



Robert Wood Johnson Foundation Health Care Consumer Confidence Index

Tracking Consumers' Attitudes Toward Health Care Over Time: July 2009 to June 2010

Introduction

This report provides a 12-month historical overview of Americans' opinions about their experiences and expectations relating to health care. The report is based on The Robert Wood Johnson Foundation's (RWJF) Health Care Consumer Confidence Index (RWJF Index), a monthly snapshot of how adults in the United States perceive their access to health care.¹ The RWJF Index monitors consumers' assessment of barriers they have faced in obtaining health care over the past year and their concerns about the affordability of the care they will need in the future. By tracking both consumer health care experiences and expectations over time, the RWJF Index provides insights into the ongoing importance of health care concerns for Americans. This report focuses on the period from July 2009 to June 2010. Moving forward, the report will be updated every January and July to reflect the prior 12 months of data.

We find that despite some ups and downs over the year, consumers have remained quite consistent in their attitudes toward their health care. Groups that had higher confidence include the insured, higher income families, those in better health, senior citizens and men. There was generally little month-to-month fluctuation among these subgroups. Complete results are discussed in the Findings section of this report.

Data and Methods

The data for the indices are collected from questions added to the *Surveys of Consumers*, written to construct the RWJF Index. The survey items measure access to health care, health insurance and future concerns regarding health care. For more than 50 years, the Survey Research Center at the University of Michigan has conducted the *Surveys of Consumers* which has been an accurate indicator for understanding and forecasting changes in the national economy. The survey's Index of Consumer Expectations is an official component of the U.S. Dept. of Commerce's Index of Leading Economic Indicators.

Begun in spring 2009, the RWJF Index is composed of two sub-indices, the Recent Health Cost Barriers Index (RHCBI Index) and the Future Health Cost Concerns Index (FHCCI Index), which measure recent problems with access to health care due to cost reported by consumers, and consumers' worries about future problems with access to health care or loss of health insurance coverage due to cost, respectively. More information on these measures is described in the appendix to this report.

¹ The results of each month's snapshot are released on a regular basis over the year and are available from the [RWJF web site](#).

Increases in the indices indicate gains in consumer confidence with respect to health care, while declines indicate a loss in confidence among consumers. The RWJF Index ranged from 95.8 to 104.4 from July 2009 to June 2010. In presenting the results, we show both the 30-day moving average and the monthly mean for the Index. The 30-day moving average provides perspective on the within-month indices, highlighting short-term fluctuations that underlie the trends.

For more information on the construction of the RWJF Index and the underlying data, see the monthly snapshot reports available from the [RWJF website](#).

Findings

Overall, consumer health care confidence as measured by the RWJF Index fluctuated moderately from July 2009 to June 2010, but ultimately ended the year at 97.7, which is not significantly different from the July 2009 Index of 97.2 (see Chart 1 and Table 1). Similar trends were observed for the RHCBC Index, which reflects consumers' recent health care experiences, and the FHCC Index, which captures consumers' expectations for the future. The RHCBC Index ranged from 98.8 to 105.6 between July 2009 and June 2010, while the FHCC Index ranged from 91.2 to 105.0 in this time period.

The charts that follow track the RWJF Index for key subgroups of the population, including by insurance status (Chart 2), family income group (Chart 3), health status (Chart 4), age group (Chart 5), and sex (Chart 6). Detailed information on the RWJF Index by subgroups is provided in Table 2 (the overall Index), Table 3 (the RHCBC Index), and Table 4 (the FHCC Index).

