

2018 Health Insurance Survey

Wednesday, March 14, 2018



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METHODOLOGY

The 2018 Health Insurance survey was sent through email to a random sample of 50,481 NAR members. It received 2,225 completed responses (with a total of 3,408 responses) and has a response rate of 4.4 percent. The confidence interval at a 95 percent level of confidence is +/-2.08 percent.

	2017 Member Profile	Survey Respondents
White or Caucasian	82%	87%
Married	70%	72%
Female	63%	61%
College Education	31%	40%
Median Age	53	55
Gross Personal Income	\$42,500	\$54,900
Household Income	\$111,400	\$104,000

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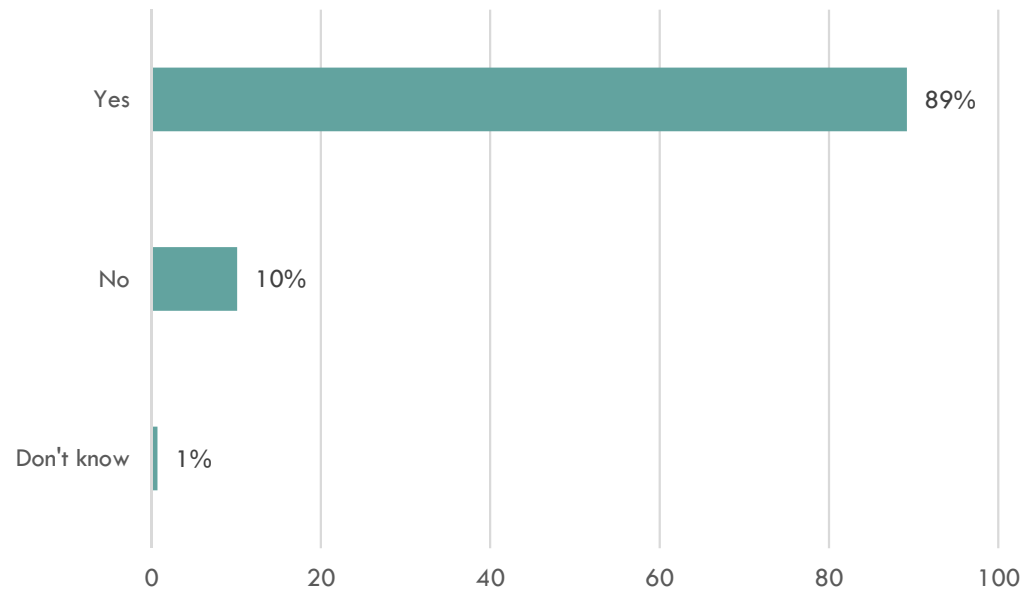
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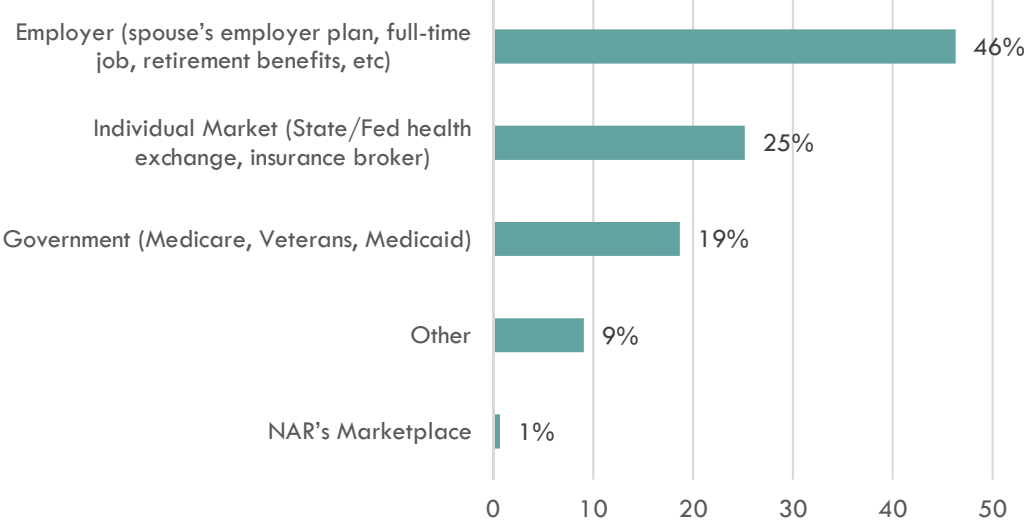
Current Health Insurance

DO YOU CURRENTLY HAVE HEALTH INSURANCE FOR 2018?



**Source: 2018 NAR Health Insurance Survey*

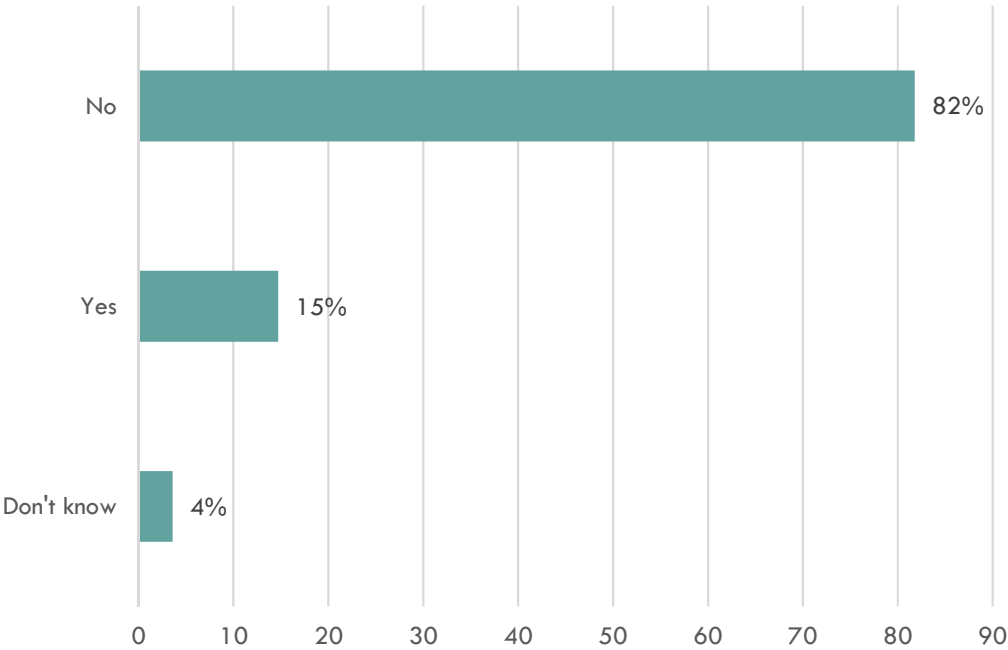
WHERE DID YOU OBTAIN YOUR PRIMARY HEALTH INSURANCE?



