

*healthplans.com*

≡ AMERICAN SENTIMENTS ON ≡

# ROUND TWO OF OBAMACARE



HealthPlans.com Consumer  
Health Insurance Survey

February 2015

# Executive Summary

We surveyed more than 1,000 individuals between December 17, 2014 and January 5, 2015 who shopped for health insurance between November 15th and December 15th 2015.

Here are the most interesting highlights.



# Executive Summary

Five findings stand out among others.

**1**

**Only 1/3 of respondents think HealthCare.gov has improved from last year's open enrollment**

2

Monthly premium is the most important factor of purchasing a health insurance plan

3

More than 40% of Republicans who qualify for a subsidy in 2015 think the ACA should be repealed

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84% of respondents first learned about open enrollment from places other than their existing health insurance providers

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Almost half of consumers who planned to shop for 2015 health insurance did not get covered on January 1st

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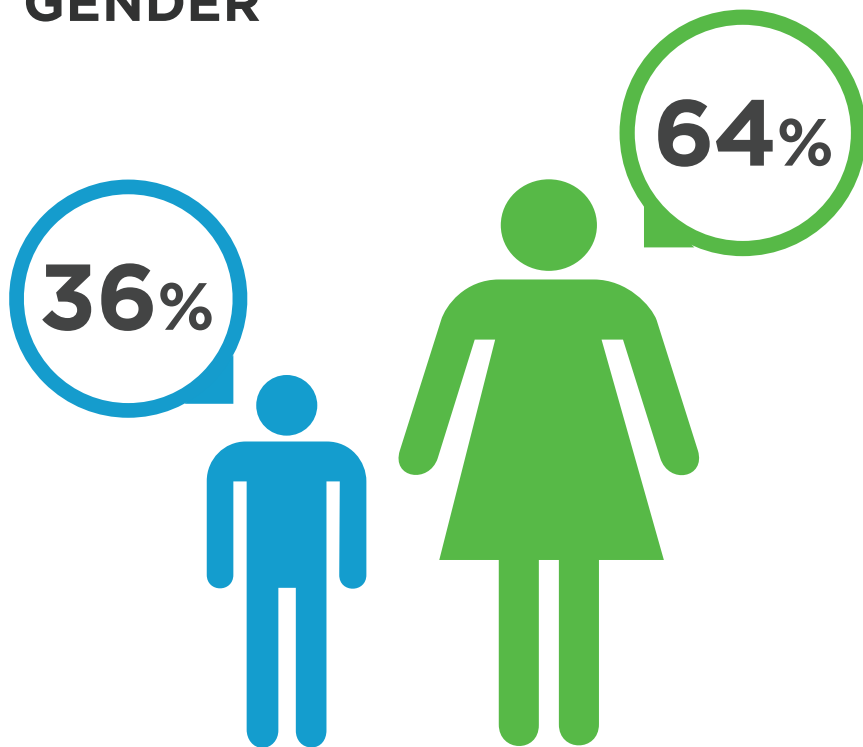
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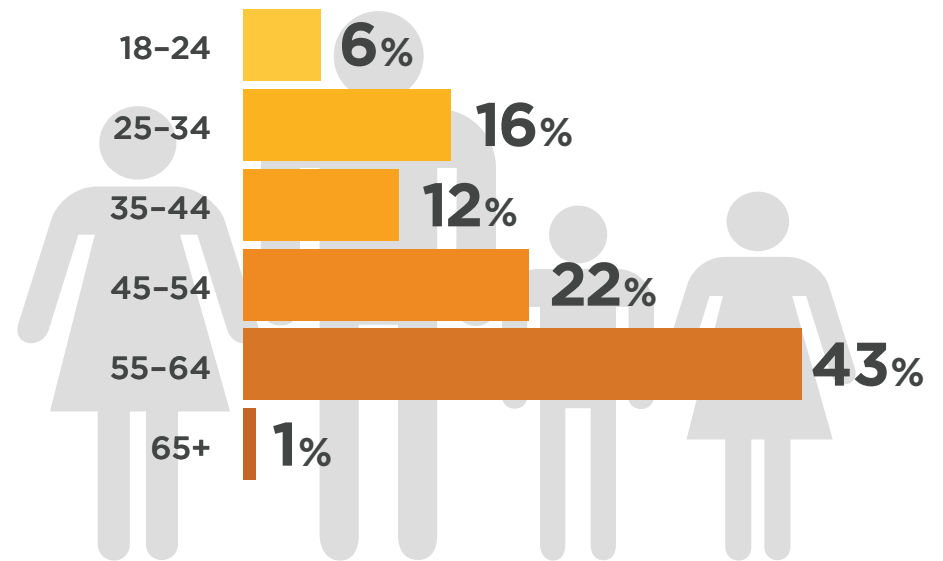
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# Survey Respondent Demographics

