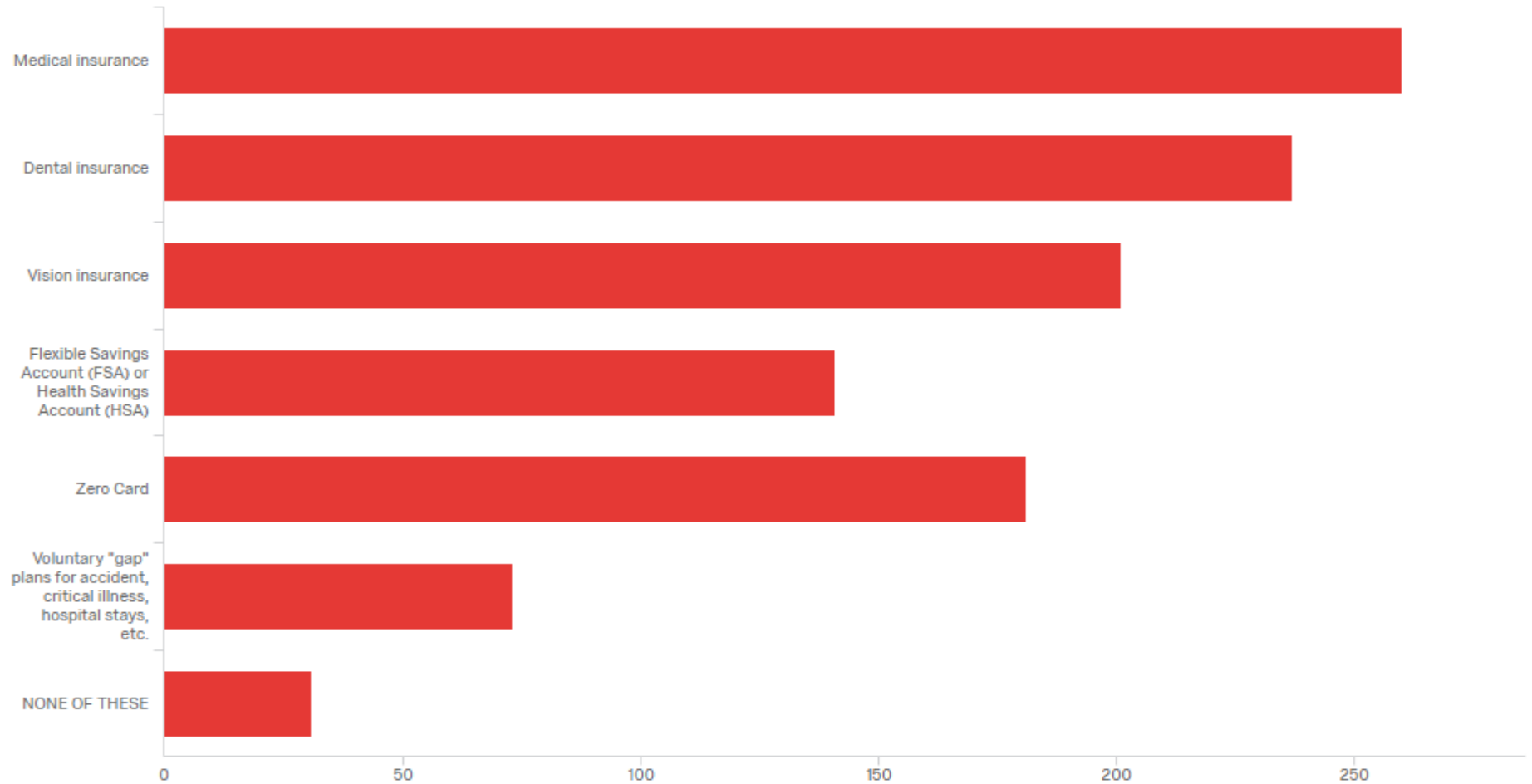


Findings from AAUP Benefits Satisfaction Survey, 2019 (n=318)

