

Measuring the Sentiments of Individuals with Employer- Provided Coverage

AHIP

November 2023



AHIP commissioned NORC to conduct a survey of individuals with employer-provided coverage (EPC) to understand its impact on access and utilization, and perceptions of value and experiences of coverage

About the survey

AHIP's Coverage@Work campaign is intended to educate policymakers and the public about the value of EPC.

The goal of this survey was to study and illustrate how people access and value the care they receive through their employer-provided health plans now that the public health emergency has ended. AHIP was particularly interested in understanding the impact of EPC on the experiences of those living in rural areas.

The survey focused on three key areas:

- Satisfaction with coverage and supports provided by health plans
- Utilization and value of mental health and substance use services (with a particular focus on children who access these services)
- Utilization and value of access to telehealth services

NORC leveraged the AmeriSpeak® panel to survey 3,852 individuals with employer-provided health coverage

Funded and operated by NORC at the University of Chicago, **AmeriSpeak®** is a probability-based panel designed to be representative of the US household population. Randomly selected US households are sampled using area probability and address-based sampling, with a known, non-zero probability of selection from the NORC National Sample Frame.

To supplement the findings of the survey, NORC conducted **ten interviews** with individuals who completed the survey and consented to a follow-up conversation. Individuals were selected for interviews based on variation in geographical location, type of plan, health status, and other demographic variables.

N= 3,852

Sample:

- Age 18+
- People with EPC
- Oversample of rural residents (1,224 respondents)

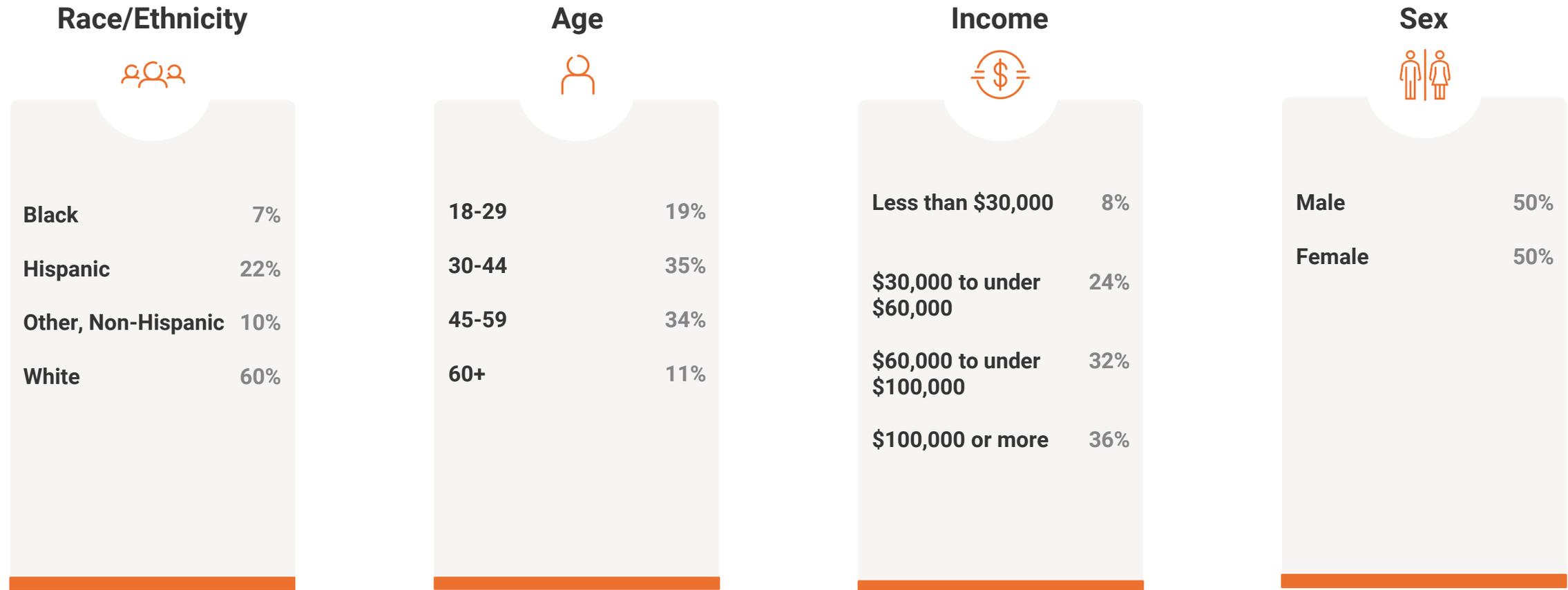
Mode: web, all devices

Language: English and Spanish

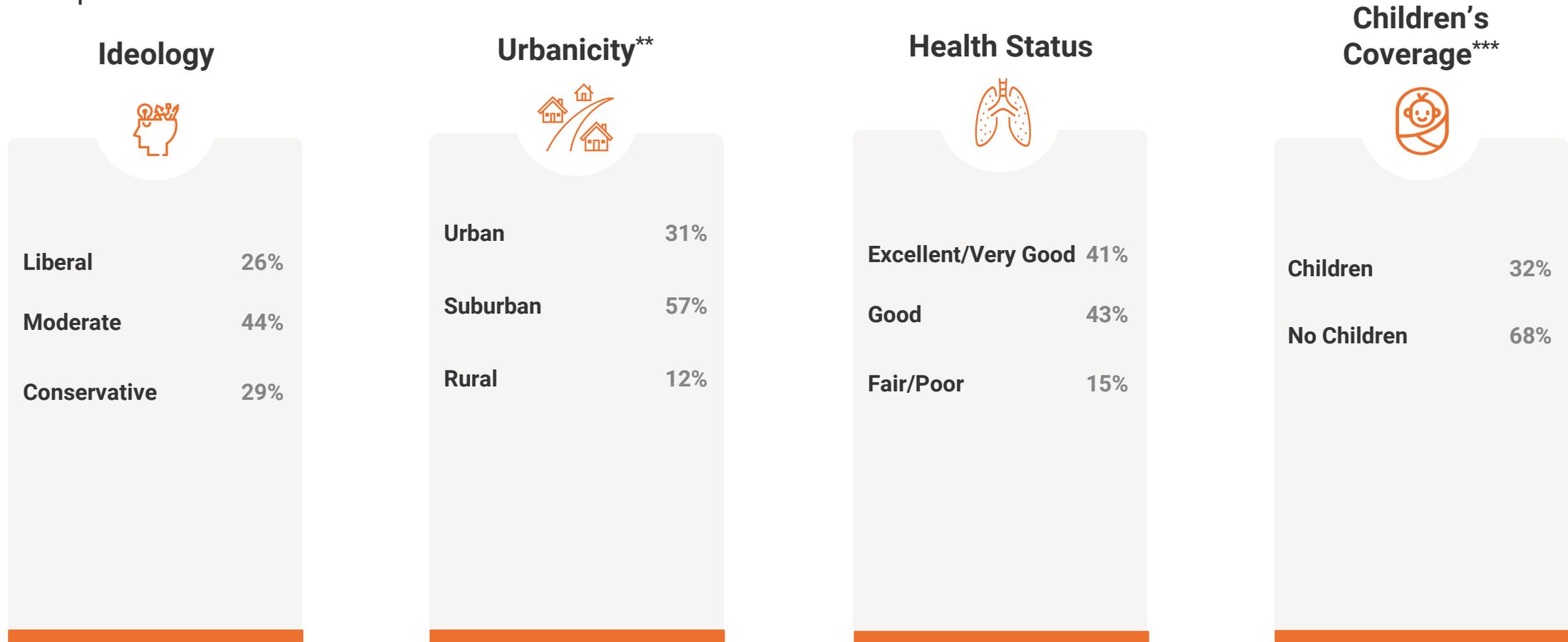
Fielding dates: 8/23/2023-9/11/2023



Of the 3,852 adults surveyed, most were between the ages of 30 and 59



The survey oversampled for rural residents, ultimately including 1,224 rural respondents*

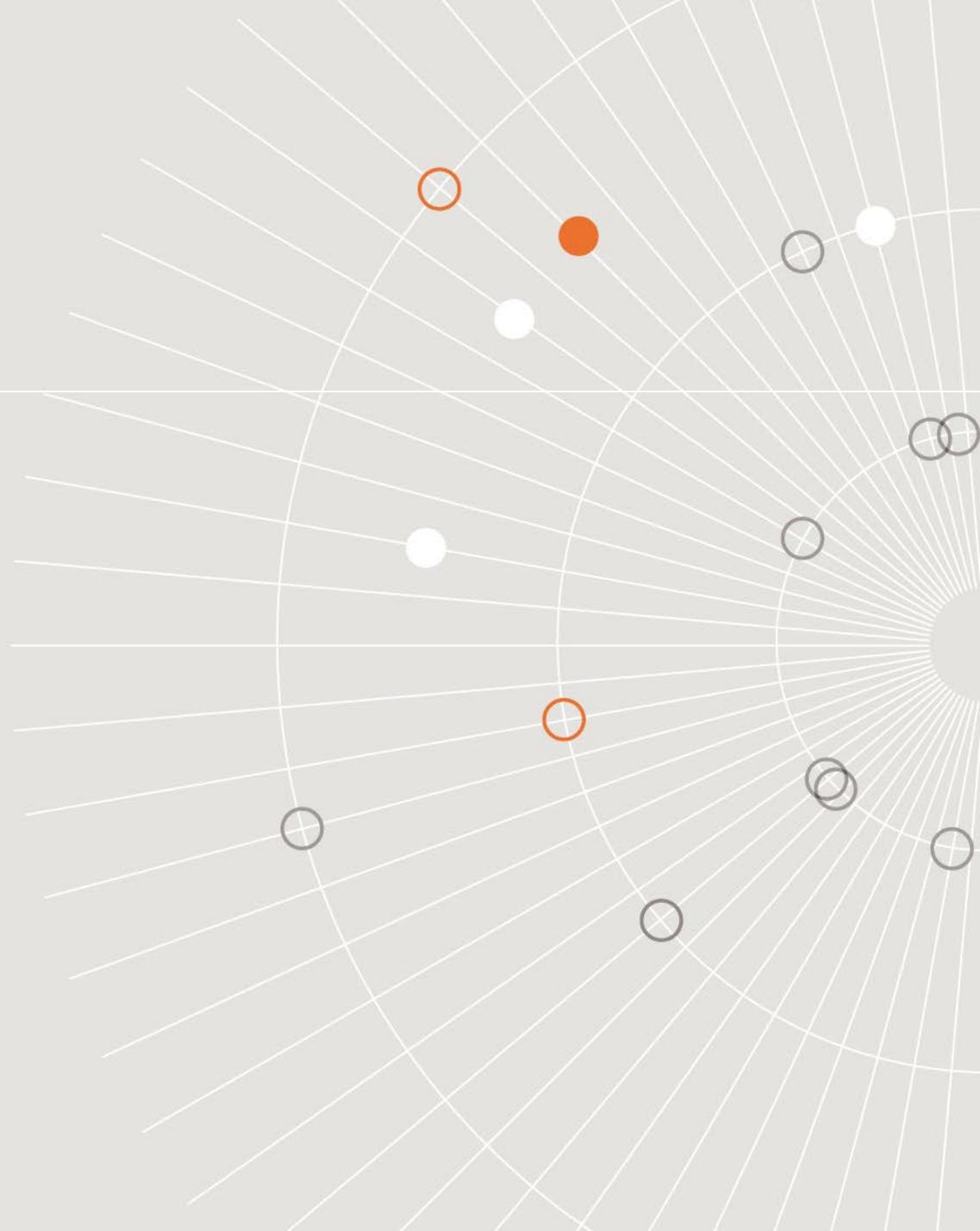


* Oversampling ensures we produce a large enough sample size of a population for analysis. After sampling, the results are then weighted to adjust survey results to accurately represent the target population in a way that is nationally representative.

** Urbanicity relies on rural-urban commuting area codes (RUCA) and Principal city status. RUCA codes are based on Census tracts and defined as a combination of size and flow of population to an "urbanized area". Combining with Principal city status helps with identifying more suburban areas.

*** This figure is based on the response to a survey question that asked, "Are any children under age 18 currently enrolled in your employer-provided health insurance coverage?"

