

Kaiser Family Foundation Survey of Non-Group Health Insurance Enrollees

Appendix Tables

Full Report, topline results, and methodology available at kff.org/private-insurance/report/survey-of-non-group-health-insurance-enrollees

Note: Values less than 0.5% are indicated by an asterisk (*)

Table 1: Demographics And Health Status Of Non-Group Health Insurance Enrollees

		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS			NON-COMPLIANT PLANS
			TOTAL	EXCHANGE	NON-EXCHANGE	
Age	18-25	20%	17%	16%	20%	28%
	26-34	17	17	19	12	16
	35-44	17	19	20	19	13
	45-54	19	21	20	22	14
	55-64	25	24	24	26	26
	Refused	2	2	1	2	3
Gender	Male	50	47	44	51	56
	Female	50	53	56	49	44
Is the amount you pay just for yourself, or does it also include coverage for other members of your family?	Just for self	58	64	64	60	47
	Other family members	40	35	34	39	53
	Don't know/Refused	1	2	2	1	1
In general, would you say your health is...?	Excellent	24	22	21	28	28
	Very good	31	29	27	37	37
	Good	30	31	31	26	28
	Fair	11	13	16	7	6
	Poor	3	4	4	2	*
	Don't know/refused	1	1	1	--	*
Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?	Yes	14	16	18	9	11
	No	85	84	81	91	88
	Don't know/Refused	1	1	1	--	1
In general, the term pre-existing condition is used by insurance companies to describe an illness or medical condition that a person had before they began looking for insurance. For example, if you were looking to buy health insurance but had a history of asthma, diabetes or high blood pressure, those would be considered pre-existing conditions, along with illnesses such as cancer. Would you say that you (or another family member covered by your plan) would be considered to have a pre-existing condition of some sort, or not?	Yes	38	40	42	30	36
	No	60	59	57	66	63
	Don't know/refused	1	2	1	3	1

Table 2: Ratings Of Health Insurance Coverage And Value Among Non-Group Insurance Enrollees

		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS						NON-COMPLIANT PLANS	EMPLOYER-SPONSORED INSURANCE [†]
			TOTAL	EXCHANGE	NON-EXCHANGE	PREVIOUSLY UNINSURED	PREVIOUSLY ESI/COBRA	PLAN SWITCHERS [^]		
How would you rate your overall health insurance coverage?	Excellent	23%	19%	21%	18%	20%	21%	21%	31%	38%
	Good	53	52	51	52	53	51	46	54	47
	Not so Good	10	11	11	14	10	6	18	9	10
	Poor	8	9	8	12	5	14	14	6	4
	Don't know/refused	6	8	9	5	12	8	2	*	1
Would you say your health insurance is an excellent value, good value, only a fair value, poor value, or a poor value for what you pay for it?	Excellent value	19	21	23	15	24	16	19	14	30
	Good value	37	34	35	33	37	38	27	44	40
	Only a fair value	23	21	22	18	21	23	22	26	22
	Poor value	16	18	14	29	11	22	29	12	6
	Don't pay directly/don't know how much it costs (vol.)	2	1	1	*	2	*	--	3	2
	Don't know/refused	3	5	4	5	5	*	2	*	*

[^] Plan switchers are those who switched from a non-compliant to a compliant non-group plan.

[†] Based on those ages 18-64 who have coverage from an employer. Source: Kaiser Family Foundation Health Tracking Poll, May 2014.

Table 3: Satisfactions With Various Aspects Of Plan Among Non-Group Insurance Enrollees

