

A Comparison of Surveys Providing Real-Time Information on the Affordable Care Act

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Abstract:

These tables provide background information on 12 surveys that are providing real-time information on changes occurring under the Affordable Care Act (ACA). Those surveys are:

- Survey of Low-Income Americans and the ACA [Sponsored by Kaiser Family Foundation]
- Affordable Care Act Tracking Survey [Sponsored by Commonwealth Fund]
- Biennial Health Insurance Survey [Sponsored by Commonwealth Fund]
- California Uninsured Panel Survey [Sponsored by Kaiser Family Foundation]
- Gallup-Healthways Well-Being Index [Sponsored by Gallup]
- Health Insurance Marketplace Survey [Sponsored by Commonwealth Fund]
- Health Reform Monitoring Survey [Sponsored by Robert Wood Johnson Foundation, Ford Foundation, and Urban Institute]
- Health Reform Opinion Study [Sponsored by RAND]
- Kaiser Health Tracking Poll [Sponsored by Kaiser Family Foundation]
- National Survey of Uninsured Adults 18 to 64 [Sponsored by Enroll America]
- Open Enrollment Tracker [Sponsored by McKinsey & Company]
- Survey of People Who Purchase Their Own Insurance [Sponsored by Kaiser Family Foundation]

Table 1: Overview of Survey Design

Survey	Periodicity	Target Population	Sample Size Each Round	Response Rate
Commonwealth Fund Biennial Health Insurance Survey	Every two years since 2001, next survey in 2014.	Adults ages 19 and over	2012 sample size: 4,432 (2,217 landline, 1,166 cell phone); 2014 sample size expected to be 6,000	2012 - 22% landline, 19 percent cell phone
Commonwealth Fund Health Insurance Marketplace Survey	Annual. First survey fielded July 9 - September 8, 2013. Second survey planned for April-May, 2014	Nonelderly adults ages 19-64. Oversample of low-income population. In second wave of survey, 2/3 of sample will be pre-screened population who were uninsured or had individual coverage prior to January 1, 2014.	2013 survey sample size: 6,132 (2895 landline, 3237 cell phone); 2014 survey sample size expected to be around 4500	22.2% for landline, 17.8% for cell phone in 2013 - 20.1% overall
Commonwealth Fund Affordable Care Act Tracking Survey	Two one time monthly surveys fielded October 9-27 and December 11-29, 2013, and results published the following month	Nonelderly adults age 19-64 potentially eligible for new coverage options (i.e., uninsured or currently have nongroup coverage, including through marketplaces) in continental U.S.	622 nonelderly adults who are uninsured or have nongroup coverage in December 2013 (292 landline, 330 cell phone); 682 adults in October 2013	18.3% for landline, 6.3% for cell phone in December 2013 – 11.9% overall based on weighted average; 14.6% response rate for landline and 8.1% for cell phone in November 2013 - 10.8% overall
Enroll America/PerryUndem National Survey of Uninsured Adults	First survey fielded December 12-22, 2013, and results published in early January 2014	Uninsured nonelderly adults age 18-64	910 uninsured nonelderly adults	not available
Gallup-Healthways Well-Being Index	Daily; Well-Being Index launched in 2008; Jan. 2-March 31 results released April 7, 2014	Adults age 18 and older	178,000 surveys in 2013/500 Americans each day in 2013. This had been 355,000 surveys per year previously/1,000 per day; Jan. 2-March 31 sample included 43,562 adults;	9%
Kaiser Health Tracking Poll	Monthly, over the span of one-week each month; question on opinion of ACA asked since April 2010; March 2014 survey fielded March 11-17	Adults age 18 and older	Approximately 1,500 adults in each month	10% for the landline sample, 9% for the cell phone sample
Kaiser Family Foundation California Uninsured Panel Survey	Panel survey going back to same set of respondents for each wave: first wave fielded July 11-Aug. 29, 2013; Second wave currently in field (April 2014); Additional waves planned for fall 2014 and early 2015	California residents ages 19-64 who were uninsured as of summer 2013	2013 survey sample size: 2,001. Future waves will re-contact all wave 1 respondents, so expect sample sizes to be somewhat smaller accounting for panel attrition.	24% for landline, 22% for cell phone
Kaiser Family Foundation Survey of Low-Income Americans and the ACA	Baseline survey conducted July 24-Sept. 29, 2013; Second survey planned late 2014 or early 2015.	Nonelderly adults ages 19-64. Oversample of low-income population. National sample + state samples in California, Missouri, and Texas.	2013 sample size: 8,762 (includes 2,558 in CA; 1,872 in MO; 1,809 in TX; and 2,523 in all other states)	not available
Kaiser Family Foundation Survey of People Who Purchase Their Own Insurance	First survey currently in field (April 2014); two additional surveys planned for 2015.	Adults ages 18-64 who purchase their own insurance, either directly from an insurance company or through the ACA marketplace	800 each survey	in progress
McKinsey Center for U.S. Health System Reform Open Enrollment Tracker	Four surveys fielded - Nov. 25-Dec. 6 2013; Dec. 16-20, 2013; Jan. 6-10, 2014; and Feb. 4-13, 2014	Adults age 18-64 who are QHP-eligible, i.e., in 2013, were uninsured, had nongroup coverage, or had group coverage not continuing in 2014, and are non-Medicaid eligible (over 100% FPL in non-expansion states and over 138% FPL in expansion states); all states represented except Alaska	4,563 nonelderly, QHP-eligible adults in November 2013-January 2014 (2385 uninsured; 2178 insured); 2,096 adults in February	not available
RAND Health Reform Opinion Study	First survey administered in September 2013, with monthly surveys beginning in November 2013. One-fourth of respondents contacted each week. Opinion results reported weekly; insurance change estimates for September 2013-March 2014 reported April 8, 2014.	Adults ages 18 and older; insurance estimates reported for nonelderly adults ages 18-64	3,300 adults each month, including 2,600 nonelderly	Completion rates for HROS are approximately 60% but information for overall response rate is not available.
Urban Institute Health Reform Monitoring Survey	Quarterly, with surveys fielded over ~3 weeks in March, June, September, and December; results to be published following month beginning in 2014; First survey was fielded January/February 2013	Nonelderly adults age 18-64 and children age 0-17	7,500 nonelderly adults; 2,500 children each quarter	AAPOR cumulative response rate of 5-6% (product of household recruitment rate, household profile rate, survey completion rate); typical survey completion rate is 60%

