

General Public Survey: Behaviors & Opinions of Hawaii Residents on Health Coverage

Commissioned by The Hawai'i Uninsured Project, this survey is made possible by the State of Hawaii Department of Health, recipient of a grant from The Robert Wood Johnson Foundation to implement coverage expansion in Hawaii. This telephone survey was conducted by Ward Research in September 2003. This section shares the results of a statewide survey of n=1,198 Hawaii residents between the ages of 18-64 years old conducted August 7 – September 4, 2003. A total of n=602 of the total respondents are categorized as "General Public" who are *not* self-employed, working part-time less than 20 hours per week, or employed in another manner not covered by the PHCA. The maximum error for the General Public sample is $\pm 5.7\%$, and $\pm 2.8\%$ for the total adult sample at the 95% confidence level.

Data is weighted to reflect the actual incidence of self-employed, part-time (<20), other workers, and the General Public in the 18-64 year old population in Hawaii.

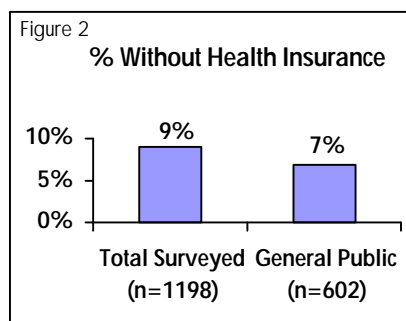
The Uninsured General Public

The General Public includes:

- Hawaii residents who are working 20 or more hours per week (67%)
- unemployed or not working (16%)
- retired (12%)
- full-time students (6%) and
- unpaid workers for a family business/home (5%) (Figure 1).

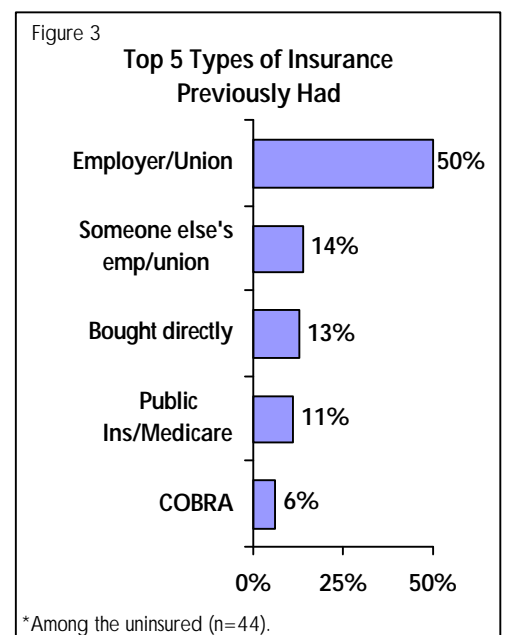
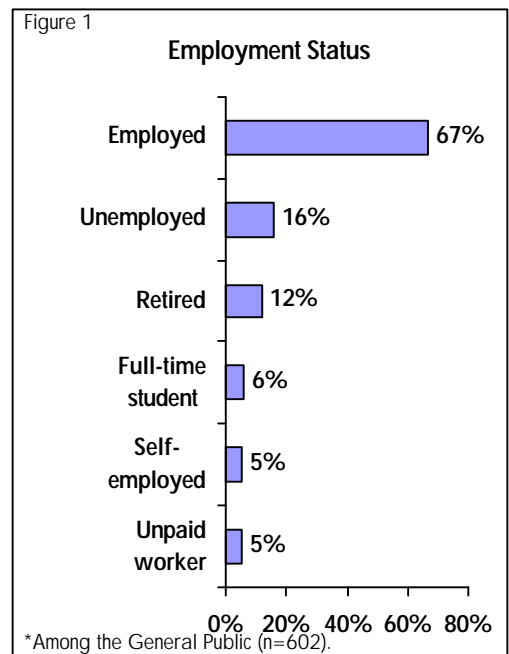
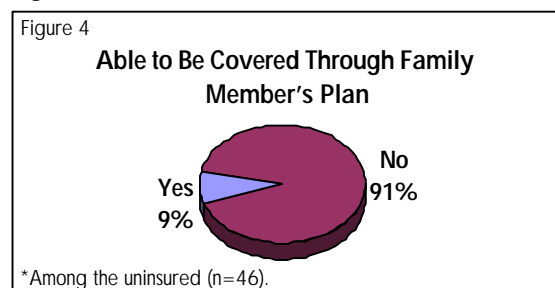
Another 5% are also self-employed, or own their own business and are also employed elsewhere.

