



Patient experience with understanding healthcare plans

Poll conducted by Morning Consult
on behalf of the PAN Foundation
November 2024

Table of contents

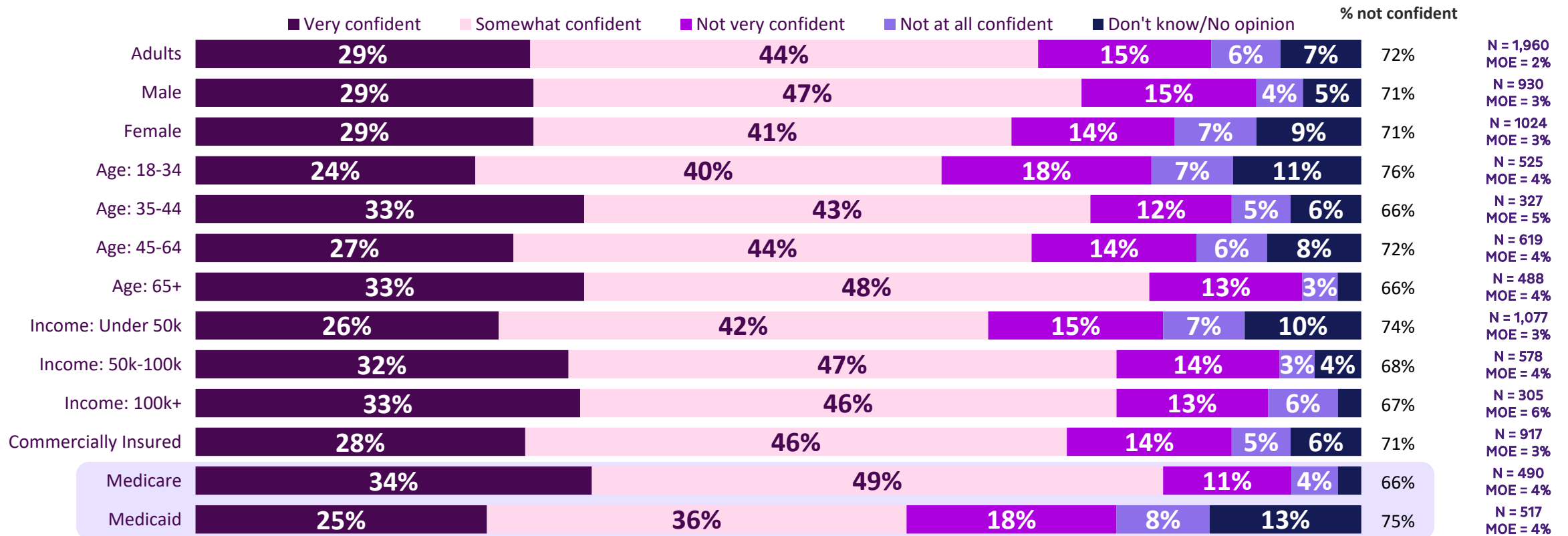
- Understanding healthcare plans
- Appendix

Understanding healthcare plans

Almost three-fourths of insured adults (72%) are not confident when independently navigating their healthcare plan. Adults with Medicaid (75%) are significantly less confident when compared to those with Medicare (66%).

How confident, if at all, do you feel navigating the details of your healthcare plan independently? *Navigating details of your healthcare plan can include finding in-network providers, understanding eligibility and coverage options, knowing how to access covered services, and identifying healthcare plan restrictions.*

Among adults covered by health insurance (N = 1,960, MOE = 2%)

