

# Getting California Covered

A Qualitative Study of  
Uninsured and Individually  
Insured Californians



Presented by:  
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NORC

at the UNIVERSITY of CHICAGO

- Explore levels of awareness and knowledge about health insurance reforms
- Explore general attitudes toward the reforms
- Assess interest in shopping for an insurance plan in the new marketplace as well as interest in actually enrolling in a plan
- Identify attitudinal drivers of interest as well as barriers

- Identify important influencers on the decisions to shop and enroll
- Explore differences in the above based on race/ethnicity
- Explore differences in the above based on initial thinking about to best segment the Covered California marketplace

- 412 in-depth, in-person, one-on-one interviews conducted between Oct 12<sup>th</sup> and Nov. 13<sup>th</sup>
- Interviews approximately 30 minutes long
- Majority of interviews conducted in Los Angeles but also some interviews conducted in Costa Mesa, San Francisco, Long Beach, and Fresno

- 13 race/ethnic segments interviewed
- 12 languages with more than 30 interviews per language:
  - English
  - English (African American segment)
  - Spanish
  - Korean
  - Vietnamese
  - Chinese
  - Khmer
  - Armenian
  - Farsi
  - Arabic
  - Russian
  - Hmong
  - Tagalog

## Screening of potential respondents ensured a mix respondents

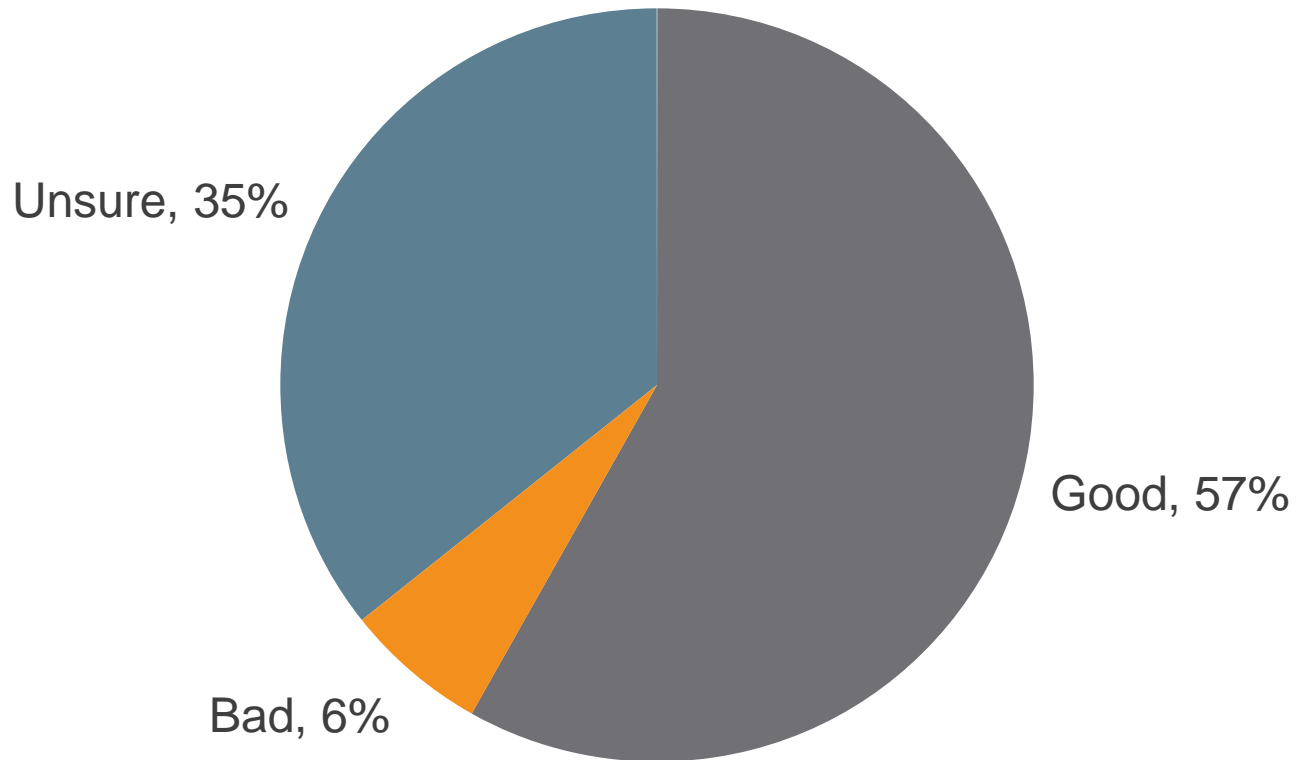
- 75% uninsured (25% privately insured)
- 75% employed
- 50% male
- Even split across four age categories (18-24, 25-34, 35-44, 45-64)
- Even split across family types (married with no children, unmarried with no children, with children)
- Income split across income categories: 20% from <138% of poverty, 35% from 139-200% of poverty, 35% from 200-400% of poverty, and 10% from 400%+ of poverty

