

# CALIFORNIA HEALTH COVERAGE SURVEY

## Summary of 2023 Key Findings

## History and Objectives

The California Health Coverage Survey is an annual, web-based survey of Covered California consumers that seeks to better understand their experiences enrolling in coverage through Covered California and using that coverage to access health care. The survey is also known as Covered California’s 2023 “Member Survey.” It builds on the organization’s prior Member Surveys from 2015-2022.

The survey is designed to produce data and insights to advance several objectives, including the following:

- Tracking key performance indicators (KPIs) over time
- Understanding consumers’ experiences at various points in the consumer journey
- Identifying opportunities and strategies for improving enrollment and retention
- Identifying areas for targeted research and strategic initiatives
- Complementing administrative data with survey data to facilitate additional insight and reporting

The 2023 survey was conducted following the close of Covered California’s Ninth Open Enrollment Period and was designed to be representative of the following four consumer cohort populations (described in more detail on later slides):

 Renewing members  
  New members  
  Terminating members  
  Funnel/Canceled consumers

The set of four consumer cohorts constitutes the organizing principle for all aspects of this survey – informing sample design, instrument design, data preparation, analysis, and reporting.

# Data Collection Methodology

**Data Collection.** The survey was web-based and available in English and Spanish. Regardless of how a respondent was invited to participate in the survey (i.e., by mail or email), they were directed to a URL to complete the survey online. Respondents were provided a unique PIN to log in and complete the survey.

## Data Collection Summary.

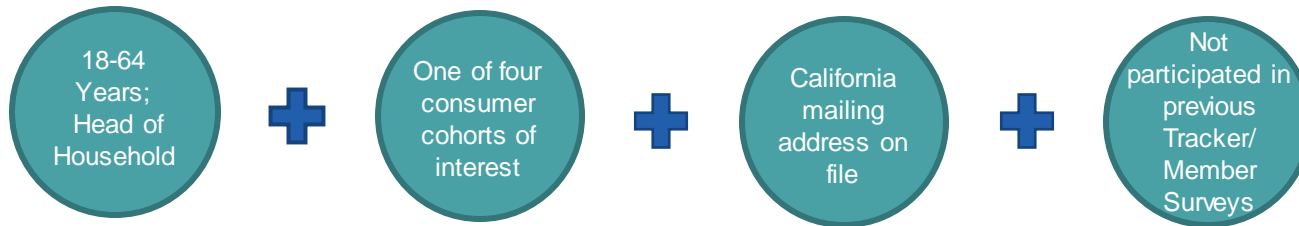
- Fielding period: Feb 20, 2023, through March 31, 2023 (6 weeks total)
- Protocol: Email-first protocol used
- Key dates:
  - February 20: Respondents with an email address were emailed an invitation followed by invitation mailing.
  - February 23: First email reminder was sent to non-responders.
  - February 27: Invitation mailing was sent with a \$1 bill as “prepaid incentive”. The envelope for the initial mailing included a clear section that would allow respondents to see the \$1 bill and increase the probability of respondents opening their mail.
  - March 13: The reminder mailing was sent to non-responders.
- Incentives:
  - \$1 bill “prepaid incentive” in mail invitation.
  - \$10 Amazon gift code post-paid incentive for survey completion was provided to non-Spanish dominant respondents, while a \$20 Amazon gift code post-paid incentive for survey completion was provided to Spanish dominant respondents.

**Reminder Approach.** All non-responders with a mailing address were mailed a letter on March 13, as well as one email reminder on March 9, and a last chance email reminder on March 23.

**Spanish-Dominant Outreach.** The Spanish dominant respondents had a lower response rate in previous years. Given the analytic importance of the Spanish dominant group, a \$20 incentive was offered to Spanish dominant respondents.

## Survey Methods

**Sample design.** The survey sample source was the 2023 Covered California administrative Member Database. Members eligible for inclusion were 18-64 years old head of household residing in California who were found eligible for Covered California by CalHEERs for the plan year, or had disenrolled from coverage in the last six months of the prior plan year.







### Fielding Details:

- Survey mode: Online
- Fielding period: February 20 to March 31, 2023 (6 weeks total)
- Survey length: Response times ranged from 15 to 30 minutes, depending on the consumer cohort (mean: 23 min)
- Languages: English and Spanish


### Recruitment Protocol:

- Invitations were sent via email and paper letter (with pre-paid \$1 incentives), along with reminders.
- Consumers received an additional incentive upon completion of the survey.
- The survey had 5,506 target completes, while 7,526 consumers completed the survey with 11% response rate.


# Study Populations

**A single survey with multiple cohorts:** This survey integrates four different groups of respondents into key populations of interest to Covered California: new enrollees , renewing enrollees , prior year enrollees who have terminated , and those found eligible who either didn't pick a plan, or chose a plan but never paid the first month's premium (cancelled/funnel) .


