

FINAL REPORT

Covered California

Overview of Main Findings from the Third California Affordable Care Act Consumer Tracking Survey

OCTOBER 22, 2015

PRESENTED TO:
Covered California

PRESENTED BY:
NORC at the
University of Chicago

Table of Contents

- Executive Summary 1**
 - Major Findings 1

- Introduction 3**
 - Purpose 3
 - Methodology 3
 - Terms Used in the Report 4

- Findings 6**
 - Awareness of the Affordable Care Act and Covered California 6
 - Knowledge about Covered California 8
 - Awareness of Covered California Advertising 13
 - Exposure to News Coverage 15
 - Self-Reported Effects of Exposure to Advertising and News 15
 - Exposure to Website and Outreach Campaign Elements 16
 - Experience Shopping in 2015 21
 - Satisfaction with Website among Purchasers and Non-Purchasers in 2015 21
 - Purchase Intent among 2015 Non-Purchasers 22
 - More Data on the Importance of Subsidies as a Motivator 23
 - Importance of the Penalty as a Motivator for Purchasing Health Insurance 23

- Appendix A: Complete List of Survey Objectives 24**

- Appendix B: Survey Questions 25**

List of Exhibits

Figure 1a. Awareness of Affordable Care Act by Survey Wave: Overall and by Insurance Status (%).....	6
Figure 1b. Awareness of Affordable Care Act by Survey Wave: Overall and by Race/Ethnicity (%).....	6
Figure 2a. . Awareness of Covered California by Survey Wave: Overall and by Insurance Status (%)	7
Figure 2b. Awareness of Covered California by Survey Wave: Overall and by Race/Ethnicity (%)	8
Figure 3a. Knowledge Index by Survey Wave: Overall and by Insurance Status (%).....	9
Figure 3b. Knowledge Index by Survey Wave: Overall and by Race/Ethnicity (%)	9
Figure 4a. Knowledge about Subsidy by Survey Wave: Overall and by Insurance Status (%)..	10
Figure 4b. Knowledge about Penalty by Survey Wave: Overall and by Insurance Status (%) ..	10
Figure 4c. Knowledge about Subsidy by Survey Wave: Overall and by Race/Ethnicity (%).....	10
Figure 4d. Knowledge about Penalty by Survey Wave: Overall and by Race/Ethnicity (%)	11
Figure 5. Percent in 2015 Who Know about the Subsidy and Penalty by Age, English Proficiency, and Income (%).....	11
Figure 6. Percent in 2015 Who Know about the Open Enrollment Period and the Special Enrollment Period: Overall and by Key Demographics (%)	12
Figure 7a. Awareness of TV Ads by Race/Ethnicity.	14
Figure 7b. Media Where Recalled Advertising Ran (Ads Generally).	14
Figure 8. Exposure to News Coverage (%).....	15
Figure 9. Information Seeking after Exposure to News and Advertising	16
Figure 10. Where Consumers Received Information about Covered California, 2014 and 2015	17
Figure 11. Friends/Family Recommended Purchase of Insurance Through Covered California By Key Demographics (%).....	21
Figure 12. Satisfaction with Covered California Website by Covered California Insurance Status (%).....	22
Figure 13. Purchase Intent of the Uninsured Before and After Receiving Subsidy Information (%).....	22

Figure 14. Importance of Subsidy and Penalty as Motivators for Purchasing Insurance through Covered California by Insurance Status (%)23

List of Tables

Table 1. Website Usage and Device Preferences Among Internet Users by Select Subgroups (%)..... 18

Table 2. Knowledgeable People Who Provided Information about Covered California by Select Subgroups (%)..... 19

Table 3. Event Types as Sources of Information by Select Subgroups (%)20

Executive Summary

This report presents findings from the 2015 Consumer Tracking Survey. A random sample of approximately 2,200 California legal residents aged 18–64 was interviewed by telephone during March–May, 2015. All were decision makers about healthcare for themselves and/or their families and reported family incomes above 138% of the Federal Poverty Level. Survey respondents included those who had purchased a health insurance plan through Covered California (“purchasers”) or directly through a private insurance company (“privately insured”), as well as those who were uninsured. It excluded consumers with employer-provided health insurance as well as those who are eligible for public insurance such as Medi-Cal.

The purpose of the study was to assess recent changes in public knowledge, attitudes, and behaviors related to health insurance purchase and the effectiveness of the Covered California marketing/outreach campaign.

Major Findings

Awareness of the Affordable Care Act and Covered California

Almost nine in ten survey respondents reported being aware of the Affordable Care Act. Awareness of Covered California increased to 85% from 79% in 2014 and 12% in the 2013 baseline survey.

Knowledge about Covered California

Survey respondent’s knowledge about Covered California and what it offers has increased significantly since 2013. In 2013, respondents were able to correctly answer 37% of our knowledge questions. This rose to 61% in 2015. Despite this positive trend, sizeable numbers continue to lack knowledge on some issues including how the subsidy and the enrollment periods work, and that Covered California is the only place they can receive premium assistance. The uninsured and those with the lowest incomes (139–250% FPL) tended to have less knowledge about Covered California on some of these measures.

News Coverage and Advertising Awareness

Sixty percent of consumers reported exposure to news coverage about Covered California with 31% saying “a lot of coverage” and an additional 29% reporting “some coverage.” Fifty-six percent of consumers surveyed were aware of Covered California advertisements. Television and radio ads were the most highly recalled types of advertising.

Self-Reported Effects of Exposure to News and Advertising

Respondents reported very high rates of information seeking and purchase consideration after exposure to news about Covered California as well as Covered California advertising. Sixty-five percent of respondents reported that exposure to ads led them to discuss Covered California with friends and family. Fifty-eight percent reported that exposure led them to think about whether or not to purchase insurance through Covered California and 44% reported that exposure led them to look for more information on the Covered California website. Similar percentages reported the same behaviors after exposure to news coverage. The data suggest a high degree of interest in insurance and Covered California among California consumers.

Race/Ethnic Awareness and Knowledge

On most of the awareness and knowledge measures, levels were reasonably high among all the race/ethnic audiences. The study assessed ACA, Covered California and advertising awareness as well as exposure to news media coverage and several important knowledge measures. For instance, awareness of Covered

California in 2015 is highest among Whites/Others (93%), but is also high among African Americans (80%), Hispanics (76%), and Asians/Pacific Islanders (79%). This was also true of ACA awareness. On advertising awareness, there were sizeable differences but awareness was highest among two important segments, Hispanics and African Americans. On the knowledge measures, while there were differences, they were not large. Overall, these results suggest that the marketing/outreach campaign was remarkably effective in reaching all race/ethnic audiences in 2015.

Exposure to Website and Outreach Campaign

Fifty eight percent of respondents reported using the Covered California website. Large numbers of consumers (56%), were also exposed to individual outreach campaign sources including health plan representatives (27%), insurance agents (26%) and Covered California telephone service center representatives (24%). Exposure to both the website and outreach campaign sources was much greater than reported in the 2014 tracking survey. About one in ten reported attendance at a community or outreach event.

Shopping Experience and Satisfaction in 2015

Among non-purchasers (those without Covered California plans, including the uninsured), 41% shopped for health insurance in 2015 and about half of these (54%) did so through Covered California. About half of those who renewed or purchased Covered California plans for the first time shopped in 2015.

Satisfaction with the website varied significantly. Of those using the Covered California website to renew their health insurance policy, 50% were extremely satisfied or very satisfied with their experience. Conversely, of first-time purchasers, only 34% reported that they were very satisfied or extremely satisfied. Non-purchasers were asked about the website as a place to shop. Among the uninsured, about 60% said that they were “not very” or “not at all” satisfied.

Purchase Intent among 2015 Non-Purchasers

Fifteen percent of respondents who did not purchase health insurance in 2015 said they would purchase a plan through Covered California in 2016. Forty four percent said they might purchase a plan. Forty-one percent said they would not purchase a plan. Among the uninsured, 23% said they would purchase, 50% said they might, and 27% said they would not purchase a plan.

Among those who said they would purchase a plan, saving money and gaining better access to care were the main motivations. The ACA-mandated coverage requirement was also important but for a smaller number of consumers. These were also the leading motivations among the non-purchasers who remained uninsured. Among those who said they would not purchase a plan through Covered California in 2016, already having coverage, or expecting it through some other source, was the main reason. Concerns about the quality of coverage, ineligibility for subsidies, and price were also important concerns for some. Among the uninsured, the main barrier was price, followed by coverage concerns, already having/expecting to have coverage, and opposition to the ACA.

Importance of Subsidies & Penalties as Motivators

Findings suggest that subsidies and penalties are important motivators for consumers. About 70% of 2015 purchasers who received a subsidy reported that it was a very or extremely important factor in their decision to purchase a plan from Covered California. About half of purchasers in the same group said that penalties were very or extremely important.

Introduction

Purpose

The purpose of this study was to assess recent changes in consumer awareness and knowledge about the Affordable Care Act and Covered California as well as the effects of exposure to advertising, earned media and outreach efforts. Health insurance purchase motivations and intentions were also measured. This is the third in a series of tracking surveys that have been conducted since 2013.

The original survey was conducted in mid-2013. It served as a baseline and also provided important market segmentation insights useful for initial planning of the marketing/outreach campaigns. The subsequent two studies were each conducted during the first portions of 2014 and 2015 respectively.

Methodology

Sample Design

Approximately 2,200 legal residents of California aged 18-64 who are decision makers about healthcare for themselves and/or their families were interviewed for the study. All had family incomes above 138% of the Federal Poverty Level. African-Americans and Asians/Pacific Islanders were oversampled as were cell phone users in order to increase the number of interviews with members of those two race/ethnic groups and young people aged 18 to 34. Data were weighted to account for the oversampling of these groups, and to also conform to population estimates developed for the study population by the University of California-Berkeley.