# Findings

- Low level of knowledge; considerable confusion
- Less than 50% could name anything specific
- Of those that did: most mentioned mandatory participation, universal coverage and reduced health care costs

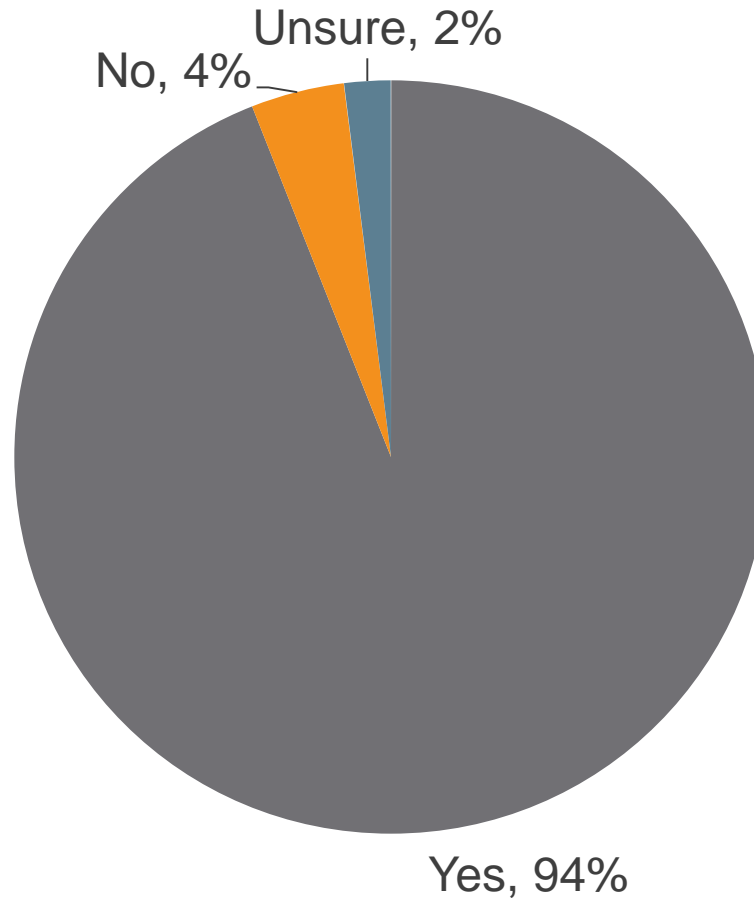


# Unaided Opinions about Upcoming Changes



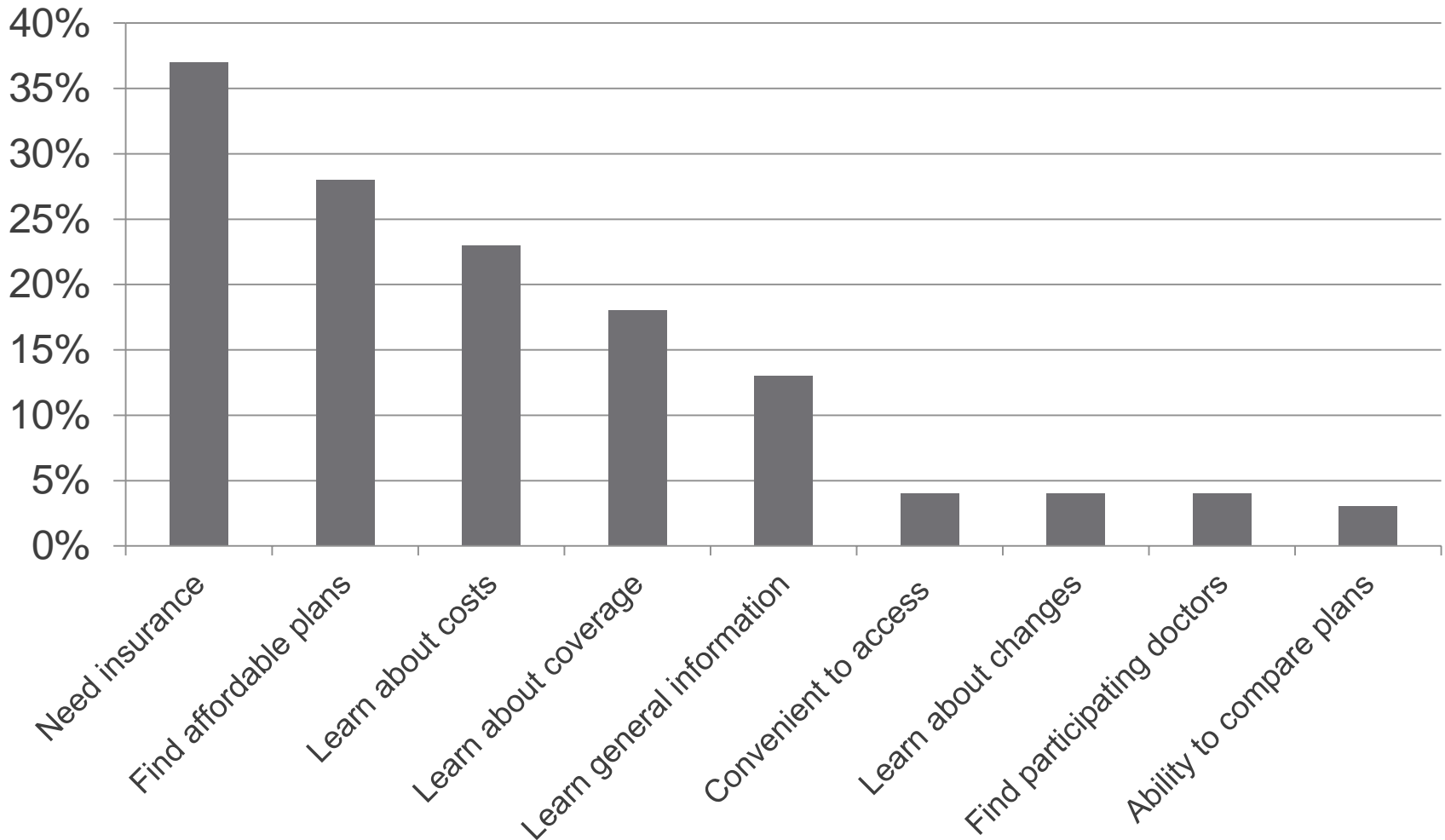


