



# MARKET RESEARCH *AWARENESS & PERCEPTIONS*

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# 2015 Market Research Report

- Third year measuring statewide awareness and perception
- Conducted by *Corona Insights*
- Phone surveys
  - March/April 2013 – baseline, pre-launch of Marketplace (*771 respondents*)
  - December 2013 – 1<sup>st</sup> Open Enrollment Period (*949 respondents*)
  - March 2015 – 2<sup>nd</sup> Open Enrollment Period (*1,201 respondents*)
    - *65% cell phones*
    - *Survey 6 minutes long*
  - Goals:
    - Measure awareness of Connect for Health Colorado statewide, and specific to different geographic regions
    - Assess attitudes, understanding about Connect for Health Colorado
    - Evaluate general understanding of financial assistance available to purchase insurance

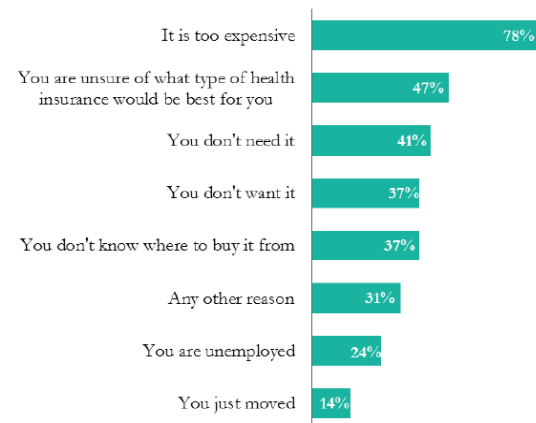
# Insured and Uninsured

- Number of uninsured has dropped significantly since 2013 to 11%
  - 89% of Coloradans are insured – 72% by employer plans; 18% through public coverage (state, federal, veterans)
  - 83% of 18-34-year-olds have insurance; 17% are uninsured
  - Higher rates of uninsured include: smaller population areas (rural, Durango); people with household incomes < \$50,000; and men
- Cost is the primary barrier to getting coverage (78%)
- Even though they think coverage is valuable, 41% of uninsured said they “don’t need it”

Aside from the expense, a lack of information is also a barrier to obtaining health insurance.

Roughly 40 percent of uninsured respondents indicated that they did not want or need health insurance.

