75 Washington Ave, Suite 206

Portland, ME 04101

www.marketdecisions.com

(207) 767-6440

Prepared by:

Curtis A. Mildner, President & Senior Consultant
Brian Robertson, Ph.D., Director of Research
Nathaniel Mildner, Project Manager

Report

2015 Health Insurance Consumer Survey

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Oregon Department of Consumer and Business Services
350 Winter Street NE
Salem, OR 97309-0405
Attention: Joel C. Metlen
(503) 569-8171
Joel.C.Metlen@oregon.gov

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Key Findings

1. Low Loyalty

As Oregon plans program improvements, it is important to factor in public perceptions of past efforts; these are likely to hamper the acceptance of even positive changes.

32%

Are highly likely to recommend Healthcare.gov to a friend or family member.

42%

Would not, Q22.

73%

Of past enrollees are satisfied with their health plans.

24%

Of past enrollees are dissatisfied with their health plans, Q18.

Finding

While most past enrollees are satisfied with their plans, a significant segment, one in four, are not. Likelihood to recommend is more evenly split; one in three would while two in five would not.

Bottom Line

"Likelihood to recommend" is a more robust measure of satisfaction, and by using this measure, there are more that would *not* recommend than would. This means that word of mouth comments on the exchange are more likely to be negative, and those who are considering using it may be deterred by the negative comments of friends and family.

2. Problems with Website Functionality

The exchange website is the entry point into the system for those considering health insurance plans. Unfortunately, some have had very negative experiences.

17%

Of 2014 enrollees who chose not to enroll through Healthcare.gov in 2015 mentioned technical problems or difficulty with the application process, Q16.

Specifically, what are they saying?
"We tried three or four times, could not do it. Paperwork filed wrong, website down, 'we're sorry, it didn't go through'--you tell me. My husband and I both have masters' degrees and were working with an office to help us, and they still couldn't get it done."

29%

Of past enrollees who said it was unlikely that they would get a plan through healthcare.gov next year said it was because of their previous poor experience with healthcare.gov or Cover Oregon, Q45a.

Specifically, what are they saying?

"I have found the system to be difficult to navigate, the information I receive to be incorrect, and the benefits lower and the costs higher than what I can receive elsewhere."

Finding

The process of signing up for healthcare through the healthcare.gov website was a problem for a one in five enrollees. Of those who planned not to enroll again through the website, almost one in three pointed to technical problems as a reason.

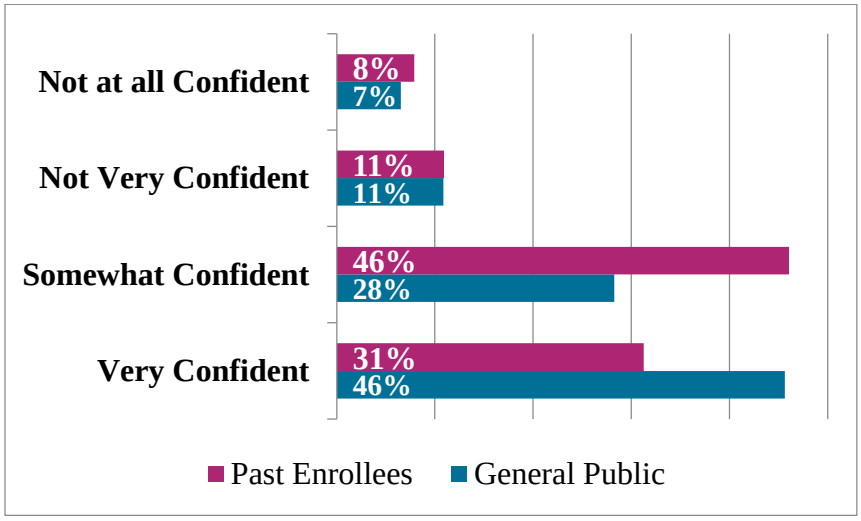
Bottom Line

The legacy of technical problems are affecting the credibility of the exchange among a portion of respondents. The process, website functionality, and customer support, healthcare.gov must be improved.

3. Confidence in Plan Choice

This is another contextual finding, the nature of health insurance is such that it is difficult to be sure one has made the best choice.

Confidence that right plan was chosen for respondent or family, Q19.



27%

Found it difficult to compare plans on Healthcare.gov, Q21.

Finding

Many former enrollees familiar with the health insurance exchange and many of the general public who more often have employer sponsored or private plans, are not sure they have chosen the best plan for them. Healthcare.gov is not completely addressing this issue as one in four found it difficult to compare plans.

Bottom Line

The key benefit of health insurance is protection from financial loss, but the complexity of personal situations and the complexity of health insurance products make it hard to be sure one chose the right plan. For many, personal assistance is necessary to assure peace of mind.

Websites for plan selection also need to allow plan comparison including the details of plans.

4. Important Insurance Plan Information

Shoppers are looking for basic information on health insurance plans.

Factors important in choosing a health insurance plan, Q23.

	General Public	Past Enrollees
The monthly premium.	14%	36%
That my doctor or health care provider is included in the health plan.	7%	15%
Which doctors and hospitals are included in the health care.	18%	11%
The deductible or total amount you would most likely pay in a year before your insurance kicks in.	8%	12%
The out-of-pocket max, or the most you could pay in a year, if you were to have a major health problem.	8%	11%
The co-pays you pay when visiting your primary care physician, a specialist, the ER, or for prescriptions drugs.	7%	6%

Finding

The monthly premium and whether a certain provider is covered are the most important aspects of a health plan to shoppers. The other aspects tested were only slightly less important and equal to each other in importance.

Bottom Line

Website designers should verify that all the information that shoppers want is easy to find and use.

5. Use of Websites and Personal Support

More shoppers contacted an insurance agent when selecting a health plan than contacted customer service through a health exchange website.

Sources of help used when selecting a health insurance plan, Q27.

	General Public	Past Enrollees
Contacted a health insurance agent or health insurance co.	25%	43%
Contacted Healthcare.gov customer service	5%	20%
Contacted Cover Oregon customer service	10%	15%
Contacted a community partner, community group or navigator	5%	6%
Talked with someone else to help you find information or select a plan	1%	5%
Attended an Enrollment Event	3%	2%
Spoke to friends or family, word of mouth	5%	
Spoke to someone in the DHS/government office	2%	
Spoke to someone at my employers	1%	
Spoke with my doctor/medical professional	1%	

Finding

Personal contact, in any of its forms, was a key way to get information about health insurance plans.

Bottom Line

The need for one-on-one support is indicated by the research. Expansion and promotion of it should be a priority.

Profile of those that sought in person help

Past enrollees who said that they reached out to an insurance agent for help during the process of obtaining insurance for 2015 are likely to be:

- **Self-employed:** 42% are self-employed compared to 33% overall among past enrollees.
- **Married:** 62% are currently married compared to 55% overall among past enrollees. Both the overall past enrollee population and those reaching out to insurance agents skew female at 61% female and 39% male.
- **Low to middle income:** 65% have incomes between $20,000 and $60,000 per year, echoing the overall population of past enrollees.
- **Educated:** 53% have a 4 year college degree or higher, similar to the 51% overall population of past enrollees.

6. Insurance Plan Information Missing From Websites

Information missing from the exchange website is also basic.

Information missing from Heathcare.gov or Oregonhealthcare.gov, Q47.

	General Public	Past Enrollees
List of plan benefits	15%	20%
More information about the subsidy program/how the subsidy works	4%	20%
List of medical service providers	15%	16%
List of plan costs	10%	12%
General FAQ/system guide	10%	12%
Comparison between plans	6%	11%
Better feedback/communication	2%	4%
List of prescription drug coverages	4%	3%
List of available agents	6%	2%
Simpler language	8%	1%

Finding

Lists of plan benefits, more information about subsidies, lists of providers, and lists of plan costs are the most frequently missing information.

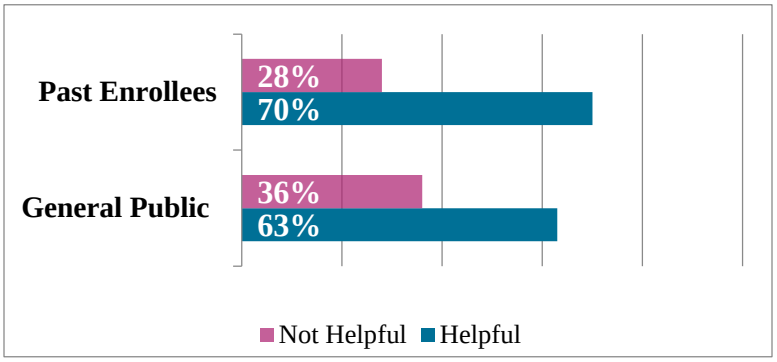
Bottom Line

These items should be priority clarifications of additions to the websites.

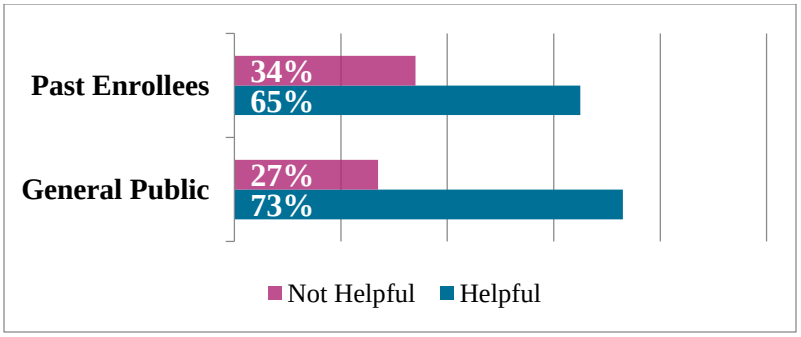
7. High Ratings of Customer Service

While customer service is rated highly, even higher ratings for service at community partners shows that it can be improved.

