NORC at the University of Chicago

Covered California's 2025 Member Survey

Public Report

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CALIFORNIA HEALTH COVERAGE SURVEY

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Background & Methods

NORC at the University of Chicago

Background of the Member Survey

Overview

- The Member Survey is a survey of Covered California's consumers that seeks to understand their experiences enrolling in coverage through Covered California and using that coverage to access health care.
- The survey is fielded annually immediately following the close of Open Enrollment (OE).

History

- **2018 – 2025**: Covered California has contracted NORC at the University of Chicago to conduct the survey since 2018.
- **2015 – 2016**: Covered California conducted an earlier version of the Member Survey in 2015 and 2016.

Note: This study follows a cross-sectional design on an annual basis; we can observe aggregate trends across time, but the Member Survey is not a longitudinal study of individual consumers.

Target Populations: Consumer Cohorts

- The Member Survey is designed around the following five “consumer cohorts” target populations:

Renewing Members
New Members
Funnel Consumers
Terminating Members
Cancelled Members

- All aspects of the Member Survey revolve around these cohorts (and combinations thereof) – including sample design, instrument development, data preparation, analysis, and reporting.
- The defining characteristics of each consumer cohort (for the purposes of this study) are laid out on the following slide.

Study Definitions of Consumer Cohorts

Consumer Cohort	Effectuated member in 2024	Had eligibility determination for 2025 during OE	Had a plan selection on record for 2025	Effectuated member in 2025
Renewing Members	x	x	x	x
Terminating Members	x	Some, not all	Some, not all	
New Members		x	x	x
Cancelled Members		x	x	
Funnel Consumers		x		

See appendix for further details.

Combinations of Consumer Cohorts

The consumer cohorts combine to form the following three overarching target populations of interest that form the basis of analysis and reporting:

Renewing Members
Terminating Members

Prior year (PY) Members

Renewing Members
New Members

Current year (CY) Members

New Members
Cancelled Members
Funnel Consumers

Open Enrollment (OE) Pool

2025 Member Survey Fielding Overview

Fielding Period: February 26, 2025 – April 11, 2025

Survey Mode: Mail-to-web design

Survey Languages: English and Spanish

Median Survey Duration: 19 – 23 minutes (depending on consumer cohort)

Recruitment/Outreach Modes: Mailed invitations with reminders via mail and email (where possible)

Incentives: $1 prepaid incentive (sent with mailed invitation); $10 postpaid incentive (e-gift card) ($20 for Spanish-dominant respondents)

Sample Design

Sampling Source: Covered California's administrative data file at the end of Open Enrollment

Sampling Eligibility Criteria:

- 18–64 years old
- Listed as head of household
- Had a California mailing address on file

Stratification: The sample was stratified by consumer cohort, with Funnel Consumers and Cancelled Members combined into one group/stratum.

Large Oversamples: Open Enrollment consumers who were referred to Covered California from county eligibility systems, but who did not have recent history of Medi-Cal coverage.

Sample "Boosts": Black consumers and Spanish-dominant consumers across all cohorts ("boost"=small increase to ensure representativeness)

Overall Outreach Sample: n=54,251

Note: The sampling eligibility criteria listed are criteria for inclusion in the sample frame. Additionally, out of concern for respondent burden and data quality we exclude that were previously surveyed in prior years for the Member or Tracker surveys or other ongoing Covered California data collection efforts.

2021–2025: Member Survey Response Rates

	2021	2022	2023	2024	2025
New Members	8.5%	11.7%	12.8%	9.5%	10.2%
Renewing Members	7.5%	10.5%	10.8%	9.5%	9.5%
Terminating Members	6.3%	10.3%	10.7%	9.6%	9.1%
Funnel/Cancelled Consumers	5.9%	9.1%	10.2%	9.3%	8.4%
Combined Sample	7.1%	10.4%	11.1%	9.5%	9.3%

2021–2025: Member Survey Sample Sizes

	2021	2022	2023	2024	2025
New Members	1,141	1,720	1,825	1,293	1,183
Renewing Members	1,148	2,325	1,985	2,966	827
Terminating Members	872	1,926	1,657	802	457
Funnel Consumers	1,033	1,921	2,059	1,697	2,407
Cancelled Consumers					
Combined Sample	4,194	7,892	7,526	6,758	4,874

Statistics

Small Base Sizes: Estimates based on n<200 are noted with asterisk (*); those based on n<100 are noted with two asterisks (**). Estimates based on small sample sizes should be interpreted with caution.

Rounding: Figures might not total to 100% due to rounding.

Confidence Intervals: Where presented, confidence intervals assume a 95% level of confidence.

Statistical Significance Testing: When comparing estimates for mutually exclusive sets of consumers, statistical tests have been conducted to determine whether the difference between the sets of consumers is statistically significant at the 95% level of confidence.

- Sets of consumers are labeled with letters (e.g., a, b, c); if the difference between the estimate for a given set of consumers and a set labeled "b" is statistically significant, the estimate will have a "b" superscript next to it (e.g., 44% ^{b}).
- Reminder: When we say that a difference is "statistically significant," this means that we can be relatively confident that there is a nonzero difference between the two sets of consumers in the population on the measure in question.

Note: Statistical significance tests were not conducted for overlapping subgroups.

Engaged Open Enrollment Pool

Consumers in the Open Enrollment Pool

Cohort Combination: The Open Enrollment (OE) Pool consists of the following three consumer cohorts:

New Members
Cancelled Members
Funnel Consumers

Open Enrollment (OE) Pool

Engagement: Most of this section focuses on the "engaged" subset of the Open Enrollment pool, which includes all New Members, all Cancelled Members, and the Funnel Consumers who self-report engaging Covered California in some way during Open Enrollment (e.g., starting an application, looking into plans, etc.).

Sample Sizes: The estimates in this section are based on the sample sizes below; please note that Funnel Consumers and Cancelled Members are combined into one group for the purpose of analysis and reporting.

- New Members: n=942
- Funnel Consumers & Cancelled Members: n=1,945
- Engaged Funnel Consumers & Cancelled Members: n=787

- Entire OE Pool: n=2,887
- Engaged OE Pool: n=1,729

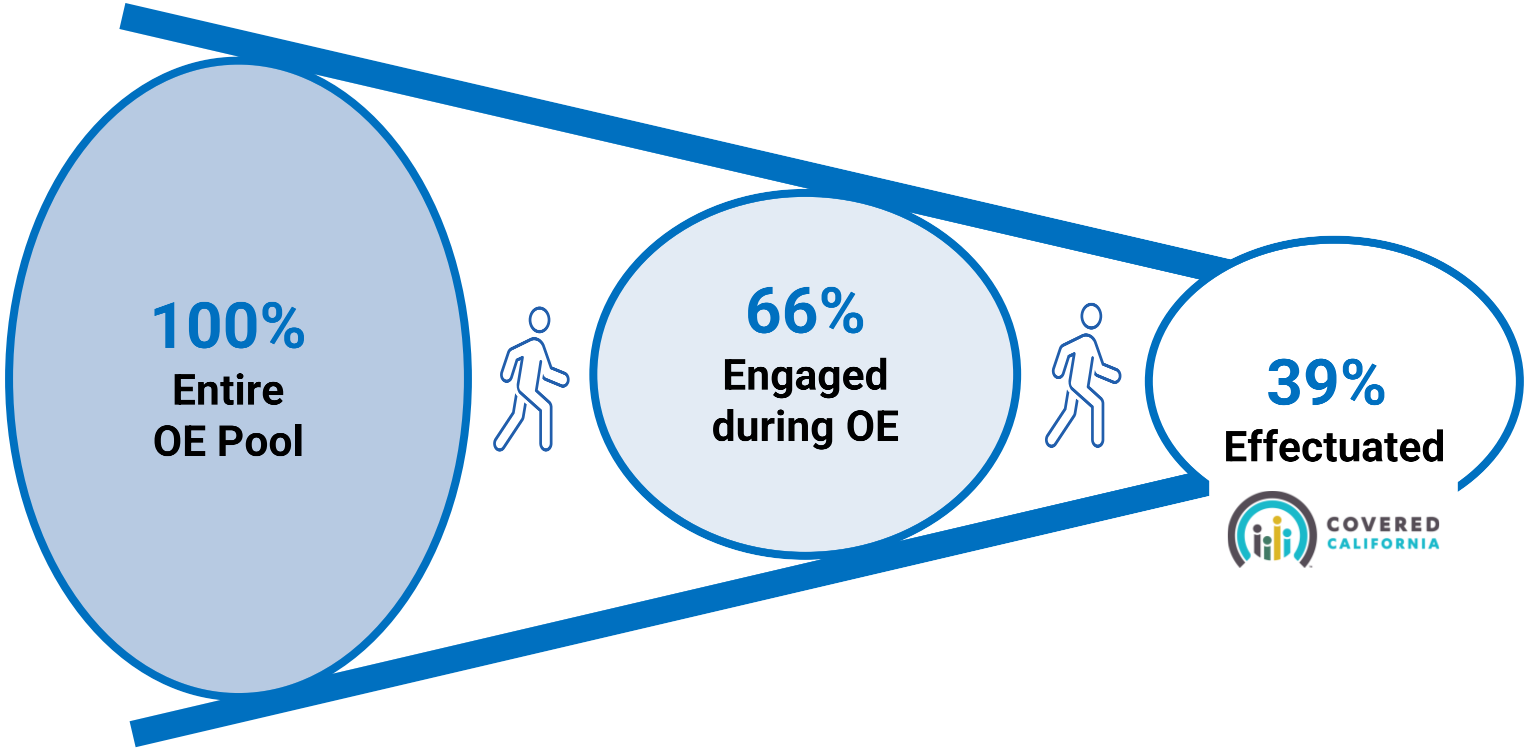
Key Takeaways: Engaged Open Enrollment Pool

1. **Prior Coverage.** Most of the Engaged Open Enrollment Pool had coverage in the prior year, including 37% who had employer-sponsored insurance (ESI) and 31% who had Medi-Cal as their main sources of coverage. More than 2 in 5 (45%) were uninsured for at least part of the year, including 19% who were uninsured the entire year.
2. **Uninsured.** About 1 in 3 (30%) of the Engaged Funnel/Cancelled went uninsured; most secured other coverage through Medi-Cal (24%), ESI (36%), or other source (~9%). This translates to about 13% of engaged consumers who needed coverage and were APTC-eligible (i.e., Covered California's APTC-eligible "market" in the Engaged Open Enrollment Pool).
3. **Ease of Process.** A solid majority of (applicable)[1] consumers in the Engaged Open Enrollment Pool (69%–75%) report various aspects of the enrollment process as being very or somewhat easy. The one exception to this rule is the ease of getting help or additional information, which fewer consumers say was easy (see next takeaway).
4. **Getting Help.** About half (49%) of the Engaged Open Enrollment Pool say they needed help or additional information when looking into Covered California or trying to enroll. Among those who needed help, 58% say it was very or somewhat easy to get the help they needed, and 55% say they got all or most of what they needed.

[1] "Applicable" here is used to indicate the fact that the proportions are for various subsets of consumers who engaged in various activities (e.g., those who visited the website, those who got help from a Service Center Representative, etc.).

Coverage Outcomes

Engagement & Effectuation During Open Enrollment



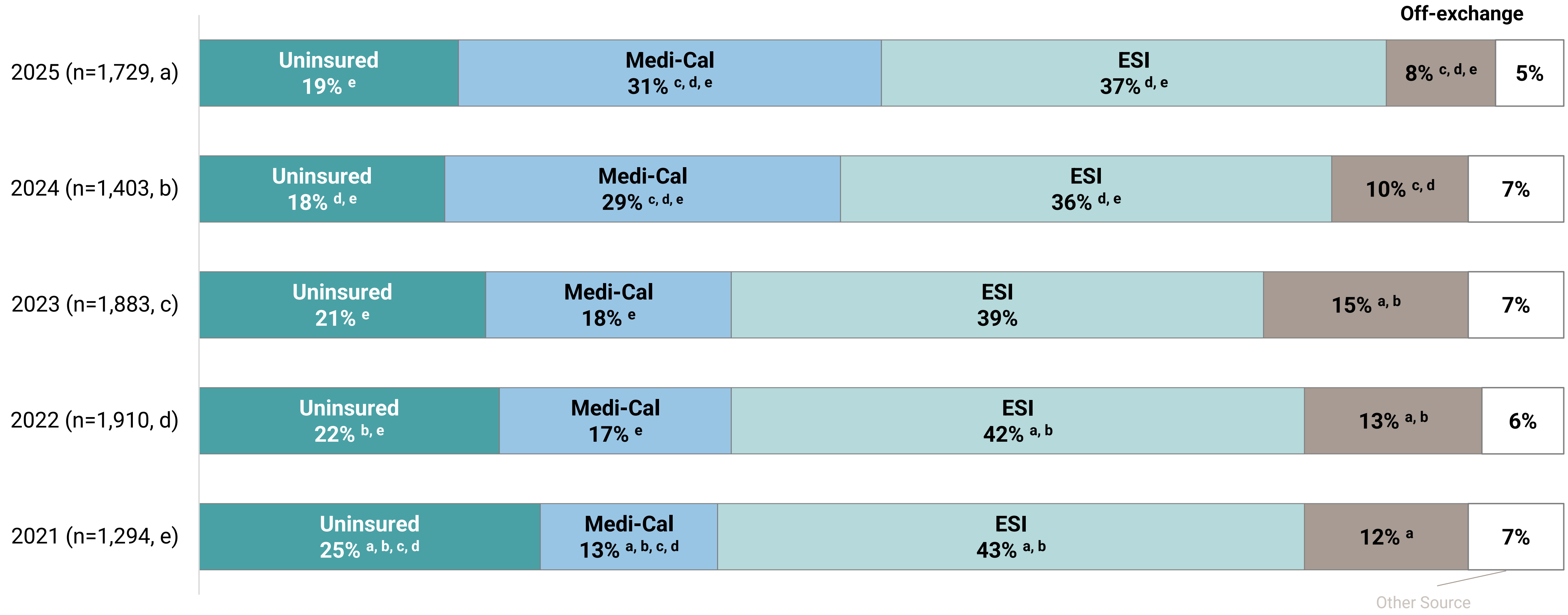
Among the entire Open Enrollment Pool, 66% engaged Covered California during Open Enrollment, and 39% effectuated as New Members.

- The engagement rate appears to have a slight downward trend (2021: 78%; 2022: 73%; 2023: 70%; 2024 & 2025: 66%), which might be a function of more people transitioning from Medi-Cal.
- The effectuation rate among the entire Open Enrollment Pool was slightly lower in 2025 (39% compared to 44–49% in prior years).
- Note that the effectuation rate among the Engaged Open Enrollment Pool is 60%, which is consistent with the past five years (60–69%).

Estimates are based on n=2,887 observations in the OE Pool.
"Engaged during OE" is based on the Member Survey definition of engagement which includes all New Members, Cancelled Members not identified as being part of the APS effort, and Funnel Consumers and APS Cancelled Members who say they engaged with Covered California during OE in survey items Q26.
"Effectuated" reflects any verified case that is coded as a New Member in accordance with information on their current coverage in survey items Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.

OE Pool

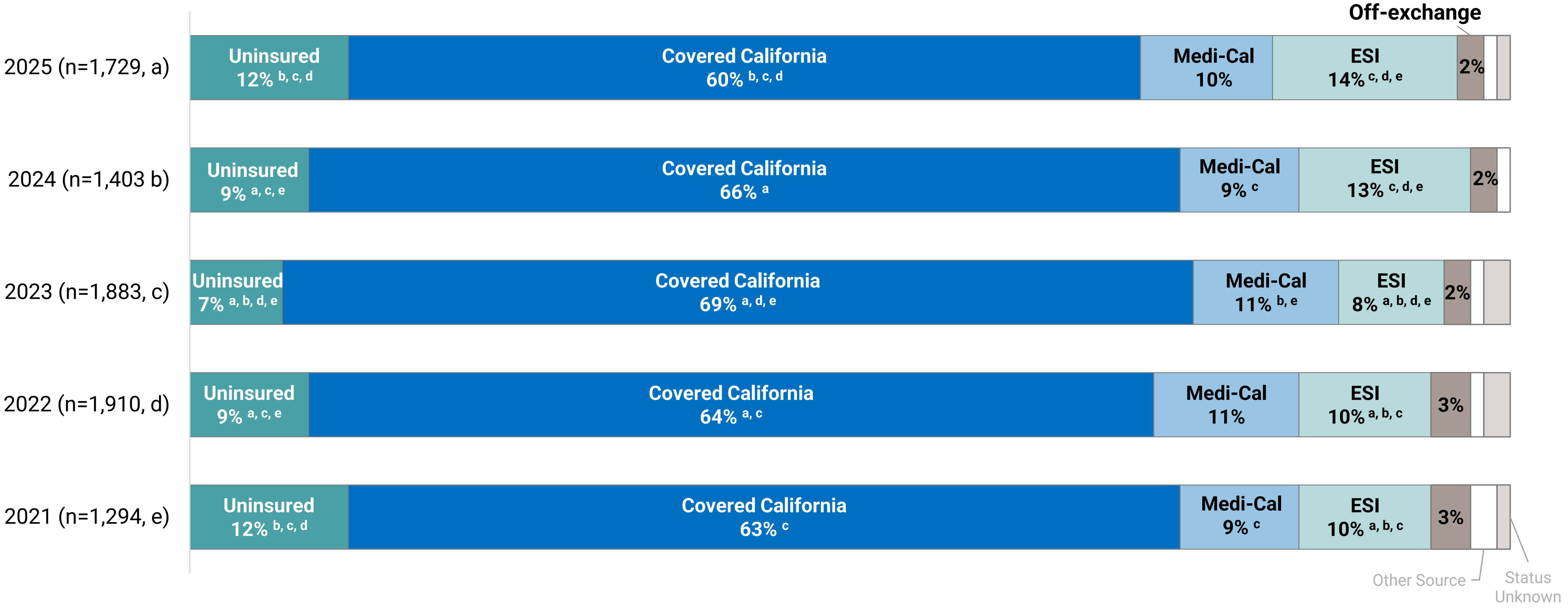
2021–2025: Main Source of Prior Year Coverage Among the Engaged Open Enrollment Pool



Survey Item: Composite Measure based on series of survey items about prior coverage: Q3, Q5, Q6, Q7, Q8, & QX8A.

