Voices from the Newly Enrolled And Still Uninsured

A Survey about the Affordable Care Act's First Open Enrollment Period

July 2014
Enroll America commissioned PerryUndem Research/Communication to conduct a national survey of newly enrolled adults and still uninsured adults ages 18 to 64 to gain insights into the Affordable Care Act’s first open enrollment period. The survey was funded by the Robert Wood Johnson Foundation and The California Endowment.

The survey was conducted April 10 through 28, 2014. To qualify for the survey, the newly enrolled had to have signed up for coverage during the open enrollment period (October 1, 2013 through April 15, 2014). The uninsured adults in the survey had to have been without health coverage at the time of the survey and reported not having signed up for a plan.

This is actually two surveys in one – one with the newly enrolled population and one with individuals who remained uninsured at the end of open enrollment. This report is organized around these two research populations.
ENROLLED

N = 671 adults 18 to 64
Enrolled in private insurance or Medicaid during open enrollment
Margin of sampling error: +/- 5.2 percentage points

STILL UNINSURED

N = 853 adults 18 to 64
Uninsured at time of survey (4/10-28/14)
Margin of sampling error: +/- 3.8 percentage points

The survey was conducted using GfK’s KnowledgePanel (KP). KP is the only probability-based web panel designed to be representative of the United States. The panel is constructed with probability-based sampling from the U.S. Postal Service’s Delivery Sequence File, which allows for an estimated 97% of households to be covered. Respondents without Internet access or a computer are provided with both for participation.
SUMMARY

ENROLLED

STILL UNINSURED

SUMMARY
REASONS FOR ENROLLING

1. It’s the law.
2. To go to the doctor.
3. The fine.
4. Worried about big medical bills.

#1 reason for…

18 to 29 year olds: The fine
Latinos: It’s the law + fine
Men: The fine
Women: To go to the doctor
Medicaid enrolled: To go to the doctor
WHY THEY ENROLLED

On every measure tested, newly enrolled had higher levels of knowledge than those still uninsured.

56%
Knew about financial help/subsidies compared to 26% of those still uninsured.

44%
Knew about in-person help compared to 23% of those still uninsured.
WHERE DID YOU GET INFORMATION?

1. News (mostly local TV)
2. Online searches

WHO DID YOU TALK TO YOU ABOUT GETTING INSURANCE?

If ages 18 to 29: Mom, then partner
If unmarried: Mom, then friend
If married: Spouse, then friend

51% Recall an ad

...but big age differences: 61% of 45 to 64 year olds vs. 39% of 18 to 29 year olds
How did you sign up?

- 52% online
- 20% by phone
- 18% in person
- 14% paper

How easy or hard was it to sign up?

- 30% Very easy
- 39% Somewhat easy

But….

Enrollees who visited their online marketplace report doing so an average of 6.9 times

32% say it took about an hour or less

28% spent more than a month on the process
What level of plan did you choose?
*Excludes Medicaid enrollees*

- Platinum: 3%
- Gold: 6%
- Silver: 35%
- Bronze: 16%
- Catastrophic: 2%
- I'm not sure: 38%

Why did you choose that plan?

1. Best coverage for what I could afford (48%)
2. Was least expensive (25%)

53% said their premium amount met or exceeded their expectations – “about the same as I expected” (28%) or “less than I expected” (25%).

74% feel very or somewhat confident about affording their premium in the future.
<table>
<thead>
<tr>
<th>Overall</th>
<th>41% happy</th>
<th>11% unhappy</th>
<th>16% neither</th>
<th>31% too early to tell</th>
</tr>
</thead>
</table>

**Enough doctors and providers to choose from?**
- 56% yes
- 13% no
- 30% not sure

**Have you had any problems using your insurance to get the health care you need?**
- 9% yes
- 42% no
- 48% haven’t tried to use it

**58%** plan to get a check up in the next few months. vs. **33% of those still uninsured.**
1 in 3 uninsured went to their online marketplace – an average of 4.7 times.

Of those who looked for insurance, 56% were able to start an application.

Why didn’t you sign up for health insurance?

1. Costs weren’t worth it
2. Confusing, questions weren’t answered
63% of uninsured adults did not try looking for coverage.

Why?

#1 Reason: “I can’t afford insurance.”

79% of uninsured adults who did not look for coverage do not know about financial help/subsidies.

Most Wanted Insurance!

More than 6 in 10 of the still uninsured said they wanted coverage “but could not find anything that worked” or “things kept getting in the way.”
### Percent Has Heard of/Knows about...

<table>
<thead>
<tr>
<th>Topic</th>
<th>Enrolled</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>The website <a href="http://www.healthcare.gov">www.healthcare.gov</a></td>
<td>69%</td>
<td>85%</td>
</tr>
<tr>
<td>Mandate</td>
<td>60%</td>
<td>77%</td>
</tr>
<tr>
<td>Enrollment deadline*</td>
<td>51%</td>
<td>42%</td>
</tr>
<tr>
<td>Brand new plans</td>
<td>35%</td>
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<td>Medicaid expansion</td>
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<td>31%</td>
</tr>
<tr>
<td>Second enrollment period</td>
<td>7%</td>
<td>5%</td>
</tr>
</tbody>
</table>

*Respondents were asked if they knew when people were required to sign up for insurance in order to avoid paying the fine.

