

Customer and Awareness Surveys

2017





Survey Methodologies

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➔ 3 surveys:

Survey	Mode	# of completes	Dates
New and Returning Customer Survey	Online	1,110	February 2017
Lapsed Customer Survey	Online	1,267	March 2017
Awareness Survey	Phone	1,200	April 2017

➔ Goals:

- > Understand enrollment process
- > Understand reasons for leaving Connect for Health Colorado
- > Understand awareness and opinions of the Marketplace



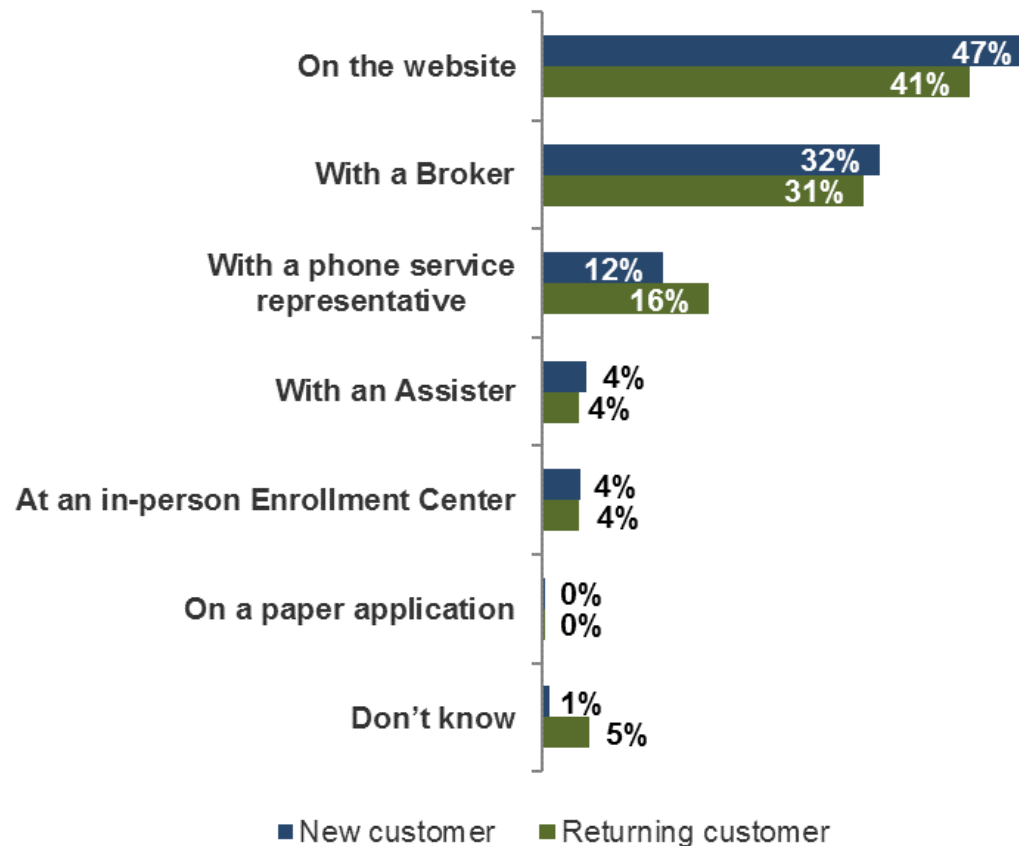
Key Findings

Enrollment

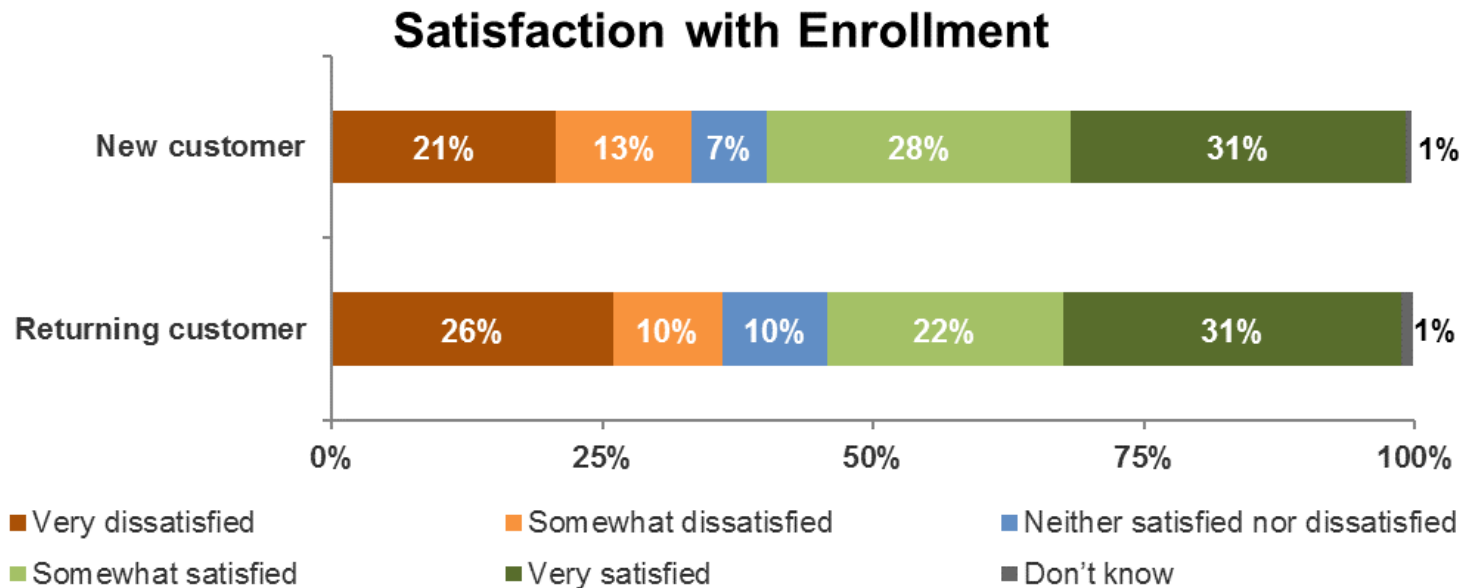
