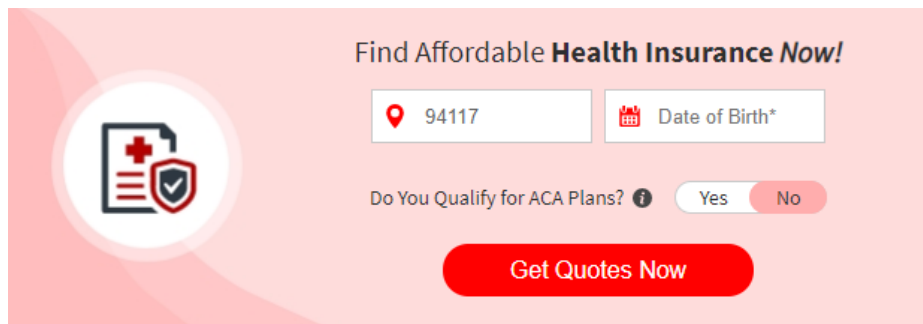


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Health Insurance Satisfaction Index: Medicare, Medicaid more popular than private health plans

Les Masterson - Last updated: Sep. 30, 2019

A survey of 500 people found overall satisfaction with health insurance coverage. However, Insure.com discovered that public plans have higher satisfaction rates than employer-sponsored or individual insurance.

We asked respondents to tell us how satisfied they are with their health insurance plan, including costs, deductibles, breadth of services, providers, hospitals and other aspects of their plan.

More than half rated their plans highly:

- 5 (highest) -- 23%
- 4 -- 38%
- 3 -- 26%
- 2 -- 6%
- 1 (lowest) -- 6%

The results show Americans are satisfied with their health insurance. That doesn't mean people don't want [major health insurance changes](#) though. The survey found support for both a public option and Medicare for all:

- 28% support a public option
- 21% back Medicare for all (only government health plan -- no private health insurance)
- 21% want Medicare for all (private insurers offer Medicare Advantage-type plans)

Medicare, Medicaid rank highest

When broken out further, Insure.com found that people with Medicare and Medicaid like their coverage the most.

Here's the average rating for each type of health insurance:

- Medicare -- 3.98
- Medicaid -- 3.81

- From an employer -- 3.66
- Individual insurance or Affordable Care Act (ACA) marketplace -- 3.6

Why do people like public plans more than private plans? One likely reason is that Medicare and Medicaid usually have lower costs than private plans. Also, public plans often have better benefits than employer-sponsored and individual plans.

Nevertheless, employer-based insurance is how most Americans get coverage. Insure.com found member satisfaction for those plans lags behind Medicare and Medicaid. In fact, employer-based insurance barely beat individual insurance in the survey.

One likely reason is that employer-based insurance costs have risen over the past decade. The Kaiser Family Foundation's [2019 Employer Health Benefits Survey](#) reported that employer-sponsored family coverage exceeded \$20,576, a 5% increase over the previous year. Employees picked up more than \$6,000 of the coverage cost.

In many cases, employer-sponsored health insurance has maintained consistent premiums. At the same time, members have faced skyrocketing deductibles and out-of-pocket costs. The Kaiser Family Foundation estimated that the average deductible is \$1,655 for single coverage in 2019. So, the average single employer-based plan requires the person to spend \$1,655 on their health care before the insurer kicks in funds.

That's a huge increase from a decade ago. The report said the average annual deductible increased 36% over the past five years and 100% compared to a decade ago.

The lower individual plan satisfaction in the Insure.com survey also likely comes down to costs. The ACA provides subsidies for lower middle-class people with an ACA plan. Those subsidies assist people up to 400% of the federal poverty level. People who have a higher income pay more than those who qualify for subsidies in the ACA market.

After years of substantial premium increases, insurers in the individual market barely increased premiums slightly for 2019. [Avalere](#) found that individual market premiums increased by just 3% on average in 2019. That included a dozen states that saw average rate decreases.

Despite that modest increase in 2019, individual plan members are still spending much more on their health insurance than just three years ago. Individual plan insurers increased premiums an average of 30% in 2018 alone.

How your health plan influences health reform support

Insure.com found that people with employer-based insurance, which is the bulk of Americans, are more apt to support a public option than any other option. Thirty-two percent backed a public option.

That's compared to 19% with those plans who want Medicare for all with private insurance and another 19% who back repealing the ACA. People with an employer plan are more apt to support ending the ACA than any other group.

Only 16% of people with employer-based health insurance back a Medicare for all plan without private health insurers.

Meanwhile, people with an individual plan or ACA plan are more apt to support a public option. Thirty-eight percent of people with an individual plan want the public option.

People with Medicaid are more likely to support Medicare for all without private insurance (39%) than any other group.

However, people with Medicare picked Medicare for all with private insurers, which is similar to the current Medicare Advantage plans. About one-third of Medicare enrollees have Medicare Advantage plans and that's expected to grow in the coming years.


Insure.com found that 29% of Medicare beneficiaries back Medicare for all with private insurers. Medicare beneficiaries were less likely to want a public option than any other group. People with Medicare were also more apt to suggest no health reforms. Eleven percent of Medicare respondents said they want to keep health care the way it is now. Not one respondent with an individual health plan said they wanted to keep things the same.

Here is the breakdown of the results by type of health insurance plan:

There has been much discussion about health care proposals in Washington. Which health care plan do you support?

Type of health plan	Keep things the same	Medicare for all (no private plans)	Medicare for all (private plans)	Public option	Repeal ACA	Improve ACA
From an employer	8%	16%	19%	32%	19%	7%
Individual or ACA plan	0%	21%	19%	38%	12%	10%
Medicaid	4%	39%	16%	25%	7%	7%
Medicare	11%	23%	29%	15%	15%	7%

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