

Public Perceptions of Health Reform Legislation; Implementation Timeline, Costs, Impact and more...

Summary Findings of an Opinion Research Telephone Survey

Background

eHealth, Inc. commissioned this nationwide survey to better understand consumer behavior and expectations in the context of current health insurance reform legislation. This report summarizes findings of a telephone survey conducted among a random national sample of 1,003 adults 18 years of age and older, living in private households in the continental United States. Interviewing for this survey was completed by Opinion Research Corporation during the period December 4 - 7, 2009. See the Methodology section of this report for additional information about the margin of error for this study and its applicability to the surveyed sample of adults.

Summary of Findings

Waiting for Health Reform: According to the survey, nearly one-half of uninsured may be waiting for the passage of current reform legislation before they begin actively seeking health insurance.

Expectations for Health Reform Implementation: Additionally, one in three Americans expects health care reforms to be implemented and new choices to become available to consumers within the first year after the reform bill is signed into law.

Anticipated Outcomes for Health Reform Legislation: On the subject cost control, while the results also suggest that Americans are skeptical that current legislative efforts will have an impact on the cost of health care, online price comparison, both for health care services and health insurance, is seen by a majority as significant means of controlling health care costs.

Survey Methodology

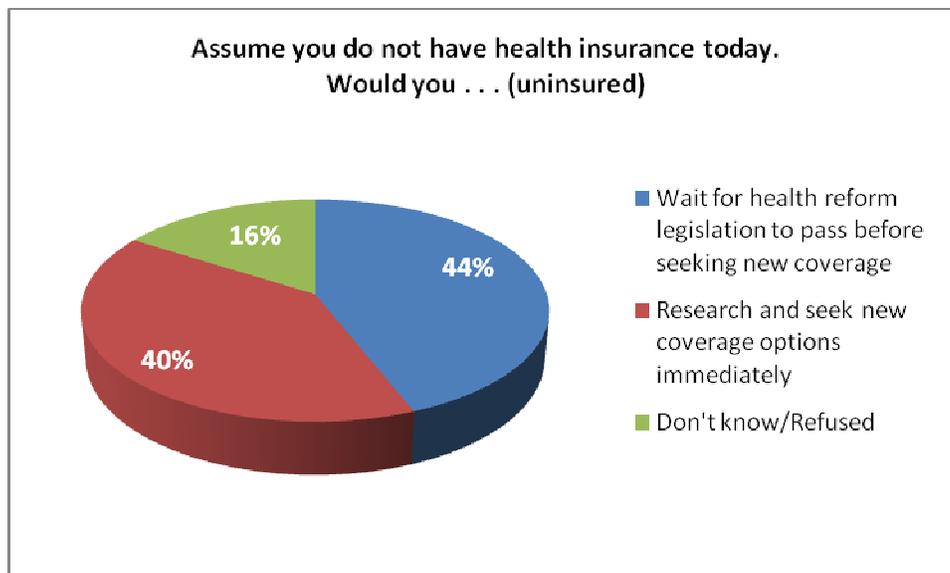
Findings are compiled from a telephone survey conducted December 4-7, 2009 among a random national sample of 1,003 adults 18 years and older by Opinion Research Corporation for eHealthInsurance. The results have a margin of error of plus or minus 3.1 percentage points among the total sample.

Key Statistics (Totals may not add to 100% due to rounding of weighted results.)

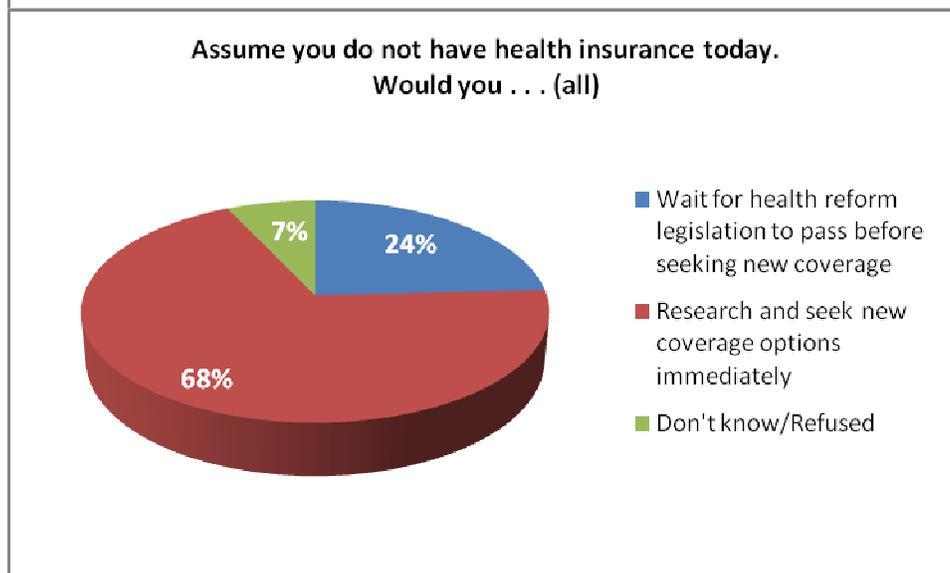
Waiting for Health Reform:

Respondents were asked to assume they had no health insurance coverage today. Then, when given a choice between waiting for health reform legislation to pass, or researching and seeking health coverage immediately, 24% of Americans said they would wait for health reform legislation to pass before searching for coverage.

- More than two-in-five (44%) uninsured Americans would choose to wait before seeking coverage.



- One-in-five (21%) Americans with health insurance would also wait, if they did not have coverage today.

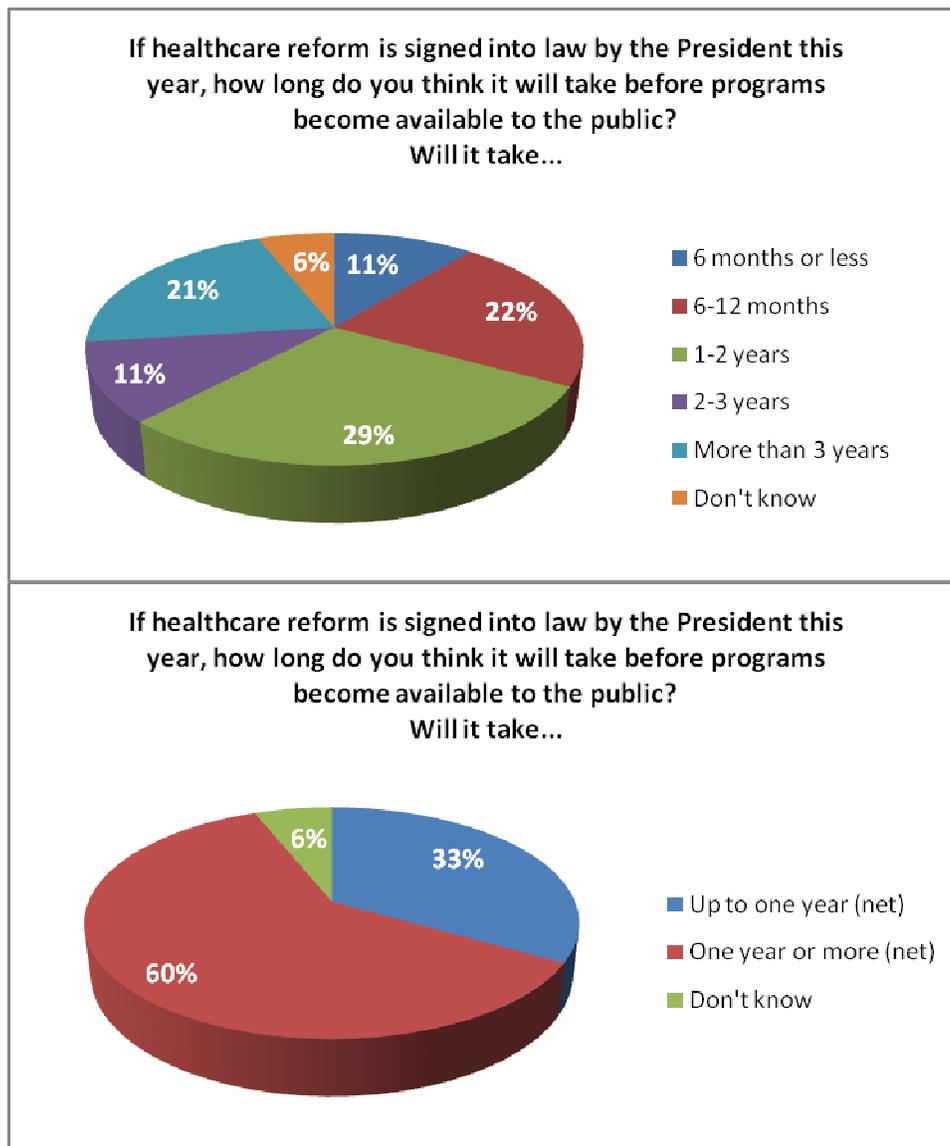


- Overall, more than two-thirds (68%) would research and seek new coverage options immediately.

