




# Covered California | Sentiment Research

Wave 2: A Quantitative Study on Current Attitudes of Uninsured and Select Insured Californians Toward Health Insurance Coverage

Topline Report | October 5, 2017



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## Executive Summary

### Background

As part of ongoing efforts to assess and track consumer perceptions and attitudes towards health insurance, which is important today more than ever with news of various legislative proposals and efforts in Washington to reform or dismantle the Affordable Care Act (ACA), Covered California partnered with Greenberg, Inc., a strategic research consultancy, to conduct a study among insured and uninsured Californians in June 2017.

As part of this survey, Covered California sought to understand the current sentiment, how it has changed or stayed the same in recent months, and whether evolving sentiment is affecting enrollment intent.

The online survey (N=500) largely mirrored a December study of the same constituencies. This survey design enabled a statistically-significant assessment of current sentiment, as well as an analysis of changes over time.

### Current Attitudes Towards Health Insurance Coverage

Overall, attitudes have not shifted dramatically since December 2016. Strong concern about the future of the ACA and Covered California is up (15% in December, vs. 22% in June), but even though overall concern remains high (50% are somewhat or very concerned), consumers who stated they expect to be eligible for a subsidy had very strong intent to renew or enroll in Covered California (94% intend to renew and 71% intend to enroll).

Although a majority expect some sort of health care reform from Washington (53% believe a law will pass in 2017), this doesn't always translate into an expectation that the current system will be completely dismantled.

Expectations of rising prices remain widespread (59% expect prices to rise in 2017), and respondents have a low awareness of their personal subsidy eligibility. Among uninsured subsidy eligible Californians, nearly three-quarters either don't know if they are eligible for subsidies (54%) or incorrectly assume they are not (19%); only 26% realize they are subsidy eligible. Uninsured Californians who expect to be eligible for subsidies are twice as likely to enroll in Covered California (71%) as those who do not expect to be subsidy eligible (34%), suggesting that continuing to raise Californians' awareness of their eligibility for subsidies remains critical and has a strong impact on enrollment.



□ Key Findings

1. Covered California enrollment and renewal intent remain very strong.
2. People who expect to be eligible for subsidies are much more likely to enroll and renew; however, nearly three-quarters of uninsured subsidy eligible Californians don't know that they are eligible for subsidies or think they are not eligible, even though they are.
3. Concern about the future of Covered California and the ACA is up; however, confidence in the future of Covered California is associated with high enrollment and renewal intent.
4. Most expect the law to change, but some people with this expectation assume elements of the current health care system will remain.
5. Awareness of Covered California and the ACA continues to rise.

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## Section I. Research Overview

### Background

Covered California was the first state-based health insurance exchange established by California to be the state-based marketplace under the federal health reform legislation enacted in 2010 (Patient Protection and Affordable Care Act). It is an independent part of the state government, the purpose of which is to make the health insurance marketplace work for California's consumers.

### Objectives

As part of ongoing efforts to assess and track consumer perceptions and attitudes towards health insurance, which is more important today than ever with news of various legislative proposals and efforts in Washington to reform or dismantle the ACA, Covered California partnered with Greenberg, Inc., a strategic research consultancy, to conduct a study among insured and uninsured Californians in June 2017.

Specific objectives of this research were to:

- **Identify current attitudes and enrollment intent** and shifts that may have occurred in 2017
- **Understand the impact of these attitudes on willingness to enroll in and/or continue** with health insurance through Covered California
- **Assess the impact that the current health care environment/repeal and replace dialogue is having on attitudes** and concerns toward Covered California and the ACA

### Methodology

To meet these objectives, Greenberg conducted a quantitative survey, with many questions tracked against a similar study from December 2016. This allows for a statistically significant assessment of current sentiment, as well as changes over time.

This quantitative research – an online survey among key constituencies (noted on the next page) – secured the data to quantify opinions and reported behaviors, as well as to generalize results from a larger sample population.

## Survey Audience

Greenberg conducted an online survey among uninsured and insured Californians between the ages of 26–54, from June 9, 2017 to June 30, 2017. A total of 500 respondents completed the survey in English or Spanish.

Because an objective of this wave 2 June 2017 survey was to compare trends to those measured in December 2016, careful attention was paid to collecting a distribution of subgroups comparable to the distribution of respondents surveyed in December.

Both the December and June surveys included 500 respondents total. However, the December survey included two groups not included in the June survey: 1) respondents currently enrolled in Medi-Cal and 2) uninsured respondents who were Medi-Cal eligible. Because no comparable respondents were surveyed in June, these two groups are not included in the December data reported in this document. All references to the December survey in this report refer specifically to the 388 December respondents who belonged to subgroups comparable to the 500 surveyed in June.

