



Californians' Understanding of the Mandate to Have Health Coverage and the Awareness of Financial Help – December 2019 Survey

Research Conducted by  GREENBERG

January 9, 2020

Key Findings

Penalty

- Many Californians reported being unaware of the requirement to have health insurance coverage in 2020 or else pay a penalty, including 38% of *insured* respondents and a majority of *uninsured* respondents (56%).
- Among *uninsured* respondents, once informed about the penalty, 64% say that the penalty makes them more likely to enroll in health insurance coverage for 2020. This compares to only 46% of *uninsured* respondents reporting that they planned to have health coverage in 2020 when asked at the beginning of the survey.
- Among the *insured* population, the vast majority of which (91%) report that they will keep health insurance coverage in 2020, 46% indicate the penalty motivated them to stay covered.

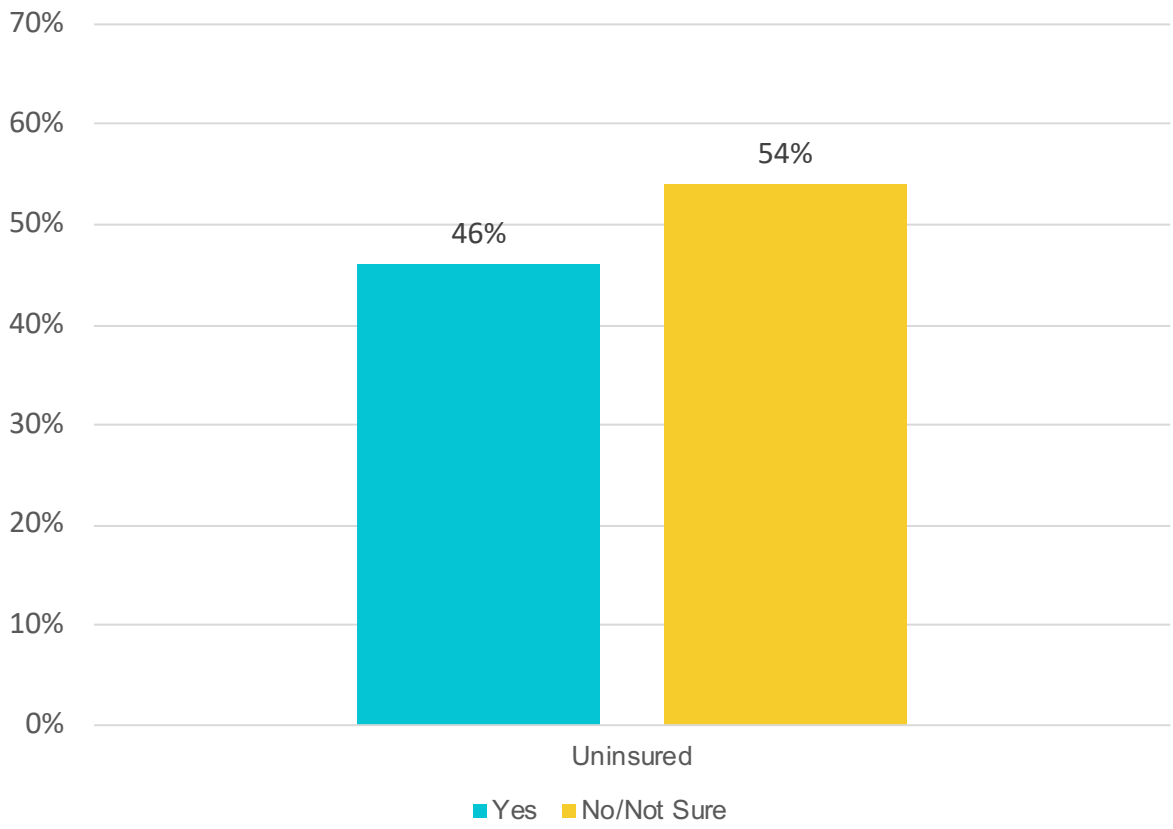
Financial Help

- The awareness that Covered California offers financial help to help pay for health insurance is low among the uninsured. Nearly two-thirds (62%) reported that they are not aware or unsure sure of the availability of financial help.
- Most uninsured respondents (62%) have not looked to see if they qualify for financial help.
- More than two-thirds of *uninsured* respondents stated that subsidies of \$500 per month would make them likely to enroll in health care coverage.

