Open Enrollment Year 2: Insights from Uninsured, Spanish Dominant Hispanics
Project Overview

- Quantitative and qualitative research designed to identify strategies to increase enrollment in health coverage now available under the Affordable Care Act in anticipation of the next enrollment window beginning in the fall of 2014.

- The research consisted of two unique elements:
  - Qualitative focus groups with 60 uninsured Spanish-dominant Hispanics eligible for coverage under ACA in Miami & Dallas (September 4-5, 2014).
  - A quantitative national telephone survey of 1000 uninsured Spanish-dominant Hispanics eligible for coverage under the ACA, 48% of the interviews were completed via landline and approximately 52% were completed via cell phone. The research was conducted September 25 – October 6, 2014, with a margin of error of +/-3.1 percentage points.
Focus Groups
Focus Group Findings

- Spanish-dominant uninsured Hispanics give tremendous consideration to their social network of family, friends and co-workers for trusted news and information which greatly influences their own opinions on a wide variety of issues, including what products and services to consider.

- Uninsured Hispanics recognize and appreciate the value of insurance, but are sometimes forced to prioritize other household expenses over traditional health care. Many resort to alternative sources of medical assistance and services in the absence of formal coverage.

- A simple and effective way to encourage their enrollment is to offer greater opportunities for "personal," human interactions in addition to "impersonal" online registration. Personal interactions are a critical component to complementing online information and demystifying confusion about eligibility and the registration process.

- Directly addressing the negative buzz regarding the ACA and the Healthcare.gov launch is necessary to entice this population to re-engage in this process, either for the first time or for a second look.
Hispanics are hyper social and give significant importance and emphasis to the conversation taking place within their social circles in determining what products and services are worth consideration.

Participants almost unanimously pointed to their social circle as their first and most trusted source of information on virtually everything.
Weighing the Value of Insurance

The basic understanding of the value of insurance is clear to this target population, with many using terms such as “Important” “Protection” ‘Security” and “Peace of Mind” to describe what insurance means to them.

However, for some participants everyday products and services such as cable television or cell phone service, as well as other forms of insurance particularly automobile insurance are considered more important.

Health insurance is considered a desirable luxury and this population has found less expensive alternatives to secure health care when required.

These individuals recognize the value of insurance and would like to have coverage but have decided that the cost associated with having health insurance in terms of premiums, co-payments and deductibles are simply more than they are willing and/or able to pay.
Decision-Making Process

It is critical to understand that the circuit from initial awareness to final action among this target population is heavily dependent on personal interactions on both ends of the process.

- In most cases the original impetus to consider a new product or service among this target population is a direct result of “community buzz,” i.e. interactions with and recommendations from friends, family and co-workers. Such interactions are far more impactful and more likely to spur curiosity and action than any other factor.

- This initial curiosity often results in follow-up research either in the form of conversations with other members of the social circle and/or with online research. What emerges from a basic Google search in terms of facts and user reviews, both positive and negative, has an enormous impact on decision making and whether or not an individual ultimately decides to take action.

- The final critical element prevalent in the thinking of Hispanic consumers is personal customer service. This is a target population that prefers to have the opportunity to ask questions and discuss features of the product with a live person, either on the phone or face to face.
The community buzz regarding the ACA/Healthcare.gov is either non-existent or to the extent it is being discussed, there is a cloud of negative perceptions that may be discouraging some Hispanics from pursuing coverage.

Participants highlighted anecdotal examples of insurance options being unaffordable and the website being difficult to use among other complaints that they have heard or experienced themselves.
National Survey of Uninsured, ACA Eligible Hispanics
Who makes up the Spanish-dominant uninsured ACA eligible Hispanic population?

- 69% are between the ages of 18-44.
- 64% are high school graduates or less.
- 50% have an annual household income of less than $30,000.
How do they view health insurance?

- 94% believe that it is important to have health insurance, including 67% who say it is very important.

- 51% have had insurance for themselves or their family in the past.

- 91% have limited knowledge on how to go about getting health insurance.
What is the main reason that you do not currently have health insurance?

- Can't afford it: 36%
- Not eligible: 16%
- Don't get benefits: 11%
- Lost job/ benefits: 11%
- Don't know how to get it: 9%
- Don't need it: 7%
- Other: 7%
- Don't know/No answer: 3%
When you are sick or have a medical emergency, where do you go for care?