## GENDER



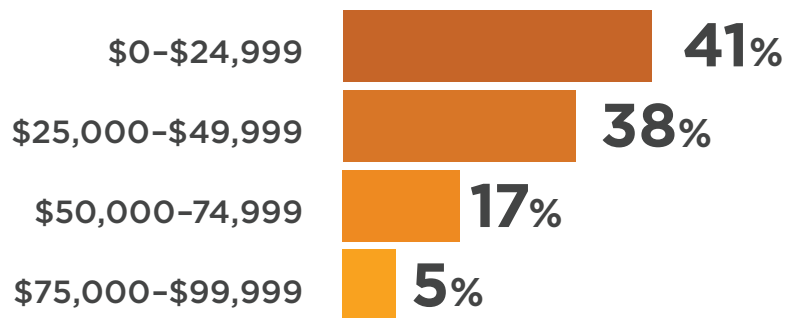
## AGE DISTRIBUTION





# Survey Respondent Demographics

## INCOME DISTRIBUTION

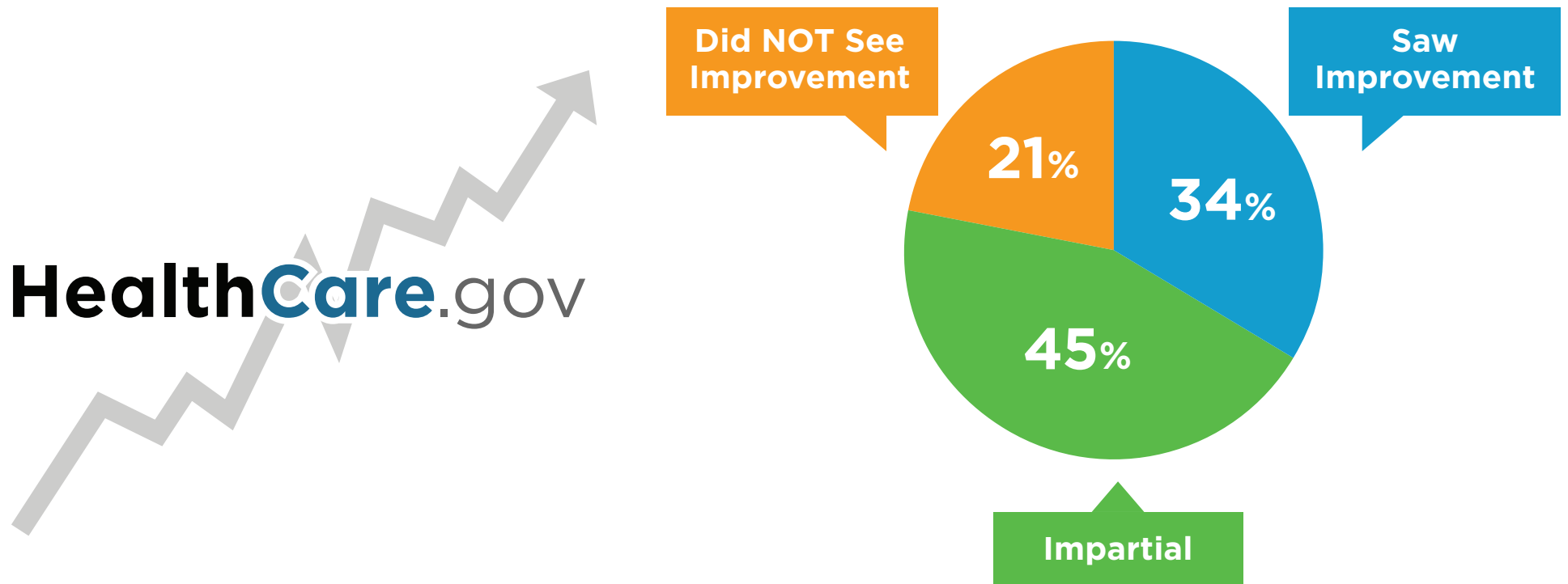


## EMPLOYMENT STATUS

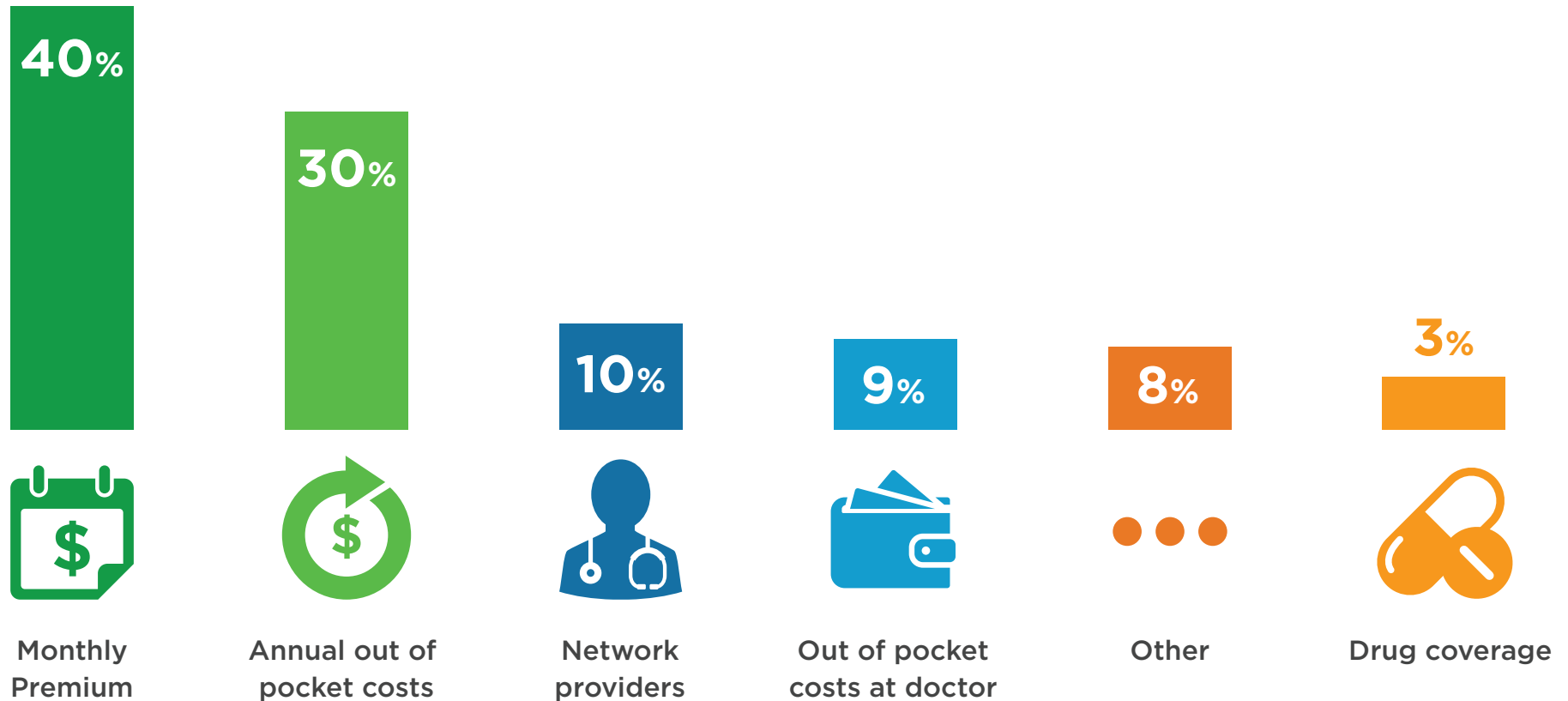


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**HealthCare.gov**

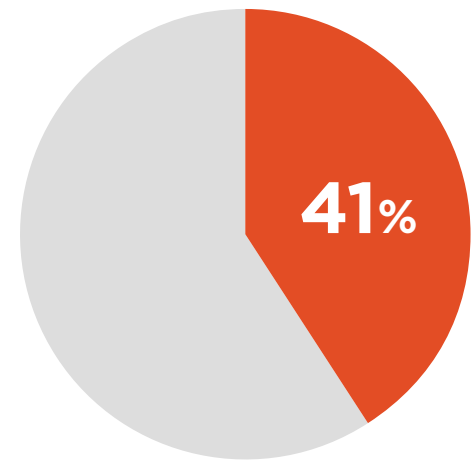
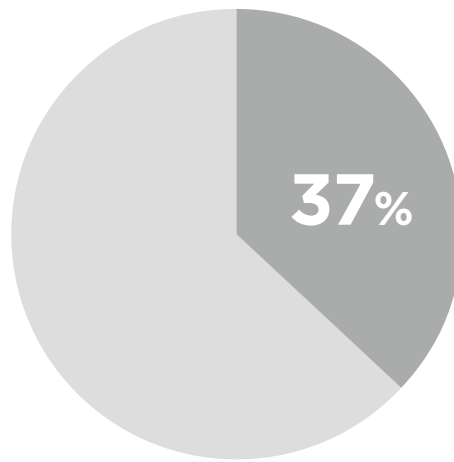
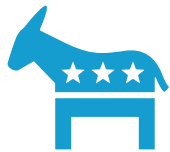
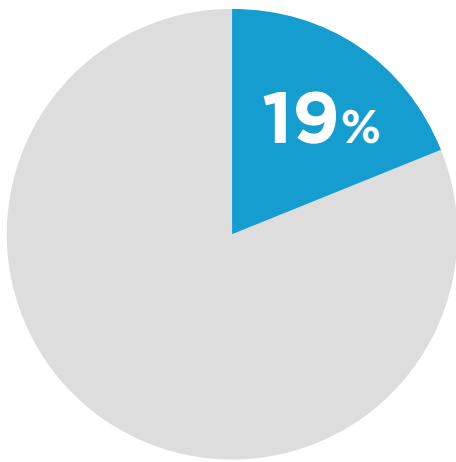