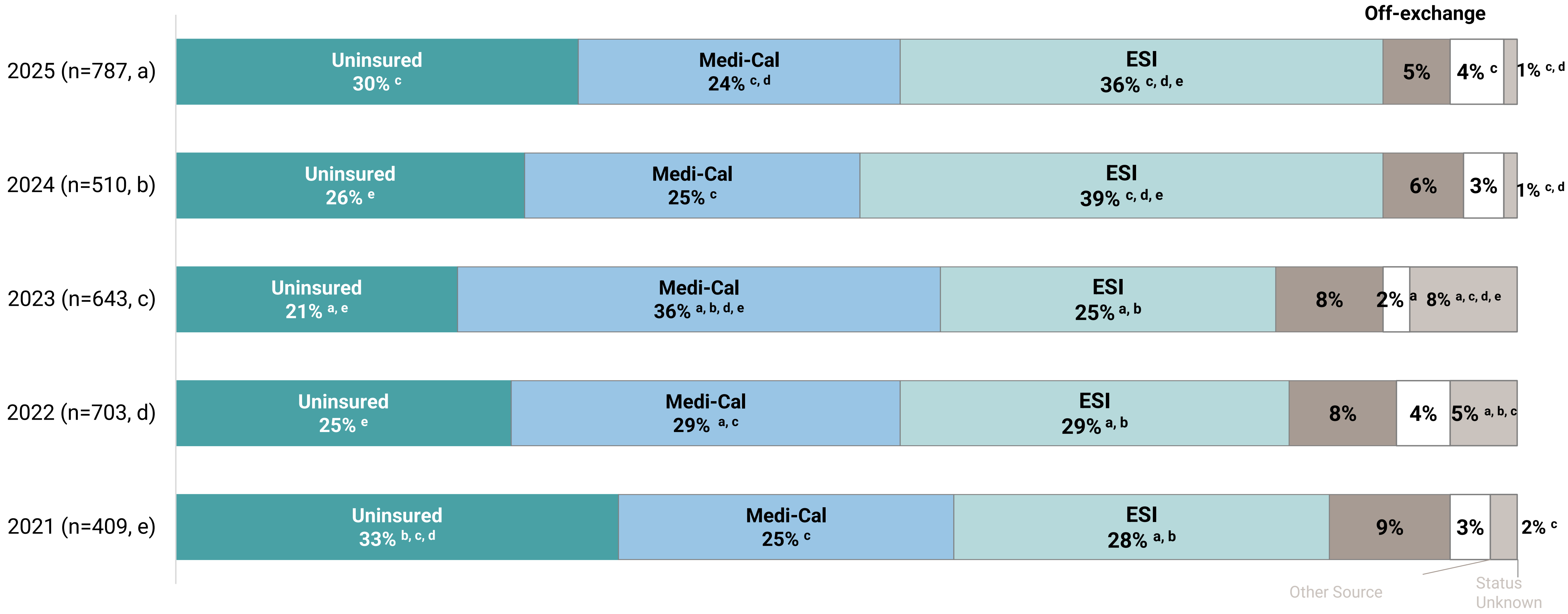
OE Pool

2021–2025: Current Source of Coverage Among Engaged Open Enrollment Pool



Survey Item: Composite measure based on several survey items asking about coverage source: Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.

2021–2025: Current Source of Coverage Among Engaged Funnel/Cancelled



Survey Item: Composite measure based on several survey items asking about coverage experience: Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.

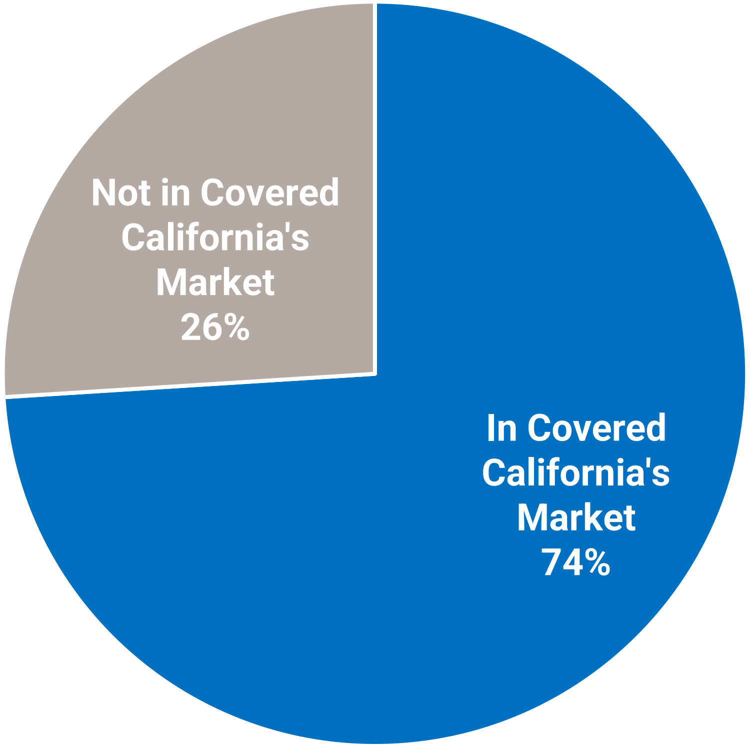
Covered California’s "Engaged Market"

We look at some results among the Engaged Open Enrollment Pool with a focus on those who were in Covered California's "market" – meaning they did not secure coverage from sources outside of the individual market (e.g., Medi-Cal, ESI, etc.) during OE.

The "engaged market" includes engaged Open Enrollment consumers with current coverage through Covered California, those who self-report being uninsured, and those who have an off-exchange plan.

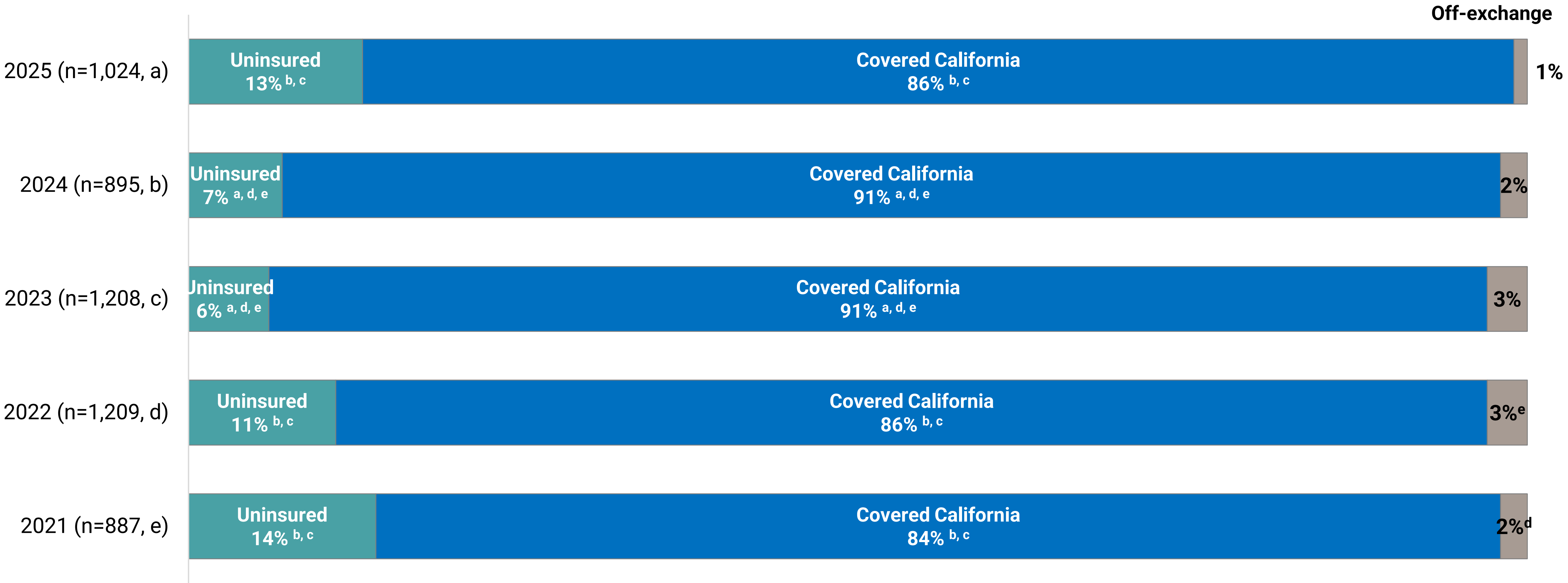
74% of consumers in the Engaged Open Enrollment Pool can be considered as being part of Covered California’s “market.”

Among all consumers in the Engaged OE Pool, n=1,729



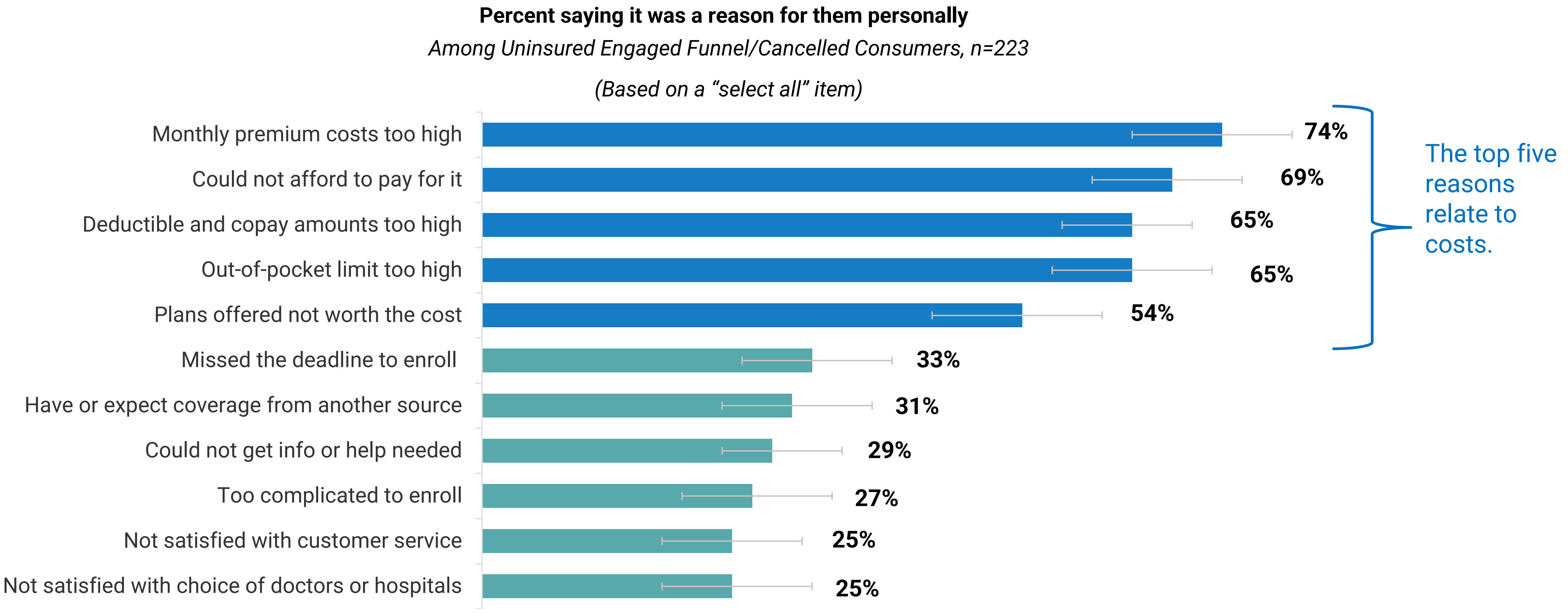
Survey Item: Composite coverage measure based on Q9 Q10, Q11, Q12, QX12A, QX13A, & Q17.

2021–2025: Current Source of Coverage Among the APTC-eligible, Market of the Engaged Open Enrollment Pool



Survey Item: Composite measure based on several survey items asking about coverage source: Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.

Top 10 Reasons for Not Enrolling Among Uninsured, Engaged Funnel/Cancelled

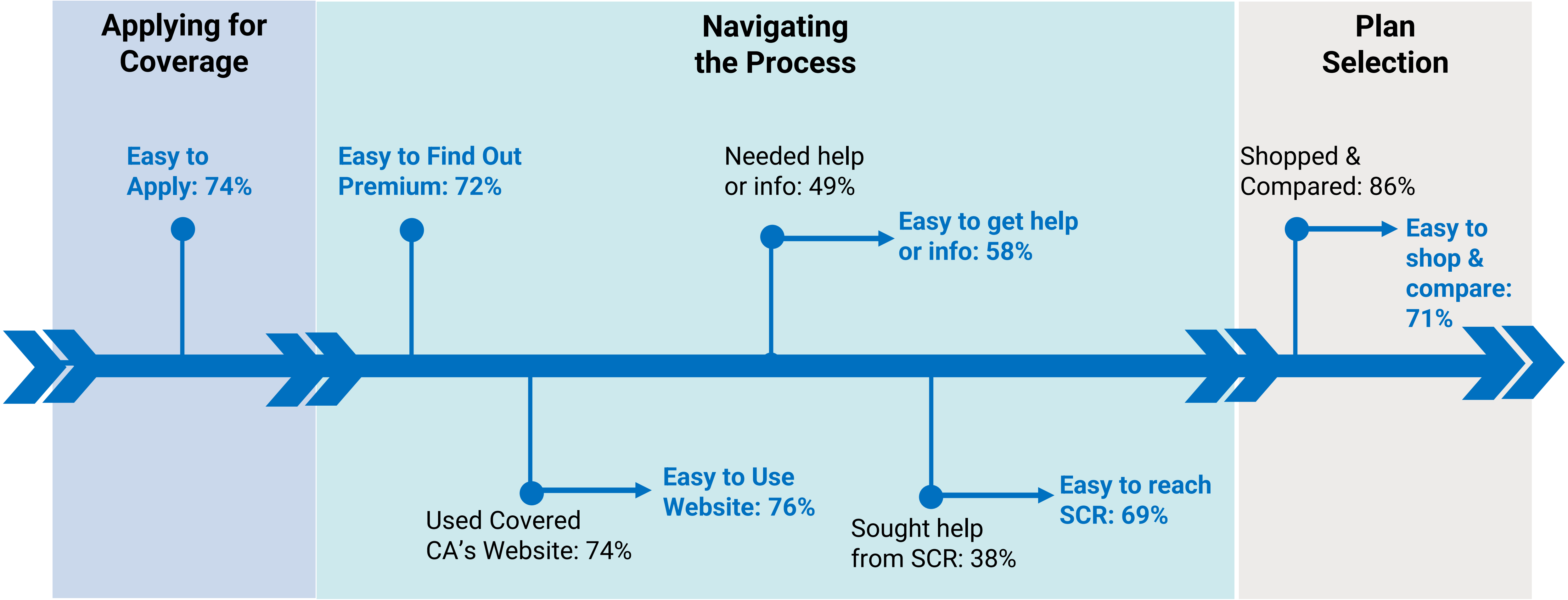


Survey Items: Q29a and Q29b: "Here is a list of reasons someone might give for why they do not have or do not want a plan through Covered California for 2025. For each one, please indicate whether it is a reason for you personally."