*See last slide for information on survey methodology.
Note that results shown throughout are unweighted responses among those Californians surveyed through a panel survey, and may not be fully representative of all Californians.*

Most Uninsured Californians Do Not Intend to Get Health Insurance Coverage in 2020

Intent to Get Coverage in 2020

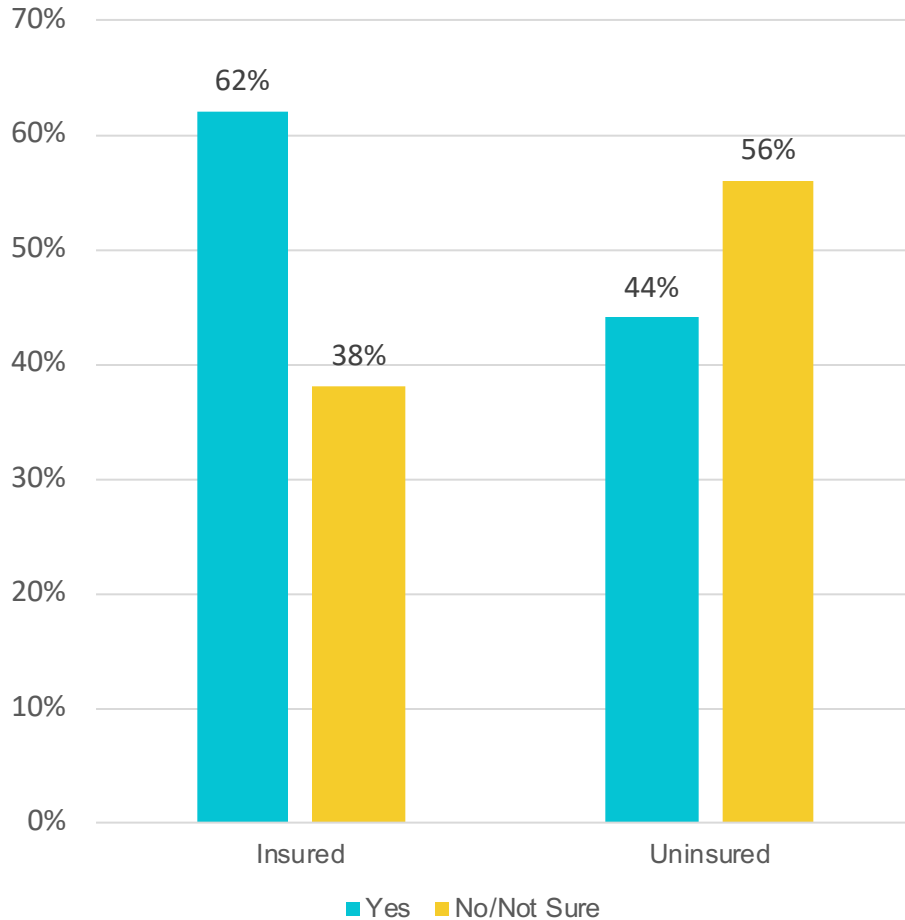


- Among the *uninsured*, a majority are not sure/do not plan to have health insurance coverage in 2020 (54%).