As illustrated below, in order to ensure comparability between the December and June samples, the June sample mirrored the percentage distribution of *comparable* subgroups in the December survey.

### Insurance and Language

	Dec. (N=388)	June (N=500)
Uninsured Subsidy Eligible	<b>29% (114)</b>	<b>29% (145)</b>
Uninsured Non-Subsidy Eligible	<b>13% (49)</b>	<b>13% (65)</b>
Insured – Covered California	<b>45% (175)</b>	<b>45% (225)</b>
Insured – Independently*	<b>13% (50)</b>	<b>13% (65)</b>
Spanish Dominant**	<b>16% (64)</b>	<b>21% (104)</b>

### Gender

	Dec.	June
Male	<b>49% (190)</b>	<b>50% (251)</b>
Female	<b>51% (195)</b>	<b>50% (248)</b>

### Age

	Dec.	June
26–29	<b>17% (67)</b>	<b>20% (98)</b>
30–35	<b>28% (110)</b>	<b>25% (127)</b>
36–54	<b>54% (211)</b>	<b>55% (275)</b>

\* Individually insured, not employer based.

\*\*Spanish-Dominants must be Spanish-preferred and speak, read, and regularly utilize Spanish. This group is spread across the other four, and includes 53% Covered California members.

**Race**

	Dec.	June
White/Caucasian	<b>46% (177)</b>	<b>39% (196)</b>
Black/African American	<b>4% (14)</b>	<b>6% (29)</b>
Asian Pacific Islander/Asian American	<b>16% (62)</b>	<b>15%(73)</b>
Hispanic/Latino	<b>30% (117)</b>	<b>36% (178)</b>
Native American	<b>1% (3)</b>	<b>1% (3)</b>
Mixed Race	<b>3% (11)</b>	<b>3% (16)</b>
Other	<b>1% (3)</b>	<b>1% (3)</b>

**Region\***

	Dec.	June
San Francisco	<b>15% (58)</b>	<b>16% (78)</b>
Sacramento	<b>9% (36)</b>	<b>7% (37)</b>
San Diego	<b>20% (76)</b>	<b>19% (94)</b>
Los Angeles	<b>46% (177)</b>	<b>50% (248)</b>
Other	<b>11% (41)</b>	<b>9% (43)</b>

\* These regions refer to DMAs (designated market areas). For example, “San Francisco” encompasses cities, towns, and rural areas throughout the wider San Francisco Bay Area, including Oakland, San Jose, Napa, and the Mendocino Coast.

**A Note on Survey Timing**

This survey was conducted in the midst of significant news coverage of health care policy debates in Washington, D.C. Several key events—and their relationship with survey timing—are summarized in the timeline below:

- **May 4:** House passes American Health Care Act, bill moves to Senate
- **June 9:** Survey launch
- **June 22:** Senate releases text of Better Care Reconciliation Act (BCRA)
- **June 26:** Congressional Budget Office releases score for BCRA
- **June 27:** BCRA vote postponed
- **June 30:** Survey close

Given the high level of public discussion of potential health care policy changes while the survey was taking place (a higher level of discussion than occurred during the December survey), as well as the frequent shifts in the health care playing field prior to the survey and while the survey was in field, it’s important to note that the results of this June survey reflect a snapshot in time.

Given that the survey investigated a highly dynamic topic of public discussion and opinion, the survey results reported below should be interpreted as a reflection of sentiment *in June 2017*; they do not necessarily reflect ongoing sentiment.

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## Section II. Current Attitudes Toward Health Insurance Coverage

### Key Findings

This section highlights key expectations and concerns about the future of health coverage that emerged from the research. These elements of audience mindset are vitally important to understanding enrollment dynamics.

Five key findings are outlined in this section.

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### 1. Covered California enrollment and renewal intent remain very strong.

#### a. Across target groups, Covered California enrollment and renewal intent is strong and comparable to what it was in December.

- i. Among uninsured respondents, likelihood to enroll in Covered California was consistent in June (47%) with what it was in December (45%). Shifts among both uninsured subsidy eligible (44% in December, vs. 49% in June) and uninsured non-subsidy eligible (47% in December, vs. 42% in June) are statistically insignificant.<sup>1</sup>
- ii. Current Covered California members' renewal intent is also comparable: 83% stated they had renewed in December; in June, 88% said they are likely to renew for the next cycle when the next renewal period begins.<sup>2</sup>
- iii. Independently insured respondents were similarly likely to switch to Covered California in June (29%) as they were in December (20%, not significantly lower).<sup>3</sup> Even in the face of political discussion, those already insured see Covered California as a viable option.