# Interest in Learning More about Covered California

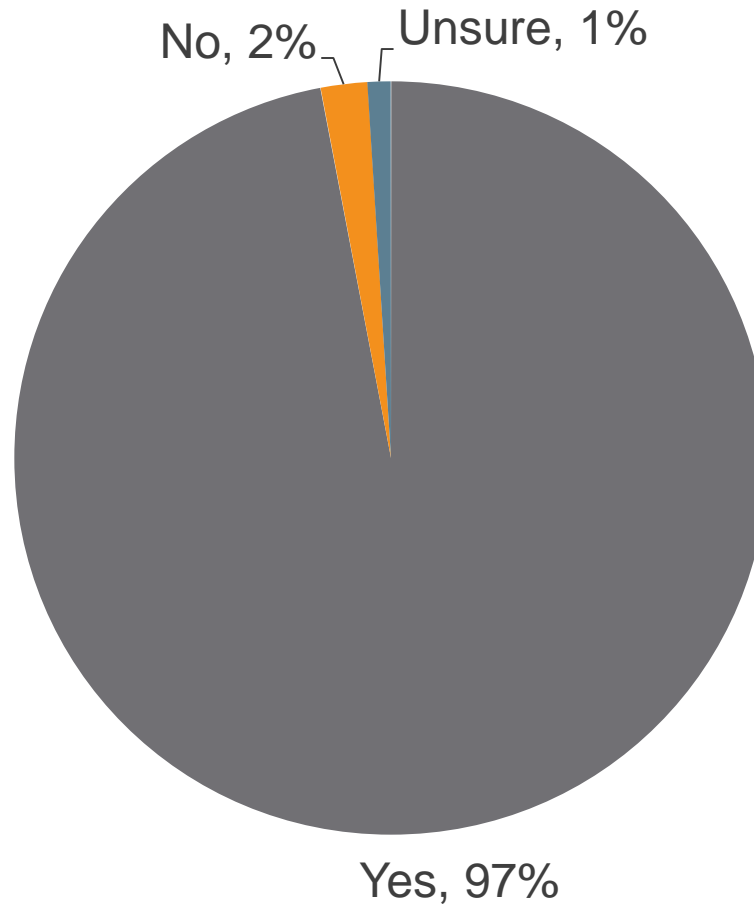


# Reasons for Wishing to Learn More

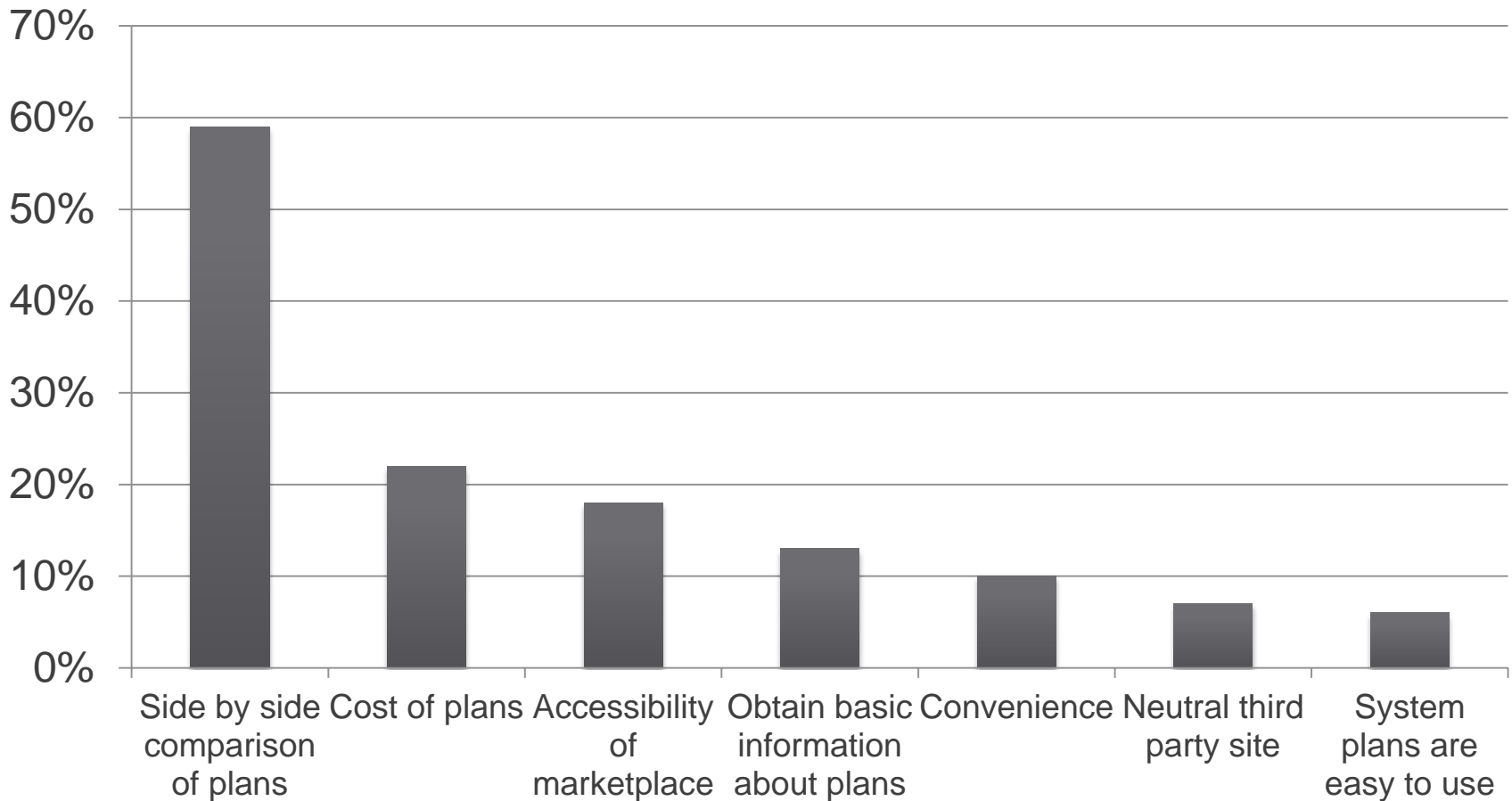
(where >2% of respondents mentioned)



