

Topline

***California's Previously Uninsured After The ACA's Third
Open Enrollment Period***
Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey

August 2016

METHODOLOGY

This is the fourth in a series of surveys by the Kaiser Family Foundation (KFF) tracking the views and experiences of a group of Californians who were uninsured in the summer of 2013, prior to implementation of the ACA's insurance market reforms and coverage expansions through Covered California and Medi-Cal. The first survey (Wave 1) was conducted from July 11-August 29, 2013, with a randomly selected group of individuals who were uninsured at the time of the interview, and was paid for entirely by KFF. The second survey (Wave 2) was conducted from April 1-June 15, 2014, the third survey (Wave 3) was conducted from February 18-May 13, 2015, and the current survey (Wave 4) was conducted from February 10-June 20, 2016 with the same longitudinal panel of respondents, whether they obtained coverage or remained uninsured. All surveys were designed and analyzed by researchers at KFF. Social Science Research Solutions collaborated with KFF researchers on sample design, weighting, and supervised fieldwork. Fieldwork costs associated with Waves 2, 3, and 4 of the survey were paid for by The California Endowment.

The Wave 1 survey was conducted among a representative random sample of 2,001 adults ages 19-64 living in California who reported having been without health insurance for at least two months at the time of the interview (NOTE: persons without a telephone could not be included in the random selection process). Computer-assisted telephone interviews conducted by landline (990) and cell phone (1,011, including 660 who had no landline telephone) were carried out in English and Spanish by SSRS. To increase efficiency in reaching this low-incidence, hard-to-reach group, both the landline and cell phone sampling frames oversampled areas with a lower-income population (since being uninsured is negatively correlated with income). The landline sample frame also oversampled households whose phone numbers were matched with directory listings indicating the presence of at least one person age 19-64 and a household income of less than \$25,000. Additionally, 230 interviews (130 landline, 100 cell phone) were conducted with respondents who previously completed recent national SSRS omnibus surveys of the general public and indicated they were ages 19-64 and uninsured. These previous surveys were conducted with nationally representative, random-digit-dial landline and cell phone samples. Waves 2, 3, and 4 also consisted of computer-assisted telephone interviews conducted in English and Spanish by landline and cell phone, including those who had no landline phone.

	Total	Landline	Cell phone (no landline)	Web
Wave 1 (July 11-August 29, 2013)	2,001	990	1,011 (660)	Not applicable
Wave 2 (April 1-June 15, 2014)	1,219	623	545 (327)	51
Wave 3 (February 18-May 13, 2015)	1,105	555	463 (317)	87
Wave 4 (February 10-June 20, 2016)	1,001	484	404 (240)	113

In order to re-connect with respondents who may be more willing to complete the survey online, an abbreviated web version was introduced on for Waves 2, 3, and 4 after attempts had been made to reach respondents by phone. The online questionnaire was offered in English and Spanish and was limited to key questions about insurance status, type of coverage, and reasons for obtaining coverage or remaining uninsured. A total of 51 respondents in Wave 2, 87 respondents in Wave 3, and 113 respondents in Wave 4 completed the online version of the survey.

Screening for Waves 2, 3, and 4 involved verifying that the respondent had participated in Wave 1. Multiple attempts were made to reach every respondent from Wave 1 and encourage participation in later waves. Efforts included multiple dialing at various times of day and throughout the week, mailings and emails to those who provided such contact information, repeated dialing of non-working numbers, and attempts to find alternative phone numbers for non-working numbers.

A multi-stage weighting design was applied to ensure accurate representation of California's nonelderly adult uninsured population prior to the ACA's coverage expansions. The weighting process for Waves 2 and 3 involved corrections for sample design, as well as sample weighting to match the weighted Wave 2 sample and the weighted Wave 3 sample to Wave 1 responses along demographic characteristics. As it did for Wave 1, the base weight for Waves 2, 3, and 4 accounted for the oversamples used in the sample design, as well as the likelihood of non-response for the sample from earlier omnibus surveys, number of eligible household members for the landline sample, and a correction to account for the fact that respondents with both a landline and cell phone have a higher probability of selection. Demographic weighting parameters for Waves 2, 3, and 4 were based on Wave 1 weighted demographics, which were adjusted for age, education, race/ethnicity, nativity (for Hispanics only), Hispanics by gender, presence of own child in household, marital status, California region, poverty level, and phone usage. For more information on weighting and data sources, see the [Wave 1 methodology](#). All differences referred to in the report are statistically significant. Statistical tests of significance account for the effect of weighting, and, for trend analysis, testing takes into account the survey's panel design.

A unique consideration for panel surveys such as the Kaiser Family Foundation California Longitudinal Panel Survey, is whether those who participate in subsequent waves are different in terms of their attitudes or demographics than those who refuse to participate again or were unable to be re-contacted. Of the total 2,001 respondents who completed Wave 1, 1,219 participated in Wave 2, 1,105 completed Wave 3, and 1,001 completed Wave 4. These completion rates are within an expected range given that the uninsured are already an often a difficult to reach population since many are lower income, younger, undocumented immigrants, and members of racial/ethnic minority groups, and may change phone numbers or move more often than the public at large. After data collection was complete, data from Wave 1 and Wave 4 were compared to evaluate the impact of some respondents not completing Wave 4, referred to as attrition. While there are some differences in the unweighted demographics of those who completed Wave 4 and the full Wave 1 sample, these differences are corrected for by weighting. As shown in Table 1, the total weighted distributions are similar for Wave 1 and Wave 4 for age, gender, race/ethnicity, party identification, education and income. See the Wave 4 Attrition Appendix for more information on attrition.

Another consideration for panel surveys is the potential for “sensitization effects,” that is, what effect returning to the same people about the same topics has on their experiences or views. For example, after taking the baseline survey that covered many aspects of the coverage expansions under the ACA, were people more likely to seek out information about health insurance and enroll than they would have been otherwise? While there is no direct way to measure this effect on this survey, other analyses have found that these effects are minimal and short-lived,¹ and we do not believe they would have had a substantial impact on results presented here, particularly given all the other media coverage, advertising, and outreach targeted at this population during the fall and winter of 2013 and 2014.

The margin of sampling error including the design effect for the full sample is plus or minus 5 percentage points. For the recently insured, it is plus or minus 5 percentage points and for the remaining uninsured it is plus or minus 9 percentage points.

For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margin of sampling errors for other subgroups are available by request. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll. Kaiser Family Foundation public opinion and survey research is a charter member of the [Transparency Initiative](#) of the American Association for Public Opinion Research.

¹ M. Brodie, “Sensitization Effects in a Study of the Impact of a Nationally Broadcast Special on Health Care Reform,” in Doctoral Thesis: Political Institutions, Participation, and Media Evaluations— Influences on Health Care Policy (Boston, Mass.: Harvard University, 1995).

