



Topline

Where Are California's Uninsured Now?

Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey

July 2014

METHODOLOGY

This is the second in a series of surveys by the Kaiser Family Foundation (KFF) tracking the views and experiences of a group of Californians who were uninsured in the summer of 2013, prior to implementation of the ACA's insurance market reforms and coverage expansions through Covered California and Medi-Cal. Future surveys will continue to track this group's experiences over the course of the next year and a half. The first survey (Wave 1) was conducted from July 11-August 29, 2013, with a randomly selected group of individuals who were uninsured at the time of the interview and was paid for entirely by KFF. The current survey (Wave 2) was conducted from April 1-June 15, 2014, with the same longitudinal panel of respondents, whether they obtained coverage or remained uninsured. Both surveys were designed and analyzed by researchers at KFF. Social Science Research Solutions collaborated with KFF researchers on sample design, weighting, and supervised fieldwork. Fieldwork costs associated with Wave 2 of the survey were paid for by The California Endowment.

The Wave 1 survey was conducted among a representative random sample of 2,001 adults ages 19-64 living in California who reported having been without health insurance for at least two months at the time of the interview¹ (note: persons without a telephone could not be included in the random selection process). Computer-assisted telephone interviews conducted by landline (990) and cell phone (1,011, including 660 who had no landline telephone) were carried out in English and Spanish by SSRS. To increase efficiency in reaching this low-incidence, hard-to-reach group, both the landline and cell phone sampling frames oversampled areas with a lower-income population (since being uninsured is negatively correlated with income). The landline sample frame also oversampled households whose phone numbers were matched with directory listings indicating the presence of at least one person age 19-64 and a household income of less than \$25,000. Additionally, 230 interviews (130 landline, 100 cell phone) were conducted with respondents who previously completed recent national SSRS omnibus surveys of the general public and indicated they were ages 19-64 and uninsured. These previous surveys were conducted with nationally representative, random-digit-dial landline and cell phone samples.

The current survey, Wave 2, also consisted of computer-assisted telephone interviews conducted by landline (623) and cell phone (545, including 327 who had no landline phone) in English and Spanish. Screening for Wave 2 involved verifying that the respondent had participated in Wave 1. Multiple attempts were made to reach every respondent from Wave 1 and encourage participation in Wave 2. Efforts included multiple dialing at various times of day and throughout the week, mailings and emails to those who provided such contact information, repeated dialing of non-working numbers, and attempts to find alternative phone numbers for non-working numbers.

In order to re-connect with respondents who may be more willing to complete the survey online, an abbreviated web version was introduced on May 14. The online questionnaire was offered in English and Spanish and was limited to key questions about insurance status, type of coverage, and reasons for obtaining coverage or remaining uninsured. A total of 51 respondents completed the online version of the survey. Only those questions indicated with a † were asked in both the phone and web versions of the survey. Of the 51 respondents who completed the online version of the survey, 15 remained uninsured and 36 were newly insured.

A multi-stage weighting design was applied to ensure accurate representation of California's nonelderly adult uninsured population prior to the ACA's coverage expansions. The weighting process for Wave 2 involved corrections for sample design, as well as sample weighting to match the weighted Wave 2 sample to Wave 1 responses along demographic characteristics. As it did for Wave 1, the Wave 2 base weight accounted for the oversamples used in the sample design, as well as the likelihood of non-response for the sample from earlier omnibus surveys, number of eligible household members for the landline sample, and a correction to account for the fact that respondents with both a landline and cell phone have a higher probability of selection. Demographic weighting parameters for Wave 2 were based on Wave 1 weighted demographics, which were adjusted for age, education, race/ethnicity, nativity (for Hispanics only), Hispanics by gender, presence of own child in household, marital status, California region, poverty level, and phone usage. For more information on weighting and data sources, see the Wave 1 methodology. All differences referred to in the report are statistically significant. Statistical tests of significance account for the effect of weighting, and, for trend analysis, testing takes into account the survey's panel design.

A unique consideration for surveys with a longitudinal panel design is whether those who participate in subsequent waves of the survey differ from those who refuse to participate again or are unable to be recontacted. Sixty-one percent of Wave 1 respondents completed the Wave 2 survey, and while there are some differences in the unweighted demographics of those who completed Wave 2 and the full Wave 1 sample, these differences are corrected for by weighting. As shown in the table below the total weighted distributions are similar for Wave 1 and Wave 2 for age, gender, race/ethnicity, self-reported health status, disability status, party identification, education and income. See the Wave 2 Attrition Appendix for more information on attrition.

¹ Those who had been uninsured for less than two months were excluded from the survey since they may be experiencing a short period of uninsurance (i.e. someone who is between jobs), and the goal of the survey was to capture the experiences and views of those who have been without insurance for a longer period of time and are poised to experience the new coverage provisions of the ACA.

| | Unweighted | | | Weighted | | |
|------------------------------|------------|--------|---------------------------------------|----------|--------|---------------------------------------|
| | Wave 1 | Wave 2 | Percentage Point Difference (W1 - W2) | Wave 1 | Wave 2 | Percentage Point Difference (W1 - W2) |
| Gender | | | | | | |
| Male | 48% | 44% | 4 | 54% | 53% | 1 |
| Female | 52 | 56 | -4 | 46 | 47 | -1 |
| Race/ethnicity | | | | | | |
| White | 27 | 32 | -5 | 26 | 27 | -1 |
| Black | 7 | 8 | -1 | 5 | 6 | -1 |
| Hispanic | 58 | 52 | 6 | 56 | 55 | 1 |
| Other Race | 8 | 7 | 1 | 12 | 12 | 0 |
| Age | | | | | | |
| 18 to 29 | 23 | 18 | 5 | 33 | 32 | 1 |
| 30 to 39 | 21 | 21 | 0 | 24 | 24 | 0 |
| 40 to 49 | 22 | 22 | 0 | 21 | 21 | 0 |
| 50 to 64 | 35 | 39 | -4 | 22 | 24 | -2 |
| Education | | | | | | |
| HS or less | 57 | 53 | 4 | 58 | 57 | 1 |
| Some college | 28 | 31 | -3 | 29 | 30 | -1 |
| College Grad+ | 15 | 16 | -1 | 12 | 13 | -1 |
| Phone status | | | | | | |
| Landline | 49 | 54 | -5 | 42 | 44 | -2 |
| Cell | 51 | 46 | 5 | 58 | 56 | 2 |
| Marital status | | | | | | |
| Married | 33 | 32 | 1 | 37 | 37 | 0 |
| Not Married | 67 | 68 | -1 | 62 | 63 | -1 |
| Family income | | | | | | |
| <138% FPL | 60 | 59 | 1 | 52 | 53 | -1 |
| 138%-400% FPL | 30 | 32 | -2 | 36 | 35 | 1 |
| 400%+ | 5 | 5 | 0 | 7 | 7 | 0 |
| Language of interview | | | | | | |
| English | 63 | 68 | -5 | 65 | 67 | -2 |
| Spanish | 37 | 32 | 5 | 35 | 33 | 2 |
| Resident status | | | | | | |
| Citizen/legal immigrant | 79 | 82 | -3 | 78 | 79 | -1 |
| Undocumented immigrant | 20 | 16 | 4 | 21 | 19 | 2 |
| Party identification | | | | | | |
| Republican | 11 | 12 | -1 | 11 | 12 | -1 |
| Democrat | 35 | 36 | -1 | 32 | 31 | 1 |
| Independent | 35 | 34 | 1 | 37 | 38 | -1 |
| Other | 9 | 8 | 1 | 9 | 9 | 0 |

Another consideration for panel surveys is the potential for “sensitization effects,” that is, what effect returning to the same people about the same topics has on their experiences or views. For example, after taking the baseline survey that covered many aspects of the coverage expansions under the ACA, were people more likely to seek out information about health insurance and enroll than they would have been otherwise? While there is no direct way to measure this effect on this survey, other analyses have found that these effects are minimal and short-lived² and we do not believe they would have had a substantial impact on results presented here, particularly given all the other media coverage, advertising, and outreach targeted at this population during the fall and winter of 2013 and 2014.

