

# ViewPoint

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## Key HCR Concerns

### Workers reveal 4 key health care reform concerns

The fruit of seemingly endless national debate, released provisions, and guidance will soon begin to bloom, but what will it look like? The first official open-enrollment period of the Affordable Care Act began on Oct. 1, 2013, and the remaining provisions of the law start to fall in place on Jan. 1, 2014. Though reform will have an impact on every American household, startling enough, most are not prepared for what lies ahead. Though it may not be keeping workers up at night yet, new research shows most don't understand reform and many fear they'll suddenly wake up and not be protected when it comes to benefits.

The 2013 Aflac WorkForces Report sheds light on the attitudes, fears and expectations of workers when it comes to health care reform. As workers have become more responsible for their health care decisions, research shows that the wrong choices can greatly affect their performance and state of mind in the workplace. As employers consider what changes they will make to their health insurance plans, the top concerns among workers should be considered along with an organization's benefit design changes and implementation plan.

#### Concern: It's too complicated to understand.

According to the 2013 Aflac WorkForces Report, three-quarters of workers (75%) say that health care reform is too complicated to understand. Though the online exchange or "marketplace" is where many workers will purchase health insurance, the clear majority of workers (76%) said they are not very or not at all knowledgeable about federal and state health care exchanges. Workers are also not completely aware of consumer-driven options such as health reimbursement accounts (49%), health savings accounts (32%) and high deductible plans (31%).

#### Concern: How will I be affected?

Since many do not understand health care reform, it's certain they are also left wondering how health care reform will impact them. About half (58%) think the quality of their health care will improve. Many indicate they believe the new law will affect the scope and cost of their health care coverage. The majority (83%) believes the medical costs they are responsible for will increase, and 72 percent believe their personal health insurance situation will become more complicated.

#### Concern: We're not adequately prepared financially for the changes.

The reality is that many companies already shift a significant share of health care premiums to their workers, and many employers offer health insurance plans with significant deductibles. Yet, only 23 percent of workers are saving money for potential increases in medical expenses. More than half of workers (55%) say they are doing nothing to prepare for changes to the health care system, with only 16 percent talking to their employer or HR department to learn about their options.

**55% of workers say they are doing nothing to prepare for changes to the health care system.**

**Concern: I don't know enough to effectively manage my health care options.**

Although Americans feel strongly about freedom of choice, many admit that greater control over health care decisions may not result in better care or financial savings. The Aflac report found that more than half of workers (53%) think they may not adequately manage their health insurance coverage, leaving their family less protected than they currently are. A similar percent (54%) said they'd prefer not to have more control over their health insurance expenses and options because they will not have the time or knowledge to manage it effectively.

Only 26 percent of workers completely or strongly agree that they will have better health insurance protection for their family because they will have greater control over how and where they utilize their health insurance. Furthermore, only one-quarter completely or strongly agree that they will be able to save more money in the long-term by taking greater ownership of their health care expenses and options.

**Hungry for more information.**

Health care reform has made the insurance market more complex, and employees will have many new responsibilities when it comes to their health care coverage. Many are relying on their employers to help educate them. In fact, 74 percent of workers believe their employer will educate them about changes to their health care coverage as a result of health care reform. However, only 13 percent of employers agree that educating employees about health care reform is an important issue in their organization right now.

In light of U.S. workers' concerns about changes to the health care system, organizations must invest in the resources and time to clearly address the anxiety in the workplace. With these basics addressed, employees will be able to understand and appreciate their benefits package and will have a better sense of the financial protection they have to build on. Finally, with a clearer view of their workers' concerns about HCR, business leaders can better communicate and find ways to make benefits information more easily understood and accessible.

**About the study**

The 2013 Aflac WorkForces Report is the third annual Aflac employee benefits study examining benefit trends and attitudes. For a more in-depth look at employers and employees findings on health care reform, see the article— [The Uphill Road to Consumer-Driven Health Care](#). To learn more about the Aflac WorkForces Report, visit [AflacWorkForcesReport.com](#).

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