Table 2: Overview of Survey Content

	CMF Biennial Health Insurance Survey	CMF Health Insurance Marketplace Survey	CMF Affordable Care Act Tracking Survey	Enroll America National Survey of Uninsured Adults	Gallup-Healthways Well-Being Index	KFF Health Tracking Poll	KFF California Uninsured Panel Survey	KFF Survey of Low-Income Americans and the ACA	KFF Survey of People Who Purchase Their Own Insurance	McKinsey Open Enrollment Tracker	RAND Health Reform Opinion Study	UI Health Reform Monitoring Survey
Current insurance coverage												
Uninsured rate (at time of survey)	X	X			X		X	X			X	X
Type of current insurance coverage	X				X	X	X	X	X		X	X
Individual plan or family plan	X						X	X	X			
How long had current coverage	X					X		X	X			
How long uninsured if currently uninsured	X					X	X	X				
Reason for being uninsured/not enrolling in any coverage				X		X	X	X		X		
Received insurance due to ACA						X	X		X			
Access to employer-sponsored coverage	X						X	X				X
Satisfaction with insurance coverage	X				X			X	X			X
Ease of finding information on current health plan							X	X	X			X
Coverage limits of current health plan	X											
Benefits covered by insurance	X							X				
Current insurance covers same providers as insurance in previous year									X		X	
Prior insurance coverage												
Uninsured just prior to receiving current coverage							X		X	X	X	X
Uninsured at some point over past year	X					X		X				X
How long uninsured if currently insured but uninsured in prior year	X						X					
Family member was uninsured over past year												X
Insurance changed due to recent job loss	X											
Type of recent changes in health insurance						X						
Type of prior coverage							X		X		X	
Type of coverage tried to get in recent past						X	X	X				
Reason for recent changes in health insurance	X											
Concerns about insurance affected employment, education or retirement decisions in prior year												X
Future insurance coverage												
Anticipates insurance coverage in 2014/near future				X	X	X	X			X		X
Shopped for/selected new health insurance in 2014							X		X	X		
Paid for new health insurance in 2014										X		
Reason anticipates remaining uninsured						X						
Anticipates eligibility for Medicaid and/or premium subsidies												X
Anticipates paying penalty for not having coverage					X		X				X	X
Would obtain insurance if affordable				X								

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Cost of coverage and care												
Amount paid in premiums	X								X			
Pays premium in full, in part, or pays nothing	X							X				
Annual per person deductible	X								X			X
Annual out-of-pocket spending	X											X
Amount of premium has increased/decreased in last year	X								X			
Amount paid for health care and insurance going up/down in past few years						X						
Affordability challenges												
Unmet needs or delayed care due to cost	X						X	X				X
Skipped medication or did not fill prescription due to cost	X						X	X				
Large medical bills not covered by insurance	X							X				
Insurance company denied payment for care	X							X				
Problems paying/unable to pay medical bills	X						X	X				X
Problems paying bills for someone who was insured/uninsured	X											
Had medical debt	X											X
Amount of medical debt	X											
Unpaid medical bills sent to collection agency	X						X	X				
Faced various financial hardships due to medical bills (e.g., unable to afford necessities, used up savings, accumulated credit card debt, declared bankruptcy)	X						X	X				
Health insurance literacy and decision making												
Understanding of basic insurance terms											X	X
Attitudes toward health insurance						X	X					X
Perceived reasons for rising health care costs						X						
Awareness of recent changes in growth of health care costs						X						
Sources of information about health insurance												X
Importance of financial and nonfinancial factors in choosing a health plan							X	X	X			X
Tradeoffs willing to make within health plan						X					X	X