- Doctor's office: 30%
- Emergency room: 24%
- Urgent care/Walk-in clinic: 17%
- None in years: 11%
- Community health...: 7%
- Friend who is a medical professional: 4%
- Other: 4%
- Don't know/No answer: 3%
When you have had to get treatment for a sickness or medical emergency, how have you paid for the services you received?

- Cash: 39%
- Payment plan: 18%
- Not needed: 11%
- Credit card: 8%
- Free services: 8%
- Friends/Family paid: 5%
- Employer paid: 4%
- Don't intend to pay: 3%
- Don't know/No answer: 4%
Do you have any medical debt (for example, any unpaid bills from the emergency room or hospital)?

- Yes: 81%
- No: 16%
- No answer: 3%
About how much is your medical debt? (n=160)

- Under $2,500: 57%
- $2,500-$5,000: 21%
- $5,000-$10,000: 7%
- $10,000+: 8%
- Don't know/No answer: 7%
How much have you heard about the Affordable Care Act, also sometimes referred to as “Obamacare”?

- A lot: 21%
- Some: 43%
- Just a little: 24%
- Nothing at all: 11%
- Don't know/No answer: 1%
And do you have a positive or negative overall opinion of the Affordable Care Act?
(n=878)

- Very/Somewhat positive: 15% 47% 62%
- Very/Somewhat negative: 7% 19% 26%
- Don't know/No answer: 12%
Have you tried to sign up for a health insurance plan through Healthcare.gov/State Marketplace?

(n=878)

- Yes: 24%
- No: 74%
- Don't know/No answer: 2%
How did you try to sign up?

(n=212)

Online: 57%
In person: 26%
On the phone: 17%

43% tried to sign up without the internet
What is the main reason why you have not tried to sign up for a health insurance plan through Healthcare.gov/State Marketplace?  
(n=666)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t think I would qualify</td>
<td>20%</td>
</tr>
<tr>
<td>I haven’t had the time/gotten around to it</td>
<td>20%</td>
</tr>
<tr>
<td>I need more information</td>
<td>20%</td>
</tr>
<tr>
<td>I don’t think I can afford it</td>
<td>18%</td>
</tr>
<tr>
<td>Enrolling sounds complicated</td>
<td>8%</td>
</tr>
<tr>
<td>It is low quality coverage</td>
<td>3%</td>
</tr>
<tr>
<td>I had problems with the website</td>
<td>2%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
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</tbody>
</table>
What is the main reason why you do not think you would qualify for a health insurance plan?

(n=134)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t earn enough money</td>
<td>42%</td>
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<tr>
<td>I am not a U.S. citizen</td>
<td>23%</td>
</tr>
<tr>
<td>I haven’t qualified in the past</td>
<td>13%</td>
</tr>
<tr>
<td>I earn too much money</td>
<td>7%</td>
</tr>
<tr>
<td>I don’t know anyone who qualified</td>
<td>7%</td>
</tr>
<tr>
<td>Other</td>
<td>8%</td>
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</table>
Would you be interested in getting more information about health insurance plans or do you feel you have enough information?

- 66% Would like to get more information
- 27% Have enough information
- 7% Don't know/No answer
How likely are you to check out your health insurance options through HealthCare.gov/State Marketplace during the next open enrollment period, which is between November 15th, 2014 and February 15, 2015 for coverage in 2015?

- Very likely: 23%
- Somewhat likely: 46%
- Not too likely: 19%
- Not at all likely: 7%
- Don't know/No answer: 5%
Thinking about issues relating to health insurance and medical needs, such as information about insurance and doctors, what is your most trusted source of information about this subject?

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Family, friends or coworkers</td>
<td>15%</td>
</tr>
<tr>
<td>Doctor/Healthcare professional</td>
<td>16%</td>
</tr>
<tr>
<td>Department of Health</td>
<td>14%</td>
</tr>
<tr>
<td>Community center</td>
<td>7%</td>
</tr>
<tr>
<td>Local newspaper</td>
<td>3%</td>
</tr>
<tr>
<td>Radio</td>
<td>2%</td>
</tr>
<tr>
<td>Television</td>
<td>22%</td>
</tr>
<tr>
<td>Online</td>
<td>17%</td>
</tr>
<tr>
<td>Another source</td>
<td>1%</td>
</tr>
<tr>
<td>Don’t know/No answer</td>
<td>3%</td>
</tr>
</tbody>
</table>

52% look to personal interaction with friends, family, doctors, etc. as trusted information validators.
If you knew family members or friends who had a positive experience with their health insurance, how likely would it make a difference in your decision about whether or not to check out your health insurance options?

