



Topline

Kaiser Family Foundation

***2016 Survey of Health Insurance Marketplace Assister
Programs and Brokers***

June 2016

Methodology

The Kaiser Family Foundation 2015 Survey of Health Insurance Marketplace Assister Programs and Brokers was designed and analyzed by KFF researchers and administered by Davis Research. This nationwide survey was conducted through an online questionnaire from February 11, 2016 through March 4, 2016.

Assister Programs

To recruit Assister Program survey participants, we asked officials CMS and from States operating SBM or FPM Marketplaces to provide contact information for the directors of their certified Assister Programs. In addition, we requested contact information for the directors of enrollment assistance activities in each of the FQHCs from HRSA. All Assister Programs received an email with a link to the survey inviting the director to participate. In the event the person receiving the survey was not the appropriate person to complete it, they were asked to provide the contact name and email for the appropriate person within their organization.

To analyze results, we assigned Assister Programs to one of four types based on their primary source of funding. The first type, Navigators, were those identified by Marketplace officials contracted with and received grant funding directly from the Marketplace. The second type, FEAP, were those identified by CMS as contractors that operate in certain FFM states and that otherwise act as Navigators. We tracked FEAP responses separately in the survey, but for most data analysis presented in this report we combined responses of FEAPs and Navigators. The third type, FQHCs, were those that received grant funding from HRSA to provide enrollment assistance. We identified FQHCs using the contact list provided by HRSA. A small percentage of FQHC Programs receive both HRSA grants and Marketplace Navigator grant funding; these were categorized as Navigators for our analysis. All other Assister Programs certified to provide assistance in Marketplaces were designated as CACs.

A total of 5,094 Programs were invited to participate in the study, and 688 Programs responded and were included (for a response rate of 13.5%). Because response rates varied by Program type, data were weighted to reflect the distribution in the initial sample by Program type and Marketplace type; for our analysis, FFM and FPM Marketplaces were grouped together. (FFM + FPM, and SBM). Weighted and unweighted proportions of the final sample by Program type are shown in the table below.

| | Unweighted % of total | Weighted % of total |
|------------------------|-----------------------|---------------------|
| FFM/FPM CAC | 33% | 47% |
| FFM/FPM FQHC | 16% | 16% |
| FFM/FPM Navigator/FEAP | 10% | 3% |
| SBM CAC | 16% | 18% |
| SBM FQHC | 10% | 9% |
| SBM Navigator/FEAP | 14% | 8% |

Nationwide Estimates

Using responses provided by Assister Programs in the study, we were able to estimate the number of Assister Program staff and the number of consumers they helped with eligibility and enrollment in Medicaid/CHIP and Qualified Health Plans during the second Open Enrollment period nationwide, by extrapolating response data to the national level. Survey participants were asked to provide the number of full-time equivalent Assistants in their Program and the number of consumers helped. Respondents who did not provide a numeric value for the number of consumers helped were asked to estimate a number using a range of options. In making our

calculation, we used the midpoint value for responses that provided a range of numbers of consumers helped. Non-responses were imputed based on the type of Assister Program. A limitation of our national-estimates methodology is that outliers in our response data (i.e. assister programs that helped over 10,000 people during open enrollment, or who had more than 100 staff), when extrapolated to the national level may have an outsize influence on our estimates of total helped and total assister staff nationwide.

We also surveyed the work of Assister Programs outside of Open Enrollment as they helped people apply for Special Enrollment Periods, report mid-year changes to the Marketplace, and resolve post-enrollment problems. Using response data provided by returning Assister Programs, we were able to estimate the number of people nationally who received help from Assister Programs between the first and second Open Enrollment periods with each of these types of issues.

Brokers

To recruit brokers in the Federally-Facilitated Marketplace (FFM) states, we obtained contact information from a file of brokers in the FFM states, made publicly available through HealthCare.gov. To obtain broker contact information from the SBM and FPM states, we asked Marketplaces to provide contact information, and when that was not provided, compiled contact information that was publicly available on Marketplace websites. As we estimate that there are tens of thousands of brokers selling non-group Marketplace policies nationwide, we drew a sample of 9,432 brokers based on their distribution by Marketplace type (FFM, FPM, or SBM). Our general sampling rule was to randomly select 10% of all contacts in each state; we oversampled in ten states where we had fewer than 500 contacts to begin with. Because we did not have a complete sample of Marketplace brokers in all states, we were not able to compute national estimates of the numbers of consumers helped by brokers.

Out of the 9,432 brokers who were invited to participate in the study, 418 responded and were included (for a response rate of 4%).

The sample size and margin of sampling error (MOSE) for the total sample and key subgroups of Assister Programs are shown in the table below. All statistical tests of significance account for the effect of weighting.

| Assister Programs | N (unweighted) | M.O.S.E. |
|--------------------|----------------|------------------------|
| Total | 688 | +/-4 percentage points |
| CAC | 341 | +/-5 percentage points |
| FQHC | 179 | +/-7 percentage points |
| Navigator and FEAP | 168 | +/-8 percentage points |

| Brokers | N (unweighted) | M.O.S.E. |
|---------|----------------|------------------------|
| Total | 418 | +/-5 percentage points |

| <u>Q. Type of Respondent</u> | <u>Assister Programs</u> | <u>Brokers</u> |
|------------------------------------|--------------------------|----------------|
| Total | 688 | 418 |
| | | |
| Assister Program | 100% | 0% |
| | | |
| Broker..... | 0% | 100% |
| | | |

Q.1 In what state does your Assister Program/do you conduct assistance?

| | Assister Programs | Brokers |
|---------------------------------|------------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| California | 10% | 13% |
| New York | 9% | 3% |
| Florida | 5% | 7% |
| Illinois | 5% | 6% |
| Michigan | 5% | 3% |
| Texas | 4% | 5% |
| Ohio | 4% | 3% |
| Pennsylvania | 4% | 3% |
| New Jersey | 3% | 0% |
| Wisconsin | 3% | 3% |
| Missouri | 3% | 2% |
| Minnesota | 3% | 2% |
| Indiana | 2% | 4% |
| Iowa | 2% | 0% |
| Kansas | 2% | 1% |
| Georgia | 2% | 5% |
| South Carolina | 2% | 0% |
| Kentucky | 2% | 2% |
| Massachusetts | 2% | 1% |
| Colorado | 2% | 4% |
| New Hampshire | 2% | 0% |
| Tennessee | 2% | 1% |
| North Carolina | 2% | 4% |
| Maryland | 1% | 1% |
| Arizona | 1% | 2% |
| Oregon | 1% | 1% |
| Montana | 1% | 1% |
| West Virginia | 1% | 1% |
| Louisiana | 1% | 1% |
| Maine | 1% | 0% |
| Virginia | 1% | 3% |
| Washington | 1% | 4% |
| Alaska | 1% | 1% |
| Nebraska | 1% | 1% |
| Alabama | 1% | 0% |
| Hawaii | 1% | 0% |
| Oklahoma | 1% | 1% |
| Rhode Island | 1% | 0% |
| Arkansas | 1% | 0% |
| New Mexico | 1% | 1% |
| Mississippi | 1% | 0% |
| Utah | 1% | 1% |
| Vermont | 1% | 1% |
| Wyoming | 1% | 1% |
| Idaho | 0% | 1% |
| Connecticut | 0% | 1% |
| District of Columbia | 0% | 0% |
| North Dakota | 0% | 0% |
| Nevada | 0% | 1% |
| Delaware | 0% | 0% |
| South Dakota | 0% | 1% |

Q.2 Is your Program's/your service area statewide, or is it focused on a geographic area within a state?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Statewide | 13% | 41% |
| Focused on a specific geographic area within the state..... | 81% | 56% |
| Other | 6% | 3% |

Q.3 During the Open Enrollment period that just ended (November 2015-January 2016), what type of private health insurance did you sell?

| | <u>Brokers</u> |
|--------------------------------------|----------------|
| Brokers | 418 |
| Individual..... | 56% |
| Small group..... | 0% |
| Both individual and small group..... | 44% |

Q.4 During the Open Enrollment period that just ended (November 2015-January 2016), did you sell individual health insurance policies offered in the Marketplace, outside of the marketplace, or both?

| | <u>Brokers</u> |
|---|----------------|
| Brokers | 418 |
| I only sold individual health insurance policies offered in the Marketplace | 14% |
| I only sold individual health insurance policies offered outside of the Marketplace | 5% |
| I sold both individual health insurance policies offered in the Marketplace and policies offered outside of the Marketplace | 82% |

Q.5 Did your Assister Program/you provide assistance to Marketplace consumers during the first or second Open Enrollment period (2013-2014, or 2014-2015)?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Yes (Net) | 94% | 92% |
| Yes, my Program was registered with the Marketplace during both the first and second Open Enrollment periods | 87% | 84% |
| Yes, my Program was registered with the Marketplace during the second Open Enrollment period, but not the first..... | 5% | 8% |
| Yes, my Program was registered with the Marketplace during the first Open Enrollment period, but not the second..... | 2% | 0% |
| No, this is the first Open Enrollment period when I am registered with the Marketplace | 6% | 8% |

Q.6 Did your Assister Program/you provide help to consumers between the second and third Open Enrollment periods (that is, between March and November 2015)?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Returning Assister Programs/Brokers | 637 | 383 |
| Yes | 97% | 97% |
| No | 3% | 3% |

