SUMMARY

As Americans shoulder more of their health care costs, a new survey suggests that many are hungry for price information. However, some obstacles remain to increasing the number of Americans who compare prices before getting care.

Important findings from this research include the following:

- 56 percent of Americans have tried to find information about health care prices before getting care, including 21 percent who have compared prices across multiple providers.

- The majority of Americans do not believe that higher-priced care is necessarily better quality.

- Most Americans who have compared prices say they saved money.

- But most Americans remain unaware that prices can vary across health care providers.

This brief summarizes findings from a national survey of 2,010 American adults. Interviews were conducted from July 29 through August 21, 2014. Respondents could choose to complete the survey in English or Spanish. Data were collected through one-third phone interviews, including cell phones, and two-thirds online surveys. The phone response rate was 16.9 percent using the American Association for Public Opinion Research’s Response Rate Three formula and did not differ between landline and cell phone interviews.

The phone sample was weighted to correct for variance in the likelihood of selection for a given case. Phone and online samples were combined using propensity score matching and weighted to general population demographics.

The weight-adjusted margin of error is +/- 2.78 percentage points. Differences reported between subgroups are statistically significant at the p<.05 level unless otherwise stated and remain robust in multivariate models controlling for insurance status, deductible size and demographic variables. The survey was designed by Public Agenda and fielded by Social Science Research Solutions Inc.

For the full research report, including topline findings, full question wordings and sample characteristics, please go to http://www.publicagenda.org/pages/how-much-will-it-cost.
Finding 1:
The majority of Americans have tried to find information about health care prices before getting care.

- 56 percent of Americans say they have tried to find out how much they would have to pay out of pocket—not including a copay—or how much their insurer would have to pay a doctor or hospital, before getting care.

- People with higher deductibles are more likely to have sought price information: 67 percent of those with deductibles of $500 to $3,000 and 74 percent of those with deductibles higher than $3,000 have tried to find price information before getting care.

- People with college degrees and women are more likely to have sought price information than those without degrees and men—62 percent of those with college degrees and 59 percent of women report having done so. Only 40 percent of retired Americans report having done so.

- There are no significant differences by income, age or race/ethnicity in whether or not people have sought price information when taking into consideration other relevant variables.

People with deductibles over $500 are more likely to seek price information.

Percent who say they have tried to find price information before getting care, by deductible amount:

<table>
<thead>
<tr>
<th>No deductible</th>
<th>Less than $500</th>
<th>$500 to $1,000</th>
<th>$1,001 to $3,000</th>
<th>More than $3,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>48%*</td>
<td>53%*</td>
<td>67%†</td>
<td>67%†</td>
<td>74%†</td>
</tr>
</tbody>
</table>

Base: Currently have health insurance, n=1,736.
Estimates for groups indicated by * are not statistically different from each other, and groups indicated by † are not statistically different from each other; groups indicated by * are statistically different from groups indicated by † at the p<.05 level.
Finding 2: Most Americans seem open to looking for better-value care.

- 71 percent of Americans say higher prices are not typically a sign of better-quality medical care.
- 69 percent of Americans say insurance companies should be required to make public how much they pay doctors for medical services.
- Even among those who have not ever tried to find out a price before getting care, 57 percent say they would like to know the prices of medical services in advance, and 43 percent would choose less expensive doctors if they knew the prices in advance.

Most Americans do not equate cost with quality in health care.

Percent who say yes, no, or don’t know to each of the following questions:

Would you say higher prices are typically a sign of better-quality medical care, or not?

- No: 71%
- Yes: 21%
- Don’t know: 8%

Base: Random half, n=1,008.

Would you say lower prices are typically a sign of lower-quality medical care, or not?

- No: 63%
- Yes: 22%
- Don’t know: 14%

Base: Random half, n=1,002.

Numbers may not add up to 100 percent due to rounding and the less than one percent of respondents who refused the question and are not represented in the charts.
Finding 3: 
Looking for price information does not necessarily mean comparing prices.

