
***The 2008 Health Confidence Survey:
Rising Costs Continue to Change the Way
Americans Use the Health Care System, p. 2***

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Executive Summary:

- ***11th annual HCS:*** Findings from the 2008 Health Confidence Survey (HCS) continue to demonstrate that rising health care costs are connected to changes in the way that Americans are using the health care system. Most Americans continue to view the country's overall health care system negatively, feeling it needs a major or even a complete overhaul.
- ***Rising costs widely felt:*** Roughly half of Americans with health insurance coverage (55 percent) report having experienced an increase in health care costs in the past year.
- ***Higher costs are changing medical behavior:*** Insured Americans who have experienced an increase in health care costs in the past year are more likely than those who have not to say they now choose generic drugs more often, talk to the doctor more carefully about treatment options and costs, and go to the doctor only for more serious conditions or symptoms.
- ***Savings and household finances being pinched by health costs:*** Those experiencing health cost increases are also likely to report that these increases have negatively affected their household finances. In particular, they indicate that increased health care costs have resulted in a decrease in contributions to retirement and other savings and in difficulty paying for basic necessities and other bills.
- ***Most rate the U.S. system poorly:*** A majority of Americans rate the nation's health care system as *fair* or *poor*. Only a small minority give it *excellent* or *very good* marks. Half agree that "there are some good things about our health care system, but major changes are needed."
- ***Quality and coverage are top goals:*** Virtually all Americans say that *extremely* or *very* important goals when reforming our nation's health care system should be to provide high-quality health care and making health care more affordable. There is strong support for tax incentives to help expand health insurance coverage.
- ***Electronic medical records supported but distrusted:*** Americans generally feel centrally maintained electronic medical records that can be shared by authorized health care providers are important, but they have reservations about confidentiality. Sixty-two percent indicate they are *not too* or *not at all* confident that such records would remain confidential.

■ ***The 2008 Health Confidence Survey: Rising Costs Continue to Change the Way Americans Use the Health Care System***

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Overview

Findings from the 2008 Health Confidence Survey (HCS) continue to demonstrate that rising health care costs are connected to changes in the way that Americans are using the health care system. However, the long-term consequences of these changes remain to be seen, as some changes are positive but others could have a negative outcome. Perhaps largely because of their experience with rising health care costs, Americans continue to view the country's overall health care system negatively, feeling it needs a major or even a complete overhaul. They believe reform needs to balance multiple goals, including making health care more affordable and providing high-quality health care. Many are willing to support changes to make sure more Americans have access to health insurance coverage.

The findings from the 2008 HCS, while in large part consistent with findings from previous years, are significant in that they come at a time when health care costs are continuing to rise, the economy is slowing, the housing market is in crisis, and food and energy price inflation is creeping up. The 2008 HCS represents the 11th wave of an annual survey to assess the attitudes of the American public regarding the health care system in the United States. Among the key findings:

- Roughly half of Americans with health insurance coverage report having experienced an increase in health care costs in the past year (55 percent, down from 63 percent in 2007).
- Insured Americans who have experienced an increase in health care costs in the past year are more likely than those who have not to say they now choose generic drugs more often (74 percent vs. 60 percent), talk to the doctor more carefully about treatment options and costs (63 percent vs. 52 percent), and go to the doctor only for more serious conditions or symptoms (62 percent vs. 48 percent).
- Those experiencing cost increases are also likely to report that these increases have negatively affected their household finances. In particular, they indicate that increased health care costs have resulted in a decrease in contributions to retirement (29 percent) and other (54 percent) savings and in difficulty paying for basic necessities (27 percent) and other bills (34 percent).
- Twenty percent of Americans say there is so much wrong with our health care system that it needs to be completely overhauled. Fifty-one percent agree with the statement "there are some good things about our health care system, but major changes are needed."
- A majority rate the nation's health care system as *fair* (29 percent) or *poor* (31 percent). Only a small minority give it *excellent* (4 percent) or *very good* (11 percent) marks.
- While half of Americans (49 percent) remain *extremely* or *very* satisfied with health care quality, far fewer are satisfied with the cost of health insurance (17 percent) or with costs not covered by insurance (15 percent).
- Virtually all Americans say that *extremely* or *very* important goals when reforming our nation's health care system should be to provide high quality health care (93 percent) and making health care more affordable (90 percent).
- There is strong support for tax incentives to help expand health insurance coverage, with 87 percent saying they would support tax incentives to help people pay for coverage they purchase on their own and 84 percent saying they would support tax incentives to help people pay for employer coverage. Substantial majorities also report they would support allowing the uninsured to buy into Medicare or Medicaid (78 percent) or to buy health insurance coverage offered to government employees (83 percent).

- Americans generally feel centrally maintained electronic medical records that can be shared by authorized health care providers are important (60 percent say this is *extremely* or *very* important), but they have reservations about confidentiality. Sixty-two percent indicate they are *not too* or *not at all* confident that such records would remain confidential.