Only 5% of the uninsured know when they can enroll next in coverage. Half do not know the term “open enrollment.”
Nearly 2 in 3 uninsured (64%) have a high school degree or less – which adds additional barriers to enrollment efforts.

FOR EXAMPLE….
50% do not know what the term “premium” means (vs. 28% of the newly enrolled).
84% of uninsured adults are open to getting coverage next year. 

_They either plan to get coverage or aren’t sure yet._

What is the main reason you would sign up for insurance next year?

1. The fine.
2. To go to the doctor.
3. It’s the law.
4. If I could afford it.
5. Want my family to have insurance.
FINDINGS

ENROLLED

STILL UNINSURED
NEWLY ENROLLED RESPONDENTS

- 56% White, non-Hispanic
- 21% Latinos
- 13% Black/African-American
- 10% Other, 2+ races

- 54% Women
- 46% Men

Enrolled in...
- Oct-Dec: 32%
- Jan-Feb: 29%
- Mar-Apr: 39%

(Self-reported) Health Status
- Excellent/very good: 43%
- Good: 34%
- Fair/poor: 20%

Coverage
- Private plan: 69%
- Medicaid: 31%

Percent living in states with a...
- Federally-facilitated marketplace: 57%
- State-based marketplace: 43%

Age
- 41%: 18 to 34
- 31%: 35 to 54
- 28%: 55 to 64
MOTIVATIONS TO ENROLL

Were ANY of these reasons you decided to sign up for health insurance?

% Yes
Multiple response

- It's the law: 36%
- To go to my doctor: 35%
- I didn’t want to pay the fine: 34%
- I was worried about big medical bills: 30%
- I was worried about getting sick: 26%
- To get my medications: 24%
- I qualified for Medicaid: 23%
- I wanted insurance for my family: 23%
- I could afford a plan: 19%
- I have a chronic condition: 19%
- I got a tax subsidy/financial help: 15%
- I wanted dental care: 13%
- I was already in medical debt: 8%
- Family and friends: 7%

The overall top motivators were wanting insurance, the fine/law, and avoiding medical bills.

What was the MAIN reason you signed up?

- I wanted insurance for my family: 14%
- I didn’t want to pay the fine: 12%
- I qualified for Medicaid: 12%
- It’s the law: 11%
- I have a chronic condition: 10%
- To go to my doctor: 9%
- I was worried about getting sick: 8%
- I was worried about big medical bills: 7%
- I could afford a plan: 5%
- I got a tax subsidy/financial help: 3%
- To get my medications: 1%
- I wanted dental care: 1%
- I was already in medical debt: 1%
- Family and friends: 0%
Latinos were more motivated by the law and the fine. Older adults were more motivated by access to care, having a chronic condition, and worry about big medical bills. Young adults were most motivated by the fine. Women were more motivated than men by the ability to access care.

<table>
<thead>
<tr>
<th></th>
<th>It is the law</th>
<th>Go to the doctor</th>
<th>Fine</th>
<th>Worry about medical bills</th>
<th>Have a chronic condition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total (n=671)</strong></td>
<td>36%</td>
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Four in ten may not have signed up without the mandate.

If the law did not require you to have insurance, would you still have signed up?

- Yes: 60%
- No: 19%
- I'm not sure: 21%

Most motivated by mandate
% saying no or not sure
- 18 to 29 year olds (51%)
- Latinos (51%)
- Men (44%)

Least motivated by mandate
% saying yes, would have still enrolled
- 45 to 64 year olds (69%)
- College-educated (65%)
- Some college (64%)
- Women (64%)
- White, non-Hispanic (63%)
INFORMATION SOURCES

Where have you been getting information about new health insurance options including HealthCare.gov/SBM?

- News: 39%
- Websites/online searches: 36%
- Friends and family: 21%
- Advertisements: 18%
- An insurance agent or company: 12%
- Community events like health fairs: 5%
- Facebook/Twitter/social media: 4%
- A local community organization: 4%
- A health clinic: 4%
- My church or other place of worship: 3%
- A hospital: 3%
- A doctor: 3%
- My employer: 2%
- An accountant: 1%
- Other: 4%
- None of the above: 22%

News, websites, and online searches are top sources of information.
Men are more likely to say they got their information from news than women. 18 to 29 year olds are less likely than older enrollees to say news and online searches were sources of information (29% of 18 to 29 year olds say “none” on the previous slide). Latinos are less likely than whites to say they were getting information from online searches. Medicaid enrollees are also less likely to report getting information from online searches.

<table>
<thead>
<tr>
<th></th>
<th>News</th>
<th>Website/Online Searches</th>
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What has been your main news source on this issue?

*n = 279 who say news has been a main source of information*

- Local television news programs: 42%
  - 31% in FFM states
  - 16% in SBM states
- National / Cable television news programs: 25%
- Online news sources: 19%
- Print newspapers: 9%
- Radio news programs: 3%
RECALL OF ADS

Have you seen or heard advertisements about new health insurance options including HealthCare.gov/SBM?

Recall is lowest among younger enrollees, Latinos, and Medicaid enrollees.

