

California's Previously Uninsured After The ACA's Third Open Enrollment Period

Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey

Chartpack

Figure 1

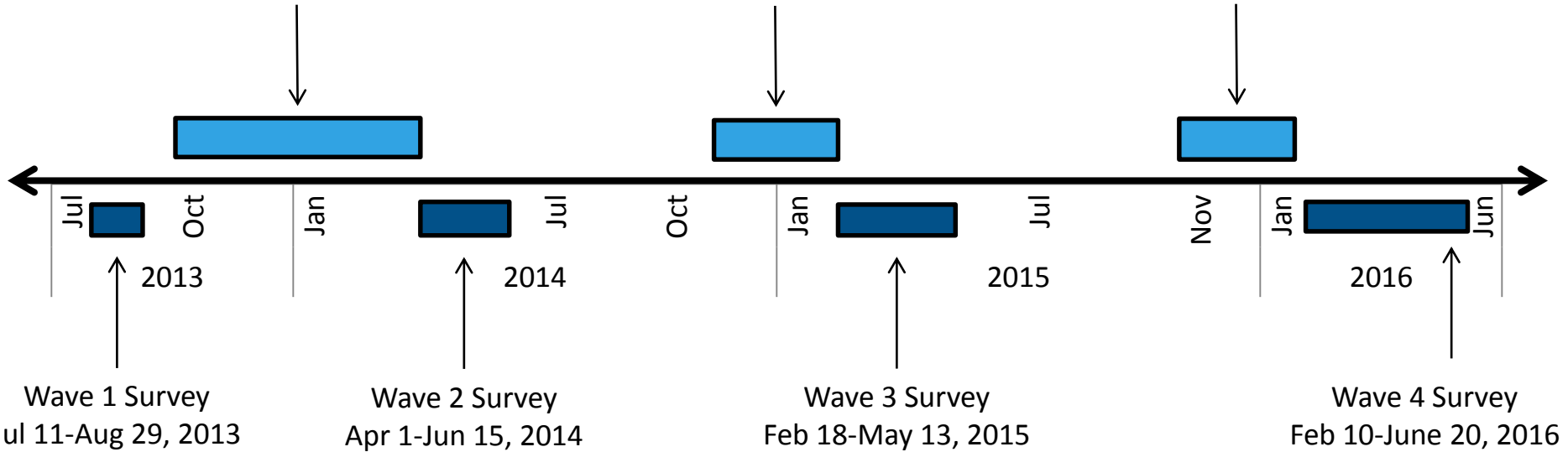
Kaiser Family Foundation California Longitudinal Panel Survey

HEALTH CARE LAW OPEN ENROLLMENT PERIODS

1st Open Enrollment Period
Oct 1, 2013-Mar 31, 2014

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

3rd Open Enrollment Period
Nov 1, 2015-Jan 31, 2016



CALIFORNIA LONGITUDINAL PANEL SURVEY

Figure 2

Coverage Among California's Previously Uninsured

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

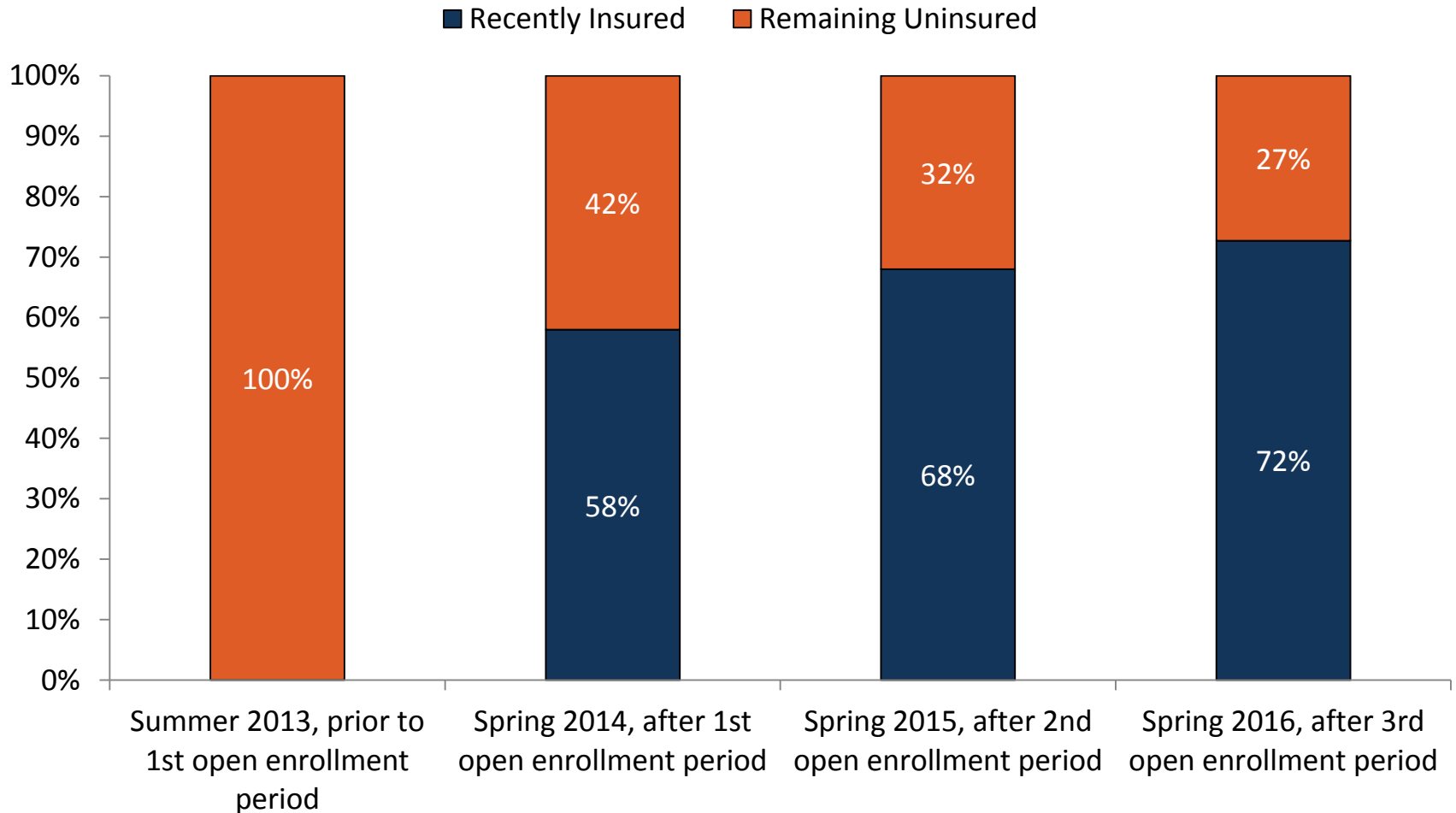
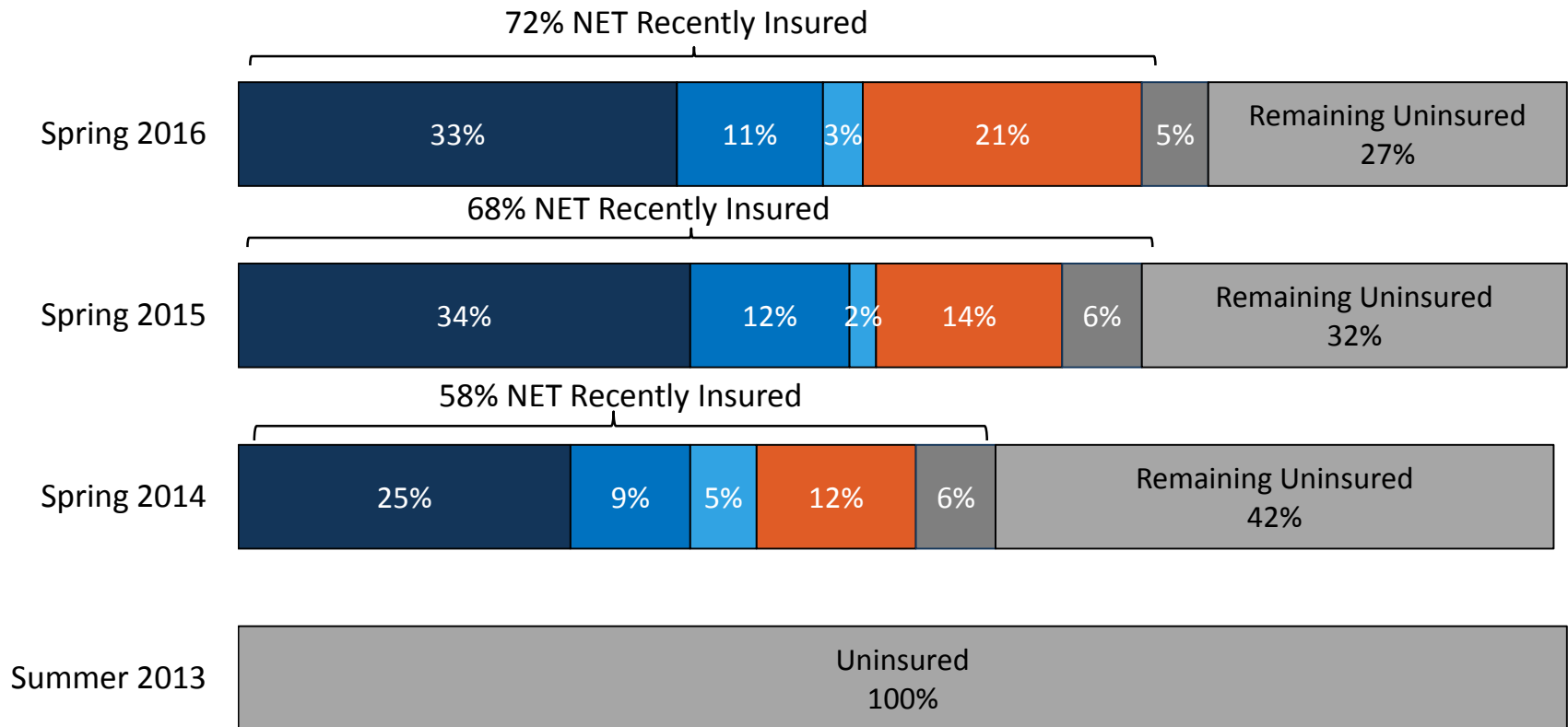


Figure 3

Medi-Cal Is Source of Coverage For Many Previously Uninsured Californians

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

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



NOTE: Don't know/Refused responses not shown.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

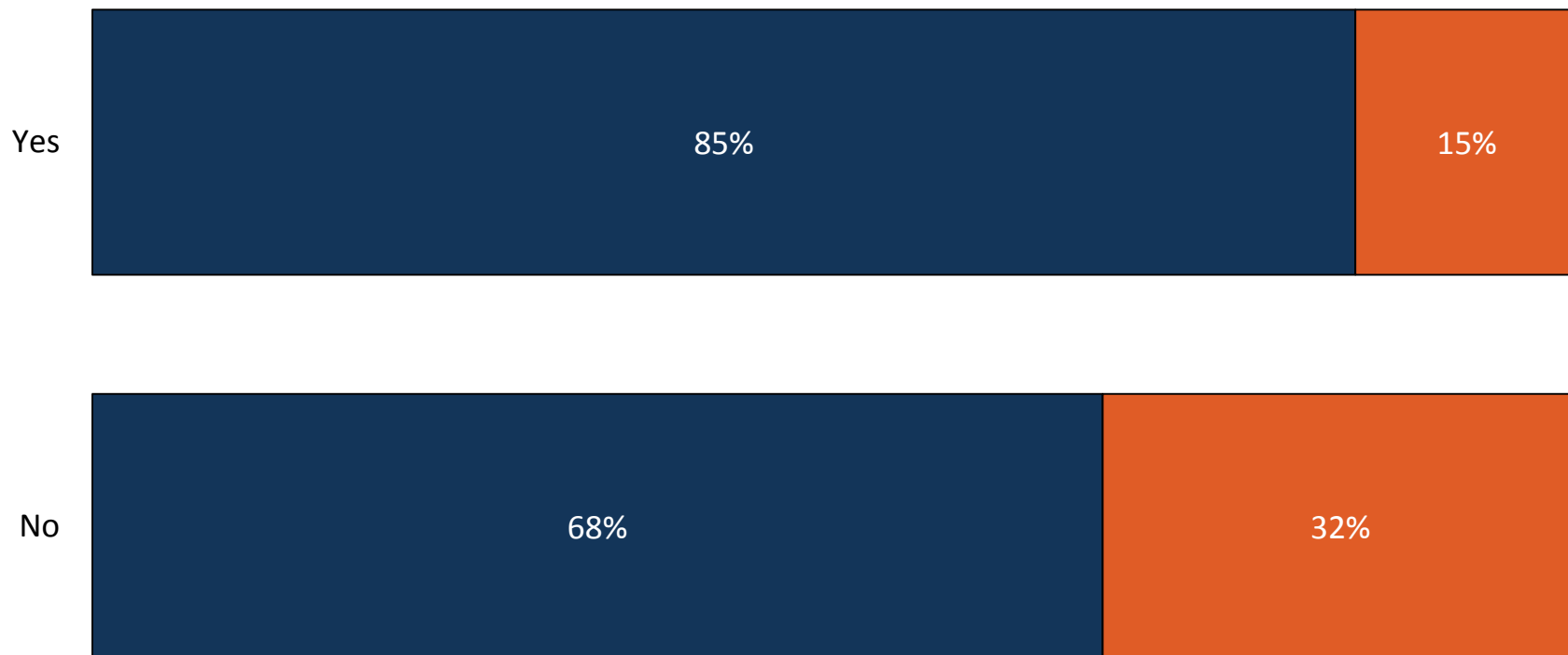
Figure 4

Over Eight In Ten Outreach Recipients In California Are Currently Insured

■ Recently Insured

■ Remaining Uninsured

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



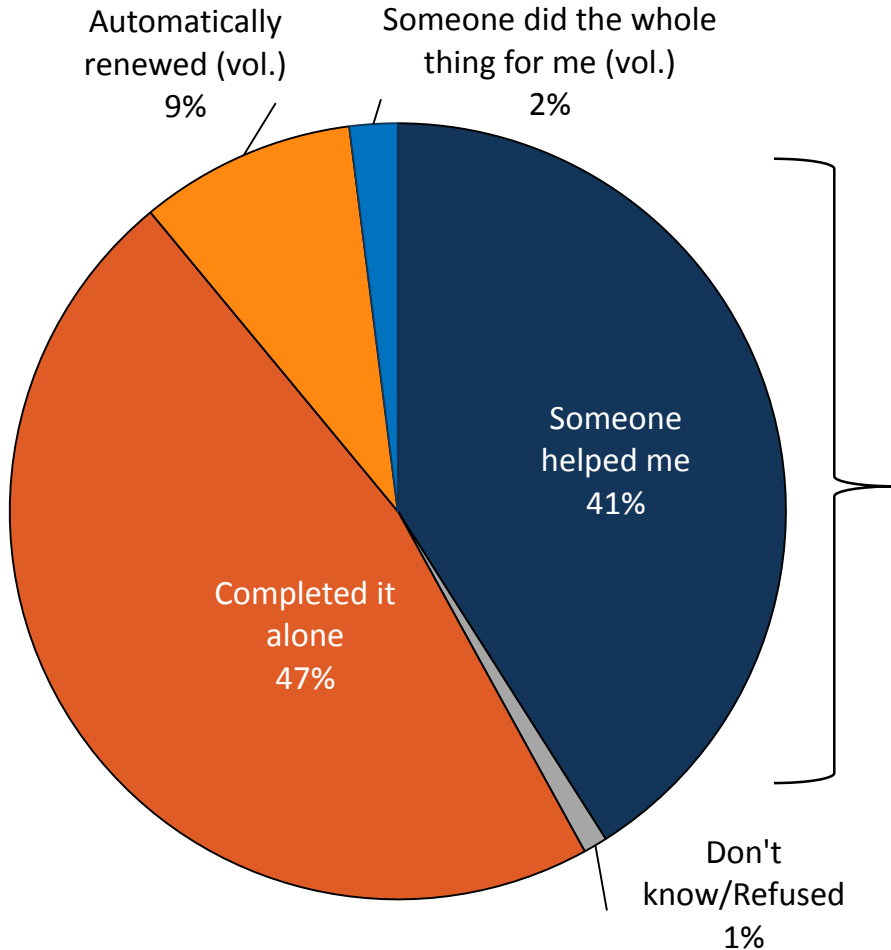
NOTE: Don't know/Refused responses not shown.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

