



**Health Insurance Consumers Respond to Coronavirus: A Survey**  
*March 2020*

## Study Overview

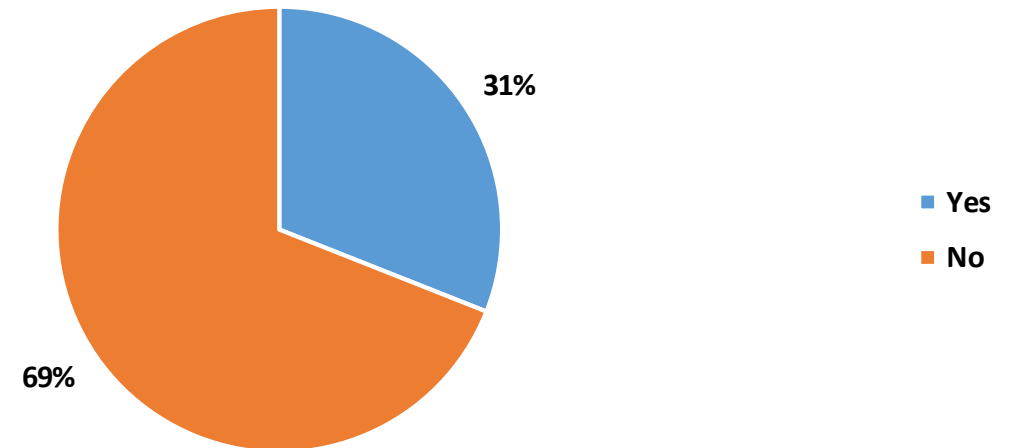
This report presents findings from a voluntary survey of nearly 600 consumers, exploring their responses to the developing coronavirus (COVID-19) epidemic in the United States. Survey respondents were between the ages of 18 and 64 and had purchased major medical individual or family health insurance plans from eHealth. The survey was conducted between March 9 and March 12, 2020. Highlights:

- **Concerns about coronavirus and health coverage:** Nearly seven in ten (69%) feel they don't have a basic understanding of how their insurance coverage works for coronavirus. About two thirds (64%) would struggle to pay their full deductible if hospitalized for coronavirus.
- **Response to the coronavirus crisis mirrors political divides:** 34% of likely Republican voters say they are not concerned about coronavirus, compared to 13% of likely Democratic voters. Similarly, 38% of likely Republican voters express high confidence in the government's response, compared to 6% of likely Democratic voters.
- **The college educated and affluent are better able to make lifestyle adjustments in the face of coronavirus:** 52% of college graduates and 60% of those with incomes of \$100,000 to \$150,000 say they have a job allowing them work from home, compared to 19% of those with a high school education and 36% of those earning less than \$25,000 per year.

### Nearly seven in ten consumers say they don't understand how their insurance coverage works for coronavirus

- 31% of respondents say they have a basic understanding of how their coverage would work for coronavirus.
- 69% say they do not have a basic understanding of how coverage would work under their health plan.

### Do you feel that you have a basic understanding of how your insurance coverage works for coronavirus?



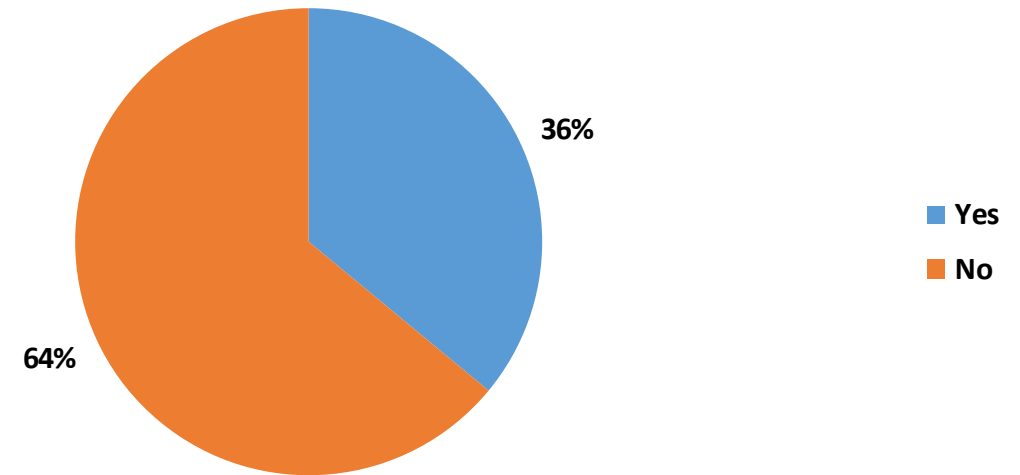
**More men than women feel they understand their coverage:** 36% of men feel they have a basic understand of how coverage for coronavirus works under their health plan, compared to 27% of women.