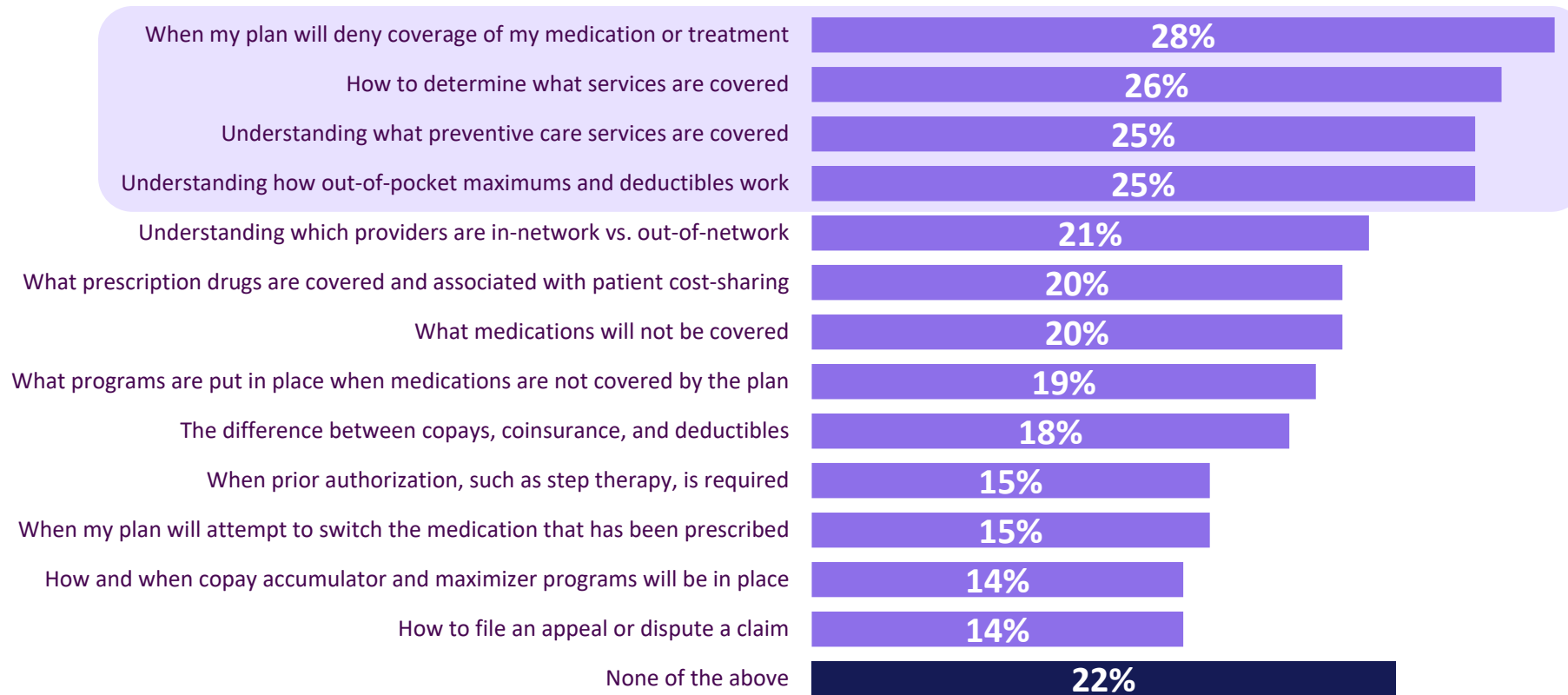


% not confident = somewhat confident + not very confident + not at all confident + don't know/no opinion

Among insured adults who are not confident when independently navigating their healthcare plan, one-fourth or more would like to learn more about when their plan will deny coverage (28%), how to determine what services are covered (26%), what preventive care services are covered (25%), and how out-of-pocket maximums and deductibles work (25%).

