



The Uninsured Midway through ACA Open Enrollment

Results from a National Survey of Uninsured Adults 18 to 64
Conducted December 12 – 22, 2013



Major Gaps in Awareness Persist Among Uninsured Midway through ACA Open Enrollment

Introduction

January 9, 2014. Enroll America commissioned PerryUdem Research/Communication to conduct a national survey among uninsured adults to gauge awareness levels and experiences around early enrollment through the Affordable Care Act. The survey serves as a “check-in” among the uninsured two and a half months after the launch of open enrollment and www.healthcare.gov.

The survey was conducted December 12 through 22, 2013, among n=910 adults ages 18 to 64 nationwide who are uninsured. See the methodology section at the end of this memo for more details.

Results show that the ACA rollout “glitches” have not been a major barrier for the vast majority of uninsured in the country – most have not yet tried to visit their online marketplace.

Instead, lack of awareness about financial help and subsidies may be the biggest enrollment challenge. The main reason most uninsured adults lack coverage now is feeling “I can’t afford it.” And majorities do not know that more affordable options – through subsidies – are waiting for them on the marketplaces.

Large proportions of the uninsured are also still in the dark about deadlines and that brand new plans are available. The fact that most have heard of www.healthcare.gov suggests some media coverage is penetrating, but a lack of facts about costs and coverage may be the greatest barriers to enrollment.

A majority of uninsured adults have not been to their ACA marketplace website yet.

The biggest barrier to enrollment may be a lack of knowledge about subsidies, not glitches.

Detailed Findings

I. Awareness and Knowledge

Majority Lacks Knowledge about Subsidies, New Plans, and Deadlines

About seven in ten uninsured adults (69%) still lack knowledge about how the ACA makes coverage more affordable; only 29% of uninsured adults know that the law provides financial help or tax subsidies to low and moderate-income Americans.

69%

do not know about financial help or tax subsidies

Additionally, 59% lack knowledge about new plans; 39% say they have heard that there are brand new insurance plans available for people in their state who are uninsured.

59%

lack knowledge about brand new plans available

Eight in ten uninsured adults (81%) do not know when they need to sign up for insurance in order to avoid getting a fine. Some say the deadline was in December 2013 (12%); some say January (19%); and a plurality says they are not sure (45%). Only 19% gave the correct response – March 2014.

8 in 10

do not know the March 2014 enrollment deadline

Mandate and Healthcare.gov Have Broken Through to Many

Two-thirds of uninsured adults (68%) say they know that “the new law says people have to get health insurance or else pay a fine.”

A similar proportion (67%) has heard about “the website www.healthcare.gov.”

Awareness Gaps Exist Across Demographic Segments

Majorities across almost every demographic segment lack knowledge about subsidies, new plans, and the March enrollment deadline. (See Table 1.)

Latinos (35%) and African Americans (40%) are more likely than whites (26%) to be unaware of the mandate.

Uninsured adults in their 30s are less aware of subsidies and new plans than other age cohorts. Individuals ages 50 to 64 are the most likely to have heard of www.healthcare.gov and know the March enrollment deadline.

Uninsured adults with state-based marketplaces are more likely to know about new plans than those with a federally-facilitated marketplace (50% vs. 34%).

Table 1: Knowledgeable or Aware of ...

	Subsidies/ Financial Help		Brand New Plans		March deadline		Website "Health- care.gov"		Mandate	
	Yes	No*	Yes	No	Yes	No	Yes	No	Yes	No
Total	29	69	39	59	19	81	67	31	68	31
Men	32	66	39	58	22	76	65	33	65	33
Women	27	73	39	60	16	84	69	30	70	30
18-29 years old	32	66	42	55	17	80	64	33	63	37
30-39	18	81	33	67	18	82	62	37	69	31
40-49	32	64	40	57	13	82	67	29	68	29
50-64	32	67	39	60	26	73	74	25	72	27
White	33	65	39	59	20	77	74	24	73	26
Black/Afr.Am	29	68	39	59	17	80	68	28	57	40
Latino	23	76	42	58	18	82	55	43	66	35
High school/less	25	72	35	63	15	82	60	38	63	35
Some college	30	68	43	57	20	79	77	22	73	26
College +	46	51	50	46	32	65	79	19	75	25
<139% FPL	20	78	28	71	14	84	53	46	59	41
139-200% FPL	29	68	46	52	23	76	76	23	75	23
200-300% FPL	34	63	47	49	22	75	77	21	79	19
300-400% FPL	44	57	50	50	20	81	85	16	71	29
400%+ FPL	39	58	41	57	21	80	70	28	64	36
Northeast	27	73	28	71	16	85	67	32	65	35
Midwest	28	67	33	64	22	74	65	32	60	38
South	28	69	39	59	21	77	71	27	67	31
West	32	68	47	53	14	85	61	39	74	27
Fed. Marketplace	28	69	34	64	20	78	69	29	66	33
State Based	31	69	50	50	16	83	63	37	71	29

*Nos and "don't knows" are combined

II. Experience with Marketplace

Most Have Not Been to the Marketplace

Most uninsured adults in the country (68%) have not yet visited their online marketplace.