**Republican voters are more likely than Democratic voters feel they understand their coverage:** 41% of likely Republican voters say they have a basic understanding of how coverage for coronavirus works under their heath plan, compared to 24% of likely Democratic voters.

### About two thirds say they cannot pay their annual deductible if hospitalized for coronavirus

- 36% say they would be able to pay out their full annual deductible if it became necessary due to hospitalization.
- 64% say they could not afford to pay out their full annual deductible.

### If you had to pay out your health plan's full annual deductible for treatment of coronavirus, could you afford it?



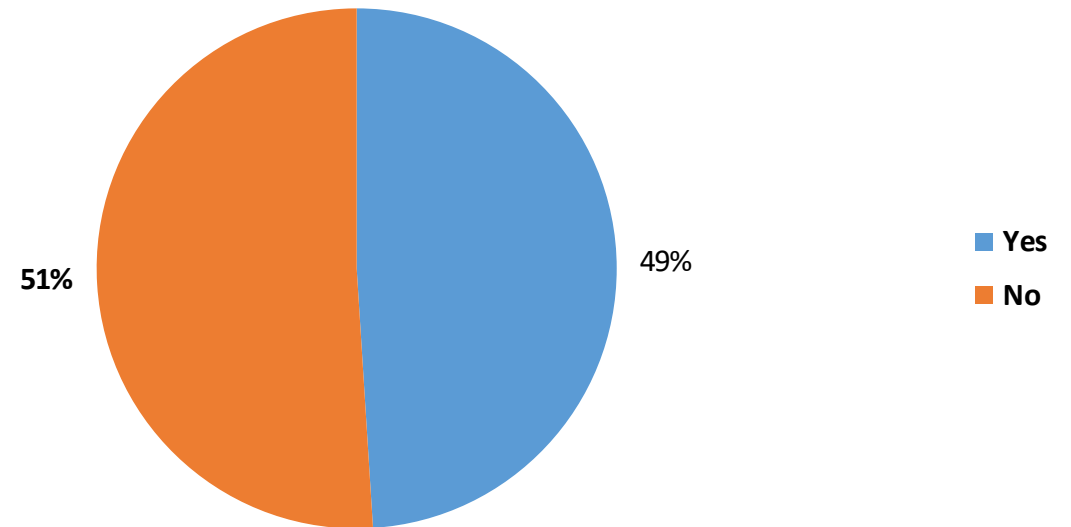
**Men are more likely than women to be able to pay their annual deductible:** 48% of men say they could afford to pay their annual deductible if hospitalized for coronavirus, compared to 32% of women.

**College grads are more likely than the high school educated to be able to pay their annual deductible:** 45% of college graduates say they could afford to pay their annual deductible if hospitalized, compared to 29% of those with only a high school education.

**About half of employed respondents say they have a job that would allow them to work from home if it was recommended they do so**

- 49% say they could potentially do their job from home if it were recommended.
- 51% say they could not do their job from home.