Table 1								
	Unweighted				Weighted			
	Wave 1 (n=2001)	Completed Wave 4 (n=1001)	Completed all 4 Waves (n=764)	Percentage Point Difference (W1 - W4 Total)	Wave 1	Completed Wave 4	Completed all 4 Waves	Percentage Point Difference (W1 - W4 Total)
Gender								
Male	48%	43%	41%	5	54%	53%	50%	1
Female	52%	57%	59%	-5	46%	47%	50%	-1
Race/ ethnicity								
White	27%	33%	36%	-6	26%	27%	28%	-1
Black	7%	8%	8%	-1	5%	5%	5%	0
Hispanic	58%	51%	48%	7	56%	55%	54%	1
Other Race	8%	8%	8%	0	13%	12%	13%	1
Age								
18 to 29	23%	19%	17%	4	33%	31%	28%	2
30 to 39	21%	19%	19%	2	24%	23%	24%	1
40 to 49	22%	20%	19%	2	21%	22%	23%	-1
50 to 64	35%	43%	45%	-8	22%	24%	25%	-2
Education								
HS or less	57%	49%	47%	8	58%	57%	57%	1
Some college	28%	33%	34%	-5	29%	29%	29%	0
College Grad+	15%	17%	18%	-2	12%	13%	14%	-1
Phone status								
Landline	49%	55%	56%	-6	42%	45%	48%	-3
Cell	51%	45%	44%	6	58%	55%	52%	3
Marital status								
Married	33%	34%	33%	-1	37%	38%	37%	-1
Not Married	67%	65%	67%	2	62%	62%	63%	0
Family income								
<138% FPL	60%	57%	57%	3	52%	53%	55%	-1
138%-400% FPL	30%	33%	33%	-3	36%	34%	33%	2
400%+	5%	6%	6%	-1	7%	7%	6%	0
Language of interview								
English	63%	70%	72%	-7	65%	66%	64%	-1
Spanish	37%	30%	28%	7	35%	34%	34%	1
Resident Status								
Citizen/ legal immigrant	79%	85%	86%	-6	78%	81%	81%	-3
Undocumented immigrant	20%	14%	13%	6	21%	18%	18%	3
Party Identification								
Republican	11%	13%	13%	-2	11%	11%	12%	0
Democrat	35%	39%	39%	-4	32%	34%	34%	-2
Independent	35%	32%	32%	3	37%	36%	35%	1
Other	9%	8%	8%	1	9%	9%	9%	0

**California's Previously Uninsured After The ACA's Third Open Enrollment Period
Wave 4 of the Kaiser Family Foundation California Longitudinal Panel Survey**

NOTES FOR READING THE TOPLINE:

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

	Number of Interviews	Margin of Error
Wave 1 – Total Uninsured	2001	+/-3 percentage points
Wave 2 – Total	1219	+/-4 percentage points
Wave 3 – Total‡	1105	+/-4 percentage points
Wave 3 – Phone Only	1018	+/- 4 percentage points
Wave 4 – Total ‡	1001	+/-5 percentage points
Wave 4 – Phone Only	888	+/-5 percentage points

Just to confirm...

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

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

	Wave 4	Wave 3	Wave 2	Wave 1
19-24	9	13	17	18
25-29	14	13	12	15
30-39	26	26	24	24
40-49	19	19	20	21
50-64	28	27	25	22
65 or older	4	3	1	*

Q2. All in all, how financially secure do you feel? (rotate responses 1-4, 4-1)

	Wave 4 (n=888)	Wave 1 (n=2001)
Very secure	10	8
Somewhat secure	48	34
Somewhat insecure	29	33
Very insecure	11	23
Don't know	*	2
Refused	1	*

‡ indicates questions asked by phone or online

Q40. In general, how (easy) or (difficult) is it for you and your family to afford [INSERT ITEMS] – very easy, somewhat easy, somewhat difficult or very difficult? (scramble items a-g; rotate 1-4, 4-1)

		-----EASY-----			-----DIFFICULT-----					
		NET	Very easy	Somewhat easy	NET	Somewhat difficult	Very difficult	Not Applicable (Vol.)	Don't know	Refused
a.	Food									
	Wave 4 (n=888)	62	17	45	37	30	7	*	*	*
	Wave 3 (n=1018)	58	17	41	42	33	9	*	*	*
	Wave 1 (n=2001)	52	18	34	48	38	10	*	*	*
b.	Health care									
	Wave 4 (n=888)	32	11	21	65	35	30	2	*	1
	Wave 3 (n=1018)	35	13	22	61	35	26	4	*	*
	Wave 1 (n=2001)	14	3	11	83	34	49	2	1	*
c.	Gasoline or other transportation costs									
	Wave 4 (n=888)	52	15	37	47	37	10	1	1	*
	Wave 3 (n=1018)	45	14	31	54	41	13	1	*	*
	Wave 1 (n=2001)	35	9	26	63	39	24	2	*	*
e.	Your rent or mortgage									
	Wave 4 (n=888)	39	9	30	60	43	17	1	*	*
	Wave 3 (n=1018)	36	11	26	61	43	18	2	*	1
	Wave 1 (n=2001)	32	9	23	65	44	21	2	*	--
g.	Your monthly utilities, like electricity, heat, and phone bills									
	Wave 4 (n=888)	45	11	34	55	44	11	*	--	*
	Wave 3 (n=1018)	46	13	33	53	40	13	1	*	*
	Wave 1 (n=2001)	38	11	27	60	43	18	1	1	*

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

		-----WORRIED-----			-----NOT WORRIED-----				
		NET	Very worried	Somewhat worried	NET	Not too worried	Not at all worried	Don't know	Refused
a.	Not being able to pay medical bills for health care services								
	Wave 4 (n=888)	74	43	31	25	16	9	*	1
	Wave 2 (n=1219)	77	51	26	23	13	9	*	--
	Wave 1 (n=2001)	81	56	26	18	13	5	*	--
b.	Not being able to pay medical bills in the event of a serious illness or accident								
	Wave 4 (n=888)	85	58	27	13	9	4	*	1
	Wave 2 (n=1219)	85	66	18	15	10	6	*	--
	Wave 1 (n=2001)	93	78	15	7	4	3	*	*
f.	Not being able to find a doctor or health professional who will treat you								
	Wave 4 (n=888)	65	37	28	34	22	13	1	1
	Wave 2 (n=1219)	68	45	23	32	17	15	*	--
	Wave 1 (n=2001)	71	46	25	29	17	12	*	*

* indicates questions asked by phone or online

Q6. † Overall, how well would you say your health needs are being met today? Very well, somewhat well, not too well or not at all well?

	Wave 4	Wave 3	Wave 1
Very well	20	46	17
Somewhat well	52	34	37
Not too well	18	12	20
Not at all well	8	6	24
Don't know	1	*	1
Refused	*	2	*

B57. In the past 12 months, have you visited a doctor or health clinic, or not?

	Wave 4 (n=888)	Wave 3 (n=1018)
Yes	64	62
No	36	38
Don't know	--	*
Refused	*	-

Q8. Which of the following comes closer to your view? (rotate 1-2, 2-1)
(INTERVIEWER NOTE: READ RESPONSE OPTIONS)

	Wave 4 (n=888)	Wave 1 (n=2001)
Health insurance is something I need	82	80
I'm healthy enough that I don't really need health insurance	17	19
Don't know	1	1
Refused	*	*

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

	Wave 4 (n=888)	Wave 4 Uninsured (n=199)	Wave 2 Uninsured (n=463)	Wave 1 (n=2001)
Health insurance is worth the money	62	56	59	61
Health insurance is not worth the money	33	37	33	31
Don't know	4	5	8	8
Refused	1	2	*	*

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

	Wave 4 (n=888)	Wave 3 ² (n=1018)	Wave 2 ³ (n=1168)
Yes, been contacted	27	26	26
No, have not been contacted	72	74	73
Don't know	*	1	*
Refused	*	--	--

² The question text at Question B14 was revised for Wave 4. In Wave 3, the question read, "Since November 15th, 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?"