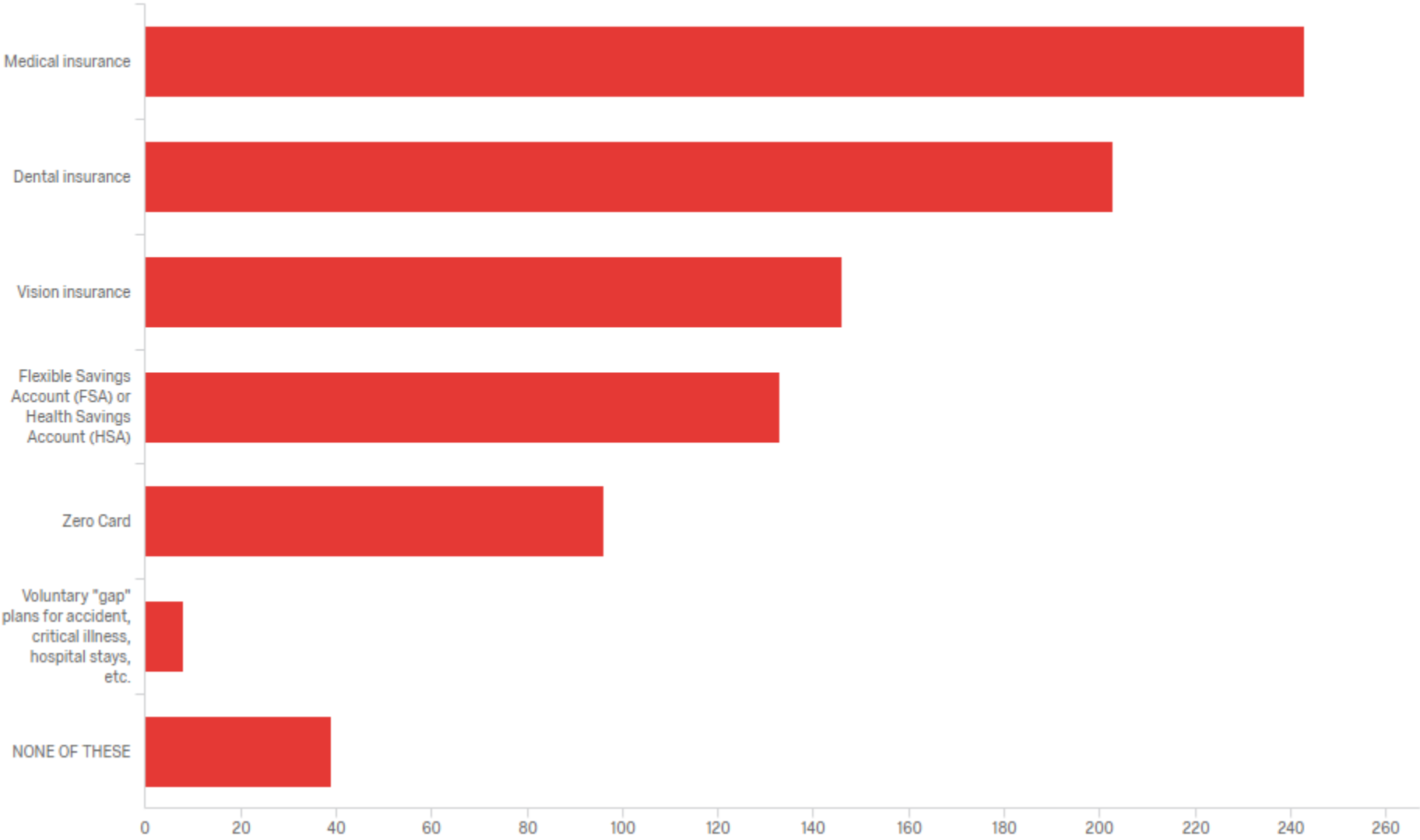
- I did analyses by age and by gender as well. There was not much of an age story to be honest, except people in their 30s are more likely to be staff than faculty. Half of the faculty are female, while 2/3 of the staff are female. Gender differences are noted below.
- Overwhelmingly, respondents have medical (80.8%), dental (73.6%), vision (62.3%), and Zero Card (56.6%). The rest of the choices are less than half. [Q2]
 - People in their 30s are slightly more likely to have gap plans. Older respondents slightly more likely to have Zero Card. Those under 30 years old are less likely to have insurance through UCO (likely choosing to have a partner's plan?)
- Of those who have the different types of insurance, most used medical (93%) and Flexible/Health Savings Accounts (94%). 85% who have dental used it, and 72% who have vision used it. [Q3]
 - Only 53% of those who have Zero Card used it.
 - Surprisingly, 9% of those taking those voluntary gap plans used them.
 - 12% who have some of our insurances used none of them.
- For medical, we are most dissatisfied with costs--both premiums and final out-of-pocket costs. Information given by UCO to help us decide and coverage are also sticking points for a lot of people. [Q4]
 - We are happiest with choice of providers and range of care.
- Most respondents (51%) have only one person in their household with UCO medical. It's roughly 15% each who have two or three in the household with UCO medical. [Q5]
 - Men are more likely to have others on their policies.
- For dental, people are really upset with out-of-pocket costs. However, there's also a lot of really upset people when it comes to premiums, coverage, and the info we are given. [Q6]
 - There really aren't many people very satisfied with our dental coverage, period. (The asymmetry is even more notable here than in medical--the happiest folks seem to be merely "satisfied" instead of "very satisfied.")
- Almost 20% (one in five!) spent over \$3000 out-of-pocket this year. Yes, a quarter of people were out less than \$500, but taken together, the average response was in the \$1000-1500 range. [Q7]
 - Look at it this way: three quarters of respondents who answered were out over \$500 in out-of-pocket expenses.
 - Editorial comment: That isn't health insurance, that's medical emergency insurance only.
 - Men are more likely to be in the \$1500-2000 range and women are more likely to be in the \$1000-1500 range. That is actually not what we would expect; there must be an age confound or something else going on here.
- Over a third have foregone treatment or medicine due to out-of-pocket costs this year. [Q10]
 - Almost half of people in their 40s and 50s have foregone treatment. Those in their 60s do not (probably due to the buffering affect of Medicare?)
 - Men are a little more likely to forego treatment.
- Costs, both the premiums and the out of pocket costs, are the most important to most people. [Q8]
 - Men are a little more concerned with costs, women a little more concerned with coverage.

