



## NEWS RELEASE

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### **NEW COMMONWEALTH FUND SURVEY: SEVENTEEN PERCENT OF AMERICANS WHO ARE POTENTIALLY ELIGIBLE FOR COVERAGE HAVE VISITED HEALTH INSURANCE MARKETPLACES; SIXTY PERCENT ARE AWARE OF THEM**

*One of Five Who Visited Marketplaces Say They Enrolled in a Plan; Majority of Those  
Potentially Eligible Likely to Shop for Coverage by March 31, 2014*

New York, NY, November 4, 2013—Seventeen percent of Americans who are potentially eligible for coverage have visited new health insurance marketplaces to buy coverage, via mail, Internet, phone, or in person, according to a new Commonwealth Fund survey, conducted between October 9 and 27, tracking people’s experiences with the marketplaces since the October 1 launch.

Sixty percent are aware of the marketplaces, and 53 percent are aware that financial help may be available to them. The level of awareness is an increase from about a third who were found to be aware of the marketplaces in a Commonwealth Fund survey conducted earlier this year.

One of five (21%) adults who visited the health insurance marketplaces said they enrolled in a health plan. Those who did not enroll said they were not sure they could afford a plan (48%), were still deciding on a plan (46%), and/or had technical difficulties with the website (37%).

According to the survey brief, *Americans’ Experiences in the Health Insurance Marketplaces: Results from the First Month*, more than half (58%) of those who are potentially eligible for coverage but who have not yet enrolled say they are likely to try to enroll or find out about financial help by March 31, 2014, the end of the open enrollment period. People without insurance, individual market coverage, or who said they had a plan through the marketplace were interviewed.

“While it is disappointing that so many people have had difficulty accessing the online marketplace, the survey results show that awareness of the marketplaces has grown this fall, and those who initially struggled appear determined to try again,” said the lead survey researcher and Commonwealth Fund Vice President for Health Care Coverage and Access, Sara Collins, Ph.D.

#### **Marketplace Shoppers and Experiences**

The survey found that 21 percent of marketplace visitors were young adults ages 19 to 29. About half (52%) of those who visited were between ages 30 and 49. In addition, marketplace

shoppers were in good health, with 73 percent describing their health as excellent, very good or good, and only 25 percent in fair or poor health.

Majorities of those who went to the marketplace to shop for coverage had some difficulty using them:

- Seventy percent of adults who visited the marketplaces ranked their experiences as fair or poor; 27 percent said they had good or excellent experiences.
- Fifty-six percent said it was impossible, somewhat difficult, or very difficult to find a plan with the coverage they needed, while 38 percent said it was very easy or somewhat easy to do so.
- Sixty-one percent said it was impossible, somewhat difficult, or very difficult to find a plan they could afford, compared with 30 percent who said it was very easy or somewhat easy to find an affordable plan.
- Majorities of those surveyed had a hard time comparing insurance plans, saying it was impossible, somewhat difficult, or very difficult to compare benefits offered (58%), premium costs (52%), and potential out-of-pocket costs (51%).

“The initial rollout of the health insurance marketplaces has been challenging, but as the website problems are addressed we expect people’s experiences to improve,” said Commonwealth Fund President David Blumenthal, M.D. “We cannot lose sight of the fact that millions of Americans are going to gain health insurance coverage under the law. However, it is crucial that the federal marketplaces are open and functioning well to be sure those gains are fully realized and that users are able to understand the costs and benefits of the products they are being offered.”

Additional survey findings:

- Nearly half of adults (47%) who went to the marketplaces tried to find out if they were eligible for financial help paying their premiums.
- There is overwhelming support for the Medicaid expansion, with 73 percent of people surveyed either somewhat or strongly in favor of making Medicaid available to more residents in their state, including majorities of those who identify as Democrats (85%), Independents (72%) and Republicans (54%).
- Forty-two percent of those surveyed have a somewhat or very favorable opinion of the Affordable Care Act’s new health insurance options, while 38 percent have a somewhat or very unfavorable view.

The survey, the first of The Commonwealth Fund Affordable Care Act Tracking Survey series, will be repeated in December 2013.

### Methodology

SSRS's nationally representative omnibus telephone survey was conducted between October 9 and 27, 2013. Of the 4,035 interviews completed during this timeframe, 2,661 were completed with respondents ages 19 to 64. Of these respondents, 682 reported that they were uninsured or they had purchased health insurance through the individual market.

This sample of 682 adults potentially eligible for coverage under the ACA was administered the Commonwealth Fund Affordable Care Act Tracking Survey. The survey was conducted in English and in Spanish. 283 interviews were conducted with respondents on landline telephones and 399 interviews were conducted on cellular phones, including 273 with respondents who live in households with no landline telephone access.

All 19 to 64 year old respondents, including those not qualifying for the full survey, were weighted to the population of U.S. adults ages 19 to 64, based on recent Census estimates. The survey has an overall margin of sampling error of +/- 4.3 at the 95 percent confidence level. The landline portion of the survey achieved a 14.6 percent response rate and the cellular phone component achieved an 8.1 percent response rate.

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