# Monthly premium is the most important factor of purchasing a health insurance plan

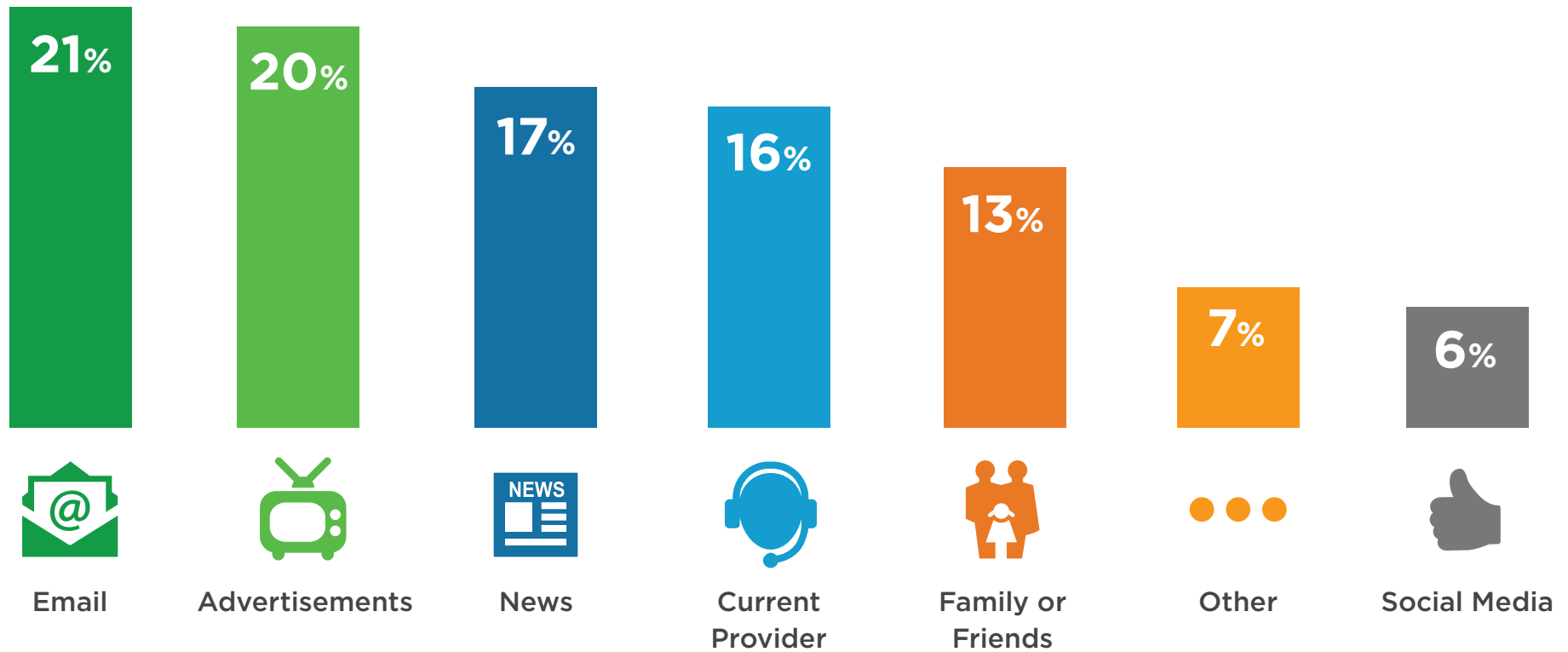


# More than 40% of Republicans who qualify for a subsidy in 2015 think the ACA should be repealed

## PEOPLE WHO AGREE CONGRESS SHOULD REPEAL THE ACA

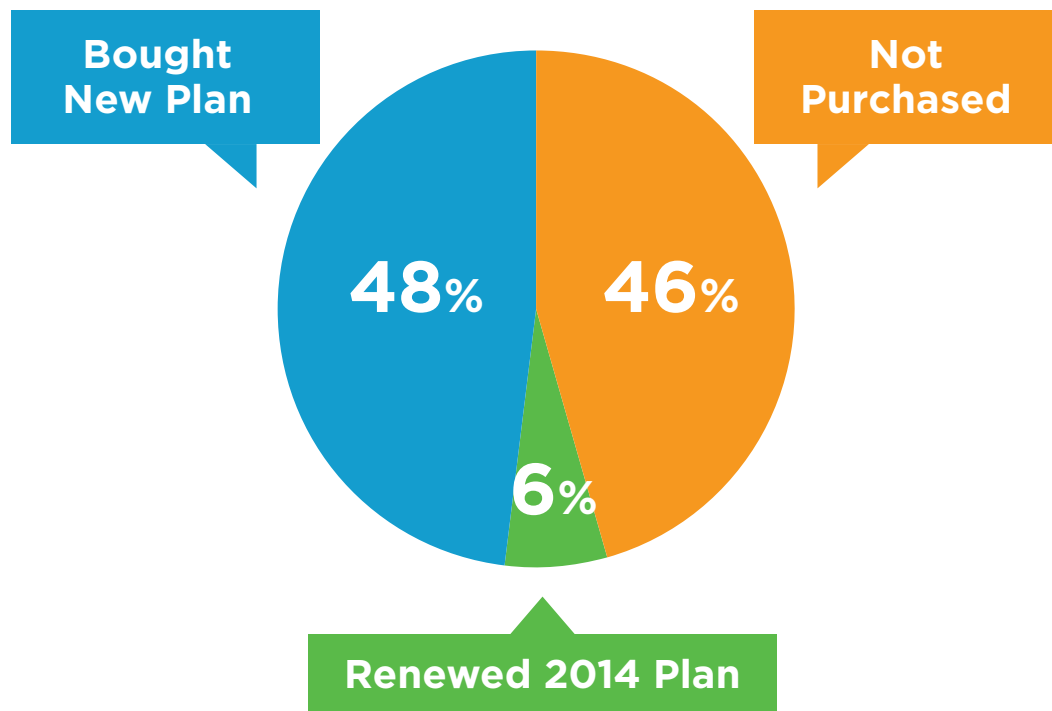


# 84% of respondents first learned about open enrollment from