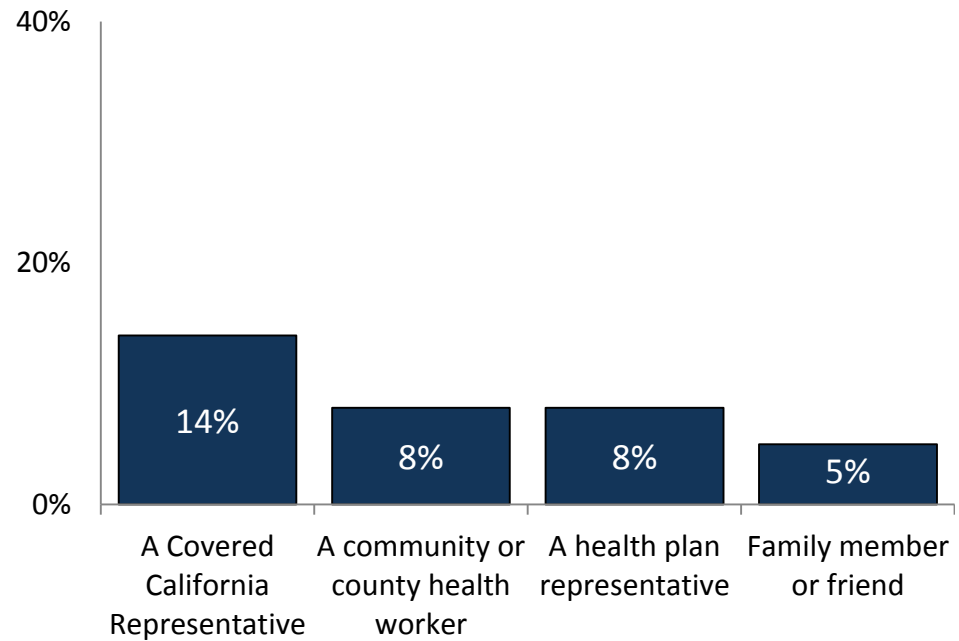
Figure 5

Large Share of Recently Insured Without Employer Sponsored Coverage had Help With Enrollment Process

OF RECENTLY INSURED WITHOUT EMPLOYER SPONSORED HEALTH INSURANCE: Did someone help you enroll in health insurance/renew your health plan or did you complete the enrollment/renewal process on your own?



Of those who had help enrolling/renewing or someone do the whole thing for them: Who was that person? (percentages based on total recently insured without ESI)



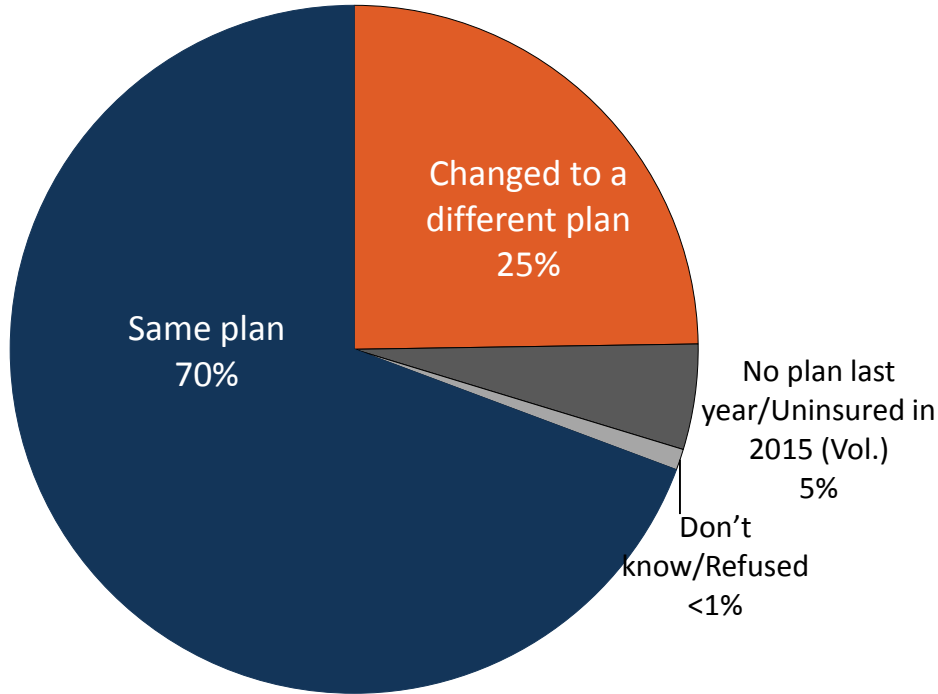
NOTE: Question wording abbreviated, see topline for complete question wording
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 6

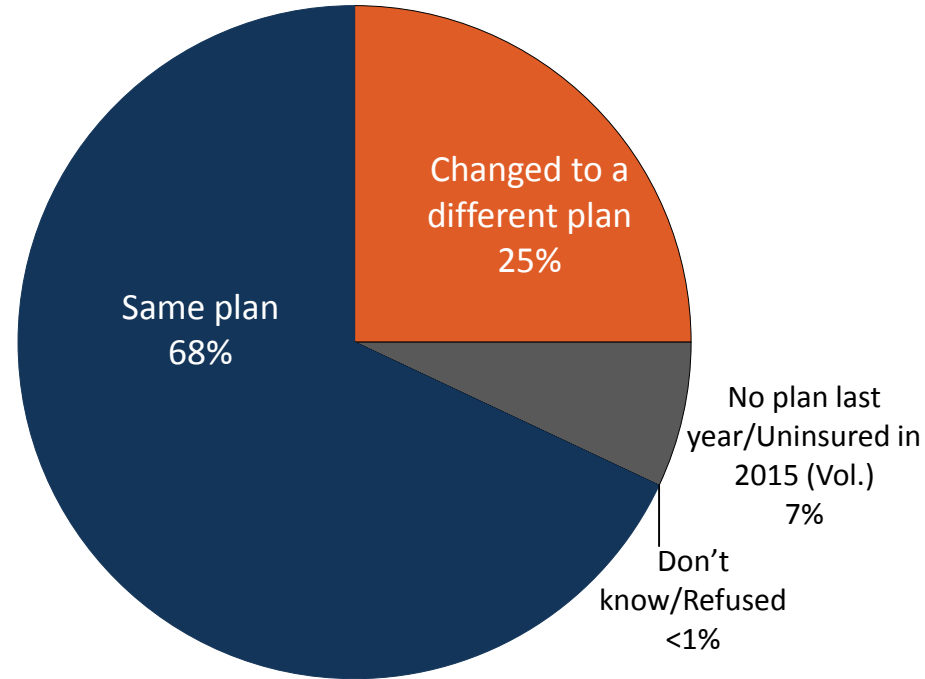
Most Recently Insured Keep Same Health Insurance Plan

Do you have the same health insurance plan you had last year in 2015, or did you change to a different plan?

AMONG CALIFORNIA RECENTLY INSURED:



AMONG RECENTLY INSURED WITH COVERED CALIFORNIA:



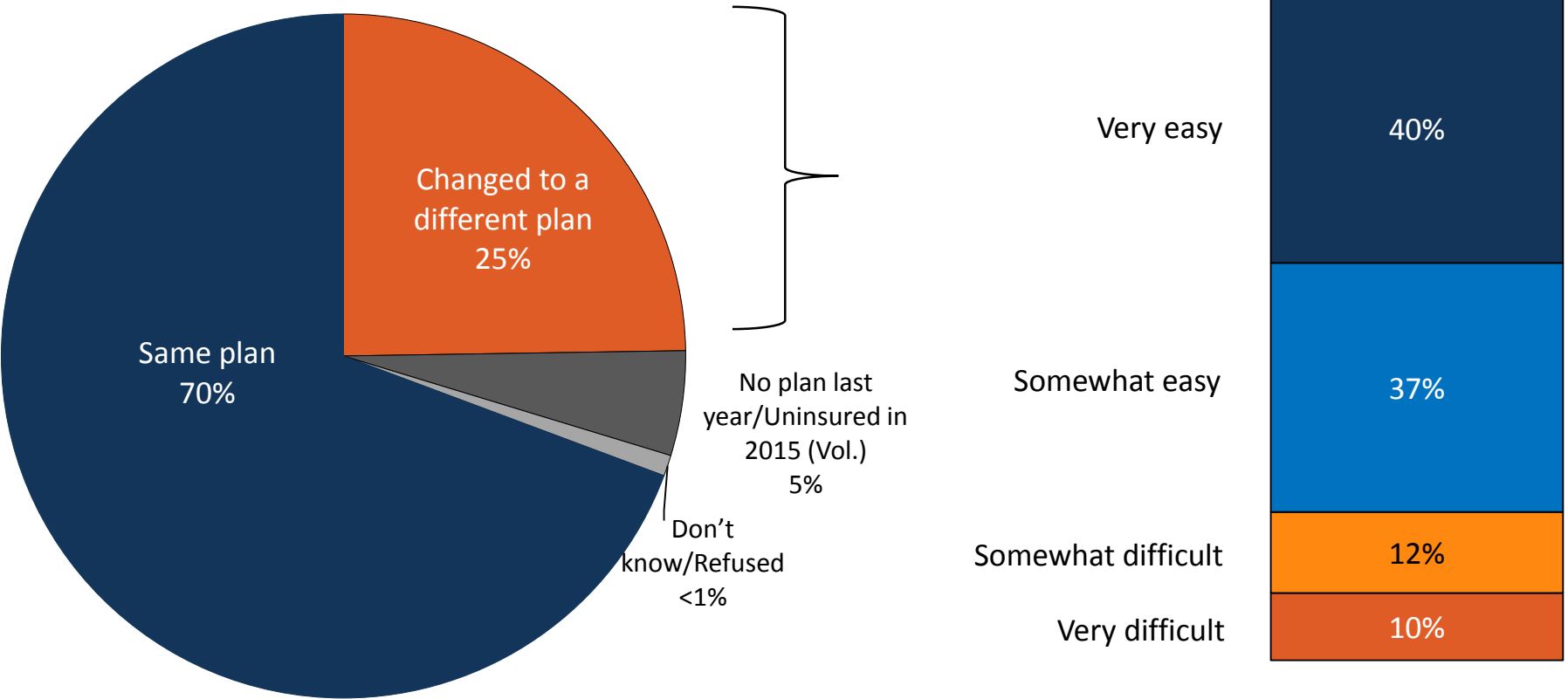
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 7

Of Those Who Changed Plans, Most Found Process To Be Easy

AMONG CALIFORNIA RECENTLY INSURED: Do you have the same health insurance plan you had last year in 2015, or did you change to a different plan?

Asked of the 25% who said they changed to a different plan: How easy or difficult was it for you to change to a different health insurance plan?

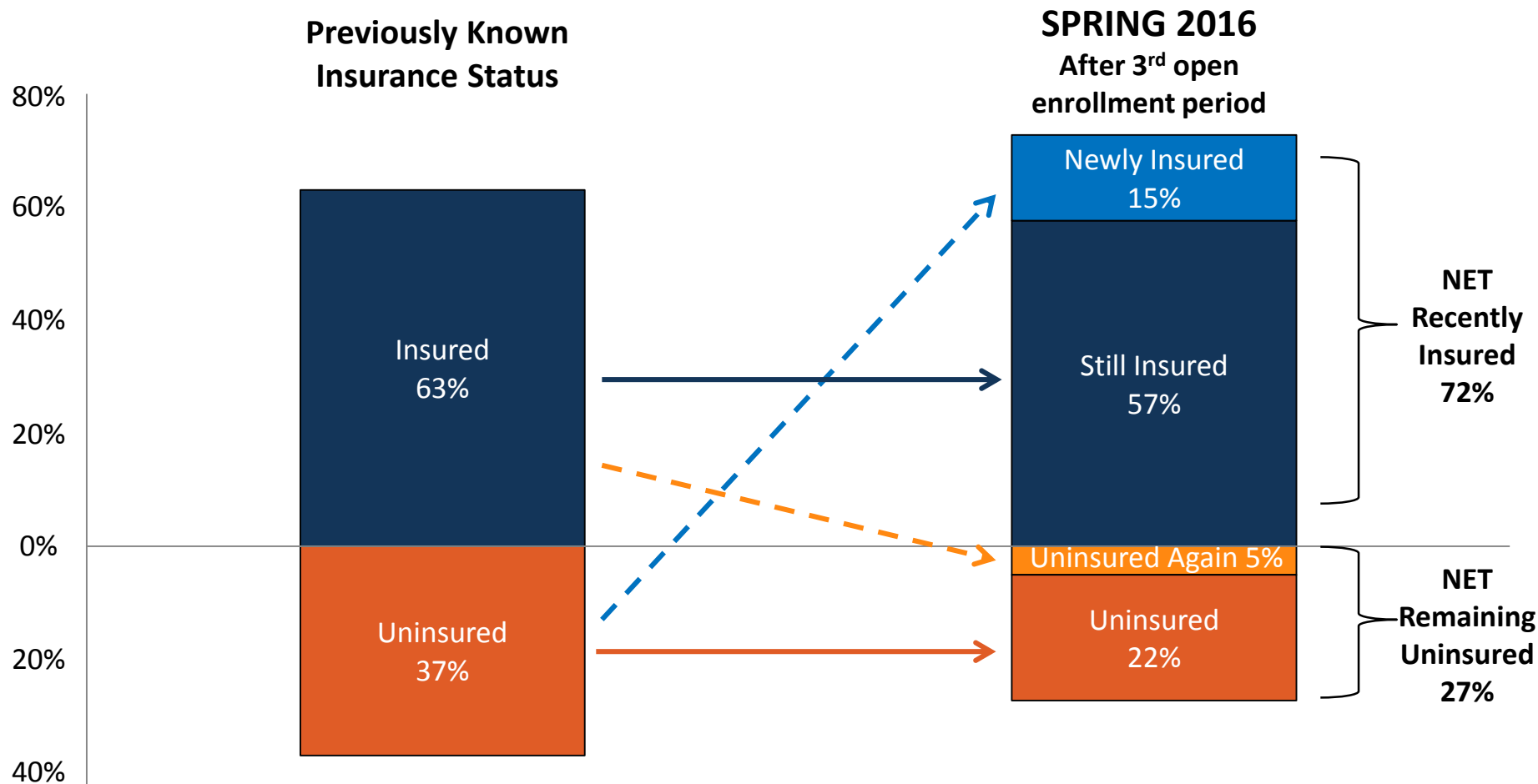


NOTE: Don't know/Refused responses not show for question regarding ease of changing plans.
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 8

Dynamics Of Health Insurance

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



Based on those who completed the survey in Spring 2016. Previously known insurance status is their reported insurance status in the most recent survey they completed (either Wave 1, Wave 2, or Wave 3).

