

Topline

Kaiser Health Tracking Poll – March 2018: Non-Group Enrollees

METHODOLOGY

This survey was designed and analyzed by public opinion researchers at the Kaiser Family Foundation (KFF). Interviews were conducted by telephone from February 15th-20th and March 8th-13th, 2018, among a nationally representative random digit dial telephone sample of 2,534 adult U.S. residents. This includes interviews conducted as part of the February and March Kaiser Health Tracking Polls, as well as an oversample of respondents who purchase their own insurance non-Group Enrollees). Computer-assisted telephone interviews conducted by landline (882 and cell phone (1,652, including 1,050 who had no landline telephone) were carried out in English and Spanish by SSRS of Glen Mills, PA. For the landline sample, respondents were selected by asking for the youngest adult male or female currently at home based on a random rotation. If no one of that gender was available, interviewers asked to speak with the youngest adult of the opposite gender. For the cell phone sample, interviews were conducted with the adult who answered the phone. KFF paid for all costs associated with the survey.

Respondents were considered Non-Group Enrollees if they were between the ages of 18-64 and their main source of health care coverage is health insurance that they purchase themselves (excluding small business owners whose self-purchased insurance covers non-related employees). To efficiently obtain a sufficiently large sample of Non-Group Enrollees, given their overall low incidence in the general adult population, the sample included a subsample of respondents who had previously completed interviews on the SSRS Omnibus poll, and indicated that they met the specifications of Non-Group Enrollees (n=129). All RDD landline and cell phone samples were generated by Marketing Systems Group (MSG). The SSRS Omnibus poll involves a similar overlapping frame design.

A multi-stage weighting process was applied to ensure an accurate representation of the national population overall, and of non-group enrollees in particular. The first stage of weighting involved corrections for sample design, including accounting for the likelihood of non-response for the re-contact sample, number of eligible household members for those reached via landline, and a correction to account for the fact that respondents with both a landline and cell phone have a higher probability of selection. In the second weighting stage, demographic adjustments were applied to account for systematic non-response along known population parameters. First, interviews conducted as part of the Health Tracking Poll (excluding the Non-Group Enrollee oversample) were weighted to match estimates for the national population using data from the Census Bureau's 2015 American Community Survey (ACS) on sex, age, education, race, Hispanic origin, and region along with data from the 2010 Census on population density and current patterns of telephone use from the January-June 2017 National Health Interview Survey. This weighted sample was used to estimate the population share of Non-Group Enrollees, as defined for this study. The combined sample of Non-Group Enrollees (from both the Health Tracking Polls and the oversample) was then weighted separately, and scaled down to the proportion of Non-Group Enrollees in the weighted general population sample.

No reliable administrative data were available for creating demographic weighting parameters for this group, since the most recent Census figures could not account for the changing demographics of non-group insurance enrollees, specifically as they are defined in this study. Therefore, demographic benchmarks were derived by compiling a sample of all respondents ages 18-64 interviewed on the SSRS Omnibus survey between July 1 and December 30, 2017 n=22,066 and weighting this sample to match the national 18-64 year-old population based on the 2017 U.S. Census Current Population Survey March Supplement parameters for age, gender, education, race/ethnicity, region, population density, and marital status, as well phone use based on the most recent estimates from the National Health Interview Survey (NHIS). This weighted sample was then filtered to include respondents meeting the definition of Non-Group Enrollee (n=1,989), and the demographics of this group were used as post-stratification weighting parameters for the combined Non-Group Enrollee sample.

The margin of sampling error including the design effect for the full sample is plus or minus 2 percentage points. Numbers of respondents and margins of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error 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](#).

Group	N (unweighted)	M.O.S.E.
Total	2,534	±2 percentage points
Non-Group Enrollees ages 18-64	279	±7 percentage points
Age 18-64 with Employer Insurance	901	±4 percentage points
Uninsured ages 18-64	182	±8 percentage points
Marketplace Enrollees age 18-64	177	±9 percentage points

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.

All trends shown in this document come from Kaiser Health Tracking Polls except:

- 03/16: Kaiser Family Foundation Survey of Non-Group Health Insurance Enrollees, Wave 3
- 04/15: Kaiser Family Foundation Survey of Non-Group Health Insurance Enrollees, Wave 2
- 05/14: Kaiser Family Foundation Survey of Non-Group Health Insurance Enrollees, Wave 1

(Note: Different preceding questions were asked in February and March. To see the full questionnaire for February (<https://www.kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-february-2018-health-care-and-the-2018-midterms-attitudes-towards-proposed-changes-to-medicaid>) or March (<https://www.kff.org/health-reform/poll-finding/kaiser-health-tracking-poll-march-2018-prescription-drug-pricing-medicare-for-all-proposals>).

