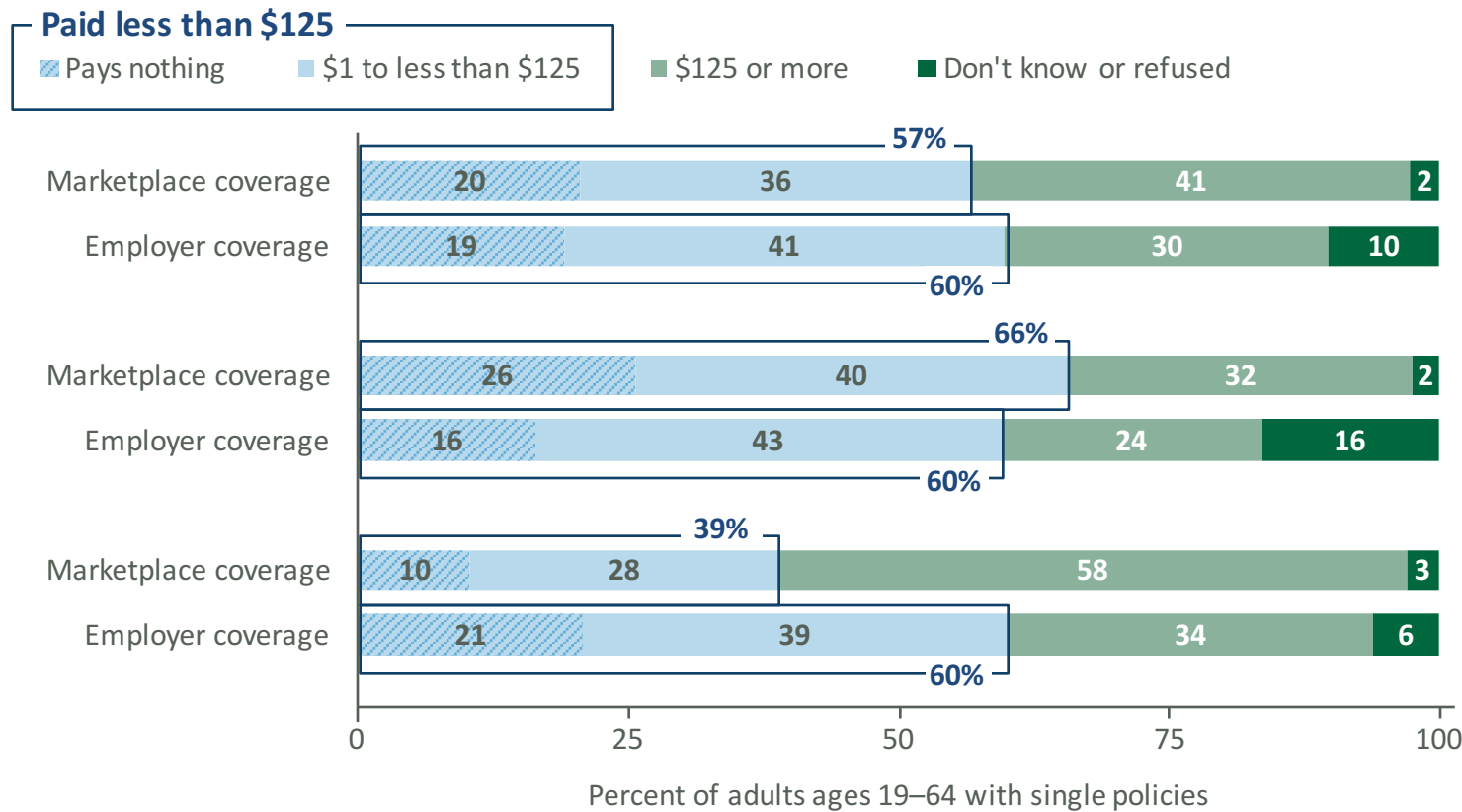


Low-Income Adults with Marketplace Coverage Paid Monthly Premiums Comparable to Low-Income Adults with Employer Coverage



Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four. Segments may not sum to subtotals because of rounding. Bars may not sum to 100 percent because of rounding.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