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 9

Majority of Recently Insured Californians Have Stable Coverage

AMONG RESPONDENTS WHO COMPLETED ALL FOUR SURVEYS:

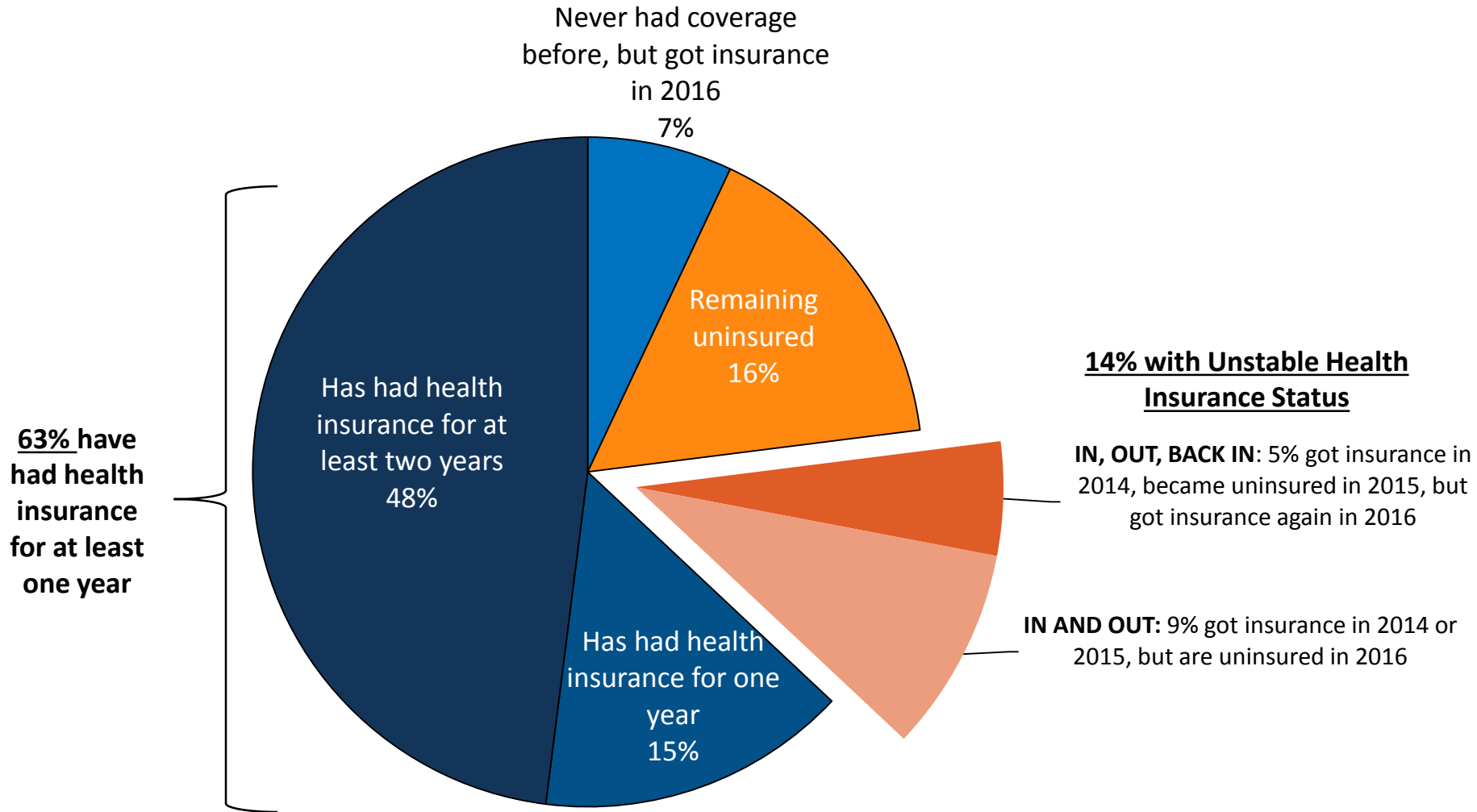
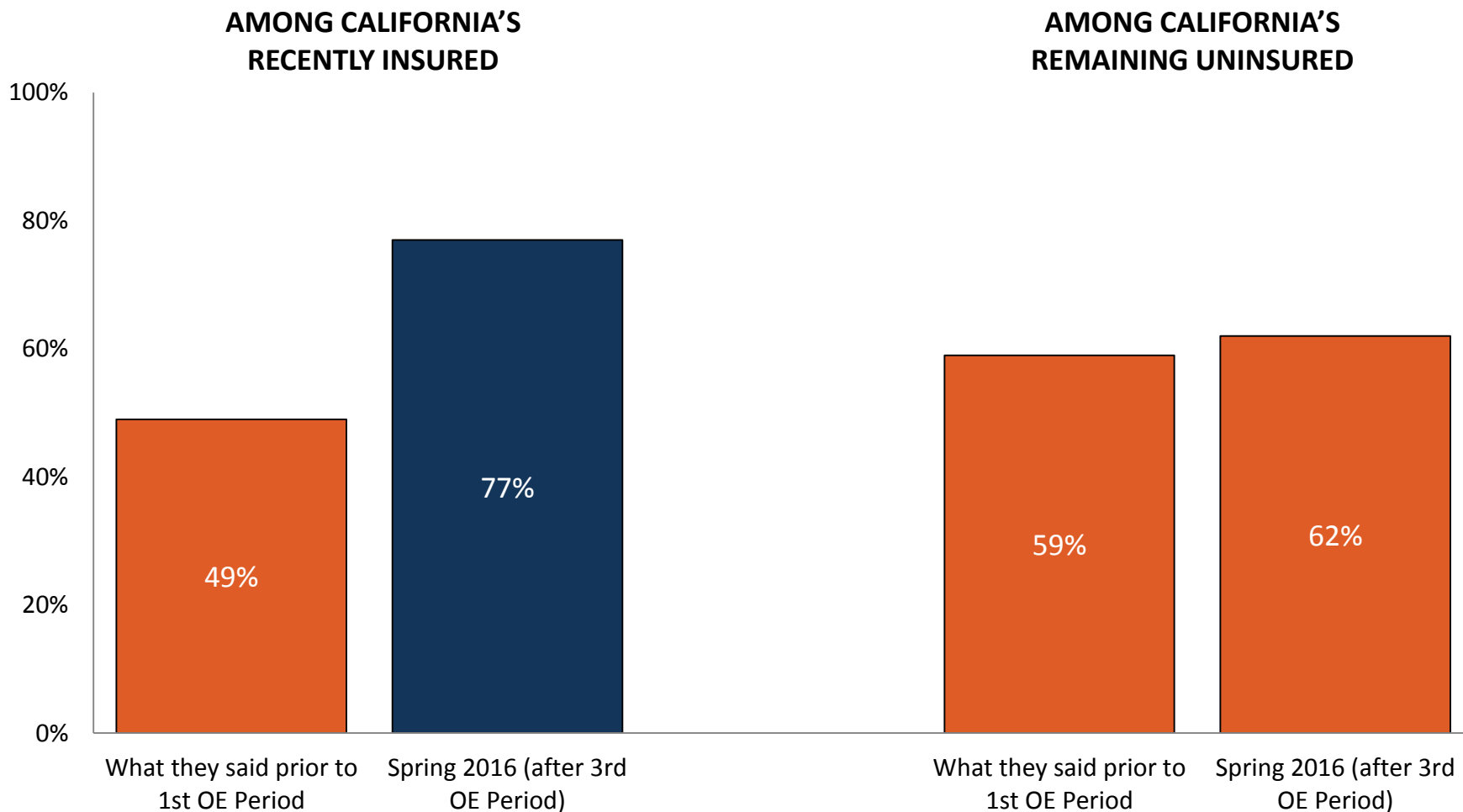


Figure 10

Recently Insured Are More Likely To Report Health Needs Met Now Than Before They Had Coverage

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



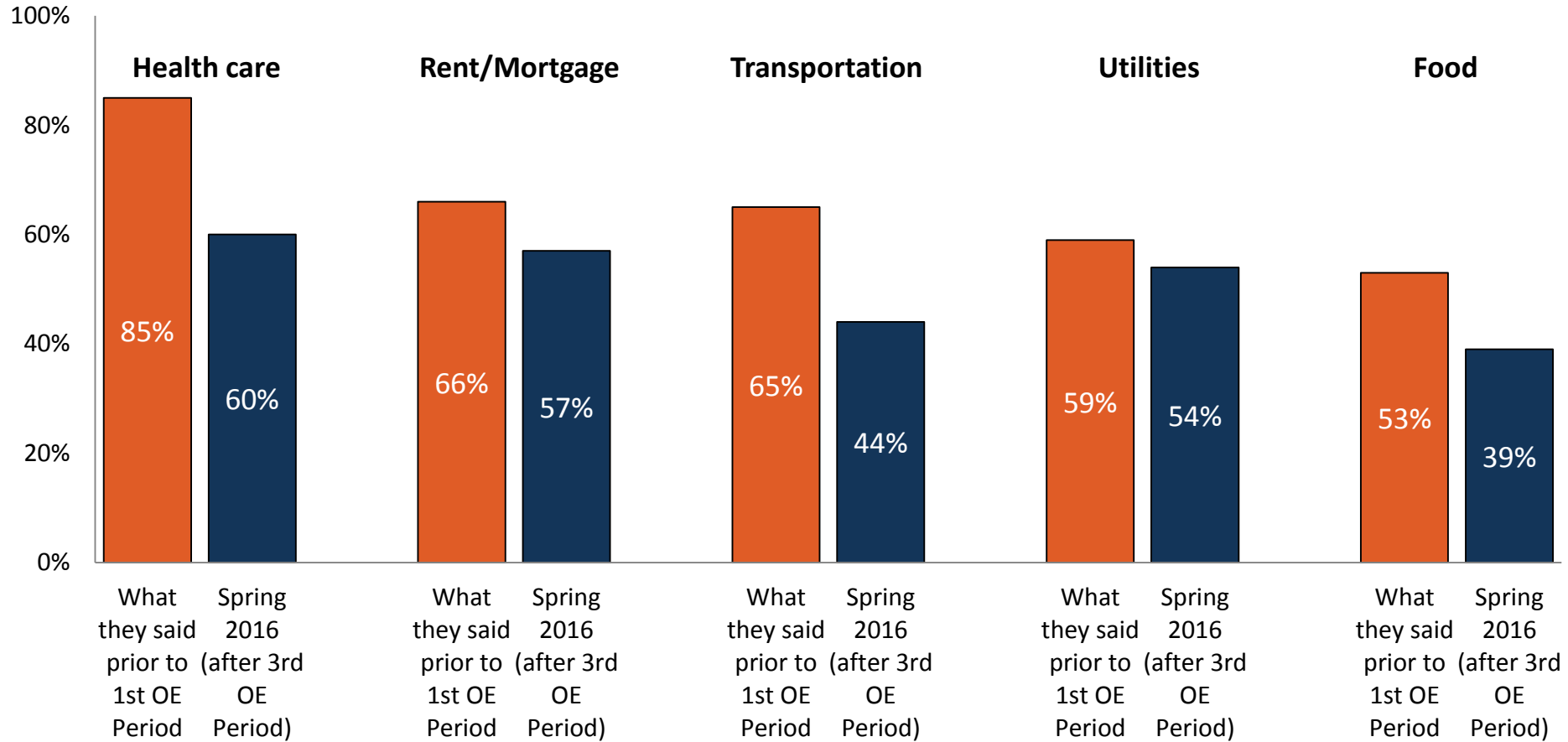
NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 11

Changes in Financial Concerns for Recently Insured

AMONG CALIFORNIA RECENTLY INSURED: Percent who say each of the following is very or somewhat difficult for them and their family to afford each of the following:



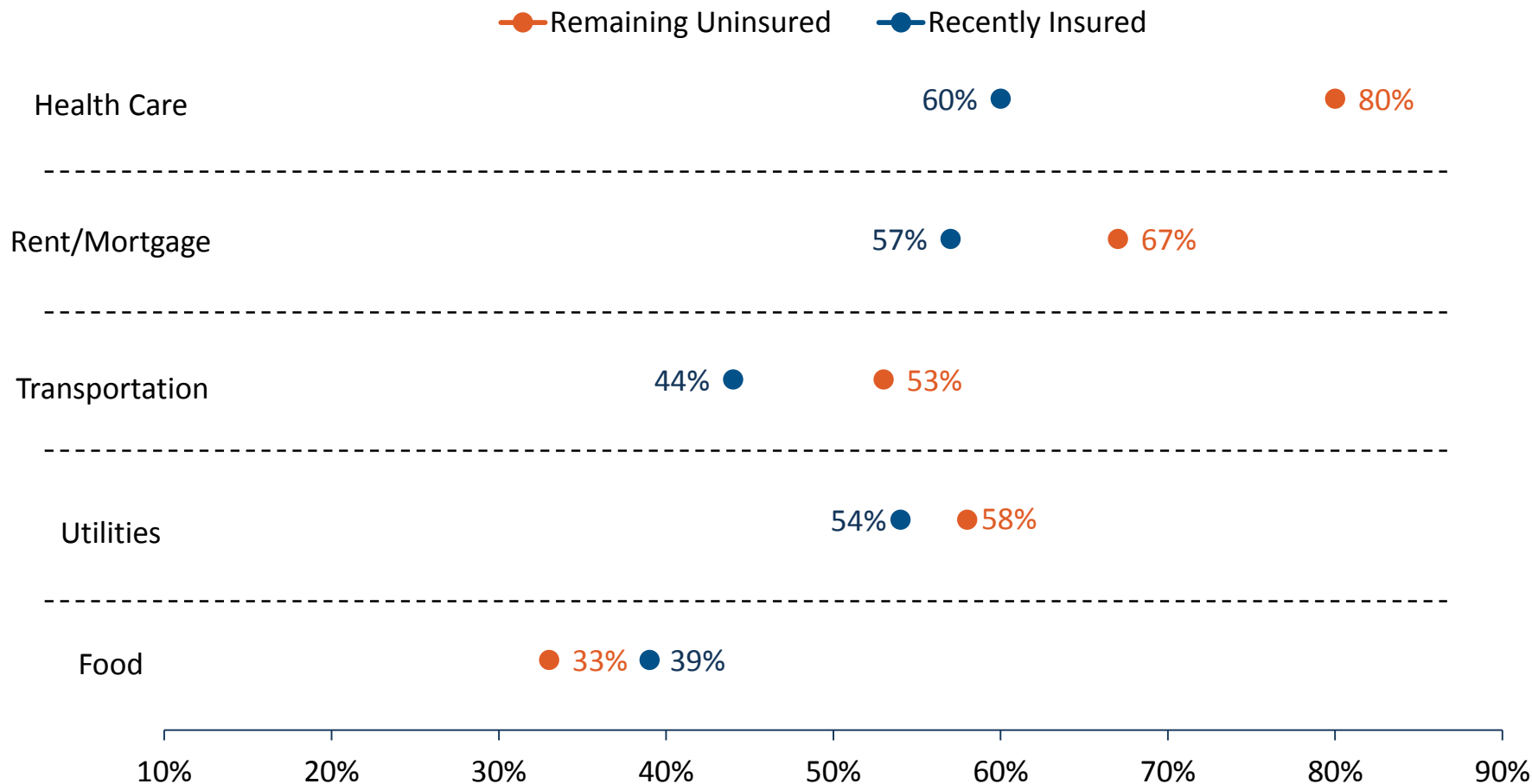
NOTE: Question wording abbreviated, see topline for complete question wording. Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 12

Top Financial Concerns for Recently Insured and Remaining Uninsured

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



Question wording abbreviated, see topline for complete question wording.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