³ The question text at Question B14 was revised for Wave 3. In Wave 2, the question read, "Since October 1st, have you been personally contacted by anyone about signing up for health insurance or Medi-Cal, through a phone call, email, text message, or door to door visit, or not?"

† indicates questions asked by phone or online

U1. † Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time?
 (READ IF NECESSARY: A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medi-CAL)?
 [INTERVIEWER NOTE: If R says they got insurance through Healthcare.gov, Obamacare, or Covered California, code as COVERED by health insurance. If respondent says they are covered by the Low Income Health Program (LIHP), code as COVERED by health insurance. If respondent says they are covered by Healthy San Francisco, code as NOT covered by health insurance. If respondent says they have Indian Health Service, code as NOT covered by health insurance.]

	Wave 4	Wave 3	Wave 2
Covered by health insurance	70	65	48
Not covered by health insurance	28	34	49
Signed up but coverage hasn't started yet (Vol.)	1	1	3
Don't know	*	*	*
Refused	--	*	--

B19. † In the past six months, have you tried to get health insurance for yourself, including private health insurance or Medi-Cal, or not?
 (INTERVIEWER NOTE: If respondent says they have signed up but coverage doesn't start until a later month, code as YES, has tried to get insurance.)

Based on total who say they are uninsured

	Wave 4 (n=228)	Wave 3 (n=317)	Wave 2 ⁴ (n=542)
Yes, have tried to get insurance	39	41	44
No, have not tried to get insurance	61	59	56
Don't know	*	--	*
Refused	--	--	--

B19A. † Have you signed up for health insurance that will start next month, or not?

Based on total who are uninsured and tried to get health insurance (sample size insufficient to report)

U1/B19/B19a. † Combo Table based on total

	Wave 4	Wave 3	Wave 2
Covered	72	68	58
Covered by health insurance	70	65	48
Tried to get insurance and signed up for coverage that starts next month	1	2	6
Signed up but coverage hasn't started yet (Vol.)	1	1	3
Uninsured	27	32	42
Have tried to get insurance, but have not signed up	10	11	14
Have tried to get insurance, but don't know/refused if signed up	*	1	1
Have not tried to get insurance	17	20	27
Don't know/Refused if tried to get insurance	*	--	*
Don't know	*	*	*
Refused	--	*	--

⁴ The question text at Question B19 was revised for Wave 3. In Wave 2, the question read, "Since October 1st, have you tried to get health insurance for yourself, including private health insurance or Medi-Cal, or not?"

† indicates questions asked by phone or online

Q1. † What's the MAIN reason you do not currently have health insurance?
 (INTERVIEWER NOTE: DO NOT READ LIST. SINGLE RESPONSE ONLY)
 (PROBE FOR "MAIN REASON" IF RESPONDENT MENTIONS MORE THAN ONE REASON WHY THEY ARE UNINSURED)

Based on total uninsured

	Wave 4 (n=218)	Wave 3 (n=303)
Eligibility Reasons (NET)	19	23
Immigration status/not eligible due to immigration status/worries about immigration	10	15
Not eligible for Medi-Cal, low income health program (LIHP), or government help generally	4	7
Not eligible for employer coverage	*	1
Don't qualify (general)	2	*
Other qualifying reasons mentions	3	*
Haven't Tried (NET)	10	12
Haven't tried/too busy	5	6
Don't need/want it	5	6
Just haven't done it/haven't tried/haven't applied (general)	*	*
Application Process Related Issues (NET)	9	8
Couldn't complete application/technical or enrollment problems	2	3
Awaiting contact or approval/unable to contact	3	2
Don't know how to get it	--	1
Missed deadline to enroll/renew	*	1
Lack of information/need more information	3	*
Other application process-related issues mentions	*	1
Unavailability (NET)	2	4
Plan was cancelled	*	3
Employer doesn't offer it	1	1
Other unavailability mentions	*	--
Opposition (NET)	2	2
Don't want to be forced to buy anything/prefer to pay penalty	2	1
Opposed to the health care law/Obamacare	*	*
Other opposition mentions	--	*
Financial Reasons (NET)	48	44
Too expensive/can't afford it	47	44
Other financial reasons mentions	2	--
Other Coverage (NET)	1	1
Had insurance/medical coverage	*	*
Other "other coverage" mentions	1	*
Unemployed/lost job	2	4
Not good enough coverage for the cost/not worth the money	1	--
Others	3	2
Don't know	4	1
Refused	--	--

† indicates questions asked by phone or online

T5. † Did you not get health insurance (INSERT ITEM)? (scramble items a-c, ask item d last)

Based on total uninsured who have tried to get health insurance, but have not signed up for coverage (sample size insufficient to report)

B19/B19a/T5a-d. † Combo Table based on total uninsured

Percentages will add up to more than 100 due to multiple responses

	Wave 4 (n=228)	Wave 3 (N=317)
Yes, have tried to get insurance	39	41
Yes signed up for coverage that starts next month	4	--
No, have not signed up for coverage, don't know or refused to say if signed up for coverage	35	35
Expense was a reason respondent did not get health insurance	26	25
Application process was a reason respondent did not get health insurance	6	9
Eligibility was a reason respondent did not get health insurance	15	13
Some other reason was a reason respondent did not get health insurance	5	1
No, have not tried to get insurance	61	59
Don't know if tried to get insurance	*	-
Refused to say if tried to get insurance	--	-

T6. † Did you shop for health insurance, or did you not bother because you don't think you can afford it?

Based on total uninsured who have tried to get health insurance, and reported that expense was a reason they could not get it (sample size insufficient to report)

B19/B19a/T5a/T6. † Combo Table based on total uninsured and who tried to get health insurance

	Wave 4 (n=228)	Wave 3 (n=295)
Yes, have tried to get health insurance	39	40
Have not signed up for coverage	35	33
Expense was a reason respondent did not get health insurance	26	24
Yes, shopped for health insurance	19	12
No, didn't bother	7	11
Don't know	--	1
Refused	*	--
Expense was not a reason respondent did not get health insurance	9	9
Don't know	--	1
Have signed up for health insurance that starts next month	4	6
No have not tried	61	60
Don't know	*	--

T7. † Did someone help you with the application process, or not?

Based on total uninsured who have tried to get health insurance, and reported that the application process was a reason they could not get it (sample size insufficient to report)

† indicates questions asked by phone or online

B19/B19a/T5b/T7. † Combo Table based on total uninsured who tried to get health insurance

	Wave 4 (n=228)	Wave 3 (n=295)
Yes, have tried to get health insurance	39	40
Have not signed up for coverage	35	33
Application process was a reason respondent did not get health insurance	6	8
Yes, someone helped with process	1	2
No, no one helped with process	5	6
Application process was not a reason respondent did not get health insurance	27	24
Don't know	--	1
Refused	2	
Have signed up for health insurance that starts next month	4	6
No, have not tried to get health insurance	61	60
Don't know	*	--

T8. Who told you that you were not eligible?