**Do you have the kind of job that would allow you to work from home if it were recommended?**



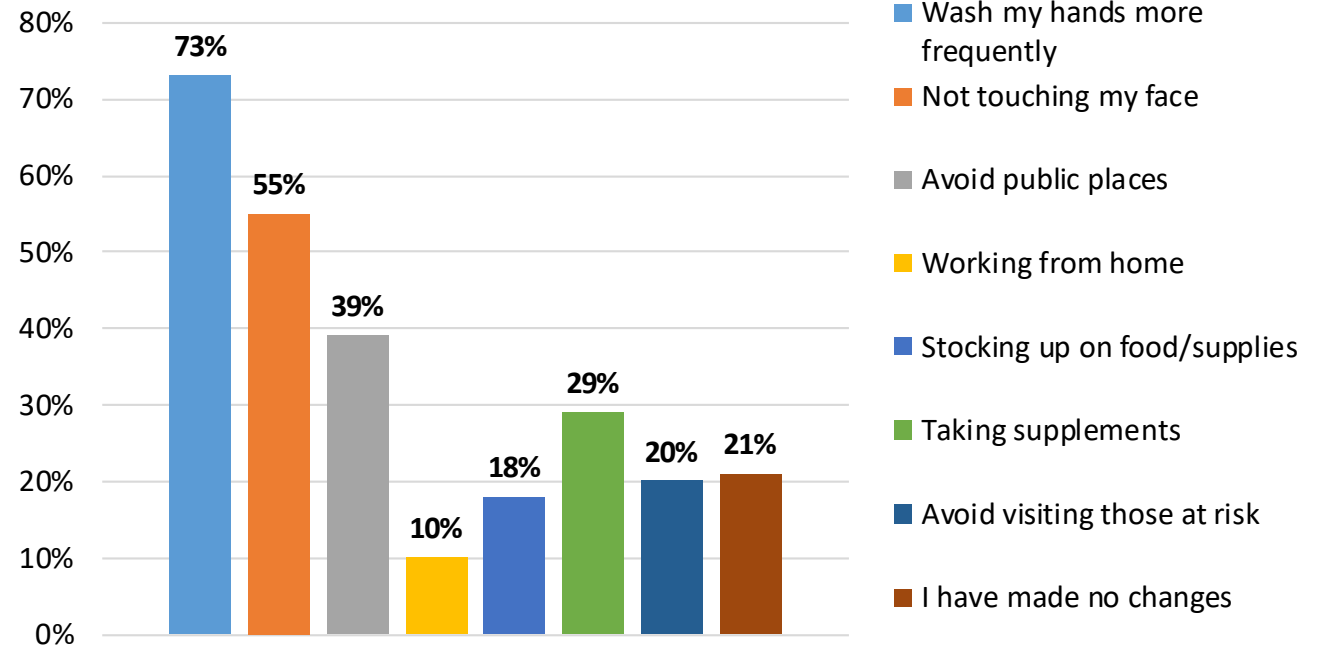
**College grads are more likely than the high school educated to be able to work from home:** 52% of college graduates say they have a job that would allow them to work from home, compared to 19% of those with only a high school education.

**Six-figure income earners are more likely to be able to work from home:** 60% of those with an annual household income of \$100,000 to \$150,000 say they would be able to work from home, compared to 36% of those with an income of less than \$25,000 per year.

**About eight in ten report making changes to their personal habits due to the coronavirus outbreak**

- A majority of respondents say they are washing hands more frequently (73%) and avoiding touching their face (55%).
- 39% say they are avoiding public places.
- 29% say they are taking supplements.
- 21% have made no changes to their habits.
- 20% are avoiding contact with the elderly or those at high risk.
- 18% are stocking up on food and other supplies.
- 10% are working from home.

