

# CALIFORNIA HEALTH CARE ALMANAC



## Speaking Their Mind: Californians' Perceptions of Health Care

MARCH 2012

# Introduction

Californians are concerned about the high costs of their health care. Increasingly, they make decisions to delay needed care because of the high costs involved in paying for prescriptions or getting specific treatments. Despite this, only one in four Californians surveyed have sought out price information before receiving care.

This dichotomy is highlighted in *Speaking Their Mind: Californians’ Perceptions of Their Health Care*, part of the California Health Care Foundation’s California Health Care Almanac. This survey of California adults looks at health insurance coverage, issues of access to care, cost and affordability, and use of health quality data in decisionmaking.

Almost three-quarters of those surveyed anticipate that the cost of their care will rise in the future. Of those whose costs have risen over the past year, almost 40% say that the benefits they are paying more for have gotten worse, not better.

**KEY FINDINGS INCLUDE:**

- In spite of rising health care costs, most report flat premium rates and stable benefits.
- Almost half of Californians with an insurance deductible do not know its amount.
- Slightly more than a third of Californians delayed getting some type of health care in the past year because of costs. One in four delayed getting a regular physical.
- Californians in fair or poor health are the most likely to delay getting care due to costs.
- About one in 10 adults does not have a regular place of care.
- Nearly 40% of low-income Californians have problems getting an appointment with a specialist as soon as needed.

## Consumer Perspectives

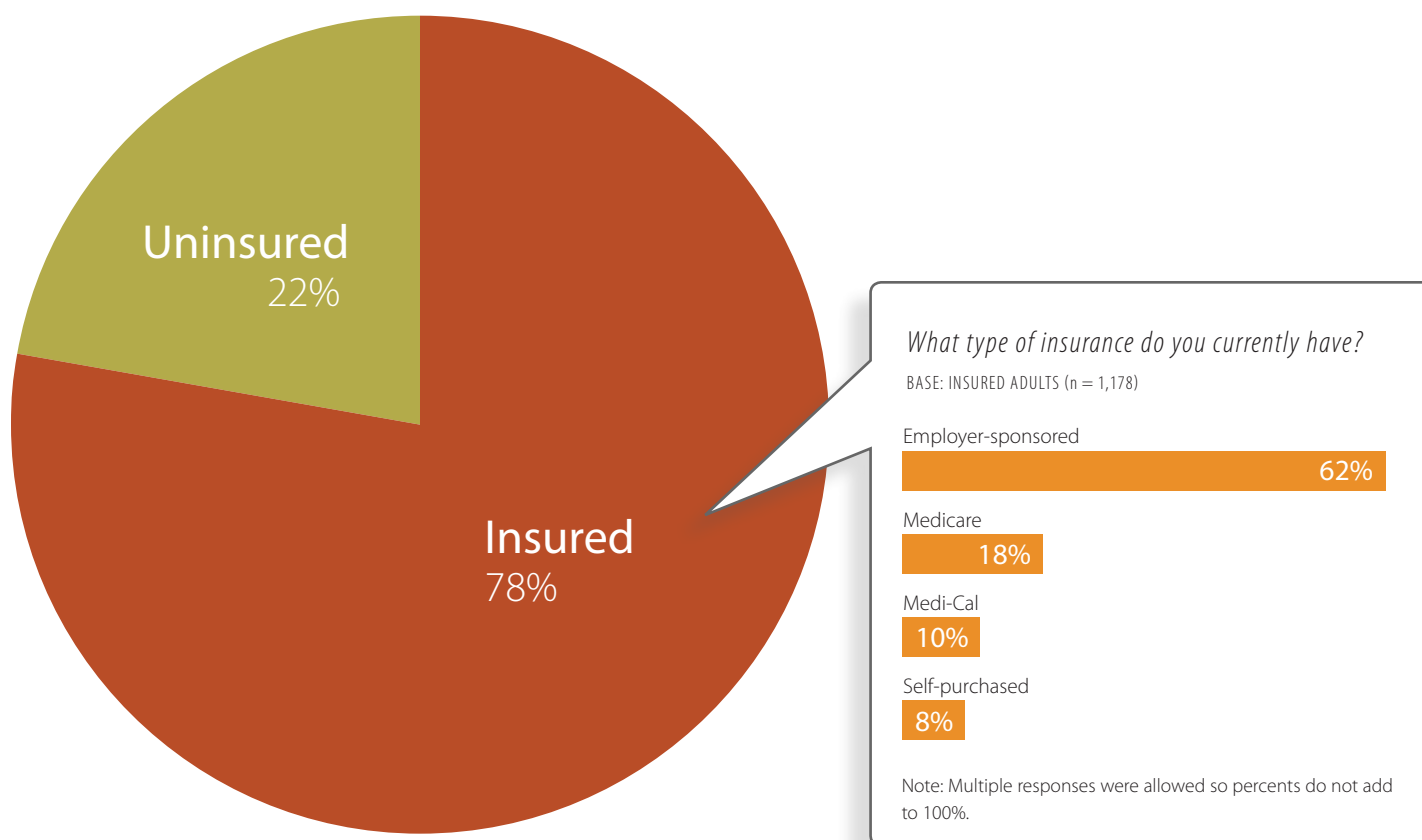
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# Health Insurance Coverage and Sources, California, 2011

*Are you currently covered by any form of health insurance?*

BASE: ALL ADULTS (n = 1,528)



## Consumer Perspectives

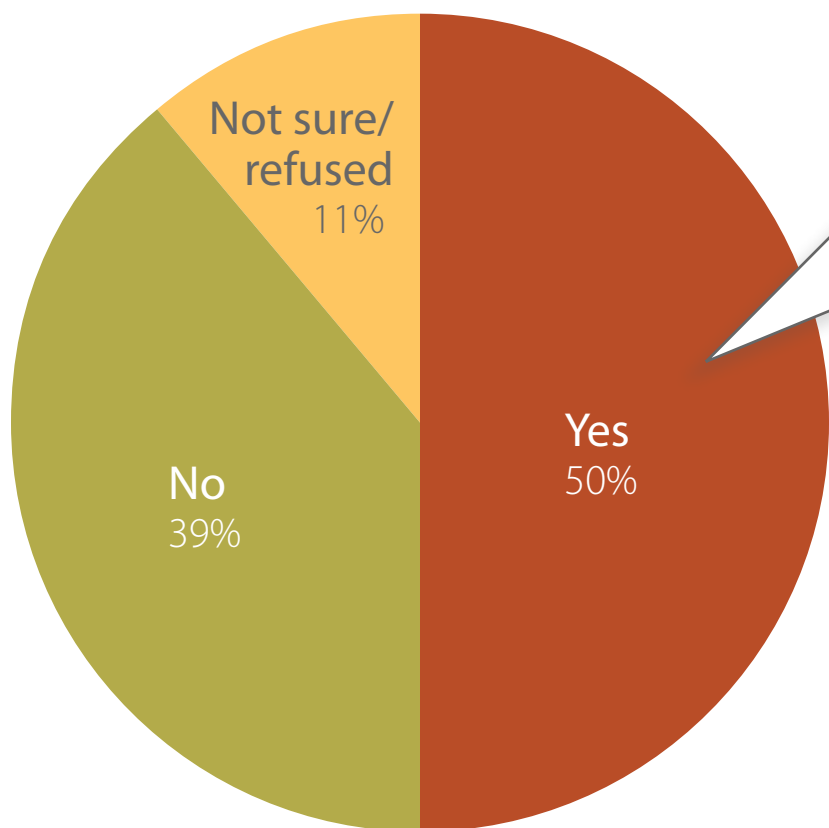
### Health Care Coverage

More than three quarters of respondents are insured, with 62% receiving coverage through an employer. Twenty-two percent are uninsured.

# Health Insurance Deductibles, Overall and by Amount, California, 2011

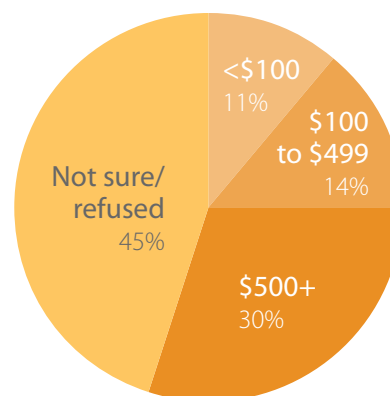
*Does your health insurance plan have a deductible?*

BASE: INSURED ADULTS (n = 1,178)



*How much is your deductible?*

BASE: INSURED ADULTS WHO SAY THEY HAVE A DEDUCTIBLE (n = 561)



## Consumer Perspectives

Health Care Coverage

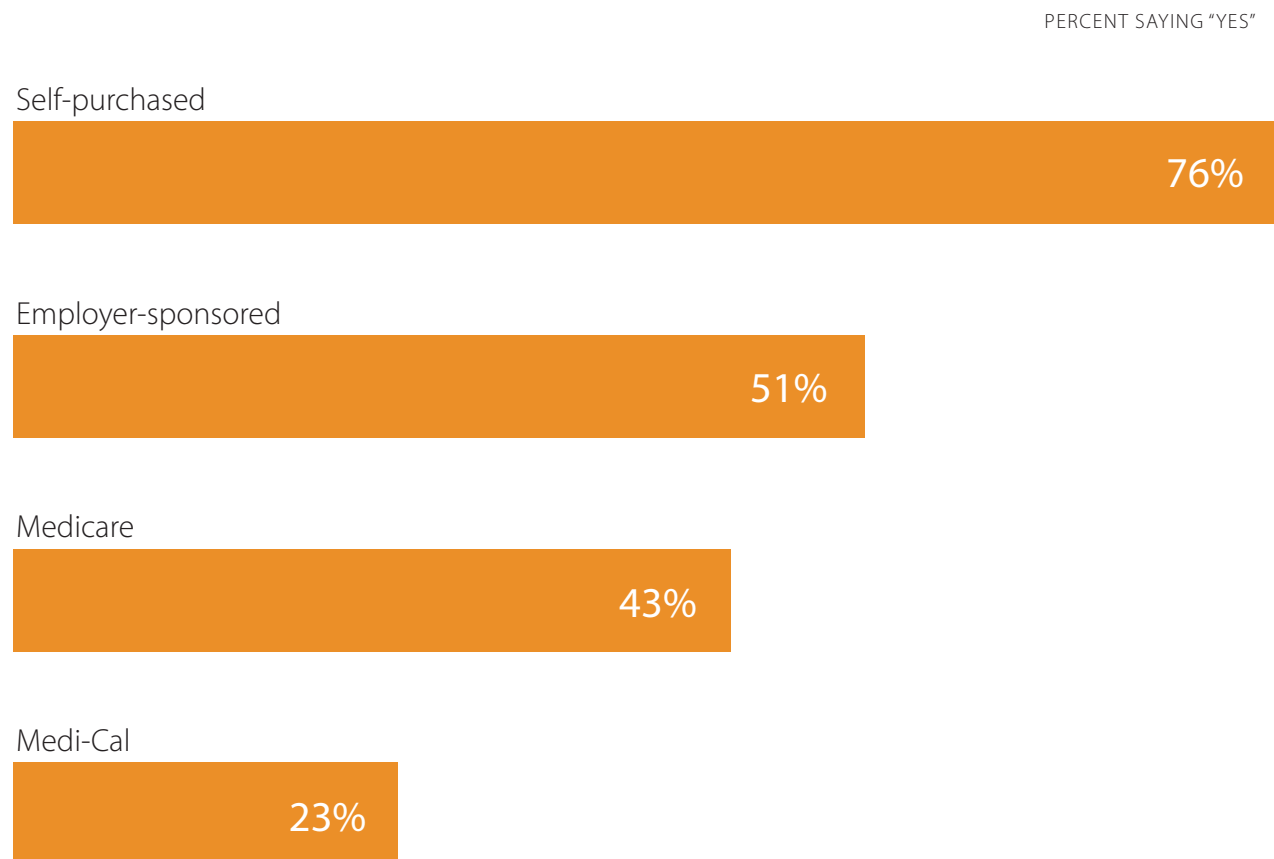
Half of insured Californians say their plan has a deductible. Of that group, nearly half say they are not sure about the amount of their deductible. Thirty percent say their deductible is \$500 or more.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Health Insurance Deductibles, by Payer, California, 2011

*Does your health insurance plan have a deductible?*

BASE: INSURED ADULTS (n = 1,178)



