

 MORNING CONSULT



America's Health Insurance Plans

PRICING TRANSPARENCY
POLLING PRESENTATION

January 2020

Key Points

- 1 The importance of privacy protection outweighs the ease of access to health information.**
Thinking about their personal health information, 3 in 5 adults (62%) say stronger privacy protections of their health information is more important than easier access to their health information.
- 2 3 in 4 adults *would not support* a federal regulation that made it easier to find the cost of medical procedures but raised the cost of health insurance premiums.**
- 3 When thinking about a website or app to find information for a medical procedure or service, 4 in 5 adults (82%) *say information that is more focused but simpler to understand is more valuable than information that is comprehensive but confusing.***
- 4 A strong majority of adults (90%) think technology companies should be required to meet the same privacy requirements as health providers to protect personal health information.**
- 5 If a doctor recommended a medical specialist, 2 in 3 adults would consider making an appointment with a different specialist if they knew they would receive the same quality of care but have lower costs.**

Methodology

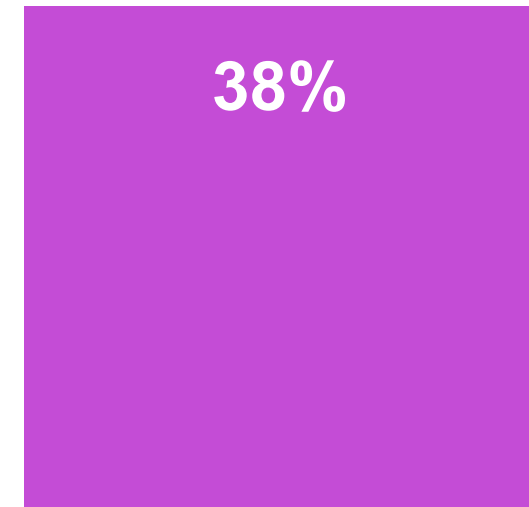
This poll was conducted between December 14-16, 2019 among a national sample of 2,200 adults. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on age, educational attainment, gender, race, and region. Results from the full survey have a margin of error of +/-2%.

When it comes to private health information, 3 in 5 adults (62%) say stronger privacy protections are more important than easier access to personal health information.

Both of these may be important to you, but when it comes to your personal health information which of the following would you choose as most important, if you had to choose just one?



Stronger privacy protections for my health information

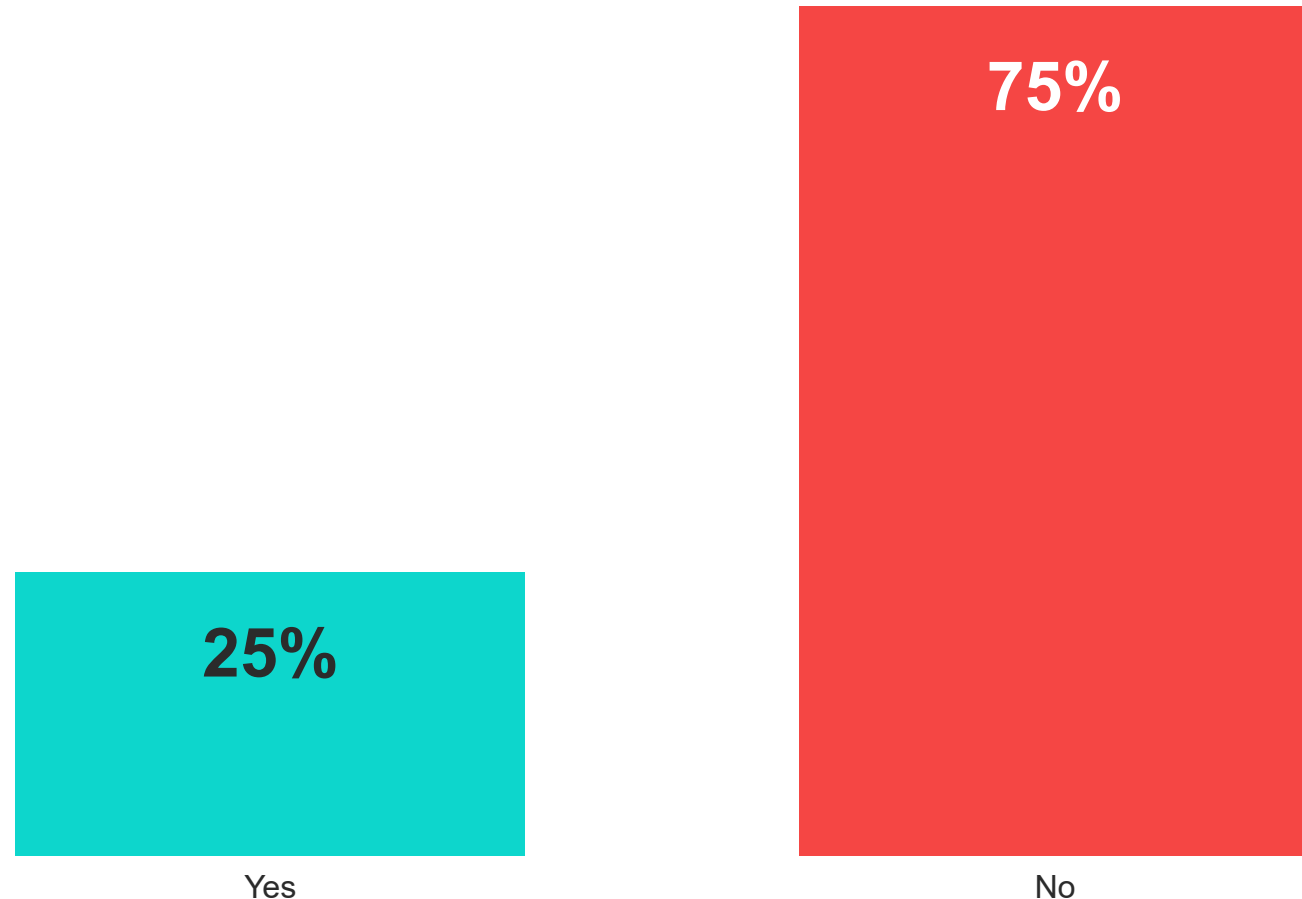


Easier access to my health information

Key Points

Three in 4 adults *would not support* a federal regulation that made it easier to find the cost of medical procedures but raised the cost of health insurance premiums.

If a federal regulation could make it easier to find out the cost of a medical procedure, but it raised the cost of your health insurance premium, would you support that regulation?



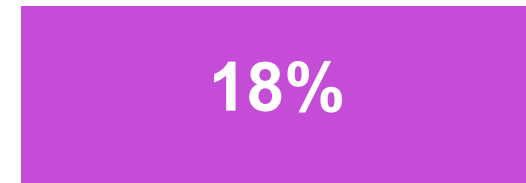
Key Points

When thinking about a website or app to find information for a medical procedure or service, 4 in 5 adults (82%) say information that is more focused but simpler to understand is more valuable than information that is comprehensive but confusing.

If you were to use a website or mobile app to find information for a medical procedure or service you needed, of the following, what kind of information is more valuable to you?



