

# eHealth Coverage Satisfaction Index:

## Consumer Satisfaction & Spending for Prescription Drugs and Medical Care

eHealth<sup>®</sup>

October 2015

# Table of Contents

---

<b>Introduction</b> .....	<b>3</b>
<b>Executive Summary</b> .....	<b>4</b>
<b>General Consumer Satisfaction with Health Insurance</b>	
Percentage of Enrollees Satisfied with Their Coverage Against All Five Satisfaction Criteria.....	7
“My health insurance company makes me feel like a valued customer.”* .....	8
“My health insurance company gives me access to the doctors, specialists and hospitals of my choice.” .....	8
“My health insurance company makes it easy to deal with billing problems.”* .....	9
“My health insurance company makes it easy to access and understand my preventive care benefits.” .....	9
“My health insurance company has tools on its web site that help me manage my health care and medical spending.” .....	10
<b>Satisfaction Based on Rx &amp; Out-Of-Pocket Costs, Utilization, and Other Factors</b>	
Satisfaction Correlated to Personal Expenses for Prescription Drugs.....	12
Satisfaction Correlated to Out-of-Pocket Medical Expenses .....	13
Satisfaction Correlated to Utilization of Medical Care .....	14
Satisfaction Correlated to In-Network and Out-of-Network Medical Providers .....	15
Satisfaction and Access to Government Subsidies .....	15
<b>Satisfaction with Health Insurance by State</b>	
Satisfaction with Health Insurance by State.....	17
<b>Methodology</b> .....	<b>18</b>
<b>Media Contacts</b> .....	<b>19</b>

## Introduction

---

eHealth's Coverage Satisfaction Index is an ongoing study of consumers' sentiments toward their health insurance coverage. In February of 2015, eHealth published the results of a survey correlating consumers' feelings about their health insurance coverage with their overall sense of financial well-being. The present report explores consumers' sentiments towards their health insurance plan based on five satisfaction criteria correlated to their personal expenditures for prescription drugs and medical care, as well as other factors.

eHealth's report demonstrates how strongly personal expenditures for prescription drugs and other medical care correlate to overall satisfaction with a consumer's health insurance coverage. The single largest factor predictive of a consumer's satisfaction with his or her coverage, as identified in this report, is how much money he or she has spent out of pocket towards prescription drugs and other medical care, and how well these expenditures tally with the consumer's expectations.

The present report is based on a nationwide online survey of eHealth customers conducted in July and August of 2015. More than 6,500 responses were collected. All respondents had previously purchased individual or family health insurance plans through eHealth.com, the company's private online marketplace. Respondents were invited to rate their agreement with five satisfaction criteria defined by eHealth. Additional questions were asked about coverage utilization and out-of-pocket costs. For more information about the survey, refer to the Methodology section at the end of this report.

In order to gauge satisfaction, customers were asked if they strongly disagreed, disagreed, neither agreed nor disagreed, agreed, or strongly agreed with each of the following satisfaction statements:

- My insurer makes me feel like a valued customer
- My insurer gives me access to the doctors and hospitals of my choice
- My insurer makes it easy to deal with billing issues
- My insurer makes it easy to access and understand my preventive care benefits
- My insurer provides access to online tools that help me manage my medical care and spending

The first of these, **being made to feel like a valued customer by the insurer**, eHealth has used as the primary gauge of satisfaction with one's health insurance plan for the purposes of this report

As explained in the Methodology section, this report suggests trends based on survey responses and may not fully reflect views of all health insurance consumers, either nationally or in any state.

## Executive Summary

---

### Prescription Drug Expenses and Satisfaction Closely Correlated:

- Among respondents who did not spend more than anticipated on prescription drugs, more than four-in-ten (43%) agreed or strongly agreed with the statement “My health insurance company makes me feel like a valued customer.”
- Fewer than one quarter (23%) of those who spent more than expected on prescription drugs felt the same way.
- ▶ Among those who spent more than \$2,000 on prescription drugs, only 15% felt that their health insurance company treated them like a valued customer.