Q3. As you may know, the Affordable Care Act required nearly all Americans to have health insurance, or else pay a fine. As far as you know, has Congress repealed this requirement, or not?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Uninsured ages 18-64
Yes	36	48	42	29
No	43	38	40	55
Don't know/Refused	21	14	18	16
Don't know	20	14	17	16
Refused	*	-	*	-

Q4. Do you happen to know if this requirement is still in effect for 2018, or is this requirement no longer in effect?

Based on those who are aware Congress repealed the requirement (n=1,020)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance
Requirement still in effect for 2018	30	39	28
No longer in effect	53	50	57
Don't know/Refused	17	11	15
Don't know	17	11	15
Refused	--	--	--
	<i>n=1,020</i>	<i>n=140</i>	<i>n=398</i>

Q3/Q4 COMBO TABLE based on total

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Uninsured ages 18-64
Requirement has been repealed	36	48	42	29
Requirement still in effect for 2018	11	19	12	11
Requirement is not in effect for 2018	19	24	24	10
Requirement is still in effect	43	38	40	55
Don't know/Refused (NET)	27	19	24	24

READ TO ALL: As you may know, the 2010 Affordable Care Act created health insurance exchanges or marketplaces where people who don't get coverage through their employer can shop for insurance and compare prices and benefits.

Q10. In general, do you think the marketplaces for people who purchase their own insurance are collapsing, or not?

Based on half sample A (n=1,263)

	Total public	Non-Group Enrollees ages 18- 64	Age 18-64 with Employer Insurance
Yes	53	55	52
No	33	36	34
Don't know/Refused	14	9	14
	<i>n=1,263</i>	<i>n=155</i>	<i>n=427</i>

Q11. In general, do you think the marketplaces for people who purchase their own insurance are stable, or not?

Based on half sample B (n=1,271)

	Total public	Non-Group Enrollees ages 18- 64	Age 18-64 with Employer Insurance
Yes	29	32	27
No	63	64	65
Don't know/Refused	8	3	9
	<i>n=1,271</i>	<i>n=124</i>	<i>n=474</i>

READ TO ALL: Now thinking about your own personal health care...

Q12. How important is it to you personally to have health insurance? (READ LIST)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Uninsured ages 18-64
Important (NET)	96	97	98	88
Very important	87	84	91	71
Somewhat important	9	13	7	17
Not important (NET)	3	3	2	11
Not too important	2	3	2	6
Not at all important	1	*	1	5
Don't know/Refused	*	-	*	1

READ TO ALL: Moving on...

AGE. What is your age?

AGE2. (ASK IF DON'T KNOW OR REFUSED AGE) Could you please tell me if you are between the ages of... (READ LIST)

RECA2 VARIABLE

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Uninsured ages 18-64
18-29	22	22	19	39
30-49	32	36	46	39
50-64	27	42	35	23
65+	20	-	-	-
Don't know/Refused	*	-	-	-

COVERAGE. Are you, yourself, now covered by any form of health insurance or health plan 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 [Medicaid/Medi-CAL])?

Covered by health insurance	88
Not covered by health insurance	12
Don't know/Refused	*

COVTYPE. Which of the following is your MAIN source of health insurance coverage? Is it a plan through your employer, a plan through your spouse's employer, a plan you purchased yourself either from an insurance company or a state or federal marketplace, are you covered by Medicare or (Medicaid/[INSERT STATE-SPECIFIC MEDICAID NAME]), or do you get your health insurance from somewhere else?

Based on those who are insured (n=2,333)

Plan through your employer	38
Plan through your spouse's employer	11
Plan you purchased yourself	8
Medicare	19
Medicaid/State-specific Medicaid name	13
Somewhere else	4
Plan through your parents/mother/father (Vol.)	5
Don't know/Refused	2

COVERAGE/COVTYPE Combo Table based on total

Covered by health insurance	88
Employer	34
Spouse's employer	10
Self-purchased plan	7
Medicare	17
Medicaid/State-specific Medicaid name	12
Somewhere else	4
Plan through parents/mother/father (Vol.)	4
Don't know/Refused	1
Not covered by health insurance	12
Don't know/Refused	*

AGECOVTYPE VARIABLE

Based on total 18-64 (n=1,735)

Covered by health insurance	86
Employer	39
Spouse's employer	11
Self-purchased plan	8
Medicare	5
Medicaid/State-specific Medicaid name	13
Somewhere else	3
Plan through parents/mother/father (Vol.)	5
Don't know/Refused	1
Not covered by health insurance	14
Don't know/Refused	*

COVSELFOTHER. Regardless of your source of health insurance coverage, did you purchase your plan yourself?

Based on those 18-64 who get insurance from somewhere else (sample size insufficient to report)

SMBIZ. Are you or your spouse a small business owner, or not?

Based on those 18-64 who purchase their own insurance plan (n=285)

Yes	36
No	62
Don't know/Refused	2

BIZINS. Is the health insurance that you purchase for yourself part of a plan that also covers non-related employees of your business, or is the plan just for yourself and your family?