**Key groups for analysis:** The survey cohorts are sorted into key groups for analysis.

 Open Enrollment (OE) Engaged Pool

All consumers who had been found eligible for Covered California by CalHEERS, and had either enrolled, or otherwise “engaged” by seeking information about plan options or actively submitting an application for coverage.

 Current year (CY) members

All consumers who picked a plan during the open enrollment (including active and passive renewals), and paid their first month's premium.

 Prior year (PY) members

All consumers who were enrolled in the last 6 months of the prior plan year, including a combination of those who renewed coverage for 2023 (renewing) with those who dropped.

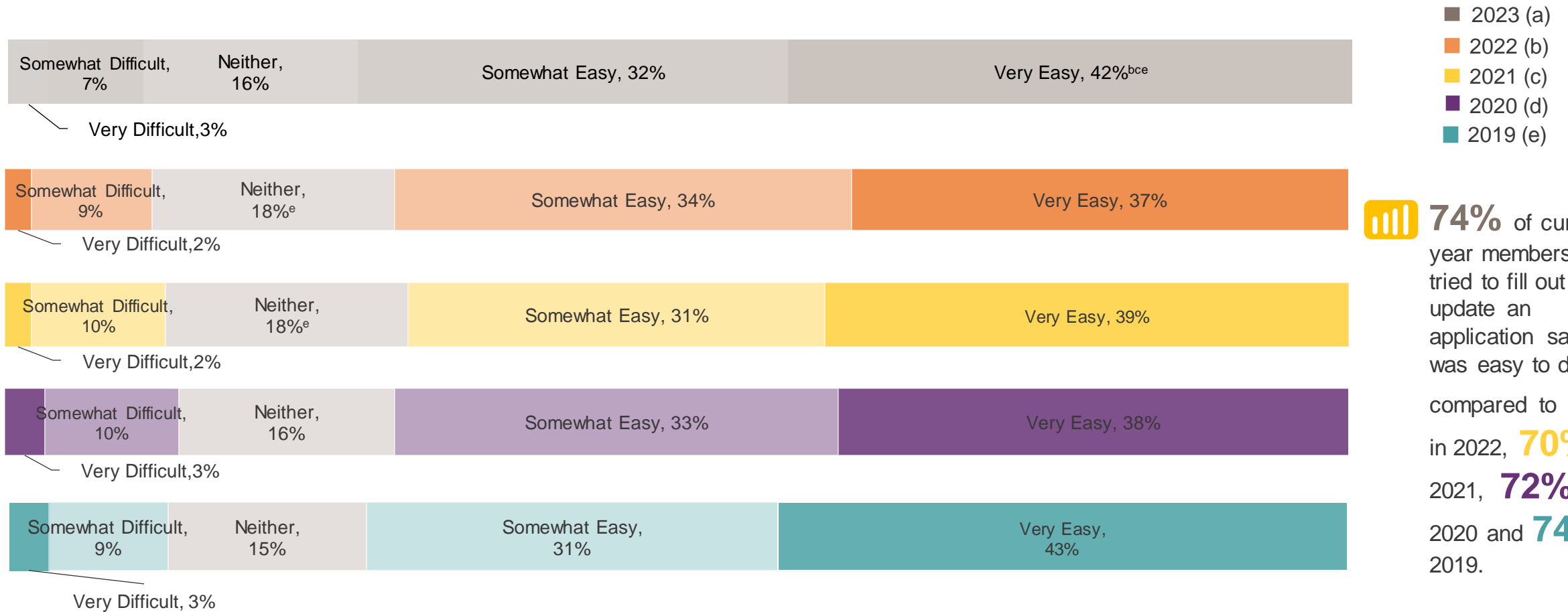
**Example Content Domains:**

- Applying for coverage
- Experience using website
- Type of help or information needed
- Reasons for (not) enrolling
- Sources of assistance
- Awareness of financial help
- Shopping and comparing plans
- Likelihood to recommend
- Health plan value
- Sources of coverage before Covered CA
- Sources of coverage after Covered CA
- Access to care
- Health plan ratings and experience
- Delay in care due to cost