The Timeline for Implementing Reform:

One-in-three Adults surveyed (33%) believe new health reforms will be implemented within one year. Nearly two-thirds (60%) expected new programs to become available after one year.

- One-in-ten (11%) expects new reforms within six months and...
- Two-in-five (22%) expect reforms to be implemented within six to 12 months.
- Nearly one-third (29%) expect to see reforms implemented within in one or two years.
- One-in-five (21%) expect changes to take three years or more to be implemented.



The Cost of a Government Health Insurance Option:

If a government health insurance option became available as a result of health reform legislation, respondents were asked to outline what they would expect to pay for that coverage each month.

\$75 per month

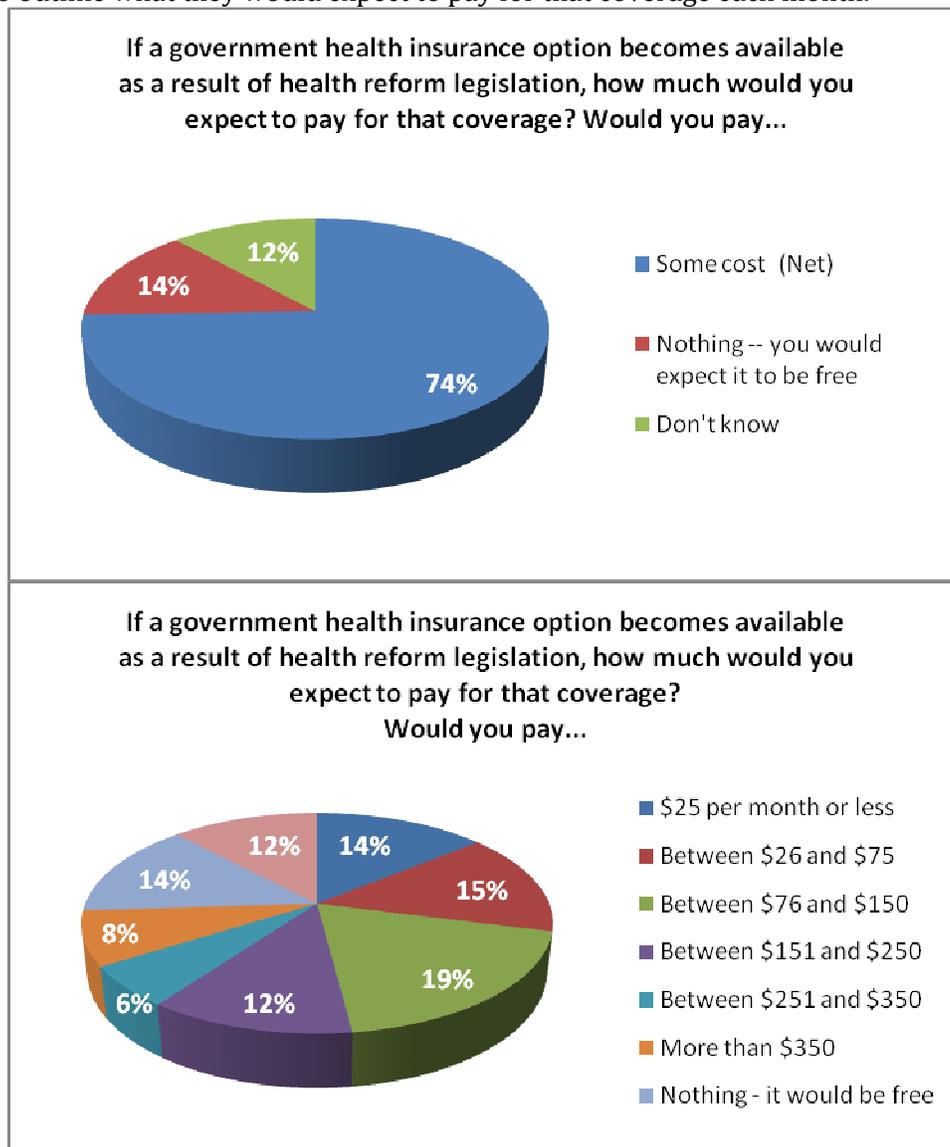
- Forty-three percent (43%) of respondents expect it to cost \$75 or less per month and forty-five percent (45%) expect it to cost \$76 or more.
- Twelve percent (12%) said they did not know.