Q.7 What activities did your Assister Program/you engage in during the most recent Open Enrollment period that just ended in January 2016?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program | 89% | 47% |
| Assist individuals in comparing and selecting private health plan (QHP) options | 82% | 93% |
| Assist individuals apply for premium tax credits and cost sharing subsidies | 78% | 88% |
| Outreach and public education to individuals and families .. | 76% | 40% |
| Assist individuals with post-enrollment questions and problems (e.g., denied claims) | 72% | 71% |
| Assist individuals with appeals of eligibility determinations .. | 58% | 45% |
| Assist individuals with other ACA tax-related questions..... | 58% | 54% |
| Help other Assister Program staff resolve questions or problems for their .. | 54% | 16% |
| Assist individuals with application for exemptions from the individual .. | 50% | 24% |
| Outreach and public education to small businesses | 23% | 18% |
| Assist employees of small businesses with enrolling in health coverage ("employee choice")..... | 15% | 30% |
| Assist small businesses in determining eligibility for premium tax credits | 5% | 19% |
| Assist small businesses in comparing and selecting from QHP options | 4% | 29% |
| Other | 8% | 6% |

Q.8 Of these activities, please rank the top three activities your Assister Program/you spent the most time on during the Open Enrollment period that just ended - Ranked FIRST or SECOND or THIRD

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Assist individuals with eligibility, application for Medicaid/Children's Health Insurance Program | 75% | 19% |
| Assist individuals in comparing and selecting private health plan (QHP) options | 57% | 80% |
| Assist individuals apply for premium tax credits and cost sharing subsidies | 55% | 77% |
| Outreach and public education to individuals and families .. | 47% | 16% |
| Assist individuals with post-enrollment questions and problems (e.g., denied claims) | 19% | 34% |
| Assist individuals with appeals of eligibility determinations .. | 7% | 9% |
| Help other Assister Program staff resolve questions or problems for their clients..... | 6% | 3% |
| Assist individuals with other ACA tax-related questions..... | 6% | 16% |
| Assist individuals with application for exemptions from the individual responsibility requirement..... | 6% | 3% |
| Outreach and public education to small businesses | 3% | 4% |
| Assist employees of small businesses with enrolling in health coverage ("employee choice")..... | 1% | 7% |
| Other | 1% | 0% |
| Assist small businesses in comparing and selecting QHP options | 0% | 11% |
| Assist small businesses in determining eligibility for premium tax credits | 0% | 2% |

Q.9 During the Open Enrollment period that just ended, approximately how many individuals did your Assister Program help with eligibility and enrollment through the Marketplace?

| | <u>Assister Programs</u> |
|-------------------------------|--------------------------|
| Assister Programs | 688 |
| Up to 100 | 32% |
| 101 - 500..... | 30% |
| 501 - 1,000..... | 14% |
| Over 1,000 (Net) | 21% |
| 1,001 - 2,500 | 14% |
| 2,501 - 5,000 | 4% |
| More than 5,000 | 3% |
| Don't Know | 3% |
| Mean..... | 1026 |
| Median | 300 |

Q.9 During the Open Enrollment period that just ended, approximately how many individuals did you help with eligibility and enrollment through the Marketplace?

| | <u>Brokers</u> |
|--|-----------------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| Up to 10 | 20% |
| 11-50 | 36% |
| 51-100 | 18% |
| Over 100 (Net) | 26% |
| 101-200 | 14% |
| 201-300 | 4% |
| More than 300 | 8% |
| Don't Know | 2% |
| Mean | 110 |
| Median | 30 |

Q.10 How many individuals did you help enroll in non-group policies outside of the Marketplace during the Open Enrollment period that just ended?

| | <u>Brokers</u> |
|---|-----------------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 361 |
| Up to 10 | 34% |
| 11-50 | 44% |
| 51-100 | 13% |
| Over 100 (Net) | 7% |
| 101-200 | 4% |
| 201-300 | 2% |
| More than 300 | 1% |
| Don't Know | 2% |
| Mean | 48 |
| Median | 30 |

Q.11A During the Open Enrollment period that just ended, when you helped consumers apply for non-group Marketplace plans (QHPs), about how often (% of the time) did you begin the application process using: Marketplace web site

| | <u>Brokers</u> |
|--|-----------------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 0%..... | 11% |
| At least 1% (Net) | 89% |
| 1-10%..... | 14% |
| 11-25%..... | 8% |
| 26-50%..... | 16% |
| More than 50% (Net) | 52% |
| 51-75%..... | 10% |
| 76-99%..... | 19% |
| 100%..... | 23% |
| Mean..... | 56.1 |

Q.11B During the Open Enrollment period that just ended, when you helped consumers apply for non-group Marketplace plans (QHPs), about how often (% of the time) did you begin the application process using: Issuer web site

| | <u>Brokers</u> |
|--|-----------------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 0%..... | 37% |
| At least 1% (Net) | 63% |
| 1-10%..... | 21% |
| 11-25%..... | 12% |
| 26-50%..... | 13% |
| More than 50% (Net) | 16% |
| 51-75%..... | 5% |
| 76-99%..... | 8% |
| 100%..... | 4% |
| Mean..... | 23.5 |

Q.11C During the Open Enrollment period that just ended, when you helped consumers apply for non-group Marketplace plans (QHPs), about how often (% of the time) did you begin the application process using: Web broker web site

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 0% | 61% |
| At least 1% (Net) | 39% |
| 1-10% | 9% |
| 11-25% | 6% |
| 26-50% | 6% |
| More than 50% (Net) | 19% |
| 51-75% | 5% |
| 76-99% | 9% |
| 100% | 6% |
| Mean | 20.3 |

Q.12 Of the people your Assister Program/you helped with eligibility and enrollment through the Marketplace, during the most recent Open Enrollment period, roughly how many were applying through the Marketplace for the first time vs. returning to renew or change coverage?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 398 |
| Top 2 Box (Net) | 39% | 52% |
| Few or none were new to the Marketplace, almost all clients were renewing or changing coverage | 6% | 11% |
| Some, but less than half, were new to the Marketplace, most were renewing or changing coverage | 33% | 41% |
| About half were new to the Marketplace and half were renewing or changing coverage | 24% | 24% |
| Most were new to the Marketplace, some, but less than half, were renewing or changing coverage | 18% | 12% |
| All or nearly all were new to the Marketplace, few or none were renewing or changing coverage | 11% | 9% |
| Bottom 2 Box (Net) | 29% | 21% |
| Don't Know | 8% | 3% |

Q.13 During the second Open Enrollment period (that is, November 2014 through February 2015), approximately how many individuals did your Assister Program help with eligibility and enrollment in the Marketplace?

| | <u>Assister Programs</u> |
|-----------------------------------|--------------------------|
| Returning Assister Programs | 637 |
| Up to 100 | 31% |
| 101 - 500..... | 29% |
| 501 - 1,000..... | 15% |
| Over 1,000 (Net) | 19% |
| 1,001 - 2,500 | 12% |
| 2,501 - 5,000 | 4% |
| More than 5,000 | 3% |
| Don't Know | 6% |
| Mean | 791 |
| Median | 300 |

Q.13 During the second Open Enrollment period (that is, November 2014 through February 2015), approximately how many individuals did you help with eligibility and enrollment in the Marketplace?

| | <u>Brokers</u> |
|--|----------------|
| Returning Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 366 |
| Up to 10 | 23% |
| 11-50..... | 33% |
| 51-100..... | 20% |
| Over 100 (Net) | 22% |
| 101-200 | 11% |
| 201-300 | 4% |
| More than 300 | 6% |
| Don't Know..... | 2% |
| Mean | 74 |
| Median | 30 |

Q.13_1 During the second Open Enrollment period (that is, November 2014 through February 2015), approximately how many individuals did you help with enrollment in non-group health plans outside of the Marketplace?

| | <u>Brokers</u> |
|---|----------------|
| Returning Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 336 |
| Up to 10 | 38% |
| 11-50 | 40% |
| 51-100 | 13% |
| Over 100 (Net) | 7% |
| 101-200 | 4% |
| 201-300 | 1% |
| More than 300 | 1% |
| Don't Know | 3% |
| Mean | 37 |
| Median | 30 |

Q.14 Approximately how many of the consumers that you helped during this year's Open Enrollment were returning clients that your Program/you helped last year vs. new clients your Program/you helped for the first time?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Returning Assister Programs/Brokers | 637 | 383 |
| All/Most Returning | 40% | 64% |
| Almost all clients were returning, few new clients this year | 3% | 11% |
| Most clients were returning, some new clients this year | 36% | 53% |
| Most clients were new, some returned from last year. | 37% | 24% |
| Almost all clients were new, few were returning from last year | 16% | 10% |
| All/Most New | 52% | 34% |
| Don't Know | 8% | 2% |

Q.15 In general, thinking about the entire Open Enrollment period that just ended in January 2016, how would you describe the consumer demand for assistance in applying for coverage relative to the capacity of your Assister Program/your capacity to provide it?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Top 2 Box (Net) | 79% | 73% |
| We had capacity to help everyone who asked for it and could have helped more | 40% | 47% |
| Our capacity to help was about equal to the demand for help | 39% | 26% |
| We had capacity to help most people who asked for it, but had to turn some away | 15% | 18% |
| Demand for help far outpaced our capacity to provide it | 6% | 9% |
| Bottom 2 Box (Net) | 21% | 27% |

Q.16 With respect to the first two weeks of December 2015, how would you describe the consumer demand for assistance in applying for coverage relative to the capacity of your Assister Program/your capacity to provide it?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| Top 2 Box (Net) | 79% | 69% |
| We had capacity to help everyone who asked for it and could have helped more | 34% | 38% |
| Our capacity to help was about equal to the demand for help | 45% | 31% |
| We had capacity to help most people who asked for it, but had to turn some away | 12% | 17% |
| Demand for help far outpaced our capacity to provide it | 9% | 14% |
| Bottom 2 Box (Net) | 21% | 31% |