Seven percent (7%) in this category are uninsured, slightly less than the total adult Hawaii residents surveyed (9%) (Figure 2). Only 4% of the employed are uninsured and almost half (45%) are offered employer-sponsored health insurance. (Most of this latter group recently started working and are expecting to be covered by their employer soon.)

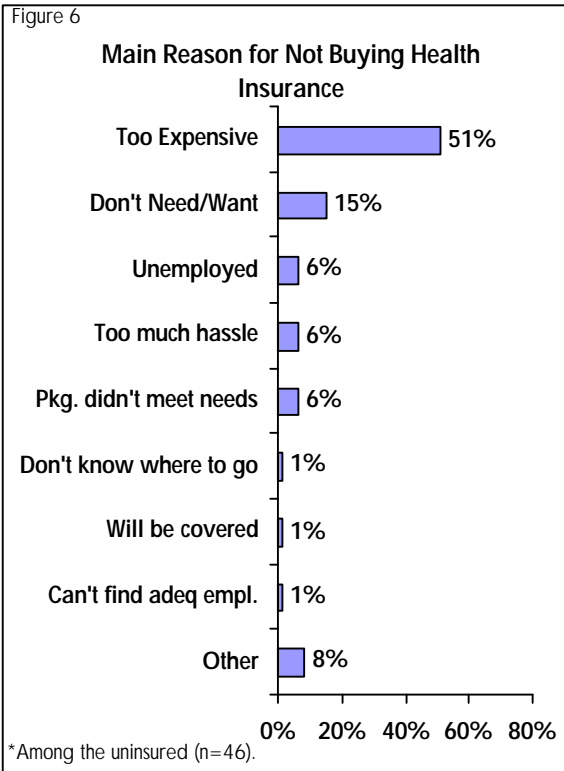
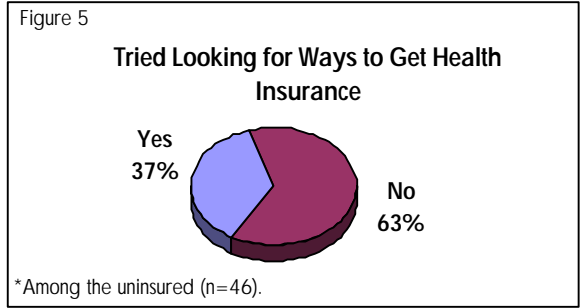


Only 8% of the uninsured General Public have never had health insurance, and the remaining were previously insured via an employer or union (50%) or through someone else's employer or union – 14% (Figure 3). Nine percent (9%) of the uninsured General Public

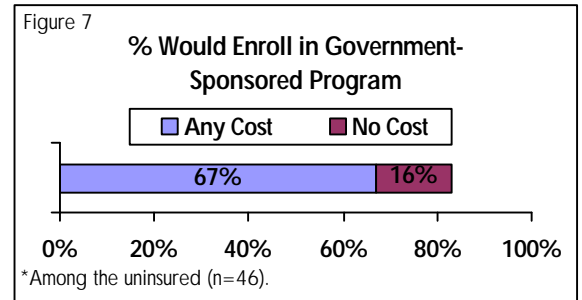
had access to health insurance through a family member's plan, however, the majority of them believe that coverage is unaffordable (Figure 4).



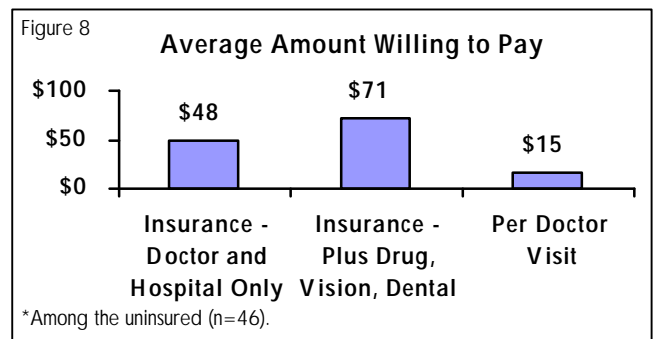
Only one-third (37%) of the General Public have looked for other ways to obtain health insurance, with the most popular means being shopping around (Figure 5). Once again, the main reason for not purchasing an individual health insurance plan is cost (51%). Another 15% do not need or do not want health insurance (Figure 6).



