A large, thin white circle is centered on the slide, framing the main title and subtitle text.

**2016 Survey of
US Health Care Consumers**
A look at exchange consumers

2016 Survey of US Health Care Consumers

The public health insurance exchanges have been in operation for nearly three years now. Deloitte's 2015 Survey of US Health Care Consumers found that these exchanges may be opening the door for a new generation of engaged health care consumers. To that end, we sought to understand their satisfaction with coverage, confidence in handling future health care costs, use of online services, knowledge of costs, and how they shop for coverage.



Satisfaction
with coverage



Confidence in
handling future
health care costs



Use
of online
services

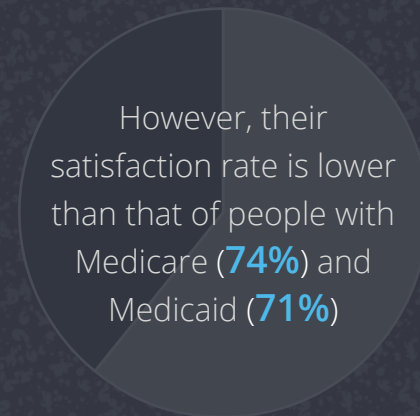
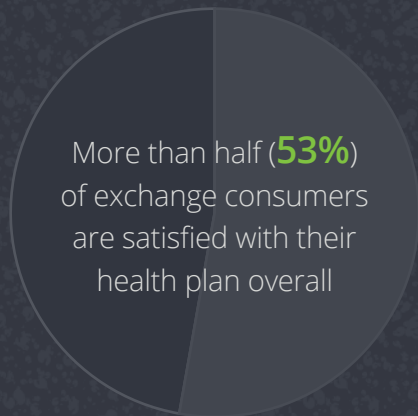
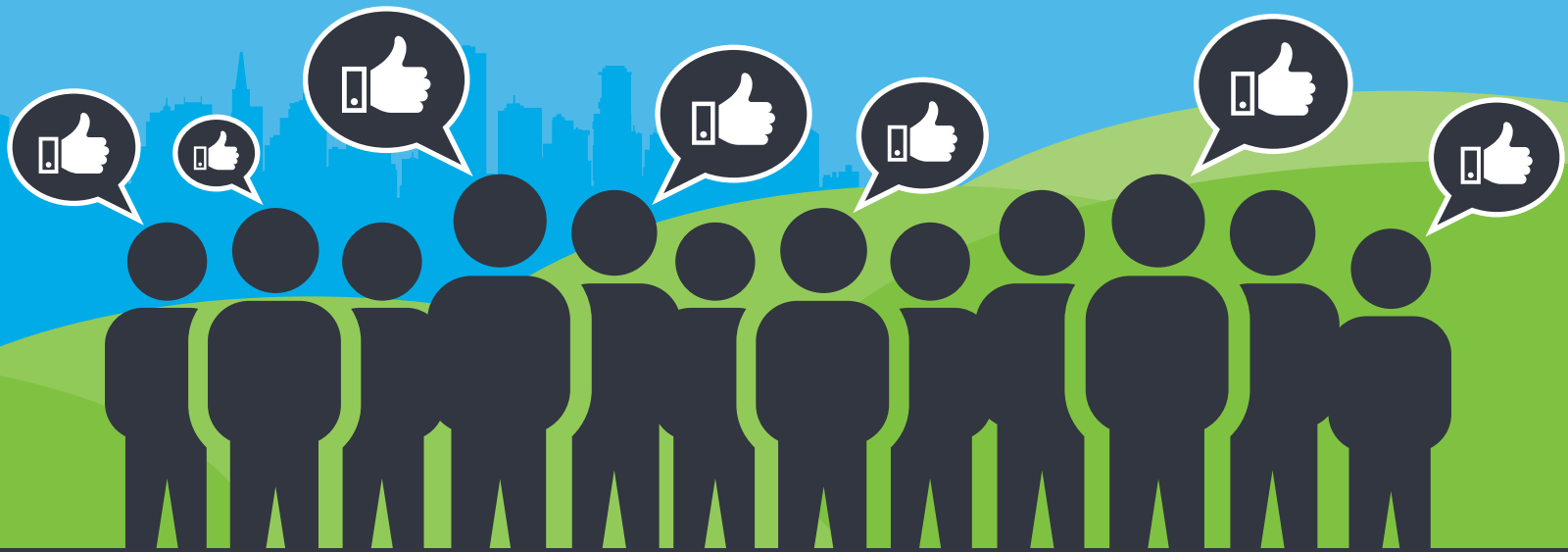


Knowledge
of costs



Approach to
shopping for
coverage

Exchange consumers say they are satisfied with their coverage at the same rate as people with employer coverage.



More exchange consumers feel prepared to handle future costs and able to access affordable care than last year.