The Cost of Health Care

Roughly half of Americans with health insurance coverage report having experienced an increase in health care costs in the past year (55 percent, down from 63 percent in 2007). In response, many of these consumers report they are changing the way they use the health care system. Seventy-six percent say these increased costs have led them to try to take better care of themselves, and 74 percent indicate they choose generic drugs more often. Substantial majorities also say they talk to the doctor more carefully about treatment options and costs (63 percent) and go to the doctor only for more serious conditions or symptoms (62 percent). In addition, 47 percent have delayed going to the doctor, 39 percent have switched to over-the-counter drugs, and 33 percent each have looked for less expensive health care providers and cheaper health insurance. Twenty percent report they did not fill or skipped doses of their prescribed medications in response to increased costs (down from 28 percent in 2007) (Figure 1).

Insured Americans who experienced an increase in health care costs are more likely than others with health insurance coverage to report changes in behavior. However, it is unclear as to the overall effect on the health care system, since the changes made have the potential to delay diagnosis or impede the treatment of more serious conditions. For example, those experiencing health care cost increases are more likely to report choosing generic drugs (74 percent vs. 60 percent), talking to the doctor more carefully about treatment options and costs (63 percent vs. 52 percent), and looking for less expensive health care providers (33 percent vs. 12 percent); however, they are also more likely to go to the doctor only for more serious conditions and symptoms (62 percent vs. 48 percent) and delay going to the doctor (41 percent vs. 33 percent).

The rising cost of health care also causes many Americans to encounter financial difficulties. Among those experiencing an increase in cost under their health plan in the past year, 29 percent state they have decreased their contributions to a retirement plan, and more than half (54 percent) have decreased their contributions to other savings as a result. More than a quarter (27 percent) also indicate they have had difficulty paying for basic necessities, like food, heat, and housing, while 34 percent say they had difficulty paying other bills. Twenty-seven percent say they have used up all or most of their savings, 22 percent have increased their credit card debt, and 15 percent report borrowing money (down from 21 percent in 2006) to pay for health costs (Figure 2).

The American Health Care System

Health care is not the issue that the majority of Americans consider to be most pressing in America today. They are more likely to identify the economy (33 percent) and energy and gas prices (24 percent) than to name health care (13 percent) when asked about the most critical issue facing America today. Nevertheless, dissatisfaction with the American health care system remains widespread. Twenty percent of Americans say that there is so much wrong with our health care system that it needs to be completely overhauled, statistically unchanged from the 24 percent who felt this way in the 2007 HCS. One-half (51 percent) indicate the statement “there are some good things about our health care system, but major changes are needed” best represents their view. Another quarter (24 percent) feel that the health care system works pretty well, but minor changes are needed. Only a very few (2 percent) think the health care system needs no changes (Figure 3).

When asked to rate the health care system, a majority describe it as *poor* (31 percent) or *fair* (29 percent). Almost one-quarter (23 percent) consider it *good*, while only a small minority rate it *very good* (11 percent) or *excellent* (4 percent). The percentage of Americans rating the health care system as poor doubled between 1998 and 2004 (rising from 15 percent to 30 percent), but has remained level since that time (Figure 4).

Confidence about various aspects of today’s health care system has also remained fairly level with findings from the 2007 HCS. One-half (51 percent) report being *extremely* or *very* confident that they are able to get the treatments they need, and 42 percent are confident they have enough choice about who provides their medical care. Thirty-one percent say they are confident they are able to afford health care

Figure 1
**Changes in Health Care Usage Resulting from Cost Increases,
Among Those Experiencing Increase in Costs, 2004–2008**

	2004	2005	2006	2007	2008
Try to take better care of yourself	74%	71%	80%	81%	76%
Choose generic drugs when available	81	79	82	78	74
Talk to the doctor more carefully about treatment options and costs	58	57	57	66	63
Go to the doctor only for more serious conditions or symptoms	57	54	56	64	62
Delay going to the doctor	45	40	44	50	47
Switch to over-the-counter drugs	40	33	36	42	39
Look for cheaper health insurance	26	28	26	29	33
Look for less expensive health care providers	28	27	26	33	33
Not fill or skip doses of your prescribed medication	NA	21	22	28	20

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2008 Health Confidence Surveys.

Figure 2
**Shifts in Resources Resulting From Cost Increases, Among
Those Experiencing Increase in Costs, 2004–2008**

	2004	2005	2006	2007	2008
Decrease your contributions to a retirement plan, such as a 401(k), 403(b), or 457 plan, or an IRA	25%	26%	36%	30%	29%
Decrease your contributions to other savings	48	45	53	52	54
Have difficulty paying for basic necessities, like food, heat, and housing	18	24	28	29	27
Have difficulty paying for other bills	30	34	37	36	34
Use up all or most of your savings	26	29	33	28	27
Increase your credit card debt	NA	NA	22	20	22
Borrow money	15	18	21	16	15

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2004–2008 Health Confidence Surveys.

Figure 3
Views About American Health Care System, 2007–2008

	2007	2008
There is so much wrong with our health care system that it needs to be completely overhauled	24%	20%
There are some good things about our health care system, but major changes are needed	47	51
The health care system works pretty well, but minor changes are needed	24	24
The health care system works well and does not need to be changed	3	2
Don't know/Refused	2	2

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2007–2008 Health Confidence Surveys.

