



# Perceptions of Health and Dental Insurance Products and Services Across Diverse U.S. Populations

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# Perceptions of Health and Dental Insurance Products and Services Across Diverse U.S. Populations

**AUTHOR** Lisa A. Schilling, FSA, EA, FCA, MAAA

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## Background, Report Structure, and Subpopulation Definitions

The Society of Actuaries Research Institute engaged a market research firm to conduct a survey to assess perceptions of insurance and retirement products and services across diverse U.S. subpopulations. In late 2022, survey respondents were asked a series of questions about each of four lines of insurance and retirement products and services:

- Life insurance
- Health/dental insurance
- Property/casualty insurance
- Retirement

This report shows the survey results for health insurance products and services. Separate reports show results for each of the other product lines. An appendix in a separate document shows a demographic overview of respondents as well as the survey questions and response options.

Please note the following regarding the subpopulations included in this study:

- Generations: respondents were asked their age, and the market research firm derived generations as follows for this study:
  - Gen Z: ages 18-25
  - Millennials: ages 26-41
  - Gen X: ages 42-57
  - *Boomers+*
    - *Boomers: ages 58-76*
    - *Silent Generation: ages 77-94*
    - *Greatest Generation: ages 95+*
- Children at home: Households with children aged 18 or younger living primarily in the household. All other households are categorized as “no children at home.”
- Employed and unemployed: Retired respondents appear to be categorized as unemployed. Students were categorized separately from employed and unemployed, but the number of respondents was too small to show results.
- Sex and gender: Respondents were asked to identify both their sex (a biological concept, typically based on the reproductive organs present at birth) and their gender (a social concept referring to the way that people present themselves to others). Consequently, results for subpopulations defined by sex are shown separately from those for subpopulations defined by gender. Responses were very similar but not always identical for a given sex and corresponding gender. However, for simplicity, only results for gender are discussed. Note that the number of respondents who identified as a sex other than male or female, as well as those who identified as a gender other than man or woman, was insufficient to show results.
- Immigrant acculturation: the market research firm derived acculturation level based on responses to a few questions. Acculturation to American culture is categorized on a continuum from acculturated to bicultural to unacculturated.

## Executive Summary

The survey reveals that knowledge, awareness, and ownership of health/dental insurance vary significantly among different subpopulations.

Over half of survey respondents (56%) felt knowledgeable about health/dental insurance. Knowledge varied significantly among subpopulations, with higher rates than their counterparts among Millennials, Boomers+, married/partnered individuals, college graduates, higher income earners, suburbanites/urbanites, bicultural immigrants, and non-LGBTQ+ respondents.

Approximately half of the survey respondents receive health/dental insurance through work, with significant differences among subpopulations. Non-Hispanic Asians, married/partnered respondents, high-income earners, and non-LGBTQ+ respondents are more likely to have work-based insurance. Non-Hispanic whites, Hispanics/Latinos, Gen Z, single respondents, lower-income earners, and LGBTQ+ respondents are less likely to have work-based insurance.

Most survey respondents find health/dental insurance accessible and familiar, with less than a third worrying about denial of coverage. However, significant differences exist among subpopulations. Gen Z, singles, lower-income earners, LGBTQ+ respondents, and unacculturated immigrants report less accessibility and familiarity. Concerns about denial of coverage are higher among Gen Z, respondents with kids at home, Hispanics/Latinos, those who identify as LGBTQ+, and respondents with a disability.

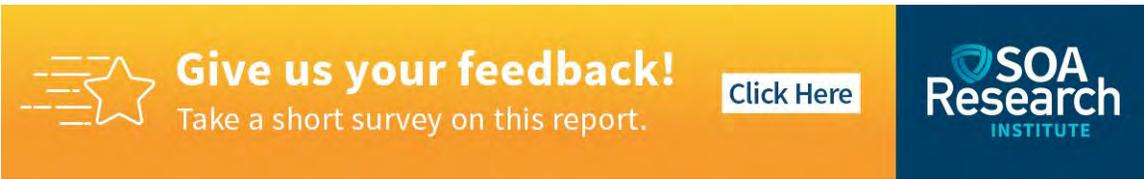
Overall, most respondents were motivated to purchase health/dental insurance, with the top two motivations being keeping healthy and keeping medical expenses manageable. All subpopulations cited these as their top two motivations except for bicultural immigrants, who most frequently identified keeping healthy and keeping medical expenses manageable. Motivation levels varied across demographic-based categories of subpopulations in expected ways: older people, married/partnered people, and people with kids at home were more motivated than their counterparts. However, the only identity-based subpopulation that saw statistically significant differences was the acculturation level of immigrants. Acculturated and bicultural immigrants found each of the reasons more motivating than unacculturated immigrants.

The study revealed significant differences in the factors that reduce interest in purchasing health/dental insurance. The most frequently cited factors across the general population were that health/dental insurance is too expensive and is irrelevant. However, responses varied within subpopulations defined by generation, race/ethnicity, cultural assimilation, sex or gender, LGBTQ+ identification, and disability status. Non-Hispanic Asians and non-Hispanic whites were more likely than non-Hispanic Blacks and Hispanics/Latinos to say health/dental insurance is too expensive. While more than half of acculturated immigrants report that health/dental insurance is too expensive, only about one-third of bicultural and unacculturated immigrants say the same. About half of respondents without a disability say it's too expensive, compared to about 40% of those with a disability.

The most frequently noted sources of information about health/dental insurance across all respondents are the insurance company or agent (36%), the benefits department at work (31%), and family (27%). However, unacculturated immigrants and Hispanics/Latinos most frequently cited media sources (47% and 33%, respectively), whereas bicultural immigrants and Gen Z noted family most often (40% and 38%, respectively).

A majority of respondents found that health/dental insurance was personally relevant (69%), allowed them to use their preferred providers (67%), was provided by trustworthy organizations (64%), and made it easy to get the care that they need (64%). In general, respondents who were older, had higher incomes, graduated from college, were in a committed relationship, or did not identify as LGBTQ+ viewed health/dental insurance more positively than their

counterparts. Overall, those who earned at least \$100,000, had graduated from college, were in a committed relationship, or were Baby Boomers or older tended to perceive health/dental insurance most favorably, while those who identify as LGBTQ+, those who earned less than \$50,000, and Gen Z tended to view it least favorably.

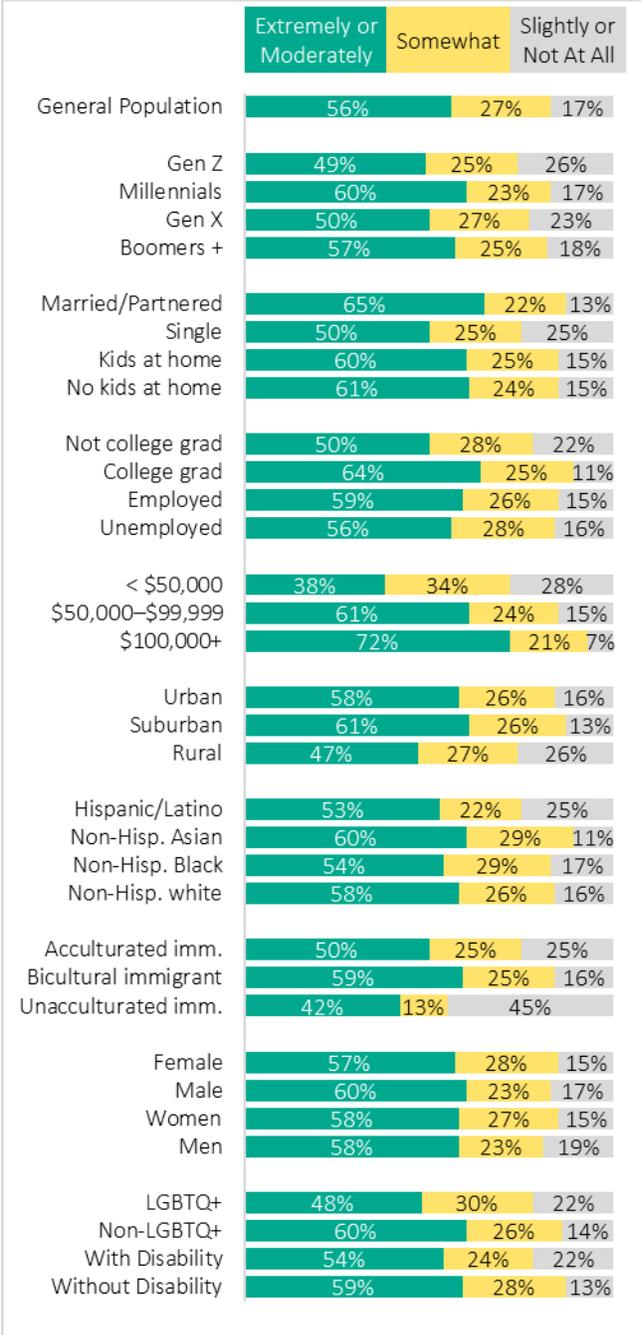


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# Knowledge

## How knowledgeable do you feel about health/dental insurance?



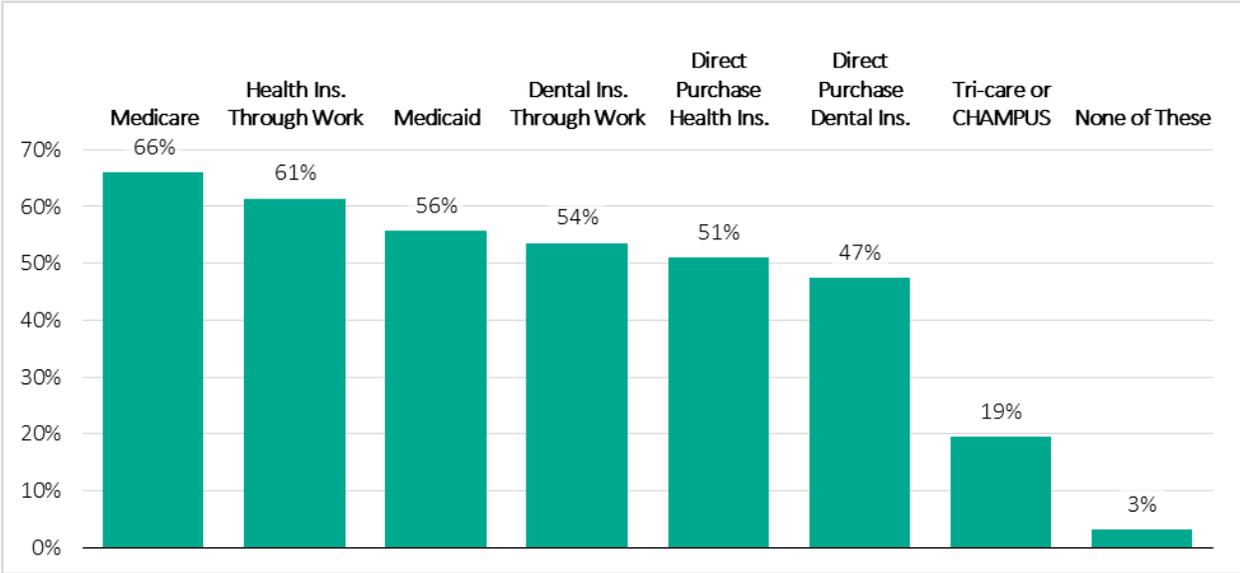
A little more than half of survey respondents consider themselves knowledgeable about health/dental insurance, but there are some statistically significant differences within subpopulations:

- About 60% of Millennials and Boomers+ consider themselves knowledgeable, compared to about 50% of Gen Z and Gen X.
- 65% of married/partnered respondents feel knowledgeable, in contrast to 50% of singles.
- 64% of those who graduated from college said they're knowledgeable, compared to 50% of those who have not graduated from college.
- 72% of respondents with income of at least \$100,000 feel knowledgeable compared to 61% of those earning \$50,000–\$99,999 and 38% of those with income less than \$50,000.
- Approximately 60% of suburbanites and urbanites consider themselves knowledgeable, in contrast to 47% of those living in rural areas.
- There are no statistically significant differences in agreement by race and ethnicity.
- 59% of bicultural immigrants feel knowledgeable, compared to 42% of unacculturated immigrants.
- 60% of non-LGBTQ+ respondents believe they're knowledgeable, vs. 48% of those who identify as LGBTQ+.
- Groups that were more likely to cite little to no knowledge than others in their category are Gen Z, singles, those who have not graduated from college, those with income less than \$50,000, Hispanics/Latinos, and unacculturated immigrants.

### Awareness

More respondents were aware of Medicare (66%) than any of the other health and dental products asked about, followed by health insurance through an employer or union (61%). Only 3% of respondents were not aware of any of the seven products asked about.

Which, if any, of the following health/dental insurance products/services have you heard of before today?



Across demographic subpopulations, responses varied most by generation. Older generations were typically more likely to be familiar with a given product than younger generations, especially Gen Z. People who do not have kids at home and those with higher incomes were also generally more likely to be aware of a product than respondents with kids at home or those with lower incomes. Unemployed respondents were more likely than employed respondents to say they had heard of Medicare (77% vs. 55%), Medicaid (62% vs. 51%), and direct-purchase dental insurance (53% vs. 42%).

Across identity-based subpopulations, non-Hispanic whites were more aware of nearly all products than any other racial/ethnic group, especially Hispanics/Latinos. The exception is employer-based dental insurance, of which 66% of non-Hispanic Asians were aware, compared to 59% of non-Hispanic whites and 50% of non-Hispanic Blacks, compared to 42% of Hispanic Latinos.

- 73% of non-Hispanic whites were aware of Medicare compared to 62% of non-Hispanic Asians, 58% of non-Hispanic Blacks, and 52% of Hispanics/Latinos. The difference between non-Hispanic Asians and Hispanics/Latinos was also statistically significantly different.
- 69% of non-Hispanic whites and 66% of non-Hispanic Asians had heard of health insurance through an employer or union in contrast to 51% of non-Hispanic Blacks and 45% of Hispanics/Latinos.
- 61% of non-Hispanic whites compared to 51% of Hispanics/Latinos said they were aware of Medicaid.
- 58% of non-Hispanic whites and 53% of non-Hispanic Asians had heard of directly purchased health insurance in contrast to 40% of Hispanics/Latinos and non-Hispanic Blacks.
- 49% of non-Hispanic whites were aware of directly purchased dental insurance compared to 37% of Hispanics/Latinos.
- 22% of non-Hispanic whites had heard of Tri-care or CHAMPUS in contrast to 14% of Hispanics/Latinos and 11% of non-Hispanic Blacks.

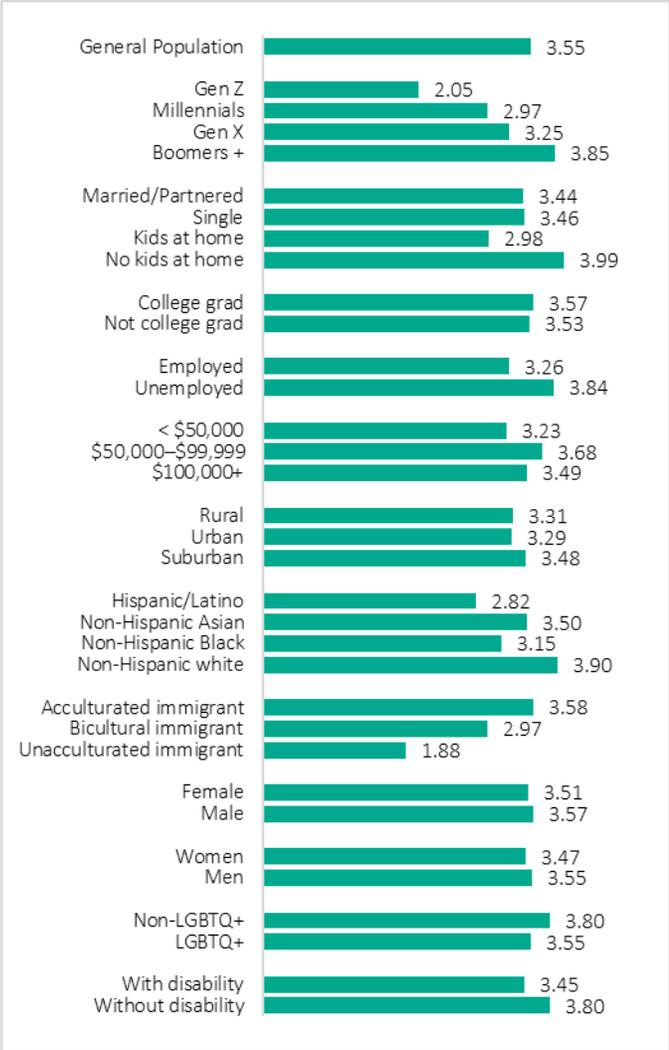
Acculturation levels of immigrants also played a role in awareness of health/dental insurance products. In general, those who identify as acculturated or bicultural were more aware than those who identify as unacculturated. Among all of the subpopulations studied, only unacculturated immigrants had more than 10% who had not heard of any of these health/dental insurance products.

Please refer to the appendix for responses of each subpopulation.

On average, respondents had heard of 3.55 of the 7 health/dental insurance products/services that the survey asked about. By subpopulation, here are the statistically significant differences in the average number heard of:

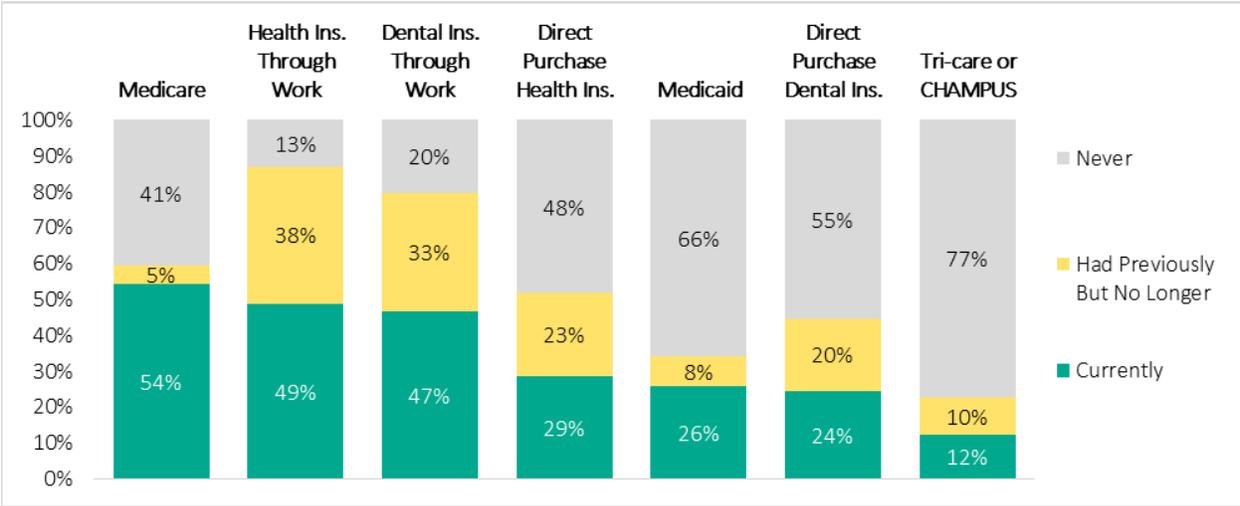
- The oldest generation, Boomers +, had heard of an average 3.9 products/services, compared to 3.3 and 3.0 for Gen X and Millennials (the difference between Gen X and Millennials is not statistically significant), and 2.1 for Gen Z.
- Respondents with children high school age or younger at home had heard of 4.0 products/services on average, vs. 3.0 for those who do not have high school age or younger children at home.
- Unemployed respondents had heard of an average of 3.8 products/services, compared to 3.3 for employed respondents.
- Non-Hispanic whites had heard of on average 3.9 products/services, vs. 3.1 and 2.8 for Non-Hispanic Blacks and Hispanics/Latinos, respectively.
- Non-Hispanic Asians had heard of an average of 3.5 products/services, compared to 2.8 for Hispanics/Latinos.
- Acculturated immigrants had heard of an average of 3.6 products/services, compared to 3.0 for bicultural immigrants and 1.9 for unacculturated immigrants.

**Average Number Heard Of**  
Which, if any, of the following health/dental insurance products/services have you heard of before today?