#### b. Covered California members who expect Congress to pass a law reforming the ACA have comparable renewal intent to those who don't—and, among the uninsured, enrollment intent is higher among those who expect a law to pass this year.

- i. Covered California members are very likely to renew their coverage for 2018, whether they expect the government to pass a health care reform law in 2017 (88% are likely to renew) or not (87%).<sup>4</sup>
- ii. Covered California members who expect a law to pass this year and feel confident about the future of the program (53% expect a law to pass this year; 45% of those feel confident) often cite their customer satisfaction with Covered California as the reason for their confidence:<sup>5</sup>

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<sup>1</sup> How likely are you to enroll in health insurance through Covered California during open enrollment, which begins on November 1, for coverage in 2018?

<sup>2</sup> How likely are you to renew your health insurance through Covered California during the renewal period, which begins in October, for coverage in 2018?

<sup>3</sup> How likely are you to switch your health insurance coverage to Covered California for 2018?

<sup>4</sup> How likely are you to renew your health insurance through Covered California during the renewal period, which begins in October, for coverage in 2018?

<sup>5</sup> What makes you confident about the FUTURE of Covered California and/or the Affordable Care Act? [All quotes come from Covered California members who expect a law to pass this year and express confidence in the future of Covered California/the ACA.]





“I’ve been using it for couple years, I’ve never encountered any problem. So I’m confident that it will stay the same for the following year.” ~Covered California member

“It has been good so far.” ~Covered California member

“They are very good, helpful and one of the best.” ~Covered California member

- iii. Uninsured Californians who expect a law to pass this year are more likely (51% total likely, 16% very likely) than those who do not expect a law to pass this year (42% total likely, 5% very likely) to plan to enroll through Covered California when the open enrollment period begins.<sup>6</sup>

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## **2. People who expect to be eligible for subsidies are much more likely to enroll and renew; however, nearly three-quarters of uninsured subsidy eligible Californians don’t know that they are eligible for subsidies or think they are not eligible, even though they are.**

### **a. Expectation that one will be eligible for subsidies is associated with much higher intention to renew and enroll in Covered California.**

- i. Renewal intent is high among Covered California members across the board, but also higher among those who expect to be eligible for subsidies next year (94%) than among those who do not (70%).
- ii. Among all uninsured respondents (42% of total respondents), those who expect to be eligible for subsidies next year are twice as likely to plan to enroll in Covered California (71% likely) as those who expect not to be eligible or are unsure (34%).

### **b. Nearly three-quarters of those who are uninsured subsidy eligible either don’t know that they are eligible or think they aren’t eligible, even though they are.**

- i. Among uninsured subsidy eligible respondents (29%), there is a large awareness gap about their being eligible for financial help to lower the costs of their coverage. Most uninsured subsidy eligible respondents (54%) don’t know that they are eligible for financial help, and nearly a fifth (19%) erroneously believe they are not eligible even though they are. Only a quarter of uninsured subsidy eligible respondents (26%) accurately realize that they are eligible for subsidies.<sup>7</sup>
- ii. When it comes to checking subsidy eligibility, there appears to be a gap between general intention and execution. Of the uninsured subsidy eligible respondents (29% of total respondents), most (57%) say they plan to check their subsidy eligibility for next year.<sup>8</sup> However, among those who don’t know that they’re currently eligible for subsidies or think they aren’t eligible, even though they are, three-quarters either haven’t checked (60%) or can’t remember if they’ve checked or not (15%).<sup>9</sup>
- iii. Two-fifths of uninsured respondents who believe they are not eligible for subsidies say they learned this from the Covered California website (39%), while nearly a quarter (24%) admit they haven’t checked but just assume they’re not eligible.<sup>10</sup>

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<sup>6</sup> How likely are you to enroll in health insurance through Covered California during open enrollment, which begins on November 1, for coverage in 2018?

<sup>7</sup> To the best of your knowledge, are you currently eligible for financial help (“subsidies”) through Covered California?

<sup>8</sup> Do you plan to see if you are eligible for financial help through Covered California during open enrollment beginning November 1?

<sup>9</sup> Have you checked with Covered California to see if you are eligible for financial help?