# Ease of Applying for Coverage

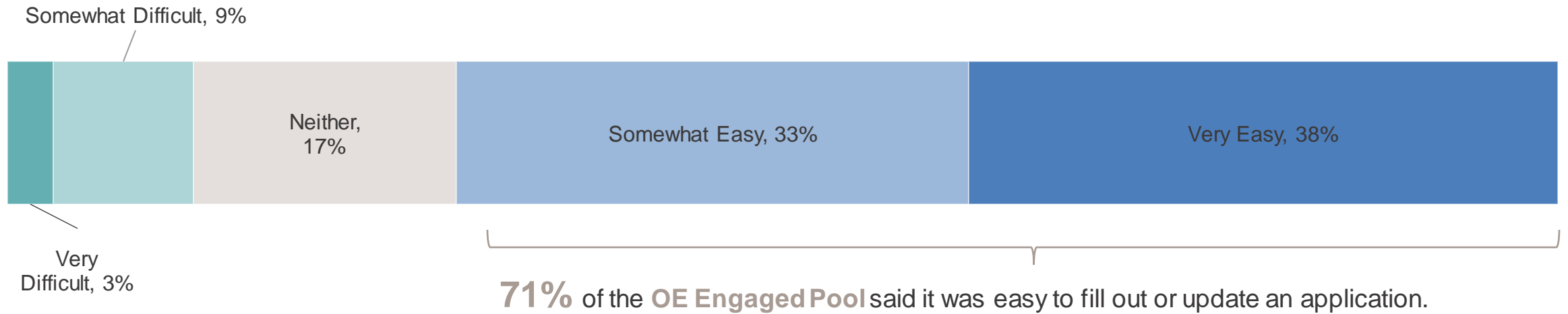
Q. How easy or difficult was it to fill out or update the Covered California application for (2019, 2020, 2021, 2022, 2023)?



Q31. "...As a reminder, the Covered California application asks for information like social security number, household size, address, and income." All current year members: (2019) n=2,180; (2020) n=4,439; (2021) n=1,810; (2022) n=3,017; (2023) n=3,091. 95% CIs not shown here. Excludes those who responded 'not applicable. N=225.' Subscript letters signify if a value is significant at the p<0.05 level, compared to other years.

# Ease of Applying for Coverage

Q. How easy or difficult was it to fill out or update the Covered California application for 2023?

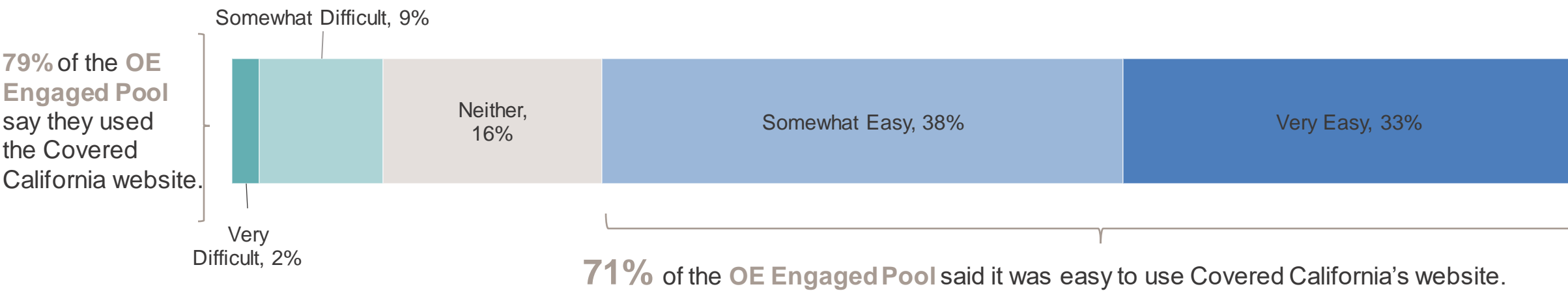


**i** Within the OE Engaged Pool, **74%** of the new consumers who enrolled in coverage reported that it was somewhat easy or very easy to fill out the application, compared to only **65%** of consumers in the Open Enrollment cohort who did not complete the enrollment.

Q31. "...As a reminder, the Covered California application asks for information like social security number, household size, address, and income." OE Engaged Pool: n=1,883; Engaged Funnel/Canceled Consumers: n=643; New Members: n=1,240. 95% CIs not shown here. Excludes those who responded 'not applicable'; n = 116. Respondents that declined to respond to Q31 are not included in this analysis.