- **Insurance status:** Health care confidence remained high over the year for adults with health insurance coverage, with the index ranging from 100.4 to 108.7. Not surprisingly, uninsured adults have much lower levels of confidence, ranging from 49.4 to 69.0, and had more fluctuations in confidence over the year. The fluctuation likely reflects both the long debate around health care reform and the continuing economic downturn. Nonetheless, health care confidence among uninsured adults in June 2010, at 58.5, was similar to what it was in July 2009, at 49.4.
- **Family income:** Health care confidence throughout the year was higher for families with higher income. Confidence for the bottom-third income category ranged from 76.5 to 89.7, with an index of 77.6 in July 2009 and 79.2 in June 2010. Confidence for the middle-third income category ranged from 87.8 to 102.4, with an index of 92.4 in July 2009 and 95.3 in June 2010. Finally, confidence for the top-third income category was quite high, ranging from 109.9 to 119.9, with an index of 117.3 in July 2009 and 116.1 in June 2010.
- **Health status:** Health care confidence throughout the year was higher for healthier people. Confidence for people who report excellent or very good health ranged from 105.4 to 118.3, with an index of 110.9 in July 2009 and 109.1 in June 2010. Confidence for people who report good health ranged from 88.5 to 98.9, with an index of 93.2 in July 2009 and 94.7 in June 2010. Confidence for people who report fair or poor health ranged from 68.1 to 81.7, with an index of 71.2 in July 2009 and 74.1 in June 2010.

- **Age group:** Health care confidence throughout the year was higher for people age 18-34 years and people age 65 years and older. Confidence for people 18-34 years of age ranged from 86.9 to 105.2, with an index of 102.3 in July 2009 and 96.5 in June 2010. Confidence for people 35-64 years of age ranged from 91.4 to 102.2, with an index of 91.4 in July 2009 and 92.7 in June 2010. Confidence for people 65 years of age and older ranged from 103.3 to 113.4, with an index of 106.9 in July 2009 and 109.3 in June 2010.
- **Sex:** Health care confidence throughout the year was higher for men than for women. Confidence for men ranged from 99.1 to 107.4, with an index of 100.8 in July 2009 and 106.1 in June 2010. Confidence for women ranged from 90.7 to 102.0, with an index of 94.5 in July 2009 and 90.7 in June 2010.

Chart 1. RWJF Index, Recent Health Cost Barrier Index, and Future Health Cost Concern Index, 30-day moving average and monthly mean

