MASSACHUSETTS CONSUMER HEALTHCARE PRICE TRANSPARENCY SURVEY

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Field Dates: June 15-June 23, 2019

500 total respondents

Only Massachusetts residents who have private health insurance (NOT MassHealth or Medicare)

Margin of Error: +/- 4.4 points at a 95 percent confidence level
Do you know the name of your current health insurance company? (N=500)
Source of Health Insurance (N=500)

- 77% Covered through employer
- 16% Buy directly or through insurance exchange
- 4% On parents' healthcare plan
- 3% Don't know
SATISFACTION WITH CURRENT HEALTH INSURANCE (N=500)

Overall, how satisfied are you with the health insurance you have now?

- 40% Very Satisfied
- 35% Satisfied
- 15% Somewhat Satisfied
- 5% Not Very Satisfied
- 3% Not At All
- 1% Don’t Know

75% satisfied
IF YOU HAVE A DEDUCTIBLE, HOW MUCH IS IT PER YEAR? (N=500)

definition of deductible: A deductible is the amount of money a person must pay out of pocket before their insurance company begins covering the cost of his or her care
Excluding dentists, have you ever tried to find out the price of a visit to a doctor or hospital in advance of obtaining that service?

- Yes: 21%
- No: 78%
- Don't Recall/Don't Know: 1%
WHY NOT?

- NEVER THOUGHT OF IT: 54%
- THOUGHT PRICES WOULD BE THE SAME REGARDLESS: 17%
- THOUGHT IT WOULD BE TOO COMPlicated TO OBTAIN: 12%
- DIDN'T KNOW HOW TO OBTAIN THAT INFORMATION: 10%
- EMBARRASSED TO ASK: 2%
- OTHER/DON'T KNOW: 12%

N=388
FOR 105 RESPONDENTS WHO SAID THEY **DID** TRY TO FIND OUT THE PRICE OF A SERVICE...

Which of the following ways did you try to find out the price?

- Asked the doctor or hospital staff in person, by phone or online – **50%**
- Called the insurance company or looked at their website or cost estimator tool – **40%**
- Looked at healthcare costs websites found on the internet – **17%**
- Asked a friend, relative or coworker – **8%**
- Looked at state or federal government websites – **6%**
- Asked my employer – **4%**

**this question accepted multiple responses**
In the future, would you like to know the price of a medical service before obtaining it? (N=500)

- 70% YES
- 23% NO
- 6% DON'T CARE

There is no relationship between deductible and desire to know price. Across all income categories, there is overwhelming desire to know price.
AWARENESS OF COST ESTIMATOR TOOL
(N=500)

DO YOU KNOW WHETHER OR NOT YOUR INSURANCE COMPANY HAS A WEBSITE OR COST ESTIMATOR TOOL THAT WOULD ALLOW YOU TO COMPARE OUT OF POCKET COSTS THAT YOU WOULD HAVE TO PAY TO DIFFERENT DOCTORS OR HOSPITALS? (500 respondents)

- Yes: 31%
- No: 32%
- Don't Know: 37%
HAVE YOU EVER USED THE COST ESTIMATOR TOOL? (OF THOSE RESPONDENTS WHO KNEW THEIR INSURER HAD SUCH A TOOL.)

- Yes: 70%
- No: 29%
- Don't Know: 1%
IN THE LAST THREE YEARS HAVE YOU EVER CHOSEN NOT TO OBTAIN NECESSARY HEALTHCARE SERVICES BECAUSE OF THE COST? (N=500)

- 1 in 5 people who have chosen not to obtain a service have a deductible over $3000; that mirrors the entire sample where 23% had a deductible of over $3000.
- In the entire sample, 1 in 10 said they had a $3000 deductible but over 12% didn’t know what their deductible was.
87% of people who have chosen not to obtain a service also worry about healthcare costs (in comparison, 66% of the total sample who worry about healthcare costs)
58% of people who have chosen not to obtain a service worry regularly or a lot of the time about healthcare costs.
SAVING ON HEALTHCARE COSTS

I AM GOING TO LIST SOME ITEMS. CAN YOU TELL ME IF YOU THINK EACH WOULD HELP A LOT, SOME, A LITTLE OR NOT AT ALL, WITH YOUR HEALTHCARE SPENDING...?  

(N=500)
Strong Interest in Doctor/Hospital Quality Ratings on Website

A website that would show quality ratings for doctors or hospitals for a particular procedure or service.

- 52% Would Help A Lot
- 24% Some
- 14% A Little
- 9% Not At All

85% Would Help

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Out of Pocket Costs Before Medical Service On A Website

46% Would Help A Lot
24% Some
10% A Little
18% Not At All

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An iPhone app that would show specific healthcare prices you would have to pay a provider out of your own pocket.

- Would Help A Lot: 43%
- Some: 24%
- A Little: 8%
- Not At All: 24%

75% Would Help
INTEREST IN CASH BACK OPPORTUNITIES FROM INSURER

44% would help a lot, 22% some, 11% a little, and 21% not at all.

Cash back from your insurer if you choose a less expensive doctor or hospital.

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Notifications from Insurer on Ways to Save

38% Would Help A Lot
27% Would Help Some
12% Would Help A Little
22% Would Help Not At All

Notifications from your insurance companies about less expensive doctors or hospitals for specific procedures.

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INTEREST IN KNOWING PRICE PAID BY INSURANCE COMPANY

A WEBSITE THAT WOULD SHOW YOU HOW MUCH YOUR INSURANCE COMPANY PAYS YOUR DOCTOR OR HOSPITAL FOR A PROCEDURE OR VISIT BEFORE YOU GO.

- Would Help A Lot: 38%
- Some: 24%
- A Little: 14%
- Not At All: 22%

76% Would Help
Who would you trust to get the best pricing information about healthcare costs? (N=500)