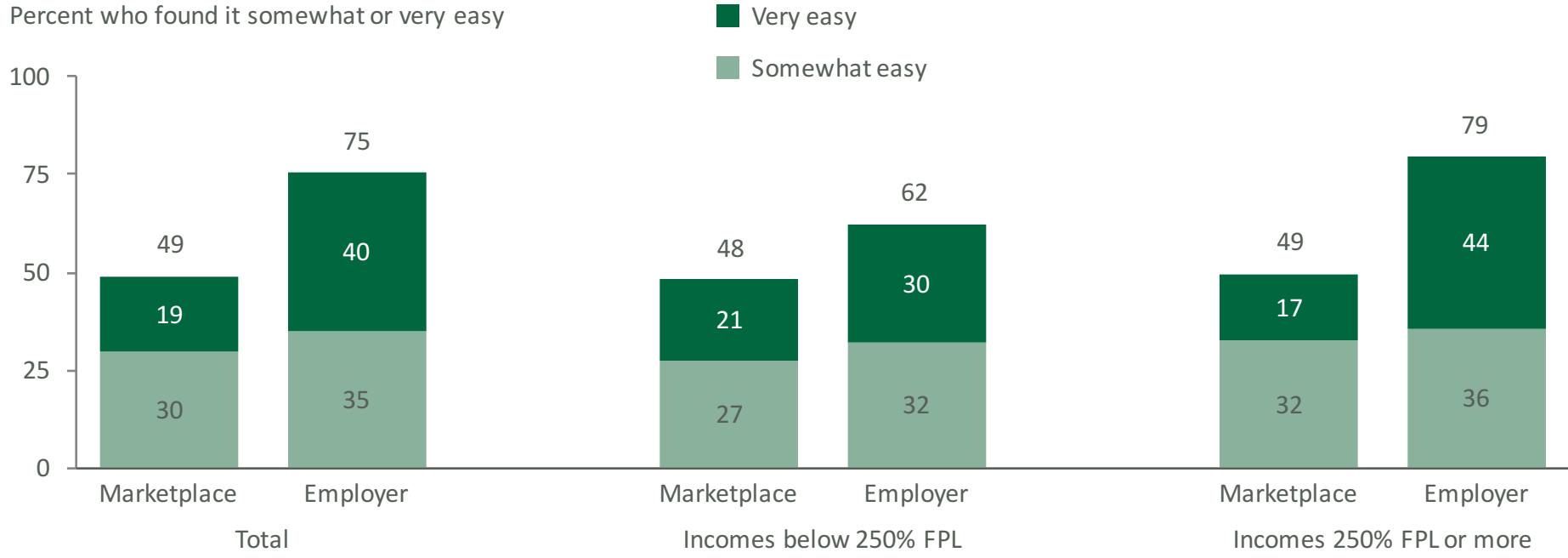
Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans’ Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Half of Adults in Marketplace Plans View Their Premiums as Affordable

 How easy or difficult is it for you to afford the premium costs for your health insurance?

Percent who found it somewhat or very easy



Adults ages 19–64 who pay all or some of premium and are aware of their premium amount

