

**TO: Interested Parties**  
**FROM: Hart Research Associates**  
**DATE: October 11, 2017**  
**RE: New Polling Among ACA Marketplace Insured and Eligible Uninsured**

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*From September 28 to October 3, Hart Research Associates completed interviews with 400 adults age 18 to 64 that currently get insurance through the ACA marketplaces or will be eligible to do so in 2018. The sample included interviews with 200 individuals insured through the marketplaces and 200 uninsured individuals.*

## **Overview**

Our recent national survey of 200 insured consumers with coverage through the Affordable Care Act health insurance marketplaces and 200 uninsured individuals confirms the importance of reaching out to current and potential marketplace consumers to reinforce their instincts about why it is important to get health insurance coverage, and to address the substantial confusion and lack of information that exists about the Open Enrollment process.

Encouragingly, consumers recognize the importance of having health insurance, and most insured consumers and many uninsured consumers intend to purchase health insurance for 2018.

- Nearly all insured consumers (98%) say it is important to them to have health insurance, and 84% indicate that they will purchase health insurance for 2018.

Importantly, 85% of insured consumers say they are satisfied with their current health insurance plan overall, and three in four say they are satisfied with the costs of premiums, copays, and the annual deductible.

- Nearly as many uninsured individuals (79%) feel it is important to have health insurance. While they are less certain than insured consumers that they will purchase health insurance for 2018, few have decided they will not: 40% of uninsured individuals say they will purchase health insurance for 2018, 37% say the chances are 50-50, and only 23% say they will not.

Despite the priority consumers place on having health insurance and the intentions that many have to buy it, the survey reveals a great deal of confusion and uncertainty about the ACA marketplaces among both these audiences. Few know when the Open Enrollment period begins and ends; most uninsured individuals and many insured consumers are not aware that they are eligible for tax credits under Obamacare; and many consumers are uncertain whether Obamacare will be cancelled and people will lose their health insurance in 2018. Filling in these information gaps will be critical in the weeks ahead.

### Recommended Messaging Framework

Insured and uninsured consumers express similar priorities when they consider getting coverage—with a particular emphasis on needing coverage that is affordable. The good news is that while many express concerns about cost, 84% of currently insured consumers intend to re-enroll for 2018; yet it will still be important to address their concerns about cost, fill information gaps, and correct misperceptions. The challenges around cost among uninsured consumers are more acute as very few are aware that financial help is available to make health insurance more affordable.

Both insured and uninsured consumers place a priority on the cost of coverage as they think about their decision to enroll in a health insurance plan. As November 1<sup>st</sup> approaches, it will be essential to inform both insured and uninsured consumers that affordable health coverage is in fact available to them, and to remind them about the value of having coverage. To this end, the research reveals a core messaging framework that resonates with both audiences:

**Core Messaging Framework:** The core components of a messaging architecture with the greatest potential to motivate marketplace insured and uninsured individuals to sign up for health insurance are that, 1) there are affordable plans available, 2) most people qualify for a tax credit that makes plans affordable, and 3) consumers may end up paying a lot more if they don't have insurance (because of unexpected illness or accident and/or because of the penalty).

For advocates and allies who will be conducting public outreach and education efforts to make sure consumers get the information they need to get covered and stay covered through the ACA marketplaces, the public opinion research we conducted offers important cues for communicating effectively.

**1) Focus messaging first and foremost on affordability.** Cost is the number one concern that consumers have about getting health insurance and it is the biggest barrier for those less inclined to sign up for 2018 coverage. The large majority (71%) of insured consumers think health insurance will be a lot more expensive in 2018 than it was this year, and most uninsured consumers either think it will be a lot more expensive (56%) or are not sure (31%).

Additionally, notable proportions of consumers (35% of insured, 59% of uninsured) do *not* believe that there are affordable health insurance plans available for 2018 or are uncertain that there are. This is important because consumers who think that affordable plans are available (77% will purchase) are more likely to plan to purchase health insurance than are those who do not believe there are affordable plans available (41% will purchase) or are not sure (48% will purchase). When asked what they consider to be an affordable amount to pay for health insurance, 84% of uninsured consumers say that they would consider \$100 or less per month an affordable amount, including 56% who say \$50 or less and 28% who say \$51-\$100.