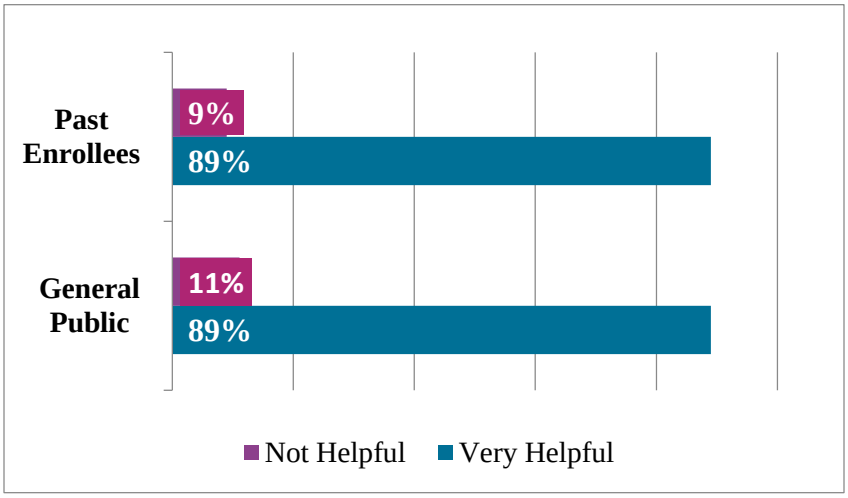
Helpfulness of healthcare.gov customer service, Q31.



Helpfulness of Cover Oregon customer service, Q32.



Helpfulness of community partners customer service, Q33.



Finding

While as many as three quarters of respondents found customer service at healthcare.gov or Cover Oregon to be helpful, as many as a third did not. In contrast, almost all found the customer service provided by community partners to be helpful.

Bottom Line

The number of respondents that did not find customer service at healthcare.gov to be helpful is too high. This is having an impact on satisfaction, likelihood to recommend, and discourages reenrollment. The customer service of community partners provides an example of effective customer service.

8. Contacts for Future Health Plan Selection

In the future, personal contact with a community partner or agent will be as common as visits to Oregonhealthcare.gov.

Actions likely to be taken enrolling in a new health insurance plan in the future, Q44.

	General Public	Past Enrollees
Visit the Oregonhealthcare.gov website	30%	53%
Contact an agent or community partner	29%	43%
Contact Oregon healthcare.gov customer service	12%	14%

Finding

When respondents think about getting information for their next enrollment, they are almost as likely to go to an insurance agent or a community partner as they are to go to the Oregonhealthcare.gov website. Few say they will go to the healthcare.gov website or healthcare.gov customer service.

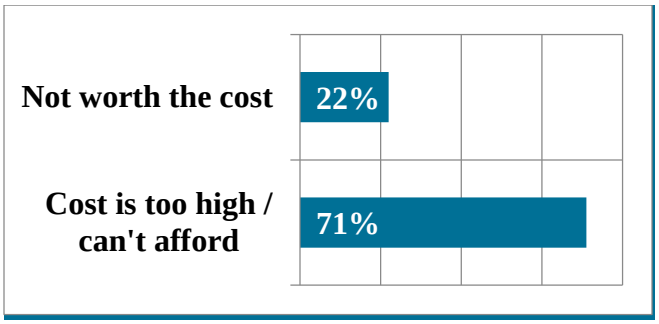
Bottom Line

This appears to highlight the importance of personalized customer service and the inability of Oregonhealthcare.gov or healthcare.gov to provide the needed one-on-one support.

9. Effect of Insurance Cost on Enrollment and Reenrollment

Cost is a key reason not to have health insurance and not to reenroll.

Reasons for not having health insurance, Q14.

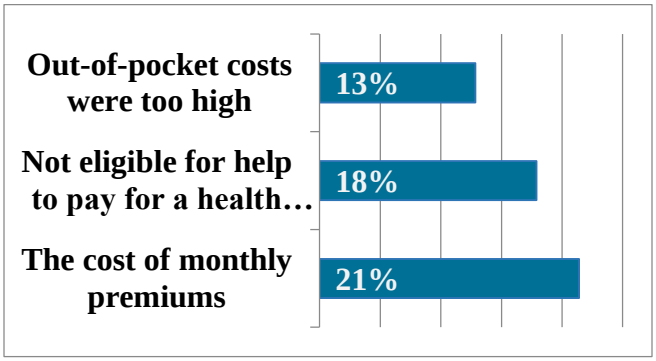


Specifically, what are they saying?

"High deductibles effectively limit my access to even basic care."

"Cover Oregon would quote me a cost and the chosen insurance plan would tell me my cost was higher than I was quoted, this happened several times so I just dropped insurance coverage."

Reasons for not re-enrolling, Q16.



Specifically, what are they saying?

"The process was slow and cumbersome the first year. It was easier to go directly to the provider since I didn't get any financial benefit from enrolling through healthcare.gov."

"The Platinum plans offered through healthcare.gov were not as competitively priced or comprehensive as private insurance"

Finding

Cost was the most common reason for not having health insurance and the most important reason to drop insurance.

Bottom Line

Despite the aims of the ACA, some of those using the exchange still do not find insurance affordable. Better information about plans, co-pays, deductibles and maximums, may be helpful for shoppers trying to understand costs and benefits.

10. Awareness of Financial Incentives and Penalties

Awareness of financial and penalties is high.

94%

Of past enrollees were aware that financial assistance or tax credits were available to help pay for health insurance plans purchased through Healthcare.gov, Q14.

69%

Of past enrollees were familiar with the penalty or fine a person has to pay if they don't have health insurance, Q15.

Finding

Almost all past enrollees are familiar with financial assistance available to make health insurance more affordable. Most are familiar with financial penalties for not having insurance.

Bottom Line

There is no need to publicize the availability of financial assistance for health insurance. It may be worthwhile to publicize penalties.

11. Awareness and Effecitivess of Cover Oregon

Almost all recall seeing or hearing advertising about Cover Oregon, and a significant number took some action after seeing advertising.

92%

Recall seeing or hearing advertising about Cover Oregon, Q6.

49%

Of those who saw advertising were prompted to act, Q8.

Finding

Awareness of Cover Oregon is almost universal and many took some form of action after seeing advertisements.

Bottom Line

Communications can be refocused from developing awareness and prompting action, to developing specific knowledge necessary to making informed choices.

Survey Methodology

Client

This research was conducted on behalf of the Oregon Department of Consumer and Business Services (DCBS).

Objectives

The DCBS wished to better understand the level of knowledge and attitudes of Oregon consumers of issues relating to health insurance. Key topics to be explored were:

1) Do consumers know where to go to get help and enroll?
2) Do consumers make use of DCBS services and if not, why not?
3) What additional help and information do consumers need?

To best answer these questions, Market Decisions Research (MDR) designed a research project with three components:

1) An online survey of those who had enrolled in a plan through Cover Oregon in 2014.
2) A telephone survey of the general public.
3) Focus groups among those who had enrolled in a plan through Cover Oregon in 2014. (The results of these groups are reported in a separate document).

Survey Development

The survey was developed collaboratively between Dr. Brian Robertson of MDR and the staff of the DCBS. One survey instrument was developed with different modules that tailored the experience to the audience being surveyed. Some questions were meant to be answered by the general public over the phone, while others were specific to the prior enrollees invited to take the survey online. However, if a respondent contacted on the phone indicated that they were previously enrolled in a plan through Cover Oregon they were asked the appropriate questions as a former enrollee.

The modes of data collection were chosen to gather data that is representative of the sampled population in the most efficient and cost effective way. Throughout this report we will refer to the population that responded to the telephone survey as the “general public” and those that responded to the online survey as “past enrollees.”

Sampling

The sample list of 2014 Cover Oregon enrollees for the online survey was provided by the DCBS. Each sampled participant was assigned a unique identification number that they were required to enter as a password to take the survey. This eliminated the possibility of people other than those sampled influencing the results or anyone taking the survey more than once.

The telephone survey used a dual-frame sampling methodology split evenly between landlines and cell phones designed to be representative of the overall Oregon population between the ages of 18 and 65. Both frames used age-screened listed sample purchased from Marketing Systems Group. The sample was screened to eliminate those age 65 and over who would not be eligible to purchase an insurance plan through the exchange.

Data Collection

Data collection for the online survey began with a letter inviting participants to participate in the survey online sent on June 16, 2015. This letter was followed up with an emailed invitation on June 19th. The online survey was closed on June 29th with a total of 1635 surveys completed.

Telephone data collection began on June 18, 2015 and ended on July 6th with 510 surveys completed.

Reponses Rates

The overall survey response rate for the telephone survey was 16% and 6% for the online survey using the American Association of Public Opinion Researchers (AAPOR) RR3 response rate formula.

Familiarity and Advertising Exposure

Q5: How familiar would you say you are with the health insurance marketplace? Asked of: All.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Very Familiar	80	16%	80	56%	21	32%
Somewhat Familiar	186	36%	186	33%	24	37%
Not Very Familiar	108	21%	108		7	11%
Not at all Familiar	133	26%	133	11%	6	9%
Don't know	2	0%	2		6	9%
Refused	1	0%	1		1	2%
Total	**510**	**100%**	**510**	**100%**	**65**	**100%**

Q6: Do you recall seeing or hearing any advertising for Cover Oregon or Healthcare.gov? Asked of: All.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	1911	90%	427	84%	1484	92%
No	163	8%	81	16%	82	5%
Don't know	48	2%	2	0%	46	3%
Refused	8	0%			8	0%
Total	**2130**	**100%**	**510**	**100%**	**1620**	**100%**

Summary

Almost half (47%) of all respondents were not very or not at all familiar with the health insurance marketplace.

Bottom Line

The number familiar would be higher if it were not for the number of respondents on employer sponsored health plans. These respondents get their information on health care plans from their employer, so communication on the health insurance marketplace is not really relevant to them; they are likely to ignore it.