*Source: 2018 NAR Health Insurance Survey



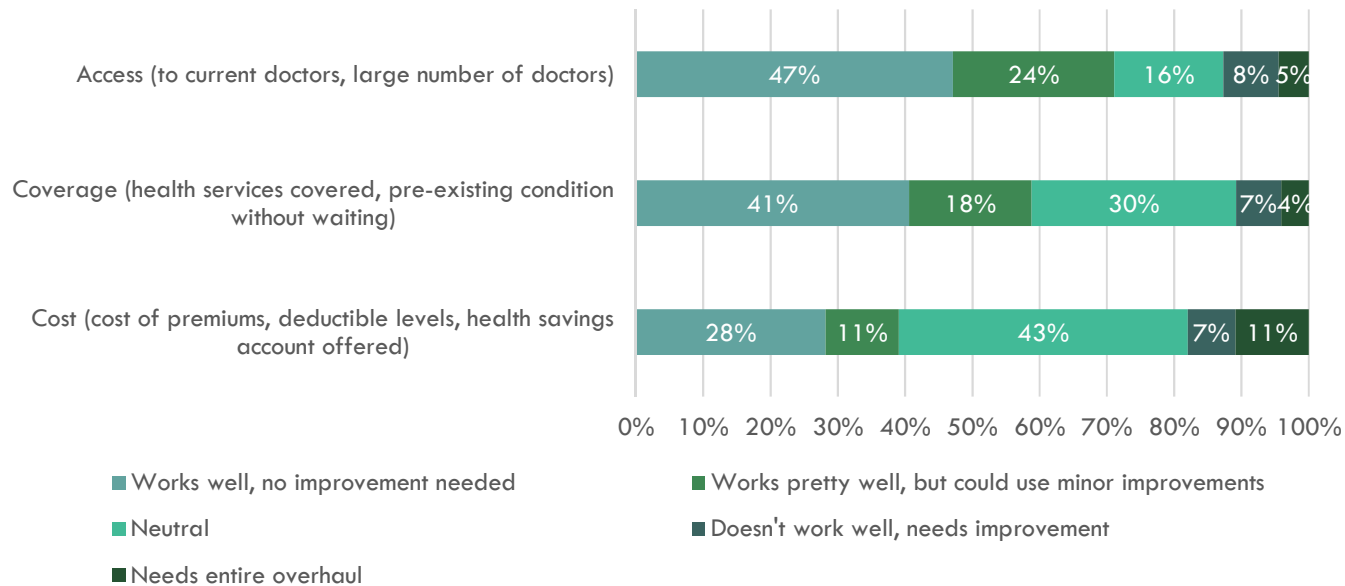
HAVE YOU HAD DIFFICULTY IN OBTAINING PRIMARY HEALTH INSURANCE COVERAGE?



*Source: 2018 NAR Health Insurance Survey



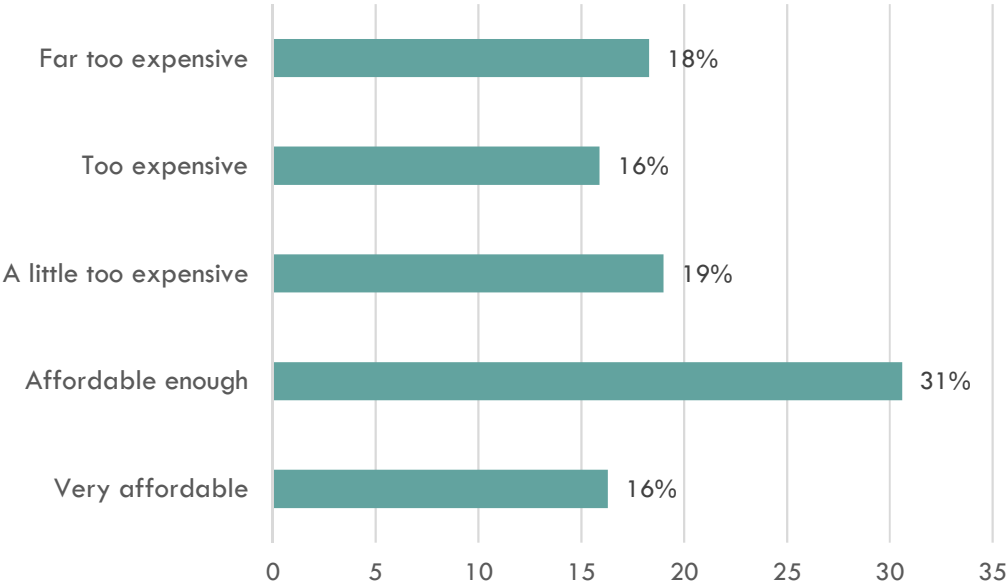
HOW WOULD YOU RATE YOUR PRIMARY POLICY IN TERMS OF EACH OF THE ITEMS:



*Source: 2018 NAR Health Insurance Survey



HOW DO YOU FEEL ABOUT YOUR MONTHLY PREMIUMS?

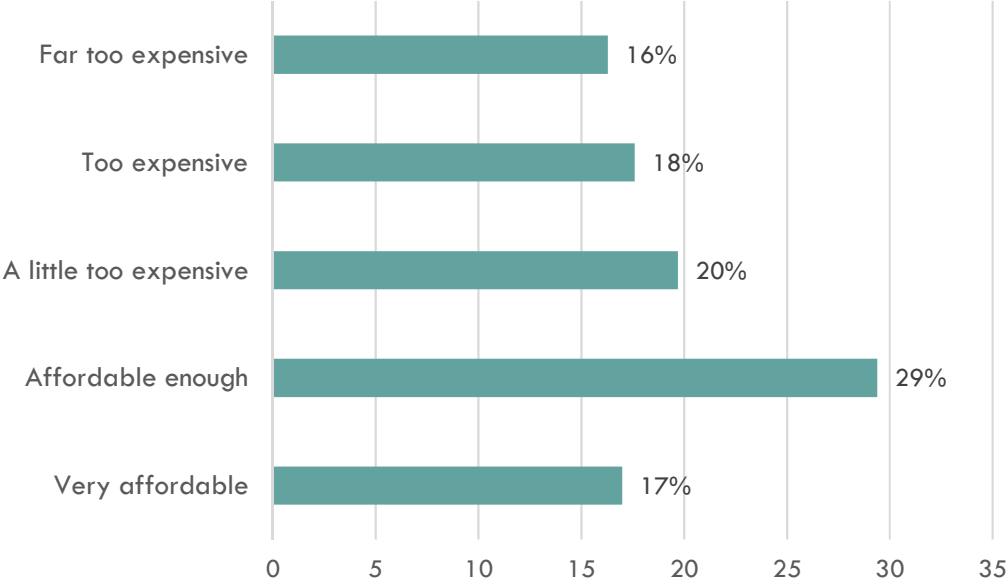


*Source: 2018 NAR Health Insurance Survey



IS YOUR DEDUCTIBLE

(I.E. THE AMOUNT YOU MUST PAY OUT OF POCKET BEFORE YOUR PLAN PICKS UP ALL COSTS):