<table>
<thead>
<tr>
<th></th>
<th>Recall Ad(s)</th>
<th>No/Not sure</th>
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<td>56%</td>
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</table>

Where did you see the ad(s)?
- TV (83%)
- Radio (32%)
- Online (27%)
- Newspapers (16%)
- Outdoor (15%)
In the last six months, have you talked to any of these people about getting health insurance?

- No one: 31%
- Spouse/boyfriend/girlfriend/partner: 28%
- Friend: 21%
- Mom: 18%
- Other family member: 16%
- Insurance agent or broker: 11%
- Dad: 10%
- A telephone customer service representative: 8%
- Someone from a local org. who helped people enroll: 8%
- Coworker: 8%
- Child: 6%
- Doctor: 4%
- Other health care professional: 2%
- Other: 1%

<table>
<thead>
<tr>
<th>Category</th>
<th>Mom</th>
<th>Spouse/partner</th>
<th>No one</th>
</tr>
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</tr>
<tr>
<td>Married</td>
<td>12%</td>
<td>48%</td>
<td>28%</td>
</tr>
<tr>
<td>Unmarried</td>
<td>23%</td>
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<td>Mandate</td>
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<td>Financial help/subsidies</td>
<td>56%</td>
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<td>Enrollment deadline*</td>
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<td>In-person help available</td>
<td>44%</td>
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<td>Medicaid expansion</td>
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</tr>
<tr>
<td>Pay at tax time if income goes up</td>
<td>23%</td>
</tr>
<tr>
<td>Second enrollment period</td>
<td>7%</td>
</tr>
</tbody>
</table>

- A majority does not know what happens if their income increases during the year. Additionally, nearly one in four do not know about the mandate, including 29% who enrolled in Medicaid.
- Only 45% of 18 to 29 year olds knew of financial help.
- 50% in states with SBMs are aware of in-person help vs. 40% in states with FFMs.

* Allowed March & April 2014 as accurate responses
As far as you know, are any of these things part of the new health care law or not?

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Yes</th>
<th>No / Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plans can’t deny based on pre-existing conditions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children can stay on parents’ plan up to age 26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plans must cover preventive care for free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plans must set limits on out-of-pocket costs</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Enrollment was not necessarily a learning experience. A majority of new enrollees lack awareness of issues like the fact that new plans offer free preventive care.
How did you sign up?

- **52%** online
  - White: 57%
  - Latinos: 30%

- **20%** by phone

- **18%** in person
  - White: 12%
  - Latinos: 34%

- **14%** paper

How easy or hard was it to sign up for insurance?

- **Very easy**: 30%
- **Somewhat easy**: 39%
- **Very hard**: 9%
- **Somewhat hard**: 22%
### SPECIFIC ENROLLMENT TASKS

The hardest tasks for those who enrolled online through Marketplaces were finding answers to their questions, figuring out which doctors were covered, and what the plans would cover.

<table>
<thead>
<tr>
<th>How easy or hard was it to do the following when you applied for health insurance?</th>
<th>Easy</th>
<th>Hard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a user account with a password</td>
<td>79%</td>
<td>17%</td>
</tr>
<tr>
<td>Prove your identity</td>
<td>77%</td>
<td>16%</td>
</tr>
<tr>
<td>Find out how much the plans would cost you</td>
<td>73%</td>
<td>20%</td>
</tr>
<tr>
<td>Figure out your income</td>
<td>72%</td>
<td>19%</td>
</tr>
<tr>
<td>Compare different health insurance plans and costs</td>
<td>67%</td>
<td>24%</td>
</tr>
<tr>
<td>Choose a health plan</td>
<td>62%</td>
<td>31%</td>
</tr>
<tr>
<td>Figure out next steps once you completed the application</td>
<td>58%</td>
<td>31%</td>
</tr>
<tr>
<td>Find out what the plans would cover</td>
<td>57%</td>
<td>35%</td>
</tr>
<tr>
<td>Find out how the financial assistance/tax credit worked</td>
<td>53%</td>
<td>29%</td>
</tr>
<tr>
<td>Find answers to your questions</td>
<td>51%</td>
<td>41%</td>
</tr>
<tr>
<td>Find out what doctors are covered by the plans</td>
<td>51%</td>
<td>37%</td>
</tr>
<tr>
<td>Get the documents you were required to scan, fax or mail in</td>
<td>47%</td>
<td>23%</td>
</tr>
</tbody>
</table>
Did any of these people help you choose a plan or sign up for insurance?

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Spouse/boyfriend/girlfriend/partner</td>
<td>15%</td>
</tr>
<tr>
<td>Insurance agent/broker</td>
<td>13%</td>
</tr>
<tr>
<td>Someone who was trained to help</td>
<td>10%</td>
</tr>
<tr>
<td>Telephone customer service</td>
<td>9%</td>
</tr>
<tr>
<td>Mom</td>
<td>7%</td>
</tr>
<tr>
<td>Dad</td>
<td>3%</td>
</tr>
<tr>
<td>Child</td>
<td>3%</td>
</tr>
<tr>
<td>Other family member</td>
<td>3%</td>
</tr>
<tr>
<td>Friend</td>
<td>2%</td>
</tr>
<tr>
<td>Other health care professional</td>
<td>2%</td>
</tr>
<tr>
<td>Coworker</td>
<td>1%</td>
</tr>
<tr>
<td>No one helped me</td>
<td>44%</td>
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</table>

One in five (19%) 18 to 29 year olds said mom helped them choose a plan or sign up.
EFFORT SIGNING UP

Enrollees who visited their online marketplace report doing so an average of 6.9 times.