Q.17 With respect to the last two weeks of January 2016, how would you describe the consumer demand for assistance in applying for coverage relative to the capacity of your Assister Program/your capacity to provide it?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| Top 2 Box (Net) | 80% | 83% |
| We had capacity to help everyone who asked for it and could have helped more | 40% | 60% |
| Our capacity to help was about equal to the demand for help | 40% | 23% |
| We had capacity to help most people who asked for it, but had to turn some away | 13% | 11% |
| Demand for help far outpaced our capacity to provide it | 7% | 6% |
| Bottom 2 Box (Net) | 20% | 17% |

Q.18 Of the people your Assister Program/you helped with eligibility and enrollment through the Marketplace, roughly how many were uninsured at the time they sought assistance?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 56% | 30% |
| All or nearly all | 21% | 7% |
| Most..... | 34% | 22% |
| Some, but less than half | 32% | 44% |
| Few or none..... | 5% | 24% |
| Don't Know | 7% | 2% |

Q.19A Of the people your Assister Program/you helped who received an eligibility determination from the Marketplace, roughly how many received the following determination: Eligible for Medicaid or Children's Health Insurance Program (CHIP)

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 42% | 8% |
| All or nearly all | 12% | 2% |
| Most..... | 30% | 6% |
| Some, but less than half | 28% | 40% |
| Few or none..... | 23% | 50% |
| Don't Know | 6% | 3% |

Q.19B Of the people your Assister Program/you helped who received an eligibility determination from the Marketplace, roughly how many received the following determination: Not eligible to participate in Medicaid and income too low to qualify for premium tax credits (sometimes referred to as "the coverage gap")

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 13% | 6% |
| All or nearly all | 3% | 1% |
| Most..... | 9% | 5% |
| Some, but less than half | 31% | 30% |
| Few or none..... | 45% | 60% |
| Don't Know | 11% | 4% |

Q.19C Of the people your Assister Program/you helped who received an eligibility determination from the Marketplace, roughly how many received the following determination: Eligible to buy Marketplace plan (QHP) but income too high to qualify for premium tax credit

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 5% | 17% |
| All or nearly all | 1% | 4% |
| Most..... | 4% | 12% |
| Some, but less than half | 22% | 49% |
| Few or none..... | 64% | 33% |
| Don't Know | 9% | 2% |

Q.19D Of the people your Assister Program/you helped who received an eligibility determination from the Marketplace, roughly how many received the following determination: Eligible to buy Marketplace plan (QHP) but ineligible for premium tax credit because other "affordable" employer coverage offered

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 3% | 4% |
| All or nearly all | 0% | 0% |
| Most..... | 2% | 4% |
| Some, but less than half | 24% | 24% |
| Few or none..... | 63% | 66% |
| Don't Know | 11% | 6% |
| | | 398 |

Q.19E Of the people your Assister Program/you helped who received an eligibility determination from the Marketplace, roughly how many received the following determination: Eligible to buy Marketplace plan (QHP) and eligible for premium tax credit

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 51% | 69% |
| All or nearly all | 14% | 15% |
| Most..... | 38% | 55% |
| Some, but less than half | 30% | 23% |
| Few or none..... | 12% | 6% |
| Don't Know | 7% | 2% |

Q.20 Of the people your Assister Program/you helped who were eligible to purchase a Marketplace plan (QHP), for roughly how many did you know whether the person picked a plan?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| All/Most (Net) | 71% | 80% |
| All or nearly all | 35% | 59% |
| Most..... | 36% | 22% |
| Some, but less than half | 12% | 8% |
| Few or none..... | 8% | 7% |
| Not Applicable | 2% | 1% |
| Don't Know | 7% | 4% |

Q.21 Thinking about consumers whom your Assister Program/you observed selecting a QHP, roughly how many made the plan selection during the initial encounter, vs. required multiple encounters to make a plan selection?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| Initial Encounter (Net) | 66% | 64% |
| All/nearly all selected plan during the initial encounter | 18% | 28% |
| Most selected plan during the initial encounter | 49% | 36% |
| Most required multiple encounters | 27% | 26% |
| All/nearly all required multiple encounters..... | 7% | 10% |
| Multiple Encounters (Net) | 34% | 36% |

Q.22 When your Assister Program/you provided in-person eligibility and enrollment assistance for clients who were applying through the Marketplace for the first time, what was the average amount of time spent assisting the client?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|------------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| Less than one hour..... | 15% | 22% |
| One hour up to two hours | 69% | 53% |
| Two hours up to three hours..... | 14% | 16% |
| Three hours up to four hours | 2% | 6% |
| Four hours or longer | 0% | 4% |
| Mean..... | 1.5 | 1.7 |
| Median..... | 1.5 | 1.5 |

Q.23 When your Assister Program/you provided in-person eligibility and enrollment assistance for clients who were returning to the Marketplace, what was the average amount of time spent assisting the client?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|-----------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| Less than one hour..... | 54% | 52% |
| One hour up to two hours..... | 41% | 38% |
| Two hours up to three hours..... | 5% | 6% |
| Three hours up to four hours..... | 0% | 2% |
| Four hours or longer..... | 0% | 2% |
| Mean..... | 1.0 | 1.2 |
| Median..... | 0.5 | 0.5 |

Q.24A Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They lacked internet service

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 31% | 6% |
| All or nearly all..... | 10% | 1% |
| Most..... | 21% | 5% |
| Some, but less than half..... | 38% | 31% |
| Few or none..... | 24% | 60% |
| Don't Know..... | 7% | 4% |

Q.24B Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They experienced technical difficulties with online application

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 26% | 37% |
| All or nearly all..... | 8% | 15% |
| Most..... | 18% | 22% |
| Some, but less than half..... | 43% | 34% |
| Few or none..... | 26% | 24% |
| Don't Know..... | 5% | 4% |

Q.24C Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They had limited understanding of ACA requirements and benefits

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 68% | 74% |
| All or nearly all | 27% | 34% |
| Most..... | 41% | 41% |
| Some, but less than half | 22% | 17% |
| Few or none..... | 7% | 8% |
| Don't Know | 3% | 1% |

Q.24D Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed translation services

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 17% | 5% |
| All or nearly all | 7% | 2% |
| Most..... | 10% | 3% |
| Some, but less than half | 26% | 8% |
| Few or none..... | 54% | 85% |
| Don't Know | 3% | 3% |

Q.24E Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help because of a disability

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Program/Brokers..... | 688 | 418 |
| All/Most (Net) | 4% | 2% |
| All or nearly all | 1% | 0% |
| Most..... | 3% | 2% |
| Some, but less than half | 20% | 7% |
| Few or none..... | 70% | 89% |
| Don't Know | 6% | 2% |

Q.24F Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help verifying immigration or citizenship status

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 13% | 4% |
| All or nearly all | 3% | 2% |
| Most..... | 10% | 2% |
| Some, but less than half | 29% | 20% |
| Few or none..... | 54% | 73% |
| Don't Know | 4% | 2% |

Q.24G Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help proving identity in ways unrelated to citizenship

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 9% | 4% |
| All or nearly all | 1% | 1% |
| Most..... | 7% | 3% |
| Some, but less than half | 25% | 16% |
| Few or none..... | 60% | 77% |
| Don't Know | 6% | 3% |

Q.24H Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They had questions related to their eligibility for Medicaid or CHIP

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 42% | 13% |
| All or nearly all | 12% | 3% |
| Most..... | 31% | 10% |
| Some, but less than half | 34% | 35% |
| Few or none..... | 21% | 49% |
| Don't Know | 2% | 3% |

Q.24I Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They had questions related to their eligibility for other employer-sponsored coverage, including COBRA

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 7% | 12% |
| All or nearly all | 2% | 3% |
| Most..... | 6% | 9% |
| Some, but less than half | 28% | 34% |
| Few or none..... | 59% | 52% |
| Don't Know | 5% | 2% |

Q.24J Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They had questions about how to report their income or whom to include in their household

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 47% | 52% |
| All or nearly all | 14% | 21% |
| Most..... | 33% | 31% |
| Some, but less than half | 33% | 30% |
| Few or none..... | 16% | 16% |
| Don't Know | 4% | 2% |

Q.24K Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They had questions about tax related issues

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 23% | 31% |
| All or nearly all | 6% | 8% |
| Most..... | 16% | 22% |
| Some, but less than half | 38% | 36% |
| Few or none..... | 36% | 31% |
| Don't Know | 4% | 2% |

Q.24L Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help understanding health insurance or evaluating plan choices

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|------------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 77% | 87% |
| All or nearly all | 35% | 49% |
| Most..... | 42% | 38% |
| Some, but less than half | 16% | 10% |
| Few or none..... | 5% | 1% |
| Don't Know | 2% | 1% |

Q.24M Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help applying for an exemption from the individual responsibility requirement

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net)..... | 9% | 9% |
| All or nearly all..... | 2% | 2% |
| Most..... | 7% | 7% |
| Some, but less than half..... | 22% | 8% |
| Few or none..... | 62% | 78% |
| Don't Know..... | 6% | 5% |

Q.24N Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They lacked confidence to apply on their own

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net)..... | 79% | 76% |
| All or nearly all..... | 35% | 35% |
| Most..... | 43% | 41% |
| Some, but less than half..... | 13% | 15% |
| Few or none..... | 4% | 6% |
| Don't Know..... | 4% | 2% |

Q.24O Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: They needed help renewing coverage and/or application for financial assistance

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net)..... | 52% | 60% |
| All or nearly all..... | 17% | 20% |
| Most..... | 35% | 40% |
| Some, but less than half..... | 34% | 27% |
| Few or none..... | 11% | 12% |
| Don't Know..... | 3% | 2% |

