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Workers Like Their Own Health Plan—The Overall Health Care System, Not So Much

October, 2013

Employee Benefit Research Institute

While the vast majority of workers say they are satisfied with their own health insurance plan, more than half give low ratings to the American health care system as a whole, according to a new survey by the nonpartisan Employee Benefit Research Institute (EBRI) and Greenwald & Associates.

When asked to rate the U.S. health care system, a majority of workers describe it as poor (21 percent) or fair (34 percent), while 31 percent consider it good. Only a small minority rate it as very good (12 percent) or excellent (2 percent).

In contrast to the ratings for the health care system overall, workers' ratings of their own health plans continue to be quite favorable. One-half (51 percent) of those with health insurance coverage are extremely or very satisfied.

The findings come from the 2013 Health and Voluntary Workplace Benefits Survey (WBS) and the 1998–2012 Health Confidence Survey (HCS), both conducted by EBRI and Greenwald & Associates.

Paul Fronstin, co-author of the study, noted that the percentage of workers rating the health care system as poor doubled between 1998 and 2006 (rising from 14 percent to 32 percent)—although that percentage has fallen more recently. "Dissatisfaction with the health care system appears to be focused primarily on cost," Fronstin said.

Among the other findings of the WBS, workers are clearly worried about their ability to get the treatments they need in the future. While 46 percent of workers indicate they are extremely or very confident about their ability to get the treatments they need today, only 28 percent are confident about their ability to get needed treatments during the next 10 years, and just 19 percent are confident about this once they are eligible for Medicare, the federal health care insurance program for the elderly and disabled. Workers remain generally confident that their employers or unions will continue to offer health insurance in the future.

The full report is published in the September issue of *EBRI Notes*, "2013 Health and Voluntary Workplace Benefits Survey: Nearly 90% of Workers Satisfied With Their Own Health Plan, But 55% Give Low Ratings to Health Care System," online at www.ebri.org

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public, private, for-profit and nonprofit organizations. For more information go to www.ebri.org or www.asec.org

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