

## Executive Summary – Consumer

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- ✓ More than half (56%) of consumers have insurance through their employer. The majority share the cost (56%).
- ✓ Of those who are uninsured, most either lost their job (28%) or do not have access to health insurance through their employer (27%).
- ✓ About two-thirds of consumers are very satisfied with their health insurance, but only about half (48% & 54%) feel they receive excellent value.
  - The 30-65 age group are more likely to review their statements in detail.
- ✓ Cost is the number one factor for exploring other insurance options (60% & 55%). Like for businesses, consumers also rate easy comparison as a reason to research (34% & 38%).
- ✓ When researching options, most turn to company websites (30% & 26%).
  - The 18-29 group is more likely to talk with family and friends (31% & 23%).
  - 30-65 year olds are more likely to consult HR (12% & 18%).

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- ✓ Government websites are not highly trusted sources of information for health insurance information (32% & 21%).
- ✓ While consumers feel there is a wealth of information available (53% & 47%), they are not as likely to think it is easy to find (39% & 30%) or easy to understand (34% & 22%).
- ✓ Only about 1 out of 10 people are aware of Health Insurance Exchanges – there are varying ideas for what an exchange would be.
- ✓ Approximately half of respondents (53% & 50%) feel they would be very interested in using an exchange.
- ✓ Like businesses, cost and benefits information is a must for consumers.
  - Consumers, especially those 18-29, would also expect to see the cost of medical services (50% & 34%).
  - Younger consumers are also more likely to expect patient and plan quality ratings as well as someone to chat with online.

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- ✓ The top four objectives in the minds of consumers are:
  1. Providing a complete list of options
  2. Increasing competition
  3. Serving as a negotiator of price
  4. Providing cost and quality data for plans
  
- ✓ In order for an exchange to be a success, it must:
  - Answer questions about options
  - Provide apples-to-apples comparison
  - Provide contact information for insurance companies
  - Allow seamless enrollment in plans
  
- ✓ Like for businesses, consumers prefer the privately sponsored site (52% & 61%). They feel it is the easiest to use and also gets them started immediately.