Media Briefing to Release New Survey Tracking California’s Previously Uninsured Residents Under the Affordable Care Act

Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey

Thursday, July 30, 2015

Presented by the Kaiser Family Foundation
Molly Brodie  
Senior Vice President and Executive Director, Public Opinion and Survey Research  
*Kaiser Family Foundation*  
@MollyBrodie

Bianca DiJulio  
Associate Director, Public Opinion and Survey Research Program  
*Kaiser Family Foundation*

Larry Levitt  
Senior Vice President and Co-Executive Director, Program for the Study of Health Reform and Private Insurance  
*Kaiser Family Foundation*  
@Larry_Levitt
Molly Brodie

Senior Vice President and Executive Director, Public Opinion and Survey Research

Kaiser Family Foundation

@MollyBrodie
Kaiser Family Foundation California Longitudinal Panel Survey

HEALTH CARE LAW OPEN ENROLLMENT PERIODS

1st Open Enrollment Period
Oct 1, 2014-Mar 31, 2014

2nd Open Enrollment Period
Nov 15, 2014-Feb 15, 2015

Wave 1 Survey
Jul 11-Aug 29, 2013

Wave 2 Survey
Apr 1-Jun 15, 2014

Wave 3 Survey
Feb 18-May 13, 2015

CALIFORNIA LONGITUDINAL PANEL SURVEY
Coverage Among California’s Previously Uninsured

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?

<table>
<thead>
<tr>
<th>Time Period</th>
<th>Recently Insured</th>
<th>Remaining Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer 2013, prior to 1st open enrollment period</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Spring 2014, after 1st open enrollment period</td>
<td>58%</td>
<td>42%</td>
</tr>
<tr>
<td>Spring 2015, after 2nd open enrollment period</td>
<td>68%</td>
<td>32%</td>
</tr>
</tbody>
</table>

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Medi-Cal Is Source of Coverage For Many Previously Uninsured Californians

Which of the following is your MAIN source of health insurance coverage?

- Medi-Cal
- Covered California
- Other Non-Group
- Employer-Sponsored Insurance
- Somewhere Else/ Unknown

Spring 2015:
- 68% NET Recently Insured
  - 34% Medi-Cal
  - 12% Covered California
  - 14% Employer-Sponsored Insurance
  - 6% Other Non-Group
  - 6% Somewhere Else/ Unknown
  - Remaining Uninsured: 32%

Spring 2014:
- 58% NET Recently Insured
  - 25% Medi-Cal
  - 9% Covered California
  - 5% Other Non-Group
  - 12% Employer-Sponsored Insurance
  - 6% Somewhere Else/ Unknown
  - Remaining Uninsured: 42%

Summer 2013:
- Uninsured: 100%

NOTE: Don’t know/ Refused responses not shown.
SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Coverage Among Previously Uninsured Hispanics And Whites After Health Care Law’s 2nd Open Enrollment Period

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?

**Total Hispanic**
- Remaining Insured 59%
- Remaining Uninsured
  - Undoc. 24%
  - Eligible 17%
- Remaining Uninsured Undoc. 24%

**Eligible Hispanic**
- Recently Insured 74%
- Remaining Uninsured 25%

**White, Non-Hispanic**
- Remaining Uninsured 21%
- Recently Insured 79%

**Total Hispanics**
- Remaining Uninsured 41%

**NOTE:** “Eligible” refers to those who would be eligible for participation in the ACA coverage expansions based on their self-reported status as a citizen, permanent resident, or lawfully present immigrant.

**SOURCE:** Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Dynamics Of Health Insurance

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?

**SPRING 2014**
After 1st open enrollment period

- Insured: 58%
- Uninsured: 42%

**SPRING 2015***
After 2nd open enrollment period

- Newly Insured: 19%
- Still Insured: 50%
- Uninsured Again: 8%
- Remaining Uninsured: 23%

*NET Recently Insured: 69%
*NET Remaining Uninsured: 31%

*Based on those who completed the survey in the Spring of 2014 and Spring 2015, after each open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Recently Insured Are More Likely To Report Health Needs Met And Usual Source Of Care Now Than Before They Had Coverage

Percent who say, overall, their health needs are being met very or somewhat well today:

<table>
<thead>
<tr>
<th></th>
<th>RECENTLY INSURED</th>
<th>REMAINING UNINSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 2nd OE Period</td>
<td>51%</td>
<td>60%</td>
</tr>
<tr>
<td>After 2nd OE Period</td>
<td>86%</td>
<td>76%</td>
</tr>
</tbody>
</table>

Percent who say there is a place that they USUALLY go to when they are sick or need advice about their health:

<table>
<thead>
<tr>
<th></th>
<th>RECENTLY INSURED</th>
<th>REMAINING UNINSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 2nd OE Period</td>
<td>61%</td>
<td>60%</td>
</tr>
<tr>
<td>After 2nd OE Period</td>
<td>66%</td>
<td>57%</td>
</tr>
</tbody>
</table>

NOTE: “OE” refers to the health care law’s Open Enrollment Periods
SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Recently Insured Feel Less Financial Stress From Health Costs Since Gaining Insurance, No Change For Remaining Uninsured

Percent who say, in general, it is very or somewhat difficult for them and their family to afford health care:

Percent who say they have had any problems paying medical bills in the past 12 months:

NOTE: “OE” refers to the health care law’s Open Enrollment Periods
SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys
Affording Health Care Remains Top Financial Concern For Remaining Uninsured, While The Recently Insured Rank It Fourth

Percent who say each of the following is “very” or “somewhat” difficult for them and their family to afford:

<table>
<thead>
<tr>
<th>RANK</th>
<th>Recently Insured</th>
<th>Remaining Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rent/Mortgage (58%)</td>
<td>Health Care (85%)</td>
</tr>
<tr>
<td>2</td>
<td>Utilities (54%)</td>
<td>Rent/Mortgage (66%)</td>
</tr>
<tr>
<td>3</td>
<td>Gasoline (53%)</td>
<td>Gasoline (57%)</td>
</tr>
<tr>
<td>4</td>
<td>Health Care (49%)</td>
<td>Utilities (51%)</td>
</tr>
<tr>
<td>5</td>
<td>Food (40%)</td>
<td>Food (44%)</td>
</tr>
</tbody>
</table>

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Bianca DiJulio

Associate Director, Public Opinion and Survey Research Program

Kaiser Family Foundation
Most Recently Insured Stayed With The Same Plan

AMONG CALIFORNIA RECENTLY INSURED: Do you have the same health insurance plan you had last year in 2014, or did you change to a different plan?

- Same plan: 63%
- Changed to a different plan: 17%
- No plan last year/uninsured in 2014 (Vol.): 20%
- Don't Know/Refused < 1%

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Experiences With Renewing Coverage: Most Were Re-enrolled Automatically, Did Not Shop For Other Coverage

AMONG CALIFORNIA RECENTLY INSURED WHO REPORT KEEPING THE SAME PLAN AS LAST YEAR:

Did you take action to re-enroll in the same health plan, or were you re-enrolled without having to take any action?

- Took action to re-enroll: 35%
- Were re-enrolled without taking any action: 62%
- DK/ Ref.: 3%

When you renewed your health plan this year, did you shop around or look at other options first, or did you decide to renew your current plan without shopping around?

- Shopped around: 12%
- Did not shop around: 87%
- DK/ Ref.: 2%

Did you receive information from the insurance company, Covered California or Medi-Cal about how to keep your 2014 coverage this year, or not?

- Did not receive any info: 37%
- Received info: 59%
- No plan last yr (Vol.)/DK: 4%

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Most California Recently Insured Say Their Experience With Their Current Plan Has Been Positive

AMONG CALIFORNIA RECENTLY INSURED: Overall, would you say your experiences with your current health insurance plan have been very positive, somewhat positive, somewhat negative, or very negative?

- Very positive
- Somewhat positive
- Somewhat negative
- Very negative
- Haven’t used plan yet (Vol.)

**Insured**

- 32% Very positive
- 44% Somewhat positive
- 12% Somewhat negative
- 6% Very negative
- 6% Haven’t used plan yet (Vol.)

**Coverage Type**

- **Medi-Cal**
  - 37% Very positive
  - 46% Somewhat positive
  - 10% Somewhat negative
  - 5% Very negative
  - 2% Haven’t used plan yet (Vol.)