Application & Enrollment Experience During Open Enrollment

OE Pool

Overview: Ease of Enrollment Process Among the Engaged Open Enrollment Pool

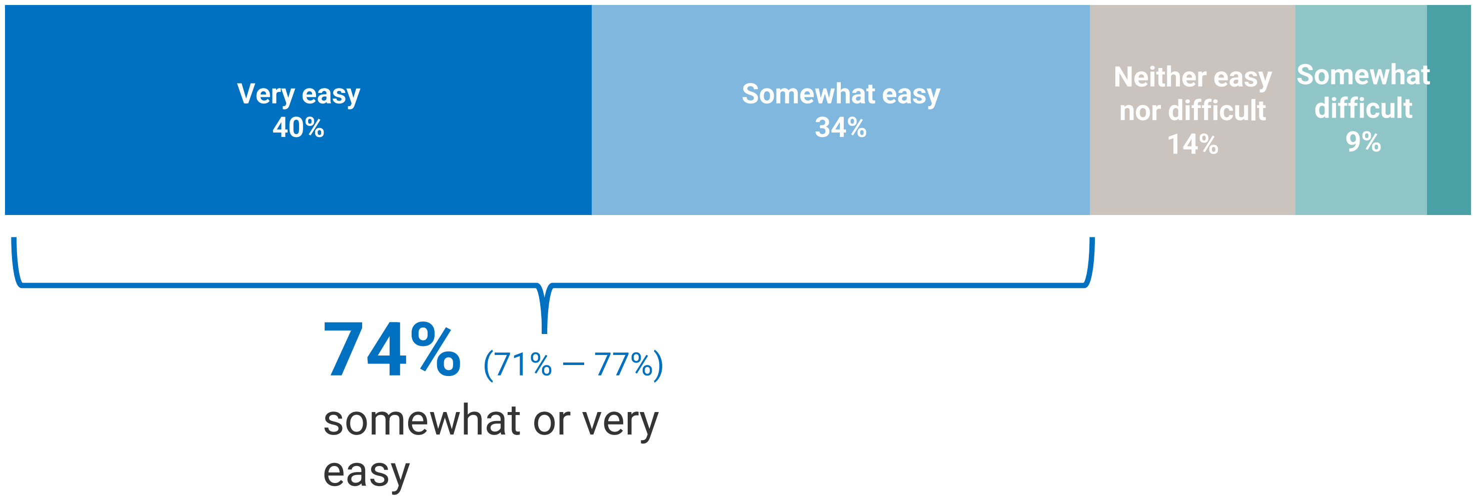


Survey Items: Q31, Q56, Q32, Q33, Q37, Q41, Q38, Q42, Q26F, & Q52.

Ease of Applying for Coverage Among Engaged Open Enrollment Pool

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

Among Engaged Open Enrollment Pool, n=1,610



Among the Engaged Open Enrollment Pool, 74% say it was somewhat or very easy to fill out the Covered California application.

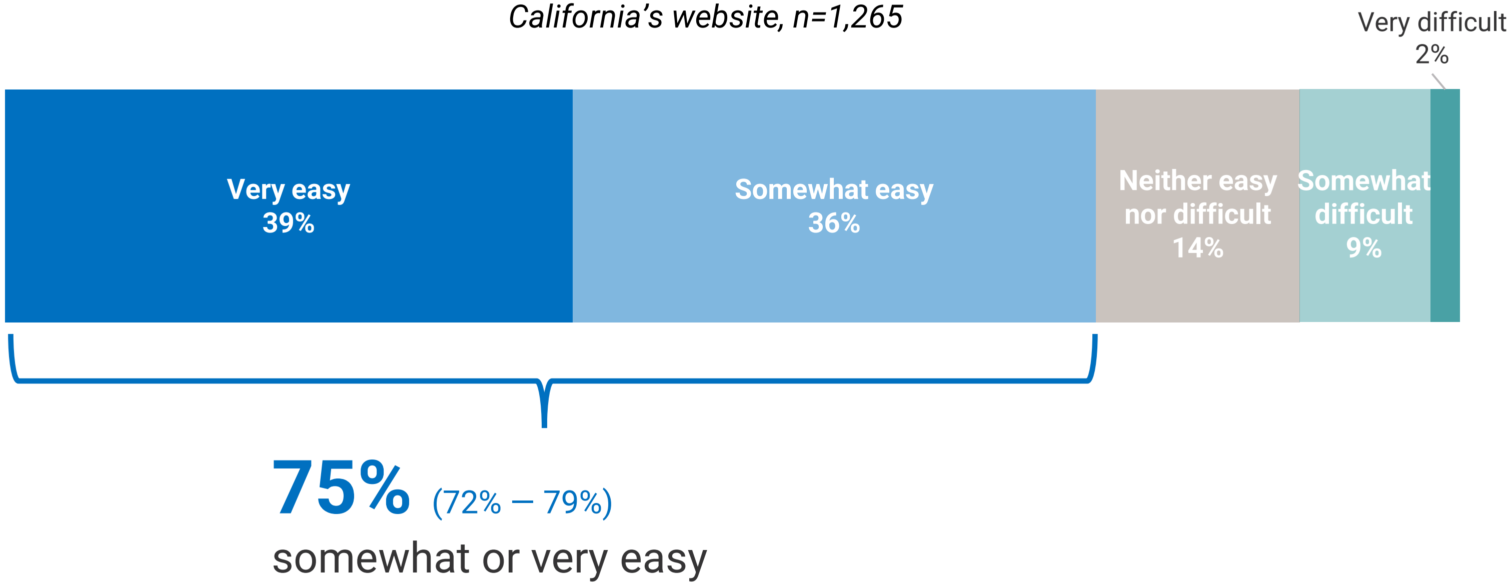
- These estimates are very consistent across time – hovering around 70% over the past five years (68%–74%)
- New Members are slightly more likely than Funnel/Cancelled consumers to say this process was easy (76% vs. 70%).

Survey Item: Q31.
[1] 8% of the Engaged OE Pool responded "not applicable" to this item and were excluded from estimation of these results.

Ease of Using Website Among the Engaged Open Enrollment Pool Who Visited It

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

Among Engaged Open Enrollment Pool who visited Covered California's website, n=1,265



Among those who self-report visiting Covered California's website (74% of the Engaged Open Enrollment Pool), 75% say the website was somewhat or very easy to use.

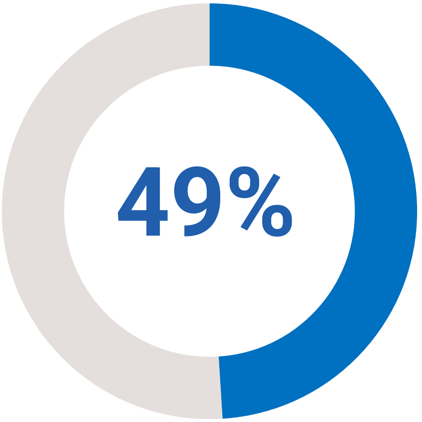
- The estimated proportion saying this was easy has been very consistent since 2021 (70%–75%).
- New Members and Funnel/Cancelled consumers report similar rates of ease (77% vs. 74%).
- However, New Members are more likely to report using the website (79% vs 67% for Funnel/Cancelled consumers).

Survey Item: Q33.
[1]2% of the Engaged OE Pool responded "not applicable" to this item and were excluded from the estimation of results.

OE Pool

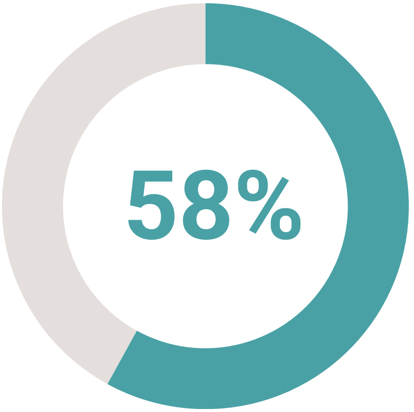
Overview: Needing Help or Information when Looking into Covered California or Enrolling in a Plan – Among the Engaged Open Enrollment Pool

Among Engaged OE Pool
(n=1,729)



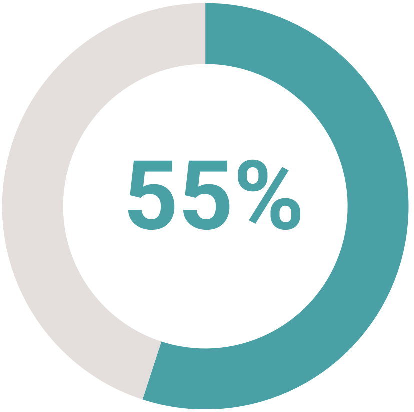
Percent saying they needed help or additional information

Among Engaged OE Pool who say they needed help
(n=848)



Percent saying it was very or somewhat easy to get help

Among Engaged OE Pool who say they needed help
(n=866)



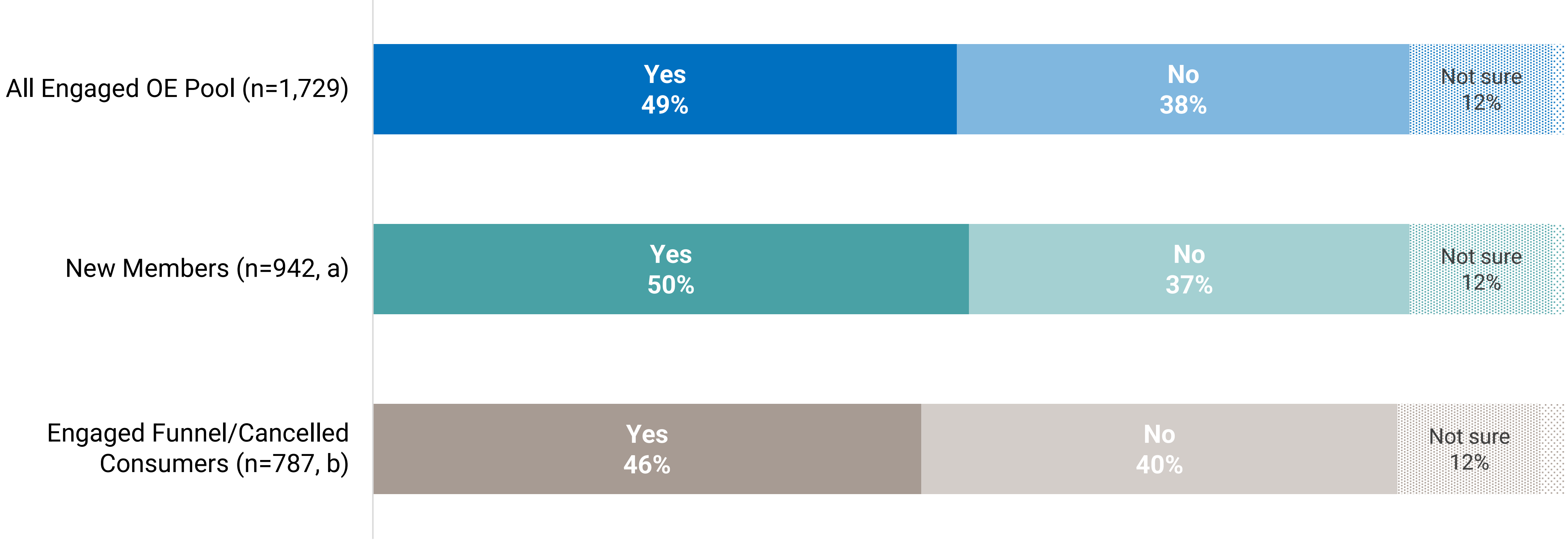
Percent saying they got all or most of the help they needed

Survey Items: Q37, Q41, & Q37B.
Note: 2% of the Engaged OE Pool responded "not applicable" to Q41 (ease of getting help) and were excluded from the estimation of results.

OE Pool

Needing Help or Information Among the Engaged Open Enrollment Pool, by Consumer Cohort

Q. Think about when you looked into Covered California or tried to enroll in or renew a plan for 2025. Did you ever feel like you needed help or additional information during this process?

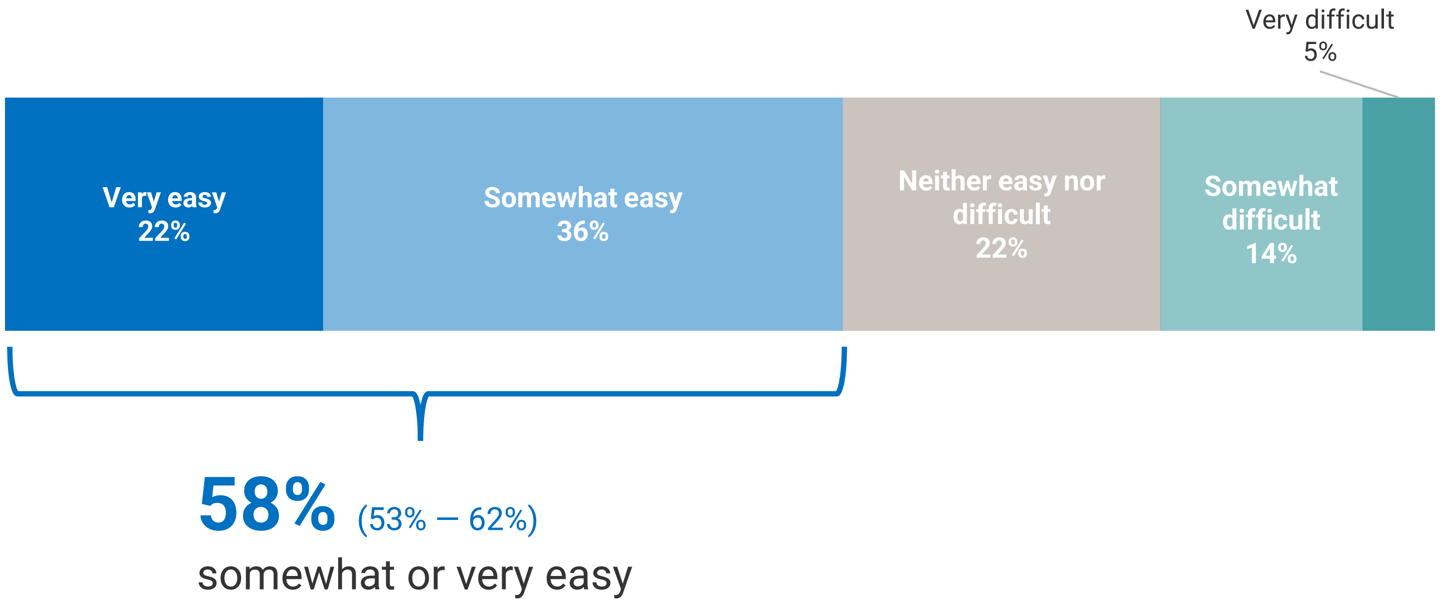


Survey Item: Q37.

Ease of Getting Help Among the Engaged Open Enrollment Pool Who Report Needing Help

Q. In general, how easy or difficult was it to get the help or information you needed during the 2025 enrollment period?

Among Engaged OE Pool who needed help, n=848



Among the Engaged Open Enrollment Pool who self-report needing help or additional information, 58% say it was somewhat or very easy to get the help/info they needed.

- The estimated proportion saying this was easy has been relatively consistent over the past five years (50%–58%).
- New Members are more likely than Engaged Funnel/Cancelled Consumers to say it was easy get to help or information (62% vs. 51%).
- It is worth noting that more people say it was "somewhat" easy rather than "very" easy (36% vs. 22%).

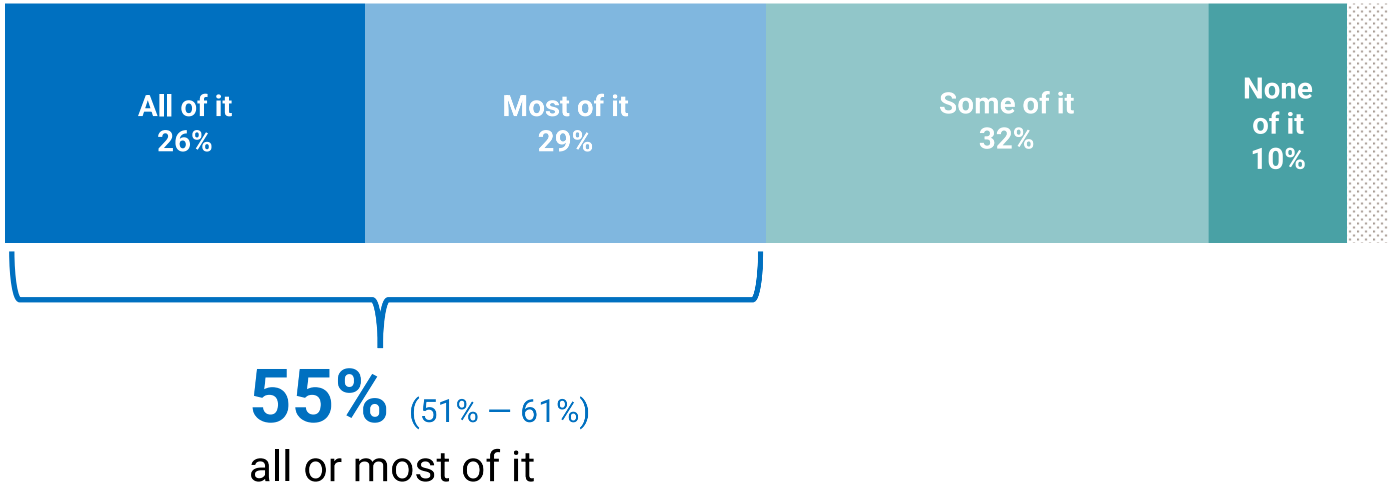
Survey Item: Q41.
Note: 2% of the Engaged OE Pool responded "not applicable" to this item and were excluded from the estimation of results.