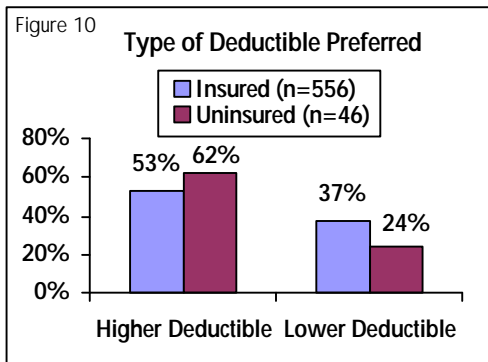
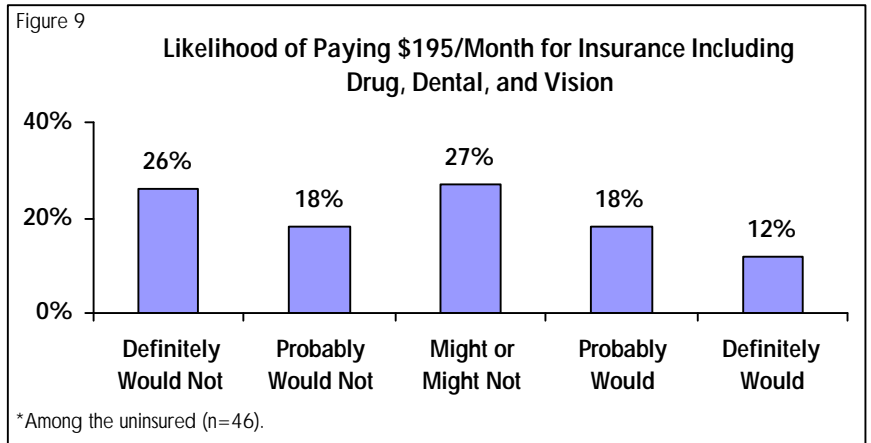
However, two-thirds (67%) of the uninsured General Public would enroll in a government-sponsored program if they learned they were eligible (with no cost specified), and another 16% would enroll only if it were free (Figure 7).



The uninsured General Public would be willing to pay an average monthly premium of \$48 that covered doctor visits and hospital costs, and \$71 per month for insurance that included drugs, vision, and dental insurance (Figure 8). They also would pay \$15 for each doctor visit. A small percentage of the General Public (4%) would not pay for health insurance of any kind.

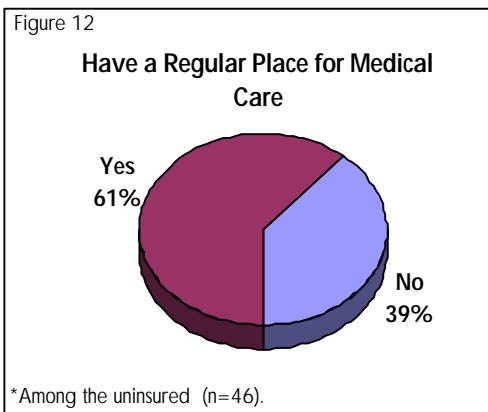
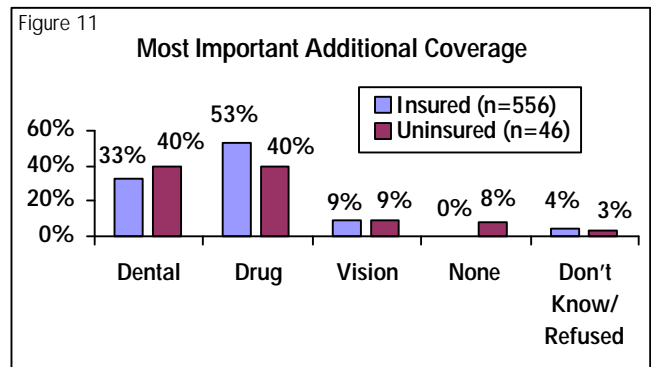


Only 30% said they would “definitely” or “probably” pay \$195 per month for insurance that covered doctor visits, hospital costs, drugs, dental, and vision, and 27% stated that they “might or might not” (Figure 9).