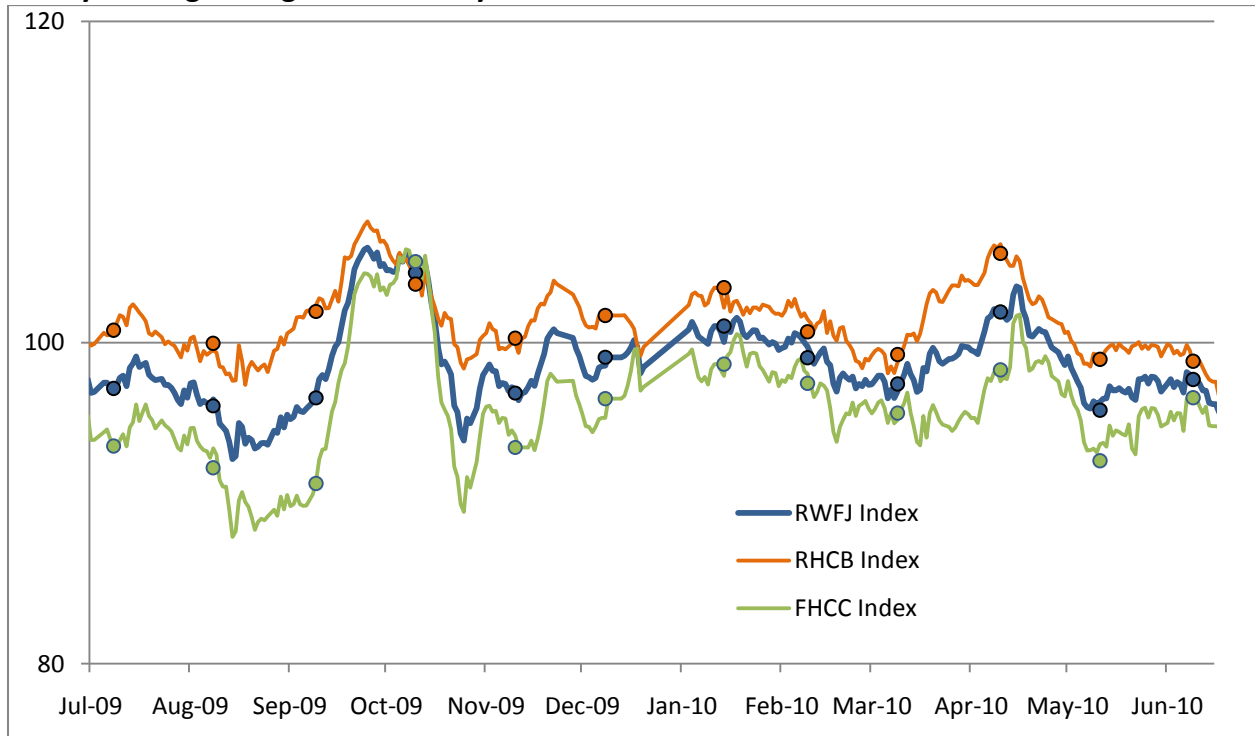


Chart 2. RWJF Health Care Consumer Confidence Index, 30-day moving average and monthly mean; by insurance status

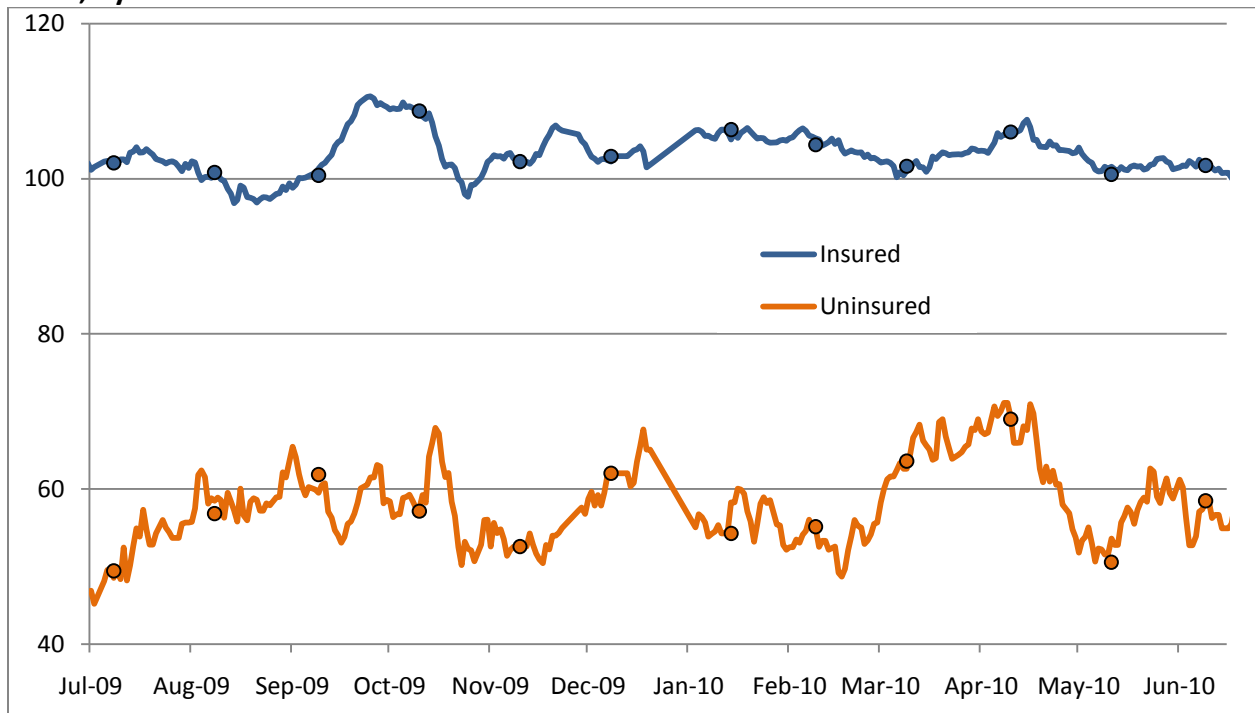


Chart 3. RWJF Health Care Consumer Confidence Index, 30-day moving average and monthly mean; by income