- **Covered California**
  - 25% Very positive
  - 38% Somewhat positive
  - 11% Somewhat negative
  - 11% Very negative
  - 14% Haven’t used plan yet (Vol.)

- **Employer-Sponsored Insurance**
  - 30% Very positive
  - 45% Somewhat positive
  - 16% Somewhat negative
  - 2% Very negative
  - 7% Haven’t used plan yet (Vol.)

NOTE: Don’t know/ Refused answers not shown.
SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
## Difficulties Accessing Care

In the past twelve months, were you told by a doctor's office or clinic that they would not accept you as a new patient, or not?

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Yes</th>
<th>No</th>
<th>Haven't tried (Vol.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Recently Insured</td>
<td>16%</td>
<td>80%</td>
<td>4%</td>
</tr>
<tr>
<td>Medi-Cal</td>
<td>17%</td>
<td>81%</td>
<td>1%</td>
</tr>
<tr>
<td>Covered California</td>
<td>23%</td>
<td>66%</td>
<td>11%</td>
</tr>
<tr>
<td>Employer-Sponsored Insurance</td>
<td>6%</td>
<td>93%</td>
<td>1%</td>
</tr>
</tbody>
</table>

In the past twelve months, have you had to wait longer than you thought was reasonable to get an appointment for medical care, or not?

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Yes</th>
<th>No</th>
<th>Haven't tried (Vol.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Recently Insured</td>
<td>28%</td>
<td>68%</td>
<td>5%</td>
</tr>
<tr>
<td>Medi-Cal</td>
<td>28%</td>
<td>68%</td>
<td>4%</td>
</tr>
<tr>
<td>Covered California</td>
<td>32%</td>
<td>57%</td>
<td>11%</td>
</tr>
<tr>
<td>Employer-Sponsored Insurance</td>
<td>26%</td>
<td>72%</td>
<td>2%</td>
</tr>
</tbody>
</table>

NOTE: Haven't tried refers to those who say they haven’t tried to become a new patient or haven’t tried to get an appointment. Don’t know/Refused responses not shown.

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
NOTE: “Eligible” refers to those who would be eligible for participation in the ACA coverage expansions based on their self-reported status as a citizen, permanent resident, or lawfully present immigrant. “Undoc.” refers to those who are not eligible for participation in the ACA coverage expansions based on their self-reported status as a citizen, permanent resident, or lawfully present immigrant. “Long-Term Uninsured” refers to those who reported that they had been uninsured for 2 or more years or had never had insurance prior to the ACA.

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Reasons Why California Uninsured Say They Do Not Currently Have Health Insurance

AMONG CALIFORNIA REMAINING UNINSURED: Percent who say each of the following is the MAIN reason they do not currently have health insurance (open end):

- Too expensive/Can't afford it: 44%
- Not eligible: 23%
- Haven't tried: 12%
- Application process related issues: 8%
- Unavailability: 4%
- Unemployed/lost job: 4%
- Opposition to the ACA or paying a penalty: 2%

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18 - May 13, 2015)
Many Remaining Uninsured Hispanics Worry Signing Up For Health Insurance Will Draw Attention To Immigration Status

AMONG CALIFORNIA REMAINING UNINSURED: 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?

<table>
<thead>
<tr>
<th>Category</th>
<th>Very worried</th>
<th>Somewhat worried</th>
<th>Not too worried</th>
<th>Not at all worried</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Hispanic</td>
<td>31%</td>
<td>19%</td>
<td>15%</td>
<td>35%</td>
</tr>
<tr>
<td>Hispanics who completed the survey in Spanish</td>
<td>41%</td>
<td>24%</td>
<td>17%</td>
<td>18%</td>
</tr>
<tr>
<td>Undocumented Hispanics</td>
<td>41%</td>
<td>26%</td>
<td>15%</td>
<td>18%</td>
</tr>
</tbody>
</table>

NOTE: Don’t know/ Refused answers not shown.
SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)
Larry Levitt (participated in Q&A)

Senior Vice President and Co-Executive Director, Program for the Study of Health Reform and Private Insurance

*Kaiser Family Foundation*

@Larry_Levitt
For more information, or media inquiries, contact:

Craig Palosky, Communications Director
Kaiser Family Foundation | Washington, D.C.
Email: CPalosky@KFF.org
@CraigPalosky