The margin of sampling error including the design effect for the full sample is plus or minus 4 percentage points. For the newly insured, it is plus or minus 5 percentage points and for the remaining uninsured it is plus or minus 7 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margin of sampling errors for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

² M. Brodie, “Sensitization Effects in a Study of the Impact of a Nationally Broadcast Special on Health Care Reform,” in *Doctoral Thesis: Political Institutions, Participation, and Media Evaluations— Influences on Health Care Policy* (Boston, Mass.: Harvard University, 1995).

Where Are California's Uninsured Now?
Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey

NOTES FOR READING THE TOPLINE:

- Percentages may not always add up to 100 percent due to rounding
- Values less than 0.5 percent are indicated by an asterisk (*)
- "Vol." indicates a response was volunteered by the respondent, not offered as an explicit choice
- Questions are presented in the order asked; question numbers may not be sequential
- ‡ indicates questions asked by phone or online

Just to confirm...

S1. ‡ What is your age? (INTERVIEWER NOTE: RECORD EXACT AGE AS TWO-DIGIT CODE.)

S2. ‡ (IF REFUSED S1) Could you please tell me if you are between the ages of 19 to 24, 25 to 29, 30 to 39, 40 to 49, 50 to 64, or 65 or older?

| | Wave 2 |
|-------------|--------|
| 19-24 | 17 |
| 25-29 | 12 |
| 30-39 | 24 |
| 40-49 | 20 |
| 50-64 | 25 |
| 65 or older | 1 |

3. ‡ As you may know, a health reform bill – sometimes called Obamacare – was signed into law in 2010. Given what you know about the health reform law, do you have a generally (favorable) or generally (unfavorable) opinion of it? (ROTATE OPTIONS IN PARENS) (INTERVIEWER NOTE: GET ANSWER THEN ASK: Is that a very [favorable/unfavorable] or somewhat [favorable/unfavorable] opinion?)

| | Wave 2 | Wave 1 |
|----------------------|--------|--------|
| Very favorable | 27 | 25 |
| Somewhat favorable | 32 | 26 |
| Somewhat unfavorable | 17 | 12 |
| Very unfavorable | 19 | 14 |
| Don't know | 4 | 22 |
| Refused | 1 | 1 |

5. Do you feel you have enough information about the health reform law to understand how it will impact you and your family, or not?

| | Wave 2 | Wave 1 |
|------------------------------------|--------|--------|
| Yes, have enough information | 49 | 26 |
| No, do not have enough information | 50 | 73 |
| Don't know | 1 | 1 |
| Refused | -- | -- |

16. Next, I'm going to read you a list of things that some people worry about and others do not. I'd like you to tell me how worried you are about each of the following things. (First/Next,) how worried are you about (INSERT ITEMS)?
 (READ FOR FIRST ITEM AND THEN IF NECESSARY: Are you very worried, somewhat worried, not too worried, or not at all worried?)

| | | Very worried | Somewhat worried | Not too worried | Not at all worried | Don't know | Refused |
|----|---|--------------|------------------|-----------------|--------------------|------------|---------|
| a. | Not being able to pay medical bills for health care services | | | | | | |
| | Wave 2 | 51 | 26 | 13 | 9 | * | -- |
| | Wave 1 | 56 | 26 | 13 | 5 | * | -- |
| b. | Not being able to pay medical bills in the event of a serious illness or accident | | | | | | |
| | Wave 2 | 66 | 18 | 10 | 6 | * | -- |
| | Wave 1 | 78 | 15 | 4 | 3 | * | * |
| c. | Your income not keeping up with rising prices | | | | | | |
| | Wave 2 | 62 | 24 | 10 | 3 | * | -- |
| | Wave 1 | 62 | 26 | 8 | 3 | * | * |
| d. | Not being able to pay your rent or mortgage | | | | | | |
| | Wave 2 | 52 | 20 | 17 | 12 | -- | -- |
| | Wave 1 | 55 | 21 | 14 | 10 | * | * |
| e. | Not having enough money for retirement | | | | | | |
| | Wave 2 | 65 | 22 | 7 | 5 | * | * |
| | Wave 1 | 63 | 20 | 10 | 6 | * | * |
| f. | Not being able to find a doctor or health professional who will treat you | | | | | | |
| | Wave 2 | 45 | 23 | 17 | 15 | * | -- |
| | Wave 1 | 46 | 25 | 17 | 12 | * | * |

8. Which of the following comes closer to your view?
 (READ RESPONSE OPTIONS, ROTATE 1-2; 2-1)

| | Wave 2 |
|---------------------------------------|--------|
| Health insurance is something I need | 78 |
| I can get by without health insurance | 22 |
| Don't know | 1 |
| Refused | -- |

(READ): Now, thinking again about the 2010 health care law, also known as the Affordable Care Act and sometimes referred to as Obamacare ...

46. As far as you know, does the health care law (INSERT ITEM), or not?

(INTERVIEWER NOTE: If respondent says "Don't Know," do not probe and record answer as "D")

(INTERVIEWER NOTE: REPEAT STEM EACH TIME)

| | Yes, law does this | No, law does not do this | Don't know | Refused |
|--|-----------------------|-----------------------------|------------|---------|
| a. Require most Americans to have health insurance or else pay a fine ³ | | | | |
| Wave 2 | 86 | 10 | 4 | -- |
| Wave 1 | 53 | 26 | 20 | * |
| b. Expand the Medi-Cal program to cover more low-income Californians | | | | |
| Wave 2 | 68 | 19 | 13 | * |
| Wave 1 | 53 | 24 | 23 | -- |
| d. Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase health insurance coverage ⁴ | | | | |
| Wave 2 | 70 | 21 | 9 | * |
| Wave 1 | 50 | 29 | 21 | -- |

B9. Do you think you are PERSONALLY required to have health insurance this year, or does this requirement not apply to you?

| | Wave 2 |
|--|--------|
| Yes, required to have health insurance | 73 |
| No, requirement does not apply | 24 |
| Don't know | 4 |
| Refused | * |

B9a. As far as you know, is insurance required to cover the full cost of many preventive services, such as annual check-ups and cholesterol screenings, or not?

(INTERVIEWER NOTE: If respondent says "Don't Know," do not probe and record answer as "D")

| | Wave 2 |
|--|--------|
| Yes, insurance is required to cover preventive services | 67 |
| No, insurance is not required to cover preventive services | 20 |
| Don't know | 13 |
| Refused | -- |

B10. Since October 1st, have you visited the website for the health insurance marketplace known as Covered California, or not?

| | Wave 2 |
|------------|--------|
| Yes | 37 |
| No | 62 |
| Don't know | * |
| Refused | -- |

³ Wave 1 item read "Require nearly all Americans to have health insurance by 2014 or else pay a fine."

⁴ Wave 1 item read "Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase health insurance coverage beginning in 2014."

B11a. How helpful did you find your visit to the Covered California website? Was your visit to the website very helpful, somewhat helpful, not too helpful or not at all helpful?

