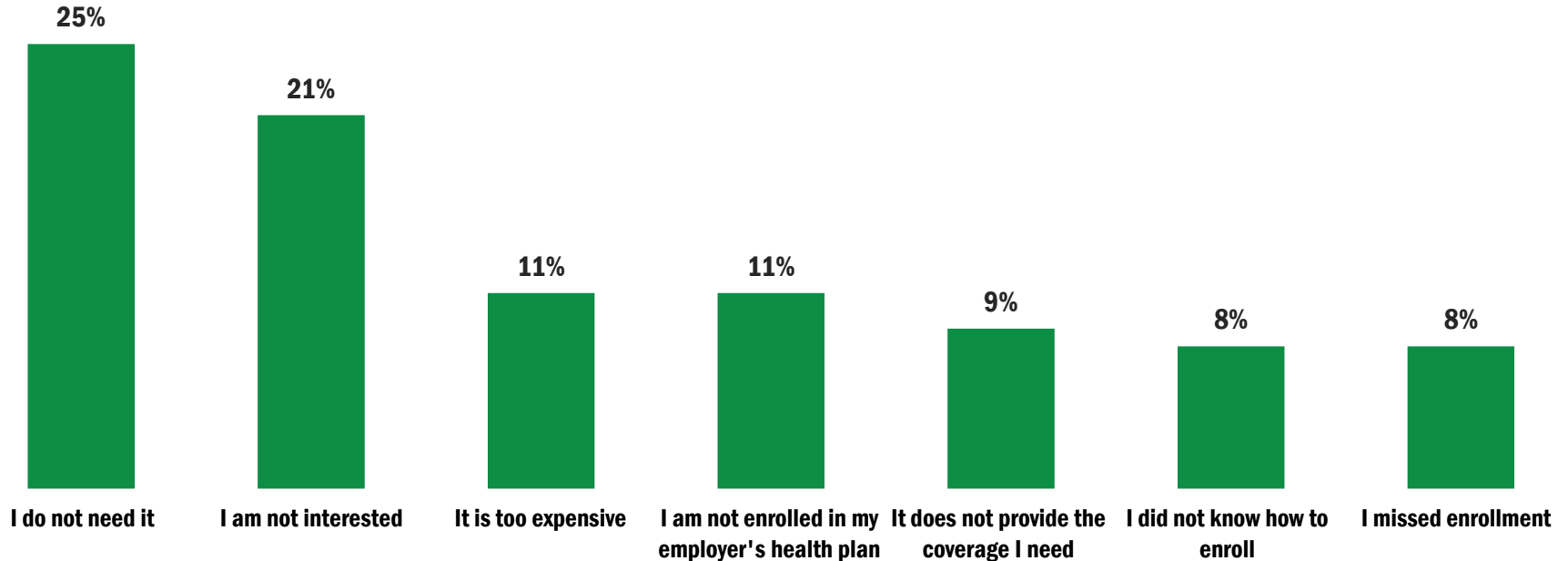
BASE: All Qualified Employed Respondents (August 2019 n=2572)

Q745B. How do you receive information about health coverage or health and wellness from your employer? Please select all that apply.

Perceived Lack of Need Is a Main Reason for Not Enrolling in Workplace Wellness Programs

Among those who are offered a workplace wellness program but did not enroll, one-quarter (25%) report they did not enroll because they do not need it. Slightly fewer (21%) say they are not interested.

Reason Not Enrolled in Workplace Wellness Program



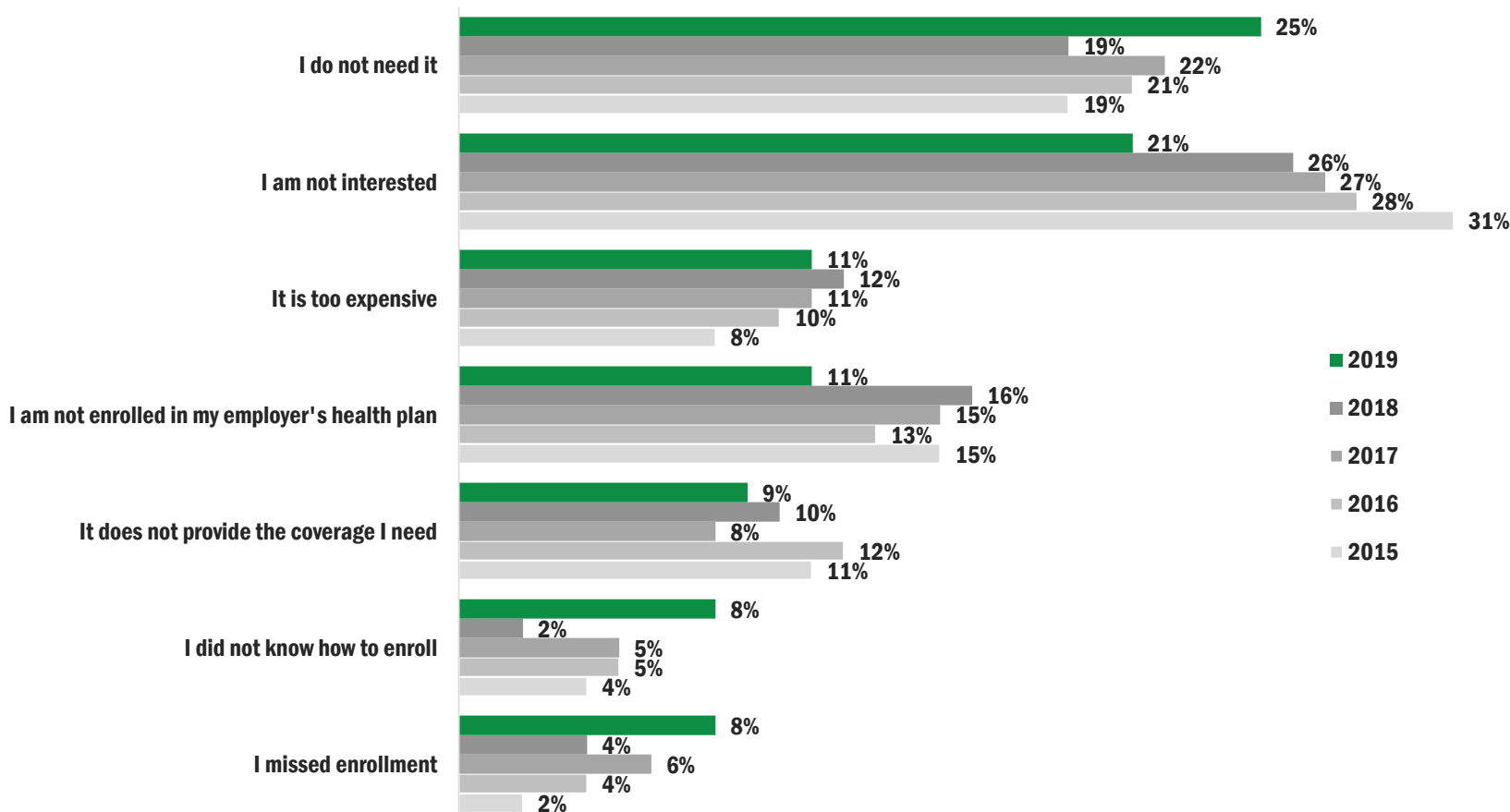
BASE: Not Enrolled In At Least One Wellness Program Offered (August 2019 n=485)

Q1112. What is the main reason you are not enrolled in these benefits?

Both Lack of Need and Lack of Interest Drive Non-Enrollment in Workplace Wellness Programs

Among employed adults that were offered workplace wellness programs but did not participate, the most common reason given is lack of perceived need (25% in 2019). Notably, many more say they did not know how to enroll (8% in 2019 vs. 2% in 2018).

Reason Not Enrolled in Workplace Wellness Program



BASE: Not Enrolled In At Least One Wellness Program Offered (August/September 2015 n=486, September 2016 n=499, August 2017 n=559, August 2018 n=417, August 2019 n=485)

Q1112. What is the main reason you are not enrolled in these benefits?

Lack of Interest Rises to the Top as a Barrier to Participation in Many Workplace Wellness Programs

Among those who are offered a variety of workplace wellness programs, lack of interest, lack of perceived need, and already feeling healthy are common reasons that employees do not participate.

Reason for Not Participating *Shown in order of percentage enrolled in program*



Ergonomic workstations
(e.g., standing desks, adjustable workspace furniture)
(n=306)

- I do not need it (24%)
- I am not interested (17%)
- I am healthy (14%)
- I already do similar things on my own (14%)



**Monitoring of health goals/
biometrics**
(n=302)

- I am not interested (20%)
- I do not need it (19%)
- I am healthy (17%)



Exercise programs
(n=359)

- I already do similar things on my own (21%)
- I am not interested (21%)
- I am healthy (14%)



Corporate sponsored challenges
(n=325)

- I am not interested (32%)
- I am healthy (17%)
- I do not need it (16%)



**Lunchtime lectures/education
on health behaviors**
(n=298)

- I am not interested (23%)
- I do not need it (16%)
- I do not have time during work to participate (16%)



**Mindfulness, meditation, yoga,
relaxation training**
(n=309)

- I am not interested (21%)
- I do not need it (18%)
- I already do similar things on my own (17%)

BASE: Not Enrolled In At Least One Wellness Program Offered (Variable Base)

Q1132. Which of the following are reasons why you do not participate?

Many Feel They Do Not Need Weight, Substance Abuse/Mental Health, Wearable Devices, or Smoking Cessation Programs

Lack of need and lack of interest are the most often cited reasons for not participating in various workplace wellness programs, among those whose employers offer them.

Reason for Not Participating

Shown in order of percentage enrolled in program



Weight management programs (n=399)

- I do not need it (29%)
- I am healthy (22%)
- I am not interested (21%)



Managed programs for substance abuse or mental health (n=402)

- I do not need it (45%)
- I am healthy (19%)
- I am not interested (16%)



Individual mental or physical health tracking through a wearable device/online program (n=274)

- I am not interested (19%)
- I am healthy (18%)
- I do not need it (15%)



Smoking cessation programs (n=423)

- I do not need it (49%)
- I am healthy (16%)
- I am not interested (15%)

BASE: Not Enrolled In At Least One Wellness Program Offered (Variable Base)

Q1132. Which of the following are reasons why you do not participate?

