

Topline

Survey of Consumer Experiences with Health Insurance

June 2023

KFF

METHODOLOGY

This *KFF Survey of Consumer Experiences with Health Insurance* was designed and analyzed by public opinion researchers at KFF. The survey was designed to reach a representative sample of insured adults in the U.S. The survey was conducted February 21 – March 14, 2023, online and by telephone among a nationally representative sample of 3,605 U.S. adults who have employer sponsored insurance plans (978), Medicaid (815), Medicare (885), Marketplace plans (880), or a Military plan (47).

The sample includes 2,595 insured adults reached through the SSRS Opinion Panel either online or over the phone ($n=75$ in Spanish). The SSRS Opinion Panel is a nationally representative probability-based panel where panel members are recruited randomly in one of two ways: (a) Through invitations mailed to respondents randomly sampled from an Address-Based Sample (ABS) provided by Marketing Systems Groups (MSG) through the U.S. Postal Service's Computerized Delivery Sequence (CDS); (b) from a dual-frame random digit dial (RDD) sample provided by MSG. For the online panel component, invitations were sent to panel members by email followed by up to three reminder emails. 2,500 panel members completed the survey online and panel members who do not use the internet were reached by phone (95). Another 504 respondents were reached online through the Ipsos Knowledge Panel. This panel is recruited using ABS, based on a stratified sample from the CDS.

Another 289 ($n=10$ in Spanish) interviews were conducted from a random digit dial (RDD) of prepaid cell phone numbers ($n=190$) and landline telephone numbers ($n=99$). Phone numbers used for the prepaid cell phone component were randomly generated from a cell phone sampling frame with disproportionate stratification aimed at reaching Hispanic and non-Hispanic Black respondents. Stratification for the prepaid cell phone sample was based on incidence of the race/ethnicity groups within each frame. Phone numbers for the landline component were randomly generated from a landline sampling frame utilizing MSG's listed household sampling frame to identify households with an adult age 65 or older and therefore more likely to have Medicare. This landline sample was also disproportionately stratified to reach African American and Hispanic respondents. An additional 217 respondents were reached by calling back respondents who said they were insured in previous KFF probability-based polls. Respondents in the phone samples received a \$10 incentive via a check received by mail. SSRS web respondents received a \$5 electronic gift card incentive (some harder-to-reach groups received a \$10 electronic gift card). Ipsos Knowledge Panel respondents were included in raffles and sweepstakes for cash prizes as appreciation for their participation.

Respondents with Employer-sponsored plans, Medicaid, Medicare, and Marketplace plans from the combined phone and panel samples were weighted separately to match each group's demographics using data from the 2021 American Community Survey (ACS). Weighting parameters included gender, age, education, race/ethnicity, and region. The weights take into account differences in the probability of selection for each sample type (cellphone sample, landline sample, callback phone sample, and panel). This includes adjustment for the sample design, within household probability of selection, and the design of the panel-recruitment procedure. The total sample of insured adults was also weighted to match demographics of insured adults using data from the 2021 American Community Survey (ACS).

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. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll. KFF public opinion and survey research is a charter member of the [Transparency Initiative of the American Association for Public Opinion Research](#).

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Group	N (unweighted)	M.O.S.E.
Total insured adults	3,605	± 2 percentage points
Employer Sponsored	978	± 4 percentage points
Medicaid	815	± 5 percentage points
Medicare	885	± 4 percentage points
Marketplace	880	± 4 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.
- No answer includes those who said 'Don't know' or refused to answer the question on the phone and those who skipped the question on the web

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	Employer sponsored	Medicare	Medicaid	Marketplace
18-29	17	20	1	31	20
30-49	33	41	3	44	38
50-64	26	28	8	24	40
65+	24	11	88	1	2
No answer	-	-	-	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

RGENDER. Do you describe yourself as a man, a woman, or in some other way?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Man	46	49	44	38	46
Woman	53	51	55	60	53
Some other way	1	1	*	1	1
No answer	*	-	*	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

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?

	Total
Covered by health insurance	100
Not covered by health insurance	-
No answer	-
	<i>n=3,605</i>

COVTYPE. Here are some common types of health insurance. For each one: please select whether you currently have it or not. How about [INSERT ITEM]

	Yes, currently have it	No, do not have it	No answer
a. Health insurance you get through an employer or union, or through a family member's (IF AGE=18-25, SHOW: or parent's) employer or union. This could be insurance through a current job, or a former job.			
Total	59	40	1
b. Medicaid			
Total	18	81	1
c. Medicare			
Total	27	73	*
d. A military health care plan, such as TRI-CARE			
Total	5	94	1
e. A plan you purchased yourself either from an insurance company or a state or federal marketplace like healthcare.gov			
Total	18	81	1

MEDICARE. Medicare is health insurance coverage most people receive when they turn 65. Many people with Medicare receive their coverage through a private health plan, such as an HMO or PPO called Medicare Advantage (IF CATI:H-M-Os/IF WEB: HMOs).

Are you now covered by any type of Medicare, including a Medicare Advantage plan, such as a Medicare HMO or PPO?

Asked those who are 65 or older and do not have Medicare

MARKETPLACE1. Thinking of the health insurance plan you purchased yourself, regardless of how you purchased your plan, do you know if it is a marketplace or [healthcare.gov/ IF STATE MARKETPLACE INSERT STATE SPECIFIC MARKETPLACE NAME] plan, is it NOT a marketplace or [healthcare.gov/ IF STATE MARKETPLACE: INSERT STATE SPECIFIC MARKETPLACE NAME] plan, or are you not sure?

Asked of those who have self-purchased insurance

MARKETPLACE2. 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?

Asked of those with self-purchased insurance who say they do not have a marketplace plan or are not sure

MARKETPLACE3. As far as you know, is the amount you pay for your health insurance reduced based on your income, or is it not reduced based on your income?

Asked of those with self-purchased insurance who say they do not have marketplace plan or are not sure

	Total
Yes, reduced based on income	48
No, not reduced based on income	48
No answer	4
	<i>n=192</i>

COVTYPE_PRIMARY. Which of the following do you consider to be your MAIN source of insurance?

Asked of those who selected two insurance options and not Medicaid or respondents who selected 3 or more options

EMPLOYER_65OLDER. Is your employer-based coverage through your or your spouse's current employer, or is it through your or your spouse's former employer, such as a retiree plan?

Asked of those who are 65 or older and have insurance through an employer

MAINCOV_VARIABLE (Respondent's main source of health insurance coverage)

	Total
Employer-sponsored	51
Medicaid	11
Military	3
Marketplace	14
Medicare	21

MEDADVANTAGE. Do you have coverage through a Medicare Advantage Plan, sometimes called a Medicare HMO (that is a Health Maintenance Organization) or Medicare PPO (that is a Preferred Provider Organization)?

Based on those whose main coverage is Medicare

	Total
Yes	61
No	37
No answer	2
	<i>n=885</i>

Q1. How would you describe your own (INSERT ITEM) at this time?

	Excellent / Very good/ Good (NET)	Excellent	Very good	Good	Fair/Poor (NET)	Fair	Poor	No answer	
a. physical health									
Total	84	12	35	38	16	14	2	*	<i>n=3,605</i>
Employer sponsored	89	14	37	39	11	10	1	-	<i>n=978</i>
Medicare	77	8	34	36	23	18	4	*	<i>n=885</i>
Medicaid	68	8	24	36	32	27	5	-	<i>n=815</i>
Marketplace	84	15	36	33	16	14	2	-	<i>n=880</i>
b. mental health and emotional well- being									
Total	82	21	31	30	18	14	3	*	<i>n=3,605</i>
Employer sponsored	84	19	35	30	16	13	3	-	<i>n=978</i>
Medicare	89	28	31	29	11	10	2	*	<i>n=885</i>
Medicaid	64	12	17	35	36	29	7	-	<i>n=815</i>
Marketplace	80	22	31	28	20	17	3	-	<i>n=880</i>

Q2. In the past 12 months, how many times, if any, have you (INSERT ITEM)?