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Public opinion												
Overall opinion of the ACA			X		X	X	X		X		X	X
Reason for favorable opinion						X						
Reason for unfavorable opinion						X						
Opinion of ACA implementation						X						
Opinion of specific ACA reforms						X						
Support/opposition for repealing or improving law					X	X						
Support for ongoing debate about ACA						X						
Support for Medicaid expansion in respondent's state		X	X									
Respondent and/or family are better/worse off due to ACA					X	X						
Expects to be better/worse off under ACA					X		X				X	X
Concerns about changes in employer-sponsored coverage under ACA											X	X
Expects ACA to make employment, education and retirement decisions easier/harder												X
Sources used to form opinion of ACA						X						
Awareness of the ACA												
Overall awareness of ACA					X						X	
Awareness of Marketplaces	X	X	X	X	X	X	X	X			X	X
Awareness of Medicaid expansion			X			X	X				X	X
Knowledge of state's decision to expand Medicaid	X					X					X	X
Awareness of individual mandate	X			X	X	X	X				X	X
Awareness of subsidies	X	X	X	X		X	X		X	X	X	X
Awareness of other insurance market reforms	X					X	X				X	X
Awareness of open enrollment deadline				X		X						
Has enough information to understand ACA						X	X				X	
Personally contacted about ACA						X	X					
Had conversations about ACA with friends/family and heard good/bad things about the law						X						
Perceptions of media coverage of ACA						X						
Content of advertisements related to ACA						X	X					
Sources providing information about ACA						X					X	
Knowledge of state's decision to develop own Marketplace											X	
Awareness of SHOP marketplaces											X	
Awareness of lack of subsidies for undocumented											X	
Awareness of employer mandate											X	

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Experiences with private coverage												
Prior consideration of nongroup coverage	X						X	X				X
Reason does not have nongroup coverage	X						X	X				X
Purchased nongroup coverage in past	X						X	X	X			
Insurance coverage status prior to purchasing nongroup coverage	X								X			
Estimated cost of nongroup coverage												X
Estimated ability to pay for nongroup coverage												X
Experiences with Medicaid												
Prior consideration of Medicaid							X	X				X
Reason does not have Medicaid							X	X				X
Sources of information on Medicaid												X
Helpfulness of source of information on Medicaid												X
Receipt of other public benefits								X				X
Early experience with ACA												
Respondent or family was benefited from ACA reforms						X			X			X
Respondent or family negatively affected by ACA						X			X			
Nongroup policy was cancelled/change in health insurance situation due to ACA			X			X			X			X
Had option to renew nongroup policy			X							X		
If option to renew, plans to keep current plan			X							X		

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Use of Marketplaces												
Looked for information on health plans in Marketplace			X	X	X		X		X		X	X
Month when looked for information												X
Number of visits/repeat visits to Marketplace			X	X								
Reasons looked for/plan to look for information, including looked to find out if eligible for subsidies			X									X
Plans to visit Marketplace to purchase coverage and/or find out if eligible for subsidies		X			X							X
Reasons did not look for information				X								X
Consumer experience with Marketplaces												
Sources used/plan to use to obtain information			X									X
Ease of using sources of information							X					X
Helpfulness of sources of information							X					X
Received personal assistance in using Marketplace			X				X		X			
Experienced technical problem with online Marketplace				X							X	
Ease of finding plan with type of coverage needed			X									
Ease of finding affordable plan/comparing costs			X				X		X			
Ease of comparing plan benefits			X				X		X			
Tried to find out/ease of finding out about subsidies or Medicaid			X				X		X			
Overall experience using Marketplace			X		X		X					
Marketplace experience improved from previous visit			X									
Enrollment through Marketplaces												
Application for/Enrollment in private plan through Marketplace			X			X	X		X			X
Enrollment in Medicaid through Marketplace												X
Coverage was subsidized							X		X			X
Effective date of coverage									X			X
Plan type (i.e., metal tier)							X		X			X
Reason for choosing plan type												X
Anticipates getting insurance through Marketplace					X		X					
Plans to enroll by open enrollment deadline			X									
Reason for not enrolling through Marketplace			X									X
Anticipated eligibility for subsidies among unenrolled												X