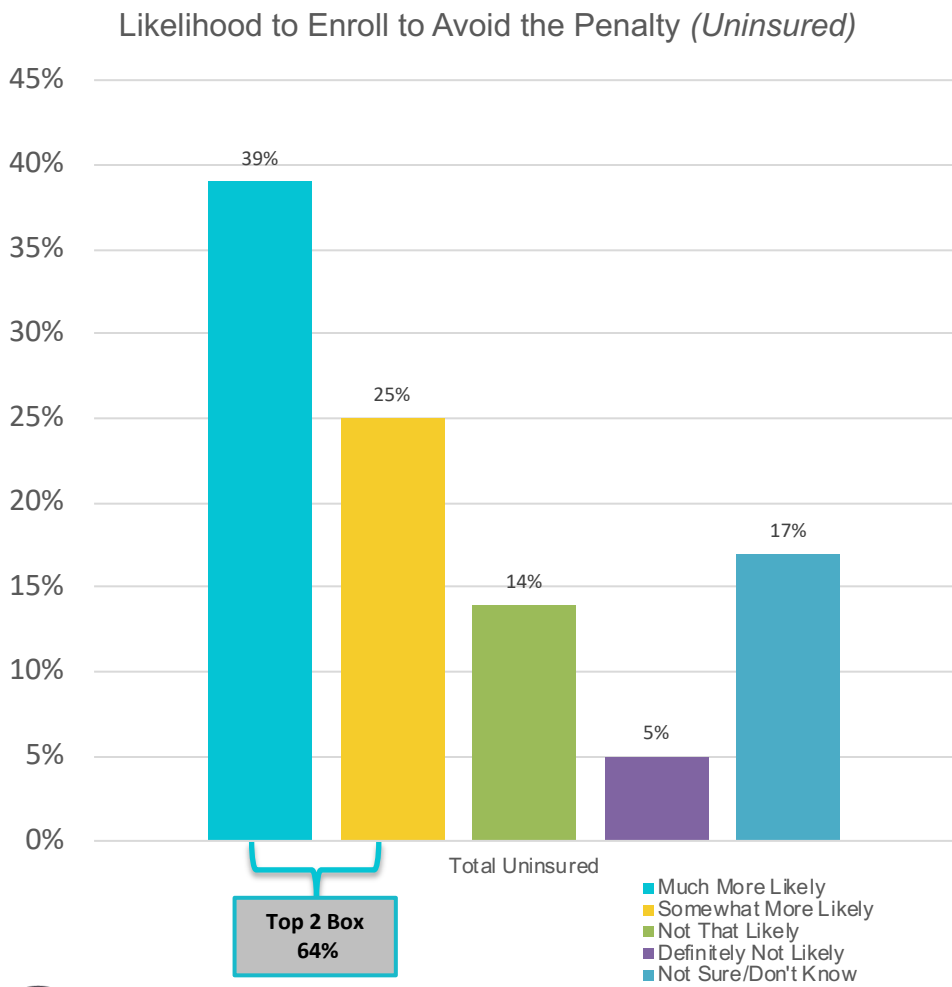
Many Californians – Especially Uninsured – Are Unaware of State Penalty

Awareness of Penalty



- Many Californians reported being unaware of the requirement to have health insurance coverage in 2020 or else pay a penalty.
- 38% of respondents with *insurance* are unaware of the state penalty.
- 56% of *uninsured* respondents are unaware of the state penalty.

Uninsured Californians Are More Likely To Enroll in Coverage if Aware of the State Mandate



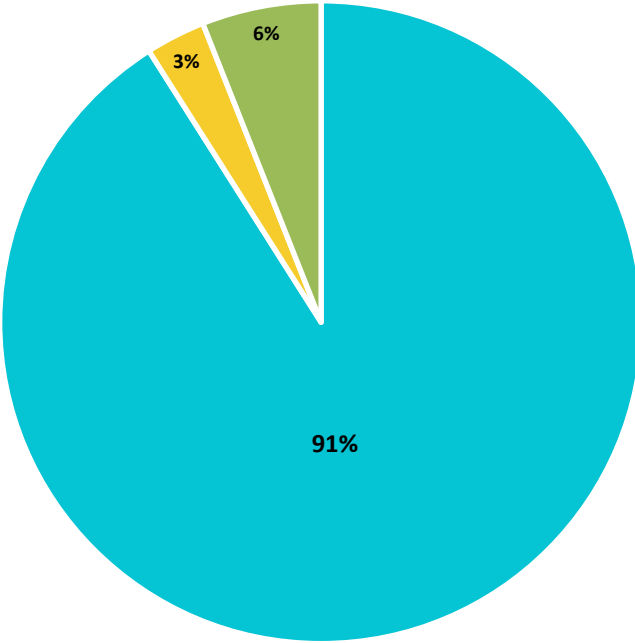
- Among *uninsured* respondents, once informed about the penalty, 64% say that the penalty makes them more likely to enroll in health insurance coverage for 2020.



Q: Starting in 2020, Californians are required to have health insurance coverage in 2020 or else pay a penalty of a minimum of \$695 per taxpayer. How, if at all, does this information impact your likelihood to enroll in health insurance coverage in 2020?