## Consumer Perspectives

Health Care Coverage

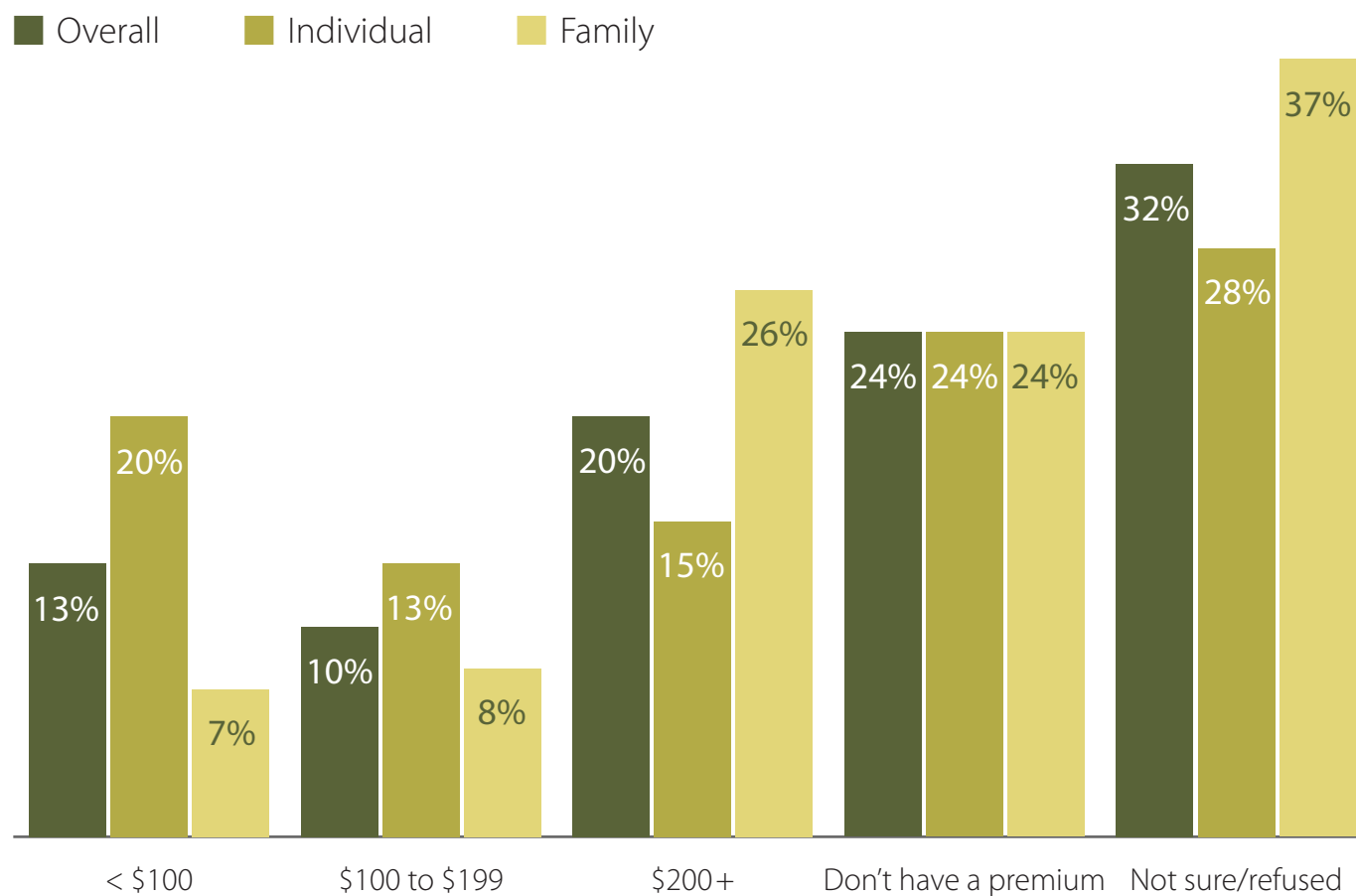
Those who purchase health insurance plans on their own are significantly more likely to have a deductible than those with other insurance plans.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Health Insurance Premiums, Overall and by Plan Type, California, 2011

*How much do you pay for your health insurance premium?*

BASE: INSURED ADULTS (n = 1,178)



## Consumer Perspectives

Health Care Coverage

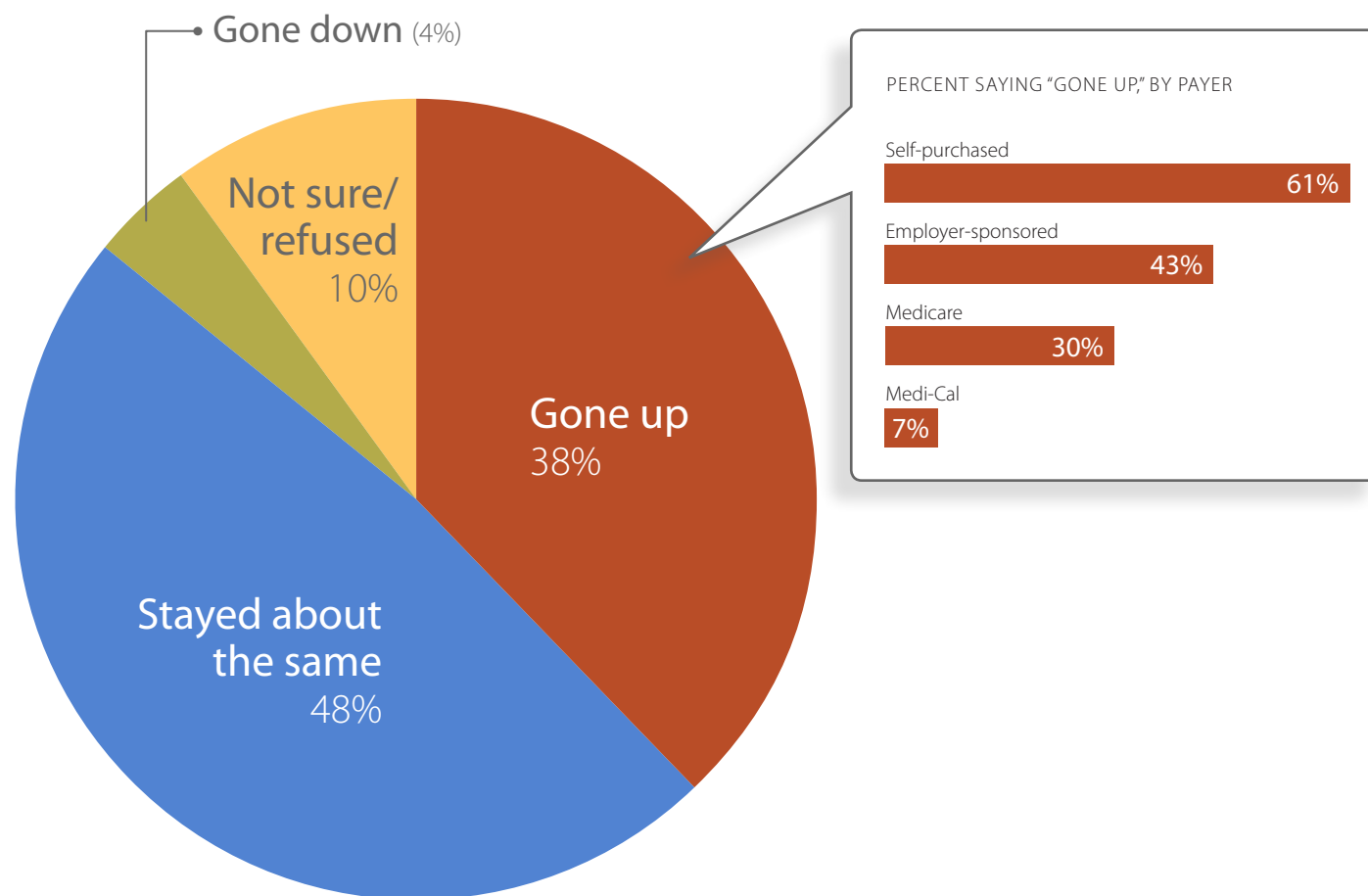
One in four insured Californians say they do not have a premium.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Insurance Costs Over Past Year, Overall and by Payer, California, 2011

*In the past 12 months, have your health insurance costs, such as premiums, copayments, or deductibles...*

BASE: INSURED ADULTS (n = 1,178)



## Consumer Perspectives

Health Care Coverage

Nearly half of insured adults say their health insurance costs have stayed about the same in the past year.

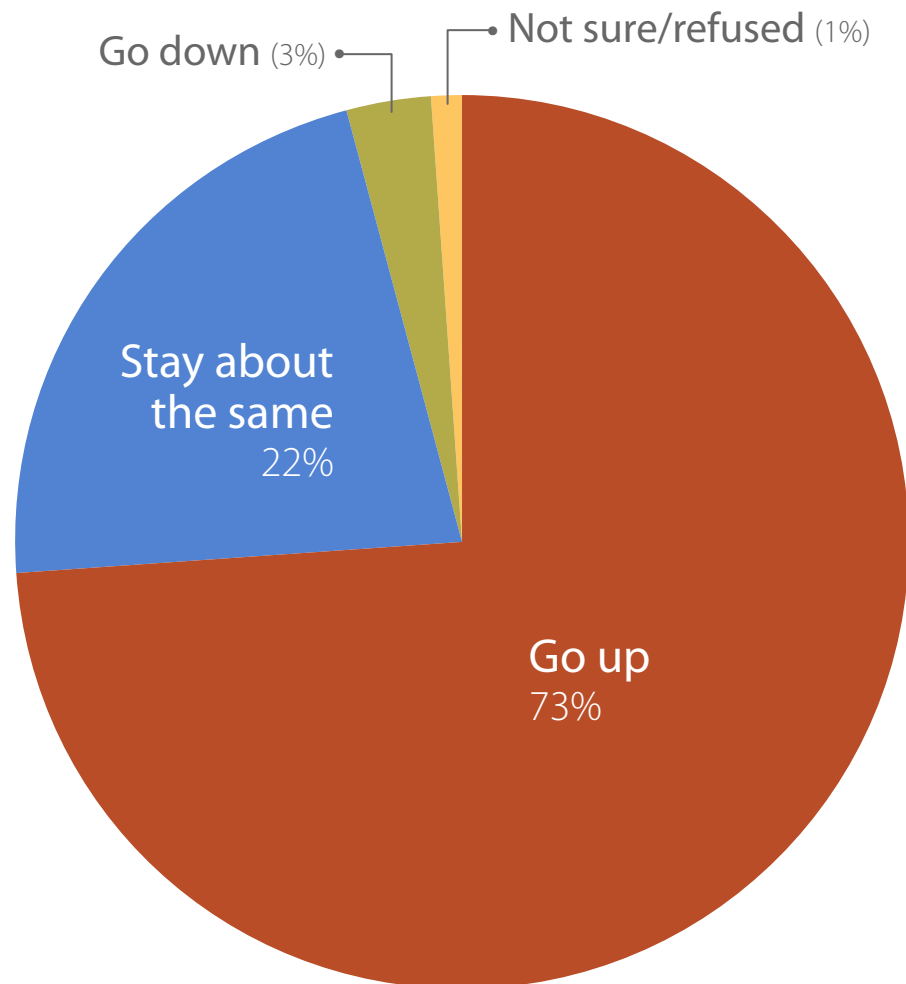
Californians who purchased their own private coverage were most likely to say their health insurance costs increased in the past year.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Anticipation of Rising Health Care Costs in Next Few Years, California, 2011

*In the next few years, do you think your health care costs will...*

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

Health Care Coverage

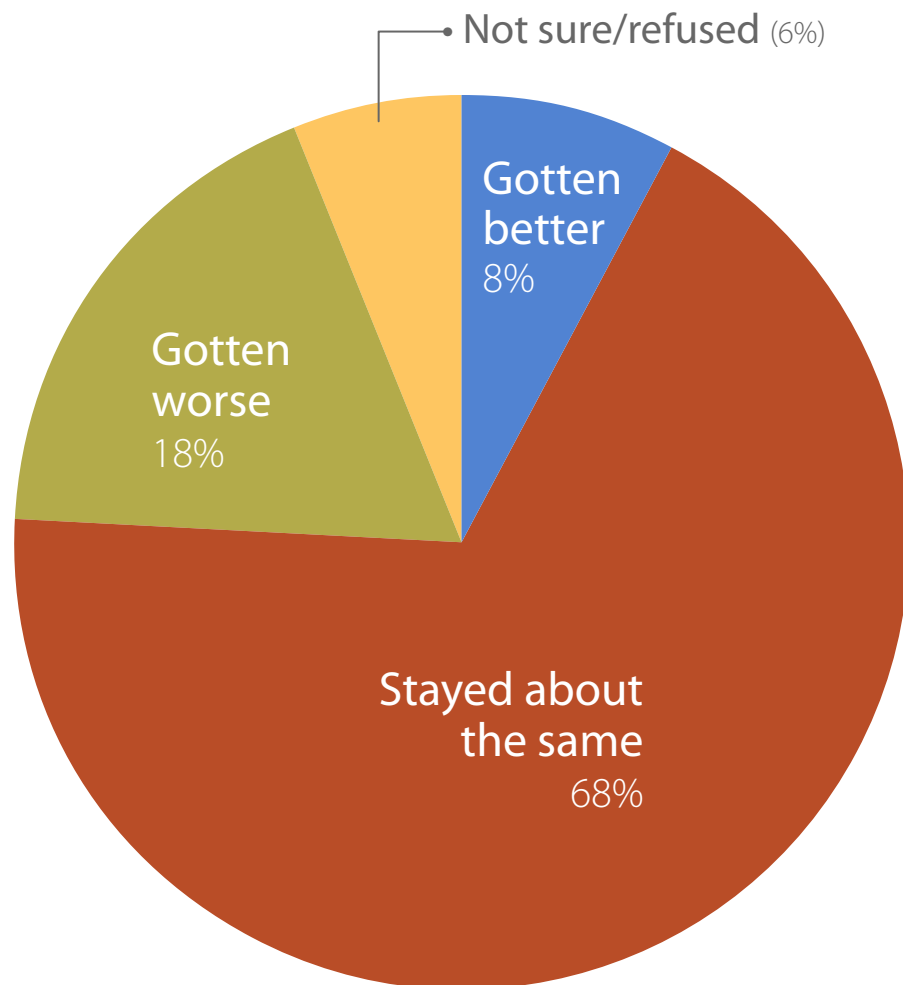
The majority of Californians expect health care costs to increase in the next few years.



