PerryUndem Research and Communication (PerryUndem), on behalf of the Robert Wood Johnson Foundation and in conjunction with GMMB, conducted six focus groups and a national survey to explore the experiences of individuals who are eligible to apply for health coverage through HealthCare.gov or their state health insurance marketplace. Following are details about the study methodology and instruments.

I. Focus Groups

PerryUndem conducted six focus groups in November 2014 in three cities with the following segments:

• uninsured individuals who had not taken any step to enroll;
• uninsured individuals who had visited HealthCare.gov but not yet enrolled; and
• individuals who purchase health insurance on their own, some of whom received a letter from their plan indicating their plan was being cancelled for 2014.

See Table 1 on the following page for details about the focus groups and see Attachment A at the end of this document for the focus group protocol.

PerryUndem used professional focus group facilities to recruit individuals for the study. The groups lasted 90-minutes each and included, on average, nine participants per focus group. A professional moderator from PerryUndem facilitated each focus group.

Participants received $75 to attend the focus groups. Only individuals who had not participated in a focus group in the last 18 months could qualify. The focus groups were audio taped and later transcribed. The transcripts were analyzed to write the final report from the study.
Table 1: Focus Group Details

<table>
<thead>
<tr>
<th>City</th>
<th>Date</th>
<th>Time</th>
<th>Composition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philadelphia, PA</td>
<td>Nov. 18</td>
<td>5:30-7:00pm</td>
<td>Self-insured individuals who have received a cancellation notice or worry they will receive one</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7:15-8:45pm</td>
<td>Uninsured individuals who have gone to a website or looked into enrolling in coverage</td>
</tr>
<tr>
<td>Richmond, VA</td>
<td>Nov. 19</td>
<td>5:30-7:00pm</td>
<td>Uninsured individuals who have not made any enrollment attempt</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7:15-8:45pm</td>
<td>Uninsured individuals who have gone to a website or looked into enrolling in coverage</td>
</tr>
<tr>
<td>Chicago, IL</td>
<td>Nov. 25</td>
<td>5:30-7:00pm</td>
<td>Uninsured individuals who have not made any enrollment attempt</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7:15-8:45pm</td>
<td>Self-insured individuals who have received a cancellation notice or worry they will receive one</td>
</tr>
</tbody>
</table>

II. Survey

The survey instrument was developed by PerryUndem with input from the Robert Wood Johnson Foundation and GMMB. This instrument was informed by insights gained from the focus groups. See Attachment B at the end of this document to view the survey instrument.

PerryUndem commissioned GfK Custom Research, LLC to field the survey. The sample size was 1,147 uninsured individuals, ages 18-64. The survey fielded December 19-29, 2013 and took, on average, 16 minutes to complete. The margin of error for the survey is +/- 4.1 percent.

Sample and Fielding

The survey was conducted using sample from GfK’s KnowledgePanel®. GfK Custom Research’s KnowledgePanel is a nationally representative online panel. The KnowledgePanel is the most statistically representative national sample, with 98% of American households covered within the sample. The panel is created through a probability-based sampling of addresses from the U.S. Postal Service’s Delivery
Sequence File. Randomly sampled addresses are invited to join KnowledgePanel through a series of mailings and, in some cases, telephone follow-up calls to non-responders when a telephone number can be matched to the sampled address.

All of GfK’s interviews are conducted online. For those participants who do not have online computer access, GfK provides participants with access to a computer and the internet. Beyond GfK’s standard procedures, the following steps were also taken to enhance survey cooperation for this study:

- Email reminders were sent to non-responders on day three of the field period; and
- Additional email reminders to were sent to non-responders on day 8 of the field period.

The survey was conducted with uninsured adult residents between the ages of 18 and 64. To qualify for the main survey, a KnowledgePanel participant had to:

- Be between the ages of 18-64;
- Not currently have health insurance; and
- Not have purchased health insurance recently that had not started yet.

**Weighting the Data**

The survey results presented in the report are based on weighted data. The weights were constructed based on the demographic profile of 18-64 year old individuals. The survey data used the following demographic benchmarks for stratification: gender, age, ethnicity, education, region, household income, metropolitan area, internet access, and primary language spoken. Stratification adjustments were based on the most recent data (October, 2013) from the Current Population Survey. For Spanish language interviews, data was based on the 2007 Pew Hispanic Center Survey.