New and Returning Customers

Most customers enrolled through the website or a broker

How Customers Enrolled

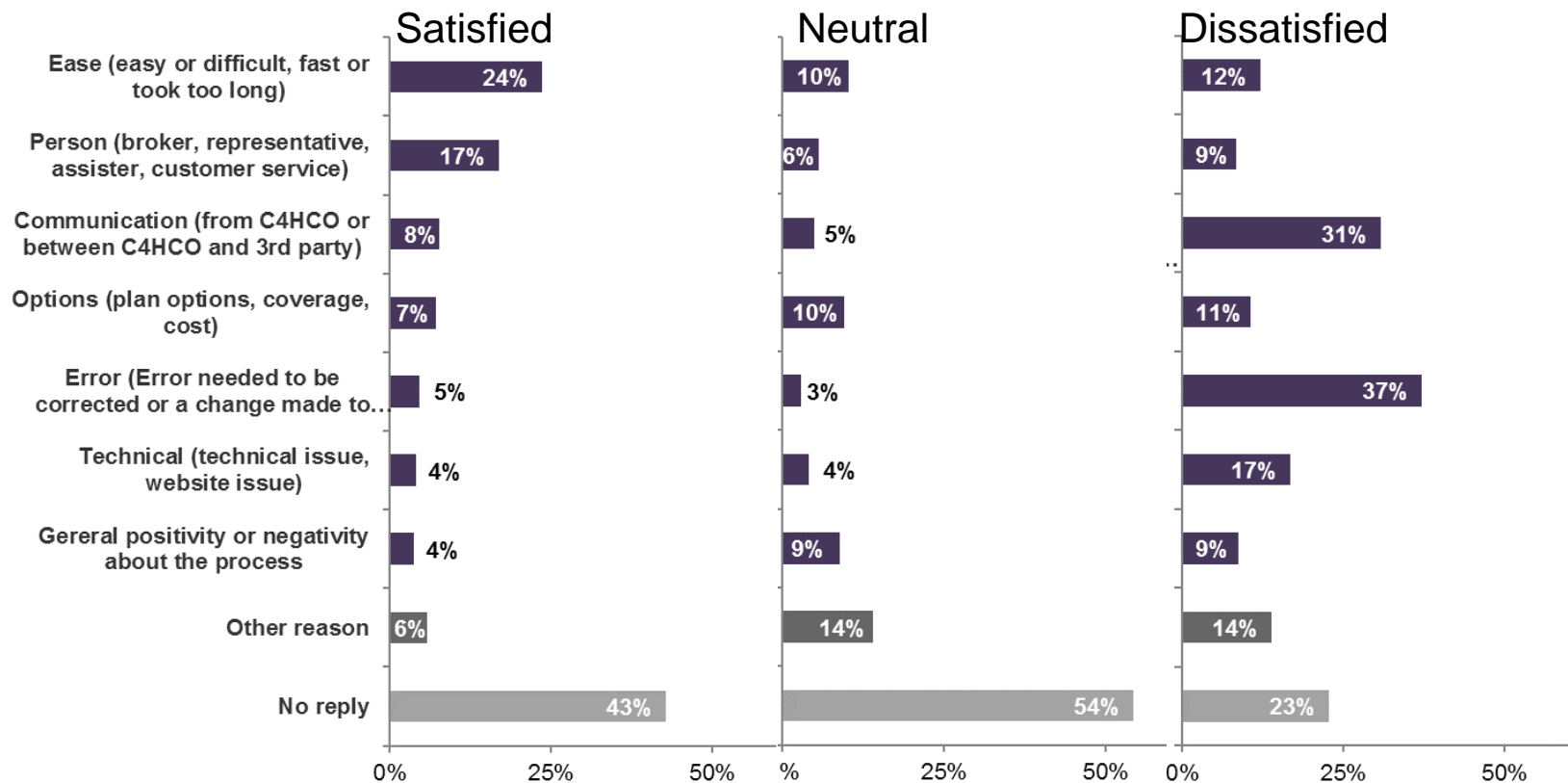


More customers were satisfied with their recent enrollment than dissatisfied



Ease and helpful people were reasons for being satisfied with enrollment

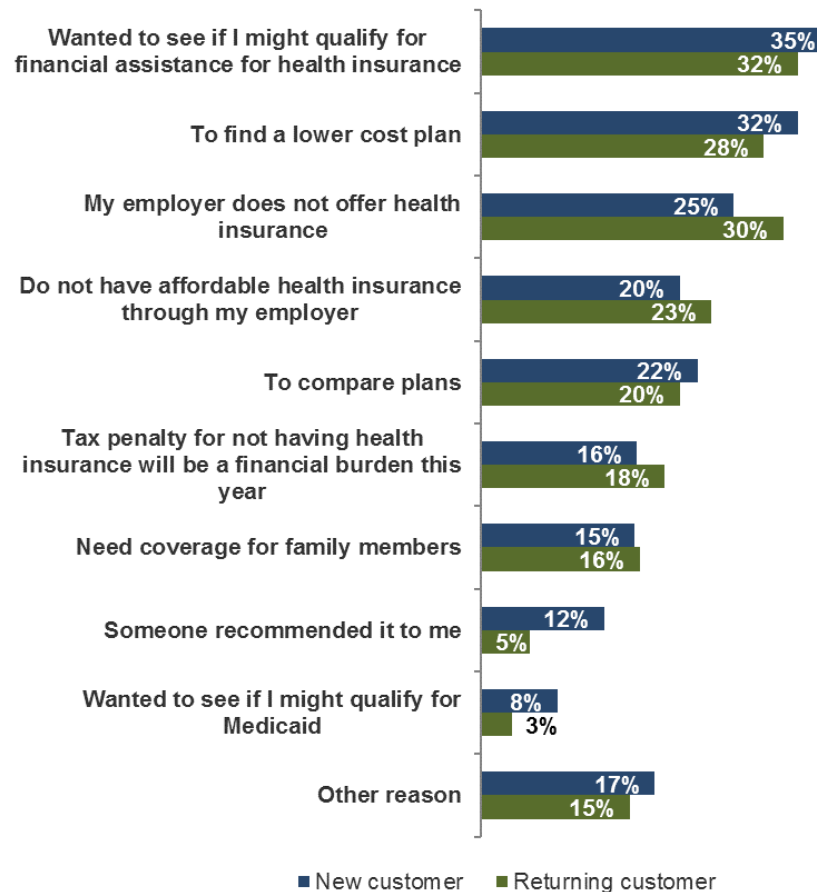
Reason for Satisfaction or Dissatisfaction with Enrollment Process



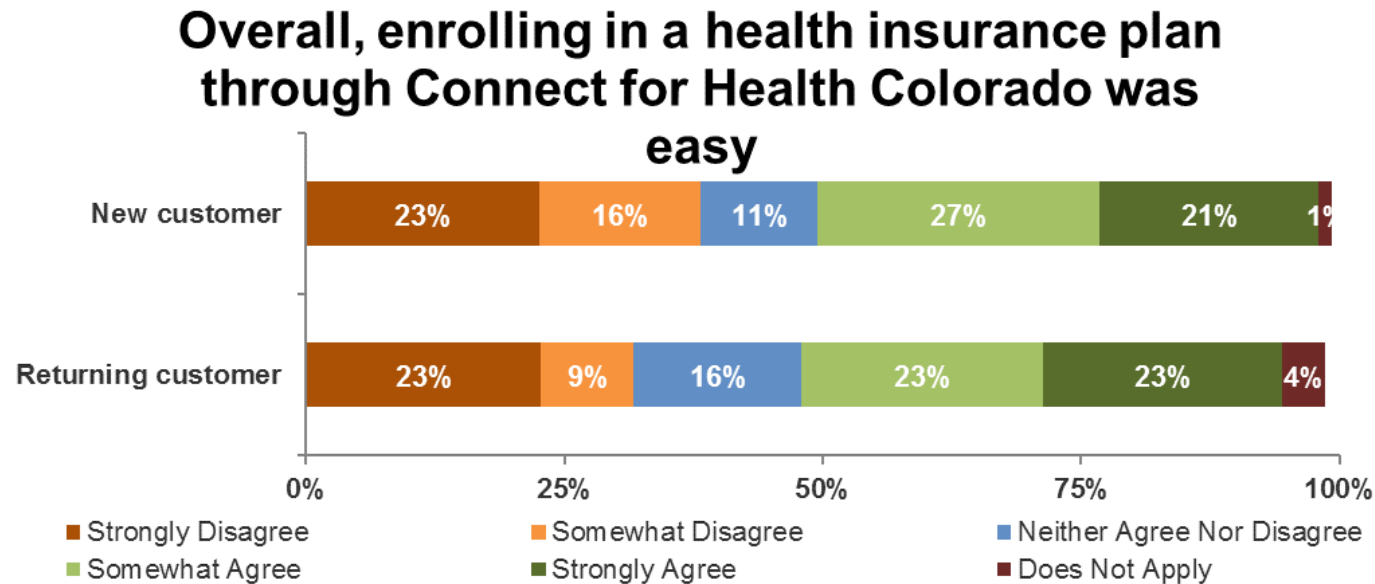
Q4. [skip if previous response is don't know] Why were you [insert response from previous question] with this most recent enrollment experience?

