



Insure.com Survey Finds Health Insurance Satisfaction Highest with Medicare

November 5, 2020

Annual survey shows Medicare enrollees have highest satisfaction for second year in a row

FOSTER CITY, Calif., Nov. 5, 2020 /PRNewswire/ -- In the midst of Medicare open enrollment, which runs from October 15 to December 7, 2020, [Insure.com](#) researchers find consumers with Medicare health insurance coverage report highest satisfaction with their plan, and those with individual health insurance indicate the lowest satisfaction scores. Individual health insurance also has its own open enrollment period from Nov. 1 to Dec. 15 in most states.



In the study of 1,000 people, [Health insurance satisfaction index: Medicare wins top plan in member survey, Insure.com](#) questioned participants about health plan costs, deductibles, service breadth, access to providers, hospitals and customer service communication. Respondents graded their health plans using a five-star rating system, with five being the highest satisfaction. The percentage of consumers showing high satisfaction in overall ratings (giving four or five stars) was as follows:

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

Data shows that Medicare beneficiaries are particularly happy with:

- Claims payments and provider networks (both received at least 80% five- and four-star ratings)
- Costs (71% combined five-and four-star ratings)

At the other end of the scale, individual health plans received low customer satisfaction, with 35% of beneficiaries scoring costs and deductibles with 1 or 2 stars.

[Insure.com](#) also asked survey respondents about whether they lost health insurance this year.

"Unfortunately, 11% of respondents say they lost health insurance coverage due to job layoffs or reduced hours during this calendar year," reports Les Masterson, managing editor for [Insure.com](#). "But only 9% of those who lost coverage went without health insurance. Many (35%) of those who temporarily lost health insurance were able to gain coverage through a spouse's health plan and another 27% were able to secure protection through an Individual or Affordable Care Act plan."

While most respondents indicate no change in healthcare utilization, many people appear to be using fewer health care services, in response to the COVID-19 pandemic:

- 35% say they used fewer healthcare services in 2020 than in prior years
- 44% say they are using the same volume of services
- 21% claim to be using more healthcare services

Masterson is available to comment on this study, the methodology and how this survey information may help consumers navigate both [Medicare open enrollment](#) and [individual plan open enrollment for 2021](#).

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