

MEREDITH POLL

NORTH CAROLINA



CENTER FOR
HEALTH & DEMOCRACY

An in-depth examination of North Carolina voter attitudes on
important current issues

Consumer Attitudes about Health Insurance

This poll was conducted in partnership with the
North Carolina Center for Health and Democracy

North Carolina Citizens 18+

Date: October 17-November 2, 2022

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Key Insights

The Meredith Poll conducted a survey of North Carolina citizens over the age of 18 on their perceptions of health insurance. We had a mixed mode sample—live callers and online. Meredith College students called North Carolina residents on their landline and cell numbers, which were randomly selected. For the online sample, administered through Dynata’s large online panel. The samples were then combined and **weighted** on the basis of **age, gender, geographic location, race and ethnicity, and educational attainment** so our sample closely resembles North Carolina.

The sample had 1012 respondents, giving us a confidence interval of +/- 3%. The survey was in the field October 17-November 2, 2022.

Satisfaction with health insurance providers and reasons for concern

Cost

While North Carolinians are mostly satisfied with their current health insurance provider, just 8.3% of North Carolinians feel their health insurer has their best interest in mind. In addition, the study found that North Carolinians blame health insurance companies more than any other part of the healthcare system for the rising costs of healthcare (23.7 %). Every demographic group surveyed had health insurance companies as the top reason for these rising costs.

This concern over rising costs is heightened by the fact that the two most important factors that influence consumers’ decision to purchase health insurance plans are monthly premium costs and out-of-pocket expenses. It is also worth noting that 30% of those surveyed indicated they had less than \$400 in savings.

Rising premium costs produce very high levels of dissatisfaction for consumers with almost half (48.3%) reporting being very dissatisfied.

Claim denial and other problems with health insurance providers

This belief that health insurance companies are not always customer-focused is reinforced by the significant portion of North Carolinians who have had a procedure not covered by insurance (23.1%), had a claim denied (20.1%), or had to go through unnecessary paperwork to get treatment (16%) in the last two years. In addition, those who had a procedure not covered, had a claim denied, or had to go through unnecessary paperwork had significantly lower satisfaction with their health insurer. In fact, almost three-in-four (73.6%) of those who had a claim denied reported feeling dissatisfied with their insurance company with most of those being extremely dissatisfied. Similarly, those who said they

had a health procedure not covered by the insurance company or received a surprise bill also saw their dissatisfaction levels increase by a factor of two.

For those who had claims denied, 21.3% said insurance companies stated that a denied claim wasn't medically necessary and 21% said the treatment or medication was not on the approved list of covered services. This reinforces a growing trend of health insurers making medical decisions for patients instead of their doctors or caregivers.

When comparing the numbers of claim denials and procedures not covered by insurance for North Carolinians in this poll with recent data from [Kaiser Family Foundation](#) (KFF) on denials, North Carolinians are seeing higher denial rates than the national average. On average the KFF found that 18% of claims were denied across the country with 16% being denied because the claim was for an excluded service, 10 percent for lack of preauthorization, and only 2% for medical necessity.

Navigating the health insurance system is a major concern to consumers, especially when problems occur, such as a claim is denied. Less than one-third of consumers (32%) report being confident and knowledgeable about the health insurance system. When people experience a problem—claim denial, a health procedure not being covered, or a change in network such a doctor or hospital leaving—only about 20%, or one-in-five consumers report being confident and knowledgeable about navigating the system.

Other observations about health insurance

A plurality of those surveyed with private insurance (42.5%) stated that they chose their insurance company because it was the only one offered through their employer. Although almost two-thirds of those surveyed who get health insurance through their employer report being satisfied, just 26% report being very satisfied, far lower than those who use Medicare as their primary health insurance (52.3%) and even for health insurance purchased through healthcare.gov exchanges (31.3%).

Also, although consumers report high levels of satisfaction with their health insurance providers, not all insurers are perceived as of the same quality. Blue Cross and Blue Shield of North Carolina had the highest percentage of those who viewed it positively at over 62%, other insurers—United Healthcare, Cigna, and Aetna—had much lower ratings. However, people evaluated their own health insurance providers much more positively. Blue Cross Blue Shield of North Carolina policy owners reported a satisfaction rate of over 75%, United Healthcare policy owners reported a 73% satisfaction rate, Aetna policy owners just under 70%, and just over 60% of Cigna policy owners were satisfied.

Although policy owners report above average satisfaction with the various providers, there is a stark difference in satisfaction levels with all companies for those who have had claims denied, had a major change to healthcare providers (e.g., a doctor leaving their network), or

receiving a surprise bill from an insurer. Those insured by Blue Cross Blue Shield, who experienced one of those negative events, reported an overall satisfaction level with the company of just over 47%. Likewise, United Healthcare policy owners who experienced one of those events had a satisfaction level of 43% with that company. Similarly, policyowners with Aetna reported a satisfaction level of 40.2% with the company after experiencing such an event and those who had Cigna policies reported a 39% satisfaction level with the company after having one of those experiences.

Topline Results

Region of NC

Which of the following best describes where you live?

Response	Number	Percentage
Western North Carolina (including Asheville)	199	11.7
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	298	17.5
Raleigh-Durham area	405	22.8
Coastal Carolina (including Wilmington and Cape Fear area)	189	11.1
Greater Charlotte area	332	19.5
Another region in NC	242	14.2
I live outside NC	40	2.4

N=1705

Source of health insurance

Which of the following is your main source of health insurance coverage?

Response	Number	Percentage
I don't have health insurance	168	10.1
Through my employer (or family member's employer)	583	35
Medicare	407	24.4
Medicaid	224	13.4
A health plan I purchased on the exchange at healthcare.gov	156	9.4
TRICARE	38	2.3
Some other way	54	3.2
I don't know	36	2.3

N= 1668

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Do you have a Medicare supplement policy?

Response	Number	Percentage
Yes	227	67.6
No	109	32.4

N=336

Personal situation

Insurance utilization & decision making

Do the following statements apply to you?

Lived in the same city

I have lived in the same city for 10+ years.

Response	Number	Percentage
Yes	630	66.7
No	318	33.5

N= 948

Member of the LGBTQ+ community

I am a member of the LGBTQ+ community.

Response	Number	Percentage
Yes	85	9.1
No	853	90.4

N=938

Disabled

I consider myself a disabled person.

Response	Number	Percentage
Yes	126	13.4
No	812	86.6

N=938

Amount of savings

I have more than \$400 in savings.

Response	Number	Percentage
Yes	658	70
No	284	30

N= 942

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Prefer Republican candidates

I generally prefer Republican candidates.

Response	Number	Percentage
Yes	412	43.7
No	530	56.3

N=942

Prefer Democratic candidates

I generally prefer Democratic candidates.

Response	Number	Percentage
Yes	403	43.1
No	532	56.9

N= 932

Health Insurance Decisions

Health insurance provider

What health insurance company administers your health insurance plan?

Response	Number	Percentage
Blue Cross Blue Shield of North Carolina	450	44
United Healthcare	180	17.6
Aetna	106	10.3
Cigna	72	7.1
Other	192	18.8
Unsure	22	2.2

N= 1022

Please specify which insurance company administers your health insurance plan. (Top answers)

- 1. Humana**
- 2. Bright Health**
- 3. Mutual of Omaha**
- 4. Blue Cross Blue Shield (various states)**

Reasons for choosing health insurance company

Please select the statement that best describes why you chose the insurer you chose in the previous question.

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Response	Number	Percentage
It was the only option offered to me by my employer	434	42.5
They were the highest quality option	152	14.9
My physician takes this insurance	57	5.6
I had a good experience with this insurance company in the past	118	11.6
I picked the cheapest option available to me	62	6.1
It was the best option on healthcare.gov for my needs	119	11.6
Other	80	7.8

N= 1022

Please specify why you chose the insurer you chose. (Top answers)

1. Family (e.g., spouse's plan, parent's plan, etc.)
2. Premium cost
3. Union supplied it
4. Insurance agent recommended it

Factors in choosing choosing health insurer

When it comes to selecting your health insurance coverage, which TWO of the following are the most important to you?

Response	Number	Percentage
Monthly premium costs	465	23.9
Out-of-pocket costs, like deductibles and co-pays	566	29.1
The quality of healthcare providers you have access to	329	16.9
Ability to choose your doctor	242	12.5
Ability to choose the hospital where you receive care	95	4.9

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Response	Number	Percentage
Having access to a wide range of different doctors and specialists	247	12.7

N= 1944

Responsibility for choosing health insurance provider

Which of the following best describes your responsibility when it comes to health insurance decisions and bill payment?

Response	Number	Percentage
I am the primary decision maker for health insurance and paying the bills	676	68
I share responsibilities when it comes to healthcare decisions and bill payments	240	24.1
Someone in my household manages health insurance decisions and bill payments	49	4.9
None of the above	29	2.9

N= 994

Confidence and knowledge about navigating health insurance system

How would you rate your overall confidence and knowledge in navigating the current health insurance system?

Response	Number	Percentage
Not at all confident	70	7
Slightly confident	217	21.7
Moderately confident	392	39.2
Very confident	216	21.6
Completely confident	104	10.4

N= 999

Level of satisfaction with current health insurance provider

How would you rate your overall level of satisfaction with your current health insurance provider?