**MaxDiff**

The survey instrument used a technique called MaxDiff to identify the strongest enrollment messages. Often in polling (telephone polling in particular), messages in a battery all do similarly well – within a few percentage points of each other. This survey was designed to minimize this phenomenon.

Instead, the survey instrument used a technique called MaxDiff, which is a forced-choice exercise that provides clarity for recommendations. Respondents viewed
several screens that have four messages. Respondents are then forced to choose the “best” and “worst” message on each screen. They continue this exercise through a number of screens. Following the survey completion, the data is analyzed for this exercise; the data then shows the percentage of the sample for which a statement was the top choice (“first choice”) as well as the overall mean rating for the message (“mean”). The first choice score shows intensity of support for a message. The mean score shows the broad appeal of the message.

If you have questions about the methods used for this study or want to learn more, please contact Michael Perry at mike@perryundem.com or at 202.251.8575.
I. Welcome
   • Moderator introduction
   • Project description
   • Ground rules
   • Participant introduction
     o Name
     o Family status
     o Employment
     o Current health coverage situation

II. Assessing Current Awareness + Knowledge
We are going to jump right in…

1. Let me ask you about health insurance. Is having health insurance important to you right now? Why/why not?
   a. Do you consider having health insurance a top priority or are other things more important? Explain.

2. Have you heard anything recently about new opportunities to apply for health insurance? [LET THEM TALK FOR A FEW MINUITES – WE WANT EVERYTHING ON THE TABLE. THEN ASK:]
   a. Have you heard about a new website where you can enroll in health insurance?
      i. Do you know what this new website is called?
      ii. It is called HealthCare.gov. Does that sound familiar?
      iii. If so, what have you heard about it?
      iv. Where did you hear about it?
   b. Did you know the open enrollment period started October 1st and that plans are available right now?
   c. What have you heard about the new plans?
i. Are they good/not so good?
ii. Are they private plans?

d. What have you heard about who can apply for these plans?
i. Do you think you can apply at HealthCare.gov?

e. What have you heard about the price of these new plans – are they affordable? Not affordable?
i. Have you heard any examples of prices? If so, what are they?

f. Have you heard if there is financial assistance available to help people pay for their insurance?
i. If so, what have you heard about this?

g. What have you heard about deadlines to apply?
i. What is the cut off date?
ii. What happens if you do not apply before that cut off?

3. Okay, stepping back, what overall impression do you have right now about HealthCare.gov based on the things you are hearing? Negative? Positive?
a. Does what you are hearing make you more or less interested in learning more about these new health insurance plans? Explain.

III. Assessing Exposure to Ads + Messages

4. Have you seen or heard any advertisements about HealthCare.gov? If so, describe these ads...

a. Where did you see/hear them?
b. What did they say? What was the main message?
c. What was your impression of these ads? Did they grab your attention?
d. Who sponsored the ads?
e. Were these ads targeting you/relevant to you? Why/why not?
f. Did they inspire or motivate you in any way?
g. What were these ads asking you to do?
h. Were they informative?
i. Do you feel you know enough after seeing/hearing these ads to know how to enroll?

5. What do you wish these ads would tell you?

6. **What are the 3 things you feel you want to know most about HealthCare.gov?
IV. Sources of Information on ACA/Enrollment


8. Do you feel there might be a plan for you based on what you are hearing? Why/why not?

9. Do you feel you could afford a plan on HealthCare.gov? Why/why not?

10. Do you think you could qualify for financial assistance on HealthCare.gov? Why/why not?

11. Do you feel you have enough information to at least look into these new plans? Do you know...
   a. How to apply?
   b. Who to ask for help?
   c. What kind of plan you might want?
   d. How much it might cost?
   e. How long it takes to apply?

12. Which of these questions is most important to you right now? Why?

13. What is the single best source of information for you on these topics? Why these sources?

V. Enrollment [SPEND TIME WITH UNINSURED WHO HAVE TRIED TO ENROLL – BUT ASK QUICKLY OF EVERYONE ELSE]

14. [IF THEY HAVEN’T SAID SO ALREADY] Have you gone to the website HealthCare.gov to look into a new health plan yet?
   a. If so, what was that experience like?
   b. Did you just look around or did you actually apply?
   c. If you did not complete an application yet, are you planning to complete one soon? When?