Q.24 Thinking about all the clients who sought help from your Assister Program/you, roughly how many sought assistance for the following reason: Top 2 Box Summary ("All or Nearly All" and "Most")

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| They lacked internet service..... | 31% | 6% |
| They experienced technical difficulties with online application | 26% | 37% |
| They had limited understanding of ACA requirements and benefits | 68% | 74% |
| They needed translation services..... | 17% | 5% |
| They needed help because of a disability | 4% | 2% |
| They needed help verifying immigration or citizenship status | 13% | 4% |
| They needed help proving identity in ways unrelated to citizenship | 9% | 4% |
| They had questions related to their eligibility for Medicaid or CHIP | 42% | 13% |
| They had questions related to their eligibility for other employer-sponsored coverage, including COBRA..... | 7% | 12% |
| They had questions about how to report their income or whom to include in | 47% | 52% |
| They had questions about tax related issues | 23% | 31% |
| They needed help understanding health insurance or evaluating plan choices | 77% | 87% |
| They needed help applying for an exemption from the individual responsibility requirement..... | 9% | 9% |
| They lacked confidence to apply on their own | 79% | 76% |
| They needed help renewing coverage and/or application for financial assistance..... | 52% | 60% |

Q.25 During the Open Enrollment Period that just ended, about how many of your Program's clients encountered problems with online identity proofing, unrelated to citizenship?

| | <u>Assister Programs</u> |
|-------------------------|--------------------------|
| Assister Programs | 688 |
| 1 - 10..... | 29% |
| 11 - 50..... | 19% |
| 51 - 100..... | 7% |
| 101 - 250..... | 3% |
| 251 - 500..... | 2% |
| 501 - 1000..... | 0% |
| More than 1000 | 0% |
| Zero | 20% |
| Don't Know | 19% |
| Mean..... | 50 |
| Median..... | 30 |

Q.25 During the Open Enrollment Period that just ended, about how many of your clients encountered problems with online identity proofing, unrelated to citizenship?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 1-5 | 27% |
| 6-10 | 12% |
| 11-20 | 7% |
| 21-30 | 2% |
| 31-50 | 2% |
| 51-75 | 1% |
| More than 75 | 2% |
| Zero | 31% |
| Don't Know | 15% |
| Mean | 11 |
| Median | 3 |

Q.26A When your Program/you encountered a consumer who had problems with online identity proofing, unrelated to citizenship, how often did you: Call Experian help desk to resolve the identity proofing problem over the phone

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| All/Most of the Time (Net) | 39% | 29% |
| All or nearly all the time | 25% | 19% |
| Most of the time | 14% | 11% |
| Some, but less than half of the time | 16% | 9% |
| Rarely or never | 45% | 61% |

Q.26B When your Program/you encountered a consumer who had problems with online identity proofing, unrelated to citizenship, how often did you: Help the consumer submit proof-of-identity documents online to the Marketplace

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| All/Most of the Time (Net) | 54% | 50% |
| All or nearly all the time | 28% | 26% |
| Most of the time | 26% | 24% |
| Some, but less than half of the time | 20% | 18% |
| Rarely or never | 26% | 32% |

Q.26C When your Program/you encountered a consumer who had problems with online identity proofing, unrelated to citizenship, how often did you: Help the consumer submit proof-of-identity documents by mail to the Marketplace

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Assister Programs/Brokers Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| All/Most of the Time (Net) | 23% | 26% |
| All or nearly all the time | 10% | 14% |
| Most of the time | 12% | 12% |
| Some, but less than half of the time | 26% | 20% |
| Rarely or never | 51% | 53% |

Q.26D When your Program/you encountered a consumer who had problems with online identity proofing, unrelated to citizenship, how often did you: Enter as much online application information as possible, then call the Marketplace to finish the application by phone

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Assister Programs/Brokers Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| All/Most of the Time (Net) | 38% | 32% |
| All or nearly all the time | 19% | 15% |
| Most of the time | 18% | 17% |
| Some, but less than half of the time | 29% | 28% |
| Rarely or never | 33% | 40% |

Q.26E When your Program/you encountered a consumer who had problems with online identity proofing, unrelated to citizenship, how often did you: Call the Marketplace and enter the entire application over the phone

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Assister Programs Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| All/Most of the Time (Net) | 19% | 16% |
| All or nearly all the time | 10% | 9% |
| Most of the time | 9% | 7% |
| Some, but less than half of the time | 26% | 21% |
| Rarely or never | 55% | 63% |

Q.27 Thinking about consumers your Assister Program/you helped with online identity proofing problems unrelated to citizenship, on average, how did this problem affect the consumer's application process?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Had Clients With Online Identity Proofing Unrelated To Citizenship | 553 | 275 |
| We usually could resolve the problem relatively quickly during the initial visit | 17% | 19% |
| We usually could resolve the problem during the initial visit, though it added significantly to the visit time | 34% | 28% |
| We usually could resolve the problem, though usually it required at least one follow up visit | 42% | 37% |
| We usually could not resolve the problem for consumers.... | 7% | 16% |

Q.28 Did your Assister Program/you serve any Latino clients during this Open Enrollment period?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---------------------------------|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Yes | 76% | 48% |
| No | 24% | 52% |

Q.29 What challenges, if any, did your Assister Program/you experience in conducting outreach or providing enrollment assistance to Latino individuals?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Served Latino Clients | 520 | 202 |
| Experienced challenges | 83% | 78% |
| Challenges related to citizenship or immigration status | 52% | 43% |
| Affordability of coverage | 50% | 43% |
| Overcoming misinformation | 44% | 36% |
| Language barriers/difficulty with translation | 33% | 30% |
| Building rapport/trust | 21% | 17% |
| Need other consumer education materials in Spanish | 21% | 16% |
| Need Marketplace to conduct more targeted media outreach | 18% | 14% |
| Need better Spanish language information on Marketplace web site | 17% | 11% |
| Need closer ties to community | 15% | 6% |
| Other | 9% | 7% |
| Experienced no challenges | 17% | 22% |

Q.30 During the Open Enrollment period that just ended, approximately how many of your Program's clients received a temporary (90-day) eligibility determination because of a data match inconsistency related to citizenship/immigration information in the consumer's application?

| | <u>Assister Programs</u> |
|-------------------------|--------------------------|
| Assister Programs | 688 |
| 1 - 10..... | 20% |
| 11 - 50..... | 13% |
| 51 - 100..... | 5% |
| 101 - 250..... | 3% |
| 251 - 500..... | 2% |
| 501 - 1000..... | 1% |
| More than 1000 | 0% |
| Zero | 32% |
| Don't Know | 24% |
| Mean..... | 76 |
| Median | 30 |

Q.30 During the Open Enrollment period that just ended, approximately how many of your clients received a temporary (90-day) eligibility determination because of a data match inconsistency related to citizenship/immigration information in the consumer's application?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 1-5..... | 20% |
| 6-10..... | 7% |
| 11-20..... | 6% |
| 21-30..... | 3% |
| 31-50..... | 5% |
| 51-75..... | 1% |
| More than 75..... | 3% |
| Zero..... | 41% |
| Don't Know..... | 16% |
| Mean | 17 |
| Median | 8 |

Q.31 When consumers received notice of a data match inconsistency related to immigration/citizenship, how often was it clear exactly what information or documentation the Marketplace wanted the consumer to provide?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Respondents With Clients Who Received a Data Match Inconsistency Related To Immigration/Citizenship | 467 | 235 |
| All/Most of the Time (Net) | 61% | 54% |
| All or nearly all the time | 26% | 30% |
| Most of the time | 35% | 25% |
| Some, but less than half of the time | 20% | 17% |
| Not very often/never | 19% | 29% |

Q.32 When consumers received notice of a data match inconsistency related to immigration/citizenship, most often, what did your Program/you do next?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Respondents With Clients Who Received a Data Match Inconsistency Related To Immigration/Citizenship | 467 | 235 |
| We worked with them to resolve the problem and in most cases we knew the resolution | 69% | 61% |
| We worked with them to resolve the problem, but in most cases we did not learn the resolution | 19% | 15% |
| We referred them to another Assister Program for help resolving the data match inconsistency | 4% | 4% |
| We advised consumers to follow up with the Marketplace to resolve the inconsistency on their own | 7% | 20% |

Q.33 During the Open Enrollment period that just ended, approximately how many of your Program's clients received a temporary (90-day) eligibility determination because of a data match inconsistency related to income information in the consumer's application?

| | <u>Assister Programs</u> |
|-------------------------|--------------------------|
| Assister Programs | 688 |
| 1 - 10 | 18% |
| 11 - 50 | 15% |
| 51 - 100 | 7% |
| 101 - 250 | 5% |
| 251 - 500 | 3% |
| 501 - 1000 | 1% |
| More than 1000 | 1% |
| Zero | 25% |
| Don't Know | 25% |
| Mean | 91 |
| Median | 30 |

Q.33 During the Open Enrollment period that just ended, approximately how many of your clients received a temporary (90-day) eligibility determination because of a data match inconsistency related to income information in the consumer's application?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 398 |
| 1-5 | 18% |
| 6-10 | 7% |
| 11-20 | 10% |
| 21-30 | 6% |
| 31-50 | 9% |
| 51-75 | 2% |
| More than 75 | 5% |
| Zero | 29% |
| Don't Know | 15% |
| Mean | 22 |
| Median | 15 |

