



How Confident Are Consumers About Their Health Care?

Using the University of Michigan's surveys of consumers to measure health care consumer confidence

SUMMARY

In spring 2009, the Robert Wood Johnson Foundation (RWJF) used data collected by the [University of Michigan Survey Research Center](#) to launch the [RWJF Health Care Public Perception Index](#) (Index), a monthly survey that evaluated consumer confidence in American health care between April 2009 and March 2011.

Data for the Index were collected by adding nine new questions to the Survey Research Center's Surveys of Consumers, monthly telephone interviews of 500 adults that have been conducted since 1946 to track changes in consumer confidence.

The RWJF-funded University of Minnesota's [State Health Access Data Assistance Center \(SHADAC\)](#)¹ wrote the new questions, designed the Index and analyzed the data. SHADAC noted that the timing of the RWJF Index was critical because it monitored consumer confidence during a period of intense debate about health care reform, leading up to and following the passage of the Affordable Care Act in March 2010, which expanded access to health care and insurance coverage for Americans.

Results

- From 2009 to 2011, RWJF published 23 monthly "snapshots" and two summary reports on fluctuations in consumers' perceptions of barriers to health care and their concerns about the affordability of care in the future.

¹ SHADAC, part of the Health Policy and Management Division of the School of Public Health at the University of Minnesota, is funded by RWJF to help states monitor rates of health insurance coverage, understand factors associated with access to care and use data to implement health reform. Its current grant (ID# 65902), for \$1.8 million, runs from May 2009 to May 2012.

Key Findings

RWJF and SHADAC reported the following findings:

- Fluctuations in health care consumer confidence were relatively modest during the two years in which surveys were conducted, despite the ongoing health reform debate. With baseline confidence levels set at 100 points in the spring of 2009, confidence peaked in October 2009 (at 104.4 points) and reached its lowest point in May 2010 (at 95.8 points).²
- The surveys documented persistent disparities in consumer confidence by whether or not respondents had health insurance, their income and their health status. In an analysis of findings from January through December 2010.³
 - Confidence levels among those with insurance were consistently above 100 while those without insurance had confidence levels ranging from 47.5 to 69 points. The gap between the two groups averaged 47 points over the year.
 - Confidence levels among those with higher incomes (in the top one-third income, or over \$80,000 category) ranged from 89.9 to 104.7, compared to a range from 71.5 to 86.3 among those with lower incomes (in the bottom one-third or less than \$38,000). The gap averaged 35 points over the year.
 - Confidence levels were lowest among those with fair or poor health, with an average gap of 37.3 points over the year, compared to those with excellent or very good health.

Funding

From February 2009 to March 2011, RWJF gave two grants to the University of Michigan Institute for Social Research totaling \$624,489.⁴ The assistance provided by Lynn A. Blewett of SHADAC was provided under ID# 65902.

CONTEXT

In early 2009, with the economy in recession and unemployment rates high, many Americans were concerned about keeping their health insurance coverage, as well as being able to access and afford the health care services they needed. Meanwhile, around

² Peak confidence levels are reported in *RWJF Health Care Public Perception Index: An Analysis of Findings from July 2009–June 2010*. Available [online](#). The lowest levels of confidence are reported in *RWJF Health Care Public Perception Index: March 2011*. Available [online](#).

³ *The RWJF Health Care Public Perception Index: An Analysis of Findings from January–December 2010*. Available [online](#).

⁴ Grant ID 65756 (February 2009 to July 2010, \$307,004); Grant ID 67569 (April 2010 to March 2011, \$317,485).

the country and in Washington, policy-makers engaged in an ongoing debate about how to reform health care and provide insurance coverage to more Americans.

Understanding fluctuations in consumers' attitudes and anxieties about health care access was important to inform the debate. However, at the time these grants were funded, no consumer surveys were regularly tracking this information.

RWJF's Interest in This Area

This project squarely fit with the RWJF Coverage team's goal of ensuring that everyone in America has affordable and stable health care coverage. The Program Officer, Brian Quinn, PhD, says that this project was designed to provide RWJF with credible newsworthy information about people's attitudes about health care access that could be used on an ongoing basis." For more information on the team's strategy, see its strategy page on the RWJF [website](#).