## Ownership

To what extent have you contributed to or participated in or purchased each of the following health/dental insurance products?



Roughly half of the respondents currently get health or dental insurance through work, and another third used to get their insurance through work but no longer do. About one-quarter of respondents directly purchase their health or dental insurance. While 54% of respondents said they currently contribute to or participate in Medicare, fewer than 45% of respondents were Medicare-eligible. It appears that some but not all employed, not-yet-Medicare-eligible respondents interpreted their FICA or SECA taxes as contributions to Medicare. It is also not clear how respondents responded with respect to contributions via taxes to Medicaid.

Statistically significant differences between subpopulations include:

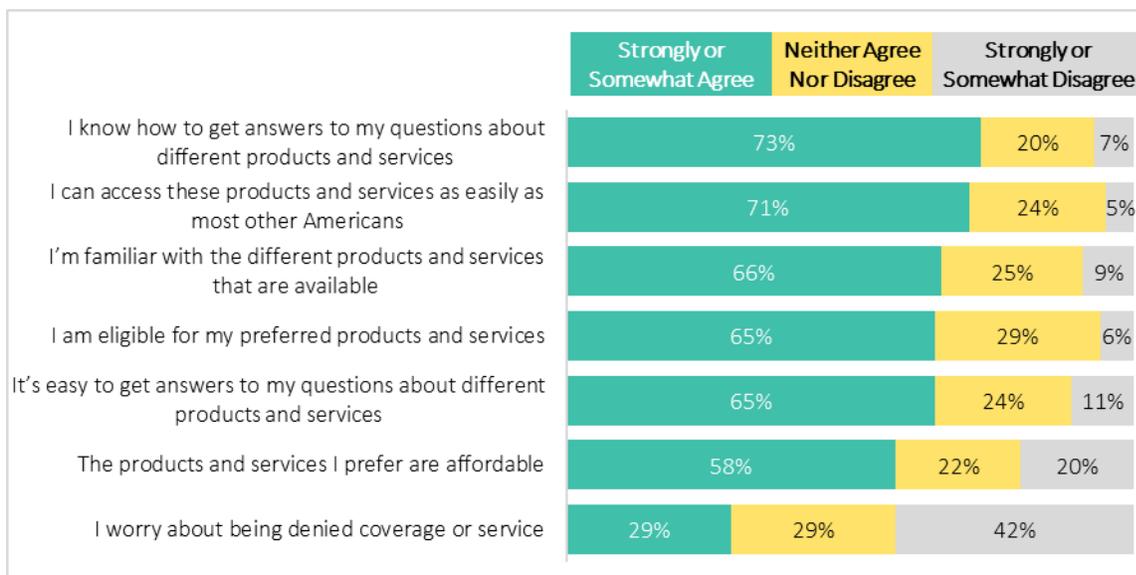
- 47% of Gen Z currently contribute to or participate in Medicaid, compared to 28% of Gen X and only 23% of Boomers+. And 38% of Gen Z currently contribute to or participate in Tri-care or CHAMPUS, compared to about 12% each of Millennials, Gen X, and Boomers+. And 22% of Gen Z have never had work-based health insurance, compared to 11% of Boomers+.
- Boomers+ (71%) are much more likely than Millennials (50%) and Gen Z (32%) to report never having contributed to or participating in Medicaid. And 47% of Boomers+ report never having purchased health insurance directly, compared to 35% of Millennials.
- While 56% of married or partnered respondents currently get health insurance through work and 54% currently get dental insurance through work, only 38% of single respondents get health insurance and 25% get dental insurance through work. Single respondents are also much more likely to never have gotten health (20%) or dental (29%) insurance through work than are married/partnered respondents (10% for health, 13% for dental).
- Not surprisingly, all three younger generations are much more likely than Boomers+ to get health insurance through work, and both Millennials and Gen X are much more likely than Boomers+ to get dental insurance through work.
- The survey indicates varied sources of health and dental insurance among respondents with different income levels. While nearly three-quarters of respondents earning \$100,000 or more currently get their health (74%) or dental (73%) through work, a bit more than half of those earning \$50,000–\$99,999 do (59% for health and 56% for dental). Of those earning less than \$50,000, 25% get health insurance through work and 18% get dental insurance through their employers.

- Respondents earning \$100,000 or more are much more likely to have directly purchased dental insurance (37%) than either of the other two income levels (22% for \$50,000–\$99,999 and 18% for less than \$50,000).
- While 40% of rural respondents indicated current contribution to or participation in Medicaid, 25% of urbanites and 22% of suburbanites indicated the same.
- Non-Hispanic Asians are much more likely than other racial/ethnic groups to currently get their health and dental insurance through work. For health insurance, 74% of non-Hispanic Asians get it through work, compared to 53% of Hispanics/Latinos and 47% of non-Hispanic Blacks and non-Hispanic whites.
- While 22%, 21%, and 19% of non-Hispanic Blacks, non-Hispanic whites, and Hispanics/Latinos, respectively, have never had work-based dental insurance, only 9% of non-Hispanic Asians have never had it. When it comes to work-based health insurance, 20% of non-Hispanic Blacks and 15% of Hispanics/Latinos have never had it, compared to only 6% of non-Hispanic Asians.
- Hispanics/Latinos are more likely (39%) to have directly purchased health insurance compared to 26% of each non-Hispanic Asians and non-Hispanic Blacks.
- 38% of Hispanics/Latinos report currently contributing to or participating in Medicaid, compared to 22% of non-Hispanic whites and 15% of non-Hispanic Asians. While 75% of non-Hispanic Asians and 71% of non-Hispanic whites report never having contributed to or participated in Medicaid, only 50% of Hispanics/Latinos and 27% of non-Hispanic Blacks indicate the same.
- While 53% of non-Hispanic whites indicate currently contributing to or participating in Medicare, only 38% of Hispanics/Latinos report the same.
- Nearly half of respondents who do not identify as LGBTQ+ currently have health (49%) or dental (26%) insurance through work, compared to 32% and 31%, respectively, of those who identify as LGBTQ+. While 39% of LGBTQ+ respondents indicate currently contributing to or participating in Medicaid, only 23% of non-LGBTQ+ respondents do. And 70% of non-LGBTQ+ respondents have never contributed to or participated in Medicaid, compared to 42% of LGBTQ+ respondents.
- 61% of females and women say they have never directly purchased dental insurance, compared to 46% of males and men.
- While 69% of persons without a disability have never contributed to or participated in Medicaid, only 44% of persons with a disability report the same.

The differences in percentages of employed and unemployed respondents who currently contribute to or participate in Medicaid, 22% and 28%, respectively, is not statistically significant.

## Accessibility

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?



Between two-thirds and three-quarters of survey respondents agree that health and dental insurance products are generally accessible and familiar, and respondents know where to go and how to get their questions answered. And less than one-third of respondents worry about being denied coverage or service. Statistically significant different responses among subpopulations include:

- While two-thirds or more of Millennials, Gen X, and Boomers+ find health/dental insurance products/services to be generally accessible and familiar, half or fewer Gen Z respondents reported the same.
- 61% of Boomers+ say that the products/services they prefer are affordable compared to only 51% of Gen X and 50% of Gen Z.
- Roughly 40% of Gen Z, Millennials, and Gen X worry about being denied coverage/service compared to only 20% of Boomers+.
- While about three-quarters of married/partnered respondents find health/dental insurance products/services to be generally accessible and familiar, two-thirds or fewer of single respondents indicated the same.
- 40% of respondents with kids at home worry about being denied coverage/service compared to 27% of those without kids at home.
- Respondents who have graduated college or have higher incomes are more likely to agree that health/dental insurance products/services are generally accessible and familiar than those who have not graduated college or earn less.
- One-third of urbanites worry about being denied coverage/service compared to one quarter of rural respondents.
- 74% of non-Hispanic whites agree but only 64% of Hispanics/Latinos agree that they can access health/dental insurance products/services as easily as most other Americans.
- 68% and 69% of non-Hispanic Blacks and whites, respectively, know how to get their questions answered compared to only 59% of Hispanics/Latinos.

- While 64% of non-Hispanic Blacks find the products/services they prefer affordable, only 56% of Hispanics/Latinos and 50% of non-Hispanic Asians indicate the same.
- Three-quarters of non-Hispanic Blacks and non-Hispanic whites feel they know how to get their questions answered compared to 64% of non-Hispanic Asians and 60% of Hispanics/Latinos.
- 42% of Hispanics/Latinos worry about being denied coverage/service compared to about 30% of each non-Hispanic Asians, non-Hispanic Blacks, and non-Hispanic whites.
- Roughly two-thirds of bicultural immigrants feel they can access products/services as easily as other Americans, are familiar with available products/services, and know how to get their questions answered. But the same is true for only half of unacculturated immigrants.
- Half of unacculturated immigrants worry about being denied coverage/service compared to only one-third of acculturated immigrants.
- Responses to each of these statements were statistically significantly different between respondents who do and do not identify as LGBTQ+. Two-thirds to three-quarters of non-LGBTQ+ respondents agree that products/services are as easily accessible as for other Americans, know how to get answers easily, are familiar with available products/services, and are eligible for preferred products/services. However, roughly 55% of LGBTQ+ respondents indicate the same. 59% of non-LGBTQ+ respondents compared to 45% of LGBTQ+ respondents say they are eligible for their preferred products/services. And 41% of LGBTQ+ respondents worry about being denied coverage/service compared to 29% of non-LGBTQ+ respondents.
- While 43% of respondents with a disability worry about being denied coverage/services, only 24% of those without a disability have the same worry.

The appendix provides more detailed responses by subpopulation.

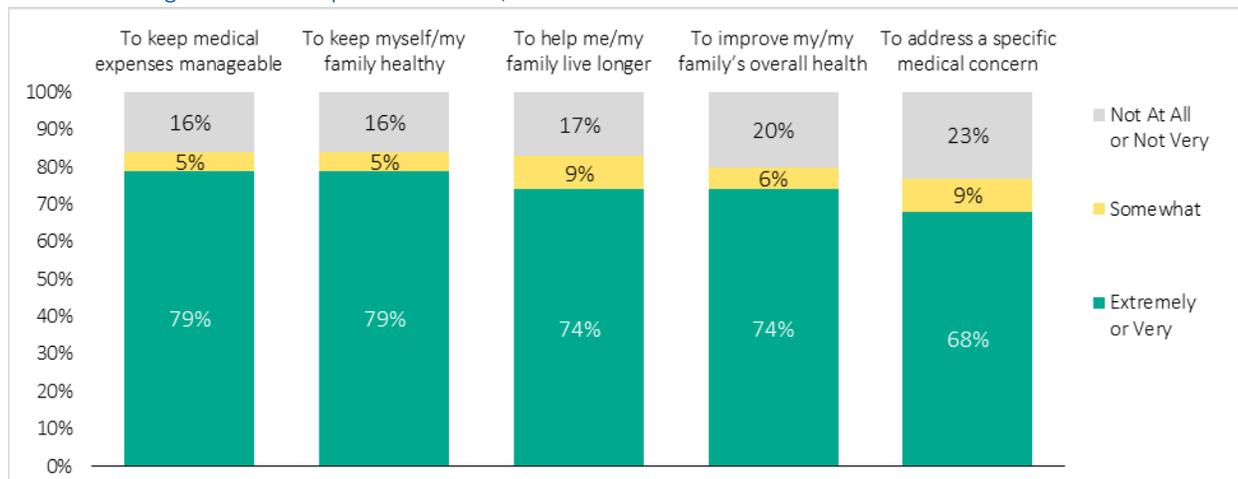
## Motivations

The survey asked the extent to which each of five reasons for purchasing health/dental insurance was motivating. Overall, two-thirds to three-quarters of respondents found each reason motivating:

- To keep myself/my family healthy.
- To keep medical expenses manageable.
- To improve my/my family’s overall health
- To help me/my family live longer.
- To address a specific medical concern for myself/my family.

All subpopulations except for bicultural immigrants found keeping healthy and keeping medical expenses manageable to be the two most motivating reasons to purchase health/dental insurance. Bicultural immigrants most frequently cited keeping healthy (84%) followed by addressing a specific medical concern (81%).

### How motivating is a reason to purchase health/dental insurance?



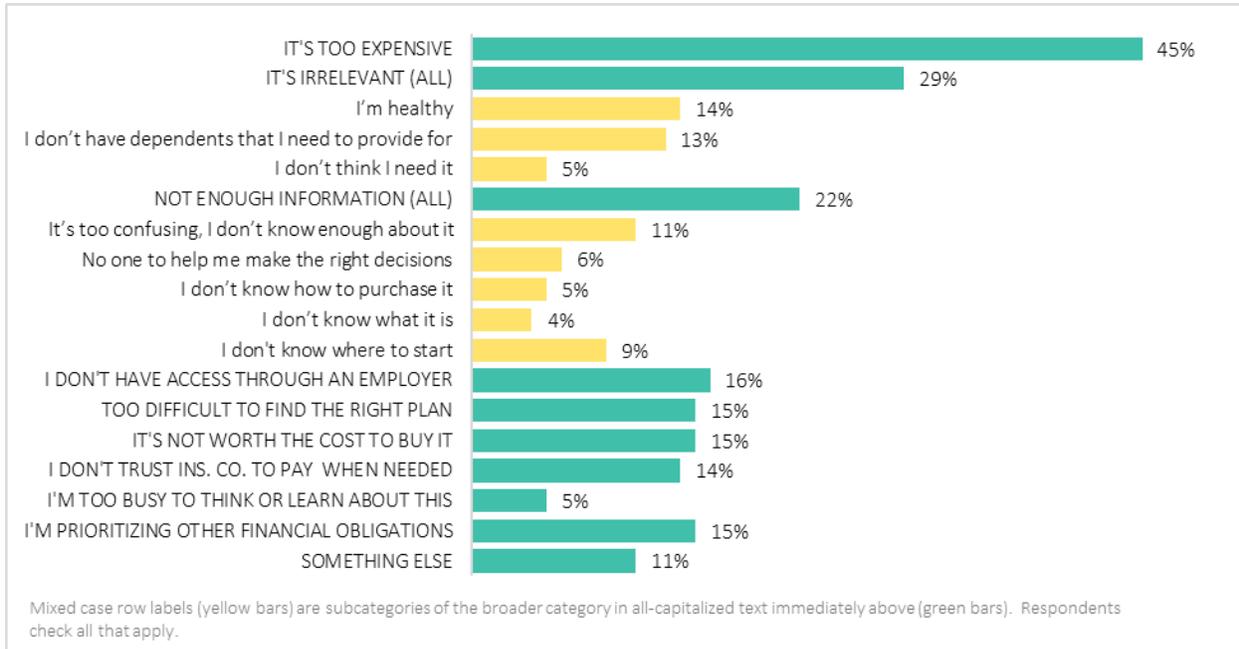
However, motivation levels vary across subpopulations; refer to the appendix for detailed responses. Statistically significant differences across subpopulations include:

- Between 70% and 80% of Millennials, Gen X, and Boomers+ were motivated by each of the reasons presented compared to roughly 60% to 70% for Gen Z.
- About 85% of married or partnered respondents were motivated by keeping medical expenses manageable and keeping themselves or their family healthy compared to about 70% of singles. About 80% of married/partnered respondents were motivated by improving their overall health and to help them live longer, while only two-thirds of singles were motivated by these reasons.
- Of respondents with kids at home, 85% were motivated by keeping their family healthy, 80% by improving the family’s overall health, and 75% by addressing a specific medical concern. Corresponding percentages of those without kids at home were 76%, 70%, and 66%, respectively.
- 83% of those who graduated from college were motivated by keeping medical expenses manageable, whereas 76% of those who have not graduated from college found the same reason motivating.
- Respondents with income over \$50,000 were more motivated by each of these reasons than respondents with lower incomes.

- Differences in motivations across races and ethnicities were not statistically significant, but there were statistically significant differences across acculturation levels of immigrants. Roughly 80% of bicultural immigrants were motivated by keeping healthy, addressing a specific medical concern, keeping medical expenses manageable, and helping to live longer, whereas only two-thirds of unacculturated immigrants found these same reasons motivating. And 85% of acculturated immigrants were motivated by keeping medical expenses manageable.
- There were no statistically significant differences between sexes, genders, LGBTQ+ identities, or the presence of disability.

## Barriers

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



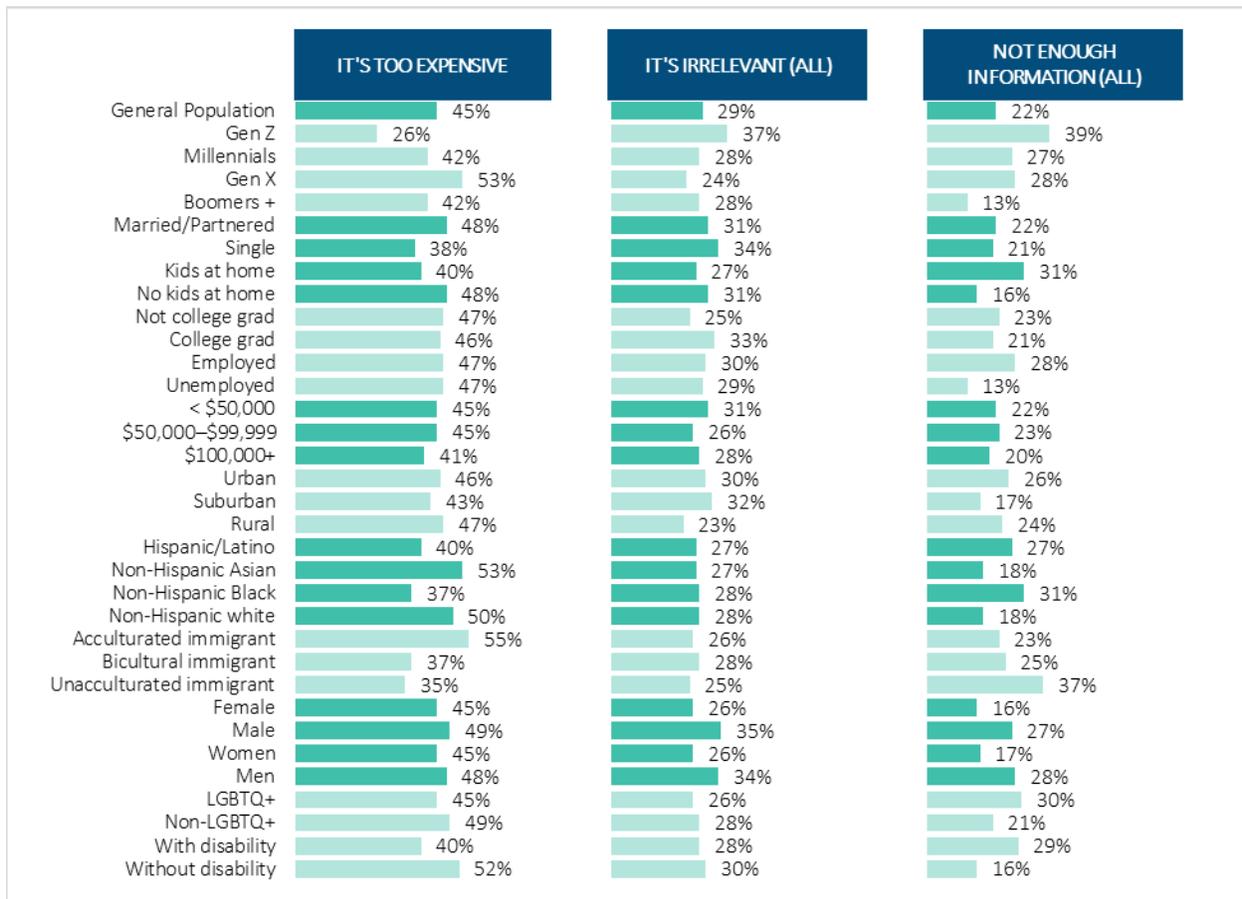
Statistically significant differences in subpopulations whose interest in contributing to or purchasing health/dental insurance would be reduced by various factors include the following (detailed data may be found in the appendix):

- Generation
  - While 39% of Gen Z were deterred by not having enough information, only 27% of Millennials and 28% of Gen X were deterred by the same, and only 13% of Boomers+ found it a deterrent.
  - 17% of Gen X said lack of access through an employer would reduce their interest compared to 11% of Millennials.
  - 9% of Gen Z reported being too busy to think or learn about health/dental insurance compared to only 4% and 3% of Gen X and Boomers+, respectively.
- Race and Ethnicity
  - About 53% and 50%, respectively, of non-Hispanic Asians and non-Hispanic whites say that health/dental insurance is too expensive compared to 40% and 37% of Hispanics/Latinos and non-Hispanic Blacks, respectively.
  - 31% of non-Hispanic Blacks and 27% of Hispanics/Latinos identify not having enough information as a barrier compared to 18% of each non-Hispanic Asians and non-Hispanic whites.
  - 21% of non-Hispanic Asians say it's too difficult to find the right plan/product, whereas only 13% of non-Hispanic Blacks say the same.
  - 18% of non-Hispanic Blacks were prioritizing other financial obligations compared to 9% of non-Hispanic Asians.

