UNDERSTANDING THE UNINSURED NOW.
June 2015
INTRODUCTION.

The Robert Wood Johnson Foundation commissioned PerryUndem Research/Communication to conduct a national survey of uninsured adults ages 18 to 64 at the conclusion of the second open enrollment period for the health insurance marketplace. Working closely with GMMB, PerryUndem developed a survey intended to offer a full picture of the lives of the uninsured and explore their feelings about enrolling in health insurance.

Methods.

- Survey fielded May 5-17, 2015.
- N=1,270 adults 18-64.
- N=469 Latinos.
- English and Spanish.
- All respondents were uninsured at time of survey.
- We did not screen participants on citizenship status.
- Margin of sampling error: +/- 3.4 percentage points.

The survey was conducted using GfK’s KnowledgePanel (KP). KP is the only probability-based web panel designed to be representative of the United States. The panel is constructed with probability-based sampling from the U.S. Postal Service’s Delivery Sequence File, which allows for an estimated 97 percent of households to be covered. Respondents without Internet access or a computer are provided with both for participation.
THEIR LIVES.
THE UNINSURED ARE EXPERIENCING MANY CHALLENGES AND TRANSITIONS.

Only one-quarter say they are doing well financially.
Thinking about your finances, how would you say things are going for you these days? Use the scale below (0-10). n=1270

- Not doing well (0-4): 43%
- Doing okay (5): 31%
- Doing well (6-10): 26%
- REF: 1%

Many are experiencing change.
More than half of the uninsured (52%) have experienced a life change in the last 12 months:

- 21% Became unemployed.
- 18% Moved homes.
- 17% Changed jobs.
- 16% Experienced the death of a loved one.
- 4% Started school.
- 3% Started a business.
- 3% Had a child.

31% have an ongoing medical condition.
MONEY IS TIGHT.

58% have $100 or less left over every month after paying bills.

After bills and necessary expenses, how much money do you usually have left over for extras each month? n=1270

- $0: 19%
- $1-$50: 20%
- $51-$100: 19%
- $101-$250: 20%
- More than $250: 19%
- REF: 2%

68% are in debt.*
Nearly half of this group has medical debt.

Amount overall debt:
- 10% $1-$1,000
- 20% $1,001-$5,000
- 16% $5,001-$10,000
- 18% $10,001-$20,000
- 18% $20,001-$50,000
- 17% More than $50,000

More than half have less than $100 in savings.

How much do you have in savings right now? n=1270

- $0: 38%
- $1-$100: 18%
- $101-$500: 11%
- $501-$1,000: 18%
- More than $1,000: 20%
- REF: 3%
- More than $250: 19%
- $0: 19%

BUT THEY ARE OPTIMISTIC.

Most believe life will get better soon.  
Thinking about the next year, how optimistic are you that life is going to get better and easier? Use the 0-10 scale. 
\[ n=1270 \]

Most also expect to be in better financial shape in a year.  
When you think of your finances a year from now, do you expect to be doing about the same, better, or worse than you are now? Use a scale of +5 (better), 0 (same), -5 (worse). \[ n=1270 \]
Most of the uninsured are working...

Which statement best describes your current employment status? n=1270

- Paid employee: 43%
- Self-employed: 14%
- Not working - looking for work: 17%
- Not working - disabled: 3%
- Not working - retired: 2%
- Not working - temporary lay off: 2%
- Not working - other: 18%

...But their job situation may change in the near future.

Looking ahead two years…

51% of the employed uninsured say they will either start a new job (38%) or change jobs (13%). In addition, 14% will take on a second or third job, 5% think they will quit or lose a job, and 2% plan to retire.

41% of the employed uninsured say they have had three or more employers in the last 5 years.
MOST OF THE EMPLOYED ARE HOURLY WORKERS IN SMALL COMPANIES.

Important details about the employed uninsured include:

88% are hourly workers – not salaried.

76% work more than 30 paid hours a week.

65% report working for employers with less than 50 employees (57% say they work for companies with 25 or fewer employees).

14% of the employed uninsured have more than one job.

More than half of the employed uninsured (55%) work in just 5 industries:

- construction (14%)
- retail (13%)
- food/accommodation services (12%)
- manufacturing (8%)
- health care/social services (8%)
MANY OF THE UNEMPLOYED ONLY RECENTLY LOST EMPLOYMENT.

Many are only recently unemployed.

How long has it been since you last worked? n=380*

- Less than 3 mos: 15%
- 3 to 6 mos: 14%
- 7 to 12 mos: 11%
- 1 to 2 yrs: 8%
- More than 2 yrs: 38%
- Never worked: 11%
- REF: 2%
MOST HAVE EXPERIENCE WITH GOV’T PROGRAMS, SAFETY NET.

Have you had contact with any of the following in the last five years? Select all that apply. n=1270

- Free/low cost health clinics: 25%
- SNAP offices: 23%
- Medicaid office: 17%
- Unemployment office: 13%
- Food banks: 12%
- HR dept. at work: 7%

54% of the uninsured have been to at least one of these places in the last 5 years.
GETTING CARE.
Most are getting care without insurance.