Customers used the Marketplace often for financial reasons

Reasons for Using Marketplace

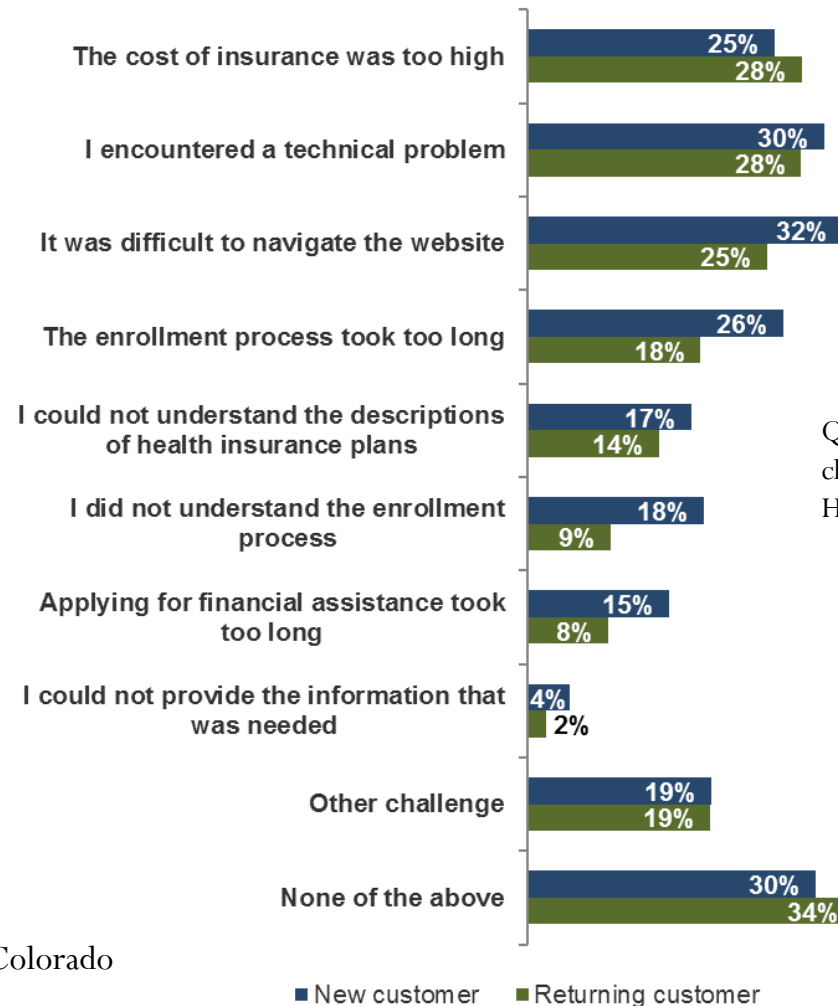


Almost half of customers thought enrollment was easy



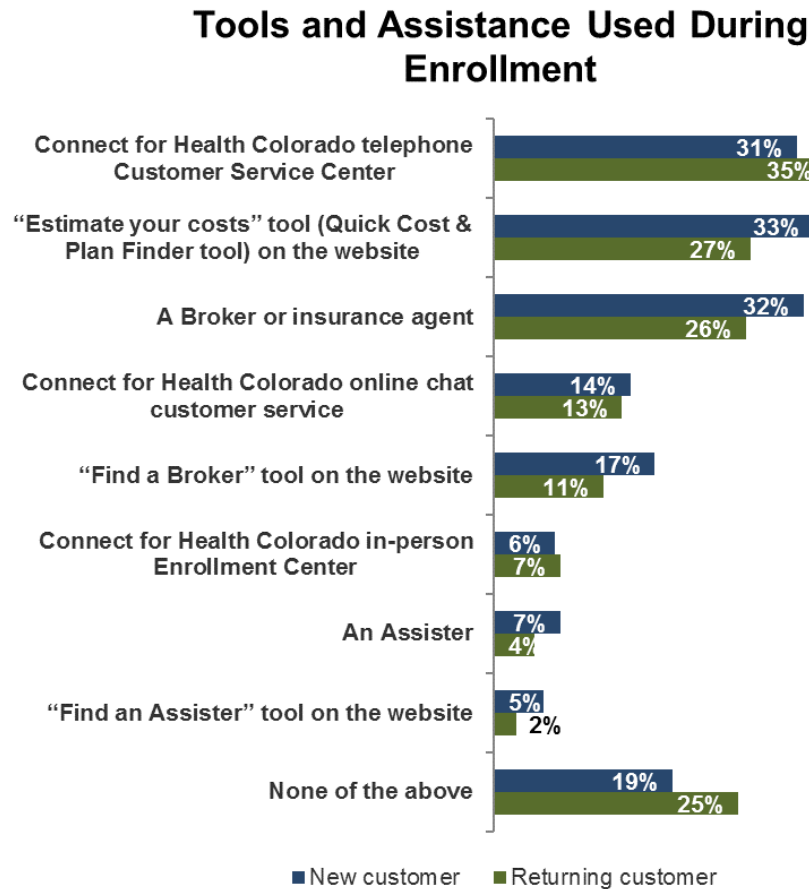
Two thirds of customers did face some challenge when enrolling

Challenges During Enrollment



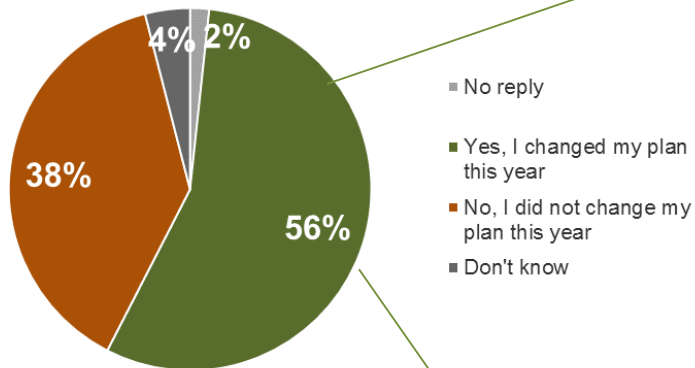
Q9 Did you experience any of the following challenges when enrolling with Connect for Health Colorado? Please check all that apply

Most customers used tools and assistance during enrollment



More than half of returning customers had switched plans

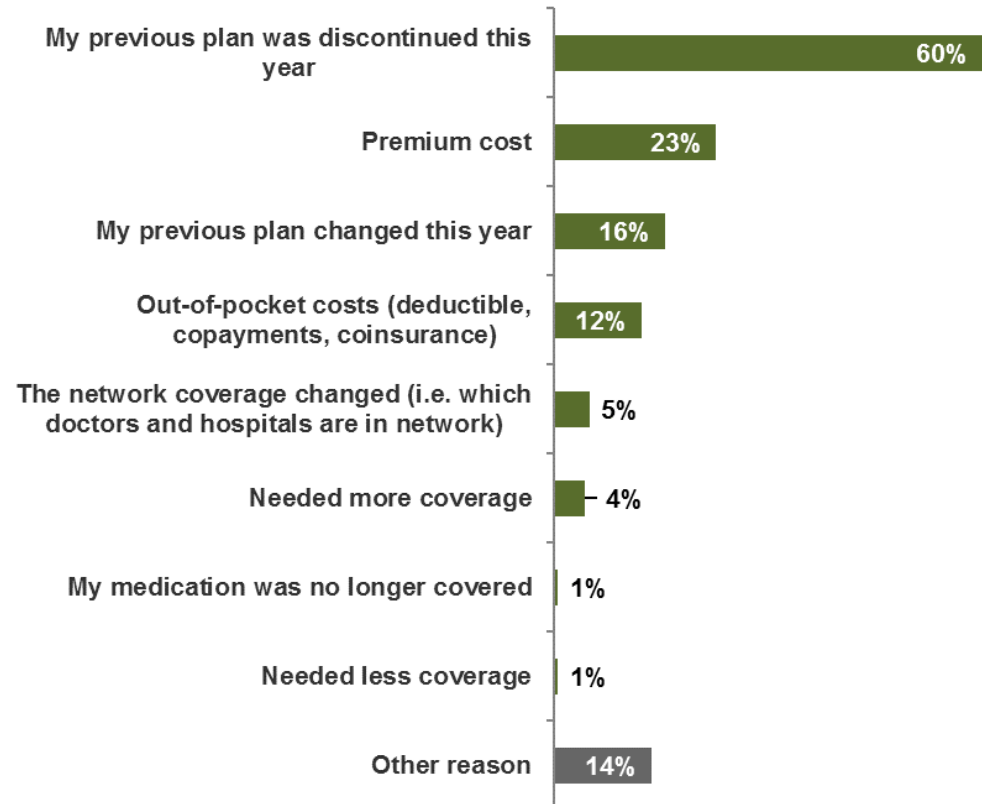
Returning Customers' Plan Changes



Q14. [for returning customers] Did you change to a different Connect for Health Colorado health insurance plan for 2017?