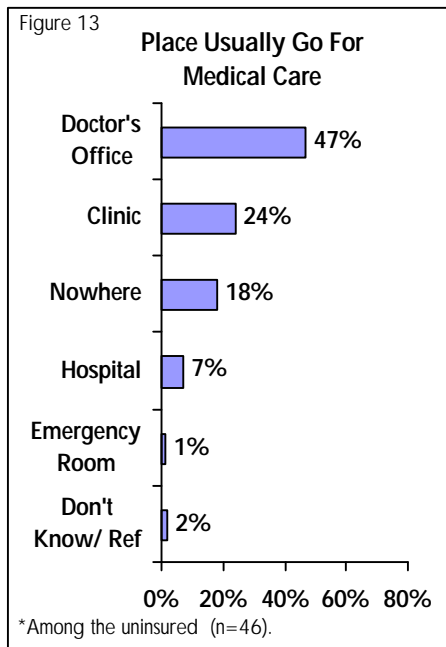


Regardless of insurance status, the majority would prefer a higher deductible and a lower overall premium (Figure 10).

Additionally, dental and drug coverage are valued equally – with 40% choosing dental insurance as the most important and 40% choosing prescription drug coverage as the most important (Figure 11). However, the majority of the General Public with insurance feel that drug coverage is most important (53%).

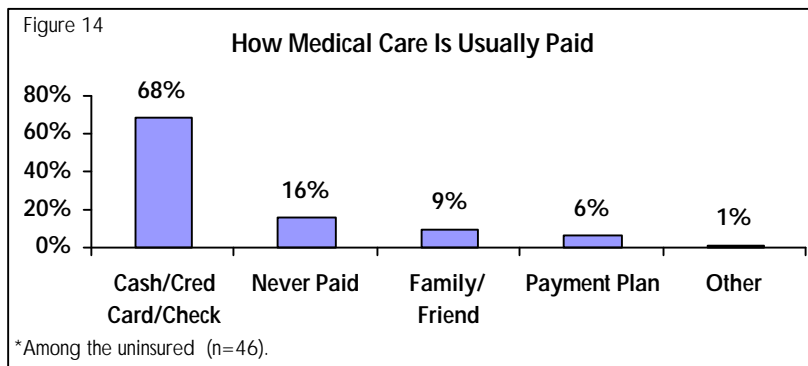


Four out of ten (39%) in the General Public do not have a regular source of medical care (Figure 12). Reasons cited include a lack of health insurance, cost of health insurance as a deterrent and infrequent illness.



The most common location for medical care for the uninsured General Public was a doctor's office (47%) with almost half that many seeking care in community clinics (Figure 13).

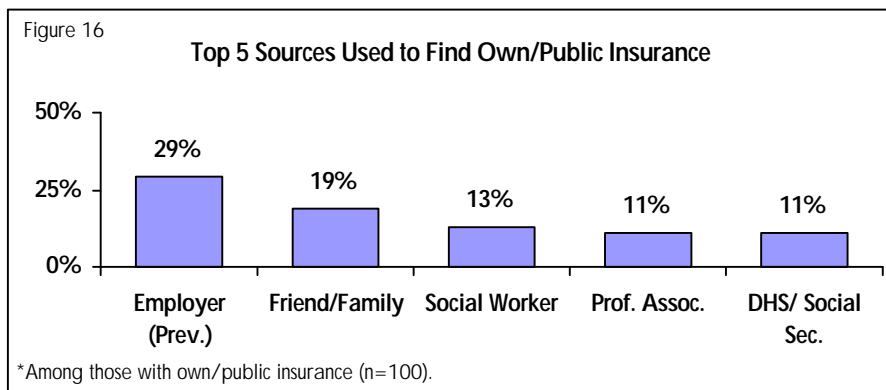
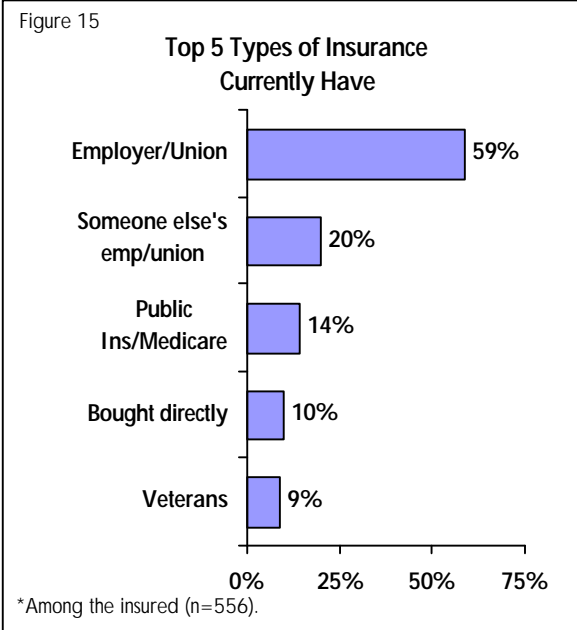
Those that do not go to a doctor's office would do so if they had health insurance. Sixteen percent (16%) of this uninsured population have never paid for their medical care, while 68% usually pay medical bills by cash, credit card, or check (Figure 14).