- Cultural assimilation
  - Whereas 55% of acculturated immigrants report health/dental insurance is too expensive, only about 35% of bicultural and unacculturated immigrants report the same.
  - 37% of unacculturated immigrants find lack of information a deterrent compared to only about 25% of bicultural and acculturated immigrants.
  - While 23% of unacculturated immigrants say it is too difficult to find the right plan/product, only 10% of acculturated immigrants say the same.
- 28% of men identify a lack of information as a barrier compared to 17% of women.
- 30% of respondents who identify as LGBTQ+ say a lack of information reduces their interest in health/dental insurance compared to 21% of non-LGBTQ+ respondents.
- 52% of respondents without a disability say health/dental insurance is too expensive compared to only 40% of those with a disability.
- 29% of those with a disability cite a lack of information as a barrier compared to 16% of those without a disability.

**Top 3 Barriers**

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?

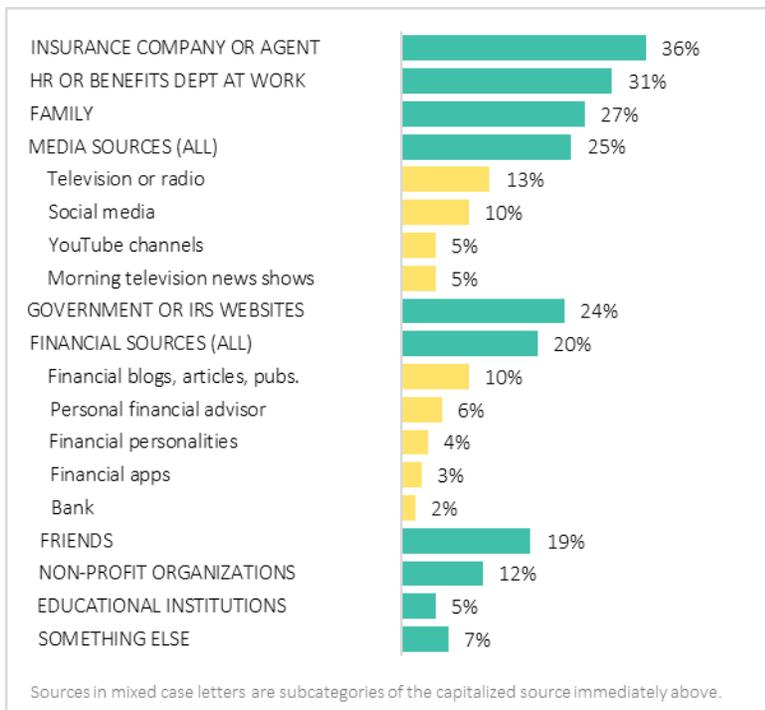


## Information Sources

Survey respondents were asked where they typically get information about health and dental insurance products and services. More than any other source, respondents looked to the insurance company or agent (36%), followed by the benefits department at work (31%), and family (27%). The fourth most commonly reported source was media sources (25%) with TV or radio and social media being the most common media sources (13% and 10%, respectively).

### Information Sources

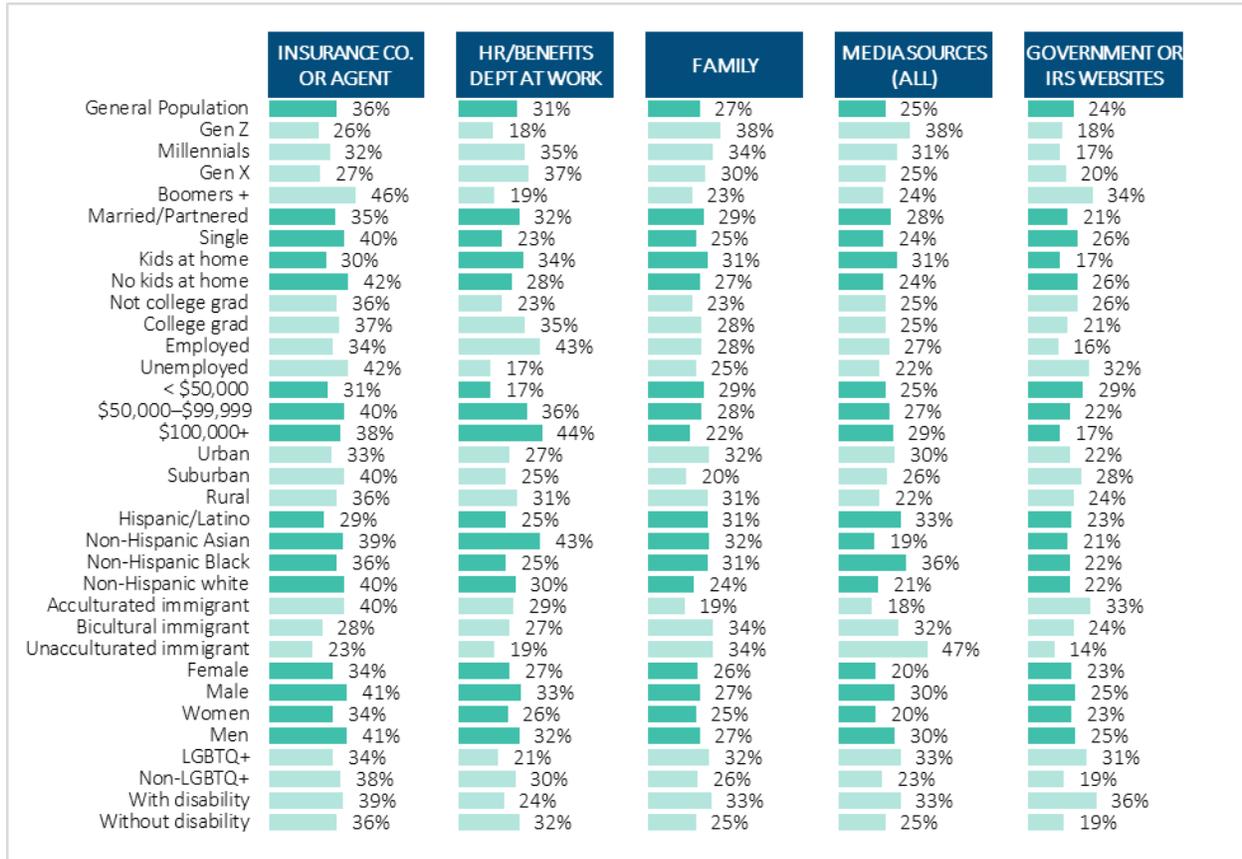
Where do you typically get your information about health/dental insurance products/services?



The study reveals significant differences in preferred sources of information for health and dental insurance across various subpopulations. Of the 33 subpopulations studied, 23 said the insurance company or agent are one of their typical sources. However, 6 subpopulations most frequently identified the benefits department at work: those earning \$100,00 or more, non-Hispanic Asians, the employed, Gen X, Millennials, and respondents with kids at home. Gen Z and bicultural immigrants most commonly cited family as a typical source, and unacculturated immigrants and Hispanics/Latinos most frequently chose media sources.

### Response Detail for Top 5 Information Sources

Where do you typically get your information about health/dental insurance products/services?



Statistically significant differences in preferred sources of information about health and dental insurance products and services are highlighted by subpopulation categories below.

#### GENERATION

- 46% of Boomers+ typically get their information from the insurance company or agent compared to roughly 30% of Gen X, Millennials, and Gen Z.
- While 37% of Gen X and 35% of Millennials typically get their information from work, only 19% of Boomers+ and 18% of Gen Z do. This difference is likely a reflection of much smaller portions of Boomers+ and Gen Z being employed in jobs that come with health/dental insurance benefits.
- 38% of Gen Z, 24% of Millennials, and 30% of Gen X typically get information from their families, compared to only 19% of Boomers+.
- Media are a greater source of information for Gen Z and Millennials (38% and 31%, respectively) than for Gen X and Boomers+ (25% and 24%, respectively).
- One-third of Boomers+ get their information from government or IRS websites compared to one-fifth of Gen Z, Millennials, and Gen X.
- 31% of Gen Z and 27% of Millennials get information from financial sources, compared to 20% of Gen X and 19% of Boomers+.

### CHILDREN, INCOME, AND URBANITY

- 42% of respondents without kids in the household get information from an insurance company or agent, compared to 30% of those with kids in the household.
- Respondents with incomes of at least \$50,000 were more likely to get their information from work than those earning less than that (44% of those with income \$100,00 or more and 36% of those with income \$50,000-\$99,999, compared to 17% of those earning less than \$50,000).
- 24% of urban respondents get information from financial sources, compared to 16% of rural respondents.

### RACE AND ETHNICITY

- 43% of non-Hispanic Asians typically get information from work, compared to 30% of non-Hispanic whites and 25% of Hispanics/Latinos and non-Hispanic Blacks.
- Roughly 40% of non-Hispanic whites and non-Hispanic Asians typically get information from an insurance company or agent, compared to 29% of Hispanics/Latinos.
- While 36% of non-Hispanic Blacks and 33% of Hispanics/Latinos get information about health/dental insurance from media sources, only 21% of non-Hispanic whites and 19% of non-Hispanic Asians do.
- Whereas 30% of non-Hispanic Asians cite friends as a typical source of information, 25% of Hispanics/Latinos cite friends, and 15% of non-Hispanic whites cite friends.
- 26% of Hispanics/Latinos get their information from financial sources, compared to 18% of non-Hispanic Asians.

### CULTURAL ASSIMILATION

- While 47% of unacculturated immigrants say that media sources are a typical source of information, 32% of bicultural immigrants and only 18% of acculturated immigrants say the same.
- 34% of unacculturated immigrants cite friends as a typical source of information, compared to 16% of acculturated immigrants.
- 33% of acculturated and 24% of bicultural immigrants say they get information from government or IRS websites, compared to 14% of unacculturated immigrants.

### SEX, GENDER, AND LGBTQ+ IDENTIFY

- While 30% of males and men say they get their information from media sources, only 20% of females and women say the same.
- 33% of respondents who identify as LGBTQ+ get their information from media sources, compared to 23% of those of who do not identify as LGBTQ+.
- Work is a typical source of information for 30% of non-LGBTQ+ respondents, compared to 21% of LGBTQ+ respondents.
- LGBTQ+ respondents are more likely (31%) than non-LGBTQ+ respondents (19%) to seek information from government or IRS websites.

### DISABILITY PRESENCE

- 36% of respondents with a disability cite government or IRS websites as a typical source of information about health/dental insurance, compared to 19% of those without a disability.
- 27% of those with a disability compared to 15% of those without a disability get information from friends.

## Perceptions

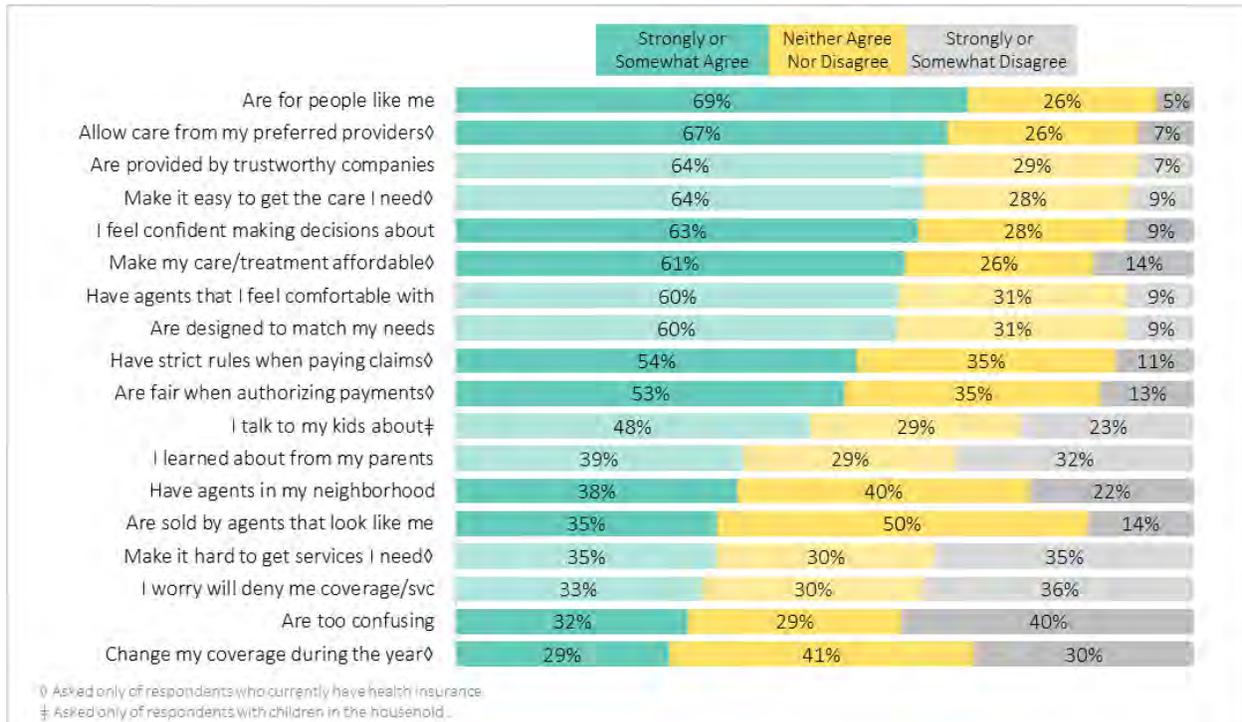
Overall results generated the following insights about health/dental insurance products/services that can help in understanding customer perceptions and identifying opportunities for improvement in these products/services.

- 69% agreed that health/dental insurance products/services are for people like them, indicating a strong personal relevance.
- 67% said that these products/services allow them to receive care from their preferred providers.
- 65% felt confident making decisions about these products/services, reflecting a significant level of understanding and comfort.
- 64% agreed that health/dental insurance is provided by trustworthy companies/organizations.
- 64% said that it's easy to get the care they need.
- 61% agreed that the products/services are designed to match their needs, indicating that a majority of respondents find the offerings suitable.
- 61% believed that the products/services make care/treatment affordable, a key factor in healthcare accessibility.
- 52% felt comfortable talking to advisors, which could be improved for better customer relations.
- 51% believed that the insurers are fair when authorizing payments, indicating a fair perception of the payment authorization process.
- 54% agree that there are strict rules when it comes to paying benefits/claims, suggesting some potential concerns about claim processes.
- 49% talk to their kids about these products/services if they have children.
- 38% learned about these products/services from their parents.

(continued below the graph)

### Perceptions of Health/Dental Insurance

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?



- 35% agree that advisors/agents look like them, highlighting a potential gap in representative diversity.
- 35% agree that advisors/agents look like them, highlighting a potential gap in representative diversity.
- 35% feel they have to “jump through hoops” to get services, pointing to an opportunity for a more streamlined process.
- 33% worry that they will be denied coverage/service, reflecting a significant concern about insurance reliability.
- 32% find the health/dental insurance products/services too confusing, suggesting a need for clearer communication and simplification.
- 29% agree that their coverage changes throughout the year.

Statistically significant differences in perceptions of health/dental insurance often appear according to generation, marital status, educational attainment, income, and LGBTQ+ identity. Statistically significant differences for each perception statement are outlined below.

### ARE FOR PEOPLE LIKE ME

- A significant majority of Boomers+ (74%) agreed that health/dental insurance products/services are for people like them, but only 63% of Gen Z agreed.
- Marital status seems to play a role in responses: 76% of married or partnered respondents compared to 64% of singles felt that these products are for them.
- Educational attainment also plays a role: 77% of respondents who graduated from college agreed with this statement in contrast to 65% of those who have not graduated from college.
- Responses were markedly different by income: 83% of those earning \$100,000 or more agreed, compared to only 67% of those earning \$50,000-\$99,999 and 63% of those earning less than \$50,000.
- Non-LGBTQ+ respondents were more likely than LGBTQ+ respondents (75% vs. 60%) to agree that health/dental insurance products/services are for people like them

### ALLOW ME TO RECEIVE CARE FROM MY PREFERRED PROVIDERS<sup>1</sup>

- More Boomers+ (73%) than Millennials and Gen X (65% and 61%, respectively) agreed that health/dental insurance products allow them to receive care from their preferred providers, and only 49% of Gen Z agreed.
- 74% of married/partnered respondents agreed compared to 60% of single respondents.
- More respondents who graduated from college (70%) than those who did not (60%) agreed.
- 81% of respondents earning \$100,000 or more said that health/dental products allow them to use their preferred providers compared to only 68% of those earning \$50,000-\$99,999 said the same, and only 54% of those earning less than \$50,000.
- 70% of non-LGBTQ+ respondents agreed in contrast to 56% of LGBTQ+ respondents.
- Responses also differ by cultural assimilation among immigrants. Two-thirds of acculturated and bicultural immigrants agreed with this statement compared to half of unacculturated immigrants.

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<sup>1</sup> This question was asked only of respondents who currently have health/dental insurance.

### ARE PROVIDED BY TRUSTWORTHY COMPANIES/ORGANIZATIONS

- Boomers+ were more likely (69%) to trust health/dental insurers than Millennials (62%) and Gen X (58%), which is significantly more than Gen Z (49%).
- Three-quarters of married/partnered respondents said that health/dental insurers are trustworthy in contrast to half of single respondents.
- More respondents earning at least \$100,000 (70%) than those earning less than \$50,000 (59%) found health/dental insurers trustworthy.
- 69% of non-LGBTQ+ respondents agreed compared to only 48% of LGBTQ+ respondents.

### MAKE IT EASY TO GET THE CARE I NEED<sup>1</sup>

- While 70% of Boomers+ agreed, 64% of Millennials and about half of Gen Z (55%) and Gen X (52%) agreed. Note that differences between Millennials and Gens Z and X are not statistically significant.
- 71% of married/partnered respondents said that health/dental insurance products/services make it easy to get the care they need compared to 53% of single respondents.
- Respondents who have graduated from college were more likely than those who have not graduated from college (69% vs. 58%) to agree.
- Respondents who earn \$50,000 or more were more likely than those earning less to agree: 65% for incomes \$50,000–\$99,999 and 72% for incomes of at least \$100,000, compared to 54% for incomes less than \$50,000.
- Two-thirds of respondents who do not identify as LGBTQ+ agreed, compared to half of those who identify as LGBTQ+.

### ARE SOMETHING I FEEL CONFIDENT MAKING DECISIONS ABOUT

- Boomers+ and Millennials were more confident (68% and 63%, respectively) than Generations X and Z (55% and 49%, respectively).
- More married/partnered respondents than single respondents felt confident (73% vs. 51%).
- Respondents who have graduated from college were more likely than those who have not graduated from college (69% vs. 58%) to feel confident.
- Those with higher incomes were more likely than those with lower incomes to have agreed. 77% of those earning \$100,000 or more felt confident compared to 64% of those with incomes \$50,000–\$99,999 and only 52% of respondents earning less than \$50,000.
- Two-thirds of respondents who do not identify as LGBTQ+ felt confident making decisions about health/dental insurance products/services, compared to half of those who identify as LGBTQ+.
- Between 50% and 58% of Hispanics/Latinos, non-Hispanic Blacks, and non-Hispanic whites agreed, in contrast to 39% of non-Hispanic Asians.
- Bicultural immigrants reported more confidence (54%) than acculturated immigrants (40%).