Based on total who visited the website for the health insurance marketplace (n=448)

| | Wave 2 |
|--------------------|--------|
| Very helpful | 20 |
| Somewhat helpful | 36 |
| Not too helpful | 24 |
| Not at all helpful | 19 |
| Don't know | 1 |
| Refused | -- |

B10/B11a. Combo table based on total (n=1168)

| | Wave 2 |
|--|--------|
| Visited the website for the health insurance marketplace | 37 |
| Website was very helpful | 8 |
| Website was somewhat helpful | 13 |
| Website was not too helpful | 9 |
| Website was not at all helpful | 7 |
| Don't know/Refused | * |
| Did not visit the website for the health insurance marketplace | 62 |
| Don't know | * |
| Refused | -- |

B12. Since October 1st, have you called a 1-800 number for the health insurance marketplace known as Covered California, or not?

| | Wave 2 |
|------------|--------|
| Yes | 21 |
| No | 78 |
| Don't know | 1 |
| Refused | -- |

B13. How helpful did you find your call to Covered California? Was the call very helpful, somewhat helpful, not too helpful or not at all helpful?

Based on total who called a 1-800 number for the health insurance marketplace (n=281)

| | Wave 2 |
|--------------------|--------|
| Very helpful | 28 |
| Somewhat helpful | 30 |
| Not too helpful | 13 |
| Not at all helpful | 27 |
| Don't know | 2 |
| Refused | -- |

B12/B13. Combo table based on total (n=1168)

| | Wave 2 |
|--|--------|
| Called a 1-800 number for the health insurance marketplace | 21 |
| Call was very helpful | 6 |
| Call was somewhat helpful | 6 |
| Call was not too helpful | 3 |
| Call was not at all helpful | 6 |
| Don't know/Refused | * |
| Did not call a 1-800 number for the health insurance marketplace | 78 |
| Don't know | 1 |
| Refused | -- |

B14. Since October 1st, have you been personally contacted by anyone about signing up for health insurance or Medi-Cal, through a phone call, email, text message, or door to door visit, or not?

| | Wave 2 |
|---|--------|
| Yes, been contacted about the health care law | 26 |
| No, have not been contacted about the health care law | 73 |
| Don't know | * |
| Refused | -- |

U1. † Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time?

(READ IF NECESSARY: A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medi-CAL)?

[INTERVIEWER NOTE: If R says they got insurance through Healthcare.gov, Obamacare, or Covered California, code as COVERED by health insurance. If respondent says they are covered by the Low Income Health Program (LIHP), code as COVERED by health insurance. If respondent says they are covered by Healthy San Francisco, code as NOT covered by health insurance. If respondent says they have Indian Health Service, code as NOT covered by health insurance.]

| | Wave 2 |
|--|--------|
| Covered by health insurance | 48 |
| Not covered by health insurance | 49 |
| Signed up but coverage hasn't started yet (Vol.) | 3 |
| Don't know | * |
| Refused | -- |

B19. † Since October 1st, have you tried to get health insurance for yourself, including private health insurance or Medi-Cal, or not?

(INTERVIEWER NOTE: If respondent says they have signed up but coverage doesn't start until a later month, code as YES, has tried to get insurance.)

Based on total who said they are not covered by health insurance (n=542)

| | Wave 2 |
|-------------------------------------|--------|
| Yes, have tried to get insurance | 44 |
| No, have not tried to get insurance | 56 |
| Don't know | * |
| Refused | -- |

B19A. † Have you signed up for health insurance that will start in the next couple of months, or not?

Based on total who tried to get health insurance (n=232)

| | Wave 2 |
|--|--------|
| Yes, signed up for coverage that starts in a couple months | 29 |
| No, have not signed up for coverage | 66 |
| Don't know | 4 |
| Refused | -- |

U1/B19/B19a. † Combo table based on total (n=1219)

| | Wave 2 |
|--|--------|
| Newly Insured (NET) | 58 |
| Covered by health insurance | 48 |
| Tried to get insurance and signed up for coverage that starts in a couple months | 6 |
| Signed up but coverage hasn't started yet (Vol.) | 3 |
| Remaining Uninsured (NET) | 42 |
| Have tried to get insurance, but have not signed up | 14 |
| Have tried to get insurance, but don't know/refused if signed up | 1 |
| Have not tried to get insurance | 27 |
| Don't know/Refused if tried to get insurance | * |
| Don't know | * |
| Refused | -- |

B20. † What's the MAIN reason you have not gotten health insurance this year?
 (OPEN-ENDED, DO NOT READ RESPONSE OPTIONS)
 (SINGLE RESPONSE ONLY)

Based on total remaining uninsured (n=478)

| | Wave 2 |
|--|--------|
| Financial Reasons (NET) | 34 |
| Can't afford it/too expensive | 34 |
| Other financial reasons mentions | 1 |
| Don't qualify for coverage/financial help (NET) | 15 |
| Problems with/worries about immigration status | 9 |
| I think I'll be denied coverage due to health/poor health status | 1 |
| Don't qualify (general) | 3 |
| Other qualification mentions | 2 |
| Haven't Tried/Too busy (NET) | 9 |
| Haven't had time/have been too busy | 6 |
| Just haven't done it/haven't tried/haven't applied (general) | 3 |
| Other haven't tried mentions | * |
| Lack of information/Don't know how to get it (NET) | 9 |
| Lack of information/need more information | 5 |
| Don't know how to get it | 4 |
| I tried, but couldn't get it | 8 |
| Don't want/need coverage | 7 |
| Application Process-Related Issues (NET) | 6 |
| Website technical problems (timeouts/crashes/etc.) | 1 |
| Awaiting contact or approval/unable to contact | 3 |
| Other application process-related issues mentions | 2 |
| Opposition to health care law/mandate | 3 |
| Unemployed | 2 |
| Other | 6 |
| Don't know | 1 |
| Refused | -- |

51. As far as you know, are you personally eligible (INSERT ITEMS, ROTATE ITEMS A-C), or not⁵?
 (INTERVIEWER NOTE: If respondent says “Don’t Know,” do not probe and record answer as “D”)

Based on total remaining uninsured (n=463)

| | | Yes, eligible | No, not eligible | Don’t know | Refused |
|----|--|---------------|------------------|------------|---------|
| a. | To get insurance through Medi-Cal [INTERVIEWER NOTE: If respondent says they’ll get insurance through MediCARE or say they will be eligible for MediCARE when they are 65, please specify that this is Medi-CAL] | | | | |
| | Wave 2 | 30 | 48 | 22 | -- |
| | Wave 1 | 43 | 32 | 25 | * |
| c. | To get financial assistance from the government to help pay for health insurance | | | | |
| | Wave 2 | 26 | 48 | 26 | -- |
| | Wave 1 | 34 | 39 | 27 | -- |

B21.[‡] From which of the following sources have you tried to get health insurance since October 1st? What about (INSERT, SCRAMBLE ITEMS A-E, ALWAYS INSERT ITEM C BEFORE ITEM D, ALWAYS INSERT ITEM F LAST)?

[READ IF NECESSARY: Have you tried to get insurance (INSERT) since October 1st, or not?]