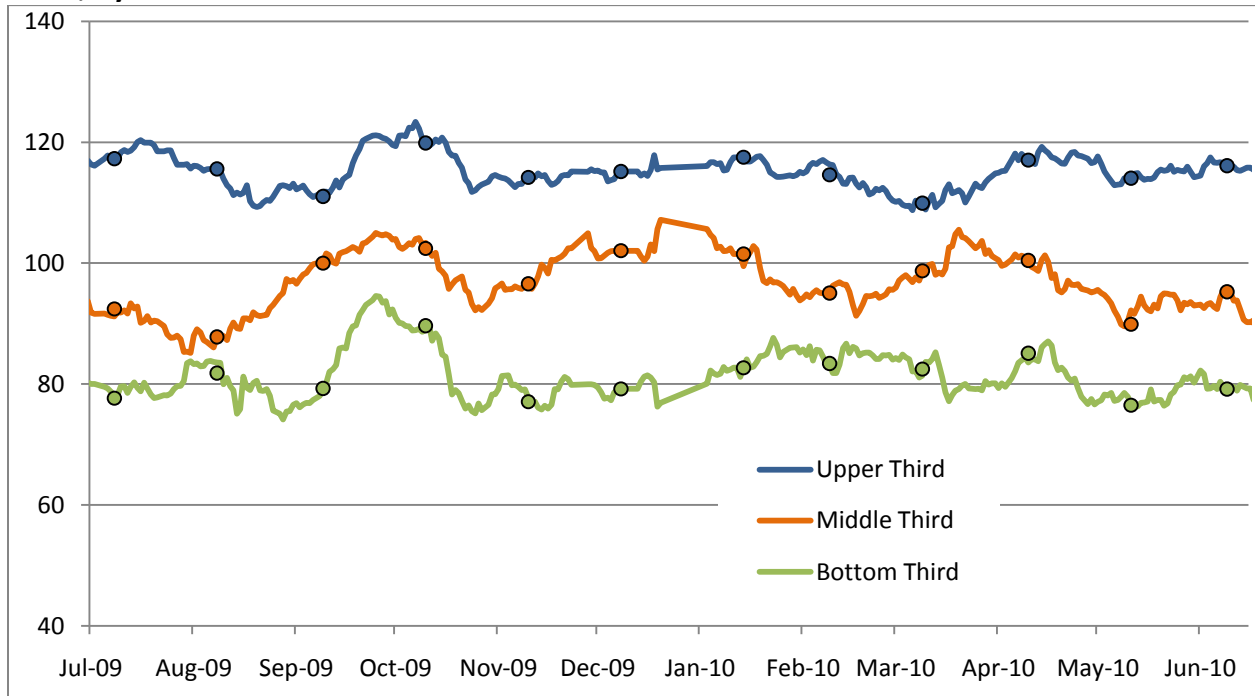


Chart 4. RWJF Health Care Consumer Confidence Index, 30-day moving average and monthly mean; by health status