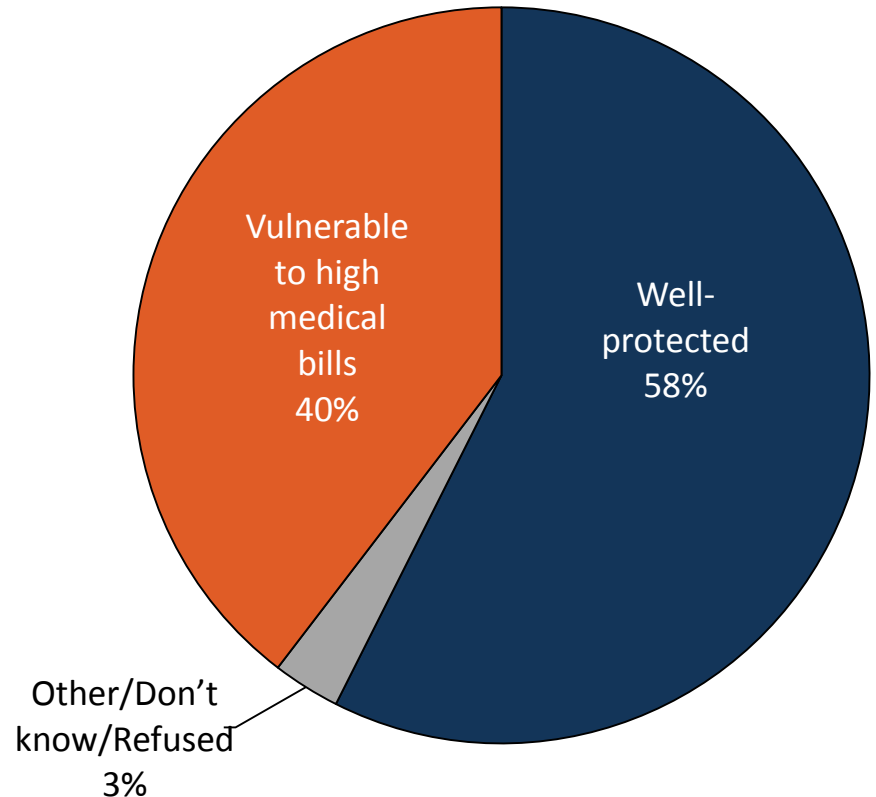
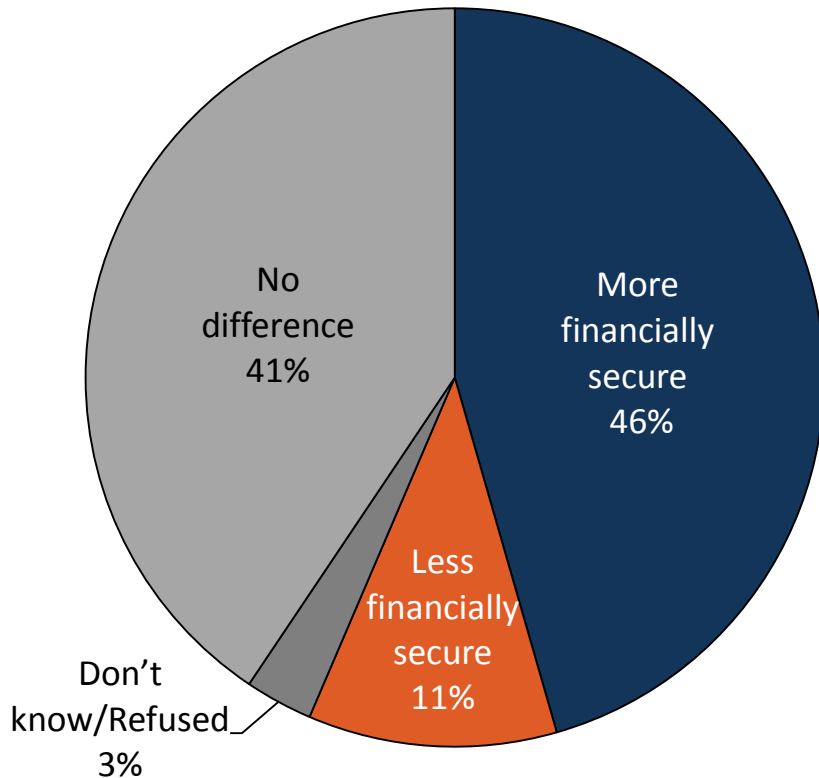
Figure 13

Large Shares Say Coverage Makes Them Feel More Financially Secure and They Feel Well-Protected By Plan

AMONG CALIFORNIA RECENTLY INSURED:

Does having health insurance make you feel more financially secure, less financially secure, or did it make no difference in how financially secure you feel?

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



NOTES: "Other/Don't know/ Refused" includes those who said "Just got my plan/ too soon to tell" (Vol.)
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 14

California Recently Insured Are Split on Whether They Feel More Financially Secure

AMONG CALIFORNIA RECENTLY INSURED: Does having health insurance make you feel more financially secure, less financially secure, or did it make no difference in how financially secure you feel?

■ More financially secure ■ No difference ■ Less financially secure



Coverage Type



NOTE: Don't know/Refused responses not shown.

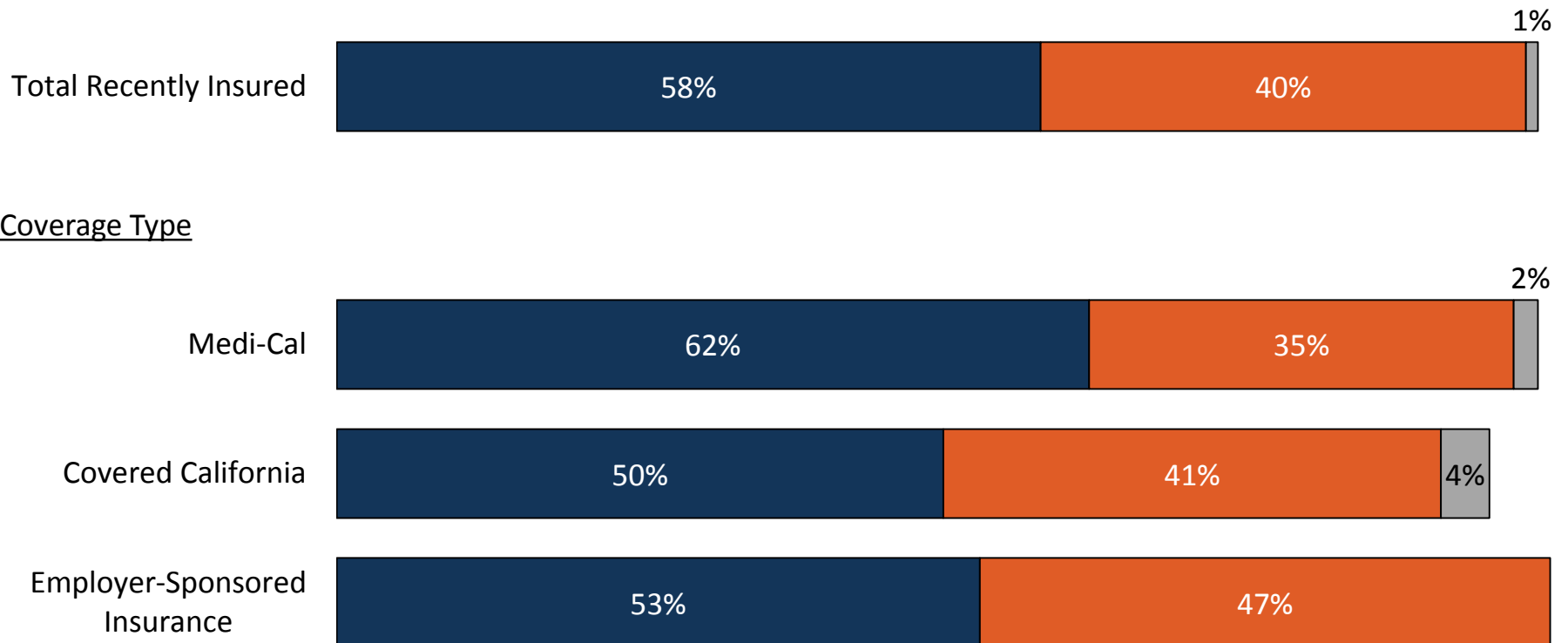
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 15

Most Say They Feel Well-Protected From High Medical Bills

AMONG CALIFORNIA RECENTLY INSURED: In general, do you feel well-protected by your health insurance plan, or do you feel vulnerable to high medical bills?

■ Well-protected ■ Vulnerable to high medical bills ■ Just got my plan/Too soon to tell (Vol.)



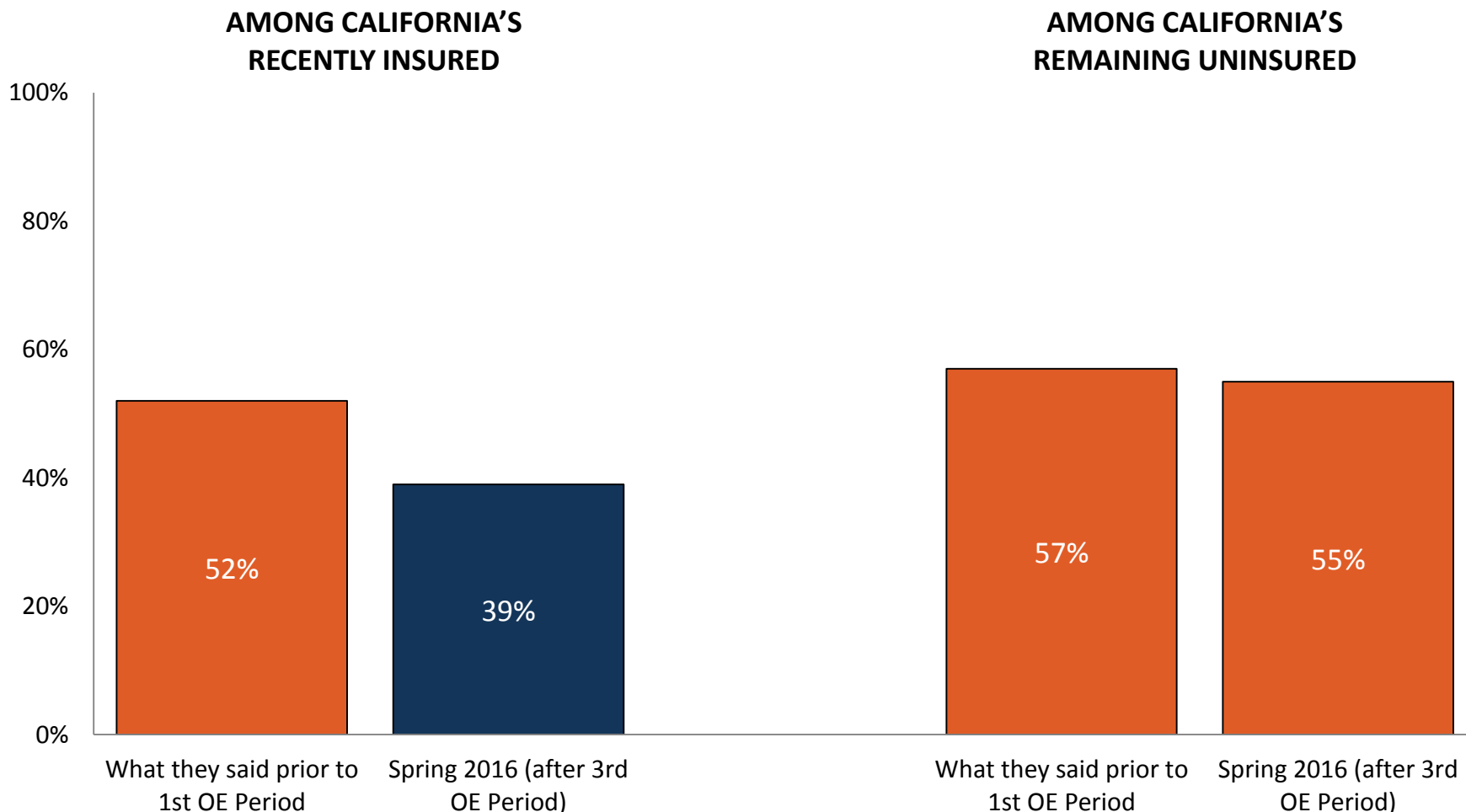
NOTE: Don't know/Refused responses not shown.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 16

Recently Insured Are Now Less Worried About Health-Related Costs Than Before They Had Coverage

Percent who say they are very worried about being able to pay medical bills for routine health care services:



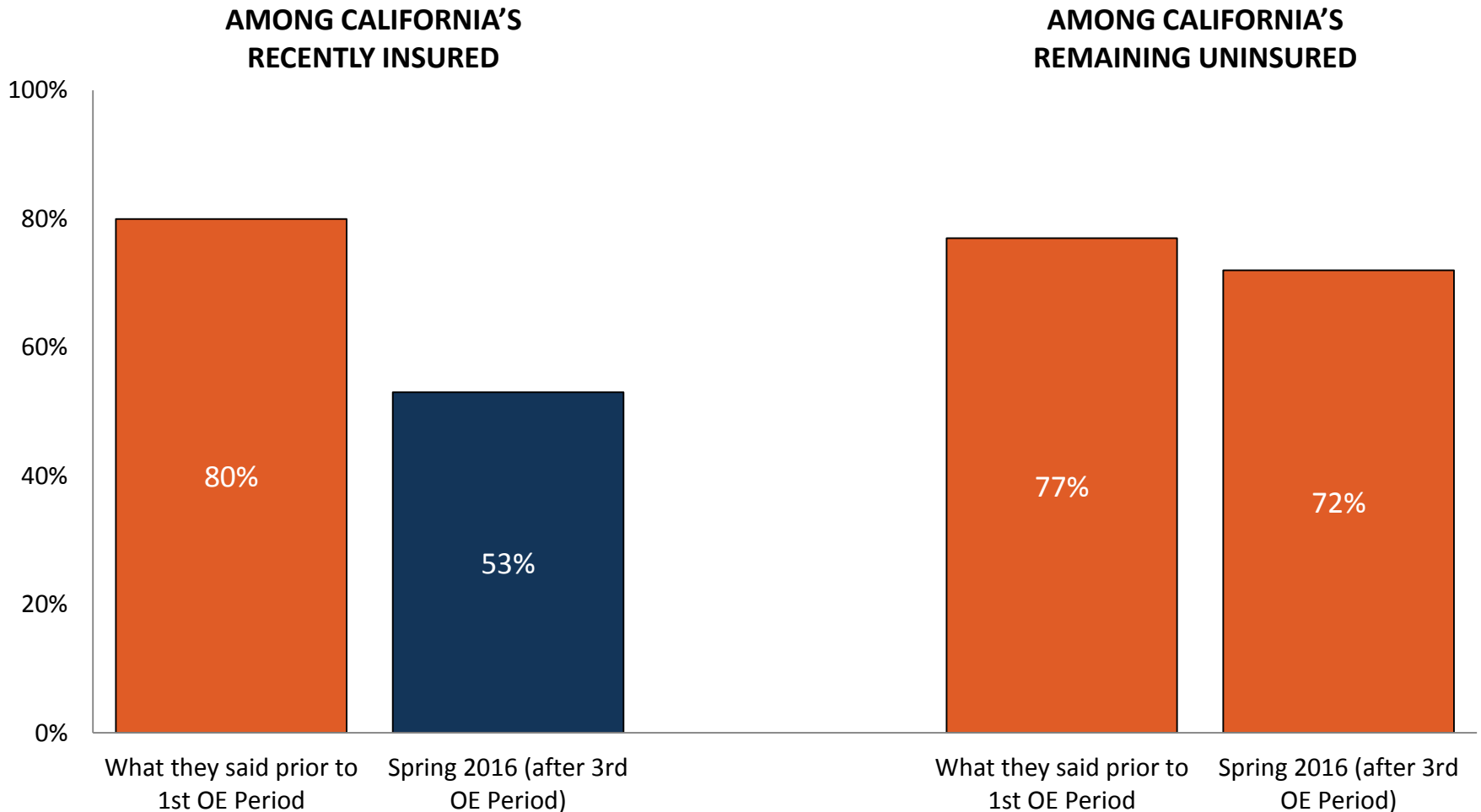
NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 17

While Cost Concerns About Serious Illness or Injury Remain, They Are Less Of A Concern for Recently Insured