OE Pool

Amount of Help Received Among the Engaged Open Enrollment Pool Who Report Needing Help

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

Among Engaged OE Pool who say they needed help, n=866



Among the Engaged Open Enrollment Pool who say they needed help or additional information, 55% say they were able to get all or most of what they needed.

- Another 32% say they were able to get some of the help they needed; a small proportion (10%) says they were not able to get any of the help/info they needed.
- These estimates have been very consistent over the past five years (55%–57%).
- New Members are much more likely than Engaged Funnel/Cancelled Consumers to say they got all or most of the help they needed (64% vs. 42%).

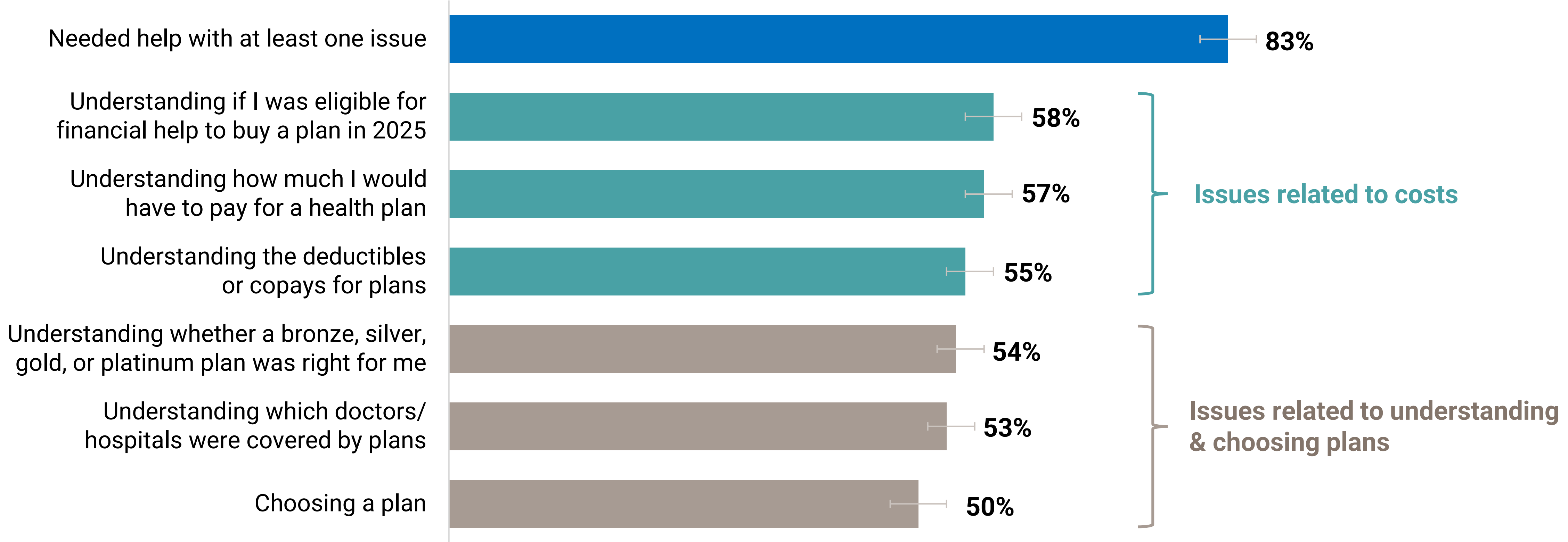
Survey Item: Q37B.
Note: All Engaged OE Pool respondents who say they needed help are included in the estimation of these results.

OE Pool

Most Common Types of Help Needed Among Engaged Open Enrollment Pool

Q. Here are some types of help or information someone might need. Did you personally want or need any of the ones listed here?

Among Engaged OE Pool, n=1,729



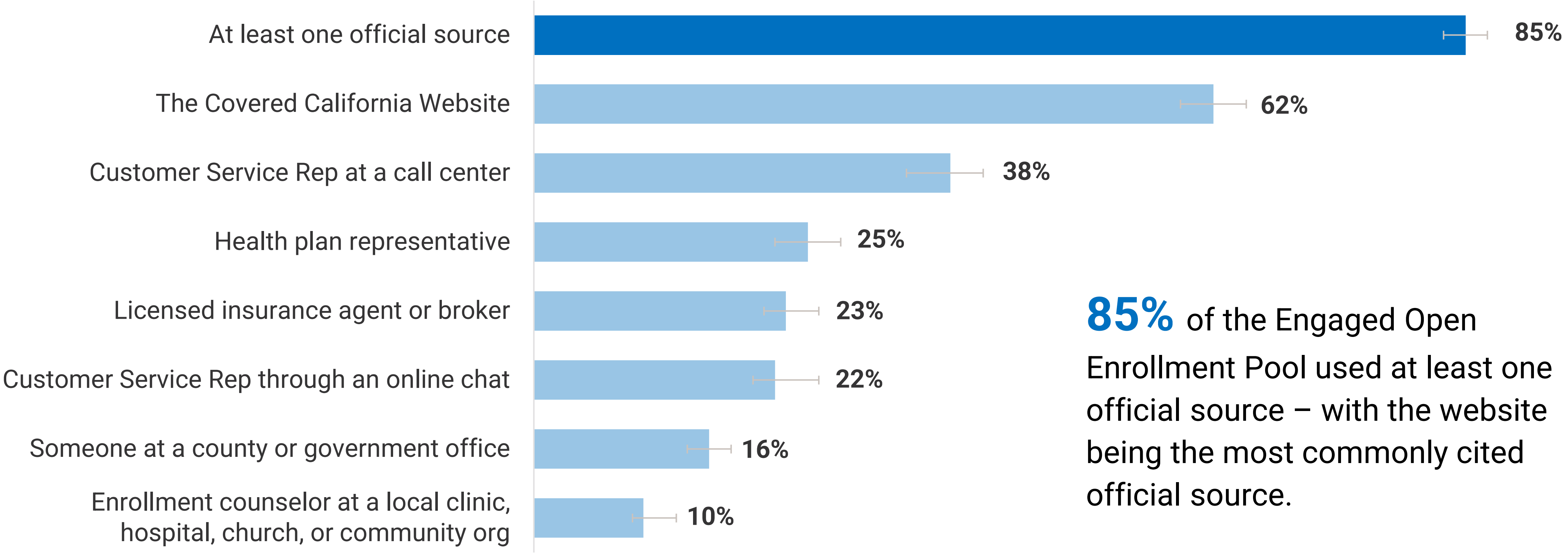
Survey Items: Q40 & Q40b.

OE Pool

Official Sources of Help & Info Among the Engaged Open Enrollment Pool

Q. Did you get help or information from any of the following sources during the 2025 enrollment period?

Among Engaged OE Pool, n=1,729



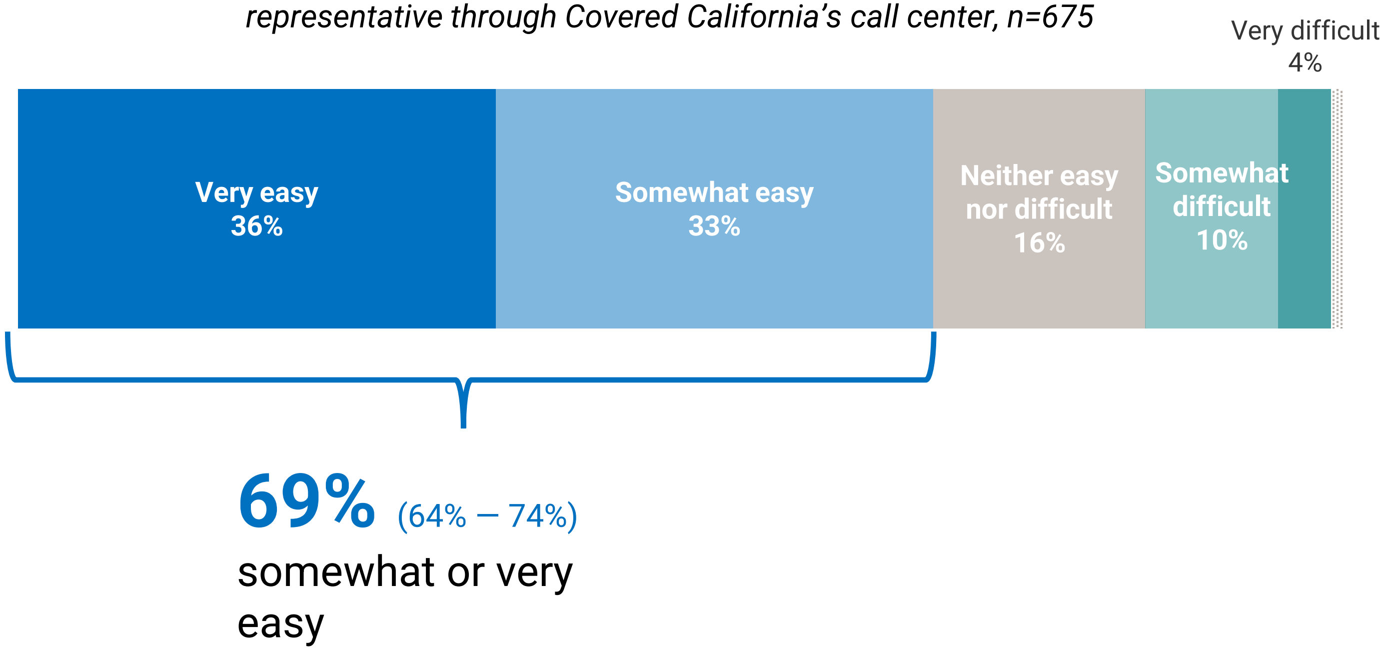
85% of the Engaged Open Enrollment Pool used at least one official source – with the website being the most commonly cited official source.

Survey Item: Q38.

Ease of Reaching SCR Among Engaged Open Enrollment Pool Who Got Help From One

Q: How easy or difficult was it to reach a customer service representative?

Among Engaged OE Pool who got help or information from a customer service representative through Covered California's call center, n=675



Among the Engaged Open Enrollment Pool who say they got help from a Service Center Representative (SCR), 69% say it was somewhat or very easy to reach them.

- The estimated proportion of those saying this was very/somewhat easy has been relatively consistent, ranging from 65% to 71% over the past five years.
- 87% of those who got help from an SCR said that they were very or somewhat helpful.
- Note that the estimated proportion of the Engaged OE Pool that says they got help/info from a SCR has also been pretty consistent over the past five years (34%–40%).

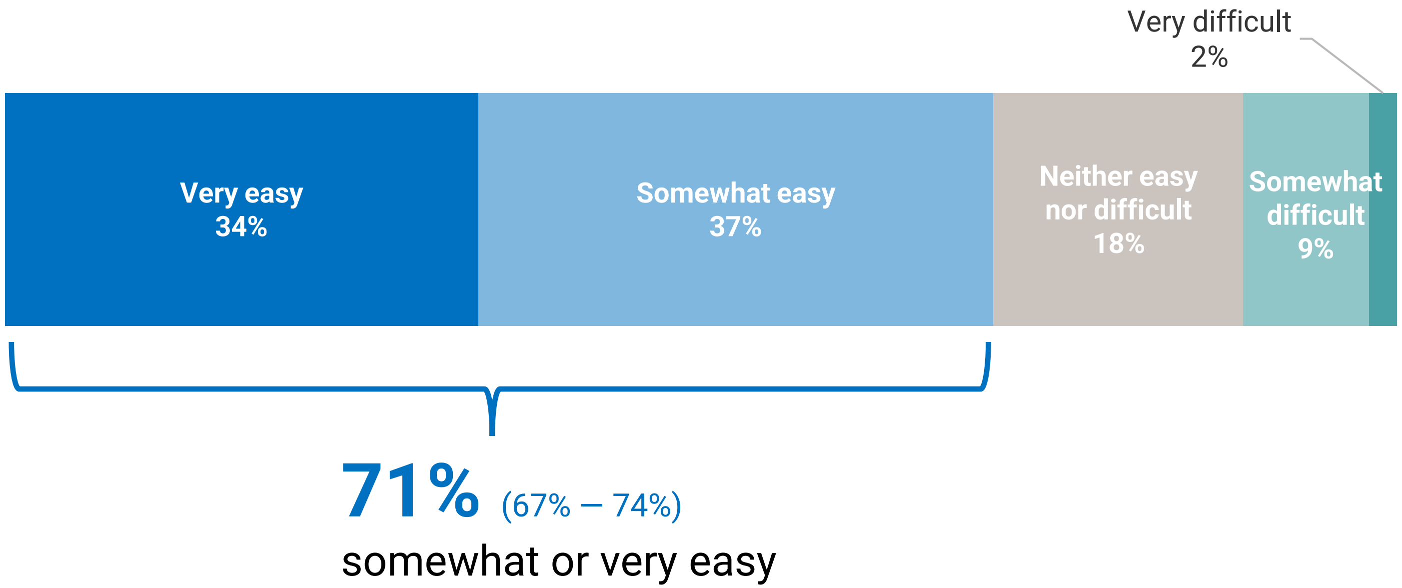
Survey Item: Q42
Note: 2% of the Engaged OE Pool responded "not applicable" to this item and were excluded from the estimation of results.

OE Pool

Ease of Shopping & Comparing Among the Engaged Open Enrollment Who Shopped and Compared

Q. Overall, how easy or difficult was it to shop and compare health plans through Covered California?

Among Engaged OE Pool who shopped and compared, n=1,359



Among the Engaged Open Enrollment Pool who shopped and compared plans through Covered California, 71% say it was very or somewhat easy to do so.

- The estimated proportion saying this was easy has been very consistent over the past five years (67%–72%).
- If we narrow our focus to engaged Funnel/Cancelled Consumers only, we see that 66% (n=787) of these consumers shopped & compared, and 67% (n=460) say it was very or somewhat easy.
- There are no notable differences by consumer cohort.

Survey Item: Q52.
Note: 6% of the Engaged OE Pool responded "not applicable" to this item and were excluded from the estimation of results.