32% say signing up took about an hour or less.

How many times would you say you went to HealthCare.gov/SBM in total?

\[N = 457\text{ who have visited HealthCare.Gov or their state-based marketplace}\]

<table>
<thead>
<tr>
<th>Times</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 time</td>
<td>12%</td>
</tr>
<tr>
<td>2 times</td>
<td>14%</td>
</tr>
<tr>
<td>3 times</td>
<td>17%</td>
</tr>
<tr>
<td>4 times</td>
<td>12%</td>
</tr>
<tr>
<td>5 times</td>
<td>14%</td>
</tr>
<tr>
<td>6-9 times</td>
<td>11%</td>
</tr>
<tr>
<td>10+ times</td>
<td>18%</td>
</tr>
</tbody>
</table>

What was the total amount of time you spent signing up for a new plan?

*Base: All new enrollees regardless of mode of signing up*

<table>
<thead>
<tr>
<th>Time Duration</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one hour</td>
<td>14%</td>
</tr>
<tr>
<td>About one hour</td>
<td>18%</td>
</tr>
<tr>
<td>2-4 hours</td>
<td>30%</td>
</tr>
<tr>
<td>4-6 hours</td>
<td>13%</td>
</tr>
<tr>
<td>6-12 hours</td>
<td>9%</td>
</tr>
<tr>
<td>More than 12 hours</td>
<td>15%</td>
</tr>
</tbody>
</table>

45 to 64 year olds (19%) vs. 18 to 29 year olds (10%)

Medicaid (23%) vs. Private plan (7%)
How much time passed between when you first started the process and when you actually signed up for a plan?

A week or less:
- Jan-Apr enrollees (41%)
- Oct-Dec enrollees (33%)

In-person enrollees (49%)
- Online (36%)
- Phone (30%)
- Paper (29%)
What level of plan did you choose?

- Platinum: 3%
- Gold: 6%
- Silver: 35%
- Bronze: 16%
- Catastrophic: 2%
- I’m not sure: 38%

Why did you choose that plan?

- It had the best coverage for what I could afford: 48%
- It was the least expensive: 25%
- I had a plan like this before: 7%
- I just guessed: 5%
- I knew the health insurance company: 4%
- I liked the doctors that were covered: 2%
- Other: 9%

What was the most important cost to you?

- Premium: 61%
- Out-of-pocket limit: 14%
- Deductible: 11%
- Co-pay for doctor visit: 8%
- Co-pay for prescription: 3%
- Amount for hospital visits: 2%
Would you say your monthly premium is more than you expected, less than you expected, or about the same as you expected?

*Base n = 480 with private plan*

- More than expected: 31%
- Less than expected: 25%
- About the same as I expected: 28%
- Not sure: 15%

How confident are you that you will be able to afford your premium payment each month?

*Base n = 480 with private plan*

- Very confident: 40%
- Somewhat confident: 34%
- Not too confident: 16%
- Not at all confident: 9%
- Not sure: 1%

**Premium is less than expected**
- White (31%)
- 45 to 64 year olds (30%)

**Premium is more than expected**
- 30 to 44 year olds (38%)
- College educated (37%)
- Married (36%)
- 139 to 399% FPL (35%)
- Unemployed (35%)

**Not very / at all confident**
- 30 to 44 year olds (31%)
- High school or less (29%)

**Very or somewhat confident**
- College educated (83%)
- 45 to 64 year olds (77%)
**VIEWS TOWARD PLAN**

**Overall**

- 41% happy
- 11% unhappy
- 16% neither
- 31% too early to tell

---

**Enough doctors and providers to choose from?**

- Yes: 56%
- No: 13%
- I’m not sure: 30%
- Refused: 1%

*Oct-Dec enrollees: 65% yes*

**Have you had any problems using your insurance to get the health care you need?**

- Yes: 9%
- No: 42%
- Haven’t tried: 48%
- Refused: 1%

*Medicaid (49% no or not sure) vs. Private plan (40%)*
As of mid-April, slightly more than one-third of newly enrolled had tried to use their coverage to see a doctor or get a prescription(s).

Have you tried to see a doctor with your new insurance?

- Yes: 38%
- Not yet: 61%
- Refused: 1%

Have you tried to get prescriptions with your new health insurance?

- Yes: 36%
- Not yet: 63%
- Refused: 1%
## ACCESSED CARE

Women, older enrollees, white enrollees, Medicaid enrollees, and those who enrolled in Oct-Dec 2013 are most likely to have tried to access care.