- Most people are moderately satisfied only with the info UCO provides to help us choose our benefits, but there are large numbers of dissatisfied people. [Q11]
 - Men are considerably less satisfied across the board.

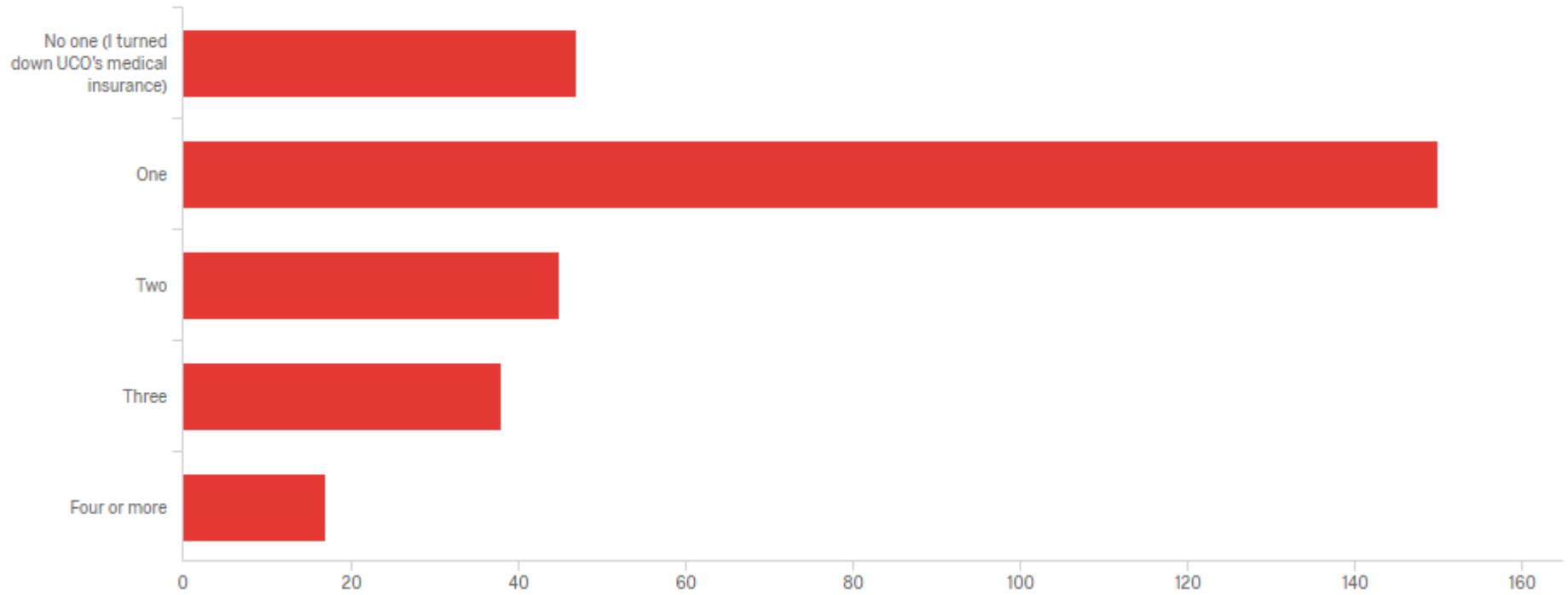
Q2 - Please select which benefits you currently have:

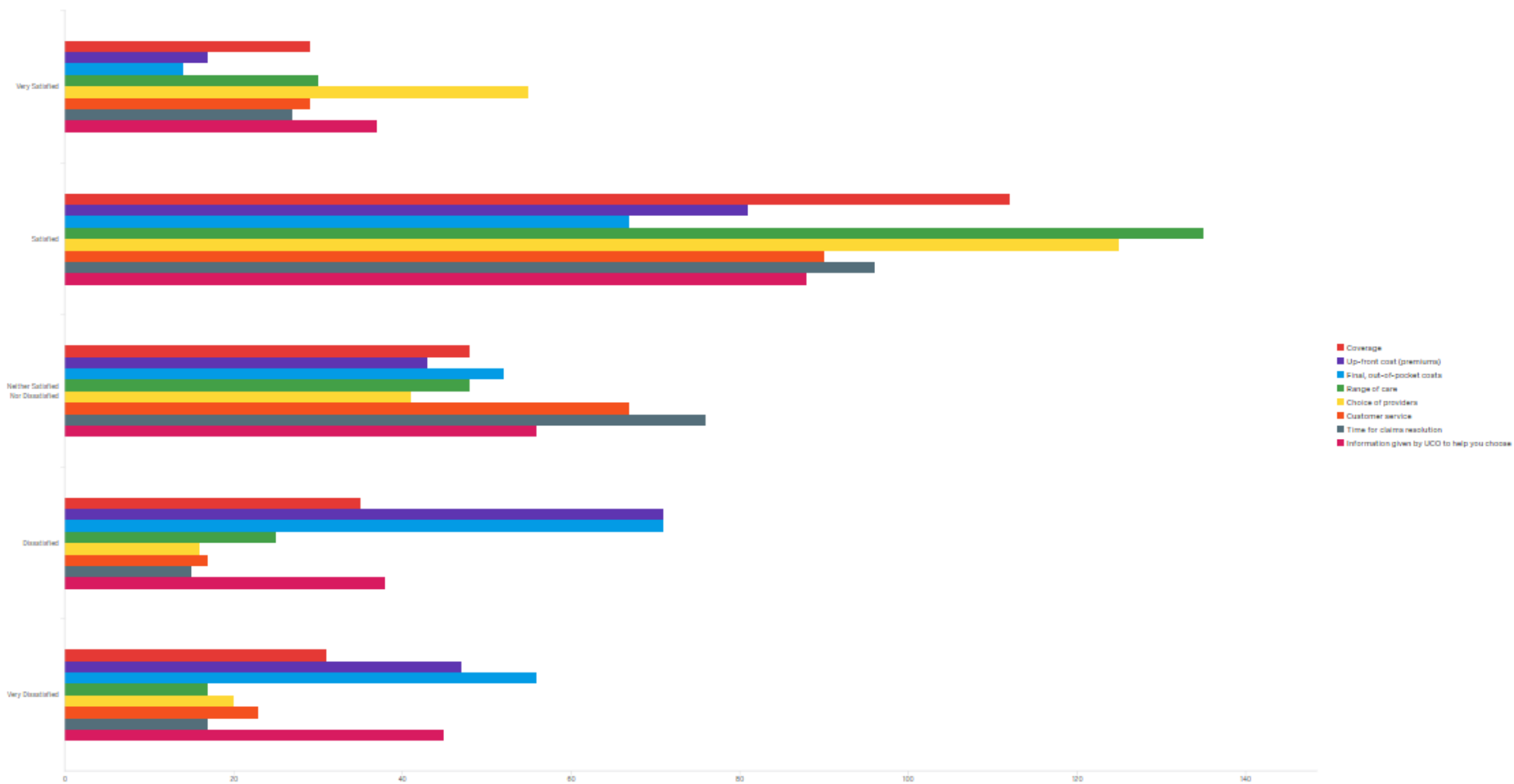


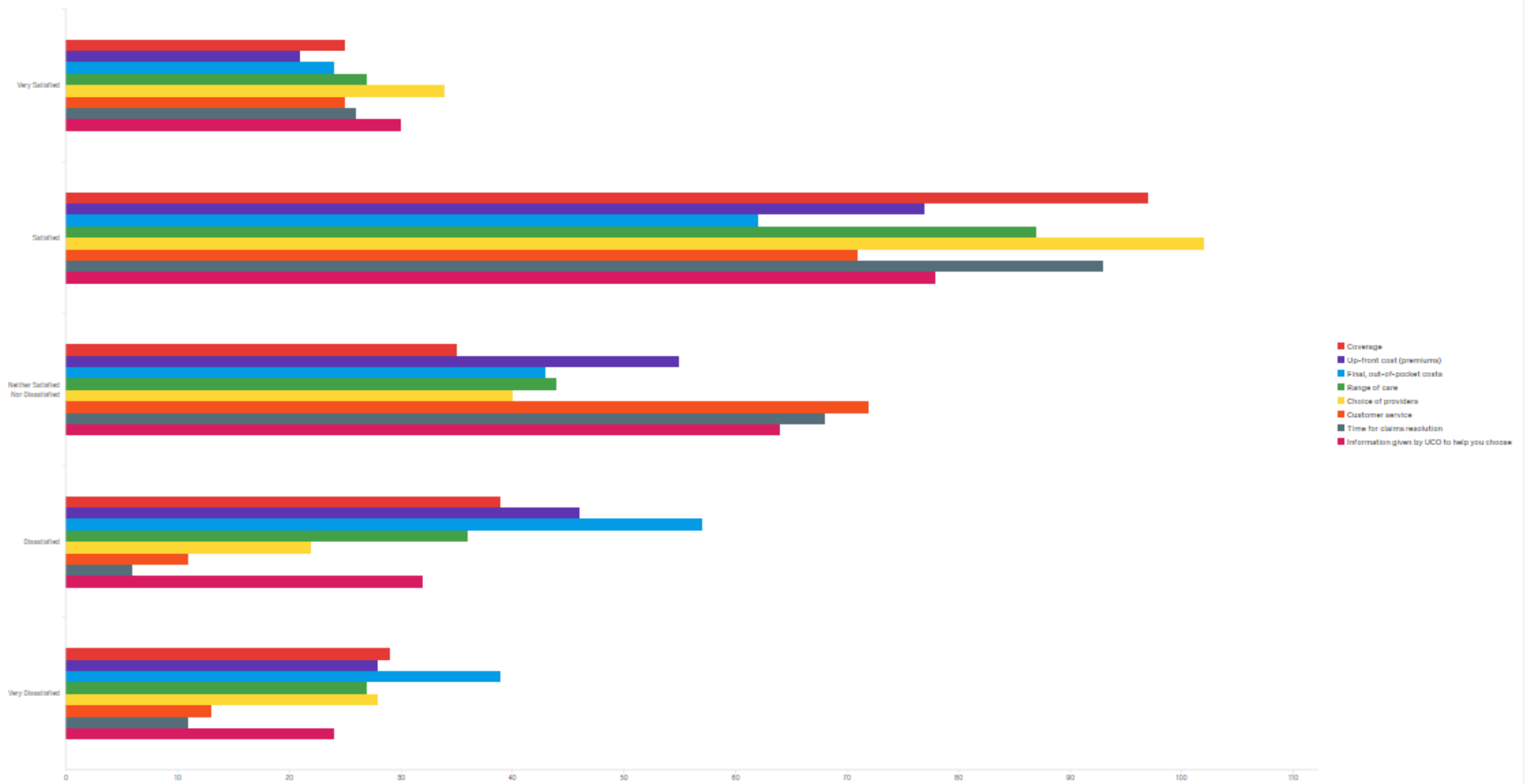
Q3 - Which benefits have you actually USED this year?