THE PROJECT

In spring 2009, the Robert Wood Johnson Foundation used data collected by the [Survey Research Center](#) at the University of Michigan to publish the [RWJF Health Care Public Perception Index](#). The Index became a monthly survey that measured consumers' access to health care and health insurance, and their future concerns regarding health care and health care coverage over a two-year period (April 2009 to March 2011).

An index is used to report statistical movements, typically by setting a baseline at a point in time, and then measuring changes in relation to that figure. Using a baseline of 100, for example, an index of 110 means there has been a 10 percent increase in the problem or the perception since the reference period; an index of 90 means a 10 percent decrease.

Put simply, the RWJF Index would go up if Americans were feeling good about their access to health care now and in the future. It would go down if they had difficulty accessing care or were worried about their ability to do so in the future.

The data for the Index were collected by adding nine new questions to the Surveys of Consumers that the University of Michigan has conducted since 1946 to track consumer attitudes and confidence levels. The monthly telephone surveys of 500 adults provide important data about Americans' spending and saving decisions that are widely used by business firms, financial institutes, and federal agencies.⁵

⁵ The Survey of Consumers draws its interviewees from a random sample designed to be representative of all households in the United States (including the District of Columbia but excluding Alaska and Hawaii). Respondents are interviewed twice, with the second interview conducted six months after the first. More information about the Surveys of Consumers is available [online](#).

“It was great to take advantage of this preexisting survey,” said RWJF’s Quinn. “It would have been much more costly to do this on our own.”

Creating the Index

Staff led by Lynn A. Blewett, PhD, MA, at the University of Minnesota’s [SHADAC](#) wrote the new questions, designed the Index and analyzed the data. The University of Michigan’s Survey Research Center tested, refined and fielded the questions as part of its monthly Surveys of Consumers.

The RWJF Index ranges from 0 to 200 with a baseline confidence level set at 100 in the spring of 2009. The Index is composed of two sub-indexes.

- **The Recent Health Cost Barriers Index.** This measures cost barriers to health care in the previous 12 months, asking respondents whether they had:
 - Delayed seeing a doctor when it was necessary due to cost
 - Skipped a recommended medical test, treatment or follow-up due to cost
 - Not filled a prescription due to cost
 - Had difficulty paying for medical bills
- **The Future Health Cost Concerns Index.** This measures concerns about cost-related barriers to health care in the near future, asking respondents whether they worried about:
 - Losing health insurance coverage
 - Not being able to afford treatment for serious illness
 - Not being able to afford all of the routine health care services needed
 - Not being able to afford prescription drugs
 - Going bankrupt from not being able to pay medical bills

The two sub-indexes were the basis for nine new survey questions added to the monthly Surveys of Consumers. The questions covered the measures in the two indexes as well as consumers’ rating of their health and health care and their level of awareness of the health care reform debate.

See the Appendix for the survey questions.

Communication

A critical component of this project, according to RWJF staff, was the communication of findings to policy-makers and thought leaders through the media. RWJF gave the

Associated Press (AP) an exclusive right to the index at least a day in advance of other media outlets.

In addition to regular AP articles, the findings were covered in newspapers and online publications, especially prior to the passage of the Affordable Care Act in March 2010. Outlets included the *New York Times*, the *Wall St. Journal*, *Philadelphia Inquirer*, *Milwaukee Journal Sentinel*, Kaiser Health News, American Health Line and Politico. RWJF had sole rights to the survey data for 12 months, after which they became publicly available.

RWJF created a [page](#) on its website to disseminate the monthly snapshots and reports.

RESULTS

- **Over a two-year period, RWJF issued reports that monitored fluctuations in consumers' perceptions of barriers to health care and their concerns about the affordability of care in the future.** All reports are available [online](#).
 - From June 2009 through April 2011, RWJF published 23 monthly “snapshots” of consumer confidence levels for the previous month.
 - RWJF published two summary reports—covering July 2009–June 2010 and January–December 2010—that provided 12-month historical overviews of Americans' experiences and expectations regarding their health care and insurance coverage.

See the [Bibliography](#) for details.

FINDINGS

Findings from the 23 snapshots and summary reports appear on the Index page of the RWJF website: [Robert Wood Johnson Foundation Health Care Public Perception Index](#).