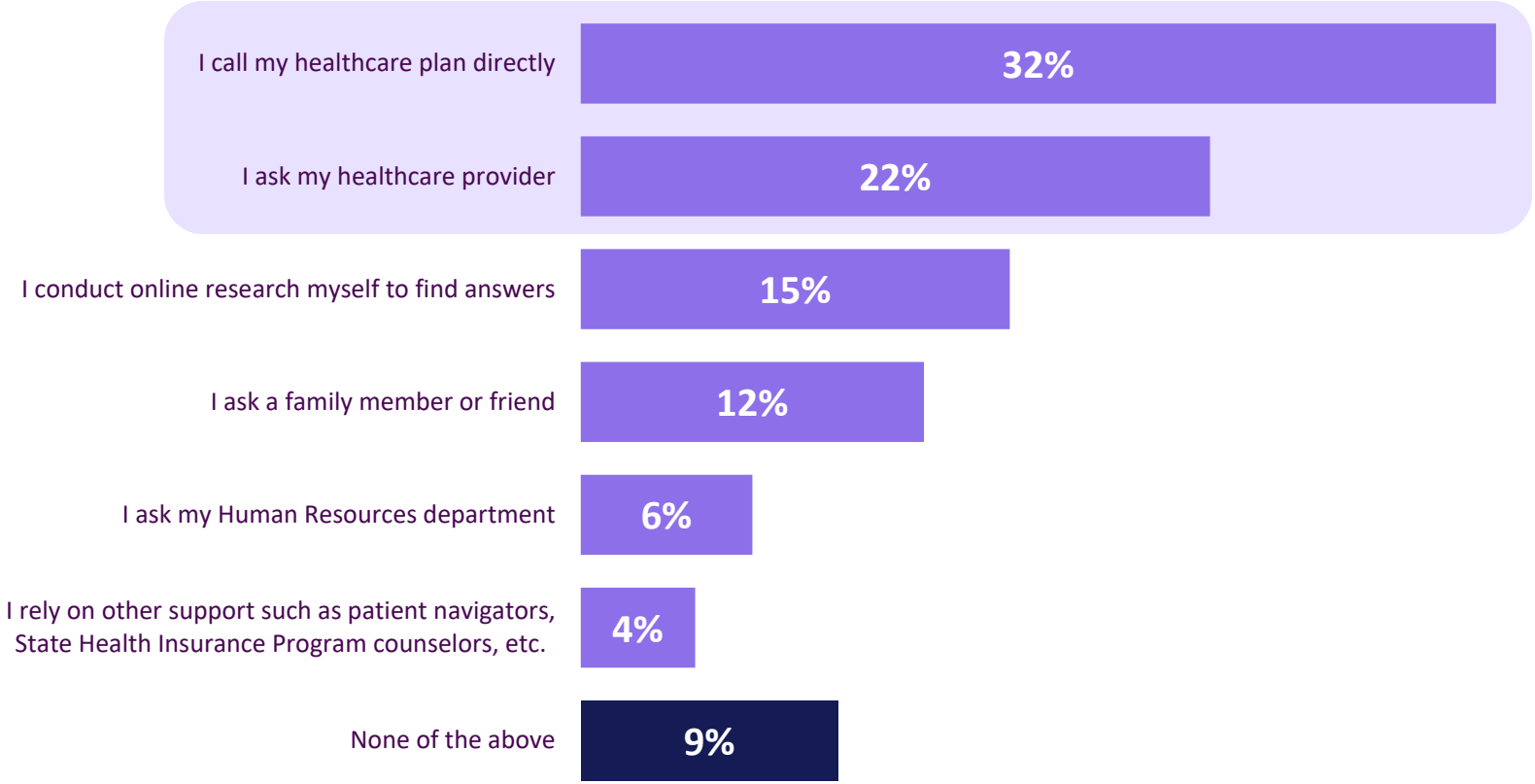
Which of the following aspects of your healthcare plan would you like additional education about? Select all that apply.

Among insured adults who are not confident when independently navigating their healthcare plan (N = 1,395, MOE = 3%)



One-third of insured adults who are not confident when independently navigating their healthcare plan call their plan directly (32%) first when they have questions, while one-fifth (22%) turn to their healthcare provider first.

Where do you turn first when you have questions about your healthcare plan?
Among insured adults who are not confident when independently navigating their healthcare plan (N = 1,395, MOE = 3%)



Adults with Medicare (49%) are significantly more likely than those with Medicaid (27%) or commercial insurance (28%) to call their healthcare plan first when they have questions about their plan. Among age groups, young adults are more likely to ask a family member or friend (23%) first while older adults turn to their healthcare plan directly.