State Mandate Encourages Already Insured Californians to Keep Their Coverage

Plans to Keep Health Insurance (Insured)



■ Yes ■ No ■ Not Sure/Don't Know

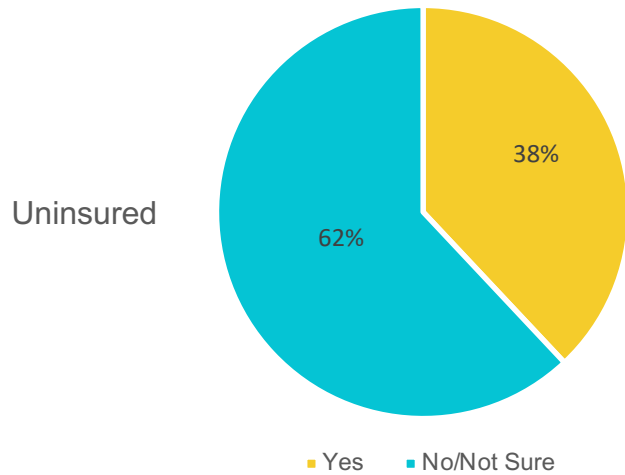
- Among the *insured* population, the vast majority of which (91%) – with a range of sources of coverage (e.g., employer, individual and Medi-Cal) – report that they will keep health insurance coverage in 2020.
- 46% of insured respondents indicate the penalty motivated them to stay covered.



Q: Starting in 2020, Californians are required to have health insurance coverage in 2020 or else pay a penalty of a minimum of \$695 per taxpayer. Knowing this, does this motivate you to keep health coverage in 2020?

Many Uninsured Are Unaware Financial Help is Available

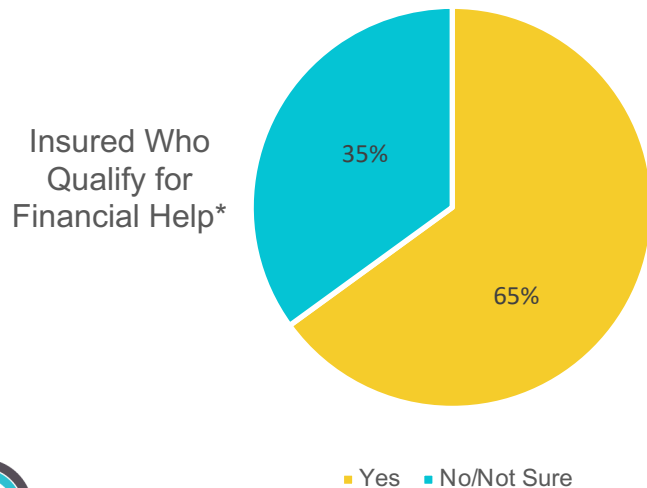
Aware that Covered California Offers Financial Help



- ***Uninsured*** respondents are almost half as likely to know financial help is available to lower their health insurance costs than insured respondents.

- Among the ***uninsured*** respondents, **62%** are unaware that Covered California offers financial help to help pay for health insurance.