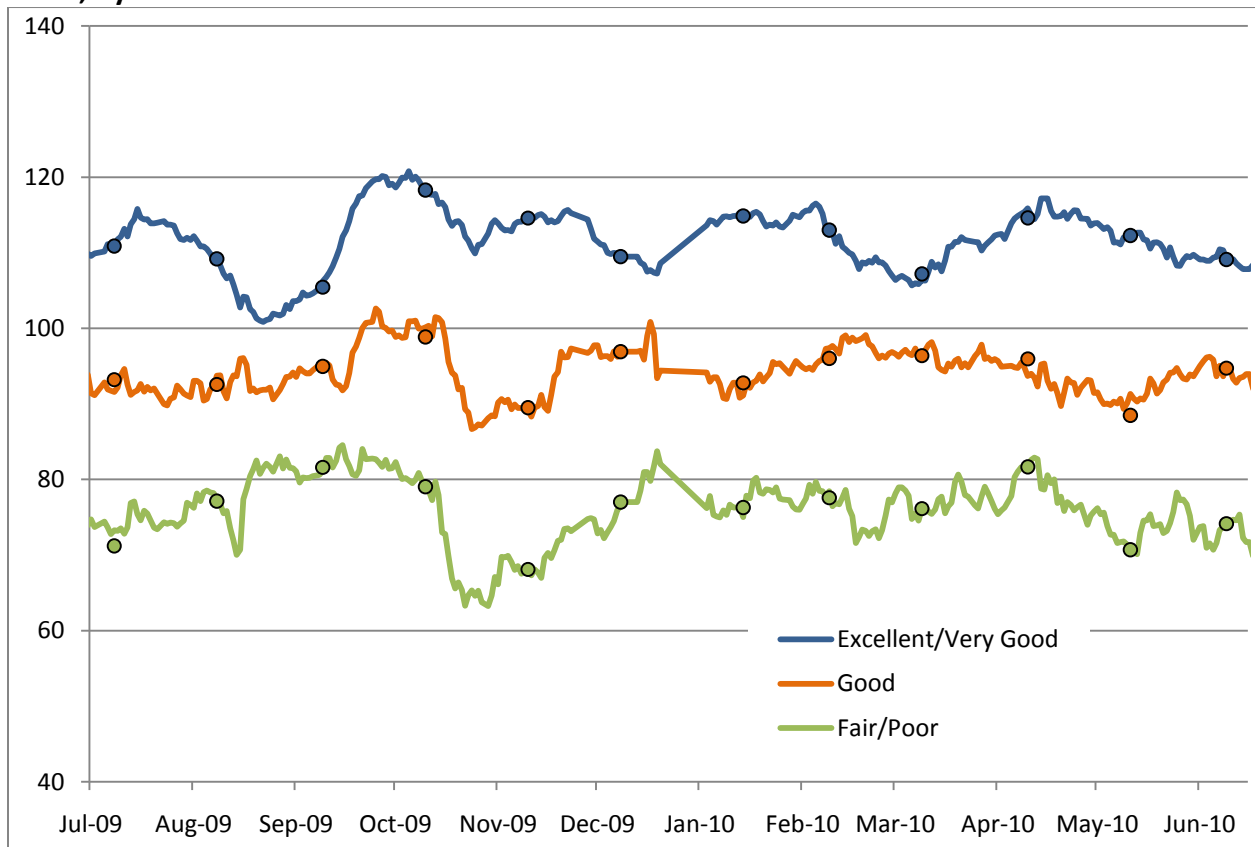


Chart 5. RWJF Health Care Consumer Confidence Index, 30-day moving average and monthly mean; by age