	I haven't done this in the past 12 months	One to two times	Three to five times	Six to ten times	More than ten times	No answer	
a. seen a doctor or other health care provider, such as a specialist, in their office or health care clinic, or via an online appointment or telehealth appointment							
Total	10	39	31	11	9	*	<i>n=3,605</i>
Employer sponsored	10	43	31	9	7	*	<i>n=978</i>
Medicare	6	33	34	16	10	*	<i>n=885</i>
Medicaid	14	31	27	15	13	-	<i>n=815</i>
Marketplace	15	37	31	8	8	-	<i>n=880</i>
b. seen a mental health professional or therapist, either in person, online or via a telehealth appointment							
Total	78	9	5	3	5	*	<i>n=3,605</i>
Employer sponsored	77	9	5	3	6	-	<i>n=978</i>
Medicare	89	5	3	1	1	*	<i>n=885</i>
Medicaid	66	12	6	6	9	-	<i>n=815</i>
Marketplace	77	8	4	4	7	-	<i>n=880</i>
c. received health care in an emergency room							
Total	75	21	3	*	*	*	<i>n=3,605</i>
Employer sponsored	79	19	2	*	*	-	<i>n=978</i>
Medicare	74	22	3	*	*	-	<i>n=885</i>
Medicaid	55	34	9	1	1	-	<i>n=815</i>
Marketplace	81	16	2	*	*	*	<i>n=880</i>
d. been hospitalized overnight for at least 1 night							
Total	89	9	1	*	*	*	<i>n=3,605</i>
Employer sponsored	92	7	*	*	-	*	<i>n=978</i>
Medicare	84	15	1	*	*	*	<i>n=885</i>
Medicaid	84	14	2	*	-	-	<i>n=815</i>
Marketplace	92	6	1	*	*	-	<i>n=880</i>

Q3. In the past 12 months, have you sought medical treatment or taken prescription medication for any of the following medical conditions
(RANDOMIZE ITEMS A-F; ALWAYS SHOW ITEM G LAST)

Items a-e, g based on total

Item f based on women ages 18-49

	Yes	No	No answer	
a. Heart disease				
Total	10	90	*	<i>n=3,605</i>
Employer sponsored	7	93	*	<i>n=978</i>
Medicare	25	75	-	<i>n=885</i>
Medicaid	7	93	*	<i>n=815</i>
Marketplace	6	94	*	<i>n=880</i>
b. Diabetes				
Total	14	86	*	<i>n=3,605</i>
Employer sponsored	12	88	-	<i>n=978</i>
Medicare	24	76	*	<i>n=885</i>
Medicaid	13	86	*	<i>n=815</i>
Marketplace	10	90	*	<i>n=880</i>
c. Cancer				
Total	3	97	*	<i>n=3,605</i>
Employer sponsored	2	98	-	<i>n=978</i>
Medicare	6	93	*	<i>n=885</i>
Medicaid	3	97	*	<i>n=815</i>
Marketplace	2	98	1	<i>n=880</i>
d. A mental health condition such as depression or anxiety				
Total	22	78	*	<i>n=3,605</i>
Employer sponsored	21	79	-	<i>n=978</i>
Medicare	16	84	*	<i>n=885</i>
Medicaid	35	65	-	<i>n=815</i>
Marketplace	22	78	*	<i>n=880</i>
e. Addiction to drugs or alcohol				
Total	2	98	*	<i>n=3,605</i>
Employer sponsored	1	99	-	<i>n=978</i>
Medicare	1	99	*	<i>n=885</i>
Medicaid	8	92	*	<i>n=815</i>
Marketplace	2	98	*	<i>n=880</i>
f. Pregnancy				
Total women ages 18-49	11	89	*	<i>n=1,078</i>
Employer sponsored	11	89	-	<i>n=359</i>
Medicaid	16	84	-	<i>n=458</i>
Marketplace	10	89	1	<i>n=201</i>
g. Any other chronic or long-standing illness				
Total	14	86	*	<i>n=3,605</i>
Employer sponsored	13	87	*	<i>n=978</i>
Medicare	17	83	*	<i>n=885</i>
Medicaid	14	85	*	<i>n=815</i>
Marketplace	12	88	*	<i>n=880</i>

	Yes	No	No answer	
h. Arthritis/Rheumatoid arthritis				
Total	2	98	-	<i>n</i> =3,605
Employer sponsored	1	99	-	<i>n</i> =978
Medicare	4	96	-	<i>n</i> =885
Medicaid	3	97	-	<i>n</i> =815
Marketplace	2	98	-	<i>n</i> =880
i. Atrial fibrillation (A-fib)				
Total	*	100	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	1	99	-	<i>n</i> =885
Medicaid	-	100	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880
j. COPD				
Total	1	99	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	3	97	-	<i>n</i> =885
Medicaid	1	99	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880
k. Crohn's disease				
Total	*	100	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	*	100	-	<i>n</i> =885
Medicaid	1	99	-	<i>n</i> =815
Marketplace	1	99	-	<i>n</i> =880
l. High blood pressure/Hypertension				
Total	5	95	-	<i>n</i> =3,605
Employer sponsored	4	96	-	<i>n</i> =978
Medicare	10	90	-	<i>n</i> =885
Medicaid	3	97	-	<i>n</i> =815
Marketplace	6	94	-	<i>n</i> =880
m. High cholesterol				
Total women ages 18-49	1	99	-	<i>n</i> =1,078
Employer sponsored	1	99	-	<i>n</i> =359x
Medicare	2	98	-	<i>n</i> =48
Medicaid	*	100	-	<i>n</i> =458
Marketplace	1	99	-	<i>n</i> =201
n. HIV/AIDS				
Total	*	100	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	*	100	-	<i>n</i> =885
Medicaid	1	99	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880

	Yes	No	No answer	
o. Kidney disease				
Total	1	99	-	<i>n</i> =3,605
Employer sponsored	1	99	-	<i>n</i> =978
Medicare	2	98	-	<i>n</i> =885
Medicaid	*	100	-	<i>n</i> =815
Marketplace	1	99	-	<i>n</i> =880
p. Lupus				
Total	*	100	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	1	99	-	<i>n</i> =885
Medicaid	*	100	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880
q. Multiple Sclerosis/MS				
Total	*	100	-	<i>n</i> =3,605
Employer sponsored	*	100	-	<i>n</i> =978
Medicare	1	99	-	<i>n</i> =885
Medicaid	*	100	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880
r. Other severe chronic condition				
Total	1	99	-	<i>n</i> =3,605
Employer sponsored	1	99	-	<i>n</i> =978
Medicare	2	98	-	<i>n</i> =885
Medicaid	1	99	-	<i>n</i> =815
Marketplace	*	100	-	<i>n</i> =880

SHOW TO ALL: The following questions will ask about your current [MAIN INSURANCE TYPE] health insurance

COV_TENURE. How long have you had your current [MAIN INSURANCE TYPE] health insurance?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Under 6 months (NET)	13	12	11	5	26
Less than 3 months	8	7	7	3	20
3 months to under 6 months	5	5	3	2	7
6 months or longer (NET)	87	87	89	95	74
6 months to under 12 months	6	7	4	6	6
12 months or longer	81	80	86	89	68
No answer	*	*	*	*	-
	<i>n</i> =3,605	<i>n</i> =978	<i>n</i> =885	<i>n</i> =815	<i>n</i> =880

Q4. Based on all of your experiences with your current health insurance, please grade its overall performance:

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Excellent/Good (NET)	81	80	91	83	73
Excellent	35	33	50	36	20
Good	46	47	41	46	52
Fair/Poor (NET)	18	20	9	17	27
Fair	16	18	8	15	23
Poor	3	2	1	2	4
No answer	*	*	*	-	*
	<i>n</i> =3,605	<i>n</i> =978	<i>n</i> =885	<i>n</i> =815	<i>n</i> =880

Q5. How would you rate your current health insurance when it comes to (INSERT ITEM)?

