



# Health Insurance Satisfaction Index: Medicaid, Medicare get high marks in member survey


Written by: [Les Masterson](#) | Reviewed by: [Ashlee Tilford](#)  | October 11, 2021

A survey of 1,000 people found that more than half of the respondents are satisfied with their health insurance coverage.

The level of satisfaction varied by type of plan, with [Medicare](#) and [Medicaid](#) getting higher satisfaction rates than [employer-sponsored](#) and [individual insurance](#).

Best Health Insurance Offers For You Or **Call: (888)-920-0947**

 Zip **94117**

Age **25-34** 

**Get Quotes**

Insure asked respondents to rate their overall satisfaction level with their health plan from 1 to 5 stars. We also asked about costs, deductibles, breadth of services, providers, hospitals and communication with the insurers.

More than half gave their plans 5 or 4 stars overall:

- 5 stars -- 35%
- 4 stars -- 39%
- 3 stars -- 19%
- 2 stars -- 4%
- 1 star -- 2%

## Medicaid, Medicare get high marks

We found the most support for government health plans. More than three-quarters of people with a Medicaid or Medicare plan gave the highest rankings.

Here are the percentages of those who rated their plans highly broken down by type of insurance:

- Medicaid -- 79%
- Original Medicare -- 78%
- Medicare Advantage -- 78%
- Individual/marketplace plan -- 73%
- Employer-sponsored plan -- 70%

This is the first time that employer-sponsored plans rated lower than individual/marketplace plans in our three annual surveys.

What do people like the most about their health plans? Provider networks got the highest rankings for health plan members. Seventy-eight percent of respondents gave their plans' high marks for provider networks.

Here's the percentages for rating their health plans highly:

- Provider networks -- 78%
- Breadth of services -- 76%
- Paying claims -- 74%
- Communication -- 69%
- Costs and deductibles -- 63%

Search Table

How satisfied are you with your health insurance plan overall?				
	All plans	Employer plans	Individual/marketplace plans	Original Medicare
5 stars	35%	28%	30%	40%
4 stars	39%	42%	43%	38%
3 stars	19%	21%	22%	19%
2 stars	4%	6%	5%	2%
1 star	2%	3%	0%	2%

Why do people seem to like public plans more than private plans in the survey? One likely reason is that Medicare and Medicaid usually have lower costs than private plans, especially when compared to unsubsidized individual health insurance plans. Also, public plans may have better benefits than employer-sponsored and individual plans.

5 stars	35%	28%	30%	40%
---------	-----	-----	-----	-----

Why do people seem to like public plans more than private plans in the survey? One likely reason is that Medicare and Medicaid usually have lower costs than private plans, especially when compared to unsubsidized individual health insurance plans. Also, public plans may have better benefits than employer-sponsored and individual plans.

Our survey found that Medicaid members especially liked the costs and deductibles on those plans. Seventy-eight percent of those with Medicaid ranked costs and deductibles highly. That compares to just 51% of individual/marketplace members and 56% for employer plans. Original Medicare and Medicare Advantage both finished at 68%.

Employer-based insurance costs have risen over the past decade, which is how 40% of those surveyed get their coverage.

The Kaiser Family Foundation's [2020 Employer Health Benefits Survey](#) reported that employer-sponsored health insurance single coverage annual premiums increased by 4% to \$7,470 in 2020. Family coverage premiums increased by the same percentage to \$21,342. Family coverage premiums have increased by 22% since 2015, according to Kaiser Family Foundation.

Employees pay most of the premiums, which removes some of the financial burden for employees. Employees contribute \$1,243 on average for single coverage with employers picking up \$6,227 annually. Employees pay \$5,588 on average for family coverage and businesses spend \$15,754 on average, said Kaiser Family Foundation.

The Kaiser Family Foundation's [2020 Employer Health Benefits Survey](#) reported that employer-sponsored health insurance single coverage annual premiums increased by 4% to \$7,470 in 2020. Family coverage premiums increased by the same percentage to \$21,342. Family coverage premiums have increased by 22% since 2015, according to Kaiser Family Foundation.

Employees have seen skyrocketing deductibles and out-of-pocket costs in recent years. Over the past five years, the average general annual deductible for single coverage has increased by 25% from \$1,318 to \$1,644.

Employer-sponsored plans still make out better in terms of costs than individual health insurance. Overall, individual plans came in last for the third consecutive year.

Meanwhile, Medicare Advantage got the highest marks for paying claims. Eighty-five percent of Medicare Advantage beneficiaries gave their insurers a 5 or 4 for paying claims, which was better than Original Medicare (81%), Medicaid (76%), employer plan (69%), and individual/marketplace plan (67%).

Employer-sponsored plans still make out better in terms of costs than individual health insurance. Overall, individual plans came in last for the third consecutive year.

Meanwhile, Medicare Advantage got the highest marks for paying claims. Eighty-five percent of Medicare Advantage beneficiaries gave their insurers a 5 or 4 for paying claims, which was better than Original Medicare (81%), Medicaid (76%), employer plan (69%), and individual/marketplace plan (67%).

Medicare Advantage also received the best marks for breadth of services. That's understandable given that Medicare Advantage plans are allowed to offer supplemental benefits not found in Original Medicare.

Eighty-three percent of Medicare Advantage members rated their plans' breadth of services highly, which beat Original Medicare (81%), employer plans (75%), Medicaid (75%), and individual/marketplace plans (69%).

However, Original Medicare ranked best for provider networks. Original Medicare has the biggest provider network in the country, so its top standing is understandable. Eighty-eight percent of Original Medicare beneficiaries gave the provider network a 5 or 4. That's compared to Medicare Advantage (82%), Medicaid (78%), employer plans (77%), and individual/marketplace plans (69%).

Marketplace plans often have restricted networks and members don't get covered for care received outside of their provider network, so it's ranking at the bottom for provider networks isn't surprising.

Here are all the results by category:

Search Table

How satisfied are you with your health insurance plan regarding costs?				
	All plans	Employer plans	Individual/marketplace plans	Original Medicare
5 stars	33%	24%	22%	38%
4 stars	30%	32%	29%	30%
3 stars	25%	30%	31%	21%
2 stars	8%	8%	15%	8%
1 star	4%	6%	3%	3%

Search Table

How satisfied are you with your health insurance plan in paying claims?				
	All plans	Employer plans	Individual/marketplace plans	Original Medicare
5 stars	43%	33%	31%	57%
4 stars	31%	36%	36%	24%
3 stars	20%	24%	28%	14%
2 stars	4%	4%	5%	4%
1 star	2%	3%	0%	2%

Search Table

How satisfied are you with your health insurance plan regarding breadth of services?				
	All plans	Employer plans	Individual/marketplace plans	Original Medicare
5 stars	42%	37%	30%	53%
4 stars	34%	38%	39%	28%
3 stars	18%	18%	27%	13%
2 stars	3%	4%	3%	5%
1 star	2%	3%	1%	1%

Search Table

How satisfied are you with your health insurance plan regarding provider networks?				
	All plans	Employer plans	Individual/marketplace plans	Original Medicare
5 stars	46%	40%	35%	60%
4 stars	32%	37%	34%	28%
3 stars	16%	18%	23%	8%
2 stars	3%	3%	7%	4%
1 star	2%	3%	1%	1%