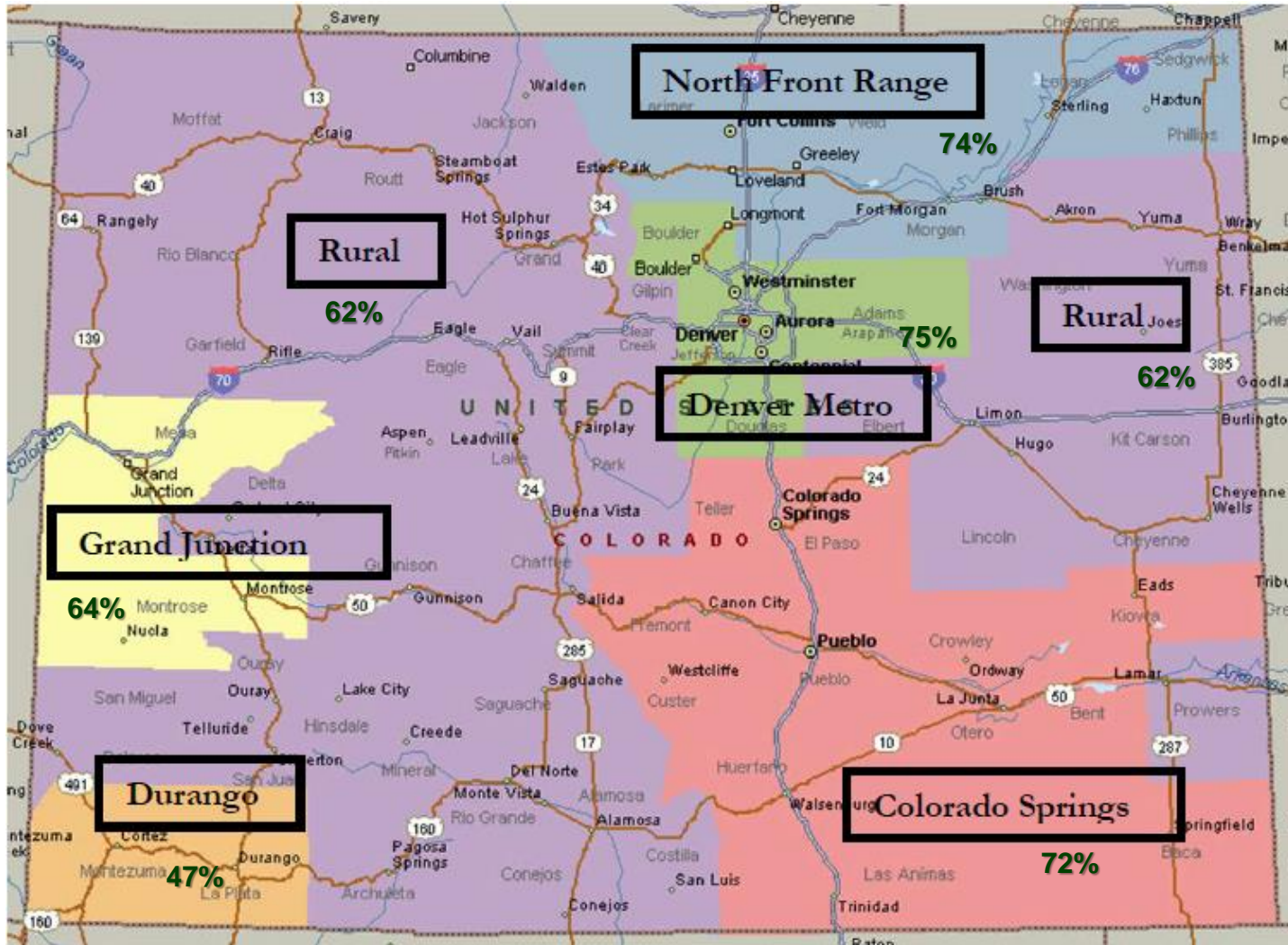
Other reasons respondents gave for being uninsured were not being a legal U.S. citizen, confusion, and change in employment status.



# Key Findings 2015 - Awareness

- Awareness of Connect for Health Colorado has increased significantly: up 13% since 1<sup>st</sup> Open Enrollment Period (OEP) – from 60% to 73% statewide after 2<sup>nd</sup> OEP
- Awareness rose in every region of state
  - Awareness strongest in Front Range regions
  - Rural and Grand Junction regions increased by 10%
  - Durango region (lowest rate) increased 9% (\*New Mexico TV)
  - Awareness trails in uninsured & youngest adults, compared with insured & over-35
- Exceeded FY15 Marketing goal of 10% increased awareness!