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Response	Number	Percentage
Very dissatisfied	25	2.5
Somewhat dissatisfied	74	7.4
Neutral	194	19.3
Somewhat satisfied	374	37.2
Very satisfied	338	33.6

N= 1005

Personality traits associated with health insurance provider

Which of the following personality traits would you use to describe your current health insurance provider?

Innovative or Rigid

Response	Number	Percentage
Innovative	636	67.2
Rigid	310	32.8

N= 946

Wealthy or Poor

Response	Number	Percentage
Wealthy	841	88.8
Poor	106	11.2

N= 947

Helpful or Unhelpful

Response	Number	Percentage
Helpful	800	84.7
Unhelpful	145	15.3

N= 945

Essential or Unessential

Response	Number	Percentage
Essential	891	94.3
Unessential	54	5.7

N= 945

Greedy or Generous

Response	Number	Percentage
Greedy	359	38
Generous	585	62

N= 944

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Valuable or Not valuable

Response	Number	Percentage
Valuable	833	88.4
Not valuable	109	11.6

N= 942

Slow or Fast

Response	Number	Percentage
Slow	301	29.9
Fast	705	70.1

N= 1006

Untrustworthy or Trusted

Response	Number	Percentage
Untrustworthy	130	13.7
Trusted	816	86.3

N= 946

Reliable or Unreliable

Response	Number	Percentage
Reliable	841	88.8
Unreliable	106	11.2

N= 947

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Coverage, claims, costs

Have you or a household member (on your health plan) experienced any of the following in the past two years?

A health procedure was not covered by insurance

Response	Number	Percentage
Yes	224	23.7
No	673	71.3
Unsure	47	5

N=944

Had a claim denied by a health insurance company

Response	Number	Percentage
Yes	193	20.4
No	714	75.5
Unsure	39	4.1

N=946

Seen your premiums increase

Response	Number	Percentage
Yes	441	46.7
No	405	42.9
Unsure	99	10.5

N=945

A change in health coverage

A change in your health coverage, like a hospital or doctor going out of network, without a explicit notification

Response	Number	Percentage
Yes	148	15.6
No	712	75.1
Unsure	88	9.3

N=948

Received a surprise bill from your health insurance company

Response	Number	Percentage
Yes	214	21.2
No	752	74.5
Unsure	43	4.3

N= 1009

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Had to navigate unnecessary paperwork with you insurance company to get medical treatment

Response	Number	Percentage
Yes	166	16.4
No	790	78.1
Unsure	56	5.5

N= 1012

Reasons for health coverage denial

Which of the following reasons best describe why the health insurance company denied your claim? You can choose more than one.

Response	Number	Percentage
The physician or hospital was not in network.	49	12.8
Insurance said it wasn't medically necessary	83	21.8
The treatment or medication was not on the approved list of covered services	82	21.5
The procedure or treatment was not pre-authorized by insurance	39	10.3
I was told to try a different option first	35	9.2
Specialist wasn't in-network when I needed care	16	4.2
Other	77	20.2

N= 381

Please specify why the insurance company denied your claim? (Top answers)

1. **Wrong code**
2. **Not sure**
3. **Said not covered**

Consumer attitudes and perception

Thinking about your health insurance provider and experience, how much do you agree with the following statements?

Value

My insurance plan provides more value than the cost.

Response	Number	Percentage
Strongly disagree	58	5.8
Disagree	115	11.5
Neutral	331	33.1
Agree	355	35.5
Strongly agree	142	14.2

N= 1,001

Navigation

Is easy to navigate.

Response	Number	Percentage
Strongly disagree	24	2.4
Disagree	117	11.7
Neutral	258	25.8
Agree	467	46.7
Strongly agree	134	13.4

N= 1000

Flexibility

Allows me the flexibility I need to choose my preferred provider.

Response	Number	Percentage
Strongly disagree	27	2.7
Disagree	56	5.6
Neutral	217	21.7
Agree	500	50
Strongly agree	200	20

N= 1000

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Health insurer has my best interest in mind

Health insurance companies have my best interest in mind.

Response	Number	Percentage
Strongly disagree	110	11
Disagree	203	20.3
Neutral	341	34.1
Agree	246	24.6
Strongly agree	100	10

N= 1000

Provides best care

Provides access/coverage to the best care and doctors.

Response	Number	Percentage
Strongly disagree	24	2.4
Agree	53	5.3
Neutral	278	27.8
Agree	460	46
Strongly agree	186	18.6

N= 1000

A wide range of care options

Has a wide range of specialty care options.

Response	Number	Percentage
Strongly disagree	22	2.2
Disagree	66	6.6
Neutral	249	24.9
Agree	481	48.1
Strongly agree	182	18.2

N= 1000

Quick claims resolution

My insurance claims are resolved quickly.

Response	Number	Percentage
Strongly disagree	33	3.3
Disagree	70	7
Neutral	295	29.5
Agree	435	43.5

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Response	Number	Percentage
Strongly agree	166	16.6

N= 999

Agents responsible

Claims agents are responsive and reliable.

Response	Number	Percentage
Strongly disagree	30	3
Disagree	66	6.6
Neutral	354	35.5
Agree	406	40.7
Strongly agree	141	14.1

N= 997

Know which services are available

I know which services are covered by my health plan.

Response	Number	Percentage
Strongly disagree	40	4
Disagree	116	11.6
Neutral	217	21.7
Agree	467	46.8
Strongly agree	157	15.8

N=997

Based on what you know about the below insurance companies, either through direct experience or from things you may have heard or read, would you say your overall impression is?

Perceptions of insurance providers

Blue Cross and Blue Shield of North Carolina

Response	Number	Percentage
Very Positive	269	26.9
Somewhat Positive	366	35.6
Neutral	212	21.2
Somewhat Negative	77	7.7
Very Negative	40	4
Don't know	37	3.7

N= 1001

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

United Healthcare

Response	Number	Percentage
Very Positive	167	16.8
Somewhat Positive	269	27.1
Neutral	342	34.5
Somewhat Negative	65	6.6
Very Negative	33	3.3
Don't know	116	11.7

N= 992

Aetna

Response	Number	Percentage
Very Positive	126	12.7
Somewhat Positive	264	26.6
Neutral	365	36.8
Somewhat Negative	46	4.6
Very Negative	21	2.1
Don't know	171	17.3

N= 993

Cigna

Response	Number	Percentage
Very Positive	99	10
Somewhat Positive	238	24
Neutral	405	40.9
Somewhat Negative	51	5.2
Very Negative	26	2.6
Don't know	171	12.3

N= 990

Perceptions of role of health insurance providers

Best interest in mind

Thinking about your overall health, who do you trust the most to have your best interest in mind?

Response	Number	Percentage
Hospitals and physicians	626	62.5
Health insurance organizations	87	8.7
Pharmaceutical manufacturers	15	1.5
The state and federal government	12	1.2
Other	60	6
None of the above	201	20.1

N= 1001

Please specify who you trust to have your best interest in mind when thinking about your overall health. (Top answers)

- 1. Me**
- 2. Family**
- 3. God**

Who is responsible if doctor leaves network

Who would you hold most responsible if your doctor was no longer part of your health insurance network?

Response	Number	Percentage
My physician	163	16.3
My health insurance company	548	54.8
The hospital/facility where my doctor is located	104	10.4
The employer who provides my health insurance	36	3.6
Other	37	3.7
None of the above	112	11.2

N= 1000

Please specify who you would hold most responsible if your doctor was no longer party of your health insurance network. (Top answers)

1. The government (includes generic mentions of “president” and specific references to Barack Obama)
2. Insurance companies
3. My self

Costs

Nationally, health care costs have increased over the past few years. In your opinion, which of the following reasons are most responsible for these increasing costs? Select up to two reasons.

Response	Number	Percentage
Health insurance companies	465	23.9
Federal and state government regulation	355	18.2
Lobbyists in Washington	274	14.1
Hospitals charging high prices	326	16.7
The cost of prescription drugs	332	17
Patient behaviors (such as delaying care, eating unhealthily, smoking, or not exercising)	122	6.3
Other	43	2.2
None of the above	33	1.7

N= 1950

Please specify which reason is the most responsible for increasing costs in your opinion. (Top answers)

1. Inflation
2. Greed (various, including those in healthcare, insurance, etc.)
3. Uninsured patients

Demographics

Hispanic origin

Are you of Hispanic, Latino, or Spanish origin?

Response	Number	Percentage
No, not of Hispanic, Latino, or Spanish origin	831	83.5
Yes	159	16
Prefer not to answer	5	.5

N= 995

Ethnicity

How would you describe yourself?

Response	Number	Percentage
American Indian or Alaska Native	16	1.6
Asian	36	3.7
Black or African American	151	15.3
Native Hawaiian or Other Pacific Islander	1	.1
White	763	77.3
Prefer not to answer	20	2

N=987

Gender identity

To which gender identity do you most identify?

Response	Number	Percentage
Male	412	41.4
Female	570	57.2
Transgender Male	3	.3
Transgender Female	1	.1

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Response	Number	Percentage
Genderqueer/non-binary/non-conforming	5	.5
Not listed	1	.1
Prefer not to answer	4	.4

N= 996

Educational attainment

What is the highest level of education you have completed?

