

Kaiser Family Foundation, Assessing Americans' Familiarity with Health Insurance Terms and Concepts
Appendix Tables

		Total	Insurance Status		Age				Gender		Education Level		
			Insured (age 18-64)	Uninsured (age 18-64)	18-29	30-49	50-64	65+	Male	Female	High school or less	Some college	College grad
Unweighted N		1292	794	194	204	413	425	250	650	642	549	349	394
Score – number correct	0	8%	4%	13%	14%	8%	6%	2%	9%	6%	14%	3%	3%
	1	5%	4%	8%	7%	5%	3%	3%	3%	6%	8%	3%	1%
	2	5%	5%	12%	9%	8%	2%	3%	5%	6%	8%	5%	2%
	3	4%	4%	9%	7%	3%	5%	4%	4%	5%	6%	5%	2%
	4	6%	6%	5%	7%	8%	4%	7%	6%	6%	9%	7%	2%
	5	10%	9%	11%	11%	8%	9%	13%	10%	10%	12%	11%	5%
	6	10%	10%	15%	10%	10%	10%	11%	9%	11%	12%	8%	11%
	7	18%	20%	9%	13%	19%	20%	18%	18%	17%	14%	20%	21%
	8	18%	20%	14%	14%	18%	22%	19%	20%	17%	13%	22%	23%
	9	12%	13%	4%	7%	11%	14%	16%	12%	12%	5%	12%	20%
	10	4%	5%	0%	3%	3%	6%	5%	3%	5%	1%	3%	10%
Which of the following is the best definition of the term "health insurance premium"?	The best type of health insurance you can buy	7%	6%	6%	3%	8%	6%	9%	6%	7%	6%	10%	3%
	The amount health insurance companies charge each month for coverage (correct answer)	76%	83%	57%	68%	75%	81%	79%	76%	76%	62%	79%	92%
	A bonus you get at the end of the year if you stay covered	1%	1%	2%	3%	1%	1%	1%	1%	2%	2%	1%	0%
	Don't know	16%	10%	35%	25%	16%	12%	11%	17%	15%	29%	9%	4%
	Refused	0%	0%	0%	0%	1%	0%	0%	0%	0%	1%	0%	0%

Is a health insurance premium something you must pay every month, regardless of whether you use health care services, or do you only have to pay your health insurance premium during months when you use health care services?	Must pay every month, regardless of whether you use services (correct answer)	79%	83%	64%	63%	78%	85%	89%	79%	79%	66%	84%	92%
	Only have to pay in months when you use health care services	5%	5%	6%	10%	4%	3%	2%	5%	4%	6%	6%	1%
	Don't know	15%	11%	28%	26%	16%	11%	7%	16%	15%	26%	9%	5%
	Refused	1%	1%	1%	1%	2%	1%	1%	1%	1%	2%	1%	1%
Which of the following is the best definition of the term "annual health insurance deductible"?	The amount that is deducted from your paycheck each year to pay for your policy	6%	6%	16%	8%	7%	7%	4%	6%	7%	9%	7%	2%
	The amount of health expenses you can subtract from income on your yearly tax return	4%	3%	4%	5%	4%	1%	4%	4%	3%	4%	5%	2%
	The amount of covered health care expenses you must pay yourself each year before your insurance will begin to pay (correct answer)	72%	77%	53%	59%	70%	80%	80%	73%	71%	58%	76%	89%
	Don't know	17%	14%	27%	27%	18%	12%	11%	16%	18%	29%	12%	6%
	Refused	1%	0%	1%	1%	1%	0%	1%	1%	1%	1%	1%	1%
Suppose that under your health insurance policy, hospital expenses are subject to a \$1,000 deductible and \$250 per day copay. You get sick and are hospitalized for 4 days, and the bill comes to \$6,000.	\$0	3%	3%	3%	4%	2%	3%	6%	3%	4%	5%	4%	1%
	\$1,000	14%	15%	16%	20%	14%	10%	13%	14%	15%	13%	16%	15%
	\$2,000 (correct answer)	51%	56%	39%	39%	55%	56%	53%	53%	50%	40%	51%	68%
	\$4,000	10%	9%	13%	8%	7%	12%	13%	8%	11%	10%	11%	8%
	\$6,000	3%	3%	2%	3%	2%	3%	2%	3%	2%	3%	3%	2%
	Don't know	18%	14%	27%	24%	18%	15%	14%	18%	17%	28%	14%	7%
	Refused	1%	1%	0%	2%	2%	0%	0%	1%	1%	1%	2%	1%