Based on those 18-64 who are small business owners (n=124)

Also covers non-related employees of your business	4
Just for yourself and your family	96
Don't know/Refused	--

COVSELF. (IF PRE-SCREEN SAMPLE INSERT: Earlier you said you purchase your own health insurance.) Did you purchase your plan directly from an insurance company, from the marketplace known as healthcare.gov [IF HAS STATE SPECIFIC NAME: or (INSERT STATE-SPECIFIC MARKETPLACE NAME)], or through an insurance agent or broker?

Based on those ages 18-64 who purchased own insurance plan (n=279)

Directly from an insurance company	17
From healthcare.gov or [STATE MARKETPLACE NAME]	49
Through an insurance agent or broker	25
Somewhere else (SPECIFY) (Vol.)	5
Don't know/Refused	4

COVERAGE/COVTYPE/COVSELF Combo Table based on those ages 18-64 (n=1,735)

Covered by health insurance (NET)	86
Employer	39
Spouse's employer	11
Self-purchased plan (SUB-NET)	8
Directly from an insurance company	1
From healthcare.gov or [STATE MARKETPLACE NAME]	4
Through an insurance agent or broker	2
Somewhere else (Vol.)	*
Don't know/Refused	*
Medicare	5
Medicaid/State-specific Medicaid name	13
Somewhere else	3
Plan through parents/mother/father (Vol.)	5
Don't know/Refused	1
Not covered by health insurance	14
Don't know/Refused	*

COVERAGE/COVTYPE/COVSELFOTHER/COVSELF Combo Table based on those ages 18-64 (n=1,735)

Covered by health insurance	86
Employer	39
Spouse's employer	11
Self-purchased plan	8
Directly from an insurance company	1
From healthcare.gov or [STATE MARKETPLACE NAME]	4
Through an insurance agent or broker	2
Somewhere else (Vol.)	*
Don't know/Refused	*
Medicare	5
Medicaid/State-specific Medicaid name	13
Somewhere else	3
Yes, purchased plan yourself	1
No, did not purchase plan yourself	2
Don't know/Refused	--
Plan through parents/mother/father (Vol.)	5
Don't know/Refused	1
Not covered by health insurance	14
Don't know/Refused	*

COVMKT. Regardless of how you purchased your plan, do you know if it is a marketplace or [healthcare.gov/INSERT STATE SPECIFIC MARKETPLACE NAME] plan, is it NOT a marketplace or [healthcare.gov/INSERT STATE SPECIFIC MARKETPLACE NAME] plan, or are you not sure? (ENTER ONE ONLY)

Based on those who purchased own insurance plan except those who bought plan through marketplace (n=157)

Marketplace plan	26
Non-marketplace plan	41
Not sure	32
Don't know/Refused	1

COVERAGE/COVTYPE/COVSELF/COVMKT

Based on total 18-64 (n=1,735)

Covered by health insurance (NET)	86
Employer	39
Spouse's employer	11
Self-purchased plan (SUB-NET)	8
Directly from an insurance company/agent/or broker/other (SUB-SUB-NET)	4
Marketplace plan	1
Non-Marketplace plan	2
Not sure/Refused	1
From healthcare.gov or [STATE MARKETPLACE NAME]	4
Medicare	5
Medicaid/State-specific Medicaid name	13
Somewhere else	3
Plan through parents/mother/father (Vol.)	5
Don't know/Refused	1
Not covered by health insurance	14
Don't know/Refused	*

MARKETPLACE VARIABLE

Based on those 18-64 who are non-group purchasers (n=279)

Likely marketplace place ¹	66
Likely non-marketplace plan ²	21
Unknown	13

COVERAGE/COVTYPE/COVSELF/MARKETPLACE

Based on total 18-64 (n=1,735)

Covered by health insurance	86
Employer	39
Spouse's employer	11
Self-purchased plan	8
Likely marketplace plan	5
Likely non-marketplace plan	1
Unknown	1
Medicare	5
Medicaid/State-specific Medicaid name	13
Somewhere else	3
Plan through parents/mother/father (Vol.)	5
Don't know/Refused	1
Not covered by health insurance	14
Don't know/Refused	*

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

Based on those 18-64 who have marketplace plans or don't know if their plan is a marketplace plan or not (n=207)

Yes, getting financial assistance	44
No, not getting financial assistance	53
Don't know/Refused	2

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

Based on those 18-64 who aren't receiving a subsidy or don't know if they are receiving a subsidy (n=107)

Yes, based on income	41
No, not based on income	53
Don't know/Refused	7

¹ Likely marketplace plan includes individuals who said they purchased the plan themselves, unrelated to a small business, and either know it is a marketplace plan or are unsure but are receiving financial help from the government to help pay for their monthly premium.

² Likely non-marketplace plan includes individuals who said they purchased the plan themselves and it is not a marketplace plan.