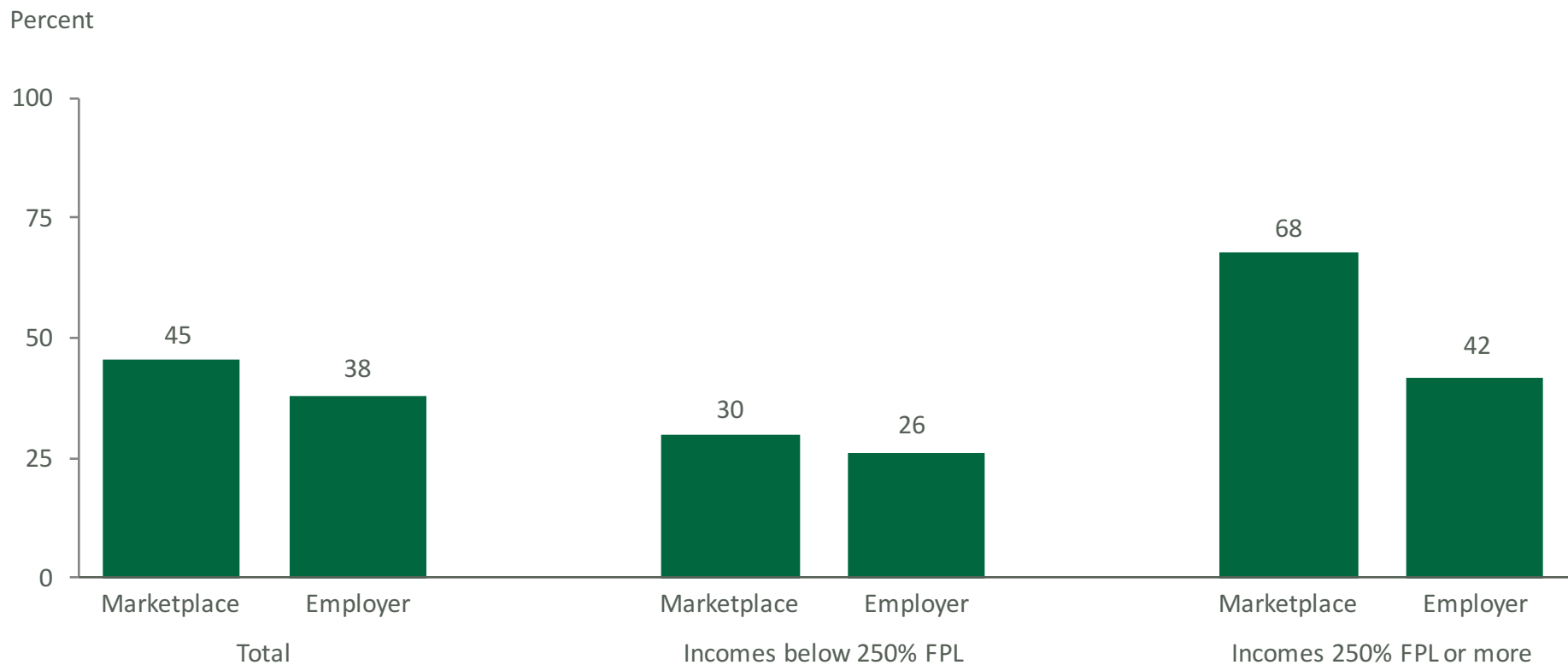
Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four. Segments may not sum to subtotals because of rounding.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans’ Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Low-Income Adults with Marketplace Coverage Less Likely to Have High Deductibles Than Adults with Higher Incomes



Adults ages 19–64 who have deductibles of \$1,000 or more

Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four.
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans’ Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Low-Income Adults with Marketplace Coverage Less Likely to Have Premium Increases Than Adults with Higher Incomes

Over the time you have had a health plan through the marketplace, has the amount you have had to pay in premiums increased, decreased, or stayed about the same?




Adults ages 19–64 who have had marketplace coverage since before January 2016

Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four.
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

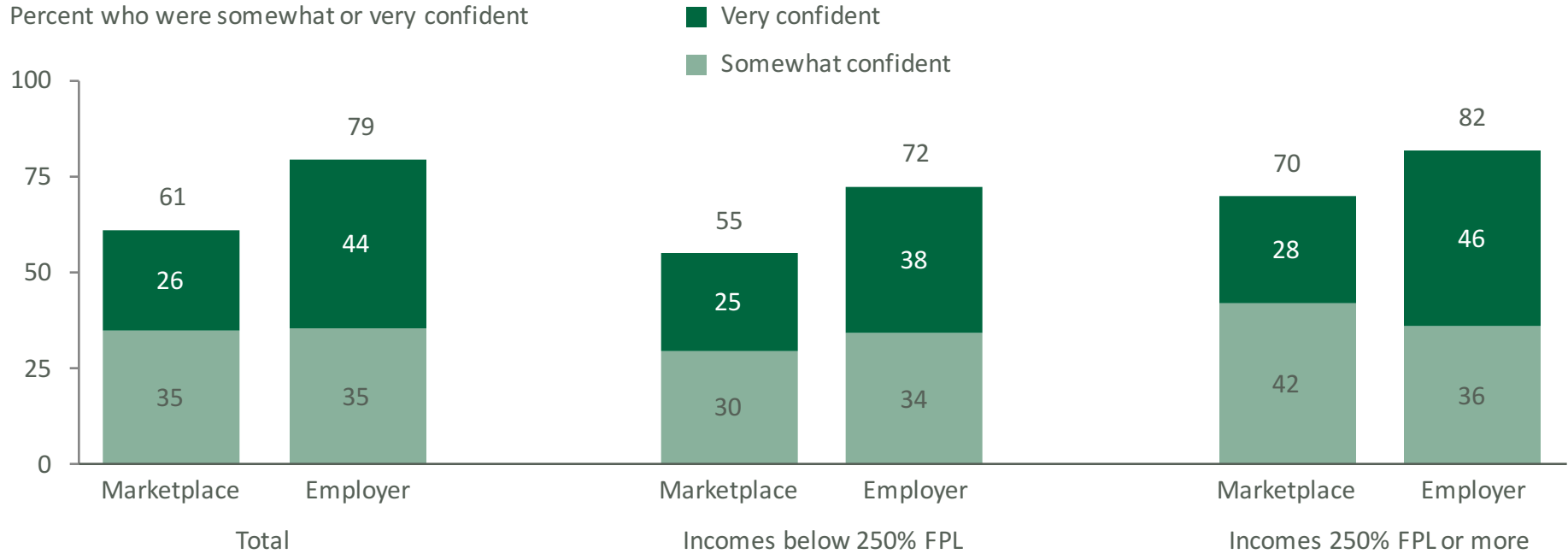
Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans’ Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Majority of Adults with Marketplace Coverage Confident They Could Afford Needed Care