<table>
<thead>
<tr>
<th></th>
<th>Have tried to see MD</th>
<th>Have tried to get prescription</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total (n=671)</strong></td>
<td>38%</td>
<td>36%</td>
</tr>
<tr>
<td>Men (n=323)</td>
<td>33%</td>
<td>33%</td>
</tr>
<tr>
<td>Women (n=348)</td>
<td>42%</td>
<td>38%</td>
</tr>
<tr>
<td>18-29 (n=146)</td>
<td>26%</td>
<td>22%</td>
</tr>
<tr>
<td>30-44 (n=144)</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>45-64 (n=381)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>White (n=437)</td>
<td>45%</td>
<td>42%</td>
</tr>
<tr>
<td>Latino (n=109)</td>
<td>31%</td>
<td>29%</td>
</tr>
<tr>
<td>Private plan (n=480)</td>
<td>34%</td>
<td>32%</td>
</tr>
<tr>
<td>Medicaid (n=191)</td>
<td>47%</td>
<td>45%</td>
</tr>
<tr>
<td>Oct-Dec enrollees (n=245)</td>
<td>60%</td>
<td>54%</td>
</tr>
<tr>
<td>Jan-Apr enrollees (n=426)</td>
<td>27%</td>
<td>28%</td>
</tr>
</tbody>
</table>
Looking ahead the next few months, do you plan on…

- Getting a check-up: 33% Enrolled, 18% Uninsured
- Paying for a prescription: 32% Enrolled, 18% Uninsured
- Getting dental care: 31% Enrolled, 21% Uninsured
- Getting a woman’s annual exam: 28% Enrolled, 16% Uninsured
- Seeing a specialist: 23% Enrolled, 6% Uninsured
- Getting mental health care: 6% Enrolled, 4% Uninsured
- Getting birth control: 5% Enrolled, 5% Uninsured
- Having surgery: 4% Enrolled, 1% Uninsured
- Paying for medical equipment: 2% Enrolled, 3% Uninsured

Newly enrolled respondents are much more likely to access care than those who remain uninsured.

(Men 63% vs. 53% women) (Latinos 69% vs. 51% white)
Which of the following best describes how it feels like to have health insurance?

Relieved 47%

Doesn’t really affect me 17%

In control 12%

Confused 10%

Financially stressed 12%
STILL UNINSURED RESPONDENTS

44% White, non-Hispanic
36% Latinos
14% Black/African-American
5% Other, 2+ races

50% Women
50% Men

64% have a high school degree or less.

79% have been uninsured for longer than a year.

Percent living in states with a...

State-based marketplace 30%
Federally-facilitated marketplace 70%

64% have a high school degree or less.
79% have been uninsured for longer than a year.

36% Excellent/very good
35% Good
23% Fair/poor

Federally-facilitated marketplace 70%
State-based marketplace 30%

18 to 34
35 to 54
55 to 64
1 in 3 uninsured engaged in the enrollment process.

Was there a time since October of last year (2013) that you tried looking for health insurance?

- Yes: 35%
- No: 63%
- Refused: 2%

1 in 3 uninsured went to their online marketplace – an average of 4.7 times.

They are likely to be...

- Older (42% are ages 45 to 64)
- White, non-Hispanic (53%)
- Women (53% vs. 47%)

* Base is all uninsured respondents, n = 853, unless otherwise noted.
31% of those who tried looking say they spent more than four hours on the process.

What was the total amount of time you spent looking for insurance or trying to sign up?

Base: N = 345 tried looking
Were you able to…

N = 345 looked for insurance
% Yes

- See how much plans would cost you: 65%
- Start an application: 56%
- Compare different health plans: 51%
- See what the plans would cover: 51%
- See if you qualified for Medicaid: 41%
- See what financial assistance/tax credit you would get: 38%
- See what doctors would be covered by each plan: 22%

Half of engaged uninsured adults were able to get fairly far in the process – seeing costs of plans and comparing plans.

26% called the hotline for help.
12% got in-person help
BARRIERS TO ENROLLING

Why didn’t you sign up for health insurance?

N = 345 looked for insurance
Multiple response allowed

- The costs aren’t worth it/too expensive: 56%
- Website problems: 28%
- It was too confusing: 26%
- Could not figure out plans’ costs: 21%
- Not sure I was eligible: 20%
- Could not get my questions answered: 19%
- Don’t want Obamacare: 13%
- Thought I had more time to apply: 8%
- Didn’t want to give out personal information: 8%
- Waiting for insurance through a job: 8%
- The law will probably change: 5%
- Haven’t had time: 4%
- Don’t need insurance: 3%
- Not enough info in my language: 2%
- Could not get help in my language: 2%
- Worried about immigration problems: 1%
- Other: 8%

Main reason:

- Costs aren’t worth it / too expensive, 43%
- Website problems, 13%
- Not sure if eligible, 10%
- Too confusing, 7%
- Don’t want Obamacare, 7%
- Could not figure out costs, 6%
- Waiting for insurance, 4%

The two main barriers were costs and confusion/not finding answers to questions.
THE DISENGAGED

Who are the disengaged?

Base n = 494 did not look for coverage

63% of the still uninsured never tried looking for insurance.

- Been uninsured for 1+ year (82%)
- Under 139% FPL (52%)
- In the South (51%)
- FFE (69%)
- High school or less (68%)
- Not working (51%)
- 18 to 34 (49%)
- Latino (42%)
- Do not access internet at home (41%)
- Excellent/very good health (40%)
THE DISENGAGED: BARRIERS

What are the most important reasons why you didn’t look for insurance?

\[ N = 494 \text{ didn’t look for insurance} \]

- I can’t afford insurance: 48%
- I don’t want Obamacare: 20%
- I didn’t think I was eligible: 18%
- It was too confusing: 15%
- I am waiting to get insurance through a job: 11%
- I don’t need insurance: 9%
- I heard bad stories in the news: 7%
- Website was broken: 4%

79% do not know about financial help/subsidies.
What are the most important reasons why you didn’t look for insurance?