### Other Out-of-Pocket Expenses Closely Correlated to Satisfaction

- Among respondents who reported receiving medical care but having no out-of-pocket expenses, more than half (52%) agreed or strongly agreed with the statement “My health insurance company makes me feel like a valued customer.”
- Somewhat fewer (44%) of those who received medical care and paid up to \$1,000 in out-of-pocket expenses felt the same way.
- ▶ Among those who spent more than \$2,000 out of their own pockets toward medical expenses, only slightly more than a quarter (28%) felt that their health insurance company treated them as a valued customer.

### Gauging Overall Satisfaction Against eHealth’s Five Satisfaction Criteria:

- Somewhat more than a third (36%) of respondents agreed (“agreed” or “strongly agreed”) with eHealth’s key satisfaction statement, “My health insurance company makes me feel like a valued customer,” while 31% disagreed (“disagreed” or “strongly disagreed”).
- Half (50%) of respondents agreed with the statement “My health insurance company gives me access to the doctors, specialists and hospitals of my choice,” while 26% disagreed.
- Somewhat more than a third (36%) of respondents agreed with the statement “My health insurance company makes it easy to deal with billing problems,” while 31% disagreed.
- More than four-in-ten (44%) respondents agreed with the statement “My health insurance company makes it easy to access and understand my preventive care benefits,” while 27% disagreed.
- Four-in-ten (40%) respondents agreed with the statement “My health insurance company has tools on its web site that help me manage my health care and medical spending,” while 22% disagreed.

### Satisfaction Also Related to Utilization of Medical Care, Doctor Networks:

- Six-in-ten (60%) of those respondents who reported receiving medical care for major surgery, and 39% of those receiving maternity care, agreed with the statement “My health insurance company makes me feel like a valued customer,” compared to 36% of all respondents who received medical care.
- Only somewhat more than a quarter (29%) of those who reported seeing medical providers outside their insurance company’s network felt that their insurer treated them like a valuable customer, while (40%) of those who saw only in-network medical providers felt that their insurer made them feel valued.

### Satisfaction Related to Access to Government Subsidies:

- ▶ Respondents who identified themselves as recipients of government subsidies (designed to reduce their monthly premiums) were significantly more likely (52%) than those not receiving government subsidies (29%) to agree with the statement “My health insurance company makes me feel like a valued customer.”