 How confident are you that if you became seriously ill you will be able to afford the health care that you need?

Percent who were somewhat or very confident



Adults ages 19–64

Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four.

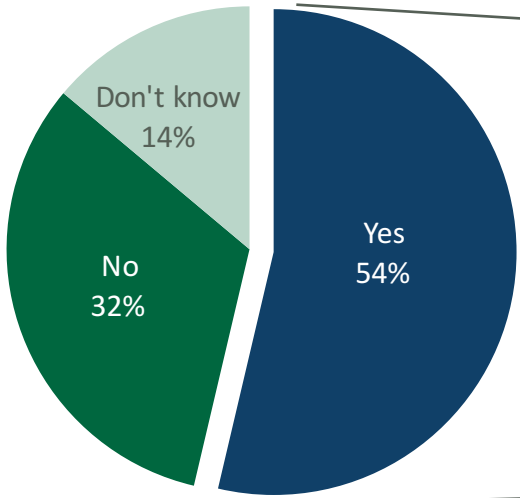
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans' Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



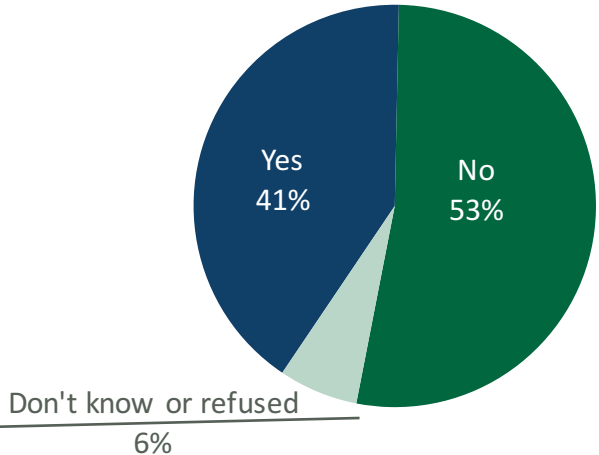
Four of Ten Adults Chose a Less Expensive Plan with Fewer Providers When Given the Option

When choosing your new plan, did you have the option of choosing a less expensive plan with fewer doctors or fewer hospitals?



Adults ages 19–64 who have had a private plan through the marketplace for two months or less or changed plans since enrolling

Did you select the less expensive plan with fewer doctors or hospitals?