Where do you turn first when you have questions about your healthcare plan?

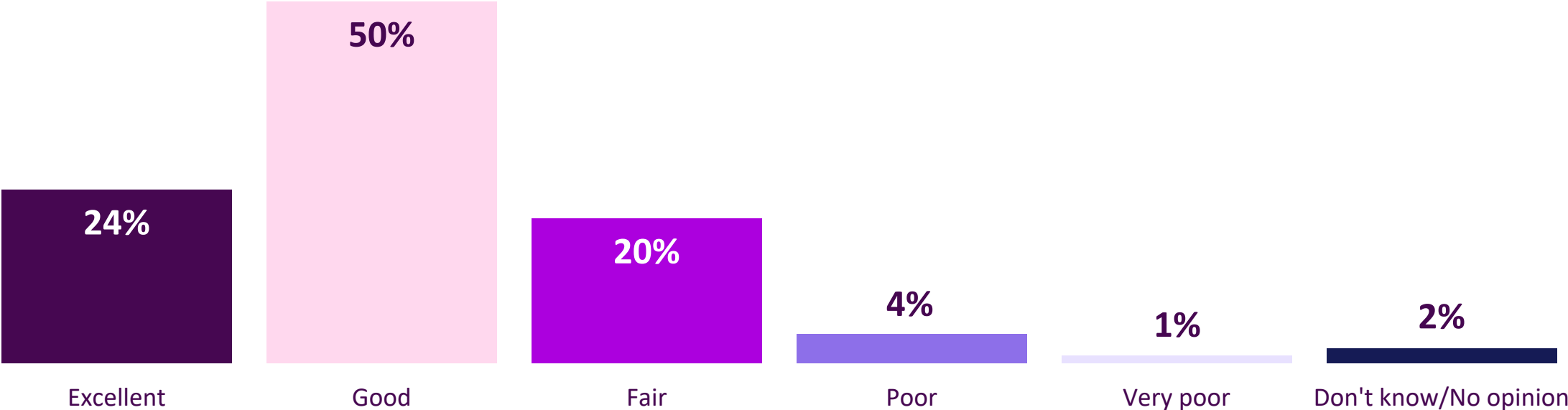
Among insured adults who are not confident when independently navigating their healthcare plan (N = 1,395, MOE = 3%)

% selected	Adults N = 1,395, MOE = 3%	Male N = 660, MOE = 4%	Female N = 729, MOE = 4%	Age: 18-34 N = 398, MOE = 5%	Age: 35-44 N = 218, MOE = 7%	Age: 45-64 N = 454, MOE = 5%	Age: 65+ N = 325, MOE = 5%	Commercially insured N = 658, MOE = 4%	Medicare N = 324, MOE = 5%	Medicaid N = 389, MOE = 5%
I call my healthcare plan directly	32%	30%	34%	14%	31%	38%	48%	28%	49%	27%
I ask my healthcare provider	22%	27%	18%	20%	16%	25%	26%	20%	23%	25%
I conduct online research myself to find answers	15%	14%	16%	15%	18%	13%	15%	14%	15%	16%
I ask a family member or friend	12%	10%	13%	23%	10%	8%	5%	17%	5%	10%
I ask my Human Resources department	6%	9%	3%	8%	11%	6%	0%	9%	0%	4%
I rely on other support	4%	3%	5%	8%	5%	2%	2%	5%	2%	4%
None of the above	9%	7%	10%	12%	10%	8%	4%	7%	6%	13%

Appendix

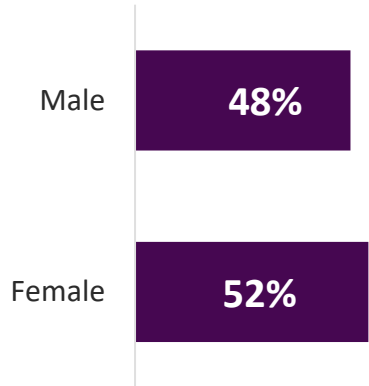
How would you rate your overall understanding of your benefits and coverage of services with your current healthcare plan?