Response	Number	Percentage
Less than high school	15	1.5
High school diploma	152	15.3
Some college	252	25.3
College degree	398	40
Graduate or professional degree	175	17.6
Don't know	3	.3

N= 995

Residential location

Would you consider where you live to be:

Response	Number	Percentage
Urban	201	20.2
Rural	315	31.5
Suburban	466	46.9
Don't know	11	1.1

N= 993

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Cross-tabulations

Source of health insurance coverage

Which of the following is your main source of health insurance coverage?

	No insurance	Through employer	Medicare	Medicaid	Healthcare.gov	TRICARE	Some other way	Don't Know
Male	0.0	56.9	22.7	0.0	12.9	0.0	6.9	0.5
Female	0.0	56.3	22.1	0.0	16.6	0.0	5.0	0.0
Other	0.0	30.4	21.4	0.0	24.3	0.0	23.8	0.0
Urban	0.0	60.6	16.4	0.0	14.6	0.0	8.0	0.5
Rural	0.0	47.7	26.9	0.0	18.4	0.0	6.6	0.3
Suburban	0.0	59.2	22.6	0.0	13.3	0.0	4.9	0.0
White	0.0	56.8	23.5	0.0	14.2	0.0	5.3	0.3
Black or African American	0.0	49.1	22.6	0.0	19.5	0.0	8.8	0.0
Hispanic or Latino	0.0	50.9	27.7	0.0	13.3	0.0	6.9	1.2
Asian	0.0	68.2	4.5	0.0	20.5	0.0	6.8	0.0
Other	0.0	41.5	22.0	0.0	16.3	0.0	20.2	0.0
Western North Carolina (including Asheville)	14.1	29.1	28.6	9.4	10.3	.5	5.2	2.8
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	10.4	31.6	21.5	14.6	10.8	2.2	4.4	4.4
Raleigh-Durham area	6.5	38	26.6	13.3	9.4	1.7	2.2	2.2
Coastal Carolina (including	6.8	27.2	28.2	14.1	11.2	7.3	2.9	2.4

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	No insurance	Through employer	Medicare	Medicaid	Healthcare.gov	TRICARE	Some other way	Don't Know
Wilmington and Cape Fear area)								
Greater Charlotte area	9.9	42.9	20.7	11.1	9.2	1.1	3.1	1.7
Another region in NC	14.7	25.5	19.3	18.9	5.0	5.4	6.9	4.2

Satisfaction

How would you rate your overall level of satisfaction with your current health insurance provider?

	Through my employer	Medicare	A health plan I purchased through healthcare.gov	Some other way	Don't know
Very dissatisfied	2.4	2.1	5.6	10.3	0.0
Somewhat dissatisfied	7.9	4.3	13.1	10.3	0.0
Neutral	22.0	11.1	15.6	30.9	50.0
Somewhat satisfied	41.7	30.2	34.4	20.6	0.0
Very dissatisfied	26.0	52.3	31.3	27.9	50.0

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Personal situation

Do the following statements apply to you?

Lived in same city

I have lived in the same city for 10 + years.

	Yes	No
Male	70.8	29.2
Female	63.1	36.9
Other	49.8	50.2
Urban	65.0	35.0
Rural	71.5	28.5
Suburban	62.5	37.5
White	67.0	33.0
Black or African American	68.5	31.5
Hispanic or Latino	64.7	35.3
Asian	44.2	55.8
Other	55.0	45.0

LGBTQ+ member

I am a member of the LGBTQ+ community.

	Yes	No
Male	9.9	90.1
Female	9.0	91.0
Other	54.3	45.7
Urban	16.2	83.8
Rural	9.0	91.0
Suburban	9.2	90.8
White	9.3	90.7
Black or African American	11.7	88.3
Hispanic or Latino	14.4	85.6
Asian	14.0	86.0
Other	36.2	63.8

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Disabled

I consider myself a disabled person.

	Yes	No
Male	15.4	84.6
Female	13.1	86.9
Other	45.5	54.2
Urban	21.8	78.2
Rural	16.9	83.1
Suburban	11.0	89.0
White	12.4	87.6
Black or African American	21.2	78.8
Hispanic or Latino	20.5	79.5
Asian	23.3	76.7
Other	42.1	57.9

Personal savings

I have more than \$400 in savings.

	Yes	No
Male	76.8	23.2
Female	65.8	34.2
Other	46.7	53.3
Urban	68.4	31.6
Rural	61.3	38.7
Suburban	76.6	23.4
White	74.0	26.0
Black or African American	50.3	49.7
Hispanic or Latino	72.3	27.7
Asian	68.2	31.8
Other	61.6	38.4

Vote Republican

I generally prefer Republican candidates.

	Yes	No
Male	47.1	52.9
Female	41.3	58.7
Other	36.2	63.8

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Yes	No
Urban	30.3	69.7
Rural	52.8	47.2
Suburban	42.7	57.3
White	51.7	48.3
Black or African American	7.6	92.4
Hispanic or Latino	33.6	66.4
Asian	37.2	62.8
Other	39.6	60.4

Vote Democrat

I generally prefer Democratic candidates.

	Yes	No
Male	39.6	60.4
Female	45.3	54.7
Other	58.0	42.0
Urban	58.3	41.7
Rural	38.3	61.7
Suburban	42.1	57.9
White	38.0	62.0
Black or African American	70.5	29.5
Hispanic or Latino	51.3	48.7
Asian	55.8	44.2
Other	42.0	58.0

Insurance Provider

What health insurance company administers your health insurance plan?

	Blue Cross Blue Shield of North Carolina	United Healthcare	Aetna	Cigna	Other	Unsure
Male	41.3	18.1	10.5	8.4	20.0	1.7
Female	45.2	17.1	10.7	6.4	18.2	2.4
Other	30.6	5.6	5.6	17.5	10.1	30.7

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Blue Cross Blue Shield of North Carolina	United Healthcare	Aetna	Cigna	Other	Unsure
Urban	38.6	20.0	13.0	7.9	16.7	3.7
Rural	45.3	14.9	9.4	5.2	21.3	4.0
Suburban	43.3	18.0	9.9	8.7	18.2	1.9
White	44.0	17.9	9.9	6.5	20.4	1.4
Black or African American	39.2	17.7	10.8	11.4	15.2	5.7
Hispanic or Latino	38.0	20.5	12.3	5.8	17.0	6.4
Asian	43.2	13.6	13.6	9.1	6.8	13.6
Other	30.0	18.5	12.9	13.5	16.2	9.0
Western North Carolina (including Asheville)	46.9	15.4	9.2	5.4	19.2	3.8
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	37.1	19.7	9.6	6.7	23.6	3.4
Raleigh-Durham area	42.4	17.3	11.8	8.5	17.0	3.0
Coastal Carolina (including Wilmington and Cape Fear area)	46.2	16.0	9.2	3.4	22.7	2.5
Greater Charlotte area	43.8	18.2	11.6	8.7	16.1	1.7
Another region in NC	41.0	19.7	9.0	10.7	14.8	4.9

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Why insurance provider

Please select the statement that best describes why you chose the insurer you chose in the previous question.

	Only option through employer	Highest quality option	My physician takes this insurance	Positive past experience	Cheapest option available	It was the best option on healthcare.gov for my needs	Other
Male	40.8	16.7	6.4	11.5	5.7	11.2	7.6
Female	42.9	13.3	5.5	11.6	6.9	11.9	7.8
Other	32.2	14.6	12.4	5.7	4.5	10.8	19.8
Urban	39.7	19.6	8.4	10.3	6.5	7.9	7.5
Rural	41.5	13.0	5.5	10.9	6.7	13.0	9.4
Suburban	42.7	14.2	5.3	12.1	5.9	12.5	7.4
White	44.1	15.4	4.9	11.2	5.7	10.9	7.8
Black or African American	32.1	12.6	10.1	13.2	7.5	16.4	8.2
Hispanic or Latino	44.8	12.8	6.4	8.7	7.6	11.6	8.1
Asian	45.5	15.9	2.3	4.5	9.1	11.4	11.4
Other	23.8	5.2	20.4	16.0	9.6	11.9	13.1
Western North Carolina (including Asheville)	36.4	16.3	7.0	11.6	9.3	10.1	9.3
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	40.7	13.0	4.0	10.7	5.1	15.8	10.7
Raleigh-Durham area	45.8	15.5	4.8	12.9	3.0	10.3	7.7
Coastal Carolina (including	38.7	13.4	7.6	11.8	10.1	13.4	5.0

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Only option through employer	Highest quality option	My physician takes this insurance	Positive past experience	Cheapest option available	It was the best option on healthcare.gov for my needs	Other
Wilmington and Cape Fear area)							
Greater Charlotte area	44.0	15.6	7.0	10.7	5.8	10.7	6.2
Another region in NC	36.6	13.0	7.3	9.8	9.8	9.8	13.8

Reasons for choosing insurance provider

When it comes to selecting your health insurance coverage, which **TWO** of the following are the **most important** to you?