Detailed Findings:

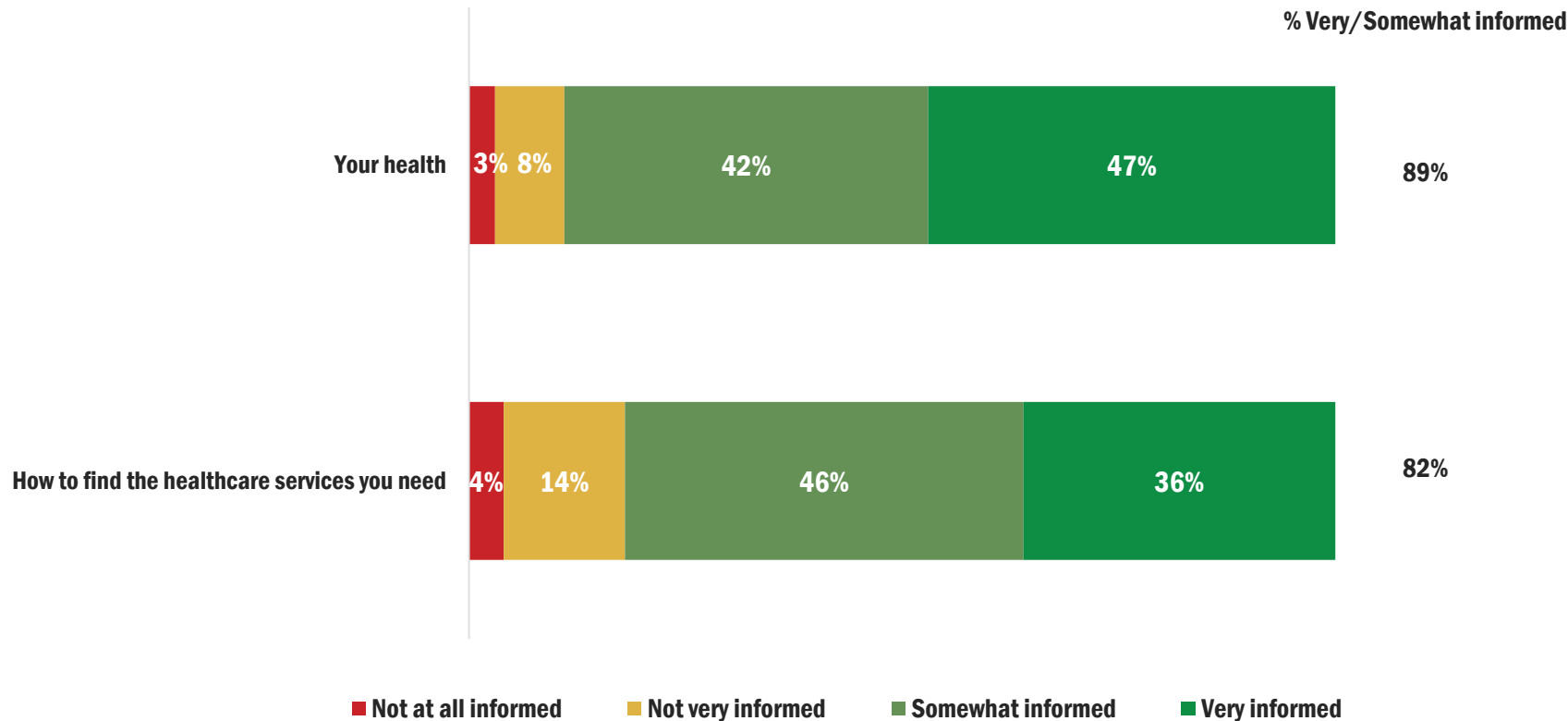
Health Information & Technology

**Knowledge of Health and Healthcare
Sources of Information and Access**

Strong Majority Feel Informed about Their Health and Healthcare Services They Need

Nearly half (47%) report feeling very informed about their health. Less than one in five say they are not very or not at all informed about the healthcare services they need (18%) or their health (11%).

Rating of Feeling Informed Summary

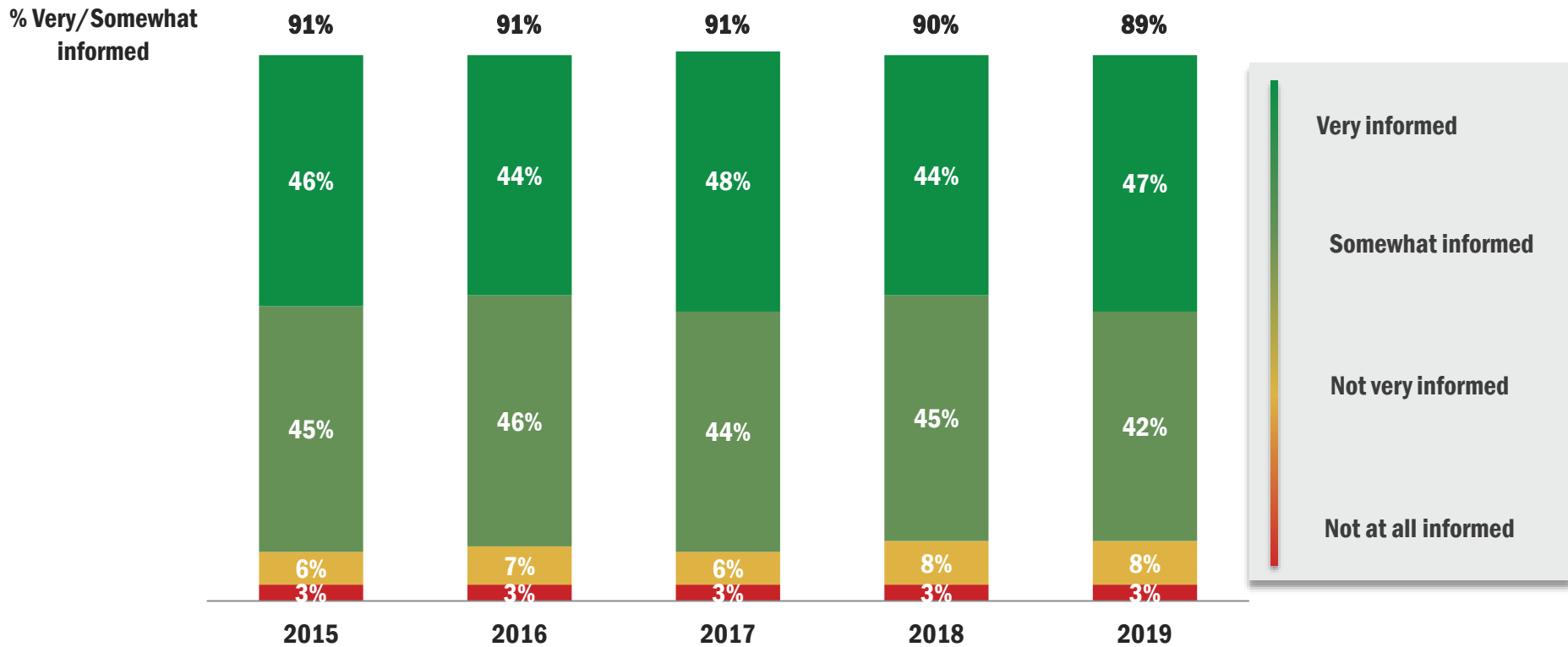


BASE: All Qualified Respondents (August 2019 n=3760)
Q1000. How informed do you feel about the following?

Americans Feel Informed about Their Health

Nine in 10 adults (89%) report being at least somewhat informed about their health, but this is slightly fewer than in past years.

Rating of Feeling Informed About Personal Health: Trend

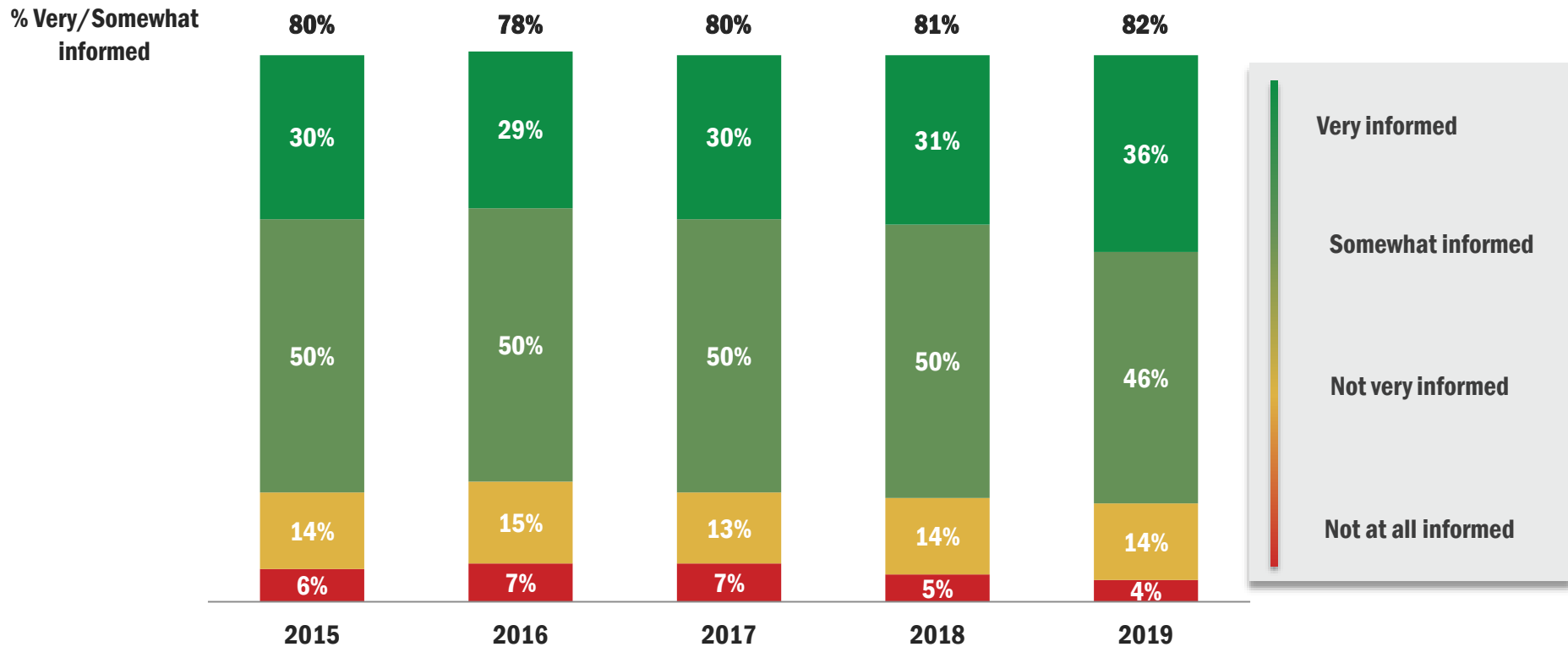


BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q1000. How informed do you feel about the following?

Significant Increase in 2019 of Those Who Feel Very Informed about Finding Healthcare Services They Need

More than four in five adults (82%) feel informed about the healthcare services they need, while those who feel very informed increased significantly from 2018 (36% vs. 31% in 2018).