MARKETPLACE/SUBSIDY/INCSUBSIDY

Based on those 18-64 who purchased own insurance plan (n=279)

Likely marketplace plan	66
Yes, getting financial assistance or premium reduced based on income	53
No, not getting financial assistance and premium not reduced based on income	11
Don't know/Refused if premium reduced based on income	3
Likely non-marketplace plan	21
Unknown if marketplace	13

Q13. Which of the following comes closer to your view? (READ LIST) (rotate response options 1-2/2-1)

Based on half sample of total population, total uninsured, total non-group enrollees

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Uninsured ages 18-64
Health insurance is something I need (or)	88	84	89	76
I'm healthy enough that I don't really need health insurance	11	15	11	23
Don't know/Refused	1	1	*	1
	<i>n=2,172</i>	<i>n=279</i>	<i>n=748</i>	<i>n=182</i>

Q14. When it comes to choosing a health insurance plan, which of the following is MOST IMPORTANT to you? Is it (READ LIST)? [READ IF NECESSARY: If you had to choose just one, which matters most in choosing a health insurance plan?] (rotate response options 1-2/2-1, keep Option A and Option B from rotating)

Based on half sample of total population, total uninsured, total non-group enrollees

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64
Option A: Comprehensive coverage, that is health insurance that costs more, but covers almost every benefit you need	69	59	74	60
Option B: Affordable coverage, that is health insurance that costs less but does not cover every benefit you need	27	38	24	37
Don't know/Refused	4	3	2	3
	<i>n=2,172</i>	<i>n=279</i>	<i>n=748</i>	<i>n=177</i>

NG-1. How long have you been covered by your CURRENT health insurance plan? Is this a new plan that started in 2018, or a plan that you had for all or part of 2017 and renewed in 2018? If you kept the same insurance company but changed plans, please count this as a new plan.

Based on those 18-64 who purchased their own insurance plan (n=279)

	Non-Group Enrollees ages 18-64	Marketplace Enrollees ages 18-64
New as of 2018	33	35
Had plan for all or part of 2017 and renewed	67	64
Don't know/Refused	*	*
	<i>n=279</i>	<i>n=177</i>

NG-2. What kind of health coverage, if any, did you have immediately before you signed up for your current plan? Were you covered by a DIFFERENT plan you purchased yourself, were you covered by an employer, by COBRA, did you have Medicaid or other public coverage, or were you uninsured? (ENTER ONE ONLY) [READ IF NECESSARY: We're asking about your insurance status immediately before you began coverage under your current plan.]

Based on those 18-64 who purchased a new plan in 2018 (sample size insufficient to report)

NG-1/NG-2 COMBO TABLE

Based on those 18-64 who purchased their own insurance plan

	Non-Group Enrollees ages 18-64	Marketplace Enrollees ages 18-64
New plan as of 2018	33	35
Covered by a different plan you purchased yourself in 2017	21	23
Covered by an employer in 2017	2	1
Covered by COBRA in 2017	*	*
Had Medicaid or other public coverage in 2017	3	5
Was uninsured in 2017	4	3
Had coverage from some other source in 2017 (Vol.)	2	2
Don't know/Refused	1	2
Had plan for all or part of 2017 and renewed	67	64
Don't know/Refused	*	*
	<i>n=279</i>	<i>n=177</i>

NG-3. When you signed up for your current health plan, did you have a choice of health plans from different insurance companies, or was there only one insurance company selling plans in your area?

Based on those 18-64 who purchased their own insurance plan

	03/18	10/17
Choice of health plans from different insurance companies	69	79
Only one insurance company selling plans in your area	24	16
Don't know/Refused	7	5
	<i>n=279</i>	<i>n=295</i>

NG-4. How satisfied were you with the health plan (IF NG-3 =1 INSERT: choices) available to you? (READ LIST)

Based on those 18-64 who purchased their own insurance plan

	03/18	10/17
Very satisfied	33	34
Somewhat satisfied	32	38
Somewhat dissatisfied	19	14
Very dissatisfied	15	14
Don't know/Refused	*	1
	<i>n=279</i>	<i>n=295</i>

NG-5. Thinking about each step in the process when you (IF Ng-1=2 INSERT “renewed your”, IF NG-1=1 OR 8 OR 9 INSERT “signed up for”) health coverage, did you have any problems (INSERT IN ORDER) or did you not have any problems?

Based on those 18-64 who purchased their own insurance plan (n=279)

	Had problems	Did not have any problems	Don't know/Refused
a. Understanding the dates and deadlines for the open enrollment period	10	89	1
b. Setting up or logging into an account to sign up or renew coverage	12	84	4
c. Applying for financial assistance	8	83	9
d. Comparing the different health plans available to you	11	86	2
e. Finally enrolling in your choice of health insurance coverage	10	90	*

NG-6. When you had a problem, did you get help from anyone, other than a friend or family member, or not?

