

Workers worried about losing health coverage

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WASHINGTON, D.C. — A declining percentage of American workers are confident that their employers will continue offering health insurance in the years ahead and a growing group thinks a system of government coverage would work better, according to the sixth annual Health Confidence Survey by the Employee Benefit Research Institute and Mathew Greenwald & Associates, Inc.

Between 2000 and 2003, the percentage of Americans with employment-based health benefits who are extremely or very confident that their employer will continue to offer coverage has declined from 68 percent to 61 percent. In the past year alone, the proportion of those with employer coverage who express a preference for a government-operated system jumped from 17 percent to 31 percent. But a majority of those in employment-based plans, 55 percent, continues to believe that the employment-based system is best. Support for a government plan jumped from 25 to 36 percent in the past year.

The 2003 survey finds that Americans generally remain satisfied with the medical care they are receiving, but are increasingly uncomfortable about rising costs. In 2003, 48 percent said they were dissatisfied with health costs not covered by insurance, up from 37 percent in 1998. A comparable group, 44 percent, were unhappy about the cost of health insurance, up from 32 percent in 1998.

These cost concerns may explain why many Americans say health care is the most critical issue facing the nation today (20 percent say it is the top priority). Health care is second only to the economy (which 27 percent rate as priority one), and is on par with terrorism and national security (the main concern of 17 percent).

"The American people are feeling the impact of higher health care costs," said EBRI President and CEO Dallas Salisbury, "and they are concerned about what lies ahead." □