- About one in five Americans—21 percent—say that when trying to find price information before getting care, they have compared prices across multiple providers.

- 33 percent say that when trying to find price information before getting care, they have checked prices from just one provider.

- People who have compared prices across multiple providers are more likely to make health care decisions for adult family members: 53 percent of those who have compared prices across providers make such decisions, compared with only 34 percent of those who have checked prices from just one provider.

- People who have compared prices across multiple providers are more likely to receive regular medical treatment: 42 percent of people who have compared prices before getting care receive regular medical treatment, compared with 33 percent of those who have not ever sought price information before getting care.

- Hispanics, African-Americans and younger people are more likely than other groups to have compared prices across multiple providers. Those with incomes over $100,000 are less likely than those with lower incomes to have compared prices.

One in five Americans have compared prices across multiple providers before getting care.

Percent who say they have done one of the following before getting care:

- Compared prices: 21%
- Checked just one price: 33%
- Have not tried to find price information: 44%
- Have not tried to find price information: 2%*

* Indicates people who report having tried to find price information before getting care but answer “don’t know” or refuse to answer when asked whether they have compared prices across multiple providers or not.
People who have compared prices are more likely to make health care decisions for adult family members.

Percent who say they make health care decisions for an adult family member:

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>People who have compared prices</td>
<td>53%</td>
</tr>
<tr>
<td>People who have checked just one price</td>
<td>34%</td>
</tr>
<tr>
<td>People who have not tried to find price information</td>
<td>20%</td>
</tr>
</tbody>
</table>

Base: All respondents, N=2,010.
All three group estimates are statistically different from one another at the p<.05 level.

People who have compared prices are more likely to receive regular medical treatment.

Percent who say they are receiving regular medical treatment:

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>People who have compared prices</td>
<td>42%</td>
</tr>
<tr>
<td>People who have checked just one price</td>
<td>37%</td>
</tr>
<tr>
<td>People who have not tried to find price information</td>
<td>33%</td>
</tr>
</tbody>
</table>

Base: All respondents, N=2,010.
The largest and smallest group estimates are statistically different from each other at the p<.05 level but not from the middle group estimate.
Finding 4: Comparing prices, many Americans say, has saved them money.

- Among Americans who have compared prices across multiple providers, 62 percent believe that they have saved money.
- 82 percent of those who have compared prices across multiple providers say they will do so again in the future.

Most people who have compared prices believe they have saved money.

Percent who say they saved money when they have tried to find price information before getting care:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>People who have compared prices</td>
<td>62%</td>
</tr>
<tr>
<td>People who have checked just one price</td>
<td>34%</td>
</tr>
</tbody>
</table>

Base: Tried to find price information before getting medical care, n=1,164.
Group estimates are statistically different from each other at the p<.05 level.

Finding 5: Some obstacles stand in the way of increasing the number of Americans who compare prices before getting care.

- 57 percent of insured Americans do not think some doctors covered under their insurance plans charge more than others for the same services.
- 43 percent of Americans say it is not reasonable to expect people to compare prices before getting care.
- 50 percent of those who have never checked a price are unsure how to find price information.
**Most Americans are not aware that providers’ prices vary.**

Percent of *insured* who say they think the following about the doctors covered by their insurance plan:

- **Some charge more than others for the same services**: 43%
- **They charge pretty much the same prices for the same services**: 35%
- **Don’t know**: 22%

Base: Currently have health insurance, n=1,736.

Percent of *uninsured* who say they think the following about the doctors in their area:

- **Some charge more than others for the same services**: 51%
- **They charge pretty much the same prices for the same services**: 26%
- **Don’t know**: 21%
- **2%***: 2%

* Indicates respondents who refused the question.

Base: Do not currently have health insurance, n=274.

**Americans are split on whether or not patients should be expected to compare prices before getting care.**

Percent who say one of the following statements comes closest to their view:

<table>
<thead>
<tr>
<th>Patients should be expected to compare prices across different doctors before getting medical care.</th>
<th>It is not reasonable to expect patients to compare prices across different doctors before getting medical care.</th>
</tr>
</thead>
<tbody>
<tr>
<td>48%</td>
<td>9%*</td>
</tr>
<tr>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

Base: All respondents, N=2,010.