Information that is more focused but simpler to understand



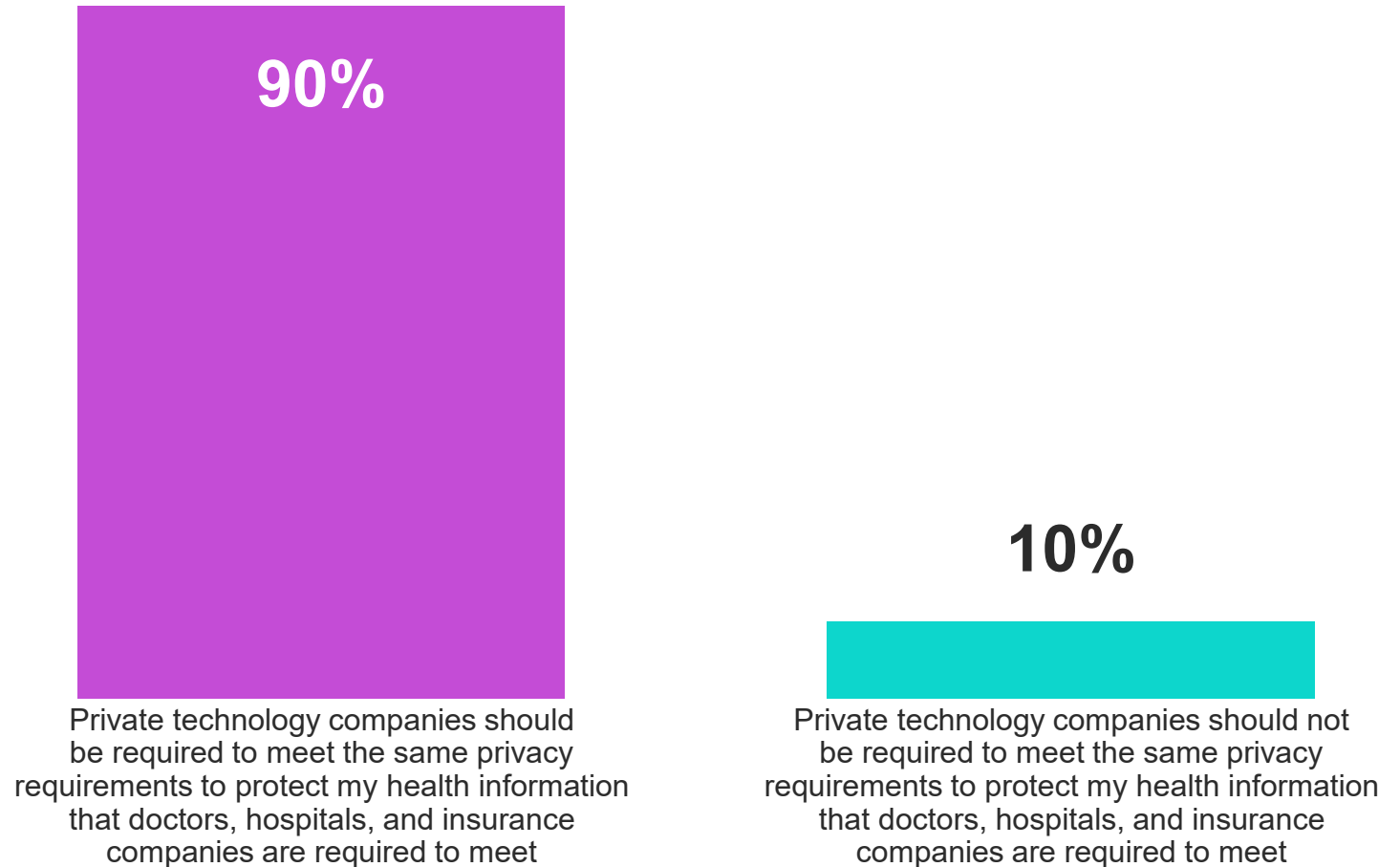
Information that is comprehensive and detailed but more confusing

Key Points

A strong majority of adults (90%) think technology companies should be required to meet the same privacy requirements as health providers to protect personal health information.

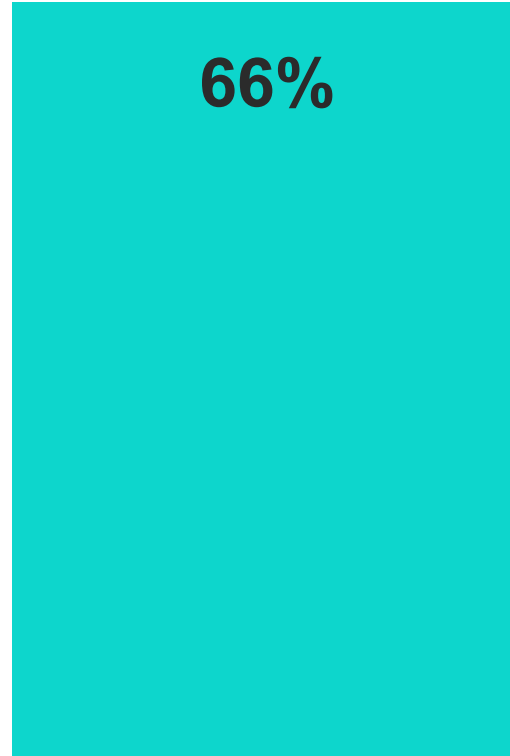
As you may know, current law requires doctors, health plans, hospitals, and others to comply with rules that protect patient privacy. A new federal regulation may expand the availability of personal health information to private technology companies, but would not apply the same privacy requirements to those companies. Based on what you know, which of the following statements best represents your view?

Key Points

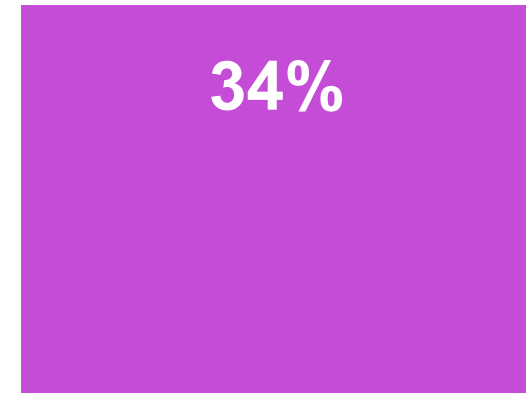


If a doctor recommended a medical specialist, 2 in 3 adults would consider making an appointment with a *different specialist* if they knew they would receive the same quality of care but at a lower cost.

If your doctor recommended that you see a medical specialist, which of the following best describes what you would do? Would you . . .?



Consider making an appointment with a different specialist if you knew you would receive the same quality care, but it would cost less



Only make an appointment with the recommended specialist, regardless of cost

Key Points

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**Researching Medical
Procedures**