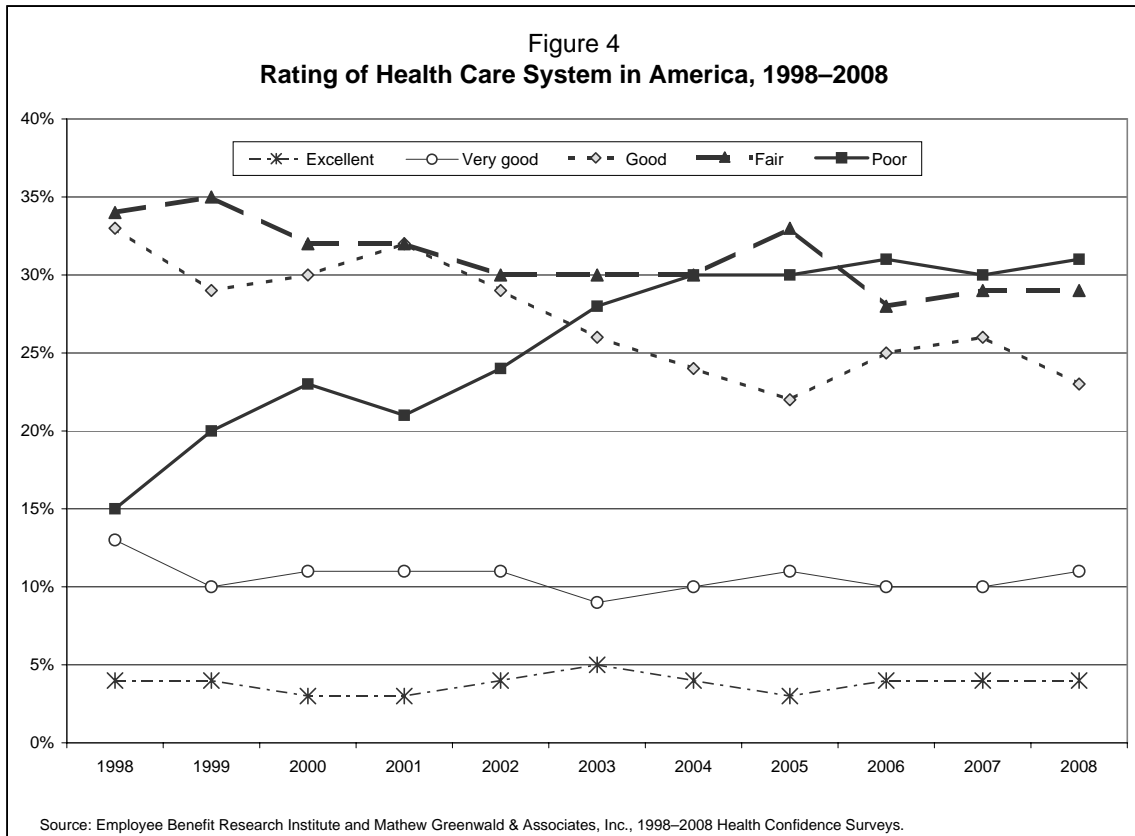


Figure 5
Confidence in Selected Aspects of Today's Health Care System, 2002–2008

	Ability to Get Needed Treatments						
	2002	2003	2004	2005	2006	2007	2008
Extremely confident	21%	18%	17%	22%	20%	19%	19%
Very confident	34	33	33	37	33	34	32
Somewhat confident	32	34	34	29	31	32	32
Not too confident	6	7	7	5	7	7	7
Not at all confident	6	6	9	6	8	8	9
	Enough Choice About Who Provides Medical Care						
	2002	2003	2004	2005	2006	2007	2008
Extremely confident	20%	13%	15%	16%	14%	12%	16%
Very confident	25	30	27	33	28	31	26
Somewhat confident	35	36	36	32	38	35	33
Not too confident	10	11	9	8	7	9	12
Not at all confident	8	9	12	9	11	11	11
	Ability to Afford Health Care Without Financial Hardship						
	2002	2003	2004	2005	2006	2007	2008
Extremely confident	14%	13%	11%	12%	11%	12%	12%
Very confident	21	19	23	21	18	19	19
Somewhat confident	33	31	31	33	32	31	26
Not too confident	13	16	11	13	13	15	16
Not at all confident	18	21	23	21	25	21	26

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2002–2008 Health Confidence Surveys.

without financial hardship. However, 42 percent are *not too* or *not at all* confident about the affordability of health care, an increase from 36 percent in 2007 (Figure 5).

Medicare coverage a worry—Confidence about the health care system decreases as Americans look to the future, especially when they become eligible for Medicare coverage. While one-half (51 percent) of Americans indicate they are *extremely* or *very* confident about their ability to get the treatments they need today, only 30 percent are confident about their ability to get needed treatments during the next 10 years, and just 18 percent are confident about this once eligible for Medicare. Similarly, 42 percent are confident they have enough choice about who provides their medical care today, but only 27 percent are confident about this aspect of the health care system over the next 10 years and just 16 percent are confident that they will have enough choice once eligible for Medicare. Finally, 31 percent of Americans say they are confident they are able to afford health care without financial hardship today, but this percentage decreases to 24 percent when looking out over the next 10 years and to 16 percent when considering Medicare years (Figure 6).