<sup>10</sup> You said you aren’t currently eligible for financial help through Covered California. Why do you say this? [Statistics include both respondents who are and who are not actually subsidy eligible; base sizes are too small to analyze these groups separately in this context.]

- iv. This data supports the current theme in Covered California messaging, which encourages people to check their eligibility (e.g., “check with our experts to find out if you qualify for help paying for health coverage” and “check for yourself to see what savings you qualify for”).

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### **3. Concern about the future of Covered California and the ACA is up; however, confidence in the future of Covered California is associated with high enrollment and renewal intent.**

#### **a. Californians are concerned about the future of Covered California and the ACA; strong concern is up.**

- i. Confidence about the future of these programs has held steady since December (33% in December, vs. 34% in June), but more are concerned (concern was 45% in December vs. 50% in June; strong concern was 15% in December, vs. 22% in June).<sup>11</sup>
- ii. White respondents (40% concerned in December, vs. 56% concerned in June, 15% very concerned in December, vs. 24% very concerned in June) and respondents age 26 to 29 (32% concerned in December, vs. 45% concerned in June, 7% very concerned in December, vs. 18% very concerned in June) report notable increases in concern. Strong concern (“very concerned”) is also up significantly among Covered California members (12% in December, vs. 22% in June) and Spanish Dominants (6% in December, vs. 19% in June).

#### **b. Confidence in the future of Covered California and the ACA is associated with higher enrollment and renewal intent among uninsured Californians and current Covered California members. The association between confidence and enrollment intent is particularly strong among the uninsured. Regardless of relative confidence among members, there is still a very high intent to renew.**

- i. Uninsured Californians who are “confident” in the future of Covered California are twice as likely to intend to enroll in Covered California (81%) as those who are uncertain or “concerned” (37%).<sup>12</sup>
- ii. Among current members, even most who are uncertain or “concerned” still intend to renew their enrollment (81% likely); however, as among the uninsured, current members who are “confident” are even more inclined than those who are uncertain or “concerned” to renew their coverage (96% likely among confident members, 81% likely among uncertain or concerned members).<sup>13</sup>

#### **c. Most consider the future of Covered California uncertain, and only a minority are confident that it’s “here to stay for the long term.”**

- i. Nearly two-thirds (63%) say “the future of Covered California is uncertain.” This attitude is particularly prevalent among uninsured non-subsidy eligible (68% uncertain), current Covered California members (67% uncertain), whites (65% uncertain), and Latinos (65% uncertain).<sup>14</sup> Spanish Dominants are the most inclined to “strongly” agree with this statement (43%, vs. 28% among non-Spanish Dominants).
- ii. Two in five (41%) agree that “Covered California is here to stay for the long term.” Those with the highest doubts are uninsured non-subsidy eligible (26% agree), uninsured subsidy eligible (32% agree), and white Californians (34% agree).<sup>15</sup>

#### **d. Expectations of rising costs—already the most widely held expectation for the future of Covered California and the ACA—are even more prevalent now than they were in December.**

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<sup>11</sup> How do you feel about the future of Covered California and/or the Affordable Care Act?

<sup>12</sup> How likely are you to enroll in health insurance through Covered California during open enrollment, which begins on November 1, for coverage in 2018?

<sup>13</sup> How likely are you to renew your health insurance through Covered California during the renewal period, which begins in October, for coverage in 2018?

<sup>14</sup> What do you think? % of respondents who “strongly” or “somewhat” agree that: The future of Covered California is uncertain.

<sup>15</sup> What do you think? % of respondents who “strongly” or “somewhat” agree that: Covered California is here to stay for the long term.



- i. Not surprising as it is common for health care expenses to rise each year, twice as many respondents expect costs to increase in 2017 (62% in December, vs. 59% in June) as expect the program to be cancelled (29% in December, vs. 32% in June).<sup>16</sup>
  - ii. However, anticipation of cost increases in 2018 is even more widespread than it was in December (63% in December, vs. 70% in June).<sup>17</sup> The expansion of this view has been most dramatic among current Covered California members (65% in December, vs. 76% in June), Californians age 26 to 29 (47%, vs. 62%), Asian-Americans (59%, vs. 78%), Latinos (55%, vs. 71%), and Spanish Dominants (50%, vs. 71%).
- e. Confidence that those with pre-existing conditions will continue to be covered is on the decline.**
- i. The share of respondents who believe that those with pre-existing conditions will still be able to get health insurance through Covered California in 2018 has declined from 51% in December to 41% in June.<sup>18</sup>
  - ii. Declines in this view are sharpest among white respondents (55% in December, vs. 39% in June).