Based on total remaining uninsured who tried to get health insurance (n=168)

| | | Wave 2 | | | |
|----|---|--------|----|------------|---------|
| | | Yes | No | Don’t know | Refused |
| a. | From Medi-Cal | 53 | 46 | * | 1 |
| b. | From your or your spouse’s employer | 15 | 85 | * | * |
| c. | Through Covered California, the health insurance marketplace set up under the health care law | 63 | 34 | 3 | * |
| d. | Directly from a private insurance company, other than through Covered California | 28 | 69 | 2 | * |
| e. | From a health insurance broker or agent | 19 | 79 | 2 | * |
| f. | From some other source I haven’t mentioned | 3 | 94 | 2 | * |

B19/B19a/B21.[‡] Combo table based on total remaining uninsured (n=478)

| | Wave 2 |
|---|--------|
| Yes, have tried to get health insurance | 36 |
| From Medi-Cal | 19 |
| From your or your spouse’s employer | 5 |
| Through Covered California, the health insurance marketplace set up under the health care law | 23 |
| Directly from a private insurance company, other than through Covered California | 10 |
| From a health insurance broker or agent | 7 |
| From some other source | 1 |
| No, have not tried | 64 |
| Don’t know | * |
| Refused | -- |

Due to multiple responses percentages may add to more than 100.

⁵ Wave 1 question read “As far as you know, will you personally be eligible (INSERT ITEMS) as a result of the health care law, or not?”
 Where Are California’s Uninsured Now? Wave 2 of the Kaiser Family Foundation California Longitudinal Panel Survey (conducted April 1- June 15, 2014)

B22. † Did you decide not to buy health insurance mainly because it was too expensive, because you were not able to complete the application process, because you were referred to Medi-Cal, or for some other reason?
 [ENTER ONE RESPONSE ONLY]

Based on total remaining uninsured who tried to get health insurance through Covered California, directly, or through a broker (n=125)

| | Wave 2 |
|--|--------|
| Too expensive | 57 |
| Not able to complete application process | 25 |
| Referred to Medi-Cal | 9 |
| Some other reason | 9 |
| Don't know | -- |
| Refused | -- |

23. † Did you not sign yourself up for Medi-Cal mainly because you were told you were not eligible for coverage, because you were not able to complete the application process, or for some other reason?
 (INTERVIEWER NOTE: If a respondent says they do not qualify for Medi-Cal, but for another program, please code it as "1: Told you were not eligible")

Based on total remaining uninsured who tried to get Medi-Cal or were referred to Medi-Cal (sample size insufficient to report)

B19/B19a/B21/B22/B23. † Combo table based on total remaining uninsured (n=478)

| | Wave 2 |
|--|--------|
| Yes, have tried to get health insurance | 36 |
| From Medi-Cal | 19 |
| Not eligible for coverage | 8 |
| Not able to complete application process | 7 |
| Application pending (vol.) | 2 |
| Some other reason | 2 |
| Don't know | 1 |
| Refused | -- |
| From your or your spouse's employer | 5 |
| Through Covered California/Directly from a private insurance company/From a health insurance broker or agent | 26 |
| Too expensive | 15 |
| Not able to complete application process | 6 |
| Referred to Medi-Cal | 2 |
| Some other reason | 2 |
| Don't know | -- |
| Refused | -- |
| No, have not tried | 64 |
| Don't know | * |
| Refused | -- |

Due to multiple responses percentages may add to more than 100.

B24. How easy or difficult was the process of trying to sign up for health insurance? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Based on total remaining uninsured who tried to get health insurance through Covered California, directly, or through a broker (n=120)

| | Wave 2 |
|--------------------|--------|
| Very easy | 8 |
| Somewhat easy | 18 |
| Somewhat difficult | 45 |
| Very difficult | 27 |
| Don't know | 1 |
| Refused | -- |

B24A. How easy or difficult was the process of trying to sign up for Medi-Cal? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Based on total remaining uninsured who tried to get health insurance through Medi-Cal (sample size insufficient to report)

B19/B19a/B21/B24/B24A. † Combo table based on total remaining uninsured (n=478)

| | Wave 2 |
|--|--------|
| Yes, have tried to get health insurance | 36 |
| From Medi-Cal | 19 |
| Very easy | 3 |
| Somewhat easy | 3 |
| Somewhat difficult | 5 |
| Very difficult | 7 |
| Don't know | 1 |
| From your or your spouse's employer | 5 |
| Through Covered California/Directly from a private insurance company/From a health insurance broker or agent | 26 |
| Very easy | 2 |
| Somewhat easy | 5 |
| Somewhat difficult | 12 |
| Very difficult | 7 |
| Don't know | * |
| Refused | -- |
| No, have not tried | 64 |
| Don't know | * |
| Refused | -- |

Due to multiple responses percentages may add to more than 100.

57. Do you think you will obtain health insurance later this year, or do you think you will remain uninsured?⁶

(INTERVIEWER NOTE: IF DON'T KNOW, PROBE ONCE: We realize there is still some uncertainty, but if you had to guess, do you think you will obtain health insurance later this year, or do you think you will remain uninsured?)

Based on total remaining uninsured (n=463)

| | Wave 2 | Wave 1 |
|--|--------|--------|
| Will obtain health insurance later this year | 57 | 52 |
| Will remain uninsured | 31 | 32 |
| Depends on the cost (Vol.) | 6 | 9 |
| Don't know | 5 | 7 |
| Refused | 1 | * |

⁶ Wave 1 question read "As you may know, the health care law requires nearly all Americans to have health insurance by 2014 or else pay a fine. Do you think you will obtain health insurance in 2014, or do you think you will remain uninsured?"

58. Do you think you will get coverage from Medi-CAL, through an employer, from a private health insurance company, from the marketplace known as Covered California, or are you not sure where you will get insurance?

Based on total remaining uninsured who say they will obtain health insurance (n=257)

| | Wave 2 |
|--|--------|
| Medi-Cal | 15 |
| An employer | 13 |
| Private health insurance company | 2 |
| Marketplace known as Covered California | 11 |
| Not sure where they will get insurance | 57 |
| Medicare (Vol.) | 1 |
| Somewhere else (Vol.) | * |
| Will buy it myself – not specified whether through private insurer or marketplace (Vol.) | * |
| Refused | -- |

Q57/Q58. Combo table based on total remaining uninsured (n=463)

| | Wave 2 |
|--|--------|
| Will obtain health insurance later this year | 57 |
| Medi-Cal | 9 |
| An employer | 7 |
| Private health insurance company | 1 |
| Marketplace known as Covered California | 6 |
| Not sure where they will get insurance | 33 |
| Medicare (Vol.) | 1 |
| Somewhere else (Vol.) | * |
| Will buy it myself – not specified whether through private insurer or marketplace (Vol.) | * |
| Refused | -- |
| Will remain uninsured | 31 |
| Depends on the cost (Vol.) | 6 |
| Don't know | 5 |
| Refused | 1 |

B27. Do you think you will have to pay a fine for not having health insurance this year, or not?

Based on total remaining uninsured (n=463)

| | Wave 2 |
|------------|--------|
| Yes | 44 |
| No | 43 |
| Don't know | 13 |
| Refused | -- |

B28. In your experience, how much information about signing up for health insurance is available in Spanish? A lot, some, only a little, or none?

Based on total remaining uninsured who completed interview in Spanish (n=191)

| | Wave 2 |
|---------------|--------|
| A lot | 31 |
| Some | 22 |
| Only a little | 31 |
| None | 8 |
| Don't know | 8 |
| Refused | -- |

B29. As far as you know, are there people in your community trained to help you sign up for health insurance (in Spanish), or not? (INSERT LANGUAGE IN PARENTHESES IF INTERVIEW IS IN SPANISH)

Based on total remaining uninsured (n=463)

| | Wave 2 |
|------------|--------|
| Yes | 44 |
| No | 44 |
| Don't know | 12 |
| Refused | -- |

B30. † What is the MAIN reason you decided to get health insurance?

