Altarum Comparison of Physician and Consumer Health Care Opinions

September 20, 2012
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1.0 Introduction

Health care consumers are adapting to significant changes in how they can seek and select care. These include greater financial responsibility from increasing insurance deductibles; more information about quality, safety, and price of services; new alternatives to traditional care in retail clinics and telephonic services; and mobile and online tools to manage health, connect with other patients, or shop for lower prices.

It is unclear whether most providers are aware of or prepared for these consumer trends or how their perception of these trends differs from those of consumers. In this survey, providers were asked similar questions to those posed to consumers to assess whether and in what ways their opinions and perceptions differ.

2.0 Topics

This report covers several aspects of physician opinions. These include how patients gather and use information, whether patient behaviors reflect active participation in choices, whether they have experienced patients seeking alternatives due to information about price or quality, and how well they perceive patients understand health care.

3.0 Methodology

Altarum Institute’s Center for Consumer Choice in Health Care collaborated with the American Medical Group Association (AMGA) to survey physician perceptions of and experiences of consumerism behaviors in the patients they treat. Responses were gathered from both AMGA and a paid physician panel run by GFK Custom Research, Inc.

Responses were collected from 622 physicians, with an approximate division of 50% family practice physicians and 50% specialists. Physicians were screened to include those where 50% or more of their patients are adults 18–64 years of age and where 50% or more are covered by traditional insurance. Physicians were asked to respond based on their knowledge of and experience with patients with traditional insurance rather than Medicare or Medicaid patients.

The physicians’ results were then compared with the Altarum Fall 2011 Survey of Consumer Health Care Opinions. The survey was administered via the Internet to a national panel of respondents. The full report can be found at http://www.altarum.org/files/imce/CCCHC_Survey_Extended_Report_123011.pdf.

For this report, only the 2,611 consumers who indicated that they had traditional or preferred provider option (PPO) coverage were included in comparisons.
3.1 Consumer Demographics

The consumer survey was taken by 3,528 participants, 2,549 of whom were PPO insured. This subset consisted of employed people with a median age of 46.4 years. Fifty-six percent were female, 74% were White, 55% had at least a college degree, and the median annual income was $60,000–$75,000 ($68,600). Respondents had PPO health insurance. Respondents had insurance deductible levels ranging from $0 to more than $10,000.

Most respondents had received medical care in the past year and reported high levels of satisfaction with care. Eighty-two percent reported seeking a medical care service in the past year, while 20% of men and 16% of women had not. Overall, respondents were satisfied with their care; 68% and 70% said that they were somewhat or very satisfied with care from their doctor and regular pharmacy.

3.2 Deductibles

Health insurance deductibles are the amount of money that people must pay out of their pocket before their health insurance begins to cover the cost of medical expenses. In 2011, the average family deductibles for PPO or point-of-service plans were more than $1,500 and $1,700, respectively. The average individual deductibles for those plans were more than $675 and $900, respectively. More than 10% of consumers have high deductible plans, with an average deductible of more than $3,500 for families and more than $1,900 for individuals (Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006–2011).

Based on the information above, it was assumed (conservatively) that about 50% of consumers who have traditional insurance (not Medicare or Medicaid) face a deductible of $1,000 or more as an individual or a family. Physicians were asked to estimate how many patients out of 10 have an annual deductible of more than $1,000; an answer of 4–6 (equivalent to 40%–60%) was considered correct.

For those physicians who made a selection, only about one-third of physicians estimated in the correct range. Forty-four percent estimated that fewer than 40% of their patients had deductibles of $1,000 or more. Only 19% overestimated the percentage of patients who have deductibles of more than $1,000. Also, 24% of physicians responded that they did not know, while 13% did not give an estimate.


3.3 Choosing a Doctor

When physicians and consumers were asked how often they used or thought their patients used various resources when choosing a doctor, the majorities of physician and consumer responses were quite similar in nature. Both identified the opinions of friends or relatives as the most frequent source for consumers when selecting a doctor. Of note, however, physicians consistently underestimated the percentage of their patients who used ratings about quality (12% versus 21% reported by consumers) or comparisons of price (11% versus 15% reported by consumers).

Exhibit 2: Method for Selecting a Doctor

- Opinions from friends or relatives: 77% (Consumer) vs. 81% (Physician)
- Advertisements in papers, magazines, etc.: 10% (Consumer) vs. 16% (Physician)
- Online ratings: bedside manner or waiting time: 22% (Consumer) vs. 18% (Physician)
- Online ratings: clinical quality: 21% (Consumer) vs. 12% (Physician)
- Information comparing costs of care: 15% (Consumer) vs. 11% (Physician)
3.4 Opinions on Care

When physicians were asked to infer their patients’ satisfaction with their office, 11% of both consumers and physicians believed that they were not at all satisfied. However, physicians estimated that 76% of consumers were completely satisfied with their care, while only 39% of patients claimed that they were.