# GENERAL CONSUMER SATISFACTION WITH HEALTH INSURANCE

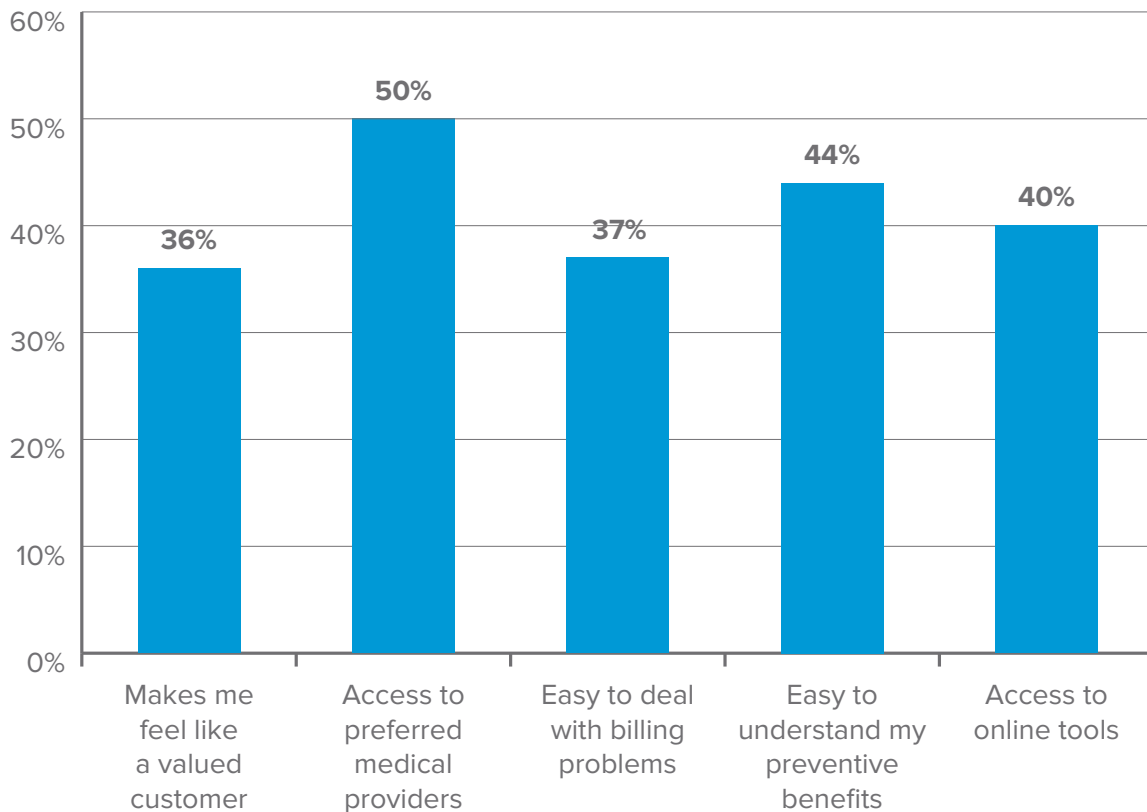
---

## General Consumer Satisfaction with Health Insurance

---

Survey respondents were asked to indicate their agreement or disagreement with five key satisfaction criteria statements defined by eHealth. This section of our report presents general results across all respondents.

### Percentage of Enrollees Satisfied with Their Coverage Against All Five Satisfaction Criteria

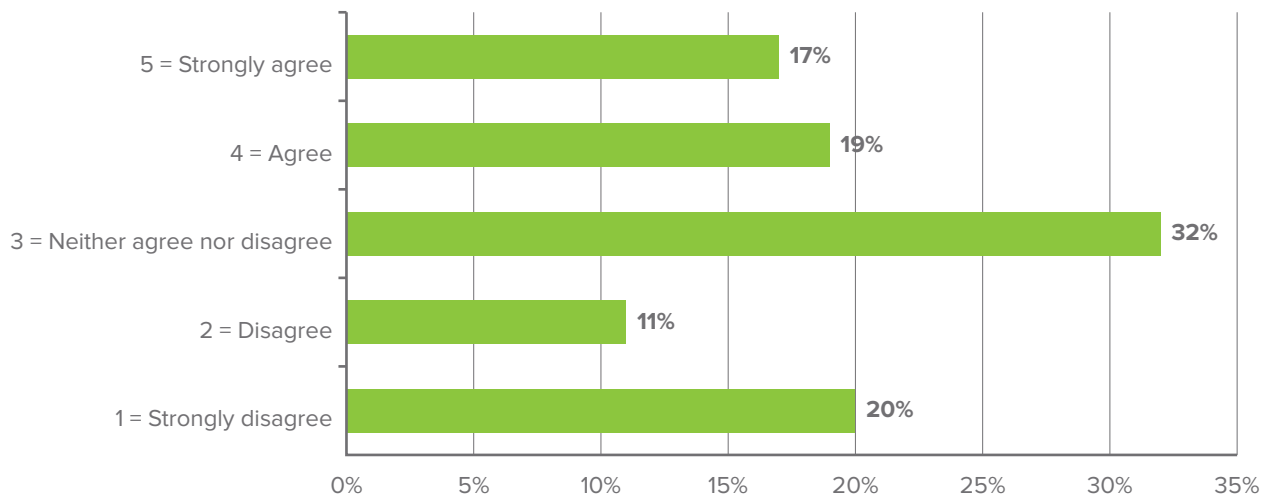


- Respondents were asked to rate their health insurance plan by indicating their agreement with the statements summarized in the chart above; the percentages highlighted represent those who indicated that they “strongly agreed” or “agreed” with the statements.
- Respondents were most likely to be satisfied with access to medical providers (50%) and least likely to be satisfied that they were valued as customers by their insurers (36%).