Based on total uninsured who have tried to get health insurance and reported that eligibility was a reason they could not get it (sample size insufficient to report)

B19/B19a/T5c/T8. Combo Table based on total uninsured who tried to get health insurance

	Wave 4 (n=208)	Wave 3 (n=295)
Yes, have tried to get health insurance	38	40
Have not signed up for coverage	34	33
Ineligibility a reason for not getting insurance	16	13
The healthcare exchange/Covered California	1	2
Medi-Cal/low income health program	4	2
Employer	--	2
Rep/social-worker	1	6
Other	7	1
Don't know	2	--
Ineligibility not a reason for not getting health insurance	17	20
Don't know	*	1
Have signed up for health insurance that starts next month	5	6
No, have not tried to get health insurance	61	60
Don't know	*	--

T9. What reason did they give you? (OPEN-END, ACCEPT ONE RESPONSE)

Based on total uninsured who have tried to get health insurance and reported that eligibility was a reason they could not get it (sample size insufficient to report)

B19/B19a/T5c/T9. Combo Table based on total uninsured who tried to get health insurance

	Wave 4 (n=208)	Wave 3 (n=295)
Yes, have tried to get health insurance	38	40
Have not signed up for coverage	34	33
Ineligibility a reason for not getting insurance	16	13
Immigration status/not a resident/undocumented	3	3
Income too high	3	2
Income too low/wouldn't be able to afford it	1	3
Other	8	2
Did not give a reason	1	1
Don't know	--	1
Refused	*	--
Ineligibility was not a reason for not getting insurance	17	20
Don't know	*	1
Have signed up for health insurance that starts next month	5	6
No, have not tried	61	60
Don't know	*	--

† indicates questions asked by phone or online

Q46. As far as you know, does the health care law (INSERT ITEM), or not?
(INTERVIEWER NOTE: REPEAT STEM EACH TIME)

Based on total uninsured

	Yes, law does this	No, law does not do this	Don't know	Refused
a. Require most Americans to have health insurance or else pay a fine				
Wave 4 (n=199)	83	10	7	--
Wave 3 (n=282)	84	12	4	*
Wave 2 (n=463)	81	14	6	--
Wave 1 ⁵ (n=2001)	53	26	20	*
b. Expand the Medi-Cal program to cover more low-income Californians				
Wave 4 (n=199)	54	26	20	--
Wave 3 (n=282)	55	21	24	*
Wave 2 (n=463)	58	27	15	*
Wave 1 (n=2001)	53	24	23	--
d. Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase health insurance coverage				
Wave 4 (n=199)	49	26	24	1
Wave 3 (n=282)	54	30	17	*
Wave 2 (n=463)	60	28	11	*
Wave 1 ⁶ (n=2001)	50	29	21	--

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

Based on total uninsured

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)
Yes, required to have health insurance	54	52	73
No, requirement does not apply	37	43	24
Don't know	8	5	4
Refused	2	*	*

Q51. As far as you know, are you personally eligible (INSERT ITEMS), or not?⁷ (rotate items a-c)
(INTERVIEWER NOTE: If respondent says "Don't Know," do not probe and record answer as "D")

Based on total uninsured

a. To get insurance through Medi-Cal [INTERVIEWER NOTE: If respondent says they'll get insurance through MediCARE or says they will be eligible for MediCARE when they are 65, please specify that this is Medi-CAL]

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)	Wave 1 (n=2001)
Yes, eligible	20	26	30	43
No, not eligible	59	52	48	32
Don't know	21	21	22	25
Refused	*	1	--	*

⁵ In Wave 1, item A read, "Require nearly all Americans to have health insurance by 2014 or else pay a fine."

⁶ In Wave 1, item D read, "Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase health insurance coverage beginning in 2014"

⁷ Wave 1 question read, "As far as you know, will you personally be eligible (INSERT ITEMS) as a result of the health care law, or not?"

* indicates questions asked by phone or online

c. To get financial assistance from the government to help pay for health insurance

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)	Wave 1 (n=2001)
Yes, eligible	17	20	26	34
No, not eligible	61	59	48	39
Don't know	22	21	26	27
Refused	--	--	--	--

N2. In the past TWO years, have you tried to figure out if you qualify for Medi-Cal, or not?

Based on total uninsured

	Wave 4 (n=199)
Yes	40
No	60
Don't know	1
Refused	--

N3. In the past TWO years, have you tried to figure out if you qualify for financial assistance to purchase health insurance, or not?

Based on total uninsured

	Wave 4 (n=199)
Yes	31
No	67
Don't know	1
Refused	--

N4. 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?

Based on total uninsured

	Wave 4 (n=199)
\$0-\$49	26
\$50-\$99	21
\$100-\$149	17
\$150-\$199	3
\$200-\$249	5
\$250-\$299	2
\$300+	6
Don't know	21
Refused	--

N5. About how much do you think it would cost per month to buy health insurance just for yourself?

Based on total uninsured

	Wave 4 (n=199)
\$0-\$100	20
\$101-\$200	20
\$201-\$300	11
\$301-\$400	4
\$401-\$500	2
\$501-\$600	3
\$601+	5
Don't know	35
Refused	--

[‡] indicates questions asked by phone or online

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

Based on total uninsured

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)
Yes	45	41	44
No	40	47	43
Don't know	15	11	13
Refused	--	1	--

N6. To the best of your knowledge, is the fine for not having health insurance this year (higher), (lower), or about the same as it was last year?

Based on total uninsured

	Wave 4 (n=199)
Higher	41
Lower	1
About the same	32
Don't know	25
Refused	*

N7. † Now I'd like to read you a few things that may or may not make you more likely to get health insurance in the future. How likely, if at all, would you be to get insurance in the future if (INSERT ITEM)? What about (INSERT ITEM)?

Based on total uninsured (n=218)

	-----LIKELY-----			-----NOT LIKELY-----				
	NET	Very likely	Somewhat likely	NET	Not too likely	Not at all likely	Don't know	Refused
a. You could get health insurance for free	73	54	19	25	8	17	--	1
b. You could buy health insurance for less than you thought	75	41	35	21	10	11	2	1
c. You had the time necessary to explore your options for health insurance	74	29	45	23	10	12	*	2
d. There was more information available to help you understand how health insurance works and how to sign up	73	35	37	26	11	15	*	1
e. Your or your spouse's employer offered health coverage	58	33	25	36	11	26	1	5
f. You had to pay a fine for not having health insurance	56	25	30	39	10	29	3	2
g. The fine for not having health insurance is higher this year than last year	59	27	32	38	12	26	2	2

† indicates questions asked by phone or online

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

Based on total uninsured who completed the interview in Spanish (sample size insufficient to report)

	Wave 4 (n=95)	Wave 3 (n=141)	Wave 2 (n=191)
A lot	39	39	31
Some	26	27	22
Only a little	24	25	31
None	7	8	8
Don't know	2	*	8
Refused	2	--	--

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

Based on total uninsured

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)
Yes	52	53	44
No	37	31	44
Don't know	11	16	12
Refused	--	--	--