	Monthly premium costs	Out-of-pocket costs,	The quality of healthcare providers you have access to	Ability to choose your doctor	Ability to choose the hospital where you receive care	Having access to a wide range of different doctors and specialists
Male	45.8	52.5	37.2	21.1	12.0	24.7
Female	47.7	58.2	30.2	26.7	9.4	25.6
Other	60.7	67.7	46.9	56.5	45.9	63.5
Urban	46.7	44.9	39.3	29.4	13.6	31.3
Rural	48.5	57.6	32.0	23.2	12.8	26.8
Suburban	46.6	59.3	32.4	25.0	9.5	24.2
White	48.1	56.2	32.6	23.5	9.6	23.9
Black or African American	38.2	56.1	40.1	31.8	13.4	33.1
Hispanic or Latino	40.1	34.3	27.9	27.9	11.0	27.9
Asian	63.6	65.9	31.8	29.5	22.7	29.5
Other	63.2	47.0	36.0	41.6	42.0	45.7
Western North Carolina	51.2	58.1	30.2	25.6	19.4	21.7

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Monthly premium costs	Out-of-pocket costs,	The quality of healthcare providers you have access to	Ability to choose your doctor	Ability to choose the hospital where you receive care	Having access to a wide range of different doctors and specialists
(including Asheville)						
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	45.8	53.7	28.8	26.6	11.3	24.9
Raleigh-Durham area	46.3	53.7	37.3	26.1	9.0	26.5
Coastal Carolina (including Wilmington and Cape Fear area)	51.3	53.9	31.3	23.5	10.4	34.8
Greater Charlotte area	48.6	62.1	31.7	24.3	11.9	24.3
Another region in NC	40.5	55.4	42.1	28.9	12.4	31.4

Personal responsibility in choosing insurance provider

Which of the following best describes your responsibility when it comes to health insurance decisions and bill payment?

	I am the primary decision maker for health insurance and paying the bills	I share responsibilities when it comes to healthcare decisions and bill payments	Someone in my house hold manages health insurance decisions and bill payments	None of the above
Male	72.6	21.5	3.6	2.2
Female	64.5	25.8	5.9	3.9
Other	28.2	28.9	18.0	24.8
Urban	75.7	12.9	7.6	3.8
Rural	64.1	28.2	4.0	3.7
Suburban	64.4	26.5	5.4	3.7

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	I am the primary decision maker for health insurance and paying the bills	I share responsibilities when it comes to healthcare decisions and bill payments	Someone in my house hold manages health insurance decisions and bill payments	None of the above
White	67.1	25.5	5.2	2.2
Black or African American	73.9	16.3	2.0	7.8
Hispanic or Latino	70.8	17.5	4.7	7.0
Asian	50.0	31.8	9.1	9.1
Other	41.5	18.4	29.1	11.0
Western North Carolina (including Asheville)	61.5	26.2	7.7	4.6
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	64.9	23.4	4.1	7.6
Raleigh-Durham area	67.4	27.0	3.7	1.9
Coastal Carolina (including Wilmington and Cape Fear area)	69.0	22.1	4.4	4.4
Greater Charlotte area	66.4	24.7	7.2	1.7
Another region in NC	66.1	17.8	8.5	7.6

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Knowledge and confidence of insurance

How would you rate your overall confidence and knowledge in navigating the current health insurance system?

	Not at all confident	Slightly confident	Moderately confident	Very confident	Completely confident
Male	5.6	18.1	38.2	23.7	14.5
Female	8.5	24.0	40.6	19.6	7.4
Other	16.3	15.1	22.7	31.8	14.0
Urban	6.1	17.5	30.2	28.3	17.9
Rural	9.5	22.2	41.5	17.8	8.9
Suburban	6.7	22.8	41.8	20.5	8.2
White	7.5	21.6	41.0	20.1	9.9
Black or African American	5.9	15.0	38.6	27.5	13.1
Hispanic or Latino	8.8	18.2	35.9	24.7	12.4
Asian	11.4	36.4	25.0	22.7	4.5
Other	9.8	29.4	18.7	20.1	22.1
Western North Carolina (including Asheville)	10.1	18.6	35.7	20.9	14.7
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	7.0	25.1	40.4	15.8	11.7
Raleigh-Durham area	4.9	20.2	41.9	25.5	7.5
Coastal Carolina (including Wilmington and Cape Fear area)	5.2	20.9	37.4	24.3	12.2
Greater Charlotte area	8.0	22.3	34.5	23.1	12.2
Another region in NC	13.4	20.2	42.0	16.8	7.6

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Satisfaction with health insurance provider

How would you rate your overall level of satisfaction with your current health insurance provider?

	Very dissatisfied	Somewhat dissatisfied	Neutral	Somewhat satisfied	Very satisfied
Male	2.6	7.0	20.9	34.1	35.5
Female	3.0	7.9	17.2	40.2	31.8
Other	17.0	20.2	20.8	20.0	21.8
Urban	4.2	6.1	17.5	34.0	38.2
Rural	4.3	9.5	21.5	32.5	32.5
Suburban	1.9	7.9	17.7	41.8	30.7
White	3.3	8.4	17.9	36.3	34.2
Black or African American	1.9	3.8	21.8	38.5	34.0
Hispanic or Latino	4.1	9.4	18.1	33.3	35.1
Asian	4.5	6.8	20.5	45.5	22.7
Other	19.5	13.1	23.3	30.3	13.8
Western North Carolina (including Asheville)	4.6	7.7	16.9	31.5	39.2
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	2.9	5.3	22.8	39.2	29.8
Raleigh-Durham area	1.5	8.6	18.2	38.3	33.5
Coastal Carolina (including Wilmington and Cape Fear area)	3.5	7.0	10.4	40.0	39.1
Greater Charlotte area	5.0	8.8	18.5	35.3	32.4
Another region in NC	3.3	9.8	28.7	32.8	25.4

Traits of insurance company

Which of the following personality traits would you use to describe your current health insurance provider?

Innovative or Rigid

	Innovative	Rigid
Male	64.9	35.1
Female	67.6	32.4
Other	48.4	51.6
Urban	68.3	31.7
Rural	65.2	34.8
Suburban	65.3	34.7
White	64.6	35.4
Black or African American	75.8	24.2
Hispanic or Latino	61.4	38.6
Asian	61.4	38.6
Other	47.5	52.5

Wealthy or Poor

	Wealthy	Poor
Male	90.5	9.5
Female	87.0	13.0
Other	72.4	27.6
Urban	85.7	14.3
Rural	87.2	12.8
Suburban	89.9	10.1
White	89.2	10.8
Black or African American	86.7	13.3
Hispanic or Latino	81.6	18.4
Asian	81.8	18.2
Other	73.9	26.1

Helpful or Unhelpful

	Helpful	Unhelpful
Male	84.1	15.9
Female	84.1	15.9
Other	47.2	52.8
Urban	83.2	16.8
Rural	81.3	18.8
Suburban	83.8	16.2
White	82.8	17.2
Black or African American	89.3	10.7
Hispanic or Latino	77.2	22.8
Asian	72.7	27.3
Other	71.0	29.0

Essential or Unessential

	Essential	Unessential
Male	93.3	6.7
Female	94.7	5.3
Other	58.9	41.1
Urban	90.6	9.4
Rural	90.2	9.8
Suburban	95.9	4.1
White	93.5	6.5
Black or African American	96.6	3.4
Hispanic or Latino	90.4	9.6
Asian	84.1	15.9
Other	75.1	24.9

Greedy or Generous

	Greedy	Generous
Male	42.6	57.4
Female	35.5	64.5
Other	59.9	40.1
Urban	37.6	62.4

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	Greedy	Generous
Rural	38.5	61.5
Suburban	40.6	59.4
White	42.3	57.7
Black or African American	23.5	76.5
Hispanic or Latino	48.6	51.4
Asian	36.4	63.6
Other	46.4	53.6

Valuable or not valuable

	Valuable	Not valuable
Male	88.1	11.9
Female	88.2	11.8
Other	47.4	52.6
Urban	85.6	14.4
Rural	85.5	14.5
Suburban	88.7	11.3
White	87.3	12.7
Black or African American	92.7	7.3
Hispanic or Latino	84.2	15.8
Asian	74.4	25.6
Other	76.9	23.1

Slow or Fast

	Slow	Fast
Male	30.9	69.1
Female	30.0	70.0
Other	41.7	58.3
Urban	25.4	74.6
Rural	33.8	66.2
Suburban	30.9	69.1
White	30.9	69.1
Black or African American	27.0	73.0
Hispanic or Latino	29.4	70.6

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Slow	Fast
Asian	31.8	68.2
Other	40.3	59.7

Untrustworthy or Trusted

	Untrustworthy	Trusted
Male	14.7	85.3
Female	13.6	86.4
Other	46.9	53.1
Urban	14.3	85.7
Rural	16.7	83.3
Suburban	14.4	85.6
White	15.1	84.9
Black or African American	14.0	86.0
Hispanic or Latino	22.8	77.2
Asian	11.4	88.6
Other	22.9	77.1

Reliable or Unreliable

	Reliable	Unreliable
Male	88.5	11.5
Female	88.8	11.2
Other	57.1	42.9
Urban	87.7	12.3
Rural	87.2	12.8
Suburban	88.1	11.9
White	86.8	13.2
Black or African American	94.7	5.3
Hispanic or Latino	86.8	13.2
Asian	81.8	18.2
Other	82.5	17.5

Problems with health insurance

Have you or a household member (on your health plan) experienced any of the following in the past two years?