Q.34 When consumers received a data match inconsistency related to income, how often was it clear exactly what information or documentation the Marketplace wanted the consumer to provide?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Respondents With Clients Who Received a Data Match Inconsistency Related To Income..... | 515 | 284 |
| All/Most of the Time (Net) | 71% | 60% |
| All or nearly all the time | 32% | 31% |
| Most of the time | 39% | 29% |
| Some, but less than half of the time | 15% | 20% |
| Not very often/never | 14% | 20% |

Q.35 When consumers received notice of a data match inconsistency related to income, most often, what did your Program/you do next?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Respondents With Clients Who Received a Data Match Inconsistency Related To Income..... | 515 | 284 |
| We worked with them to resolve the problem and in most cases we knew the resolution | 72% | 64% |
| We worked with them to resolve the problem, but in most cases we did not | 21% | 23% |
| We referred them to another Assister Program for help resolving the data | 2% | 2% |
| We advised consumers to follow up with the Marketplace to resolve the inconsistency on their own | 5% | 12% |

Q.36 How are Medicaid/CHIP eligibility determinations handled for Marketplace applicants in your state?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| The Marketplace determined eligibility for Medicaid/CHIP, and clients who were determined eligible were automatically enrolled in these programs | 21% | 16% |
| The Marketplace determined eligibility for Medicaid/CHIP, then automatically forwarded the case to Medicaid/CHIP which completed the enrollment, usually in a timely manner | 10% | 10% |
| The Marketplace determined eligibility for Medicaid/CHIP, then automatically forwarded the case to Medicaid/CHIP which completed the enrollment, though usually with some delays..... | 15% | 12% |
| The Marketplace assessed eligibility for Medicaid/CHIP, then automatically forwarded the application to Medicaid/CHIP for a final determination, which was usually made in a timely manner | 14% | 9% |
| The Marketplace assessed eligibility for Medicaid/CHIP, then automatically forwarded the application to Medicaid/CHIP for a final determination, which was usually made after some delays | 26% | 31% |
| Don't Know | 15% | 22% |

Q.37 When your Program's/your clients received a Marketplace determination that they were (or likely were) eligible for Medicaid or CHIP, in general, what steps did you take next to assist them?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|------------------------------|----------------|
| Assister Programs/Brokers | 688 | 398 |
| Our clients were automatically enrolled in Medicaid/CHIP so no further action was needed | 25% | 21% |
| We tried to follow up with the case until Medicaid/CHIP acted on the Marketplace application and the consumer's enrollment was complete | 27% | 16% |
| We helped clients complete a separate application with the Medicaid/CHIP program | 31% | 5% |
| We referred these clients to another Assister to help with their Medicaid/CHIP application..... | 3% | 4% |
| We referred clients to the Medicaid/CHIP agency to apply or follow up on their own | 13% | 54% |

Q.38 When your Assister Program/you helped clients follow up with Medicaid/CHIP or complete a separate application for Medicaid/CHIP, how many follow up appointments were required on average?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Assister Programs/Brokers Who Helped Complete Medicaid Application | 398 | 83 |
| None, all follow up was completed during the same appointment | 34% | 19% |
| 1 | 46% | 39% |
| 2 or more | 20% | 42% |

Q.39 When the Marketplace determined that a consumer was eligible/potentially eligible for Medicaid or CHIP, how often did your Program know whether that consumer actually enrolled in Medicaid/CHIP?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Assister Programs | 688 | 398 |
| All/Most of the Time (Net) | 66% | 40% |
| All or nearly all the time | 36% | 18% |
| Most of the time | 30% | 23% |
| Some, but less than half of the time | 16% | 19% |
| Rarely or never | 17% | 41% |

Q.40 During the past year, about how many consumers sought help from your Program who were within one year of Medicare eligibility (either due to age or disability)?

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Returning Assister Programs..... | 637 |
| Up to 10 | 33% |
| 11 - 50..... | 24% |
| 51 - 100..... | 7% |
| 101 - 250..... | 5% |
| 251 - 500..... | 2% |
| 501 - 1000..... | 1% |
| More than 1000 | 1% |
| Don't Know | 27% |
| Mean | 65 |
| Median | 30 |

Q.40 During the past year, about how many consumers sought help from you who were within one year of Medicare eligibility (either due to age or disability)?

| | <u>Brokers</u> |
|--|----------------|
| Returning Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 366 |
| Up to 5 | 46% |
| 6-10..... | 18% |
| 11-20..... | 12% |
| 21-30..... | 5% |
| 31-50..... | 3% |
| 51-75..... | 1% |
| 76-100..... | 1% |
| 101-200..... | 0% |
| More than 200..... | 1% |
| Don't Know..... | 13% |
| Mean | 11 |
| Median | 3 |

Q.41 In general, do you target outreach to consumers who will transition to Medicare eligibility in the coming year?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Returning Assister Program/Brokers | 637 | 366 |
| Yes..... | 27% | 40% |
| No | 73% | 60% |

Q.42 Thinking about your Program's clients who were transitioning to Medicare in the last year, about how many were enrolled in Marketplace plans?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Returning Assister Programs/Brokers | 637 | 366 |
| All/Most (Net) | 28% | 30% |
| All/nearly all | 11% | 16% |
| Most..... | 17% | 14% |
| Some but less than half..... | 26% | 31% |
| Few or none..... | 45% | 39% |

Q.43 When your Program helped consumers enrolled in Marketplace plans transitioning to Medicare in the coming year, how well did they understand the implications of remaining covered by a Marketplace plan once they became Medicare eligible?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Returning Assister Programs/Brokers | 637 | 366 |
| In general, these consumers understood the implications very well | 18% | 32% |
| In general, these consumers understood the implications pretty well but had some questions | 40% | 27% |
| In general, these consumers didn't understand the implications very well | 42% | 41% |

Q.44 Do you sell Medicare Advantage plans?

| | <u>Brokers</u> |
|---------------|----------------|
| Brokers | 100% |
| Yes..... | 60% |
| No | 40% |

Q.45 With respect to the most popular Medicare Advantage plan that you sell, on average, about how much is the first year commission (assuming enrollment for a full calendar year)?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sell Medicare Advantage Plans..... | 100% |
| Up to \$200 | 10% |
| More than \$200, up to \$300 | 9% |
| More than \$300, up to \$400 | 24% |
| More than \$400, up to \$500 | 19% |
| More than \$500, up to \$1,000 | 6% |
| More than \$1,000..... | 2% |
| Don't Know..... | 30% |
| Mean | 619 |
| Median | 400 |

Q.46 With respect to the most popular Medicare Advantage plan that you sell, on average, about how much is the first renewal year commission (assuming enrollment for a full calendar year)?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sell Medicare Advantage Plans..... | 100% |
| Up to \$100 | 10% |
| More than \$100, up to \$150 | 3% |
| More than \$150, up to \$200 | 21% |
| More than \$200, up to \$250 | 21% |
| More than \$250, up to \$300 | 4% |
| More than \$300..... | 5% |
| Don't Know..... | 36% |
| Mean | 380 |
| Median | 200 |

Q.47 Do you sell Part D prescription drug plans?

| | <u>Brokers</u> |
|---------------|----------------|
| Brokers | 100% |
| Yes..... | 61% |
| No | 39% |

Q.48 With respect to the most popular Part D prescription drug plan that you sell, on average, about how much is the first year commission (assuming enrollment for a full calendar year)?

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sell Part D Prescription Drug Plans..... | 100% |
| Up to \$20 | 8% |
| More than \$20, up to \$30..... | 8% |
| More than \$30, up to \$40..... | 8% |
| More than \$40, up to \$50..... | 11% |
| More than \$50, up to \$60..... | 14% |
| More than \$60, up to \$100 | 11% |
| More than \$100..... | 3% |
| Don't Know..... | 38% |
| Mean | 57 |
| Median | 50 |

Q.49 With respect to the most popular Part D prescription drug plan that you sell, on average, about how much is the first renewal year commission (assuming enrollment for a full calendar year)?

Brokers

| | |
|--|------|
| Brokers Who Sell Part D Prescription Drug Plans..... | 100% |
| Up to \$10 | 7% |
| More than \$10, up to \$20..... | 7% |
| More than \$20, up to \$25..... | 8% |
| More than \$25, up to \$30..... | 13% |
| More than \$30, up to \$50..... | 14% |
| More than \$50..... | 4% |
| Don't Know..... | 46% |
| Mean | 32 |
| Median | 28 |

Q.50 Do you sell Medicare supplemental (Medigap) plans?

Brokers

| | |
|---------------|------|
| Brokers | 100% |
| Yes..... | 75% |
| No | 25% |

Q.51 With respect to the most popular Medicare supplemental (Medigap) plan that you sell, on average, about how much is the first year commission (assuming enrollment for a full calendar year)?