## Ease of Using the Website

Q. Overall, how easy or difficult was it to use Covered California’s website?



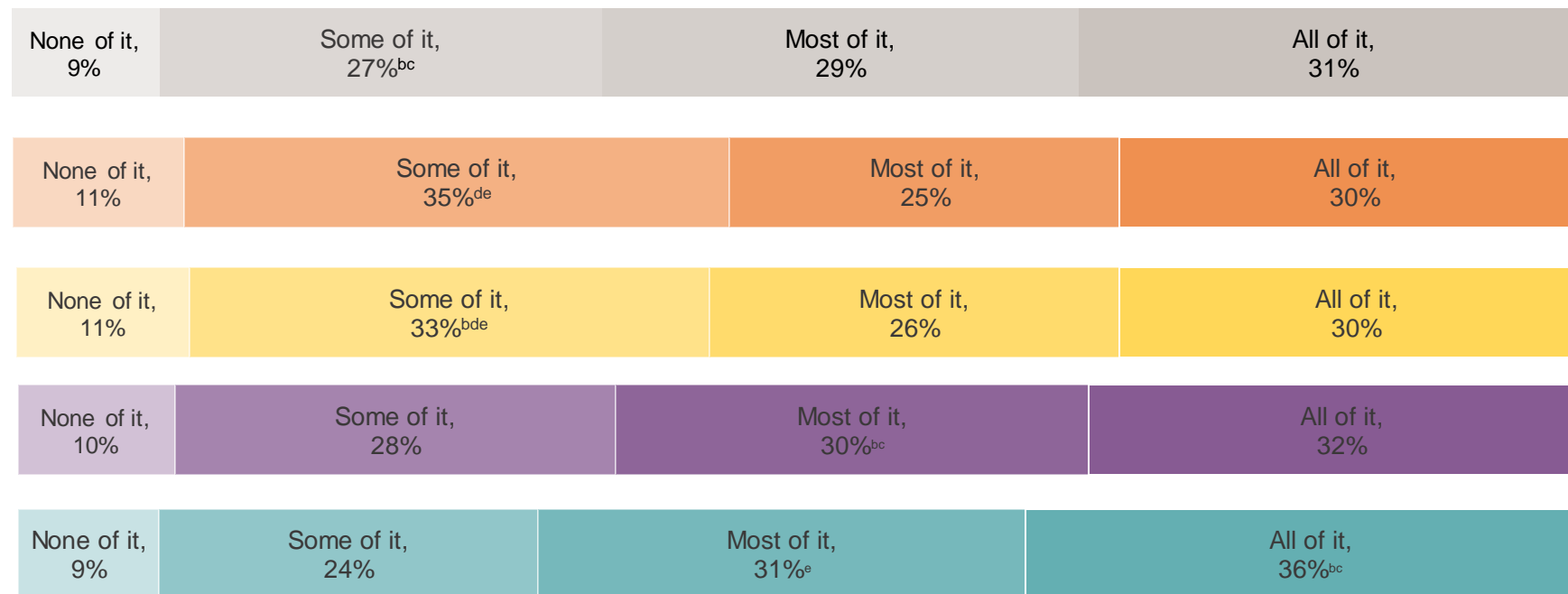
**i** Within the OE Engaged Pool, **65%** of the cancelled/funnel members and **73%** of new members say it was easy to use the website.

Q32. “During the 2023 enrollment period, did you personally visit Covered California’s website, [www.CoveredCA.com](http://www.CoveredCA.com)?” OE Engaged Pool: n = 1,883.  
 Q33. “Overall, how easy or difficult was it to use Covered California’s website?” OE Engaged Pool, excluding respondents who did not use the website: n = 1,499.



# Global Measures of Needing and Getting Help

## Q. How much of the help or additional information that you needed were you able to get?



**45%** of 2023 current year members said they needed additional help or information during Open Enrollment, compared to **46%** in 2022, **49%** in 2021, **54%** in 2020, and **50%** in 2019.

- 2023 (a)
- 2022 (b)
- 2021 (c)
- 2020 (d)
- 2019 (e)

**i** Fewer CY Members needed help and information during Open Enrollment in 2022 and 2023 compared to prior years.

Q37. "Think about when you looked into Covered California or tried to enroll in or renew a plan for 2023. Did you ever feel like you needed help or additional information during this process?" 95% CIs: 2018 (57%-62%); 2019 (46%-53%); 2020 (52%-56%); 2021 (46%-52%); 2022 (44-49%); 2023 (43%-48%). All current year members: (2018) n=4,382; (2019) n=2,327; (2020) n=4,792; (2021) n=1,983; (2022) n=3,334; (2023) n=3091. (N declined=12).

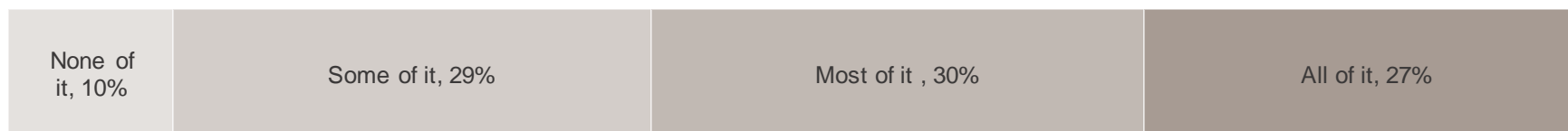
Q37B. 95% CIs not shown here. Current year members that say they needed help or additional information: (2018) n=2,623; (2019) n=1,256; (2020) n=2,621; (2021) n=1,048; (2022) n=1,576; (2023) n=1,504. Excludes the 3% (2018), 2% (2019), 3% (2020), 4% (2021), 10% (2022), and 4% (2023) of CY members who responded 'not sure.' (N declined=3)

Subscript letters signify if a value is significant at the p<0.05 level, between years. Respondents that declined to respond to Q37/Q37B are included in the analysis, but not shown.

## Global Measures of Assistance, by Cohort

52% of the 2023 OE Engaged Pool say they needed help or additional information, including 52% of new members and 50% of engaged funnel/cancelled consumers.