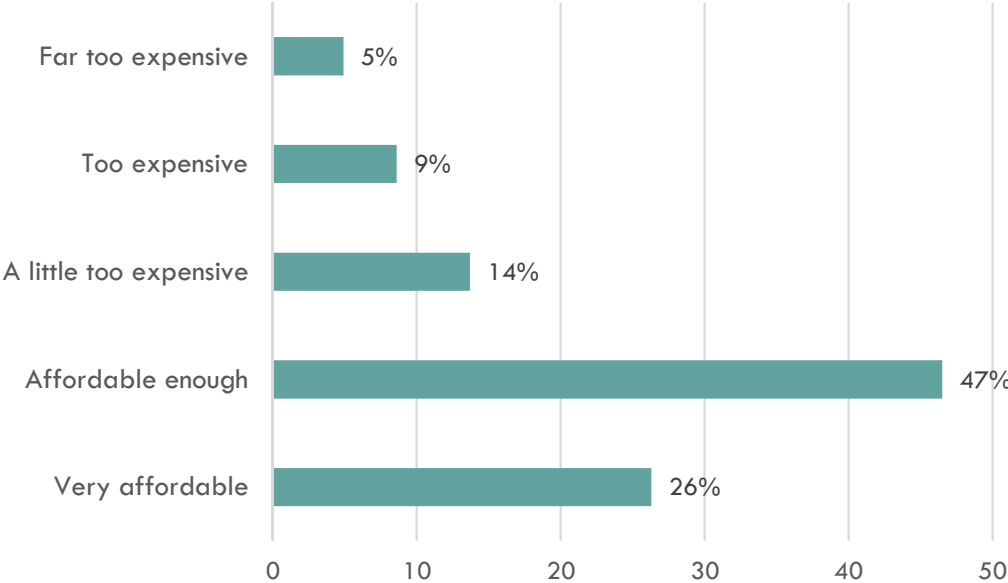


*Source: 2018 NAR Health Insurance Survey



IS THE REQUIRED COPAY

(I.E. THE AMOUNT YOU PAY FOR EACH DOCTOR VISIT):

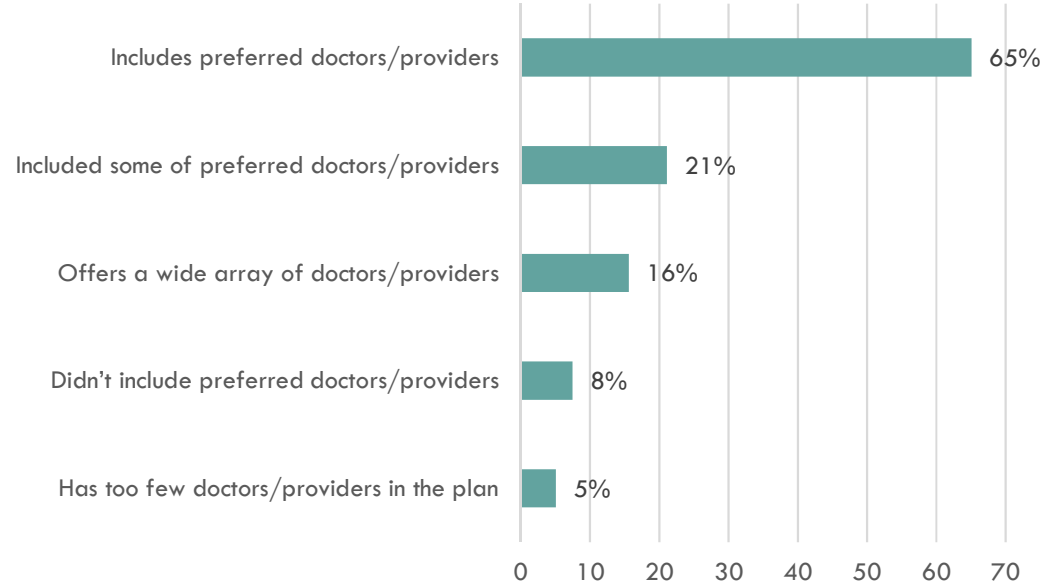


*Source: 2018 NAR Health Insurance Survey



THE PHYSICIANS AND HEALTH PROVIDERS PARTICIPATING IN MY PRIMARY HEALTH PLAN:

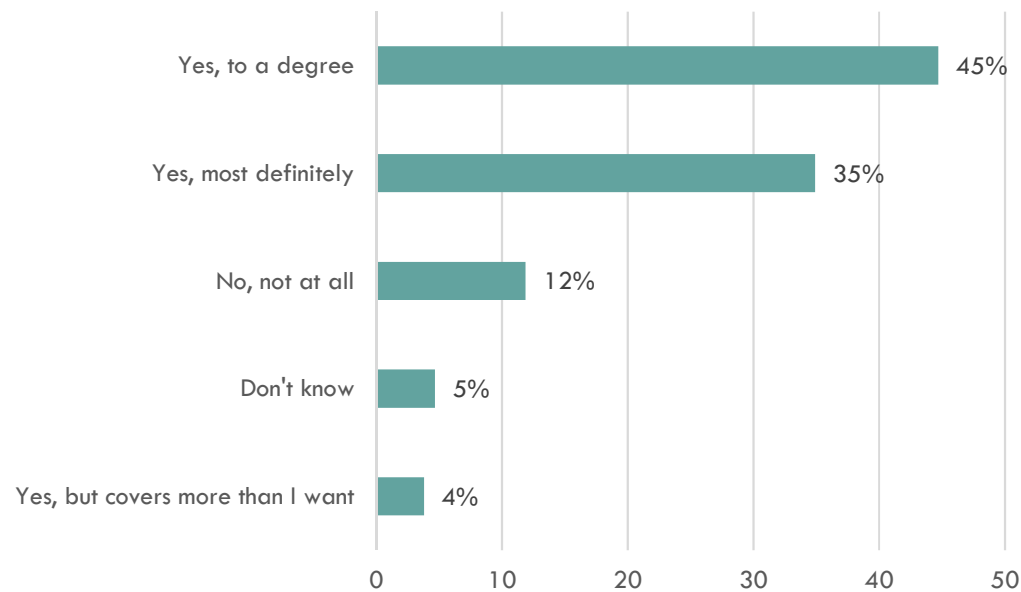
(CHECK ALL THAT APPLY)