Overall Satisfaction with EPC and Utilization of Plan Supports



A large majority of respondents reported satisfaction with aspects of their EPC such as convenience and access to quality services

Network Options

89%

of survey respondents said their EPC has a **provider network that includes options that are convenient for them**

Quality of Providers

82%

of respondents said they had **access to high quality providers through their EPC**

Provider Directories

88%

of respondents **agreed or strongly agreed** that their plan offered tools such as provider directories that helped them **find providers that are in-network**

Disease Management

71%

of respondents **agreed or strongly agreed** that they are better able to **manage their chronic condition because of their EPC**

Q: Does your employer-provided health insurance have a provider network that includes options that are convenient for you to get to?

Q: Do you agree or disagree with the following statement: My employer-provided coverage offers tools such as provider directories that allow me to find providers that are in-network.

Q: Do you feel that your employer-provided health insurance gives you access to high quality providers?

Q: Do you agree or disagree with the following statement: I am better able to manage my chronic condition because of my employer-provided coverage

In-depth interviews confirmed that individuals value their EPC's plan options and services

Role in Employment Decisions

“If [an employer] didn't offer health insurance, the position wouldn't even be considered. It's a dealbreaker.”

-- A 36-year-old woman in excellent health with children enrolled on her plan discussing the importance of employer-provided coverage

Value of Options

“I am extremely satisfied and happy and grateful that [my employer] has different kinds of plans that they can offer.”

-- A 36-year-old woman discussing her plan options under her employer-provided coverage

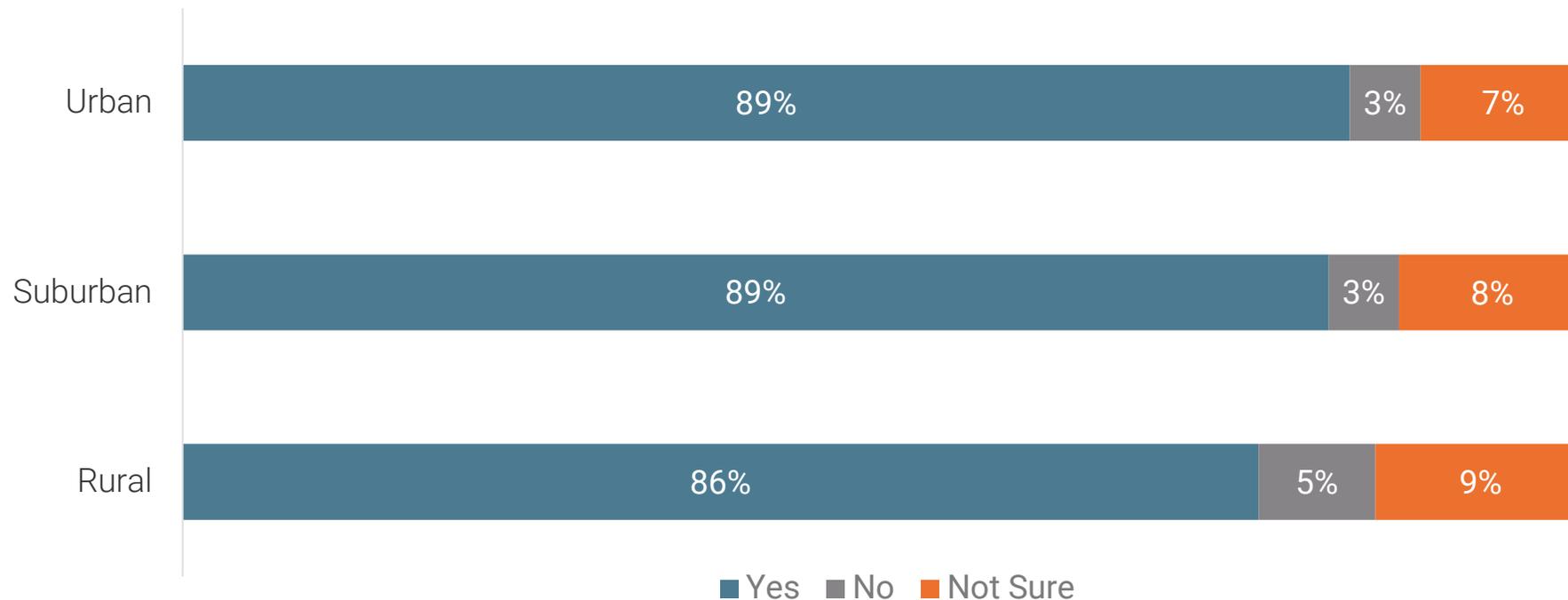
Plan Supports

“Whenever it's infusion time [the care coordinator] calls to ask how I am before and how I am after. I also have my personal nurse who helps me out.”

-- A 46-year-old woman living in a rural area, discussing care coordination provided by her EPC to help her manage a chronic condition

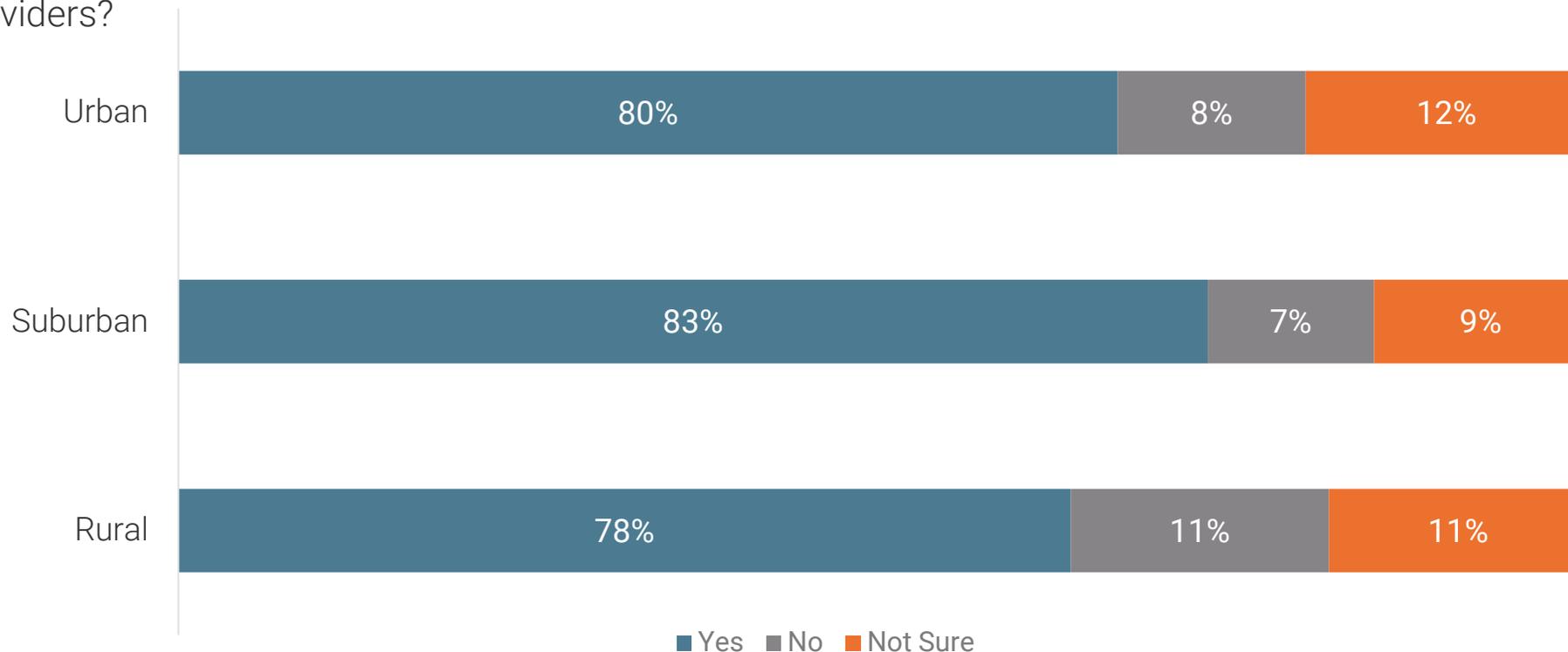
Sentiment about the convenience of the provider networks in EPC was consistently positive across respondents in urban, suburban, and rural areas

Does your employer-provided health insurance have a provider network that includes options that are convenient for you to get to?

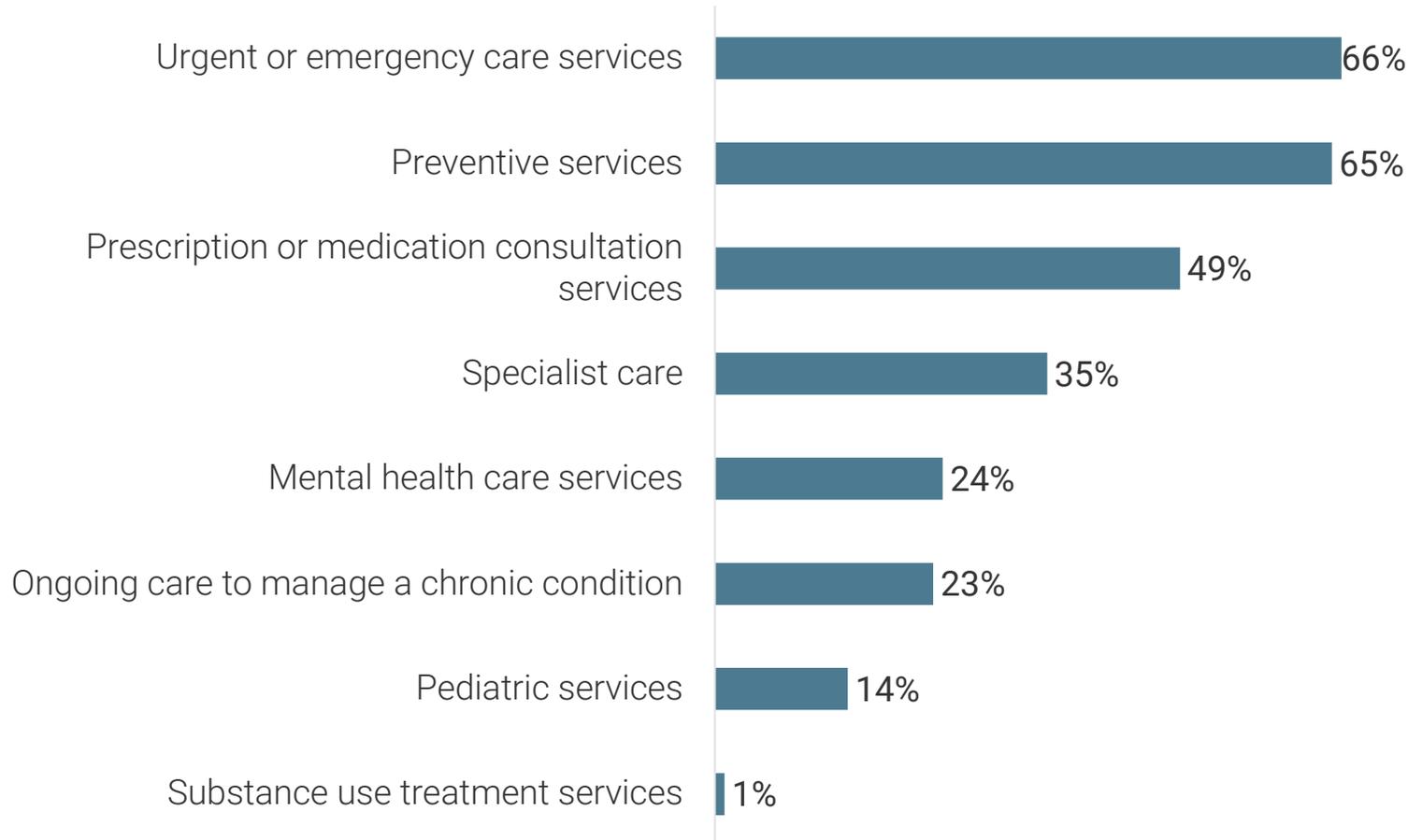


Though respondents across all geographic areas generally reported high levels of satisfaction about access to high-quality providers, people in rural areas were slightly less positive than their counterparts

Do you feel that your employer-provided health insurance gives you access to high quality providers?



People with EPC most value emergency care services and preventive services



Respondents identifying as **male (71%)** were more likely to say that **urgent or emergency care services were important** to them compared to females (62%).

Respondents identifying as **female** were more likely to say that **specialist care (37%)** and **ongoing care to manage a chronic condition (26%)** were important to them compared to males (32% and 20%).