The Insured General Public

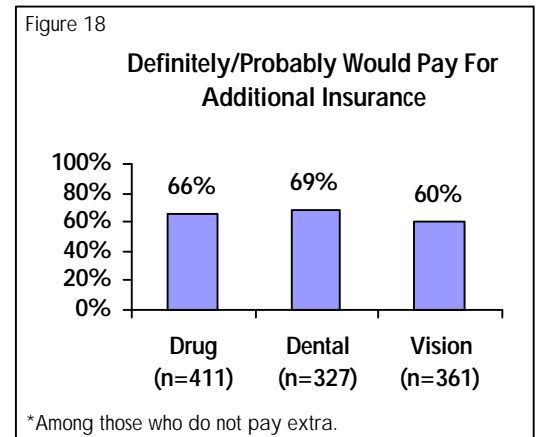
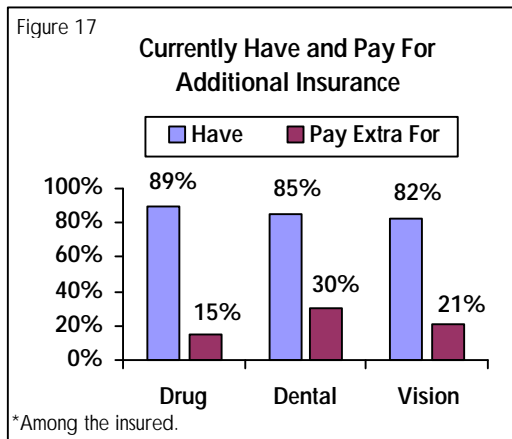
The majority of the General Public with insurance (79%) receives health insurance through their own or someone else's employer/union, while another 14% receive health insurance through a public program, including Medicare (Figure 15).

Employers, friends and family were cited as the leading information sources in finding coverage options (Figure 16). Most felt that insurance was fairly easy to find.



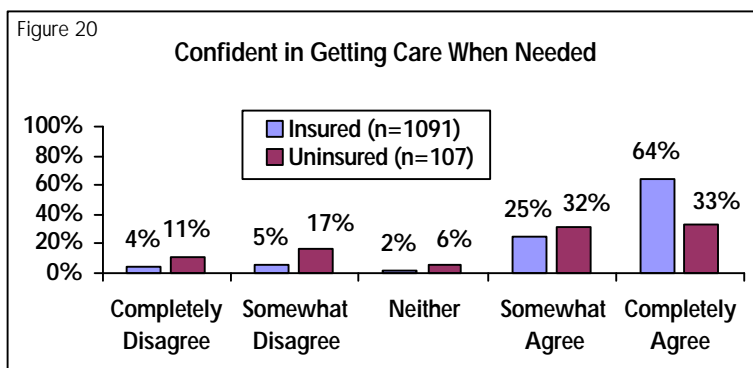
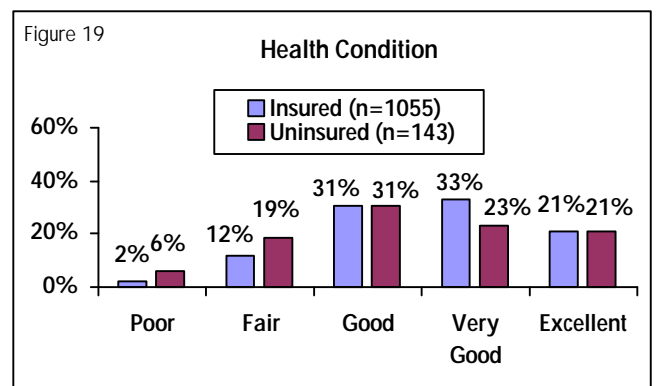
On average, the insured General Public pays \$152 per month out-of-pocket for their health insurance, which may also include costs for dependents and additional coverage. The majority of the health insurance policies carried by the General Public also include drug, dental, and vision insurance and only a fraction of them stated they have to pay extra for this additional insurance (Figure 17). Dental insurance is more likely than other items to cost an additional amount.