* indicates questions asked by phone or online

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

Based on total insured

	Wave 4 (n=781)	Wave 3 (n=797)	Wave 2 (n=740)
Health-Related (NET)	45	42	46
Other health-related mentions	*	*	1
Preventative/Planning Ahead (Subnet)	27	27	16
Need it in case I get sick/injured	17	18	12
Preventative care/staying healthy	11	9	4
Other preventative/planning ahead mentions	*	*	--
Health Problems/Preexisting Conditions (Subnet)	15	13	17
Health problem/pre-existing condition	14	12	17
Pregnant/had baby	*	1	--
Other health problems/preexisting conditions mentions	*	*	1
General Health Reasons (Subnet)	3	3	8
For checkups/doctor's visits (general)	1	1	4
For my/my family's health (general)	2	1	4
Other general health reasons mentions	*	--	
Insurance Option Became Available (NET)	14	13	17
Got it through employer	8	6	7
Eligible for medical/financial help	2	3	3
Became eligible for Medicare	1	--	
Obtained it through health exchange/ACA	*	1	--
Insurance became affordable/now I can afford it/became free	1	1	1
Other insurance option became available mentions	*	1	2
Obtained it through the military/veteran's administration	*	*	1
Insurance became available/offered (nonspecific)	*	*	2
Importance of Health Insurance in General (NET)	3	4	5
Everyone should have it	1	3	2
It's too expensive if you don't have it (will have big bills/go bankrupt/etc.)	1	*	2
Other importance of health insurance in general mentions	*	*	1
It's the law/don't want to be fined	26	26	21
Wanted it/Needed it	7	9	5
Because of my age/am getting older/old	3	3	4
Had insurance previously	*	1	2
Other	2	1	4
Don't know	*	*	--
Refused	--	*	*

† indicates questions asked by phone or online

N6a. To the best of your knowledge, is the fine for not having health insurance this year (higher), (lower), or about the same as it was last year?

Based on total insured

	Wave 4 (n=687)
Higher	40
Lower	2
About the same	31
Don't know	27
Refused	--

B32. † Which of the following is your MAIN source of health insurance coverage? Is it a plan through your or your spouse's employer, (a plan through a parent), a plan you purchased yourself either from an insurance company or Covered California, are you covered by Medi-Cal, (or Medicare), or do you get your health insurance from somewhere else?

[ONLY SHOW IF B19a=1 or U1=3 "SIGNED UP FOR COVERAGE THAT STARTS IN NEXT COUPLE MONTHS": IF NECESSARY: I'm asking about the plan that you signed up for that will begin covering you in the next month.]
(INTERVIEWER NOTE: If R says they got insurance through Healthcare.gov, Obamacare, or Covered California, CODE AS 3; If R says they have both MediCAID/Medi-CAL and MediCARE code as CODE AS 4, "Medi-Cal")

Based on total insured

	Wave 4 (n=781)	Wave 3 (n=797)	Wave 2 (n=740)
Plan through your/your spouse's employer	28	21	19
(INSERT IF 19-25 YEARS OLD) Plan through your parents/mother/father	2	3	5
Plan you or your spouse purchased yourself, either from an insurance company or Covered California	19	20	22
Medi-Cal	45	50	44
VA/through military	--	1	--
Healthy Way LA	--	1	--
Somewhere else	2	2	7
(INSERT IF 65 YEARS OLD) Medicare	4	3	1
Don't know	1	*	1
Refused	*	*	*

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

Based on total insured whose main source of health insurance coverage is Medicare (sample size insufficient to report)

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

Based on total insured whose main source of health insurance coverage is a plan through parents (sample size insufficient to report)

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

Based total insured whose main source of health insurance coverage is a plan purchased by themselves

	Wave 4 (n=145)	Wave 3 (n=167)	Wave 2 (n=153)
Directly from an insurance company	5	10	11
Directly from Covered California	59	67	58
Through an agent or broker	24	20	21
Association (Vol.)	*	1	1
Don't know	10	2	4
Refused	2	*	5

† indicates questions asked by phone or online

T32. † Regardless of how you purchased your plan, do you know if it is a Covered California plan, is it NOT a Covered California plan, or are you not sure? (ENTER ONE ONLY)

Based on total insured who purchased their own plan through a means other than Covered California (sample size insufficient to report)

B36. † Do you happen to know if the plan was purchased directly from an insurance company, or from the marketplace known as Covered California?

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

Based on total insured whose main source of health insurance coverage is a plan through parents that they purchased themselves (sample size insufficient to report)

B32/B33/B34/T32/B36† Combo Table based on total insured⁸

	Wave 4 (n=781)	Wave 3 (n=797)	Wave 2 (n=1219)
Plan through your/your spouse/parent’s employer	29	21	21
Self purchased plan	19	20	25
Purchased directly from an insurance company	*	1	5
Purchased form Covered California	15	18	16
Purchased through a broker/ association (Vol.)	4	*	*
Don’t know/Refused	--	1	3
Medi-Cal	46	50	44
Somewhere else	2	4	8
(INSERT IF 65 YEARS OLD) Medicare	3	3	1
Don’t know	1	*	1
Refused	*	*	*

B32/B33/B34/T32/B36† Combo Table based on total

	Wave 4 (n=1001)	Wave 3 (n=1105)	Wave 2 (n=740)
Covered by health insurance	72	68	58
Plan through you/your spouse/parent’s employer	21	14	12
Self-purchased plan	14	14	14
Purchased directly from an insurance company	*	1	3
Purchased from Covered California	11	12	9
Purchased through a broker/association (Vol.)	3	*	*
Don’t know/Refused	--	1	2
Medi-Cal	33	34	25
(INSERT IF 65 YEARS OLD) Medicare	2	2	1
Somewhere else	1	3	4
Don’t know	*	*	1
Refused	*	*	*
Not covered by health insurance	27	32	42
Don’t know	*	*	--
Refused	--	--	*

⁸ Question T32 was not asked in Wave 2. Wave 2 question read, “Do you know if the plan you purchased through a broker was a plan from the marketplace known as Covered California, or was it a plan purchased directly from an insurance company and not through the marketplace?” and was asked of the newly insured, covered by a plan they purchased themselves through an agent or broker.

† indicates questions asked by phone or online

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

Based on total insured

	Wave 4 (n=687)	Wave 3 (n=731)	Wave 2 (n=704)
Very positive	31	32	38
Somewhat positive	48	44	37
Somewhat negative	10	12	7
Very negative	5	6	3
Haven't used my plan yet (Vol.)	5	6	14
Don't know	*	*	1
Refused	1	*	*

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

Based on total insured

	Wave 4 (n=687)	Wave 3 (n=731)	Wave 2 (n=704)
More	23	19	17
Less	22	26	26
About what you expected	50	49	43
Don't know	4	5	14
Refused	2	1	*

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

Based on total whose main source of health insurance coverage is a plan purchased from Covered California

	Wave 4 (n=121)	Wave 3 (n=187)	Wave 2 (n=116)
Yes, getting financial assistance	56	51	55
No, not getting financial assistance	38	43	38
Don't know	6	6	6
Refused	--	--	--

T12. † As far as you know, is the amount you pay for your health plan reduced based on your income, or is it not reduced based on your income?