Percent who say they are very worried about being able to pay medical bills in the event of a serious illness or accident:



NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

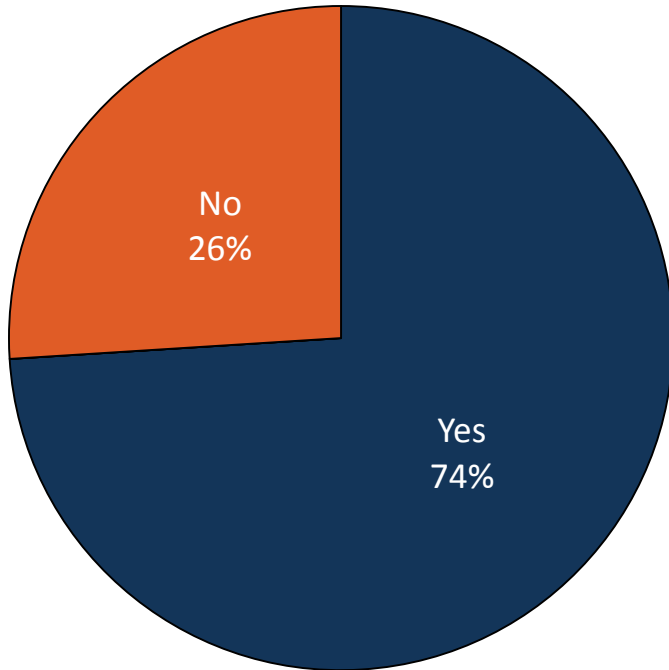
SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 18

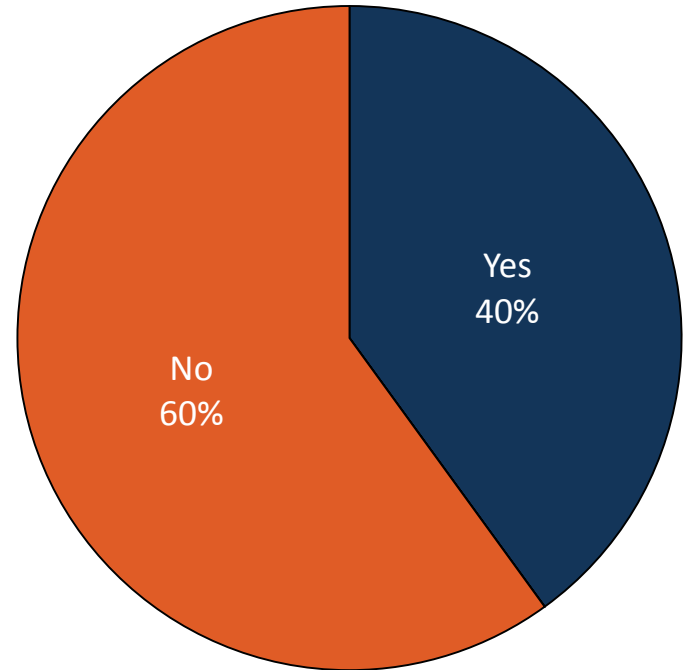
Larger Shares of Recently Insured Have Visited a Doctor or Health Clinic in the Past Year

In the past 12 months, have you visited a doctor or health clinic, or not?

AMONG CALIFORNIA RECENTLY INSURED



AMONG CALIFORNIA REMAINING UNINSURED

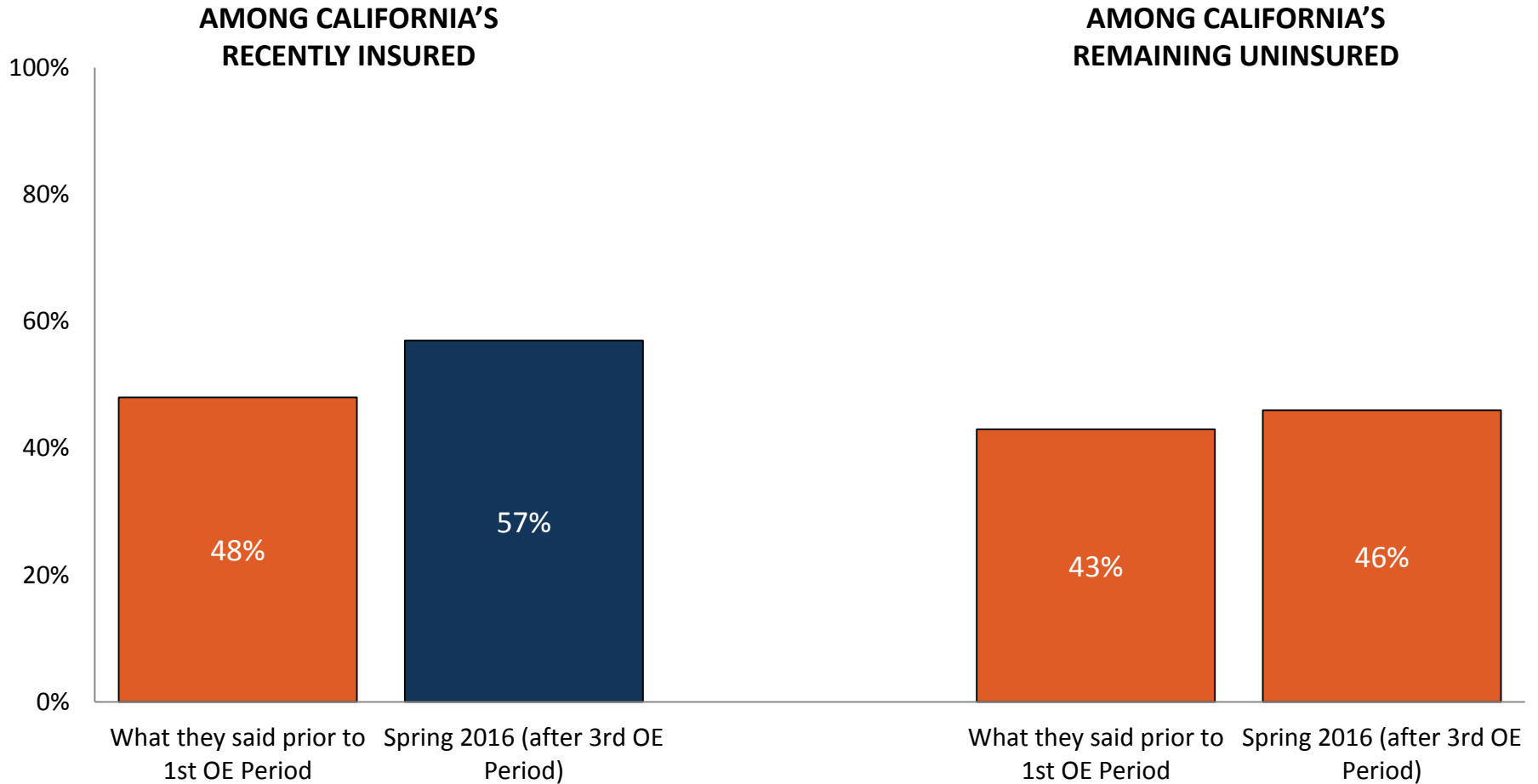


SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 19

Recently Insured Are More Likely To Report Usual Source Of Care Now Than Before They Had Coverage

Percent who say there is a place that they USUALLY go to when they are sick or need advice about their health outside of the hospital emergency room:



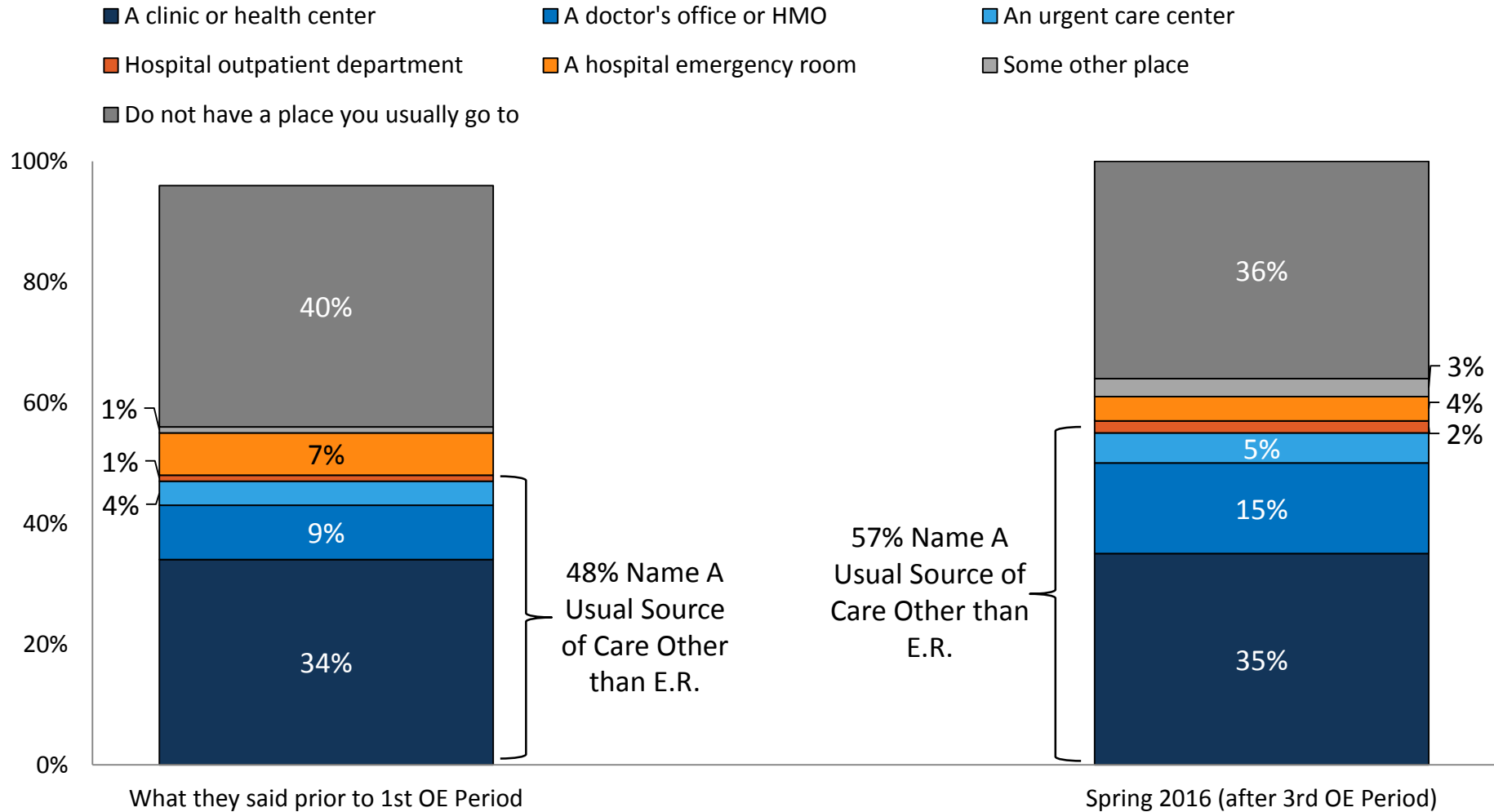
NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 20

More than Half of Recently Insured Have a Usual Source of Care

AMONG CALIFORNIA RECENTLY INSURED: Percent who say there is a place that they usually go to when they are sick or need advice about their health:



NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

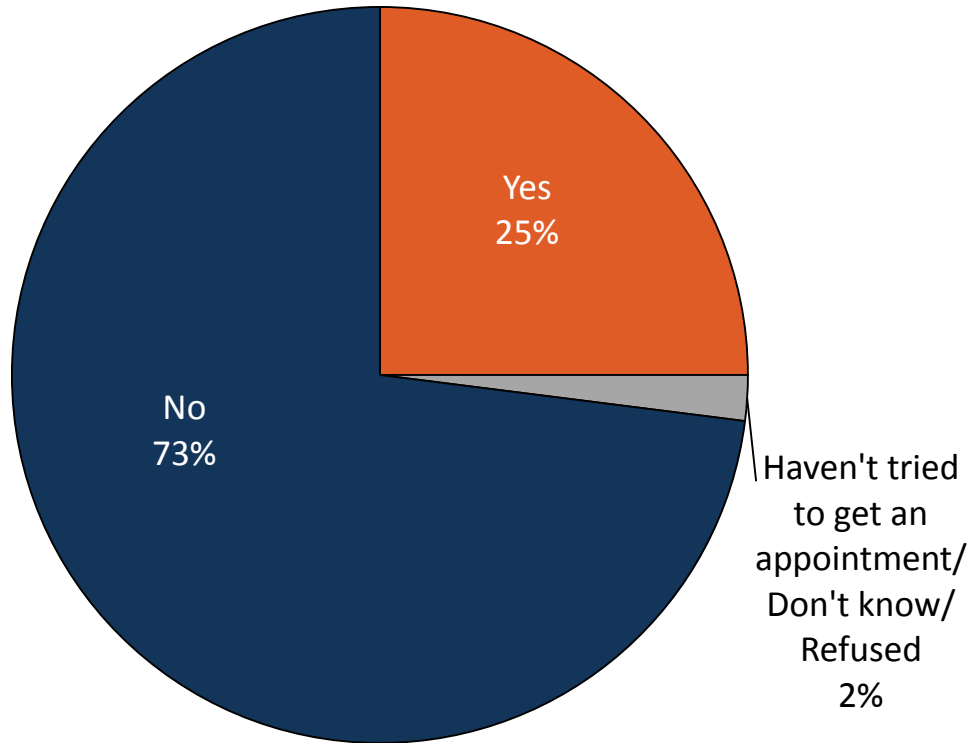
SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 21

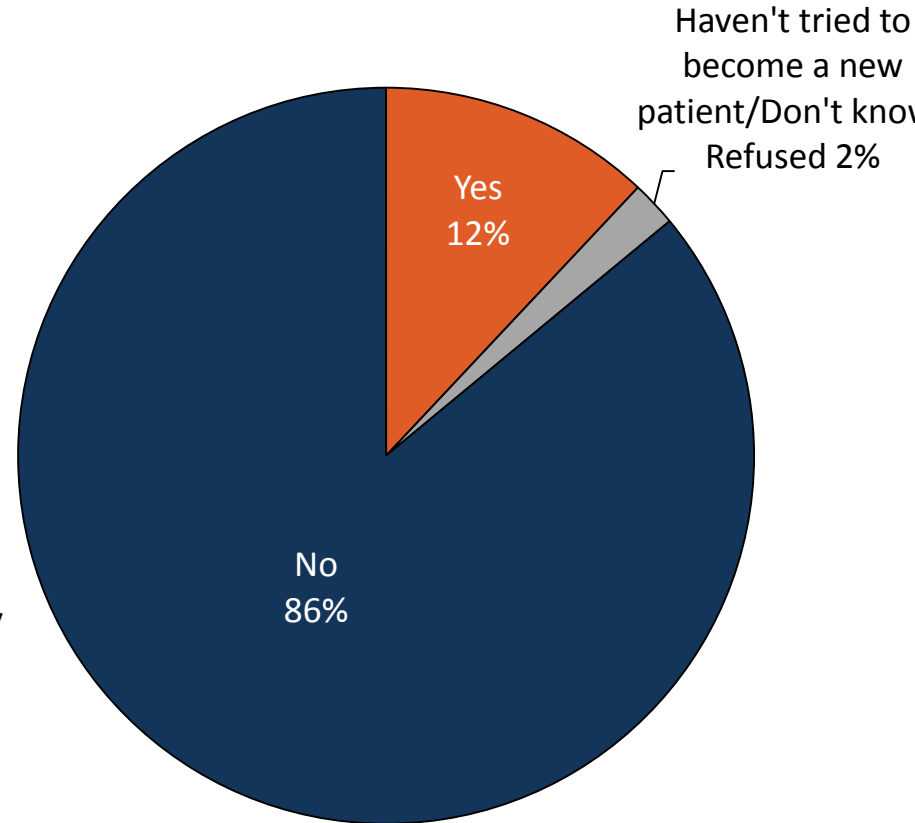
Some Recently Insured Have Problems Accessing Medical Care