Exhibit 3: Patients’ Satisfaction with Their Doctors

Both consumers and physicians were asked how likely a patient would be to switch doctors due to the varying reasons shown below. Consumers stated that they were less likely to change doctors because of how they were treated than the physicians believed. However, for clinical or legal reasons, physicians underestimated a consumer’s likelihood to switch doctors. If a doctor was listed as having multiple malpractice suits on a website, only 46% of physicians thought their patients would change doctors, while 74% of consumers stated that they would. Similarly, 43% of consumers said that they would be likely to switch doctors as a result of negative online ratings from other consumers, while only 23% of doctors thought that would influence consumers.
Exhibit 4: Patients’ Reasons for Switching Doctors

For some people, keeping the same doctor is important; for others, it is not. Also, the cost of a doctor’s visit and the time that it takes to travel to the doctor are more important to some people than to others. Consumers reported being more likely than physicians estimated to switch doctors if either they or the doctor moved away or if another doctor was less expensive.

Exhibit 5: Patients’ Likelihood of Switching Doctors
4.0 Decisions

4.1 Preferences

Some patients like to take control of their decisions about medical treatments; others want their doctor to take the lead. Ninety-nine percent of respondents report wanting to play some role in medical decisions about their care. Survey results indicate a stark contrast of opinions between consumers and physicians on the role patients prefer to have in important decisions regarding their medical treatment.

Based on the consumer’s and physician’s experiences, 22% of consumers prefer to be completely in charge of their decisions, while physicians believe that only 1% of their patients prefer this role. This trend holds again with a 24% gap between physicians and consumers when patients prefer to make the final decision with some input from doctors and other experts. By contrast, physicians believe that 37% of their patients want them to make the decisions regarding their medical treatment with input from the patient, and only 7% of consumers selected this as the role that they wanted to have.

Exhibit 6: Patients' Preferred Role in Decisions

<table>
<thead>
<tr>
<th>Role the consumer plays in important decisions regarding their medical treatment</th>
<th>Consumer</th>
<th>Physician</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patient is to be completely in charge of decisions</td>
<td>22%</td>
<td>1%</td>
</tr>
<tr>
<td>Patient is to make the final decision with some input from doctors and other experts</td>
<td>39%</td>
<td>15%</td>
</tr>
<tr>
<td>Patient and doctor make a joint decision with equal input from doctor</td>
<td>45%</td>
<td>7%</td>
</tr>
<tr>
<td>Doctor to make the decisions, with input from patient</td>
<td>37%</td>
<td>1%</td>
</tr>
<tr>
<td>The doctor to be completely in charge of treatment decisions</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

4.2 Inquiring About Cost and Quality

Patients often have concerns about the cost or quality of health care that they receive. While physicians believed that only 27% of patients had asked about the cost of a service before it was provided, 40% of consumers stated that they had previously asked their doctor at least once.
Exhibit 7: Asking About Service Costs

Do PPO Patients (Have you) asked about the cost of the service before service is provided?

<table>
<thead>
<tr>
<th></th>
<th>Physician</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>27%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Consumer</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>41%</td>
<td></td>
</tr>
</tbody>
</table>

When comparing the concern consumers expressed over their ability to pay for the bills that insurance does not cover, physicians estimated that 44% of their patients were extremely concerned, while only 35% of consumers claimed to be extremely concerned. By contrast, physicians thought that 28% of patients were not at all concerned, while only 10% of consumers agreed.

Exhibit 8: Concern over Additional Costs

PPO Patients concern about ability to pay for serious health problem beyond what insurance would pay

<table>
<thead>
<tr>
<th></th>
<th>Physician</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all concerned</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>Extremely Concerned</td>
<td></td>
<td>44%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>Consumer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all concerned</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Extremely Concerned</td>
<td>35%</td>
<td></td>
</tr>
</tbody>
</table>
5.0 Trust

5.1 Reasons for Leaving a Physician’s Practice

Consumers may choose to switch doctors for a variety of reasons: to receive better treatment or service, save money, find someone closer to their home or work, and more. For patients who have switched away from one practice to another, doctors and consumers have different impressions about the reasons for that switch. Doctors believe that 80% of patients had either moved or found that their insurance was no longer accepted, but only 38% of consumers selected these reasons. Doctors also believed that only 22% had switched for better treatment or service, while 58% of consumers stated this as their reason. Neither group reported cost differences as a reason for switching.

