

Most People Continue to Think Well of Their Health Plans

Medicare beneficiaries are somewhat more satisfied than people with employer-sponsored plans or Medicaid

While previous research by Harris Interactive finds that most people have negative views of managed care, and are, therefore, strongly supportive of legislation to provide a “patients’ bill of rights,” a new issue of *The Harris Poll*® shows that most people continue to think well of their own health plans. Fully 67% of adults with employer-provided plans give their plans a grade of A or B, and only 8% rate their plans as a D or an F. Most people would recommend their own health plans to family members or friends. Fully 75% of those with employer-provided plans say that they would recommend their plans to friends who are healthy. A somewhat smaller 68% say they would recommend them to friends or family members with a serious or chronic illness.

Trends: Little Change

While there are modest changes in some of the trends, the overall picture is one of little change in the three years since these questions were first asked in 1998. The following summary table shows the proportions of adults with employer-provided health insurance giving various negative responses about their plans. The answers now are almost identical to what they were in 1999.

SUMMARY A

Those Unhappy with Employer-Provided Plans - Key Trends

	1999 %	2000 %	2001 %
Adults who gave their employer-provided health plans a grade of C, D, or F	29	26	31
Adults who would not recommend their employer-provided health plans to friends who are healthy	20	15	22
Adults who would not recommend their employer-provided health plans to friends who have serious or chronic illnesses	28	25	26

Levels of Satisfaction for Employer-Provided Plans: Medicare and Medicaid

In general, Medicare beneficiaries tend to be somewhat more satisfied with their health care coverage than are members of employer-provided plans or Medicaid beneficiaries, as the following summary table shows. For example, only 24% of Medicare beneficiaries give their plans a C, D, or an F rating, whereas 31% of both Medicaid beneficiaries and those with employer-provided plans rate their coverage C, D or F.

♦ EDITORS ♦

Humphrey Taylor
Chairman of *The Harris Poll*®

Robert Leitman
Group President, Health Care,
Education & Public Policy



SUMMARY B

Those Unhappy with Different Types of Plans (2001)

	Covered by:		
	Employer-Provided Plans	Medicare	Medicaid
	%	%	%
Give their health plans a low rating (C, D, or F)	31	24	31
Would not recommend their plans to friends who are healthy	22	18	31
Would not recommend their plans to friends who have serious or chronic illnesses	26	21	24

The Contrast Between Positive Member Satisfaction and Negative Public Attitudes

The contrast between these numbers – with well over 60% of the public giving their own plans generally positive ratings – and the negative image of health insurance and managed care, as shown by other Harris Interactive surveys, is very striking. It parallels the more positive feelings people have about their own members of Congress, as opposed to Congress generally, their own doctors as opposed to doctors generally, and their children’s schools versus schools generally.

These differences obviously reflect in part the difference between personal experiences and the impact of negative media reporting. The personal experiences of the public with their own health plans are not nearly as bad as their beliefs about health insurance and managed care, which in many cases come from what they see on TV, in movies, or in magazines and newspapers.

So What?

Having said that, nobody in the health insurance industry should be satisfied with the situation where only 29% of the public rate their plans as an A, and only a third of the public (34%) would definitely recommend their plans to their friends. A reasonable reaction to these numbers by the health insurance industry should be that these numbers are not nearly as bad as one might have expected, given the negative media coverage and the image of the industry, but that they are not nearly as good as they could and should be.

TABLE 1-A

Rating of Own Health Plan: 1998 - 2001

“I want to know how you rate your current/most recent health plan, thinking about all your experiences with that plan, would you give it a grade of A, B, C, D or F?”

Base: Currently Insured	1998	1999	2000	2001
	%	%	%	%
A	33	30	34	29
B	39	39	35	38
C	18	22	19	23
D	5	5	6	4
F	3	2	2	4
Don't know	2	2	4	2

TABLE 1-B

Rating of Own Health Plan: Trends 1999 - 2001 Employer-Provided Plans

“I want to know how you rate your current/most recent health plan, thinking about all your experiences with that plan, overall, would you give it a grade of A, B, C, D or F?”

Base: Currently Insured by Employer or Union	Currently Insured Through Work, Union		
	1999 %	2000 %	2001 %
A	26	34	26
B	43	36	41
C	22	18	23
D	6	6	4
F	1	2	4
Not sure/Refused	2	5	2

TABLE 2-A

Recommending Health Plan to a Healthy Relative or Friend: 1998 - 2001

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who is basically healthy?”

Base: Currently Insured	1998 %	1999 %	2000 %	2001 %
Definitely recommend	39	31	41	34
Probably recommend	40	44	37	39
Probably not recommend	12	13	11	16
Definitely not recommend	7	8	6	7
Don't know	2	4	3	3
Refused	*	1	1	1

TABLE 2-B

Recommending Plan to a Healthy Friend: Trends 1999 - 2001 Employer-Provided Plans

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who is basically healthy?”

Base: Currently Insured by Employer or Union	Currently Insured Through Work, Union		
	1999 %	2000 %	2001 %
Definitely recommend	26	42	33
Probably recommend	53	40	42
Probably not recommend	12	9	17
Definitely not recommend	8	6	6
Not sure/Refused	2	3	3

TABLE 3-A

Recommending Health Plan to a Sickly Relative or Friend: 1998 - 2001

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who has a serious or chronic illness?”

Base: Currently Insured	1998 %	1999 %	2000 %	2001 %
Definitely recommend	34	28	38	34
Probably recommend	34	38	30	33
Probably not recommend	16	13	13	14
Definitely not recommend	13	14	12	11
Don't know	3	6	5	5
Refused	*	1	1	1

TABLE 3-B

Recommending Plan to Health Friend: Trends 1999 - 2001 Employer-Provided Plans

“Would you definitely, probably, probably not or definitely not recommend your health care plan to a family member or friend who has a serious or chronic illness?”

Base: Currently Insured by Employer or Union	Currently Insured Through Work, Union		
	1999 %	2000 %	2001 %
Definitely recommend	24	36	32
Probably recommend	44	33	35
Probably not recommend	14	13	15
Definitely not recommend	14	12	11
Not sure/Refused	4	6	6

Methodology

This issue of *The Harris Poll*® was conducted by telephone within the United States between December 14–19, 2001 among a sample of 927 insured adults. Figures for age, sex, race, education, number of adults and number of voice/telephone lines in the household were weighted where necessary to align them with their actual proportions in the population.

In theory, with a probability sample of this size, one can say with 95 percent certainty that the results have a statistical precision of plus or minus 3 percentage points of what they would be if the entire adult population had been polled with complete accuracy.

These statements conform to the principles of disclosure of the National Council on Public Polls.

About Harris InteractiveSM

Harris Interactive (Nasdaq: HPOL) is a worldwide market research and consulting firm, best known for *The Harris Poll*® and its pioneering use of the Internet to conduct scientifically accurate market research. Strengthened by its recent merger with Total Research Corporation, the Company now combines the power of technology with international expertise in predictive, custom, strategic research. Headquartered in the United States, with offices in the United Kingdom, Japan and a global network of local market and opinion research firms, the Company conducts international research with fluency in multiple languages. For more information about Harris Interactive, visit www.harrisinteractive.com. EOE M/F/D/V

For more information, please contact us at:

877.919.4765
or visit our website at
www.harrisinteractive.com

Media inquiries, contact:
Nancy Wong 716.214.7316