Based on those 18-64 who purchased their own insurance plan and experienced a problem when renewing or signing up for health insurance (sample size insufficient to report)

NG-5/NG-6 COMBO TABLE

Based on those 18-64 who purchased their own insurance plan (n=279)

Experienced a problem when renewing or signing up for health insurance	27
Got help from someone	14
Did not get help from someone	14
Don't know/Refused	--
Didn't experience a problem when renewing or signing up for health insurance	73
Don't know/Refused	--

NG-7. Thinking about the most recent open enrollment period that just ended, is (INSERT ITEM) higher, lower, or about the same as it was in 2017? (get answer then ask: Is that a lot higher/lower, or just a little bit higher/lower?)

Based on those 18-64 who purchased their own insurance plan in 2017 and 2018 (n=249)

	A lot higher	A little bit higher	Stay about the same	A little bit lower	A lot lower	Don't know/Refused
a. The amount you are now paying each month for your health insurance	27	19	35	7	11	1
b. Your annual deductible, that is the amount you have to pay yourself before insurance will start paying any part of your medical bills	18	10	61	5	2	4

NG-1/NG-2/NG-7a COMBO TABLE

Based on those 18-64 who purchased their own insurance plan (n=279)

Purchased their own plan in 2017 and 2018	88
Amount you are paying each month for your health insurance is a lot higher in 2018 compared to 2017	24
Amount you are paying each month for your health insurance is a little bit higher in 2018 compared to 2017	17
Amount you are paying each month for your health insurance is about the same in 2018 compared to 2017	31
Amount you are paying each month for your health insurance is a little bit lower in 2018 compared to 2017	7
Amount you are paying each month for your health insurance is a lot lower in 2018 compared to 2017	9
Don't know/Refused	1
Didn't purchase their own plan in 2017	11
Don't know/Refused	1

NG-1/NG-2/NG-7b COMBO TABLE

Based on those 18-64 who purchased their own insurance plan (n=279)

Purchased their own plan in 2017 and 2018	88
Annual deductible is a lot higher in 2018 compared to 2017	16
Annual deductible is a little bit higher in 2018 compared to 2017	9
Annual deductible is about the same in 2018 compared to 2017	54
Annual deductible is a little bit lower in 2018 compared to 2017	4
Annual deductible is a lot lower in 2018 compared to 2017	2
Don't know/Refused	3
Didn't purchase their own plan in 2017	11
Don't know/Refused	1

NG-8. Will that increase in your health insurance costs be a major financial burden, a minor financial burden, or will it not be a financial burden for you and your family?

Based on those 18-64 whose premium or deductible increased since 2017 (n=145)

Major financial burden	44
Minor financial burden	43
Will not be a financial burden	13
Don't know/Refused	--

NG-1/NG-2/NG-7a/NG-8 COMBO TABLE

Based on those 18-64 who purchased their own insurance plan (n=279)

Purchased their own plan in 2017 and 2018	88
Amount you are paying each month for your health insurance is higher in 2018 compared to 2017 (NET)	40
Increase is a major financial burden	16
Increase is a minor financial burden	19
Increase will not be a financial burden	5
Don't know/Refused	--
Amount you are paying each month for your health insurance is about the same in 2018 compared to 2017	31
Amount you are paying each month for your health insurance is a little bit lower in 2018 compared to 2017	7
Amount you are paying each month for your health insurance is a lot lower in 2018 compared to 2017	9
Don't know/Refused	1
Didn't purchase their own plan in 2017	11
Don't know/Refused	1

NG-1/NG-2/NG-7b/NG-8 COMBO TABLE

Based on those 18-64 who purchased their own insurance plan (n=279)

Purchased their own plan in 2017 and 2018	88
Annual deductible is higher in 2018 compared to 2017 (NET)	24
Increase in deductible is a major financial burden	13
Increase in deductible is a minor financial burden	9
Increase in deductible will not be a financial burden	2
Don't know/Refused	--
Annual deductible is about the same in 2018 compared to 2017	54
Annual deductible is a little bit lower in 2018 compared to 2017	4
Annual deductible is a lot lower in 2018 compared to 2017	2
Don't know/Refused	3
Didn't purchase their own plan in 2017	11
Don't know/Refused	1

NG-9. Thinking about the future, how worried are you, if at all, that (INSERT AND RANDOMIZE)? (READ LIST)³

Based on those 18-64 who purchased their own plan or have insurance through their employer or their spouse's employer

		Very/ Somewhat worried (NET)	Very worried	Somewhat worried	Not too/Not at all worried (NET)	Not too worried	Not at all worried	Don't know/ Refused	n
a. Your health insurance premiums will increase so much that you won't be able to afford the plan you have now	03/18	67	38	28	33	18	14	1	1,186
	10/17	38	17	21	61	24	38	1	1,237
b. Your copays and deductibles will become so high that you won't be able to afford to get the health care you need	03/18	69	40	29	30	18	13	1	1,186
	10/17	42	17	24	58	24	34	1	1,237