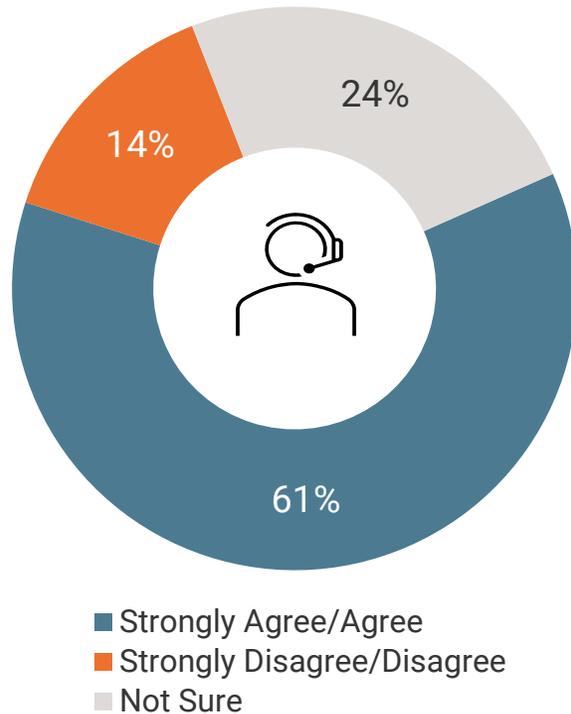
Q: What health benefits covered by your plan are most important to you?

Statistically significant at $p < 0.05$

Note: Respondents could select more than one option, so totals do not add to 100%.

Over 6 in 10 respondents value access to a 24/7 nurse advice line but nearly a quarter were not sure – meaning they either didn’t use the resource or may not be aware of it

Access to a 24/7 nurse line where I can ask questions about my health conditions, symptoms, or whether to seek urgent or emergency care is something that I value about my employer-provided coverage.

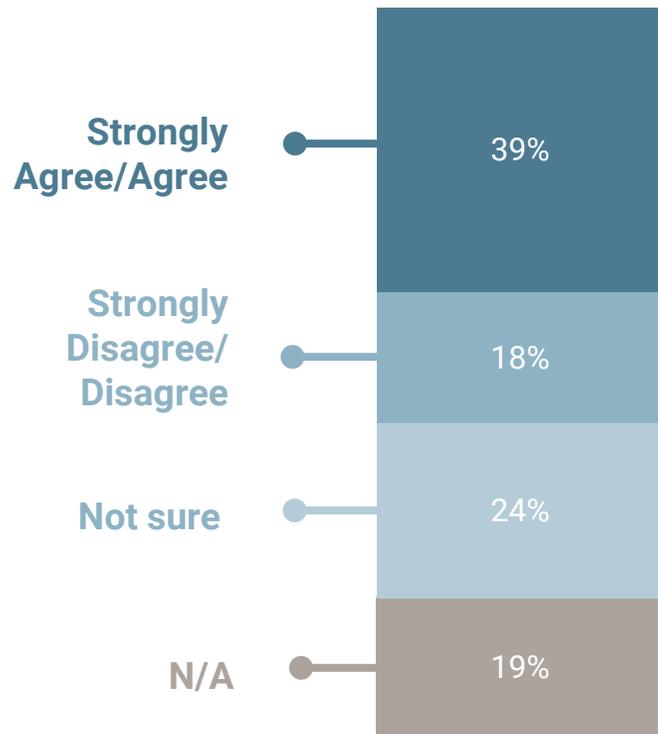


Of those who valued access to a nurse line, those identifying as **Black (74%)** were more likely to **agree/strongly agree** that access to a 24/7 nurse line is something they value about their EPC compared to those identifying as White (58%) or Hispanic (64%).

Q: Do you agree or disagree with the following statement: Access to a 24/7 nurse line where I can ask questions about my health conditions, symptoms, or whether to seek urgent or emergency care is something that I value about my employer-provided coverage.

Note: Totals may not equal 100% due to rounding or respondents skipping question on survey

On average, about 40 percent of respondents agreed that their plan helps them meet their health care goals by covering alternative medicine treatments, with higher rates amongst key subgroups



Respondents **aged 30-44 (44%)** were more likely to agree/strongly agree that they are better able to meet their health care goals because their coverage plan covers alternative medicine treatment compared to those aged 45 and up (35%).

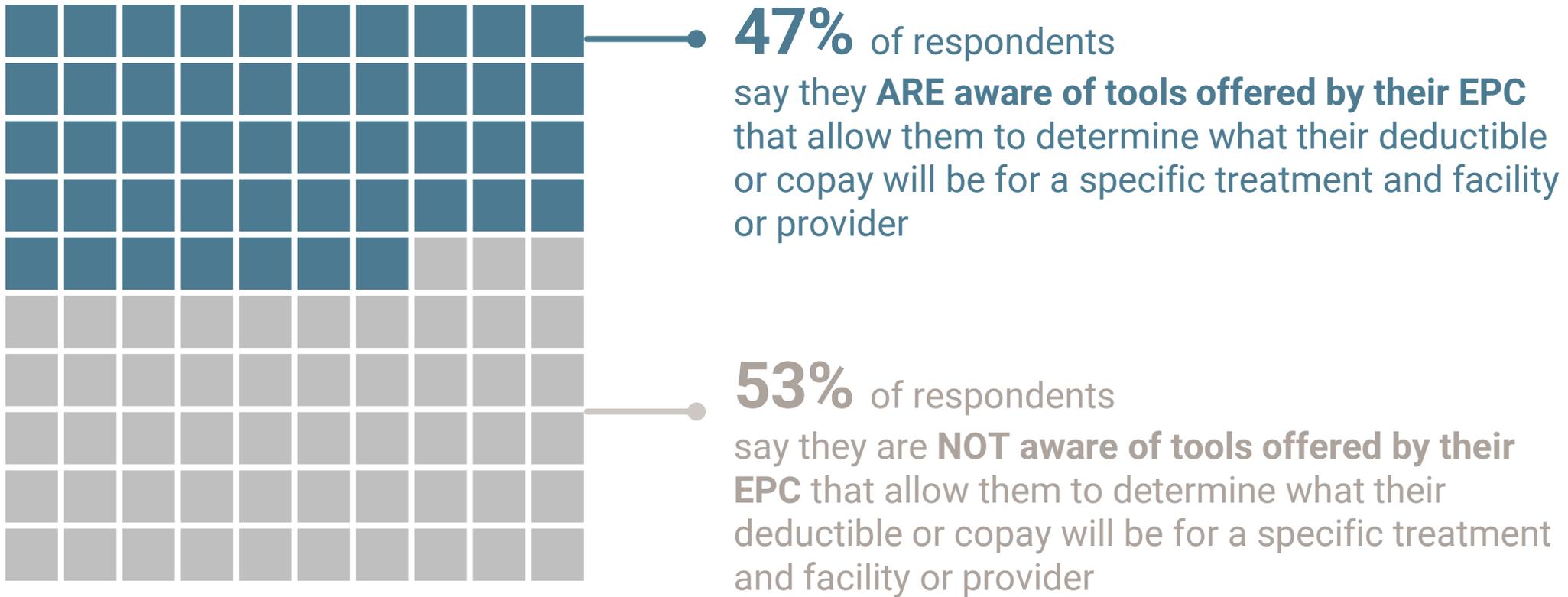
Respondents with a **high school diploma or some college (43%)** were more likely to agree/strongly agree that they are better able to meet their health care goals because their coverage plan covers alternative medicine treatment compared to those with a bachelor's degree or higher (35%).

Respondents identifying as **Black, Hispanic or Other (47%)** were more likely to agree/strongly agree that they are better able to meet their health care goals because their coverage plan covers alternative medicine treatment compared to those identifying as White (35%).

Q: Do you agree or disagree with the following statement: I am better able to meet my health care goals because my coverage plan covers alternative medicine treatment such as acupuncture and chiropractic services.

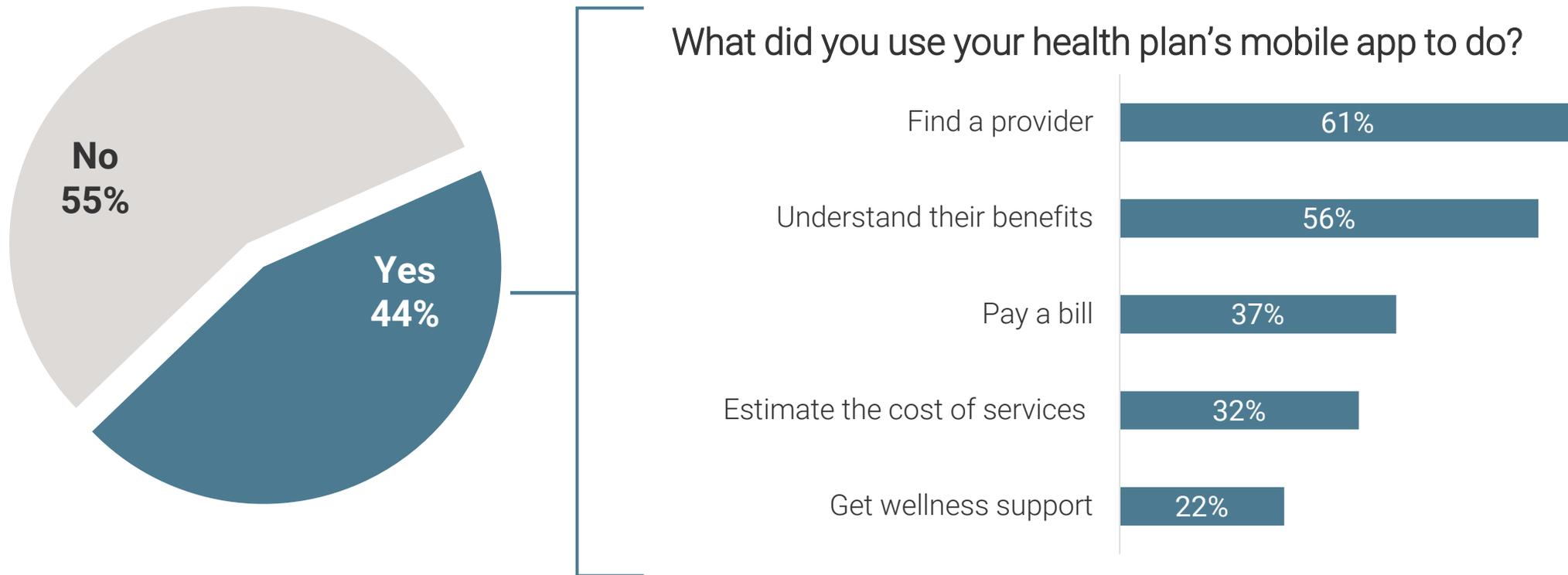
Statistically significant at $p < 0.05$

Less than half of respondents were aware of insurance-provided tools that allow them to determine payment for care services



Q: Are you aware of any tools offered by your employer-provided coverage that allow you to determine what your deductible or copay will be for a specific treatment and facility or provider?
 Statistically significant at p<0.05

44 percent of respondents used their plan's mobile app, most often to find a provider or understand their benefits



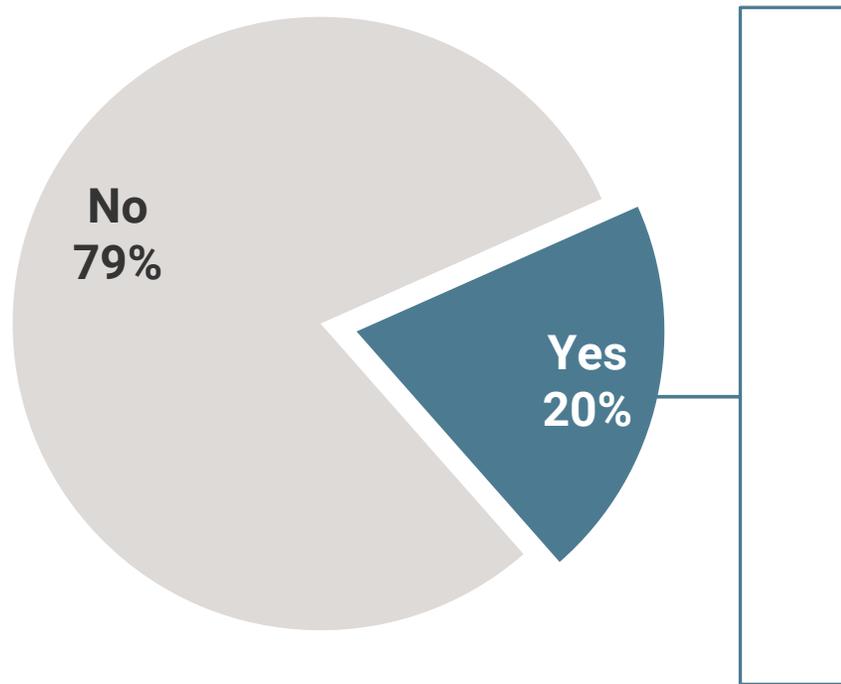
Q: Have you ever used your health plan's mobile app?

