



Health Coverage Chief Complaint: Out-of-Pocket Costs, Insurance.com Survey

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Premium costs came in a close second for what is disliked most about health insurance policies

Foster City, CA – June 29, 2021 – A recent Insurance.com survey finds that just over half (54%) of respondents are fairly satisfied with their existing health coverage. But the remainder of consumers report disliking certain aspects of their health plan. Here are the chief complaints about their health insurance:

- 35.4% Out-of-pocket costs
- 34.9% Premium cost
- 11.1% Surprise medical bills
- 7% Limited provider choices
- 6.8% Prior authorizations for procedures
- 4.5% referral requirements to see specialists

“One reason that out-of-pocket charges may frustrate consumers may be confusion about the difference between copays, coinsurance and deductibles,” hypothesizes Les Masterson, managing editor for Insurance.com. “We developed a guide to help people understand important distinctions between various out-of-pocket costs.”

The complete guide is available: [Coinsurance vs copay](#). The survey shows that men are more likely to be bothered by premium cost while a greater proportion of women find prior authorizations to be aggravating.

“It is possible that the respondents who indicate that surprise medical bills ail them, might feel better if they fully understand their out-of-pocket cost obligations,” adds Masterson.

Masterson is available to discuss the coinsurance vs copay guide and answer other questions about [health insurance](#) coverage and [different types of health plans](#).

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