Only 28% of those in states with a federally-facilitated marketplace have been to healthcare.gov; 23% in other states have visited their state-based marketplace's website.

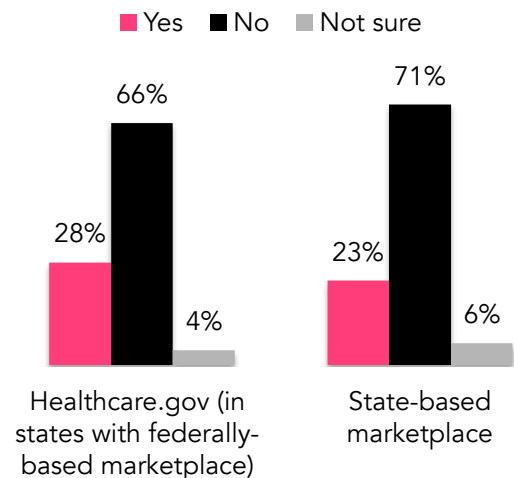
Individuals most likely to have visited a marketplace tend to be higher educated and have higher household incomes:

- College educated (39%)
- 200% to 400% Federal Poverty Level¹ (33%)
- White (30%)
- 18 to 29 years old (30%)
- 50 to 64 years old (30%)

Individuals most likely to have not yet been to their online marketplace include:

- Residents of the Northeast (75%)
- Latinos (74%)
- 139 to 200% FPL (74%)
- High school or less (70%)

Visited ACA Marketplace



¹ Based on household income and size

Table 2: Visited Online Marketplace

	Has Been to Online Marketplace	
	Yes	No
Total	26	68
Men	26	68
Women	27	67
18-29 years old	30	62
30-39	18	74
40-49	24	68
50-64	30	62
White	30	64
Black/African American	25	63
Latino	21	74
High school/less	22	70
Some college	29	67
College +	39	58
<139% FPL	22	69
139-200% FPL	24	71
200-300% FPL	33	63
300-400% FPL*	34	61
400%+ FPL	27	70
Northeast	23	75
Midwest	25	66
South	29	66
West	24	70
Federal Marketplace	28	66
State-Based	23	71

*Small cell size n=77

Why Haven't You Been to the Marketplace Yet?

The most common reason for not yet visiting healthcare.gov or their state's online marketplace is the feeling that "I can't afford insurance" (34% of those who have not yet visited the site). This perception is most common among unemployed adults (48%) and uninsured individuals in the South (41%).

About one in four (24%) says the reason they have not gone to their marketplace is they have not had time (17%) or they were waiting until after the holidays (7%).

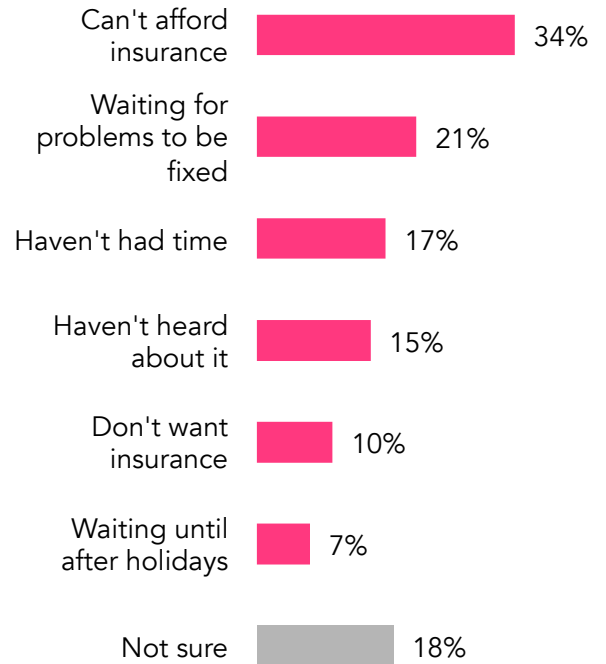
One in five (21%) says they are just waiting until the website problems are fixed.