Adults ages 19–64 who had the option to choose less expensive plan with fewer providers

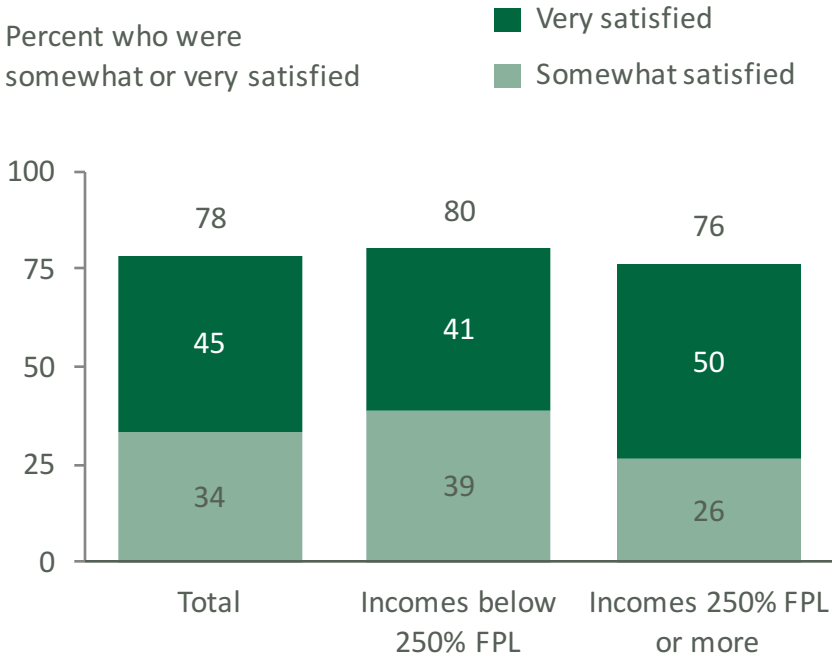
Note: Segments may not sum to 100 percent because of rounding.
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans' Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.

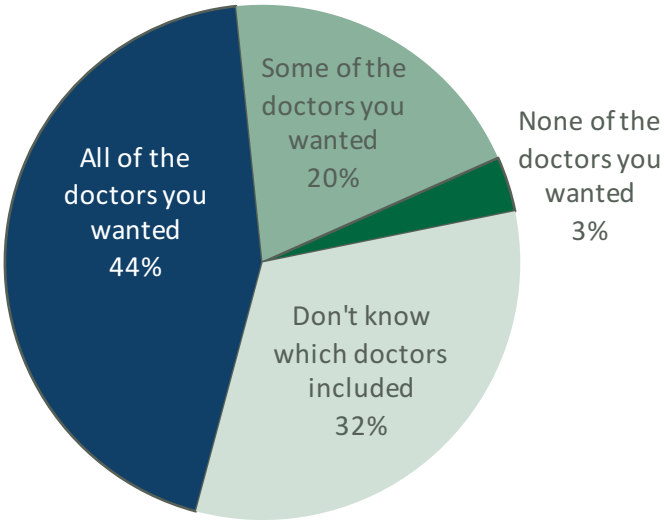


Four of Five Adults with New Marketplace Coverage Are Satisfied with the Doctors in Their Plans

 Since you switched/gained your insurance, how satisfied are you with the doctors covered by your new insurance?



Does your current insurance include all, some, or none of the doctors that you wanted or do you not know which doctors are included on your plan?




Adults ages 19–64 who have had a private plan through the marketplace for two months or less or changed plans since enrolling or switched from Medicaid to marketplace

Note: Segments may not sum to 100 percent because of rounding.
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

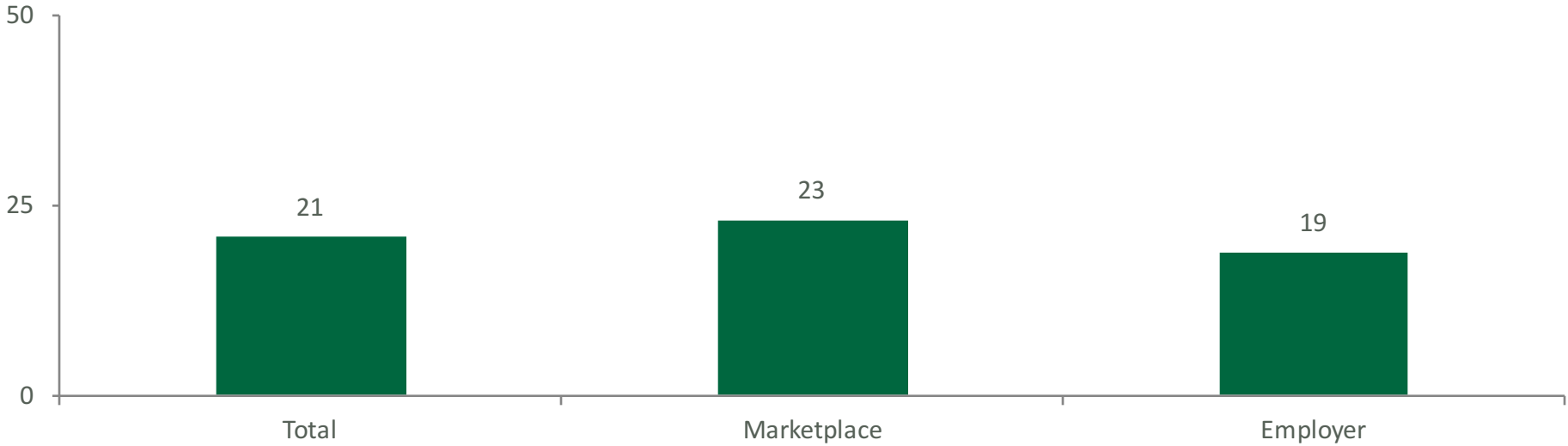
Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans' Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Rate of “Surprise Medical Bills” Similar for Adults Insured with Employer and Marketplace Coverage