# Interest in Shopping on Covered California

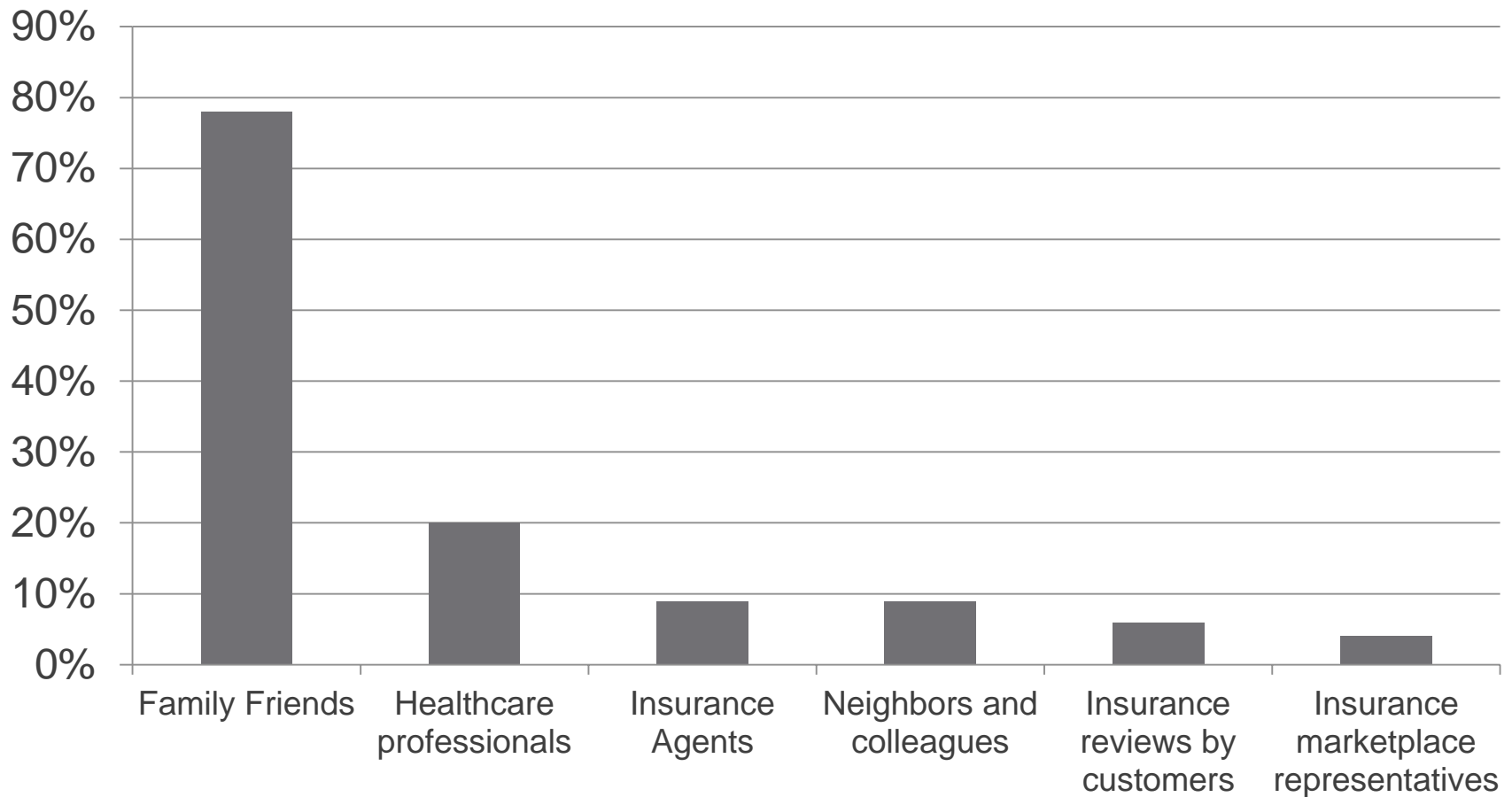


# Reason for Wanting to Shop Covered California (where >2% of respondents mentioned)

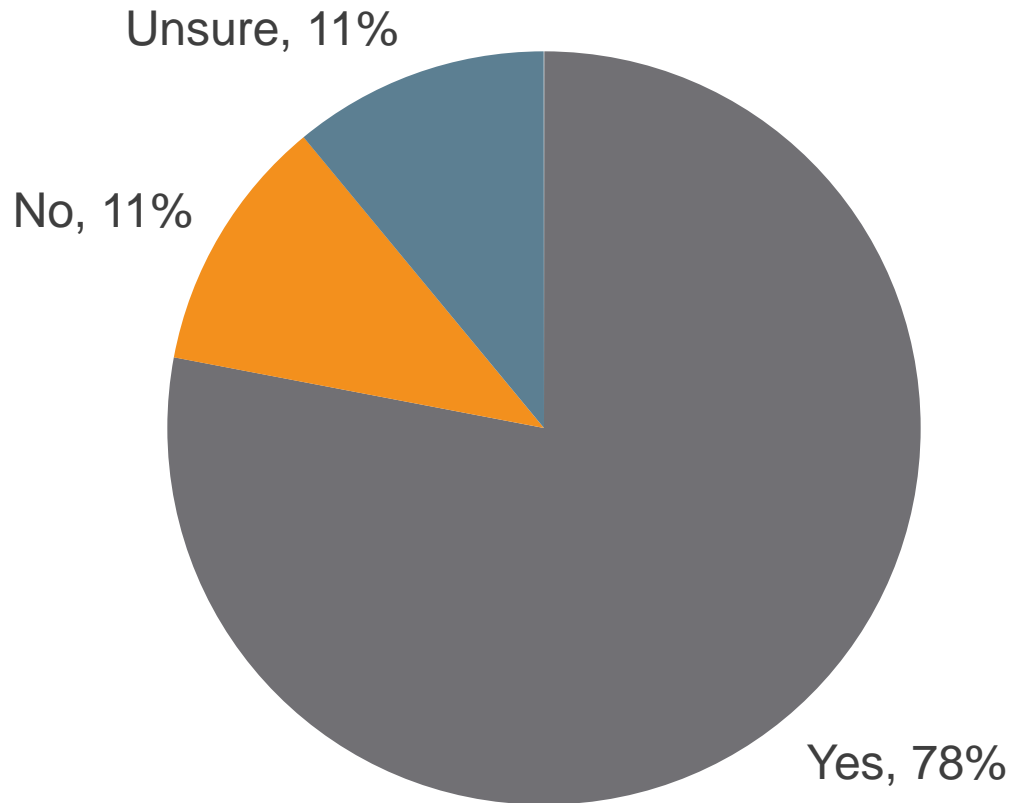


# Source of Advice

(where >2% of respondents mentioned)



