

# **Affordability and Enrollment Experiences in the Affordable Care Act's Health Insurance Marketplaces**

## **Findings from the Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015**

Sara R. Collins, Ph.D.  
Vice President, Health Care Coverage and Access  
The Commonwealth Fund

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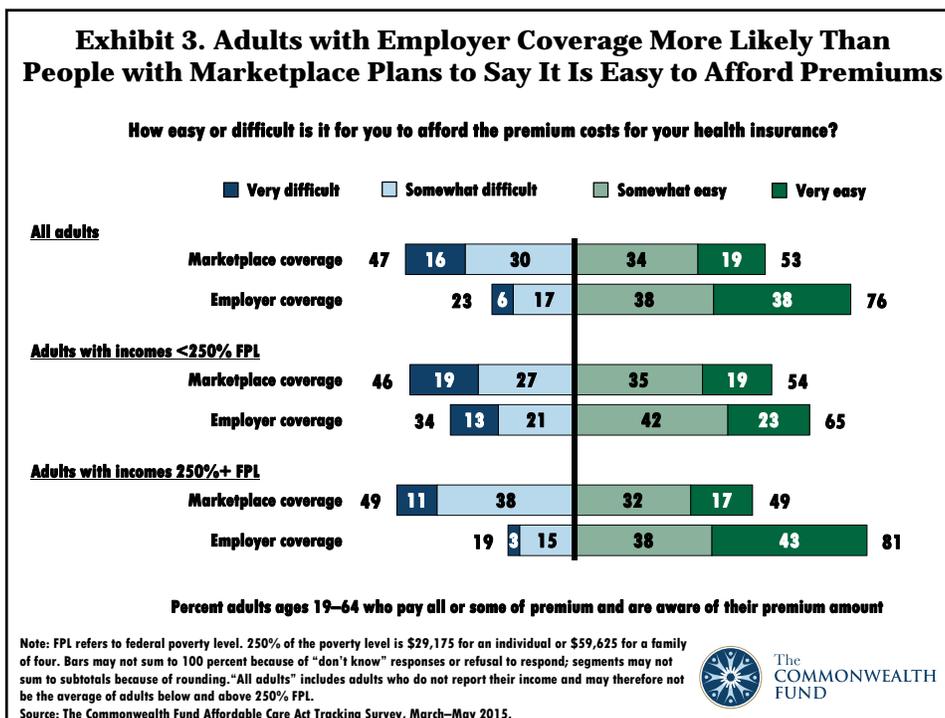
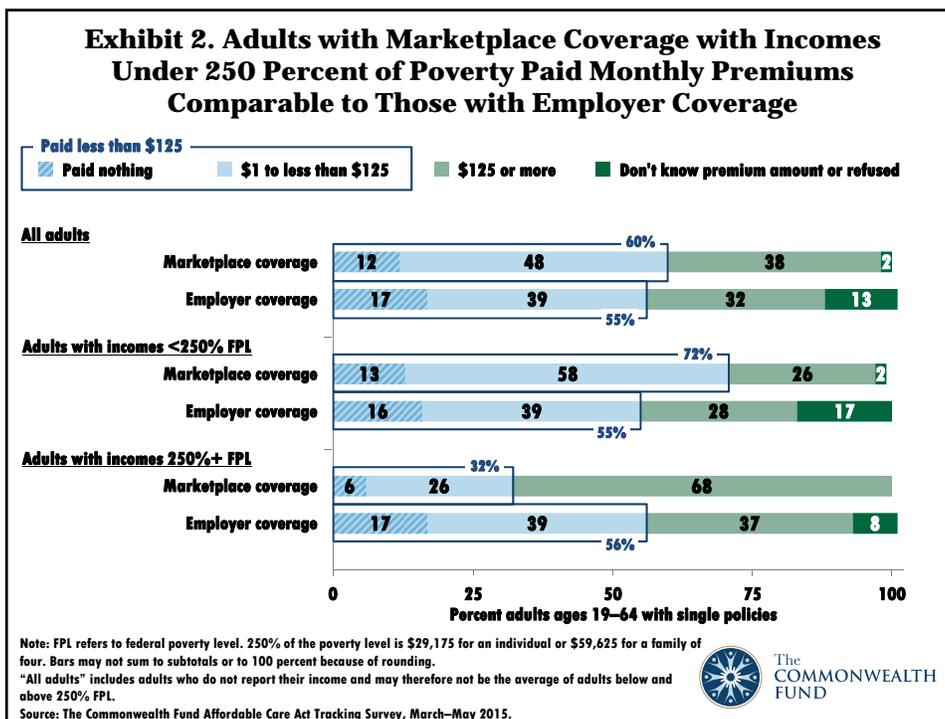
Affordable, quality health care. For everyone.