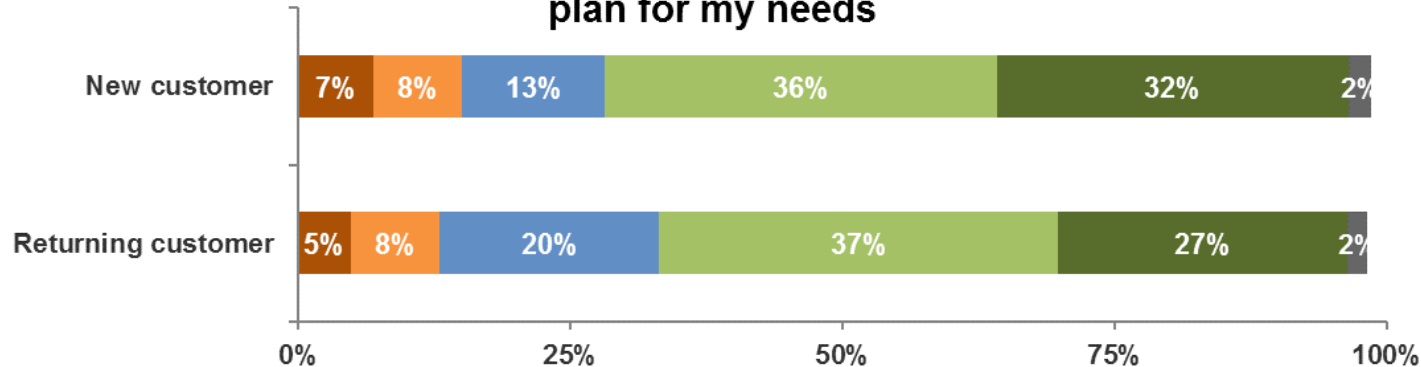
Q15. [if returning customer and switched plan] Are any of the following reasons why you changed to a different health insurance plan this year? Please check all that apply.

Reasons for Changing Plans for 2017

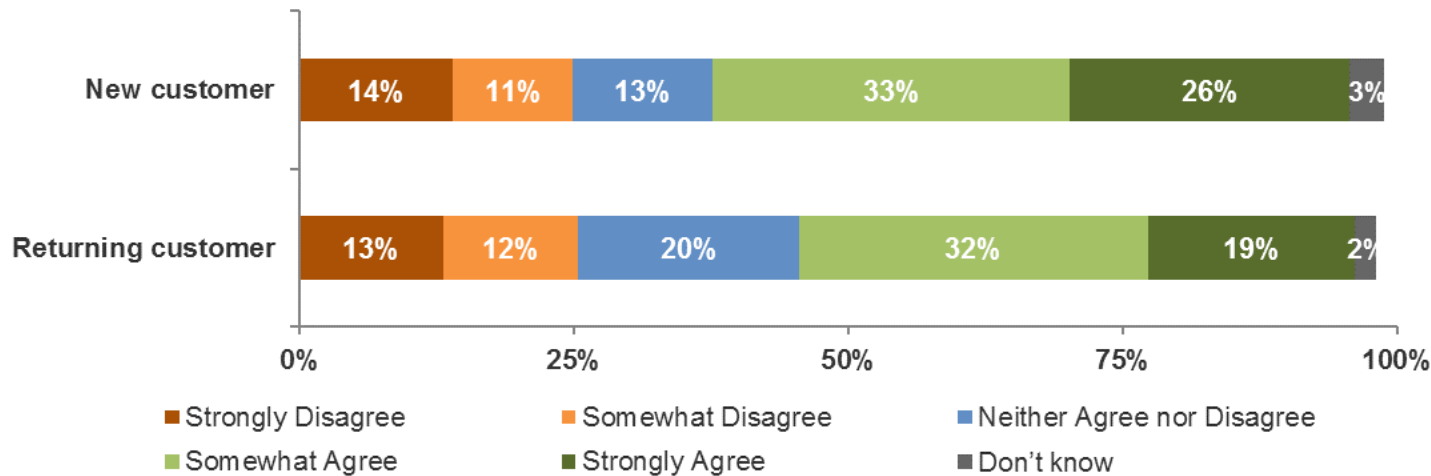


About half of customers were satisfied with the health insurance plan they chose

I had the information I need to choose the best health insurance plan for my needs



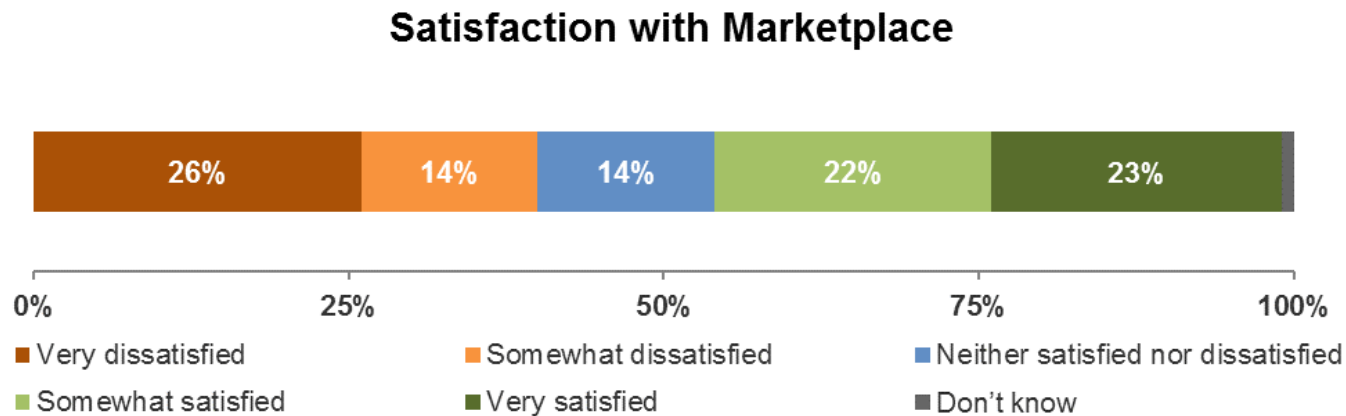
I am satisfied with the health insurance plan that I enrolled in



