

Health Care Poll

EDITOR

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Health Care Costs Not a Difficult Problem for Most Americans

Majorities of the U.S. public say they know what their health care premiums, doctor visits, prescription drugs and deductibles cost while far fewer say they do not, according to the results of a recent new Harris Interactive poll conducted for The Wall Street Journal Online's Health Industry Edition.

People who say they "know exactly" how much they pay for their health insurance premiums include those who purchase their own health insurance (61%), have employer-provided insurance (45%) or are insured through Medicare (56%). Twelve percent of all insured adults say they "have no idea" what their premiums cost.

Overall, few found paying for health care difficult except for those on Medicare whose percentages were higher than for other groups.

"The good news is that most people do not find it difficult to pay their insurance premiums or out-of-pocket costs. The bad news is that those who find it very difficult – up to 20 million adults – include many sick, low-income people who really need the care," says Humphrey Taylor, chairman of *The Harris Poll*® at Harris Interactive.

TABLE 1
How Much People Know About What They Pay In Health Insurance Premiums

"Do you know exactly how much you pay for... Your monthly health insurance premium?"

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Know exactly	46	45	61	56
Know, but not exactly	24	27	16	24
Have no idea	12	13	13	4
Don't pay	19	15	9	16

Note: Percentages may not add up exactly due to rounding

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TABLE 2

How Much People Know About What They Pay For Doctors' Visits

"Do you know exactly how much you pay for... the amount you pay each time to see a doctor?"

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Know exactly	60	72	52	45
Know, but not exactly	18	16	22	27
Have no idea	8	7	17	7
Don't pay	13	5	9	21

Note: Percentages may not add up exactly due to rounding

TABLE 3

How Much People Know About What They Pay For Prescription Drugs

"Do you know exactly how much you pay for... the amount you pay each time you buy a drug with a doctor's prescription?"

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Know exactly	56	62	43	62
Know, but not exactly	26	27	30	25
Have no idea	10	10	18	6
Don't pay	8	2	9	8

Note: Percentages may not add up exactly due to rounding

TABLE 4

How Much People Know About What They Pay In Deductibles

"Do you know exactly how much you pay for... your deductibles?"

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Know exactly	50	54	52	57
Know, but not exactly	20	21	19	21
Have no idea	12	12	17	9
Don't pay	17	13	12	12

Note: Percentages may not add up exactly due to rounding

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TABLE 5

How Difficult It Is To Pay Health Insurance Premiums

“How difficult is it for you to pay each of the following – your monthly health insurance premium?”

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Very difficult	5	3	17	9
Somewhat difficult	14	12	25	22
Not very difficult	19	21	24	18
Not at all difficult	38	46	17	31
Don't pay	24	19	17	19

Note: Percentages may not add up exactly due to rounding

TABLE 6

How Difficult It Is To Pay For Doctors' Visits

“How difficult is it for you to pay each of the following – the amount you pay each time you see a doctor?”

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Very difficult	4	2	8	11
Somewhat difficult	12	11	18	14
Not very difficult	27	31	31	21
Not at all difficult	41	50	27	32
Don't pay	16	6	16	22

Note: Percentages may not add up exactly due to rounding

TABLE 7

How Difficult It Is To Pay For Prescription Drugs

“How difficult is it for you to pay each of the following – the amount you pay each time you buy a drug with a doctor's prescription?”

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Very difficult	7	5	11	17
Somewhat difficult	18	16	25	24
Not very difficult	27	31	25	23
Not at all difficult	37	44	21	27
Don't pay	11	4	18	9

Note: Percentages may not add up exactly due to rounding

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TABLE 8
How Difficult It Is To Pay Deductibles

“How difficult is it for you to pay each of the following – your deductible?”

Base: Have Health Insurance

	All Insured Adults	Adults with:		
		Employer-Provided	Individually Purchased	Medicare
	%	%	%	%
Very difficult	9	8	14	14
Somewhat difficult	18	19	22	19
Not very difficult	22	23	26	21
Not at all difficult	28	33	13	27
Don't pay	23	17	25	19

Note: Percentages may not add up exactly due to rounding

Downloadable PDFs of Wall Street Journal Online/Harris Interactive Health-Care Polls are posted at http://www.harrisinteractive.com/news/newsletters_wsj.asp.

Harris Interactive Methodology

This study was conducted online within the United States between February 23 and 25, 2004 among a nationwide cross section of 2,183 adults, ages 18 years and over. Figures for age, gender, race/ethnicity, education, income and region were weighted where necessary to align with population proportions. Propensity score weighting was also used to adjust for respondents' propensity to be online. Harris Interactive estimates the results have a statistical precision of ±3.0 percentage points of what they would be if the entire U.S. adult population had been polled with complete accuracy.

Unfortunately, there are several other possible sources of error in all polls or surveys that are probably more serious than theoretical calculations of sampling error. They include refusals to be interviewed (nonresponse), question wording and question order, interviewer bias, weighting by demographic control data and screening (e.g., for likely voters). It is impossible to quantify the errors that may result from these factors. This online sample was not a probability sample.

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

About the Survey

The Wall Street Journal Online/Harris Interactive Health-Care Poll is an exclusive poll that is published in the award-winning Health Industry Edition of The Wall Street Journal Online at www.wsj.com/health.



THE
WALL
STREET
JOURNAL
ONLINE

Health Care Poll

3 Volume

5 Issue

2004
March 10

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About Harris Interactive®

Harris Interactive (www.harrisinteractive.com) is a worldwide market research and consulting firm best known for *The Harris Poll*®, and for pioneering the Internet method to conduct scientifically accurate market research. Headquartered in Rochester, New York, U.S.A., Harris Interactive combines proprietary methodologies and technology with expertise in predictive, custom and strategic research. The Company conducts international research through wholly owned subsidiaries—London-based **HI Europe** (www.hieurope.com) and Tokyo-based **Harris Interactive Japan**—as well as through the Harris Interactive Global Network of local market- and opinion-research firms, and various U.S. offices. EOE M/F/D/V

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