places other than their existing health insurance providers



# Almost half of consumers who planned to shop for 2015 health insurance did not get covered on January 1st

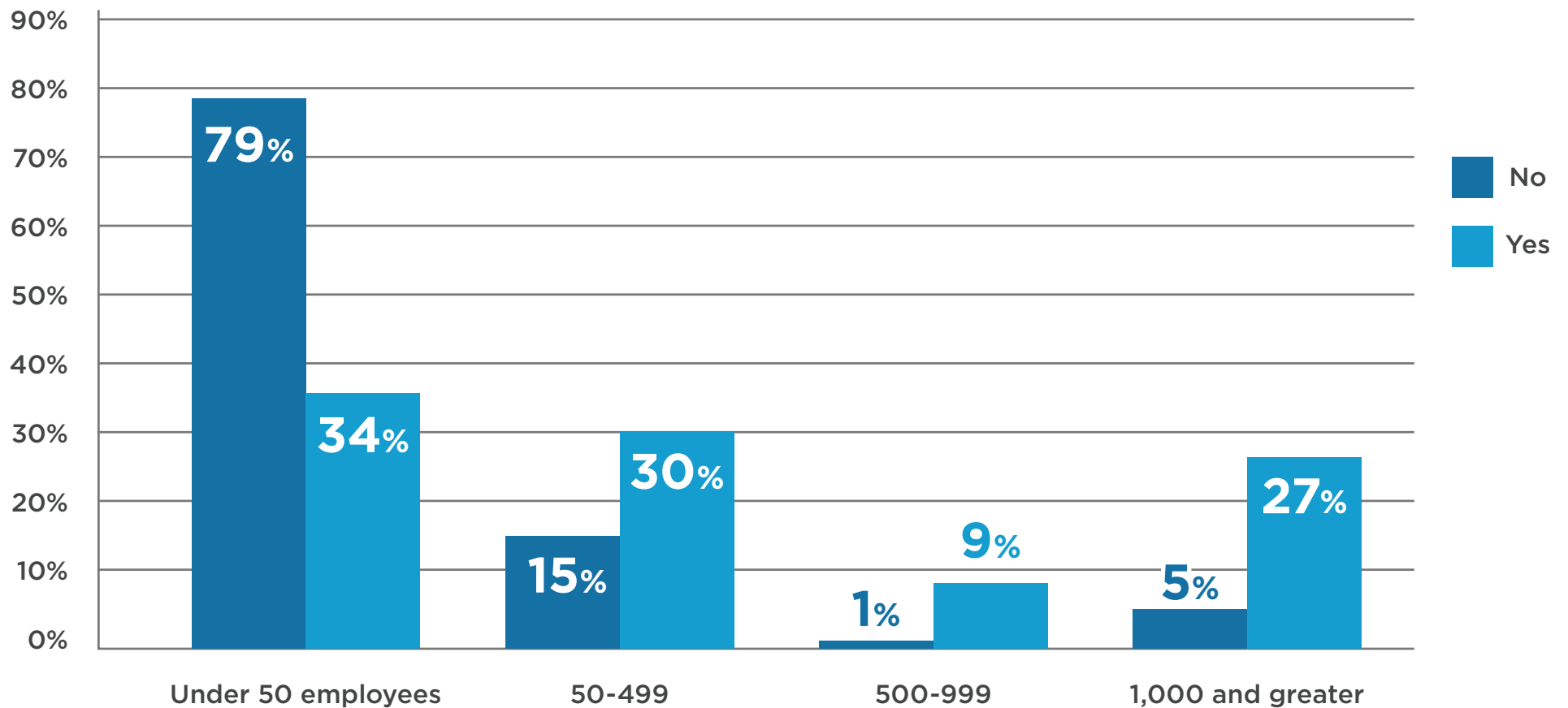
## OF THOSE WHO SHOPPED FOR 2015 HEALTH INSURANCE



Any shopper who DID NOT purchase health insurance by December 15th, missed the deadline to get January 2015 coverage.

