



America's Health
Insurance Plans

Exploring The Role Of Supplemental Insurance In Members' Lives

Methodology

- Global Strategy Group, on behalf of AHIP, conducted an online survey among 500 supplemental insurance members who received benefits within the last 10 years.
- The survey was fielded from March 14-23, 2018 and respondents broke out as follows:
 - 223 received benefits from Hospital and Doctor/Fixed Indemnity Insurance
 - 124 received benefits from Accident Insurance
 - 153 received benefits from Critical Illness Insurance
- Care has been taken to ensure that the geographic and demographic makeup of this population is properly represented by the survey's respondents.

Key Findings

- Enrollees of supplemental insurance are highly satisfied with their plans and the interactions they have with their supplemental insurance provider.
- Fueling this satisfaction is the ease of use of supplemental plans and the high-quality care members say they are able to receive as a result of their plans.
- The plans also provide great value for members who view their supplemental insurance as affordable and there when they need it to serve as a safety net against financial hardship.

The Supplemental Insurance Beneficiary Experience

Across all supplemental insurance plans, there is nearly unanimous satisfaction with insurance providers



Overall, how satisfied are you with your...



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



Underlying this high level of satisfaction are strong marks for the ease of filing a claim and the speed at which benefits are received



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

Satisfied

Neither

Not Satisfied

Ability to contact my provider with questions or feedback

95

4

The process to enroll in and renew my supplemental insurance

94

5

The ability to quickly receive benefits from my supplemental insurance

94

4

The communications I receive from my supplemental insurance provider

93

5

The knowledge of the supplemental insurance agents

92

6

The process of filing a claim with my supplemental insurance provider

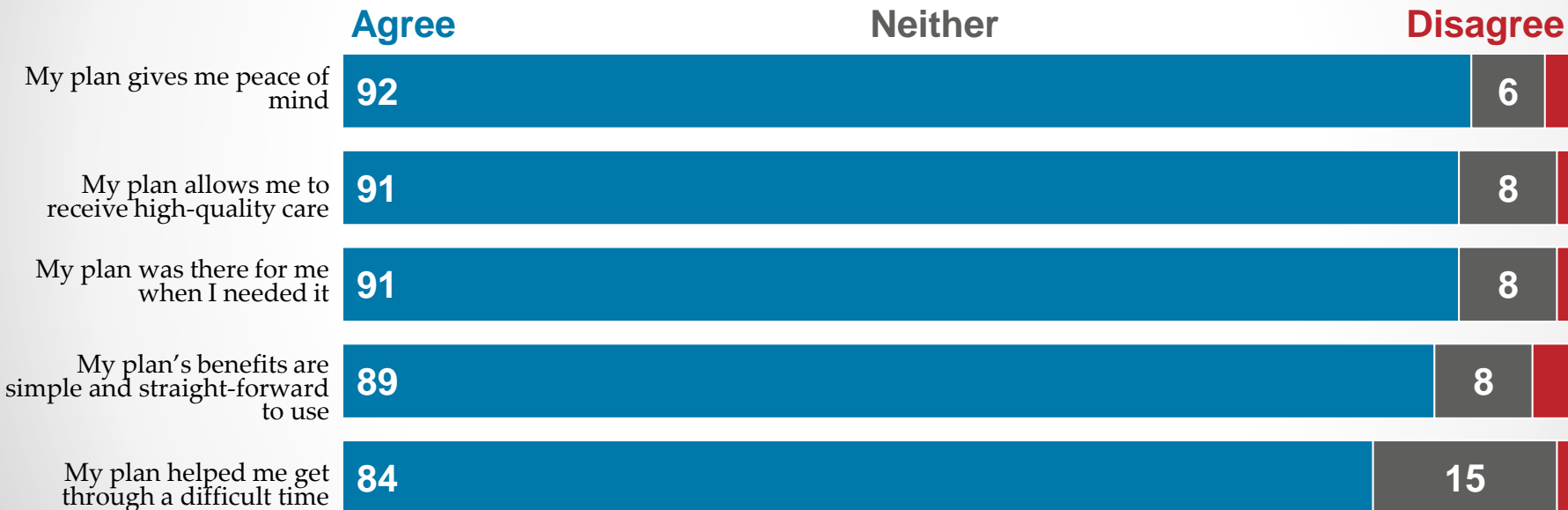
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Member satisfaction is also driven by the piece of mind plans provide through high-quality care and being there for enrollees



Please indicate whether you agree or disagree with each statement:



Provider communications with members is seen as clear and the plan benefits are well understood



Please indicate whether you agree or disagree with each statement:



How well would you say you understand your benefits?