Familiarity and Advertising Exposure

Q7: Where did you see or hear this advertising?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
TV	1322	69%	298	70%	1024	69%
Radio	702	37%	175	41%	527	36%
Billboard or other outside advertisement	558	29%	80	19%	478	32%
Newspaper	539	28%	83	19%	456	31%
Healthcare.gov website (www.orhealthcare.gov)	470	25%	4	1%	466	31%
Family, friends or personal contacts, word of mouth	337	18%	12	3%	325	22%
Health insurance companies	278	15%	4	1%	274	18%
Social media websites (Facebook, Twitter)	166	9%	17	4%	149	10%
Websites other than healthcare.gov or Oregon health plan	159	8%	41	10%	118	8%
Healthcare.gov customer support call center	121	6%	2	0%	119	8%
A government agency or office	89	5%	2	0%	87	6%
Oregon health plan (Medicaid) website	86	5%	1	0%	85	6%
An employer	82	4%	4	1%	78	5%
Your doctor or health care provider	78	4%	5	1%	73	5%
Community groups, advocacy groups, or churches	65	3%	3	1%	62	4%
Hospital / emergency room	31	2%	2	0%	29	2%
Paper Mailer	26	1%	7	2%	19	1%
Oregon health plan (Medicaid) customer service	21	1%			21	1%
Email	12	1%	2	0%	10	1%
Everywhere/All of the above	3	0%			3	0%
Other	5	0%	1	0%	4	0%
None, would not look for information	2	0%			2	0%
Don't know	46	2%	10	2%	36	2%
Refused	4	0%	1	0%	3	0%
Total	**1909**		**427**		**1482**	

Summary

TV was the most common medium that respondents cited as the source of the communications. About a third said they had been reached via radio (37%), outdoor advertising (29%), or newspaper (28%). Almost one in five (18%) heard about it through word of mouth.

Bottom Line

Respondents typically have a hard time recalling where they saw a message. TV is often identified as a source even if little or no TV has been run. The high level of word of mouth, particularly among past enrollees, is interesting as an important.

Familiarity and Advertising Exposure

Q8: Did the advertising prompt you to do something? Asked of: Online respondents who saw or heard advertising.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	719	49%			719	49%
No	669	45%			669	45%
I don't know	84	6%			84	6%
I'd rather not say	5	0%			5	0%
Total	**1477**	**100%**			**1477**	**100%**

Summary

About half (49%) said advertising prompted them to act.

Bottom Line

We have found that respondents are often reluctant to say that they have been affected by advertising, so the high number that say advertising prompted them to act may actually be even higher. Among past enrollees who took action after advertising, many visited the website and enrolled. This level of action after viewing communication is impressive.

Familiarity and Advertising Exposure

Q9: Did the advertising prompt you to do something? What did you do?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Visited website	531	46%	32	7%	499	69%
Enrolled in an insurance plan	476	42%	16	4%	460	64%
Contacted someone for help	330	29%	5	1%	325	45%
Advertising did not prompt me to do anything	307	27%	306	72%	1	0%
Attended a seminar or workshop	11	1%			11	2%
Other	11	1%	5	1%	6	1%
General negative	10	1%	6	1%	4	1%
Contacted an insurance broker/agent	8	1%			8	1%
Advertising did not prompt me to do anything	7	1%	7	2%		
Attempted to enroll but was unsuccessful	7	1%	1	0%	6	1%
Did additional research about health insurance	5	0%	1	0%	4	1%
Don't know	37	3%	37	9%		
Refused	12	1%	12	3%		
Total	**1145**		**427**		**718**	

Summary

Among past enrollees who acted after seeing ads, almost two-thirds (64%) enrolled in a health plan. A slightly greater number, 69% visited a health insurance website.

Past and Current Coverage

Q10: Our records indicate that you had previously enrolled in a health care plan trough Cover Oregon during the first open enrollment period from November 2013 to February 2014. Is that correct? Asked of: Online Only.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	1523	94%			1523	94%
No	61	4%			61	4%
I don't know	35	2%			35	2%
I'd rather not say	4	0%			4	0%
Total	**1623**	**100%**			**1623**	**100%**

Summary

Among the 2014 Cover Oregon enrollees invited to participate in the online survey, 94% indicated that they did in fact enroll in a plan through Cover Oregon.

Past and Current Coverage

Q11: Please let me know if you, personally, are CURRENTLY covered by this type of health care plan.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
A health insurance plan purchased directly through Healthcare.gov or Cover Oregon	1070	50%	46	9%	1024	63%
A health insurance plan provided through your employer	428	20%	274	54%	154	10%
A health insurance plan purchased directly through a private health insurance company or insurer	278	13%	76	15%	202	12%
The Oregon Health Plan or Medicaid	239	11%	70	14%	169	10%
A health insurance plan provided through someone else's employer	129	6%	107	21%	22	1%
No insurance coverage	84	4%	18	4%	66	4%
Medicare	48	2%	30	6%	18	1%
Military, Veterans, or TRICARE	28	1%	24	5%	4	0%
Indian Health Services	3	0%	1	0%	2	0%
Some other type of Insurance	3	0%	1	0%	2	0%
Don't know / Refused	18	1%	3	1%	15	1%
I'd rather not say	6	0%			6	0%
Total	**2129**	**100%**	**510**	**100%**	**1619**	**100%**

Summary

Among the general public, about half (54%) were on employer sponsored plans. Among past enrollees, 63% indicated that they were still on an exchange purchased plan.

Bottom Line

Just one year after enrolling through Cover Oregon, almost one in four (22%) were on other plans, either private (12%) or employer (10%). This is a lot of movement. If citizens are moving in and out of plans the website and customer support will be important for many years.

Past and Current Coverage

Q13: Prior to this year, were you previously enrolled in a health insurance plan you selected through Cover Oregon? Asked of: Telephone only.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	62	12%	62	12%		
No	436	85%	436	85%		
Don't know	12	2%	12	2%		
Total	**510**	**100%**	**510**	**100%**		

Summary

Of those contacted in the general population survey, about one in ten (12%) had been enrolled in Cover Oregon previously.

Past and Current Coverage

Q14: What are the main reasons that you don't currently have health insurance?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Cost is too high / can't afford	59	71%	9	50%	50	77%
Not worth the cost	18	22%	2	11%	16	25%
Current employer does not offer coverage	7	8%			7	11%
Insurance company refused coverage, terminated coverage	7	8%	1	6%	6	9%
Waiting for open enrollment	6	7%	1	6%	5	8%
Person with health insurance lost job	5	6%	1	6%	4	6%
Not eligible/no longer qualify for Medicaid, OHP	5	6%			5	8%
Enrollment problems/website problems	5	6%	1	6%	4	6%
Employer cut person back to part time / temporary status	3	4%	1	6%	2	3%
Person with health insurance quit job	3	4%			3	5%
Employer stopped offering coverage	2	2%			2	3%
Don't need insurance	2	2%	1	6%	1	2%
Person changed employers and not eligible for insurance	2	2%	1	6%	1	2%
Person cut them self back to part time status	1	1%			1	2%
Other	5	6%	1	6%	4	6%
None	3	4%			3	5%
Don't know / Refused	2	2%	1	6%	1	2%
Total	**83**		**18**		**65**	

Summary

Cost, mentioned by all of those surveyed online and many of those contacted in the random telephone survey, is the primary reason residents are not enrolled. Among past enrollees, taking a job at an employer that did not offer insurance was the second most important reason (11%).

Bottom Line

Cost is almost always given as a primary reason for not having health insurance. However, we also know that many who are eligible for no cost or low cost insurance do not enroll. Other priorities and the perceived complexity of enrolling are often the unstated obstacles.

Specifically, what are they saying?

"The only health coverage I can afford would not cover even office visits until I spend $10,000 in a year. I could either pay for insurance I couldn't use or just wait till I get sick and be able to afford to go to the doctor."

Plan Decision Making

Q15: How familiar are you with the penalty or fine a person has to pay if they don't have health insurance? Asked of: Those indicating they were uninsured in Q11.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Familiar	31	37%	10	56%	21	32%
Somewhat Familiar	30	36%	6	33%	24	37%
Not Very Familiar	7	8%			7	11%
Not at all Familiar	8	10%	2	11%	6	9%
Don't know	6	7%			6	9%
Refused	1	1%			1	2%
Total	**83**	**100%**	**18**	**100%**	**65**	**100%**

Summary

Two-thirds (69%) of past enrollees and almost all (89%) of the general public are either somewhat or very familiar with fines to be paid if one does not have insurance.

Bottom Line

Almost a third (29%) of those surveyed online are not familiar with penalties. For them participation could not have been motivated by the threat of a fine.

Plan Decision Making

Q16: Why didn't you select a health insurance plan through Healthcare.gov during the last renewal period?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Obtained insurance from another source	198	39%	10	22%	188	40%
The cost of monthly premiums	110	21%	3	7%	107	23%
Not eligible for help to pay for a health plan	92	18%	2	4%	90	19%
Out-of-pocket costs were too high	66	13%	2	4%	64	14%
System problems kept me from purchasing the plan I selected	41	8%	1	2%	40	9%
I had difficulties in completing application through healthcare.gov	40	8%	1	2%	39	8%
I did select a plan through healthcare.gov	34	7%	4	9%	30	6%
The customer support call center could not answer my questions	29	6%			29	6%
I purchased a plan directly from a private company/broker	28	5%			28	6%
I had difficulty selecting plan through healthcare.gov	27	5%			27	6%
Health care did not cover the benefits I needed	26	5%			26	6%
My employer provided health insurance	26	5%			26	6%
I could not reach the customer support call center	20	4%			20	4%
My previous experience soured me on healthcare.gov	19	4%			19	4%
There were too few health plans to choose from	11	2%			11	2%
Health plans did not include my doctor	8	2%			8	2%
Could not reach a community partner or assistor to get help	7	1%			7	1%
Became eligible for Medicare	7	1%	3	7%	4	1%
I renewed my previous plan	7	1%	7	15%		
Didn't cover my prescription drug(s)	5	1%			5	1%

Summary

Of those who did not select a health plan through Healthcare.gov, most often they obtained health insurance through another source. Many past enrollees said the cost of premiums, ineligibility for financial assistance, or out of pocket costs were deterrents.