AMONG CALIFORNIA RECENTLY INSURED:

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



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

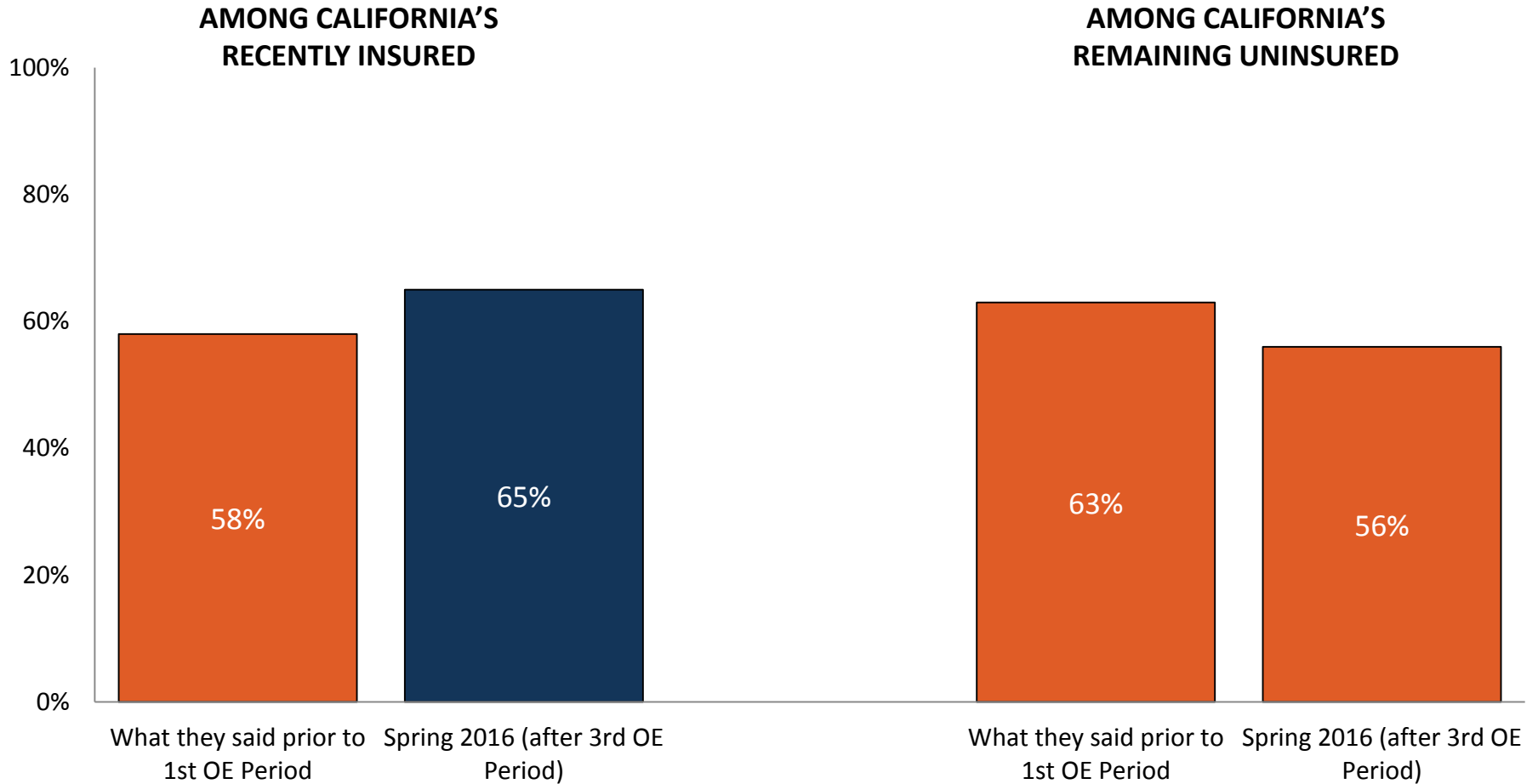


SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 22

Two-Thirds of Recently Insured Say Insurance Is Worth the Costs

Percent who say that health insurance is worth the money it costs



NOTE: Comparison is between what respondents said before the first open enrollment period and what they said in Spring of 2016, after the third open enrollment period.

SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Figure 23

Most California Recently Insured Say Their Experience With Their Current Plan Has Been Positive

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

■ Very positive ■ Somewhat positive ■ Somewhat negative ■ Very negative ■ Haven't used plan yet (Vol.)



Coverage Type



NOTE: Don't know/Refused responses not shown.

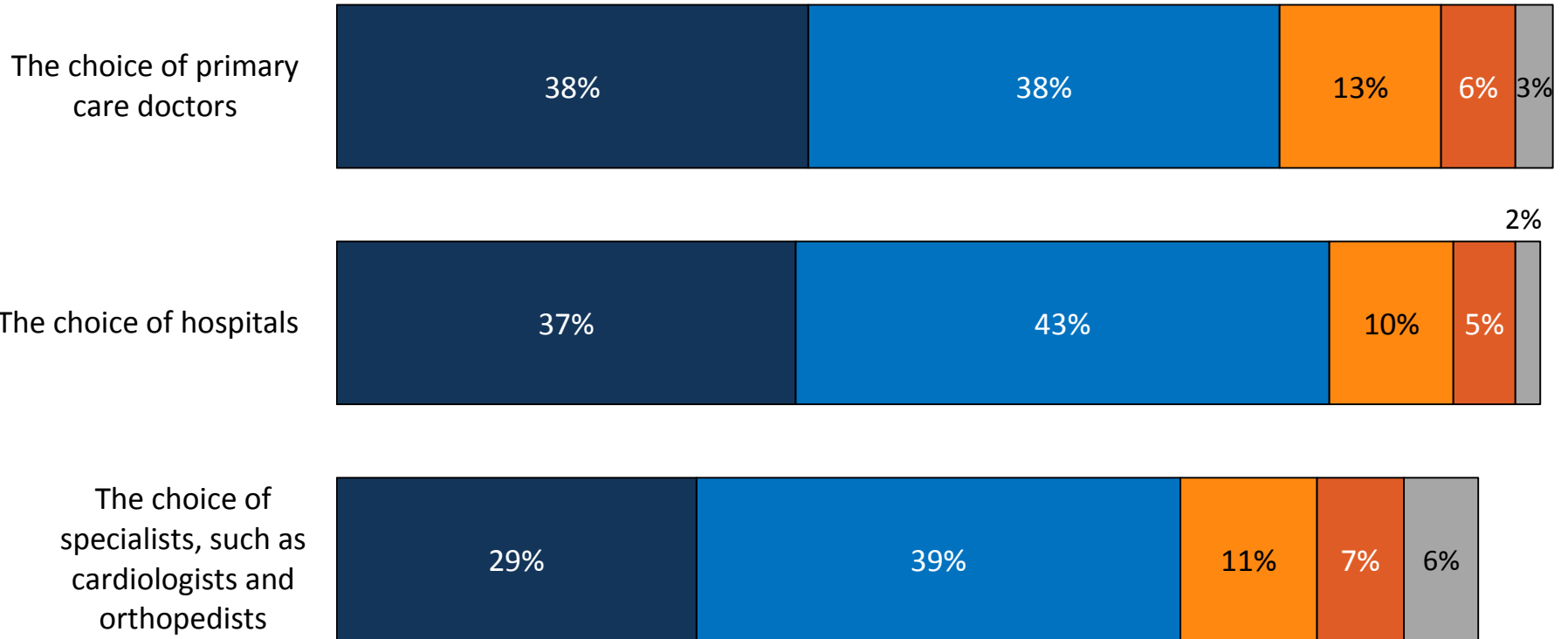
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 24

Most California Recently Insured Say They Are Satisfied with Elements of Their Current Plan

AMONG CALIFORNIA RECENTLY INSURED: Thinking about your current health insurance plan, how satisfied are you with each of the following?

■ Very satisfied ■ Somewhat satisfied ■ Somewhat dissatisfied ■ Very Dissatisfied ■ Just got my plan/Too soon to tell (Vol.)



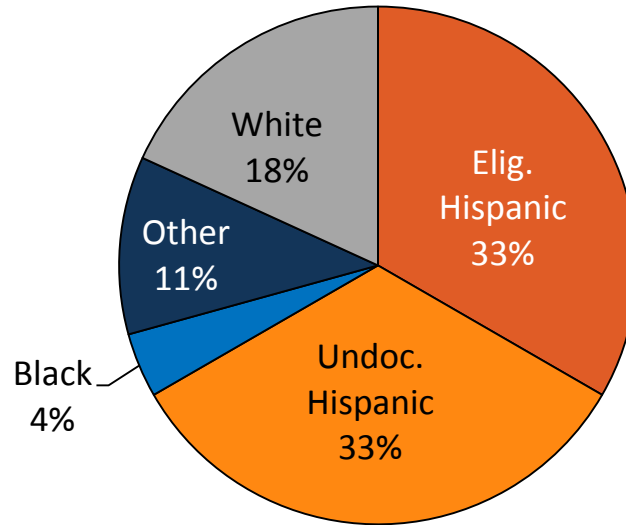
NOTE: Question wording abbreviated. See topline for full question wording. Don't know/Refused responses not shown.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

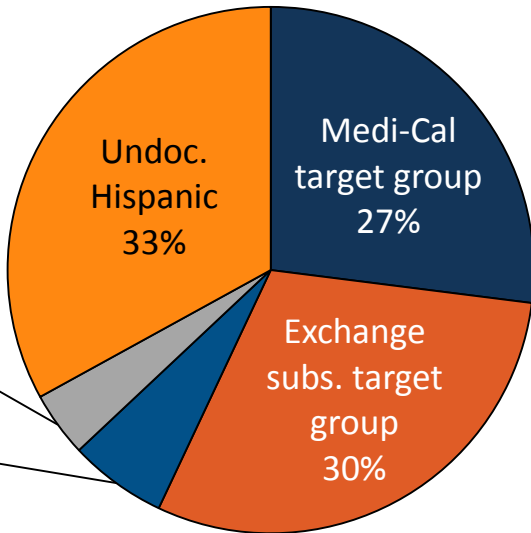
Figure 25

Demographics Of California's Remaining Uninsured In 2016

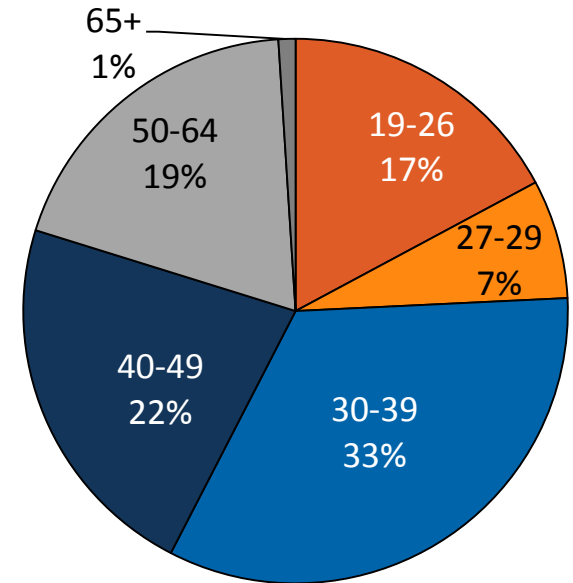
Race/Ethnicity



Income/Eligibility



Age



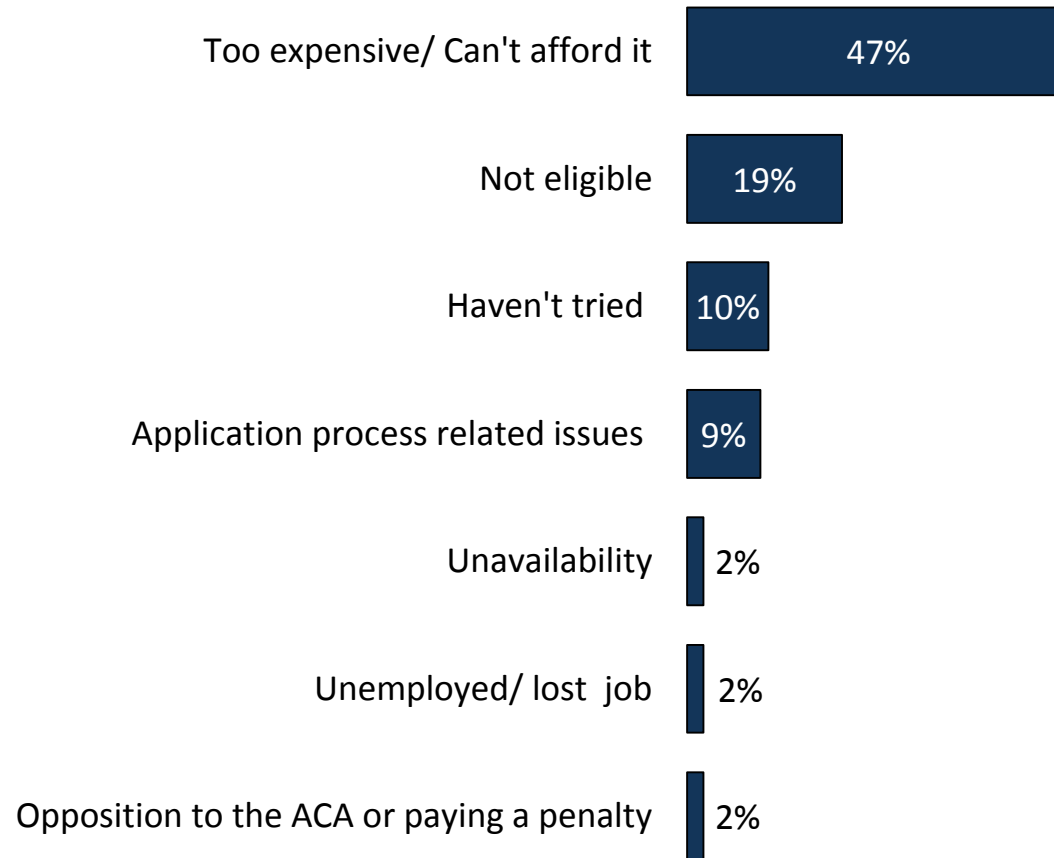
NOTE: Remaining Uninsured are those who were uninsured prior to the ACA's 1st open enrollment period and report that they are uninsured currently. For those who report being U.S. citizens or permanent residents, "Medi-Cal target group" refers to those with incomes 138% FPL or less and "exchange subsidy target group" refers to those with incomes greater than 138% and up to 400% FPL.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 26