7 in 10 exchange consumers say they had no financial difficulty paying for out-of-pocket costs in the last year

While still low in an absolute sense, consumers' confidence in affordability appears to have increased somewhat
In 2016, one-in-three exchange consumers (**34%**) feel prepared to handle future health care costs compared with **16%** in 2015

Nearly half of exchange consumers (**45%**) say they feel confident about being able to get affordable care, and confidence appears to have increased over last year (**24%** in 2015)

More than twice as many exchange consumers report using online information sources to shop for a policy than the average consumer, including those with employer coverage.



67% of exchange consumers went online to look for information to help them choose a policy

vs.

only **31%** of the overall sample and **30%** with employer coverage

66% of exchange consumers say that the online site they used the most to enroll in coverage had tools to compare out-of-pocket costs and they used them (**59%** for window shopping tools)

58% of people with employer coverage who went online to choose a policy used tools to compare out-of-pocket costs and **50%** used window shopping tools

More exchange consumers say they understand their costs than consumers with employer coverage, and when they used their coverage, few had surprise out-of-pocket costs.



95% of exchange consumers can recall what their current monthly premium is

vs.

85% of people with employer coverage

92% of exchange consumers can recall how much their premium increased over last year

vs.

83% of people with employer coverage

One-in-four (25%) exchange consumers say they had higher out-of-pocket costs than they expected after using their coverage

vs.

27% of people with employer coverage

79% of exchange consumers say they knew open enrollment is one time per year, and

86% knew about availability of premium assistance for people with certain incomes before taking the survey

Exchange consumers shop around for coverage and evaluate the total costs before making decisions, and they continue to be willing to accept network tradeoffs for lower payments.



Only 10% of exchange consumers look **solely at the premium to select** their coverage

5% of exchange consumers report that they've **never shopped** for health insurance **or don't remember shopping** for coverage

vs.

31% of all consumers and 30% of people with employer coverage

38% of exchange consumers say they start with **companies they know** and then look at premium, deductibles, copays, coinsurance, and benefits covered

vs.

23% of all consumers and 25% of people with employer coverage

23% of exchange consumers say they look for the best benefit package based on **premium, deductibles, copays, coinsurance, and benefits** covered and do not pay much attention to the company offering them

vs.

18% of all consumers and 17% of people with employer coverage

27% say they would accept a **smaller network of hospitals** (18% last year) compared with 20% of all consumers this year

26% say they would accept a network that **does not include their current primary care provider** (16% last year) compared with 20% of all consumers this year

26% say they would accept a **smaller network of doctors** (18% last year) compared with 19% of all consumers this year

Methodology

Since 2008, the Deloitte Center for Health Solutions has annually polled a nationally representative sample of US adults about their experiences and attitudes related to their health, health insurance, and health care and their views about the health care system. The general aim of the survey is to track changes in consumer engagement over time and investigate key questions of interest to the health plan, provider, life sciences, and government sectors. The 2016 survey included 3,751 adults (18 years and older). The national sample is representative of the US Census with respect to age, gender, race/ethnicity, income, geography, insurance status, and insurance source. A subsample of 804 respondents reported getting coverage through HealthCare.gov or a state health insurance marketplace, exchange, or connector (“exchange”). Respondents in the exchange subsample varied with respect to demographic characteristics, prior insurance status, and type of exchange used.

For more information, please visit: www.deloitte.com/us/hix-consumer-experience

About the Deloitte Center for Health Solutions

The source for health care insights: The Deloitte Center for Health Solutions (DCHS) is the research division of Deloitte LLP's Life Sciences and Health Care practice. The goal of DCHS is to inform stakeholders across the health care system about emerging trends, challenges, and opportunities. Using primary research and rigorous analysis, and providing unique perspectives, DCHS seeks to be a trusted source for relevant, timely, and reliable insights.

To learn more, please visit: www.deloitte.com/us/centerforhealthsolutions

Contact us

Bill Copeland

US Life Sciences & Health Care
Industry Leader
Deloitte LLP
bcopeland@deloitte.com

Gregory Scott

Health Plans National Sector Leader
Principal
Deloitte LLP
grescott@deloitte.com

Paul Lambdin

Exchanges Practice Leader, Health Plans
Director
Deloitte Consulting LLP
plambdin@deloitte.com

Sarah Thomas, MS

Research Director
Deloitte Center for Health Solutions
Deloitte Services LP
sarthomas@deloitte.com

Claire B. Cruse, MPH

Health Policy Specialist
Deloitte Center for Health Solutions
Deloitte Services LP
cboozer@deloitte.com

Leslie Korenda, MPH

Research Manager
Deloitte Center for Health Solutions
Deloitte Services LP
lkorenda@deloitte.com



About Deloitte

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities.

DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see www.deloitte.com/about for a detailed description of DTTL and its member firms. Please see www.deloitte.com/us/about for a detailed description of the legal structure of Deloitte LLP and its subsidiaries. Certain services may not be available to attest clients under the rules and regulations of public accounting.

Copyright © 2016 Deloitte Development LLC.

All rights reserved. 36 USC 220506

Member of Deloitte Touche Tohmatsu Limited