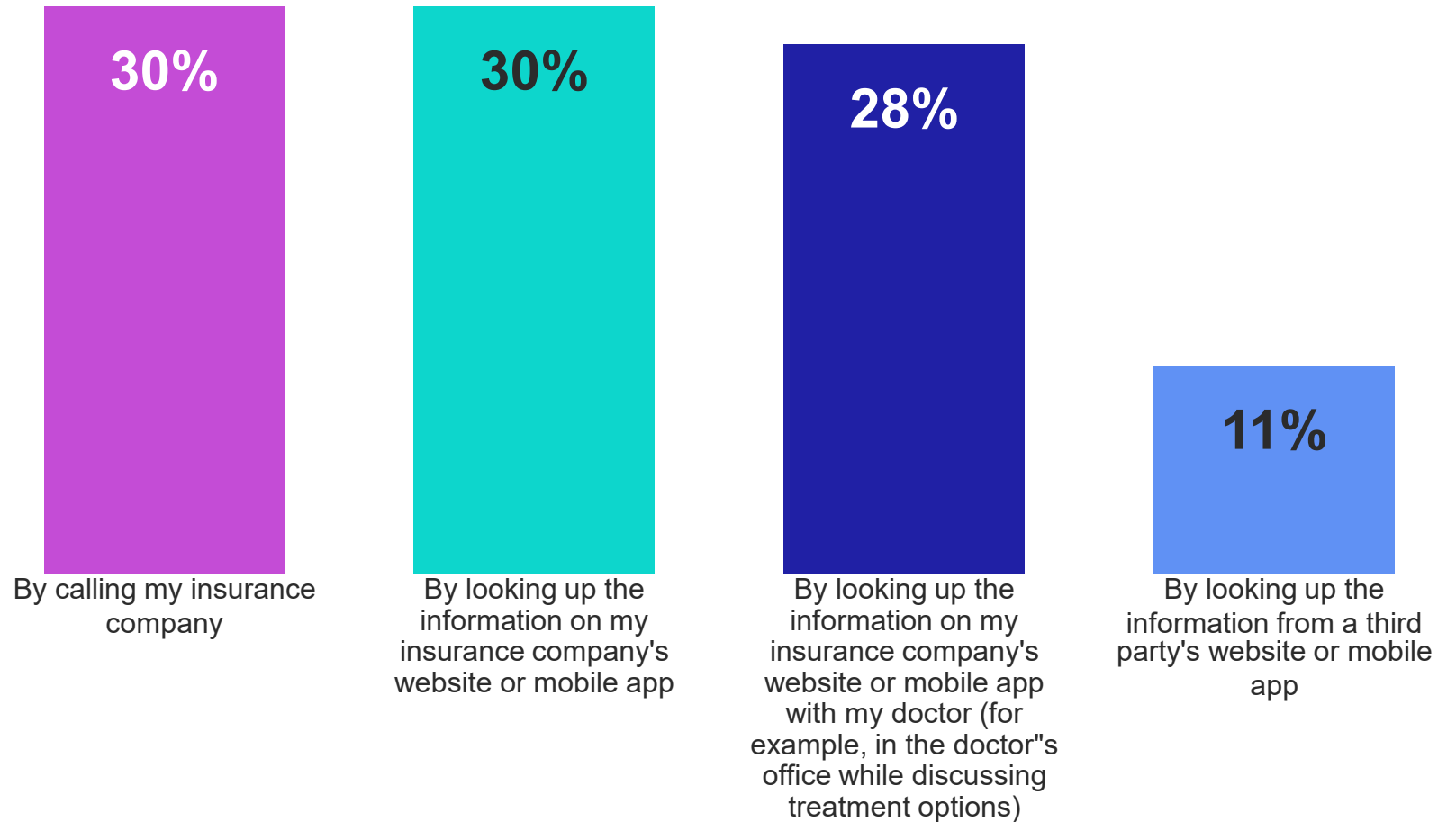
**Experience Using Online Health
Resources**



**Online Health Resource
Preferences**

Adults are split on how they would most prefer to obtain research information about a health care service.

If you were to research information, like cost and quality, about a health care service before it was performed, of the following options, how would you most prefer to obtain that information?

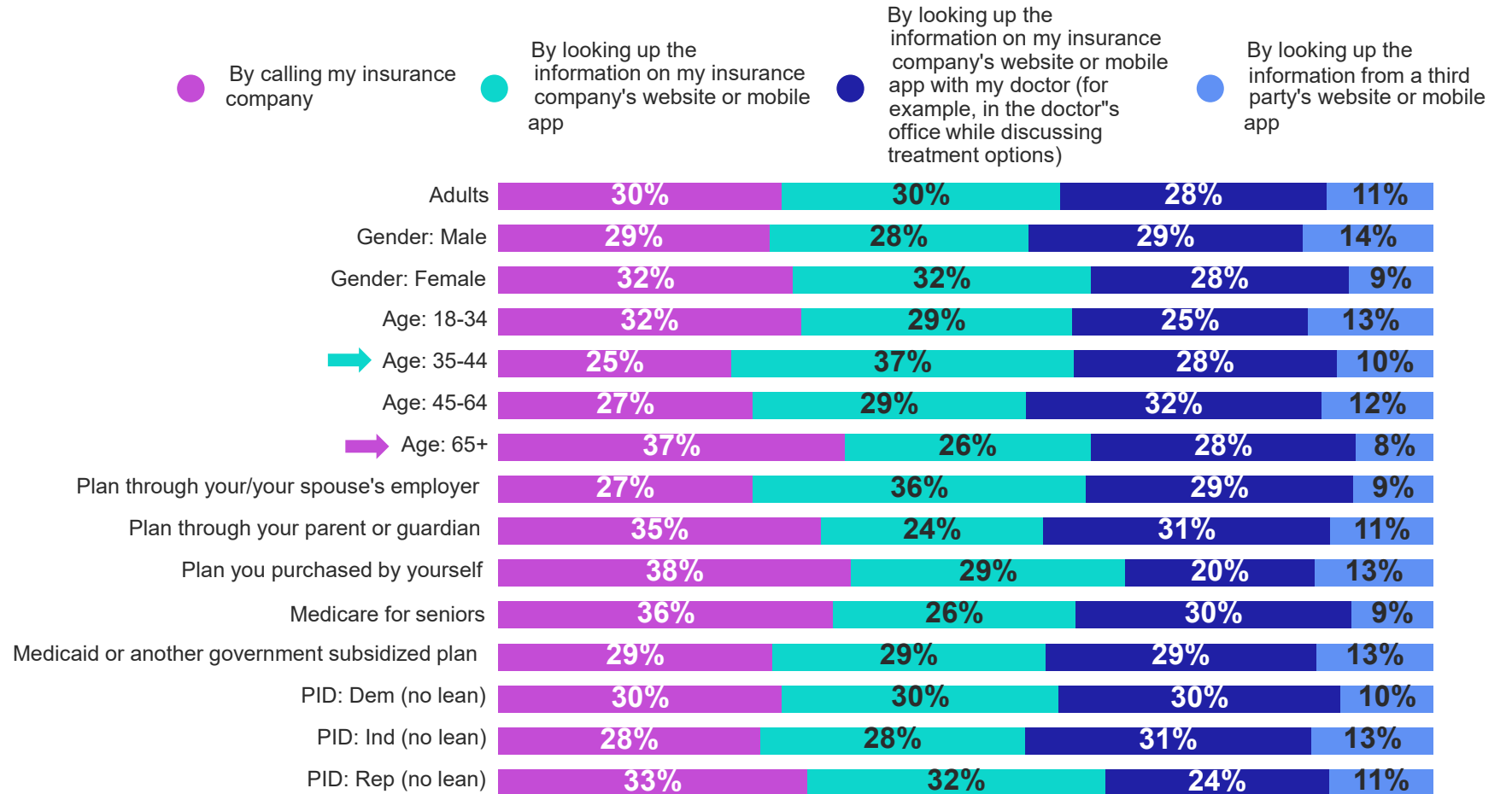


Researching Medical Procedures

Researching Medical Procedures

A plurality of older adults (65+, 37%) would prefer to obtain research information about a health care service by calling their insurance company, while a plurality of 35-44 year old adults (37%) would prefer looking up the information on their insurance company's website or app.