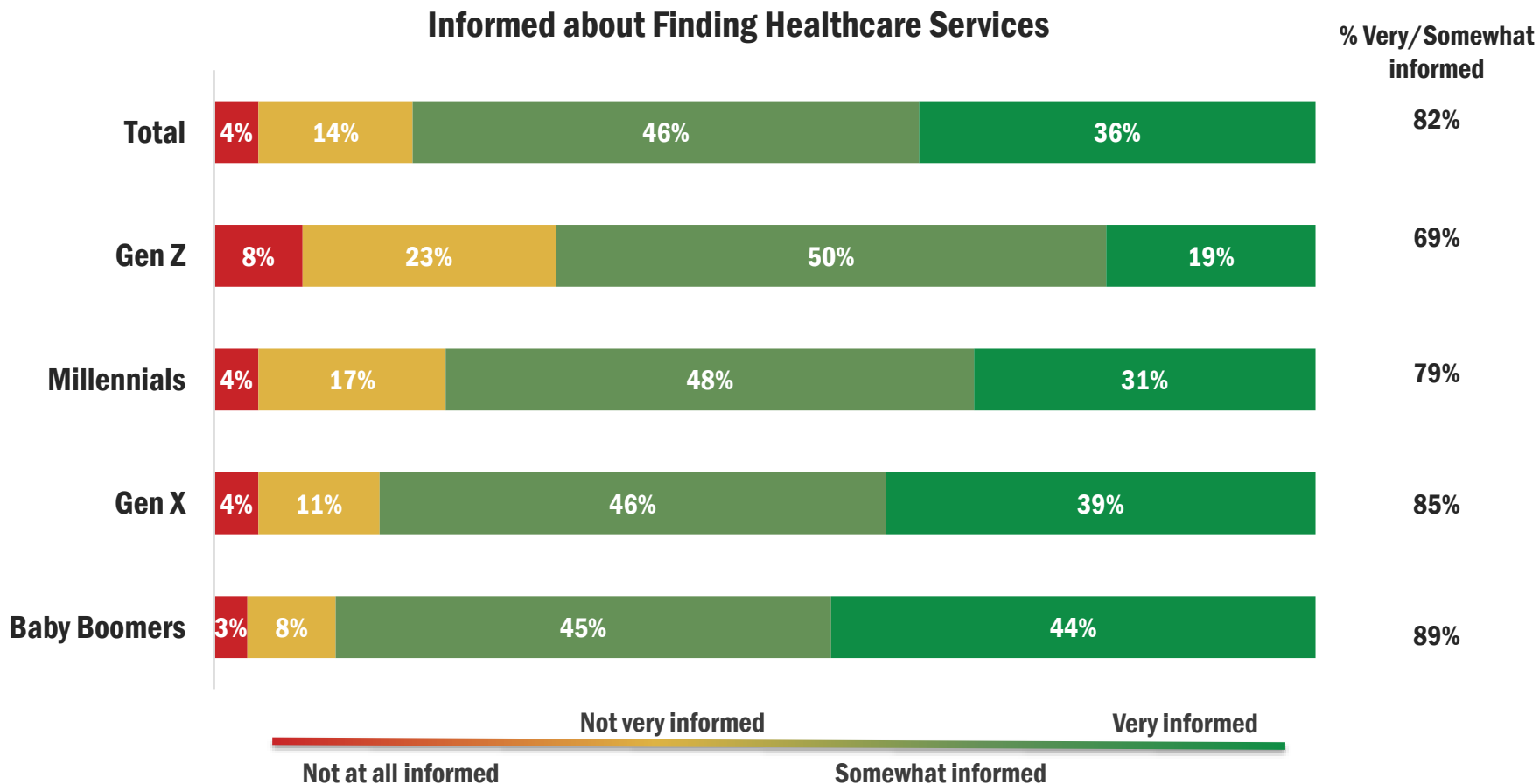
Rating of Feeling Informed About Finding Services: Trend



BASE: All Qualified Respondents (August/September 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q1000. How informed do you feel about the following?

Gen Z Remains Least Likely to Feel Informed about Finding Healthcare Services

While almost nine in 10 Baby Boomers (89%) report feeling informed, fewer Gen Z adults (69%) report the same.

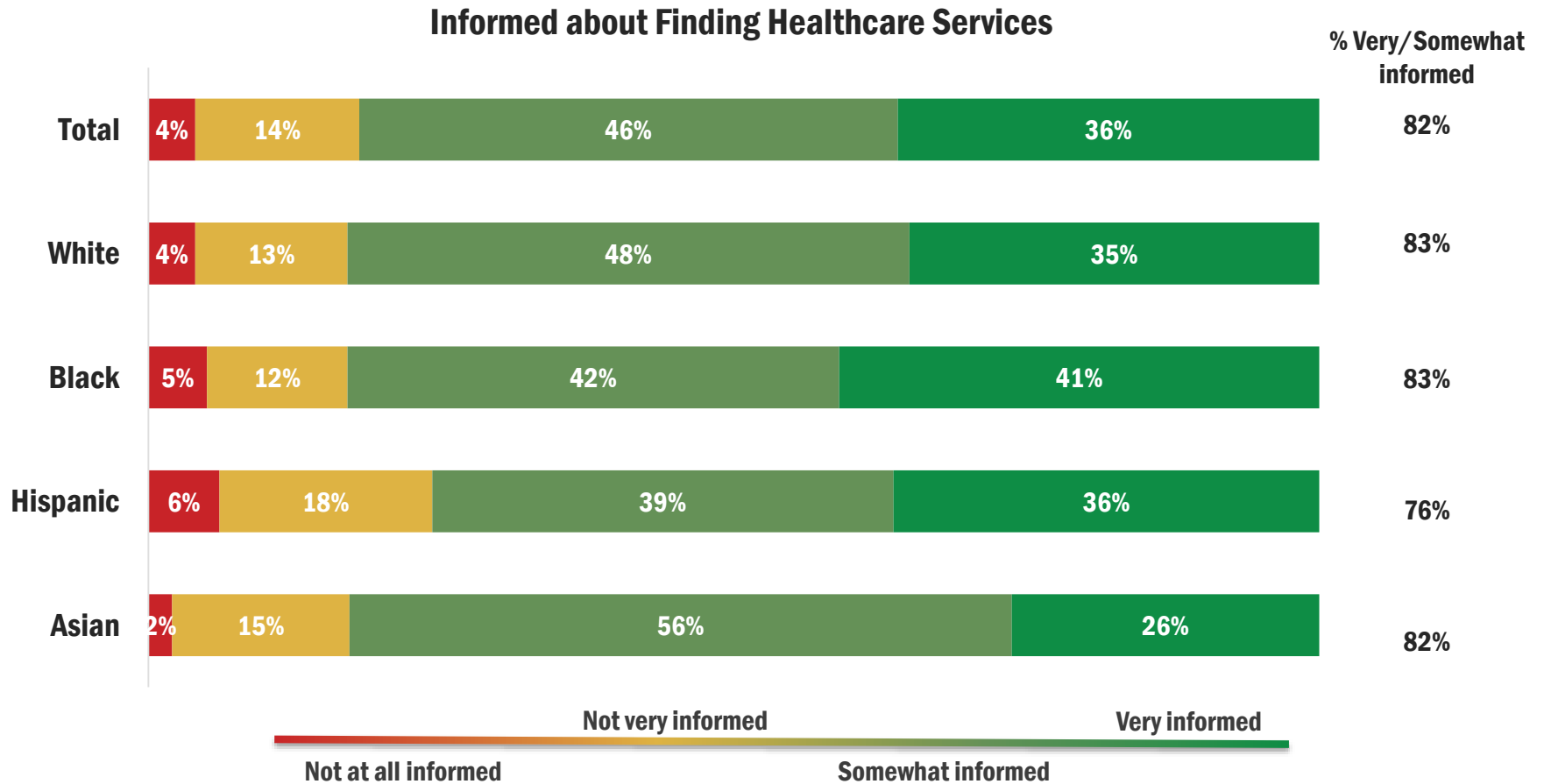


BASE: All Qualified Respondents (August 2019 n=3760, Gen Z n=410, Millennial n=1241, Gen X n=1050, Baby Boomer n=1059)

Q1000. How informed do you feel about the following?

Latino Adults Less Commonly Feel Informed about Finding Healthcare Services

More than four in five White (83%), Black/African American (83%), and Asian/Pacific Islander adults (82%) say they feel informed about finding healthcare services, whereas only 76% of Latino adults report the same.

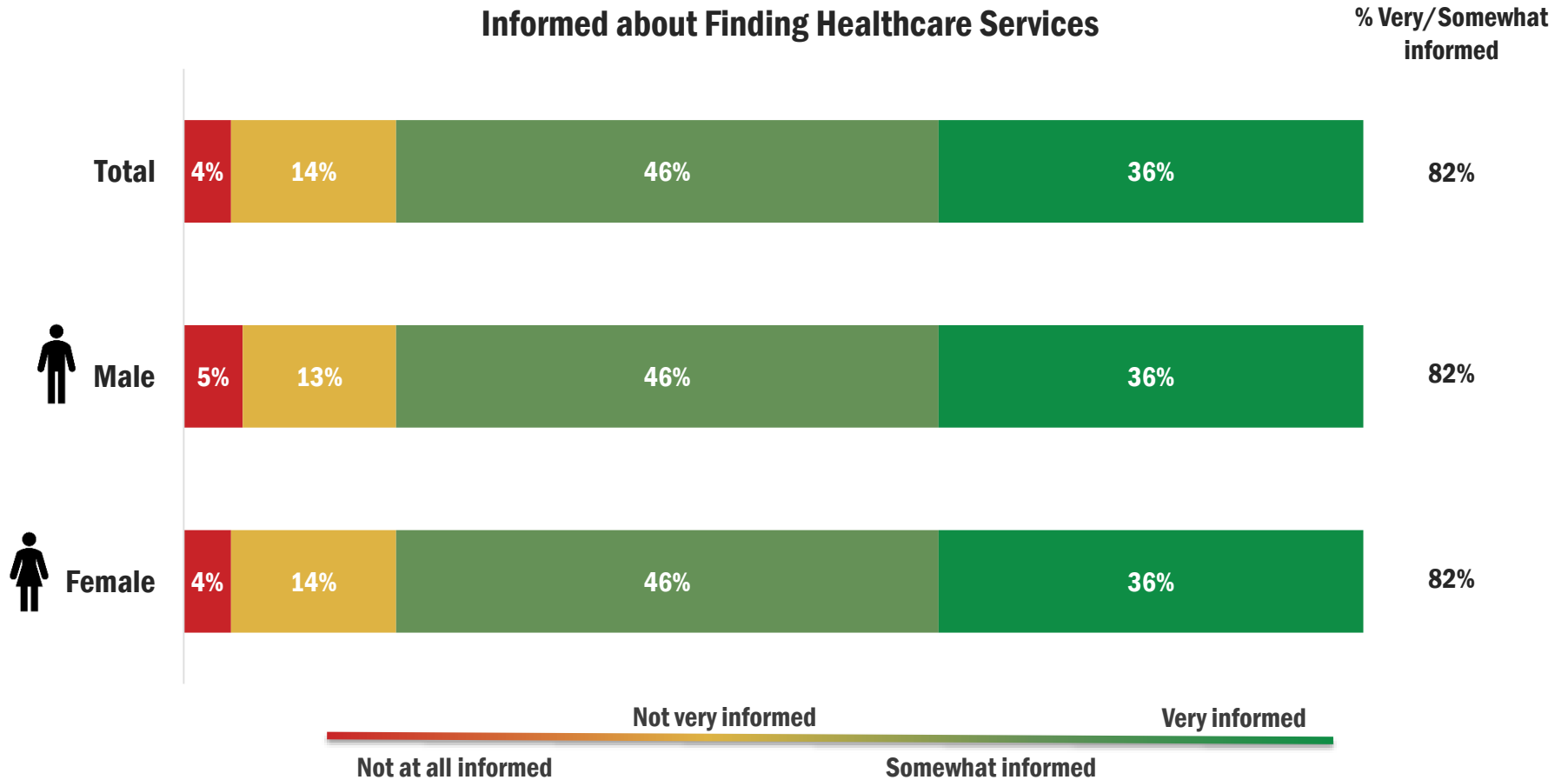


BASE: All Qualified Respondents (August 2019 n=3760, White n=2519, Black/AA n=384, Latino n=381, Asian/Pacific Islander n=362)

Q1000. How informed do you feel about the following?