The Value of Supplemental Insurance

Value and affordability are other areas where supplemental insurance plans excel



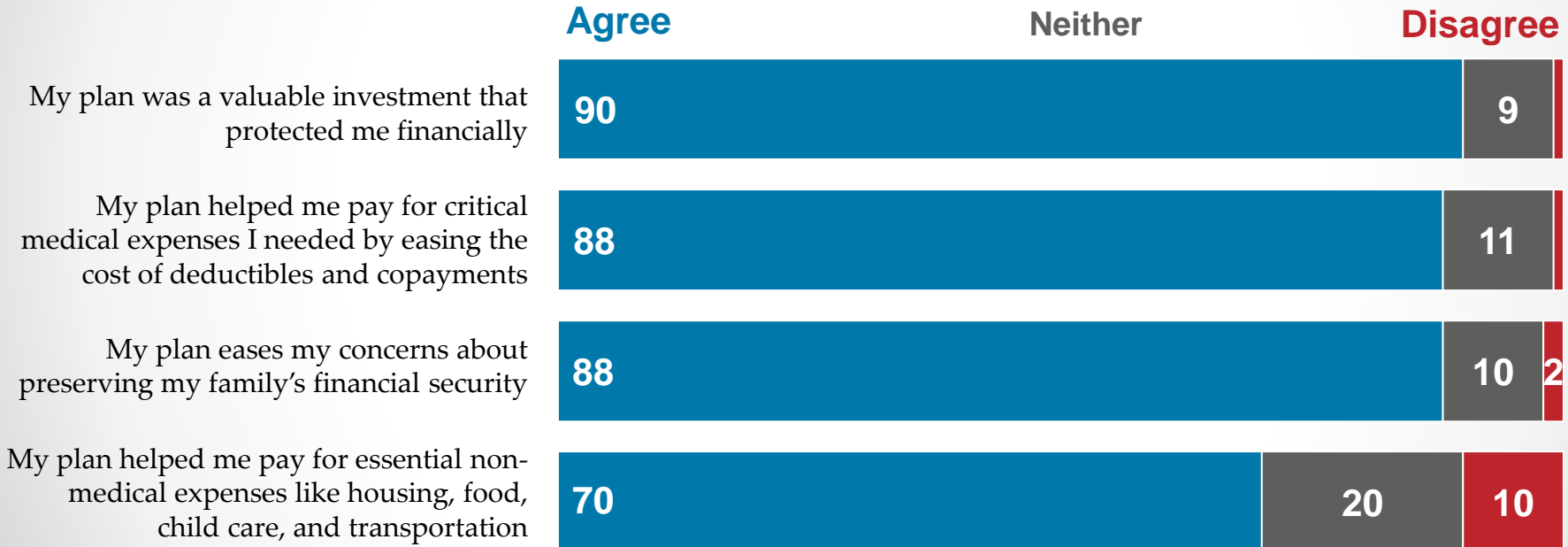
Please rate your satisfaction with each of the following



Members feel they get real value from their plans when they need it the most



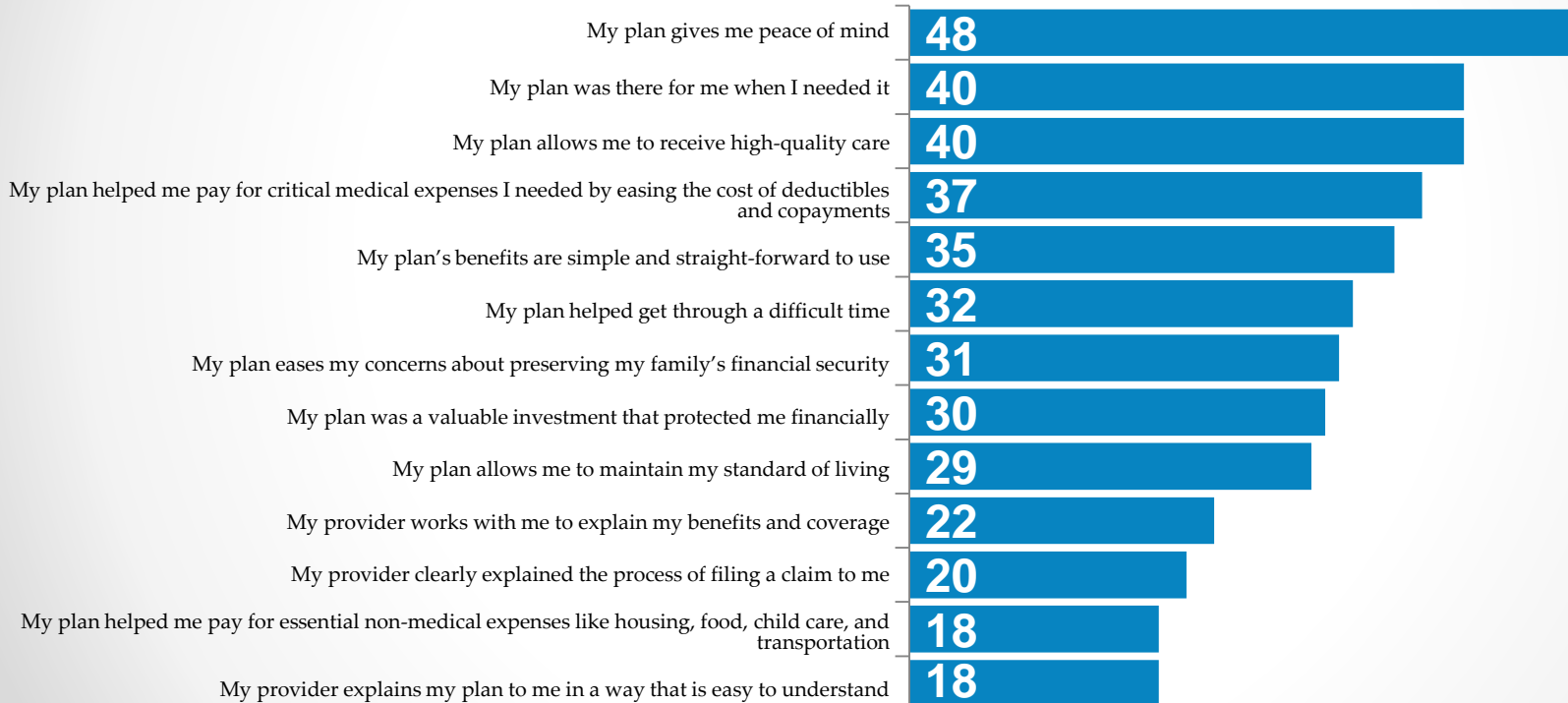
Please indicate whether you agree or disagree with each statement:



Nearly half of members say that the peace of mind they receive is the most valuable benefit of their supplemental insurance coverage

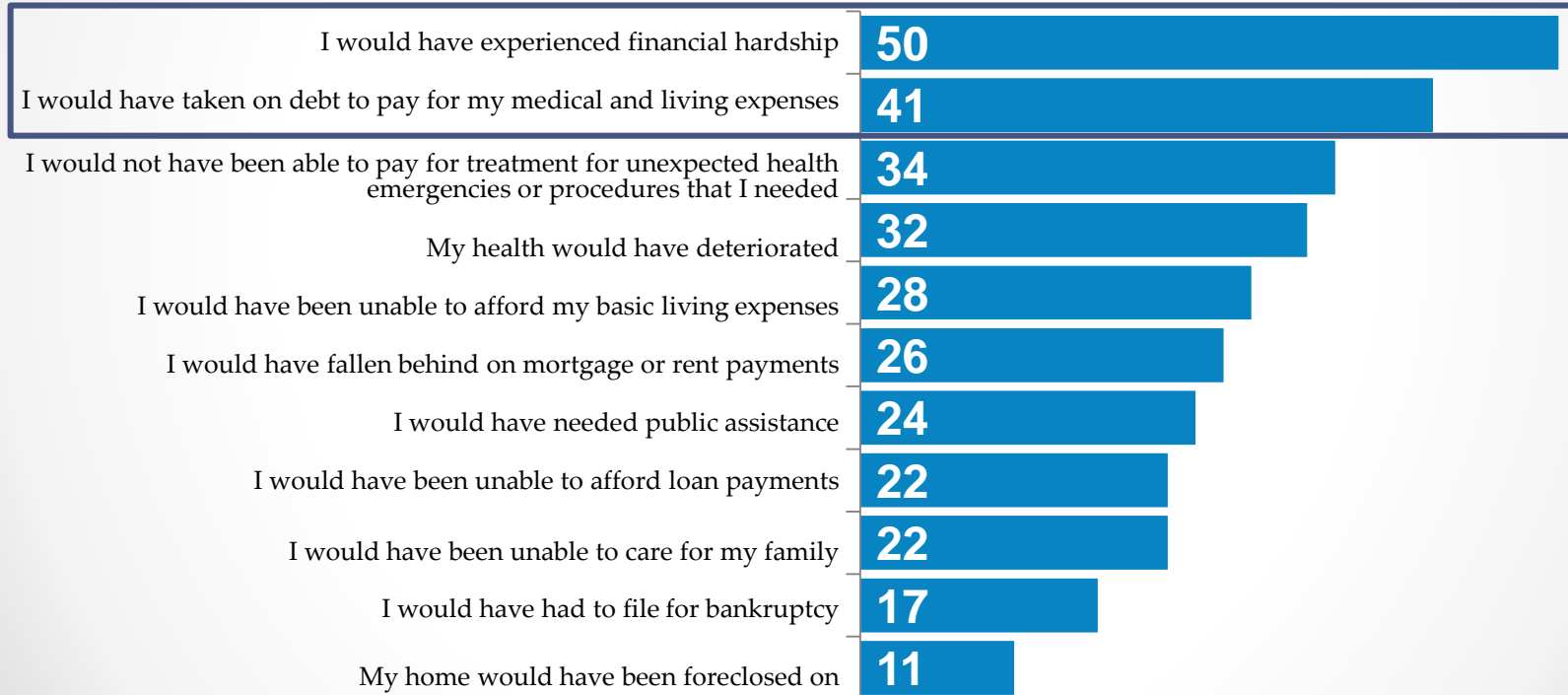


Which four benefits of your supplemental insurance plan do you find the most valuable?



Half say they would have experienced financial hardship, many by taking on debt

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



Without supplemental insurance, many would have had to dip into their savings or rely on their credit card to cover living expenses



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