\$75 or less:

- Over one quarter (28%) expect it to be free or cost up to only \$25 per month.
- Fifteen percent (15%) expect it to cost between \$26 and \$75 per month.

\$76 or more:

- Thirty-one percent expected it to cost between \$76 and \$250 per month.
- Fourteen percent (14%) expect monthly costs to exceed \$250.



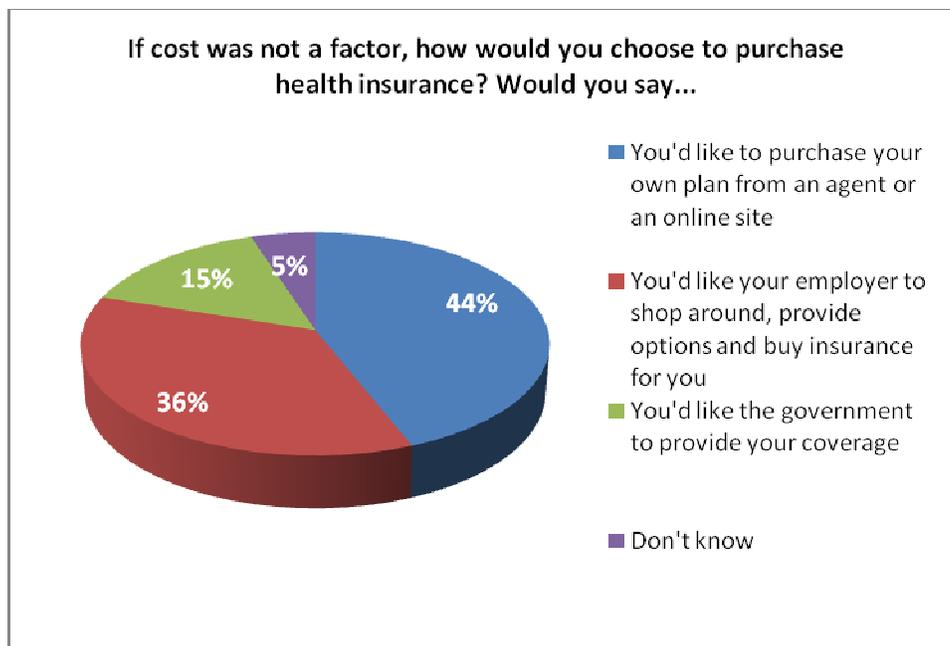
Average Expected Price: The average price Americans expect a government-provided plan to cost is \$121 per month; including fourteen percent (14%) of those surveyed who would expect a government plan to be free.

The Uninsured: Nearly two-thirds (65%) of the uninsured expect the monthly cost of a government-run insurance option to either be free (16%) or cost no more than \$75 per month (49%).

Preferred Source of Health Insurance After Reform:

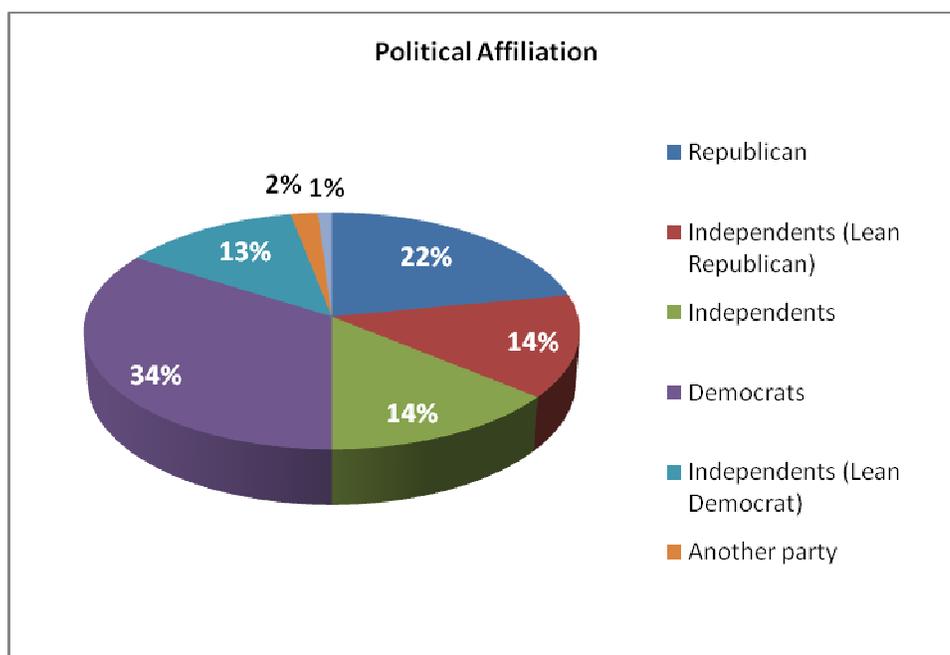
When it came to purchasing health insurance, if cost was not a factor, respondents indicated that they would prefer to prefer to:

- Purchase their own health insurance plan (44%)
- Have their employer shop around, provide options, and buy insurance for them (36%)
- Have the government provide coverage for them (15%)
- Don't know (5%)



Political Affiliation

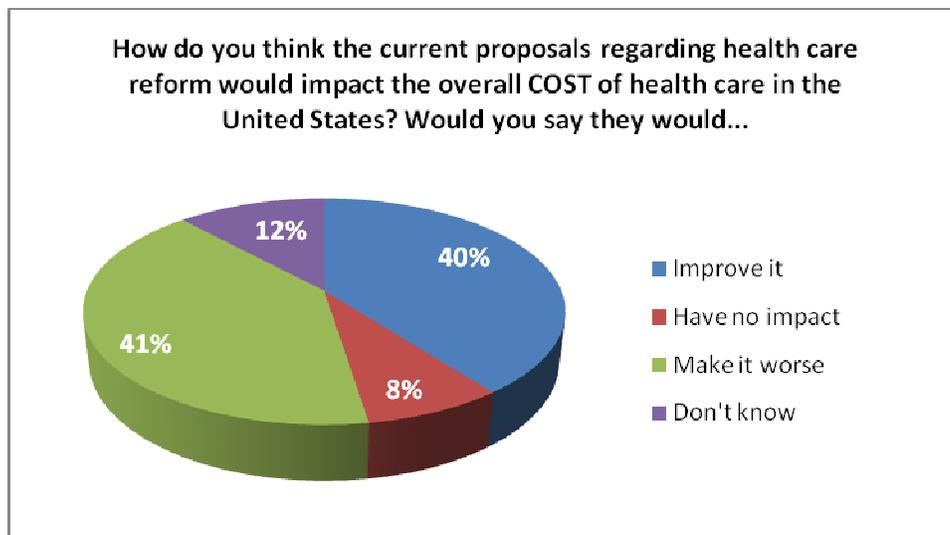
- Twenty-two percent (22%) Republican.
- Fourteen percent (14%) Independents (Lean Republican).
- Fourteen percent (14%) Independents.
- Thirty-four percent (34%) Democrats.
- Thirteen percent (13%) Independents (Lean Democrat).
- Two percent (2%) Another party.
- One percent (1%) Don't know / Refuse to answer.



Health Reform’s Impact on Health Care Costs:

When asked how they expected health care reform legislation to impact costs,...