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Procedure not covered

A health procedure was not covered by insurance

	Yes	No	Unsure
Male	22.7	72.7	4.6
Female	24.3	70.0	5.7
Other	44.8	29.9	25.3
Urban	24.3	68.8	6.9
Rural	27.6	66.8	5.6
Suburban	22.3	72.5	5.2
White	24.7	70.8	4.6
Black or African American	23.5	71.8	4.7
Hispanic or Latino	27.2	63.2	9.6
Asian	23.3	60.5	16.3
Other	21.2	45.9	32.9
Western North Carolina (including Asheville)	34.2	61.5	4.3
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	21.7	68.3	9.9
Raleigh-Durham area	18.1	77.8	4.0
Coastal Carolina (including Wilmington and Cape Fear area)	18.9	73.9	7.2
Greater Charlotte area	23.7	70.3	6.0
Another region in NC	37.1	55.2	7.8

Claim denied

Had a claim denied by a health insurance company

	Yes	No	Unsure
Male	19.5	75.4	5.1
Female	20.6	75.7	3.7
Other	32.8	35.8	31.4
Urban	22.2	71.9	5.9
Rural	20.1	74.7	5.3

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Yes	No	Unsure
Suburban	20.7	74.6	4.7
White	21.4	74.3	4.3
Black or African American	15.4	79.9	4.7
Hispanic or Latino	14.9	76.3	8.8
Asian	27.9	58.1	14.0
Other	20.1	64.1	15.8
Western North Carolina (including Asheville)	23.9	67.5	8.5
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	20.5	73.9	5.6
Raleigh-Durham area	16.5	80.7	2.8
Coastal Carolina (including Wilmington and Cape Fear area)	20.7	73.9	5.4
Greater Charlotte area	21.9	72.5	5.6
Another region in NC	25.0	68.1	6.9

Premium increase

Seen your premiums increase

	Yes	No	Unsure
Male	49.4	42.4	8.2
Female	45.6	43.4	11.0
Other	37.0	37.8	25.2
Urban	44.3	44.3	11.3
Rural	42.6	46.2	11.2
Suburban	50.8	40.2	9.0
White	49.7	41.7	8.6
Black or African American	36.9	51.0	12.1
Hispanic or Latino	47.4	42.1	10.5
Asian	41.9	34.9	23.3
Other	40.2	39.7	20.1
Western North Carolina (including Asheville)	40.7	39.8	19.5

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	Yes	No	Unsure
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	36.0	49.7	14.3
Raleigh-Durham area	49.8	42.2	8.0
Coastal Carolina (including Wilmington and Cape Fear area)	52.3	37.8	9.9
Greater Charlotte area	50.9	39.2	9.9
Another region in NC	42.6	49.6	7.8

Change in network

A change in your health coverage, like a hospital or doctor going out of network, without explicit notification

	Yes	No	Unsure
Male	17.6	74.2	8.2
Female	15.4	75.2	9.4
Other	28.2	44.8	27.0
Urban	21.2	67.5	11.3
Rural	16.8	71.7	11.5
Suburban	14.1	78.5	7.4
White	16.2	75.6	8.3
Black or African American	19.3	74.0	6.7
Hispanic or Latino	25.4	64.0	10.5
Asian	20.9	60.5	18.6
Other	17.5	51.1	31.4
Western North Carolina (including Asheville)	21.1	62.7	16.1
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	14.9	72.0	13.0
Raleigh-Durham area	14.5	78.7	6.8
Coastal Carolina (including Wilmington and Cape Fear area)	17.1	75.7	7.2
Greater Charlotte area	16.7	73.4	9.9
Another region in NC	17.1	70.9	12.0

Surprise bill

Received a surprise bill from your health insurance company

	Yes	No	Unsure
Male	19.4	76.8	3.8
Female	23.3	72.2	4.5
Other	35.7	47.3	17.0
Urban	21.9	71.6	6.5
Rural	21.2	73.3	5.5
Suburban	22.2	74.6	3.2
White	22.6	73.7	3.6
Black or African American	19.6	74.7	5.7
Hispanic or Latino	23.3	72.1	4.7
Asian	23.3	65.1	11.6
Other	24.2	62.4	13.4
Western North Carolina (including Asheville)	27.9	65.1	7.0
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	21.3	74.1	4.6
Raleigh-Durham area	15.3	81.3	3.4
Coastal Carolina (including Wilmington and Cape Fear area)	24.3	72.2	3.5
Greater Charlotte area	24.9	69.7	5.4
Another region in NC	23.8	68.9	7.4

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Paperwork

Had to navigate unnecessary paperwork with your insurance company to get medical treatment

	Yes	No	Unsure
Male	16.5	78.8	4.8
Female	16.6	76.8	6.6
Other	22.0	57.7	20.3
Urban	18.7	74.3	7.0
Rural	14.2	80.0	5.8
Suburban	17.3	76.5	6.1
White	17.0	77.8	5.2
Black or African American	12.7	79.1	8.2
Hispanic or Latino	19.1	75.1	5.8
Asian	30.2	55.8	14.0
Other	20.7	69.1	10.2
Western North Carolina (including Asheville)	18.6	72.9	8.5
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	15.4	77.7	6.9
Raleigh-Durham area	13.9	80.9	5.2
Coastal Carolina (including Wilmington and Cape Fear area)	16.4	81.0	2.6
Greater Charlotte area	20.2	71.6	8.2
Another region in NC	16.4	75.4	8.2

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Confidence in navigating insurance industry when problems occur

Comparing overall confidence and knowledge in navigating the current health insurance system, when experiencing one of the above (Q12 and Q13)

		Total	Not at all confident	Slightly confident	Moderately confident	Very confident	Completely confident
A health procedure was not covered by insurance	Yes	24.3	30.1	26.8	25.5	19.0	21.0
	No	69.5	54.8	67.5	68.4	76.2	74.0
	Unsure	6.3	15.1	5.7	6.1	4.8	5.0
Had a claim denied by a health insurance company	Yes	20.8	20.3	24.4	19.6	20.5	19.0
	No	73.8	63.5	71.3	75.9	75.2	76.0
	Unsure	5.4	16.2	4.3	4.5	4.3	5.0
Seen premium increases	Yes	46.4	54.1	45.5	49.1	43.3	39.0
	No	42.6	23.0	36.8	42.2	51.0	53.0
	Unsure	11.0	23.0	17.7	8.8	5.7	8.0
A change in health coverage, like a doctor leaving the network without notification	Yes	16.2	14.9	18.2	17.4	11.9	18.0
	No	73.4	59.5	68.9	73.4	81.0	77.0
	Unsure	10.4	25.7	12.9	9.2	7.1	5.0

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

		Total	Not at all confident	Slightly confident	Moderately confident	Very confident	Completely confident
Received a surprise bill	Yes	22.1	34.2	24.3	21.4	19.4	17.3
	No	72.9	53.2	68.9	74.8	77.9	78.2
	Unsure	4.9	12.7	6.8	3.7	2.7	4.5
Had to navigate unnecessary paperwork to get a procedure covered	Yes	16.7	30.4	16.2	14.9	15.7	16.2
	No	76.7	50.6	75.2	79.6	80.7	79.3
	Unsure	6.7	19.0	8.6	5.5	3.6	4.5

Reasons claim denied

Which of the following reasons best describe why the health insurance company denied your claim? You can choose more than one.

	The physician or hospital was not in network	Insurance said it wasn't medically necessary	The treatment or medication was not on the approved list of covered services	The procedure or treatment was not pre-authorized by insurance	I was told to try a different option first	Specialist wasn't in-network when I needed care	Other
Male	20.5	27.7	33.9	16.1	14.3	4.5	32.1
Female	18.1	34.9	31.5	15.4	13.4	9.4	25.5
Other	40.0	63.3	58.3	56.7	56.7	48.3	60.0

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	The physician or hospital was not in network	Insurance said it wasn't medically necessary	The treatment or medication was not on the approved list of covered services	The procedure or treatment was not pre-authorized by insurance	I was told to try a different option first	Specialist wasn't in-network when I needed care	Other
Urban	25.0	35.0	23.3	25.0	16.7	6.7	30.0
Rural	15.1	31.2	34.4	17.2	18.3	11.8	38.7
Suburban	20.8	33.3	39.2	15.0	15.0	8.3	24.2
White	16.2	34.3	33.3	15.2	13.3	6.2	27.6
Black or African American	24.2	30.3	24.2	27.3	21.2	15.2	39.4
Hispanic or Latino	11.8	12.9	22.4	11.8	10.6	5.9	57.6
Asian	50.0	41.7	50.0	25.0	41.7	16.7	16.7
Other	56.5	49.1	76.9	61.1	57.4	61.1	60.2
Western North Carolina (including Asheville)	14.3	33.3	31.0	9.5	11.9	7.1	35.7
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	20.0	22.0	28.0	16.0	12.0	6.0	42.0
Raleigh-Durham area	19.4	29.0	33.9	16.1	12.9	8.1	27.4
Coastal Carolina (including Wilmington and Cape Fear area)	32.1	46.4	46.4	32.1	32.1	7.1	17.9
Greater Charlotte area	16.7	41.7	28.3	18.3	16.7	10.0	21.7
Another region in NC	28.9	26.3	42.1	21.1	18.4	18.4	39.5