*Source: 2018 NAR Health Insurance Survey

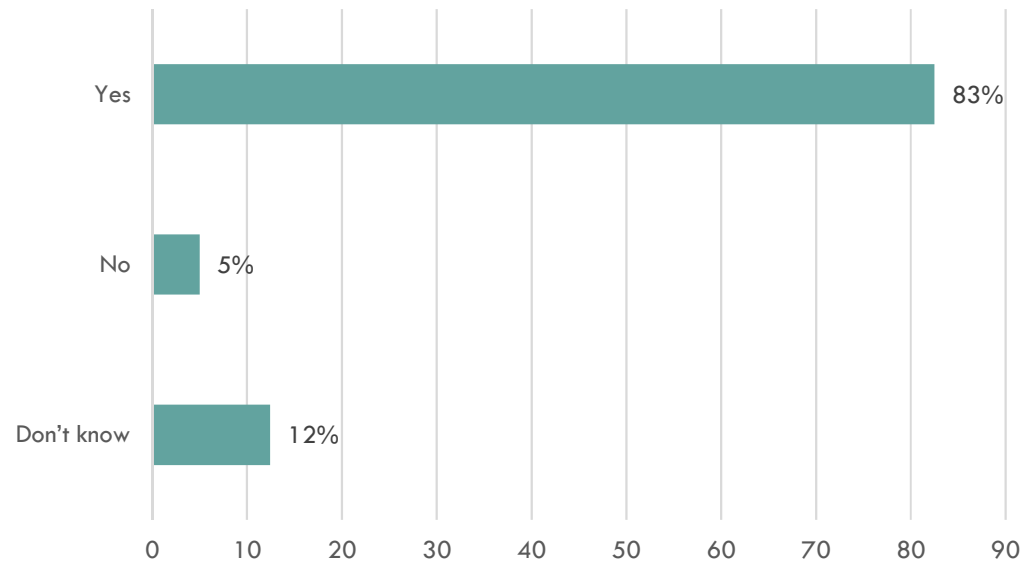
DOES YOUR PLAN COVER EVERYTHING YOU WANT?

(I.E. WELL CHECKS, IMMUNIZATIONS, ANNUAL PHYSICALS, LAB TESTS, MATERNITY, ETC)



*Source: 2018 NAR Health Insurance Survey

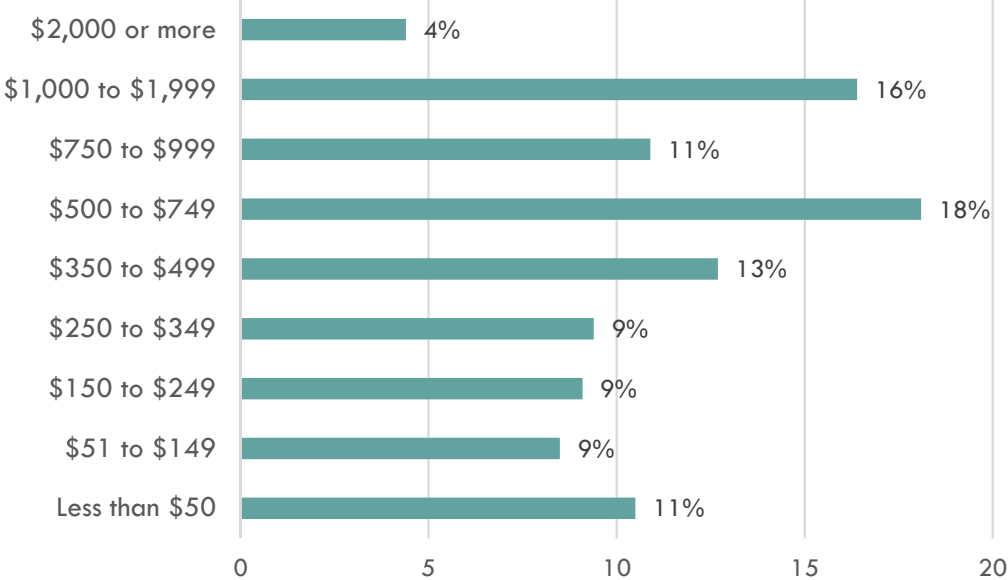
THE PENALTY FOR NOT PURCHASING HEALTH INSURANCE WILL BE ELIMINATED FOR COVERAGE IN 2019 AND FUTURE YEARS. WILL YOU ENROLL IN HEALTH CARE COVERAGE IF THERE IS NO PENALTY?



**Source: 2018 NAR Health Insurance Survey*

WHAT IS THE COST OF YOUR CURRENT MONTHLY PREMIUM (AS A TOTAL COST INCLUDING ALL MEMBERS OF FAMILY ON THE PLAN)?

Median
Monthly Cost:
\$494

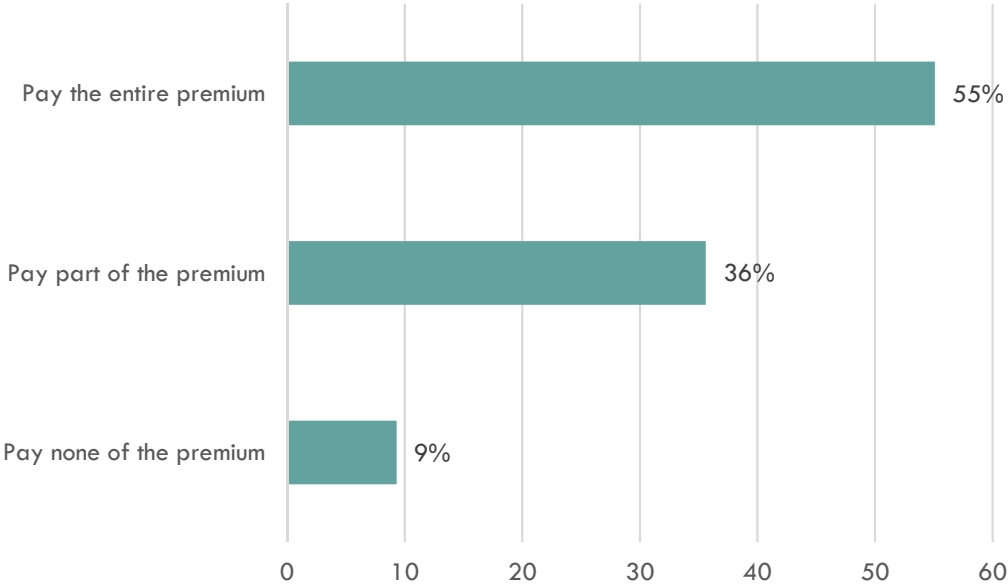


*Source: 2018 NAR Health Insurance Survey



WHAT PORTION OF THE TOTAL PREMIUM FOR YOUR HEALTH INSURANCE COVERAGE DO YOU PAY?

(AN EMPLOYER AND EMPLOYEE MAY SHARE THE COST OF THE HEALTH INSURANCE PREMIUM FOR EXAMPLE).