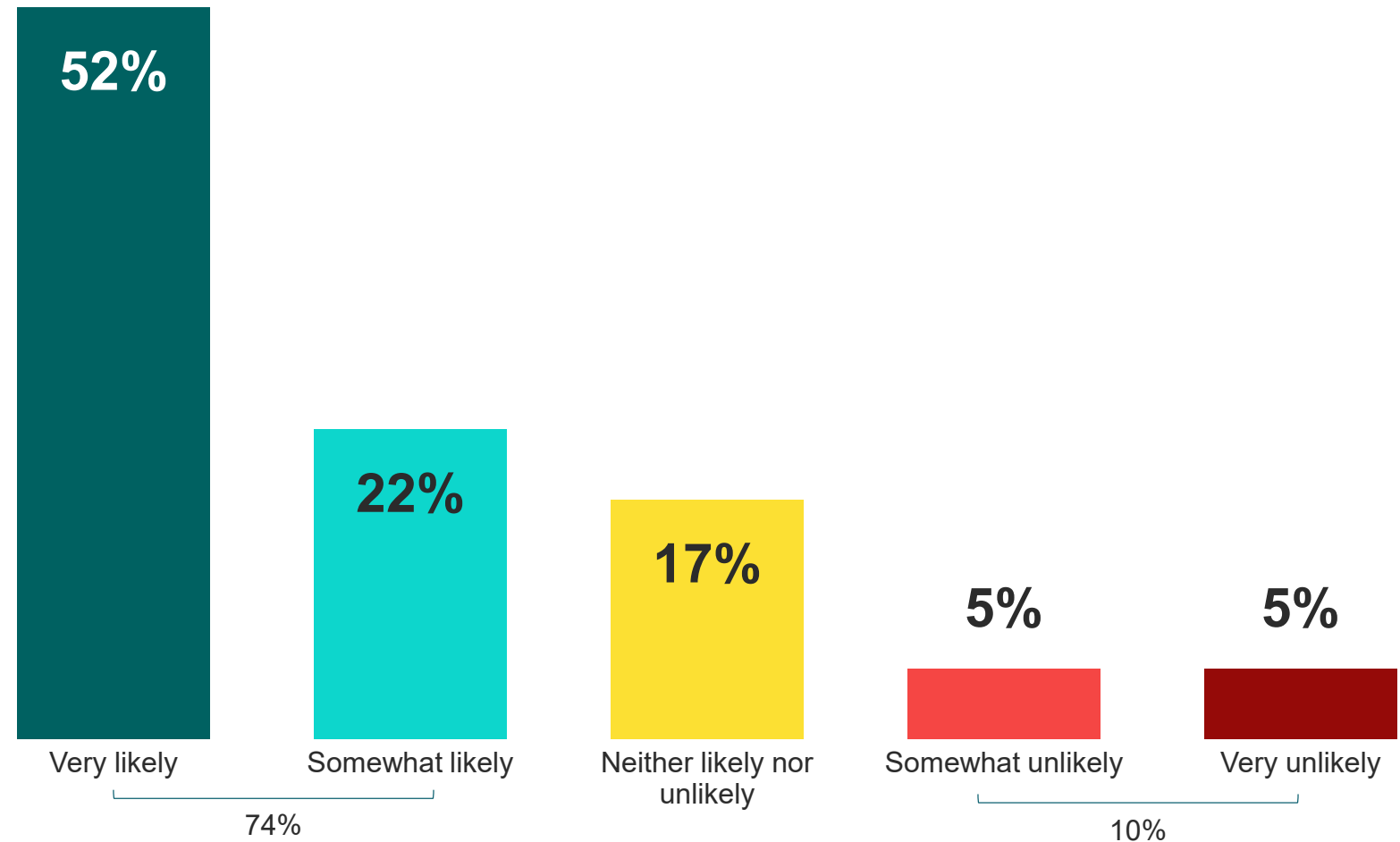
If you were to research information, like cost and quality, about a health care service before it was performed, of the following options, how would you most prefer to obtain that information?



Researching Medical Procedures

Three in 4 adults would be likely to research the amount they would need to pay for a medical procedure or service covered by their insurance, including 52% who are *very likely*.

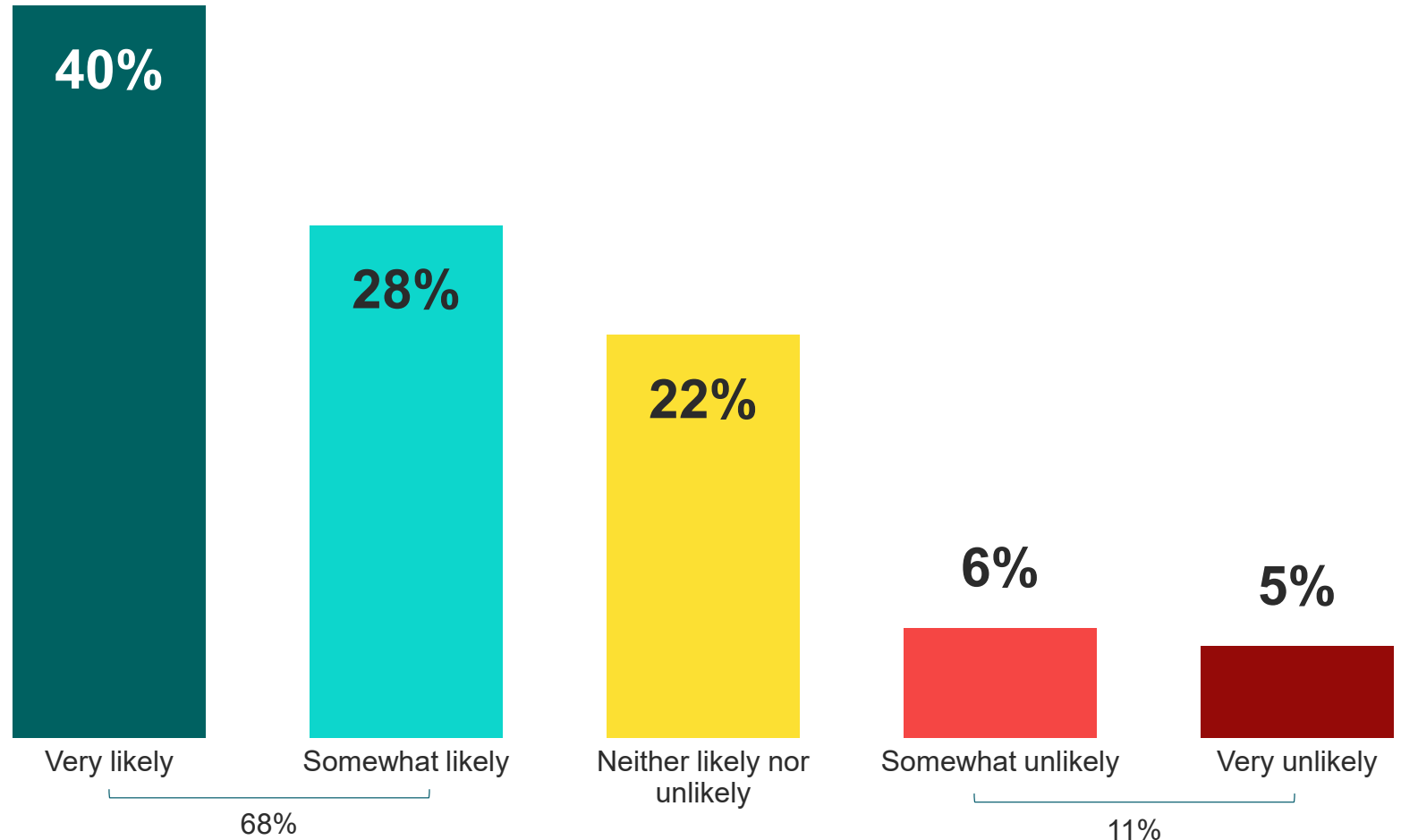
If you needed a medical procedure or service that is covered by your health insurance, how likely are you to research the amount you would need to pay out-of-pocket, such as a co-pay, co-insurance, or toward a deductible?



Researching Medical Procedures

Two in 3 adults (68%) are likely to pick a less expensive alternative for a medical procedure instead of the option recommended by their doctor.

