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# KEY RESEARCH FINDINGS

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2018 SURVEYS

## BACKGROUND

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### THREE SURVEYS

New and returning customers, lapsed customers, and the Colorado public.

Roughly 900 to 1,200 responses to each survey (3,000 people overall)

## KEY FINDINGS

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### SATISFACTION AMONG CUSTOMERS IS NOTABLY HIGHER THIS YEAR

Behaviors are generally similar to last year, so the results are comparable.

- Website is the most common means of enrollment, followed by use of brokers.

Satisfaction with enrollment is up 12 percentage points (66 v 54) and dissatisfaction is down 10 percentage points (36 to 26 percent)

- We measured 8 types of challenges people might have in enrolling, and all were at the same level or lower last year, with most being lower. Challenges navigating the web site were down notably.

Smaller proportion of people are changing plans 48 v 56

- And among those, a smaller proportion had their plans canceled and were forced to change plans (42 v 60)

Contacts with internal staff were deemed more helpful

- “Very useful” ratings rose for the telephone center, in-person center, and assisters, while it stayed even for brokers and agents.

Online tools were more helpful when used

- Up 8 to 10 percentage points for the Quick Cost and Plan Finder, find an assister, and online chat
- Down 12 percentage points for find a broker tool.
- Customers are more likely to recommend Connect for Health Colorado as compared to previous years
  - Rose from -4 to +14

## LAPSES ARE MORE COMMONLY FOR ‘GOOD’ REASONS

Smaller proportion are leaving dissatisfied, and more likely to leave satisfied (13 v 16)

- Most common reason is that other insurance came available (57 percent)
- Lapsed customer satisfaction was higher in 2018 (51 v 45)

Dissatisfaction was more about cost than service, and that relationship got stronger in 2018

## AWARENESS DROPPED BACK TO 2016 LEVELS (65 V 70)

This may have been a result of national news coverage in 2017 regarding a possible repeal.

Recall that there’s constant downward pressure from population changes (migration in and out, and natural changes)

We’ve seen a similar pullback of awareness of healthcare.gov, though that’s happened over two years. (60 v 66)

Your hardcore opposition (based on perceived impact of Connect for Health Colorado) has always been relatively small, and it’s getting smaller. (8 v 12, moving to neutral)

Your overall approval ratings are steady.

## COST IS RISING AS A CONCERN

Cost and the continued availability of financial assistance are the biggest worries.

- Over half of customers are “very worried” about both of these things.

Cost was a higher proportional reason for changing plans compared to last year (37 percent of changers v 23)

Cost is far and away the biggest reason that people remain uninsured among the general public (85 percent v 28 who don't need it)