The sample included both uninsured and individually insured individuals, including those insured through Covered California plans as well as those purchased elsewhere.

For the previous surveys in 2013 and 2014, the study population included adults with family incomes within the 100-138% FPL range. These adults were ineligible for the 2015 survey. As a result, some 2013 and 2014 findings referenced in this report may slightly differ from the same results published in the reports issued for the surveys in previous years.

Survey Questionnaire Development

The survey questionnaire was developed by NORC in consultation with Covered California representatives. The survey contained a total of 114 items that examined a number of issues, including: (1) Covered California image and knowledge about what it offers; (2) exposure to advertising and other elements of the outreach efforts; and (3) the 2015 health insurance shopping experience. Appendix A contains a complete list of the survey topics.

Data Collection

Data collection began on March 3, 2015 and ended May 11, 2015. A total of 2,164 landline and mobile telephone survey interviews were completed. Interviews were conducted in English and Spanish with live, real-time translation services available for those respondents who wanted to complete the interview in a language other than English or Spanish. No financial incentives were offered for participation in the study.

Analysis of Subgroup Differences

In general, responses to the main substantive questions posed in the survey were cross-tabulated by measures of race/ethnicity, age, income, insurance status and English language proficiency. These differences are referred to in this report. Data on a number of other demographic characteristics were also collected in order to support more in-depth analyses. One of the goals of this survey was to assess differences based on sexual orientation as a demographic variable. While the measure was included, the number of LGBT respondents within the sample of this population was too low to facilitate comparisons on most important study issues.

Terms Used in the Report

The following terms are used in this report:

Uninsured: Those not currently covered by health insurance of any kind.

Covered California insured: Those who purchased insurance from Covered California – those who purchased for the first time in 2015 and those renewing plans from 2014.

Privately insured: Those who purchased private health insurance directly through an insurance company, not through Covered California.

Purchasers: The Covered California insured.

Non-purchasers: Those who have not purchased Covered California plans, i.e. the privately insured combined with the uninsured.

Covered California Website(s): There are two aspects to the Covered California online experience. The first is the general “.com” website and the second is the secure enrollment portal. Questions relating to the enrollment or renewal experience concern the enrollment portal. Shopping questions refer to both.

Covered California Outreach Campaign: For purposes of the survey, the outreach campaign consists of the work of the Covered California telephone service center, community representatives, insurance agents, health plan representatives, government social services agencies, employers and health professionals. In addition, events are part of the outreach campaign, including health fairs and events at schools and colleges. All were sources of information about what was available from Covered California.

Covered California Shopping Experience: The Covered California shopping experience refers to the experience that consumers had when they explored their insurance plan options and compared them.

Covered California News Coverage: News coverage refers to all news about Covered California on television, the Internet, radio, newspapers, or magazines whether positive, negative or neutral.

Penalty for non-purchase of Health Insurance: The non-purchase tax penalty, or individual mandate, refers to the fee that individuals who do not purchase health insurance are required to pay.

Health Insurance Purchase Subsidy: The purchase subsidy refers to the tax credit provided to individuals who meet certain income eligibility requirements. It offsets some of the cost of the monthly insurance premium.

Advertising Awareness: Advertising awareness refers to individuals’ ability to recall Covered California ads they may have seen or heard. Unaided awareness refers to the ability of respondents to recall Covered California (or the California Health Benefit Exchange) when asked where Californians can go to get health insurance

under the Affordable Care Act. Aided awareness refers to affirmative recognition of Covered California ads described by the interviewer. In this survey, we collected aided recall data on television ads only.

Insurance status: Insurance status classifies respondents' insurance status at the time of the interview. Respondents who had insurance were asked where they purchased their plan and were classified as privately insured if they purchased it directly through a health insurance company or classified as a Covered California enrollee if they purchased their insurance through the health insurance exchange. Uninsured respondents were those who reported that they had no coverage from any source. The survey did not include those with employer sponsored coverage or those with government sponsored plans.

Privately insured: In the report we use this term to refer to those with private insurance purchased from insurance companies directly rather than through Covered California.

Limited English Proficiency (LEP): Limited English proficiency refers to individuals who reported that their ability to speak English is less than "very well."

Federal Poverty Level (FPL): Federal Poverty Level refers to the poverty level as officially defined by the federal government. Only those with a total 2014 family income of greater than 138% of the FPL were interviewed in the survey.

Findings

Awareness of the Affordable Care Act and Covered California

Overall awareness of the ACA (90%) is now almost universal, up from 79% in the 2013 baseline survey. ACA awareness in 2015 is high across all survey subgroups. Those with incomes greater than 400% of the Federal Poverty Level were more likely to be aware of the ACA (94%), while those with incomes between 139% and 250% of the FPL were slightly less likely to be aware (88%). Older respondents had significantly higher awareness of the ACA than younger respondents; for example, awareness among 18-34 year-olds was 86% compared to 93% and 94% among 35-49 and 50-64 year olds respectively. Asians (76%), and those with Limited English Proficiency (LEP), were somewhat less likely to be aware (78%). The privately insured (92%) had a higher level of awareness than those who were insured through Covered California (90%) and the uninsured (88%). All of these differences, while statistically significant, are quite small. Tables 1a and 1b below show over-time trends in ACA awareness by insurance status and race/ethnicity.

Figure 1a. Awareness of Affordable Care Act by Survey Wave: Overall and by Insurance Status (%)

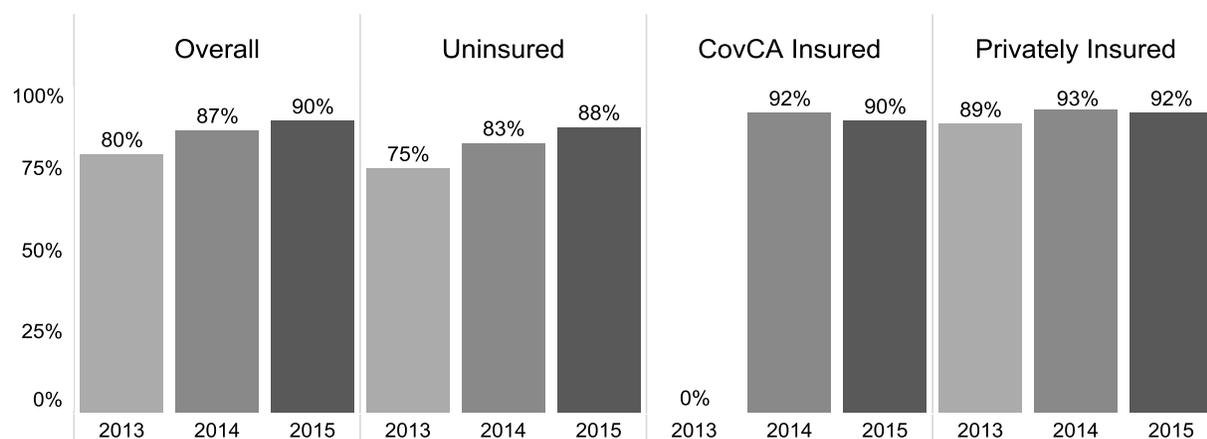
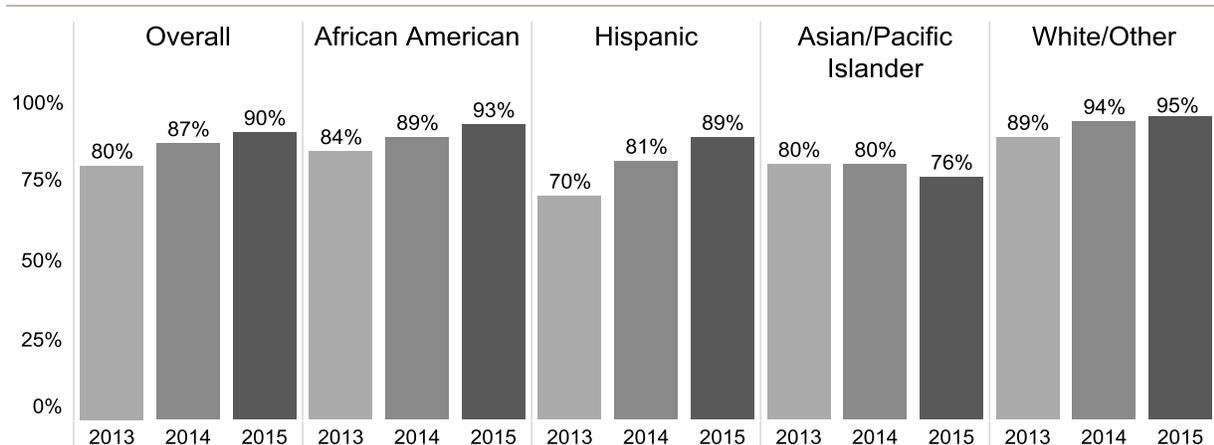
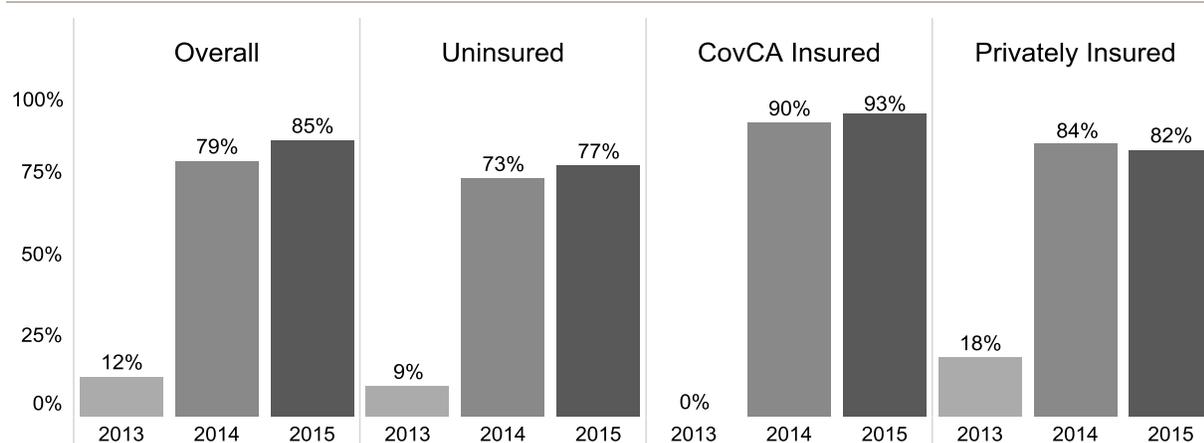