Of those who do not currently pay for additional coverage, 66% “definitely” or “probably” would pay extra for drug insurance, 69% would pay for dental coverage, and 60% would for vision insurance (Figure 18).



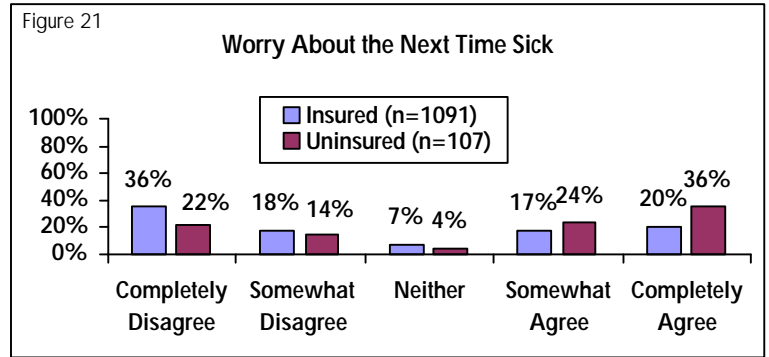
Uninsured vs. Insured – Personal Health

The General Public did not feel much differently about their personal health status compared to self-employed, part-time or other workers. In terms of the total population surveyed (including General Public, self-employed, part-time (<20), and other workers), the uninsured and insured did display significantly different attitudes about individual health. Not only do the uninsured feel less confident about their overall health (Figure 19), they also worry more about the next time they might get sick.

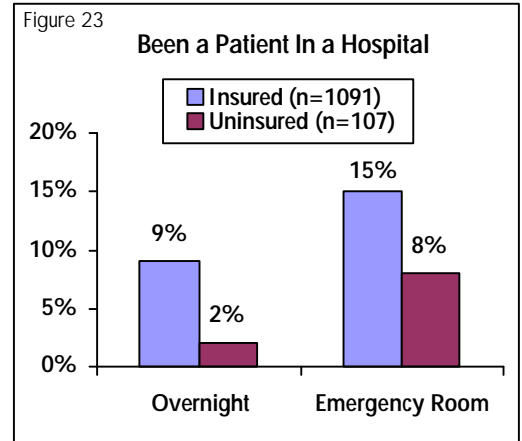
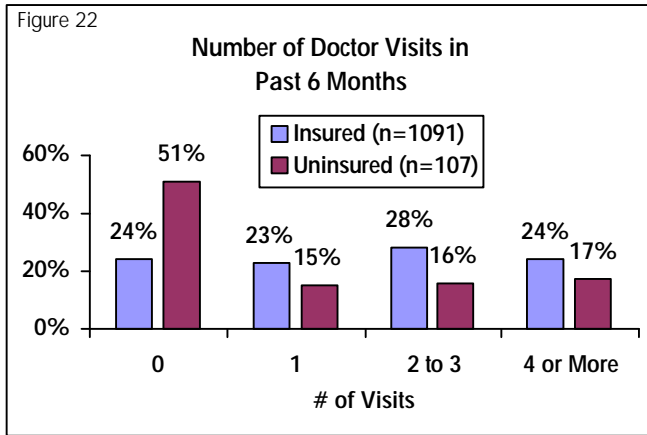


The majority (89%) of those with health insurance “completely” or “somewhat” agreed with the statement “I am confident that I can get the care I need when I need it,” compared to only 65% of the uninsured (Figure 20).

Additionally, 60% of the uninsured “completely” or “somewhat” agreed with the statement “I worry about the next time I will get sick,” compared to only 37% of those with health insurance (Figure 21).