* N = 494 didn’t look for insurance

- I can’t afford insurance: 41% (White), 58% (Latino)
- I don’t want Obamacare: 13% (White), 31% (Latino)
- I didn’t think I was eligible: 7% (White), 26% (Latino)
- It was too confusing: 9% (White), 20% (Latino)
- I am waiting to get insurance through a job: 12% (White), 10% (Latino)
- I don’t need insurance: 4% (White), 12% (Latino)
- I heard bad stories in the news: 10% (White), 6% (Latino)
- Website was broken: 6% (White), 4% (Latino)

The message among whites should be financial help / subsidies. Latinos need to hear the same thing, as well as information about eligibility and help with answering questions and the process.
Uninsured adults still lack knowledge about key facts—financial help, in-person help, exceptions for life-changing events, and when the second enrollment period starts.

Many uninsured are still not aware of the mandate—one of the biggest motivators— including:

- 18 to 29 year olds (45%)
- Latinos (44%)
- Those in states with SBMs (44%)

*Respondents were asked if they knew when people were required to sign up for insurance in order to avoid paying the fine.
Uninsured adults also lack knowledge about new benefits – particularly free preventive care – that prior research has found helps motivate people to want to look into new options for coverage.

**Percent Knows…**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Enrolled</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plans can’t deny based on pre-existing conditions</td>
<td>67%</td>
<td>42%</td>
</tr>
<tr>
<td>Children can stay on parent's plan up to age 26</td>
<td>58%</td>
<td>36%</td>
</tr>
<tr>
<td>Plans must cover preventive care for free</td>
<td>41%</td>
<td>24%</td>
</tr>
<tr>
<td>Plans must set limits on out-of-pocket costs</td>
<td>41%</td>
<td>20%</td>
</tr>
</tbody>
</table>
Uninsured are less likely to understand common insurance terms related to enrollment.

Percent Knows What Each Term Means

- "Co-pay": 80% Enrolled, 63% Uninsured
- "Deductible": 76% Enrolled, 56% Uninsured
- "Out-of-pocket maximum": 71% Enrolled, 48% Uninsured
- "Premium": 70% Enrolled, 48% Uninsured
- "Open enrollment": 69% Enrolled, 47% Uninsured
Do you know when people have to get health insurance by in order to avoid paying a fine?

The majority of the uninsured did not know about the deadline for the first open enrollment period.
Nearly 2 in 3 uninsured (64%) have a high school degree or less – which adds additional barriers to enrollment efforts.

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Enrolled</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>College educated</td>
<td>26%</td>
<td>11%</td>
</tr>
<tr>
<td>Some college</td>
<td>30%</td>
<td>26%</td>
</tr>
<tr>
<td>High school</td>
<td>30%</td>
<td>38%</td>
</tr>
<tr>
<td>Less than high school</td>
<td>14%</td>
<td>26%</td>
</tr>
</tbody>
</table>
FEELINGS OF BEING INFORMED

Do you feel like you have enough information about the new health care law and how it affects you?

- **Yes**: 25% Uninsured, 41% Enrolled
- **No / Not sure**: 75% Uninsured, 58% Enrolled

81% of Latinos vs. 68% of whites
Where have you been getting information about new health insurance options including HealthCare.gov/SBM?

<table>
<thead>
<tr>
<th>Information Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>News</td>
<td>43%</td>
</tr>
<tr>
<td>Websites/online searches</td>
<td>23%</td>
</tr>
<tr>
<td>Friends and family</td>
<td>21%</td>
</tr>
<tr>
<td>Advertisements</td>
<td>16%</td>
</tr>
<tr>
<td>A health clinic</td>
<td>7%</td>
</tr>
<tr>
<td>Facebook/Twitter/social media</td>
<td>5%</td>
</tr>
<tr>
<td>An insurance agent or company</td>
<td>4%</td>
</tr>
<tr>
<td>A doctor</td>
<td>4%</td>
</tr>
<tr>
<td>A local community organization</td>
<td>4%</td>
</tr>
<tr>
<td>My employer</td>
<td>3%</td>
</tr>
<tr>
<td>Community events like health fairs</td>
<td>3%</td>
</tr>
<tr>
<td>My church or other place of worship</td>
<td>2%</td>
</tr>
<tr>
<td>A hospital</td>
<td>2%</td>
</tr>
<tr>
<td>An accountant</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>3%</td>
</tr>
<tr>
<td>None of the above</td>
<td>29%</td>
</tr>
</tbody>
</table>

30% of whites vs. 13% of Latinos
### INFORMATION SOURCES

What has been your main news source on this issue?  
*N = 394 who say news has been a source of information*

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local television news programs</td>
<td>49%</td>
</tr>
<tr>
<td>Cable television news programs</td>
<td>27%</td>
</tr>
<tr>
<td>Online news sources</td>
<td>15%</td>
</tr>
<tr>
<td>Print newspapers</td>
<td>4%</td>
</tr>
<tr>
<td>Radio news programs</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
</tbody>
</table>

63% of Latinos vs. 35% of whites

**n = 394**
RECALL OF ADS

Have you seen or heard advertisements about new health insurance options including HealthCare.gov/SBM?