³ October 2017 trend wording was "Thinking about enrolling in a health plan for 2018, how worried are you, if at all, that (INSERT AND RANDOMIZE)? (READ LIST) (scramble items A-F)"

Based on those 18-64 who purchased their own insurance plan

		Very/ Somewhat worried (NET)	Very worried	Somewha t worried	Not too/Not at all worried (NET)	Not too worried	Not at all worried	Don't know/ Refused	n
c. Your current insurance company will stop selling plans in your area									
	03/18	49	29	19	51	22	29	*	279
	10/17	34	16	18	65	30	35	1	295
d. There will be no insurance companies left selling plans in your area									
	03/18	51	32	19	49	20	29	--	279
	10/17	33	17	16	66	26	39	1	295

READ TO ALL: Moving onto another topic...

NG-10. Is each of the following a major, minor, or not a reason why you chose to purchase your own insurance? (INSERT ITEM) (READ IF NECESSARY: Is this a major reason, a minor reason, or not a reason why you chose to purchase your own insurance?)

Based on those 18-64 who purchased their own insurance plan

		Major reason	Minor reason	Not a reason	Don't know/ Refused	n
a. The fact that the law requires you to have insurance						
	03/18	34	24	42	--	279
	10/17	22	16	62	1	295
b. You or a family member has a health condition that requires ongoing medical care						
		41	12	45	1	279
c. To protect against high medical bills in the case of severe illness or accident						
		75	17	8	*	279
d. For peace of mind						
		66	20	13	*	279
e. Because government financial help made it affordable for you						
		35	13	50	2	279

NG-11. As you may know, Congress recently passed a law that eliminates the fine for people who don't get health insurance beginning in 2019. Knowing this, do you think you will continue to buy your own insurance in 2019, or will you choose to go without coverage?

Based on those 18-64 who purchased their own insurance plan (n=279)

	03/18	10/17 ⁴
Continue to buy my own insurance	90	92
Choose to go without coverage	7	7
Don't know/Refused	3	2
	n=279	n=295

⁴ October 2017 trend wording was "If the government stopped enforcing the fine for people who don't have health insurance, would you continue to buy your own insurance, or would you choose to go without coverage?"

NG-12. To the best of your knowledge, is your current health plan a bronze, silver, gold or platinum plan?

Based on those 18-64 who purchased their own insurance plan

	03/18	03/16	04/15	05/14
Bronze	25	22	23	21
Silver	34	37	37	29
Gold	16	9	9	7
Platinum	4	4	6	7
Don't pay directly/don't know how much it costs (Vol.)	--	*	--	--
Just go my plan/too soon to tell (Vol.)	--	2	3	4
None of these (Vol.)	3	--	--	--
Don't know/Refused	19	25	23	30
	<i>n=279</i>	<i>n=671</i>	<i>n=667</i>	<i>n=488</i>

NG-13. Would you say your health insurance is an excellent value, good value, only a fair value or a poor value for what you pay for it?

Based on those 18-64 who purchased their own insurance plan (n=279)

	03/18	03/16	04/15	05/14
Excellent value	24	13	13	19
Good value	30	31	41	37
Only a fair value	27	28	25	23
Poor value	19	26	18	16
Don't pay directly/don't know how much it costs (Vol.)	--	*	*	2
Just go my plan/too soon to tell (Vol.)	*	1	1	NA
Don't know/Refused	*	*	1	3
	<i>n=279</i>	<i>n=671</i>	<i>n=667</i>	<i>n=488</i>

NG-14. Some are proposing a type of insurance plan called a short-term plan that would last up to 12 months and would not be renewable at the end of the year. These plans would cost significantly less but provide fewer benefits and not pay for care for pre-existing conditions. If you had the opportunity, would you want to purchase such a plan, or would you prefer to keep the plan that you have now?

Based on those 18-64 who purchased their own insurance plan (n=279)

Would want to purchase short term plan	12
Would prefer to keep plan that you have now	84
It depends (Vol.)	2
Don't know/Refused	1

NG-15. What's the MAIN reason you do not currently have health insurance? (ACCEPT ONE RESPONSE ONLY)

Based on those 18-64 who currently do not have insurance (n=182)

	03/18	10/17
Too expensive/Can't afford	36	37
Reasons related to employment (NET)	20	19
Unemployed/lost job	11	9
Other employment-related	4	5
Employer doesn't offer it	3	1
Waiting period for job	2	3
Not eligible for employer coverage	--	*
Don't need it/want it	8	8
Citizenship/Residency issue	6	8
Missed the deadline/Haven't gotten around to it/Too busy	2	3
Not eligible/Not eligible for government help	5	5
In process of signing up	1	*
Against government requirement/Against ACA	1	1
Difficulty applying	--	*
Don't know how to get it	--	1
Can't get it/refused due to poor health, illness, or age	*	-
Didn't have enough information	1	1
Other	16	14
Don't know/Refused	4	2
	n=182	n=206

NG-16. Have you tried to get health insurance for yourself in the past 6 months, or not?