Based on total insured who say they are not getting financial assistance or don't know or refused to say if they are getting financial assistance (sample size insufficient to report)

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

Based on total insured whose main source of health insurance coverage is a plan purchased from Covered California and who is getting financial assistance to pay for health insurance or whose premium varies by income

	Wave 4 (n=105)	Wave 3 (n=136)
Yes	22	8
No	78	88
Don't know	--	1
Refused	--	3

† indicates questions asked by phone or online

B40/B41. † Combo Table based on those who say they purchased their plan from Covered California.⁹

	Wave 4 (n=121)	Wave 3 (n=147)	Wave 2 (n=116)
Yes, getting financial assistance/Premium amount reduced based on income	56	51	55
Yes, could afford health insurance without assistance	6	2	11
No, would not have been able to afford health insurance without financial assistance	50	49	45
Don't know/Refused	--	*	--
No, not getting financial assistance/Premium amount not reduced based on income	38	43	38
Don't know	6	6	6
Refused	--	--	--

T14. Thinking about the past 12 months, (did you have health insurance the entire time), or (was there some point in the past 12 months when you did NOT have health insurance)? (rotate items in parentheses)

Based on total insured

	Wave 4 (n=687)	Wave 3 (n=731)
Had health insurance the entire time	77	58
Did NOT have health insurance at some point during the past 12 months	23	42
Don't know	*	*
Refused	*	*

T15. † Do you have the same health insurance plan you had last year in 2015, or did you change to a different plan?¹⁰

Based on total insured

	Wave 4 (n=781)	Wave 3 (n=797) ¹¹
Same plan	70	63
Changed to a different plan	25	17
No plan last year/uninsured in 2015 (Vol.) ¹²	5	20
Don't know	*	*
Refused	*	--

T16. How easy or difficult was it for you to change to a different health insurance plan? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Based on total insured who changed insurance plans

	Wave 4 (n=152)	Wave 3 (n=128)
Very easy	40	37
Somewhat easy	37	38
Somewhat difficult	12	17
Very difficult	10	7
Don't know	2	1
Refused	--	*

⁹ Question T12 was not asked in wave 2

¹⁰ Modified answer option in W3 "Do you have the same health insurance plan you had last year in 2014, or did you change to a different plan?"

¹¹ Modified base in Wave 3; *Based on total insured and completed by phone or online*

¹² Modified answer option in W3 "No plan last year/uninsured in 2014 (Vol.)"

† indicates questions asked by phone or online

- T17. I'm going to read you some reasons people give for changing health plans. For each, please tell me if this is a reason why you switched to a different health plan this year or not. (First/next), (READ ITEM). (randomize a-g)
(READ FOR 1st ITEM, THEN AS NECESSARY: "Is this a reason why you changed health plans, or not?")

Based on total insured who changed plans (n=152)

	Yes, reason	No, not a reason	Don't know	Refused	Not Asked
a. Your income changed	56	44	--	--	--
b. You wanted to be eligible for government financial help	5	9	--	--	86
c. You or your family's health needs changed	22	78	--	--	--
d. You wanted a plan with more choice of providers or one that covered a specific provider	28	70	2	--	--
e. You found a plan with a lower monthly premium than what you would have paid to renew your previous plan	31	46	--	--	23
f. You wanted a plan with a lower annual deductible	27	50	--	--	23
g. You were able to enroll in a plan through an employer	49	3	--	1	47

- T19. Did you take action to re-enroll in the same health plan, or were you re-enrolled without having to take any action?

Based on total insured who kept their plan

	Wave 4 (n=498)	Wave 3 (n=480)
Took action to re-enroll in same plan	33	35
Were re-enrolled without having to take any action	66	62
Don't know	1	2
Refused	*	*

- T20. When you renewed your health plan this year, did you shop around or look at other options first, or did you decide to renew your current plan without shopping around?

Based on total insured who kept their plan

	Wave 4 (n=498)	Wave 3 (n=480)
Shopped around	15	12
Did not shop around	83	87
Don't know	1	1
Refused	1	1

- T21. How easy or difficult was it for you to renew your health plan? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Based on total insured who kept their plan

	Wave 4 (n=498)	Wave 3 (n=480)
Very easy	55	58
Somewhat easy	27	26
Somewhat difficult	14	11
Very difficult	3	3
Don't know	*	2
Refused	1	*

* indicates questions asked by phone or online

B43. Did someone help you (enroll in health insurance/renew your health plan) or did you complete the (enrollment/renewal) process on your own?

Based on total insured whose main source of health insurance is not a plan through employer

	Wave 4 (n=530)	Wave 3 (n=606)	Wave 2 (n=587)
Someone helped me	41	42	59
Completed it alone	47	47	37
Automatically renewed (Vol.)	9	8	--
Someone did the whole thing for me (Vol.)	2	2	4
Don't know	*	1	*
Refused	1	--	--

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

Based on total insured whose main source of health insurance is not a plan through employer and had help enrolling in health insurance

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

	Wave 4 (n=223)	Wave 3 (n=270)	Wave 2 ¹³ (n=338)
Family member or friend	11	16	26
A Covered California representative	31	31	16
A health insurance broker or agent	9	11	14
A community or county health worker	18	25	33
A health plan representative	17	6	--
Someone else	11	9	10
Don't know	3	2	1
Refused	--	--	--

B43/B44. Combo Table based on total insured whose main source of health insurance coverage is not a plan through employer

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

	Wave 4 (n=530)	Wave 3 (n=606)	Wave 2 (n=587)
Someone helped/did the whole thing for me	44	44	63
Family member or friend	5	7	16
A Covered California representative	14	14	10
A health insurance broker or agent	4	5	9
A community or county health worker	8	11	21
A health plan representative	8	3	--
Someone else	5	4	6
Don't know/Refused	1	1	1
Completed it alone	47	47	37
Automatically renewed (Vol.)	9	8	--
Don't know	*	1	*
Refused	1	--	--

¹³ The question text at Question B44 was revised for subsequent waves. The Wave 2 question read, "Who was that person? Was it a family member or friend, a Covered California representative, a health insurance broker or agent, a community or county health worker, or someone else?"

* indicates questions asked by phone or online

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

Based on total insured

	Wave 4 (n=687)	Wave 2 (n=704)
Choice of plans	56	53
Only one plan	40	40
Don't know	5	6
Refused	*	*

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

Based on total insured other than through Medi-Cal and who had a choice of plans

	Wave 4 (n=216)	Wave 2 (n=228)
The monthly premium costs	38	34
The deductibles and copays you have to pay when you use services	21	25
The choice of doctors and hospitals available	16	19
The range of benefits or a specific benefit covered	6	13
Recommendations from friends or family	10	6
Some other factor (Vol.)	7	*
Don't know	2	2
Refused	*	--

B46/B47. Combo Table based on total insured whose main source of health insurance coverage is not Medi-Cal

	Wave 4 (n=344)	Wave 2 (n=355)
Choice of plans	61	62
The monthly premium costs	23	21
The deductibles and copay you have to pay when you use services	13	16
The choice of doctors and hospitals available	10	12
The range of benefits or specific benefit covered	4	8
Recommendations from friends or family	6	4
Some other factor (Vol.)	4	*
Don't know/Refused	1	1
Only one plan	35	31
Don't know	4	6
Refused	--	1

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

Based on total insured through Medi-Cal and who had a choice of plans

	Wave 4 (n=171)	Wave 2 (n=154)
The low cost	17	17
The choice of doctors and hospitals available under the plan	54	38
The range of benefits or a specific benefit covered	12	23
Recommendations from friends or family	5	11
Some other factor (Vol.)	8	4
Don't know	*	7
Refused	4	--

* indicates questions asked by phone or online

B46/B48. Combo Table based on total insured whose main source of health insurance coverage is Medi-Cal