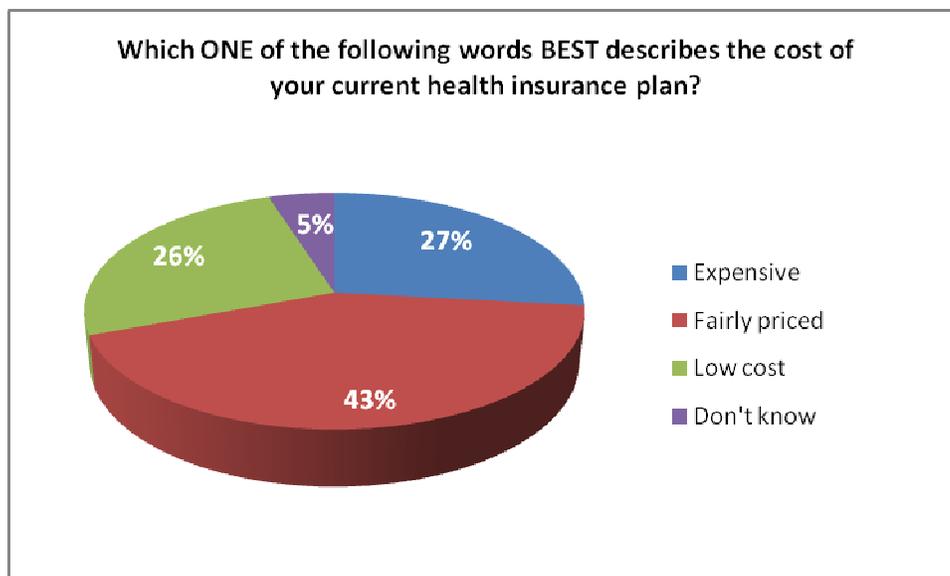
- Two-in-five Adults surveyed (41%) believe the current proposals will make health care costs worse
- A nearly identical proportion (40%) expects the proposals to improve costs.
- Eight (8%) percent expect to see no impact on costs.



Perceptions of their Personal Health Insurance Costs:

Sixty-nine percent (69%) of insured respondents believe their health insurance is low-cost or fairly priced, while slightly more than one-quarter (27%) believe it is expensive.

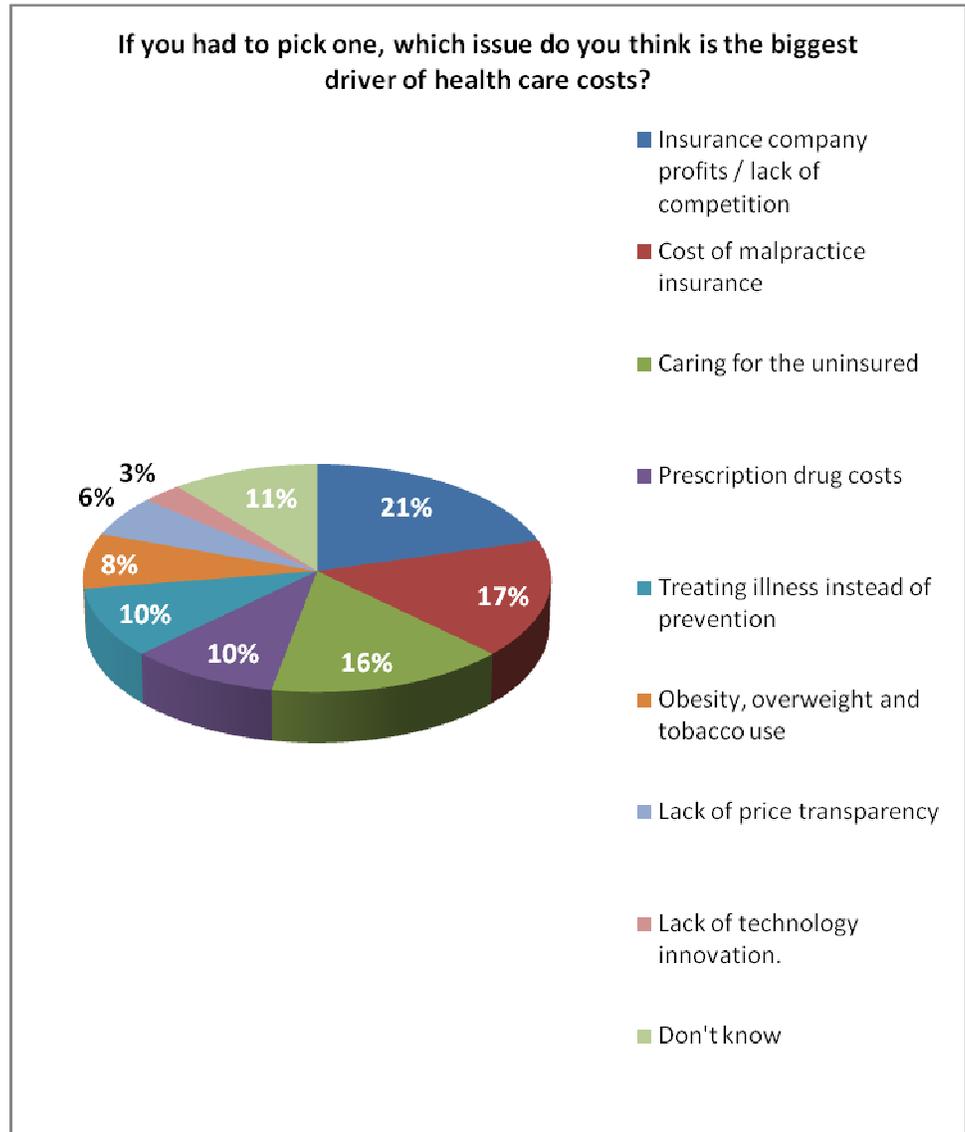
- Twenty-six percent (26%) of insured respondents believe their health insurance is low-cost.
- Another forty-three percent (43%) of insured respondents believe their health insurance plan is fairly priced.