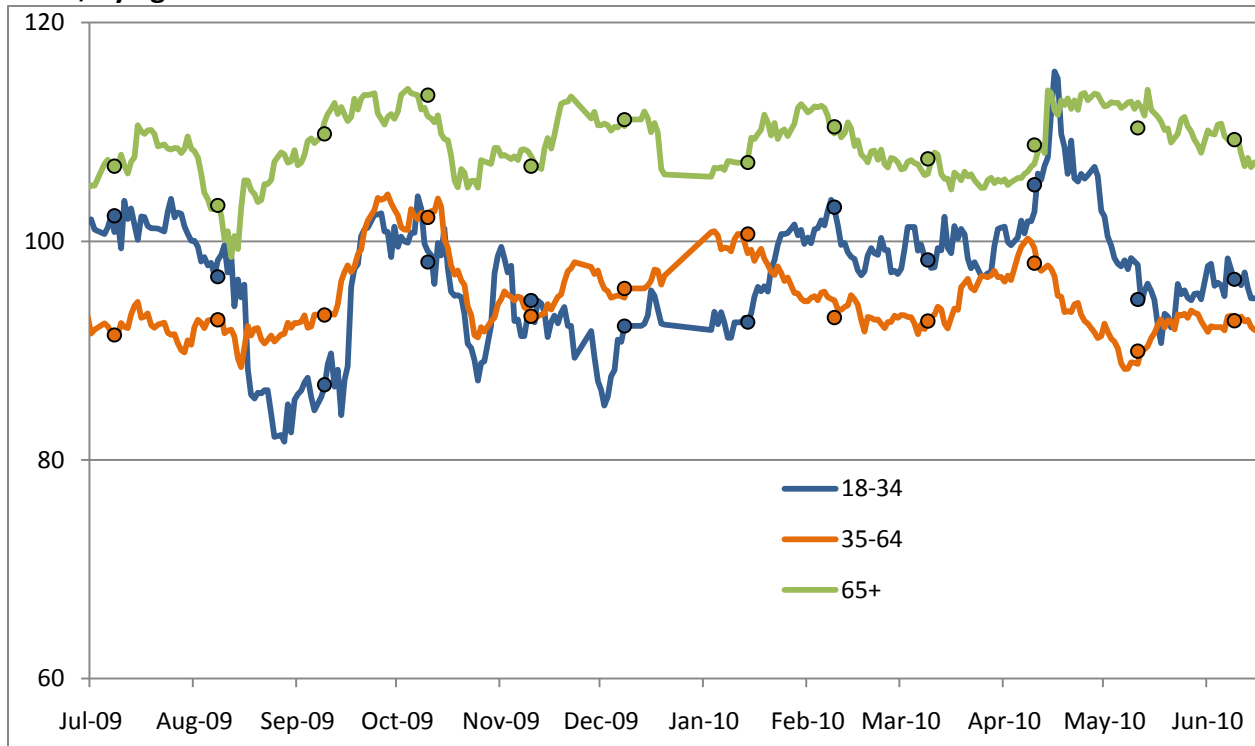


Chart 6. RWJF Health Care Consumer Confidence Index, 30-day moving average and monthly mean; by sex

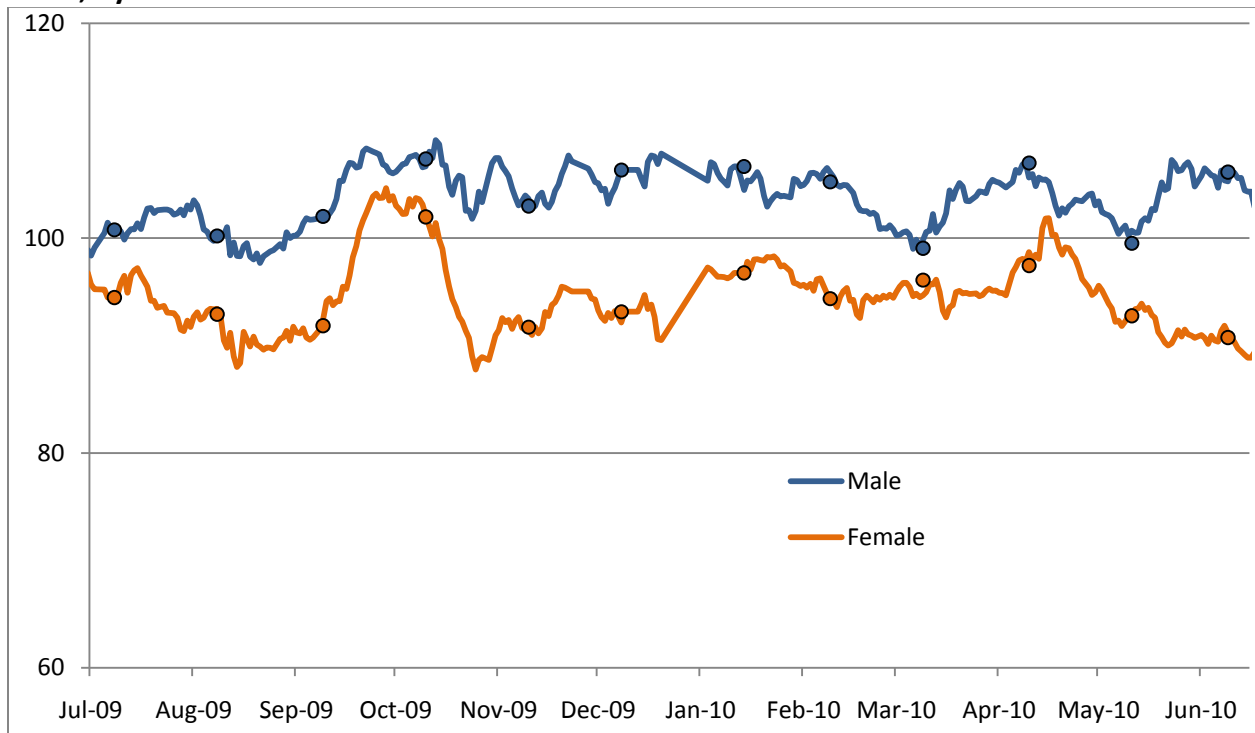


Table 1. RWJF Index, Recent Health Cost Barrier Index, and Future Health Cost Concern Index: July 2009 to June 2010

