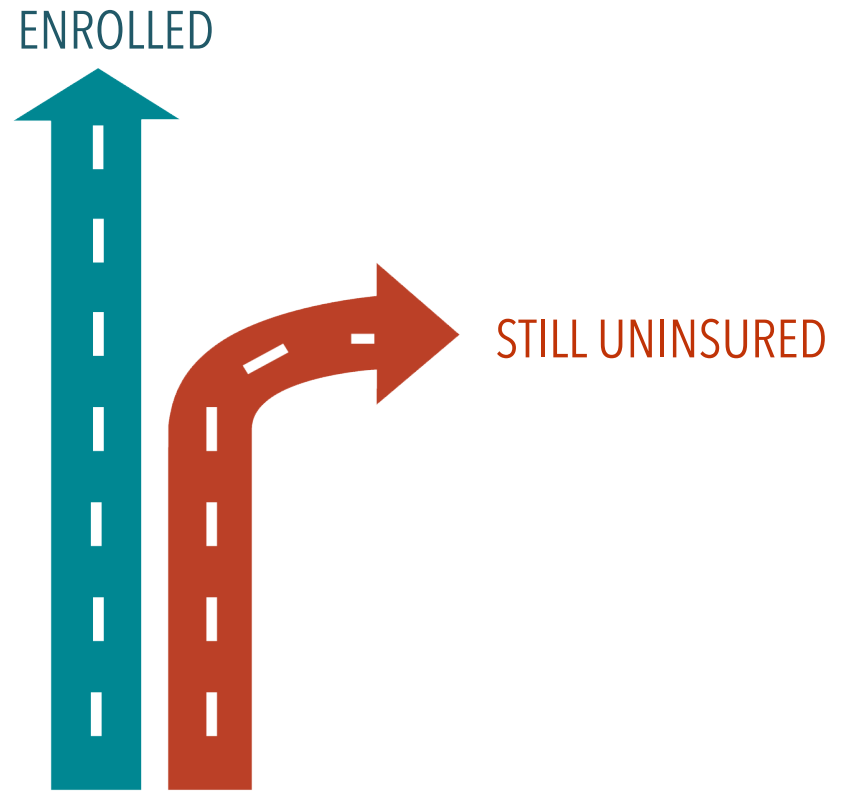


# Voices from the Newly-Enrolled And Still Uninsured

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

June 18, 2014



APPROVED  
MAR 23 2010



## METHODS

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.

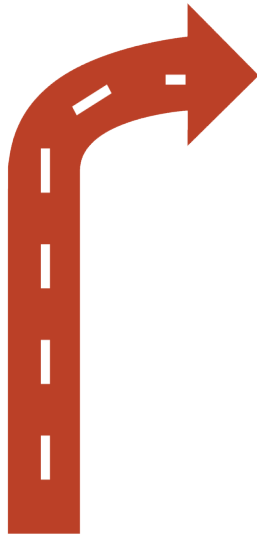
## >> METHODS

### 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.

ENROLLED



STILL UNINSURED

SUMMARY



# REASONS FOR ENROLLING

ENROLLED



ENROLLED



1. It's the law.

2. The fine.

3. To go to the doctor.

4. Avoid big medical bills.

#1 reason for...



18 to 29 year olds: The fine  
Latinos: It's the law + fine  
Medicaid: To go to the doctor

## >> WHY THEY ENROLLED

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.



## >> SOURCES OF INFORMATION

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

# >> ENROLLMENT PROCESS

ENROLLED



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



32% say it took about an hour or less

*But....*

## 5 + visits



43% visited their marketplace website 5+ times



28% spent more than a month on the process



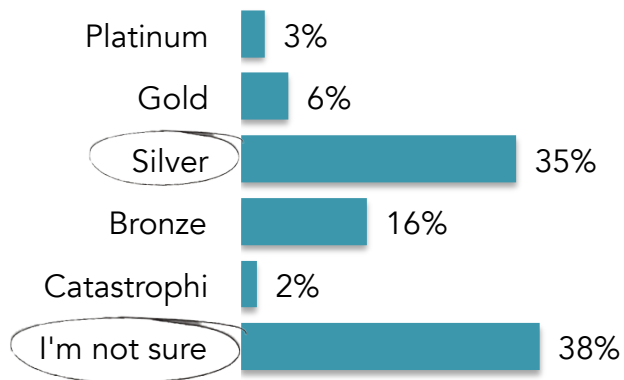
# >> PLAN CHOICE & AFFORDABILITY

ENROLLED



## What level of plan did you choose?

*Excludes Medicaid enrollees*



### 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%).



### The Premium

Was the most important cost factor

74% feel very or somewhat confident about affording their premium in the future.

## >> VIEWS TOWARD PLAN

ENROLLED



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

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.*

## >> STILL UNINSURED: UNMET DEMAND

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

## >> PERCEPTION OF COSTS A BARRIER

UNINSURED



63%

of uninsured  
adults did not  
try looking for  
coverage.



Why?

#1 Reason: "I can't afford insurance."