**Which of the follow changes have you made to your personal habits due to coronavirus?**



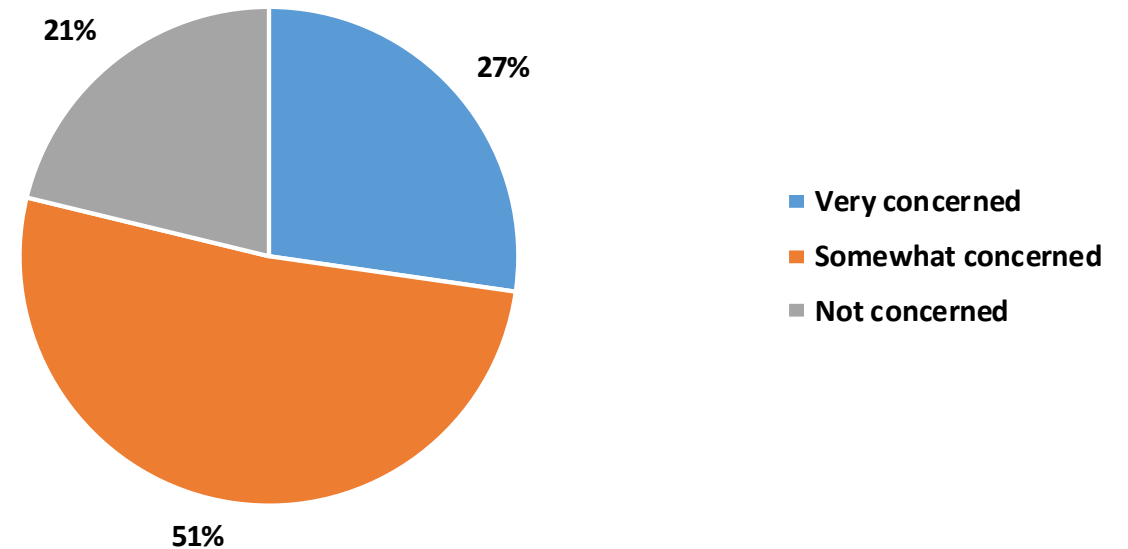
**Changes in personal habits mirror political divide among voters:** 29% of likely Republican voters say they have made no changes to their personal habits in response to coronavirus, compared to 13% of likely Democratic voters.

**Older consumers are more likely to have made no changes to their personal habits:** 26% of respondents age 55 to 64 say they have made no changes to their personal habits, compared to 16% of those age 34 to 44.

### More than three in four respondents express general concern about coronavirus

- 27% of respondents say they are very concerned about coronavirus.
- 51% say they are somewhat concerned.
- 21% say they are not concerned at all.

### How concerned are you about coronavirus (COVID-19)?



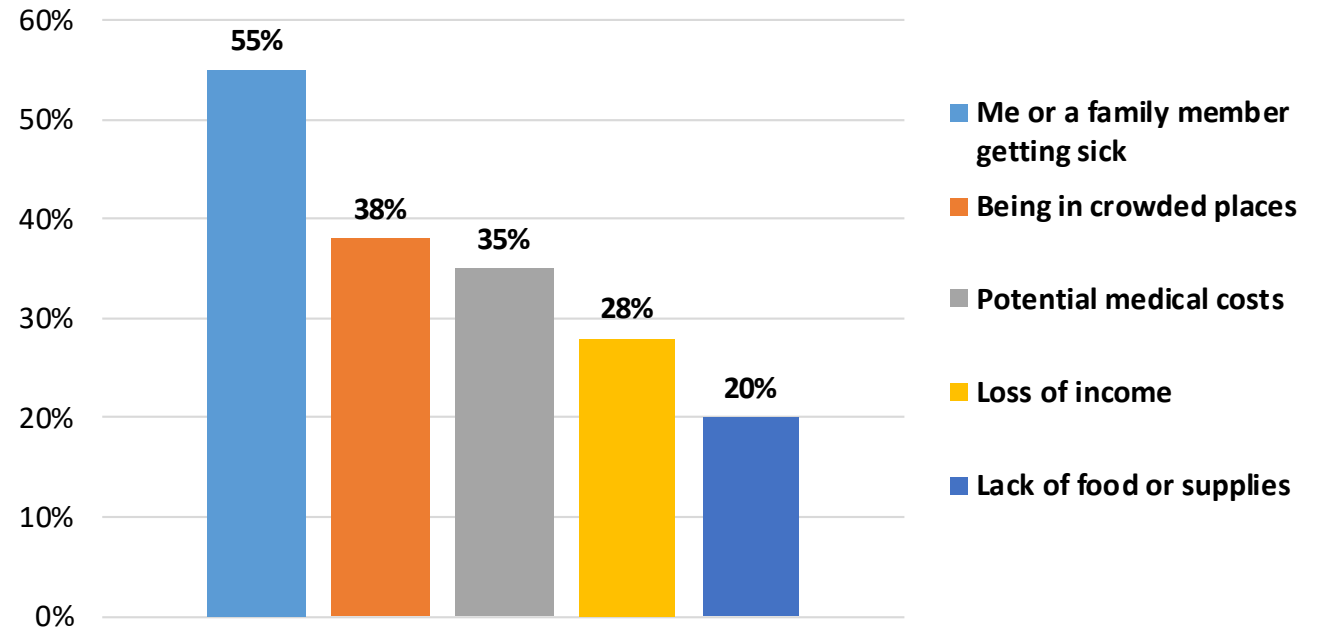
**People in the 45 to 54 age band are most concerned:** 35% of those between the ages of 45 and 54 say they are “very concerned” while those age 25-34 were least likely to feel that way (22%); 29% of those age 55 to 64 (the oldest group covered in this survey) say they are “very concerned.”