How much of that hospital bill will you have to pay yourself?													
Which of the following best describes the "annual out-of-pocket limit" under a health insurance policy?	The most you will have to pay in deductibles, copays, and coinsurance for covered care received in network for the year (correct answer)	67%	71%	53%	56%	63%	74%	78%	67%	67%	51%	76%	82%
	The most your insurance policy will pay for covered services in a year	7%	7%	11%	9%	8%	5%	6%	8%	7%	8%	8%	6%
	The most you will have to pay for premiums in a year	5%	6%	7%	5%	7%	4%	5%	6%	5%	8%	4%	3%
	Don't know	18%	15%	27%	29%	18%	15%	11%	17%	19%	31%	11%	7%
	Refused	2%	1%	1%	1%	3%	1%	0%	2%	1%	2%	1%	2%
Which of the following best describes a "health insurance formulary"?	The form you send to your insurance company when you need to have a medical bill paid	5%	4%	9%	4%	6%	4%	4%	4%	5%	5%	5%	3%
	The name for permission you must get from your insurance company before surgery will be covered	9%	9%	9%	10%	9%	7%	9%	9%	8%	10%	10%	6%
	The list of prescription drugs your health plan will cover (correct answer)	33%	33%	21%	23%	29%	36%	47%	31%	35%	23%	35%	45%

	Don't know	53%	54%	58%	61%	55%	53%	39%	54%	51%	60%	49%	46%
	Refused	1%	0%	3%	1%	2%	1%	2%	1%	1%	2%	1%	1%
Which of the following best describes a health plan "provider network"?	The hospitals and doctors that contract with your health plan to provide services for an agreed-upon rate or fee schedule (correct answer)	76%	82%	57%	60%	73%	86%	85%	77%	75%	60%	81%	93%
	The computer system doctors and hospitals use to submit bills to insurance companies	4%	2%	7%	5%	4%	0%	6%	2%	5%	6%	4%	0%
	A website where consumers can find information about the best doctors	3%	2%	9%	3%	4%	2%	3%	2%	4%	4%	4%	1%
	Don't know	16%	13%	26%	31%	16%	11%	6%	17%	16%	28%	10%	5%
	Refused	1%	1%	1%	1%	2%	0%	0%	1%	1%	1%	1%	1%
True or false: If you receive inpatient care at a hospital that participates in your health plan's provider network, all the doctors who care for you while you're in the hospital will also be in network.	True	29%	28%	32%	29%	30%	26%	33%	28%	31%	32%	29%	26%
	False (correct answer)	41%	47%	29%	33%	43%	47%	39%	41%	41%	30%	44%	54%
	Don't know	29%	25%	37%	38%	25%	26%	28%	30%	27%	38%	25%	19%
	Refused	1%	0%	2%	1%	2%	0%	0%	1%	1%	1%	1%	1%
Suppose your health plan covers lab tests in full if you go to an in-	\$0	3%	3%	2%	3%	2%	4%	2%	3%	2%	4%	2%	1%
	\$40	17%	18%	17%	15%	18%	19%	16%	16%	19%	15%	19%	19%
	\$80	39%	38%	45%	34%	36%	40%	50%	39%	40%	41%	45%	32%

network lab, but only pays 60% of allowed charges if you go out of network. You forget to check and get your blood test at a lab that turns out to be out of network. The lab bills you \$100 for the blood test. Your health insurance allows only a \$20 charge for that test. How much would you have to pay out of pocket for that lab test?	\$88 (correct answer)	16%	19%	9%	17%	16%	17%	15%	18%	15%	7%	16%	30%
	\$100	3%	3%	2%	2%	4%	2%	4%	3%	3%	4%	2%	3%
	Don't know	20%	18%	24%	28%	20%	17%	12%	20%	19%	28%	15%	13%
	Refused	1%	1%	1%	1%	3%	0%	1%	1%	1%	2%	1%	1%
True or false? If your health insurance plan refuses to pay for a service that you think is covered and your doctor says you need, you can appeal the denial and possibly get the insurance company to pay the claim.	True (correct answer)	68%	71%	53%	56%	65%	73%	78%	66%	70%	57%	73%	78%
	False	6%	6%	12%	6%	7%	4%	5%	7%	5%	8%	4%	5%
	Don't know	25%	23%	33%	36%	26%	22%	16%	26%	24%	34%	22%	16%
	Refused	1%	1%	2%	1%	2%	1%	0%	1%	1%	1%	1%	1%

** Full report, topline results, and methodology available at kff.org/health-reform/poll-finding/assessing-americans-familiarity-with-health-insurance-terms-and-concepts