	Excellent/ Good (NET)	Excellent	Good	Fair/Poor (NET)	Fair	Poor	Does not apply to me	No answer	
a. the availability of doctors, hospitals, and other medical providers covered by your insurance									
Total	81	37	44	18	15	4	1	*	<i>n=3,605</i>
Employer sponsored	84	38	46	15	13	2	*	-	<i>n=978</i>
Medicare	87	49	38	12	10	2	1	*	<i>n=885</i>
Medicaid	68	27	41	31	24	7	1	-	<i>n=815</i>
Marketplace	67	24	43	32	25	7	1	-	<i>n=880</i>
b. the availability of mental health therapists and professionals covered by your insurance									
Total	42	16	26	19	13	6	38	*	<i>n=3,605</i>
Employer sponsored	48	17	31	19	14	6	33	*	<i>n=978</i>
Medicare	32	15	17	10	7	3	57	2	<i>n=885</i>
Medicaid	46	17	29	30	17	13	24	*	<i>n=815</i>
Marketplace	31	10	21	27	19	8	42	*	<i>n=880</i>
c. the quality of the doctors, hospitals, and other medical providers available to you									
Total	83	38	45	16	13	3	1	*	<i>n=3,605</i>
Employer sponsored	84	37	47	15	13	2	1	*	<i>n=978</i>
Medicare	90	54	35	9	7	1	1	*	<i>n=885</i>
Medicaid	69	28	41	29	23	6	2	*	<i>n=815</i>
Marketplace	78	26	51	20	16	4	2	*	<i>n=880</i>
d. the quality of mental health therapists and professionals available to you									
Total	39	15	25	16	11	5	45	1	<i>n=3,605</i>
Employer sponsored	44	16	28	15	11	4	41	*	<i>n=978</i>
Medicare	29	14	15	8	5	2	62	1	<i>n=885</i>
Medicaid	44	17	27	28	18	10	28	*	<i>n=815</i>
Marketplace	33	11	22	20	14	7	46	1	<i>n=880</i>
e. the amount you have to pay for your health insurance each month									
Total	54	26	28	39	27	12	7	*	<i>n=3,605</i>
Employer sponsored	51	21	30	46	31	15	3	*	<i>n=978</i>
Medicare	63	32	31	27	21	6	9	*	<i>n=885</i>
Medicaid	65	48	17	10	8	2	25	*	<i>n=815</i>
Marketplace	44	19	25	55	37	18	1	-	<i>n=880</i>

Q5 CONTINUED...

	Excellent/ Good (NET)	Excellent	Good	Fair/Poor (NET)	Fair	Poor	Does not apply to me	No answer	
f. the amount you have to pay out-of-pocket to see a doctor									
Total	53	24	28	41	27	14	7	*	<i>n=3,605</i>
Employer sponsored	48	19	29	50	33	17	2	-	<i>n=978</i>
Medicare	68	36	32	21	16	5	10	*	<i>n=885</i>
Medicaid	61	43	18	11	7	4	28	*	<i>n=815</i>
Marketplace	42	14	28	55	36	19	3	-	<i>n=880</i>
g. the amount you have to pay out-of-pocket to fill a prescription									
Total	61	28	33	32	23	9	7	*	<i>n=3,605</i>
Employer sponsored	61	26	35	35	25	10	4	*	<i>n=978</i>
Medicare	68	35	34	24	18	7	7	*	<i>n=885</i>
Medicaid	62	41	21	14	11	3	24	-	<i>n=815</i>
Marketplace	52	20	33	43	33	10	5	*	<i>n=880</i>
h. the customer service provided by your health insurance									
Total	65	25	40	28	22	6	6	*	<i>n=3,605</i>
Employer sponsored	61	21	40	33	26	7	6	*	<i>n=978</i>
Medicare	79	39	39	14	10	4	7	*	<i>n=885</i>
Medicaid	70	33	36	24	19	5	7	-	<i>n=815</i>
Marketplace	58	16	42	35	27	9	7	*	<i>n=880</i>

Q7. Next, here are some things that might make some people feel stress. Does [INSERT ITEM] make you feel a lot of stress, some stress, only a little stress, or no stress at all? (RANDOMIZE A-D)

	A lot/Some stress (NET)	A lot of stress	Some stress	A little/No stress (NET)	Only a little stress	No stress	Does not apply to me	No answer	
<hr/>									
a. doing your taxes									
Total	45	16	30	48	24	24	7	-	<i>n=3,605</i>
Employer sponsored	51	16	35	46	25	20	3	-	<i>n=978</i>
Medicare	30	12	19	55	22	33	15	-	<i>n=885</i>
Medicaid	37	14	24	50	26	24	13	-	<i>n=815</i>
Marketplace	50	20	30	45	26	18	5	-	<i>n=880</i>
b. dealing with your health insurance									
Total	36	10	26	61	29	32	2	*	<i>n=3,605</i>
Employer sponsored	40	11	28	58	29	29	3	-	<i>n=978</i>
Medicare	21	5	16	78	29	49	1	*	<i>n=885</i>
Medicaid	35	8	26	60	27	33	5	-	<i>n=815</i>
Marketplace	47	15	32	50	30	20	3	-	<i>n=880</i>

Q8. Thinking about when you first signed up for your current health insurance, how easy or difficult was it to (INSERT ITEM)? (RANDOMIZE ITEMS A-F)

	Very/ Somewhat easy (NET)	Very easy	Somewhat easy	Somewhat /Very difficult (NET)	Somewhat difficult	Very difficult	Not applicable	No answer	
a. complete the application or enrollment process for signing up									
Total	79	41	38	15	13	2	7	*	n=3,605
Employer sponsored	80	41	38	12	11	1	8	*	n=978
Medicare	83	51	32	12	11	1	4	*	n=885
Medicaid	73	37	36	20	17	3	7	*	n=815
Marketplace	73	25	47	25	21	4	2	*	n=880
b. figure out if your income qualifies you for financial assistance									
Total	46	22	25	18	13	5	35	1	n=3,605
Employer sponsored	35	16	20	16	11	6	48	*	n=978
Medicare	55	31	24	14	9	4	30	2	n=885
Medicaid	68	33	34	20	17	3	12	*	n=815
Marketplace	62	21	41	32	24	8	5	-	n=880
c. compare the copays and deductibles for each option									
Total	62	27	36	25	19	6	13	*	n=3,605
Employer sponsored	62	25	36	27	21	6	11	-	n=978
Medicare	67	34	32	22	17	6	11	*	n=885
Medicaid	52	25	27	13	10	3	34	1	n=815
Marketplace	66	21	45	31	24	7	3	*	n=880
d. compare the monthly premium you would have to pay for coverage for each option									
Total	64	28	35	19	15	4	17	*	n=3,605
Employer sponsored	66	29	39	19	15	5	15	*	n=978
Medicare	66	33	33	17	12	4	17	*	n=885
Medicaid	48	22	26	12	10	2	40	*	n=815
Marketplace	70	27	43	25	21	5	5	-	n=880
e. compare the doctors, hospitals, and other health care providers you could see for each option									
Total	59	23	37	29	22	8	11	*	n=3,605
Employer sponsored	56	20	36	32	23	8	12	*	n=978
Medicare	73	36	36	19	14	5	8	*	n=885
Medicaid	59	24	35	27	20	6	13	1	n=815
Marketplace	53	15	38	41	31	10	6	-	n=880

Q8 CONTINUED...