In the following charts, we will examine consumer sentiments for each of these criteria in more detail.

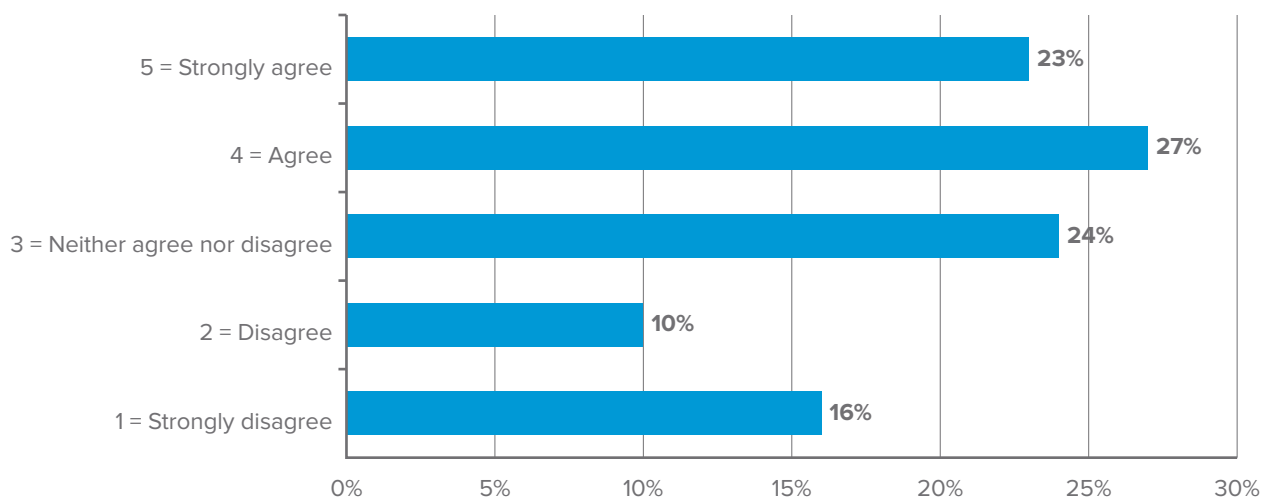
## General Consumer Satisfaction with Health Insurance (cont.)

***“My health insurance company makes me feel like a valued customer.”\*\****



- More than a third (36%) of all respondents felt that their insurance company made them feel like a valued customer (“agree” and “strongly agree” combined).
- More than three-in-ten (31%) felt that their insurance companies did not make them feel like a valued customer (“disagree” and “strongly disagree” combined).

