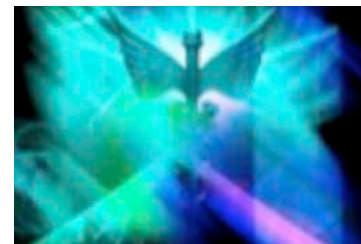




# Health Insurance Exchanges Preliminary Consumer Research

Office of Communications and  
Office of Public Engagement

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# Exchanges

- As we move forward to 2014 we have a lot more to do
- Outreach and education will be critical to the overall success of the implementation
- Using research to inform
  - What the website looks like
  - What we call the program
  - What will drive people to use it
  - Engaging partners

# Environmental Scan: Who are the Uninsured?

- Most of the uninsured are in low income working families and do not have access to employer-sponsored care.
- Little is known about factors that contribute to the decision to remain uninsured, apart from those attributed to economic barriers.
- Other perceptual and attitudinal barriers are likely present and will need to be addressed to improve outreach success rates and optimize program benefits.

# Feelings About Being Uninsured

## We Heard:

- Fear and worry
- Uninsured - unanticipated illness or accident
- Insured - losing coverage
- Employers - not being able to attract/retain employees or afford coverage

## Implications:

- Value of coverage is peace of mind, security.
- Interest in affordable coverage is high.

# Recent CMS Research

- 24 English focus groups
- 20 in-depth-interviews
  - Small business owners

	Younger	Older	Medicaid	Small Business
<b>Low Income</b>	Philadelphia, PA Cleveland, OH	Cleveland, OH Miami, FL		
<b>Moderate Income</b>	Cleveland, OH Dallas, TX Miami, FL Phoenix, AZ	Philadelphia, PA Cleveland, OH Miami, FL Phoenix, AZ	Philadelphia, PA Dallas, TX Miami, FL Phoenix, AZ	Philadelphia, PA Cleveland, OH Miami, FL Phoenix, AZ
<b>High Income</b>	Philadelphia, PA Dallas, TX	Dallas, TX Phoenix, AZ		

- Six Spanish Mini-Focus Groups in Houston and New York segmented by percent of poverty
  - 133-250%; 251-400% and 400%+

# Findings: Benefits

Key Benefits	Business Benefits	Unclear Benefits
<ul style="list-style-type: none"> <li>•All in one place</li> <li>•Simplicity               <ul style="list-style-type: none"> <li>•Comparing</li> <li>•Shopping</li> <li>•Purchasing</li> </ul> </li> <li>•Variety of coverage levels</li> <li>•Financial assistance availability/eligibility</li> <li>•Unbiased counselors</li> </ul>	<ul style="list-style-type: none"> <li>•Ability to offer &gt;1 plan</li> <li>•One bill for different insurers</li> <li>•More control for employers and employees</li> <li>•Plans meet minimum standards</li> </ul>	<ul style="list-style-type: none"> <li>•Affordability</li> <li>•Driving down costs</li> <li>•“Basic federal standards”</li> <li>•Using quality standards for comparing plans</li> <li>•Financial assistance and tax benefits</li> </ul>

Overall, about three quarters of all participants said that they would be likely to investigate the program and possibly purchase insurance from it.

Likelihood to investigate was almost universal among Hispanics

# Medicaid Observation

- Some difficulty with exchange concept as they are already covered.
  - Am I going to have to use this?
  - Cover us first.
- Appealing to those who may benefit from Medicaid expansion.

# Government Role

- Government involvement not a barrier to actually exploring an exchange website.
- Government involvement met with initial negativity.
  - But so was idea that exchanges would be run by insurance companies.
  - There is some understanding that the government should regulate insurance
- .gov more credible and official than .org or .com
- Hispanics were more positive about government role



# Expectations & Questions

## **We Heard:**

- Hopeful, but skeptical.
- Who determines affordability?
- How will this affect me?  
What will it cover?
- Will I understand what I'm getting?

## **Implications:**

- Must set reasonable expectations
- Provide basic information to consumers with little or no experience with health insurance.
- Use clear plain language not jargon

# Conclusions

- Overall, the concept is appealing to uninsured consumers and business owners
- Don't trivialize the process – serious product requires serious attention
- Avoid provoking skepticism
- Must be easily accessible via web search
- Potential benefits will need to be explained and supported
- Education about how the program works and what consumer's role in making health insurance choices needed