One in six (15%) says the reason they have not yet visited the site is because they had not heard about it.

Ten percent say they have not gone because they do not want health insurance.

Why haven't you gone to the website yet?

(N = 643 have not been to marketplace)



48%

of uninsured adults who are unemployed have not been to their marketplace because they feel they can't afford insurance.

Some Have Experienced Glitches

About one in four (26%) uninsured adults has visited their online marketplace.

Of these, slightly more than half (55%) experienced some type of technical problem or glitch with the website.

Website visitors to healthcare.gov are more likely to report glitches than visitors to state-based exchanges (65% vs. 30%).

The technical problems do not appear to have stopped those who have experienced them: 92% returned to the site or plan to go back in the future.

14%

of all uninsured adults have been to a marketplace and experienced glitches

65% vs. 30%

Healthcare.gov visitors are twice as likely as state-based marketplace visitors to report glitches

92%

of those who experienced glitches tried again or plan to go back in the future

III. Intent to Enroll in Coverage

Main Reason for Being Uninsured Now: “I Can’t Afford It.”

The main reason most uninsured adults (69%) do not have insurance is because “I can’t afford it.” Others say:

- I don’t want insurance (7%)
- I’m waiting for insurance through a job (6%)
- I’ve signed up, but not covered yet (6%)
- I’ve heard it’s too hard to sign up (3%).

69%

say the main reason they do not have health insurance is “I can’t afford it.”

Most Intend to Get Insurance Soon

A majority of uninsured adults (62%) say they definitely (31%) or probably (31%) plan to get health insurance in the near future.

Sixteen percent say they probably (10%) or definitely (6%) will not get insurance.

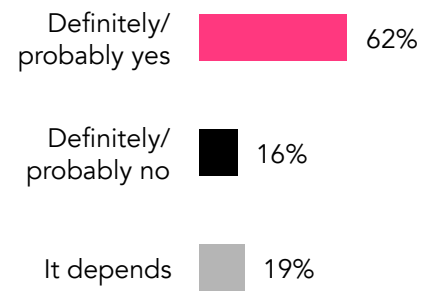
About one in five (19%) says it depends.

“It Depends on If I Can Afford It.”

When asked what getting health insurance depends on, they say:

- “if I can afford it” (74%); and
- “if it is a good quality plan” (24%).

Do you plan on getting health insurance in the near future?



“If I can afford it.” (74%)

Large Majority Would Sign Up for Quality Plan If They Could Afford It

Eight in ten (82%) uninsured adults say they would be likely to sign up for a quality health insurance plan if they could afford it.

Sixteen percent said they would not be likely to sign up for such a plan.

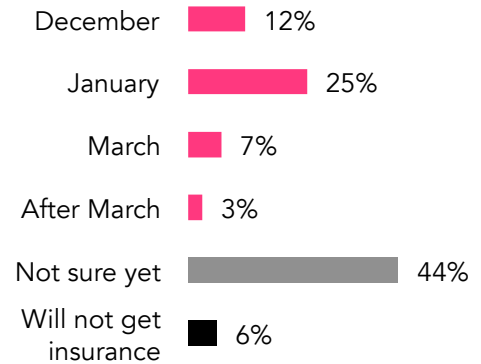
If You Decide to Enroll, When Do You Think You Would Sign Up?

Twelve percent say they would sign up for coverage in December 2013 (when the poll was conducted). One in four (25%) says January.

Most – 44% – say they are unsure when they would enroll.

Six percent respond, “I will not get insurance.”

If you decide to get insurance, when would you sign up?



IV. Conclusion

The rollout of the Affordable Care Act has received a great deal of media attention. The technical problems of the marketplaces seem to have dominated this coverage. For most uninsured adults, however, the technical problems in October and November of 2013 seem to have little real impact on the uninsured. A majority has not yet been to their marketplace. The reasons most give for not going to their marketplace are unrelated to technical problems. Even those who experienced glitches have gone back or plan to go back online in the future.

This survey suggests that the biggest barriers to enrollment may be a lack of facts about affordability. Costs are the main reason uninsured adults lack coverage now. In the absence of information about subsidies, many are not looking into new ACA options. Greater awareness and education about financial help and addressing cost concerns may be effective ways to boost enrollment for the remainder of the period.

Methodology

The survey was conducted December 12 through 22, 2013 among n = 910 uninsured adults ages 18 to 64. The margin of error is ± 4.3 percentage points. The survey was administered using GfK's Knowledge Panel, which is a probability-based online panel of US residents. The panel is recruited via address-based sampling. If a selected household does not have internet access or a computer, they are provided with either/both.