### **Exhibit 1. Summary of Major Findings**

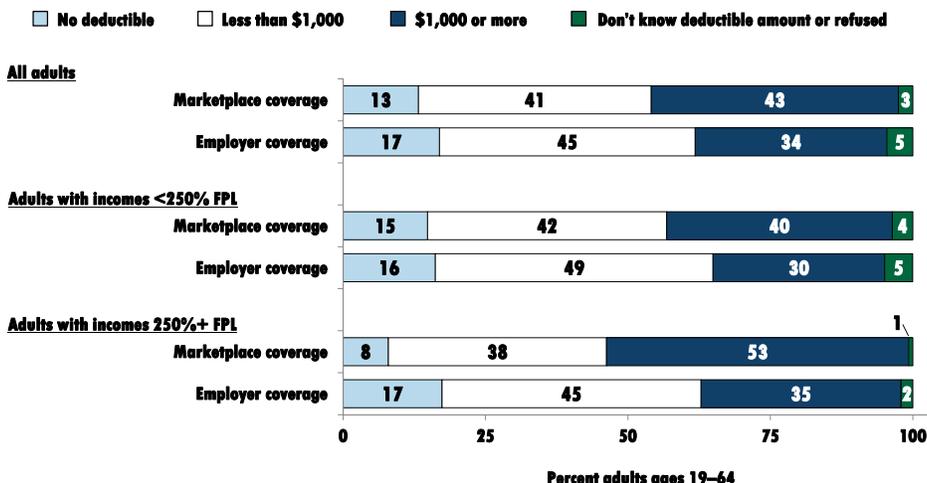
- Premium costs for people in marketplace plans were comparable to those in employer plans among low and moderate income adults.
- But fewer people in marketplace plans said it was easy to afford their premiums, though differences were narrow among low and moderate income adults.
- People in marketplace 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.



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

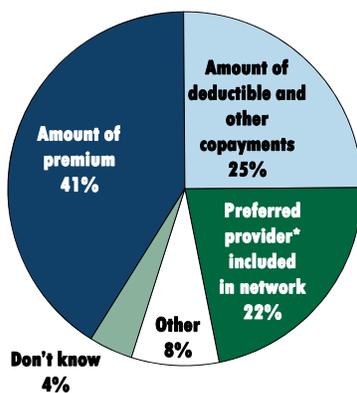


Note: FPL refers to federal poverty level. 250% of the poverty level is \$29,175 for an individual or \$59,625 for a family of four. Bars may not sum to 100 percent because of rounding; all deductibles are per-person deductibles. "All adults" includes adults who do not report their income and may therefore not be the average of adults below and above 250% FPL. Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-May 2015.



### 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?



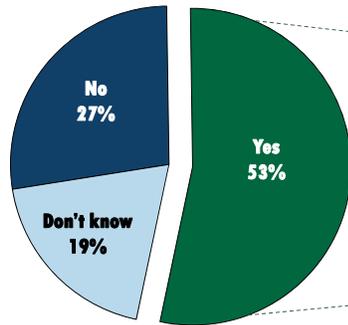
Adults ages 19-64 who have had a private plan through the marketplace for three months or less or changed plans in the 2015 open enrollment period

\* Actual question wording: preferred doctor, health clinic, or hospital included in plan's network. Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-May 2015.



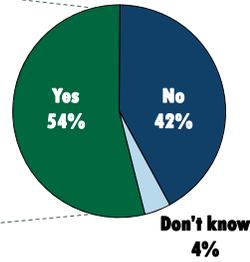
### Exhibit 6. Half of Marketplace Enrollees Who Reported Having the Option to Choose a Narrow Network Policy Said They Did So

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



Adults ages 19–64 who have had a private plan through the marketplace for three months or less or changed plans in the 2015 open enrollment period

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



Adults ages 19–64 who had the option to choose less expensive plan with fewer providers

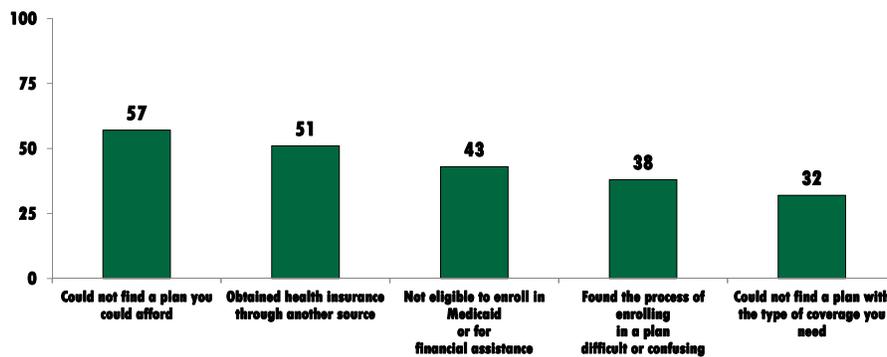
Note: Segments may not sum to 100 percent because of rounding.  
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