Based on those 18-64 who currently do not have insurance (n=182)

	03/18	10/17
Yes, have tried to get insurance	30	29
No, have not tried to get insurance	70	71
Don't know/Refused	--	1
	n=182	N=206

NG-17. Do you think you will have to pay a fine for not having health insurance in 2017, or not? ⁵

Based on those 18-64 who currently do not have insurance (n=182)

	03/18	01/16	03/15 ⁶	12/14 ⁷	04/14
Yes, will have to pay a fine	35	47	59	37	45
No, will not have to pay a fine	54	47	33	44	43
Had insurance in 2017 (VOL.)	1	--	1	--	--
Don't know/Refused	10	6	7	19	12
	n=182	n=103	n=133	n=131	n=154

⁵ January 2016 trend wording was "Do you think you will have to pay a fine for not having health insurance in 2015, or not?"

⁶ 2015 trend wording was "Do you think you will have to pay a fine for not having health insurance in 2014, or not?"

⁷ 2014 trend wording was "Do you think you will have to pay a fine for not having health insurance this year, or not?"

NG-18. In the past 6 months, have you tried to figure out if you qualify for Medicaid/[STATE-SPECIFIC MEDICAID NAME], or not?

Based on those 18-64 who currently do not have insurance (n=182)

	03/18	10/17
Yes	28	22
No	72	78
Don't know/Refused	--	-
	<i>n=182</i>	<i>n=206</i>

NG-19. In the past 6 months, have you tried to figure out if you qualify for financial assistance to purchase health insurance, or not?

Based on those 18-64 who currently do not have insurance (n=182)

	03/18	10/17
Yes	21	13
No	77	85
Don't know/Refused	1	2
	<i>n=182</i>	<i>n=206</i>

NG-20. When you tried to figure out if you qualified for (Medicaid/[STATE-SPECIFIC MEDICAID NAME]/ financial assistance / Medicaid/[STATE-SPECIFIC MEDICAID NAME] or financial assistance), did you get help from anyone, other than a friend or family member, or not?

Based on those 18-64 who are uninsured and tried to figure out if they qualify for Medicaid and/or financial assistance in the last 6 months (sample size insufficient to report)

NG-18/NG-19/NG-20 COMBO TABLE

Based on those 18-64 who currently do not have insurance (n=182)

Tried to figure out if qualified for Medicaid and/or financial assistance in past 6 months	35
Got help from anyone other than a friend or family member	11
Didn't get help from anyone other than a friend or family member	24
Don't know/Refused	1
Didn't try to figure out if qualified for Medicaid and/or financial assistance in past 6 months	65
Don't know/Refused	*

READ TO ALL: Now I have a few questions we will use to describe the people who took part in our survey...

RSEX. Are you male or female?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured Ages 18-64
Male	48	48	51	42	56
Female	51	52	49	58	44
Other (Vol.)	*	--	--	--	--
Don't know	--	--	--	--	--
Refused ⁸	*	--	--	--	--

⁸ Refusals were coded by observation

GENDER VARIABLE

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Male	48	48	51	42	56
Female	51	52	49	58	44
Other (Vol.)	*	-	-	-	-

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

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Excellent/Very good/Good (NET)	78	87	90	87	68
Excellent	18	23	25	22	12
Very good	30	34	37	33	23
Good	30	30	29	32	34
Only fair/Poor (NET)	22	13	9	13	32
Only fair	17	9	8	12	26
Poor	5	3	1	1	5
Don't know/Refused	*	-	*	-	-

PREX. In general, the term 'pre-existing condition' is used by insurance companies to describe an illness or medical condition that a person had before they began looking for insurance. For example, if you were looking to buy health insurance but had a history of asthma, diabetes or high blood pressure, those would be considered pre-existing conditions, along with illnesses such as cancer. Given that definition, would you say that you or someone else in your household would be considered to have a 'pre-existing condition' of some sort, or not?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Yes, someone in household has pre-existing condition	60	57	61	58	47
No, no one in household has pre-existing condition	39	43	39	42	52
Don't know	1	*	*	--	*
Refused	*	--	*	--	1

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

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Married	47	52	63	50	32
Living with a partner	8	8	7	10	10
Widowed	6	4	1	2	2
Divorced	9	10	7	12	9
Separated	4	3	2	3	9
Never been married	25	23	19	23	36
Don't know/Refused	1	-	*	-	2