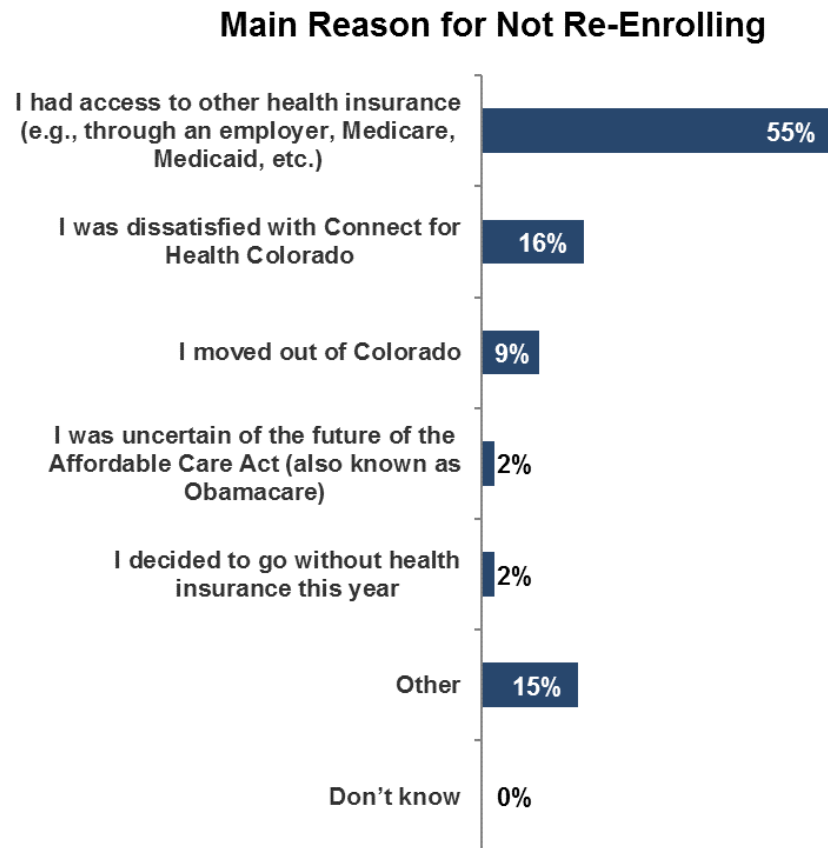
Leaving the Marketplace

Lapsed Customers

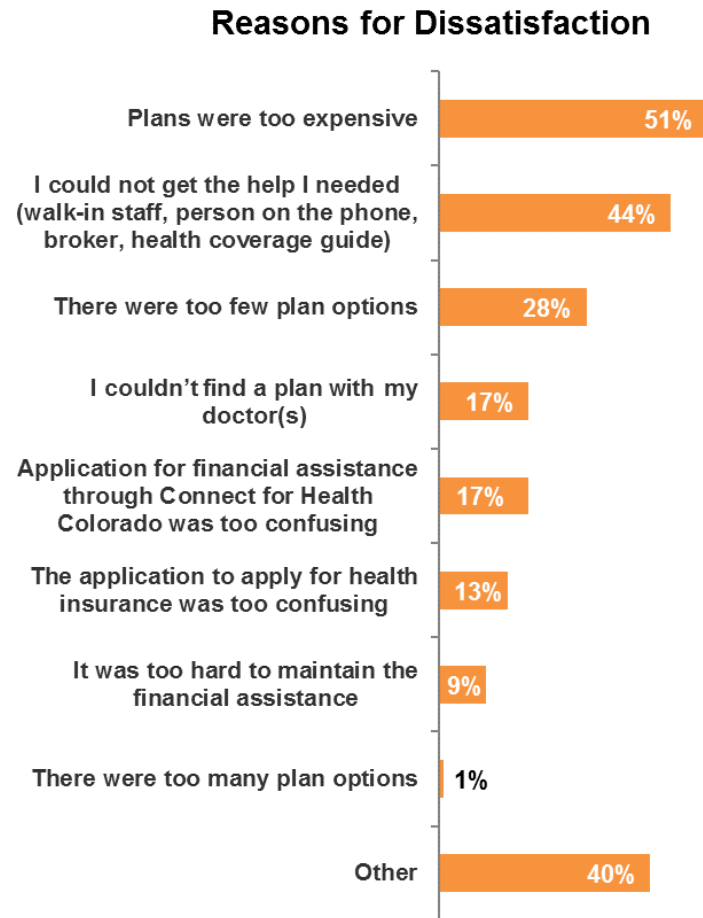
Overall half of lapsed customers were satisfied with the Marketplace



About half of customers left because they had access to other insurance

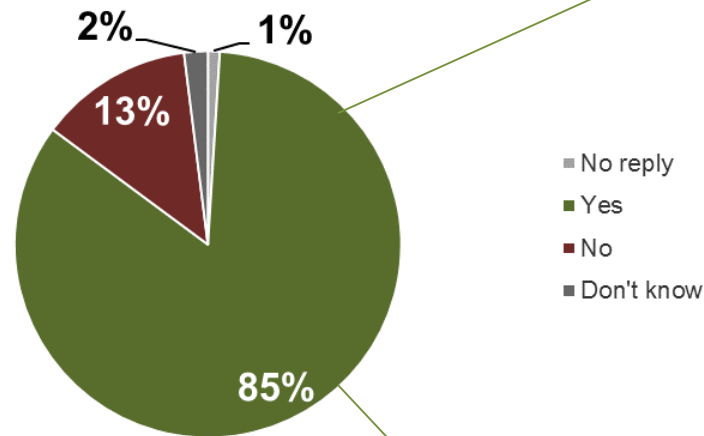


Those who left due to dissatisfaction were often dissatisfied with cost

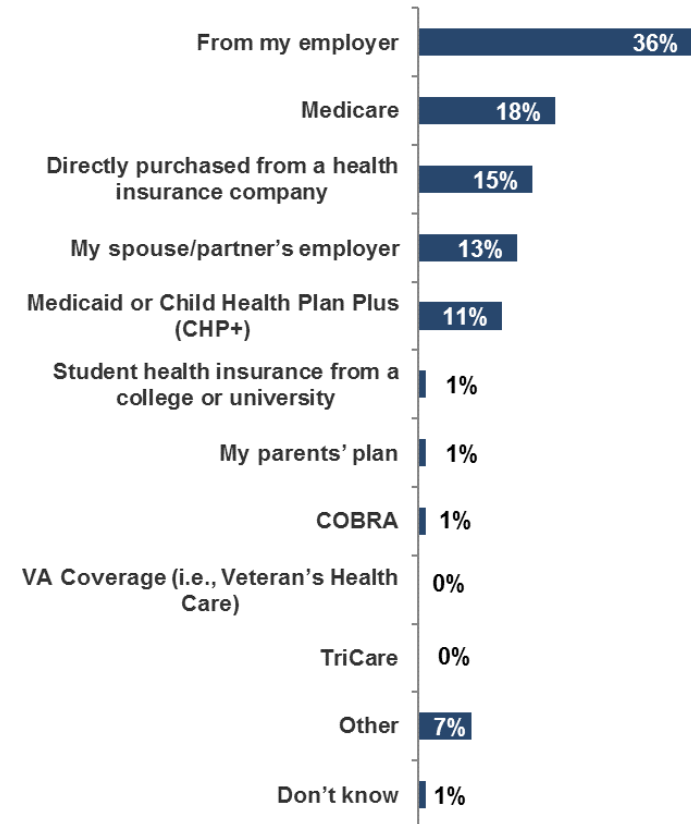


Those who currently had insurance often had it from an employer or Medicare

Currently Enrolled in Health Insurance



Current Health Insurance



Q2. Are you currently enrolled in any health insurance for 2017?
Q9. [if has health insurance] What type of health insurance do you currently have? Please check all that apply.

Reasons for going without insurance mostly concerned cost

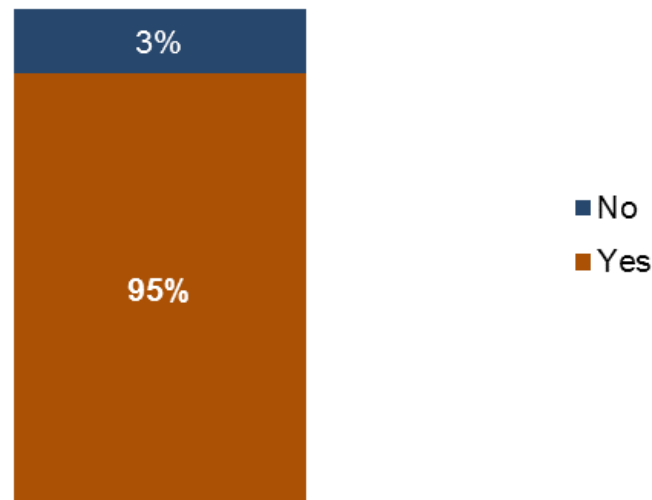
This word cloud show all responses, sized relative to how often they were mentioned. (Larger words indicate more frequent mentions.)