### MAKE MY CARE/TREATMENT AFFORDABLE<sup>1</sup>

- Boomers+ (68%) were more likely than Generations Z and X (55% and 53%, respectively) to say that health/dental insurance makes their care affordable. The difference between the percentage of Millennials (61%) and Gen X (53%) who say the same was also statistically significantly different.
- While 69% of married/partnered respondents agreed, only 56% of single respondents agreed.
- 72% of those who earn \$100,000 or more agreed, compared to roughly 60% of those earning less.
- Non-LGBTQ+ respondents (62%) were more likely than LGBTQ+ respondents (52%) to have agreed.

### HAVE AGENTS THAT I FEEL COMFORTABLE TALKING TO

- Non-LGBTQ+ respondents were more likely than LGBTQ+ respondents (62% vs. 44%) to agree.
- Approximately 60% of Hispanics/Latinos and non-Hispanic whites agreed, in contrast to 49% of non-Hispanic Asians.
- 65% of bicultural immigrants agreed, compared to 53% of unacculturated and 45% of acculturated immigrants.

### ARE DESIGNED TO MATCH MY NEEDS

- Boomers+ were more likely than Gen X (64% vs. 56%) to have agreed.
- While 67% of those who are married/partnered agreed, only 52% of those who are single agreed.
- 69% of respondents who have graduated from college agreed, compared to 53% of those who have not graduated from college.
- Respondents with incomes of at least \$100,000 were more likely (74%) to have agreed than respondents who earn less than \$100,000 (60% for \$50,000–\$99,999 and 51% for less than \$50,000).
- 62% of respondents who do not identify as LGBTQ+ agreed, in contrast to 49% of those who identify as LGBTQ+.

### HAVE STRICT RULES WHEN IT COMES TO PAYING CLAIMS<sup>1</sup>

- Between 54% and 58% of Boomers+, Gen X, and Millennials agreed compared to only 42% of Gen Z.
- 62% of respondents earning \$100,000 or more agreed, in contrast to 48% of those earning less than \$50,000.
- 64% of employed respondents compared to 49% of unemployed respondents agreed.
- From 53% to 59% of non-Hispanic whites, non-Hispanic Asians, and Hispanics/Latinos agreed, compared to 44% of non-Hispanic Blacks.
- 64% of acculturated immigrants agreed, in contrast to 45% of unacculturated immigrants.

### ARE FAIR WHEN AUTHORIZING PAYMENTS<sup>1</sup>

- Boomers+ (58%) and Millennials (54%) are more likely than Gen X (46%) to have agreed.
- 58% of married/partnered respondents agreed, but only 47% of single respondents agreed.
- While 58% of those who have graduated from college agreed, only 49% of those who have not graduated from college agreed.
- Nearly two-thirds of those who earn \$100,000 or more agreed, compared to about half of those who earn less.
- Whereas 57% of non-LGBTQ+ respondents agreed, only 40% of LGBTQ+ respondents agreed. Nearly two-thirds of non-Hispanic Blacks agreed, in contrast to about half of Hispanics/Latinos, non-Hispanic Asians, and non-Hispanic whites.
- 59% of bicultural immigrants agreed compared to 47% of unacculturated immigrants.

### HAVE AGENTS IN MY NEIGHBORHOOD

- 46% of Millennials and 43% of Gen Z agreed, in contrast to 37% of Gen X and 30% of Boomers+.
- 45% of respondents earning \$100,000 or more agreed, compared to 33% of those earning less than \$50,000.
- More Hispanics/Latinos (45%) than non-Hispanic Asians and non-Hispanic whites (33% each) agreed.
- 51% of bicultural immigrants agreed, compared to 30% of acculturated immigrants.

### ARE SOLD BY AGENTS THAT LOOK LIKE ME

- Roughly 40% of Gen X, Millennials, and Gen Z agreed compared to 27% of Boomers+.
- 39% of married/partnered respondents agreed, in contrast to 29% of single respondents.
- While 48% of respondents with kids in their household agreed, only 35% of those without kids at home agreed.
- Those who have graduated from college were more likely than those who have not graduated from college to have agreed (43% vs. 27%).
- While 40% of respondents with income over \$100,000 agreed, only 30% of those with income under \$50,000 agreed.
- 40% of Hispanics/Latinos and 36% of non-Hispanic Blacks agreed, compared to 26% of non-Hispanic Asians. Note that 33% of non-Hispanic whites agreed, but it was not statistically significantly different from any of the other percentages.
- More bicultural and unacculturated immigrants than acculturated immigrants agreed (47% and 42%, respectively, compared to 19%).
- 36% of non-LGBTQ+ respondents agreed, in contrast to 26% of LGBTQ+ respondents.

### REQUIRE ME TO “JUMP THROUGH HOOPS” TO GET THE SERVICES I NEED<sup>1</sup>

- Approximately 45% of Gen Z, Millennials, and Gen X agreed, while only 27% of Boomers+ agreed.
- Those who are married/partnered were more likely than singles to have agreed (45% compared to 31%).
- 43% of urbanites agreed, compared to 32% of suburbanites.
- While 44% of Hispanics/Latinos agreed, only 35% of non-Hispanic Asians and 31% of non-Hispanic whites agreed.
- 49% of bicultural immigrants agreed, in contrast to 31% of acculturated immigrants.

### ARE SOMETHING I WORRY WILL DENY ME COVERAGE/SERVICE

- About half of Gen Z, Millennials, and Gen X agreed, in contrast to one-quarter of Boomers+.
- 39% of those earning \$100,000 had this worry, compared to only 30% of those earning less than \$50,000.
- Half of Hispanics/Latinos agreed compared to about 35% of non-Hispanic Asians, Blacks, and whites.
- Nearly one-half of respondents with a disability worried that they will be denied coverage/services, compared to one-third of those without a disability.

### ARE TOO CONFUSING

- About 40% of Gen Z, Millennials, and Gen X agreed that health/dental insurance is too confusing, compared to only 25% of Boomers+.
- 39% of urban respondents agreed, in contrast to 26% of suburban respondents.
- 35% of Hispanics/Latinos agreed, compared to 24% of non-Hispanic Blacks.

### CHANGE MY COVERAGE THROUGHOUT THE YEAR<sup>1</sup>

- 49% of Gen Z and 42% of Millennials agreed that insurers change their coverage throughout the year, compared to 35% of Gen X and 23% of Boomers+.
- While 38% of married/partnered respondents agreed, only 28% of single respondents agreed.
- 40% of respondents earning \$100,000 agreed, compared to about 28% of those earning less than \$100,000.
- Those with kids at home were more likely than those without kids at home to have agreed (44% vs. 28%).

### ARE SOMETHING I TALK TO MY KIDS ABOUT<sup>2</sup>

- About 60% of Millennials and Gen X indicated they talk to their kids about health/dental insurance, compared to roughly 37% of Gen Z and Boomers+.
- 57% of employed respondents said they talk to their kids about health/dental insurance, compared to 32% of those unemployed.

### ARE SOMETHING I LEARNED ABOUT FROM MY PARENTS

- Between 52%–55% of Gen Z and Millennials agreed, compared to 43% of Gen X, and further compared to 36% of Boomers+.
- Those who have kids at home were more likely to have learned about health/dental insurance from their parents (53% vs. 38%).
- 48% of respondents who graduated from college agreed, in contrast to 34% of those who have not graduated from college.
- While 44% of those who earn \$100,000 or more agreed, only 34% of those who earn less than \$50,000 did.
- Employed respondents (54%) were more likely than unemployed respondents (29%) to agree.
- More than 45% of Hispanics/Latinos and non-Hispanic Blacks agreed, compared to 33% of non-Hispanic Asians.

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<sup>2</sup> This question was asked of only respondents who indicated they had children high school age or younger living primarily in their household.

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Project Oversight Group members:

Eric Atwater, FSA, EA, FCA, MAAA  
Mallika Bender, FCAS, MAAA  
Husseine Essaheb, FSA, MAAA, CERA  
Patricia Fay, FSA, MAAA  
Tim Geddes, FSA, EA, FCA, MAAA  
Robert Gomez, FSA, MAAA, CERA  
Gabrielle Guzman, FSA, MAAA  
Andrew Hiles, FSA, MAAA  
Bushra Jafri, FSA, MAAA  
Alison Khan, FCAS, MAAA  
Destiny Lara, FSA  
Ian McCulla, FSA, MAAA  
Beth Neas, FSA, MAAA  
Maxwell Nurnberger, FSA, MAAA  
Max Rudolph, FSA, MAAA, CERA  
Priya Viswanath, FSA

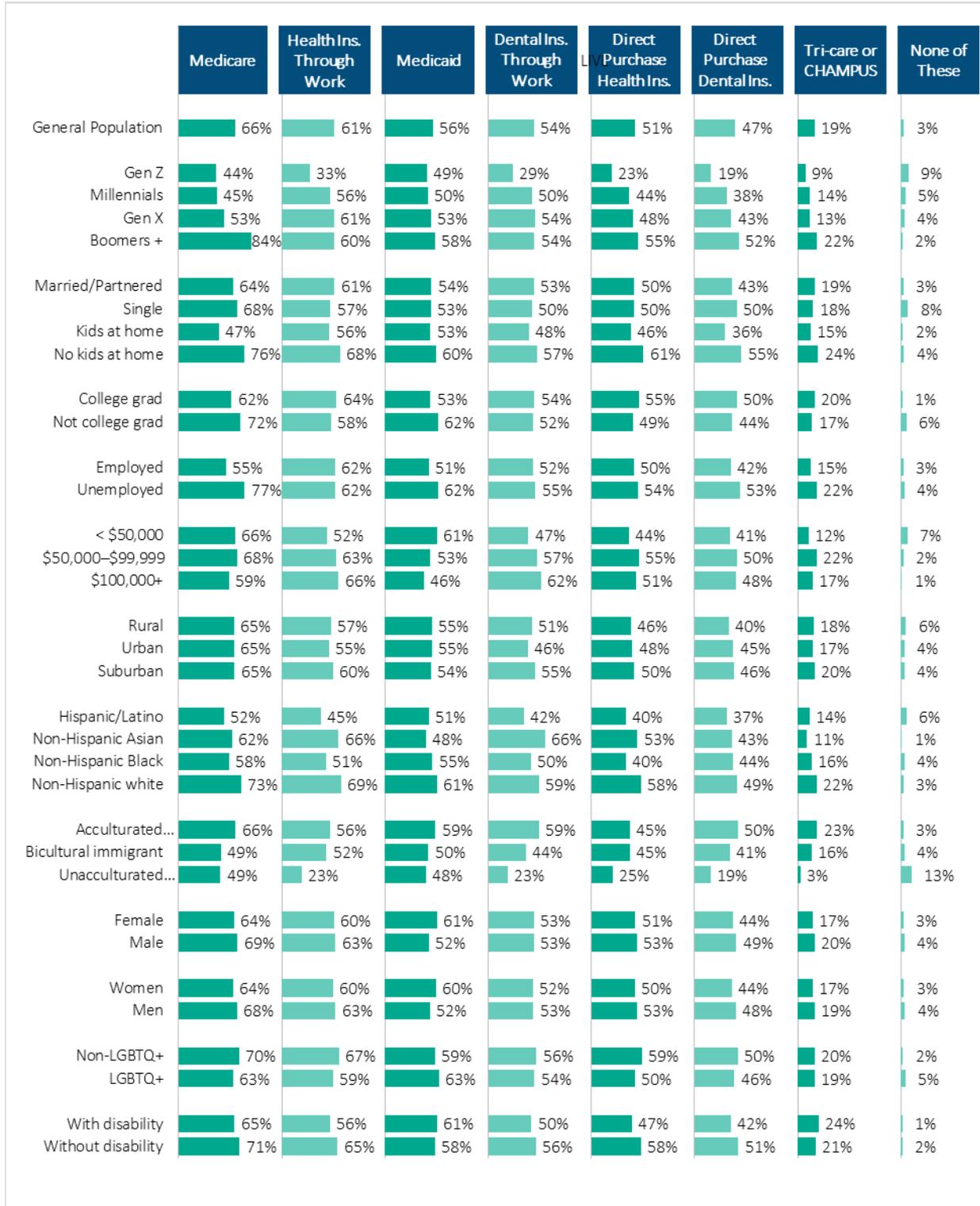
At the Society of Actuaries Research Institute:

R. Dale Hall, FSA, MAAA, CERA, CFA  
Barbara Scott, Sr. Research Administrator

## Appendix: Detailed Results

### AWARENESS

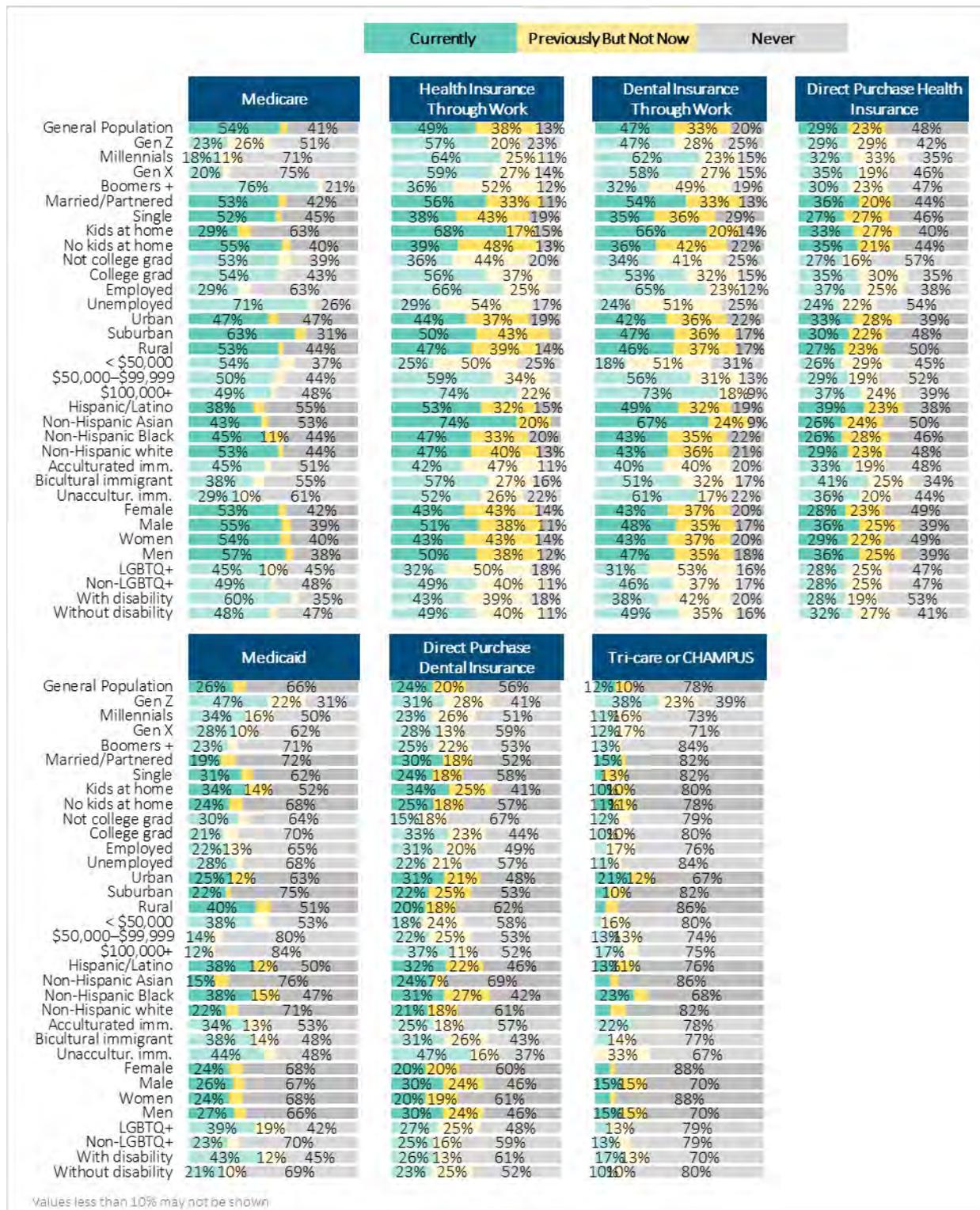
Which, if any, of the following health/dental insurance products/services have you heard of before today?



**OWNERSHIP**

**Ownership by Product**

To what extent have you contributed to or participated in or purchased each of the following products/services?



### Ownership by Subpopulation (1 of 2)

To what extent have you contributed to or participated in or purchased each of the following products/services?

	Currently			Previously But Not Now			Never					
	<b>General Population</b>			<b>Urban</b>			<b>Suburban</b>			<b>Rural</b>		
Medicare	54%	5%	41%	47%	6%	47%	63%	6%	31%	53%	3%	44%
Health Insurance Through Work	49%	38%	13%	44%	37%	19%	50%	43%	7%	47%	39%	14%
Dental Insurance Through Work	47%	33%	20%	42%	36%	22%	47%	36%	17%	46%	37%	17%
Direct Purchase Health Insurance	29%	23%	48%	33%	28%	39%	30%	22%	48%	27%	23%	50%
Medicaid	26%	8%	66%	25%	12%	63%	22%	3%	75%	40%	9%	51%
Direct Purchase Dental Insurance	24%	20%	56%	31%	21%	48%	22%	25%	53%	20%	18%	62%
Tri-care or CHAMPUS	12%	10%	78%	21%	12%	67%	8%	10%	82%	6%	8%	86%
	<b>Gen Z</b>			<b>Millennials</b>			<b>Gen X</b>			<b>Boomers +</b>		
Medicare	23%	26%	51%	18%	11%	71%	20%	5%	75%	76%	3%	21%
Health Insurance Through Work	57%	20%	23%	64%	25%	11%	59%	27%	14%	36%	52%	12%
Dental Insurance Through Work	47%	28%	25%	62%	23%	15%	58%	27%	15%	32%	49%	19%
Direct Purchase Health Insurance	29%	29%	42%	32%	33%	35%	35%	19%	46%	30%	23%	47%
Medicaid	47%	22%	31%	34%	16%	50%	28%	10%	62%	23%	6%	71%
Direct Purchase Dental Insurance	31%	28%	41%	23%	26%	51%	28%	13%	59%	25%	22%	53%
Tri-care or CHAMPUS	38%	23%	39%	11%	16%	73%	12%	17%	71%	13%	8%	84%
	<b>Married/Partnered</b>			<b>Single</b>			<b>Kids at Home</b>			<b>No Kids at Home</b>		
Medicare	53%	5%	42%	52%	3%	45%	29%	8%	63%	55%	5%	40%
Health Insurance Through Work	56%	33%	11%	38%	43%	19%	68%	17%	15%	39%	48%	13%
Dental Insurance Through Work	54%	33%	13%	35%	36%	29%	66%	20%	14%	36%	42%	22%
Direct Purchase Health Insurance	36%	20%	44%	27%	27%	46%	33%	27%	40%	35%	21%	44%
Medicaid	19%	9%	72%	31%	7%	62%	34%	14%	52%	24%	8%	68%
Direct Purchase Dental Insurance	30%	18%	52%	24%	18%	58%	34%	25%	41%	25%	18%	57%
Tri-care or CHAMPUS	15%	3%	82%	5%	13%	82%	10%	10%	80%	11%	11%	78%
	<b>Not College Grad</b>			<b>College Grad</b>			<b>Employed</b>			<b>Unemployed</b>		
Medicare	53%	8%	39%	54%	3%	43%	29%	8%	63%	71%	3%	26%
Health Insurance Through Work	36%	44%	20%	56%	37%	7%	66%	25%	9%	29%	54%	17%
Dental Insurance Through Work	34%	41%	25%	53%	32%	15%	65%	23%	12%	24%	51%	25%
Direct Purchase Health Insurance	27%	16%	57%	35%	30%	35%	37%	25%	38%	24%	22%	54%
Medicaid	30%	6%	64%	21%	9%	70%	22%	13%	65%	28%	4%	68%
Direct Purchase Dental Insurance	15%	18%	67%	33%	23%	44%	31%	20%	49%	22%	21%	57%
Tri-care or CHAMPUS	12%	9%	79%	10%	10%	80%	7%	17%	76%	11%	5%	84%
	<b>&lt; \$50,000</b>			<b>\$50,000-\$99,999</b>			<b>\$100,000+</b>					
Medicare	54%	9%	37%	50%	6%	44%	49%	3%	48%			
Health Insurance Through Work	25%	50%	25%	59%	34%	7%	74%	22%	4%			
Dental Insurance Through Work	18%	51%	31%	56%	31%	13%	73%	18%	9%			
Direct Purchase Health Insurance	26%	29%	45%	29%	19%	52%	37%	24%	39%			
Medicaid	38%	9%	53%	14%	6%	80%	12%	4%	84%			
Direct Purchase Dental Insurance	18%	24%	58%	22%	25%	53%	37%	11%	52%			
Tri-care or CHAMPUS	4%	16%	80%	13%	13%	74%	17%	8%	75%			