Bottom Line

Reponses to this question provide evidence that enrolling is too complicated. One in thirteen did not enroll because of difficulties with healthcare.gov. One in thirteen said that system problems kept them from enrolling. Those that are highly motivated to be insured may wade through problems, but many others will not. Simplicity and convenience are necessary to reach potential enrollees, even if the insurance is free or low cost.

Health plans included too few doctors to choose from	5	1%			5	1%
Community partner could not answer my questions	4	1%			4	1%
There were no doctors covered by health care plans near where I lived	2	0%			2	0%
General negative	2	0%			2	0%
Other	14	3%	7	15%	7	1%
Don't know	25	5%	6	13%	19	4%
Refused	8	2%	3	7%	5	1%

Specifically, what are they saying?

"The process was slow and cumbersome the first year. It was easier to go directly to the provider since I didn't get any financial benefit from enrolling through healthcare.gov"

Plan Decision Making

Q17: Did your employer inform you about your health insurance options, including financial help, through Healthcare.gov? Asked of: Those NOT receiving insurance through an employer (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	175	11%	43	21%	132	9%
No	495	30%	98	48%	397	28%
Not applicable - do not have an employer	922	56%	60	29%	862	60%
Don't know	30	2%	3	1%	27	2%
Refused	20	1%			20	1%
Total	**1642**	**100%**	**204**	**100%**	**1438**	**100%**

Summary

Only one in five (21%) among the general public and one in ten (9%) among past enrollees had heard about insurance options and financial help offered through healthcare.gov, through their employer.

Bottom Line

Most employees have not heard about financial help or plan options thorough Healthcare.gov from their employers. Among the general public, 70% had not been informed by their employer and among past enrollees 75% had not heard the information from their employer. Note: Those that do not have an employer were eliminated from calculations.

Satisfaction & Loyalty

Q18: Next, I would like to know how satisfied you are with your health insurance plan. Would you say you are… Asked of: Those with health insurance (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Satisfied	688	34%	254	52%	434	28%
Somewhat Satisfied	875	43%	177	36%	698	45%
Not Very Satisfied	248	12%	30	6%	218	14%
Not at All Satisfied	172	8%	19	4%	153	10%
Don't know	54	3%	9	2%	45	3%
Refused	11	1%			11	1%
Total	**2048**	**100%**	**489**	**100%**	**1559**	**100%**

You said that you were not very satisfied. Why is that?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
The high premiums (the cost)	112	46%	11	37%	101	47%
Inadequate coverage	102	42%	15	50%	87	41%
The high deductible	85	35%	6	20%	79	37%
Poor prescription drug coverage	20	8%	3	10%	17	8%
Poor coverage in my area	19	8%	3	10%	16	7%
Poor customer service	15	6%	1	3%	14	7%
The application process was onerous	14	6%			14	7%
I wanted to keep my old plan but couldn't	12	5%	2	7%	10	5%
The high copays	10	4%	1	3%	9	4%
Problems with the application process	10	4%			10	5%
Problems with the subsidy/financial assistance	9	4%			9	4%
General negative	6	2%			6	3%
Other	5	2%			5	2%
Total	**244**		**30**		**214**	

Summary

The general public is more likely to be very satisfied (52%) with their health insurance plan than past enrollees (28%).

Bottom Line

The difference in satisfaction of the general public (many with employer sponsored health plans or private plans) and past enrollees (with plans from healthcare.gov) is startling. Healthcare.gov must significantly improve to match satisfaction with plans and services provided in the commercial market. Interestingly, when respondents were dissatisfied, the reasons were similar where the respondent was a member of the general public or a past enrollee.

Satisfaction & Loyalty

You said that you were not at all satisfied. Why is that?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
The high premiums (the cost)	84	50%	8	42%	76	51%
Inadequate coverage	72	43%	8	42%	64	43%
The high deductible	61	36%	8	42%	53	35%
I wanted to keep my old plan but couldn't	17	10%	2	11%	15	10%
Problems with the subsidy/financial assistance	16	9%			16	11%
Problems with the application process	14	8%			14	9%
Poor customer service	14	8%	2	11%	12	8%
Poor coverage in my area	12	7%			12	8%
The application process was onerous	12	7%			12	8%
Poor prescription drug coverage	8	5%	2	11%	6	4%
General negative	8	5%	1	5%	7	5%
The high copays	5	3%			5	3%
OTHER	3	2%			3	2%
Total	169		19		150	

Specifically, what are they saying?

"I wanted to continue with my same insurance which I had in 2014, which I LOVED. I would even be willing to pay some portion of the premium. When I went to re-enroll for 2015, I absolutely could not figure out how to continue with the same plan. The state (randomly?) chose a plan for me, which is as confusing as hell. I don't even know if my Doctor takes it."

"This is my second year in an ACA plan. Year one went just as advertised. I knew my costs, I got the coverage for preventative care I needed. This year has been the opposite. From having my application "lost" for over two months in the transfer from Healthare.gov to my insurance company to "surprise" co-pay upcharges that have made me stop going to the doctor for the care of my chronic condition for fear of the unknown costs."

Q22: How likely would you be to recommend using Healthcare.gov to a friend, family member, or colleague who needed insurance? Asked of: Those enrolled in a plan through Healthcare.gov (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Not at all likely	99	9%	3	7%	96	9%
1	29	3%			29	3%
2	30	3%	3	7%	27	3%
3	43	4%			43	4%
4	51	5%	3	7%	48	5%
5	126	12%	3	7%	123	12%
6	65	6%	2	4%	63	6%
7	121	11%	3	7%	118	12%
8	155	15%	10	22%	145	14%
9	94	9%	3	7%	91	9%
Extremely Likely	245	23%	13	28%	232	23%
Don't know	2	0%	2	4%		
Refused	1	0%	1	2%		
Total	**1061**	**100%**	**46**	**100%**	**1015**	**100%**

Summary

About one in three (35% general public and 32% past enrollees) are likely to recommend healthcare.gov to friends or family. About one in five (21% telephone and 23% online) will not.

Bottom Line

Referral is considered to be a stronger measure of satisfaction. Of those who are satisfied, only a portion are likely to refer to a friend or family member. Only an extremely likely response is important, other responses are unlikely to result in a referral.

This question is widely used by organizations to compare their customer loyalty to other organizations within an industry or to organizations in other industries. This is done using a measure called Net Promoter Score or NPS; the percentages of those not likely to recommend (1, 2, 3, 4, 5, 6) are subtracted from the total of those who are likely to recommend (9,10). The company with the highest NPS in any industry is Apple in the laptop category with a 72 (2014). NPS among health insurance companies is much lower and is led by Kaiser Permanente (40) and Humana (32).

The score of healthcare.gov is very low, a negative number (31-36 = -5).

Choosing a Plan

Q19: How confident are you that you chose the right health plan for you or your family? Asked of: Those enrolled in a plan through Healthcare.gov (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Confident	338	32%	21	46%	317	31%
Somewhat Confident	480	45%	13	28%	467	46%
Not Very Confident	116	11%	5	11%	111	11%
Not at all Confident	83	8%	3	7%	80	8%
Don't know	31	3%	3	7%	28	3%
Refused	12	1%	1	2%	11	1%
Total	**1060**	**100%**	**46**	**100%**	**1014**	**100%**

Summary

Less than half, 46% general public and 31% past enrollees, are very confident about their health insurance plan choice. One in five, 18% general public and 19% past enrollees are not confident.

Bottom Line

It is fair to measure satisfaction among enrollees against a backdrop of discontent. If those who have been in the insurance market for some time are not very confident in their choice of plans it is understandable that even more of those new to the market will also not be very confident.

Choosing a Plan

Q20: How satisfied were you with the choice of plans that were available to you on healthcare.gov? Asked of: Those enrolled in a plan through Healthcare.gov (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Satisfied	294	28%	20	43%	274	27%
Somewhat Satisfied	451	42%	16	35%	435	43%
Not Very Satisfied	176	17%	2	4%	174	17%
Not at All Satisfied	111	10%	6	13%	105	10%
Don't know	23	2%	1	2%	22	2%
Refused	7	1%	1	2%	6	1%
Total	**1062**	**100%**	**46**	**100%**	**1016**	**100%**

Summary

General public respondents were more likely to be satisfied with plans available on healthcare.gov than respondents who were past enrollees.

Bottom Line

The difference in responses to this question in the online and random surveys is puzzling; it may be due to self-selection bias. It is possible that those who responded online were motivated by a bad experience and represent a more critical population.

Choosing a Plan

Q21: How easy was it for you to compare plans on healthcare.gov? Asked of: Those enrolled in a plan through Healthcare.gov (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Easy	290	27%	9	20%	281	28%
Somewhat easy	452	43%	21	46%	431	43%
Somewhat Difficult	202	19%	8	17%	194	19%
Very Difficult	83	8%	2	4%	81	8%
Don't know	25	2%	4	9%	21	2%
Refused	7	1%	2	4%	5	0%
Total	**1059**	**100%**	**46**	**100%**	**1013**	**100%**

Summary

Although most found it easy to enroll at healthcare.gov, about one in four (21% general public and 27% past enrollees) found it difficult to enroll.

Bottom Line

The difficulty of enrolling will deter many from enrolling, even those who are eligible for no cost or low cost insurance.