EMPLOY. What best describes your employment situation today? (READ IN ORDER)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Employed (NET)	57	65	88	63	59
Employed full-time	47	53	82	47	45
Employed part-time	10	12	6	15	13
Unemployed and currently seeking employment	4	3	1	4	14
Unemployed and not seeking employment	2	2	1	1	5
A student	5	8	2	8	5
Retired	17	10	3	10	3
On disability and can't work	8	2	1	1	3
Or, a homemaker or stay at home parent?	5	9	5	13	11
Don't know/Refused	1	-	*	-	*

PARTY. In politics today, do you consider yourself a (Republican), a (Democrat), an Independent, or what?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Republican	24	29	23	25	19
Democrat	31	32	29	39	21
Independent	34	30	38	29	41
Or what/Other/None/No preference	8	6	8	4	15
Don't know/Refused	4	4	3	3	4

PARTYLEAN. Do you LEAN more towards the (Republican) Party or the (Democratic) Party? (ROTATE OPTIONS IN SAME ORDER AS PARTY)

Summary PARTY and PARTYLEAN based on total

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Republican/Lean Republican	38	42	41	35	38
Democrat/Lean Democratic	47	47	46	53	43
Pure Independent	12	8	11	9	16
Undesignated	3	3	2	2	3

Five-Point Party ID

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Democrat	31	32	29	39	21
Independent Lean Democratic	16	16	18	14	23
Independent/Don't lean	10	6	8	7	14
Independent Lean Republican	15	12	18	10	19
Republican	24	29	23	25	19
Undesignated	5	5	5	5	6

IDEOLOGY. Would you say your views in most political matters are liberal, moderate or conservative?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Liberal	25	32	26	38	23
Moderate	36	30	41	30	31
Conservative	34	37	31	31	40
Don't know/Refused	4	1	3	1	6

TrumpApprove. Do you approve or disapprove of the way Donald Trump is handling his job as President? [(GET ANSWER, THEN ASK:) Do you strongly or somewhat approve/disapprove?]

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Approve (NET)	40	43	41	37	36
Strongly approve	22	21	24	18	16
Somewhat approve	18	22	17	20	20
Disapprove (NET)	56	56	56	63	57
Somewhat disapprove	12	12	11	15	14
Strongly disapprove	44	44	45	47	43
Don't know/Refused	4	1	3	-	6

EDUC. What is the highest level of school you have completed or the highest degree you have received? (DO NOT READ)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
HS grad or less (NET)	39	34	26	36	55
Less than high school (Grades 1-8 or no formal schooling)	4	1	1	2	10
High school incomplete (Grades 9-11 or Grade 12 with no diploma)	6	5	2	6	14
High school graduate (Grade 12 with diploma or GED certificate)	29	28	24	29	31
Some college (NET)	31	28	30	28	31
Some college, no degree (includes some community college)	17	16	14	16	21
Two-year associate degree from a college or university	13	12	16	13	11
College grad+ (NET)	30	37	43	35	12
Four-year college or university degree/Bachelor's degree	17	23	25	23	9
Some postgraduate or professional schooling, no postgraduate degree	2	2	3	1	*
Postgraduate or professional degree, including master's, doctorate, medical or law degree	11	13	16	11	3
Don't know/Refused	*	1	*	1	2

HISPANIC. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Yes	15	12	12	16	34
No	84	87	87	83	65
Don't know/Refused	1	1	1	1	1

RACE. What is your race? Are you white, black, Asian or some other race? (IF RESPONDENT SAYS HISPANIC ASK: Do you consider yourself a white Hispanic or a black Hispanic?)

Race/Hispanic Combo Table based on Total

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
White, non-Hispanic	64	69	69	65	42
Total non-White	36	31	31	35	58
Black or African-American, non-Hispanic	11	9	9	9	12
Hispanic	15	12	12	16	34
Asian, non-Hispanic	3	4	4	4	3
Other/Mixed race, non-Hispanic	5	5	4	5	7
Undesignated	2	1	3	1	2

NATIVITY. Were you born in the United States, on the island of Puerto Rico, or in another country?

Based on Hispanics (n=262)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
U.S.	52	69	61	66	28
Puerto Rico	1	-	1	-	-
Another country	47	31	38	34	72
Don't know/Refused	--	--	--	--	--

INCOME. Last year—that is, in 2016—what was your total family income from all sources, before taxes? Just stop me when I get to the right category. (READ)

	Total public	Non-Group Enrollees ages 18-64	Age 18-64 with Employer Insurance	Marketplace Enrollees ages 18-64	Uninsured ages 18-64
Less than \$20,000	16	9	2	7	28
\$20,000 to less than \$30,000	13	18	6	22	20
\$30,000 to less than \$40,000	9	14	6	18	15
\$40,000 to less than \$50,000	9	12	9	10	9
\$50,000 to less than \$75,000	12	14	16	16	5
\$75,000 to less than \$90,000	9	9	14	7	5
\$90,000 to less than \$100,000	5	2	8	1	3
\$100,000 or more	18	20	32	15	5
Don't know/Refused	9	4	6	4	10



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