

Provided by: National Insurance Services

KFF Survey Provides Insights Into Consumer Experiences With Health Insurance

A recent health care consumer experiences [survey](#) by Kaiser Family Foundation (KFF) found that most insured adults feel positively about their health insurance, with 81% rating their insurance as either “excellent” or “good.” Individuals with fair or poor health rated their insurance lower (68%). Medicare received the highest positive ratings at 91%. The survey relied on interview data from 3,605 U.S. adults with employer-sponsored health care, Medicare, Medicaid or Affordable Care Act (ACA) Marketplace coverage.

While most adults rated their insurance positively, 58% reported encountering at least one problem using their coverage in the past year, with a larger percentage of individuals (67%) with the greatest health care needs reporting similar issues. Problems included denied claims, difficulty finding in-network providers, and delays or denials of care due to preauthorization issues. Nearly 17% of insured adults said they were unable to receive their recommended care because of these problems, with 15% reporting a decline in their health and 28% paying more than expected.

Other key findings include the following:

- **Adults with worse physical or mental health were more likely to report having problems with their health insurance.** Of individuals who received mental health treatment in the past year, 74% reported a problem. Additionally, 78% of individuals with more than 10 health care provider visits in the

past year said they experienced problems using their health insurance.

- **Many insured adults did not receive needed mental health services or medication.** Nearly 43% of insured adults who reported being in “fair” or “poor” health stated they did not receive mental health services or medication they needed in the past year, with 45% rating their insurance negatively when it came to available mental health providers. Approximately 40% of individuals skipped or delayed care in the past year due to costs.
- **More than one-third (36%) of insured adults struggle to understand their health insurance.** About half (51%) of adults said they find at least one aspect of their health insurance at least somewhat difficult to understand. Moreover, approximately 90% of adults support public policies to make health insurance simpler to understand—such as easier-to-read explanation of benefits, disclosures of claim denial rates and advance notice of whether care is covered and out-of-pocket costs—and help individuals avoid or resolve insurance problems.

“The survey shows that the sheer complexity of insurance is as big a problem as affordability, particularly for those with the greatest needs.”

- KFF President and CEO Drew Altman

Employer Takeaways

This survey confirms what many employers already know: Most employees value having health coverage. However, it also reveals that many individuals have issues when trying to use their coverage. These problems are more pronounced among individuals with poorer health, high utilizers of health care and people who receive mental health care.

The survey also uncovers potential barriers that may prevent adults from receiving needed physical and mental health care services, such as in-network provider issues, difficulties understanding health insurance policies and high costs related to care. While the U.S. Congress has taken steps in the last few years to make health insurance more affordable and easier to understand, employers are uniquely positioned to help employees understand and effectively use their health plans. A better understanding may help employees increase their health care literacy and improve their health and well-being.

Contact National Insurance Services for more health care resources.