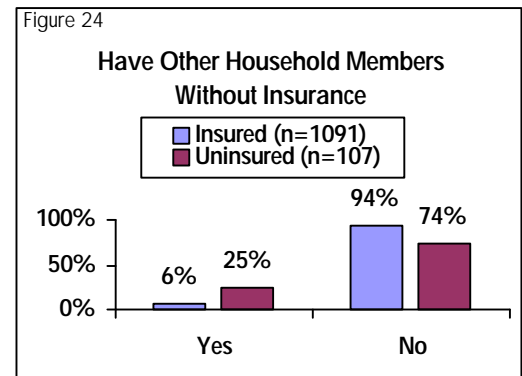


A major contributor to health perception differences most likely has a correlation to utilization - frequency of doctor and hospital visits. The research clearly indicates that those with health insurance visit the doctor more than those without coverage. More than half (52%) of those with insurance have been to a doctor two or more times in the past six months compared to only 33% of the uninsured (Figure 22).



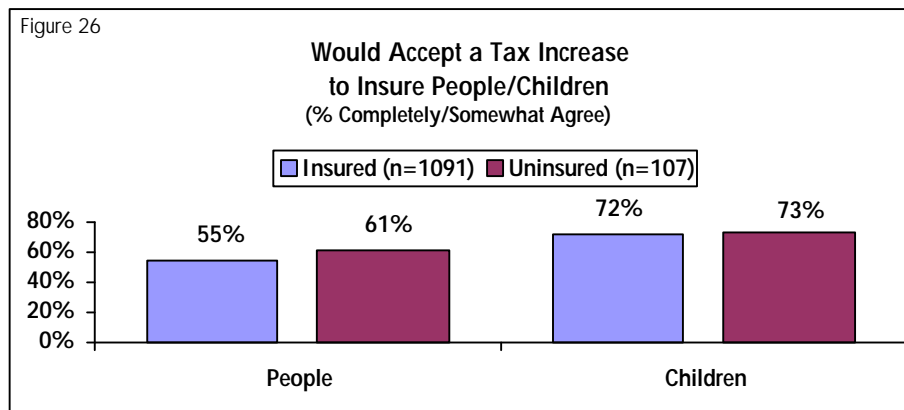
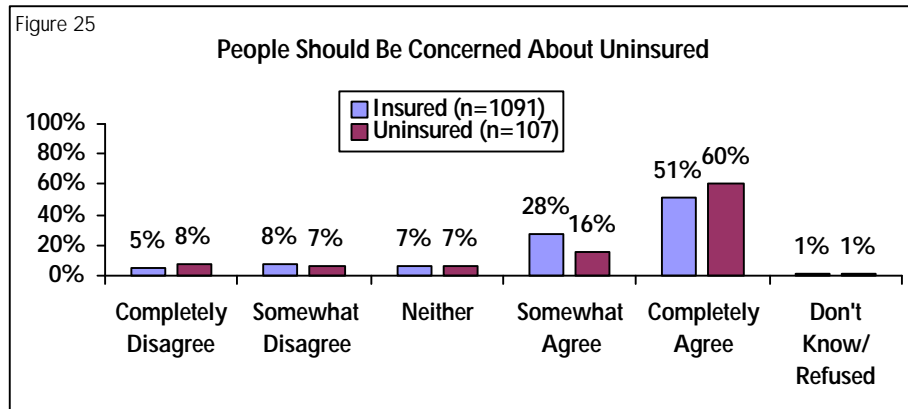
Additionally, 9% of the insured have been a hospital inpatient in the past 12 months as compared to only 2% of those without health insurance. Fifteen percent of those with insurance have been in a hospital emergency room versus only 8% of the uninsured (Figure 23).

The uninsured are more likely to live with others who are uninsured – 25% of the uninsured respondents also have other uninsured household members compared to only 6% of insured respondents (Figure 24).