Current Year Members

Current Year (CY) Members

Cohort Composition: Current Year (CY) Members consist of the following two consumer cohorts:

New Members

Renewing Members

Current year (CY) Members

Sample Sizes: The estimates in this section are based on the primary sample sizes below (and subsets thereof):

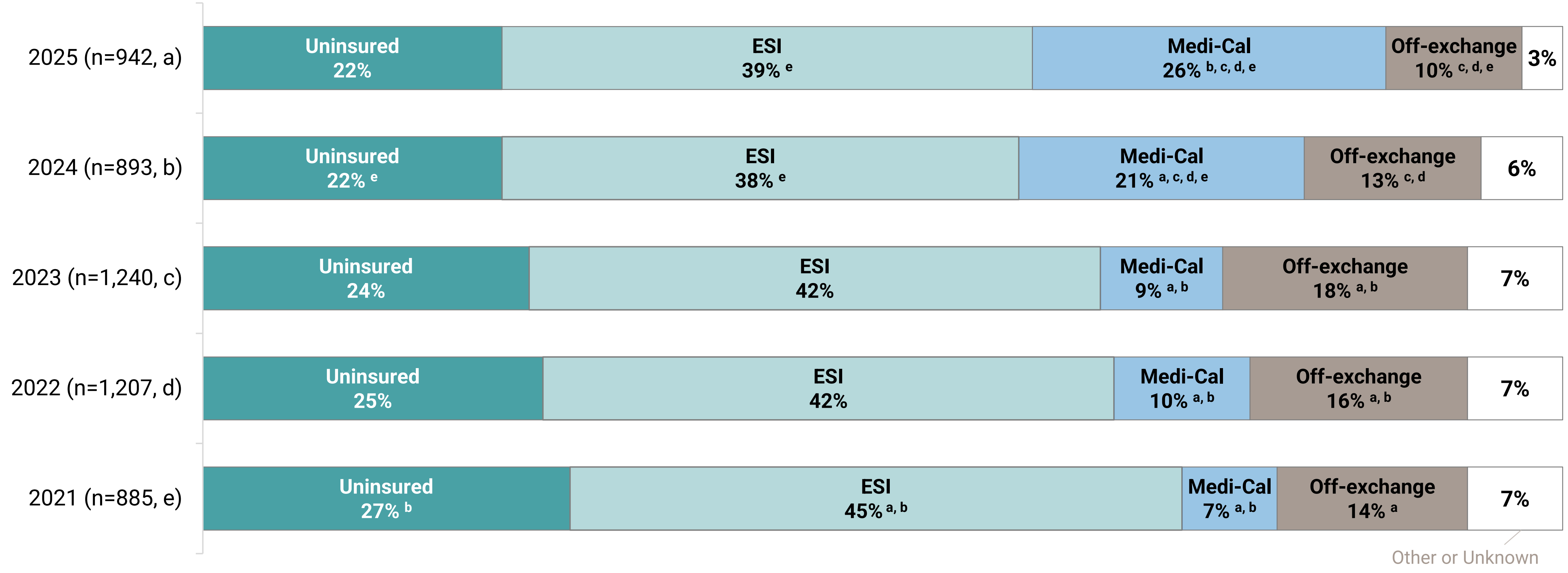
- New Members: n=942
- Renewing Members: n=775
- All CY Members: n=1,717

Key Takeaways: Current Year Members

1. **New Members' Prior Coverage.** Most New Members "churned" from other coverage sources in the prior year, including from Medi-Cal (26%) and from ESI (39%). The 26% of New Members who had Medi-Cal as their main source of coverage in the prior year continues the rebound first noticed in 2024 after the end of the Public Health Emergency (PHE); during the PHE, only about 7%–10% of New Members had Medi-Cal as their prior year coverage.
2. **Recently Uninsured New Members.** Half (50%) of New Members self-report having been uninsured for at least part of the prior year, including 22% who were uninsured for the entire prior year.
3. **Shopping & Comparing Among Renewing Members.** Nearly half (47%) of Renewing Members say they shopped and compared plans before renewing their coverage for 2025. The most common reasons for doing so were to look for a plan with a lower premium (35%) and to check out their options (26%).
4. **Most Important Factors in Plan Choice.** More than 2 in 5 (42%) CY Members say the monthly premium amount was the most important factor in their plan choice. The next most common factors were keeping the same plan among Renewing Members (24%) and the choice of providers among New Members (15%).

Prior Coverage

2021–2025: Main Source of Prior Coverage Among New Members



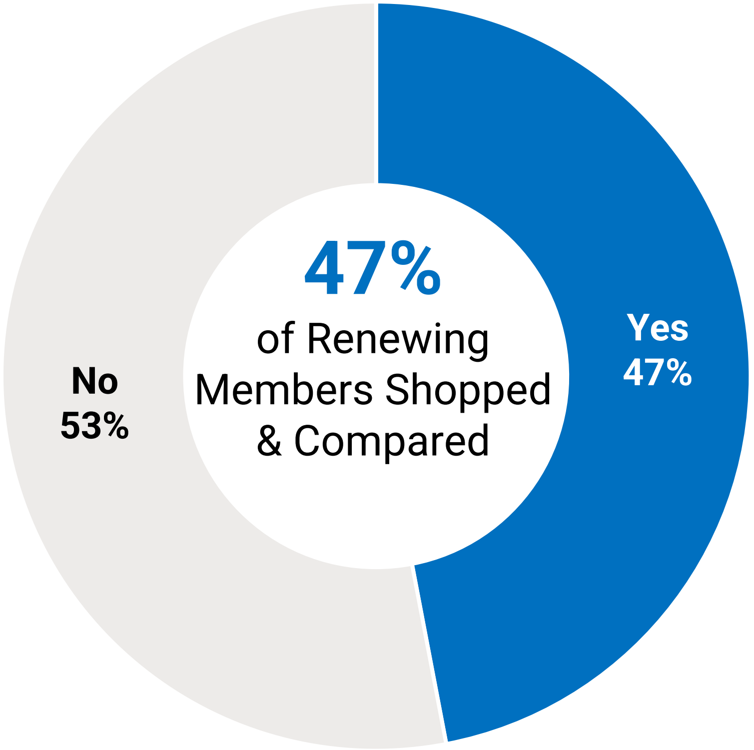
Survey Item: Composite Measure based on the following survey items: Q5, Q6, Q7, Q8 & QX8A.

Shopping & Comparing

Shopping & Comparing Plans Among Renewing Members Only

Q. Did you shop and compare plans during the 2024 enrollment period before renewing or enrolling in your current health plan for 2025?

Among Renewing Members, n=775



47% of Renewing Members say they shopped & compared before renewing their coverage for 2025.

- The estimated proportion that shopped & compared has been consistent over the past five years (43%–48%).
- Those assisted by agents were equally as likely to shop & compare as those who were unassisted.
- Spanish-dominant Latinos and consumers with lower incomes are less likely to shop & compare. The observed variation is consistent with variation in previous years.

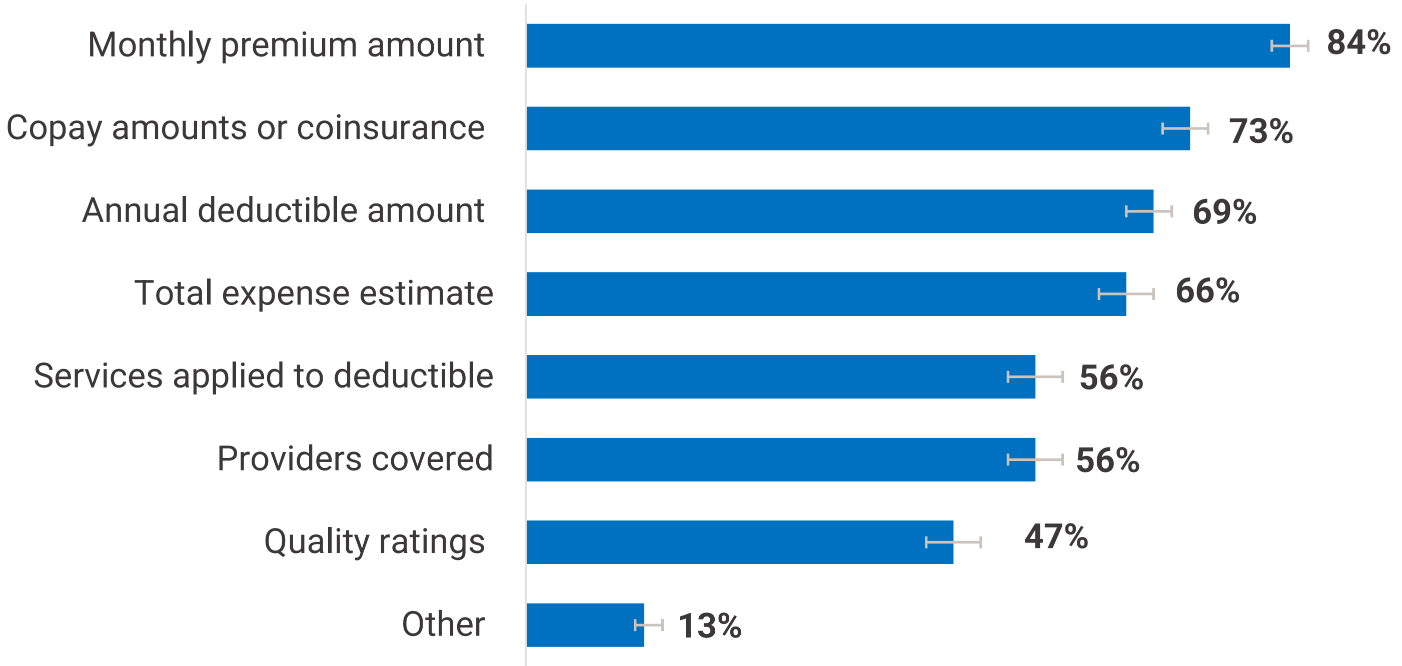
Survey Item: Q46. Database Variable: ENRL_CY_SERVICE_CHANNEL

Aspects of Plans Compared Among All Current Year Shoppers

Q. When you looked into health plans for 2024 through Covered California, which aspects of plans did you compare?

Percent saying they compared plans on each aspect

Among CY Shoppers, n=1,314



A strong majority of Current Year shoppers say they compared plans on cost-related aspects, including 84% who say they compared premiums.

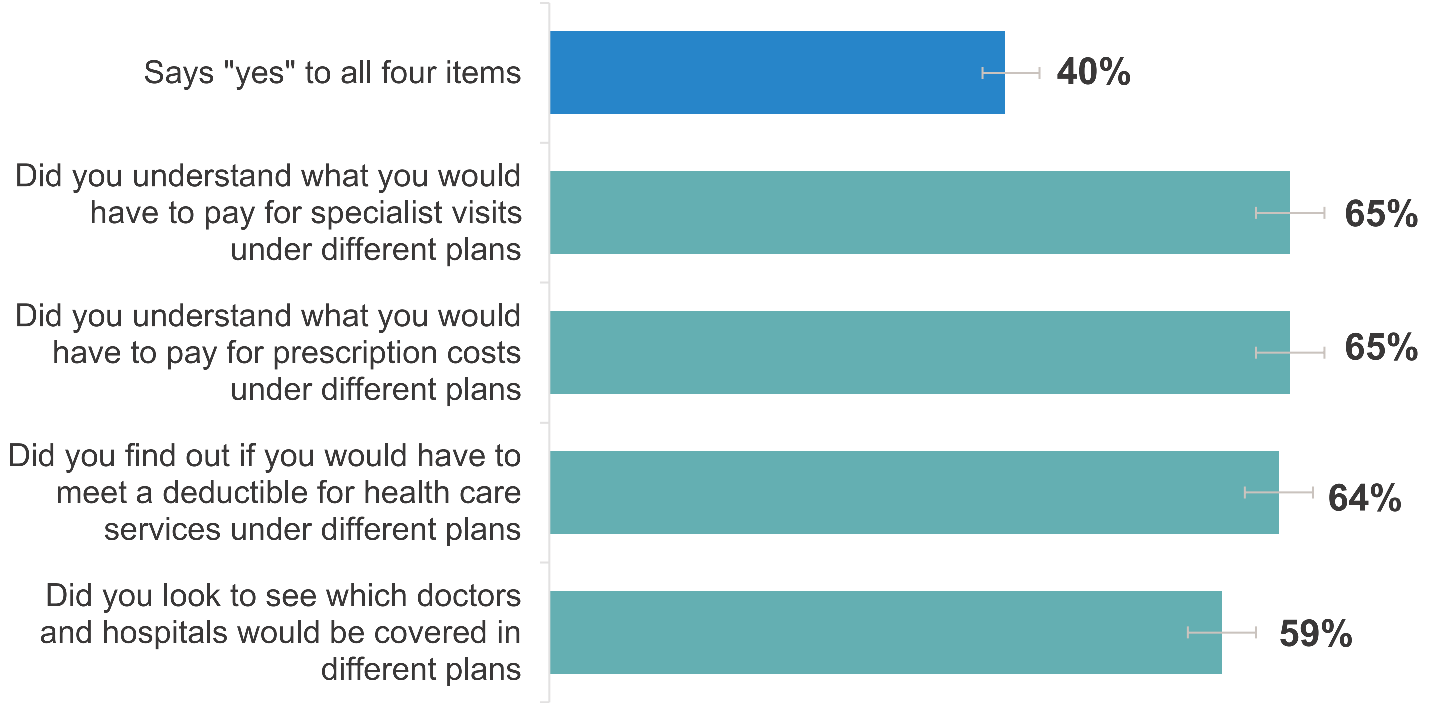
- These patterns are very consistent over the past five years.
- Overall, Renewing shoppers are more likely to say they compared aspects, in comparison to New Members.

Survey Item: Q51
Note: Services applied to deductible was listed in the questionnaire as: Health care services included in and excluded from the deductible ; Providers covered was listed in the questionnaire as Doctors, hospitals, and other medical providers that are covered

"Healthy Shopping Behaviors" Among Current Year Shoppers

Percent responding "Yes" for each item

Among CY Shoppers, n=1,314



Among Current Year shoppers, 40% say they engaged in all four of the "healthy shopping behaviors" we asked about.

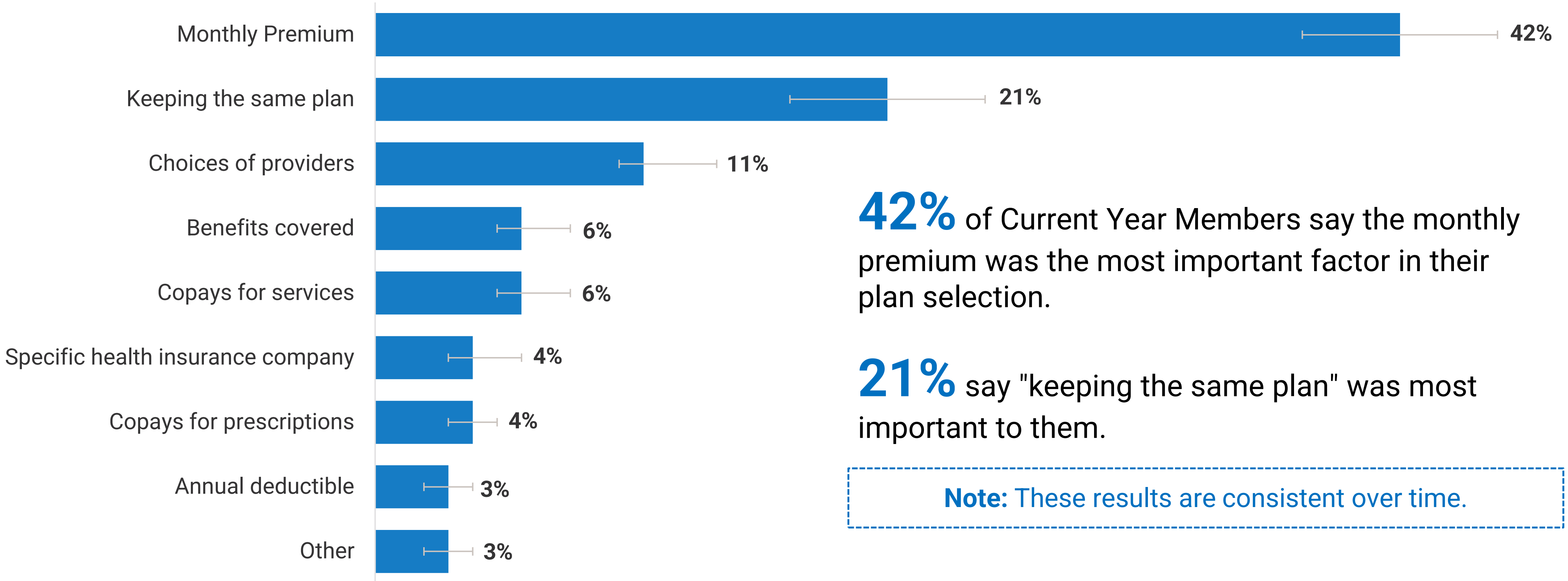
- The estimated proportion doing all four healthy behaviors and the estimated proportion doing each one are very consistent over the past five years.
- Note that these behaviors were taken from an index created by an academic to measure people's health insurance shopping literacy.