“Health” and “Insurance” were removed for clarity.



Uninsured lapsed customers were aware of the penalty for not having insurance

Knowledge of Penalty

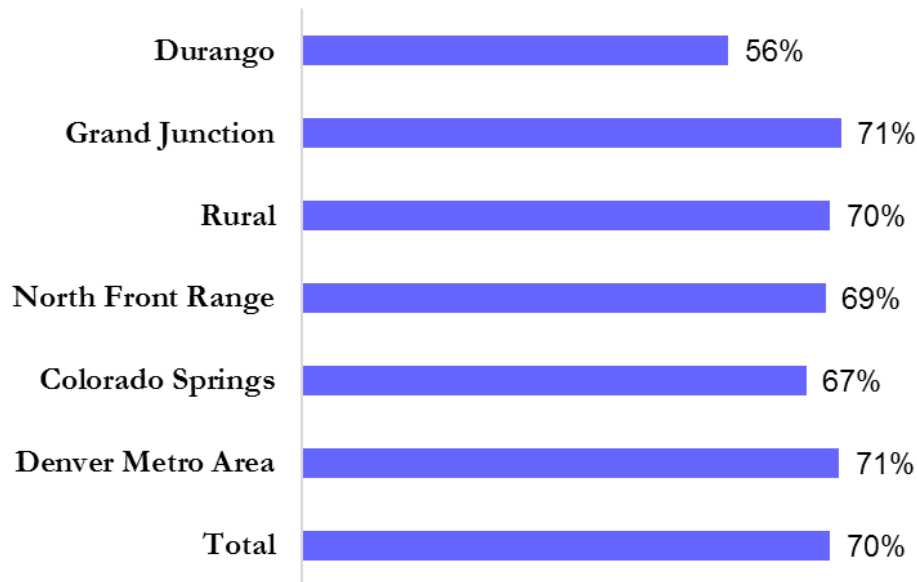


Awareness and Opinions

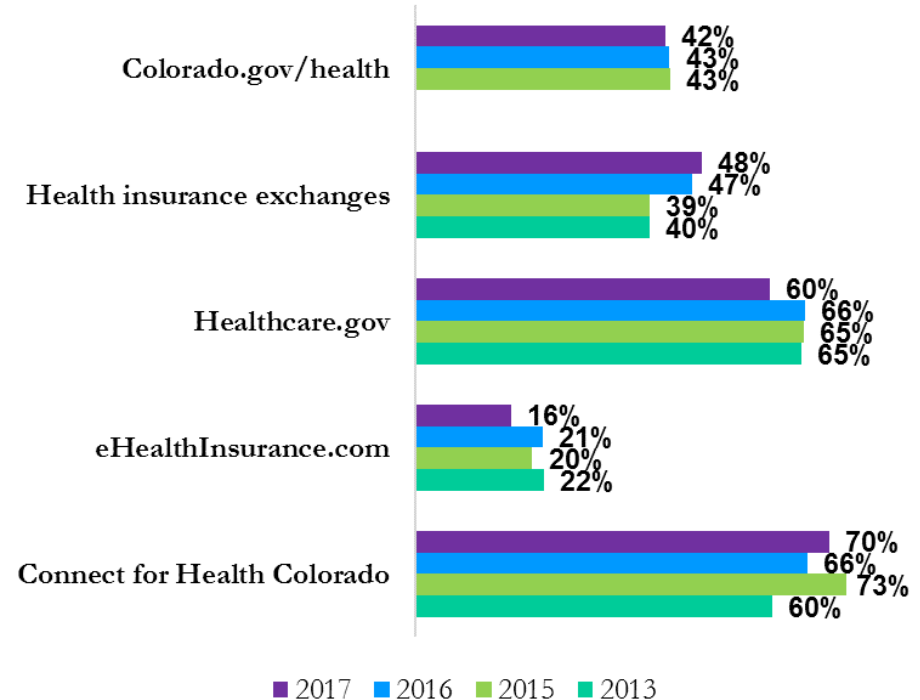
Awareness Survey

Awareness of the Marketplace remained high in 2017

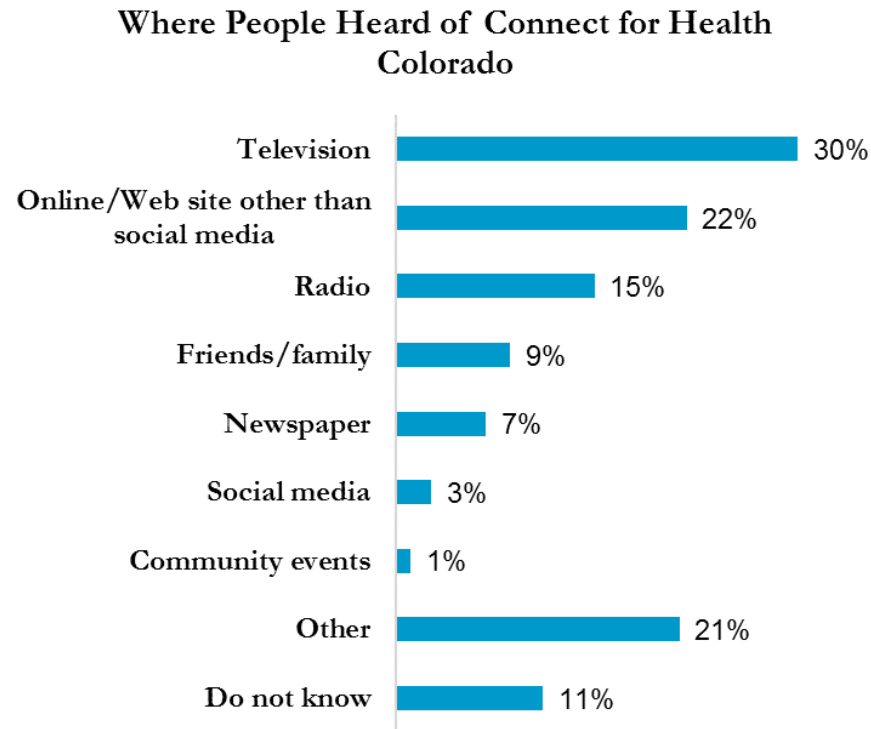
Aware of Connect for Health Colorado



Awareness of Health Insurance Topics

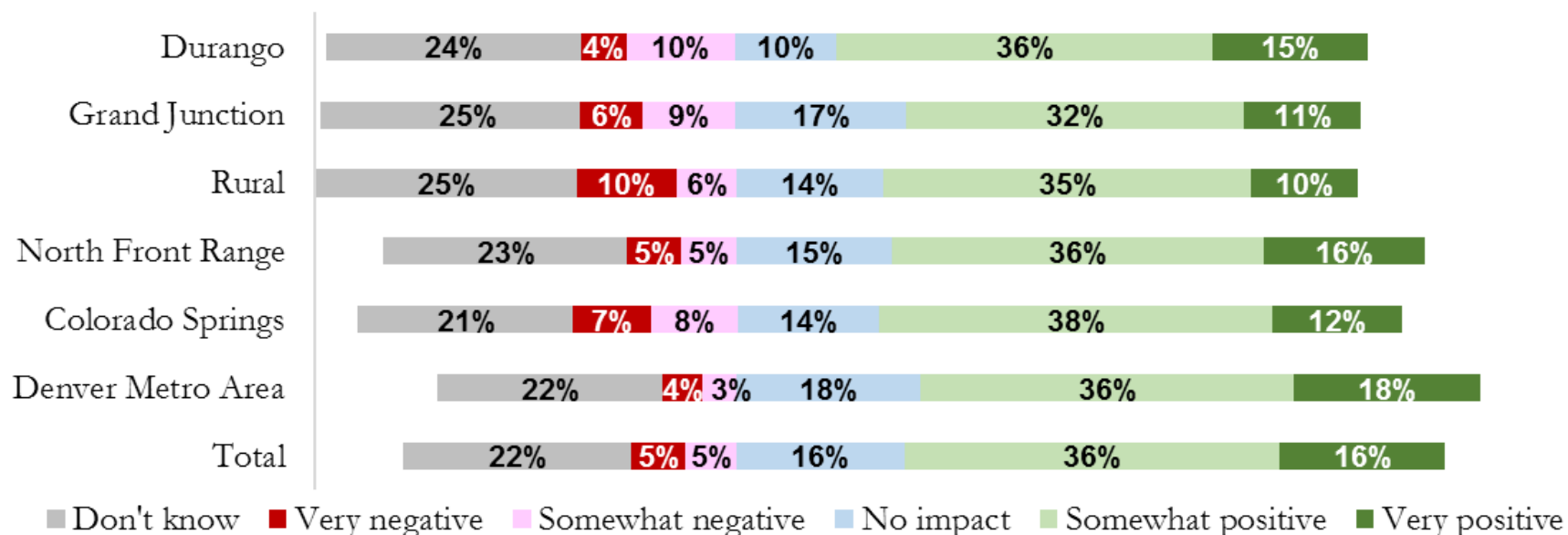


Most people heard of the Marketplace from television or online in 2017