Q. How much of the help or additional information that you needed were you able to get?



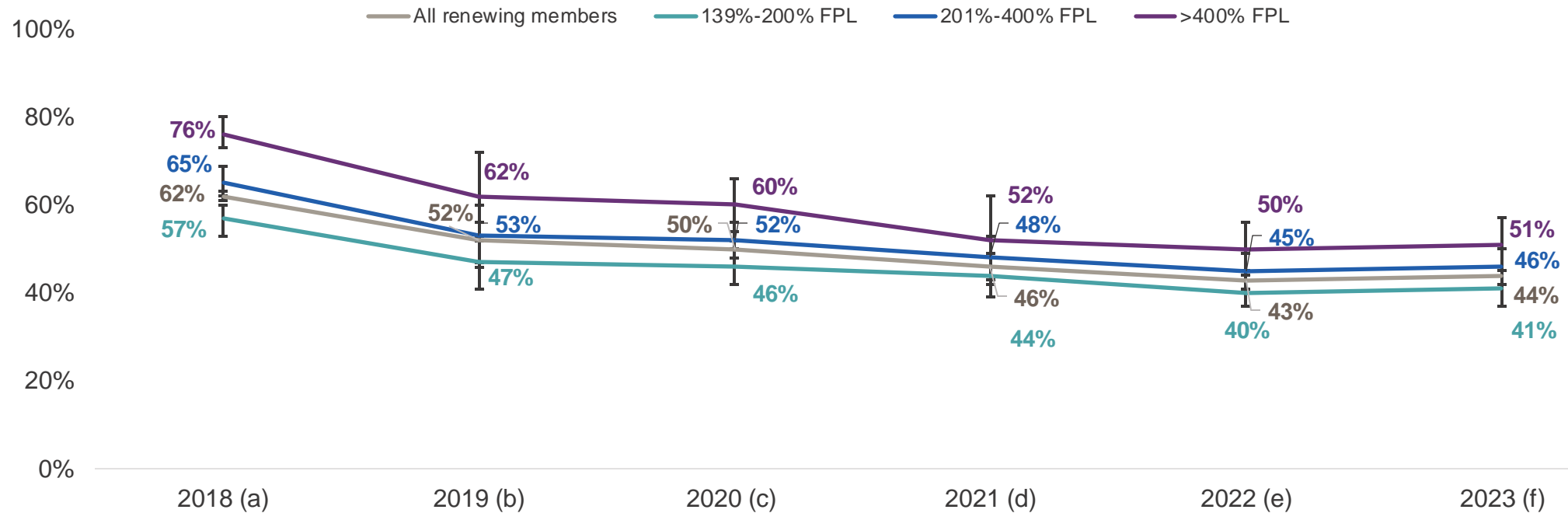
57% of the OE engaged pool that needed help were able to get all or most of it.

- i** Among the OE Engaged Pool, fewer consumers who did not complete enrollment (funnel/cancelled) were able to get most or all of the help they needed (40%) compared to consumers who completed enrollment (62%).
- i** Among the 57% of the Open Enrollment cohort who did not complete the enrollment (funnel/cancelled) and who needed help and were *not* able to get all or most of the help they needed, 23% are currently uninsured. This suggests that there is an opportunity to provide additional assistance to funnel and cancelled consumers.
- i** When assessing the type of help consumers reported needing, we see some differences among demographic subgroups. For example, 38% of respondents who identified as Latino reported needing help filling out an application, compared to 24% of respondents who identified as White.

Q37. "Think about when you looked into Covered California or tried to enroll in or renew a plan for 2023. Did you ever feel like you needed help or additional information during this process?" 2023 OE Engaged Pool: n=1,883. Q37B. Of those who say they needed help or additional information. 2023 OE Engaged Pool: n=974; 2023 Engaged Funnel/Cancelled Consumers: n=317; 2023 New Members: n=657. Q40F "Did you personally want or need... help filling out the application?" OE Engaged Latino: n = 526; OE Engaged White: n = 611. Respondents that declined to respond to Q37/Q37B and Q40F are included in the analysis, but not shown here.

# Shopping and Comparing Plans Among Renewing Members, by Current Year Combined FPL

Percentage of renewing members who shopped and compared plans during the most recent Open Enrollment period before renewing or enrolling in their health plan.