# More Data

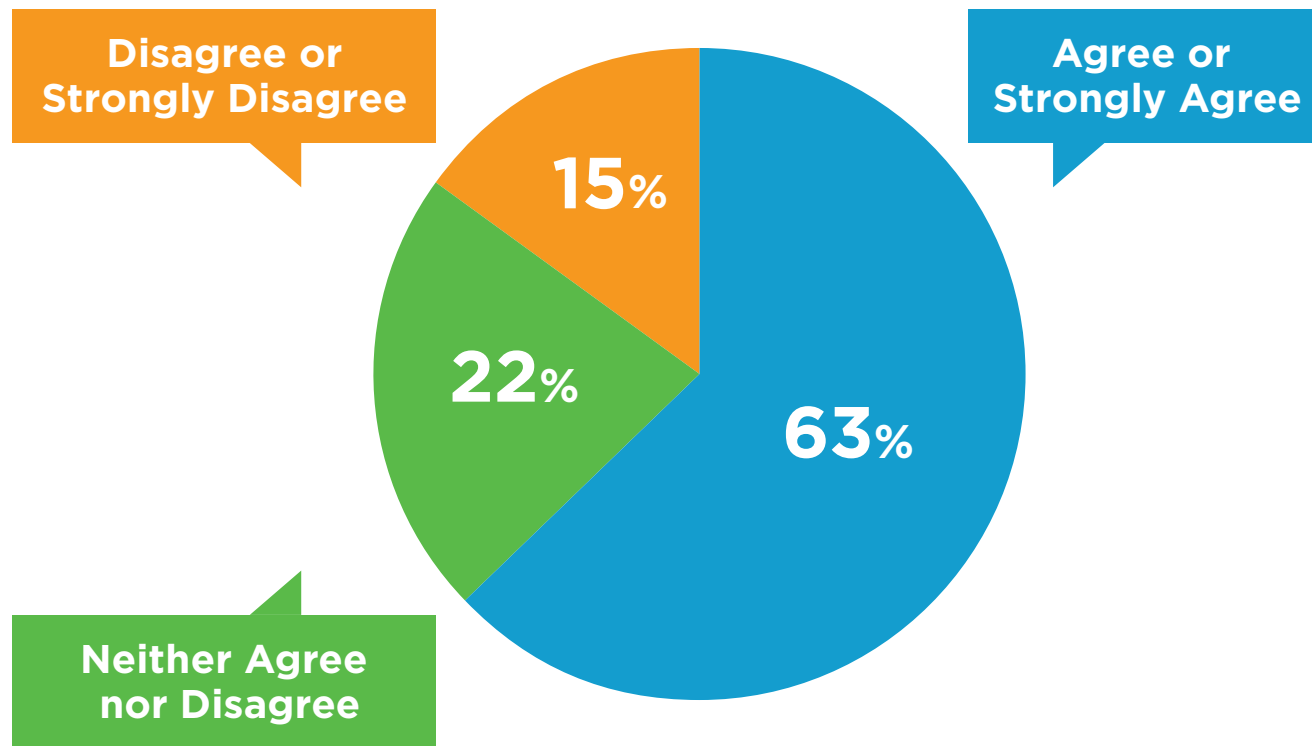
Small companies continue to not offer health coverage to their employees. Almost 79% of those without employer-provided coverage came from firms with under 50 employees.





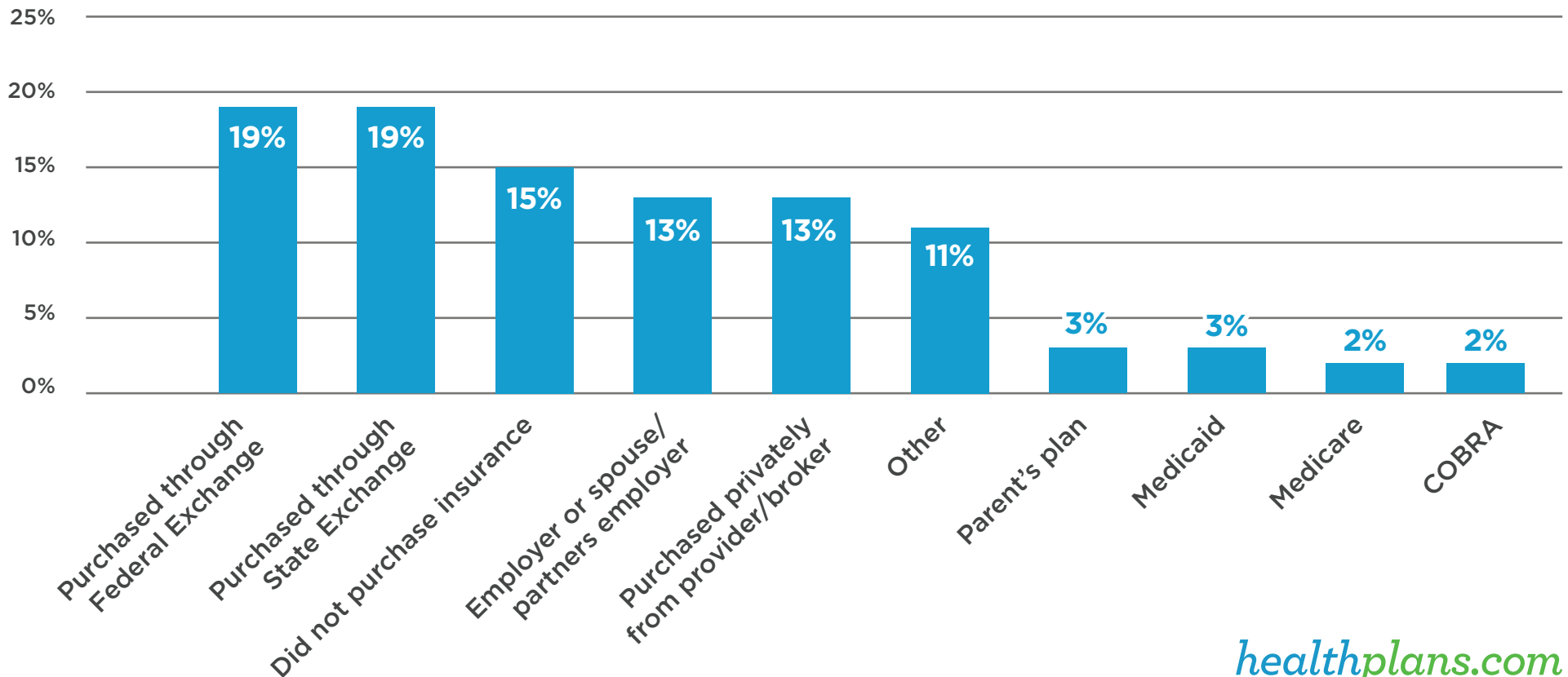
38 percent of subsidy-eligible consumers said the subsidy was NOT a factor in their purchase decision.

**HOW SUBSIDY-ELIGIBLE CONSUMERS RESPONDED TO THIS STATEMENT:  
“THE SUBSIDY WAS A CONTRIBUTING FACTOR TO MY DECISION TO  
PURCHASE HEALTH INSURANCE”**

