



Asclepius Initiative 2022 Survey of 1000 Adult Kentuckians- Qualitative Analysis of the Question:

What feature of a national health insurance plan would be most important to you?

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Methodology

Hand coding of each of the 1000 responses, using an inductive coding approach for thematic analysis.

Cost

By far, the most popular feature mentioned by participants in the open-ended question was “cost.”

328 of the 1000 responses (i.e., 32.8%) fell under the category of “cost.”

Noteworthy comments included:

Having a fixed cost to pay
Chemo paid for
Not letting insurance companies determine the costs of healthcare
Put locks on how much doctor can charge
I would be for it if it paid for everything like Medicaid does.
With the cost of food and living nowadays people cannot even make it has she a lot of people not going to the hospital or the doctor because they've got co-pays and they can't pay them and that means that the babies are staying at home being sick
That I could actually work on myself it's too expensive to take care of myself when I have children
I just want to feel like if something happens I'm not going to die because I cannot afford treatment

Many participants noted specific aspects of “cost” as being important features. The most important cost features expressed by participants included copay (45 participants), premium (32 participants), out-of-pocket (31 participants), prescriptions (28 participants), and deductibles (16 participants).

Noteworthy comments included:

I would want it to be a lot cheaper than it is now and I would not expect to pay a co-pay.
All healthcare coverage without out of pocket expenses
Removal of high out of pocket costs
Low premium and that cover everything not some cover these services
The premiums being as cheap as my companies.
The most important feature to me would be getting rid of my monthly premium.
The cost of medicine . 1 vial of Humilin for my diabetes is 18.000 for a 1 month supply . People are dying every day in America because they cannot afford insurance this is ridiculous

Coverage

The next most popular feature mentioned by participants was “coverage.” 202 of the 1000 responses (i.e., 20.2%) discussed having health care insurance coverage as their most important feature. 20 of those respondents specifically mentioned prescription coverage as key for them. Some participants discussed aspects of coverage (e.g., “A minimum based on how much you contribute”), but many referenced the peace of mind obtained when having health care coverage. Six respondents pointed to coverage of hospitalization and three respondents pointed to specialty care as the most important factors.

Noteworthy comments included:

Just being able to go get checked out instead of living with pain and even dying for not having the money to go see a doctor
Cover my parents
Covering for anything major happening and major illness
Just having insurance to go when needed losing fears of accidents or high dollar health care needed and being a burden to my children.
Be covered no matter what
coverage begins the day you enroll
need based care

Access

The next most important feature was “access.” By this, participants wanted to have access to the providers and facilities they wanted, but also just to have access period (rather than not having access due to coverage, geographic location, or other factors). Participants liked the idea of no longer having to worry about “in network” providers that comes with corporate healthcare coverage. 66 of the respondents (i.e., 6.6%) specifically cited access as the most important feature. This category also includes those who want to make sure that universal coverage would not mean longer waiting times, but that access to physicians would not be delayed.

Noteworthy comments included:

The main feature that would be most important to me is if every single provider accepted the insurance so that wasn't an issue.
It would be really beneficial if every doctors office took every type of insurance instead of just certain ones.
Ease and access of coverage. Preauthorizations are a pain.
Coverage closer to home.
Stay with providers.
Being able to see providers from various networks and organizations
People in different situation would need to have access to the best doctors. I'm worried that the best doctors would be in places they had higher incomes.
Availability of and access to services needed
Time it takes to see a physician or receive care. This seems to be a huge issue in places with these plans in place.

In Favor

110 (11%) respondents' comments could be classified as generally in favor of a national health insurance plan. Four participants were so enthusiastic, their response to most important feature was "all of it."

Noteworthy comments included:

It would free up so much money on a yearly basis that I desperately need.
Simplicity for everyone involved. Even if it raises taxes, wealthier Americans can afford it.
That everyone would get care but I still think they should work for it
Being covered without having to worry about choosing between medicine or putting food on the table
Simplifying the system and making care efficient. Getting something recommended by a doctor shouldn't take months or years tied up in insurance claims.
Affordable pay for those who work and provide insurance for their families along with the unemployed being able to get care. Health insurance cost no longer being a stressor for everyone who is employed
Coverage for those who cannot work due to life's circumstances.
What feature of a national health insurance plan would be most important to me would be that everyone gets free health care. This is because it would allow many people including homeless people to get help that they need and it would lower the rate of poverty with health and more. I just feel as it's the most beneficial feature.
Everyone having the same health care. Makes things much less complicated
Seeing prices be cheaper overall. I feel like healthcare is so expensive that most people would rather not go get checked out at a doctors or hospital because they don't want to be in debt for an unknown amount of time for an extremely large amount that doesn't seem to make sense for the visit you just made to a health care provider. Being alive and healthy shouldn't be a privilege we're human and deserve a healthcare system that won't put us in financial ruin if we need to go to the hospital.

Dental and Vision Coverage

A popular response from survey participants was hoping that dental and vision insurance would also be part of a national health plan. Overall, 74 respondents specifically mentioned this, with 37 participants pointing to dental coverage, 12 to vision coverage, and 26 specifically mentioning both dental and vision as their primary features of interest.

Quality

39 respondents specifically cited the quality of health care as the most important factor. Many of these respondents were optimistic that quality would improve, while others emphasized the importance of maintain good quality of care in a national health insurance plan.

Noteworthy comments included:

Quality of coverage without obscene cost to taxpayers.
That everyone recieved the same benefits it is not fair that some of us pay more and get less
That the quality of care may not be the same, will want same quality of care and same Dr.
The people who really need the coverage in rural areas of Kentucky get to see good doctors that actually know what they're doing and genuinely want to help them
Same healthcare standards as now.

Refusal

It was clear from several survey respondents, that they were opposed to a national health insurance plan and, therefore, did not want to cite a most important feature. 48 responses fell under the category

of refusal of a national health insurance plan, 31 of which were generally opposed (e.g., “I wouldn’t like it I’m fine with what I got now”). 19 of the responses specifically pointed to “government involvement” as the source of their refusal.

Related, 49 people said “nothing” or “N/A” as their responses. It is not clear if that is because they are against universal coverage or if they simply do not have a favorite feature. Similarly, 31 respondents saying “don’t know” in response to being asked about their favorite feature.

Additional Noteworthy Themes

14 cited “ease of use” as the most important feature. Relevant quotes included:

Just being able to give your Driver's license or individual I'd would be grateful for so people wouldn't have to have so much paperwork or policy garbage
Easier to navigate care
Easier for everyone to understand
Since it would make it less complicated and easier to get health care without the stress of making sure you have the right stuff or you'll be paying a bunch of money because your health insurance doesn't cover it.

12 participants mentioned “taxes” as the most important feature, including “less taxes better coverage” and “The most important thing would be making it free without making taxpayers responsible for the cost.”

6 individuals put insurance company names as their responses, including Aetna, Althan, Wellcare, and United Healthcare.

5 respondents mentioned choice as the most important factor (e.g., “Freedom to choose from multiple plans, and not just one picked for everyone by the government.”).

4 specifically cited the fact that it was not tied to employment as an important factor (e.g., “I would like to not have to make health insurance a factor in selecting employers,” “The benefit of keepin my health insurance when switching jobs”).

3 respondents felt “good health” (potentially good health outcomes) was the most important factor.

Interestingly, two respondents admitted they had a lack of awareness about a national health plan and couldn’t speak to the most important factors:

I have not checked this out with anyone
I dont know enough about this to give a truthful input.

7 respondents’ comments were not comprehensible to the analyst, including 3 participants who wrote “Passport.”