	Very/ Somewhat easy (NET)	Very easy	Somewhat easy	Somewhat/ Very difficult (NET)	Somewhat difficult	Very difficult	Not applicable	No answer	
f. find health insurance to meet your needs									
Total	71	32	39	19	15	5	10	*	<i>n</i> =3,605
Employer sponsored	70	32	38	17	13	4	13	-	<i>n</i> =978
Medicare	80	42	38	15	12	3	5	*	<i>n</i> =885
Medicaid	69	33	36	19	15	3	12	-	<i>n</i> =815
Marketplace	62	18	44	35	26	9	3	-	<i>n</i> =880

Q9. In the past 12 months, how many times, if any, have you (INSERT ITEM)? (ROTATE ITEMS A-B)

	I haven't done this in the past 12 months	At least once (NET)	Once	Two or three times	Four or five times	More than five times	No answer	
a. contacted your current health insurance, either by telephone, online, in-person or in writing								
Total	42	57	22	24	7	5	*	<i>n</i> =3,605
Employer sponsored	43	57	21	24	7	5	*	<i>n</i> =978
Medicare	45	55	20	23	6	6	*	<i>n</i> =885
Medicaid	40	60	22	25	7	5	-	<i>n</i> =815
Marketplace	39	61	23	26	7	5	-	<i>n</i> =880
b. submitted a claim or had a medical provider submit a claim to your current health insurance for any type of medical care or prescription medications								
Total	32	67	13	22	12	21	*	<i>n</i> =3,605
Employer sponsored	29	71	13	23	13	22	*	<i>n</i> =978
Medicare	23	76	13	21	13	29	1	<i>n</i> =885
Medicaid	54	46	12	18	6	10	-	<i>n</i> =815
Marketplace	39	61	13	24	9	15	1	<i>n</i> =880

Q10. In the past 12 months, did you contact your current health insurance by phone, mail, or online about any of the following issues?
(RANDOMIZE ITEMS A-D)

Based on those who contacted their insurance in the last 12 months

	Yes	No	No answer	
a. How much a medical procedure will cost you out-of-pocket				
Total	31	69	*	<i>n=2,163</i>
Employer sponsored	37	63	-	<i>n=585</i>
Medicare	26	73	1	<i>n=499</i>
Medicaid	13	85	1	<i>n=502</i>
Marketplace	30	70	-	<i>n=549</i>
b. Whether a health care expense such as a for a prescription, procedure, treatment, or visit with a Health care provider was covered by your health insurance				
Total	50	50	*	<i>n=2,163</i>
Employer sponsored	55	45	*	<i>n=585</i>
Medicare	43	57	*	<i>n=499</i>
Medicaid	45	55	-	<i>n=502</i>
Marketplace	47	53	*	<i>n=549</i>
c. A medical bill you received				
Total	42	58	*	<i>n=2,163</i>
Employer sponsored	53	47	*	<i>n=585</i>
Medicare	27	72	*	<i>n=499</i>
Medicaid	26	72	1	<i>n=502</i>
Marketplace	35	65	*	<i>n=549</i>
d. What steps need to be taken for your insurance to cover a procedure or prescription or medical visit				
Total	39	61	*	<i>n=2,163</i>
Employer sponsored	42	58	-	<i>n=585</i>
Medicare	35	65	-	<i>n=499</i>
Medicaid	33	66	1	<i>n=502</i>
Marketplace	37	63	-	<i>n=549</i>

Q11. Thinking about your current health insurance, how easy or difficult is it for you to understand [INSERT ITEM]? (RANDOMIZE ITEMS A-E)

	Very/ Somewhat easy (NET)	Very easy	Somewhat easy	Somewhat /Very difficult (NET)	Somewhat difficult	Very difficult	No answer	
a. what your health insurance will and will not cover								
Total	64	23	41	36	28	8	*	<i>n=3,605</i>
Employer sponsored	60	19	41	40	31	9	*	<i>n=978</i>
Medicare	76	34	41	24	19	5	*	<i>n=885</i>
Medicaid	71	33	39	28	23	5	1	<i>n=815</i>
Marketplace	54	14	40	46	39	7	*	<i>n=880</i>
b. how much you will have to pay out of your own pocket when you use health care								
Total	70	29	41	30	22	8	*	<i>n=3,605</i>
Employer sponsored	66	24	42	34	25	9	*	<i>n=978</i>
Medicare	79	42	38	20	15	5	1	<i>n=885</i>
Medicaid	83	44	39	16	13	3	1	<i>n=815</i>
Marketplace	59	19	40	41	32	9	*	<i>n=880</i>
c. specific terms your health insurance uses such as "deductible," "copay," "coinsurance," "prior authorization," or "allowed amount"								
Total	75	33	42	25	20	6	*	<i>n=3,605</i>
Employer sponsored	73	30	43	27	21	6	-	<i>n=978</i>
Medicare	80	42	38	19	15	4	1	<i>n=885</i>
Medicaid	78	39	39	22	17	4	*	<i>n=815</i>
Marketplace	68	23	45	32	25	7	*	<i>n=880</i>
d. how to find information about which doctors, hospitals, or other health care providers are covered in your health insurance network								
Total	77	30	46	23	19	4	1	<i>n=3,605</i>
Employer sponsored	76	28	48	24	19	5	*	<i>n=978</i>
Medicare	84	45	39	15	12	3	1	<i>n=885</i>
Medicaid	72	32	40	27	22	4	1	<i>n=815</i>
Marketplace	70	19	51	30	24	6	-	<i>n=880</i>

Q11 CONTINUED....

	Very/ Somewhat easy (NET)	Very easy	Somewhat easy	Somewhat /Very difficult (NET)	Somewhat difficult	Very difficult	No answer	
e. statements from your health insurance, sometimes called an Explanation of Benefits or EOB, explaining whether it will pay for care and how much it will pay								
Total	69	27	42	30	24	6	1	n=3,605
Employer sponsored	65	24	41	35	28	6	1	n=978
Medicare	80	39	41	19	14	5	1	n=885
Medicaid	73	33	39	26	20	6	2	n=815
Marketplace	62	19	43	38	32	6	*	n=880

Q12. An interpreter is someone who helps you talk with others who do not speak your language. In the last 12 months, how often were provided with an interpreter at your doctor's office or clinic, including for any in-person, telephone, or video appointments, at the time when you needed one?

Based on those who completed in Spanish

	Total
Always/Usually (NET)	29
Always	16
Usually	13
Sometimes/Never (NET)	45
Sometimes	36
Never	9
Not applicable, didn't need an interpreter	23
No answer	4
	n=130

Q13. In the past year, how often were the statements and documents from your health insurance available in the language you prefer?

Based on those who completed in Spanish

	Total
Always/Usually (NET)	55
Always	40
Usually	15
Sometimes/Never (NET)	35
Sometimes	28
Never	7
Not applicable, didn't need an interpreter	10
No answer	*
	n=130

SHOW ON SAME PAGE AS Q15: Next, we have some questions about issues people may have experienced with their health insurance.

Q15. Thinking about your current health insurance, in the past 12 months, (INSERT ITEM)? (RANDOMIZE A-H)

	Yes, have experienced	No, have not experienced	Not applicable/haven't used services yet	No answer	
a. did your health insurance not pay for care you received, that you thought was covered					
Total	18	70	12	*	<i>n=3,605</i>
Employer sponsored	21	68	11	-	<i>n=978</i>
Medicare	10	84	6	*	<i>n=885</i>
Medicaid	12	70	17	*	<i>n=815</i>
Marketplace	20	60	20	*	<i>n=880</i>
b. did your health insurance pay less than you expected for a bill you received from a doctor, hospital, or lab					
Total	27	61	12	*	<i>n=3,605</i>
Employer sponsored	35	56	10	*	<i>n=978</i>
Medicare	15	76	8	1	<i>n=885</i>
Medicaid	11	67	21	*	<i>n=815</i>
Marketplace	28	54	18	-	<i>n=880</i>
c. did you reach the limit on the number of visits or services your health insurance would pay for treatment of a specific illness or injury					
Total	6	80	15	*	<i>n=3,605</i>
Employer sponsored	6	79	14	*	<i>n=978</i>
Medicare	5	86	9	*	<i>n=885</i>
Medicaid	6	75	18	*	<i>n=815</i>
Marketplace	5	71	23	-	<i>n=880</i>
d. was a particular doctor or hospital you needed not covered by your insurance					
Total	14	72	14	*	<i>n=3,605</i>
Employer sponsored	13	73	14	-	<i>n=978</i>
Medicare	9	83	8	*	<i>n=885</i>
Medicaid	19	65	16	1	<i>n=815</i>
Marketplace	20	57	22	*	<i>n=880</i>
e. was a particular mental health therapist or treatment you needed not covered by your insurance					
Total	10	41	50	*	<i>n=3,605</i>
Employer sponsored	10	40	50	-	<i>n=978</i>
Medicare	5	42	53	*	<i>n=885</i>
Medicaid	14	48	38	-	<i>n=815</i>
Marketplace	9	32	59	*	<i>n=880</i>
f. did a doctor who is covered by your insurance and whom you needed to see not have available appointments					
Total	26	63	11	*	<i>n=3,605</i>
Employer sponsored	28	61	11	-	<i>n=978</i>
Medicare	18	76	5	*	<i>n=885</i>
Medicaid	33	53	14	*	<i>n=815</i>
Marketplace	23	57	19	-	<i>n=880</i>

Q15 CONTINUED...