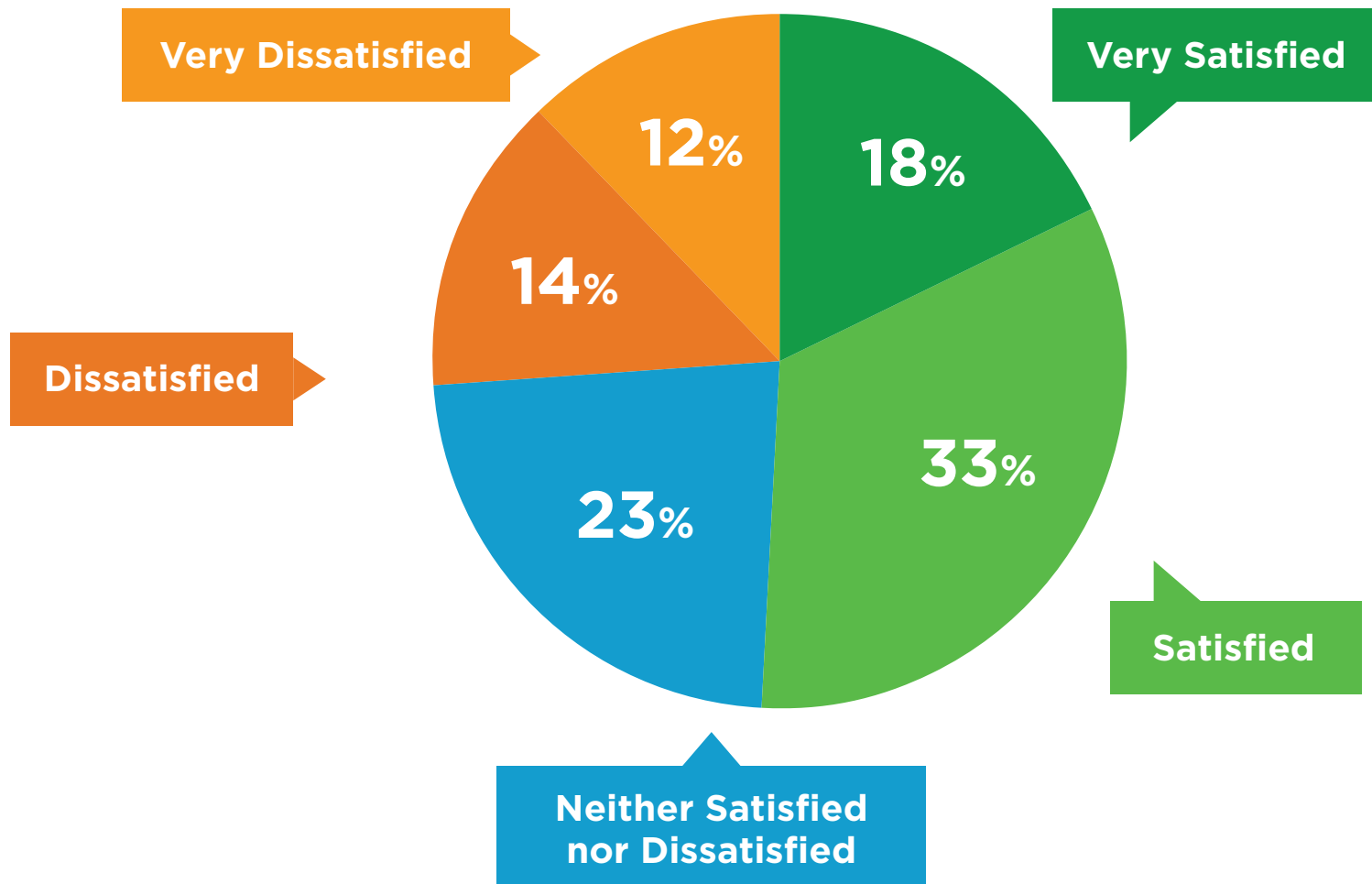


Only 38% of respondents who qualified for a subsidy in 2015 purchased health insurance through the state or federal exchange, even though these are the only two places they could receive the subsidy.

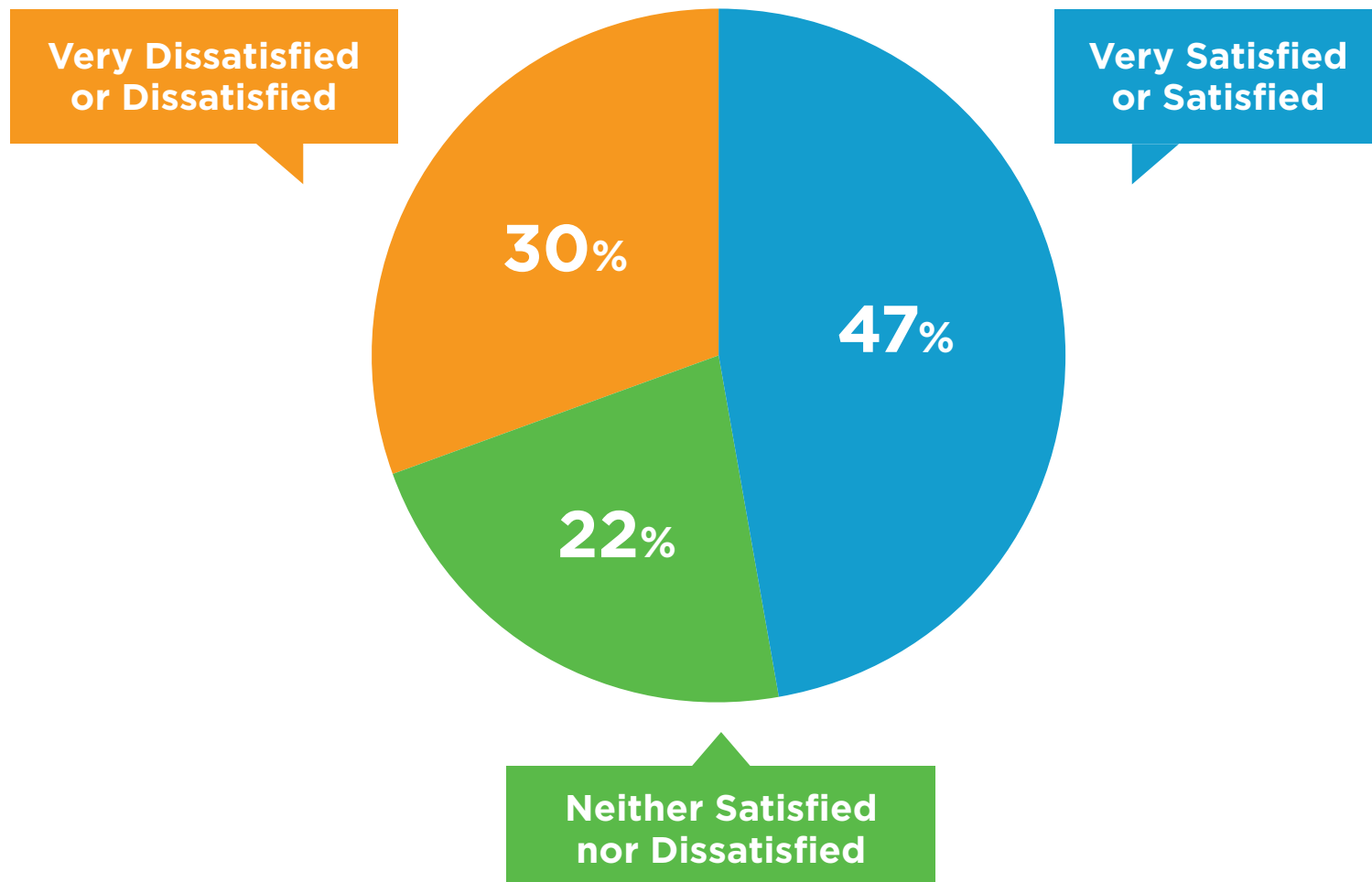
### WHERE RESPONDENTS WHO QUALIFIED FOR A SUBSIDY IN 2014 GAINED ACCESS TO HEALTH INSURANCE