Satisfaction with health insurer when problems occur

Comparing overall satisfaction with health insurance provider when situations (comparing Q13 and Q 23)

		Total	Very dissatisfied	Somewhat dissatisfied	Neutral	Somewhat satisfied	Very satisfied
A health procedure was not covered by insurance	Yes	24.1	36.4	47.4	39.8	21.9	10.5
	No	69.5	45.5	44.7	50.0	72.3	86.3
	Unsure	6.4	18.2	7.9	10.2	5.8	3.2
Had a claim denied by a health insurance company	Yes	20.8	39.4	34.2	29.9	19.7	11.4
	No	73.8	51.5	53.9	63.6	75.6	84.8
	Unsure	5.4	9.1	11.8	6.4	4.7	3.8
Seen premium increases	Yes	46.3	48.5	59.2	48.9	50.4	36.7
	No	42.6	39.4	25.0	34.4	41.4	53.5
	Unsure	11.1	12.1	15.8	16.7	8.2	9.8
A change in health coverage, like a doctor leaving the network without notification	Yes	16.2	21.2	27.6	25.5	12.9	11.4
	No	73.3	57.6	53.9	57.4	78.4	83.3
	Unsure	10.4	21.2	18.4	17.0	8.8	5.4

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

		Total	Very dissatisfied	Somewhat dissatisfied	Neutral	Somewhat satisfied	Very satisfied
Received a surprise bill	Yes	22.1	40.0	47.6	30.5	21.1	10.2
	No	72.9	51.4	45.2	61.0	75.5	86.0
	Unsure	5.0	8.6	7.1	8.5	3.4	3.8
Had to navigate unnecessary paperwork to get a procedure covered	Yes	16.8	25.7	38.1	25.5	13.4	9.3
	No	76.5	60.0	47.6	62.0	82.2	87.5
	Unsure	6.7	14.3	14.3	12.5	4.5	3.2

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Perceptions of health insurer

Thinking about your health insurance provider and experience, how much do you agree with the following statements?

Value

My insurance plan provides more value than the cost

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	6.9	11.2	30.5	34.8	16.5
Female	5.4	11.8	34.3	35.8	12.8
Other	17.5	16.8	22.7	15.3	27.7
Urban	6.5	9.8	28.4	31.2	24.2
Rural	6.6	13.9	30.2	33.8	15.4
Suburban	5.9	11.3	35.7	36.5	10.6
White	6.9	12.3	30.7	35.0	15.0
Black or African American	2.5	9.4	36.5	37.1	14.5
Hispanic or Latino	9.2	11.0	28.3	32.4	19.1
Asian	4.7	16.3	37.2	30.2	11.6
Other	10.7	15.1	39.8	23.6	10.7
Western North Carolina (including Asheville)	6.3	14.2	26.0	29.9	23.6
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	4.6	9.8	36.8	35.6	13.2
Raleigh-Durham area	4.9	9.1	32.7	40.3	12.9
Coastal Carolina (including Wilmington and Cape Fear area)	7.8	11.3	28.7	39.1	13.0
Greater Charlotte area	7.5	14.5	30.7	31.5	15.8
Another region in NC	9.1	13.2	38.8	25.6	13.2

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Navigation

Is easy to navigate

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	3.1	11.2	27.0	43.7	15.0
Female	2.1	12.5	23.9	49.4	12.1
Other	17.0	17.5	33.3	20.8	11.4
Urban	5.6	9.8	25.1	43.3	16.3
Rural	2.7	10.3	25.4	47.1	14.5
Suburban	2.1	14.5	25.3	46.8	11.3
White	2.6	13.5	25.3	45.2	13.4
Black or African American	3.1	5.7	26.4	51.6	13.2
Hispanic or Latino	5.2	15.6	22.5	42.2	14.5
Asian	2.3	18.6	23.3	44.2	11.6
Other	14.6	7.3	24.8	38.4	15.0
Western North Carolina (including Asheville)	4.7	9.4	25.2	42.5	18.1
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	3.4	8.0	31.0	44.8	12.6
Raleigh-Durham area	1.1	11.0	24.0	51.3	12.5
Coastal Carolina (including Wilmington and Cape Fear area)	4.3	15.7	20.9	50.4	8.7
Greater Charlotte area	2.9	16.2	25.3	40.2	15.4
Another region in NC	4.2	12.5	26.7	45.8	10.8

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Flexibility

Allows me the flexibility I need to choose my preferred provider

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	2.9	5.7	22.7	48.0	20.8
Female	2.6	5.2	21.0	51.1	20.1
Other	18.8	16.7	28.3	24.9	14.6
Urban	4.2	6.0	19.5	46.0	24.2
Rural	3.9	5.5	21.8	50.3	18.5
Suburban	2.1	6.2	22.3	50.1	19.3
White	3.0	6.5	20.4	48.8	21.3
Black or African American	2.5	1.9	25.8	52.2	17.6
Hispanic or Latino	6.9	9.2	16.8	46.8	20.2
Asian	0.0	9.3	23.3	53.5	14.0
Other	12.3	8.4	27.0	34.3	18.0
Western North Carolina (including Asheville)	6.3	6.3	22.0	43.3	22.0
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	2.9	6.3	21.3	50.0	19.5
Raleigh-Durham area	2.3	6.1	21.3	47.9	22.4
Coastal Carolina (including Wilmington and Cape Fear area)	1.8	8.8	16.7	55.3	17.5
Greater Charlotte area	4.1	5.4	20.3	49.0	21.2
Another region in NC	2.5	2.5	30.6	50.4	14.0

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Insurer has best interesting in mind

Health insurance companies have my best interest in mind

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	11.7	21.2	29.8	23.9	13.4
Female	10.6	20.1	36.7	24.6	8.0
Other	13.6	28.2	17.5	14.1	26.6
Urban	12.1	16.8	28.0	23.8	19.2
Rural	11.8	22.7	30.5	24.2	10.9
Suburban	10.4	21.0	37.4	24.4	6.8
White	12.5	23.3	32.4	21.5	10.2
Black or African American	7.0	8.2	38.6	34.2	12.0
Hispanic or Latino	18.5	17.9	24.3	20.8	18.5
Asian	7.0	30.2	27.9	27.9	7.0
Other	11.3	16.8	32.0	21.4	18.5
Western North Carolina (including Asheville)	13.4	18.9	27.6	21.3	18.9
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	9.8	21.8	36.2	22.4	9.8
Raleigh-Durham area	9.5	22.8	32.7	25.9	9.1
Coastal Carolina (including Wilmington and Cape Fear area)	11.4	26.3	36.8	17.5	7.9
Greater Charlotte area	10.8	19.9	31.1	26.1	12.0
Another region in NC	14.9	12.4	37.2	28.1	7.4

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Provides access to best care

Provides access/coverage to the best care and doctors

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	2.4	6.2	27.9	42.5	21.0
Female	2.8	5.2	27.2	47.9	17.0
Other	15.9	20.9	24.9	29.2	9.0
Urban	5.1	4.7	26.5	42.8	20.9
Rural	4.2	6.6	26.6	45.3	17.2
Suburban	1.1	6.8	27.6	46.9	17.6
White	3.0	6.1	26.3	45.7	18.9
Black or African American	3.8	5.0	26.4	47.2	17.6
Hispanic or Latino	6.4	8.7	19.7	48.6	16.8
Asian	2.3	9.3	32.6	34.9	20.9
Other	11.1	14.6	33.2	34.3	6.8
Western North Carolina (including Asheville)	5.5	4.7	24.4	44.1	21.3
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	4.6	5.2	31.0	43.1	16.1
Raleigh-Durham area	1.5	6.1	23.6	48.7	20.2
Coastal Carolina (including Wilmington and Cape Fear area)	1.7	13.0	24.3	46.1	14.8
Greater Charlotte area	2.1	5.4	27.0	46.1	19.5
Another region in NC	5.0	5.0	34.7	41.3	14.0

Wide range of specialists

Has a wide range of specialty care options

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	2.2	6.7	25.1	46.7	19.4
Female	2.4	6.4	23.9	49.5	17.8
Other	11.3	30.1	25.4	18.0	15.2

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Urban	3.3	7.0	18.6	48.8	22.3
Rural	3.0	9.7	26.4	43.6	17.3
Suburban	1.5	5.9	25.7	49.7	17.2
White	2.3	7.3	23.8	47.9	18.7
Black or African American	2.5	5.0	24.5	49.7	18.2
Hispanic or Latino	4.0	9.8	22.0	45.7	18.5
Asian	4.7	11.6	25.6	44.2	14.0
Other	6.7	13.5	28.6	41.0	10.2
Western North Carolina (including Asheville)	5.6	8.7	27.8	37.3	20.6
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	2.9	10.3	26.4	42.0	18.4
Raleigh-Durham area	1.5	4.9	24.0	50.6	19.0
Coastal Carolina (including Wilmington and Cape Fear area)	2.6	10.4	20.9	47.0	19.1
Greater Charlotte area	1.7	5.4	22.8	51.0	19.1
Another region in NC	3.3	9.1	26.4	48.8	12.4