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#### **4. Most expect the law to change, but some people with this expectation assume elements of the current health care system will remain.**

- a. A majority of all survey respondents expect the US government to pass a new health care law reforming the ACA this year, and three-quarters expect such a law to pass within the next four years.**
- i. Most respondents (53%) expect the US government to pass a new health care law reforming the ACA this year.<sup>19</sup> This expectation is especially common among those currently insured through Covered California (60%), whites (58%), Asian-Americans (56%), and younger Californians (58% among those age 26 to 29, and 57% among those 30 to 35).
  - ii. Three-quarters of all survey respondents (76%) expect the government to pass a law reforming the ACA within the next four years.<sup>20</sup>
  - iii. Among those who expect a law to pass, there is still faith that the government would not throw out a program that is working, on which many people depend:

“I think that our politicians will see the importance of these health care services and will continue to provide them to American citizens.” ~Covered California member

“There are good people in this world that would not let health care go away in the future.” ~Covered California member

“I think that so many Californians and Americans use it, that enough politicians will see that it's a good thing.” ~Covered California member

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<sup>16</sup> What do you think? % of respondents who “strongly” or “somewhat” agree that: Health insurance through Covered California will become more expensive this year (2017) / Covered California/the Affordable Care Act will be cancelled and people will lose their health insurance this year (2017)

<sup>17</sup> What do you think? % of respondents who “strongly” or “somewhat” agree that: Health insurance through Covered California will become more expensive next year (2018)

<sup>18</sup> What do you think? % of respondents who “strongly” or “somewhat” agree that: Those with a pre-existing condition will still be able to get health insurance through Covered California next year (2018).

<sup>19</sup> How likely do you think the US government is to pass a new health care law reforming the Affordable Care Act in 2017?

<sup>20</sup> How likely do you think the US government is to pass a new health care law reforming the Affordable Care Act the next 4 years?

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## 5. Awareness of Covered California and the ACA continues to rise.

### a. Awareness of Covered California and the ACA was widespread, particularly among Covered California members.

- i. 89% of survey respondents were aware of discussions around the ACA and/or Covered California.<sup>21</sup> 96% have heard of the ACA, and 96% have heard of Covered California.<sup>22</sup>
- ii. Reflecting levels of vested interest in the issue, those currently insured through Covered California are particularly aware of discussions (92%); awareness is somewhat less common—though still widespread—among uninsured non-subsidy eligible Californians (83%).<sup>23</sup>

### b. In conjunction with the widespread media coverage and buzz, knowledge of the ACA has increased considerably since December.

- i. The share of survey respondents who say they know “a fair amount” or “a lot” about the ACA has increased from 39% in December to 52% in June. This is a notable shift, reflecting the higher level of public discussion in June, as compared to December.<sup>24</sup>
- ii. The sharpest increase in knowledge occurred among the group already most familiar with the ACA—current Covered California members. For this especially attentive group, the share who know “a fair amount” or “a lot” about the ACA increased from 46% in December to 69% in June.
- iii. Increases in self-reported ACA knowledge were especially notable among Spanish Dominants (15% in 2016, vs. 32% in 2017). Among uninsured non-subsidy eligible—the group least exposed to discussions around the future of health care policies—self-reported ACA knowledge held relatively steady (41% in 2016, vs. 38% in 2017, not a statistically significant dip).

### c. Covered California knowledge increased, too, but not as dramatically as knowledge of the ACA.

- i. The share of survey respondents who say they know “a fair amount” or “a lot” about the Covered California has increased from 52% in December to 57% in June. 4% say they know nothing at all, 15% say they know the name only, 24% know a little, 32% know a fair amount, and 26% know a lot.<sup>25</sup>
- ii. The most notable increases in knowledge about Covered California occurred among current members (75% in 2016, vs. 84% in 2017) and Spanish Dominants (31% in 2016, vs. 45% in 2017).<sup>26</sup>

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<sup>21</sup> Which of the following have you seen, heard, and/or read about the future of the Affordable Care Act/Covered California?

<sup>22</sup> How familiar are you with [the Affordable Care Act (ACA)/Covered California]?

<sup>23</sup> Which of the following have you seen, heard, and/or read about the future of the Affordable Care Act/Covered California?

<sup>24</sup> How familiar are you with the Affordable Care Act (ACA)?

<sup>25</sup> How familiar are you with Covered California?

<sup>26</sup> 53% of the Spanish Dominant sample are current Covered California members, explaining some of the overlap in trends between these groups. Data is based on the question: How familiar are you with Covered California?