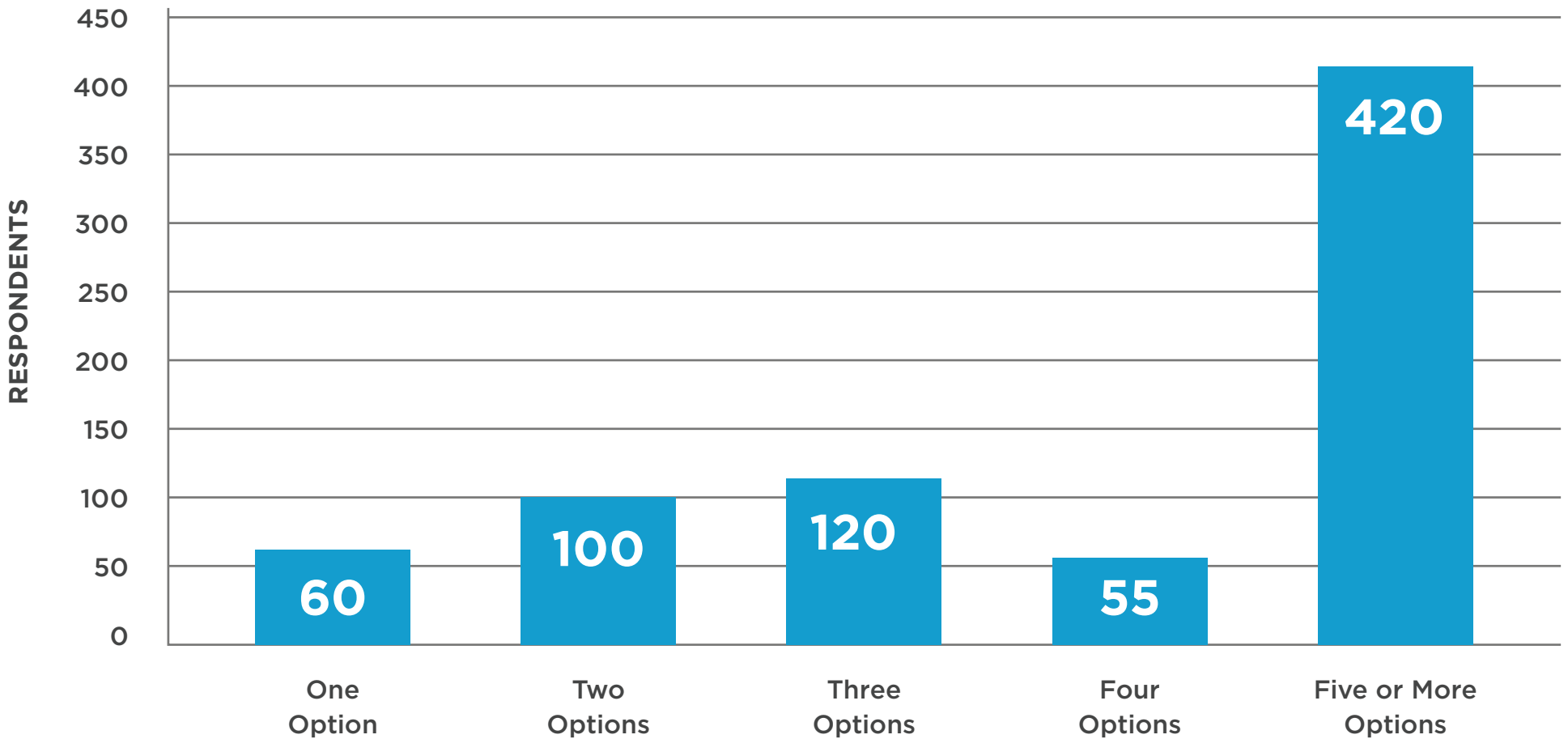
51% of people were satisfied or very satisfied by their 2014 health insurance. This is a positive sign for the industry.



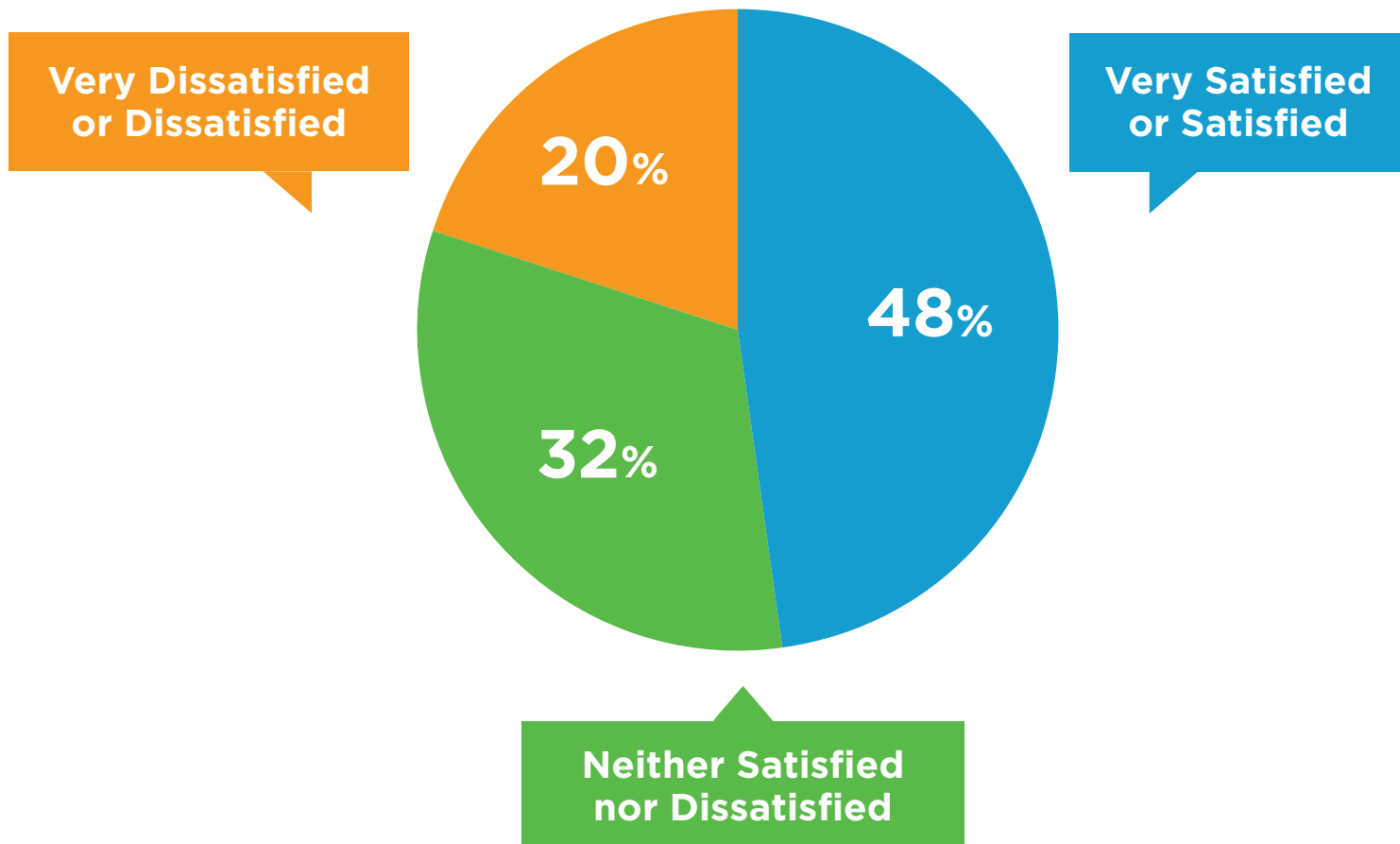
Consumers are expressing a desire to compare and shop around for new plans even when satisfied with their current plans. 35% of those satisfied with their 2014 plan said yes, they plan to shop around for new plans.