Choosing a Plan

Q23: What is most important to you when selecting a health insurance plan?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
The monthly premium.	651	31%	73	14%	578	36%
That my doctor or health care provider is included in the health plan.	280	13%	37	7%	243	15%
Which doctors and hospitals are included in the health care.	277	13%	94	18%	183	11%
The deductible or total amount you would most likely pay in a year before your insurance kicks in.	237	11%	41	8%	196	12%
The out-of-pocket max, or the most you could pay in a year, if you were to have major health problems.	220	10%	40	8%	180	11%
The co-pays you pay when visiting your primary care physician, a specialist, the ER, or for prescriptions drugs.	137	6%	37	7%	100	6%
It covers the prescription drugs I need.	111	5%	39	8%	72	4%
The coverage (general)	110	5%	110	22%		
All of the above	87	4%	3	1%	84	5%
The cost (general)	56	3%	56	11%		
The co-insurance you pay when visiting your primary care.	35	2%	4	1%	31	2%
General negative	12	1%	4	1%	8	0%
Quality of care available	6	0%	6	1%		
Ease of use	5	0%	5	1%		
Just having insurance	4	0%	1	0%	3	0%
Other	19	1%	7	1%	12	1%
Don't know	52	2%	26	5%	26	2%
Refused	19	1%	6	1%	13	1%
Total	**2133**		**510**		**1623**	

Summary

Cost was the most important reason to select a plan. Among past enrollees 36% cited the premium as the key consideration, 12% the deductible, and 11% the out of pocket maximum.

Bottom Line

Consumers can choose where they receive their healthcare regardless of what plan they choose plan so there is little reason to choose a plan other than cost.

Of the cost factors, the monthly amount was considered most often. Consequently it makes sense to prominently feature the monthly cost of plans. Other costs are secondary. Among the general public, with employer sponsored or private plans a larger number were concerned with the doctors or hospitals are covered in the plan.

Preferred Information Sources

Q25: If you needed to purchase health insurance, where would you go to get information about that insurance?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Healthcare.gov website	876	41%	84	16%	792	49%
Health insurance agent	724	34%	67	13%	657	40%
Websites other than healthcare.gov or Oregon Health Plan	544	26%	202	40%	342	21%
Health insurance company	324	15%	43	8%	281	17%
Coveroregon.com website	317	15%	37	7%	280	17%
Family, friends or personal contacts, word of mouth	289	14%	35	7%	254	16%
Oregonhealthcare.gov website	233	11%	27	5%	206	13%
Employer	220	10%	84	16%	136	8%
Healthcare.gov customer service	183	9%	2	0%	181	11%
Your doctor or health care provider	142	7%	12	2%	130	8%
Coveroregon.com customer service	112	5%	1	0%	111	7%
Community partner, community group, navigator	90	4%	2	0%	88	5%
Oregonhealthcare.gov customer service	78	4%	1	0%	77	5%
Enrollment events	64	3%	1	0%	63	4%
Oregon health plan (Medicaid) website	53	2%	5	1%	48	3%
Social media websites (Facebook, Twitter)	41	2%	19	4%	22	1%
Community groups, advocacy groups, or churches	40	2%	3	1%	37	2%
Oregon health plan (Medicaid) customer service	38	2%	4	1%	34	2%

Summary

Among past enrollees, about half (49%) would go to healthcare.gov if they needed information on insurance. Two in five (40%) would go to a health insurance agent and one in five (17%) would go directly to an insurance company. Among the general public most would go to a website other than healthcare.gov.

Bottom Line

The number of those surveyed online that would go to an agent or insurance company may be an indicator of a lack of satisfaction with the information available online or the customer service provided by the site.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
A government agency or office	38	2%	12	2%	26	2%
Hospital / emergency room	11	1%	1	0%	10	1%
General negative	10	0%			10	1%
Written literature	6	0%	4	1%	2	0%
Other	6	0%	1	0%	5	0%
None, would not look for information	16	1%	5	1%	11	1%
Don't know	114	5%	44	9%	70	4%
Refused	18	1%	3	1%	15	1%
Total	**2133**		**510**		**1623**	

Specifically, what are they saying?

"Even healthcare.gov could not easily provide the enrollment help I needed so I found it faster to take help from the enrollment agent of the insurance provider I selected from the healthcare.gov site for which I was eligible"

"There is no real source of objective information. After I purchased health insurance through Cover Oregon, I could not find out what policy I purchased was now "called" or how to continue it."

Preferred Information Sources

Q25-Q26: If you needed private health insurance, would you be likely to … Asked of: All, chart shows percentage saying "Yes."

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Visit the Healthcare.gov website	902	42%	96	19%	806	49%
Contact a health insurance agent	771	36%	88	17%	683	42%
Visit a state website like Oregonhealthcare.gov	281	13%	43	8%	238	15%
Contact Healthcare.gov customer service by telephone	206	10%	11	2%	195	12%
Attend a health insurance enrollment event	75	3%	12	2%	63	4%

Summary

Those needing health insurance are about as likely to go to an insurance agent as they are a government website such as Oregonhealthcare.gov or Healthcare.gov. Fewer would contact customer service at healthcare.gov than would go to an insurance agency or would go to a website for information.

Bottom Line

The customer service staff at the government websites appear to be less credible sources of information than insurance agents or the website itself.

Enrollment Help and Assistance

Q27: In the process for getting health insurance for 2015, did someone help you in finding information or in selecting a health plan?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Visit the Healthcare.gov web site	885	54%	34	17%	851	59%
Contact a health insurance agent or health insurance company	677	41%	51	25%	626	43%
Visit the Cover Oregon web site	510	31%	46	23%	464	32%
Contact Healthcare.gov customer service	304	18%	11	5%	293	20%
Contact Cover Oregon customer service	236	14%	20	10%	216	15%
Contact a community partner, community group or navigator	90	5%	10	5%	80	6%
Talk with someone else to help you find information or select a plan	72	4%	2	1%	70	5%
Attend an Enrollment Event	28	2%	6	3%	22	2%
Speak to friends or family, word of mouth	11	1%	11	5%		
Spoke to someone in the DHS/government office	4	0%	4	2%		
Spoke to someone at my employers	2	0%	2	1%		
Spoke with my doctor/medical professional	2	0%	2	1%		
None of these	238	14%	92	45%	146	10%
Don't know	18	1%	5	2%	13	1%
Refused	7	0%	1	0%	6	0%

Summary

Most often, respondents sought health insurance assistance from a website. 39% sought help from customer service at either Cover Oregon or healthcare.gov.

Bottom Line

The finding that many shoppers needed customer service may be evidence that they were not finding what they needed on the exchange websites.

A surprising number of shoppers contacted a health insurance agent or health insurance company for assistance. Is this evidence that customer service at Cover Oregon and healthcare.gov was insufficient?

Enrollment Help and Assistance

Q28: Why did you visit the website or sites? Asked of those indicating they visited a website in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Get answer to questions about health plans or benefits	677	68%	15	31%	662	70%
Help you compare health care plans that were available to you	641	65%	6	12%	635	67%
Help you enroll in a health care plan	632	64%	18	37%	614	65%
Get answers to questions about applying for a health care plan	458	46%	5	10%	453	48%
Get answers to questions about doctors or health care providers that would accept insurance	335	34%	2	4%	333	35%
Get answers to questions about financial assistance you might receive to help pay for a health care plan	334	34%	4	8%	330	35%
Get answers to questions about help paying for a health care plan	294	30%	1	2%	293	31%
Find an enrollment assistor, community partner or insurance agent	117	12%	2	4%	115	12%
Help you in any other ways	3	0%	1	2%	2	0%
Don't know	3	0%	1	2%	2	0%
Refused	1	0%	1	2%		
Total	**991**		**49**		**942**	

Summary

Visitors to health insurance websites are looking for comprehensive information. More than two-thirds visited to get answers to questions, to compare plans and to enroll.

Bottom Line

A health insurance website needs to do many things to completely serve its clients.

Enrollment Help and Assistance

Q29: Why did you contact customer service? Asked of those indicating they contacted customer service in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Get answers to questions about applying for a health care plan	221	54%	4	17%	217	57%
Get answer to questions about health plans or benefits	218	54%	8	33%	210	55%
Help you enroll in a health care plan	173	43%	8	33%	165	43%
Get answers to questions about financial assistance you might receive to help pay for a health care plan	101	25%	1	4%	100	26%
Get answers to questions about help paying for a health care plan	95	23%			95	25%
Help you compare health care plans that were available to you	92	23%			92	24%
Get answers to questions about doctors or health care providers that would accept insurance	80	20%	1	4%	79	21%
Help you in any other ways	73	18%	1	4%	72	19%
Find an enrollment assistor, community partner or insurance agent	42	10%	1	4%	41	11%
Don't know	4	1%	1	4%	3	1%
Refused	1	0%			1	0%
Total	**407**		**24**		**383**	

Summary

Health Insurance shoppers who contacted customer service did so for the same reasons that they visited health exchange websites.

Bottom Line

A very large number of shoppers contacted customer service after visiting a health insurance website. Doing a better job of addressing common questions on the website could increase satisfaction and reduce customer service costs.

Enrollment Help and Assistance

Q30: Why did you contact an enrollment assistor like a community partner or community group? Asked of: Those indicating they contacted a community partner in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Help you enroll in a health care plan	50	56%	3	33%	47	59%
Get answer to questions about health plans or benefits	38	43%	3	33%	35	44%
Get answers to questions about applying for a health care plan	34	38%	1	11%	33	41%
Help you compare health care plans that were available to you	29	33%	2	22%	27	34%
Get answers to questions about help paying for a health care plan	16	18%	1	11%	15	19%
Help you in any other ways	16	18%	3	33%	13	16%
Get answers to questions about financial assistance you might receive to help pay for a health care plan	15	17%	1	11%	14	18%
Get answers to questions about doctors or health care providers that would accept insurance	12	13%	1	11%	11	14%
Refused	1	1%			1	1%
Total	**89**		**9**		**80**	

Summary

Those that contacted an enrollment assistor did so for the same reasons that customer service representatives were contacted.

