

Poll: Many still struggle to pay health premiums

19 June 2014, by Ricardo Alonso-Zaldivar



This March 31, 2014 file photo shows people using a phone bank to sign up for health care insurance at the business office of Parkland Hospital in Dallas. A new poll finds that most people who signed up under President Barack Obama's health care law rate their insurance highly, but a substantial number are still struggling with the cost. The survey released Thursday by the nonpartisan Kaiser Family Foundation provides ammunition for both sides in the polarized national debate over health care. (AP Photo/LM Otero, File)

Most Americans who signed up under President Barack Obama's health care law rate their new insurance highly, but a substantial number are struggling with the cost, according to a poll released Thursday.

The survey from the nonpartisan Kaiser Family Foundation provides findings that both sides in the health care debate can seize on. It's an ambitious look at people who buy their coverage individually; they're the ones most affected by the Affordable Care Act.

"The critics' view of the law as an unmitigated disaster is far from true, but it's not what advocates might have hoped for either because many people still have concerns about affordability," said Drew

Altman, CEO of the foundation, an information clearinghouse about the [health care](#) system.

The poll found that Obama's law, the signature achievement of his first term, is achieving one of its main goals by covering the uninsured. Fifty-seven percent of the 8 million Americans who bought a plan through the new insurance exchanges were previously uninsured.

But greater access to coverage has come at a price that's uncomfortably steep for many.

Despite the availability of generous subsidies, 4 in 10 of those who bought a plan that meets the law's specifications said they had difficulty paying their monthly premiums. That's a sobering reality check on assertions by the Obama administration that coverage is readily affordable.

Overall, employer coverage got much better ratings in the poll than did health law plans, which are meant for self-employed people and workers without access through their jobs.

The survey was based on telephone interviews conducted from April 3 through May 11, among a nationally representative random sample of 742 adults ages 18-64 who purchased their own insurance. The margin of sampling error is plus or minus 4 percentage points for results based on the full sample, 5 percentage points for those in plans that comply with the [health law](#), and 6 percentage points for those in plans bought through the exchanges.

More information: Kaiser Family Foundation survey—tinyurl.com/q79sz3n

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