***“My health insurance company gives me access to the doctors, specialists and hospitals of my choice.”***



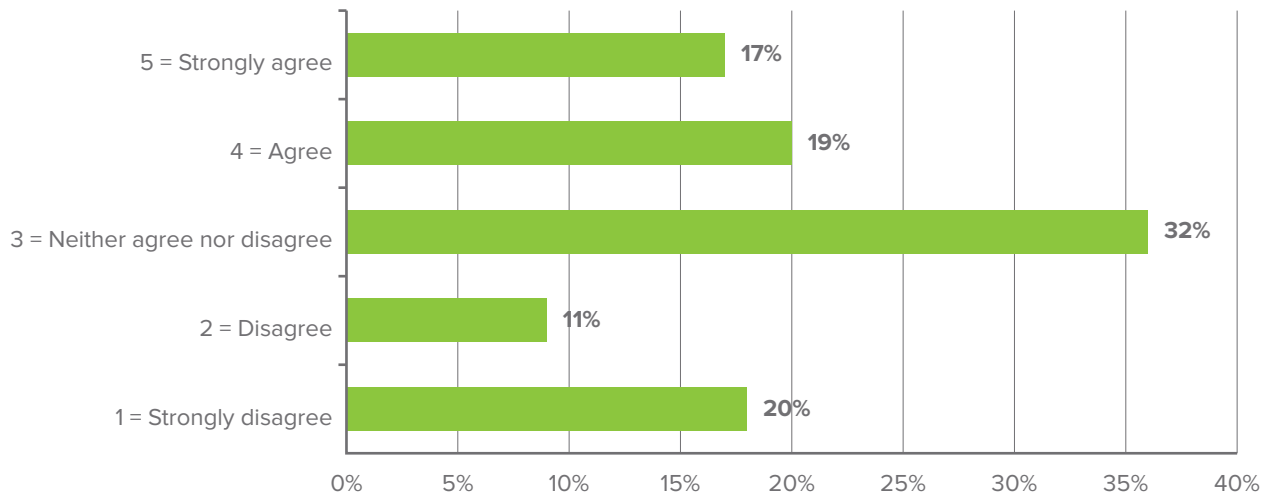
- Half (50%) of respondents felt that their insurance company gave them access to the medical providers and facilities they wanted to see.
- About a quarter (26%) felt that their insurance company did not give them access to the medical providers or facilities they wanted to see.

\*Percentages may not add up to 100% due to rounding.



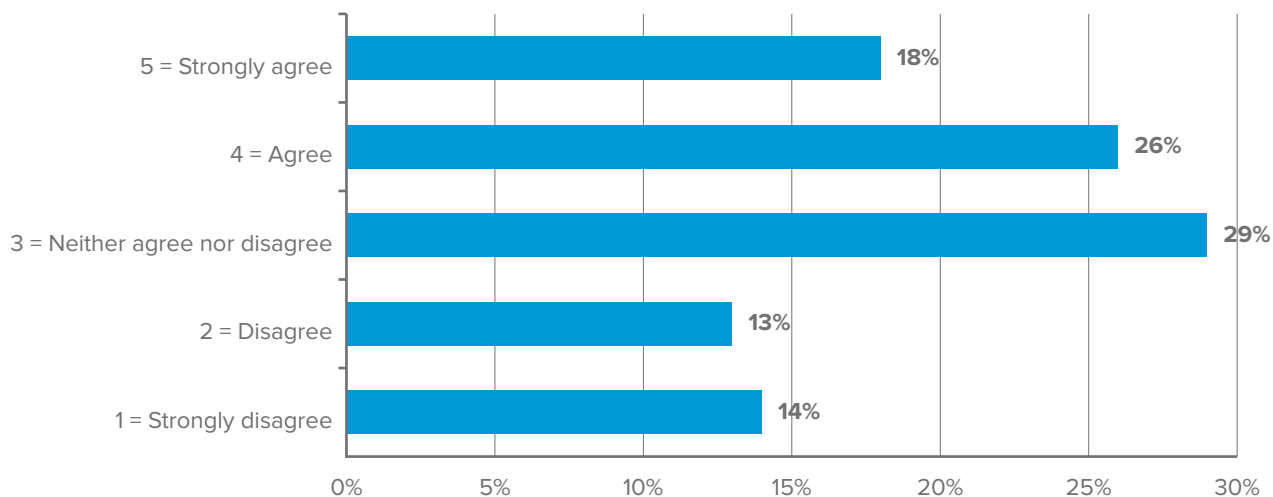
## General Consumer Satisfaction with Health Insurance (cont.)