* Indicates “Don’t know” and “refused”
Finding 6:
Insurers, providers and office staff can play key roles in helping Americans manage their health care spending.

• 69 percent of Americans say a website showing how much different doctors charge would help them with their health care spending.

• 64 percent of Americans say that after a doctor’s appointment, they would find it helpful to get an estimate from the receptionist of how much their bill will be.

Many Americans want help managing their health care spending.
Percent who say the following resources would help them a lot or some with their health care spending:

<table>
<thead>
<tr>
<th>Resource</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A website that would show how much different doctors charge.</td>
<td>69%</td>
</tr>
<tr>
<td>A phone number at their insurance company to call before a doctor’s visit to get an estimate of how much the visit would cost.*</td>
<td>65%</td>
</tr>
<tr>
<td>Before they leave the doctor’s office, an estimate from the receptionist of how much their bill would be.</td>
<td>64%</td>
</tr>
<tr>
<td>Discounts on their insurance premium or cash back from their insurance company if they choose a less expensive doctor.*</td>
<td>60%</td>
</tr>
<tr>
<td>Notifications from their insurance company about less expensive doctors.*</td>
<td>60%</td>
</tr>
</tbody>
</table>

Base: All respondents, N=2,010.
*Base: Currently have health insurance, n=1,736.
IMPLICATIONS

This research suggests many people are hungry for price information. Our report concludes with implications based on these findings for policymakers, insurers, employers and providers who are interested in engaging more Americans in comparing prices and choosing better-value care.

• **Strengthen the capacity of providers, staff and insurance company personnel to discuss prices:** The finding that many Americans are already trying to get price information from receptionists and hospital staff, insurance companies, doctors, hospital billing departments and nurses suggests a need to strengthen these professionals’ capacity to provide and discuss price information.

• **Help people understand that prices vary:** Most Americans are not aware of price variation. This may keep them from comparing prices or looking for less expensive providers when they are quoted a price that they cannot afford. Policymakers, insurers, employers and providers may wish to consider how to help more people understand the types of care for which prices do and do not vary.

• **Help people understand how to find price information:** Most Americans who have not ever sought price information say they would like to know the prices of medical services in advance. Half of them, however, say they do not know how to find it. This suggests a need for more outreach and education about reliable sources of price information.

• **Focus engagement efforts on people who care for others and those who receive regular medical care:** Americans who have compared prices are more likely than others to be helping adult family members make health care decisions or receiving regular medical care themselves. Those making efforts to engage more people in comparing prices may wish to focus on these people, who may also be those most in need of savings on their out-of-pocket expenses.

• **Recognize the challenges to engaging people in both seeking and comparing prices and in choosing better-value care:** Our follow-up interviews suggest that some people are comfortable with their current providers and do not want to switch even if they could save money, while some live in regions where they feel they have little choice of providers. Our follow-up interviews also suggest that some people feel that the prices they find are unaffordable.

About Public Agenda

Public Agenda is a nonprofit organization that helps diverse leaders and citizens navigate divisive, complex issues. Through nonpartisan research and engagement, it provides people with the insights and support they need to arrive at workable solutions on critical issues, regardless of their differences. Since 1975, Public Agenda has helped foster progress on K–12 and higher education reform, health care, federal and local budgets, energy and immigration.

Find Public Agenda online at PublicAgenda.org, on Facebook at facebook.com/PublicAgenda and on Twitter at @PublicAgenda.

About the Robert Wood Johnson Foundation

For more than 40 years the Robert Wood Johnson Foundation has worked to improve health and health care. We are striving to build a national Culture of Health that will enable all to live longer, healthier lives now and for generations to come.

For more information, visit www.rwjf.org. Follow the Foundation on Twitter at www.rwjf.org/twitter or on Facebook at www.rwjf.org/facebook.