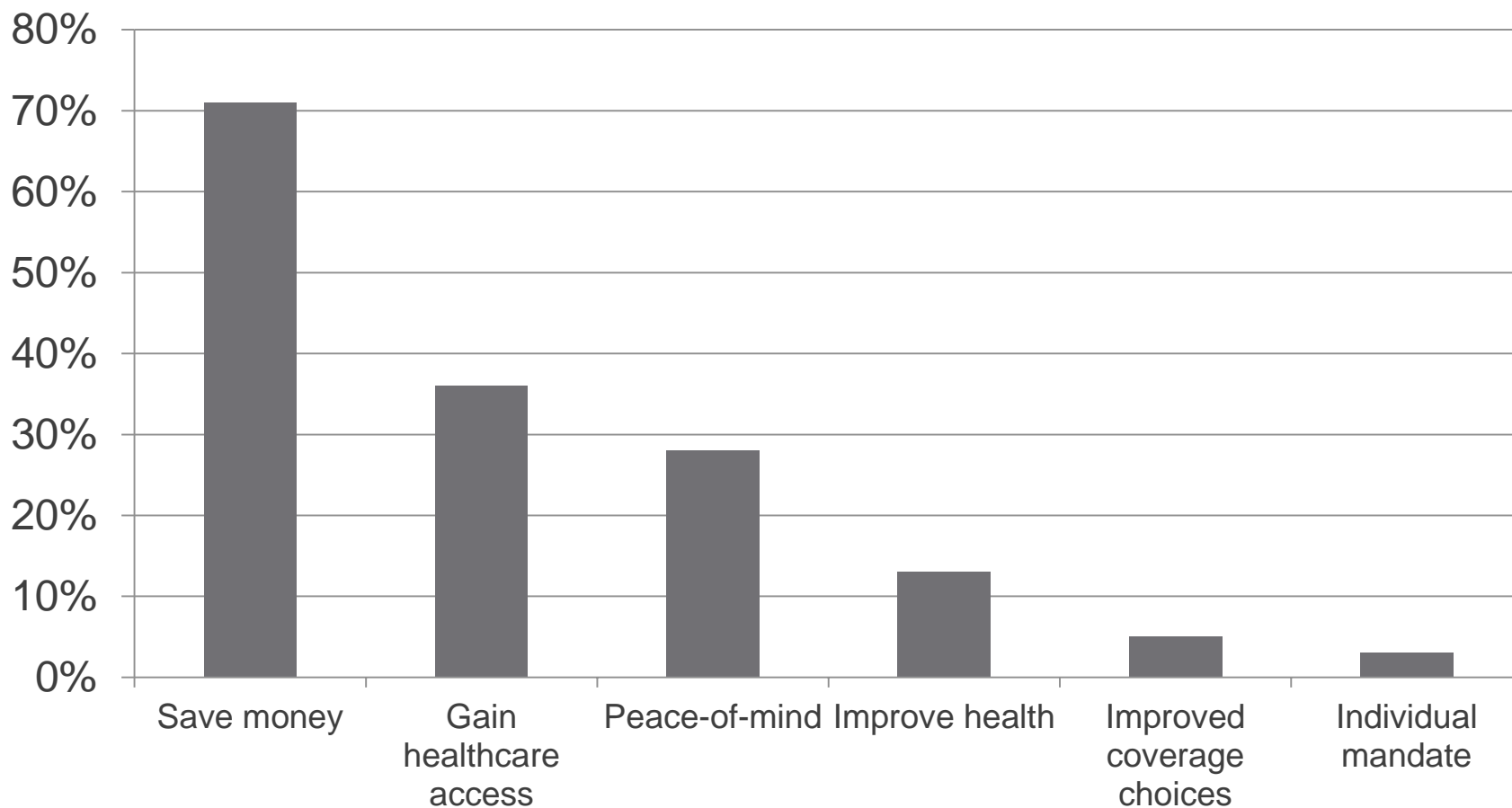
# Given Cost, Likelihood of Purchasing Plan





# Reasons for Desire to Purchase a Plan

(where >2% of respondents mentioned)



## **If above 139% FPL:**

If the cost were about this amount for the plan you selected, would you actually purchase it in 2012 when it is available?