***“My health insurance company makes it easy to deal with billing problems.”\****



- More than a third (36%) felt that their insurance company made it easy to deal with billing problems.
- About three-in-ten (31%) felt that their insurance company did not make it easy to deal with billing problems.

***“My health insurance company makes it easy to access and understand my preventive care benefits.”***

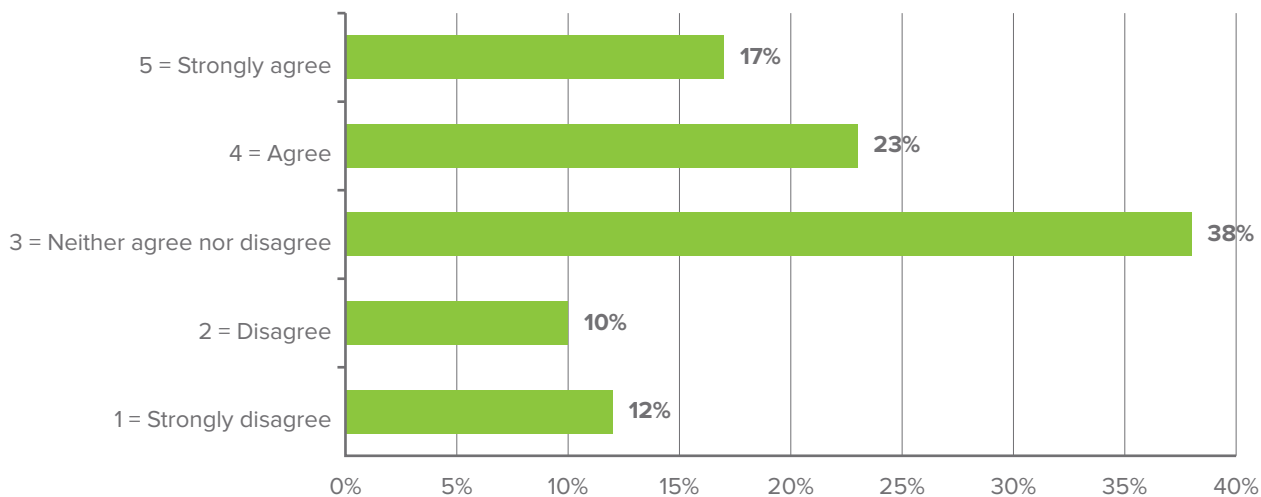


- More than four-in-ten (44%) respondents felt that their insurance company made it easy to access and understand their preventive care benefits.
- About a quarter (27%) felt that their insurance company did not make it easy to access and understand their preventive care benefits.

\*Percentages may not add up to 100% due to rounding.

## General Consumer Satisfaction with Health Insurance (cont.)

***“My health insurance company has tools on its web site that help me manage my health care and medical spending.”***



- Four-in-ten (40%) respondents felt that their insurance company’s website offered tools to help them manage their medical care and spending.
- More than one-in-five (22%) felt that their insurance company’s website did not offer tools to help them manage their medical care and spending.

SATISFACTION BASED ON RX  
& OUT-OF-POCKET COSTS,  
UTILIZATION, AND OTHER FACTORS

---

## Satisfaction Based on Rx & Out-Of-Pocket Costs, Utilization, and Other Factors

In this section we examine how satisfaction correlates to consumers' prescription drugs costs and other out of pocket costs, utilization of medical care, access to network physicians and hospitals, and access to government subsidies.

### Satisfaction Correlated to Personal Expenses for Prescription Drugs

(Percentages represent respondents who agreed or agreed strongly with the satisfaction criteria identified.)