Bottom Line

Fundamental information is apparently not being provided effectively on the website so potential health insurance enrollees seek out more personalized sources of information.

Q31: How helpful was Healthcare.gov customer service in providing information or answering your questions? Asked of: Those indicating they called Healthcare.gov customer service in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Helpful	98	32%	3	27%	95	32%
Somewhat Helpful	114	38%	4	36%	110	38%
Not Very Helpful	50	16%	2	18%	48	16%
Not at all Helpful	37	12%	2	18%	35	12%
Don't know	2	1%			2	1%
Refused	3	1%			3	1%
Total	**304**	**100%**	**11**	**100%**	**293**	**100%**

Summary

Most (70%) of those who contacted customer service at healthcare.gov found it helpful, however, more than one in four (28%) did not.

Bottom Line

One in four respondents not finding customer service at healthcare.gov helpful is too many.

Q32: How helpful was Cover Oregon customer service in providing information or answering your questions? Asked of: Those indicating they called Cover Oregon customer service in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Helpful	70	30%	10	53%	60	28%
Somewhat Helpful	83	35%	4	21%	79	37%
Not Very Helpful	35	15%	3	16%	32	15%
Not at all Helpful	43	18%	2	11%	41	19%
Don't know	4	2%			4	2%
Total	**235**	**100%**	**19**	**100%**	**216**	**100%**

Summary

Most (64%) of those who contacted customer service at Cover Oregon found it helpful, however, more than one in four (28%) did not.

Bottom Line

Healthcare.gov is not doing a much better job at being helpful than Cover Oregon did. Progress is due.

Enrollment Help and Assistance

Q33: How helpful were the enrollment assistors like community partners in providing information or answering your questions? Asked of: Those indicating they contacted a community partner in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Helpful	58	65%	7	78%	51	64%
Somewhat Helpful	21	24%	1	11%	20	25%
Not Very Helpful	4	4%	1	11%	3	4%
Not at all Helpful	4	4%			4	5%
Don't know	2	2%			2	3%
Total	**89**	**100%**	**9**	**100%**	**80**	**100%**

Summary

Of those who needed personal assistance only a few citizens (4%) contacted an enrollment assistor like a community partner. Almost all (89%) of those who used this support found it helpful.

Bottom Line

It is surprising that healthcare.gov customer service advisors, who presumably are well trained and carefully supervised, are more likely to not be helpful than community partners. Perhaps the ability to communicate is as important as the information communicated. Increasing the number of and support for community partners may be an important way to improve satisfaction.

Enrollment Help and Assistance

Q34: Did you find this enrollment event… Asked of: Those that indicated they attended an enrollment event in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Helpful	10	36%	1	17%	9	41%
Somewhat Helpful	13	46%	4	67%	9	41%
Not Very Helpful	2	7%	1	17%	1	5%
Not at all Helpful	3	11%			3	14%
Total	**28**	**100%**	**6**	**100%**	**22**	**100%**

Summary

Of those who needed personal assistance only a few citizens (2%) participated in an enrollment event. Almost all (82%) of those who used this support found it helpful.

Bottom Line

Again, local support seems effective. More of it and greater promotion of it may be wise.

Enrollment Help and Assistance

Q35: Did you know there was a tool on the Cover Oregon website to help you find local enrollment assistance? Asked of: Those that indicated they visited the Cover Oregon website in Q27.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	313	62%	26	58%	287	62%
No	158	31%	16	36%	142	31%
Don't know	37	7%	3	7%	34	7%
Total	**508**	**100%**	**45**	**100%**	**463**	**100%**

Q36: Did you use this tool? Asked of: Those that knew of the tool in Q35.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	137	44%	8	31%	129	45%
No	164	53%	17	65%	147	52%
Don't know	10	3%	1	4%	9	3%
Total	**311**	**100%**	**26**	**100%**	**285**	**100%**

Q37: How useful was this tool in helping you find someone to help? Asked of: Those that used the tool in Q36.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Helpful	54	39%	2	25%	52	40%
Somewhat Helpful	45	33%	2	25%	43	33%
Not Very Helpful	14	10%	1	13%	13	10%
Not at all Helpful	21	15%	3	38%	18	14%
Don't know	3	2%			3	2%

Summary

While most (62%) of those who visited the Cover Oregon site knew that there was a tool to find local assistance, about a third (31%) did not. Less than half (44%) of those who knew about the tool used it. About three quarters (73%) of those who used this tool, found it a help in finding assistance, though one in four did not.

Bottom Line

While most were aware of the tool, there is an opportunity to better promote its use.

Enrollment Help and Assistance

Q48: How likely would you be to use a tool to schedule an appointment with an agent or community partner who can answer your questions or help you enroll in a health plan. Asked of: All.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Likely	453	21%	120	24%	333	21%
Somewhat Likely	561	26%	139	27%	422	26%
Not Very Likely	482	23%	76	15%	406	25%
Not at All Likely	520	24%	153	30%	367	23%
Don't know	90	4%	16	3%	74	5%
Refused	20	1%	6	1%	14	1%
Total	**2126**	**100%**	**510**	**100%**	**1616**	**100%**

Summary

Almost half (47%) are likely to use a tool to easily schedule an appointment with an agent or community partner.

Bottom Line

This idea is clearly worth implementing.

Q49: How likely would you be to use a plan comparison tool that would allow you to compare a number of health plans based on features that are important to you. Asked of: All

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Very Likely	1305	62%	263	52%	1042	65%
Somewhat Likely	486	23%	104	20%	382	24%
Not Very Likely	84	4%	36	7%	48	3%
Not at All Likely	166	8%	88	17%	78	5%
Don't know	59	3%	14	3%	45	3%
Refused	21	1%	5	1%	16	1%
Total	**2121**	**100%**	**510**	**100%**	**1611**	**100%**

Financial Assistance

Q38: Were you aware that financial assistance or tax credits were available to help pay for health insurance plans purchased through Healthcare.gov? Asked of: All

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	1846	87%	332	65%	1514	94%
No	247	12%	169	33%	78	5%
Don't know	30	1%	8	2%	22	1%
Refused	6	0%	1	0%	5	0%
Total	**2129**	**100%**	**510**	**100%**	**1619**	**100%**

Summary

Almost all (94%) of those who took the survey online were aware that financial assistance or tax credits were available, fewer of those who participated in the random telephone survey were aware, but this was still most (65%) respondents.

Bottom Line

The availability of incentives has been well communicated. Most of those in the random telephone survey are insured through their employer so incentives to be insured are not relevant to them. This may explain their lower awareness of incentives.

Financial Assistance

Q39: Did you receive financial assistance or tax credits to help pay for the health insurance plan you purchased through Cover Oregon during 2104? Asked of: Prior enrollees online only.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	1055	70%			1055	70%
No	388	26%			388	26%
I don't know	51	3%			51	3%
I'd rather not say	18	1%			18	1%
Total	**1512**	**100%**			**1512**	**100%**

Summary

Of those who participated in Cover Oregon in 2014, most (70%) received financial assistance or tax credits.

Bottom Line

It is interesting that for a quarter (26%) of those insured under Cover Oregon in 2014, financial assistance was not the attraction. This segment may be composed of these with high deductible plans or those who priced out of the private insurance market. ACA not only provides an option for the uninsured, but also for the underinsured.

Purchase from Insurance Company or Government

Q40: Did you consider buying insurance DIRECTLY from a private insurance company, or did you ONLY consider buying insurance through ealthcare.gov? Asked of: Those with an exchange plan (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes, considered buying directly from private company	277	26%	13	28%	264	26%
No, only considered buying through healthcare.gov	736	69%	30	65%	706	70%
Don't know	35	3%	1	2%	34	3%
Refused	12	1%	2	4%	10	1%
Total	**1060**	**100%**	**46**	**100%**	**1014**	**100%**

Summary

About one in four (26% online and 28% telephone) of those who elected to purchase through healthcare.gov also considered buying directly from an insurance company.

Bottom Line

This finding is not surprising; the cost of health insurance drives customers to shop, comparing plans and prices from a variety of sources.

Purchase from Insurance Company or Government

Q41: What is the main reason you decided to purchase insurance through Healthcare.gov rather than directly from a private insurance company?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Getting help signing up for a plan	351	33%	1	2%	350	34%
Having many health care plans to choose from	53	5%	4	9%	49	5%
Having a health care plan that provides the services I need	34	3%	1	2%	33	3%
Did not want to switch plans	30	3%	1	2%	29	3%
I thought I had to go through healthcare.gov	27	3%	3	7%	24	2%
Help in paying for my health care plan (through subsidies or tax credits)	23	2%	10	22%	13	1%
Keeping my monthly premiums low	22	2%	12	26%	10	1%
I was required to have health insurance	19	2%	2	4%	17	2%
Ease/convenience	13	1%	3	7%	10	1%
I wanted to support the market/Obamacare	6	1%	1	2%	5	0%
General negative	5	0%			5	0%
Keeps the money I pay for visits, health care services, or prescriptions as low as possible	4	0%	2	4%	2	0%
Having a health care plan with a doctor that is close to my home	3	0%			3	0%
Having a health care plan that includes my doctor	2	0%			2	0%
All of the above	5	0%			5	0%
Other	49	5%	2	4%	47	5%
Don't know	402	38%	2	4%	400	39%
Refused	21	2%	2	4%	19	2%
Total	**1062**	**1**	**46**	**1**	**1016**	**1**

Summary

Among past enrollees, the reason cited most often to purchase insurance through healthcare.gov was the help received signing up for a plan. The general public most often mentioned keeping premiums low.

Bottom Line

The cost of insurance was identified as important in other survey questions, so the infrequent mention of it as a reason to enroll is puzzling. Perhaps past enrollees did not mention it because they would have been familiar with incentives from the previous enrollment process.

Specifically, what are they saying?