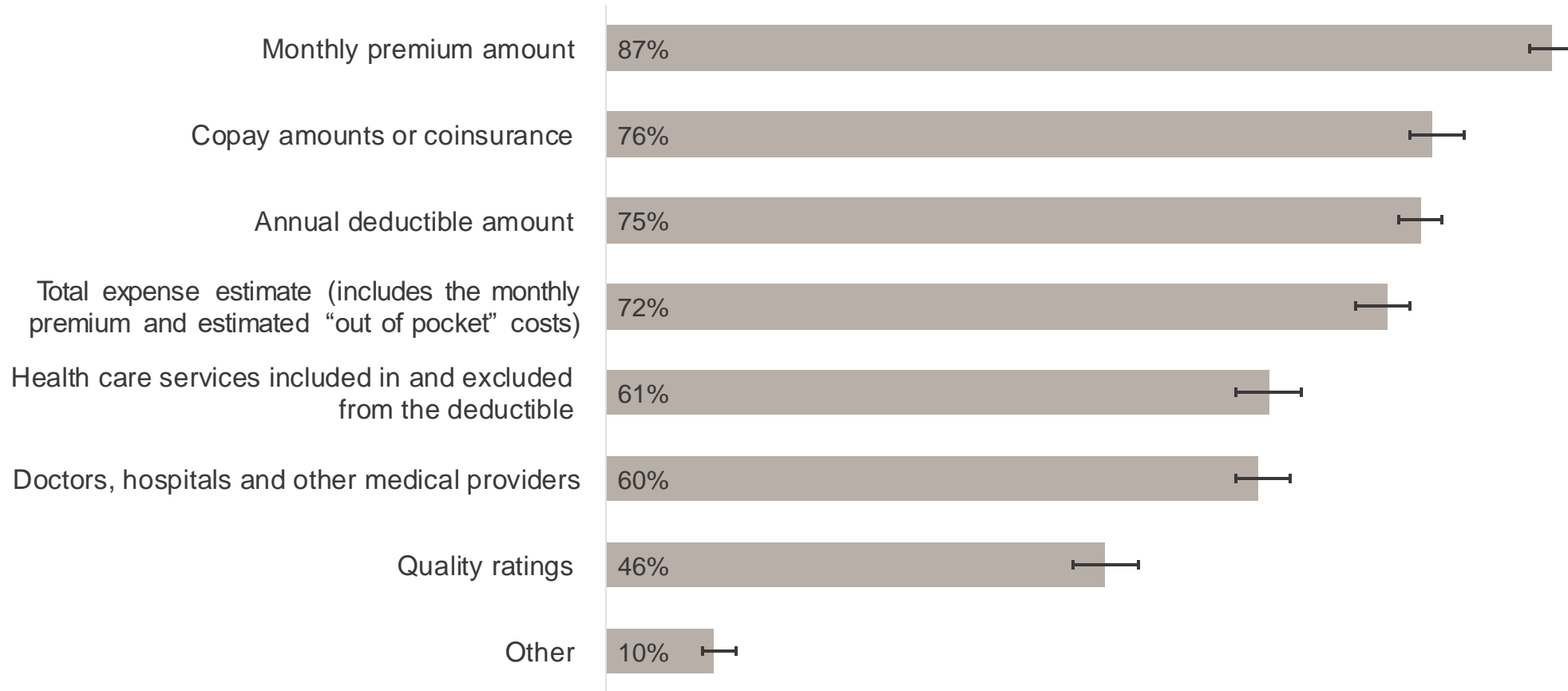
Since 2018, the percent of renewing members who have shopped and compared has declined (62% in 2018 to 44% in 2023). While there has been a decline across all FPL groups, the largest percentage point decrease was among renewing members with incomes >400% FPL, and the smallest decrease among those with incomes 139%-200% FPL.

Q46. "During enrollment periods, some people shop and compare plans. Others automatically renew the plan they had the year before or choose a new plan without shopping and comparing. Did you shop and compare plans during the (2018, 2019, 2020, 2021) 2022 enrollment period before renewing or enrolling in your current health plan for (2018, 2019, 2020, 2021) 2022?" Between 2018 and 2020 there were minor wording changes to this item. All renewing members: (2018) n=3,119; (2019) n=1,410; (2020) n=2,397; (2021) n=1,095; (2022) n=2,126. 139%-200% FPL: (2018) n=1,258; (2019) n=642; (2020) n=876; (2021) n=474; (2022) n=822. 201%-400% FPL: (2018) n=1,337; (2019) n=501; (2020) n=798 (2021) n=452; (2022) n=857. >400% FPL: (2018) n=178; (2019) n=201; (2020) n=636; (2021) n=119; (2022) n=345.

# Aspects of Plans Compared, Among Shoppers

**Q. When you looked into health plans for 2023 through Covered California, which aspects of plans did you compare?**

Percentage Responding “Compared” for each Aspect



Q51. “Here are some aspects of plans someone might compare when deciding which plan to choose. When you...?”  
 Current year members that shopped: n=2,167. Response options for each aspect of plans: “compared”; “did not compare”; “not sure.”

