

eHealth QuickRead Report December 2014

METHODOLOGY

An online survey of 1,000 nationally representative US adults ages 18+, plus oversamples up to 500 respondents who purchase private insurance

QUESTIONS

1. How secure or insecure do you feel about your current financial health?

Response	Nat. Rep.	Self-Purchasers
Very secure	20%*	21%
Somewhat secure	47%	44%
Somewhat insecure	24%	24%
Very insecure	10%	11%
QuickFacts[±]		
Secure (net)	66%	65%
Insecure (net)	34%	35%

2. How likely or unlikely is your financial health to improve in the next 12 months?

Response	Nat. Rep.	Self-Purchasers
Very likely	21%	19%
Somewhat likely	48%	45%
Somewhat unlikely	25%	28%
Very unlikely	6%	8%
QuickFacts		
Likely (net)	69%	64%
Unlikely (net)	31%	36%

* All decimals are rounded to the nearest percentage point. This may result in certain numerical totals adding up to slightly more or slightly less than 100%.

[±] Data under "QuickFacts" were derived from the responses, not included as response options that were read during fielding. We include QuickFacts in instances where we feel they will be helpful.



3. When it comes to your budget, which of the following have you spent more time thinking about in the last year?

Response	Nat. Rep.	Self-Purchasers
Your health insurance	63%	83%
Your cable package	37%	17%

4. Which of the following best describes your overall health?

Response	Nat. Rep.	Self-Purchasers
Extremely healthy	20%	21%
Somewhat healthy	64%	64%
Somewhat unhealthy	15%	13%
Extremely unhealthy	2%	1%
QuickFacts		
Healthy (net)	84%	86%
Unhealthy (net)	16%	14%

5. Who is the primary decision maker regarding purchasing health insurance coverage in your household?

Response	Nat. Rep.	Self-Purchasers
Me	76%	84%
My significant other	15%	11%
My parent or other relative	7%	3%
My child or children	2%	2%

6. Which of the following best describes why you are enrolled in your current plan?

Response	Nat. Rep. [∞]	Self-Purchasers
It is the most affordable option	32%	45%
It has the best coverage benefits	26%	22%
It is accepted by my preferred doctors	14%	16%
It was the only coverage option available to me	10%	1%
It is the company or brand that I prefer	10%	9%
It was inconvenient to switch to another plan	4%	3%
Other	5%	2%

[∞] Asked among those who are currently covered by any kind of health insurance or health care plan.



7. How satisfied or unsatisfied are you with the value of your health insurance plan?

(Asked among those currently covered by any kind of health insurance or health care plan)

Response	Nat. Rep. [∞]	Self-Purchasers
Very satisfied	40%	31%
Somewhat satisfied	46%	47%
Somewhat unsatisfied	11%	14%
Very unsatisfied	4%	8%
QuickFacts		
Satisfied (net)	86%	78%
Unsatisfied (net)	14%	22%

8. When thinking about your current health insurance provider or plan, in which area are you least satisfied?

Response	Nat. Rep. [∞]	Self-Purchasers
The cost of the plan	35%	38%
The benefits I get for the money I pay	24%	29%
Access to the doctors I want	18%	18%
Customer service at my health insurance company	13%	11%
I am completely satisfied with my plan	8%	4%
Other	1%	0%

9. If you were to incur a major medical expense, how likely or unlikely is it that you would have difficulty covering the cost of your deductible? For example, expenses related to a severe illness such as cancer, or a medical emergency requiring hospitalization.