 Have you or a family member ever received care at a hospital that you thought was covered by your insurance, but you received a bill from a doctor who was not covered by your plan?

Percent who said yes



Adults ages 19–64 who are insured

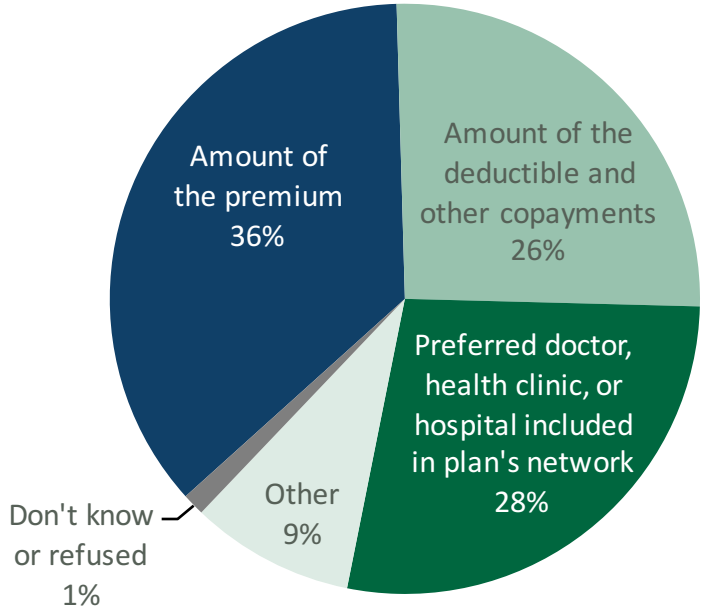
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans’ Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Cost Is the Most Important Factor in Plan Selection Among Marketplace Enrollees

 What was the most important factor in your decision about which plan to select?



Adults ages 19–64 who have had a private plan through the marketplace for two months or less or changed plans since