In contrast to the ratings for the health care system *overall*, Americans' ratings of *their own* health plan are generally favorable. Fifty-three percent of those with health insurance coverage are *extremely* or *very* satisfied with their current plan, and one-third (33 percent) are *somewhat* satisfied. Only 14 percent say they are *not too* or *not at all* satisfied (Figure 7).

Dissatisfaction with cost—Dissatisfaction with the health care system appears to be focused primarily on cost. Indeed, satisfaction with health care quality remains fairly high, with half of Americans (49 percent) saying they are *extremely* or *very* satisfied with the quality of the medical care they have received in the past two years. However, just 17 percent are *extremely* or *very* satisfied with the cost of their health insurance, and only 15 percent are satisfied with the costs of health care services not covered by insurance (Figure 8).

Preference for employment-based benefits—Despite their dissatisfaction with the health care system overall and health care costs in particular, most Americans are unwilling to exchange their employment-based coverage for cash—at least under the current system. When employed Americans with health coverage are asked whether they would prefer \$7,500 in employment-based health insurance coverage (currently the average employer spending per worker on health coverage) or an additional \$7,500 in taxable income, three-quarters (76 percent) choose the employment-based health coverage. Of those, about one-quarter each say their employer would have to give them an additional \$10,000–\$14,999 (25 percent) or \$15,000 or more (25 percent) in taxable income for them to willingly give up their coverage. Eleven percent state no amount of taxable income would be enough. Six percent would accept less than \$10,000, while 33 percent are unsure of the amount. These results are consistent with the results of similar questions asked in previous years.

Health Care Policy

The 2008 HCS asked some basic questions to gauge reactions to some of the health care policy changes that are currently being considered at a national level. Several of these questions concerned goals for health care reform. Others concerned the means by which health care coverage could be expanded to include all Americans.

Virtually all Americans say an *extremely* or *very* important goal when reforming our nation's health care system should be to provide high-quality health care (93 percent) and making health care more affordable (90 percent). Almost as many indicate that making sure the system supports the development of new medical technologies (87 percent), making sure people can select the doctor or hospital of their choice (84 percent) and providing health insurance coverage to all Americans (79 percent) are important (Figure 9).

There is strong support for tax incentives to help expand health insurance coverage. In order to make sure all Americans have access to health insurance, 87 percent of Americans report they would support tax incentives to help people pay for coverage they purchase on their own, and 84 percent would support tax incentives to help people pay for employment-based coverage. Seventy-eight percent say they would support allowing uninsured to buy into government programs, such as Medicare and Medicaid, 83 percent would support allowing uninsured to buy the same health insurance coverage offered to government employees, and 77 percent would support expanding government programs. Seventy-five percent favor

requiring all employers to pay toward subsidized health insurance for employees, and 68 percent support requiring everyone to participate in some kind of health insurance plan (Figure 10).

Consumer Issues

Respondents to the 2008 HCS were asked several questions about their involvement in decisions about their own health care and the extent to which they might use new tools to make better decisions about their care.

When Americans look for information to help them make decisions about health care, they most often turn to their doctor or to friends or relatives. Fifty-nine percent say they have sought information from their doctor in the past six months, and 44 percent report asking friends or relatives for information about health care. One-third each have turned to a pharmacist (33 percent, down from 40 percent in 2006 and 48 percent in 2005), their health insurance company (33 percent of those with health insurance coverage), and independent Internet sites (32 percent). Fewer have sought information from newspapers or periodicals (23 percent), television or radio (21 percent), or a prescription drug company (9 percent) (Figure 11).

Many Americans see themselves as good consumers of the health care system. Three-quarters (74 percent) report they always or often have their doctor or medical professional explain to them why a test was needed, and two-thirds (66 percent) say they ask their doctor about the risks of treatment or side effects of medications. Half (51 percent) indicate they ask about the success rate of the treatment option. Fewer say they always or often ask for less invasive or easier treatment options (43 percent), bring a list of medications (41 percent), bring a list of symptoms (40 percent), ask about less costly treatment options or medications (36 percent), and bring along a friend or family member for support during a visit (21 percent). Americans are least likely to say they take notes during a visit (16 percent) or ask their doctor about a specific prescription drug they had heard about from an advertisement (15 percent) (Figure 12).

Many Americans feel they have *a lot of* or *some* control over their own health status (89 percent). In addition, sizable majorities say they have control over how they are treated by doctors and other health care professionals (73 percent) and the quality of their health care (71 percent). However, fewer feel they have *a lot of* control or *some* control about the privacy of their health records (53 percent), the amount of money they spend on health care (45 percent), the quality of their health insurance plan (43 percent of those with health insurance coverage), and the cost of their health plan (20 percent of those with health insurance coverage) (Figure 13). The likelihood of saying they have control over each of these factors decreases as health status declines.