"Getting a first rate Health plan at a modest premium. A premium I can afford and an excellent quality provider that otherwise would be financially impossible."

Purchase from Insurance Company or Government

Q42: Did you consider buying insurance from Healthcare.gov or did you ONLY consider buying insurance DIRECTLY from a private insurance company? Asked of: Those that purchased private insurance (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes, considered buying from healthcare.gov	152	59%	20	29%	132	70%
No, only considered buying from private company	77	30%	42	61%	35	19%
Don't know	26	10%	7	10%	19	10%
Refused	3	1%			3	2%
Total	**258**	**100%**	**69**	**100%**	**189**	**100%**

Specifically, what are they saying?

"The government health insurance plan was so stressful to get, from losing my application, to keeping me on the phone countless hours, I had to pay for an additional three months of the plan because of miscommunication, and I if I hadn't my children would lose health insurance completely. I was hung up on countless times, or spoke with operators that couldn't answer my questions, and all this time, I work and have three small children. The Oregon Health Plan caused me more stress than relief and probably raised my blood pressure so much that I almost actually needed to use it!

"I don't get financial assistance and it makes it easier to get problems resolved since I don't have to deal with an intermediary"

Summary

Of the general public who previously purchased private insurance, almost two-thirds (61%) only considered buying private insurance again. Of past enrollees who previously purchased private insurance only one in five (19%) considered buying private insurance again.

Bottom Line

Many of those served by the private market are well served. Word of mouth comments about Healhcare.gov may reinforce this perception.

Purchase from Insurance Company or Government

Q43: What is the main reason you decided to purchase insurance directly from a private insurance company rather than through Healthcare.gov?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Getting help signing up for a plan	55	21%			55	29%
Don't need financial help	28	11%	5	7%	23	12%
Did not want to switch plans	22	9%	6	9%	16	9%
Having a health care plan that provides the services I need	21	8%	4	6%	17	9%
Previous bad experience with healthcare.gov/Cover Oregon plan	20	8%	2	3%	18	10%
Don't want government involved in my insurance	15	6%	11	16%	4	2%
Keeping my monthly premiums low	9	4%	8	12%	1	1%
Ease or convenience	9	4%	4	6%	5	3%
Keeps the money I pay for visits, health care services, or prescriptions as low as possible	7	3%	6	9%	1	1%
Having many health care plans to choose from	7	3%			7	4%
Help in paying for my health care plan	7	3%			7	4%
Received private insurance through my employer	6	2%	6	9%		
General negative	6	2%	1	1%	5	3%
Didn't know about healthcare.gov	3	1%	3	4%		
Having a health care plan that includes many doctors that I could choose from	2	1%			2	1%
Covers my prescription drug(s)	1	0%	1	1%		
Having a health care plan that includes my doctor	1	0%	1	1%		
Did not want to use healthcare.gov	1	0%	1	1%		
All of the above	1	0%			1	1%
Other	16	6%	4	6%	12	6%
Don't know	10	4%	5	7%	5	3%
Refused	10	4%	1	1%	9	5%
Total	**257**		**69**		**188**	

Summary

Help in signing up for a plan was the reason cited most often for purchasing through a private insurance company.

Bottom Line

Private insurance companies, by providing better service, are filling a void at healthcare.gov.

Plans for Next Enrollment

Q44: Next, please think about enrolling in a new health insurance plan in the future. Which are you likely to do?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Visit the Oregonhealthcare.gov website	663	51%	33	30%	630	53%
Contact an agent or community partner	541	42%	32	29%	509	43%
Contact Oregon healthcare.gov customer service	179	14%	13	12%	166	14%
Attend an enrollment event	56	4%	7	6%	49	4%
Contact an insurance company/broker directly	50	4%	4	4%	46	4%
Visit healthcare.gov	43	3%	1	1%	42	4%
Do my own research	14	1%			14	1%
Medicare	13	1%	1	1%	12	1%
General Negative	10	1%	1	1%	9	1%
Go without health insurance	9	1%			9	1%
Renew my current plan	8	1%	3	3%	5	0%
Employer-Sponsored Insurance	4	0%			4	0%
Other	8	1%	1	1%	7	1%
None of these	60	5%	22	20%	38	3%
Don't know	78	6%	6	5%	72	6%
Refused	10	1%	3	3%	7	1%
Total	**1300**		**110**		**1190**	

Summary

For future enrollments, respondents most often expect to visit Oregonhealthcare.gov or secondarily seek support from an insurance agent or community partner.

Bottom Line

The need for personalized support from an insurance agent or a community partner is reinforced in responses to this question.

Specifically, what are they saying?

"Hope that I don't have to spend all of that time online trying to compare plans and make the best choice. It was very time-consuming."

Plans for Next Enrollment

Q45: How likely are you to get a health care plan through Healthcare.gov next year? Asked of: Those that purchased private insurance or enrolled in an exchange plan (Q11).

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Very Likely	691	53%	21	19%	670	57%
Somewhat Likely	306	24%	20	18%	286	24%
Not Very Likely	140	11%	15	14%	125	11%
Not at All Likely	151	12%	48	44%	103	9%
Don't know	6	0%	6	5%		
Total	**1294**	**100%**	**110**	**100%**	**1184**	**100%**

Q45a: You said that you would be not very likely to get a plan through Healthcare.gov next year. Why is that?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
It would cost too much/I won't qualify for financial assistance	51	38%			51	43%
Because of my previous poor experience with healthcare.gov / Cover Oregon	31	23%	1	7%	30	25%
I will buy insurance through a private company or broker	24	18%	1	7%	23	19%
I won't be changing my insurance plan	13	10%	8	53%	5	4%
I will have private health insurance through my employer	10	7%	2	13%	8	7%
General negative	9	7%	3	20%	6	5%
I will be eligible for Medicare	7	5%			7	6%
I will have insurance from some other source	1	1%			1	1%
OTHER	7	5%			7	6%
Total	**135**	**100%**	**15**	**100%**	**120**	**100%**

Summary

One in five past enrollees are not likely to get health insurance through healthcare.gov. Most often this is due to the cost of insurance, followed by a poor experience with healthcare.gov.

Bottom Line

The loss of one in five enrollees seems high.

Q45b: You said that you would be not at all likely to get a plan through Healthcare.gov next year. Why is that?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Because of my previous poor experience with healthcare.gov / Cover Oregon	39	26%	5	10%	34	34%
It would cost too much/I won't qualify for financial assistance	34	23%	5	10%	29	29%
I won't be changing my insurance plan	22	15%	16	33%	6	6%
I will be eligible for Medicare	17	11%			17	17%
I will buy insurance through a private company or broker	15	10%	4	8%	11	11%
I will have private health insurance through my employer	11	7%	6	13%	5	5%
I will have insurance from some other source	4	3%	1	2%	3	3%
The plans offered do not meet my needs	3	2%	3	6%		
General negative	17	11%	7	15%	10	10%
Other	8	5%	2	4%	6	6%
Total	**149**		**48**		**101**	

Specifically, what are they saying?

"I called Healthcare.gov many times to get enrolled. I consistently got different answers from 5 different representatives. Each time they were trying to enroll me on their computer, the system went down and we had to start over with another agent. I was never quoted the same price. As I lost my job three years ago, it was important to get an accurate rate. When filing my taxes I was penalized a large amount due to an incorrect income level that had been entered which I was not prepared for. In comparing cost, I could have received the same plan through a private insurance company so I am saving not money with Healthcare.gov. The agents never seemed to be informed about the information they were giving which was frustrating."

Additional Services and Information Needed

Q46: What other services would you like see offered by oregonhealthcare.gov?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Cheaper more affordable plans	152	11%	9	2%	143	16%
Better more comprehensive coverage	128	9%	31	6%	97	11%
Better/more knowledgeable customer service (phone)	123	9%	19	4%	104	12%
General negative	98	7%	16	3%	82	9%
An easier, streamlined process	86	6%	14	3%	72	8%
Better tools for comparisons	75	5%	15	3%	60	7%
Someone to speak with/ask questions of in person	63	4%	22	4%	41	5%
More information about subsidies/financial assistance	61	4%	3	1%	58	6%
Improve the website (general)	57	4%	9	2%	48	5%
Universal healthcare/single payer	50	4%	5	1%	45	5%
More information about individual plans benefits	46	3%	11	2%	35	4%
Better interfacing between the two websites	40	3%	2	0%	38	4%
More information about individual plans costs	35	2%	3	1%	32	4%
A list of medical providers for each plan	34	2%	9	2%	25	3%
Ability to enroll/reenroll online	33	2%	1	0%	32	4%
Explanation of general insurance terminology	21	1%	9	2%	12	1%
Better customer service (online)	17	1%	2	0%	15	2%
More information on Medicare/Medicaid	15	1%	2	0%	13	1%
Longer enrollment periods	8	1%	1	0%	7	1%
Other	40	3%	11	2%	29	3%
None	298	21%	171	34%	127	14%
Don't Know	211	15%	166	33%	45	5%
Refused	11	1%	11	2%		
Total	**1409**		**510**		**899**	

Summary

More affordable plans, better coverage, and better customer service top the list of suggested improvements to Oregonhealthcare.gov.

Bottom Line

Responses here suggest that the basics are not yet being provided by the exchange: affordable plans, with complete coverage and effective customer service.

Additional Services and Information Needed

Q47: Is there information that is missing from Heathcare.gov or Oregonhealthcare.gov that would help you in deciding on health insurance? Asked of: All.

