



NEWS RELEASE

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NEW COMMONWEALTH FUND SURVEY: ABOUT ONE-QUARTER OF AMERICANS POTENTIALLY ELIGIBLE FOR HEALTH COVERAGE VISITED INSURANCE MARKETPLACES BY DECEMBER, UP FROM 17 PERCENT IN OCTOBER

Forty Percent of Visitors Potentially Eligible for Coverage Were Young Adults; Three-Quarters Said They Were in Good Health; More Than Half of Those Potentially Eligible For Coverage Are Likely to Try to Enroll by March 2014 Deadline

New York, NY, January 9, 2014—Twenty-four percent of Americans who are potentially eligible for health insurance coverage had visited one of the new insurance marketplaces by the end of December to find a health plan, whether by mail, Internet, phone, or in person, a new Commonwealth Fund survey finds. The survey, conducted between December 11 and 29, 2013, is the second in a series aimed at tracking Americans' experiences with the marketplaces in the Affordable Care Act's first open enrollment period. The first Commonwealth Fund survey, conducted in October, found that 17 percent of people potentially eligible for coverage had visited the marketplaces during the first month.

According to the survey brief, *Americans' Experiences in the Health Insurance Marketplaces: Results from the First Three Months*, two of five (41%) visitors to the health insurance marketplaces who were potentially eligible for coverage were young adults ages 19 to 34. Three-quarters (77%) of marketplace visitors said they were in excellent, very good, or good health. Those interviewed for the survey included adults without insurance; those who purchased coverage on their own in the individual market, and those who said they purchased a plan through the marketplace.

A majority (59%) of people potentially eligible for coverage who either had not yet gone to the marketplace, or had visited the marketplace by December but not yet applied for or enrolled in health insurance said they are likely to try to enroll in a plan or to find out if they are eligible for financial help by March 31, 2014, the end of the open enrollment period.

“Adults who are potentially eligible to buy health insurance through the marketplaces are demonstrating their determination to gain health insurance this year,” said Sara Collins, lead survey researcher and The Commonwealth Fund’s Vice President for Health Care Coverage and Access. “It is encouraging to see a greater share of those who could get coverage visiting the marketplaces, particularly the large share of visits by young adults and people in good health, since their participation will be critical to the marketplaces’ success over time.”

Marketplace Shoppers and Experiences

According to the survey, the marketplace shopping experience has improved somewhat since the difficult October rollout. However, many Americans who had shopped for coverage in the marketplaces still experienced problems using them by the end of December.

- People’s ability to compare health plans and premiums improved between October and December. In December, 51 percent of marketplace visitors said it was somewhat or very easy to compare premium costs for the plans being sold, compared to 37 percent in October. Forty-three percent said that it was somewhat or very easy to compare benefits covered, up from 30 percent in October.
- There was no change in people’s ability to compare plans by their potential out-of-pocket costs from deductibles and copays; 38 percent said that it was very or somewhat easy to do this.
- Just over one-third (36%) of adults who visited the marketplaces said it was very or somewhat easy to find a plan with the type of coverage they needed; 37 percent reported that it was somewhat or very easy to find a plan they could afford.
- About 30 percent of marketplace visitors who have visited the marketplaces more than once said their experience improved between their first and last visits. But a majority (69%) of marketplace visitors continued to rate their experience as fair or poor.

“These findings show progress toward addressing initial website challenges and further demonstrate that those issues have not dampened people’s determination to get affordable, comprehensive coverage,” said Commonwealth Fund President David Blumenthal, M.D. “As we move forward, it will be crucial to continue to monitor people’s experiences in the marketplaces and respond effectively so that all who are eligible for coverage can take advantage of the benefits they are entitled to under the Affordable Care Act.”

Additional survey findings include:

- Among those who had individual coverage, one-fifth (22%) said they had received a cancellation letter from their insurance carrier in 2013.

- Three of five (60%) of all adults with individual coverage said that their insurance carriers had offered them the option of renewing their plans through 2014; of those, 82 percent said they planned to keep their current plan.
- In December, 63 percent of adults potentially eligible for enrollment in new private plans or expanded Medicaid were aware of the new marketplaces as places where they might shop for coverage. Fifty-six percent were aware that financial assistance for health insurance is available under the reform law.

The survey is the second of The Commonwealth Fund's Affordable Care Act Tracking Survey series.

Methodology

Social Science Research Solutions' nationally representative omnibus telephone survey was conducted from December 11 through December 29, 2013. Of the 3,805 interviews completed during this timeframe, 2,592 were completed with respondents ages 19 to 64. A total of 622 of these respondents reported they were uninsured or had purchased health insurance through the individual market or through the new marketplaces created by the Affordable Care Act (ACA).

This sample of 622 adults potentially eligible for coverage under the ACA took the Commonwealth Fund's Affordable Care Act Tracking Survey. The survey was conducted in English and in Spanish. Landline interviews were conducted with 292 respondents, while cellular phone interviews were conducted with 330 respondents, including 217 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 U.S. census estimates. The survey has an overall margin of sampling error of +/- 4.56 percent at the 95 percent confidence level. The landline portion of the survey achieved an 18.3 percent response rate and the cellular phone component achieved a 6.3 percent response rate.

A similar survey was conducted by SSRS from October 9 to 27, 2013. The October survey had a total sample of 682 respondents and an overall margin of sampling error of +/- 4.3% at the 95 percent confidence level.

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