15. Have you called a customer service hotline number to ask about enrolling in a health plan?
   a. If so, what number did you call?
   b. How did you learn about the call center?
   c. What was the experience like? Helpful? Not helpful?
d. Did you enroll in a plan? Why/why not?

16. Have you spoken with someone who is trained to help you enroll in a health plan like an insurance agent or a health insurance navigator?
   a. If so, who was this person? What organization are they with?
   b. How did you find this person?
   c. Were they helpful? Explain.
   d. Did you enroll in a plan? If so, what was that like? If not, why not?

17. Have you done some more general research into these new health plans?
   a. If so, what did you do?
   b. Where did you look for information?
   c. What was helpful? What was not helpful?
   d. Did you ever speak with anyone? Who?
   e. What organization are they with?

18. Have you had a conversation with a family member, friend, coworker, or anyone about going to HealthCare.gov and applying for insurance? If so, who? What was this conversation like?

19. Is anyone encouraging you to enroll in health insurance right now? If so, who?
   a. Is this influencing your decision? Why?

20. Do you know anyone who has gone to HealthCare.gov? If so, what did they say about the experience?
   a. Is this influencing your own decision about enrollment?

21. How about the news coverage – is it affecting your decision about whether or not to go to HealthCare.gov and look into health plans? If so, how?

VI. Barriers
Let’s dig deeper into the reasons why some of you have not gone to HealthCare.gov yet....

22. If you have not yet looked into HealthCare.gov, please tell me again why not? [FLIPCHART]
   
   a. [IF LACK OF INFORMATION]
      i. What is it you still need to know?
      ii. Who/what source do you want to hear this from?

   b. [IF CONCERNS ABOUT AFFORDABILITY]
      i. What is your impression of the costs of these plans?
ii. Are you unclear about whether you might qualify for financial assistance or not?
iii. Why not just go to the website to find out?
iv. What would you need to hear/see to make you think you could find an affordable plan?

c. [IF WORRIED ABOUT GLICHTES AND WEBSITE PROBLEMS]
i. What have you heard about this issue?
ii. Are you aware there are other ways to enroll than online?
iii. Are you going to check back to see if the marketplace website is working better? If so, when?
iv. Will you explore other options for enrolling such as call centers or in-person assistance?
v. Do you believe the problems with HealthCare.gov will be fixed soon?

d. [IF THEY WANT TO PUT OFF ENROLLMENT BECAUSE IT IS A HASSLE AND TAKES TOO LONG]
i. How long do you think it takes to enroll?
ii. How long should it take?
iii. How long are you willing to give to get affordable coverage?

e. [IF JUST DELAYING AND FEELING THEY STILL HAVE PLENTY OF TIME]
i. What is the source of your hesitation?
ii. When do you plan to enroll?
iii. Do you know how long you have to enroll?
iv. What could get you to enroll sooner?

f. [IF JUST DO NOT NEED INSURANCE RIGHT NOW]
i. Why not at least go to the website to see if there is an affordable plan?
ii. Are you aware you will likely have to pay a fine in your taxes if you do not have insurance? Is this a concern to you? Why/why not?

g. [IF CONCERNED ABOUT SECURITY]
i. Are you aware you do not need to apply online or even by phone but you can meet with someone who is certified by the state to help you enroll? Does that make you feel better about the security of your information?
ii. What would you need to hear about the website/the enrollment process to make you feel more secure about your personal information?
VII. Policy Cancellations [SELF-INSURED ONLY]
Now let’s change gears a little…

23. Are you satisfied with your current health plan? What do you like about it? What do you dislike about it?

24. Why did you choose this plan in the first place?

25. Have you received a cancellation notice from your insurance company recently? If so:
   a. Can I see the letter? [THEY WERE ASKED TO BRING THE LETTER DURING RECRUITMENT]
   b. [FOR OTHERS] What did the letter say?
   c. What did you do when you received this letter? What was your initial reaction?
   d. Was the letter informative? Did it give you options for the future?
   e. Did you call your insurance company? If so, what did they say?

