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NEW COMMONWEALTH FUND SURVEY: MOST ACA ENROLLEES WHO HAVE USED THEIR PLANS ARE GETTING HEALTH CARE THEY PREVIOUSLY WOULD HAVE GONE WITHOUT; WAIT TIMES FOR DOCTOR APPOINTMENTS SIMILAR TO OTHER INSURED AMERICANS

Most Current, Comprehensive ACA Tracking Survey Finds Large Majority of ACA Marketplace and Medicaid Enrollees Say They Are Satisfied With Their Coverage

New York, NY, May 25th, 2016—Sixty-one percent of those who have used coverage they obtained through the the Affordable Care Act (ACA) are getting health care that they would not have been able to afford or have access to previously, according to a Commonwealth Fund study out today. In addition, nearly three of five ACA enrollees who tried to find a new primary care doctor found it easy to find one, and three of five who needed to see a specialist waited two weeks or less to get an appointment.

The survey, fielded between February and April of 2016, is the most recent and comprehensive look at people’s experiences with ACA marketplace and new Medicaid coverage. It is the fourth in the Commonwealth Fund’s series tracking the ACA’s progress. According to the report, *Americans’ Experiences with ACA Marketplace and Medicaid Coverage: Access to Care and Satisfaction*, 82 percent of adults with ACA marketplace coverage or Medicaid are somewhat or very satisfied with their insurance.

“The survey findings show that Affordable Care Act coverage is making it easier for millions of Americans to get the health care they need,” said Sara Collins, Vice President for Health Care Coverage and Access at The Commonwealth Fund and lead author of the report. “Providing timely access to care is the fundamental purpose of insurance and in this regard the law is working well for most people who are using their plans.”

At the time of the survey, 12.7 percent of adults ages 19-64 were uninsured, an estimated decline of 13 million from October 2013, just before the major ACA coverage expansions took effect. According to the survey, the insurance expansions are providing coverage to many people who have been uninsured for a long time, but also appear to be helping people who have recently lost coverage through a job and are experiencing a gap in health insurance coverage:

- Sixty-two percent of those newly enrolled in Medicaid were uninsured before they enrolled, and 49 percent of those were uninsured for more than two years. Among marketplace enrollees, 45 percent were uninsured before they enrolled, and 59 percent of those had been uninsured for more than two years.
- Thirty-four percent of marketplace enrollees had employer coverage prior to enrolling in marketplace coverage. Seven percent of adults who had employer coverage for less than a year

had been enrolled in a marketplace plan prior to getting their employer insurance, indicating that ACA coverage may be helping bridge gaps when coverage through a job is lost.

“The Affordable Care Act is designed to assure that people have access to secure, affordable health insurance that protects them financially and allows them to get the health care they need,” said Commonwealth Fund President David Blumenthal, M.D. “This survey makes it clear that it is working to do just that. Moving forward, it will be critical to continue to monitor the law’s impacts.”

Additional Survey Findings:

- Even those who were previously insured noted improvement in their ability to get care: about half (48%) of those who had health insurance before they enrolled in ACA coverage and had used their plans said they wouldn’t have been able to access or afford this care before getting their new insurance.
- About three-quarters (73 %) of marketplace enrollees and 93 percent of Medicaid enrollees who had recently enrolled said their ability to get health care has improved or stayed the same since getting their ACA coverage.
- Eleven percent of those with recent marketplace coverage and four percent of those recently enrolled in Medicaid said their ability to get care had gotten worse.

Moving Forward

The report’s authors note that the survey findings demonstrate how the ACA’s coverage expansions have filled gaps in coverage and care for millions of American families over the past three years. This may explain why majorities of enrollees express satisfaction with their health plans and give them high ratings.

The Commonwealth Fund will continue to monitor the law’s progress, and upcoming reports from the fourth wave of the ACA Tracking Survey will include looks at affordability, and why many people remain uninsured.

When the embargo lifts, the study will be available at

www.commonwealthfund.org/publications/issue-briefs/2016/may/ACA-tracking-survey-access-to-care-and-satisfaction.

Methodology

The Commonwealth Fund Affordable Care Act Tracking Survey, February-April 2016, was conducted by SSRS from February 2-April 5, 2016. The survey consisted of 15-minute telephone interviews in English or Spanish and was conducted among a random, nationally representative sample of 4,802 adults, ages 19 to 64, living in the United States. Overall, 1,496 interviews were conducted on landline telephones and 3,306 interviews on cellular phones.

This survey is the fourth in a series of Commonwealth Fund surveys to track the implementation and impact of the Affordable Care Act. Like the prior waves of the survey, the February-April 2016 sample was designed to increase the likelihood of surveying respondents who had gained coverage under the ACA. Interviews in Wave 4 were obtained through two sources: (1) stratified RDD sample; and (2) households reached through the SSRS Omnibus where interviews were previously completed with respondents ages 19 to 64 who were uninsured, had individual coverage, had a marketplace plan, or had public insurance. As in all waves of the survey, SSRS oversampled adults with incomes under 250 percent of poverty.

The data are weighted to correct for the stratified sample design, the use of recontacted respondents from the omnibus survey, the overlapping landline and cellular phone sample frames, and disproportionate nonresponse that might bias results. The resulting weighted sample is representative of the approximately 189 million U.S. adults ages 19 to 64. The survey has an overall margin of sampling error of +/- 2.0 percentage points at the 95 percent confidence level.

The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high performance health system.