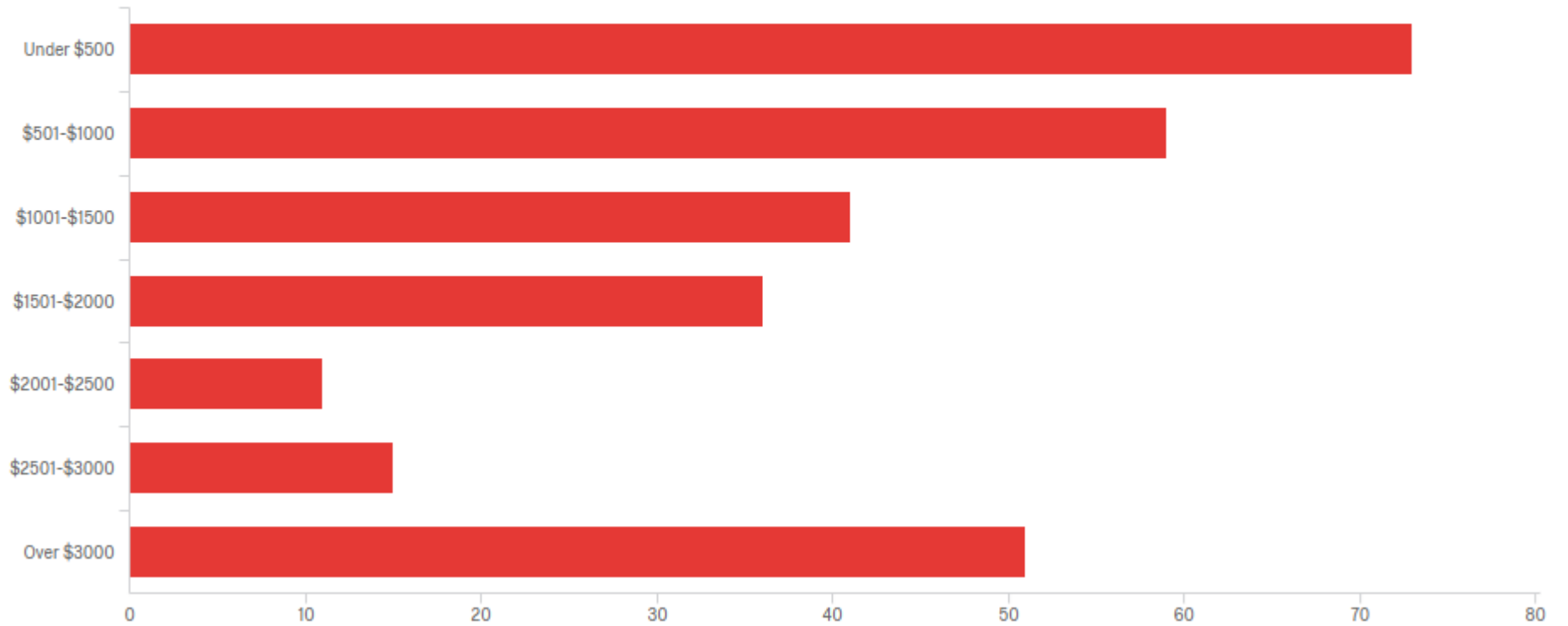
Q5 - How many people in your household have MEDICAL INSURANCE through UCO currently?