Ownership by Subpopulation (2 of 2)

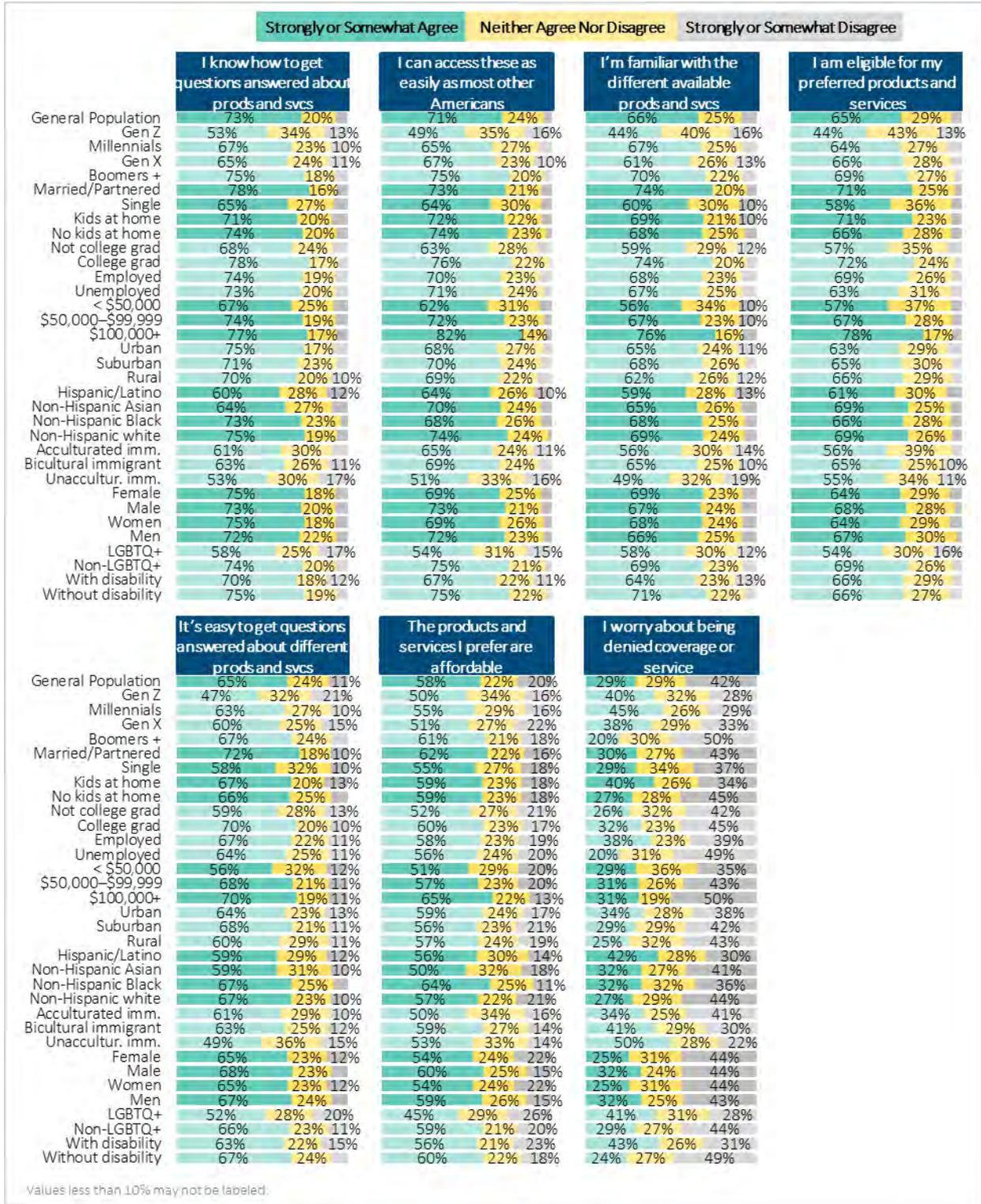
To what extent have you contributed to or participated in or purchased each of the following products/services?

	Currently			Previously But Not Now			Never					
	<b>Hispanic/Latino</b>			<b>Non-Hispanic Asian</b>			<b>Non-Hispanic Black</b>			<b>Non-Hispanic White</b>		
Medicare	38%	7%	55%	43%	4%	53%	45%	11%	44%	53%	3%	44%
Health Insurance Through Work	53%	32%	15%	74%	20%	6%	47%	33%	20%	47%	40%	13%
Dental Insurance Through Work	49%	32%	19%	67%	24%	9%	43%	35%	22%	43%	36%	21%
Direct Purchase Health Insurance	39%	23%	38%	26%	24%	50%	26%	28%	46%	29%	23%	48%
Medicaid	38%	12%	50%	15%	9%	76%	38%	15%	47%	22%	7%	71%
Direct Purchase Dental Insurance	32%	22%	46%	24%	7%	69%	31%	27%	42%	21%	18%	61%
Tri-care or CHAMPUS	13%	11%	76%	9%	5%	86%	23%	9%	68%	9%	9%	82%
	<b>Acculturated Imm.</b>			<b>Bicultural Imm.</b>			<b>Unacculturated Imm.</b>					
Medicare	45%	4%	51%	38%	7%	55%	29%	10%	61%			
Health Insurance Through Work	42%	47%	11%	57%	27%	16%	52%	26%	22%			
Dental Insurance Through Work	40%	40%	20%	51%	32%	17%	61%	17%	22%			
Direct Purchase Health Insurance	33%	19%	48%	41%	25%	34%	36%	20%	44%			
Medicaid	34%	13%	53%	38%	14%	48%	44%	8%	48%			
Direct Purchase Dental Insurance	25%	18%	57%	31%	26%	43%	47%	16%	37%			
Tri-care or CHAMPUS	22%	0%	78%	9%	14%	77%	0%	33%	67%			
	<b>Female</b>			<b>Male</b>			<b>Women</b>			<b>Men</b>		
Medicare	53%	5%	42%	55%	6%	39%	54%	6%	40%	57%	5%	38%
Health Insurance Through Work	43%	43%	14%	51%	38%	11%	43%	43%	14%	50%	38%	12%
Dental Insurance Through Work	43%	37%	20%	48%	35%	17%	43%	37%	20%	47%	35%	18%
Direct Purchase Health Insurance	28%	23%	49%	36%	25%	39%	29%	22%	49%	36%	25%	39%
Medicaid	24%	8%	68%	26%	7%	67%	24%	8%	68%	27%	7%	66%
Direct Purchase Dental Insurance	20%	20%	60%	30%	24%	46%	20%	19%	61%	30%	24%	46%
Tri-care or CHAMPUS	9%	3%	88%	15%	15%	70%	9%	3%	88%	15%	15%	70%
	<b>LGBTQ+</b>			<b>Non-LGBTQ+</b>			<b>With Disability</b>			<b>Without Disability</b>		
Medicare	45%	10%	45%	49%	3%	48%	60%	5%	35%	48%	5%	47%
Health Insurance Through Work	32%	50%	18%	49%	40%	11%	43%	39%	18%	49%	40%	11%
Dental Insurance Through Work	31%	53%	16%	46%	37%	17%	38%	42%	20%	49%	35%	16%
Direct Purchase Health Insurance	28%	25%	47%	28%	25%	47%	28%	19%	53%	32%	27%	41%
Medicaid	39%	19%	42%	23%	7%	70%	43%	12%	45%	21%	10%	69%
Direct Purchase Dental Insurance	27%	25%	48%	25%	16%	59%	26%	13%	61%	23%	25%	52%
Tri-care or CHAMPUS	8%	13%	79%	13%	8%	79%	17%	13%	70%	10%	10%	80%

**ACCESSIBILITY**

**Accessibility by Statement**

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?



Accessibility by Subpopulation (1 of 2)

Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

	Strongly or Somewhat Agree		Neither Agree Nor Disagree		Strongly or Somewhat Disagree	
	<b>Gen. Population</b>		<b>Urban</b>		<b>Suburban</b>	
I know how to get questions answered about prods and svcs	73%	20%	75%	17%	71%	23%
I can access these as easily as most other Americans	71%	24%	68%	27%	70%	24%
I'm familiar with the different available prods and svcs	66%	25%	65%	24%	68%	26%
I am eligible for my preferred products and services	65%	29%	63%	29%	65%	30%
It's easy to get questions answered about different prods and svcs	65%	24%	64%	23%	68%	21%
The products and services I prefer are affordable	58%	22%	59%	24%	56%	23%
I worry about being denied coverage or service	29%	29%	34%	28%	29%	29%
	<b>Gen Z</b>		<b>Millennials</b>		<b>Gen X</b>	
I know how to get questions answered about prods and svcs	53%	34%	67%	23%	65%	24%
I can access these as easily as most other Americans	49%	35%	65%	27%	67%	23%
I'm familiar with the different available prods and svcs	44%	40%	67%	25%	61%	26%
I am eligible for my preferred products and services	44%	43%	64%	27%	66%	28%
It's easy to get questions answered about different prods and svcs	47%	32%	63%	27%	60%	25%
The products and services I prefer are affordable	50%	34%	55%	29%	51%	27%
I worry about being denied coverage or service	40%	32%	45%	26%	38%	29%
	<b>Married/Partnr</b>		<b>Single</b>		<b>Kids at Home</b>	
I know how to get questions answered about prods and svcs	78%	16%	65%	27%	71%	20%
I can access these as easily as most other Americans	73%	21%	64%	30%	72%	22%
I'm familiar with the different available prods and svcs	74%	20%	60%	30%	69%	21%
I am eligible for my preferred products and services	71%	25%	58%	36%	71%	23%
It's easy to get questions answered about different prods and svcs	72%	18%	58%	32%	67%	20%
The products and services I prefer are affordable	62%	22%	55%	27%	59%	23%
I worry about being denied coverage or service	30%	27%	29%	34%	40%	26%
	<b>Not College Grad</b>		<b>College Grad</b>		<b>Employed</b>	
I know how to get questions answered about prods and svcs	68%	24%	78%	17%	74%	19%
I can access these as easily as most other Americans	63%	28%	76%	22%	70%	23%
I'm familiar with the different available prods and svcs	59%	29%	74%	20%	68%	23%
I am eligible for my preferred products and services	57%	35%	72%	24%	69%	26%
It's easy to get questions answered about different prods and svcs	59%	28%	70%	20%	67%	22%
The products and services I prefer are affordable	52%	27%	60%	23%	58%	23%
I worry about being denied coverage or service	26%	32%	32%	33%	38%	23%
	<b>&lt; \$50,000</b>		<b>\$50,000-\$99,999</b>		<b>\$100,000+</b>	
I know how to get questions answered about prods and svcs	67%	25%	74%	19%	77%	17%
I can access these as easily as most other Americans	62%	31%	72%	23%	82%	14%
I'm familiar with the different available prods and svcs	56%	34%	67%	23%	76%	16%
I am eligible for my preferred products and services	57%	37%	67%	28%	78%	17%
It's easy to get questions answered about different prods and svcs	56%	32%	68%	21%	70%	19%
The products and services I prefer are affordable	51%	29%	57%	23%	65%	22%
I worry about being denied coverage or service	29%	36%	31%	26%	31%	9%
	<b>Hispanic/Latino</b>		<b>Non-Hispanic Asia</b>		<b>Non-Hispanic Black</b>	
I know how to get questions answered about prods and svcs	60%	28%	64%	27%	73%	23%
I can access these as easily as most other Americans	64%	26%	70%	24%	68%	26%
I'm familiar with the different available prods and svcs	59%	28%	65%	26%	68%	25%
I am eligible for my preferred products and services	61%	30%	69%	25%	66%	28%
It's easy to get questions answered about different prods and svcs	59%	29%	59%	31%	67%	25%
The products and services I prefer are affordable	56%	30%	50%	32%	64%	25%
I worry about being denied coverage or service	42%	28%	32%	27%	32%	32%

### Accessibility by Subpopulation (2 of 2)

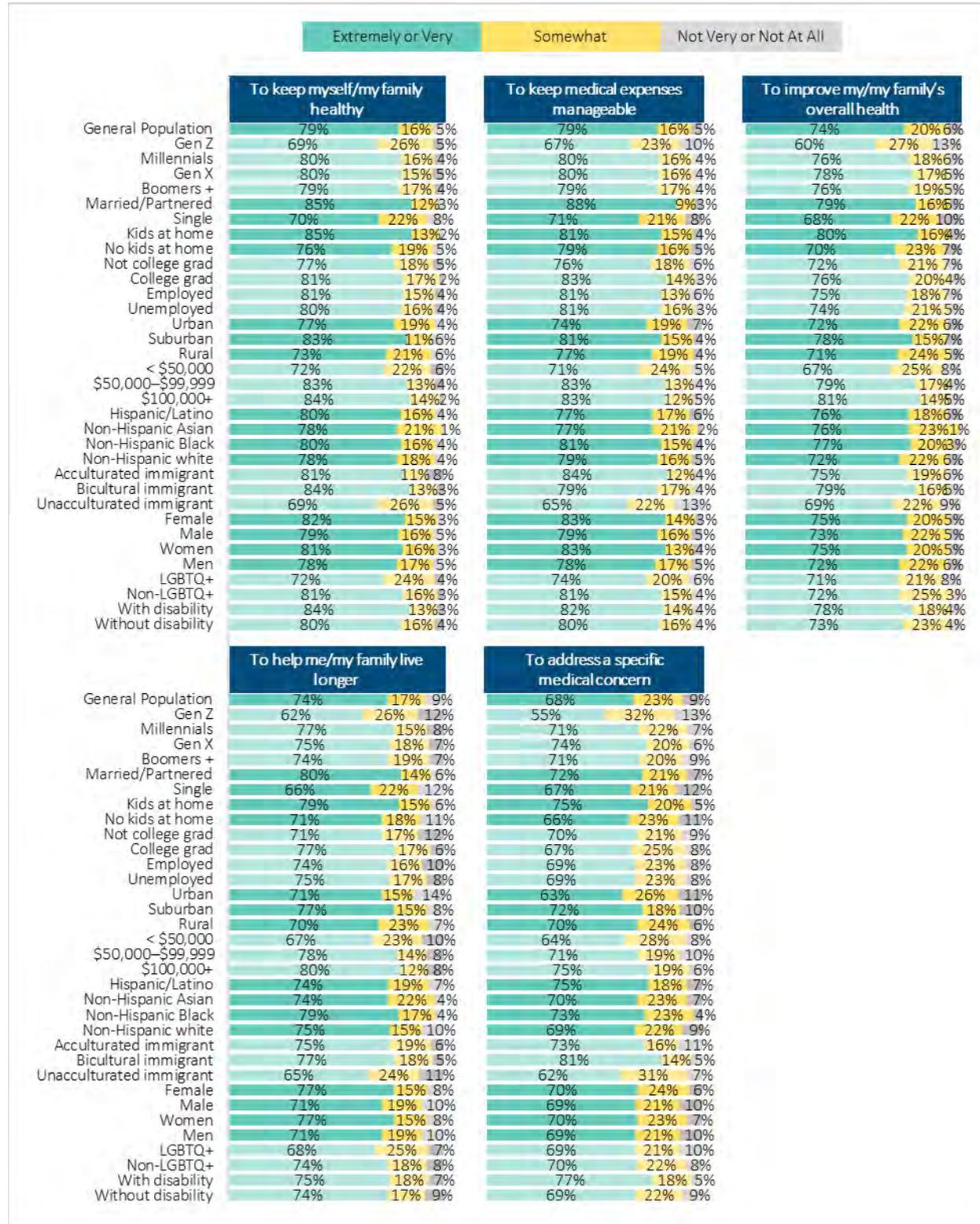
Thinking about health/dental insurance products and services overall, how strongly do you agree or disagree that each of the following statements describes you?

	Strongly or Somewhat Agree			Neither Agree Nor Disagree			Strongly or Somewhat Disagree					
	<b>Acculturated Imm</b>			<b>Bicultural Imm.</b>			<b>Nonacculturated Im</b>					
I know how to get questions answered about prods and svcs	61%	30%	9%	63%	26%	11%	53%	30%	17%			
I can access these as easily as most other Americans	65%	24%	11%	69%	24%	7%	51%	33%	16%			
I'm familiar with the different available prods and svcs	56%	30%	14%	65%	25%	10%	49%	32%	19%			
I am eligible for my preferred products and services	56%	39%	5%	65%	25%	10%	55%	34%	11%			
It's easy to get questions answered about different prods and svcs	61%	29%	10%	63%	25%	12%	49%	36%	15%			
The products and services I prefer are affordable	50%	34%	16%	59%	27%	14%	53%	33%	14%			
I worry about being denied coverage or service	34%	25%	41%	41%	29%	30%	50%	28%	22%			
	<b>Female</b>			<b>Male</b>			<b>Women</b>			<b>Men</b>		
I know how to get questions answered about prods and svcs	75%	18%	7%	73%	20%	7%	75%	18%	7%	72%	22%	6%
I can access these as easily as most other Americans	69%	25%	6%	73%	21%	6%	69%	26%	5%	72%	23%	5%
I'm familiar with the different available prods and svcs	69%	23%	8%	67%	24%	9%	68%	24%	8%	66%	25%	9%
I am eligible for my preferred products and services	64%	29%	7%	68%	28%	4%	64%	29%	7%	67%	30%	3%
It's easy to get questions answered about different prods and svcs	65%	23%	12%	68%	23%	9%	65%	23%	12%	67%	24%	9%
The products and services I prefer are affordable	54%	24%	22%	60%	25%	15%	54%	24%	22%	59%	26%	15%
I worry about being denied coverage or service	25%	31%	44%	32%	24%	44%	25%	31%	44%	32%	25%	43%
	<b>LGBTQ+</b>			<b>Non-LGBTQ+</b>			<b>With Disability</b>			<b>Without Disabilit</b>		
I know how to get questions answered about prods and svcs	58%	25%	17%	74%	20%	6%	70%	18%	12%	75%	19%	6%
I can access these as easily as most other Americans	54%	31%	15%	75%	21%	4%	67%	22%	11%	75%	22%	3%
I'm familiar with the different available prods and svcs	58%	30%	12%	69%	23%	8%	64%	23%	13%	71%	22%	7%
I am eligible for my preferred products and services	54%	30%	16%	69%	26%	5%	66%	29%	5%	66%	27%	7%
It's easy to get questions answered about different prods and svcs	52%	28%	20%	66%	23%	11%	63%	22%	15%	67%	24%	9%
The products and services I prefer are affordable	45%	29%	26%	59%	21%	20%	56%	21%	23%	60%	22%	18%
I worry about being denied coverage or service	41%	31%	28%	29%	27%	44%	43%	26%	31%	24%	27%	49%

## MOTIVATIONS

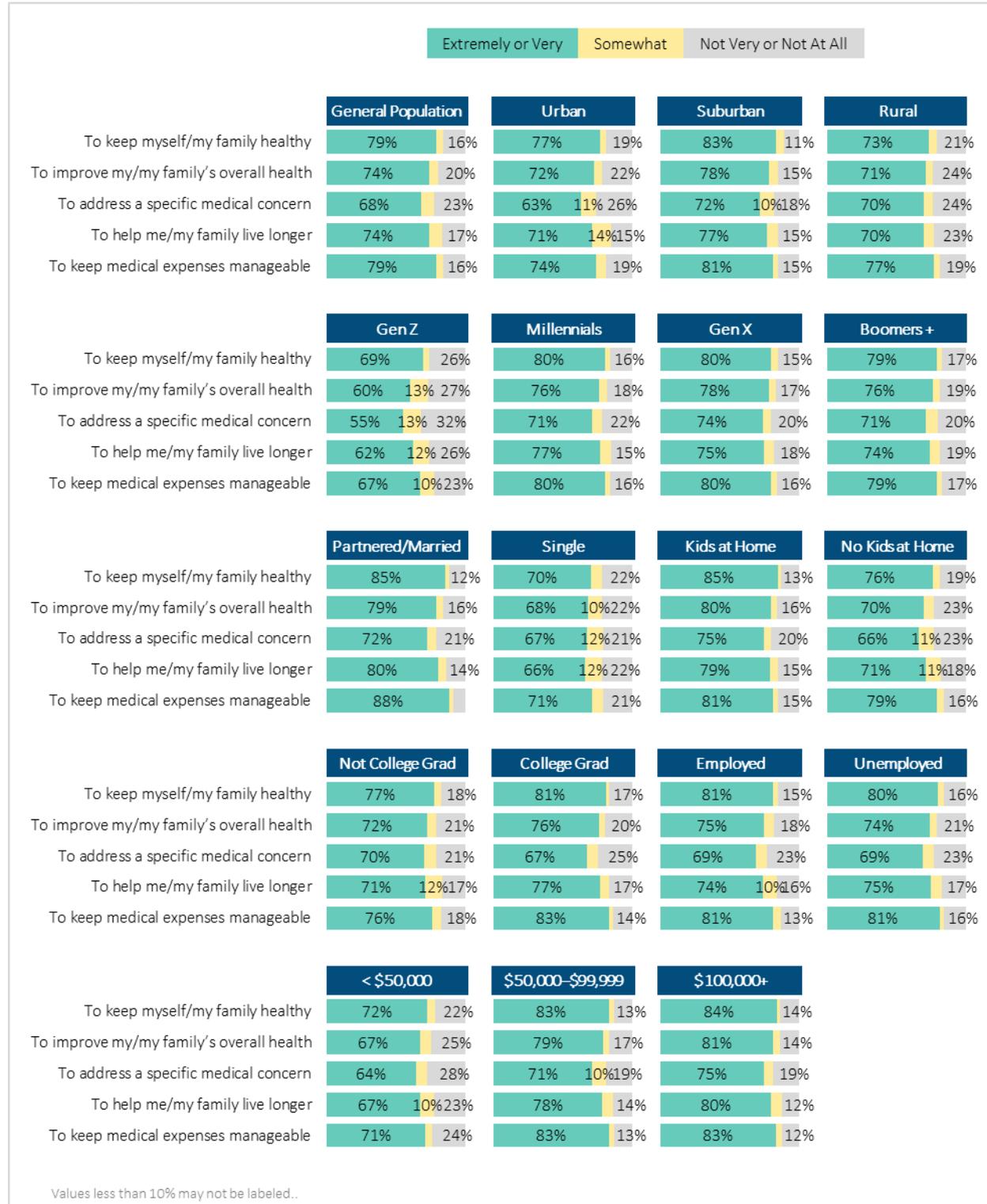
### Motivations by Reason

How motivating is a reason to purchase health/dental insurance?