79% 

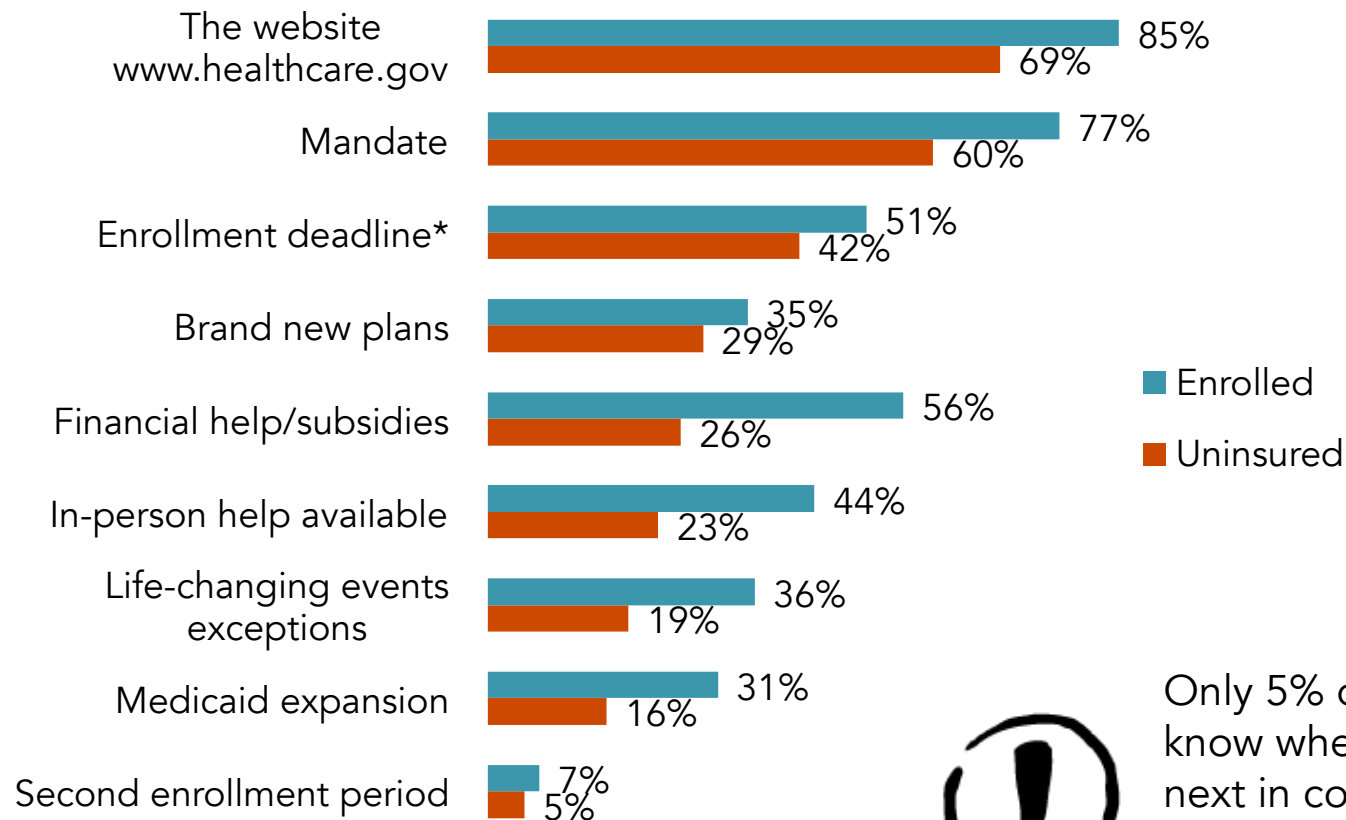
Of uninsured adults who  
did not look for coverage  
do not know about  
financial help / subsidies.



# KNOWLEDGE STILL A BARRIER



Percent Has Heard of/Knows about...



Only 5% of the uninsured know when they can enroll next in coverage. Half do not know the term "open enrollment."

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

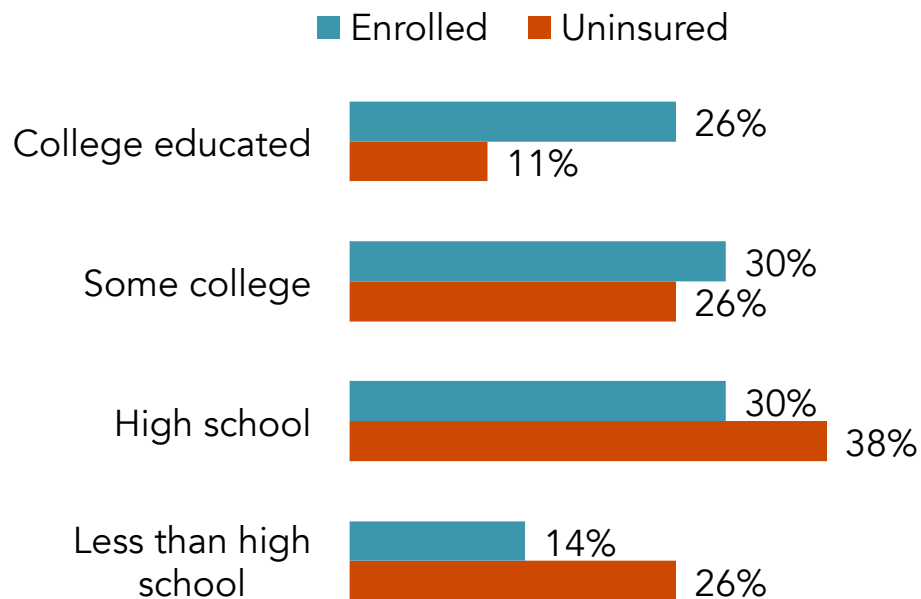


## EDUCATION ALSO A BARRIER

UNINSURED



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).

## >> FUTURE INTENTIONS



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.

ENROLLED



STILL UNINSURED

RECOMMENDATIONS



# >> 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](mailto:mike@perryundem.com)