	Yes, have experienced	No, have not experienced	Not applicable/haven't used services yet	No answer	
g. did your health insurance not cover a prescription drug or required a very high copay for a drug that a doctor prescribed					
Total	23	65	12	*	n=3,605
Employer sponsored	22	66	12	-	n=978
Medicare	27	67	6	*	n=885
Medicaid	21	62	16	*	n=815
Marketplace	22	57	21	-	n=880
h. did your health insurance deny or delay prior approval for a treatment, service, visit, or drug before you received it					
Total	16	70	14	*	n=3,605
Employer sponsored	15	69	15	*	n=978
Medicare	11	82	7	-	n=885
Medicaid	22	62	16	-	n=815
Marketplace	17	61	22	-	n=880

Q15i. Have you had **any other type** of problem with your current health insurance in the past 12 months, or not?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes, have experienced. Please specify [TEXT BOX]	8	8	6	8	11
No, have not experienced	91	92	94	92	89
No answer	*	*	-	*	-
	n=3,605	n=978	n=885	n=815	n=880

INSURANCE PROBLEM

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Had a problem with their insurance	58	60	51	58	56
Has not had a problem with their insurance	42	40	49	42	44

Q16. In the past 12 months have you experienced any significant delays in receiving medical care or treatment as a direct result of the problems you had with your current health insurance?

Based on those who had a problem with health insurance in the past 12 months

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	17	17	9	22	23
No	83	83	91	78	77
No answer	*	-	*	-	-
	n=2,128	n=598	n=479	n=508	n=525

Q17. In the past 12 months have you been unable to receive medical care or treatment recommended by a medical provider as a direct result of the problems you had with your current health insurance?

Based on those who had a problem with health insurance in the past 12 months

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	17	15	9	26	22
No	83	85	91	74	78
No answer	*	-	-	-	*
	n=2,128	n=598	n=479	n=508	n=525

Q18. In the past 12 months, did you experience a decline in your health as a direct result of the problems you had with your health insurance?

Based on those who had a problem with health insurance in the past 12 months

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes (NET)	15	14	8	23	18
Yes, a serious decline	2	1	1	4	4
Yes, a moderate decline	13	13	7	19	15
No, did not experience a decline in health	85	86	91	77	82
No answer	*	-	*	*	-
	n=2,128	n=598	n=479	n=508	n=525

Q19a. In the past 12 months, did you end up paying more for treatment or services than you expected to pay as a direct result of the problems you had with your current health insurance?

Based on those who had a problem with health insurance in the past 12 months

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	28	33	19	12	35
No	72	67	80	88	65
No answer	*	-	*	-	-
	n=2,128	n=598	n=479	n=508	n=525

Q19b. To the best of your knowledge, about how much were these additional costs?

Based on those who paid more than they would have due to problems with health insurance

	Total	Employer sponsored	Marketplace
Less than \$500 (NET)	56	54	58
Less than \$50	4	2	4
\$50 to less than \$200	28	30	23
\$200 to less than \$500	25	22	31
\$500 or more	39	42	38
\$500 to less than \$1,000	17	19	15
\$1,000 or more	22	23	23
Not sure	5	4	5
Refused/Web blank	-	-	-
	n=511	n=194	n=168

Q19a/Q19b Combo table

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Paid more than would have due to problem with health insurance	28	33	19	12	35
Less than \$50	1	1	2	1	1
\$50 to less than \$200	8	10	5	4	8
\$200 to less than \$500	7	7	5	4	11
\$500 to less than \$1,000	5	6	2	*	5
\$1,000 or more	6	8	4	1	8
Not sure	1	1	2	2	2
Did not pay more than would have due to problem with health insurance	72	67	80	88	65
No answer	*	-	*	-	-
	<i>n=2,128</i>	<i>n=598</i>	<i>n=479</i>	<i>n=508</i>	<i>n=525</i>

Q19c. How much of an impact did these additional costs have on you and your family?

Based on those who paid more than they would have due to problems with health insurance

	Total	Employer sponsored	Marketplace
An impact (NET)	91	94	91
Major impact	37	32	37
Minor impact	54	62	55
No impact at all	9	6	9
No answer	-	-	-
	<i>n=511</i>	<i>n=194</i>	<i>n=168</i>

Q19a/Q19c Combo table

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Paid more than would have due to problem with health insurance	28	33	19	12	35
Major impact	10	11	10	7	13
Minor impact	15	20	7	4	19
No impact at all	3	2	2	2	3
No answer	-	-	-	-	-
Did not pay more than would have due to problem with health insurance	72	67	80	88	65
No answer	*	-	*	-	-
	<i>n=2,128</i>	<i>n=598</i>	<i>n=479</i>	<i>n=508</i>	<i>n=525</i>

Q20. The following are some things people can do when they have a problem with their health insurance plan. Have you done any of the following to resolve the problems you have experienced with your current health insurance? (RANDOMIZE A-L)

Based on those who had a problem with health insurance in the past 12 months

Item h based on those with employer sponsored insurance

Item i based on those with Medicare

Item j based on those with Medicaid

Item l based on those with marketplace insurance

	Yes	No	No answer	
a. Referred to your health insurance website or documents for information				
Total	49	51	*	n=2,128
Employer sponsored	54	45	*	n=598
Medicare	35	65	-	n=479
Medicaid	38	61	1	n=508
Marketplace	58	42	*	n=525
b Asked a friend or family member for help				
Total	22	78	*	n=2,128
Employer sponsored	24	76	-	n=598
Medicare	11	89	-	n=479
Medicaid	31	68	1	n=508
Marketplace	28	72	*	n=525
c. Looked for different health insurance options				
Total	9	91	*	n=2,128
Employer sponsored	7	93	-	n=598
Medicare	11	89	*	n=479
Medicaid	6	93	2	n=508
Marketplace	20	80	*	n=525
d. Changed your doctor or other health care provider				
Total	20	80	*	n=2,128
Employer sponsored	19	81	-	n=598
Medicare	14	86	-	n=479
Medicaid	27	73	-	n=508
Marketplace	28	72	*	n=525
e. Contacted your health insurance				
Total	53	47	*	n=2,128
Employer sponsored	59	41	-	n=598
Medicare	37	63	*	n=479
Medicaid	50	50	-	n=508
Marketplace	59	41	*	n=525
f. Contacted your doctor or other medical provider or someone on their staff				
Total	45	55	*	n=2,128
Employer sponsored	47	53	-	n=598
Medicare	33	67	-	n=479
Medicaid	45	55	*	n=508
Marketplace	51	49	-	n=525

	Yes	No	No answer	
g. Filed a formal appeal with your health insurance				
Total	10	90	*	<i>n=2,128</i>
Employer sponsored	10	90	-	<i>n=598</i>
Medicare	7	93	-	<i>n=479</i>
Medicaid	9	90	1	<i>n=508</i>
Marketplace	9	91	*	<i>n=525</i>
h. Asked someone in HR for help				
Employer sponsored	21	79	-	<i>n=598</i>
i. Called 1-800-Medicare or your State Health Insurance Assistance Program for Medicare				
Medicare	12	88	-	<i>n=479</i>
j. Contacted your state's Medicaid agency				
Medicaid	28	72	-	<i>n=508</i>
k. Contacted your state Consumer Assistance Program or Ombudsman				
Total	3	97	*	<i>n=2,128</i>
Employer sponsored	3	97	*	<i>n=598</i>
Medicare	3	96	1	<i>n=479</i>
Medicaid	3	96	1	<i>n=508</i>
Marketplace	6	94	*	<i>n=525</i>
l. Asked a Navigator or broker for help				
Marketplace	11	89	*	<i>n=525</i>

Q21. Thinking about the biggest problem you had with your current health insurance plan in the past 12 months, was this problem resolved to your satisfaction, was it resolved but not in the way you would have liked, or was the problem not resolved?