More than one-half of Americans report that they believe it is *extremely* (21 percent) or *very* (34 percent) important for health care providers to use electronic or computer-based medical records instead of using paper-based records. Another quarter (25 percent) say it is *somewhat* important. Only a small minority feel that using electronic rather than paper-based records is *not too* (7 percent) or *not at all* (9 percent) important. These percentages are statistically unchanged from when the question was asked in the 2005 HCS.

Although a majority of Americans say it is *extremely* (27 percent) or *very* (33 percent) important for all of their health information to be stored electronically in a central location so that it can be shared by all authorized health care providers, they have serious concerns about confidentiality. Just 12 percent say they are *extremely* or *very* confident that their medical records and personal health information would remain confidential if those records were stored electronically and shared through the Internet. Sixty-two percent say they are *not* confident the records would remain confidential (Figure 14).

Nevertheless, a sizable minority of Americans say they would take advantage of the opportunity to access their medical records and personal health information if it were available to them online. Forty-three percent report they would be *extremely* (21 percent) or *very* (22 percent) likely to access these records and information, while another 22 percent would be *somewhat* likely to access them. Thirteen percent say they would be *not too* likely to read them, while 21 percent would be *not at all* likely.

The government, employers, and the health care industry are developing objective rating systems for hospitals and doctors based on how successfully they have treated patients for specific conditions. However, many Americans may not be ready to use these systems to make decisions about providers. Only about one-quarter indicate they would be *extremely* (7 percent) or *very* (21 percent) comfortable

Figure 6

Confidence in Selected Aspects of the Health Care System, Today, During the Next 10 Years, and Once Eligible for Medicare

	Ability to Get Needed Treatments		
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	19%	11%	7%
Very confident	32	19	11
Somewhat confident	32	42	41
Not too confident	7	14	20
Not at all confident	9	12	17
	Enough Choice About Who Provides Medical Care		
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	16%	9%	5%
Very confident	26	18	11
Somewhat confident	33	38	36
Not too confident	12	18	23
Not at all confident	11	16	22
	Ability to Afford Health Care Without Financial Hardship		
	Today	During Next 10 Years	Once Eligible for Medicare (among those not currently eligible)
Extremely confident	12%	8%	7%
Very confident	19	16	9
Somewhat confident	26	33	33
Not too confident	16	17	23
Not at all confident	26	25	26

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008 Health Confidence Survey.

Figure 7

Satisfaction With Current Health Plan, 1998–2008

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Extremely satisfied	16%	15%	14%	12%	13%	14%	16%	17%	18%	17%	17%
Very satisfied	36	38	36	39	39	36	31	37	36	38	36
Somewhat satisfied	35	36	38	35	34	41	36	35	35	33	33
Not too satisfied	8	6	7	7	7	7	9	6	6	5	9
Not at all satisfied	3	3	4	3	6	2	6	4	3	7	5

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2008 Health Confidence Surveys.

Figure 8
Satisfaction With Selected Aspects of Health Care Received in Past Two Years, 1998–2008^a

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Quality of Medical Care Received											
Extremely satisfied	15%	13%	12%	13%	13%	15%	14%	15%	15%	14%	17%
Very satisfied	37	35	37	40	39	37	38	42	37	36	32
Somewhat satisfied	30	31	35	32	34	31	31	31	30	35	36
Not too satisfied	4	6	5	4	4	5	5	4	4	5	6
Not at all satisfied	2	3	4	2	3	3	4	5	3	4	5
Don't know/ Refused	1	1	<0.4	<0.5	1	1	1	<0.5	1	1	1
Not applicable	11	11	6	9	6	8	8	3	11	4	3
Cost of Health Insurance											
Extremely satisfied	12%	7%	7%	10%	9%	6%	9%	7%	5%	5%	6%
Very satisfied	17	17	15	19	17	16	16	21	11	13	11
Somewhat satisfied	29	30	29	28	27	24	26	32	27	28	29
Not too satisfied	16	17	18	15	15	19	11	14	16	18	16
Not at all satisfied	13	13	19	15	21	21	23	19	35	30	31
Don't know/ Refused	1	2	1	2	2	1	1	2	1	2	2
Not applicable	12	15	9	12	8	12	13	6	4	3	5
Health Costs Not Covered by Insurance											
Extremely satisfied	7%	5%	5%	7%	5%	4%	6%	7%	4%	5%	4%
Very satisfied	13	15	14	17	15	15	13	14	11	11	11
Somewhat satisfied	27	28	28	28	26	25	26	30	28	29	26
Not too satisfied	16	18	18	15	18	21	15	16	16	18	18
Not at all satisfied	18	15	22	19	23	23	26	22	32	29	28
Don't know/ Refused	3	2	2	2	4	2	2	3	1	1	4
Not applicable	16	17	11	13	8	11	13	10	7	7	9

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 1998–2008 Health Confidence Surveys.
^a Statistics for 1998–2004 were recalculated and may not agree with previously published data. An intervening question screening out respondents who reported these questions were not applicable was omitted from the 2005–2008 HCS. These respondents have been added to the “not applicable” category to achieve rough compatibility with 2005–2008 data.