### 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...?

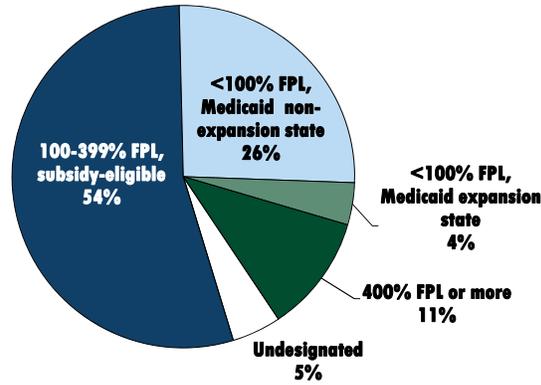
Percent of adults ages 19–64 who visited the marketplace but did not select coverage



Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



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



Adults who visited the marketplaces but did not enroll because they could not find an affordable plan

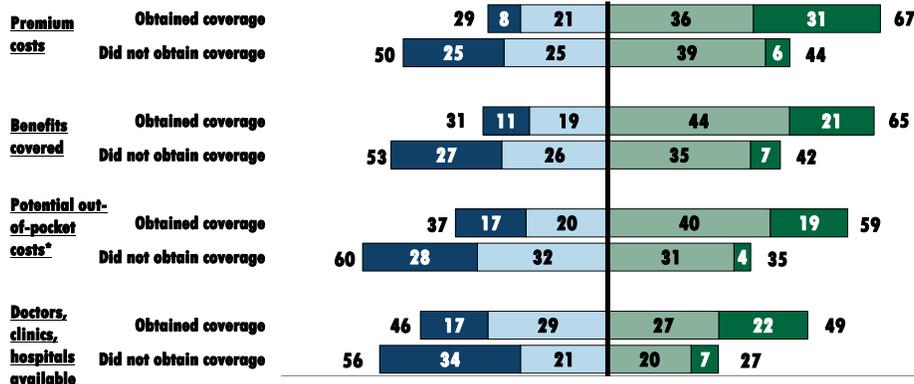
Note: Analysis excludes those who found coverage through a different source.  
 Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



### Exhibit 9. Marketplace Visitors Who Did Not Select a Plan Had Greater Difficulty Comparing Plans Than Those Who Enrolled

How easy or difficult was it to compare the . . . of different insurance plans?

Very difficult or impossible    Somewhat difficult    Somewhat easy    Very easy



Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible\*\*

Notes: 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. \* Potential out-of-pocket costs from deductibles and copayments. “Obtained coverage” includes those who visited the marketplace and have had marketplace coverage for two years or less. “Did not obtain coverage” does not include those who obtained coverage through another source. \*\* Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

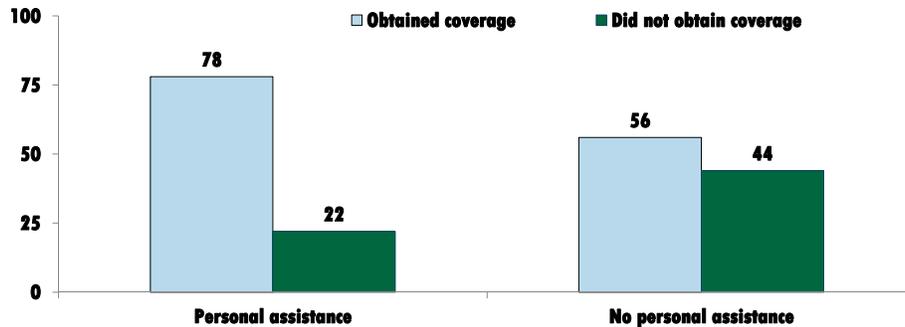
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



### 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



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. Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



### 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

S. R. Collins, M. Gunja, P. W. Rasmussen, M. M. Doty, and S. Beutel, *Are Marketplace Plans Affordable? Consumer Perspectives from the Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015*, The Commonwealth Fund, September 2015; <http://www.commonwealthfund.org/publications/issue-briefs/2015/sep/are-marketplace-plans-affordable>

S. R. Collins, M. Gunja, M. M. Doty, and S. Beutel, *To Enroll or Not to Enroll? Why Many Americans Have Gained Insurance Under the Affordable Care Act While Others Have Not*, The Commonwealth Fund, September 2015; <http://www.commonwealthfund.org/publications/issue-briefs/2015/sep/to-enroll-or-not-to-enroll>



**Munira Gunja**  
Senior Research Associate  
Health Care Coverage and Access



**Michelle Doty**  
Vice President  
Survey Research and Evaluation



**Sophie Beutel**  
Program Associate  
Health Care Coverage and Access



**Petra Rasmussen**  
Health Policy and Management,  
UCLA