Based on those who had a problem with health insurance in the past 12 months

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Problem Resolved	78	81	75	76	74
Problem was resolved to my satisfaction	50	50	55	55	43
Problem was resolved, but not in the way I would have liked	28	31	20	21	31
Problem was not resolved	19	18	13	23	25
No answer	3	1	12	1	1
	<i>n=2,128</i>	<i>n=598</i>	<i>n=479</i>	<i>n=508</i>	<i>n=525</i>

Q22. How long did it take to resolve the problem after it first occurred?

Based on those who had a problem with health insurance in the past 12 months and it was resolved

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
4 weeks or less (NET)	83	83	82	86	82
Resolved the same day it occurred	27	25	39	26	26
More than 1 day but less than 1 week	25	26	22	30	21
1 to 2 weeks	20	20	15	18	21
3 to 4 weeks	11	13	7	12	14
1 month to a year (NET)	17	17	17	14	17
1 month to less than 3 months	11	11	12	9	14
3 months to a year	5	6	5	5	3
No answer	*	-	1	*	1
	<i>n=1,630</i>	<i>n=479</i>	<i>n=364</i>	<i>n=384</i>	<i>n=390</i>

Q23. How long have you been trying to resolve this problem with your health insurance, or are you no longer trying to resolve the problem?

Based on Those who had a problem with health insurance in the past 12 months and it was not resolved

	Total	Employer sponsored	Medicaid	Marketplace
4 weeks or less (NET)	12	8	10	13
Less than 1 week	3	1	4	2
1 to 2 weeks	3	2	5	4
3 to 4 weeks	5	5	2	7
1 month to a year (NET)	35	29	31	38
1 month to less than 3 months	10	10	9	11
3 months to a year	24	19	23	26
No longer trying to resolve the problem	54	62	58	49
No answer	-	-	-	-
	<i>n=431</i>	<i>n=107</i>	<i>n=121</i>	<i>n=127</i>

Q24. Was there a time in the past 12 months when you thought you might need mental health services or medication, but you didn't get them for any reason?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	17	17	7	27	18
No	83	83	93	72	82
No answer	*	-	*	*	*
	<i>n</i> =3,605	<i>n</i> =978	<i>n</i> =885	<i>n</i> =815	<i>n</i> =880

Q25. Were any of the following a reason why you were unable to get the mental health services you thought you needed? (RANDOMIZE A-H)

Based on those who did not get mental health services they thought they needed

Item h based on those who completed the survey in Spanish – insufficient sample size to report

	Yes, was a reason	No, was not a reason	No answer	
a. You couldn't afford the cost				
Total	44	56	*	<i>n</i> =625
Employer sponsored	50	50	-	<i>n</i> =179
Medicaid	28	72	*	<i>n</i> =225
Marketplace	57	43	-	<i>n</i> =135
b. Your insurance wouldn't cover it				
Total	37	62	1	<i>n</i> =625
Employer sponsored	36	64	-	<i>n</i> =179
Medicaid	35	64	*	<i>n</i> =225
Marketplace	37	60	3	<i>n</i> =135
c. You were afraid or embarrassed to seek care				
Total	34	66	-	<i>n</i> =625
Employer sponsored	35	65	-	<i>n</i> =179
Medicaid	37	63	-	<i>n</i> =225
Marketplace	34	66	-	<i>n</i> =135
d. You were too busy or couldn't get the time off work or school				
Total	47	53	*	<i>n</i> =625
Employer sponsored	57	43	-	<i>n</i> =179
Medicaid	35	65	-	<i>n</i> =225
Marketplace	44	56	-	<i>n</i> =135
e. You couldn't find a provider you felt you could trust				
Total	44	56	*	<i>n</i> =625
Employer sponsored	44	56	-	<i>n</i> =179
Medicaid	35	65	*	<i>n</i> =225
Marketplace	50	49	*	<i>n</i> =135
f. You didn't know how to find services				
Total	36	64	-	<i>n</i> =625
Employer sponsored	39	61	-	<i>n</i> =179
Medicaid	40	60	-	<i>n</i> =225
Marketplace	29	71	-	<i>n</i> =135

	Yes	No	No answer	
g. You couldn't find a provider that was easy for you to get to for an in-person visit				
Total	42	58	-	n=625
Employer sponsored	38	62	-	n=179
Medicaid	45	55	-	n=225
Marketplace	52	48	-	n=135
h. You couldn't find a provider who speaks your language				

Q26. As far as you know, if your health insurance refuses to cover medical services you think you need, do you have the legal right to appeal to a government agency or an independent medical expert?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes, I have that right by law	40	34	58	45	34
No, I do not have that right by law	9	9	7	7	9
Not sure	51	57	35	48	58
Refused/Web blank	*	*	*	-	-
	n=3,605	n=978	n=885	n=815	n=880

Q27. If you wanted to contact a **government** agency for help dealing with your health insurance, do you know who you would call?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	24	17	39	30	19
No	76	83	61	70	81
No answer	*	*	*	*	*
	n=3,605	n=978	n=885	n=815	n=880

Q27b. Which government agency would you contact for help dealing with your health insurance?

Based on those who would know which government agency to contact

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Attorney General	2	4	1	*	1
Center for Medicare and Medicaid Services (CMS)/Medicare/Medicaid	19	4	41	17	7
Department of Health & Human Services	15	25	7	14	23
Department of Insurance/Insurance Commission or Commissioner	9	15	8	2	6
Social Security/SSA	4	-	9	*	*
VA/Veterans Affairs/Tricare	4	-	1	2	-
Bureau of Consumer Protection/Department of Consumer Affairs/Department of Consumer and Business Services	2	4	1	*	3
State/city government (any)	5	7	4	5	2
Insurance provider (any)	2	2	3	2	4
Social Services	1	1	*	3	-
Department of Children and Family Services/Division of Family & Children Services	1	2	*	2	1
State health insurance (any)/Marketplace/ACA	5	3	1	5	18
Office of Personnel Management/OPM	1	3	-	-	-
Other	21	19	14	34	30
No answer	9	12	10	14	5
	n=1,109	n=181	n=357	n=269	n=188

Q28. The following are some different resources or proposals that may or may not help people avoid or resolve a problem with their health insurance. In general, would you support or oppose a government policy (INSERT ITEM)? (RANDOMIZE A-D)

	Support	Oppose	No answer	
a. requiring health insurance to provide accurate and up-to-date information about who is in their network				
Total	91	9	*	<i>n=3,605</i>
Employer sponsored	91	9	*	<i>n=978</i>
Medicare	91	8	1	<i>n=885</i>
Medicaid	90	9	1	<i>n=815</i>
Marketplace	93	7	*	<i>n=880</i>
b requiring health insurance to tell you in advance (upon request) if a service you need is covered and, if so, how much you would be required to pay out of pocket				
Total	91	8	*	<i>n=3,605</i>
Employer sponsored	91	8	*	<i>n=978</i>
Medicare	90	9	1	<i>n=885</i>
Medicaid	88	12	*	<i>n=815</i>
Marketplace	95	5	*	<i>n=880</i>
c. requiring health insurance to give simple, easy-to-read statements explaining coverage decisions and how to appeal if you disagree				
Total	94	6	*	<i>n=3,605</i>
Employer sponsored	93	7	*	<i>n=978</i>
Medicare	94	5	*	<i>n=885</i>
Medicaid	93	7	*	<i>n=815</i>
Marketplace	95	5	*	<i>n=880</i>
d. requiring health insurance to tell regulators how often they deny claims and to disclose that denial rate to consumers				
Total	85	14	1	<i>n=3,605</i>
Employer sponsored	86	13	*	<i>n=978</i>
Medicare	85	13	1	<i>n=885</i>
Medicaid	78	20	1	<i>n=815</i>
Marketplace	86	13	*	<i>n=880</i>