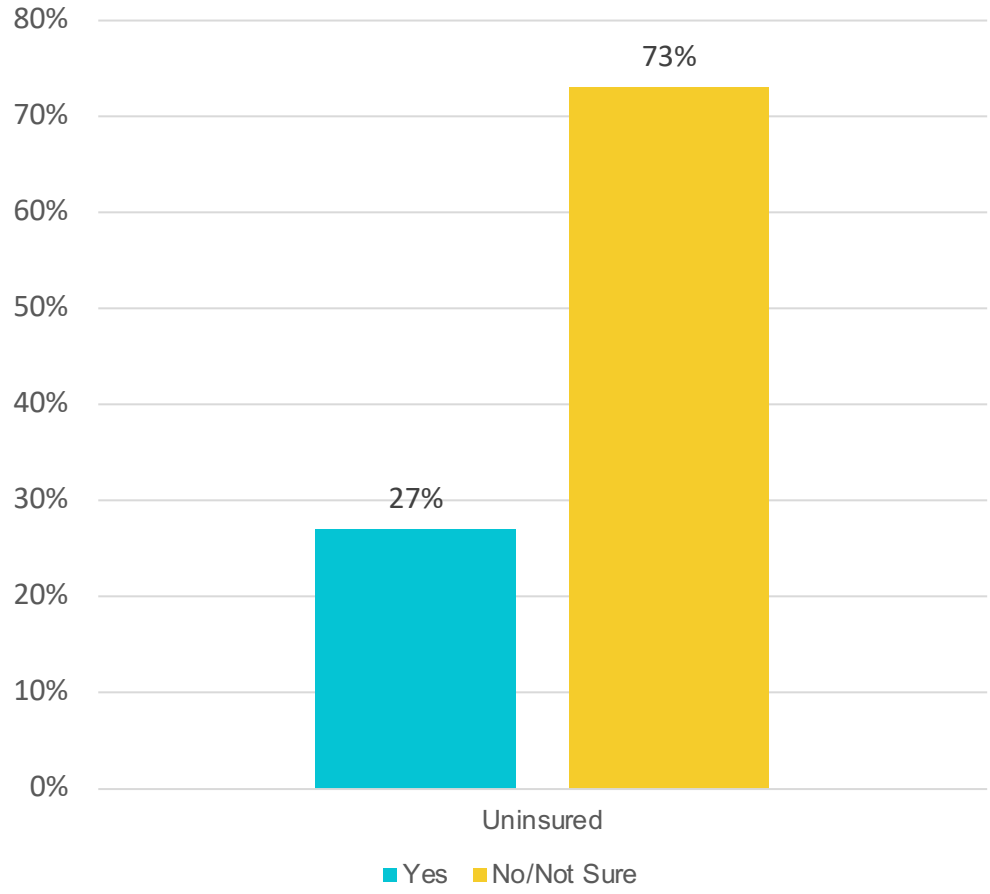
- Among the ***insured*** that are eligible for financial help, **65%** are aware financial help is available.



* Respondents who reported they are Covered California or Medi-Cal enrollees

Uninsured Are Even LESS Likely to Know About New Financial Assistance

Awareness of Even More Financial Help

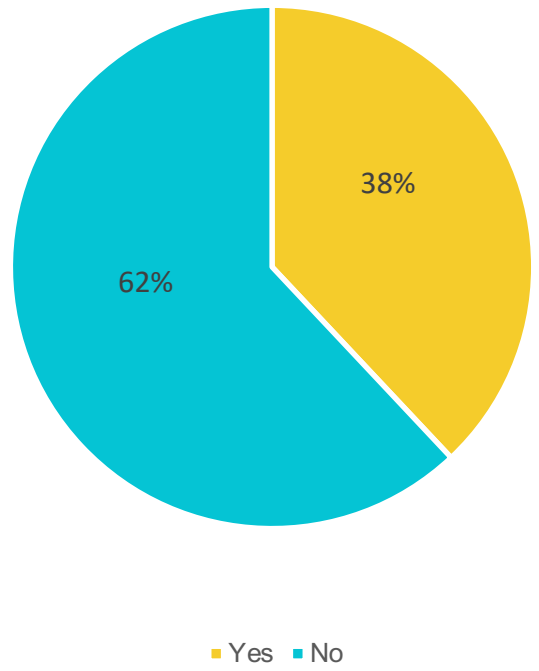


- Among the *uninsured* respondents, only 27% are aware that Californians can receive even more financial help than ever before for health insurance coverage (compared to the 38% who generally know financial help is available).



Many Uninsured Californians Who Could Get Financial Help Are Not Checking if They Are Eligible

Looked to See if They Qualify for Financial Help (Uninsured)