Figure 1b. Awareness of Affordable Care Act by Survey Wave: Overall and by Race/Ethnicity (%)



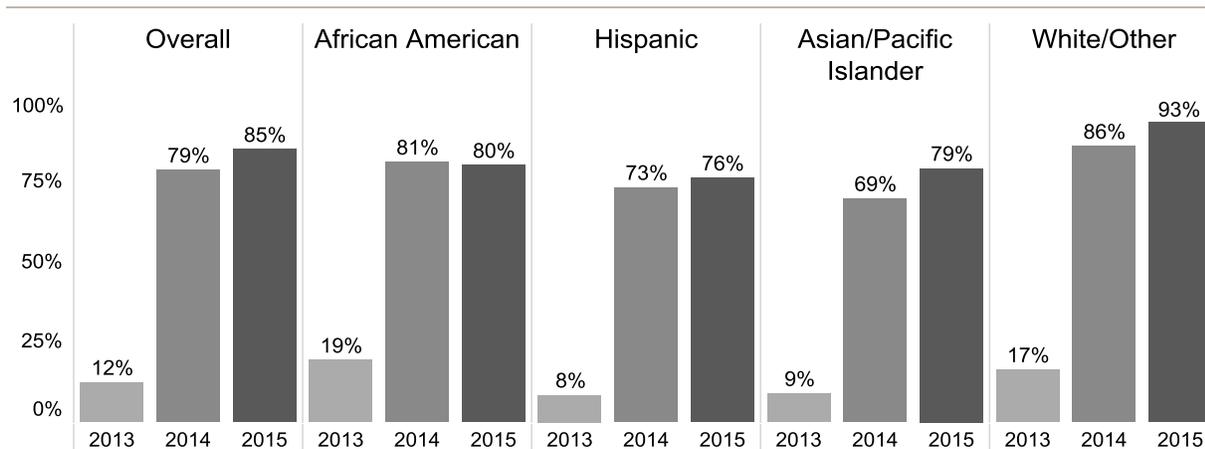
Awareness of Covered California was measured by a respondent’s ability to identify the Covered California name without prompting or, after being prompted, to mention it when asked where California residents can go to receive health insurance through the Affordable Care Act. Overall awareness of Covered California (85%) is high, up from 79% in the 2014 survey and 12% in the 2013 baseline survey. Overall awareness in 2015 was lower within some subgroups. Hispanics (76%), African Americans (80%) and Asians (79%) reported lower awareness levels compared with Whites/Others (93%). However, in each case the overwhelming majority of respondents reported Covered California awareness. Total awareness among the LEP (65%) was significantly lower. There are no significant differences in total awareness by age. Those with incomes between 139% and 250% of FPL (81%) were slightly less aware of Covered California, while those with higher incomes had higher overall awareness. Tables 2a and 2b below show over-time trends in awareness by insurance status and race/ethnicity.

Figure 2a. Awareness of Covered California by Survey Wave: Overall and by Insurance Status (%) ¹



¹ Among those 2014 survey respondents with income above 138% FPL, 77% were aware of Covered California.

Figure 2b. Awareness of Covered California by Survey Wave: Overall and by Race/Ethnicity (%) ²



Knowledge about Covered California

Knowledge about Covered California and what it offers was measured through ten true/false questions. Six questions have remained the same over all three survey waves while four questions were added in 2015 to assess new issues. Across all the items tracked over time, knowledge has improved significantly since the first survey in 2013.

Responses were tallied to create a knowledge index based on the percent of correct answers to the questions. Figure 1 shows the change in the knowledge index over the past three surveys. In 2013, respondents, on average, correctly answered 37% of the knowledge questions that are the focus of our tracking program. This has improved to 61% in 2015. This index measures only the six questions that have not changed since the baseline survey. The uninsured tended to lag behind other subgroups on some of these measures as did those with lowest incomes (139-250% FPL). Tables 3a and 3b show over-time trends by insurance status and race/ethnicity.

² Within the 2015 study population parameters (those with income above 138% FPL), the following are the figures on Covered California awareness in 2014 by race/ethnicity subgroups: African American 82%; Hispanic 72%; Asian/Pacific Islander 66%; White/Other 84%.

Figure 3a. Knowledge Index by Survey Wave: Overall and by Insurance Status (%)

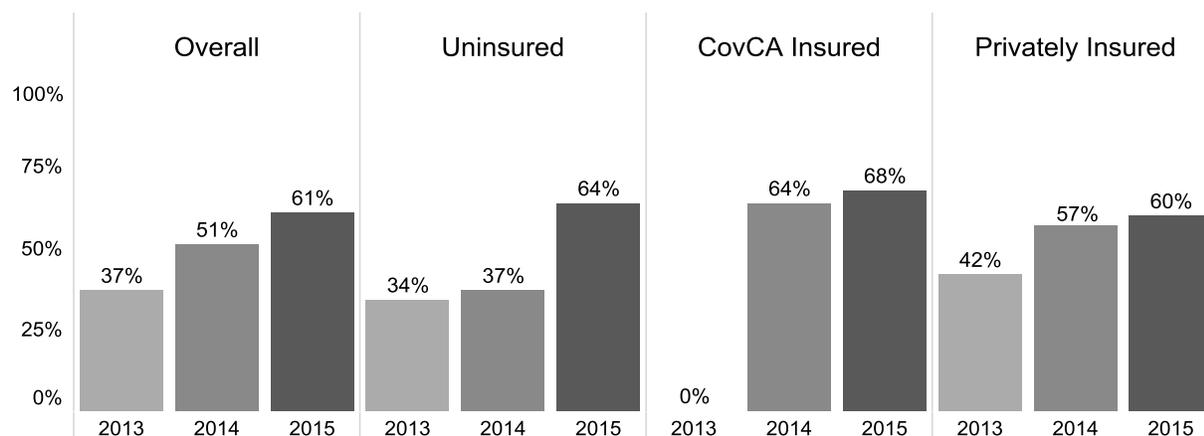
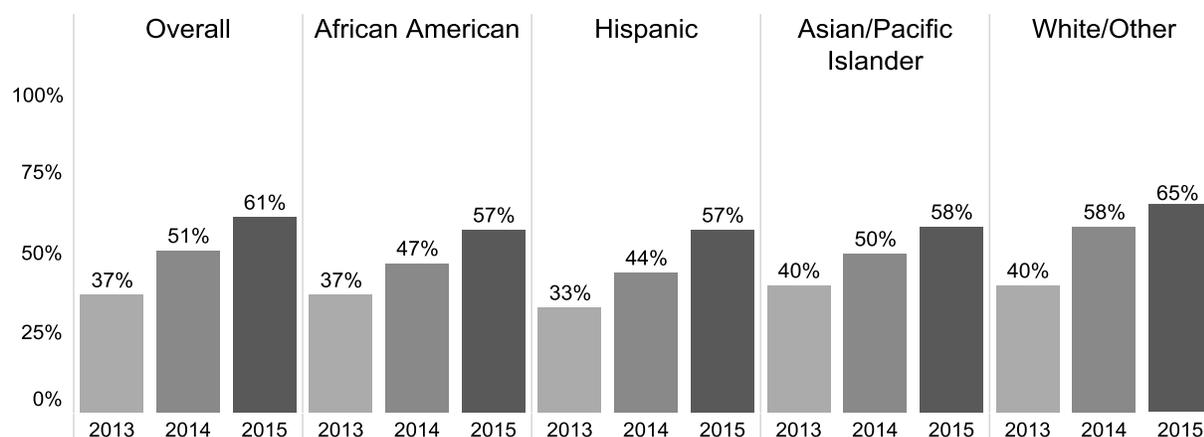


Figure 3b. Knowledge Index by Survey Wave: Overall and by Race/Ethnicity (%)



The survey closely examined knowledge on two specific issues: the availability of financial assistance (subsidy or tax credit) for lower income groups and the tax penalty for not having minimum essential coverage. The data shows that awareness of both the subsidy and the penalty has grown considerably over the past three years, to 73% and 82%, respectively, in 2015.

Further examination of the data on subsidy and penalty knowledge among respondents reveals the following differences among demographic groups:

Subsidy: Overall, 73% of respondents identified the correct answer. The uninsured and those who speak English less than well answered correctly only 64% and 68% of the time respectively. About a fourth of these two groups answered “do not know the correct answer” to this question.

Penalty: Overall, 82% of respondents answered the penalty question correctly. Nearly all insurance statuses, English proficiency, income, age and race/ethnic groups are equally aware of the penalty. The only two groups that appear to lag in penalty knowledge are African Americans and Asians, at 72% and 73% respectively.

Figures 4a-d present the over-time trend data on the two issues by insurance status and race/ethnicity.