Q29. Some states have free consumer assistance programs to help people file appeals and resolve problems with their health insurance. If you have a problem with your health insurance, how likely would you be to use this type of program?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Very/Somewhat likely	79	75	82	84	83
Very likely	36	32	42	39	35
Somewhat likely	43	43	39	45	48
Not too/Not at all likely	21	25	18	16	17
Not too likely	17	19	14	12	15
Not at all likely	5	6	4	3	3
No answer	*	*	*	-	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

Q30. In the past 12 months, did you have problems paying or an inability to pay any medical bills, such as bills for doctors, tests or labs, or medication?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	16	17	12	16	19
No	84	83	88	84	81
No answer	*	-	*	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

Q31. Now, thinking about all of the medical bills you've had trouble paying, were any of the following a reason you had trouble paying medical bills? (RANDOMIZE A-D)

Based on those who had problems paying medical bills in the past year

	Yes	No	No answer	
a. the amount you had to pay for copays or deductibles was more than you could afford				
Total	77	22	*	n=616
Employer sponsored	83	17	-	n=188
Medicare	80	20	1	n=111
Medicaid	45	55	-	n=144
Marketplace	77	23	-	n=167
b you received care from an out-of-network doctor or facility, and insurance would not cover the bill or would only cover a portion				
Total	46	53	*	n=616
Employer sponsored	53	47	-	n=188
Medicare	34	63	2	n=111
Medicaid	50	50	-	n=144
Marketplace	41	59	*	n=167
c. a claim was submitted on your behalf or you submitted a claim to your insurance company but the claim was denied				
Total	39	61	*	n=616
Employer sponsored	40	60	-	n=188
Medicare	39	61	*	n=111
Medicaid	39	61	-	n=144
Marketplace	31	69	-	n=167
d. the bill was for care or services that your insurance doesn't cover				
Total	57	43	*	n=616
Employer sponsored	60	40	-	n=188
Medicare	47	51	2	n=111
Medicaid	57	42	*	n=144
Marketplace	56	44	*	n=167

Q33. In the past 12 months, did you delay or go without any of the following because of the **cost**, or not? (RANDOMIZE ITEMS A-G)

	Yes	No	No answer	
a. A visit to a doctor's office				
Total	14	86	-	<i>n=3,605</i>
Employer sponsored	17	83	-	<i>n=978</i>
Medicare	5	95	-	<i>n=885</i>
Medicaid	10	90	-	<i>n=815</i>
Marketplace	18	82	-	<i>n=880</i>
c. Vision services, including eyeglasses				
Total	19	81	*	<i>n=3,605</i>
Employer sponsored	17	83	-	<i>n=978</i>
Medicare	14	86	*	<i>n=885</i>
Medicaid	28	72	-	<i>n=815</i>
Marketplace	27	73	*	<i>n=880</i>
d. Hearing services, including hearing aids				
Total	6	94	*	<i>n=3,605</i>
Employer sponsored	5	95	-	<i>n=978</i>
Medicare	10	90	*	<i>n=885</i>
Medicaid	5	95	-	<i>n=815</i>
Marketplace	5	95	1	<i>n=880</i>
f. Prescription drugs				
Total	13	87	*	<i>n=3,605</i>
Employer sponsored	12	88	-	<i>n=978</i>
Medicare	11	89	-	<i>n=885</i>
Medicaid	14	86	-	<i>n=815</i>
Marketplace	14	86	*	<i>n=880</i>
g. Dental care				
Total	28	72	*	<i>n=3,605</i>
Employer sponsored	25	75	-	<i>n=978</i>
Medicare	26	74	*	<i>n=885</i>
Medicaid	39	61	-	<i>n=815</i>
Marketplace	37	63	-	<i>n=880</i>

- Q35. As you may or may not know, since the start of the COVID pandemic states have allowed people to stay on Medicaid even if they were no longer eligible. As far as you know, starting this April will states be allowed to remove people from Medicaid if they are no longer eligible or if they do not complete renewal forms?

Asked of those who said they have Medicaid coverage¹

	Total	Employer sponsored	Medicare	Medicaid
Yes, states will be allowed to remove people from Medicaid	28	22	22	30
No, states will not be allowed to remove people from Medicaid	7	10	3	6
Not sure	65	68	75	64
Refused/Web blank	-	-	-	-
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

- Q36. Have you ever actively participated in a Medicaid renewal process?

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
Yes	52	48	43	58
No	47	52	56	41
No answer	*	-	1	*
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

- Q37. How do you prefer to receive information about renewing Medicaid coverage?

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
US mail	52	47	70	50
Text message	8	10	5	7
Email	29	34	19	30
Online portal	11	10	5	11
Phone call	*	-	*	*
Some other way (Specify)	*	-	1	1
No answer	-	-	-	-
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

- Q38. Have you provided updated contact information to your state Medicaid agency in the past year?

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
Yes	67	63	60	71
No	33	37	40	29
No answer	*	-	*	*
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

¹ Based on those who reported either only having Medicaid coverage or were dual enrollees with Medicare, or were reported they were Medicaid enrollees with ESI coverage or other another insurance type as their primary form of coverage.

- Q39. As you may or may not know, each state has experts, sometimes called Navigators, who can help people through the process of renewing their Medicaid coverage and, if need be, changing or finding new coverage. How useful would this kind of help be to you, personally?

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
Very/Somewhat useful (NET)	85	89	87	83
Very useful	44	38	53	40
Somewhat useful	41	51	34	43
Not too/Not at all useful (NET)	15	11	13	17
Not too useful	11	7	8	14
Not at all useful	3	4	4	3
No answer	*	-	*	*
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

- Q40. If you are told by your state Medicaid agency that you are no longer eligible for Medicaid, where else would you look for health insurance? (Select all that apply) (RANDOMIZE RESPONSE OPTIONS 1-4)

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
The health care marketplace (Obamacare)	30	28	24	32
Medicare	21	11	62	12
Your employer	18	48	4	13
Directly from a health insurance company	13	8	15	12
Your spouse's employer	9	22	4	5
Somewhere else	3	2	7	3
You don't know where you would look for other health insurance	24	14	18	27
You wouldn't look anywhere else, would be uninsured	10	7	2	15
No answer	*	-	*	1
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

- Q41. As far as you know, have you had a change in income or other change that could make you ineligible for Medicaid coverage?

Asked of those who said they have Medicaid coverage

	Total	Employer sponsored	Medicare	Medicaid
Yes, had change that could make me ineligible	10	22	3	7
No, have not had change that could make me ineligible	65	48	71	69
Not sure	25	30	24	24
Refused/Web blank	*	-	1	-
	<i>n=1,212</i>	<i>n=112</i>	<i>n=213</i>	<i>n=815</i>

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

COVDENTAL. Do you currently have **any type** of insurance that helps you pay for dental care?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	76	88	66	70	48
No	24	12	34	30	52
No answer	*	*	*	*	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

RX. Do you currently take any prescription medicine?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes, takes prescription medicine	68	62	88	61	63
No, do not take prescription medicine	32	38	12	39	37
No answer	-	-	-	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

MEDPARTD. Do you have a separate plan for your Medicare prescription drug coverage, also known as a Part D plan?

Based on those over age 65 who do not have Medicare advantage

	Total
Yes	45
No	53
No answer	2
	<i>n=458</i>

MEDSUPPLEMENT. Some people with Medicare have additional insurance that covers parts of bills Medicare doesn't pay for, like copays and deductibles. This insurance can be through a former or current employer, or purchased on your own. Do you currently have a plan that helps pay some of the costs that you are charged when you use health care, like copays and deductibles?

Based on those with traditional Medicare coverage

	Total
Yes	63
No	37
No answer	-
	<i>n=316</i>

RACE. What is your race? Are you White, Black or African American, American Indian or Alaska Native, Asian, or Native Hawaiian or Other Pacific Islander, or some other race? You may choose one or more races.