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understand my preventive benefits	Access to online tools
Respondents who did NOT spend more on Rx than anticipated	43%	56%	42%	51%	46%
Respondents who spent more on Rx than anticipated	23%	41%	26%	31%	30%
Respondents who spent \$1,000 or more on Rx	22%	39%	21%	28%	33%
Respondents who spent \$2,000 or more on Rx	15%	37%	17%	29%	38%

- As demonstrated above, satisfaction correlates strongly to a consumer's personal expenditures for prescription drugs relative to their expectations.
- Respondents who spent more than expected on prescription drugs were significantly less likely (23%) to agree with the statement "My health insurance company makes me feel like a valued customer" than those who did not spend more than expected on prescription drugs (43%).
- Respondents who said they had spent \$2,000 or more of prescription drugs were even less likely (15%) to agree with that statement.

## Satisfaction Based on Rx & Out-Of-Pocket Costs, Utilization, and Other Factors (cont.)

### Satisfaction Correlated to Out-of-Pocket Medical Expenses

(Percentages represent respondents who agreed or agreed strongly with the satisfaction criteria identified.)

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understanding my preventive benefits	Access to online tools
Respondents who received medical care but reported no out-of-pocket costs	<b>52%</b>	65%	54%	60%	57%
Respondents who received medical care and spent \$1,000 or less out of pocket	<b>44%</b>	59%	42%	51%	46%
Respondents who received medical care and spent more than \$2,000 out of pocket	<b>28%</b>	46%	29%	36%	33%

- As demonstrated in the table above, a consumer’s out-of-pocket costs toward medical care strongly predicted his or her likelihood to respond positively to eHealth’s satisfaction criteria statements.
- Respondents who had received medical care but experienced no out-of-pocket costs were significantly more likely to agree with the statement “My health insurance company makes me feel like a valued customer” than those who had spent more than \$2,000 out of pocket toward their medical care (52% vs 28%, respectively).

## Satisfaction Based on Rx & Out-Of-Pocket Costs, Utilization, and Other Factors (cont.)

### Satisfaction Correlated to Utilization of Medical Care

(Percentages represent respondents who agreed or agreed strongly with the satisfaction criteria identified.)

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understand my preventive benefits	Access to online tools
Respondents who received no medical care at all	36%	49%	37%	44%	41%
Respondents who received preventive screenings only	38%	57%	37%	48%	41%
Respondents who received maternity care	39%	60%	42%	48%	52%
Respondents who had major surgery	60%	69%	55%	65%	53%
Respondents who received care for a chronic illness	35%	55%	40%	44%	42%
Respondents who received emergency care	37%	48%	33%	40%	40%
Respondents who reported more than one of the listed medical issues	34%	53%	35%	44%	38%

- A consumer's satisfaction with his or her health insurance can be seen to vary significantly based on his or her utilization of medical care.
- Certain medical services seem to correspond with higher rates of satisfaction: for example, respondents who reported having had major surgery or having received maternity care were most likely to agree with the statement "My health insurance company makes me feel like a valued customer" (60% and 39% respectively).

## Satisfaction Based on Rx & Out-Of-Pocket Costs, Utilization, and Other Factors (cont.)

### Satisfaction Correlated to In-Network and Out-of-Network Medical Providers

(Percentages represent respondents who agreed or agreed strongly with the satisfaction criteria identified.)

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understanding my preventive benefits	Access to online tools
Respondents who did NOT see medical providers out of network	40%	62%	40%	51%	47%
Respondents who saw medical providers out of network	29%	33%	29%	36%	34%

- Access to network providers corresponds to higher reported rates of coverage satisfaction; receiving medical care from non-network providers often corresponds with higher out-of-pocket costs for that care.

### Satisfaction and Access to Government Subsidies

(Percentages represent respondents who agreed or agreed strongly with the satisfaction criteria identified.)

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understanding my preventive benefits	Access to online tools
Respondents who said they were receiving government premium subsidies	52%	58%	47%	56%	52%
Respondents who said they were not receiving subsidies	29%	49%	32%	41%	37%

- Respondents who identified themselves as recipients of government premium subsidies were significantly more likely (52%) to agree with the statement that their health insurance company made them feel like a valued customer compared to those who saw doctors outside their network (29%).