Perceptions of Biggest Drivers of Rising Health Care Costs:

There is no clear consensus of the primary driver of increasing health insurance costs.

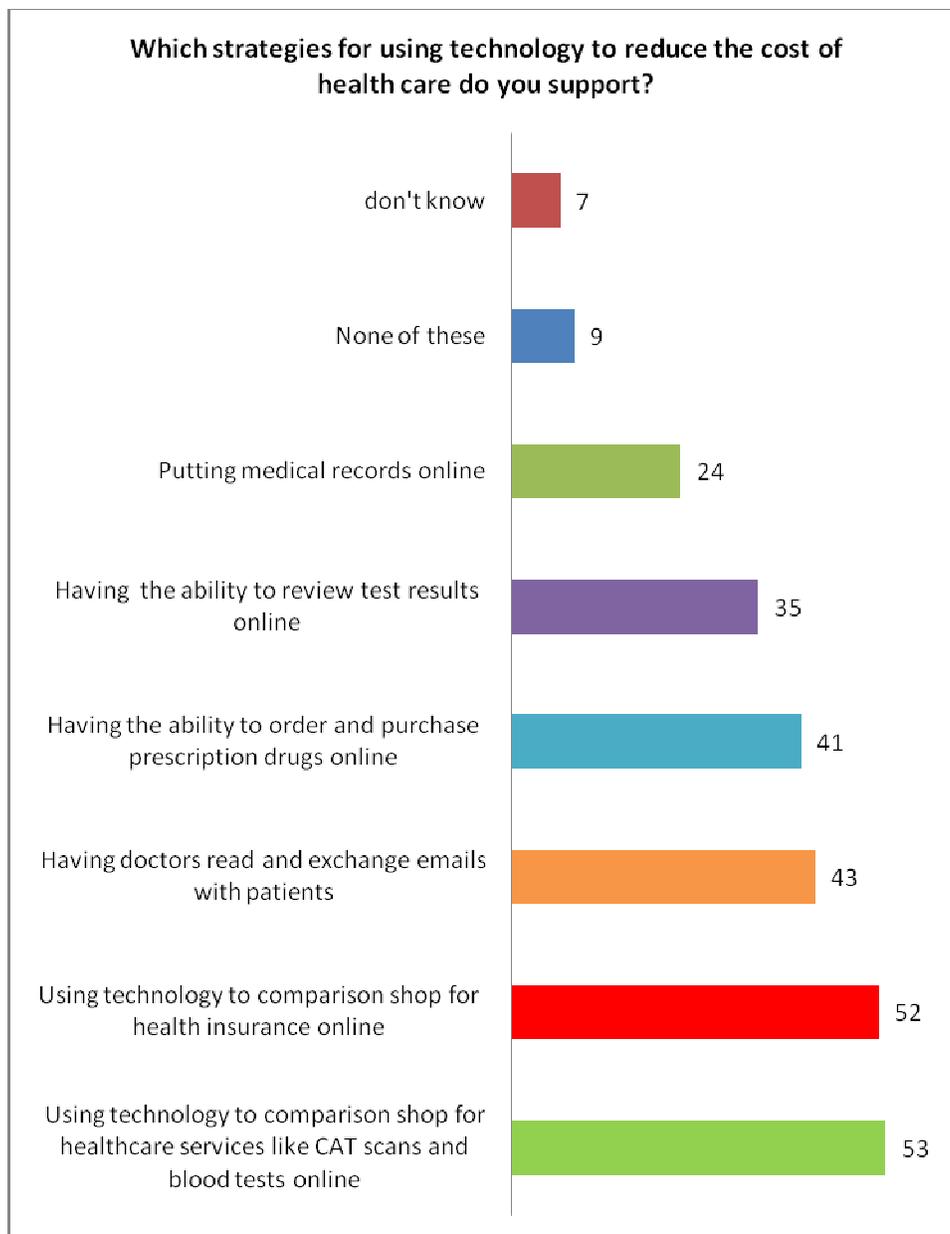
- 21% blame insurance company profits / lack of competition.
- 17% blame malpractice insurance costs.
- 16% blame care for the uninsured.
- 10% blame prescription drug costs.
- 10% blame treating illness instead of prevention.
- 8% blame health problems like obesity, overweight and tobacco use.
- 6% blame a lack of price transparency for treatments.
- 3% blame a lack of technology innovation.
- 11% don't know.