Brokers

| | |
|--------------------------------------|------|
| Brokers Who Sell Medigap Plans | 100% |
| Up to \$100 | 6% |
| More than \$100, up to \$150 | 6% |
| More than \$150, up to \$200 | 11% |
| More than \$200, up to \$250 | 15% |
| More than \$250, up to \$300 | 8% |
| More than \$300..... | 12% |
| Don't Know..... | 41% |
| Mean | 339 |
| Median | 225 |

Q.52 With respect to the most popular Medicare supplemental (Medigap) plan that you sell, on average, about how much is the first renewal year commission (assuming enrollment for a full calendar year)?

| | <u>Brokers</u> |
|--------------------------------------|----------------|
| Brokers Who Sell Medigap Plans | 100% |
| Up to \$100 | 15% |
| More than \$100, up to \$150 | 10% |
| More than \$150, up to \$200 | 10% |
| More than \$200, up to \$250 | 9% |
| More than \$250, up to \$300 | 4% |
| More than \$300..... | 5% |
| Don't Know..... | 48% |
| Mean | 228 |
| Median | 178 |

Q.53 Among your clients who considered or purchased private non-group health plans, about how many needed help understanding basic insurance terms and concepts, such as "deductible" or "in-network service"?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| All/Most (Net) | 61% | 67% |
| All or nearly all | 25% | 26% |
| Most..... | 37% | 41% |
| Some, but less than half | 25% | 22% |
| Few or none..... | 6% | 9% |
| Don't Know | 8% | 2% |

Q.54 Among your clients who considered or purchased QHPs, how often did people have health plan questions that weren't easily answered by information posted on the Marketplace site?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 398 |
| Almost Always/Often (Net) | 37% | 53% |
| Almost always..... | 11% | 24% |
| Often..... | 26% | 28% |
| Sometimes..... | 51% | 34% |
| Almost never..... | 12% | 13% |

Q.55 Between the second and third Open Enrollment periods, approximately how many individuals did your Assister Program help with Special Enrollment Periods (SEPs)?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Returning Assister Programs Who Provided Assistance Between Second and Third Open Enrollment Periods | 617 |
| Up to 50 | 46% |
| 51 - 100..... | 12% |
| Over 100 (Net) | 19% |
| 101 - 500 | 12% |
| 501 - 1,000 | 4% |
| More than 1,000 | 4% |
| Don't Know | 22% |
| Mean | 158 |
| Median | 25 |

Q.55 Between the second and third Open Enrollment periods, approximately how many individuals did you help with Special Enrollment Periods (SEPs)?

| | <u>Brokers</u> |
|--|----------------|
| Returning Brokers Who Provided Assistance Between Second and Third Open Enrollment Periods | 371 |
| Up to 10 | 44% |
| 11-50..... | 38% |
| 51-100..... | 6% |
| Over 100 (Net) | 4% |
| 101-200 | 2% |
| More than 200 | 2% |
| Don't Know..... | 8% |
| Mean | 27 |
| Median | 30 |

Q.56 Between the second and third Open Enrollment periods, approximately how many individuals did your Assister Program help report mid-year changes in income/family status/eligibility?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Returning Assister Programs Who Provided Assistance Between Second and Third Open Enrollment Periods | 617 |
| Up to 50 | 53% |
| 51 - 100..... | 9% |
| Over 100 (Net) | 13% |
| 101 - 500 | 10% |
| 501 - 1,000 | 2% |
| More than 1,000 | 1% |
| Don't Know | 24% |
| Mean | 102 |
| Median | 25 |

Q.56 Between the second and third Open Enrollment periods, approximately how many individuals did you help report mid-year changes in income/family status/eligibility?

| | <u>Brokers</u> |
|---|----------------|
| Returning Brokers Who Sold Individual Health Insurance Policies In The Marketplace Who Provided Assistance Between First and Second Enrollment Periods..... | 355 |
| Up to 10 | 59% |
| 11-50..... | 23% |
| 51-100..... | 3% |
| Over 100 (Net) | 1% |
| 101-200 | 1% |
| More than 200 | 0% |
| Don't Know..... | 14% |
| Mean | 16 |
| Median | 5 |

Q.57 If clients re-contact your Assister Program/you with post-enrollment questions or problems, will you try to provide direct assistance to help resolve the issues?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--------------------------------|--------------------------|----------------|
| Assister Programs/Brokers..... | 688 | 418 |
| Yes..... | 89% | 94% |
| No | 6% | 2% |
| Don't Know | 5% | 4% |

Q.58 Between the second and third Open Enrollment periods, approximately how many individuals did your Assister Program help with post-enrollment questions or problems?

| | <u>Assister Programs</u> |
|---|---------------------------------|
| Returning Assister Programs Who Provided Assistance Between Second and Third Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems..... | 565 |
| Up to 50 | 44% |
| 51 - 100..... | 13% |
| Over 100 (Net) | 26% |
| 101 - 500 | 17% |
| 501 - 1,000 | 6% |
| More than 1,000 | 4% |
| Don't Know | 17% |
| Mean..... | 187 |
| Median | 25 |

Q.58 Between the second and third Open Enrollment periods, approximately how many individuals did you help with post-enrollment questions or problems?

| | <u>Brokers</u> |
|--|-----------------------|
| Returning Brokers Who Provided Assistance Between Second and Third Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems | 350 |
| Up to 10 | 31% |
| 11-50..... | 43% |
| 51-100..... | 12% |
| Over 100 (Net) | 6% |
| 101-200 | 3% |
| More than 200 | 3% |
| Don't Know..... | 7% |
| Mean..... | 37 |
| Median | 30 |

Q.59 Since your Assister Program/you began offering Marketplace assistance, what kinds of post-enrollment questions or problems have consumers brought to you?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Returning Assister Programs/Brokers Who Provided Assistance Between Second and Third Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems | 565 | 350 |
| Didn't receive insurance card | 72% | 80% |
| Didn't receive premium invoice from insurance company | 60% | 79% |
| Coverage was terminated..... | 59% | 73% |
| Help understanding how to use health insurance | 58% | 61% |
| Provider not in network..... | 55% | 60% |
| Missed/late premium payment..... | 54% | 53% |
| Unable to afford deductible, other cost sharing for covered services | 53% | 50% |
| Consumer feels they picked wrong plan and wants to change | 50% | 48% |
| Prescription drug not covered..... | 38% | 47% |
| Claim denied or otherwise paid inappropriately | 29% | 35% |
| Other health care benefit or service not covered | 25% | 33% |
| Other | 9% | 11% |
| We haven't seen any post-enrollment problems or questions so far | 3% | 1% |

Q.60 How often could your Assister Program/you help consumers successfully resolve post-enrollment questions and problems?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Returning Assister Programs/Brokers Who Provided Assistance Between Second and Third Open Enrollment Periods/Assisted With Post-Enrollment Questions or Problems | 565 | 350 |
| Most of the time | 70% | 77% |
| Some of the time | 25% | 19% |
| Not very often | 5% | 4% |

Q.61 For post-enrollment questions or problems your Assister Program/you cannot help with, where do you refer consumers for assistance?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Provide Assistance For Post-Enrollment Questions or Problems | 609 | 394 |
| Marketplace call center..... | 77% | 64% |
| Back to their health plan | 59% | 59% |
| State Insurance Department..... | 21% | 11% |
| Centers for Medicare and Medicaid Services (CMS) | 20% | 9% |
| State Consumer Assistance Program/Ombudsman Program | 19% | 3% |
| Another Assister Program in the state..... | 12% | 3% |
| Other | 11% | 9% |
| We don't refer them anywhere | 2% | 5% |
| Not sure | 1% | 2% |
| Not applicable..... | 3% | 6% |

Q.62_1A How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Stop paying commissions on all policies sold during Open Enrollment

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 17% |
| All..... | 4% |
| Most..... | 13% |
| Some, less than half | 33% |
| None | 51% |

Q.62_1B How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Stop paying commissions on certain policies (e.g. Gold plans) sold during Open Enrollment

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 14% |
| All..... | 4% |
| Most..... | 11% |
| Some, less than half | 30% |
| None | 56% |

Q.62_1C How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Continue paying commissions on all policies sold during Open Enrollment, but lower amount than insurer paid last year

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 29% |
| All..... | 11% |
| Most..... | 18% |
| Some, less than half | 36% |
| None | 35% |

Q.62_1D How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Continue paying commissions on all policies sold during Open Enrollment, but lower amount for certain policies (e.g. Gold plans) than insurer paid last year

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 14% |
| All..... | 5% |
| Most..... | 10% |
| Some, less than half | 30% |
| None | 56% |

Q.62_1E How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Stop paying commissions on all policies sold during a Special Enrollment Period (SEP)

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 33% |
| All..... | 16% |
| Most..... | 18% |
| Some, less than half | 26% |
| None | 40% |

Q.62_1F How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Stop paying commissions on certain policies (e.g. Gold plans) sold during a Special Enrollment Period (SEP)

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 22% |
| All..... | 9% |
| Most..... | 14% |
| Some, less than half | 23% |
| None | 55% |

Q.62_1G How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Continue paying commissions on all policies sold during a Special Enrollment Period (SEP), but lower amount than insurer paid last year

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 15% |
| All..... | 5% |
| Most..... | 10% |
| Some, less than half | 27% |
| None | 58% |

Q.62_1H How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold through the Marketplace in the following ways: Continue paying commissions on all policies sold during a Special Enrollment Period (SEP), but lower amount for certain policies (e.g. Gold plans) than insurer paid last year

| | <u>Brokers</u> |
|--|----------------|
| Brokers Who Sold Individual Health Insurance Policies In The Marketplace | 100% |
| All/Most (Net) | 11% |
| All..... | 3% |
| Most..... | 8% |
| Some, less than half | 26% |
| None | 64% |

Q.62_2A How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Stop paying commissions on all policies sold during Open Enrollment

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 11% |
| All..... | 2% |
| Most..... | 9% |
| Some, less than half | 30% |
| None | 59% |

Q.62_2B How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Stop paying commissions on certain policies (e.g. Gold plans) sold during Open Enrollment

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 12% |
| All..... | 2% |
| Most..... | 10% |
| Some, less than half | 29% |
| None | 60% |

Q.62_2C How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Continue paying commissions on all policies sold during Open Enrollment, but lower amount than insurer paid last year

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 22% |
| All..... | 7% |
| Most..... | 15% |
| Some, less than half | 35% |
| None | 43% |

Q.62_2D How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Continue paying commissions on all policies sold during Open Enrollment, but lower amount for certain policies (e.g. Gold plans) than insurer paid last year

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 14% |
| All..... | 4% |
| Most..... | 10% |
| Some, less than half | 31% |
| None | 54% |