Men and Women Feel Equally Informed about Finding Healthcare Services

Strong majorities of men (82%) and women (82%) say they are informed about how to find the healthcare services they need.



BASE: All Qualified Respondents (August 2019 n=3760, Male n=1544, Female n=2121)

Q1000. How informed do you feel about the following?

Detailed Findings:

Health Information & Technology

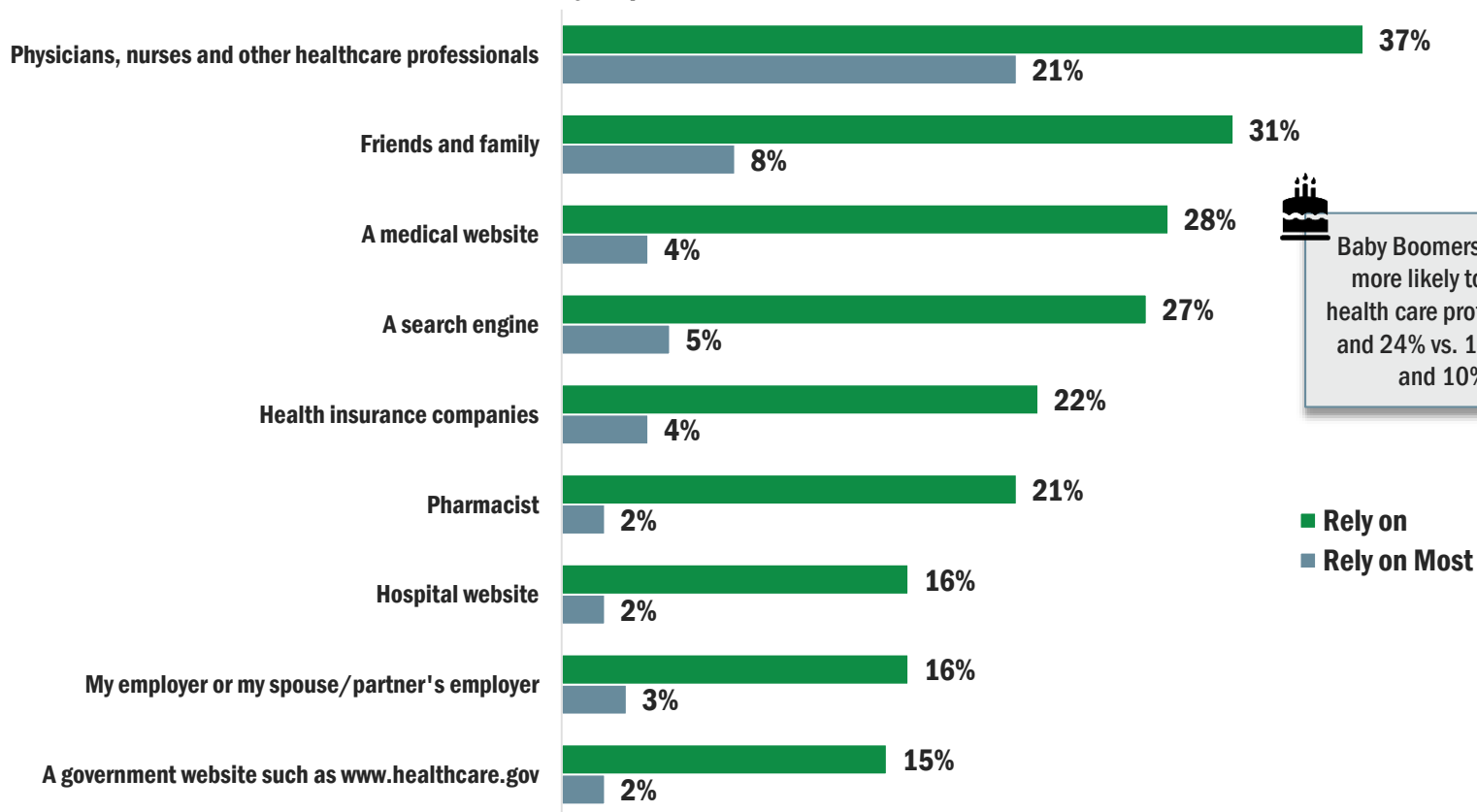
**Knowledge of Health and Healthcare
Sources of Information and Access**

Americans Commonly Rely on Physicians, Nurses, and Other Health Care Professionals for Health Information

More than one in three (37%) rely on health care professionals for health information, while slightly fewer rely on friends and family (31%), medical websites (28%), or search engines (27%).

Common Sources of Health Information

Only responses with over 15% listed



Baby Boomers and Gen X are more likely to **rely most** on health care professionals (32% and 24% vs. 14% Millennials and 10% Gen Z).

■ Rely on
■ Rely on Most

*Updated in 2016

BASE: All Qualified Respondents (August 2019 n=3760)

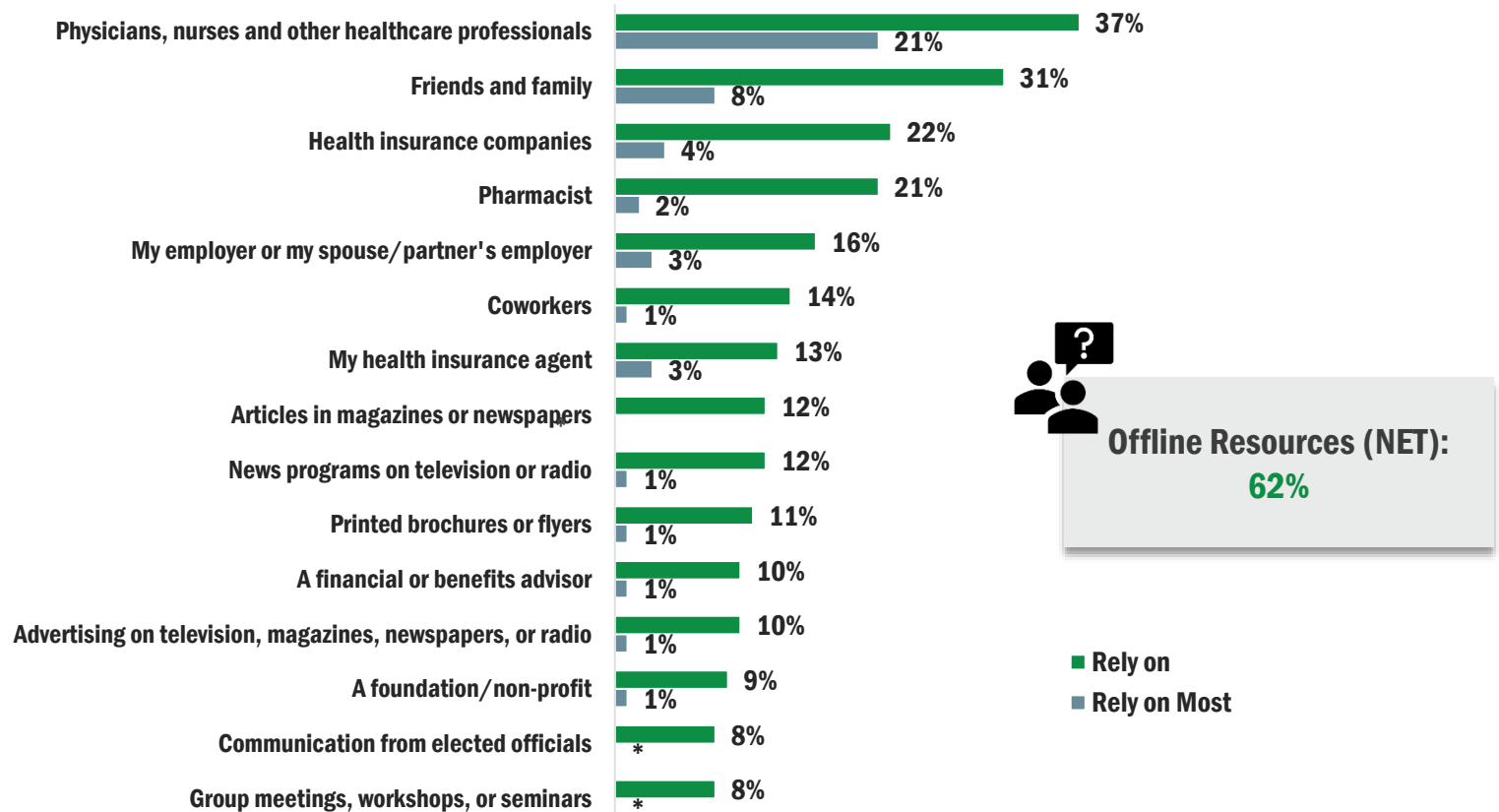
Q740A. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

Americans Turn to Health Care Professionals and Friends/Family for Health Information

Most common offline sources used are physicians, nurses, and other health care professionals (37%), and friends and family (31%).