The Role of Technology in Reducing Health Insurance Costs:

The majority (85%) of those surveyed support one or more technology strategies to reduce health care costs.

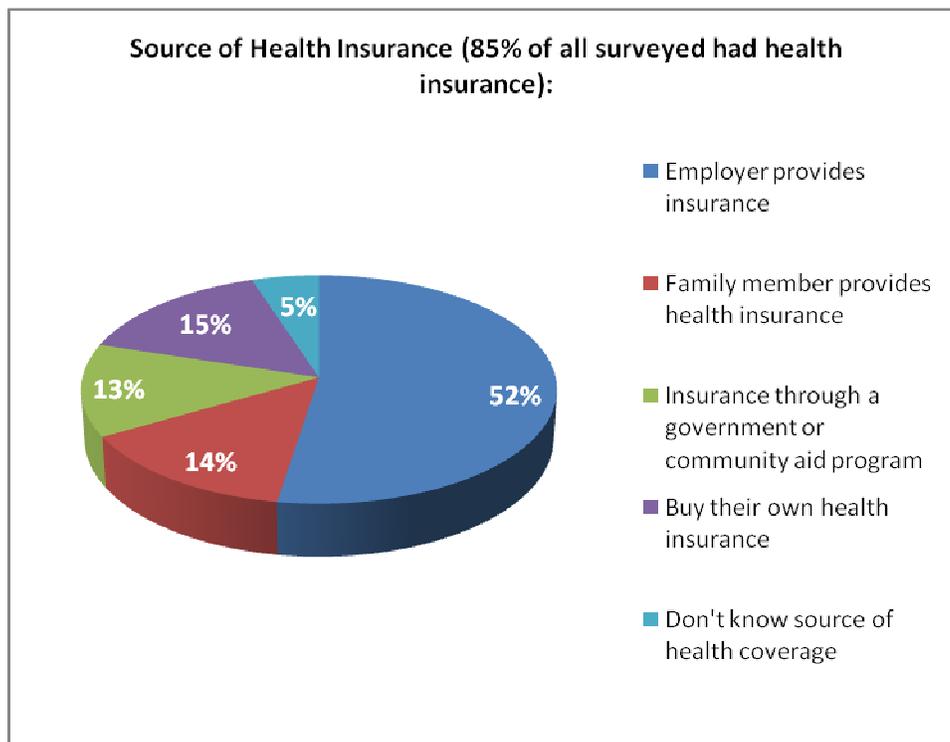
- Fifty-three percent (53%) support using technology to comparison shop for health care services like CAT scans and blood tests online.
- Fifty-two percent (52%) support using technology to comparison shop for health insurance online (see eHealthInsurance.com).
- Forty-three percent (43%) support having doctors read and exchange emails with patients.
- Forty-one percent (41%) believe the ability to order and purchase prescription drugs online can reduce costs.
- Thirty-five percent (35%) support having test results available online.
- Only twenty-four percent (24%) support putting medical records online.



Demographics of those surveyed:

Fourteen percent (14%) of all respondents report not having health insurance and one percent (1%) report not knowing if they have health insurance. Eighty-five percent (85%) of respondents report having insurance, and receiving their coverage from one of the following sources:

- Around one-half (52%) of those with health insurance have employer-provided insurance.
- Fourteen percent (14%) report getting insurance through another family member's coverage.
- Thirteen percent (13%) report getting insurance through a government or community aid program.
- Fifteen percent (15%) pay for it themselves.
- Five percent (5%) report not being sure of where they get their health coverage.



Methodology

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