- Would make me more likely to check out my options: 65%
- Would not make a difference in my decision to check out my options: 28%
- Would make me less likely to check out my options: 2%
- Don't know/No answer: 5%
Do you know anyone who is enrolled in a health insurance plan under the new healthcare law?

- Yes: 19%
- No: 75%
- Don't know/No answer: 6%
How would you prefer to get more information about health insurance plans?

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Would go online to HealthCare.gov/State Marketplace</td>
<td>39%</td>
</tr>
<tr>
<td>Would call free hotline</td>
<td>15%</td>
</tr>
<tr>
<td>Through printed materials – pamphlet mailed to you or from doctor’s office</td>
<td>18%</td>
</tr>
<tr>
<td>Would talk to my doctor/healthcare provider</td>
<td>6%</td>
</tr>
<tr>
<td>Would talk to my family/relatives/friends/coworkers</td>
<td>5%</td>
</tr>
<tr>
<td>Would seek in-person help from trained local expert in my community</td>
<td>8%</td>
</tr>
<tr>
<td>Would contact the Department of Health</td>
<td>6%</td>
</tr>
<tr>
<td>Do not want more information about health insurance</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
</tbody>
</table>
## Message Testing

<table>
<thead>
<tr>
<th>Message</th>
<th>Much/Somewhat more motivated</th>
</tr>
</thead>
<tbody>
<tr>
<td>All health insurance plans available on HealthCare.gov cover important services like doctor’s visits, hospitalizations, prescriptions, preventive care and more.</td>
<td>81%</td>
</tr>
<tr>
<td>Each year there are new health plans and new rates available, which means you might find a plan that better suits your needs and your budget.</td>
<td>81%</td>
</tr>
<tr>
<td>Without health insurance, you could be out thousands of dollars if you get sick or injured, and put you and your family in serious medical debt.</td>
<td>81%</td>
</tr>
<tr>
<td>You can get free, in-person help from a trained assister so you know you are finding the right plan for you.</td>
<td>81%</td>
</tr>
</tbody>
</table>
Message Testing

How likely are you to check out your health insurance options through HealthCare.gov/State Marketplace during the next open enrollment period, which is between November 15th, 2014 and February 15, 2015 for coverage in 2015?

- Very likely: 41%
- Somewhat likely: 46%
- Not too likely: 19%
- Not at all likely: 7%
- Don't know/No answer: 5%

Before

After

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Key Takeaways

Taking into consideration all of what we have learned from both phases of the research, the key takeaways are:

I. The overwhelming majority of the Spanish dominant Hispanic population is eligible for ACA coverage and due to their income status likely eligible for significant subsidies. *(50% of households have annual earnings of less than $30,000)*

II. For a large segment of the population, the primary source of information and the opinions most influential in spurring action is word of mouth. The input from friends, family, co-workers, doctors and others that either support or detract from the credibility of the ACA is critical.

III. There is curiosity and interest in seeking health insurance options, *(66% of those surveyed would like additional information regarding their options)* but the current negative buzz surrounding the ACA is serving as an impediment. Outreach efforts must acknowledge the negative buzz and ask the community to take a second look.
Key Takeaways

IV. Get them to the door! The goal of outreach efforts should not be to sell insurance, but rather to simply get people to inquire about what coverage they may be eligible for. Only 19% of this population knows anyone who has signed up for coverage under the ACA, as more people inquire and can share positive experiences with their social circle, enrollment efforts have the potential to grow exponentially.

V. The personal touch is critical! Early outreach efforts have relied heavily on encouraging people to seek additional information and enroll via HealthCare.gov. A large portion of this population, while willing to utilize the website for basic research, requires a human interaction to answer questions and allay fears before making a final decision. Community outreach efforts in Spanish-language media, in-person information events, forums, workshops, and Spanish speaking telephone customer service will be a key to increased participation.