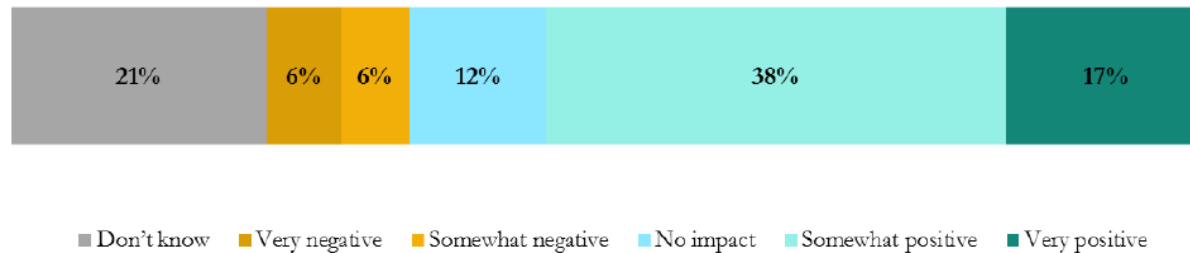
# Awareness by Regions





# Perceptions

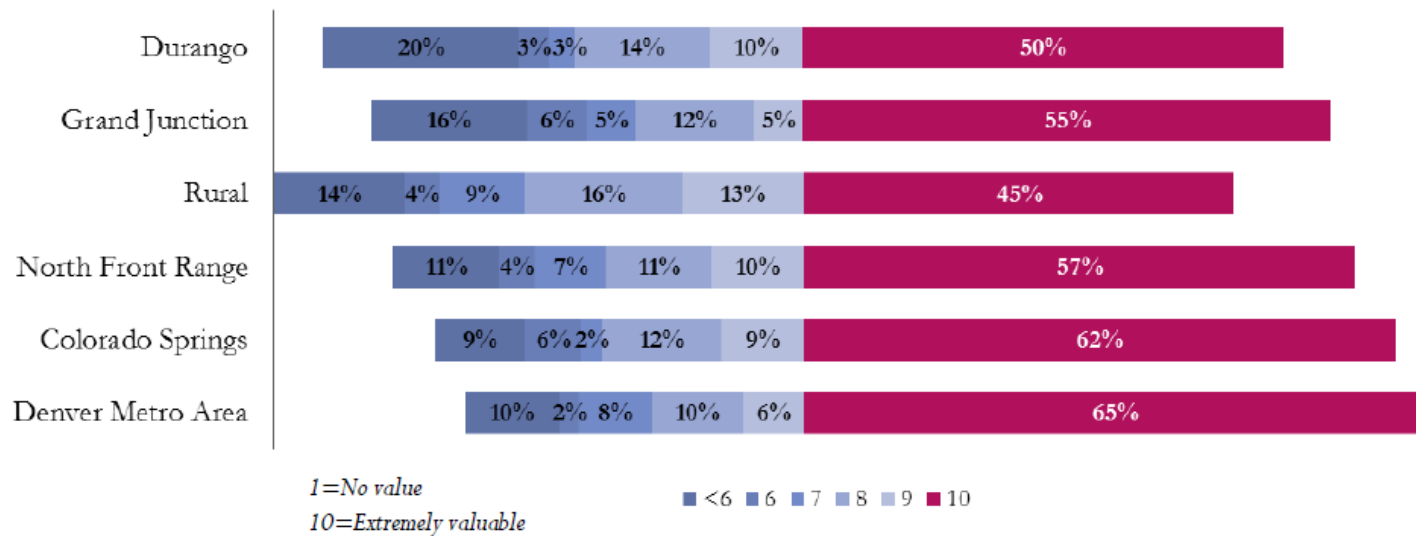
- **More than half of those who have heard of Connect for Health Colorado believe it has had a positive impact on Coloradans; relatively few believe it has had a negative impact**



- **Among those who purchase their own insurance, 70% say it has a positive impact**

# Perceptions

## Majority of Coloradans think health insurance is extremely valuable – even the uninsured



# Perceptions

- There is still confusion regarding what is Connect for Health Colorado
  - Most know it is an online resource for comparing and buying health insurance (73%)
  - But half believe it is a government-backed insurance plan (55%)
- Understanding of relationship with Medicaid is murky:
  - Half knew the Marketplace is *not* a Medicaid program
  - But ~20% believe it *is* Medicaid, and another 25% are unsure
- Coloradans are confused about eligibility for financial assistance
  - Vast majority (87%) believe income and household size are used to determine eligibility – BUT many also believe factors such as veterans status (58%) and health conditions (48%) may be used as well
  - Only a third understood that qualifying for Medicaid makes you ineligible for tax credits
- Awareness of a penalty is high (84%) – but fewer know details or that it is increasing yearly