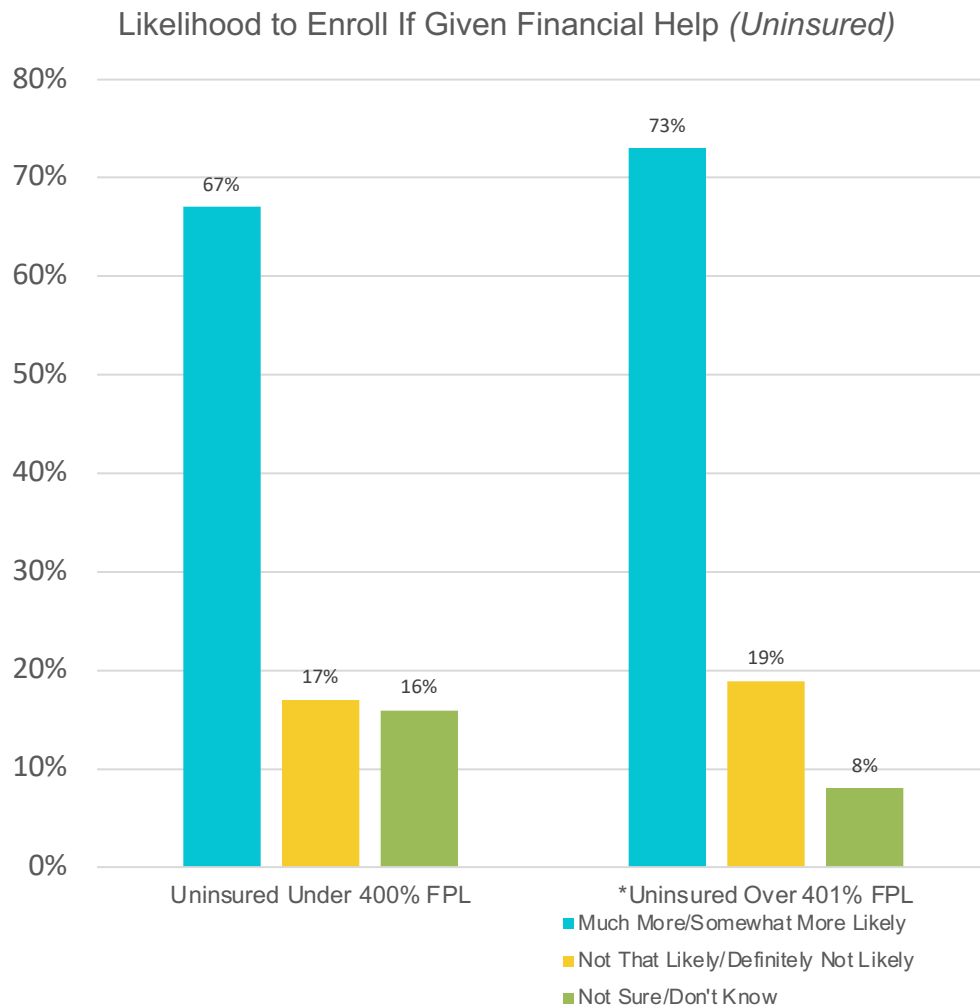


- Nearly ALL of the *uninsured* respondents surveyed (93%) could qualify for financial help.
- Most *uninsured* respondents (62%) have not looked to see if they qualify for financial help.



Q: When was the last time you looked to see if you qualify for this financial help through Covered California?

Uninsured Californians Are Far More Likely to Enroll in Coverage if Given Financial Help



- More than two-thirds of *uninsured* respondents stated that subsidies of \$500 per month would make them likely to enroll in health care coverage.
- *Uninsured* middle class Californians (making between 401-600% FPL) are even more likely to enroll in coverage if they knew they were eligible for a \$500 per month subsidy.
- The average subsidy for eligible consumers earning less than 400% FPL is \$590 per month per household; the average state subsidy per household for eligible middle-income consumers (between 401-600% FPL) is \$460 per month.

*Sample size is small and is not representative of the total population (n=64). This can affect the precision and interpretation of this data point.



Q: Starting in 2020, there will be additional financial help offered by the State of California that will help lower the cost of health insurance for middle-income Californians. They could receive about \$500 per month, per household in financial help. How, if at all, does this information impact your likelihood to enroll in health insurance coverage?

Methodology: Californians' Understanding of the Mandate to Have Health Coverage and the Awareness of Financial Help – December 2019 Survey

How

- Online survey provided to respondents in English
- Independently conducted by LRWGreenberg, an external research and strategy consultancy firm, is comprised of the top data analytics, consumer insights, and marketing services with headquarters in the San Francisco Bay Area

Who

- Population: California residents
- Mix of insured and uninsured with over sampling of uninsured compared to the population
- Mix of gender, age (18-64), race, household income sizes, and geographical locations

Sample

- Total Completes n= 1,000 (Insured n= 534, Uninsured n=466)
- Subsidy Eligible (SE) 401-600% Federal Poverty Level (FPL) n=164 (Insured n=100, Uninsured n=64)

When

- Fielding dates: December 6, 2019 – December 18, 2019