Reasons Why California Uninsured Say They Do Not Currently Have Health Insurance

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



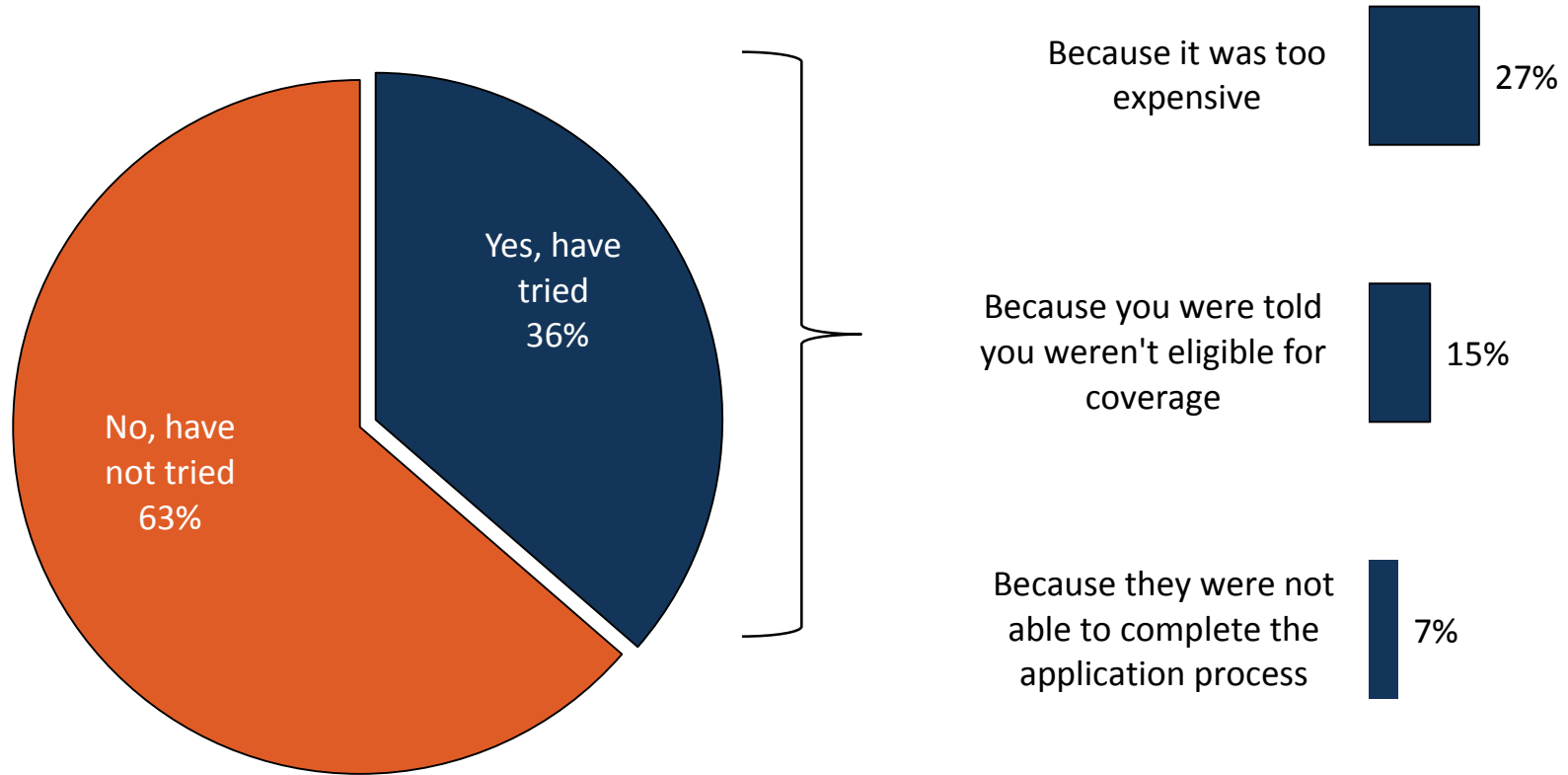
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 27

Most Remaining Uninsured Who Tried But Did Not Enroll In Health Insurance Say It Was Too Expensive

AMONG CALIFORNIA REMAINING UNINSURED: In the past 6 months, have you tried to get health insurance for yourself, including private health insurance or Medi-Cal, or not?

Percent who say that each of the following is a reason that they did not get health insurance (*percentages based on total uninsured*)



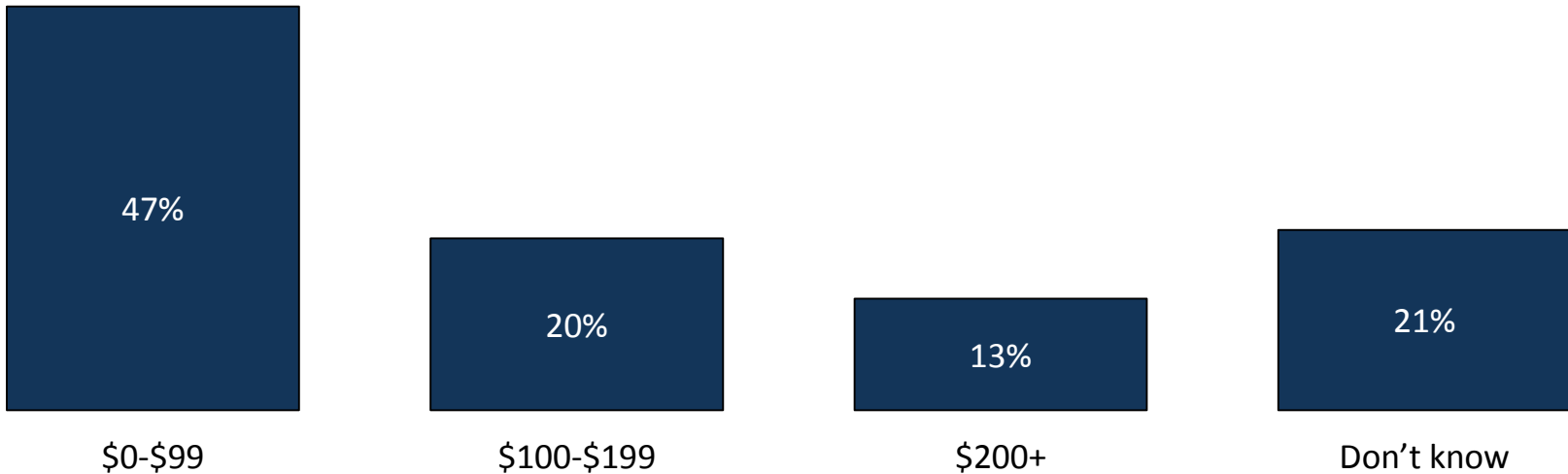
NOTE: Numbers may add up to more than 36% because multiple responses were accepted.
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 28

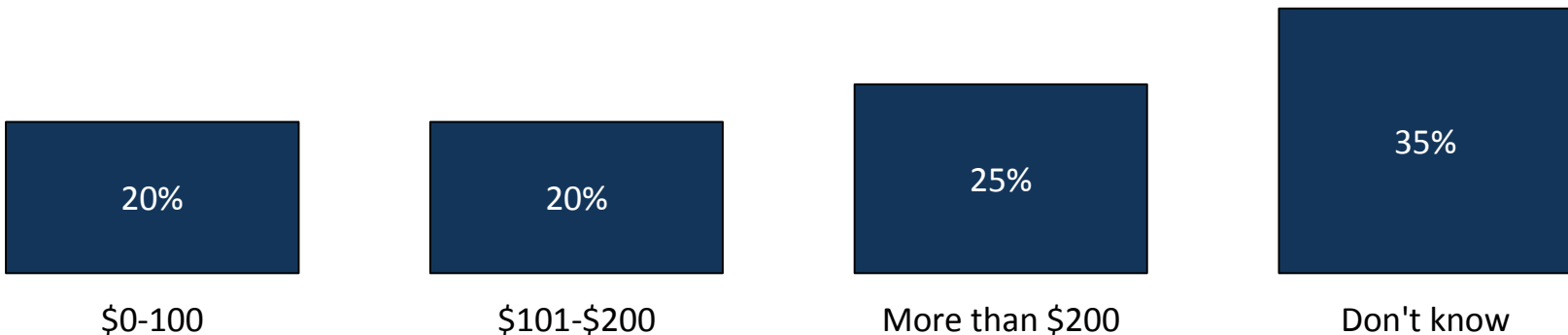
Uncertainty Remains Among the Remaining Uninsured on Cost of Insurance

AMONG CALIFORNIA REMAINING UNINSURED:

If you were shopping for a health insurance policy for yourself, what is the highest amount you would be willing to pay for a monthly premium, that is, the amount you pay each month for health insurance?



About how much do you think it would cost per month to buy health insurance just for yourself?



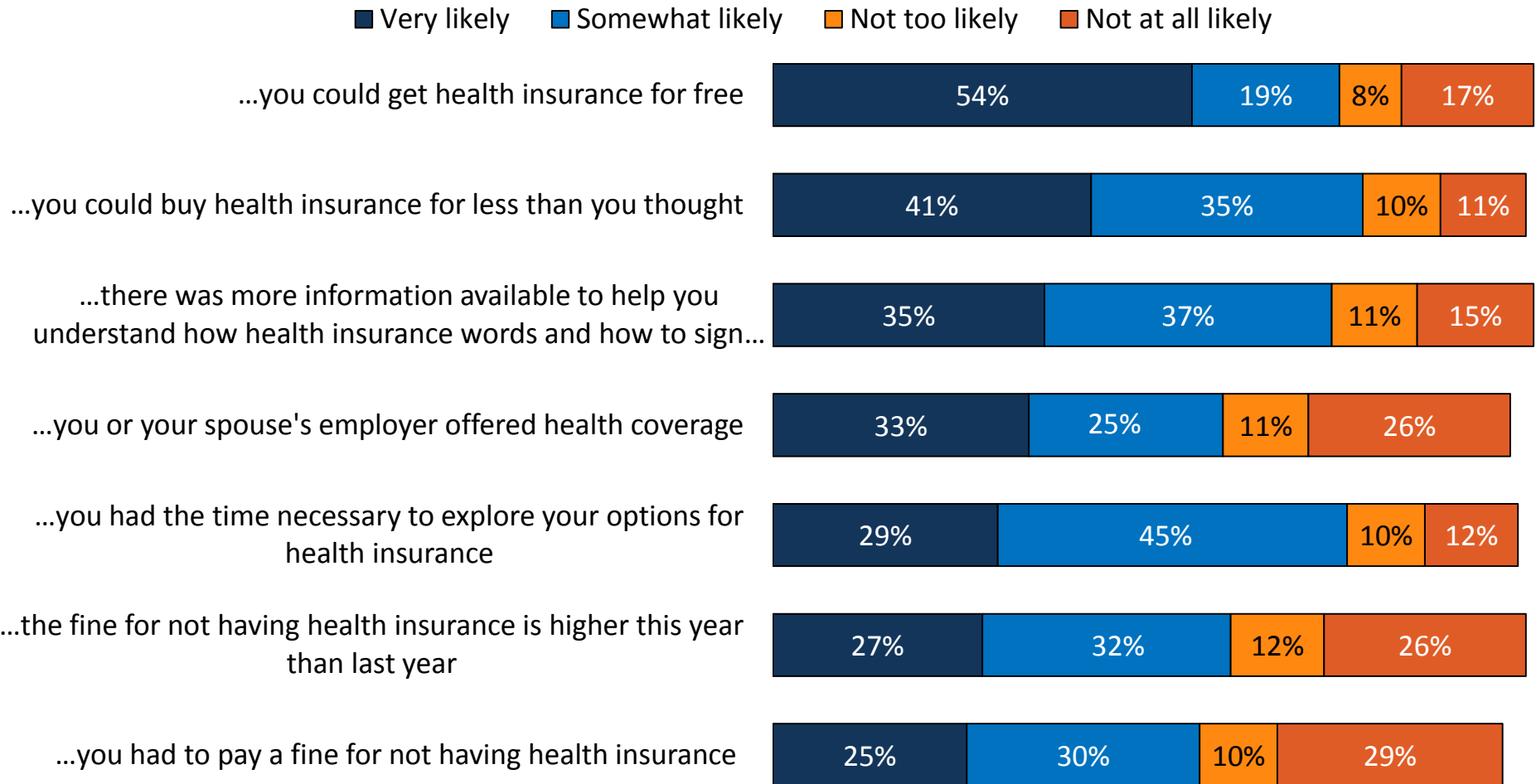
NOTE: Refused responses not shown.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 29

Large Shares of Remaining Uninsured Say Various Factors Will Make Them Likely to Get Coverage

AMONG CALIFORNIA REMAINING UNINSURED: How likely, if at all, would you be to get insurance in the future if...



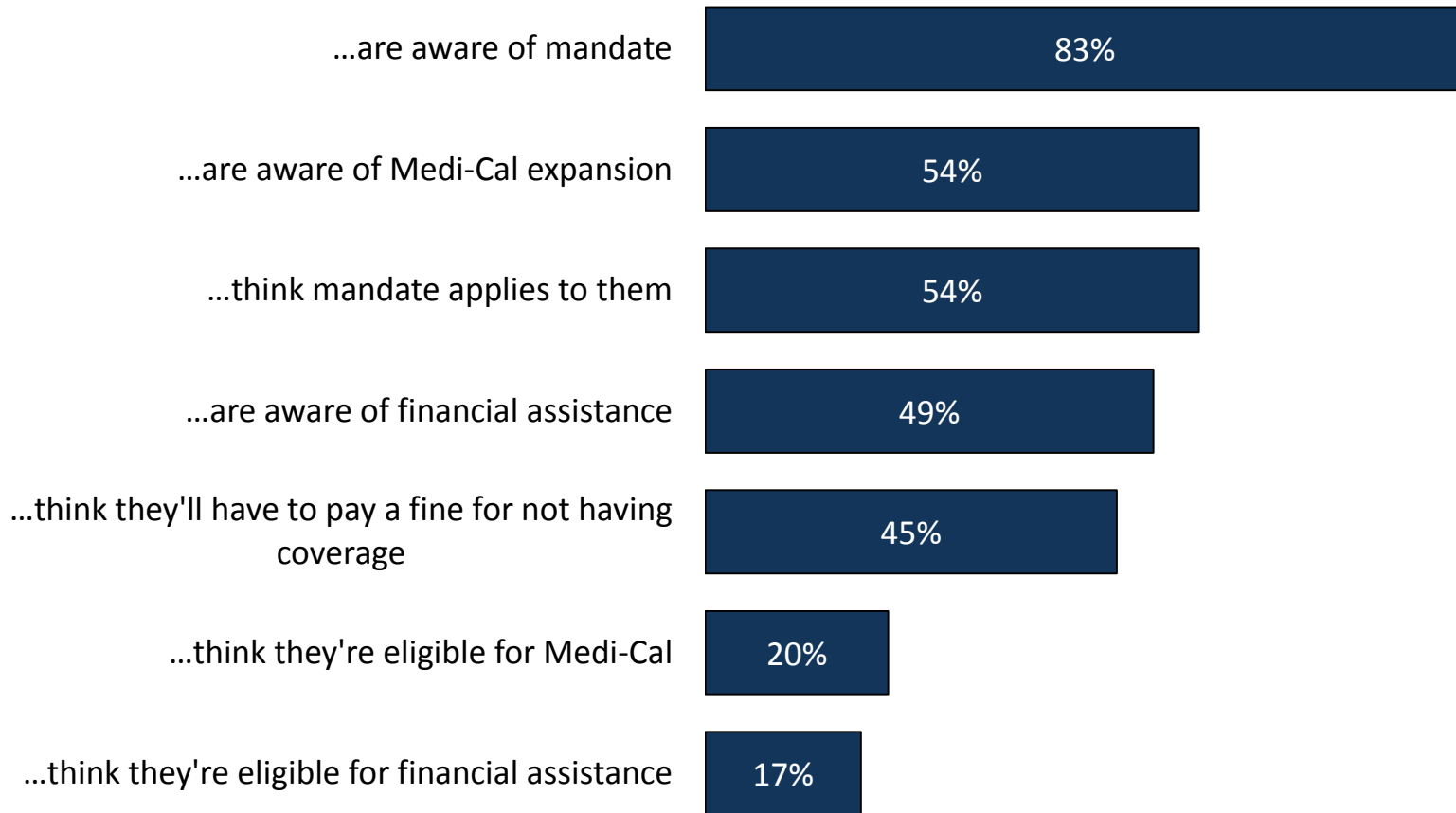
NOTE: Don't know/Refused responses not shown.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 30

Large Majority Of California Remaining Uninsured Know About Individual Mandate, Fewer Are Aware Of Other Provisions

AMONG CALIFORNIA REMAINING UNINSURED: Percent who...