Exhibit 9: Reported Reasons for Leaving a Physician’s Practice

![Graph showing reasons for leaving a physician's practice]

5.2 Patient Treatment Options

Understanding various treatment options helps consumers feel more in control of their health care. Both consumers and physicians reported that doctors offered more than one treatment plan about half the time.
6.0 Overall Confidence and Comfort

It is important for consumers to be comfortable with their doctors, but also in their own ability to investigate physicians and choose more qualified doctors based on their credentials or to reduce their costs by shopping for better prices among quality providers.

6.1 Confidence in Choosing More Qualified Doctors and Reducing Costs

Consumers held much more confidence than physicians believed when it came to choosing more qualified doctors by comparing clinical results and reducing their own costs by shopping for better prices.
6.2 Comfort in Asking Treatment Cost

Overall, 84% of consumers were very or somewhat comfortable in asking their physician how much their treatment will cost prior to their visit. Physicians also agreed that their patients were comfortable in asking them as well (73%).
7.0 Views on Health Care in the USA

7.1 Consumer Views on Health Care in the USA

Overall, most consumers believed that health care is safe and effective; very few disagreed.

Exhibit 13: Consumer Opinions on Safety and Efficacy of Health Care

7.2 Physicians’ Views on Consumers’ Perception of Health Care in the USA

In doctors’ opinions, consumers’ high rating of health care may reflect a tendency to overestimate its quality. When asked whether their patients believed that care is safer and more effective than it really is, physicians agreed.
Exhibit 14: Doctors' Views on Patient Perception of Health Care

<table>
<thead>
<tr>
<th>Physicians opinions about patient perception of safety and effectiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumers think health care is safer than it really is</td>
</tr>
<tr>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>3%</td>
</tr>
</tbody>
</table>

7.3 Quality of Doctors Around the USA

When asked whether consumers believed that doctor quality is similar around the country, 42% of respondents disagreed or strongly disagreed. However, 27% neither agreed nor disagreed, and 31% agreed or strongly agreed. Overall, it seems that there is varying opinion by consumers on variation of quality between doctors across the country.

Exhibit 15: Patients' Views on Variation in Doctors' Quality

<table>
<thead>
<tr>
<th>Doctor quality is similar across the country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree</td>
</tr>
<tr>
<td>9%</td>
</tr>
</tbody>
</table>

When physician responses were evaluated, physicians overwhelmingly agreed (59% agreed or strongly agreed) that their patients underestimated the variation among
doctors across the country. Physicians believed that only 28% neither agreed nor disagreed and only 13% did not underestimate this variation.

### Exhibit 16: Physicians’ Views on Variation in Doctors’ Quality

<table>
<thead>
<tr>
<th>Factor</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neither Agree nor Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>My patients underestimate how much health care quality varies from doctor to doctor</td>
<td>1%</td>
<td>12%</td>
<td>28%</td>
<td>47%</td>
<td>12%</td>
</tr>
</tbody>
</table>

### 8.0 Implications

As the role of consumers in health care continues to evolve, providers and health systems will have adjustments to make. With increasing access to information on price and quality, greater financial responsibility, and more delivery options, consumers will likely interact with the system in new and different ways.

This survey suggests that provider perceptions of the consumer experience differ in many ways from what consumers report. Consumers reported being more actively involved in care and care decisions than physicians perceived. For example, consumers reported wanting to be more involved in treatment decisions, more active in seeking information, and more confident that they could find information than physicians believed.

Physicians also seemed to underestimate consumers’ concern about cost. A large portion of physicians either did not know the typical deductible levels of their patients or presumed that their patients’ deductibles were below the national average. Physicians perceived that a third of patients had no concern about cost, while only 10% of consumers reported having no concern.

Interestingly, patients reported a higher probability of switching providers for cost or quality reasons than physicians believed. Furthermore, physicians reported convenience or access (moving or insurance coverage) as the most likely reasons for patients switching providers; patients reported more substantive reasons such as clinical efficacy and malpractice. Overall, about half as many consumers reported
complete satisfaction with their care as the number whom physicians believed were completely satisfied.

These differences indicate some important differences where physicians perceive consumers to be more satisfied, less involved, and less concerned about their health care decisions than consumer report. The findings may assist providers and provider organizations in better understanding the changing environment facing consumers in health care.