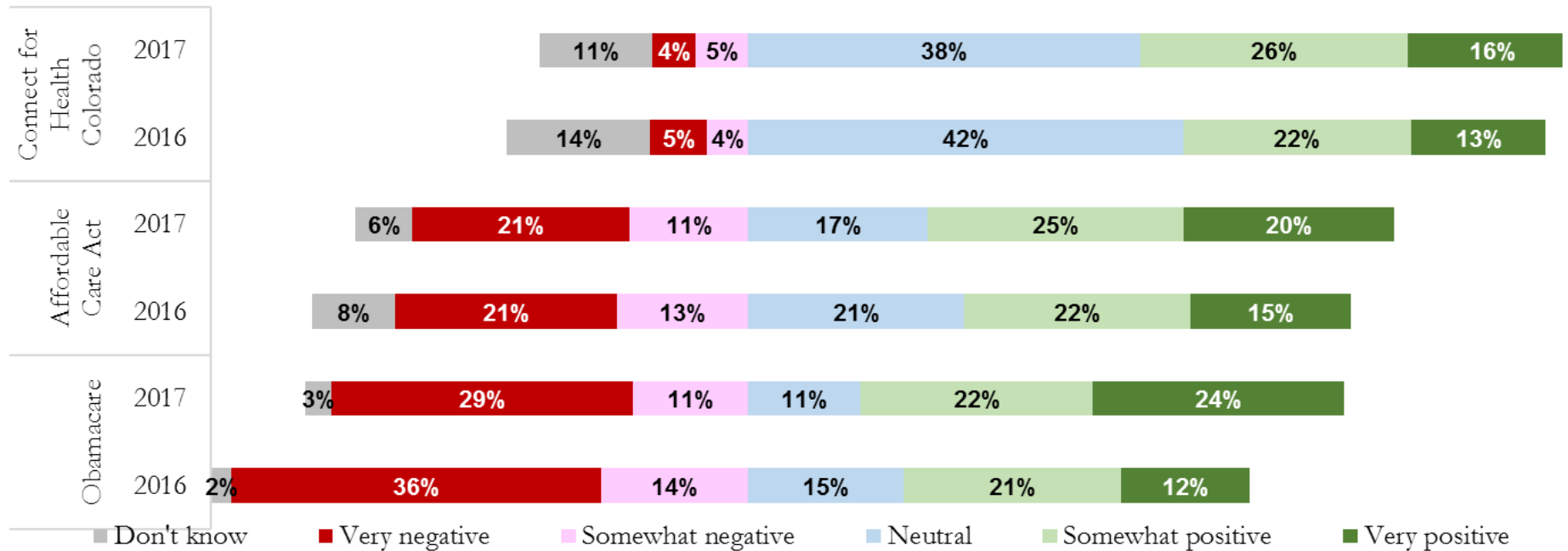
Most believe that the Marketplace is having a positive impact on Coloradans

Impact of Connect for Health Colorado on Coloradans



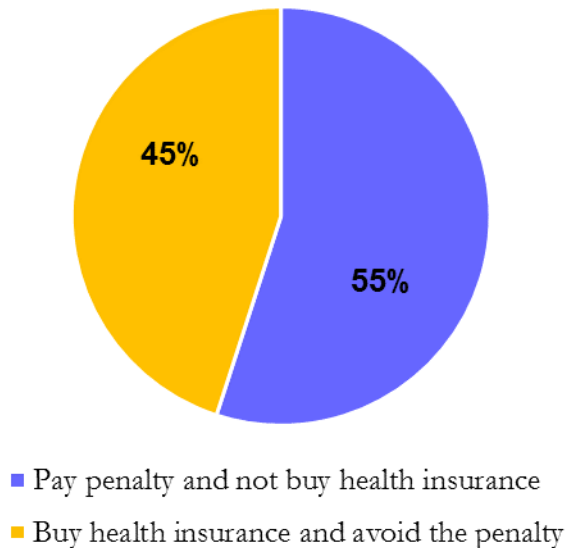
Opinions of Obamacare/ACA and the Marketplace have improved in 2017

Opinions of Obamacare, Affordable Care Act, & Connect for Health Colorado



Cost has grown as a major factor in the decision to remain uninsured

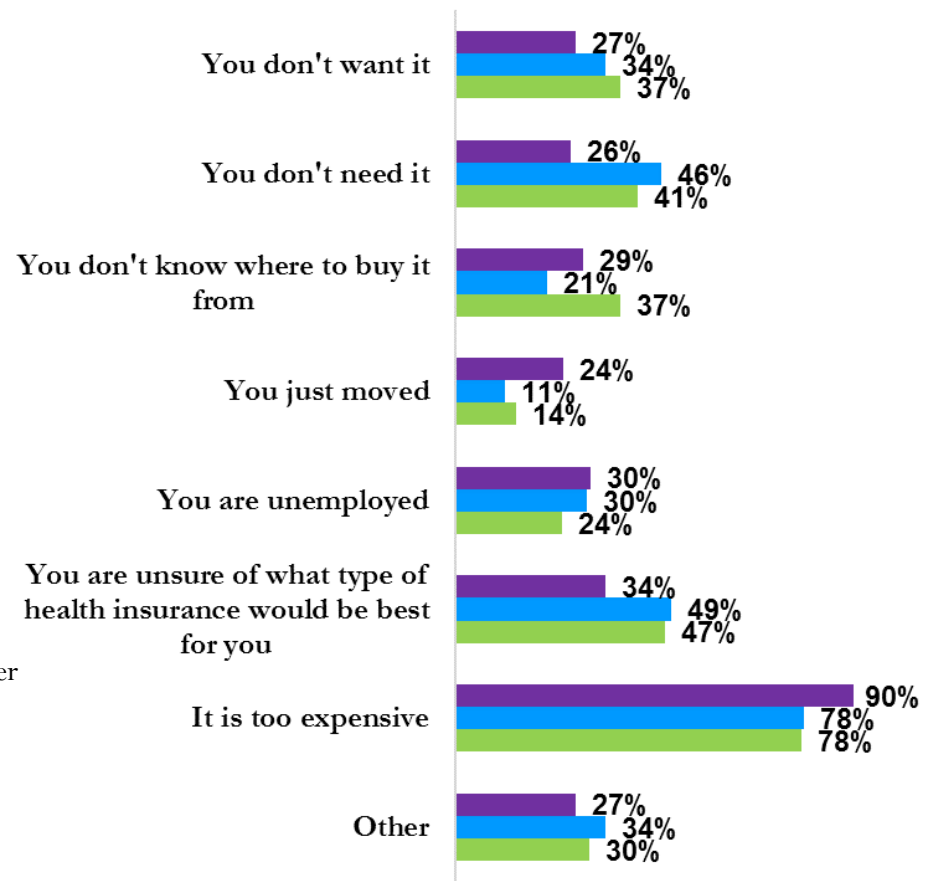
Uninsured Would Rather...



