

## Patient experience with understanding healthcare plans

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

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Methodology: This poll was conducted between November 12-13, 2024 among a sample of 2,203 adults. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on age, gender, race, educational attainment, region, gender by age, and race by educational attainment. Results from the full survey have a margin of error of plus or minus 2 percentage points.

# 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%)** 

|                      | Very confident | Somewhat confident | Not very confident | Not at all confident | Don't know/No opinion | % not confident                                       |                       |
|----------------------|----------------|--------------------|--------------------|----------------------|-----------------------|---|-----------------------|
| Adults               | 29%            |                    | 44%                |                      | <b>15%</b> 6%         | <b>7%</b> 72%   | N = 1,960<br>MOE = 2% |
| Male                 | 29%            |                    | 47%                |                      | 15% 4%                | <b>5%</b> 71%   | N = 930<br>MOE = 3%   |
| Female               | 29%            |                    | 41%                |                      | <b>14%</b> 7% 9       | 71%   | N = 1024<br>MOE = 3%  |
| Age: 18-34           | 24%            |                    | 40%                | 18%                  | <b>7% 11</b>          | <b>%</b> 76%  | N = 525<br>MOE = 4%   |
| Age: 35-44           | 33%            |                    | 43%                |                      | <b>12%</b> 5%         | <b>6%</b> 66%   | N = 327<br>MOE = 5%   |
| Age: 45-64           | 27%            |                    | 44%                |                      | <b>14%</b> 6% 8       | <b>3%</b> 72%   | N = 619<br>MOE = 4%   |
| Age: 65+             | 33%            |                    | 48                 | 3%                   | 13%                   | <b>3%</b> 66%   | N = 488<br>MOE = 4%   |
| Income: Under 50k    | 26%            |                    | 42%                | 1                    | <mark>5%</mark> 7% 10 | 74%   | N = 1,077<br>MOE = 3% |
| Income: 50k-100k     | 32%            |                    | 47%                | )                    | <b>14% 3</b> %        | <mark>68% 68% 68% 68% 68% 68% 68% 68% 68% 68% </mark> | N = 578<br>MOE = 4%   |
| Income: 100k+        | 33%            |                    | 46%                |                      | 13% 65                | 67%   | N = 305<br>MOE = 6%   |
| Commercially Insured | 28%            |                    | 46%                |                      | 14% 5%                | <b>6%</b> 71%   | N = 917<br>MOE = 3%   |
| Medicare             | 34%            |                    | 4                  | 9%                   | 11%                   | 66%   | N = 490<br>MOE = 4%   |
| Medicaid             | 25%            |                    | 36%                | 18%                  | 8% 13%                | 75%   | N = 517<br>MOE = 4%   |

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

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Among insured adults who are not confident when independently navigating their healthcare plan, onefourth 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%).

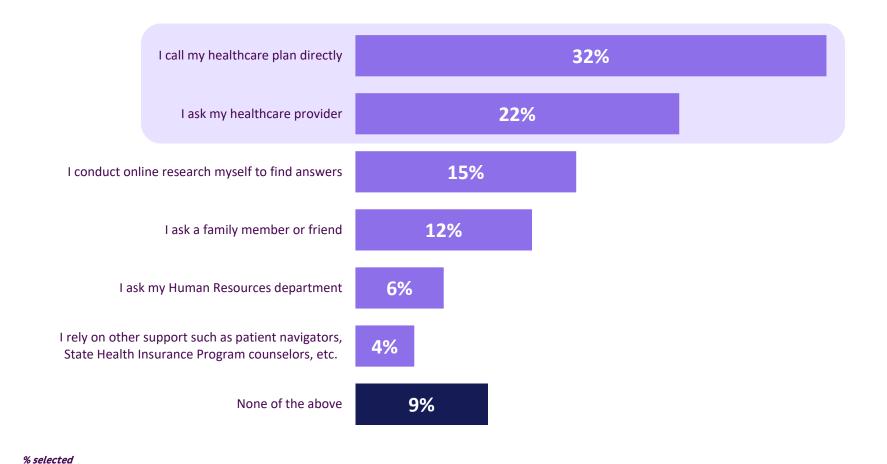
Which of the following aspects of your healthcare plan would you like additional education about? Select all that apply. Among insured adults who are not confident when independently navigating their healthcare plan (N = 1,395, MOE = 3%)

