

TO: Interested Parties
FROM: Hart Research Associates
DATE: October 16, 2017
RE: New Polling Among ACA Marketplace Insured and Eligible Uninsured

From September 28 to October 3, Hart Research Associates completed interviews with 400 adults age 18 to 64 that currently get insurance through the Affordable Care Act (ACA) marketplaces or will be eligible to do so in 2018. The sample included interviews with 200 individuals insured through the marketplace and 200 uninsured individuals. The survey was conducted on behalf of the Service Employees International Union (SEIU).

Overview

Our recent national survey of 200 insured consumers with coverage through the Affordable Care Act health insurance marketplaces and 200 uninsured individuals reveals that consumers feel that it is important to have health insurance and that most intend to buy health insurance for 2018 or are at least considering doing so. There is, however, a great deal of confusion and uncertainty about the enrollment process among both insured and uninsured consumers, and many are not even aware they still qualify for a tax credit that lowers the monthly cost and makes coverage affordable.

This confusion and lack of awareness underscores the importance of reaching out to current and potential ACA marketplace consumers to provide them with relevant information about each of the following aspects of Obamacare:

- Dates and deadlines for Open Enrollment
- The availability of tax credits to make coverage affordable
- The penalty for not having coverage

Key Findings

1) Consumers feel that it is important to have health insurance, and many intend to purchase health insurance in 2018. Additionally, insured consumers register high levels of satisfaction with their health insurance today.

Nearly all (98%) insured consumers say it is important to have health insurance, and most intend to purchase health insurance for 2018: 84% say they will, 14% say the chances are 50-50, and 2% say they will not.

Fully 85% of insured consumers say they are satisfied with their current health insurance plan overall. When asked about specific aspects of their coverage, they express similarly positive sentiments: 87% are satisfied with the benefits and coverage they receive, 85% are

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satisfied with their ability to see the doctors they would like, 78% are satisfied with the cost of their monthly premiums, 75% are satisfied with the cost of copays, and 75% are satisfied with the cost of the annual deductible.

While uninsured individuals are less certain than insured consumers that they will purchase health insurance for next year, most feel that it is important to have health insurance.

Four in five (79%) uninsured consumers feel that it is important to have health insurance. When it comes to purchasing coverage for 2018, 40% say they will purchase it for 2018, 37% say the chances are 50-50, and only 23% say they will not purchase it.

2) Despite their intentions of buying health insurance through Obamacare, both insured and uninsured consumers register very low levels of awareness about when Open Enrollment begins and ends. Only 31% of insured consumers and 12% of uninsured individuals say that Open Enrollment begins on November 1st. Even fewer consumers know when it ends. For example, in the 42 states where the Open Enrollment deadline is December 15th, just 12% of insured consumers and 6% of uninsured individuals know that is the deadline.

3) The survey findings suggest that many consumers may be underestimating the availability of health insurance plans that they would consider affordable. Notable proportions of consumers (35% of insured, 59% of uninsured) do *not* believe that there are affordable health insurance plans available for 2018 or are uncertain that there are. This is important because consumers who think that affordable plans are available (77% will purchase) are more likely to plan to purchase health insurance than are those who do not believe there are affordable plans available (41% will purchase) or are not sure (48% will purchase).

Many insured and uninsured consumers think that the cost of health insurance for 2018 will be more than they can afford. When asked what they expect health insurance to cost in 2018, 67% of insured consumers and 59% of uninsured consumers believe that health insurance for 2018 would cost them *more than \$100 per month*.

Comparing Consumers' Expected Cost and What They Think Is Affordable Health Insurance in 2018				
	Insured		Uninsured	
	Expected Cost	Affordable Cost	Expected Cost	Affordable Cost
	%	%	%	%
\$50 or less	14	24	20	56
\$51 to \$100	19	30	21	28
\$101 to \$150	20	24	19	10
\$151 to \$200	17	9	9	2
\$201 to \$250	11	7	8	3
\$251 to \$500	12	5	11	-
More than \$500	7	1	12	1
Total \$100 or less	33	54	41	84
Total more than \$100	67	46	59	16

Then, when asked what they think is an affordable amount to pay for health insurance, 54% of insured consumers and 84% of uninsured consumers say that they consider an amount of \$100 or less per month affordable. Thus, half as many uninsured consumers think that coverage will actually cost \$100 or less per month (41%) as say that \$100 or less per month is affordable (84%).

4) A key factor in consumers' underestimation of the affordability of health insurance is likely the fact that many are not aware they are eligible for tax credits that will reduce the cost of health insurance and make it affordable. Just 15% of uninsured and only half (51%) of insured consumers are aware that they qualify for a tax credit that lowers the monthly cost and makes health insurance affordable. In fact, just 41% of individuals currently insured through the marketplace are aware that they currently receive a tax credit. This is important because those who are aware they are eligible for a tax credit are more likely to say they will purchase health insurance for 2018.

5) Some consumers, particularly those who are uninsured, are not aware of the penalty that people who do not have health insurance must pay, and most do not know the penalty amount. While the majority (69%) of insured consumers and about half (52%) of uninsured individuals are aware that people who do not have insurance will have to pay a penalty, that leaves many consumers in the marketplace who are not aware. And even if they do know there is a penalty, most do not know the amount of the penalty: among consumers who know there is a penalty, just 25% of insured and 14% of uninsured know the correct amount (\$695).

6) In the wake of Republicans' failed effort to repeal Obamacare, many consumers are uncertain about whether or not the marketplaces will be cancelled in 2018. Majorities of insured (54%) and uninsured consumers (59%) either believe that Obamacare will be cancelled and people will lose their health insurance coverage in 2018 or say that they are unsure; fewer than half in each group (46% of insured, 41% of uninsured) say that this is *not* true. Indeed, after costs, Obamacare being cancelled and people losing their health insurance is one of the top concerns that insured consumers have about purchasing health insurance for 2018.

7) Many Trump voters are confused about key aspects of Obamacare, but Trump voters who are currently insured are largely satisfied. Many Trump voters who are either insured through Obamacare or will be eligible in 2018 are not aware of key aspects related to affordability: only 45% think affordable plans are available through Obamacare for 2018, and only 35% know that they are eligible for a tax credit to make health insurance more affordable. On the other hand, fully 70% of Trump voters who are currently insured are satisfied with their health insurance.