Response	Nat. Rep. [∞]	Self-Purchasers
Very likely	23%	28%
Somewhat likely	30%	36%
Somewhat unlikely	27%	22%
Very unlikely	20%	13%
QuickFacts		
Likely (net)	53%	64%
Unlikely (net)	47%	36%



10. If you've ever switched health insurance providers or plans, which of the following explain why?

Response	Nat. Rep.	Self-Purchasers
To save money on premiums or deductibles	25%	41%
To get better coverage benefits	23%	32%
To get better access to quality care	15%	18%
I had a qualifying life event, such as a job change or divorce	14%	13%
To include a specific doctor	11%	14%
To maintain coverage benefits between jobs	10%	12%
Other	5%	4%
I have never changed my health insurance provider or plan	37%	19%
QuickFacts		
Changed provider/plan (net)	63%	81%

11. Which of the following medical procedures, if any, have you ever avoided specifically to save money?

(Asked among women)

Response	Nat. Rep.	Self-Purchasers
Physical exam	20%	25%
Annual gynecological exam	18%	24%
Mammogram	16%	22%
Medical tests for primary care or in an emergency	12%	16%
Immunizations, such as a flu shot	11%	13%
STD tests	4%	4%
Other	2%	2%
None of these	62%	55%
QuickFacts		
Any (net)	38%	45%



12. Which of the following medical procedures, if any, have you ever avoided specifically to save money?

(Asked among men)

Response	Nat. Rep.	Self-Purchasers
Physical exam	17%	24%
Immunizations, such as a flu shot	15%	13%
Medical tests for primary care or in an emergency	12%	13%
Prostate exam	10%	15%
STD tests	6%	7%
Other	2%	1%
None of these	67%	61%
QuickFacts		
Any (net)	33%	39%

13. What impact, if any, do you think the Affordable Care Act has had on the quality of your health insurance coverage benefits?

(Among insured Americans)

Response	Nat. Rep.	Self-Purchasers
A very positive impact	15%	22%
A somewhat positive impact	17%	25%
No impact at all	40%	21%
A somewhat negative impact	14%	15%
A very negative impact	15%	18%
QuickFacts		
Positive impact (net)	32%	46%
Negative impact (net)	28%	32%

14. What effect, if any, do you think the Affordable Care Act has had on your options for doctors and specialists?

(Among insured Americans)

Response	Nat. Rep.	Self-Purchasers
I have a lot more options	11%	14%
I have a few more options	11%	15%
No effect at all	55%	40%
I have a few less options	13%	15%
I have a lot less options	10%	15%
QuickFacts		
More options (net)	22%	30%
Fewer options (net)	23%	30%

15. Which of the following are among your top three financial fears?

Response	Nat. Rep.	Self-Purchasers
An expensive medical emergency	54%	62%
Funding my retirement	53%	53%
Paying for healthcare	44%	57%
Not being able to afford my mortgage or rent	42%	35%
Losing my job	31%	26%
Paying for my child's/future child's education	23%	16%
Other	7%	5%

16. Which of the following are among your top three fears as a parent for your child's future?

(Asked among parents of children under 18)

Response	Nat. Rep.	Self-Purchasers
Becoming seriously ill or injured	66%	65%
Not getting a quality education	48%	47%
Abusing drugs	44%	41%
Becoming a victim of school violence	41%	40%
Being bullied	40%	40%
Becoming obese	20%	18%
Other	3%	1%



17. Which of the following factors impacted your choice of birth control?

Response	Nat. Rep.	Self-Purchasers
Fear of side effects	15%	14%
Cost	13%	13%
Health issues, for example, being unable to take certain forms	12%	7%
Decrease in sexual pleasure	7%	6%
Religious reasons	6%	4%
Insufficient information	6%	5%
Other	2%	2%
I do not take birth control	65%	69%
QuickFacts		
Any (net)	35%	31%

(Among those who take birth control)

Response	Nat. Rep.	Self-Purchasers
Fear of side effects	44%	44%
Cost	38%	41%
Health issues, for example, being unable to take certain forms	33%	23%
Decrease in sexual pleasure	21%	21%
Religious reasons	18%	14%
Insufficient information	17%	17%
Other	7%	6%

**Methodological Notes:**

The eHealth Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 1,000 nationally representative U.S. adults ages 18+, plus oversamples up to 500 respondents who purchase private insurance, between December 12th and December 19th, 2014, using an email invitation and an online survey. Quotas have been set to ensure reliable and accurate representation of the U.S. adult population 18+.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points for the nationally representative sample, and 4.4 percentage points for the self-insured sample, from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.