## Most Important Factors in Enrollment, Besides Monthly Premium Amount

Q. What was the most important factor in your decision to enroll in or renew the plan you have for 2023?	New Members Previously Enrolled in ESI n=311	New Members Previously Uninsured n=152	Renewing Members n=1,205	All CY Members n=1,899
Keeping the same plan as before	12% <sup>c</sup> (8%-16%)	6% <sup>c</sup> (3%-12%)	44% <sup>ab</sup> (41%-47%)	40% (37%-43%)
Choice of doctors or hospitals	25% <sup>bc</sup> (20%-30%)	13% (9%-20%)	14% (12%-17%)	15% (13%-17%)
Range of benefits covered or having a specific benefit covered	11% (8%-15%)	19% (13%-27%)	10% (8%-13%)	11% (9%-13%)
Copay/coinsurance for using services	14% (10%-18%)	18% (13%-26%)	9% (7%-11%)	9% (8%-11%)
Having a plan with a specific health insurance company	17% (12%-22%)	11% (7%-18%)	7% (5%-8%)	8% (6%-9%)
Annual deductible amount	9% (6%-13%)	13% (8%-20%)	6% (5%-8%)	7% (5%-8%)
Copay/coinsurance for prescriptions	5% (3%-9%)	7% (4%-7%)	5% (4%-6%)	5% (4%-6%)
Other	8% (5%-11%)	11% (6%-17%)	4% (3%-5%)	4% (3%-5%)
Total	100%	100%	100%	100%

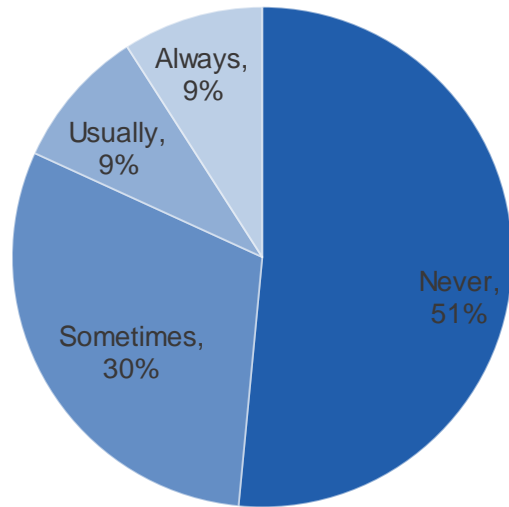
**i** **37%** of 2023 Current Year Members said monthly premium amount was the most important factor in deciding to renew or enroll in their 2023 plan. This above table shows the most important factors, other than premium amount.

**i** Among renewing members who did not select “Monthly Premium Amount” as the most important factor in their decision to enroll, keeping the same plan as before was the most important factor for re-enrolling in their coverage; for new members previously enrolled in ESI who did not select “Monthly Premium Amount”, the choice of doctors and hospitals was the most important factor; for new members who were previously uninsured and who did not select “Monthly Premium Amount”, the range of benefits and the choice of doctors or hospitals were the most important factor.

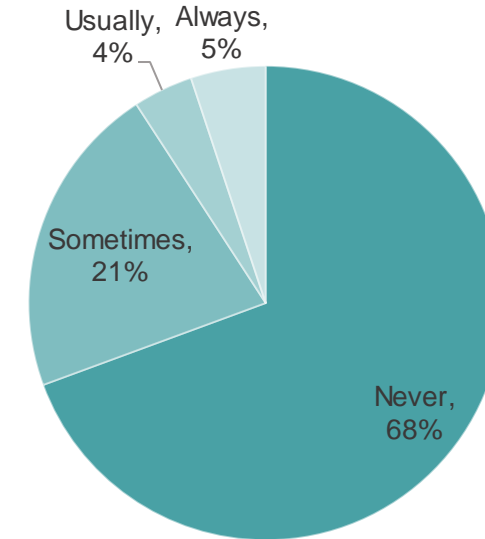
# Delaying Care Due to Cost Concerns

Q. While enrolled in your plan through Covered California in 2022, how often did you...

...delay visiting or not visit a doctor because you were worried about the cost?



...delay filling or not fill a prescription because you were worried about the cost?



