

Measuring Satisfaction with Supplemental Insurance

February 23, 2022

Washington, D.C.

Methodology

- Global Strategy Group, on behalf of AHIP, conducted an online survey of 500 supplemental insurance policyholders who received benefits in the last 10 years.
- The survey was fielded from January 27 – February 7, 2022, and respondents broke out as follows:
 - 212 received benefits from Hospital and Doctor/Fixed Indemnity Insurance
 - 120 received benefits from Accident Insurance
 - 167 received benefits from Critical Illness Insurance
- Surveyors took care to ensure that the geographic and demographic divisions of this population are properly represented by the survey's respondents.

Key Findings

- Supplemental insurance policyholders continue to be overwhelmingly satisfied with their plans and rate them highly.
- Consumers are particularly satisfied with the service they receive, attributable to providers ensuring policyholders have a clear understanding of their plans and being available to assist enrollees when they have questions or are making a claim.
- Supplemental insurance plans are viewed as something to rely on: offering peace of mind, ensuring high-quality care, and being there when policyholders need it.
- Having supplemental insurance has prevented policyholders from experiencing financial hardships or being forced to make choices between their health and their financial well-being.

The Supplemental Insurance Policyholder Experience

Consumers continue to be highly satisfied with their supplemental insurance

Overall, how satisfied are you with your...



They almost universally rate the service they receive positively

How would you rate the service you receive from your provider?



Policyholders' satisfaction stems from the high quality of care and peace of mind it provides

Please indicate whether or not you agree with each statement...



There was a 5-point increase in intensity among policyholders agreeing that their plan helped them get through a difficult time – from 51% strongly agreeing in 2020 to 56% strongly agreeing now.

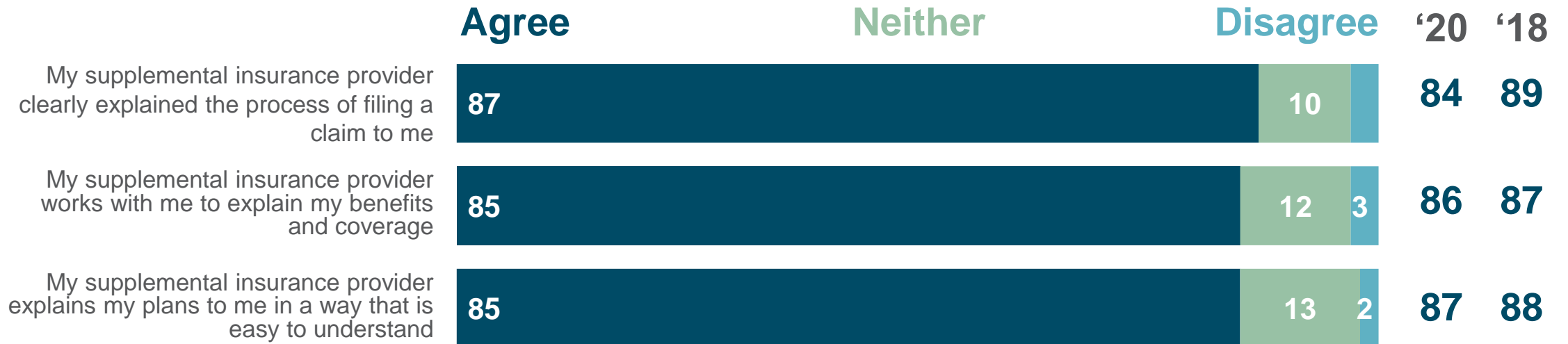
Consumers continue to view their interactions with providers positively

How would you rate your satisfaction with each of the following...



Policyholders believe providers give clear explanations, resulting in a rich, clear understanding of their benefits

Please indicate whether or not you agree with each statement...



How well would you say you understand your benefits?



The Value of Supplemental Insurance

Policyholders continue to be satisfied with the cost and value they receive for their monthly premiums

How would you rate your satisfaction with each of the following...