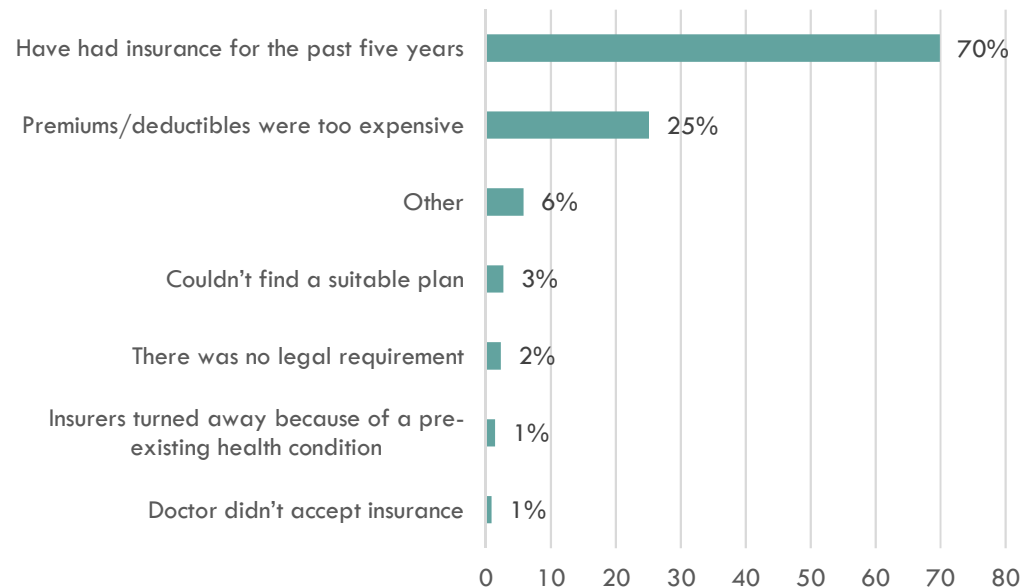
*Source: 2018 NAR Health Insurance Survey



Past Health Insurance

IF YOU WENT WITHOUT HEALTH INSURANCE IN AT LEAST ONE OF THE PAST FIVE YEARS, WHY?

(PLEASE CHECK ALL THAT APPLY).



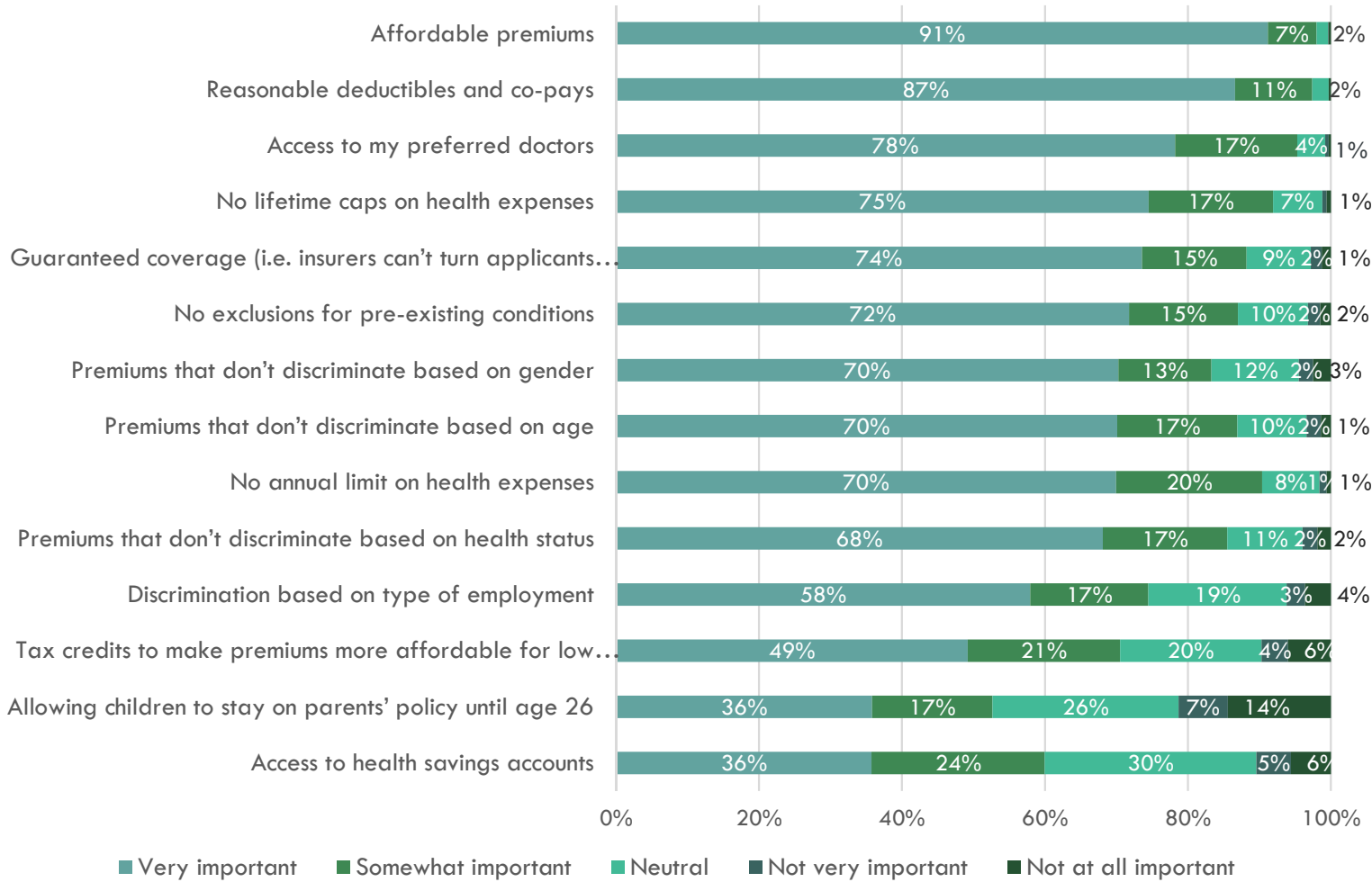
*Source: 2018 NAR Health Insurance Survey