54% of the uninsured have had at least one of these medical services since being uninsured.

Have you had any of the following since you have been uninsured? n=1270

- Prescription: 34%
- Doctor visit when sick: 32%
- Check-up: 21%
- Emergency care: 21%
- Preventive test/screening: 16%
MOST FEEL THEY CAN MANAGE THE COSTS.

How confident are you that you could get the following care and manage the costs without health insurance? n=1270

Very/somewhat confident

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<th>Service</th>
<th>Confidence</th>
</tr>
</thead>
<tbody>
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<td>Doctor visit when sick</td>
<td>56%</td>
</tr>
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<td>Check-up</td>
<td>52%</td>
</tr>
<tr>
<td>Emergency care</td>
<td>48%</td>
</tr>
<tr>
<td>Preventive test/screening</td>
<td>42%</td>
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</table>

46% think it is “easy” to get prescriptions without insurance.
THOSE WITH ONGOING MEDICAL NEEDS ARE NOT COPING AS WELL.

31% of the uninsured say they have an ongoing medical condition.

(If ongoing medical condition) Do you feel you are getting the care you need? n=441

- Getting all care I need: 12%
- Getting most care I need: 16%
- Getting some care I need: 34%
- Not getting any care I need: 38%

only 28% of those with ongoing needs feel they are getting all or most of the care they need.
GETTING INSURANCE.
ALMOST THREE-QUARTERS SAY INSURANCE IS IMPORTANT.

Given everything in your life these days, how important is it to you to have health insurance? n=1270

73% Important

Very = 38%; Somewhat = 35%

25% Not Important
Not too =15%; Not at all = 10%

1% REF
FOUR IN TEN BELIEVE THEY WILL GET INSURANCE WITHIN 12 MONTHS.

How confident are you that you will have health insurance in the next 12 months?

- Very confident: 16%
- Somewhat confident: 25%
- Not too confident: 17%
- Not at all confident: 30%
- REF: 12%

n=1270

More than one-quarter see themselves purchasing their own plan.

If you get health insurance again, how do you think you will get it?

- Your/spouse's job: 30%
- Purchase plan on own: 25%
- Not sure: 25%
- Medicaid: 12%
- Medicare: 4%
- REF: 1%

n=1270

Those most likely to think they will get insurance by purchasing it on their own:

- Self-employed (42%)
- >400% FPL (36%)
- College+ educated (33%)
- 40-49 year olds (32%)
- Looked into marketplace (32%)
COST IS THE MAIN REASON THEY HAVE NOT SIGNED UP.

Which of the following statements best describes why you have not purchased health insurance on your own since becoming uninsured? n=1270

- I can’t afford health insurance. 61%
- Purchasing a plan on my own does not seem worth it financially. 9%
- I expect to have insurance soon through a job or through a spouse's job. 9%
- I can get the care I need without health insurance. 6%
- Getting insurance is not something I really think about. 6%

59% of those individuals who “can’t afford” insurance do not understand or have not heard of the tax credit.
THEY CONSIDER MORE THAN JUST THE PREMIUM.

[If has looked for insurance before]: Thinking about the last time you looked for health insurance on your own, which of the following things did you consider before deciding not to purchase a plan? n=829

When asked to choose the two most important considerations before deciding NOT to purchase a plan, they respond: premium (57%) and the deductible (24%).
If you were to look into buying health insurance for yourself (outside of a job) in the future, how important would it be for you to be able to talk with someone one-on-one to help you understand your options? n=1270

71% Important
Very = 39%; Somewhat = 32%

26% Not Important
Not too =16%; Not at all = 10%

2% REF
FOUR IN TEN WENT TO THE MARKETPLACE.

HealthCare.gov/state marketplace is a place for people to find affordable health insurance. Have you ever looked into the new health plans available through HealthCare.gov/state marketplace? n=1270

- Yes: 41%
- No: 47%
- Not sure: 10%
- REF: 2%
MORE THAN HALF SAY THEY WILL GO IN THE FUTURE.

How likely would you be to look into the health plans available through HealthCare.gov/state marketplace in the future? n=1270

Who is “very likely” to go in the future:

- Having insurance “very” important (34%)
- Spanish-speaking Latinos (31%)
- Previously looked into marketplace (25%)
- Those who paid a tax penalty (24%)
SIX IN TEN ARE CONFUSED OR HAVE NOT HEARD ABOUT TAX CREDITS.

As you may know, many people are able to get a tax credit to help purchase an insurance plan through HealthCare.gov/state marketplace. How much do you understand about how these tax credits work? Or have you not heard about these tax credits before? n=1270

- Understand
  - A lot 15%
  - Some 24%
- Don’t Understand
  - Not Much 20%
  - Anything 14%
- 25% Never Heard of
- 1% REF
SIX IN TEN DO NOT KNOW ABOUT ENROLLING DUE TO QUALIFYING LIFE EVENTS.