Q.62_2E How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Stop paying commissions on all policies sold during a Special Enrollment Period (SEP)

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 27% |
| All..... | 10% |
| Most..... | 17% |
| Some, less than half | 27% |
| None | 46% |

Q.62_2F How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Stop paying commissions on certain policies (e.g. Gold plans) sold during a Special Enrollment Period (SEP)

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 21% |
| All..... | 7% |
| Most..... | 14% |
| Some, less than half | 25% |
| None | 54% |

Q.62_2G How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Continue paying commissions on all policies sold during a Special Enrollment Period (SEP), but lower amount than insurer paid last year

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net) | 15% |
| All..... | 5% |
| Most..... | 10% |
| Some, less than half | 30% |
| None | 55% |

Q.62_2H How many non-group market insurers that you do business with have told you they have changed or will soon change their commission structure for policies sold outside of the Marketplace in the following ways: Continue paying commissions on all policies sold during a Special Enrollment Period (SEP), but lower amount for certain policies (e.g. Gold plans) than insurer paid last year

| | <u>Brokers</u> |
|---|----------------|
| Brokers Who Sold Individual Health Insurance Policies Outside The Marketplace | 100% |
| All/Most (Net)..... | 12% |
| All..... | 4% |
| Most..... | 8% |
| Some, less than half | 26% |
| None | 62% |

Q.63 How many FTE paid staff and volunteers work for your Assister Program?

| | <u>Assister Programs</u> |
|-------------------------|--------------------------|
| Assister Programs | 688 |
| 5 or fewer..... | 77% |
| 6-10..... | 13% |
| 11-20..... | 5% |
| 21-50..... | 3% |
| 51-75..... | 0% |
| More than 75..... | 1% |
| Don't Know | 1% |
| Mean..... | 5.7 |
| Median | 2.5 |

Q.64 How many of the FTE assisters in your Assister Program are paid staff, rather than volunteers?

| | <u>Assister Programs</u> |
|-------------------------|--------------------------|
| Assister Programs | 688 |
| 5 or fewer..... | 78% |
| 6-10..... | 13% |
| 11-20..... | 5% |
| 21-50..... | 2% |
| 51-75..... | 0% |
| More than 75..... | 1% |
| Don't Know | 1% |
| Mean..... | 5.5 |
| Median | 2.5 |

Q.65 How does the number of paid staff and volunteers who worked for your Assister Program during the recent Open Enrollment compare to the number who worked during the previous Open Enrollment?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Returning Assister Programs..... | 637 |
| This Year Greater Than Last Year (Net) | 14% |
| The number of staff and volunteers this year is much greater than last year | 6% |
| The number of staff and volunteers this year is somewhat greater than last year..... | 8% |
| The number of staff and volunteers this year is about the same as last year | 59% |
| The number of staff and volunteers this year is somewhat less than last year | 16% |
| The number of staff and volunteers this year is much less than last year..... | 11% |
| This Year Less Than Last Year (Net) | 27% |

Q.66 About how many paid and volunteer staff who worked for your Assister Program during the recent Open Enrollment had also worked for your program during the previous Open Enrollment?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Returning Assister Programs..... | 637 |
| Mostly Continued (Net) | 78% |
| Almost all continued, few new staff and volunteers this year | 55% |
| Most continued, some did not | 23% |
| Some continued, most did not..... | 13% |
| Almost none continued, nearly all new staff and volunteers this year | 9% |
| Mostly Did Not Continue (Net)..... | 22% |

Q.67 About how many paid and volunteer staff this year also worked for your Assister Program during the first and second Open Enrollment?

| | <u>Assister Programs</u> |
|---|--------------------------|
| Returning Assister Programs Registered With the Marketplace During Both the First and Second Open Enrollment Periods | 601 |
| All/Most Worked For Program (Net)..... | 69% |
| Almost all worked for our Program during all three Open Enrollments, very few staff and volunteers have not been with us that long | 46% |
| Most worked for our Program during all three Open Enrollments, some did not..... | 23% |
| Some worked for our Program during all three Open Enrollments, most did not..... | 19% |
| Almost none have worked for our Program during all three Open Enrollments, nearly all have been with our Program for a shorter period | 12% |
| All/Most Didn't Work For Program (Net)..... | 31% |

Q.68 Approximately what is the budget for your Assister Program for the 12-month period starting (on or about) September 2015?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Up to \$50,000 | 27% |
| More than \$50,000, up to \$200,000 | 22% |
| More than \$200,000, up to \$500,000 | 7% |
| More than \$500,000, up to \$1,000,000 | 3% |
| More than \$1,000,000, up to \$2,000,000 | 1% |
| More than \$2,000,000 | 1% |
| Don't Know | 39% |
| Mean (in 1000s)..... | 179 |
| Median (in 1000s)..... | 125 |

Q.69A For that one-year time period, roughly what share of the total budget does funding source represent: Grants/other payments from Marketplace

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0%..... | 45% |
| At least 1% (Net) | 13% |
| 1-10% | 1% |
| 11-25% | 1% |
| 26-50% | 2% |
| More than 50% (Net) | 9% |
| 51-75% | 1% |
| 76-99% | 2% |
| 100%..... | 6% |
| Don't Know | 42% |
| Mean..... | 16.2 |

Q.69B For that one-year time period, roughly what share of the total budget does funding source represent: Grants/other payments from other federal agencies (e.g., HRSA)

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0%..... | 34% |
| At least 1% (Net) | 24% |
| 1-10% | 2% |
| 11-25% | 1% |
| 26-50% | 2% |
| More than 50% (Net) | 19% |
| 51-75% | 3% |
| 76-99% | 3% |
| 100%..... | 14% |
| Don't Know | 42% |
| Mean..... | 33.0 |

Q.69C For that one-year time period, roughly what share of the total budget does funding source represent: Grants/other payments from other state agencies

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0% | 49% |
| At least 1% (Net) | 10% |
| 1-10% | 1% |
| 11-25% | 2% |
| 26-50% | 2% |
| More than 50% (Net) | 6% |
| 51-75% | 1% |
| 76-99% | 1% |
| 100% | 3% |
| Don't Know | 42% |
| Mean | 11.0 |

Q.69D For that one-year time period, roughly what share of the total budget does funding source represent: Grants/other payments from private foundations

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0% | 49% |
| At least 1% (Net) | 9% |
| 1-10% | 2% |
| 11-25% | 2% |
| 26-50% | 2% |
| More than 50% (Net) | 4% |
| 51-75% | 1% |
| 76-99% | 0% |
| 100% | 2% |
| Don't Know | 42% |
| Mean | 7.9 |

Q.69E For that one-year time period, roughly what share of the total budget does funding source represent: Grants/other payments from outside private sector sources

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0% | 55% |
| At least 1% (Net) | 4% |
| 1-10% | 1% |
| 11-25% | 1% |
| 26-50% | 0% |
| More than 50% (Net) | 1% |
| 51-75% | 0% |
| 76-99% | 0% |
| 100% | 1% |
| Don't Know | 42% |
| Mean | 2.8 |

Q.69 For that one-year time period, roughly what share of the total budget does funding source represent: Funds re-programmed from sponsoring organization's own resources

| | <u>Assister Programs</u> |
|----------------------------------|--------------------------|
| Assister Programs | 688 |
| 0% | 35% |
| At least 1% (Net) | 24% |
| 1-10% | 2% |
| 11-25% | 3% |
| 26-50% | 4% |
| More than 50% (Net) | 15% |
| 51-75% | 0% |
| 76-99% | 1% |
| 100% | 14% |
| Don't Know | 42% |
| Mean | 29.1 |

Q.69 For that one-year time period, roughly what share of the total budget does funding source represent: Mean Summary

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Grants/other payments from Marketplace | 16.2 |
| Grants/other payments from other federal agencies (e.g., HRSA) | 33.0 |
| Grants/other payments from other state agencies | 11.0 |
| Grants/other payments from private foundations | 7.9 |
| Grants/other payments from other outside private sector sources | 2.8 |
| Funds re-programmed from sponsoring organization's own resources | 29.1 |

Q.70 How does your Assister Program's budget compare to last year's budget?

| | <u>Assister Programs</u> |
|---|--------------------------|
| Returning Assister Programs | 637 |
| This Year's Budget Greater (Net) | 14% |
| This year's budget is much greater than last year | 4% |
| This year's budget is somewhat greater than last year | 10% |
| This year's budget is about the same as last year | 59% |
| This year's budget is somewhat less than last year | 12% |
| This year's budget is much less than last year | 15% |
| This Year's Budget Less (Net) | 28% |

Q.71 How does your Assister Program's budget compare to your budget in year one of ACA implementation (roughly September 2014-September 2015)?

| | <u>Assister Programs</u> |
|--|--------------------------|
| Returning Assister Programs Registered With the Marketplace During Both the First and Second Open Enrollment Periods | 601 |
| This Year's Budget Greater (Net) | 17% |
| This year's budget is much greater than year one | 6% |
| This year's budget is somewhat greater than year one | 11% |
| This year's budget is about the same as year one | 49% |
| This year's budget is somewhat less than year one.... | 15% |
| This year's budget is much less than year one | 19% |
| This Year's Budget Less (Net)..... | 35% |

Q.72 How certain are you that funding to sustain your Assister Program will be available for next year?

| | <u>Assister Programs</u> |
|---|--------------------------|
| Assister Programs | 688 |
| Very certain funding will be available | 30% |
| Somewhat certain funding will be available..... | 35% |
| Not at all certain whether funding will be available..... | 32% |
| Not applicable because don't expect my Assister Program will continue next year | 3% |