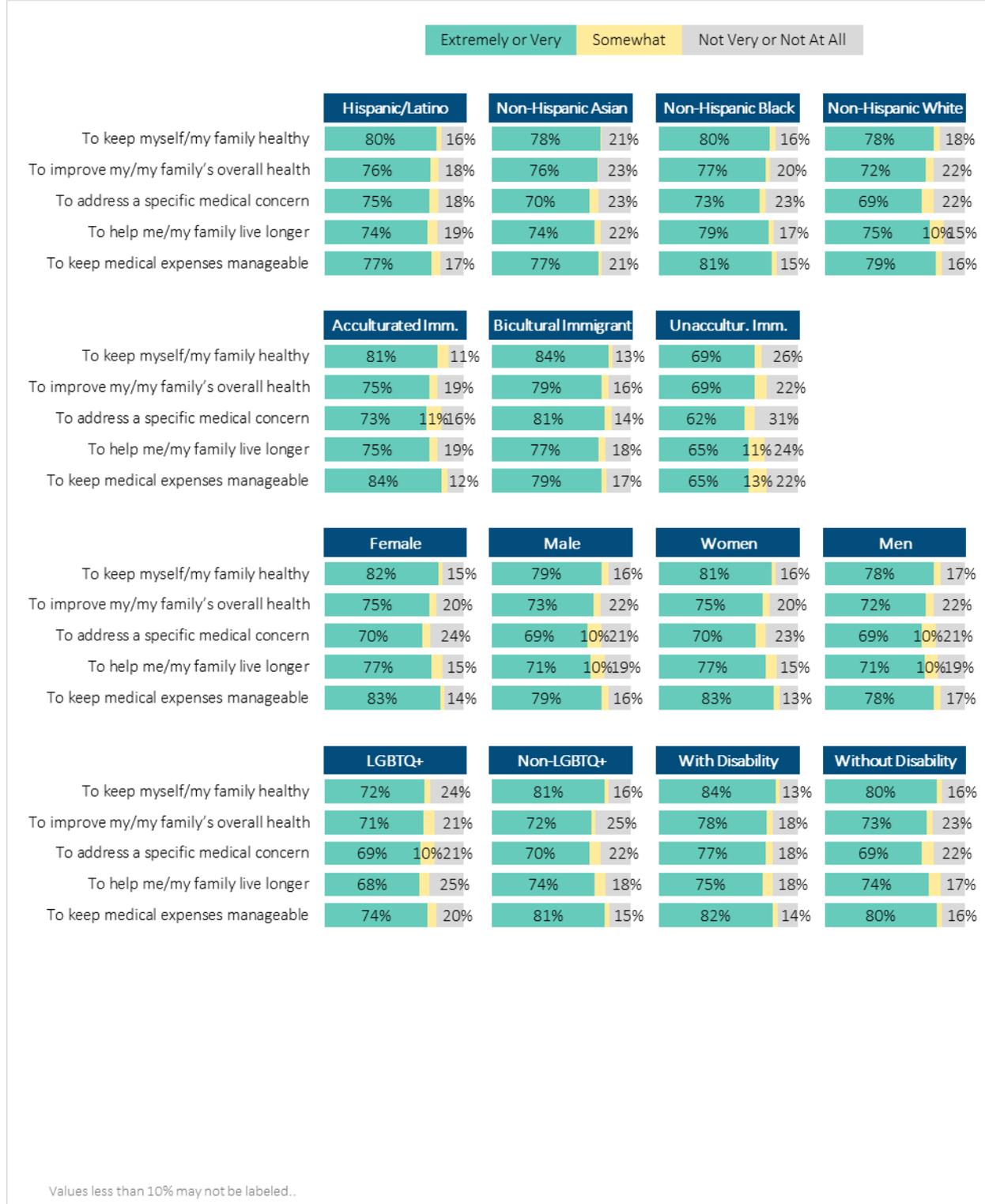
### Motivations by Subpopulation (1 of 2)

How motivating is a reason to purchase health/dental insurance?



### Motivations by Subpopulation (2 of 2)

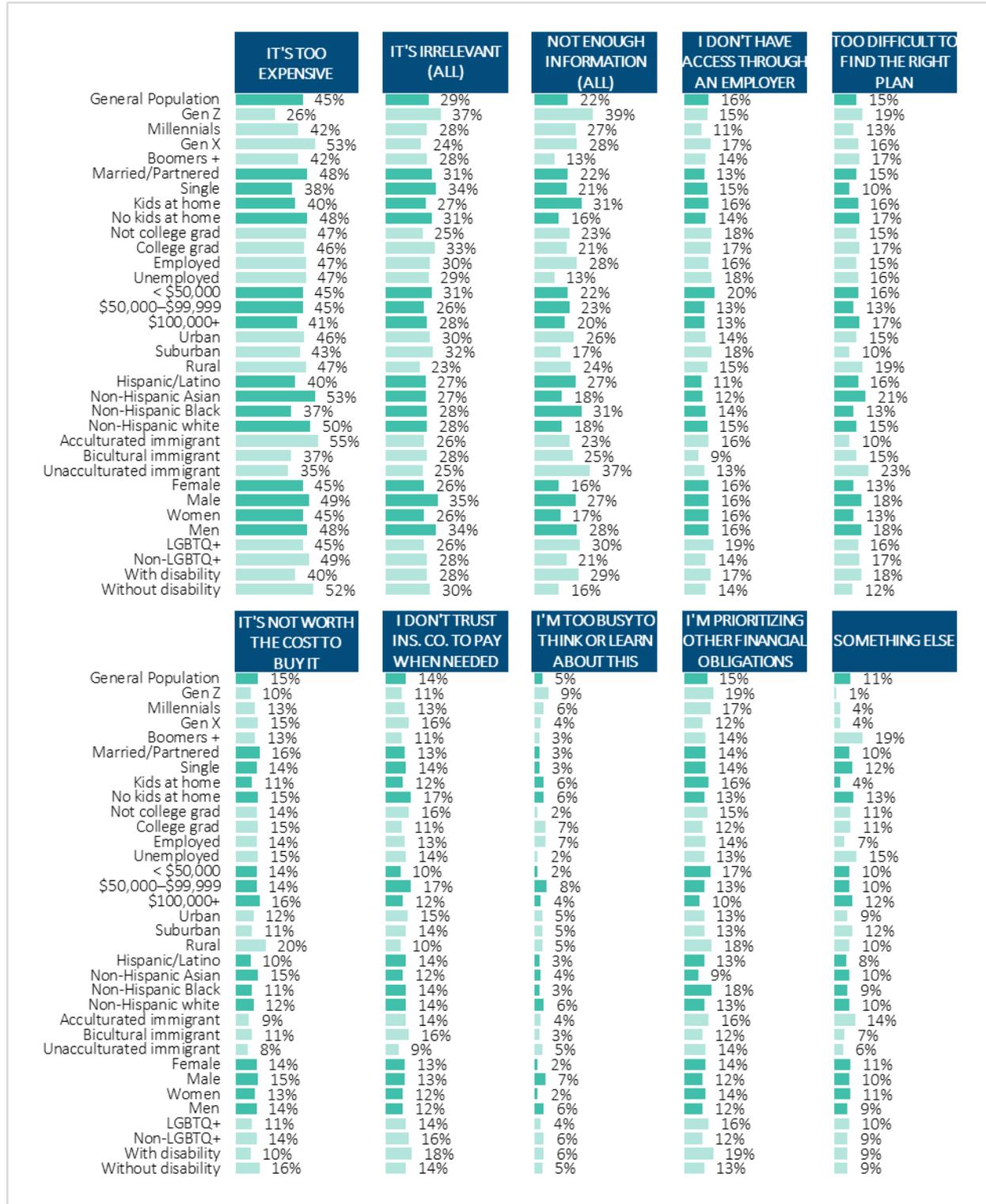
How motivating is a reason to purchase health/dental insurance?



**BARRIERS**

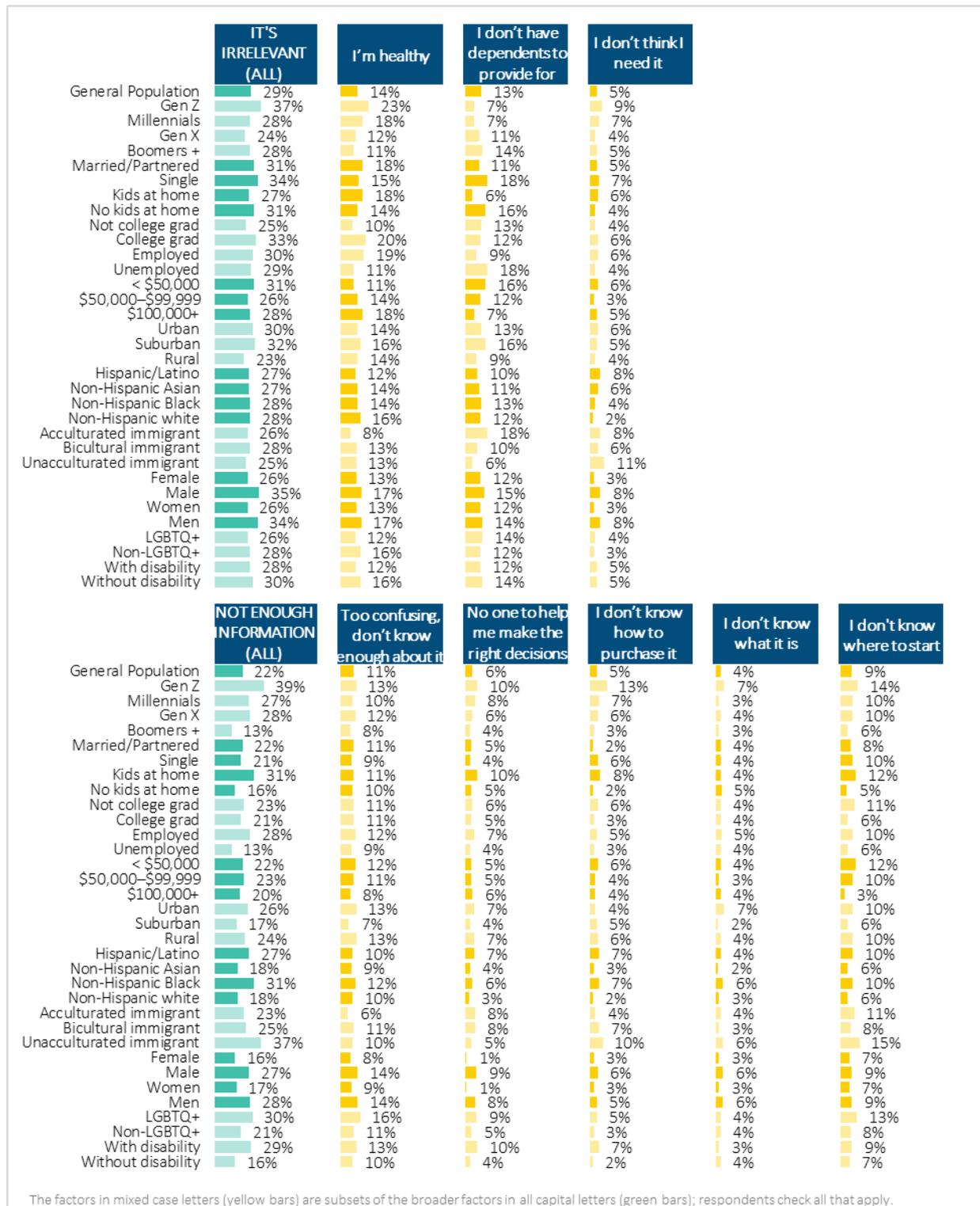
**Barriers by Factor**

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



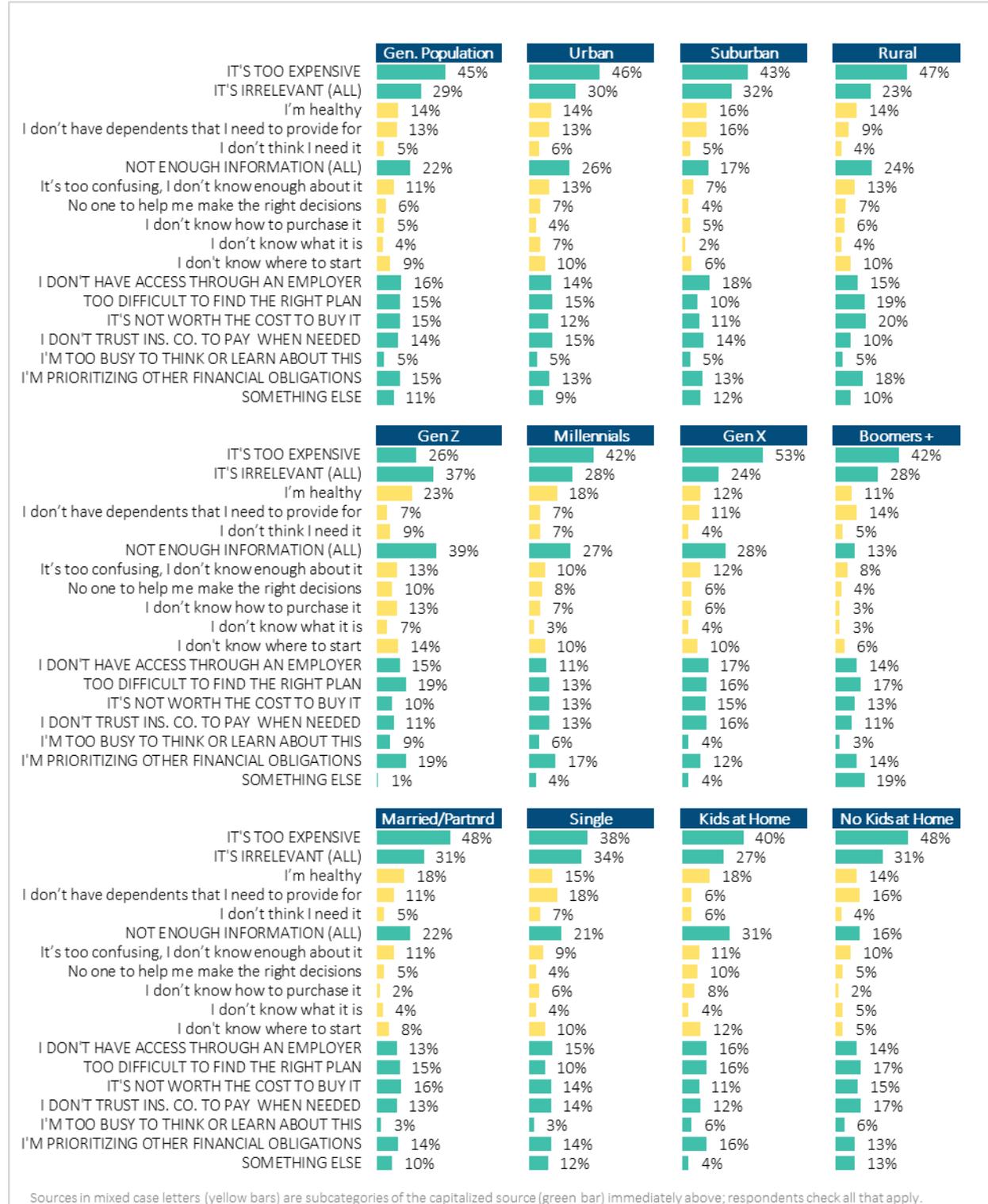
### Barriers: Detailed Responses for Irrelevance and Lack of Information

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



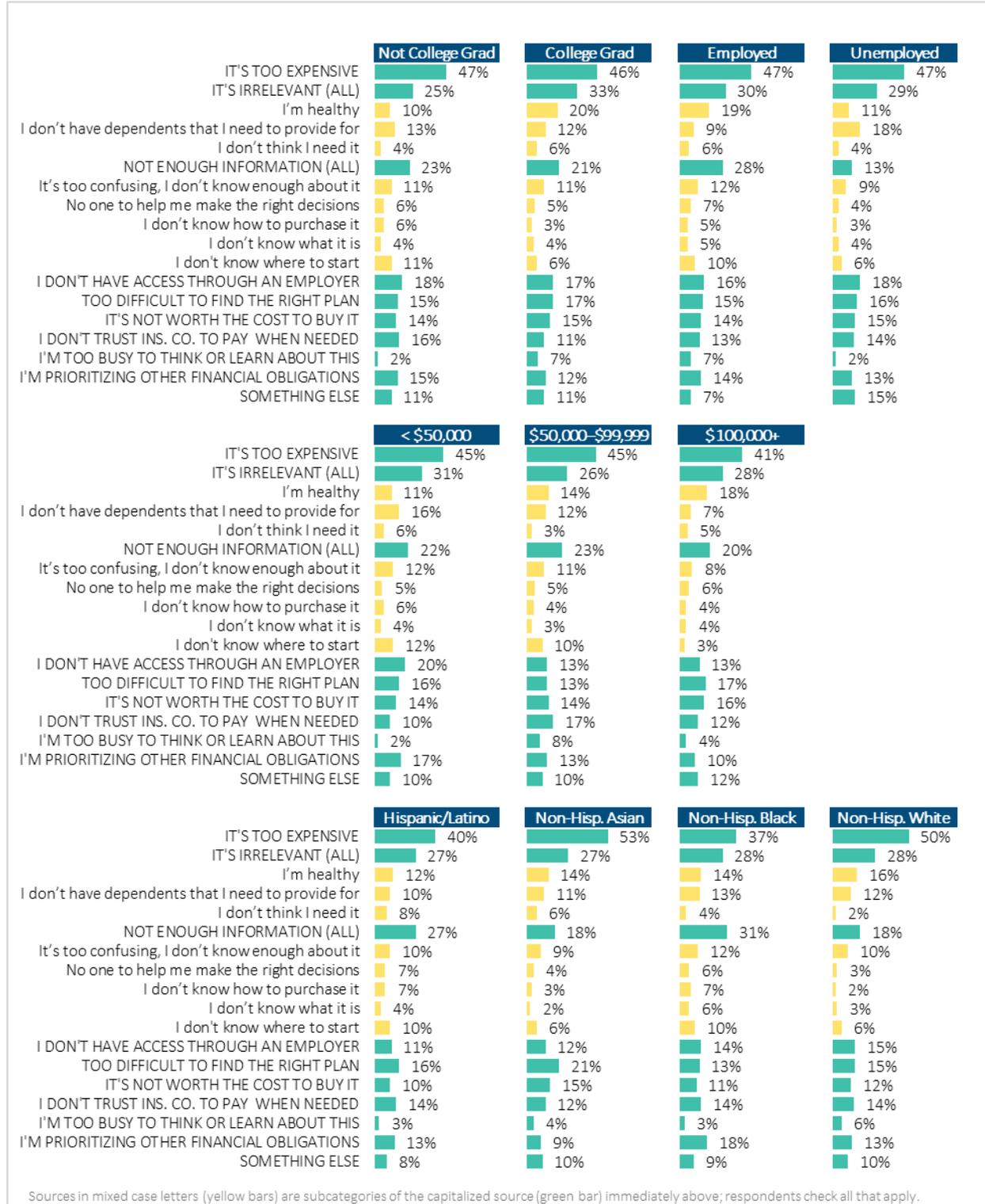
### Barriers by Subpopulation (1 of 3)