Among adults who have Medicare (N = 490, MOE = 4%)

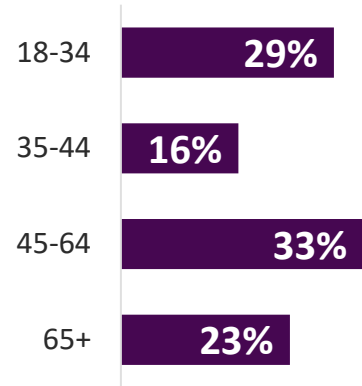


Sample distribution—adults who are not confident when independently navigating their healthcare plan

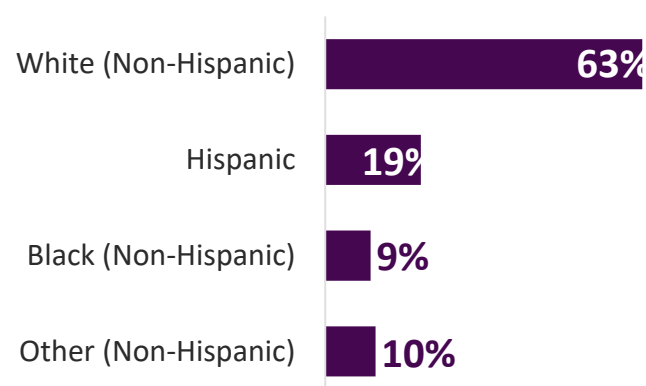
GENDER



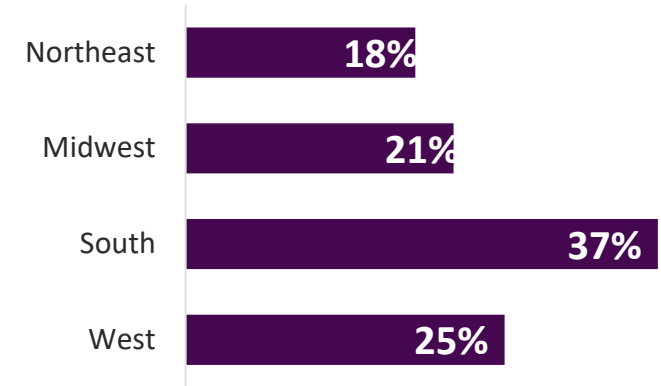
AGE



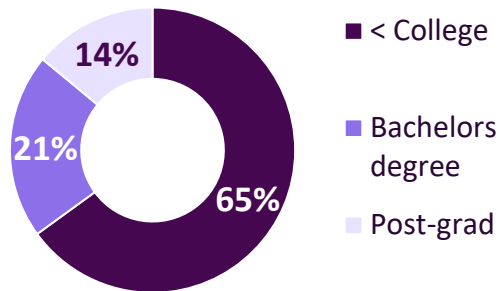
RACE/ETHNICITY



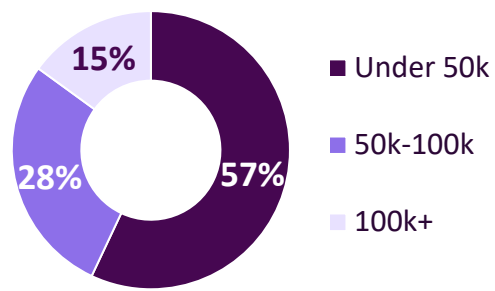
REGION



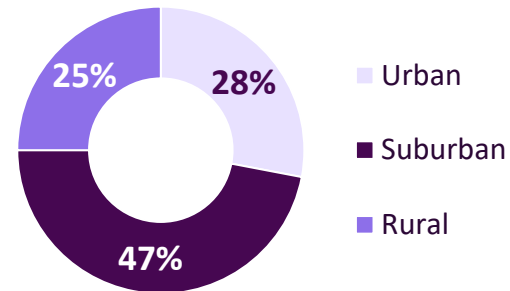
EDUCATION



INCOME



COMMUNITY



HEALTH INSURANCE TYPE