Q: What did you use your health plan's mobile app to do?

Statistically significant at p<0.05

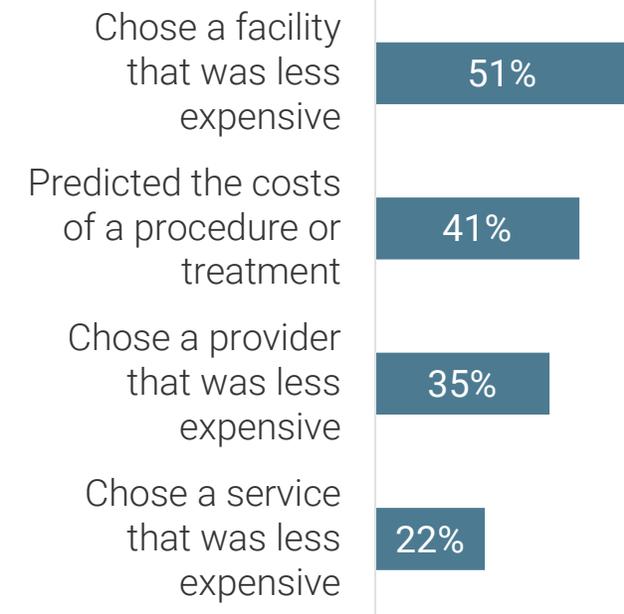
Note: Totals may not equal 100% due to rounding or respondents skipping the question

One in five respondents reported using a cost comparison tool—amongst those who did, almost 60 percent say it changed their behavior and some chose less expensive treatment options



Over half (59%) of respondents that reported using the cost comparison tool said they **changed their behavior due to the tool**, while 41% reported that they did not change their behavior

Of those who changed their behavior:



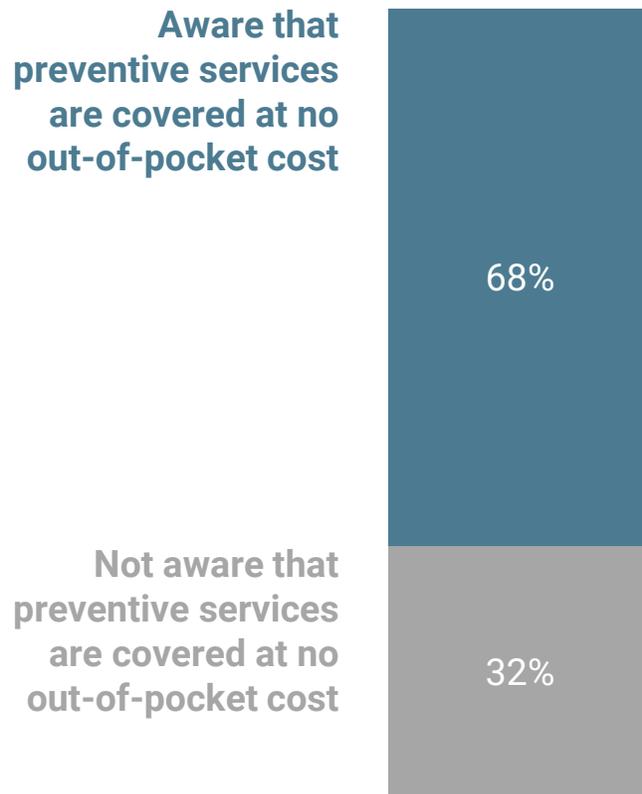
Q: Have you ever used a cost comparison tool from your employer-provided coverage that allows you to compare the cost of procedures or services among providers and facilities?

Q: Did using the cost comparison tool change your selection of provider, facility, or service?

Statistically significant at p<0.05

Note: Totals may not equal 100% due to rounding or respondents skipping the question

Most people were aware that their employer-provided plan covers preventative services at no out-of-pocket cost, but awareness varied by age, health status, and urbanicity



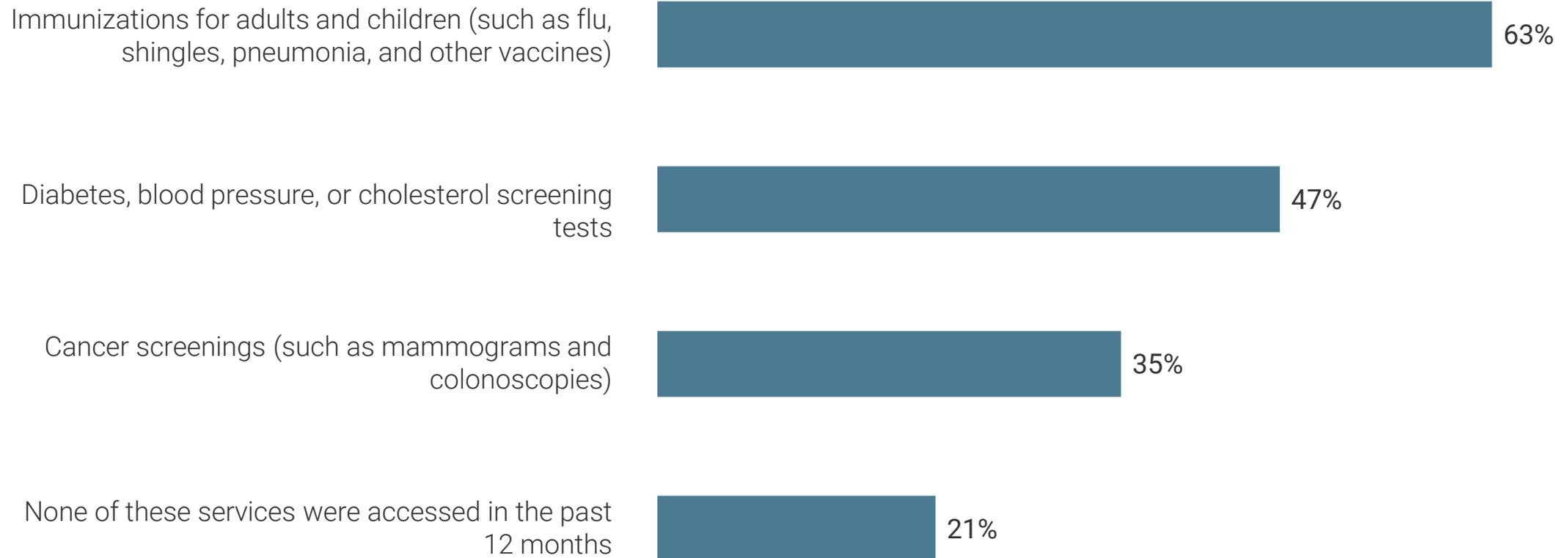
People aged **45 and up (80%)** were more likely to say they were aware, compared to those aged 44 and under (58%).

People in **excellent/very good health (74%)** were more likely than those in fair/poor health (59%) to be aware that their employer-provided plan covers preventive services.

People living in **suburban areas (69%)** were more likely than people living in rural areas (63%) to be aware that their employer-provided plan covers preventive services.

Q: Are you aware that your employer-provided plan covers preventive services (e.g., breast cancer screening, colon cancer screening, etc.) at no out-of-pocket cost to you?
 Statistically significant at p<0.05

Immunizations were the most commonly accessed preventive services



Q: In the past 12 months, what preventive services have you or your family accessed?
 Statistically significant at $p < 0.05$

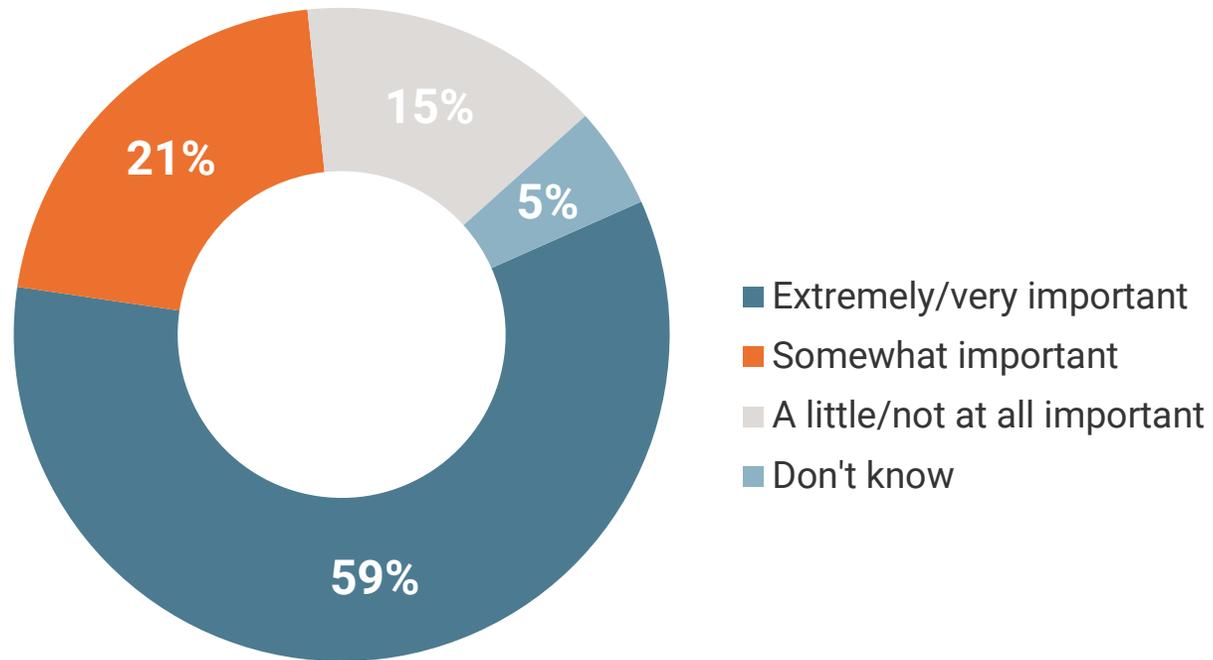
74%

of survey respondents **said they were not aware of**
the recently enacted **No Surprises Act** that protects
them from surprise medical bills

Value and Utilization of Mental Health Services



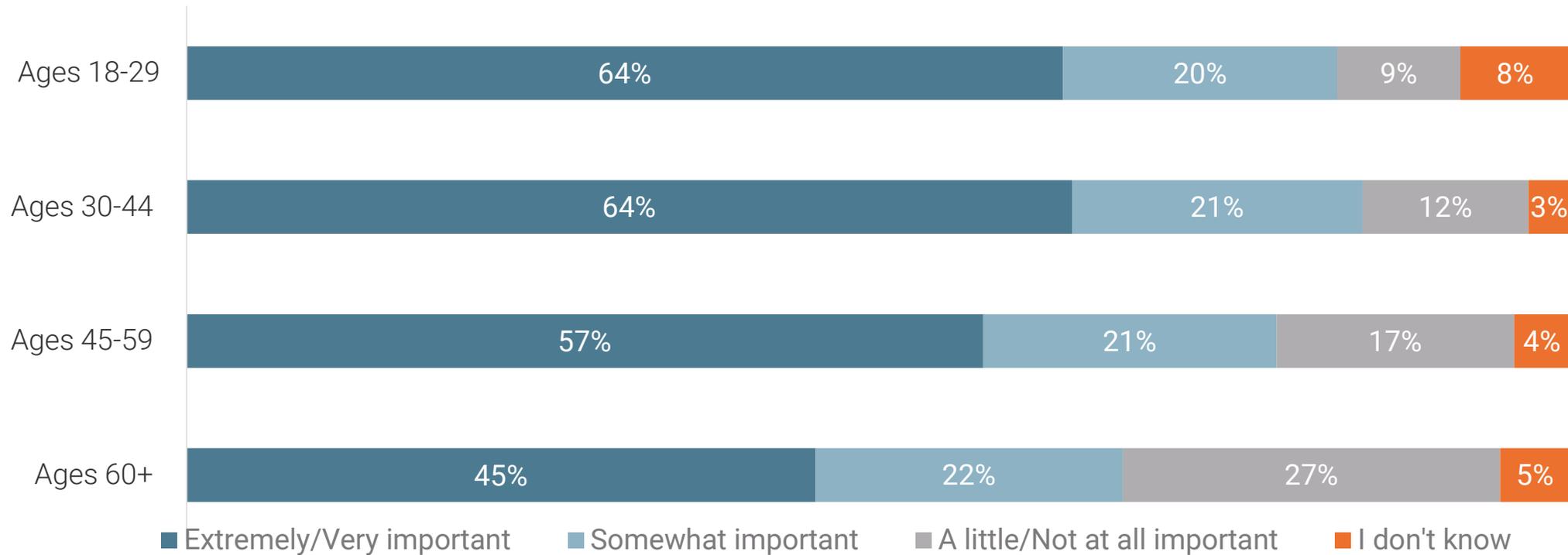
8 out of 10 respondents reported that coverage of mental health services is at least somewhat important to them and their family



Q: How important is it to you that your employer-provided health insurance covers mental health services for you and your family?
 Statistically significant at $p < 0.05$

Younger respondents (18-44) were more likely to highly value coverage of mental health services by their EPC compared to those aged 60 and over

How important is it to you that your employer-provided health insurance covers mental health services for you and your family?