Uninsured adults are less likely than enrolled adults to report seeing/hearing an ad (42% vs. 51%).

Where did you see the ad(s)?
- TV (87%)
- Radio (24%)
- Online (24%)
- Newspapers (10%)
- Outdoor (10%)
- Health fairs/community events (8%)

36% 18 to 29 year olds
49% 45 to 64 year olds
In the last six months, have you talked to any of these people about getting health insurance?

<table>
<thead>
<tr>
<th>People</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No, I haven’t talked to anyone about this</td>
<td>42%</td>
</tr>
<tr>
<td>Spouse/boyfriend/girlfriend/partner</td>
<td>28%</td>
</tr>
<tr>
<td>Friend</td>
<td>20%</td>
</tr>
<tr>
<td>Mom</td>
<td>15%</td>
</tr>
<tr>
<td>Other family member</td>
<td>11%</td>
</tr>
<tr>
<td>Coworker</td>
<td>9%</td>
</tr>
<tr>
<td>Dad</td>
<td>7%</td>
</tr>
<tr>
<td>A telephone customer service representative</td>
<td>4%</td>
</tr>
<tr>
<td>Someone from a local org. who helped people</td>
<td>4%</td>
</tr>
<tr>
<td>Child</td>
<td>4%</td>
</tr>
<tr>
<td>Doctor</td>
<td>4%</td>
</tr>
<tr>
<td>Insurance agent or broker</td>
<td>3%</td>
</tr>
<tr>
<td>Other health care professional</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>1%</td>
</tr>
</tbody>
</table>

56% of uninsured adults who never tried looking for insurance said they hadn’t talked to anyone about insurance. Whereas only 19% of uninsured who engaged in the process reported not talking to anyone.
42% intend to enroll next year. 42% aren’t sure yet.

Do you think you will get insurance for next year if you are still uninsured?

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Received mandate details</th>
<th>Did not receive mandate details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely</td>
<td>16%</td>
<td>20%</td>
<td>12%</td>
</tr>
<tr>
<td>Probably</td>
<td>26%</td>
<td>23%</td>
<td>30%</td>
</tr>
<tr>
<td>I’m not sure</td>
<td>42%</td>
<td>41%</td>
<td>43%</td>
</tr>
<tr>
<td>Probably not</td>
<td>7%</td>
<td>6%</td>
<td>9%</td>
</tr>
<tr>
<td>Definitely not</td>
<td>7%</td>
<td>9%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Increase in “definitely going to enroll” responses after hearing about the increasing fine: +8%
What is the main reason you would sign up for health insurance next year?

I don’t want to pay the fine: 14%
To go to the doctor: 13%
I can afford a plan: 11%
It is the law: 11%
I want my family to have health insurance: 10%
I am worried about getting sick: 9%
I am worried about having large medical bills: 7%
I have an ongoing health condition: 6%
I want dental care: 4%
To get my medications: 3%
I cannot get health insurance through my job: 3%
I qualify for Medicaid: 2%
I can get financial help/a subsidy: 1%

Engaged: Afford a plan, go to doctor, want family to have health insurance
Disengaged: Don’t want to pay fine, it’s the law, go to the doctor
KEY SUBGROUPS

ENROLLED

STILL UNINSURED
"I didn’t want to pay the fine"

40%

Of newly enrolled Latinos said this was a reason they enrolled vs. 30% white new enrollees

Knowledge Gaps among Uninsured Latinos

82% do not know the federal government gave money to states to expand Medicaid
81% feel they do not know enough about the health law/are unsure
78% do not know the law gives financial help/tax subsidies
66% do not know there is free in-person help for signing up
65% do not know they cannot be denied for pre-existing conditions
52% do not know when they were supposed to sign up to avoid the fine
40% in FFM states have not heard of HealthCare.gov

34%

Enrolled In-Person

vs. 12% among white new enrollees

Latinos – whether newly enrolled or uninsured – were much less likely to seek out information on a website or conduct online searches (21% vs. 42% among white respondents).

Enrollment Barriers

41% can’t afford insurance (vs. 58% white)
26% did not think they were eligible (vs. 7% white)
20% too confusing (vs. 9% white)
YOUNG ADULTS (18-29)

“I didn’t want to pay the fine”

42%

Top reason young adults say they enrolled vs. 34% among 30-44 and 29% among 45-64.

The mandate was important...

51%

Of newly enrolled young adults say they would not have signed up or are unsure if they would have signed up if it wasn’t the law (vs. 40% 30-44 and 31% 45-64).

Young adults were less likely than other groups to enroll by telephone (9% vs. 21% 30-44 and 27% 45-64).

Knowledge Gaps among Uninsured Young Adults

82% do not know the federal government gave money to states to expand Medicaid
78% feel they do not know enough about the health law/are unsure
78% do not know there is free in-person sign up help
76% do not know the law gives financial help/tax subsidies
59% do not know children can stay on parents’ plan until 26
58% do not know they cannot be denied for pre-existing conditions
52% do not know when they were supposed to sign up to avoid the fine
33% in FFM states have not heard of HealthCare.gov

18% said “mom” helped them sign up.