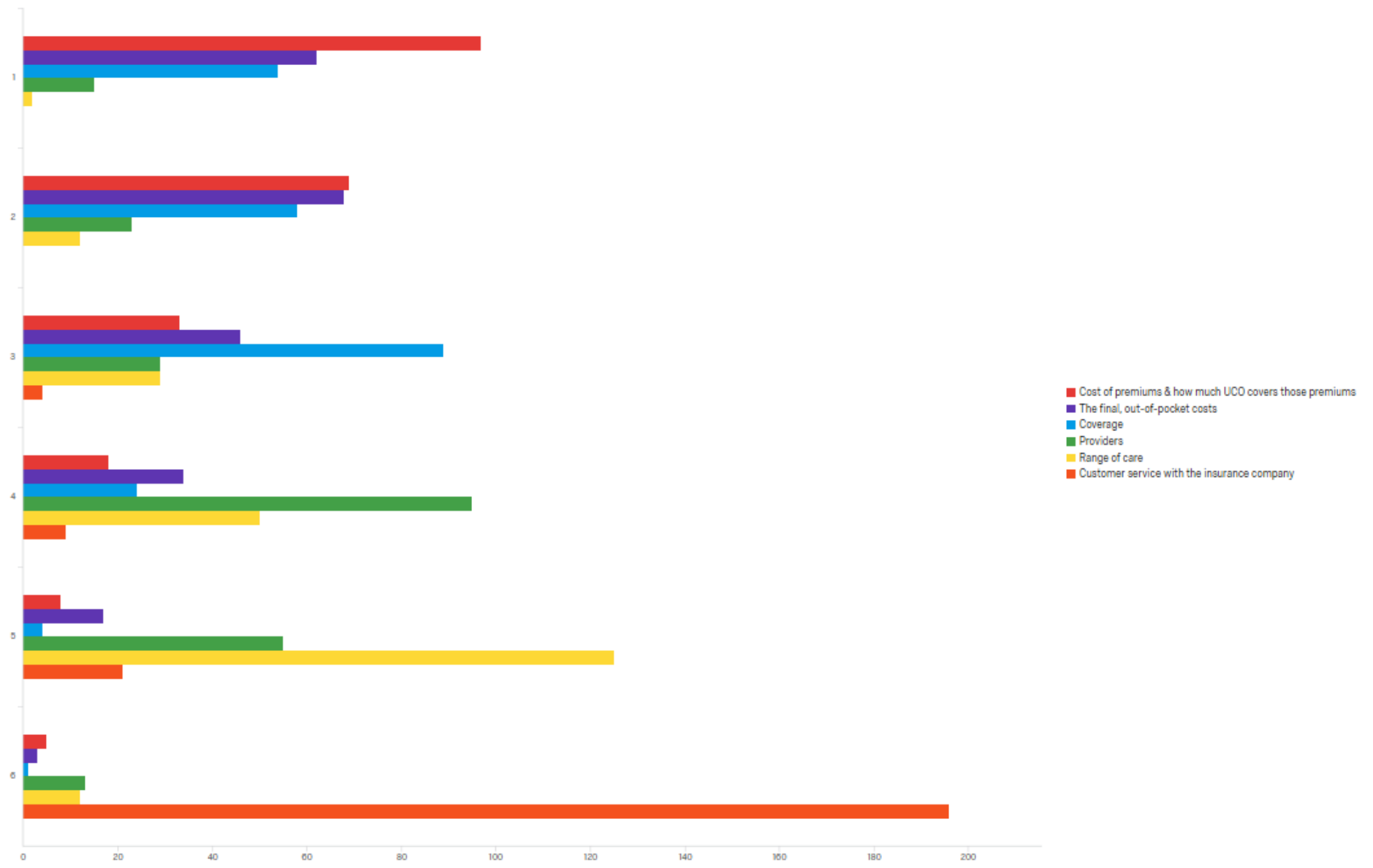




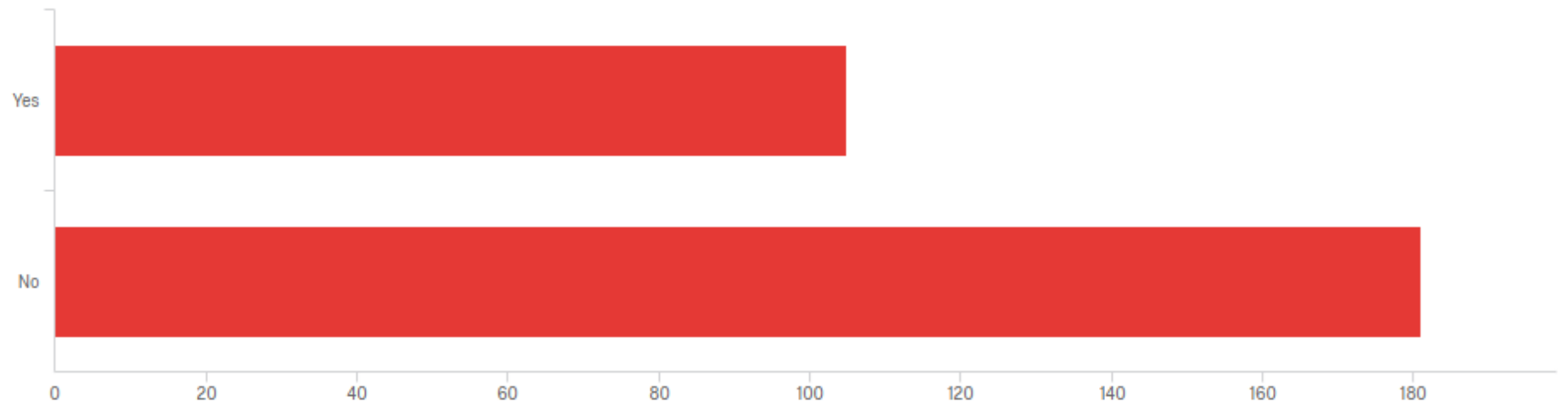
Q7 - Thinking of all your medical expenses, how much out-of-pocket medical cost have you had so f...