Based on total newly insured (n=740)

| | Wave 2 |
|--|--------|
| Forced to get it/don't want to be fined/it's the law | 21 |
| Health Problems/Preexisting Conditions (NET) | 17 |
| Have health issues/problems | 17 |
| Other health problems/preexisting conditions mentions | 1 |
| Precautionary/Financial Protection | 14 |
| Precautionary (if/when get sick/get injured/emergency/etc.) | 12 |
| It's too expensive if you don't have it (will have big bills/go bankrupt/etc.) | 2 |
| General Health Reasons/Preventive Care | 13 |
| For checkups/doctor's visits (general) | 4 |
| For my/my family's health (general) | 4 |
| For preventive care/to stay healthy/to avoid getting sick | 4 |
| Other general health reasons mentions | 1 |
| Obtained it through employment/spouse's employment | 7 |
| Needed it (non-specific) | 5 |
| Because of my age/am getting older/old | 4 |
| Insurance became available/offered | 4 |
| Eligible for Medi-Cal/became eligible for Medi-Cal/free/low income insurance | 3 |
| Importance Of Health Insurance In General (NET) | 3 |
| Everyone should have it/believe in health insurance | 2 |
| Other importance of health insurance in general mentions | 1 |
| Had insurance previously | 2 |
| Publicity/promotions (mail promotions/signup blasts/etc.) | 1 |
| Insurance became affordable/now I can afford it | 1 |
| Obtained it through the military/veteran's administration | 1 |
| Other | 4 |
| Don't know | -- |
| Refused | * |

B32. † Which of the following is your MAIN source of health insurance coverage? Is it a plan through your or your spouse’s employer, (a plan through a parent), a plan you purchased yourself either from an insurance company or Covered California, are you covered by Medi-Cal, (or Medicare), or do you get your health insurance from somewhere else?
 (INTERVIEWER NOTE: If R says they got insurance through Healthcare.gov, Obamacare, or Covered California, CODE AS 3; If R says they have both MEDICAID/Medi-CAL and Medicare code as CODE AS 4, “Medi-Cal”)

Based on total newly insured (n=740)

| | Wave 2 |
|---|--------|
| Plan through your/your spouse’s employer | 19 |
| (INSERT IF 19-25 YEARS OLD) Plan through your parents/mother/father | 5 |
| Plan you/your spouse purchased yourself, either from an insurance company or Covered California | 22 |
| Medi-Cal | 44 |
| Somewhere else | 7 |
| (INSERT IF 65 YEARS OLD) Medicare | 1 |
| Don’t know | 1 |
| Refused | * |

B32A. † Do you also have Medi-CAL coverage, or only Medicare coverage?

Based on newly insured, covered by Medicare (sample size insufficient to report)

B33. † Do you happen to know if your parent’s plan is through an employer or a plan they purchased themselves either from an insurance company or Covered California?

Based on newly insured, covered by a plan through parents (sample size insufficient to report)

B34. † Did you purchase your plan directly from an insurance company, directly from the marketplace known as Covered California, or through a health insurance agent or broker?

Based on newly insured, covered by a plan they purchased themselves (n=153)

| | Wave 2 |
|------------------------------------|--------|
| Directly from an insurance company | 11 |
| Directly from Covered California | 58 |
| Through an agent or broker | 21 |
| Association (Vol.) | 1 |
| Don’t know | 4 |
| Refused | 5 |
| Not Asked | * |

B35. † Do you know if the plan you purchased through a broker was a plan from the marketplace known as Covered California, or was it a plan purchased directly from an insurance company and not through the marketplace?

Based on newly insured, covered by a plan they purchased themselves through an agent or broker (sample size insufficient to report)

B36. † Do you happen to know if the plan was purchased directly from an insurance company, or from the marketplace known as Covered California? [INTERVIEWER NOTE: IF R SAYS IT WAS PURCHASED INSURANCE THROUGH A BROKER, ASK “Do you know if that was a plan from the marketplace known as Covered California, or was it a plan purchased directly from an insurance company and not through the marketplace?”]

Based on newly insured, covered by a parent’s plan that they purchased themselves (sample size insufficient to report)

B32/B33/B34/B35/B36. † Combo table based on total newly insured (n=740)

| | Wave 2 |
|---|--------|
| Plan through your/your spouse/parent's employer | 21 |
| Self-purchased plan | 25 |
| Purchased directly from an insurance company | 5 |
| Purchased through Covered California | 16 |
| Purchased through an association (Vol.) | * |
| Don't know/Refused | 3 |
| Medi-Cal | 44 |
| (INSERT IF 65 YEARS OLD) Medicare | 1 |
| Somewhere else | 8 |
| Don't know | 1 |
| Refused | * |

Ins/B32/B33/B34/B35/B36. † Combo table based on total (n=1219)

| | Wave 2 |
|---|--------|
| Newly Insured | 58 |
| Plan through your/your spouse/parent's employer | 12 |
| Self-purchased plan | 14 |
| Purchased directly from an insurance company | 3 |
| Purchased through Covered California | 9 |
| Purchased through an association (Vol.) | * |
| Don't know/Refused | 2 |
| Medi-Cal | 25 |
| (INsert IF 65 YEARS OLD) Medicare | 1 |
| Somewhere else | 4 |
| Don't know | 1 |
| Refused | * |
| Remaining Uninsured | 42 |
| Don't know | -- |
| Refused | * |

B36A. † Did you get health insurance because of the health care law, or do you think you would have gotten insurance anyway, even without the law?

[INTERVIEWER NOTE: If respondent is 65+ AND says they got Medicare, code as 2, would have gotten it anyway.]

Based on total newly insured (n=740)

| | Wave 2 |
|----------------------------------|--------|
| Got insurance because of the law | 45 |
| Would have gotten it anyway | 52 |
| Don't know | 3 |
| Refused | -- |

B37. † To the best of your knowledge, did you buy a bronze, silver, gold or platinum plan?

Based on total newly insured with a plan purchased from Covered California, directly from an insurer, or a parent's plan purchased through Covered California or directly from an insurer (n=138)

| | Wave 2 |
|----------------------|--------|
| Bronze | 18 |
| Silver | 45 |
| Gold | 3 |
| Platinum | 5 |
| Catastrophic (Vol.) | -- |
| None of these (Vol.) | 5 |
| Don't know | 24 |
| Refused | -- |

B38. † Is the coverage you have just for yourself or does it also cover other family members?

Based on total newly insured (n=740)

| | Wave 2 |
|--|--------|
| Just yourself | 54 |
| Includes coverage for other family members | 45 |
| Don't know | * |
| Refused | * |

B39. Did your health insurance plan cost (more) than you thought it would or (less) than you thought it would, or was the cost about what you expected?

Based on total newly insured (n=704)

| | Wave 2 |
|-------------------------|--------|
| More | 17 |
| Less | 26 |
| About what you expected | 43 |
| Don't know | 14 |
| Refused | * |

B40. † As far as you know, are you personally getting financial assistance from the government, such as a premium tax credit or premium assistance, to help pay for your health insurance, or not?

Based on newly insured who say they purchased their plan from Covered California (n=116)

| | Wave 2 |
|--------------------------------------|--------|
| Yes, getting financial assistance | 55 |
| No, not getting financial assistance | 38 |
| Don't know | 6 |
| Refused | -- |

B41. † Do you think you would have been able to afford to buy health insurance without this financial assistance, or not?