**Republican voters are less likely to be concerned:** 34% of likely Republican voters say they are not concerned about coronavirus, compared to 13% of likely Democratic voters.

**Falling ill, being in crowds, and potential medical costs top the list of consumer concerns**

- 55% worry about themselves or a family member getting sick.
- 38% worry about being in crowded places.
- 35% worry about the medical costs associated with receiving care.
- 28% worry about loss of income if they are unable to work.
- 20% worry about not having enough food or other supplies.

**Specifically what do you worry about when it comes to coronavirus?**



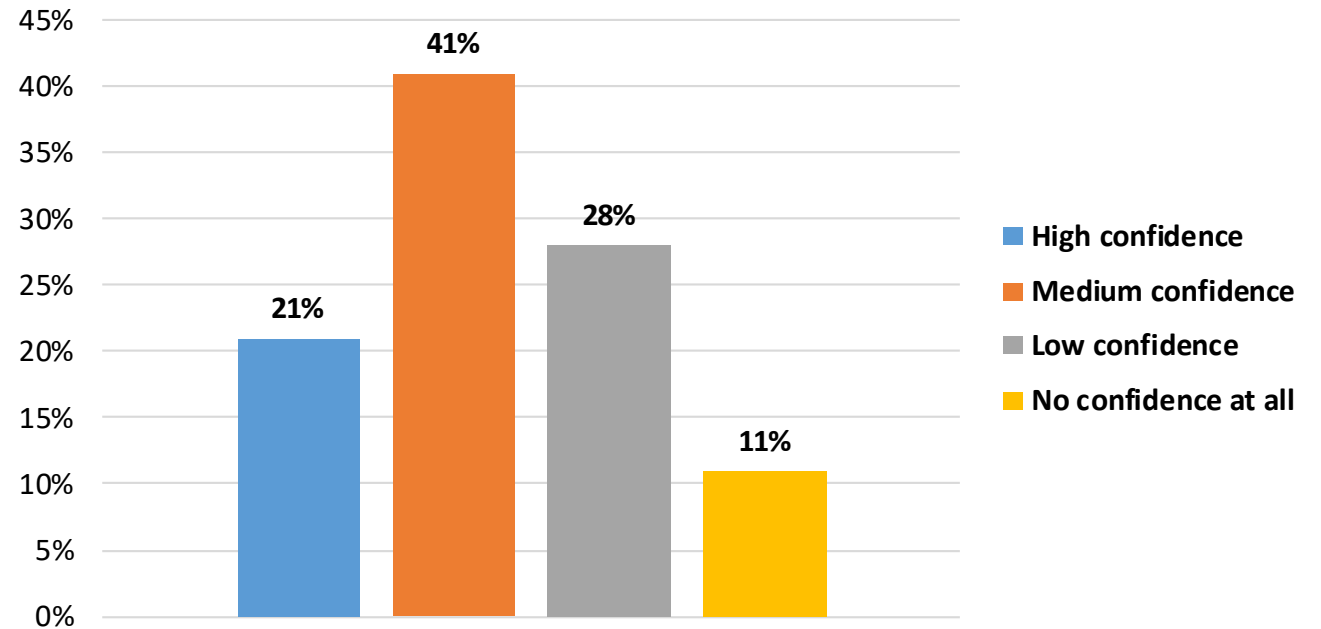
**Women and men express different concerns:** More women than men are worried about getting sick (60% vs. 51%) but somewhat fewer women than men are worried about being in crowded places (36% vs. 40%).



**Six in ten express medium-to-high confidence in the government’s response to the crisis**

- 62% express either medium confidence (41%) or high confidence (21%) in the government’s response to coronavirus.
- 39% express either low confidence (28%) or no confidence at all (11%) in the government’s response.