Supplemental insurance has shielded policyholders from financial worries and poor financial outcomes

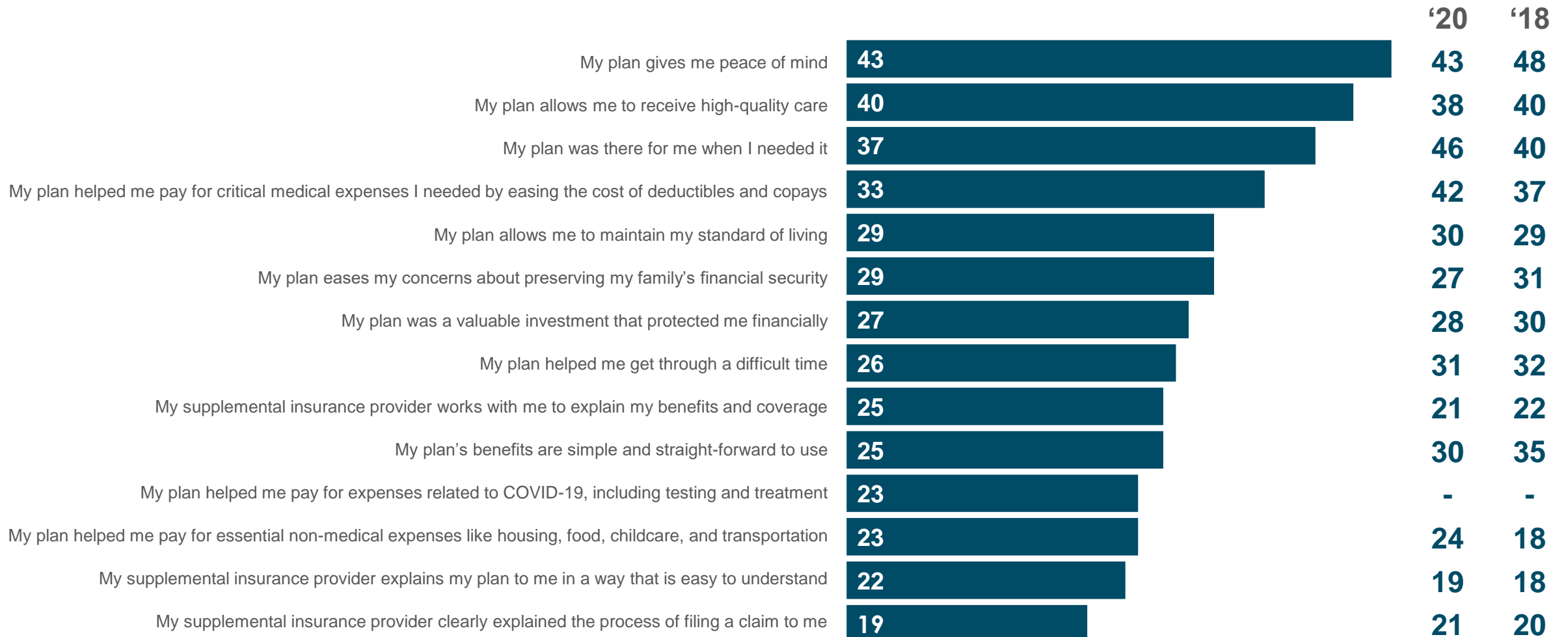
Please indicate whether or not you agree with each statement...



Policyholders are now slightly more likely to strongly agree that their plan helped them pay for critical medical expenses – from 51% strongly agreeing in 2020 to 54% strongly agreeing now.

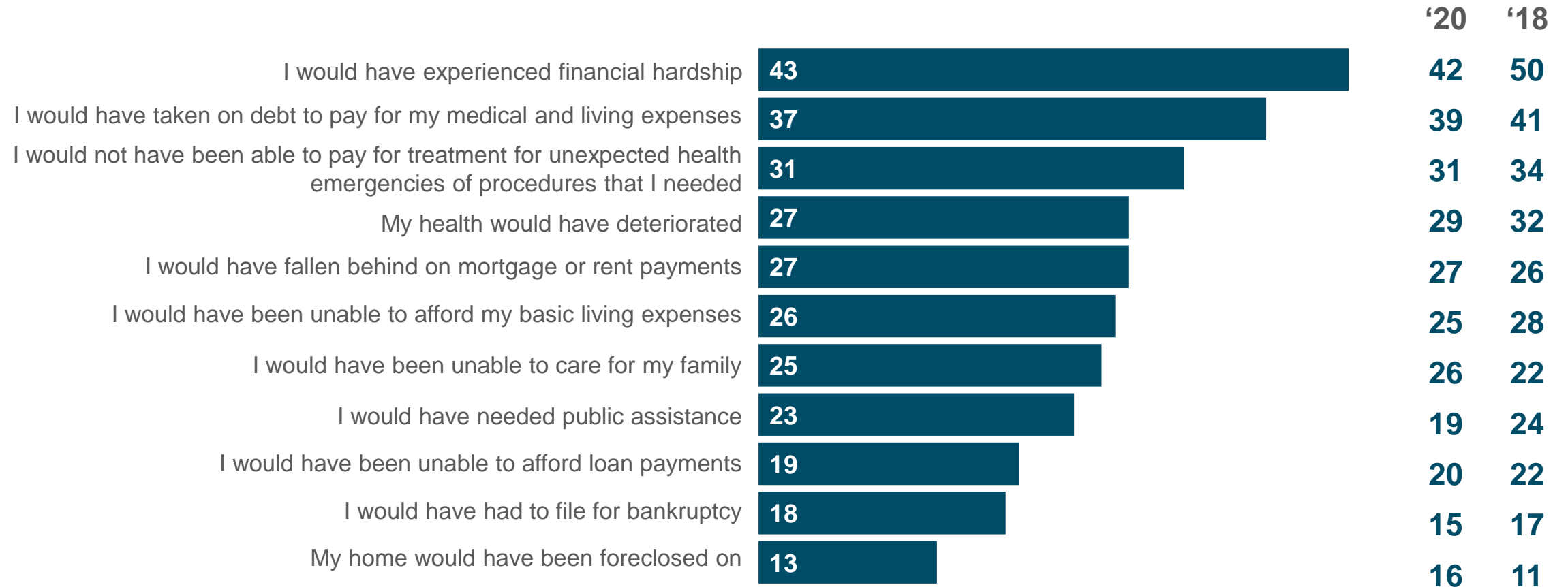
Policyholders value the peace of mind their plans afford them as well as the quality of care they receive