Survey Item: Q49

Most Important Factor in Plan Selection Among Current Year Members

Q. What was the most important factor in your decision to enroll in or renew the plan you have for 2025?

Among Current Year Members, n=1,717



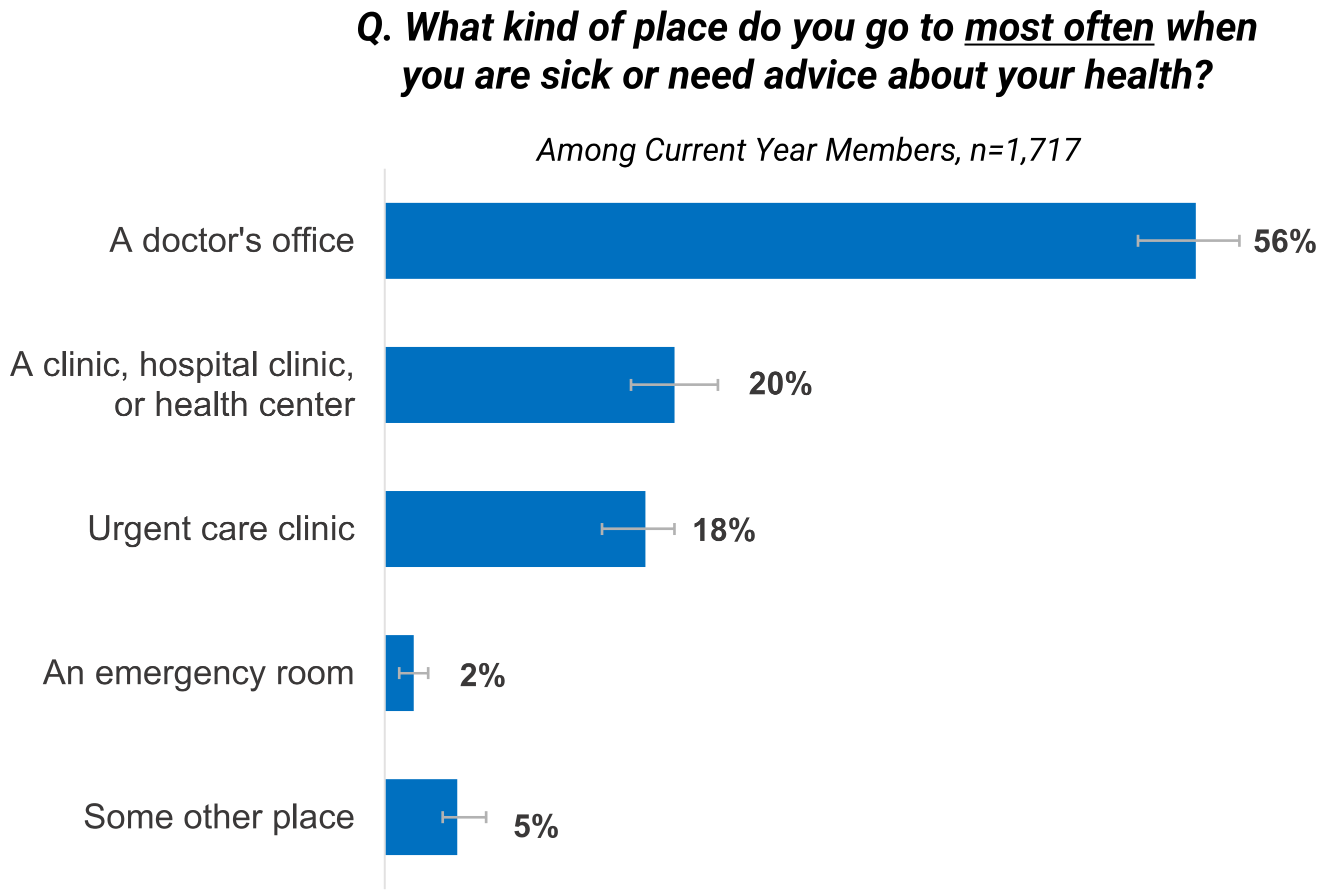
42% of Current Year Members say the monthly premium was the most important factor in their plan selection.

21% say "keeping the same plan" was most important to them.

Note: These results are consistent over time.

Survey Item: Q45

Usual Place of Care Among Current Year Members



More than half (56%) of Current Year Members say they usually go to a doctor's office.

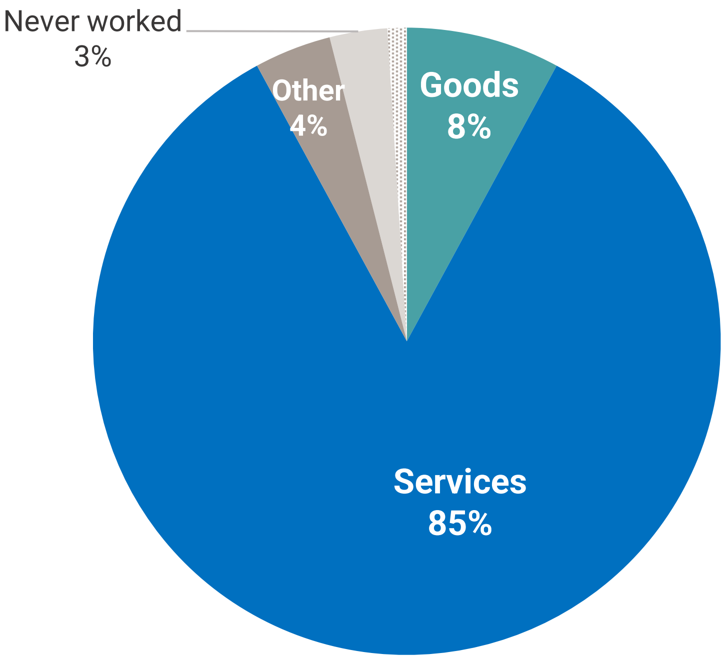
- Only 2% of Current Year Members say they usually go to an emergency room when they are sick or need advice about their health.
- Those with a gold or platinum plan are more likely to say they go to a doctor's office compared to Current Year Members in other metal tiers (72% vs. 56% silver, 50% bronze).
- Note that the patterns in usual place of care appear to vary by race (e.g., Latinos are among the least likely to say they go to a doctor's office).
- These estimates are consistent over the past five years.

Survey Item: Q72.

Employment & Financial Challenges

Industry Among Current Year Members

Among Current Year Members, n=1,717



Industries are categorized as "Goods" or "Services" based on the Employment Cost Index Industry Groups from the U.S. Bureau of Labor Statistics.

Goods: Manufacturing; Construction; Agriculture, Forestry, Fishing and Hunting; Mining, Quarrying, and Oil and Gas Extraction.

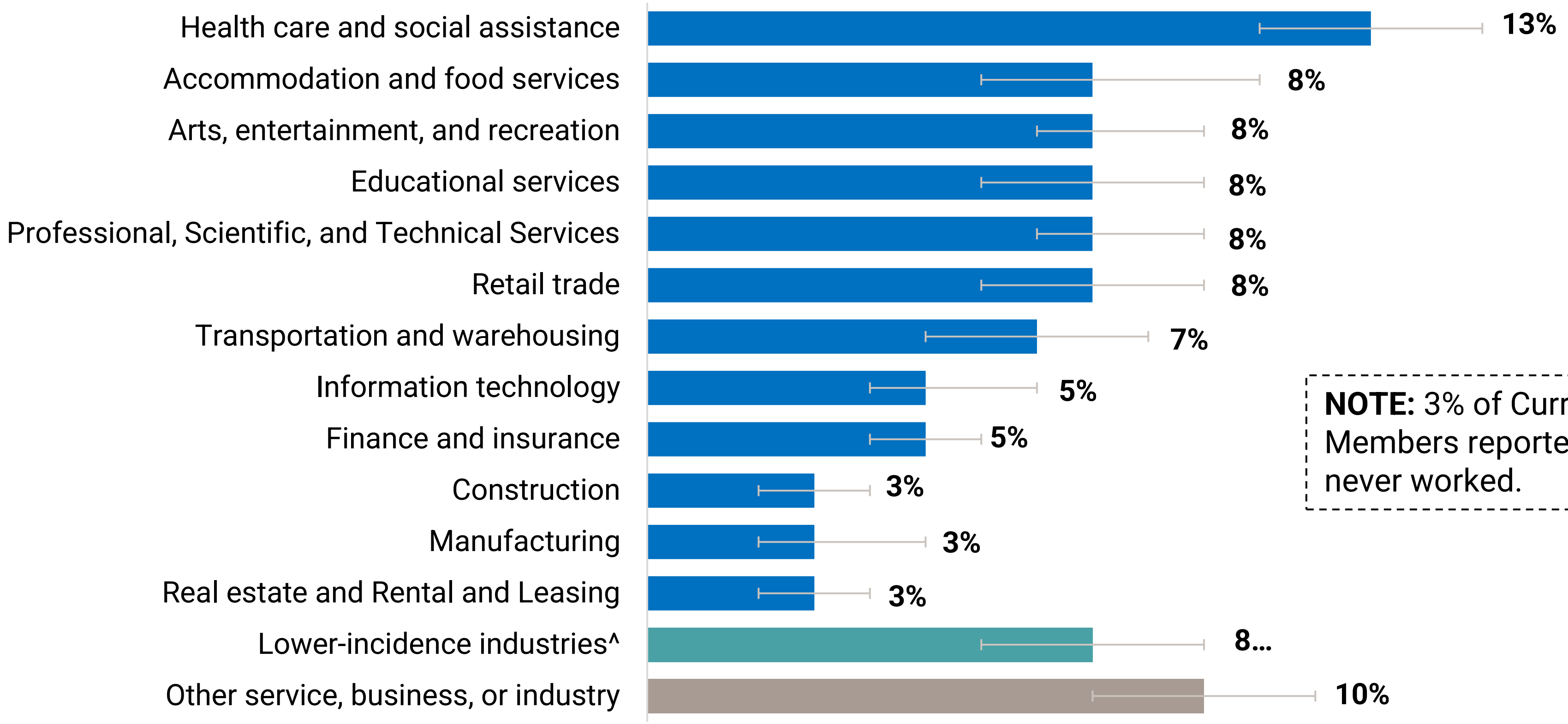
Services: Health Care and Social Assistance; Accommodation and Food Services; Arts, Entertainment, and Recreation; Educational Services; Professional, Scientific, and Technical Services; Retail Trade; Transportation and Warehousing; Information Technology; Finance and Insurance; Real Estate and Rental and Leasing; Wholesale Trade; Utilities; Administrative Support and Waste Management and Remediation Services; Management of Companies and Enterprises; Public Administration; Other services.

Survey Item: INDUSTRY: What kind of business or industry best describes your current or most recent employer or business?

Most Common Industries Among Current Year Members

Q. What kind of business or industry best describes your current or most recent employer or business?

Among Current Year Members, n=1,717



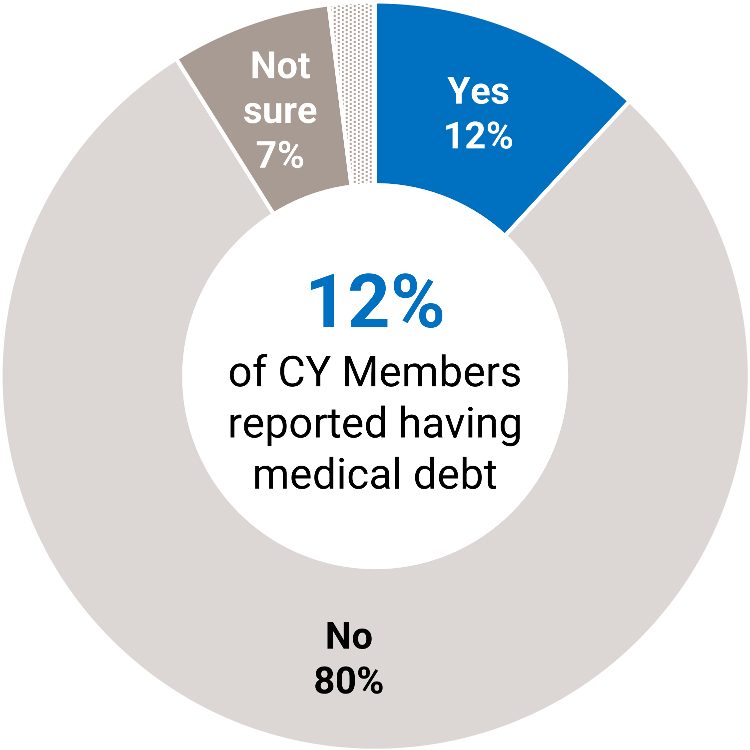
NOTE: 3% of Current Year Members reported that they never worked.

Survey Item: INDUSTRY
^Lower incidence industries include Agriculture, Forestry, Fishing and Hunting; Mining, Quarrying, and Oil and Gas Extraction; Utilities; Wholesale Trade; Management of Companies and Enterprises; Administrative Support and Waste Management and Remediation Services; Public Administration

Medical Debt Among Current Year Members

Q. Do you currently have any medical bills or medical debt that you cannot afford to pay?

Among CY Members, n=1,717



12% of Current Year Members say they have medical bills or medical debt that they cannot afford to pay.

- Among Current Year Members, 44% say they are worried about being able to cover healthcare costs, 32% say they had to sacrifice flexible spending and 28% say they delayed seeing a provider or did not see a healthcare provider as a result of healthcare costs.
- New Members were more likely to report having trouble meeting basic needs compared to Renewing Members (46% v. 37%)
- New Members were more likely to report being worried about food security compared to Renewing Members (19% v. 13%)

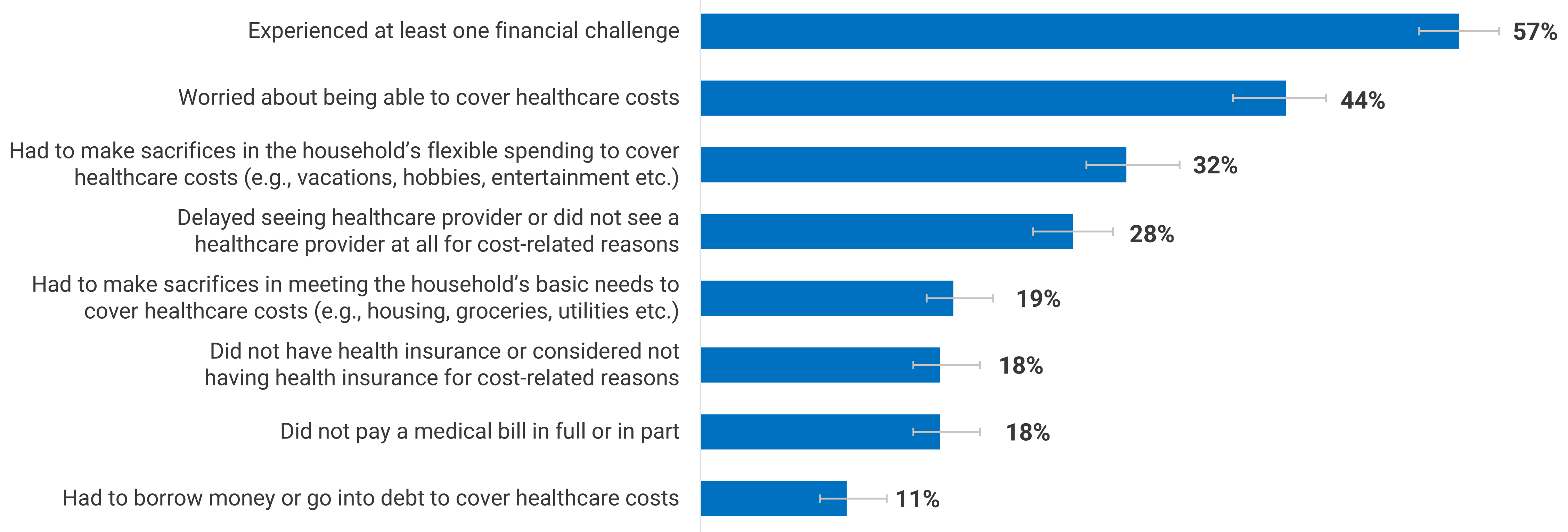
Survey Item: DEBT_1

Financial Challenges Related to Health Care Costs

Q. In the past 12 months, have you or someone else in your household experienced any of the following?

Among Current Year Members, n=1,717

Percent responding "Yes" for each item



Survey Item: DEBT_2

Experience with "Social Needs" Among Current Year Members

Among Current Year Members, n=1,717

	New Members	Renewing Members	CY Members
	n=942	n=775	n=1,717
	a	b	n/a
Has had difficulty meeting basic needs in the past 12 months	47% [b]	37% [a]	39%
Did not have stable housing in the past 60 days	11%	11%	11%
Is worried about having stable housing in the next 60 days	13%	13%	13%
Has experienced a period of being unhoused	9%	7%	7%
Has worried about food security in the past 60 days	19% [b]	13% [a]	14%
Has had difficulty finding or affording child care in the past 60 days	4%	6%	5%

Survey Items: QX_SN1, QX_SN2, QX_SN3, QX_SN4, QX_SN5, & QXSN_6.

Prior Year Members

NORC at the University of Chicago

Prior Year (PY) Members

Cohort Composition: Prior Year (PY) Members consist of the following two consumer cohorts:

Terminating Members

Renewing Members

Prior year (PY) Members

Sample Sizes: The estimates in this section are based on the primary sample sizes below (and subsets thereof).