Among the findings are the following.

- **During the two-year period in which data was collected for the overall Index, confidence peaked in October 2009 (at 104.4 points) and reached its lowest point in May 2010 (at 95.8 points).⁶**
- **The differences between the baseline survey (reported for April/May 2009) and the final survey (reported for March 2011) were not statistically significant.⁷**

⁶ Peak confidence levels are reported in *RWJF Health Care Public Perception Index: An Analysis of Findings from July 2009–June 2010*. Available [online](#). The lowest levels of confidence are reported in *RWJF Health Care Public Perception Index: March 2011*. Available [online](#).

- **At the time of the baseline survey**, 37.6 percent of survey respondents had experienced recent cost barriers to health care. In the March 2011 survey, 36.5 percent had experienced recent barriers.
- At baseline, 57.8 percent of survey respondents had concerns about future health costs, compared to 58.9 percent in March 2011.
- At the time of the final survey, in March 2011, health care consumer confidence levels stood at 99.6 points, just below the baseline confidence levels of 100.

An analysis of data from January–December 2010 included the following findings:⁸

- **Overall confidence levels were significantly lower among people without health insurance, with an average gap of approximately 47 points between the insured and uninsured.** During this 12-month period:
 - Among those without insurance, confidence levels ranged from a high score of 69 points in April to a low of 47.5 points in November.
 - Among those with insurance, confidence levels were consistently above 100, ranging from a high of 107 points in September to a low of 100.6 points in May.
- **There was a significant gap between those with those with low incomes (those in the bottom one-third income category) and those with higher incomes (in the top one-third).** The gap averaged 34 points during this 12-month period:
 - Among those in the bottom-third income group, confidence levels ranged from a high score of 86.3 points in September and October to a low of 71.5 in December.
 - Among those in the middle-third income group, confidence was highest in September, at 104.7 points, and lowest in May, with a score of 89.9.
 - Among those in the top-third income category, the highest confidence level came in January, at 117.5 points, and the lowest level, at 109.9 points, came in March.
- **Confidence levels were the lowest among those with fair or poor health, compared to those with excellent or very good health, with an average gap of 37.3 points.** During this 12-month period:
 - Among those reporting fair or poor health, confidence levels were highest in April, with a score of 81.7 points, and lowest in July, with a score of 67.7.

⁷ Baseline data are reported in *RWJF Health Care Consumer Confidence Index Baseline Findings, June 2009*, available [online](#). Final survey findings are reported in “RWJF Health Care Public Perception Index: March 2011.” Available [online](#).

⁸ Findings are from *The RWJF Health Care Public Perception Index: An Analysis of Findings from January–December 2010*. Available [online](#). See charts 1–6 on pp. 3–6 of this report that show graphical representations of the data broken down by the insurance, income, health status rating categories for the 12-month period January–December 2010.

- Those with good health had a confidence level of 88.5 points in May and 97.6 points in August.
- Scores for those in excellent or very good health ranged from 107.2 points in March to 116.3 points in September.
- **Populations 65 and older had the highest confidence levels, an average of 10.1 points higher than people ages 18 to 34, and 14.1 points higher than people 35 to 64.** “Seniors showed minimal fluctuations over time and were fairly satisfied with their health insurance, which for most respondents was Medicare,” observed SHADAC Director Lynn Blewett.
 - Populations 65 and older had confidence levels that ranged from a high of 110.5 points in February and September to a low of 106.2 points in October.
 - In the middle-age group, ages 35 to 64, the highest confidence level came in January, with a score of 100.7 points, and the lowest in May, with a score of 89.9 points.
 - Among those 18-34 years of age, confidence levels reached a high of 109.2 points in September and a low of 84.2 points in December.
- **Women were generally less confident about their access to health care than men, with an Index score averaging about 9.2 points lower.**
 - Women had confidence scores as high as 101.9 points in September and as low as 89.9 points in December.

Men had their highest confidence levels in April, at 107 points, and their lowest in March, with scores of 99.1 points.