Based on newly insured who say they are receiving financial assistance for the plan they purchased from Covered California (sample size insufficient to report)

B40/B41. † Based on newly insured who say they purchased their plan from Covered California (n=116)

| | Wave 2 |
|--|--------|
| Yes, getting financial assistance | 55 |
| Yes, would have been able to afford health insurance without financial assistance | 11 |
| No, would not have been able to afford health insurance without financial assistance | 45 |
| Don't know/Refused if been able to afford | -- |
| No, not getting financial assistance | 38 |
| Don't know | 6 |
| Refused | -- |

B42. Did you (purchase/sign up for) your plan on the phone, in-person, on the internet, or some other way?
 [INTERVIEWER NOTE: If RESPONDENT SAYS MORE THAN ONE, ASK: What were you using when you finished the process?]

Based on total newly insured not covered through employer (n=587)

| | Wave 2 |
|--|--------|
| Phone | 19 |
| In Person | 38 |
| On the Internet | 23 |
| By mail (Vol.) | 6 |
| Someone else (family member/friend) took care of it for me (Vol.) | 3 |
| Through social services/social worker (Vol.) | 1 |
| Through assistance programs (disability, social security, Medi-Cal) (Vol.) | 2 |
| Through health care provider (hospital, doctor, clinic, etc.) (Vol.) | 2 |
| Military/veteran's benefits (Vol.) | 1 |
| Some other way | 3 |
| Don't know | 1 |
| Refused | * |

B43. Did someone help you enroll in health insurance or did you complete the enrollment process on your own?

Based on total newly insured not covered through employer (n=587)

| | Wave 2 |
|---|--------|
| Someone helped me | 59 |
| Completed it alone | 37 |
| Someone did the whole thing for me (Vol.) | 4 |
| Don't know | * |
| Refused | -- |

B44. Who was that person? Was it a family member or friend, a Covered California representative, a health insurance broker or agent, a community or county health worker, or someone else?

Based on newly insured who report getting help enrolling in health insurance (n=338)

| | Wave 2 |
|-------------------------------------|--------|
| Family member or friend | 26 |
| A Covered California representative | 16 |
| A health insurance broker or agent | 14 |
| A community or county health worker | 33 |
| Someone else | 10 |
| Don't know | 1 |
| Refused | -- |

Numbers may add up to more than 100% because multiple responses were accepted

B34/B44.Combo table based on total insured not covered through employer (n=587)

| | Wave 2 |
|---|--------|
| Someone helped/did the whole thing for me (NET) | 63 |
| Family member or friend | 16 |
| A Covered California representative | 10 |
| A health insurance broker or agent | 9 |
| A community or county health worker | 21 |
| Someone else | 6 |
| Don't know/Refused | 1 |
| Completed it alone | 37 |
| Don't know | * |
| Refused | -- |

Numbers may add up to more than 100% because multiple responses were accepted

B45. Overall, would you say your experiences with your current health insurance plan have been very positive, somewhat positive, somewhat negative, or very negative?

Based on total newly insured (n=704)

| | Wave 2 |
|---------------------------------|--------|
| Very positive | 38 |
| Somewhat positive | 37 |
| Somewhat negative | 7 |
| Very negative | 3 |
| Haven't used my plan yet (Vol.) | 14 |
| Don't know | 1 |
| Refused | * |

B46. Thinking about your current health insurance coverage, as far as you recall, did you have a choice of different health plans or only one plan?

Based on total newly insured (n=704)

| | Wave 2 |
|-----------------|--------|
| Choice of plans | 53 |
| Only one plan | 40 |
| Don't know | 6 |
| Refused | * |

B47. Which of the following was the MOST important factor that made you choose your current health plan over the other choices available? Was it ...? (READ LIST, SCRAMBLE RESPONSE OPTIONS)

Based on total newly insured other than through Medi-Cal and who had a choice of plans (n=228)

| | Wave 2 |
|--|--------|
| The monthly premium costs | 34 |
| The deductibles and copays you have to pay when you use services | 25 |
| The choice of doctors and hospitals available | 19 |
| The range of benefits or a specific benefit covered | 13 |
| Recommendations from friends or family | 6 |
| Some other factor (Vol.) | * |
| Don't know | 2 |
| Refused | -- |

B46/B47. Combo table based on total newly insured other than through Medi-Cal (n=355)

| | Wave 2 |
|--|--------|
| Choice of plans | 62 |
| The monthly premium costs | 21 |
| The deductibles and copays you have to pay when you use services | 16 |
| The choice of doctors and hospitals available | 12 |
| The range of benefits or a specific benefit covered | 8 |
| Recommendations from friends or family | 4 |
| Some other factor (Vol.) | * |
| Don't know/Refused most important factor | 1 |
| Only one plan | 31 |
| Don't know | 6 |
| Refused | 1 |

B48. Which of the following was the MOST important factor that made you choose your current health plan over the other choices available? Was it ...? (READ LIST, SCRAMBLE RESPONSE OPTIONS)

Based on total newly insured through Medi-Cal and who had a choice of plans (n=154)

| | Wave 2 |
|--|--------|
| The low cost | 17 |
| The choice of doctors and hospitals available under the plan | 38 |
| The range of benefits or a specific benefit covered | 23 |
| Recommendations from friends or family | 11 |
| Some other factor (Vol.) | 4 |
| Don't know | 7 |
| Refused | -- |

B46/B48. Combo table based on total newly insured through Medi-Cal (n=345)

| | Wave 2 |
|--|--------|
| Choice of plans | 43 |
| The low cost | 7 |
| The choice of doctors and hospitals available under the plan | 16 |
| The range of benefits or a specific benefit covered | 10 |
| Recommendations from friends or family | 5 |
| Some other factor (Vol.) | 2 |
| Don't know/Refused most important factor | 3 |
| Only one plan | 51 |
| Don't know | 6 |
| Refused | * |

B49. How easy or difficult was the process of signing up for (Medi-Cal /health insurance)? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Based on total newly insured (n=704)

| | Wave 2 |
|--------------------|--------|
| Very easy | 44 |
| Somewhat easy | 32 |
| Somewhat difficult | 16 |
| Very difficult | 8 |
| Don't know | * |
| Refused | -- |

B50. How easy or difficult was it for you to (INSERT)? Very easy, somewhat easy, somewhat difficult, very difficult?

Based on total newly insured or total remaining uninsured who tried to get health insurance (n=865)

| | Very easy | Somewhat easy | Somewhat difficult | Very difficult | Did not Attempt (Vol.) | Did not try to find Someone (Vol.) | Don't know | Refused |
|---|-----------|---------------|--------------------|----------------|------------------------|------------------------------------|------------|---------|
| a. Find the information you needed about getting health insurance | 41 | 31 | 20 | 8 | * | -- | * | -- |
| b. Find the information you needed about getting health insurance in Spanish [asked of those interviewed in Spanish (n=239)] | 59 | 23 | 9 | 9 | 1 | -- | * | -- |
| c. Figure out if your income qualifies you for Medi-Cal [asked of newly insured who have coverage through Medi-Cal or those who tried to sign up for Medi-Cal (n=428)] | 45 | 22 | 17 | 14 | * | -- | 1 | -- |
| d. Figure out if your income qualifies you for financial assistance [asked of newly insured who have coverage through Covered CA or those who tried to get coverage through Covered CA (n=208)] | 22 | 28 | 24 | 16 | 2 | -- | 6 | 2 |
| e. Find a health insurance policy to meet your needs [asked of newly insured who have coverage through Medi-Cal or a plan purchased themselves directly from an insurer or through Covered CA or those who tried to get coverage through those sources (n=621)] | 26 | 25 | 22 | 20 | 2 | -- | 5 | -- |

B50. Cont.