Health Policy Priorities



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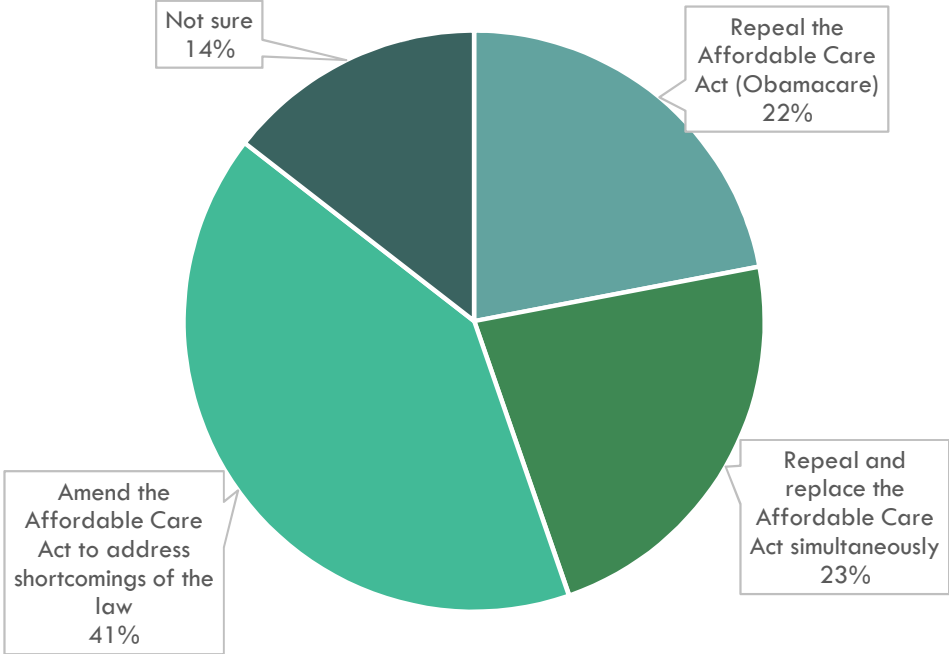
WHAT ARE YOUR TOP PRIORITIES RELATED TO HEALTH COVERAGE?



*Source: 2018 NAR Health Insurance Survey

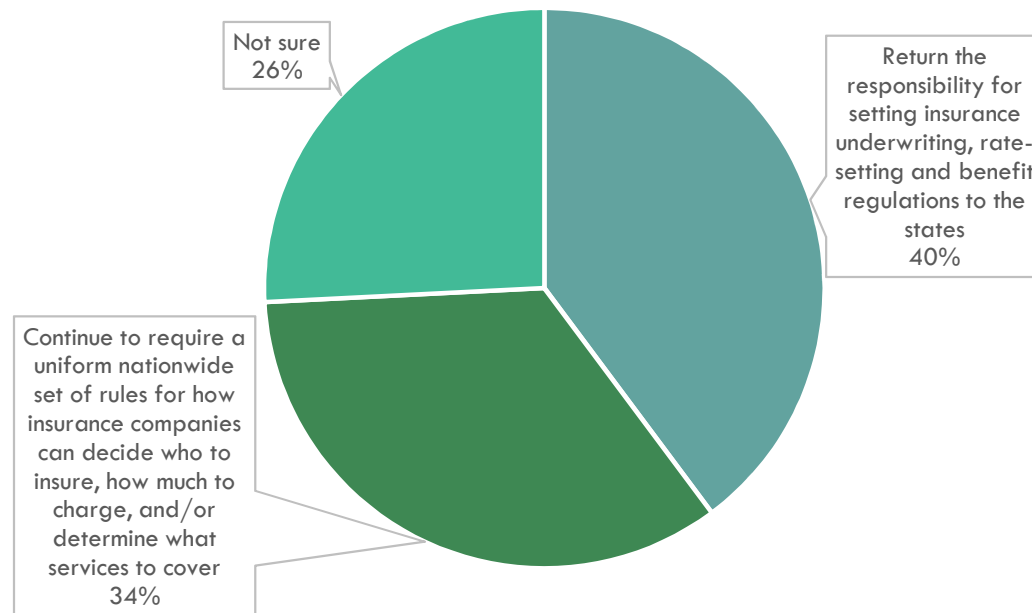


AFFORDABLE CARE ACT (OBAMACARE) – CONGRESS SHOULD: (CHOOSE ONE)



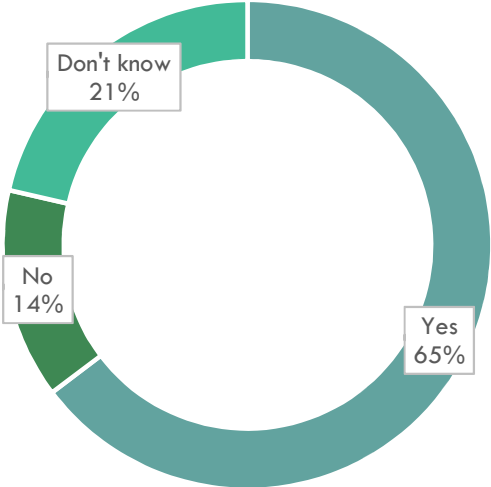
*Source: 2018 NAR Health Insurance Survey

FEDERAL INVOLVEMENT IN HEALTH CARE POLICY — CONGRESS SHOULD: (CHOOSE ONE)



*Source: 2018 NAR Health Insurance Survey

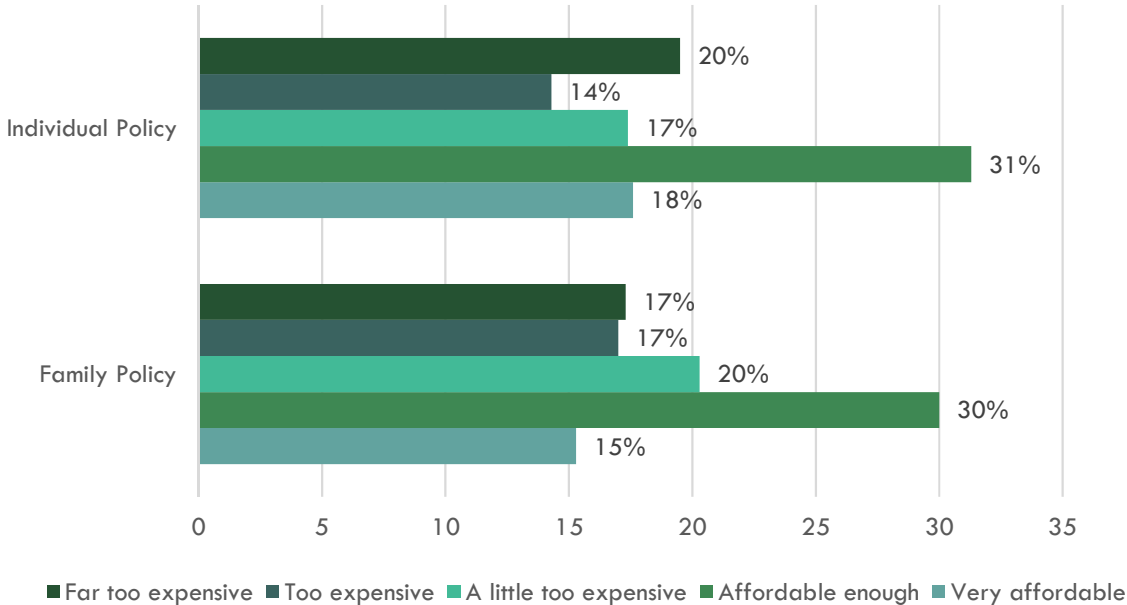
IF FEDERAL AND STATE BARRIERS WERE REMOVED ALLOWING NAR TO OFFER A NATIONWIDE HEALTH INSURANCE PLAN TO MEMBERS, WOULD YOU CONSIDER ENROLLING?