# Quality of Benefits Over Past Year, California, 2011

*In the past 12 months, have your health insurance benefits...*

BASE: INSURED ADULTS (n = 1,178)



## Consumer Perspectives

Health Care Coverage

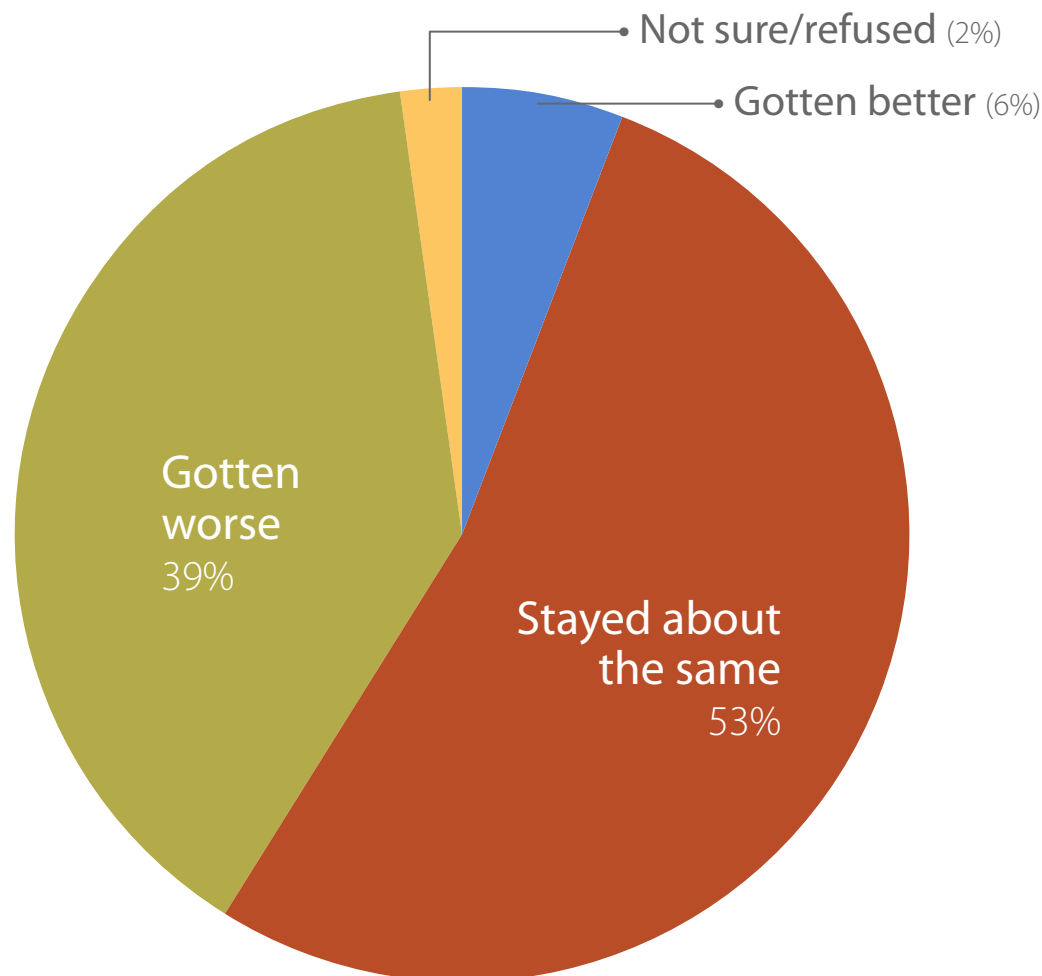
Most insured Californians (68%) say their plan benefits have stayed about the same over the past year; 18% say their benefits have gotten worse.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Quality of Benefits Over Past Year Among Those Whose Costs Have Gone Up, California, 2011

*In the past 12 months, have your health insurance benefits...*

BASE: INSURED ADULTS WHOSE COSTS HAVE GONE UP (n = 462)



## Consumer Perspectives

Health Care Coverage

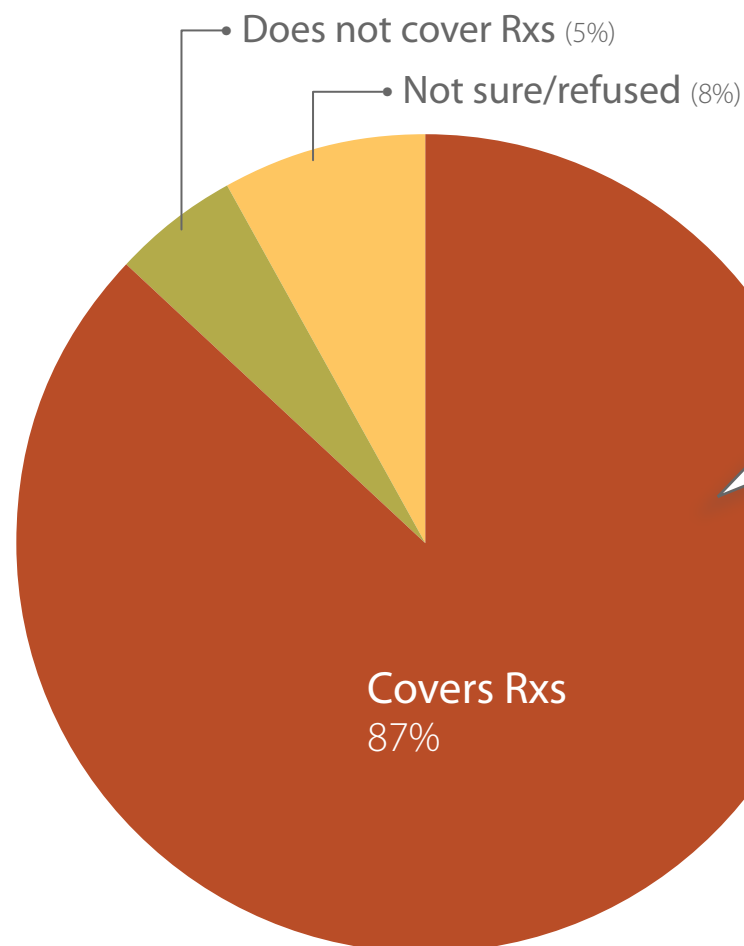
The vast majority of Californians who have seen their insurance costs increase are not seeing an improvement in benefits. In fact, 39% say their benefits have gotten worse.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Plan Coverage of Prescription Medications and Copayments, California, 2011

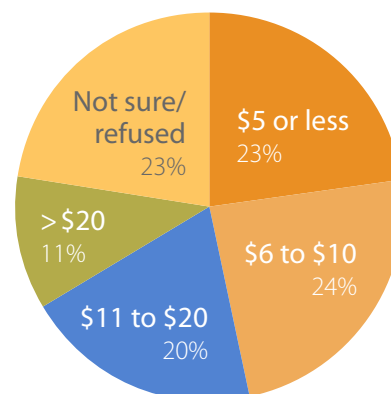
*Does your health insurance plan cover prescription medications?*

BASE: INSURED ADULTS (n = 1,178)



*What is your typical copayment for a prescription?*

BASE: INSURED ADULTS WITH PRESCRIPTION COVERAGE (n = 1,040)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

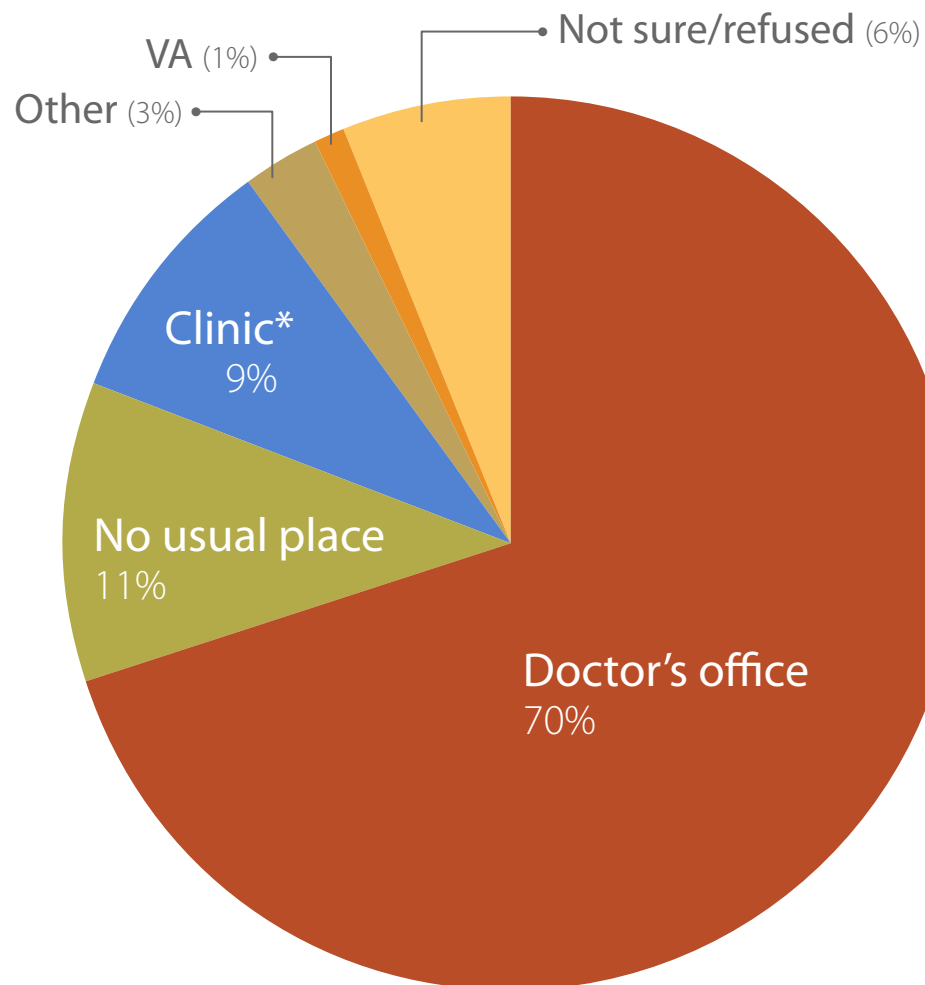
### Health Care Coverage

Most insured adults say their plan covers prescription medications. Nearly half of those with prescription coverage say their typical copayment is \$10 or less.

# Source for Routine Medical Care, California, 2011

*Where do you usually go when you need routine medical care, like a physical or a check-up?*

BASE: ALL ADULTS (n = 1,528)



\*Community clinic or public hospital clinic.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

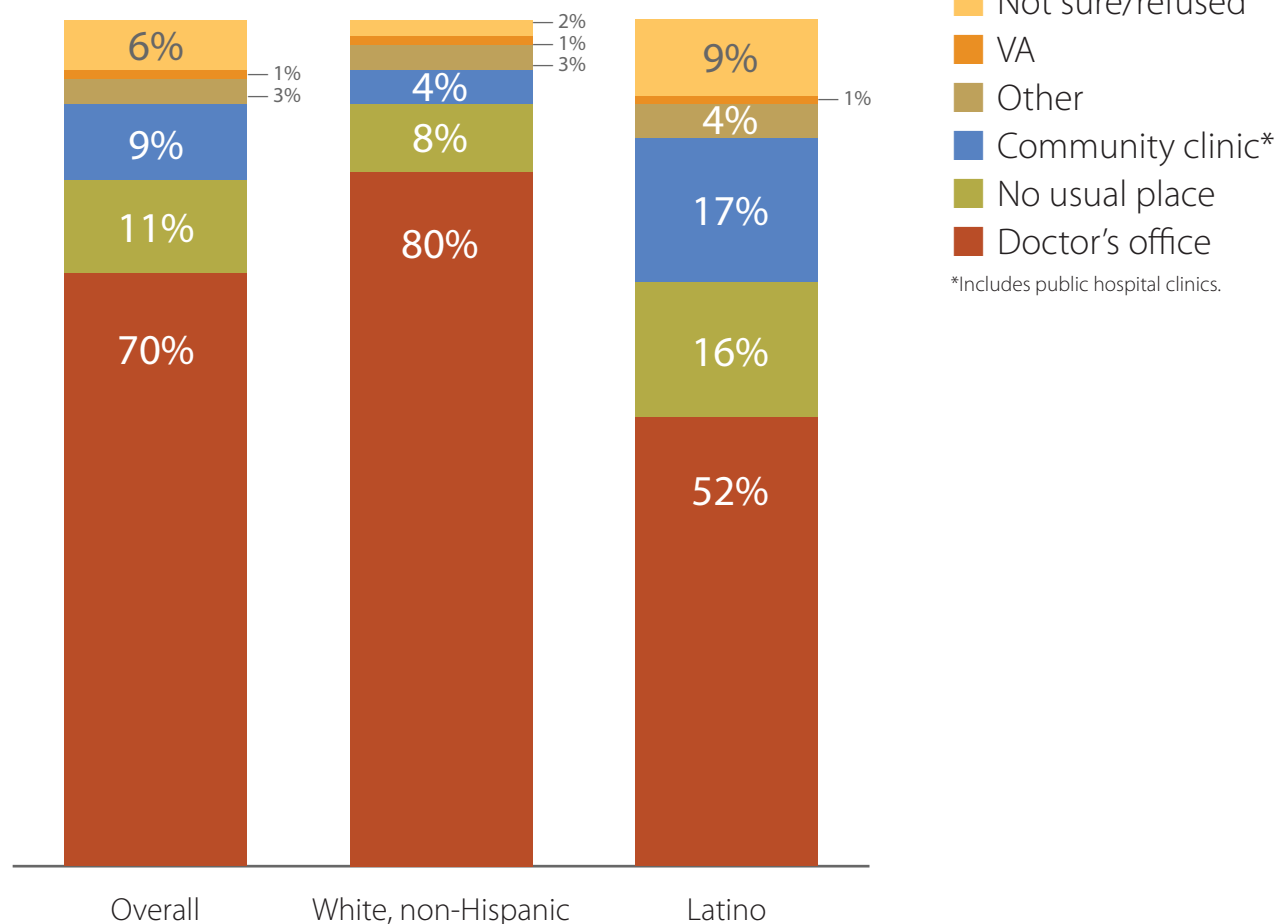
### Access to Care

Most adults (70%) say they usually receive routine medical care at a doctor's office. About one in ten adults does not have a place they usually go to receive care.