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There also is a lack of awareness about eligibility for tax credits to reduce the cost of health insurance, and awareness of eligibility correlates to likelihood of buying insurance for 2018. Just 15% of uninsured and only half (51%) of insured consumers are aware that they qualify for a tax credit that lowers the monthly cost and makes health insurance affordable. In fact, just 41% of individuals currently insured through the marketplace are aware that they currently receive a tax credit.

For these reasons, the top priority for outreach should be highlighting the availability of affordable plans and that there is a tax credit available for most individuals that makes coverage affordable. These two messages tested well among both insured and uninsured as among the three strongest reasons to enroll, and should be core themes of messaging aimed at getting Americans covered:

**Core message:** The tax credit available through HealthCare.gov reduces most people's premium cost to a total of \$50 to \$100 per month (*top tier message with both audiences*).

**Core message:** Coverage could be more affordable than you think. More than eight out of 10 people who enroll through HealthCare.gov qualify for financial help to make quality coverage more affordable (*2nd tier message with both audiences*).

The message below also has potential, but would be stronger if combined with the more specific data about cost and eligibility for financial help mentioned in the two previous messages:

**Complementary message:** Health plans and prices change every year—and the amount of financial help you can get can change too. Take a look to see if there's a plan that fits your budget and your needs (*3rd tier message with both audiences*).

**2) Highlight the cost of *not* having health insurance.** Both insured and uninsured consumers indicate that having health insurance coverage to avoid the costs of unexpected illness or accidents is a top reason that they would get health insurance (along with finding an affordable plan and ensuring they can get regular medical care). The message testing indicates that it will be important to remind consumers of this key value of having health insurance:

**Core message:** Accidents happen and people get sick. Health insurance protects you from the unexpected (*top tier message with both audiences*).

Having to pay a penalty for not having coverage is another cost of not signing up, and there is room to educate consumers about this cost of not getting health insurance. While the majority of insured consumers (69%) and half of uninsured individuals (52%) are aware that people who do not have insurance will have to pay a penalty, that leaves many consumers who are not

aware. And even if they do know there is a penalty, most do not know the amount of the penalty.

**Complementary message:** By enrolling, you can avoid the penalty of \$695 or two percent of your income for not having coverage (*2nd tier message with both audiences*).

**Complementary message:** Obamacare is still the law, which means you must have health coverage or pay a penalty (*2nd tier message with both audiences*).

**3) Provide information about Open Enrollment to counter confusion.** The survey reveals a lot of confusion among both insured and uninsured consumers about when Open Enrollment begins and ends: only 31% of insured and 12% of uninsured say that it begins on November 1st, and even fewer know when it ends.

Majorities of insured and uninsured consumers either believe that Obamacare will be cancelled and people will lose their health insurance coverage in 2018 or say they are unsure; fewer than half in each group (46% of insured, 41% of uninsured) believe this is *not* true. Indeed, after costs, this is one of the top concerns that insured consumers have about purchasing health insurance for 2018.

For these reasons, it will be important to clearly communicate to consumers that they can purchase health insurance for 2018 through the ACA marketplaces during Open Enrollment which begins on November 1st. It will also be critical to let consumers know the deadline for enrollment through HealthCare.gov (December 15th) or their state exchange (dates vary).

**4) A message about the availability of free expert should only be used as a follow up to core affordability messaging.** Most insured consumers, who have gone through the enrollment process before, say it is at least somewhat easy to evaluate and compare health insurance options and enroll. Uninsured individuals are less convinced of the ease of the process, however. A message about the availability of free expert help could make the process seem less daunting, though it would only make sense to highlight this theme after first telling consumers that there is financial help available that can make coverage affordable.

**Complementary message:** Free expert help is available. If you have questions about signing up or want to talk through your options with a trained professional, free help is available online, over the phone, or in person (*3rd tier message with both audiences*).

**5) Doctors and insurance companies are the voices that will garner the most attention from consumers making decisions about enrollment.** Both insured and uninsured consumers say that, when making decisions about enrolling in health insurance, they would pay the most attention to doctors, with insurance companies a close second. Some employed individuals also indicate that they would pay the most attention to what their employer had to say.