Imagine that your doctor recommended that you have a medical procedure done by a particular doctor, at a particular hospital, or at a particular facility, but your health insurance provider offered you a financial incentive, such as, cash or a gift card, to choose a less expensive doctor, hospital, or facility. If the quality of care you received was exactly the same, how likely are you to pick the less expensive alternative, instead of the option recommended by your doctor?



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**Researching Medical
Procedures**



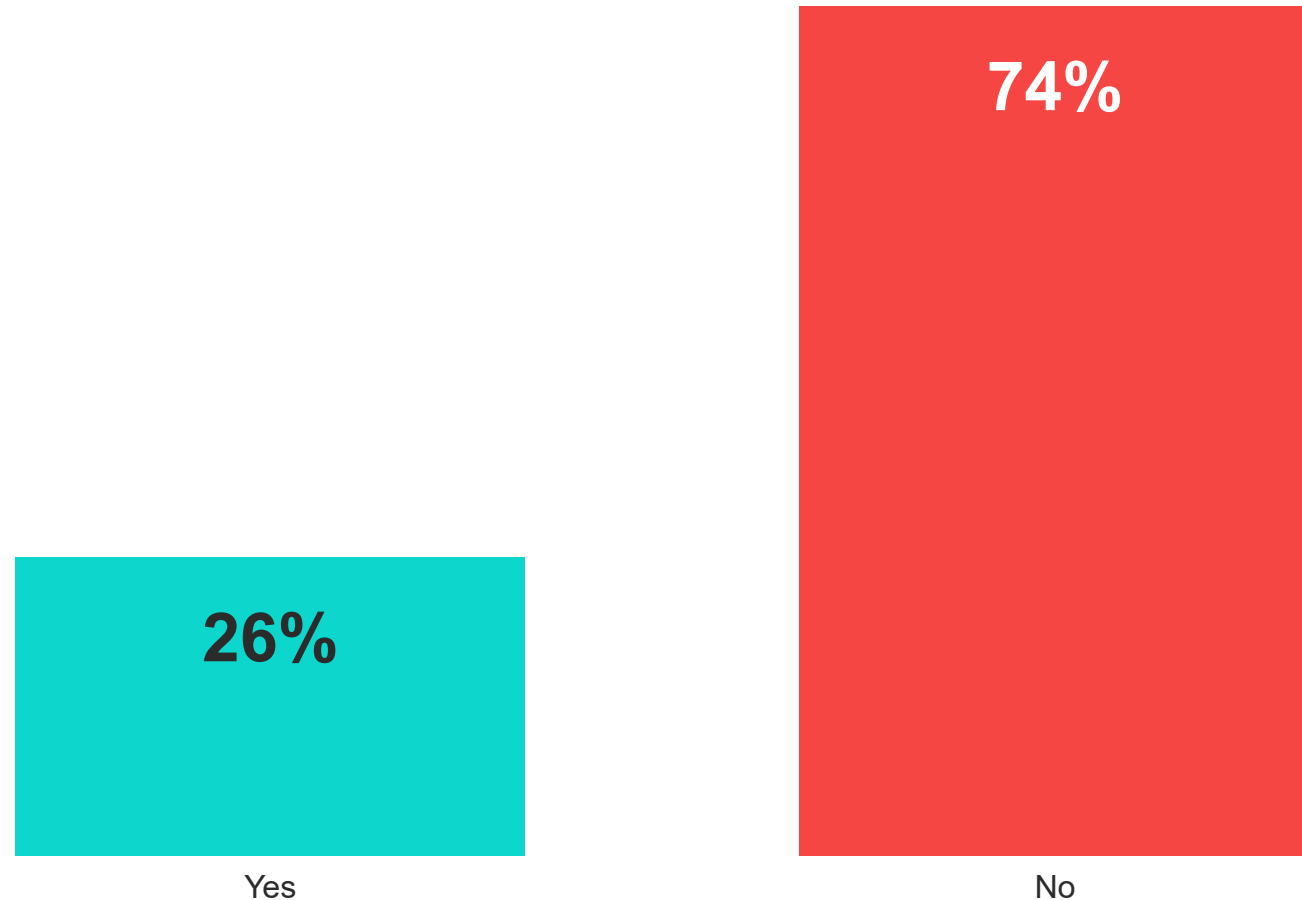
**Experience Using Online Health
Resources**



**Online Health Resource
Preferences**

A quarter of adults (26%) have personally used a mobile app or online resource to look up the cost of a medical procedure or services before they saw a doctor.

Have you personally used a mobile app or online resource to look up the cost of a medical procedure or service that is covered by your insurance before you saw a doctor?

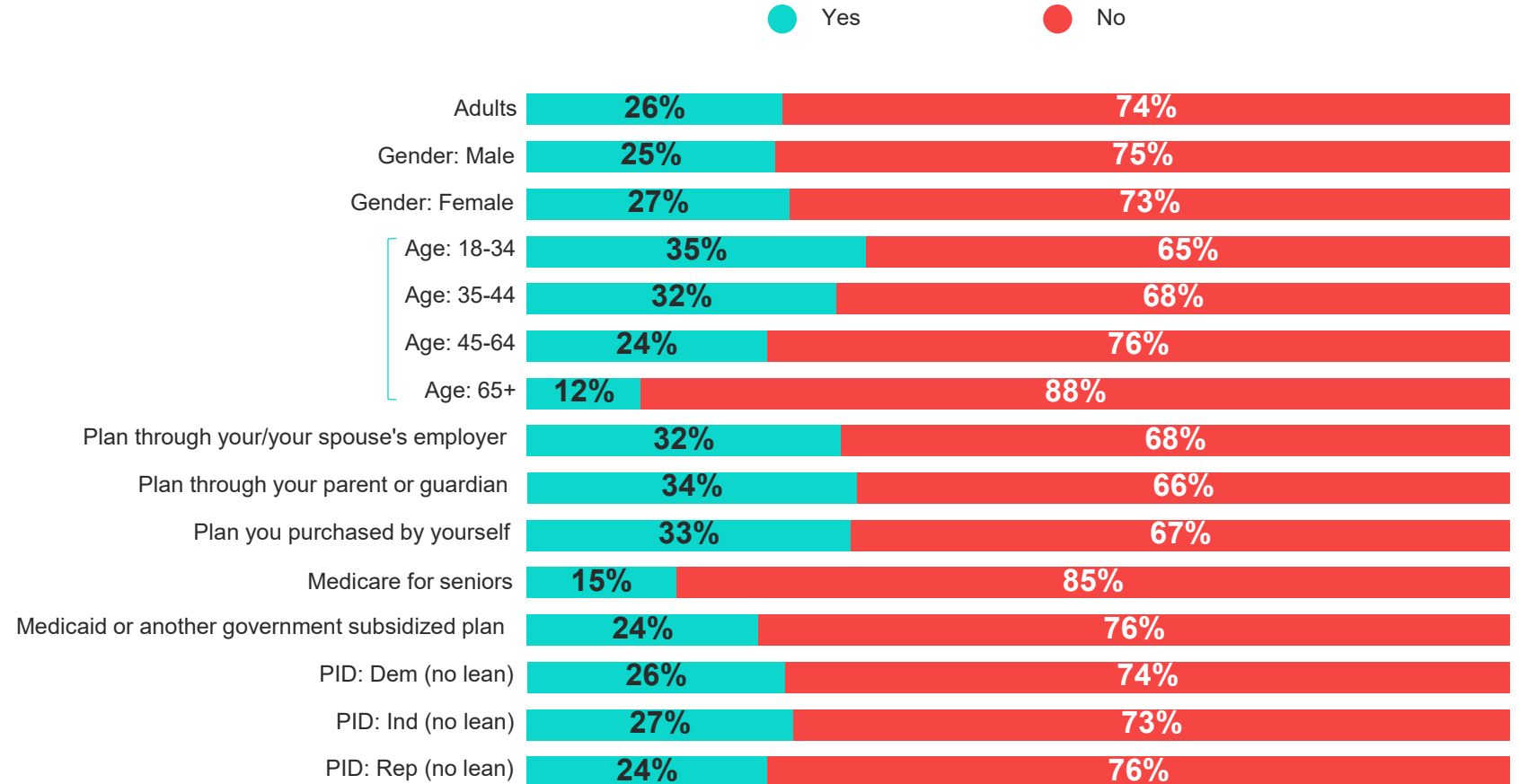


Experience Using Online Health Resources

Experience Using Online Health Resources

Younger adults are more likely than older adults to have personally used a mobile app or online resource to look up the cost of a medical procedure or service that is covered by their insurance before they saw a doctor.