	Wave 4 (n=335)	Wave 2 (n=345)
Choice of plans	50	43
The low cost	8	7
The choice of doctors and hospitals available under the plan	27	16
The range of benefits or a specific benefit covered	6	10
Recommendations from friends or family	3	5
Some other factor	4	2
Don't know/Refused	2	3
Only one plan	45	51
Don't know	5	6
Refused	*	*

B52. 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? (rotate items in parentheses)

Based on total insured

	Wave 4 (n=687)	Wave 3 (n=731)	Wave 2 ¹⁴ (n=704)
More financially secure	46	53	37
Less financially secure	11	10	16
No difference	41	36	45
Don't know	1	*	1
Refused	2	*	*

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

Based on total insured

	Wave 4 (n=687)	Wave 3 (n=731)	Wave 2 (n=704)
Well-protected	58	62	64
Vulnerable to high medical bills	40	33	30
Just got my plan/ too soon to tell (Vol.)	1	3	--
Don't know	1	2	5
Refused	1	*	*

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

Based on total insured whose main source of health insurance coverage is not Medi-Cal

	Wave 4 (n=344)	Wave 3 (n=339)	Wave 2 (n=355)
Very difficult	17	13	16
Somewhat difficult	38	41	30
Not too difficult	27	20	25
Not at all difficult	17	22	25
Haven't paid yet (Vol.)	--	4	1
Don't know	*	*	2
Refused	*	*	--

¹⁴ The question text at Question B52 was revised for Wave 3. The Wave 2 question read, "Did gaining health insurance make you feel (more) financially secure, (less) financially secure, or did it make no difference in how financially secure you feel?"

* indicates questions asked by phone or online

T29. Thinking about your current health insurance plan, how satisfied are you with each of the following? What about (INSERT)? (READ 1st TIME, THEN AS NECESSARY: Are you very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?) (randomize a-c)

Based on total insured

	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Just got my plan/ too soon to tell (Vol.)	Don't know	Refused
a. The choice of primary care doctors available under your plan							
Wave 4 (n=687)	38	38	13	6	3	2	--
Wave 3 (n=731)	39	40	7	8	3	1	1
b. The choice of hospitals available under your plan							
Wave 4 (n=687)	37	43	10	5	2	2	1
Wave 3 (n=731)	38	37	9	5	7	3	*
c. The choice of specialists, such as cardiologists and orthopedists, available under your plan							
Wave 4 (n=687)	29	39	11	7	6	7	1
Wave 3 (n=731)	30	37	10	5	13	5	1

N10. Has getting health insurance in the past two years made you value health insurance (more), (less), or do you value health insurance the same amount? (ROTATE OPTIONS)

Based on total insured (n=687)

	Wave 4
More	41
Less	6
The same amount	51
Don't know	1
Refused	*

QE1. Is there a place that you USUALLY go to when you are sick or need advice about your health, or not?

	Wave 4 (n=888)	Wave 3 (n=1018)	Wave 1 (n= 2001)
Yes	61	70	56
No	38	30	43
Don't know	1	*	*
Refused	*	*	--

* indicates questions asked by phone or online

QE2. † What kind of place is it that you usually go? Is it ...?
(READ ALL OPTIONS)

Based on total who have a place they usually go when sick or needing advice about their health

	Wave 4 (n=609)	Wave 3 (n=748)	Wave 1 (n=1216)
A clinic or health center	59	51	57
A doctor's office or HMO	20	31	18
A hospital emergency room	8	7	14
An urgent care center	6	5	5
A hospital outpatient department	3	2	2
Veteran's administration medical center/hospital ¹⁵	--	2	1
The Internet ¹⁶	--	1	1
Some other place	3	1	1
Hospital (Vol.)	--	--	*
Pharmacy (Vol.)	--	--	1
Across the border (Vol.)	--	--	1
I go to more than one place (Vol.)	*	1	*
Don't know	*	--	*
Refused	*	*	*

QE1/E2. Combo Table based on total

	Wave 4 (n=888)	Wave 3 (n=1018)	Wave 1 (n=2001)
Have a place they USUALLY go to	61	70	56
A clinic or health center	36	35	32
A doctor's office or HMO	12	21	10
A hospital emergency room	5	5	8
An urgent care center	4	3	3
A hospital outpatient department	2	2	1
Veteran's administration medical center/hospital	--	1	*
The Internet	--	1	*
Some other place	2	1	1
Hospital (Vol.)	--	--	*
Pharmacy (Vol.)	--	--	*
Across the border (Vol.)	--	--	*
I go to more than one place (Vol.)	*	1	*
Don't know/Refused	*	*	--
Do not have a place they USUALLY go to	38	30	43
Don't know	1	*	*
Refused	*	*	--

T23. 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?

	Wave 4 (n=888)	Wave 3 (n=1018)
Yes	10	13
No	87	83
Haven't tried to become a new patient (Vol.)	3	4
Don't know	*	*
Refused	--	--

¹⁵ The question text at Question E2. was revised for Wave 3. In Wave 2, the question read, "Military/veterans center"

¹⁶ The question text at Question B14 was revised for Wave 3. In Wave 2, the question read, "The internet/research online"

† indicates questions asked by phone or online

T24. 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?

	Wave 4 (n=888)	Wave 3 (n=1018)
Yes	22	25
No	75	69
Haven't tried to get an appointment (Vol.)	3	6
Don't know	--	*
Refused	*	--

Q42. In the past 12 months, did you have any problems paying medical bills, or not?

	Wave 4 (n=888)	Wave 3 (n=1018)	Wave 1 (n=2001)
Yes	20	24	40
No	80	75	60
Don't know	*	1	*
Refused	*	--	--

Q43. How much of a financial impact have these medical bills had on your household – a major impact, minor impact or no impact at all?

Based on total who had problems paying medical bills

	Wave 4 (n=182)	Wave 3 (n=222)	Wave 1 (n=776)
Impact (NET)	95	94	90
Major impact	58	57	57
Minor impact	37	37	33
No impact at all	5	6	9
Don't know	1	-	*
Refused	--	-	*

Q42/Q43. Combo Table based on total

	Wave 4 (n=888)	Wave 3 (n=1018)	Wave 1 (n=2001)
Had problems paying medical bills	20	24	40
Medical bills had a major impact	11	14	22
Medical bills had a minor impact	7	9	13
Medical bills had no impact at all	1	2	4
Don't know/Refused	*	--	--
Did not have problems paying medical bills	80	75	60
Don't know	*	1	*
Refused	*	--	--

N11. Was any of the following a reason you had problems paying medical bills, or not?

Based on total who had problems paying medical bills (n=182)

	Yes, was a reason	No, not a reason	Don't know	Refused
a. The amount you had to pay for copays or coinsurance was more than you could afford	72	27	1	--
b. The amount you had to pay for deductibles was more than you could afford	75	24	1	--
c. You or a family member received care from an out-of-network doctor or facility, and insurance would not cover the bill or would only cover a portion	44	54	2	*
d. You submitted a claim to your insurance company but the claim was denied	28	70	2	*

* indicates questions asked by phone or online

Q42/N11a-d. Combo Table based on total

	Wave 4 (n=888)
Had problems paying medical bills	20
Yes, the amount to pay for copays or coinsurance was more than respondent could afford was a reason	14
Yes, the amount to pay for deductibles was more than the respondent could afford was a reason	15
Yes, respondent or family member received care from an out-of-network doctor or facility, and insurance would not cover the bill or would only cover a portion was a reason	9
Yes, respondent submitted a claim to insurance company, but the claim was denied was a reason	5
Did not have problems paying medical bills	80
Don't know	*
Refused	*

T76. Was there a time over the past twelve months when you needed medical care, but did not get it because of the cost, or not?