Common Sources of Health Information

Offline Resources



*Updated in 2016

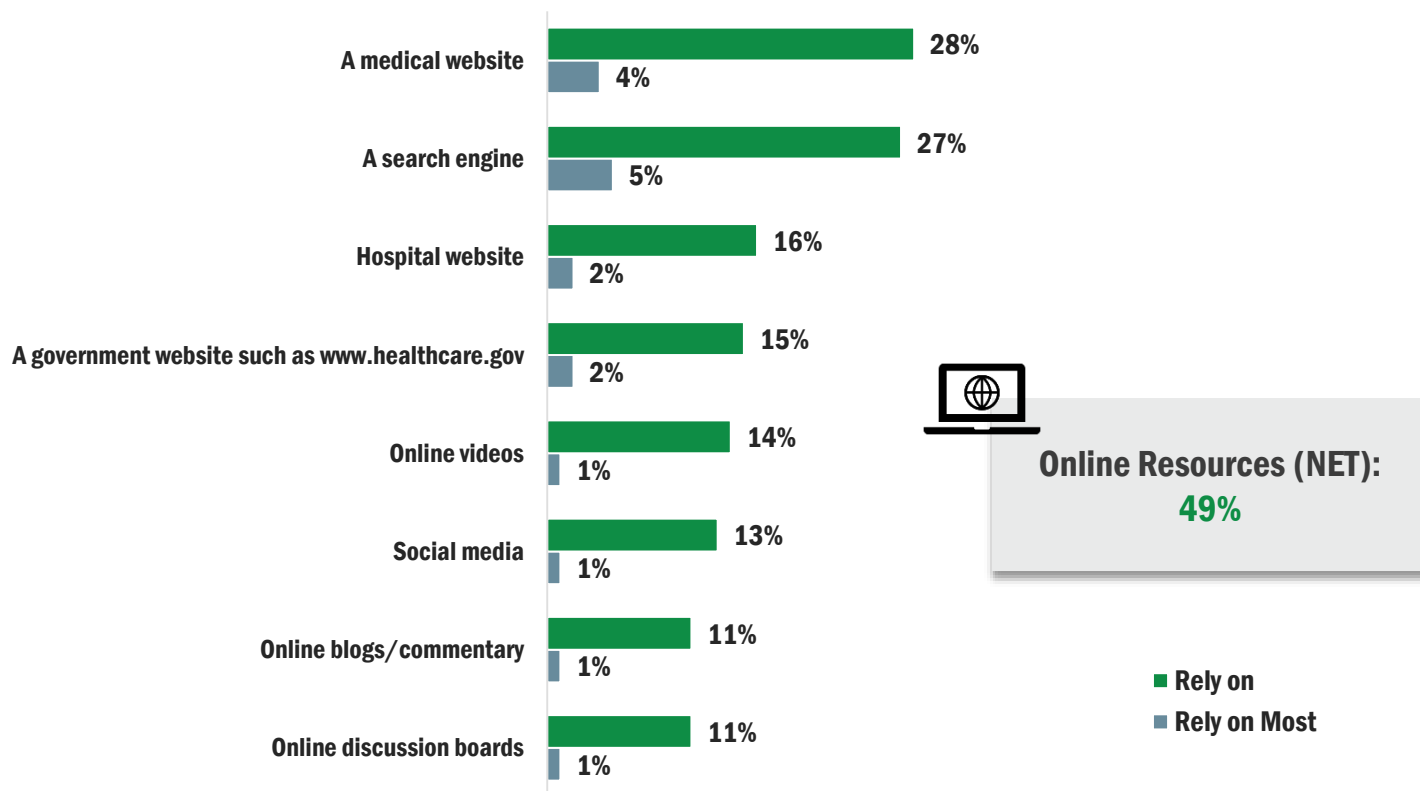
BASE: All Qualified Respondents (August 2019 n=3760)

Q740A. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

Online Resources Are Utilized but Rarely Relied on Most for Health Information

One in four rely on medical websites (28%) or search engines (27%) for health information.

Common Sources of Health Information *Online Resources*



*Updated in 2016

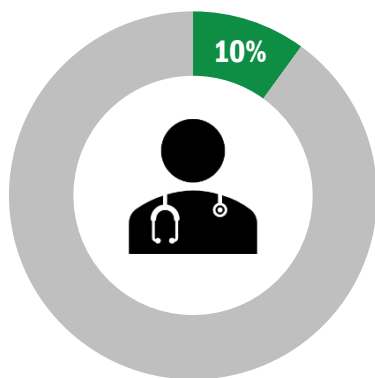
BASE: All Qualified Respondents (August 2019 n=3760)

Q740A. In the past 12 months, which of the following sources have you used to gather information about your health, health insurance and the healthcare system? Please select all that apply.

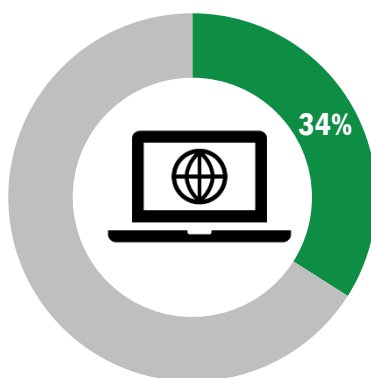
One in Ten Americans have had a Telemedicine Visit in Past 12 Months

One in three adults (34%) report asking their doctor about information they found online and 26% say they have tracked their health in the past year using mobile health technology, making it clear that technology is increasingly impacting the healthcare domain.

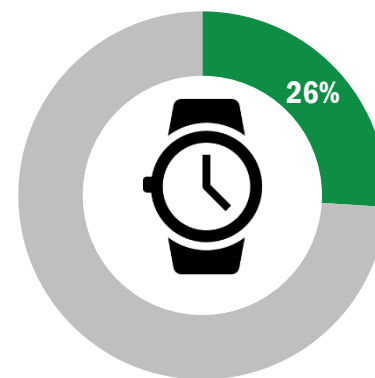
Usage of Medical Technology Resources



10%
Have had a telemedicine visit in the past 12 months



34%
Have asked their doctor about a diagnosis/treatment they found through a search or online



26%
Have used mobile health technology to help monitor or diagnose a health condition in the past 12 months

*New in 2019

BASE: All Qualified Respondents (August 2019 n=3760)

Q719. In the past 12 months how many times have you ever had to have a telemedicine visit due to your health?

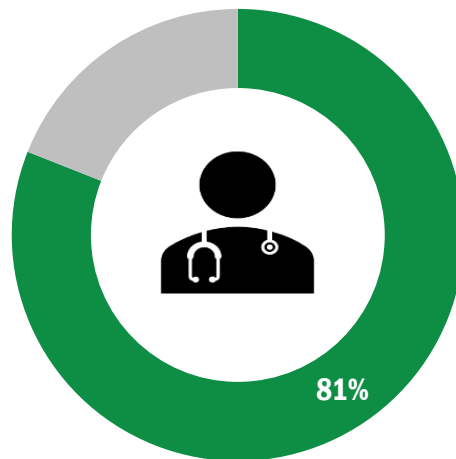
Q5. Have you ever asked your doctor about a diagnosis or treatment you found through a search (Google, Yahoo or Bing, etc.) or online?

Q9. In the past 12 months, have you used mobile health technology (i.e., an app) to help monitor or diagnose a health condition?

Most Americans Have a Doctor They See Regularly

Four in five adults (81%) report having one primary care doctor that they regularly see.

Continuity of Medical Care



81%

Say they have one doctor that they regularly see

*New in 2019

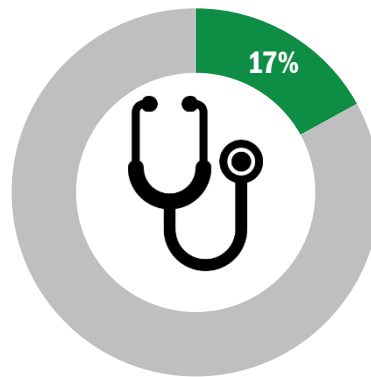
BASE: All Qualified Respondents (August 2019 n=3760)

Q10. Do you have one doctor (primary care) that you regularly see?

Almost One in Five Adults Have Insisted on Medical Services Against Their Doctor's Recommendation

Seventeen percent say they have insisted on receiving a treatment, medication, or test against their doctor's recommendation.

Insistence on Medical Services



17%

**Have insisted to receive a treatment,
medication, or test against
recommendation**

*New in 2019

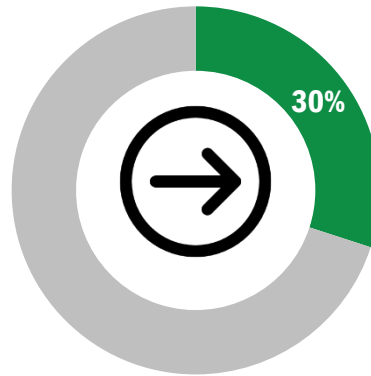
BASE: All Qualified Respondents (August 2019 n=3760)

Q6. Have you ever insisted on receiving a treatment, medication, or test against your doctor's recommendation?

One in Three Adults Have an Advance Health Directive

The majority of adults (70%) do not have an advance health directive for terminal medical conditions.

Advance Health Directive



30%

**Have an advance health directive for
terminal medical conditions**

*New in 2019

BASE: All Qualified Respondents (August 2019 n=3760)

Q8. Do you have an advance healthcare directive (i.e., a document that outlines healthcare decisions in the event that a person becomes unable to make those decisions) for terminal medical conditions?

Demographics

Demographics

Gender	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4611)	September 2016 (n=4636)	August 2017 (n=4602)	August 2018 (n=3604)	August 2019 (n=3760)
Male	47%	47%	48%	47%	47%	47%	48%
Female	53%	53%	52%	52%	52%	52%	50%
Employment Status							
Employed full time	53%	49%	51%	52%	54%	52%	56%
Employed part time	10%	11%	11%	11%	11%	10%	10%
Self-employed	5%	5%	6%	6%	6%	6%	5%
Not employed, but looking for work	8%	7%	6%	5%	5%	4%	6%
Not employed and not looking for work	1%	2%	1%	1%	1%	1%	1%
Not employed, unable to work due to a disability or illness	4%	6%	5%	5%	5%	4%	4%
Retired	5%	8%	6%	6%	5%	6%	5%
Student	5%	4%	6%	5%	6%	6%	5%
Stay-at-home spouse or partner	8%	8%	9%	9%	7%	9%	6%
Age							
18-34	33%	33%	34%	36%	38%	39%	38%
35-49	34%	32%	34%	32%	30%	29%	30%
50-59	23%	22%	19%	21%	20%	18%	20%
60-64	11%	13%	13%	11%	12%	14%	12%

Demographics

Ethnicity	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4611)	September 2016 (n=4636)	August 2017 (n=4602)	August 2018 (n=3604)	August 2019 (n=3760)
White	71%	64%	62%	62%	61%	61%	60%
Latino	14%	17%	17%	17%	18%	18%	18%
Black/African American	10%	12%	12%	12%	13%	13%	13%
Asian/Pacific Islander	2%	6%	6%	6%	6%	7%	7%
Native American or Alaskan Native	*	*	1%	*	*	*	1%
Mixed Race	-	-	1%	*	*	1%	1%
Some other race	1%	1%	1%	1%	1%	*	*
Payment Basis	July 2013	July 2014	Aug/Sept 2015 (n=2752)	September 2016 (n=2849)	August 2017 (n=2887)	August 2018 (n=2197)	August 2019 (n=2572)
Salary basis	N/A	N/A	46%	45%	46%	45%	45%
Hourly basis	N/A	N/A	50%	49%	50%	51%	51%
Decline to answer	N/A	N/A	4%	5%	4%	4%	4%

An '**' denotes a proportion between 0 and 0.5% (unless otherwise noted)