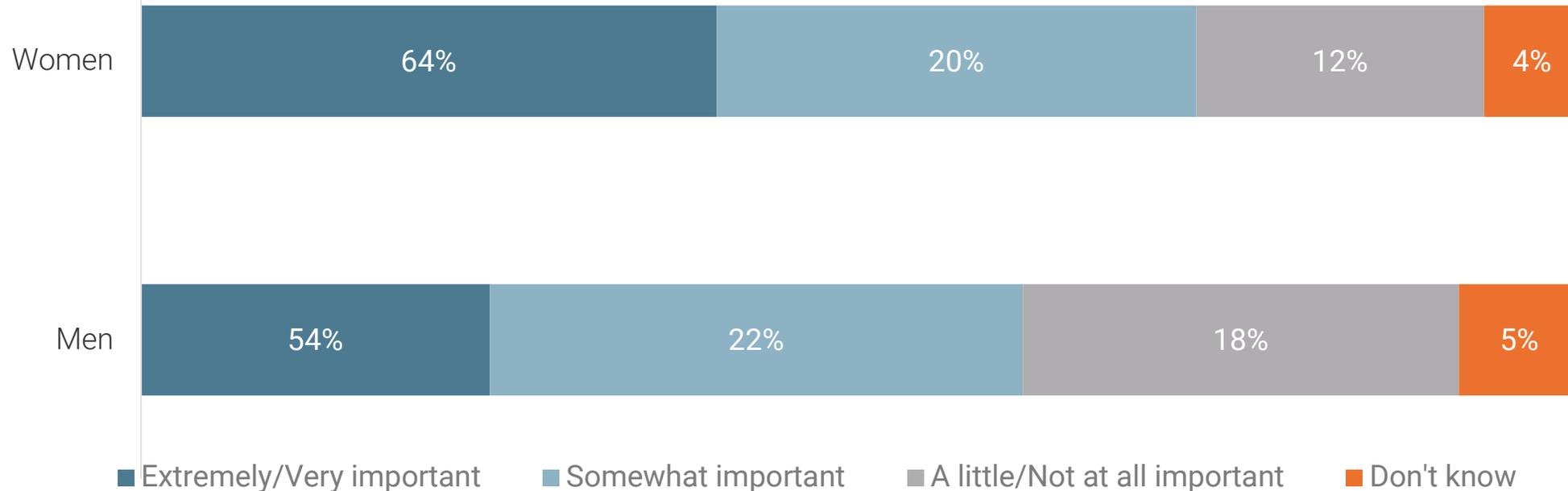
Q: How important is it to you that your employer-provided health insurance covers mental health services for you and your family?

Statistically significant at p<0.05

Note: Totals may not equal 100% due to rounding

Women were more likely than men to say that it is **extremely / very important** that their EPC covers mental health services

How important is it to you that your employer-provided health insurance covers mental health services for you and your family?



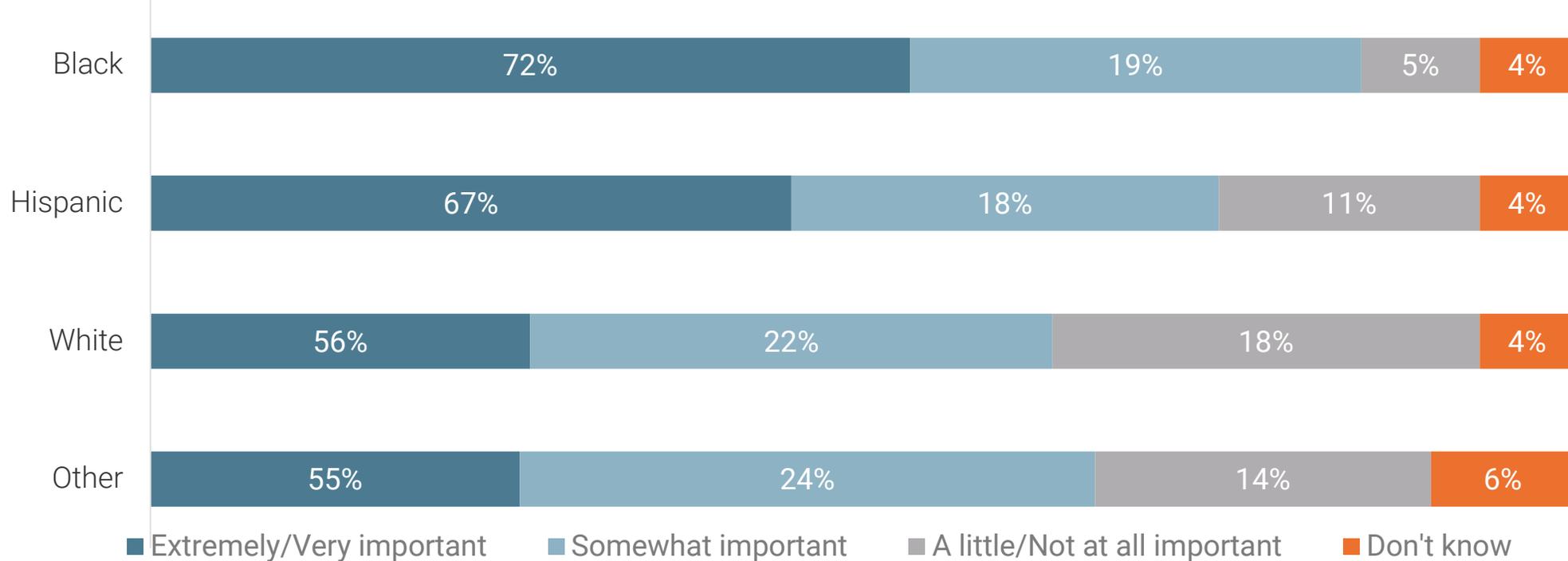
Q: How important is it to you that your employer-provided health insurance covers mental health services for you and your family?

Statistically significant at $p < 0.05$

Note: Totals may not equal 100% due to rounding

Black or Hispanic respondents were more likely than White or Other respondents to say that it is **extremely important / very important** that their EPC covers mental health services

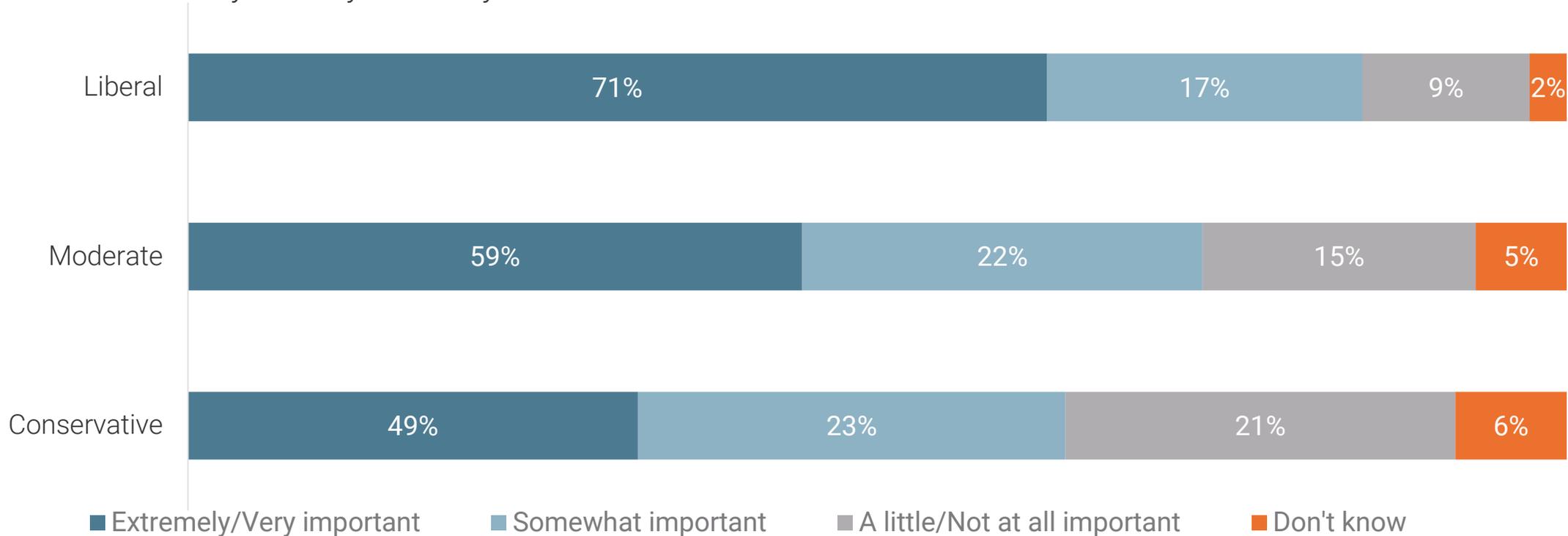
How important is it to you that your employer-provided health insurance covers mental health services for you and your family?



Q: What health benefits covered by your plan are most important to you?
 Statistically significant at p<0.05

Liberal respondents were more likely than moderate or conservative respondents to say that it is **extremely important / very important** that their EPC covers mental health services

How important is it to you that your employer-provided health insurance covers mental health services for you and your family?



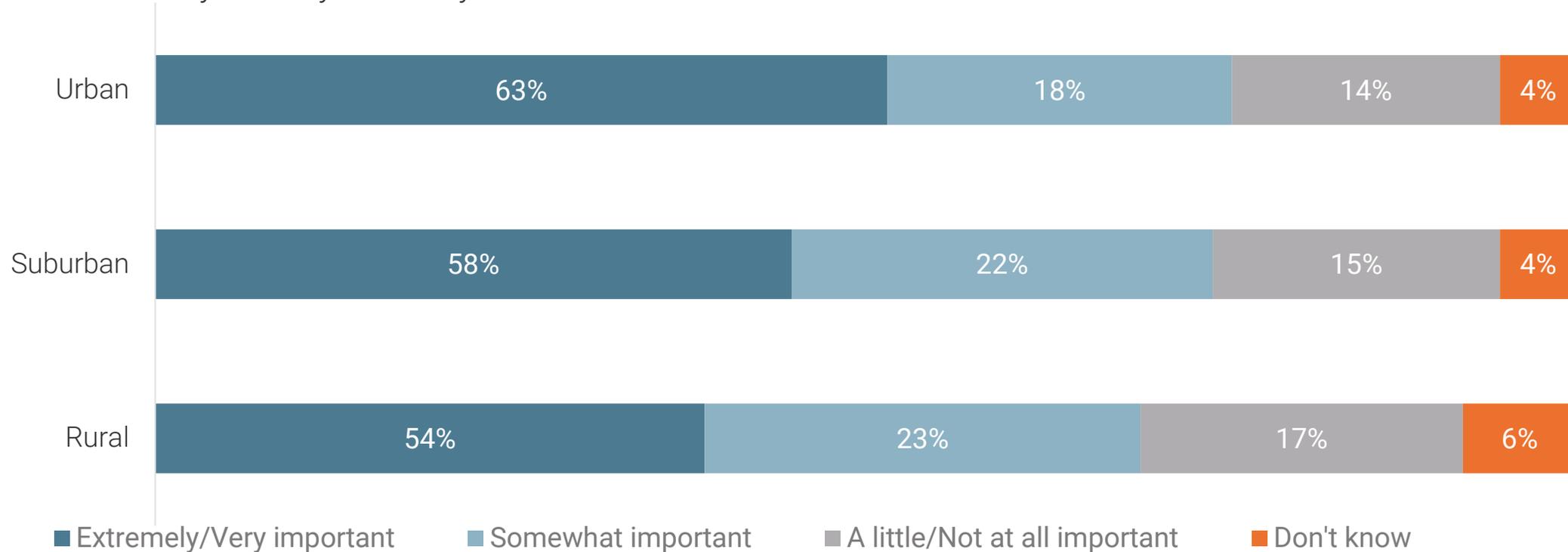
Q: How important is it to you that your employer-provided health insurance covers mental health services for you and your family?