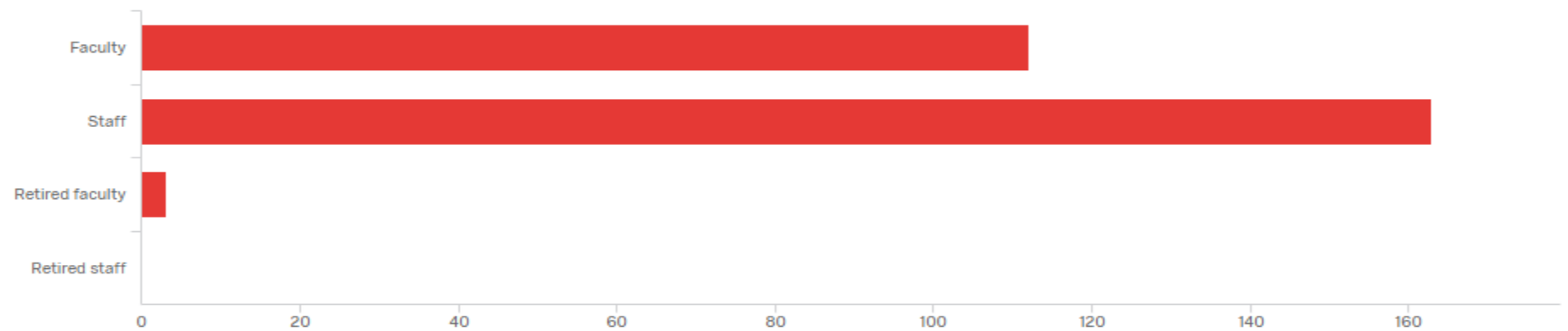
Q8 - Which of these is most important to you in medical insurance? Please order these from most important to least important, with most important at the top.