| | Very easy | Somewhat easy | Somewhat difficult | Very difficult | Did not Attempt (Vol.) | Did not try to find Someone (Vol.) | Don't know | Refused |
|--|--------------|------------------|-----------------------|-------------------|------------------------------|---|---------------|---------|
| g. Compare the services that would be covered by the plans <i>[asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered CA or those who tried to get coverage through those sources (n=255)]</i> | 21 | 20 | 32 | 22 | 4 | -- | 2 | -- |
| g. Compare the amount you would have to pay to use health services <i>[asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered CA or those who tried to get coverage through those sources (n=255)]</i> | 20 | 27 | 25 | 21 | 5 | -- | 2 | -- |
| h. Compare the monthly amount you would have to pay for coverage <i>Item i asked of those insured other than through an employer (n=587) [asked of newly insured who have coverage through a plan purchased themselves directly from an insurer or through Covered CA or those who tried to get coverage through those sources (n=255)]</i> | 27 | 24 | 23 | 22 | 4 | -- | 1 | -- |
| i. Find someone to help you enroll or answer your questions <i>[asked of newly insured other than through an employer (n=587)]</i> | 45 | 27 | 11 | 13 | 3 | 2 | * | -- |
| j. Get confirmation from (the county/Covered California) that your coverage has started <i>[asked of newly insured with coverage through Medi-Cal or Covered California (n=454)]</i> | 38 | 23 | 17 | 16 | 1 | -- | 4 | -- |

B51. Would you say your health insurance is a good value for what you pay for it, or not?

Based on total newly insured other than through Medi-Cal (n=355)

| | Wave 2 |
|--|--------|
| Health insurance is a good value for what you pay for it | 73 |
| Health insurance is not a good value for what you pay for it | 18 |
| Don't pay directly/don't know how much it costs (Vol.) | 2 |
| Don't know | 6 |
| Refused | 1 |

B52. Did gaining health insurance make you feel (more) financially secure, (less) financially secure, or did it make no difference in how financially secure you feel?

Based on total newly insured (n=704)

| | Wave 2 |
|-------------------------|--------|
| More financially secure | 37 |
| Less financially secure | 16 |
| No difference | 45 |
| Don't know | 1 |
| Refused | * |

B53. In general, do you feel well-protected by your health insurance plan, or do you feel vulnerable to high medical bills?

Based on total newly insured (n=704)

| | Wave 2 |
|----------------------------------|--------|
| Well-protected | 64 |
| Vulnerable to high medical bills | 30 |
| Don't know | 5 |
| Refused | * |

B54. How difficult is it for you to afford to pay the cost of health insurance each month? Is it very, somewhat, not too or not at all difficult for you to pay for health insurance?

Based on total newly insured other than through Medi-Cal (n=355)

| | Wave 2 |
|-------------------------|--------|
| Very difficult | 16 |
| Somewhat difficult | 30 |
| Not too difficult | 25 |
| Not at all difficult | 25 |
| Haven't paid yet (Vol.) | 1 |
| Don't know | 2 |
| Refused | -- |

B55. How well do you feel you understand what healthcare services your plan covers and what it doesn't? Would you say you understand it very well, somewhat well, not too well, or not well at all?

Based on total newly insured (n=704)

| | Wave 2 |
|-----------------|--------|
| Very well | 31 |
| Somewhat well | 39 |
| Not too well | 19 |
| Not at all well | 10 |
| Don't know | 2 |
| Refused | * |

B56. How well do you feel you understand how much you would have to pay when you visit a doctor or health care provider? Would you say you understand it very well, somewhat well, not too well, or not well at all?

Based on total newly insured (n=704)

| | Wave 2 |
|-----------------|--------|
| Very well | 45 |
| Somewhat well | 29 |
| Not too well | 16 |
| Not at all well | 8 |
| Don't know | 2 |
| Refused | * |

B57. Since signing up for coverage, have you visited a doctor or health clinic for a personal health issue, or not?

Based on total newly insured (n=704)

| | Wave 2 |
|------------|--------|
| Yes | 43 |
| No | 57 |
| Don't know | * |
| Refused | -- |

B58. Did you have any problems using your health insurance, or not? If so, what were they? (open-ended)

Based on total newly insured who visited a doctor or health clinic for a personal health issue since signing up for coverage (n=335)

| | Wave 2 |
|---|--------|
| Yes, had problems (NET) | 15 |
| Access To Care (SUBNET) | 7 |
| My insurance is not accepted at certain health care providers | 4 |
| Limited coverage (exams/tests/prescriptions/etc. not covered) | 2 |
| Difficult to get/change to the doctor I wanted | 1 |
| Long waits for appointments | 2 |
| Other accessibility to care mentions | 1 |
| Processing problems (slow/not followed through/etc.) | 4 |
| Received poor medical care | * |
| Other | 4 |
| No, did not have problems | 85 |
| Don't know | * |
| Refused | -- |

B60. In the past six months, have any of your friends or family encouraged you to sign up for health insurance, or not?

| | Wave 2 |
|------------|--------|
| Yes | 38 |
| No | 62 |
| Don't know | * |
| Refused | -- |

Q9. Would you say that health insurance IS or IS NOT worth the money it costs?

Based on total remaining uninsured (n=463)

| | Wave 2 | Wave 1 |
|---|--------|--------|
| Health insurance is worth the money | 59 | 61 |
| Health insurance is not worth the money | 33 | 31 |
| Don't know | 8 | 8 |
| Refused | * | * |

B62. As far as you know, would someone be able to sign up for a health insurance plan through (INSERT, SCRAMBLE ITEMS A-B) right now, or not?

Based on total remaining uninsured (n=463)

| | Wave 2 | | | | |
|---|--------|----|--|------------|---------|
| | Yes | No | Only if they started the process (Vol.) | Don't know | Refused |
| a. Medi-Cal | 51 | 34 | -- | 16 | -- |
| b. Covered California, the health insurance marketplace set up under the health care law | 54 | 35 | 1 | 11 | -- |

B63. How worried, if at all, are you that if you sign up for health insurance you will draw attention to your or a family member's immigration status? Are you very worried, somewhat worried, not too worried, or not at all worried?

[IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total remaining uninsured (n=463)

| | Wave 2 |
|--------------------|--------|
| Very worried | 26 |
| Somewhat worried | 12 |
| Not too worried | 7 |
| Not at all worried | 55 |
| Don't know | 1 |
| Refused | -- |

B64. Are you worried that you or a family member could be deported if you sign up for health insurance, or not?

[IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total remaining uninsured who are very or somewhat worried about drawing attention to immigration status (n=164)

| | Wave 2 |
|------------|--------|
| Yes | 61 |
| No | 36 |
| Don't know | 3 |
| Refused | -- |

B63/B64. Combo table based on total remaining uninsured (*n*=463)

| | Wave 2 |
|---|--------|
| Worried about drawing attention to immigration status (NET) | 37 |
| Yes, worried you or family member could be deported | 23 |
| No, not worried you or family member could be deported | 13 |
| Don't know/Refused | 1 |
| Not worried about drawing attention to immigration status | 62 |
| Don't know | 1 |
| Refused | -- |

B65. How worried, if at all, are you that signing up for health insurance could hurt your ability to become a U.S. citizen? Are you very worried, somewhat worried, not too worried, or not at all worried?

[IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total remaining uninsured who were born in another country (n=231)

| | Wave 2 |
|--------------------------|--------|
| Very worried | 46 |
| Somewhat worried | 19 |
| Not too worried | 6 |
| Not at all worried | 22 |
| I am a US citizen (Vol.) | 5 |
| Don't know | 2 |
| Refused | -- |

(READ ALL) And just to update this information...