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
White	73	76	79	59	72
Black or African American	12	11	10	21	11
Asian	6	7	3	4	7
Other or Mixed Race	8	5	6	14	9
No answer	1	1	1	1	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

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

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	15	14	10	27	17
No	84	86	90	73	83
No answer	*	*	*	*	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

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

Based on those who are of Latino or Hispanic origin descent, such as Mexican, Puerto Rican, Cuban, or some other Latin American background

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
U.S.	58	63	41	60	49
Puerto Rico	5	3	11	9	1
Another country	36	33	48	31	50
No answer	-	-	-	-	-
	<i>n=752</i>	<i>n=197</i>	<i>n=125</i>	<i>n=226</i>	<i>n=188</i>

EDUC. What is the highest level of school you have completed or the highest degree you have received? (DO NOT READ LIST) [INTERVIEWER NOTE: Enter code 3-HS graduate if R completed vocational, business, technical, or training courses after high school that did NOT count toward an associate degree from a college, community college or university (e.g., training for a certificate or an apprenticeship)]

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
HS grad or less (NET)	32	25	42	55	30
Less than high school (Grades 1-8 or no formal schooling)	2	1	3	3	2
High school incomplete (Grades 9-11 or Grade 12 with no diploma)	6	3	8	15	5
High school graduate (Grade 12 with diploma or GED certificate)	24	21	31	37	22
Some college (NET)	31	30	29	32	32
Some college, no degree (includes some community college)	20	19	19	24	21
Two-year associate degree from a college or university	11	11	10	8	11
College grad+ (NET)	37	44	29	13	38
Four-year college or university degree/Bachelor's degree	18	22	13	9	23
Some postgraduate or professional schooling, no postgraduate degree	4	4	4	2	3
Postgraduate or professional degree, including master's, doctorate, medical or law degree	15	18	13	2	12
No answer	*	*	*	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

LGBT. Do you consider yourself to be gay, lesbian, bisexual, or transgender?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	9	10	4	14	11
No	91	90	95	86	89
No answer	*	-	*	-	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

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

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Married	51	57	43	26	45
Living with a partner	10	10	5	18	12
Widowed	6	2	19	1	4
Divorced	10	8	19	9	8
Separated	2	2	2	5	2
Never been married	21	20	11	41	29
No answer	*	-	*	*	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

FAMILY SIZE

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
1	31	26	42	32	34
2-4	56	57	55	47	53
5-10	13	17	3	21	13
10-14	*	*	-	*	*
14 or more	*	*	-	*	*
No answer	*	*	*	-	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

CHILD. Are you the parent or guardian of any child under the age of 18 living in your household?

Based on those with at least one other person in household

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	36	42	8	62	40
No	64	58	92	38	60
No answer	*	*	*	-	-
	<i>n=2,314</i>	<i>n=689</i>	<i>n=471</i>	<i>n=570</i>	<i>n=552</i>

INCOME. To help us describe the people who took part in our study, it would be helpful to know which category best describes your (IF FAMILYSIZE=1 “personal”) (IF FAMILYSIZE>1 “family”) income last year before taxes. (IF FAMILYSIZE>1, “Family income only includes income from you yourself, (IF MARITAL=1, “your spouse), and any dependent children you may have, (IF DEPENDENT=1 “your parent/parents and any other dependent children of your parent/parents”). Was your total (IF FAMILYSIZE=1 “personal”) (IF FAMILYSIZE>1 “family”) income in 2022 from all sources, and before taxes, less than (AMOUNT 1), at least (AMOUNT 1) but less than (AMOUNT 2), at least (AMOUNT 2) but less than (AMOUNT 3), or (AMOUNT 3) or more?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Less than 200% FPL (NET)	34	20	46	87	42
Under 138% FPL	19	8	26	67	21
138%-200% FPL	15	12	20	20	21
\$200 FPL or more (NET)	64	79	51	12	57
200%-400% FPL	29	29	28	10	38
400% FPL or more	36	51	22	2	20
No answer	1	*	3	1	1

	100%	AMT1 (138%)	AMT2 (200%)	AMT3 (400%)
FamilySize	Poverty guideline (2022)			
1	\$13,590	\$18,754	\$27,180	\$54,360
2	\$18,310	\$25,268	\$36,620	\$73,240
3	\$23,030	\$31,781	\$46,060	\$92,120
4	\$27,750	\$38,295	\$55,500	\$111,000
5	\$32,470	\$44,809	\$64,940	\$129,880
6	\$37,190	\$51,322	\$74,380	\$148,760
7	\$41,910	\$57,836	\$83,820	\$167,640
8	\$46,630	\$64,349	\$93,260	\$186,520
9	\$51,350	\$70,863	\$102,700	\$205,400
10	\$56,070	\$77,377	\$112,140	\$224,280
11	\$60,790	\$83,890	\$121,580	\$243,160
12	\$65,510	\$90,404	\$131,020	\$262,040
13	\$70,230	\$96,917	\$140,460	\$280,920
14	\$74,950	\$103,431	\$149,900	\$299,800

EMPLOY. What best describes your employment situation today?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Employed (NET)	59	80	11	42	67
Employed full-time	49	73	4	22	47
Employed part-time	10	7	7	20	20
Unemployed (NET)	5	2	2	24	8
Unemployed and currently seeking employment	3	2	1	15	6
Unemployed and not seeking employment	2	1	2	8	2
A student	3	2	-	7	3
Retired	23	11	71	2	12
On disability and can't work	5	1	13	11	3
A homemaker or stay at home parent	5	4	1	14	7
No answer	*	-	1	-	*
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

PARTY. In politics today, do you consider yourself a: (Republican), (Democrat), an Independent, or something else? (RANDOMIZE REPUBLICAN/DEMOCRAT)

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Republican	24	25	29	17	23
Democrat	37	36	40	34	39
Independent	28	30	25	31	25
Something else	10	9	5	17	12
No answer	1	*	1	1	1
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

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

Based on those who are not Republican or Democrat

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Republican	23	22	29	14	25
Democratic	38	42	34	37	34
Independent/Don't lean to either party (Vol. on phone)/I don't lean toward either party (Web response option)	34	33	30	40	38
Other party (Vol.)	3	2	1	7	2
No answer	2	1	5	2	1
	<i>n=1,370</i>	<i>n=381</i>	<i>n=280</i>	<i>n=372</i>	<i>n=311</i>

Summary PARTY and PARTYLEAN

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Republican/Lean Republican	33	33	38	24	32
Democrat/Lean Democrat	52	52	50	52	52
Pure Independent	14	14	10	21	14
Undesignated	2	1	2	3	1
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

Five-Point Party ID

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Democrat	37	36	40	34	39
Independent Lean Democrat	15	16	11	18	13
Independent/Don't lean	14	14	10	21	14
Independent Lean Republican	9	8	9	7	9
Republican	24	25	29	17	23
Undesignated	2	1	2	3	1
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

PPD. Do you use a prepaid plan for your cellphone? Prepaid plans, also known as pay-as-you-go or no-contract phone, are plans where the user pays for a specific amount of data usage or minutes in advance.

Based on respondents from Probability Panel

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	12	9	14	22	13
No	88	91	85	78	88
No answer	*	*	1	*	-
	<i>n=3,206</i>	<i>n=881</i>	<i>n=704</i>	<i>n=760</i>	<i>n=828</i>

INT5. About how often do you use the Internet?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
IF PHONE: Never	3	*	11	2	1
Almost constantly	49	57	21	57	51
Several times a day	40	36	51	34	43
About once a day	5	4	9	3	4
Several times a week	2	2	4	2	2
Less often	1	1	4	3	1
No answer	*	-	*	-	-
	<i>n=3,605</i>	<i>n=978</i>	<i>n=885</i>	<i>n=815</i>	<i>n=880</i>

CE1. In the past 12 months, how often did you talk with any of your neighbors?

Based on non-panel CATI sample

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Basically, every day	24	16	32	12	23
A few times a week	31	25	34	30	20
A few times a month	15	18	12	13	15
Once a month	12	20	9	9	9
Less than once a month	8	10	4	3	9
Not at all	10	11	7	32	24
No answer	1	-	1	-	-

CE2. We are interested in volunteer activities for which people are not paid, except perhaps expenses. In the last 12 months, have you done any volunteer activities through or for an organization?

	Total	Employer sponsored	Medicare	Medicaid	Marketplace
Yes	37	45	27	11	45
No	63	55	73	89	55
No answer	-	-	-	-	-



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