26. When does your current policy end?

27. What is your plan for getting new coverage for next year?

28. Did the insurance company or anyone else suggest you look at HealthCare.gov?
   a. Did they tell you financial help is available through HealthCare.gov?

29. Have you heard about recent changes that will allow you to keep your plan?

30. Let’s say you were told you can keep your plan, but the price was going up for 2014 and you also knew there were other options available to you for which you could get financial help. Would you check out those options? Please explain.

31. What about if you heard the new plans on HealthCare.gov covered more services than your current plan. Would you check them out?

32. [IF THEY HAVE NOT RECEIVED A LETTER] Are you worried your plan will get cancelled?

33. [FOR ALL] Do you understand why your plans were cancelled? Please give me your understanding of why this happened?
VIII. Messages Testing

[HANDBOUT] Please open your handout. You will see statements about the issues we have been discussing tonight. Rate each one from 1 to 5. A 5 means you find the statement to be a very motivating reason to go to HealthCare.gov and look for insurance and a 1 means you do not find the statement to be motivating at all to go to healthCare.gov.

Please circle words or phrases you find strongly positive and put a line through words or phrases you strongly dislike. Then go back and put a star next to the most motivating statement.

A. You can enroll in a new health insurance plan between now and March 31, 2014. If you enroll before December 15th of this year, your coverage will start on January 1st, 2014. Now is the time to research plans and talk with certified navigators and assisters in your state who can help you understand your options so you can find the plan that’s right for you. Go to HealthCare.gov or call XXX-XXX-XXX to check out your new options.

B. New health plans are available that can fit your needs and your budget. All plans will cover important services like doctor visits, hospitalizations, prescriptions, and more. Many people will get help paying for their plan and some will be eligible for low-cost or free health coverage. Go to HealthCare.gov or call XXX-XXX-XXX to check out your new options.

C. Next year, most people will need to have health insurance or pay a fine. Many people will get financial help paying for a new plan that will cover services like doctor’s visits, prescriptions and more. If you are uninsured, you have until March 31 to enroll in a health plan in order to avoid a fine in your 2014 taxes. [SPLIT B: The fine starts at $95 in 2014 or 1% of your income, whichever is higher.] Go to HealthCare.gov or call XXX-XXX-XXX to check out your new options.

D. New health plans now cover important services like hospitalizations and urgent care so you’re protected in case of accidents and unexpected medical bills. There are also limits on the amount you pay in deductibles and co-pays each year to protect you from extreme out-of-pocket costs. Go to HealthCare.gov or call XXX-XXX-XXX to check out your new options.

E. All health plans on HealthCare.gov cover preventive care at no cost to you, including immunizations, blood pressure, and cholesterol and cancer screenings. The plans also cover the other services you need like doctor visits,
hospitalizations, prescriptions, and more. Go to HealthCare.gov or call XXX-XXX-XXX to check out your new options.

F. Financial help is available through HealthCare.gov to help people buy the health plan that’s right for them. Individuals earning up to $45,960 a year and a family of four earning up to $94,200 a year are likely eligible for financial assistance to help pay for their plan. Depending on how much you earn, you may also qualify for discounts on out-of-pocket costs or low-cost or free health coverage through the marketplace. Check out your options at HealthCare.gov.

G. There are a few different ways you can enroll in health insurance through the marketplace. First is the website, HealthCare.gov which is enrolling more people each day. You can also call XXX-XXX-XXX to enroll over the phone or meet with a certified navigator or assister who can answer your questions and help you enroll in person. Go to HealthCare.gov or call XXX-XXX-XXX to learn about your new options and get help enrolling.

i. What was your overall impression of these statements? Did you believe them? Explain?
ii. What statement did you star? Why this statement? How is it motivating to you?
iii. What words did you circle in this statement? What words did you cross out?
iv. Of all of these statements, which was least motivating? Why?

A. Under the health law, all new health insurance plans have to cover important services like preventive care, emergency care, hospitalizations, prescription drug coverage, maternity care, and more. If your current plan is being cancelled, you will be able to get better coverage for more services under a new plan and you won’t have to worry about your plan not covering the care you need. You also won’t be denied because of pre-existing conditions. If you received a cancellation letter, go to HealthCare.gov to explore your new options.

