Purpose
This issue brief provides background information about two new consumer experience surveys authorized by the Affordable Care Act (ACA). The surveys measure consumer experience with the Health Insurance Marketplaces (Marketplaces) and Qualified Health Plans (QHPs). Both were developed by the Centers for Medicare & Medicaid Services (CMS) with support from American Institutes for Research (AIR).

Background
Health Insurance Marketplaces are available in every state to help qualified consumers shop for, select, and enroll in high-quality, affordable QHPs. One way to understand how well the Marketplaces and QHPs are meeting health care consumers’ needs is to ask consumers directly about their experiences with the Marketplaces and QHPs in which they have enrolled.

To that end, the ACA authorized the development and administration of two consumer surveys:

1. **Health Insurance Marketplace Survey (Marketplace Survey)**—A survey of individuals who use the Marketplaces to shop for health insurance.

2. **Qualified Health Plan Enrollee Experience Survey (QHP Enrollee Survey)**—A survey of adult enrollees in QHPs.

Both surveys are scheduled for national implementation by CMS in 2016. Each will play an important role in monitoring the quality of consumers’ experiences and encouraging efforts to make improvements. CMS also plans to develop longitudinal databases to support future research on consumers’ experiences with the Marketplaces and QHPs.

Overview of the Two Surveys

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The Marketplace Survey

**Purpose of the Survey.** The Marketplace Survey will evaluate consumers’ experiences with the Web site, telephone call centers, and in-person support.

**Survey Topics.** Marketplace Survey topics include:
- Application process
- Cultural competence
- Health plan enrollment process
- Information seeking (Web, phone, and in person)
- Premium tax credit eligibility
- Specialized services

**Anticipated uses and users.** The survey results will provide actionable information that Marketplaces can use to improve performance. CMS and state regulatory organizations can also use the survey results for oversight.

The QHP Enrollee Survey

**Purpose of the Survey.** The QHP Enrollee Survey will assess enrollees’ experience with QHPs.

**Survey Topics.** The QHP Enrollee Survey expands on the CAHPS Health Plan Survey 5.0 by incorporating existing CAHPS supplemental items as well as new survey items. QHP Enrollee Survey topics include:
- Access to care
- Access to information
- Care coordination
- Cost
- Cultural competence
- Doctor communication
- Health promotion
- Plan administration
- Prevention
- Shared decision-making
- Specialized services

**Anticipated uses and users.** The results of this survey will be publicly reported as part of the quality rating system beginning with open enrollment in 2016 for 2017 coverage. Consumers will be able to use the published results when comparing and choosing among competing QHPs. Survey results will also enable Marketplaces and QHPs to identify strengths and weaknesses and improve the services available from QHPs. CMS, state regulators, and other organizations may also use the results for regulatory oversight.

Technical Assistance Regarding Preliminary Survey Findings

Through CMS funding, AIR is providing technical assistance to support Marketplaces in understanding, interpreting, and using the results of the surveys. This assistance includes:
- Reports containing results for each Marketplace and comparative benchmarks (*starting in 2015*).
- Identifying best practices to help Marketplaces further improve consumers’ experiences.