D2.[‡] Are you currently married, living with a partner, widowed, divorced, separated, or have you never been married?

Based on total (n=1219)

| | Wave 2 |
|-----------------------|--------|
| Married | 37 |
| Living with a partner | 11 |
| Widowed | 2 |
| Divorced | 9 |
| Separated | 4 |
| Never been married | 37 |
| Don't know | -- |
| Refused | * |

37. † How many dependent children do you have, if any?

[INTERVIEWER NOTE: If respondent asks to clarify what “dependent children” means, say “Any child who is dependent on you for support, or who you claim as a dependent on your tax return”]

Based on total (n=1219)

| | Wave 2 |
|------------------|--------|
| None | 53 |
| One | 15 |
| Two | 16 |
| Three | 10 |
| Four | 4 |
| Five | 1 |
| Six – Ten | * |
| Eleven – Fifteen | * |
| Don’t know | * |
| Refused | * |

D3. † What best describes your employment situation today?

(READ LIST IN ORDER)

(INTERVIEWER NOTE: If respondent asks to define “full-time” please define as 30 or more hours per week)

Based on total (n=1219)

| | Wave 2 |
|---|--------|
| Employed full-time | 35 |
| Employed part-time | 23 |
| Unemployed and currently seeking employment | 14 |
| Unemployed and not seeking employment | 4 |
| A student | 6 |
| Retired | 2 |
| On disability and can’t work | 4 |
| A homemaker or stay at home parent | 10 |
| Don’t know | * |
| Refused | -- |

65. † In general, would you say your health is excellent, very good, good, fair, or poor?

Based on total (n=1219)

| | Wave 2 |
|------------|--------|
| Excellent | 16 |
| Very good | 22 |
| Good | 29 |
| Fair | 26 |
| Poor | 6 |
| Don’t know | -- |
| Refused | -- |

D14. ‡ Besides yourself, how many people are in your family, meaning your spouse and any dependent children?
 [INTERVIEWER NOTE: If respondent asks to clarify what “dependent children” means, say “Any child who is dependent on you for support, or who you claim as a dependent on your tax return”]

Asked of those who did not answer questions about marital status and number of dependent children (sample size insufficient to report)

D17. ‡ Does anyone else, such as a parent, claim you as a dependent on their tax return?

Based on total who are not married, are without children, unemployed and under 30 years old (sample size insufficient to report)

| | Wave 2 |
|--------------------------------|--------|
| Yes, claimed as a dependent | 28 |
| No, not claimed as a dependent | 66 |
| Don't know | 6 |
| Refused | * |

D18. ‡ Is the parent who claims you as a dependent married, or not?

(INTERVIEWER NOTE: If R says their parents are married but not to each other, code as “1: Married”)

(INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

Asked of those who are claimed as a dependent (sample size insufficient to report)

(INSERT FIRST VERBIAGE IN BOTH PARENTS IF D18=1; INSERT SECOND VERBIAGE IN PARENTS IF D18=2)

D19. ‡ Besides yourself, how many other dependent children (do/does) your (parents/parent) have?

(INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

Asked of those who are claimed as a dependent (sample size insufficient to report)

FAMILY SIZE

| | Wave 2 |
|---------|--------|
| One | 38 |
| Two | 19 |
| Three | 14 |
| Four | 14 |
| Five | 9 |
| Six | 4 |
| Seven | 1 |
| Eight | * |
| Nine | * |
| Twelve+ | * |

FEDERAL POVERTY LINE

D15.[‡] To help us describe the people who took part in our study, it would be helpful to know which category best describes your (personal/family) income last year before taxes.

[Family income only includes income from you yourself, (AND your spouse), (and your dependent children) (AND your spouse and/or any dependent children), (AND your {parents/parent}), (AND any other dependent children of your {parents/parent}), (AND/OR any other dependent children of your {parents/parent})].

Is your total annual (personal/family) income from all sources, and before taxes, less than (AMOUNT 1), at least (AMOUNT 1) but less than (AMOUNT 3) or (AMOUNT 3) or more?

[INTERVIEWER: IF RESPONDENT REFUSES: Your responses are strictly confidential and are not attached to any identifying information. It is important for us to know this information to help us describe people who took part in our study.]

[INTERVIEWER: IF RESPONDENT SAYS THEY ARE NOT SURE, PROBE: Can you estimate?]

D.15A.[‡] Is that less than (AMOUNT 2) or (AMOUNT 2) or more?

(INTERVIEWER NOTE: PLEASE READ NUMBER AMOUNTS SLOWLY AND CAREFULLY)

D16.[‡] How about average monthly income? Can you estimate whether your (personal/family's) average **monthly** income from all sources was less than (AMOUNT 1 M*), at least (AMOUNT 1 M*) but less than (AMOUNT 3 M*) or (AMOUNT 3 M*) or more?

[Family income only includes income from you yourself, (AND your spouse), (and your dependent children) (AND your spouse and/or any dependent children), (AND your {parents/parent}), (AND any other dependent children of your {parents/parent}), (AND/OR any other dependent children of your {parents/parent})].

[INTERVIEWER: IF RESPONDENT REFUSES: Your responses are strictly confidential and are not attached to any identifying information. It is important for us to know this information to help us describe people who took part in our study.]

[INTERVIEWER: IF RESPONDENT SAYS THEY ARE NOT SURE, PROBE: Can you estimate?]

D16A.[‡] Is that less than (AMOUNT 2 M*) or (AMOUNT 2 M*) or more?

(INTERVIEWER NOTE: PLEASE READ NUMBER AMOUNTS SLOWLY AND CAREFULLY)

Based on total (n=1219)

| | Wave 2 |
|---------------------------------------|--------|
| Less than 138% FPL | 58 |
| Between 138% - 400% FPL (NET) | 35 |
| Between 138% -250% FPL | 25 |
| Between 250%-400% FPL | 10 |
| Between 138% - 400% FPL (Unspecified) | * |
| Over 400% | 6 |
| Don't know/Refused | 1 |

AMOUNTS USED FOR D15/D15A (BASED ON PERCENTAGES OF FPL GUIDELINES ROUNDED TO THE NEAREST THOUSAND)

| Family Size | 100% | | | |
|-------------|-------------------|-------------|-------------|-------------|
| | Poverty guideline | AMT1 (138%) | AMT2 (250%) | AMT3 (400%) |
| 1 | \$11,490 | \$16,000 | \$29,000 | \$46,000 |
| 2 | \$15,510 | \$21,000 | \$39,000 | \$62,000 |
| 3 | \$19,530 | \$27,000 | \$49,000 | \$78,000 |
| 4 | \$23,550 | \$32,000 | \$59,000 | \$94,000 |
| 5 | \$27,570 | \$38,000 | \$69,000 | \$110,000 |
| 6 | \$31,590 | \$44,000 | \$79,000 | \$126,000 |
| 7 | \$35,610 | \$49,000 | \$89,000 | \$142,000 |
| 8 | \$39,630 | \$55,000 | \$99,000 | \$159,000 |
| 9 | \$43,650 | \$60,000 | \$109,000 | \$175,000 |
| 10 | \$47,670 | \$66,000 | \$119,000 | \$191,000 |

LANGUAGE OF INTERVIEW

| | Wave 2 |
|---------|--------|
| English | 67 |
| Spanish | 34 |



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This publication (#8616-T) is available on the
Kaiser Family Foundation website at www.kff.org.

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the Kaiser Family Foundation is a nonprofit organization based in Menlo Park, California.*