Claims resolved quickly

My insurance claims are resolved quickly

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	3.1	7.9	26.3	43.9	18.9
Female	4.3	6.8	31.1	42.5	15.3
Other	19.3	12.4	26.5	24.9	16.9
Urban	5.6	6.5	26.6	42.1	19.2
Rural	4.5	7.9	27.2	42.9	17.5
Suburban	3.2	7.7	31.1	43.4	14.7
White	4.0	7.8	28.2	42.3	17.7
Black or African American	3.2	3.2	32.3	46.8	14.6
Hispanic or Latino	6.4	9.8	19.7	46.2	17.9

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Asian	9.3	11.6	25.6	41.9	11.6
Other	10.7	12.3	33.6	28.7	14.6
Western North Carolina (including Asheville)	5.5	11.0	22.8	37.8	22.8
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	4.6	5.8	28.9	46.8	13.9
Raleigh-Durham area	2.3	7.6	27.1	47.7	15.3
Coastal Carolina (including Wilmington and Cape Fear area)	4.3	8.7	26.1	41.7	19.1
Greater Charlotte area	3.7	7.1	34.0	36.5	18.7
Another region in NC	9.1	5.0	30.6	43.0	12.4

Claims agents

Claims agents are responsive and reliable

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	2.9	7.2	31.7	41.6	16.6
Female	3.1	6.6	37.6	39.5	13.2
Other	22.6	19.2	26.7	17.9	13.6
Urban	3.7	7.9	29.3	38.6	20.5
Rural	4.9	7.0	32.2	42.2	13.7
Suburban	3.2	6.8	39.0	38.8	12.2
White	3.3	7.0	34.4	40.8	14.5
Black or African American	2.5	6.3	35.2	40.9	15.1
Hispanic or Latino	6.9	11.6	30.6	33.5	17.3
Asian	7.0	9.3	30.2	37.2	16.3
Other	14.1	15.1	42.6	18.6	9.6
Western North Carolina (including Asheville)	4.8	4.8	28.6	39.7	22.2
Piedmont Triad (including High Point,	6.3	7.5	32.2	43.7	10.3

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Greensboro, Winston-Salem)					
Raleigh-Durham area	1.5	8.4	35.2	39.5	15.3
Coastal Carolina (including Wilmington and Cape Fear area)	3.5	7.0	39.1	36.5	13.9
Greater Charlotte area	2.9	6.7	35.8	38.8	15.8
Another region in NC	6.6	8.3	38.0	37.2	9.9

Knowledge of services covered

I know which services are covered by my health plan

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Male	4.6	9.6	19.2	47.2	19.4
Female	4.2	13.2	23.3	46.0	13.4
Other	13.0	17.0	19.6	28.1	22.2
Urban	5.6	10.7	17.7	47.9	18.1
Rural	4.2	13.0	20.6	45.2	17.0
Suburban	4.5	11.5	23.1	46.4	14.5
White	4.6	12.8	21.4	45.3	16.0
Black or African American	2.5	6.9	19.5	53.5	17.6
Hispanic or Latino	8.1	15.7	16.9	38.4	20.9
Asian	9.5	14.3	23.8	38.1	14.3
Other	19.0	13.5	25.9	31.5	10.1
Western North Carolina (including Asheville)	4.8	15.9	21.4	38.1	19.8
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	4.0	12.1	21.8	46.6	15.5
Raleigh-Durham area	3.8	10.3	21.4	51.5	13.0
Coastal Carolina (including Wilmington and Cape Fear area)	4.3	10.4	13.0	54.8	17.4
Greater Charlotte area	5.0	13.8	21.8	40.6	18.8

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Another region in NC	6.6	7.4	29.8	43.0	13.2

Perceptions of insurance providers

Based on what you know about the below insurance companies, either through direct experience or from things you may have heard or read, would you say your overall impression is?

BCBSNC

Blue Cross and Blue Shield of North Carolina

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Male	29.9	35.4	20.8	7.4	3.3	3.1
Female	24.7	37.0	21.4	7.9	4.5	4.5
Other	13.5	19.2	29.4	11.2	15.3	11.4
Urban	34.9	31.6	19.1	6.0	4.2	4.2
Rural	25.5	37.6	21.2	7.0	3.9	4.8
Suburban	23.1	36.4	21.8	10.0	5.3	3.4
White	25.3	37.9	20.4	8.2	4.7	3.6
Black or African American	33.5	29.1	22.8	6.3	3.8	4.4
Hispanic or Latino	24.4	25.6	33.1	7.6	5.8	3.5
Asian	20.5	29.5	34.1	6.8	4.5	4.5
Other	24.8	28.1	17.6	13.9	7.2	6.4
Western North Carolina (including Asheville)	29.9	33.9	19.7	8.7	5.5	2.4
Piedmont Triad (including High Point, Greensboro,	19.5	43.1	22.4	9.2	4.6	1.1

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Winston-Salem)						
Raleigh-Durham area	26.1	35.6	21.6	8.7	3.8	4.2
Coastal Carolina (including Wilmington and Cape Fear area)	28.7	33.9	16.5	8.7	8.7	3.5
Greater Charlotte area	29.0	35.3	20.7	6.6	3.3	5.0
Another region in NC	27.5	27.5	26.7	5.8	3.3	9.2

United Healthcare

United Healthcare

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Male	18.6	28.2	31.6	7.5	4.8	9.4
Female	15.5	25.8	36.6	6.4	2.4	13.2
Other	12.4	11.3	26.3	8.4	22.4	19.2
Urban	24.8	22.4	30.8	6.5	3.7	11.7
Rural	12.8	26.6	41.0	5.8	4.9	8.9
Suburban	15.8	28.4	29.9	7.9	4.1	13.9
White	16.2	27.4	34.5	7.2	3.4	11.4
Black or African American	22.4	24.4	34.0	5.8	3.8	9.6
Hispanic or Latino	17.4	22.1	41.9	7.0	4.1	7.6
Asian	11.6	23.3	23.3	9.3	7.0	25.6
Other	14.5	13.0	34.8	8.4	18.4	10.9
Western North Carolina	19.0	27.8	34.1	5.6	3.2	10.3

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
(including Asheville)						
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	19.2	25.0	36.0	5.8	4.7	9.3
Raleigh-Durham area	14.4	27.7	33.7	7.6	4.2	12.5
Coastal Carolina (including Wilmington and Cape Fear area)	12.4	27.4	30.1	8.0	7.1	15.0
Greater Charlotte area	20.1	25.9	32.6	7.1	1.7	12.6
Another region in NC	13.4	23.5	37.8	6.7	7.6	10.9

Aetna

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Male	14.7	27.9	34.1	5.5	3.1	14.7
Female	11.3	25.6	38.0	4.4	1.4	19.3
Other	21.9	9.7	26.9	9.8	14.6	17.1
Urban	21.5	25.7	33.2	3.7	2.3	13.6
Rural	10.1	19.9	43.7	5.2	4.6	16.5
Suburban	11.3	30.6	31.8	5.6	1.7	19.0
White	11.9	26.5	36.3	4.8	2.5	18.0
Black or African American	19.7	26.8	34.4	3.2	3.2	12.7

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Hispanic or Latino	14.0	20.5	48.0	8.8	2.3	6.4
Asian	14.0	18.6	30.2	11.6	2.3	23.3
Other	5.6	21.3	29.4	10.6	10.0	23.0
Western North Carolina (including Asheville)	17.5	23.0	35.7	4.0	1.6	18.3
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	11.0	24.3	42.2	4.0	3.5	15.0
Raleigh-Durham area	10.3	27.1	35.9	6.5	3.4	16.8
Coastal Carolina (including Wilmington and Cape Fear area)	8.8	24.6	35.1	3.5	4.4	23.7
Greater Charlotte area	16.3	30.5	32.6	5.0	1.3	14.2
Another region in NC	14.3	19.3	37.0	5.9	3.4	20.2

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	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Male	12.8	25.8	37.9	5.6	2.9	15.0
Female	8.4	23.0	41.9	5.6	2.3	18.8
Other	22.9	17.3	17.1	20.2	12.2	10.3
Urban	19.3	22.2	37.7	6.6	3.3	10.8

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Very positive	Somewhat positive	Neutral	Somewhat negative	Very negative	Don't know
Rural	8.0	23.5	42.2	5.8	3.7	16.8
Suburban	8.4	25.3	38.5	5.8	2.6	19.5
White	8.6	25.4	40.1	5.6	2.9	17.4
Black or African American	19.9	21.2	36.5	6.4	2.6	13.5
Hispanic or Latino	11.2	16.5	56.5	7.6	1.2	7.1
Asian	14.0	16.3	30.2	11.6	0.0	27.9
Other	18.4	16.3	32.1	17.3	5.6	10.2
Western North Carolina (including Asheville)	14.3	23.0	39.7	5.6	0.8	16.7
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	12.2	22.7	44.8	6.4	0.6	13.4
Raleigh-Durham area	8.4	25.9	38.0	4.6	4.9	18.3
Coastal Carolina (including Wilmington and Cape Fear area)	4.4	23.7	35.1	8.8	4.4	23.7
Greater Charlotte area	13.9	24.1	38.0	5.9	3.0	15.2
Another region in NC	10.2	21.2	40.7	7.6	4.2	16.1

Who has best interest in mind

Thinking about your overall health, who do you trust the most to have your best interest in mind?

