



Health Insurance Satisfaction Index: Medicare wins top plan in member survey

By Les Masterson | [Updated on October 22, 2020](#)

A survey of 1,000 people found that more than half of the respondents are satisfied with their health insurance coverage.

The level of satisfaction varied by type of plan, with [Medicare](#) and [Medicaid](#) getting higher satisfaction rates than [employer-sponsored](#) and [individual insurance](#).

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Insure asked respondents to rate their overall satisfaction level with their health plan from 1 to 5 stars. We also asked about costs, deductibles, breadth of services, providers, hospitals and communication with the insurers.

More than half gave their plans 5 or 4 stars overall:

- 4 – 38% (compared to 38% in Insure's 2019 survey)
- 3 – 29% (compared to 26% in Insure's 2019 survey)
- 2 – 7% (compared to 6% in Insure's 2019 survey)
- 1 (lowest) – 3% (compared to 6% in Insure's 2019 survey)

Medicare ranked highest

When broken out by plan, Insure.com found that people with Medicare like their coverage the most. Here are the percentages of people who gave their plans 5s and 4s for overall ratings:

- Medicare – 78%
- Medicaid – 62%
- From an employer – 60%
- Individual insurance or Affordable Care Act (ACA) marketplace – 40%

How satisfied are you with your health insurance plan overall?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	22%	20%	9%	38%	28%
4 stars	38%	40%	31%	40%	34%
3 stars	29%	30%	38%	18%	32%
2 stars	7%	7%	17%	3%	4%
1 star	3%	3%	5%	2%	2%

Why do people seem to like public plans more than private plans in the survey? One likely reason is that Medicare and Medicaid usually have lower costs than private plans, especially when compared to unsubsidized individual health insurance plans. Also, public plans may have better benefits than employer-sponsored and individual plans.

Our survey found that Medicare beneficiaries rated the program's claims payments and provider networks highly – both received at least 80% of 5s and 4s combined.

Medicare also ranked best in terms of costs. More than two-thirds (71%) of Medicare respondents gave Medicare costs 5 or 4 stars. Medicaid finished in second for costs with 66%, followed by employer-sponsored health insurance (52%) and individual insurance (36%).

Medicare also received high marks for its provider network. Fifty-one percent of Medicare respondents gave the program 5 stars for provider network – the highest total for any survey category.

Combining the 5s and 4s, Medicaid came in second overall and performed well with costs and claims payments. The federal-state program finished behind Medicare and employer plans for breadth of services, provider networks and claims payments.

Meanwhile, employer plans received its highest marks for breadth of services and claims payments. However, 17% of employer-sponsored health plans gave their insurers a 1 or 2 for health plan costs and deductibles.

Employer-based insurance costs have risen over the past decade. The Kaiser Family Foundation's [2020 Employer Health Benefits Survey](#) reported that employer-sponsored health insurance single coverage annual premiums increased by 4% to \$7,470 in 2020. Family coverage premiums increased by the same percentage to \$21,342. Family coverage premiums have increased by 22% since 2015, according to Kaiser Family Foundation.

Employers pay most of the premiums, which removes some of the financial burden for employees. Employees contribute \$1,243 on average for single coverage with employers picking up \$6,227 annually. Employees pay \$5,588 on average for family coverage and businesses spend \$15,754 on average, said Kaiser Family Foundation.

Employees have seen skyrocketing deductibles and out-of-pocket costs in recent years. Over the past five years, the average general annual deductible for single coverage has increased by 25% from \$1,318 to \$1,644.

Employer-sponsored plans still make out better in terms of costs than individual health insurance. Overall, individual plans came in last for the second consecutive year.

Individual health plans received worse numbers for costs and deductibles than other plans. More than one-third (35%) of individual plan members gave their plans 1 or 2 stars for costs and deductibles. That's much worse than employer plans (17%), Medicaid (5%) or Medicare (4%).

Here are all the results by category:

How satisfied are you with your health insurance plan regarding costs and deductibles?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	20%	16%	9%	31%	40%
4 stars	34%	36%	27%	40%	26%
3 stars	30%	32%	29%	24%	30%
2 stars	11%	12%	20%	2%	3%
1 star	5%	5%	15%	2%	2%

How satisfied are you with your health insurance plan in paying claims?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	27%	25%	11%	46%	40%
4 stars	36%	38%	34%	37%	22%
3 stars	27%	28%	38%	14%	30%
2 stars	8%	8%	12%	2%	7%
1 star	2%	2%	6%	2%	2%

How satisfied are you with your health insurance plan regarding breadth of services?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	28%	26%	17%	44%	36%
4 stars	36%	39%	29%	33%	23%
3 stars	29%	28%	39%	18%	32%
2 stars	6%	5%	12%	5%	5%
1 star	2%	2%	3%	2%	4%

How satisfied are you with your health insurance plan regarding provider and hospital networks?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	33%	32%	15%	51%	33%
4 stars	36%	38%	35%	29%	31%
3 stars	25%	25%	34%	15%	25%
2 stars	5%	4%	10%	2%	7%
1 star	2%	1%	6%	2%	4%

How satisfied are you with your health insurance plan's communication with you?

	All plans	Employer plans	Individual plans	Medicare	Medicaid
5 stars	27%	24%	20%	40%	35%
4 stars	33%	34%	24%	34%	32%
3 stars	29%	31%	39%	20%	22%
2 stars	8%	9%	14%	3%	5%
1 star	3%	3%	4%	2%	5%

COVID-19 and health insurance

Insure also asked respondents about how [COVID-19](#) has affected their health insurance this year. Eleven percent said they've lost health coverage because of losing their jobs or had hours reduced.

Only 9% of those who lost coverage went without health insurance.

Here's how the rest got coverage:

- Spouse's health plan – 35%
- Individual or Affordable Care Act plan – 27%
- Medicare – 18%
- Medicaid – 7%
- Short-term health plan – 2%

Beyond people losing health insurance, COVID-19 is also leading to people utilizing fewer health care services. More than one-third (35%) said they've used fewer health care services in 2020. Forty-four percent said they've used the same amount and 21% noted that they've used more health care services.

More than four out of 10 (42%) said they've delayed health care over the past year because of COVID-19 and 28% said they expect to use more health care services in the next year or two because of delayed care in 2020. That added health care utilization post-COVID-19 may lead to health care issues in the next year or two, which could lead to higher health insurance costs in the coming years.

Methodology: Insure.com commissioned OP4G to ask 1,000 people in October 2020 about their overall health insurance satisfaction level as well as on topics like costs, deductibles, breadth of services, providers, hospitals and communication with the insurers.