Demographics

Primarily Receive Health Insurance	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4611)	September 2016 (n=4636)	August 2017 (n=4602)	August 2018 (n=3604)	August 2019 (n=3760)
PRIVATELY INSURED	59%	58%	67%	66%	68%	67%	67%
I receive benefits through an employer	57%	56%	55%	53%	54%	52%	53%
I buy my own health insurance, not through any organization	8%	9%	N/A	N/A	N/A	N/A	N/A
I buy my own health insurance from a private health insurance company	N/A	N/A	6%	5%	5%	4%	4%
I receive benefits from a private insurance plan in the traditional market from my spouse or parents	N/A	N/A	3%	4%	5%	7%	5%
I receive benefits from a private insurance plan in the traditional market from my spouse	N/A	N/A	3%	2%	3%	N/A	N/A
I receive benefits from a private insurance plan in the traditional market from my parents	N/A	N/A	N/A	N/A	N/A	N/A	N/A
I receive benefits through a union	2%	2%	2%	2%	3%	2%	3%
I receive benefits through a trade association	N/A	N/A	1%	*	1%	1%	1%
I receive benefits through college or university	N/A	N/A	*	1%	1%	*	1%
PUBLICLY INSURED	13%	16%	17%	17%	16%	16%	17%
I receive benefits through Medicaid or another state funded program	5%	6%	8%	9%	9%	9%	10%
I receive benefits through Medicare	5%	7%	5%	5%	5%	5%	5%
I receive benefits through military service	1%	2%	2%	2%	2%	1%	1%
I receive VA benefits from my own service or through my spouse	2%	1%	2%	1%	1%	1%	1%
I receive benefits through a state Exchange	N/A	2%	2%	N/A	N/A	N/A	N/A
I buy my own health insurance public health insurance Exchange, such as healthcare.gov or the state-based Exchange	N/A	N/A	4%	5%	4%	4%	4%
UNINSURED (I do not have health insurance at this time)	21%	15%	11%	12%	12%	13%	13%

An ‘*’ denotes a proportion between 0 and 0.5% (unless otherwise noted)

Demographics

Insured	July 2013 (n=2150)	July 2014 (n=2265)	Aug/Sept 2015 (n=4214)	Sept. 2016 (n=4167)	August 2017 (n=4153)	August 2018 (n=3216)	August 2019 (n=3384)
The primary insured	74%	74%	72%	71%	71%	67%	72%
A dependent or spouse	26%	26%	28%	29%	29%	33%	28%
Spouse	N/A	N/A	17%	16%	15%	16%	13%
Dependent	26%	26%	14%	13%	14%	17%	16%
Company's primary business	July 2013 (n=914)	July 2014 (n=976)	Aug/Sept 2015 (n=1774)	Sept. 2016 (n=1991)	August 2017 (n=1911)	August 2018 (n=1431)	August 2019 (n=1552)
Professional services, including finance, legal, engineering, and healthcare	24%	21%	25%	26%	23%	27%	26%
Service industries such as retail trade, hospitality, or administration	16%	16%	18%	16%	20%	17%	14%
Manufacturing	14%	14%	15%	13%	15%	11%	16%
Agriculture, mining or construction	4%	4%	5%	5%	6%	4%	6%
Transportation, communications, or utilities	8%	6%	5%	6%	6%	6%	6%
Education	2%	2%	3%	3%	3%	3%	5%
Some other type of business	31%	36%	28%	31%	27%	31%	29%
Area of Residence	July 2013	July 2014	Aug/Sept 2015 (n=4611)	Sept. 2016 (n=4636)	August 2017 (n=4602)	August 2018 (n=3604)	August 2019 (n=3760)
Urban or city area	N/A	N/A	34%	35%	35%	34%	30%
Suburban area next to city	N/A	N/A	43%	44%	43%	45%	48%
Small town or rural area	N/A	N/A	23%	21%	23%	21%	21%

Demographics

Position at Work	July 2013	July 2014	Aug/Sept 2015 (n=2752)	Sept. 2016 (n=2849)	August 2017 (n=2887)	August 2018 (n=2197)	August 2019 (n=2572)
Senior professional/technical worker	N/A	N/A	12%	14%	15%	14%	16%
Junior professional/Technical worker	N/A	N/A	11%	12%	12%	11%	11%
Administrator/executive/manager	N/A	N/A	18%	17%	19%	21%	20%
Office staff (secretary, office helper)	N/A	N/A	14%	14%	12%	14%	12%
Farmer, fisherman, hunter	N/A	N/A	1%	*	*	1%	1%
Skilled worker (foreman, group leader, craftsman)	N/A	N/A	8%	7%	8%	7%	8%
Non-skilled worker	N/A	N/A	4%	4%	3%	3%	4%
Army officer, police Lieutenant/Captain or higher	N/A	N/A	*	*	*	1%	1%
Soldier, police Sergeant/Detective/Officer	N/A	N/A	1%	*	*	*	*
Driver	N/A	N/A	2%	1%	2%	1%	2%
Service worker	N/A	N/A	9%	8%	10%	8%	7%
Athlete, actor, musician	N/A	N/A	1%	1%	1%	1%	1%
Other	N/A	N/A	16%	18%	16%	16%	15%
do not Know	N/A	N/A	2%	2%	2%	2%	3%

An '**' denotes a proportion between 0 and 0.5% (unless otherwise noted)

Demographics

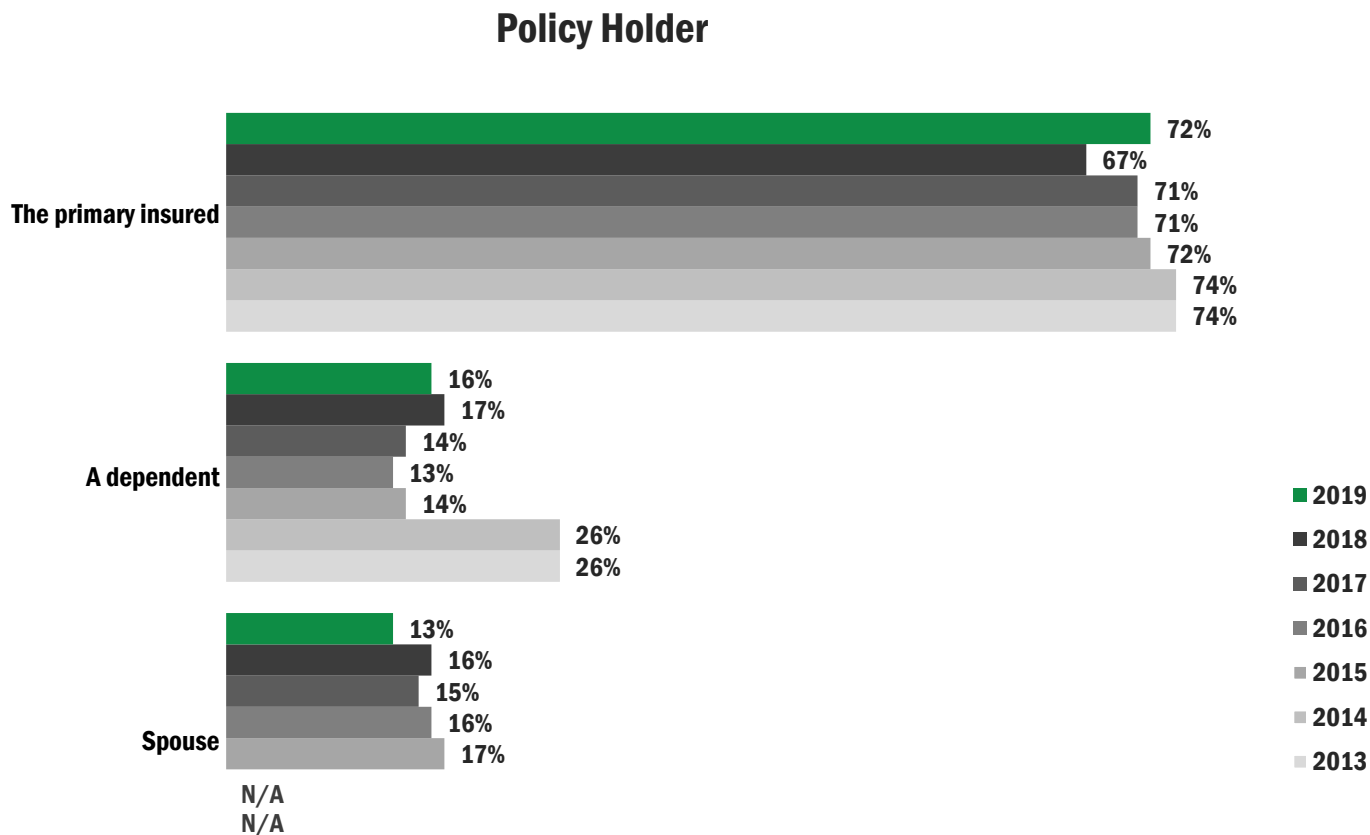
Income	July 2013 (n=2505)	July 2014 (n=2624)	Aug/Sept 2015 (n=4609)	Sept. 2016 (n=4525)	August 2017 (n=4602)	August 2018 (n=3604)	August 2019 (n=3760)
Less than \$15,000	8%	9%	10%	8%	8%	7%	6%
\$15,000 to \$24,999	7%	8%	9%	7%	7%	6%	6%
\$25,000 to \$34,999	9%	9%	9%	7%	7%	7%	7%
\$35,000 to \$49,999	13%	12%	15%	11%	11%	11%	10%
\$50,000 to \$74,999	19%	19%	19%	17%	17%	17%	16%
\$75,000 to \$89,999	13%	30%	25%	14%	14%	9%	9%
\$90,000 to \$99,999	N/A	N/A	N/A	N/A	N/A	5%	5%
\$100,000 to \$124,999	12%	5%	5%	13%	13%	14%	15%
\$125,000 to \$149,999	6%	1%	1%	6%	7%	8%	9%
\$150,000 to \$199,999	4%	8%	7%	6%	7%	5%	7%
\$200,000 to \$249,999	2%	*	*	1%	2%	3%	3%
\$250,000 or more	2%	*	*	3%	3%	2%	2%
Prefer not to answer	6%	*	*	6%	6%	6%	4%

Employer Size (Full-time Only)	July 2013 (n=1704)	July 2014 (n=1545)	Aug/Sept 2015 (n=2752)	Sept. 2016 (n=2849)	August 2017 (n=2887)	August 2018 (n=2197)	August 2019 (n=2572)
1 - 5	10%	14%	14%	13%	12%	11%	11%
6 - 9	6%	4%	4%	4%	5%	5%	4%
10 - 24	8%	7%	7%	8%	7%	9%	9%
25 - 49	8%	8%	6%	9%	8%	8%	10%
50 - 99	10%	7%	8%	9%	9%	8%	10%
100 - 499	14%	15%	19%	15%	15%	18%	17%
500 - 999	9%	9%	9%	11%	11%	10%	11%
1000 or more	34%	35%	35%	31%	34%	31%	28%

Appendix

Majority of Americans Are the Primary Insured

More than seven in 10 (72%) are the primary insured, while 16% are a dependent on their health insurance.