B. Rules have recently changed and some people who received cancellation notices from their insurance companies will now be able to keep their health
plans through 2014. But it is still a good idea to compare your current plan with new health plans available on HealthCare.gov. You may find that you are eligible for financial help to pay for your monthly premium and you will also see a list of services covered, including doctor’s visits, prescriptions, hospitalizations, maternity care, mental health services and more. It’s good to compare your options before you choose your plan for next year.

C. Technical problems with HealthCare.gov are being fixed and the website is enrolling more people each day. You can also enroll by phone or in person and there are customer service representatives who can help you find the plan that’s right for you. You have until March 31st to sign up, so research your options and then be ready to enroll when the time is right for you.

D. Many people will get financial help paying for a health plan through HealthCare.gov. Millions of Americans will be able to find a quality plan they can afford for the first time in their life. It’s estimated that almost half of those who are currently uninsured will be able to find a health plan for less than $100 a month.

i. What was your overall impression of these statements? Did you believe them? Explain?

ii. What statement did you start? Why this statement? How is it motivating to you?

iii. What words did you circle in this statement? What words did you cross out?

iv. Of all of these statements, which was least motivating? Why?

IX. Closing
Let me just ask you some final questions…

33. Now that we have had this discussion, do you plan to go to HealthCare.gov and look at your health insurance options? Why/why not?

34. If so, what is the number one reason you plan to enroll?

35. When do you plan to enroll?

36. What is the biggest barrier that could still stand in your way?

Thank you for participating in this discussion. Goodnight.
Attachment B: Survey Instrument

Checking in on Enrollment
Questionnaire
December 20113

This is a survey about health insurance. It is not a political survey or for the government. It is not a survey that comes from health insurance companies. It comes from a non-profit group that works on health care. We will keep your responses private and confidential. Thank you for taking the time to respond.

1. What is your current age? ______ TERMINATE 65+

2. Do you have health insurance right now?
   Yes TERMINATE
   No
   I’m not sure TERMINATE
   REF TERMINATE

3. Have you signed up for health insurance recently but it just hasn’t started yet?
   Yes TERMINATE
   No
   I’m not sure TERMINATE
   REF TERMINATE

4. Given everything in your life these days, how important is it for to you to have health insurance?
   Very important
   Somewhat important
   Not too important
   Not at all important
   DK
   REF
5. If you could find affordable, quality health insurance, how likely would you be to sign up for it?

   Very likely
   Somewhat likely
   Not too likely
   Not at all likely
   DK
   REF

6. If you were given financial help to pay for your plan, how likely would you be to sign up for health insurance?

   Very likely
   Somewhat likely
   Not too likely
   Not at all likely
   DK
   REF

7. Have you heard that there are new, affordable health plans available since October 1st 2013 for people who are uninsured?

   Yes
   No
   I’m not sure
   REF

8. Have you heard of Healthcare.gov?

   Yes
   No
   I’m not sure
   REF

9. [IF SBM] Have you heard of STATE MARKETPLACE?

   Yes
   No
   I’m not sure
   REF
10. Have you gone to the Healthcare.gov/STATE MARKETPLACE website to look for health insurance?

   Yes
   No
   I’m not sure
   REF

Healthcare.gov/STATE MARKETPLACE is part of the Affordable Care Act and is a new way for people to find affordable health insurance.

11. IF “NO/NOT SURE/REF” IN Q10: Why haven’t you been to the Healthcare.gov/STATE MARKETPLACE website? RANDOMIZE/MULTIPLE RESPONSE ALLOWED

   I’m waiting until the problems are fixed
   I haven’t had time
   I’m waiting until after the holidays
   Deadlines keep changing and I’m not sure when I need to sign up
   I haven’t heard about it before
   I don’t want health insurance
   I can’t afford health insurance
   I’m not sure
   Other [Specify ________________]
   DK
   REF

12. IF “YES” IN Q10: Did you get the information you needed from Healthcare.gov/STATE MARKETPLACE or do you still have questions?

   Yes, I got the information I needed
   No, I still have questions
   I’m not sure
   REF

13. Whether you have been to the website or not, have you called the toll-free customer service number for Healthcare.gov/STATE MARKETPLACE?

   Yes
   No
   DK
   REF
14. Whether you have been to the website or not, have you met with a trained person such as a certified navigator, an enrollment assister, or an insurance agent to learn more about these new health plans?