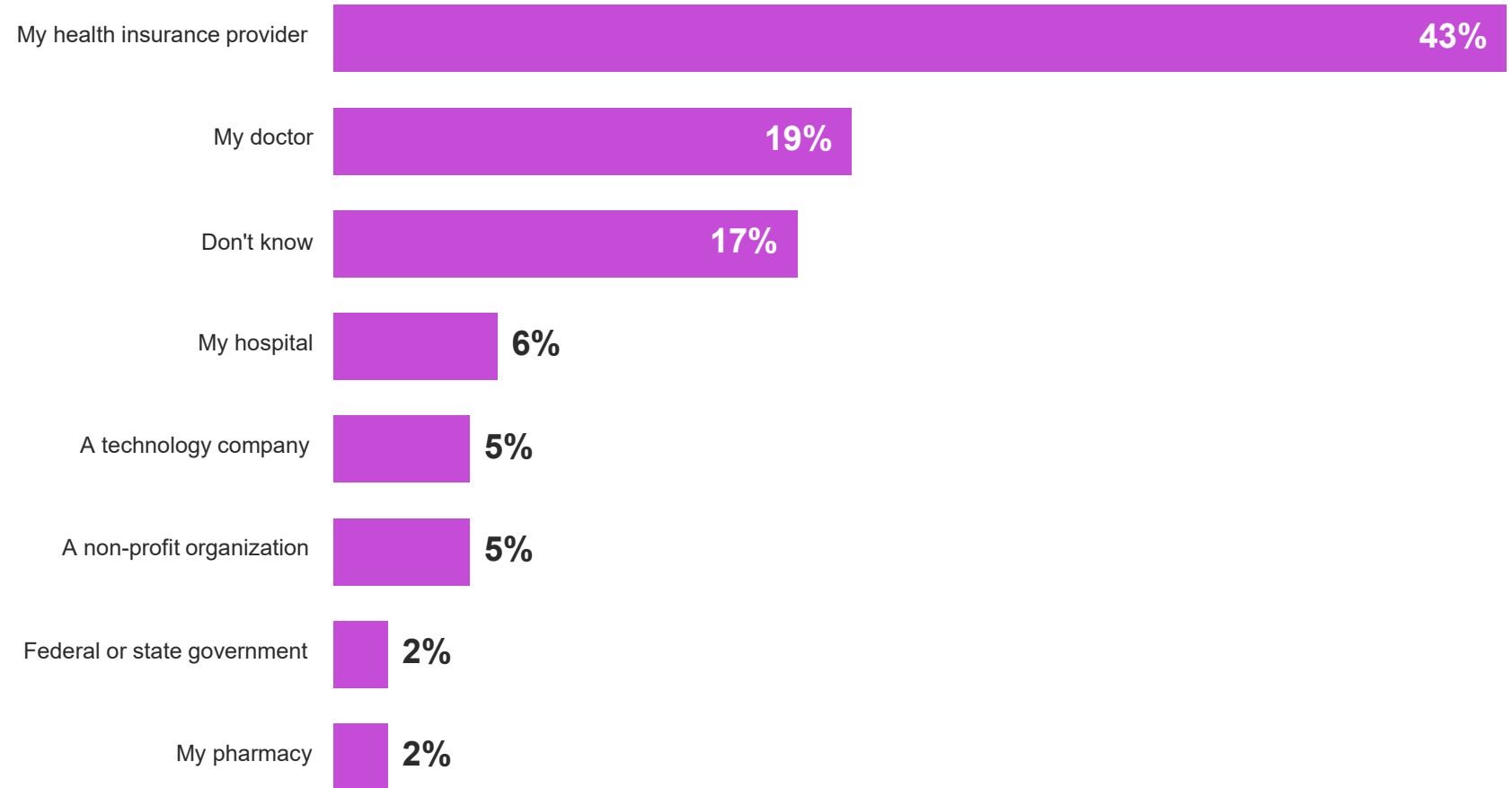
Have you personally used a mobile app or online resource to look up the cost of a medical procedure or service that is covered by your insurance before you saw a doctor?



Experience Using Online Health Resources

A plurality of adults who have personally used a mobile app or online resource to look up the cost of a medical procedure say the information they received was from their health insurance provider.

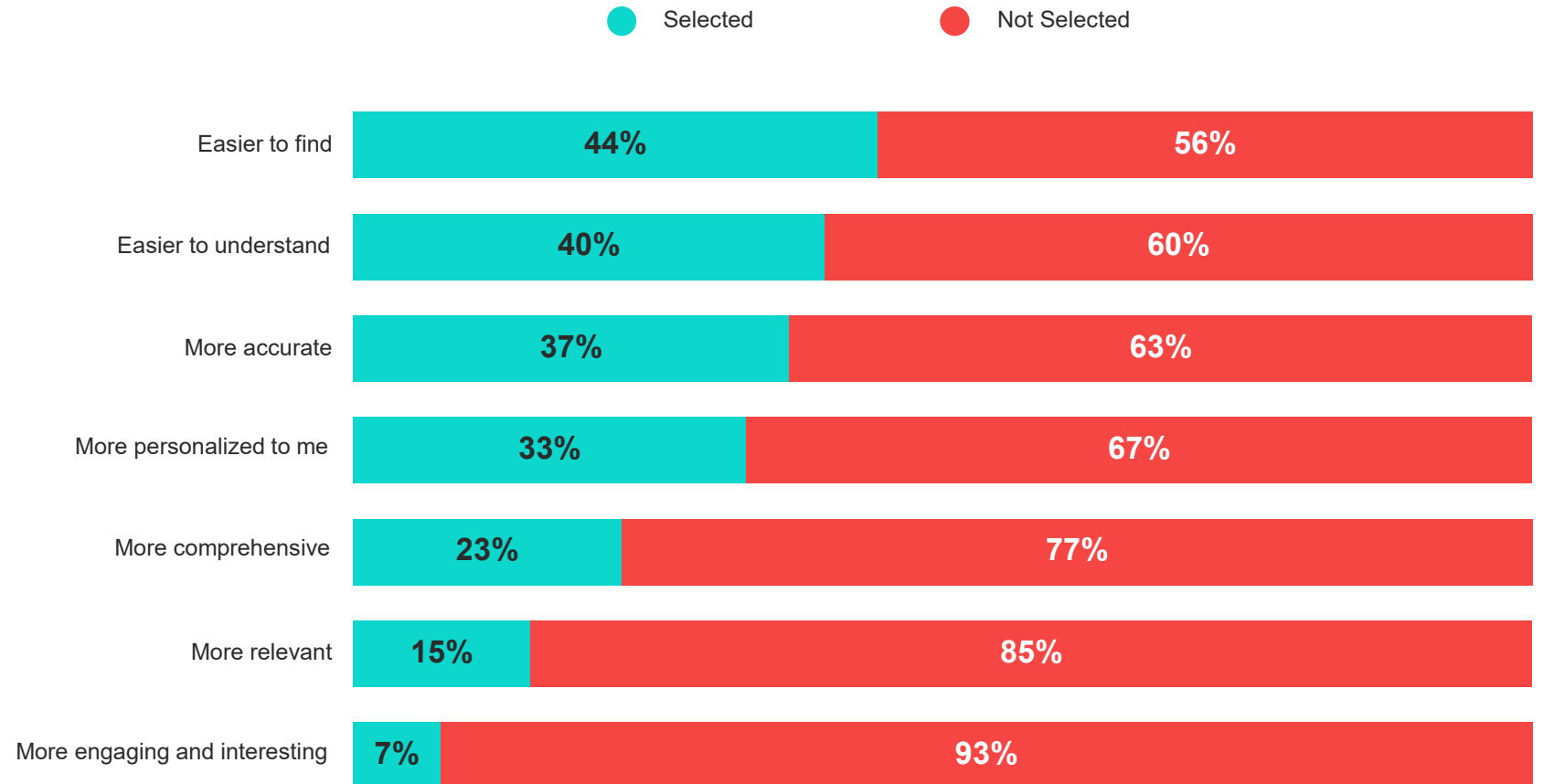
Which type of organization best describes who provided the information?