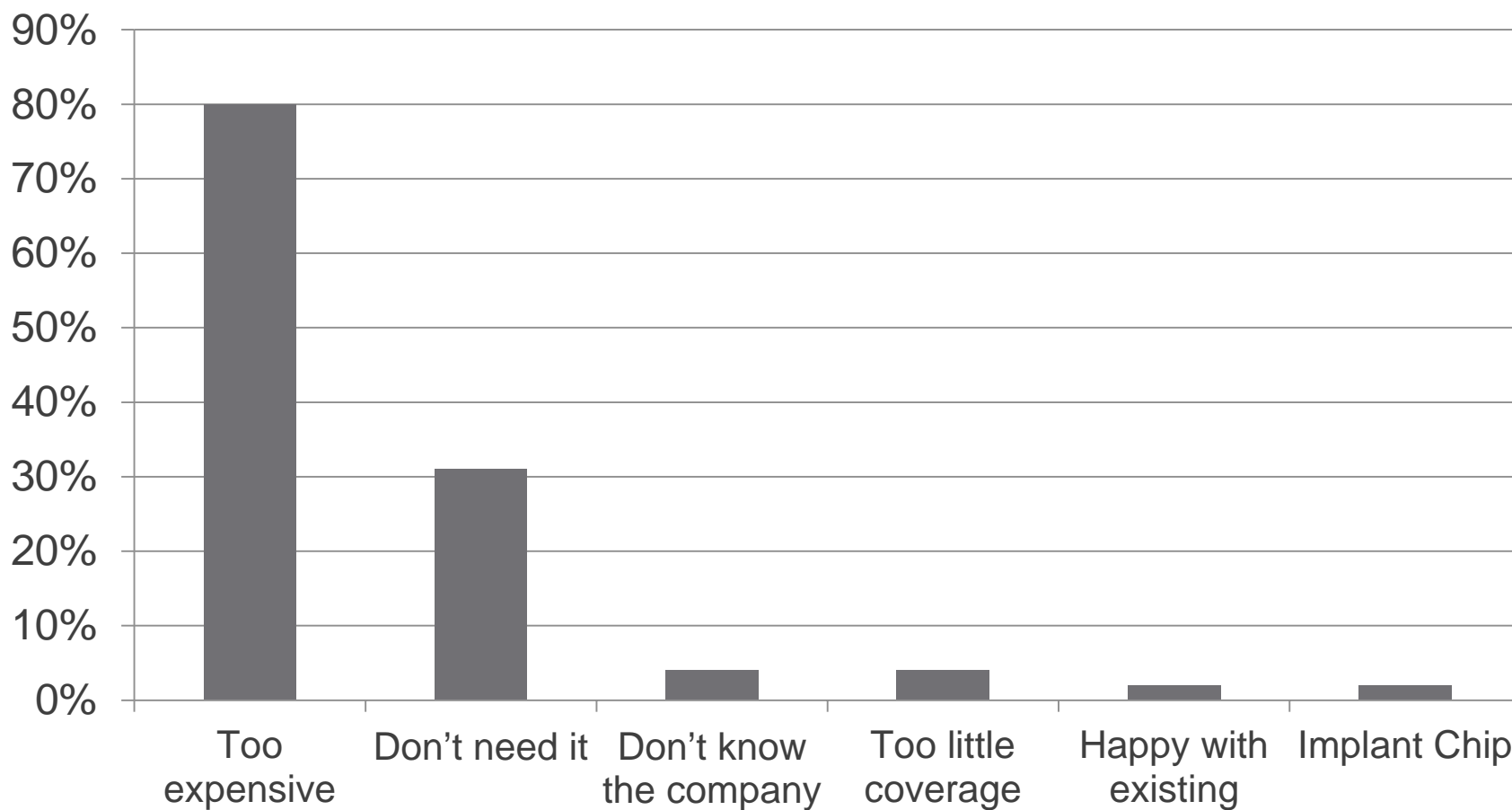
## **If below 139% FPL:**

If you shopped for a plan, and selected one, would you actually enroll in it in 2014 when it is available?

# How Respondent Would Feel After Acquiring Insurance



# Reason for Desire to Not Acquire Plan (Among those not planning to purchase a plan)



- English-speakers, Chinese, and African Americans groups all have lowest levels of interest in purchase a plan (compared to other groups)
  - African Americans are least likely to state that saving money is a reason for purchasing a plan and among the most likely to say peace-of-mind is a reason for purchasing
  - English-speakers are among the most likely to indicate that gaining access to care is a reason for purchasing a plan
  - Chinese speakers are least likely to state that access to care is a reason to purchase a plan and among the most likely to state that saving money is a reason to enroll

- Just Getting Started: 18-24 years old, 139-199% FPL, single, less likely to be employed full time, Hispanic
- Independent & Connected: 18-35 years old, Internet savvy, 200-400% FPL, mostly single, employed, Hispanic
- Calculated Risk Takers: 18-34 years old, more likely male, single, employed, White, more willing to take risks financially, 400% FPL+
- Underserved Families: 25-44 years old, less than 200% FPL, have children, Hispanic

- Working Families: like Underserved Families except higher income (200-400% FPL), Hispanic
- At Risk & Aging: 45-64 years old, less than 200% FPL, less likely to work fulltime, less connected, more financially risk averse, majority Hispanic
- Aging & Denied: 35-64 year olds, 200-400% FPL, employed, no kids at home, less likely to be Hispanic

- Calculated Risk Takers are by far the least likely to purchase a plan compared to other groups while Underserved Families are the most likely to acquire a plan at the prices offered
  - Calculated Risk Takers are most likely to value saving money as a reason to purchase a plan from Covered California. They also were substantially more likely than other groups to state that improving health was a reason for acquiring a plan
  - Underserved Families are more typical in valuing saving money, accessing care, and peace-of-mind



Thank You!



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