Q19. [ASK ONLY OF UNINSURED PEOPLE] In general, would you prefer to pay the penalty and not buy health insurance, or would you prefer to buy health insurance and avoid the penalty? Under the current law, these are the only two options for most people.

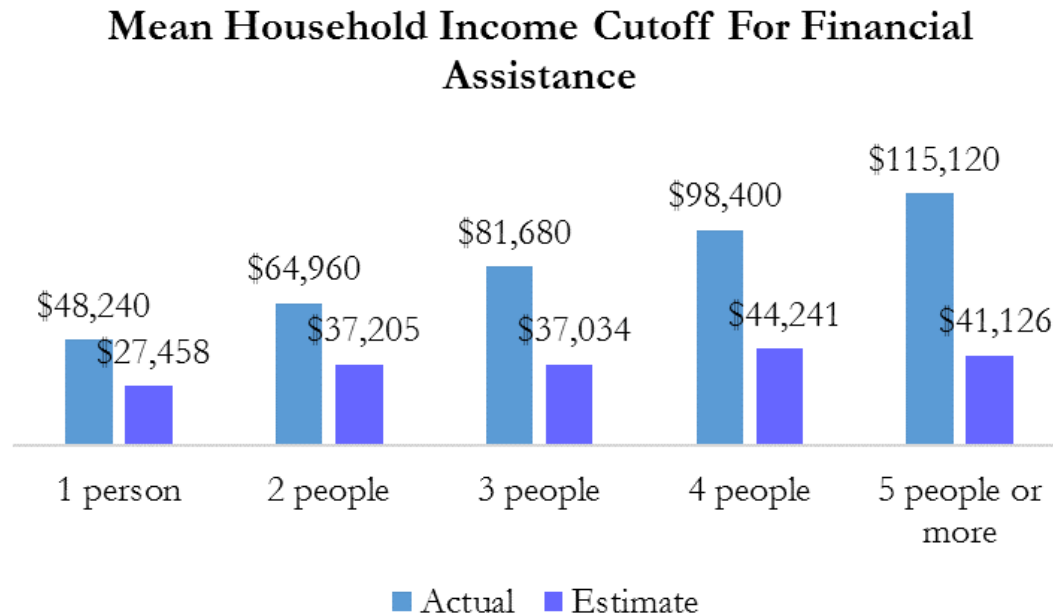
Q7. [if uninsured] Yes or No--Do any of the following prevent you from having health insurance today?

Reasons for Being Uninsured

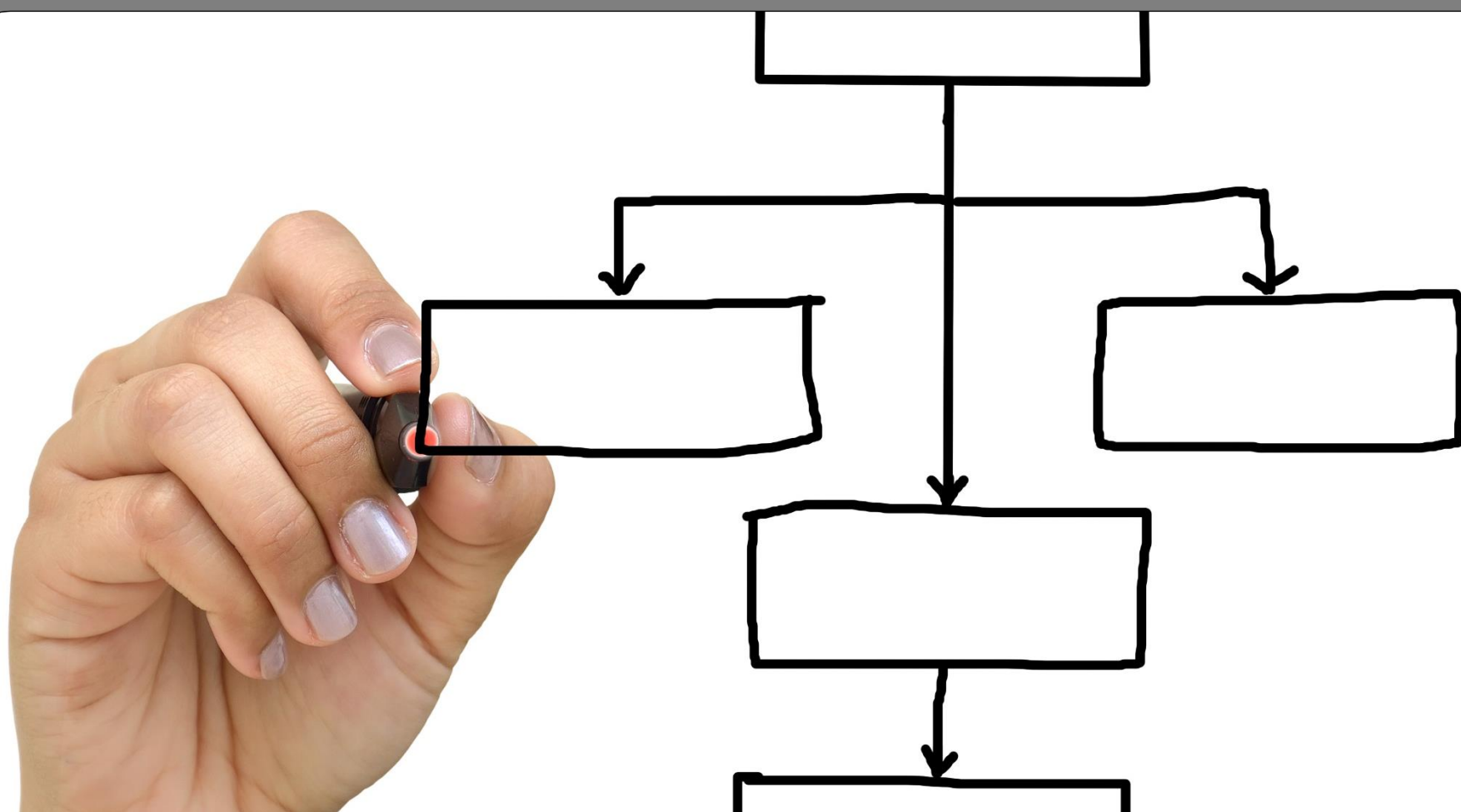


■ 2017 ■ 2016 ■ 2015

People underestimate the threshold for receiving financial assistance



Actual income thresholds are for the 2018 year (per Connect for Health Colorado website).



Summary and Discussion

Summary

- ➔ While many customers are satisfied with enrollment, there are some who are dissatisfied.
 - > Generally, returning customers whose plans were discontinued and customers who had an error in their application were dissatisfied with enrollment.
- ➔ But only a small percent of customer left the Marketplace due to dissatisfaction.
 - > Most left because they had access to other insurance.
- ➔ Cost is a big factor in deciding to go without insurance
 - > Cost of insurance was one of the main challenges of enrolling in insurance and one of the primary reasons for being uninsured.
 - > People in general underestimate the threshold for receiving financial assistance.

Founded: 1999

Projects: 1,000+

Work from Repeat and Referrals: 2/3

Favorite Color: Orange

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