Yes
No
DK
REF

15. IF “NO” OR “DK” IN Q 14 If you could meet in-person with a certified navigator from your area who can answer your questions and help you enroll, do you think you would be more likely to apply for these new health plans or would it have no effect on your decision to apply for these new health plans?

More likely to apply
No effect on decision to apply
DK
REF

16. Below are statements about Healthcare.gov/STATE MARKETPLACE and the new health plans that are available. Please indicate if you have heard each statement before or not. It is okay if you haven’t heard the statement before.

RANDOMIZE

a. Millions of Americans will qualify for financial assistance to help pay for their insurance.
b. Most people who do not sign up for health insurance will have to pay a fine in their taxes.
c. None of the health plans can deny you because of pre-existing conditions.
d. All the health plans will cover preventive care, doctor visits, hospitalization, prescriptions, maternity care, mental health care, and more services.
e. All plans cover preventive care at no cost to you.
g. [IF SBM EXCEPT IDAHO] The income limits for Medicaid have increased and now more people can qualify for free or low cost coverage
h. You can apply online, by phone, or in person.
i. You can find a certified navigator in your area who can answer your questions and help you enroll.
j. If you apply by December 23rd, your insurance coverage will start January 1st.
17. Now, please look again at the list of statements and pick the one that you feel is the most important.

a. Millions of Americans will qualify for financial assistance to help pay for their insurance.
b. Most people who do not sign up for health insurance will have to pay a fine in their taxes.
c. None of the health plans can deny you because of pre-existing conditions.
d. All the health plans will cover preventive care, doctor visits, hospitalization, prescriptions, maternity care, mental health care, and more services.
e. All plans cover preventive care at no cost to you.
g. [IF SBM EXCEPT IDAHO] The income limits for Medicaid have increased and now more people can qualify for free or low cost coverage
h. You can apply online, by phone, or in person.
i. You can find a certified navigator in your area who can answer your questions and help you enroll.
j. If you apply by December 23rd, your insurance coverage will start January 1st.

18. Even if you do not know much about it, do you have a positive or negative impression of Healthcare.gov/STATE MARKETPLACE?

Very positive
Somewhat positive
Somewhat negative
Very negative
DK
REF

19. Where are you getting most of your information about Healthcare.gov/STATE MARKETPLACE? RANDOMIZE

News
Advertisements
Friends and family
Coworkers or employers
Doctors, nurses, or other healthcare professionals
Social media like Facebook and twitter
Other [SPECIFY ________________]
20. Who do you trust to provide you with information about financial help to get health insurance? ALLOW MULTIPLE RESPONSES
   a. Consumer Reports
   b. Google
   c. Facebook
   d. My doctor/health care provider
   e. My local paper
   f. An insurance agent
   g. CNN
   h. Fox News
   i. MSNBC
   j. Twitter
   k. Yelp or other rating websites
   l. (IF SMB) My state’s health insurance marketplace
   m. My local Medicaid office
   n. United Way
   o. My state’s Governor
   p. A friend or family member
   q. Someone like you who enrolled in coverage

21. If you were looking for information about how to get health insurance for the first time, where would you go? OPEN END

22. Which point of view comes closest to your own? RANDOMIZE
   a. The negative media stories about Healthcare.gov and Obamacare are discouraging me from going to Healthcare.gov/STATE MARKETPLACE and looking for health insurance.
   b. The decision about whether or not to get health insurance is personal and the negative media stories will not affect whether or not I go to Healthcare.gov/STATE MARKETPLACE to look for health insurance.

23. Have you seen or heard any advertisements about HealthCare.gov/STATE MARKETPLACE?
   Yes
   No
   I’m not sure
   REF
24. IF YES IN Q23, were these:
   a. TV commercials
   b. Radio advertisements
   c. Print advertisements in newspapers or magazines
   d. Flyers and brochures at pharmacies, grocery stores, libraries, doctor offices, or other locations
   e. Advertisements on buses, at bus stops, on billboards, or other outdoor locations
   f. Online advertisements through Facebook or other site
   g. Other [SPECIFY __________]

FOR Q25-29, IF BEEN TO HEALTHCARE.GOV/STATE MARKETPLACE WEBSITE [Q10 “YES”):

25. When you went to the Healthcare.gov/STATE MARKETPLACE website, did you have any technical problems or glitches?
   Yes
   No
   I’m not sure
   REF

26. IF “YES” IN Q25: When you experienced a technical glitch with the website, did you go back later to try again?
   Yes, I went back later
   No, but I plan to go back
   No, and I do not plan to go back to the website
   REF

27. Did you create an account?
   Yes
   No
   DK
   REF
28. Did you shop for health insurance and compare plans and costs?