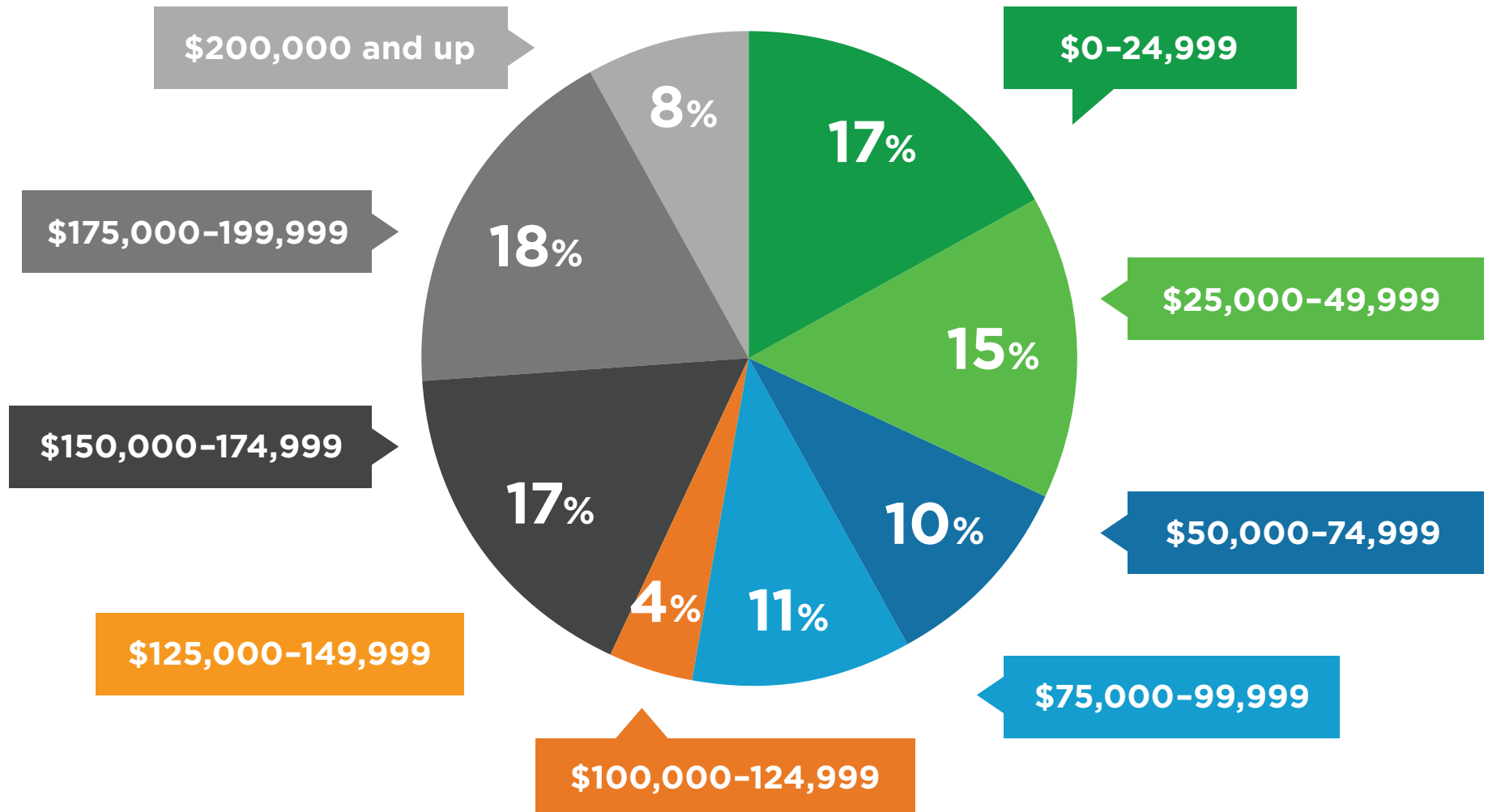
A majority of respondents said they had a choice of at least 5 health insurance plans.



Of the respondents who said it was very important to find a plan that their care physician participated in, almost half said they were satisfied with the information available to them about physicians who were covered under their plan options.



The largest percentage of respondents who said that the tax penalty was an incentive for them to purchase health insurance had an income between \$175,000 and \$199,999 annually.



# About HealthPlans.com

HealthPlans.com is one of the **most visited independent consumer Health Insurance sites**, according to comScore. With relevant news, expert advice, and interactive tools, HealthPlans.com helps consumers make sense of all things health insurance — from complicated health acronyms to the newest industry policies. Above all, Healthplans.com matches consumers to a health insurance plan that meets their needs and budget by using a fast, free, and consumer-friendly platform.

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