**Describe your level of confidence in the government’s response to the coronavirus**



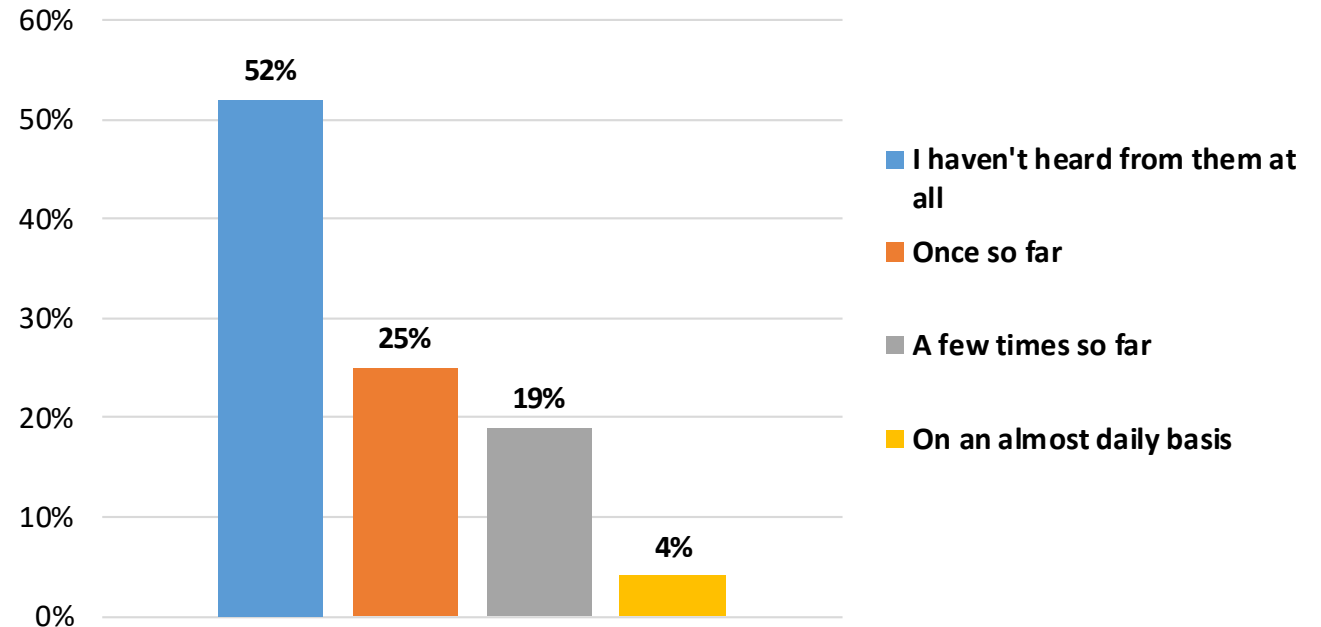
**Republican voters are more likely than Democratic voters to express high confidence:** 38% of likely Republican voters express “high confidence” in the government’s response to the crisis, compared to 6% of likely Democratic voters.

**Older respondents are more likely than younger ones to express high confidence:** 28% of those between the ages of 55 and 64 express “high confidence” in the government’s response, compared to 13% of those between age 25 and 34.

**At the time of the survey, most consumers had not heard from their medical providers or insurers about coronavirus**

- 52% of respondents say they have not heard from their medical providers or insurers about coronavirus.
- 25% have heard from their medical provider or insurer once so far.
- 19% have heard from their medical provider or insurer a few times so far.
- 4% said they are hearing from their medical provider or insurer on almost a daily basis.

**How often are you hearing from your medical care provider or health insurer about coronavirus?**



**Pre-retirement age consumers were less likely to have heard from care providers or insurers:** 62% of those age 55 to 64 say they had not heard from their medical care provider or insurer at all on the coronavirus, compared to 40% of those age 45-54.

**Methodology Note**

This report's findings are based on a voluntary survey of consumers age 18 through 64 who purchased major medical individual and family health insurance plans compliant with the Affordable Care Act through eHealth. The survey was conducted between March 9 and March 12, 2020, and a total of 593 responses were collected. All figures were rounded to the nearest full percentage point. Total percentages may add to slightly more or less than 100 due to rounding.

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