# Source for Routine Medical Care, Overall and by Ethnicity, California, 2011

Where do you usually go when you need routine medical care, like a physical or a check-up?

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

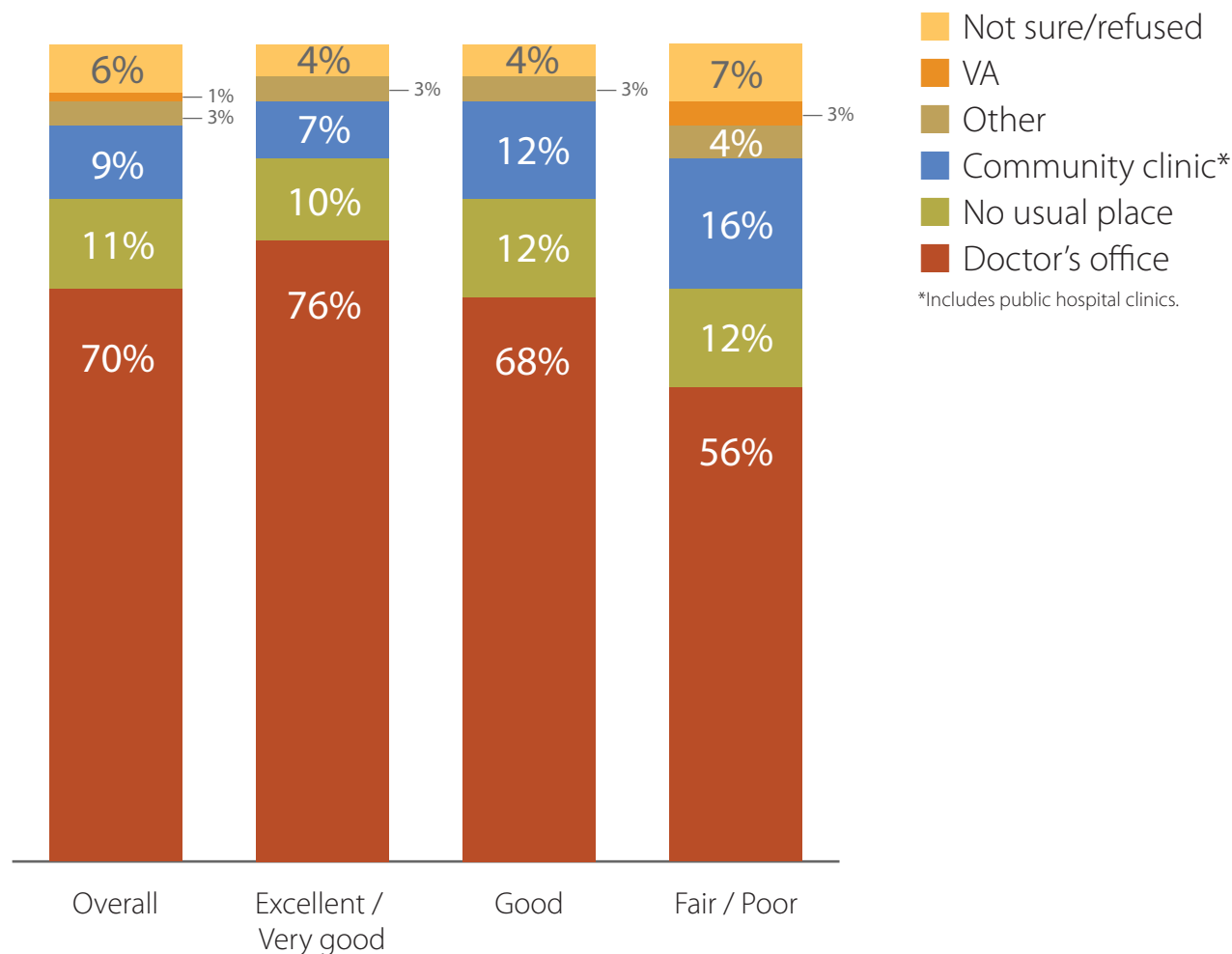
### Access to Care

Latinos are much more likely than Whites to receive routine care at a community clinic or to not have a usual place of care.

# Source for Routine Medical Care, Overall and by Health Status, California, 2011

Where do you usually go when you need routine medical care, like a physical or a check-up?

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

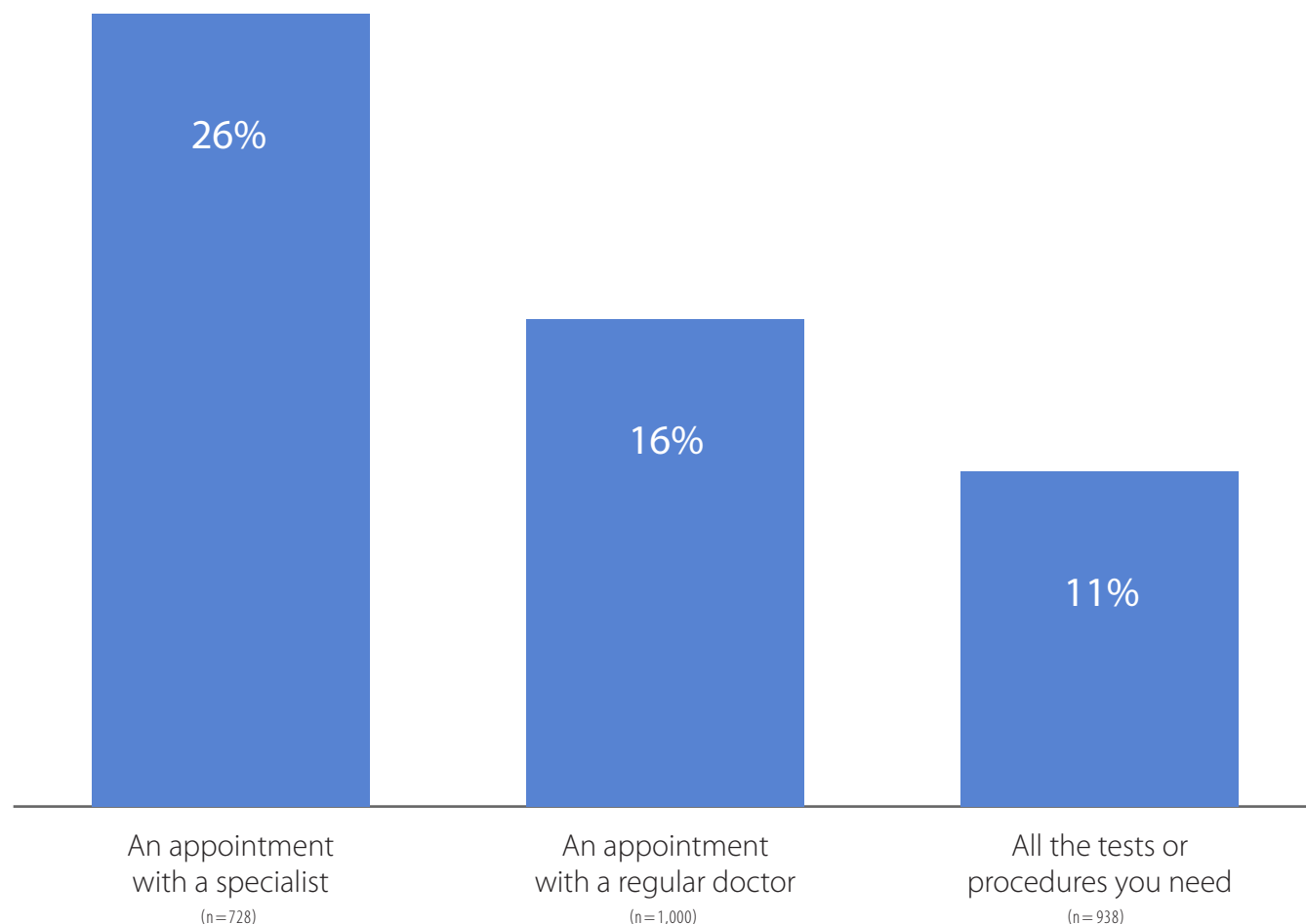
## Consumer Perspectives

### Access to Care

Californians in fair or poor health are less likely than others to say their usual source for routine care is a doctor's office.

# Difficulty Getting Health Care Among Those Who Need Care, California, 2011

*In the past 12 months, have you had difficulty getting...*



Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

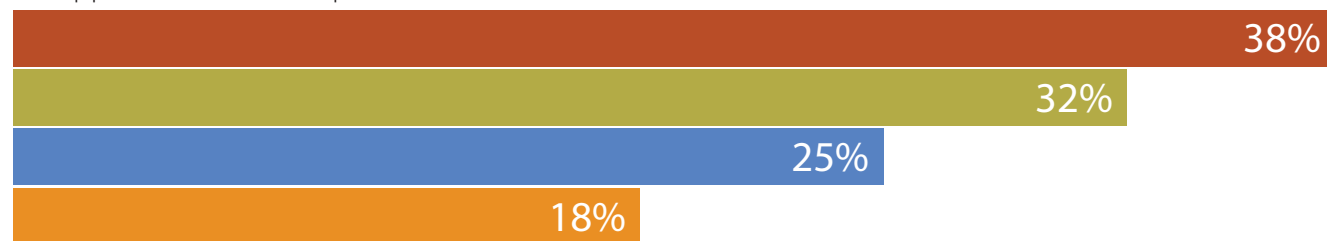
### Access to Care

Californians are more likely to have difficulty in getting an appointment with a specialist than a primary care doctor when one is needed.

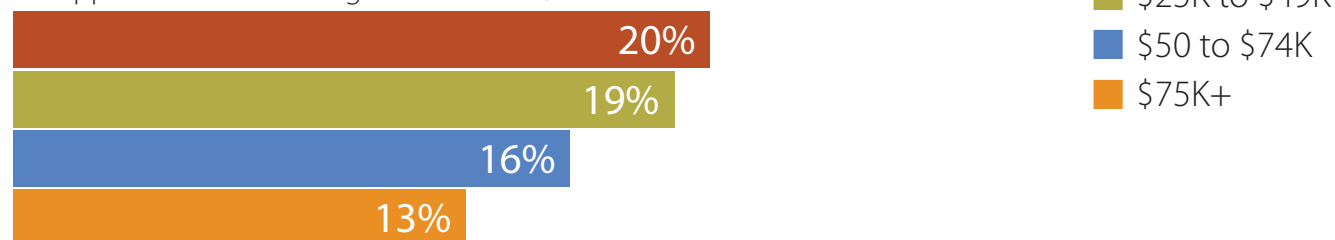
# Difficulty Getting Health Care, by Income, California, 2011

*In the past 12 months, have you had difficulty getting...*

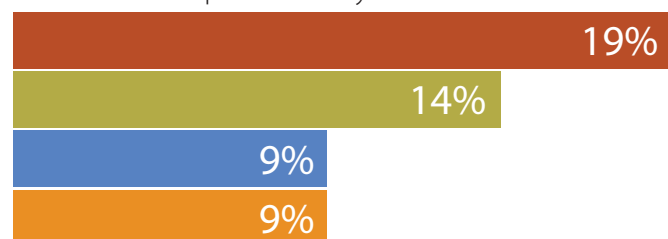
An appointment with a specialist (n=728)



An appointment with a regular doctor (n=1,000)



All the tests or procedures you need (n=938)



## Consumer Perspectives

### Access to Care

Nearly 40% of low income Californians have problems getting an appointment with a specialist as soon as needed.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.



# Ease of Accessing Care Through Health Plan, California, 2011

*How easy or difficult is it to find...*

BASE: INSURED ADULTS (n=1,178)

Easy (very/somewhat)    Difficult (very/somewhat)    Not sure/refused

Primary care doctors who accept your insurance



Urgent care centers that accept your insurance



Specialists who accept your insurance



Mental health providers who accept your insurance



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

### Access to Care

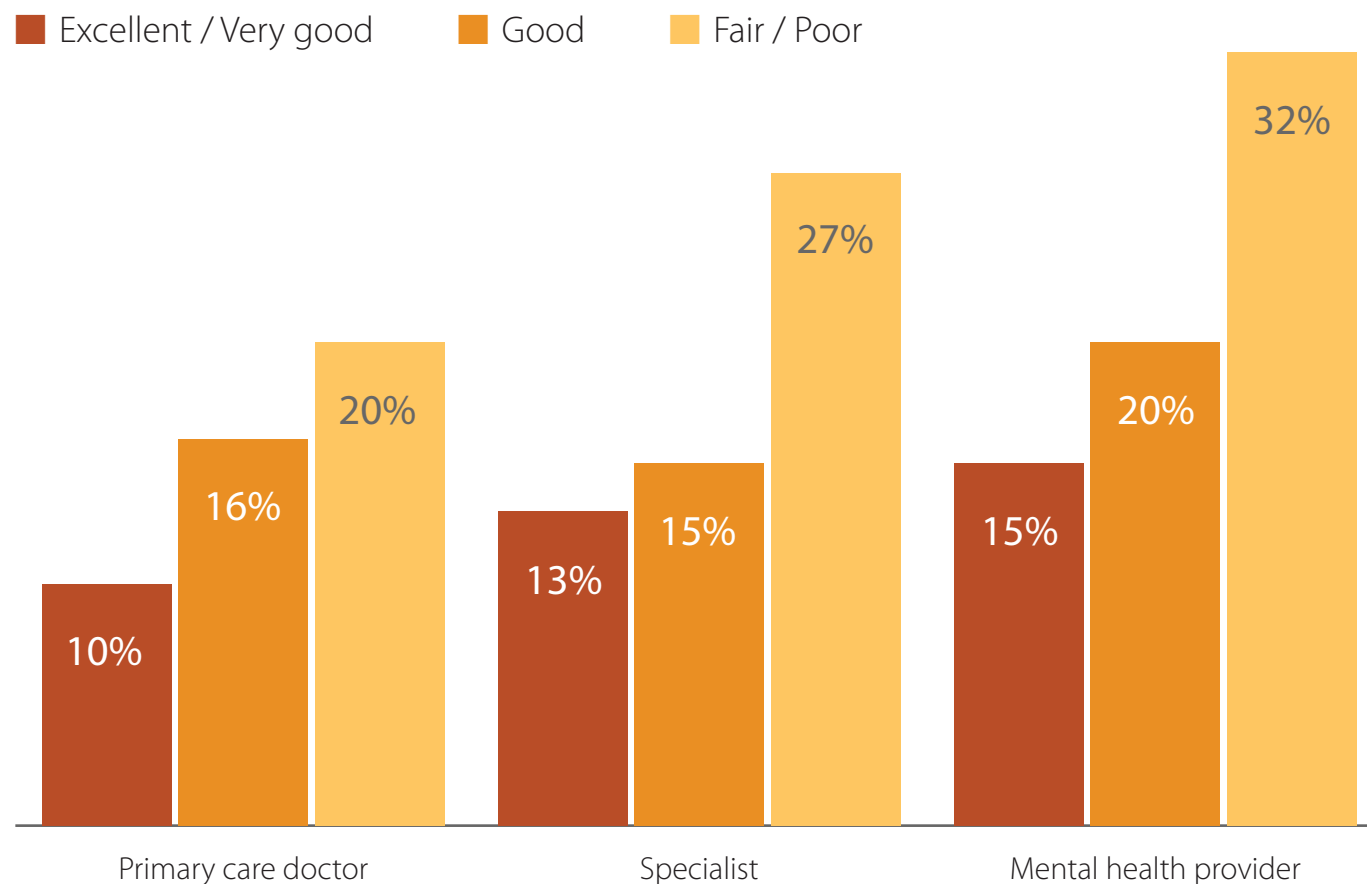
Three out of four insured adults say it is easy to find a primary care doctor who accepts their insurance. Access hurdles are greater for those seeking mental health providers.