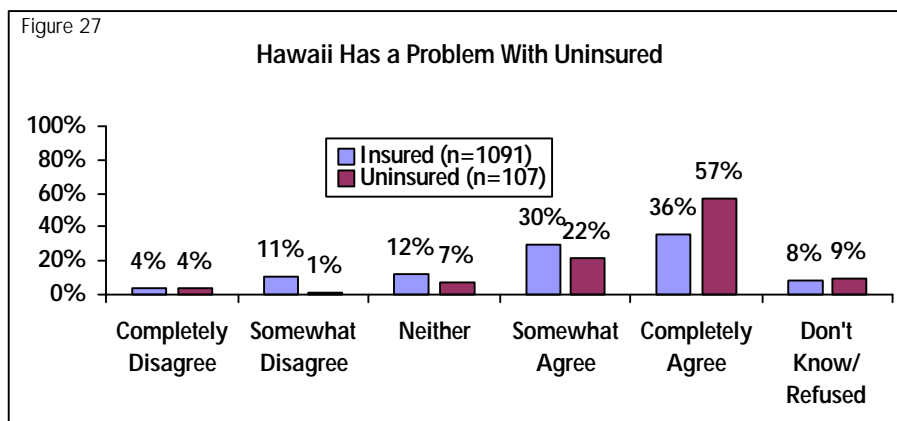


Uninsured vs. Insured – Attitudes about the Uninsured

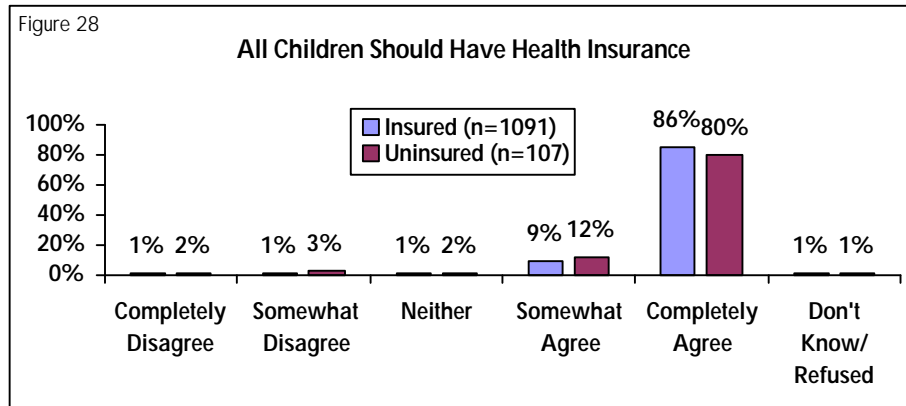
The uninsured population was more likely to agree that the community should be concerned about Hawaii's uninsured than were those with health insurance (Figure 25). As a result, the uninsured were also slightly more likely to accept an increase in taxes in order to help the uninsured population (Figure 26).



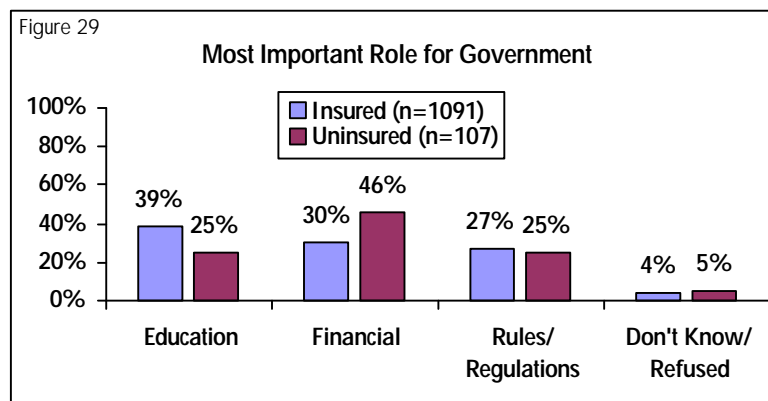
Uninsured respondents were much more likely to agree that *Hawaii has a problem with the number of people without health insurance* – 79% “completely” or “somewhat” agreed vs. 66% of those with insurance (Figure 27).



However, the two groups did agree with each other when asked about accepting a tax increase to insure more children. They also similarly agreed that *all children should have health insurance*, with over 90% agreeing with the statement (Figure 28).



The uninsured and insured held differing viewpoints on government's role in helping the uninsured. While the uninsured feel that financial assistance is the most important role (46%), the insured population feels that education is most important (39%) (Figure 29).



Regardless of insurance status, the majority believes that employers should pay for at least part of the health insurance for employees who work less than 20 hours. However, the uninsured are more likely than the insured to feel that the employer should pay for an amount equal to what other employees receive (Figure 30).