Statistically significant at p<0.05

Note: Totals may not equal 100% due to rounding

Respondents living in urban areas were more likely than those in rural areas to say that it is **extremely / very important** that their EPC covers mental health services

How important is it to you that your employer-provided health insurance covers mental health services for you and your family?

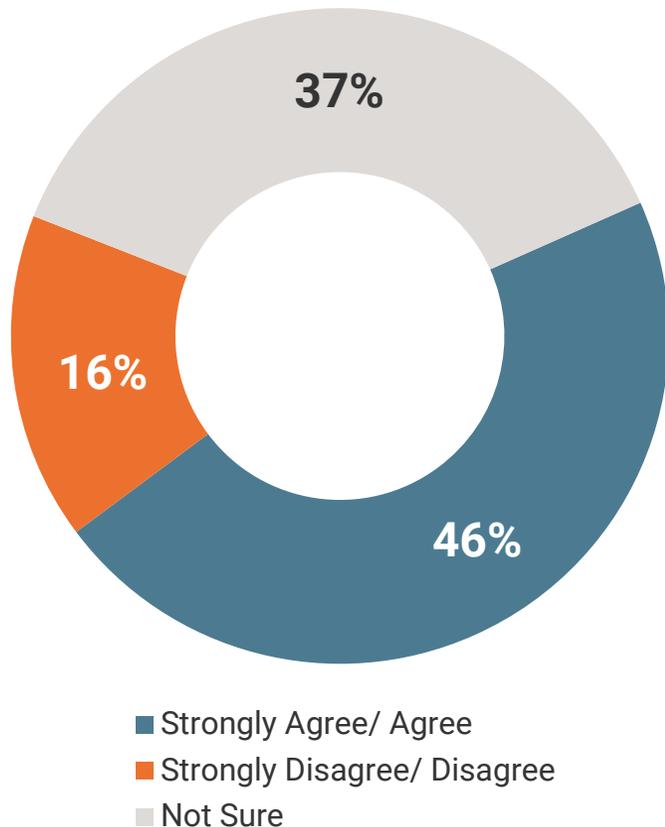


Q: How important is it to you that your employer-provided health insurance covers mental health services for you and your family?

Statistically significant at p<0.05

Note: Totals may not equal 100% due to rounding

Almost half of respondents agree that telehealth has increased their ability to access mental health providers

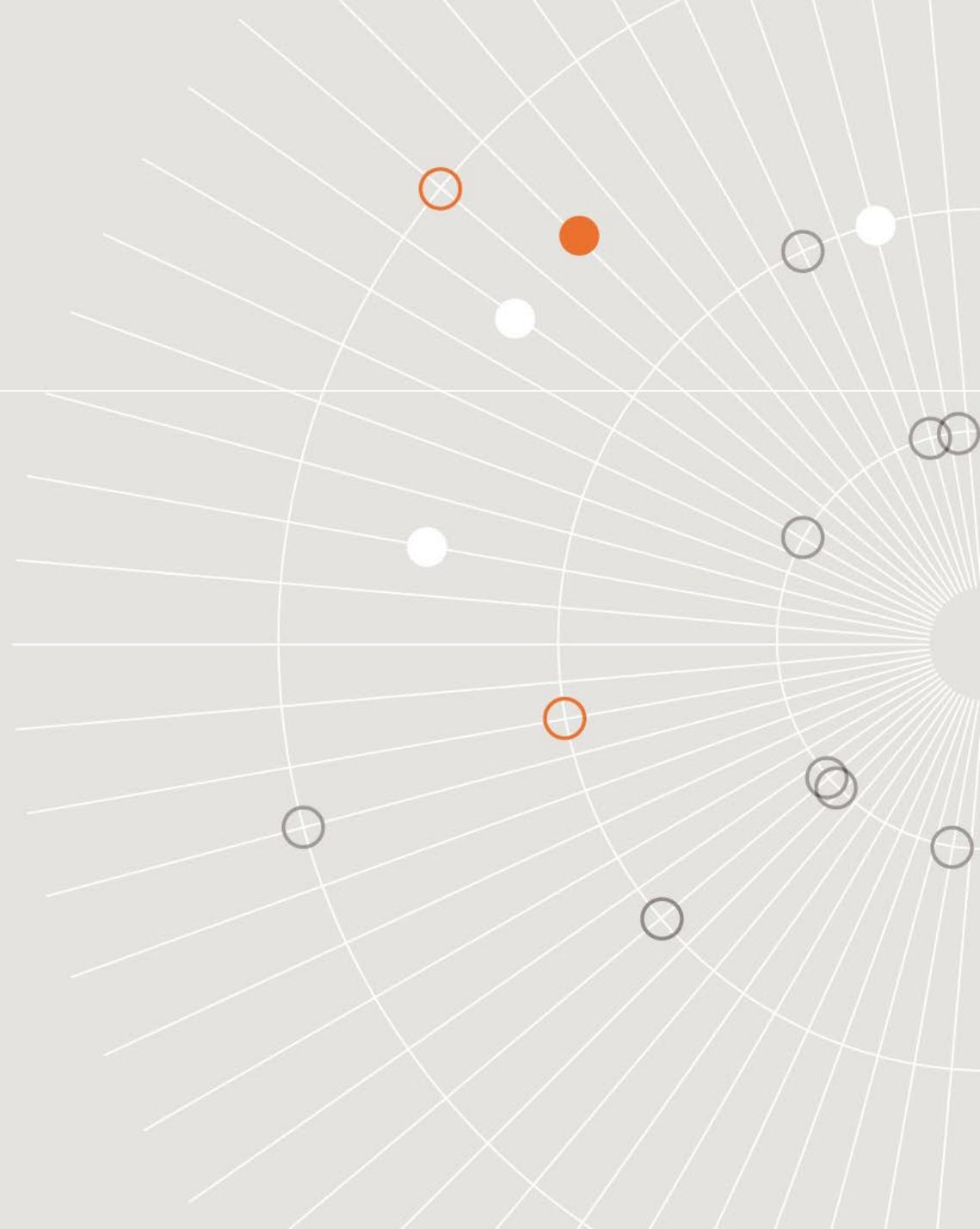


“It’s convenient, especially if we have some upcoming appointment for my kid's autism...to check on some medication... It's easier. Instead of driving an hour away to see the doctor, we can do that telehealth right here in the house via Zoom.”

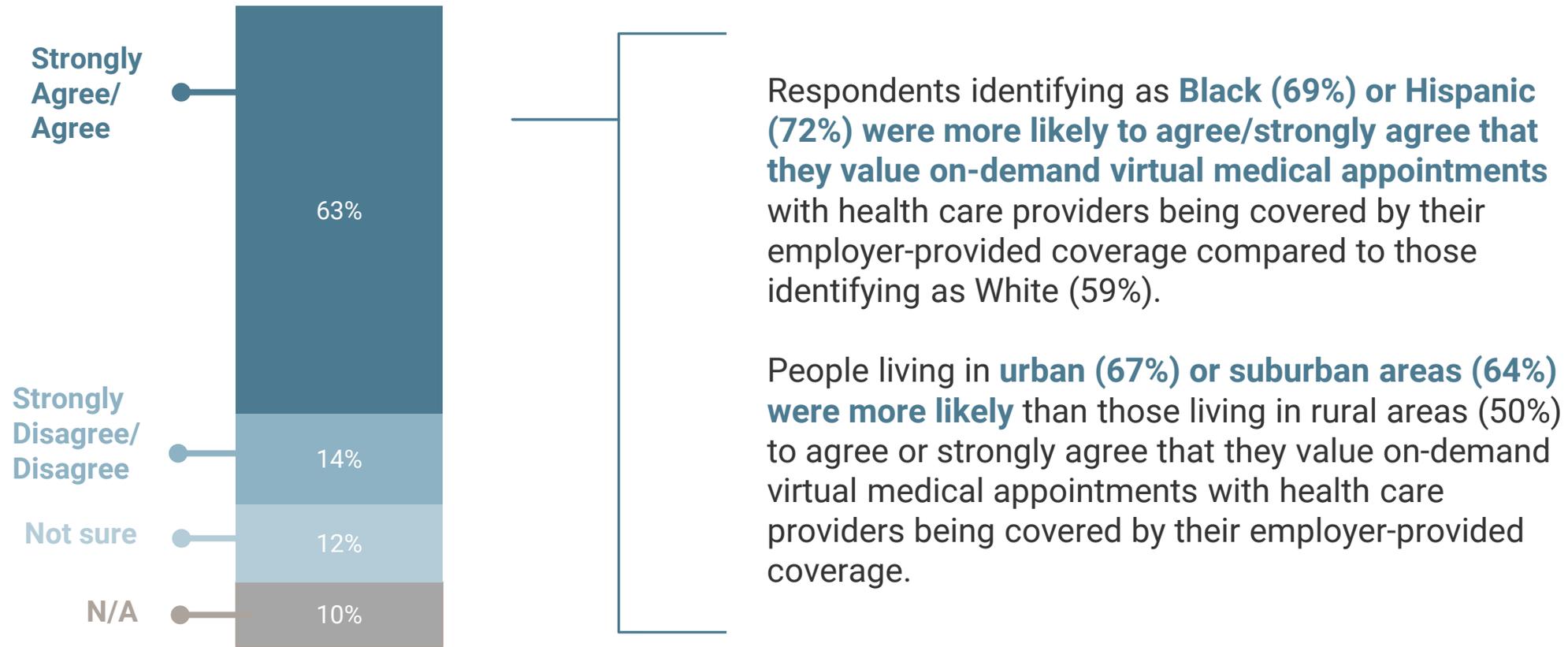
-- A 36-year-old male living in a rural area discussing care for his children’s mental and behavioral health challenges via telehealth

Q: How much do you agree with the following statement: Telehealth has increased my ability to access mental health therapists and providers.
 Quote from transcript of IDI conducted on September 13th, 2023
 Note: Totals may not equal 100% due to rounding

Value and Utilization of Telehealth Services

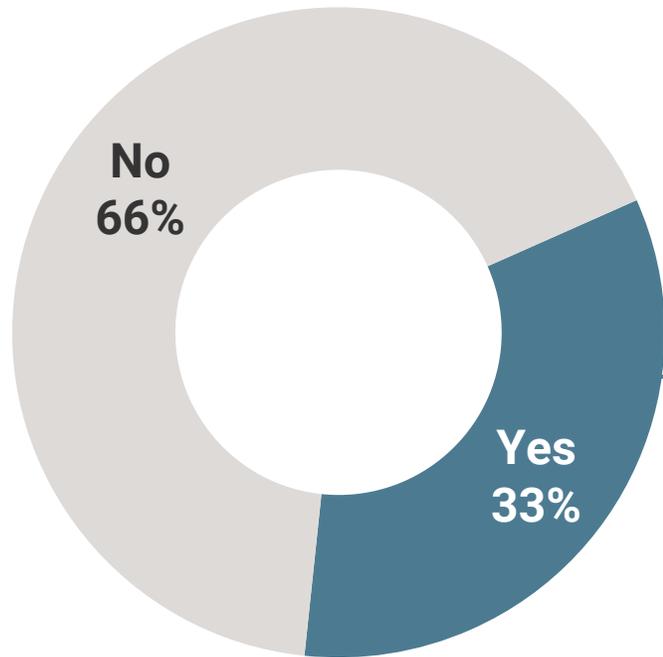


Most respondents agreed or strongly agreed that they value on-demand virtual medical appointments being covered by their EPC