Figure 4a. Knowledge about Subsidy by Survey Wave: Overall and by Insurance Status (%)

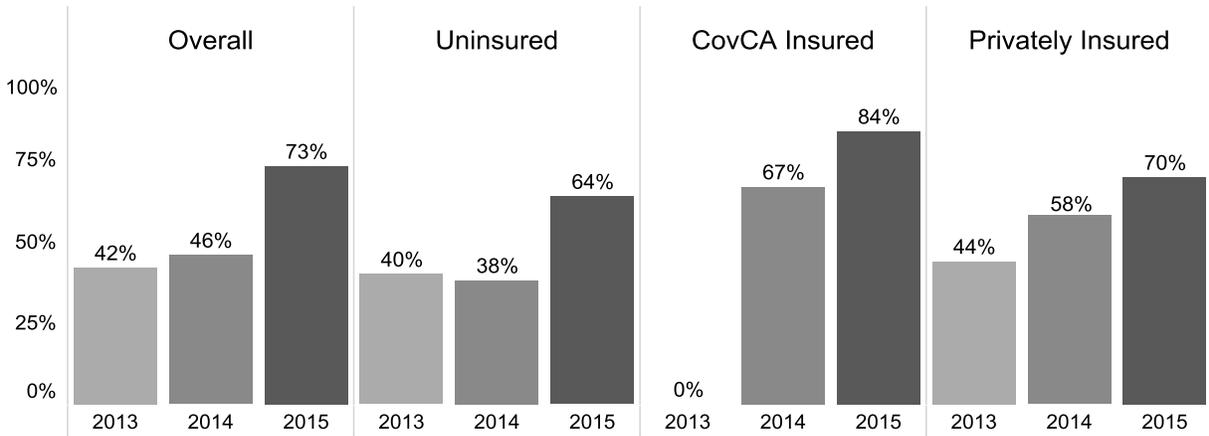


Figure 4b. Knowledge about Penalty by Survey Wave: Overall and by Insurance Status (%)

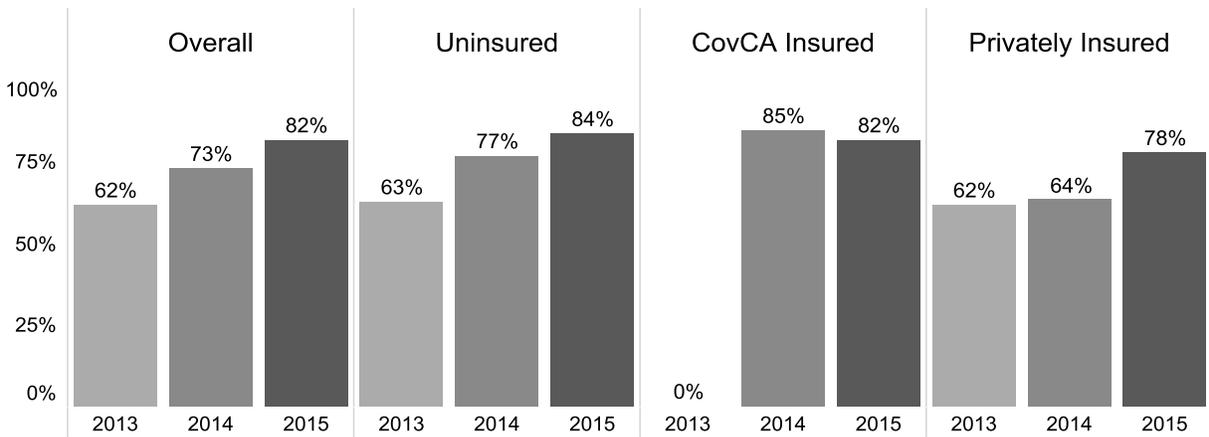


Figure 4c. Knowledge about Subsidy by Survey Wave: Overall and by Race/Ethnicity (%)

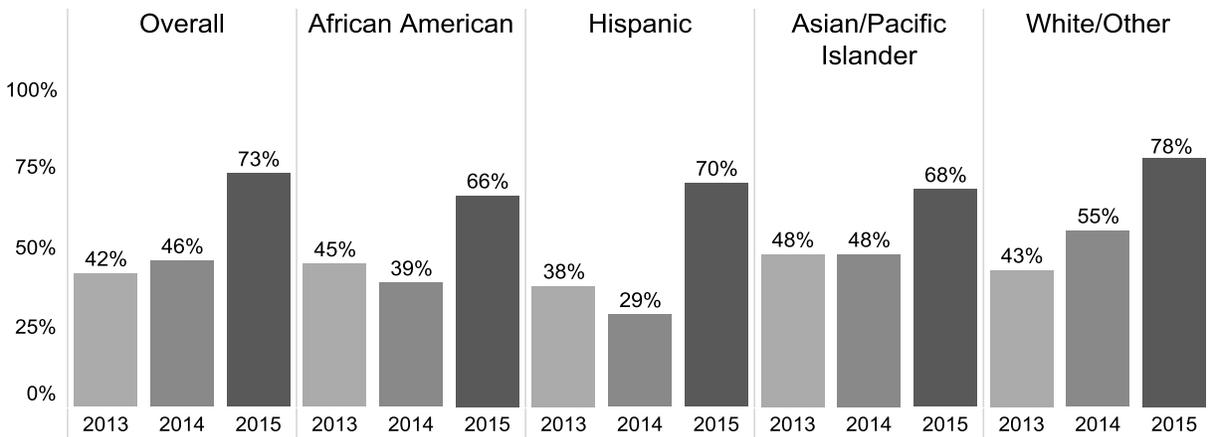


Figure 4d. Knowledge about Penalty by Survey Wave: Overall and by Race/Ethnicity (%)

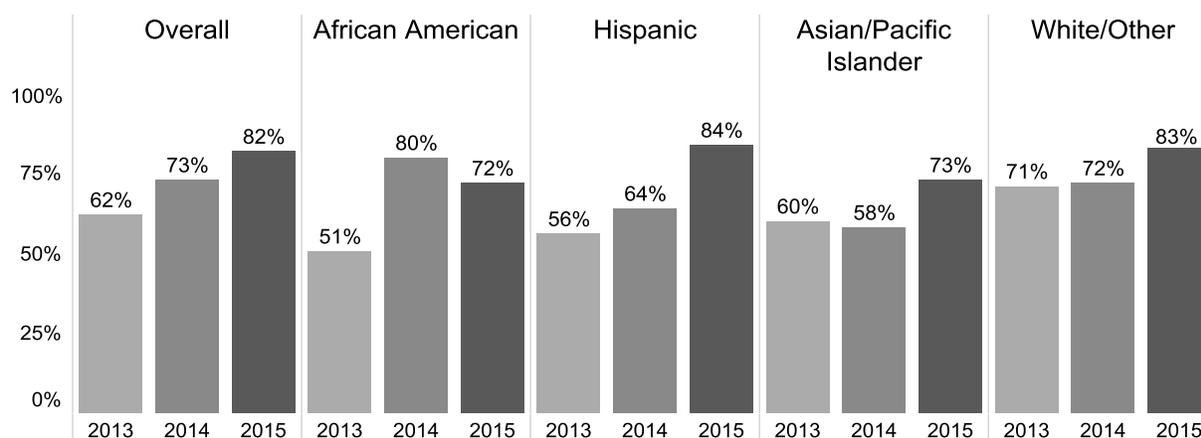


Figure 5 below presents the 2015 results on the subsidy and penalty questions by age, English proficiency, and income.

Figure 5. Percent in 2015 Who Know about the Subsidy and Penalty by Age, English Proficiency, and Income (%)

Subsidy Question: People with low and moderate incomes receive financial help through a subsidy or tax credit to reduce their monthly cost or premium. (TRUE)

Overall		73%
Current Age	18 to 34	70%
	35 to 49	76%
	50 to 64	76%
Speaks English Well	No	68%
	Yes	75%
Percent of Federal Poverty Level	138% to 250%	72%
	251% to 399%	74%
	400% plus	75%

Penalty Question: Most people who don't have at least minimum health insurance coverage will have to pay a penalty. (TRUE)

Overall		82%
Current Age	18 to 34	79%
	35 to 49	83%
	50 to 64	84%
Speaks English Well	No	81%
	Yes	82%
Percent of Federal Poverty Level	138% to 250%	82%
	251% to 399%	81%
	400% plus	81%

In addition to the subsidy and penalty questions, two questions are of particular significance for the marketplace. These questions, asked only in the 2015 survey, measure knowledge about the open enrollment and special enrollment periods.

Special Enrollment Period: Overall only 49% knew about the ability to enroll for health insurance due to special circumstances, with 31% responding “don’t know.” In terms of subgroups, the uninsured are significantly less knowledgeable (43%). All other groups are near the average.

Open Enrollment Period: Overall, knowledge about the open enrollment period was rather low. Fifty-nine percent responded correctly but a significant minority could not. African Americans (48%) and Asians (53%) are less knowledgeable on this subject, with African Americans being significantly less so. The uninsured (53%) and 18-34 year-olds (54%) are slightly less informed about open enrollment.

Figure 6 details these findings below.

Figure 6. Percent in 2015 Who Know about the Open Enrollment Period and the Special Enrollment Period: Overall and by Key Demographics (%)

Open Enrollment Question: Most people can sign up for health insurance through Covered California only during open enrollment, which happens only once a year. (TRUE)

Overall		59%
Current Age	18 to 34	54%
	35 to 49	60%
	50 to 64	65%
Race/Ethnicity	Hispanic	60%
	African American	48%
	Asian/Pacific Islander	53%
	White/Other	61%
Speaks English Well	No	57%
	Yes	60%
Insurance Status	Covered California	65%
	Privately Insured	58%
	Uninsured	53%
Percent of Federal Poverty Level	138% to 250%	57%
	251% to 399%	60%
	400% plus	62%

Special Enrollment Question: People who lose their health insurance because of special situations...can sign up for Covered California anytime during the year. (TRUE)

Overall		49%
Current Age	18 to 34	49%
	35 to 49	51%
	50 to 64	45%
Race/Ethnicity	Hispanic	46%
	African American	56%
	Asian/Pacific Islander	43%
	White/Other	51%
Speaks English Well	No	43%
	Yes	50%
Insurance Status	Covered California	46%
	Privately Insured	56%
	Uninsured	43%
Percent of Federal Poverty Level	138% to 250%	47%
	251% to 399%	46%
	400% plus	54%

Knowledge on the remaining items varied. On many, a majority of respondents gave correct responses, but there were sizeable numbers who could not. On one important issue, having to do with Covered California as the only place to go in order to receive premium assistance, only 40% responded correctly. These data will be useful in planning the next phase of consumer education efforts.