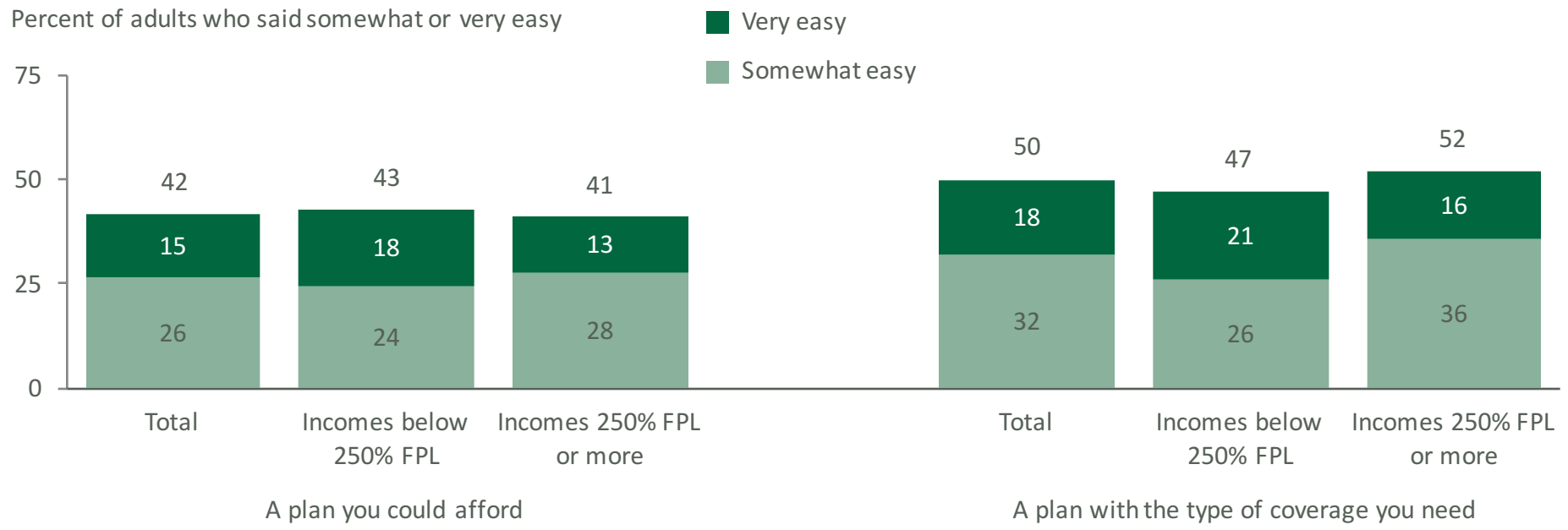
Note: Segments may not sum to 100 percent because of rounding.
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: M. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *Americans' Experiences with ACA Marketplace Coverage: Affordability and Provider Network Satisfaction*, The Commonwealth Fund, July 2016.



Fewer Than Half of Adults Said It Was Easy to Find an Affordable Plan

 How easy or difficult was it to find . . . ?



*Adults ages 19–64 who went to the marketplace and are marketplace eligible**

* Marketplace eligible includes adults in expansion states with incomes >138% FPL and adults in nonexpansion states with incomes >100% FPL. Notes: FPL refers to federal poverty level. 250% of FPL is \$29,425 for an individual or \$60,625 for a family of four. Segments may not sum to subtotals because of rounding.

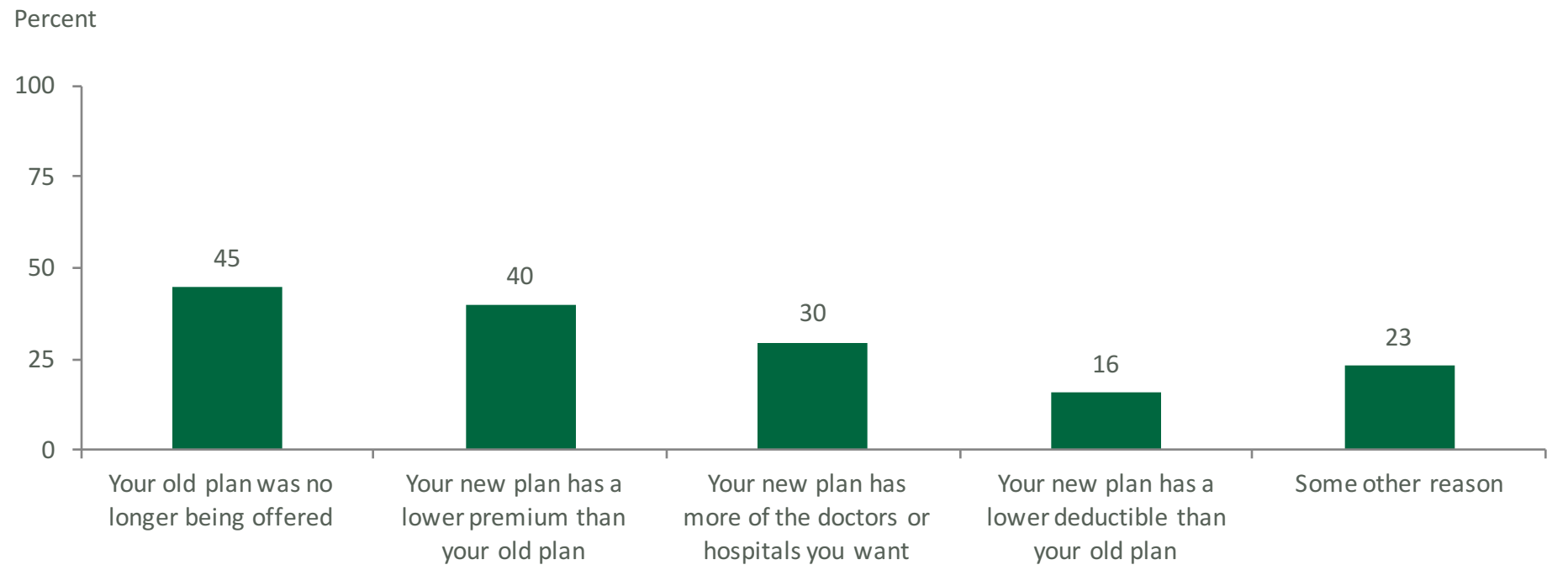
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.



