Have you gone to this new marketplace to shop for health insurance? This could be by mail, in person, by phone, or on the Internet.

Exhibit 2. Just Under Half of Adults Who Have Visited the Marketplace Enrolled in a Marketplace Plan or Medicaid

- Did not select a private plan or enroll in Medicaid: 52%
- Selected a private health plan: 30%
- Enrolled in Medicaid: 15%
- Don’t know coverage type or don’t know/refused: 2%

Adults ages 19–64 who went to the marketplace

Notes: Segments may not sum to 100 percent because of rounding. Analysis includes adults who visited the marketplace and are either currently enrolled or were enrolled in marketplace or Medicaid coverage in the past two years, adults who signed up for coverage through marketplace but are not sure if it is Medicaid or private coverage, and adults who do not know or refused to respond to the type of coverage. Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.
Exhibit 3. Young Adults Comprise 31 Percent of Marketplace Enrollment and 46 Percent of Medicaid Enrollment

Total current marketplace and Medicaid enrollees* ages 19–64

- Ages 19–34: 38%
- Ages 35–49: 31%
- Ages 50–64: 30%
- Refused: 1%

Enrolled in a health plan through the marketplace

- Ages 19–34: 46%
- Ages 35–49: 31%
- Ages 50–64: 30%
- Refused: 2%

Enrolled in Medicaid

- Ages 19–34: 46%
- Ages 35–49: 32%
- Ages 50–64: 22%

* Includes those currently enrolled in marketplace coverage, those who signed up for Medicaid through the marketplace, those who signed up for coverage through the marketplace but are not sure if it is Medicaid or private coverage, and those who have been enrolled in Medicaid for less than two years.

Exhibit 4. Premiums and Cost Exposure Were the Most Important Factors in Plan Selection Among Marketplace Enrollees

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

- Amount of premium: 41%
- Amount of deductible and other copayments: 25%
- Preferred provider*: included in network: 22%
- Other: 22%
- Don’t know: 4%

Adults ages 19–64 who have had a private plan through the marketplace for three months or less or changed plans in the 2015 open enrollment period

* Actual question wording: preferred doctor, health clinic, or hospital included in plan's network.
Some health plans provide more limited choices for doctors, clinics, and hospitals and charge lower premiums than plans with a larger selection of doctors and hospitals. 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 had the option to choose less expensive plan with fewer providers

- Yes: 54%
- No: 42%
- Don’t know: 4%

Adults ages 19–64 who have had a private plan through the marketplace for three months or less or changed plans in the 2015 open enrollment period

- Yes: 53%
- No: 27%
- Don’t know: 19%

Note: Segments may not sum to 100 percent because of rounding.
Exhibit 6. Among Marketplace Visitors Who Didn’t Enroll, More than Half Said They Couldn’t Find an Affordable Plan

Can you tell me why you did not obtain a private health insurance plan or Medicaid coverage when you visited the marketplace? Was it because...?

Percent of adults ages 19–64 who visited the marketplace but did not select coverage

- Could not find a plan you could afford: 57%
- Obtained health insurance through another source: 51%
- Not eligible to enroll in Medicaid or for financial assistance: 43%
- Found the process of enrolling in a plan difficult or confusing: 38%
- Could not find a plan with the type of coverage you need: 32%
- Decided you did not need health insurance: 15%
- Did not know where to get help to sign up: 14%
- Some other reason: 23%

Exhibit 7. Nearly Eight of 10 Adults Who Received Personal Assistance Obtained Coverage

When you shopped for health insurance, did you ever receive any personal assistance to help you select an insurance plan? This could have included calling a telephone hotline or getting help from an insurance broker, navigator, or in some other way.