Q.73 Are there any specific topics or issues that posed challenges for your Assister Program/you and for which you would like to receive additional training?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Tax related issues | 38% | 31% |
| Medicare-related issues | 37% | 16% |
| Immigration-related issues | 36% | 12% |
| Appeals | 30% | 20% |
| Low health insurance literacy | 29% | 10% |
| Exemptions | 26% | 13% |
| Qualified health plan features and how to distinguish differences between plan options | 26% | 9% |
| Medicaid and Children's Health Insurance Program (CHIP) eligibility | 24% | 30% |
| Assisting people with post-enrollment questions about their health plan | 23% | 13% |
| Resolving online identity-proofing problems, unrelated to citizenship | 23% | 17% |
| Resolving data match inconsistencies related to income..... | 21% | 23% |
| Resolving data match inconsistencies related to immigration/citizenship | 21% | 11% |
| Special enrollment periods | 19% | 17% |
| Availability of employer sponsored coverage | 18% | 16% |
| Renewing coverage and subsidies for a second year | 15% | 23% |
| Eligibility for premium tax credits and cost sharing reductions | 15% | 15% |
| Assisting people who need translation services | 11% | 8% |
| Using the online application system | 11% | 13% |
| Providing culturally competent assistance | 10% | 6% |
| Accessibility for people with disabilities | 7% | 6% |
| Privacy and security | 4% | 4% |
| Other | 5% | 8% |
| There are no additional topics or issues for which we would like to receive additional training | 15% | 26% |

Q.74A During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Shared Staff, including interpreters

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 16% |
| Numerous times on a regularly scheduled basis..... | 7% |
| Numerous times on an ad hoc basis | 9% |
| A few times | 24% |
| Never | 61% |

Q.74B During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Used shared appointment scheduler

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 15% |
| Numerous times on a regularly scheduled basis..... | 10% |
| Numerous times on an ad hoc basis | 6% |
| A few times | 12% |
| Never | 72% |

Q.74C During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Jointly planned enrollment events

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 24% |
| Numerous times on a regularly scheduled basis..... | 10% |
| Numerous times on an ad hoc basis | 14% |
| A few times | 29% |
| Never | 47% |

Q.74D During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Jointly planned outreach events

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 24% |
| Numerous times on a regularly scheduled basis..... | 10% |
| Numerous times on an ad hoc basis | 14% |
| A few times | 30% |
| Never | 46% |

Q.74E During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Sought help from (or provided help to) other programs with complex cases

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 22% |
| Numerous times on a regularly scheduled basis..... | 6% |
| Numerous times on an ad hoc basis | 16% |
| A few times | 42% |
| Never | 36% |

Q.74F During the Open Enrollment period that just ended, how often did your Assister Program coordinate with other Assister Programs: Sought help from (or provided help to) other programs in certain specialized topic areas

| | <u>Assister Programs</u> |
|--|--------------------------|
| Assister Programs | 688 |
| Numerous Times (Net) | 21% |
| Numerous times on a regularly scheduled basis..... | 6% |
| Numerous times on an ad hoc basis | 15% |
| A few times | 39% |
| Never | 40% |

Q.75 How important would you say any coordination with other Assister Programs was to the effectiveness of the activities undertaken by your Assister Program?

| | <u>Assister Programs</u> |
|---|--------------------------|
| Assister Programs | 688 |
| Important (Net) | 66% |
| Very important | 37% |
| Somewhat important..... | 29% |
| Not very important | 11% |
| Not at all important | 4% |
| Not Important (Net) | 15% |
| Not applicable, our Program did not coordinate with other Assister Programs | 19% |

Q.76 During the Open Enrollment period that just ended, how often did your Assister Program/you coordinate with health insurance agents and brokers/Marketplace Assister Programs?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers Who Sold Policies in the Marketplace | 688 | 398 |
| Numerous Times (Net) | 12% | 7% |
| Numerous times on a regularly scheduled basis..... | 4% | 1% |
| Numerous times on an ad hoc basis | 8% | 6% |
| A few times | 28% | 24% |
| Never | 60% | 69% |

Q.77 When you coordinated with health insurance brokers or agents/Marketplace Assister Programs to provide eligibility and enrollment assistance to individuals, how were client referrals handled?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs and Brokers Who Coordinated..... | 272 | 123 |
| They usually referred clients to us/me for follow up | 31% | 30% |
| We/I usually referred clients to them for follow up..... | 38% | 36% |
| We/I referred clients to them about as often as they referred clients to us/me | 30% | 34% |

Q.78 In general, how would you say the Open Enrollment went this year compared to last year?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|------------------------------|----------------|
| Returning Assister Programs/Brokers | 637 | 383 |
| Better (Net) | 65% | 55% |
| In general, Open Enrollment this year went much better compared to last year | 32% | 24% |
| In general, Open Enrollment this year went somewhat better compared to last year | 34% | 31% |
| In general, Open Enrollment this year went about as well compared to last year | 28% | 22% |
| In general, Open Enrollment this year went somewhat worse compared to last year | 5% | 13% |
| In general, Open Enrollment this year went much worse compared to last year | 1% | 9% |
| Worse (Net) | 6% | 22% |

Q.79 In general, on a scale of 1-10 (with 10 meaning "perfectly" and 1 meaning "not at all") how do you think the Affordable Care Act is working?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---------------------------------|------------------------------|----------------|
| Assister Programs | 688 | 418 |
| Top 3 Box (Net) | 29% | 14% |
| Top 2 Box (Net) | 9% | 5% |
| 10 - Perfectly..... | 1% | 2% |
| 9..... | 8% | 3% |
| 8..... | 20% | 9% |
| 7..... | 29% | 10% |
| 6..... | 17% | 10% |
| 5..... | 12% | 14% |
| 4..... | 6% | 10% |
| 3..... | 4% | 15% |
| 2..... | 2% | 17% |
| 1 - Not at all | 1% | 11% |
| Bottom 2 Box (Net) | 3% | 28% |
| Bottom 3 Box (Net) | 7% | 43% |
| Mean | 6.5 | 4.5 |

Q.80 What are the top 3 changes you would suggest to make the ACA work better - Ranked FIRST

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Lower deductibles, other health plan cost sharing | 23% | 6% |
| Expand Medicaid eligibility in states that have not yet done so | 16% | 5% |
| Increase amount of/eligibility for subsidies | 12% | 5% |
| Replace with single payer | 8% | 2% |
| Limit annual health plan premium increases | 8% | 11% |
| Improve accuracy/efficiency of Marketplace call center | 6% | 5% |
| Improve coordination between Marketplace and Medicaid .. | 4% | 2% |
| Provide more financial support for Assister Programs/Brokers | 4% | 20% |
| Require health plans to have broader provider networks | 3% | 7% |
| Simplify plan options | 3% | 1% |
| Simplify the application process | 3% | 5% |
| Make Marketplace website more consumer friendly | 2% | 3% |
| Repeal the law | 2% | 20% |
| Ease or eliminate data matching restrictions that result in temporary eligibility determinations | 1% | 2% |
| Provide more/better information to consumers | 1% | 1% |
| Other | 3% | 4% |

Q.80 What are the top 3 changes you would suggest to make the ACA work better - Ranked FIRST or SECOND

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Lower deductibles, other health plan cost sharing | 42% | 20% |
| Expand Medicaid eligibility in states that have not yet done so | 25% | 9% |
| Increase amount of/eligibility for subsidies | 22% | 10% |
| Limit annual health plan premium increases | 19% | 17% |
| Require health plans to have broader provider networks | 13% | 18% |
| Improve accuracy/efficiency of Marketplace call center | 12% | 14% |
| Improve coordination between Marketplace and Medicaid .. | 12% | 7% |
| Simplify plan options | 10% | 9% |
| Replace with single payer | 9% | 4% |
| Provide more financial support for Assister Programs/Brokers | 8% | 33% |
| Simplify the application process | 8% | 9% |
| Make Marketplace website more consumer friendly | 4% | 7% |
| Provide more/better information to consumers | 4% | 4% |
| Ease or eliminate data matching restrictions that result in temporary eligibility determinations | 3% | 6% |
| Repeal the law | 2% | 24% |
| Other | 4% | 6% |

Q.80 What are the top 3 changes you would suggest to make the ACA work better - Ranked FIRST or SECOND or THIRD

| | <u>Assister Programs</u> | <u>Brokers</u> |
|--|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Lower deductibles, other health plan cost sharing | 51% | 28% |
| Expand Medicaid eligibility in states that have not yet done so | 32% | 12% |
| Limit annual health plan premium increases | 30% | 26% |
| Increase amount of/eligibility for subsidies | 30% | 14% |
| Require health plans to have broader provider networks | 22% | 25% |
| Improve coordination between Marketplace and Medicaid .. | 20% | 14% |
| Provide more financial support for Assister Programs/Brokers | 17% | 47% |
| Improve accuracy/efficiency of Marketplace call center | 17% | 21% |
| Simplify plan options | 17% | 12% |
| Replace with single payer | 13% | 6% |
| Simplify the application process | 12% | 17% |
| Provide more/better information to consumers | 9% | 8% |
| Make Marketplace website more consumer friendly | 8% | 12% |
| Ease or eliminate data matching restrictions that result in temporary eligibility determinations | 6% | 10% |
| Repeal the law | 4% | 28% |
| Other | 5% | 12% |

Q.81 Would you be willing to be re-contacted for an interview?

| | <u>Assister Programs</u> | <u>Brokers</u> |
|---------------------------------|--------------------------|----------------|
| Assister Programs/Brokers | 688 | 418 |
| Yes | 55% | 68% |
| No | 45% | 32% |



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