Figure 9
Importance of Goals When Reforming Nation's Health Care System

	Extremely Important	Very Important	Somewhat Important	Not Too Important	Not At All Important
Providing high quality health care	63%	30%	5%	<0.5%	1%
Making health care more affordable	63	27	7	1	1
Making sure the system supports the development of new medical technologies	52	35	11	<0.5	1
Making sure people can select the doctor or hospital of their choice	52	32	13	2	1
Providing health insurance coverage to all Americans	55	24	13	3	3

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008 Health Confidence Survey.

Figure 10
Support for Strategies to Expand Health Insurance Coverage, 2005–2008

	2005	2006	2008
Tax breaks to help people pay for coverage they purchase on their own			
Strongly support	NA	56%	54%
Somewhat support	NA	30	33
Somewhat oppose	NA	7	6
Strongly oppose	NA	6	5
Don't know/Refuse	NA	1	2
Tax breaks to help people pay for employer coverage			
Strongly support	49%	48%	48%
Somewhat support	35	35	36
Somewhat oppose	6	8	7
Strongly oppose	6	7	5
Don't know/Refuse	4	2	3
Allowing uninsured to buy into government programs, such as Medicare and Medicaid			
Strongly support	39%	38%	37%
Somewhat support	37	40	42
Somewhat oppose	10	11	10
Strongly oppose	10	7	7
Don't know/Refuse	3	3	5
Allowing uninsured to buy the same health insurance coverage offered to government			
Strongly support	43%	40%	48%
Somewhat support	33	38	35
Somewhat oppose	10	10	7
Strongly oppose	8	8	6
Don't know/Refuse	5	3	3
Expanding government programs, such as Medicare or Medicaid			
Strongly support	47%	44%	43%
Somewhat support	27	29	34
Somewhat oppose	12	14	11
Strongly oppose	12	11	10
Don't know/Refuse	2	1	2
Requiring all employers to pay toward subsidized health insurance for employees			
Strongly support	54%	46%	41%
Somewhat support	23	32	34
Somewhat oppose	9	13	13
Strongly oppose	12	8	9
Don't know/Refuse	2	1	3
Requiring everyone to participate in some kind of health insurance plan			
Strongly support	41%	36%	37%
Somewhat support	25	31	31
Somewhat oppose	15	16	13
Strongly oppose	15	15	17
Don't know/Refuse	2	1	2

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2005–2008 Health Confidence Surveys.

using such a rating system to find a doctor or hospital. At the other extreme, 12 percent report they would be *not too* comfortable and 11 percent report they would be *not at all* comfortable using them. The plurality fall in the middle: 47 percent say they would be *somewhat* comfortable using a rating system like this to find a doctor or hospital.

A majority say that if two doctors' quality ratings were about equal, information about total cost—not just the portion they might pay—would be *extremely* (22 percent) or *very* (33 percent) important to them when choosing a doctor. Thirty-one percent indicate total cost would be *somewhat* important and 12 percent say it would be *not too* or *not at all* important. While the importance of total cost might seem higher than expected, many Americans report they are usually aware of the total cost of their doctor visit and not just the portion they pay. Twenty-seven percent say they are *always* aware of exactly how much their doctor visit costs, and 12 percent say they are *often* aware of it (Figure 15).

The 2008 HCS

These findings are part of the 11th annual Health Confidence Survey (HCS), a survey that examines a broad spectrum of health care issues, including Americans' satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward health care reform. The survey was conducted within the United States between May 24 and June 30, 2008, through 21-minute telephone interviews with 1,000 individuals ages 21 and older. Random digit dialing with a cell phone supplement were used to obtain a representative cross-section of the U.S. population. Interview quotas were established by sex of respondent and employment status, and the data were weighted by gender, age, education, and employment status to reflect the actual proportions in the population.

In theory, the weighted sample of 1,000 yields a statistical precision of plus or minus 4 percentage points (with 95 percent confidence) of what the results would be if the entire population ages 21 and older were surveyed with complete accuracy. However, there are other possible sources of error in all surveys that may be more serious than theoretical calculations of sampling error. These include refusals to be interviewed and other forms of nonresponse, the effects of question wording and question order, interviewer bias, and screening. While attempts are made to minimize these factors, it is impossible to quantify the errors that may result from them.

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Figure 11
Percentage Seeking Information in Past Six Months to Help Make Decisions About Health Care, 2005–2008

	2005	2006	2008
Your doctor	57%	62%	59%
Friends or relatives	49	43	44
A pharmacist	48	40	33
Your health insurance company (among those with health insurance coverage)	31	29	33
Independent Internet sites	34	38	32
Newspapers or periodicals	28	23	23
Television or radio	24	17	21
A prescription drug company	15	9	9

Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2005–2008 Health Confidence Surveys.