# Ease of Accessing Care Through Plan, by Health Status, California, 2011

*How easy or difficult is it to find a doctor, specialist or mental health provider nearby who accepts your insurance?*

BASE: INSURED ADULTS (n = 1,178)

PERCENT SAYING "VERY" OR "SOMEWHAT DIFFICULT"



## Consumer Perspectives

### Access to Care

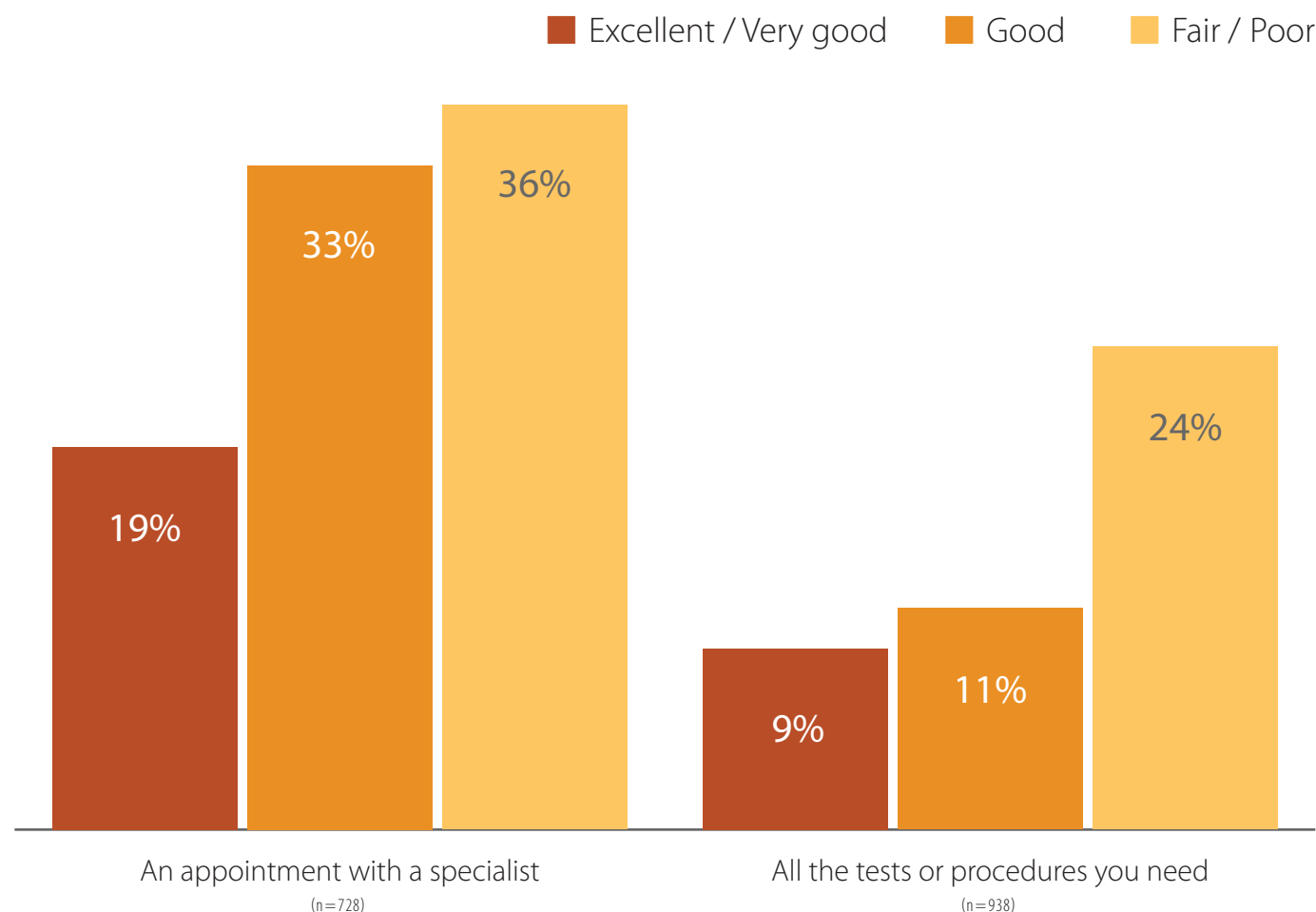
Those who report being in fair or poor health have, on average, twice as much difficulty finding providers who accept their insurance than those in excellent or very good health.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Difficulty Getting Appointment for Specialist, Test or Procedure, by Health Status, California, 2011

*In the past 12 months, have you had difficulty getting...*

PERCENT SAYING "VERY" OR "SOMEWHAT DIFFICULT"



Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

Access to Care

More than a third of those who are in fair or poor health express difficulty getting an appointment with a specialist, potentially exacerbating an existing condition.

Insured adults in fair or poor health are more likely than others to have trouble getting a test or procedure when they need it.

# Access to Evening and Weekend Appointments, Insured Adults, California, 2011

*Do you currently have access to...*

BASE: INSURED ADULTS (n = 1,178)

■ Yes ■ No ■ Not sure/refused

A phone number to talk to a nurse or other medical professional



Same day appointments for urgent care



Evening doctor appointments



Weekend doctor appointments



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

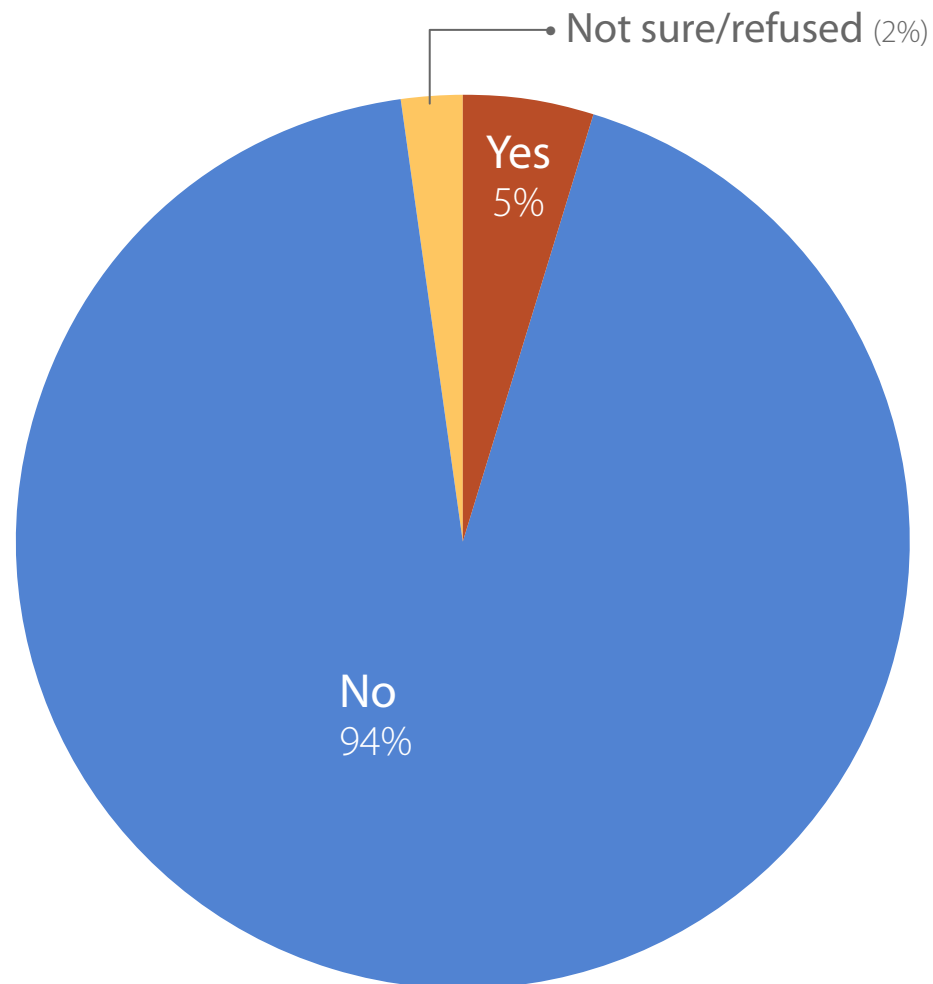
### Access to Care

Insured adults are much more likely to have access to same-day appointments and advice lines than evening or weekend appointments.

# Received Care at Retail Clinics, California, 2011

*Some stores like Walmart and Rite Aid now have walk-in clinics you can go to without an appointment.  
Have you ever gotten care at one of these clinics?*

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

### Access to Care

Only five percent of Californians say they have received care at a retail clinic.

# Likelihood of Using Retail Clinics, Overall and by Insurance Status, California, 2011

*In the future, how likely would you be to use a clinic in a store like Walmart or Rite Aid for...*

BASE: ALL ADULTS (n = 1,528)

PERCENT SAYING "VERY" OR "SOMEWHAT LIKELY"

■ Overall ■ Insured ■ Uninsured

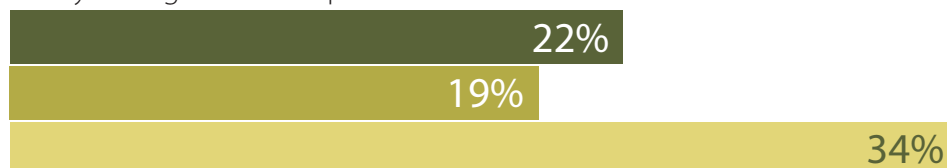
Care outside your doctor's normal business hours



Care when you can't get an appointment to see your regular doctor



Care your regular doctor provides



## Consumer Perspectives

### Access to Care

While few Californians say they have used retail clinics, slightly more than a third of Californians say they would be likely to use a retail clinic for care in the future if they were unable to see their regular doctor, either for a regular appointment or outside business hours. The uninsured say they would be more likely to use a retail clinic than would those with insurance.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Delaying Care Due to Costs, California, 2011

*Have you done any of the following in the last 12 months because of the costs involved?*

BASE: ALL ADULTS (n = 1,528)

Delayed getting a regular physical or check-up

27%

Delayed getting care for a specific medical problem

21%

Delayed getting treatment that was recommended by a doctor

19%

Delayed filling a prescription

18%

Delayed seeking mental health services

12%

Delayed surgery

9%

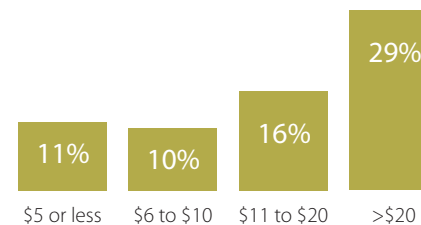
Delayed getting a medical device or equipment recommended by a doctor

9%

Did any of the above

37%

PERCENT DELAYING RX, BY COPAYMENT AMOUNT  
BASE: INSURED ADULTS WITH PRESCRIPTION COVERAGE (n = 1,040)