Experience Using Online Health Resources

And, adults say making the information easier to find (44%) and easier to understand (40%) would make finding cost information better next time.

What would make finding cost information better the next time? That the information is ... ? Please pick your top two.



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**Researching Medical
Procedures**



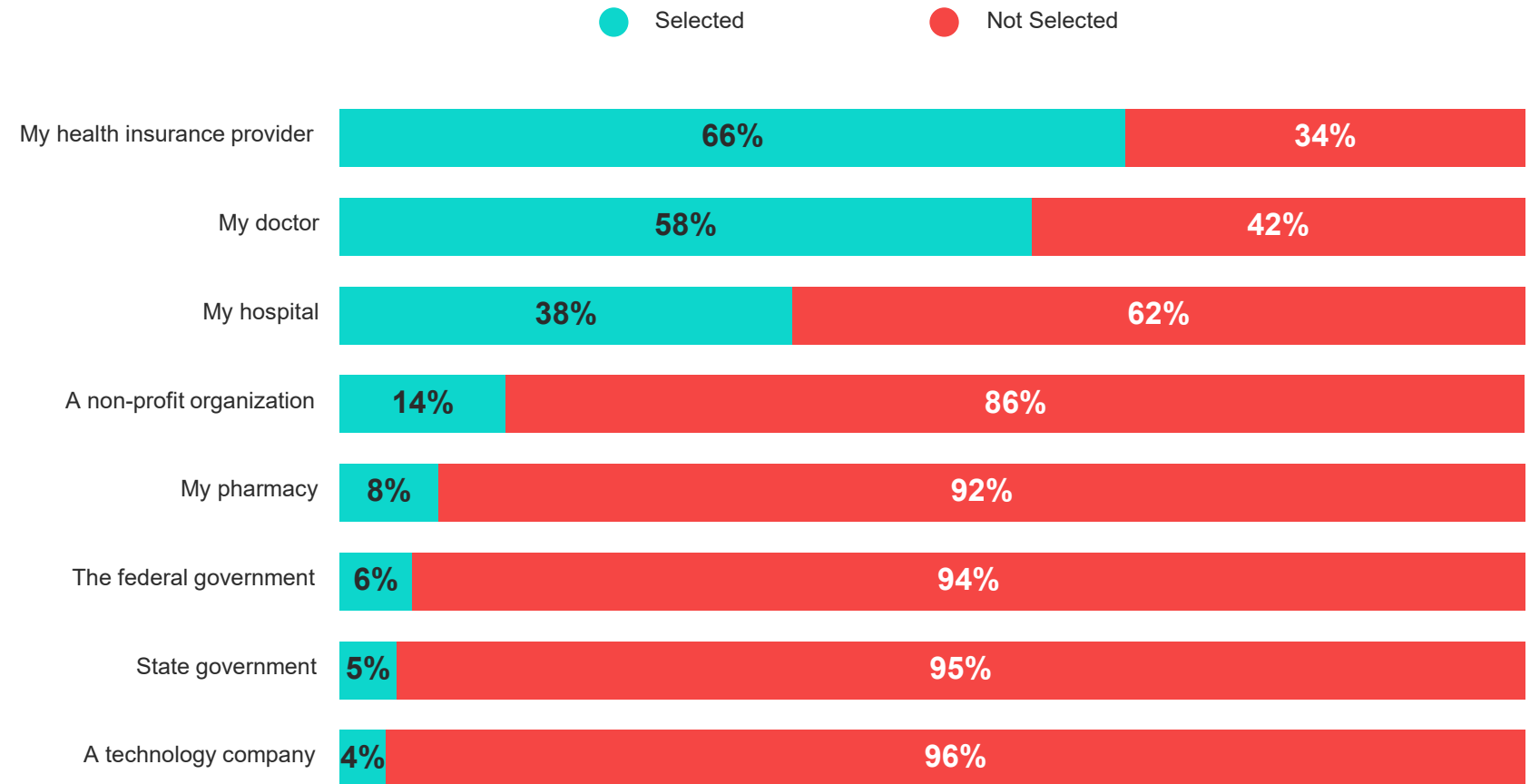
**Experience Using Online Health
Resources**



**Online Health Resource
Preferences**

Of the tested options, a majority of adults say they trust their health insurance provider (66%) and doctor (58%) the most to provide them with information on the cost of a medical procedure or service.

If you were to look up the cost of a medical procedure or service before you had it performed, which type of organization would you trust the most to provide you with information on costs? Please pick your top two.