*Note: In 2015, dependent and spouse were separated into two response options

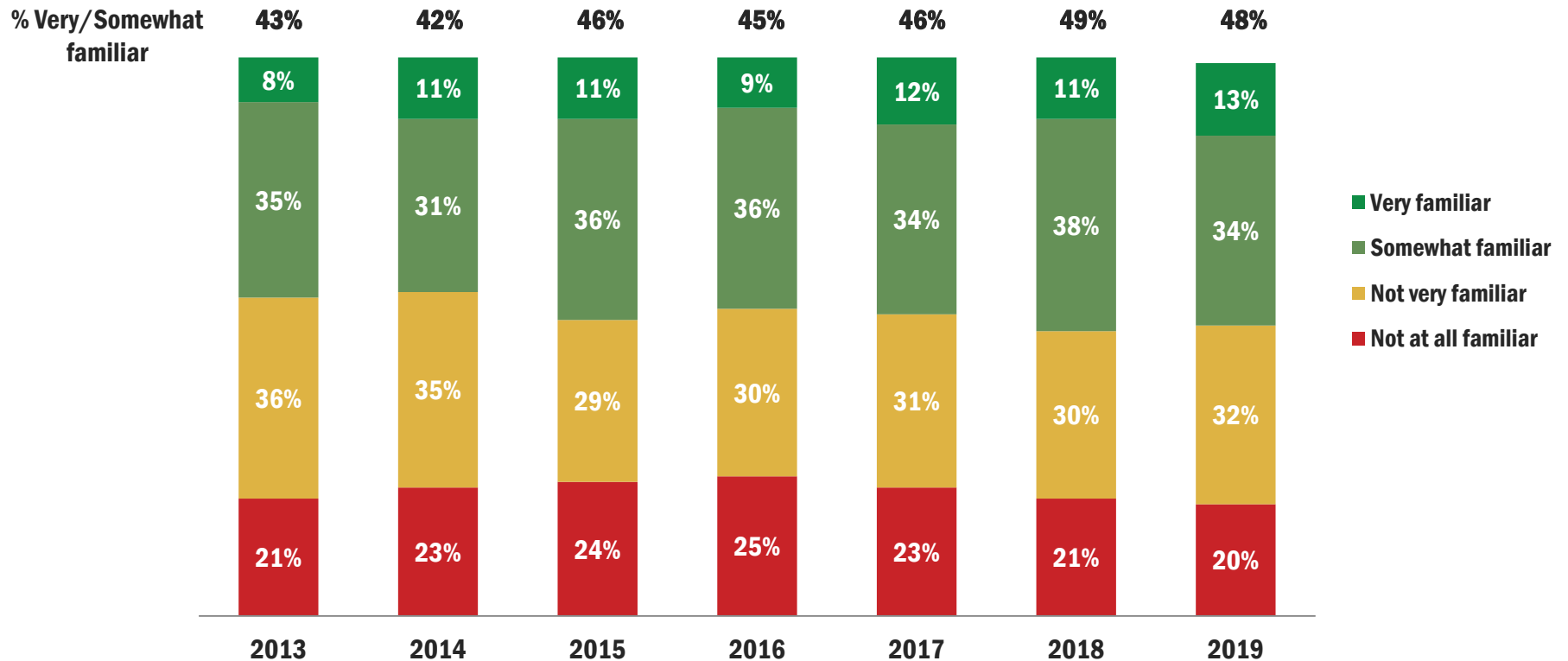
BASE: Insured (July 2013 n=2150, July 2014 n=2265, Aug/Sept 2015 n=4214, September 2016 n=4167, August 2017 n=4153, August 2018 n=3216, August 2019 n=3384)

Q610. Thinking about your health insurance, are you....?

Only About Half Are Familiar with Alternative/Supplemental Insurance Products

Familiarity with alternative or supplemental insurance products remains mostly consistent with 2018 findings.

Information About Alternative/Supplemental Insurance Products

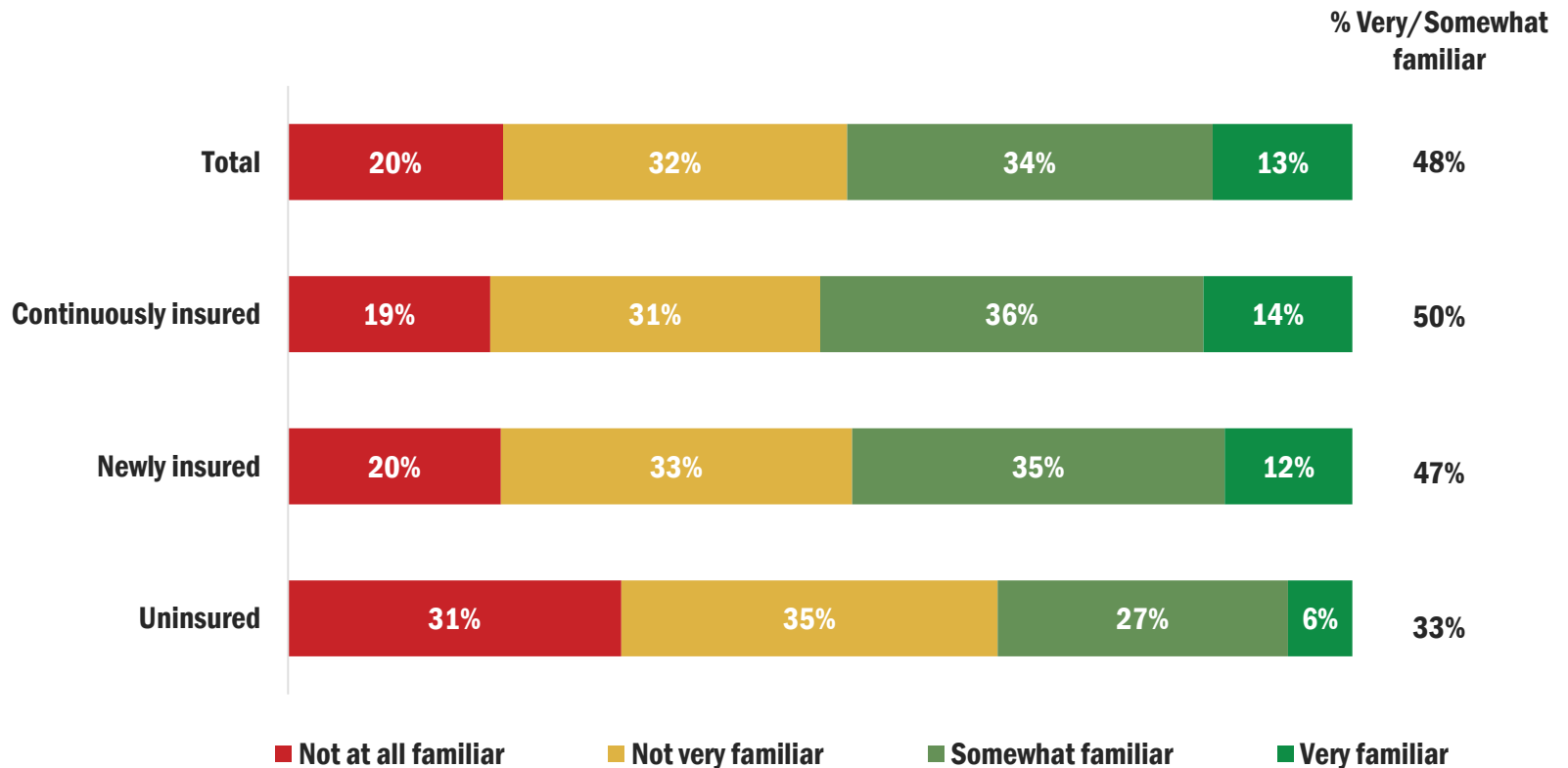


BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, August 2015 n=4611, September 2016 n=4636, August 2017 n=4602, August 2018 n=3604, August 2019 n=3760)
Q1035. How familiar are you with alternative or supplemental insurance products?

Less Than Half of Newly Insured and Uninsured Are Familiar with Alternative/Supplemental Insurance

Half of continuously insured adults (50%) are familiar with alternative or supplemental insurance products, but slightly fewer newly insured (47%) and uninsured (33%) report such familiarity.

Information About Alternative/Supplemental Insurance Products



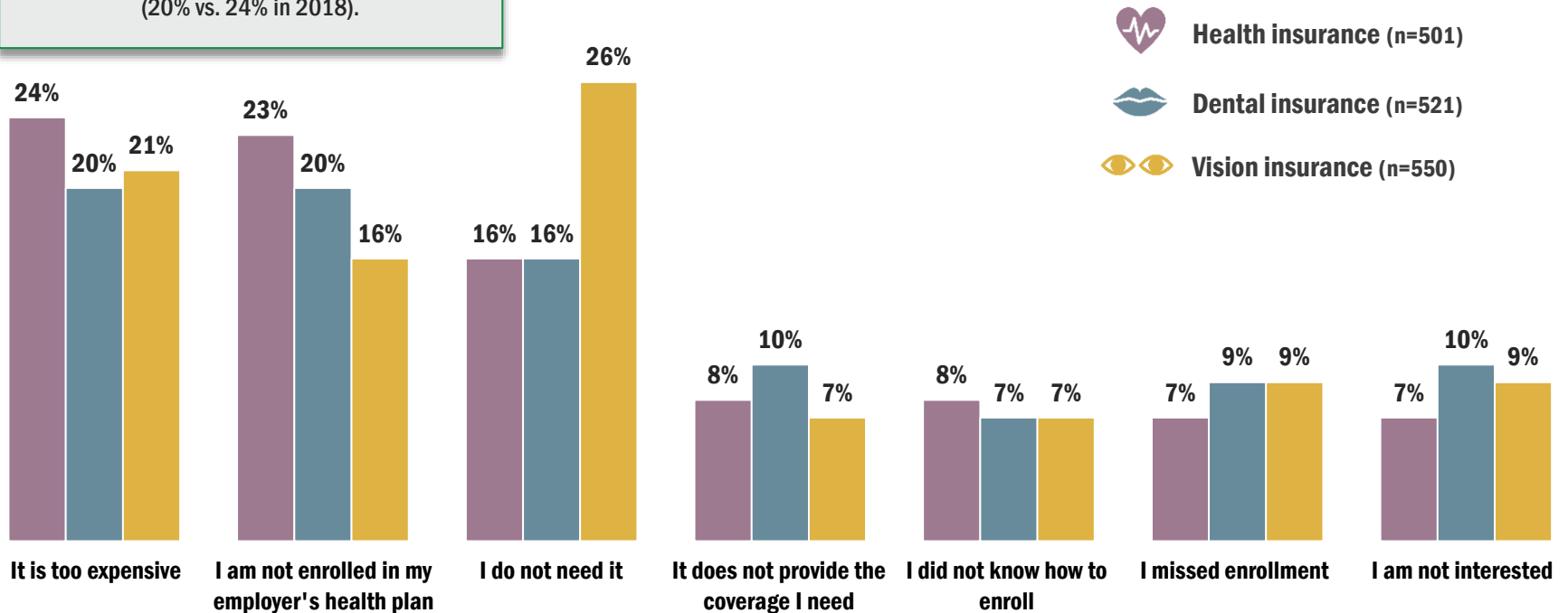
BASE: All Qualified Respondents (August 2019 n=3760, Continuously Insured n=3198, Newly Insured n=186, Uninsured n=376)
Q1035. How familiar are you with alternative or supplemental insurance products?