Awareness of Covered California Advertising

Advertising awareness includes both aided and unaided awareness of Covered California advertising. Unaided awareness was measured in a series of three questions that asked respondents to “consider all the ads you have seen or heard asking people to purchase health insurance through Covered California,” starting with the ad they remembered best. Respondents who remembered an ad were asked three probing questions about the message and execution to determine whether the ad they remembered was a Covered California ad or not. Those who correctly recalled at least one Covered California ad were classified as having unaided awareness.

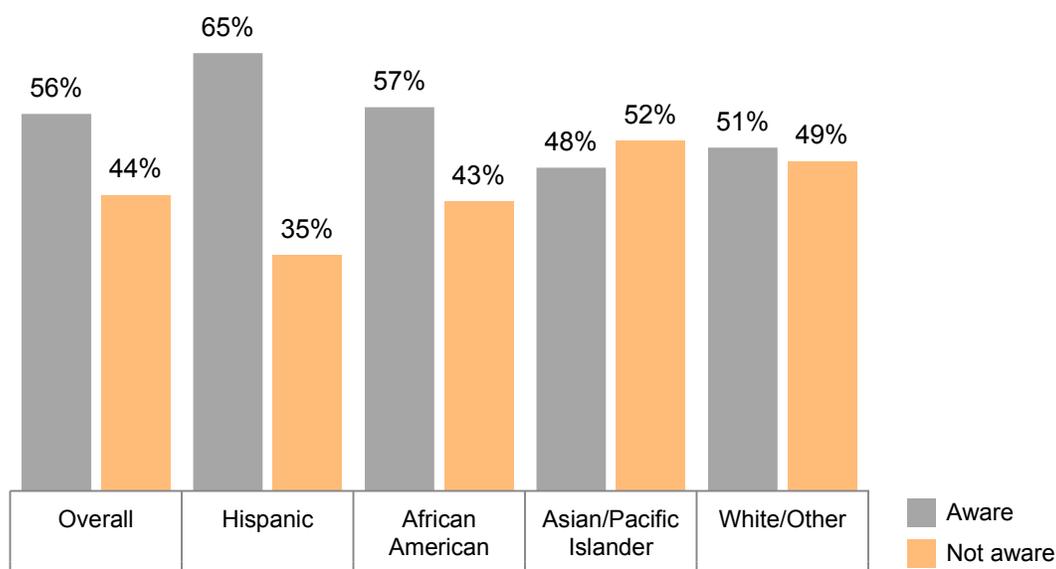
Measurement of aided awareness focused on major television ads only. The ads appeared in English, Spanish and several Asian languages. Respondents were first asked in which language they usually watch television and were asked about the ads that ran in the language(s) they named. The interviewer read a brief description of three or four ads in the language named by the respondent. Respondents were classified as having aided awareness if they indicated they had seen at least one of the ads.

Slightly more than half of all respondents (56%) recalled seeing Covered California advertising on either an unaided or aided basis. There was little difference in total awareness based on English language proficiency. There was a significant difference, however, in awareness by race/ethnicity, with Hispanics the most likely (65%) and Asians and Whites/Others (48% and 51% respectively) the least likely to be aware of Covered California advertising. No significant differences were observed by either age group or income level.

Awareness of ads in specific languages was also examined. Awareness levels varied by language of the ad. Forty-two percent of respondents were aware of the English language ads (asked of those who reported they most often watched television in English) compared to 64% awareness of Spanish language ads (asked of those who reported watch television most often in Spanish). The number of respondents watching ads in Asian languages was quite small. As a result, these data are not being reported.

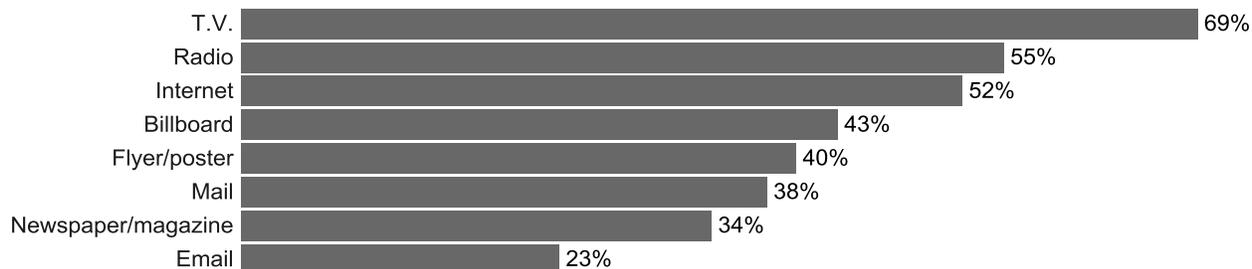
Few subgroup differences were observed with regard to awareness of the ads in different languages. Hispanics were significantly more likely to report awareness of the English language ads. They tended to have high recall of advertising generally. Interestingly, Spanish-speakers with a high level of English language proficiency had very high levels of awareness of the Spanish-language ads, possibly because they had seen essentially the same ad on English- and Spanish-language television.

Figure 7a. Awareness of TV Ads by Race/Ethnicity.



Respondents were asked to report the medium through which they recalled seeing Covered California advertisements generally as well as for the ads they recalled on only an unaided basis. Television and radio were the media most often mentioned in conjunction with unaided recall. Given how advertising was purchased, these ads had the broadest reach of any in the campaign. Internet, regular mail, billboards, and flyers were mentioned far less frequently. These other forms of advertising were mentioned more often, however, with regard to advertising generally.

Figure 7b. Media Where Recalled Advertising Ran (Ads Generally).

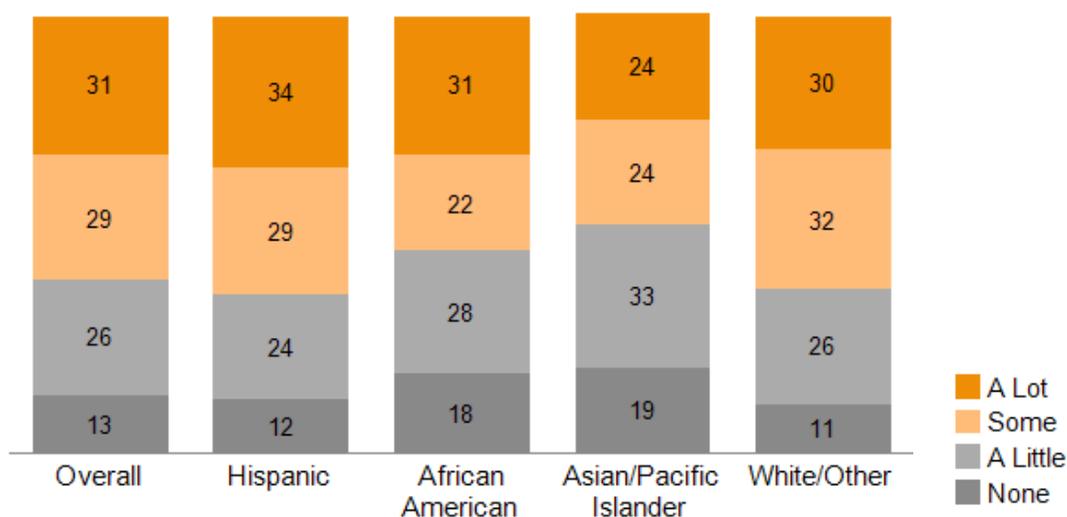


Exposure to News Coverage

Respondents reported very high levels of exposure to news coverage about Covered California. This is due, in part, to Covered California media outreach efforts, but even more to intense media interest in the ACA. Unlike the advertising questions, respondents were only asked one question about how much news coverage they had seen. About one-third of respondents said they had heard or seen “a lot” about Covered California in the news media and six in ten respondents said they had heard or seen either “a lot” or “some.” The study did not qualify the news coverage as positive, neutral or negative, and it did not attempt to assess whether the coverage was the direct result of media outreach efforts or other factors.

Those insured through Covered California reported slightly more news exposure, as did older respondents. Younger respondents and Asian/Pacific Islanders were less likely to report high levels of exposure.