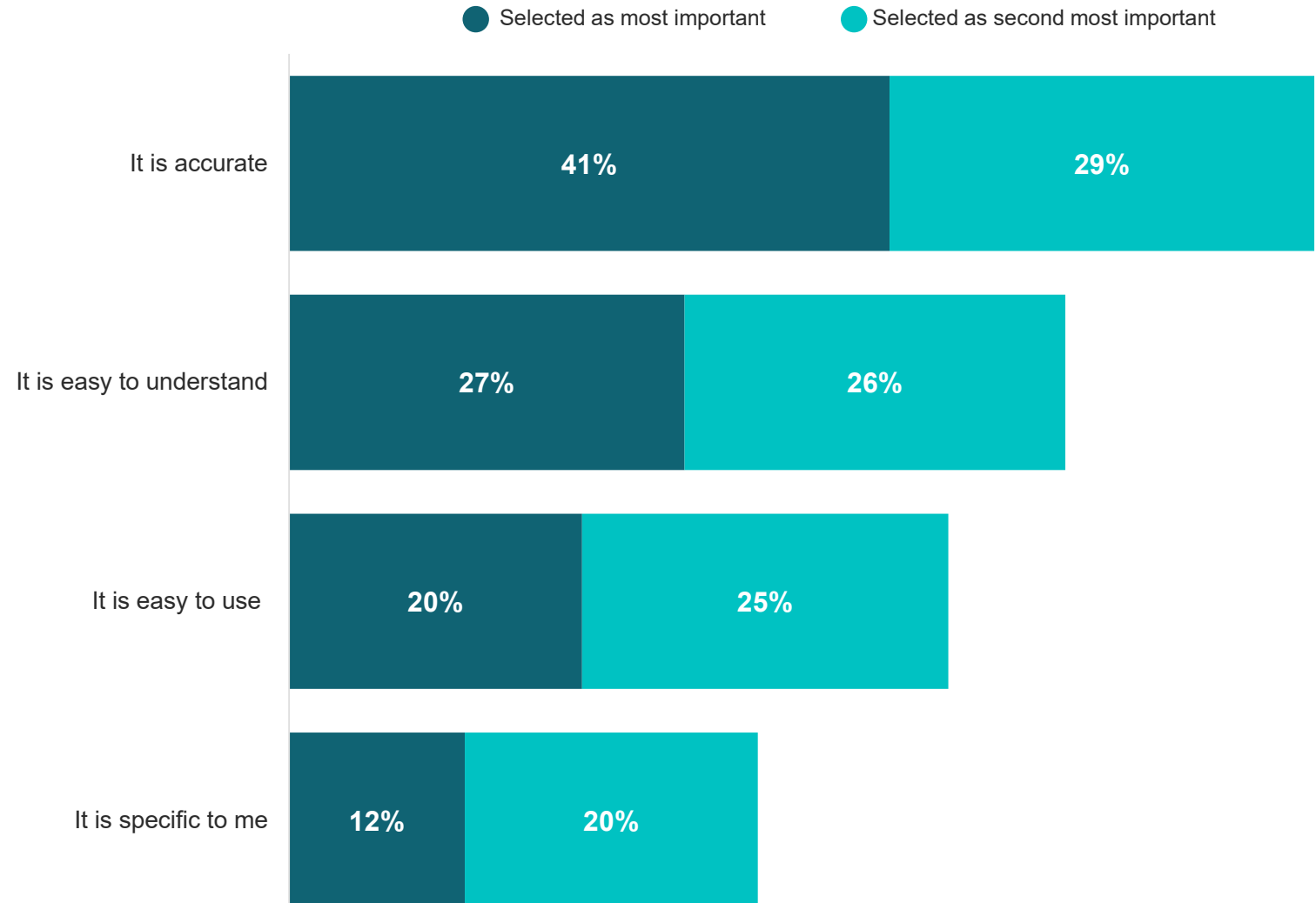


Online Health Resource Preferences

Online Health Resource Preferences

For 70% of adults, the accuracy of information is the most important or second most important feature of an online tool or app that would allow medical procedure cost estimation.

What is the most important feature of an online tool or mobile app that allows you to estimate the cost of a medical procedure? And which of the following is the second most important feature of an online tool or mobile app that allows you to estimate the cost of a medical procedure?

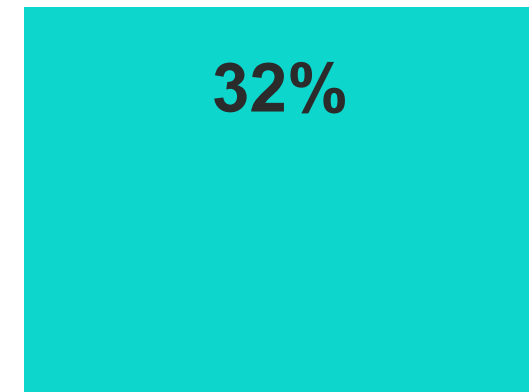


Two in 3 adults (68%) would prefer that a website or app with information about their insurance benefits be *more personalized and accurate* without extra functions.

If you needed information about your insurance benefits or the cost of a medical service, which of the following would you prefer the most? A website or mobile app that is . . . ?



More personalized and accurate information
but lacks a lot of extra functions



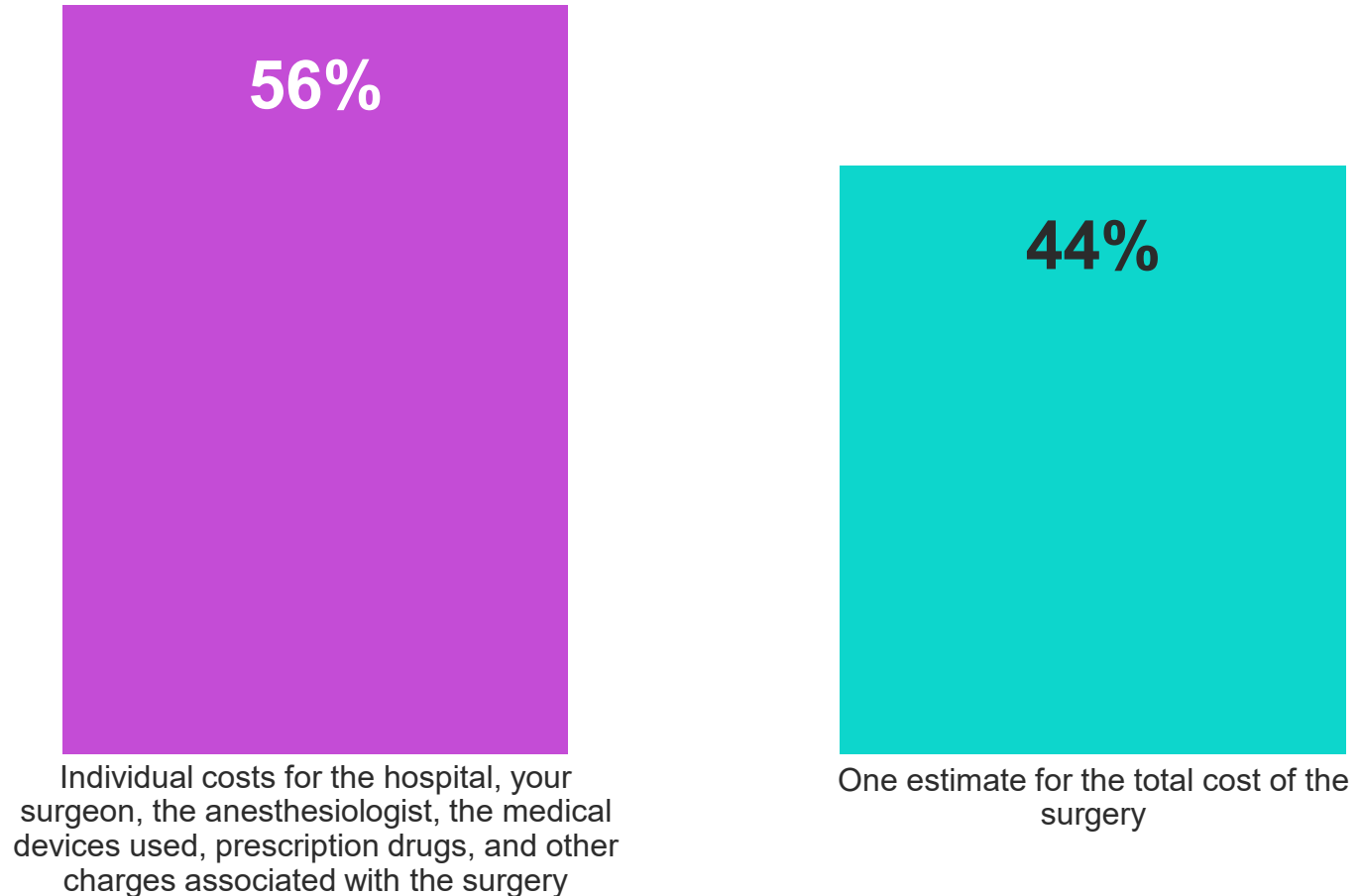
Less personalized and accurate information
but has an easier, better user experience

Online Health Resource Preferences

Online Health Resource Preferences

A slight majority of adults (56%) say the individual costs of a medical procedure would be more valuable than one estimate for the total cost of the surgery (44%).

If a website or mobile app had health care cost information about what you would pay for a specific medical procedure, like knee replacement surgery, of the following, what kind of information would be most valuable to you?



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