Limitations

SHADAC Director Blewett noted that the presence of seniors in the sample tended to dampen any fluctuation in confidence levels because they were so consistently confident in their ability to access health care, now and in the future. She also pointed out that the survey began in 2009, when the economy had already slowed and confidence had already dropped significantly. “If we had started a year earlier, I think we would have been able to see a significant drop in confidence over time.”

Conclusions

Despite the eventful health reform debate during the two years in which surveys were conducted, the Index showed relatively modest fluctuations in health care consumer confidence.

“Month after month, despite numbers going up or down a little bit, we found no significant trends in collective consumer confidence over the year. But the data told us

that many people were anxious about their current health care and what they had to pay for it, and they were concerned about what it was going to look like in the future for them,” said RWJF’s Quinn.

The reasons for the small variations in the data were not always intuitive, “Sometimes, there would be a big policy change and the numbers would go down when you would think they would go up,” said Quinn. “In that sense, the survey almost raised as many questions as it answered. We weren’t able to understand fully what was going on.”

Blewett added, “The RWJF Index was useful in documenting the persistent disparities in consumer confidence by income and health insurance coverage. This was not a surprising result, but a confirmation of the continued need for universal coverage for all.”

AFTERWARD

The final survey was conducted in March 2011, with results published in April. The project ends with the second grant. SHADAC continues with RWJF funding to provide technical assistance to policy-makers in their use of local, state and federal data; monitor data on the number and characteristics of the uninsured; and evaluate health policy reforms.⁹

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⁹ See a description its current grant (ID# 65902) [online](#).

APPENDIX

The RWJF Health Care Public Perception Index Survey Questionnaire

The following questions were added to the University of Michigan Survey Research Center's Surveys of Consumers to collect data for the RWJF Index. For a list of these questions in their entirety and a description of the methodology used to develop them, see *The Robert Wood Johnson Foundation Health Care Public Perception Index: March Findings* (available [online](#)).

- Would you say that in general your health is excellent, very good, good, fair, or poor?
- In the past 12 months, was there any time when you (or someone in your family living there) delayed seeing a doctor when it was necessary because of the cost?
 - In the past 12 months, was there any time when you (or someone in your family living there) skipped a recommended medical test, treatment, or follow-up because of the cost?
 - In the past 12 months, was there any time when you (or someone in your family living there) did not fill a prescription because of the cost?
 - In the past 12 months, was there any time when you (or someone in your family living there) did not get mental health care that was needed because of the cost?
- In the past 12 months, did you (or someone in your family living there) ever have difficulty paying for your medical bills?
- Do you, yourself, have any kind of health care insurance or health plan at this time?
 - If no, about how long has it been since you last had health insurance?
- Are you currently covered by health insurance through your [or your (spouse's/partner's)] current or former employer or union?
 - Are you currently covered by health insurance purchased directly from an insurance company by you or another family member?
 - Are you currently covered by health insurance through Medicare, Medicaid, TRICARE (military health care), the VA or Veterans' Administration, or any other state or government plan?
- At this time, how worried are you that you will lose your health insurance over the next 12 months? Are you very worried, somewhat worried, not too worried or not worried at all?
 - Are you worried about losing coverage because you [or your (spouse/partner)] might lose a job?

- Are you worried about losing coverage because you [or your (spouse/partner)] might get a new job or position that does not offer coverage?
- Are you worried about losing coverage because you [or your (spouse/partner)] will not be able to afford the increasing costs of your current coverage?
- Are you worried about losing coverage because the government might make cuts to your public health insurance program?
- Thinking about the future, how worried are you that you will not be able to afford treatment if you (or someone in your family living there) becomes seriously ill?
 - Thinking about the future, how worried are you that you will not be able to afford all of the routine health care services you (and your family living there) might need?
 - Thinking about the future, how worried are you that you will have to stay in your current job instead of taking a new job for fear of losing health benefits?
 - Thinking about the future, how worried are you that you will go bankrupt from not being able to pay your family's medical bills?
- In general, how would you rate the quality of health care you (and your family living there) receive? Would you say that it is excellent, very good, good, fair, or poor?
- As you know, there has been a lot of debate lately in Washington and around the country over how to reform the nation's health care system. Have you followed this debate very closely, fairly closely, not too closely, or not at all closely?

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All of the monthly reports during the project period can also be accessed [online](#) from the table of contents on the index page.

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