Figure 8. Exposure to News Coverage (%)



Self-Reported Effects of Exposure to Advertising and News

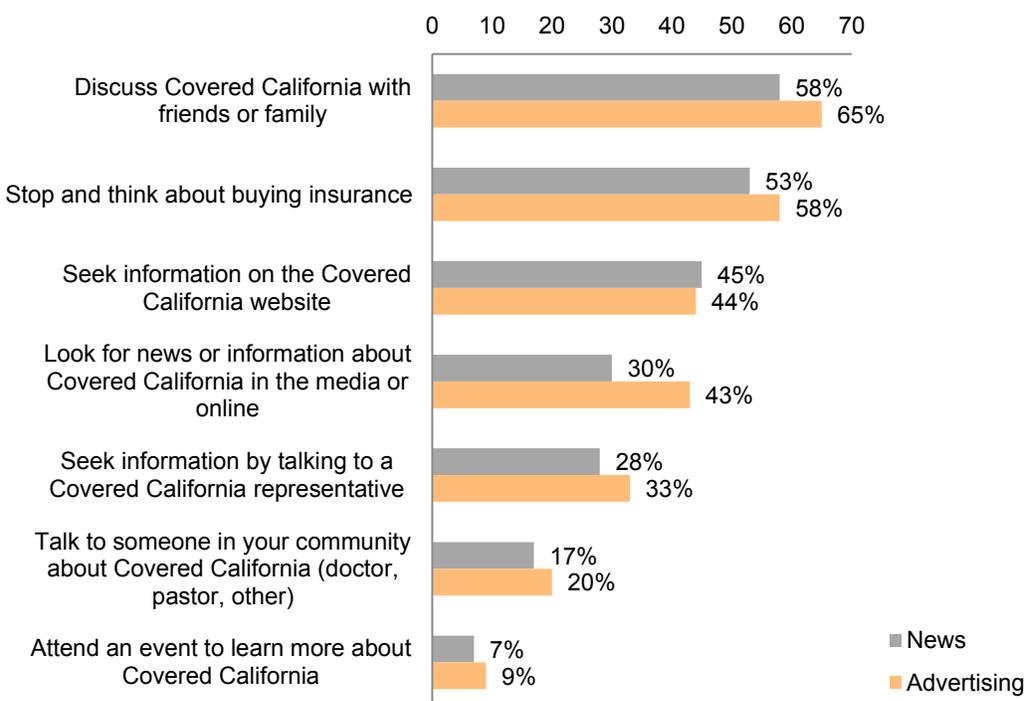
Respondents reported very high rates of information seeking and purchase consideration after exposure to Covered California advertising as well as news about Covered California.³ Sixty five percent of respondents reported that exposure to ads led them to discuss Covered California with friends and family. Fifty eight percent reported that exposure led them to think about whether or not to purchase insurance through Covered California and 44% reported that exposure led them to look for more information on the Covered California website. Regardless of whether the exposure was to advertising or news, similar effects were reported. For example, 58% of those exposed to news coverage discussed Covered California with friends or family, 53% thought about purchasing coverage, and 45% reported seeking more information on the website. The effects of ad exposure are surprising since respondents typically under-report the effects of advertising. The high rates of information seeking and purchase consideration, along with the similarity of the news and

³ Because self-reported data on campaign effects are subject to reporting bias on the part of survey respondents, these data alone should not be used to assess campaign impacts.

advertising data, suggest that the market has a very high level of interest in insurance in general and in Covered California specifically.

There were a number of subgroup differences on these measures, including the greater tendency of non-Whites, those with the lowest incomes, and 18-34 year olds to report effects of advertising or news in general. All three groups are priority audiences for the Covered California marketing and outreach campaign. In addition, there was a greater likelihood of those with LEP to seek out information in person rather than from the Internet and other sources.

Figure 9. Information Seeking after Exposure to News and Advertising



*Respondents could choose multiple responses. Responses may total more than 100%

Exposure to Website and Outreach Campaign Elements

Respondents were asked about their exposure to the Covered California website as well as the two key elements of the outreach campaign: contact with people knowledgeable about Covered California (e.g. Covered California representatives in the community, the telephone service center and insurance agents) and enrollment events. The following figure shows exposure to outreach campaign and the Covered California website⁴ over the past two surveys. More than half of respondents received information about Covered California from people knowledgeable about Covered California (56%) and from the Covered California

⁴ Though questions about exposure to outreach campaigns changed slightly between 2014 and 2015, the questions were roughly comparable.

website (58%), both significantly greater than the 2014 tracking survey results. Those receiving information from an event remained stable at approximately 12%.

These results can be seen in Figure 9 below.

Figure 10. Where Consumers Received Information about Covered California, 2014 and 2015⁵

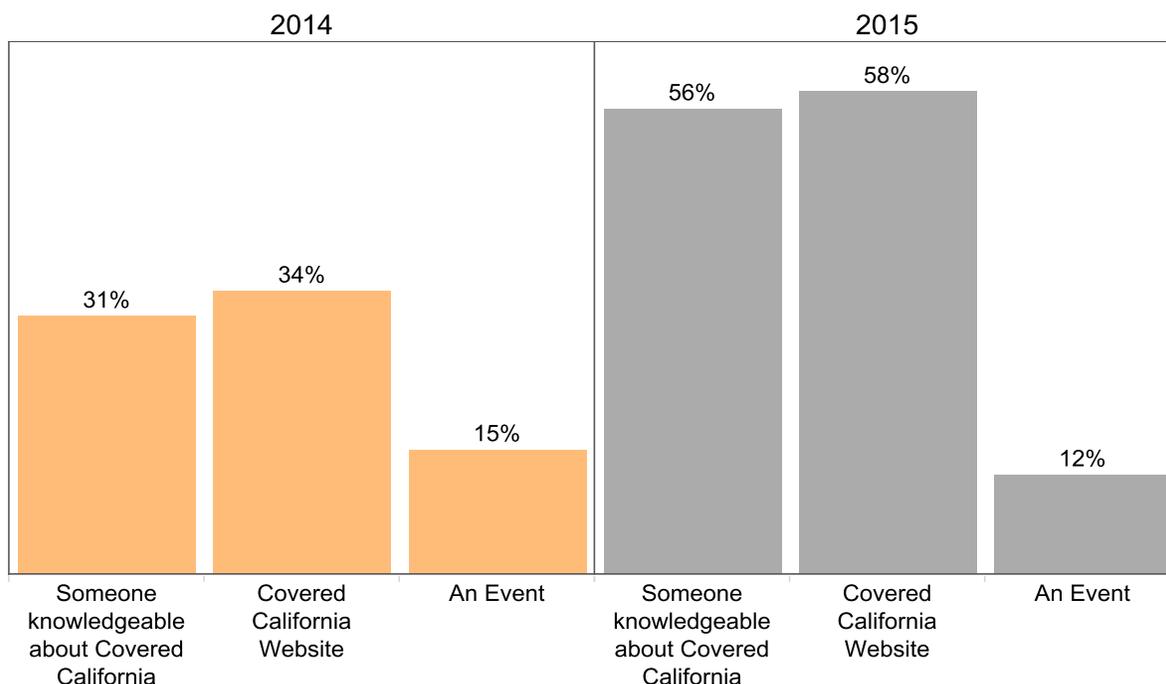


Table 1, below, summarizes respondent use of the Covered California website and the devices they used to access it. As reported above, more than half of the sampled consumers reported use of the website. Whites/Others and those with incomes 251% to 399% of FPL were more likely to use the Covered California website than others, while older respondents (50 to 64 years old) and those with incomes 400% of FPL or more were less likely to use the website. Large proportions of almost all the groups reported use of both computers and smart phones.

⁵ These 2014 results exclude those with family incomes between 100 and 138% FPL and hence may differ slightly from results released in the 2014 study. In that year, respondents with these incomes were included in the survey sample.

Table 1. Website Usage and Device Preferences Among Internet Users by Select Subgroups (%)

How do you use the internet? Multiple responses accepted	Usage	Devices Used For Access			
		Computer	Tablet	Smart Phone	Do not use Internet
Insurance Status					
Covered California	76	87	40	58	1
Privately Insured	44	88	53	71	1
Uninsured	54	76	47	67	2
Race/Ethnicity					
Hispanic	54	73	44	65	1
African American	60	89	50	78	0
Asian/Pacific Islander	56	90	39	63	2
White/Other	62	90	50	65	1
Speaks English Well					
Yes	62	86	49	67	1
No	47	75	35	57	2
Current Age					
18 to 34	61	83	53	78	0
35 to 49	59	82	53	65	1
50 to 64	53	88	39	43	3
Percent of Federal Poverty Level					
138% to 250%	58	82	39	61	2
251% to 399%	64	83	45	66	0
400% plus	52	89	59	70	1
Overall	58	84	47	65	1

Respondents were also asked more specifically about which of the knowledgeable sources they came into contact with. The most frequently cited sources of information were health plan representatives (27%), insurance agents (26%) and Covered California telephone service center representatives (24%). Community sources and events were less important. Significant differences existed across all the various types of subgroups (insurance status, race/ethnicity, language proficiency, age, and income), including the increased likelihood of Hispanics, and those without a high level of English proficiency, to make use of multiple sources, and for Asians to make use of insurance agents and employers. In addition, older respondents and lower income respondents were more likely to report use of multiple sources including agents, health plans, community sources and the telephone center. These results can be seen in Table 3 below.

Table 2. Knowledgeable People Who Provided Information about Covered California by Select Subgroups (%)

Talked to a knowledgeable person to get information about Covered California	Community representative ⁶	Agent ⁷	Social services worker	Health plan rep	Telephone service center	Healthcare professional	Employer
Insurance Status							
Covered California	20	34	13	34	42	15	12
Privately Insured	7	26	6	22	12	12	8
Uninsured	14	17	15	22	17	14	10
Race/Ethnicity							
Hispanic	18	25	16	30	28	15	11
African American	17	16	13	21	21	8	6
Asian/Pacific Islander	14	35	12	27	25	9	15
White/Other	9	26	6	24	22	14	8
Speaks English Well							
Yes	12	24	8	24	23	14	10
No	19	33	20	35	30	13	12
Current Age							
18 to 34	10	17	10	18	20	11	11
35 to 49	17	32	13	34	26	16	9
50 to 64	15	34	11	31	30	16	10
% of Federal Poverty Level							
138% to 250%	18	25	17	26	28	15	12
251% to 399%	11	26	9	30	25	13	9
400% plus	8	29	4	23	18	12	8
Overall	13	26	11	27	24	14	10

Events were not an important source of information generally, but events at churches drew 14% of African Americans and events at schools or colleges drew 10% of Hispanics.