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Hospitals and physicians	Health insurance organization	Pharmaceutical manufacturers	The state and federal government	Other	None of these
Male	64.7	10.7	1.4	1.7	6.4	15.0
Female	60.2	7.4	1.9	1.4	5.5	23.5
Other	22.0	15.8	6.7	19.2	18.2	18.1
Urban	59.1	17.7	2.3	1.4	4.7	14.9
Rural	54.7	7.6	2.7	3.3	7.3	24.5
Suburban	66.2	6.8	1.1	1.5	5.9	18.5
White	66.0	6.8	0.9	1.4	4.9	20.0
Black or African American	47.2	15.1	3.8	3.8	9.4	20.8
Hispanic or Latino	52.0	11.6	3.5	5.2	5.2	22.5
Asian	52.3	18.2	4.5	6.8	11.4	6.8
Other	27.6	17.5	10.7	4.0	16.7	23.6
Western North Carolina (including Asheville)	56.7	15.7	0.8	0.8	7.1	18.9
Piedmont Triad	59.5	8.1	3.5	1.7	6.9	20.2
Raleigh-Durham area	65.5	8.0	1.1	1.5	6.1	17.8
Coastal Carolina	63.5	3.5	0.9	3.5	5.2	23.5
Greater Charlotte area	58.9	8.7	2.9	2.5	7.1	19.9
Another region in NC	53.7	13.2	2.5	4.1	4.1	22.3

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Responsibility if doctor left network

Who would you hold most responsible if your doctor was no longer part of your health insurance network?

	My physician	My health insurance company	The hospital /facility where my doctor is located	The employer who provides my health insurance	Other	None of these
Male	16.3	52.0	11.3	4.8	4.1	11.5
Female	16.8	56.3	9.8	2.9	3.6	10.5
Other	21.5	32.2	10.6	3.3	13.6	18.7
Urban	18.1	57.7	7.4	4.2	4.2	8.4
Rural	13.4	51.1	12.5	3.0	4.9	15.2
Suburban	17.6	54.7	10.6	4.2	3.4	9.5
White	16.1	56.0	10.6	2.6	3.5	11.2
Black or African American	21.4	47.2	8.2	7.5	5.0	10.7
Hispanic or Latino	18.5	47.4	8.7	4.6	5.2	15.6
Asian	15.9	54.5	11.4	6.8	4.5	6.8
Other	19.2	39.5	10.5	6.4	6.4	18.1
Western North Carolina (including Asheville)	18.9	53.5	7.9	3.9	5.5	10.2
Piedmont Triad (including High Point, Greensboro, Winston-Salem)	20.2	44.5	12.7	4.0	5.2	13.3
Raleigh-Durham area	12.5	64.8	8.3	4.5	2.3	7.6

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	My physician	My health insurance company	The hospital /facility where my doctor is located	The employer who provides my health insurance	Other	None of these
Coastal Carolina (including Wilmington and Cape Fear area)	17.5	56.1	8.8	2.6	3.5	11.4
Greater Charlotte area	17.4	52.7	12.4	2.1	3.3	12.0
Another region in NC	17.4	40.5	13.2	5.8	7.4	15.7

Costs

Nationally, health care costs have increased over the past few years. In your opinion, which of the following reasons are most responsible for these increasing costs? Select up to two reasons.

	Health insurance companies	Gov't regs	Lobbyists	Hospitals charging high prices	Prescription drug costs	Patient behaviors	Other	None of these
Male	46.1	33.4	30.1	34.8	36.0	15.8	5.7	4.5
Female	47.2	38.5	26.6	31.8	32.6	10.9	4.3	3.5
Other	58.2	52.6	46.3	45.7	46.8	49.2	60.7	48.7
Urban	54.0	34.0	27.9	37.2	36.7	11.6	5.1	8.8
Rural	41.1	37.5	31.7	34.1	36.6	14.8	9.4	5.1
Suburban	49.2	37.1	27.1	32.0	32.6	14.4	5.3	3.4
White	46.6	34.1	29.1	32.8	33.9	13.2	5.1	2.7
Black or African American	45.6	42.8	23.3	30.2	35.8	12.6	6.9	10.1
Hispanic or Latino	46.2	32.4	28.3	26.0	23.1	13.3	9.2	9.2
Asian	59.1	45.5	34.1	50.0	38.6	18.2	13.6	15.9

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

	Health insurance companies	Gov't regs	Lobbyists	Hospitals charging high prices	Prescription drug costs	Patient behaviors	Other	None of these
Other	54.5	58.4	52.7	49.9	49.3	41.4	33.7	34.1
Western North Carolina	48.8	29.9	29.1	37.0	35.4	11.0	9.4	8.7
Piedmont Triad	44.5	40.5	23.7	32.9	33.5	11.0	6.9	6.4
Raleigh-Durham area	45.8	33.0	31.4	34.8	37.1	15.5	4.2	3.4
Coastal Carolina	47.8	40.0	36.5	27.0	37.4	16.5	8.7	5.2
Greater Charlotte area	52.7	40.7	27.8	37.3	33.2	15.4	6.6	5.0
Another region in NC	40.0	38.3	25.0	29.2	30.8	16.7	9.2	6.7

Poll Methodology

Modes:

1. Live interviewer telephone Interview from randomized sample (Dual Frame: Cell Phone and Landlines)
2. Email Surveys (Dynata Panels)

Samples: North Carolina residents 18+ years old

Survey Fielded: October 17-November 2, 2022

Completes: 1012

Confidence Interval: $\pm 3\%$ (at 95%)

Procedures Used for Conducting the Poll

The Meredith College Poll uses a sample of North Carolinians with telephones and wireless (cell) telephone numbers. The Meredith College Poll uses CATI system software (Computer Assisted Telephone Interviewing) for the administration of telephone surveys. We attempt to reach each working telephone number in the sample up to five times. We only interview residents of North Carolina who are over 18. The Meredith College Poll conducted the survey in English with students who are fluent in Spanish. Live interviewers called from 5 p.m. to 9 p.m. Sunday-Tuesday.

We use Qualtrics for the administration of email surveys.

Additional Methodological Decisions

“Don’t Know” and “Refused” Options

All questions include an option for respondents to volunteer “don’t know” or to refuse. For most questions, the callers do not prompt the respondent with those possible responses, but allow these answers.

An interview is considered a “complete” if a respondent progresses through the entire survey. Respondents who hang up before completing the last question or refuse to answer more than 10 percent of the questions are incompletes. Online surveys use the same procedure for determining “completes.”

Sampling

Dynata, LLC (formerly Survey Sampling, Inc.), provides samples of telephone numbers. Our software, from Survey Systems, further randomizes the numbers.

We use Dynata because they produce valid samples for many polling organizations, including the Meredith College Poll. They guarantee that 75 percent of the numbers purchased are accurate.

For the online survey, we used a panel sample of internet users from North Carolina that are part of Dynata's over 16.5 million worldwide panelists that are screened and verified by the company. They administer the survey by sending requests to their North Carolina panelists, who opt-in or volunteer for the survey. We ask an additional screening question about whether panelists are living in North Carolina. If they answer "no," their responses are not used. Although using a sample such as this makes it difficult to compute or report a margin of sampling error, we examine the demographic characteristics of those completing the internet surveys to compare our sample to the North Carolina population. (Also see the American Association for Public Opinion Research's (AAPOR) [Non-Probability Sampling Task Force Report](#) and the AAPOR report on [Opt-In Surveys and Margin of Error](#).)

Because we used dual mode (telephone and internet) surveying, we compared the results from both sets of respondents. The average age of the internet respondents was 41, while the average age of the telephone respondents was 62. There were other differences in the samples. For example, the caller samples were more rural and less diverse (race and ethnicity). Also, the phone sample had fewer college graduates. Once we combined the sample, we weighted the sample responses by age, gender, race and ethnicity, education level, and location. For our weighting of the different demographic variables for this study, we relied on population estimates from the [Carolina Population Center](#).

Sampling errors and statistical tests of significance take into account the effect of weighting at each of these stages. The margin of sampling error at the 95% confidence level is plus or minus 3.0 percentage points for results based on the full sample (n=1012). If the internet respondents are excluded, the margin of sampling error is 6.5 percentage points. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

Weighting Information

MEREDITH POLL: CONSUMER SENTIMENTS ABOUT HEALTH INSURANCE IN NC

Weights were generated in Qualtrics using a technique known as iterative proportional fitting, also known as raking. The weight variable was calculated based on the variables in the table below.

The demographic information was obtained through self-report--respondents answered closed ended questions.

Category	Percentage
Age	
18-25	7.2%
26-40	15.2%
41-56	15%
57-75	23%
76+	6.7%
Gender	
Female	50%
Male	49%
Other	1%
Race and Ethnicity	
White	62
Black	22
Hispanic	10.2
Other	5.8

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Category	Percentage
(collapsing other categories asked)	
Educational attainment	
Less than college degree	68%
College degree or higher	32%
Location	
Urban	26
Rural	30
Suburban	44

For more information on the Meredith Poll, go to: <https://www.meredith.edu/meredith-poll> or contact:

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