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



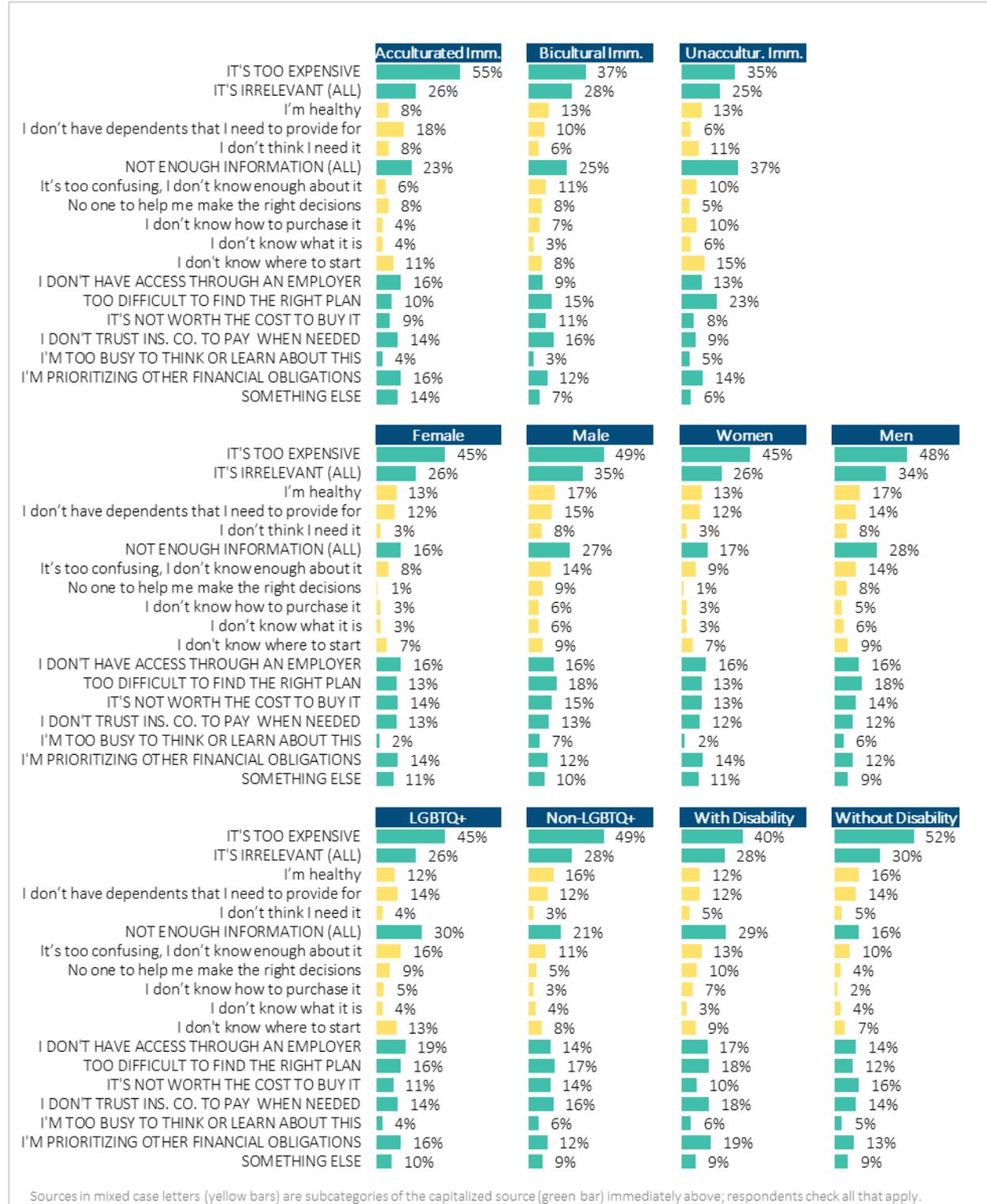
### Barriers by Subpopulation (2 of 3)

Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



### Barriers by Subpopulation (3 of 3)

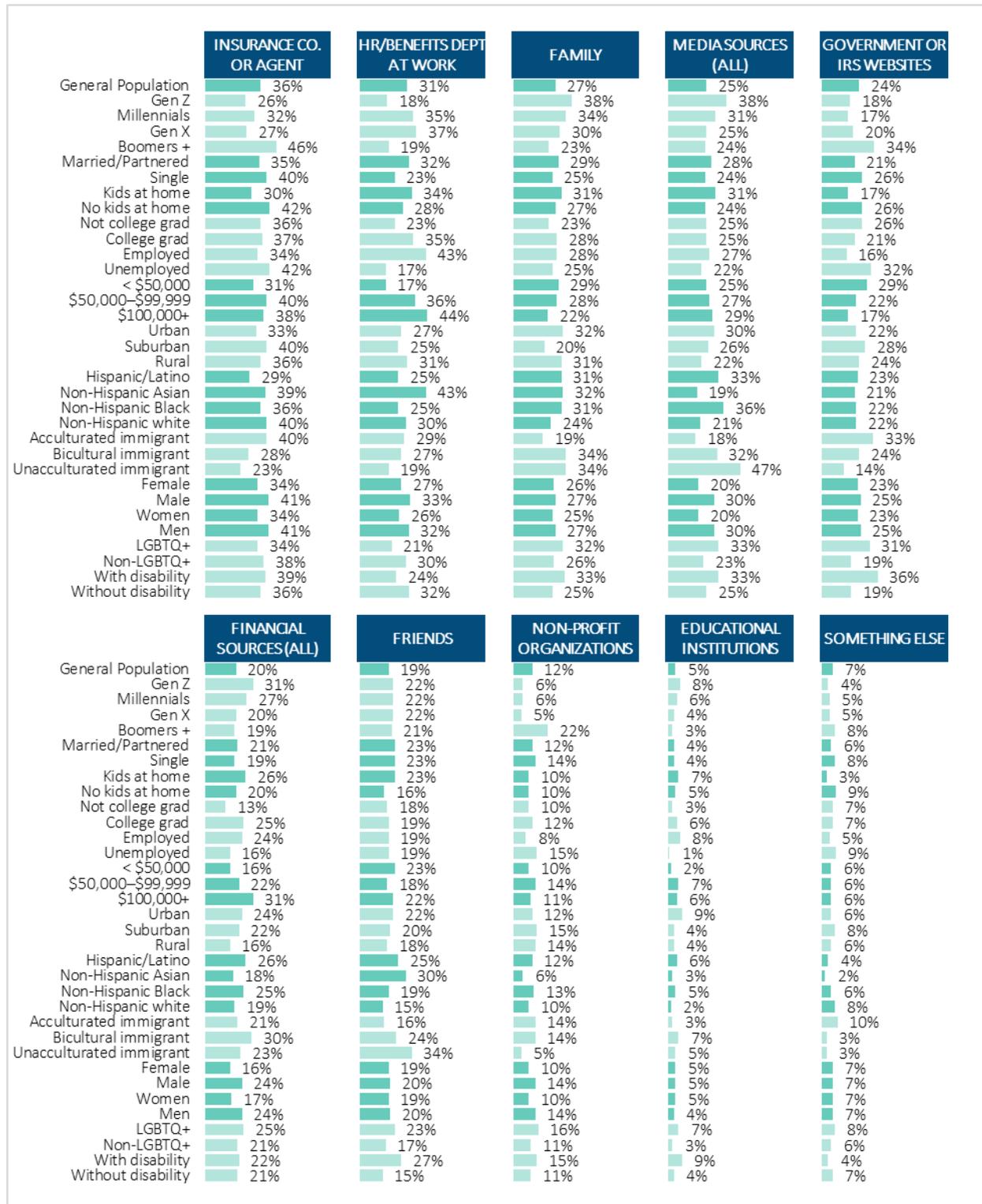
Which, if any, of the following factors would reduce your interest in contributing to/participating in health/dental insurance?



**INFORMATION SOURCES**

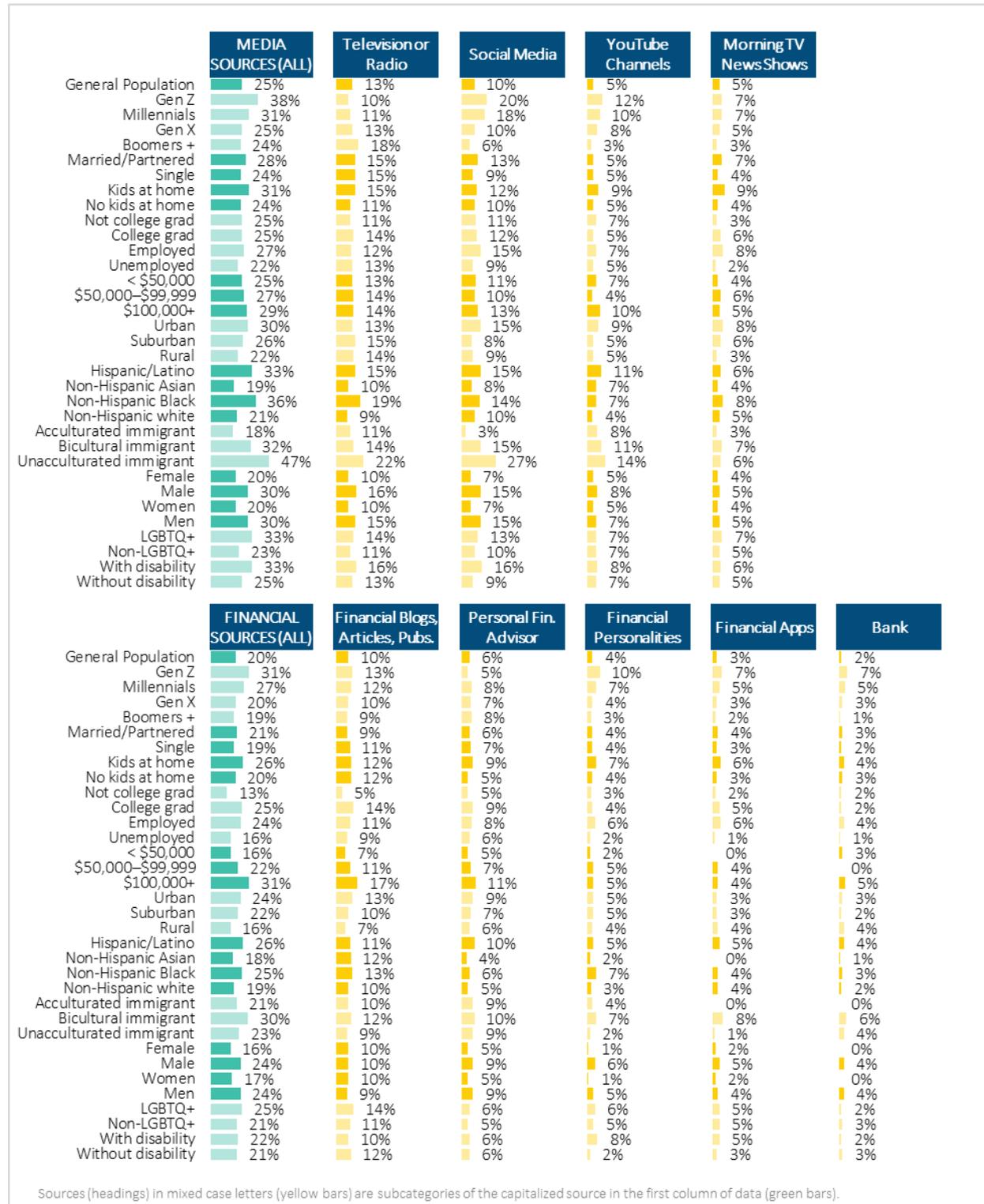
**Main Categories of Information Sources**

Where do you typically get your information about health/dental insurance products/services?



Detail for Media and Financial Sources of Information

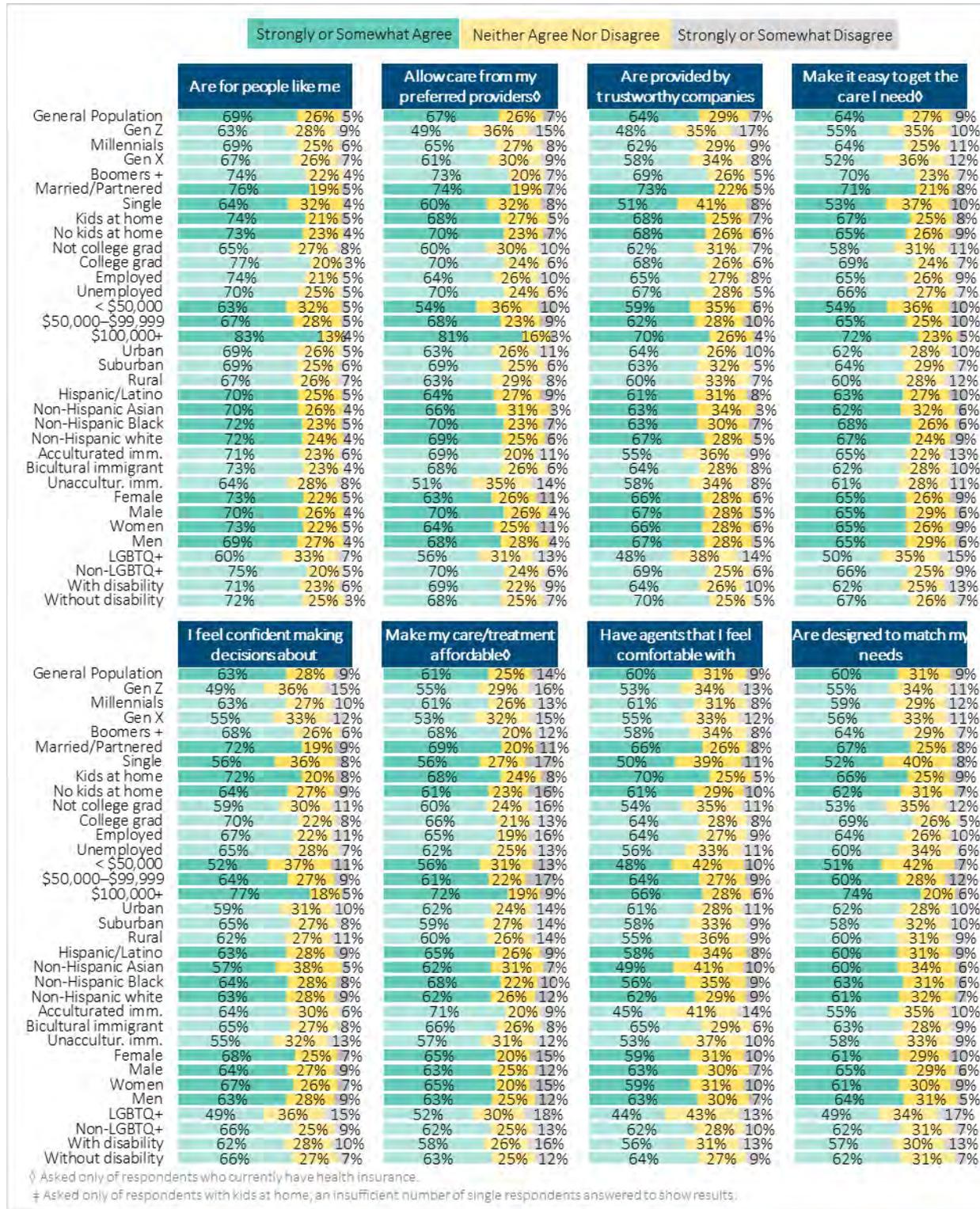
Where do you typically get your information about health/dental insurance products/services?



PERCEPTIONS

Perceptions by Statement (1 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?



Perceptions by Statement (2 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