⁶ “Covered California representative in my community”

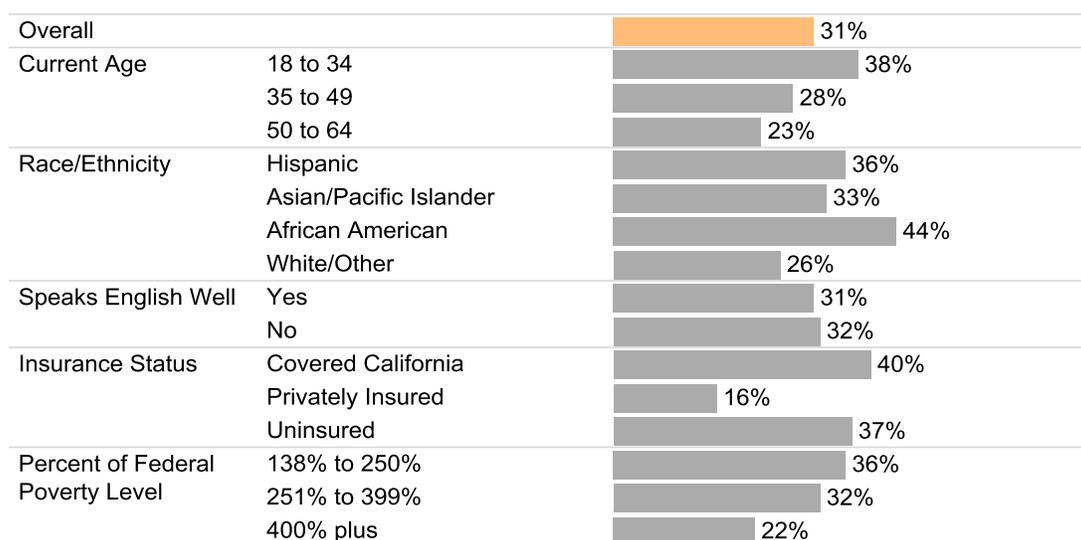
⁷ Insurance agent

Table 3. Event Types as Sources of Information by Select Subgroups (%)

I got information about Covered California at this type of event (multiple responses accepted)	Health fair	Class	An event at a church or other place of worship	An event at a school or college
Insurance Status				
Covered California	4	6	3	4
Privately Insured	3	3	1	5
Uninsured	6	7	3	8
Race/Ethnicity				
Hispanic	7	6	4	10
African American	6	8	14	5
Asian/Pacific Islander	7	4	2	5
White/Other	2	2	1	3
Speaks English Well				
Yes	4	5	3	6
No	7	3	3	6
Current Age				
18 to 34	4	6	3	9
35 to 49	6	3	3	5
50 to 64	5	3	3	3
Percent of Federal Poverty Level				
138% to 250%	7	6	3	6
251% to 399%	4	4	4	6
400% plus	3	2	2	5
Overall	5	7	2	6

About one third of consumers had a friend recommend purchase of insurance through Covered California. These data are presented in Figure 6 below.

Figure 11. Friends/Family Recommended Purchase of Insurance through Covered California By Key Demographics (%)



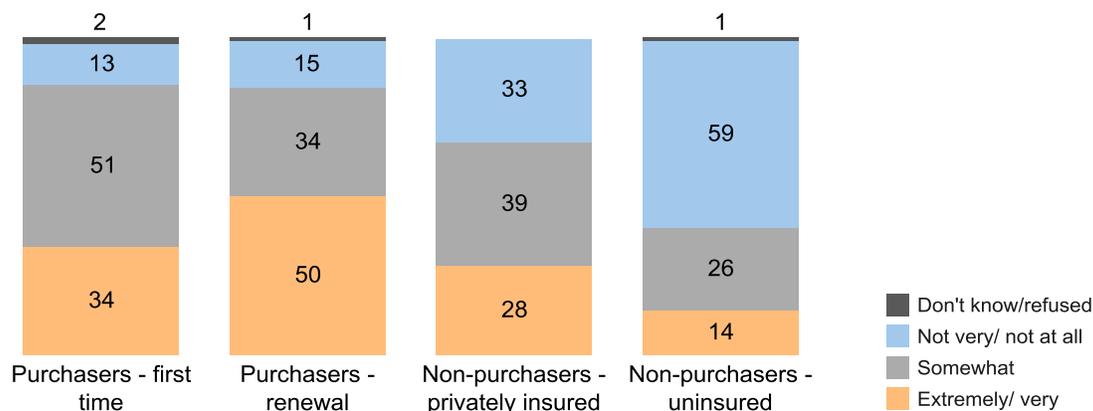
Experience Shopping in 2015

Respondents were asked a variety of questions relating to their shopping experience depending on their insurance status. Respondents were classified as either purchasers (those who were first-time purchasers or renewals) or non-purchasers (those who were either uninsured or privately insured). We found that about half of Covered California purchasers shopped in 2015. In addition, about four in ten non-purchasers shopped for health insurance in 2015 but only about half of these did so through Covered California.

Satisfaction with Website among Purchasers and Non-Purchasers in 2015

Satisfaction with the website as a place to shop or an enrollment portal varied significantly among purchasers and non-purchasers, and between renewals, first time purchasers, the privately insured and the uninsured. Of those using the Covered California website to renew their health insurance policy, 50% were extremely satisfied or very satisfied with their experience. New purchasers were more muted in their response, with only 34% reporting that they were very satisfied or extremely satisfied with it as an enrollment portal. Non-purchasers were asked about the website as a place to shop and, as the figure below shows, the vast majority of the uninsured were dissatisfied: sixty percent said they were “not very” or “not at all” satisfied with their shopping experience.

Figure 12. Satisfaction with Covered California Website by Covered California Insurance Status (%)

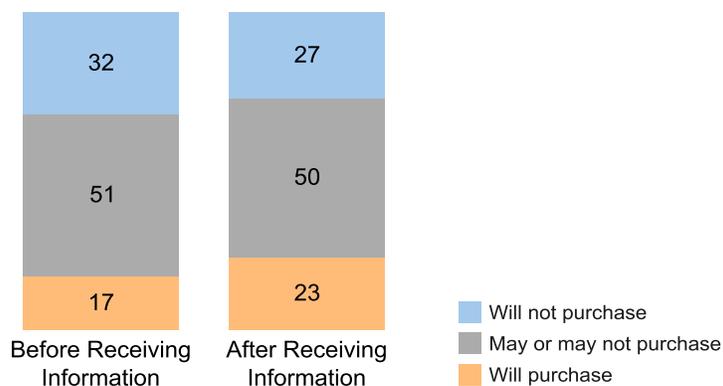


Purchase Intent among 2015 Non-Purchasers

Of those respondents who did not purchase health insurance in 2015, 15% indicated that they intended to purchase health insurance in 2016 through Covered California, 44% indicated that they might purchase health insurance in 2016 through Covered California, and 41% said that they would not purchase health insurance in 2016 through Covered California. The Figure below shows the data for the uninsured only.

As the display indicates, we asked about purchase intent both before and after reminding respondents about the subsidy, in an effort to gauge its impact. Among the uninsured, the size of the group committed to purchase increased modestly by five percentage points after they were reminded about the subsidy in the interview. Among certain subgroups, however, the increase was larger. Among non-purchaser Hispanics, those with the lowest incomes and those with LEP, there was a gain of 8-10 percentage points.

Figure 13. Purchase Intent of the Uninsured Before and After Receiving Subsidy Information (%)



Among all of those who said they would purchase a plan, saving money and gaining better access to care were the main motivations. The mandate was also important but for a smaller number of consumers. Among the uninsured, these were also the leading motivations. Among those who said they would not purchase a plan through Covered California in 2016, already having coverage, or expecting it through some other source, was the main reason. Concerns about the quality of coverage, ineligibility for subsidies, and price were also important concerns for some. Among the uninsured, the main barrier was price, followed by coverage concerns, already having/expecting to have coverage, and opposition to the ACA.

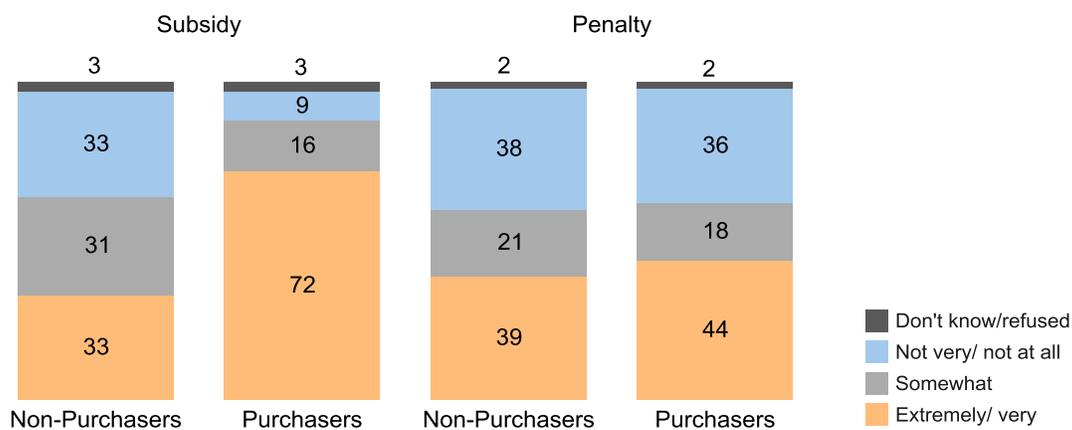
More Data on the Importance of Subsidies as a Motivator

When asked directly, 70% of 2015 purchasers who received a subsidy reported that it was a very or extremely important factor in their decision to purchase a plan from Covered California.