Q: Do you agree or disagree with the following statement: I value on-demand virtual medical appointments with health care providers being covered by my employer-provided coverage?
 Statistically significant at p<0.05
 Note: Totals may not equal 100% due to rounding

One third of respondents reported accessing telehealth services in the last year, with some reporting telehealth support from their EPC



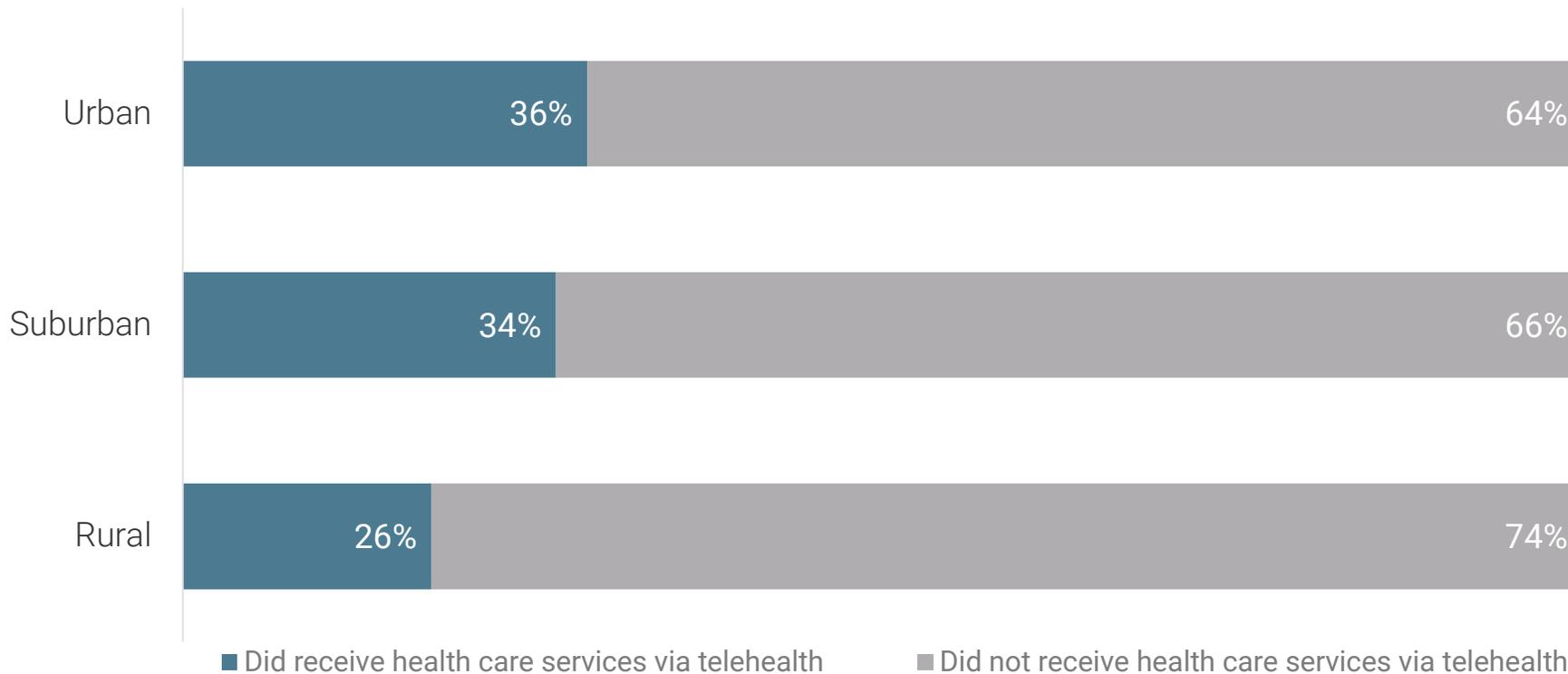
Of respondents who used telehealth in the last 12 months reported that **their plan provided information on finding a telehealth provider (42%)** and **helped them make an appointment (33%)**, while 37% reported that their plan did NOT help them access telehealth services.

Q: Have you received any health care services via telehealth in the past 12 months?

Q: What role did your employer-provided health insurance play in connecting you to services via telehealth?

Note: Totals may not equal 100% due to rounding

While less than 4 in 10 people across all groups used telehealth services, people living in rural areas were less likely than those in urban or suburban areas to have accessed telehealth services



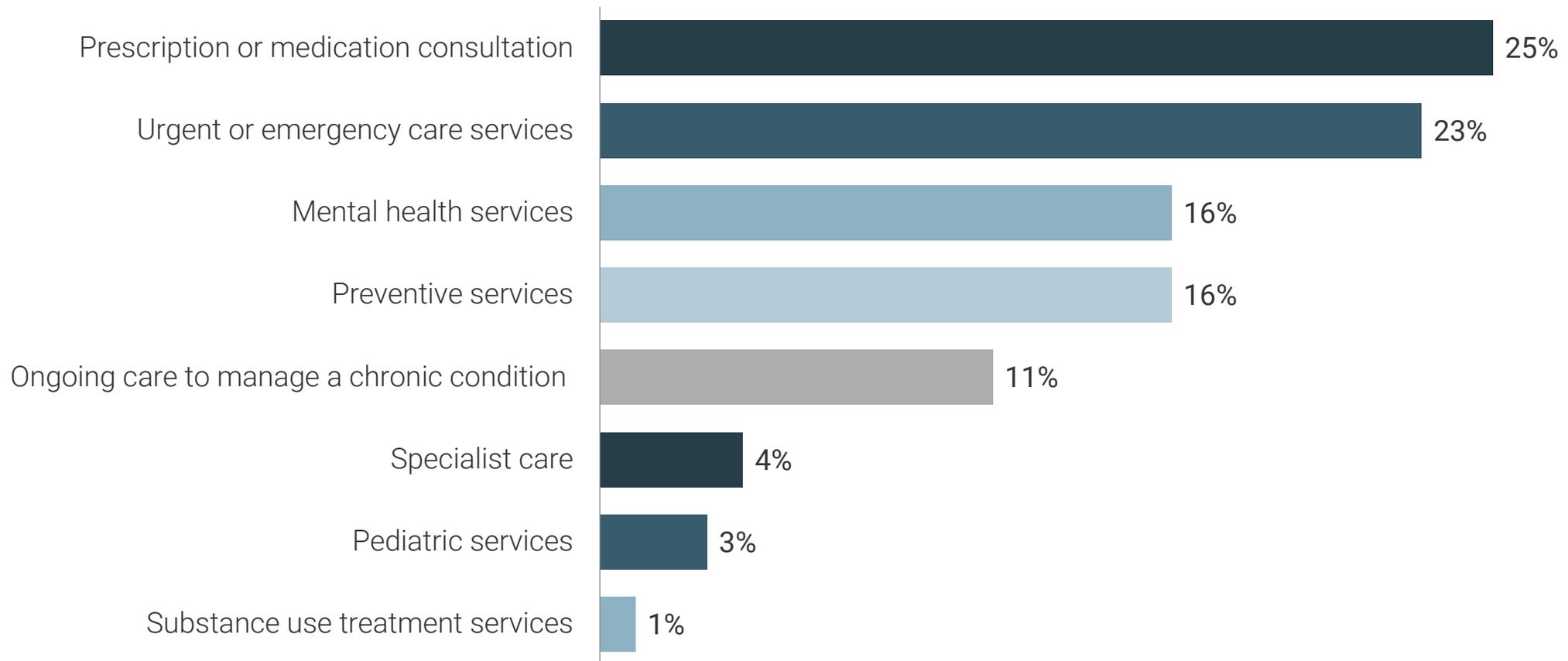
Of the people in rural areas who did access services via telehealth, many said that their EPC plan helped them by providing information about **how to find telehealth providers (39%)** and by helping them **make a telehealth appointment (37%)**.

Q: Have you received any health care services via telehealth in the past 12 months?

Q: What role did your employer-provided health insurance play in connecting you to services via telehealth?

Statistically significant at p<0.05

Most respondents reported that prescription consultation and urgent or emergency services were the most valuable to access via telehealth



Q: What type of service is most valuable to you to be able to access via telehealth?
 Note: Totals may not equal 100% due to rounding

In-depth interviews confirmed the findings that individuals value being able to access services via telehealth for a variety of reasons

“I don’t have to drive the 100 miles just to see the MS specialist... Yes, [prefer it for] for privacy as well as leaving the house is a pain some days.”

-- A 46-year-old woman living in a rural area with a poor health status

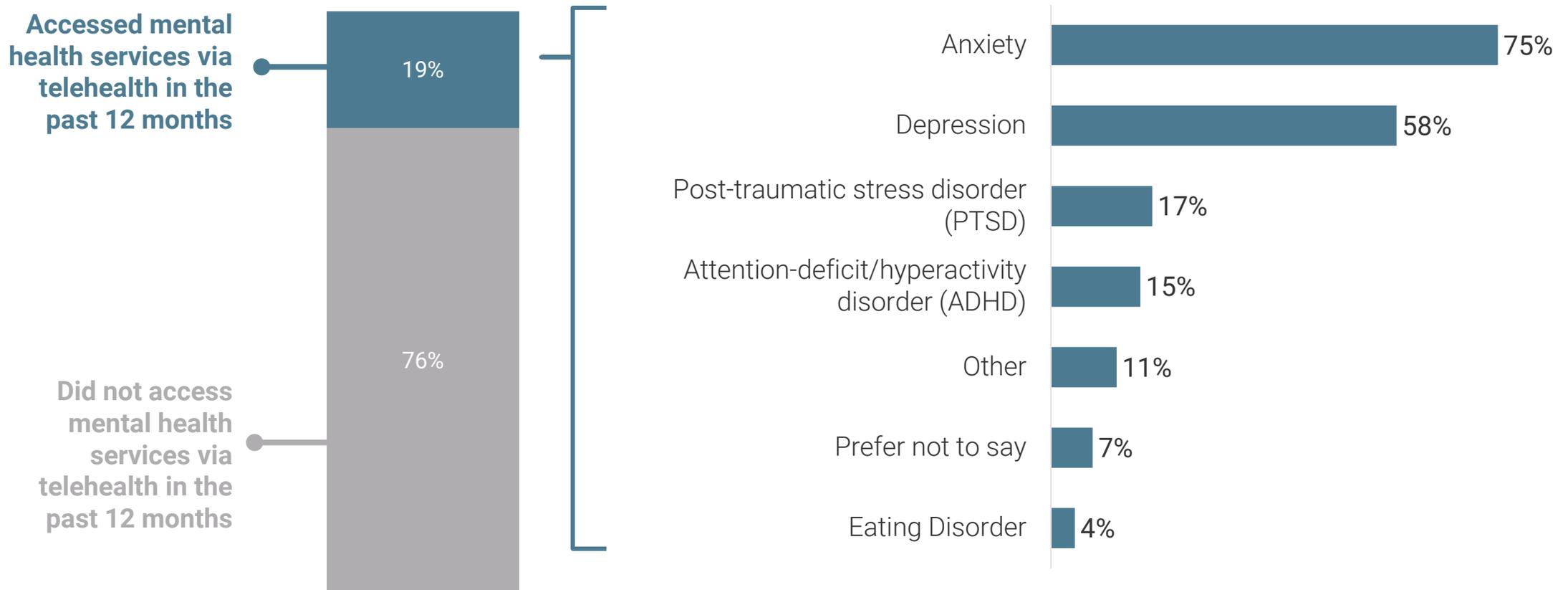
“It's quick. It's convenient. It's simple. I like that. You're in the convenience of your home—sometimes when you're sick, you don't want to get dressed just to get help.”

-- A 52-year-old woman with a poor health status

“It’s very convenient... I do have very severe anxiety when it comes to medical offices...It makes my life in that situation much more calming and takes that anxiety away.”