Consumers Cite Costs, Choice of Providers as Factors When Switching Plans



What are the reasons you changed plans?

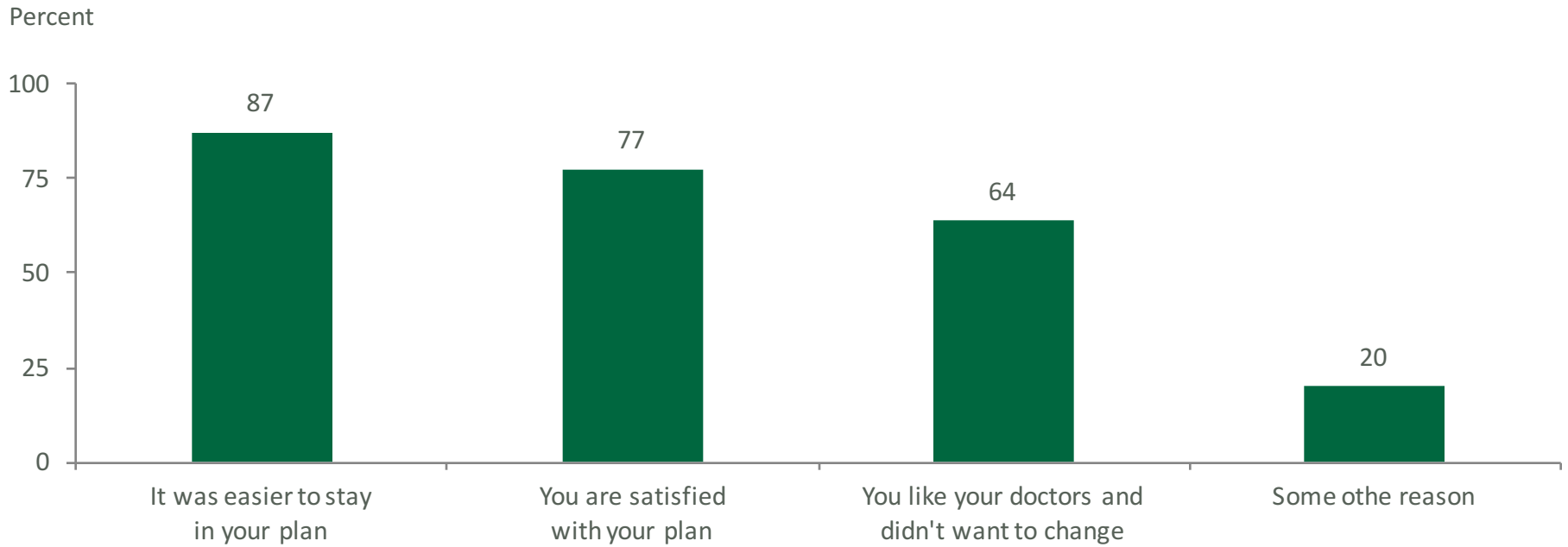


Adults ages 19–64 who changed marketplace plans*

* 46 percent of adults ages 19–64 who have had marketplace coverage since before January 2016 switched plans since enrolling. Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Adults Said Staying in Same Marketplace Plan Was Easier

 What are the reasons you kept the same plan?



*Adults ages 19–64 who stayed in the same plan marketplace plan**

* 50 percent of adults ages 19–64 who have had marketplace coverage since before January 2016 stayed in the same plan since enrolling. Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.