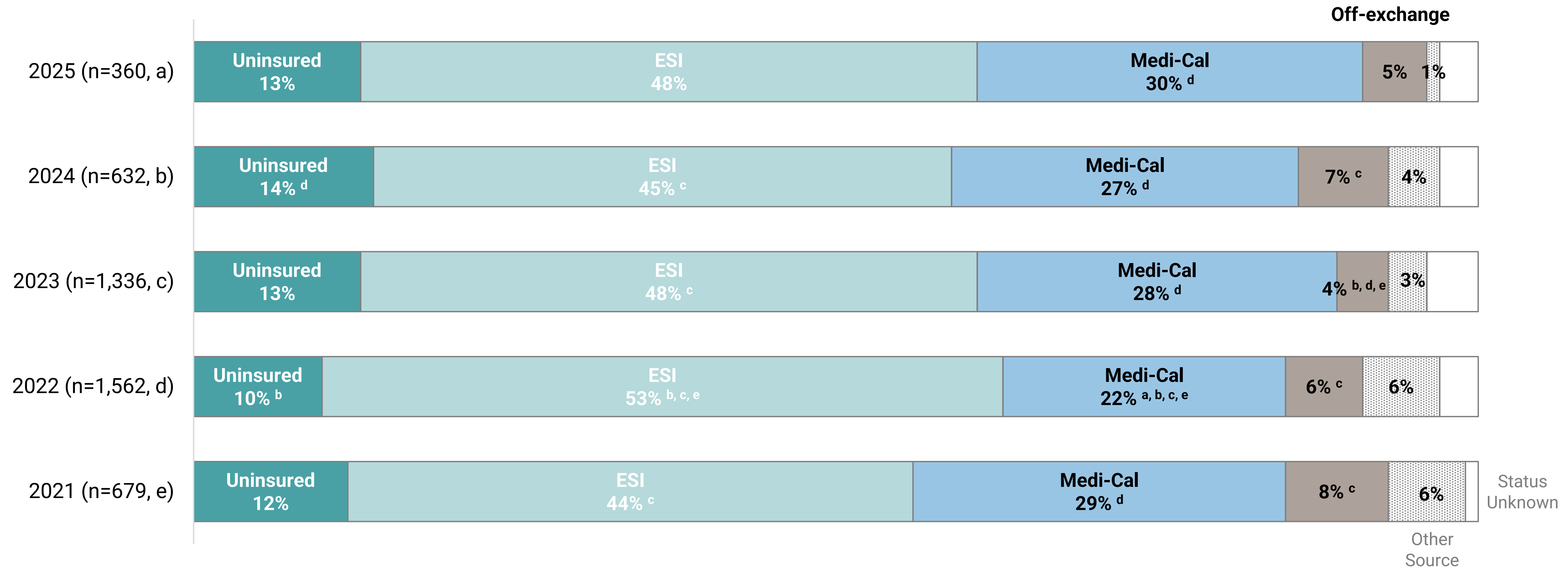
- Terminating Members: n=360
- Renewing Members: n=775
- PY Members: n=1,135

Key Takeaways: Prior Year Members

1. **Retention Rate.** More than three-quarters (80%) of Prior Year Members renewed coverage with Covered California for 2025. The retention rate is 96% among PY Members who did not have coverage from another source (i.e., the retention "market").
2. **Uninsured Terminating Members.** About 1 in 7 (13%) Terminating Members were uninsured at the end of Open Enrollment. The vast majority had coverage from other sources, including ESI (48%) and Medi-Cal (30%).
3. **Delaying Care Because of Cost.** About half (47%) of Prior Year Members say they delayed doctor visits due to cost concerns at least "sometimes" while enrolled in 2024; about 1 in 3 (30%) say they delayed prescriptions because of cost concerns at least "sometimes" while enrolled in 2024.
4. **Delaying Care for Other Reasons.** Nearly half (49%) of Prior Year Members say they delayed doctor visits for some reason other than cost. This includes 34% who cite reasons related to scheduling, 24% who cite reasons related to difficulty finding a doctor that worked for them, and 11% who cite reasons related to "access" challenges like securing transportation and childcare.

Coverage Outcomes

2021–2025: Current Source of Coverage Among Terminating Members



Survey Item: Composite Measure based on the following survey items: Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.

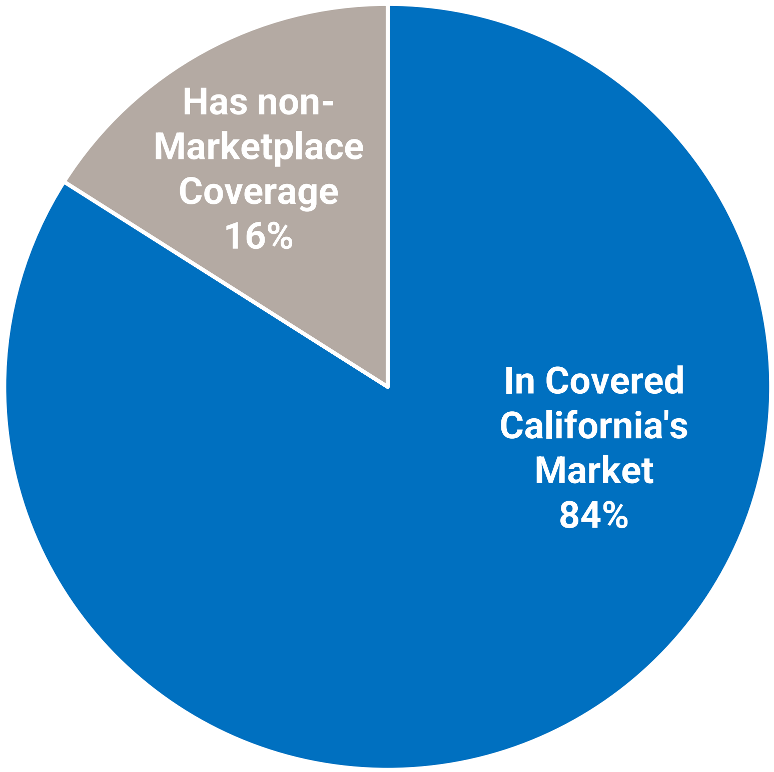
Defining Covered California’s Retention "Market" Among Prior Year Members

We look at some results among Prior Year Members in Covered California's retention "market" – meaning those who did not secure coverage from sources outside of the individual market (e.g., Medi-Cal, ESI, etc.) during OE.

The market includes consumers with current coverage through Covered California, those who self-report being uninsured, and those who report having an off-exchange plan.

84% of Prior Year Members can be considered as being part of Covered California’s retention “market.”

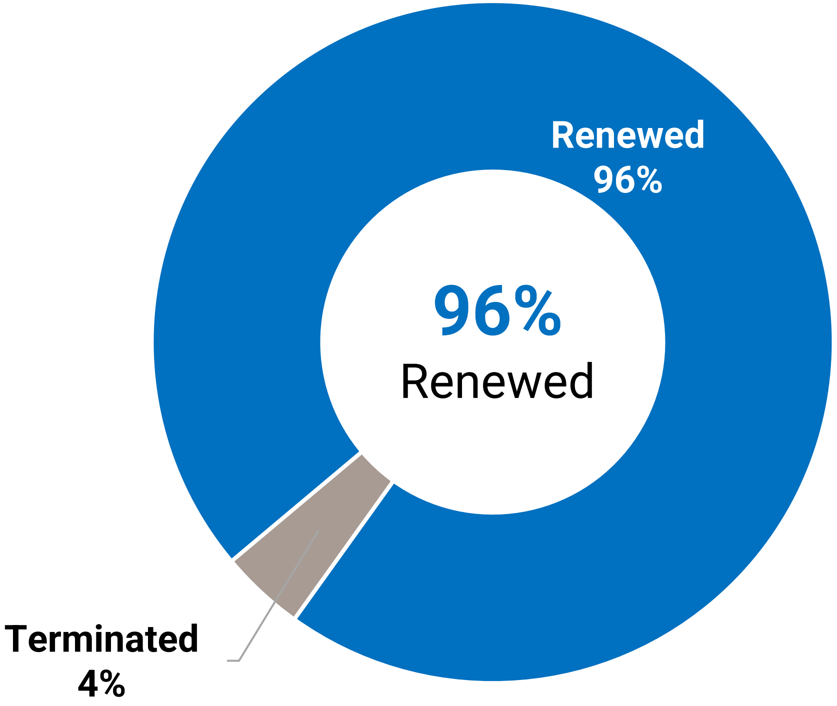
Among all PY Members, n=1,135



Database variable: NORC_GROUP. Survey Item: Composite coverage measure based on Q9 Q10, Q11, Q12, QX12A, QX13A, & Q17.

Retention Among Prior Year Members in Covered California's Retention Market

Among PY Members in the Retention Market
n=838



The retention rate among all Prior Year Members in Covered California's retention market is 96%.

- The retention rate is even higher when we look only at those who were APTC-eligible (98%).
- The estimated retention rate among the retention market is very consistent over the past five years (95%–96%).

Survey Item: Composite Measure based on the following survey items: Q9, Q10, Q11, Q12, QX12A, Q13, Q14, & Q17.
Database Variables: ELIG_APTC_STATUS for the Terminating Members and ENRL_CY_APTC_AMT_PM for the Renewing Members. APTC eligibility is determined by eligibility information available in the Member Database, and may not be current for some PY Members.

Health Care Experiences Among Prior Year Members

Delaying Doctor Visits Due to Cost Concerns While Enrolled Among Prior Year Members

Q. While enrolled in your plan through Covered California in 2024, how often did you delay visiting or not visit a doctor because you were worried about the cost?

Among Prior Year Members, n=1,135

47% (44% — 50%)
delayed doctor visits at least "sometimes"

47% of Prior Year Members say they delayed doctor visits due to cost concerns at least once while enrolled in 2024.

- The estimated proportion delaying doctor visits due to cost concerns has been consistently 47%–49% over the past five years.
- PY members who had bronze plans are slightly more likely to say they delayed visits due to costs than other Prior Year members (53% vs. 45%).

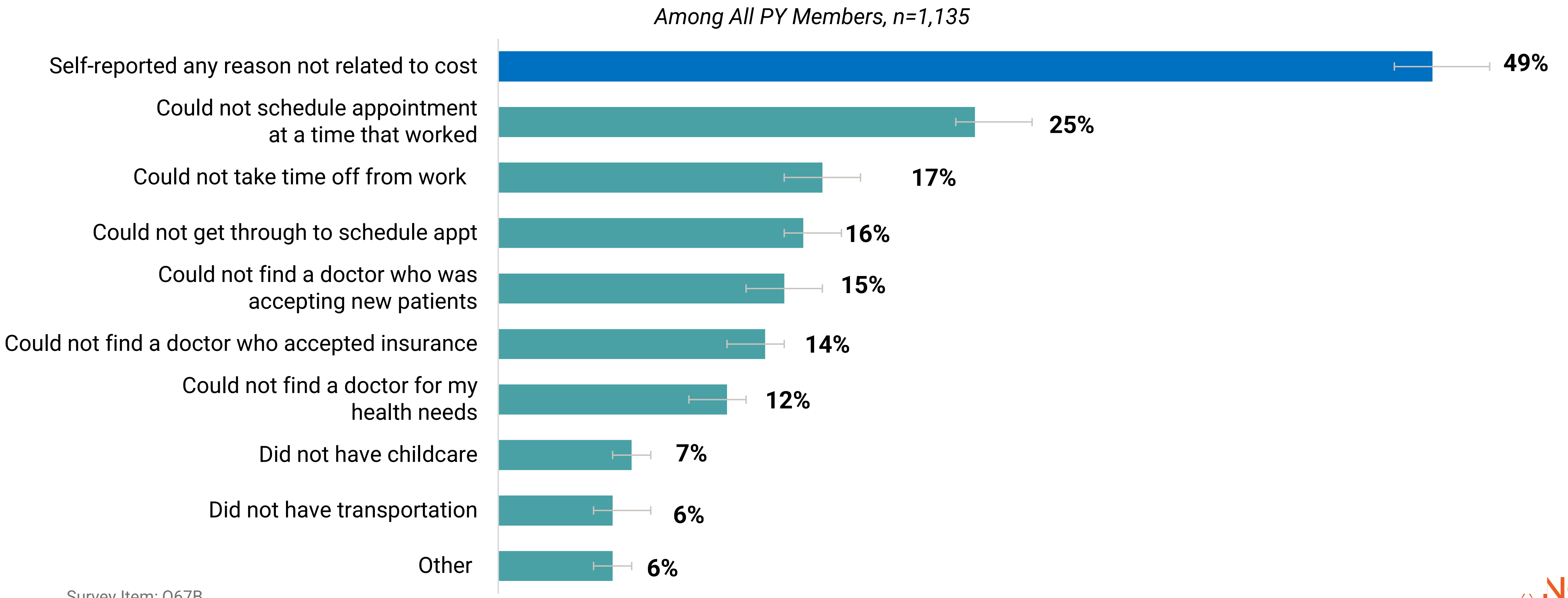
Survey Item: Q67

Proportion that Delayed Doctor Visits Due to Cost (Sometimes or More), by Prior Year Metal Tier

Survey Item: Q67

Delaying Doctor Visits For Reasons Other Than Cost While Enrolled Among Prior Year Members

Q. While enrolled in your plan through Covered California in 2024, did you ever delay visiting or not visit a doctor for any of the following reasons not related to cost?

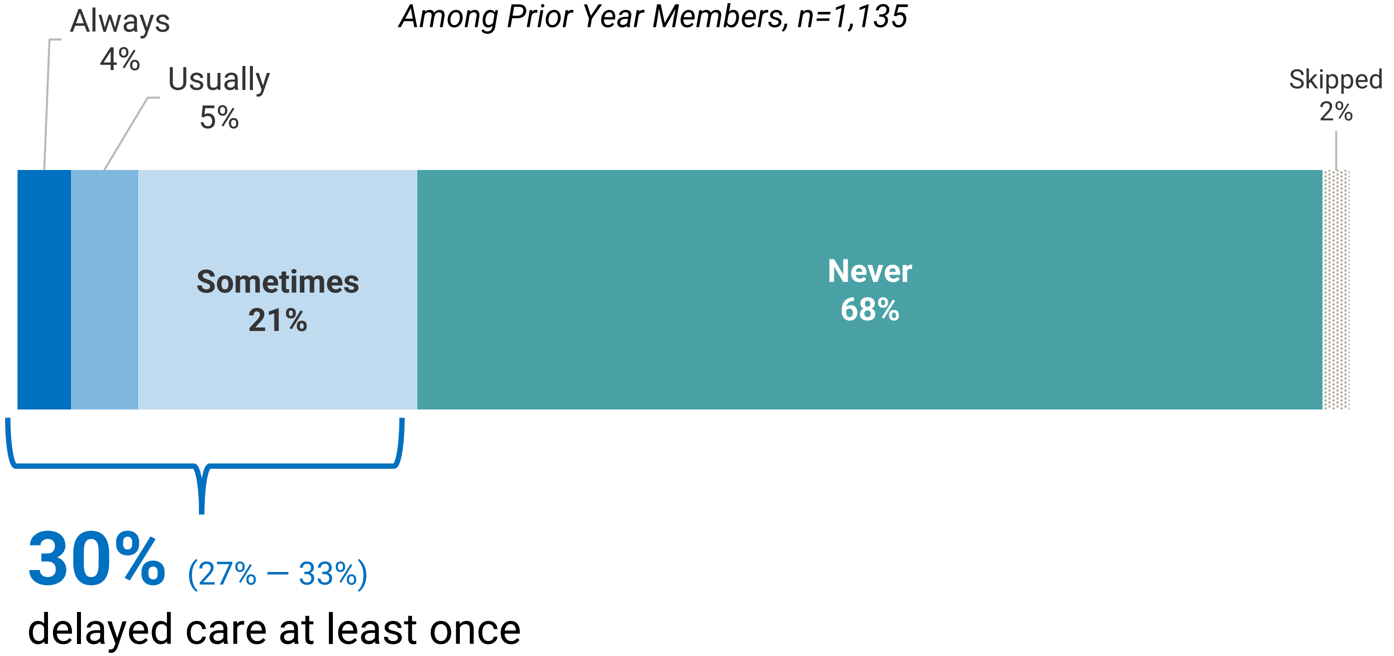


Survey Item: Q67B.

Delaying Prescriptions Due to Cost Concerns While Enrolled Among Prior Year Members

Q. While enrolled in your plan through Covered California in 2024, how often did you delay filling or not fill a prescription because you were worried about the cost?

Among Prior Year Members, n=1,135



30% of Prior Year Members say they delayed filling prescriptions due to cost concerns at least once while enrolled.

- The estimated proportion delaying prescriptions due to cost concerns has been consistent over the past five years (28%–30%).
- This result does not appear to vary by metal tier.