## Consumer Perspectives

Cost and Affordability

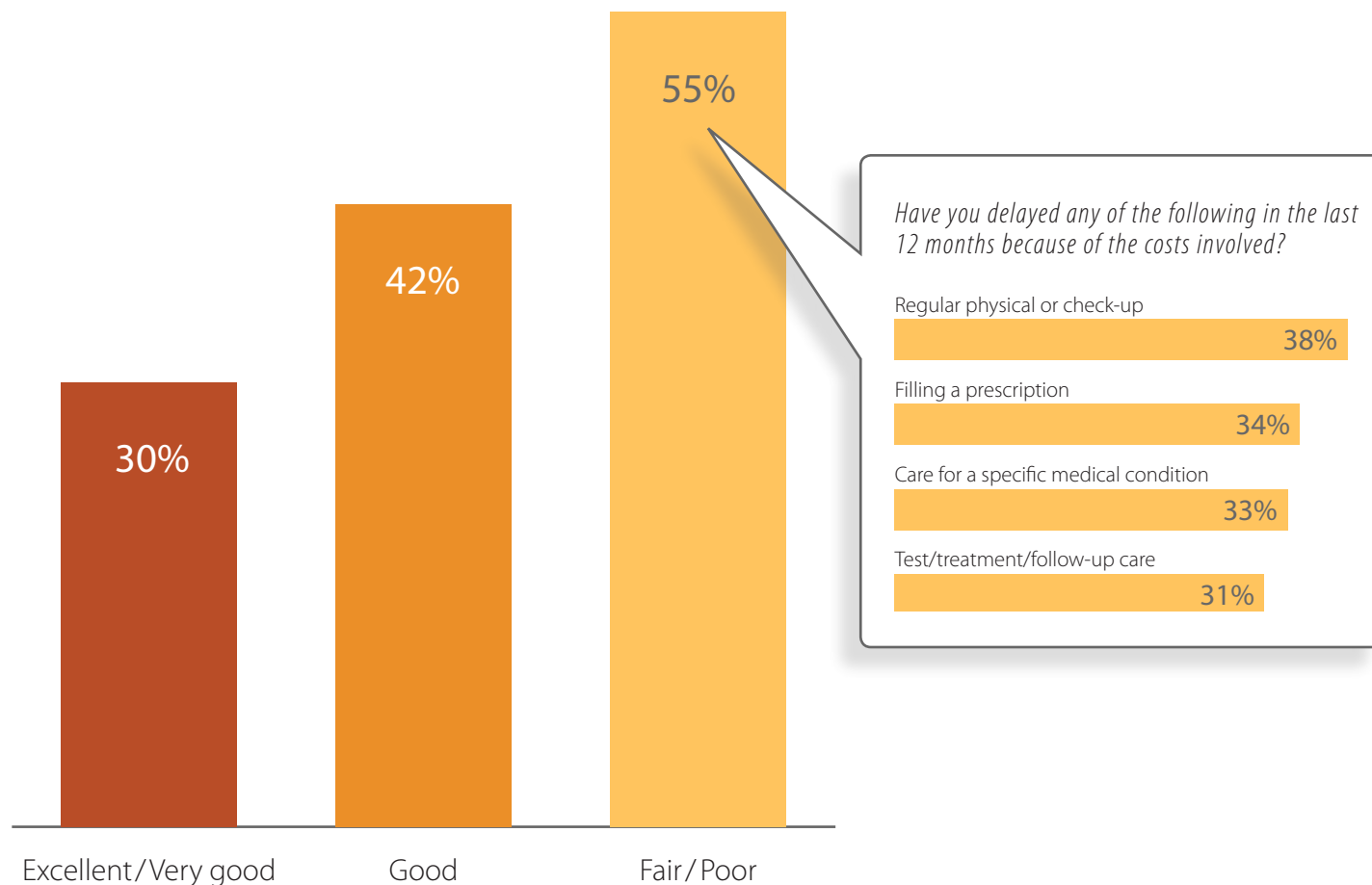
Californians are neglecting needed care due to cost. Slightly more than a third of Californians delayed getting some type of health care in the past year because of costs. One in four delayed getting a regular physical.

The higher the copayment, the more likely Californians are to delay filling a prescription.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Delaying Care Due to Costs, by Health Status, California, 2011

BASE: ALL ADULTS (n = 1,528)



## Consumer Perspectives

Cost and Affordability

The sickest Californians are the most likely to delay care. More than half of those in fair or poor health delayed care in the past year due to costs.

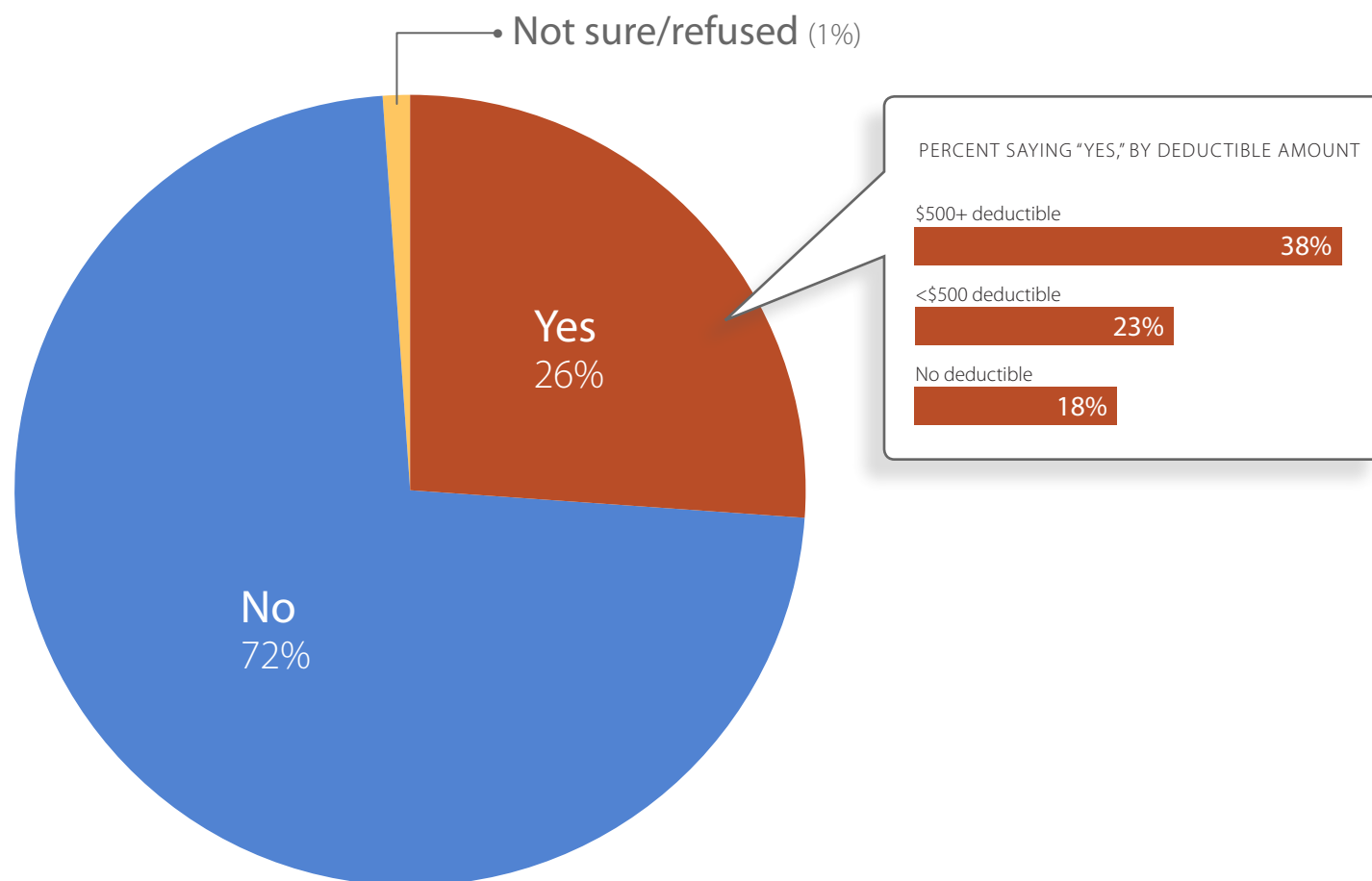
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.



# Searched for Cost Information Prior to Getting Care, Overall and by Deductible Amount, California, 2011

*Have you ever looked for information about the cost of a test, treatment, or other type of health care you needed, before you actually got the care?*

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

Use of Health Data

About one in four Californians (26%) say they have looked for information about cost before receiving care.

Those with a relatively high deductible (\$500 or more) are twice as likely as those without a deductible to look for cost information before getting care.

# Source of Cost Information, California, 2011

*Who did you ask or where did you look for information about costs?*

BASE: ADULTS WHO HAVE LOOKED FOR COST INFORMATION PRIOR TO CARE (n = 416)

Health care provider

39%

Internet

30%

Insurance company

8%

Family, friends, colleagues

6%

Journals, pamphlets, booklets, other

3%

Don't remember

2%

## Consumer Perspectives

Use of Health Data

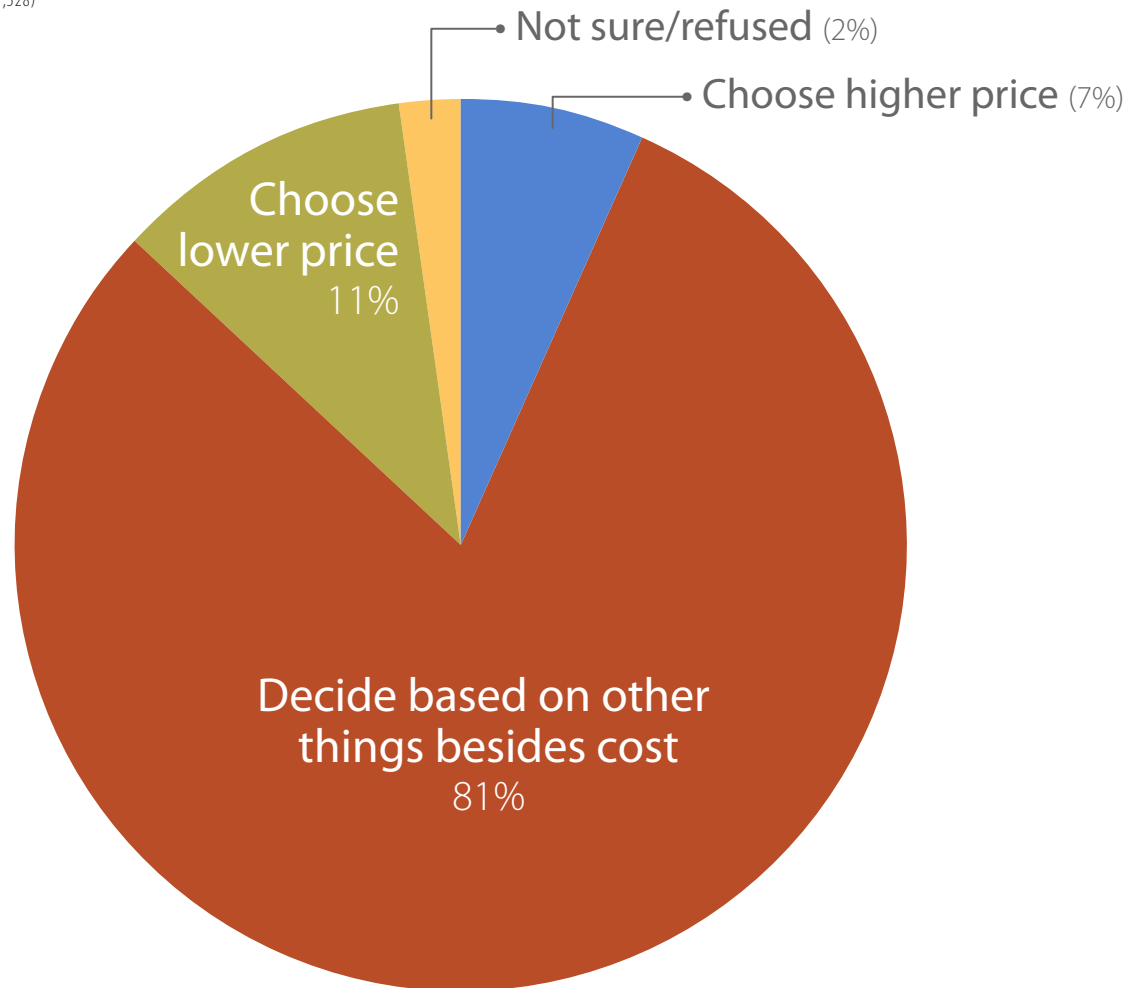
Health care providers are the most commonly reported source of cost information.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Price Perceptions, California, 2011

*Let's say two hospitals charge different prices for a surgery you need. If your insurance covered surgeries at both hospitals and your out-of-pocket costs were the same, would you...*

BASE: ALL ADULTS (n = 1,528)



Note: Segments may not add to 100% due to rounding.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

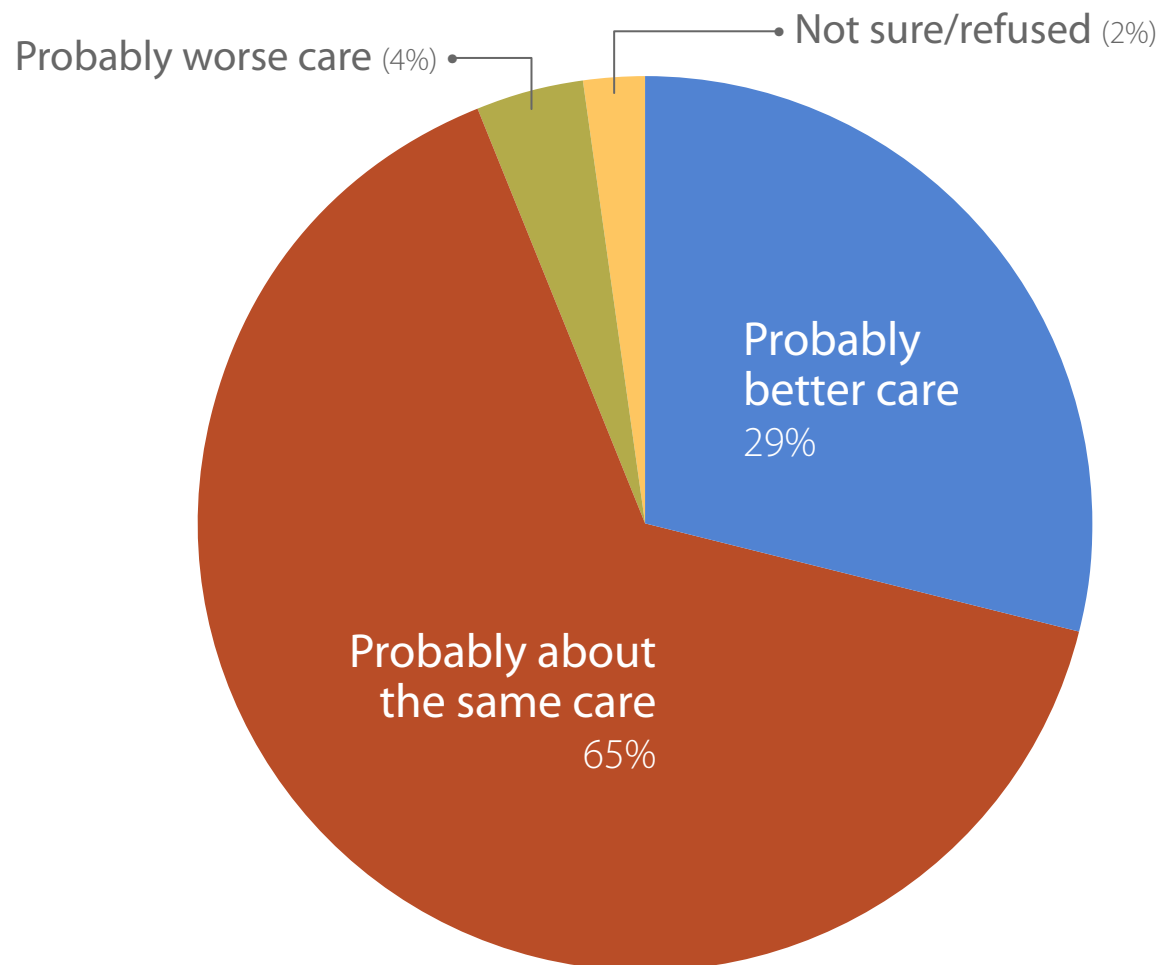
## Consumer Perspectives

Use of Health Data

Most Californians would choose a hospital for surgery based on factors other than cost.