Importance of the Penalty as a Motivator for Purchasing Health Insurance

Almost of half of purchasers (44%) receiving a subsidy reported that penalties were a very or extremely important motivating factor in their decision to purchase a plan from Covered California. About 39% of non-purchasers who were not eligible for assistance reported that penalties would be a very or extremely important factor in their decision making.

Figure 14. Importance of Subsidy and Penalty as Motivators for Purchasing Insurance through Covered California by Insurance Status (%)



Appendix A: Complete List of Survey Objectives

The main objectives of this study were to assess:

- Trends with regard to consumer awareness of the ACA and Covered California,
- Covered California image and knowledge of its services,
- Advertising awareness,
- Exposure to news coverage about Covered California,
- Self-reported effects of exposure to the advertising and news coverage,
- Use of the website and exposure to the outreach campaign,
- 2015 shopping experiences,
- 2016 purchase intentions among the uninsured and those with other private plans,
- 2016 purchase motivations and barriers,
- Prior insurance history, and
- Differences in the above based on race/ethnicity, age and other important demographic characteristics.

Appendix B: Survey Questions

Section 1. Covered California Awareness, Image and Knowledge

Awareness of ACA and Covered California

- Have you heard, seen, or read anything about the Affordable Care Act, the health care law proposed by President Obama and passed by Congress in 2010?
- Have you heard or read anything about an organization Californians can go to get health insurance under the Affordable Care Act?
- Where can they go? (unaided)
- Have you heard or read anything about an organization called Covered California? (aided)

Covered California Image

- What is your general opinion of Covered California – Is it favorable or unfavorable?
- Please tell me about the reasons you have a favorable impression of Covered California.
- Please tell me about the reasons you have an unfavorable impression of Covered California.

Knowledge about Covered California

- Please answer the following (scale: True, False, Not Sure/Don't Know, Refused)
 - Covered California offers only government health insurance plans.
 - The health plans meet people's basic needs but generally are not as good as the plans sold elsewhere.
 - People with low and moderate incomes receive a financial help through a subsidy or tax credit to reduce their monthly cost or premium.
 - Covered California covers all medical services. You don't have to spend a certain amount of money before your insurances starts paying, and you don't have to pay anything when you visit a medical provider.
 - The only way to get information, compare plans and get health insurance through Covered California is by going online to their website.
 - Most people who don't have at least minimum health insurance coverage will have to pay a penalty.
 - Covered California is the only place low- and moderate-income people can get financial help through a subsidy or a tax credit to reduce their monthly cost or premium.
 - You can get health insurance through Covered California even if you have a pre-existing condition.
 - People who lose their health insurance because of special situations, like losing their job, can sign up for Covered California anytime during the year.
 - Most people can sign up for health insurance through Covered California only during open enrollment, which happens only once a year.

Section 2. Exposure to the Advertising and Outreach Campaign

Awareness of Advertising in Different Media

- Have you seen any advertising for Covered California in/on [television, radio, newspaper or magazine, email sent to you, mail, internet, billboard, flyer or poster]?

Unaided Advertising Awareness and Playback - Ad specifics: repeat for up to three ads

- Please consider all the ads you have seen or heard asking people to purchase health insurance through Covered California.
 - What do you remember seeing or hearing in the ad?

- Who was in the ad?
- What was the message?
- Where did you see or hear this ad (media channel)?

Recognition of Major Television Ads

- In what language do you watch television most often?

Questions about in-language ads

- (In respondents target language [English, Spanish, one of 3 Asian languages], up to three “real” television ads are described and 1 “dummy” ad is described.)

Information Seeking After Advertising Exposure

- Did you do any of the following after seeing the ads?
 - Stop and think about whether or not you or someone close to you should buy health insurance through Covered California
 - Talk to someone ... to get more information
 - Look for news or information about Covered California in the media or online

Information Seeking After Exposure to News

- How much news about Covered California have you seen or heard in the news media?
- Did you do any of the following after seeing or hearing news about Covered California in the media ...?
 - Stop and think about whether or not you or someone close to you should buy health insurance through Covered California
 - Talk to someone ... to get more information
 - Look for news or information about Covered California in the media or online

Exposure to the Outreach Campaign & the Covered California Website

- Have you gone to the Covered California website to get more information about Covered California?
 - Where did you hear that you could get information on the website – Was it ...?
 - An ad for Covered California
 - News story on TV, radio, a newspaper or the Internet
 - An event or organization in your community
 - A friend or family member
- Have you talked with any of the following people to get information about Covered California?
 - Someone representing Covered California in your community
 - An insurance agent
 - Someone at a government office that enrolls people in social services
 - Health plan representative
 - Someone at the Covered California telephone service center
 - A doctor, or someone else at a hospital or clinic
 - Your employer

Exposure to Events

- What about events? Did you get any information about Covered California from [an event]...?

- Where did you hear that you could get information through [an event]?
- Has a friend, family member or anyone else close to you recommended that you purchase health insurance through Covered California?

Sections 3 & 4. Prior Insurance Experience, Recent Shopping Experience, Motivators and Barriers

Insurance Status (First Time or Renewal classification question)

- Is 2015 the first year you have been insured through a Covered California insurance plan, or did your coverage first start in 2014?

Prior Year Insurance Experience (questions varied based on insurance status)

- Did you have health insurance for any month during 2014?
- For how many months did you have health insurance during 2014?
- Where did you get your health insurance for 2014?
- Did you have any type of health insurance during the months you were not insured through Covered California?
- Did you use the coverage you had in 2014?
- How satisfied were you with your 2014 plan?
- Did you shop for health insurance for 2015? By shopping, I mean getting information and comparing plans.
- Has there been a change in your income or the number of people covered by your insurance plan since you first signed up for coverage through Covered California for 2014?
- Were you able to report the change to Covered California?
- What did you do to report the change?

Shopping for Insurance (questions varied based on insurance status)

- Did you shop for your insurance for 2015 or did you let your plan renew automatically without shopping?
- Did you decide to keep the same plan or get a different plan?
- How did you shop at Covered California?
- Did you complete your enrollment/renewal on the Covered California website?
- How satisfied were you with your experience enrolling/renewal on the website?
- Did anyone help you with the enrollment/renewal process?
- Who is the primary person that you relied on for help?
- How satisfied were you with the help you received?
- What problems, if any, did you experience when you shopped for insurance through Covered California?

Importance of Plan Attributes

- How important was getting financial help in your decision to purchase insurance through Covered California?
- Most people who don't have health insurance will have to pay a penalty. How important was the penalty to your decision to get insurance?

Uninformed Purchase Intent

- You will have another opportunity to enroll in a health insurance plan through Covered California in late 2015 and early 2016. Which of the following describes what you will do during that time?

Informed Purchase Intent by FPL Tier

- [TIER 1 OR TIER 2] According to the information you provided about your family size and income, you WOULD be eligible for financial help if you enrolled in a health insurance plan through Covered California.

- You will have an opportunity to enroll in a health insurance plan for 2016 starting this fall (2015). Now that I have told you whether or not you would qualify for financial assistance, which of the following describes what you will do during that time?
- [TIER 3] According to the information you provided about your family size and income, you would NOT BE eligible for financial help if you enrolled in a health insurance plan through Covered California.
- Which of the following describes what you will do during that time?

Motivators & Barriers

- What are the main reasons you plan to get health insurance through Covered California during the next enrollment period?
- What are the main reasons you DO NOT plan to get health insurance through the Covered California during the next enrollment period?
- How likely are you to purchase health insurance through Covered California during the next enrollment period? (0-to-10 scale)
- [ASK ONLY to FPL TIER 3]. How likely would you be to purchase insurance through Covered California if something changed that made you eligible for financial help?
- Most people who don't have health insurance will have to pay a penalty. How important do you think the penalty might be to your decision to get or keep insurance in the future?

Screening Questions

- What is your current age?
- Are you currently covered by health insurance?
- Where did you get your health insurance?
- Did you actually complete enrollment and pay the plan for 2015 coverage? / Do you intend to do so?
- Did you purchase [your own health insurance] with an insurance company through Covered California or with an insurance company but not through Covered California?
- To the best of your knowledge, are you a legal resident of California?
- Including yourself, how many people are there in your family?
- For family size [], was your family income for 2014 under or over [138%-250% of FPL, 251%-399% of FPL?

Classification Questions

- Do you ever use a language other than English?
- What language is that?
- SPANISH, MANDARIN, CANTONESE, CHINESE (UNSPECIFIED), KOREAN, VIETNAMESE, TAGOLOG, JAPANESE, HMONG, FARSI, CAMBODIAN/KHMER, ENGLISH, OTHER LANGUAGE: specify
- Would you say you read English very well, well, a little, very little, or not at all?
- (I would like to be sure I know how you feel about your ability to speak English) Would you say you speak English very well, well, a little, very little, or not at all?
- [How do] you generally prefer to contact someone for customer service help, by [phone, email, online chat, text]? What would be your second choice?
- Do you use the Internet with a computer, tablet or smart phone or does not use the internet?
- Do you have an email address?
- Do you have a checking, savings or other type of account with a bank or financial institution that you use to pay bills?
- What is the highest grade in school or year of college that you have completed?
- No schooling or less than grade school, up to 8th grade, some high school (did not graduate), High school graduate, vocational or technical school (not college), some college, 4-year college graduate, post-graduate degree

- Are you of Hispanic, Latino, or Spanish origin? [“Hispanics and Latinos can be of any race.”] What is your primary racial heritage? Are you... White or Caucasian, Black or African American, American Indian or Alaska Native, Asian, Pacific Islander or Native Hawaiian, another race: specify
- Which of the following best describes your sexual orientation... Straight/heterosexual, Gay (IF MALE), Lesbian (IF FEMALE), Bi-sexual, Other: specify