	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10
RWJF Index	97.2	96.1	96.6	104.4	96.9	99.1	101.0	99.1	97.4	101.9	95.8	97.7
RHCB Index	100.8	100.0	101.9	103.6	100.3	101.7	103.4	100.7	99.3	105.6	99.0	98.8
FHCC Index	93.6	92.2	91.2	105.0	93.5	96.5	98.7	97.5	95.6	98.3	92.6	96.6

Table 2. RWJF Health Care Consumer Confidence Index: July 2009 to June 2010

	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10
Total	97.2	96.1	96.6	104.4	96.9	99.1	101.0	99.1	97.4	101.9	95.8	97.7
Insurance Status												
Uninsured	49.4	56.8	61.8	57.1	52.6	62.0	54.3	55.1	63.6	69.0	50.5	58.5
Insured	102.1	100.8	100.4	108.7	102.2	102.9	106.3	104.4	101.6	106.0	100.6	101.7
Income Categories												
Bottom Third	77.6	81.8	79.3	89.7	77.1	79.2	82.7	83.4	82.5	85.1	76.5	79.2
Middle Third	92.4	87.8	100.0	102.4	96.6	102.1	101.5	95.0	98.7	100.5	89.9	95.3
Top Third	117.3	115.6	111.0	119.9	114.2	115.2	117.5	114.6	109.9	117.1	114.0	116.1
Health Status												
Excellent/Very good	110.9	109.2	105.4	118.3	114.6	109.5	114.9	113.0	107.2	114.6	112.3	109.1
Good	93.2	92.6	95.0	98.9	89.5	96.9	92.8	96.0	96.4	95.9	88.5	94.7
Fair/poor	71.2	77.1	81.6	79.0	68.1	77.0	76.3	77.6	76.1	81.7	70.7	74.1
Age Categories												
18-34	102.3	96.8	86.9	98.1	94.6	92.3	92.6	103.1	98.3	105.2	94.7	96.5
35-64	91.4	92.8	93.3	102.2	93.1	95.7	100.7	93.0	92.7	98.0	89.9	92.7
65+	106.9	103.3	109.8	113.4	106.9	111.1	107.2	110.5	107.5	108.8	110.4	109.3
Sex												
Male	100.8	100.2	102.0	107.4	103.0	106.4	106.7	105.2	99.1	107.0	99.5	106.1
Female	94.5	92.9	91.8	102.0	91.7	93.1	96.8	94.4	96.1	97.5	92.8	90.7

Table 3. Recent Health Cost Barrier Index: July 2009 to June 2010

	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10
Total	100.8	100.0	101.9	103.6	100.3	101.7	103.4	100.7	99.3	105.6	99.0	98.8
Insurance Status												
Uninsured	56.1	70.0	70.0	66.9	56.3	69.0	59.7	63.7	67.8	74.3	56.2	57.0
Insured	105.4	103.7	105.5	107.1	105.6	105.1	108.4	105.1	103.0	109.5	103.5	103.2
Income Categories												
Bottom Third	84.2	90.7	88.0	91.8	89.4	87.6	90.1	89.1	84.4	94.0	84.2	86.8
Middle Third	96.1	90.8	105.0	104.5	98.6	103.0	103.5	95.3	99.2	105.8	96.3	95.1
Top Third	116.8	114.0	111.6	114.1	111.1	112.9	114.6	114.9	111.0	114.6	110.2	112.7
Health Status												
Excellent/Very good	111.2	110.4	109.2	115.4	112.6	109.2	112.6	111.3	106.9	113.7	111.5	107.0
Good	98.3	99.6	101.5	100.2	96.9	103.0	99.9	98.2	98.9	103.7	96.2	97.8
Fair/Poor	80.3	82.9	88.3	81.1	78.1	82.9	84.4	84.4	81.5	90.4	76.8	81.0
Age Categories												
18-34	96.3	93.4	87.8	95.1	90.4	91.8	86.9	97.2	94.4	100.9	90.4	88.7
35-64	95.4	95.4	99.8	100.0	95.6	97.3	102.7	96.8	93.9	101.6	94.0	94.0
65+	115.8	115.3	115.3	117.4	117.0	117.9	115.4	112.7	113.9	117.7	117.1	116.2
Sex												
Male	103.3	102.4	107.2	106.0	101.2	106.6	107.6	101.0	103.7	107.7	101.9	105.1
Female	98.9	98.1	97.4	101.8	99.5	97.7	100.2	100.4	95.7	103.7	96.6	93.7