# Perceptions of a Higher-Priced Surgery, California, 2011

BASE: ALL ADULTS (n = 1,528)



## Consumer Perspectives

Use of Health Data

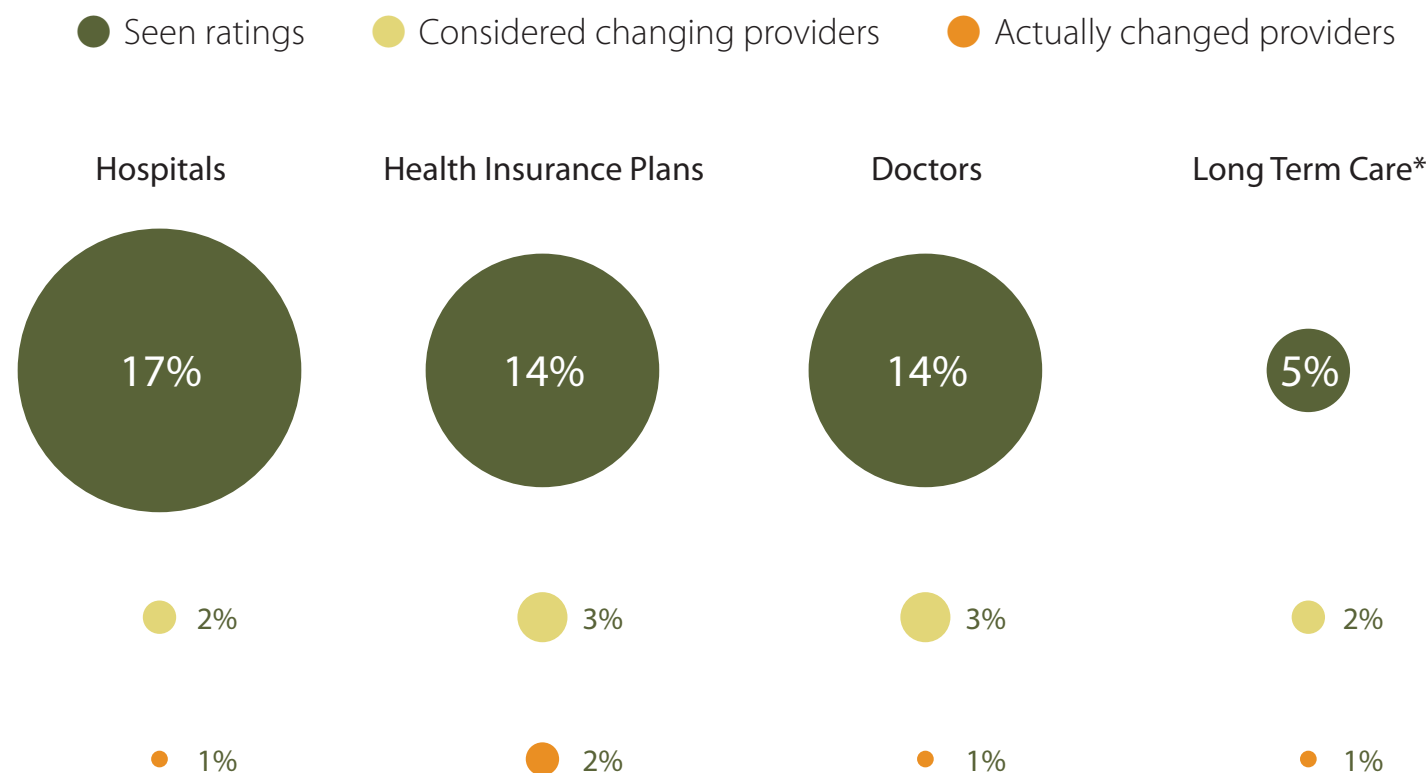
For most Californians, higher cost is not indicative of better care.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Awareness and Use of Ratings in the Past 12 Months, California, 2011

*In the past 12 months, have you seen any ratings for these providers? Did you consider changing or actually change providers as a result?*

BASE: ALL ADULTS (n = 1,528)



## Consumer Perspectives

Use of Health Data

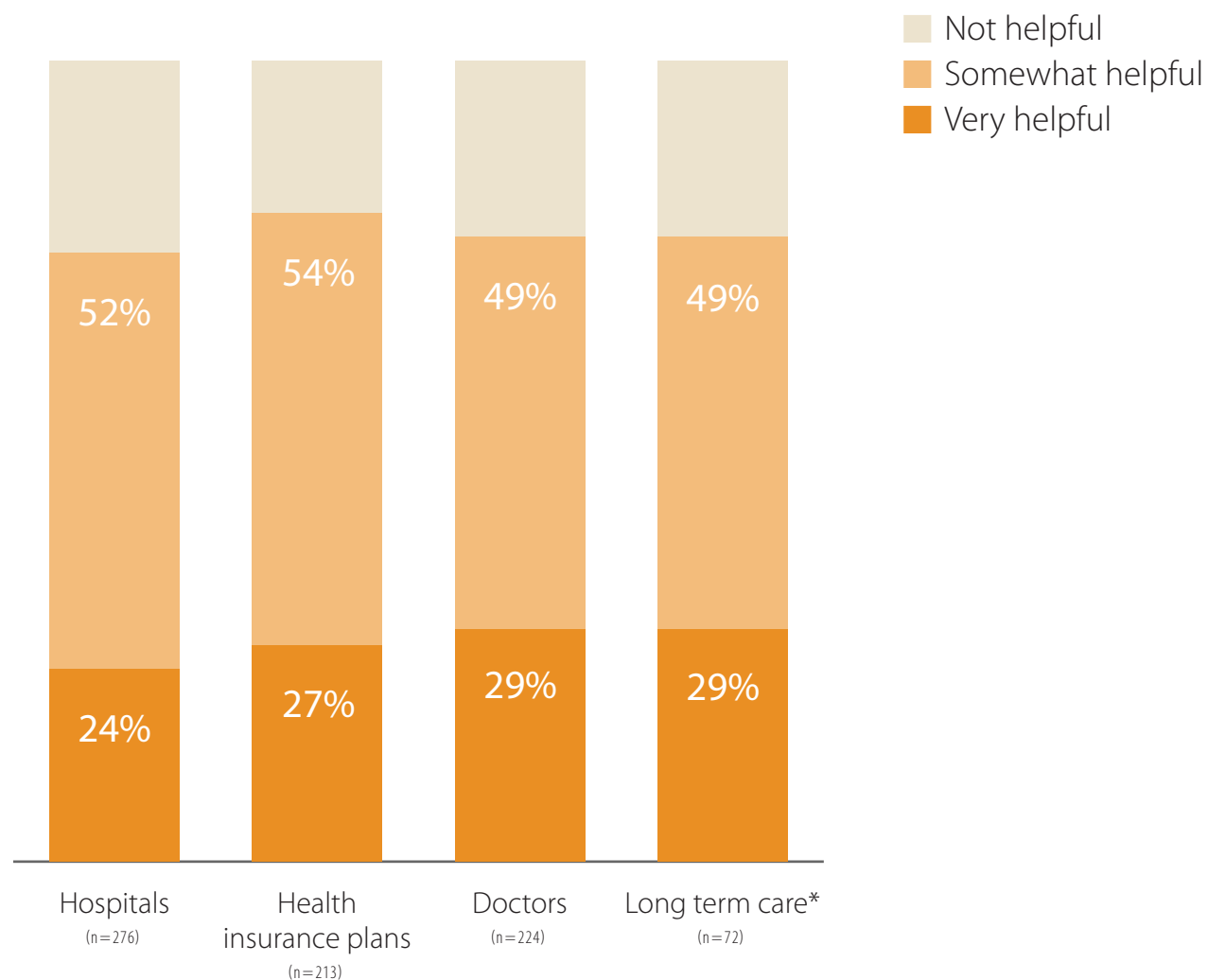
One in six Californians (17%) have seen quality ratings for hospitals, and one in seven (14%) have looked at ratings for doctors and health insurance plans.

A much smaller percentage, however, considered changing providers based on the information.

\*Facilities, such as nursing homes or assisted living.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Helpfulness of Ratings in the Past 12 Months, California, 2011



## Consumer Perspectives

Use of Health Data

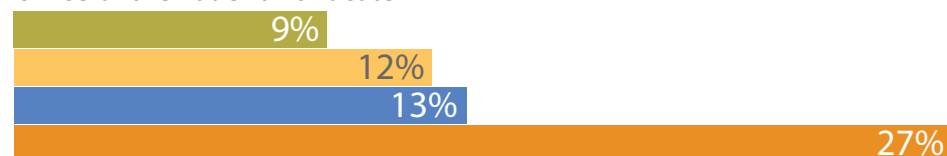
A majority of Californians who have seen ratings say the information was helpful to them.

\*Facilities, such as nursing homes or assisted living.

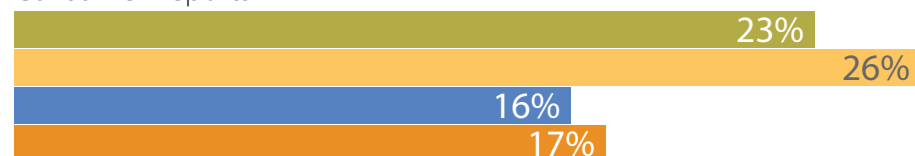
Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Selected Quality Rating Sources, California, 2011

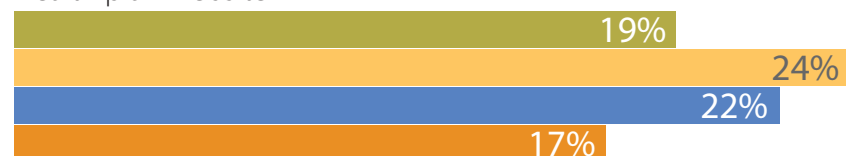
## Office of the Patient Advocate



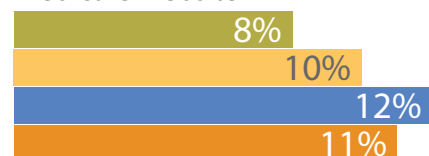
## Consumer Reports



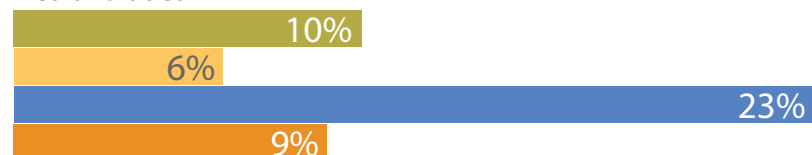
## Health plan website



## Medicare website



## HealthGrades



Note: Percentages are calculated on the base for each source and not the total.

\*Facilities, such as nursing homes or assisted living.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

Use of Health Data

*Consumer Reports* is the most commonly reported source of ratings for hospitals and health plans.

# Reasons for Looking at Physician Rating Sources, California, 2011

*Did you look at ratings for doctors to...*

BASE: ADULTS WHO VIEWED RATINGS FOR DOCTORS (n = 224)

Choose a new doctor



See how current doctor is doing



Look for a specialist



Satisfy curiosity



Note: Multiple responses were allowed.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

Use of Health Data

More than half of those who looked at physician ratings (58%) did so to help choose a new doctor.



# Use of Health IT, California, 2011

*Have you ever done any of these things online (going to websites or using email)?*

BASE: ALL ADULTS (n = 1,528\*)

Searched online for information about a disease or medical problem

59%

Looked online for a doctor in your plan's network

35%

Used an online personal health record

27%

Sent or got an email from your doctor

22%

Renewed a prescription online

20%

Shopped for health insurance online

17%

Signed up for health insurance online

14%

COMMUNICATED WITH PHYSICIANS VIA EMAIL,  
KAISER VS. NON-KAISER MEMBERS

Kaiser

51%

Non-Kaiser

16%

## Consumer Perspectives

Use of Health Data

More than half of Californians search online for information on a medical issue.