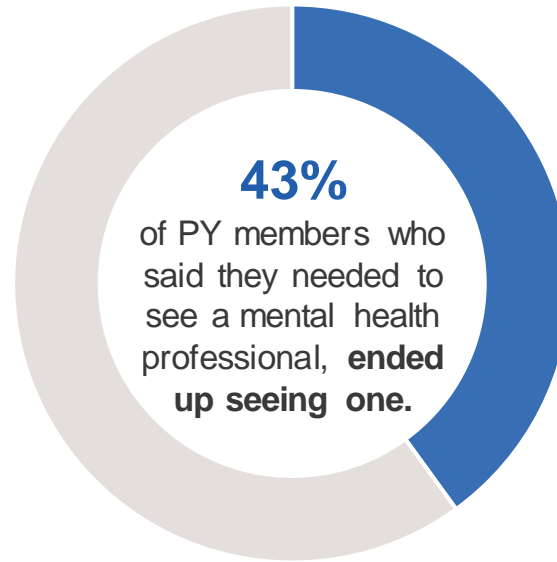
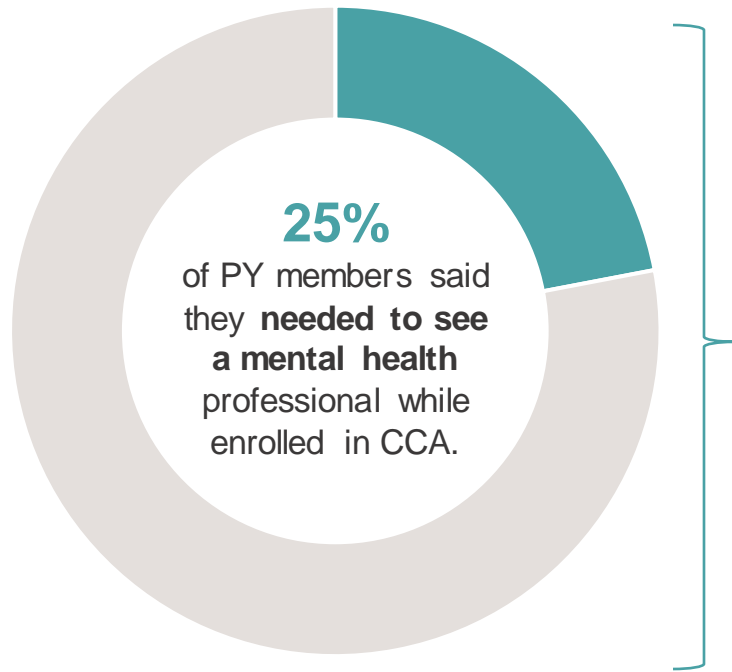
Prior Year Metal Tier	% Who Ever Delayed A Visit
Bronze or Catastrophic (n=1,033; a)	60% (56%-63%) <sup>bcd</sup>
Silver 70 and 73 (n=766; b)	51% (46%-55%)
Silver 87 and 94 (n=966; c)	41% (38%-45%)
Gold or Platinum (n=421; d)	38% (33%-44%)

Prior Year Metal Tier	% Who Ever Delayed Filling Rx
Bronze or Catastrophic (n=1,033; a)	35% (31%-38%) <sup>d</sup>
Silver 70 and 73 (n=766; b)	33% (29%-37%)
Silver 87 and 94 (n=966; c)	29% (25%-32%)
Gold or Platinum (n=421; d)	24% (19%-29%)

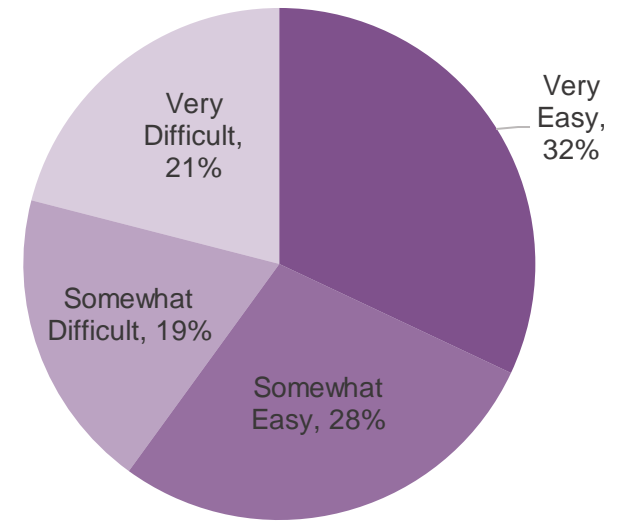
Q67. All prior year members: n=3,186. 95% CIs: Always (8%-10%); Usually (8%-11%); Sometimes (28%-32%); Never (49%-53%). Respondents who declined to answer Q67 are included in this analysis but not shown here.

Q68. All prior year members: n=3,186. 95% CIs: Always (4%-6%); Usually (4%-5%); Sometimes (19%-23%); Never (66%-70%). Respondents who declined to answer Q68 are included in this analysis but are not shown here.

# Mental Health Care Access while Enrolled



**Ease of accessing a mental health professional, among the PY Members who needed and saw a mental health professional**



**60%** of PY Members, who needed a mental health provider, and reported seeing one, said it was easy to do so, while enrolled in Covered California in 2022.

QX65A. "While enrolled in your plan through Covered California in 2022, was there ever a time when you felt that you might need to see a professional because of problems with your mental health, emotions or nerves or your use of alcohol or drugs?" All PY members: n=3,186. Respondents who declined to answer QX65A are included in this analysis but not shown here.

QX65B. "While enrolled in your plan through Covered California in 2022, did you see a mental health provider?" PY members who responded "Yes" to QX65A: n=785. Respondents who declined to answer QX65B are included in this analysis but not shown here.

QX65C. "While enrolled in your plan through Covered California in 2022, how easy or difficult was it to see a mental health provider?" PY Members who responded "Yes" to QX65B: n=341. Respondents who declined to answer QX65C are included in this analysis but not shown here.