Figure 12
Reported Consumer Behaviors When Visiting Doctor

	Always	Often	Sometimes	Rarely	Never
Have your doctor or medical professional explain to you why a test was needed	58%	16%	15%	5%	5%
Ask your doctor about risks of treatment or side effects of medications	49	17	18	7	9
Ask about the success rate of the treatment option	33	18	22	9	18
Ask for less invasive or easier treatment options	28	15	25	13	20
Bring a list of medications	35	7	13	9	37
Bring a list of symptoms	29	11	20	11	29
Ask about less costly treatment options or medications	24	12	28	13	23
Bring along a friend or family member to be with you for support during your medical visit	12	9	22	18	39
Take notes during a visit	9	7	16	15	53
Ask your doctor about a specific prescription drug that you had heard about from an advertisement	8	7	27	16	42

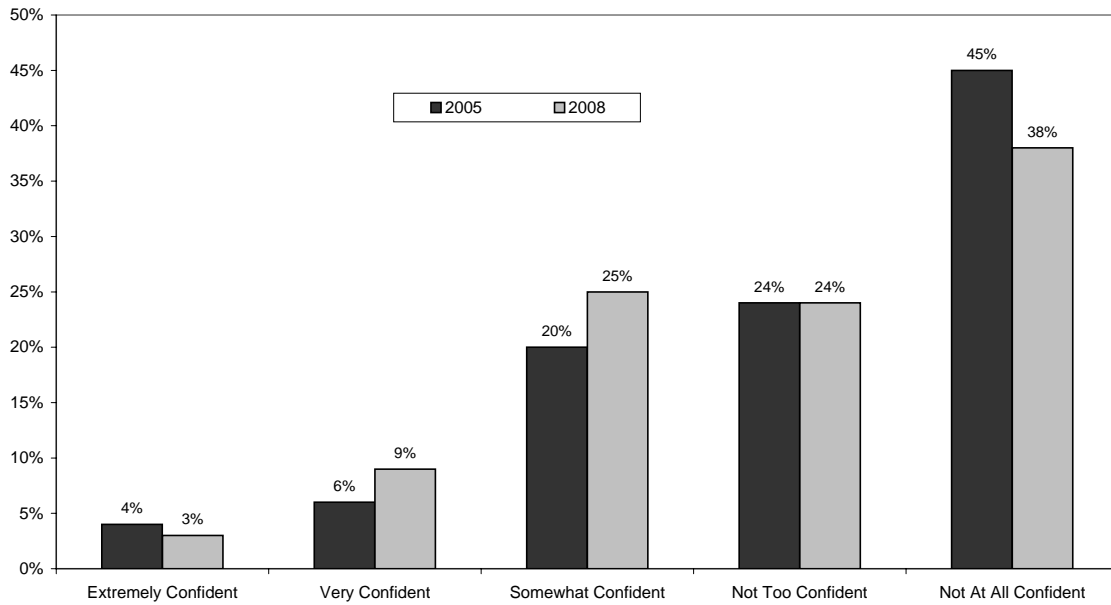
Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008 Health Confidence Survey.

Figure 13
Amount of Control Americans Feel They Have Over Health Factors

	A Lot of Control	Some Control	Very Little Control	No Control At All
Your own health status	54%	35%	5%	4%
How you are treated by doctors and other health care professionals	30	43	19	8
The quality of your health care	26	45	17	10
The privacy of your health records	19	34	24	20
The amount of money you spend on health care	14	31	29	25
The quality of your health insurance plan (among those with health insurance coverage)	11	32	29	26
The cost of your health plan (among those with health insurance coverage)	5	15	27	52

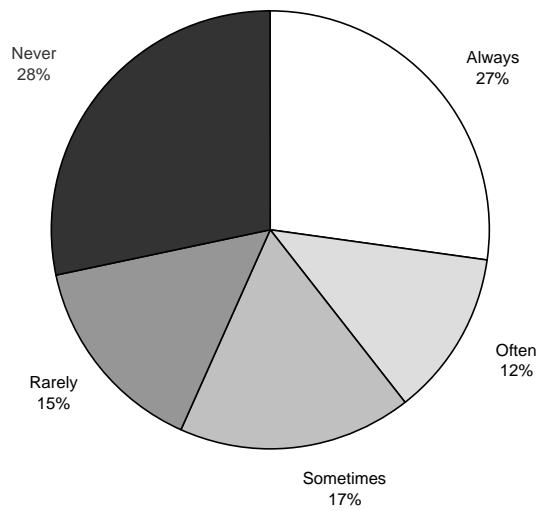
Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008 Health Confidence Survey.

Figure 14
Confidence in Confidentiality of Electronically Stored
and Shared Medical Records, 2005–2008



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2005–2008 Health Confidence Surveys.

Figure 15
Reported Awareness of Total Cost for Doctor Visits



Source: Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc., 2008 Health Confidence Survey.

■ **New Publications and Internet Sites**

[Note: To order U.S. Government Accountability Office (GAO) publications, call (202) 512-6000.]