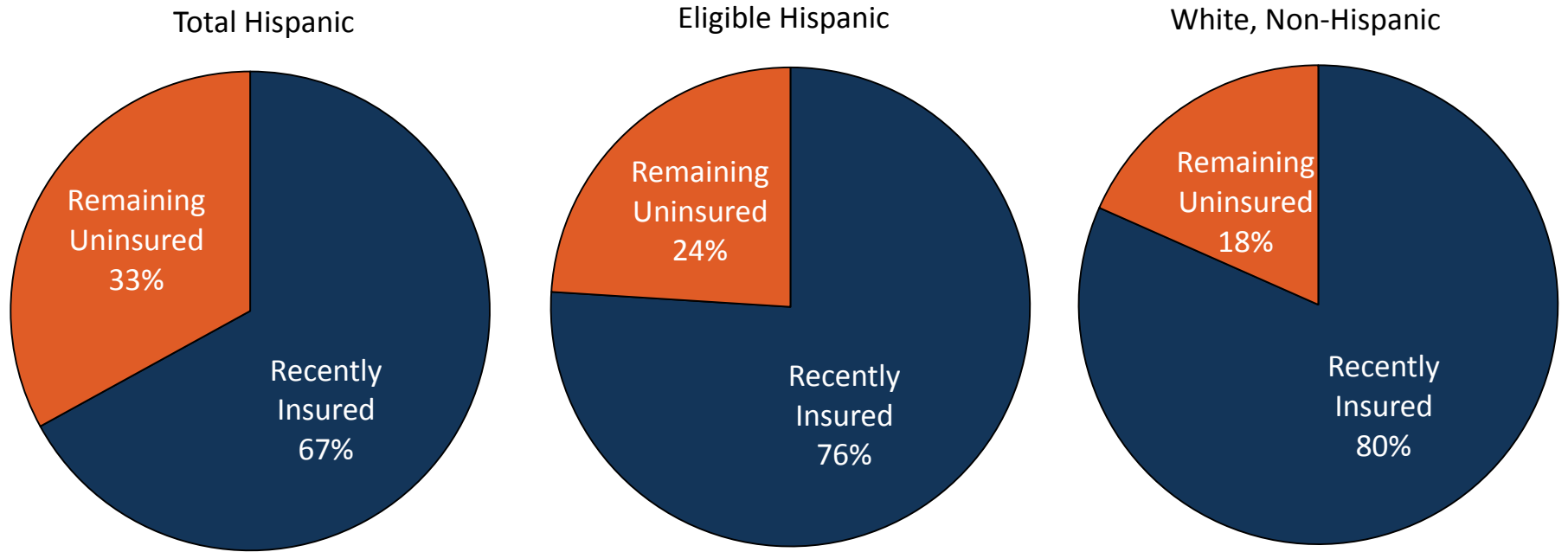
NOTE: Question wording abbreviated. See topline for full question wording.

SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 31

Coverage Among Previously Uninsured Hispanics And Whites After Health Care Law's 3rd Open Enrollment Period

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



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

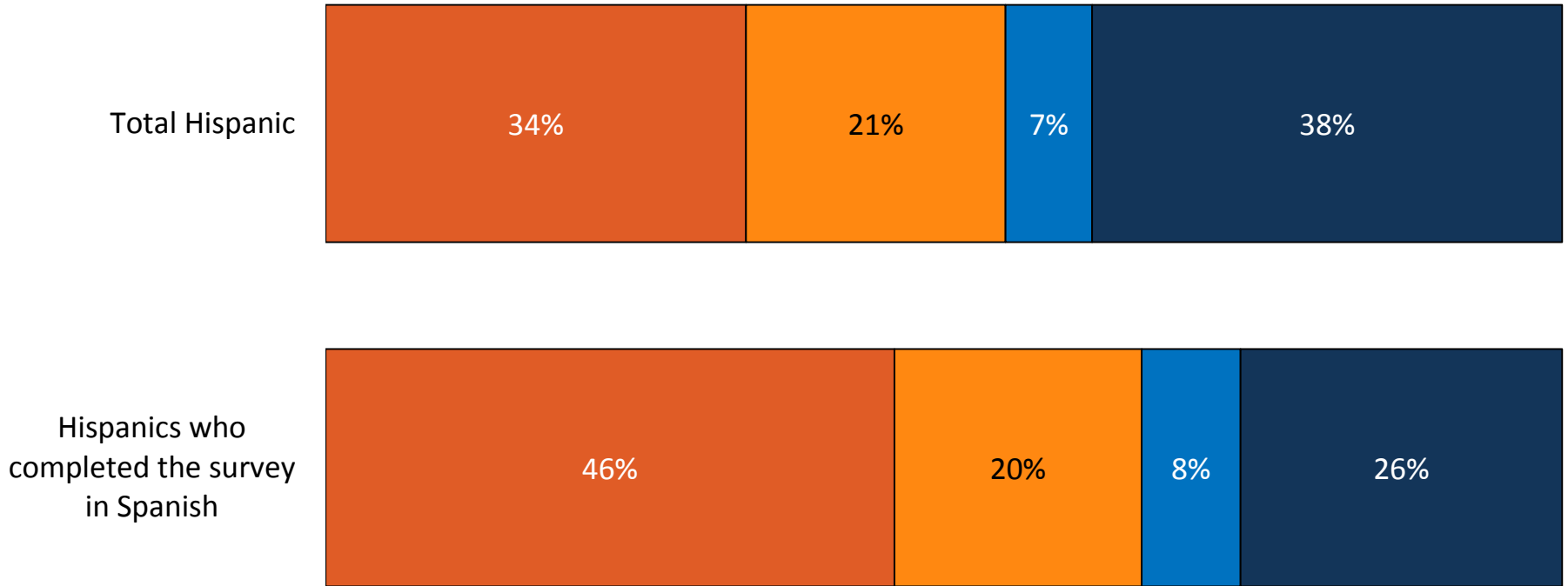
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 32

Many Remaining Uninsured Hispanics Worry Signing Up For Health Insurance Will Draw Attention To Immigration Status

AMONG CALIFORNIA REMAINING UNINSURED: How worried, if at all, are you that if you sign up for health insurance you will draw attention to your or a family member's immigration status?

Very worried Somewhat worried Not too worried Not at all worried



NOTE: Don't know/ Refused responses not shown.

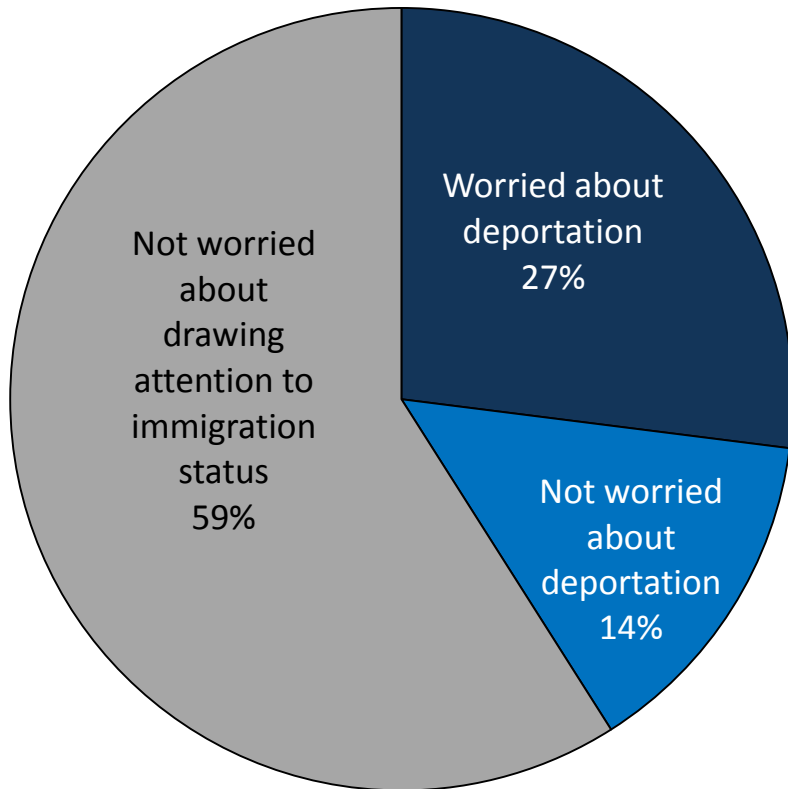
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 33

Remaining Uninsured Worry About How Signing Up for Health Insurance May Affect Immigration Status

AMONG CALIFORNIA REMAINING UNINSURED:

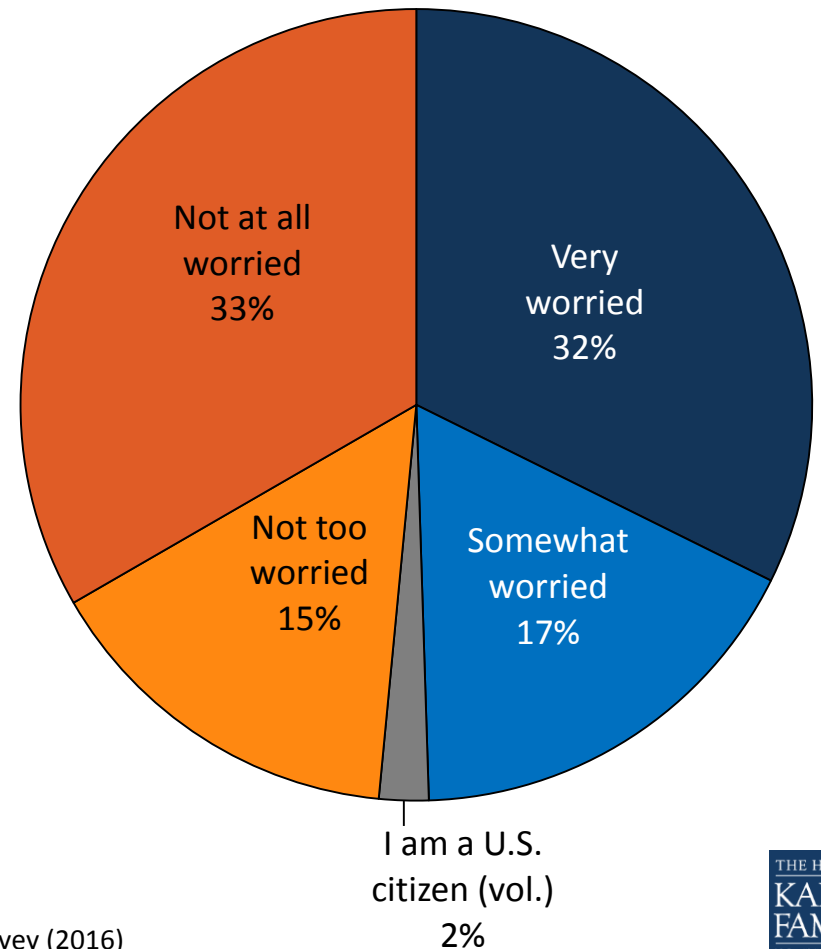
Are you worried that you or a family member could be deported if you sign up for health insurance, or not?



AMONG CALIFORNIA REMAINING UNINSURED

WHO WERE BORN IN ANOTHER COUNTRY:

How worried, if at all, are you that signing up for health insurance could hurt your ability to become a U.S. citizen?



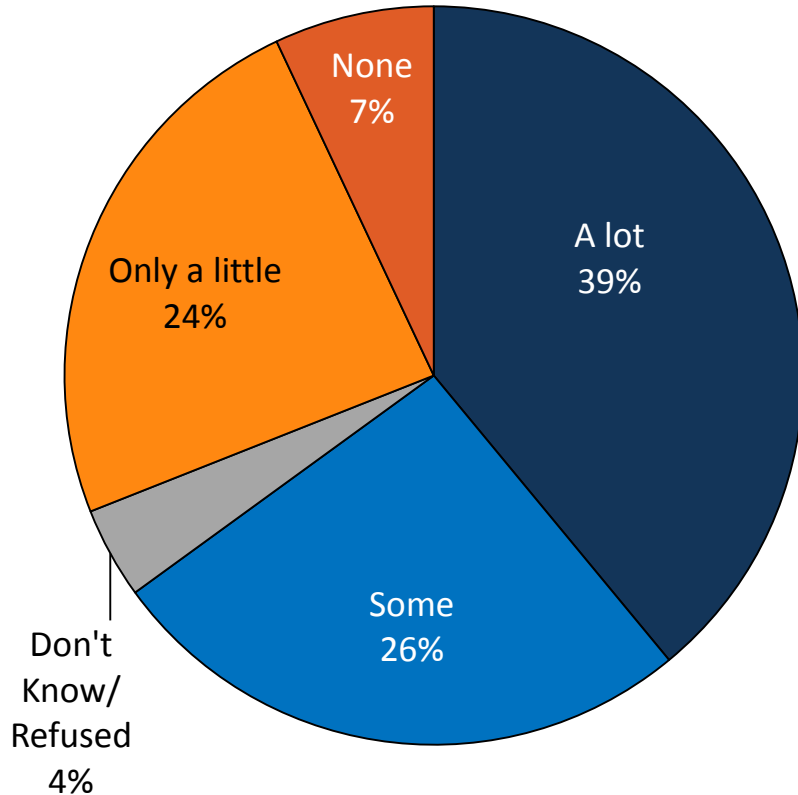
NOTE: For both questions, less than 1% responded with Don't know/Refused
SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)

Figure 34

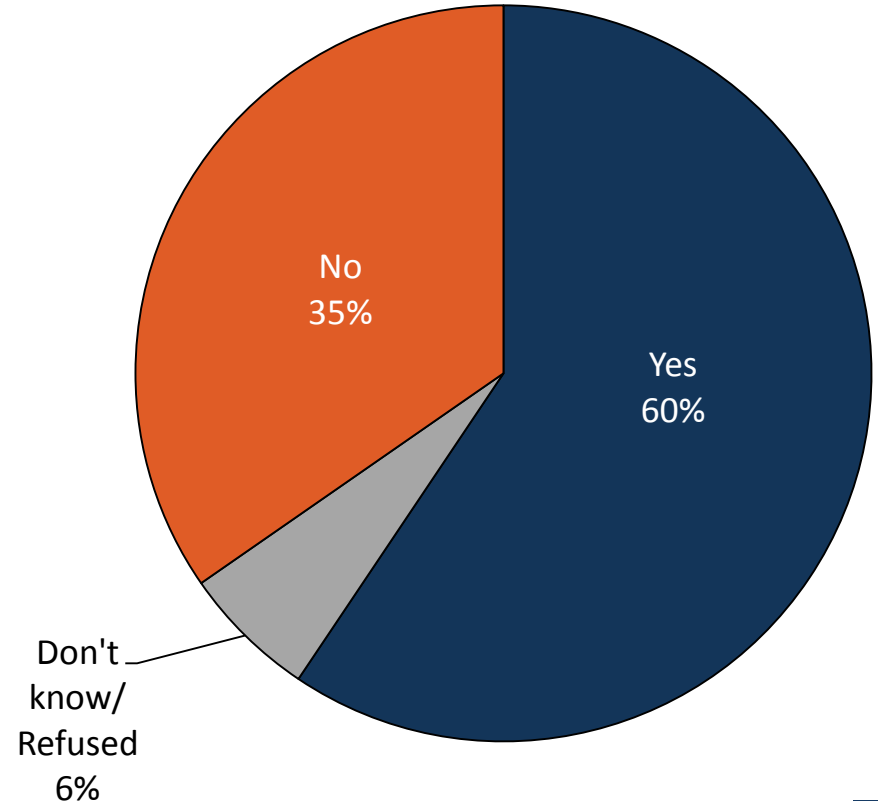
Most Spanish Speakers Say There Is Information Available In Spanish And There Are People In Community Trained To Help

AMONG CALIFORNIA REMAINING UNINSURED HISPANICS WHO COMPLETED THE SURVEY IN SPANISH:

In your experience, how much information about signing up for health insurance is available in Spanish?



As far as you know, are there people in your community trained to help you sign up for health insurance in Spanish or not?



SOURCE: Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey (2016)