Exhibit 1. Summary of Major Findings

- Premium costs for people in marketplace plans were comparable to those in employer plans among low and moderate income adults.

- But fewer people in marketplace plans said it was easy to afford their premiums, though differences were narrow among low and moderate income adults.

- People in marketplace plans were more likely to have high deductibles compared to those in employer plans, but differences were narrow among low and moderate income adults.

- Among marketplace enrollees, premium costs were the most important factor in their choice of plan.

- Affordability was the top reason given by adults who shopped in the marketplaces but didn’t end up enrolling in a plan.

- People who received personal assistance were much more likely to obtain coverage than those who didn’t receive assistance.
Exhibit 2. Adults with Marketplace Coverage with Incomes Under 250 Percent of Poverty Paid Monthly Premiums Comparable to Those with Employer Coverage

<table>
<thead>
<tr>
<th>Paid less than $125</th>
<th>$1 to less than $125</th>
<th>$125 or more</th>
<th>Don't know premium amount or refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketplace coverage</td>
<td>Employer coverage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All adults</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12%</td>
<td>48%</td>
<td>38%</td>
</tr>
<tr>
<td>Adults with incomes &lt;250% FPL</td>
<td>Marketplace coverage</td>
<td>Employer coverage</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11%</td>
<td>58%</td>
<td>28%</td>
</tr>
<tr>
<td>Adults with incomes 250%+ FPL</td>
<td>Marketplace coverage</td>
<td>Employer coverage</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6%</td>
<td>88%</td>
<td>68%</td>
</tr>
</tbody>
</table>

Note: FPL refers to federal poverty level. 250% of the poverty level is $29,175 for an individual or $59,625 for a family of four. Bars may not sum to subtotals or to 100 percent because of rounding.

"All adults" includes adults who do not report their income and may therefore not be the average of adults below and above 250% FPL.


Exhibit 3. Adults with Employer Coverage More Likely Than People with Marketplace Plans to Say It Is Easy to Afford Premiums

How easy or difficult is it for you to afford the premium costs for your health insurance?

<table>
<thead>
<tr>
<th>Very difficult</th>
<th>Somewhat difficult</th>
<th>Somewhat easy</th>
<th>Very easy</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketplace coverage</td>
<td>47%</td>
<td>30%</td>
<td>34%</td>
</tr>
<tr>
<td>Employer coverage</td>
<td>23%</td>
<td>17%</td>
<td>38%</td>
</tr>
<tr>
<td>Adults with incomes &lt;250% FPL</td>
<td>Marketplace coverage</td>
<td>46%</td>
<td>27%</td>
</tr>
<tr>
<td>Employer coverage</td>
<td>34%</td>
<td>21%</td>
<td>42%</td>
</tr>
<tr>
<td>Adults with incomes 250%+ FPL</td>
<td>Marketplace coverage</td>
<td>49%</td>
<td>38%</td>
</tr>
<tr>
<td>Employer coverage</td>
<td>19%</td>
<td>15%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Note: FPL refers to federal poverty level. 250% of the poverty level is $29,175 for an individual or $59,625 for a family of four. Bars may not sum to 100 percent because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding. “All adults” includes adults who do not report their income and may therefore not be the average of adults below and above 250% FPL.

Exhibit 4. Larger Shares of Adults with Marketplace Coverage Have Plans with High Deductibles Compared to People with Employer Plans

Note: FPL refers to federal poverty level. 250% of the poverty level is $29,175 for an individual or $59,625 for a family of four. Bars may not sum to 100 percent because of rounding; all deductibles are per-person deductibles. "All adults" includes adults who do not report their income and may therefore not be the average of adults below and above 250% FPL.


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Exhibit 5. Premiums and Cost Exposure Were the Most Important Factors in Plan Selection Among Marketplace Enrollees

What was the most important factor in your decision about which plan to select?

* Actual question wording: preferred doctor, health clinic, or hospital included in plan's network.

Exhibit 6. Half of Marketplace Enrollees Who Reported Having the Option to Choose a Narrow Network Policy Said They Did So

When choosing your new plan, did you have the option of choosing a less expensive plan with fewer doctors or fewer hospitals?

- **Yes**: 53%
- **No**: 42%
- **Don't know**: 19%

Did you select the less expensive plan with fewer doctors or hospitals?

- **Yes**: 54%
- **No**: 42%
- **Don't know**: 4%

**Note:** Segments may not sum to 100 percent because of rounding.


Exhibit 7. Among Marketplace Visitors Who Didn’t Enroll, More than Half Said They Couldn’t Find an Affordable Plan

Can you tell me why you did not obtain a private health insurance plan or Medicaid coverage when you visited the marketplace? Was it because…?

Percent of adults ages 19–64 who visited the marketplace but did not select coverage

- **Could not find a plan you could afford**: 57%
- **Obtained health insurance through another source**: 51%
- **Not eligible to enroll in Medicaid or for financial assistance**: 43%
- **Found the process of enrolling in a plan difficult or confusing**: 38%
- **Could not find a plan with the type of coverage you need**: 32%

Exhibit 8. A Majority of People Who Did Not Enroll Because of Affordability Were Eligible for Subsidies

Exhibit 10. Nearly Eight of 10 Adults Who Received Personal Assistance Obtained Coverage

When you shopped for health insurance, did you ever receive any personal assistance to help you select an insurance plan? This could have included calling a telephone hotline or getting help from an insurance broker, navigator, or in some other way.

Percent of adults ages 19–64 who visited the marketplace

<table>
<thead>
<tr>
<th>Personal assistance</th>
<th>Obtained coverage</th>
<th>Did not obtain coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>No</td>
<td>56</td>
<td>44</td>
</tr>
</tbody>
</table>

Notes: Percentages were adjusted for race, education, poverty, age and health status. “Obtained coverage” includes those who visited the marketplace and have had marketplace or Medicaid coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.

Exhibit 11. Conclusions

• The ACA’s subsidies have been effective in making premiums for marketplace plans similar to those in employer plans.

• But many people in marketplace plans have high deductibles.

• Cost was the most important factor when people were considering health plans and it is a primary reason why many adults didn’t enroll.

• The findings suggest that many people who shopped for insurance may not have had the information they needed to help them buy coverage.

• About half of people who shopped but didn’t enroll reported difficulty comparing premiums and other plan features.

• The findings suggest that personal assistance appears to help.

• Some states’ unwillingness to expand Medicaid is keeping their poorest residents from gaining health insurance.
Exhibit 12. Survey Methodology

- Conducted by SSRS from March 9, 2015, to May 3, 2015.
- 16-minute telephone interviews in English and Spanish, among a random, nationally representative sample of 4,881 adults ages 19 to 64, living in the United States; 2,203 interviews were on landlines and 2,678 on cellular phones.
- Sample was designed to increase likelihood of surveying respondents eligible for new coverage options under the ACA in the following way:
  - SSRS re-contacted households reached through their omnibus survey of adults between November 5, 2014 and February 1, 2015 who were uninsured, had individual coverage, had a marketplace plan, or had public insurance.
- Data are weighted to the U.S. 19-to-64 adult population by age, gender, race/ethnicity, household size, geographic area, and population density and to correct for stratified sample design, the use of re-contacted respondents, overlapping landline and cellular phone sample frames, and disproportionate nonresponse that might bias results.
- Overall margin of sampling error of +/-2.1 percentage points at the 95 percent confidence level.
- Overall response rate was 12.8 percent.

Resources and Acknowledgments