*Source: 2018 NAR Health Insurance Survey

Crosstab Analytics

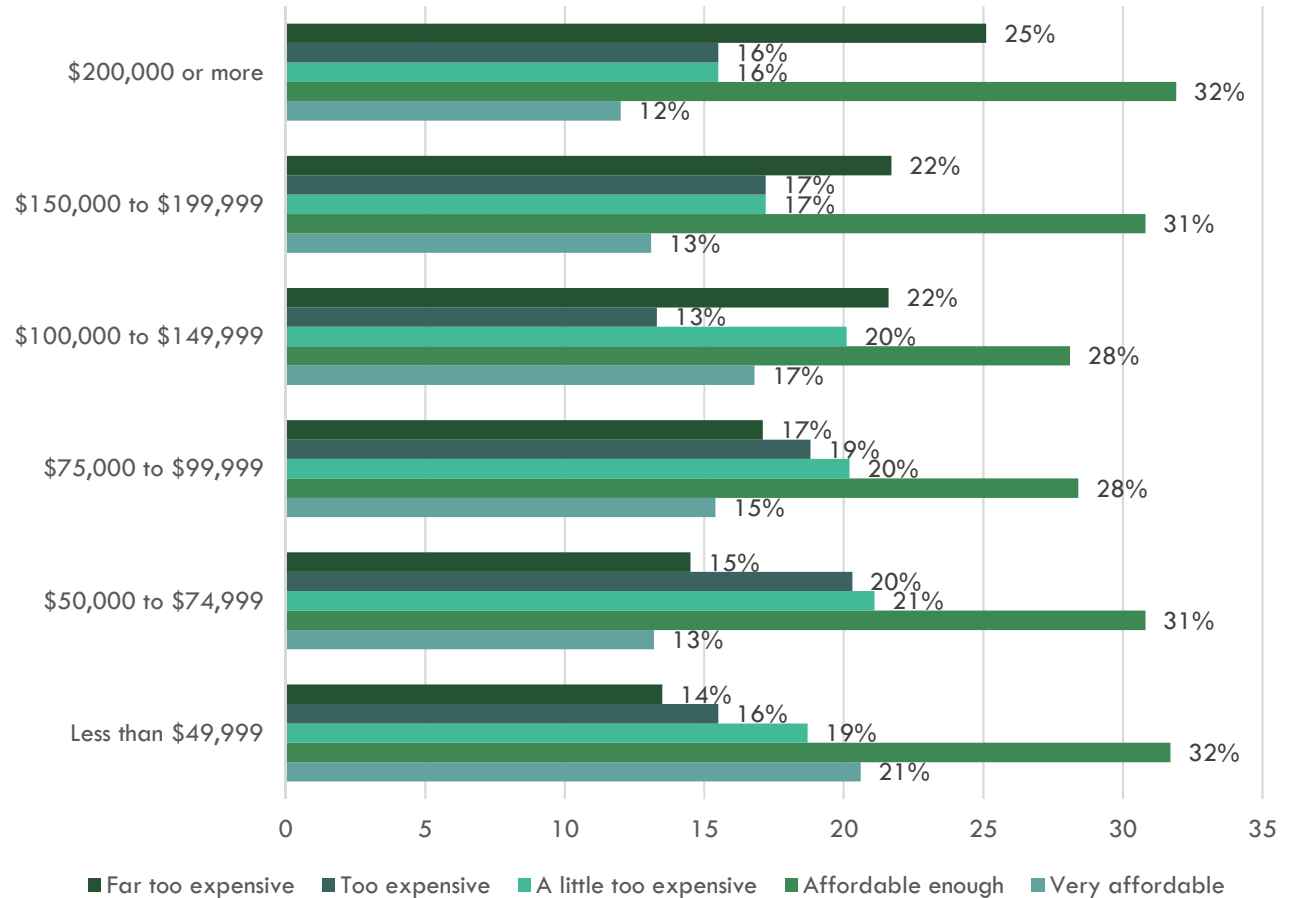
MEMBER PERCEPTION OF MONTHLY PREMIUMS BY TYPE OF HEALTH INSURANCE



*Source: 2018 NAR Health Insurance Survey



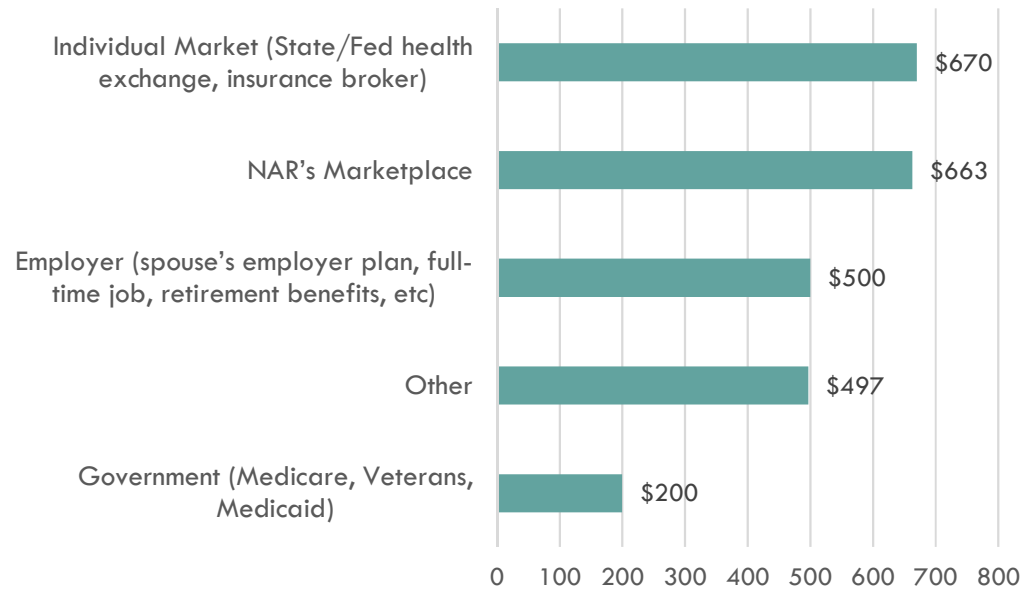
MEMBER PERCEPTION OF MONTHLY PREMIUMS BY HOUSEHOLD INCOME



*Source: 2018 NAR Health Insurance Survey

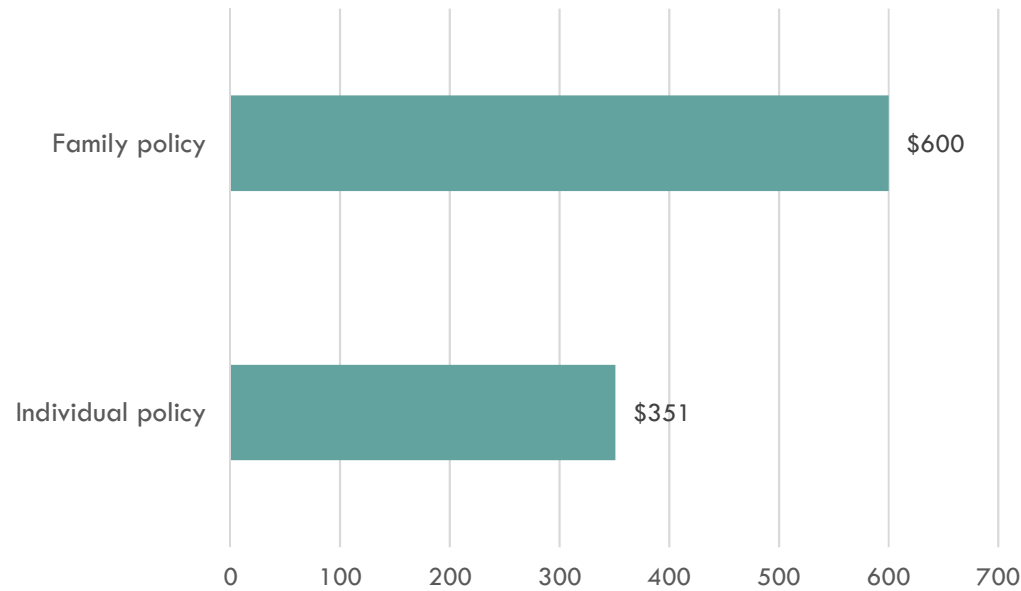