Thinking about your current health insurance plan, how satisfied are you with...		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS					NON-COMPLIANT PLANS	EMPLOYER-SPONSORED INSURANCE ⁺	
			TOTAL	EXCHANGE	NON-EXCHANGE	PREVIOUSLY UNINSURED	PREVIOUSLY ESI/COBRA			PLAN SWITCHERS [^]
... the premium you have to pay each month for your health insurance coverage?	Very satisfied	30%	34%	37%	22%	35%	32%	32%	23%	38%
	Somewhat satisfied	34	30	31	30	36	29	16	44	36
	Somewhat unsatisfied	13	12	12	12	12	14	13	17	13
	Very unsatisfied	19	21	16	35	13	23	38	16	10
	Don't know/refused	3	4	5	1	5	3	2	--	3
...your annual deductible, that is the amount you have to pay yourself before insurance will start paying any part of your medical bills?	Very satisfied	27	28	26	31	27	31	21	25	33
	Somewhat satisfied	35	32	34	29	37	29	25	42	33
	Somewhat unsatisfied	16	16	17	12	15	16	22	17	15
	Very unsatisfied	17	18	15	27	13	19	30	14	15
	Don't know/refused	5	6	8	1	8	5	2	2	4
...the copay, or amount you have to pay out of your own pocket when you visit a doctor?	Very satisfied	36	35	36	29	35	31	33	39	43
	Somewhat satisfied	36	32	33	30	33	38	28	42	35
	Somewhat unsatisfied	14	15	14	20	15	13	20	11	11
	Very unsatisfied	10	12	10	18	10	12	17	6	9
	Don't know/refused	5	6	7	3	7	6	3	2	2
...the amount you have to pay out of your own pocket when you fill a prescription?	Very satisfied	33	34	37	24	36	32	29	33	49
	Somewhat satisfied	36	33	32	36	33	39	34	42	35
	Somewhat unsatisfied	9	9	9	8	9	9	10	10	8
	Very unsatisfied	14	15	13	20	12	12	21	11	6
	Don't know/refused	8	10	9	12	10	7	7	4	2
...the choice of primary care doctors available under your plan?	Very satisfied	45	40	38	46	37	46	39	57	63
	Somewhat satisfied	36	35	36	32	38	38	33	36	28
	Somewhat unsatisfied	7	9	9	8	12	4	11	4	4
	Very unsatisfied	7	10	9	11	7	7	14	2	3
	Don't know/refused	4	6	7	3	7	6	3	1	2
...the choice of hospitals available under your plan?	Very satisfied	43	38	39	37	38	43	34	54	64
	Somewhat satisfied	37	38	40	31	39	33	41	37	27
	Somewhat unsatisfied	7	8	8	8	8	10	9	4	4
	Very unsatisfied	5	7	5	15	5	7	11	2	2
	Don't know/refused	7	8	9	8	9	7	5	3	3
...the choice of specialists, such as cardiologists and orthopedists, available under your plan?	Very satisfied	35	31	28	38	25	44	30	43	54
	Somewhat satisfied	35	33	35	31	37	29	31	39	33
	Somewhat unsatisfied	8	11	9	13	11	7	12	3	4
	Very unsatisfied	7	9	8	9	7	8	13	2	3
	Don't know/refused	15	17	19	10	20	13	14	12	7

[^] Plan switchers are those who switched from a non-compliant to a compliant non-group plan.

⁺ Based on those ages 18-64 who have coverage from an employer. Source: Kaiser Family Foundation Health Tracking Poll, May 2014.

Table 4: Self-Reported Understanding Of Plan Coverage Among Non-Group Insurance Enrollees

How well do you feel you understand...		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS				NON-COMPLIANT PLANS
			TOTAL	PREVIOUSLY UNINSURED	PREVIOUSLY ESI/COBRA	PLAN SWITCHERS [^]	
...what health care services your plan covers and what it doesn't?	Very well	35%	33%	27%	43%	34%	40%
	Somewhat well	40	40	43	36	43	42
	Not too well	15	16	18	14	13	13
	Not well at all	8	9	8	7	8	5
	Don't know/refused	1	2	3	--	1	--
...how much you would have to pay when you visit a doctor or health care provider?	Very well	47	44	44	45	34	53
	Somewhat well	36	37	36	34	47	33
	Not too well	11	11	12	10	12	10
	Not well at all	5	5	5	8	4	4
	Don't know/refused	2	3	2	2	3	*

Table 5: Feelings Of Financial Protection Among Non-Group Insurance Enrollees

		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS				NON-COMPLIANT PLANS	EMPLOYER-SPONSORED INSURANCE ⁺
			TOTAL	PREVIOUSLY UNINSURED	PREVIOUSLY ESI/COBRA	PLAN SWITCHERS [^]		
In general, do you feel well-protected by your health insurance plan, or do you feel vulnerable to high medical bills?	Feel well-protected by plan	60%	56%	59%	58%	46%	70%	71
	Feel vulnerable to high bills	34	36	31	34	51	29	26
	Don't know/refused	5	7	10	9	2	1	3

[^] Plan switchers are those who switched from a non-compliant to a compliant non-group plan.

⁺ Based on those ages 18-64 who have coverage from an employer. Source: Kaiser Family Foundation Health Tracking Poll, May 2014.

Table 6: Confidence In Paying For Medical Care Among Non-Group Insurance Enrollees

		TOTAL NON-GROUP ENROLLEES	ACA-COMPLIANT PLANS			NON-COMPLIANT PLANS	
			TOTAL	PREVIOUSLY UNINSURED	PREVIOUSLY ESI/COBRA		PLAN SWITCHERS [^]
Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that you and your family require?	Very confident	30%	27%	26%	36%	27%	35%
	Somewhat confident	39	36	35	38	31	46
	Not too confident	18	21	21	18	29	13
	Not at all confident	11	13	17	8	10	5
	Don't know/refused	2	3	2	--	3	1
How confident are you that you would have enough money or health insurance to pay for a major illness, such as a heart attack, cancer, or a serious injury that required hospitalization?	Very confident	22	22	19	27	27	24
	Somewhat confident	35	30	29	35	27	45
	Not too confident	22	23	26	20	23	21
	Not at all confident	19	23	25	17	21	10
	Don't know/refused	1	1	1	1	1	1

[^] Plan switchers are those who switched from a non-compliant to a compliant non-group plan.