Main Reason to Sign Up Next Time?

25%

“I don’t want to pay the fine” vs. 8% 30-44 and 10% 45-64.
"I qualified for Medicaid"

57%

Top reason why Medicaid enrollees signed up – whereas “it’s the law” (40%) and “I didn’t want to pay the fine” (37%) were top reasons for private plan enrollees.

52%

Thought they would qualify for Medicaid but 25% did not think they would qualify and 21% did not think about it one way or another when they applied.

When Did They Enroll?

Medicaid enrollment was dispersed throughout open enrollment, but 43% of private plan enrollees enrolled at the end of open enrollment – March 1-April 15 (vs. 29% Medicaid enrollees during this same period).

Enrollment Methods Were Different

<table>
<thead>
<tr>
<th>Method</th>
<th>Private Plan</th>
<th>Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>34%</td>
<td>60%</td>
</tr>
<tr>
<td>By phone</td>
<td>23%</td>
<td>13%</td>
</tr>
<tr>
<td>In-person</td>
<td>13%</td>
<td>27%</td>
</tr>
<tr>
<td>Paper</td>
<td>8%</td>
<td>28%</td>
</tr>
</tbody>
</table>
72% Of uninsured individuals with incomes <139% FPL did not know/were unsure that free in-person enrollment help is available (vs. 65% 139-399% FPL).

77% Of uninsured individuals with incomes <139% FPL did not know/were unsure that financial help/tax subsidies are available (vs. 62% 139-399% FPL).

<table>
<thead>
<tr>
<th>Enrollment Methods</th>
<th>&lt;139 FPL</th>
<th>139-399 FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online</td>
<td>45%</td>
<td>68%</td>
</tr>
<tr>
<td>In-person</td>
<td>23%</td>
<td>12%</td>
</tr>
<tr>
<td>By phone</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Paper</td>
<td>17%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Enrollment Motivations

- Go to doctor: <139 FPL 39%, 139-399 FPL 35%
- It's the law: <139 FPL 38%, 139-399 FPL 41%
- Fine: <139 FPL 33%, 139-399 FPL 39%
- Qualified for Medicaid: <139 FPL 11%, 139-399 FPL 35%
- Could afford a plan: <139 FPL 15%, 139-399 FPL 25%
- Got financial help: <139 FPL 11%, 139-399 FPL 25%
Top Reason to Sign Up….

“To go to the doctor”
Women 40% vs. Men 30%

“Did not want to pay the fine” is a reason they signed up…
Women 30% vs. Men 39%

Women and Men Emphasized Different Enrollment Methods

<table>
<thead>
<tr>
<th></th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do not know/are unsure there is in-person enrollment help:</td>
<td>48%</td>
<td>57%</td>
</tr>
<tr>
<td>Do not know/are unsure about financial help being available:</td>
<td>24%</td>
<td>15%</td>
</tr>
<tr>
<td>Do not know enough/are unsure about new law:</td>
<td>18%</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>10%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Knowledge Gaps

Do not know/are unsure there is in-person enrollment help: 71% women / 79% men
Do not know/are unsure about financial help being available: 77% women / 70% men
Do not know enough/are unsure about new law: 79% women / 69% men
RECOMMENDATIONS

ENROLLED

STILL UNINSURED
Ideas for Next Open Enrollment

Recognize uninsured individuals want affordable health coverage.
The survey suggests this is true and that individuals are willing to put time and effort into enrolling. They want insurance.

Talk more about the fine/law.
The mandate motivated many to enroll – particularly young adults and Latinos. Talking about the increasing fine will likely encourage more people to enroll next time. However, this will not be enough. Being able to see a doctor and avoid big medical bills were also important motivators.

Address affordability perceptions/misperceptions.
The belief that insurance is not affordable kept many from even looking for coverage. This is the barrier that must be addressed. Part of the issue may be the low awareness that financial help is available to low- and moderate-income individuals. Continuing to raise awareness about the tax subsidy will be important.

Keep educating.
There were many knowledge gaps about key aspects of the Affordable Care Act – and about insurance – that still need to be addressed. Those who enrolled knew more; knowledge may be a factor in enrollment.
Ideas for Next Open Enrollment

Use news programs/websites to educate.
For better or worse, “news” is where most survey respondents get their information on this topic – particularly local TV news programs and online sources. It may be important to consider the role of these sources in relaying important information about the law and enrollment to the remaining uninsured. Continuing to advertise, particularly through TV, may be important too – those who saw ads knew more facts about the law and enrollment.

Provide Latinos with more details and enrollment help.
They were more likely than others to find enrolling confusing and to question whether they were eligible or not. They also seem to value in-person enrollment assistance more than others.

Engage moms (and other family members and friends) to enroll young adults.
Moms played an important role in enrollment for young adults. Also important is talking about the mandate and the increasing fine with this age group.

Improve the enrollment process.
While enrolling was easy for many, it was not for others. Many of those who did not successfully enroll dealt with website problems, confusion, and could not find answers to questions. Perhaps educating this population about free in-person enrollment assistance could help – people who enrolled this way were more likely to find the process “easy.”
If you have questions about this survey, please contact Michael Perry at mike@perryundem.com