America’s 2010 Financial Healthcare Checkup

Source: Intuit Financial Healthcare Checkup Survey (January 2010)

**CONFUSION/WORRY PREVELANT AROUND UNDERSTANDING MEDICAL BILLS**

* **How concerned are you about managing health care bills?**
	+ Very concerned, it's the most important issue to me/my family - 30%
	+ Somewhat concerned - 40%
	+ I'm neutral about it - 14%
	+ I'm not terribly concerned about it - 9%
	+ I'm not concerned at all - 7%

**ALMOST 40% OF AMERICANS DON’T UNDERSTAND MEDICAL BILLS/EOBs**

* **Do you currently understand your medical bills or explanation of benefits (EOB) statements well enough to confidently explain to a friend or family member what services you are paying for and why you owe that amount?**
	+ Yes - 64%
	+ No - 36%

**ALMOST 40% OF AMERICANS DON’T HAVE CONFIDENCE THAT THEIR MEDICAL BILL IS CORRECT**

* **When a medical bill arrives in the mail, do you have confidence that the amount you are being asked to pay is correct?**
	+ Yes. I have confidence that the amount is correct - 63%
	+ No. I do not have confidence that the amount I'm being asked to pay is correct - 37%

**WHILE PEOPLE PAY MOST BILLS ELECTRONICALLY, THEY STILL PAY PROVIDER THE OLD WAY**

* **How do you pay your medical bills?**
	+ Paper Check - 57%
	+ Credit card, Debit, FSA or HSA card - 29%
	+ Electronic bill pay - 14%

**VARIOUS REASONS WHY PEOPLE ARE NOT PAYING MEDICAL BILLS ONLINE**

**(With demographic breakdowns)**

**NATIONAL**

* **Why do you pay your doctor with a paper check?**
	+ Don't trust security of electronic bill pay - 23%
	+ My doctor doesn't receive electronic payments - 31%
	+ Pay it separately from my other ebills - 32%
	+ Other - 14%

**DEMOGRAPHIC BREAKDOWN**

* Gen Y pays medical bills separate from other bills (38%)
* Gen X pays medical bills separate from other bills (36%)
* Baby Boomers’ doctors do not receive electronic payments (31%) and they pay medical bills separate from other bills (28%)
* Males’ doctors do not receive electronic payments (32%) and they pay medical bills separate from other bills (31%)
* Females pay medical bills separately from other bills (33%) and their doctors do not receive electronic payments (30%)

**REGIONAL BREAKDOWN**

* New England/Mid-Atlantic respondents’ doctors do not receive electronic payments (39%)
* Midwest respondents pay medical bills separate from other bills (36%)
* Southern respondents pay medical bills separate from other bills (34%)
* Western respondents pay medical bills separate from other bills (31%)