Usually, you can only enroll in health insurance through HealthCare.gov/state marketplace during a specific time period called “open enrollment.” But there are some exceptions. For example, if you experience a change in your life like getting married or divorced, moving to a different state, or losing job-based health insurance, you can enroll in health insurance through HealthCare.gov/state marketplace even if open enrollment has ended. Had you heard about this before today? n=1270

- Yes, had heard 38%
- No, had not heard 43%
- Not sure 17%
- REF 2%
If you filed your tax return, did you pay a penalty/fine for not having insurance in your 2014 taxes? This may be something that you paid or was deducted from your refund. n=895

Why didn’t you pay the penalty or fine?

- I asked for an exemption because my income is too low. (36%)
- Had insurance at some point in 2014. (18%)
- I did not know about it. (16%)
- I asked for an exemption for another reason. (11%)
- Not sure why I did not pay a fine. (6%)
- I refuse to pay it. (2%)
- Other (10%)
- REF (1%)
SIX IN TEN HAD NOT HEARD/UNSURE OF “TAX” SPECIAL ENROLLMENT.

[If in state with tax special enrollment period]: Have you heard that people who had to pay a penalty or fine in their taxes this year for not having health insurance could sign up for health insurance through HealthCare.gov/state marketplace until [April 30th/dates specific to state] if they were still uninsured?
N=1138

37% Yes, Heard This
44% No, Not Heard This
16% Not Sure
2% REF
ONE-QUARTER SAY THE INCREASING FINE MAY GET THEM TO ENROLL.

The penalty or fine for not having health insurance increases to $395 or 2% of your income (whichever is higher) in 2015. Then in 2016, it increases to $695 or 2.5% of your income (whichever is higher). Would these increased penalties or fines make you more likely to get insurance in the future, less likely to get insurance, or do they not make a difference for you? n=1270

- More likely to get insurance: 26%
- Less likely to get insurance: 6%
- No difference: 42%
- Not sure: 24%

Those more likely to get insurance due to the increasing fine:

- 39% Spanish-speaking Latinos
- 33% Having insurance “very” important
- 33% Uninsured less than two years
- 34% 400+% FPL
- 32% English-speaking Latinos
SUMMING UP.
KEEP IN MIND…

1. Most feel insurance is important and many have been trying to get it.
2. They make cost calculations and many are deciding it is too expensive.
3. Some may be putting it off for other reasons.
4. Half have not gone to the marketplace yet—an opportunity and a challenge.
5. They don’t understand the tax credit. There is need for more education.
6. Most want one-on-one help to enroll.
7. The increasing fine may be a strong motivator.
8. Outreach efforts should continue to drill down to places where large numbers of the uninsured can be reached.
WHAT IT MEANS: MESSAGE THEMES

- **Protects you from the unexpected**: Accidents happen, medical bills can add up, insurance protects you and your family.

- **Marketplace has new plans, prices**: Plans change every year, rates go up and down.

- **Financial help**: Make it real, show them they could qualify. Explain how tax credits work.

- **One-on-one help**: Help is available but don’t overpromise.
MESSAGE TONE

Just the facts, straightforward

- They need information especially about tax credits, the fine, special enrollment/life changes
- They’re skeptical—don’t overpromise and stay away from sales-y language

Time to get more direct, but don’t preach

- Explain the increasing fine, but stay away from shaming around not having health insurance or not following the law
A LOOK AT THEIR LIVES… AND INSURANCE:

<table>
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<th>People are in transition – new jobs, new moves.</th>
<th>They’re cautiously optimistic – less resignation.</th>
<th>They’re making it work.</th>
</tr>
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<td>Life changes and the calculated decision changes.</td>
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<td>Insurance is in the back of their mind. Not a heavy weight.</td>
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I’m just not going to stress about it

It’s in the back of my mind

I play the odds here, I weigh things

I looked…it was affordable, but not affordable enough

Money is tight—trying to get back on track with my bills

My credit report is all medical insurance was more than my house payment

Want to be comfortable, stable, have something left over

Most important thing is to get out of the debt we’re in—get breathing room

I see health insurance as a part of making it

I know I’m not 20 anymore

As I’m aging, I know there are things I need to have done
## TWO AUDIENCES

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- Affordability is still the #1 barrier
- More skeptical, they know more
- But they’re checking the fine, it’s a calculation
- Knowledge gaps
- What do we know about rural vs. urban
WE NEED TO HAVE A DIALOGUE

Listen more than we talk. What are their priorities? Understand where they are.

Pushing out messages to the masses is likely wasteful.

They need information: Messages need to connect them with what’s real and relevant for them and their situation.
RESPECT THE CHOICE

• They’re weighing costs and priorities.
• This is not about telling them what they should do, but understanding why they’re doing it.
• Filling in information gaps, credibly.
OUTREACH STRATEGIES

Tap into the optimism
Highlight how health insurance helps, not just what it guards against.

Demographic targeting isn’t enough
Behaviors, perceptions, values, circumstance, and experience with health insurance.

Inform the calculation
Give more detailed information about the tax credits and examples of how they work. Talk about the increasing fine.

Keep it accessible
Continue to offer one-on-one help to enroll.

Avoid the “red tape” persona.
Retrain toward a dialogue and not a process.
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