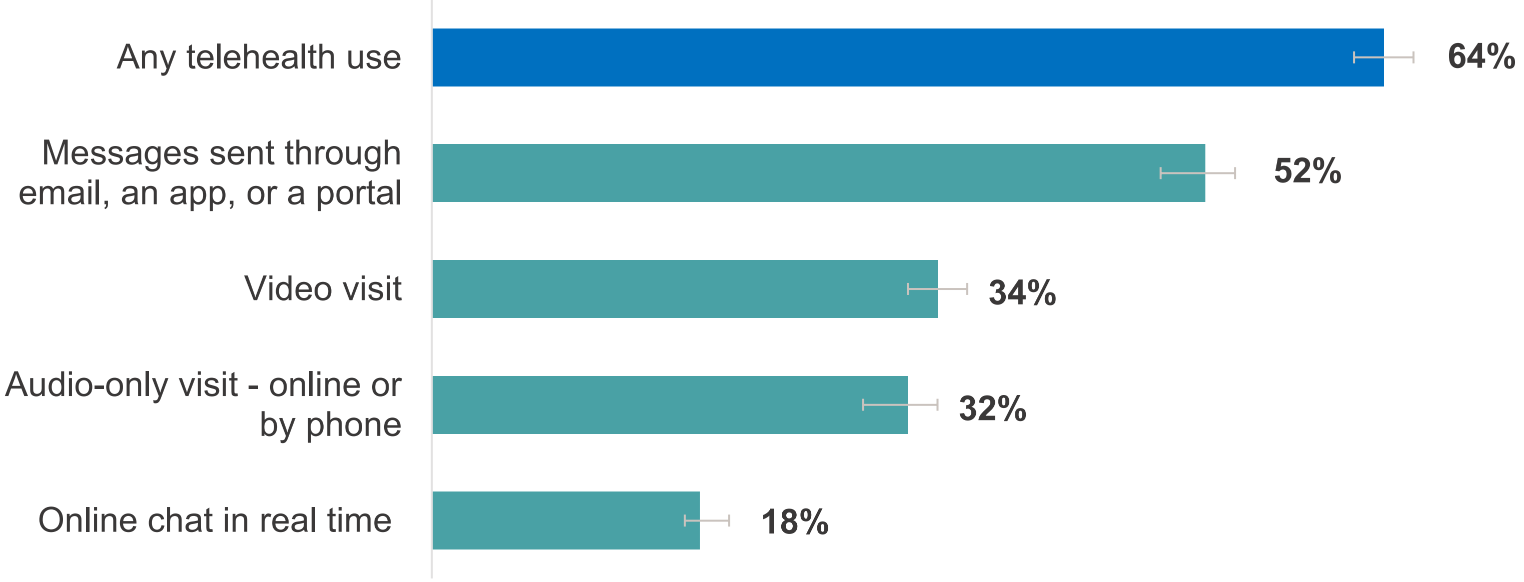
Survey Item: Q68.

Telehealth Use In Past Year Among Prior Year Members

Q. In the past 12 months, have you interacted with a doctor, nurse, or other health care provider about your own health issues or needs in any of the following ways?

Percent Responding "Yes" for Each

Among All PY Members, n=1,135



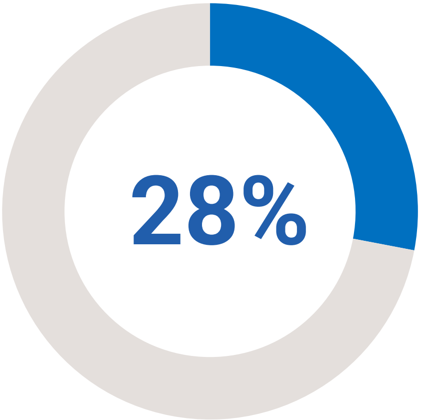
64% of Prior Year Members say they used some form of telehealth in the past year.

- Whites (73%) and Blacks (74%) are among the most likely to say they used telehealth.
- Prior Year members with FPLs above 400% are much more likely to say they used telehealth compared to those with FPLs at >138–200% (79% vs. 56%).
- These results are consistent with the 2024 results (which is the first time this question appeared in the survey).

Survey Item: QX_TELEHEALTH.
Note: 20% of respondents selected "some other way" but most of these open-ended responses indicated that they were referencing in-person care, not telehealth care, and is therefore not toward "any telehealth use".

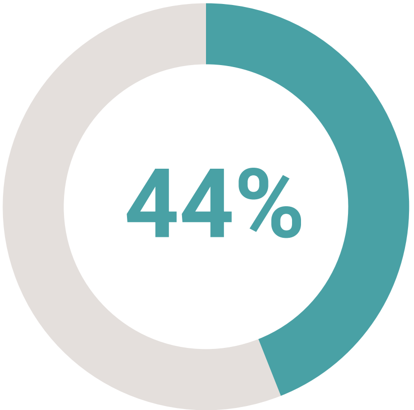
Overview: Needing & Getting Mental Health Care While Enrolled Among Prior Year Members

Among All PY Members (n=1,135)



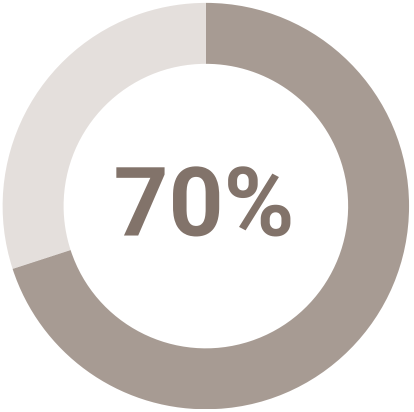
Percent needing mental health care while enrolled

Among PY Members who needed mental health care (n=311)



Percent saying they saw a mental health provider

Among PY Members who needed mental health care and saw a provider (n=139)*



Percent saying it was somewhat or very easy to find & see a provider

Survey Items: QX65a - While enrolled in your plan through Covered California in 2024, 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? QX65b - While enrolled in your plan through Covered California in 2024, did you see a mental health provider? QX65c - While enrolled in your plan through Covered California in 2024, how easy or difficult was it to find and see a mental health provider?
* Indicates a small base size.

Net Promoter Score (NPS)

About the Data

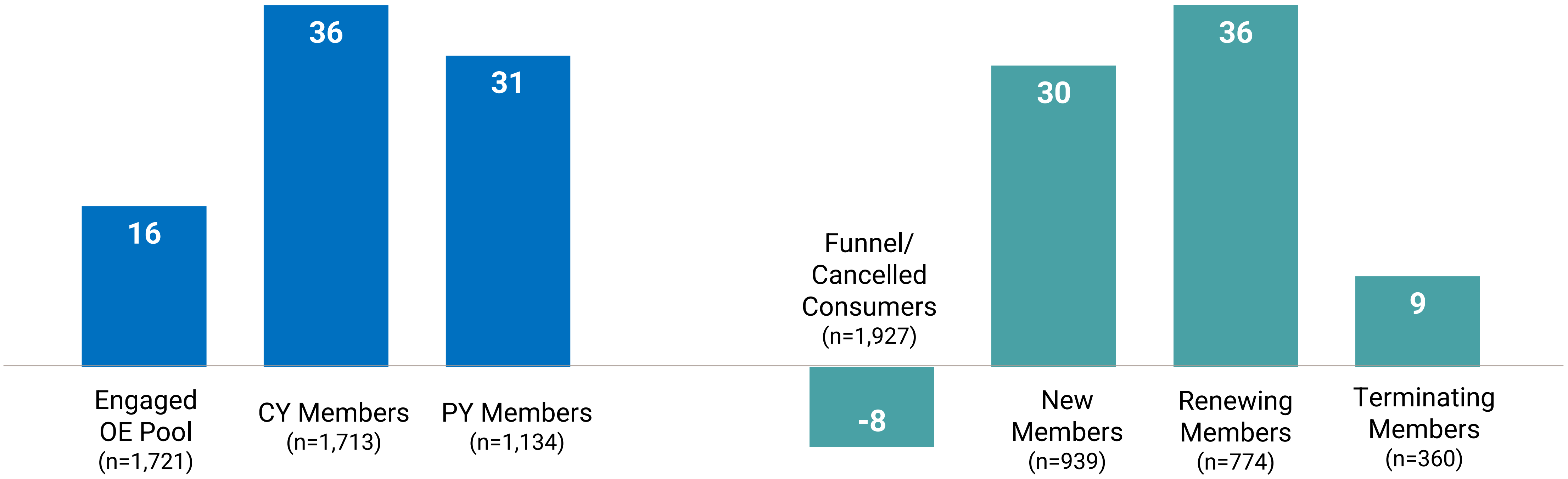
What is the "Net Promoter Score"?

- Net Promoter Score (NPS) is a market research metric based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product, or a service to a friend or colleague.
- The NPS is used to gauge consumer sentiment and loyalty to a particular company, product, or service.
- The NPS represents the net proportion of respondents giving positive responses after discounting the proportion of respondents giving negative responses.

How is the NPS calculated?

- Respondents are asked, “How likely is it that you would recommend Covered California to a friend or colleague?” on a scale from 0 (not at all likely) to 10 (extremely likely).
- Respondents are grouped into one of three categories based on the rating they provide:
    - 9 & 10 ratings → “Promoters”
    - 7 & 8 ratings → “Passives”
    - 0 – 6 ratings → “Detractors”
- NPS = (% Promoters) – (% Detractors)

Net Promote Score, by Consumer Cohorts & Combinations Thereof



Survey Item: QX_NPS.

Appendix

Additional Methods Information

Respondent Outreach Timeline (table)

Outreach Activity	Sample Dates
Email invitation sent	February 26, 2025
Invitation mailing sent via USPS (from Chicago, IL)	March 3, 2025
First email reminder	March 4, 2025
Second email reminder	March 13, 2025
Reminder Mailing Sent via USPS (from Chicago, IL)	March 17, 2025
Last chance email to New Members & Funnel/Cancelled consumers	March 25, 2025
Last chance email to all Spanish-dominant consumers	March 25, 2025
Third email reminder to Renewing & Terminating Members	March 25, 2025
Last chance email to Renewing & Terminating Members	April 1, 2025
Survey closed	April 11, 2025

2021–2025: Member Survey Oversamples

	2021	2022	2023	2024	2025
Race & Ethnicity	(None)	(None)		• Non-Hispanic Black	• Non-Hispanic Black[1]
Language			• Spanish-dominant	• Spanish-dominant	• Spanish-dominant[1]
Program-specific				• Renewers in "Affordability Crosswalk"	• SAWS New Members & Funnel/ Cancelled Consumers • APS New Members[1]

[1] Certain subgroups were supplemented to allow for an for an acceptable representation of low incidence groups.

Design Effects & Margins of Error, by Consumer Cohort

Consumer Cohort	Sample Size	Design Effect	Estimated Margin of Error (MOE) for Various Point Estimates *(in percentage points)*				
			Point Estimates				
			10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
Renewing Members	775	1.2	± 2.3	± 3.1	± 3.6	± 3.8	± 3.9
Terminating Members	360	1.3	± 3.5	± 4.7	± 5.3	± 5.7	± 5.8
New Members	942	2.1	± 2.8	± 3.7	± 4.2	± 4.5	± 4.6
Funnel/Cancelled Consumers	1,945	1.6	± 1.7	± 2.3	± 2.6	± 2.8	± 2.8

Design Effects & Margins of Error, by Combinations of Cohorts

Cohort Combination	Sample Size	Design Effect	Estimated Margin of Error (MOE) for Various Point Estimates *(in percentage points)*				
			Point Estimates				
			10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
Prior Year Members	1,135	1.3	±2.0	±2.7	±3.0	±3.3	±3.3
Current Year Members	1,717	2.0	±2.0	±2.7	±3.1	±3.3	±3.3
Open Enrollment Pool	2,887	1.4	±1.3	±1.7	±2.0	±2.1	±2.2

Additional details on sampling design and other methodological details of the survey are provided in a standalone memo on methods.

Current Year Member Characteristics

Consumer Characteristics Among Current Year Members

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Current Year Enrollment Channel†	Certified Enrollment Counselor	3%	2%	2%
	Agent	50%	55%	54%
	Plan Based Enrollment	2%	0%	1%
	Service Center Representative	8%	3%	4%
	Unassisted	37%	39%	39%
Education	High school or less	22%	17%	18%
	Some college	19%	22%	21%
	College	41%	45%	44%
	Post-graduate	18%	15%	16%
	Skipped	0%	1%	1%

Survey Item: DEMO13; Data Variables from Member Database: ENRL_CY_SERVICE_CHANNEL.
† Based on the Member Database.

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Race/Ethnicity & Language‡	White	31%	34%	34%
	API	24%	25%	25%
	Black	4%	3%	3%
	Spanish-dominant Latino	9%	9%	9%
	Other Latino	26%	21%	22%
	Other Race/ethnicity	5%	5%	5%
	Skipped	1%	3%	3%
Languages Spoken at Home	English only at home	51%	54%	54%
	Other languages	49%	46%	46%

Survey Items: DEMO3, DEMO6 & DEMO7.
‡ Combines survey and database data: Race/Ethnicity & Language combines survey responses regarding race and ethnicity with language information from the Member Database: HOH_PREFER_SPOKEN_LANG, HOH_PREFER_WRITTEN_LANG

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
English Speaking Ability	English only at home	51%	54%	54%
	Other language & speaks English "very well"	28%	24%	25%
	Other language & speaks English less than "very well"	20%	21%	21%
	Missing	1%	1%	1%
English Reading Ability	English only at home	51%	54%	54%
	Other language & reads English "very well"	29%	26%	26%
	Other language & reads English less than "very well"	19%	18%	18%
	Missing	2%	2%	2%

Survey Items: DEMO9 & DEMOX9.

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Employment	Self-Employed	17%	24%	23%
	Paid Employee	50%	47%	47%
	Not working	32%	25%	26%
	Skipped	0%	1%	0%
Industry	Goods	11%	7%	8%
	Services	84%	85%	85%
	Other	2%	4%	4%
	Never worked	2%	3%	3%
Veteran	Yes	2%	2%	2%
	No	98%	97%	97%
	Skipped	0%	0%	0%
Caregiver in the past 12 months	Yes	19%	18%	18%
	No	81%	81%	81%
	Skipped	0%	1%	1%

Survey Items: DEMO10, INDUSTRY, DEMOXVET & DEMOXCG1.

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Gig work[1]	Yes	15%	17%	17%
	No	80%	78%	79%
	Not sure	5%	4%	4%
	Skipped	0%	0%	0%
App-based Gig Work (among those who did gig work)	Yes	37% (n=124)*	36% (n=121)*	36% (n=245)
	No	59% (n=124)*	63% (n=121)*	62% (n=245)
	Not sure	3% (n=124)*	1% (n=121)*	1% (n=245)

Survey Items: DEMOXGIG & DEMOXPROP22.
DEMOXGIG - Some people find short, in-person tasks or jobs through companies that connect them directly with customers using a website or mobile application. For example, using your own car to drive people from one place to another, delivering something, or doing someone's household tasks or errands. Examples include Uber, Lyft, Instacart, or Doordash. Does this describe any work you did in the last 3 months?

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Age†	18 – 29	25%	15%	17%
	30 – 44	35%	32%	33%
	45 – 64	40%	53%	51%
Gender†	Female	52%	50%	51%
	Male	48%	50%	49%
Marital Status	Married	36%	39%	38%
	Not married	58%	55%	56%
	Skipped	6%	6%	6%
Household Size†	0 or Missing	4%	3%	3%
	1 person	56%	56%	56%
	2 – 3 people	30%	31%	31%
	4+ people	10%	10%	10%

Survey Item: DEMO14; Database variables: AGE, GENDER, & ENRL_CY_SUBSIDY_HH_SIZE.
† Based on the Member Database.

Consumer Characteristics Among Current Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Health Status	Very good/excellent	50%	49%	49%
	Good	33%	35%	35%
	Fair/poor	15%	16%	16%
	Skipped	2%	0%	1%
Chronic Condition	Yes	45%	48%	48%
	No	53%	52%	52%
	Skipped	1%	0%	0%
Health Insurance Literacy	Higher literacy	72%	72%	72%
	Lower literacy	27%	26%	26%
	Skipped	1%	3%	2%
Importance of Health Insurance	Very important	75%	81%	80%
	Less than very important	25%	18%	19%
	Skipped	0%	1%	1%

Survey Items: QX_HEALTH, DEMO11, QX9 & QX8.

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Usual Place of Care	A doctor's office	52%	56%	56%
	A clinic, hospital or health center	25%	19%	20%
	Urgent care clinic	16%	18%	17%
	An emergency room	3%	1%	2%
	Some other place	4%	5%	5%
	Skipped	0%	0%	0%
Expected Number of Doctor/ Clinic visits in 2025	None	6%	9%	8%
	1 – 2	27%	32%	32%
	3 – 4	32%	26%	27%
	5 or more	20%	22%	21%
	Not sure	14%	11%	11%
	Skipped	0%	0%	0%

Survey Item: Q72, QX_DEMO12A

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Medical Debt	Yes	11%	12%	12%
	No	79%	80%	80%
	Not sure	9%	6%	7%
	Skipped	1%	2%	2%
Experienced At Least One Financial Challenge Related to Health Care Costs (Roll-Up)	Yes	67%	55%	57%
	No	33%	45%	43%

Survey Items: DEBT_1 & DEBT_2.

Consumer Characteristics Among Current Year Members (cont.)

		New Members	Renewing Members	Current Year Members
		n=942	n=775	n=1,717
Net Promoter Score (NPS)	Score	30	36	36
	Promoters	54%	57%	57%
	Passives	21%	22%	22%
	Detractors	24%	21%	21%
	Skipped	0%	0%	0%

Survey Item: QX_NPS