Kaiser members are three times more likely than others to communicate with their provider via email.

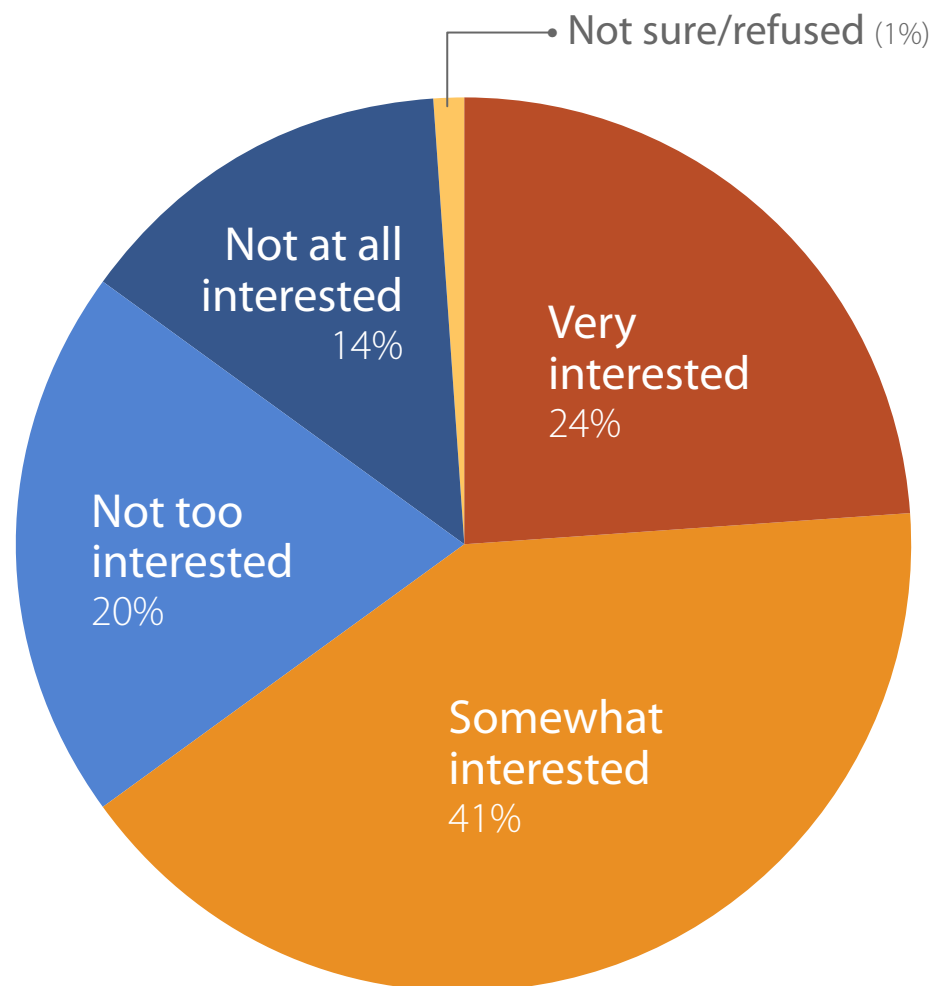
\*Thirty-seven percent of all respondents or n=567 say they have a smart phone.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Interest in Using Personal Health Records, California, 2011

*How interested would you be in using one of these websites where you can get, keep, or update your health information?*

BASE: ADULTS WHO HAVE NOT USED A PHR (n = 1,115)



## Consumer Perspectives

Use of Health Data

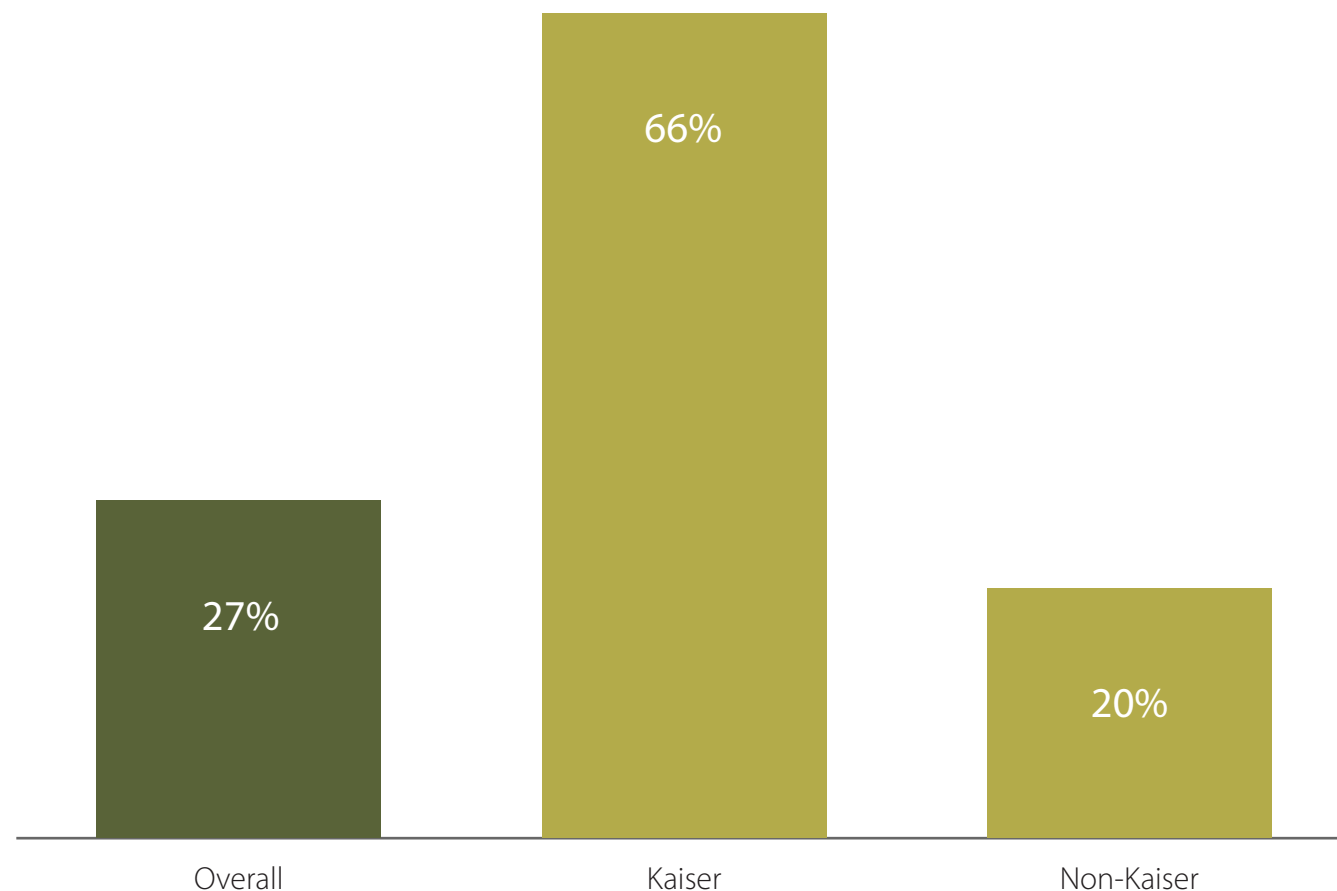
More than half of Californians who have not used a personal health record (65%) are interested in using one.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

# Use of Personal Health Records, Overall and Kaiser vs. Non-Kaiser, California, 2011

*Have you ever used one of these websites where you can get, keep, or update your health information?*

BASE: ALL ADULTS (n = 1,528)



Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Consumer Perspectives

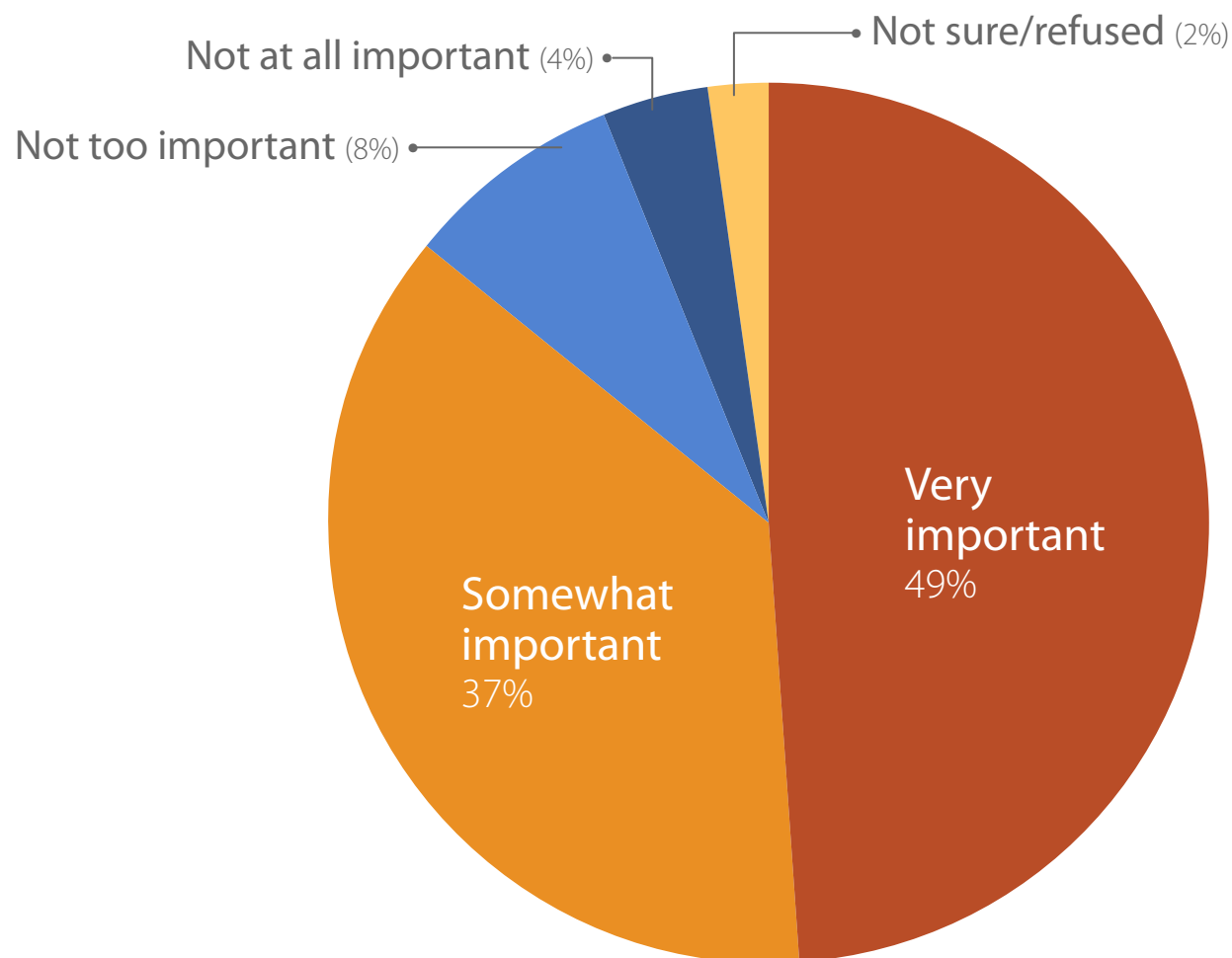
### Use of Health Data

Kaiser members are three times as likely as others to use a personal health record.

# Attitudes Toward Providers' Use of Electronic Health Records, California, 2011

*How important do you think it is for doctors and hospitals to use electronic medical records instead of using paper records?*

BASE: ALL ADULTS (n = 1,528)



## Consumer Perspectives

Use of Health Data

A large majority of Californians (86%) say it is important for doctors and hospitals to use electronic versus paper medical records.

Source: California General Public Survey, conducted by Lake Research Partners between May 6 and 23, 2011.

## Methodology

The survey was conducted May 6 through May 23, 2011 among a representative sample of 1,528 adults 18 and older in California, using Knowledge Networks. The survey included 505 adults in households below 138% of the Federal Poverty Level (FPL), 511 adults 138% to 400% FPL, and 512 adults 400%+ FPL. The margin of sampling error for the total results is  $\pm 2.5$  percentage points.

### Survey Respondents Demographics

#### GENDER

Male . . . . .	.48%
Female. . . . .	.52%

#### AGE GROUP

18 to 34 . . . . .	.30%
35 to 44 . . . . .	.22%
45 to 54 . . . . .	.18%
55 to 64 . . . . .	.16%
65+ . . . . .	.14%

#### RACE/ETHNICITY

White . . . . .	.46%
Latino . . . . .	.34%
African American . . . . .	.6%
All others . . . . .	.13%

#### EDUCATION

High school/less . . . . .	.40%
Some college . . . . .	.29%
College graduate . . . . .	.19%
Graduate school. . . . .	.12%

#### INCOME

< 25K. . . . .	.21%
25K to 49K . . . . .	.25%
50K to 74K . . . . .	.17%
75K+. . . . .	.37%

#### HEALTH STATUS

Excellent . . . . .	.16%
Very good . . . . .	.37%
Good. . . . .	.32%
Fair . . . . .	.10%
Poor . . . . .	.3%

#### SOURCE OF COVERAGE

Employer-sponsored. . . . .	.50%
Medicare . . . . .	.14%
Medi-Cal . . . . .	.7%
Self-purchased. . . . .	.7%
Other . . . . .	.12%
Uninsured . . . . .	.22%

### FOR MORE INFORMATION



**CALIFORNIA  
HEALTHCARE  
FOUNDATION**

California HealthCare Foundation  
1438 Webster Street, Suite 400  
Oakland, CA 94612  
510.238.1040  
[www.chcf.org](http://www.chcf.org)

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