|  | When my plan will deny coverage of my medication or treatment | 28% |  |  |  |  |
|--|---|-----|--|--|--|--|
|  | How to determine what services are covered                    | 26% |  |  |  |  |
|  | Understanding what preventive care services are covered       | 25% |  |  |  |  |
|  | Understanding how out-of-pocket maximums and deductibles work | 25% |  |  |  |  |
| Understanding which providers are in-network vs. out-of-network              |   | 21% |  |  |  |  |
| What prescription drugs are covered and associated with patient cost-sharing |   | 20% |  |  |  |  |
|  | What medications will not be covered                          | 20% |  |  |  |  |
| What programs are put in place when medications are not covered by the plan  |   | 19% |  |  |  |  |
| The difference between copays, coinsurance, and deductibles                  |   | 18% |  |  |  |  |
|  | When prior authorization, such as step therapy, is required   | 15% |  |  |  |  |
| When my plan will attempt to switch the medication that has been prescribed  |   | 15% |  |  |  |  |
| How and when copay accumulator and maximizer programs will be in place       |   | 14% |  |  |  |  |
|  | How to file an appeal or dispute a claim                      | 14% |  |  |  |  |
| None of the above  |   | 22% |  |  |  |  |

## 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%)

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## 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<br>N = 1,395, MOE = 3% | Male<br>N = 660, MOE = 4% | Female<br>N = 729, MOE = 4% | Age: 18-34<br>N = 398, MOE = 5% | Age: 35-44<br>N = 218, MOE = 7% | <b>Age: 45-64</b><br>N = 454, MOE = 5% | <b>Age: 65+</b><br>N = 325, MOE = 5% | Commercially<br>insured<br>N = 658, MOE = 4% | Medicare<br>N = 324, MOE = 5% | Medicaid<br>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%                            |
| l 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%                           |

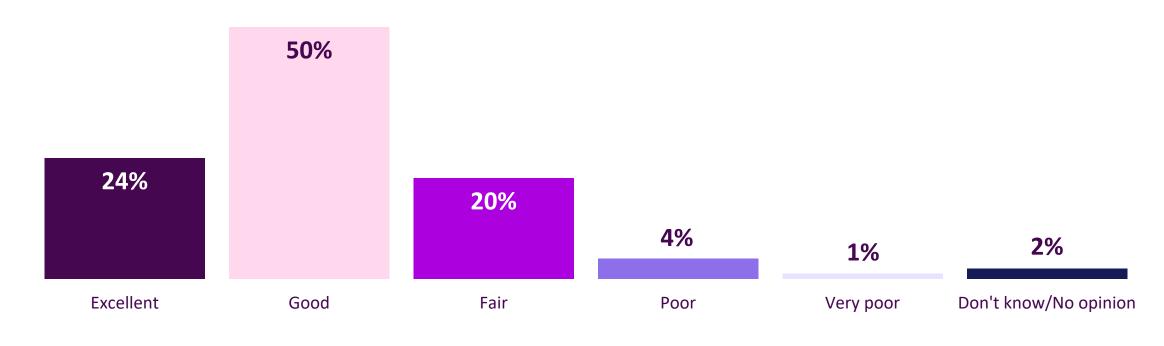


## Appendix



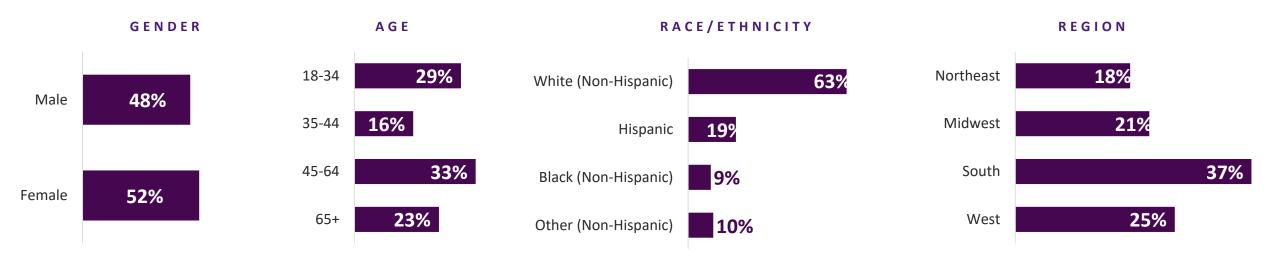
### How would you rate your overall understanding of your benefits and coverage of services with your current healthcare plan?

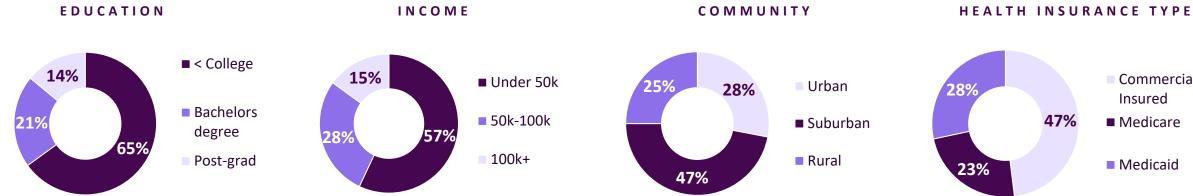
Among adults who have Medicare (N = 490, MOE = 4%)



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





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Medicaid

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