	Wave 4 (n=888)	Wave 3 (n=1018)
Yes, there was	23	27
No, there was not	76	73
Don't know	*	*
Refused	--	*

READ TO UNINSURED: On another topic...

B63. How worried, if at all, are you that if you sign up for health insurance you will draw attention to your or a family member's immigration status? Are you very worried, somewhat worried, not too worried, or not at all worried?
[IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total uninsured

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)
Very worried	24	23	26
Somewhat worried	17	15	12
Not too worried	8	11	7
Not at all worried	51	51	55
Don't know	--	--	1
Refused	*	*	--

B64. Are you worried that you or a family member could be deported if you sign up for health insurance, or not?
[IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total uninsured who worried about drawing attention to immigration status (sample size insufficient to report)

B63/B64. Combo Table based on total uninsured

	Wave 4 (n=199)	Wave 3 (n=282)	Wave 2 (n=463)
Worried about drawing attention to immigration status	41	38	37
Yes, worried could be deported	27	29	23
No, not worried could be deported	14	9	13
Don't know/Refused	--	*	1
Not worried about drawing attention to immigration status	59	62	62
Don't know	--	--	1
Refused	*	*	--

* indicates questions asked by phone or online

B65. How worried, if at all, are you that signing up for health insurance could hurt your ability to become a U.S. citizen? Are you very worried, somewhat worried, not too worried, or not at all worried?
 [IF NEEDED: Our questions are for research purposes only and your answers are strictly confidential.]

Based on total uninsured who were born in another country

	Wave 4 (n=113)	Wave 3 (n=165)	Wave 2 (n=231)
Very worried	32	35	46
Somewhat worried	17	20	19
Not too worried	15	17	6
Not at all worried	33	23	22
I am a US citizen (Vol.)	2	5	5
Don't know	*	*	2
Refused	*	*	--

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

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

	Wave 4	Wave 3	Wave 2
Married	39	37	37
Not Married (NET)	61	62	63
Living with a partner	13	12	11
Widowed	3	2	2
Divorced	9	7	9
Separated	4	4	4
Never been married	33	37	37
Don't know	--	*	--
Refused	*	*	*

Q37. † How many dependent children do you have, if any?
 [INTERVIEWER NOTE: If respondent asks to clarify what "dependent children" means, say "Any child who is dependent on you for support, or who you claim as a dependent on your tax return"]

	Wave 4	Wave 3	Wave 2
None	53	52	53
One	16	16	15
Two	14	17	16
Three	11	9	10
Four	5	3	4
Five	1	1	1
Six – Ten	*	*	*
Eleven – Fifteen	--	-	*
Don't know	--	-	*
Refused	--	*	*

† indicates questions asked by phone or online

D3. † What best describes your employment situation today?
 (READ LIST IN ORDER)
 (INTERVIEWER NOTE: If respondent asks to define “full-time” please define as 30 or more hours per week)

	Wave 4	Wave 3	Wave 2
Employed (NET)	62	62	58
Employed full-time	42	38	35
Employed part-time	21	24	23
Not Employed (NET)	37	38	42
Unemployed and currently seeking employment	12	13	14
Unemployed and not seeking employment	3	2	4
A student	4	5	6
Retired	3	2	2
On disability and can't work	5	5	4
A homemaker or stay at home parent	11	12	10
Don't know	*	*	*
Refused	*	*	--

Q65. † In general, would you say your health is excellent, very good, good, fair, or poor?

	Wave 4	Wave 3	Wave 2
Excellent	12	13	16
Very good	22	22	22
Good	28	29	29
Fair	32	30	26
Poor	6	6	6
Don't know	*	*	--
Refused	--	*	--

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

Based on total who answered “Don't know” to marital status and number of children (sample size insufficient to report)

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

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

D18. † Is the parent who claims you as a dependent married, or not?
 (INTERVIEWER NOTE: If R says their parents are married but not to each other, code as “1: Married”)
 (INTERVIEWER NOTE: If the R is not claimed by their parent, ask about the person claiming them as a dependent)

Based on total who are claimed as a dependent

	Wave 4 (n=12)
Married	87
Not married	13
Don't know	--
Refused	--

† indicates questions asked by phone or online

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

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

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

Based on total who are claimed as a dependent (sample size insufficient to report)

FAMILY SIZE †

	Wave 4	Wave 3
One	38	39
Two	22	21
Three	12	14
Four	14	14
Five +	13	12

FEDERAL POVERTY LINE

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

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

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

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

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

D.15A. † Is that less than (AMOUNT 2) or (AMOUNT 2) or more?

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

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

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

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

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

† indicates questions asked by phone or online

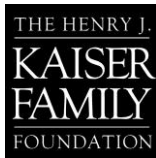
D16A. † Is that less than (AMOUNT 2 M*) or (AMOUNT 2 M*) or more?
 [INTERVIEWER NOTE: PLEASE READ NUMBER AMOUNTS SLOWLY AND CAREFULLY]

	Wave 4	Wave 3	Wave 2	Wave 1
Less than/ =138% FPL	53	55	58	52
Greater than 138% up to/ = 400% FPL (NET)	38	37	35	36
Greater than 138% up to/ = 250% FPL	24	25	25	27
Greater than 250% up to / = 400% FPL	13	11	10	8
Greater than 138% up to/400% FPL (unspecified)	*	*	*	*
Over 400% FPL	9	6	6	7
Don't know/Refused	1	1	1	6

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

FamilySize	100%			
	Poverty guideline	AMT1 (138%)	AMT2 (250%)	AMT3 (400%)
1	\$980.83	\$1,350	\$2,450	\$3,900
2	\$1,327.50	\$1,850	\$3,300	\$5,300
3	\$1,674.17	\$2,300	\$4,200	\$6,700
4	\$2,020.83	\$2,800	\$5,050	\$8,100
5	\$2,367.50	\$3,250	\$5,900	\$9,450
6	\$2,714.17	\$3,750	\$6,800	\$10,850
7	\$3,060.83	\$4,200	\$7,650	\$12,250
8	\$3,407.50	\$4,700	\$8,500	\$13,650
9	\$3,754.17	\$5,200	\$9,400	\$15,000
10	\$4,100.83	\$5,650	\$10,250	\$16,400

† indicates questions asked by phone or online



The Henry J. Kaiser Family Foundation

Headquarters
2400 Sand Hill Road
Menlo Park, CA 94025
Phone: (650) 854-9400 Fax: (650) 854-4800

Washington Offices and
Barbara Jordan Conference Center
1330 G Street, NW
Washington, DC 20005
Phone: (202) 347-5270 Fax: (202) 347-5274

www.kff.org

This publication (#8907-T) is available on the
Kaiser Family Foundation website at www.kff.org.

*Filling the need for trusted information on national health issues,
the Kaiser Family Foundation is a nonprofit organization based in Menlo Park, California.*