# SATISFACTION WITH HEALTH INSURANCE BY STATE

---



## Satisfaction with Health Insurance by State

In this section we examine average satisfaction with the five survey criteria by state, as reported by survey respondents. Only states with a minimum of 20 collected responses were included in this table.

	Makes me feel like a valued customer	Access to preferred medical providers	Easy to deal with billing problems	Easy to understand my preventive benefits	Access to online tools
AL	40%	38%	40%	42%	46%
AR	50%	78%	50%	59%	53%
AZ	31%	46%	30%	40%	35%
CA	34%	46%	35%	43%	42%
CO	30%	42%	27%	39%	28%
CT	33%	57%	35%	35%	30%
DE	29%	61%	42%	39%	39%
FL	32%	44%	32%	42%	39%
GA	45%	53%	38%	46%	50%
IA	36%	51%	38%	36%	36%
ID	47%	70%	40%	55%	37%
IL	34%	50%	33%	41%	33%
IN	32%	51%	31%	41%	39%
KS	36%	53%	29%	36%	28%
KY	26%	49%	30%	32%	33%
LA	51%	61%	48%	53%	45%
MA	42%	61%	40%	44%	34%
MD	44%	69%	43%	45%	45%
MI	31%	53%	34%	45%	33%
MN	36%	58%	45%	46%	43%
MO	34%	55%	34%	50%	40%
MS	34%	42%	39%	45%	48%
MT	47%	63%	44%	53%	50%
NC	36%	47%	34%	47%	42%
ND	30%	52%	33%	48%	26%
NE	29%	54%	46%	38%	35%
NH	20%	35%	20%	25%	30%
NJ	36%	44%	34%	39%	41%
NM	33%	53%	45%	45%	42%
NV	27%	45%	32%	30%	35%
NY	36%	47%	42%	50%	45%
OH	37%	49%	37%	44%	42%
OK	46%	51%	46%	51%	53%
OR	25%	52%	30%	35%	30%
PA	34%	55%	39%	45%	42%
SC	36%	52%	39%	42%	36%
SD	20%	35%	20%	30%	40%
TN	41%	52%	44%	56%	50%
TX	42%	51%	41%	48%	47%
UT	41%	54%	39%	45%	41%
VA	35%	46%	34%	41%	40%
WA	34%	55%	40%	49%	41%
WI	32%	54%	40%	41%	33%
WV	40%	65%	50%	40%	55%

- Respondents from Louisiana were most likely (51%) to agree with the statement “My health insurance company makes me feel like a valued customer.”

- Respondents in Arkansas were most likely to express satisfaction with their access to medical providers (78%).

## Methodology

---

This report is based on a voluntary online survey of eHealth customers who purchased individual and family health insurance products. The survey was conducted in July and August 2015, and more than 6,500 responses were collected. Survey respondents were invited and encouraged to participate using email. State-specific results are included in this report only where the sample of responses from any given state was twenty or greater.

This report is not intended to present a comprehensive picture of the self-purchased individual and family health insurance market across the country or in each state. Rather, it provides a snapshot of that portion of the market served specifically by eHealth and that responded to eHealth's survey invitations. Survey participants provided their responses on a voluntary basis in response to emailed invitations, so the results of this survey may not be fully representative of general consumer sentiment or of eHealth's entire customer population, either nationally or in any state.

While eHealth represents most major health insurance companies in most states and offers consumers a choice from more health insurance plans than those available through most state-based government exchanges, the company does not represent every insurance carrier or offer every plan available in every state. As such, satisfaction with specific insurers is not addressed in this report.

## Media Contacts

---

### Media Inquiries

Nate Purpura  
Vice President of Communications  
(650) 210-3115  
nate.purpura@ehealth.com

Sande Drew  
DMA Communications for eHealth, Inc.  
(916) 207-7674  
sande.drew@ehealth.com