Yes
No
DK
REF

29. Were you able see if you qualify for financial assistance?

Yes
No
DK
REF

FOR Q30-32, IF HAVE NOT BEEN TO HEALTHCARE.GOV/STATE MARKETPLACE WEBSITE [Q10 “NO”]:

30. Do you think you will sign up for health insurance before the deadline of March 31st?

Yes
No
I’m not sure
REF

31. IF “YES/I’M NOT SURE” IN Q30 When do you think you will sign up for health insurance?

December 2013
January 2014
February 2014
March 2014

32. IF “FEBRUARY 2014” OR “MARCH 2014” IN Q31 Why are you waiting to sign up for health insurance instead of signing up right away? OPEN END
MAXDIFF, FOR ALL RESPONDENTS

Next you will see reasons for you to sign up for health insurance now versus waiting until the March 31st deadline.

You will see four reasons all on one screen. Pick the one reason that is the **best reason** to sign up for health insurance now. Then pick the one that would be the **worst reason** to sign up for health insurance now.

What is the **best reason** to sign up for health insurance now instead of waiting until March 31st?

What is the **worst reason** to sign up for health insurance now instead of waiting until March 31st?

33. Financial help is available. Individuals earning up to $45,960 a year and a family of four earning up to $94,200 a year can qualify for financial assistance to help pay for their plan.

34. All health plans will cover preventive care at no cost to you, including immunizations, and blood pressure, cholesterol and cancer screenings.

35. Your family depends on you to be healthy. Having health insurance is an important part of staying well and getting the care you need.

36. Having health insurance gives you peace of mind knowing that if you get sick or injured, you will be able to get the care you need and avoid large medical bills.

37. All plans sold through the Marketplace cover important benefits, including doctor visits, hospitalizations, prescriptions, emergency room care, maternity care, preventive care and more.

38. Having health insurance means you can get the care you need, when you need it. You no longer have to worry about losing everything if you get sick or injured.

39. Starting in 2014, most people are required to have health insurance or pay a fine. If you don’t get insurance, the fine starts at $95 in 2014 and goes up to $695 in 2016.

40. Technical problems with Healthcare.gov and the state health insurance marketplaces are being fixed and more people are enrolling each day.

41. You can enroll by phone or in person and there are customer service representatives who can help you find the plan that’s right for you.

42. The sooner you enroll, the sooner your coverage kicks in. If you enroll by the 15th of the month, your coverage starts on the first of the next month.

43. Having health insurance is an important part of your overall health and well-being. Along with things like eating right and exercising, having health insurance is essential to staying healthy.
44. What would get you to sign up for health insurance in the next few weeks and not wait until February or March? OPEN END

45. What is the main reason you might not sign up for health insurance before March 31st 2014? Please answer even if you plan to sign up for health insurance.

   a. You don’t really need health insurance right now.
   b. The fine is only $95 next year.
   c. You cannot afford the monthly cost of insurance.
   d. You do not feel you know enough about the Affordable Care Act or these new health plans.
   e. Other [SPECIFY ________________]

46. How likely are you to go to Healthcare.gov/STATE MARKETPLACE to look for health insurance in the next three months?

   Very likely
   Somewhat likely
   Not too likely
   Not at all likely

47. Are you:

   Married and living with your spouse
   Married, but not living with your spouse
   Not married

48. Do you have any children under age 21 who are living with you?

   Yes
   No

49. How many children do you have under age 21 who are living with you?

50. Which comes closest to [your/you and your spouse’s] total yearly income before taxes?

Demographics from file:
Gender
Age
Race/Ethnic background
Education
Marital Status
Employment Status
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<th>Region</th>
<th>Metropolitan Area</th>
<th>Internet Access</th>
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