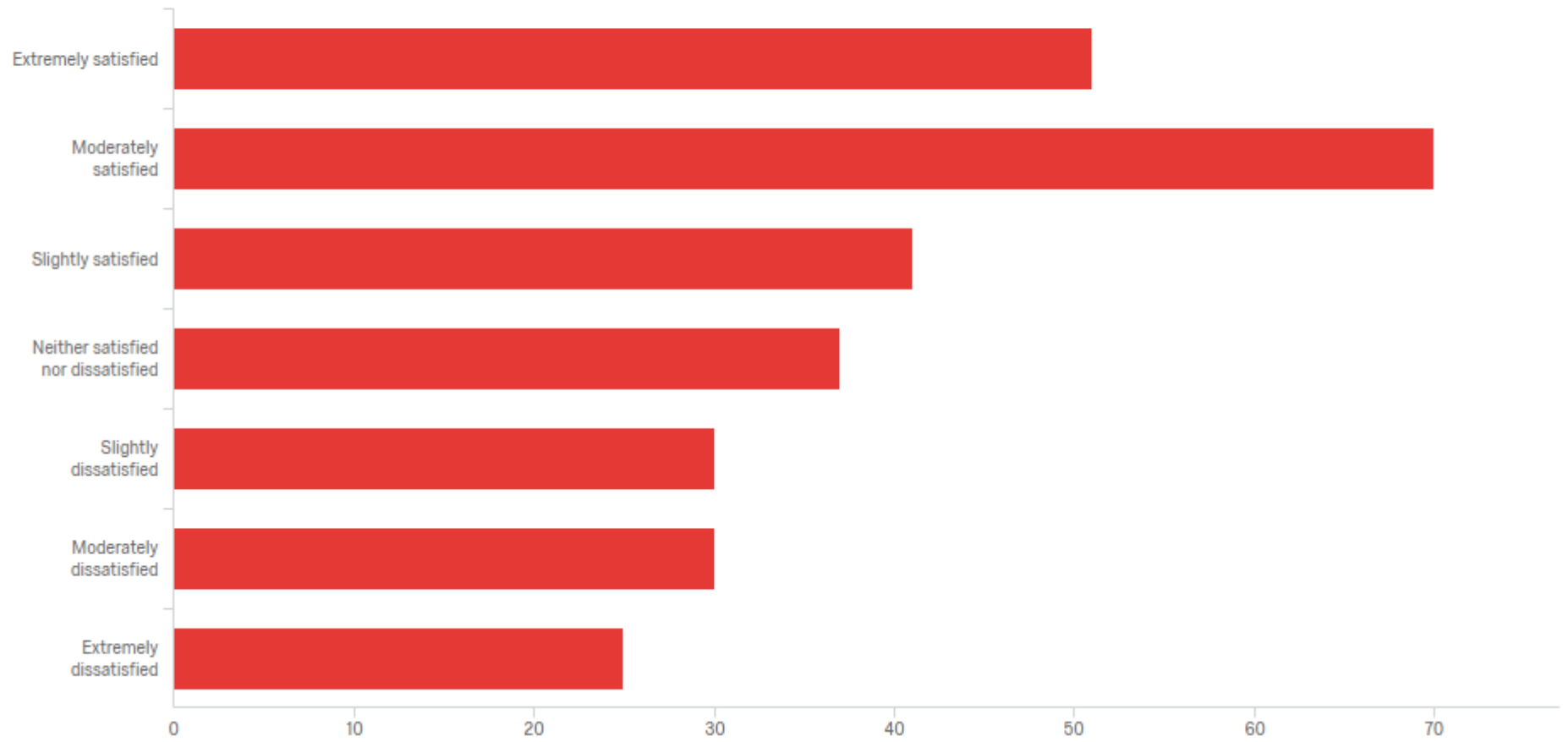


Q10 - Have you foregone any treatment or medicine due to out-of-pocket cost this year?



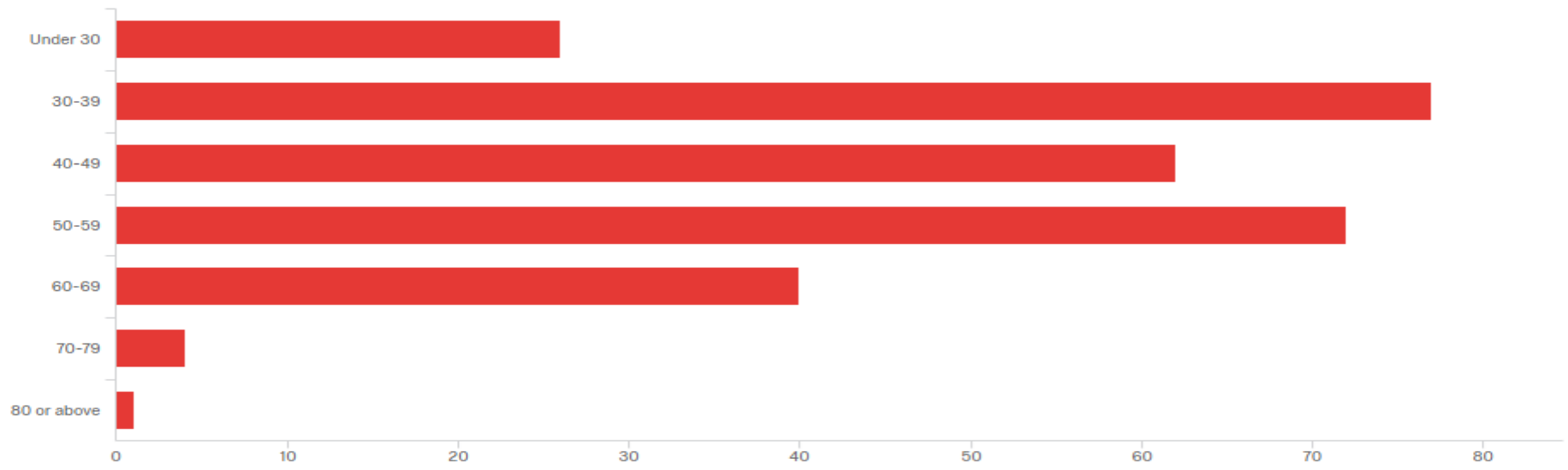
Q14 - Are you faculty or staff?





Q12 - We know that medical needs often differ for people at different ages. What is your age group?

Page Options ▾



Q13 - We also understand that medical needs differ for people of different genders. What is your ge...

Page Options ▾