Compensation

WorldatWork. *The WorldatWork Handbook of Compensation, Benefits & Total Rewards: A Comprehensive Guide for HR Professionals*. WorldatWork members, \$49.95; nonmembers, \$59.95. WorldatWork, Attn: Customer Relations, 14040 N. Northsight Blvd., Scottsdale, AZ 85260, (877) 951-9191, www.worldatwork.org

Employee Benefits

Business & Legal Reports, Inc. *2008 Survey of Employee Benefits*. \$99. Business & Legal Reports, Inc., 141 Mill Rock Rd. East, Old Saybrook, CT 06475, (800) 727-5257 or (860) 510-0100, e-mail: service@blr.com, www.blr.com

Health Care

Buck Consultants. *National Health Care Trend Survey*. Nineteenth Edition, Second Half 2008. \$100. Buck Consultants, An ACS Company, Attn: Global Survey Resources, 500 Plaza Dr., Secaucus, NJ 07096-1533, (800) 887-0509 or (201) 553-6400, www.bucksurveys.com

Kutner, Mark, et al. *The Health Literacy of America's Adults: Results From the 2003 National Assessment of Adult Literacy*. Free. U.S. Department of Education, ED Pubs, P.O. Box 1398, Jessup, MD 20794-1398, (877) 4ED-Pubs, www.edpubs.org

Pension Plans/Retirement

Munnell, Alicia H., and Steven A. Sass. *Working Longer: The Solution to the Retirement Income Challenge*. \$29.95. Brookings Institution Press, Hopkins Fulfillment Service, P.O. Box 50370, Baltimore, MD 21211-4370, (800) 537-5487 or (410) 516-6956, fax: (410) 516-6998, e-mail: hfcustserv@press.jhu.edu, www.brookings.edu

U.S. Government Accountability Office. (1) *Defined Benefit Pension Plans: Guidance Needed to Better Inform Plans of the Challenges and Risks of Investing in Hedge Funds and Private Equity*. (2) *Defined Benefit Pensions: Plan Freezes Affect Millions of Participants and May Pose Retirement Income Challenges*. (3) *PBGC Assets: Implementation of New Investment Policy Will Need Stronger Board Oversight*. (4) *Private Pensions: Fulfilling Fiduciary Obligations Can Present Challenges for 401(k) Plans Sponsors*. Order from GAO.

Web Documents

2008 Living to 100 and Beyond Monograph [including links to papers presented at the symposium held January 7–9, 2008]

www.soa.org/library/monographs/retirement-systems/living-to-100-and-beyond/2008/january/subject-toc.aspx

401(k) Benchmarking Survey: 2008 Edition

www.deloitte.com/dtt/cda/doc/content/us_consulting_401%28k%29BenchmarkingSurvey2008Edition160708.pdf

Answering Your Questions about Health Savings Accounts [Updated for 2008 and 2009]

www.cahi.org/cahi_contents/resources/pdf/n125HSAQuestionsAugust08.pdf

Defined Benefit Plans amid Market Volatility [a report prepared by CFO Research Services in collaboration with Towers Perrin]

www.towersperrin.com/tp/getwebcachedoc?country=global&webc=USA/2008/200809/towers_final_081508.pdf

Fast Facts & Figures about Social Security, 2008

www.socialsecurity.gov/policy/docs/chartbooks/fast_facts/2008/index.html

A Framework for Medicare Reform

www.ncpa.org/pub/st/st315/st315.pdf

The Genetic Information Nondiscrimination Act of 2008 (GINA)

http://assets.opencrs.com/rpts/RL34584_20080709.pdf

How America Saves 2008: A Report on Vanguard 2007 Defined Contribution Plan Data

<https://institutional.vanguard.com/iwe/pdf/HAS08.pdf>

Income, Poverty, and Health Insurance Coverage in the United States: 2007

www.census.gov/prod/2008pubs/p60-235.pdf

Legal Issues Relating to State Health Care Regulation: ERISA Preemption and Fair Share Laws

http://assets.opencrs.com/rpts/RL34637_20080826.pdf

Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families—Findings from The Commonwealth Fund Biennial Health Insurance Surveys, 2001–2007

www.commonwealthfund.org/publications/publications_show.htm?doc_id=700872

Medicare Secondary Payer—Coordination of Benefits [Updated July 10, 2008]

http://assets.opencrs.com/rpts/RL33587_20080710.pdf

Obama vs. McCain: Competing Health Care Visions

www.cahi.org/cahi_contents/resources/pdf/ObamaVMccainAugust2008.pdf

Pension Benefit Guaranty Corporation 2007 Annual Report

www.pbgc.gov/docs/2007_annual_report.pdf

Robbing Tomorrow to Pay for Today: Economically Squeezed Families Are Turning to Their 401(k)s to Make Ends Meet

www.americanprogress.org/issues/2008/07/pdf/401k.pdf

Selected State Pension and Retirement Legislation Enacted in 2008

<http://ncpers.org/News/PageText/documents/Leg2008July.pdf>

A Shared Benefit: Employer Views on the Value of 401(k) Plans

www.abouschwab.com/media/pdf/cfo_research_schwab_whitepaper.pdf

The U.S. Retirement Market, 2007

www.ici.org/pdf/fm-v17n3.pdf

WorldatWork 35th Annual Salary Budget Survey: 2008–2009 Top-Level Data

www.worldatwork.org/waw/adimLink?id=27072&nonav=yes

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