	Strongly or Somewhat Agree			Neither Agree Nor Disagree			Strongly or Somewhat Disagree					
	<b>Have strict rules when paying claims<sup>‡</sup></b>			<b>Are fair when authorizing payments<sup>‡</sup></b>			<b>I talk to my kids about<sup>‡</sup></b>			<b>I learned about from my parents</b>		
General Population	54%	35%	11%	53%	34%	13%	48%	29%	23%	39%	29%	32%
Gen Z	42%	45%	13%	53%	33%	14%	37%	34%	29%	55%	28%	17%
Millennials	54%	34%	12%	54%	31%	15%	56%	25%	19%	52%	28%	20%
Gen X	58%	33%	9%	46%	38%	16%	60%	22%	18%	43%	29%	28%
Boomers +	57%	34%	9%	58%	33%	9%	36%	22%	42%	27%	30%	43%
Married/Partnered	59%	30%	11%	58%	31%	11%	49%	28%	23%	50%	20%	30%
Single	50%	42%	8%	47%	41%	12%				29%	36%	35%
Kids at home	55%	33%	12%	58%	28%	14%	55%	25%	20%	53%	23%	24%
No kids at home	57%	35%	8%	57%	34%	9%	52%	19%	29%	38%	29%	33%
Not college grad	52%	37%	11%	49%	38%	13%	46%	32%	22%	34%	33%	33%
College grad	59%	33%	8%	58%	31%	11%	52%	23%	25%	48%	19%	33%
Employed	64%	27%	9%	56%	32%	12%	57%	25%	18%	54%	22%	24%
Unemployed	49%	42%	9%	54%	35%	11%	32%	28%	40%	29%	31%	40%
< \$50,000	48%	42%	10%	47%	42%	11%	45%	22%	33%	34%	34%	32%
\$50,000-\$99,999	57%	34%	9%	50%	34%	16%	47%	30%	23%	43%	23%	34%
\$100,000+	62%	27%	11%	65%	26%	9%	60%	21%	19%	44%	25%	31%
Urban	57%	33%	10%	50%	37%	13%	60%	17%	23%	42%	27%	31%
Suburban	52%	38%	10%	53%	35%	12%	46%	33%	21%	36%	30%	34%
Rural	55%	31%	14%	56%	34%	10%	46%	30%	24%	39%	33%	28%
Hispanic/Latino	53%	36%	11%	54%	31%	15%	58%	24%	18%	46%	32%	22%
Non-Hispanic Asian	56%	39%	5%	50%	42%	8%	49%	28%	23%	33%	31%	36%
Non-Hispanic Black	44%	36%	20%	64%	28%	8%	59%	30%	11%	47%	24%	29%
Non-Hispanic white	59%	33%	8%	54%	36%	10%	45%	35%	20%	41%	28%	31%
Acculturated imm.	64%	30%	6%	51%	33%	16%	48%	24%	28%	34%	37%	29%
Bicultural immigrant	54%	35%	11%	59%	28%	13%	59%	24%	17%	50%	29%	21%
Unaccultur. imm.	45%	40%	15%	47%	34%	19%	60%	24%	16%	46%	33%	21%
Female	56%	33%	11%	55%	32%	13%	45%	32%	23%	41%	25%	34%
Male	55%	37%	8%	55%	35%	10%	55%	19%	26%	41%	29%	30%
Women	55%	34%	11%	55%	31%	14%	46%	32%	22%	41%	26%	33%
Men	56%	37%	7%	54%	37%	9%	56%	19%	25%	41%	28%	31%
LGBTQ+	55%	35%	10%	40%	45%	15%	40%	29%	31%	40%	33%	27%
Non-LGBTQ+	58%	32%	10%	57%	33%	10%	51%	28%	21%	42%	25%	33%
With disability	60%	28%	12%	54%	30%	16%	49%	27%	24%	40%	29%	31%
Without disability	58%	34%	8%	57%	33%	10%	50%	29%	21%	41%	26%	33%
	<b>Have agents in my neighborhood</b>			<b>Are sold by agents that look like me</b>			<b>Make it hard to get service I need<sup>‡</sup></b>			<b>I worry will deny me coverage/svc</b>		
General Population	38%	40%	22%	35%	51%	14%	35%	30%	35%	33%	31%	36%
Gen Z	43%	41%	16%	39%	46%	15%	45%	36%	19%	49%	35%	16%
Millennials	46%	37%	17%	40%	43%	17%	48%	31%	21%	50%	28%	22%
Gen X	37%	42%	21%	36%	50%	14%	43%	33%	24%	44%	29%	27%
Boomers +	30%	47%	23%	27%	59%	14%	27%	28%	45%	25%	28%	47%
Married/Partnered	40%	38%	22%	39%	47%	14%	41%	24%	35%	40%	25%	35%
Single	36%	44%	20%	29%	59%	12%	31%	36%	33%	32%	34%	34%
Kids at home	50%	32%	18%	48%	41%	11%	45%	28%	27%	42%	30%	28%
No kids at home	38%	40%	22%	35%	53%	12%	33%	29%	38%	36%	26%	38%
Not college grad	34%	45%	21%	27%	57%	16%	33%	33%	34%	35%	34%	31%
College grad	40%	37%	23%	43%	47%	10%	39%	23%	38%	36%	23%	41%
Employed	50%	28%	22%	43%	43%	14%	46%	27%	27%	45%	26%	29%
Unemployed	26%	51%	23%	28%	59%	13%	26%	28%	46%	26%	30%	44%
< \$50,000	33%	43%	24%	30%	57%	13%	35%	33%	32%	30%	40%	30%
\$50,000-\$99,999	41%	38%	21%	34%	52%	14%	37%	29%	34%	37%	26%	37%
\$100,000+	45%	36%	19%	40%	45%	15%	39%	25%	36%	39%	19%	42%
Urban	42%	37%	21%	36%	48%	16%	43%	28%	29%	38%	31%	31%
Suburban	34%	43%	23%	32%	56%	12%	32%	32%	36%	34%	28%	38%
Rural	35%	40%	25%	35%	49%	16%	36%	29%	35%	29%	32%	39%
Hispanic/Latino	45%	37%	18%	40%	47%	13%	44%	33%	23%	49%	29%	22%
Non-Hispanic Asian	33%	45%	22%	26%	49%	25%	35%	38%	27%	37%	31%	32%
Non-Hispanic Black	38%	41%	21%	36%	47%	17%	38%	30%	32%	36%	29%	35%
Non-Hispanic white	33%	46%	21%	33%	55%	12%	31%	31%	38%	33%	29%	38%
Acculturated imm.	30%	44%	26%	19%	63%	18%	31%	33%	36%	43%	24%	33%
Bicultural immigrant	51%	37%	12%	47%	41%	12%	49%	31%	20%	49%	28%	23%
Unaccultur. imm.	43%	34%	23%	42%	45%	13%	44%	37%	19%	53%	35%	12%
Female	36%	43%	21%	35%	52%	13%	33%	28%	39%	35%	28%	37%
Male	40%	38%	22%	37%	49%	14%	40%	26%	34%	35%	29%	36%
Women	35%	44%	21%	35%	52%	13%	33%	28%	39%	35%	28%	37%
Men	40%	39%	21%	37%	49%	14%	40%	27%	33%	34%	30%	36%
LGBTQ+	33%	47%	20%	26%	60%	14%	45%	34%	21%	46%	30%	24%
Non-LGBTQ+	41%	37%	22%	36%	49%	15%	36%	30%	34%	38%	26%	36%
With disability	40%	38%	22%	40%	44%	16%	43%	27%	30%	47%	26%	27%
Without disability	41%	37%	22%	34%	54%	12%	35%	29%	36%	35%	26%	39%

<sup>‡</sup> Asked only of respondents who currently have health insurance.  
<sup>‡</sup> Asked only of respondents with kids at home; an insufficient number of single respondents answered to show results.

Perceptions by Statement (3 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?



Perceptions by Subpopulation (1 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

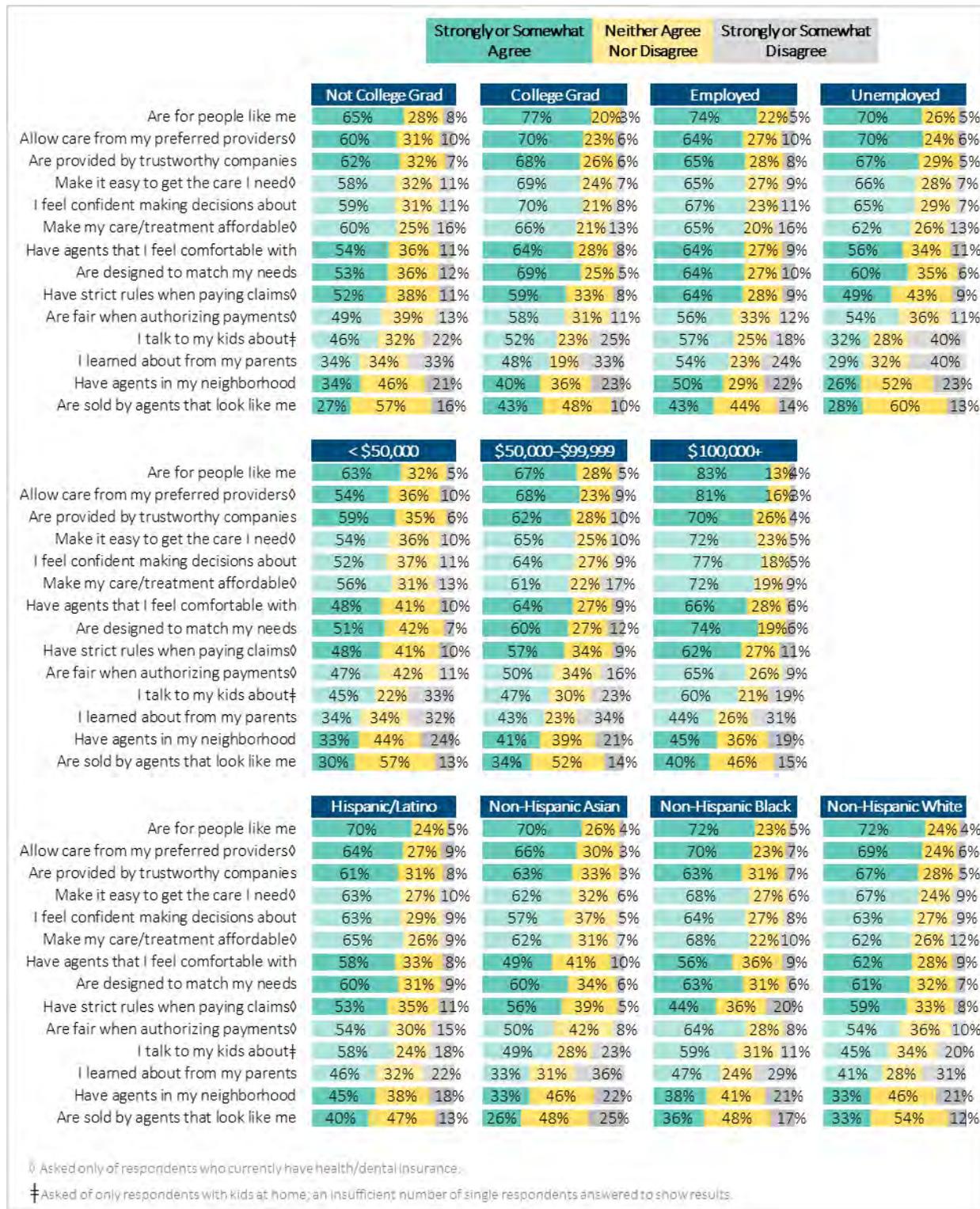
	Strongly or Somewhat Agree			Neither Agree Nor Disagree			Strongly or Somewhat Disagree					
	<b>General Population</b>			<b>Urban</b>			<b>Suburban</b>			<b>Rural</b>		
Are for people like me	69%	26%	5%	69%	27%	5%	69%	26%	6%	67%	27%	7%
Allow care from my preferred providers <sup>o</sup>	67%	26%	7%	63%	26%	11%	69%	26%	6%	63%	30%	8%
Are provided by trustworthy companies	64%	29%	7%	64%	26%	10%	63%	32%	5%	60%	34%	7%
Make it easy to get the care I need <sup>o</sup>	64%	28%	9%	62%	29%	10%	64%	29%	7%	60%	29%	12%
I feel confident making decisions about	63%	28%	9%	59%	31%	10%	65%	28%	8%	62%	27%	11%
Make my care/treatment affordable <sup>o</sup>	61%	26%	14%	62%	25%	14%	59%	28%	14%	60%	26%	14%
Have agents that I feel comfortable with	60%	31%	9%	61%	28%	11%	58%	34%	9%	55%	37%	9%
Are designed to match my needs	60%	31%	9%	62%	29%	10%	58%	33%	10%	60%	32%	9%
Have strict rules when paying claims <sup>o</sup>	54%	35%	11%	57%	34%	10%	52%	39%	10%	55%	32%	14%
Are fair when authorizing payments <sup>o</sup>	53%	35%	13%	50%	38%	13%	53%	35%	12%	56%	34%	10%
I talk to my kids about <sup>†</sup>	48%	29%	23%	60%	18%	23%	46%	33%	21%	46%	30%	24%
I learned about from my parents	39%	29%	32%	42%	27%	31%	36%	31%	34%	39%	33%	28%
Have agents in my neighborhood	38%	40%	22%	42%	38%	21%	34%	44%	23%	35%	41%	25%
Are sold by agents that look like me	35%	50%	14%	36%	49%	16%	32%	57%	12%	35%	50%	16%
	<b>Gen Z</b>			<b>Millennials</b>			<b>Gen X</b>			<b>Boomers +</b>		
Are for people like me	63%	28%	9%	69%	25%	6%	67%	26%	7%	74%	22%	4%
Allow care from my preferred providers <sup>o</sup>	49%	37%	15%	65%	27%	8%	61%	30%	9%	73%	20%	7%
Are provided by trustworthy companies	48%	35%	17%	62%	29%	9%	58%	34%	8%	69%	27%	5%
Make it easy to get the care I need <sup>o</sup>	55%	35%	10%	64%	24%	11%	52%	36%	12%	70%	23%	7%
I feel confident making decisions about	49%	36%	15%	63%	27%	10%	55%	33%	12%	68%	26%	6%
Make my care/treatment affordable <sup>o</sup>	55%	29%	16%	61%	25%	13%	53%	32%	15%	68%	20%	12%
Have agents that I feel comfortable with	53%	34%	13%	61%	31%	8%	55%	33%	12%	58%	34%	8%
Are designed to match my needs	55%	33%	11%	59%	29%	12%	56%	33%	11%	64%	29%	7%
Have strict rules when paying claims <sup>o</sup>	42%	45%	13%	54%	34%	12%	58%	33%	9%	57%	34%	9%
Are fair when authorizing payments <sup>o</sup>	53%	33%	14%	54%	31%	15%	46%	38%	16%	58%	33%	9%
I talk to my kids about <sup>†</sup>	37%	34%	29%	56%	26%	19%	60%	23%	18%	36%	22%	42%
I learned about from my parents	55%	28%	17%	52%	28%	20%	43%	29%	28%	27%	30%	43%
Have agents in my neighborhood	43%	41%	16%	46%	36%	17%	37%	42%	21%	30%	47%	23%
Are sold by agents that look like me	39%	46%	15%	40%	42%	17%	36%	51%	14%	27%	59%	14%
	<b>Married/Partnered</b>			<b>Single</b>			<b>Kids at Home</b>			<b>No Kids at Home</b>		
Are for people like me	76%	19%	5%	64%	32%	4%	74%	22%	5%	73%	24%	4%
Allow care from my preferred providers <sup>o</sup>	74%	19%	7%	60%	33%	8%	68%	27%	5%	70%	23%	7%
Are provided by trustworthy companies	73%	21%	5%	51%	41%	8%	68%	26%	7%	68%	27%	6%
Make it easy to get the care I need <sup>o</sup>	71%	20%	8%	53%	37%	10%	67%	26%	8%	65%	27%	9%
I feel confident making decisions about	72%	18%	9%	56%	37%	8%	72%	21%	8%	64%	28%	9%
Make my care/treatment affordable <sup>o</sup>	69%	19%	11%	56%	28%	17%	68%	24%	8%	61%	24%	16%
Have agents that I feel comfortable with	66%	27%	8%	50%	39%	11%	70%	25%	5%	61%	30%	10%
Are designed to match my needs	67%	25%	8%	52%	39%	8%	66%	26%	9%	62%	32%	7%
Have strict rules when paying claims <sup>o</sup>	59%	30%	11%	50%	41%	8%	55%	33%	12%	57%	35%	8%
Are fair when authorizing payments <sup>o</sup>	58%	32%	11%	47%	41%	12%	58%	29%	14%	57%	35%	9%
I talk to my kids about <sup>†</sup>	49%	28%	23%				55%	26%	20%	52%	19%	29%
I learned about from my parents	50%	20%	30%	29%	36%	35%	53%	24%	24%	38%	29%	33%
Have agents in my neighborhood	40%	38%	22%	36%	44%	20%	50%	33%	18%	38%	41%	22%
Are sold by agents that look like me	39%	47%	14%	29%	59%	12%	48%	42%	11%	35%	54%	12%

<sup>o</sup> Asked only of respondents who currently have health/dental insurance.

<sup>†</sup> Asked of only respondents with kids at home; an insufficient number of single respondents answered to show results.

Perceptions by Subpopulation (2 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?



Perceptions by Subpopulation (3 of 3)

How much do you agree or disagree that each of the following statements about health/dental insurance products/services describes you?

	Strongly or Somewhat Agree			Neither Agree Nor Disagree			Strongly or Somewhat Disagree					
	<b>Acculturated Imm.</b>			<b>Bicultural Imm.</b>			<b>Unacculturated Imm.</b>					
Are for people like me	71%	23%	6%	73%	24%	4%	64%	28%	8%			
Allow care from my preferred providers <sup>o</sup>	69%	20%	11%	68%	26%	6%	51%	35%	14%			
Are provided by trustworthy companies	55%	36%	9%	64%	29%	8%	58%	34%	8%			
Make it easy to get the care I need <sup>o</sup>	65%	23%	13%	62%	28%	10%	61%	28%	11%			
I feel confident making decisions about	64%	30%	6%	65%	27%	8%	55%	32%	13%			
Make my care/treatment affordable <sup>o</sup>	71%	20%	9%	66%	26%	8%	57%	31%	12%			
Have agents that I feel comfortable with	45%	41%	14%	65%	29%	6%	53%	37%	10%			
Are designed to match my needs	55%	35%	10%	63%	28%	9%	58%	33%	9%			
Have strict rules when paying claims <sup>o</sup>	64%	30%	6%	54%	35%	11%	45%	41%	15%			
Are fair when authorizing payments <sup>o</sup>	51%	33%	16%	59%	28%	13%	47%	35%	19%			
I talk to my kids about <sup>†</sup>	48%	24%	28%	59%	25%	17%	60%	24%	16%			
I learned about from my parents	34%	38%	29%	50%	29%	21%	46%	34%	21%			
Have agents in my neighborhood	30%	44%	26%	51%	37%	12%	43%	35%	23%			
Are sold by agents that look like me	19%	64%	18%	47%	41%	12%	42%	46%	13%			
	<b>Female</b>			<b>Male</b>			<b>Women</b>			<b>Men</b>		
Are for people like me	73%	21%	5%	70%	27%	4%	73%	21%	5%	69%	27%	4%
Allow care from my preferred providers <sup>o</sup>	63%	26%	11%	70%	27%	4%	64%	26%	11%	68%	27%	4%
Are provided by trustworthy companies	66%	28%	6%	67%	29%	5%	66%	28%	6%	67%	28%	5%
Make it easy to get the care I need <sup>o</sup>	65%	26%	9%	65%	29%	6%	65%	26%	9%	65%	30%	6%
I feel confident making decisions about	68%	25%	7%	64%	28%	9%	67%	25%	7%	63%	28%	9%
Make my care/treatment affordable <sup>o</sup>	65%	20%	15%	63%	26%	12%	65%	20%	15%	63%	26%	12%
Have agents that I feel comfortable with	59%	30%	10%	63%	30%	7%	59%	31%	10%	63%	30%	7%
Are designed to match my needs	61%	29%	10%	65%	30%	6%	61%	30%	9%	64%	31%	5%
Have strict rules when paying claims <sup>o</sup>	56%	34%	11%	55%	38%	8%	55%	33%	11%	56%	37%	7%
Are fair when authorizing payments <sup>o</sup>	55%	32%	13%	55%	36%	10%	55%	32%	14%	54%	37%	9%
I talk to my kids about <sup>†</sup>	45%	32%	23%	55%	19%	26%	46%	32%	22%	56%	19%	25%
I learned about from my parents	41%	25%	34%	41%	29%	30%	41%	25%	33%	41%	29%	31%
Have agents in my neighborhood	36%	43%	21%	40%	39%	22%	35%	43%	21%	40%	38%	21%
Are sold by agents that look like me	35%	52%	13%	37%	50%	14%	35%	52%	13%	37%	49%	14%
	<b>LGBTQ+</b>			<b>Non-LGBTQ+</b>			<b>With Disability</b>			<b>Without Disability</b>		
Are for people like me	60%	33%	7%	75%	21%	5%	71%	23%	6%	72%	25%	3%
Allow care from my preferred providers <sup>o</sup>	56%	31%	13%	70%	25%	6%	69%	22%	9%	68%	25%	7%
Are provided by trustworthy companies	48%	38%	14%	69%	26%	6%	64%	26%	10%	70%	26%	5%
Make it easy to get the care I need <sup>o</sup>	50%	34%	15%	66%	26%	9%	62%	25%	13%	67%	27%	7%
I feel confident making decisions about	49%	36%	15%	66%	26%	9%	62%	28%	10%	66%	28%	7%
Make my care/treatment affordable <sup>o</sup>	52%	29%	18%	62%	25%	13%	58%	25%	16%	63%	25%	12%
Have agents that I feel comfortable with	44%	43%	13%	62%	28%	10%	56%	30%	13%	64%	28%	9%
Are designed to match my needs	49%	33%	17%	62%	31%	7%	57%	30%	13%	62%	32%	7%
Have strict rules when paying claims <sup>o</sup>	55%	34%	10%	58%	33%	10%	60%	28%	12%	58%	34%	8%
Are fair when authorizing payments <sup>o</sup>	40%	44%	15%	57%	34%	10%	54%	30%	16%	57%	34%	10%
I talk to my kids about <sup>†</sup>	40%	29%	31%	51%	29%	21%	49%	28%	24%	50%	29%	21%
I learned about from my parents	40%	33%	27%	42%	26%	33%	40%	29%	31%	41%	26%	33%
Have agents in my neighborhood	33%	47%	20%	41%	38%	22%	40%	38%	22%	41%	38%	22%
Are sold by agents that look like me	26%	59%	14%	36%	50%	15%	40%	43%	16%	34%	54%	12%

<sup>o</sup> Asked only of respondents who currently have health/dental insurance.

<sup>†</sup> Asked of only respondents with kids at home; an insufficient number of single respondents answered to show results.

## About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute  
8770 W. Bryn Mawr, Suite 1000  
Chicago, Illinois 60631  
[www.SOA.org](http://www.SOA.org)