Expense and Lack of Enrollment Are Common Barriers to Enrolling in Health Benefits

More than 1 in five cite cost as their reason for not enrolling in health, dental, or vision insurance, while a significant minority also say they do not need it.

While rates of those saying health insurance is too expensive have risen since 2018, the trend for dental insurance has fallen, albeit insignificantly (20% vs. 24% in 2018).

Reason for Not Enrolling



*Does not include none, do not know and decline to answer

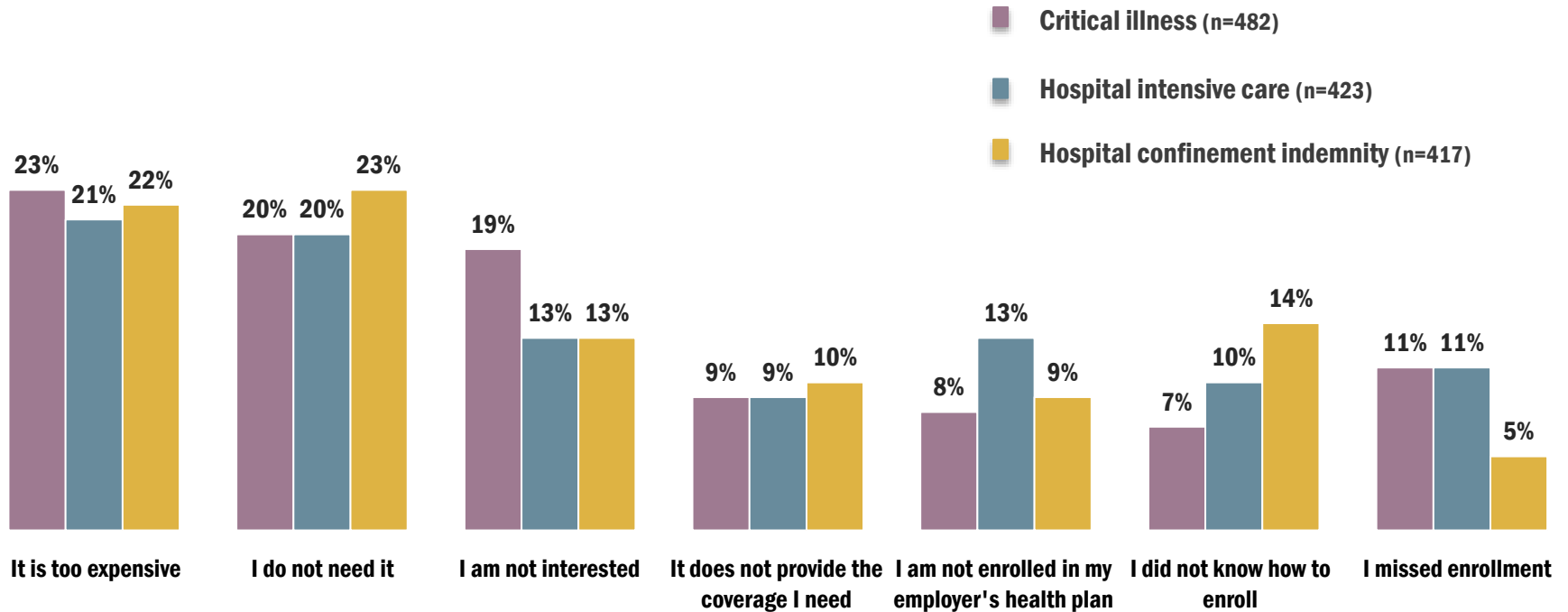
BASE: Not Enrolled In Program (August 2019 Variable Base)

Q1112. What is the main reason you are not enrolled in these benefits?

Cost and Perceived Lack of Need Are Common Barriers to Disability Insurance

Also, adults commonly say they are not interested in these benefits.

Reason for Not Enrolling

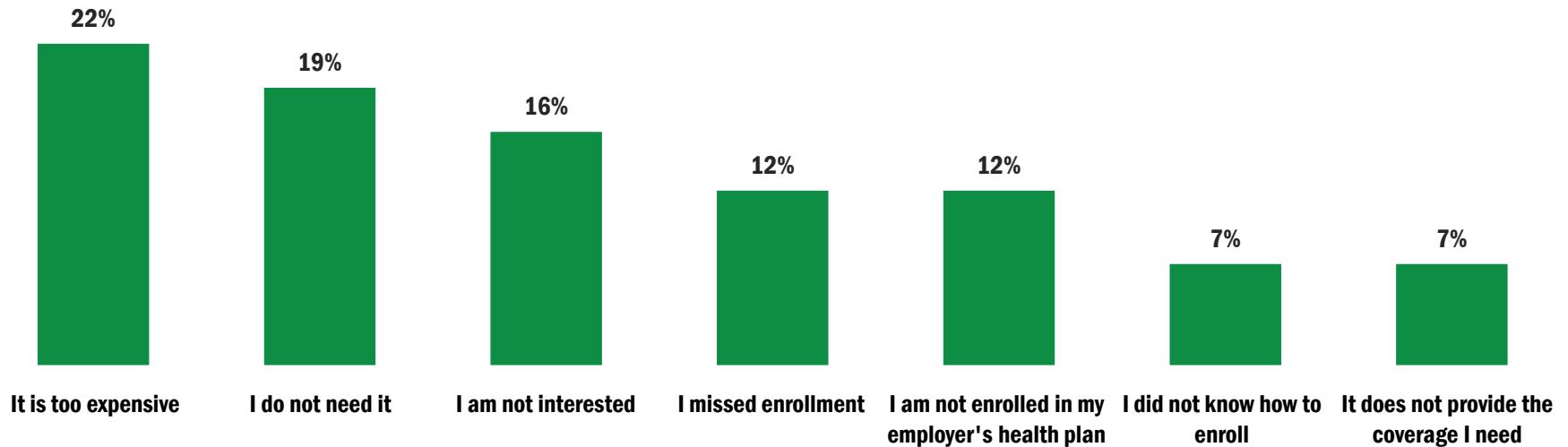


*Does not include none, do not know and decline to answer
BASE: Not Enrolled In Program (August 2019 Variable Base)
Q1112. What is the main reason you are not enrolled in these benefits?

Expense and Lack of Perceived Need Are Reasons for Foregoing Long-Term Care Insurance

Also, adults commonly say they are not interested in this benefit.

Reason for Not Enrolling in Long-Term Care Insurance



*Does not include none, do not know and decline to answer

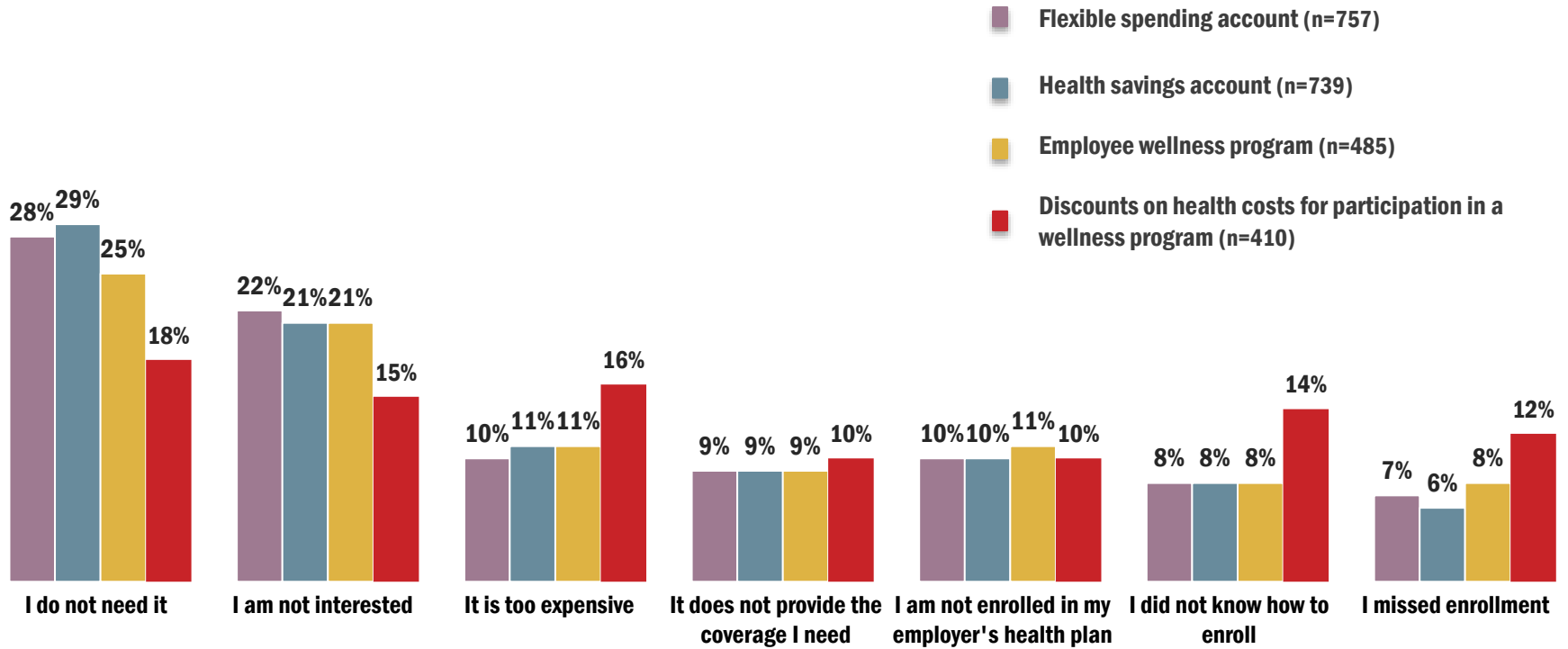
BASE: Not Enrolled In Long-Term Care Insurance (August 2019 n=519)

Q1112. What is the main reason you are not enrolled in these benefits?

Lack of Need and Interest Are Top Reasons for Not Enrolling in Wellness Programs

Also, cost is commonly cited as a barrier.

Reason for Not Enrolling



*Does not include none, do not know and decline to answer
BASE: Not Enrolled In Program (August 2019 Variable Base)
Q1112. What is the main reason you are not enrolled in these benefits?