Table 4. Health Cost Concern Index: July 2009 to June 2010

	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10
Total	93.6	92.2	91.2	105.0	93.5	96.5	98.7	97.5	95.6	98.3	92.6	96.6
Insurance Status												
Uninsured	42.8	43.8	53.7	47.4	48.9	55.1	48.9	46.6	59.5	63.7	45.0	59.9
Insured	98.8	98.0	95.4	110.4	98.8	100.7	104.3	103.7	100.2	102.6	97.7	100.3
Income Categories												
Bottom Third	71.2	73.0	70.6	87.6	64.9	70.9	75.4	77.8	80.5	76.2	68.8	71.6
Middle Third	88.8	84.8	95.0	100.3	94.6	101.2	99.5	94.8	98.3	95.2	83.5	95.4
Top Third	117.7	117.2	110.5	125.6	117.2	117.5	120.4	114.3	108.8	119.5	117.9	119.5
Health Status												
Excellent/Very good	110.5	108.0	101.7	121.1	116.6	109.8	117.1	114.7	107.5	115.5	113.1	111.2
Good	88.1	85.6	88.6	97.6	82.2	90.9	85.7	93.8	93.8	88.2	80.8	91.7
Fair/Poor	62.1	71.4	75.0	77.0	58.2	71.2	68.3	70.8	70.8	73.0	64.7	67.4
Age Categories												
18-34	108.3	100.1	85.9	101.0	98.7	92.7	98.2	109.0	102.2	109.4	98.9	104.3
35-64	87.5	90.3	86.8	104.3	90.7	94.1	98.6	89.2	91.5	94.4	85.9	91.5
65+	98.0	91.4	104.4	109.4	96.8	104.4	99.0	108.2	101.3	100.0	103.7	102.5
Sex												
Male	98.3	98.0	96.9	108.7	104.7	106.1	105.7	109.4	94.5	106.3	97.1	107.2
Female	90.1	87.8	86.4	102.2	84.0	88.6	93.3	88.4	96.5	91.3	89.0	87.8

Appendix

The data used to produce the RWJF Index come from the University of Michigan Surveys of Consumers. The Surveys of Consumers are monthly telephone interviews conducted by the Survey Research Center at the University of Michigan using list-assisted random digit dialing. The sample is designed to be representative of all households in the coterminous United States (that is, the United States plus the District of Columbia, excluding Hawaii and Alaska).

The RWJF Index is the sum of two sub-indices, the Recent Health Cost Barriers Index (RHCB Index) and the Future Health Cost Concerns Index (FHCC Index).

The RHCB Index measures whether respondents experienced barriers in access to health care in the past year, including:

- delaying seeing a doctor when it was necessary due to cost,
- skipping a recommended medical test, treatment, or follow-up due to cost,
- not filling a prescription due to cost, and
- having difficulty paying for medical bills.

The FHCC Index uses measures of worry about barriers in access to health care due to cost in the near future. Specifically, the FHCC Index uses items that asked respondents about:

- worry about losing health insurance coverage,
- worry about not being able to afford treatment for serious illness,
- worry about not being able to afford all of the routine health care services needed,
- worry about not being able to afford prescription drugs, and
- worry about going bankrupt from not being able to pay medical bills.

The RWJF Index was developed by the Robert Wood Johnson Foundation and the State Health Access Data Assistance Center (SHADAC). Further information and the monthly reports are available from the [RWJF web site](#).