- A 36-year-old woman discussing accessing mental health services via telehealth

Amongst the 20 percent of respondents who accessed mental health services via telehealth, anxiety and depression were the most common reasons to seek care

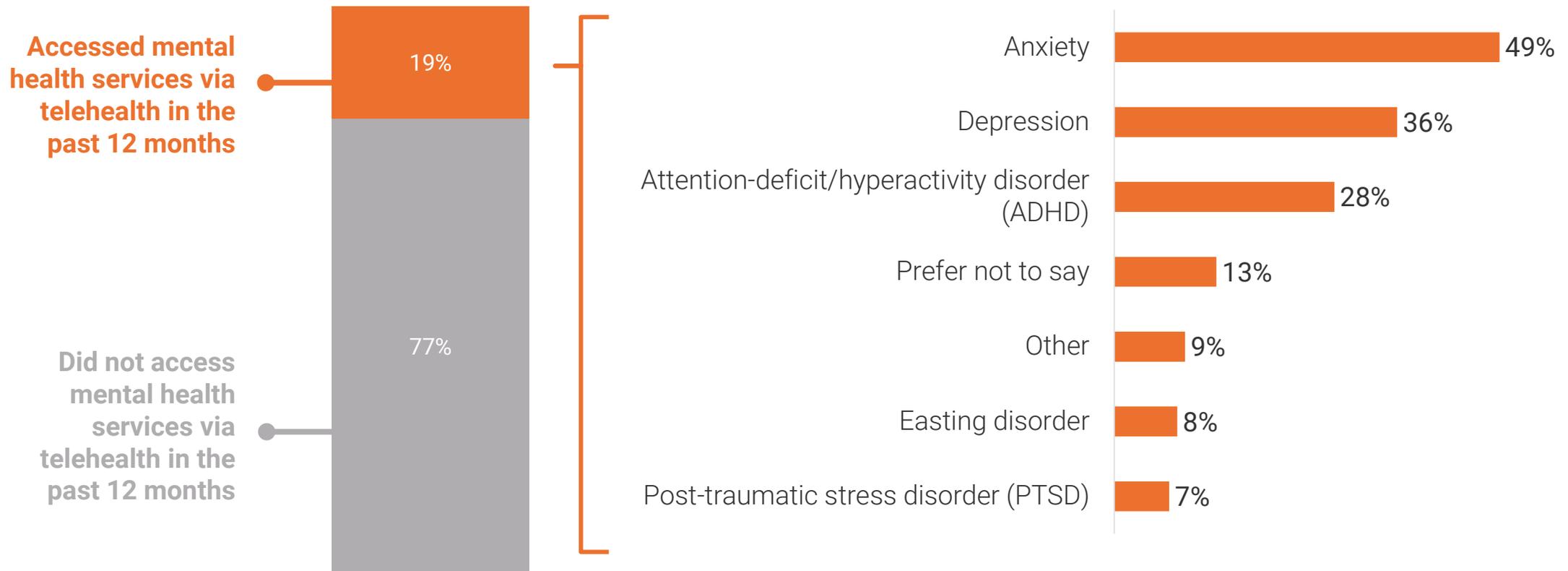


Q: Have you or your spouse accessed mental health services via telehealth in the past 12 months?

Q: For what reason(s) did you or your spouse seek mental health services via telehealth?

Note: Totals may not equal 100% due to rounding

Children covered under EPC access mental health services via telehealth in similar rates to adults (19%), and for reasons of anxiety, depression, and ADHD

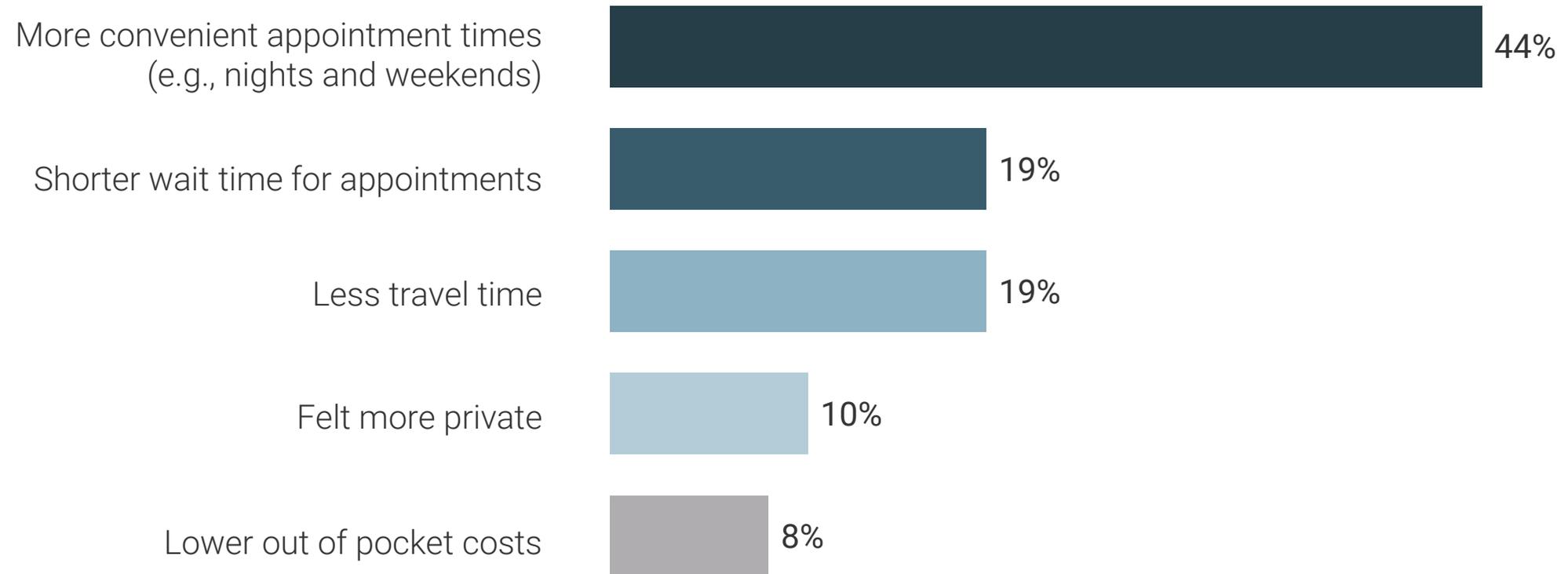


Q: Have children covered under your or your spouses' health insurance accessed mental health services via telehealth in the past 12 months?

Q: For what reason(s) did the children covered by your insurance seek mental health services via telehealth?

Note: Totals may not equal 100% due to rounding

People who used telehealth to access mental health services most valued convenient appointment times, followed by shorter appointment wait times and less travel time

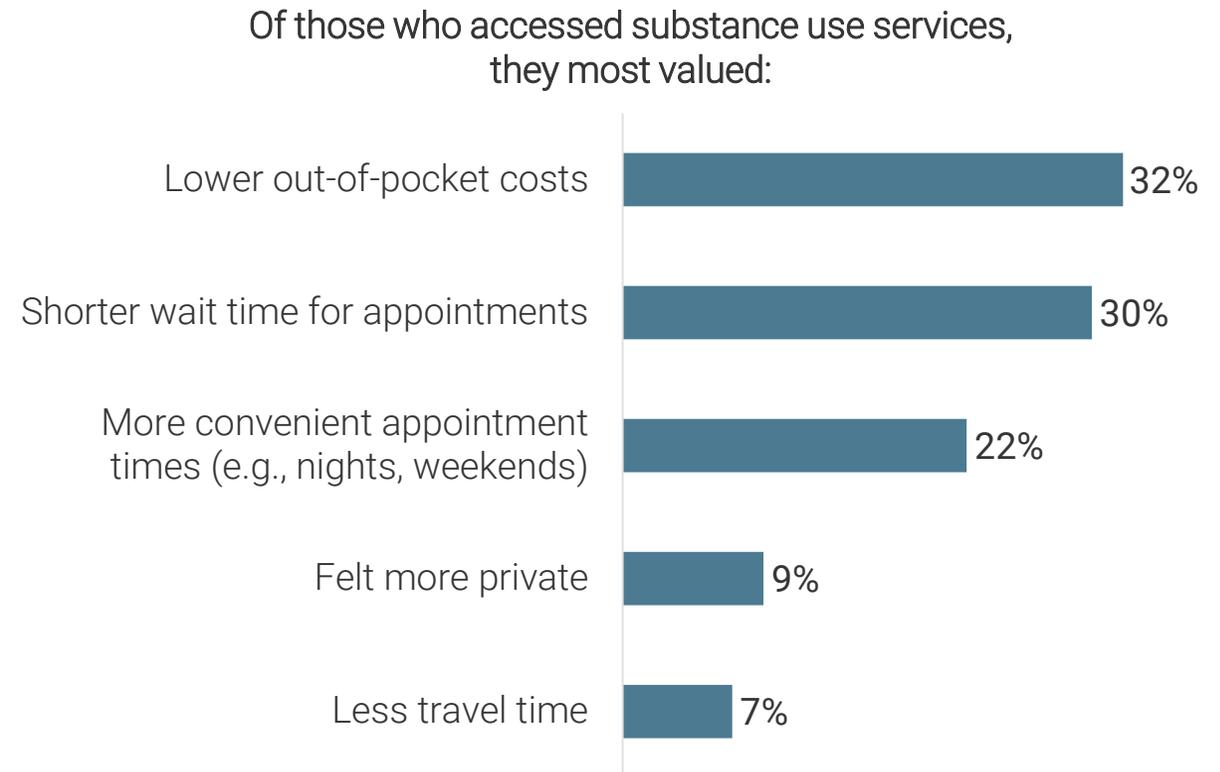
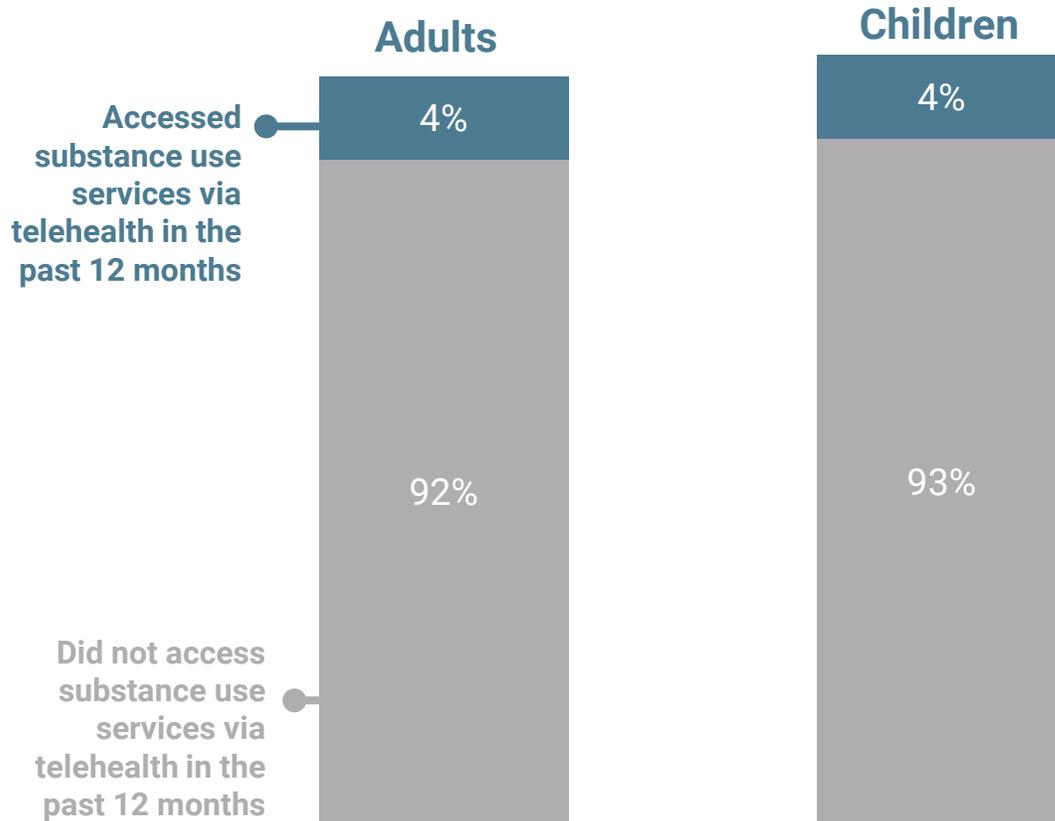


Q: What did you value most about telehealth mental health services?

Statistically significant at $p < 0.05$

Note: Totals may not equal 100% due to rounding

Adults and children covered under employer-provided plans accessed substance use services via telehealth at similar rates and most valued the lower out-of-pocket costs and shorter appointment wait times



Q: Have you or your spouse accessed substance use services via telehealth in the past 12 months?

Q: Have children covered under your or your spouses' health insurance accessed substance use services via telehealth in the past 12 months?

Q: What did you value most about telehealth substance use services?

Note: Totals may not equal 100% due to rounding

Thank you.

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 Research You Can Trust™

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