SOURCE OF INSURANCE BY MEDIAN MONTHLY PREMIUM COST



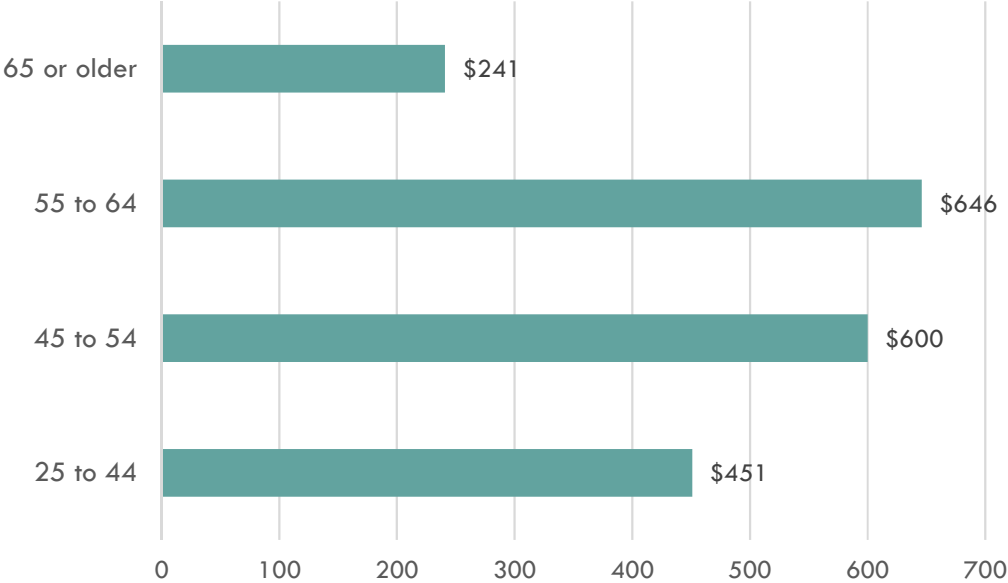
**Source: 2018 NAR Health Insurance Survey*

TYPE OF INSURANCE BY MEDIAN MONTHLY PREMIUM COST



**Source: 2018 NAR Health Insurance Survey*

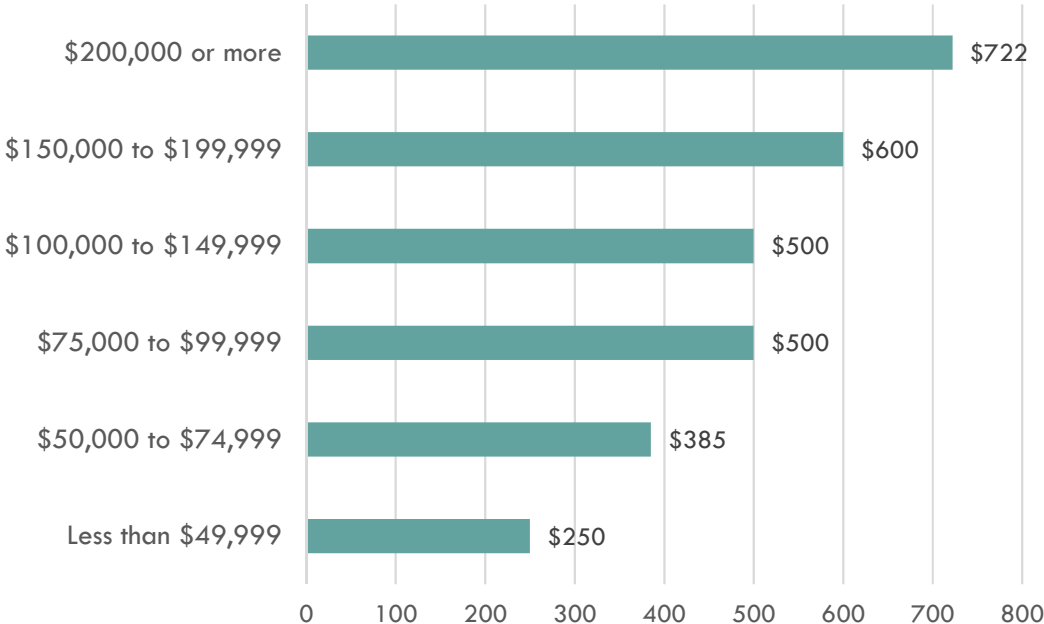
AGE BY MEDIAN MONTHLY PREMIUM COST



**Source: 2018 NAR Health Insurance Survey*



HOUSEHOLD INCOME BY MEDIAN MONTHLY PREMIUM COST



*Source: 2018 NAR Health Insurance Survey