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Yes	396	19%	48	9%	348	22%
No	1178	57%	210	41%	968	62%
Not applicable - did not visit site	381	18%	134	26%	247	16%
Don't know	116	6%	116	23%		
Refused	2	0%	2	0%		
Total	**2073**	**100%**	**510**	**100%**	**1563**	**100%**

Q47a: What types of information were missing?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
List of plan benefits	74	20%	7	15%	67	20%
More information about the subsidy program/how the subsidy works	67	18%	2	4%	65	20%
List of medical service providers	59	16%	7	15%	52	16%
List of plan costs	46	12%	5	10%	41	12%
General FAQ/system guide	43	11%	5	10%	38	12%
Comparison between plans	38	10%	3	6%	35	11%
General negative	30	8%	3	6%	27	8%
Better feedback/communication	13	3%	1	2%	12	4%
List of prescription drug coverages	11	3%	2	4%	9	3%
Improve the website (general)	11	3%	6	13%	5	2%
List of available agents	10	3%	3	6%	7	2%
Simpler language	7	2%	4	8%	3	1%
Affordable plans	6	2%	1	2%	5	2%
Universal healthcare/single payer	4	1%			4	1%
Other	23	6%	8	17%	15	5%
None	3	1%			3	1%
DK	15	4%	1	2%	14	4%
Total	**377**		**48**		**329**	

Summary

One in five (22%) of past enrollees want additional information. At the top of this list are plan benefits, the subsidies and how they work, the providers included and plan costs.

Bottom Line

This information appears to be pretty central to choosing a plan.

Additional Services and Information Needed

Q50: Which of the following topics would you like to learn more about?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
How your health insurance effects your taxes	624	38%	25	54%	599	37%
The services that your health insurance must cover (Minimum Essential Requirements)	599	36%	28	61%	571	36%
The meaning of the words and terms used in describing health insurance and health care	396	24%	24	52%	372	23%
The Affordable Care Act	357	22%	26	57%	331	21%
Special enrollment periods for coverage through Healthcare.gov	324	20%	27	59%	297	19%
Life changes or triggering events that allow you to enroll during a special enrollment periods	323	20%	22	48%	301	19%
Penalties for not having health insurance	263	16%	17	37%	246	15%
The benefits of healthcare coverage	259	16%	18	39%	241	15%
None of these	429	26%	8	17%	421	26%
Don't know	107	6%	1	2%	106	7%
Refused	34	2%	2	4%	32	2%
Total	**1651**		**46**		**1605**	

Summary

Many want to know more about how health insurance effects taxes (38%), coverage (36%) and health insurance terms (24%).

Bottom Line

Responses to this question indicate that there is a need for basic information and education. Many consumers may not understand what is covered by plans and why and they may not understand the insider jargon of the health insurance industry. Given this basic lack of knowledge it is difficult to automate health insurance information on a website. Person to person guidance is necessary for many.

Specifically, what are they saying?

"A list of plan that my family doctor take or do not take. I had to visit the clinic to find out that they did not take my Cover Oregon insurance."

"More explanations on what is covered and what is not. The cost is very misleading and the Federal Credit is confusing to me. I would like to have someone who could explain all the questions I have. My husband & I will try to go thru an agency for 2016. My hope would be the agent would act as the liaison should we have questions."

Demographics

Q1: First we need to know a little about you and your household. Which county do you live in?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Baker County	6	0%	2	0%	4	0%
Benton County	57	3%	13	3%	44	3%
Clackamas County	174	8%	43	8%	131	8%
Clatsop County	26	1%	8	2%	18	1%
Columbia County	40	2%	18	4%	22	1%
Coos County	41	2%	13	3%	28	2%
Crook County	11	1%	4	1%	7	0%
Curry County	18	1%	2	0%	16	1%
Deschutes County	107	5%	6	1%	101	6%
Douglas County	42	2%	14	3%	28	2%
Gilliam County	1	0%			1	0%
Grant County	3	0%	1	0%	2	0%
Hood River County	27	1%	6	1%	21	1%
Jackson County	124	6%	18	4%	106	7%
Jefferson County	4	0%			4	0%
Josephine County	37	2%			37	2%
Klamath County	22	1%	6	1%	16	1%
Lake County	4	0%			4	0%
Lane County	237	11%	51	10%	186	12%
Lincoln County	41	2%	5	1%	36	2%
Linn County	56	3%	18	4%	38	2%
Malheur County	9	0%	1	0%	8	0%
Marion County	138	7%	47	9%	91	6%
Morrow County	5	0%	1	0%	4	0%
Multnomah County	483	23%	104	20%	379	24%
Polk County	37	2%	13	3%	24	1%
Sherman County	4	0%	4	1%		
Tillamook County	21	1%	5	1%	16	1%
Umatilla County	15	1%	3	1%	12	1%
Union County	10	0%	1	0%	9	1%
Wallowa County	5	0%	1	0%	4	0%
Wasco County	9	0%	4	1%	5	0%
Washington County	246	12%	73	14%	173	11%
Wheeler County	1	0%			1	0%
Yamhill County	46	2%	15	3%	31	2%
None of the above	6	0%	6	1%		
Don't know	2	0%	2	0%		
Refused	2	0%	2	0%		
Total	2117	100%	510	100%	1607	100%

Q2 : How many people are currently living in your household, including yourself?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
1	493	23%	80	16%	413	26%
2	969	46%	179	35%	790	49%
3	302	14%	106	21%	196	12%
4	228	11%	88	17%	140	9%
5	69	3%	34	7%	35	2%
6	31	1%	13	3%	18	1%
7	13	1%	5	1%	8	0%
8	3	0%	1	0%	2	0%
9	4	0%	2	0%	2	0%
I'd rather not say	4	0%	2	0%	2	0%
Total	2116	100%	510	100%	1606	100%

Q3: Of these people, how many are age 17 or younger?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
0	312	15%	312	61%		
1	1365	65%	79	15%	1286	81%
2	238	11%	79	15%	159	10%
3	133	6%	24	5%	109	7%
4	34	2%	7	1%	27	2%
5	13	1%	3	1%	10	1%
6	3	0%			3	0%
7	1	0%			1	0%
8	1	0%			1	0%
23	1	0%			1	0%
I don't know	3	0%	3	1%		
I'd rather not say	3	0%	3	1%		
Total	2107	100%	510	100%	1597	100%

Q4 : What was your age on your last birthday?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Under 18	3	0%			3	0%
18-34	248	12%	68	13%	180	11%
35-49	450	21%	125	25%	325	20%
50-64	1407	66%	297	58%	1110	68%
DK/REF	25	1%	20	4%	5	0%
Total	**2133**	**100%**	**510**	**100%**	**1623**	**100%**

EMP01 : Employment

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Employed by someone else	848	40%	306	60%	542	33%
Self-employed	622	29%	79	15%	543	33%
Retired	382	18%	44	9%	338	21%
Unemployed or not working	218	10%	66	13%	152	9%
Unpaid worker for a family business	18	1%	4	1%	14	1%
Employed by the military	5	0%	4	1%	1	0%
Don't know	9	0%	2	0%	7	0%
Refused	32	1%	5	1%	27	2%
Total	2134	100%	510	100%	1624	100%

MAR : Marital status

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	**%**	**Count**	**%**	**Count**	**%**
Currently married	1233	58%	337	66%	896	55%
Widowed	62	3%	16	3%	46	3%
Separated	16	1%	4	1%	12	1%
Divorced	327	15%	58	11%	269	17%
Never been married	305	14%	66	13%	239	15%
Member of an unmarried couple	134	6%	19	4%	115	7%
Don't know	3	0%	1	0%	2	0%
Refused	51	2%	9	2%	42	3%
Total	2131	100%	510	100%	1621	100%

EDU : Education

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Less than high school	40	2%	15	3%	25	2%
High school graduate or equivalent	301	14%	90	18%	211	13%
Some college but no degree	505	24%	110	22%	395	24%
Associates degree	217	10%	58	11%	159	10%
College graduate	676	32%	145	28%	531	33%
Postgraduate	378	18%	82	16%	296	18%
Refused	10	0%	10	2%		
Total	2127	100%	510	100%	1617	100%

ETHN : Are you of Latino or Hispanic descent, such as Mexican, Puerto Rican, Cuban, Brazilian or some other Latin American background?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Yes	71	3%	22	4%	49	3%
No	1959	92%	472	93%	1487	92%
Don't know	7	0%	1	0%	6	0%
Refused	85	4%	15	3%	70	4%
Total	2122	100%	510	100%	1612	100%

Race

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
White	1821	86%	441	86%	1380	85%
Some other race	94	4%	35	7%	59	4%
Asian	59	3%	9	2%	50	3%
American Indian / Alaska Native	24	1%	11	2%	13	1%
Black or African American	13	1%	4	1%	9	1%
Native Hawaiian or other Pacific Islander	6	0%	3	1%	3	0%
Don't know	5	0%			5	0%
Refused	126	6%	19	4%	107	7%
Total	2128	100%	510	100%	1618	100%

SEX

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Male	866	41%	232	45%	634	39%
Female	1251	59%	277	54%	974	61%
Can't tell from voice	1	0%	1	0%		
Total	2118	100%	510	100%	1608	100%

Income

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
Under $20,000	298	15%	64	13%	234	15%
$20,000 to less than $40,000	705	35%	54	11%	651	43%
$40,000 to less than $60,000	393	19%	54	11%	339	22%
$60,000 to less than $80,000	224	11%	67	14%	157	10%
$80,000 to less than $100,000	120	6%	39	8%	81	5%
$100,000 to less than $120,000	55	3%	36	7%	19	1%
Over $120,000	149	7%	104	21%	45	3%
Don't know	9	0%	9	2%		
Refused	66	3%	66	13%		
Total	2019	100%	493	100%	1526	100%

EMP03 : How many hours per week do you usually work at your main job?

	Total		General Public (Telephone)		Past Enrollees (Online)	
	Count	%	Count	%	Count	%
1-19 hours per week	291	17%	25	6%	266	21%
20-29 hours per week	238	14%	40	9%	198	15%
30-34 hours per week	177	10%	26	6%	151	12%
35-39 hours per week	167	10%	22	5%	145	11%
40 or more hours per week	809	47%	284	67%	525	41%
DK/REF	29	2%	29	7%		
Total	1711	100%	426	100%	1285	100%