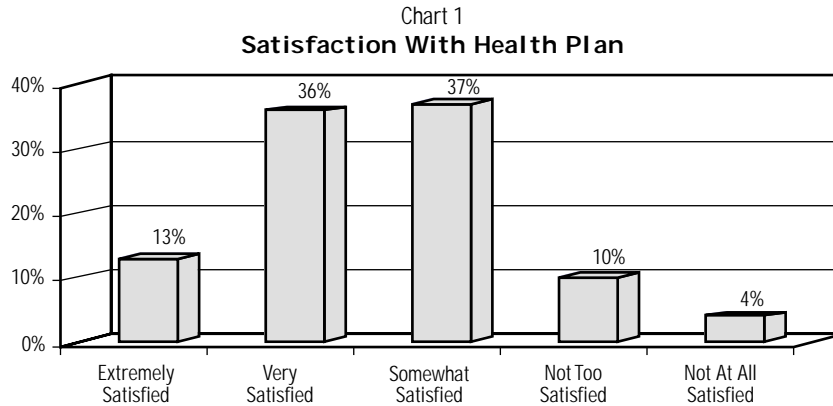


SATISFACTION WITH HEALTH PLAN

In general, most persons with employment-based health insurance coverage are satisfied with their health plan (chart 1).

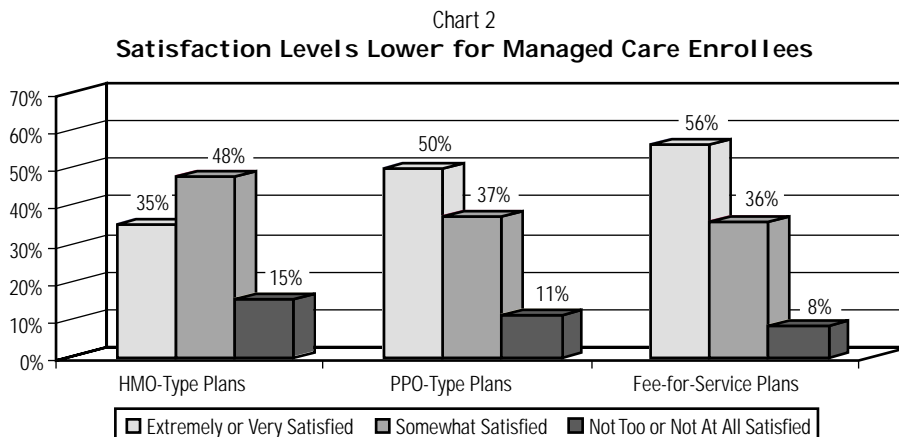
- Fourteen percent of persons with insurance were not too or not at all satisfied with their health insurance.
- Most persons were either very satisfied (36 percent) or somewhat satisfied (37 percent).
- Very few individuals were extremely satisfied (13 percent).



Satisfaction Lower Among Enrollees in Managed Care

Persons in HMO-type plans are significantly less likely than persons in PPO-type plans or traditional fee-for-service insurance to be extremely or very satisfied with their health insurance (chart 2). They are significantly more likely to be somewhat satisfied with their health plan. While it appears that HMO-type enrollees are significantly more likely than persons enrolled in other types of health plans to be not satisfied, these differences are not statistically significant.

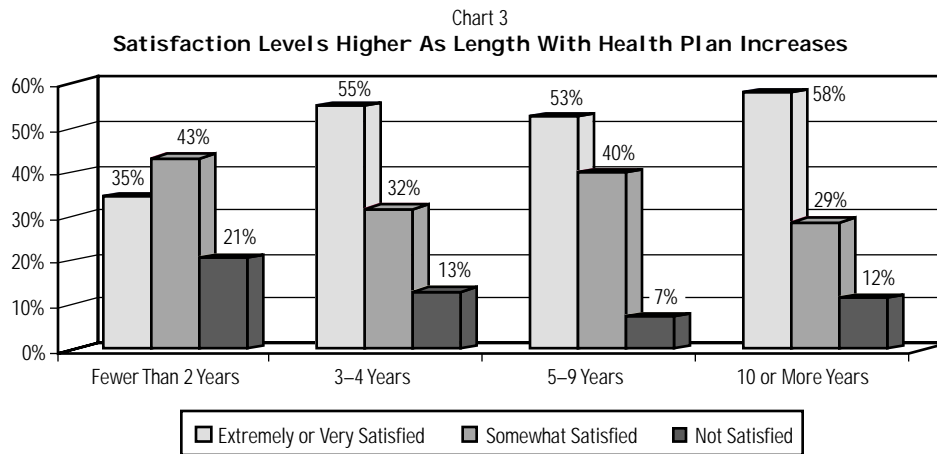
- Thirty-five percent of persons in HMO-type plans were extremely or very satisfied with their health plan, compared with 50 percent of PPO-type plan enrollees and 56 percent of fee-for-service enrollees.



Satisfaction Varies by Length of Time With Plan

The longer individuals are enrolled in their current health plan, the more satisfied they usually are with the plan (chart 3).

- Thirty-five percent of persons enrolled in their health plan two years or less were either extremely or very satisfied with the plan.
- More than 50 percent of persons enrolled in their health plan three years or more were either extremely or very satisfied with the plan.

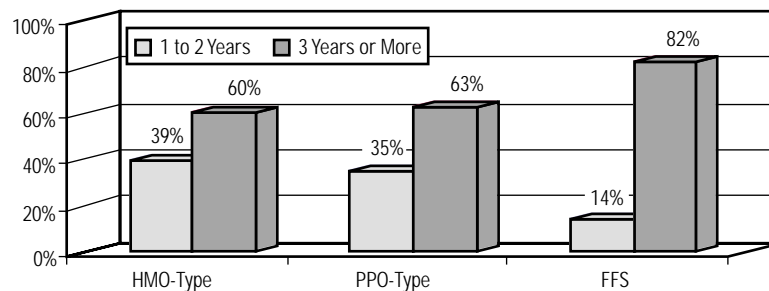


Length of Time With Plan Varies by Plan Type

Persons in managed care plans have been in those plans less time than persons in fee-for-service plans (chart 4). This difference may partially explain the difference in satisfaction levels since for many managed care enrollees the managed care system is still new to them.

- Sixty percent of HMO-type enrollees and 63 percent of PPO-type enrollees have been enrolled in their health plan for three years or more.
- Eighty-two percent of fee-for-service enrollees have been enrolled in their health plan for three years or more.

Chart 4
Managed Care Enrollees in Health Plan Less Time than Fee-for-Service Enrollees



Note: Plan type is categorized by the number of managed care plan design features (out of a total of four) a respondent reports as describing his or her health plan. Individuals enrolled in plans with three or four plan design features are considered to be in *HMO-type* managed care plans; individuals enrolled in plans with one or two of these features are considered to be in *PPO-type* managed care plans; and individuals enrolled in plans with none of the four features are considered to be in *traditional* fee-for-service insurance plans.

Source: 2000 Health Confidence Survey.