Which four benefits of your supplemental insurance plan do you find the most valuable?



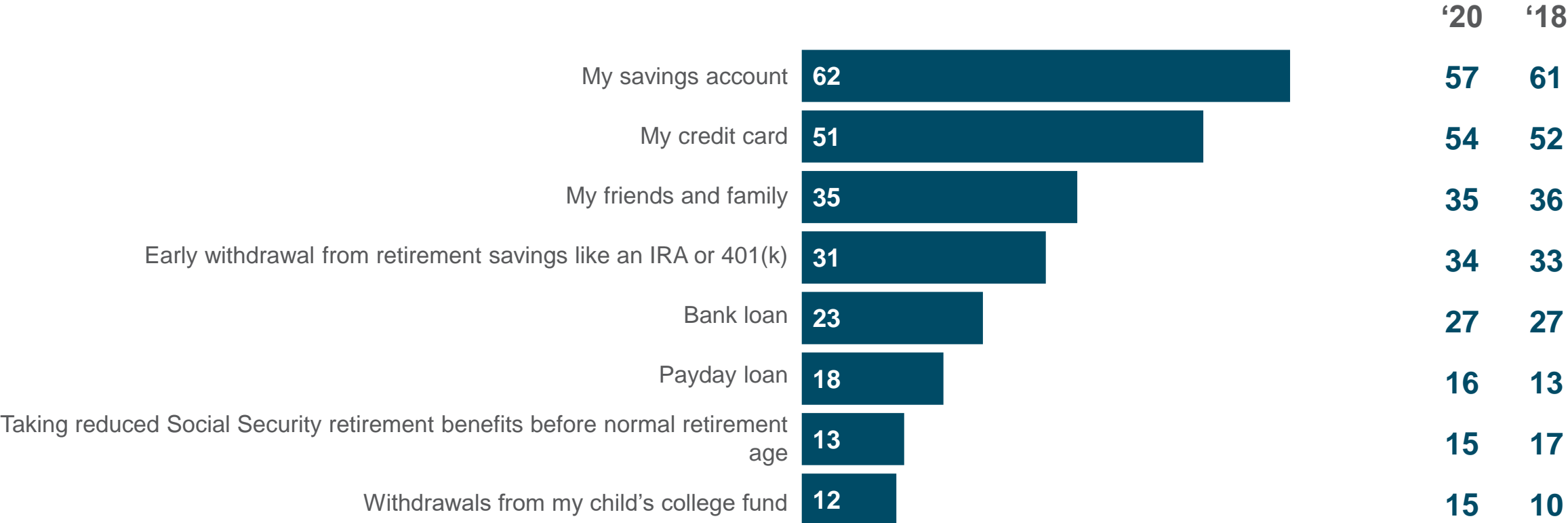
Without this insurance, policyholders would feel financial pain or be unable to maintain their health

Which of the following do you think you would have likely experienced?



Supplemental insurance has prevented policyholders from relying on savings or credit for their expenses

Would you have relied on any of the following to cover your living expenses if you had not been covered?



Thank You

Global Strategy Group