Percent of adults ages 19–64 who visited the marketplace

<table>
<thead>
<tr>
<th>Personal assistance</th>
<th>Obtained coverage</th>
<th>Did not obtain coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>78%</td>
<td>22%</td>
</tr>
<tr>
<td>No personal assistance</td>
<td>56%</td>
<td>44%</td>
</tr>
</tbody>
</table>

Notes: Percentages were adjusted for race, education, poverty, age and health status. “Obtained coverage” includes those who visited the marketplace and have had marketplace or Medicaid coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.
Exhibit 8. Marketplace Visitors Who Did Not Select a Plan Had Greater Difficulty Comparing Plans Than Those Who Enrolled

How easy or difficult was it to compare the... of different insurance plans?

<table>
<thead>
<tr>
<th></th>
<th>Very difficult or impossible</th>
<th>Somewhat difficult</th>
<th>Somewhat easy</th>
<th>Very easy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>29</td>
<td>8</td>
<td>21</td>
<td>36</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>50</td>
<td>25</td>
<td>25</td>
<td>39</td>
</tr>
<tr>
<td><strong>Benefits covered</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>31</td>
<td>11</td>
<td>19</td>
<td>44</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>53</td>
<td>27</td>
<td>26</td>
<td>35</td>
</tr>
<tr>
<td><strong>Potential out-of-pocket costs</strong>*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>37</td>
<td>17</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>60</td>
<td>28</td>
<td>32</td>
<td>31</td>
</tr>
<tr>
<td><strong>Doctors, clinics, hospitals available</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>46</td>
<td>17</td>
<td>29</td>
<td>27</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>56</td>
<td>34</td>
<td>21</td>
<td>20</td>
</tr>
</tbody>
</table>

Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible**

Notes: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding. * Potential out-of-pocket costs from deductibles and copayments. “Obtained coverage” includes those who visited the marketplace and have had marketplace coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.

** Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

### Exhibit 9. Marketplace Visitors Who Did Not Select a Plan Had Greater Difficulty Finding Affordable Plans Than Those Who Enrolled

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

<table>
<thead>
<tr>
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<th>Somewhat easy</th>
<th>Very easy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All marketplace visitors</strong></td>
<td>56</td>
<td>33</td>
<td>23</td>
<td>16</td>
</tr>
<tr>
<td><strong>A plan you could afford</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>41</td>
<td>15</td>
<td>26</td>
<td>30</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>80</td>
<td>59</td>
<td>21</td>
<td>8</td>
</tr>
<tr>
<td><strong>A plan with the type of coverage you need</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Obtained coverage</td>
<td>35</td>
<td>13</td>
<td>22</td>
<td>41</td>
</tr>
<tr>
<td>Did not obtain coverage</td>
<td>60</td>
<td>41</td>
<td>19</td>
<td>30</td>
</tr>
</tbody>
</table>

#### Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible**

<table>
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</thead>
<tbody>
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<td>24</td>
<td>22</td>
<td>34</td>
</tr>
<tr>
<td><strong>A plan you could afford</strong></td>
<td></td>
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<td></td>
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<td>22</td>
<td>41</td>
</tr>
<tr>
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</tr>
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Notes: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding. “Obtained coverage” includes those who visited the marketplace and have had marketplace coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source. **Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

Overall, how would you describe your experience in trying to get health insurance through the marketplace in your state?

### Exhibit 10. Marketplace Visitors Who Did Not Obtain Coverage Were More Likely to Rate Their Experience as Fair or Poor

Overall, how would you describe your experience in trying to get health insurance through the marketplace in your state?

- **All marketplace visitors**
  - Poor: 58
  - Fair: 29
  - Good: 29
  - Excellent: 10

- **Obtained coverage**
  - Poor: 47
  - Fair: 18
  - Good: 29
  - Excellent: 16

- **Did not obtain coverage**
  - Poor: 81
  - Fair: 54
  - Good: 27
  - Excellent: 1

Percent of adults ages 19–64 who went to the marketplace

Notes: Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding. “Obtained coverage” includes those who visited the marketplace and have had marketplace or Medicaid coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source. Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.